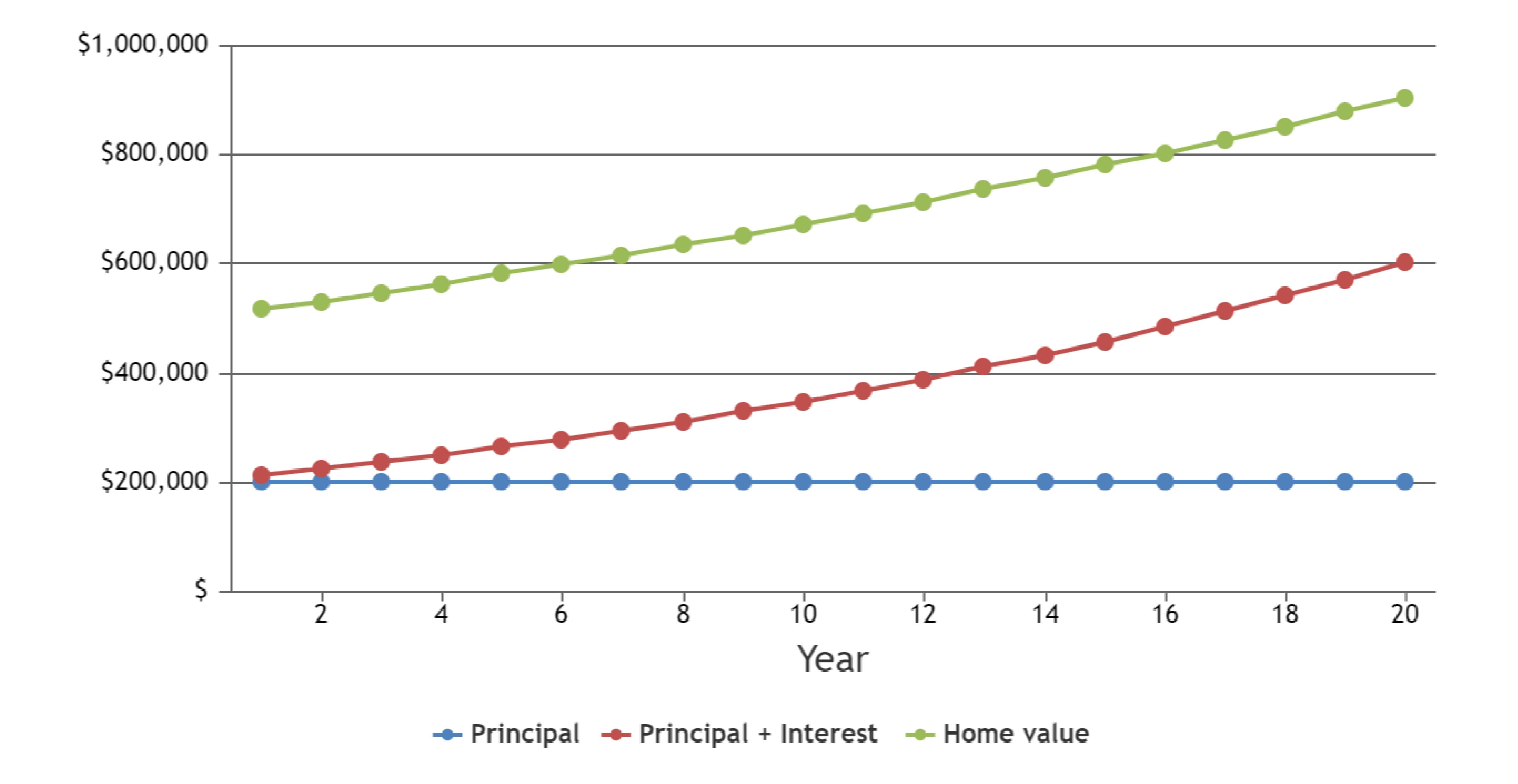
## Financial Illustration - CHIP Reverse Mortgage

Year	Principal	Interest Rate	Accrued Annual Interest	Estimated End of Year Mortgage Balance	Estimated Future Home Value	Estimated Remaining Home Equity
0	\$200,000	5.59%	\$ -	\$200,000	\$500,000	\$300,000
1		5.59%	\$11,336	\$211,336	\$515,000	\$303,664
2		5.59%	\$11,979	\$223,315	\$530,450	\$307,135
3		5.59%	\$12,658	\$235,973	\$546,364	\$310,391
4		5.59%	\$13,375	\$249,348	\$562,754	\$313,407
5		5.59%	\$14,133	\$263,481	\$579,637	\$316,157
6		5.59%	\$14,934	\$278,415	\$597,026	\$318,612
7		5.59%	\$15,781	\$294,196	\$614,937	\$320,741
8		5.59%	\$16,675	\$310,871	\$633,385	\$322,515
9		5.59%	\$17,621	\$328,492	\$652,387	\$323,895
10		5.59%	\$18,619	\$347,111	\$671,958	\$324,848
11		5.59%	\$19,675	\$366,786	\$692,117	\$325,331
12		5.59%	\$20,790	\$387,576	\$712,880	\$325,305
13		5.59%	\$21,968	\$409,544	\$734,267	\$324,723
14		5.59%	\$23,213	\$432,757	\$756,295	\$323,538
15		5.59%	\$24,529	\$457,286	\$778,984	\$321,698
16		5.59%	\$25,920	\$483,206	\$802,353	\$319,148
17		5.59%	\$27,389	\$510,595	\$826,424	\$315,829
18		5.59%	\$28,941	\$539,536	\$851,217	\$311,681
19		5.59%	\$30,582	\$570,118	\$876,753	\$306,636
20		5.59%	\$32,315	\$602,433	\$903,056	\$300,623



## OVERVIEW

	Current	20 Years
Estimated Home Value(3% home appreciation rate)	\$500,000	\$903,056
Initial Advance	\$200,000	\$200,000
Interest	0	\$402,433
Remaining Home Equity	\$300,000	\$300,623