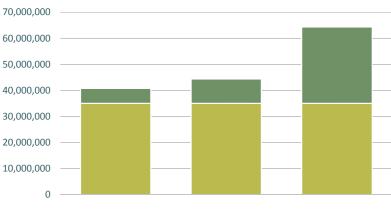
MCWD RUWAP LOAN COMPARISON

LOAN AMOUNT

\$35,000,000.00	SCENARIO 1	SCENARIO 2	SCENARIO 3
LOAN PERIOD IN YEARS	30	30	30
PAYMENT FREQUENCY	Annually	Annually	Annually
ANNUAL INTEREST RATE	1.00%	1.60%	4.48%
SCHEDULED PAYMENT	\$1,356,184	\$1,478,114	\$2,143,651
TOTAL PAYMENTS	30	30	30
TOTAL INTEREST	\$5,685,519	\$9,343,434	\$29,309,525
COST OF LOAN	\$40,685,519	\$44,343,434	\$64,309,525



LOAN AMOUNT TOTAL INTEREST

SCENARIO 1 SCENARIO 2 SCENARIO 3