

Mortgage Schedule
Cedar Plaza
Buy v Lease Analysis

September 23, 2009
Investit Decisions
Buy v Lease Scenario 2

First Mortgage

Amount: \$ 700,000
 Type: Standard Mortgage
 Analysis Start Date: January Year 1
 Mortgage Commences: January Year 1
 Payment Frequency: Monthly
 Payment Rounded: Up to Nearest Cent
 Compounding Frequency: Semi-annually
 Interest Rate: Fixed
 Additional Payment or Borrowing: No

Term	Start Date of (Balloon) Term	Time Period		Nominal Annual Interest Rate	Amortization	
		Years	Months		Years	Months
1	Year 1 Jan	10	0	7.500 %	20	0

	Outstanding Balance	End of Year Accrued Interest	Mortgage Payout
Payout at end of Analysis Period: Dec Year 10	\$ 473,326.30	- \$	473,326.30
Payout at end of last Term: Dec Year 10	\$ 473,326.30	- \$	473,326.30

Time Period	Payment	Interest Payment	Principal Payment	Additional Payment or (Borrowing)	Outstanding Balance
Year 1 Jan-Year 1 Dec	67,082.64	51,166.41	15,916.23	-	684,083.77
Year 2 Jan-Year 2 Dec	67,082.64	49,950.30	17,132.34	-	666,951.43
Year 3 Jan-Year 3 Dec	67,082.64	48,641.28	18,441.36	-	648,510.07
Year 4 Jan-Year 4 Dec	67,082.64	47,232.25	19,850.39	-	628,659.68
Year 5 Jan-Year 5 Dec	67,082.64	45,715.56	21,367.08	-	607,292.60
Year 6 Jan-Year 6 Dec	67,082.64	44,082.97	22,999.67	-	584,292.93
Year 7 Jan-Year 7 Dec	67,082.64	42,325.66	24,756.98	-	559,535.95
Year 8 Jan-Year 8 Dec	67,082.64	40,434.06	26,648.58	-	532,887.37
Year 9 Jan-Year 9 Dec	67,082.64	38,397.95	28,684.69	-	504,202.68
Year 10 Jan-Year 10 Dec	67,082.64	36,206.26	30,876.38	-	473,326.30
	670,826.40	444,152.70	226,673.70	-	