EXHIBIT 10
DATE 1/10/07
HB 11

Borrower Sample - Loans

	$100,000 5.5% 40 Years		$100,000 3.0% 25 Years	Difference Between Loans
2007	-		-	-
2008	6,209		5,714	(495)
2009	6,209		5,714	(495)
2010	6,209		5,714	(495)
2011	6,209		5,714	(495)
2012	6,209		5,714	(495)
2013	6,209		5,714	(495)
2014	6,209		5,714	(495)
2015	6,209		5,714	(495)
2016	6,209		5,714	(495)
2017	6,209		5,714	(495)
2018	6,209		5,714	(495)
2019	6,209		5,714	(495)
2020	6,209		5,714	(495)
2021	6,209		5,714	(495)
2022	6,208		5,714	(494)
2023	6,209		5,714	(495)
2024	6,208		5,714	(494)
2025	6,209		5,714	(495)
2026	6,208		5,714	(494)
2027	6,209		5,714	(495)
2028	6,208		5,714	(494)
2029	6,209		5,714	(495)
2030	6,208		5,714	(494)
2031	6,209		5,714	(495)
2032	6,208		5,740	(468)
2033	6,209			(6,209)
2034	6,208			(6,208)
2035	6,209			(6,209)
2036	6,208			(6,208)
2037	6,209			(6,209)
2038	6,208			(6,208)
2039	6,209			(6,209)
2040	6,208			(6,208)
2041	6,209			(6,209)
2042	6,208			(6,208)
2043	6,209			(6,209)
2044	6,208			(6,208)
2045	6,209			(6,209)
2046	6,208			(6,208)
2047	6,209			(6,209)
Total	248,347		142,884	(105,463)