

30-YEAR EQUITY SHARE CHART

Year of Repayment	% of Contingent Deferred Interest to be paid to RDA	% of Contingent Deferred Interest to be paid to Borrower
1-5	Equal to the % of Original Purchase Price lent by RDA or 49.9% whichever is less.	The remaining portion of contingent deferred interest after the BENEFICIARY has been paid the %
6-10	2 percentage points less than the % used in years 1-5.	The remaining portion of contingent deferred interest after the BENEFICIARY has been paid the %
11-20	4 percentage points less than the % used in years 1-5.	The remaining portion of contingent deferred interest after the BENEFICIARY has been paid the %
21-30	10 percentage points less than the % used in years 1-5.	The remaining portion of contingent deferred interest after the BENEFICIARY has been paid the %

40-YEAR EQUITY SHARE CHART

Year of Repayment	% of Contingent Deferred Interest to be paid to RDA	% of Contingent Deferred Interest to be paid to Borrower
1-5	Equal to the % of Original Purchase Price lent by RDA or 49.9% whichever is less.	The remaining portion of contingent deferred interest after the BENEFICIARY has been paid their %
6-10	2 percentage points less than the percentage used in years 1-5.	The remaining portion of contingent deferred interest after the BENEFICIARY has been paid their %
11-20	4 percentage points less than the percentage used in years 1-5.	The remaining portion of contingent deferred interest after the BENEFICIARY has been paid their %
21-30	10 percentage points less than the percentage used in years 1-5.	The remaining portion of contingent deferred interest after the BENEFICIARY has been paid their %
31-40	0%	100%