

# NAB/Homeside Homeplus at Mates Rates

Loan Amount	\$350,763
Monthly Repayments	360
Initial Interest Rate	5.82%
Initial Monthly (incl Fees)	\$2,063
Start Up Fees (excl LMI)	\$763
Up Front Commission Rate	0.65%

Rebate Rate Year 1	0.00%
Rebate Rate Year 2	0.15%
Rebate Rate Year 3	0.20%
Rebate Rate Year 4	0.25%
Rebate Rate Year 5	0.30%
Rebate Rate Year 6	0.35%

Upfront Commission	2279.95
Trail Commission Earned	\$18,469.00
Commission Paid	\$20,748.95



<b>Refund to Client</b>	<b>\$18,469.00</b>
<b>Actual Percentage Refunded to Client</b>	<b>89%</b>

**Brokers Share      \$2,279.95**

Year	#	Start Balance	Repayment	Refund	New Payment	Total	Cash Refunds	Borrowers Cost
						357,979	\$18,469	\$339,510
						Interest + Fees	Principle	End Balance
1	1	\$350,763.00	\$2,825.09		\$2,825.09	\$2,463.70	\$361.39	\$350,401.61
	2	\$350,401.61	\$2,062.59		\$2,062.59	\$1,699.45	\$363.14	\$350,038.47
	3	\$350,038.47	\$2,062.59	\$0.00	\$2,062.59	\$1,697.69	\$364.90	\$349,673.56
	4	\$349,673.56	\$2,062.59	\$0.00	\$2,062.59	\$1,695.92	\$366.67	\$349,308.89
	5	\$349,308.89	\$2,062.59	\$0.00	\$2,062.59	\$1,694.14	\$368.45	\$348,938.44
	6	\$348,938.44	\$2,062.59	\$0.00	\$2,062.59	\$1,692.35	\$370.24	\$348,568.20
	7	\$348,568.20	\$2,062.59	\$0.00	\$2,062.59	\$1,690.56	\$372.03	\$348,196.17
	8	\$348,196.17	\$2,062.59	\$0.00	\$2,062.59	\$1,688.75	\$373.84	\$347,822.33
	9	\$347,822.33	\$2,062.59	\$0.00	\$2,062.59	\$1,686.94	\$375.65	\$347,446.68
	10	\$347,446.68	\$2,062.59	\$0.00	\$2,062.59	\$1,685.12	\$377.47	\$347,069.20
	11	\$347,069.20	\$2,062.59	\$0.00	\$2,062.59	\$1,683.29	\$379.30	\$346,689.90
	12	\$346,689.90	\$2,062.59	\$0.00	\$2,062.59	\$1,681.45	\$381.14	\$346,308.76
2	13	\$346,308.76	\$2,062.59	\$0.00	\$2,062.59	\$1,679.60	\$382.99	\$345,925.76
	14	\$345,925.76	\$2,062.59	\$0.00	\$2,062.59	\$1,677.74	\$384.85	\$345,540.91
	15	\$345,540.91	\$2,062.59	\$43.24	\$2,105.83	\$1,675.87	\$429.96	\$345,110.96
	16	\$345,110.96	\$2,062.59	\$43.19	\$2,105.78	\$1,673.79	\$431.99	\$344,678.96
	17	\$344,678.96	\$2,062.59	\$43.13	\$2,105.72	\$1,671.69	\$434.03	\$344,244.94
	18	\$344,244.94	\$2,062.59	\$43.08	\$2,105.67	\$1,669.59	\$436.08	\$343,808.85
	19	\$343,808.85	\$2,062.59	\$43.03	\$2,105.62	\$1,667.47	\$438.15	\$343,370.71
	20	\$343,370.71	\$2,062.59	\$42.97	\$2,105.56	\$1,665.35	\$440.21	\$342,930.50
	21	\$342,930.50	\$2,062.59	\$42.92	\$2,105.51	\$1,663.21	\$442.30	\$342,488.20
	22	\$342,488.20	\$2,062.59	\$42.86	\$2,105.45	\$1,661.07	\$444.38	\$342,043.82
	23	\$342,043.82	\$2,062.59	\$42.81	\$2,105.40	\$1,658.91	\$446.49	\$341,597.33
	24	\$341,597.33	\$2,062.59	\$42.75	\$2,105.34	\$1,656.75	\$448.59	\$341,148.74
3	25	\$341,148.74	\$2,062.59	\$42.69	\$2,105.28	\$1,654.57	\$450.71	\$340,698.03
	26	\$340,698.03	\$2,062.59	\$42.64	\$2,105.23	\$1,652.39	\$452.84	\$340,245.18
	27	\$340,245.18	\$2,062.59	\$56.78	\$2,119.37	\$1,650.19	\$469.18	\$339,776.00
	28	\$339,776.00	\$2,062.59	\$56.70	\$2,119.29	\$1,647.91	\$471.38	\$339,304.63
	29	\$339,304.63	\$2,062.59	\$56.62	\$2,119.21	\$1,645.63	\$473.58	\$338,831.04
	30	\$338,831.04	\$2,062.59	\$56.55	\$2,119.14	\$1,643.33	\$475.81	\$338,355.23
	31	\$338,355.23	\$2,062.59	\$56.47	\$2,119.06	\$1,641.02	\$478.04	\$337,877.20
	32	\$337,877.20	\$2,062.59	\$56.39	\$2,118.98	\$1,638.70	\$480.28	\$337,396.92
	33	\$337,396.92	\$2,062.59	\$56.31	\$2,118.90	\$1,636.38	\$482.52	\$336,914.40
	34	\$336,914.40	\$2,062.59	\$56.23	\$2,118.82	\$1,634.03	\$484.79	\$336,429.61
	35	\$336,429.61	\$2,062.59	\$56.15	\$2,118.74	\$1,631.68	\$487.06	\$335,942.55
	36	\$335,942.55	\$2,062.59	\$56.07	\$2,118.66	\$1,629.32	\$489.34	\$335,453.22
4	37	\$335,453.22	\$2,062.59	\$55.99	\$2,118.58	\$1,626.95	\$491.63	\$334,961.58
	38	\$334,961.58	\$2,062.59	\$55.90	\$2,118.49	\$1,624.56	\$493.93	\$334,467.66
	39	\$334,467.66	\$2,062.59	\$69.78	\$2,132.37	\$1,622.17	\$510.20	\$333,957.46
	40	\$333,957.46	\$2,062.59	\$69.68	\$2,132.27	\$1,619.69	\$512.58	\$333,444.88
	41	\$333,444.88	\$2,062.59	\$69.57	\$2,132.16	\$1,617.21	\$514.95	\$332,929.93
	42	\$332,929.93	\$2,062.59	\$69.46	\$2,132.05	\$1,614.71	\$517.34	\$332,412.59
	43	\$332,412.59	\$2,062.59	\$69.36	\$2,131.95	\$1,612.20	\$519.75	\$331,892.84
	44	\$331,892.84	\$2,062.59	\$69.25	\$2,131.84	\$1,609.68	\$522.16	\$331,370.68
	45	\$331,370.68	\$2,062.59	\$69.14	\$2,131.73	\$1,607.15	\$524.58	\$330,846.10
	46	\$330,846.10	\$2,062.59	\$69.03	\$2,131.62	\$1,604.60	\$527.02	\$330,319.08
	47	\$330,319.08	\$2,062.59	\$68.92	\$2,131.51	\$1,602.05	\$529.46	\$329,789.62
	48	\$329,789.62	\$2,062.59	\$68.81	\$2,131.40	\$1,599.48	\$531.92	\$329,257.70
Mates Rates Mortgage Brokers	49	\$329,257.70	\$2,062.59	\$68.70	\$2,131.29	\$1,596.90	\$534.39	\$328,723.31
	50	\$328,723.31	\$2,062.59	\$68.59	\$2,131.18	\$1,594.31	\$536.87	\$328,186.43
	51	\$328,186.43	\$2,062.59	\$82.18	\$2,144.77	\$1,591.70	\$553.07	\$327,633.37

Upfront Commission 2279.95  
 Trail Commission Earned \$18,469.00  
 Commission Paid \$20,748.95

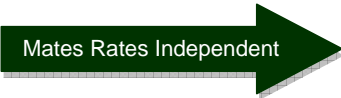


**Refund to Client \$18,469.00**  
**Actual Percentage Refunded to Client 89%**

**Brokers Share \$2,279.95**

Year	#	Start Balance	Repayment	Refund	New Payment	Total	Cash Refunds	Borrowers Cost
						357,979	\$18,469	\$339,510
						Interest + Fees	Principle	End Balance
5	52	\$327,633.37	\$2,062.59	\$82.04	\$2,144.63	\$1,589.02	\$555.61	\$327,077.76
	53	\$327,077.76	\$2,062.59	\$81.90	\$2,144.49	\$1,586.33	\$558.16	\$326,519.60
	54	\$326,519.60	\$2,062.59	\$81.76	\$2,144.35	\$1,583.62	\$560.73	\$325,958.87
	55	\$325,958.87	\$2,062.59	\$81.62	\$2,144.21	\$1,580.90	\$563.31	\$325,395.56
	56	\$325,395.56	\$2,062.59	\$81.48	\$2,144.07	\$1,578.17	\$565.90	\$324,829.66
	57	\$324,829.66	\$2,062.59	\$81.34	\$2,143.93	\$1,575.42	\$568.51	\$324,261.15
	58	\$324,261.15	\$2,062.59	\$81.20	\$2,143.79	\$1,572.67	\$571.12	\$323,690.03
	59	\$323,690.03	\$2,062.59	\$81.06	\$2,143.65	\$1,569.90	\$573.75	\$323,116.27
	60	\$323,116.27	\$2,062.59	\$80.92	\$2,143.51	\$1,567.11	\$576.40	\$322,539.88
	61	\$322,539.88	\$2,062.59	\$80.77	\$2,143.36	\$1,564.32	\$579.04	\$321,960.84
6	62	\$321,960.84	\$2,062.59	\$80.63	\$2,143.22	\$1,561.51	\$581.71	\$321,379.13
	63	\$321,379.13	\$2,062.59	\$93.90	\$2,156.49	\$1,558.69	\$597.80	\$320,781.33
	64	\$320,781.33	\$2,062.59	\$93.73	\$2,156.32	\$1,555.79	\$600.53	\$320,180.79
	65	\$320,180.79	\$2,062.59	\$93.56	\$2,156.15	\$1,552.88	\$603.27	\$319,577.52
	66	\$319,577.52	\$2,062.59	\$93.38	\$2,155.97	\$1,549.95	\$606.02	\$318,971.50
	67	\$318,971.50	\$2,062.59	\$93.21	\$2,155.80	\$1,547.01	\$608.79	\$318,362.71
	68	\$318,362.71	\$2,062.59	\$93.03	\$2,155.62	\$1,544.06	\$611.56	\$317,751.15
	69	\$317,751.15	\$2,062.59	\$92.85	\$2,155.44	\$1,541.09	\$614.35	\$317,136.81
	70	\$317,136.81	\$2,062.59	\$92.67	\$2,155.26	\$1,538.11	\$617.15	\$316,519.66
	71	\$316,519.66	\$2,062.59	\$92.49	\$2,155.08	\$1,535.12	\$619.96	\$315,899.70
	72	\$315,899.70	\$2,062.59	\$92.31	\$2,154.90	\$1,532.11	\$622.79	\$315,276.91
	73	\$315,276.91	\$2,062.59	\$92.13	\$2,154.72	\$1,529.09	\$625.63	\$314,651.29
7	74	\$314,651.29	\$2,062.59	\$91.95	\$2,154.54	\$1,526.06	\$628.48	\$314,022.81
	75	\$314,022.81	\$2,062.59	\$91.77	\$2,154.36	\$1,523.01	\$631.35	\$313,391.46
	76	\$313,391.46	\$2,062.59	\$91.58	\$2,154.17	\$1,519.95	\$634.22	\$312,757.24
	77	\$312,757.24	\$2,062.59	\$91.40	\$2,153.99	\$1,516.87	\$637.12	\$312,120.12
	78	\$312,120.12	\$2,062.59	\$91.22	\$2,153.81	\$1,513.78	\$640.03	\$311,480.09
	79	\$311,480.09	\$2,062.59	\$91.03	\$2,153.62	\$1,510.68	\$642.94	\$310,837.15
	80	\$310,837.15	\$2,062.59	\$90.84	\$2,153.43	\$1,507.56	\$645.87	\$310,191.28
	81	\$310,191.28	\$2,062.59	\$90.66	\$2,153.25	\$1,504.43	\$648.82	\$309,542.46
	82	\$309,542.46	\$2,062.59	\$90.47	\$2,153.06	\$1,501.28	\$651.78	\$308,890.68
	83	\$308,890.68	\$2,062.59	\$90.28	\$2,152.87	\$1,498.12	\$654.75	\$308,235.93
	84	\$308,235.93	\$2,062.59	\$90.09	\$2,152.68	\$1,494.94	\$657.74	\$307,578.19
	85	\$307,578.19	\$2,062.59	\$89.90	\$2,152.49	\$1,491.75	\$660.74	\$306,917.46
8	86	\$306,917.46	\$2,062.59	\$89.71	\$2,152.30	\$1,488.55	\$663.75	\$306,253.71
	87	\$306,253.71	\$2,062.59	\$89.51	\$2,152.10	\$1,485.33	\$666.77	\$305,586.94
	88	\$305,586.94	\$2,062.59	\$89.32	\$2,151.91	\$1,482.10	\$669.81	\$304,917.12
	89	\$304,917.12	\$2,062.59	\$89.12	\$2,151.71	\$1,478.85	\$672.86	\$304,244.26
	90	\$304,244.26	\$2,062.59	\$88.93	\$2,151.52	\$1,475.58	\$675.94	\$303,568.33
	91	\$303,568.33	\$2,062.59	\$88.73	\$2,151.32	\$1,472.31	\$679.01	\$302,889.31
	92	\$302,889.31	\$2,062.59	\$88.54	\$2,151.13	\$1,469.01	\$682.12	\$302,207.19
	93	\$302,207.19	\$2,062.59	\$88.34	\$2,150.93	\$1,465.70	\$685.23	\$301,521.97
	94	\$301,521.97	\$2,062.59	\$88.14	\$2,150.73	\$1,462.38	\$688.35	\$300,833.62
	95	\$300,833.62	\$2,062.59	\$87.94	\$2,150.53	\$1,459.04	\$691.49	\$300,142.13
	96	\$300,142.13	\$2,062.59	\$87.74	\$2,150.33	\$1,455.69	\$694.64	\$299,447.49
	97	\$299,447.49	\$2,062.59	\$87.54	\$2,150.13	\$1,452.32	\$697.81	\$298,749.68
9	98	\$298,749.68	\$2,062.59	\$87.33	\$2,149.92	\$1,448.94	\$700.98	\$298,048.70
	99	\$298,048.70	\$2,062.59	\$87.13	\$2,149.72	\$1,445.54	\$704.18	\$297,344.52
	100	\$297,344.52	\$2,062.59	\$86.93	\$2,149.52	\$1,442.12	\$707.40	\$296,637.12
	101	\$296,637.12	\$2,062.59	\$86.72	\$2,149.31	\$1,438.69	\$710.62	\$295,926.50
	102	\$295,926.50	\$2,062.59	\$86.51	\$2,149.10	\$1,435.24	\$713.86	\$295,212.64
	103	\$295,212.64	\$2,062.59	\$86.31	\$2,148.90	\$1,431.78	\$717.12	\$294,495.52
	104	\$294,495.52	\$2,062.59	\$86.10	\$2,148.69	\$1,428.30	\$720.39	\$293,775.14
	105	\$293,775.14	\$2,062.59	\$85.89	\$2,148.48	\$1,424.81	\$723.67	\$293,051.46
	106	\$293,051.46	\$2,062.59	\$85.68	\$2,148.27	\$1,421.30	\$726.97	\$292,324.49
	107	\$292,324.49	\$2,062.59	\$85.47	\$2,148.06	\$1,417.77	\$730.29	\$291,594.21
	108	\$291,594.21	\$2,062.59	\$85.26	\$2,147.85	\$1,414.23	\$733.62	\$290,860.59
	109	\$290,860.59	\$2,062.59	\$85.04	\$2,147.63	\$1,410.67	\$736.96	\$290,123.63
Mates Rates Independent	110	\$290,123.63	\$2,062.59	\$84.83	\$2,147.42	\$1,407.10	\$740.32	\$289,383.31
	111	\$289,383.31	\$2,062.59	\$84.61	\$2,147.20	\$1,403.51	\$743.69	\$288,639.62
	112	\$288,639.62	\$2,062.59	\$84.40	\$2,146.99	\$1,399.90	\$747.09	\$287,892.53
	113	\$287,892.53	\$2,062.59	\$84.18	\$2,146.77	\$1,396.28	\$750.49	\$287,142.04

Upfront Commission 2279.95  
 Trail Commission Earned \$18,469.00  
 Commission Paid \$20,748.95



<b>Refund to Client</b>	<b>\$18,469.00</b>
<b>Actual Percentage Refunded to Client</b>	<b>89%</b>

**Brokers Share \$2,279.95**

Year	#	Start Balance	Repayment	Refund	New Payment	Total	Cash Refunds	Borrowers Cost
						357,979	\$18,469	\$339,510
						Interest + Fees	Principle	End Balance
10	114	\$287,142.04	\$2,062.59	\$83.96	\$2,146.55	\$1,392.64	\$753.91	\$286,388.13
	115	\$286,388.13	\$2,062.59	\$83.74	\$2,146.33	\$1,388.98	\$757.35	\$285,630.78
	116	\$285,630.78	\$2,062.59	\$83.52	\$2,146.11	\$1,385.31	\$760.80	\$284,869.98
	117	\$284,869.98	\$2,062.59	\$83.30	\$2,145.89	\$1,381.62	\$764.27	\$284,105.71
	118	\$284,105.71	\$2,062.59	\$83.08	\$2,145.67	\$1,377.91	\$767.76	\$283,337.96
	119	\$283,337.96	\$2,062.59	\$82.86	\$2,145.45	\$1,374.19	\$771.26	\$282,566.70
120	\$282,566.70	\$2,062.59	\$82.64	\$2,145.23	\$1,370.45	\$774.78	\$281,791.91	
11	121	\$281,791.91	\$2,062.59	\$82.41	\$2,145.00	\$1,366.69	\$778.31	\$281,013.60
	122	\$281,013.60	\$2,062.59	\$82.18	\$2,144.77	\$1,362.92	\$781.85	\$280,231.75
	123	\$280,231.75	\$2,062.59	\$81.96	\$2,144.55	\$1,359.12	\$785.43	\$279,446.32
	124	\$279,446.32	\$2,062.59	\$81.73	\$2,144.32	\$1,355.31	\$789.01	\$278,657.32
	125	\$278,657.32	\$2,062.59	\$81.50	\$2,144.09	\$1,351.49	\$792.60	\$277,864.72
	126	\$277,864.72	\$2,062.59	\$81.27	\$2,143.86	\$1,347.64	\$796.22	\$277,068.50
	127	\$277,068.50	\$2,062.59	\$81.04	\$2,143.63	\$1,343.78	\$799.85	\$276,268.65
	128	\$276,268.65	\$2,062.59	\$80.81	\$2,143.40	\$1,339.90	\$803.50	\$275,465.16
	129	\$275,465.16	\$2,062.59	\$80.57	\$2,143.16	\$1,336.01	\$807.15	\$274,658.00
	130	\$274,658.00	\$2,062.59	\$80.34	\$2,142.93	\$1,332.09	\$810.84	\$273,847.16
	131	\$273,847.16	\$2,062.59	\$80.10	\$2,142.69	\$1,328.16	\$814.53	\$273,032.63
	132	\$273,032.63	\$2,062.59	\$79.87	\$2,142.46	\$1,324.21	\$818.25	\$272,214.38
12	133	\$272,214.38	\$2,062.59	\$79.63	\$2,142.22	\$1,320.24	\$821.98	\$271,392.40
	134	\$271,392.40	\$2,062.59	\$79.39	\$2,141.98	\$1,316.25	\$825.73	\$270,566.67
	135	\$270,566.67	\$2,062.59	\$79.15	\$2,141.74	\$1,312.25	\$829.49	\$269,737.18
	136	\$269,737.18	\$2,062.59	\$78.91	\$2,141.50	\$1,308.23	\$833.27	\$268,903.91
	137	\$268,903.91	\$2,062.59	\$78.67	\$2,141.26	\$1,304.18	\$837.08	\$268,066.83
	138	\$268,066.83	\$2,062.59	\$78.43	\$2,141.02	\$1,300.12	\$840.90	\$267,225.94
	139	\$267,225.94	\$2,062.59	\$78.18	\$2,140.77	\$1,296.05	\$844.72	\$266,381.21
	140	\$266,381.21	\$2,062.59	\$77.94	\$2,140.53	\$1,291.95	\$848.58	\$265,532.63
	141	\$265,532.63	\$2,062.59	\$77.69	\$2,140.28	\$1,287.83	\$852.45	\$264,680.18
	142	\$264,680.18	\$2,062.59	\$77.44	\$2,140.03	\$1,283.70	\$856.33	\$263,823.85
	143	\$263,823.85	\$2,062.59	\$77.19	\$2,139.78	\$1,279.55	\$860.23	\$262,963.62
	144	\$262,963.62	\$2,062.59	\$76.94	\$2,139.53	\$1,275.37	\$864.16	\$262,099.46
13	145	\$262,099.46	\$2,062.59	\$76.69	\$2,139.28	\$1,271.18	\$868.10	\$261,231.36
	146	\$261,231.36	\$2,062.59	\$76.44	\$2,139.03	\$1,266.97	\$872.06	\$260,359.31
	147	\$260,359.31	\$2,062.59	\$76.19	\$2,138.78	\$1,262.74	\$876.04	\$259,483.27
	148	\$259,483.27	\$2,062.59	\$75.93	\$2,138.52	\$1,258.49	\$880.03	\$258,603.24
	149	\$258,603.24	\$2,062.59	\$75.68	\$2,138.27	\$1,254.23	\$884.04	\$257,719.20
	150	\$257,719.20	\$2,062.59	\$75.42	\$2,138.01	\$1,249.94	\$888.07	\$256,831.13
	151	\$256,831.13	\$2,062.59	\$75.16	\$2,137.75	\$1,245.63	\$892.12	\$255,939.01
	152	\$255,939.01	\$2,062.59	\$74.90	\$2,137.49	\$1,241.30	\$896.19	\$255,042.82
	153	\$255,042.82	\$2,062.59	\$74.64	\$2,137.23	\$1,236.96	\$900.27	\$254,142.55
	154	\$254,142.55	\$2,062.59	\$74.38	\$2,136.97	\$1,232.59	\$904.38	\$253,238.17
	155	\$253,238.17	\$2,062.59	\$74.12	\$2,136.71	\$1,228.21	\$908.50	\$252,329.67
	156	\$252,329.67	\$2,062.59	\$73.86	\$2,136.45	\$1,223.80	\$912.65	\$251,417.01
14	157	\$251,417.01	\$2,062.59	\$73.59	\$2,136.18	\$1,219.37	\$916.81	\$250,500.21
	158	\$250,500.21	\$2,062.59	\$73.32	\$2,135.91	\$1,214.93	\$920.98	\$249,579.22
	159	\$249,579.22	\$2,062.59	\$73.06	\$2,135.65	\$1,210.46	\$925.19	\$248,654.03
	160	\$248,654.03	\$2,062.59	\$72.79	\$2,135.38	\$1,205.97	\$929.41	\$247,724.62
	161	\$247,724.62	\$2,062.59	\$72.52	\$2,135.11	\$1,201.46	\$933.65	\$246,790.98
	162	\$246,790.98	\$2,062.59	\$72.25	\$2,134.84	\$1,196.94	\$937.90	\$245,853.07
	163	\$245,853.07	\$2,062.59	\$71.98	\$2,134.57	\$1,192.39	\$942.18	\$244,910.89
	164	\$244,910.89	\$2,062.59	\$71.70	\$2,134.29	\$1,187.82	\$946.47	\$243,964.42
	165	\$243,964.42	\$2,062.59	\$71.43	\$2,134.02	\$1,183.23	\$950.79	\$243,013.63
	166	\$243,013.63	\$2,062.59	\$71.15	\$2,133.74	\$1,178.62	\$955.12	\$242,058.50
	167	\$242,058.50	\$2,062.59	\$70.87	\$2,133.46	\$1,173.98	\$959.48	\$241,099.03
	168	\$241,099.03	\$2,062.59	\$70.60	\$2,133.19	\$1,169.33	\$963.86	\$240,135.17
15	169	\$240,135.17	\$2,062.59	\$70.32	\$2,132.91	\$1,164.66	\$968.25	\$239,166.91
	170	\$239,166.91	\$2,062.59	\$70.03	\$2,132.62	\$1,159.96	\$972.66	\$238,194.25
	171	\$238,194.25	\$2,062.59	\$69.75	\$2,132.34	\$1,155.24	\$977.10	\$237,217.15
	172	\$237,217.15	\$2,062.59	\$69.47	\$2,132.06	\$1,150.50	\$981.56	\$236,235.60
	173	\$236,235.60	\$2,062.59	\$69.18	\$2,131.77	\$1,145.74	\$986.03	\$235,249.57
	174	\$235,249.57	\$2,062.59	\$68.90	\$2,131.49	\$1,140.96	\$990.53	\$234,259.04
	175	\$234,259.04	\$2,062.59	\$68.61	\$2,131.20	\$1,136.16	\$995.04	\$233,264.00

Mates Rates Independent  
 15 Rates Mortgage Brokers

Upfront Commission 2279.95  
 Trail Commission Earned \$18,469.00  
 Commission Paid \$20,748.95



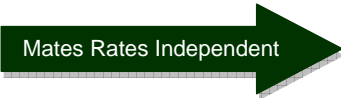
<b>Refund to Client</b>	<b>\$18,469.00</b>
<b>Actual Percentage Refunded to Client</b>	<b>89%</b>

**Brokers Share \$2,279.95**

Year	#	Start Balance	Repayment	Refund	New Payment	Total	Cash Refunds	Borrowers Cost
						357,979	\$18,469	\$339,510
						Interest + Fees	Principle	End Balance
16	176	\$233,264.00	\$2,062.59	\$68.32	\$2,130.91	\$1,131.33	\$999.58	\$232,264.42
	177	\$232,264.42	\$2,062.59	\$68.03	\$2,130.62	\$1,126.48	\$1,004.14	\$231,260.28
	178	\$231,260.28	\$2,062.59	\$67.74	\$2,130.33	\$1,121.61	\$1,008.72	\$230,251.56
	179	\$230,251.56	\$2,062.59	\$67.45	\$2,130.04	\$1,116.72	\$1,013.32	\$229,238.24
	180	\$229,238.24	\$2,062.59	\$67.15	\$2,129.74	\$1,111.81	\$1,017.93	\$228,220.31
	181	\$228,220.31	\$2,062.59	\$66.86	\$2,129.45	\$1,106.87	\$1,022.58	\$227,197.73
	182	\$227,197.73	\$2,062.59	\$66.56	\$2,129.15	\$1,101.91	\$1,027.24	\$226,170.49
	183	\$226,170.49	\$2,062.59	\$66.26	\$2,128.85	\$1,096.93	\$1,031.92	\$225,138.56
	184	\$225,138.56	\$2,062.59	\$65.96	\$2,128.55	\$1,091.92	\$1,036.63	\$224,101.93
	185	\$224,101.93	\$2,062.59	\$65.66	\$2,128.25	\$1,086.89	\$1,041.36	\$223,060.58
186	\$223,060.58	\$2,062.59	\$65.36	\$2,127.95	\$1,081.84	\$1,046.11	\$222,014.47	
187	\$222,014.47	\$2,062.59	\$65.05	\$2,127.64	\$1,076.77	\$1,050.87	\$220,963.60	
188	\$220,963.60	\$2,062.59	\$64.75	\$2,127.34	\$1,071.67	\$1,055.67	\$219,907.94	
189	\$219,907.94	\$2,062.59	\$64.44	\$2,127.03	\$1,066.55	\$1,060.48	\$218,847.46	
190	\$218,847.46	\$2,062.59	\$64.13	\$2,126.72	\$1,061.41	\$1,065.31	\$217,782.15	
191	\$217,782.15	\$2,062.59	\$63.83	\$2,126.42	\$1,056.24	\$1,070.18	\$216,711.97	
192	\$216,711.97	\$2,062.59	\$63.51	\$2,126.10	\$1,051.05	\$1,075.05	\$215,636.93	
193	\$215,636.93	\$2,062.59	\$63.20	\$2,125.79	\$1,045.84	\$1,079.95	\$214,556.98	
194	\$214,556.98	\$2,062.59	\$62.89	\$2,125.48	\$1,040.60	\$1,084.88	\$213,472.10	
195	\$213,472.10	\$2,062.59	\$62.57	\$2,125.16	\$1,035.34	\$1,089.82	\$212,382.28	
196	\$212,382.28	\$2,062.59	\$62.26	\$2,124.85	\$1,030.05	\$1,094.80	\$211,287.48	
197	\$211,287.48	\$2,062.59	\$61.94	\$2,124.53	\$1,024.74	\$1,099.79	\$210,187.69	
198	\$210,187.69	\$2,062.59	\$61.62	\$2,124.21	\$1,019.41	\$1,104.80	\$209,082.90	
199	\$209,082.90	\$2,062.59	\$61.30	\$2,123.89	\$1,014.05	\$1,109.84	\$207,973.06	
200	\$207,973.06	\$2,062.59	\$60.98	\$2,123.57	\$1,008.67	\$1,114.90	\$206,858.16	
201	\$206,858.16	\$2,062.59	\$60.65	\$2,123.24	\$1,003.26	\$1,119.98	\$205,738.18	
202	\$205,738.18	\$2,062.59	\$60.33	\$2,122.92	\$997.83	\$1,125.09	\$204,613.09	
203	\$204,613.09	\$2,062.59	\$60.00	\$2,122.59	\$992.37	\$1,130.22	\$203,482.87	
204	\$203,482.87	\$2,062.59	\$59.67	\$2,122.26	\$986.89	\$1,135.37	\$202,347.50	
205	\$202,347.50	\$2,062.59	\$59.34	\$2,121.93	\$981.39	\$1,140.54	\$201,206.96	
206	\$201,206.96	\$2,062.59	\$59.01	\$2,121.60	\$975.85	\$1,145.75	\$200,061.21	
207	\$200,061.21	\$2,062.59	\$58.68	\$2,121.27	\$970.30	\$1,150.97	\$198,910.24	
208	\$198,910.24	\$2,062.59	\$58.35	\$2,120.94	\$964.71	\$1,156.23	\$197,754.01	
209	\$197,754.01	\$2,062.59	\$58.01	\$2,120.60	\$959.11	\$1,161.49	\$196,592.52	
210	\$196,592.52	\$2,062.59	\$57.67	\$2,120.26	\$953.47	\$1,166.79	\$195,425.74	
211	\$195,425.74	\$2,062.59	\$57.33	\$2,119.92	\$947.81	\$1,172.11	\$194,253.63	
212	\$194,253.63	\$2,062.59	\$56.99	\$2,119.58	\$942.13	\$1,177.45	\$193,076.18	
213	\$193,076.18	\$2,062.59	\$56.65	\$2,119.24	\$936.42	\$1,182.82	\$191,893.36	
214	\$191,893.36	\$2,062.59	\$56.31	\$2,118.90	\$930.68	\$1,188.22	\$190,705.14	
215	\$190,705.14	\$2,062.59	\$55.96	\$2,118.55	\$924.92	\$1,193.63	\$189,511.51	
216	\$189,511.51	\$2,062.59	\$55.62	\$2,118.21	\$919.13	\$1,199.08	\$188,312.43	
217	\$188,312.43	\$2,062.59	\$55.27	\$2,117.86	\$913.32	\$1,204.54	\$187,107.89	
218	\$187,107.89	\$2,062.59	\$54.92	\$2,117.51	\$907.47	\$1,210.04	\$185,897.85	
219	\$185,897.85	\$2,062.59	\$54.57	\$2,117.16	\$901.60	\$1,215.56	\$184,682.30	
220	\$184,682.30	\$2,062.59	\$54.22	\$2,116.81	\$895.71	\$1,221.10	\$183,461.20	
221	\$183,461.20	\$2,062.59	\$53.86	\$2,116.45	\$889.79	\$1,226.66	\$182,234.53	
222	\$182,234.53	\$2,062.59	\$53.50	\$2,116.09	\$883.84	\$1,232.25	\$181,002.28	
223	\$181,002.28	\$2,062.59	\$53.15	\$2,115.74	\$877.86	\$1,237.88	\$179,764.40	
224	\$179,764.40	\$2,062.59	\$52.79	\$2,115.38	\$871.86	\$1,243.52	\$178,520.88	
225	\$178,520.88	\$2,062.59	\$52.43	\$2,115.02	\$865.83	\$1,249.19	\$177,271.68	
226	\$177,271.68	\$2,062.59	\$52.06	\$2,114.65	\$859.77	\$1,254.88	\$176,016.80	
227	\$176,016.80	\$2,062.59	\$51.70	\$2,114.29	\$853.68	\$1,260.61	\$174,756.19	
228	\$174,756.19	\$2,062.59	\$51.33	\$2,113.92	\$847.57	\$1,266.35	\$173,489.84	
229	\$173,489.84	\$2,062.59	\$50.97	\$2,113.56	\$841.43	\$1,272.13	\$172,217.71	
230	\$172,217.71	\$2,062.59	\$50.60	\$2,113.19	\$835.26	\$1,277.93	\$170,939.77	
231	\$170,939.77	\$2,062.59	\$50.23	\$2,112.82	\$829.06	\$1,283.76	\$169,656.01	
232	\$169,656.01	\$2,062.59	\$49.85	\$2,112.44	\$822.83	\$1,289.61	\$168,366.40	
233	\$168,366.40	\$2,062.59	\$49.48	\$2,112.07	\$816.58	\$1,295.49	\$167,070.91	
234	\$167,070.91	\$2,062.59	\$49.10	\$2,111.69	\$810.29	\$1,301.40	\$165,769.51	
235	\$165,769.51	\$2,062.59	\$48.72	\$2,111.31	\$803.98	\$1,307.33	\$164,462.19	
236	\$164,462.19	\$2,062.59	\$48.34	\$2,110.93	\$797.64	\$1,313.29	\$163,148.90	
237	\$163,148.90	\$2,062.59	\$47.96	\$2,110.55	\$791.27	\$1,319.28	\$161,829.62	

Mates Rates Independent Mortgage Brokers

Upfront Commission 2279.95  
 Trail Commission Earned \$18,469.00  
 Commission Paid \$20,748.95



<b>Refund to Client</b>	<b>\$18,469.00</b>
<b>Actual Percentage Refunded to Client</b>	<b>89%</b>

**Brokers Share \$2,279.95**

Year	#	Start Balance	Repayment	Refund	New Payment	Total	Cash Refunds	Borrowers Cost
						357,979	\$18,469	\$339,510
						Interest + Fees	Principle	End Balance
21	238	\$161,829.62	\$2,062.59	\$47.58	\$2,110.17	\$784.87	\$1,325.30	\$160,504.32
	239	\$160,504.32	\$2,062.59	\$47.20	\$2,109.79	\$778.45	\$1,331.34	\$159,172.98
	240	\$159,172.98	\$2,062.59	\$46.81	\$2,109.40	\$771.99	\$1,337.41	\$157,835.57
	241	\$157,835.57	\$2,062.59	\$46.42	\$2,109.01	\$765.50	\$1,343.51	\$156,492.06
	242	\$156,492.06	\$2,062.59	\$46.03	\$2,108.62	\$758.99	\$1,349.63	\$155,142.43
	243	\$155,142.43	\$2,062.59	\$45.64	\$2,108.23	\$752.44	\$1,355.79	\$153,786.64
	244	\$153,786.64	\$2,062.59	\$45.24	\$2,107.83	\$745.87	\$1,361.96	\$152,424.67
	245	\$152,424.67	\$2,062.59	\$44.85	\$2,107.44	\$739.26	\$1,368.18	\$151,056.49
	246	\$151,056.49	\$2,062.59	\$44.45	\$2,107.04	\$732.62	\$1,374.42	\$149,682.08
	247	\$149,682.08	\$2,062.59	\$44.05	\$2,106.64	\$725.96	\$1,380.68	\$148,301.39
	248	\$148,301.39	\$2,062.59	\$43.65	\$2,106.24	\$719.26	\$1,386.98	\$146,914.42
	249	\$146,914.42	\$2,062.59	\$43.25	\$2,105.84	\$712.53	\$1,393.31	\$145,521.11
250	\$145,521.11	\$2,062.59	\$42.85	\$2,105.44	\$705.78	\$1,399.66	\$144,121.45	
251	\$144,121.45	\$2,062.59	\$42.44	\$2,105.03	\$698.99	\$1,406.04	\$142,715.41	
252	\$142,715.41	\$2,062.59	\$42.03	\$2,104.62	\$692.17	\$1,412.45	\$141,302.96	
22	253	\$141,302.96	\$2,062.59	\$41.62	\$2,104.21	\$685.32	\$1,418.89	\$139,884.07
	254	\$139,884.07	\$2,062.59	\$41.21	\$2,103.80	\$678.44	\$1,425.36	\$138,458.70
	255	\$138,458.70	\$2,062.59	\$40.79	\$2,103.38	\$671.52	\$1,431.86	\$137,026.85
	256	\$137,026.85	\$2,062.59	\$40.38	\$2,102.97	\$664.58	\$1,438.39	\$135,588.46
	257	\$135,588.46	\$2,062.59	\$39.96	\$2,102.55	\$657.60	\$1,444.95	\$134,143.51
	258	\$134,143.51	\$2,062.59	\$39.54	\$2,102.13	\$650.60	\$1,451.53	\$132,691.98
	259	\$132,691.98	\$2,062.59	\$39.12	\$2,101.71	\$643.56	\$1,458.15	\$131,233.83
	260	\$131,233.83	\$2,062.59	\$38.70	\$2,101.29	\$636.48	\$1,464.81	\$129,769.02
	261	\$129,769.02	\$2,062.59	\$38.27	\$2,100.86	\$629.38	\$1,471.48	\$128,297.54
	262	\$128,297.54	\$2,062.59	\$37.84	\$2,100.43	\$622.24	\$1,478.19	\$126,819.35
	263	\$126,819.35	\$2,062.59	\$37.42	\$2,100.01	\$615.07	\$1,484.94	\$125,334.42
	264	\$125,334.42	\$2,062.59	\$36.98	\$2,099.57	\$607.87	\$1,491.70	\$123,842.72
23	265	\$123,842.72	\$2,062.59	\$36.55	\$2,099.14	\$600.64	\$1,498.50	\$122,344.22
	266	\$122,344.22	\$2,062.59	\$36.12	\$2,098.71	\$593.37	\$1,505.34	\$120,838.87
	267	\$120,838.87	\$2,062.59	\$35.68	\$2,098.27	\$586.07	\$1,512.20	\$119,326.67
	268	\$119,326.67	\$2,062.59	\$35.24	\$2,097.83	\$578.73	\$1,519.10	\$117,801.58
	269	\$117,807.58	\$2,062.59	\$34.80	\$2,097.39	\$571.37	\$1,526.02	\$116,281.55
	270	\$116,281.55	\$2,062.59	\$34.36	\$2,096.95	\$563.97	\$1,532.98	\$114,748.57
	271	\$114,748.57	\$2,062.59	\$33.91	\$2,096.50	\$556.53	\$1,539.97	\$113,208.60
	272	\$113,208.60	\$2,062.59	\$33.46	\$2,096.05	\$549.06	\$1,546.99	\$111,661.61
	273	\$111,661.61	\$2,062.59	\$33.01	\$2,095.60	\$541.56	\$1,554.04	\$110,107.57
	274	\$110,107.57	\$2,062.59	\$32.56	\$2,095.15	\$534.02	\$1,561.13	\$108,546.44
	275	\$108,546.44	\$2,062.59	\$32.11	\$2,094.70	\$526.45	\$1,568.25	\$106,978.19
	276	\$106,978.19	\$2,062.59	\$31.65	\$2,094.24	\$518.84	\$1,575.40	\$105,402.80
24	277	\$105,402.80	\$2,062.59	\$31.20	\$2,093.79	\$511.20	\$1,582.59	\$103,820.21
	278	\$103,820.21	\$2,062.59	\$30.74	\$2,093.33	\$503.53	\$1,589.80	\$102,230.41
	279	\$102,230.41	\$2,062.59	\$30.28	\$2,092.87	\$495.82	\$1,597.05	\$100,633.36
	280	\$100,633.36	\$2,062.59	\$29.81	\$2,092.40	\$488.07	\$1,604.33	\$99,029.03
	281	\$99,029.03	\$2,062.59	\$29.35	\$2,091.94	\$480.29	\$1,611.65	\$97,417.38
	282	\$97,417.38	\$2,062.59	\$28.88	\$2,091.47	\$472.47	\$1,619.00	\$95,798.38
	283	\$95,798.38	\$2,062.59	\$28.41	\$2,091.00	\$464.62	\$1,626.38	\$94,172.01
	284	\$94,172.01	\$2,062.59	\$27.94	\$2,090.53	\$456.73	\$1,633.80	\$92,538.21
	285	\$92,538.21	\$2,062.59	\$27.46	\$2,090.05	\$448.81	\$1,641.24	\$90,896.97
	286	\$90,896.97	\$2,062.59	\$26.99	\$2,089.58	\$440.85	\$1,648.73	\$89,248.24
	287	\$89,248.24	\$2,062.59	\$26.51	\$2,089.10	\$432.85	\$1,656.25	\$87,591.99
	288	\$87,591.99	\$2,062.59	\$26.03	\$2,088.62	\$424.82	\$1,663.80	\$85,928.20
25	289	\$85,928.20	\$2,062.59	\$25.54	\$2,088.13	\$416.75	\$1,671.38	\$84,256.82
	290	\$84,256.82	\$2,062.59	\$25.06	\$2,087.65	\$408.65	\$1,679.00	\$82,577.81
	291	\$82,577.81	\$2,062.59	\$24.57	\$2,087.16	\$400.50	\$1,686.66	\$80,891.16
	292	\$80,891.16	\$2,062.59	\$24.08	\$2,086.67	\$392.32	\$1,694.35	\$79,196.81
	293	\$79,196.81	\$2,062.59	\$23.59	\$2,086.18	\$384.10	\$1,702.08	\$77,494.73
	294	\$77,494.73	\$2,062.59	\$23.09	\$2,085.68	\$375.85	\$1,709.83	\$75,784.90
	295	\$75,784.90	\$2,062.59	\$22.60	\$2,085.19	\$367.56	\$1,717.63	\$74,067.27
	296	\$74,067.27	\$2,062.59	\$22.10	\$2,084.69	\$359.23	\$1,725.46	\$72,341.80
	297	\$72,341.80	\$2,062.59	\$21.60	\$2,084.19	\$350.86	\$1,733.33	\$70,608.47
	298	\$70,608.47	\$2,062.59	\$21.09	\$2,083.68	\$342.45	\$1,741.23	\$68,867.24
	299	\$68,867.24	\$2,062.59	\$20.59	\$2,083.18	\$334.01	\$1,749.17	\$67,118.07

Mates Rates Mortgage Brokers

Upfront Commission 2279.95  
 Trail Commission Earned \$18,469.00  
 Commission Paid \$20,748.95



<b>Refund to Client</b>	<b>\$18,469.00</b>
<b>Actual Percentage Refunded to Client</b>	<b>89%</b>

**Brokers Share \$2,279.95**

Year	#	Start Balance	Repayment	Refund	New Payment	Total	Cash Refunds	Borrowers Cost
						357,979	\$18,469	\$339,510
						Interest + Fees	Principle	End Balance
26	300	\$67,118.07	\$2,062.59	\$20.08	\$2,082.67	\$325.52	\$1,757.15	\$65,360.92
	301	\$65,360.92	\$2,062.59	\$19.57	\$2,082.16	\$317.00	\$1,765.16	\$63,595.76
	302	\$63,595.76	\$2,062.59	\$19.06	\$2,081.65	\$308.44	\$1,773.21	\$61,822.55
	303	\$61,822.55	\$2,062.59	\$18.54	\$2,081.13	\$299.84	\$1,781.29	\$60,041.26
	304	\$60,041.26	\$2,062.59	\$18.03	\$2,080.62	\$291.20	\$1,789.42	\$58,251.84
	305	\$58,251.84	\$2,062.59	\$17.51	\$2,080.10	\$282.52	\$1,797.58	\$56,454.26
	306	\$56,454.26	\$2,062.59	\$16.99	\$2,079.58	\$273.80	\$1,805.78	\$54,648.49
	307	\$54,648.49	\$2,062.59	\$16.46	\$2,079.05	\$265.05	\$1,814.00	\$52,834.48
	308	\$52,834.48	\$2,062.59	\$15.93	\$2,078.52	\$256.25	\$1,822.27	\$51,012.21
	309	\$51,012.21	\$2,062.59	\$15.41	\$2,078.00	\$247.41	\$1,830.59	\$49,181.62
	310	\$49,181.62	\$2,062.59	\$14.87	\$2,077.46	\$238.53	\$1,838.93	\$47,342.69
	311	\$47,342.69	\$2,062.59	\$14.34	\$2,076.93	\$229.61	\$1,847.32	\$45,495.37
	312	\$45,495.37	\$2,062.59	\$13.80	\$2,076.39	\$220.65	\$1,855.74	\$43,639.63
27	313	\$43,639.63	\$2,062.59	\$13.26	\$2,075.85	\$211.65	\$1,864.20	\$41,775.44
	314	\$41,775.44	\$2,062.59	\$12.72	\$2,075.31	\$202.61	\$1,872.70	\$39,902.74
	315	\$39,902.74	\$2,062.59	\$12.18	\$2,074.77	\$193.53	\$1,881.24	\$38,021.49
	316	\$38,021.49	\$2,062.59	\$11.63	\$2,074.22	\$184.40	\$1,889.82	\$36,131.68
	317	\$36,131.68	\$2,062.59	\$11.08	\$2,073.67	\$175.24	\$1,898.43	\$34,233.25
	318	\$34,233.25	\$2,062.59	\$10.53	\$2,073.12	\$166.03	\$1,907.09	\$32,326.16
	319	\$32,326.16	\$2,062.59	\$9.98	\$2,072.57	\$156.78	\$1,915.79	\$30,410.37
	320	\$30,410.37	\$2,062.59	\$9.42	\$2,072.01	\$147.49	\$1,924.52	\$28,485.85
	321	\$28,485.85	\$2,062.59	\$8.86	\$2,071.45	\$138.16	\$1,933.29	\$26,552.56
	322	\$26,552.56	\$2,062.59	\$8.30	\$2,070.89	\$128.78	\$1,942.11	\$24,610.45
	323	\$24,610.45	\$2,062.59	\$7.74	\$2,070.33	\$119.36	\$1,950.97	\$22,659.48
	324	\$22,659.48	\$2,062.59	\$7.17	\$2,069.76	\$109.90	\$1,959.86	\$20,699.62
28	325	\$20,699.62	\$2,062.59	\$6.60	\$2,069.19	\$100.39	\$1,968.80	\$18,730.82
	326	\$18,730.82	\$2,062.59	\$6.03	\$2,068.62	\$90.84	\$1,977.78	\$16,753.04
	327	\$16,753.04	\$2,062.59	\$5.46	\$2,068.05	\$81.25	\$1,986.80	\$14,766.25
	328	\$14,766.25	\$2,062.59	\$4.88	\$2,067.47	\$71.62	\$1,995.85	\$12,770.39
	329	\$12,770.39	\$2,062.59	\$4.30	\$2,066.89	\$61.94	\$2,004.95	\$10,765.44
	330	\$10,765.44	\$2,062.59	\$3.72	\$2,066.31	\$52.21	\$2,014.10	\$8,751.34
	331	\$8,751.34	\$2,062.59	\$3.13	\$2,065.72	\$42.44	\$2,023.28	\$6,728.06
	332	\$6,728.06	\$2,062.59	\$2.55	\$2,065.14	\$32.63	\$2,032.51	\$4,695.56
	333	\$4,695.56	\$2,062.59	\$1.96	\$2,064.55	\$22.77	\$2,041.78	\$2,653.78
	334	\$2,653.78	\$2,062.59	\$1.36	\$2,063.95	\$12.87	\$2,051.08	\$602.70
	335	\$602.70	\$604.85	\$0.77	\$605.62	\$2.92	\$602.70	\$0.00
	336	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
29	337	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	338	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	339	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	340	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	341	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	342	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	343	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	344	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	345	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	346	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	347	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	348	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30	349	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	350	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	351	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	352	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	353	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	354	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	355	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	356	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	357	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	358	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	359	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	360	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Mates Rates Mortgage Brokers

# NAB/Homeside Homeplus at a Refund Franchise

Trail Rate Year 1	0.00%
Trail Rate Year 2	0.15%
Trail Rate Year 3	0.20%
Trail Rate Year 4	0.25%
Trail Rate Year 5	0.30%
Trail Rate Year 6	0.35%

Debt	350,763
Term (Months)	360
Rate	5.82%
P&I PMT	\$2,063
Set Up Costs	\$763
UpFront Rate	0.65%

Upfront Commission 2279.95  
 Borrowers Share of Refund (32%) 729.59

Upfront Commission 2279.95  
 Trail Commission Earned \$20,346.11  
**Commission Paid \$22,626.06**



<b>Refund to Client</b>	<b>\$729.59</b>
<b>Actual Percentage Refunded to Client</b>	<b>3%</b>

**Brokers Share \$21,896.47**

Year	Payment	Start	Total Cost	Cash Refunds	Borrowers Cost	Trail
			389,116	730	388,386	
1	1	350763	\$2,464.20	\$1,090.98	349672.02	\$0.00
	2	349672.02	1695.9	\$366.69	349305.33	\$0.00
	3	349305.33	1694.13	\$368.46	348936.87	\$0.00
	4	348936.87	1692.34	\$370.25	348566.62	\$0.00
	5	348566.62	1690.54	\$372.05	348194.57	\$0.00
	6	348194.57	1688.74	\$373.85	347820.72	\$0.00
	7	347820.72	1686.93	\$375.66	347445.06	\$0.00
	8	347445.06	1685.1	\$377.49	347067.57	\$0.00
	9	347067.57	1683.27	\$379.32	346688.25	\$0.00
	10	346688.25	1681.43	\$381.16	346307.09	\$0.00
	11	346307.09	1679.58	\$383.01	345924.08	\$0.00
	12	345924.08	1677.73	\$384.86	345539.22	\$0.00
2	13	345539.22	1675.86	\$386.73	345152.49	\$43.14
	14	345152.49	1673.98	\$388.61	344763.88	\$43.10
	15	344763.88	1672.1	\$390.49	344373.39	\$43.05
	16	344373.39	1670.21	\$392.38	343981.01	\$43.00
	17	343981.01	1668.3	\$394.29	343586.72	\$42.95
	18	343586.72	1666.39	\$396.20	343190.52	\$42.90
	19	343190.52	1664.47	\$398.12	342792.4	\$42.85
	20	342792.4	1662.54	\$400.05	342392.35	\$42.80
	21	342392.35	1660.6	\$401.99	341990.36	\$42.75
	22	341990.36	1658.65	\$403.94	341586.42	\$42.70
	23	341586.42	1656.69	\$405.90	341180.52	\$42.65
	24	341180.52	1654.72	\$407.87	340772.65	\$42.60
3	25	340772.65	1652.74	\$409.85	340362.8	\$56.73
	26	340362.8	1650.75	\$411.84	339950.96	\$56.66
	27	339950.96	1648.76	\$413.83	339537.13	\$56.59
	28	339537.13	1646.75	\$415.84	339121.29	\$56.52
	29	339121.29	1644.73	\$417.86	338703.43	\$56.45
	30	338703.43	1642.71	\$419.88	338283.55	\$56.38
	31	338283.55	1640.67	\$421.92	337861.63	\$56.31
	32	337861.63	1638.62	\$423.97	337437.66	\$56.24
	33	337437.66	1636.57	\$426.02	337011.64	\$56.17
	34	337011.64	1634.5	\$428.09	336583.55	\$56.10
	35	336583.55	1632.43	\$430.16	336153.39	\$56.03

Upfront Commission 2279.95  
 Trail Commission Earned \$20,346.11  
**Commission Paid \$22,626.06**



<b>Refund to Client</b>	<b>\$729.59</b>
<b>Actual Percentage Refunded to Client</b>	<b>3%</b>

**Brokers Share \$21,896.47**

Year	Payment	Start	Total Cost	Cash Refunds	Borrowers Cost	Trail
			389,116	730	388,386	
			Interest + Fees	Principle	End	
<b>4</b>	36	336153.39	1630.34	\$432.25	335721.14	\$55.95
	37	335721.14	1628.24	\$434.35	335286.79	\$69.85
	38	335286.79	1626.14	\$436.45	334850.34	\$69.76
	39	334850.34	1624.02	\$438.57	334411.77	\$69.67
	40	334411.77	1621.89	\$440.70	333971.07	\$69.58
	41	333971.07	1619.75	\$442.84	333528.23	\$69.49
	42	333528.23	1617.61	\$444.98	333083.25	\$69.39
	43	333083.25	1615.45	\$447.14	332636.11	\$69.30
	44	332636.11	1613.28	\$449.31	332186.8	\$69.21
	45	332186.8	1611.1	\$451.49	331735.31	\$69.11
	46	331735.31	1608.91	\$453.68	331281.63	\$69.02
	47	331281.63	1606.71	\$455.88	330825.75	\$68.92
48	330825.75	1604.5	\$458.09	330367.66	\$68.83	
49	330367.66	1602.28	\$460.31	329907.35	\$82.48	
50	329907.35	1600.05	\$462.54	329444.81	\$82.36	
51	329444.81	1597.8	\$464.79	328980.02	\$82.25	
52	328980.02	1595.55	\$467.04	328512.98	\$82.13	
<b>5</b>	53	328512.98	1593.28	\$469.31	328043.67	\$82.01
	54	328043.67	1591.01	\$471.58	327572.09	\$81.89
	55	327572.09	1588.72	\$473.87	327098.22	\$81.77
	56	327098.22	1586.42	\$476.17	326622.05	\$81.66
	57	326622.05	1584.11	\$478.48	326143.57	\$81.54
	58	326143.57	1581.79	\$480.80	325662.77	\$81.42
	59	325662.77	1579.46	\$483.13	325179.64	\$81.29
	60	325179.64	1577.12	\$485.47	324694.17	\$81.17
	61	324694.17	1574.76	\$487.83	324206.34	\$94.56
	62	324206.34	1572.4	\$490.19	323716.15	\$94.42
	63	323716.15	1570.02	\$492.57	323223.58	\$94.27
	64	323223.58	1567.63	\$494.96	322728.62	\$94.13
<b>6</b>	65	322728.62	1565.23	\$497.36	322231.26	\$93.98
	66	322231.26	1562.82	\$499.77	321731.49	\$93.84
	67	321731.49	1560.39	\$502.20	321229.29	\$93.69
	68	321229.29	1557.96	\$504.63	320724.66	\$93.54
	69	320724.66	1555.51	\$507.08	320217.58	\$93.40
	70	320217.58	1553.05	\$509.54	319708.04	\$93.25
	71	319708.04	1550.58	\$512.01	319196.03	\$93.10
	72	319196.03	1548.1	\$514.49	318681.54	\$92.95
	73	318681.54	1545.6	\$516.99	318164.55	\$92.80
	74	318164.55	1543.09	\$519.50	317645.05	\$92.65
	75	317645.05	1540.57	\$522.02	317123.03	\$92.49
	76	317123.03	1538.04	\$524.55	316598.48	\$92.34
<b>7</b>	77	316598.48	1535.5	\$527.09	316071.39	\$92.19
	78	316071.39	1532.94	\$529.65	315541.74	\$92.03
	79	315541.74	1530.37	\$532.22	315009.52	\$91.88
	80	315009.52	1527.79	\$534.80	314474.72	\$91.72
	81	314474.72	1525.2	\$537.39	313937.33	\$91.57
	82	313937.33	1522.59	\$540.00	313397.33	\$91.41
	83	313397.33	1519.97	\$542.62	312854.71	\$91.25
	84	312854.71	1517.34	\$545.25	312309.46	\$91.09

Upfront Commission 2279.95  
 Trail Commission Earned \$20,346.11  
**Commission Paid \$22,626.06**



<b>Refund to Client</b>	<b>\$729.59</b>
<b>Actual Percentage Refunded to Client</b>	<b>3%</b>

**Brokers Share \$21,896.47**

Year	Payment	Start	Total Cost	Cash Refunds	Borrowers Cost	Trail
			389,116	730	388,386	
			Interest + Fees	Principle	End	
<b>8</b>	85	312309.46	1514.7	\$547.89	311761.57	\$90.93
	86	311761.57	1512.04	\$550.55	311211.02	\$90.77
	87	311211.02	1509.37	\$553.22	310657.8	\$90.61
	88	310657.8	1506.69	\$555.90	310101.9	\$90.45
	89	310101.9	1503.99	\$558.60	309543.3	\$90.28
	90	309543.3	1501.28	\$561.31	308981.99	\$90.12
	91	308981.99	1498.56	\$564.03	308417.96	\$89.96
	92	308417.96	1495.82	\$566.77	307851.19	\$89.79
	93	307851.19	1493.07	\$569.52	307281.67	\$89.62
	94	307281.67	1490.31	\$572.28	306709.39	\$89.46
	95	306709.39	1487.54	\$575.05	306134.34	\$89.29
	96	306134.34	1484.75	\$577.84	305556.5	\$89.12
97	305556.5	1481.94	\$580.65	304975.85	\$88.95	
98	304975.85	1479.13	\$583.46	304392.39	\$88.78	
99	304392.39	1476.3	\$586.29	303806.1	\$88.61	
100	303806.1	1473.45	\$589.14	303216.96	\$88.44	
<b>9</b>	101	303216.96	1470.6	\$591.99	302624.97	\$88.27
	102	302624.97	1467.73	\$594.86	302030.11	\$88.09
	103	302030.11	1464.84	\$597.75	301432.36	\$87.92
	104	301432.36	1461.94	\$600.65	300831.71	\$87.74
	105	300831.71	1459.03	\$603.56	300228.15	\$87.57
	106	300228.15	1456.1	\$606.49	299621.66	\$87.39
	107	299621.66	1453.16	\$609.43	299012.23	\$87.21
	108	299012.23	1450.2	\$612.39	298399.84	\$87.03
	109	298399.84	1447.23	\$615.36	297784.48	\$86.85
	110	297784.48	1444.25	\$618.34	297166.14	\$86.67
	111	297166.14	1441.25	\$621.34	296544.8	\$86.49
	112	296544.8	1438.24	\$624.35	295920.45	\$86.31
<b>10</b>	113	295920.45	1435.21	\$627.38	295293.07	\$86.13
	114	295293.07	1432.17	\$630.42	294662.65	\$85.94
	115	294662.65	1429.11	\$633.48	294029.17	\$85.76
	116	294029.17	1426.04	\$636.55	293392.62	\$85.57
	117	293392.62	1422.95	\$639.64	292752.98	\$85.39
	118	292752.98	1419.85	\$642.74	292110.24	\$85.20
	119	292110.24	1416.73	\$645.86	291464.38	\$85.01
	120	291464.38	1413.6	\$648.99	290815.39	\$84.82
	121	290815.39	1410.45	\$652.14	290163.25	\$84.63
	122	290163.25	1407.29	\$655.30	289507.95	\$84.44
	123	289507.95	1404.11	\$658.48	288849.47	\$84.25
	124	288849.47	1400.91	\$661.68	288187.79	\$84.05
<b>11</b>	125	288187.79	1397.71	\$664.88	287522.91	\$83.86
	126	287522.91	1394.48	\$668.11	286854.8	\$83.67
	127	286854.8	1391.24	\$671.35	286183.45	\$83.47
	128	286183.45	1387.98	\$674.61	285508.84	\$83.27
	129	285508.84	1384.71	\$677.88	284830.96	\$83.08
	130	284830.96	1381.43	\$681.16	284149.8	\$82.88
	131	284149.8	1378.12	\$684.47	283465.33	\$82.68
	132	283465.33	1374.8	\$687.79	282777.54	\$82.48
	133	282777.54	1371.47	\$691.12	282086.42	\$82.28

Upfront Commission 2279.95  
 Trail Commission Earned \$20,346.11  
**Commission Paid \$22,626.06**



<b>Refund to Client</b>	<b>\$729.59</b>
<b>Actual Percentage Refunded to Client</b>	<b>3%</b>

**Brokers Share \$21,896.47**

Year	Payment	Start	Total Cost	Cash Refunds	Borrowers Cost	Trail
			389,116	730	388,386	
			Interest + Fees	Principle	End	
12	134	282086.42	1368.11	\$694.48	281391.94	\$82.07
	135	281391.94	1364.75	\$697.84	280694.1	\$81.87
	136	280694.1	1361.36	\$701.23	279992.87	\$81.66
	137	279992.87	1357.96	\$704.63	279288.24	\$81.46
	138	279288.24	1354.54	\$708.05	278580.19	\$81.25
	139	278580.19	1351.11	\$711.48	277868.71	\$81.05
	140	277868.71	1347.66	\$714.93	277153.78	\$80.84
	141	277153.78	1344.19	\$718.40	276435.38	\$80.63
	142	276435.38	1340.71	\$721.88	275713.5	\$80.42
	143	275713.5	1337.21	\$725.38	274988.12	\$80.20
	144	274988.12	1333.69	\$728.90	274259.22	\$79.99
	145	274259.22	1330.15	\$732.44	273526.78	\$79.78
146	273526.78	1326.6	\$735.99	272790.79	\$79.56	
147	272790.79	1323.03	\$739.56	272051.23	\$79.35	
148	272051.23	1319.44	\$743.15	271308.08	\$79.13	
13	149	271308.08	1315.84	\$746.75	270561.33	\$78.91
	150	270561.33	1312.22	\$750.37	269810.96	\$78.69
	151	269810.96	1308.58	\$754.01	269056.95	\$78.47
	152	269056.95	1304.92	\$757.67	268299.28	\$78.25
	153	268299.28	1301.25	\$761.34	267537.94	\$78.03
	154	267537.94	1297.55	\$765.04	266772.9	\$77.81
	155	266772.9	1293.84	\$768.75	266004.15	\$77.58
	156	266004.15	1290.12	\$772.47	265231.68	\$77.36
	157	265231.68	1286.37	\$776.22	264455.46	\$77.13
	158	264455.46	1282.6	\$779.99	263675.47	\$76.91
	159	263675.47	1278.82	\$783.77	262891.7	\$76.68
	160	262891.7	1275.02	\$787.57	262104.13	\$76.45
14	161	262104.13	1271.2	\$791.39	261312.74	\$76.22
	162	261312.74	1267.36	\$795.23	260517.51	\$75.98
	163	260517.51	1263.5	\$799.09	259718.42	\$75.75
	164	259718.42	1259.63	\$802.96	258915.46	\$75.52
	165	258915.46	1255.73	\$806.86	258108.6	\$75.28
	166	258108.6	1251.82	\$810.77	257297.83	\$75.05
	167	257297.83	1247.89	\$814.70	256483.13	\$74.81
	168	256483.13	1243.94	\$818.65	255664.48	\$74.57
	169	255664.48	1239.97	\$822.62	254841.86	\$74.33
	170	254841.86	1235.98	\$826.61	254015.25	\$74.09
	171	254015.25	1231.97	\$830.62	253184.63	\$73.85
	172	253184.63	1227.94	\$834.65	252349.98	\$73.60
15	173	252349.98	1223.89	\$838.70	251511.28	\$73.36
	174	251511.28	1219.82	\$842.77	250668.51	\$73.11
	175	250668.51	1215.74	\$846.85	249821.66	\$72.86
	176	249821.66	1211.63	\$850.96	248970.7	\$72.62
	177	248970.7	1207.5	\$855.09	248115.61	\$72.37
	178	248115.61	1203.36	\$859.23	247256.38	\$72.12
	179	247256.38	1199.19	\$863.40	246392.98	\$71.86
	180	246392.98	1195	\$867.59	245525.39	\$71.61
	181	245525.39	1190.79	\$871.80	244653.59	\$71.36
	182	244653.59	1186.56	\$876.03	243777.56	\$71.10

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**Brokers Share \$21,896.47**

Year	Payment	Start	Total Cost	Cash Refunds	Borrowers Cost	Trail
			389,116	730	388,386	
			Interest + Fees	Principle	End	
16	183	243777.56	1182.32	\$880.27	242897.29	\$70.85
	184	242897.29	1178.05	\$884.54	242012.75	\$70.59
	185	242012.75	1173.76	\$888.83	241123.92	\$70.33
	186	241123.92	1169.45	\$893.14	240230.78	\$70.07
	187	240230.78	1165.11	\$897.48	239333.3	\$69.81
	188	239333.3	1160.76	\$901.83	238431.47	\$69.54
	189	238431.47	1156.39	\$906.20	237525.27	\$69.28
	190	237525.27	1151.99	\$910.60	236614.67	\$69.01
	191	236614.67	1147.58	\$915.01	235699.66	\$68.75
	192	235699.66	1143.14	\$919.45	234780.21	\$68.48
193	234780.21	1138.68	\$923.91	233856.3	\$68.21	
194	233856.3	1134.2	\$928.39	232927.91	\$67.94	
195	232927.91	1129.7	\$932.89	231995.02	\$67.67	
196	231995.02	1125.17	\$937.42	231057.6	\$67.39	
197	231057.6	1120.62	\$941.97	230115.63	\$67.12	
17	198	230115.63	1116.06	\$946.53	229169.1	\$66.84
	199	229169.1	1111.47	\$951.12	228217.98	\$66.56
	200	228217.98	1106.85	\$955.74	227262.24	\$66.28
	201	227262.24	1102.22	\$960.37	226301.87	\$66.00
	202	226301.87	1097.56	\$965.03	225336.84	\$65.72
	203	225336.84	1092.88	\$969.71	224367.13	\$65.44
	204	224367.13	1088.18	\$974.41	223392.72	\$65.16
	205	223392.72	1083.45	\$979.14	222413.58	\$64.87
	206	222413.58	1078.7	\$983.89	221429.69	\$64.58
	207	221429.69	1073.93	\$988.66	220441.03	\$64.30
18	208	220441.03	1069.13	\$993.46	219447.57	\$64.01
	209	219447.57	1064.32	\$998.27	218449.3	\$63.71
	210	218449.3	1059.47	\$1,003.12	217446.18	\$63.42
	211	217446.18	1054.61	\$1,007.98	216438.2	\$63.13
	212	216438.2	1049.72	\$1,012.87	215425.33	\$62.83
	213	215425.33	1044.81	\$1,017.78	214407.55	\$62.54
	214	214407.55	1039.87	\$1,022.72	213384.83	\$62.24
	215	213384.83	1034.91	\$1,027.68	212357.15	\$61.94
	216	212357.15	1029.93	\$1,032.66	211324.49	\$61.64
	217	211324.49	1024.92	\$1,037.67	210286.82	\$61.33
19	218	210286.82	1019.89	\$1,042.70	209244.12	\$61.03
	219	209244.12	1014.83	\$1,047.76	208196.36	\$60.72
	220	208196.36	1009.75	\$1,052.84	207143.52	\$60.42
	221	207143.52	1004.64	\$1,057.95	206085.57	\$60.11
	222	206085.57	999.51	\$1,063.08	205022.49	\$59.80
	223	205022.49	994.35	\$1,068.24	203954.25	\$59.49
	224	203954.25	989.17	\$1,073.42	202880.83	\$59.17
	225	202880.83	983.97	\$1,078.62	201802.21	\$58.86
	226	201802.21	978.74	\$1,083.85	200718.36	\$58.54
	227	200718.36	973.48	\$1,089.11	199629.25	\$58.23
228	199629.25	968.2	\$1,094.39	198534.86	\$57.91	
229	198534.86	962.89	\$1,099.70	197435.16	\$57.59	
230	197435.16	957.56	\$1,105.03	196330.13	\$57.26	
231	196330.13	952.2	\$1,110.39	195219.74	\$56.94	

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**Brokers Share \$21,896.47**

Year	Payment	Start	Total Cost	Cash Refunds	Borrowers Cost	Trail
			389,116	730	388,386	
			Interest + Fees	Principle	End	
<b>20</b>	232	195219.74	946.81	\$1,115.78	194103.96	\$56.61
	233	194103.96	941.4	\$1,121.19	192982.77	\$56.29
	234	192982.77	935.96	\$1,126.63	191856.14	\$55.96
	235	191856.14	930.5	\$1,132.09	190724.05	\$55.63
	236	190724.05	925.01	\$1,137.58	189586.47	\$55.30
	237	189586.47	919.49	\$1,143.10	188443.37	\$54.96
	238	188443.37	913.95	\$1,148.64	187294.73	\$54.63
	239	187294.73	908.37	\$1,154.22	186140.51	\$54.29
	240	186140.51	902.78	\$1,159.81	184980.7	\$53.95
	241	184980.7	897.15	\$1,165.44	183815.26	\$53.61
242	183815.26	891.5	\$1,171.09	182644.17	\$53.27	
243	182644.17	885.82	\$1,176.77	181467.4	\$52.93	
244	181467.4	880.11	\$1,182.48	180284.92	\$52.58	
<b>21</b>	245	180284.92	874.38	\$1,188.21	179096.71	\$52.24
	246	179096.71	868.61	\$1,193.98	177902.73	\$51.89
	247	177902.73	862.82	\$1,199.77	176702.96	\$51.54
	248	176702.96	857	\$1,205.59	175497.37	\$51.19
	249	175497.37	851.16	\$1,211.43	174285.94	\$50.83
	250	174285.94	845.28	\$1,217.31	173068.63	\$50.48
	251	173068.63	839.38	\$1,223.21	171845.42	\$50.12
	252	171845.42	833.45	\$1,229.14	170616.28	\$49.76
	253	170616.28	827.48	\$1,235.11	169381.17	\$49.40
	254	169381.17	821.49	\$1,241.10	168140.07	\$49.04
<b>22</b>	255	168140.07	815.47	\$1,247.12	166892.95	\$48.68
	256	166892.95	809.43	\$1,253.16	165639.79	\$48.31
	257	165639.79	803.35	\$1,259.24	164380.55	\$47.94
	258	164380.55	797.24	\$1,265.35	163115.2	\$47.58
	259	163115.2	791.1	\$1,271.49	161843.71	\$47.20
	260	161843.71	784.94	\$1,277.65	160566.06	\$46.83
	261	160566.06	778.74	\$1,283.85	159282.21	\$46.46
	262	159282.21	772.51	\$1,290.08	157992.13	\$46.08
	263	157992.13	766.26	\$1,296.33	156695.8	\$45.70
	264	156695.8	759.97	\$1,302.62	155393.18	\$45.32
<b>23</b>	265	155393.18	753.65	\$1,308.94	154084.24	\$44.94
	266	154084.24	747.3	\$1,315.29	152768.95	\$44.56
	267	152768.95	740.92	\$1,321.67	151447.28	\$44.17
	268	151447.28	734.51	\$1,328.08	150119.2	\$43.78
	269	150119.2	728.07	\$1,334.52	148784.68	\$43.40
	270	148784.68	721.6	\$1,340.99	147443.69	\$43.00
	271	147443.69	715.1	\$1,347.49	146096.2	\$42.61
	272	146096.2	708.56	\$1,354.03	144742.17	\$42.22
	273	144742.17	701.99	\$1,360.60	143381.57	\$41.82
	274	143381.57	695.4	\$1,367.19	142014.38	\$41.42
275	142014.38	688.76	\$1,373.83	140640.55	\$41.02	
276	140640.55	682.1	\$1,380.49	139260.06	\$40.62	
277	139260.06	675.41	\$1,387.18	137872.88	\$40.21	
278	137872.88	668.68	\$1,393.91	136478.97	\$39.81	
279	136478.97	661.92	\$1,400.67	135078.3	\$39.40	
280	135078.3	655.12	\$1,407.47	133670.83	\$38.99	

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**Brokers Share \$21,896.47**

Year	Payment	Start	Total Cost	Cash Refunds	Borrowers Cost	Trail
			389,116	730	388,386	
			Interest + Fees	Principle	End	
<b>24</b>	281	133670.83	648.3	\$1,414.29	132256.54	\$38.57
	282	132256.54	641.44	\$1,421.15	130835.39	\$38.16
	283	130835.39	634.55	\$1,428.04	129407.35	\$37.74
	284	129407.35	627.62	\$1,434.97	127972.38	\$37.33
	285	127972.38	620.66	\$1,441.93	126530.45	\$36.90
	286	126530.45	613.67	\$1,448.92	125081.53	\$36.48
	287	125081.53	606.64	\$1,455.95	123625.58	\$36.06
	288	123625.58	599.58	\$1,463.01	122162.57	\$35.63
	289	122162.57	592.48	\$1,470.11	120692.46	\$35.20
	290	120692.46	585.35	\$1,477.24	119215.22	\$34.77
<b>25</b>	291	119215.22	578.19	\$1,484.40	117730.82	\$34.34
	292	117730.82	570.99	\$1,491.60	116239.22	\$33.90
	293	116239.22	563.76	\$1,498.83	114740.39	\$33.47
	294	114740.39	556.49	\$1,506.10	113234.29	\$33.03
	295	113234.29	549.18	\$1,513.41	111720.88	\$32.59
	296	111720.88	541.84	\$1,520.75	110200.13	\$32.14
	297	110200.13	534.47	\$1,528.12	108672.01	\$31.70
	298	108672.01	527.05	\$1,535.54	107136.47	\$31.25
	299	107136.47	519.61	\$1,542.98	105593.49	\$30.80
	300	105593.49	512.12	\$1,550.47	104043.02	\$30.35
<b>26</b>	301	104043.02	504.6	\$1,557.99	102485.03	\$29.89
	302	102485.03	497.05	\$1,565.54	100919.49	\$29.43
	303	100919.49	489.45	\$1,573.14	99346.35	\$28.98
	304	99346.35	481.82	\$1,580.77	97765.58	\$28.51
	305	97765.58	474.16	\$1,588.43	96177.15	\$28.05
	306	96177.15	466.45	\$1,596.14	94581.01	\$27.59
	307	94581.01	458.71	\$1,603.88	92977.13	\$27.12
	308	92977.13	450.93	\$1,611.66	91365.47	\$26.65
	309	91365.47	443.12	\$1,619.47	89746	\$26.18
	310	89746	435.26	\$1,627.33	88118.67	\$25.70
<b>27</b>	311	88118.67	427.37	\$1,635.22	86483.45	\$25.22
	312	86483.45	419.44	\$1,643.15	84840.3	\$24.75
	313	84840.3	411.47	\$1,651.12	83189.18	\$24.26
	314	83189.18	403.46	\$1,659.13	81530.05	\$23.78
	315	81530.05	395.42	\$1,667.17	79862.88	\$23.29
	316	79862.88	387.33	\$1,675.26	78187.62	\$22.80
	317	78187.62	379.2	\$1,683.39	76504.23	\$22.31
	318	76504.23	371.04	\$1,691.55	74812.68	\$21.82
	319	74812.68	362.84	\$1,699.75	73112.93	\$21.32
	320	73112.93	354.59	\$1,708.00	71404.93	\$20.83
321	71404.93	346.31	\$1,716.28	69688.65	\$20.33	
322	69688.65	337.98	\$1,724.61	67964.04	\$19.82	
323	67964.04	329.62	\$1,732.97	66231.07	\$19.32	
324	66231.07	321.22	\$1,741.37	64489.7	\$18.81	
325	64489.7	312.77	\$1,749.82	62739.88	\$18.30	
326	62739.88	304.28	\$1,758.31	60981.57	\$17.79	
327	60981.57	295.76	\$1,766.83	59214.74	\$17.27	
328	59214.74	287.19	\$1,775.40	57439.34	\$16.75	
329	57439.34	278.58	\$1,784.01	55655.33	\$16.23	

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Year	Payment	Start	Total Cost	Cash Refunds	Borrowers Cost	Trail
			389,116	730	388,386	
			Interest + Fees	Principle	End	
<b>28</b>	330	55655.33	269.92	\$1,792.67	53862.66	\$15.71
	331	53862.66	261.23	\$1,801.36	52061.3	\$15.18
	332	52061.3	252.49	\$1,810.10	50251.2	\$14.66
	333	50251.2	243.71	\$1,818.88	48432.32	\$14.13
	334	48432.32	234.89	\$1,827.70	46604.62	\$13.59
	335	46604.62	226.03	\$1,836.56	44768.06	\$13.06
	336	44768.06	217.12	\$1,845.47	42922.59	\$12.52
	337	42922.59	208.17	\$1,854.42	41068.17	\$11.98
	338	41068.17	199.18	\$1,863.41	39204.76	\$11.43
	339	39204.76	190.14	\$1,872.45	37332.31	\$10.89
<b>29</b>	340	37332.31	181.06	\$1,881.53	35450.78	\$10.34
	341	35450.78	171.93	\$1,890.66	33560.12	\$9.79
	342	33560.12	162.76	\$1,899.83	31660.29	\$9.23
	343	31660.29	153.55	\$1,909.04	29751.25	\$8.68
	344	29751.25	144.29	\$1,918.30	27832.95	\$8.12
	345	27832.95	134.98	\$1,927.61	25905.34	\$7.56
	346	25905.34	125.64	\$1,936.95	23968.39	\$6.99
	347	23968.39	116.24	\$1,946.35	22022.04	\$6.42
	348	22022.04	106.8	\$1,955.79	20066.25	\$5.85
	349	20066.25	97.32	\$1,965.27	18100.98	\$5.28
<b>30</b>	350	18100.98	87.78	\$1,974.81	16126.17	\$4.70
	351	16126.17	78.21	\$1,984.38	14141.79	\$4.12
	352	14141.79	68.58	\$1,994.01	12147.78	\$3.54
	353	12147.78	58.91	\$2,003.68	10144.1	\$2.96
	354	10144.1	49.19	\$2,013.40	8130.7	\$2.37
	355	8130.7	39.43	\$2,023.16	6107.54	\$1.78
	356	6107.54	29.62	\$2,032.97	4074.57	\$1.19
	357	4074.57	19.76	\$2,042.83	2031.74	\$0.59
	358	2031.74	9.85	\$2,031.74	0	\$0.00
	359	0	0	\$0.00	0	\$0.00
360	0	0	\$0.00	0	\$0.00	