

Exhibit "A"

Yield Maintenance Prepayment Calculation

Original Loan Amount	\$5,000,000.00	First Payment Date	04/01/2004
Amortization Period	30 years	Pre-Payment Date	02/01/2008
Term	10 years		
Interest Rate	5.250%	Payments Made Up To Pre-Pay Date	46
Mo. Debt Service	(\$27,610.19)	Balance on Pre-Payment Date (Neg #)	(\$4,718,735.51)
Balloon	(\$4,097,413.98)	Payments Remaining Thru Term	74
Reinvestment Rate	2.84%		
PV of Remaining Payments and Balloon	\$5,312,074.01		
Less Principal Balance On Pre-Payment Date	(\$4,718,735.51)		
Required Premium to Maintain Yield	\$593,338.50		
Total Prepayment Penalty	\$593,338.50		
Premium as % of Principal	12.57%		