

Exhibit "B"

Borrower Cost Comparison for Assumption, Yield Maintenance Payoff, and Defeasance

Defeasance Costs	Assumption Costs		YM Payoff Cost	
Servicer Fee:	\$ 5,000	Assumption Fee:	\$ 47,187	
Custodian Fee:	\$ 10,000		Yield Maintenance Fee:	\$ 593,339
Legal Fees:	\$ 20,000		PrePayment premium:	\$ 47,187
Accounting Fee:	\$ 4,000			
Successor Borrower Fee:	\$ 8,000			
Defeasance Fee:	\$ 15,000			
Securities Cost:	\$ 597,409			
TOTALS:	\$ 659,409	\$ -	\$ 47,187	\$ 593,339

Assumptions:

UPB:	\$ 4,718,735.51
P&I Constant:	\$ 27,610.19
Coupon Rate:	5.25%
Amortization:	360 Months
Maturity Date:	02/28/2014
Remaining Term:	73 months
Current T-Bill Rate:	2.84%
Defeasance Date:	02/01/2008