

Assumptions		Assumed Change in Expectation					
Acquired Principal	5,000,000						
Acquired Delinquent Interest	500,000						
Contractually Required Interest	500,000						
Total Gross Receivable	6,000,000						
Revised Cash Flows	3,600,000						
Revised Effective Yield	28.65%						
<b>Expected Cash Flow Amortization Schedule</b>							
		Cash Flow	Interest Income	Principal Reduction	Balance		
		(2,000,000)			2,000,000		
	2015	800,000	572,986	227,014	1,772,986		
	2016	800,000	507,948	292,052	1,480,934		
	2017	800,000	424,277	375,723	1,105,211		
	Revision			(276,303)	828,908		
	2018	600,000	237,476	362,524	466,384		
	2019	600,000	133,616	466,384	-		
<b>Carrying Balance Schedule</b>							
		Gross Contractual Receivable (1)	Nonaccretable Discount (2)	Impairment (Included in ALLL Analysis) (4)	Expected Cash Flow (1-2)	Accretable Discount (3)	Net Book Value (1-2-3-4)
	Beginning Balance	6,000,000	(2,000,000)	-	4,000,000	(2,000,000)	2,000,000
	2015	5,200,000	(2,000,000)	-	3,200,000	(1,427,014)	1,772,986
	2016	4,400,000	(2,000,000)	-	2,400,000	(919,066)	1,480,934
	2017	3,600,000	(2,000,000)	-	1,600,000	(494,789)	1,105,211
	2018	3,000,000	(2,123,697)	(276,303)	600,000	(133,616)	466,384
	2019	2,400,000	(2,123,697)	(276,303)	-	-	-