

2

April 6, 2000

Ms. Ellen Seidman, Director  
Office of Thrift Supervision  
1700 G Street, N.W.  
Washington, D.C. 20552

Dear Ms. Seidman

This letter is in response to your request for public comments on deceptive lending practices.

A common deceptive practice of lenders is to quote an interest rate. Afterwards, the rate is changed by utilizing a "360 day year"! This practice increases the interest and the debt of the borrower by nearly twenty percent, over the life of a 30 year loan. (see Bankers Trust amortization schedule last page).

The enclosed exhibits further support my statements above.

- 1 Copy of a portion of the "Purchasing and Service Agreement" (PSA) by and between **KIDDER PEABODY, UNION BANK and BANKERS TRUST**.
- 2 Page 3 and 4 of "OPPOSITION" by Scott Tepper, attorney at law, in case# BC 200477 Los Angeles Superior Court.
- 3 Page six of "Declaration" by attorney Tepper.
- 4 Copy of terms of loan taken over by Bankers Trust.
- 5 Standard amortization schedule conforming to terms above.
- 6 Bankers Trust amortization schedule, used in contravention of term agreed, with a "360 day year" to compute interest **resulting in 359 payments of \$69,197.55** and a **360<sup>th</sup> payment of \$1,564,873.80!** (final page of Bankers Trust schedule. This use of "360 day year" is not disclosed in covering letter, or in terms of schedule sent to

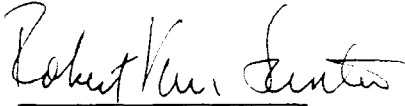
me. (see page 1 of Bankers Trust amortization schedule) and payments were required to be equal.

Many other loans were placed under the "Purchasing and Servicing Agreement between Kidder Peabody, Union Bank and Bankers Trust. To the best of my knowledge, some were foreclosed upon using the "360 day year" with the borrower in ignorance of this tactic..

You are no doubt alert to other reports of practices of Bankers Trust which may fall under your jurisdiction. I have seen several reported in the New York Times, including the failure to turn over funds belonging to the state of New York.

I am available with complete copies of any of the above documents you request.

Respectfully submitted



Robert Van Santen

Copy to	1	California regional office — Mr. Charles Deeardorff
	2	US Attorney-General Anti-Trust Division
	3	Chairman of the US Senate Banking Committee
	4	Attorney-General of the State of California
	5	Attorney-General of the State of New York

~~XXXXXXXXXX~~  
see Third page # 32

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KIDDER, PEABODY ACCEPTANCE CORPORATION I,  
DEPOSITOR

BANKERS TRUST COMPANY,  
SERVICER

and

UNION BANK,  
TRUSTEE

---

~~POOLING AND SERVICING AGREEMENT~~

Dated as of May 1, 1993

---

~~Multifamily Mortgage Pass-Through Certificates~~

Series 1993-M1

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~~XXXXXXXXXX~~  
EXHIBIT "A"

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Certificates shall be allocated among Holders of Certificates of such Class in proportion to their respective Percentage Interests.

"Weighted Average Net Mortgage Interest Rate": As to any Distribution Date, a rate equal to the average expressed as a percentage and rounded to eight decimal places of the Net Mortgage Interest Rates of all related Mortgage Loans as of the Due Date in the preceding month, weighted on the basis of the Scheduled Principal Balances of such Mortgage Loans as of such Due Date.

"Yield Maintenance Charge": Payments received on a Mortgage Loan as the result of a Principal Prepayment thereon, not otherwise due thereon in respect of principal or interest, which have been calculated (based on scheduled payments on such Mortgage Loan) to compensate the maker for reinvestment losses based on the value of an interest rate index at or near the time of prepayment. Prepayment premiums not so calculated will not be considered "Yield Maintenance Charges".

#### SECTION 1.02. Certain Calculations.

Unless otherwise specified herein, the following provisions shall apply:

(i) All calculations of interest (other than with respect to the Mortgage Loans) provided for herein shall be made on the basis of a 360-day year consisting of twelve 30-day months. All calculations of interest with respect to any Mortgage Loan provided for herein shall be made in accordance with the terms of the related Note and Mortgage or, if such documents do not specify the basis upon which interest accrues thereon, on the basis of a 360-day year consisting of twelve 30-day months.

(ii) The portion of any Insurance Proceeds or Liquidation Proceeds in respect of a Mortgage Loan allocable to principal shall equal the total amount of such proceeds minus (a) any portion thereof payable to the Servicer or the Trustee pursuant to the provisions of this Agreement and (b) any portion thereof equal to interest on the unpaid principal balance of such Mortgage Loan at the Net Mortgage Interest Rate applicable from time to time from the Due Date as to which interest was last paid by the Borrower up to but not including the Due Date in the Prepayment Period in which such proceeds are received.

(iii) Any Mortgage Loan payment is deemed to be received on the date such payment is actually received by the Servicer or the Trustee, provided, however, that for purposes of calculating distributions on the Certificates, Principal Prepayments with respect to any Mortgage Loan are

deemed to be received on the date they are applied in accordance with customary servicing practices consistent with the terms of the related Note and Mortgage or, if applicable, Section 3.01(b) to reduce the outstanding principal balance of such Mortgage Loan on which interest accrues.

## ARTICLE II

### CONVEYANCE OF MORTGAGE LOANS; ORIGINAL ISSUANCE OF CERTIFICATES

#### SECTION 2.01. Conveyance of Mortgage Loans.

The Depositor, concurrently with the execution and delivery hereof, does hereby transfer, assign, set over and otherwise convey to the Trustee without recourse (except to the extent herein provided) all the right, title and interest of the Depositor in and to the Mortgage Loans, including all rights to payment in respect thereof, except as set forth below, and any security interest thereunder (whether in real or personal property and whether tangible or intangible) in favor of the Depositor, and all other assets included or to be included in the Trust Fund for the benefit of the Certificateholders. Such transfer and assignment includes all interest and principal received or receivable by the Depositor or the Servicer on or with respect to the Mortgage Loans other than (i) payments of principal and interest due on the Mortgage Loans on or before the Cut-Off Date, and (ii) Principal Prepayments received on or prior to the Cut-Off Date.

In connection with such transfer and assignment, the Depositor does hereby deliver to, and deposit with, the Custodian (on behalf of the Trustee) the following documents or instruments with respect to each Group 1 Mortgage Loan so assigned:

(i) the original of the Note, endorsed without recourse to the order of the Trustee in the following form: "Pay to the order of Union Bank, as Trustee under that certain Pooling and Servicing Agreement, dated as of May 1, 1993, for Kidder, Peabody Acceptance Corporation I Multifamily Mortgage Pass-Through Certificates, Series 1993-M1 without recourse";

(ii) the original recorded Mortgage showing the Trustee as mortgagee or accompanied by original recorded assignments showing a complete chain of title to the Trustee or, if any such original Mortgage or assignment has not been returned from the applicable public recording office, a copy thereof certified to be a true and complete copy of the original thereof submitted for recording;

Page 2 and 3

1 SCOTT J. TEPPER (S.B. #51693)  
2 GARY S. RASKIN (S.B. #169097)  
3 GARFIELD & TEPPER  
4 A Partnership of Professional Corporations  
5 1925 Century Park East, Suite 1250  
6 Los Angeles, California 90067-2713  
7 Telephone: (310) 277-1981

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8 Attorneys for Plaintiff and Cross-Defendant

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**SUPERIOR COURT OF CALIFORNIA  
FOR THE COUNTY OF LOS ANGELES**

ROBERT VAN SANTEN, )

CASE No. BC 200477

Plaintiff, )

vs. )

UNION BANK, etc., et al., )

Defendants; )

~~\_\_\_\_\_~~ **OPPOSITION TO DEFENDANTS' EX  
PARTE APPLICATION FOR  
PROTECTIVE ORDER RE POOLING  
AND SERVICING AGREEMENT;  
DECLARATION OF SCOTT J.  
TEPPER; EXHIBITS**

---

BANKERS TRUST COMPANY, etc. )

Assigned for all Purposes to:  
Judge Richard P. Kalustian, Department 17

Cross-Complainant )

Ex Parte Date: May 6, 1999  
Ex parte Time: 8:45 a.m.

vs. )

ROBERT VAN SANTEN, et al., )

Cross-Defendant. )

Complaint Filed: November 9, 1999  
Trial Date: May 24, 1999

Upon compulsion of an order of this court, on May 4, 1999 defendants produced portions of - but not all of, as ordered - a document, a "Pooling and Servicing Agreement dated as of May 1, 1993" ("PSA"), which was first sought by plaintiff in early January 1999. While defendants have not yet produced all of the document, the portions of the

1 PSA they have produced demonstrate that defendants have committed both fraud and  
2 breach of contract against plaintiff. Plaintiff intends to use the PSA in the trial herein in  
3 support of his breach of contract claims and has already pre-marked it as plaintiff's Exhibit  
4 31. (Pertinent pages of the PSA are attached hereto as Exhibit "A." They show that  
5 [REDACTED] were required, by the servicing contract to which plaintiff was not a party, to  
6 [REDACTED] to force a 360-day interest calculation on borrowers, even when the loan agreements  
7 of the borrowers did not call for [REDACTED] calculations. That is precisely what occurred here.)

8 While they have failed to produce all of the document they were ordered to produce  
9 (notably, exhibits which will bear specifically on plaintiff's loan), defendants now want a  
10 protective order issued, *ex parte*, to prevent dissemination of the document (and,  
11 presumably, to prohibit its introduction in the public trial of this matter).

12 Defendants' unclean hands prohibit this court from issuing a protective order, since  
13 defendants still have not produced what they were ordered to produce. Assuming  
14 defendants did produce the entire PSA, they would not be entitled to a protective order  
15 under Local Rule 7.19 or the case law. See, e.g. *Estate of Hearst* (1977) 67 Cal.App.3d  
16 777 and *Copley Press, Inc. v. Superior Court* (1998) 63 Cal.App.4th 367.

17 No trade secret or privileged information is implicated in the PSA, its secrecy is  
18 clearly not in the public interest, and its disclosure would not cause serious harm. Beyond  
19 that, the *ex parte* application is an attempt to circumvent a prior order of this court (and  
20 the time has passed for making a motion for reconsideration). The instant application also  
21 contradicts defendants' conscious decision not to accept a protective order when plaintiff  
22 had offered one in lieu of making a motion to compel, or in seeking a protective order as  
23 a condition of production.

24 In February defendants objected to producing the PSA. At that time they contended  
25 its production would constitute an invasion of privacy and reveal commercially sensitive  
26 information. While neither of these bases is legally cognizable, plaintiff nevertheless  
27 offered to stipulate to a protective order, orally and in writing, on numerous occasions, to  
28 avoid a discovery dispute. On March 2, 1999, for example, plaintiff made the following



1 offer:

2 Plaintiff has the right to discover the precise scope of the rights,  
3 duties and obligations of Bankers Trust as the loan servicer, which is  
4 most properly ascertained from the PSA. Since this is the document  
5 from which these duties and obligations derive, accordingly, the PSA  
6 should be produced. **As previously offered, we are willing to**  
7 **stipulate to a protective order, and if this is acceptable to you,**  
8 **please provide a draft for our review.** [Emphasis supplied.]

9 See Exhibit "B" attached hereto.

10 The offer was rejected. Defendants took their chances when they resisted any  
11 production and, more significantly, did not seek a protective order as a condition of  
12 production in the event they lost the motion to compel.

13 Now, the document has revealed that one of defendants' duties and obligations under  
14 the PSA as loan servicer was to try to impose a 360-day interest calculation on every  
15 borrower,<sup>1</sup> contrary to a holder in due course's obligation to take "as is" and further  
16 contrary to the representation of the seller of the loan to plaintiff that "this transfer [to  
17 Bankers Trust] will have no affect on the original terms or conditions of your loan." See  
18 Exhibit "C" hereto, which will be introduced at trial and is pre-marked as plaintiff's  
19 Exhibit 11. (Here, defendants knew that plaintiff's loan was set up on an actual year basis  
20 as a result of an inter-company memorandum from Gary Papilsky dated March 1, 1993.  
21 Plaintiff intends to introduce that document and has pre-marked it as Exhibit 47. See  
22 Exhibit "D" hereto. That document not only demonstrates that the cross-complaint for  
23 reformation is without any factual support and, just as significantly, that it is barred by the  
24 3-year statute of limitations, but also that defendants committed fraud and oppression.)

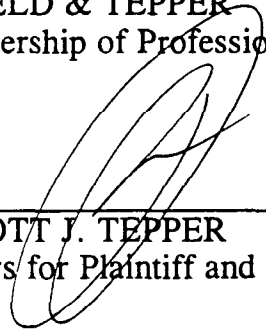
25 \_\_\_\_\_  
26 <sup>1</sup> Plaintiff anticipates introducing evidence at trial that Bankers Trust and a similar  
27 group of lenders have sought to use a 360 day interest calculation as an improper means of  
28 increasing their return on the highly discounted mortgages they acquired and securitized.

1 While the PSA is highly damaging to defendants and certainly explains why defendants  
2 have wrongly created a payoff dispute and have persisted even when the four corners of  
3 the operative agreements signed by plaintiff and defendants' predecessors clearly required  
4 interest to accrue at the rate of 9% per annum,<sup>2</sup> and while that practice may subject  
5 Bankers Trust to liability elsewhere,<sup>3</sup> that is no reason to protect the document from  
6 disclosure nor to prohibit plaintiff from using it at trial.

7 The *ex parte* application should be denied. It is an attempt to have this court  
8 reconsider a prior ruling and to have this court order a protective order which defendants  
9 consciously sought not to request when the motion to compel was heard. At some point  
10 defendants must be bound to their litigation conduct.

11 Dated: May 5, 1999

12 GARFIELD & TEPPER  
13 A Partnership of Professional Corporations

14  
15 By:   
16 SCOTT J. TEPPER  
17 Attorneys for Plaintiff and Cross-Defendant

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24 <sup>2</sup> Utilizing a 360 day interest calculation changes 9% interest to 9¼% and must be  
25 disclosed in advance. See *Chern v. Bank of America* (1976) 15 Cal.3d 866, 874.

26 <sup>3</sup> Plaintiff also wishes to challenge this court's ruling on his claims for duress and  
27 fraud. The PSA demonstrates defendants' motive and basis for their misconduct. The other  
28 exhibits attached hereto prove the misconduct.

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**[REDACTED] OF SCOTT J. TEPPER**

STATE OF CALIFORNIA )  
COUNTY OF LOS ANGELES ) ss:

**[REDACTED]**

Scott J. Tepper declares:

1. I am one of plaintiff's attorneys. I make this declaration in opposition to a threatened *ex parte* motion by defendants for a protective order concerning disclosure of a "Pooling and Servicing Agreement dated as of May 1, 1993" ("PSA") which was first sought by plaintiff in a request for production served on defendants on January 6, 1999, and which defendants finally produced portions of on May 4, 1999 under compulsion of an order from this court.

2. Despite defendants' obligation to produce the entire PSA, pursuant to this court's order, as noted above defendants have only produced portions of it. The exhibits, which relate to important issues, including but not limited to exhibits which relate directly to plaintiff's loan, are missing, and are acknowledged by defendants' counsel to be missing in a cover letter (which cover letter said they would be produced at some future date).

3. In my opinion, those portions of the PSA which have been produced demonstrate that defendants have committed both fraud and breach of contract against plaintiff. Plaintiff intends to use the PSA in the trial herein in support of his breach of contract claim and has already pre-marked it as plaintiff's Exhibit 31. True copies of pertinent pages of the PSA are attached hereto as Exhibit "A."

4. In February defendants objected to producing the PSA. At that time they contended its production would constitute an invasion of privacy and reveal commercially sensitive information. While neither of these bases is legally cognizable, through counsel plaintiff nevertheless offered to stipulate to a protective order, orally and in writing, on numerous occasions, to avoid a discovery dispute. On March 2, 1999, for example, I made the following offer:

Plaintiff has the right to discover the precise scope of the rights, duties and obligations of Bankers Trust as the loan

1           servicer, which is most properly ascertained from the PSA.  
2           Since this is the document from which these duties and  
3           obligations derive, accordingly, the PSA should be produced.  
4           **As previously offered, we are willing to stipulate to a**  
5           **protective order, and if this is acceptable to you, please**  
6           **provide a draft for our review. [Emphasis supplied.]**

7   A true copy of my letter of March 2, 1999 is attached hereto as Exhibit "B." The quoted  
8   language appears at page 2, at the end of the first paragraph.

9           5.       Defendants never drafted a protective order to resolve a discovery dispute,  
10          although I offered one two months ago. Rather, they took their chances when they resisted  
11          any production and, more significantly, did not seek a protective order as a condition of  
12          production in the event they lost the motion to compel. Plaintiff made a motion to compel,  
13          and defendants lost it.

14          6.       In my opinion the PSA has revealed that ~~one of defendants' duties and~~  
15          ~~obligations as loan servicer was to try to impose a 360-day interest calculation on every~~  
16          ~~borrower, contrary to a holder in due course's obligation to take "as is" and further~~  
17          ~~contrary to the representation of the seller of the loan to plaintiff that "this transfer [to~~  
18          ~~Bankers Trust] will have no affect on the original terms or conditions of your loan."~~ That  
19          quote is from a letter which we have pre-marked as plaintiff's Exhibit 11 and intend to  
20          introduce into evidence at trial. A true copy is attached hereto as Exhibit "C" hereto.

21          7.       The PSA is an important piece of evidence. Coupled with another document  
22          produced by defendant, which we have pre-marked for trial as plaintiff's Exhibit 47, a true  
23          copy of which is attached hereto as Exhibit "D," it demonstrates that defendants knowingly  
24          attempted to impose a 360 day interest calculation on plaintiff's loan even though the loan  
25          was clearly set on a 365 interest day accrual. Exhibit "D" when read in conjunction with  
26          Exhibit "A" also proves defendants' malice and intent and defendants' oppressive and  
27          fraudulent conduct. (Indeed, at trial I believe evidence will be developed relating to the  
28          breach of contract claims which may well cause this court to reconsider its demurrer ruling

1 precluding plaintiff from pursuing a cause of action against defendants for oppressive  
2 conduct or fraud.)

3 I declare, under penalty of perjury, that the foregoing is true and correct and that  
4 this declaration is executed this 5<sup>th</sup> day of May 1999 at Los Angeles, California.

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7 SCOTT J. TEPPER  
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See  
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(next page)

**LOAN MODIFICATION AGREEMENT  
(GLENBROOK)**

Control No.: 27

THIS LOAN MODIFICATION AGREEMENT ("Agreement") is entered into as of the 7 day of December, 1992, by and between WEST COAST ACQUISITION PARTNERS, a New York general partnership ("Lender"), and ROBERT VAN SANTEN, an individual ("Borrower").

**R E C I T A L S**

A. On or about March 8, 1988, Far West Savings and Loan Association, a California corporation ("Original Lender") made a loan ("Loan") to Borrower in the original face principal amount of TEN MILLION THREE HUNDRED SEVENTY THOUSAND AND NO/100 Dollars (\$10,370,000.00) on the security of an apartment project located in the City of Los Angeles, County of Los Angeles, State of California. The documents and instruments evidencing, governing and securing the Loan are listed on Schedule "1" attached hereto and incorporated by this reference ("Loan Documents").

B. Prior to the date hereto, the Resolution Trust Corporation ("RTC") became the holder of the Loan in its capacity as conservator or receiver of Original Lender. Lender has acquired the Loan from the RTC by that certain Assignment of Non-Affiliate Mortgage Loan dated December 3, 1991 and recorded December 6, 1991 in the Official Records of Los Angeles County, California as Instrument No. 91-1917861.

C. Borrower and Lender desire to modify the Loan upon the terms and conditions contained herein.

NOW, THEREFORE, for good and valuable consideration the receipt and sufficiency of which are hereby acknowledged, Borrower and Lender hereby agree as follows:

**AGREEMENT**

Section 1: **DEFINITIONS**

"Agreement" shall mean this Loan Modification Agreement by and between Lender and Borrower.

"Amendment to Deed of Trust" shall mean that certain Amendment to Deed of Trust and Documents of Record amending the

2.21 Accuracy of Representations. Neither this Agreement, nor any document, certificate or statement referred to herein or furnished Lender pursuant hereto contains any untrue statement of a material fact or omits to state a material fact.

Section 3: MODIFICATION OF LOAN

3.1 Amendments to Promissory Note. As of the Effective Date, Borrower and Lender hereby amend the Note as follows:

a. Effective as of the Effective Date, the unpaid principal balance is \$8,600,000.

b. Effective as of the Effective Date, and continuing until the maturity date of the Note, the rate at which interest shall accrue on the Note shall be ~~variable~~ fixed.

c. On the Effective Date, Borrower shall make the following payments under the Note: (i) the amount of \$71,243.07, being the amount of principal and interest which was due and payable under the Note on December 1, 1992, to the extent not theretofore paid, plus (ii) an amount equal to the product of (A) \$1,911.50, and (B) the number of whole or partial days in the period from and including December 1, 1992 through and including the date immediately preceding the Effective Date, being the interest accrued on the Note at the interest rate with respect to the principal balance prior to the modification of the Note pursuant hereto, for the period from and including December 1, 1992 through and including the date immediately preceding the Effective Date. On January 1, 1993, a payment of interest shall be due equal to the amount of the interest accrued at the fixed interest rate set forth in subparagraph b. above on the restated principal amount of the Note set forth in subparagraph a. above for the period from and including the Effective Date through and including December 31, 1992. Commencing February 1, 1993, and continuing on the first (1st) day of each month thereafter until and including the maturity date of the Note, payments of principal and interest shall be due and payable in the amount of ~~\$9,197.55~~, with such payments calculated based on the principal balance of the Loan, as set forth above, assuming equal monthly payments of principal and interest sufficient to fully amortize such principal balance over 30 years at the fixed interest rate set forth above.

Exhibit



True & accurate  
amortization schedule

	DATE	PAYMENT	INTEREST 9%	PRINCIPAL	BALANCE
	1/1/93				8,600,000.00
1	2/1/93	69,197.55	64,500.00	4,697.55	8,595,302.45
2	3/1/93	69,197.55	64,464.77	4,732.78	8,590,569.67
3	4/1/93	69,197.55	64,429.27	4,768.28	8,585,801.39
4	5/1/93	69,197.55	64,393.51	4,804.04	8,580,997.35
5	6/1/93	69,197.55	64,357.48	4,840.07	8,576,157.28
6	7/1/93	69,197.55	64,321.18	4,876.37	8,571,280.91
7	8/1/93	69,197.55	64,284.61	4,912.94	8,566,367.97
8	9/1/93	69,197.55	64,247.76	4,949.79	8,561,418.18
9	10/1/93	69,197.55	64,210.64	4,986.91	8,556,431.26
10	11/1/93	69,197.55	64,173.23	5,024.32	8,551,406.95
11	12/1/93	69,197.55	64,135.55	5,062.00	8,546,344.95
12	1/1/94	69,197.55	64,097.59	5,099.96	8,541,244.99
13	2/1/94	69,197.55	64,059.34	5,138.21	8,536,106.78
14	3/1/94	69,197.55	64,020.80	5,176.75	8,530,930.03
15	4/1/94	69,197.55	63,981.98	5,215.57	8,525,714.45
16	5/1/94	69,197.55	63,942.86	5,254.69	8,520,459.76
17	6/1/94	69,197.55	63,903.45	5,294.10	8,515,165.66
18	7/1/94	69,197.55	63,863.74	5,333.81	8,509,831.85
19	8/1/94	69,197.55	63,823.74	5,373.81	8,504,458.04
20	9/1/94	69,197.55	63,783.44	5,414.11	8,499,043.92
21	10/1/94	69,197.55	63,742.83	5,454.72	8,493,589.20
22	11/1/94	69,197.55	63,701.92	5,495.63	8,488,093.57
23	12/1/94	69,197.55	63,660.70	5,536.85	8,482,556.72
24	1/1/95	69,197.55	63,619.18	5,578.37	8,476,978.35
25	2/1/95	69,197.55	63,577.34	5,620.21	8,471,358.14
26	3/1/95	69,197.55	63,535.19	5,662.36	8,465,695.77
27	4/1/95	69,197.55	63,492.72	5,704.83	8,459,990.94
28	5/1/95	69,197.55	63,449.93	5,747.62	8,454,243.32
29	6/1/95	69,197.55	63,406.82	5,790.73	8,448,452.60
30	7/1/95	69,197.55	63,363.39	5,834.16	8,442,618.44
31	8/1/95	69,197.55	63,319.64	5,877.91	8,436,740.53
32	9/1/95	69,197.55	63,275.55	5,922.00	8,430,818.54
33	10/1/95	69,197.55	63,231.14	5,966.41	8,424,852.12
34	11/1/95	69,197.55	63,186.39	6,011.16	8,418,840.97
35	12/1/95	69,197.55	63,141.31	6,056.24	8,412,784.72
36	1/1/96	69,197.55	63,095.89	6,101.66	8,406,683.06
37	2/1/96	69,197.55	63,050.12	6,147.43	8,400,535.63
38	3/1/96	69,197.55	63,004.02	6,193.53	8,394,342.10
39	4/1/96	69,197.55	62,957.57	6,239.98	8,388,102.11
40	5/1/96	69,197.55	62,910.77	6,286.78	8,381,815.33
41	6/1/96	69,197.55	62,863.61	6,333.94	8,375,481.40
42	7/1/96	69,197.55	62,816.11	6,381.44	8,369,099.96
43	8/1/96	69,197.55	62,768.25	6,429.30	8,362,670.66
44	9/1/96	69,197.55	62,720.03	6,477.52	8,356,193.14
45	10/1/96	69,197.55	62,671.45	6,526.10	8,349,667.03
46	11/1/96	69,197.55	62,622.50	6,575.05	8,343,091.99
47	12/1/96	69,197.55	62,573.19	6,624.36	8,336,467.63
48	1/1/97	69,197.55	62,523.51	6,674.04	8,329,793.58
49	2/1/97	69,197.55	62,473.45	6,724.10	8,323,069.49
50	3/1/97	69,197.55	62,423.02	6,774.53	8,316,294.96
51	4/1/97	69,197.55	62,372.21	6,825.34	8,309,469.62

Conforms  
to  
agreement



	DATE	PAYMENT	INTEREST	PRINCIPAL	BALANCE
52	5/1/97	69,197.55	62,321.02	6,876.53	8,302,593.09
53	6/1/97	69,197.55	62,269.45	6,928.10	8,295,664.99
54	7/1/97	69,197.55	62,217.49	6,980.06	8,288,684.93
55	8/1/97	69,197.55	62,165.14	7,032.41	8,281,652.51
56	9/1/97	69,197.55	62,112.39	7,085.16	8,274,567.36
57	10/1/97	69,197.55	62,059.26	7,138.29	8,267,429.06
58	11/1/97	69,197.55	62,005.72	7,191.83	8,260,237.23
59	12/1/97	69,197.55	61,951.78	7,245.77	8,252,991.46
60	1/1/98	69,197.55	61,897.44	7,300.11	8,245,691.35
61	2/1/98	69,197.55	61,842.69	7,354.86	8,238,336.48
62	3/1/98	69,197.55	61,787.52	7,410.03	8,230,926.45
63	4/1/98	69,197.55	61,731.95	7,465.60	8,223,460.85
64	5/1/98	69,197.55	61,675.96	7,521.59	8,215,939.26
65	6/1/98	69,197.55	61,619.54	7,578.01	8,208,361.25
66	7/1/98	69,197.55	61,562.71	7,634.84	8,200,726.41
67	8/1/98	69,197.55	61,505.45	7,692.10	8,193,034.31
68	9/1/98	69,197.55	61,447.76	7,749.79	8,185,284.52
69	10/1/98	69,197.55	61,389.63	7,807.92	8,177,476.60
70	11/1/98	69,197.55	61,331.07	7,866.48	8,169,610.13
71	12/1/98	69,197.55	61,272.08	7,925.47	8,161,684.65
72	1/1/99	69,197.55	61,212.63	7,984.92	8,153,699.74
73	2/1/99	69,197.55	61,152.75	8,044.80	8,145,654.94
74	3/1/99	69,197.55	61,092.41	8,105.14	8,137,549.80
75	4/1/99	69,197.55	61,031.62	8,165.93	8,129,383.87
76	5/1/99	69,197.55	60,970.38	8,227.17	8,121,156.70
77	6/1/99	69,197.55	60,908.68	8,288.87	8,112,867.83
78	7/1/99	69,197.55	60,846.51	8,351.04	8,104,516.78
79	8/1/99	69,197.55	60,783.88	8,413.67	8,096,103.11
80	9/1/99	69,197.55	60,720.77	8,476.78	8,087,626.33
81	10/1/99	69,197.55	60,657.20	8,540.35	8,079,085.98
82	11/1/99	69,197.55	60,593.14	8,604.41	8,070,481.58
83	12/1/99	69,197.55	60,528.61	8,668.94	8,061,812.64
84	1/1/00	69,197.55	60,463.59	8,733.96	8,053,078.68
85	2/1/00	69,197.55	60,398.09	8,799.46	8,044,279.22
86	3/1/00	69,197.55	60,332.09	8,865.46	8,035,413.77
87	4/1/00	69,197.55	60,265.60	8,931.95	8,026,481.82
88	5/1/00	69,197.55	60,198.61	8,998.94	8,017,482.88
89	6/1/00	69,197.55	60,131.12	9,066.43	8,008,416.46
90	7/1/00	69,197.55	60,063.12	9,134.43	7,999,282.03
91	8/1/00	69,197.55	59,994.62	9,202.93	7,990,079.09
92	9/1/00	69,197.55	59,925.59	9,271.96	7,980,807.14
93	10/1/00	69,197.55	59,856.05	9,341.50	7,971,465.64
94	11/1/00	69,197.55	59,785.99	9,411.56	7,962,054.08
95	12/1/00	69,197.55	59,715.41	9,482.14	7,952,571.94
96	1/1/01	69,197.55	59,644.29	9,553.26	7,943,018.68
97	2/1/01	69,197.55	59,572.64	9,624.91	7,933,393.77
98	3/1/01	69,197.55	59,500.45	9,697.10	7,923,696.67
99	4/1/01	69,197.55	59,427.73	9,769.82	7,913,926.85
100	5/1/01	69,197.55	59,354.45	9,843.10	7,904,083.75
101	6/1/01	69,197.55	59,280.63	9,916.92	7,894,166.83
102	7/1/01	69,197.55	59,206.25	9,991.30	7,884,175.53
103	8/1/01	69,197.55	59,131.32	10,066.23	7,874,109.29

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	DATE	PAYMENT	INTEREST	PRINCIPAL	BALANCE
104	9/1/01	69,197.55	59,055.82	10,141.73	7,863,967.56
105	10/1/01	69,197.55	58,979.76	10,217.79	7,853,749.77
106	11/1/01	69,197.55	58,903.12	10,294.43	7,843,455.34
107	12/1/01	69,197.55	58,825.92	10,371.63	7,833,083.71
108	1/1/02	69,197.55	58,748.13	10,449.42	7,822,634.29
109	2/1/02	69,197.55	58,669.76	10,527.79	7,812,106.49
110	3/1/02	69,197.55	58,590.80	10,606.75	7,801,499.74
111	4/1/02	69,197.55	58,511.25	10,686.30	7,790,813.44
112	5/1/02	69,197.55	58,431.10	10,766.45	7,780,046.99
113	6/1/02	69,197.55	58,350.35	10,847.20	7,769,199.79
114	7/1/02	69,197.55	58,269.00	10,928.55	7,758,271.24
115	8/1/02	69,197.55	58,187.03	11,010.52	7,747,260.73
116	9/1/02	69,197.55	58,104.46	11,093.09	7,736,167.63
117	10/1/02	69,197.55	58,021.26	11,176.29	7,724,991.34
118	11/1/02	69,197.55	57,937.44	11,260.11	7,713,731.22
119	12/1/02	69,197.55	57,852.98	11,344.57	7,702,386.66
120	1/1/03	69,197.55	57,767.90	11,429.65	7,690,957.01
121	2/1/03	69,197.55	57,682.18	11,515.37	7,679,441.64
122	3/1/03	69,197.55	57,595.81	11,601.74	7,667,839.90
123	4/1/03	69,197.55	57,508.80	11,688.75	7,656,151.15
124	5/1/03	69,197.55	57,421.13	11,776.42	7,644,374.73
125	6/1/03	69,197.55	57,332.81	11,864.74	7,632,509.99
126	7/1/03	69,197.55	57,243.82	11,953.73	7,620,556.27
127	8/1/03	69,197.55	57,154.17	12,043.38	7,608,512.89
128	9/1/03	69,197.55	57,063.85	12,133.70	7,596,379.18
129	10/1/03	69,197.55	56,972.84	12,224.71	7,584,154.48
130	11/1/03	69,197.55	56,881.16	12,316.39	7,571,838.09
131	12/1/03	69,197.55	56,788.79	12,408.76	7,559,429.32
132	1/1/04	69,197.55	56,695.72	12,501.83	7,546,927.49
133	2/1/04	69,197.55	56,601.96	12,595.59	7,534,331.90
134	3/1/04	69,197.55	56,507.49	12,690.06	7,521,641.84
135	4/1/04	69,197.55	56,412.31	12,785.24	7,508,856.60
136	5/1/04	69,197.55	56,316.42	12,881.13	7,495,975.48
137	6/1/04	69,197.55	56,219.82	12,977.73	7,482,997.74
138	7/1/04	69,197.55	56,122.48	13,075.07	7,469,922.68
139	8/1/04	69,197.55	56,024.42	13,173.13	7,456,749.55
140	9/1/04	69,197.55	55,925.62	13,271.93	7,443,477.62
141	10/1/04	69,197.55	55,826.08	13,371.47	7,430,106.15
142	11/1/04	69,197.55	55,725.80	13,471.75	7,416,634.40
143	12/1/04	69,197.55	55,624.76	13,572.79	7,403,061.60
144	1/1/05	69,197.55	55,522.96	13,674.59	7,389,387.02
145	2/1/05	69,197.55	55,420.40	13,777.15	7,375,609.87
146	3/1/05	69,197.55	55,317.07	13,880.48	7,361,729.39
147	4/1/05	69,197.55	55,212.97	13,984.58	7,347,744.81
148	5/1/05	69,197.55	55,108.09	14,089.46	7,333,655.35
149	6/1/05	69,197.55	55,002.42	14,195.13	7,319,460.21
150	7/1/05	69,197.55	54,895.95	14,301.60	7,305,158.62
151	8/1/05	69,197.55	54,788.69	14,408.86	7,290,749.75
152	9/1/05	69,197.55	54,680.62	14,516.93	7,276,232.83
153	10/1/05	69,197.55	54,571.75	14,625.80	7,261,607.02
154	11/1/05	69,197.55	54,462.05	14,735.50	7,246,871.53
155	12/1/05	69,197.55	54,351.54	14,846.01	7,232,025.51

	DATE	PAYMENT	INTEREST	PRINCIPAL	BALANCE
156	1/1/06	69,197.55	54,240.19	14,957.36	7,217,068.15
157	2/1/06	69,197.55	54,128.01	15,069.54	7,201,998.62
158	3/1/06	69,197.55	54,014.99	15,182.56	7,186,816.06
159	4/1/06	69,197.55	53,901.12	15,296.43	7,171,519.63
160	5/1/06	69,197.55	53,786.40	15,411.15	7,156,108.47
161	6/1/06	69,197.55	53,670.81	15,526.74	7,140,581.74
162	7/1/06	69,197.55	53,554.36	15,643.19	7,124,938.55
163	8/1/06	69,197.55	53,437.04	15,760.51	7,109,178.04
164	9/1/06	69,197.55	53,318.84	15,878.71	7,093,299.32
165	10/1/06	69,197.55	53,199.74	15,997.81	7,077,301.52
166	11/1/06	69,197.55	53,079.76	16,117.79	7,061,183.73
167	12/1/06	69,197.55	52,958.88	16,238.67	7,044,945.06
168	1/1/07	69,197.55	52,837.09	16,360.46	7,028,584.60
169	2/1/07	69,197.55	52,714.38	16,483.17	7,012,101.43
170	3/1/07	69,197.55	52,590.76	16,606.79	6,995,494.64
171	4/1/07	69,197.55	52,466.21	16,731.34	6,978,763.30
172	5/1/07	69,197.55	52,340.72	16,856.83	6,961,906.48
173	6/1/07	69,197.55	52,214.30	16,983.25	6,944,923.22
174	7/1/07	69,197.55	52,086.92	17,110.63	6,927,812.60
175	8/1/07	69,197.55	51,958.59	17,238.96	6,910,573.64
176	9/1/07	69,197.55	51,829.30	17,368.25	6,893,205.40
177	10/1/07	69,197.55	51,699.04	17,498.51	6,875,706.89
178	11/1/07	69,197.55	51,567.80	17,629.75	6,858,077.14
179	12/1/07	69,197.55	51,435.58	17,761.97	6,840,315.17
180	1/1/08	69,197.55	51,302.36	17,895.19	6,822,419.98
181	2/1/08	69,197.55	51,168.15	18,029.40	6,804,390.58
182	3/1/08	69,197.55	51,032.93	18,164.62	6,786,225.96
183	4/1/08	69,197.55	50,896.69	18,300.86	6,767,925.10
184	5/1/08	69,197.55	50,759.44	18,438.11	6,749,486.99
185	6/1/08	69,197.55	50,621.15	18,576.40	6,730,910.59
186	7/1/08	69,197.55	50,481.83	18,715.72	6,712,194.87
187	8/1/08	69,197.55	50,341.46	18,856.09	6,693,338.79
188	9/1/08	69,197.55	50,200.04	18,997.51	6,674,341.28
189	10/1/08	69,197.55	50,057.56	19,139.99	6,655,201.29
190	11/1/08	69,197.55	49,914.01	19,283.54	6,635,917.75
191	12/1/08	69,197.55	49,769.38	19,428.17	6,616,489.58
192	1/1/09	69,197.55	49,623.67	19,573.88	6,596,915.70
193	2/1/09	69,197.55	49,476.87	19,720.68	6,577,195.02
194	3/1/09	69,197.55	49,328.96	19,868.59	6,557,326.43
195	4/1/09	69,197.55	49,179.95	20,017.60	6,537,308.83
196	5/1/09	69,197.55	49,029.82	20,167.73	6,517,141.10
197	6/1/09	69,197.55	48,878.56	20,318.99	6,496,822.10
198	7/1/09	69,197.55	48,726.17	20,471.38	6,476,350.72
199	8/1/09	69,197.55	48,572.63	20,624.92	6,455,725.80
200	9/1/09	69,197.55	48,417.94	20,779.61	6,434,946.19
201	10/1/09	69,197.55	48,262.10	20,935.45	6,414,010.74
202	11/1/09	69,197.55	48,105.08	21,092.47	6,392,918.27
203	12/1/09	69,197.55	47,946.89	21,250.66	6,371,667.61
204	1/1/10	69,197.55	47,787.51	21,410.04	6,350,257.56
205	2/1/10	69,197.55	47,626.93	21,570.62	6,328,686.95
206	3/1/10	69,197.55	47,465.15	21,732.40	6,306,954.55
207	4/1/10	69,197.55	47,302.16	21,895.39	6,285,059.16

	DATE	PAYMENT	INTEREST	PRINCIPAL	BALANCE
208	5/1/10	69,197.55	47,137.94	22,059.61	6,262,999.55
209	6/1/10	69,197.55	46,972.50	22,225.05	6,240,774.50
210	7/1/10	69,197.55	46,805.81	22,391.74	6,218,382.76
211	8/1/10	69,197.55	46,637.87	22,559.68	6,195,823.08
212	9/1/10	69,197.55	46,468.67	22,728.88	6,173,094.20
213	10/1/10	69,197.55	46,298.21	22,899.34	6,150,194.86
214	11/1/10	69,197.55	46,126.46	23,071.09	6,127,123.77
215	12/1/10	69,197.55	45,953.43	23,244.12	6,103,879.65
216	1/1/11	69,197.55	45,779.10	23,418.45	6,080,461.19
217	2/1/11	69,197.55	45,603.46	23,594.09	6,056,867.10
218	3/1/11	69,197.55	45,426.50	23,771.05	6,033,096.06
219	4/1/11	69,197.55	45,248.22	23,949.33	6,009,146.73
220	5/1/11	69,197.55	45,068.60	24,128.95	5,985,017.78
221	6/1/11	69,197.55	44,887.63	24,309.92	5,960,707.86
222	7/1/11	69,197.55	44,705.31	24,492.24	5,936,215.62
223	8/1/11	69,197.55	44,521.62	24,675.93	5,911,539.69
224	9/1/11	69,197.55	44,336.55	24,861.00	5,886,678.68
225	10/1/11	69,197.55	44,150.09	25,047.46	5,861,631.22
226	11/1/11	69,197.55	43,962.23	25,235.32	5,836,395.91
227	12/1/11	69,197.55	43,772.97	25,424.58	5,810,971.33
228	1/1/12	69,197.55	43,582.28	25,615.27	5,785,356.06
229	2/1/12	69,197.55	43,390.17	25,807.38	5,759,548.68
230	3/1/12	69,197.55	43,196.62	26,000.93	5,733,547.75
231	4/1/12	69,197.55	43,001.61	26,195.94	5,707,351.81
232	5/1/12	69,197.55	42,805.14	26,392.41	5,680,959.39
233	6/1/12	69,197.55	42,607.20	26,590.35	5,654,369.04
234	7/1/12	69,197.55	42,407.77	26,789.78	5,627,579.26
235	8/1/12	69,197.55	42,206.84	26,990.71	5,600,588.55
236	9/1/12	69,197.55	42,004.41	27,193.14	5,573,395.42
237	10/1/12	69,197.55	41,800.47	27,397.08	5,545,998.33
238	11/1/12	69,197.55	41,594.99	27,602.56	5,518,395.77
239	12/1/12	69,197.55	41,387.97	27,809.58	5,490,586.19
240	1/1/13	69,197.55	41,179.40	28,018.15	5,462,568.03
241	2/1/13	69,197.55	40,969.26	28,228.29	5,434,339.74
242	3/1/13	69,197.55	40,757.55	28,440.00	5,405,899.74
243	4/1/13	69,197.55	40,544.25	28,653.30	5,377,246.44
244	5/1/13	69,197.55	40,329.35	28,868.20	5,348,378.24
245	6/1/13	69,197.55	40,112.84	29,084.71	5,319,293.53
246	7/1/13	69,197.55	39,894.70	29,302.85	5,289,990.68
247	8/1/13	69,197.55	39,674.93	29,522.62	5,260,468.06
248	9/1/13	69,197.55	39,453.51	29,744.04	5,230,724.02
249	10/1/13	69,197.55	39,230.43	29,967.12	5,200,756.90
250	11/1/13	69,197.55	39,005.68	30,191.87	5,170,565.02
251	12/1/13	69,197.55	38,779.24	30,418.31	5,140,146.71
252	1/1/14	69,197.55	38,551.10	30,646.45	5,109,500.26
253	2/1/14	69,197.55	38,321.25	30,876.30	5,078,623.96
254	3/1/14	69,197.55	38,089.68	31,107.87	5,047,516.09
255	4/1/14	69,197.55	37,856.37	31,341.18	5,016,174.91
256	5/1/14	69,197.55	37,621.31	31,576.24	4,984,598.68
257	6/1/14	69,197.55	37,384.49	31,813.06	4,952,785.62
258	7/1/14	69,197.55	37,145.89	32,051.66	4,920,733.96
259	8/1/14	69,197.55	36,905.50	32,292.05	4,888,441.91

	DATE	PAYMENT	INTEREST	PRINCIPAL	BALANCE
260	9/1/14	69,197.55	36,663.31	32,534.24	4,855,907.68
261	10/1/14	69,197.55	36,419.31	32,778.24	4,823,129.44
262	11/1/14	69,197.55	36,173.47	33,024.08	4,790,105.36
263	12/1/14	69,197.55	35,925.79	33,271.76	4,756,833.60
264	1/1/15	69,197.55	35,676.25	33,521.30	4,723,312.30
265	2/1/15	69,197.55	35,424.84	33,772.71	4,689,539.59
266	3/1/15	69,197.55	35,171.55	34,026.00	4,655,513.59
267	4/1/15	69,197.55	34,916.35	34,281.20	4,621,232.39
268	5/1/15	69,197.55	34,659.24	34,538.31	4,586,694.08
269	6/1/15	69,197.55	34,400.21	34,797.34	4,551,896.74
270	7/1/15	69,197.55	34,139.23	35,058.32	4,516,838.41
271	8/1/15	69,197.55	33,876.29	35,321.26	4,481,517.15
272	9/1/15	69,197.55	33,611.38	35,586.17	4,445,930.98
273	10/1/15	69,197.55	33,344.48	35,853.07	4,410,077.91
274	11/1/15	69,197.55	33,075.58	36,121.97	4,373,955.95
275	12/1/15	69,197.55	32,804.67	36,392.88	4,337,563.07
276	1/1/16	69,197.55	32,531.72	36,665.83	4,300,897.24
277	2/1/16	69,197.55	32,256.73	36,940.82	4,263,956.42
278	3/1/16	69,197.55	31,979.67	37,217.88	4,226,738.54
279	4/1/16	69,197.55	31,700.54	37,497.01	4,189,241.53
280	5/1/16	69,197.55	31,419.31	37,778.24	4,151,463.29
281	6/1/16	69,197.55	31,135.97	38,061.58	4,113,401.72
282	7/1/16	69,197.55	30,850.51	38,347.04	4,075,054.68
283	8/1/16	69,197.55	30,562.91	38,634.64	4,036,420.04
284	9/1/16	69,197.55	30,273.15	38,924.40	3,997,495.64
285	10/1/16	69,197.55	29,981.22	39,216.33	3,958,279.31
286	11/1/16	69,197.55	29,687.09	39,510.46	3,918,768.85
287	12/1/16	69,197.55	29,390.77	39,806.78	3,878,962.07
288	1/1/17	69,197.55	29,092.22	40,105.33	3,838,856.73
289	2/1/17	69,197.55	28,791.43	40,406.12	3,798,450.61
290	3/1/17	69,197.55	28,488.38	40,709.17	3,757,741.44
291	4/1/17	69,197.55	28,183.06	41,014.49	3,716,726.95
292	5/1/17	69,197.55	27,875.45	41,322.10	3,675,404.85
293	6/1/17	69,197.55	27,565.54	41,632.01	3,633,772.84
294	7/1/17	69,197.55	27,253.30	41,944.25	3,591,828.59
295	8/1/17	69,197.55	26,938.71	42,258.84	3,549,569.75
296	9/1/17	69,197.55	26,621.77	42,575.78	3,506,993.97
297	10/1/17	69,197.55	26,302.45	42,895.10	3,464,098.88
298	11/1/17	69,197.55	25,980.74	43,216.81	3,420,882.07
299	12/1/17	69,197.55	25,656.62	43,540.93	3,377,341.13
300	1/1/18	69,197.55	25,330.06	43,867.49	3,333,473.64
301	2/1/18	69,197.55	25,001.05	44,196.50	3,289,277.15
302	3/1/18	69,197.55	24,669.58	44,527.97	3,244,749.17
303	4/1/18	69,197.55	24,335.62	44,861.93	3,199,887.24
304	5/1/18	69,197.55	23,999.15	45,198.40	3,154,688.85
305	6/1/18	69,197.55	23,660.17	45,537.38	3,109,151.46
306	7/1/18	69,197.55	23,318.64	45,878.91	3,063,272.55
307	8/1/18	69,197.55	22,974.54	46,223.01	3,017,049.54
308	9/1/18	69,197.55	22,627.87	46,569.68	2,970,479.87
309	10/1/18	69,197.55	22,278.60	46,918.95	2,923,560.91
310	11/1/18	69,197.55	21,926.71	47,270.84	2,876,290.07
311	12/1/18	69,197.55	21,572.18	47,625.37	2,828,664.70

	DATE	PAYMENT	INTEREST	PRINCIPAL	BALANCE
312	1/1/19	69,197.55	21,214.99	47,982.56	2,780,632.13
313	2/1/19	69,197.55	20,855.12	48,342.43	2,732,339.70
314	3/1/19	69,197.55	20,492.55	48,705.00	2,683,634.70
315	4/1/19	69,197.55	20,127.26	49,070.29	2,634,564.41
316	5/1/19	69,197.55	19,759.23	49,438.32	2,585,126.09
317	6/1/19	69,197.55	19,388.45	49,809.10	2,535,316.98
318	7/1/19	69,197.55	19,014.88	50,182.67	2,485,134.31
319	8/1/19	69,197.55	18,638.51	50,559.04	2,434,575.27
320	9/1/19	69,197.55	18,259.31	50,938.24	2,383,637.03
321	10/1/19	69,197.55	17,877.28	51,320.27	2,332,316.76
322	11/1/19	69,197.55	17,492.38	51,705.17	2,280,611.59
323	12/1/19	69,197.55	17,104.59	52,092.96	2,228,518.62
324	1/1/20	69,197.55	16,713.89	52,483.66	2,176,034.96
325	2/1/20	69,197.55	16,320.26	52,877.29	2,123,157.68
326	3/1/20	69,197.55	15,923.68	53,273.87	2,069,883.81
327	4/1/20	69,197.55	15,524.13	53,673.42	2,016,210.39
328	5/1/20	69,197.55	15,121.58	54,075.97	1,962,134.42
329	6/1/20	69,197.55	14,716.01	54,481.54	1,907,652.87
330	7/1/20	69,197.55	14,307.40	54,890.15	1,852,762.72
331	8/1/20	69,197.55	13,895.72	55,301.83	1,797,460.89
332	9/1/20	69,197.55	13,480.96	55,716.59	1,741,744.30
333	10/1/20	69,197.55	13,063.08	56,134.47	1,685,609.83
334	11/1/20	69,197.55	12,642.07	56,555.48	1,629,054.35
335	12/1/20	69,197.55	12,217.91	56,979.64	1,572,074.71
336	1/1/21	69,197.55	11,790.56	57,406.99	1,514,667.72
337	2/1/21	69,197.55	11,360.01	57,837.54	1,456,830.18
338	3/1/21	69,197.55	10,926.23	58,271.32	1,398,558.86
339	4/1/21	69,197.55	10,489.19	58,708.36	1,339,850.50
340	5/1/21	69,197.55	10,048.88	59,148.67	1,280,701.83
341	6/1/21	69,197.55	9,605.26	59,592.29	1,221,109.54
342	7/1/21	69,197.55	9,158.32	60,039.23	1,161,070.31
343	8/1/21	69,197.55	8,708.03	60,489.52	1,100,580.79
344	9/1/21	69,197.55	8,254.36	60,943.19	1,039,637.59
345	10/1/21	69,197.55	7,797.28	61,400.27	978,237.33
346	11/1/21	69,197.55	7,336.78	61,860.77	916,376.56
347	12/1/21	69,197.55	6,872.82	62,324.73	854,051.83
348	1/1/22	69,197.55	6,405.39	62,792.16	791,259.67
349	2/1/22	69,197.55	5,934.45	63,263.10	727,996.57
350	3/1/22	69,197.55	5,459.97	63,737.58	664,258.99
351	4/1/22	69,197.55	4,981.94	64,215.61	600,043.38
352	5/1/22	69,197.55	4,500.33	64,697.22	535,346.16
353	6/1/22	69,197.55	4,015.10	65,182.45	470,163.70
354	7/1/22	69,197.55	3,526.23	65,671.32	404,492.38
355	8/1/22	69,197.55	3,033.69	66,163.86	338,328.52
356	9/1/22	69,197.55	2,537.46	66,660.09	271,668.44
357	10/1/22	69,197.55	2,037.51	67,160.04	204,508.40
358	11/1/22	69,197.55	1,533.81	67,663.74	136,844.67
359	12/1/22	69,197.55	1,026.33	68,171.22	68,673.45
360	1/1/23	69,197.55	515.05	68,682.50	(9.05)
		24,911,118.00	16,311,108.95	8,600,009.05	



# Bankers Trust Company

280 Park Avenue, New York, New York 10017

Isabel M. Oliveira  
Assistant Treasurer  
Tel: 212-454-3637  
Fax: 212-454-1112

Mailing Address:  
P.O. Box 318, Church Street Station  
New York, New York 10008

*See*

*PAGE 1 - following page*

*and final page  
of This Schedule*

November 10, 1993

Robert Van Santen  
10520 Wilshire Blvd.  
Suite 1206  
Los Angeles, CA 90024

Re: Loan 27 - Glenbrook Apts.  
Amortization Schedule

Dear Mr. Van Santen:

As per your request on Friday, November 5, 1993, enclosed you will find the Amortization Schedule for the above referenced loan.

Please feel free to call me should you have any questions. I can be reached on (212) 454-3637.

Sincerely,

*Isabel Oliveira*

Isabel Oliveira  
Assistant Treasurer

**BANKERS TRUST COMPANY  
AMORTIZATION SCHEDULE**

BORROWER : GLENBROOK APTS - ROBERT VAN SANTEN  
 PRINCIPAL BALANCE OF THE LOAN : 8600000.00  
 INTEREST RATE : ██████████  
 CALCULATION METHOD : C  
 NUMBER OF PAYMENTS (TERM) : 360  
 PRIN. AND INT. PAYMENT AMOUNT : 69197.55  
 1ST PAYMENT DUE DATE : 02/01/93  
 PAYMENT FREQUENCY : MONTHLY

PAYMENT NO.	DUE DATE	INTEREST AMOUNT	PRINCIPAL AMOUNT	PRINCIPAL BALANCE
1	02/01/93	66650.00	2547.55	8597452.45
2	03/01/93	60182.17	9015.38	8588437.07
3	04/01/93	66560.39	2637.16	8585799.91
4	05/01/93	64393.50	4804.05	8580995.86
5	06/01/93	66502.72	2694.83	8578301.03
6	07/01/93	64337.26	4860.29	8573440.74
7	08/01/93	66444.17	2753.38	8570687.36
8	09/01/93	66422.83	2774.72	8567912.64
9	10/01/93	64259.34	4938.21	8562974.43
10	11/01/93	66363.05	2834.50	8560139.93
11	12/01/93	64201.05	4996.50	8555143.43
Yearly Subtotal		716316.48	44856.57	
12	01/01/94	66302.36	2895.19	8552248.24
13	02/01/94	66279.92	2917.63	8549330.61
14	03/01/94	59845.31	9352.24	8539978.37
15	04/01/94	66184.83	3012.72	8536965.65
16	05/01/94	64027.24	5170.31	8531795.34
17	06/01/94	66121.41	3076.14	8528719.20
18	07/01/94	63965.39	5232.16	8523487.04
19	08/01/94	66057.02	3140.53	8520346.51
20	09/01/94	66032.69	3164.86	8517181.65
21	10/01/94	63878.86	5318.69	8511862.96
22	11/01/94	65966.94	3230.61	8508632.35
23	12/01/94	63814.74	5382.81	8503249.54
Yearly Subtotal		778476.71	51893.89	
24	01/01/95	65900.18	3297.37	8499952.17
25	02/01/95	65874.63	3322.92	8496629.25
26	03/01/95	59476.40	9721.15	8486908.10
27	04/01/95	65773.54	3424.01	8483484.09
28	05/01/95	63626.13	5571.42	8477912.67
29	06/01/95	65703.82	3493.73	8474418.94
30	07/01/95	63558.14	5639.41	8468779.53
31	08/01/95	65633.04	3564.51	8465215.02



BANKERS TRUST COMPANY  
AMORTIZATION SCHEDULE

PAYMENT NO.	DUE DATE	INTEREST AMOUNT	PRINCIPAL AMOUNT	PRINCIPAL BALANCE
32	09/01/95	65605.42	3592.13	8461622.89
33	10/01/95	63462.17	5735.38	8455897.51
34	11/01/95	65533.13	3664.42	8452223.09
35	12/01/95	63391.67	5805.88	8446417.21
Yearly Subtotal		773538.27	56832.33	
36	01/01/96	65459.73	3737.82	8442679.39
37	02/01/96	65430.77	3766.78	8438912.61
38	03/01/96	61182.12	8015.43	8430897.18
39	04/01/96	65339.45	3858.10	8427039.08
40	05/01/96	63202.79	5994.76	8421044.32
41	06/01/96	65263.09	3934.46	8417109.86
42	07/01/96	63128.32	6069.23	8411040.63
43	08/01/96	65185.56	4011.99	8407028.64
44	09/01/96	65154.47	4043.08	8402985.56
45	10/01/96	63022.39	6175.16	8396810.40
46	11/01/96	65075.28	4122.27	8392688.13
47	12/01/96	62945.16	6252.39	8386435.74
Yearly Subtotal		770389.13	59981.47	
48	01/01/97	64994.88	4202.67	8382233.07
49	02/01/97	64962.31	4235.24	8377997.83
50	03/01/97	58645.98	10551.57	8367446.26
51	04/01/97	64847.71	4349.84	8363096.42
52	05/01/97	62723.22	6474.33	8356622.09
53	06/01/97	64763.82	4433.73	8352188.36
54	07/01/97	62641.41	6556.14	8345632.22
55	08/01/97	64678.65	4518.90	8341113.32
56	09/01/97	64643.63	4553.92	8336559.40
57	10/01/97	62524.20	6673.35	8329886.05
58	11/01/97	64556.62	4640.93	8325245.12
59	12/01/97	62439.34	6758.21	8318486.91
Yearly Subtotal		762421.77	67948.83	
60	01/01/98	64468.27	4729.28	8313757.63
61	02/01/98	64431.62	4765.93	8308991.70
62	03/01/98	58162.94	11034.61	8297957.09
63	04/01/98	64309.17	4888.38	8293068.71
64	05/01/98	62198.02	6999.53	8286069.18
65	06/01/98	64217.04	4980.51	8281088.67
66	07/01/98	62108.17	7089.38	8273999.29
67	08/01/98	64123.49	5074.06	8268925.23
68	09/01/98	64084.17	5113.38	8263811.85



BANKERS TRUST COMPANY  
AMORTIZATION SCHEDULE

PAYMENT NO.	DUE DATE	INTEREST AMOUNT	PRINCIPAL AMOUNT	PRINCIPAL BALANCE
69	10/01/98	61978.59	7218.96	8256592.89
70	11/01/98	63988.59	5208.96	8251383.93
71	12/01/98	61885.38	7312.17	8244071.76
Yearly Subtotal		755955.45	74415.15	
72	01/01/99	63891.56	5305.99	8238765.77
73	02/01/99	63850.43	5347.12	8233418.65
74	03/01/99	57633.93	11563.62	8221855.03
75	04/01/99	63719.38	5478.17	8216376.86
76	05/01/99	61622.83	7574.72	8208802.14
77	06/01/99	63618.22	5579.33	8203222.81
78	07/01/99	61524.17	7673.38	8195549.43
79	08/01/99	63515.51	5682.04	8189867.39
80	09/01/99	63471.47	5726.08	8184141.31
81	10/01/99	61381.06	7816.49	8176324.82
82	11/01/99	63366.52	5831.03	8170493.79
83	12/01/99	61278.70	7918.85	8162574.94
Yearly Subtotal		748873.78	81496.82	
84	01/01/00	63259.96	5937.59	8156637.35
85	02/01/00	63213.94	5983.61	8150653.74
86	03/01/00	59092.24	10105.31	8140548.43
87	04/01/00	63089.25	6108.30	8134440.13
88	05/01/00	61008.30	8189.25	8126250.88
89	06/01/00	62978.44	6219.11	8120031.77
90	07/01/00	60900.24	8297.31	8111734.46
91	08/01/00	62865.94	6331.61	8105402.85
92	09/01/00	62816.87	6380.68	8099022.17
93	10/01/00	60742.67	8454.88	8090567.29
94	11/01/00	62701.90	6495.65	8084071.64
95	12/01/00	60630.54	8567.01	8075504.63
Yearly Subtotal		743300.29	87070.31	
96	01/01/01	62585.16	6612.39	8068892.24
97	02/01/01	62533.91	6663.64	8062228.60
98	03/01/01	56435.60	12761.95	8049466.65
99	04/01/01	62383.37	6814.18	8042652.47
100	05/01/01	60319.89	8877.66	8033774.81
101	06/01/01	62261.75	6935.80	8026839.01
102	07/01/01	60201.29	8996.26	8017842.75
103	08/01/01	62138.28	7059.27	8010783.48
104	09/01/01	62083.57	7113.98	8003669.50
105	10/01/01	60027.52	9170.03	7994499.47



BANKERS TRUST COMPANY  
AMORTIZATION SCHEDULE

PAYMENT NO.	DUE DATE	INTEREST AMOUNT	PRINCIPAL AMOUNT	PRINCIPAL BALANCE
106	11/01/01	61957.37	7240.18	7987259.29
107	12/01/01	59904.44	9293.11	7977966.18
Yearly Subtotal		732832.15	97538.45	
108	01/01/02	61829.24	7368.31	7970597.87
109	02/01/02	61772.13	7425.42	7963172.45
110	03/01/02	55742.21	13455.34	7949717.11
111	04/01/02	61610.31	7587.24	7942129.87
112	05/01/02	59565.97	9631.58	7932498.29
113	06/01/02	61476.86	7720.69	7924777.60
114	07/01/02	59435.83	9761.72	7915015.88
115	08/01/02	61341.37	7856.18	7907159.70
116	09/01/02	61280.49	7917.06	7899242.64
117	10/01/02	59244.32	9953.23	7889289.41
118	11/01/02	61141.99	8055.56	7881233.85
119	12/01/02	59109.25	10088.30	7871145.55
Yearly Subtotal		723549.97	106820.63	
120	01/01/03	61001.38	8196.17	7862949.38
121	02/01/03	60937.86	8259.69	7854689.69
122	03/01/03	54982.83	14214.72	7840474.97
123	04/01/03	60763.68	8433.87	7832041.10
124	05/01/03	58740.31	10457.24	7821583.86
125	06/01/03	60617.27	8580.28	7813003.58
126	07/01/03	58597.53	10600.02	7802403.56
127	08/01/03	60468.63	8728.92	7793674.64
128	09/01/03	60400.98	8796.57	7784878.07
129	10/01/03	58386.59	10810.96	7774067.11
130	11/01/03	60249.02	8948.53	7765118.58
131	12/01/03	58238.39	10959.16	7754159.42
Yearly Subtotal		713384.47	116986.13	
132	01/01/04	60094.74	9102.81	7745056.61
133	02/01/04	60024.19	9173.36	7735883.25
134	03/01/04	56085.15	13112.40	7722770.85
135	04/01/04	59851.47	9346.08	7713424.77
136	05/01/04	57850.69	11346.86	7702077.91
137	06/01/04	59691.10	9506.45	7692571.46
138	07/01/04	57694.29	11503.26	7681068.20
139	08/01/04	59528.28	9669.27	7671398.93
140	09/01/04	59453.34	9744.21	7661654.72
141	10/01/04	57462.41	11735.14	7649919.58
142	11/01/04	59286.88	9910.67	7640008.91



BANKERS TRUST COMPANY  
AMORTIZATION SCHEDULE

PAYMENT NO.	DUE DATE	INTEREST AMOUNT	PRINCIPAL AMOUNT	PRINCIPAL BALANCE
143	12/01/04	57300.07	11897.48	7628111.43
Yearly Subtotal		704322.61	126047.99	
144	01/01/05	59117.86	10079.69	7618031.74
145	02/01/05	59039.75	10157.80	7607873.94
146	03/01/05	53255.12	15942.43	7591931.51
147	04/01/05	58837.47	10360.08	7581571.43
148	05/01/05	56861.79	12335.76	7569235.67
149	06/01/05	58661.58	10535.97	7558699.70
150	07/01/05	56690.25	12507.30	7546192.40
151	08/01/05	58482.99	10714.56	7535477.84
152	09/01/05	58399.95	10797.60	7524680.24
153	10/01/05	56435.10	12762.45	7511917.79
154	11/01/05	58217.36	10980.19	7500937.60
155	12/01/05	56257.03	12940.52	7487997.08
Yearly Subtotal		690256.25	140114.35	
156	01/01/06	58031.98	11165.57	7476831.51
157	02/01/06	57945.44	11252.11	7465579.40
158	03/01/06	52259.06	16938.49	7448640.91
159	04/01/06	57726.97	11470.58	7437170.33
160	05/01/06	55778.78	13418.77	7423751.56
161	06/01/06	57534.07	11663.48	7412088.08
162	07/01/06	55590.66	13606.89	7398481.19
163	08/01/06	57338.23	11859.32	7386621.87
164	09/01/06	57246.32	11951.23	7374670.64
165	10/01/06	55310.03	13887.52	7360783.12
166	11/01/06	57046.07	12151.48	7348631.64
167	12/01/06	55114.74	14082.81	7334548.83
Yearly Subtotal		676922.35	153448.25	
168	01/01/07	56842.75	12354.80	7322194.03
169	02/01/07	56747.00	12450.55	7309743.48
170	03/01/07	51168.20	18029.35	7291714.13
171	04/01/07	56510.78	12686.77	7279027.36
172	05/01/07	54592.71	14604.84	7264422.52
173	06/01/07	56299.27	12898.28	7251524.24
174	07/01/07	54386.43	14811.12	7236713.12
175	08/01/07	56084.53	13113.02	7223600.10
176	09/01/07	55982.90	13214.65	7210385.45
177	10/01/07	54077.89	15119.66	7195265.79
178	11/01/07	55763.31	13434.24	7181831.55
179	12/01/07	53863.74	15333.81	7166497.74

BANKERS TRUST COMPANY  
AMORTIZATION SCHEDULE

PAYMENT NO.	DUE DATE	INTEREST AMOUNT	PRINCIPAL AMOUNT	PRINCIPAL BALANCE
Yearly Subtotal		662319.51	168051.09	
180	01/01/08	55540.36	13657.19	7152840.55
181	02/01/08	55434.51	13763.04	7139077.51
182	03/01/08	51758.31	17439.24	7121638.27
183	04/01/08	55192.70	14004.85	7107633.42
184	05/01/08	53307.25	15890.30	7091743.12
185	06/01/08	54961.01	14236.54	7077506.58
186	07/01/08	53081.30	16116.25	7061390.33
187	08/01/08	54725.78	14471.77	7046918.56
188	09/01/08	54613.62	14583.93	7032334.63
189	10/01/08	52742.51	16455.04	7015879.59
190	11/01/08	54373.07	14824.48	7001055.11
191	12/01/08	52507.91	16689.64	6984365.47
Yearly Subtotal		648238.33	182132.27	
192	01/01/09	54128.83	15068.72	6969296.75
193	02/01/09	54012.05	15185.50	6954111.25
194	03/01/09	48678.78	20518.77	6933592.48
195	04/01/09	53735.34	15462.21	6918130.27
196	05/01/09	51885.98	17311.57	6900818.70
197	06/01/09	53481.34	15716.21	6885102.49
198	07/01/09	51638.27	17559.28	6867543.21
199	08/01/09	53223.46	15974.09	6851569.12
200	09/01/09	53099.66	16097.89	6835471.23
201	10/01/09	51266.03	17931.52	6817539.71
202	11/01/09	52835.93	16361.62	6801178.09
203	12/01/09	51008.84	18188.71	6782989.38
Yearly Subtotal		628994.51	201376.09	
204	01/01/10	52568.17	16629.38	6766360.00
205	02/01/10	52439.29	16758.26	6749601.74
206	03/01/10	47247.21	21950.34	6727651.40
207	04/01/10	52139.30	17058.25	6710593.15
208	05/01/10	50329.45	18868.10	6691725.05
209	06/01/10	51860.87	17336.68	6674388.37
210	07/01/10	50057.91	19139.64	6655248.73
211	08/01/10	51578.18	17619.37	6637629.36
212	09/01/10	51441.63	17755.92	6619873.44
213	10/01/10	49649.05	19548.50	6600324.94
214	11/01/10	51152.52	18045.03	6582279.91
215	12/01/10	49367.10	19830.45	6562449.46
Yearly Subtotal		609830.68	220539.92	
216	01/01/11	50858.98	18338.57	6544110.89



BANKERS TRUST COMPANY  
AMORTIZATION SCHEDULE

PAYMENT NO.	DUE DATE	INTEREST AMOUNT	PRINCIPAL AMOUNT	PRINCIPAL BALANCE
217	02/01/11	50716.86	18480.69	6525630.20
218	03/01/11	45679.41	23518.14	6502112.06
219	04/01/11	50391.37	18806.18	6483305.88
220	05/01/11	48624.79	20572.76	6462733.12
221	06/01/11	50086.18	19111.37	6443621.75
222	07/01/11	48327.16	20870.39	6422751.36
223	08/01/11	49776.32	19421.23	6403330.13
224	09/01/11	49625.81	19571.74	6383758.39
225	10/01/11	47878.19	21319.36	6362439.03
226	11/01/11	49308.90	19888.65	6342550.38
227	12/01/11	47569.13	21628.42	6320921.96
Yearly Subtotal		588843.10	241527.50	
228	01/01/12	48987.15	20210.40	6300711.56
229	02/01/12	48830.51	20367.04	6280344.52
230	03/01/12	45532.50	23665.05	6256679.47
231	04/01/12	48489.27	20708.28	6235971.19
232	05/01/12	46769.78	22427.77	6213543.42
233	06/01/12	48154.96	21042.59	6192500.83
234	07/01/12	46443.76	22753.79	6169747.04
235	08/01/12	47815.54	21382.01	6148365.03
236	09/01/12	47649.83	21547.72	6126817.31
237	10/01/12	45951.13	23246.42	6103570.89
238	11/01/12	47302.67	21894.88	6081676.01
239	12/01/12	45612.57	23584.98	6058091.03
Yearly Subtotal		567539.67	262830.93	
240	01/01/13	46950.21	22247.34	6035843.69
241	02/01/13	46777.79	22419.76	6013423.93
242	03/01/13	42093.97	27103.58	5986320.35
243	04/01/13	46393.98	22803.57	5963516.78
244	05/01/13	44726.38	24471.17	5939045.61
245	06/01/13	46027.60	23169.95	5915875.66
246	07/01/13	44369.07	24828.48	5891047.18
247	08/01/13	45655.62	23541.93	5867505.25
248	09/01/13	45473.17	23724.38	5843780.87
249	10/01/13	43828.36	25369.19	5818411.68
250	11/01/13	45092.69	24104.86	5794306.82
251	12/01/13	43457.30	25740.25	5768566.57
Yearly Subtotal		540846.14	289524.46	
252	01/01/14	44706.39	24491.16	5744075.41
253	02/01/14	44516.58	24680.97	5719394.44

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BANKERS TRUST COMPANY  
AMORTIZATION SCHEDULE

PAYMENT NO.	DUE DATE	INTEREST AMOUNT	PRINCIPAL AMOUNT	PRINCIPAL BALANCE
254	03/01/14	40035.76	29161.79	5690232.65
255	04/01/14	44099.30	25098.25	5665134.40
256	05/01/14	42488.51	26709.04	5638425.36
257	06/01/14	43697.80	25499.75	5612925.61
258	07/01/14	42096.94	27100.61	5585825.00
259	08/01/14	43290.14	25907.41	5559917.59
260	09/01/14	43089.36	26108.19	5533809.40
261	10/01/14	41503.57	27693.98	5506115.42
262	11/01/14	42672.39	26525.16	5479590.26
263	12/01/14	41096.93	28100.62	5451489.64
Yearly Subtotal		513293.67	317076.93	
264	01/01/15	42249.04	26948.51	5424541.13
265	02/01/15	42040.19	27157.36	5397383.77
266	03/01/15	37781.69	31415.86	5365967.91
267	04/01/15	41586.25	27611.30	5338356.61
268	05/01/15	40037.67	29159.88	5309196.73
269	06/01/15	41146.27	28051.28	5281145.45
270	07/01/15	39608.59	29588.96	5251556.49
271	08/01/15	40699.56	28497.99	5223058.50
272	09/01/15	40478.70	28718.85	5194339.65
273	10/01/15	38957.55	30240.00	5164099.65
274	11/01/15	40021.77	29175.78	5134923.87
275	12/01/15	38511.93	30685.62	5104238.25
Yearly Subtotal		483119.21	347251.39	
276	01/01/16	39557.85	29639.70	5074598.55
277	02/01/16	39328.14	29869.41	5044729.14
278	03/01/16	36574.29	32623.26	5012105.88
279	04/01/16	38843.82	30353.73	4981752.15
280	05/01/16	37363.14	31834.41	4949917.74
281	06/01/16	38361.86	30835.69	4919082.05
282	07/01/16	36893.12	32304.43	4886777.62
283	08/01/16	37872.53	31325.02	4855452.60
284	09/01/16	37629.76	31567.79	4823884.81
285	10/01/16	36179.14	33018.41	4790866.40
286	11/01/16	37129.21	32068.34	4758798.06
287	12/01/16	35690.99	33506.56	4725291.50
Yearly Subtotal		451423.85	378946.75	
288	01/01/17	36621.01	32576.54	4692714.96
289	02/01/17	36368.54	32829.01	4659885.95
290	03/01/17	32619.20	36578.35	4623307.60



BANKERS TRUST COMPANY  
AMORTIZATION SCHEDULE

PAYMENT NO.	DUE DATE	INTEREST AMOUNT	PRINCIPAL AMOUNT	PRINCIPAL BALANCE
291	04/01/17	35830.63	33366.92	4589940.68
292	05/01/17	34424.56	34772.99	4555167.69
293	06/01/17	35302.55	33895.00	4521272.69
294	07/01/17	33909.55	35288.00	4485984.69
295	08/01/17	34766.38	34431.17	4451553.52
296	09/01/17	34499.54	34698.01	4416855.51
297	10/01/17	33126.42	36071.13	4380784.38
298	11/01/17	33951.08	35246.47	4345537.91
299	12/01/17	32591.53	36606.02	4308931.89
Yearly Subtotal		414010.99	416359.61	
300	01/01/18	33394.22	35803.33	4273128.56
301	02/01/18	33116.75	36080.80	4237047.76
302	03/01/18	29659.33	39538.22	4197509.54
303	04/01/18	32530.70	36666.85	4160842.69
304	05/01/18	31206.32	37991.23	4122851.46
305	06/01/18	31952.10	37245.45	4085606.01
306	07/01/18	30642.05	38555.50	4047050.51
307	08/01/18	31364.64	37832.91	4009217.60
308	09/01/18	31071.44	38126.11	3971091.49
309	10/01/18	29783.19	39414.36	3931677.13
310	11/01/18	30470.50	38727.05	3892950.08
311	12/01/18	29197.13	40000.42	3852949.66
Yearly Subtotal		374388.37	455982.23	
312	01/01/19	29860.36	39337.19	3813612.47
313	02/01/19	29555.50	39642.05	3773970.42
314	03/01/19	26417.79	42779.76	3731190.66
315	04/01/19	28916.73	40280.82	3690909.84
316	05/01/19	27681.82	41515.73	3649394.11
317	06/01/19	28282.80	40914.75	3608479.36
318	07/01/19	27063.60	42133.95	3566345.41
319	08/01/19	27639.18	41558.37	3524787.04
320	09/01/19	27317.10	41880.45	3482906.59
321	10/01/19	26121.80	43075.75	3439830.84
322	11/01/19	26658.69	42538.86	3397291.98
323	12/01/19	25479.69	43717.86	3353574.12
Yearly Subtotal		330995.06	499375.54	
324	01/01/20	25990.20	43207.35	3310366.77
325	02/01/20	25655.34	43542.21	3266824.56
326	03/01/20	23684.48	45513.07	3221311.49
327	04/01/20	24965.16	44232.39	3177079.10





BANKERS TRUST COMPANY  
AMORTIZATION SCHEDULE

PAYMENT NO.	DUE DATE	INTEREST AMOUNT	PRINCIPAL AMOUNT	PRINCIPAL BALANCE
328	05/01/20	23828.09	45369.46	3131709.64
329	06/01/20	24270.75	44926.80	3086782.84
330	07/01/20	23150.87	46046.68	3040736.16
331	08/01/20	23565.71	45631.84	2995104.32
332	09/01/20	23212.06	45985.49	2949118.83
333	10/01/20	22118.39	47079.16	2902039.67
334	11/01/20	22490.81	46706.74	2855332.93
335	12/01/20	21415.00	47782.55	2807550.38
Yearly Subtotal		284346.86	546023.74	
336	01/01/21	21758.52	47439.03	2760111.35
337	02/01/21	21390.86	47806.69	2712304.66
338	03/01/21	18986.13	50211.42	2662093.24
339	04/01/21	20631.22	48566.33	2613526.91
340	05/01/21	19601.45	49596.10	2563930.81
341	06/01/21	19870.46	49327.09	2514603.72
342	07/01/21	18859.53	50338.02	2464265.70
343	08/01/21	19098.06	50099.49	2414166.21
344	09/01/21	18709.79	50487.76	2363678.45
345	10/01/21	17727.59	51469.96	2312208.49
346	11/01/21	17919.62	51277.93	2260930.56
347	12/01/21	16956.98	52240.57	2208689.99
Yearly Subtotal		231510.21	598860.39	
348	01/01/22	17117.35	52080.20	2156609.79
349	02/01/22	16713.73	52483.82	2104125.97
350	03/01/22	14728.88	54468.67	2049657.30
351	04/01/22	15884.84	53312.71	1996344.59
352	05/01/22	14972.58	54224.97	1942119.62
353	06/01/22	15051.43	54146.12	1887973.50
354	07/01/22	14159.80	55037.75	1832935.75
355	08/01/22	14205.25	54992.30	1777943.45
356	09/01/22	13779.06	55418.49	1722524.96
357	10/01/22	12918.94	56278.61	1666246.35
358	11/01/22	12913.41	56284.14	1609962.21
359	12/01/22	12074.72	57122.83	1552839.38
Yearly Subtotal		174519.99	655850.61	
360	01/01/23	12034.51	1552839.38	
Yearly Subtotal		12034.51	1552839.38	
TOTALS		17806794.34	8600000.00	

\*\*\*\*\* LAST PAYMENT AMOUNT : ~~1552839.38~~ \*\*\*\*\*

