EXHIBIT "A"

NOTE: THE BORROWER AND ORIGINATING LENDER SHOULD BE AWARE THAT PACE WILL PROVIDE A SET STREAM OF SUBSIDY PAYMENTS (INTEREST EXPENSE DIFF. DUE TO BUYDOWN) BASED UPON THE PAYMENT SCHEDULE BELOW. THE AMOUNT OF THE BORROWER'S MONTHLY PAYMENT, THE PAYMENT AMOUNT APPLIED TO PRINCIPAL AND INTEREST, AND THE AMORTIZATION OF THE LOAN SHALL BE GOVERNED BY THE PROMISSORY NOTE. THE BALANCES SHOWN BELOW, OTHER THAN THE SPECIFIC BUYDOWN AMOUNTS, ARE INTENDED FOR ILLUSTRATIVE PURPOSES ONLY.

COMPANY NAME:	Mandan Example	PAYMENT SCHEDULE			NOTE: BORROWER'S RATE SHALL IN NO EVENT FALL BELOW 1% OR 5% BELOW PRIME DUE TO A DOWNWARD ADJUSTMENT IN THE YIELD RATE. THE BUYDOWN AMOUNT MAY BE ADJUSTED IF THE BORROWING FLOOR COMES INTO EFFECT.
LOAN NUMBER:		DATE:	5/22/2015		
NUMBER PAYMENT PER YEAR:	12	(MONTHLY PAYMENTS)			
LOAN PARTICIPATION PERCENTAGES:		LEAD BANK -	50%	BND - 50%	
COMMUNITY % FACTOR:	65%	DISCOUNT RATE -	0.50%		

PRINCIPAL:		1,600,000					COMMUNITY BUYDOWN
YIELD RATE:	(SEE NOTE)	4.00%	INTEREST BUYDOWN AMOUNT:	153,846.17			
BORROWING RATE:		1.00%	BND BUYDOWN AMOUNT:	100,000.00	65.00%	1ST YEAR	16,420.32
TERM (YEARS):		15.00	COMMUNITY BUYDOWN AMT:	53,846.17	35.00%	2ND YEAR	15,570.45
NOTE: YIELD RATE IS	Fixed		PRESENT VALUE BND:	99,136.00		3RD YEAR	14,685.98
			PRESENT VALUE COMMUNITY:	53,381.00		4TH YEAR	7,169.42

*** LENDERS LOAN WITHOUT BUYDOWN ***			*** BORROWER'S LOAN WITH BUYDOWN ***			
PRINCIPAL		1,600,000	PRINCIPAL		1,600,000	BUYDOWN AMOUNT IS SET AT CLOSING
YIELD RATE	Fixed	4.00%	BORROWING RATE	Fixed	1.00%	UNLESS OTHERWISE AGREED & WILL
TERM (YEARS)		15.00	TERM (YEARS)		15	REMAIN FIXED AS INDICATED BELOW.
PAYMENT		11,835.01	NOTE: YIELD RATE IS	Fixed	ANY RATE	

"FOR ILLUSTRATIVE PURPOSES ONLY"					"FOR ILLUSTRATIVE PURPOSES ONLY"					INTEREST EXPENSE DIFF. DUE TO BUYDOWN	BND'S % 65%	COMMUNITY % 35%
PAY NUM	PAYMENT	PRINCIPAL	INTEREST	OUTSTANDING BALANCE	PAY NUM	PAYMENT	PRINCIPAL	INTEREST	OUTSTANDING BALANCE			
				1,600,000.00					1,600,000.00			
1	11,835.01	6,501.68	5,333.33	1,593,498.32	1	7,835.01	6,501.68	1,333.33	1,593,498.32	4,000.00	2,600.00	1,400.00
2	11,835.01	6,523.35	5,311.66	1,586,974.97	2	7,851.27	6,523.35	1,327.92	1,586,974.97	3,983.74	2,589.43	1,394.31
3	11,835.01	6,545.09	5,289.92	1,580,429.88	3	7,867.57	6,545.09	1,322.48	1,580,429.88	3,967.44	2,578.84	1,388.60
4	11,835.01	6,566.91	5,268.10	1,573,862.97	4	7,883.93	6,566.91	1,317.02	1,573,862.97	3,951.08	2,568.20	1,382.88
5	11,835.01	6,588.80	5,246.21	1,567,274.17	5	7,900.35	6,588.80	1,311.55	1,567,274.17	3,934.66	2,557.53	1,377.13
6	11,835.01	6,610.76	5,224.25	1,560,663.41	6	7,916.82	6,610.76	1,306.06	1,560,663.41	3,918.19	2,546.82	1,371.37
7	11,835.01	6,632.80	5,202.21	1,554,030.61	7	7,933.35	6,632.80	1,300.55	1,554,030.61	3,901.66	2,536.08	1,365.58
8	11,835.01	6,654.91	5,180.10	1,547,375.70	8	7,949.94	6,654.91	1,295.03	1,547,375.70	3,885.07	2,525.30	1,359.77
9	11,835.01	6,677.09	5,157.92	1,540,698.61	9	7,966.57	6,677.09	1,289.48	1,540,698.61	3,868.44	2,514.49	1,353.95
10	11,835.01	6,699.35	5,135.66	1,533,999.26	10	7,983.27	6,699.35	1,283.92	1,533,999.26	3,851.74	2,503.63	1,348.11
11	11,835.01	6,721.68	5,113.33	1,527,277.58	11	8,000.01	6,721.68	1,278.33	1,527,277.58	3,835.00	2,492.75	1,342.25
12	11,835.01	6,744.08	5,090.93	1,520,533.50	12	8,016.81	6,744.08	1,272.73	1,520,533.50	3,818.20	2,481.83	1,336.37
13	11,835.01	6,766.56	5,068.45	1,513,766.94	13	8,033.67	6,766.56	1,267.11	1,513,766.94	3,801.34	2,470.87	1,330.47
14	11,835.01	6,789.12	5,045.89	1,506,977.82	14	8,050.59	6,789.12	1,261.47	1,506,977.82	3,784.42	2,459.87	1,324.55
15	11,835.01	6,811.75	5,023.26	1,500,166.07	15	8,067.56	6,811.75	1,255.81	1,500,166.07	3,767.45	2,448.84	1,318.61
16	11,835.01	6,834.46	5,000.55	1,493,331.61	16	8,084.60	6,834.46	1,250.14	1,493,331.61	3,750.41	2,437.77	1,312.64
17	11,835.01	6,857.24	4,977.77	1,486,474.37	17	8,101.68	6,857.24	1,244.44	1,486,474.37	3,733.33	2,426.66	1,306.67
18	11,835.01	6,880.10	4,954.91	1,479,594.27	18	8,118.83	6,880.10	1,238.73	1,479,594.27	3,716.18	2,415.52	1,300.66
19	11,835.01	6,903.03	4,931.98	1,472,691.24	19	8,136.03	6,903.03	1,233.00	1,472,691.24	3,698.98	2,404.34	1,294.64
20	11,835.01	6,926.04	4,908.97	1,465,765.20	20	8,153.28	6,926.04	1,227.24	1,465,765.20	3,681.73	2,393.12	1,288.61
21	11,835.01	6,949.13	4,885.88	1,458,816.07	21	8,170.60	6,949.13	1,221.47	1,458,816.07	3,664.41	2,381.87	1,282.54
22	11,835.01	6,972.29	4,862.72	1,451,843.78	22	8,187.97	6,972.29	1,215.68	1,451,843.78	3,647.04	2,370.58	1,276.46
23	11,835.01	6,995.53	4,839.48	1,444,848.25	23	8,205.40	6,995.53	1,209.87	1,444,848.25	3,629.61	2,359.25	1,270.36
24	11,835.01	7,018.85	4,816.16	1,437,829.40	24	8,222.89	7,018.85	1,204.04	1,437,829.40	3,612.12	2,347.88	1,264.24

25	11,835.01	7,042.25	4,792.76	1,430,787.15
26	11,835.01	7,065.72	4,769.29	1,423,721.43
27	11,835.01	7,089.27	4,745.74	1,416,632.16
28	11,835.01	7,112.90	4,722.11	1,409,519.26
29	11,835.01	7,136.61	4,698.40	1,402,382.65
30	11,835.01	7,160.40	4,674.61	1,395,222.25
31	11,835.01	7,184.27	4,650.74	1,388,037.98
32	11,835.01	7,208.22	4,626.79	1,380,829.76
33	11,835.01	7,232.24	4,602.77	1,373,597.52
34	11,835.01	7,256.35	4,578.66	1,366,341.17
35	11,835.01	7,280.54	4,554.47	1,359,060.63
36	11,835.01	7,304.81	4,530.20	1,351,755.82
37	11,835.01	7,329.16	4,505.85	1,344,426.66
38	11,835.01	7,353.59	4,481.42	1,337,073.07
39	11,835.01	7,378.10	4,456.91	1,329,694.97
40	11,835.01	7,402.69	4,432.32	1,322,292.28
41	11,835.01	7,427.37	4,407.64	1,314,864.91
42	11,835.01	7,452.13	4,382.88	1,307,412.78
43	11,835.01	7,476.97	4,358.04	1,299,935.81
	508,905	300,064	208,841	

25	8,240.44	7,042.25	1,198.19	1,430,787.15	3,594.57	2,336.47	1,258.10
26	8,258.04	7,065.72	1,192.32	1,423,721.43	3,576.97	2,325.03	1,251.94
27	8,275.70	7,089.27	1,186.43	1,416,632.16	3,559.31	2,313.55	1,245.76
28	8,293.43	7,112.90	1,180.53	1,409,519.26	3,541.58	2,302.03	1,239.55
29	8,311.21	7,136.61	1,174.60	1,402,382.65	3,523.80	2,290.47	1,233.33
30	8,329.05	7,160.40	1,168.65	1,395,222.25	3,505.96	2,278.87	1,227.09
31	8,346.96	7,184.27	1,162.69	1,388,037.98	3,488.05	2,267.23	1,220.82
32	8,364.92	7,208.22	1,156.70	1,380,829.76	3,470.09	2,255.56	1,214.53
33	8,382.93	7,232.24	1,150.69	1,373,597.52	3,452.08	2,243.85	1,208.23
34	8,401.01	7,256.35	1,144.66	1,366,341.17	3,434.00	2,232.10	1,201.90
35	8,419.15	7,280.54	1,138.62	1,359,060.63	3,415.85	2,220.30	1,195.55
36	8,437.36	7,304.81	1,132.55	1,351,755.82	3,397.65	2,208.47	1,189.18
37	8,455.62	7,329.16	1,126.46	1,344,426.66	3,379.39	2,196.60	1,182.79
38	8,473.95	7,353.59	1,120.36	1,337,073.07	3,361.06	2,184.69	1,176.37
39	8,492.33	7,378.10	1,114.23	1,329,694.97	3,342.68	2,172.74	1,169.94
40	8,510.77	7,402.69	1,108.08	1,322,292.28	3,324.24	2,160.76	1,163.48
41	8,529.28	7,427.37	1,101.91	1,314,864.91	3,305.73	2,148.72	1,157.01
42	8,547.85	7,452.13	1,095.72	1,307,412.78	3,287.16	2,136.65	1,150.51
43	8,566.48	7,476.97	1,089.51	1,299,935.81	483.76	314.44	169.32
	352,274	300,064	52,210		153,846.17	100,000.00	53,846.17