

Exhibit A

Payment Schedule

Interest Rate: 6.5%  
Start Date: January 26, 2009

<u>Year</u>		
1 - 2009	Principal	40,700
	Interest	+2,645.50
	Payment	<u>-3,600</u>
2- 2010	Principal	39,745.50
	Interest	+2,583.46
	Payment	<u>-3,600</u>
3 - 2011	Principal	38,728.96
	Interest	+2,517.38
	Payment	<u>-3,600</u>
4 - 2012	Principal	37,646.34
	Interest	+2,447.01
	Payment	<u>-6,000</u>
5 - 2013	Principal	34,093.35
	Interest	+2,216.07
	Payment	<u>-6,000</u>
6 - 2014	Principal	30,309.42
	Interest	+1,970.11
	Payment	<u>-6,000</u>
7 - 2015	Principal	26,279.53
	Interest	+1,708.17
	Payment	<u>-7,800</u>
8 - 2016	Principal	20,187.70
	Interest	+1,312.20
	Payment	<u>-7,800</u>
9 - 2017	Principal	13,699.90
	Interest	+890.49
	Payment	<u>-7,800</u>
10 - 2018	Principal	6,790.39
	Interest	<u>+441.38</u>
	Payment	7,231.11 ÷ 12 months = 602.65

*First payment was  
April, 2009.  
Each "year" begins in April,  
per Date (Jan. 2012)*

**\*\*Total Amount may be paid off early without penalty.**

Payments

- 3,600.00 - 3 years 300 per mo.
- 6,000.00 - 3 years 500 per mo.
- 7,800.00 - 3 years 650 per mo.
- 7,231.77 - 1 year 602.65 per mo.