05/08/2012 9:16 AM EDT Test- Church Extension Page 1 Loan Risk Rating Calculation

Build Risk Details: yes; Update Current Risk Rating: no; Print Risk Details: yes; Loan Number: 13848; Apply date: 02/29/2012

Loan # Borrower Name	City	ST Zip	Original Risk		Current Risk Rating Date	Calculated Risk
13848 Open Door Christian Church	Greenville	TX 75403	4.00	4.00		3.00

Field	Value		
Average Cash Flow			
Giving Units	17		
Total Annual Revenue	16,000		
Projected Cash Flow Percentage	1.0500		
Unrestricted Payment Reserve	0		
Collateral Value	250,000		
Commitment Amount	35,000		
Amortization Term	15		
Payment Amount	277		
Projected Annual Debt Service	3,324		
Total Annual Revenue * 3	48,000		
% of Total Debt	1		
Loan to Value	0		
Average Cash Flow / Projected Annual Debt Service	0		
Projected Debt Service/ Giving Units	195.53		
Total Revenue / Giving Units	941		
Debt service as a percentage of revenue	0.2078		
Projected Annual Debt Service from Other Loans			

05/08/2012 9:16 AM EDT Test- Church Extension Page 2
IL482 Loan Risk Rating Calculation

Build Risk Details: yes; Update Current Risk Rating: no; Print Risk Details: yes; Loan Number: 13848; Apply date: 02/29/2012

\*\*\*\*\* END OF REPORT \*\*\*\*\*