



Date: 9-8-2008

Prepared for: WebVest SAMPLE LOAN OPTION COMPARISON

RE: 3000-3010 Parkway Ave.

LOAN PROGRAM DESCRIPTION	(1) Interest Only-3 Yrs	(2) 5 Yr Fixed Hybrid	(3) 10 Yr Fixed Hybrid	(4) 30/10 FNMA Fixed	(5) 30/30 FNMA Fixed
LOAN PROGRAM	3-Year Fixed-ARM	5-Year Fixed-ARM	10-Yr Fixed-ARM	30/10 Fixed	30/30 Fixed
LOAN AMOUNT	\$6,816,437	\$6,420,288	\$6,001,212	\$6,042,562	\$5,763,870
INDEX	12 MTA	12 MTA	12 MTA	10-Year Treas	30-Year Treas
LOAN TO VALUE (DCR)	65%	61%	57%	58%	55%
LOAN TO VALUE (Guidelines)	75%	75%	80%	80%	80%
QUALIFYING / INTEREST RATE	6.000%	6.125%	6.343%	5.879%	6.322%
START RATE	6.000%	6.125%	6.343%	5.879%	6.322%
DEBT COVERAGE RATIO	1.05	1.10	1.15	1.20	1.20
VARIABLE RATE MARGIN	2.630%	2.500%	2.350%	1.200%	1.480%
LIFE CAP OVER START RATE	5.00%	4.75%	5.00%		
AMORTIZATION (years) / TERM	30/30	30/30	30/15	30/10	30/30
MONTHLY PAYMENT	\$34,082	\$39,010	\$37,314	\$35,759	\$35,759
RECOURSE	Negotiable	Negotiable	Negotiable	Non-Recourse	Non-Recourse
IMPOUNDS	Taxes & Insurance	Taxes & Insurance	Taxes & Insurance	Taxes & Insurance	Taxes & Insurance
PRE-PAYMENT	1.75%-1.75%-1.75%	1.75%-1.75%-1.75%	5%-5%-4%-3%-2%-1%-1%-0%	Yield Maintenance	Yield Maintenance
LOAN FEE	1.00%	1.00%	1.00%	1.00%	1.00%
Appraisal	\$4,450	\$4,450	\$4,450	\$4,450	\$4,450
3rd Party Reports	\$500	\$500	\$500	\$10,000	\$10,000
(Processing & Underwriting)	\$1,695	\$1,595	\$1,695	\$2,500	\$2,500
ESTIMATED COSTS & 3rd PARTY REPORTS					

- (1) 3 Yr Fixed-Hybrid with 30/30 amortization (no balloon payment). Loan converts to ARM after 3 yrs. Also available on 5 year Fixed-Hybrid.
- (2) 5 Yr Fixed-Hybrid with 30/30 amortization (no balloon payment). Loan converts to ARM after 5 yrs. No prepayment penalty after 3 years.
- (3) 10 Yr Fixed-Hybrid with 30/30 amortization (no balloon payment). Loan converts to ARM after 10 yrs. Step-down prepayment schedule.
- (4) 10 Yr Fixed balloon payment with three (3) time supplemental financing during term of loan. Step down prepayment schedule available.
- (5) 30 Yr Fixed fully amortized (no balloon) three (3) time supplemental financing during term of loan. Step down prepayment schedule available.

Rates & Terms are subject to change without notice with market conditions.