

**LOAN AMOUNT:**

**\$ 319,000**



|        | <b>One Month<br/>LIBOR Index</b> | <b>Capital Advantage<br/>Fully Indexed</b> | <b>Conforming 30<br/>Year Fixed</b> | <b>Capital Advantage<br/>Payment</b> |
|--------|----------------------------------|--|-------------------------------------|--------------------------------------|
| Apr-87 | 6.550%                           | 8.425%                                     | 9.830%                              | \$ 2,239.65                          |
| May-87 | 6.960%                           | 8.835%                                     | 10.600%                             | \$ 2,348.64                          |
| Jun-87 | 7.010%                           | 8.885%                                     | 10.540%                             | \$ 2,361.93                          |
| Jul-87 | 6.700%                           | 8.575%                                     | 10.280%                             | \$ 2,279.52                          |
| Aug-87 | 6.710%                           | 8.585%                                     | 10.330%                             | \$ 2,282.18                          |
| Sep-87 | 7.360%                           | 9.235%                                     | 10.890%                             | \$ 2,454.97                          |
| Oct-87 | 7.530%                           | 9.405%                                     | 11.260%                             | \$ 2,500.16                          |
| Nov-87 | 6.870%                           | 8.745%                                     | 10.650%                             | \$ 2,324.71                          |
| Dec-87 | 8.030%                           | 9.905%                                     | 10.650%                             | \$ 2,633.08                          |
| Jan-88 | 6.890%                           | 8.765%                                     | 10.430%                             | \$ 2,330.03                          |
| Feb-88 | 6.660%                           | 8.535%                                     | 9.890%                              | \$ 2,268.89                          |
| Mar-88 | 6.690%                           | 8.565%                                     | 9.930%                              | \$ 2,276.86                          |
| Apr-88 | 6.920%                           | 8.795%                                     | 10.200%                             | \$ 2,338.00                          |
| May-88 | 7.180%                           | 9.055%                                     | 10.460%                             | \$ 2,407.12                          |
| Jun-88 | 7.530%                           | 9.405%                                     | 10.460%                             | \$ 2,500.16                          |
| Jul-88 | 7.850%                           | 9.725%                                     | 10.430%                             | \$ 2,585.23                          |
| Aug-88 | 8.190%                           | 10.065%                                    | 10.600%                             | \$ 2,675.61                          |
| Sep-88 | 8.190%                           | 10.065%                                    | 10.480%                             | \$ 2,675.61                          |
| Oct-88 | 8.230%                           | 10.105%                                    | 10.300%                             | \$ 2,686.25                          |
| Nov-88 | 8.460%                           | 10.335%                                    | 10.270%                             | \$ 2,747.39                          |
| Dec-88 | 9.490%                           | 11.365%                                    | 10.610%                             | \$ 3,021.20                          |
| Jan-89 | 9.130%                           | 11.005%                                    | 10.730%                             | \$ 2,925.50                          |
| Feb-89 | 9.390%                           | 11.265%                                    | 10.650%                             | \$ 2,994.61                          |
| Mar-89 | 9.980%                           | 11.855%                                    | 11.030%                             | \$ 3,151.45                          |
| Apr-89 | 9.880%                           | 11.755%                                    | 11.050%                             | \$ 3,124.87                          |
| May-89 | 9.670%                           | 11.545%                                    | 10.770%                             | \$ 3,069.05                          |
| Jun-89 | 9.410%                           | 11.285%                                    | 10.200%                             | \$ 2,999.93                          |
| Jul-89 | 9.020%                           | 10.895%                                    | 9.880%                              | \$ 2,896.25                          |
| Aug-89 | 8.820%                           | 10.695%                                    | 9.990%                              | \$ 2,843.09                          |
| Sep-89 | 8.880%                           | 10.755%                                    | 10.130%                             | \$ 2,859.04                          |
| Oct-89 | 8.680%                           | 10.555%                                    | 9.950%                              | \$ 2,805.87                          |
| Nov-89 | 8.450%                           | 10.325%                                    | 9.770%                              | \$ 2,744.73                          |
| Dec-89 | 8.650%                           | 10.525%                                    | 9.740%                              | \$ 2,797.90                          |
| Jan-90 | 8.200%                           | 10.075%                                    | 9.900%                              | \$ 2,678.27                          |
| Feb-90 | 8.190%                           | 10.065%                                    | 10.200%                             | \$ 2,675.61                          |
| Mar-90 | 8.290%                           | 10.165%                                    | 10.270%                             | \$ 2,702.20                          |
| Apr-90 | 8.320%                           | 10.195%                                    | 10.370%                             | \$ 2,710.17                          |
| May-90 | 8.220%                           | 10.095%                                    | 10.480%                             | \$ 2,683.59                          |
| Jun-90 | 8.190%                           | 10.065%                                    | 10.160%                             | \$ 2,675.61                          |
| Jul-90 | 8.090%                           | 9.965%                                     | 10.040%                             | \$ 2,649.03                          |
| Aug-90 | 7.990%                           | 9.865%                                     | 10.100%                             | \$ 2,622.45                          |
| Sep-90 | 8.090%                           | 9.965%                                     | 10.180%                             | \$ 2,649.03                          |
| Oct-90 | 8.020%                           | 9.895%                                     | 10.180%                             | \$ 2,630.42                          |
| Nov-90 | 7.940%                           | 9.815%                                     | 10.010%                             | \$ 2,609.15                          |
| Dec-90 | 8.320%                           | 10.195%                                    | 9.670%                              | \$ 2,710.17                          |

|        |        |        |        |    |          |
|--------|--------|--------|--------|----|----------|
| Jan-91 | 7.130% | 9.005% | 9.640% | \$ | 2,393.83 |
| Feb-91 | 6.500% | 8.375% | 9.370% | \$ | 2,226.35 |
| Mar-91 | 6.440% | 8.315% | 9.500% | \$ | 2,210.40 |
| Apr-91 | 6.030% | 7.905% | 9.490% | \$ | 2,101.41 |
| May-91 | 5.820% | 7.695% | 9.470% | \$ | 2,045.59 |
| Jun-91 | 5.960% | 7.835% | 9.620% | \$ | 2,082.80 |
| Jul-91 | 5.900% | 7.775% | 9.580% | \$ | 2,066.85 |
| Aug-91 | 5.630% | 7.505% | 9.240% | \$ | 1,995.08 |
| Sep-91 | 5.490% | 7.365% | 9.010% | \$ | 1,957.86 |
| Oct-91 | 5.210% | 7.085% | 8.860% | \$ | 1,883.43 |
| Nov-91 | 4.840% | 6.715% | 8.710% | \$ | 1,785.07 |
| Dec-91 | 4.830% | 6.705% | 8.500% | \$ | 1,782.41 |
| Jan-92 | 4.070% | 5.945% | 8.430% | \$ | 1,580.38 |
| Feb-92 | 4.040% | 5.915% | 8.760% | \$ | 1,572.40 |
| Mar-92 | 4.210% | 6.085% | 8.940% | \$ | 1,617.60 |
| Apr-92 | 3.980% | 5.855% | 8.850% | \$ | 1,556.45 |
| May-92 | 3.770% | 5.645% | 8.670% | \$ | 1,500.63 |
| Jun-92 | 3.810% | 5.685% | 8.510% | \$ | 1,511.26 |
| Jul-92 | 3.330% | 5.205% | 8.130% | \$ | 1,383.66 |
| Aug-92 | 3.290% | 5.165% | 7.980% | \$ | 1,373.03 |
| Sep-92 | 3.140% | 5.015% | 7.920% | \$ | 1,333.15 |
| Oct-92 | 3.100% | 4.975% | 8.090% | \$ | 1,322.52 |
| Nov-92 | 3.200% | 5.075% | 8.310% | \$ | 1,349.10 |
| Dec-92 | 3.560% | 5.435% | 8.220% | \$ | 1,444.80 |
| Jan-93 | 3.090% | 4.965% | 8.020% | \$ | 1,319.86 |
| Feb-93 | 3.030% | 4.905% | 7.680% | \$ | 1,303.91 |
| Mar-93 | 3.060% | 4.935% | 7.500% | \$ | 1,311.89 |
| Apr-93 | 3.040% | 4.915% | 7.470% | \$ | 1,306.57 |
| May-93 | 3.020% | 4.895% | 7.470% | \$ | 1,301.25 |
| Jun-93 | 3.090% | 4.965% | 7.420% | \$ | 1,319.86 |
| Jul-93 | 3.050% | 4.925% | 7.210% | \$ | 1,309.23 |
| Aug-93 | 3.060% | 4.935% | 7.110% | \$ | 1,311.89 |
| Sep-93 | 3.050% | 4.925% | 6.920% | \$ | 1,309.23 |
| Oct-93 | 3.060% | 4.935% | 6.830% | \$ | 1,311.89 |
| Nov-93 | 3.060% | 4.935% | 7.160% | \$ | 1,311.89 |
| Dec-93 | 3.220% | 5.095% | 7.170% | \$ | 1,354.42 |
| Jan-94 | 3.030% | 4.905% | 7.060% | \$ | 1,303.91 |
| Feb-94 | 3.270% | 5.145% | 7.150% | \$ | 1,367.71 |
| Mar-94 | 3.500% | 5.375% | 7.680% | \$ | 1,428.85 |
| Apr-94 | 3.710% | 5.585% | 8.320% | \$ | 1,484.68 |
| May-94 | 4.180% | 6.055% | 8.600% | \$ | 1,609.62 |
| Jun-94 | 4.270% | 6.145% | 8.400% | \$ | 1,633.55 |
| Jul-94 | 4.430% | 6.305% | 8.610% | \$ | 1,676.08 |
| Aug-94 | 4.570% | 6.445% | 8.510% | \$ | 1,713.30 |
| Sep-94 | 4.820% | 6.695% | 8.640% | \$ | 1,779.75 |
| Oct-94 | 4.960% | 6.835% | 8.930% | \$ | 1,816.97 |
| Nov-94 | 5.360% | 7.235% | 9.170% | \$ | 1,923.30 |
| Dec-94 | 5.990% | 7.865% | 9.200% | \$ | 2,090.78 |
| Jan-95 | 5.820% | 7.695% | 9.150% | \$ | 2,045.59 |
| Feb-95 | 5.990% | 7.865% | 8.830% | \$ | 2,090.78 |
| Mar-95 | 6.030% | 7.905% | 8.460% | \$ | 2,101.41 |
| Apr-95 | 6.020% | 7.895% | 8.320% | \$ | 2,098.75 |
| May-95 | 5.980% | 7.855% | 7.960% | \$ | 2,088.12 |
| Jun-95 | 5.950% | 7.825% | 7.570% | \$ | 2,080.15 |
| Jul-95 | 5.810% | 7.685% | 7.610% | \$ | 2,042.93 |

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|--------|--------|--------|--------|----|----------|
| Aug-95 | 5.780% | 7.655% | 7.860% | \$ | 2,034.95 |
| Sep-95 | 5.730% | 7.605% | 7.640% | \$ | 2,021.66 |
| Oct-95 | 5.740% | 7.615% | 7.480% | \$ | 2,024.32 |
| Nov-95 | 5.720% | 7.595% | 7.380% | \$ | 2,019.00 |
| Dec-95 | 5.740% | 7.615% | 7.200% | \$ | 2,024.32 |
| Jan-96 | 5.450% | 7.325% | 7.030% | \$ | 1,947.23 |
| Feb-96 | 5.200% | 7.075% | 7.080% | \$ | 1,880.77 |
| Mar-96 | 5.260% | 7.135% | 7.620% | \$ | 1,896.72 |
| Apr-96 | 5.320% | 7.195% | 7.930% | \$ | 1,912.67 |
| May-96 | 5.300% | 7.175% | 8.070% | \$ | 1,907.35 |
| Jun-96 | 5.330% | 7.205% | 8.320% | \$ | 1,915.33 |
| Jul-96 | 5.310% | 7.185% | 8.250% | \$ | 1,910.01 |
| Aug-96 | 5.280% | 7.155% | 8.000% | \$ | 1,902.04 |
| Sep-96 | 5.350% | 7.225% | 8.230% | \$ | 1,920.65 |
| Oct-96 | 5.260% | 7.135% | 7.920% | \$ | 1,896.72 |
| Nov-96 | 5.260% | 7.135% | 7.620% | \$ | 1,896.72 |
| Dec-96 | 5.480% | 7.355% | 7.600% | \$ | 1,955.20 |
| Jan-97 | 5.330% | 7.205% | 7.820% | \$ | 1,915.33 |
| Feb-97 | 5.270% | 7.145% | 7.650% | \$ | 1,899.38 |
| Mar-97 | 5.400% | 7.275% | 7.900% | \$ | 1,933.94 |
| Apr-97 | 5.560% | 7.435% | 8.140% | \$ | 1,976.47 |
| May-97 | 5.560% | 7.435% | 7.940% | \$ | 1,976.47 |
| Jun-97 | 5.560% | 7.435% | 7.690% | \$ | 1,976.47 |
| Jul-97 | 5.540% | 7.415% | 7.500% | \$ | 1,971.15 |
| Aug-97 | 5.500% | 7.375% | 7.480% | \$ | 1,960.52 |
| Sep-97 | 5.580% | 7.455% | 7.430% | \$ | 1,981.79 |
| Oct-97 | 5.520% | 7.395% | 7.290% | \$ | 1,965.84 |
| Nov-97 | 5.560% | 7.435% | 7.210% | \$ | 1,976.47 |
| Dec-97 | 5.820% | 7.695% | 7.100% | \$ | 2,045.59 |
| Jan-98 | 5.510% | 7.385% | 6.990% | \$ | 1,963.18 |
| Feb-98 | 5.480% | 7.355% | 7.040% | \$ | 1,955.20 |
| Mar-98 | 5.560% | 7.435% | 7.130% | \$ | 1,976.47 |
| Apr-98 | 5.540% | 7.415% | 7.140% | \$ | 1,971.15 |
| May-98 | 5.520% | 7.395% | 7.140% | \$ | 1,965.84 |
| Jun-98 | 5.530% | 7.405% | 7.000% | \$ | 1,968.50 |
| Jul-98 | 5.510% | 7.385% | 6.950% | \$ | 1,963.18 |
| Aug-98 | 5.510% | 7.385% | 6.920% | \$ | 1,963.18 |
| Sep-98 | 5.430% | 7.305% | 6.720% | \$ | 1,941.91 |
| Oct-98 | 5.210% | 7.085% | 6.710% | \$ | 1,883.43 |
| Nov-98 | 5.130% | 7.005% | 6.870% | \$ | 1,862.16 |
| Dec-98 | 5.420% | 7.295% | 6.720% | \$ | 1,939.25 |
| Jan-99 | 4.860% | 6.735% | 6.790% | \$ | 1,790.39 |
| Feb-99 | 4.810% | 6.685% | 6.810% | \$ | 1,777.10 |
| Mar-99 | 4.810% | 6.685% | 7.040% | \$ | 1,777.10 |
| Apr-99 | 4.800% | 6.675% | 6.920% | \$ | 1,774.44 |
| May-99 | 4.780% | 6.655% | 7.150% | \$ | 1,769.12 |
| Jun-99 | 4.930% | 6.805% | 7.550% | \$ | 1,809.00 |
| Jul-99 | 5.070% | 6.945% | 7.630% | \$ | 1,846.21 |
| Aug-99 | 5.200% | 7.075% | 7.940% | \$ | 1,880.77 |
| Sep-99 | 5.310% | 7.185% | 7.820% | \$ | 1,910.01 |
| Oct-99 | 5.320% | 7.195% | 7.850% | \$ | 1,912.67 |
| Nov-99 | 5.490% | 7.365% | 7.740% | \$ | 1,957.86 |
| Dec-99 | 6.300% | 8.175% | 7.910% | \$ | 2,173.19 |
| Jan-00 | 5.710% | 7.585% | 8.210% | \$ | 2,016.35 |
| Feb-00 | 5.800% | 7.675% | 8.330% | \$ | 2,040.27 |

|        |        |        |        |    |          |
|--------|--------|--------|--------|----|----------|
| Mar-00 | 5.970% | 7.845% | 8.240% | \$ | 2,085.46 |
| Apr-00 | 6.070% | 7.945% | 8.150% | \$ | 2,112.05 |
| May-00 | 6.470% | 8.345% | 8.520% | \$ | 2,218.38 |
| Jun-00 | 6.580% | 8.455% | 8.290% | \$ | 2,247.62 |
| Jul-00 | 6.560% | 8.435% | 8.150% | \$ | 2,242.30 |
| Aug-00 | 6.530% | 8.405% | 8.030% | \$ | 2,234.33 |
| Sep-00 | 6.530% | 8.405% | 7.910% | \$ | 2,234.33 |
| Oct-00 | 6.530% | 8.405% | 7.800% | \$ | 2,234.33 |
| Nov-00 | 6.530% | 8.405% | 7.750% | \$ | 2,234.33 |
| Dec-00 | 6.660% | 8.535% | 7.380% | \$ | 2,268.89 |
| Jan-01 | 5.850% | 7.725% | 7.000% | \$ | 2,053.56 |
| Feb-01 | 5.500% | 7.375% | 7.000% | \$ | 1,960.52 |
| Mar-01 | 5.259% | 7.134% | 6.875% | \$ | 1,896.46 |
| Apr-01 | 5.050% | 6.925% | 6.880% | \$ | 1,840.90 |
| May-01 | 4.350% | 6.225% | 7.000% | \$ | 1,654.81 |
| Jun-01 | 4.036% | 5.911% | 7.125% | \$ | 1,571.34 |
| Jul-01 | 3.829% | 5.704% | 7.130% | \$ | 1,516.31 |
| Aug-01 | 3.720% | 5.595% | 7.000% | \$ | 1,487.34 |
| Sep-01 | 3.580% | 5.455% | 7.000% | \$ | 1,450.12 |
| Oct-01 | 2.589% | 4.464% | 6.750% | \$ | 1,186.68 |
| Nov-01 | 2.190% | 4.065% | 6.500% | \$ | 1,080.61 |
| Dec-01 | 2.043% | 3.918% | 6.500% | \$ | 1,041.54 |
| Jan-02 | 1.830% | 3.705% | 6.750% | \$ | 984.91   |
| Feb-02 | 1.850% | 3.725% | 6.750% | \$ | 990.23   |
| Mar-02 | 1.880% | 3.755% | 6.875% | \$ | 998.20   |
| Apr-02 | 1.860% | 3.735% | 6.750% | \$ | 992.89   |
| May-02 | 1.840% | 3.715% | 6.625% | \$ | 987.57   |
| Jun-02 | 1.840% | 3.715% | 6.500% | \$ | 987.57   |
| Jul-02 | 1.830% | 3.705% | 6.250% | \$ | 984.91   |
| Aug-02 | 1.800% | 3.675% | 6.000% | \$ | 976.94   |
| Sep-02 | 1.810% | 3.685% | 5.875% | \$ | 979.60   |
| Oct-02 | 1.803% | 3.678% | 5.750% | \$ | 977.74   |
| Nov-02 | 1.438% | 3.313% | 5.875% | \$ | 880.71   |
| Dec-02 | 1.425% | 3.300% | 5.875% | \$ | 877.25   |
| Jan-03 | 1.370% | 3.245% | 5.750% | \$ | 862.63   |
| Feb-03 | 1.339% | 3.214% | 5.840% | \$ | 854.39   |
| Mar-03 | 1.303% | 3.053% | 5.750% | \$ | 811.59   |
| Apr-03 | 1.313% | 3.063% | 5.750% | \$ | 814.25   |
| May-03 | 1.315% | 3.065% | 5.480% | \$ | 814.78   |
| Jun-03 | 1.162% | 2.912% | 5.125% | \$ | 774.11   |

**15 Year Average**      5.226%      7.098%      8.056%      \$      1,886.99

**10 Year Average**      4.591%      6.461%      7.371%      \$      1,717.67

**5 Year Average**      4.114%      5.981%      6.986%      \$      1,589.83

Today's 30 year fixed rate:      5.125%

Today's 30 year fixed payment:      \$1,736.91

Today's one month LIBOR index: 1.162%