

LOAN AGREEMENT

This Loan Agreement (“**Agreement**”) is made as of June 28, 2017 by and between and the Coquille Indian Tribe (“Tribe”), a federally recognized Indian tribe pursuant to the Coquille Indian Restoration Act of June 28, 1989, 25 U.S.C. § 715, et seq. (“**Lender**”) and the Coquille Indian Housing Authority, an entity chartered under Coquille tribal law (the “**Borrower**”) for purposes including community development.

RECITALS

A. The Borrower proposes to construct and manage an infrastructure development project (warehouse / storage facility) on the Tribe’s reservation (the “Project”).

B. Subject to and in accordance with the provisions of this Agreement, the Lender desires to make a non-revolving construction loan to the Borrower through its Economic Development Revolving Loan Fund, and the Borrower desires to obtain such a loan from the Lender, in exchange for the issuance of a promissory note by the Borrower to the Lender.

C. The parties anticipate that the construction loan will be made in one or more advances, and, at the completion of construction, will convert into an unsecured term loan as described below.

NOW, THEREFORE, in consideration of the promises and covenants contained in this Agreement, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto hereby agree as follows:

SECTION 1. LOAN

1.1 Construction Line of Credit. Subject to the terms and conditions contained in this Agreement, the Lender will make available to Borrower from time to time up to and including March 31, 2018, a line of credit not to exceed the aggregate amount of \$500,000 (the “Construction Line of Credit”).

- (a) **Advances.** Each payment from Lender to Borrower of proceeds from the Construction Line of Credit under this Loan Agreement will be referred to as an “Advance.” To request an Advance, the Borrower shall notify Lender at least ten (10) business days before the date of the proposed Advance of the amount of the requested Advance, the date of such Advance and the location and number of the Borrower’s account to which funds will be disbursed or the Borrower’s address to where Advance checks will be mailed. Borrower may request Advances no more frequently than bi-weekly and Advances may not be less than \$50,000 each.
- (b) **Interest.** The outstanding principal amount of Advances shall accrue interest at a rate equal to 1.5% per annum, simple interest, computed on the basis of a 365-day year (the “**Interest**”) from the date of the Advances through and including the date the Construction Line of Credit is converted into a Term Loan.
- (c) **Payment.** No Construction Line of Credit principal or interest payments shall be required.

1.2 **Term Loan.** The accrued combined Advances and Interest from the Construction Line of Credit shall convert into a Term Loan on the earlier of (a) when the Loan amount has been fully advanced, or (b) on March 31, 2018. At that time, Borrower shall execute a Term Loan Note in a form substantially similar to the form attached as Exhibit A.

- (a) **Term.** The Term Loan Note will have a 20-year term.
- (b) **Interest.** The Term Loan shall accrue interest at an initial rate equal to 1.5% per annum ("Term Loan Interest"). The Lender may, in its sole discretion, adjust the Term Loan Interest rate on the 5th, 10th, and 15th anniversary dates of the Term Loan, provided that any adjustments to the Term Loan Interest rate do not exceed the average annual rate of return, net of fees, of the Lender's most conservative investment portfolio during the previous 5-year period.
- (c) **Payment.** Borrower shall be required to make 240 monthly payments of principal and interest. The Lender will provide Borrower with an amortization and payment schedule to accompany the Term Loan Note. The proposed date of the 240th Term Loan payment set forth in this schedule shall be deemed herein as the "Maturity Date." If Lender adjusts the Term Loan Interest rate, as set forth in paragraph (b) above, Lender shall provide Borrower with an adjusted amortization and payment schedule for the remaining term of the Term Loan that is based on the revised Term Loan Interest rate and principal balance then outstanding.

SECTION 2. REPRESENTATIONS AND WARRANTIES OF THE BORROWER

The Borrower represents and warrants to Lender as follows:

- 2.1 **Organization.** The Borrower is an entity chartered under Tribal law.
- 2.2 **Authority.** The Borrower has full company power and authority to sign and deliver this Agreement and to perform all of the Borrower's obligations under this Agreement.
- 2.3 **Binding Obligation.** This Agreement is a legal, valid, and binding obligation of the Borrower, enforceable against the Borrower in accordance with its terms, except as enforceability may be limited by bankruptcy, insolvency, or other similar laws of general application or by general principles of equity.

SECTION 3. REPRESENTATIONS, WARRANTIES, AND COVENANTS OF LENDER

Lender represents, warrants, and covenants to the Borrower as follows:

- 3.1 **Authority.** Lender is a federally recognized Indian tribe pursuant to the Coquille Indian Restoration Act of June 28, 1989, 25 U.S.C. § 715, et seq. and has full company power and authority to sign and deliver this Agreement and to perform all of Lender's obligations under this Agreement.
- 3.2 **Binding Obligation.** This Agreement is the legal, valid, and binding obligation of Lender, enforceable against Lender in accordance with its terms, except as enforceability may be

limited by bankruptcy, insolvency, or other similar laws of general application or by general principles of equity.

SECTION 4. COVENANTS OF THE BORROWER

The Borrower covenants to Lender that the Borrower will perform the following obligations and observe the following conditions until all of the Borrower's obligations to the Lender pursuant to this Agreement and the Note are fully paid and performed:

- 4.1 **Notification.** The Borrower will promptly notify Lender if an Event of Default under this Agreement or the Note occurs.
- 4.2 **Dissolution.** The Borrower will not dissolve, and will not wind up or liquidate its business and affairs.
- 4.3 **Financial Statements.** The Borrower will deliver to Lender such annual financial statements of the Borrower that Lender may reasonably request from time to time.
- 4.4 **Liens.** The Borrower will keep the Project and the Project site free of liens related to the Project.
- 4.5 **Insurance.** The Borrower shall maintain liability and casualty insurance in the amount of \$1,000,000, covering the Project, and construction, operation and management of the Project.
- 4.6 **Loan Proceeds.** All loan proceeds will be used exclusively for the Project.
- 4.7 **Construction.** The Borrower will begin construction by July 1, 2017 and will diligently pursue the Project to completion.
- 4.8 **Term Loan Note.** When Project construction is substantially complete, the Borrower will execute a Term Loan Note substantially similar to that set forth in the attached Exhibit A.

SECTION 5. DEFAULT

- 5.1 **Events of Default.** The occurrence of any of the following shall constitute an "Event of Default" hereunder:
 - (a) **Failure to Pay.** The Borrower shall fail to pay any Term Loan principal and interest payment on the date due in accordance with the amortization and payment schedule then in effect, and such payment shall not have been made within thirty (30) days of the Borrower's receipt of the Lender's written notice to the Borrower of such failure to pay;
 - (b) **Breach of Representations and Warranties or Covenants.** If the Lender establishes that any representation or warranty in this Agreement or the eventual Term Loan Note was false as of the date when Borrower executed such document, or the Borrower fails to observe or perform any covenant, obligation, condition or agreement contained in this Agreement (other than those covenants specified in Section 6 of this Agreement) or in the Term Loan Note and such failure continues for thirty (30) days after written notice to the Borrower of such failure;

- (c) Inability to Pay Debts. The Borrower fails to pay, becomes insolvent or unable to pay, or admits in writing an inability to pay Borrower's debts as they become due, or makes a general assignment for the benefit of creditors.

5.2 Rights upon an Event of Default. Upon the occurrence or existence of any Event of Default and at any time thereafter during the continuance of such Event of Default, the Lender may, by written notice to the Borrower, declare all outstanding obligations payable by the Borrower hereunder or under the Term Loan Note to be immediately due and payable without presentment, demand, protest or any other notice of any kind, all of which are hereby expressly waived. In addition to the foregoing remedies, upon the occurrence or existence of any Event of Default, the Lender may exercise any other right, power or remedy granted to it hereunder, under the Note and/or pursuant to applicable law.

SECTION 6. GENERAL

- 6.1 No Assignment.** Neither party may assign or delegate any of its rights or obligations under this Agreement and the Term Loan Note to any person without the prior written consent of the other party, which such other party may withhold in its sole discretion; provided, however, the Borrower may assign or delegate any of its rights or obligations under this Agreement and the Term Loan Note to any person that, directly or indirectly, controls, is controlled by, or is under common control with, the Borrower.
- 6.2 Binding Effect.** This Agreement will be binding on the parties and their respective heirs, personal representatives, successors, and permitted assigns, and will inure to their benefit.
- 6.3 Amendment.** This Agreement may be amended only by a written agreement signed by each party.
- 6.4 Notices.** All notices or other communications required or permitted by this Agreement must be in writing; must be delivered to the parties at the addresses set forth below, or any other address that a party may designate by written notice to the other parties; and are considered delivered upon actual receipt if delivered personally, by fax, by email or by a nationally recognized overnight delivery service; or at the end of the third Business Day after the date of deposit in the United States mail, postage pre-paid, certified, return receipt requested.

To Lender:

Coquille Indian Tribe
3050 Tremont Street
North Bend, OR 97459
(541) 756-0904
Fax: (541) 756-0847
Attn: Executive Director

To the Borrower:

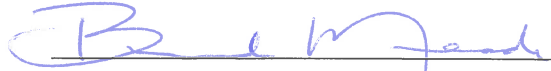
Coquille Indian Housing Authority
2678 Mexeye Loop
Coos Bay, OR 97420
(541) 888-6501
Fax: (541) 888-8266
Attn: Executive Director

- 6.5 Waiver.** No waiver will be binding on a party unless it is in writing and signed by the party making the waiver. A party's waiver of a breach of a provision of this Agreement will not constitute a waiver of any other provision or a waiver of a subsequent breach of the same provision.

Dated effective: June 28, 2017

Lender:

Coquille Indian Tribe



By: Brenda Meade

Its: Chairperson

Borrower:

Coquille Indian Housing Authority



By: Toni Ann Brend

Its: Chairperson

- 6.6 Severability.** If a provision of this Agreement is determined to be unenforceable in any respect, the enforceability of the provision in any other respect and of the remaining provisions of this Agreement will not be impaired.
- 6.7 Further Assurances.** The parties will sign other documents and take other actions reasonably necessary to further effect and evidence this Agreement.
- 6.8 No Third-Party Beneficiaries.** The parties do not intend to confer any right or remedy on any third party.
- 6.9 Attachments.** Any exhibits, schedules, and other attachments referenced in this Agreement are part of this Agreement.
- 6.10 Jurisdiction and Venue.** Jurisdiction and venue in any action brought pursuant to this Agreement to enforce its terms or otherwise with respect to the relationship between the parties will lie exclusively in the Coquille Indian Tribal Court; *provided* that any award, judgment, order or decree of the Coquille Indian Tribal Court may be entered as a foreign judgment in any court of competent jurisdiction; *provided, further*, that Borrower and Lender acknowledge that nothing in this paragraph waives the sovereign immunity of Lender.
- 6.11 Attorney's Fees.** If any arbitration, action, suit, or proceeding is instituted to interpret, enforce, or rescind this Agreement, or otherwise in connection with the subject matter of this Agreement, including but not limited to any proceeding brought under the United States Bankruptcy Code, the prevailing party on a claim will be entitled to recover with respect to the claim, in addition to any other relief awarded, the prevailing party's reasonable attorney's fees and other fees, costs, and expenses of every kind, including but not limited to the costs and disbursements incurred in connection with the arbitration, action, suit, or proceeding, any appeal or petition for review, the collection of any award, or the enforcement of any order, as determined by the arbitrator or court.
- 6.12 Entire Agreement.** This Agreement and its exhibit(s) contains the entire understanding of the parties regarding the subject matter hereof and supersede all prior and contemporaneous negotiations and agreements, whether written or oral, between the parties with respect to the subject matter hereof.
- 6.13 Signatures.** This Agreement may be signed in counterparts. A fax or other electronic transmission of a signature page will be considered an original signature page. At the request of a party, each other party will confirm a fax- or other electronically transmitted signature page by delivering an original signature page to the requesting party.
- 6.14 Survival of Terms.** All covenants, agreements, representations and warranties made in this Agreement and the Note shall continue in full force and effect until all liabilities and obligations of the Borrower to the Lender hereunder and under the Term Loan Note are satisfied in full.

[signature page to follow]

LOAN AGREEMENT – EXHIBIT A

NOTE

Date: _____

This Note (“**Note**”) is made by Coquille Indian Housing Authority (“**Borrower**”) in favor of the Coquille Indian Tribe (“**Holder**”).

1. **Payment.** Borrower promises to pay to the order of Holder in immediately available funds the principal amount disbursed and accrued interest for the Construction Line of Credit advanced under the terms of the Loan Agreement between Holder and Borrower dated _____, 2017 (the “**Loan Agreement**”), together with interest on the unpaid principal amount from the date of this Note. Borrower will make monthly principal and interest payments in accordance with the schedule attached as Exhibit A to this Note. The first monthly principal and interest payment is due on _____ and subsequent payments are due on the twentieth day of each following month through the Maturity Date, as defined in the Loan Agreement (or the next Business Day following such date if such date does not occur on a Business Day). The unpaid principal amount, together with any accrued interest, is due in its entirety on the Maturity Date. For purposes of this Note: “**Business Day**” shall mean any day other than a Saturday or a Sunday or a day on which banking institutions in Portland, Oregon are authorized or obligated to close.
2. **Interest Rate.**
 - (a) Borrower will pay simple interest on the unpaid principal amount at a rate equal to 1.5% per annum (“**Interest**”) from the date of the Note through and including the date of repayment in full of all principal and unpaid Interest on the Note; *provided*, that Holder may adjust this interest rate by written notice to Borrower within 90 days of the 5th, 10th and 15th anniversary of the date of this Note in accordance with the limitations set forth in the Loan Agreement.
 - (b) Monthly Interest will be computed based on the annual interest rate then in effect divided by 12.
3. **Place of Payments.** All payments under this Note will be made to Holder at 3050 Tremont Avenue, North Bend, Oregon 97549 or any other address that Holder may designate by notice to Borrower.
4. **Application of Payments.** All payments under this Note will apply first to any costs and expenses due to Holder, then to accrued interest to date of payment, and then to the unpaid principal amount.
5. **Prepayments.** Borrower may prepay a part or all of the unpaid principal amount at any time. Excess payments or prepayments will not reduce the dollar amount of required monthly payments, instead will reduce the number of future scheduled payments required by this Note.
6. **Events of Default.** Each of the following is an event of default under this Note:
 - (a) Borrower fails to make any payment set forth in the attached Exhibit A, and such payment shall not have been made within thirty (30) days of the Borrower’s receipt of the Holder’s written notice to the Borrower of such failure to pay;

LOAN AGREEMENT – EXHIBIT A

- (b) Borrower fails to pay, becomes insolvent or unable to pay, or admits in writing an inability to pay Borrower's debts as they become due, or makes a general assignment for the benefit of creditors; and
 - (c) an event of default occurs under the Loan Agreement.
7. **Remedies.** On and after an event of default under this Note, Holder may exercise any remedy available to Holder (Lender) under the Loan Agreement.
8. **Time of Essence.** Time is of the essence with respect to all dates and time periods in this Note.
9. **Amendment.** This Note may be amended only by a written document signed by the party against whom enforcement is sought.
10. **Waiver.**
- (a) Borrower waives demand, presentment for payment, notice of dishonor or nonpayment, protest, notice of protest, and lack of diligence in collection, and agrees that Holder may extend or postpone the due date of any payment required by this Note without affecting Borrower's liability.
 - (b) No waiver will be binding on Holder unless it is in writing and signed by Holder. Holder's waiver of a breach of a provision of this Note will not be a waiver of any other provision or a waiver of a subsequent breach of the same provision.
11. **Severability.** If a provision of this Note is determined to be unenforceable in any respect, the enforceability of the provision in any other respect and of the remaining provisions of this Note will not be impaired.

Borrower:

Coquille Indian Housing Authority

NOTE - EXHIBIT A

Loan Amortization Schedule

Enter values	
Loan amount	\$ 500,000.00
Annual interest rate	1.50 %
Loan period in years	20
Number of payments per year	12
Start date of loan	4/20/2018
Optional extra payments	\$ -

Loan summary	
Scheduled payment	\$ 2,412.73
Scheduled number of payments	240
Actual number of payments	240
Total early payments	\$ -
Total interest	\$ 79,054.49

Lender name: Coquille Indian Tribe EDRLF

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	5/20/2018	\$ 500,000.00	\$ 2,412.73	\$ -	\$ 2,412.73	\$ 1,787.73	\$ 625.00	\$ 498,212.27	\$ 625.00
2	6/20/2018	498,212.27	2,412.73	-	2,412.73	1,789.96	622.77	496,422.31	1,247.77
3	7/20/2018	496,422.31	2,412.73	-	2,412.73	1,792.20	620.53	494,630.11	1,868.29
4	8/20/2018	494,630.11	2,412.73	-	2,412.73	1,794.44	618.29	492,835.67	2,486.58
5	9/20/2018	492,835.67	2,412.73	-	2,412.73	1,796.68	616.04	491,038.99	3,102.63
6	10/20/2018	491,038.99	2,412.73	-	2,412.73	1,798.93	613.80	489,240.06	3,716.42
7	11/20/2018	489,240.06	2,412.73	-	2,412.73	1,801.18	611.55	487,438.88	4,327.97
8	12/20/2018	487,438.88	2,412.73	-	2,412.73	1,803.43	609.30	485,635.46	4,937.27
9	1/20/2019	485,635.46	2,412.73	-	2,412.73	1,805.68	607.04	483,829.77	5,544.32
10	2/20/2019	483,829.77	2,412.73	-	2,412.73	1,807.94	604.79	482,021.83	6,149.10
11	3/20/2019	482,021.83	2,412.73	-	2,412.73	1,810.20	602.53	480,211.63	6,751.63
12	4/20/2019	480,211.63	2,412.73	-	2,412.73	1,812.46	600.26	478,399.17	7,351.90
13	5/20/2019	478,399.17	2,412.73	-	2,412.73	1,814.73	598.00	476,584.44	7,949.90
14	6/20/2019	476,584.44	2,412.73	-	2,412.73	1,817.00	595.73	474,767.45	8,545.63
15	7/20/2019	474,767.45	2,412.73	-	2,412.73	1,819.27	593.46	472,948.18	9,139.09
16	8/20/2019	472,948.18	2,412.73	-	2,412.73	1,821.54	591.19	471,126.64	9,730.27
17	9/20/2019	471,126.64	2,412.73	-	2,412.73	1,823.82	588.91	469,302.82	10,319.18
18	10/20/2019	469,302.82	2,412.73	-	2,412.73	1,826.10	586.63	467,476.72	10,905.81
19	11/20/2019	467,476.72	2,412.73	-	2,412.73	1,828.38	584.35	465,648.34	11,490.15
20	12/20/2019	465,648.34	2,412.73	-	2,412.73	1,830.67	582.06	463,817.67	12,072.21
21	1/20/2020	463,817.67	2,412.73	-	2,412.73	1,832.95	579.77	461,984.72	12,651.99
22	2/20/2020	461,984.72	2,412.73	-	2,412.73	1,835.25	577.48	460,149.47	13,229.47
23	3/20/2020	460,149.47	2,412.73	-	2,412.73	1,837.54	575.19	458,311.93	13,804.65
24	4/20/2020	458,311.93	2,412.73	-	2,412.73	1,839.84	572.89	456,472.09	14,377.54
25	5/20/2020	456,472.09	2,412.73	-	2,412.73	1,842.14	570.59	454,629.96	14,948.13
26	6/20/2020	454,629.96	2,412.73	-	2,412.73	1,844.44	568.29	452,785.52	15,516.42
27	7/20/2020	452,785.52	2,412.73	-	2,412.73	1,846.75	565.98	450,938.77	16,082.40
28	8/20/2020	450,938.77	2,412.73	-	2,412.73	1,849.05	563.67	449,089.72	16,646.08
29	9/20/2020	449,089.72	2,412.73	-	2,412.73	1,851.36	561.36	447,238.35	17,207.44
30	10/20/2020	447,238.35	2,412.73	-	2,412.73	1,853.68	559.05	445,384.67	17,766.49
31	11/20/2020	445,384.67	2,412.73	-	2,412.73	1,856.00	556.73	443,528.68	18,323.22
32	12/20/2020	443,528.68	2,412.73	-	2,412.73	1,858.32	554.41	441,670.36	18,877.63
33	1/20/2021	441,670.36	2,412.73	-	2,412.73	1,860.64	552.09	439,809.72	19,429.72
34	2/20/2021	439,809.72	2,412.73	-	2,412.73	1,862.96	549.76	437,946.76	19,979.48
35	3/20/2021	437,946.76	2,412.73	-	2,412.73	1,865.29	547.43	436,081.46	20,526.91
36	4/20/2021	436,081.46	2,412.73	-	2,412.73	1,867.63	545.10	434,213.84	21,072.01
37	5/20/2021	434,213.84	2,412.73	-	2,412.73	1,869.96	542.77	432,343.88	21,614.78
38	6/20/2021	432,343.88	2,412.73	-	2,412.73	1,872.30	540.43	430,471.58	22,155.21
39	7/20/2021	430,471.58	2,412.73	-	2,412.73	1,874.64	538.09	428,596.95	22,693.30
40	8/20/2021	428,596.95	2,412.73	-	2,412.73	1,876.98	535.75	426,719.96	23,229.05
41	9/20/2021	426,719.96	2,412.73	-	2,412.73	1,879.33	533.40	424,840.64	23,762.45
42	10/20/2021	424,840.64	2,412.73	-	2,412.73	1,881.68	531.05	422,958.96	24,293.50
43	11/20/2021	422,958.96	2,412.73	-	2,412.73	1,884.03	528.70	421,074.93	24,822.20
44	12/20/2021	421,074.93	2,412.73	-	2,412.73	1,886.38	526.34	419,188.55	25,348.54
45	1/20/2022	419,188.55	2,412.73	-	2,412.73	1,888.74	523.99	417,299.81	25,872.52
46	2/20/2022	417,299.81	2,412.73	-	2,412.73	1,891.10	521.62	415,408.71	26,394.15
47	3/20/2022	415,408.71	2,412.73	-	2,412.73	1,893.47	519.26	413,515.24	26,913.41
48	4/20/2022	413,515.24	2,412.73	-	2,412.73	1,895.83	516.89	411,619.41	27,430.30
49	5/20/2022	411,619.41	2,412.73	-	2,412.73	1,898.20	514.52	409,721.20	27,944.83
50	6/20/2022	409,721.20	2,412.73	-	2,412.73	1,900.58	512.15	407,820.63	28,456.98
51	7/20/2022	407,820.63	2,412.73	-	2,412.73	1,902.95	509.78	405,917.68	28,966.76
52	8/20/2022	405,917.68	2,412.73	-	2,412.73	1,905.33	507.40	404,012.35	29,474.15
53	9/20/2022	404,012.35	2,412.73	-	2,412.73	1,907.71	505.02	402,104.64	29,979.17
54	10/20/2022	402,104.64	2,412.73	-	2,412.73	1,910.10	502.63	400,194.54	30,481.80

NOTE - EXHIBIT A

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra		Principal	Interest	Ending Balance	Cumulative Interest
				Payment	Total Payment				
55	11/20/2022	400,194.54	2,412.73	-	2,412.73	1,912.48	500.24	398,282.06	30,982.04
56	12/20/2022	398,282.06	2,412.73	-	2,412.73	1,914.87	497.85	396,367.18	31,479.90
57	1/20/2023	396,367.18	2,412.73	-	2,412.73	1,917.27	495.46	394,449.91	31,975.35
58	2/20/2023	394,449.91	2,412.73	-	2,412.73	1,919.66	493.06	392,530.25	32,468.42
59	3/20/2023	392,530.25	2,412.73	-	2,412.73	1,922.06	490.66	390,608.18	32,959.08
60	4/20/2023	390,608.18	2,412.73	-	2,412.73	1,924.47	488.26	388,683.72	33,447.34
61	5/20/2023	388,683.72	2,412.73	-	2,412.73	1,926.87	485.85	386,756.84	33,933.19
62	6/20/2023	386,756.84	2,412.73	-	2,412.73	1,929.28	483.45	384,827.56	34,416.64
63	7/20/2023	384,827.56	2,412.73	-	2,412.73	1,931.69	481.03	382,895.87	34,897.67
64	8/20/2023	382,895.87	2,412.73	-	2,412.73	1,934.11	478.62	380,961.76	35,376.29
65	9/20/2023	380,961.76	2,412.73	-	2,412.73	1,936.52	476.20	379,025.24	35,852.50
66	10/20/2023	379,025.24	2,412.73	-	2,412.73	1,938.95	473.78	377,086.29	36,326.28
67	11/20/2023	377,086.29	2,412.73	-	2,412.73	1,941.37	471.36	375,144.92	36,797.64
68	12/20/2023	375,144.92	2,412.73	-	2,412.73	1,943.80	468.93	373,201.13	37,266.57
69	1/20/2024	373,201.13	2,412.73	-	2,412.73	1,946.23	466.50	371,254.90	37,733.07
70	2/20/2024	371,254.90	2,412.73	-	2,412.73	1,948.66	464.07	369,306.24	38,197.14
71	3/20/2024	369,306.24	2,412.73	-	2,412.73	1,951.09	461.63	367,355.15	38,658.77
72	4/20/2024	367,355.15	2,412.73	-	2,412.73	1,953.53	459.19	365,401.62	39,117.96
73	5/20/2024	365,401.62	2,412.73	-	2,412.73	1,955.98	456.75	363,445.64	39,574.72
74	6/20/2024	363,445.64	2,412.73	-	2,412.73	1,958.42	454.31	361,487.22	40,029.02
75	7/20/2024	361,487.22	2,412.73	-	2,412.73	1,960.87	451.86	359,526.35	40,480.88
76	8/20/2024	359,526.35	2,412.73	-	2,412.73	1,963.32	449.41	357,563.03	40,930.29
77	9/20/2024	357,563.03	2,412.73	-	2,412.73	1,965.77	446.95	355,597.26	41,377.24
78	10/20/2024	355,597.26	2,412.73	-	2,412.73	1,968.23	444.50	353,629.03	41,821.74
79	11/20/2024	353,629.03	2,412.73	-	2,412.73	1,970.69	442.04	351,658.34	42,263.78
80	12/20/2024	351,658.34	2,412.73	-	2,412.73	1,973.15	439.57	349,685.19	42,703.35
81	1/20/2025	349,685.19	2,412.73	-	2,412.73	1,975.62	437.11	347,709.57	43,140.46
82	2/20/2025	347,709.57	2,412.73	-	2,412.73	1,978.09	434.64	345,731.48	43,575.09
83	3/20/2025	345,731.48	2,412.73	-	2,412.73	1,980.56	432.16	343,750.91	44,007.26
84	4/20/2025	343,750.91	2,412.73	-	2,412.73	1,983.04	429.69	341,767.87	44,436.95
85	5/20/2025	341,767.87	2,412.73	-	2,412.73	1,985.52	427.21	339,782.36	44,864.16
86	6/20/2025	339,782.36	2,412.73	-	2,412.73	1,988.00	424.73	337,794.36	45,288.88
87	7/20/2025	337,794.36	2,412.73	-	2,412.73	1,990.48	422.24	335,803.87	45,711.13
88	8/20/2025	335,803.87	2,412.73	-	2,412.73	1,992.97	419.75	333,810.90	46,130.88
89	9/20/2025	333,810.90	2,412.73	-	2,412.73	1,995.46	417.26	331,815.44	46,548.15
90	10/20/2025	331,815.44	2,412.73	-	2,412.73	1,997.96	414.77	329,817.48	46,962.91
91	11/20/2025	329,817.48	2,412.73	-	2,412.73	2,000.46	412.27	327,817.03	47,375.19
92	12/20/2025	327,817.03	2,412.73	-	2,412.73	2,002.96	409.77	325,814.07	47,784.96
93	1/20/2026	325,814.07	2,412.73	-	2,412.73	2,005.46	407.27	323,808.61	48,192.23
94	2/20/2026	323,808.61	2,412.73	-	2,412.73	2,007.97	404.76	321,800.64	48,596.99
95	3/20/2026	321,800.64	2,412.73	-	2,412.73	2,010.48	402.25	319,790.17	48,999.24
96	4/20/2026	319,790.17	2,412.73	-	2,412.73	2,012.99	399.74	317,777.18	49,398.97
97	5/20/2026	317,777.18	2,412.73	-	2,412.73	2,015.51	397.22	315,761.67	49,796.20
98	6/20/2026	315,761.67	2,412.73	-	2,412.73	2,018.02	394.70	313,743.65	50,190.90
99	7/20/2026	313,743.65	2,412.73	-	2,412.73	2,020.55	392.18	311,723.10	50,583.08
100	8/20/2026	311,723.10	2,412.73	-	2,412.73	2,023.07	389.65	309,700.03	50,972.73
101	9/20/2026	309,700.03	2,412.73	-	2,412.73	2,025.60	387.13	307,674.43	51,359.86
102	10/20/2026	307,674.43	2,412.73	-	2,412.73	2,028.13	384.59	305,646.29	51,744.45
103	11/20/2026	305,646.29	2,412.73	-	2,412.73	2,030.67	382.06	303,615.62	52,126.51
104	12/20/2026	303,615.62	2,412.73	-	2,412.73	2,033.21	379.52	301,582.41	52,506.03
105	1/20/2027	301,582.41	2,412.73	-	2,412.73	2,035.75	376.98	299,546.67	52,883.01
106	2/20/2027	299,546.67	2,412.73	-	2,412.73	2,038.29	374.43	297,508.37	53,257.44
107	3/20/2027	297,508.37	2,412.73	-	2,412.73	2,040.84	371.89	295,467.53	53,629.32
108	4/20/2027	295,467.53	2,412.73	-	2,412.73	2,043.39	369.33	293,424.14	53,998.66
109	5/20/2027	293,424.14	2,412.73	-	2,412.73	2,045.95	366.78	291,378.19	54,365.44
110	6/20/2027	291,378.19	2,412.73	-	2,412.73	2,048.50	364.22	289,329.69	54,729.66
111	7/20/2027	289,329.69	2,412.73	-	2,412.73	2,051.06	361.66	287,278.62	55,091.32
112	8/20/2027	287,278.62	2,412.73	-	2,412.73	2,053.63	359.10	285,224.99	55,450.42
113	9/20/2027	285,224.99	2,412.73	-	2,412.73	2,056.20	356.53	283,168.80	55,806.95
114	10/20/2027	283,168.80	2,412.73	-	2,412.73	2,058.77	353.96	281,110.03	56,160.91
115	11/20/2027	281,110.03	2,412.73	-	2,412.73	2,061.34	351.39	279,048.69	56,512.30
116	12/20/2027	279,048.69	2,412.73	-	2,412.73	2,063.92	348.81	276,984.78	56,861.11
117	1/20/2028	276,984.78	2,412.73	-	2,412.73	2,066.50	346.23	274,918.28	57,207.34
118	2/20/2028	274,918.28	2,412.73	-	2,412.73	2,069.08	343.65	272,849.20	57,550.99
119	3/20/2028	272,849.20	2,412.73	-	2,412.73	2,071.67	341.06	270,777.53	57,892.05
120	4/20/2028	270,777.53	2,412.73	-	2,412.73	2,074.26	338.47	268,703.28	58,230.52
121	5/20/2028	268,703.28	2,412.73	-	2,412.73	2,076.85	335.88	266,626.43	58,566.40
122	6/20/2028	266,626.43	2,412.73	-	2,412.73	2,079.44	333.28	264,546.99	58,899.69

NOTE - EXHIBIT A

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
123	7/20/2028	264,546.99	2,412.73	-	2,412.73	2,082.04	330.68	262,464.94	59,230.37
124	8/20/2028	262,464.94	2,412.73	-	2,412.73	2,084.65	328.08	260,380.30	59,558.45
125	9/20/2028	260,380.30	2,412.73	-	2,412.73	2,087.25	325.48	258,293.05	59,883.93
126	10/20/2028	258,293.05	2,412.73	-	2,412.73	2,089.86	322.87	256,203.19	60,206.79
127	11/20/2028	256,203.19	2,412.73	-	2,412.73	2,092.47	320.25	254,110.71	60,527.05
128	12/20/2028	254,110.71	2,412.73	-	2,412.73	2,095.09	317.64	252,015.62	60,844.69
129	1/20/2029	252,015.62	2,412.73	-	2,412.73	2,097.71	315.02	249,917.92	61,159.71
130	2/20/2029	249,917.92	2,412.73	-	2,412.73	2,100.33	312.40	247,817.59	61,472.10
131	3/20/2029	247,817.59	2,412.73	-	2,412.73	2,102.96	309.77	245,714.63	61,781.87
132	4/20/2029	245,714.63	2,412.73	-	2,412.73	2,105.58	307.14	243,609.05	62,089.02
133	5/20/2029	243,609.05	2,412.73	-	2,412.73	2,108.22	304.51	241,500.83	62,393.53
134	6/20/2029	241,500.83	2,412.73	-	2,412.73	2,110.85	301.88	239,389.98	62,695.41
135	7/20/2029	239,389.98	2,412.73	-	2,412.73	2,113.49	299.24	237,276.49	62,994.64
136	8/20/2029	237,276.49	2,412.73	-	2,412.73	2,116.13	296.60	235,160.36	63,291.24
137	9/20/2029	235,160.36	2,412.73	-	2,412.73	2,118.78	293.95	233,041.58	63,585.19
138	10/20/2029	233,041.58	2,412.73	-	2,412.73	2,121.43	291.30	230,920.16	63,876.49
139	11/20/2029	230,920.16	2,412.73	-	2,412.73	2,124.08	288.65	228,796.08	64,165.14
140	12/20/2029	228,796.08	2,412.73	-	2,412.73	2,126.73	286.00	226,669.35	64,451.14
141	1/20/2030	226,669.35	2,412.73	-	2,412.73	2,129.39	283.34	224,539.96	64,734.47
142	2/20/2030	224,539.96	2,412.73	-	2,412.73	2,132.05	280.67	222,407.91	65,015.15
143	3/20/2030	222,407.91	2,412.73	-	2,412.73	2,134.72	278.01	220,273.19	65,293.16
144	4/20/2030	220,273.19	2,412.73	-	2,412.73	2,137.39	275.34	218,135.80	65,568.50
145	5/20/2030	218,135.80	2,412.73	-	2,412.73	2,140.06	272.67	215,995.75	65,841.17
146	6/20/2030	215,995.75	2,412.73	-	2,412.73	2,142.73	269.99	213,853.02	66,111.16
147	7/20/2030	213,853.02	2,412.73	-	2,412.73	2,145.41	267.32	211,707.60	66,378.48
148	8/20/2030	211,707.60	2,412.73	-	2,412.73	2,148.09	264.63	209,559.51	66,643.11
149	9/20/2030	209,559.51	2,412.73	-	2,412.73	2,150.78	261.95	207,408.73	66,905.06
150	10/20/2030	207,408.73	2,412.73	-	2,412.73	2,153.47	259.26	205,255.27	67,164.32
151	11/20/2030	205,255.27	2,412.73	-	2,412.73	2,156.16	256.57	203,099.11	67,420.89
152	12/20/2030	203,099.11	2,412.73	-	2,412.73	2,158.85	253.87	200,940.26	67,674.77
153	1/20/2031	200,940.26	2,412.73	-	2,412.73	2,161.55	251.18	198,778.71	67,925.94
154	2/20/2031	198,778.71	2,412.73	-	2,412.73	2,164.25	248.47	196,614.45	68,174.42
155	3/20/2031	196,614.45	2,412.73	-	2,412.73	2,166.96	245.77	194,447.49	68,420.18
156	4/20/2031	194,447.49	2,412.73	-	2,412.73	2,169.67	243.06	192,277.82	68,663.24
157	5/20/2031	192,277.82	2,412.73	-	2,412.73	2,172.38	240.35	190,105.45	68,903.59
158	6/20/2031	190,105.45	2,412.73	-	2,412.73	2,175.10	237.63	187,930.35	69,141.22
159	7/20/2031	187,930.35	2,412.73	-	2,412.73	2,177.81	234.91	185,752.54	69,376.14
160	8/20/2031	185,752.54	2,412.73	-	2,412.73	2,180.54	232.19	183,572.00	69,608.33
161	9/20/2031	183,572.00	2,412.73	-	2,412.73	2,183.26	229.46	181,388.74	69,837.79
162	10/20/2031	181,388.74	2,412.73	-	2,412.73	2,185.99	226.74	179,202.75	70,064.53
163	11/20/2031	179,202.75	2,412.73	-	2,412.73	2,188.72	224.00	177,014.02	70,288.53
164	12/20/2031	177,014.02	2,412.73	-	2,412.73	2,191.46	221.27	174,822.56	70,509.80
165	1/20/2032	174,822.56	2,412.73	-	2,412.73	2,194.20	218.53	172,628.36	70,728.33
166	2/20/2032	172,628.36	2,412.73	-	2,412.73	2,196.94	215.79	170,431.42	70,944.11
167	3/20/2032	170,431.42	2,412.73	-	2,412.73	2,199.69	213.04	168,231.73	71,157.15
168	4/20/2032	168,231.73	2,412.73	-	2,412.73	2,202.44	210.29	166,029.30	71,367.44
169	5/20/2032	166,029.30	2,412.73	-	2,412.73	2,205.19	207.54	163,824.11	71,574.98
170	6/20/2032	163,824.11	2,412.73	-	2,412.73	2,207.95	204.78	161,616.16	71,779.76
171	7/20/2032	161,616.16	2,412.73	-	2,412.73	2,210.71	202.02	159,405.45	71,981.78
172	8/20/2032	159,405.45	2,412.73	-	2,412.73	2,213.47	199.26	157,191.98	72,181.03
173	9/20/2032	157,191.98	2,412.73	-	2,412.73	2,216.24	196.49	154,975.75	72,377.52
174	10/20/2032	154,975.75	2,412.73	-	2,412.73	2,219.01	193.72	152,756.74	72,571.24
175	11/20/2032	152,756.74	2,412.73	-	2,412.73	2,221.78	190.95	150,534.96	72,762.19
176	12/20/2032	150,534.96	2,412.73	-	2,412.73	2,224.56	188.17	148,310.40	72,950.36
177	1/20/2033	148,310.40	2,412.73	-	2,412.73	2,227.34	185.39	146,083.06	73,135.75
178	2/20/2033	146,083.06	2,412.73	-	2,412.73	2,230.12	182.60	143,852.94	73,318.35
179	3/20/2033	143,852.94	2,412.73	-	2,412.73	2,232.91	179.82	141,620.03	73,498.17
180	4/20/2033	141,620.03	2,412.73	-	2,412.73	2,235.70	177.03	139,384.32	73,675.19
181	5/20/2033	139,384.32	2,412.73	-	2,412.73	2,238.50	174.23	137,145.83	73,849.42
182	6/20/2033	137,145.83	2,412.73	-	2,412.73	2,241.29	171.43	134,904.53	74,020.85
183	7/20/2033	134,904.53	2,412.73	-	2,412.73	2,244.10	168.63	132,660.44	74,189.49
184	8/20/2033	132,660.44	2,412.73	-	2,412.73	2,246.90	165.83	130,413.53	74,355.31
185	9/20/2033	130,413.53	2,412.73	-	2,412.73	2,249.71	163.02	128,163.82	74,518.33
186	10/20/2033	128,163.82	2,412.73	-	2,412.73	2,252.52	160.20	125,911.30	74,678.53
187	11/20/2033	125,911.30	2,412.73	-	2,412.73	2,255.34	157.39	123,655.96	74,835.92
188	12/20/2033	123,655.96	2,412.73	-	2,412.73	2,258.16	154.57	121,397.81	74,990.49
189	1/20/2034	121,397.81	2,412.73	-	2,412.73	2,260.98	151.75	119,136.83	75,142.24
190	2/20/2034	119,136.83	2,412.73	-	2,412.73	2,263.81	148.92	116,873.02	75,291.16

NOTE - EXHIBIT A

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
191	3/20/2034	116,873.02	2,412.73	-	2,412.73	2,266.64	146.09	114,606.39	75,437.25
192	4/20/2034	114,606.39	2,412.73	-	2,412.73	2,269.47	143.26	112,336.92	75,580.51
193	5/20/2034	112,336.92	2,412.73	-	2,412.73	2,272.31	140.42	110,064.61	75,720.93
194	6/20/2034	110,064.61	2,412.73	-	2,412.73	2,275.15	137.58	107,789.46	75,858.51
195	7/20/2034	107,789.46	2,412.73	-	2,412.73	2,277.99	134.74	105,511.47	75,993.25
196	8/20/2034	105,511.47	2,412.73	-	2,412.73	2,280.84	131.89	103,230.64	76,125.14
197	9/20/2034	103,230.64	2,412.73	-	2,412.73	2,283.69	129.04	100,946.95	76,254.18
198	10/20/2034	100,946.95	2,412.73	-	2,412.73	2,286.54	126.18	98,660.40	76,380.36
199	11/20/2034	98,660.40	2,412.73	-	2,412.73	2,289.40	123.33	96,371.00	76,503.68
200	12/20/2034	96,371.00	2,412.73	-	2,412.73	2,292.26	120.46	94,078.74	76,624.15
201	1/20/2035	94,078.74	2,412.73	-	2,412.73	2,295.13	117.60	91,783.61	76,741.75
202	2/20/2035	91,783.61	2,412.73	-	2,412.73	2,298.00	114.73	89,485.61	76,856.48
203	3/20/2035	89,485.61	2,412.73	-	2,412.73	2,300.87	111.86	87,184.74	76,968.33
204	4/20/2035	87,184.74	2,412.73	-	2,412.73	2,303.75	108.98	84,881.00	77,077.31
205	5/20/2035	84,881.00	2,412.73	-	2,412.73	2,306.63	106.10	82,574.37	77,183.42
206	6/20/2035	82,574.37	2,412.73	-	2,412.73	2,309.51	103.22	80,264.86	77,286.63
207	7/20/2035	80,264.86	2,412.73	-	2,412.73	2,312.40	100.33	77,952.47	77,386.96
208	8/20/2035	77,952.47	2,412.73	-	2,412.73	2,315.29	97.44	75,637.18	77,484.41
209	9/20/2035	75,637.18	2,412.73	-	2,412.73	2,318.18	94.55	73,319.00	77,578.95
210	10/20/2035	73,319.00	2,412.73	-	2,412.73	2,321.08	91.65	70,997.92	77,670.60
211	11/20/2035	70,997.92	2,412.73	-	2,412.73	2,323.98	88.75	68,673.94	77,759.35
212	12/20/2035	68,673.94	2,412.73	-	2,412.73	2,326.88	85.84	66,347.06	77,845.19
213	1/20/2036	66,347.06	2,412.73	-	2,412.73	2,329.79	82.93	64,017.26	77,928.12
214	2/20/2036	64,017.26	2,412.73	-	2,412.73	2,332.71	80.02	61,684.56	78,008.15
215	3/20/2036	61,684.56	2,412.73	-	2,412.73	2,335.62	77.11	59,348.94	78,085.25
216	4/20/2036	59,348.94	2,412.73	-	2,412.73	2,338.54	74.19	57,010.40	78,159.44
217	5/20/2036	57,010.40	2,412.73	-	2,412.73	2,341.46	71.26	54,668.93	78,230.70
218	6/20/2036	54,668.93	2,412.73	-	2,412.73	2,344.39	68.34	52,324.54	78,299.04
219	7/20/2036	52,324.54	2,412.73	-	2,412.73	2,347.32	65.41	49,977.22	78,364.44
220	8/20/2036	49,977.22	2,412.73	-	2,412.73	2,350.26	62.47	47,626.96	78,426.91
221	9/20/2036	47,626.96	2,412.73	-	2,412.73	2,353.19	59.53	45,273.77	78,486.45
222	10/20/2036	45,273.77	2,412.73	-	2,412.73	2,356.13	56.59	42,917.64	78,543.04
223	11/20/2036	42,917.64	2,412.73	-	2,412.73	2,359.08	53.65	40,558.56	78,596.69
224	12/20/2036	40,558.56	2,412.73	-	2,412.73	2,362.03	50.70	38,196.53	78,647.39
225	1/20/2037	38,196.53	2,412.73	-	2,412.73	2,364.98	47.75	35,831.55	78,695.13
226	2/20/2037	35,831.55	2,412.73	-	2,412.73	2,367.94	44.79	33,463.61	78,739.92
227	3/20/2037	33,463.61	2,412.73	-	2,412.73	2,370.90	41.83	31,092.71	78,781.75
228	4/20/2037	31,092.71	2,412.73	-	2,412.73	2,373.86	38.87	28,718.85	78,820.62
229	5/20/2037	28,718.85	2,412.73	-	2,412.73	2,376.83	35.90	26,342.02	78,856.51
230	6/20/2037	26,342.02	2,412.73	-	2,412.73	2,379.80	32.93	23,962.22	78,889.44
231	7/20/2037	23,962.22	2,412.73	-	2,412.73	2,382.77	29.95	21,579.45	78,919.39
232	8/20/2037	21,579.45	2,412.73	-	2,412.73	2,385.75	26.97	19,193.69	78,946.37
233	9/20/2037	19,193.69	2,412.73	-	2,412.73	2,388.73	23.99	16,804.96	78,970.36
234	10/20/2037	16,804.96	2,412.73	-	2,412.73	2,391.72	21.01	14,413.24	78,991.37
235	11/20/2037	14,413.24	2,412.73	-	2,412.73	2,394.71	18.02	12,018.53	79,009.38
236	12/20/2037	12,018.53	2,412.73	-	2,412.73	2,397.70	15.02	9,620.82	79,024.41
237	1/20/2038	9,620.82	2,412.73	-	2,412.73	2,400.70	12.03	7,220.12	79,036.43
238	2/20/2038	7,220.12	2,412.73	-	2,412.73	2,403.70	9.03	4,816.42	79,045.46
239	3/20/2038	4,816.42	2,412.73	-	2,412.73	2,406.71	6.02	2,409.71	79,051.48
240	4/20/2038	2,409.71	2,412.73	-	2,409.71	2,406.70	3.01	0.00	79,054.49