Current Plan 7.75% Return

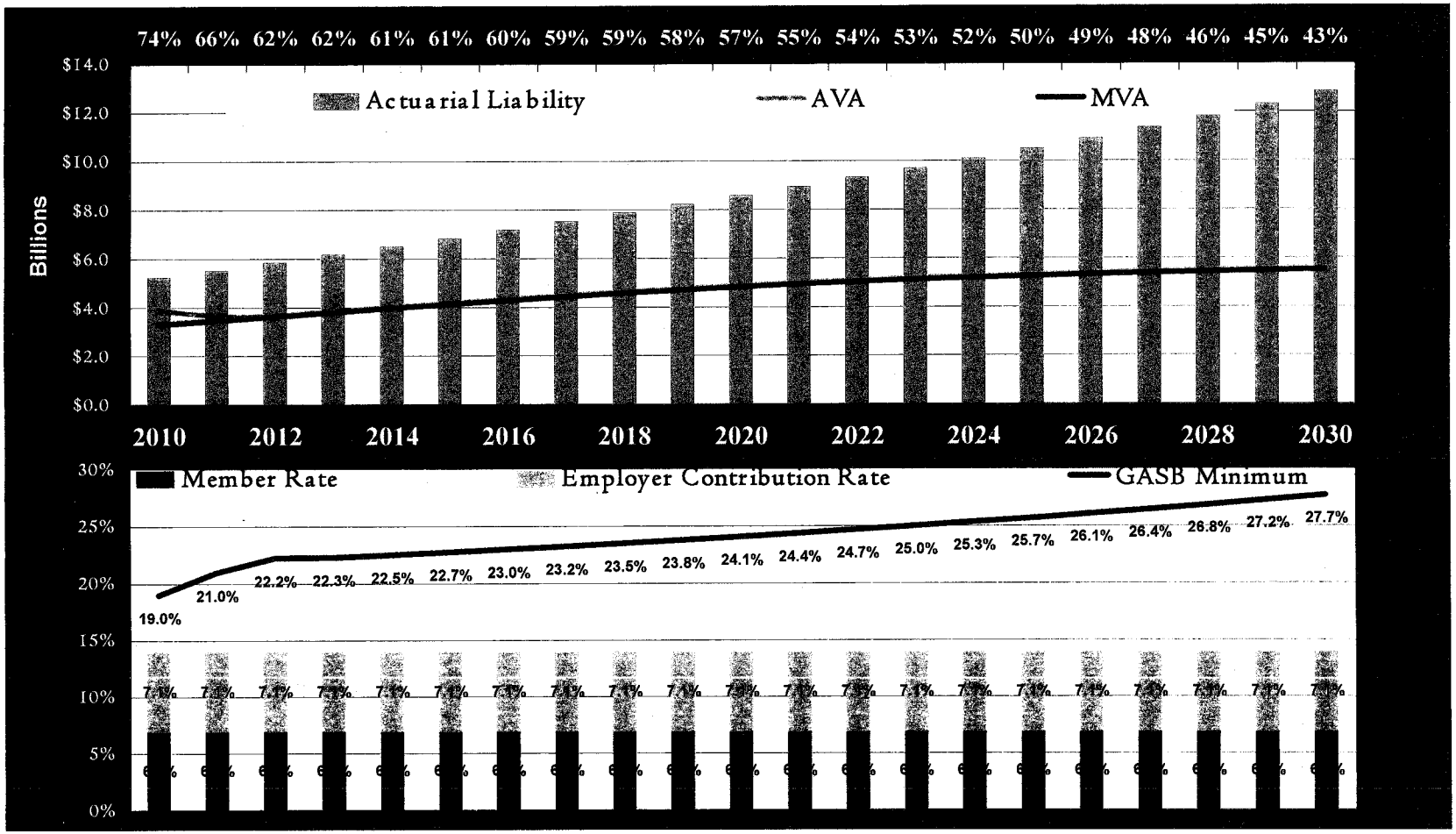
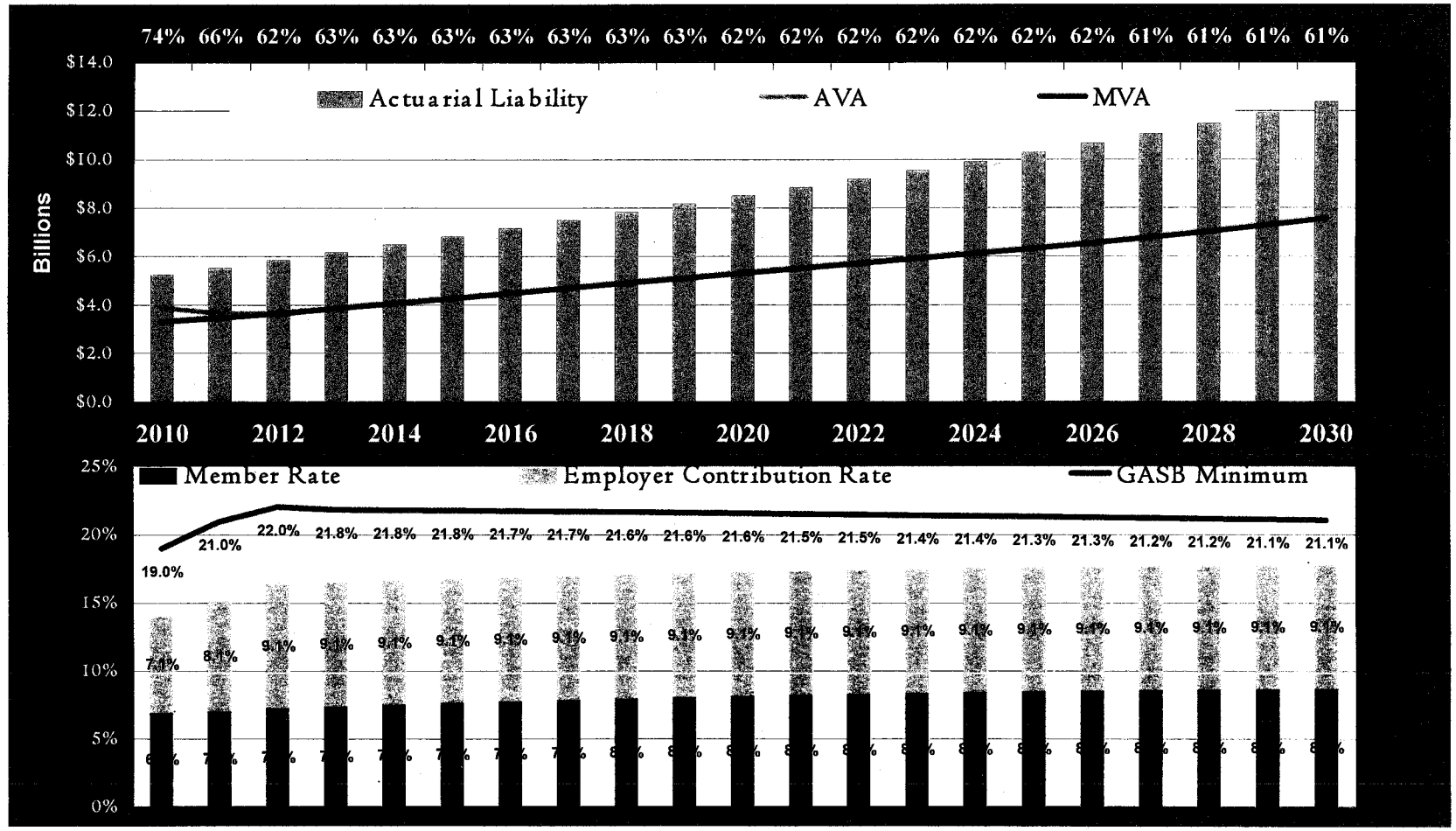


EXHIBIT #4
DATE Feb 1st
HB 2

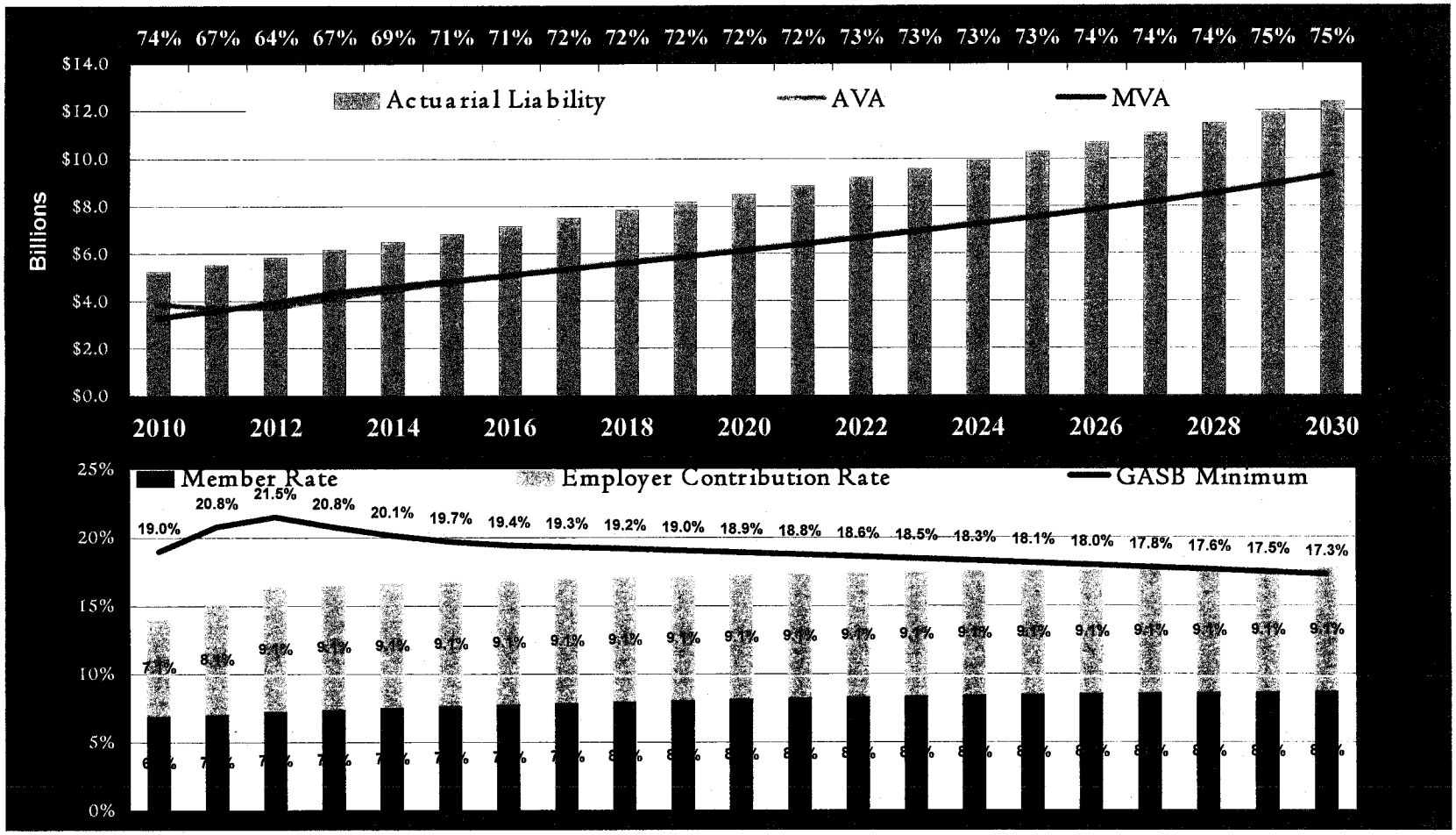
CHEIRON

HB122 7.75% Return



CHEIRON

HB122 12.00% Return For 3 Years; then 7.75%



CHEIRON