

# REIA Report<sup>®</sup> : Investor Partnership

for the following income producing property:



431-433 E 10th Ave  
Homestead PA 15120

Prepared for

**Any Investor**

Phone: 724-999-9999

Cell: 724-999-9998

Email: anyinvestor@jmail.com

on

**July 7, 2009**

*Please verify accuracy of all information provided in this report by contacting the listing agent:*

Martin Reed  
Northwood Realty Services  
412-885-1461

*The information, calculations & data presented in this report are believed to be accurate but are not guaranteed or warranted.*

*This report was constructed using first and second party information, conservative assumptions, and industry standards.*

*The information contained in this report shall not be considered as a substitution for legal, accounting or other professional advise.*

*Please seek proper real estate, legal, and tax advice as appropriate before making any purchases of real estate.*

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# REIA Report<sup>®</sup> : Letter from REIAlliance

Thank you for your interest and purchase of our **REIA Report<sup>®</sup>**. This report and analysis has been created from years of working with buyers and sellers of income producing property, and lending institutions- intensely listening to every ones needs and comments, asking and getting feedback, and then taking action to improve our research, analysis, and reports. This customized report has been created just for you based on your earlier request and needs.

Every attempt has been taken to make the information easy to understand and reference- the reason for the menu of report options and the limited reporting of over 250 items relating to and in support of a specific properties performance that could be reported. In addition, every attempt has also been made to be as accurate and conservative with the data and calculations as possible using accounting, data collection, and banking standards as the benchmarks. However, as with any research, there are always limitations of data collection and reporting that impact the outputs of analysis. Included in this report, is a copy of my **Limitations of a REIA Report<sup>®</sup>**. It is the same document you reviewed, signed, and included with your order for this report.

Also included in this report is a **Glossary of Terms** to help you better understand the definition and use terms as reported on the **Property Profile** page of this report. The **Property Profile** was created as a quick overview of the critical financial performance criteria that buyers, sellers and lenders use when making decisions. It uniquely reports the financial performance for the property over time- ranging from historical, present, and projected perspectives- depending on input data use. All pages in the report are in support of the data presented in the **Property Profile**.

If you feel that there may be an error in the data used or in the analysis of data itself, please check the **REIA Report<sup>®</sup> Information Request Form** you downloaded and filled out about the property and compare it to the **REIA Report<sup>®</sup> Input Data Sheet** for discrepancies. If you found no discrepancies, but you believe an error exists in our work, please email us immediately at [REAREport@REIAlliance.com](mailto:REAREport@REIAlliance.com) so that we may address the issue as soon as possible. If necessary, we will rerun the data and return a new report to you ASAP.

Thank you for providing all of us here at the **REIAlliance** the opportunity to serve you.

# REIA Report® : Limitations

A **REIA Report®** is a financial analysis of a selected property's financial performance based on reported historical, actual, and/or projected performance. The **REIA Report®** you are about to order, have ordered, or are about to view, may contain certain limitations. It is necessary that you understand those possible limitations and methods used to collect and analyze the financial information on which the analysis was based. Each limitation can and will have a direct bottom line effect on the costs and performance of the investment made- now and into the future.

A **REIA Report®** **IS NOT**: AN APPRAISAL; IT IS NOT AN OPINION; IT IS NOT A VALUATION OF THE PROPERTY OR PROPERTIES; IT IS ONLY A COLLECTION OF FINANCIAL CALCULATIONS BASED ON INFORMATION PROVIDED FROM OUTSIDE SOURCES. NO INTERPRETATION OF THE CALCULATIONS IS PROVIDED. THE INFORMATION AND CALCULATIONS PRESENTED IN THIS ANALYSIS ARE BELIEVED TO BE ACCURATE, BUT ARE NOT GUARANTEED.

When viewing a **REIA Report®** you should know that: "THIS ANALYSIS HAS NOT BEEN PERFORMED IN ACCORDANCE WITH THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE WHICH REQUIRE VALUERS TO ACT AS UNBIASED, DISINTERESTED THIRD PARTIES WITH IMPARTIALITY, OBJECTIVITY AND INDEPENDENCE AND WITHOUT ACCOMMODATION OF PERSONAL INTEREST. IT IS NOT TO BE CONSTRUED AS AN APPRAISAL AND MAY NOT BE USED AS SUCH FOR ANY PURPOSE."

Again- **this is NOT AN APPRAISAL.**

Also know that information within this report may be seen as "forward looking statements" within the meaning of Section 27A of the Securities Act of 1933 and Section 21B of the Securities Exchange Act of 1934. Any statements that express or involve discussions with respect to predictions, goals, expectations, beliefs, plans, projections, objectives, assumptions or future events or performance are not statements of historical fact and may be "forward looking statements" and are limited to the collection of the data on which they were formed.

Forward looking statements are based on expectations, estimates and projections at the time the statements are made and involve a number of risks and uncertainties which could cause actual results or events to differ materially from those presently anticipated. Forward looking statements in this report may be identified through the use of words such as: "exploratory", "investigative," "projected", "reported," "estimate," "believes," "understands" "will," (or any of their semantic truncations) or by statements indicating certain actions such as "may," "could," "should," "would", "will," or "might" occur. All information provided within this communication is understood as "information provided" and NOT INVESTMENT ADVICE on which action should be taken without further investigation.

The limitations of a **REIA Report®** may be, but not limited to:

**1. COLLECTION OF DATA:** All analysis has been conducted based on the information provided by the owner of the property, their contractual representative, or through some other investigation by the buyer of this report. The **REIA Alliance**, owner of all **REIA Reports®**, assumes no responsibility as to the accuracy of that information and therefore the outcomes of any analysis. Calculated financial factors are greatly effected by missing and incomplete data- information that could make one property look to be a better investment than another with more complete data. Please review the information provided for the analysis on the page entitled **REIA Report® : Investor Input Data Sheet or REIA Report® : Seller Input Data Sheet**. We would also suggest that you confirm that data for yourself with the seller or listing agent (contact info on front cover). You will see at the bottom of the input data sheets that some assumptions have been made. Please review these assumptions as a small change in any one of them can and will effect the financial performance of the property. NOTE: If you have purchased a **REIA Report** directly from our website, you will be given a code to allow you FREE access to go back into the input data and make any changes you find necessary. These changes may be changes in assumptions, income, expenses, etc. Once complete you will be able to print out the more accurate version of the report at no cost to you. You will have 14 days from date of original report to complete the update.

**2. ASSUMPTIONS USED IN ANALYSIS:** At times, it has been necessary to make certain assumptions and estimates to run even the most preliminary of analysis- as these reports provide. Every attempt has been made to use accurate, "common," and "conservative" values and industry standards- as to NOT make a property perform better on paper than in reality. Another assumption is that the user will use the report as a "sorting" mechanism- one that can provide insights into a property in a way that a decision whether or not to continue the investigation and analysis into that property is warranted. Another assumption is that this report can best meet the needs of its user by being created using a pure "income" approach to calculate and project future performance using current situations, conditions, and marketplace variables. Please note that these assumptions can change quickly and are effected by socio-economic, political and financial factors.

# REIA Report<sup>®</sup> : Limitations

**3. USE OF REPORTS:** All versions of a REIA Report<sup>®</sup> are intended to PROVIDE INSIGHTS that help the consumer of the report make decisions on whether or not continue on the pathway for FURTHER INVESTIGATION BEFORE PURCHASE. They are NOT intended to be used as the sole basis for selection or purchase as the incomplete information and assumptions used CANNOT PROVIDE ACCURATE ANALYSIS at the level needed to make accurate and informed decisions. We have (and will) always recommend and encouraged all customers and clients to minimally HAVE AN APPRAISAL CONDUCTED BY A QUALIFIED AND CERTIFIED APPRAISER, one knowledgeable and experienced in the area and type of property being appraised before writing a contract for purchase! AGAIN, A REIA Report<sup>®</sup> IS NOT AN APPRAISAL.

In closing, this document has been provided to inform you the consumer about the limitations of every REIA Report<sup>®</sup> BEFORE purchasing and viewing it. As with any financial analysis, the outcome is only as good as the information available and level of comprehensiveness. The analysis you are about to view may have many limitations (some having been presented earlier in this document). The reports are provided to help you gain "insights" into a particular property. In the event an interest is developed based on the information provided in this report, it will be absolutely necessary to investigate and research into the property further in order to achieve the level of information needed to make an informed decision.

## MUST READ: IMPORTANT

If you, the owner/purchaser of any version of this REIA Report<sup>®</sup>, choose to share your report with others (your accountant, lawyer, real estate agent, friends, potential buyers or sellers, etc.), it is your sole responsibility to have a complete copy of this two page limitations document signed and retained BEFORE providing the report to others for review. THIS DOCUMENT MUST BE SIGNED BELOW BY ANY AND ALL PARTIES BEFORE VIEWING ANY VERSION OF REIA Report<sup>®</sup>. NOT MEETING THIS CONDITION VIOLATES THE CONDITIONS OF THE CONTRACTUAL SALE OF SUCH INFORMATION AND TRANSFERS ALL LIABILITY OF USE AND OR INTERPRETATION TO THE PURCHASER.

I/We have read this disclosure form and acknowledge by my/our signature and dating below.

\_\_\_\_\_ : \_\_\_\_/\_\_\_\_/\_\_\_\_\_  
Customer  
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Witness

I/We have read this disclosure form and acknowledge by my/our signature and dating below.

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Provided information to:  
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Owner/purchaser of report

# REIA Report<sup>®</sup> : Glossary of Terms

**Data Complete-** Amount of data provided to achieve a level of confidence. 1=Lowest confidence while 5= Highest confidence.

**# of Units-** The number of rental units in a particular building or project. May have multiple units in multiple buildings.

**Purchase Price-** The actual amount paid to and accepted by a seller for a particular property.

**Gross Annual Income (GAI)-** Total yearly income from all sources before expenses are deducted for a given property.

**Net Operating Income (NOI)-** Income after deducting operating expenses but before deducting for income taxes and interest.

**Cash Flow Before Taxes (CFBT)-** Net Operating Income minus the yearly debt services (principal and interest payments).

**Tax Benefits (Tax Ben)-** The estimate of tax benefits a property may provide its owner at a given time. A negative number suggests a profit while a positive number suggests an income loss. Note: this loss may be a function of depreciation.

**Cash Flow After Taxes (CFAT)-** The amount of cash generated from an investment after taxes have been paid per year.

**Appreciation (Apprec)-** The increase in value of a property over a given period of time. Usually reported in a %.

**Principal Reduction End Year 1 (Prin Red EY1)-** The amount of principal that has been paid down at the end of year one.

**Total Out Of Pocket Funds (TOOPF)-** The amount of cash it will take to purchase the property. This figures includes: estimated closing costs, payment of taxes and insurance, setup of escrow for taxes and insurance, out of closing expenses (inspections, tests, etc), and required down payment.

**Cash on Cash Return (CoCR)-** A comprehensive measure of the yield of an investment. It is a ratio of CFBT to the TOOPF required to close the transaction. Note: Once the property has generated enough CFAT or Total Equity (combining Appreciation, Principle Reduction, and Cash Flow After Taxes), to return to the investor all of the TOOPF, thus making TOOPF=\$0, the CoCR would then calculate to yielding infinite returns (CFAT/0).

**Capitalization Rate (Cap Rate)-** An estimation of a property's rate of return by consideration of net annual income as a percentage of its investment cost. The higher the rate (in %), the better the property may perform.

**Debt Service Coverage Ratio (DSCR)-** A risk index used by lending institutions as to the properties ability to repay the debt service over time from cash flows. Preferred ratios are 1.2 or greater. A lower ratio may be accepted for a "strong" buyer.

**Net Income Multiplier (NIM)-** A measure for judging how effective a property is a generating income as compared to its market price. It is the direct inverse of Cap Rate. The lower the number, the better the property may perform.

**Gross Rent Multiplier (GRM)-** A ratio of a property's value by consideration of the sales price to total gross rents. GRM is limited to use as it does not factor in NOI nor Vacancy rates. The lower the number, the better the property may perform.

**Mortgage Constant Factor (MCF)-** A factor which expresses the cash cost of borrowing money. It is a ratio between the loan payment (principle and interest) and the loan amount of a specific property. Once calculated, this rate is presented as a %.

**Cash on Cash Return-** A ratio of the annual before-tax cash flow to the total amount of cash invested. It is presented as a %. It can be used by investors to evaluate the cash flow from an income-producing asset.

**Payback of Cash to Close using Cash Flow After Taxes in Years-** A ratio of the total amount of cash invested to the annual after-tax cash flow. It is the direct inverse of Cash on Cash Return. Provides the number of years it will take to recoup the total investment from after-tax cash flows only.

**Payback of Cash to Close using Total Wealth Growth if Sold in Years-** A ratio of the total amount of cash invested to the annual total wealth growth after sale. Provides the number of years it will take to recoup the total investment based on the total yearly equity gain *after* the sale of the property. Except for the impact of spikes in appreciation, if the property is sold before this time period, the buyer will experience a negative "return on investment."

**Break Even Occupancy Rate-** A ratio of the expenses and financing costs to the Gross Annual Income. This factor, presented as a %, reports the minimum occupancy rate required for the gross income to cover the debt service.

**Calculated Offer Price at DSCR of 1.XX (SLV/DSCR)-** The maximum loan value of a property calculated by holding a the required Debt Service Coverage Ratio of 1.XX by the lender as a constant.

**Calculated Offer Price based on cap rate of X.X%-** The maximum offer price based on properties reported Net Operating Income, holding the investors need for a specific return (cap rate).

**Before Tax IRR: Sell @ Yr X-** IRR tells you how fast or slow you are making money. The before tax internal rate or return of the property if sold at year X. The year has been selected by analyzing projected performance for next 30 years. End of year X provides highest before-tax return.

**After Tax IRR: Sell @ Yr X-** IRR tells you how fast or slow you are making money. The after tax internal rate or return of the property if sold at year X. The year

# REIA Report<sup>®</sup> : Investor Profile

## Borrower Information

Name:	Current Employer:	Gross Income 2007:
Address:	Position:	Gross Income 2006:
City:	Time on Job in Years: <input style="width: 100px;" type="text"/>	Gross Income 2005:
State:	Gross Monthly Income:	Estimated Credit Score: <input style="width: 100px;" type="text"/>
Zip:	Have you filed Bankruptcy:	Debt to Income Ratio: <input style="width: 100px;" type="text" value="#DIV/0!"/>
Phone #:	Current with ALL Payments:	Purchase Price of Property:
Cell Phone #:	Housing Expenses (28%):	Property: Cash Flow Before Taxes: <input style="width: 100px;" type="text"/>
Email:	Housing & Debt (36%):	Global Debt to Income Ratio: <input style="width: 100px;" type="text" value="0.00%"/>

Liquidable Assets		Gross Income:		Recurring Debt:		
		From	Yearly	Creditor	Balance	Monthly Payment
Cash on Hand:		Salary/Wages:		Home (PITI):		
CD/Money Market:		Military Pay:		Other Properties (PITI):		
Cash Value Life Insurance:		Social Security:		Property Management:		
Market Value US Securities:		Pension:		Equity Loans:		
Marketable Securities:		Rentals:		Car Payments:		
Stocks:		Business (draw):		Credit Cards:		
401K:		Interest:		Alimony/Child Support:		
IRA:		Dividends:		Student Loans:		
Personal Property:		Medical Disability:		Medical / Dental:		
Profit Sharing/Pension:				Furniture / Appliance:		
Investment Real Estate:						
Personal Residence:						
<b>TOTAL ASSETS:</b>	<b>\$0</b>	<b>Total INCOME:</b>	<b>\$0</b>	<b>TOTAL LIABILITY:</b>		<b>\$0</b>

\* PITI= Property Mortgage Principle + Interest + Taxes + Insurance

Number of Mortgages Held	
Name of Holder	Number Held

<b>Total Out of Pocket Needed=</b>	<b>\$27,814.58</b>	<b>will come from</b>
<b>TOTAL FUNDS AVAILABLE:</b>	<input style="width: 100px;" type="text"/>	

Which type of ownership will be used to purchase this property? Sole Ownership, Co-Ownership, or by Corporate Entity

### Previous Experience Relating to this Project

- |   |   |   |
|---|---|---|
| • | • | • |
| • | • | • |
| • | • | • |

### Steps to Increasing Profits

Reduce Operating Expenses

Increase Income

- |   |   |
|---|---|
| • | • |
| • | • |
| • | • |

### Available Documents:

Personal	On Property
•	•
•	•
•	•
•	•
•	•

Method of Property Management: Use of a Property Manager or Self Managed

I Authorize Lender to Pull My Credit AFTER Review of Verbal Pre-qualification

Yes

# REIA Report<sup>®</sup> : Property Profile

This property profile is **NOT AN APPRAISAL**.

"THIS ANALYSIS HAS NOT BEEN PERFORMED IN ACCORDANCE WITH THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE WHICH REQUIRE VALUERS TO ACT AS UNBIASED, DISINTERESTED THIRD PARTIES WITH IMPARTIALITY, OBJECTIVITY AND INDEPENDENCE AND WITHOUT ACCOMMODATION OF PERSONAL INTEREST. IT IS NOT TO BE CONSTRUED AS AN APPRAISAL AND MAY NOT BE USED AS SUCH FOR ANY PURPOSE."

Please read "**Limitations of a Max Report<sup>SM</sup>**" to understand the limitation of the analysis and the impact on the financial performance data calculated below.

Location				
Street Address	City	State	Zip	County
431-433 E 10th Ave	Homestead	PA	15120	South Alleg

Property Information			
Type*	Number of Units	Assessed Land Value	Assessed Building Value
Multi-family	4	\$26,100	\$63,900

Type\* = Single family, Multi-family, Mixed use (commercial & residential), or Commercial

Purchasing Information Estimates			
Purchase Price	Estimated Cost to Close*	Down Payment	Total Out of Pocket Funds
\$90,000	\$9,815	20% \$18,000	\$27,815

\* Seller's Assist in the amount of \$0 has been factored into this figure.

Income Potential	Yearly Income to Partnership	Major	Minor	General
Gross Annual Income	\$26,400	95.00%	4.00%	1.00%
Net Operating Income*	\$15,563	\$14,785	\$623	\$156
Cash Flow Before Taxes (CFBT)	\$10,102	\$9,597	\$404	\$101

\*NOI calculated using: Vacancy= 10% Maintenance Reserves= 3% Property Management Fee= 10% or, 0% when Self Managed

Building Wealth Potential (Four Pillars)	Yearly Wealth Growth to Partnership	Major	Minor	General
Tax Benefits	-\$2,669	95.00%	4.00%	1.00%
Cash Flow After Taxes (CFAT)	\$7,433	-\$2,536	-\$107	-\$27
Appreciation at 2.0%	\$1,800	\$7,061	\$297	\$74
Principal Reduction	\$805	\$1,710	\$72	\$18
Accumulated Wealth End Year 1	\$10,038	\$765	\$32	\$8
Total Equity (Accumulated Wealth + Down Payment) End Year 1	\$28,038	\$9,536	\$402	\$100
		\$26,636	\$1,122	\$280

Potential Return-on-Investment of Property Year 1	
Cap Rate	17.3%
Debt Service Coverage Ratio (DSCR)*	2.85
Net Income Multiplier (NIM)	5.78
Gross Rent Multiplier (GRM)	3.41
Mortgage Constant Factor (MCF)	12.2%
Payback of Cash to Close using <b>only</b> CFAT in Years	3.94
Payback of Cash to Close using Total Wealth Growth if Sold in Year	2.00
Break Even Occupancy Rate	51.7%
Calculated Offer Price based on DSCR of 1.20	\$213,738
Calculated Offer Price based on capitalized rate of 9.00%	\$172,924

\*Calculation: DSCR=Net Operating Income / Total Debt Service (Total Principle + Total Interest)

\*\*\* Calculation: Cash-On-Cash Return= CFBT/Down payment + closing costs

Cash on Cash Returns: Major Equity Partnership Return Only												
Professionally Managed	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 20	Year 30
	34.5%	52.4%	91.4%	291.7%	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite

\*Based on payback of Total Out of Pocket Funds from Cash Flow After Tax income only

Internal Rate of Return (IRR): Major Equity Partnership Return Only			
Before Tax IRR:	Peak Year	23	46.3%
After Tax IRR:	Peak Year	23	31.9%

# REIA Report<sup>®</sup>: Wealth Building Chart

for

Property: 431-433 E 10th Ave

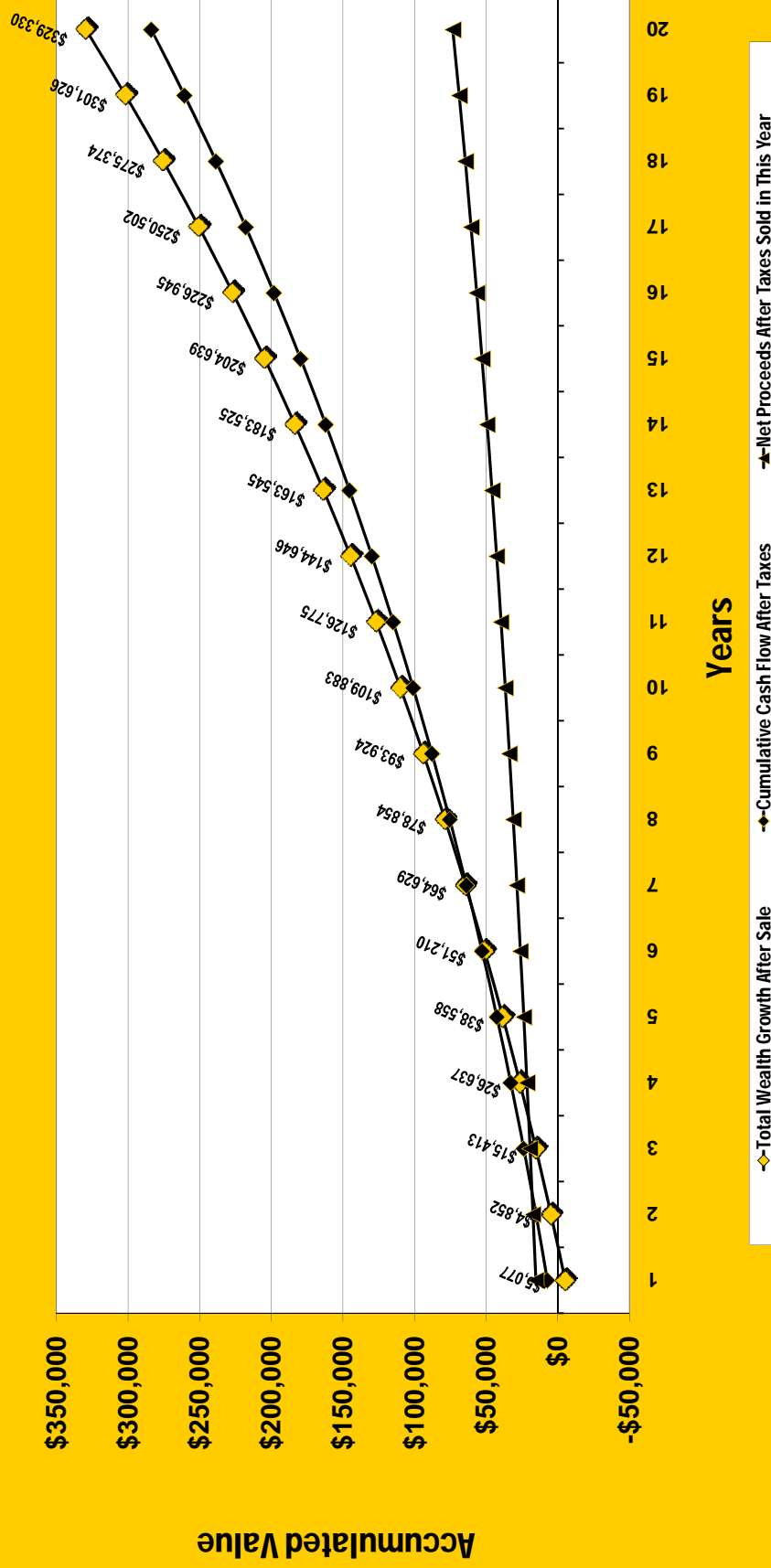
City: Homestead

PA

County: South Alleg

# Units: 4

## Total Wealth Building Potential



NOTE: Performance based on use of a Property Manager

# REIA Report® : Investor Input Data Sheet

## Investor's Information

Borrower/Co-Borrower/s	Phone:	% Ownership	Cell:	Email:
Any Investor	Phone: 724-999-9999	680	Cell: 724-999-9998	Email: anyinvestor@jmail.com
Co-Investor				
Co-Investor				

## Listing Company Information

Representing Firm Name	Agent Name	Company Phone #	Multi-List #
Northwood Realty Services	Martin Reed	412-885-1461	758221

## Property Location

Street:	City:	State	Zip	County
431-433 E 10th Ave	Homestead	PA	15120	South Alleg

## Property Information

Zoning	Number of Units	Total Assd or List Value	Assd/Ratio Land Value	Assessed or Ratio of Listing Price to Building Value
Multi-family	4	\$40,000	\$26,100	\$63,900

Zoning\* = Single Family, Multi-family, Mixed Use (commercial/residential), or Commercial

## Commercial Property: Additional Information

Description	Number of Units	Rentable Square Feet	Total Personal Property Value
	0	0	\$0

## Income

Purchase price	Gross Annual Income	Vacancy (default to 10%)	Additional Income not effected by vacancy
\$90,000	\$26,400	10%	\$0

## Expenses

Insurance	\$2,000
Electricity	\$0
Gas	\$0
Sewer and Water	\$0
Refuse	\$0
Total Utility Expenses (over past year)	\$0
Lawn Care / Snow Removal	
Landscaping	
Maintenance	\$1,283
Advertising	\$0
Telephone	\$0
Accounting and Legal	\$0
License & Permits	\$0
Payroll- Residential Management	\$0
Taxes / Workman's Compensation	\$0
Labor	\$0
Supplies	
Total Other Expenses:	\$480
Local Taxes	\$0
County Taxes	\$0
School Taxes	\$0
Total Real Estate Taxes	\$1,345

## Updates / Repairs to be made

Roof	\$0
Windows	\$0
Siding	\$0
Porches	\$0
Garage	\$0
Concrete	\$0
Yard / Grounds	\$0
	\$0
Kitchen	\$0
Appliances	\$0
Bathroom/s	\$0
Family Rooms	\$0
Flooring	\$0
Electrical	\$0
Walls	\$0
Plumbing	\$0
Heating	\$0
Lighting	\$0
Basement	\$0
	\$0
	\$0
Total Update / Repair Costs	\$0

## Lending Assumptions to be made in the analysis

Percent Down	20%	\$18,000
First position loan (percentage)	80%	\$72,000
Interest rate on first position loan		6.500%
Amortization term on first loan		30
Second position loan at	0%	\$0
Interest rate on second position loan		13.00%
Amortization term on second loan		30
Total Mortgages (First and Second)		\$72,000
Loan Points (total)	0	\$0
Required Debt Coverage Service Ratio		1.20
Personal Mortgage Insurance on	0%	\$0
Estimated cost to close		\$9,815
Seller's Assist / Total Out of Pocket Funds	\$0	\$27,815
Estimated Settlement Date		5/31/09
Estimated Sellers Assist Allowance	0.00%	\$0

## Additional Assumptions to be made in the analysis

Federal Tax Rate (10%, 15%, 25%, 28%, 33%, 35%)		28%
State Tax Rate for	PA	3.1%
Transfer Tax for	Homestead	1.0%
Property Management Allowance		10%
Maintenance Reserves (% of GAI)		3%
Appreciation rate		2.0%
Net Operating Income Increase / Yr		5.0%
Cap Rate return required by buyer		9.00%
Sales Cost Basis (cost to sell property)		6.0%
Confidence (1=minimal data to 5= complete data)		4
Percent of total income from residential leases		100.0%
Depreciation Life in Years		27.9
Credit score minimum		680
Property Warranty (1= Buyer pays / 2= Seller pays)		2
Property Warranty Cost		\$1,209

# REIA Report<sup>®</sup> : Cash Flow & Potential Wealth Growth Chart- Property Managed Years 1-15

## Cash Flow From Operation with PM

A: Income Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
Net Operating Income	15,563	16,341	17,158	18,016	18,917	19,863	20,856	21,899	22,994	24,144	25,351	26,618	27,949	29,347	30,814
Principal & Interest Payments	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461
Cash Flow Before Taxes	10,102	10,880	11,697	12,555	13,456	14,402	15,395	16,438	17,533	18,683	19,890	21,157	22,488	23,886	25,353
Inc Tax Benefits	-2,669	-2,928	-3,200	-3,486	-3,787	-4,102	-4,434	-4,784	-5,150	-5,536	-5,942	-6,368	-6,816	-7,287	-7,782
Cash Flow After Taxes	7,433	7,952	8,497	9,069	9,670	10,300	10,961	11,654	12,382	13,146	13,948	14,789	15,672	16,599	17,571

B: Income Tax Computations	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
Net Operating Income	15,563	16,341	17,158	18,016	18,917	19,863	20,856	21,899	22,994	24,144	25,351	26,618	27,949	29,347	30,814
Interest	4,656	4,602	4,545	4,484	4,418	4,348	4,274	4,194	4,109	4,019	3,922	3,819	3,709	3,592	3,467
Total Straight Line Depreciation	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324
Taxable Income	8,583	9,415	10,290	11,209	12,175	13,191	14,259	15,381	16,561	17,801	19,105	20,476	21,916	23,431	25,024
Tax Rate	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%
Income Tax Benefits (+) Pay (-)	-2,669	-2,928	-3,200	-3,486	-3,787	-4,102	-4,434	-4,784	-5,150	-5,536	-5,942	-6,368	-6,816	-7,287	-7,782

\*Positive number= reduction of taxes based on losses. Negative number=paying taxes based on profit.

C: Cash on Cash Returns	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
Cash Flow Before Taxes	10,102	10,880	11,697	12,555	13,456	14,402	15,395	16,438	17,533	18,683	19,890	21,157	22,488	23,886	25,353
Total Amount Invested in Year:	27,815	20,382	12,430	3,933	0	0	0	0	0	0	0	0	0	0	0
Cash-On-Cash Return	36.32%	53.38%	94.11%	319.27%	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite

\* Total Amount Invested reduced by previous years CFAT value

WEALTH GROWTH at	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
Cash Flow After Taxes	7,433	7,952	8,497	9,069	9,670	10,300	10,961	11,654	12,382	13,146	13,948	14,789	15,672	16,599	17,571
Net Sales Proceeds after Taxes	15,304	17,281	19,345	21,501	23,752	26,104	28,562	31,133	33,821	36,634	39,577	42,659	45,886	49,267	52,811
Yearly Wealth Growth	22,737	25,234	27,843	30,570	33,421	36,404	39,523	42,787	46,204	49,780	53,525	57,448	61,558	65,866	70,381
CFAT From Previous Years	0	7,433	15,385	23,882	32,951	42,621	52,920	63,881	75,535	87,918	101,064	115,012	129,802	145,474	162,072
Accumulated Wealth Growth	22,737	32,666	43,227	54,452	66,373	79,024	92,443	106,668	121,739	137,698	154,589	172,460	191,360	211,339	232,454
Cash to Close	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815
Total Wealth Growth (sold)	-5,077	4,852	15,413	26,637	38,558	51,210	64,629	78,854	93,924	109,883	126,775	144,646	163,545	183,525	204,639

\* Does NOT include reinvestment of cash flows over time

# REIA Report<sup>®</sup> : Cash Flow & Potential Wealth Growth Chart- Property Managed Years 16-30

## Cash Flow From Operation with PM

A: Income Analysis	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24	Year 25	Year 26	Year 27	Year 28	Year 29	Year 30
Net Operating Income	32,355	33,973	35,671	37,455	39,327	41,294	43,358	45,526	47,803	50,193	52,703	55,338	58,105	61,010	64,060
Principal & Interest Payments	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,459
Cash Flow Before Taxes	26,894	28,511	30,210	31,994	33,866	35,833	37,897	40,065	42,342	44,732	47,241	49,877	52,643	55,549	58,602
IncTax Benefits	-8,303	-8,851	-9,426	-10,031	-10,667	-11,336	-12,040	-12,779	-13,557	-14,375	-15,235	-16,139	-17,090	-18,090	-19,142
Cash Flow After Taxes	18,591	19,661	20,784	21,962	23,199	24,496	25,858	27,286	28,784	30,357	32,007	33,737	35,553	37,459	39,460

B: Income Tax Computations	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24	Year 25	Year 26	Year 27	Year 28	Year 29	Year 30
Net Operating Income	32,355	33,973	35,671	37,455	39,327	41,294	43,358	45,526	47,803	50,193	52,703	55,338	58,105	61,010	64,060
Interest	3,333	3,191	3,039	2,876	2,703	2,518	2,321	2,111	1,887	1,647	1,392	1,120	829	519	188
Total Straight Line Depreciation	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324
Taxable Income	26,698	28,458	30,309	32,255	34,301	36,452	38,713	41,092	43,592	46,222	48,987	51,894	54,952	58,168	61,549
Tax Rate	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%
Income Tax Benefits (+) Pay (-)	-8,303	-8,851	-9,426	-10,031	-10,667	-11,336	-12,040	-12,779	-13,557	-14,375	-15,235	-16,139	-17,090	-18,090	-19,142

\*Positive number= reduction of taxes based on losses. Negative number=paying taxes based on profit.

Cash on Cash Returns	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24	Year 25	Year 26	Year 27	Year 28	Year 29	Year 30
Cash Flow Before Taxes	26,894	28,511	30,210	31,994	33,866	35,833	37,897	40,065	42,342	44,732	47,241	49,877	52,643	55,549	58,602
Total Amount Invested in Year:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cash-On-Cash Return	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite

\* Total Amount Invested reduced by previous years CFAT value

TOTAL WEALTH GROWTH at	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24	Year 25	Year 26	Year 27	Year 28	Year 29	Year 30
Cash Flow After Taxes	18,591	19,661	20,784	21,962	23,199	24,496	25,858	27,286	28,784	30,357	32,007	33,737	35,553	37,459	39,460
Net Sales Proceeds after Taxes	56,526	60,422	64,510	68,800	73,305	78,036	83,007	88,231	93,725	99,503	105,583	111,983	118,722	125,820	133,299
Yearly Wealth Growth	75,116	80,083	85,294	90,762	96,503	102,532	108,864	115,517	122,509	129,860	137,590	145,720	154,275	163,278	172,759
CFAT From Previous Years	179,643	198,234	217,895	238,679	260,641	283,840	308,336	334,194	361,479	390,264	420,621	452,627	486,365	521,918	559,377
Total Wealth Growth	254,759	278,316	303,188	329,441	357,144	386,372	417,200	449,711	483,989	520,124	558,211	598,348	640,640	685,196	732,135
Cash to Close	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815
Total Wealth Growth (sold)	226,945	250,502	275,374	301,626	329,330	358,557	389,386	421,896	456,174	492,310	530,396	570,533	612,825	657,382	704,321

\* Does NOT include reinvestment of cash flows over time

# REIA Report<sup>®</sup> : Cash Flow & Potential Wealth Growth Chart- Self Managed Years 1-15

## Cash Flow From Operation with PM

A: Income Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
Net Operating Income	17,939	18,836	19,778	20,767	21,805	22,895	24,040	25,242	26,504	27,830	29,221	30,682	32,216	33,827	35,518
Principal & Interest Payments	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461
Cash Flow Before Taxes	12,478	13,375	14,317	15,306	16,344	17,434	18,579	19,781	21,043	22,369	23,760	25,221	26,755	28,366	30,057
Inc Tax Benefits	-3,408	-3,704	-4,015	-4,341	-4,685	-5,046	-5,425	-5,823	-6,242	-6,683	-7,145	-7,632	-8,143	-8,680	-9,245
Cash Flow After Taxes	9,070	9,671	10,302	10,964	11,659	12,389	13,154	13,958	14,801	15,686	16,615	17,589	18,612	19,685	20,812

B: Income Tax Computations	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
Net Operating Income	17,939	18,836	19,778	20,767	21,805	22,895	24,040	25,242	26,504	27,830	29,221	30,682	32,216	33,827	35,518
Interest	4,656	4,602	4,545	4,484	4,418	4,348	4,274	4,194	4,109	4,019	3,922	3,819	3,709	3,592	3,467
Total Straight Line Depreciation	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324
Taxable Income	10,959	11,910	12,909	13,960	15,063	16,224	17,443	18,724	20,071	21,487	22,975	24,539	26,183	27,912	29,728
Tax Rate	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%
Income Tax Benefits (+) Pay (-)	-3,408	-3,704	-4,015	-4,341	-4,685	-5,046	-5,425	-5,823	-6,242	-6,683	-7,145	-7,632	-8,143	-8,680	-9,245

\* Positive number= reduction of taxes based on losses. Negative number=paying taxes based on profit

C: Cash on Cash Returns	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
Cash Flow Before Taxes	12,478	13,375	14,317	15,306	16,344	17,434	18,579	19,781	21,043	22,369	23,760	25,221	26,755	28,366	30,057
Total Amount Invested in Year:	27,815	18,745	9,074	0	0	0	0	0	0	0	0	0	0	0	0
Cash-On-Cash Return	44.86%	71.35%	157.78%	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite

\* Total Amount Invested reduced by previous years CFAT value

TOTAL WEALTH GROWTH at	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
Cash Flow After Taxes	9,070	9,671	10,302	10,964	11,659	12,389	13,154	13,958	14,801	15,686	16,615	17,589	18,612	19,685	20,812
Net Sales Proceeds after Taxes	15,304	17,281	19,345	21,501	23,752	26,104	28,562	31,133	33,821	36,634	39,577	42,659	45,886	49,267	52,811
Yearly Wealth Growth	24,374	26,953	29,647	32,465	35,411	38,493	41,717	45,091	48,622	52,320	56,192	60,248	64,498	68,953	73,623
CFAT From Previous Years	0	9,070	18,741	29,043	40,007	51,667	64,056	77,210	91,168	105,969	121,655	138,270	155,859	174,471	194,157
Total Wealth Growth	24,374	36,022	48,388	61,508	75,418	90,160	105,772	122,301	139,790	158,289	177,847	198,518	220,357	243,424	267,779
Cash to Close	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815
Total Wealth Growth (sold)	-3,440	8,208	20,574	33,693	47,604	62,345	77,958	94,486	111,975	130,474	150,032	170,703	192,543	215,609	239,965

\* Does NOT include reinvestment of cash flows over time

# REIA Report<sup>®</sup> : Cash Flow & Potential Wealth Growth Chart- Self Managed Years 16-30

## Cash Flow From Operation with PM

A: Income Analysis	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24	Year 25	Year 26	Year 27	Year 28	Year 29	Year 30
Net Operating Income	37,294	39,159	41,117	43,173	45,331	47,598	49,978	52,477	55,101	57,856	60,748	63,786	66,975	70,324	73,840
Principal & Interest Payments	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,461	5,459
Cash Flow Before Taxes	31,833	33,698	35,656	37,712	39,870	42,137	44,517	47,016	49,640	52,395	55,287	58,325	61,514	64,863	68,382
Inc Tax Benefits	-9,839	-10,464	-11,120	-11,810	-12,535	-13,297	-14,099	-14,941	-15,827	-16,758	-17,737	-18,767	-19,849	-20,987	-22,183
Cash Flow After Taxes	21,994	23,234	24,536	25,902	27,336	28,840	30,418	32,075	33,813	35,637	37,550	39,558	41,665	43,876	46,198

B: Income Tax Computations	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24	Year 25	Year 26	Year 27	Year 28	Year 29	Year 30
Net Operating Income	37,294	39,159	41,117	43,173	45,331	47,598	49,978	52,477	55,101	57,856	60,748	63,786	66,975	70,324	73,840
Interest	3,333	3,191	3,039	2,876	2,703	2,518	2,321	2,111	1,887	1,647	1,392	1,120	829	519	188
Total Straight Line Depreciation	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324
Taxable Income	31,638	33,645	35,755	37,973	40,305	42,756	45,333	48,042	50,890	53,885	57,033	60,343	63,823	67,482	71,329
Tax Rate	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%
Income Tax Benefits (+) Pay (-)	-9,839	-10,464	-11,120	-11,810	-12,535	-13,297	-14,099	-14,941	-15,827	-16,758	-17,737	-18,767	-19,849	-20,987	-22,183

\*Positive number= reduction of taxes based on losses. Negative number=paying taxes based on profit

Cash on Cash Returns	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24	Year 25	Year 26	Year 27	Year 28	Year 29	Year 30
Cash Flow Before Taxes	31,833	33,698	35,656	37,712	39,870	42,137	44,517	47,016	49,640	52,395	55,287	58,325	61,514	64,863	68,382
Total Amount Invested in Year:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cash-On-Cash Return	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite	Infinite

\* Total Amount Invested reduced by previous years CFAT value

TOTAL WEALTH GROWTH at	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24	Year 25	Year 26	Year 27	Year 28	Year 29	Year 30
Cash Flow After Taxes	21,994	23,234	24,536	25,902	27,336	28,840	30,418	32,075	33,813	35,637	37,550	39,558	41,665	43,876	46,198
Net Sales Proceeds after Taxes	56,526	60,422	64,510	68,800	73,305	78,036	83,007	88,231	93,725	99,503	105,583	111,983	118,722	125,820	133,299
Yearly Wealth Growth	78,520	83,656	89,046	94,702	100,640	106,876	113,425	120,306	127,538	135,140	143,134	151,541	160,387	169,696	179,497
CFAT From Previous Years	214,968	236,962	260,197	284,733	310,635	337,971	366,811	397,229	429,304	463,117	498,753	536,303	575,862	617,527	661,403
Total Wealth Growth	293,488	320,619	349,243	379,435	411,275	444,846	480,236	517,535	556,842	598,256	641,887	687,845	736,248	787,222	840,900
Cash to Close	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815	27,815
Total Wealth Growth (sold)	265,674	292,804	321,428	351,621	383,461	417,032	452,421	489,721	529,027	570,442	614,072	660,030	708,434	759,408	813,085
															707,601

\* Does NOT include reinvestment of cash flows over time



# REIA Report<sup>®</sup> : Buyer's Estimated Closing Costs

Mailing Address of Property: 431-433 E 10th Ave Homestead PA 15120  
 Name of Buyer: Any Investor  
 Estimated Settlement Date: 05/31/09  
 Purchase Price: \$90,000

1	Appraisal Fee			\$	525
2	Mortgage Brokerage Fee			\$	2,000
3	Processing Fee			\$	495
4	Underwriting Fee			\$	495
5	Settlement, Closing or Escrow Fee			\$	295
6	Document Prep Fee			\$	100
7	Notary Fee			\$	20
8	Flood Certification			\$	25
9	Title Insurance	(based on Purchase Price- see schedule)		\$	799
10	Endorsements			\$	150
11	Courier/Overnight			\$	85
12	Closing Protection Letter			\$	75
13	Recording Fees			\$	150
14	State and Local Tax Stamps at	1.0%	of sales price	\$	900
15	Home Inspection (set at fourplex with separate utilities & public water and sewer)			\$	0
16	Home Warranty			\$	0
17	Legal Fees			\$	0
18	Other			\$	0
19				Estimated Closing Costs \$	<b>6,114</b>
20					
21	Interest f 1 days	@	23	\$	23
22	Hazard Insurance Premium			\$	2,000
23	Hazard Insurance Premium Escrow	2	months @ 166.67	\$	333
24	Real Estate Taxes Escrow	12	months @ 112.08	\$	1,345
25	BAC Commissions Potentially Due from Buyer at Closing			\$	\$0
26				Estimated Prepaid Items / Reserves \$	<b>3,701</b>
27				Buyer's Sub-Total Estimated Closing Costs \$	<b>9,815</b>
				Sellers Assist Allowance \$	<b>0</b>
				Buyer's Total Estimated Closing Costs	<b>9,815</b>
28				Required Amount of Funds Down by Lender at 20.0%	\$ 18,000
30				TOTAL BUYERS ESTIMATED FUNDS NEEDED TO CLOSE \$	<b>27,815</b>

By signing below the Buyer/s provides witness that they have seen and reviewed these Buyer's Estimated Closing Costs.

Buyer's Signature: \_\_\_\_\_

Buyer's Signature: \_\_\_\_\_

# REIA Report<sup>®</sup> : Yearly Amortization

Property: 431-433 E 10th Ave

Homestead PA

15120

County: South Alleg

# of Units

4

### Amortization: First Position

Year	Payment	Principal	Interest	Balance	P&I	Prin Reduct	Range Months
1	\$ 455.09	805	4,656	71,195	5,461	805	1 input 12
2	\$ 455.09	859	4,602	70,337	5,461	1,663	13 input 24
3	\$ 455.09	916	4,545	69,420	5,461	2,580	25 input 36
4	\$ 455.09	978	4,484	68,443	5,461	3,557	37 input 48
5	\$ 455.09	1,043	4,418	67,400	5,461	4,600	49 input 60
6	\$ 455.09	1,113	4,348	66,287	5,461	5,713	61 input 72
7	\$ 455.09	1,187	4,274	65,100	5,461	6,900	73 input 84
8	\$ 455.09	1,267	4,194	63,833	5,461	8,167	85 input 96
9	\$ 455.09	1,352	4,109	62,481	5,461	9,519	97 input 108
10	\$ 455.09	1,442	4,019	61,039	5,461	10,961	109 input 120
11	\$ 455.09	1,539	3,922	59,500	5,461	12,500	121 input 132
12	\$ 455.09	1,642	3,819	57,858	5,461	14,142	133 input 144
13	\$ 455.09	1,752	3,709	56,106	5,461	15,894	145 input 156
14	\$ 455.09	1,869	3,592	54,237	5,461	17,763	157 input 168
15	\$ 455.09	1,994	3,467	52,243	5,461	19,757	169 input 180
16	\$ 455.09	2,128	3,333	50,115	5,461	21,885	181 input 192
17	\$ 455.09	2,270	3,191	47,844	5,461	24,156	193 input 204
18	\$ 455.09	2,423	3,039	45,422	5,461	26,578	205 input 216
19	\$ 455.09	2,585	2,876	42,837	5,461	29,163	217 input 228
20	\$ 455.09	2,758	2,703	40,079	5,461	31,921	229 input 240
21	\$ 455.09	2,943	2,518	37,136	5,461	34,864	241 input 252
22	\$ 455.09	3,140	2,321	33,997	5,461	38,003	253 input 264
23	\$ 455.09	3,350	2,111	30,647	5,461	41,353	265 input 276
24	\$ 455.09	3,574	1,887	27,073	5,461	44,927	277 input 288
25	\$ 455.09	3,814	1,647	23,259	5,461	48,741	289 input 300
26	\$ 455.09	4,069	1,392	19,190	5,461	52,810	301 input 312
27	\$ 455.09	4,342	1,120	14,848	5,461	57,152	313 input 324
28	\$ 455.09	4,632	829	10,216	5,461	61,784	325 input 336
29	\$ 455.09	4,943	519	5,274	5,461	66,726	337 input 348
30	\$ 455.09	5,271	188	0	5,459	71,998	349 input 360
<b>Calculations Based on:</b>							
Amount to be Financed	72,000						
Interest Paid on Loan	6.500%						
Term of Loan	30						

### Amortization: Second Position

Year	Payment	Principal	Interest	Balance	P&I	Prin Reduct	Range Months
1	0	0	0	0	0	0	1 input 12
2	0	0	0	0	0	0	13 input 24
3	0	0	0	0	0	0	25 input 36
4	0	0	0	0	0	0	37 input 48
5	0	0	0	0	0	0	49 input 60
6	0	0	0	0	0	0	61 input 72
7	0	0	0	0	0	0	73 input 84
8	0	0	0	0	0	0	85 input 96
9	0	0	0	0	0	0	97 input 108
10	0	0	0	0	0	0	109 input 120
11	0	0	0	0	0	0	121 input 132
12	0	0	0	0	0	0	133 input 144
13	0	0	0	0	0	0	145 input 156
14	0	0	0	0	0	0	157 input 168
15	0	0	0	0	0	0	169 input 180
16	0	0	0	0	0	0	181 input 192
17	0	0	0	0	0	0	193 input 204
18	0	0	0	0	0	0	205 input 216
19	0	0	0	0	0	0	217 input 228
20	0	0	0	0	0	0	229 input 240
21	0	0	0	0	0	0	241 input 252
22	0	0	0	0	0	0	253 input 264
23	0	0	0	0	0	0	265 input 276
24	0	0	0	0	0	0	277 input 288
25	0	0	0	0	0	0	289 input 300
26	0	0	0	0	0	0	301 input 312
27	0	0	0	0	0	0	313 input 324
28	0	0	0	0	0	0	325 input 336
29	0	0	0	0	0	0	337 input 348
30	0	0	0	0	0	0	349 input 360
<b>Calculations Based on:</b>							
Amount to be Financed	\$0						
Interest Paid on Loan	13.000%						
Term of Loan	30						

# REIA Report<sup>®</sup> : Monthly Amortization

Property: 431-433 E 10th Ave

Homestead PA

Prop Code: 758221

# of Units 4

Enter Values	
Loan Amount	\$ 72,000.00
Annual Interest Rate	6.50 %
Loan Period in Years	30
Number of Payments Per Year	12
Start Date of Loan	8/6/2009
Optional Extra Payments	\$ -

Loan Summary	
Scheduled Payment	\$ 455.09
Scheduled Number of Payments	360
Actual Number of Payments	360
Total Early Payments	\$ -
Total Interest	\$ 91,832.03

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest	Year
1	9/6/2009	\$ 72,000.00	\$ 455.09	\$ -	\$ 455.09	\$ 65.09	\$ 390.00	\$ 71,934.91	\$ 390.00	
2	10/6/2009	71,934.91	455.09	-	455.09	65.44	389.65	71,869.47	779.65	
3	11/6/2009	71,869.47	455.09	-	455.09	65.80	389.29	71,803.67	1,168.94	
4	12/6/2009	71,803.67	455.09	-	455.09	66.15	388.94	71,737.52	1,557.88	
5	1/6/2010	71,737.52	455.09	-	455.09	66.51	388.58	71,671.01	1,946.46	
6	2/6/2010	71,671.01	455.09	-	455.09	66.87	388.22	71,604.14	2,334.67	
7	3/6/2010	71,604.14	455.09	-	455.09	67.23	387.86	71,536.91	2,722.53	
8	4/6/2010	71,536.91	455.09	-	455.09	67.60	387.49	71,469.31	3,110.02	
9	5/6/2010	71,469.31	455.09	-	455.09	67.96	387.13	71,401.35	3,497.15	
10	6/6/2010	71,401.35	455.09	-	455.09	68.33	386.76	71,333.01	3,883.90	
11	7/6/2010	71,333.01	455.09	-	455.09	68.70	386.39	71,264.31	4,270.29	
12	8/6/2010	71,264.31	455.09	-	455.09	69.07	386.02	71,195.24	4,656.31	Year 1
					<b>\$ 5,461.07</b>	<b>\$ 804.76</b>	<b>\$ 4,656.31</b>	<b>71,195.24</b>	<b>4,656.31</b>	<b>1</b>
13	9/6/2010	71,195.24	455.09	-	455.09	69.45	385.64	71,125.79	385.64	
14	10/6/2010	71,125.79	455.09	-	455.09	69.82	385.26	71,055.97	770.91	
15	11/6/2010	71,055.97	455.09	-	455.09	70.20	384.89	70,985.76	1,155.79	
16	12/6/2010	70,985.76	455.09	-	455.09	70.58	384.51	70,915.18	1,540.30	
17	1/6/2011	70,915.18	455.09	-	455.09	70.97	384.12	70,844.21	1,924.42	
18	2/6/2011	70,844.21	455.09	-	455.09	71.35	383.74	70,772.87	2,308.16	
19	3/6/2011	70,772.87	455.09	-	455.09	71.74	383.35	70,701.13	2,691.51	
20	4/6/2011	70,701.13	455.09	-	455.09	72.12	382.96	70,629.00	3,074.48	
21	5/6/2011	70,629.00	455.09	-	455.09	72.52	382.57	70,556.49	3,457.05	
22	6/6/2011	70,556.49	455.09	-	455.09	72.91	382.18	70,483.58	3,839.23	
23	7/6/2011	70,483.58	455.09	-	455.09	73.30	381.79	70,410.28	4,221.02	
24	8/6/2011	70,410.28	455.09	-	455.09	73.70	381.39	70,336.58	4,602.41	Year 2
					<b>5,461.07</b>	<b>858.66</b>	<b>4,602.41</b>	<b>70,336.58</b>	<b>4,602.41</b>	<b>2</b>
25	9/6/2011	70,336.58	455.09	-	455.09	74.10	380.99	70,262.48	380.99	
26	10/6/2011	70,262.48	455.09	-	455.09	74.50	380.59	70,187.98	761.58	
27	11/6/2011	70,187.98	455.09	-	455.09	74.90	380.18	70,113.08	1,141.76	
28	12/6/2011	70,113.08	455.09	-	455.09	75.31	379.78	70,037.77	1,521.54	
29	1/6/2012	70,037.77	455.09	-	455.09	75.72	379.37	69,962.05	1,900.91	
30	2/6/2012	69,962.05	455.09	-	455.09	76.13	378.96	69,885.92	2,279.87	
31	3/6/2012	69,885.92	455.09	-	455.09	76.54	378.55	69,809.38	2,658.42	
32	4/6/2012	69,809.38	455.09	-	455.09	76.95	378.13	69,732.42	3,036.56	
33	5/6/2012	69,732.42	455.09	-	455.09	77.37	377.72	69,655.05	3,414.27	
34	6/6/2012	69,655.05	455.09	-	455.09	77.79	377.30	69,577.26	3,791.57	
35	7/6/2012	69,577.26	455.09	-	455.09	78.21	376.88	69,499.05	4,168.45	
36	8/6/2012	69,499.05	455.09	-	455.09	78.64	376.45	69,420.41	4,544.90	Year 3
					<b>5,461.07</b>	<b>916.16</b>	<b>4,544.90</b>	<b>69,420.41</b>	<b>4,544.90</b>	<b>3</b>
37	9/6/2012	69,420.41	455.09	-	455.09	79.06	376.03	69,341.35	376.03	
38	10/6/2012	69,341.35	455.09	-	455.09	79.49	375.60	69,261.86	751.63	
39	11/6/2012	69,261.86	455.09	-	455.09	79.92	375.17	69,181.94	1,126.79	
40	12/6/2012	69,181.94	455.09	-	455.09	80.35	374.74	69,101.59	1,501.53	
41	1/6/2013	69,101.59	455.09	-	455.09	80.79	374.30	69,020.80	1,875.83	
42	2/6/2013	69,020.80	455.09	-	455.09	81.23	373.86	68,939.57	2,249.69	
43	3/6/2013	68,939.57	455.09	-	455.09	81.67	373.42	68,857.91	2,623.12	
44	4/6/2013	68,857.91	455.09	-	455.09	82.11	372.98	68,775.80	2,996.10	
45	5/6/2013	68,775.80	455.09	-	455.09	82.55	372.54	68,693.25	3,368.63	
46	6/6/2013	68,693.25	455.09	-	455.09	83.00	372.09	68,610.24	3,740.72	
47	7/6/2013	68,610.24	455.09	-	455.09	83.45	371.64	68,526.79	4,112.36	
48	8/6/2013	68,526.79	455.09	-	455.09	83.90	371.19	68,442.89	4,483.55	Year 4
					<b>5,461.07</b>	<b>977.52</b>	<b>4,483.55</b>	<b>68,442.89</b>	<b>4,483.55</b>	<b>4</b>
49	9/6/2013	68,442.89	455.09	-	455.09	84.36	370.73	68,358.54	370.73	
50	10/6/2013	68,358.54	455.09	-	455.09	84.81	370.28	68,273.72	741.01	
51	11/6/2013	68,273.72	455.09	-	455.09	85.27	369.82	68,188.45	1,110.82	
52	12/6/2013	68,188.45	455.09	-	455.09	85.73	369.35	68,102.71	1,480.18	
53	1/6/2014	68,102.71	455.09	-	455.09	86.20	368.89	68,016.51	1,849.07	
54	2/6/2014	68,016.51	455.09	-	455.09	86.67	368.42	67,929.85	2,217.49	
55	3/6/2014	67,929.85	455.09	-	455.09	87.14	367.95	67,842.71	2,585.44	
56	4/6/2014	67,842.71	455.09	-	455.09	87.61	367.48	67,755.11	2,952.93	

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest	Year
57	5/6/2014	67,755.11	455.09	-	455.09	88.08	367.01	67,667.02	3,319.93	
58	6/6/2014	67,667.02	455.09	-	455.09	88.56	366.53	67,578.46	3,686.46	
59	7/6/2014	67,578.46	455.09	-	455.09	89.04	366.05	67,489.43	4,052.51	
60	8/6/2014	67,489.43	455.09	-	455.09	89.52	365.57	67,399.90	4,418.08	Year 5
					<b>5,461.07</b>	<b>1,042.99</b>	<b>4,418.08</b>	<b>67,399.90</b>	<b>4,418.08</b>	
61	9/6/2014	67,399.90	455.09	-	455.09	90.01	365.08	67,309.90	365.08	
62	10/6/2014	67,309.90	455.09	-	455.09	90.49	364.60	67,219.40	729.68	
63	11/6/2014	67,219.40	455.09	-	455.09	90.98	364.11	67,128.42	1,093.78	
64	12/6/2014	67,128.42	455.09	-	455.09	91.48	363.61	67,036.94	1,457.40	
65	1/6/2015	67,036.94	455.09	-	455.09	91.97	363.12	66,944.97	1,820.51	
66	2/6/2015	66,944.97	455.09	-	455.09	92.47	362.62	66,852.50	2,183.13	
67	3/6/2015	66,852.50	455.09	-	455.09	92.97	362.12	66,759.53	2,545.25	
68	4/6/2015	66,759.53	455.09	-	455.09	93.47	361.61	66,666.05	2,906.86	
69	5/6/2015	66,666.05	455.09	-	455.09	93.98	361.11	66,572.07	3,267.97	
70	6/6/2015	66,572.07	455.09	-	455.09	94.49	360.60	66,477.58	3,628.57	
71	7/6/2015	66,477.58	455.09	-	455.09	95.00	360.09	66,382.58	3,988.66	
72	8/6/2015	66,382.58	455.09	-	455.09	95.52	359.57	66,287.06	4,348.23	Year 6
					<b>5,461.07</b>	<b>1,112.84</b>	<b>4,348.23</b>	<b>66,287.06</b>	<b>4,348.23</b>	
73	9/6/2015	66,287.06	455.09	-	455.09	96.03	359.05	66,191.03	359.05	
74	10/6/2015	66,191.03	455.09	-	455.09	96.55	358.53	66,094.48	717.59	
75	11/6/2015	66,094.48	455.09	-	455.09	97.08	358.01	65,997.40	1,075.60	
76	12/6/2015	65,997.40	455.09	-	455.09	97.60	357.49	65,899.80	1,433.09	
77	1/6/2016	65,899.80	455.09	-	455.09	98.13	356.96	65,801.66	1,790.04	
78	2/6/2016	65,801.66	455.09	-	455.09	98.66	356.43	65,703.00	2,146.47	
79	3/6/2016	65,703.00	455.09	-	455.09	99.20	355.89	65,603.80	2,502.36	
80	4/6/2016	65,603.80	455.09	-	455.09	99.74	355.35	65,504.07	2,857.72	
81	5/6/2016	65,504.07	455.09	-	455.09	100.28	354.81	65,403.79	3,212.53	
82	6/6/2016	65,403.79	455.09	-	455.09	100.82	354.27	65,302.97	3,566.80	
83	7/6/2016	65,302.97	455.09	-	455.09	101.36	353.72	65,201.61	3,920.52	
84	8/6/2016	65,201.61	455.09	-	455.09	101.91	353.18	65,099.70	4,273.70	Year 7
					<b>5,461.07</b>	<b>1,187.37</b>	<b>4,273.70</b>	<b>65,099.70</b>	<b>4,273.70</b>	
85	9/6/2016	65,099.70	455.09	-	455.09	102.47	352.62	64,997.23	352.62	
86	10/6/2016	64,997.23	455.09	-	455.09	103.02	352.07	64,894.21	704.69	
87	11/6/2016	64,894.21	455.09	-	455.09	103.58	351.51	64,790.63	1,056.20	
88	12/6/2016	64,790.63	455.09	-	455.09	104.14	350.95	64,686.49	1,407.15	
89	1/6/2017	64,686.49	455.09	-	455.09	104.70	350.39	64,581.79	1,757.54	
90	2/6/2017	64,581.79	455.09	-	455.09	105.27	349.82	64,476.52	2,107.35	
91	3/6/2017	64,476.52	455.09	-	455.09	105.84	349.25	64,370.68	2,456.60	
92	4/6/2017	64,370.68	455.09	-	455.09	106.41	348.67	64,264.26	2,805.28	
93	5/6/2017	64,264.26	455.09	-	455.09	106.99	348.10	64,157.27	3,153.37	
94	6/6/2017	64,157.27	455.09	-	455.09	107.57	347.52	64,049.70	3,500.89	
95	7/6/2017	64,049.70	455.09	-	455.09	108.15	346.94	63,941.55	3,847.83	
96	8/6/2017	63,941.55	455.09	-	455.09	108.74	346.35	63,832.81	4,194.18	Year 8
					<b>5,461.07</b>	<b>1,266.89</b>	<b>4,194.18</b>	<b>63,832.81</b>	<b>4,194.18</b>	
97	9/6/2017	63,832.81	455.09	-	455.09	109.33	345.76	63,723.48	345.76	
98	10/6/2017	63,723.48	455.09	-	455.09	109.92	345.17	63,613.56	690.93	
99	11/6/2017	63,613.56	455.09	-	455.09	110.52	344.57	63,503.04	1,035.50	
100	12/6/2017	63,503.04	455.09	-	455.09	111.11	343.97	63,391.93	1,379.48	
101	1/6/2018	63,391.93	455.09	-	455.09	111.72	343.37	63,280.21	1,722.85	
102	2/6/2018	63,280.21	455.09	-	455.09	112.32	342.77	63,167.89	2,065.62	
103	3/6/2018	63,167.89	455.09	-	455.09	112.93	342.16	63,054.96	2,407.78	
104	4/6/2018	63,054.96	455.09	-	455.09	113.54	341.55	62,941.42	2,749.33	
105	5/6/2018	62,941.42	455.09	-	455.09	114.16	340.93	62,827.27	3,090.26	
106	6/6/2018	62,827.27	455.09	-	455.09	114.77	340.31	62,712.49	3,430.57	
107	7/6/2018	62,712.49	455.09	-	455.09	115.40	339.69	62,597.09	3,770.27	
108	8/6/2018	62,597.09	455.09	-	455.09	116.02	339.07	62,481.07	4,109.33	Year 9
					<b>5,461.07</b>	<b>1,351.73</b>	<b>4,109.33</b>	<b>62,481.07</b>	<b>4,109.33</b>	
109	9/6/2018	62,481.07	455.09	-	455.09	116.65	338.44	62,364.42	338.44	
110	10/6/2018	62,364.42	455.09	-	455.09	117.28	337.81	62,247.14	676.25	
111	11/6/2018	62,247.14	455.09	-	455.09	117.92	337.17	62,129.22	1,013.42	
112	12/6/2018	62,129.22	455.09	-	455.09	118.56	336.53	62,010.67	1,349.95	
113	1/6/2019	62,010.67	455.09	-	455.09	119.20	335.89	61,891.47	1,685.84	
114	2/6/2019	61,891.47	455.09	-	455.09	119.84	335.25	61,771.63	2,021.09	
115	3/6/2019	61,771.63	455.09	-	455.09	120.49	334.60	61,651.14	2,355.68	
116	4/6/2019	61,651.14	455.09	-	455.09	121.15	333.94	61,529.99	2,689.63	
117	5/6/2019	61,529.99	455.09	-	455.09	121.80	333.29	61,408.19	3,022.92	
118	6/6/2019	61,408.19	455.09	-	455.09	122.46	332.63	61,285.73	3,355.54	
119	7/6/2019	61,285.73	455.09	-	455.09	123.12	331.96	61,162.60	3,687.51	
120	8/6/2019	61,162.60	455.09	-	455.09	123.79	331.30	61,038.81	4,018.81	Year 10
					<b>5,461.07</b>	<b>1,442.26</b>	<b>4,018.81</b>	<b>61,038.81</b>	<b>4,018.81</b>	
121	9/6/2019	61,038.81	455.09	-	455.09	124.46	330.63	60,914.35	330.63	
122	10/6/2019	60,914.35	455.09	-	455.09	125.14	329.95	60,789.21	660.58	
123	11/6/2019	60,789.21	455.09	-	455.09	125.81	329.27	60,663.40	989.85	
124	12/6/2019	60,663.40	455.09	-	455.09	126.50	328.59	60,536.90	1,318.45	
125	1/6/2020	60,536.90	455.09	-	455.09	127.18	327.91	60,409.72	1,646.36	

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest	Year
126	2/6/2020	60,409.72	455.09	-	455.09	127.87	327.22	60,281.85	1,973.58	
127	3/6/2020	60,281.85	455.09	-	455.09	128.56	326.53	60,153.29	2,300.10	
128	4/6/2020	60,153.29	455.09	-	455.09	129.26	325.83	60,024.03	2,625.93	
129	5/6/2020	60,024.03	455.09	-	455.09	129.96	325.13	59,894.07	2,951.06	
130	6/6/2020	59,894.07	455.09	-	455.09	130.66	324.43	59,763.41	3,275.49	
131	7/6/2020	59,763.41	455.09	-	455.09	131.37	323.72	59,632.04	3,599.21	
132	8/6/2020	59,632.04	455.09	-	455.09	132.08	323.01	59,499.96	3,922.21	Year
					<b>5,461.07</b>	<b>1,538.85</b>	<b>3,922.21</b>	<b>59,499.96</b>	<b>3,922.21</b>	<b>11</b>
133	9/6/2020	59,499.96	455.09	-	455.09	132.80	322.29	59,367.16	322.29	
134	10/6/2020	59,367.16	455.09	-	455.09	133.52	321.57	59,233.64	643.86	
135	11/6/2020	59,233.64	455.09	-	455.09	134.24	320.85	59,099.40	964.71	
136	12/6/2020	59,099.40	455.09	-	455.09	134.97	320.12	58,964.44	1,284.83	
137	1/6/2021	58,964.44	455.09	-	455.09	135.70	319.39	58,828.74	1,604.22	
138	2/6/2021	58,828.74	455.09	-	455.09	136.43	318.66	58,692.30	1,922.88	
139	3/6/2021	58,692.30	455.09	-	455.09	137.17	317.92	58,555.13	2,240.80	
140	4/6/2021	58,555.13	455.09	-	455.09	137.92	317.17	58,417.22	2,557.97	
141	5/6/2021	58,417.22	455.09	-	455.09	138.66	316.43	58,278.55	2,874.40	
142	6/6/2021	58,278.55	455.09	-	455.09	139.41	315.68	58,139.14	3,190.07	
143	7/6/2021	58,139.14	455.09	-	455.09	140.17	314.92	57,998.97	3,504.99	
144	8/6/2021	57,998.97	455.09	-	455.09	140.93	314.16	57,858.04	3,819.15	Year
					<b>5,461.07</b>	<b>1,641.91</b>	<b>3,819.15</b>	<b>57,858.04</b>	<b>3,819.15</b>	<b>12</b>
145	9/6/2021	57,858.04	455.09	-	455.09	141.69	313.40	57,716.35	313.40	
146	10/6/2021	57,716.35	455.09	-	455.09	142.46	312.63	57,573.89	626.03	
147	11/6/2021	57,573.89	455.09	-	455.09	143.23	311.86	57,430.66	937.89	
148	12/6/2021	57,430.66	455.09	-	455.09	144.01	311.08	57,286.66	1,248.97	
149	1/6/2022	57,286.66	455.09	-	455.09	144.79	310.30	57,141.87	1,559.27	
150	2/6/2022	57,141.87	455.09	-	455.09	145.57	309.52	56,996.30	1,868.79	
151	3/6/2022	56,996.30	455.09	-	455.09	146.36	308.73	56,849.94	2,177.52	
152	4/6/2022	56,849.94	455.09	-	455.09	147.15	307.94	56,702.79	2,485.46	
153	5/6/2022	56,702.79	455.09	-	455.09	147.95	307.14	56,554.84	2,792.60	
154	6/6/2022	56,554.84	455.09	-	455.09	148.75	306.34	56,406.09	3,098.94	
155	7/6/2022	56,406.09	455.09	-	455.09	149.56	305.53	56,256.53	3,404.47	
156	8/6/2022	56,256.53	455.09	-	455.09	150.37	304.72	56,106.17	3,709.19	Year
					<b>5,461.07</b>	<b>1,751.88</b>	<b>3,709.19</b>	<b>56,106.17</b>	<b>3,709.19</b>	<b>13</b>
157	9/6/2022	56,106.17	455.09	-	455.09	151.18	303.91	55,954.99	303.91	
158	10/6/2022	55,954.99	455.09	-	455.09	152.00	303.09	55,802.99	607.00	
159	11/6/2022	55,802.99	455.09	-	455.09	152.82	302.27	55,650.17	909.26	
160	12/6/2022	55,650.17	455.09	-	455.09	153.65	301.44	55,496.52	1,210.70	
161	1/6/2023	55,496.52	455.09	-	455.09	154.48	300.61	55,342.03	1,511.31	
162	2/6/2023	55,342.03	455.09	-	455.09	155.32	299.77	55,186.71	1,811.08	
163	3/6/2023	55,186.71	455.09	-	455.09	156.16	298.93	55,030.55	2,110.01	
164	4/6/2023	55,030.55	455.09	-	455.09	157.01	298.08	54,873.55	2,408.09	
165	5/6/2023	54,873.55	455.09	-	455.09	157.86	297.23	54,715.69	2,705.32	
166	6/6/2023	54,715.69	455.09	-	455.09	158.71	296.38	54,556.98	3,001.70	
167	7/6/2023	54,556.98	455.09	-	455.09	159.57	295.52	54,397.40	3,297.21	
168	8/6/2023	54,397.40	455.09	-	455.09	160.44	294.65	54,236.97	3,591.87	Year
					<b>5,461.07</b>	<b>1,869.20</b>	<b>3,591.87</b>	<b>54,236.97</b>	<b>3,591.87</b>	<b>14</b>
169	9/6/2023	54,236.97	455.09	-	455.09	161.31	293.78	54,075.66	293.78	
170	10/6/2023	54,075.66	455.09	-	455.09	162.18	292.91	53,913.48	586.69	
171	11/6/2023	53,913.48	455.09	-	455.09	163.06	292.03	53,750.43	878.72	
172	12/6/2023	53,750.43	455.09	-	455.09	163.94	291.15	53,586.48	1,169.87	
173	1/6/2024	53,586.48	455.09	-	455.09	164.83	290.26	53,421.66	1,460.13	
174	2/6/2024	53,421.66	455.09	-	455.09	165.72	289.37	53,255.93	1,749.50	
175	3/6/2024	53,255.93	455.09	-	455.09	166.62	288.47	53,089.31	2,037.97	
176	4/6/2024	53,089.31	455.09	-	455.09	167.52	287.57	52,921.79	2,325.54	
177	5/6/2024	52,921.79	455.09	-	455.09	168.43	286.66	52,753.36	2,612.20	
178	6/6/2024	52,753.36	455.09	-	455.09	169.34	285.75	52,584.02	2,897.94	
179	7/6/2024	52,584.02	455.09	-	455.09	170.26	284.83	52,413.76	3,182.77	
180	8/6/2024	52,413.76	455.09	-	455.09	171.18	283.91	52,242.58	3,466.68	Year
					<b>5,461.07</b>	<b>1,994.39</b>	<b>3,466.68</b>	<b>52,242.58</b>	<b>3,466.68</b>	<b>15</b>
181	9/6/2024	52,242.58	455.09	-	455.09	172.11	282.98	52,070.47	282.98	
182	10/6/2024	52,070.47	455.09	-	455.09	173.04	282.05	51,897.43	565.03	
183	11/6/2024	51,897.43	455.09	-	455.09	173.98	281.11	51,723.45	846.14	
184	12/6/2024	51,723.45	455.09	-	455.09	174.92	280.17	51,548.53	1,126.31	
185	1/6/2025	51,548.53	455.09	-	455.09	175.87	279.22	51,372.67	1,405.53	
186	2/6/2025	51,372.67	455.09	-	455.09	176.82	278.27	51,195.85	1,683.80	
187	3/6/2025	51,195.85	455.09	-	455.09	177.78	277.31	51,018.07	1,961.11	
188	4/6/2025	51,018.07	455.09	-	455.09	178.74	276.35	50,839.33	2,237.46	
189	5/6/2025	50,839.33	455.09	-	455.09	179.71	275.38	50,659.62	2,512.84	
190	6/6/2025	50,659.62	455.09	-	455.09	180.68	274.41	50,478.94	2,787.24	
191	7/6/2025	50,478.94	455.09	-	455.09	181.66	273.43	50,297.27	3,060.67	
192	8/6/2025	50,297.27	455.09	-	455.09	182.65	272.44	50,114.63	3,333.11	Year
					<b>5,461.07</b>	<b>2,127.95</b>	<b>3,333.11</b>	<b>50,114.63</b>	<b>3,333.11</b>	<b>16</b>
193	9/6/2025	50,114.63	455.09	-	455.09	183.63	271.45	49,930.99	271.45	
194	10/6/2025	49,930.99	455.09	-	455.09	184.63	270.46	49,746.36	541.91	

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest	Year
195	11/6/2025	49,746.36	455.09	-	455.09	185.63	269.46	49,560.73	811.37	
196	12/6/2025	49,560.73	455.09	-	455.09	186.63	268.45	49,374.10	1,079.83	
197	1/6/2026	49,374.10	455.09	-	455.09	187.65	267.44	49,186.45	1,347.27	
198	2/6/2026	49,186.45	455.09	-	455.09	188.66	266.43	48,997.79	1,613.70	
199	3/6/2026	48,997.79	455.09	-	455.09	189.68	265.40	48,808.11	1,879.10	
200	4/6/2026	48,808.11	455.09	-	455.09	190.71	264.38	48,617.40	2,143.48	
201	5/6/2026	48,617.40	455.09	-	455.09	191.74	263.34	48,425.65	2,406.82	
202	6/6/2026	48,425.65	455.09	-	455.09	192.78	262.31	48,232.87	2,669.13	
203	7/6/2026	48,232.87	455.09	-	455.09	193.83	261.26	48,039.04	2,930.39	
204	8/6/2026	48,039.04	455.09	-	455.09	194.88	260.21	47,844.16	3,190.60	Year 17
					<b>5,461.07</b>	<b>2,270.47</b>	<b>3,190.60</b>	<b>47,844.16</b>	<b>3,190.60</b>	
205	9/6/2026	47,844.16	455.09	-	455.09	195.93	259.16	47,648.23	259.16	
206	10/6/2026	47,648.23	455.09	-	455.09	196.99	258.09	47,451.23	517.25	
207	11/6/2026	47,451.23	455.09	-	455.09	198.06	257.03	47,253.17	774.28	
208	12/6/2026	47,253.17	455.09	-	455.09	199.13	255.95	47,054.04	1,030.23	
209	1/6/2027	47,054.04	455.09	-	455.09	200.21	254.88	46,853.83	1,285.11	
210	2/6/2027	46,853.83	455.09	-	455.09	201.30	253.79	46,652.53	1,538.90	
211	3/6/2027	46,652.53	455.09	-	455.09	202.39	252.70	46,450.14	1,791.60	
212	4/6/2027	46,450.14	455.09	-	455.09	203.48	251.60	46,246.66	2,043.21	
213	5/6/2027	46,246.66	455.09	-	455.09	204.59	250.50	46,042.07	2,293.71	
214	6/6/2027	46,042.07	455.09	-	455.09	205.69	249.39	45,836.38	2,543.10	
215	7/6/2027	45,836.38	455.09	-	455.09	206.81	248.28	45,629.57	2,791.38	
216	8/6/2027	45,629.57	455.09	-	455.09	207.93	247.16	45,421.64	3,038.54	Year 18
					<b>5,461.07</b>	<b>2,422.52</b>	<b>3,038.54</b>	<b>45,421.64</b>	<b>3,038.54</b>	
217	9/6/2027	45,421.64	455.09	-	455.09	209.06	246.03	45,212.58	246.03	
218	10/6/2027	45,212.58	455.09	-	455.09	210.19	244.90	45,002.40	490.94	
219	11/6/2027	45,002.40	455.09	-	455.09	211.33	243.76	44,791.07	734.70	
220	12/6/2027	44,791.07	455.09	-	455.09	212.47	242.62	44,578.60	977.32	
221	1/6/2028	44,578.60	455.09	-	455.09	213.62	241.47	44,364.98	1,218.78	
222	2/6/2028	44,364.98	455.09	-	455.09	214.78	240.31	44,150.20	1,459.09	
223	3/6/2028	44,150.20	455.09	-	455.09	215.94	239.15	43,934.26	1,698.24	
224	4/6/2028	43,934.26	455.09	-	455.09	217.11	237.98	43,717.15	1,936.22	
225	5/6/2028	43,717.15	455.09	-	455.09	218.29	236.80	43,498.86	2,173.02	
226	6/6/2028	43,498.86	455.09	-	455.09	219.47	235.62	43,279.39	2,408.64	
227	7/6/2028	43,279.39	455.09	-	455.09	220.66	234.43	43,058.73	2,643.07	
228	8/6/2028	43,058.73	455.09	-	455.09	221.85	233.23	42,836.87	2,876.30	Year 19
					<b>5,461.07</b>	<b>2,584.76</b>	<b>2,876.30</b>	<b>42,836.87</b>	<b>2,876.30</b>	
229	9/6/2028	42,836.87	455.09	-	455.09	223.06	232.03	42,613.82	232.03	
230	10/6/2028	42,613.82	455.09	-	455.09	224.26	230.82	42,389.55	462.86	
231	11/6/2028	42,389.55	455.09	-	455.09	225.48	229.61	42,164.08	692.47	
232	12/6/2028	42,164.08	455.09	-	455.09	226.70	228.39	41,937.38	920.86	
233	1/6/2029	41,937.38	455.09	-	455.09	227.93	227.16	41,709.45	1,148.02	
234	2/6/2029	41,709.45	455.09	-	455.09	229.16	225.93	41,480.28	1,373.94	
235	3/6/2029	41,480.28	455.09	-	455.09	230.40	224.68	41,249.88	1,598.63	
236	4/6/2029	41,249.88	455.09	-	455.09	231.65	223.44	41,018.23	1,822.07	
237	5/6/2029	41,018.23	455.09	-	455.09	232.91	222.18	40,785.32	2,044.25	
238	6/6/2029	40,785.32	455.09	-	455.09	234.17	220.92	40,551.15	2,265.17	
239	7/6/2029	40,551.15	455.09	-	455.09	235.44	219.65	40,315.72	2,484.82	
240	8/6/2029	40,315.72	455.09	-	455.09	236.71	218.38	40,079.00	2,703.20	Year 20
					<b>5,461.07</b>	<b>2,757.87</b>	<b>2,703.20</b>	<b>40,079.00</b>	<b>2,703.20</b>	
241	9/6/2029	40,079.00	455.09	-	455.09	237.99	217.09	39,841.01	217.09	
242	10/6/2029	39,841.01	455.09	-	455.09	239.28	215.81	39,601.73	432.90	
243	11/6/2029	39,601.73	455.09	-	455.09	240.58	214.51	39,361.15	647.41	
244	12/6/2029	39,361.15	455.09	-	455.09	241.88	213.21	39,119.26	860.62	
245	1/6/2030	39,119.26	455.09	-	455.09	243.19	211.90	38,876.07	1,072.51	
246	2/6/2030	38,876.07	455.09	-	455.09	244.51	210.58	38,631.56	1,283.09	
247	3/6/2030	38,631.56	455.09	-	455.09	245.83	209.25	38,385.73	1,492.34	
248	4/6/2030	38,385.73	455.09	-	455.09	247.17	207.92	38,138.56	1,700.27	
249	5/6/2030	38,138.56	455.09	-	455.09	248.51	206.58	37,890.05	1,906.85	
250	6/6/2030	37,890.05	455.09	-	455.09	249.85	205.24	37,640.20	2,112.09	
251	7/6/2030	37,640.20	455.09	-	455.09	251.20	203.88	37,389.00	2,315.97	
252	8/6/2030	37,389.00	455.09	-	455.09	252.57	202.52	37,136.43	2,518.50	Year 21
					<b>5,461.07</b>	<b>2,942.57</b>	<b>2,518.50</b>	<b>37,136.43</b>	<b>2,518.50</b>	
253	9/6/2030	37,136.43	455.09	-	455.09	253.93	201.16	36,882.50	201.16	
254	10/6/2030	36,882.50	455.09	-	455.09	255.31	199.78	36,627.19	400.94	
255	11/6/2030	36,627.19	455.09	-	455.09	256.69	198.40	36,370.50	599.33	
256	12/6/2030	36,370.50	455.09	-	455.09	258.08	197.01	36,112.42	796.34	
257	1/6/2031	36,112.42	455.09	-	455.09	259.48	195.61	35,852.94	991.95	
258	2/6/2031	35,852.94	455.09	-	455.09	260.89	194.20	35,592.05	1,186.15	
259	3/6/2031	35,592.05	455.09	-	455.09	262.30	192.79	35,329.75	1,378.94	
260	4/6/2031	35,329.75	455.09	-	455.09	263.72	191.37	35,066.03	1,570.31	
261	5/6/2031	35,066.03	455.09	-	455.09	265.15	189.94	34,800.89	1,760.25	
262	6/6/2031	34,800.89	455.09	-	455.09	266.58	188.50	34,534.30	1,948.76	
263	7/6/2031	34,534.30	455.09	-	455.09	268.03	187.06	34,266.27	2,135.82	
264	8/6/2031	34,266.27	455.09	-	455.09	269.48	185.61	33,996.79	2,321.43	Year 22
					<b>5,461.07</b>	<b>3,139.64</b>	<b>2,321.43</b>	<b>33,996.79</b>	<b>2,321.43</b>	

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest	Year
265	9/6/2031	33,996.79	455.09	-	455.09	270.94	184.15	33,725.85	184.15	
266	10/6/2031	33,725.85	455.09	-	455.09	272.41	182.68	33,453.45	366.83	
267	11/6/2031	33,453.45	455.09	-	455.09	273.88	181.21	33,179.56	548.04	
268	12/6/2031	33,179.56	455.09	-	455.09	275.37	179.72	32,904.20	727.76	
269	1/6/2032	32,904.20	455.09	-	455.09	276.86	178.23	32,627.34	905.99	
270	2/6/2032	32,627.34	455.09	-	455.09	278.36	176.73	32,348.98	1,082.72	
271	3/6/2032	32,348.98	455.09	-	455.09	279.87	175.22	32,069.12	1,257.95	
272	4/6/2032	32,069.12	455.09	-	455.09	281.38	173.71	31,787.73	1,431.65	
273	5/6/2032	31,787.73	455.09	-	455.09	282.91	172.18	31,504.83	1,603.84	
274	6/6/2032	31,504.83	455.09	-	455.09	284.44	170.65	31,220.39	1,774.49	
275	7/6/2032	31,220.39	455.09	-	455.09	285.98	169.11	30,934.41	1,943.60	
276	8/6/2032	30,934.41	455.09	-	455.09	287.53	167.56	30,646.89	2,111.16	Year
					<b>5,461.07</b>	<b>3,349.91</b>	<b>2,111.16</b>	<b>30,646.89</b>	<b>2,111.16</b>	<b>23</b>
277	9/6/2032	30,646.89	455.09	-	455.09	289.09	166.00	30,357.80	166.00	
278	10/6/2032	30,357.80	455.09	-	455.09	290.65	164.44	30,067.15	330.44	
279	11/6/2032	30,067.15	455.09	-	455.09	292.23	162.86	29,774.92	493.31	
280	12/6/2032	29,774.92	455.09	-	455.09	293.81	161.28	29,481.12	654.59	
281	1/6/2033	29,481.12	455.09	-	455.09	295.40	159.69	29,185.72	814.28	
282	2/6/2033	29,185.72	455.09	-	455.09	297.00	158.09	28,888.72	972.37	
283	3/6/2033	28,888.72	455.09	-	455.09	298.61	156.48	28,590.11	1,128.85	
284	4/6/2033	28,590.11	455.09	-	455.09	300.23	154.86	28,289.88	1,283.71	
285	5/6/2033	28,289.88	455.09	-	455.09	301.85	153.24	27,988.03	1,436.95	
286	6/6/2033	27,988.03	455.09	-	455.09	303.49	151.60	27,684.54	1,588.55	
287	7/6/2033	27,684.54	455.09	-	455.09	305.13	149.96	27,379.41	1,738.51	
288	8/6/2033	27,379.41	455.09	-	455.09	306.78	148.31	27,072.63	1,886.81	Year
					<b>5,461.07</b>	<b>3,574.26</b>	<b>1,886.81</b>	<b>27,072.63</b>	<b>1,886.81</b>	<b>24</b>
289	9/6/2033	27,072.63	455.09	-	455.09	308.45	146.64	26,764.18	146.64	
290	10/6/2033	26,764.18	455.09	-	455.09	310.12	144.97	26,454.07	291.62	
291	11/6/2033	26,454.07	455.09	-	455.09	311.80	143.29	26,142.27	434.91	
292	12/6/2033	26,142.27	455.09	-	455.09	313.49	141.60	25,828.79	576.51	
293	1/6/2034	25,828.79	455.09	-	455.09	315.18	139.91	25,513.60	716.42	
294	2/6/2034	25,513.60	455.09	-	455.09	316.89	138.20	25,196.71	854.62	
295	3/6/2034	25,196.71	455.09	-	455.09	318.61	136.48	24,878.11	991.10	
296	4/6/2034	24,878.11	455.09	-	455.09	320.33	134.76	24,557.77	1,125.86	
297	5/6/2034	24,557.77	455.09	-	455.09	322.07	133.02	24,235.70	1,258.88	
298	6/6/2034	24,235.70	455.09	-	455.09	323.81	131.28	23,911.89	1,390.15	
299	7/6/2034	23,911.89	455.09	-	455.09	325.57	129.52	23,586.33	1,519.68	
300	8/6/2034	23,586.33	455.09	-	455.09	327.33	127.76	23,259.00	1,647.44	Year
					<b>5,461.07</b>	<b>3,813.63</b>	<b>1,647.44</b>	<b>23,259.00</b>	<b>1,647.44</b>	<b>25</b>
301	9/6/2034	23,259.00	455.09	-	455.09	329.10	125.99	22,929.89	125.99	
302	10/6/2034	22,929.89	455.09	-	455.09	330.89	124.20	22,599.01	250.19	
303	11/6/2034	22,599.01	455.09	-	455.09	332.68	122.41	22,266.33	372.60	
304	12/6/2034	22,266.33	455.09	-	455.09	334.48	120.61	21,931.85	493.21	
305	1/6/2035	21,931.85	455.09	-	455.09	336.29	118.80	21,595.56	612.01	
306	2/6/2035	21,595.56	455.09	-	455.09	338.11	116.98	21,257.45	728.98	
307	3/6/2035	21,257.45	455.09	-	455.09	339.94	115.14	20,917.50	844.13	
308	4/6/2035	20,917.50	455.09	-	455.09	341.79	113.30	20,575.72	957.43	
309	5/6/2035	20,575.72	455.09	-	455.09	343.64	111.45	20,232.08	1,068.88	
310	6/6/2035	20,232.08	455.09	-	455.09	345.50	109.59	19,886.58	1,178.47	
311	7/6/2035	19,886.58	455.09	-	455.09	347.37	107.72	19,539.21	1,286.19	
312	8/6/2035	19,539.21	455.09	-	455.09	349.25	105.84	19,189.96	1,392.03	Year
					<b>5,461.07</b>	<b>4,069.04</b>	<b>1,392.03</b>	<b>19,189.96</b>	<b>1,392.03</b>	<b>26</b>
313	9/6/2035	19,189.96	455.09	-	455.09	351.14	103.95	18,838.82	103.95	
314	10/6/2035	18,838.82	455.09	-	455.09	353.05	102.04	18,485.77	205.99	
315	11/6/2035	18,485.77	455.09	-	455.09	354.96	100.13	18,130.81	306.12	
316	12/6/2035	18,130.81	455.09	-	455.09	356.88	98.21	17,773.93	404.33	
317	1/6/2036	17,773.93	455.09	-	455.09	358.81	96.28	17,415.12	500.60	
318	2/6/2036	17,415.12	455.09	-	455.09	360.76	94.33	17,054.36	594.94	
319	3/6/2036	17,054.36	455.09	-	455.09	362.71	92.38	16,691.65	687.31	
320	4/6/2036	16,691.65	455.09	-	455.09	364.68	90.41	16,326.97	777.73	
321	5/6/2036	16,326.97	455.09	-	455.09	366.65	88.44	15,960.32	866.17	
322	6/6/2036	15,960.32	455.09	-	455.09	368.64	86.45	15,591.69	952.62	
323	7/6/2036	15,591.69	455.09	-	455.09	370.63	84.45	15,221.05	1,037.07	
324	8/6/2036	15,221.05	455.09	-	455.09	372.64	82.45	14,848.41	1,119.52	Year
					<b>5,461.07</b>	<b>4,341.55</b>	<b>1,119.52</b>	<b>14,848.41</b>	<b>1,119.52</b>	<b>27</b>
325	9/6/2036	14,848.41	455.09	-	455.09	374.66	80.43	14,473.75	80.43	
326	10/6/2036	14,473.75	455.09	-	455.09	376.69	78.40	14,097.06	158.83	
327	11/6/2036	14,097.06	455.09	-	455.09	378.73	76.36	13,718.33	235.19	
328	12/6/2036	13,718.33	455.09	-	455.09	380.78	74.31	13,337.55	309.50	
329	1/6/2037	13,337.55	455.09	-	455.09	382.84	72.25	12,954.71	381.74	
330	2/6/2037	12,954.71	455.09	-	455.09	384.92	70.17	12,569.79	451.91	
331	3/6/2037	12,569.79	455.09	-	455.09	387.00	68.09	12,182.79	520.00	
332	4/6/2037	12,182.79	455.09	-	455.09	389.10	65.99	11,793.69	585.99	
333	5/6/2037	11,793.69	455.09	-	455.09	391.21	63.88	11,402.48	649.87	
334	6/6/2037	11,402.48	455.09	-	455.09	393.33	61.76	11,009.15	711.63	

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest	Year
335	7/6/2037	11,009.15	455.09	-	455.09	395.46	59.63	10,613.70	771.27	
336	8/6/2037	10,613.70	455.09	-	455.09	397.60	57.49	10,216.10	828.76	Year
					<b>5,461.07</b>	<b>4,632.31</b>	<b>828.76</b>	<b>10,216.10</b>	<b>828.76</b>	<b>28</b>
337	9/6/2037	10,216.10	455.09	-	455.09	399.75	55.34	9,816.35	55.34	
338	10/6/2037	9,816.35	455.09	-	455.09	401.92	53.17	9,414.43	108.51	
339	11/6/2037	9,414.43	455.09	-	455.09	404.09	50.99	9,010.34	159.50	
340	12/6/2037	9,010.34	455.09	-	455.09	406.28	48.81	8,604.05	208.31	
341	1/6/2038	8,604.05	455.09	-	455.09	408.48	46.61	8,195.57	254.92	
342	2/6/2038	8,195.57	455.09	-	455.09	410.70	44.39	7,784.87	299.31	
343	3/6/2038	7,784.87	455.09	-	455.09	412.92	42.17	7,371.95	341.48	
344	4/6/2038	7,371.95	455.09	-	455.09	415.16	39.93	6,956.80	381.41	
345	5/6/2038	6,956.80	455.09	-	455.09	417.41	37.68	6,539.39	419.09	
346	6/6/2038	6,539.39	455.09	-	455.09	419.67	35.42	6,119.72	454.51	
347	7/6/2038	6,119.72	455.09	-	455.09	421.94	33.15	5,697.78	487.66	
348	8/6/2038	5,697.78	455.09	-	455.09	424.23	30.86	5,273.56	518.52	Year
					<b>5,461.07</b>	<b>4,942.54</b>	<b>518.52</b>	<b>5,273.56</b>	<b>518.52</b>	<b>29</b>
349	9/6/2038	5,273.56	455.09	-	455.09	426.52	28.57	4,847.03	28.57	
350	10/6/2038	4,847.03	455.09	-	455.09	428.83	26.25	4,418.20	54.82	
351	11/6/2038	4,418.20	455.09	-	455.09	431.16	23.93	3,987.04	78.75	
352	12/6/2038	3,987.04	455.09	-	455.09	433.49	21.60	3,553.55	100.35	
353	1/6/2039	3,553.55	455.09	-	455.09	435.84	19.25	3,117.71	119.60	
354	2/6/2039	3,117.71	455.09	-	455.09	438.20	16.89	2,679.51	136.48	
355	3/6/2039	2,679.51	455.09	-	455.09	440.57	14.51	2,238.93	151.00	
356	4/6/2039	2,238.93	455.09	-	455.09	442.96	12.13	1,795.97	163.13	
357	5/6/2039	1,795.97	455.09	-	455.09	445.36	9.73	1,350.61	172.85	
358	6/6/2039	1,350.61	455.09	-	455.09	447.77	7.32	902.84	180.17	
359	7/6/2039	902.84	455.09	-	455.09	450.20	4.89	452.64	185.06	
360	8/6/2039	452.64	455.09	-	452.64	450.19	2.45		187.51	Year
					<b>5,458.62</b>	<b>5,271.10</b>	<b>187.51</b>		<b>187.51</b>	<b>30</b>

PmtNo.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
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# REIA Report<sup>®</sup> : Monthly Amortization

Property: 431-433 E 10th Ave

Homestead PA

Prop Code: 758221

# of Units 4

Enter Values	
Loan Amount	\$ -
Annual Interest Rate	13.00 %
Loan Period in Years	30
Number of Payments Per Year	12
Start Date of Loan	8/6/2009
Optional Extra Payments	\$ -

Loan Summary	
Scheduled Payment	
Scheduled Number of Payments	
Actual Number of Payments	#VALUE!
Total Early Payments	
Total Interest	

Lender Name:

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest	Year
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#VALUE!	\$ -	\$ -	0.00	0.00						Year 1
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#VALUE!	0.00	0.00	0.00	0.00						Year 2
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#VALUE!	0.00	0.00	0.00	0.00						Year 3
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#VALUE!	0.00	0.00	0.00	0.00						Year 4
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Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest	Year
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					#VALUE!	0.00	0.00	0.00	0.00	Year 5
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					#VALUE!	0.00	0.00	0.00	0.00	Year 6
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					#VALUE!	0.00	0.00	0.00	0.00	Year 7
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					#VALUE!	0.00	0.00	0.00	0.00	Year 8
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					#VALUE!	0.00	0.00	0.00	0.00	Year 9
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Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest	Year
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					#VALUE!	0.00	0.00	0.00	0.00	Year 10
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					#VALUE!	0.00	0.00	0.00	0.00	Year 11
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					#VALUE!	0.00	0.00	0.00	0.00	Year 12
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					#VALUE!	0.00	0.00	0.00	0.00	Year 13
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					#VALUE!	0.00	0.00	0.00	0.00	Year 14
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					#VALUE!	0.00	0.00	0.00	0.00	Year 15
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Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest	Year
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					#VALUE!	0.00	0.00	0.00	0.00	Year 16
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					#VALUE!	0.00	0.00	0.00	0.00	Year 17
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					#VALUE!	0.00	0.00	0.00	0.00	Year 18
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					#VALUE!	0.00	0.00	0.00	0.00	Year 19
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					#VALUE!	0.00	0.00	0.00	0.00	Year 20
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Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest	Year
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					#VALUE!	0.00	0.00	0.00	0.00	Year 21
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					#VALUE!	0.00	0.00	0.00	0.00	Year 22
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					#VALUE!	0.00	0.00	0.00	0.00	Year 23
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					#VALUE!	0.00	0.00	0.00	0.00	Year 24
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					#VALUE!	0.00	0.00	0.00	0.00	Year 25
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					#VALUE!	0.00	0.00	0.00	0.00	Year 26
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Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest	Year
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					#VALUE!	0.00	0.00	0.00	0.00	Year 27
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					#VALUE!	0.00	0.00	0.00	0.00	Year 28
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					#VALUE!	0.00	0.00	0.00	0.00	Year 29
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					#VALUE!	0.00	0.00	0.00	0.00	Year 30
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o.	Date	Beginning Balance	Payment	Payment	Payment	Principal	Interest	Ending Balance	Interest
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