

Mortgage Balloon Payment Fund Illustration #1: ROI 7.5%

Data		Results		
Mortgage Balance	\$250,000.00	Original	Aggr.	Balloon
P&I	\$1,459.00	Interest Expense	\$275,168	\$194,360
Mortgage Interest Rate	5.750%	Return on Investmt – 30 yrs		\$138,490
Pledge Money	\$200	Net Interest Expense	\$275,168	\$194,360
Balloon Payment Fund Annual ROI	7.5%	Fund balance at end of original term		\$222,068
		Payoff Months	360	268
		Payoff Date	12/40	04/33
				02/32

		Original Payment Schedule			Aggressive Payment Schedule			Balloon Payment Fund						
Month		Prin	Int	Bal	Prin	Int	Bal	Prin	Int	Mortgage Balance	Dep	W/D	ROI	Fund Balance
1	01/11	\$261	\$1,198	\$249,739	\$461	\$1,198	\$249,539	\$261	\$1,198	\$249,739	\$200		\$1	\$201
2	02/11	262	1,197	249,477	463	1,196	249,076	262	1,197	249,477	200	-	1	403
3	03/11	264	1,195	249,213	466	1,193	248,610	264	1,195	249,213	200	-	3	605
4	04/11	265	1,194	248,948	468	1,191	248,142	265	1,194	248,948	200	-	4	809
5	05/11	266	1,193	248,682	470	1,189	247,672	266	1,193	248,682	200	-	5	1,014
6	06/11	267	1,192	248,415	472	1,187	247,200	267	1,192	248,415	200	-	6	1,220
7	07/11	269	1,190	248,146	474	1,185	246,726	269	1,190	248,146	200	-	8	1,428
8	08/11	270	1,189	247,876	477	1,182	246,249	270	1,189	247,876	200	-	9	1,637
9	09/11	271	1,188	247,605	479	1,180	245,770	271	1,188	247,605	200	-	10	1,847
10	10/11	273	1,186	247,332	481	1,178	245,288	273	1,186	247,332	200	-	12	2,059
11	11/11	274	1,185	247,058	484	1,175	244,805	274	1,185	247,058	200	-	13	2,271
12	12/11	275	1,184	246,783	486	1,173	244,319	275	1,184	246,783	200	-	14	2,486
13	01/12	276	1,183	246,507	488	1,171	243,831	276	1,183	246,507	200	-	16	2,701
14	02/12	278	1,181	246,229	491	1,168	243,340	278	1,181	246,229	200	-	17	2,918
15	03/12	279	1,180	245,950	493	1,166	242,847	279	1,180	245,950	200	-	18	3,136
16	04/12	280	1,179	245,669	495	1,164	242,352	280	1,179	245,669	200	-	20	3,356
17	05/12	282	1,177	245,387	498	1,161	241,854	282	1,177	245,387	200	-	21	3,577
18	06/12	283	1,176	245,104	500	1,159	241,354	283	1,176	245,104	200	-	22	3,799
19	07/12	285	1,174	244,820	503	1,156	240,851	285	1,174	244,820	200	-	24	4,023
20	08/12	286	1,173	244,534	505	1,154	240,346	286	1,173	244,534	200	-	25	4,248
21	09/12	287	1,172	244,246	507	1,152	239,839	287	1,172	244,246	200	-	27	4,475
22	10/12	289	1,170	243,958	510	1,149	239,329	289	1,170	243,958	200	-	28	4,703
23	11/12	290	1,169	243,668	512	1,147	238,817	290	1,169	243,668	200	-	29	4,932
24	12/12	291	1,168	243,376	515	1,144	238,302	291	1,168	243,376	200	-	31	5,163
25	01/13	293	1,166	243,083	517	1,142	237,785	293	1,166	243,083	200	-	32	5,395
26	02/13	294	1,165	242,789	520	1,139	237,265	294	1,165	242,789	200	-	34	5,629
27	03/13	296	1,163	242,494	522	1,137	236,743	296	1,163	242,494	200	-	35	5,864
28	04/13	297	1,162	242,197	525	1,134	236,219	297	1,162	242,197	200	-	37	6,101
29	05/13	298	1,161	241,898	527	1,132	235,692	298	1,161	241,898	200	-	38	6,339

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Month		Prin	Int	Bal	Prin	Int	Bal	Prin	Int	Mortgage Balance	Dep	W/D	ROI	Fund Balance
30	06/13	300	1,159	241,598	530	1,129	235,162	300	1,159	241,598	200	-	40	6,578
31	07/13	301	1,158	241,297	532	1,127	234,630	301	1,158	241,297	200	-	41	6,819
32	08/13	303	1,156	240,994	535	1,124	234,095	303	1,156	240,994	200	-	43	7,062
33	09/13	304	1,155	240,690	537	1,122	233,558	304	1,155	240,690	200	-	44	7,306
34	10/13	306	1,153	240,384	540	1,119	233,018	306	1,153	240,384	200	-	46	7,552
35	11/13	307	1,152	240,077	542	1,117	232,475	307	1,152	240,077	200	-	47	7,799
36	12/13	309	1,150	239,768	545	1,114	231,930	309	1,150	239,768	200	-	49	8,048
37	01/14	310	1,149	239,458	548	1,111	231,383	310	1,149	239,458	200	-	50	8,298
38	02/14	312	1,147	239,147	550	1,109	230,832	312	1,147	239,147	200	-	52	8,550
39	03/14	313	1,146	238,834	553	1,106	230,280	313	1,146	238,834	200	-	53	8,803
40	04/14	315	1,144	238,519	556	1,103	229,724	315	1,144	238,519	200	-	55	9,058
41	05/14	316	1,143	238,203	558	1,101	229,166	316	1,143	238,203	200	-	57	9,315
42	06/14	318	1,141	237,885	561	1,098	228,605	318	1,141	237,885	200	-	58	9,573
43	07/14	319	1,140	237,566	564	1,095	228,041	319	1,140	237,566	200	-	60	9,833
44	08/14	321	1,138	237,245	566	1,093	227,475	321	1,138	237,245	200	-	61	10,095
45	09/14	322	1,137	236,923	569	1,090	226,906	322	1,137	236,923	200	-	63	10,358
46	10/14	324	1,135	236,599	572	1,087	226,334	324	1,135	236,599	200	-	65	10,622
47	11/14	325	1,134	236,274	574	1,085	225,760	325	1,134	236,274	200	-	66	10,889
48	12/14	327	1,132	235,947	577	1,082	225,182	327	1,132	235,947	200	-	68	11,157
49	01/15	328	1,131	235,619	580	1,079	224,602	328	1,131	235,619	200	-	70	11,427
50	02/15	330	1,129	235,289	583	1,076	224,020	330	1,129	235,289	200	-	71	11,698
51	03/15	332	1,127	234,957	586	1,073	223,434	332	1,127	234,957	200	-	73	11,971
52	04/15	333	1,126	234,624	588	1,071	222,846	333	1,126	234,624	200	-	75	12,246
53	05/15	335	1,124	234,289	591	1,068	222,255	335	1,124	234,289	200	-	77	12,522
54	06/15	336	1,123	233,953	594	1,065	221,660	336	1,123	233,953	200	-	78	12,801
55	07/15	338	1,121	233,615	597	1,062	221,064	338	1,121	233,615	200	-	80	13,081
56	08/15	340	1,119	233,275	600	1,059	220,464	340	1,119	233,275	200	-	82	13,362
57	09/15	341	1,118	232,934	603	1,056	219,861	341	1,118	232,934	200	-	84	13,646
58	10/15	343	1,116	232,591	605	1,054	219,256	343	1,116	232,591	200	-	85	13,931
59	11/15	344	1,115	232,247	608	1,051	218,647	344	1,115	232,247	200	-	87	14,218
60	12/15	346	1,113	231,901	611	1,048	218,036	346	1,113	231,901	200	-	89	14,507
61	01/16	348	1,111	231,553	614	1,045	217,422	348	1,111	231,553	200	-	91	14,798
62	02/16	349	1,110	231,203	617	1,042	216,805	349	1,110	231,203	200	-	92	15,090
63	03/16	351	1,108	230,852	620	1,039	216,184	351	1,108	230,852	200	-	94	15,385
64	04/16	353	1,106	230,499	623	1,036	215,561	353	1,106	230,499	200	-	96	15,681
65	05/16	355	1,104	230,145	626	1,033	214,935	355	1,104	230,145	200	-	98	15,979
66	06/16	356	1,103	229,789	629	1,030	214,306	356	1,103	229,789	200	-	100	16,279
67	07/16	358	1,101	229,431	632	1,027	213,674	358	1,101	229,431	200	-	102	16,580

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Month		Prin	Int	Bal	Prin	Int	Bal	Prin	Int	Mortgage Balance	Dep	W/D	ROI	Fund Balance
68	08/16	360	1,099	229,071	635	1,024	213,039	360	1,099	229,071	200	-	104	16,884
69	09/16	361	1,098	228,710	638	1,021	212,401	361	1,098	228,710	200	-	106	17,190
70	10/16	363	1,096	228,347	641	1,018	211,759	363	1,096	228,347	200	-	107	17,497
71	11/16	365	1,094	227,982	644	1,015	211,115	365	1,094	227,982	200	-	109	17,806
72	12/16	367	1,092	227,615	647	1,012	210,468	367	1,092	227,615	200	-	111	18,118
73	01/17	368	1,091	227,247	651	1,008	209,817	368	1,091	227,247	200	-	113	18,431
74	02/17	370	1,089	226,877	654	1,005	209,164	370	1,089	226,877	200	-	115	18,746
75	03/17	372	1,087	226,505	657	1,002	208,507	372	1,087	226,505	200	-	117	19,063
76	04/17	374	1,085	226,131	660	999	207,847	374	1,085	226,131	200	-	119	19,382
77	05/17	375	1,084	225,756	663	996	207,184	375	1,084	225,756	200	-	121	19,704
78	06/17	377	1,082	225,379	666	993	206,518	377	1,082	225,379	200	-	123	20,027
79	07/17	379	1,080	225,000	669	990	205,848	379	1,080	225,000	200	-	125	20,352
80	08/17	381	1,078	224,619	673	986	205,176	381	1,078	224,619	200	-	127	20,679
81	09/17	383	1,076	224,236	676	983	204,500	383	1,076	224,236	200	-	129	21,008
82	10/17	385	1,074	223,851	679	980	203,821	385	1,074	223,851	200	-	131	21,340
83	11/17	386	1,073	223,465	682	977	203,138	386	1,073	223,465	200	-	133	21,673
84	12/17	388	1,071	223,077	686	973	202,453	388	1,071	223,077	200	-	135	22,008
85	01/18	390	1,069	222,687	689	970	201,764	390	1,069	222,687	200	-	138	22,346
86	02/18	392	1,067	222,295	692	967	201,071	392	1,067	222,295	200	-	140	22,686
87	03/18	394	1,065	221,901	696	963	200,376	394	1,065	221,901	200	-	142	23,027
88	04/18	396	1,063	221,505	699	960	199,677	396	1,063	221,505	200	-	144	23,371
89	05/18	398	1,061	221,108	702	957	198,975	398	1,061	221,108	200	-	146	23,717
90	06/18	400	1,059	220,708	706	953	198,269	400	1,059	220,708	200	-	148	24,066
91	07/18	401	1,058	220,307	709	950	197,560	401	1,058	220,307	200	-	150	24,416
92	08/18	403	1,056	219,903	712	947	196,848	403	1,056	219,903	200	-	153	24,769
93	09/18	405	1,054	219,498	716	943	196,132	405	1,054	219,498	200	-	155	25,124
94	10/18	407	1,052	219,091	719	940	195,413	407	1,052	219,091	200	-	157	25,481
95	11/18	409	1,050	218,682	723	936	194,690	409	1,050	218,682	200	-	159	25,840
96	12/18	411	1,048	218,270	726	933	193,964	411	1,048	218,270	200	-	161	26,201
97	01/19	413	1,046	217,857	730	929	193,235	413	1,046	217,857	200	-	164	26,565
98	02/19	415	1,044	217,442	733	926	192,502	415	1,044	217,442	200	-	166	26,931
99	03/19	417	1,042	217,025	737	922	191,765	417	1,042	217,025	200	-	168	27,299
100	04/19	419	1,040	216,606	740	919	191,025	419	1,040	216,606	200	-	171	27,670
101	05/19	421	1,038	216,185	744	915	190,281	421	1,038	216,185	200	-	173	28,043
102	06/19	423	1,036	215,762	747	912	189,534	423	1,036	215,762	200	-	175	28,418
103	07/19	425	1,034	215,337	751	908	188,783	425	1,034	215,337	200	-	178	28,796
104	08/19	427	1,032	214,909	754	905	188,029	427	1,032	214,909	200	-	180	29,176
105	09/19	429	1,030	214,480	758	901	187,271	429	1,030	214,480	200	-	182	29,558

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Month		Prin	Int	Bal	Prin	Int	Bal	Prin	Int	Mortgage Balance	Dep	W/D	ROI	Fund Balance
106	10/19	431	1,028	214,049	762	897	186,509	431	1,028	214,049	200	-	185	29,943
107	11/19	433	1,026	213,616	765	894	185,744	433	1,026	213,616	200	-	187	30,330
108	12/19	435	1,024	213,180	769	890	184,975	435	1,024	213,180	200	-	190	30,720
109	01/20	438	1,021	212,743	773	886	184,202	438	1,021	212,743	200	-	192	31,112
110	02/20	440	1,019	212,303	776	883	183,426	440	1,019	212,303	200	-	194	31,506
111	03/20	442	1,017	211,861	780	879	182,646	442	1,017	211,861	200	-	197	31,903
112	04/20	444	1,015	211,417	784	875	181,862	444	1,015	211,417	200	-	199	32,302
113	05/20	446	1,013	210,972	788	871	181,074	446	1,013	210,972	200	-	202	32,704
114	06/20	448	1,011	210,523	791	868	180,283	448	1,011	210,523	200	-	204	33,109
115	07/20	450	1,009	210,073	795	864	179,488	450	1,009	210,073	200	-	207	33,516
116	08/20	452	1,007	209,621	799	860	178,689	452	1,007	209,621	200	-	209	33,925
117	09/20	455	1,004	209,166	803	856	177,886	455	1,004	209,166	200	-	212	34,337
118	10/20	457	1,002	208,709	807	852	177,079	457	1,002	208,709	200	-	215	34,752
119	11/20	459	1,000	208,251	810	849	176,269	459	1,000	208,251	200	-	217	35,169
120	12/20	461	998	207,789	814	845	175,454	461	998	207,789	200	-	220	35,589
121	01/21	463	996	207,326	818	841	174,636	463	996	207,326	200	-	222	36,011
122	02/21	466	993	206,860	822	837	173,814	466	993	206,860	200	-	225	36,436
123	03/21	468	991	206,393	826	833	172,988	468	991	206,393	200	-	228	36,864
124	04/21	470	989	205,923	830	829	172,158	470	989	205,923	200	-	230	37,294
125	05/21	472	987	205,450	834	825	171,324	472	987	205,450	200	-	233	37,727
126	06/21	475	984	204,976	838	821	170,486	475	984	204,976	200	-	236	38,163
127	07/21	477	982	204,499	842	817	169,643	477	982	204,499	200	-	239	38,602
128	08/21	479	980	204,020	846	813	168,797	479	980	204,020	200	-	241	39,043
129	09/21	481	978	203,538	850	809	167,947	481	978	203,538	200	-	244	39,487
130	10/21	484	975	203,055	854	805	167,093	484	975	203,055	200	-	247	39,934
131	11/21	486	973	202,569	858	801	166,235	486	973	202,569	200	-	250	40,383
132	12/21	488	971	202,080	862	797	165,372	488	971	202,080	200	-	252	40,836
133	01/22	491	968	201,590	867	792	164,506	491	968	201,590	200	-	255	41,291
134	02/22	493	966	201,097	871	788	163,635	493	966	201,097	200	-	258	41,749
135	03/22	495	964	200,601	875	784	162,760	495	964	200,601	200	-	261	42,210
136	04/22	498	961	200,103	879	780	161,881	498	961	200,103	200	-	264	42,674
137	05/22	500	959	199,603	883	776	160,997	500	959	199,603	200	-	267	43,141
138	06/22	503	956	199,101	888	771	160,110	503	956	199,101	200	-	270	43,610
139	07/22	505	954	198,596	892	767	159,218	505	954	198,596	200	-	273	44,083
140	08/22	507	952	198,088	896	763	158,322	507	952	198,088	200	-	276	44,558
141	09/22	510	949	197,579	900	759	157,422	510	949	197,579	200	-	278	45,037
142	10/22	512	947	197,066	905	754	156,517	512	947	197,066	200	-	281	45,518
143	11/22	515	944	196,552	909	750	155,608	515	944	196,552	200	-	284	46,003

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Month		Prin	Int	Bal	Prin	Int	Bal	Prin	Int	Mortgage Balance	Dep	W/D	ROI	Fund Balance
144	12/22	517	942	196,034	913	746	154,695	517	942	196,034	200	-	288	46,490
145	01/23	520	939	195,515	918	741	153,777	520	939	195,515	200	-	291	46,981
146	02/23	522	937	194,992	922	737	152,855	522	937	194,992	200	-	294	47,474
147	03/23	525	934	194,468	927	732	151,928	525	934	194,468	200	-	297	47,971
148	04/23	527	932	193,941	931	728	150,997	527	932	193,941	200	-	300	48,471
149	05/23	530	929	193,411	935	724	150,062	530	929	193,411	200	-	303	48,974
150	06/23	532	927	192,879	940	719	149,122	532	927	192,879	200	-	306	49,480
151	07/23	535	924	192,344	944	715	148,177	535	924	192,344	200	-	309	49,989
152	08/23	537	922	191,807	949	710	147,228	537	922	191,807	200	-	312	50,502
153	09/23	540	919	191,267	954	705	146,275	540	919	191,267	200	-	316	51,017
154	10/23	543	916	190,724	958	701	145,317	543	916	190,724	200	-	319	51,536
155	11/23	545	914	190,179	963	696	144,354	545	914	190,179	200	-	322	52,058
156	12/23	548	911	189,631	967	692	143,387	548	911	189,631	200	-	325	52,584
157	01/24	550	909	189,081	972	687	142,415	550	909	189,081	200	-	329	53,112
158	02/24	553	906	188,528	977	682	141,438	553	906	188,528	200	-	332	53,644
159	03/24	556	903	187,972	981	678	140,457	556	903	187,972	200	-	335	54,179
160	04/24	558	901	187,414	986	673	139,471	558	901	187,414	200	-	339	54,718
161	05/24	561	898	186,853	991	668	138,480	561	898	186,853	200	-	342	55,260
162	06/24	564	895	186,289	995	664	137,485	564	895	186,289	200	-	345	55,805
163	07/24	566	893	185,723	1,000	659	136,484	566	893	185,723	200	-	349	56,354
164	08/24	569	890	185,154	1,005	654	135,479	569	890	185,154	200	-	352	56,906
165	09/24	572	887	184,582	1,010	649	134,470	572	887	184,582	200	-	356	57,462
166	10/24	575	884	184,008	1,015	644	133,455	575	884	184,008	200	-	359	58,021
167	11/24	577	882	183,430	1,020	639	132,435	577	882	183,430	200	-	363	58,584
168	12/24	580	879	182,850	1,024	635	131,411	580	879	182,850	200	-	366	59,150
169	01/25	583	876	182,267	1,029	630	130,382	583	876	182,267	200	-	370	59,720
170	02/25	586	873	181,682	1,034	625	129,347	586	873	181,682	200	-	373	60,293
171	03/25	588	871	181,093	1,039	620	128,308	588	871	181,093	200	-	377	60,870
172	04/25	591	868	180,502	1,044	615	127,264	591	868	180,502	200	-	380	61,450
173	05/25	594	865	179,908	1,049	610	126,215	594	865	179,908	200	-	384	62,034
174	06/25	597	862	179,311	1,054	605	125,161	597	862	179,311	200	-	388	62,622
175	07/25	600	859	178,711	1,059	600	124,101	600	859	178,711	200	-	391	63,213
176	08/25	603	856	178,109	1,064	595	123,037	603	856	178,109	200	-	395	63,809
177	09/25	606	853	177,503	1,069	590	121,967	606	853	177,503	200	-	399	64,407
178	10/25	608	851	176,895	1,075	584	120,893	608	851	176,895	200	-	403	65,010
179	11/25	611	848	176,283	1,080	579	119,813	611	848	176,283	200	-	406	65,616
180	12/25	614	845	175,669	1,085	574	118,728	614	845	175,669	200	-	410	66,226
181	01/26	617	842	175,052	1,090	569	117,638	617	842	175,052	200	-	414	66,840

Mortgage Balloon Payment Fund Illustration #1: ROI 7.5%

		Original Payment Schedule			Aggressive Payment Schedule			Balloon Payment Fund						
Month		Prin	Int	Bal	Prin	Int	Bal	Prin	Int	Mortgage Balance	Dep	W/D	ROI	Fund Balance
182	02/26	620	839	174,431	1,095	564	116,543	620	839	174,431	200	-	418	67,458
183	03/26	623	836	173,808	1,101	558	115,442	623	836	173,808	200	-	422	68,080
184	04/26	626	833	173,182	1,106	553	114,336	626	833	173,182	200	-	425	68,705
185	05/26	629	830	172,553	1,111	548	113,225	629	830	172,553	200	-	429	69,334
186	06/26	632	827	171,921	1,116	543	112,109	632	827	171,921	200	-	433	69,968
187	07/26	635	824	171,285	1,122	537	110,987	635	824	171,285	200	-	437	70,605
188	08/26	638	821	170,647	1,127	532	109,860	638	821	170,647	200	-	441	71,246
189	09/26	641	818	170,006	1,133	526	108,727	641	818	170,006	200	-	445	71,892
190	10/26	644	815	169,361	1,138	521	107,589	644	815	169,361	200	-	449	72,541
191	11/26	647	812	168,714	1,143	516	106,446	647	812	168,714	200	-	453	73,194
192	12/26	651	808	168,063	1,149	510	105,297	651	808	168,063	200	-	457	73,852
193	01/27	654	805	167,410	1,154	505	104,142	654	805	167,410	200	-	462	74,513
194	02/27	657	802	166,753	1,160	499	102,982	657	802	166,753	200	-	466	75,179
195	03/27	660	799	166,093	1,166	493	101,817	660	799	166,093	200	-	470	75,849
196	04/27	663	796	165,430	1,171	488	100,646	663	796	165,430	200	-	474	76,523
197	05/27	666	793	164,763	1,177	482	99,469	666	793	164,763	200	-	478	77,201
198	06/27	670	789	164,094	1,182	477	98,287	670	789	164,094	200	-	483	77,884
199	07/27	673	786	163,421	1,188	471	97,099	673	786	163,421	200	-	487	78,571
200	08/27	676	783	162,745	1,194	465	95,905	676	783	162,745	200	-	491	79,262
201	09/27	679	780	162,066	1,199	460	94,705	679	780	162,066	200	-	495	79,957
202	10/27	682	777	161,384	1,205	454	93,500	682	777	161,384	200	-	500	80,657
203	11/27	686	773	160,698	1,211	448	92,289	686	773	160,698	200	-	504	81,361
204	12/27	689	770	160,009	1,217	442	91,072	689	770	160,009	200	-	509	82,069
205	01/28	692	767	159,317	1,223	436	89,850	692	767	159,317	200	-	513	82,782
206	02/28	696	763	158,621	1,228	431	88,621	696	763	158,621	200	-	517	83,500
207	03/28	699	760	157,922	1,234	425	87,387	699	760	157,922	200	-	522	84,222
208	04/28	702	757	157,220	1,240	419	86,147	702	757	157,220	200	-	526	84,948
209	05/28	706	753	156,514	1,246	413	84,900	706	753	156,514	200	-	531	85,679
210	06/28	709	750	155,805	1,252	407	83,648	709	750	155,805	200	-	535	86,414
211	07/28	712	747	155,093	1,258	401	82,390	712	747	155,093	200	-	540	87,154
212	08/28	716	743	154,377	1,264	395	81,126	716	743	154,377	200	-	545	87,899
213	09/28	719	740	153,658	1,270	389	79,856	719	740	153,658	200	-	549	88,649
214	10/28	723	736	152,935	1,276	383	78,579	723	736	152,935	200	-	554	89,403
215	11/28	726	733	152,209	1,282	377	77,297	726	733	152,209	200	-	559	90,161
216	12/28	730	729	151,479	1,289	370	76,008	730	729	151,479	200	-	564	90,925
217	01/29	733	726	150,746	1,295	364	74,713	733	726	150,746	200	-	568	91,693
218	02/29	737	722	150,009	1,301	358	73,412	737	722	150,009	200	-	573	92,466
219	03/29	740	719	149,269	1,307	352	72,105	740	719	149,269	200	-	578	93,244

Mortgage Balloon Payment Fund Illustration #1: ROI 7.5%

		Original Payment Schedule			Aggressive Payment Schedule			Balloon Payment Fund						
Month		Prin	Int	Bal	Prin	Int	Bal	Prin	Int	Mortgage Balance	Dep	W/D	ROI	Fund Balance
220	04/29	744	715	148,525	1,313	346	70,792	744	715	148,525	200	-	583	94,027
221	05/29	747	712	147,778	1,320	339	69,472	747	712	147,778	200	-	588	94,815
222	06/29	751	708	147,027	1,326	333	68,146	751	708	147,027	200	-	593	95,607
223	07/29	754	705	146,273	1,332	327	66,813	754	705	146,273	200	-	598	96,405
224	08/29	758	701	145,514	1,339	320	65,474	758	701	145,514	200	-	603	97,207
225	09/29	762	697	144,753	1,345	314	64,129	762	697	144,753	200	-	608	98,015
226	10/29	765	694	143,987	1,352	307	62,777	765	694	143,987	200	-	613	98,827
227	11/29	769	690	143,218	1,358	301	61,419	769	690	143,218	200	-	618	99,645
228	12/29	773	686	142,445	1,365	294	60,055	773	686	142,445	200	-	623	100,468
229	01/30	776	683	141,669	1,371	288	58,683	776	683	141,669	200	-	628	101,296
230	02/30	780	679	140,889	1,378	281	57,306	780	679	140,889	200	-	633	102,129
231	03/30	784	675	140,105	1,384	275	55,921	784	675	140,105	200	-	638	102,967
232	04/30	788	671	139,317	1,391	268	54,530	788	671	139,317	200	-	644	103,811
233	05/30	791	668	138,526	1,398	261	53,132	791	668	138,526	200	-	649	104,660
234	06/30	795	664	137,731	1,404	255	51,728	795	664	137,731	200	-	654	105,514
235	07/30	799	660	136,932	1,411	248	50,317	799	660	136,932	200	-	659	106,373
236	08/30	803	656	136,129	1,418	241	48,899	803	656	136,129	200	-	665	107,238
237	09/30	807	652	135,322	1,425	234	47,474	807	652	135,322	200	-	670	108,108
238	10/30	811	648	134,511	1,432	227	46,043	811	648	134,511	200	-	676	108,984
239	11/30	814	645	133,697	1,438	221	44,604	814	645	133,697	200	-	681	109,865
240	12/30	818	641	132,879	1,445	214	43,159	818	641	132,879	200	-	687	110,752
241	01/31	822	637	132,056	1,452	207	41,707	822	637	132,056	200	-	692	111,644
242	02/31	826	633	131,230	1,459	200	40,248	826	633	131,230	200	-	698	112,542
243	03/31	830	629	130,400	1,466	193	38,782	830	629	130,400	200	-	703	113,445
244	04/31	834	625	129,566	1,473	186	37,308	834	625	129,566	200	-	709	114,354
245	05/31	838	621	128,728	1,480	179	35,828	838	621	128,728	200	-	715	115,269
246	06/31	842	617	127,885	1,487	172	34,341	842	617	127,885	200	-	720	116,189
247	07/31	846	613	127,039	1,494	165	32,846	846	613	127,039	200	-	726	117,115
248	08/31	850	609	126,189	1,502	157	31,345	850	609	126,189	200	-	732	118,047
249	09/31	854	605	125,335	1,509	150	29,836	854	605	125,335	200	-	738	118,985
250	10/31	858	601	124,476	1,516	143	28,320	858	601	124,476	200	-	744	119,929
251	11/31	863	596	123,614	1,523	136	26,797	863	596	123,614	200	-	750	120,878
252	12/31	867	592	122,747	1,531	128	25,266	867	592	122,747	200	-	755	121,834
253	01/32	871	588	121,876	1,538	121	23,728	871	588	121,876	200	-	761	122,795
254	02/32	875	584	121,001	1,545	114	22,183	875	584	-	200	121,876	767	1,887
255	03/32	879	580	120,122	1,553	106	20,630	-	-	-	1,459	-	12	3,358
256	04/32	883	576	119,238	1,560	99	19,070	-	-	-	1,459	-	21	4,838
257	05/32	888	571	118,351	1,568	91	17,502	-	-	-	1,459	-	30	6,327

Mortgage Balloon Payment Fund Illustration #1: ROI 7.5%

		Original Payment Schedule			Aggressive Payment Schedule			Balloon Payment Fund						
Month		Prin	Int	Bal	Prin	Int	Bal	Prin	Int	Mortgage Balance	Dep	W/D	ROI	Fund Balance
258	06/32	892	567	117,459	1,575	84	15,927	-	-	-	1,459	-	40	7,825
259	07/32	896	563	116,563	1,583	76	14,344	-	-	-	1,459	-	49	9,333
260	08/32	900	559	115,662	1,590	69	12,754	-	-	-	1,459	-	58	10,851
261	09/32	905	554	114,757	1,598	61	11,156	-	-	-	1,459	-	68	12,377
262	10/32	909	550	113,848	1,606	53	9,551	-	-	-	1,459	-	77	13,914
263	11/32	913	546	112,935	1,613	46	7,938	-	-	-	1,459	-	87	15,460
264	12/32	918	541	112,017	1,621	38	6,317	-	-	-	1,459	-	97	17,015
265	01/33	922	537	111,095	1,629	30	4,688	-	-	-	1,459	-	106	18,581
266	02/33	927	532	110,168	1,637	22	3,051	-	-	-	1,459	-	116	20,156
267	03/33	931	528	109,237	1,644	15	1,407	-	-	-	1,459	-	126	21,741
268	04/33	936	523	108,301	1,407	-	-	-	-	-	1,459	-	136	23,336
269	05/33	940	519	107,361	-	-	-	-	-	-	1,459	-	146	24,941
270	06/33	945	514	106,417	-	-	-	-	-	-	1,459	-	156	26,555
271	07/33	949	510	105,468	-	-	-	-	-	-	1,459	-	166	28,180
272	08/33	954	505	104,514	-	-	-	-	-	-	1,459	-	176	29,815
273	09/33	958	501	103,556	-	-	-	-	-	-	1,459	-	186	31,461
274	10/33	963	496	102,593	-	-	-	-	-	-	1,459	-	197	33,116
275	11/33	967	492	101,626	-	-	-	-	-	-	1,459	-	207	34,782
276	12/33	972	487	100,654	-	-	-	-	-	-	1,459	-	217	36,459
277	01/34	977	482	99,677	-	-	-	-	-	-	1,459	-	228	38,146
278	02/34	981	478	98,695	-	-	-	-	-	-	1,459	-	238	39,843
279	03/34	986	473	97,709	-	-	-	-	-	-	1,459	-	249	41,551
280	04/34	991	468	96,719	-	-	-	-	-	-	1,459	-	260	43,270
281	05/34	996	463	95,723	-	-	-	-	-	-	1,459	-	270	44,999
282	06/34	1,000	459	94,723	-	-	-	-	-	-	1,459	-	281	46,739
283	07/34	1,005	454	93,718	-	-	-	-	-	-	1,459	-	292	48,491
284	08/34	1,010	449	92,708	-	-	-	-	-	-	1,459	-	303	50,253
285	09/34	1,015	444	91,693	-	-	-	-	-	-	1,459	-	314	52,026
286	10/34	1,020	439	90,673	-	-	-	-	-	-	1,459	-	325	53,810
287	11/34	1,025	434	89,649	-	-	-	-	-	-	1,459	-	336	55,605
288	12/34	1,029	430	88,619	-	-	-	-	-	-	1,459	-	348	57,412
289	01/35	1,034	425	87,585	-	-	-	-	-	-	1,459	-	359	59,230
290	02/35	1,039	420	86,546	-	-	-	-	-	-	1,459	-	370	61,059
291	03/35	1,044	415	85,501	-	-	-	-	-	-	1,459	-	382	62,899
292	04/35	1,049	410	84,452	-	-	-	-	-	-	1,459	-	393	64,752
293	05/35	1,054	405	83,398	-	-	-	-	-	-	1,459	-	405	66,615
294	06/35	1,059	400	82,338	-	-	-	-	-	-	1,459	-	416	68,491
295	07/35	1,064	395	81,274	-	-	-	-	-	-	1,459	-	428	70,378

Mortgage Balloon Payment Fund Illustration #1: ROI 7.5%

		Original Payment Schedule			Aggressive Payment Schedule			Balloon Payment Fund						
Month		Prin	Int	Bal	Prin	Int	Bal	Prin	Int	Mortgage Balance	Dep	W/D	ROI	Fund Balance
296	08/35	1,070	389	80,204	-	-	-	-	-	-	1,459	-	440	72,276
297	09/35	1,075	384	79,130	-	-	-	-	-	-	1,459	-	452	74,187
298	10/35	1,080	379	78,050	-	-	-	-	-	-	1,459	-	464	76,110
299	11/35	1,085	374	76,965	-	-	-	-	-	-	1,459	-	476	78,045
300	12/35	1,090	369	75,874	-	-	-	-	-	-	1,459	-	488	79,991
301	01/36	1,095	364	74,779	-	-	-	-	-	-	1,459	-	500	81,950
302	02/36	1,101	358	73,678	-	-	-	-	-	-	1,459	-	512	83,921
303	03/36	1,106	353	72,572	-	-	-	-	-	-	1,459	-	525	85,905
304	04/36	1,111	348	71,461	-	-	-	-	-	-	1,459	-	537	87,901
305	05/36	1,117	342	70,345	-	-	-	-	-	-	1,459	-	549	89,909
306	06/36	1,122	337	69,223	-	-	-	-	-	-	1,459	-	562	91,930
307	07/36	1,127	332	68,095	-	-	-	-	-	-	1,459	-	575	93,964
308	08/36	1,133	326	66,963	-	-	-	-	-	-	1,459	-	587	96,010
309	09/36	1,138	321	65,824	-	-	-	-	-	-	1,459	-	600	98,069
310	10/36	1,144	315	64,681	-	-	-	-	-	-	1,459	-	613	100,141
311	11/36	1,149	310	63,532	-	-	-	-	-	-	1,459	-	626	102,226
312	12/36	1,155	304	62,377	-	-	-	-	-	-	1,459	-	639	104,324
313	01/37	1,160	299	61,217	-	-	-	-	-	-	1,459	-	652	106,435
314	02/37	1,166	293	60,051	-	-	-	-	-	-	1,459	-	665	108,559
315	03/37	1,171	288	58,880	-	-	-	-	-	-	1,459	-	678	110,697
316	04/37	1,177	282	57,703	-	-	-	-	-	-	1,459	-	692	112,847
317	05/37	1,183	276	56,521	-	-	-	-	-	-	1,459	-	705	115,012
318	06/37	1,188	271	55,333	-	-	-	-	-	-	1,459	-	719	117,190
319	07/37	1,194	265	54,139	-	-	-	-	-	-	1,459	-	732	119,381
320	08/37	1,200	259	52,939	-	-	-	-	-	-	1,459	-	746	121,586
321	09/37	1,205	254	51,734	-	-	-	-	-	-	1,459	-	760	123,805
322	10/37	1,211	248	50,523	-	-	-	-	-	-	1,459	-	774	126,038
323	11/37	1,217	242	49,306	-	-	-	-	-	-	1,459	-	788	128,285
324	12/37	1,223	236	48,083	-	-	-	-	-	-	1,459	-	802	130,545
325	01/38	1,229	230	46,855	-	-	-	-	-	-	1,459	-	816	132,820
326	02/38	1,234	225	45,620	-	-	-	-	-	-	1,459	-	830	135,109
327	03/38	1,240	219	44,380	-	-	-	-	-	-	1,459	-	844	137,413
328	04/38	1,246	213	43,133	-	-	-	-	-	-	1,459	-	859	139,731
329	05/38	1,252	207	41,881	-	-	-	-	-	-	1,459	-	873	142,063
330	06/38	1,258	201	40,623	-	-	-	-	-	-	1,459	-	888	144,410
331	07/38	1,264	195	39,358	-	-	-	-	-	-	1,459	-	903	146,771
332	08/38	1,270	189	38,088	-	-	-	-	-	-	1,459	-	917	149,148
333	09/38	1,276	183	36,811	-	-	-	-	-	-	1,459	-	932	151,539

Mortgage Balloon Payment Fund Illustration #1: ROI 7.5%

		Original Payment Schedule			Aggressive Payment Schedule			Balloon Payment Fund						
Month		Prin	Int	Bal	Prin	Int	Bal	Prin	Int	Mortgage Balance	Dep	W/D	ROI	Fund Balance
334	10/38	1,283	176	35,529	-	-	-	-	-	-	1,459	-	947	153,945
335	11/38	1,289	170	34,240	-	-	-	-	-	-	1,459	-	962	156,366
336	12/38	1,295	164	32,945	-	-	-	-	-	-	1,459	-	977	158,802
337	01/39	1,301	158	31,644	-	-	-	-	-	-	1,459	-	993	161,254
338	02/39	1,307	152	30,337	-	-	-	-	-	-	1,459	-	1,008	163,721
339	03/39	1,314	145	29,023	-	-	-	-	-	-	1,459	-	1,023	166,203
340	04/39	1,320	139	27,703	-	-	-	-	-	-	1,459	-	1,039	168,701
341	05/39	1,326	133	26,377	-	-	-	-	-	-	1,459	-	1,054	171,214
342	06/39	1,333	126	25,044	-	-	-	-	-	-	1,459	-	1,070	173,743
343	07/39	1,339	120	23,705	-	-	-	-	-	-	1,459	-	1,086	176,288
344	08/39	1,345	114	22,360	-	-	-	-	-	-	1,459	-	1,102	178,849
345	09/39	1,352	107	21,008	-	-	-	-	-	-	1,459	-	1,118	181,426
346	10/39	1,358	101	19,650	-	-	-	-	-	-	1,459	-	1,134	184,019
347	11/39	1,365	94	18,285	-	-	-	-	-	-	1,459	-	1,150	186,628
348	12/39	1,371	88	16,913	-	-	-	-	-	-	1,459	-	1,166	189,253
349	01/40	1,378	81	15,535	-	-	-	-	-	-	1,459	-	1,183	191,895
350	02/40	1,385	74	14,151	-	-	-	-	-	-	1,459	-	1,199	194,553
351	03/40	1,391	68	12,760	-	-	-	-	-	-	1,459	-	1,216	197,228
352	04/40	1,398	61	11,362	-	-	-	-	-	-	1,459	-	1,233	199,920
353	05/40	1,405	54	9,957	-	-	-	-	-	-	1,459	-	1,250	202,629
354	06/40	1,411	48	8,546	-	-	-	-	-	-	1,459	-	1,266	205,354
355	07/40	1,418	41	7,128	-	-	-	-	-	-	1,459	-	1,283	208,096
356	08/40	1,425	34	5,703	-	-	-	-	-	-	1,459	-	1,301	210,856
357	09/40	1,432	27	4,271	-	-	-	-	-	-	1,459	-	1,318	213,633
358	10/40	1,439	20	2,833	-	-	-	-	-	-	1,459	-	1,335	216,427
359	11/40	1,445	14	1,387	-	-	-	-	-	-	1,459	-	1,353	219,239
360	12/40	1,387	-	-	-	-	-	-	-	-	1,459	-	1,370	222,068
		\$250,000	\$275,168		\$250,000	\$194,360		\$128,999	\$241,587		\$205,454	\$121,876	\$138,490	