

Borrowing Illustration

Year	Beg. of Year Account Balance	Beginning Of Year Payment	Annual Earnings Rate	Annual Earnings On Acct.	Annual Taxes	Annual Loan Or Withdrawal	Beg. of Year Loan Balance	End Of Year Loan Repayment	End of Year Loan Balance	Extra Pmt Lost Or Found	End of Year Account Balance	NET EOY Loan Bal. + Acct. Bal.
1	0	50,000	-37.15%	(18,576)	0	0	0	0	0	0	31,424	31,424
2	31,424	50,000	-13.89%	(11,307)	0	(50,000)	(50,000)	(55,000)	0	0	72,737	72,737
3	72,737	50,000	1.52%	1,860	0	(50,000)	(50,000)	(55,000)	0	0	127,217	127,217
4	127,217	50,000	2.38%	4,226	0	(50,000)	(50,000)	(55,000)	0	0	184,063	184,063
5	184,063	50,000	2.86%	6,700	0	(50,000)	(50,000)	(55,000)	0	0	243,382	243,382
6	243,382	18,080	2.60%	6,797	0	(50,000)	(50,000)	(55,000)	0	0	270,879	270,879
7	270,879	18,080	2.78%	8,042	0	(50,000)	(50,000)	(55,000)	0	0	299,622	299,622
8	299,622	18,080	2.94%	9,344	0	(50,000)	(50,000)	(55,000)	0	0	329,665	329,665
9	329,665	18,080	3.07%	10,667	0	(50,000)	(50,000)	(55,000)	0	0	361,032	361,032
10	361,032	18,080	3.17%	12,032	0	(50,000)	(50,000)	(55,000)	0	0	393,764	393,764
11	393,764	18,080	3.18%	13,085	0	(50,000)	(50,000)	(55,000)	0	0	427,550	427,550
12	427,550	18,080	3.27%	14,562	0	(50,000)	(50,000)	(55,000)	0	0	462,812	462,812
13	462,812	18,080	3.35%	16,129	0	(50,000)	(50,000)	(55,000)	0	0	499,641	499,641
14	499,641	18,080	3.43%	17,765	0	(50,000)	(50,000)	(55,000)	0	0	538,106	538,106
15	538,106	18,080	3.50%	19,478	0	(50,000)	(50,000)	(55,000)	0	0	578,285	578,285
16	578,285	17,890	3.58%	21,323	0	(50,000)	(50,000)	(55,000)	0	0	620,118	620,118
17	620,118	17,890	3.63%	23,166	0	(50,000)	(50,000)	(55,000)	0	0	663,794	663,794
18	663,794	17,890	3.68%	25,094	0	(50,000)	(50,000)	(55,000)	0	0	709,398	709,398
19	709,398	17,890	3.72%	27,088	0	(50,000)	(50,000)	(55,000)	0	0	756,996	756,996
20	756,996	17,890	3.76%	29,128	0	(50,000)	(50,000)	(55,000)	0	0	806,633	806,633
21	806,633	0	3.77%	30,444	0	(50,000)	(50,000)	(55,000)	0	0	839,697	839,697
TOTAL	806,633	520,250	0.44%	267,047	0	(1,000,000)	(50,000)	(1,100,000)	0	0	839,697	839,697