

AMORTIZATION SCHEDULE

Revised Reserve Requirement Inves

94456323 260,127.16 \$312,250.00

94456321

INT ACCRUES FROM:	8/1/2002	ORIGINAL O/S:	\$3,370,000	125% AVG AN D/S:	\$330,790.21
FIRST PAYMENT DATE:	2/1/2003	MULTIPLES OF:		WGHTD AVG MAT:	
FINAL MATURITY:	8/1/2017	DAYS IN YEAR	360	WGHTD AVE CPN:	
MAX ANNUAL D.SERV:	\$312,250.00	TOTAL YEARS TO CALC AVG ANNL:	30	10% OF PROCEED:	\$337,000.00

DATE:	COUPON:	PRINCIPAL DUE:	INTEREST DUE:	DEBT SERVICE	YEARLY DEBT SERVICE	YEARLY DEBT SERVICE	PRINCIPAL OUTSTANDING
2/1/2003		\$0	\$61,760.00	\$61,760.00	\$61,760.00		\$3,370,000.00
8/1/2003	1.400%	\$180,000	\$61,760.00	\$241,760.00		\$303,520.00	\$3,190,000.00
2/1/2004		\$0	\$60,500.00	\$60,500.00	\$302,260.00		\$3,190,000.00
8/1/2004	1.700%	\$185,000	\$60,500.00	\$245,500.00		\$306,000.00	\$3,005,000.00
2/1/2005		\$0	\$58,927.50	\$58,927.50	\$304,427.50		\$3,005,000.00
8/1/2005	2.050%	\$190,000	\$58,927.50	\$248,927.50		\$307,855.00	\$2,815,000.00
2/1/2006		\$0	\$56,980.00	\$56,980.00	\$305,907.50		\$2,815,000.00
8/1/2006	2.350%	\$190,000	\$56,980.00	\$246,980.00		\$303,960.00	\$2,625,000.00
2/1/2007		\$0	\$54,747.50	\$54,747.50	\$301,727.50		\$2,625,000.00
8/1/2007	2.700%	\$195,000	\$54,747.50	\$249,747.50		\$304,495.00	\$2,430,000.00
2/1/2008		\$0	\$52,115.00	\$52,115.00	\$301,862.50		\$2,430,000.00
8/1/2008	3.050%	\$200,000	\$52,115.00	\$252,115.00		\$304,230.00	\$2,230,000.00
2/1/2009		\$0	\$49,065.00	\$49,065.00	\$301,180.00		\$2,230,000.00
8/1/2009	3.500%	\$210,000	\$49,065.00	\$259,065.00		\$308,130.00	\$2,020,000.00
2/1/2010		\$0	\$45,390.00	\$45,390.00	\$304,455.00		\$2,020,000.00
8/1/2010	3.500%	\$215,000	\$45,390.00	\$260,390.00		\$305,780.00	\$1,805,000.00
2/1/2011		\$0	\$41,627.50	\$41,627.50	\$302,017.50		\$1,805,000.00
8/1/2011	4.000%	\$225,000	\$41,627.50	\$266,627.50		\$308,255.00	\$1,580,000.00
2/1/2012		\$0	\$37,127.50	\$37,127.50	\$303,755.00		\$1,580,000.00
8/1/2012	5.000%	\$235,000	\$37,127.50	\$272,127.50		\$309,255.00	\$1,345,000.00
2/1/2013		\$0	\$31,252.50	\$31,252.50	\$303,380.00		\$1,345,000.00
8/1/2013	4.000%	\$245,000	\$31,252.50	\$276,252.50		\$307,505.00	\$1,100,000.00
2/1/2014		\$0	\$26,352.50	\$26,352.50	\$302,605.00		\$1,100,000.00
8/1/2014	4.100%	\$255,000	\$26,352.50	\$281,352.50		\$307,705.00	\$845,000.00
2/1/2015		\$0	\$21,125.00	\$21,125.00	\$302,477.50		\$845,000.00
8/1/2015	5.000%	\$270,000	\$21,125.00	\$291,125.00		\$312,250.00	\$575,000.00
2/1/2016		\$0	\$14,375.00	\$14,375.00	\$305,500.00		\$575,000.00
8/1/2016	5.000%	\$280,000	\$14,375.00	\$294,375.00		\$308,750.00	\$295,000.00
2/1/2017		\$0	\$7,375.00	\$7,375.00	\$301,750.00		\$295,000.00
8/1/2017	5.000%	\$295,000	\$7,375.00	\$302,375.00		\$309,750.00	\$0.00
TOTALS		\$3,370,000.00	\$1,175,680.00	\$4,607,440.00	\$3,941,045.00	\$3,997,920.00	