

Down Payment Sensitivity

123 Main Street Salem, OR 97302

| Down Payment | Percent | Cash Requirement | Annual Loan Payment | DCR | Cash Flow Before Tax | C-O-C |
|------------------|---------------|------------------|---------------------|-------------|----------------------|--------------|
| \$142,000 | 23.67% | 152,430 | 33,193 | 0.97 | -1,054 | -0.69% |
| \$143,000 | 23.83% | 153,420 | 33,121 | 0.97 | -982 | -0.64% |
| \$144,000 | 24.00% | 154,410 | 33,049 | 0.97 | -910 | -0.59% |
| \$145,000 | 24.17% | 155,400 | 32,977 | 0.97 | -838 | -0.54% |
| \$146,000 | 24.33% | 156,390 | 32,905 | 0.98 | -766 | -0.49% |
| \$147,000 | 24.50% | 157,380 | 32,833 | 0.98 | -694 | -0.44% |
| \$148,000 | 24.67% | 158,370 | 32,761 | 0.98 | -622 | -0.39% |
| \$149,000 | 24.83% | 159,360 | 32,689 | 0.98 | -550 | -0.35% |
| \$150,000 | 25.00% | 160,350 | 32,617 | 0.99 | -478 | -0.30% |
| \$151,000 | 25.17% | 161,340 | 32,545 | 0.99 | -406 | -0.25% |
| \$152,000 | 25.33% | 162,330 | 32,473 | 0.99 | -334 | -0.21% |
| \$153,000 | 25.50% | 163,320 | 32,401 | 0.99 | -262 | -0.16% |
| \$154,000 | 25.67% | 164,310 | 32,329 | 0.99 | -190 | -0.12% |
| \$155,000 | 25.83% | 165,300 | 32,258 | 1.00 | -118 | -0.07% |
| \$156,000 | 26.00% | 166,290 | 32,186 | 1.00 | -46 | -0.03% |
| \$157,000 | 26.17% | 167,280 | 32,114 | 1.00 | 26 | 0.02% |
| \$158,000 | 26.33% | 168,270 | 32,042 | 1.00 | 98 | 0.06% |
| \$159,000 | 26.50% | 169,260 | 31,970 | 1.01 | 169 | 0.10% |
| \$160,000 | 26.67% | 170,250 | 31,898 | 1.01 | 241 | 0.14% |
| \$161,000 | 26.83% | 171,240 | 31,826 | 1.01 | 313 | 0.18% |
| \$162,000 | 27.00% | 172,230 | 31,754 | 1.01 | 385 | 0.22% |
| \$163,000 | 27.17% | 173,220 | 31,682 | 1.01 | 457 | 0.26% |
| \$164,000 | 27.33% | 174,210 | 31,610 | 1.02 | 529 | 0.30% |
| \$165,000 | 27.50% | 175,200 | 31,538 | 1.02 | 601 | 0.34% |
| \$166,000 | 27.67% | 176,190 | 31,466 | 1.02 | 673 | 0.38% |
| \$167,000 | 27.83% | 177,180 | 31,394 | 1.02 | 745 | 0.42% |
| \$168,000 | 28.00% | 178,170 | 31,322 | 1.03 | 817 | 0.46% |
| \$169,000 | 28.17% | 179,160 | 31,250 | 1.03 | 889 | 0.50% |
| \$170,000 | 28.33% | 180,150 | 31,178 | 1.03 | 961 | 0.53% |
| \$171,000 | 28.50% | 181,140 | 31,106 | 1.03 | 1,033 | 0.57% |
| \$172,000 | 28.67% | 182,130 | 31,034 | 1.04 | 1,105 | 0.61% |
| \$173,000 | 28.83% | 183,120 | 30,962 | 1.04 | 1,177 | 0.64% |
| \$174,000 | 29.00% | 184,110 | 30,891 | 1.04 | 1,249 | 0.68% |
| \$175,000 | 29.17% | 185,100 | 30,819 | 1.04 | 1,321 | 0.71% |
| \$176,000 | 29.33% | 186,090 | 30,747 | 1.05 | 1,393 | 0.75% |
| \$177,000 | 29.50% | 187,080 | 30,675 | 1.05 | 1,464 | 0.78% |
| \$178,000 | 29.67% | 188,070 | 30,603 | 1.05 | 1,536 | 0.82% |
| \$179,000 | 29.83% | 189,060 | 30,531 | 1.05 | 1,608 | 0.85% |
| \$180,000 | 30.00% | 190,050 | 30,459 | 1.06 | 1,680 | 0.88% |
| \$181,000 | 30.17% | 191,040 | 30,387 | 1.06 | 1,752 | 0.92% |
| \$182,000 | 30.33% | 192,030 | 30,315 | 1.06 | 1,824 | 0.95% |
| \$183,000 | 30.50% | 193,020 | 30,243 | 1.06 | 1,896 | 0.98% |
| \$184,000 | 30.67% | 194,010 | 30,171 | 1.07 | 1,968 | 1.01% |
| \$185,000 | 30.83% | 195,000 | 30,099 | 1.07 | 2,040 | 1.05% |
| \$186,000 | 31.00% | 195,990 | 30,027 | 1.07 | 2,112 | 1.08% |
| \$187,000 | 31.17% | 196,980 | 29,955 | 1.07 | 2,184 | 1.11% |
| \$188,000 | 31.33% | 197,970 | 29,883 | 1.08 | 2,256 | 1.14% |

Note: Down Payment steps 1,000. Results are annualized.