

# Oak Valley Investments

Compound Period .....: Exact Days

Nominal Annual Rate .....: 10.000 %

Effective Annual Rate .....: Undefined

Periodic Rate .....: 0.0274 %

Daily Rate .....: 0.02740 %

## CASH FLOW DATA

Event	Start Date	Amount	Number	Period	End Date
1 Loan	01/28/2005	1,700,000.00	1		
2 Loan	03/08/2005	100,000.00	1		
3 Loan	03/09/2005	365,000.00	1		
4 Payment	01/27/2006	14,452.01	1		
5 Payment	01/27/2006	4,452.10	1		
6 Payment	02/24/2006	16,452.01	1		
7 Payment	02/24/2006	4,452.10	1		
8 Payment	03/25/2006	4,452.10	1		
9 Payment	03/25/2006	16,452.01	1		
10 Payment	04/25/2006	16,452.01	1		
11 Payment	04/25/2006	4,452.10	1		
12 Payment	12/18/2007	117,000.00	1		
13 Payment	01/18/2008	216,674.00	1		
14 Payment	02/01/2008	2,396,513.66	1		

## AMORTIZATION SCHEDULE - US Rule

Date	Loan	Payment	Interest Accrued	Interest Paid	Principal Paid	Interest	Balance Due Principal	Total
Loan 01/28/2005	1,700,000.00		0.00	0.00	0.00	0.00	1,700,000.00	1,700,000.00
Loan 03/08/2005	100,000.00		18,164.38	0.00	0.00	18,164.38	1,800,000.00	1,818,164.38
Loan 03/09/2005	365,000.00		493.15	0.00	0.00	18,657.53	2,165,000.00	2,183,657.53
2005 Totals	2,165,000.00	0.00	18,657.53	0.00	0.00			
1 01/27/2006		14,452.01	192,180.82	14,452.01	0.00	196,386.34	2,165,000.00	2,361,386.34
2 01/27/2006		4,452.10	0.00	4,452.10	0.00	191,934.24	2,165,000.00	2,356,934.24
3 02/24/2006		16,452.01	16,608.22	16,452.01	0.00	192,090.45	2,165,000.00	2,357,090.45
4 02/24/2006		4,452.10	0.00	4,452.10	0.00	187,638.35	2,165,000.00	2,352,638.35
5 03/25/2006		4,452.10	17,201.37	4,452.10	0.00	200,387.62	2,165,000.00	2,365,387.62
6 03/25/2006		16,452.01	0.00	16,452.01	0.00	183,935.61	2,165,000.00	2,348,935.61
7 04/25/2006		16,452.01	18,387.67	16,452.01	0.00	185,871.27	2,165,000.00	2,350,871.27
8 04/25/2006		4,452.10	0.00	4,452.10	0.00	181,419.17	2,165,000.00	2,346,419.17
2006 Totals	0.00	81,616.44	244,378.08	81,616.44	0.00			
9 12/18/2007		117,000.00	357,076.71	117,000.00	0.00	421,495.88	2,165,000.00	2,586,495.88
2007 Totals	0.00	117,000.00	357,076.71	117,000.00	0.00			
10 01/18/2008		216,674.00	18,387.67	216,674.00	0.00	223,209.55	2,165,000.00	2,388,209.55
11 02/01/2008		2,396,513.66	8,304.11	231,513.66	2,165,000.00	0.00	0.00	0.00
2008 Totals	0.00	2,613,187.66	26,691.78	448,187.66	2,165,000.00			
Grand Totals	2,165,000.00	2,811,804.10	646,804.10	646,804.10	2,165,000.00			

# Home Trust

Compound Period .....: Exact Days

Nominal Annual Rate .....: 10.000 %  
 Effective Annual Rate .....: Undefined  
 Periodic Rate .....: 0.0274 %  
 Daily Rate .....: 0.02740 %

## CASH FLOW DATA

Event	Start Date	Amount	Number	Period	End Date
1 Loan	08/10/2005	570,000.00	1		
2 Loan	08/26/2005	30,000.00	1		
3 Payment	09/19/2006	10,000.00	1		
4 Payment	09/22/2006	20,000.00	1		
5 Payment	12/18/2007	33,000.00	1		
6 Payment	01/18/2008	61,113.00	1		
7 Payment	02/01/2008	624,522.62	1		

## AMORTIZATION SCHEDULE - US Rule

Date	Loan	Payment	Interest Accrued	Interest Paid	Principal Paid	Interest	Balance Due Principal	Total
Loan 08/10/2005	570,000.00		0.00	0.00	0.00	0.00	570,000.00	570,000.00
Loan 08/26/2005	30,000.00		2,498.63	0.00	0.00	2,498.63	600,000.00	602,498.63
2005 Totals	600,000.00	0.00	2,498.63	0.00	0.00			
1 09/19/2006		10,000.00	63,945.21	10,000.00	0.00	56,443.84	600,000.00	656,443.84
2 09/22/2006		20,000.00	493.15	20,000.00	0.00	36,936.99	600,000.00	636,936.99
2006 Totals	0.00	30,000.00	64,438.36	30,000.00	0.00			
3 12/18/2007		33,000.00	74,301.37	33,000.00	0.00	78,238.36	600,000.00	678,238.36
2007 Totals	0.00	33,000.00	74,301.37	33,000.00	0.00			
4 01/18/2008		61,113.00	5,095.89	61,113.00	0.00	22,221.25	600,000.00	622,221.25
5 02/01/2008		624,522.62	2,301.37	24,522.62	600,000.00	0.00	0.00	0.00
2008 Totals	0.00	685,635.62	7,397.26	85,635.62	600,000.00			
Grand Totals	600,000.00	748,635.62	148,635.62	148,635.62	600,000.00			