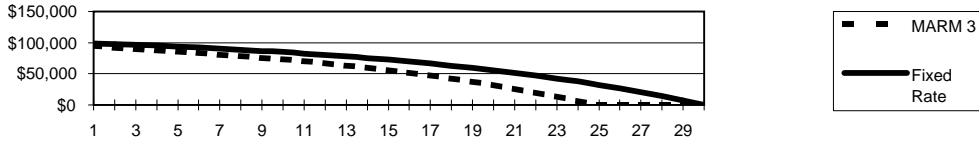
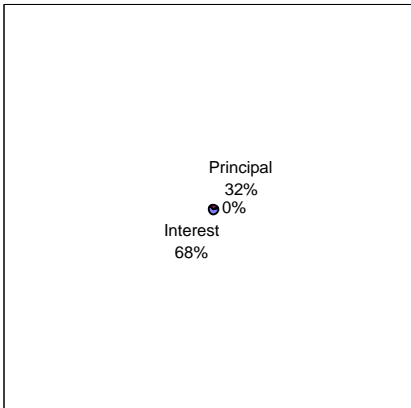


Principal Balance Over Life Of Loan

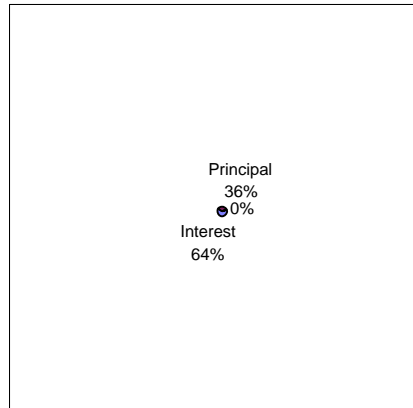


MARM 3



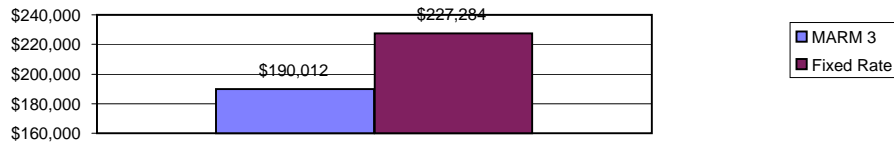
Return on Investment 52.63%

Fixed Rate



Return on Investment 44.00%

Total Payout Over Life of Loan



Payments assume maximum annual payment increase each year. Actual results may vary. May affect amortization schedule. Interest Rates will change. Consult your regulation Z. This is not offer to lend. Equal Opportunity Lender. For illustration purposes only.

* Investment return is an assumed value. Value does not represent availability of such return in the market place. Consult your financial planner.