

Month	Index	Monthly Increase	Capped Increase <i>monthly cap rate = 3.00%</i>
1	900.00		
2	803.25	-10.75%	-10.75%
3	834.01	3.83%	3.00%
4	844.69	1.28%	1.28%
5	914.04	8.21%	3.00%
6	790.28	-13.54%	-13.54%
7	838.56	6.11%	3.00%
8	803.18	-4.22%	-4.22%
9	813.54	1.29%	1.29%
10	769.20	-5.45%	-5.45%
11	780.43	1.46%	1.46%
12	788.62	1.05%	1.05%
13	809.68	2.67%	2.67%
<i>Total of monthly capped increases</i>			-17.21%
Annual Interest Credit - Monthly Pt-to-Pt w/ a Cap			0.00%

Date	Index	Increase	Capped Increase <i>annual cap rate = 9%</i>
Initial	900.00		
1st Anniv.	809.68	-10.04%	-10.04%
Annual Interest Credit - Annual Pt-to-Pt w/ a Cap			0.00%

Date	Index	Increase	Capped Increase <i>annual cap rate = 10%</i>
Initial	900.00		
Average of 12 monthly values	815.79	-9.36%	-9.36%
Annual Interest Credit - Monthly Average w/ Cap			0.00%

Date	Index	Increase	Increase After Spread <i>annual spread rate = 1.5%</i>
Initial	900.00		
Average of 12 monthly values	815.79	-9.36%	0.00%
Annual Interest Credit - Monthly Avg. w/ Spread			0.00%