Borrowing Illustration

| | Beg. of Year | Beginning | Annual | Annual | | Annual | Beg. of Year | End Of Year | End of Year | Extra Pmt | End of Year | NET EOY |
|-------|--------------|-----------|----------|----------|--------|-------------|--------------|-------------|-------------|-----------|-------------|--------------|
| | Account | Of Year | Earnings | Earnings | Annual | Loan Or | Loan | Loan | Loan | Lost Or | Account | Loan Bal. |
| Year | Balance | Payment | Rate | On Acct. | Taxes | Withdrawal | Balance | Repayment | Balance | Found | Balance | + Acct. Bal. |
| 1 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 9 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 13 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 14 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 17 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | 0 | 50,000 | 1.00% | 0 | 0 | (50,000) | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | 0 | 0 | 1.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 0 | 1,000,000 | 1.00% | 0 | 0 | (1,000,000) | 0 | 0 | 0 | 0 | 0 | 0 |