## **Citywide Affordable Housing Loan Committee**

San Francisco Mayor's Office of Housing and Community Development
Department of Homelessness and Supportive Housing
Office of Community Investment and Infrastructure
Controller's Office of Public Finance

#### 566 Natoma Street

Up to \$3,975,000 Permanent Financing Request

Evaluation of Request for: Permanent Financing

Loan Committee Date: May 12, 2022

Prepared By: Amanda Fukutome-Lopez, Project Manager

Sources and Amounts of New Funds

Recommended:

Up to \$2,900,000 SoMa Stabilization Funds

Up to \$1,075,000 2016 GO PASS Bond

(Series 2020C)

Up to \$3,975,000 Total

Total Funds Committed Up to \$3,975,000

NOFA/PROGRAM/RFP: Small Sites Program

Applicant/Sponsor(s) Name: Mission Economic Development Agency

## **Project Summary:**

- Located in District 6, 566 Natoma Street is a three-story, five-unit building, that consists of four one-bedroom units and one two-bedroom unit.
- The Project recently completed its acquisition and rehabilitation through the San Francisco Housing Accelerator Fund, completing a residential rehabilitation of the four one-bedroom units, a soft story retrofit, and the conversion of a one-bedroom unit into a two-bedroom.
- The Project experienced construction and permitting delays adding to the cost of construction; however, the addition of the two-bedroom unit provides the Project an opportunity to stabilize operations costs through economies of scale, maximizing the site's unit potential, while adding to the City's affordable housing stock.
- The Project is fully leased and houses long-term tenants and vulnerable populations, including seniors, families, people with disabilities, and people of color.
- The Project is requesting up to \$2,900,000 in SoMa Stabilization Funds and up to \$1,075,000 in 2016 GO Bond (Series 2020C) funds. The SoMa Stabilization Fund allocation will be approved by the Board of Supervisors, as a condition of this loan. Because of project delays and hard cost increases, the requested SSP amount is \$542,300 over the maximum SSP subsidy amount, per November 2022 SSP Guidelines.
- MOHCD staff is recommending Loan Committee approval of permanent financing for 566 Natoma Street, in order to continue to provide five affordable units in the City's South of Market neighborhood and provide permanent housing for long-time and vulnerable residents.



## **EXECUTIVE SUMMARY**

Date:	May 12, 2022
From:	Amanda Fukutome-Lopez, Project Manager
Evaluation of Request for:	Acquisition and Rehabilitation Funding
	2019 Acquisition and
NOFA/Program:	Rehabilitation Financing for Small
	Sites Program Properties
Applicant:	Mission Economic Development Agency
Co-Applicant:	N/A
Project Name (if any):	566 Natoma Street
Project Address (with cross street):	566 Natoma Street (between 6 <sup>th</sup> and 7 <sup>th</sup>
Troject Address (with cross street).	Streets)
Number of Units with Unit Mix:	5 units (4 1-bedroom and 1 2-bedroom)
Supervisor and District	District 6/Supervisor Matt Dorsey
Amount of SSP Funds Requested:	Up to \$2,900,000
Amount of SSP Funds Recommended:	Up to \$2,900,000
Amount of PASS ("Prop C") Funds	Up to \$1,075,000
Recommended:	Op to 71,073,000
Source of Funds Recommended:	SSP: SoMa Stabilization Funds
Source of Fullus Neconfillended:	PASS: 2016 GO Bond (Series 2020C)
Type of Financing:	Permanent Financing

## 1. SUMMARY/BRIEF PROJECT UPDATE

Mission Economic Development Agency ("MEDA," "MEDA Small Properties, LLC," or the "Sponsor") requests up to \$1,075,000 in Preservation and Seismic Safety ("PASS") Program funding and up to \$2,900,000 in Small Sites Program ("SSP") funding from the Mayor's Office of Housing and Community Development ("MOHCD") for the permanent financing of the property located at 566 Natoma Street in the South of Market neighborhood of San Francisco (the "Project"). MEDA acquired the Project after being approached by South of Market Community Action Network ("SOMCAN") to prevent the displacement of existing long-term residents. The close of escrow was June 15, 2020.

Mayor's Office of Housing & Community Development

Small Sites Program

1 South Van Ness Avenue, 5<sup>th</sup> Floor

San Francisco, CA 94103

415.701.5500 ② 415.701.5501 fax



On May 22, 2020, MOHCD issued a soft commitment letter for the Project, which went through the San Francisco Housing Accelerator Fund ("SFHAF") for its acquisition and rehabilitation. The project required two extensions and upsizes during the SFHAF period, for which MOHCD provided two additional soft commitment letters. The second letter was issued on December 21, 2021, and the third on December 12, 2022. In total, the SFHAF provided \$3,602,923 in acquisition and rehabilitation financing. The requested loan will pay off the existing SFHAF loan, fund replacement and operating reserves, and pay for additional closing costs. The Sponsor will record an amended Declaration of Restrictions that will be in effect for the life of the Project, surviving expiration of the Loan Term, default, foreclosure, and/or loan repayment.

### **Background**

In 2019, SOMCAN brought 566 Natoma to MEDA to prevent the displacement of residents. In 2020, the Project was approved by the SOMA Stabilization Fund Community Advisory Committee ("SoMa Stabilization Fund CAC"). The SOMA Stabilization CAC was formed in 2006, as a part of Resolution 162-06, which required MOHCD to administer the SoMa Stabilization Fund. The Project will obtain Board of Supervisors approval to use the SoMa Stabilization Funds in Summer 2023, which is a condition of loan closing.

Constructed in 1911, 566 Natoma Street is a three-story, five-unit residential property. At acquisition, the Project had five (5) 1-bedroom units with a single garage. During rehabilitation, the Sponsor expanded one (1) of the 1-bedroom units into a 2-bedroom unit. The Project has a total of 4,263 square feet. The single garage is currently used to store onsite equipment, but MEDA plans to rent the garage to a tenant within the next six months.

All the units are occupied, and all the households have income certified. At Project acquisition, the average household AMI was 76%, and the average rent AMI of occupied units was 35%. Since acquisition, the Project has leased up the single vacant unit and all existing tenants agreed to phased rent increases to support the viability of the Project. The Project currently has an average household AMI of 64% and an average rent AMI of 62%.

At the time of purchase, the building was in average condition. The rehabilitation scope was divided into two phases, residential and soft story/unit expansion. The residential phase included reroofing, common area upgrades, and rehabilitation of the four (4) 1-bedroom units, which included upgrades to the electrical, HVAC systems, kitchens, bathrooms, plumbing, and interiors. The soft story/unit expansion phase included the modification of a 1-bedroom ground level unit into a 2-bedroom unit, the creation of a new laundry room, a soft story retrofit, and the installation of a new sprinkler with fire alarm monitoring systems. For more on the completed rehabilitation scope, please see **Section 6.5**.



### **Total Project Cost and Sources**

	Initial Soft Commitment Amount	December 2022 Soft Commitment Amount	May 2023 Funding Request
PASS	\$794,000	\$895,000	Up to \$1,075,000
	(\$158,800/unit)	(\$179,000/unit)	(\$215,000/unit)
SSP	\$2,780,000	\$3,260,000	Up to \$2,900,000
	(\$556,000/unit)	(\$652,000/unit)	(\$580,000/unit)
Total Development	\$3,574,000	\$4,155,000	Up to \$3,975,000
Cost	(\$714,800/unit)	(\$831,000/unit)	(\$795,000/unit)

The total development cost ("TDC") of the Project is up to \$3,975,000 (\$795,000/unit). The Project can support more PASS debt than initially projected because the Project will use PASS tranche 2020C, which has a much lower interest rate than PASS tranche 2019A, which was used for initial underwriting. The Project's TDC increased from the initial soft commitment because permitting delays for the unit expansion resulted in additional SFHAF interest costs and increased hard costs. To make up for the higher TDC, \$542,300 (\$108,460/unit) is requested in addition to the maximum allowable SSP funding amount of \$2,357,700 (\$471,540/unit), for a total of up to \$2,900,000 (\$580,000/unit). Please see **Appendix A** for Calculation of Maximum Allowable SSP funding for the Project.

The Project requires a Loan Committee exception for exceeding the SSP subsidy per unit maximum per the November 2022 SSP Guidelines.

#### 2. PRINCIPAL DEVELOPMENT ISSUES

**Pre-construction Delays.** The Project anticipated using an already completed/issued permit set, but the structural engineer on record was not willing to oversee the construction. Subsequently, another structural engineer was engaged, but the engineer didn't agree with the approved design and requested implementation of a new design. Additionally, since the building was on the soft story list and is in a liquefaction zone, MEDA was required to engage a geotechnical engineer to provide a recommendation to the structural engineer. Lastly, the COVID-19 pandemic added additional delays. All together, these unexpected events resulted in an over 12-month delay.

**Permit Delays.** The Project expanded one (1) 1-bedroom unit as a part of the rehabilitation scope. Although the expanded unit is not an accessory dwelling unit, DBI treated it as such,



applying additional requirements to the project and requiring a full building sprinkler system. Due to the lack of funds, the architect had to re-design the layout to meet the requirements to add a sprinkler to only the ground floor. Furthermore, DBI was still experiencing delays due to the pandemic. The permitting process lasted 12 months from permit intake until permit issuance.

**Liquefaction Zone Delays.** A shoring plan was needed because of the geotechnical conditions of the site and the structural design. The shoring plan needed additional concrete pours, extending the timeline of the Project. Furthermore, the sandy terrain was hard to work with due to crumbling. The construction crew had to build in additional form work that was not anticipated in the original design. These conditions created cash flow and profit issues with the General Contractor that resulted in unanticipated construction delays.

566 Natoma - Permitting and Construction Milestone Timeline

Date	Milestone
June 2021	Structural and unit expansion application submitted
September 2021	Structural permit issuance
March 2022	Construction begins
June 2022	Unit expansion and permit issuance
July 2022	Residential rehabilitation of units completed
January 2023	Unit expansion construction completed

#### 3. BORROWER/GRANTEE PROFILE

MEDA's mission is to strengthen low- and moderate-income Latino families by promoting economic equity and social justice through asset building and community development. Inspired by and rooted in the Mission District of San Francisco, MEDA envisions generations of Latino families that are part of vibrant, diverse, proud, and forward-thinking communities in which residents own their homes and businesses and are rooted and actively engaged in the civic and political life of their neighborhoods, and the institutions that affect their lives. MEDA's integrated services include affordable housing development; policy, advocacy, and community leadership development; early learning and K-12 educational services and supports; financial capability coaching; business technical assistance; affordable housing and homeownership counseling; business and real estate lending; workforce development



training and career placement; and free tax preparation. In 2022, MEDA engaged 16,814 community members via direct services and impacted 89,493 people through their health outreach work. 92% of client households are low-to-moderate-income and 85% identify as Latino.

#### **Board of Directors**

An eleven-person Board of Directors, composed of community members, non-profit, and corporate professionals with relevant experience, governs MEDA. The Chairperson is Rafael Yaquian, Partner, Goldfarb & Lipman LLC; the Vice Chair is M. Teresa García, Family Resource Center Program Associate, First 5 San Francisco; the Treasurer is Whitney Jones, Director of Housing Development, Chinatown CDC; and the Secretary is Marco Chavarin, Senior Vice President, Financial Access Partnership Manager at Citi. Additional board members include Ed Cabrera, Regional Public Affairs Officer at the U.S. Department of Housing and Urban Development; Ysabel Duron, Founder/President of Latino Cancer Institute; Jabari Herbert, Managing Member, The Herbert Enterprises Group; Dr. Carina Marquez, Assistant Professor of Medicine at the University of California, San Francisco (UCSF); Rebeca Patino, Managing Director at First Republic Bank; and Kevin Stein, Associate Director with the California Reinvestment Coalition.

## Experience of Key Staff, see Appendix A.

### **3.1** Asset Management Performance & Capacity. See Appendix B.

## 3.2 <u>Development Experience.</u>

In addition to MEDA's experience in commercial real estate development and management, it now has a number of residential real estate projects in its portfolio.

	Developed	Owned
No. Projects	49	46
No. Units/Bdrms	1,281	1,248

## For more on Recent Activity, see Appendix C.

#### 3.3 Selection Process.

#### **Small Sites Program Funding**

A Notice of Funding Availability ("NOFA") was published on July 24, 2014 to provide acquisition and rehabilitation financing for multi-family rental buildings of 5 to 25 units. The NOFA established a fund to help stabilize buildings occupied by



low- to moderate-income tenants throughout San Francisco that are particularly susceptible to market pressure resulting in property sales, evictions, and rising tenant rents.

Revised guidelines for the SSP program were published in early November 2022. While the SSP scoring rubric was not in use when the Project was underwritten in 2019, the Project would receive a score of 84 if it were underwritten today, meeting the minimum threshold of 70 points, and indicating that it meets the core goals of the SSP Program, principally community stabilization and housing affordability goals.

SSP Scoring Rubric (Baseline Score): 566 Natoma Street

Category	Points
Housing Affordability	35/35
Community Stabilization	35/35
Geographic Equity (D3)	14/30
Total	84/100

In 2023, MOHCD will reissue an updated NOFA based on the new program guidelines.

## **Preservation and Seismic Safety Program (PASS)**

The Preservation and Seismic Safety Program (PASS) provides low-cost and long-term financing to fund seismic retrofits, as well as the acquisition, rehabilitation, and preservation of affordable multi-family housing. The Program was created to complement the City's anti-displacement and preservation strategy, including the Small Sites Program. PASS was initially funded by repurposing \$261 million in underutilized bond authority funds from the 1992 Seismic Safety Loan Program. \$72 million was funded in the first issuance of the PASS program in February 2019. The second issuance of \$103 million closed in December 2020. The third issuance will likely take place in Summer 2023. The Project is considered an eligible property under Section 2.1 of the PASS Program Regulations, and the Sponsor is considered an eligible borrower under Section 2.2 of the PASS Program Regulations.

#### 4. SITE

#### 4.1 Brief Site Description.

Located in the South of Market neighborhood between 6<sup>th</sup> and 7<sup>th</sup> Streets, 566 Natoma Street was built in 1911 and has a total of 4,263 square feet. Preacquisition, the Project had five (5) 1-bedroom units. During rehabilitation,

MEDA expanded the 1-bedroom ground level unit into a 2-bedroom unit. Built in 1911, the Project has a total of 4,263 square feet.

### 4.2 Site Characteristics.

1. Address, Lot/Block: 566 Natoma Street, 073/3726

2. Lot Square footage: 1,875 sf

3. Building age: 19114. Number of buildings: 15. Number of floors: 3

6. Building typology: Residential (Apartment 5-14 units)7. Unusual characteristics (including surrounding uses): n/a

8. Recently completed rehab work: See Section 6.5

## 4.3 **Article 34 Authority.**

The MOHCD approval letter is pending and will be issued prior to close.

#### 5. DEVELOPMENT PLAN

## 5.1 <u>Site Control.</u>

Purchase Price: \$1,800,000

Status of Purchase & Sale Contract: Executed

P & S Contingencies: N/A

Hard Closing Date and other deadlines: June 15, 2020

## 5.2 Appraisal.

566 Natoma Street was appraised by Watts, Cohn and Partners, Inc. on March 19, 2020. The value conclusions were:

Market Value As Is: \$1,450,000

Hypothetical As Stabilized at Market Rents: \$2,180,000

Hypothetical As Stabilized at MOHCD Restricted Rents: \$1,680,000

The purchase price was \$1,800,000, \$120,000 over the appraised value as stabilized at MOHCD Restricted Rents. The purchase price was approved because the appraisal did not account for the scheduled rent increases that residents of the Project agreed to as part of the building's acquisition under the Small Sites Program.

## 5.3 Title Issues.

No title issues were identified.

## 5.4 Proposed Property Ownership Structure.

MEDA Small Sites, LLC owns fee title to the land and the improvements of the subject property.

#### 5.5 Completed Rehab Scope.

At the time of purchase, the building was in average condition. The rehabilitation scope was determined by a CNA completed by Association Reserves on March 20, 2020, that evaluated the existing conditions, proposed to keep the building sustainable for at least 20 years, and incorporated the expansion of the 1-bedroom unit into a 2-bedroom unit. The rehabilitation scope completed under the SFHAF was divided into two (2) phases, residential and unit expansion/soft story.

The first phase/residential phase took place from March 2022 through July 2022, and included reroofing and the rehabilitation of the existing four (4) upstairs single bedroom units that included a full electrical upgrade (to code), full Kitchen refurbishment including new tiled floor, HVAC systems replace, bathroom and plumbing replace/repairs, interior paint and interior finishes replacement (including common areas).

The second phase/unit expansion and soft story phase took place from March 2022 through January 2023, and included the conversion of a single bedroom unit to a two-bedroom unit, the creation of a new laundry room, soft story retrofit, including new plumb walls, new mat slab, and new egress stairs foundation and bracing, and new sprinkler with fire alarm monitoring systems.

- 1. Unit Expansion: Expanded a 1-bedroom unit and converted into a 2-bedroom unit.
- 2. Foundations/Structural: Underwent full soft story retrofit.
- 3. Electrical system: Upgraded electrical system.
- 4. Roof: Replaced roof.



- 5. Exterior: Repaired and repainted the facade and wood egress stairs and windows replacement.
- 6. Flooring: Installed ceramic tile and new hardwood floors throughout all units.
- 7. Common Area: Installed new intercom system.
- 8. Unit Upgrades: Refurbished kitchens with new appliances, and refurbished bathrooms with grab bars, painting, and wall patching.
- 9. HVAC: Installed kitchen hoods venting to exterior, bathroom exhaust fans, and wall gas heaters.
- 10. Other: Lead-based paint (LBP) was identified in the residential units, common areas, garage, and the building exterior. For more on LBP testing and environmental issues, please see **Appendix D, Section 1**. The project underwent renovation, repair, and painting activities (RRP). The RRP activities were performed as an interim control to minimize lead hazards and according to EPA standards. An Operations and Maintenance (O&M) Program will be required as a condition of this loan.

## 5.6 **Population to Be Served**

Most of the residents of this building are long-term Filipino tenants. One unit houses a Latinx family with children. Tenant households are comprised of multigenerational households which include families, seniors, and a person with disabilities.

## 5.7 Proposed Unit Mix & Affordability

		Acquisition (2020)				Curren	t (2023)		
Unit Type	HH Size	Rent (\$)	HH Annual	HH AMI (%)	Rent AMI (%)	Rent Increase*	New Rent (\$)	Rent AMI (%)	Rent Burden
			Income (\$)		, ,	(%)			
1-br	1	\$744	\$47,869	56%	32.7%	54%	\$1,144	44.5%	28.7%
1-br	2	\$723	\$53,561	54%	31.9%	80%	\$1,305	50.3%	29.2%
1-br	1	\$875	\$80,000	93%	38.1%	97%	\$1,725	65.4%	25.9%
1-br	3	vacant	n/a	n/a	100%	n/a	\$2,218	83.2%	42.9%
2-br	3	\$517	\$110,520	100%	23.5%	290%	\$2,017	68.5%	22%
Averages	1.5	\$715	\$72,988	76%	35%	130%	\$1,682	62%	30%
Medians	1.5	\$734	\$66,781	75%	38%	89%	\$1,725	65%	29%

The average AMI for the households at the Project is 64%. The average rent AMI of the Project is 62%. There are no vacancies, and all households have provided income certifications. At acquisition, the Project had one vacancy. Since acquisition, the vacancy has been filled, and the other units are all occupied by



the tenants that occupied the units at acquisition. Three of the units have agreed to phased increases for their rents, which will put their rent burden closer to 30%, to comply with SSP Guidelines and support the Project's viability. The Project qualifies for the SSP program with at least 66% of the Project (ie. three of four households) earning an income at or below 80% AMI.

## 5.8 <u>Marketing & Occupancy Preferences.</u>

The Project is subject to MOHCD's marketing procedures and vacant units will be marketed according to multifamily marketing procedures. These units will be subject to the Certificate of Preference Program, the Displaced Tenant Housing Preference Program, and the Live/Work in San Francisco preference.

#### 6. FINANCING PLAN

## **6.1 Sources and Uses.** (attached)

Sources	Interest Rate	Amount Up to \$2,900,000 (\$580,000/unit)	
SSP- SoMa Stabilization Fund	3%		
MOHCD PASS Program	2.74201%	Up to \$1,075,000 (\$215,000/unit)	
- PASS market rate	3.87289%	Up to \$654,675 (\$130,935/unit)	
- PASS below market rate	0.95763%	Up to \$361,200 (\$72,240/unit)	
- PASS deferred	0.95763%	Up to \$59,125 (\$11,825/unit)	

- 1. Term 40 years
- 2. DCR At least 1.15 throughout the first 20 years of the Project
- 3. Refinancing Assumptions: Replacement and operating reserves are projected to be funded through Year 20 of the Project's lifecycle, to ensure that refinancing will not be required until at least that time. SSP Guidelines, of a 1.15 DSCR and a 10% vacancy loss assumption, have been incorporated to avoid having to refinance the Project before Year 20.

## 6.2 Development Budget

<u>Development Budget Analysis/Comments. All fees are sized based on the November 2022 update to the SSP Guidelines.</u>

1. Sufficiency of Reserves



Replacement Reserves: Capitalized replacement reserves in the amount of \$44,969 satisfy the SSP Guidelines which require the higher of \$2,000 per unit or the amount necessary to pay replacement costs for the next 20 years, as specified in an approved CNA.

Operating Reserves: Capitalized operating reserves in the amount of \$23,380 (25% of the first-year operating budget) are budgeted to support unanticipated operating costs for at least 20 years. This cost is in line with SSP Guidelines.

#### 2. Developer Fee

Developer fee in the amount of \$133,000 meets the SSP guidelines which allow \$80,000, paid at acquisition by the SFHAF, and \$10,000 per unit and \$13,000 for the unit expansion, payable at the end of rehabilitation, up to 5% of the total development cost (excluding developer fee). The Project was allowed to use the \$13,000 developer fee for the unit expansion, even though the increased fee is usually only given to newly constructed ADU units. This is because the unit expansion process required a level of additional requirements comparable to those of an ADU.

#### 6.3 Disbursement

Acquisition, predevelopment, and construction funds will be released at escrow in the form of a payoff of the SFHAF loan. Additionally, the MOHCD SSP loan will cover operating and replacement reserves, PASS loan fees, the remainder of MEDA's developer fee, and closing costs. Legal costs and capitalized property insurance may be drawn down after the closing draw.

#### 7. PROJECT OPERATIONS

#### 7.1 <u>Annual Operating Budget</u> (attached)

## 7.2 <u>Annual Operating Budget Analysis/Comments.</u>

- 1. PUPY Operating Expense: (w/out reserves): \$8,846
- 2. Annual Reserve Deposits: \$2,000 as per SSP Underwriting Guidelines of \$400/PUPY for a building with <10 units.
- 3. Property Taxes: The Project will qualify for the full welfare tax exemption for all units. MEDA is budgeting \$13,038 to cover half a year of property taxes, while the Welfare Tax Exemption is approved. Once the exemption



is approved, MEDA will deposit the welfare tax refund, estimated at \$52,607 into the replacement reserve.

- 4. Surplus Cash: \$6,382 in Year 1.
- 5. Annual Monitoring Fees: \$5,000 (\$2,500 for loan servicing and \$2,500 for monitoring) per PASS Program Regulations.

## 7.3 <u>20-year Cash Flow</u> (attached)

- 1. Does Cash Flow Remain Positive for 20 years: Yes
- 2. Income Assumptions: 2.5% escalation per year
- 3. Expense Assumptions: 3.5% escalation per year
- 4. Replacement Reserve Analysis: Replacement reserves are funded through Year 20.
- 5. DSCR: DSCR starts at 1.15 in Year 1 and steadily rises, hitting its maximum DSCR in Year 19 at 1.939. The DSCR never dips below 1.15.
- 6. Refinancing Plan: updated SSP Underwriting Guidelines offer conservative underwriting parameters, including a 1.15 DSCR and a 10% vacancy loss assumption. Operating and replacement reserves are projected to be funded through Year 20 of the Project's lifecycle, ensuring that refinancing should not be required until at least that time.

#### 8. STAFF RECOMMENDATIONS

#### 8.1 Proposed Acquisition/Rehabilitation Loan Terms.

1. Amount of SSP: Up to \$2,900,000 (\$580,000/unit)

2. Amount of PASS:

Up to \$1,075,000 (\$215,000/unit)

Up to \$654,675 (\$130,935/unit) (Market-rate loan)

Up to \$361,200 (\$72,240/unit) (Below-rate loan)

Up to \$59,125 (\$11,825/unit) (Deferred loan)

3. Term: 40 years (SSP and PASS)

4. SSP Rate: 3% contingent interest in accordance with SSP Guidelines (which state that, in any given year, when the Project's cash flow is insufficient to repay all interest due, unpaid interest for that year shall be forgiven)

Applicant: Project Name and Address:

5. PASS Rate: 2.74201% blend, based on:

3.87289% (market-rate loan)

0.95763% (BMR loan)

0.95763% (deferred loan)

6. SSP Repayment: Residual receipts

- 6. PASS Repayment: The market-rate and below-market rate loans require monthly payments and are fully amortizing over the term; the deferred loan requires a balloon payment at maturity.
- 7. SSP Priority: Subordinate to senior financing and the City's Declaration of Restrictions
- 8. PASS Priority: Senior, in first position, but will subordinate to the City's Declaration of Restrictions

## 8.2 Recommended Loan Conditions.

- 1. All reserve accounts must be separate interest-bearing accounts.
- 2. An O&M Program for management of any remaining asbestos and lead-based paint must be delivered to MOHCD within 60 days of closing.
- 3. Once received, the Welfare Tax Exemption refund will be deposited into the replacement reserve.

## 8.3 Recommended Closing Conditions

1. The Project must receive Board of Supervisors approval for the SoMa Stabilization Fund allocation.

#### Attachments:

Appendix A. Calculation of Maximum Allowable SSP

Subsidy Per Unit November 2022 SSP

Guidelines

Appendix B. Development Team

Appendix C. Asset Management Team
Appendix D. Recent Development Activity

Appendix E. SFHAF Appendix Exhibit A. Sources and Uses

Exhibit B. Annual Operating Budget

Exhibit C. 20-Year Cash Flow

Mayor's Office of Housing & Community Development

Small Sites Program

1 South Van Ness Avenue, 5<sup>th</sup> Floor

San Francisco, CA 94103

415.701.5500 ② 415.701.5501 fax

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Exhibit D. Permanent Financing Proforma

Applicant: Project Name and Address:



## **LOAN APPROVAL RECOMMENDATION**

[ ] APPROVE. [ ] DISAPPROVE.	
	Date:
Eric D. Shaw, Director	
Mayor's Office of Housing and Community Development	
[ ] APPROVE. [ ] DISAPPROVE.	
	Data
Thor Kaslofsky, Executive Director	Date:
Office of Community Investment and Infrastructure	
[ ] APPROVE. [ ] DISAPPROVE.	
	Date:
Salvador Menjivar, Housing Director	
Department of Homelessness and Supportive Housing	
[ ] APPROVE. [ ] DISAPPROVE.	
	Date:
Anna Van Degna, Director	
Controller's Office of Public Finance	

Applicant:
Project Name and Address:

## 566 Natoma Permanent Financing

Shaw, Eric (MYR)

Fri 5/12/2023 11:45 AM

To: Amaya, Vanessa (MYR) < Vanessa. Amaya@sfgov.org>

Yes

Eric D. Shaw Director/ Interim Director HopeSF

Mayor's Office of Housing and Community Development City and County of San Francisco 1 South Van Ness Avenue, 5th Floor

## Request For Permanent Financing for 566 Natoma St

## Kaslofsky, Thor (CII)

Tue 5/16/2023 10:10 AM

To: Amaya, Vanessa (MYR) < Vanessa. Amaya@sfgov.org>

Cc: Colomello, Elizabeth (CII) <elizabeth.colomello@sfgov.org>;Shaw, Eric (MYR) <eric.shaw@sfgov.org>;Ely, Lydia (MYR) <lydia.ely@sfgov.org>

Hi Vanessa,

I approve the above request on behalf of OCII.

Thanks!

Best Regards, Thor



## **Thor Kaslofsky**

**Executive Director** 

One South Van Ness Avenue, 5th Floor San Francisco, CA 94103 415.749.2588

thor.kaslofsy@sfgov.org



\*Please note that if you are receiving this email outside of your normal working hours there is no urgent need to respond unless there is a specific request to do so.

#### **566 NATOMA STREET**

Menjivar, Salvador (HOM)

Fri 5/12/2023 1:00 PM

To: Shaw, Eric (MYR) <eric.shaw@sfgov.org>

Cc: Amaya, Vanessa (MYR) < Vanessa. Amaya@sfgov.org>

I approve the Mission Economic Development Agency requests for up to \$2,900,000 in Small Sites Program and up to \$1,075,000 in Preservation and Seismic Safety ("PASS") at 566 Natoma St. to complete a residential rehabilitation of the four one-bedroom units, a soft story retrofit, and the conversion of a one-bedroom unit into a two-bedroom.

Best,

salvador



Salvador Menjivar
Director of Housing
Pronouns: He/Him
San Francisco Department of Homelessness and Supportive Housing
salvador.menjivar1@sfgov.org | 415-308-2843

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## 566 Natoma Permanent Financing

Trivedi, Vishal (CON)

Fri 5/12/2023 11:44 AM

To: Amaya, Vanessa (MYR) < Vanessa. Amaya@sfgov.org>

Cc: Shaw, Eric (MYR) <eric.shaw@sfgov.org>

My vote: Aye

Vishal Trivedi | Financial Analyst Office of Public Finance | City & County of San Francisco Email | vishal.trivedi@sfgov.org



# Appendix A: Calculation of Maximum Allowable SSP Subsidy Per Unit November 2022 SSP Guidelines

	1	1	
Unit type	# of units	Subsidy per unit	Subsidy total
1-br	1-br 4		\$1,600,000
2-br	1	\$450,000	\$450,000
TOTAL		\$410,000 (average)	\$2,050,000
Multiplier based on project	score:	115%	115%
Maximum Subsidy under go	uidelines:	\$471,500 (average)	\$2,357,500
(Project score of 84/100)			
SSP Subsidy Request- amount of SSP		\$580,000	\$2,900,000
subsidy requested for 566 Natoma			
Difference Between Maximum Subsidy		\$108,460	\$542,300
Allowed and Funding Request			

Mayor's Office of Housing & Community Development

Small Sites Program

1 South Van Ness Avenue, 5<sup>th</sup> Floor

San Francisco, CA 94103

415.701.5500 ② 415.701.5501 fax



### Appendix B: Development Team.

Jose Garcia, Program Manager, Preservation. Jose attended Cal Poly San Luis Obispo, receiving a B.A. in Business Administration with a concentration in International Business. Before joining MEDA, Jose was a Relocation Consultant for Overland, Pacific, and Cutler LLC, where he worked alongside MEDA during the rehabbing of five former public housing developments under the Rental Assistance Demonstration (RAD) program (a total of 439 units for seniors and disabled San Franciscans). Jose has been involved in 25 out of the 33 SSP buildings in different phases. Jose has managed one new construction project: 681 Florida, a 130 unit building for formerly homeless individuals and families.

Luis Daniel Cruz, Assistant Project Manager, Preservation. Luis attended the University of California, Los Angeles, where he completed his undergraduate degree in Sociology and master's degree in Urban and Regional Planning with a focus on regional and housing development. Before joining MEDA, he worked for the Los Angeles Unified School District as a primary school educator, where he taught at inner-city public schools for several years.

**Sara Lope, Construction Consultant**. Sara was the MEDA Construction Manager for over two years and has now transitioned to Construction Consultant. She holds a B.A. in Architecture from Newschool of Architecture and Design in San Diego, and a B.A. in Construction Management from Universidad Politecnica de Burgos, Spain. Her architectural background has helped MEDA with ADU's and commercial ADA improvements, and her construction management expertise has allowed her to assist in over 26 MEDA projects.



## Appendix C. Asset Management Team.

Leslie Molina, Associate Director of Asset Management (100%FTE) Leslie was hired November 2021. She is responsible for the overall physical and financial health of MEDA's residential and commercial property portfolio. Leslie has over 25 years of experience in the affordable-housing sector and the San Francisco conventional market. She brings knowledge in the operations and portfolio management of nonprofit residential and commercial properties. Leslie has been a licensed real estate agent for 16 years. She has successfully managed and executed real estate strategies that exceed organizational objectives.

Emmanuel Zuniga, Senior Asset Management (100%FTE) Emmanuel Zuniga was hired November 2021. He has over 17 years of experience in Affordable Housing Property Management with different nonprofit organizations. He has managed multi-family properties that include SRO, Family, TAY units, senior housing and more. Emmanuel holds the following industry certifications from the National Center for Housing Managers: Tax Credit Specialist; Certified Occupancy Specialist; Certified Manager of Housing; Certified Manager of Maintenance; and Certified Financial Specialist. Emmanuel holds an industry designation as an Accredited Residential Manager from the Institute of Real Estate Management and an industry designation of a Registered Housing Manager from the National Center for Housing Managers.

Joe Yu, Finance Asset Manager (100% FTE) Joe was hired in April 2022. He is an alumnus of University of California, Davis, with a bachelor's in economics. He has over seven years of real estate experience, both property management and asset management. Joe managed the operations and finances of multifamily housing in the private sector for his real estate career, such as budgeting, project management and financial analysis. Joe is currently responsible for financial reporting, budgeting and monitoring the financial health of MEDA's assets.

Karina Parraga, Asset Manager Small Sites Operations (100% FTE) Karina was born and raised in Ecuador. She earned a bachelor's degree in interior design at the Vicente Rocafuerte University in Ecuador. She decided to immigrate to the United States in search of better opportunities. San Francisco's Mission District is where she began to understand the United States system of operations and became immersed in the community. Karina worked at La Raza Information Center and was an active member of Mujeres Unidas -- their leadership training awarded her the opportunity to become involved in the Latino community. She worked for ten years as a Property Manager at Tenderloin Neighborhood Development Corporation (TNDC), serving San Francisco's most vulnerable populations. Karina has a deep understanding of San Francisco's low-income housing programs, Tax Credit, RAD and HUD. She is a Tax Credit

Applicant: Project Name and Address:



Specialist and has completed courses in computer technology at City College of San Francisco and UC Berkeley.

## Brittany Burrows, Asset Manager of Leasing & Compliance (100% FTE)

Brittany holds a BA degree in Criminal Justice from SFSU. She also obtains the following certifications: Tax Credit Specialist, Certified Manager of Housing, Certified Occupancy Specialist, Certified Occupancy Specialist for Public Housing, Certified Manager of Maintenance; and Certified Financial Specialist. In addition, she has a five (5) year High Rise Fire Safety Director certificate with CCSF. Brittany has over 8 years of experience working with nonprofit housing organizations in San Francisco's Tenderloin neighborhood. She is responsible for the leasing and compliance of MEDA's Small Sites Portfolio as it relates to Compliance and Regulatory obligations, which include developing standard operating procedures, compliance policies and procedures to ensure compliance with program guidelines and local, Federal/State regulatory agreements. This includes reviewing partnership agreements, financing documents, regulatory agreements, and other sources to determine ownership objectives.

### Luis Cruz, Affordable Housing Leasing Admin (100% FTE)

Luis has over two (2) years of office administration experience and is currently using his administrative experience to assist the leasing efforts and income certifications for asset management. Luis' role consists of maintaining a high occupancy rate across the portfolio and responding to potential tenant interest for rental properties in-person and via digital platforms. In addition, maintaining the buildings waitlist, unit showing, answering questions, and finalizing leases. Luis also prepares potential tenant background checks, including reference letters, rental history, income verification and lease application.



## **Appendix D: Recent Development Activity.**

	Name/Location	Status / Year Completed	Total Units
	Name/Location	Status / Year Completed	Total Units
	380 San Jose Avenue (SSP)	Acquired 1/22/2016	4 Units
1		Complete	
	642 Guerrero Avenue (SSP)	Acquired 1/22/2016	4 Units
2		Complete	
	344 Precita Avenue (SSP)	Acquired 3/15/2016	4 Units
3		Complete	
	1500 Cortland Street (SSP)	Acquired 7/22/2016	4 Units
4		Complete	
	3840 Folsom Street (SSP)	Acquired 8/23/2016	4 Units
5		Complete	
	3329 20th Street (SSP)	Acquired 11/30/2016	10 Units
6		Complete	
	3800 Mission Street (SSP)	Acquired 2/24/2017	6 Mixed
7		Complete	
	269 Richland Street (SSP)	Acquired 3/10/2017	6 Units
8	Complete		
	63 Lapidge Street (SSP)	Acquired 4/14/2017	6 Units
9		Complete	
	3182 24th Street (SSP)	Acquired 5/1/2017	11 Mixed
10		Const Completed	
	2217 Mission Street (SSP) Acquired 5/12/2017		9 Mixed
11		Complete	
	1015 Shotwell Street (SSP)	Acquired 5/12/2017	10 units
12		Complete	
	1411 Florida Street (SSP)	Acquired 5/24/2017	7 Units
13		Complete	
19 Precita Avenue (SSP) Acquired 6/13		Acquired 6/13/2017	3 Units
14		Complete	
	35 Fair Avenue (SSP)	Acquired 7/7/2017	4 Units
15 Complete			
	3353 26th Street (SSP) Acquired 11/20/2017 11 Mixed		11 Mixed
16	16 Complete		
	305 San Carlos Avenue (SSP)	Acquired 10/31/2017	12 Mixed
17		Complete	

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18	60 28th Street (SSP)	Acquired 12/15/2017	6 Units
	3280 17th Street (SSP)	Acquired 1/3/2018	17 Mixed
19	. ,	Complete	
	65 Woodward Street (SSP)	Acquired 2/22/2018	6 Units
20		Complete	
	654 Capp Street (SSP)	Acquired 5/30/2018	7 Units
21		Complete	
	4830 Mission Street (SSP)	Acquired 7/25/2018	27 Mixed
22		Complete	
	520 Shrader Street (SSP)	Provided TA to SFHDC	7 Units
23		Acq 5/29/19 Complete	
	3544 Taraval Street (SSP)	Acquired 9/18/2019,	6 Units
24		Complete	
	3154 – 3158 Mission Street	Acquired 9/20/2019	10 Mixed
25	(SSP)	Complete	
	369 3rd Avenue (SSP)	Acquired 10/31/2019	13 Mixed
26		Complete	
	239 Clayton Street (SSP)	Acquired 12/23/2019	6 Units
27		In Const. with 2 ADUs	
	3225 24th Street (SSP)	Acquired 1/21/2020	6 Units
28		Complete	
	2260-2262 Mission Street	Acquired 1/31/2020	7 Mixed
29	(SSP)	Complete	
	3254-3264 23rd Street (SSP)	Acquired 2/21/2020	11 Mixed
30	Complete		
_	1382 30th Avenue (SSP)	Acquired 6/12/2020	4 Units
31		Complete	
	566 Natoma Street (SSP)	Acquired 6/04/2020	5 Units
32		Const. Completed	
	2676 Folsom Street (SSP)	Acquired 7/23/2020	10 Units
33	1050 6: (000)	Complete	<b>-</b>
	1353 Stevenson Street (SSP)	Acquired 7/30/2020	7 Units
34	400 Cialda a (CCD)	Complete  Provided TA to SEUDS	42 - 11-
25	168 Sickles (SSP)	Provided TA to SFHDC	12 units
35	275 14th (CCD)	Acq 3/22/21 complete	4.4.11;;;;;
26	375 14th (SSP)	Provided TA to SFHDC	14 Units
36	200 Ocean (SSR)	Acq 2/15/22 In const.	Quaita
27	300 Ocean (SSP)	Acquired 8/31/2022	8 units
37	2661 10th Street (SSD)	In Construction	12
20	3661 19 <sup>th</sup> Street (SSP)	Acquired 1/27/2023	12 units
38		In Pre-dev	



## 1. Environmental Issues/Site Suitability.

Phase I/II Site Assessment Status and Results: A Phase I Environmental Site Assessment Report, prepared by Partner Engineering and Science, Inc. on March 19, 2020, did not identify any recognized, controlled, or historical environmental conditions.

The Project is in a Maher Ordinance Zone. The Maher Ordinance includes properties, zoned for industrial occupancy (currently or historically), properties within 100 feet of known hazardous waste sites, areas within 150 feet of Highway 101, or Interstate 280, and the acres of bay fill. The Phase I assessment identified the Project as being in a Maher Ordinance Zone; however, it did not recommend additional investigation at this time.

The Phase I report identified environmental concerns regarding the suspected presence of asbestos-containing materials ("ACMs") and lead-based paint ("LBP"), due to the age of the building.

Phoenix Environmental Consulting, LLC prepared an Environmental Assessment: Asbestos Survey Report on March 18, 2020. Thirty-one bulk samples were taken from the building to determine if asbestos was present in materials that might be impacted during renovations. The survey found asbestos in the sheet vinyl and mastic in the kitchen and pantry of unit 566A.

Environmental Lead Detect Inc. prepared six (6) Lead Paint Inspection Reports on March 3, 2020. One report was prepared for each of the units and one report was prepared for the building exterior. Reports showed that the tested areas contained readings that were registered at or above the LBP action level of 1.0mg/cm2.

As a condition of this loan, an O&M Program for management of any remaining asbestos or lead-based paint must be delivered to MOHCD within 60 days of closing.

#### 2. <u>ENTITLEMENTS</u>

## 2.1 Zoning.

566 Natoma Street is zoned RED – Residential Enclave. The completed rehabilitation scope did not change the use, height, or bulk of the building.



## 2.2 Local/Federal Environmental Review.

The Project fell into Categorical Exemption 1 - Existing Facilities under CEQA. MEDA was required to obtain formal Planning Department determinations and approvals for the expansion of the 1-bedroom unit.

**Relocation.** The Borrower spent \$120,000 in relocation funding for five households over 4 months.

## 4. Performance Schedule.

No.	Performance Milestone	Estimated or Actual Date
1	SSP Financing Commitment	6/15/2020
2.	Site Acquisition	6/15/2020
3.	Development Team Selection	
a.	Structural Engineer Selection	6/25/2020
b.	Geotechnical Engineer Selection	9/15/2020
C.	Architect Selection	11/11/2020
d.	General Contractor Selection	1/24/2022
4.	Design	
a.	Submit Bid Package for MOHCD Approval	<u>N/A</u>
5.	Permits	
a.	Building Permit Application Submitted	6/2/2021
b.	Structural Permit Issuance	9/2021
C.	Unit expansion and permit issuance	6/2022
6.	Construction	
a.	Notice to Proceed	3/14/2022
b.	Complete Construction	1/10/2023

O COUNTY O

7.	Marketing & Lease-up	<u>11/1/23</u>
a.	Lease Vacant Unit	3/1/2023
8.	Close Out MOHCD Loan(s)	<u>6/15/2023</u>

#### 5. DEVELOPMENT TEAM DURING SFHAF PERIOD

## 5.1 **Project Manager.**

Name: Luis Daniel Cruz

Percentage Time Spent on Project: 30% FTE

**Experience:** See **Section 3** 

## 5.2 **Architect.**

Firm: Architect Mason Kirby

Fee/Hours: \$20,322.50

## 5.3 <u>Contractor.</u>

Firm: Future Construction, Inc.

<u>Procurement Requirements</u>: n/a

## 5.4 Other Consultants.

## **As Builts Architect**

Firm: B-Cooperative

Fee/Hours: \$2,750.00

## **Structural Engineer:**

Firm: Jamie Neilson, SE

Fee/Hours: \$14,535.00

## **Geotechnical Engineer:**



Firm: Divis Consulting

Fee/Hours: \$8,370.0

## 5.5 **Property Manager.**

<u>Firm:</u> Azari Property Management (Has property manager participated in the Small Site program previously? Yes)

6. **Construction Management Fee:** \$25,500

Application Date: Project Name: Project Address:	4/19/2023 566 Natoma			# Units: # Bedrooms:	5 5	]		Small Sites Project	
Project Sponsor:	566 Natoma St MEDA			# Beds:			Tatal Saurasa	Comments	
SOURCES	2,804,004		354,480 MOHCD(PASS		-	-	Total Sources 3,859,004	Comments	
USES Name of Sources: Perm loans total:	MOHCD/OCII 3,446,499	-MR)	-BMR)	-Deferred)				Described assessed in second has helder been follows	
ACQUISITION  Acquisition cost or value	2,614,615	642,495	354,480	58,025			3,669,615		
Legal / Closing costs / Broker's Fee Holding Costs Transfer Tax TOTAL ACQUISITION	2,624,615	642,495	354,480	58,025	0	0	10,000		
CONSTRUCTION (HARD COSTS)	2,024,015	642,495	354,460	56,025	U	U	3,679,615		
* Unit Construction/Rehab * Commercial Shell Construction							0		
* Demolition Environmental Remediation * Onsight Improvements/Landscaping							0		Construction
* Offsite Improvements * Infrastructure Improvements Parking							0	HOPE SF/OCII costs for streets etc.	line item costs as a % of hard costs
GC Bond Premium/GC Insurance/GC Taxes GC Overhead & Profit CG General Conditions							0		
Sub-total Construction Costs Design Contingency (remove at DD) Bid Contingency (remove at bid)	0	0	0	0	0	0	0	5% up to \$30MM HC, 4% \$30-\$45MM, 3% \$45MM+ 5% up to \$30MM HC, 4% \$30-\$45MM, 3% \$45MM+	
Plan Check Contingency (remove/reduce during Plan Rev Hard Cost Construction Contingency Sub-total Construction Contingencies	view)	0	0	0	0	0	0	4% up to \$30MM HC, 3% \$30-\$45MM, 2% \$45MM+ 5% new construction / 15% rehab	
TOTAL CONSTRUCTION COSTS SOFT COSTS	0	0	0	0	0	0	0		
Architecture & Design  Architect design fees							0	See MOHCD A&E Fee Guidelines: http://sfmohcd.org/documents-reports-and-forms	
Design Subconsultants to the Architect (incl. Fees) Architect Construction Admin Reimbursables							0		
Additional Services Sub-total Architect Contract	0	0	0	0	0	0	0		
Other Third Party design consultants (not included under Architect contract)  Total Architecture & Design	0	0	0	0	0	0	0		
Engineering & Environmental Studies Survey Geotechnical studies							0		
Phase I & II Reports CEQA / Environmental Review consultants NEPA / 106 Review							0		
CNA/PNA (rehab only) Other environmental consultants Total Engineering & Environmental Studies	0	0	0	0	0	0	0	Name consultants & contract amounts	
Financing Costs Construction Financing Costs Construction Loan Origination Fee							0		1
Construction Loan Interest Title & Recording CDLAC & CDIAC fees							0		
Bond Issuer Fees Other Bond Cost of Issuance Other Lender Costs (specify)							0		
Sub-total Const. Financing Costs Permanent Financing Costs	0	0	0	0	0	0	Ö		
Permanent Loan Origination Fee Credit Enhance. & Appl. Fee Title & Recording	15,000						0	13187.5	
Sub-total Perm. Financing Costs Total Financing Costs Legal Costs	15,000 <b>15,000</b>	<b>0</b>	0	0	0	0	15,000 <b>15,000</b>		
Borrower Legal fees Land Use / CEQA Attorney fees Tax Credit Counsel	4,000						4,000 0		
Bond Counsel Construction Lender Counsel Permanent Lender Counsel	15,000						0 0 15,000		
* Other Legal (specify)  Total Legal Costs Other Development Costs	19,000	0	0	0	0	0	19,000		
Appraisal Market Study * Insurance							0		
* Property Taxes Accounting / Audit * Organizational Costs	13,038						13,038 0		
Entitlement / Permit Fees  * Marketing / Rent-up							0		
* Furnishings PGE / Utility Fees TCAC App / Alloc / Monitor Fees							0	http://sfmohcd.org/documents-reports-and-forms	
* Financial Consultant fees Construction Management fees / Owner's Rep Security during Construction							0		
* Relocation  PASS Monitoring & Servicing Fees  3% Simple interest for initial Deposit (TSSF)	5,000						5,000		Fotal Soft
Other (specify)  Total Other Development Costs	24,040	0	0	0	0	0	6,002 0 <b>24,040</b>		Cost Contingency as % of Total
Soft Cost Contingency  Contingency (Arch, Eng, Fin, Legal & Other Dev)  TOTAL SOFT COSTS	58,040	0	0	0	0	0	58,040	Should be either 10% or 5% of total soft costs.	Soft Costs 0.0%
* Operating Reserves	23,380						23,380		
Replacement Reserves * Tenant Improvements Reserves * Other (specify)	44,969						44,969 0 0		
Other (specify) Other (specify) TOTAL RESERVES	68,349	0	0	0	0	0	0		
DEVELOPER COSTS  Developer Fee - Cash-out Paid at Milestones Developer Fee - Cash-out At Risk	53,000						53,000		
Commercial Developer Fee Developer Fee - GP Equity (also show as source)							0		
Developer Fee - Deferred (also show as source)  Development Consultant Fees							0	Need MOHCD approval for this cost, N/A for most projects	
Other (specify)  TOTAL DEVELOPER COSTS	53,000	0	0	0	0	0	53,000		
TOTAL DEVELOPMENT COST  Development Cost/Unit by Source  Development Cost/Unit as % of TDC by Source	<b>2,804,004</b> 560,801 72.7%	<b>642,495</b> 128,499 16.6%	70,896	<b>58,025</b> 11,605 1.5%			771,801		
Acquisition Cost/Unit by Source	522,923			11,605					
Construction Cost (inc Const Contingency)/Unit By Source Construction Cost (inc Const Contingency)/SF	0.00			0.00		0.00	0.00		
*Possible non-eligible GO Bond/COP Amount: City Subsidy/Unit	36,417 560,801	]							
Tax Credit Equity Pricing: Construction Bond Amount: Construction Loan Term (in months): Construction Loan Interest Rate (as %):	N/A N/A N/A N/A								
Small Sites Combined Loan to Value Ratio: % of Acquisition Cost by Source Small Sites Maximum Developer Fee	71% 130,000	18%	10%	2%	0%	0%	<b>105%</b> 100%		

MOHCD Proforma - Year 1 Operating Budget

••	19/2023		Project Name:	566 Natoma
Total # Units: 5 First Year of Operations (provide data assuming that Year 1 is a full year, i.e. 12 months of operations): 20	023		Project Address: Project Sponsor:	566 Natoma St MEDA
Small Sites Project INCOME	J23	Total	Project Sponsor:	Comments
Residential - Tenant Rents Residential - Tenant Assistance Payments (Non-LOSP)		108,001	Links from 'Existing Proj - Ren Links from 'Existing Proj - Ren	t Info' Worksheet
Commercial Space Residential Parking		0		Worksheet; Commercial to Residential allocation: 100%
Miscellaneous Rent Income Supportive Services Income			Links from 'Utilities & Other Inc	
Interest Income - Project Operations Laundry and Vending		0	Links from 'Utilities & Other Inc Links from 'Utilities & Other Inc	come' Worksheet
Tenant Charges Miscellaneous Residential Income		0	Links from 'Utilities & Other Inc Links from 'Utilities & Other Inc	come' Worksheet
Other Commercial Income Withdrawal from Capitalized Reserve (deposit to operating ac Gross Potent		110,701	from 'Commercial Op. Budget'	Worksheet; Commercial to Residential allocation: 100%
Vacancy Loss - Residential - Tenant Rents Vacancy Loss - Residential - Tenant Assistance Payments	iai income	(10,800)	Vacancy loss is 10% of Tenan #DIV/0!	t Rents.
Vacancy Loss - Commercial EFFECTIVE GROS	S INCOME			Worksheet; Commercial to Residential allocation: 100% 19,980
OPERATING EXPENSES				
Management Management Fee Asset Management Fee		6,480 6,480	1st Year to be set according to	HUD schedule.
Sub-total Management Salaries/Benefits	Expenses	12,960	PUPA:	2,592
Office Salaries Manager's Salary				
Health Insurance and Other Benefits Other Salaries/Benefits				
Administrative Rent-Free Unit Sub-total Salarie	s/Benefits	0	PUPA:	0
Administration Advertising and Marketing		2,400	\$40/Unit/Month to maintain lea	asing staffs to lease vacant units
Office Expenses Office Rent				
Legal Expense - Property Audit Expense		2,250 1,500	per finance and AM team	
Bookkeeping/Accounting Services Bad Debts			\$40 per unit per month	
Miscellaneous  Sub-total Administration  Utilities	Expenses	9,050	\$100 PUPA for Income Certific PUPA:	
Electricity Water		400 776	Common Areas: fire alarm, hal Actuals	llways, laundry room
Gas Sewer		3,262	Actuals	
	tal Utilities	4,438	PUPA:	888
Real Estate Taxes				
Payroll Taxes Miscellaneous Taxes, Licenses and Permits	=			
Sub-total Taxes and Insurance	d Licenses	0	PUPA:	0
Property and Liability Insurance Fidelity Bond Insurance		5,000		
Worker's Compensation Director's & Officers' Liability Insurance	Insurance	5,000	PUPA:	1000
Maintenance & Repair Payroll	insurance	5,000	PUPA:	1,000
Supplies Contracts		1 800	Pest Control	
Garbage and Trash Removal Security Payroll/Contract		4,984	Actuals	
HVAC Repairs and Maintenance Vehicle and Maintenance Equipment Operation and Repairs		2,250		
Miscellaneous Operating and Maintenance Expenses Sub-total Maintenance & Repair	Expenses	3,750 12,784	\$450 PUPA + 125 a month jar PUPA:	
Supportive Services				
Commercial Expenses  TOTAL OPERATING EXPENSES				Worksheet; Commercial to Residential allocation: 100%
		44,232	PUPA:	8,840
Reserves/Ground Lease Base Rent/Bond Fees				
Reserves/Ground Lease Base Rent/Bond Fees Ground Lease Base Rent Bond Monitoring Fee		5,000		Provide additional comments here, if needed.
Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Operating Reserve Deposit			Compliance Monitoring & Loan	
Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Operating Reserve Deposit Other Required Reserve 1 Deposit Other Required Reserve 2 Deposit		5,000 2,000	Compliance Monitoring & Loar \$400 PUPA	n Servicing Fees
Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Operating Reserve Deposit Other Required Reserve 1 Deposit	Bond Fees	5,000 2,000	Compliance Monitoring & Loar \$400 PUPA	n Servicing Fees  Worksheet; Commercial to Residential allocation: 100%  Min DSCR: 1.09
Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Operating Reserve Deposit Other Required Reserve 1 Deposit Other Required Reserve 2 Deposit Required Reserve 2 Deposit		5,000 2,000 0 7,000	Compliance Monitoring & Loar \$400 PUPA from 'Commercial Op. Budget'	Worksheet; Commercial to Residential allocation: 100% Min DSCR: Mortgage Rate: 5.00% Term (Years): 30
Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Operating Reserve Deposit Other Required Reserve 1 Deposit Other Required Reserve 2 Deposit Required Reserve 2 Deposit Sub-total Reserves/Ground Lease Base Rent/E TOTAL OPERATING EXPENSES (w/ Reserves/GL Base R	ent/ Bond	5,000 2,000 0 7,000 51,232	Compliance Monitoring & Loai \$400 PUPA  from 'Commercial Op. Budget'  PUPA: 1,400	Nervicing Fees
Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Operating Reserve Deposit Other Required Reserve 1 Deposit Other Required Reserve 1 Deposit Other Required Reserve 2 Deposit Required Reserve Deposits, Commercial Sub-total Reserves/Ground Lease Base Rent/E TOTAL OPERATING EXPENSES (w/ Reserves/GL Base R Fées) NET OPERATING INCOME (INCOME minus OP EXPENSES DEBT SERVICE/MUST PAY PAYMENTS (*hard debt*/amo	ent/ Bond	5,000 2,000 0 7,000 51,232 48,669	Compliance Monitoring & Loai \$400 PUPA from 'Commercial Op. Budget' PUPA: 1,400 PUPA: 9,734	Servicing Fees
Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Operating Reserve Deposit Other Required Reserve 1 Deposit Other Required Reserve 2 Deposit Other Required Reserve 2 Deposit Required Reserve 2 Deposit Required Reserve 2 Deposit Sub-total Reserves/Ground Lease Base Rent/E TOTAL OPERATING EXPENSES (w/ Reserves/GL Base R Fees) NET OPERATING INCOME (INCOME minus OP EXPENSE DEBT SERVICE/MUST PAY PAYMENTS ("hard debt"/amo Hard Debt - First Lender Hard Debt - First Lender Hard Debt - Third Lender (HCD Program 0.42% pymt, or	ent/ Bond ES) ortized loans) other 2nd L	5,000 2,000 0 7,000 51,232 48,669 31,616 10,671	Compliance Monitoring & Loai \$400 PUPA \$400 PUPA: 1,400 PUPA: 10,246 PUPA: 9,734 MOHCD (PASS-MR)	Servicing Fees
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Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Other Required Reserve Deposit Other Required Reserve 1 Deposit Other Required Reserve 2 Deposit Other Required Reserve 2 Deposit Other Required Reserve 2 Deposit Required Reserve Deposit 5. Commercial Sub-total Reserves/Ground Lease Base RenVE TOTAL OPERATING EXPENSES (w/ Reserves/GL Base R Fees) NET OPERATING EXPENSES (w/ Reserves/GL Base R Fees) NET OPERATING INCOME (INCOME minus OP EXPENSE Hard Debt - First Lender Hard Debt - First Lender Hard Debt - Forth Lender Hard Debt - Forth Lender Commercial Hard Debt Service TOTAL HARD DEBT CASH FLOW (NOI minus DEBT SERVICE) USES OF CASH FLOW BELOW (This row also shows DSt USES THAT PRECEDE MOHED DEBT SERVICE IN WAT Telious-the-line* Asset Mig! fee (uncommon in new projects, 19 Partnership Management Fee (see policy for limits) Investor Service Fee (aka "LP Asset Mig! Fee!") (see policy for Other Payments) Non-amortizing Loan Print - Lender 2 (select lender in commer Deferred Developer Fee (Enter amt - Max Fee from cell 113 TOTAL SECULATION OF SECUL	cent/ Bond  ES)  other 2nd Lr Lender)  F SERVICE  CR.)  FERFALL  see policy)  ints field)	5,000 2,000  7,000  7,000  51,232  48,669  31,616 10,671 0 0 42,287 6,382 1,15	Complance Monitoring & Loai \$400 PUPA  from 'Commercial Op. Budget' PUPA: 1,400  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-BMR)  Ifrom 'Commercial Op. Budget' PUPA:  PUPA:  PUPA:  Project has MOHCD ground le	Worksheet; Commercial to Residential allocation: 100% Min DSCR: Mortgage Rate: Supportable 1st Mortgage Pmt: Sed2,495  Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Worksheet; Commercial to Residential allocation: 100% 8,457  Provide additional comments here, if needed. Provide additional comments here, if
Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Operating Reserve Deposit Other Required Reserve 1 Deposit Other Required Reserve 1 Deposit Other Required Reserve 1 Deposit Reserves/Ground Lease Base Rent/E TOTAL OPERATING EXPENSES (w/ Reserves/GL Base Refees)  NET OPERATING INCOME (INCOME minus OP EXPENSE DEBT SERVICE/MUST PAY PAYMENTS ("hard debt"/amol Hard Debt - Second Lender (HCD Program 0.42% pymt, or Hard Debt - Second Lender (HCD Program, or other 3rd Hard Debt - Fourth Lender Commercial Hard Debt - Fourth Lender Commercial Hard Debt - Fourth Lender Commercial Hard Debt Service  TOTAL HARD DEBT CASH FLOW BELOW (This row also shows DSt USES OF CASH FLOW BELOW (This row also shows DSt USES ST HAT PRECEDE MOHCD DEBT SERVICE IN WAT Fellow-the-line* Asset Migl te (uncommon in new projects, 1 Partnership Management Fee (see policy for limits) Investor Service Fee (aka T. P. Asset Migl Fee") (see policy for Investor Service Fee (aka T. P. Asset Migl Fee") (see policy for Non-amortizing Loan Pmnt - Lender 1 (select lender in commer Non-amortizing Loan Pmnt - Lender 2 (select lender in commer Non-amortizing Loan Pmnt - Lender 2 (select lender in commer Non-amortizing Loan Pmnt - Lender 2 (select lender in commer Non-amortizing Loan Pmnt - Lender 3 (select lender in commer Non-amortizing Loan Pmnt - Lender 4 (select lender in commer Non-amortizing Loan Pmnt - Lender 5 (select lender in commer Non-amortizing Loan Pmnt - Lender 5 (select lender in commer Non-amortizing Loan Pmnt - Lender 6 (see policy for Non-amortizing Loan Pmnt - Lender 7 (select lender in commer Non-amortizing Loan Pmnt - Lender 7 (select lender in commer Non-amortizing Loan Pmn	cent/ Bond  ES)  other 2nd Lr Lender)  F SERVICE  CR.)  FERFALL  see policy)  ints field)	5,000 2,000 2,000 2,000 2,000 2,000 3,000 3,3616 31,616 31	Complance Monitoring & Loai \$400 PUPA  from 'Commercial Op. Budget' PUPA: 1,400  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-BMR)  Ifrom 'Commercial Op. Budget' PUPA:  PUPA:  PUPA:  Project has MOHCD ground le	Worksheet; Commercial to Residential allocation: 100%  Min DSCR: 5.00%  Mortgage Rate: 5.00%  Term (Years): 30  Supportable 1st Mortgage Pmt: 44.650 Supcortable 1st Mortgage Pmt: 44.650 Supcortable 1st Mortgage Amt: \$603.124 Proposed 1st Mortgage Amt: \$633.124 Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Worksheet, Commercial to Residential allocation: 100%  8,457  Provide additional comments here, if needed. Provide additional comments here, if needed.  Provide additional comments here, if needed.  Provide additional comments here, if needed.  Provide additional comments here, if needed.  Provide additional comments here, if needed.  Provide additional comments here, if needed.  Provide additional comments here, if needed.  Provide additional comments here, if needed.  Distrib. of Soft Debt Loans  Total Principal Amt  Distrib. of Soft Debt Loans  \$2,804,004
Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Operating Reserve Deposit Other Required Reserve 1 Deposit Other Required Reserve 1 Deposit Other Required Reserve 1 Deposit Reserves/Ground Lease Base Rent/E TOTAL OPERATING EXPENSES (w/ Reserves/GL Base Refees)  NET OPERATING INCOME (INCOME minus OP EXPENSE DEBT SERVICE/MUST PAY PAYMENTS ("hard debt"/amo Hard Debt - First Lender Hard Debt - First Lender (HCD Program 0.42% pymt, or Hard Debt - First Lender Commercial Hard Debt Service TOTAL HARD DEBT CASH FLOW (NOI minus DEBT SERVICE) USES OF CASH FLOW BELOW (This row also shows DSt USES OF CASH FLOW BELOW (This row also shows DSt USES THAT PRECEDE MOHOD DEBT SERVICE IN WAT Below-the-line* Asset Migt e (uncommon in new projects, 1 Partnership Management Fee (see policy for limits) Investor Service Fee (ask a 17 Asset Migt Fee*) (see policy for Investor Service Fee (ask a 17 Asset Migt Fee*) (see policy for Non-amortizing Loan Pmnt - Lender 1 (select lender in commer Non-amortizing Loan Pmnt - Lender 1 (select lender in commer Non-amortizing Loan Pmnt - Lender 1 (select lender in commer Non-amortizing Loan Pmnt - Lender 1 (select lender in commer Non-amortizing Loan Pmnt - Lender 1 (select lender in commer Non-amortizing Loan Pmnt - Lender 1 (select lender in commer Non-amortizing Loan Pmnt - Lender 6 (see policy for Max Deferred Developer Fee/Burrower*) of Residual Receipts MOHCD/OCICI - Soft Debt Lender - Lender 3 Other Soft Debt Lender - Lender 4 Other Soft Debt Lender - Lender 4 Other Soft Debt Lender - Lender 5 MOHCD/OCICI - Soft Debt Lender - Lender 5	cent/ Bond  ES)  other 2nd Lr Lender)  F SERVICE  CR.)  FERFALL  see policy)  ints field)	5,000 2,000  7,000 51,232 48,669 31,616 10,671 0 0 42,287 6,382 7,15	Complance Monitoring & Loai \$400 PUPA  from 'Commercial Op. Budget' PUPA: 1,400  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-MR)  MOHCD (PASS-BMR)  Ifrom 'Commercial Op. Budget' PUPA:  PUPA:  PUPA:  Project has MOHCD ground le  ne/porgan/from drog down)  coans payable from res. rects  alue	Worksheet; Commercial to Residential allocation: 100%  Min DSCR: 1.09 Mortgage Rate: 5.00%  Term (Years): 3.0 Supportable 1st Mortgage Pmt: 44.650 Supportable 1st Mortgage Pmt: 44.650 Supportable 1st Mortgage Amt: \$603.124 Proposed 1st Mortgage Amt: \$603.124 Provide additional comments here, if needed. Worksheet, Commercial to Residential allocation: 100%  8,457  Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed.  Provide additional comments here, if needed.
Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Opher Required Reserve Deposit Other Required Reserve 1 Deposit Other Required Reserve 1 Deposit Other Required Reserve 2 Deposit Required Reserve 1 Deposit Reserves/Ground Lease Base Rent/E TOTAL OPERATING EXPENSES (w/ Reserves/GL Base Refees)  NET OPERATING INCOME (INCOME minus OP EXPENSE DEBT SERVICE/MUST PAY PAYMENTS ("hard debt-"/amo Hard Debt - First Lender Hard Debt - First Lender (HCD Program 0.42% pymt, or Hard Debt - Fourth Lender (Debt Program, or other 3rd Hard Debt - Fourth Lender Commercial Hard Debt Service  TOTAL HARD DEBT CASH FLOW (NOI minus DEBT SERVICE) USES OF CASH FLOW BELOW (This row also shows DSt USES STHAT PRECEDE MOHOD DEBT SERVICE IN WAT Below-the-line* Asset Migl e (uncommon in new projects, 1 Partnership Management Fee (see policy for limits) Investor Service Fee (aka LP) Asset Migl Fee* (see policy for Debt Investor Service Fee (aka LP) Asset Migl Fee* (see policy for Debt Investor Service Fee (aka LP) Asset Migl Fee* (see policy for Deferred Developer Fee (Enter amt <= Max Receipt Commercial Co	cent/ Bond  ES)  other 2nd Lr. Lender)  F SERVICE  CR.)  FERFALL  see policy)  int finits)  ints field)  ints	5,000 2,000 2,000 7,000 51,232 48,669 31,616 10,671 0 0 42,287 6,3822 748 No 33% 67% (Select lander nara All MOHCDOCIII Ground Lease \	Complance Monitoring & Loai \$400 PUPA  from 'Commercial Op. Budget' PUPA: 1,400  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-MR)  MOHCD (PASS-BMR)  Ifrom 'Commercial Op. Budget' PUPA:  PUPA:  PUPA:  Project has MOHCD ground le  ne/program from drop down)  cons payable from res. rects  alue  [67% of residual receipts, multip Enter/override amount of residents  [67% of residual receipts, multip Enter/override amount of residents  [67% of residual receipts, multip Enter/override amount of residents	Worksheet; Commercial to Residential allocation: 100%  Min DSCR: 1.09 Mortgage Rate: 5.00%  Term (Years): 3.0 Supportable 1st Mortgage Pmt: 44,650 Supportable 1st Mortgage Pmt: 44,650 Supportable 1st Mortgage Amt: \$603,124 Proyoke additional comments here, if needed. Provide additional comments here, if needed.  Provide additional comments here, if needed.
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Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Opher Required Reserve Deposit Other Required Reserve Deposit Other Required Reserve 1 Deposit Other Required Reserve 2 Deposit Required Reserve Deposits, Commercial Sub-total Reserves/Ground Lease Base RenVE TOTAL OPERATING EXPENSES (w/ Reserves/GL Base R Fees) NET OPERATING EXPENSES (w/ Reserves/GL Base R Fees) NET OPERATING INCOME (INCOME minus OP EXPENSE Hard Debt - First Lender Hard Debt - First Lender Hard Debt - Frist Lender Hard Debt - Frist Lender Hard Debt - Fourth Lender Commercial Hard Debt Service TOTAL HARD DEBT CASH FLOW (NOI minus DEBT SERVICE) USES OF CASH FLOW BELOW (This row also shows DSt USES THAT PRECEDE MOHCD DEBT SERVICE IN WAT Teleovi-the-line* Asset Migl fee (uncommon in new projects, 1 Partnership Management Fee (see policy for limits) Investor Service Fee (aka "LP Asset Migl Fee") (see policy for Other Payments) Non-amortizing Loan Print - Lender 1 (select lender in commer Deferred Developer Fee (Enter amt - Max Fee from cell 13 TOTAL PAYMENTS PRECEDIN R RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS) PRECEDING MOHCD)  Residual Receipts Cakulation Does Project have a MOHCD Residual Receipt Obligation? Will Project Defer Developer Fee? MOHCD Residual Receipts Obligations MOHCD/OCI: Sort Debt Loans MOHCD/OCI: Sort Debt Loans MOHCD/OCI: Sort Debt Loans MOHCD Residual Receipts Service MOHCD Residual Receipts Amount to Loan Repe Proposed MOHCD Residual Receipts Amount to Residual Propages MOHCD Residual Receipts Amount to Loan Repe Proposed MOHCD Residual Receipts Amount to Loan Repe	ent/ Bond ES) other 2nd L Lender)  F SERVICE  CR.) ERFALL see policy) other initis) other initis	5,000 2,000 2,000 7,000 51,232 48,669 31,616 10,671 0 0 42,287 6,382 7,15  0 6,382 Yes No 33% 67% (Salket lander rara 4,264 0 0 0 0 4,254	Complance Monitoring & Loai \$400 PUPA  \$400 PUPA: 1,400  PUPA: 1,400  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-MR)  MOHCD (PASS-BMR)  Ifrom 'Commercial Op. Budget'  PUPA:  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-MR)  Ifrom 'Commercial Op. Budget'  PUPA:  PUPA:  Def. Develop. Fee split: 0%  PUPA:  Project has MOHCD ground le  PUPA:  10,000 purple of the purple o	Worksheet; Commercial to Residential allocation: 100%  Min DSCR: Min DSCR: 1.09  Mortgage Rate: 5.00%  Term (Years): 30  Supportable 1st Mortgage Pmt: 44,650  Supportable 1st Mortgage Amt: \$693,124  Provide additional comments here, if needed.  Provide additional comments here, if needed.  Provide additional comments here, if needed.  Worksheet; Commercial to Residential allocation: 100%  8,457  Provide additional comments here, if needed.  Provide additional comments here, if
Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Opher Required Reserve Deposit Other Required Reserve Deposit Other Required Reserve Deposit Required Reserve Supposit Required Reserve Deposit Required Reserve Supposit Required Reserve Supposit Required Reserve Supposit Reserves/Ground Lease Base Renv Fees)  NET OPERATING INCOME (INCOME minus OP EXPENSE DEBT SERVICE/MUST PAY PAYMENTS ("hard debt"/amo Hard Debt - Second Lender (HCD Program 0.42% pymt, or Hard Debt - Second Lender (HCD Program, or other 3rd Hard Debt - Find Lender (Debt HCD Program, or other 3rd Hard Debt - Find Lender (Debt HCD Program, or other 3rd Hard Debt - Find Lender (Debt HCD Department) Reserved Reserve	ent/ Bond ES) other 2nd L Lender)  F SERVICE  CR.) ERFALL see policy) other initis) other initis	5,000 2,000 2,000 7,000 51,232 48,669 31,616 10,671 0 0 42,287 6,382 7,15  0 6,382 Yes No 33% 67% (Select lender rara 4,254 4,254 4,254 2,127	Complance Monitoring & Loai \$400 PUPA  \$400 PUPA: 1,400  PUPA: 1,400  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-MR)  MOHCD (PASS-BMR)  Ifrom 'Commercial Op. Budget'  PUPA:  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-MR)  Ifrom 'Commercial Op. Budget'  PUPA:  PUPA:  Def. Develop. Fee split: 0%  PUPA:  Project has MOHCD ground le  PUPA:  10,000 purple of the purple o	Worksheet; Commercial to Residential allocation: 100% Min DSCR: 1.09 Mortgage Rate: 5.00% The market of the more o
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Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Other Required Reserve Deposit Other Required Reserve Deposit Other Required Reserve Deposit Other Required Reserve Deposit Required Reserve Supposit Required Reserve Supposit Required Reserve Supposit Required Reserve Supposit Required Reserves/Ground Lease Base Renv Fees)  NET OPERATING INCOME (INCOME minus OP EXPENSE Fees)  NET OPERATING INCOME (INCOME minus OP EXPENSE DEBT SERVICE/MUST PAY PAYMENTS ("hard debt"/amo Hard Debt - First Lender Commercial Hard Debt Service  TOTAL HARD DEBT CASH FLOW MOI minus DEBT SERVICE) USES OF CASH FLOW BELOW (This row also shows DS USES THAT PRECEDE MOHCD DEBT SERVICE IN WAT Feliow-the-line* Asset Migt ed (uncommon in new projects). Partnership Management Fee (see policy for limits) R	ent/ Bond ES) other 2nd L Lender)  F SERVICE  CR.) ERFALL see policy) other initis) other initis	5,000 2,000  7,000  51,232 48,669  31,616 10,671 0 0 42,287 6,382 7,15  0 6,382 Yes No 33% 67% (Select lender rara 4,254 4,254 2,127 0 0 0 0 0 2,127	Complance Monitoring & Loai \$400 PUPA  \$400 PUPA: 1,400  PUPA: 1,400  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-MR)  MOHCD (PASS-BMR)  Ifrom 'Commercial Op. Budget'  PUPA: 9,744  PUPA: 9,744  PUPA: 9,744  Froject has MOHCD ground is 1,400 purpose the pupper of the pup	Morksheet; Commercial to Residential allocation: 100%  Min DSCR: Min DSCR: Supportable 1st Mortgage Rate: Supportable 1st Mortgage Pmt: 44,650 Supportable 1st Mortgage Pmt: 44,650 Supportable 1st Mortgage Pmt: 44,650 Supportable 1st Mortgage Amt: Provide additional comments here, if needed.  Provide ad
Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Opher Required Reserve Deposit Other Required Reserve Deposit Other Required Reserve Deposit Other Required Reserve Deposit Required Reserve Supposit Required Reserve Supposit Required Reserve Supposit Required Reserve Supposit Required Reserves/Ground Lease Base Renv Fees)  NET OPERATING INCOME (INCOME minus OP EXPENSE Fees)  NET OPERATING INCOME (INCOME minus OP EXPENSE Lease Service Musical Reserves Supposited Reserves/Ground Lease Base Renv Hard Debt - First Lender Hard Debt - First Lender Lender Debt - First Lender Forgram, or other 3rd Hard Debt - First Lender Commercial Hard Debt Service  Total Hard Debt - Fourth Lender Commercial Hard Debt Service  TOTAL HARD DEBT CASH FLOW MOI minus DEBT SERVICE IN WAT Feliow-the-line* Asset Migt Red (uncommon in new projects). Partnership Management Fee (see policy for limits) Partnership Management Fe	ent/ Bond ES) other 2nd L Lender)  F SERVICE  CR.) ERFALL see policy) other initis) other initis	5,000 2,000 2,000 7,000 51,232 48,669 31,616 10,671 0 0 42,287 6,382 7,15  0 6,382 Yes No 33% 67% (Select lender rara 4,254 4,254 2,127 0 0 0 0 0 0 2,127	Complance Monitoring & Loai \$400 PUPA  \$400 PUPA: 1,400  PUPA: 1,400  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-MR)  MOHCD (PASS-BMR)  Ifrom 'Commercial Op. Budget'  PUPA: 9,744  PUPA: 9,744  PUPA: 9,744  Froject has MOHCD ground is 1,400 purpose the pupper of the pup	Morksheet; Commercial to Residential allocation: 100%  Min DSCR: Min DSCR: Supportable 1st Mortgage Rate: Supportable 1st Mortgage Pmt: 44,650 Supportable 1st Mortgage Pmt: 44,650 Supportable 1st Mortgage Pmt: 44,650 Supportable 1st Mortgage Amt: Provide additional comments here, if needed.  Provide ad

566 Natoma	Small Sit	es Project																			
Total # Units	: 5	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	Year 16	Year 17	Year 18	Year 19	Year 20
	%annual	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042
INCOME	increase	Total 108.001	Total 113,943	Total 118.374	Total 121.333	Total 124,366	Total 127,476	Total	Total 133,929	Total 137.277	Total 140,709	Total 144.227	Total 147.833	Total 151.528	Total 155.317	Total	Total 163,180	Total 167.259	Total 171,441	Total 175.727	Total
Residential - Tenant Rents Residential - Tenant Assistance Payments (Non-LOSP)	n/a	108,001	113,943	118,374	121,333	124,366	127,476	130,663	133,929	137,277	140,709	144,227	147,833	151,528	155,317	159,200	163,180	167,259	1/1,441	1/5,/2/	180,120
Commercial Space Other Income	2.5%	-			-	-				•	-			-		-	•	-	•	-	
Gross Potential Income	•	110,701	116,711	121,210	124,241	127,347	130,530	133,794	137,139	140,567	144,081	147,683	151,375	155,160	159,039	163,015	167,090	171,267	175,549	179,938	184,436
Vacancy Loss - Residential - Tenant Rents Vacancy Loss - Residential - Tenant Assistance Payments	n/a n/a	(10,800)	(5,697)	(5,919)	(6,067)	(6,218)	(6,374)	(6,533)	(6,696)	(6,864)	(7,035)	(7,211)	(7,392)	(7,576)	(7,766)	(7,960)	(8,159)	(8,363)	(8,572)	(8,786)	(9,006)
Vacancy Loss - Commercial FFFECTIVE GROSS INCOME	n/a																				
	=	99,901	111,014	115,292	118,174	121,128	124,157	127,261	130,442	133,703	137,046	140,472	143,984	147,583	151,273	155,055	158,931	162,904	166,977	171,151	175,430
OPERATING EXPENSES Management	3.5%	12 960	13,414	13.883	14 369	14.872	15.392	15,931	16,489	17.066	17 663	18.281	18.921	19 583	20.269	20.978	21.713	22.472	23.259	24.073	24.916
Salaries/Benefits	3.5%			-	- 1,000		-	-	-				-	,	-	-		-	-	-	-
Administration Utilities	3.5%	9,050 4,438	9,367 4,594	9,695 4,754	10,034	10,385 5.093	10,749 5,271	11,125 5,456	11,514 5,647	11,917 5.844	12,334	12,766 6.261	13,213	13,675 6,707	14,154 6,941	14,649 7,184	15,162 7,436	15,693 7,696	16,242 7,965	16,810 8,244	17,399 8.533
Taxes and Licenses	3.5%	-				-	-		-	-								-			-
Insurance Maintenance & Repair	3.5% 3.5%	5,000 12,784	5,175 13,231	5,356 13,694	5,544 14,174	5,738 14,670	5,938 15,183	6,146 15,715	6,361 16,265	6,584 16,834	6,814 17,423	7,053 18,033	7,300 18,664	7,555 19,317	7,820 19,993	8,093 20,693	8,377 21,418	8,670 22,167	8,973 22,943	9,287 23,746	9,613 24,577
Supportive Services	3.5%	12,704	-	-	14,174	-	-	-	-	-	- 17,420	-	-	- 10,017	-	-		-	-	-	- 24,017
Commercial Expenses																					
TOTAL OPERATING EXPENSES PUPA (w/o Reserves/GL Base Rent/Bond Fees)	)	44,232 8,846	45,780	47,383	49,041	50,758	52,534	54,373	56,276	58,245	60,284	62,394	64,578	66,838	69,177	71,599	74,104	76,698	79,383	82,161	85,037
Reserves/Ground Lease Base Rent/Bond Fees Ground Lease Base Rent	1				^	^	^	_				^	^	^	^					_	0
Bond Monitoring Fee	+	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Replacement Reserve Deposit Operating Reserve Deposit		2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Other Required Reserve 1 Deposit	+	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Required Reserve 2 Deposit Required Reserve Deposit/s. Commercial	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sub-total Reserves/Ground Lease Base Rent/Bond Fees	1	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000
TOTAL OPERATING EXPENSES (w/ Reserves/GL Base Rent/ Bond Fees)		51,232	52,780	54,383	56,041	57,758	59,534	61,373	63,276	65,245	67,284	69,394	71,578	73,838	76,177	78,599	81,104	83,698	86,383	89,161	92,037
PUPA (w/ Reserves/GL Base Rent/Bond Fees/ NET OPERATING INCOME (INCOME minus OP EXPENSES)	)	10,246 48,669	58,233	60,909	62,133	63,371	64,623	65,888	67,166	68,458	69,762	71,078	72,406	73,745	75,096	76,456	77,827	79,206	80,594	81,990	83,394
DEBT SERVICE/MUST PAY PAYMENTS ("hard debt"/amortized loans)																					
Hard Debt - First Lender Hard Debt - Second Lender (HCD Program 0.42% pymt, or other 2nd Lender)	1	31,616 10,671	31,616 10,671	31,616 10,671	31,616 10,671	31,616 10.671	31,616 10,671	31,616 10,671	31,616 10,671	31,616 10,671	31,616 10,671	31,616 10,671	31,616 10.671	31,616 10.671	31,616 10,671	31,616 10,671	31,616	31,616 10,671	31,616 10.671	31,616 10,671	72,516
Hard Debt - Third Lender (Other HCD Program, or other 3rd Lender)	+	- 10,071	- 10,071	- 10,071	- 10,071	- 10,071	- 10,071	- 10,071	- 10,071	- 10,071	10,071	- 10,071	- 10,071	- 10,071	- 10,071	- 10,071	- 10,071	- 10,071	- 10,071	- 10,071	
Hard Debt - Fourth Lender Commercial Hard Debt Service	-																				
TOTAL HARD DEBT SERVICE	ď	42,287	42,287	42,287	42,287	42,287	42,287	42,287	42,287	42,287	42,287	42,287	42,287	42,287	42,287	42,287	42,287	42,287	42,287	42,287	72,516
CASH FLOW (NOI minus DEBT SERVICE)		6,382	15,946	18,622	19,846	21,084	22,336	23,601	24,879	26,171	27,475	28,791	30,119	31,458	32,809	34,169	35,540	36,919	38,307	39,704	10,877
USES OF CASH FLOW BELOW (This row also shows DSCR.) USES THAT PRECEDE MOHCD DEBT SERVICE IN WATERFALL	DSCR:	1.151	1.377	1.44	1.469	1.499	1.528	1.558	1.588	1.619	1.65	1.681	1.712	1.744	1.776	1.808	1.84	1.873	1.906	1.939	1.15
Deferred Developer Fee (Enter amt <= Max Fee from row 131)  "Below-the-line" Asset Mgt fee (uncommon in new projects, see policy)	3.5%	-																			-
Partnership Management Fee (see policy for limits) Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits)	3.5%																				
Other Payments	+	-																			
Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 2	1					-				-				-			-		-	-	
TOTAL PAYMENTS PRECEDING MOHCD	<del>,  </del>		-	-		-	-	-	-	-	-			-	-	-	-	-	-	-	
RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHCD)		6,382	15,946	18,622	19,846	21,084	22,336	23,601	24,879	26,171	27,475	28,791	30,119	31,458	32.809	34,169	35.540	36.919	38,307	39,704	10,877
Does Project have a MOHCD Residual Receipt Obligation?	Yes	0,302	15,946	10,022	19,046	21,004	22,336	23,001	24,079	20,171	21,415	20,791	30,119	31,456	32,009	34,169	35,540	36,919	36,307	39,704	10,077
Will Project Defer Developer Fee?	No 7% / 33%																				
Residual Receipts split for all years Lender/Owner	Dist. Soft	1																			
MOHCD RESIDUAL RECEIPTS DEBT SERVICE MOHCD Residual Receipts Amount Due	Debt Loan: 100.00%	4.254	10.631	12 415	13 231	14 056	14 890	15 734	16 586	17 447	18 317	19 194	20.079	20.972	21.872	22.780	23.693	24 613	25 538	26 469	7 252
Proposed MOHCD Residual Receipts Amount to Loan Repayment	100.00%	4,234	10,631	12,415	13,231	14,056	14,890	10,734	10,366	17,447	10,317	10,104	20,079	20,572	21,072	22,700	23,083	24,013	20,000	26,469	7,252 7,252
Proposed MOHCD Residual Receipts Amount to Residual Ground Lease Proposed MOHCD Residual Receipts Amount to Replacement Reserve	4	4 254						15 734	16 586		18 317	19 194	20.079	20.972	21.872	22 780	23 693	24 613	25 538		
REMAINING BALANCE AFTER MOHCD RESIDUAL RECEIPTS DEBT SERVICE		2,127	5,315	6,207	6,615	7,028	7,445	7,867	8,293	8,724	9,158	9,597	10,040	10,486	10,936	11,390	11,847	12,306	12,769	13,235	3,626
NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE HCD Residual Receipts Amount Due	0.00%	<u> </u>																			
Lender 4 Residual Receipts Due	0.00%	-		-	-	-								-						-	
Lender 5 Residual Receipts Due Total Non-MOHCD Residual Receipts Debt Service	0.00%	<u> </u>																			_ <u>-</u> -
REMAINDER (Should be zero unless there are distributions below)  Owner Distributions/Incentive Management Fee	I	2,127	<b>5,315</b> 5,315	6,207 6,207	6,615 6,615	7,028 7,028	7,445 7,445	<b>7,867</b> 7,867	8,293 8,293	8,724 8,724	9,158 9,158	9,597 9,597	10,040 10,040	10,486 10,486	10,936 10,936	11,390 11,390	11,847 11,847	12,306 12,306	12,769 12,769	13,235 13,235	3,626 3,626
Other Distributions/Uses Final Balance (should be zero)	1																				
			106.755			113.552	106.335		52.169	71.277	24.096	44.654		30.250	49.769	28.574	53.639		62.999	91.168	478.845
RR Running Balance OR Running Balance Other Required Reserve 1 Running Balance Other Required Reserve 2 Running Balance		47,419 23,614	106,755 23,850 -	109,822 24,088 -	112,920 24,329 -	113,552 24,572	106,335 24,818 -	34,094 25,066 -	52,169 25,317 -	71,277 25,570	24,096 25,826 -	44,654 26,084	66,294 26,345 -	30,250 26,608 -	49,769 26,874 -	28,574 27,143	53,639 27,415	36,026 27,689	62,999 27,966 -	91,168 28,245 -	478,845 28,528
DEFERRED DEVELOPER FEE - RUNNING BALANCE																					
Developer Fee Starting Balance	I				-	-	-	-				-	-			-				-	
Deferred Developer Fee Earned in Year  Developer Fee Remaining Balance	Ţ	: <u>_</u>						-:-													:_
Developer the Remaining Balance	•		-	-	-		-	-	-	-		-	-	-	-	-	-		-	-	-

				G	ENERAL I	PROJECT IN	IFORMATI	ON				
A	ian Data			4/40/0000	1				C	AMI/Dawt Vacus	2022	
	tion Date f Operations			4/19/2023 2023					Current	AMI/Rent Year:	2022	
		tions (1-12)		6								
This on	aliantian for	financina io	for (solost only	ono).		Financina io	raminated fee	·	Local Funding	n Dragrama.		
This application for financing is for (select only one):   Financing is requested for: Local Funding Programs:								ites Program				
	isting Develo	pment	Rent Roll' She	et			ent/Gap		LOSP Progra			
PROPO	SED DEVEL	OPMENT										
Project	Name	O1 IIIIVI		Project St	reet #	Project Stree	t Name	Project Street Sur	reet Suffix (St/Ave/etc.) Project Zip Cod			
566 Nato			Cia anial I	Nintal nt		Natoma	Duiteline To	St	0		94103	
South of	Neighborho Market	oa	Supervisorial [	District 6	Real Estate	District	Building Ty Lowrise (1-3		Gross SF	4,263	# Floors	
Total Ur	nits	# of Affordal		Occupanc		Supportive H		Transitional Hous	sing?	If Transitional,		
# Comm	5	Comm SF	Project Sponso		Occupancy	D/	Ournershin	Tumo	Property Own			
# Comm	Units	Comm SF 0	MEDA	r (parent ei	illi(les), not i	_P)	Ownership Non Profit C		Meda Small Pr			
	y Owner Co		Property Owne		Title	Property Ow	ner Contact		Property Own	er Contact Pho	one	
Jose Ga	rcia SED HNIT D	ISTRIBUTION	Program Manag	jer	TARGET R	igarcia@meda OPULATION	asf.org		415-282-3334			
		number of unit					n target propos	ed to be served:	Narrative: Plea	ase provide summ	ary of	
manager	units, and unre	estricted units, i	f any.			that qualify for m				proposed to be se		
		_				e the individual ir	n each target p			s a 5 unit residen istrict of San Fra		
Unit Typ	nes		sed # Units Mgr's Unit(s)	% of Total Units	Families Persons wit	h HIV/AIDS		3		ur units occupied		
SRO	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	morado n	ingi o omit(o)	0%	Homeless F					back. Mjaority of		
Studio						Physically Disa	bled	1		s building are Fil t all have been liv		
1 BR 2 BR			<u>4</u>		Developme Seniors	ntally Disabled		3		years. Tenant h		
3 BR			·			h Substance A	buse			of multi-generati		
4 BR 5 BR				0%		iolence Survivo	ors			ich include 2 ser n. The newest ur		
Total Ur	nits		5	0% 100%	Formerly In	carcerated			latinx family wit			
				,,,,,,		ged Youth ("T	AY")					
	T FINANCII		motion about all avi	oting and are	nood project	financing includ	ing all bard and	d ooft dobt landers. Le	ndoro obould bo li	inted in lien		
								d soft debt lenders. Le rmation for all columns				
								t Financing Table is	not completed.			
								Repayment	Annual Payment	Notes		
					First		Hard	Terms	Amount	(please note an	y anticipate	
Lien	Lender (and		Total Funding	Interest	Repymt	Maturity	Debt/Soft	(select from drop	(or N/A, if not	changes to repa		
Order 1	Program if a		Amount 642,495	Rate 3.87%	Due Date 8/1/2023	7/1/2063	Debt/Both	down) Periodic	applicable) 31,616	obligations)		
2	MOHCD (P.		354,480	0.96%	8/1/2023	7/1/2063		Periodic	10,671			
3		ASS-Deferred		0.96%	8/1/2023	7/1/2063		Deferred	0		85,095.42	
<u>4</u> 5	MOHCD SS	5P	2,804,004	3.00%	8/1/2023	7/1/2063	Soft	Residual receipts	N/A			
6												
7												
<u>8</u>												
10												
	То	tal Funding:	\$3,859,004									
	he project		Acquisition cost m						Does the pro	oject have/will		
	have HCD ncing?	No	rent payments. (T worksheet 6, I134				receipts, see		have Fede	ral Funding?	No	
PROPO	SED RENTA	L SUBSIDIES			RESIDUAL	RECEIPTS/GI	ROUND LEA	SE INFORMATION				
	units proposed t	o be supported by	y each rental subsidy	type.	Does/Will th	ne project have	a MOHCD/C	CII Residual Recei	pts loan repaym	ent obligation?	Yes	
LOSP Project-F	Based-Section	n 8			Will the proi	ect defer the p	avment of the	e Developer Fee, ar	nd therefore			
		n 8 (Mod Reh	nab SRO)					splits? (See Develo		.)	No	
		h (Select if any P	PB-Sec8 Units):			eceipts split for		Part II day a san a line	6. 1.1.(11		070/	
HOPWA	8-Voucher							distribution to all so distribution to Owne			67% 33%	
PRAC -					70 01 1100	nadai i tooo.pto	available to:				0070	
PRAC -	811											
S+C VASH												
HOME T	BA											
Other:												
					Does/Will th	ne project have	a MOHCD/C	CII ground lease?			No	
								· ·				
					Does/Will th	ne project have	a non-MOHO	CD/OCII ground leas	se?		No	
					If ves	, enter Lessor r	name:					
									,		,	
					Must Pay		Residual Rent		Annual Post			
					Base Rent		Amount:		Annual Rent	_	]	

#### UTILITIES AND OTHER PROJECT INCOME

566 Natoma Small Sites Project 4/19/2023 Application Date:

#### **UTILITY ALLOWANCE**

For each utility type below, select either "Tenant" or "Owner" and the type of utility source, as applicable. The selections will automatically calculate the total utility allowance by unit type, and will be used in the calculation of "Max Tenant Paid Rent" in the "New Devt - Rent & Unit Mix" and "Existing Devt - Rent Roll" worksheets.

If using a engineer calculated utility allowance, select "Owner" for all utility types, and enter in calculated utility allowance directly in the row "Other".

Utility		Who Pays?	Туре							
Allowance Year:	2022	(select from dro	p down menu)	SRO	Studio	1BR	2BR	3BR	4BR	5BR
Heating*		Tenant	Natural Gas	0	26	32	38	44	50	56
Cooking*		Tenant	Natural Gas	0	4	5	8	10	12	15
Other Electric*		Tenant		0	43	51	72	97	122	147
Water Heating*		Owner	Natural Gas	0	0	0	0	0	0	0
Other: (please describe)										
Total Utility Allowance				0	73	88	118	151	184	218

Utility Allowances approved for the San Francisco Housing Authority, effective 8/31/2021:

#### OTHER PROJECT INCOME

Please use the tables below to provide detailed information about other projected monthly residential and commercial income. The information provided below will link to income line items in the 1st year Operating Budget worksheet.

Residential Parking

No. of Tenant Rental Spaces	1
Monthly Income Per Space	225
Monthly Residential Parking Income	225
Annual Residential Parking Income	2,700

#### Miscellaneous Rent Income

In the table below, enter each type of anticipated rent-related income not already included in the calculation of gross rental income.

Miscellaneous Rent Income Source	Amount
Monthly Miscellaneous Rent Income	0
Annual Miscellaneous Rent Income	0
	-

#### Laundry

Annual Total Laundry Income	0
Weekly Assumed Income Per Unit	
No. of Units Using Central Laundry	

interest income - Froject Operations	
Interest Income Source	Amount
Monthly Interest Income	0
Annual Interest Income - Project Operations	0

Tenant Charges	A
Tenant Charges Source	Amount
Monthly Tenant Charges	0
Annual Tenant Charges Income	0

#### Miscellaneous Residential Income

In the table below, itemize other revenue proposed to be generated by the project and not already included in other income line items. Do not include misc. rent-related income below; enter those under Miscellaneous Rent Income.

Miscellaneous Residential Income Source	Amount
Monthly Misc Residential Income	0
Annual Misc Residential Income	0

#### Other Commercial Income

In the table below, enter each type of anticipated Other Monthly

in the table below, enter each type of anticipated Other Monthly	
Other Commercial Income Source	Amount
Monthly Other Commercial Income	0
Annual Commercial income	0

Rent Roll Total Uni		566 Natoma Small Sites Project							Current AMI/Rent Year:	2022
Row Num	Unit No.		Total # Units (inc. Mgr's Unit)	Unrestricted/ Manager Units	Total Restricted Units		nrestricted/ Manager Units	Total Restricted Units	Rent Roll Date:  MOHCD 80%	1/0/1900
1		SRO	0	0	0		0	0		
2		Studio	0	0	0		0	0		
3		1BR	4	4	0		4	4	4	
4		2BR	1	1	0		1	1	1	
5		3BR	0	0	0		0	0		
6		4BR	0	0	0		0	0		
7		5BR	0	0	0		0	0		
8		Total Units	5	5	0		5	5	5	•
9 10 11		Calculated Unadjust Calculated Unadjust				62.4% 66.4%				

### RENT AND UNIT MIX INFORMATION - EXISTING PROJECTS ONLY

Complete this worksheet!

566 Natoma

Application		4/19/2023 2022		Complete	uns worksneed				Small S	ites Project	
	wance Year					Average F	lousehold AMI:		Monthly Rental Assistance:	\$0	
Rent Roll			Ì	Avg I	Household AMI f	or at least 66%	of Households:		Annual Rental Assistance:	\$0	
Total Unit	s:	0				Avg AMI at 10	0% occupancy:		(Number above links to 1st Year Op. But	dget, cell F10)	
Row Num	Unit No.	Current Unit Restriction (select below)	Unit Type (select below)	Unit Size (square feet)	Date Of Most Recent Income Recertification	Household Annual Income as of Most Recent Recertification	Household Size as of Most Recent Recertification (select below)	Household Income AMI	Rental Assistance Type (select below)	Amount of Monthly Rental Assistanc e	Utility Allowance
1		Unrestricted	1BR						none		\$88
2		Unrestricted	1BR						none		\$88
3		Unrestricted	1BR 1BR						none		\$88 \$88
4 5		Unrestricted Unrestricted	2BR						none none		\$88 \$118
6		Officsurcted	ZDN						none		\$0
7											\$0
8											\$0
9											\$0 \$0 \$0
10											\$0
11 12											\$0
13											\$0 \$0
14											\$0
15											\$0
16											\$0
17 18											\$0 \$0 \$0 \$0
19											\$0
20											\$0
21											\$0 \$0
22											\$0
23											\$0 \$0
24 25											\$0 \$0
26											\$0
27											\$0 \$0
28											\$0
29 30											\$0 \$0
31											\$0
32											\$0 \$0
33											\$0
34											\$0 \$0 \$0 \$0
35 36											\$0 \$0
37											\$0
38											\$0
39											\$0
40											\$0
41 42											\$0 \$0
43											\$0
44											\$0
45 46											\$0 \$0 \$0 \$0
46											\$0 \$0
48											\$0
49											\$0
50											\$0
51 52										-	\$0 \$0
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57 58										<b> </b>	\$0 \$0
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63 64										<b> </b>	\$0 en
65											\$0
66											\$0
67											\$0
68											\$0 \$0
69 70										<b> </b>	\$0 \$0
71											\$0
71 72											\$0 \$0
73											\$0
74 75										-	\$0
/5											\$0

4/19/2023 2022 2022 1/0/1900 Application Date: Current AMI/Rent Year: Utility Allowance Year: Small Sites Project

\$9,864

566 Natoma Application Date: Current AM/Rent Yea Utility Allowance Year Rent Roll Date: 0 As-Restricted R \$10,364 Monthly: \$124,366 Annual: Total Units: \$10,111 \$121,333 Monthly Proposed Tenant Rent: Annual Proposed Tenant Rent: Avg Pre-Acq Rent by AMI: 62.4% \$9,000 \$9,495 Rent Roll Date: Avg 100% Occupied Rent by AMI: 66.4% \$108,001 \$113,943 \$118,374 \$124,366

Total Unit					Avg i	oo /o o ooupio	I Relit by Aivil.	00.170					Annuarriop	( Yr 1 links to 1stY		(Annual Propo		4121,333 عاد Yrs 2-5 links to		Alliual.
rotal Ollic										Proposed Tenan	t Paid Rent and	Affordability R	estrictions	(11 / 2010 10 1011	roppadgos, rom o	(Fillian Fropol	JOG TONGIK TOK TO	7102 0 11110 10 20 1	rodaio, row oy	Smal
Row Num	Unit No.	Current Tenant Rent (monthly)	Calculated Unadjusted MOHCD AMI (Current Tenant Rent + Monthly Rental Assistance + Utility Allowance	Proposed Unit Restriction (select below) If no change from current, press button below to copy Col C.	Proposed Income Limit (% MOHCD AMI) If no change from current, press button below to copy Col O.	Household Income Relative to 2022 80% State AMI	Property Tax Payment (Small Sites) Enter "Exempt" if unit is exempt. Otherwise, provide Property Tax Payment	Increase in Tenant Rent (Small Sites) Enter additional amount tenant rent will increase.	below will determine the amount of Tenant Rent in the 1st yr. Operating Budget.	Rent Amount (Enter only if proposing tenant rent different from Current Tenant Paid Rent, Current Max Tenant Rent, or Proposed Max Tenant Rent)	Proposed Tenant Rent Amount	% Change (Proposed Tenant Rent vs. Current Tenant Rent)	Calculated Unadjusted MOHCD AMI (Proposed Tenant Rent + Monthly Renatl Assistance + Utility Allowance expressed as % of rent based on	Rent Burden @ Proposed Tenant Rent	Proposed Tenant Rent Amount (Year 1)	Proposed Tenant Rent Amount (Year 2)	Proposed Tenant Rent Amount (Year 3)	Proposed Tenant Rent Amount (Year 4)	Proposed Tenant Rent Amount (Year 5)	Target AMI%
2		\$1,144 \$1,305	44.5% 50.3%		80%		Exempt		Other Tenant Rent Amount	\$1,197	\$1,197 \$1,338	4.6% 2.5%			\$1,197 \$1,338	\$1,227 \$1,371	\$1,258 \$1,405	\$1,289	\$1,321 \$1,476	80%
3		\$1,305	50.3% 65.4%		80% 80%	<b>-</b>	Exempt Exempt		Other Tenant Rent Amount Other Tenant Rent Amount	\$1,338 \$1,875	\$1,338 \$1,875	2.5% 8.7%			\$1,338 \$1,875	\$1,371	\$1,405 \$2,050	\$1,440 \$2,101	\$1,476 \$2,154	80%
4		\$2,218			80%		Exempt		Other Tenant Rent Amount	\$2,273	\$2,273	2.5%			\$2,273	\$2,330	\$2,389	\$2,101	\$2,509	80%
5		\$2,017	68.5%	Unrestricted	80%		Exempt		Other Tenant Rent Amount	\$2,317	\$2,317	14.9%	78.1%		\$2,317	\$2,567	\$2,763	\$2,832	\$2,903	80%
6																				80%
7 8																				80% 80%
9																				80%
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566 Natoma Application Date: Current AM/Rent Yea Utility Allowance Year

Utility Allowance Year \$10,896
Rent Roll Date: \$130,752
Total Units:

		Sites
Row	Unit No.	Target Tenant
Num		Rent
		(excludes Utility Allowance)
		Allowarice)
1		\$2,130
2		\$2 130
3		\$2,130 \$2,130 \$2,376
4 5		\$2,130
6		\$2,376
7		
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51		1
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63		
64 65		-
66		1
67		
68		
69 70		-
71		
72 73		
73		
74 75		<b>.</b>

Small Sites Project

# Units: 5 # Bedrooms: 5 Application Date: Project Name: Project Address: Project Sponsor: 4/19/2023 566 Natoma 566 Natoma St MEDA Total Sources 3,859,004 2,804,004 642,495 354,480 58,025 SOURCES MOHCD(PASS MOHCD(PASS -BMR) MOHCD(PASS -Deferred) Name of Sources: MOHCD/OCII USES ACQUISITION

Acquisition cost or value

Legal / Closing costs / Broker's Fee

Holding Costs

Transfer Tax 642,495 2,614,615 354,480 58,025 2,624,615 TOTAL ACQUISITION CONSTRUCTION (HARD COSTS) \* Unit Construction/Rehab \* Commercial Shell Construction Construction line item costs as a % HOPE SF/OCII costs for streets etc 5% up to \$30MM HC, 4% \$30-\$45MM, 3% \$45MM+
5% up to \$30MM HC, 4% \$30-\$45MM, 3% \$45MM+
4% up to \$30MM HC, 3% \$30-\$45MM, 2% \$45MM+
5% new construction / 15% rehab SOFT COSTS Architecture & Design See MOHCD A&E Fee Guidelines Architect design fees
Design Subconsultants to the Architect (incl. Fees)
Architect Construction Admin
Reimbursables
Additional Services
Sub total Architect Conhttp://sfmohcd.org/documents-reports-and-forms Sub-total Architect Contract

Other Third Party design consultants (not included under Architect contract) Consultants not covered under architect contract: name consultant type and contract amount Under Architect contract)

Total Architecture & Desi
Engineering & Environmental Studies Survey
Geotechnical studies
Phase I & II Reports
CEQA / Environmental Review consultants
NEPA / 106 Review
CNA/PNA (rehab only)
Other environmental consultants
Total Engineering & Environmental Studies
inancing Costs
Construction Energica Name consultants & contract amounts Total Engineering Costs
Construction Financing Costs
Construction Financing Costs
Construction Loan Origination Fee
Construction Loan Interest
Title & Recording
CDLAC & COJIAC fees
Bond Issuer Fees
Other Bond Cost of Issuance
Other Bond Cost of Issuance
Other Lender Costs (specify)
Sub-total Const. Financing Costs Financing Co Sub-total C
Permanent Financing Costs
Permanent Loan Origination Fee
Credit Enhance. & Appl. Fee
Title & Recording 15,000 15,000 13187.5 Sub-total Perm. Financing Costs Total Financing Costs egal Costs

Borrower Legal fees
Land Use / CEQA Attorney fees
Tax Credit Counsel
Bond Counsel
Construction Lender Counsel
Permanent Lender Counsel
Other Legal (specify) 4,000 4,00 15,000 15,00 Total Legal Cost 19.000 19.000 Other Development Costs Appraisar Market Study Market Study
Insurance
Property Taxes
Accounting / Audit
Organizational Costs
Entitlement / Permit Fees
Marketing / Rent-up 0 13,038 2 years at 75% 13.038 \$2,000/unit; See MOHCD U/W Guidelines on: http://sfmohcd.org/documents-reports-and-forms 24.040 24,040 0 Should be either 10% or 5% of total soft of 58,040 RESERVES Operating Reserves
Replacement Reserves
Tenant Improvements Reserves
Other (specify)
Other (specify) TOTAL RESERVES 68,349 DEVELOPER COSTS

Developer Fee - Cash-out Paid at Milestones

Developer Fee - Cash-out At Risk

Commercial Developer Fee

Developer Fee - GP Equity (also show as source)

Developer Fee - Deferred (also show as source) 53,000 53,000 Need MOHCD approval for this cost, N/A for most Development Consultant Fees Other (specify) TOTAL DEVELOPER COSTS E2 000 E2 000 58,025 3,859,004 TOTAL DEVELOPMENT COST 2,804,004 Development Cost/Unit by Source
Development Cost/Unit as % of TDC by Source 560,801 72.7% 522,923 733,923 Acquisition Cost/Unit by Source 0 0 0.00 Construction Cost (inc Const Contingency)/Unit By Source Construction Cost (inc Const Contingency)/SF 0.00 0.00 0.00 0.00 0.00 \*Possible non-eligible GO Bond/COP Amount: City Subsidy/Unit 36,417 560,801 Tax Credit Equity Pricing:
Construction Bond Amount:
Construction Loan Term (in months):
Construction Loan Interest Rate (as %): Small Sites Combined Loan to Value Ratio: % of Acquisition Cost by Source **105%** 100% Small Sites Maximum Developer Fee 130,000

Application Date: Date of CNA:

REPLACEMENT RESERVE STUDY

4/19/2023

Sponsor: Project Name:	MEDA 566 Natoma				rage Estimated naining Useful												10-Year In	nflated Total:	\$ 138,048											
				Re	quired Expen	ditures from	Reserves		\$ 983,521	\$ -	\$ -	\$ -	\$ -	\$ 2,400	0 \$ 9,850	\$ 70,940	\$ -	\$ -	\$ 45,620 \$		\$ -	\$ 52,170	\$ 3,300	\$ 39,640	\$ -	\$ 37,390	\$ -	\$ -	\$ 16,560	\$ 277,870
5 Residential Units					Inflated Expe	ditures from	Reserves	% annual increase	1.0%	\$ -	\$ -	\$ -	\$ -	\$ 2,497	7 \$ 10,352	\$ 75,304	\$ -	\$ -	\$ 49,894 \$	-	\$ -	\$ 58,786	\$ 3,756	\$ 45,565	\$ -	\$ 43,843	\$ -	\$ -	\$ 20,006	\$ 310,004
ITEM	DESCR	RIPTION	Report Section #	EUL	Replac RUL Low	ement Cost High	AVG COST	# of Units	Immediate Needs	2023 1	2024 2	2025 3	2026 4	2027 5	2028 6	2029 7	2030 8	2031 9	2032 10	2033 11	2034 12	2035 13	2036 14	2037 15	2038 16	2039 17	2040 18	2041 19	2042 20	TOTAL Years 1 - 20
Building Exteriors					•			-	ts, click button to left																					
SprinklerSystem			NA		0 \$33,000					\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - \$	,	\$ -	\$ -	\$ -	Ψ	Ψ	\$ -	\$ -	\$ -	\$ -	
Add fence on North side			NA	25	0 \$1,18			prox. 13 G		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	<del>\$ -</del>	\$ -	\$ - 8		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	T	\$ -
Add corrugated covering Entry Stair/Landing - Se			NA 114	25	0 \$6,000 4 \$3,000			prox 60 G		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - ¢ -	\$ -	\$ - 3	· -	\$ -	\$ -	\$ 3.300	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - \$ 3,300
Rear Patio and Stairs -			115	50	0 \$60.000			prox 800 G		\$ -	\$ -	φ - ¢ -	\$ -	\$ -	\$ -	\$ -	<u>ф</u> -	φ - \$ -	\$ - 4	, -	\$ - \$ -	ф - С -	\$ 3,300	φ - ¢ -	\$ -	ф - \$ -	\$ -	φ - ¢ -	Φ -	\$ 3,300
Fence - Replace	iviaj. Repail		504		10 \$2,20			pprox 20 L		\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2.350	\$ -	\$ -	\$ -	\$ - 9	; -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,350
Front Doors - Replace			701		10 \$7,350			(5) Doors		\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7.500	\$ -	\$ -	\$ -	\$ - 9	, } -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,500
Garage Door - Replace			702		0 \$2,20			Garage D		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - 3	3 -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Wood Surfaces - Repair			1116		0 \$20,800			rox 5,200		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 23,500	\$ -	\$ -	\$ - 9	<b>-</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 23,500
Wood Siding/Trim - Rep	pair		1117		0 \$6,500			rox 5,200		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,800	\$ -	\$ -	\$ - 9	<u> - </u>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,800
Windows - Replace			1190		0 \$50,050			35) Windov		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - \$	} -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Foundation - Replace/R			1191		0 \$8,50			e-time Expe		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - 9	<b>}</b> -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Modified Bitumen Roof -			1302		0 \$15,560			rox 1,500		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Ť	\$ -	\$ - 9		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 16,560	,
Plumbing - Replace/Rel			1811		0 \$10,000			xtensive L		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	•	\$ -	\$ - 9		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Electrical - Repair/Repla	ace		1820		0 \$40,000			ensive Wi		+	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ - \$		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Seismic Retrofit			1890	50	0 #####	# ######	#####	(1) Building	\$ 400,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - 9	} -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interior/Common Area Exterior Lights - Replace			325	25	5 \$1,20	£2.000	£4 COO	(4) Fixture:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1.600	) 6	\$ -	\$ -	•	\$ - 9	· -	\$ -	\$ -	\$ -	\$ -	œ.	\$ -	\$ -	\$ -	\$ -	\$ - \$ 1,600
Interior Lights - Replace			325	25	5 \$600			(4) Fixture:		ф - С -	Ф -	φ - ¢ -	Φ -	\$ 800		\$ -	•	\$ -	\$ - 9	) -	Ф -	\$ -	Ť	Ť	\$ -	\$ -	Ф -	ф - С	φ - ¢ -	\$ 800
Interior Surfaces - Repa			1110		0 \$4.20			rox 1,900		\$ -	\$ -	\$ -	\$ -	\$ 500	\$ -	Ÿ		\$ -	\$ 4.950	, -	\$ -	\$ -	-	*	\$ -	\$ -	\$ -	\$ -	\$ -	
Fire Alarm System - Rep			1819		0 \$11,000			System, Mi			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Ψ	\$ -	\$ - 9		\$ -	\$ 11,500	Ψ	•	\$ -	\$ -	\$ -	\$ -		\$ 11,500
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Application Date:
Date of CNA:

4/19/2023

REPLACEMENT RESERVE STUDY

Sponsor: MEDA EUL= Average Estimated Useful Life
Project Name: 566 Natoma RUL= Remaining Useful Life

983.521 Required Expenditures from Reserves - \$ - \$ - \$ 2,400 \$ 9,850 \$ 70,940 \$ - \$ - \$ 45,620 \$ - \$ - \$ 52,170 \$ 3,300 \$ 39,640 \$ - \$ 37,390 \$ - \$ - \$ 16,560 \$ 277,870 % annual 5 Residential Units 1.0% \$ - \$ - \$ - \$ - \$ 2,497 \$ 10,352 \$ 75,304 \$ - \$ - \$ 49,894 \$ - \$ - \$ 58,786 \$ 3,756 \$ 45,565 \$ - \$ 43,843 \$ - \$ - \$ 20,006 \$ 310,004 Inflated Expeditures from Reserves increase TOTAL DESCRIPTION Low High COST Units Years 1 - 20 (To add row for Unit Improvements, click button to left. Be sure to keep row 136 blank. New rows will be inserted after row 136.) Units (Group improvements by unit number below) khaust Fans - Replace 1,500 \$7,500 \$7,900 \$7,700 \$1,260 \$1,540 \$1,400 Vall Heater - Replace with central gas furnace Interior Lights - Replace Fixture 6,160 5,720 1,700 8,200 2,200 0 \$6,020 \$6,300 \$6,160 prox 350 2,540 aminate - Replace with hardwood 1,700 8,200 2,200 Vater Heater - Replace athroom - Refurbish itchen Appliances - Replace 12 0 \$8,750 \$11,250 ##### (1) Kitche 10 0 \$13,000 \$14,000 ##### rox 3,000 litchen - Refurbish Interior Surfaces - Repaint 10,000 13,500 Init 566 A Exhaust Fans - Replace 1,500 Vall Heater - Replace with central gas furnace terior Lights - Replace 3,120 noleum Floor - Replace with ceramic tile 
 602
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 5,720 1,700 1,700 athroom - Refurbish 8.200 8,200 911 12 0 \$2,000 \$2,400 \$2,200 ) Applianc 912 12 0 \$8,750 ###### ##### (1) Kitcher 2,200 10,000 2,200 10,000 itchen Appliances - Replac itchen - Refurbish erior Surfaces - Repaint 13,950 1110 10 0 ###### ##### #### rox 3,100 \$ 13,950 \$ 10 0 \$1,350 \$1,650 \$1,500 25 0 \$7,500 \$7,900 \$7,700 25 0 \$1,260 \$1,540 \$1,400 10 0 \$7,396 \$7,740 \$7,568 25 0 \$5,280 \$6,160 \$5,720 12 0 \$1,500 \$1,900 \$1,700 Jnit 566 B haust Fans - Replace 1.500 1.500 7,700 1,400 7,568 5,720 1,700 Vall Heater - Replace with central gas furnace Wall Hea terior Lights - Replace 3,120 noleum Floor - Replace with ceramic tile 1,700 ater Heater - Replace 8,200 2,200 athroom - Refurbish tchen Appliances - Replac itchen - Refurbish 12 0 \$8,750 \$11,250 ##### (1) Kitche 10 0 \$13,420 \$14,470 ##### rox 3,100 10.000 erior Surfaces - Repaint 13,950 Unit 566 C 0 \$1,350 \$1,650 \$1,500 Exhaust F 0 \$7,500 \$7,900 \$7,700 Wall Hea xhaust Fans - Replace 1,500 7,700 Vall Heater - Replace with central gas furnace nterior Lights - Replace aminate - Replace with hardwood inoleum Floor - Replace with ceramic tile 6,160 2,540 604 1,700 8,200 2,200 10,000 ater Heater - Replace 12 5 \$2,000 \$2,400 \$2,200 }
12 0 \$8,750 \$11,250 ##### (
10 0 \$13,000 \$14,000 ##### r tchen Appliances - Replace 10,000 chen - Refurbish rior Surfaces - Repaint 13,500 nit 566 D 1,500 0 \$7,500 \$7,900 \$7,700 0 \$900 \$1,100 \$1,000 0 \$6,020 \$6,300 \$6,160 Vall Heater - Replace with central gas furnace Wall Hea terior Lights - Replace 2,540 6.160 30 0 \$5,520 \$6,440 \$5,980 12 0 \$1,500 \$1,900 \$1,700 5,980 1,700 noleum Floor - Replace with ceramic tile 602 ox 230 1,700 ater Heater - Replace 12 0 \$8,000 \$8,400 \$8,200 12 0 \$2,000 \$2,400 \$2,200 12 0 \$8,750 \$11,250 ##### 8,200 2,200 throom - Refurbish \$ 8,200 \$ tchen Appliances - Repla 2.200 10,000 10,000 chen - Refurbish 12 0 \$10,800 \$11,700 #### rox 2,500 11,250 \$ 11,250 \$ 11,250 -

Application Date: 4/19/2023 Total # Units: 5		Project Name: Project Address:	566 Natoma 566 Natoma St
First Year of Operations (provide data assuming that Year 1 is a full year, i.e. 12 months of operations): 2023		Project Sponsor:	MEDA
Small Sites Project INCOME	Total	Links from Fridge Building	Comments
Residential - Tenant Rents Residential - Tenant Assistance Payments (Non-LOSP)	0	Links from 'Existing Proj - Ren Links from 'Existing Proj - Ren	t Info' Worksheet
Commercial Space Residential Parking Miscellaneous Rent Income	2,700	Links from 'Utilities & Other Inc Links from 'Utilities & Other Inc	
Supportive Services Income Interest Income - Project Operations		Links from 'Utilities & Other Inc	
Laundry and Vending Tenant Charges	0	Links from 'Utilities & Other Inc Links from 'Utilities & Other Inc	come' Worksheet
Miscellaneous Residential Income Other Commercial Income	0	Links from 'Utilities & Other Inc	
Withdrawal from Capitalized Reserve (deposit to operating account)  Gross Potential Income	110,701		
Vacancy Loss - Residential - Tenant Rents Vacancy Loss - Residential - Tenant Assistance Payments Vacancy Loss - Commercial	0	Vacancy loss is 10% of Tenan #DIV/0!	t Rents.  Worksheet; Commercial to Residential allocation: 100%
EFFECTIVE GROSS INCOME	99,901	PUPA:	19,980
OPERATING EXPENSES Management			
Management Fee Asset Management Fee Sub-total Management Expenses	6,480 6,480 12,960	1st Year to be set according to	
Salaries/Benefits Office Salaries	12,300	POPA.	2,002
Manager's Salary Health Insurance and Other Benefits			
Other Salaries/Benefits Administrative Rent-Free Unit			
Sub-total Salaries/Benefits Administration	0	PUPA:	
Advertising and Marketing Office Expenses Office Rent	2,400	\$40/Unit/Month to maintain lea	asing staffs to lease vacant units
Legal Expense - Property Audit Expense		\$450 PUPA per finance and AM team	
Bookkeeping/Accounting Services Bad Debts		\$40 per unit per month	
Miscellaneous Sub-total Administration Expenses	500 9,050	\$100 PUPA for Income Certifi PUPA:	
Utilities Electricity Water	400		llways, laundry room
Water Gas Sewer	3,262	Actuals	
Sub-total Utilities Taxes and Licenses	4,438	PUPA:	888
Real Estate Taxes			
Payroll Taxes Miscellaneous Taxes, Licenses and Permits Sub-total Taxes and Licenses	0	PUPA:	0
Sub-total Taxes and Licenses Insurance Property and Liability Insurance	5,000	PUPA:	v
Property and Liability insurance Fidelity Bond Insurance Worker's Compensation	5,000		
Director's & Officers' Liability Insurance  Sub-total Insurance	5,000	PUPA:	1,000
Maintenance & Repair Payroll			
Supplies Contracts	1,800		
Garbage and Trash Removal Security Payroll/Contract HVAC Repairs and Maintenance		Actuals  \$450 PUPA □	
Vehicle and Maintenance Equipment Operation and Repairs Miscellaneous Operating and Maintenance Expenses		\$450 PUPA + 125 a month ja	nitorial service
Sub-total Maintenance & Repair Expenses	12,784	PUPA:	
		1	
Supportive Services Commercial Expenses	0	from 'Commercial Op. Budget	Worksheet; Commercial to Residential allocation: 100%
Commercial Expenses  TOTAL OPERATING EXPENSES	0 44,232	from 'Commercial Op. Budget	
Commercial Expenses  TOTAL OPERATING EXPENSES  Reserves/Ground Lease Base Rent/Bond Fees Ground Lease Base Rent	<b>44,232</b>	PUPA:	8,846 Provide additional comments here, if needed.
Commercial Expenses  TOTAL OPERATING EXPENSES  Reserves/Ground Lease Base Rent/Bond Fees Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit	<b>44,232</b> 0 5,000	PUPA:	8,846 Provide additional comments here, if needed.
Commercial Expenses  TOTAL OPERATING EXPENSES  Reserves/Ground Lease Base Rent/Bond Fees Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Operating Reserve Deposit Other Required Reserve 1 Deposit Other Required Reserve 2 Deposit	0 5,000 2,000	PUPA:  Compliance Monitoring & Loa \$400 PUPA	8,846  Provide additional comments here, if needed. n Servicing Fees
Commercial Expenses  TOTAL OPERATING EXPENSES  Reserves/Ground Lease Base Rent/Bond Fees Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Operating Reserve Deposit Operating Reserve 1 Deposit	0 5,000 2,000	PUPA:  Compliance Monitoring & Loa \$400 PUPA	8,846  Provide additional comments here, if needed.  n Servicing Fees  Worksheet; Commercial to Residential allocation: 100%  Min DSCR: 1.09
Commercial Expenses  TOTAL OPERATING EXPENSES  Reserves/Ground Lease Base Rent/Bond Fees Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Operating Reserve Deposit Other Required Reserve 1 Deposit Other Required Reserve 2 Deposit Required Reserve Deposits, Commercial	0 5,000 2,000 0 7,000	PUPA:  Compliance Monitoring & Loa \$400 PUPA  from 'Commercial Op. Budget	8,846    Provide additional comments here, if needed.
Commercial Expenses  TOTAL OPERATING EXPENSES  Reserves/Ground Lease Base Rent/Bond Fees Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Oberating Reserve Deposit Other Required Reserve 1 Deposit Other Required Reserve 2 Deposit Required Reserve 2 Deposit Required Reserve Deposit/s, Commercial Sub-total ReserveS/Ground Lease Base Rent/Bond Fees  TOTAL OPERATING EXPENSES (w/ Reserves/GL Base Rent/ Bond	0 5,000 2,000 7,000 51,232	PUPA: Compliance Monitoring & Loa \$400 PUPA  from 'Commercial Op. Budget PUPA: 1,400	8,846    Provide additional comments here, if needed.   Servicing Fees
Commercial Expenses  TOTAL OPERATING EXPENSES  Reserves/Ground Lease Base Rent/Bond Fees Ground Lease Base Rent Bond Monitoring Fee Replacement Reserve Deposit Oberating Reserve Deposit Other Required Reserve 1 Deposit Other Required Reserve 2 Deposit Required Reserve 2 Deposit Required Reserve Deposit/s, Commercial Sub-total ReserveS/Ground Lease Base Rent/Bond Fees  TOTAL OPERATING EXPENSES (w/ Reserves/GL Base Rent/ Bond Fees)	44,232 0 5,000 2,000 7,000 51,232 48,669	PUPA: Compliance Monitoring & Loa \$400 PUPA  from 'Commercial Op. Budget PUPA: 1,400  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)	R,846  Provide additional comments here, if needed.  In Servicing Fees  Worksheet; Commercial to Residential allocation: 100% Min DSCR: 1.09 Mortgage Rate: 5.00% Term (Years): 30 Supportable 1st Mortgage Pmt: 44,650
Commercial Expenses  TOTAL OPERATING EXPENSES  Reserves/Ground Lease Base Rent/Bond Fees  Ground Lease Base Rent  Bond Monitoring Fee Replacement Reserve Deposit  Other Required Reserve 1 Deposit  Other Required Reserve 2 Deposit  Other Required Reserve 2 Deposit  Other Required Reserve 2 Deposit  Sub-total ReserveS/Ground Lease Base Rent/Bond Fees  TOTAL OPERATING EXPENSES (w/ Reserves/GL Base Rent/ Bond Fees)  NET OPERATING INCOME (INCOME minus OP EXPENSES)  DEBT SERVICE/MUST PAY PAYMENTS (*hard debt' /amortized loant Hard Debt - First Lender Hard Debt - Second Lender (HCD Program 0.42% pymt, or other 2nd LHard Debt - Second Lender (HCD Program 0.42% pymt, or other 2nd LHard Debt - Thit Id Lender (Other HCD Program, or other 3nd Lender)	0 5,000 2,000 7,000 51,232 48,669 31,616 4 10,671	PUPA:  Compliance Monitoring & Loa \$400 PUPA  from Commercial Op. Budget PUPA: 1,400  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR) MOHCD (PASS-BMR)	Ryovide additional comments here, if needed.  No Servicing Fees  Worksheet; Commercial to Residential allocation: 100% Min DSCR: 1.09 Mortgage Rate: 5.00% Term (Years): 30 Supportable 1st Mortgage Pmi: 44,650 Supportable 1st Mortgage Am: \$693,124 Provide additional comments here, if needed. Provide additional comments here, if needed.
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Commercial Expenses  TOTAL OPERATING EXPENSES  Reserves/Ground Lease Base Rent/Bond Fees  Ground Lease Base Rent  Bond Monitoring Fee Replacement Reserve Deposit  Other Required Reserve 1 Deposit  Other Required Reserve 2 Deposit  Other Required Reserve 2 Deposit  Other Required Reserve 2 Deposit  Sub-total ReserveS/Ground Lease Base Rent/Bond Fees  TOTAL OPERATING EXPENSES (w/ Reserves/GL Base Rent/ Bond Fees)  NET OPERATING INCOME (INCOME minus OP EXPENSES)  DEBT SERVICE/MUST PAY PAYMENTS (*hard debt' /amortized loant Hard Debt - First Lender Hard Debt - First Lender Hard Debt - Fourth Lender Commercial Hard Debt Service  TOTAL HARD DEBT SERVICE  CASH FLOW (Nol minus DEBT SERVICE)  USES OF CASH FLOW BELOW (This row also shows DSCR.)	0 5,000 2,000 7,000 51,232 48,669 31,616 10,671 0 0 42,287 6,382	PUPA:  Compliance Monitoring & Los \$400 PUPA  from 'Commercial Op. Budget PUPA: 1,400  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-BMR)  MOHCD (PASS-BMR)	Ryovide additional comments here, if needed.  Norksheet; Commercial to Residential allocation: 100%  Min DSCR: Mortgage Rate: 5.00%  Term (Years): 30 Supportable 1st Mortgage Pmt: 44,650 Supportable 1st Mortgage Pmt: 5042,495  Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed.
Commercial Expenses  TOTAL OPERATING EXPENSES  Reserves/Ground Lease Base Rent/Bond Fees  Ground Lease Base Rent  Bond Monitoring Fee  Replacement Reserve Deposit  Other Required Reserve 1 Deposit  Other Required Reserve 2 Deposit  Other Required Reserve 2 Deposit  Other Required Reserve 2 Deposit  Sub-total ReserveS/Ground Lease Base Rent/Bond Fees  TOTAL OPERATING EXPENSES (w/ Reserves/GL Base Rent/ Bond Fees)  NET OPERATING INCOME (INCOME minus OP EXPENSES)  DEBT SERVICE/MUST PAY PAYMENTS ("hard debt"/amortized loant Hard Debt - First Lender Hard Debt - First Lender Hard Debt - Fourth Lender (ChCD Program 0.42% pymt, or other 2nd Lender (HCD Program), or other 3rd Lender) Hard Debt - Fourth Lender Commercial Hard Debt Service  TOTAL HARD DEBT SERVICE  USES OF CASH FLOW BELOW (This row also shows DSCR.) USES THAT PRECEDE MOHCD DEBT SERVICE IN WATERFALL  EBow-the-ing* Asset Mgt fee (uncommon in new projects, see policy) Partnership Manaagement Fee (see policy for limits) Univestor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) Universitor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) Universitor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) Universitor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) University Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) University Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) University Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) University Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) University Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) University Service Fee (aka "LP Asset Mgt Fee") (see policy for limits)	0 5,000 2,000 7,000 51,232 48,669 31,616 10,671 0 0 42,287 6,382	PUPA:  Compliance Monitoring & Los \$400 PUPA  from 'Commercial Op. Budget PUPA: 1,400  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-BMR)  MOHCD (PASS-BMR)	8,846  Provide additional comments here, if needed:  n Servicing Fees  Worksheet; Commercial to Residential allocation: 100% Min DSCR: Min DSCR: 1.09 Mortgage Rate: 5.00% Term (Years): 30 Supportable 1st Mortgage Pmt: 44,650 Supportable 1st Mortgage Amt: \$693,124 Proposed 1st Mortgage Amt: \$642,495  Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed.  Provide additional comments here, if needed.
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Commercial Expenses  TOTAL OPERATING EXPENSES  Reserves/Ground Lease Base Rent/Bond Fees  Ground Lease Base Rent  Bond Monitoring Fee Replacement Reserve Deposit Obrertang Reserve Deposit Other Required Reserve Deposit Other Required Reserve 2 Deposit Other Required Reserve 2 Deposit Required Reserve 2 Deposit Required Reserve 2 Deposit Required Reserve 2 Deposit Required Reserve 1 Reposit Sub-total ReserveS/Ground Lease Base Rent/Bond Fees  TOTAL OPERATING EXPENSES (w/ Reserves/GL Base Rent/ Bond Fees) NET OPERATING INCOME (INCOME minus OP EXPENSES)  DEBT SERVICE/MUST PAY PAYMENTS ("hard debt'/amortized loant Hard Debt - First Lender (HCD Program 0.42% pyrmt, or other 2nd Lender Debt - Third Lender (Other HCD Program, or other 3rd Lender) Hard Debt - Fourth Lender Commercial Hard Debt Service  USES OF CASH FLOW BELOW (This row also shows DSCR.) USES THAT PRECEDE MOHCD DEBT SERVICE  USES OF CASH FLOW BELOW (This row also shows DSCR.) USES THAT PRECEDE MOHCD DEBT SERVICE IN WATERFALL  Felow-the-inder Fee (ask at VL) Asset Mgt Fee policy) Partnership Management Fee (see policy for limits) Other Payments Non-amortizing Loan Prmrt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmrt - Lender 2 (see to the for form cell 1130)  TOTAL PAYMENTS PRECEDING MOHCD  TOTAL PAYMENTS PRECEDING MOHCD  TOTAL PAYMENTS PRECEDING MOHCD  TOTAL PAYMENTS PRECEDING MOHCD	0 5,000 2,000 7,000 51,232 48,669 31,616 10,671 0 0 42,287 6,382	PUPA: Compliance Monitoring & Los \$400 PUPA  from 'Commercial Op. Budget PUPA: 1,400  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-BMR)  MOHCD (PASS-BMR)	8,846  Provide additional comments here, if needed.  n Servicing Fees  Worksheet; Commercial to Residential allocation: 100%  Min DSCR: 1.09  Mortgage Rate: 5.00%  Term (Years): 30  Supportable 1st Mortgage Print: 44,650  Supportable 1st Mortgage Ant: \$693,124  Proyode additional comments here, if needed.  Provide additional comments here, if needed.  Provide additional comments here, if needed.  Worksheet; Commercial to Residential allocation: 100%  8,457  Provide additional comments here, if needed.
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Commercial Expenses  TOTAL OPERATING EXPENSES  Reserves/Ground Lease Base Rent/Bond Fees  Ground Lease Base Rent  Bond Monitoring Fee Replacement Reserve Deposit  Other Required Reserve 1 Deposit  Other Required Reserve 2 Deposit  Other Required Reserve 2 Deposit  Other Required Reserve 2 Deposit  Other Required Reserve 2 Deposit  Required Reserve Deposit/s, Commercial  Sub-total ReserveS/Ground Lease Base Rent/Bond Fees  TOTAL OPERATING EXPENSES (w/ Reserves/GL Base Rent/ Bond Fees)  NET OPERATING INCOME (INCOME minus OP EXPENSES)  DEBT SERVICE/MUST PAY PAYMENTS ("hard debt"/amortized loant Hard Debt - First Lender Hard Debt - Fourth Lender (HCD Program 0.42% pymt, or other 2nd Lender (Hard Debt - Second Lender (HCD Program, or other 3rd Lender) Hard Debt - Fourth Lender  Commercial Hard Debt Service  USES OF CASH FLOW BELOW (This row also shows DSCR.)  USES THAT PRECEDE MOHCD DEBT SERVICE IN WATERFALL  Fill Selow-the-ing* Asset Mgt fee (uncommon in new projects, see policy) Partnership Management Fee (see policy for limits) Investor Service Fee (aka "L" Asset Mgt Fee") (see policy for limits) Universitor Service Fee (aka "L" Asset Mgt Fee") (see policy for limits) Other Payments  Non-amortizing Loan Pmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Pmnt - Lender 2 (select lender in comments field) Non-amortizing Loan Pmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Pmnt - Lender 2 (select lender in comments field) Non-amortizing Loan Pmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Pmnt - Lender 2 (select lender in comments field) Non-amortizing Loan Pmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Pmnt - Lender 2 (select lender in comments field) Non-amortizing Loan Pmnt - Lender 2 (select lender in comments field) Non-amortizing Loan Pmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Pmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Pmnt - Lender 1 (select lender in comments field) Non-a	0 5,000 2,000 7,000 51,232 48,669 0 0 0 42,287 6.382 1.15	PUPA:  Compliance Monitoring & Los \$400 PUPA  from 'Commercial Op. Budget PUPA: 1,400  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-BMR)  MOHCD (PASS-BMR)  Trom 'Commercial Op. Budget PUPA:  PUPA:	8,846    Provide additional comments here, if needed. n Servicing Fees
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Commercial Expenses  TOTAL OPERATING EXPENSES  Reserves/Ground Lease Base Rent/Bond Fees  Ground Lease Base Rent  Bond Monitoring Fee  Replacement Reserve Deposit  Other Required Reserve Deposit  Other Required Reserve 1 Deposit  Other Required Reserve 2 Deposit  Other Required Reserve 2 Deposit  Required Reserve Deposit/s, Commercial  Sub-total Reserves/Ground Lease Base Rent/Bond Fees  TOTAL OPERATING EXPENSES (w/ Reserves/GL Base Rent/ Bond Fees)  NET OPERATING INCOME (INCOME minus OP EXPENSES)  DEBT SERVICE/MUST PAY PAYMENTS ("hard debt'/amortized loan: Hard Debt - First Lender Hard Debt - First Lender (HCD Program 0.42% pyrmt, or other 2nd L Hard Debt - Thrit Lender (Other HCD Program, or other 3rd Lender) Hard Debt - Fourth Lender Commercial Hard Debt Service  USES OF CASH FLOW BELOW (This row also shows DSCR.) USES THAT PRECEDE MONICD DEBT SERVICE IN WATERFALL 'Below-the-line' Asset Mgt tee (uncommon in new projects, see policy) Partnership Management Fee (see policy for limits) Other Payments Non-amortizing Loan Prmt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmt - Lender 2 (select lender in comments field) Non-amortizing Loan Prmt - Lender 2 (select lender in comments field) Non-amortizing Loan Prmt - Lender 2 (select lender in comments field) Non-amortizing Loan Prmt - Lender 2 (select lender in comments field) Non-amortizing Loan Prmt - Lender 2 (select lender in comments field) Non-amortizing Loan Prmt - Lender 2 (select lender in comments field) Non-amortizing Loan Prmt - Lender 2 (select lender in comments field) Non-amortizing Loan Prmt - Lender 2 (select lender in comments field) Non-amortizing Loan Prmt - Lender 2 (select lender in comments field) Non-amortizing Loan Prmt - Lender 2 (select lender in comments field) Non-amortizing Loan Prmt - Lender 2 (select lender	0 5,000 7,000 51,232 48,669 31,616 10,671 0 0 42,287 6,382 1.15	PUPA:  Compliance Monitoring & Los \$400 PUPA  from 'Commercial Op. Budget PUPA: 1,400  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-BMR)  from 'Commercial Op. Budget PUPA:  PUPA:  Def. Develop. Fee spit: 0%  PUPA:  Project has MOHCD ground is	8,846  Provide additional comments here, if needed:  Servicing Fees  Worksheet; Commercial to Residential allocation: 100% Min DSCR: Mortgage Rate: 5.00% Term (Years): 30 Supportable 1st Mortgage Pmt: 44,650 Supportable 1st Mortgage Amt: \$603,124 Proposed 1st Mortgage Amt: \$642,495  Provide additional comments here, if needed. Provide additional comments here, if needed. Worksheet; Commercial to Residential allocation: 100% 8,457  Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed.  Provide additional comments here, if needed.  Provide additional comments here, if needed.  Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed. Provide additional comments here, if needed.
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Commercial Expenses  TOTAL OPERATING EXPENSES  Reserves/Ground Lease Base Rent/Bond Fees  Ground Lease Base Rent  Bond Monitoring Fee  Replacement Reserve Deposit  Other Required Reserve Deposit  Other Required Reserve 1 Deposit  Other Required Reserve 2 Deposit  Other Required Reserve 2 Deposit  Other Required Reserve 2 Deposit  Required Reserve Deposit/s, Commercial  Sub-total Reserves/Ground Lease Base Rent/Bond Fees  TOTAL OPERATING EXPENSES (w/ Reserves/GL Base Rent/ Bond Fees)  NET OPERATING INCOME (INCOME minus OP EXPENSES)  DEBT SERVICE/MUST PAY PAYMENTS ('hard debt'/amortized loan Hard Debt - First Lender  Hard Debt - First Lender  Hard Debt - First Lender  Hard Debt - Second Lender (HCD Program 0.42% pymt, or other 2nd Lender Debt - Fourth Lender  Commercial Hard Debt Service  USES OF CASH FLOW BELOW (This row also shows DSCR.)  USES THAT PRECEDE MOHCD DEBT SERVICE IN WATERFALL  Below-the-ind- Asset Mgit ed (uncommon in new projects, see policy)  Partnership Management Fee (see policy for limits)  Other Payments  Non-amortizing Loan Prmt - Lender 1 (select lender in comments field)  Non-amortizing Loan Prmt - Lender 1 (select lender in comments field)  Non-amortizing Loan Prmt - Lender 2 (select lender in comments field)  Non-amortizing Loan Prmt - Lender 1 (select lender in comments field)  Non-amortizing Loan Prmt - Lender 1 (select lender in comments field)  Non-amortizing Loan Prmt - Lender 1 (select lender in comments field)  Non-amortizing Loan Prmt - Lender 1 (select lender in comments field)  Non-amortizing Loan Prmt - Lender 1 (select lender in comments field)  Non-amortizing Loan Prmt - Lender 1 (select lender in comments field)  Non-amortizing Loan Prmt - Lender 1 (select lender in comments field)  Non-amortizing Loan Prmt - Lender 1 (select lender in comments field)  Non-amortizing Loan Prmt - Lender 2 (select lender in comments field)  Non-amortizing Loan Prmt - Lender 3  Group Lender Developer Fee/Borrower % of Residual Receipts in Yr  % of Residual Receipts Amount to Loan Repayment  Pro	0 5,000 2,000 2,000 51,232 48,669 0 0 6,382 Yes No 33% 67% 67% (Select bander nar All MOHCD/CCII Ground Lease \( \) (Select bander nar All MOHCD/CCII Ground Lease \( \) (2,254 2,127 2,127	PUPA:  Compliance Monitoring & Los \$400 PUPA  Ifrom 'Commercial Op. Budget PUPA: 1,400  PUPA: 10,246  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-BMR)  Trom 'Commercial Op. Budget PUPA: 9,734  MOHCD (PASS-BMR)  Def. Develop. Fee spit: 0%  PUPA:  Project has MOHCD ground in the pupa pupa pupa pupa pupa pupa pupa pup	8,846    Provide additional comments here, if needed.   Servicing Fees
TOTAL OPERATING EXPENSES  Reserves/Ground Lease Base Rent/Bond Fees  Ground Lease Base Rent  Bond Monitoring Fee Replacement Reserve Deposit Other Required Reserve Deposit Other Required Reserve 1 Deposit Other Required Reserve 2 Deposit Other Required Reserve 2 Deposit Other Required Reserve 2 Deposit Reserve 3 Deposit Reserve 4 Deposit Reserve 4 Deposit Reserve 4 Deposit Reserve 4 Deposit Reserve 4 Deposit Reserve 4 Deposit Reserve 4 Deposit Reserve 4 Deposit Reserve 4 Deposit Reserve 5 Deposit Reserve 5 Deposit Reserve 5 Deposit Reserve 5 Deposit Reserve 6 Deposit Reserve 6 Deposit Reserve 6 Deposit Reserve 6 Deposit Reserve 6 Deposit Reserve 6 Deposit Reserve 6 Deposit Reserve 6 Depo	0 5,000 2,000 7,000 51,232 48,669 0 0 0 42,287 6,382 1.15	PUPA:  Compliance Monitoring & Los \$400 PUPA  Ifrom 'Commercial Op. Budget PUPA: 1,400  PUPA: 10,246  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-BMR)  Trom 'Commercial Op. Budget PUPA: 9,734  MOHCD (PASS-BMR)  Def. Develop. Fee spit: 0%  PUPA:  Project has MOHCD ground in the pupa pupa pupa pupa pupa pupa pupa pup	Provide additional comments here, if needed.
Commercial Expenses  TOTAL OPERATING EXPENSES  Reserves/Ground Lease Base Rent/Bond Fees  Ground Lease Base Rent  Bond Monitoring Fee Replacement Reserve Deposit Other Required Reserve Deposit Other Required Reserve 1 Deposit Other Required Reserve 2 Deposit Other Required Reserve 2 Deposit Other Required Reserve 2 Deposit Required Reserve 2 Deposit Required Reserve Deposit/s, Commercial Sub-total Reserves/Ground Lease Base Rent/Bond Fees  TOTAL OPERATING EXPENSES (w/ Reserves/GL Base Rent/ Bond Fees)  NET OPERATING INCOME (INCOME minus OP EXPENSES)  DEBT SERVICE/MUST PAY PAYMENTS (*hard debt*/amortized loan Hard Debt - First Lender Hard Debt - First Lender Hard Debt - Second Lender (HCD Program 0.42% pymt, or other 2nd Lender Debt - Fourth Lender Commercial Hard Debt Service  USES OF CASH FLOW BELOW (This row also shows DSCR.) USES THAT PRECEDE MOHCD DEBT SERVICE IN WATERFALL Fellow-the-inder' Asset Mgt fee (uncommon in new projects, see policy) Partnership Management Fee (see policy for limits) Investor Service Fee (aka "La Asset Mgt Fee") (see policy for limits) Other Payments Non-amortizing Loan Prmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmnt - Lender 2 (select lender in comments field) Non-amortizing Loan Prmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmnt - Lender 1 (select lender in comments field) Non-amortizing Loan Prmnt	0 5,000 2,000 7,000 51,232 48,669 0 0 42,287 6,382 1.15	PUPA:  Compliance Monitoring & Los \$400 PUPA  Itrom 'Commercial Op. Budget PUPA: 1,400  PUPA: 1,400  PUPA: 10,246  PUPA: 9,734  MOHCD (PASS-MR)  MOHCD (PASS-MR)  MOHCD (PASS-BMR)  Itrom 'Commercial Op. Budget PUPA: 9,734  PUPA: 10,246  PUPA	Provide additional comments here, if needed.

Total # Unit: Small Sites Project												
	s: 5		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	% annual	Comments	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
INCOME Residential - Tenant Rents	increase 2.5%	(related to annual inc assumptions)	Total 108,001	Total 113,943	Total 118,374	Total 121,333	Total 124,366	Total 127,476	<b>Total</b> 130,663	Total 133,929	Total 137,277	Total 140,709
Residential - Tenant Assistance Payments (Non-LOSP)  Commercial Space	n/a 2.5%	from 'Commercial Op. Budget' Worksheet; Commercial to Residential allocation: 100%	-			-	-		-	-	-	
Residential Parking Miscellaneous Rent Income	2.5% 2.5%		2,700	2,768	2,837	2,908	2,980	3,055	3,131	3,209	3,290	3,372
Supportive Services Income Interest Income - Project Operations	2.5%		-		- :	-	- :		-	:	- :	- :
Laundry and Vending Tenant Charges Miscellaneous Residential Income	2.5% 2.5% 2.5%				- :	-		- :	-	- :	-	- :
Other Commercial Income	2.5%	from Commercial Up. Budget Worksneet; Commercial to Residential allocation: 100% Link from Reserve Section below, as	-									
Withdrawal from Capitalized Reserve (deposit to operating account)  Gross Potential Incom	n/a ie	applicable	- 110,701	116,711	121,210	124,241	127,347	130,530	133,794	137,139	140,567	144,081
Vacancy Loss - Residential - Tenant Rents Vacancy Loss - Residential - Tenant Assistance Payments vacancy Loss - Commercial	n/a n/a	Enter formulas manually per relevant MOH policy; annual incrementing usually not appropriate	(10,800)	(5,697)	(5,919)	(6,067)	(6,218)	(6,374)	(6,533)	(6,696)	(6,864)	(7,035
EFFECTIVE GROSS INCOM OPERATING EXPENSES	n/a E	арргорнае	99,901	111,014	115,292	118,174	121,128	124,157	127,261	130,442	133,703	137,046
Management		1st Year to be set according to HUD										
Management Fee Asset Management Fee	3.5% 3.5%	schedule. per MOHCD policy	6,480 6,480	6,707 6,707	6,942 6,942	7,184 7,184	7,436 7,436	7,696 7,696	7,966 7,966	8,244 8,244	8,533 8,533	8,832 8,832
Sub-total Management Expense	3.5%		12,960	13,414	13,883	14,369	14,872	15,392	15,931	16,489	17,066	17,663
Office Salaries Manager's Salary Health Insurance and Other Benefits	3.5% 3.5% 3.5%			- :	-:	- :		- :	- :	- :	-	
Other Salaries/Benefits Administrative Rent-Free Unit	3.5% 3.5%		-	-	:	-	-	-	-	-	-	:
Sub-total Salaries/Benefit Administration			-	-	•	-	-	-	-	-	-	•
Advertising and Marketing Office Expenses	3.5%		2,400	2,484	2,571	2,661	2,754	2,850	2,950	3,053	3,160	3,27
Office Rent Legal Expense - Property Audit Expense	3.5% 3.5% 3.5%		2,250 1,500	2,329 1,553	2,410 1,607	2,495 1,663	2,582 1,721	2,672 1,782	2,766 1,844	2,863 1,908	2,963 1,975	3,067
Bad Debts	3.5% 3.5%		2,400	2,484	2,571	2,661	2,754	2,850	2,950	3,053	3,160	3,27
Miscellaneous Sub-total Administration Expense	3.5%		500 <b>9,050</b>	518 9,367	536 9,695	554 10,034	574 10,385	594 <b>10,749</b>	615 11,125	636 11,514	658 11,917	68 12,33
Utilities Electricity	3.5%		400	414	428	443	459	475	492	509	527	54
Water Gas	3.5% 3.5%		776	803	832	861	891	922	954 -	988	1,022	1,05
Sewer Sub-total Utilitie	3.5% es		3,262 4,438	3,376 <b>4,594</b>	3,494 <b>4,754</b>	3,617 <b>4,921</b>	3,743 <b>5,093</b>	3,874 <b>5,271</b>	4,010 <b>5,456</b>	4,150 <b>5,647</b>	4,296 <b>5,844</b>	4,444 6,04
Taxes and Licenses Real Estate Taxes Payroll Taxes	3.5% 3.5%		-								-	-
Payroll Taxes Miscellaneous Taxes, Licenses and Permits Sub-total Taxes and License	3.5%											-:
Insurance Property and Liability Insurance	3.5%		5,000	5,175	5,356	5,544	5,738	5,938	6,146	6,361	6,584	6,814
Fidelity Bond Insurance Worker's Compensation	3.5% 3.5%		-	- :	- :		- :			- :	-	- :
Director's & Officers' Liability Insurance Sub-total Insurance	3.5%		- 5,000	5,175	5,356	- 5,544	5,738	- 5,938	- 6,146	- 6,361	- 6,584	6,814
Maintenance & Repair Payroll Supplies	3.5% 3.5%		-							•		
Supplies Contracts Garbage and Trash Removal	3.5% 3.5% 3.5%		1,800 4,984	1,863 5,158	1,928 5,339	1,996 5,526	2,066 5,719	2,138 5,919	2,213 6,126	2,290 6,341	2,370 6,563	2,450 6,790
Security Payroll/Contract HVAC Repairs and Maintenance	3.5% 3.5%		2,250	2,329	2,410	2,495	2,582	2,672	2,766	2,863	2,963	3,06
Vehicle and Maintenance Equipment Operation and Repairs Miscellaneous Operating and Maintenance Expenses	3.5% 3.5%		3,750	3,881	4,017	4,158	4,303	4,454	4,610	4,771	4,938	5,11
Sub-total Maintenance & Repair Expense Supportive Services	3.5%		12,784	13,231	13,694	14,174	14,670	15,183	15,715	16,265	16,834	17,42
Commercial Expenses	3.578	from Commercial Op. Budget Worksheet; Commercial to Residential allocation: 100%										
TOTAL OPERATING EXPENSES PUPA (w/o Reserves/GL Base Rent/Bond Fee	s)		44,232 8,846	45,780	47,383	49,041	50,758	52,534	54,373	56,276	58,245	60,284
Reserves/Ground Lease Base Rent/Bond Fees Ground Lease Base Rent				Note: Hidden co	lumns are in be	tween total colun	ns. To update/de	lete values in ye	llow cells, manipu	ulate each cell rati	her than draggins	across multip
Bond Monitoring Fee Replacement Reserve Deposit			5,000 2,000	5,000 2,000	5,000 2,000	5,000 2,000	5,000 2,000	5,000 2,000	5,000 2,000	5,000 2,000	5,000 2,000	5,000 2,000
Operating Reserve Deposit Other Required Reserve 1 Deposit			-		- :		- :	- :		- :	-	- :
Other Required Reserve 2 Deposit Required Reserve Deposit/s, Commercial		from Commercial Op. Budget Worksheet; Commercial to Residential allocation: 100%	-	-			-			-		
Sub-total Reserves/Ground Lease Base Rent/Bond Fee		Committee to residential disconstill 10070	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000
TOTAL OPERATING EXPENSES (w/ Reserves/GL Base Rent/ Bon PUPA (w/ Reserves/GL Base Rent/Bond Fee			51,232 10,246	52,780	54,383	56,041	57,758	59,534	61,373	63,276	65,245	67,284
NET OPERATING INCOME (INCOME minus OP EXPENSES) DEBT SERVICE/MUST PAY PAYMENTS ("hard debt"/amortized lo	oans)		48,669	58,233 Note: Hidden co	60,909 Numns are in be	62,133 tween total colun	63,371 ns. To update/de	64,623 lete values in ye	65,888 Ilow cells, manipu	67,166 ulate each cell rati	68,458 her than dragging	69,762 across multip
Hard Debt - First Lender Hard Debt - Second Lender (HCD Program 0.42% pymt, or other 2nd	Lender)	Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.	31,616 10,671	31,616 10,671	31,616 10,671	31,616 10,671	31,616 10,671	31,616 10,671	31,616 10,671	31,616 10,671	31,616 10,671	31,616 10,671
Hard Debt - Third Lender (Other HCD Program, or other 3rd Lender) Hard Debt - Fourth Lender		Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  Irom Commercial Op. Budget Worksheet;	-	:	- :	:	- :	:	:	:	- :	- :
Commercial Hard Debt Service TOTAL HARD DEBT SERVIC	E	Commercial to Residential allocation: 100%	42,287	42,287	42,287	42,287	42,287	42,287	42,287	42,287		42,287
CASH FLOW (NOI minus DEBT SERVICE) USES OF CASH FLOW BELOW (This row also shows DSCR.)		DSCR:	6,382 1.151	15,946 1.377	18,622 <i>1.44</i>	19,846 <i>1.4</i> 69	21,084 1.499	22,336 1.528	23,601		42,287	
USES THAT PRECEDE MOHCD DEBT SERVICE IN WATERFALL "Below-the-line" Asset Mgt fee (uncommon in new projects, see policy)	0.50/	Dock:		1.377			1.499		1 550	24,879	26,171	27,475
Bartan III Marian III in the Control of the Control	3.5%	per MOHCD policy		Note: Hidden co		tween total colun	ns. To update/de		1.558 Ilow cells, manipu	24,879 1.588 ulate each cell rati	26,171 1.619	27,475 1.6
Partnership Management Fee (see policy for limits) Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits)	3.5% 3.5%	per MOHCD policy per MOHCD policy per MOHCD policy no annual increase	-	Note: Hidden co		tween total colun	ns. To update/de			1.588	26,171 1.619	27,475 1.6
	3.5%	per MOHCD policy		Note: Hidden co		tween total colum	ens. To update/de			1.588	26,171 1.619	27,475 1.6
Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) Other Pawments Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 2 Deferred Developer Fee (Enter and <= Max Fee from row 131)	3.5%	per MOHCD policy per MOHCD policy no annual increase		Note: Hidden co		tween total colun	ens. To update/de			1.588	26,171 1.619	27,475 1.6
Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) Other Payments Non-amoritzing Loan Pmnt - Lender 1 Non-amoritzing Loan Pmnt - Lender 2 Deferred Developer Fee (Enter ant <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING MOHC	3.5% D	per MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc.	-		elumns are in be			lete values in ye	ilow cells, manipo	1.588 ulate each cell rati	26,171 1.619 her than draggin	27,475 1.6: g across multip
Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) Other Pawments Non-amoritzing Loan Pmnt - Lender 1 Non-amoritzing Loan Pmnt - Lender 2 Deferred Developer Fee (Enter amt <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING MOHC RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECED Does Project have a MOHCD Residual Receipt Obligation?	3.5%  D ING MOHCD) Yes	per MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc.	-	Note: Hidden co		tween total colum				1.588	26,171 1.619	27,475 1.6: g across multip
Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) Other Payments Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 2 Deferred Developer Fee (Enter and <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING MOHC RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECED	3.5% D ING MOHCD)	per MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc.	-		elumns are in be			lete values in ye	ilow cells, manipo	1.588 ulate each cell rati	26,171 1.619 her than draggin	27,475 1.6: g across multip
Investor Service Fee (aka "LP Ásset Mgt Fee") (see policy for limits) Other Payments Non-amoritzina Loan Pmnt - Lender 1 Non-amoritzina Loan Pmnt - Lender 2 Deferred Developer Fee (Enter ant <= Max Fee from row 131)  TOTAL PAYMENTS PRECEDING MOHC RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECED Does Project have a MOHCD Residual Receipt Obligation? Will Project Defer Developer Fee?	3.5% D ING MOHCD) Yes No 67% / 33%	per MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.	-		elumns are in be			lete values in ye	ilow cells, manipo	1.588 ulate each cell rati	26,171 1.619 her than draggin	27,475 1.6 g across multip
Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) Other Payments Non-amoritzing Loan Pmnt - Lender 1 Non-amoritzing Loan Pmnt - Lender 2 Deferred Developer Fee (Enter and <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING MOHC RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECED Does Project have a MOHCD Residual Receipt Obligation? Will Project Defer Developer Fee? Residual Receipts split for all years Lender/Owner  MOHCD RESIDUAL RECEIPTS DEBT SERVICE	J.5%  DING MOHCD) Yes No 67% / 33%  Dist. Soft Debt Loans	per MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt	6,382			19,846	21,084	ete values in ye	llow cells, manipe	1.588 ulate each ceil rati	26,171 1.619 her than draggin	27,475
Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) Other Pawments Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 2 Deferred Developer Fee (Enter and <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING MOHC RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECED Does Project have a MOHCD Residual Receipt Obligation? Will Project Defer Developer Fee? Residual Receipts split for all years Lender/Owner  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  MOHCD Residual Receipts Amount Due Proposed MOHCD Residual Receipts Amount to Loan Repaymen	Jast. Soft Debt Loans 100.00%	per MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt loans, and MOHCD residual receipts policy	-		elumns are in be			lete values in ye	ilow cells, manipo	1.588 ulate each cell rati	26,171 1.619 her than draggin	27,478
Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) Other Pawments Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 2 Deferred Developer Fee (Enter and <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING MOHC RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECED Does Project have a MOHCD Residual Receipt Obligation? Will Project Defer Developer Fee? Residual Receipts split for all years Lender/Owner  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  MOHCD Residual Receipts Amount Due Proposed MOHCD Residual Receipts Amount to Loan Repaymen Proposed MOHCD Residual Receipts Amount to Residual Grounc Lease	Jast. Soft Debt Loans 100.00%	per MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt	6,382	15,946		19,846	21,084		llow cells, manipe	1.588 ulate each ceil rati	26,171 1.619 her than draggin 26,171	27,475
Investor Service Fee (aka "LP Ässet Mgt Fee") (see policy for limits)  Other Pawments  Non-amortizina Loan Pmnt - Lender 1  Non-amortizina Loan Pmnt - Lender 2  Deferred Developer Fee (Enter amt <= Max Fee from row 131)  TOTAL PAYMENTS PRECEDING MOHC  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHC  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHC  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHC  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHC  Residual Receipts spit for all years Lender/Owner  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  MOHCD Residual Receipts Amount Due  Proposed MOHCD Residual Receipts Amount to Loan Repayment  Proposed MOHCD Residual Receipts Amount to Residual Ground  Lease  Proposed MOHCD Residual Receipts Amount to Replacement  Reserve	Jast. Soft Debt Loans 100.00%	per MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt loans, and MOHCD residual receipts policy  Proposed Total MOHCD Ant Due less Loan	6,382	15,946		19,846	21,084		llow cells, manipe	1.588 ulate each ceil rati	26,171 1.619 her than draggin 26,171	27,479 1.6 1.6 2.7 27,479 27,479
Investor Service Fee (aka "LP Ässet Mgt Fee") (see policy for limits) Other Pawments Non-amortizina Loan Pmnt - Lender 1 Non-amortizina Loan Pmnt - Lender 1 Non-amortizina Loan Pmnt - Lender 2 Deferred Developer Fee (Enter amf <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING MOHC RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECED) Does Project have a MOHCD Residual Receipt Obligation? Will Project Defer Developer Fee? Residual Receipts spit for all years Lender/Owner  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  MOHCD Residual Receipts Amount Due Proposed MOHCD Residual Receipts Amount to Loan Repayme Proposed MOHCD Residual Receipts Amount to Residual Ground Lease Proposed MOHCD Residual Receipts Amount to Replacement Reserve NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE HCD Residual Receipts Amount to Replacement Reserve NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE	3.5%  D ING MOHCD)  Yes  Yes  O Dist. Soft  100.00%	per MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt loans, and MOHCD residual receipts policy  Proposed Total MOHCD Ant Due less Loan	6,382	15,946		19,846	21,084		23,601	1.588 ulate each celf rat 24,879	26,171 1.619 her than draggin 26,171	27,47: 1.6 27,47:
Investor Service Fee (aka "LP Ässet Mgt Fee") (see policy for limits) Other Pawments Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 1 Deferred Developer Fee (Enter amt <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING MOHC RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECED) Does Project have a MOHCD Residual Receipt Obligation? Will Project Defer Developer Fee? Residual Receipts split for all years Lender/Owner  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  MOHCD Residual Receipts Amount to Loan Repaymer. Proposed MOHCD Residual Receipts Amount to Residual Ground Lease Proposed MOHCD Residual Receipts Amount to Replacement Reserve NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE HCD Residual Receipts Amount Due Lender 4 Residual Receipts Due	3.5%  D NG MOHCD)  Yes No 67% / 33%  Dist. Soft Debt Loans 100.00%  0.00% 0.00%	per MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt toans, and MOHCD residual receipts policy  Proposed Total MOHCD Amt Due less Loan Repayment	6,382	15,946		19,846	21,084		23,601	1.588 ulate each celf rat 24,879	26,171 1.619 her than draggin 26,171	27,47: 1.6 27,47:
Investor Service Fee (aka "LP Ässet Mgt Fee") (see policy for limits)  Other Pawments  Non-amortizing Loan Pmnt - Lender 1  Non-amortizing Loan Pmnt - Lender 1  Deferred Developer Fee (Enter amt <= Max Fee from row 131)  TOTAL PAYMENTS PRECEDING MOH  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOH  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOH  Residual Receipts Applied Preceipts (Part Annual Payments PRECEDING MOH  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  MOHCD Residual Receipts Amount Due  Proposed MOHCD Residual Receipts Amount to Loan Repaymer  Proposed MOHCD Residual Receipts Amount to Residual Ground  Lease  NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE  NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE  HCD Residual Receipts Amount Due  Lender 4 Residual Receipts Amount to Replacement  Reserve  NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE  HCD Residual Receipts Amount Due  Lender 4 Residual Receipts Due  Lender 5 Residual Receipts Due  Total Non-MOHCD Residual Receipts Debt Service	3.5%  D NG MOHCD) Yes No 67% / 33%  Dist. Soft Debt Loans 100.00%  0.00% 0.00%	per MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt toans, and MOHCD residual receipts policy  Proposed Total MOHCD Amt Due less Loan Repayment	6,382	15,946		19,846	21,084	22,336	23,601	1.588 ulate each celf rat 24,879	26,171 1.619 her than draggin 26,171	27,479 1.6 1.6 2.7 27,479 27,479
Investor Service Fee (aka "LP Ässet Mgt Fee") (see policy for limits)  Other Pawments  Non-amortizing Loan Pmnt - Lender 1  Non-amortizing Loan Pmnt - Lender 1  Deferred Developer Fee (Enter amt <= Max Fee from row 131)  TOTAL PAYMENTS PRECEDING MOH  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHC  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING PRESIDUAL RECEIPTS PRECEDING PRESIDUAL RECEIPTS PRECEDING PRESIDUAL RECEIPTS PRECEDING PRESIDUAL RECEIPTS DEBT SERVICE  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  MOHCD Residual Receipts Amount Due  Proposed MOHCD Residual Receipts Amount to Loan Repayme  Proposed MOHCD Residual Receipts Amount to Residual Ground  Lease  NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE  HCD Residual Receipts Amount Due  NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE  HCD Residual Receipts Due  Lender 4 Residual Receipts Due  Lender 4 Residual Receipts Due  Total Non-MOHCD Residual Receipts Debt Servic  REMAINDER (Should be zero unless there are distributions beloo  Owner Distributions/Incentive Manaagement Fee	3.5%  D NG MOHCD) Yes No 67% / 33%  Dist. Soft Debt Loans 100.00%  0.00% 0.00%	per MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt toans, and MOHCD residual receipts policy  Proposed Total MOHCD Amt Due less Loan Repayment	6,382	15,946		19,846	21,084		23,601	1.588 ulate each celf rat 24,879	26,171 1.619 her than draggin 26,171	27.47: 1.6. across multi 27.47: 18,31:
Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits)  Other Pawments  Non-amortizina Loan Pmnt - Lender 1  Non-amortizina Loan Pmnt - Lender 2  Deferred Developer Fee (Enter amf <= Max Fee from row 131)  TOTAL PAYMENTS PRECEDING MOHC  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECED)  Does Project have a MOHCD Residual Receipt Obligation?  Will Project Defer Developer Fee?  Residual Receipts split for all years Lender/Owner  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  MOHCD Residual Receipts Amount Due  Proposed MOHCD Residual Receipts Amount to Loan Repayme  Proposed MOHCD Residual Receipts Amount to Residual Ground  Lease  Proposed MOHCD Residual Receipts Amount to Replacement  Reserve  NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE  HCD Residual Receipts Amount Due  Lender 1 Residual Receipts Amount Due  Lender 5 Residual Receipts Due  Total Non-MOHCD Residual Receipts Debt Service  REMAINDER (Should be zero unless there are distributions belov	3.5%  D NG MOHCD) Yes No 67% / 33%  Dist. Soft Debt Loans 100.00%  0.00% 0.00%	per MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt toans, and MOHCD residual receipts policy  Proposed Total MOHCD Amt Due less Loan Repayment		15,946 10,631 10,631 	12,415 12,415 12,415 	13,231 13,231 13,231	21,084 14,056 14,056 	22,336 14,890 14,890	23,601	1.588 ulate each celf ration	26,171 1.619 her than draggin  - 26,171  17,447 17,447	27.47: 1.6. across multi 27.47: 18,31:
Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) Other Pawments Non-amortizina Loan Pmnt - Lender 1 Non-amortizina Loan Pmnt - Lender 1 Non-amortizina Loan Pmnt - Lender 2 Deferred Developer Fee (Enter amt <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING MOHE RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHE RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHE Will Project Defer Developer Fee? Residual Receipts and Proposed Moher Developer Fee? Residual Receipts split for all years Lender/Owner  MOHED RESIDUAL RECEIPTS DEBT SERVICE  MOHED Residual Receipts Amount Due Proposed MOHED Residual Receipts Amount to Residual Ground Lease Proposed MOHED Residual Receipts Amount to Replacement Reserve  NON-MOHED RESIDUAL RECEIPTS DEBT SERVICE HED Residual Receipts Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due Lender 5 Residual Receipts Due Conder 5 Residual Receipts Due REMAINDER (Should be zero unless there are distributions below Owner Distributions/Loses  (Should be zero unless there are distributions below Owner Distributions/Loses REPLACEMENT RESERVE - RUNNING BALANCE Replacement Reserve Starting Balance	3.5%  D NG MOHCD) Yes No 67% / 33%  Dist. Soft Debt Loans 100.00%  0.00% 0.00%	per MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt toans, and MOHCD residual receipts policy  Proposed Total MOHCD Amt Due less Loan Repayment	4,254 4,254 4,254 4,254	15,946 10,631 10,631 	12,415 12,415 12,415 	19,846 19,846 13,231 13,231 	21,084 14,056 14,056 	22,336  14,890 14,890	23,601  15,734  15,734  7,867  7,867	1.588 ulate each celf ration	26,171 1.619 her than draggin  26,171  17,447  17,447  17,447	27.47s 1.6 across multiple acr
Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) Other Pawments Non-amortizina Loan Pmnt - Lender 1 Non-amortizina Loan Pmnt - Lender 1 Non-amortizina Loan Pmnt - Lender 2 Deferred Developer Fee (Enter amt <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING MOHE RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHE RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHE Will Project Defer Developer Fee? Residual Receipts amount Due Proposed MOHED Residual Receipts Amount to Loan Repaymen Proposed MOHED Residual Receipts Amount to Residual Ground Lease Proposed MOHED Residual Receipts Amount to Residual Ground Lease Proposed MOHED Residual Receipts Amount to Replacement Reserve NON-MOHED RESIDUAL RECEIPTS DEBT SERVICE HED Residual Receipts Amount Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due Lender 5 Residual Receipts Due Lender 5 Residual Receipts Due Lender 5 Residual Receipts Due REMAINDER (Should be zero unless there are distributions below Owner Distributions/Loses  REMAINDER (Should be zero unless there are distributions below Owner Distributions/Loses REPLACEMENT RESERVE - RUNNING BALANCE Replacement Reserve Starting Balance Replacement Reserve Deposit (Small Sites Only)	3.5%  D NG MOHCD) Yes No 67% / 33%  Dist. Soft Debt Loans 100.00%  0.00% 0.00%	per MCHCD policy per MCHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt loans, and MCHCD residual receipts policy  Proposed Total MCHCD Amt Due less Loan Repayment  No HCD Financing	6,382 4,254 4,254  2,127 2,127	10,631 10,631 10,631 - - - 5,315	12,415 12,415 12,415 	19,846 13,231 13,231 	21,084 14,056 14,056 	14,890 14,890 14,890 	23.601  15,734  15,734	1.588 ulate each celf rat 24,879  16,586  16,586  8,293 6,293	26,171 1.619 1.619 1.619 1.619 1.619 1.619 1.7.447 1.7.447 1.619 1	27.47: 1.6 across multi  27.47:  18,31:  18,31:
Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) Other Pawments Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 2 Deferred Developer Fee (Enter amt <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING MOHE RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHE RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHE Will Project Defer Developer Fee? Residual Receipts Amount Due Proposed MOHED Residual Receipts Amount to Loan Repaymen Proposed MOHED Residual Receipts Amount to Residual Ground Lease Proposed MOHED Residual Receipts Amount to Residual Ground Lease Proposed MOHED Residual Receipts Amount to Replacement Reserve NON-MOHED RESIDUAL RECEIPTS DEBT SERVICE HED Residual Receipts Amount Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due Lender 5 Residual Receipts Due REMANDER (Should be zero unless there are distributions below Owner Distributions/Incentive Management Fee Other Distributions/Incentive Management Fee Replacement Reserve Deposits City Share Reserve Starting Balance Replacement Reserve Deposits (Cmy Share Reserve Deposits (Cmy Share Reserve) Deposits (Cmy Share Reser	3.5%  D NG MOHCD) Yes No 67% / 33%  Dist. Soft Debt Loans 100.00%  0.00% 0.00%	per MCHCD policy per MCHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt loans, and MCHCD residual receipts policy  Proposed Total MCHCD Amt Due less Loan Repayment  No HCD Financing	6,382 4,254 4,254 2,127 2,127 4,4969 2,000	10,631 10,631 10,631 - - 5,315 5,315	18.622 12,415 12,415 	19,846 13,231 13,231 - - - - - - - - - - - - - - - - - - -	21,084 14,056 14,056 	22,336  14,890 14,890	23,601  15,734  15,734  15,734  106,335  106,335	16,586 16,586 16,586 1,293 1,293 1,293 1,293	26,171 1.619 her than draggin  26,171  17,447 17,447 17,447 8,724 8,724 - 52,169 2,000	27.47s 1.6 across multiple acr
Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) Other Pawments Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 2 Deferred Developer Fee (Enter amt <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING MOHE RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHE RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHE WITH Project Defer Developer Fee? Residual Receipts Amount Due Proposed MOHED Residual Receipts Amount to Loan Repaymen Proposed MOHED Residual Receipts Amount to Residual Ground Lease Proposed MOHED Residual Receipts Amount to Replacement Reserve NON-MOHED RESIDUAL RECEIPTS DEBT SERVICE HED Residual Receipts Amount Due Leader 4 Residual Receipts Due Lender 5 Residual Receipts Due Lender 5 Residual Receipts Due REMAINDER (Should be zero unless there are distributions below Owner Distributions/locentive Management Fee Other Distributions/Locen REPLACEMENT RESERVE - RUNNING BALANCE Replacement Reserve Deposits City Share Replacement Reserve Deposits (Small Sites Only) Replacement Reserve Deposits (Con-Va) Replacement Reserve Withdrawals (ideally tied to CNA) Replacement Reserve Withdrawals (ideally tied to CNA)	3.5%  D ING MOHCD) Yes No 67% / 33%  Dist. Soft Debt Leans 100.00% 0.00% 0.00% 0.00%	per MCHCD policy per MCHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt loans, and MCHCD residual receipts policy  Proposed Total MCHCD Amt Due less Loan Repayment  No HCD Financing	4,254 4,254 4,254 4,254 2,127 2,127 	10,631 10,631 10,631 	12,415 12,415 12,415 	19,846  19,846  13,231 13,231 13,231	7,028 7,028 112,920 2,000 2,497 1,129	22,336  14,890 14,890	23,601  15,734  15,734  15,734  106,335  2,000  75,304	16,586 16,586 16,586 16,586 16,586 16,586 16,586	26,171 1.619 her than draggin  26,171  17,447 17,447 17,447  5,724 5,724 5,724 5,724 5,724 5,724 5,724 5,724 5,724 5,724 5,724	27.47: 1.6. across multi  27.47:  18,31: 18,31:
Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) Other Pawments Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 2 Deferred Developer Fee (Enter amt <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING MOHE RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHE RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHE Will Project Developer Fee? Residual Receipts Amount Due Proposed MOHED Residual Receipts DBBT SERVICE  MOHED Residual Receipts Amount Due Proposed MOHED Residual Receipts Amount to Loan Repaymen Proposed MOHED Residual Receipts Amount to Residual Ground Lease Proposed MOHED Residual Receipts Amount to Replacement Reserve  NON-MOHED RESIDUAL RECEIPTS DBBT SERVICE HED Residual Receipts Amount Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due Lender 5 Residual Receipts Due Convert Distributions/Incentive Management Fee Other Distributions/Incentive Management Fee Other Distributions/Lese Replacement Reserve Deposits City Share Reserve Starting Balance Replacement Reserve Deposits (City Share Reserve Deposits (Converting Account) Replacement Reserve Withdrawals (ideally tied to CNA) Replacement Reserve Withdrawals (ideally tied to CNA)	3.5%  D ING MOHCD) Yes No 67% / 33%  Dist. Soft Debt Leans 100.00% 0.00% 0.00% 0.00%	per MCHCD policy per MCHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt toans, and MOHCD residual receipts policy Proposed Total MCHCD Amt Due less Loan Repayment  No HCD Financing  1.5x Original Capitalized RR = \$67,454		10,631 10,631 10,631 - - 5,315 5,315 5,315 47,419 2,000 4,254 52,607	12,415 12,415 12,415 	19,846 13,231 13,231 - - - - - - - - - - - - - - - - - - -	7,028 7,028 112,920 2,090	14,890 14,890 14,890 	23.601  15,734  15,734  15,7367  7,867  7,867  75,304	16,586 16,586 16,586 16,293 14,934 2,000 15,734	26,171 1.619 her than draggin 26,171  17,447 17,447 1,447 2 8,724 8,724 8,724 2,000 16,586	27.47: 1.6.47 27.47:  18.31  18.31  9.15: 9.15: 71,27 2,00  49,89 71; 24,09
Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits) Other Pawments Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 2 Deferred Developer Fee (Enter amt <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING MOHE RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHE RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHE WITH Project Defer Developer Fee? Residual Receipts Amount Due Proposed MOHED Residual Receipts Amount to Loan Repaymen Proposed MOHED Residual Receipts Amount to Residual Ground Lease Proposed MOHED Residual Receipts Amount to Replacement Reserve NON-MOHED RESIDUAL RECEIPTS DEBT SERVICE HED Residual Receipts Amount Due Leader 4 Residual Receipts Due Lender 5 Residual Receipts Due Lender 5 Residual Receipts Due REMAINDER (Should be zero unless there are distributions below Owner Distributions/locentive Management Fee Other Distributions/Locen REPLACEMENT RESERVE - RUNNING BALANCE Replacement Reserve Deposits City Share Replacement Reserve Deposits (Small Sites Only) Replacement Reserve Deposits (Con-Va) Replacement Reserve Withdrawals (ideally tied to CNA) Replacement Reserve Withdrawals (ideally tied to CNA)	3.5%  D ING MOHCD) Yes No 67% / 33%  Dist. Soft Debt Leans 100.00% 0.00% 0.00% 0.00%	per MCHCD policy per MCHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt toans, and MOHCD residual receipts policy Proposed Total MCHCD Amt Due less Loan Repayment  1.5x Original Capitalized RR = \$67,454		10,631 10,631 10,631 - - 5,315 5,315 5,315 5,315 47,419 2,000 4,254 52,607 474 106,758	12,415 12	19,846  13,231 13,231 13,231 6,615 6,615 109,822 2,000 1,198 112,920	7,028 7,028 112,920 2,000 2,497 11,129 113,552	14,890 14,890 14,890 14,890 	23.601  15,734  15,734	16,586 16,586 16,586 16,586 17,586 18,293 18,293 18,293 18,293 18,293 18,293 18,293 18,293	26,171 1.619 her than draggin 26,171  17,447 17,447 17,447 2 2 8,724 2 8,724 2 16,586	27,47 1.4.1 18,31
Investor Service Fee (aka "LP Ässet Mgt Fee") (see policy for limits)  Other Pawments  Non-amortizing Loan Pmnt - Lender 1  Non-amortizing Loan Pmnt - Lender 1  Non-amortizing Loan Pmnt - Lender 1  Deferred Developer Fee (Enter amt <= Max Fee from row 131)  TOTAL PAYMENTS PRECEDING MOH  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOH  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOH  Residual Receipts split for all years Lender/Owner  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  MOHCD Residual Receipts Amount Due  Proposed MOHCD Residual Receipts Amount to Loan Repaymer  Proposed MOHCD Residual Receipts Amount to Residual Ground  Lease  NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE  HCD Residual Receipts Amount Due  Proposed MOHCD Residual Receipts Amount to Replacement  Reserve  NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE  HCD Residual Receipts Due  Total Non-MOHCD Residual Receipts Debt Service  REMAINDER (Should be zero unless there are distributions belowed to the service of the proposed	3.5%  D NG MOHCD)  Yes No 67% / 33%  Dist. Soft Debt. Leans 100.00% 0.00% 0.00% 0.00%	per MCHCD policy per MCHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt toans, and MOHCD residual receipts policy Proposed Total MCHCD Amt Due less Loan Repayment  1.5x Original Capitalized RR = \$67,454		10,631 10,631 10,631 10,631 5,315 5,315 5,315 5,315 5,315 2,607 47,419 42,54 47,419 106,755 \$21,351 23,614	12,415 12	19,846  13,231 13,231 13,231	7,028 7,028 112,920 2,090 2,497 11,129 113,552 \$22,710	14,890 14	23,601  15,734  15,734  15,7367  7,867  7,867  7,867  24,818  24,818	16,586 16,586 16,586 16,586 17,586 18,293 18	26,171 1.619 her than draggin  26,171  17,447 17,447 17,447 2. 2. 3,724 2. 3,724 2. 52,169 2,000 16,586 22,71,277 \$14,285 25,317 2253	27,47 1.4.1 18.31
Investor Service Fee (aka "LP Ässet Mgt Fee") (see policy for limits)  Other Pawments  Non-amortizing Loan Pmnt - Lender 1  Non-amortizing Loan Pmnt - Lender 1  Non-amortizing Loan Pmnt - Lender 1  Deferred Developer Fee (Enter amt <= Max Fee from row 131)  TOTAL PAYMENTS PRECEDING MOH  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOH  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOH  Residual Receipts split for all years Lender/Owner  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  MOHCD Residual Receipts Amount Due  Proposed MOHCD Residual Receipts Amount to Loan Repaymer  Proposed MOHCD Residual Receipts Amount to Residual Ground  Lease  NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE  HCD Residual Receipts Amount Due  Proposed MOHCD Residual Receipts Amount to Replacement  Reserve  NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE  HCD Residual Receipts Due  Total Non-MOHCD Residual Receipts Debt Service  REMAINDER (Should be zero unless there are distributions belowed to the proposed service of the	3.5%  D ING MOHCD) Yes No 67% / 33%  Dist. Soft Debt Leans 100.00% 0.00% 0.00% 0.00%	per MCHCD policy per MCHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt toams, and MCHCD residual receipts policy Proposed Total MCHCD Amt Due less Loan Repayment  No HCD Financing  1.5x Original Capitalized RR = \$67.454	4,254 4,254 4,254 4,254 2,127 2,127 2,127 44,969 2,000 47,419 59,464 23,380	10,631 10,631 10,631 10,631 	12,415 12,415 12,415 12,415 12,415 12,415 106,207 106,207 109,822 21,984 23,850	19,846  19,846  13,231  13,231  13,231	7,028 7,028 7,028 7,028 7,129 2,090 2,497 1,129 24,329 24,329	14,890 14,890 14,890 14,552 2,000 10,352 10,335 106,335 2,24,572	23,601  15,734  15,734  15,734  15,734  15,734  15,734  2,000  75,304  1,003  34,094  54,818	16,586 16,586 16,586 24,879 34,094 2,000 15,734 25,169 570,434 25,066	26,171 1.619 her than draggin  26,171  17,447  17,447  17,447  17,447  2,000 16,586  52,169 2,000 16,586  52,24  51,227 51,227 51,227 51,227	27,47 18,31 18,31 18,31 18,31 17,27 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,20 20,00 21,21 24,00 27,27 24,00 27,27 24,00 27,27 25,57 25,52 25,52 25,52
Investor Service Fee (aka "LP Ässet Mgt Fee") (see policy for limits)  Other Pawments  Non-amortizing Loan Pmnt - Lender 1  Non-amortizing Loan Pmnt - Lender 1  Non-amortizing Loan Pmnt - Lender 1  Deferred Developer Fee (Enter amt <= Max Fee from row 131)  TOTAL PAYMENTS PRECEDING MOH  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOH  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOH  Residual Receipts Amount Due Proposed MOHCD Residual Receipt Obligation?  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  MOHCD Residual Receipts Amount Due Proposed MOHCD Residual Receipts Amount to Loan Repaymer Proposed MOHCD Residual Receipts Amount to Residual Ground Lease  NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE  HCD Residual Receipts Amount Due Proposed MOHCD Residual Receipts Amount to Replacement Reserve  NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE  HCD Residual Receipts Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due  REMAINDER (Should be zero unless there are distributions below Owner Distributions/Juses Final Balance (should be zero)  REPLACEMENT RESERVE - RUNNING BALANCE  Replacement Reserve Deposits (Small Sites Only)  Replacement Reserve Deposits (Small Sites Only)  Replacement Reserve Deposits (Small Sites Only)  Replacement Reserve Unterest  OPERATING RESERVE - RUNNING BALANCE  Operating Reserve Deposits (Small Sites Only)  Replacement Reserve Interest  OR Running Balance  OPERATING RESERVE - RUNNING BALANCE  Operating Reserve Lepsits  Operating Reserve Unterest  OR Running Balance  OHER RESERVE I Starting Balance  OPERATING RESERVE I Starting Balance  OHER RESERVE I Starting Balance	3.5%  D ING MOHCD) Yes No 67% / 33%  Dist. Soft Debt Leans 100.00% 0.00% 0.00% 0.00%	per MCHCD policy per MCHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt toams, and MCHCD residual receipts policy Proposed Total MCHCD Amt Due less Loan Repayment  No HCD Financing  1.5x Original Capitalized RR = \$67,454  1%  RR Balance/Unit	4,254 4,254 4,254 4,254 4,254 4,254 4,254 4,369 2,000 47,499 59,464 23,814	10,631 10,631 10,631 10,631 - - - 5,315 5,315 5,315 2,007 4,294 106,755 \$21,351 23,614 23,650 23,650 25,6%	12,415 12	19,846  13,231 13,231 13,231	7,028 7,028 112,920 2,000 2,497 11,129 113,552 \$22,710 24,329 245,572 25,576	14,890 14,890 14,890 14,590 14	23.601  15,734  15,734  15,7367  7,867  7,867  7,867  24,818  24,818  24,818  24,818  24,618	16,586 16,586 16,586 24,879 34,094 2,000 15,734 341 52,169 51,049 25,076	26,171 1.619 her than draggin  26,171 17,447 17,447 17,447 17,447 2,000 16,586 16,586 522 71,277 514,255 25,317	27,47 18,31 18,31 18,31 18,31 17,27 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,47 27,20 20,00 21,21 24,00 27,27 24,00 27,27 24,00 27,27 25,57 25,52 25,52 25,52
Investor Service Fee (aka "LP Ässet Mgt Fee") (see policy for limits)  Other Pawments  Non-amortizing Loan Pmnt - Lender 1  Non-amortizing Loan Pmnt - Lender 1  Non-amortizing Loan Pmnt - Lender 1  Deferred Developer Fee (Enter amt <= Max Fee from row 131)  TOTAL PAYMENTS PRECEDING MOH  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOH  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOH  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOH  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOH  RESIDUAL RECEIPTS DEBT SERVICE  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  MOHCD Residual Receipts Amount Due  Proposed MOHCD Residual Receipts Amount to Loan Repaymen  Proposed MOHCD Residual Receipts Amount to Residual Ground  Lease  NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE  HCD Residual Receipts Due  Lender 4 Residual Receipts Due  Lender 4 Residual Receipts Due  Lender 4 Residual Receipts Due  Total Non-MOHCD Residual Receipts Debt Service  REMAINDER (Should be zero unless there are distributions below  Owner Distributions/Loses  Final Balance (Should be zero)  REPLACEMENT RESERVE - RUNNING BALANCE  Replacement Reserve Starting Balance  Chy Share Replacement Reserve Deposits (Small Sites Only)  Replacement Reserve Deposits (Small Sites Only)  Replacement Reserve Deposits (Small Sites Only)  Replacement Reserve Deposits (Small Sites Only)  Replacement Reserve University  Operating Reserve Deposits (Small Sites Only)  Replacement Reserve University  Operating Reserve Deposits (Small Sites Only)  Replacement Reserve University  Operating Reserve Deposits (Small Sites Only)  Replacement Reserve University  Operating Reserve Deposits (Small Sites Only)  Replacement Reserve Deposits (Small Sites Only)  Replacement Reserve University  Operating Reserve Lateries  OPERATING RESERVE - RUNNING BALANCE  Operating Reserve Deposits (Only)  Other Reserve 1 Starting Balance	3.5%  D ING MOHCD) Yes No 67% / 33%  Dist. Soft Debt Leans 100.00% 0.00% 0.00% 0.00%	per MCHCD policy per MCHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt toams, and MCHCD residual receipts policy Proposed Total MCHCD Amt Due less Loan Repayment  No HCD Financing  1.5x Original Capitalized RR = \$67,454  1%  RR Balance/Unit		10,631 10,631 10,631 10,631 	12,415 12	19,846  19,846  13,231  13,231  13,231  13,231  13,231  1,031  109,822  2,000  11,098  11,292  52,264  24,088  24,088  24,188	7,028 7,028 7,028 112,920 2,000 2,497 1,129 24,329 24,52 24,52 24,52 24,52 24,52 24,52 24,52 24,52 24,52 24,52 24,52	14,890 14	7,867 7,867 7,867 7,867 7,867 2,000 2,000 24,818 25,666 24,6%	16,586 16,586 16,586 16,586 17 24,879 18,293 19,293 19,794 2,000 15,734 25,066 25,117 24,4%	26,171 1.619 her than draggin 26,171 17,447 17,447 17,447 17,447 2. 2. 3. 4. 52,169 2,000 16,586 16,586 252 71,277 514,255 25,317 253 25,317 253 25,570 24,2%	27,471 1.6.1 1.6.2 27,471 18,311 18,311 18,311 18,311 18,311 18,311 18,311 2,000 49,89 71,27 2,000 49,89 54,818 25,577 52 582
Investor Service Fee (aka "LP Ässet Mgt Fee") (see policy for limits) Other Pawments Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 1 Deferred Developer Fee (Enter amt <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING MOHO RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHO RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHO RESIDUAL RECEIPTS CHAPTE PRECEDING Project Deler Developer Fee? Residual Receipts Split for all years Lender/Owner  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  MOHCD Residual Receipts Amount Due Proposed MOHCD Residual Receipts Amount to Loan Repaymer Proposed MOHCD Residual Receipts Amount to Residual Ground Lease Proposed MOHCD Residual Receipts Amount to Replacement Reserve NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE HCD Residual Receipts Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due Conver Distributions/Uses Final Balance (should be zero unless there are distributions below Owner Distributions/Uses Final Balance (should be zero)  REPLACEMENT RESERVE - RUNNING BALANCE Replacement Reserve Deposits City Share Replacement Reserve Deposits (Small Sites Only) Replacement Reserve Deposits City Share Replacement Reserve Deposits City Share Replacement Reserve Deposits OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE Interest  OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE Interest  OPERATING RESERVE Interest  OPERATING RESERVE Interest  OPERATING RESERVE Interest  OPERATING RESERVE Interest  OPERATING RESERVE Interest  OPERATING RESERVE Interest  OPERATING RESERVE Interest  OPERATING RESERVE Interest  OPERATING RESERVE INTERNING BALANCE OPERATING RESERVE Interest  OPERATING RESERVE Interest  OPERATING RESERVE INTERNING BALANCE OPERATING RESERVE INTERNING BALANCE OPERATING RESERVE INTERNING BALANCE OPERATING RESERVE INTERNING BALANCE OPERATING RESERVE INTERNING BALANCE OPERATING RESERVE INTERNING BALANCE OPERATING RESERVE INTERNING	3.5%  D ING MOHCD) Yes No 67% / 33%  Dist. Soft Debt Loans 100.00% 0.00% 0.00% 0.00% 0.00%	per MCHCD policy per MCHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt toams, and MCHCD residual receipts policy Proposed Total MCHCD Amt Due less Loan Repayment  No HCD Financing  1.5x Original Capitalized RR = \$67,454  1%  RR Balance/Unit	4,254 	10,631 10,631 10,631 10,631 - - - 5,315 5,315 5,315 2,007 4,294 106,755 \$21,351 23,614 23,650 23,650 25,65%	12,415 12	19,846  13,231 13,231 13,231	7,028 7,028 112,920 2,000 2,497 11,129 113,552 \$22,710 24,329 245,572 25,576	14,890 14	23.601  15,734  15,734  15,7367  7,867  7,867  7,867  24,818  24,818  24,818  24,818  24,618	16,586 16,586 16,586 16,586 17 24,879 18,293 19,293 19,794 2,000 15,734 25,066 25,117 24,4%	26,171 1.619 her than draggin 26,171 17,447 17,447 17,447 17,447 2. 2. 3. 4. 52,169 2,000 16,586 16,586 252 71,277 514,255 25,317 253 25,317 253 25,570 24,2%	27.47s 1.6.0 27.47s 18.31; 18.31; 18.31; 17.27; 2.00; 49.89 71.27; 24.099 54.81s 25.577
Investor Service Fee (aka "LP Ässet Mgt Fee") (see policy for limits) Other Pawments Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 1 Non-amortizing Loan Pmnt - Lender 1 Deferred Developer Fee (Enter amt <=> Max Fee from row 131) TOTAL PAYMENTS PRECEDING MOHE RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHE RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING Project Nave a MOHED Residual Receipt Obligation? Will Project Defer Developer Fee? Residual Receipts split for all years Lender/Owner  MOHED RESIDUAL RECEIPTS DEBT SERVICE  MOHED Residual Receipts Amount Due Proposed MOHED Residual Receipts Amount to Loan Repaymen Proposed MOHED Residual Receipts Amount to Residual Ground Lease Proposed MOHED Residual Receipts Amount to Residual Ground Lease NON-MOHED RESIDUAL RECEIPTS DEBT SERVICE HED Residual Receipts Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due Lender 4 Residual Receipts Due Lender 5 Residual Receipts Due REPLACEMENT RESERVE DUE REPLACEMENT RESERVE - RUNNING BALANCE Replacement Reserve Deposits City Share Replacement Reserve Deposits (Small Sites Only) Replacement Reserve Deposits (Small Sites Only) Replacement Reserve Deposits (Small Sites Only) Replacement Reserve Deposits (Small Sites Only) Replacement Reserve Deposits (Small Sites Only) Replacement Reserve Deposits (Small Sites Only) Replacement Reserve Deposits (Small Sites Only) Replacement Reserve Horierst  OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE - RUNNING BALANCE OPERATING RESERVE - RUNNING BALANCE OPERATING RESERV	3.5%  D ING MOHCD) Yes No 67% / 33%  Dist. Soft Debt Loans 100.00% 0.00% 0.00% 0.00% 0.00%	per MCHCD policy per MCHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt toams, and MCHCD residual receipts policy Proposed Total MCHCD Amt Due less Loan Repayment  No HCD Financing  1.5x Original Capitalized RR = \$67,454  1%  RR Balance/Unit	4,254 	10,631 10,631 10,631 10,631 	12,415 12	19,846  13,231 13,231 13,231	14,056 14,056 14,056 14,056 7,028 7,028 2,000 2,107 112,920 2,497 1,129 113,552 \$2,2710 24,320 24,320 24,520 2,000	7,445 7,445 113,552 2,000 1,352 1,352 2,000 2,457 2,45	15,734 15,734 15,734 15,734 15,734 15,734 106,335 2,000 106,335 2,000 1,003 34,094 54,818 24,618 24,618 24,618	16,586 16,586 16,586 16,586 17 24,879 18,293 19,293 19,794 2,000 15,734 25,066 25,117 24,4%	26,171 1.619 her than draggin 26,171 17,447 17,447 17,447 17,447 2. 2. 3. 4. 52,169 2,000 16,586 16,586 252 71,277 514,255 25,317 253 25,317 253 25,570 24,2%	27,478 1.6. across multiple ac
Investor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits)  Other Pawments  Non-amorizing Loan Pmnt - Lender 1  Non-amorizing Loan Pmnt - Lender 1  Non-amorizing Loan Pmnt - Lender 1  Deferred Developer Fee (Enter amt <= Max Fee from row 131)  TOTAL PAYMENTS PRECEDING MOH  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHC  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHC  RESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRECEDING MOHC  Residual Receipts split for all years Lender/Owner  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  MOHCD Residual Receipts Amount Due  Proposed MOHCD Residual Receipts Amount to Loan Repaymen  Proposed MOHCD Residual Receipts Amount to Residual Ground  Lease  Proposed MOHCD Residual Receipts Amount to Replacement  Reserve  NON-MOHCD RESIDUAL RECEIPTS DEBT SERVICE  HCD Residual Receipts Due  Lender 5 Residual Receipts Due  Lender 5 Residual Receipts Due  Lender 5 Residual Receipts Due  REMANDER (Should be zero unless there are distributions below  Owner Distributions/Losentive Management Fee  Other Reserve Peposits  Operating Reserve Peposits  Operating Reserve Deposits (Non-Operating Account)  Replacement Reserve Interest  OPERATING RESERVE - RUNNING BALANCE  OPERATING RESERVE I - RUNNING BALANCE  OTHER RESERVE 1 - RUNNING BALANCE  OTHER	3.5%  D ING MOHCD) Yes No 67% / 33%  Dist. Soft Debt Loans 100.00% 0.00% 0.00% 0.00% 0.00%	per MCHCD policy per MCHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt toams, and MCHCD residual receipts policy Proposed Total MCHCD Amt Due less Loan Repayment  No HCD Financing  1.5x Original Capitalized RR = \$67,454  1%  RR Balance/Unit	4,254 	10,631 10,631 10,631 10,631 5,315 5,315 5,315 5,315 2,607 47,419 4,254 4,254 106,755 \$21,351 23,614 23,850 25,5%	12,415 12	19,846  13,231 13,231 13,231	7,028 7,028 7,028 112,920 2,090 2,497 11,29 113,552 \$22,710 24,329 24,572 25,5%	14,890 14	23.601  15,734  15,734  15,7367  7,867  7,867  7,867  24,818  24,818  24,818  24,818  24,618	16,586 16,586 16,586 16,586 17 24,879 18,293 19,293 19,794 2,000 15,734 25,066 25,117 24,4%	26,171 1.619 her than draggin 26,171 17,447 17,447 17,447 17,447 2. 2. 3. 4. 52,169 2,000 16,586 16,586 252 71,277 514,255 25,317 253 25,317 253 25,570 24,2%	27,475 1.68

66 Natoma Total #	Units:	5										
nall Sites Project			Year 11	Year 12	Year 13 2035	Year 14 2036	Year 15 2037	Year 16	Year 17	Year 18	Year 19	Year
0045	% annu		2033	2034				2038	2039	2040	2041	20-
COME esidential - Tenant Rents esidential - Tenant Assistance Payments (Non-LOSP)	increa 2.5% n/a	se (related to annual inc assumptions)	Total 144,227	Total 147,833	Total 151,528	Total 155,317	Total 159,200	Total 163,180	Total 167,259	Total 171,441	Total 175,727	Tot
ommercial Space	2.5%	from 'Commercial Op. Budget' Worksheet; Commercial to Residential allocation: 100%		-		-	-			-	-	
esidential Parking scellaneous Rent Income upportive Services Income	2.5% 2.5% 2.5%		3,456	3,543	3,631	3,722	3,815	3,910	4,008	4,108	4,211	
indry and Vending	2.5%		-	-	-			- :		-	-	
anant Charges scellaneous Residential Income	2.5%		-	-		-	-	- :		-	-	
ther Commercial Income	2.5%	from Commercial Up. Budget Worksheet; Commercial to Residential allocation: 100% Link from Reserve Section below, as		-		-		-		-		
ithdrawal from Capitalized Reserve (deposit to operating accour Gross Potential Ir	nt) n/a	applicable	147,683	151,375	155,160	159,039	163,015	167,090	171,267	175,549	179,938	18
acancy Loss - Residential - Tenant Rents acancy Loss - Residential - Tenant Assistance Payments acancy Loss - Commercial	n/a n/a	Enter formulas manually per relevant MOH policy; annual incrementing usually not appropriate	(7,211)	(7,392)	(7,576)	(7,766)	(7,960)	(8,159)	(8,363)	(8,572)	(8,786)	(
EFFECTIVE GROSS IN	n/a COME	арргорпасе	140,472	143,984	147,583	151,273	155,055	158,931	162,904	166,977	171,151	17
PERATING EXPENSES anagement		1st Year to be set according to HUD	_	T						1	1	
anagement Fee set Management Fee	3.5% 3.5%	schedule.	9,141 9,141	9,461 9,461	9,792 9,792	10,134 10,134	10,489 10,489	10,856 10,856	11,236 11,236	11,629 11,629	12,037 12,037	1
Sub-total Management Exp alaries/Benefits			18,281	18,921	19,583	20,269	20,978	21,713	22,472	23,259	24,073	
ffice Salaries anager's Salary	3.5% 3.5%		-	-		-	-	- :	- :	- :	-	
ealth Insurance and Other Benefits ther Salaries/Benefits dministrative Rent-Free Unit	3.5% 3.5% 3.5%		-		- :			- :		-	-	
Sub-total Salaries/Be			-	-	-	-	-	-	-	-	-	
dvertising and Marketing ffice Expenses	3.5% 3.5%		3,385	3,504	3,627	3,753	3,885	4,021	4,162	4,307	4,458	
ffice Rent egal Expense - Property	3.5% 3.5%		3,174		3,400	3,519	3,642	3,770	3,901	4,038	4,179	
udit Expense pokkeeping/Accounting Services	3.5% 3.5%		2,116 3,385	2,190 3,504	2,267 3,627	2,346 3,753	2,428 3,885	2,513 4,021	2,601 4,162	2,692 4,307	2,786 4,458	
ad Debts scellaneous Sub-total Administration Exp	3.5%		705	730	756	782	809	838	867	897	929	
ilities		_	12,766	13,213	13,675	14,154	14,649	15,162	15,693	16,242	16,810	
ectricity ater as	3.5% 3.5% 3.5%		564 1,095	584 1,133	1,173	626 1,214	647 1,257	670 1,301	694 1,346	718 1,393	743 1,442	
as swer Sub-total U	3.5%		4,601 6,261	4,763 6,480	4,929 <b>6,707</b>	5,102 <b>6,941</b>	5,280 <b>7,184</b>	5,465 <b>7,436</b>	5,656 <b>7,696</b>	5,854 <b>7,965</b>	6,059 <b>8,244</b>	
eal Estate Taxes	3.5%		-			-		.,				
ayroll Taxes iscellaneous Taxes, Licenses and Permits	3.5% 3.5%		-	:		- :	:	:		:	:	
Sub-total Taxes and Lic surance								•	•			
operty and Liability Insurance delity Bond Insurance	3.5% 3.5%		7,053	7,300	7,555	7,820	8,093	8,377	8,670	8,973	9,287	
orker's Compensation rector's & Officers' Liability Insurance Sub-total Insu	3.5% 3.5% irance		7,053	7,300	7,555	7,820	8,093	8,377	8,670	8,973	9,287	
aintenance & Repair Nyroll	3.5%		- ,003	- ,300	- ,333	.,020	0,093					
ayroli upplies ontracts	3.5% 3.5% 3.5%		2,539	2,628	2,720	2,815	2,914	3,016	3,121	3,230	3,343	
arbage and Trash Removal acurity Payroll/Contract	3.5% 3.5%		7,030	7,276	7,531	7,795	8,067	8,350	8,642	8,945	9,258	
VAC Repairs and Maintenance Phicle and Maintenance Equipment Operation and Repairs	3.5% 3.5%		3,174	3,285	3,400	3,519	3,642	3,770	3,901	4,038	4,179	
scellaneous Operating and Maintenance Expenses Sub-total Maintenance & Repair Exp	enses 3.5%		5,290 18,033	5,475 18,664	5,667 <b>19,317</b>	5,865 <b>19,993</b>	6,070 <b>20,693</b>	6,283 <b>21,418</b>	6,502 <b>22,167</b>	6,730 <b>22,943</b>	6,966 <b>23,746</b>	
upportive Services	3.5%	from Commercial Op. Budget Worksheet; Commercial to Residential allocation: 100%								-		
OMMERCIAL EXPENSES  OTAL OPERATING EXPENSES		Commercial to Residential allocation: 100%	62,394	64,578	66,838	69,177	71,599	74,104	76,698	79,383	82,161	
PUPA (w/o Reserves/GL Base Rent/Bond eserves/Ground Lease Base Rent/Bond Fees	Fees)		cells.	- 1,	,	,	,	,	,	,	,	
round Lease Base Rent and Monitoring Fee			5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	
eplacement Reserve Deposit perating Reserve Deposit			2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	
her Required Reserve 1 Deposit her Required Reserve 2 Deposit		from Commercial Up, Budget Worksheet:	-	:	-	-	- :	- :		- :	:	
equired Reserve Deposit/s, Commercial Sub-total Reserves/Ground Lease Base Rent/Bond	1 Fees	Commercial to Residential allocation: 100%	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	
OTAL OPERATING EXPENSES (w/ Reserves/GL Base Rent			69,394	71,578	73,838	76,177	78,599	81,104	83,698	86,383	89,161	
PUPA (w/ Reserves/GL Base Rent/Bond ET OPERATING INCOME (INCOME minus OP EXPENSES)			71,078	72,406	73,745	75,096	76,456	77,827	79,206	80,594	81,990	
EBT SERVICE/MUST PAY PAYMENTS ("hard debt"/amortiz ard Debt - First Lender		Enter comments re: annual increase, etc.	cells. 31,616	31,616	31,616	31,616	31,616	31,616	31,616	31,616	31,616	
ard Debt - Second Lender (HCD Program 0.42% pymt, or other ard Debt - Third Lender (Other HCD Program, or other 3rd Lender (Other HCD Program).	2nd Lender) ier)	Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.	10,671	10,671	10,671	10,671	10,671	10,671	10,671	10,671	10,671	
ard Debt - Fourth Lender  Demmercial Hard Debt Service		Enter comments re: annual increase, etc. from Commercial Op. Budget Worksheet;										
TOTAL HARD DEBT SE		Commercial to Residential allocation: 100%	-									
ASH FLOW (NOI minus DEBT SERVICE)	RVICE	Commercial to Residential allocation: 100%	42,287 28.791	42,287 30.119	42,287 31,458	42,287 32,809	- 42,287 34,169	42,287 35.540	- 42,287 36,919	42,287 38,307	42,287	
ASH FLOW (NOI minus DEBT SERVICE) SES OF CASH FLOW BELOW (This row also shows DSCR SES THAT PRECEDE MONCO DERT SERVICE IN WATERE.	.)	Commercial to Residential allocation: 100%	28,791 R: 1.681	42,287 30,119 1.712	42,287 31,458 1.744	42,287 32,809 1.776	42,287 34,169 1.808	42,287 35,540 1.84	42,287 36,919 1.873	- 42,287 38,307 1.906	42,287 39,704 1.939	
SES OF CASH FLOW BELOW (This row also shows DSCR SES THAT PRECEDE MOHCD DEBT SERVICE IN WATERF, elow-the-line" Asset Mgt fee (uncommon in new projects, see p	.) ALL olicy) 3.5%	Commercial to Residential allocation: 100%  DSCI  per MOHCD policy	28,791	30,119	31,458	32,809	34,169	35,540	36,919	38,307	39,704	
SES OF CASH FLOW BELOW (This row also shows DSCR SES THAT PRECEDE MOHCD DEBT SERVICE IN WATERF, elow-the-line' Asset Mat fee (uncommon in new projects, see p urtnership Management Fee (see policy for limits) sestor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits	.) ALL olicy) 3.5%	Commercial to Residential allocation: 100%	28,791 R: 1.681	30,119	31,458	32,809	34,169	35,540	36,919	38,307	39,704	
SES OF CASH FLOW BELOW (This row also shows DSCR SESTHAT PRECEDE MOHCD DEBT SERVICE IN WATERF, elow-the-line", Saset Mut fee (uncommon in new projects, see p stribership Management Fee (see policy for limits) vestor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits her Payments pn-amortizing Loan Pmnt - Lender 1 pn-amortizing Loan Pmnt - Lender 2	.) ALL olicy) 3.5%	Commercial to Residential allocation: 100%  DSCI  per MOHCD policy per MOHCD policy	28,791 R: 1.681	30,119	31,458	32,809	34,169	35,540	36,919	38,307	39,704	
SES OF CASH FLOW BELOW (This row also shows DSCR SESTHAT PRECEDE MOHCD DEBT SERVICE IN WATERF, elow-the-line", Saset Mut fee (uncommon in new projects, see p stribership Management Fee (see policy for limits) vestor Service Fee (aka "LP Asset Mgt Fee") (see policy for limits her Payments pn-amortizing Loan Pmnt - Lender 1 pn-amortizing Loan Pmnt - Lender 2	.) ALL olicy) 3.5% 3.5%	Commercial to Residential allocation: 100%  DSCI  per MOHCD policy per MOHCD policy per MOHCD policy per MOHCD policy per MOHCD policy no annual increase  Enter comments re: annual increase, etc.	28,791 R: 1.681	30,119	31,458	32,809	34,169	35,540	36,919	38,307	39,704	
SES OF CASH FLOW BELOW (This row also shows DSCR SEST THAT PRECEDE MOHCD DEBT SERVICE IN WATERF, elow-the-line* Asset Mid fee (uncommon in new projects, see potribership Management Fee (see policy for limits) vestor Service Fee (aka* "LP Asset Mid Fee") (see policy for limits her Pawments on-amortizing Loan Pmnt - Lender 1 on-amortizing Loan Pmnt - Lender 2 elerted Developer Fee (Enter amt <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING MESSIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRESIDUAL RECEIPTS (CASH FLO	ALL Olicy) 3.5% 3.5% OHCD CEDING MOHC	Commercial to Residential allocation: 100%  DSCI  per MOHCD policy per MOHCD policy per MOHCD policy on annual increase Enter comments rer annual increase, etc. Enter comments rer annual increase, etc.	28,791 R: 1.681	30,119	31,458	32,809	34,169	35,540	36,919	38,307	39,704	
SES OF CASH FLOW BELOW (This row also shows DSCR SEST THAT PRECEDE MOHCD DEBT SERVICE IN WATERF, elow-the-line* Asset Mit fee funcommon in new projects, see per primership Management Fee (see policy for limits) vestor Service Fee (aka "LP Asset Mit Fee") (see policy for limits her Payments and the properties of the p	Olicy 3.5%  OHCD  CEDING MOHC	Commercial to Residential allocation: 100%  DSCI  per MOHCD policy per MOHCD policy per MOHCD policy on annual increase Enter comments re-annual increase, etc.  Enter comments re-annual increase, etc.	28,791 R: 1.681 Cells.	30,119 1.712	31,458	32,809	34,169	35,540	36,919	38,307	39,704	
SES OF CASH FLOW BELOW (This row also shows DSCR SetS THAT PRECEDE MOHCD DEBT SERVICE IN WATERF, selow-the-line* Asset Mat fee (uncommon in new projects, see potrenship Management Fee (see policy for limits) selow selow selow selow fee (ask "LP Asset Mgt Fee") (see policy for limits her Pawments non-amortizing Loan Pmnt - Lender 1 non-amortizing Loan Pmnt - Lender 2 selected Developer Fee (Enter amt <= Max Fee from row 131) TOTAL PAYMENTS PRECEDING M SIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRESE Project have a MOHCD Residual Receipt Obligation? Il Project Defer Developer Fee	ALL Olicy) 3.5% 3.5% OHCD CEDING MOHCD	Commercial to Residential allocation: 100%  DSCI  per MOHCD policy per MOHCD policy per MOHCD policy on annual increase Enter comments re-annual increase, etc.  Enter comments re-annual increase, etc.	28,791 R: 1.681 Cells.	30,119 1.712	31,458	32,809	34,169	35,540	36,919	38,307	39,704	
SES OF CASH FLOW BELOW (This row also shows DSCR SEST THAT PRECEDE MOHCD DEBT SERVICE IN WATERF, elow-the-line* Asset Mat fee (uncommon in new projects, see portnership Management Fee (see policy for limits) sestor Service Fee (afat "LP Asset Mgl Fee") (see policy for limits her Payments "") no-amortizing Loan Pmnt - Lender 1 "") no-amortizing Loan Pmnt - Lender 2 referred Developer Fee (Enter ant "== Max Fee from row 131) TOTAL PAYMENTS PRECEDING MESIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRESED Project have a MOHCD Residual Receipt Obligation? Ill Project Defer Developer Fee? sidual Receipt Split for all years Lender/Owner	ALL Olicy) 3.5% S) OHCD CEDING MOHC Y, 67% / 3.	Commercial to Residential allocation: 100%  PSCI  per MOHCD policy per MOHCD policy per MOHCD policy per MOHCD policy po annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  D)  88 80 96 96	28,791 R: 1.681 Cells.	30,119 1.712	31,458	32,809	34,169	35,540	36,919	38,307	39,704	
SES OF CASH FLOW BELOW (This row also shows DSCR SES THAT PRECEDE MOHCD DEBT SERVICE IN WATERFA elow-the-line' Asset Mat fee (uncommon in new projects, see pursership Management Fee (see policy for limits) never projects. The present of the prese	3.5% S) OHCD CEDING MOHC Y, 1 67%/3.  Dist. S Debt Lo. 100.0	Commercial to Residential allocation: 100%  DSCI  per MOHCD policy per MOHCD policy per MOHCD policy no annual increase Enter comments re-annual increase, etc. Enter comments re-annual increase, etc.  D)  10  10  10  11  11  11  11  11  11  1	28,791 R: 1.681 Cells.	30,119 1.712	31,458	32,809	34,169	35,540	36,919	38,307	39,704	
IES OF CASH FLOW BELOW (This row also shows DSCR ESE THAT PRECEDE MOHOD DEBT SERVICE IN WATERF, allow-the-line' Asset Mat fee (uncommon in new projects, see p of merable Management Fee (see policy for limits) seeds of Service Fee (see 1) (see policy for limits near Description of the project of the policy for limits near Description of the project of the policy for limits near Description of the project of the project near Description of the project for the project page (Fine and the MacKet) TOTAL PAYMENTS PRECEDING MI SIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRE- sidual Receipts (Passidual Receipt Obligation? Ill Project Defer Developer Fee? sidual Receipts split for all years Lender/Owner MOHOD RESIDUAL RECEIPTS DEBT SERVICE DHOD Residual Receipts Amount Due Proposed MOHOD Residual Receipts Amount to Loan Repa Proposed MOHOD Residual Receipts Amount to Residual Foreposed MOHOD Residual Forepo	OHCD CEDING MOHCD (7% / 3.5%)  OHCD CEDING MOHCD (7% / 3.5%)  Dist. S Debt Lo 100.00	Commercial to Residential allocation: 100%  DSCI  per MOHCD policy per MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  Allocation per pro rata share of all soft debt toans, and MOHCD residual receipts policy  Proposed Total MOHCD Amt Due less Loar	28,791 19,194	30,119	31,458	32,809	34,169	35,540	36,919	38,307	39,704	
SES OF CASH FLOW BELOW (This row also shows DSCR SES THAT PRECEDE MOHOD DET SERVICE IN WATERF, elow-the-line' Asset Mat fee (uncommon in new projects, see princerbis Management Fee (see policy for limits) reserved to the property of the proposed MOHCD Residual Receipts Amount to Loan Repair Droposed MOHCD Residual Receipts Amount to Residual Clease  Proposed MOHCD Residual Receipts Amount to Residual Clease Proposed MOHCD Residual Receipts Amount to Residual Clease Proposed MOHCD Residual Receipts Amount to Residual Clease Proposed MOHCD Residual Receipts Amount to Residual Clease Proposed MOHCD Residual Receipts Amount to Residual Clease Proposed MOHCD Residual Receipts Amount to Residual Clease Proposed MOHCD Residual Receipts Amount to Repidual Clease Proposed MOHCD Residual Recei	ALL  ALL  ALL  ALC  ALC  ALC  ALC  ALC	Commercial to Residential allocation: 100%  DSCI  per MOHCD policy per MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc. Enter comments re: annual increase, etc.  D1	28,791	30,119	31,458	32,809	34,169	35,540 1.84 - - 35,540 23,693	36,919 1.873 36,919	38,307 1,906	39,704	
SES OF CASH FLOW BELOW (This row also shows DSCR SEST HAT PRECIDE MOHCD DEBT SERVICE IN WATERFA elow-the-line* Asset Mat fee (uncommon in new projects, see partnership Management Fee (see policy for limits) per partnership Management Fee (see policy for limits) the Payments have been dear LP Asset Maj Fee* (see policy for limits her Payments) and the payments have been dear LP Asset Maj Fee* (see policy for limits her Payments) and the payments have been dear to the payments have been dear to the payments of the payments	ALL  ALL  ALL  ALC  ALC  ALC  ALC  ALC	DSCI  DESCI  Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  D1 10 10 10 10 10 10 10 10 10 10 10 10 10	28,791 19,194	30,119	31,458	32,809	34,169	35,540	36,919	38,307	39,704	
SES OF CASH FLOW BELOW (This row also shows DSCR SES THAT PRECEDE MOHOD DETS SERVICE IN WATERF,  slew-the-line* Asset Mot fee (uncommon in new projects, see purpose),  which the line* Asset Mot fee (uncommon in new projects, see purpose),  which is a standard or the project of the line* asset Mot Fee*) (see policy for limit  her Payments and an armont - Lender 1  non-amortizing Loan Pmnt - Lender 1  non-amortizing Loan Pmnt - Lender 2  defreed Developer Fee (Enter annt <= Max Fee from row 131).  TOTAL PAYMENTS PRECEDING MI SIDUAL RECEIPTS (CASH FLOW minus PAYMENTS PRE- pose Project have a MOHCD Residual Receipt Obligation?  Ill Project Defer Developer Fee?  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  OHCD Residual Receipts Amount Due Proposed MOHCD Residual Receipts Amount to Loan Repart  Proposed MOHCD Residual Receipts Amount to Residual  Ledde  Proposed MOHCD Residual Receipts Amount to Residual  Research	ALL   3.5%   3	DSCI  DESCI  DES	28,791	30,119	31,458	32,809	34,169 1.808 34,169 22,780	35,540 1.84 35,540 23,693 - 23,693	36,919 1.873 36,919	38,307 1,906 	39,704	
SES OF CASH FLOW BELOW (This row also shows DSCR SES THAT PRECEDE MOHOD DETS SERVICE IN WATERF,  slow-the-line" Asset Mat fee (uncommon in new projects, see put  intereship Management Fee (see policy for limit  her Payments  uncommonismed to the project of the project of limit  her Payments  uncommonismed to the project of limit  her Payments  uncommonismed Loan Pmnt - Lender 1  uncommonismed Loan Pmnt - Lender 1  uncommonismed to the project of limit  her Payments  uncommonismed to the project of limit  project Loan Pmnt - Lender 1  Uncommonismed to the project  University of limit  Uncommonismed to the project  uncommonismed to the project  uncommonismed to the project  project have a MOHCD Residual Receipt Obligation?  University of limit  MOHCD RESIDUAL RECEIPTS DEBT SERVICE  UNIVERSITY OF  UNIVERSITY	ALL   3.5%   3	DSCI  DESCI  DES	28,791	30,119	31,458	32,809	34,169 1.808 34,169 22,780	35,540 1.84 - 35,540 23,693	36,919 1.873 36,919	38,307 1,906	39,704	
SES OF CASH FLOW BELOW (This row also shows DSCR SES THAT PRECEDE MOHOD BET SERVICE IN WATERF, elow-the-line' Asset Mat fee (uncommon in new projects, see please). He was a seen to see the project of t	ALL   3.5%	DSCI  DESCI  DES	28,791 19,194 19,194	30,119	31,458	32,809 1.776 32,809	34,169 1.808 34,169	35,540 1.84 23,693 23,693	36,919 1.873 	38,307 1,906 	39,704	
IES OF CASH FLOW BELOW (This row also shows DSCR ESS THAT PRECEDE MONCD DEBT SERVICE IN WATERFA BOW-the-line' Asset Mat fee (uncommon in new projects, see potnership Management Fee (see policy for limits) programments. The property of the property of the programment of the progr	ALL   3.5%	DSCI  DESCI  DES	28,791	30,119	31,458	32,809	34,169 1.808 34,169 22,780	35,540 1.84 35,540 23,693 - 23,693	36,919 1.873 36,919	38,307 1,906 	39,704	
IES OF CASH FLOW BELOW (This row also shows DSCR ES THAT PRECEDE MOHOD DEBT SERVICE IN WATERFALOW-the-line* Asset Mat [fee (uncommon in new projects, see potnership Management Fee (see policy for fimits) programments. The properties of the programment of the p	ALL   3.5%	DSCI  DBCI  Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  DBCI	28,791 1.681 2.75 2.75 2.75 2.75 2.75 2.75 2.75 2.75	30,119 1.712 30,119 20,079 - - - 10,040	31,458 1.744 31,458 20,972 - - - - 10,486	32,809 1.776 32,809 21,872 	34,169 1.808 34,169 22,780	35,540 1.84 35,540 23,693 	36,919 1.873 36,919 24,613 	38,307 1,906	39,704 1.939 	
LES OF CASH FLOW BELOW (This row also shows DSCR: EST HAT PRECEDE MONCD DEBT SERVICE IN WATERF, allow-the-line' Asset Mat [fee (uncommon in new projects, see potentials) and the projects of the projects of the projects of the projects of the projects of the projects of the projects of the projects of the projects of the project of the	ALL   3.5%	DSCI  DESCI  DES	28,791 1.681 28,791 19,194 19,194 19,194 24,096	30,119 1.712 	31,458 1.744 31,458 20,972 	32,809 1.776 32,809 21,872 21,872 	34,169 1.808 22,780 22,780 22,780 11,390 11,390	35,540 1.84 23,693 23,693 	36,919 1.873 ————————————————————————————————————	38,307 1,906 	39,704 1.939 ———————————————————————————————————	
IES OF CASH FLOW BELOW (This row also shows DSCR EST HAT PREEDED MOND DEBT SERVICE IN WATERF, also wheeling a service in which is a	ALL   3.5%	DSCI  DBCI  Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  DBCI	28,791 19,194 19,194	30,119 1.712 30,119 20,079 - - 20,079 - - 10,040	31,458 1.744 31,458 20,972 20,972	32,809 1.776 32,809 21,872 21,872 10,936 10,936	34,169 1.808 34,169 22,780 22,780 11,390	23,693 23,693 11,847	36,919 1.873 36,919 24,613 	38,307 1,906 	39,704 1.939 39,704 26,469 26,469  13,235	
IES OF CASH FLOW BELOW (This row also shows DSCR EST HAT PREEDED MOND DEBT SERVICE IN WATERF, show-the-line' Asset Mat fee (uncommon in new projects, see presents of the project of the p	ALL   3.5%	DSCI  DBCI  Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  DBCI	28,791	30,119 1.712 	31,458 1.744 31,458 20,972 20,972 20,972 10,486 10,486 10,496 42,090 20,079	32,809 1.776 32,809 21,872 21,872 21,872 10,936 10,936 10,936 2,000 20,972	34,169 1.808 22,780 22,780 11,390 11,390 2,000 21,872	23,693 - 23,693 - 11,847 - 12,700 22,780	24,613 24,613 24,613 24,613 43,639 43,843	38,307 1,906 	39,704 1.939 26,469 26,469 	444
IES OF CASH FLOW BELOW (This row also shows DSCR EST HAT PREEDED MOND DEBT SERVICE IN WATERF, show-the-line' Asset Mat fee (uncommon in new projects, see presents of the project of the p	ALL   3.5%   3	DSCI  DSCI  Der MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  Proposed Total MOHCD residual receipts policy Proposed Total MOHCD Amt Due less Lost Repayment  No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing	28,791 1.681 28,791 19,194 19,194 19,194 24,096 2,000 18,317 44,454 44,54	30,119 1.712 	31,458 1.744 31,458 20,972 20,972 	32,809 1.776 32,809 21,872 21,872 21,872 10,936 10,936 2,000 20,972 3,756 302 49,769	34,169 1.808 34,169 22,780 22,780 11,390 11,390 2,000 21,872 45,565 49,8	23,693 23,693 23,693 23,693 23,693 23,693 23,693 23,693	24,613 24,613 24,613 24,613 24,613 24,613 24,613	38,307 1,906 	39,704 1,939 26,469 26,469 2,000 2,000 25,538	4
IES OF CASH FLOW BELOW (This row also shows DSCR EST HAT PREEDED MOND DEBT SERVICE IN WATERF, also wheeling a service in water property of the	ALL   3.5%   3	DSCI  DBCI  Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  DBCI	28,791  1.681	30,119 1.712 	31,458 1.744 31,458 20,972 20,972 20,972 10,486 10,486 2,000 20,079 58,786 663 30,250 \$6,050	32,809 1.776 32,809 21,872 21,872 21,872 10,936 10,936 10,936 2,000 20,972 3,756 302 49,769 \$9,954	34,169 1.808 22,780 22,780 11,390 11,390 2,000 21,872 45,565 49,8 28,574 \$5,715	23,693 23,693 23,693 23,693 23,693 23,693 23,693 23,693 24,740 27,780 27,780	24,613 24,613 24,613 24,613 24,613 24,613 24,613 24,613 24,613	38,307 1,906 	39,704 1,939 26,469 26,469 26,469 13,235 13,235 13,235 2,000 25,538	4 4 \$
IES OF CASH FLOW BELOW (This row also shows DSCR EST HAT PRECEDE MOHOD BETS TERVICE IN WATERF, intervention of the property of	ALL   3.5%   3	DSCI  DSCI  Der MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  Proposed Total MOHCD residual receipts policy Proposed Total MOHCD Amt Due less Lost Repayment  No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing	28,791 1.681 28,791 19,194 19,194 19,194 24,096 2,000 18,317 44,454 44,54	30,119 1.712 	31,458 1.744 31,458 20,972 20,972 	32,809 1.776 32,809 21,872 21,872 21,872 10,936 10,936 2,000 20,972 3,756 302 49,769	34,169 1.808 34,169 22,780 22,780 11,390 11,390 2,000 21,872 45,565 49,8	23,693 23,693 23,693 23,693 23,693 23,693 23,693 23,693	24,613 24,613 24,613 24,613 24,613 24,613 24,613	38,307 1,906 	39,704 1,939 26,469 26,469 2,000 2,000 25,538	4 4 \$
IES OF CASH FLOW BELOW (This row also shows DSCR EST HAT PREEDED MOND DEBT SERVICE IN WATERF, also where it is a set to the control of the co	ALL   3.5%	DSCI  DSCI  Der MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  Proposed Total MOHCD residual receipts policy Proposed Total MOHCD Amt Due less Lost Repayment  No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing	28,791  1.681	30,119 1.712 30,119 20,079 20,079 20,079 	31,458 1.744 20,972 20,972 20,972 20,972 10,486 10,486 2,000 20,079 58,786 663 30,250 \$6,060	32,809 1.776 32,809 21,872 21,872 21,872 21,872 10,936 10,936 10,936 2,000 20,972 3,756 30,250 49,769 \$9,954 26,608	34,169 1.808 22,780 22,780 22,780 11,390 11,390 2,000 21,872 45,565 498 28,574 55,715 26,874	23,693 23,693 23,693 23,693 23,693 23,693 23,693 23,693 23,693 23,693 24,743 28,574 28,574 27,748	24,613 24	38,307 1,906 38,307 25,538 25,538 25,538 212,769 12,769 2,000 24,613 36,026 2,099 \$12,600 27,689	39,704 1,939 26,469 26,469 26,469 2,000 25,538 63,00 21,168 \$18,234 27,966	4 4 \$
IES OF CASH FLOW BELOW (This row also shows DSCR EST HAT PREEDED MOND DEBT SERVICE IN WATERF, also with eline." Asset Mat fee (uncommon in new projects, see present in Management Fee (see policy for limits) and the property of the property of the property of the management of the common of the property of the management in end of the property of the management in end of the property of the management in end of the property of the management in end of the property of the management in end of the property of the management in end of the property of the management in end of the property of the management in end of the property of the	ALL ALL ALL ALL ALL ALL ALL ALL ALL ALL	DSCI  DSCI  Der MOHCD policy per MOHCD policy no annual increase Enter comments re: annual increase, etc.  Enter comments re: annual increase, etc.  Proposed Total MOHCD residual receipts policy Proposed Total MOHCD Amt Due less Lost Repayment  No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing No HCD Financing	28,791 19,194 19,194 19,194 241 44,634 at \$5,931 \$5,932 \$5,826 \$5,826 \$6,000 \$1,600 \$1	30,119 1.712 30,119 20,079 20,079 	31,458 1.744 20,972 20,972 	32,809 1.776 21,872 21,872 21,872 10,936 10,936 10,936 20,907 20,972 3,768 30,250 49,769 59,954	34,169 1.808 22,780 22,780 22,780 11,390 11,390 2,000 21,872 49,769 2,000 21,872 45,565 498 28,574 \$5,715	23,693 23,693 23,693 23,693 11,847 11,847 28,574 2,000 22,780 53,028 510,728 27,143	36,919 1.873 36,919 24,613 	38,307 1,906 25,538 25,538 25,538 25,538 212,769 12,769 2,000 24,613 360 62,999 \$12,600 27,689	39,704 1,939 26,469 26,469 26,469 13,235 13,235 13,235 62,999 2,000 25,538 91,168 \$18,236 27,966	4 4 \$
IES OF CASH FLOW BELOW (This row also shows DSCR EST HAT PRECEDE MOHOD DEBT SERVICE IN WATEBY- BOW the their "Asset Mid fee (uncommon in new projects, see o intereship Management Fee (see policy for limit) intereship Management Fee (see policy for limit) enter Payments in amortizing Loan Print - Lender 1 (see policy for limit) enter Payments in amortizing Loan Print - Lender 2 (see policy for limit) intereship Management Fee (see policy for limit) enter Payments in amortizing Loan Print - Lender 2 (see policy for limit) interest Developer Fee (Enter amt <= Max Fee from row 131)	ALL ALL ALL ALL ALL ALL ALL ALL ALL ALL	DSCI  DSCI  DSCI  DSCI  DEF MOHCD policy per MOHCD policy per MOHCD policy per MOHCD policy per MOHCD policy no annual increase Enter comments re- annual increase, etc. Enter comments re- annual increase, etc. Enter comments re- annual increase, etc.  Proposed Total MOHCD residual receipts policy Proposed Total MOHCD Amt Due less Load Repayment  1.5x Original Capitalized RR = \$67,454   1.7x Balance/Un  RR Balance/Un  1.7x Balance/Un	28,791 19,194 19,194 19,194 241 44,634 at \$5,931 \$5,932 \$5,826 \$5,826 \$6,000 \$1,600 \$1	30,119 1.712 20,079 20,079 20,079 20,079 10,040 10,040 44,654 2,000 19,194 47,66,294 \$13,259 26,084 2,	31,458 1.744 20,972 20,972 	32,809 1.776 21,872 21,872 21,872 10,936 10,936 10,936 30,250 20,972 20,972 49,769 50,954 49,769 50,954 26,608 26,674	34,169 1.808 22,780 22,780 22,780 11,390 11,390 2,000 21,872 49,763 28,574 \$5,715 26,674 269 27,143	23,693 23,693 23,693 23,693 23,693 23,693 24,693 25,693 26,574 2,000 22,780 27,143 27,415	36,919 1.873 24,613 24,613 12,306 12,306 23,639 2,000 23,693 53,639 2,000 27,415	38,307 1,906 25,538 25,538 25,538 25,538 12,769 12,769 2,000 24,613 360 62,999 \$12,600 27,689 	39,704 1,939 26,469 26,469 26,469 21,3235 13,235 13,235 2,000 2,000 2,5,538 91,168 51,168 51,168 52,7966 28,245	4 4 \$
SES OF CASH FLOW BELOW (This row also shows DSCR SEST HAT PRECEDE MOHOD DETS SERVICE IN WATER).  SEST HAT PRECEDE MOHOD DETS SERVICE IN WATERS, elsow the line" Asset Mar fee (uncommon in new projects, see pattern she had been seen as the property of the	ALL   3.5%	DSCI  DSCI  DSCI  DSCI  DEF MOHCD policy per MOHCD policy per MOHCD policy per MOHCD policy per MOHCD policy no annual increase Enter comments re- annual increase, etc. Enter comments re- annual increase, etc. Enter comments re- annual increase, etc.  Proposed Total MOHCD residual receipts policy Proposed Total MOHCD Amt Due less Load Repayment  1.5x Original Capitalized RR = \$67,454   1.7x Balance/Un  RR Balance/Un  1.7x Balance/Un	28,791  1.681	30,119 1.712 30,119 20,079 20,079 20,079 20,079 10,040 10,040 11,040 44,654 44,654 513,259 26,084 26,345 26,345 23,6%	31,458 1.744 20,972 20,972 20,972 20,972 10,486 10,486 66,294 20,079 58,786 663 30,250 \$6,060 26,345 26,608 23,4%	32,809 1.776 21,872 21,872 21,872 10,936 10,936 10,936 30,250 20,972 20,972 49,769 50,954 49,769 50,954 26,608 26,674	34,169 1.808 22,780 22,780 22,780 11,390 11,390 2,000 21,872 45,565 498 28,574 55,715 26,874 22,9%	23,693 23,693 23,693 23,693 23,693 23,693 23,693 23,693 23,693 24,745 26,574 27,745 27,745 27,745 27,745 27,745 27,745	36,919 1.873 24,613 24,613 12,306 12,306 23,639 2,000 23,693 53,639 2,000 27,415	38,307 1,906 	39,704 1,939 26,469 26,469 26,469 21,3235 13,235 13,235 2,000 2,000 2,5,538 91,168 51,168 51,168 52,7966 28,245	44 \$\$
SES OF CASH FLOW BELOW (This row also shows DSCR SES THAT PRECEDE MOHOD BET SERVICE IN WATERFIEDS HINDO DEST SERVICE IN WATERFIEDS HINDO DEST SERVICE IN WATERFIEDS HINDO DEST SERVICE IN WATERFIEDD HINDO DEST SERVICE IN WATERFIEDD HINDOWN AND AND AND AND AND AND AND AND AND AN	ALL   3.5%	DSCI  DSCI  DSCI  DSCI  DEF MOHCD policy per MOHCD policy per MOHCD policy per MOHCD policy per MOHCD policy no annual increase Enter comments re- annual increase, etc. Enter comments re- annual increase, etc. Enter comments re- annual increase, etc.  Proposed Total MOHCD residual receipts policy Proposed Total MOHCD Amt Due less Load Repayment  1.5x Original Capitalized RR = \$67,454   1.7x Balance/Un  RR Balance/Un  1.7x Balance/Un	28,791  1.681	30,119 1.712 30,119 20,079 20,079 20,079 20,079 10,040 10,040 11,040 44,654 44,654 513,259 26,084 26,345 26,345 23,6%	31,458 1.744 20,972 20,972 20,972 20,972 10,486 10,486 66,294 20,079 58,786 663 30,250 \$6,060 26,345 26,608 23,4%	32,809 1.776 21,872 21,872 21,872 10,936 10,936 10,936 30,250 20,972 20,972 49,769 50,954 49,769 50,954 26,608 26,674	34,169 1.808 22,780 22,780 22,780 11,390 11,390 2,000 21,872 45,565 498 28,574 55,715 26,874 22,9%	23,693 23,693 23,693 23,693 23,693 23,693 23,693 23,693 23,693 24,745 26,574 27,745 27,745 27,745 27,745 27,745 27,745	36,919 1.873 36,919 24,613	38,307 1,906 	39,704 1,939 26,469 26,469 26,469 21,3235 13,235 13,235 2,000 2,000 2,5,538 91,168 51,168 51,168 52,7966 28,245	4 4 4 5 5
SES OF CASH FLOW BELOW (This row also shows DSCR SEST SHAT PRECEDE MOHOD DETS SERVICE IN WATEER, SEST SHAT PRECEDE MOHOD DETS SERVICE IN WATEER, seleve the line* Asset May fee (uncommon in new projects, see or unreash) was also point of linits, and the common in new projects, see or unreash but an administration of the programment fee (each "LP Asset Mgt Fee") (see policy for limit her Payments and the Payments of the Payments	ALL   3.5%	DSCI  DSCI  DSCI  DSCI  DEF MOHCD policy per MOHCD policy per MOHCD policy per MOHCD policy per MOHCD policy no annual increase Enter comments re- annual increase, etc. Enter comments re- annual increase, etc. Enter comments re- annual increase, etc.  Proposed Total MOHCD residual receipts policy Proposed Total MOHCD Amt Due less Load Repayment  1.5x Original Capitalized RR = \$67,454   1.7x Balance/Un  RR Balance/Un  1.7x Balance/Un	28,791  1.681	30,119 1.712 30,119 20,079 20,079 20,079 20,079 10,040 10,040 11,040 44,654 44,654 513,259 26,084 26,345 26,345 23,6%	31,458 1.744 20,972 20,972 20,972 20,972 10,486 10,486 66,294 20,079 58,786 663 30,250 \$6,060 26,345 26,608 23,4%	32,809 1.776 21,872 21,872 21,872 10,936 10,936 10,936 30,250 20,972 20,972 49,769 50,954 49,769 50,954 26,608 26,674	34,169 1.808 22,780 22,780 22,780 11,390 11,390 2,000 21,872 45,565 498 28,574 55,715 26,874 22,9%	23,693 23,693 23,693 23,693 23,693 23,693 23,693 23,693 23,693 24,745 26,574 27,745 27,745 27,745 27,745 27,745 27,745	36,919 1.873 36,919 24,613	38,307 1,906 	39,704 1,939 26,469 26,469 26,469 21,3235 13,235 13,235 2,000 2,000 2,5,538 91,168 51,168 51,168 52,7966 28,245	4:

### PASS LOAN SCHEDULE & FEES

PROJECT INFO Project Name:	566 Natoma				Closing Date:	6/15/2023			
Sponsor:	MEDA				First Payment Date:	8/1/2023			
Total # Units:		5			Maturity Date:	7/1/2063			
LOAN SIZING									
Net Operating Income (NOI)			48,669				Below		
Total Development Cost (TDC)			3,859,004			Market Rate	Market Rate	Deferred	PASS
Appraised Value			3,020,471		<u> </u>	Note	Note	Note	Loan
					Allocation %	60.90%	33.60%	5.50%	100.00%
Maximum Loan based on DSCF	R. LTV and LTC siz		1.055.000.00		Loan Amount	642,495.00	354,480.00	58,025.00	1,055,000.00
Minimum DSCR Maximum LTV		1.150 90.00%	2.718.000.00		Term Amort	40 40	40 40	40 40	
Maximum LTC		80.00%	3,087,000.00		Rate	3.87289%	0.95763%	0.95763%	2.74201%
Waxiiiaii E10	May	ximum PASS Loan	1.055.000.00		Annual Payment	31,616.00	10.670.89	0.0070070	42,286.89
U/W F		0 denominations)	1.055.000		Monthly Payment	2.634.67	889.24	_	3.523.91
<b>5,</b>			.,550,000		Amortized	642,495.00	354,480.00	(27,070.42)	969,904.58
CCSF TIC		2020 Series C	2.87289%		Balloon		-	85,095.42	85,095.42
PASS Sizing TIC			2.57661%		DSCR	1.539	1.151	1.151	1.151
Loan Term (years)			40.00		per unit	128,499.00	70,896.00	11,605.00	211,000.00
oan Amortization (years)			40.00						
LOAN FEES AND FEE ALLOC	CATION								
Upfront Fees (capitalize in 4b.					Allocation %	0.00%	100.00%	0.00%	100.00%
Origination	a) 1.2	5% of PASS Loan b)	15.000.00						
City Attorney			15,000.00	greater of a) or b)		-	15,000.00	-	15,000.00
		070 OFF AGO LOGIT BY	15,000.00	greater of a) or b)		-	15,000.00	-	15,000.00
nitial Compliance Monitoring		5% of PASS Loan b)	15,000.00 2,500.00	greater of a) or b)		- -	15,000.00 2,500.00		15,000.00 2,500.00
nitial Compliance Monitoring			15,000.00			- - -	15,000.00 2,500.00 2,500.00	-	15,000.00 2,500.00 2,500.00
nitial Compliance Monitoring			15,000.00 2,500.00			- - - -	15,000.00 2,500.00	-	15,000.00 2,500.00
nitial Compliance Monitoring First Year Loan Servicing	a) 0.09		15,000.00 2,500.00		Allocation %		15,000.00 2,500.00 2,500.00 35,000.00	- - -	15,000.00 2,500.00 2,500.00
nitial Compliance Monitoring First Year Loan Servicing  Dongoing Fees (include in 6.1s	a) 0.09		15,000.00 2,500.00		Allocation %	-	15,000.00 2,500.00 2,500.00		15,000.00 2,500.00 2,500.00 35,000.00
nitial Compliance Monitoring First Year Loan Servicing Ongoing Fees (include in 6.1s Compliance Monitoring	a) 0.09		15,000.00 2,500.00 2,500.00	greater of a) or b)	Allocation %	-	15,000.00 2,500.00 2,500.00 35,000.00		15,000.00 2,500.00 2,500.00 35,000.00
nitial Compliance Monitorina First Year Loan Servicing Ongoing Fees (include in 6.1s Compliance Monitorina	a) 0.09		15,000.00 2,500.00 2,500.00 2,500.00	greater of a) or b)	Allocation %	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00
nitial Compliance Monitoring First Year Loan Servicing Ongoing Fees (include in 6.1s Compliance Monitoring Loan Servicing	a) 0.09		15,000.00 2,500.00 2,500.00 2,500.00	greater of a) or b)	Allocation %	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00
nitial Compliance Monitoring First Year Loan Servicing  Ongoing Fees (include in 6.1s  Compliance Monitoring  Loan Servicing  NTERIM INTEREST DUE AT C	a) 0.09	5% of PASS Loan b)	15,000.00 2,500.00 2,500.00 2,500.00	greater of a) or b)	Allocation %	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00
nitial Compliance Monitoring First Year Loan Servicing  Ongoing Fees (include in 6.1s  Compliance Monitoring  Loan Servicing  NITERIM INTEREST DUE AT O  Start Date	a) 0.09		15,000.00 2,500.00 2,500.00 2,500.00	greater of a) or b)	Allocation %	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00
nitial Compliance Monitoring First Year Loan Servicing  Dingoing Fees (include in 6.1s Compliance Monitoring Loan Servicing  NTERIM INTEREST DUE AT C Start Date End Date	a) 0.09	5% of PASS Loan b)	15,000.00 2,500.00 2,500.00 2,500.00	greater of a) or b)	Allocation %	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00
nitial Compliance Monitoring First Year Loan Servicing  Dingoing Fees (include in 6.1s Compliance Monitoring Loan Servicing  NTERIM INTEREST DUE AT C Start Date End Date	a) 0.09	6/15/2023 6/30/2023 16	15,000.00 2,500.00 2,500.00 2,500.00 2,500.00	greater of a) or b)  per annum  per annum		0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00 5,000.00	0.00% - - - -	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00 5,000.00
nitial Compliance Monitoring First Year Loan Servicing  Ongoing Fees (include in 6.1s Compliance Monitoring Coan Servicing  NTERIM INTEREST DUE AT Coat Start Date End Date End Days Interest	a) 0.09	6/15/2023 6/30/2023 16 Note Amount	15,000.00 2,500.00 2,500.00 2,500.00 2,500.00	greater of a) or b)  per annum  per annum	Diem # Days Interest	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00 5,000.00	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00
Initial Compliance Monitoring First Year Loan Servicing  Ongoing Fees (include in 6.1s Compliance Monitoring Loan Servicing  INTERIM INTEREST DUE AT 0 Start Date End Date # Days Interest  Market Rate Note	a) 0.09	6/15/2023 6/30/2023 16 Note Amount 642,495.00	15,000.00 2,500.00 2,500.00 2,500.00 2,500.00 2,500.00 Rate 3,87289%	greater of a) or b)  per annum  per annum	<u>Diem # Days Interest</u> 69.12 16	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00 5,000.00 Interest (Cost of Funds) 820.32	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00 5,000.00
nitial Compliance Monitoring First Year Loan Servicing  Ongoing Fees (include in 6.1s Compliance Monitoring Loan Servicing  NTERIM INTEREST DUE AT C Start Date F Davs Interest  Market Rate Note Below Market Rate Note	a) 0.09	6/15/2023 6/30/2023 16 Note Amount 642,495.00 354,480.00	15,000.00 2,500.00 2,500.00 2,500.00 2,500.00 2,500.00 Rate 3.87289% 0.95763%	greater of a) or b)  per annum  per annum	Diem # Days Interest 69.12 16 9.43 16	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00 5,000.00	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00 5,000.00
Initial Compliance Monitoring First Year Loan Servicing  Ongoing Fees (include in 6.1s Compliance Monitoring Loan Servicing  INTERIM INTEREST DUE AT C Start Date End Date # Days Interest	a) 0.09	6/15/2023 6/30/2023 16 Note Amount 642,495.00	15,000.00 2,500.00 2,500.00 2,500.00 2,500.00 2,500.00 Rate 3,87289%	per annum per annum Pier	<u>Diem # Days Interest</u> 69.12 16	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00 5,000.00 Interest (Cost of Funds) 820.32	0.00%	15,000.00 2,500.00 2,500.00 35,000.00 100.00% 2,500.00 2,500.00 5,000.00

Project Name: 566 Natoma Sponsor: MEDA

Loan Amount	642,495.00
Rate	3.87289%
Term	40
Amortization	40
Monthly Payment	2,634.67

1 8/1/2023 644,95.00 2,634,67 1,538,18 535,41 561,08 641,37 2 9/1/2023 641,371.03 2,634,67 1,536,64 543,49 562,99 641,37 3 10/1/2023 640,606,33 2,634,67 1,535,49 534,40 566,53 640,23 5 12/1/2023 640,239,60,33 2,634,67 1,531,41 534,40 566,53 640,23 6 11/2024 639,671,45 2,634,67 1,531,42 533,66 570,19 638,11 7 2/1/2024 639,671,45 2,634,67 1,531,42 533,66 570,19 638,11 7 2/1/2024 639,671,45 2,634,67 1,530,66 532,58 572,03 638,59 2,63 4,67 1,530,67 573,89 632,89 6			Beginning	Monthly	Interest	Interest		Ending
2 91/2023 641,933,92 2,634,67 1,536,84 534,48 562,88 641,0 643,8   4 111/12023 640,806,33 2,634,67 1,535,49 534,48 562,66 641,0 640,8   5 121/2023 640,239,80 2,634,67 1,532,78 533,44 563,5   6 111/2024 639,671,45 2,634,67 1,531,42 533,06 570,19 633,   7 21/2024 639,101,26 2,634,67 1,530,06 532,8 572,03 638,5   8 3/1/2024 639,671,45 2,634,67 1,530,06 532,8 572,03 638,5   8 3/1/2024 637,378,6 2 2,634,67 1,530,6 532,8 572,03 638,5   9 3/1/2024 637,378,6 2 2,634,67 1,528,89 532,10 573,88 637,8   11 51/2024 637,378,6 2 2,634,67 1,528,89 152,10 573,88 638,8   11 51/2024 637,378,6 2 2,634,67 1,528,59 3 531,15 577,8 638,8   12 71/2024 636,802,03 2,634,67 1,523,16 530,17 579,45 638,8   13 81/2024 635,641,26 2,634,67 1,523,16 530,19 581,32 636,8   13 81/2024 635,641,26 2,634,67 1,521,77 529,70 583,20 636,8   14 91/2024 635,660,6 2,634,67 1,521,77 529,70 583,20 636,8   15 101/12024 633,277,15 2,634,67 1,514,75 529,70 583,20 636,8   16 111/2024 633,287,15 2,634,67 1,514,75 529,70 583,20 633,4   16 111/2024 633,287,15 2,634,67 1,514,75 529,70 583,20 633,4   17 121/2024 633,287,15 2,634,67 1,514,75 527,75 590,76 632,1   18 11/2025 632,705,39 2,634,67 1,514,75 527,75 590,76 632,1   19 21/2025 632,705,39 2,634,67 1,514,75 527,5 590,76 632,1   19 21/2025 632,703,9 2,634,67 1,514,75 527,5 590,76 632,1   21 31/2025 632,113,13 2,634,67 1,514,75 527,5 590,76 632,1   22 31/2025 632,113,14 2,634,67 1,514,75 527,5 590,76 632,1   23 31/2025 632,113,14 2,634,67 1,514,75 527,5 590,76 632,1   24 31/2025 632,134,14 2,634,67 1,514,18 2,634,77 1,514,77 522,1   25 31/2025 632,134,14 2,634,67 1,514,75 52,27,5 590,76 632,1   26 91/2025 629,121,56 2,634,67 1,514,75 52,27,5 590,76 632,1   27 1/2025 629,121,56 2,634,67 1,514,75 52,27,5 590,76 632,1   28 111/2025 629,684,67 1,514,75 1,75 1,75 1,75 1,75 1,75 1,75 1,75 1	Period					(Admin Fees)		Balance
3 10/1/2023 641,371.03 2,634.67 1,535.49 534.48 564.70 640,8 4 11/1/2023 640,030.03 3, 2,634.67 1,534.14 534.00 566.53 640,2 5 12/1/2024 639,671.45 2,634.67 1,532.78 533.54 568.35 640,2 5 12/1/2024 639,671.45 2,634.67 1,532.78 533.54 568.35 639,6 6 1/2024 639,671.45 2,634.67 1,532.78 533.06 572.03 638,5 6 1/2024 639,572.23 2,634.67 1,532.00 532.58 572.03 638,5 6 1/2024 639,572.23 2,634.67 1,527.81 531.65 575.73 633.66 573.3 6 1/2024 632.22 2,634.67 1,527.31 531.65 575.73 6 637.3 6 1/2024 632.22 2 2,634.67 1,527.31 531.65 575.73 6 637.3 6 1/2024 632.20 3 2,634.67 1,527.31 531.65 575.73 6 637.3 6 1/2024 632.20 3 2,634.67 1,527.31 531.65 575.73 6 637.3 6 1/2024 632.60 3 2,634.67 1,527.31 531.65 575.73 6 632.50 1 1 5/20.24 632.20 3 2,634.67 1,527.31 531.65 575.73 6 632.50 1 1 5/20.24 632.60 3 2,634.67 1,527.31 6 530.19 581.22 6 632.60 1 1 5/20.24 632.60 1 1 5/20.24 632.60 1 1 5/20.24 632.60 1 1 1 1 5/20.24 632.60 1 1 1 1 5/20.24 633.86 1 2,634.67 1,520.38 529.21 585.08 6 34.4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			,		*			641,933.92
4 11/1/2023 640,806.33 2,634.67 1,534.14 534.00 566.3 649.2   5 12/1/2024 639,671.45 2,634.67 1,534.74 533.06 570.19 639,11   7 2/1/2024 639,671.45 2,634.67 1,531.42 533.06 570.19 639,11   8 3/1/2024 639,592.23 2,634.67 1,530.06 532.58 572.03 633.5.   8 3/1/2024 638,592.23 2,634.67 1,529.69 532.10 573.88 637.9   9 4/1/2024 637,579.65 35 2,634.67 1,529.69 532.10 573.88 637.9   10 5/1/2024 636,802.03 2,634.67 1,527.31 531.63 577.59 636.8   11 6/1/2024 636,802.03 2,634.67 1,525.93 531.15 577.59 636.8   12 7/1/2024 636,222.59 2,634.67 1,524.55 530.67 579.45 636.2   12 7/1/2024 636,222.59 2,634.67 1,523.16 530.19 561.32 632.6   13 8/1/2024 636,680.03 2,634.67 1,523.16 530.19 561.32 633.6   14 8/1/2024 636,680.03 2,634.67 1,523.16 530.19 561.32 633.6   15 8/1/2024 636,988.00 2,634.67 1,520.18 522.12 386.87 683.0   15 8/1/2024 633.986.01 2,634.67 1,520.18 522.12 386.87 683.0   15 8/1/2024 633.991.15 2,634.67 1,530.13 522.7 388.0 683.0   16 1/1/2024 633.991.15 2,634.67 1,530.13 522.7 388.0 683.0   17 12/1/2024 633.991.15 2,634.67 1,516.16 527.75 590.76 632.7   18 1/1/2025 632,270.6 39 2,634.67 1,516.16 527.75 590.76 633.7   18 1/1/2025 632,2713.72 2,634.67 1,516.16 527.75 590.76 632.7   19 2/1/2025 632,113.72 2,634.67 1,516.16 527.75 590.76 632.7   23 6/1/2025 630,332.2 1,634.67 1,510.48 525.76 594.88 631.5   24 4/1/2025 630,332.2 1,634.67 1,510.48 525.76 594.88 631.5   25 6/1/2025 630,332.2 1,634.67 1,500.48 525.77 602.29 629.1   24 4/1/2025 629,723.85 2,634.67 1,500.49 525.77 602.29 629.1   24 4/1/2025 629,723.85 2,634.67 1,500.49 525.77 602.29 629.1   24 4/1/2025 629,723.85 2,634.67 1,500.49 525.77 602.29 629.1   24 4/1/2025 626,800.80 2,634.67 1,500.49 525.77 602.29 629.1   24 4/1/2025 626,800.80 2,634.67 1,500.49 525.77 602.29 629.1   24 4/1/2026 626,800.80 2,634.67 1,500.49 525.77 600.14 625.4   25 6/1/2026 627,302.99 2,634.67 1,484.49 515.17 602.2   26 6/1/2026 627,302.99 2,634.67 1,484.89 515.17 600.14 625.4   26 6/1/2026 626,800.80 2,634.67 1,485.49 510.19 514.95 640.2   26 6/1/2026 626,800.80 2,634.67 1,485.4	2		·					641,371.03
5 12/1/2024 639,671.45 2,634.67 1,532.78 533.54 5683.5 639,67 6 11/2024 639,671.45 2,634.67 1,530.06 503.58 570.19 639,17 6 2,634.67 1,530.06 503.58 570.19 639,17 6 2,634.67 1,530.06 503.58 572.03 638,57 638,67 6			·					640,806.33
6 11/12/024 639,671.45 2,634.67 1,531.42 533.06 570.19 639,17 7 21/12/024 639,101.26 2,634.67 1,530.06 532.58 572.03 638,58			·					640,239.80
7 21/12/024 639,101.26 2,634.67 1,530.06 532,56 572.03 638,57.89 9 41/12/024 637,955.35 2,634.67 1,527.31 531.63 677.83 637,37.81 10 51/12/024 637,955.35 2,634.67 1,527.31 531.63 677.59 636,86 11 61/12/024 636,802.03 2,634.67 1,525.31 531.65 677.59 636,86 11 61/12/024 636,802.03 2,634.67 1,524.55 530.67 674.5 636,22 171/12/024 636,802.03 2,634.67 1,524.55 530.19 681.32 635,64 13 81/12/024 635,641.26 2,634.67 1,523.16 530.19 681.32 635,64 13 81/12/024 635,641.26 2,634.67 1,521.77 529.70 583.20 635,04 15 101/12/024 634,472.98 2,634.67 1,521.77 529.70 583.20 635,04 15 101/12/024 633,937.15 2,634.67 1,518.98 528.72 586.97 633,81 15 101/12/024 633,937.15 2,634.67 1,518.98 528.72 586.97 633,81 16 11/12/024 633,937.15 2,634.67 1,516.16 527.75 590.76 632.71 19 21/12/025 632,706.39 2,634.67 1,516.16 527.75 590.76 632.71 19 21/12/025 632,706.39 2,634.67 1,516.16 527.75 590.76 632.71 19 21/12/025 632,713.72 2,634.67 1,513.33 526.76 594.58 631,5 22 51/12/025 630,322.64 2,634.67 1,510.48 525.76 594.58 631,5 22 51/12/025 630,322.64 2,634.67 1,510.48 525.76 594.58 631,5 22 51/12/025 630,322.14 2,634.67 1,507.61 524.77 602.29 51/12/025 629,723.85 2,634.67 1,507.61 524.77 602.29 639,134.21 2,634.67 1,507.61 524.77 602.29 639,134.21 2,634.67 1,507.61 524.77 602.29 639,134.21 2,634.67 1,507.61 524.77 602.29 639,134.21 2,634.67 1,507.61 524.77 602.29 639,134.21 2,634.67 1,507.61 524.77 602.29 639,134.21 2,634.67 1,507.61 524.77 602.29 639,134.21 2,634.67 1,507.61 524.77 602.29 639,134.21 2,634.67 1,507.61 524.77 602.29 629,134.21 2,634.67 1,509.44 525.27 600.36 629,733.29 2,634.67 1,509.44 525.27 600.36 629,733.29 2,634.67 1,509.44 525.27 600.44 628,55 628,609.80 2,634.67 1,509.47 52.25 600.44 622,56 600.44 622,56 600.80 2,634.67 1,498.98 519.67 622.02 632,64 64 1,409.20 622,64 64 2,634.67 1,498.98 519.67 622.02 633,67 1,409.99 518.64 620.02 633,67 1,409.99 518.64 620.02 633,67 1,409.99 518.64 620.02 633,67 1,409.99 518.64 620.02 633,67 1,409.99 518.64 620.02 633,67 1,409.99 518.64 620.02 633,67 1,409.99 518.64 620.02 633,67 1,409			·					639,671.45
8 3/1/2024 638,529.23 2,634.67 1,528.69 532.10 573.88 637,93 637,								639,101.26
9 4/1/2024 637,956,35 2,634,67 1,527,31 531,63 575,73 637,31 10 5/1/2024 636,802.03 2,634,67 1,524,55 530,67 579,45 636,8			·					638,529.23
10 5/1/2024 637,379,62 2,634,67 1,525,93 531,15 577,59 636,82 11 6/1/2024 636,802,03 2,634,67 1,524,55 530,67 579,45 636,82 12 7/1/2024 636,522,58 2,634,67 1,523,16 530,19 581,32 635,6 13 81/2024 635,058,06 2,634,67 1,521,77 529,70 529,70 583,20 636,6 14 9/1/2024 635,058,06 2,634,67 1,521,77 529,70 529,70 583,20 636,6 11 1/1/2024 633,886,01 2,634,67 1,518,98 528,72 1586,97 633,8 16 11/1/2024 633,886,01 2,634,67 1,518,98 528,72 4588,86 632,7 12/1/2024 633,2871,5 2,634,67 1,514,75 528,24 588,86 632,7 12/1/2024 632,2071,5 2,634,67 1,514,75 528,24 588,86 632,7 12/1/2024 532,2071,5 2,634,67 1,514,17 5 527,25 592,67 632,1 13 1/1/2025 632,706,39 2,634,67 1,514,76 527,25 592,67 632,1 13 1/1/2025 632,706,39 2,634,67 1,514,76 527,25 592,67 632,1 13 1/1/2025 631,519,14 2,634,67 1,514,19 528,27 596,50 630,32 21 4/1/2025 630,324,21 2,634,67 1,514,19 528,27 596,50 630,32 21 4/1/2025 630,324,21 2,634,67 1,510,48 525,76 602,27 596,50 630,32 21 4/1/2025 639,121,56 2,634,67 1,507,61 524,77 600,36 629,7 23 61/2025 629,121,56 2,634,67 1,507,61 524,77 600,26 629,12 52 629,121,56 2,634,67 1,507,61 524,77 600,26 629,12 52 629,121,56 2,634,67 1,507,61 524,77 602,29 629,121,56 2,634,67 1,507,61 524,77 602,29 629,121,56 2,634,67 1,504,72 523,76 606,19 627,29 69,121,56 2,634,67 1,504,72 523,76 606,19 627,29 69,121,56 2,634,67 1,504,72 523,76 606,19 627,29 69,121,56 2,634,67 1,504,72 523,76 606,19 627,29 69,121,56 2,634,67 1,504,72 523,76 606,19 627,29 69,121,56 2,634,67 1,504,72 523,76 606,19 627,29 69,121,56 2,634,67 1,504,72 523,76 606,19 627,29 60,104,704,704,704,704,704,704,704,704,704,7								637,955.35
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35 6/1/2026 622,366.64 2,634.67 1,489.99 518.64 626.04 621,74 36 7/1/2026 621,740.60 2,634.67 1,488.49 518.12 628.06 621,17 37 8/1/2026 621,112.54 2,634.67 1,486.99 517.59 630.09 620,48 38 9/1/2026 620,482.45 2,634.67 1,485.48 517.07 632.12 619,88 39 10/1/2026 619,850.33 2,634.67 1,483.97 516.54 634.16 619,21 40 11/1/2026 619,216.17 2,634.67 1,482.45 516.01 636.21 618,57 41 12/1/2026 618,579.96 2,634.67 1,480.93 515.48 638.26 617,91 42 1/1/2027 617,301.38 2,634.67 1,479.40 514.95 640.32 617,38 43 2/1/2027 617,301.38 2,634.67 1,477.87 514.41 642.39 616,61 44 3/1/2027 616,658.99 2,634.67 1,476.33 513.88 634.46 616,01 45 4/1/2027 616,014.53 2,634.67 1,474.78 513.35 646.54 615,38 46 5/1/2027 615,367.99 2,634.67 1,474.78 513.35 646.54 615,38 46 5/1/2027 614,719.36 2,634.67 1,471.68 512.27 650.72 614,01 48 7/1/2027 614,068.64 2,634.67 1,470.13 511.72 652.82 613,41 49 8/1/2027 613,415.82 2,634.67 1,470.13 511.72 652.82 613,41 49 8/1/2027 613,415.82 2,634.67 1,468.56 511.18 654.93 612,78 50 9/1/2027 612,760.89 2,634.67 1,465.42 510.09 659.16 611,41 51 10/1/2027 612,760.89 2,634.67 1,465.42 510.09 659.16 611,41 52 11/1/2027 610,783.40 2,634.67 1,465.42 510.09 659.16 611,41 52 11/1/2027 610,783.40 2,634.67 1,465.42 510.09 659.16 611,41 52 11/1/2027 610,783.40 2,634.67 1,465.42 510.09 659.16 611,41 52 11/1/2027 610,783.40 2,634.67 1,465.42 510.09 659.16 611,41 53 12/1/2027 610,783.40 2,634.67 1,465.42 510.09 659.16 611,41 54 11/2028 609,454.42 2,634.67 1,465.42 500.99 663.42 610,11 54 11/2028 609,454.42 2,634.67 1,465.42 500.99 663.42 610,11 54 11/2028 608,786.71 2,634.67 1,455.88 500.78 665.56 609,44 55 2/1/2028 608,786.71 2,634.67 1,455.85 506.50 676.37 606,03 60 7/1/2028 608,746.41 2,634.67 1,455.65 505.65 676.37 606,03 60 7/1/2028 606,770.61 2,634.67 1,455.65 505.65 676.37 606,03 60 7/1/2028 606,4734.93 2,634.67 1,445.78 503.95 682.94 604,03	33	4/1/2026	623,612.68	2,634.67	1,492.98	519.67	622.02	622,990.66
36 7/1/2026 621,740.60 2,634.67 1,488.49 518.12 628.06 621,1: 37 8/1/2026 620,482.45 2,634.67 1,486.99 517.59 630.09 620,48: 38 9/1/2026 620,482.45 2,634.67 1,485.48 517.07 632.12 619,8: 39 10/1/2026 619,850.33 2,634.67 1,483.97 516.54 634.16 619,2: 40 11/1/2026 619,216.17 2,634.67 1,482.45 516.01 636.21 618,5: 41 12/1/2026 618,579.96 2,634.67 1,480.93 515.48 638.26 617,9: 42 1/1/2027 617,941.70 2,634.67 1,479.40 514.95 640.32 617,3: 43 2/1/2027 617,301.38 2,634.67 1,477.87 514.41 642.39 616,6: 44 3/1/2027 616,658.99 2,634.67 1,477.87 514.41 642.39 616,6: 45 4/1/2027 616,614.53 2,634.67 1,477.87 513.35 646.54 616,0: 46 5/1/2027 615,367.99 2,634.67 1,474.78 513.35 646.54 615,3: 46 5/1/2027 614,719.36 2,634.67 1,473.24 512.80 648.63 614,7: 47 6/1/2027 614,719.36 2,634.67 1,471.68 512.27 650.72 614,0: 48 7/1/2027 614,068.64 2,634.67 1,470.13 511.72 652.82 613,4: 49 8/1/2027 613,415.82 2,634.67 1,470.13 511.72 652.82 613,4: 49 8/1/2027 613,415.82 2,634.67 1,467.00 510.63 657.04 612,7: 50 9/1/2027 612,760.89 2,634.67 1,467.00 510.63 657.04 612,7: 51 10/1/2027 611,03.85 2,634.67 1,465.42 510.09 659.16 611,4: 52 11/1/2027 611,03.85 2,634.67 1,465.42 510.09 659.16 611,4: 52 11/1/2027 610,783.40 2,634.67 1,465.42 510.09 659.16 611,4: 53 12/1/2027 610,783.40 2,634.67 1,465.42 510.09 659.16 611,4: 54 1/1/2028 610,119.98 2,634.67 1,465.42 510.09 659.16 611,4: 55 2/1/2028 608,786.71 2,634.67 1,465.42 510.09 659.16 611,4: 56 3/1/2028 608,786.71 2,634.67 1,455.88 507.32 669.87 608,7: 57 4/1/2028 608,116.84 2,634.67 1,457.48 507.32 669.87 608,7: 59 6/1/2028 608,786.71 2,634.67 1,455.88 506.76 672.03 607,45 60 07,142028 606,094.24 2,634.67 1,455.85 505.65 676.37 606,094.24 2,634.67 1,455.04 505.07 678.56 605,47 606,094.24 2,634.67 1,455.04 505.07 678.56 605,47 606,094.24 2,634.67 1,455.04 505.07 678.56 605,47 606,094.24 2,634.67 1,455.48 507.32 669.87 608,75 606,094.24 2,634.67 1,455.65 505.65 676.37 606,094.24 2,634.67 1,455.04 505.07 678.56 605,47 606,094.24 2,634.67 1,455.04 505.07 678.56 605,47 606,094.24 2,634.67 1,445.04		5/1/2026	622,990.66	2,634.67	1,491.49	519.16	624.02	622,366.64
37 8/1/2026 621,112.54 2,634.67 1,486.99 517.59 630.09 620,448 38 9/1/2026 620,482.45 2,634.67 1,485.48 517.07 632.12 619,84 39 10/1/2026 619,850.33 2,634.67 1,483.97 516.54 634.16 619,27 40 11/1/2026 619,216.17 2,634.67 1,480.93 515.48 638.26 617,94 41 12/1/2026 618,579.96 2,634.67 1,480.93 515.48 638.26 617,94 42 1/1/2027 617,941.70 2,634.67 1,479.40 514.95 640.32 617,34 43 2/1/2027 617,301.38 2,634.67 1,479.40 514.95 640.32 617,34 43 2/1/2027 616,658.99 2,634.67 1,476.33 513.88 644.46 616,07 45 4/1/2027 616,014.53 2,634.67 1,474.78 513.35 646.54 615,34 46 5/1/2027 615,367.99 2,634.67 1,473.24 512.80 648.63 614,77 47 6/1/2027 614,709.36 2,634.67 1,471.68 512.27 650.72 614,07 48 7/1/2027 614,068.64 2,634.67 1,471.68 512.27 650.72 614,07 48 7/1/2027 613,415.82 2,634.67 1,470.13 511.72 652.82 613,47 49 8/1/2027 612,760.89 2,634.67 1,465.00 510.63 657.04 612,11 51 10/1/2027 612,760.89 2,634.67 1,465.42 510.09 659.16 611,47 52 11/1/2027 612,760.89 2,634.67 1,465.42 510.09 659.16 611,47 53 12/1/2027 610,783.40 2,634.67 1,465.42 510.09 659.16 611,47 54 1/1/2028 610,119.98 2,634.67 1,463.84 509.54 661.29 610,78 55 2/1/2028 609,454.42 2,634.67 1,462.26 508.99 663.42 610,17 54 1/1/2028 600,194.44.81 2,634.67 1,455.88 506.76 672.03 607,44 55 2/1/2028 609,454.42 2,634.67 1,455.88 506.76 672.03 607,44 58 5/1/2028 609,454.42 2,634.67 1,455.88 506.76 672.03 607,44 58 5/1/2028 608,786.71 2,634.67 1,455.88 506.76 672.03 607,44 58 5/1/2028 608,786.71 2,634.67 1,455.88 506.76 672.03 607,44 58 5/1/2028 606,770.61 2,634.67 1,455.88 506.76 672.03 607,44 59 6/1/2028 606,770.61 2,634.67 1,455.88 506.76 672.03 607,44 51 61 8/1/2028 606,473.49 2,634.67 1,455.88 506.76 672.03 607,44 51 61 8/1/2028 606,770.61 2,634.67 1,455.05 505.65 676.37 606,05 60 7/1/2028 606,770.61 2,634.67 1,455.05 505.95 682.94 604,05 60 7/1/2028 606,4734.93 2,634.67 1,457.04 505.05 682.94 604,05 60 7/1/2028 606,4734.93 2,634.67 1,457.04 505.05 682.94 604,05 60 7/1/2028 606,4734.93 2,634.67 1,457.08 503.95 682.94 604,05			·					621,740.60
38 9/1/2026 620,482.45 2,634.67 1,485.48 517.07 632.12 619,88 39 10/1/2026 619,850.33 2,634.67 1,483.97 516.54 634.16 619,22 40 11/1/2026 619,216.17 2,634.67 1,482.45 516.01 636.21 618,57 41 12/1/2026 618,579.96 2,634.67 1,480.93 515.48 638.26 617,94 42 1/1/2027 617,941.70 2,634.67 1,479.40 514.95 640.32 617,30 43 2/1/2027 617,301.38 2,634.67 1,477.87 514.41 642.39 616,68 44 3/1/2027 616,658.99 2,634.67 1,476.33 513.88 644.46 616,00 45 4/1/2027 615,367.99 2,634.67 1,474.78 513.35 646.54 615,31 46 5/1/2027 614,0468.64 2,634.67 1,471.68 512.27 650.72 614,04 48 7/1/2027 614,068.64 2,634.67 1,470.13 511.72 652.82 613,40 8/1/2027 613,415.82 2,634.67 1,470.13 511.72 652.82 613,40 8/1/2027 612,760.89 2,634.67 1,470.13 511.72 652.82 613,40 8/1/2027 612,760.89 2,634.67 1,468.56 511.18 654.93 612,77 50 9/1/2027 612,760.89 2,634.67 1,465.42 510.09 659.16 611,40 52 11/1/2027 610,768.84 2,634.67 1,465.42 510.09 659.16 611,40 52 11/1/2027 610,768.84 2,634.67 1,465.42 510.09 659.16 611,40 52 11/1/2027 610,768.40 2,634.67 1,465.42 510.09 659.16 611,40 52 11/1/2027 610,768.40 2,634.67 1,465.42 510.09 659.16 611,40 52 11/1/2027 610,768.40 2,634.67 1,465.42 510.09 659.16 611,40 52 11/1/2027 610,768.40 2,634.67 1,465.42 510.09 659.16 611,40 52 11/1/2027 610,768.40 2,634.67 1,465.42 510.09 659.16 611,40 52 11/1/2028 610,719.98 2,634.67 1,465.42 510.09 659.16 611,40 52 11/1/2028 610,719.98 2,634.67 1,465.42 510.09 659.16 611,40 52 11/1/2028 610,719.98 2,634.67 1,465.42 510.09 659.16 610,78 53 12/1/2028 608,786.71 2,634.67 1,459.08 507.88 667.71 608,78 55 2/1/2028 608,786.71 2,634.67 1,459.08 507.88 667.71 608,78 55 2/1/2028 608,786.71 2,634.67 1,459.08 507.88 667.71 608,78 56 3/1/2028 608,786.71 2,634.67 1,452.65 505.65 676.37 606,07 59 6/1/2028 608,786.71 2,634.67 1,452.65 505.65 676.37 606,07 69 60 7/1/2028 606,094.24 2,634.67 1,452.65 505.65 676.37 606,07 60 7/1/2028 606,094.24 2,634.67 1,452.65 505.65 676.37 606,07 60 7/1/2028 606,094.24 2,634.67 1,452.65 505.65 676.37 606,07 60 7/1/2028 606,094.24 2,634.67 1,452.65 505.65 676.3								621,112.54
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40 11/1/2026 619,216.17 2,634.67 1,482.45 516.01 636.21 618,57 41 12/1/2026 618,579.96 2,634.67 1,480.93 515.48 638.26 617,9 42 1/1/2027 617,941.70 2,634.67 1,479.40 514.95 640.32 617,30 43 2/1/2027 617,301.38 2,634.67 1,477.87 514.41 642.39 616,60 44 3/1/2027 616,658.99 2,634.67 1,476.33 513.88 644.46 616,00 45 4/1/2027 616,014.53 2,634.67 1,474.78 513.35 646.54 615,30 46 5/1/2027 615,367.99 2,634.67 1,471.68 512.27 650.72 614,01 47 6/1/2027 614,719.36 2,634.67 1,471.68 512.27 650.72 614,01 48 7/1/2027 614,068.64 2,634.67 1,470.13 511.72 652.82 613,41 49 8/1/2027 613,415.82 2,634.67 1,468.56 511.18 654.93 612,70 50 9/1/2027 612,760.89 2,634.67 1,467.00 510.63 657.04 612,70 51 10/1/2027 611,048.64 2,634.67 1,465.42 510.09 659.16 611,41 52 11/1/2027 611,444.69 2,634.67 1,465.42 510.09 659.16 611,41 52 11/1/2027 610,783.40 2,634.67 1,465.42 510.09 659.16 611,41 53 12/1/2027 610,783.40 2,634.67 1,465.42 510.09 659.16 611,41 54 1/1/2028 610,119.98 2,634.67 1,460.67 508.44 665.56 609,41 55 2/1/2028 609,454.42 2,634.67 1,450.67 508.44 665.56 609,41 56 3/1/2028 608,786.71 2,634.67 1,459.08 507.88 667.71 608,71 57 4/1/2028 608,744.48 2,634.67 1,455.88 506.76 672.03 607,44 58 5/1/2028 606,770.61 2,634.67 1,455.88 506.76 672.03 607,44 58 5/1/2028 606,770.61 2,634.67 1,455.88 506.76 672.03 607,44 58 5/1/2028 606,770.61 2,634.67 1,455.85 506.76 672.03 607,44 59 6/1/2028 606,770.61 2,634.67 1,455.88 506.76 672.03 607,44 61 8/1/2028 606,770.61 2,634.67 1,455.88 506.76 672.03 607,44 61 8/1/2028 606,770.61 2,634.67 1,455.05 505.65 676.37 606,07 61 8/1/2028 606,770.61 2,634.67 1,455.05 505.65 676.37 606,07 62 9/1/2028 606,754.56 2,634.67 1,447.78 503.95 682.94 604,05								619,850.33
41         12/1/2026         618,579.96         2,634.67         1,480.93         515.48         638.26         617,94           42         1/1/2027         617,941.70         2,634.67         1,479.40         514.95         640.32         617,31           43         2/1/2027         617,301.38         2,634.67         1,477.87         514.41         642.39         616,65           44         3/1/2027         616,658.99         2,634.67         1,476.33         513.88         644.46         616,01           45         4/1/2027         616,014.53         2,634.67         1,474.78         513.35         646.54         615,36           46         5/1/2027         615,367.99         2,634.67         1,473.24         512.80         648.63         614,7           47         6/1/2027         614,719.36         2,634.67         1,470.18         512.27         650.72         614,06           48         7/1/2027         613,415.82         2,634.67         1,470.13         511.72         652.82         613,4*           49         8/1/2027         613,415.82         2,634.67         1,467.00         510.63         657.04         612,7           50         9/1/2027         612,760.89         <								619,216.17
42 1/1/2027 617,941.70 2,634.67 1,479.40 514.95 640.32 617,30 43 2/1/2027 617,301.38 2,634.67 1,477.87 514.41 642.39 616,61 44 3/1/2027 616,658.99 2,634.67 1,476.33 513.88 644.46 616,07 45 4/1/2027 616,014.53 2,634.67 1,477.88 513.35 646.54 615,30 46 5/1/2027 615,367.99 2,634.67 1,473.24 512.80 648.63 614,77 47 6/1/2027 614,719.36 2,634.67 1,470.13 511.72 652.82 613,47 48 7/1/2027 614,088.64 2,634.67 1,470.13 511.72 652.82 613,47 49 8/1/2027 613,415.82 2,634.67 1,468.56 511.18 654.93 612,70 50 9/1/2027 612,760.89 2,634.67 1,467.00 510.63 657.04 612,70 51 10/1/2027 612,760.89 2,634.67 1,465.42 510.09 659.16 611,47 52 11/1/2027 611,444.69 2,634.67 1,463.84 509.54 661.29 610,78 53 12/1/2027 610,783.40 2,634.67 1,462.26 508.99 663.42 610,17 54 1/1/2028 610,783.40 2,634.67 1,462.26 508.99 663.42 610,17 54 1/1/2028 609,454.42 2,634.67 1,459.08 507.88 667.71 608,78 55 2/1/2028 609,454.42 2,634.67 1,459.08 507.88 667.71 608,78 56 3/1/2028 608,786.71 2,634.67 1,455.88 506.76 672.03 607,44 58 5/1/2028 608,786.71 2,634.67 1,455.88 506.76 672.03 607,44 58 5/1/2028 608,7444.81 2,634.67 1,455.85 505.65 676.37 606,07 59 6/1/2028 606,770.61 2,634.67 1,452.65 505.65 676.37 606,07 60 7/1/2028 606,94.24 2,634.67 1,452.65 505.65 676.37 606,07 61 8/1/2028 606,770.61 2,634.67 1,452.04 505.07 678.56 605,47 61 8/1/2028 606,4734.93 2,634.67 1,447.78 503.95 682.94 604,08								618,579.96
43					,			617,941.70
44       3/1/2027       616,658.99       2,634.67       1,476.33       513.88       644.46       616,01         45       4/1/2027       616,014.53       2,634.67       1,474.78       513.35       646.54       615,36         46       5/1/2027       615,367.99       2,634.67       1,473.24       512.80       648.63       614,71         47       6/1/2027       614,719.36       2,634.67       1,471.68       512.27       650.72       614,06         48       7/1/2027       614,068.64       2,634.67       1,470.13       511.72       652.82       613,41         49       8/1/2027       613,415.82       2,634.67       1,468.56       511.18       654.93       612,76         50       9/1/2027       612,760.89       2,634.67       1,467.00       510.63       657.04       612,10         51       10/1/2027       612,103.85       2,634.67       1,465.42       510.09       659.16       611,44         52       11/1/2027       611,444.69       2,634.67        1,462.26       508.99       663.42       610,7         53       12/1/2027       610,783.40       2,634.67       1,462.26       508.99       663.42       610,1         54<								617,301.38
45 4/1/2027 616,014.53 2,634.67 1,474.78 513.35 646.54 615,36 46 5/1/2027 615,367.99 2,634.67 1,473.24 512.80 648.63 614,7 47 6/1/2027 614,719.36 2,634.67 1,471.68 512.27 650.72 614,06 48 7/1/2027 614,068.64 2,634.67 1,470.13 511.72 652.82 613,4 49 8/1/2027 613,415.82 2,634.67 1,468.56 511.18 654.93 612,76 50 9/1/2027 612,760.89 2,634.67 1,467.00 510.63 657.04 612,10 51 10/1/2027 612,103.85 2,634.67 1,465.42 510.09 659.16 611,44 52 11/1/2027 611,444.69 2,634.67 1,463.84 509.54 661.29 610,78 53 12/1/2027 610,783.40 2,634.67 1,462.26 508.99 663.42 610,11 54 1/1/2028 610,119.98 2,634.67 1,460.67 508.44 665.56 609,48 55 2/1/2028 609,454.42 2,634.67 1,459.08 507.88 667.71 608,78 56 3/1/2028 608,786.71 2,634.67 1,457.48 507.32 669.87 608,11 57 4/1/2028 608,116.84 2,634.67 1,455.88 506.76 672.03 607,44 58 5/1/2028 607,444.81 2,634.67 1,452.65 505.65 676.37 606,05 59 6/1/2028 606,770.61 2,634.67 1,452.65 505.65 676.37 606,05 60 7/1/2028 606,094.24 2,634.67 1,452.65 505.65 676.37 606,05 61 8/1/2028 605,415.68 2,634.67 1,449.41 504.51 680.75 604,75 62 9/1/2028 604,734.93 2,634.67 1,447.78 503.95 682.94 604,05								616,658.99
46       5/1/2027       615,367.99       2,634.67       1,473.24       512.80       648.63       614,7         47       6/1/2027       614,719.36       2,634.67       1,471.68       512.27       650.72       614,06         48       7/1/2027       614,068.64       2,634.67       1,470.13       511.72       652.82       613,4         49       8/1/2027       613,415.82       2,634.67       1,468.56       511.18       654.93       612,76         50       9/1/2027       612,760.89       2,634.67       1,467.00       510.63       657.04       612,76         51       10/1/2027       612,103.85       2,634.67       1,465.42       510.09       659.16       611,44         52       11/1/2027       610,783.40       2,634.67       1,463.84       509.54       661.29       610,78         53       12/1/2027       610,783.40       2,634.67       1,460.67       508.99       663.42       610,11         54       1/1/2028       610,119.98       2,634.67       1,459.08       507.88       667.71       608,78         55       2/1/2028       608,786.71       2,634.67       1,457.48       507.32       669.87       608,1         57 <td></td> <td></td> <td>·</td> <td></td> <td></td> <td></td> <td></td> <td>616,014.53</td>			·					616,014.53
47       6/1/2027       614,719.36       2,634.67       1,471.68       512.27       650.72       614,06         48       7/1/2027       614,068.64       2,634.67       1,470.13       511.72       652.82       613,41         49       8/1/2027       613,415.82       2,634.67       1,468.56       511.18       654.93       612,76         50       9/1/2027       612,760.89       2,634.67       1,467.00       510.63       657.04       612,76         51       10/1/2027       612,103.85       2,634.67       1,463.84       509.54       661.29       610,78         52       11/1/2027       611,444.69       2,634.67       1,463.84       509.54       661.29       610,78         53       12/1/2027       610,783.40       2,634.67       1,462.26       508.99       663.42       610,11         54       1/1/2028       610,119.98       2,634.67       1,450.67       508.44       665.56       609.48         55       2/1/2028       609,454.42       2,634.67       1,459.08       507.88       667.71       608.78         56       3/1/2028       608,786.71       2,634.67       1,457.48       507.32       669.87       608.1         57<			,	,				615,367.99
48 7/1/2027 614,068.64 2,634.67 1,470.13 511.72 652.82 613,44 49 8/1/2027 613,415.82 2,634.67 1,468.56 511.18 654.93 612,76 50 9/1/2027 612,760.89 2,634.67 1,467.00 510.63 657.04 612,10 51 10/1/2027 612,103.85 2,634.67 1,465.42 510.09 659.16 611,44 52 11/1/2027 611,444.69 2,634.67 1,463.84 509.54 661.29 610,74 53 12/1/2027 610,783.40 2,634.67 1,462.26 508.99 663.42 610,11 54 1/1/2028 610,119.98 2,634.67 1,460.67 508.44 665.56 609,44 55 2/1/2028 609,454.42 2,634.67 1,459.08 507.88 667.71 608,76 56 3/1/2028 608,786.71 2,634.67 1,457.48 507.32 669.87 608,11 57 4/1/2028 608,116.84 2,634.67 1,455.88 506.76 672.03 607,44 58 5/1/2028 607,444.81 2,634.67 1,455.88 506.76 672.03 607,44 59 6/1/2028 606,770.61 2,634.67 1,454.27 506.20 674.20 606,77 59 6/1/2028 606,094.24 2,634.67 1,452.65 505.65 676.37 606,09 60 7/1/2028 606,094.24 2,634.67 1,452.65 505.65 676.37 606,09 61 8/1/2028 605,415.68 2,634.67 1,449.41 504.51 680.75 604,73 62 9/1/2028 604,734.93 2,634.67 1,447.78 503.95 682.94 604,09			·					614,719.36
49       8/1/2027       613,415.82       2,634.67       1,468.56       511.18       654.93       612,76         50       9/1/2027       612,760.89       2,634.67       1,467.00       510.63       657.04       612,10         51       10/1/2027       612,103.85       2,634.67       1,465.42       510.09       659.16       611,44         52       11/1/2027       611,444.69       2,634.67       1,463.84       509.54       661.29       610,78         53       12/1/2027       610,783.40       2,634.67       1,462.26       508.99       663.42       610,1°         54       1/1/2028       610,119.98       2,634.67       1,459.08       507.84       665.56       609,48         55       2/1/2028       609,454.42       2,634.67       1,459.08       507.88       667.71       608,7°         56       3/1/2028       608,786.71       2,634.67       1,457.48       507.32       669.87       608,1°         57       4/1/2028       608,116.84       2,634.67       1,455.88       506.76       672.03       607,4         58       5/1/2028       607,444.81       2,634.67       1,454.27       506.20       674.20       606,7°         59<								614,068.64
50         9/1/2027         612,760.89         2,634.67         1,467.00         510.63         657.04         612,10           51         10/1/2027         612,103.85         2,634.67         1,465.42         510.09         659.16         611,44           52         11/1/2027         611,444.69         2,634.67         1,463.84         509.54         661.29         610,78           53         12/1/2027         610,783.40         2,634.67         1,462.26         508.99         663.42         610,11           54         1/1/2028         610,119.98         2,634.67         1,460.67         508.44         665.56         609,45           55         2/1/2028         609,454.42         2,634.67         1,459.08         507.88         667.71         608,78           56         3/1/2028         608,786.71         2,634.67         1,457.48         507.32         669.87         608,11           57         4/1/2028         608,116.84         2,634.67         1,455.88         506.76         672.03         607,44           58         5/1/2028         608,716.42         2,634.67         1,452.65         506.20         674.20         606,77           59         6/1/2028         606,770.61								613,415.82
51       10/1/2027       612,103.85       2,634.67       1,465.42       510.09       659.16       611,44         52       11/1/2027       611,444.69       2,634.67       1,463.84       509.54       661.29       610,78         53       12/1/2027       610,783.40       2,634.67       1,462.26       508.99       663.42       610,11         54       1/1/2028       610,119.98       2,634.67       1,460.67       508.44       665.56       609,44         55       2/1/2028       609,454.42       2,634.67       1,459.08       507.88       667.71       608,74         56       3/1/2028       608,766.71       2,634.67       1,457.48       507.32       669.87       608,71         57       4/1/2028       608,116.84       2,634.67       1,455.88       506.76       672.03       607,44         58       5/1/2028       607,444.81       2,634.67       1,454.27       506.20       674.20       606,77         59       6/1/2028       606,770.61       2,634.67       1,452.65       505.65       676.37       606,05         60       7/1/2028       606,094.24       2,634.67       1,451.04       505.07       678.56       605,4*         61			,					,
52       11/1/2027       611,444.69       2,634.67       1,463.84       509.54       661.29       610,76         53       12/1/2027       610,783.40       2,634.67       1,462.26       508.99       663.42       610,11         54       1/1/2028       610,119.98       2,634.67       1,460.67       508.44       665.56       609,45         55       2/1/2028       609,454.42       2,634.67       1,459.08       507.88       667.71       608,76         56       3/1/2028       608,786.71       2,634.67       1,457.48       507.32       669.87       608,71         57       4/1/2028       608,116.84       2,634.67       1,455.88       506.76       672.03       607,44         58       5/1/2028       607,444.81       2,634.67       1,454.27       506.20       674.20       606,77         59       6/1/2028       606,770.61       2,634.67       1,452.65       505.65       676.37       606,09         60       7/1/2028       606,094.24       2,634.67       1,451.04       505.07       678.56       605,4*         61       8/1/2028       605,415.68       2,634.67       1,449.41       504.51       680.75       604,75         62<			·		·			
53       12/1/2027       610,783.40       2,634.67       1,462.26       508.99       663.42       610,11         54       1/1/2028       610,119.98       2,634.67       1,460.67       508.44       665.56       609,48         55       2/1/2028       609,454.42       2,634.67       1,459.08       507.88       667.71       608,78         56       3/1/2028       608,786.71       2,634.67       1,457.48       507.32       669.87       608,1         57       4/1/2028       608,116.84       2,634.67       1,455.88       506.76       672.03       607,4         58       5/1/2028       607,444.81       2,634.67       1,454.27       506.20       674.20       606,7         59       6/1/2028       606,770.61       2,634.67       1,452.65       505.65       676.37       606,00         60       7/1/2028       606,094.24       2,634.67       1,451.04       505.07       678.56       605,4'         61       8/1/2028       605,415.68       2,634.67       1,449.41       504.51       680.75       604,7'         62       9/1/2028       604,734.93       2,634.67       1,447.78       503.95       682.94       604,05			·		·			610,783.40
54         1/1/2028         610,119.98         2,634.67         1,460.67         508.44         665.56         609,45           55         2/1/2028         609,454.42         2,634.67         1,459.08         507.88         667.71         608,78           56         3/1/2028         608,786.71         2,634.67         1,457.48         507.32         669.87         608,1           57         4/1/2028         608,116.84         2,634.67         1,455.88         506.76         672.03         607,44           58         5/1/2028         607,444.81         2,634.67         1,454.27         506.20         674.20         606,79           59         6/1/2028         606,770.61         2,634.67         1,452.65         505.65         676.37         606,09           60         7/1/2028         606,094.24         2,634.67         1,451.04         505.07         678.56         605,4*           61         8/1/2028         605,415.68         2,634.67         1,449.41         504.51         680.75         604,75           62         9/1/2028         604,734.93         2,634.67         1,447.78         503.95         682.94         604,08			·		·			610,119.98
55       2/1/2028       609,454.42       2,634.67       1,459.08       507.88       667.71       608,78         56       3/1/2028       608,786.71       2,634.67       1,457.48       507.32       669.87       608,11         57       4/1/2028       608,116.84       2,634.67       1,455.88       506.76       672.03       607,44         58       5/1/2028       607,444.81       2,634.67       1,454.27       506.20       674.20       606,77         59       6/1/2028       606,770.61       2,634.67       1,452.65       505.65       676.37       606,09         60       7/1/2028       606,094.24       2,634.67       1,451.04       505.07       678.56       605,41         61       8/1/2028       605,415.68       2,634.67       1,449.41       504.51       680.75       604,73         62       9/1/2028       604,734.93       2,634.67       1,447.78       503.95       682.94       604,08			·		·			609,454.42
56       3/1/2028       608,786.71       2,634.67       1,457.48       507.32       669.87       608,11         57       4/1/2028       608,116.84       2,634.67       1,455.88       506.76       672.03       607,44         58       5/1/2028       607,444.81       2,634.67       1,454.27       506.20       674.20       606,77         59       6/1/2028       606,770.61       2,634.67       1,452.65       505.65       676.37       606,09         60       7/1/2028       606,094.24       2,634.67       1,451.04       505.07       678.56       605,4         61       8/1/2028       605,415.68       2,634.67       1,449.41       504.51       680.75       604,73         62       9/1/2028       604,734.93       2,634.67       1,447.78       503.95       682.94       604,08			·		·			608,786.71
57     4/1/2028     608,116.84     2,634.67     1,455.88     506.76     672.03     607,44       58     5/1/2028     607,444.81     2,634.67     1,454.27     506.20     674.20     606,77       59     6/1/2028     606,770.61     2,634.67     1,452.65     505.65     676.37     606,09       60     7/1/2028     606,094.24     2,634.67     1,451.04     505.07     678.56     605,4       61     8/1/2028     605,415.68     2,634.67     1,449.41     504.51     680.75     604,73       62     9/1/2028     604,734.93     2,634.67     1,447.78     503.95     682.94     604,08			•		·			608,116.84
58     5/1/2028     607,444.81     2,634.67     1,454.27     506.20     674.20     606,77       59     6/1/2028     606,770.61     2,634.67     1,452.65     505.65     676.37     606,09       60     7/1/2028     606,094.24     2,634.67     1,451.04     505.07     678.56     605,4       61     8/1/2028     605,415.68     2,634.67     1,449.41     504.51     680.75     604,73       62     9/1/2028     604,734.93     2,634.67     1,447.78     503.95     682.94     604,08			•		·			607,444.81
59     6/1/2028     606,770.61     2,634.67     1,452.65     505.65     676.37     606,09       60     7/1/2028     606,094.24     2,634.67     1,451.04     505.07     678.56     605,4       61     8/1/2028     605,415.68     2,634.67     1,449.41     504.51     680.75     604,73       62     9/1/2028     604,734.93     2,634.67     1,447.78     503.95     682.94     604,08			•					606,770.61
60       7/1/2028       606,094.24       2,634.67       1,451.04       505.07       678.56       605,4         61       8/1/2028       605,415.68       2,634.67       1,449.41       504.51       680.75       604,73         62       9/1/2028       604,734.93       2,634.67       1,447.78       503.95       682.94       604,09			•		*			606,094.24
61 8/1/2028 605,415.68 2,634.67 1,449.41 504.51 680.75 604,73 62 9/1/2028 604,734.93 2,634.67 1,447.78 503.95 682.94 604,05			,		·			605,415.68
62 9/1/2028 604,734.93 2,634.67 1,447.78 503.95 682.94 604,08			•		·			604,734.93
			•	*	·			604,051.99
63 10/1/2028 604.051.99 2.634.67 1.446.15 503.37 685.15 603.36			•		·			603,366.84
63 10/1/2028 604,051.99 2,634.67 1,446.15 503.37 685.15 603,3	62 63	9/1/2028 10/1/2028	604,734.93 604,051.99	2,634.67 2,634.67	1,447.78 1,446.15	503.95 503.37	682.94 685.15	

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Period	Date	Beginning Balance	Monthly Payment	(Cost of Funds)	(Admin Fees)	Principal	Ending Balance
64	11/1/2028	603,366.84	2,634.67	1,444.51	502.80	687.36	602,679.48
65	12/1/2028	602,679.48	2,634.67	1,442.86	502.23	689.58	601,989.90
66	1/1/2029	601,989.90	2,634.67	1,441.21	501.66	691.80	601,298.10
67	2/1/2029	601,298.10	2,634.67	1,439.55	501.08	694.04	600,604.06
68	3/1/2029	600,604.06	2,634.67	1,437.89	500.50	696.28	599,907.78
69 70	4/1/2029 5/1/2029	599,907.78 599,209.26	2,634.67 2,634.67	1,436.22 1,434.55	499.93 499.34	698.52 700.78	599,209.26 598,508.48
70	6/1/2029	598,508.48	2,634.67	1,432.87	498.76	703.04	597,805.44
72	7/1/2029	597,805.44	2,634.67	1,431.19	498.17	705.31	597,100.13
73	8/1/2029	597,100.13	2,634.67	1,429.50	497.59	707.58	596,392.55
74	9/1/2029	596,392.55	2,634.67	1,427.81	496.99	709.87	595,682.68
75	10/1/2029	595,682.68	2,634.67	1,426.11	496.40	712.16	594,970.52
76	11/1/2029	594,970.52	2,634.67	1,424.40	495.81	714.46	594,256.06
77	12/1/2029	594,256.06	2,634.67	1,422.69	495.22	716.76	593,539.30
78 79	1/1/2030	593,539.30	2,634.67	1,420.98	494.61	719.08	592,820.22
80	2/1/2030 3/1/2030	592,820.22 592,098.82	2,634.67 2,634.67	1,419.26 1,417.53	494.01 493.41	721.40 723.73	592,098.82 591,375.09
81	4/1/2030	591,375.09	2,634.67	1,415.80	492.81	726.06	590,649.03
82	5/1/2030	590,649.03	2,634.67	1,414.06	492.21	728.40	589,920.63
83	6/1/2030	589,920.63	2,634.67	1,412.31	491.60	730.76	589,189.87
84	7/1/2030	589,189.87	2,634.67	1,410.56	491.00	733.11	588,456.76
85	8/1/2030	588,456.76	2,634.67	1,408.81	490.38	735.48	587,721.28
86	9/1/2030	587,721.28	2,634.67	1,407.05	489.77	737.85	586,983.43
87	10/1/2030	586,983.43	2,634.67	1,405.28	489.16	740.23	586,243.20
88	11/1/2030	586,243.20	2,634.67	1,403.51	488.54	742.62	585,500.58
89 90	12/1/2030 1/1/2031	585,500.58 584,755.56	2,634.67 2,634.67	1,401.73 1,399.95	487.92 487.29	745.02 747.43	584,755.56 584,008.13
90	2/1/2031	584,008.13	2,634.67	1,398.16	486.67	747.43	583,258.29
92	3/1/2031	583,258.29	2,634.67	1,396.36	486.05	752.26	582,506.03
93	4/1/2031	582,506.03	2,634.67	1,394.56	485.42	754.69	581,751.34
94	5/1/2031	581,751.34	2,634.67	1,392.76	484.79	757.12	580,994.22
95	6/1/2031	580,994.22	2,634.67	1,390.94	484.17	759.56	580,234.66
96	7/1/2031	580,234.66	2,634.67	1,389.13	483.52	762.02	579,472.64
97	8/1/2031	579,472.64	2,634.67	1,387.30	482.89	764.48	578,708.16
98 99	9/1/2031	578,708.16	2,634.67	1,385.47	482.26	766.94	577,941.22
100	10/1/2031 11/1/2031	577,941.22 577,171.80	2,634.67 2,634.67	1,383.63 1,381.79	481.62 480.98	769.42 771.90	577,171.80 576,399.90
101	12/1/2031	576,399.90	2,634.67	1,379.94	480.34	774.39	575,625.51
102	1/1/2032	575,625.51	2,634.67	1,378.09	479.69	776.89	574,848.62
103	2/1/2032	574,848.62	2,634.67	1,376.23	479.04	779.40	574,069.22
104	3/1/2032	574,069.22	2,634.67	1,374.36	478.40	781.91	573,287.31
105	4/1/2032	573,287.31	2,634.67	1,372.49	477.74	784.44	572,502.87
106	5/1/2032	572,502.87	2,634.67	1,370.61	477.09	786.97	571,715.90
107	6/1/2032	571,715.90	2,634.67	1,368.73	476.43	789.51	570,926.39
108 109	7/1/2032 8/1/2032	570,926.39	2,634.67 2,634.67	1,366.84 1,364.94	475.77 475.12	792.06 794.61	570,134.33 569,339.72
110	9/1/2032	570,134.33 569,339.72	2,634.67	1,363.04	474.45	797.18	568,542.54
111	10/1/2032	568,542.54	2,634.67	1,361.13	473.79	799.75	567,742.79
112	11/1/2032	567,742.79	2,634.67	1,359.22	473.12	802.33	566,940.46
113	12/1/2032	566,940.46	2,634.67	1,357.30	472.45	804.92	566,135.54
114	1/1/2033	566,135.54	2,634.67	1,355.37	471.78	807.52	565,328.02
115	2/1/2033	565,328.02	2,634.67	1,353.44	471.10	810.13	564,517.89
116	3/1/2033	564,517.89	2,634.67	1,351.50	470.43	812.74	563,705.15
117	4/1/2033	563,705.15	2,634.67	1,349.55	469.76	815.36	562,889.79
118 119	5/1/2033 6/1/2033	562,889.79 562,071.80	2,634.67 2,634.67	1,347.60 1,345.64	469.08 468.40	817.99 820.63	562,071.80 561,251.17
120	7/1/2033	561,251.17	2,634.67	1,343.68	467.71	823.28	560,427.89
121	8/1/2033	560,427.89	2,634.67	1,341.71	467.02	825.94	559,601.95
122	9/1/2033	559,601.95	2,634.67	1,339.73	466.33	828.61	558,773.34
123	10/1/2033	558,773.34	2,634.67	1,337.75	465.64	831.28	557,942.06
124	11/1/2033	557,942.06	2,634.67	1,335.76	464.95	833.96	557,108.10
125	12/1/2033	557,108.10	2,634.67	1,333.76	464.26	836.65	556,271.45
126	1/1/2034	556,271.45	2,634.67	1,331.76	463.56	839.35	555,432.10
127	2/1/2034	555,432.10	2,634.67	1,329.75	462.86	842.06	554,590.04
128	3/1/2034	554,590.04	2,634.67	1,327.73	462.16 461.45	844.78 947.51	553,745.26
129 130	4/1/2034 5/1/2034	553,745.26 552,897.75	2,634.67 2,634.67	1,325.71 1,323.68	461.45 460.75	847.51 850.24	552,897.75 552,047.51
131	6/1/2034	552,047.51	2,634.67	1,321.64	460.75	852.99	552,047.51
132	7/1/2034	551,194.52	2,634.67	1,319.60	459.33	855.74	550,338.78
133	8/1/2034	550,338.78	2,634.67	1,317.55	458.62	858.50	549,480.28
134	9/1/2034	549,480.28	2,634.67	1,315.50	457.90	861.27	548,619.01
135	10/1/2034	548,619.01	2,634.67	1,313.44	457.18	864.05	547,754.96

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
136	11/1/2034	547,754.96	2,634.67	1,311.37	456.46	866.84	546,888.12
137	12/1/2034	546,888.12	2,634.67	1,309.29	455.74	869.64	546,018.48
138	1/1/2035	546,018.48	2,634.67	1,307.21	455.01	872.45	545,146.03
139	2/1/2035	545,146.03	2,634.67	1,305.12	454.29	875.26	544,270.77
140	3/1/2035	544,270.77	2,634.67	1,303.03	453.55	878.09	543,392.68
141 142	4/1/2035	543,392.68	2,634.67	1,300.92	452.83	880.92	542,511.76
142	5/1/2035 6/1/2035	542,511.76 541,628.00	2,634.67 2,634.67	1,298.81 1,296.70	452.10 451.35	883.76 886.62	541,628.00 540,741.38
144	7/1/2035	540,741.38	2,634.67	1,294.58	450.61	889.48	539,851.90
145	8/1/2035	539,851.90	2,634.67	1,292.45	449.87	892.35	538,959.55
146	9/1/2035	538,959.55	2,634.67	1,290.31	449.13	895.23	538,064.32
147	10/1/2035	538,064.32	2,634.67	1,288.17	448.38	898.12	537,166.20
148	11/1/2035	537,166.20	2,634.67	1,286.02	447.63	901.02	536,265.18
149	12/1/2035	536,265.18	2,634.67	1,283.86	446.89	903.92	535,361.26
150 151	1/1/2036 2/1/2036	535,361.26 534,454.42	2,634.67 2,634.67	1,281.70 1,279.52	446.13 445.38	906.84 909.77	534,454.42 533,544.65
152	3/1/2036	533,544.65	2,634.67	1,277.35	444.62	912.70	532,631.95
153	4/1/2036	532,631.95	2,634.67	1,275.16	443.86	915.65	531,716.30
154	5/1/2036	531,716.30	2,634.67	1,272.97	443.10	918.60	530,797.70
155	6/1/2036	530,797.70	2,634.67	1,270.77	442.33	921.57	529,876.13
156	7/1/2036	529,876.13	2,634.67	1,268.56	441.57	924.54	528,951.59
157	8/1/2036	528,951.59	2,634.67	1,266.35	440.79	927.53	528,024.06
158	9/1/2036	528,024.06	2,634.67	1,264.13	440.02	930.52	527,093.54
159	10/1/2036	527,093.54	2,634.67	1,261.90	439.25	933.52	526,160.02
160 161	11/1/2036 12/1/2036	526,160.02 525,223.48	2,634.67 2,634.67	1,259.67 1,257.42	438.46 437.69	936.54 939.56	525,223.48 524,283.92
162	1/1/2037	524,283.92	2,634.67	1,255.18	436.90	942.59	523,341.33
163	2/1/2037	523,341.33	2,634.67	1,252.92	436.12	945.63	522,395.70
164	3/1/2037	522,395.70	2,634.67	1,250.65	435.33	948.69	521,447.01
165	4/1/2037	521,447.01	2,634.67	1,248.38	434.54	951.75	520,495.26
166	5/1/2037	520,495.26	2,634.67	1,246.10	433.75	954.82	519,540.44
167	6/1/2037	519,540.44	2,634.67	1,243.82	432.95	957.90	518,582.54
168 169	7/1/2037 8/1/2037	518,582.54 517,621.55	2,634.67 2,634.67	1,241.53 1,239.22	432.15 431.36	960.99 964.09	517,621.55 516,657.46
170	9/1/2037	516,657.46	2,634.67	1,236.92	431.56	967.21	515,690.25
171	10/1/2037	515,690.25	2,634.67	1,234.60	429.74	970.33	514,719.92
172	11/1/2037	514,719.92	2,634.67	1,232.28	428.93	973.46	513,746.46
173	12/1/2037	513,746.46	2,634.67	1,229.95	428.12	976.60	512,769.86
174	1/1/2038	512,769.86	2,634.67	1,227.61	427.31	979.75	511,790.11
175	2/1/2038	511,790.11	2,634.67	1,225.26	426.50	982.91	510,807.20
176 177	3/1/2038	510,807.20	2,634.67	1,222.91	425.67	986.09	509,821.11
177 178	4/1/2038 5/1/2038	509,821.11 508,831.84	2,634.67 2,634.67	1,220.55 1,218.18	424.85 424.03	989.27 992.46	508,831.84 507,839.38
179	6/1/2038	507,839.38	2,634.67	1,215.81	423.20	995.66	506,843.72
180	7/1/2038	506,843.72	2,634.67	1,213.42	422.37	998.88	505,844.84
181	8/1/2038	505,844.84	2,634.67	1,211.03	421.54	1,002.10	504,842.74
182	9/1/2038	504,842.74	2,634.67	1,208.63	420.70	1,005.34	503,837.40
183	10/1/2038	503,837.40	2,634.67	1,206.22	419.87	1,008.58	502,828.82
184	11/1/2038	502,828.82	2,634.67	1,203.81	419.02	1,011.84	501,816.98
185 186	12/1/2038 1/1/2039	501,816.98 500,801.88	2,634.67 2,634.67	1,201.39 1,198.96	418.18 417.33	1,015.10 1,018.38	500,801.88 499,783.50
187	2/1/2039	499,783.50	2,634.67	1,196.52	416.49	1,021.66	498,761.84
188	3/1/2039	498,761.84	2,634.67	1,194.07	415.64	1,024.96	497,736.88
189	4/1/2039	497,736.88	2,634.67	1,191.62	414.78	1,028.27	496,708.61
190	5/1/2039	496,708.61	2,634.67	1,189.16	413.92	1,031.59	495,677.02
191	6/1/2039	495,677.02	2,634.67	1,186.69	413.06	1,034.92	494,642.10
192	7/1/2039	494,642.10	2,634.67	1,184.21	412.20	1,038.26	493,603.84
193 194	8/1/2039 9/1/2039	493,603.84 492,562.23	2,634.67 2,634.67	1,181.72 1,179.23	411.34 410.47	1,041.61 1,044.97	492,562.23 491,517.26
195	10/1/2039	491,517.26	2,634.67	1,176.73	409.60	1,044.97	490,468.92
196	11/1/2039	490,468.92	2,634.67	1,174.22	408.72	1,051.73	489,417.19
197	12/1/2039	489,417.19	2,634.67	1,171.70	407.85	1,055.12	488,362.07
198	1/1/2040	488,362.07	2,634.67	1,169.18	406.96	1,058.53	487,303.54
199	2/1/2040	487,303.54	2,634.67	1,166.64	406.09	1,061.94	486,241.60
200	3/1/2040	486,241.60	2,634.67	1,164.10	405.20	1,065.37	485,176.23
201	4/1/2040	485,176.23	2,634.67	1,161.55	404.31	1,068.81	484,107.42
202 203	5/1/2040 6/1/2040	484,107.42 483,035.16	2,634.67 2,634.67	1,158.99 1,156.42	403.42 402.53	1,072.26 1,075.72	483,035.16 481,959.44
203 204	7/1/2040 7/1/2040	483,035.16	2,634.67 2,634.67	1,153.85	402.53 401.63	1,075.72	480,880.25
205	8/1/2040	480,880.25	2,634.67	1,151.26	400.74	1,082.67	479,797.58
206	9/1/2040	479,797.58	2,634.67	1,148.67	399.83	1,086.17	478,711.41
207	10/1/2040	478,711.41	2,634.67	1,146.07	398.93	1,089.67	477,621.74

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
208	11/1/2040	477,621.74	2,634.67	1,143.46	398.02	1,093.19	476,528.55
209	12/1/2040	476,528.55	2,634.67	1,140.85	397.10	1,096.72	475,431.83
210	1/1/2041	475,431.83	2,634.67	1,138.22	396.19	1,100.26	474,331.57
211	2/1/2041	474,331.57	2,634.67	1,135.59	395.27	1,103.81	473,227.76
212	3/1/2041	473,227.76	2,634.67	1,132.94	394.36	1,107.37	472,120.39
213	4/1/2041	472,120.39	2,634.67	1,130.29	393.44	1,110.94	471,009.45
214	5/1/2041	471,009.45	2,634.67	1,127.63	392.51	1,114.53	469,894.92
215 216	6/1/2041 7/1/2041	469,894.92 468,776.79	2,634.67 2,634.67	1,124.96 1,122.29	391.58 390.64	1,118.13 1,121.74	468,776.79 467,655.05
217	8/1/2041	467,655.05	2,634.67	1,119.60	389.71	1,125.36	466,529.69
218	9/1/2041	466,529.69	2,634.67	1,116.91	388.77	1,128.99	465,400.70
219	10/1/2041	465,400.70	2,634.67	1,114.20	387.84	1,132.63	464,268.07
220	11/1/2041	464,268.07	2,634.67	1,111.49	386.89	1,136.29	463,131.78
221	12/1/2041	463,131.78	2,634.67	1,108.77	385.95	1,139.95	461,991.83
222	1/1/2042	461,991.83	2,634.67	1,106.04	385.00	1,143.63	460,848.20
223	2/1/2042	460,848.20	2,634.67	1,103.31	384.04	1,147.32	459,700.88
224	3/1/2042	459,700.88	2,634.67	1,100.56	383.08	1,151.03	458,549.85
225	4/1/2042	458,549.85	2,634.67	1,097.80	382.13	1,154.74	457,395.11
226	5/1/2042	457,395.11	2,634.67	1,095.04	381.16	1,158.47	456,236.64 455,074.43
227 228	6/1/2042 7/1/2042	456,236.64 455,074.43	2,634.67 2,634.67	1,092.26 1,089.48	380.20 379.23	1,162.21 1,165.96	453,908.47
229	8/1/2042	453,908.47	2,634.67	1,086.69	378.26	1,169.72	452,738.75
230	9/1/2042	452,738.75	2,634.67	1,083.89	377.28	1,173.50	451,565.25
231	10/1/2042	451,565.25	2,634.67	1,081.08	376.31	1,177.28	450,387.97
232	11/1/2042	450,387.97	2,634.67	1,078.26	375.33	1,181.08	449,206.89
233	12/1/2042	449,206.89	2,634.67	1,075.43	374.34	1,184.90	448,021.99
234	1/1/2043	448,021.99	2,634.67	1,072.60	373.35	1,188.72	446,833.27
235	2/1/2043	446,833.27	2,634.67	1,069.75	372.36	1,192.56	445,640.71
236	3/1/2043	445,640.71	2,634.67	1,066.90	371.36	1,196.41	444,444.30
237	4/1/2043	444,444.30	2,634.67	1,064.03	370.37	1,200.27	443,244.03
238	5/1/2043	443,244.03	2,634.67	1,061.16	369.37	1,204.14	442,039.89
239	6/1/2043	442,039.89	2,634.67	1,058.28	368.36	1,208.03	440,831.86
240	7/1/2043	440,831.86	2,634.67	1,055.38 1,052.48	367.36	1,211.93	439,619.93
241 242	8/1/2043 9/1/2043	439,619.93 438,404.09	2,634.67 2,634.67	1,049.57	366.35 365.34	1,215.84 1,219.76	438,404.09 437,184.33
243	10/1/2043	437,184.33	2,634.67	1,046.65	364.32	1,223.70	435,960.63
244	11/1/2043	435,960.63	2,634.67	1,043.72	363.30	1,227.65	434,732.98
245	12/1/2043	434,732.98	2,634.67	1,040.78	362.28	1,231.61	433,501.37
246	1/1/2044	433,501.37	2,634.67	1,037.83	361.26	1,235.58	432,265.79
247	2/1/2044	432,265.79	2,634.67	1,034.88	360.22	1,239.57	431,026.22
248	3/1/2044	431,026.22	2,634.67	1,031.91	359.19	1,243.57	429,782.65
249	4/1/2044	429,782.65	2,634.67	1,028.93	358.15	1,247.59	428,535.06
250	5/1/2044	428,535.06	2,634.67	1,025.95	357.11	1,251.61	427,283.45
251	6/1/2044	427,283.45	2,634.67	1,022.95	356.07	1,255.65	426,027.80
252 253	7/1/2044	426,027.80	2,634.67	1,019.94	355.03	1,259.70	424,768.10 423,504.33
253 254	8/1/2044 9/1/2044	424,768.10 423,504.33	2,634.67 2,634.67	1,016.93 1,013.90	353.97 352.92	1,263.77 1,267.85	422,236.48
255	10/1/2044	422,236.48	2,634.67	1,010.87	351.86	1,271.94	420,964.54
256	11/1/2044	420,964.54	2,634.67	1,007.82	350.80	1,276.05	419,688.49
257	12/1/2044	419,688.49	2,634.67	1,004.77	349.74	1,280.16	418,408.33
258	1/1/2045	418,408.33	2,634.67	1,001.70	348.67	1,284.30	417,124.03
259	2/1/2045	417,124.03	2,634.67	998.63	347.60	1,288.44	415,835.59
260	3/1/2045	415,835.59	2,634.67	995.54	346.53	1,292.60	414,542.99
261	4/1/2045	414,542.99	2,634.67	992.45	345.45	1,296.77	413,246.22
262	5/1/2045	413,246.22	2,634.67	989.34	344.37	1,300.96	411,945.26
263	6/1/2045	411,945.26	2,634.67	986.23	343.29	1,305.15	410,640.11
264	7/1/2045	410,640.11 409,330.74	2,634.67	983.10	342.20	1,309.37	409,330.74 408,017.15
265	8/1/2045	408,017.15	2,634.67 2,634.67	979.97	341.11	1,313.59	
266 267	9/1/2045 10/1/2045	406,699.32	2,634.67	976.82 973.67	340.02 338.91	1,317.83 1,322.09	406,699.32 405,377.23
268	11/1/2045	405,377.23	2,634.67	970.50	337.82	1,326.35	404,050.88
269	12/1/2045	404,050.88	2,634.67	967.33	336.71	1,330.63	402,720.25
270	1/1/2046	402,720.25	2,634.67	964.14	335.60	1,334.93	401,385.32
271	2/1/2046	401,385.32	2,634.67	960.95	334.48	1,339.24	400,046.08
272	3/1/2046	400,046.08	2,634.67	957.74	333.37	1,343.56	398,702.52
273	4/1/2046	398,702.52	2,634.67	954.52	332.26	1,347.89	397,354.63
274	5/1/2046	397,354.63	2,634.67	951.30	331.13	1,352.24	396,002.39
275	6/1/2046	396,002.39	2,634.67	948.06	330.00	1,356.61	394,645.78
276	7/1/2046	394,645.78	2,634.67	944.81	328.87	1,360.99	393,284.79
277	8/1/2046	393,284.79	2,634.67	941.55	327.74	1,365.38	391,919.41
278 270	9/1/2046	391,919.41	2,634.67	938.28	326.60 325.45	1,369.79	390,549.62
279	10/1/2046	390,549.62	2,634.67	935.01	325.45	1,374.21	389,175.41

Period	Date	Beginning Balance	Monthly	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
 280	11/1/2046	389,175.41	2,634.67	931.72	324.31	1,378.64	387,796.77
281	12/1/2046	387,796.77	2,634.67	928.41	323.17	1,383.09	386,413.68
282	1/1/2047	386,413.68	2,634.67	925.10	322.01	1,387.56	385,026.12
283	2/1/2047	385,026.12	2,634.67	921.78	320.86	1,392.03	383,634.09
284	3/1/2047	383,634.09	2,634.67	918.45	319.69	1,396.53	382,237.56
285	4/1/2047	382,237.56	2,634.67	915.11	318.53	1,401.03	380,836.53
286	5/1/2047	380,836.53	2,634.67	911.75	317.36	1,405.56	379,430.97
287	6/1/2047	379,430.97	2,634.67	908.39	316.19	1,410.09	378,020.88
288	7/1/2047	378,020.88	2,634.67	905.01	315.02	1,414.64	376,606.24
289 290	8/1/2047	376,606.24 375,187.03	2,634.67	901.62	313.84	1,419.21	375,187.03
290	9/1/2047 10/1/2047	373,763.24	2,634.67 2,634.67	898.23 894.82	312.65 311.47	1,423.79 1,428.38	373,763.24 372,334.86
292	11/1/2047	372,334.86	2,634.67	891.40	310.28	1,432.99	370,901.87
293	12/1/2047	370,901.87	2,634.67	887.97	309.08	1,437.62	369,464.25
294	1/1/2048	369,464.25	2,634.67	884.53	307.88	1,442.26	368,021.99
295	2/1/2048	368,021.99	2,634.67	881.07	306.69	1,446.91	366,575.08
296	3/1/2048	366,575.08	2,634.67	877.61	305.48	1,451.58	365,123.50
297	4/1/2048	365,123.50	2,634.67	874.13	304.27	1,456.27	363,667.23
298	5/1/2048	363,667.23	2,634.67	870.65	303.05	1,460.97	362,206.26
299	6/1/2048	362,206.26	2,634.67	867.15	301.84	1,465.68	360,740.58
300	7/1/2048	360,740.58	2,634.67	863.64	300.62	1,470.41	359,270.17
301 302	8/1/2048 9/1/2048	359,270.17 357,795.01	2,634.67 2,634.67	860.12 856.59	299.39 298.16	1,475.16 1,479.92	357,795.01 356,315.09
303	10/1/2048	356,315.09	2,634.67	853.05	296.92	1,484.70	354,830.39
304	11/1/2048	354,830.39	2,634.67	849.49	295.69	1,489.49	353,340.90
305	12/1/2048	353,340.90	2,634.67	845.92	294.46	1,494.29	351,846.61
306	1/1/2049	351,846.61	2,634.67	842.35	293.20	1,499.12	350,347.49
307	2/1/2049	350,347.49	2,634.67	838.76	291.95	1,503.96	348,843.53
308	3/1/2049	348,843.53	2,634.67	835.16	290.70	1,508.81	347,334.72
309	4/1/2049	347,334.72	2,634.67	831.55	289.44	1,513.68	345,821.04
310	5/1/2049	345,821.04	2,634.67	827.92	288.19	1,518.56	344,302.48
311	6/1/2049	344,302.48	2,634.67	824.29	286.91	1,523.47	342,779.01
312	7/1/2049	342,779.01	2,634.67	820.64	285.65	1,528.38	341,250.63
313 314	8/1/2049 9/1/2049	341,250.63 339,717.32	2,634.67 2,634.67	816.98 813.31	284.38 283.10	1,533.31 1,538.26	339,717.32 338,179.06
315	10/1/2049	338,179.06	2,634.67	809.63	281.81	1,543.23	336,635.83
316	11/1/2049	336,635.83	2,634.67	805.93	280.53	1,548.21	335,087.62
317	12/1/2049	335,087.62	2,634.67	802.22	279.24	1,553.21	333,534.41
318	1/1/2050	333,534.41	2,634.67	798.51	277.94	1,558.22	331,976.19
319	2/1/2050	331,976.19	2,634.67	794.78	276.64	1,563.25	330,412.94
320	3/1/2050	330,412.94	2,634.67	791.03	275.35	1,568.29	328,844.65
321	4/1/2050	328,844.65	2,634.67	787.28	274.04	1,573.35	327,271.30
322	5/1/2050	327,271.30	2,634.67	783.51	272.73	1,578.43	325,692.87
323 324	6/1/2050 7/1/2050	325,692.87	2,634.67 2,634.67	779.73 775.94	271.41 270.09	1,583.53 1,588.64	324,109.34 322,520.70
325	8/1/2050	324,109.34 322,520.70	2,634.67	773.94	268.77	1,593.76	320,926.94
326	9/1/2050	320,926.94	2,634.67	768.32	267.44	1,598.91	319,328.03
327	10/1/2050	319,328.03	2,634.67	764.50	266.10	1,604.07	317,723.96
328	11/1/2050	317,723.96	2,634.67	760.65	264.77	1,609.25	316,114.71
329	12/1/2050	316,114.71	2,634.67	756.80	263.43	1,614.44	314,500.27
330	1/1/2051	314,500.27	2,634.67	752.94	262.08	1,619.65	312,880.62
331	2/1/2051	312,880.62	2,634.67	749.06	260.73	1,624.88	311,255.74
332	3/1/2051	311,255.74	2,634.67	745.17	259.38	1,630.12	309,625.62
333 334	4/1/2051 5/1/2051	309,625.62 307,990.24	2,634.67 2,634.67	741.27 737.35	258.02 256.66	1,635.38	307,990.24 306,349.58
335	6/1/2051	306,349.58	2,634.67	737.33	255.30	1,640.66 1,645.95	304,703.63
336	7/1/2051	304,703.63	2,634.67	729.48	253.92	1,651.27	303,052.36
337	8/1/2051	303,052.36	2,634.67	725.53	252.54	1,656.60	301,395.76
338	9/1/2051	301,395.76	2,634.67	721.56	251.17	1,661.94	299,733.82
339	10/1/2051	299,733.82	2,634.67	717.59	249.77	1,667.31	298,066.51
340	11/1/2051	298,066.51	2,634.67	713.59	248.39	1,672.69	296,393.82
341	12/1/2051	296,393.82	2,634.67	709.59	246.99	1,678.09	294,715.73
342	1/1/2052	294,715.73	2,634.67	705.57	245.60	1,683.50	293,032.23
343	2/1/2052	293,032.23	2,634.67	701.54	244.19	1,688.94	291,343.29
344	3/1/2052	291,343.29	2,634.67	697.50	242.78	1,694.39	289,648.90
345 346	4/1/2052 5/1/2052	289,648.90 287,949.05	2,634.67 2,634.67	693.44 689.37	241.38 239.96	1,699.85 1,705.34	287,949.05 286,243.71
		286,243.71	2,634.67	685.29	238.54	1,710.84	284,532.87
347	6/1/2052						
347 348	6/1/2052 7/1/2052						
347 348 349	6/1/2052 7/1/2052 8/1/2052	284,532.87 282,816.50	2,634.67 2,634.67 2,634.67	681.19 677.08	237.11 235.68	1,716.37 1,721.91	282,816.50 281,094.59
348	7/1/2052	284,532.87	2,634.67	681.19	237.11	1,716.37	282,816.50

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
352	11/1/2052	277,634.09	2,634.67	664.68	231.36	1,738.63	275,895.46
353	12/1/2052	275,895.46	2,634.67	660.51	229.92	1,744.24	274,151.22
354	1/1/2053	274,151.22	2,634.67	656.34	228.46	1,749.87	272,401.35
355	2/1/2053	272,401.35	2,634.67	652.15	227.00	1,755.52	270,645.83
356	3/1/2053	270,645.83	2,634.67	647.95	225.53	1,761.19	268,884.64
357	4/1/2053	268,884.64	2,634.67	643.73	224.07	1,766.87	267,117.77
358 359	5/1/2053 6/1/2053	267,117.77 265,345.20	2,634.67 2,634.67	639.50 635.26	222.60 221.12	1,772.57 1,778.29	265,345.20 263,566.91
360	7/1/2053	263,566.91	2,634.67	631.00	219.64	1,784.03	261,782.88
361	8/1/2053	261,782.88	2,634.67	626.73	218.15	1,789.79	259,993.09
362	9/1/2053	259,993.09	2,634.67	622.44	216.66	1,795.57	258,197.52
363	10/1/2053	258,197.52	2,634.67	618.14	215.17	1,801.36	256,396.16
364	11/1/2053	256,396.16	2,634.67	613.83	213.67	1,807.17	254,588.99
365 366	12/1/2053 1/1/2054	254,588.99 252,775.98	2,634.67 2,634.67	609.51 605.16	212.15 210.65	1,813.01 1,818.86	252,775.98 250,957.12
367	2/1/2054	250,957.12	2,634.67	600.81	209.13	1,824.73	249,132.39
368	3/1/2054	249,132.39	2,634.67	596.44	207.61	1,830.62	247,301.77
369	4/1/2054	247,301.77	2,634.67	592.06	206.08	1,836.53	245,465.24
370	5/1/2054	245,465.24	2,634.67	587.66	204.56	1,842.45	243,622.79
371	6/1/2054	243,622.79	2,634.67	583.25	203.02	1,848.40	241,774.39
372	7/1/2054	241,774.39	2,634.67	578.83	201.47	1,854.37	239,920.02
373 374	8/1/2054 9/1/2054	239,920.02 238,059.67	2,634.67 2,634.67	574.39 569.93	199.93 198.39	1,860.35	238,059.67
374 375	10/1/2054	236,193.32	2,634.67	565.46	196.83	1,866.35 1,872.38	236,193.32 234,320.94
376	11/1/2054	234,320.94	2,634.67	560.98	195.27	1,878.42	232,442.52
377	12/1/2054	232,442.52	2,634.67	556.48	193.71	1,884.48	230,558.04
378	1/1/2055	230,558.04	2,634.67	551.97	192.13	1,890.57	228,667.47
379	2/1/2055	228,667.47	2,634.67	547.45	190.55	1,896.67	226,770.80
380	3/1/2055	226,770.80	2,634.67	542.91	188.97	1,902.79	224,868.01
381 382	4/1/2055 5/1/2055	224,868.01 222,959.08	2,634.67 2,634.67	538.35 533.78	187.39 185.80	1,908.93 1,915.09	222,959.08 221,043.99
383	6/1/2055	221,043.99	2,634.67	529.20	184.20	1,921.27	219,122.72
384	7/1/2055	219,122.72	2,634.67	524.60	182.60	1,927.47	217,195.25
385	8/1/2055	217,195.25	2,634.67	519.98	181.00	1,933.69	215,261.56
386	9/1/2055	215,261.56	2,634.67	515.35	179.39	1,939.93	213,321.63
387	10/1/2055	213,321.63	2,634.67	510.71	177.77	1,946.19	211,375.44
388	11/1/2055	211,375.44	2,634.67	506.05	176.14	1,952.48	209,422.96
389 390	12/1/2055 1/1/2056	209,422.96 207,464.18	2,634.67 2,634.67	501.37 496.68	174.52 172.89	1,958.78 1,965.10	207,464.18 205,499.08
390	2/1/2056	205,499.08	2,634.67	491.98	171.25	1,971.44	203,527.64
392	3/1/2056	203,527.64	2,634.67	487.26	169.61	1,977.80	201,549.84
393	4/1/2056	201,549.84	2,634.67	482.53	167.95	1,984.19	199,565.65
394	5/1/2056	199,565.65	2,634.67	477.78	166.30	1,990.59	197,575.06
395	6/1/2056	197,575.06	2,634.67	473.01	164.65	1,997.01	195,578.05
396 397	7/1/2056 8/1/2056	195,578.05	2,634.67 2,634.67	468.23 463.43	162.98 161.31	2,003.46 2,009.93	193,574.59 191,564.66
398	9/1/2056	193,574.59 191,564.66	2,634.67	458.62	159.64	2,009.93	189,548.25
399	10/1/2056	189,548.25	2,634.67	453.79	157.96	2,022.92	187,525.33
400	11/1/2056	187,525.33	2,634.67	448.95	156.27	2,029.45	185,495.88
401	12/1/2056	185,495.88	2,634.67	444.09	154.58	2,036.00	183,459.88
402	1/1/2057	183,459.88	2,634.67	439.22	152.88	2,042.57	181,417.31
403	2/1/2057	181,417.31	2,634.67	434.33	151.18	2,049.16	179,368.15
404 405	3/1/2057 4/1/2057	179,368.15 177,312.37	2,634.67 2,634.67	429.42 424.50	149.47 147.76	2,055.78 2,062.41	177,312.37 175,249.96
406	5/1/2057	175,249.96	2,634.67	419.56	146.04	2,069.07	173,180.89
407	6/1/2057	173,180.89	2,634.67	414.61	144.32	2,075.74	171,105.15
408	7/1/2057	171,105.15	2,634.67	409.64	142.59	2,082.44	169,022.71
409	8/1/2057	169,022.71	2,634.67	404.65	140.86	2,089.16	166,933.55
410	9/1/2057	166,933.55	2,634.67	399.65	139.11	2,095.91	164,837.64
411	10/1/2057	164,837.64	2,634.67	394.63	137.37	2,102.67	162,734.97
412 413	11/1/2057 12/1/2057	162,734.97 160,625.51	2,634.67 2,634.67	389.60 384.55	135.61 133.85	2,109.46 2,116.27	160,625.51 158,509.24
414	1/1/2058	158,509.24	2,634.67	379.48	132.09	2,110.27	156,386.14
415	2/1/2058	156,386.14	2,634.67	374.40	130.32	2,129.95	154,256.19
416	3/1/2058	154,256.19	2,634.67	369.30	128.55	2,136.82	152,119.37
417	4/1/2058	152,119.37	2,634.67	364.19	126.76	2,143.72	149,975.65
418	5/1/2058	149,975.65	2,634.67	359.05	124.98	2,150.64	147,825.01
419 420	6/1/2058 7/1/2058	147,825.01 145,667.43	2,634.67 2,634.67	353.90 348.74	123.19 121.39	2,157.58	145,667.43 143,502.89
420 421	8/1/2058	143,502.89	2,634.67	348.74 343.56	121.39	2,164.54 2,171.53	143,502.89
422	9/1/2058	141,331.36	2,634.67	338.36	117.77	2,171.55	139,152.82
423	10/1/2058	139,152.82	2,634.67	333.14	115.96	2,185.57	136,967.25

Period	Date	Beginning Balance	Monthly	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
424	11/1/2058	136,967.25	2,634.67	327.91	114.14	2,192.62	134,774.63
424	12/1/2058	134,774.63	2,634.67	322.66	112.31	2,199.70	132,574.93
425	1/1/2059	132,574.93	2,634.67	317.39	110.48	2,206.80	130,368.13
420	2/1/2059	130,368.13	2,634.67	312.11	108.64	2,213.92	128,154.21
427	3/1/2059	128,154.21	2,634.67	306.81	106.80	2,213.92	125,933.15
429	4/1/2059	125,933.15	2,634.67	301.49	104.95	2,228.23	123,704.92
430	5/1/2059	123,704.92	2,634.67	296.16	103.09	2,235.42	121,469.50
430	6/1/2059	121,469.50	2,634.67	290.81	101.22	2,242.64	119,226.86
431	7/1/2059	119,226.86	2,634.67	285.44	99.35	2,249.88	116,976.98
432			,			2,249.00	
433	8/1/2059 9/1/2059	116,976.98 114,719.84	2,634.67 2,634.67	280.05 274.65	97.48 95.60	2,264.42	114,719.84 112,455.42
434	10/1/2059	112,455.42					
		,	2,634.67 2,634.67	269.23	93.71	2,271.73	110,183.69
436	11/1/2059	110,183.69	,	263.79	91.82 89.92	2,279.06 2,286.42	107,904.63
437	12/1/2059	107,904.63	2,634.67	258.33		,	105,618.21
438	1/1/2060	105,618.21	2,634.67	252.86	88.01	2,293.80	103,324.41
439	2/1/2060	103,324.41	2,634.67	247.37	86.10	2,301.20	101,023.21
440	3/1/2060	101,023.21	2,634.67	241.86	84.18	2,308.63	98,714.58
441	4/1/2060	98,714.58	2,634.67	236.33	82.26	2,316.08	96,398.50
442	5/1/2060	96,398.50	2,634.67	230.79	80.33	2,323.55	94,074.95
443	6/1/2060	94,074.95	2,634.67	225.22	78.40	2,331.05	91,743.90
444	7/1/2060	91,743.90	2,634.67	219.64	76.46	2,338.57	89,405.33
445	8/1/2060	89,405.33	2,634.67	214.04	74.51	2,346.12	87,059.21
446	9/1/2060	87,059.21	2,634.67	208.43	72.55	2,353.69	84,705.52
447	10/1/2060	84,705.52	2,634.67	202.79	70.59	2,361.29	82,344.23
448	11/1/2060	82,344.23	2,634.67	197.14	68.62	2,368.91	79,975.32
449	12/1/2060	79,975.32	2,634.67	191.47	66.64	2,376.56	77,598.76
450	1/1/2061	77,598.76	2,634.67	185.78	64.66	2,384.23	75,214.53
451	2/1/2061	75,214.53	2,634.67	180.07	62.68	2,391.92	72,822.61
452	3/1/2061	72,822.61	2,634.67	174.34	60.69	2,399.64	70,422.97
453	4/1/2061	70,422.97	2,634.67	168.60	58.68	2,407.39	68,015.58
454	5/1/2061	68,015.58	2,634.67	162.83	56.68	2,415.16	65,600.42
455	6/1/2061	65,600.42	2,634.67	157.05	54.67	2,422.95	63,177.47
456	7/1/2061	63,177.47	2,634.67	151.25	52.65	2,430.77	60,746.70
457	8/1/2061	60,746.70	2,634.67	145.43	50.62	2,438.62	58,308.08
458	9/1/2061	58,308.08	2,634.67	139.59	48.59	2,446.49	55,861.59
459	10/1/2061	55,861.59	2,634.67	133.74	46.55	2,454.38	53,407.21
460	11/1/2061	53,407.21	2,634.67	127.86	44.51	2,462.30	50,944.91
461	12/1/2061	50,944.91	2,634.67	121.97	42.45	2,470.25	48,474.66
462	1/1/2062	48,474.66	2,634.67	116.05	40.40	2,478.22	45,996.44
463	2/1/2062	45,996.44	2,634.67	110.12	38.33	2,486.22	43,510.22
464	3/1/2062	43,510.22	2,634.67	104.17	36.26	2,494.24	41,015.98
465	4/1/2062	41,015.98	2,634.67	98.20	34.18	2,502.29	38,513.69
466	5/1/2062	38,513.69	2,634.67	92.20	32.10	2,510.37	36,003.32
467	6/1/2062	36,003.32	2,634.67	86.19	30.01	2,518.47	33,484.85
468	7/1/2062	33,484.85	2,634.67	80.17	27.90	2,526.60	30,958.25
469	8/1/2062	30,958.25	2,634.67	74.12	25.79	2,534.76	28,423.49
470	9/1/2062	28,423.49	2,634.67	68.05	23.68	2,542.94	25,880.55
471	10/1/2062	25,880.55	2,634.67	61.96	21.57	2,551.14	23,329.41
472	11/1/2062	23,329.41	2,634.67	55.85	19.44	2,559.38	20,770.03
473	12/1/2062	20,770.03	2,634.67	49.73	17.30	2,567.64	18,202.39
474	1/1/2063	18,202.39	2,634.67	43.58	15.17	2,575.92	15,626.47
475	2/1/2063	15,626.47	2,634.67	37.41	13.02	2,584.24	13,042.23
476	3/1/2063	13,042.23	2,634.67	31.22	10.87	2,592.58	10,449.65
477	4/1/2063	10,449.65	2,634.67	25.02	8.71	2,600.94	7,848.71
478	5/1/2063	7,848.71	2,634.67	18.79	6.54	2,609.34	5,239.37
479	6/1/2063	5,239.37	2,634.67	12.54	4.37	2,617.76	2,621.61
480	7/1/2063	2,621.61	2,630.07	6.28	2.18	2,621.61	-

Project Name: Sponsor: 566 Natoma MEDA

Loan Amount	354,480.00
Rate	0.95763%
Term	40
Amortization	40
Monthly Payment	889.24

Period 1 2 3	Date 8/1/2023	Beginning Balance 354,480.00	Monthly Payment 889.24	Interest 282.88	Principal	Endino Balance
1 2 3	8/1/2023					
2 3				707.00	606.36	353,873.64
3	9/1/2023	353,873.64	889.24	282.40	606.84	353,266.80
	10/1/2023	353,266.80	889.24	281.92	607.32	352,659.48
4	11/1/2023	352,659.48	889.24	281.43	607.81	352,051.67
5	12/1/2023	352,051.67	889.24	280.95	608.29	351,443.38
6	1/1/2024	351,443.38	889.24	280.46	608.78	350,834.60
7	2/1/2024	350,834.60	889.24	279.97	609.27	350,225.33
8	3/1/2024	350,225.33	889.24	279.49	609.75	349,615.58
9	4/1/2024	349,615.58	889.24	279.00	610.24	349,005.34
10	5/1/2024	349,005.34	889.24	278.51	610.73	348,394.61
11	6/1/2024	348,394.61	889.24	278.03	611.21	347,783.40
12	7/1/2024	347,783.40	889.24	277.54	611.70	347,171.70
13	8/1/2024	347,171.70	889.24	277.05	612.19	346,559.51
14	9/1/2024	346,559.51	889.24	276.56	612.68	345,946.83
15	10/1/2024	345,946.83	889.24	276.07	613.17	345,333.66
16	11/1/2024	345,333.66	889.24	275.58	613.66	344,720.00
17	12/1/2024	344,720.00	889.24	275.10	614.14	344,105.86
18	1/1/2025	344,105.86	889.24	274.61	614.63	343,491.23
19	2/1/2025	343,491.23	889.24	274.11	615.13	342,876.10
20	3/1/2025	342,876.10	889.24	273.62	615.62	342,260.48
21	4/1/2025	342,260.48	889.24	273.13	616.11	341,644.37
22	5/1/2025	341,644.37	889.24	272.64	616.60	341,027.77
23	6/1/2025	341,027.77	889.24	272.15	617.09	340,410.68
24	7/1/2025	340,410.68	889.24	271.66	617.58	339,793.10
25	8/1/2025	339,793.10	889.24	271.16	618.08	339,175.02
26	9/1/2025	339,175.02	889.24	270.67	618.57	338,556.45
27	10/1/2025	338,556.45	889.24	270.18	619.06	337,937.39
28	11/1/2025	337,937.39	889.24	269.68	619.56	337,317.83
29	12/1/2025	337,317.83	889.24	269.19	620.05	336,697.78
30	1/1/2026	336,697.78	889.24	268.69	620.55	336,077.23
31	2/1/2026	336,077.23	889.24	268.20	621.04	335,456.19
32	3/1/2026	335,456.19	889.24	267.70	621.54	334,834.65
33	4/1/2026	334,834.65	889.24	267.21	622.03	334,212.62
34	5/1/2026	334,212.62	889.24	266.71	622.53	333,590.09
35	6/1/2026	333,590.09	889.24	266.21	623.03	332,967.06
36	7/1/2026	332,967.06	889.24	265.72	623.52	332,343.54
37	8/1/2026	332,343.54	889.24	265.22	624.02	331,719.52
38	9/1/2026	331,719.52	889.24	264.72	624.52	331,095.00
39	10/1/2026	331,095.00	889.24	264.22	625.02	330,469.98
40	11/1/2026	330,469.98	889.24	263.72	625.52	329,844.46
41	12/1/2026	329,844.46	889.24	263.22	626.02	329,218.44
42	1/1/2027	329,218.44	889.24	262.72	626.52	328,591.92
43	2/1/2027	328,591.92	889.24	262.22	627.02	327,964.90
44	3/1/2027	327,964.90	889.24	261.72	627.52	327,337.38
45	4/1/2027	327,337.38	889.24	261.22	628.02	326,709.36
46	5/1/2027	326,709.36	889.24	260.72	628.52	326,080.84
47	6/1/2027	326,080.84	889.24	260.22	629.02	325,451.82
48	7/1/2027	325,451.82	889.24	259.72	629.52	324,822.30
49	8/1/2027	324,822.30	889.24	259.22	630.02	324,192.28
50	9/1/2027	324,192.28	889.24	258.71	630.53	323,561.7
51	10/1/2027	323,561.75	889.24	258.21	631.03	322,930.72
52	11/1/2027	322,930.72	889.24	257.71	631.53	322,299.19
53	12/1/2027	322,299.19	889.24	257.20	632.04	321,667.1
54	1/1/2028	321,667.15	889.24	256.70	632.54	321,034.6
55	2/1/2028	321,034.61	889.24	256.19	633.05	320,401.50
56	3/1/2028	320,401.56	889.24	255.69	633.55	319,768.0
57	4/1/2028	319,768.01	889.24	255.18	634.06	319,133.9
58	5/1/2028	319,133.95	889.24	254.68	634.56	318,499.39
	6/1/2028	318,499.39	889.24	254.17	635.07	317,864.32
59	0/1/2020	0.0,.00.00	000.2		000.0.	
	7/1/2028	317,864.32	889.24	253.66	635.58	317,228.74

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64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99	Date 9/1/2028 10/1/2028 11/1/2028 11/1/2028 11/1/2029 2/1/2029 3/1/2029 4/1/2029 5/1/2029 6/1/2029 9/1/2029 10/1/2029 11/1/2029 11/1/2029 11/1/2030 2/1/2030 3/1/2030 4/1/2030 5/1/2030 6/1/2030 6/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2031 11/1/2031 11/1/2031 11/1/2031 11/1/2031 11/1/2031 11/1/2031 11/1/2031 11/1/2031 11/1/2031 11/1/2031 11/1/2031 11/1/2031 11/1/2031 11/1/2031 11/1/2031 11/1/2031 11/1/2031	Balance 316,592.66 315,956.07 315,318.97 314,681.36 314,043.24 313,404.61 312,765.47 312,125.82 311,485.66 310,844.99 310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10 294,007.01	Payment  889.24	Interest  252.65 252.14 251.63 251.12 250.61 250.10 249.59 249.08 248.57 248.06 247.55 247.04 246.53 246.01 245.50 244.99 244.47 243.96 243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67 235.15	Principal 636.59 637.10 637.61 638.12 638.63 639.14 639.65 640.16 640.67 641.18 641.69 642.20 642.71 643.23 643.74 644.25 644.77 645.28 645.80 646.31 646.83 647.35 647.86 648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.01 652.53 653.05 653.57 654.09	Balance 315,956.07 315,318.97 314,681.36 314,043.24 313,404.61 312,765.47 312,125.82 311,485.66 310,844.99 310,203.81 309,562.12 307,633.98 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10 294,007.01
64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 109 109 109 109 109 109 109 109 109	11/1/2028 12/1/2028 1/1/2029 2/1/2029 3/1/2029 4/1/2029 5/1/2029 6/1/2029 7/1/2029 8/1/2029 1/1/2029 1/1/2029 1/1/2029 1/1/2030 2/1/2030 3/1/2030 4/1/2030 5/1/2030 6/1/2030 7/1/2030 1/1/2030 1/1/2030 1/1/2030 1/1/2030 1/1/2030 1/1/2030 1/1/2030 1/1/2030 1/1/2030 1/1/2030 1/1/2030 1/1/2030 1/1/2031 1/1/2031 1/1/2031 1/1/2031 1/1/2031 1/1/2031	315,956.07 315,318.97 314,681.36 314,043.24 313,404.61 312,765.47 312,125.82 311,485.66 310,844.99 310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24	252.14 251.63 251.12 250.61 250.10 249.59 249.08 248.57 248.06 247.55 247.04 246.53 246.01 245.50 244.99 244.47 243.96 243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	637.61 638.12 638.63 639.14 639.65 640.16 640.67 641.18 641.69 642.20 642.71 643.23 643.74 644.25 644.77 645.28 645.80 646.31 646.83 647.35 647.86 648.38 648.39 649.41 649.93 650.45 650.97 651.49 652.63 653.05 653.57	315,318.97 314,681.36 314,043.24 313,404.61 312,765.47 312,125.82 311,485.66 310,844.99 310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 297,923.75 297,923.75 297,923.75 297,923.75 295,314.67 294,661.10
64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 109 109 109 109 109 109 109 109 109	12/1/2028 1/1/2029 2/1/2029 3/1/2029 4/1/2029 5/1/2029 6/1/2029 6/1/2029 9/1/2029 10/1/2029 10/1/2029 11/1/2029 11/1/2029 11/1/2030 2/1/2030 3/1/2030 4/1/2030 5/1/2030 6/1/2030 10/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2031 1/1/2031 2/1/2031 3/1/2031 1/1/2031 3/1/2031 3/1/2031 3/1/2031 3/1/2031	314,681.36 314,043.24 313,404.61 312,765.47 312,125.82 311,485.66 310,844.99 310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24	251.12 250.61 250.10 249.59 249.08 248.57 248.06 247.55 247.04 246.53 246.01 245.50 244.99 244.47 243.96 243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	638.12 638.63 639.14 639.65 640.16 640.67 641.18 641.69 642.20 642.71 643.23 643.74 644.25 644.77 645.28 645.80 646.31 646.83 647.35 647.86 648.38 649.41 649.93 650.45 650.97 651.49 652.53 653.05 653.57	314,681.36 314,043.24 313,404.61 312,765.47 312,125.82 311,485.66 310,844.99 310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 297,223.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109	1/1/2029 2/1/2029 3/1/2029 4/1/2029 6/1/2029 6/1/2029 9/1/2029 10/1/2029 11/1/2029 11/1/2029 12/1/2030 3/1/2030 4/1/2030 5/1/2030 6/1/2030 7/1/2030 10/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2031 2/1/2031 3/1/2031 3/1/2031 3/1/2031	314,043.24 313,404.61 312,765.47 312,125.82 311,485.66 310,844.99 310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,223.75 297,222.66 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24	250.61 250.10 249.59 249.08 248.57 248.06 247.55 247.04 246.53 246.01 245.50 244.99 244.47 243.96 243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	638.63 639.14 639.65 640.16 640.67 641.18 641.69 642.20 642.71 643.23 643.74 644.25 644.77 645.28 645.80 646.31 646.83 647.35 647.86 648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.63 653.05 653.57	313,404.61 312,765.47 312,125.82 311,485.66 310,844.99 310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,923.75 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108	2/1/2029 3/1/2029 4/1/2029 5/1/2029 6/1/2029 8/1/2029 9/1/2029 10/1/2029 11/1/2029 1/1/2030 2/1/2030 3/1/2030 4/1/2030 6/1/2030 6/1/2030 9/1/2030 10/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2031 2/1/2031 3/1/2031 3/1/2031	313,404.61 312,765.47 312,125.82 311,485.66 310,844.99 310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24	250.10 249.59 249.08 248.57 248.06 247.55 247.04 246.53 246.01 245.50 244.99 244.47 243.96 243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	639.14 639.65 640.16 640.67 641.18 641.69 642.20 642.71 643.23 643.74 644.25 644.77 645.28 645.80 646.31 646.83 647.35 647.86 648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.53 653.05 653.57	312,765.47 312,125.82 311,485.66 310,844.99 310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 297,923.75 297,923.75 297,923.75 297,923.75 295,314.67 294,661.10
68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108	3/1/2029 4/1/2029 5/1/2029 6/1/2029 8/1/2029 8/1/2029 9/1/2029 10/1/2029 11/1/2029 1/1/2030 3/1/2030 4/1/2030 6/1/2030 6/1/2030 9/1/2030 10/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2030 11/1/2031 2/1/2031 3/1/2031 3/1/2031 3/1/2031	312,765.47 312,125.82 311,485.66 310,844.99 310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,22.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24	249.59 249.08 248.57 248.06 247.55 247.04 246.53 246.01 245.50 244.99 244.47 243.96 243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.77 237.75 237.23 236.71 236.19 235.67	639.65 640.16 640.67 641.18 641.69 642.20 642.71 643.23 643.74 644.25 644.77 645.28 645.80 646.31 646.83 647.35 647.86 648.38 649.41 649.93 650.45 650.97 651.49 652.53 653.05 653.57	312,125.82 311,485.66 310,844.99 310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,722.26 296,620.25 295,967.72 295,314.67 294,661.10
69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109	4/1/2029 5/1/2029 6/1/2029 7/1/2029 8/1/2029 9/1/2029 10/1/2029 11/1/2029 1/1/2030 2/1/2030 3/1/2030 4/1/2030 6/1/2030 6/1/2030 9/1/2030 10/1/2030 11/1/2030 11/1/2030 11/1/2030 1/1/2031 2/1/2031 3/1/2031 3/1/2031 3/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	312,125.82 311,485.66 310,844.99 310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24	249.08 248.57 248.06 247.55 247.04 246.53 246.01 245.50 244.99 244.47 243.96 243.44 242.93 242.41 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	640.16 640.67 641.18 641.69 642.20 642.71 643.23 643.74 644.25 644.77 645.28 645.80 646.31 646.83 647.35 647.86 648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.53 653.05 653.57	311,485.66 310,844.99 310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109	5/1/2029 6/1/2029 7/1/2029 8/1/2029 9/1/2029 10/1/2029 11/1/2029 1/1/2030 2/1/2030 3/1/2030 6/1/2030 6/1/2030 9/1/2030 10/1/2030 11/1/2030 11/1/2030 12/1/2030 1/1/2031 2/1/2031 3/1/2031 5/1/2031 5/1/2031 6/1/2031	311,485.66 310,844.99 310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24	248.57 248.06 247.55 247.04 246.53 246.01 245.50 244.99 244.47 243.96 243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	640.67 641.18 641.69 642.20 642.71 643.23 643.74 644.25 644.77 645.28 645.80 646.31 646.83 647.35 647.86 648.38 649.90 649.41 649.93 650.45 650.97 651.49 652.01 652.53 653.05 653.57	310,844.99 310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 295,967.72 295,314.67 294,661.10
71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109	6/1/2029 7/1/2029 8/1/2029 9/1/2029 10/1/2029 11/1/2029 12/1/2030 2/1/2030 3/1/2030 4/1/2030 6/1/2030 6/1/2030 7/1/2030 8/1/2030 10/1/2030 11/1/2030 11/1/2030 11/1/2031 2/1/2031 3/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	310,844.99 310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24	248.06 247.55 247.04 246.53 246.01 245.50 244.99 244.47 243.96 243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	641.18 641.69 642.20 642.71 643.23 643.74 644.25 644.77 645.28 645.80 646.31 646.83 647.35 647.86 648.38 649.41 649.93 650.45 650.97 651.49 652.01 652.53 653.05 653.57	310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 297,223.75 297,272.26 295,967.72 295,314.67 294,661.10
72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109	7/1/2029 8/1/2029 9/1/2029 10/1/2029 11/1/2029 11/1/2030 2/1/2030 3/1/2030 6/1/2030 6/1/2030 7/1/2030 8/1/2030 10/1/2030 11/1/2030 11/1/2030 11/1/2031 2/1/2031 3/1/2031 4/1/2031 5/1/2031	310,203.81 309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24	247.55 247.04 246.53 246.01 245.50 244.99 244.47 243.96 243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	641.69 642.20 642.71 643.23 643.74 644.25 644.77 645.28 645.80 646.31 646.83 647.35 647.86 648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.53 653.05 653.57	309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 297,272.26 295,967.72 295,314.67 294,661.10
73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109	8/1/2029 9/1/2029 10/1/2029 11/1/2029 11/1/2029 12/1/2030 2/1/2030 3/1/2030 4/1/2030 6/1/2030 6/1/2030 7/1/2030 8/1/2030 10/1/2030 11/1/2030 11/1/2030 12/1/2031 2/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	309,562.12 308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24	247.04 246.53 246.01 245.50 244.99 244.47 243.96 243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	642.20 642.71 643.23 643.74 644.25 644.77 645.28 645.80 646.31 646.83 647.35 647.86 648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.01 652.53 653.05 653.57	308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 297,923.75 297,923.75 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109	9/1/2029 10/1/2029 11/1/2029 11/1/2029 1/1/2030 2/1/2030 3/1/2030 4/1/2030 6/1/2030 7/1/2030 8/1/2030 9/1/2030 10/1/2030 11/1/2030 12/1/2030 1/1/2031 2/1/2031 3/1/2031 5/1/2031 6/1/2031 5/1/2031	308,919.92 308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24	246.53 246.01 245.50 244.99 244.47 243.96 243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	642.71 643.23 643.74 644.25 644.77 645.28 645.80 646.31 646.83 647.35 647.86 648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.63 653.05 653.57	308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 297,923.75 297,923.75 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
75 76 77 78 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109	10/1/2029 11/1/2029 12/1/2030 2/1/2030 3/1/2030 4/1/2030 5/1/2030 6/1/2030 7/1/2030 8/1/2030 10/1/2030 11/1/2030 11/1/2030 11/1/2030 12/1/2031 3/1/2031 3/1/2031 5/1/2031 5/1/2031 5/1/2031	308,277.21 307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24	246.01 245.50 244.99 244.47 243.96 243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	643.23 643.74 644.25 644.77 645.28 645.80 646.31 646.83 647.35 647.86 648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.53 653.05 653.57	307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109	11/1/2029 12/1/2029 1/1/2030 2/1/2030 3/1/2030 4/1/2030 5/1/2030 6/1/2030 7/1/2030 8/1/2030 9/1/2030 10/1/2030 11/1/2030 12/1/2030 1/1/2031 3/1/2031 3/1/2031 5/1/2031 6/1/2031 7/1/2031	307,633.98 306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24	245.50 244.99 244.47 243.96 243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	643.74 644.25 644.77 645.28 645.80 646.31 646.83 647.35 647.86 648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.53 653.05 653.57	306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 297,923.75 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109	12/1/2029 1/1/2030 2/1/2030 3/1/2030 4/1/2030 5/1/2030 6/1/2030 8/1/2030 9/1/2030 10/1/2030 11/1/2030 11/1/2030 1/1/2031 2/1/2031 3/1/2031 3/1/2031 5/1/2031 6/1/2031 7/1/2031	306,990.24 306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24	244.99 244.47 243.96 243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	644.25 644.77 645.28 645.80 646.31 646.83 647.35 647.86 648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.53 653.05 653.57	306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109	1/1/2030 2/1/2030 3/1/2030 4/1/2030 5/1/2030 6/1/2030 7/1/2030 9/1/2030 10/1/2030 11/1/2030 12/1/2030 1/1/2031 3/1/2031 3/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	306,345.99 305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24	244.47 243.96 243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.77 237.75 237.23 236.71 236.19 235.67	644.77 645.28 645.80 646.31 646.83 647.35 647.86 648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.01 652.53 653.05 653.57	305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.72 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109	2/1/2030 3/1/2030 4/1/2030 5/1/2030 6/1/2030 7/1/2030 9/1/2030 10/1/2030 11/1/2030 12/1/2030 1/1/2031 2/1/2031 3/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	305,701.22 305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24	243.96 243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	645.28 645.80 646.31 646.83 647.35 647.86 648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.01 652.53 653.05 653.57	305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108	3/1/2030 4/1/2030 5/1/2030 6/1/2030 7/1/2030 8/1/2030 9/1/2030 10/1/2030 11/1/2030 12/1/2031 2/1/2031 3/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	305,055.94 304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24	243.44 242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	645.80 646.31 646.83 647.35 647.86 648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.01 652.53 653.05 653.57	304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108	4/1/2030 5/1/2030 6/1/2030 7/1/2030 8/1/2030 9/1/2030 10/1/2030 11/1/2030 12/1/2031 2/1/2031 3/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	304,410.14 303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24	242.93 242.41 241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	646.31 646.83 647.35 647.86 648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.01 652.53 653.05 653.57	303,763.83 303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108	6/1/2030 7/1/2030 8/1/2030 9/1/2030 10/1/2030 11/1/2030 12/1/2031 2/1/2031 3/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	303,117.00 302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24	241.89 241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	647.35 647.86 648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.01 652.53 653.05 653.57	302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108	7/1/2030 8/1/2030 9/1/2030 10/1/2030 11/1/2030 12/1/2030 1/1/2031 2/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	302,469.65 301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24	241.38 240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	647.86 648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.01 652.53 653.05 653.57	301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 297,923.75 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108	8/1/2030 9/1/2030 10/1/2030 11/1/2030 12/1/2030 1/1/2031 2/1/2031 3/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	301,821.79 301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24	240.86 240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	648.38 648.90 649.41 649.93 650.45 650.97 651.49 652.01 652.53 653.05 653.57	301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108	9/1/2030 10/1/2030 11/1/2030 12/1/2030 1/1/2031 2/1/2031 3/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	301,173.41 300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24	240.34 239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	648.90 649.41 649.93 650.45 650.97 651.49 652.01 652.53 653.05 653.57	300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108	10/1/2030 11/1/2030 12/1/2030 1/1/2031 2/1/2031 3/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	300,524.51 299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24	239.83 239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	649.41 649.93 650.45 650.97 651.49 652.01 652.53 653.05 653.57	299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108	11/1/2030 12/1/2030 1/1/2031 2/1/2031 3/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	299,875.10 299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24 889.24 889.24 889.24	239.31 238.79 238.27 237.75 237.23 236.71 236.19 235.67	649.93 650.45 650.97 651.49 652.01 652.53 653.05 653.57	299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108	12/1/2030 1/1/2031 2/1/2031 3/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	299,225.17 298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24 889.24 889.24	238.79 238.27 237.75 237.23 236.71 236.19 235.67	650.45 650.97 651.49 652.01 652.53 653.05 653.57	298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109	1/1/2031 2/1/2031 3/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	298,574.72 297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24 889.24	238.27 237.75 237.23 236.71 236.19 235.67	650.97 651.49 652.01 652.53 653.05 653.57	297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108	2/1/2031 3/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	297,923.75 297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24	237.75 237.23 236.71 236.19 235.67	651.49 652.01 652.53 653.05 653.57	297,272.26 296,620.25 295,967.72 295,314.67 294,661.10
92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108	3/1/2031 4/1/2031 5/1/2031 6/1/2031 7/1/2031	297,272.26 296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24 889.24	237.23 236.71 236.19 235.67	652.01 652.53 653.05 653.57	296,620.25 295,967.72 295,314.67 294,661.10
93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108	4/1/2031 5/1/2031 6/1/2031 7/1/2031	296,620.25 295,967.72 295,314.67 294,661.10	889.24 889.24 889.24	236.71 236.19 235.67	652.53 653.05 653.57	295,967.72 295,314.67 294,661.10
94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109	5/1/2031 6/1/2031 7/1/2031	295,967.72 295,314.67 294,661.10	889.24 889.24	236.19 235.67	653.05 653.57	295,314.67 294,661.10
95 96 97 98 99 100 101 102 103 104 105 106 107 108	6/1/2031 7/1/2031	295,314.67 294,661.10	889.24	235.67	653.57	294,661.10
96 97 98 99 100 101 102 103 104 105 106 107 108	7/1/2031	294,661.10				
97 98 99 100 101 102 103 104 105 106 107 108		•	000.2			794.UU7.U1
98 99 100 101 102 103 104 105 106 107 108	U/ 1/2UU I	404.001.01	889.24	234.62	654.62	293,352.39
99 100 101 102 103 104 105 106 107 108	9/1/2031	293,352.39	889.24	234.10	655.14	292,697.25
101 102 103 104 105 106 107 108 109	10/1/2031	292,697.25	889.24	233.58	655.66	292,041.59
102 103 104 105 106 107 108 109	11/1/2031	292,041.59	889.24	233.06	656.18	291,385.41
103 104 105 106 107 108 109	12/1/2031	291,385.41	889.24	232.53	656.71	290,728.70
104 105 106 107 108 109	1/1/2032	290,728.70	889.24	232.01	657.23	290,071.47
105 106 107 108 109	2/1/2032	290,071.47	889.24	231.48	657.76	289,413.71
106 107 108 109	3/1/2032	289,413.71	889.24	230.96	658.28	288,755.43
107 108 109	4/1/2032	288,755.43	889.24	230.43	658.81	288,096.62
108 109	5/1/2032	288,096.62	889.24	229.91	659.33	287,437.29
109	6/1/2032	287,437.29	889.24	229.38	659.86	286,777.43
	7/1/2032	286,777.43	889.24 889.24	228.86 228.33	660.38 660.91	286,117.05
	8/1/2032 9/1/2032	286,117.05 285,456.14	889.24	227.80	661.44	285,456.14 284,794.70
	10/1/2032	284,794.70	889.24	227.27	661.97	284,132.73
	11/1/2032	284,132.73	889.24	226.75	662.49	283,470.24
	12/1/2032	283,470.24	889.24	226.22	663.02	282,807.22
114	1/1/2033	282,807.22	889.24	225.69	663.55	282,143.67
115	2/1/2033	282,143.67	889.24	225.16	664.08	281,479.59
116	3/1/2033	281,479.59	889.24	224.63	664.61	280,814.98
117	4/1/2033	280,814.98	889.24	224.10	665.14	280,149.84
118	5/1/2033	280,149.84	889.24	223.57	665.67	279,484.17
119	6/1/2033	279,484.17	889.24	223.04	666.20	278,817.97
120	7/1/2033	278,817.97	889.24	222.50	666.74	278,151.23
121	8/1/2033	278,151.23	889.24	221.97	667.27	277,483.96
122	9/1/2033	277,483.96	889.24	221.44	667.80	276,816.16
	10/1/2033	276,816.16	889.24	220.91	668.33	276,147.83
	11/1/2033	276,147.83	889.24	220.37	668.87	275,478.96
	12/1/2033	275,478.96	889.24	219.84	669.40	274,809.56
126 127	1/1/2034	274,809.56	889.24 889.24	219.30 218.77	669.94 670.47	274,139.62
127 128	2/1/2034	274,139.62 273,469.15	889.24 889.24	218.77 218.24	670.47 671.00	273,469.15 272,798.15
128		273,469.15	889.24	218.24 217.70	671.54	272,126.61
130	3/1/2034	2,2,100.10		217.16	672.08	271,454.53
131		272,126.61	889.24		J	270,781.92

Per	iod	Date	Beginning Balance	Monthly Payment	Interest	Principal	Endir Baland
	32	7/1/2034	270,781.92	889.24	216.09	673.15	270,108.7
1	33	8/1/2034	270,108.77	889.24	215.55	673.69	269,435.0
	34	9/1/2034	269,435.08	889.24	215.02	674.22	268,760.8
	35	10/1/2034	268,760.86	889.24	214.48	674.76	268,086.1
	36	11/1/2034	268,086.10	889.24	213.94	675.30	267,410.8
	37	12/1/2034	267,410.80	889.24	213.40	675.84	266,734.9
	38	1/1/2035	266,734.96	889.24	212.86	676.38	266,058.5
	39	2/1/2035	266,058.58	889.24	212.32	676.92	265,381.6
	40	3/1/2035	265,381.66	889.24	211.78	677.46	264,704.2
	41	4/1/2035	264,704.20	889.24	211.24	678.00	264,026.2
	42 43	5/1/2035 6/1/2035	264,026.20 263,347.66	889.24 889.24	210.70 210.16	678.54 679.08	263,347.6
	43 44	7/1/2035	262,668.58	889.24	209.62	679.62	262,668.5 261,988.9
	45	8/1/2035	261,988.96	889.24	209.07	680.17	261,308.7
	46	9/1/2035	261,308.79	889.24	208.53	680.71	260,628.0
	47	10/1/2035	260,628.08	889.24	207.99	681.25	259,946.8
	48	11/1/2035	259,946.83	889.24	207.44	681.80	259,265.0
	49	12/1/2035	259,265.03	889.24	206.90	682.34	258,582.6
	50	1/1/2036	258,582.69	889.24	206.36	682.88	257,899.8
	51	2/1/2036	257,899.81	889.24	205.81	683.43	257,216.3
	52	3/1/2036	257,216.38	889.24	205.27	683.97	256,532.4
1	53	4/1/2036	256,532.41	889.24	204.72	684.52	255,847.8
	54	5/1/2036	255,847.89	889.24	204.17	685.07	255,162.8
	55	6/1/2036	255,162.82	889.24	203.63	685.61	254,477.2
	56	7/1/2036	254,477.21	889.24	203.08	686.16	253,791.0
	57	8/1/2036	253,791.05	889.24	202.53	686.71	253,104.3
	58	9/1/2036	253,104.34	889.24	201.98	687.26	252,417.0
	59	10/1/2036	252,417.08	889.24	201.44	687.80	251,729.2
	60	11/1/2036	251,729.28	889.24	200.89	688.35	251,040.9
	61	12/1/2036	251,040.93	889.24	200.34	688.90	250,352.0
	62 63	1/1/2037	250,352.03	889.24	199.79	689.45	249,662.5
	63 64	2/1/2037 3/1/2037	249,662.58	889.24 889.24	199.24 198.69	690.00	248,972.5
	65	4/1/2037	248,972.58 248,282.03	889.24	198.14	690.55 691.10	248,282.0 247,590.9
	66	5/1/2037	247,590.93	889.24	197.58	691.66	246,899.2
	67	6/1/2037	246,899.27	889.24	197.03	692.21	246,207.0
	68	7/1/2037	246,207.06	889.24	196.48	692.76	245,514.3
	69	8/1/2037	245,514.30	889.24	195.93	693.31	244,820.9
	70	9/1/2037	244,820.99	889.24	195.37	693.87	244,127.1
	71	10/1/2037	244,127.12	889.24	194.82	694.42	243,432.7
1	72	11/1/2037	243,432.70	889.24	194.27	694.97	242,737.7
	73	12/1/2037	242,737.73	889.24	193.71	695.53	242,042.2
	74	1/1/2038	242,042.20	889.24	193.16	696.08	241,346.1
	75	2/1/2038	241,346.12	889.24	192.60	696.64	240,649.4
	76	3/1/2038	240,649.48	889.24	192.04	697.20	239,952.2
	77 	4/1/2038	239,952.28	889.24	191.49	697.75	239,254.5
	78 70	5/1/2038	239,254.53	889.24	190.93	698.31	238,556.2
	79	6/1/2038	238,556.22	889.24	190.37	698.87	237,857.3
	80 01	7/1/2038	237,857.35	889.24 889.24	189.82	699.42	237,157.9
	81 82	8/1/2038 9/1/2038	237,157.93 236,457.95	889.24	189.26 188.70	699.98 700.54	236,457.9 235,757.4
	83	10/1/2038	235,757.41	889.24	188.14	700.54	235,056.3
	84	11/1/2038	235,056.31	889.24	187.58	701.66	234,354.6
	85	12/1/2038	234,354.65	889.24	187.02	702.22	233,652.4
	86	1/1/2039	233,652.43	889.24	186.46	702.78	232,949.6
	87	2/1/2039	232,949.65	889.24	185.90	703.34	232,246.3
	88	3/1/2039	232,246.31	889.24	185.34	703.90	231,542.4
	89	4/1/2039	231,542.41	889.24	184.78	704.46	230,837.9
	90	5/1/2039	230,837.95	889.24	184.21	705.03	230,132.9
1	91	6/1/2039	230,132.92	889.24	183.65	705.59	229,427.3
1	92	7/1/2039	229,427.33	889.24	183.09	706.15	228,721.1
	93	8/1/2039	228,721.18	889.24	182.53	706.71	228,014.4
	94	9/1/2039	228,014.47	889.24	181.96	707.28	227,307.1
	95	10/1/2039	227,307.19	889.24	181.40	707.84	226,599.3
	96	11/1/2039	226,599.35	889.24	180.83	708.41	225,890.9
	97	12/1/2039	225,890.94	889.24	180.27	708.97	225,181.9
	98	1/1/2040	225,181.97	889.24	179.70	709.54	224,472.4
	99	2/1/2040	224,472.43	889.24	179.13	710.11	223,762.3
-	(1()	3/1/2040	223,762.32	889.24	178.57	710.67	223,051.6
2	01	4/1/2040	223,051.65	889.24	178.00	711.24	222,340.4

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20 20 20 20 20 20 20 21 21 21 21 21 21 21 22 22 22 22 22 22	5/1/2 5/1/2 6/1/2	040 040 040 040 040 040 040 040 041 041	222,340.41 221,628.60 220,916.23 220,203.29 219,489.78 218,775.70 218,061.05 217,345.83 216,630.04 215,913.68 215,196.74 214,479.23 213,761.15 213,042.50 212,323.27 211,603.47 210,883.09 210,162.14	889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24 889.24	177.43 176.87 176.30 175.73 175.16 174.59 174.02 173.45 172.88 172.30 171.73 171.16 170.59 170.01 169.44 168.86	711.81 712.37 712.94 713.51 714.08 714.65 715.22 715.79 716.36 716.94 717.51 718.08 718.65 719.23 719.80	221,628.60 220,916.23 220,203.29 219,489.78 218,775.70 218,061.05 217,345.83 216,630.04 215,913.68 215,196.74 214,479.23 213,761.15 213,042.50 212,323.27 211,603.47
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21 222 22 22 22 22 22	9 10/1/2 20 11/1/2 21 12/1/2 22 1/1/2 23 2/1/2	041 041	210,162.14				
222 222 22 22 22 22	20 11/1/2 21 12/1/2 22 1/1/2 23 2/1/2	041		990 24	168.29	720.95	210,162.14
222 22 22 22 22 22	21 12/1/2 22 1/1/2 23 2/1/2		209.440.61		167.71	721.53	209,440.61
22 22 22 22	22 1/1/2 23 2/1/2	041		889.24	167.14	722.10	208,718.51
22 22 22	2/1/2		208,718.51	889.24	166.56	722.68	207,995.83
22 22		)42	207,995.83	889.24	165.99	723.25	207,272.58
22 22		)42	207,272.58	889.24	165.41	723.83	206,548.75
22			206,548.75	889.24	164.83	724.41	205,824.34
			205,824.34	889.24	164.25	724.99	205,099.35
97	26 5/1/2		205,099.35	889.24	163.67	725.57	204,373.78
22			204,373.78	889.24	163.10	726.14	203,647.64
22			203,647.64	889.24	162.52	726.72	202,920.92
22			202,920.92	889.24	161.94	727.30	,
							202,193.62
23			202,193.62	889.24	161.36	727.88	201,465.74
23			201,465.74	889.24	160.77	728.47	200,737.27
23			200,737.27	889.24	160.19	729.05	200,008.22
23			200,008.22	889.24	159.61	729.63	199,278.59
23			199,278.59	889.24	159.03	730.21	198,548.38
23			198,548.38	889.24	158.45	730.79	197,817.59
23			197,817.59	889.24	157.86	731.38	197,086.21
23		043	197,086.21	889.24	157.28	731.96	196,354.25
23	88 5/1/2	043	196,354.25	889.24	156.70	732.54	195,621.71
23	9 6/1/2	043	195,621.71	889.24	156.11	733.13	194,888.58
24	0 7/1/2	043	194,888.58	889.24	155.53	733.71	194,154.87
24	1 8/1/2	043	194,154.87	889.24	154.94	734.30	193,420.57
24	2 9/1/2	043	193,420.57	889.24	154.35	734.89	192,685.68
24			192,685.68	889.24	153.77	735.47	191,950.21
24			191,950.21	889.24	153.18	736.06	191,214.15
24			191,214.15	889.24	152.59	736.65	190,477.50
24			190,477.50	889.24	152.01	737.23	189,740.27
24			189,740.27	889.24	151.42	737.82	189,002.45
24			189,002.45	889.24	150.83	738.41	188,264.04
24			188,264.04	889.24	150.24	739.00	187,525.04
25				889.24		739.59	
			187,525.04		149.65		186,785.45
25			186,785.45	889.24	149.06	740.18	186,045.27
25			186,045.27	889.24	148.47	740.77	185,304.50
25			185,304.50	889.24	147.88	741.36	184,563.14
25			184,563.14	889.24	147.29	741.95	183,821.19
25		)44	183,821.19	889.24	146.69	742.55	183,078.64
25	66 11/1/2	)44	183,078.64	889.24	146.10	743.14	182,335.50
25	7 12/1/2	)44	182,335.50	889.24	145.51	743.73	181,591.77
25	8 1/1/2	)45	181,591.77	889.24	144.91	744.33	180,847.44
25	9 2/1/2	045	180,847.44	889.24	144.32	744.92	180,102.52
26		045	180,102.52	889.24	143.73	745.51	179,357.01
26		-	179,357.01	889.24	143.13	746.11	178,610.90
26			178,610.90	889.24	142.54	746.70	177,864.20
26			177,864.20	889.24	141.94	747.30	177,116.90
26			177,004.20	889.24	141.34	747.30 747.90	176,369.00
26			176,369.00	889.24	140.75	748.49	175,620.51
26			175,620.51	889.24	140.15	749.09	174,871.42
26			174,871.42	889.24	139.55	749.69	174,121.73
26			174,121.73	889.24	138.95	750.29	173,371.44
26			173,371.44	889.24	138.35	750.89	172,620.55
27			172,620.55	889.24	137.76	751.48	171,869.07
27	'1 2/1/2	046	171,869.07	889.24	137.16	752.08	171,116.99

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Endin Baland
272	3/1/2046	171,116.99	889.24	136.56	752.68	170,364.3
273	4/1/2046	170,364.31	889.24	135.95	753.29	169,611.02
274	5/1/2046	169,611.02	889.24	135.35	753.89	168,857.13
275	6/1/2046	168,857.13	889.24	134.75	754.49	168,102.64
276	7/1/2046	168,102.64	889.24	134.15	755.09	167,347.55
277	8/1/2046	167,347.55	889.24	133.55	755.69	166,591.86
278	9/1/2046	166,591.86	889.24	132.94	756.30	165,835.56
279	10/1/2046	165,835.56	889.24	132.34	756.90	165,078.66
280	11/1/2046	165,078.66	889.24	131.74	757.50	164,321.16
281	12/1/2046	164,321.16	889.24	131.13	758.11	163,563.05
282 283	1/1/2047 2/1/2047	163,563.05 162,804.34	889.24 889.24	130.53 129.92	758.71 759.32	162,804.34
284	3/1/2047	162,045.02	889.24	129.32	759.52 759.92	162,045.02 161,285.10
285	4/1/2047	161,285.10	889.24	128.71	760.53	160,524.57
286	5/1/2047	160,524.57	889.24	128.10	761.14	159,763.43
287	6/1/2047	159,763.43	889.24	127.50	761.74	159,001.69
288	7/1/2047	159,001.69	889.24	126.89	762.35	158,239.34
289	8/1/2047	158,239.34	889.24	126.28	762.96	157,476.38
290	9/1/2047	157,476.38	889.24	125.67	763.57	156,712.8
291	10/1/2047	156,712.81	889.24	125.06	764.18	155,948.63
292	11/1/2047	155,948.63	889.24	124.45	764.79	155,183.84
293	12/1/2047	155,183.84	889.24	123.84	765.40	154,418.4
294	1/1/2048	154,418.44	889.24	123.23	766.01	153,652.4
295	2/1/2048	153,652.43	889.24	122.62	766.62	152,885.8
296	3/1/2048	152,885.81	889.24	122.01	767.23	152,118.5
297	4/1/2048	152,118.58	889.24	121.39	767.85	151,350.7
298	5/1/2048	151,350.73	889.24	120.78	768.46	150,582.2
299	6/1/2048	150,582.27	889.24	120.17	769.07	149,813.2
300 301	7/1/2048 8/1/2048	149,813.20	889.24 889.24	119.55 118.94	769.69 770.30	149,043.5 148,273.2
302	9/1/2048	149,043.51 148,273.21	889.24	118.33	770.30 770.91	140,273.2
303	10/1/2048	147,502.30	889.24	117.71	770.51	147,302.3
304	11/1/2048	146,730.77	889.24	117.09	772.15	145,958.6
305	12/1/2048	145,958.62	889.24	116.48	772.76	145,185.8
306	1/1/2049	145,185.86	889.24	115.86	773.38	144,412.4
307	2/1/2049	144,412.48	889.24	115.24	774.00	143,638.4
308	3/1/2049	143,638.48	889.24	114.63	774.61	142,863.8
309	4/1/2049	142,863.87	889.24	114.01	775.23	142,088.6
310	5/1/2049	142,088.64	889.24	113.39	775.85	141,312.7
311	6/1/2049	141,312.79	889.24	112.77	776.47	140,536.3
312	7/1/2049	140,536.32	889.24	112.15	777.09	139,759.2
313	8/1/2049	139,759.23	889.24	111.53	777.71	138,981.5
314	9/1/2049	138,981.52	889.24	110.91	778.33	138,203.1
315	10/1/2049	138,203.19	889.24	110.29	778.95	137,424.2
316 317	11/1/2049 12/1/2049	137,424.24 136.644.67	889.24 889.24	109.67 109.05	779.57 780.19	136,644.6 135.864.4
318	1/1/2050	135,864.48	889.24	108.42	780.19	135,083.6
319	2/1/2050	135,083.66	889.24	107.80	781.44	134,302.2
320	3/1/2050	134,302.22	889.24	107.18	782.06	133,520.1
321	4/1/2050	133,520.16	889.24	106.55	782.69	132,737.4
322	5/1/2050	132,737.47	889.24	105.93	783.31	131,954.1
323	6/1/2050	131,954.16	889.24	105.30	783.94	131,170.2
324	7/1/2050	131,170.22	889.24	104.68	784.56	130,385.6
325	8/1/2050	130,385.66	889.24	104.05	785.19	129,600.4
326	9/1/2050	129,600.47	889.24	103.42	785.82	128,814.6
327	10/1/2050	128,814.65	889.24	102.80	786.44	128,028.2
328	11/1/2050	128,028.21	889.24	102.17	787.07	127,241.1
329	12/1/2050	127,241.14	889.24	101.54	787.70	126,453.4
330	1/1/2051	126,453.44	889.24	100.91	788.33	125,665.1
331	2/1/2051	125,665.11	889.24	100.28	788.96	124,876.1
332	3/1/2051	124,876.15	889.24	99.65	789.59	124,086.5
333	4/1/2051	124,086.56	889.24	99.02	790.22	123,296.3
334	5/1/2051	123,296.34	889.24	98.39	790.85	122,505.4
335 336	6/1/2051 7/1/2051	122,505.49 121,714,01	889.24 889.24	97.76 97.13	791.48 792.11	121,714.0
336 337	7/1/2051 8/1/2051	121,714.01 120,921.90	889.24 889.24	97.13 96.50	792.11 792.74	120,921.9 120,129.1
338	9/1/2051	120,921.90	889.24	95.87	792.74	119,335.7
				95.23	793.37 794.01	118,541.7
२२०	1()/1/2051	119.333 / 9				
339 340	10/1/2051 11/1/2051	119,335.79 118,541.78	889.24 889.24	94.60	794.64	117,747.1

**BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE** 

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Endin Balanc
342	1/1/2052	116,951.87	889.24	93.33	795.91	116,155.96
343	2/1/2052	116,155.96	889.24	92.70	796.54	115,359.42
344	3/1/2052	115,359.42	889.24	92.06	797.18	114,562.24
345	4/1/2052	114,562.24	889.24	91.42	797.82	113,764.42
346	5/1/2052	113,764.42	889.24	90.79	798.45	112,965.97
347	6/1/2052	112,965.97	889.24	90.15	799.09	112,166.88
348	7/1/2052	112,166.88	889.24	89.51	799.73	111,367.15
349	8/1/2052	111,367.15	889.24	88.87	800.37	110,566.78
350	9/1/2052	110,566.78	889.24	88.24	801.00	109,765.78
351	10/1/2052	109,765.78	889.24	87.60	801.64	108,964.14
352	11/1/2052	108,964.14	889.24	86.96	802.28	108,161.86
353	12/1/2052	108,161.86	889.24	86.32	802.92	107,358.94
354	1/1/2053	107,358.94	889.24	85.68	803.56	106,555.38
355	2/1/2053	106,555.38	889.24	85.03	804.21	105,751.17
356	3/1/2053	105,751.17	889.24	84.39	804.85	104,946.32
357	4/1/2053	104,946.32	889.24	83.75	805.49	104,140.83
358	5/1/2053	104,140.83	889.24	83.11	806.13	103,334.70
359	6/1/2053	103,334.70	889.24	82.46	806.78	102,527.92
360	7/1/2053	102,527.92	889.24	81.82	807.42	101,720.50
361 362	8/1/2053 9/1/2053	101,720.50	889.24 889.24	81.18 80.53	808.06 808.71	100,912.44
363	10/1/2053	100,912.44 100,103.73	889.24	79.89	809.35	100,103.73 99,294.38
364	11/1/2053	99,294.38	889.24	79.24	810.00	98,484.38
365	12/1/2053	98,484.38	889.24	78.59	810.65	97,673.73
366	1/1/2054	97,673.73	889.24	77.95	811.29	96,862.44
367	2/1/2054	96,862.44	889.24	77.30	811.94	96,050.50
368	3/1/2054	96,050.50	889.24	76.65	812.59	95,237.91
369	4/1/2054	95,237.91	889.24	76.00	813.24	94,424.67
370	5/1/2054	94,424.67	889.24	75.35	813.89	93,610.78
371	6/1/2054	93,610.78	889.24	74.70	814.54	92,796.24
372	7/1/2054	92,796.24	889.24	74.05	815.19	91,981.05
373	8/1/2054	91,981.05	889.24	73.40	815.84	91,165.21
374	9/1/2054	91,165.21	889.24	72.75	816.49	90,348.72
375	10/1/2054	90,348.72	889.24	72.10	817.14	89,531.58
376	11/1/2054	89,531.58	889.24	71.45	817.79	88,713.79
377	12/1/2054	88,713.79	889.24	70.80	818.44	87,895.35
378	1/1/2055	87,895.35	889.24	70.14	819.10	87,076.25
379	2/1/2055	87,076.25	889.24	69.49	819.75	86,256.50
380	3/1/2055	86,256.50	889.24	68.83	820.41	85,436.09
381	4/1/2055	85,436.09	889.24	68.18	821.06	84,615.03
382	5/1/2055	84,615.03	889.24	67.52	821.72	83,793.3
383	6/1/2055	83,793.31	889.24	66.87	822.37	82,970.94
384	7/1/2055	82,970.94	889.24	66.21	823.03	82,147.9
385	8/1/2055	82,147.91	889.24	65.56	823.68	81,324.23
386	9/1/2055	81,324.23	889.24	64.90	824.34	80,499.89
387	10/1/2055	80,499.89	889.24	64.24	825.00	79,674.89
388	11/1/2055	79,674.89	889.24	63.58	825.66	78,849.23
389	12/1/2055	78,849.23	889.24	62.92	826.32	78,022.9°
390	1/1/2056	78,022.91	889.24	62.26	826.98	77,195.93
391 392	2/1/2056 3/1/2056	77,195.93 76,368,29	889.24 889.24	61.60 60.94	827.64 828.30	76,368.29 75,539.99
393	4/1/2056	76,368.29 75,539.99	889.24	60.28	828.96	74,711.03
394	5/1/2056	74,711.03	889.24	59.62	829.62	73,881.4
395	6/1/2056	73,881.41	889.24	58.96	830.28	73,051.4
396	7/1/2056	73,051.13	889.24	58.30	830.94	73,031.13
397	8/1/2056	72,220.19	889.24	57.63	831.61	71,388.5
398	9/1/2056	71,388.58	889.24	56.97	832.27	71,366.36
399	10/1/2056	70,556.31	889.24	56.31	832.93	69,723.3
400	11/1/2056	69,723.38	889.24	55.64	833.60	68,889.7
401	12/1/2056	68,889.78	889.24	54.98	834.26	68,055.5
402	1/1/2057	68,055.52	889.24	54.31	834.93	67,220.5
403	2/1/2057	67,220.59	889.24	53.64	835.60	66,384.9
404	3/1/2057	66,384.99	889.24	52.98	836.26	65,548.7
405	4/1/2057	65,548.73	889.24	52.31	836.93	64,711.8
406	5/1/2057	64,711.80	889.24	51.64	837.60	63,874.2
407	6/1/2057	63,874.20	889.24	50.97	838.27	63,035.9
408	7/1/2057	63,035.93	889.24	50.30	838.94	62,196.9
409	8/1/2057	62,196.99	889.24	49.63	839.61	61,357.38
410	9/1/2057	61,357.38	889.24	48.96	840.28	60,517.10
410						

BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Endino Balance
412	11/1/2057	59,676.15	889.24	47.62	841.62	58,834.53
413	12/1/2057	58,834.53	889.24	46.95	842.29	57,992.24
414	1/1/2058	57,992.24	889.24	46.28	842.96	57,149.28
415	2/1/2058	57,149.28	889.24	45.61	843.63	56,305.65
416	3/1/2058	56,305.65	889.24	44.93	844.31	55,461.34
417	4/1/2058	55,461.34	889.24	44.26	844.98	54,616.36
418	5/1/2058	54,616.36	889.24	43.59	845.65	53,770.71
419	6/1/2058	53,770.71	889.24	42.91	846.33	52,924.38
420	7/1/2058	52,924.38	889.24	42.23	847.01	52,077.37
421	8/1/2058	52,077.37	889.24	41.56	847.68	51,229.69
422	9/1/2058	51,229.69	889.24	40.88	848.36	50,381.33
423	10/1/2058	50,381.33	889.24	40.21	849.03	49,532.30
424	11/1/2058	49,532.30	889.24	39.53	849.71	48,682.59
425 426	12/1/2058	48,682.59	889.24 889.24	38.85 38.17	850.39 851.07	47,832.20 46,981.13
426 427	1/1/2059	47,832.20	889.24	37.49	851.07 851.75	
427 428	2/1/2059 3/1/2059	46,981.13 46,129.38	889.24	36.81	851.75 852.43	46,129.38 45,276.95
429	4/1/2059	45,276.95	889.24	36.13	853.11	44,423.84
430	5/1/2059	44,423.84	889.24	35.45	853.79	43,570.05
431	6/1/2059	43,570.05	889.24	34.77	854.47	42,715.58
432	7/1/2059	42,715.58	889.24	34.09	855.15	41,860.43
433	8/1/2059	41,860.43	889.24	33.41	855.83	41,004.60
434	9/1/2059	41,004.60	889.24	32.72	856.52	40,148.08
435	10/1/2059	40,148.08	889.24	32.04	857.20	39,290.88
436	11/1/2059	39,290.88	889.24	31.36	857.88	38,433.00
437	12/1/2059	38,433.00	889.24	30.67	858.57	37,574.43
438	1/1/2060	37,574.43	889.24	29.99	859.25	36,715.18
439	2/1/2060	36,715.18	889.24	29.30	859.94	35,855.24
440	3/1/2060	35,855.24	889.24	28.61	860.63	34,994.61
441	4/1/2060	34,994.61	889.24	27.93	861.31	34,133.30
442	5/1/2060	34,133.30	889.24	27.24	862.00	33,271.30
443	6/1/2060	33,271.30	889.24	26.55	862.69	32,408.61
444	7/1/2060	32,408.61	889.24	25.86	863.38	31,545.23
445	8/1/2060	31,545.23	889.24	25.17	864.07	30,681.16
446	9/1/2060	30,681.16	889.24	24.48	864.76	29,816.40
447	10/1/2060	29,816.40	889.24	23.79	865.45	28,950.95
448	11/1/2060	28,950.95	889.24	23.10	866.14	28,084.81
449	12/1/2060	28,084.81	889.24	22.41	866.83	27,217.98
450	1/1/2061	27,217.98	889.24	21.72	867.52	26,350.46
451	2/1/2061	26,350.46	889.24	21.03	868.21	25,482.25
452	3/1/2061	25,482.25	889.24	20.34	868.90	24,613.35
453 454	4/1/2061	24,613.35	889.24 889.24	19.64	869.60	23,743.75 22,873.46
454 455	5/1/2061 6/1/2061	23,743.75	889.24	18.95	870.29 870.99	
456 456	7/1/2061	22,873.46 22,002.47	889.24	18.25 17.56	871.68	22,002.47 21,130.79
457	8/1/2061	21,130.79	889.24	16.86	872.38	20,258.41
458	9/1/2061	20,258.41	889.24	16.17	873.07	19,385.34
459	10/1/2061	19,385.34	889.24	15.47	873.77	18,511.57
460	11/1/2061	18,511.57	889.24	14.77	874.47	17,637.10
461	12/1/2061	17,637.10	889.24	14.07	875.17	16,761.93
462	1/1/2062	16,761.93	889.24	13.38	875.86	15,886.07
463	2/1/2062	15,886.07	889.24	12.68	876.56	15,009.51
464	3/1/2062	15,009.51	889.24	11.98	877.26	14,132.25
465	4/1/2062	14,132.25	889.24	11.28	877.96	13,254.29
466	5/1/2062	13,254.29	889.24	10.58	878.66	12,375.63
467	6/1/2062	12,375.63	889.24	9.88	879.36	11,496.27
468	7/1/2062	11,496.27	889.24	9.17	880.07	10,616.20
469	8/1/2062	10,616.20	889.24	8.47	880.77	9,735.43
470	9/1/2062	9,735.43	889.24	7.77	881.47	8,853.96
471	10/1/2062	8,853.96	889.24	7.07	882.17	7,971.79
472	11/1/2062	7,971.79	889.24	6.36	882.88	7,088.91
473	12/1/2062	7,088.91	889.24	5.66	883.58	6,205.33
474	1/1/2063	6,205.33	889.24	4.95	884.29	5,321.04
475	2/1/2063	5,321.04	889.24	4.25	884.99	4,436.05
476	3/1/2063	4,436.05	889.24	3.54	885.70	3,550.35
477	4/1/2063	3,550.35	889.24	2.83	886.41	2,663.94
478	5/1/2063	2,663.94	889.24	2.13	887.11	1,776.83
479	6/1/2063 7/1/2063	1,776.83 889.01	889.24 889.72	1.42 0.71	887.82 889.01	889.01 -
480						

# PASS REFI ANALYSIS

Refi Debt Service Refi Proceeds

# **Payments and Equity Balance**

Payments and Equity balance			PAC
		Mark	ket Rate Loar
PASS LOAN		Yr Prin	Bal
Market Rate Note	642,495.00	1	635,641
Below Market Rate Note	354,480.00	2	628,517
Deferred Note	58,025.00	3	621,113
Total PASS Loan	1,055,000.00	4	613,416
		5	605,416
Market Rate Interest Rate	3.87289%	6	597,101
Below Market Rate Interest Rate	0.95763%	7	588,457
Deferred Interest Rate	0.95763%	8	579,473
True Interest Cost		9	570,135
		10	560,429
Market Rate Note Payment	31,616.00	11	550,339
Below Market Rate Note Payment	10,670.89	12	539,853
Deferred Note Payment	-	13	528,952
Total PASS Annual Payment	42,286.89	14	517,622
		15	505,846
REFI ASSUMPTIONS		16	493,605
Refi Year	20	17	480,881

72,516

404,772

Replacement Reserve Starting Balance	44,969.06
10-year inflated CNA total	138,048
SMALL SITES PROGRAM	
SSD Loan	3 804 003 83

<u>SMALL SITES PI</u> SSP Loan	<del></del>	2,804,003.83
	Total Subsidy Loans	2,804,003.83

,	IVIAIREL I	Nate	LUai
<b>′</b> r	Prin Bal		
1		635,	
2		628,	
3		621,	113
4		613,	416
5		605,	416
6		597,	101
7		588,	457
8		579,	473
9		570,	
10		560,	
11		550,	
12		539,	
13		528,	
14		517,	
15		505,	
16		493,	
17		480,	
18		467,	
19		453,	
20		439,	
21		424,	
22		409,	332
23		393,	
24			
		376,	
25		359,	
26		341,	
27		322,	
28		303,	
29		282,	
30		261,	
31		239,	
32		217,	
33		193,	
34		169,	
35		143,	
36		116,	
37			409
38			751
39		30,	963
40			0

SS Loan Amortization						
BMR Loan	Deferred Loan	Total PASS		Refi	Refi	Refi
Prin Bal	Prin Bal	Prin Bal	Equity	Rate	Term	DSCR
347,172	58,583	1,041,396	13,604	5.00000%	30.00	1.150
339,793	59,147	1,027,457	27,543	5.00000%	30.00	1.150
332,344	59,715	1,013,172	41,828	5.00000%	30.00	1.150
324,822	60,290	998,528	56,472	5.00000%	30.00	1.150
317,229	60,870	983,514	71,486	5.00000%	30.00	1.150
309,562	61,455	968,118	86,882	5.00000%	30.00	1.150
301,822	62,046	952,325	102,675	5.00000%	30.00	1.150
294,007	62,643	936,123	118,877	5.00000%	30.00	1.150
286,117	63,246	919,498	135,502	5.00000%	30.00	1.150
278,151	63,854	902,434	152,566	5.00000%	30.00	1.150
270,109	64,468	884,916	170,084	5.00000%	30.00	1.150
261,989	65,088	866,930	188,070	5.00000%	30.00	1.150
253,791	65,714	848,458	206,542	5.00000%	30.00	1.150
245,514	66,346	829,483	225,517	5.00000%	30.00	1.150
237,158	66,984	809,988	245,012	5.00000%	30.00	1.150
228,721	67,629	789,955	265,045	5.00000%	30.00	1.150
220,203	68,279	769,364	285,636	5.00000%	30.00	1.150
211,603	68,936	748,196	306,804	5.00000%	30.00	1.150
202,921	69,599	726,430	328,570	5.00000%	30.00	1.150
194,155	70,268	704,045	350,955	5.00000%	30.00	1.150
185,304	70,944	681,018	373,982			
176,369	71,627	657,328	397,672			
167,347	72,316	632,950	422,050			
158,239	73,011	607,858	447,142			
149,043	73,714	582,029	472,971			
139,759	74,423	555,434	499,566			
130,385	75,138	528,047	526,953			
120,922	75,861	499,837	555,163			
111,367	76,591	470,777	584,223			
101,720	77,327	440,833	614,167			
91,981	78,071	409,975	645,025			
82,148	78,822	378,168	676,832			
72,220	79,580	345,378	709,622			
62,197	80,346	311,568	743,432			
52,077	81,118	276,702	778,298			
41,860	81,899	240,739	814,261			
31,545	82,686	203,641	851,359			
21,130	83,482	165,363	889,637			
10,616	84,285	125,863	929,137			
0	85,095	85,095	969,905			

Refi	Refi		Refi	RFR
Prin	Costs		Proceeds	Balance/Unit
656,96		9,854	(394,290)	9,484
786,072	2	11,791	(253,177)	21,351
822,192	2	12,333	(203,313)	21,964
838,713	3	12,581	(172,396)	22,584
855,423	3	12,831	(140,923)	22,710
872,319	9	13,085	(108,883)	21,267
889,398	3	13,341	(76,268)	6,819
906,656	6	13,600	(43,067)	10,434
924,088	3	13,861	(9,271)	14,255
941,690	)	14,125	25,131	4,819
959,457	7	14,392	60,149	8,931
977,383	3	14,661	95,793	13,259
995,463	3	14,932	132,074	6,050
1,013,690	)	15,205	169,001	9,954
1,032,056	6	15,481	206,587	5,715
1,050,555		15,758	244,842	10,728
1,069,178	3	16,038	283,777	7,205
1,087,917		16,319	323,402	12,600
1,106,76		16,601	363,730	18,234
1,125,702	2	16,886	404,772	95,769