

## Mortgage Balloon Payment Fund Illustration #4: ROI 15.0%

Data		Results		
Mortgage Balance	\$250,000.00	<b>Original</b>	<b>Aggr.</b>	<b>Balloon</b>
P&I	\$1,459.00	Interest Expense	\$275,168	\$194,360
Mortgage Interest Rate	5.750%	Return on Investmt – 30 yrs		\$682,180
Pledge Money	\$200	Net Interest Expense	\$275,168	\$194,360
Balloon Payment Fund Annual ROI	15.0%	Fund balance at end of original term		\$793,967
		Payoff Months	360	268
		Payoff Date	12/40	04/33
				197
				05/27

Month	Original Payment Schedule			Aggressive Payment Schedule			Balloon Payment Fund					Fund Balance		
	Prin	Int	Bal	Prin	Int	Bal	Prin	Int	Mortgage Balance	Dep	W/D		ROI	
1	01/11	\$261	\$1,198	\$249,739	\$461	\$1,198	\$249,539	\$261	\$1,198	\$249,739	\$200		\$3	\$203
2	02/11	262	1,197	249,477	463	1,196	249,076	262	1,197	249,477	200	-	3	405
3	03/11	264	1,195	249,213	466	1,193	248,610	264	1,195	249,213	200	-	5	610
4	04/11	265	1,194	248,948	468	1,191	248,142	265	1,194	248,948	200	-	8	818
5	05/11	266	1,193	248,682	470	1,189	247,672	266	1,193	248,682	200	-	10	1,028
6	06/11	267	1,192	248,415	472	1,187	247,200	267	1,192	248,415	200	-	13	1,241
7	07/11	269	1,190	248,146	474	1,185	246,726	269	1,190	248,146	200	-	16	1,456
8	08/11	270	1,189	247,876	477	1,182	246,249	270	1,189	247,876	200	-	18	1,675
9	09/11	271	1,188	247,605	479	1,180	245,770	271	1,188	247,605	200	-	21	1,895
10	10/11	273	1,186	247,332	481	1,178	245,288	273	1,186	247,332	200	-	24	2,119
11	11/11	274	1,185	247,058	484	1,175	244,805	274	1,185	247,058	200	-	26	2,346
12	12/11	275	1,184	246,783	486	1,173	244,319	275	1,184	246,783	200	-	29	2,575
13	01/12	276	1,183	246,507	488	1,171	243,831	276	1,183	246,507	200	-	32	2,807
14	02/12	278	1,181	246,229	491	1,168	243,340	278	1,181	246,229	200	-	35	3,042
15	03/12	279	1,180	245,950	493	1,166	242,847	279	1,180	245,950	200	-	38	3,280
16	04/12	280	1,179	245,669	495	1,164	242,352	280	1,179	245,669	200	-	41	3,521
17	05/12	282	1,177	245,387	498	1,161	241,854	282	1,177	245,387	200	-	44	3,765
18	06/12	283	1,176	245,104	500	1,159	241,354	283	1,176	245,104	200	-	47	4,012
19	07/12	285	1,174	244,820	503	1,156	240,851	285	1,174	244,820	200	-	50	4,262
20	08/12	286	1,173	244,534	505	1,154	240,346	286	1,173	244,534	200	-	53	4,516
21	09/12	287	1,172	244,246	507	1,152	239,839	287	1,172	244,246	200	-	56	4,772
22	10/12	289	1,170	243,958	510	1,149	239,329	289	1,170	243,958	200	-	60	5,032
23	11/12	290	1,169	243,668	512	1,147	238,817	290	1,169	243,668	200	-	63	5,295
24	12/12	291	1,168	243,376	515	1,144	238,302	291	1,168	243,376	200	-	66	5,561
25	01/13	293	1,166	243,083	517	1,142	237,785	293	1,166	243,083	200	-	70	5,830
26	02/13	294	1,165	242,789	520	1,139	237,265	294	1,165	242,789	200	-	73	6,103
27	03/13	296	1,163	242,494	522	1,137	236,743	296	1,163	242,494	200	-	76	6,380
28	04/13	297	1,162	242,197	525	1,134	236,219	297	1,162	242,197	200	-	80	6,659
29	05/13	298	1,161	241,898	527	1,132	235,692	298	1,161	241,898	200	-	83	6,943

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		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
30	06/13	300	1,159	241,598	530	1,129	235,162	300	1,159	241,598	200	-	87	7,229
31	07/13	301	1,158	241,297	532	1,127	234,630	301	1,158	241,297	200	-	90	7,520
32	08/13	303	1,156	240,994	535	1,124	234,095	303	1,156	240,994	200	-	94	7,814
33	09/13	304	1,155	240,690	537	1,122	233,558	304	1,155	240,690	200	-	98	8,111
34	10/13	306	1,153	240,384	540	1,119	233,018	306	1,153	240,384	200	-	101	8,413
35	11/13	307	1,152	240,077	542	1,117	232,475	307	1,152	240,077	200	-	105	8,718
36	12/13	309	1,150	239,768	545	1,114	231,930	309	1,150	239,768	200	-	109	9,027
37	01/14	310	1,149	239,458	548	1,111	231,383	310	1,149	239,458	200	-	113	9,340
38	02/14	312	1,147	239,147	550	1,109	230,832	312	1,147	239,147	200	-	117	9,657
39	03/14	313	1,146	238,834	553	1,106	230,280	313	1,146	238,834	200	-	121	9,977
40	04/14	315	1,144	238,519	556	1,103	229,724	315	1,144	238,519	200	-	125	10,302
41	05/14	316	1,143	238,203	558	1,101	229,166	316	1,143	238,203	200	-	129	10,631
42	06/14	318	1,141	237,885	561	1,098	228,605	318	1,141	237,885	200	-	133	10,964
43	07/14	319	1,140	237,566	564	1,095	228,041	319	1,140	237,566	200	-	137	11,301
44	08/14	321	1,138	237,245	566	1,093	227,475	321	1,138	237,245	200	-	141	11,642
45	09/14	322	1,137	236,923	569	1,090	226,906	322	1,137	236,923	200	-	146	11,987
46	10/14	324	1,135	236,599	572	1,087	226,334	324	1,135	236,599	200	-	150	12,337
47	11/14	325	1,134	236,274	574	1,085	225,760	325	1,134	236,274	200	-	154	12,692
48	12/14	327	1,132	235,947	577	1,082	225,182	327	1,132	235,947	200	-	159	13,050
49	01/15	328	1,131	235,619	580	1,079	224,602	328	1,131	235,619	200	-	163	13,413
50	02/15	330	1,129	235,289	583	1,076	224,020	330	1,129	235,289	200	-	168	13,781
51	03/15	332	1,127	234,957	586	1,073	223,434	332	1,127	234,957	200	-	172	14,153
52	04/15	333	1,126	234,624	588	1,071	222,846	333	1,126	234,624	200	-	177	14,530
53	05/15	335	1,124	234,289	591	1,068	222,255	335	1,124	234,289	200	-	182	14,912
54	06/15	336	1,123	233,953	594	1,065	221,660	336	1,123	233,953	200	-	186	15,298
55	07/15	338	1,121	233,615	597	1,062	221,064	338	1,121	233,615	200	-	191	15,689
56	08/15	340	1,119	233,275	600	1,059	220,464	340	1,119	233,275	200	-	196	16,085
57	09/15	341	1,118	232,934	603	1,056	219,861	341	1,118	232,934	200	-	201	16,487
58	10/15	343	1,116	232,591	605	1,054	219,256	343	1,116	232,591	200	-	206	16,893
59	11/15	344	1,115	232,247	608	1,051	218,647	344	1,115	232,247	200	-	211	17,304
60	12/15	346	1,113	231,901	611	1,048	218,036	346	1,113	231,901	200	-	216	17,720
61	01/16	348	1,111	231,553	614	1,045	217,422	348	1,111	231,553	200	-	222	18,142
62	02/16	349	1,110	231,203	617	1,042	216,805	349	1,110	231,203	200	-	227	18,568
63	03/16	351	1,108	230,852	620	1,039	216,184	351	1,108	230,852	200	-	232	19,000
64	04/16	353	1,106	230,499	623	1,036	215,561	353	1,106	230,499	200	-	238	19,438
65	05/16	355	1,104	230,145	626	1,033	214,935	355	1,104	230,145	200	-	243	19,881
66	06/16	356	1,103	229,789	629	1,030	214,306	356	1,103	229,789	200	-	249	20,329
67	07/16	358	1,101	229,431	632	1,027	213,674	358	1,101	229,431	200	-	254	20,784

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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	-	260	21,243
69	09/16	361	1,098	228,710	638	1,021	212,401	361	1,098	228,710	200	-	266	21,709
70	10/16	363	1,096	228,347	641	1,018	211,759	363	1,096	228,347	200	-	271	22,180
71	11/16	365	1,094	227,982	644	1,015	211,115	365	1,094	227,982	200	-	277	22,658
72	12/16	367	1,092	227,615	647	1,012	210,468	367	1,092	227,615	200	-	283	23,141
73	01/17	368	1,091	227,247	651	1,008	209,817	368	1,091	227,247	200	-	289	23,630
74	02/17	370	1,089	226,877	654	1,005	209,164	370	1,089	226,877	200	-	295	24,125
75	03/17	372	1,087	226,505	657	1,002	208,507	372	1,087	226,505	200	-	302	24,627
76	04/17	374	1,085	226,131	660	999	207,847	374	1,085	226,131	200	-	308	25,135
77	05/17	375	1,084	225,756	663	996	207,184	375	1,084	225,756	200	-	314	25,649
78	06/17	377	1,082	225,379	666	993	206,518	377	1,082	225,379	200	-	321	26,170
79	07/17	379	1,080	225,000	669	990	205,848	379	1,080	225,000	200	-	327	26,697
80	08/17	381	1,078	224,619	673	986	205,176	381	1,078	224,619	200	-	334	27,230
81	09/17	383	1,076	224,236	676	983	204,500	383	1,076	224,236	200	-	340	27,771
82	10/17	385	1,074	223,851	679	980	203,821	385	1,074	223,851	200	-	347	28,318
83	11/17	386	1,073	223,465	682	977	203,138	386	1,073	223,465	200	-	354	28,872
84	12/17	388	1,071	223,077	686	973	202,453	388	1,071	223,077	200	-	361	29,433
85	01/18	390	1,069	222,687	689	970	201,764	390	1,069	222,687	200	-	368	30,001
86	02/18	392	1,067	222,295	692	967	201,071	392	1,067	222,295	200	-	375	30,576
87	03/18	394	1,065	221,901	696	963	200,376	394	1,065	221,901	200	-	382	31,158
88	04/18	396	1,063	221,505	699	960	199,677	396	1,063	221,505	200	-	389	31,747
89	05/18	398	1,061	221,108	702	957	198,975	398	1,061	221,108	200	-	397	32,344
90	06/18	400	1,059	220,708	706	953	198,269	400	1,059	220,708	200	-	404	32,949
91	07/18	401	1,058	220,307	709	950	197,560	401	1,058	220,307	200	-	412	33,560
92	08/18	403	1,056	219,903	712	947	196,848	403	1,056	219,903	200	-	420	34,180
93	09/18	405	1,054	219,498	716	943	196,132	405	1,054	219,498	200	-	427	34,807
94	10/18	407	1,052	219,091	719	940	195,413	407	1,052	219,091	200	-	435	35,442
95	11/18	409	1,050	218,682	723	936	194,690	409	1,050	218,682	200	-	443	36,085
96	12/18	411	1,048	218,270	726	933	193,964	411	1,048	218,270	200	-	451	36,736
97	01/19	413	1,046	217,857	730	929	193,235	413	1,046	217,857	200	-	459	37,396
98	02/19	415	1,044	217,442	733	926	192,502	415	1,044	217,442	200	-	467	38,063
99	03/19	417	1,042	217,025	737	922	191,765	417	1,042	217,025	200	-	476	38,739
100	04/19	419	1,040	216,606	740	919	191,025	419	1,040	216,606	200	-	484	39,423
101	05/19	421	1,038	216,185	744	915	190,281	421	1,038	216,185	200	-	493	40,116
102	06/19	423	1,036	215,762	747	912	189,534	423	1,036	215,762	200	-	501	40,817
103	07/19	425	1,034	215,337	751	908	188,783	425	1,034	215,337	200	-	510	41,527
104	08/19	427	1,032	214,909	754	905	188,029	427	1,032	214,909	200	-	519	42,247
105	09/19	429	1,030	214,480	758	901	187,271	429	1,030	214,480	200	-	528	42,975

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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	-	537	43,712
107	11/19	433	1,026	213,616	765	894	185,744	433	1,026	213,616	200	-	546	44,458
108	12/19	435	1,024	213,180	769	890	184,975	435	1,024	213,180	200	-	556	45,214
109	01/20	438	1,021	212,743	773	886	184,202	438	1,021	212,743	200	-	565	45,979
110	02/20	440	1,019	212,303	776	883	183,426	440	1,019	212,303	200	-	575	46,754
111	03/20	442	1,017	211,861	780	879	182,646	442	1,017	211,861	200	-	584	47,538
112	04/20	444	1,015	211,417	784	875	181,862	444	1,015	211,417	200	-	594	48,333
113	05/20	446	1,013	210,972	788	871	181,074	446	1,013	210,972	200	-	604	49,137
114	06/20	448	1,011	210,523	791	868	180,283	448	1,011	210,523	200	-	614	49,951
115	07/20	450	1,009	210,073	795	864	179,488	450	1,009	210,073	200	-	624	50,775
116	08/20	452	1,007	209,621	799	860	178,689	452	1,007	209,621	200	-	635	51,610
117	09/20	455	1,004	209,166	803	856	177,886	455	1,004	209,166	200	-	645	52,455
118	10/20	457	1,002	208,709	807	852	177,079	457	1,002	208,709	200	-	656	53,311
119	11/20	459	1,000	208,251	810	849	176,269	459	1,000	208,251	200	-	666	54,177
120	12/20	461	998	207,789	814	845	175,454	461	998	207,789	200	-	677	55,054
121	01/21	463	996	207,326	818	841	174,636	463	996	207,326	200	-	688	55,943
122	02/21	466	993	206,860	822	837	173,814	466	993	206,860	200	-	699	56,842
123	03/21	468	991	206,393	826	833	172,988	468	991	206,393	200	-	711	57,752
124	04/21	470	989	205,923	830	829	172,158	470	989	205,923	200	-	722	58,674
125	05/21	472	987	205,450	834	825	171,324	472	987	205,450	200	-	733	59,608
126	06/21	475	984	204,976	838	821	170,486	475	984	204,976	200	-	745	60,553
127	07/21	477	982	204,499	842	817	169,643	477	982	204,499	200	-	757	61,510
128	08/21	479	980	204,020	846	813	168,797	479	980	204,020	200	-	769	62,479
129	09/21	481	978	203,538	850	809	167,947	481	978	203,538	200	-	781	63,460
130	10/21	484	975	203,055	854	805	167,093	484	975	203,055	200	-	793	64,453
131	11/21	486	973	202,569	858	801	166,235	486	973	202,569	200	-	806	65,458
132	12/21	488	971	202,080	862	797	165,372	488	971	202,080	200	-	818	66,477
133	01/22	491	968	201,590	867	792	164,506	491	968	201,590	200	-	831	67,508
134	02/22	493	966	201,097	871	788	163,635	493	966	201,097	200	-	844	68,551
135	03/22	495	964	200,601	875	784	162,760	495	964	200,601	200	-	857	69,608
136	04/22	498	961	200,103	879	780	161,881	498	961	200,103	200	-	870	70,678
137	05/22	500	959	199,603	883	776	160,997	500	959	199,603	200	-	883	71,762
138	06/22	503	956	199,101	888	771	160,110	503	956	199,101	200	-	897	72,859
139	07/22	505	954	198,596	892	767	159,218	505	954	198,596	200	-	911	73,970
140	08/22	507	952	198,088	896	763	158,322	507	952	198,088	200	-	925	75,094
141	09/22	510	949	197,579	900	759	157,422	510	949	197,579	200	-	939	76,233
142	10/22	512	947	197,066	905	754	156,517	512	947	197,066	200	-	953	77,386
143	11/22	515	944	196,552	909	750	155,608	515	944	196,552	200	-	967	78,553

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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	-	982	79,735
145	01/23	520	939	195,515	918	741	153,777	520	939	195,515	200	-	997	80,932
146	02/23	522	937	194,992	922	737	152,855	522	937	194,992	200	-	1,012	82,144
147	03/23	525	934	194,468	927	732	151,928	525	934	194,468	200	-	1,027	83,370
148	04/23	527	932	193,941	931	728	150,997	527	932	193,941	200	-	1,042	84,612
149	05/23	530	929	193,411	935	724	150,062	530	929	193,411	200	-	1,058	85,870
150	06/23	532	927	192,879	940	719	149,122	532	927	192,879	200	-	1,073	87,143
151	07/23	535	924	192,344	944	715	148,177	535	924	192,344	200	-	1,089	88,433
152	08/23	537	922	191,807	949	710	147,228	537	922	191,807	200	-	1,105	89,738
153	09/23	540	919	191,267	954	705	146,275	540	919	191,267	200	-	1,122	91,060
154	10/23	543	916	190,724	958	701	145,317	543	916	190,724	200	-	1,138	92,398
155	11/23	545	914	190,179	963	696	144,354	545	914	190,179	200	-	1,155	93,753
156	12/23	548	911	189,631	967	692	143,387	548	911	189,631	200	-	1,172	95,125
157	01/24	550	909	189,081	972	687	142,415	550	909	189,081	200	-	1,189	96,514
158	02/24	553	906	188,528	977	682	141,438	553	906	188,528	200	-	1,206	97,921
159	03/24	556	903	187,972	981	678	140,457	556	903	187,972	200	-	1,224	99,345
160	04/24	558	901	187,414	986	673	139,471	558	901	187,414	200	-	1,242	100,786
161	05/24	561	898	186,853	991	668	138,480	561	898	186,853	200	-	1,260	102,246
162	06/24	564	895	186,289	995	664	137,485	564	895	186,289	200	-	1,278	103,724
163	07/24	566	893	185,723	1,000	659	136,484	566	893	185,723	200	-	1,297	105,221
164	08/24	569	890	185,154	1,005	654	135,479	569	890	185,154	200	-	1,315	106,736
165	09/24	572	887	184,582	1,010	649	134,470	572	887	184,582	200	-	1,334	108,270
166	10/24	575	884	184,008	1,015	644	133,455	575	884	184,008	200	-	1,353	109,824
167	11/24	577	882	183,430	1,020	639	132,435	577	882	183,430	200	-	1,373	111,396
168	12/24	580	879	182,850	1,024	635	131,411	580	879	182,850	200	-	1,392	112,989
169	01/25	583	876	182,267	1,029	630	130,382	583	876	182,267	200	-	1,412	114,601
170	02/25	586	873	181,682	1,034	625	129,347	586	873	181,682	200	-	1,433	116,234
171	03/25	588	871	181,093	1,039	620	128,308	588	871	181,093	200	-	1,453	117,887
172	04/25	591	868	180,502	1,044	615	127,264	591	868	180,502	200	-	1,474	119,560
173	05/25	594	865	179,908	1,049	610	126,215	594	865	179,908	200	-	1,495	121,255
174	06/25	597	862	179,311	1,054	605	125,161	597	862	179,311	200	-	1,516	122,970
175	07/25	600	859	178,711	1,059	600	124,101	600	859	178,711	200	-	1,537	124,708
176	08/25	603	856	178,109	1,064	595	123,037	603	856	178,109	200	-	1,559	126,466
177	09/25	606	853	177,503	1,069	590	121,967	606	853	177,503	200	-	1,581	128,247
178	10/25	608	851	176,895	1,075	584	120,893	608	851	176,895	200	-	1,603	130,050
179	11/25	611	848	176,283	1,080	579	119,813	611	848	176,283	200	-	1,626	131,876
180	12/25	614	845	175,669	1,085	574	118,728	614	845	175,669	200	-	1,648	133,724
181	01/26	617	842	175,052	1,090	569	117,638	617	842	175,052	200	-	1,672	135,596

## Mortgage Balloon Payment Fund Illustration #4: ROI 15.0%

		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	-	1,695	137,491
183	03/26	623	836	173,808	1,101	558	115,442	623	836	173,808	200	-	1,719	139,410
184	04/26	626	833	173,182	1,106	553	114,336	626	833	173,182	200	-	1,743	141,352
185	05/26	629	830	172,553	1,111	548	113,225	629	830	172,553	200	-	1,767	143,319
186	06/26	632	827	171,921	1,116	543	112,109	632	827	171,921	200	-	1,791	145,311
187	07/26	635	824	171,285	1,122	537	110,987	635	824	171,285	200	-	1,816	147,327
188	08/26	638	821	170,647	1,127	532	109,860	638	821	170,647	200	-	1,842	149,369
189	09/26	641	818	170,006	1,133	526	108,727	641	818	170,006	200	-	1,867	151,436
190	10/26	644	815	169,361	1,138	521	107,589	644	815	169,361	200	-	1,893	153,529
191	11/26	647	812	168,714	1,143	516	106,446	647	812	168,714	200	-	1,919	155,648
192	12/26	651	808	168,063	1,149	510	105,297	651	808	168,063	200	-	1,946	157,793
193	01/27	654	805	167,410	1,154	505	104,142	654	805	167,410	200	-	1,972	159,966
194	02/27	657	802	166,753	1,160	499	102,982	657	802	166,753	200	-	2,000	162,165
195	03/27	660	799	166,093	1,166	493	101,817	660	799	166,093	200	-	2,027	164,392
196	04/27	663	796	165,430	1,171	488	100,646	663	796	165,430	200	-	2,055	166,647
197	05/27	666	793	164,763	1,177	482	99,469	666	793	-	200	165,430	2,083	3,501
198	06/27	670	789	164,094	1,182	477	98,287	-	-	-	1,459	-	44	5,003
199	07/27	673	786	163,421	1,188	471	97,099	-	-	-	1,459	-	63	6,525
200	08/27	676	783	162,745	1,194	465	95,905	-	-	-	1,459	-	82	8,065
201	09/27	679	780	162,066	1,199	460	94,705	-	-	-	1,459	-	101	9,625
202	10/27	682	777	161,384	1,205	454	93,500	-	-	-	1,459	-	120	11,205
203	11/27	686	773	160,698	1,211	448	92,289	-	-	-	1,459	-	140	12,804
204	12/27	689	770	160,009	1,217	442	91,072	-	-	-	1,459	-	160	14,423
205	01/28	692	767	159,317	1,223	436	89,850	-	-	-	1,459	-	180	16,062
206	02/28	696	763	158,621	1,228	431	88,621	-	-	-	1,459	-	201	17,722
207	03/28	699	760	157,922	1,234	425	87,387	-	-	-	1,459	-	222	19,402
208	04/28	702	757	157,220	1,240	419	86,147	-	-	-	1,459	-	243	21,104
209	05/28	706	753	156,514	1,246	413	84,900	-	-	-	1,459	-	264	22,827
210	06/28	709	750	155,805	1,252	407	83,648	-	-	-	1,459	-	285	24,571
211	07/28	712	747	155,093	1,258	401	82,390	-	-	-	1,459	-	307	26,337
212	08/28	716	743	154,377	1,264	395	81,126	-	-	-	1,459	-	329	28,125
213	09/28	719	740	153,658	1,270	389	79,856	-	-	-	1,459	-	352	29,936
214	10/28	723	736	152,935	1,276	383	78,579	-	-	-	1,459	-	374	31,769
215	11/28	726	733	152,209	1,282	377	77,297	-	-	-	1,459	-	397	33,625
216	12/28	730	729	151,479	1,289	370	76,008	-	-	-	1,459	-	420	35,504
217	01/29	733	726	150,746	1,295	364	74,713	-	-	-	1,459	-	444	37,407
218	02/29	737	722	150,009	1,301	358	73,412	-	-	-	1,459	-	468	39,334
219	03/29	740	719	149,269	1,307	352	72,105	-	-	-	1,459	-	492	41,285



## Mortgage Balloon Payment Fund Illustration #4: ROI 15.0%

		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	-	-	-	1,459	-	516	43,260
221	05/29	747	712	147,778	1,320	339	69,472	-	-	-	1,459	-	541	45,259
222	06/29	751	708	147,027	1,326	333	68,146	-	-	-	1,459	-	566	47,284
223	07/29	754	705	146,273	1,332	327	66,813	-	-	-	1,459	-	591	49,334
224	08/29	758	701	145,514	1,339	320	65,474	-	-	-	1,459	-	617	51,410
225	09/29	762	697	144,753	1,345	314	64,129	-	-	-	1,459	-	643	53,511
226	10/29	765	694	143,987	1,352	307	62,777	-	-	-	1,459	-	669	55,639
227	11/29	769	690	143,218	1,358	301	61,419	-	-	-	1,459	-	695	57,794
228	12/29	773	686	142,445	1,365	294	60,055	-	-	-	1,459	-	722	59,975
229	01/30	776	683	141,669	1,371	288	58,683	-	-	-	1,459	-	750	62,184
230	02/30	780	679	140,889	1,378	281	57,306	-	-	-	1,459	-	777	64,420
231	03/30	784	675	140,105	1,384	275	55,921	-	-	-	1,459	-	805	66,684
232	04/30	788	671	139,317	1,391	268	54,530	-	-	-	1,459	-	834	68,977
233	05/30	791	668	138,526	1,398	261	53,132	-	-	-	1,459	-	862	71,298
234	06/30	795	664	137,731	1,404	255	51,728	-	-	-	1,459	-	891	73,648
235	07/30	799	660	136,932	1,411	248	50,317	-	-	-	1,459	-	921	76,028
236	08/30	803	656	136,129	1,418	241	48,899	-	-	-	1,459	-	950	78,437
237	09/30	807	652	135,322	1,425	234	47,474	-	-	-	1,459	-	980	80,877
238	10/30	811	648	134,511	1,432	227	46,043	-	-	-	1,459	-	1,011	83,347
239	11/30	814	645	133,697	1,438	221	44,604	-	-	-	1,459	-	1,042	85,848
240	12/30	818	641	132,879	1,445	214	43,159	-	-	-	1,459	-	1,073	88,380
241	01/31	822	637	132,056	1,452	207	41,707	-	-	-	1,459	-	1,105	90,944
242	02/31	826	633	131,230	1,459	200	40,248	-	-	-	1,459	-	1,137	93,539
243	03/31	830	629	130,400	1,466	193	38,782	-	-	-	1,459	-	1,169	96,168
244	04/31	834	625	129,566	1,473	186	37,308	-	-	-	1,459	-	1,202	98,829
245	05/31	838	621	128,728	1,480	179	35,828	-	-	-	1,459	-	1,235	101,523
246	06/31	842	617	127,885	1,487	172	34,341	-	-	-	1,459	-	1,269	104,251
247	07/31	846	613	127,039	1,494	165	32,846	-	-	-	1,459	-	1,303	107,013
248	08/31	850	609	126,189	1,502	157	31,345	-	-	-	1,459	-	1,338	109,810
249	09/31	854	605	125,335	1,509	150	29,836	-	-	-	1,459	-	1,373	112,642
250	10/31	858	601	124,476	1,516	143	28,320	-	-	-	1,459	-	1,408	115,509
251	11/31	863	596	123,614	1,523	136	26,797	-	-	-	1,459	-	1,444	118,411
252	12/31	867	592	122,747	1,531	128	25,266	-	-	-	1,459	-	1,480	121,351
253	01/32	871	588	121,876	1,538	121	23,728	-	-	-	1,459	-	1,517	124,326
254	02/32	875	584	121,001	1,545	114	22,183	-	-	-	1,459	-	1,554	127,339
255	03/32	879	580	120,122	1,553	106	20,630	-	-	-	1,459	-	1,592	130,390
256	04/32	883	576	119,238	1,560	99	19,070	-	-	-	1,459	-	1,630	133,479
257	05/32	888	571	118,351	1,568	91	17,502	-	-	-	1,459	-	1,668	136,607

## Mortgage Balloon Payment Fund Illustration #4: ROI 15.0%

		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	-	1,708	139,773
259	07/32	896	563	116,563	1,583	76	14,344	-	-	-	1,459	-	1,747	142,979
260	08/32	900	559	115,662	1,590	69	12,754	-	-	-	1,459	-	1,787	146,226
261	09/32	905	554	114,757	1,598	61	11,156	-	-	-	1,459	-	1,828	149,512
262	10/32	909	550	113,848	1,606	53	9,551	-	-	-	1,459	-	1,869	152,840
263	11/32	913	546	112,935	1,613	46	7,938	-	-	-	1,459	-	1,911	156,210
264	12/32	918	541	112,017	1,621	38	6,317	-	-	-	1,459	-	1,953	159,621
265	01/33	922	537	111,095	1,629	30	4,688	-	-	-	1,459	-	1,995	163,076
266	02/33	927	532	110,168	1,637	22	3,051	-	-	-	1,459	-	2,038	166,573
267	03/33	931	528	109,237	1,644	15	1,407	-	-	-	1,459	-	2,082	170,114
268	04/33	936	523	108,301	1,407	-	-	-	-	-	1,459	-	2,126	173,700
269	05/33	940	519	107,361	-	-	-	-	-	-	1,459	-	2,171	177,330
270	06/33	945	514	106,417	-	-	-	-	-	-	1,459	-	2,217	181,006
271	07/33	949	510	105,468	-	-	-	-	-	-	1,459	-	2,263	184,727
272	08/33	954	505	104,514	-	-	-	-	-	-	1,459	-	2,309	188,495
273	09/33	958	501	103,556	-	-	-	-	-	-	1,459	-	2,356	192,310
274	10/33	963	496	102,593	-	-	-	-	-	-	1,459	-	2,404	196,173
275	11/33	967	492	101,626	-	-	-	-	-	-	1,459	-	2,452	200,085
276	12/33	972	487	100,654	-	-	-	-	-	-	1,459	-	2,501	204,045
277	01/34	977	482	99,677	-	-	-	-	-	-	1,459	-	2,551	208,054
278	02/34	981	478	98,695	-	-	-	-	-	-	1,459	-	2,601	212,114
279	03/34	986	473	97,709	-	-	-	-	-	-	1,459	-	2,651	216,224
280	04/34	991	468	96,719	-	-	-	-	-	-	1,459	-	2,703	220,386
281	05/34	996	463	95,723	-	-	-	-	-	-	1,459	-	2,755	224,600
282	06/34	1,000	459	94,723	-	-	-	-	-	-	1,459	-	2,807	228,866
283	07/34	1,005	454	93,718	-	-	-	-	-	-	1,459	-	2,861	233,186
284	08/34	1,010	449	92,708	-	-	-	-	-	-	1,459	-	2,915	237,560
285	09/34	1,015	444	91,693	-	-	-	-	-	-	1,459	-	2,970	241,989
286	10/34	1,020	439	90,673	-	-	-	-	-	-	1,459	-	3,025	246,472
287	11/34	1,025	434	89,649	-	-	-	-	-	-	1,459	-	3,081	251,012
288	12/34	1,029	430	88,619	-	-	-	-	-	-	1,459	-	3,138	255,609
289	01/35	1,034	425	87,585	-	-	-	-	-	-	1,459	-	3,195	260,263
290	02/35	1,039	420	86,546	-	-	-	-	-	-	1,459	-	3,253	264,975
291	03/35	1,044	415	85,501	-	-	-	-	-	-	1,459	-	3,312	269,747
292	04/35	1,049	410	84,452	-	-	-	-	-	-	1,459	-	3,372	274,577
293	05/35	1,054	405	83,398	-	-	-	-	-	-	1,459	-	3,432	279,469
294	06/35	1,059	400	82,338	-	-	-	-	-	-	1,459	-	3,493	284,421
295	07/35	1,064	395	81,274	-	-	-	-	-	-	1,459	-	3,555	289,435



## Mortgage Balloon Payment Fund Illustration #4: ROI 15.0%

		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	-	3,618	294,512
297	09/35	1,075	384	79,130	-	-	-	-	-	-	1,459	-	3,681	299,653
298	10/35	1,080	379	78,050	-	-	-	-	-	-	1,459	-	3,746	304,857
299	11/35	1,085	374	76,965	-	-	-	-	-	-	1,459	-	3,811	310,127
300	12/35	1,090	369	75,874	-	-	-	-	-	-	1,459	-	3,877	315,462
301	01/36	1,095	364	74,779	-	-	-	-	-	-	1,459	-	3,943	320,865
302	02/36	1,101	358	73,678	-	-	-	-	-	-	1,459	-	4,011	326,335
303	03/36	1,106	353	72,572	-	-	-	-	-	-	1,459	-	4,079	331,873
304	04/36	1,111	348	71,461	-	-	-	-	-	-	1,459	-	4,148	337,480
305	05/36	1,117	342	70,345	-	-	-	-	-	-	1,459	-	4,219	343,158
306	06/36	1,122	337	69,223	-	-	-	-	-	-	1,459	-	4,289	348,906
307	07/36	1,127	332	68,095	-	-	-	-	-	-	1,459	-	4,361	354,726
308	08/36	1,133	326	66,963	-	-	-	-	-	-	1,459	-	4,434	360,620
309	09/36	1,138	321	65,824	-	-	-	-	-	-	1,459	-	4,508	366,586
310	10/36	1,144	315	64,681	-	-	-	-	-	-	1,459	-	4,582	372,628
311	11/36	1,149	310	63,532	-	-	-	-	-	-	1,459	-	4,658	378,744
312	12/36	1,155	304	62,377	-	-	-	-	-	-	1,459	-	4,734	384,938
313	01/37	1,160	299	61,217	-	-	-	-	-	-	1,459	-	4,812	391,208
314	02/37	1,166	293	60,051	-	-	-	-	-	-	1,459	-	4,890	397,558
315	03/37	1,171	288	58,880	-	-	-	-	-	-	1,459	-	4,969	403,986
316	04/37	1,177	282	57,703	-	-	-	-	-	-	1,459	-	5,050	410,495
317	05/37	1,183	276	56,521	-	-	-	-	-	-	1,459	-	5,131	417,085
318	06/37	1,188	271	55,333	-	-	-	-	-	-	1,459	-	5,214	423,758
319	07/37	1,194	265	54,139	-	-	-	-	-	-	1,459	-	5,297	430,514
320	08/37	1,200	259	52,939	-	-	-	-	-	-	1,459	-	5,381	437,354
321	09/37	1,205	254	51,734	-	-	-	-	-	-	1,459	-	5,467	444,280
322	10/37	1,211	248	50,523	-	-	-	-	-	-	1,459	-	5,553	451,292
323	11/37	1,217	242	49,306	-	-	-	-	-	-	1,459	-	5,641	458,393
324	12/37	1,223	236	48,083	-	-	-	-	-	-	1,459	-	5,730	465,582
325	01/38	1,229	230	46,855	-	-	-	-	-	-	1,459	-	5,820	472,860
326	02/38	1,234	225	45,620	-	-	-	-	-	-	1,459	-	5,911	480,230
327	03/38	1,240	219	44,380	-	-	-	-	-	-	1,459	-	6,003	487,692
328	04/38	1,246	213	43,133	-	-	-	-	-	-	1,459	-	6,096	495,247
329	05/38	1,252	207	41,881	-	-	-	-	-	-	1,459	-	6,191	502,897
330	06/38	1,258	201	40,623	-	-	-	-	-	-	1,459	-	6,286	510,642
331	07/38	1,264	195	39,358	-	-	-	-	-	-	1,459	-	6,383	518,484
332	08/38	1,270	189	38,088	-	-	-	-	-	-	1,459	-	6,481	526,424
333	09/38	1,276	183	36,811	-	-	-	-	-	-	1,459	-	6,580	534,463

## Mortgage Balloon Payment Fund Illustration #4: ROI 15.0%

		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	-	6,681	542,603
335	11/38	1,289	170	34,240	-	-	-	-	-	-	1,459	-	6,783	550,845
336	12/38	1,295	164	32,945	-	-	-	-	-	-	1,459	-	6,886	559,189
337	01/39	1,301	158	31,644	-	-	-	-	-	-	1,459	-	6,990	567,638
338	02/39	1,307	152	30,337	-	-	-	-	-	-	1,459	-	7,095	576,192
339	03/39	1,314	145	29,023	-	-	-	-	-	-	1,459	-	7,202	584,854
340	04/39	1,320	139	27,703	-	-	-	-	-	-	1,459	-	7,311	593,624
341	05/39	1,326	133	26,377	-	-	-	-	-	-	1,459	-	7,420	602,503
342	06/39	1,333	126	25,044	-	-	-	-	-	-	1,459	-	7,531	611,493
343	07/39	1,339	120	23,705	-	-	-	-	-	-	1,459	-	7,644	620,596
344	08/39	1,345	114	22,360	-	-	-	-	-	-	1,459	-	7,757	629,812
345	09/39	1,352	107	21,008	-	-	-	-	-	-	1,459	-	7,873	639,144
346	10/39	1,358	101	19,650	-	-	-	-	-	-	1,459	-	7,989	648,592
347	11/39	1,365	94	18,285	-	-	-	-	-	-	1,459	-	8,107	658,159
348	12/39	1,371	88	16,913	-	-	-	-	-	-	1,459	-	8,227	667,845
349	01/40	1,378	81	15,535	-	-	-	-	-	-	1,459	-	8,348	677,652
350	02/40	1,385	74	14,151	-	-	-	-	-	-	1,459	-	8,471	687,581
351	03/40	1,391	68	12,760	-	-	-	-	-	-	1,459	-	8,595	697,635
352	04/40	1,398	61	11,362	-	-	-	-	-	-	1,459	-	8,720	707,814
353	05/40	1,405	54	9,957	-	-	-	-	-	-	1,459	-	8,848	718,121
354	06/40	1,411	48	8,546	-	-	-	-	-	-	1,459	-	8,977	728,557
355	07/40	1,418	41	7,128	-	-	-	-	-	-	1,459	-	9,107	739,123
356	08/40	1,425	34	5,703	-	-	-	-	-	-	1,459	-	9,239	749,821
357	09/40	1,432	27	4,271	-	-	-	-	-	-	1,459	-	9,373	760,652
358	10/40	1,439	20	2,833	-	-	-	-	-	-	1,459	-	9,508	771,620
359	11/40	1,445	14	1,387	-	-	-	-	-	-	1,459	-	9,645	782,724
360	12/40	1,387	-	-	-	-	-	-	-	-	1,459	-	9,784	793,967
		<b>\$250,000</b>	<b>\$275,168</b>		<b>\$250,000</b>	<b>\$194,360</b>		<b>\$85,237</b>	<b>\$202,186</b>		<b>\$277,217</b>	<b>\$165,430</b>	<b>\$682,180</b>	