



ORIGINAL

David K. Dewey
General Counsel
225 North Shore Drive
Pittsburgh, PA 15212-6861
Direct Dial: 412-395-2566
e-mail: ddewey@eqt.com

2014

August 30, 2006

Magalie R. Salas, Secretary
Federal Energy Regulatory Commission
888 First Street, N.E.
Washington, D.C. 20426

FILED
OFFICE OF THE
SECRETARY
2006 AUG 30 P 4: 34
FEDERAL ENERGY
REGULATORY COMMISSION

Re: Docket No. RP05-164
Equitrans, L.P.
Refund Report

Dear Ms. Salas:

As directed by the Commission's order on April 5, 2006, Equitrans refunded to the applicable customers the amounts collected in excess of the settled rates in this proceeding. Refund rates were calculated by applying the difference between billed rates and settled rates for the applicable period. The refund rate was applied to the billing determinants and interest was accrued from the date payment was received until refunds were issued. Interest on refunds was calculated in accordance with 18 CFR 154.501(d) and compounded quarterly. Equitrans has submitted four exhibits to this refund report.

- Exhibit A: Summary of Refunds by Customer
- Exhibit B: Refund Calculation Excluding Interest
- Exhibit C: Calculation of Refund Rates
- Exhibit D: Calculation of Interest on Refunds

Should you have any questions regarding the forgoing matter, please do not hesitate to contact the undersigned, David Dewey at 412-395-2566.

Respectfully submitted,

EQUITRANS, L.P.

David K. Dewey / Conc
David K. Dewey
General Counsel

cc: All Parties

Contract 37

September 2004

Collection date

October 20, 2004

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending Balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Oct-04	\$ 405.60	\$ -	\$ 405.60	\$ 0.0013	\$ 0.53	\$ 405.60	0.0422	0.000116	11
Nov-04	\$ 406.13	\$ 0.53	\$ 405.60	\$ 0.0035	\$ 1.42	\$ 406.13	0.0422	0.000116	30
Dec-04	\$ 407.55	\$ 2.88	\$ 405.60	\$ 0.0036	\$ 1.46	\$ 407.55	0.0422	0.000116	31
Jan-05	\$ 408.01	\$ -	\$ 409.01	\$ 0.0040	\$ 1.64	\$ 409.01	0.0475	0.000130	31
Feb-05	\$ 410.64	\$ 1.64	\$ 409.01	\$ 0.0036	\$ 1.47	\$ 412.12	0.0475	0.000130	28
Mar-05	\$ 412.12	\$ 3.11	\$ 409.01	\$ 0.0040	\$ 1.64	\$ 413.75	0.0475	0.000130	31
Apr-05	\$ 413.75	\$ -	\$ 413.75	\$ 0.0044	\$ 1.82	\$ 415.57	0.0530	0.000145	30
May-05	\$ 415.57	\$ 1.82	\$ 413.75	\$ 0.0045	\$ 1.86	\$ 417.43	0.0530	0.000145	31
Jun-05	\$ 417.43	\$ 3.68	\$ 413.75	\$ 0.0044	\$ 1.82	\$ 419.25	0.0530	0.000145	30
Jul-05	\$ 419.25	\$ -	\$ 419.25	\$ 0.0049	\$ 2.05	\$ 421.31	0.0577	0.000158	31
Aug-05	\$ 421.31	\$ 2.05	\$ 419.25	\$ 0.0049	\$ 2.05	\$ 423.36	0.0577	0.000158	31
Sep-05	\$ 423.36	\$ 4.02	\$ 419.25	\$ 0.0047	\$ 1.97	\$ 425.33	0.0577	0.000158	30
Oct-05	\$ 425.33	\$ -	\$ 425.33	\$ 0.0053	\$ 2.25	\$ 427.59	0.0623	0.000171	31
Nov-05	\$ 427.59	\$ 2.25	\$ 425.33	\$ 0.0051	\$ 2.17	\$ 429.78	0.0623	0.000171	30
Dec-05	\$ 429.78	\$ 4.42	\$ 425.33	\$ 0.0053	\$ 2.25	\$ 432.01	0.0623	0.000171	31
Jan-06	\$ 432.01	\$ -	\$ 432.01	\$ 0.0058	\$ 2.51	\$ 434.52	0.0678	0.000186	31
Feb-06	\$ 434.52	\$ 2.51	\$ 432.01	\$ 0.0052	\$ 2.25	\$ 436.76	0.0678	0.000186	28
Mar-06	\$ 436.76	\$ 4.75	\$ 432.01	\$ 0.0058	\$ 2.51	\$ 439.27	0.0678	0.000186	31
Apr-06	\$ 439.27	\$ -	\$ 439.27	\$ 0.0060	\$ 2.64	\$ 441.90	0.0730	0.000200	30
May-06	\$ 441.90	\$ 2.64	\$ 439.27	\$ 0.0062	\$ 2.72	\$ 444.63	0.0730	0.000200	31
Jun-06	\$ 444.63	\$ 5.36	\$ 439.27	\$ 0.0060	\$ 2.64	\$ 447.26	0.0730	0.000200	30
Jul-06	\$ 447.26	\$ -	\$ 447.26	\$ 0.0066	\$ 2.95	\$ 450.22	0.0774	0.000212	31

Total Interest \$ 44.62

Contract 37
October 2004

Collection date	November 19, 2004	Nov-04	Dec-04	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days			
		\$ 419.12	\$ 0.54	\$ 419.12	\$ 419.66	\$ 421.17	\$ 422.86	\$ 424.37	\$ 426.06	\$ 427.93	\$ 429.85	\$ 431.73	\$ 433.84	\$ 435.96	\$ 437.99	\$ 440.31	\$ 442.54	\$ 444.86	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 419.12	0.000116	11	
		\$ 419.66	\$ 0.54	\$ 419.12	\$ 419.66	\$ 421.17	\$ 422.86	\$ 424.37	\$ 426.06	\$ 427.93	\$ 429.85	\$ 431.73	\$ 433.84	\$ 435.96	\$ 437.99	\$ 440.31	\$ 442.54	\$ 444.86	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 419.66	0.000116	31	
		\$ 421.17	\$ -	\$ 421.17	\$ 421.17	\$ 421.17	\$ 421.17	\$ 421.17	\$ 426.06	\$ 426.06	\$ 426.06	\$ 431.73	\$ 431.73	\$ 431.73	\$ 437.99	\$ 440.31	\$ 442.54	\$ 444.86	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 421.17	0.000130	31	
		\$ 422.86	\$ 1.68	\$ 421.17	\$ 422.86	\$ 421.17	\$ 421.17	\$ 421.17	\$ 426.06	\$ 426.06	\$ 426.06	\$ 431.73	\$ 431.73	\$ 431.73	\$ 437.99	\$ 440.31	\$ 442.54	\$ 444.86	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 422.86	0.000130	28	
		\$ 424.37	\$ 3.20	\$ 421.17	\$ 424.37	\$ 421.17	\$ 421.17	\$ 421.17	\$ 426.06	\$ 426.06	\$ 426.06	\$ 431.73	\$ 431.73	\$ 431.73	\$ 437.99	\$ 440.31	\$ 442.54	\$ 444.86	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 424.37	0.000130	31	
		\$ 426.06	\$ -	\$ 426.06	\$ 426.06	\$ 426.06	\$ 426.06	\$ 426.06	\$ 426.06	\$ 426.06	\$ 426.06	\$ 431.73	\$ 431.73	\$ 431.73	\$ 437.99	\$ 440.31	\$ 442.54	\$ 444.86	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 426.06	0.000145	30	
		\$ 427.93	\$ 1.87	\$ 426.06	\$ 427.93	\$ 426.06	\$ 426.06	\$ 426.06	\$ 426.06	\$ 426.06	\$ 426.06	\$ 431.73	\$ 431.73	\$ 431.73	\$ 437.99	\$ 440.31	\$ 442.54	\$ 444.86	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 427.93	0.000145	31	
		\$ 429.85	\$ 3.79	\$ 426.06	\$ 429.85	\$ 426.06	\$ 426.06	\$ 426.06	\$ 426.06	\$ 426.06	\$ 426.06	\$ 431.73	\$ 431.73	\$ 431.73	\$ 437.99	\$ 440.31	\$ 442.54	\$ 444.86	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 429.85	0.000145	30	
		\$ 431.73	\$ -	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 437.99	\$ 440.31	\$ 442.54	\$ 444.86	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 431.73	0.000158	31	
		\$ 433.84	\$ 2.12	\$ 431.73	\$ 433.84	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 437.99	\$ 440.31	\$ 442.54	\$ 444.86	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 433.84	0.000158	31	
		\$ 435.96	\$ 4.14	\$ 431.73	\$ 435.96	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 431.73	\$ 437.99	\$ 440.31	\$ 442.54	\$ 444.86	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 435.96	0.000158	30	
		\$ 437.99	\$ -	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 440.31	\$ 442.54	\$ 444.86	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 437.99	0.000171	31	
		\$ 440.31	\$ 2.32	\$ 437.99	\$ 440.31	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 440.31	\$ 442.54	\$ 444.86	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 440.31	0.000171	30	
		\$ 442.54	\$ 4.56	\$ 437.99	\$ 442.54	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 437.99	\$ 440.31	\$ 442.54	\$ 444.86	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 442.54	0.000171	31	
		\$ 444.86	\$ -	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	0.000186	31
		\$ 447.44	\$ 2.58	\$ 444.86	\$ 447.44	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 447.44	0.000186	28	
		\$ 449.76	\$ 4.89	\$ 444.86	\$ 449.76	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 444.86	\$ 449.76	0.000186	31	
		\$ 452.34	\$ -	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	0.000200	30
		\$ 455.05	\$ 2.71	\$ 452.34	\$ 455.05	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 455.05	0.000200	31	
		\$ 457.85	\$ 5.52	\$ 452.34	\$ 457.85	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 452.34	\$ 457.85	0.000200	30	
		\$ 460.57	\$ -	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	\$ 460.57	0.000212	31

Total Interest \$ 44.49

Contract 37
November 2004

Collection date	December 20, 2004	Dec-04	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
		\$ 555.90	\$ -	\$ -	\$ 2.23	\$ 4.23	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 555.90	0.0422	0.000116	11
		\$ 556.62	\$ -	\$ -	\$ 2.23	\$ 4.23	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 556.62	0.0475	0.000130	31
		\$ 558.85	\$ 2.23	\$ 4.23	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 558.85	0.0475	0.000130	28
		\$ 560.85	\$ 4.23	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 560.85	0.0475	0.000130	31	
		\$ 563.08	\$ -	\$ -	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 563.08	0.0530	0.000145	30
		\$ 565.56	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 565.56	0.0530	0.000145	31
		\$ 568.09	\$ 5.01	\$ -	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 568.09	0.0577	0.000158	30
		\$ 570.57	\$ -	\$ -	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 570.57	0.0577	0.000158	31
		\$ 573.36	\$ 2.80	\$ 5.48	\$ -	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 573.36	0.0577	0.000158	31	
		\$ 576.16	\$ 5.48	\$ -	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 576.16	0.0577	0.000158	30
		\$ 578.84	\$ -	\$ -	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 578.84	0.0623	0.000171	31
		\$ 581.91	\$ 3.07	\$ 6.02	\$ -	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 581.91	0.0623	0.000171	30	
		\$ 584.86	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 584.86	0.0623	0.000171	31
		\$ 587.93	\$ -	\$ -	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 587.93	0.0678	0.000186	31
		\$ 591.34	\$ 3.41	\$ 6.47	\$ 597.81	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 591.34	0.0678	0.000186	31	
		\$ 594.40	\$ 6.47	\$ 597.81	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 594.40	0.0678	0.000186	28
		\$ 597.81	\$ -	\$ -	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 597.81	0.0678	0.000186	31
		\$ 601.39	\$ 3.59	\$ 7.29	\$ -	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 601.39	0.0730	0.000200	30	
		\$ 605.10	\$ -	\$ -	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 605.10	0.0730	0.000200	31
		\$ 608.69	\$ 3.59	\$ 7.29	\$ -	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 608.69	0.0730	0.000200	30	
		\$ 612.70	\$ -	\$ -	\$ 2.48	\$ 5.01	\$ -	\$ 2.80	\$ -	\$ 2.80	\$ 5.48	\$ -	\$ 3.07	\$ 6.02	\$ 3.41	\$ 6.47	\$ 597.81	\$ 597.81	\$ 3.59	\$ 7.29	\$ -	\$ 612.70	0.0774	0.000212	31

Total Interest

\$ 58.80

Contract 37
December 2004

Collection date	January 20, 2005	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
		\$ 574.43	\$ 0.75	\$ 4.37	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ 574.43	0.0475	0.000130	10
		\$ 575.18	\$ 0.75	\$ 4.37	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ 575.18	0.0475	0.000130	28
		\$ 577.24	\$ 4.37	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ -	\$ 577.24	0.0475	0.000130	31
		\$ 579.54	\$ -	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ -	\$ 579.54	0.0475	0.000130	30
		\$ 582.08	\$ 2.55	\$ 5.16	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ 582.08	0.0530	0.000145	31
		\$ 584.70	\$ 5.16	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ -	\$ 584.70	0.0530	0.000145	30
		\$ 587.25	\$ -	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ -	\$ 587.25	0.0530	0.000145	30
		\$ 590.13	\$ 2.88	\$ 5.84	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ 590.13	0.0577	0.000158	31
		\$ 593.01	\$ 5.84	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ -	\$ 593.01	0.0577	0.000158	31
		\$ 596.77	\$ -	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ -	\$ 596.77	0.0577	0.000158	30
		\$ 598.92	\$ 3.16	\$ 6.20	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ 598.92	0.0623	0.000171	31
		\$ 601.96	\$ 6.20	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ -	\$ 601.96	0.0623	0.000171	30
		\$ 605.12	\$ -	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ -	\$ 605.12	0.0623	0.000171	31
		\$ 608.63	\$ 3.51	\$ 6.66	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ 608.63	0.0678	0.000186	31
		\$ 611.78	\$ 6.66	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ -	\$ 611.78	0.0678	0.000186	28
		\$ 615.28	\$ -	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ -	\$ 615.28	0.0678	0.000186	31
		\$ 618.98	\$ 3.69	\$ 7.51	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ 618.98	0.0730	0.000200	30
		\$ 622.79	\$ 7.51	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ -	\$ 622.79	0.0730	0.000200	31
		\$ 626.48	\$ -	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ -	\$ 626.48	0.0730	0.000200	30
		\$ 630.62	\$ 4.13	\$ 8.19	\$ -	\$ 2.55	\$ 5.16	\$ -	\$ 2.88	\$ 5.84	\$ -	\$ 3.16	\$ 6.20	\$ -	\$ 3.51	\$ 6.66	\$ -	\$ 3.69	\$ 7.51	\$ -	\$ 630.62	0.0774	0.000212	31

Total Interest

\$ 58.19

Contract 37
January 2005

Collection date	February 18, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days	
Feb-05	\$ 574.43	\$ -	\$ 0.75	\$ 574.43	\$ 0.0013	\$ 0.75	\$ 574.43	0.0475	0.000130	10	
Mar-05	\$ 575.18	\$ 0.75	\$ 2.30	\$ 574.43	\$ 0.0040	\$ 2.30	\$ 575.18	0.0475	0.000130	31	
Apr-05	\$ 577.47	\$ -	\$ 2.54	\$ 577.47	\$ 0.0044	\$ 2.54	\$ 577.47	0.0530	0.000145	30	
May-05	\$ 580.02	\$ 2.54	\$ 2.60	\$ 577.47	\$ 0.0045	\$ 2.60	\$ 580.02	0.0530	0.000145	31	
Jun-05	\$ 582.61	\$ 5.14	\$ 2.87	\$ 577.47	\$ 0.0044	\$ 2.87	\$ 582.61	0.0530	0.000145	30	
Jul-05	\$ 585.15	\$ -	\$ 2.87	\$ 585.15	\$ 0.0049	\$ 2.87	\$ 585.15	0.0577	0.000158	31	
Aug-05	\$ 588.02	\$ 2.87	\$ 2.87	\$ 585.15	\$ 0.0048	\$ 2.87	\$ 588.02	0.0577	0.000158	31	
Sep-05	\$ 590.89	\$ 5.62	\$ 2.75	\$ 585.15	\$ 0.0047	\$ 2.75	\$ 590.89	0.0577	0.000158	30	
Oct-05	\$ 593.64	\$ -	\$ 3.15	\$ 593.64	\$ 0.0053	\$ 3.15	\$ 593.64	0.0623	0.000171	31	
Nov-05	\$ 596.79	\$ 3.15	\$ 3.03	\$ 593.64	\$ 0.0051	\$ 3.03	\$ 596.79	0.0623	0.000171	30	
Dec-05	\$ 598.81	\$ 6.17	\$ 3.15	\$ 593.64	\$ 0.0053	\$ 3.15	\$ 598.81	0.0623	0.000171	31	
Jan-06	\$ 602.96	\$ -	\$ 3.50	\$ 602.96	\$ 0.0058	\$ 3.50	\$ 602.96	0.0678	0.000186	31	
Feb-06	\$ 606.46	\$ 3.50	\$ 3.14	\$ 602.96	\$ 0.0052	\$ 3.14	\$ 606.46	0.0678	0.000186	28	
Mar-06	\$ 609.59	\$ 6.83	\$ 3.50	\$ 602.96	\$ 0.0058	\$ 3.50	\$ 609.59	0.0730	0.000200	31	
Apr-06	\$ 613.09	\$ -	\$ 3.68	\$ 613.09	\$ 0.0060	\$ 3.68	\$ 613.09	0.0730	0.000200	30	
May-06	\$ 616.77	\$ 3.68	\$ 3.80	\$ 613.09	\$ 0.0062	\$ 3.80	\$ 616.77	0.0730	0.000200	31	
Jun-06	\$ 620.57	\$ 7.48	\$ 3.68	\$ 613.09	\$ 0.0060	\$ 3.68	\$ 620.57	0.0730	0.000200	30	
Jul-06	\$ 624.25	\$ -	\$ 4.12	\$ 624.25	\$ 0.0066	\$ 4.12	\$ 624.25	0.0774	0.000212	31	
Total Interest							\$ 53.94				

Contract 37
February 2005

Collection date	March 21, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days	
Mar-05	\$ 339.92	\$ -	\$ 0.44	\$ 339.92	\$ 0.0013	\$ 0.44	\$ 339.92	0.0475	0.000130	10	
Apr-05	\$ 340.36	\$ -	\$ 1.50	\$ 340.36	\$ 0.0044	\$ 1.50	\$ 340.36	0.0530	0.000145	30	
May-05	\$ 341.86	\$ 1.50	\$ 1.53	\$ 340.36	\$ 0.0045	\$ 1.53	\$ 341.86	0.0530	0.000145	31	
Jun-05	\$ 343.39	\$ 3.03	\$ 1.50	\$ 340.36	\$ 0.0044	\$ 1.50	\$ 343.39	0.0530	0.000145	30	
Jul-05	\$ 344.89	\$ -	\$ 1.69	\$ 344.89	\$ 0.0049	\$ 1.69	\$ 344.89	0.0577	0.000158	31	
Aug-05	\$ 346.58	\$ 1.69	\$ 1.69	\$ 344.89	\$ 0.0049	\$ 1.69	\$ 346.58	0.0577	0.000158	31	
Sep-05	\$ 348.27	\$ 3.31	\$ 1.62	\$ 344.89	\$ 0.0047	\$ 1.62	\$ 348.27	0.0577	0.000158	30	
Oct-05	\$ 349.89	\$ -	\$ 1.85	\$ 348.89	\$ 0.0053	\$ 1.85	\$ 349.89	0.0623	0.000171	31	
Nov-05	\$ 351.74	\$ 1.85	\$ 1.78	\$ 348.89	\$ 0.0051	\$ 1.78	\$ 351.74	0.0623	0.000171	30	
Dec-05	\$ 353.52	\$ 3.64	\$ 1.85	\$ 348.89	\$ 0.0053	\$ 1.85	\$ 353.52	0.0623	0.000171	31	
Jan-06	\$ 355.38	\$ -	\$ 2.06	\$ 355.38	\$ 0.0058	\$ 2.06	\$ 355.38	0.0678	0.000186	31	
Feb-06	\$ 357.44	\$ 2.06	\$ 1.85	\$ 355.38	\$ 0.0052	\$ 1.85	\$ 357.44	0.0678	0.000186	28	
Mar-06	\$ 359.29	\$ 3.91	\$ 2.06	\$ 355.38	\$ 0.0058	\$ 2.06	\$ 359.29	0.0678	0.000186	31	
Apr-06	\$ 361.35	\$ -	\$ 2.17	\$ 361.35	\$ 0.0060	\$ 2.17	\$ 361.35	0.0730	0.000200	30	
May-06	\$ 363.52	\$ 2.17	\$ 2.24	\$ 361.35	\$ 0.0062	\$ 2.24	\$ 363.52	0.0730	0.000200	31	
Jun-06	\$ 365.76	\$ 4.41	\$ 2.17	\$ 361.35	\$ 0.0060	\$ 2.17	\$ 365.76	0.0730	0.000200	30	
Jul-06	\$ 367.93	\$ -	\$ 2.43	\$ 367.93	\$ 0.0066	\$ 2.43	\$ 367.93	0.0774	0.000212	31	
Total Interest							\$ 30.44				

**Contract 37
March 2005**

Collection date

April 20, 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Apr-05	\$ 397.42	\$ -	\$ 397.42	\$ 0.0015	\$ 0.60	\$ 397.42	0.0530	0.000145	10
May-05	\$ 398.02	\$ 0.60	\$ 397.42	\$ 0.0045	\$ 1.79	\$ 398.02	0.0530	0.000145	31
Jun-05	\$ 399.80	\$ 3.54	\$ 397.42	\$ 0.0044	\$ 1.75	\$ 399.80	0.0530	0.000145	30
Jul-05	\$ 401.55	\$ -	\$ 401.55	\$ 0.0049	\$ 1.97	\$ 401.55	0.0577	0.000158	31
Aug-05	\$ 403.52	\$ 1.97	\$ 401.55	\$ 0.0049	\$ 1.97	\$ 403.52	0.0577	0.000158	31
Sep-05	\$ 405.49	\$ 3.85	\$ 401.55	\$ 0.0047	\$ 1.89	\$ 405.49	0.0577	0.000158	30
Oct-05	\$ 407.38	\$ -	\$ 407.38	\$ 0.0053	\$ 2.16	\$ 407.38	0.0623	0.000171	31
Nov-05	\$ 409.53	\$ 2.16	\$ 407.38	\$ 0.0051	\$ 2.08	\$ 409.53	0.0623	0.000171	30
Dec-05	\$ 411.61	\$ 4.24	\$ 407.38	\$ 0.0053	\$ 2.16	\$ 411.61	0.0623	0.000171	31
Jan-06	\$ 413.77	\$ -	\$ 413.77	\$ 0.0058	\$ 2.40	\$ 413.77	0.0678	0.000186	31
Feb-06	\$ 416.17	\$ 2.40	\$ 413.77	\$ 0.0052	\$ 2.15	\$ 416.17	0.0678	0.000186	28
Mar-06	\$ 418.32	\$ 4.55	\$ 413.77	\$ 0.0058	\$ 2.40	\$ 418.32	0.0678	0.000186	31
Apr-06	\$ 420.72	\$ -	\$ 420.72	\$ 0.0060	\$ 2.52	\$ 420.72	0.0730	0.000200	30
May-06	\$ 423.25	\$ 2.52	\$ 420.72	\$ 0.0062	\$ 2.61	\$ 423.25	0.0730	0.000200	31
Jun-06	\$ 425.86	\$ 5.13	\$ 420.72	\$ 0.0060	\$ 2.52	\$ 425.86	0.0730	0.000200	30
Jul-06	\$ 428.38	\$ -	\$ 428.38	\$ 0.0066	\$ 2.83	\$ 428.38	0.0774	0.000212	31
Total Interest					\$ 33.79				

**Contract 37
January 2006**

Collection date

February 23, 2006

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Feb-06	\$ 512.20	\$ -	\$ 512.20	\$ 0.0009	\$ 0.46	\$ 512.20	0.0678	0.000186	5
Mar-06	\$ 512.66	\$ 0.46	\$ 512.20	\$ 0.0058	\$ 2.97	\$ 512.66	0.0678	0.000186	31
Apr-06	\$ 515.63	\$ -	\$ 515.63	\$ 0.0060	\$ 3.09	\$ 515.63	0.0730	0.000200	30
May-06	\$ 518.73	\$ 3.09	\$ 515.63	\$ 0.0062	\$ 3.20	\$ 518.73	0.0730	0.000200	31
Jun-06	\$ 521.92	\$ 6.29	\$ 515.63	\$ 0.0060	\$ 3.09	\$ 521.92	0.0730	0.000200	30
Jul-06	\$ 525.02	\$ -	\$ 525.02	\$ 0.0066	\$ 3.47	\$ 525.02	0.0774	0.000212	31
Total Interest					\$ 16.28				

**Contract 37
February 2006**

Collection date

March 20, 2006

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Mar-06	\$ 148.96	\$ -	\$ 148.96	\$ 0.0020	\$ 0.30	\$ 148.96	0.0678	0.000186	11
Apr-06	\$ 149.26	\$ -	\$ 149.26	\$ 0.0060	\$ 0.90	\$ 149.26	0.0730	0.000200	30
May-06	\$ 150.15	\$ 0.90	\$ 149.26	\$ 0.0062	\$ 0.93	\$ 150.15	0.0730	0.000200	31
Jun-06	\$ 151.08	\$ 1.82	\$ 149.26	\$ 0.0060	\$ 0.90	\$ 151.08	0.0730	0.000200	30
Jul-06	\$ 151.97	\$ -	\$ 151.97	\$ 0.0066	\$ 1.00	\$ 151.97	0.0774	0.000212	31
Total Interest					\$ 4.02				

**Contract 37
March 2006**

		<u>Balance used</u>	<u>Interest</u>	<u>Balance</u>	<u>Applicable</u>		<u>Ending</u>	<u>Annual</u>	<u>Daily</u>	<u>Applicable</u>
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>balance</u>	<u>Interest</u>	<u>Interest</u>	<u>No. of</u>
Collection date								<u>Rate</u>	<u>Rate</u>	<u>Days</u>
	April 20, 2006						\$ 150.09			
	Apr-06	\$ 150.09	\$ -	\$ 150.09	\$ 0.0020	\$ 0.30	\$ 150.39	0.0730	0.000200	10
	May-06	\$ 150.39	\$ 0.30	\$ 150.09	\$ 0.0062	\$ 0.93	\$ 151.32	0.0730	0.000200	31
	Jun-06	\$ 151.32	\$ 1.83	\$ 150.09	\$ 0.0060	\$ 0.90	\$ 152.22	0.0730	0.000200	30
	Jul-06	\$ 152.22	\$ -	\$ 152.22	\$ 0.0066	\$ 1.00	\$ 153.23	0.0774	0.000212	31

Total Interest \$ 3.14

**Contract 37
April 2006**

		<u>Balance used</u>	<u>Interest</u>	<u>Balance</u>	<u>Applicable</u>		<u>Ending</u>	<u>Annual</u>	<u>Daily</u>	<u>Applicable</u>
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>balance</u>	<u>Interest</u>	<u>Interest</u>	<u>No. of</u>
Collection date								<u>Rate</u>	<u>Rate</u>	<u>Days</u>
	May 22, 2006						\$ 164.40			
	May-06	\$ 164.40	\$ -	\$ 164.40	\$ 0.0018	\$ 0.30	\$ 164.70	0.0730	0.000200	9
	Jun-06	\$ 164.70	\$ 0.30	\$ 164.40	\$ 0.0060	\$ 0.99	\$ 165.68	0.0730	0.000200	30
	Jul-06	\$ 165.68	\$ -	\$ 165.68	\$ 0.0066	\$ 1.09	\$ 166.78	0.0774	0.000212	31

Total Interest \$ 2.38

**Contract 37
May 2006**

		<u>Balance used</u>	<u>Interest</u>	<u>Balance</u>	<u>Applicable</u>		<u>Ending</u>	<u>Annual</u>	<u>Daily</u>	<u>Applicable</u>
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>balance</u>	<u>Interest</u>	<u>Interest</u>	<u>No. of</u>
Collection date								<u>Rate</u>	<u>Rate</u>	<u>Days</u>
	June 22, 2006						\$ 182.90			
	Jun-06	\$ 182.90	\$ -	\$ 182.90	\$ 0.0016	\$ 0.29	\$ 183.19	0.0730	0.000200	8
	Jul-06	\$ 183.19	\$ -	\$ 183.19	\$ 0.0066	\$ 1.21	\$ 184.40	0.0774	0.000212	31

Total Interest \$ 1.50

Total Interest - Contract 37 \$ 347.57

Contract 39
September 2004

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
October 21, 2004	\$ 4,337.71	\$ -	\$ 4,337.71	\$ 0.0012	\$ 5.21	\$ 4,337.71	0.0422	0.000116	10
Oct-04	\$ 4,337.71	\$ 5.21	\$ 4,337.71	\$ 0.0035	\$ 15.18	\$ 4,342.91	0.0422	0.000116	30
Nov-04	\$ 4,358.10	\$ 30.80	\$ 4,337.71	\$ 0.0036	\$ 15.62	\$ 4,358.10	0.0422	0.000116	31
Dec-04	\$ 4,373.71	\$ -	\$ 4,373.71	\$ 0.0040	\$ 17.49	\$ 4,373.71	0.0475	0.000130	31
Jan-05	\$ 4,391.21	\$ 17.49	\$ 4,373.71	\$ 0.0036	\$ 15.75	\$ 4,391.21	0.0475	0.000130	28
Feb-05	\$ 4,406.95	\$ 33.24	\$ 4,373.71	\$ 0.0040	\$ 17.49	\$ 4,406.95	0.0475	0.000130	31
Mar-05	\$ 4,424.45	\$ -	\$ 4,424.45	\$ 0.0044	\$ 19.47	\$ 4,424.45	0.0530	0.000145	30
Apr-05	\$ 4,443.91	\$ 19.47	\$ 4,424.45	\$ 0.0045	\$ 19.91	\$ 4,443.91	0.0530	0.000145	31
May-05	\$ 4,463.82	\$ 39.38	\$ 4,424.45	\$ 0.0044	\$ 19.47	\$ 4,463.82	0.0530	0.000145	30
Jun-05	\$ 4,483.29	\$ -	\$ 4,483.29	\$ 0.0049	\$ 21.97	\$ 4,483.29	0.0577	0.000158	31
Jul-05	\$ 4,505.26	\$ 21.97	\$ 4,483.29	\$ 0.0049	\$ 21.97	\$ 4,505.26	0.0577	0.000158	31
Aug-05	\$ 4,527.23	\$ 43.04	\$ 4,483.29	\$ 0.0047	\$ 21.07	\$ 4,527.23	0.0577	0.000158	30
Sep-05	\$ 4,548.30	\$ -	\$ 4,548.30	\$ 0.0053	\$ 24.11	\$ 4,548.30	0.0623	0.000171	31
Oct-05	\$ 4,572.40	\$ 24.11	\$ 4,548.30	\$ 0.0051	\$ 23.20	\$ 4,572.40	0.0623	0.000171	30
Nov-05	\$ 4,595.60	\$ 47.30	\$ 4,548.30	\$ 0.0053	\$ 24.11	\$ 4,595.60	0.0623	0.000171	31
Dec-05	\$ 4,619.71	\$ -	\$ 4,619.71	\$ 0.0058	\$ 26.79	\$ 4,619.71	0.0678	0.000186	31
Jan-06	\$ 4,646.50	\$ 26.79	\$ 4,619.71	\$ 0.0052	\$ 24.02	\$ 4,646.50	0.0678	0.000186	28
Feb-06	\$ 4,670.52	\$ 50.82	\$ 4,619.71	\$ 0.0058	\$ 26.79	\$ 4,670.52	0.0678	0.000186	31
Mar-06	\$ 4,697.32	\$ -	\$ 4,697.32	\$ 0.0060	\$ 28.18	\$ 4,697.32	0.0730	0.000200	30
Apr-06	\$ 4,725.50	\$ 28.18	\$ 4,697.32	\$ 0.0062	\$ 29.12	\$ 4,725.50	0.0730	0.000200	31
May-06	\$ 4,754.63	\$ 57.31	\$ 4,725.50	\$ 0.0060	\$ 28.18	\$ 4,754.63	0.0730	0.000200	30
Jun-06	\$ 4,782.81	\$ -	\$ 4,754.63	\$ 0.0066	\$ 31.57	\$ 4,782.81	0.0774	0.000212	31
Jul-06	\$ 4,814.38	\$ -	\$ 4,782.81	\$ 0.0066	\$ 31.57	\$ 4,814.38			

Total Interest

\$ 476.67

Contract 39
October 2004

Collection date	November 22, 2004	Nov-04	Dec-04	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Annual Interest Rate	Daily Interest Rate	Ending balance	Balance forward	Applicable Interest	Interest	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
																									\$ 4,322.81	\$ 4,322.81	\$ 0.0009	\$ 3.89	\$ 4,322.81	\$ 3.89	\$ 4,322.81	0.0422	0.000116	8			
																									\$ 4,326.70	\$ 4,326.70	\$ 0.0036	\$ 15.56	\$ 4,326.70	\$ 15.56	\$ 4,326.70	0.0422	0.000116	31			
																									\$ 4,342.26	\$ 4,342.26	\$ 0.0040	\$ 17.37	\$ 4,342.26	\$ 17.37	\$ 4,342.26	0.0475	0.000130	31			
																									\$ 4,359.63	\$ 4,359.63	\$ 0.0036	\$ 15.63	\$ 4,359.63	\$ 15.63	\$ 4,359.63	0.0475	0.000130	28			
																									\$ 4,375.26	\$ 4,375.26	\$ 0.0040	\$ 17.37	\$ 4,375.26	\$ 17.37	\$ 4,375.26	0.0475	0.000130	31			
																									\$ 4,392.63	\$ 4,392.63	\$ 0.0044	\$ 19.33	\$ 4,392.63	\$ 19.33	\$ 4,392.63	0.0530	0.000145	30			
																									\$ 4,411.96	\$ 4,411.96	\$ 0.0045	\$ 19.77	\$ 4,411.96	\$ 19.77	\$ 4,411.96	0.0530	0.000145	31			
																									\$ 4,431.73	\$ 4,431.73	\$ 0.0044	\$ 19.33	\$ 4,431.73	\$ 19.33	\$ 4,431.73	0.0530	0.000145	30			
																									\$ 4,451.05	\$ 4,451.05	\$ 0.0049	\$ 21.81	\$ 4,451.05	\$ 21.81	\$ 4,451.05	0.0577	0.000158	31			
																									\$ 4,472.86	\$ 4,472.86	\$ 0.0049	\$ 21.81	\$ 4,472.86	\$ 21.81	\$ 4,472.86	0.0577	0.000158	31			
																									\$ 4,494.67	\$ 4,494.67	\$ 0.0047	\$ 20.92	\$ 4,494.67	\$ 20.92	\$ 4,494.67	0.0577	0.000158	30			
																									\$ 4,515.59	\$ 4,515.59	\$ 0.0053	\$ 23.93	\$ 4,515.59	\$ 23.93	\$ 4,515.59	0.0623	0.000171	31			
																									\$ 4,539.53	\$ 4,539.53	\$ 0.0051	\$ 23.03	\$ 4,539.53	\$ 23.03	\$ 4,539.53	0.0623	0.000171	30			
																									\$ 4,562.56	\$ 4,562.56	\$ 0.0053	\$ 23.93	\$ 4,562.56	\$ 23.93	\$ 4,562.56	0.0623	0.000171	30			
																									\$ 4,586.49	\$ 4,586.49	\$ 0.0058	\$ 26.60	\$ 4,586.49	\$ 26.60	\$ 4,586.49	0.0678	0.000186	31			
																									\$ 4,613.09	\$ 4,613.09	\$ 0.0052	\$ 23.85	\$ 4,613.09	\$ 23.85	\$ 4,613.09	0.0678	0.000186	31			
																									\$ 4,636.94	\$ 4,636.94	\$ 0.0058	\$ 26.60	\$ 4,636.94	\$ 26.60	\$ 4,636.94	0.0678	0.000186	28			
																									\$ 4,663.54	\$ 4,663.54	\$ 0.0060	\$ 27.98	\$ 4,663.54	\$ 27.98	\$ 4,663.54	0.0730	0.000200	31			
																									\$ 4,691.52	\$ 4,691.52	\$ 0.0062	\$ 28.91	\$ 4,691.52	\$ 28.91	\$ 4,691.52	0.0730	0.000200	30			
																									\$ 4,720.44	\$ 4,720.44	\$ 0.0060	\$ 27.98	\$ 4,720.44	\$ 27.98	\$ 4,720.44	0.0730	0.000200	30			
																									\$ 4,748.42	\$ 4,748.42	\$ 0.0066	\$ 31.34	\$ 4,748.42	\$ 31.34	\$ 4,748.42	0.0774	0.000212	30			
																									\$ 4,779.76	\$ 4,779.76	\$ 0.0066	\$ 31.34	\$ 4,779.76	\$ 31.34	\$ 4,779.76	0.0774	0.000212	31			

Total interest \$ 458.95

Contract 39
November 2004

Collection date	December 23, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04	\$ 4,077.91	\$ -	\$ 4,077.91	\$ 0.0009	\$ 3.67	\$ 4,081.58	0.0422	0.000116	8	
Jan-05	\$ 4,081.58	\$ -	\$ 4,081.58	\$ 0.0040	\$ 16.33	\$ 4,097.90	0.0475	0.000130	31	
Feb-05	\$ 4,097.90	\$ 16.33	\$ 4,081.58	\$ 0.0036	\$ 14.69	\$ 4,112.60	0.0475	0.000130	28	
Mar-05	\$ 4,112.60	\$ 31.02	\$ 4,081.58	\$ 0.0040	\$ 16.33	\$ 4,128.92	0.0475	0.000130	31	
Apr-05	\$ 4,128.92	\$ -	\$ 4,128.92	\$ 0.0044	\$ 18.17	\$ 4,147.09	0.0530	0.000145	30	
May-05	\$ 4,147.09	\$ 18.17	\$ 4,128.92	\$ 0.0045	\$ 18.58	\$ 4,165.67	0.0530	0.000145	31	
Jun-05	\$ 4,165.67	\$ 36.75	\$ 4,128.92	\$ 0.0044	\$ 18.17	\$ 4,183.84	0.0530	0.000145	30	
Jul-05	\$ 4,183.84	\$ -	\$ 4,183.84	\$ 0.0049	\$ 20.50	\$ 4,204.34	0.0577	0.000158	31	
Aug-05	\$ 4,204.34	\$ 20.50	\$ 4,183.84	\$ 0.0049	\$ 20.50	\$ 4,224.84	0.0577	0.000158	31	
Sep-05	\$ 4,224.84	\$ 40.16	\$ 4,183.84	\$ 0.0047	\$ 19.66	\$ 4,244.50	0.0577	0.000158	30	
Oct-05	\$ 4,244.50	\$ -	\$ 4,244.50	\$ 0.0053	\$ 22.50	\$ 4,267.00	0.0623	0.000171	31	
Nov-05	\$ 4,267.00	\$ 22.50	\$ 4,244.50	\$ 0.0051	\$ 21.85	\$ 4,288.65	0.0623	0.000171	30	
Dec-05	\$ 4,288.65	\$ 44.14	\$ 4,244.50	\$ 0.0053	\$ 22.50	\$ 4,311.14	0.0623	0.000171	31	
Jan-06	\$ 4,311.14	\$ -	\$ 4,311.14	\$ 0.0058	\$ 25.00	\$ 4,336.15	0.0678	0.000186	31	
Feb-06	\$ 4,336.15	\$ 25.00	\$ 4,311.14	\$ 0.0052	\$ 22.42	\$ 4,358.57	0.0678	0.000186	28	
Mar-06	\$ 4,358.57	\$ 47.42	\$ 4,311.14	\$ 0.0058	\$ 25.00	\$ 4,383.57	0.0678	0.000186	31	
Apr-06	\$ 4,383.57	\$ -	\$ 4,383.57	\$ 0.0060	\$ 26.30	\$ 4,409.87	0.0730	0.000200	30	
May-06	\$ 4,409.87	\$ 26.30	\$ 4,383.57	\$ 0.0062	\$ 27.18	\$ 4,437.05	0.0730	0.000200	31	
Jun-06	\$ 4,437.05	\$ 53.48	\$ 4,383.57	\$ 0.0060	\$ 26.30	\$ 4,463.35	0.0730	0.000200	30	
Jul-06	\$ 4,463.35	\$ -	\$ 4,463.35	\$ 0.0066	\$ 29.46	\$ 4,492.81	0.0774	0.000212	31	

Total Interest \$ 414.90

Contract 39
December 2004

Collection date	January 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Jan-05	\$ 4,135.67	\$ -	\$ 4,135.67	\$ 0.0014	\$ 5.79	\$ 4,141.46	0.0475	0.000130	11	
Feb-05	\$ 4,141.46	\$ 5.79	\$ 4,135.67	\$ 0.0036	\$ 14.89	\$ 4,156.35	0.0475	0.000130	28	
Mar-05	\$ 4,156.35	\$ 31.43	\$ 4,135.67	\$ 0.0040	\$ 16.54	\$ 4,172.89	0.0475	0.000130	31	
Apr-05	\$ 4,172.89	\$ -	\$ 4,172.89	\$ 0.0044	\$ 18.36	\$ 4,191.25	0.0530	0.000145	30	
May-05	\$ 4,191.25	\$ 18.36	\$ 4,172.89	\$ 0.0045	\$ 18.78	\$ 4,210.03	0.0530	0.000145	31	
Jun-05	\$ 4,210.03	\$ 37.14	\$ 4,172.89	\$ 0.0044	\$ 18.36	\$ 4,228.39	0.0530	0.000145	30	
Jul-05	\$ 4,228.39	\$ -	\$ 4,228.39	\$ 0.0049	\$ 20.72	\$ 4,249.11	0.0577	0.000158	31	
Aug-05	\$ 4,249.11	\$ 20.72	\$ 4,228.39	\$ 0.0049	\$ 20.72	\$ 4,269.83	0.0577	0.000158	31	
Sep-05	\$ 4,269.83	\$ 40.59	\$ 4,228.39	\$ 0.0047	\$ 19.87	\$ 4,289.70	0.0577	0.000158	30	
Oct-05	\$ 4,289.70	\$ -	\$ 4,289.70	\$ 0.0053	\$ 22.74	\$ 4,312.44	0.0623	0.000171	31	
Nov-05	\$ 4,312.44	\$ 22.74	\$ 4,289.70	\$ 0.0051	\$ 21.88	\$ 4,334.32	0.0623	0.000171	30	
Dec-05	\$ 4,334.32	\$ 44.61	\$ 4,289.70	\$ 0.0053	\$ 22.74	\$ 4,357.05	0.0623	0.000171	31	
Jan-06	\$ 4,357.05	\$ -	\$ 4,357.05	\$ 0.0058	\$ 25.27	\$ 4,382.32	0.0678	0.000186	31	
Feb-06	\$ 4,382.32	\$ 25.27	\$ 4,357.05	\$ 0.0052	\$ 22.66	\$ 4,404.98	0.0678	0.000186	28	
Mar-06	\$ 4,404.98	\$ 47.93	\$ 4,357.05	\$ 0.0058	\$ 25.27	\$ 4,430.25	0.0678	0.000186	31	
Apr-06	\$ 4,430.25	\$ -	\$ 4,430.25	\$ 0.0060	\$ 26.58	\$ 4,456.83	0.0730	0.000200	30	
May-06	\$ 4,456.83	\$ 26.58	\$ 4,430.25	\$ 0.0062	\$ 27.47	\$ 4,484.30	0.0730	0.000200	31	
Jun-06	\$ 4,484.30	\$ 54.05	\$ 4,430.25	\$ 0.0060	\$ 26.58	\$ 4,510.88	0.0730	0.000200	30	
Jul-06	\$ 4,510.88	\$ -	\$ 4,510.88	\$ 0.0066	\$ 29.77	\$ 4,540.65	0.0774	0.000212	31	

Total Interest \$ 404.98

Contract 39

January 2005

Collection date	Balance used		Interest	Balance		Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	for charges	forward		forward	forward					
Feb-05	\$ 4,340.54	\$ -	\$ -	\$ 4,340.54	\$ 0.0007	\$ 3.04	\$ 4,340.54	0.0475	0.000130	5
Mar-05	\$ 4,343.58	\$ 3.04	\$ 3.04	\$ 4,340.54	\$ 0.0040	\$ 17.36	\$ 4,343.58	0.0475	0.000130	31
Apr-05	\$ 4,360.94	\$ -	\$ -	\$ 4,360.94	\$ 0.0044	\$ 19.19	\$ 4,360.94	0.0530	0.000145	30
May-05	\$ 4,380.13	\$ 19.19	\$ 19.19	\$ 4,380.94	\$ 0.0045	\$ 19.62	\$ 4,399.75	0.0530	0.000145	31
Jun-05	\$ 4,399.75	\$ 38.81	\$ 38.81	\$ 4,360.94	\$ 0.0044	\$ 19.19	\$ 4,418.94	0.0530	0.000145	30
Jul-05	\$ 4,418.94	\$ -	\$ -	\$ 4,418.94	\$ 0.0049	\$ 21.65	\$ 4,440.59	0.0577	0.000158	31
Aug-05	\$ 4,440.59	\$ 21.65	\$ 21.65	\$ 4,418.94	\$ 0.0049	\$ 21.65	\$ 4,462.24	0.0577	0.000158	31
Sep-05	\$ 4,462.24	\$ 42.42	\$ 42.42	\$ 4,418.94	\$ 0.0047	\$ 20.77	\$ 4,483.01	0.0577	0.000158	30
Oct-05	\$ 4,483.01	\$ -	\$ -	\$ 4,483.01	\$ 0.0053	\$ 23.76	\$ 4,506.77	0.0623	0.000171	31
Nov-05	\$ 4,506.77	\$ 23.76	\$ 23.76	\$ 4,483.01	\$ 0.0051	\$ 22.86	\$ 4,528.64	0.0623	0.000171	30
Dec-05	\$ 4,528.64	\$ 46.82	\$ 46.82	\$ 4,483.01	\$ 0.0053	\$ 23.76	\$ 4,553.40	0.0623	0.000171	31
Jan-06	\$ 4,553.40	\$ -	\$ -	\$ 4,553.40	\$ 0.0058	\$ 26.41	\$ 4,579.81	0.0678	0.000186	31
Feb-06	\$ 4,579.81	\$ 26.41	\$ 26.41	\$ 4,553.40	\$ 0.0052	\$ 23.68	\$ 4,603.48	0.0678	0.000186	28
Mar-06	\$ 4,603.48	\$ 50.09	\$ 50.09	\$ 4,629.89	\$ 0.0058	\$ 26.41	\$ 4,629.89	0.0678	0.000186	31
Apr-06	\$ 4,629.89	\$ -	\$ -	\$ 4,629.89	\$ 0.0060	\$ 27.78	\$ 4,657.67	0.0730	0.000200	30
May-06	\$ 4,657.67	\$ 27.78	\$ 27.78	\$ 4,629.89	\$ 0.0062	\$ 28.71	\$ 4,686.36	0.0730	0.000200	31
Jun-06	\$ 4,686.36	\$ 56.48	\$ 56.48	\$ 4,629.89	\$ 0.0060	\$ 27.78	\$ 4,714.16	0.0730	0.000200	30
Jul-06	\$ 4,714.16	\$ -	\$ -	\$ 4,714.16	\$ 0.0066	\$ 31.11	\$ 4,745.27	0.0774	0.000212	31
Total Interest										\$ 404.73

Total Interest

Contract 39

February 2005

Collection date	Balance used		Interest	Balance		Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	for charges	forward		forward	forward					
Mar-05	\$ 5,101.86	\$ -	\$ -	\$ 5,101.86	\$ 0.0012	\$ 6.12	\$ 5,101.86	0.0475	0.000130	9
Apr-05	\$ 5,107.98	\$ -	\$ -	\$ 5,107.98	\$ 0.0044	\$ 22.48	\$ 5,130.46	0.0530	0.000145	30
May-05	\$ 5,130.46	\$ 22.48	\$ 22.48	\$ 5,130.46	\$ 0.0045	\$ 22.99	\$ 5,153.44	0.0530	0.000145	31
Jun-05	\$ 5,153.44	\$ 45.46	\$ 45.46	\$ 5,107.98	\$ 0.0044	\$ 22.48	\$ 5,175.92	0.0530	0.000145	30
Jul-05	\$ 5,175.92	\$ -	\$ -	\$ 5,175.92	\$ 0.0049	\$ 25.36	\$ 5,201.28	0.0577	0.000158	31
Aug-05	\$ 5,201.28	\$ 25.36	\$ 25.36	\$ 5,175.92	\$ 0.0049	\$ 25.36	\$ 5,226.64	0.0577	0.000158	31
Sep-05	\$ 5,226.64	\$ 49.69	\$ 49.69	\$ 5,175.92	\$ 0.0047	\$ 24.33	\$ 5,250.97	0.0577	0.000158	30
Oct-05	\$ 5,250.97	\$ -	\$ -	\$ 5,250.97	\$ 0.0053	\$ 27.83	\$ 5,278.80	0.0623	0.000171	31
Nov-05	\$ 5,278.80	\$ 27.83	\$ 27.83	\$ 5,250.97	\$ 0.0051	\$ 26.78	\$ 5,305.58	0.0623	0.000171	30
Dec-05	\$ 5,305.58	\$ 54.81	\$ 54.81	\$ 5,250.97	\$ 0.0053	\$ 27.83	\$ 5,333.41	0.0623	0.000171	31
Jan-06	\$ 5,333.41	\$ -	\$ -	\$ 5,333.41	\$ 0.0058	\$ 30.93	\$ 5,364.34	0.0678	0.000186	31
Feb-06	\$ 5,364.34	\$ 30.93	\$ 30.93	\$ 5,333.41	\$ 0.0052	\$ 27.73	\$ 5,392.08	0.0678	0.000186	28
Mar-06	\$ 5,392.08	\$ 56.67	\$ 56.67	\$ 5,333.41	\$ 0.0058	\$ 30.93	\$ 5,423.01	0.0678	0.000186	31
Apr-06	\$ 5,423.01	\$ -	\$ -	\$ 5,423.01	\$ 0.0060	\$ 32.54	\$ 5,455.55	0.0730	0.000200	30
May-06	\$ 5,455.55	\$ 32.54	\$ 32.54	\$ 5,423.01	\$ 0.0062	\$ 33.62	\$ 5,489.17	0.0730	0.000200	31
Jun-06	\$ 5,489.17	\$ 66.16	\$ 66.16	\$ 5,423.01	\$ 0.0060	\$ 32.54	\$ 5,521.71	0.0730	0.000200	30
Jul-06	\$ 5,521.71	\$ -	\$ -	\$ 5,521.71	\$ 0.0066	\$ 36.44	\$ 5,558.15	0.0774	0.000212	31
Total Interest										\$ 456.29

Total Interest

Contract 39
March 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
April 26, 2005									
Apr-05	\$ 4,725.50	\$ -	\$ 4,725.50	\$ 0.0008	\$ 2.84	\$ 4,725.50	0.0530	0.000145	4
May-05	\$ 4,728.34	\$ 2.84	\$ 4,725.50	\$ 0.0045	\$ 21.26	\$ 4,749.60	0.0530	0.000145	31
Jun-05	\$ 4,749.60	\$ 42.06	\$ 4,725.50	\$ 0.0044	\$ 20.78	\$ 4,770.39	0.0530	0.000145	30
Jul-05	\$ 4,770.39	\$ -	\$ 4,770.39	\$ 0.0049	\$ 23.37	\$ 4,793.77	0.0577	0.000158	31
Aug-05	\$ 4,793.77	\$ 23.37	\$ 4,770.39	\$ 0.0049	\$ 23.37	\$ 4,817.14	0.0577	0.000158	31
Sep-05	\$ 4,817.14	\$ 45.80	\$ 4,770.39	\$ 0.0047	\$ 22.42	\$ 4,839.56	0.0577	0.000158	30
Oct-05	\$ 4,839.56	\$ -	\$ 4,839.56	\$ 0.0053	\$ 25.65	\$ 4,865.21	0.0623	0.000171	31
Nov-05	\$ 4,865.21	\$ 25.65	\$ 4,839.56	\$ 0.0051	\$ 24.68	\$ 4,889.89	0.0623	0.000171	30
Dec-05	\$ 4,889.89	\$ 50.33	\$ 4,839.56	\$ 0.0053	\$ 25.65	\$ 4,915.54	0.0623	0.000171	31
Jan-06	\$ 4,915.54	\$ -	\$ 4,915.54	\$ 0.0058	\$ 28.51	\$ 4,944.05	0.0678	0.000186	31
Feb-06	\$ 4,944.05	\$ 28.51	\$ 4,915.54	\$ 0.0052	\$ 25.56	\$ 4,968.62	0.0678	0.000186	28
Mar-06	\$ 4,968.62	\$ 54.07	\$ 4,915.54	\$ 0.0058	\$ 28.51	\$ 4,998.13	0.0678	0.000186	31
Apr-06	\$ 4,998.13	\$ -	\$ 4,998.13	\$ 0.0060	\$ 29.99	\$ 5,028.11	0.0730	0.000200	30
May-06	\$ 5,028.11	\$ 29.99	\$ 4,998.13	\$ 0.0062	\$ 30.99	\$ 5,059.10	0.0730	0.000200	31
Jun-06	\$ 5,059.10	\$ 60.98	\$ 4,998.13	\$ 0.0060	\$ 29.99	\$ 5,089.09	0.0730	0.000200	30
Jul-06	\$ 5,089.09	\$ -	\$ 5,089.09	\$ 0.0066	\$ 33.59	\$ 5,122.68	0.0774	0.000212	31

Total Interest \$ 397.18

Contract 39
April 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
May 24, 2005									
May-05	\$ 4,335.91	\$ -	\$ 4,335.91	\$ 0.0010	\$ 4.34	\$ 4,340.25	0.0530	0.000145	7
Jun-05	\$ 4,340.25	\$ 4.34	\$ 4,335.91	\$ 0.0044	\$ 19.08	\$ 4,359.32	0.0530	0.000145	30
Jul-05	\$ 4,359.32	\$ -	\$ 4,359.32	\$ 0.0048	\$ 21.36	\$ 4,380.68	0.0577	0.000158	31
Aug-05	\$ 4,380.68	\$ 21.36	\$ 4,359.32	\$ 0.0049	\$ 21.36	\$ 4,402.05	0.0577	0.000158	31
Sep-05	\$ 4,402.05	\$ 41.85	\$ 4,359.32	\$ 0.0047	\$ 20.49	\$ 4,422.53	0.0577	0.000158	30
Oct-05	\$ 4,422.53	\$ -	\$ 4,422.53	\$ 0.0053	\$ 23.44	\$ 4,445.97	0.0623	0.000171	31
Nov-05	\$ 4,445.97	\$ 23.44	\$ 4,422.53	\$ 0.0051	\$ 22.55	\$ 4,468.53	0.0623	0.000171	30
Dec-05	\$ 4,468.53	\$ 45.99	\$ 4,422.53	\$ 0.0053	\$ 23.44	\$ 4,491.97	0.0623	0.000171	31
Jan-06	\$ 4,491.97	\$ -	\$ 4,491.97	\$ 0.0058	\$ 26.05	\$ 4,518.02	0.0678	0.000186	31
Feb-06	\$ 4,518.02	\$ 26.05	\$ 4,491.97	\$ 0.0052	\$ 23.36	\$ 4,541.38	0.0678	0.000186	28
Mar-06	\$ 4,541.38	\$ 49.41	\$ 4,491.97	\$ 0.0058	\$ 26.05	\$ 4,567.43	0.0678	0.000186	31
Apr-06	\$ 4,567.43	\$ -	\$ 4,567.43	\$ 0.0060	\$ 27.40	\$ 4,594.84	0.0730	0.000200	30
May 06	\$ 4,594.84	\$ 27.40	\$ 4,567.43	\$ 0.0062	\$ 28.32	\$ 4,623.16	0.0730	0.000200	31
Jun-06	\$ 4,623.16	\$ 55.72	\$ 4,567.43	\$ 0.0060	\$ 27.40	\$ 4,650.56	0.0730	0.000200	30
Jul-06	\$ 4,650.56	\$ -	\$ 4,650.56	\$ 0.0066	\$ 30.69	\$ 4,681.25	0.0774	0.000212	31

Total Interest \$ 345.34

**Contract 39
May 2005**

Collection date	June 21, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Jun-05	\$ 4,346.37	\$ -	\$ 4,346.37	\$ 0.0013	\$ 5.65	\$ 4,346.37	0.0530	0.000145	9
	Jul-05	\$ 4,352.02	\$ -	\$ 4,352.02	\$ 0.0049	\$ 21.32	\$ 4,352.02	0.0577	0.000158	31
	Aug-05	\$ 4,373.35	\$ 21.32	\$ 4,352.02	\$ 0.0049	\$ 21.32	\$ 4,373.35	0.0577	0.000158	31
	Sep-05	\$ 4,394.67	\$ 41.78	\$ 4,352.02	\$ 0.0047	\$ 20.45	\$ 4,394.67	0.0577	0.000158	30
	Oct-05	\$ 4,415.12	\$ -	\$ 4,415.12	\$ 0.0053	\$ 23.40	\$ 4,415.12	0.0623	0.000171	31
	Nov-05	\$ 4,438.52	\$ 23.40	\$ 4,415.12	\$ 0.0051	\$ 22.52	\$ 4,461.04	0.0623	0.000171	30
	Dec-05	\$ 4,461.04	\$ 45.92	\$ 4,415.12	\$ 0.0053	\$ 23.40	\$ 4,484.44	0.0623	0.000171	31
	Jan-06	\$ 4,484.44	\$ -	\$ 4,484.44	\$ 0.0058	\$ 26.01	\$ 4,510.45	0.0678	0.000186	31
	Feb-06	\$ 4,510.45	\$ 26.01	\$ 4,484.44	\$ 0.0052	\$ 23.32	\$ 4,533.77	0.0678	0.000186	28
	Mar-06	\$ 4,533.77	\$ 49.33	\$ 4,484.44	\$ 0.0058	\$ 26.01	\$ 4,559.78	0.0678	0.000186	31
	Apr-06	\$ 4,559.78	\$ -	\$ 4,559.78	\$ 0.0060	\$ 27.36	\$ 4,587.14	0.0730	0.000200	30
	May-06	\$ 4,587.14	\$ 27.36	\$ 4,559.78	\$ 0.0062	\$ 28.27	\$ 4,615.41	0.0730	0.000200	31
	Jun-06	\$ 4,615.41	\$ 55.63	\$ 4,559.78	\$ 0.0060	\$ 27.36	\$ 4,642.77	0.0730	0.000200	30
	Jul-06	\$ 4,642.77	\$ -	\$ 4,642.77	\$ 0.0068	\$ 30.64	\$ 4,673.41	0.0774	0.000212	31
						\$ 327.04				
						\$				

Total Interest

**Contract 39
June 2005**

Collection date	July 21, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Jul-05	\$ 4,337.71	\$ -	\$ 4,337.71	\$ 0.0016	\$ 6.94	\$ 4,337.71	0.0577	0.000158	10
	Aug-05	\$ 4,344.65	\$ 6.94	\$ 4,337.71	\$ 0.0049	\$ 21.25	\$ 4,344.65	0.0577	0.000158	31
	Sep-05	\$ 4,365.91	\$ 41.64	\$ 4,337.71	\$ 0.0047	\$ 20.39	\$ 4,365.91	0.0577	0.000158	30
	Oct-05	\$ 4,386.29	\$ -	\$ 4,386.29	\$ 0.0053	\$ 23.25	\$ 4,409.54	0.0623	0.000171	31
	Nov-05	\$ 4,409.54	\$ 23.25	\$ 4,386.29	\$ 0.0051	\$ 22.37	\$ 4,431.91	0.0623	0.000171	30
	Dec-05	\$ 4,431.91	\$ 45.62	\$ 4,386.29	\$ 0.0053	\$ 23.25	\$ 4,455.16	0.0623	0.000171	31
	Jan-06	\$ 4,455.16	\$ -	\$ 4,455.16	\$ 0.0058	\$ 25.84	\$ 4,481.00	0.0678	0.000186	31
	Feb-06	\$ 4,481.00	\$ 25.84	\$ 4,455.16	\$ 0.0052	\$ 23.17	\$ 4,504.16	0.0678	0.000186	28
	Mar-06	\$ 4,504.16	\$ 49.01	\$ 4,455.16	\$ 0.0058	\$ 25.84	\$ 4,530.00	0.0678	0.000186	31
	Apr-06	\$ 4,530.00	\$ -	\$ 4,530.00	\$ 0.0060	\$ 27.18	\$ 4,557.18	0.0730	0.000200	30
	May-06	\$ 4,557.18	\$ 27.18	\$ 4,530.00	\$ 0.0062	\$ 28.09	\$ 4,585.27	0.0730	0.000200	31
	Jun-06	\$ 4,585.27	\$ 55.27	\$ 4,530.00	\$ 0.0060	\$ 27.18	\$ 4,612.45	0.0730	0.000200	30
	Jul-06	\$ 4,612.45	\$ -	\$ 4,612.45	\$ 0.0068	\$ 30.44	\$ 4,642.89	0.0774	0.000212	31
						\$ 305.19				
						\$				

Total Interest

Contract 39
July 2005

Collection date	August 24, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Aug-05	\$ 4,349.47	\$ -	\$ 4,349.47	\$ 0.0011	\$ 4.78	\$ 4,349.47	0.0577	0.000158	7
	Sep-05	\$ 4,354.25	\$ 4.78	\$ 4,349.47	\$ 0.0047	\$ 20.44	\$ 4,354.25	0.0577	0.000158	30
	Oct-05	\$ 4,374.70	\$ -	\$ 4,374.70	\$ 0.0053	\$ 23.19	\$ 4,397.88	0.0623	0.000171	31
	Nov-05	\$ 4,397.88	\$ 23.19	\$ 4,374.70	\$ 0.0051	\$ 22.31	\$ 4,420.19	0.0623	0.000171	30
	Dec-05	\$ 4,420.19	\$ 45.50	\$ 4,374.70	\$ 0.0053	\$ 23.19	\$ 4,443.38	0.0623	0.000171	31
	Jan-06	\$ 4,443.38	\$ -	\$ 4,443.38	\$ 0.0058	\$ 25.77	\$ 4,469.15	0.0678	0.000186	31
	Feb-06	\$ 4,469.15	\$ 25.77	\$ 4,443.38	\$ 0.0052	\$ 23.11	\$ 4,492.26	0.0678	0.000186	28
	Mar-06	\$ 4,492.26	\$ 48.88	\$ 4,443.38	\$ 0.0058	\$ 25.77	\$ 4,518.03	0.0678	0.000186	31
	Apr-06	\$ 4,518.03	\$ -	\$ 4,518.03	\$ 0.0060	\$ 27.11	\$ 4,545.14	0.0730	0.000200	30
	May-06	\$ 4,545.14	\$ 27.11	\$ 4,518.03	\$ 0.0062	\$ 28.01	\$ 4,573.15	0.0730	0.000200	31
	Jun-06	\$ 4,573.15	\$ 55.12	\$ 4,518.03	\$ 0.0060	\$ 27.11	\$ 4,600.26	0.0730	0.000200	30
	Jul-06	\$ 4,600.26	\$ -	\$ 4,600.26	\$ 0.0066	\$ 30.36	\$ 4,630.62	0.0774	0.000212	31
						\$ 281.15				

Total Interest

Contract 39
August 2005

Collection date	September 22, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Sep-05	\$ 4,346.37	\$ -	\$ 4,346.37	\$ 0.0013	\$ 5.65	\$ 4,346.37	0.0577	0.000158	8
	Oct-05	\$ 4,352.02	\$ -	\$ 4,352.02	\$ 0.0053	\$ 23.07	\$ 4,352.02	0.0623	0.000171	31
	Nov-05	\$ 4,375.09	\$ 23.07	\$ 4,352.02	\$ 0.0051	\$ 22.20	\$ 4,375.09	0.0623	0.000171	30
	Dec-05	\$ 4,397.28	\$ 45.26	\$ 4,352.02	\$ 0.0053	\$ 23.07	\$ 4,397.28	0.0623	0.000171	31
	Jan-06	\$ 4,420.35	\$ -	\$ 4,420.35	\$ 0.0058	\$ 25.64	\$ 4,445.99	0.0678	0.000186	31
	Feb-06	\$ 4,445.99	\$ 25.64	\$ 4,420.35	\$ 0.0052	\$ 22.99	\$ 4,468.97	0.0678	0.000186	28
	Mar-06	\$ 4,468.97	\$ 48.62	\$ 4,420.35	\$ 0.0058	\$ 25.64	\$ 4,494.61	0.0678	0.000186	31
	Apr-06	\$ 4,494.61	\$ -	\$ 4,494.61	\$ 0.0060	\$ 26.97	\$ 4,521.58	0.0730	0.000200	30
	May-06	\$ 4,521.58	\$ 26.97	\$ 4,494.61	\$ 0.0062	\$ 27.87	\$ 4,549.44	0.0730	0.000200	31
	Jun-06	\$ 4,549.44	\$ 54.83	\$ 4,494.61	\$ 0.0060	\$ 26.97	\$ 4,576.41	0.0730	0.000200	30
	Jul-06	\$ 4,576.41	\$ -	\$ 4,576.41	\$ 0.0066	\$ 30.20	\$ 4,606.62	0.0774	0.000212	31
						\$ 260.25				

Total Interest

Contract 39
September 2005

Collection date	October 25, 2005	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable <u>Interest</u>	Interest	Ending <u>balance</u>	Annual <u>Interest</u> Rate	Daily <u>Interest</u> Rate	Applicable <u>No. of</u> <u>Days</u>
	Oct-05	\$ 4,206.61	\$ -	\$ 4,206.61	\$ 0.0010	\$ 4.21	\$ 4,206.61	0.0623	0.000171	6
	Nov-05	\$ 4,210.82	\$ 4.21	\$ 4,206.61	\$ 0.0051	\$ 21.45	\$ 4,210.82	0.0623	0.000171	30
	Dec-05	\$ 4,232.27	\$ 43.75	\$ 4,206.61	\$ 0.0053	\$ 22.30	\$ 4,232.27	0.0623	0.000171	31
	Jan-06	\$ 4,254.57	\$ -	\$ 4,254.57	\$ 0.0058	\$ 24.68	\$ 4,254.57	0.0678	0.000186	31
	Feb-06	\$ 4,279.24	\$ 24.68	\$ 4,254.57	\$ 0.0052	\$ 22.12	\$ 4,279.24	0.0678	0.000186	28
	Mar-06	\$ 4,301.37	\$ 46.80	\$ 4,254.57	\$ 0.0058	\$ 24.68	\$ 4,301.37	0.0678	0.000186	31
	Apr-06	\$ 4,326.04	\$ -	\$ 4,326.04	\$ 0.0060	\$ 25.96	\$ 4,326.04	0.0730	0.000200	30
	May-06	\$ 4,352.00	\$ 25.96	\$ 4,326.04	\$ 0.0062	\$ 26.82	\$ 4,352.00	0.0730	0.000200	31
	Jun-06	\$ 4,378.82	\$ 52.78	\$ 4,326.04	\$ 0.0060	\$ 25.96	\$ 4,378.82	0.0730	0.000200	30
	Jul-06	\$ 4,404.78	\$ -	\$ 4,404.78	\$ 0.0066	\$ 29.07	\$ 4,404.78	0.0774	0.000212	31
						\$ 227.24				
						\$ 227.24				

Total Interest

Contract 39
October 2005

Collection date	November 22, 2005	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable <u>Interest</u>	Interest	Ending <u>balance</u>	Annual <u>Interest</u> Rate	Daily <u>Interest</u> Rate	Applicable <u>No. of</u> <u>Days</u>
	Nov-05	\$ 4,097.45	\$ -	\$ 4,097.45	\$ 0.0014	\$ 5.74	\$ 4,097.45	0.0623	0.000171	8
	Dec-05	\$ 4,103.19	\$ 5.74	\$ 4,097.45	\$ 0.0053	\$ 21.72	\$ 4,103.19	0.0623	0.000171	31
	Jan-06	\$ 4,124.90	\$ -	\$ 4,124.90	\$ 0.0058	\$ 23.92	\$ 4,124.90	0.0678	0.000186	31
	Feb-06	\$ 4,148.83	\$ 23.92	\$ 4,124.90	\$ 0.0052	\$ 21.45	\$ 4,148.83	0.0678	0.000186	28
	Mar-06	\$ 4,170.28	\$ 45.37	\$ 4,124.90	\$ 0.0058	\$ 23.92	\$ 4,170.28	0.0678	0.000186	31
	Apr-06	\$ 4,194.20	\$ -	\$ 4,194.20	\$ 0.0060	\$ 25.17	\$ 4,194.20	0.0730	0.000200	30
	May-06	\$ 4,219.37	\$ 25.17	\$ 4,194.20	\$ 0.0062	\$ 26.00	\$ 4,219.37	0.0730	0.000200	31
	Jun-06	\$ 4,245.37	\$ 51.17	\$ 4,194.20	\$ 0.0060	\$ 25.17	\$ 4,245.37	0.0730	0.000200	30
	Jul-06	\$ 4,270.54	\$ -	\$ 4,270.54	\$ 0.0066	\$ 28.19	\$ 4,270.54	0.0774	0.000212	31
						\$ 201.27				
						\$ 201.27				

Total Interest

Contract 38 November 2005		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	December 20, 2005	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>balance</u>	<u>Interest</u>	<u>Interest</u>	<u>No. of</u>
								<u>Rate</u>	<u>Rate</u>	<u>Days</u>
	Dec-05	\$ 4,077.91	\$ -	\$ 4,077.91	\$ 0.0019	\$ 7.75	\$ 4,077.91	0.0623	0.000171	11
	Jan-06	\$ 4,085.66	\$ -	\$ 4,085.66	\$ 0.0058	\$ 23.70	\$ 4,109.36	0.0678	0.000186	31
	Feb-06	\$ 4,109.36	\$ 23.70	\$ 4,085.66	\$ 0.0052	\$ 21.25	\$ 4,130.60	0.0678	0.000186	28
	Mar-06	\$ 4,130.60	\$ 44.94	\$ 4,085.66	\$ 0.0058	\$ 23.70	\$ 4,154.30	0.0678	0.000186	31
	Apr-06	\$ 4,154.30	\$ -	\$ 4,154.30	\$ 0.0060	\$ 24.93	\$ 4,179.22	0.0730	0.000200	30
	May-06	\$ 4,179.22	\$ 24.93	\$ 4,154.30	\$ 0.0062	\$ 25.76	\$ 4,204.98	0.0730	0.000200	31
	Jun-06	\$ 4,204.98	\$ 50.68	\$ 4,154.30	\$ 0.0060	\$ 24.93	\$ 4,229.91	0.0730	0.000200	30
	Jul-06	\$ 4,229.91	\$ -	\$ 4,229.91	\$ 0.0066	\$ 27.92	\$ 4,257.82	0.0774	0.000212	31
Total Interest						\$ 179.91				

Contract 39 December 2005		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	January 24, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>balance</u>	<u>Interest</u>	<u>Interest</u>	<u>No. of</u>
								<u>Rate</u>	<u>Rate</u>	<u>Days</u>
	Jan-06	\$ 4,077.91	\$ -	\$ 4,077.91	\$ 0.0013	\$ 5.30	\$ 4,077.91	0.0678	0.000186	7
	Feb-06	\$ 4,083.21	\$ 5.30	\$ 4,077.91	\$ 0.0052	\$ 21.21	\$ 4,104.42	0.0678	0.000186	28
	Mar-06	\$ 4,104.42	\$ 44.86	\$ 4,077.91	\$ 0.0058	\$ 23.65	\$ 4,128.07	0.0678	0.000186	31
	Apr-06	\$ 4,128.07	\$ -	\$ 4,128.07	\$ 0.0060	\$ 24.77	\$ 4,152.84	0.0730	0.000200	30
	May-06	\$ 4,152.84	\$ 24.77	\$ 4,128.07	\$ 0.0062	\$ 25.59	\$ 4,178.43	0.0730	0.000200	31
	Jun-06	\$ 4,178.43	\$ 50.36	\$ 4,128.07	\$ 0.0060	\$ 24.77	\$ 4,203.20	0.0730	0.000200	30
	Jul-06	\$ 4,203.20	\$ -	\$ 4,203.20	\$ 0.0066	\$ 27.74	\$ 4,230.94	0.0774	0.000212	31
Total Interest						\$ 153.03				

Contract 39 January 2005		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	February 22, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>balance</u>	<u>Interest</u>	<u>Interest</u>	<u>No. of</u>
								<u>Rate</u>	<u>Rate</u>	<u>Days</u>
	Feb-06	\$ 4,937.85	\$ -	\$ 4,937.85	\$ 0.0011	\$ 5.43	\$ 4,937.85	0.0678	0.000186	6
	Mar-06	\$ 4,943.28	\$ 5.43	\$ 4,937.85	\$ 0.0058	\$ 28.64	\$ 4,971.92	0.0678	0.000186	31
	Apr-06	\$ 4,971.92	\$ -	\$ 4,971.92	\$ 0.0060	\$ 29.83	\$ 5,001.75	0.0730	0.000200	30
	May-06	\$ 5,001.75	\$ 29.83	\$ 4,971.92	\$ 0.0062	\$ 30.83	\$ 5,032.58	0.0730	0.000200	31
	Jun-06	\$ 5,032.58	\$ 60.66	\$ 4,971.92	\$ 0.0060	\$ 29.83	\$ 5,062.41	0.0730	0.000200	30
	Jul-06	\$ 5,062.41	\$ -	\$ 5,062.41	\$ 0.0066	\$ 33.41	\$ 5,095.82	0.0774	0.000212	31
Total Interest						\$ 157.97				

Contract 39 February 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	March 31, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Apr-06	\$ 4,951.01	\$ -	\$ 4,951.01	\$ 0.0060	\$ 29.71	\$ 4,980.72	0.0730	0.000200	30
	May-06	\$ 4,980.72	\$ 29.71	\$ 4,951.01	\$ 0.0062	\$ 30.70	\$ 5,011.41	0.0730	0.000200	31
	Jun-06	\$ 5,011.41	\$ 60.40	\$ 4,951.01	\$ 0.0060	\$ 29.71	\$ 5,041.12	0.0730	0.000200	30
	Jul-06	\$ 5,041.12	\$ -	\$ 5,041.12	\$ 0.0066	\$ 33.27	\$ 5,074.39	0.0774	0.000212	31
Total Interest						\$ 123.38				

Contract 39 March 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	April 27, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Apr-06	\$ 4,077.91	\$ -	\$ 4,077.91	\$ 0.0060	\$ 24.47	\$ 4,102.38	0.0730	0.000200	30
	May-06	\$ 4,102.38	\$ 24.47	\$ 4,077.91	\$ 0.0062	\$ 25.28	\$ 4,127.66	0.0730	0.000200	31
	Jun-06	\$ 4,127.66	\$ 49.75	\$ 4,077.91	\$ 0.0060	\$ 24.47	\$ 4,152.13	0.0730	0.000200	30
	Jul-06	\$ 4,152.13	\$ -	\$ 4,152.13	\$ 0.0066	\$ 27.40	\$ 4,179.53	0.0774	0.000212	31
Total Interest						\$ 101.62				

Total Interest - Contract 39 **\$ 5,675.09**

Contract 49
September 2004

Collection date	November 15, 2004													
		Balance used	Interest	Balance	Applicable	Interest	Ending	Annual	Daily	Applicable				
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	Interest	<u>Interest</u>	balance	Interest	Interest	No. of				
	Nov-04	\$ 17,185.53	\$ -	\$ 17,185.53	\$ 0.0017	\$ 29.22	\$ 17,185.53	0.0422	0.000116	15				
	Dec-04	\$ 17,214.75	\$ 29.22	\$ 17,185.53	\$ 0.0036	\$ 61.87	\$ 17,276.61	0.0422	0.000116	31				
	Jan-05	\$ 17,276.61	\$ -	\$ 17,276.61	\$ 0.0040	\$ 69.11	\$ 17,345.72	0.0475	0.000130	31				
	Feb-05	\$ 17,345.72	\$ 69.11	\$ 17,276.61	\$ 0.0036	\$ 62.20	\$ 17,407.92	0.0475	0.000130	28				
	Mar-05	\$ 17,407.92	\$ 131.30	\$ 17,276.61	\$ 0.0040	\$ 69.11	\$ 17,477.02	0.0475	0.000130	31				
	Apr-05	\$ 17,477.02	\$ -	\$ 17,477.02	\$ 0.0044	\$ 76.90	\$ 17,553.92	0.0530	0.000145	30				
	May-05	\$ 17,553.92	\$ 76.90	\$ 17,477.02	\$ 0.0045	\$ 78.65	\$ 17,632.57	0.0530	0.000145	31				
	Jun-05	\$ 17,632.57	\$ 155.55	\$ 17,477.02	\$ 0.0044	\$ 76.90	\$ 17,709.47	0.0530	0.000145	30				
	Jul-05	\$ 17,709.47	\$ -	\$ 17,709.47	\$ 0.0049	\$ 86.78	\$ 17,796.24	0.0577	0.000158	31				
	Aug-05	\$ 17,796.24	\$ 86.78	\$ 17,709.47	\$ 0.0048	\$ 86.78	\$ 17,883.02	0.0577	0.000158	31				
	Sep-05	\$ 17,883.02	\$ 170.01	\$ 17,709.47	\$ 0.0047	\$ 83.23	\$ 17,968.25	0.0577	0.000158	30				
	Oct-05	\$ 17,968.25	\$ -	\$ 17,968.25	\$ 0.0053	\$ 95.22	\$ 18,061.47	0.0623	0.000171	31				
	Nov-05	\$ 18,061.47	\$ 95.22	\$ 17,968.25	\$ 0.0051	\$ 91.63	\$ 18,153.10	0.0623	0.000171	30				
	Dec-05	\$ 18,153.10	\$ 186.85	\$ 17,968.25	\$ 0.0053	\$ 95.22	\$ 18,248.32	0.0623	0.000171	31				
	Jan-06	\$ 18,248.32	\$ -	\$ 18,248.32	\$ 0.0058	\$ 105.84	\$ 18,354.16	0.0678	0.000186	31				
	Feb-06	\$ 18,354.16	\$ 105.84	\$ 18,248.32	\$ 0.0052	\$ 94.89	\$ 18,449.06	0.0678	0.000186	28				
	Mar-06	\$ 18,449.06	\$ 200.73	\$ 18,248.32	\$ 0.0058	\$ 105.84	\$ 18,554.90	0.0678	0.000186	31				
	Apr-06	\$ 18,554.90	\$ -	\$ 18,554.90	\$ 0.0060	\$ 111.33	\$ 18,666.22	0.0730	0.000200	30				
	May-06	\$ 18,666.22	\$ 111.33	\$ 18,554.90	\$ 0.0062	\$ 115.04	\$ 18,781.27	0.0730	0.000200	31				
	Jun-06	\$ 18,781.27	\$ 226.37	\$ 18,554.90	\$ 0.0060	\$ 111.33	\$ 18,892.59	0.0730	0.000200	30				
	Jul-06	\$ 18,892.59	\$ -	\$ 18,892.59	\$ 0.0066	\$ 124.69	\$ 19,017.29	0.0774	0.000212	31				

Total Interest \$ 1,831.76

Contract 49
October 2004

Collection date	December 16, 2004	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable <u>interest</u>	Interest	Ending <u>balance</u>	Annual <u>Interest Rate</u>	Daily <u>Interest Rate</u>	Applicable <u>No. of Days</u>
Dec-04	\$ 17,167.93	\$ -	\$ 17,167.93	\$ 0.0017	\$ 28.19	\$ 17,167.93	0.0422	0.000118	15	
Jan-05	\$ 17,197.11	\$ -	\$ 17,197.11	\$ 0.0040	\$ 68.79	\$ 17,197.11	0.0475	0.000130	31	
Feb-05	\$ 17,265.90	\$ 68.79	\$ 17,197.11	\$ 0.0036	\$ 61.91	\$ 17,327.81	0.0475	0.000130	28	
Mar-05	\$ 17,327.81	\$ 130.70	\$ 17,197.11	\$ 0.0040	\$ 68.79	\$ 17,396.60	0.0475	0.000130	31	
Apr-05	\$ 17,396.60	\$ -	\$ 17,396.60	\$ 0.0044	\$ 76.55	\$ 17,473.14	0.0530	0.000145	30	
May-05	\$ 17,473.14	\$ 76.55	\$ 17,396.60	\$ 0.0045	\$ 78.28	\$ 17,551.43	0.0530	0.000145	31	
Jun-05	\$ 17,551.43	\$ 154.83	\$ 17,396.60	\$ 0.0044	\$ 76.55	\$ 17,627.97	0.0530	0.000145	30	
Jul-05	\$ 17,627.97	\$ -	\$ 17,627.97	\$ 0.0049	\$ 86.38	\$ 17,714.35	0.0577	0.000158	31	
Aug-05	\$ 17,714.35	\$ 86.38	\$ 17,627.97	\$ 0.0049	\$ 86.38	\$ 17,800.73	0.0577	0.000158	31	
Sep-05	\$ 17,800.73	\$ 169.23	\$ 17,627.97	\$ 0.0047	\$ 82.85	\$ 17,883.58	0.0577	0.000158	30	
Oct-05	\$ 17,883.58	\$ -	\$ 17,883.58	\$ 0.0053	\$ 94.78	\$ 17,978.36	0.0623	0.000171	31	
Nov-05	\$ 17,978.36	\$ 94.78	\$ 17,883.58	\$ 0.0051	\$ 91.21	\$ 18,069.57	0.0623	0.000171	30	
Dec-05	\$ 18,069.57	\$ 185.99	\$ 17,883.58	\$ 0.0053	\$ 94.78	\$ 18,164.35	0.0623	0.000171	31	
Jan-06	\$ 18,164.35	\$ -	\$ 18,164.35	\$ 0.0058	\$ 105.35	\$ 18,269.70	0.0678	0.000186	31	
Feb-06	\$ 18,269.70	\$ 105.35	\$ 18,164.35	\$ 0.0052	\$ 94.45	\$ 18,364.16	0.0678	0.000186	28	
Mar-06	\$ 18,364.16	\$ 199.81	\$ 18,164.35	\$ 0.0058	\$ 105.35	\$ 18,469.51	0.0678	0.000186	31	
Apr-06	\$ 18,469.51	\$ -	\$ 18,469.51	\$ 0.0060	\$ 110.82	\$ 18,580.33	0.0730	0.000200	30	
May-06	\$ 18,580.33	\$ 110.82	\$ 18,469.51	\$ 0.0062	\$ 114.51	\$ 18,694.84	0.0730	0.000200	31	
Jun-06	\$ 18,694.84	\$ 225.33	\$ 18,469.51	\$ 0.0060	\$ 110.82	\$ 18,805.66	0.0730	0.000200	30	
Jul-06	\$ 18,805.66	\$ -	\$ 18,805.66	\$ 0.0066	\$ 124.12	\$ 18,929.78	0.0774	0.000212	31	

Total interest

\$ 1,761.85

Contract 49
November 2004

Collection date	December 24, 2004	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable <u>Interest</u>	Ending <u>balance</u>	Annual <u>Interest Rate</u>	Daily <u>Interest Rate</u>	Applicable <u>No. of Days</u>
Dec-04	\$ 168,243.77	\$ -	\$ -	\$ 168,243.77	\$ 0.0008	\$ 134.60	0.0422	0.000116	7
Jan-05	\$ 168,378.36	\$ -	\$ -	\$ 168,378.36	\$ 0.0040	\$ 673.51	0.0475	0.000130	31
Feb-05	\$ 169,051.87	\$ 673.51	\$ 1,279.68	\$ 168,378.36	\$ 0.0036	\$ 606.16	0.0475	0.000130	28
Mar-05	\$ 169,658.04	\$ 1,279.68	\$ -	\$ 168,378.36	\$ 0.0044	\$ 673.51	0.0475	0.000130	31
Apr-05	\$ 170,331.55	\$ -	\$ 749.46	\$ 170,331.55	\$ 0.0044	\$ 749.46	0.0530	0.000145	30
May-05	\$ 171,081.01	\$ 749.46	\$ 1,515.85	\$ 170,331.55	\$ 0.0045	\$ 766.49	0.0530	0.000145	31
Jun-05	\$ 171,847.50	\$ 1,515.85	\$ -	\$ 170,331.55	\$ 0.0044	\$ 749.46	0.0530	0.000145	30
Jul-05	\$ 172,596.96	\$ -	\$ 845.73	\$ 172,596.96	\$ 0.0049	\$ 845.73	0.0577	0.000158	31
Aug-05	\$ 173,442.69	\$ 845.73	\$ 1,656.93	\$ 172,596.96	\$ 0.0049	\$ 845.73	0.0577	0.000158	31
Sep-05	\$ 174,288.41	\$ 1,656.93	\$ -	\$ 172,596.96	\$ 0.0047	\$ 811.21	0.0577	0.000158	30
Oct-05	\$ 175,098.62	\$ -	\$ 926.03	\$ 175,098.62	\$ 0.0053	\$ 926.03	0.0623	0.000171	31
Nov-05	\$ 176,027.64	\$ 926.03	\$ 1,821.04	\$ 175,098.62	\$ 0.0051	\$ 893.01	0.0623	0.000171	30
Dec-05	\$ 176,920.65	\$ 1,821.04	\$ -	\$ 175,098.62	\$ 0.0053	\$ 926.03	0.0623	0.000171	31
Jan-06	\$ 177,848.68	\$ -	\$ 1,031.52	\$ 177,848.68	\$ 0.0058	\$ 1,031.52	0.0678	0.000186	31
Feb-06	\$ 178,880.20	\$ 1,031.52	\$ 1,956.34	\$ 177,848.68	\$ 0.0052	\$ 924.81	0.0678	0.000186	28
Mar-06	\$ 179,805.02	\$ 1,956.34	\$ -	\$ 177,848.68	\$ 0.0058	\$ 1,031.52	0.0678	0.000186	31
Apr-06	\$ 180,836.54	\$ -	\$ 1,085.02	\$ 180,836.54	\$ 0.0060	\$ 1,085.02	0.0730	0.000200	30
May-06	\$ 181,921.56	\$ 1,085.02	\$ 2,206.21	\$ 180,836.54	\$ 0.0062	\$ 1,121.19	0.0730	0.000200	31
Jun-06	\$ 183,042.74	\$ 2,206.21	\$ -	\$ 180,836.54	\$ 0.0060	\$ 1,085.02	0.0730	0.000200	30
Jul-06	\$ 184,127.76	\$ -	\$ -	\$ 184,127.76	\$ 0.0066	\$ 1,215.24	0.0774	0.000212	31
						\$ 17,099.24			
						\$ 17,099.24			

Total Interest

Contract 49
December 2004

Collection date	January 25, 2005	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable <u>Interest</u>	Ending <u>balance</u>	Annual <u>Interest Rate</u>	Daily <u>Interest Rate</u>	Applicable <u>No. of Days</u>
Jan-05	\$ 168,293.78	\$ -	\$ -	\$ 168,293.78	\$ 0.0008	\$ 134.84	0.0475	0.000130	6
Feb-05	\$ 168,428.41	\$ 134.84	\$ 1,279.03	\$ 168,293.78	\$ 0.0036	\$ 605.86	0.0475	0.000130	28
Mar-05	\$ 169,034.27	\$ 1,279.03	\$ -	\$ 168,293.78	\$ 0.0040	\$ 673.16	0.0475	0.000130	31
Apr-05	\$ 169,707.44	\$ -	\$ 746.71	\$ 169,707.44	\$ 0.0044	\$ 746.71	0.0530	0.000145	30
May-05	\$ 170,454.16	\$ 746.71	\$ 1,510.40	\$ 169,707.44	\$ 0.0045	\$ 763.88	0.0530	0.000145	31
Jun-05	\$ 171,217.84	\$ 1,510.40	\$ -	\$ 169,707.44	\$ 0.0044	\$ 746.71	0.0530	0.000145	30
Jul-05	\$ 171,964.55	\$ -	\$ 842.63	\$ 171,964.55	\$ 0.0049	\$ 842.63	0.0577	0.000158	31
Aug-05	\$ 172,807.18	\$ 842.63	\$ 1,650.86	\$ 171,964.55	\$ 0.0049	\$ 842.63	0.0577	0.000158	31
Sep-05	\$ 173,649.81	\$ 1,650.86	\$ -	\$ 171,964.55	\$ 0.0047	\$ 908.23	0.0577	0.000158	30
Oct-05	\$ 174,458.04	\$ -	\$ 924.63	\$ 174,458.04	\$ 0.0053	\$ 924.63	0.0623	0.000171	31
Nov-05	\$ 175,382.67	\$ 924.63	\$ 1,814.36	\$ 174,458.04	\$ 0.0051	\$ 889.74	0.0623	0.000171	30
Dec-05	\$ 176,272.40	\$ 1,814.36	\$ -	\$ 174,458.04	\$ 0.0053	\$ 924.63	0.0623	0.000171	31
Jan-06	\$ 177,197.03	\$ -	\$ 1,027.74	\$ 177,197.03	\$ 0.0058	\$ 1,027.74	0.0678	0.000186	31
Feb-06	\$ 178,224.77	\$ 1,027.74	\$ 1,949.17	\$ 177,197.03	\$ 0.0052	\$ 921.42	0.0678	0.000186	28
Mar-06	\$ 179,146.20	\$ 1,949.17	\$ -	\$ 177,197.03	\$ 0.0058	\$ 1,027.74	0.0678	0.000186	31
Apr-06	\$ 180,173.94	\$ -	\$ 1,081.04	\$ 180,173.94	\$ 0.0060	\$ 1,081.04	0.0730	0.000200	30
May-06	\$ 181,254.98	\$ 1,081.04	\$ 2,198.12	\$ 180,173.94	\$ 0.0062	\$ 1,117.08	0.0730	0.000200	31
Jun-06	\$ 182,372.06	\$ 2,198.12	\$ -	\$ 180,173.94	\$ 0.0060	\$ 1,081.04	0.0730	0.000200	30
Jul-06	\$ 183,453.11	\$ -	\$ -	\$ 183,453.11	\$ 0.0066	\$ 1,210.79	0.0774	0.000212	31
						\$ 16,370.12			
						\$ 16,370.12			

Total Interest

Contract 49
January 2005

Collection date	February 17, 2005	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Feb-05	\$ 168,330.58	\$ -	\$ 168,330.58	\$ 0.0014	\$ 235.66	0.0475	0.000130	11
	Mar-05	\$ 168,566.25	\$ 235.66	\$ 168,330.58	\$ 0.0040	\$ 673.32	0.0475	0.000130	31
	Apr-05	\$ 169,239.57	\$ -	\$ 169,239.57	\$ 0.0044	\$ 744.65	0.0530	0.000145	30
	May-05	\$ 169,984.22	\$ 744.65	\$ 169,239.57	\$ 0.0045	\$ 761.58	0.0530	0.000145	31
	Jun-05	\$ 170,745.80	\$ 1,506.23	\$ 169,239.57	\$ 0.0044	\$ 744.65	0.0530	0.000145	30
	Jul-05	\$ 171,490.46	\$ -	\$ 171,490.46	\$ 0.0049	\$ 840.30	0.0577	0.000158	31
	Aug-05	\$ 172,330.76	\$ 840.30	\$ 171,490.46	\$ 0.0049	\$ 840.30	0.0577	0.000158	31
	Sep-05	\$ 173,171.06	\$ 1,646.31	\$ 171,490.46	\$ 0.0047	\$ 806.01	0.0577	0.000158	30
	Oct-05	\$ 173,977.07	\$ -	\$ 173,977.07	\$ 0.0053	\$ 922.08	0.0623	0.000171	31
	Nov-05	\$ 174,899.15	\$ 922.08	\$ 173,977.07	\$ 0.0051	\$ 887.28	0.0623	0.000171	30
	Dec-05	\$ 175,786.43	\$ 1,809.36	\$ 173,977.07	\$ 0.0053	\$ 922.08	0.0623	0.000171	31
	Jan-06	\$ 176,708.51	\$ -	\$ 176,708.51	\$ 0.0058	\$ 1,024.91	0.0678	0.000186	31
	Feb-06	\$ 177,733.42	\$ 1,024.91	\$ 176,708.51	\$ 0.0052	\$ 918.88	0.0678	0.000186	28
	Mar-06	\$ 178,652.30	\$ 1,943.79	\$ 176,708.51	\$ 0.0058	\$ 1,024.91	0.0678	0.000186	31
	Apr-06	\$ 179,677.21	\$ -	\$ 179,677.21	\$ 0.0060	\$ 1,078.06	0.0730	0.000200	30
	May-06	\$ 180,755.27	\$ 1,078.06	\$ 179,677.21	\$ 0.0062	\$ 1,114.00	0.0730	0.000200	31
	Jun-06	\$ 181,869.27	\$ 2,192.06	\$ 179,677.21	\$ 0.0060	\$ 1,078.06	0.0730	0.000200	30
	Jul-06	\$ 182,947.34	\$ -	\$ 182,947.34	\$ 0.0068	\$ 1,207.45	0.0774	0.000212	31
						\$ 15,824.20			

Total Interest

Contract 49
February 2005

Collection date	March 22, 2005	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Mar-05	\$ 168,373.05	\$ -	\$ 168,373.05	\$ 0.0012	\$ 202.05	0.0475	0.000130	9
	Apr-05	\$ 168,575.10	\$ -	\$ 168,575.10	\$ 0.0044	\$ 741.73	0.0530	0.000145	30
	May-05	\$ 169,316.83	\$ 741.73	\$ 168,575.10	\$ 0.0045	\$ 758.59	0.0530	0.000145	31
	Jun-05	\$ 170,075.42	\$ 1,500.32	\$ 168,575.10	\$ 0.0044	\$ 741.73	0.0530	0.000145	30
	Jul-05	\$ 170,817.15	\$ -	\$ 170,817.15	\$ 0.0049	\$ 837.00	0.0577	0.000158	31
	Aug-05	\$ 171,654.15	\$ 837.00	\$ 170,817.15	\$ 0.0049	\$ 837.00	0.0577	0.000158	31
	Sep-05	\$ 172,491.16	\$ 1,639.84	\$ 170,817.15	\$ 0.0047	\$ 802.84	0.0577	0.000158	30
	Oct-05	\$ 173,294.00	\$ -	\$ 173,294.00	\$ 0.0053	\$ 918.46	0.0623	0.000171	31
	Nov-05	\$ 174,212.46	\$ 918.46	\$ 173,294.00	\$ 0.0051	\$ 883.80	0.0623	0.000171	30
	Dec-05	\$ 175,096.26	\$ 1,802.26	\$ 173,294.00	\$ 0.0053	\$ 919.46	0.0623	0.000171	31
	Jan-06	\$ 176,014.71	\$ -	\$ 176,014.71	\$ 0.0058	\$ 1,020.89	0.0678	0.000186	31
	Feb-06	\$ 177,035.60	\$ 1,020.89	\$ 176,014.71	\$ 0.0052	\$ 915.28	0.0678	0.000186	28
	Mar-06	\$ 177,950.88	\$ 1,936.16	\$ 176,014.71	\$ 0.0058	\$ 1,020.89	0.0678	0.000186	31
	Apr-06	\$ 178,971.76	\$ -	\$ 178,971.76	\$ 0.0060	\$ 1,073.83	0.0730	0.000200	30
	May-06	\$ 180,045.59	\$ 1,073.83	\$ 178,971.76	\$ 0.0062	\$ 1,109.62	0.0730	0.000200	31
	Jun-06	\$ 181,155.22	\$ 2,183.46	\$ 178,971.76	\$ 0.0060	\$ 1,073.83	0.0730	0.000200	30
	Jul-06	\$ 182,229.05	\$ -	\$ 182,229.05	\$ 0.0068	\$ 1,202.71	0.0774	0.000212	31
						\$ 15,058.71			

Total Interest

Contract 49
March 2005

Collection date	May 12, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	May-05	\$ 168,503.29	\$ -	\$ 168,503.28	\$ 0.0028	\$ 471.81	\$ 168,503.29	0.0530	0.000145	19
	Jun-05	\$ 168,975.10	\$ 471.81	\$ 168,503.29	\$ 0.0044	\$ 741.41	\$ 168,975.10	0.0530	0.000145	30
	Jul-05	\$ 169,716.51	\$ -	\$ 169,716.51	\$ 0.0049	\$ 831.61	\$ 170,548.13	0.0577	0.000158	31
	Aug-05	\$ 170,548.13	\$ 831.61	\$ 169,716.51	\$ 0.0049	\$ 831.61	\$ 171,379.74	0.0577	0.000158	31
	Sep-05	\$ 171,379.74	\$ 1,629.28	\$ 169,716.51	\$ 0.0047	\$ 797.67	\$ 172,177.40	0.0577	0.000158	30
	Oct-05	\$ 172,177.40	\$ -	\$ 172,177.40	\$ 0.0053	\$ 912.54	\$ 173,089.94	0.0623	0.000171	31
	Nov-05	\$ 173,089.94	\$ 912.54	\$ 172,177.40	\$ 0.0051	\$ 878.10	\$ 173,968.05	0.0623	0.000171	30
	Dec-05	\$ 173,968.05	\$ 1,790.65	\$ 172,177.40	\$ 0.0053	\$ 912.54	\$ 174,880.59	0.0623	0.000171	31
	Jan-06	\$ 174,880.59	\$ -	\$ 174,880.59	\$ 0.0058	\$ 1,014.31	\$ 175,894.90	0.0678	0.000186	31
	Feb-06	\$ 175,894.90	\$ 1,014.31	\$ 174,880.59	\$ 0.0052	\$ 909.38	\$ 176,804.28	0.0678	0.000186	28
	Mar-06	\$ 176,804.28	\$ 1,923.69	\$ 174,880.59	\$ 0.0058	\$ 1,014.31	\$ 177,818.58	0.0678	0.000186	31
	Apr-06	\$ 177,818.58	\$ -	\$ 177,818.58	\$ 0.0060	\$ 1,066.91	\$ 178,885.50	0.0730	0.000200	30
	May-06	\$ 178,885.50	\$ 1,066.91	\$ 177,818.58	\$ 0.0062	\$ 1,102.48	\$ 179,987.97	0.0730	0.000200	31
	Jun-06	\$ 179,987.97	\$ 2,169.39	\$ 177,818.58	\$ 0.0060	\$ 1,066.91	\$ 181,054.88	0.0730	0.000200	30
	Jul-06	\$ 181,054.88	\$ -	\$ 181,054.88	\$ 0.0066	\$ 1,194.96	\$ 182,249.84	0.0774	0.000212	31
						\$ 13,746.55				

Total Interest

Contract 49
April 2005

Collection date	June 21, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Jun-05	\$ 17,252.88	\$ -	\$ 17,252.88	\$ 0.0013	\$ 22.43	\$ 17,252.88	0.0530	0.000145	9
	Jul-05	\$ 17,275.31	\$ -	\$ 17,275.31	\$ 0.0049	\$ 84.65	\$ 17,359.96	0.0577	0.000158	31
	Aug-05	\$ 17,359.96	\$ 84.65	\$ 17,275.31	\$ 0.0049	\$ 84.65	\$ 17,444.61	0.0577	0.000158	31
	Sep-05	\$ 17,444.61	\$ 185.84	\$ 17,275.31	\$ 0.0047	\$ 81.19	\$ 17,525.81	0.0577	0.000158	30
	Oct-05	\$ 17,525.81	\$ -	\$ 17,525.81	\$ 0.0053	\$ 92.89	\$ 17,618.69	0.0623	0.000171	31
	Nov-05	\$ 17,618.69	\$ 92.89	\$ 17,525.81	\$ 0.0051	\$ 89.38	\$ 17,708.07	0.0623	0.000171	30
	Dec-05	\$ 17,708.07	\$ 182.27	\$ 17,525.81	\$ 0.0053	\$ 92.89	\$ 17,800.96	0.0623	0.000171	31
	Jan-06	\$ 17,800.96	\$ -	\$ 17,800.96	\$ 0.0058	\$ 103.25	\$ 17,904.21	0.0678	0.000186	31
	Feb-06	\$ 17,904.21	\$ 103.25	\$ 17,800.96	\$ 0.0052	\$ 92.56	\$ 17,996.77	0.0678	0.000186	28
	Mar-06	\$ 17,996.77	\$ 195.81	\$ 17,800.96	\$ 0.0058	\$ 103.25	\$ 18,100.02	0.0678	0.000186	31
	Apr-06	\$ 18,100.02	\$ -	\$ 18,100.02	\$ 0.0060	\$ 108.60	\$ 18,208.62	0.0730	0.000200	30
	May-06	\$ 18,208.62	\$ 108.60	\$ 18,100.02	\$ 0.0062	\$ 112.22	\$ 18,320.84	0.0730	0.000200	31
	Jun-06	\$ 18,320.84	\$ 220.82	\$ 18,100.02	\$ 0.0060	\$ 108.60	\$ 18,429.44	0.0730	0.000200	30
	Jul-06	\$ 18,429.44	\$ -	\$ 18,429.44	\$ 0.0066	\$ 121.63	\$ 18,551.07	0.0774	0.000212	31
						\$ 1,298.19				

Total Interest

Contract 49
May 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
July 19, 2005						\$ 17,272.79			
Jul-05	\$ 17,272.79	\$ -	\$ 17,272.79	\$ 0.0019	\$ 32.82	\$ 17,305.61	0.0577	0.000158	12
Aug-05	\$ 17,305.61	\$ 32.82	\$ 17,272.79	\$ 0.0049	\$ 84.64	\$ 17,390.24	0.0577	0.000158	31
Sep-05	\$ 17,390.24	\$ 166.82	\$ 17,272.79	\$ 0.0047	\$ 81.18	\$ 17,471.43	0.0577	0.000158	30
Oct-05	\$ 17,471.43	\$ -	\$ 17,471.43	\$ 0.0053	\$ 92.60	\$ 17,564.02	0.0623	0.000171	31
Nov-05	\$ 17,564.02	\$ 92.60	\$ 17,471.43	\$ 0.0051	\$ 89.10	\$ 17,653.13	0.0623	0.000171	30
Dec-05	\$ 17,653.13	\$ 181.70	\$ 17,471.43	\$ 0.0053	\$ 92.60	\$ 17,745.73	0.0623	0.000171	31
Jan-06	\$ 17,745.73	\$ -	\$ 17,745.73	\$ 0.0058	\$ 102.93	\$ 17,848.65	0.0678	0.000186	31
Feb-06	\$ 17,848.65	\$ 102.93	\$ 17,745.73	\$ 0.0052	\$ 92.28	\$ 17,940.93	0.0678	0.000186	28
Mar-06	\$ 17,940.93	\$ 195.20	\$ 17,745.73	\$ 0.0058	\$ 102.93	\$ 18,043.85	0.0678	0.000186	31
Apr-06	\$ 18,043.85	\$ -	\$ 18,043.85	\$ 0.0060	\$ 108.28	\$ 18,152.12	0.0730	0.000200	30
May-06	\$ 18,152.12	\$ 108.26	\$ 18,043.85	\$ 0.0062	\$ 111.87	\$ 18,263.99	0.0730	0.000200	31
Jun-06	\$ 18,263.99	\$ 220.14	\$ 18,043.85	\$ 0.0060	\$ 108.26	\$ 18,372.25	0.0730	0.000200	30
Jul-06	\$ 18,372.25	\$ -	\$ 18,372.25	\$ 0.0066	\$ 121.26	\$ 18,493.51	0.0774	0.000212	31
Total Interest					\$ 1,220.72				

Contract 49
June 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
July 28, 2005						\$ 17,280.44			
Jul-05	\$ 17,280.44	\$ -	\$ 17,280.44	\$ 0.0005	\$ 8.64	\$ 17,289.08	0.0577	0.000158	3
Aug-05	\$ 17,289.08	\$ 8.64	\$ 17,280.44	\$ 0.0049	\$ 84.67	\$ 17,373.75	0.0577	0.000158	31
Sep-05	\$ 17,373.75	\$ 165.89	\$ 17,280.44	\$ 0.0047	\$ 81.22	\$ 17,454.97	0.0577	0.000158	30
Oct-05	\$ 17,454.97	\$ -	\$ 17,454.97	\$ 0.0053	\$ 92.51	\$ 17,547.48	0.0623	0.000171	31
Nov-05	\$ 17,547.48	\$ 92.51	\$ 17,454.97	\$ 0.0051	\$ 89.02	\$ 17,636.50	0.0623	0.000171	30
Dec-05	\$ 17,636.50	\$ 181.53	\$ 17,454.97	\$ 0.0053	\$ 92.51	\$ 17,729.01	0.0623	0.000171	31
Jan-06	\$ 17,729.01	\$ -	\$ 17,729.01	\$ 0.0058	\$ 102.83	\$ 17,831.84	0.0678	0.000186	31
Feb-06	\$ 17,831.84	\$ 102.83	\$ 17,729.01	\$ 0.0052	\$ 92.19	\$ 17,924.03	0.0678	0.000186	28
Mar-06	\$ 17,924.03	\$ 185.02	\$ 17,729.01	\$ 0.0058	\$ 102.83	\$ 18,026.86	0.0678	0.000186	31
Apr-06	\$ 18,026.86	\$ -	\$ 18,026.86	\$ 0.0060	\$ 108.16	\$ 18,135.02	0.0730	0.000200	30
May-06	\$ 18,135.02	\$ 108.16	\$ 18,026.86	\$ 0.0062	\$ 111.77	\$ 18,246.79	0.0730	0.000200	31
Jun-06	\$ 18,246.79	\$ 219.93	\$ 18,026.86	\$ 0.0060	\$ 108.16	\$ 18,354.95	0.0730	0.000200	30
Jul-06	\$ 18,354.95	\$ -	\$ 18,354.95	\$ 0.0066	\$ 121.14	\$ 18,476.09	0.0774	0.000212	31
Total Interest					\$ 1,195.65				

Contract 49
July 2005

Collection date	August 18, 2005	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Total Interest
		\$ 17,290.39	\$ 17,326.70	\$ 17,407.97	\$ 17,500.23	\$ 17,589.01	\$ 17,681.27	\$ 17,783.82	\$ 17,875.76	\$ 17,978.32	\$ 18,086.19	\$ 18,197.65	\$ 18,305.52	
		Balance used	Balance used	Balance used	Balance used	Balance used	Balance used	Balance used	Balance used	Balance used	Balance used	Balance used	Balance used	
		<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	
		\$ -	\$ 36.31	\$ -	\$ 92.26	\$ 181.04	\$ -	\$ 102.55	\$ 194.49	\$ -	\$ 107.87	\$ 219.34	\$ -	
		Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	
		<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	
		\$ 17,290.39	\$ 17,290.39	\$ 17,407.97	\$ 17,407.97	\$ 17,407.97	\$ 17,681.27	\$ 17,681.27	\$ 17,681.27	\$ 17,978.32	\$ 17,978.32	\$ 17,978.32	\$ 18,305.52	
		Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	
		<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	
		\$ 0.0021	\$ 0.0047	\$ 0.0053	\$ 0.0051	\$ 0.0053	\$ 0.0058	\$ 0.0052	\$ 0.0058	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0066	
		Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	
		Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	
		\$ 36.31	\$ 81.26	\$ 92.26	\$ 88.78	\$ 92.26	\$ 102.55	\$ 91.94	\$ 102.55	\$ 107.87	\$ 111.47	\$ 107.87	\$ 120.82	\$ 1,135.95
		Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending	
		balance	balance	balance	balance	balance	balance	balance	balance	balance	balance	balance	balance	
		\$ 17,290.39	\$ 17,326.70	\$ 17,407.97	\$ 17,500.23	\$ 17,589.01	\$ 17,681.27	\$ 17,783.82	\$ 17,875.76	\$ 17,978.32	\$ 18,086.19	\$ 18,197.65	\$ 18,305.52	
		Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	
		Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	
		Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	
		0.0577	0.0577	0.0623	0.0623	0.0623	0.0678	0.0678	0.0678	0.0730	0.0730	0.0730	0.0774	
		Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	
		Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	
		Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	
		0.000158	0.000158	0.000171	0.000171	0.000171	0.000171	0.000186	0.000186	0.000200	0.000200	0.000200	0.000212	
		Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	
		No. of	No. of	No. of	No. of	No. of	No. of	No. of	No. of	No. of	No. of	No. of	No. of	
		Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	
		13	30	31	30	31	31	28	31	30	31	30	31	

Total Interest

\$ 1,135.95

Contract 49
August 2005

Collection date	September 27, 2005	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Total Interest
		\$ 17,301.10	\$ 17,309.75	\$ 17,401.49	\$ 17,489.77	\$ 17,581.51	\$ 17,683.49	\$ 17,774.91	\$ 17,876.88	\$ 17,984.14	\$ 18,094.98	\$ 18,202.24	
		Balance used	Balance used	Balance used	Balance used	Balance used	Balance used	Balance used	Balance used	Balance used	Balance used	Balance used	
		<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	<u>for charges</u>	
		\$ -	\$ -	\$ 91.74	\$ 180.02	\$ -	\$ 101.97	\$ 193.40	\$ -	\$ 107.26	\$ 218.10	\$ -	
		Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	
		<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	
		\$ 17,301.10	\$ 17,309.75	\$ 17,309.75	\$ 17,309.75	\$ 17,581.51	\$ 17,581.51	\$ 17,581.51	\$ 17,876.88	\$ 17,876.88	\$ 17,876.88	\$ 18,202.24	
		Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	
		<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	<u>forward</u>	
		\$ 0.0005	\$ 0.0053	\$ 0.0051	\$ 0.0053	\$ 0.0058	\$ 0.0052	\$ 0.0058	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0066	
		Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	
		Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	
		\$ 8.65	\$ 91.74	\$ 88.28	\$ 91.74	\$ 101.97	\$ 91.42	\$ 101.97	\$ 107.26	\$ 110.84	\$ 107.26	\$ 120.13	\$ 1,021.28
		Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending	
		balance	balance	balance	balance	balance	balance	balance	balance	balance	balance	balance	
		\$ 17,301.10	\$ 17,309.75	\$ 17,401.49	\$ 17,489.77	\$ 17,581.51	\$ 17,683.49	\$ 17,774.91	\$ 17,876.88	\$ 17,984.14	\$ 18,094.98	\$ 18,202.24	
		Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	
		Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	
		Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	
		0.0577	0.0623	0.0623	0.0623	0.0678	0.0678	0.0678	0.0730	0.0730	0.0730	0.0774	
		Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	
		Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	Interest	
		Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	
		0.000158	0.000171	0.000171	0.000171	0.000171	0.000186	0.000186	0.000200	0.000200	0.000200	0.000212	
		Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	
		No. of	No. of	No. of	No. of	No. of	No. of	No. of	No. of	No. of	No. of	No. of	
		Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	Days	
		3	31	30	31	31	28	31	30	31	30	31	

Total Interest

\$ 1,021.28

Contract 49
September 2005

Collection date	October 20, 2005	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06
Balance used for charges	\$ 17,308.76	\$ 17,308.76	\$ 17,341.85	\$ 17,429.92	\$ 17,521.86	\$ 17,623.28	\$ 17,714.39	\$ 17,816.02	\$ 18,033.38	\$ 18,140.27	
Interest forward	\$ -	\$ 32.89	\$ 180.01	\$ -	\$ 101.63	\$ 192.74	\$ -	\$ 106.90	\$ 217.36	\$ -	
Balance forward	\$ 17,308.76	\$ 17,308.76	\$ 17,308.76	\$ 17,308.76	\$ 17,521.66	\$ 17,521.66	\$ 17,816.02	\$ 17,816.02	\$ 17,816.02	\$ 18,140.27	\$ 18,140.27
Applicable Interest	\$ 0.0019	\$ 0.0019	\$ 0.0051	\$ 0.0053	\$ 0.0058	\$ 0.0052	\$ 0.0058	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0066
Interest	\$ 32.89	\$ 88.27	\$ 91.74	\$ 101.63	\$ 91.11	\$ 101.63	\$ 106.90	\$ 110.46	\$ 106.90	\$ 119.73	\$ 18,260.00
Ending balance	\$ 17,308.76	\$ 17,341.65	\$ 17,429.92	\$ 17,521.66	\$ 17,623.28	\$ 17,714.39	\$ 17,816.02	\$ 17,922.92	\$ 18,033.38	\$ 18,140.27	\$ 18,260.00
Annual Interest Rate	0.0623	0.0623	0.0623	0.0623	0.0678	0.0678	0.0678	0.0730	0.0730	0.0730	0.0774
Daily Interest Rate	0.000171	0.000171	0.000171	0.000171	0.000186	0.000186	0.000186	0.000200	0.000200	0.000200	0.000212
Applicable No. of Days	11	30	31	31	31	28	31	30	31	30	31

Total Interest \$ 951.24

Contract 49
October 2005

Collection date	December 14, 2005	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06
Balance used for charges	\$ 17,306.46	\$ 17,356.65	\$ 17,457.32	\$ 17,547.58	\$ 17,648.24	\$ 17,754.13	\$ 17,863.55	\$ 17,969.44	
Interest forward	\$ -	\$ -	\$ 100.67	\$ 190.92	\$ -	\$ 105.89	\$ 215.31	\$ -	
Balance forward	\$ 17,306.46	\$ 17,356.65	\$ 17,356.65	\$ 17,547.58	\$ 17,648.24	\$ 17,648.24	\$ 17,863.55	\$ 17,969.44	\$ 18,088.04
Applicable Interest	\$ 0.0029	\$ 0.0058	\$ 0.0052	\$ 0.0058	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0066	\$ 0.0066
Interest	\$ 50.19	\$ 100.67	\$ 90.25	\$ 100.67	\$ 105.89	\$ 108.42	\$ 105.89	\$ 118.60	\$ 781.58
Ending balance	\$ 17,306.46	\$ 17,356.65	\$ 17,457.32	\$ 17,547.58	\$ 17,648.24	\$ 17,754.13	\$ 17,863.55	\$ 17,969.44	\$ 18,088.04
Annual Interest Rate	0.0623	0.0678	0.0678	0.0678	0.0730	0.0730	0.0730	0.0774	0.0774
Daily Interest Rate	0.000171	0.000186	0.000186	0.000186	0.000200	0.000200	0.000200	0.000212	0.000212
Applicable No. of Days	17	31	28	31	30	31	30	31	31

Total Interest \$ 781.58

Contract 49
November 2005

Collection date	March 21, 2006	Mar-06	Apr-06	May-06	Jun-06	Jul-06
Balance used for charges	\$ 169,237.48	\$ 169,559.03	\$ 170,576.38	\$ 171,627.65	\$ 172,645.00	\$ -
Interest forward	\$ -	\$ -	\$ 1,017.35	\$ 2,066.62	\$ -	\$ -
Balance forward	\$ 169,237.48	\$ 169,559.03	\$ 169,559.03	\$ 169,559.03	\$ 172,645.00	\$ 172,645.00
Applicable Interest	\$ 0.0019	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0066	\$ 0.0066
Interest	\$ 321.55	\$ 1,017.35	\$ 1,051.27	\$ 1,017.35	\$ 1,139.46	\$ 4,546.98
Ending balance	\$ 169,237.48	\$ 169,559.03	\$ 170,576.38	\$ 171,627.65	\$ 172,645.00	\$ 173,784.46
Annual Interest Rate	0.0678	0.0730	0.0730	0.0730	0.0750	0.0774
Daily Interest Rate	0.000186	0.000200	0.000200	0.000200	0.000200	0.000212
Applicable No. of Days	10	30	31	30	30	31

Total Interest \$ 4,546.98

Contract 49 December 2005		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	March 21, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Mar-06	\$ 169,424.34	\$ -	\$ 169,424.34	\$ 0.0019	\$ 321.91	\$169,424.34	0.0678	0.000188	10
	Apr-06	\$ 169,746.24	\$ -	\$ 169,746.24	\$ 0.0060	\$ 1,018.48	\$170,764.72	0.0730	0.000200	30
	May-06	\$ 170,764.72	\$ 1,018.48	\$ 169,746.24	\$ 0.0062	\$ 1,052.43	\$171,817.15	0.0730	0.000200	31
	Jun-06	\$ 171,817.15	\$ 2,070.90	\$ 169,746.24	\$ 0.0060	\$ 1,018.48	\$172,835.62	0.0730	0.000200	30
	Jul-06	\$ 172,835.62	\$ -	\$ 172,835.62	\$ 0.0068	\$ 1,140.72	\$173,976.34	0.0774	0.000212	31
Total Interest						\$ 4,552.00				

Contract 49 January 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	March 23, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Mar-06	\$ 169,530.97	\$ -	\$ 169,530.97	\$ 0.0015	\$ 254.30	\$169,530.97	0.0678	0.000188	8
	Apr-06	\$ 169,785.27	\$ -	\$ 169,785.27	\$ 0.0060	\$ 1,018.71	\$170,803.98	0.0730	0.000200	30
	May-06	\$ 170,803.98	\$ 1,018.71	\$ 169,785.27	\$ 0.0062	\$ 1,052.67	\$171,856.65	0.0730	0.000200	31
	Jun-06	\$ 171,856.65	\$ 2,071.38	\$ 169,785.27	\$ 0.0060	\$ 1,018.71	\$172,875.36	0.0730	0.000200	30
	Jul-06	\$ 172,875.36	\$ -	\$ 172,875.36	\$ 0.0066	\$ 1,140.98	\$174,016.33	0.0774	0.000212	31
Total Interest						\$ 4,485.37				

Contract 49 February 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	July 18, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Jul-06	\$ 169,718.77	\$ -	\$ 169,718.77	\$ 0.0028	\$ 475.21	\$169,718.77	0.0774	0.000212	13
Total Interest						\$ 475.21				

Contract 49 March 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	July 18, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Jul-06	\$ 169,741.41	\$ -	\$ 169,741.41	\$ 0.0028	\$ 475.28	\$169,741.41	0.0774	0.000212	13
Total Interest						\$ 475.28				

Contract 49 April 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	July 18, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Jul-06	\$ 56,378.60	\$ -	\$ 56,378.60	\$ 0.0028	\$ 157.86	\$ 56,378.60	0.0774	0.000212	13
Total Interest						\$ 157.86				

Contract 49
May 2006

Collection date	<u>Balance used for charges</u>	<u>Interest forward</u>	<u>Balance forward</u>	<u>Applicable Interest</u>	<u>Interest</u>	<u>Ending balance</u>	<u>Annual Interest Rate</u>	<u>Daily Interest Rate</u>	<u>Applicable No. of Days</u>
July 18, 2006						\$ 56,391.61			
Jul-06	\$ 56,391.61	\$ -	\$ 56,391.61	\$ 0.0028	\$ 157.90	\$ 56,549.51	0.0774	0.000212	13
Total Interest					\$ 157.90				
				Total Interest - Contract 49	<u>\$ 104,147.63</u>				

Contract 50
September 2004

Collection date	November 15, 2004	Nov-04	Dec-04	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
		\$ 49,864.03	\$ 49,864.03	\$ 50,128.31	\$ 50,328.83	\$ 50,509.29	\$ 50,709.80	\$ 50,932.93	\$ 51,161.12	\$ 51,384.24	\$ 51,636.03	\$ 51,887.81	\$ 52,129.31	\$ 52,405.60	\$ 52,671.46	\$ 52,947.74	\$ 53,254.84	\$ 53,530.17	\$ 53,837.27	\$ 54,160.29	\$ 54,494.08	\$ 54,817.10	\$ 54,817.10	\$ 49,864.03	\$ -	\$ 49,864.03	0.0422	0.000116	15		
		\$ 49,948.80	\$ 84.77	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 49,948.80	\$ 84.77	\$ 49,948.80	0.0422	0.000116	31			
		\$ 50,128.31	\$ -	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 50,128.31	\$ 179.51	\$ 50,128.31	0.0422	0.000116	31			
		\$ 50,328.83	\$ 200.51	\$ 380.98	\$ -	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 50,328.83	\$ 200.51	\$ 50,328.83	0.0475	0.000130	28				
		\$ 50,509.29	\$ 380.98	\$ -	\$ -	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 50,509.29	\$ 200.51	\$ 50,509.29	0.0475	0.000130	31				
		\$ 50,709.80	\$ -	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 50,709.80	\$ 200.51	\$ 50,709.80	0.0530	0.000145	30			
		\$ 50,932.93	\$ 223.12	\$ 451.32	\$ -	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 50,932.93	\$ 223.12	\$ 50,932.93	0.0530	0.000145	31				
		\$ 51,161.12	\$ 451.32	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 51,161.12	\$ 223.12	\$ 51,161.12	0.0530	0.000145	30			
		\$ 51,384.24	\$ -	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 51,384.24	\$ 223.12	\$ 51,384.24	0.0530	0.000145	30			
		\$ 51,636.03	\$ 251.78	\$ 493.29	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 51,636.03	\$ 251.78	\$ 51,636.03	0.0577	0.000158	31				
		\$ 51,887.81	\$ 493.29	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 51,887.81	\$ 251.78	\$ 51,887.81	0.0577	0.000158	31			
		\$ 52,129.31	\$ -	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 52,129.31	\$ 241.51	\$ 52,129.31	0.0577	0.000158	30			
		\$ 52,405.60	\$ 276.29	\$ 542.14	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 52,405.60	\$ 276.29	\$ 52,405.60	0.0623	0.000171	31				
		\$ 52,671.46	\$ 542.14	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 52,671.46	\$ 265.88	\$ 52,671.46	0.0623	0.000171	30			
		\$ 52,947.74	\$ -	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 52,947.74	\$ 276.29	\$ 52,947.74	0.0623	0.000171	31			
		\$ 53,254.84	\$ 307.10	\$ 582.43	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 53,254.84	\$ 307.10	\$ 53,254.84	0.0678	0.000186	31				
		\$ 53,530.17	\$ 582.43	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 53,530.17	\$ 275.33	\$ 53,530.17	0.0678	0.000186	28			
		\$ 53,837.27	\$ -	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 53,837.27	\$ 307.10	\$ 53,837.27	0.0678	0.000186	31			
		\$ 54,160.29	\$ 323.02	\$ 656.81	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 54,160.29	\$ 323.02	\$ 54,160.29	0.0730	0.000200	30				
		\$ 54,494.08	\$ 656.81	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 54,494.08	\$ 333.79	\$ 54,494.08	0.0730	0.000200	31			
		\$ 54,817.10	\$ -	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 54,817.10	\$ 323.02	\$ 54,817.10	0.0730	0.000200	30			
		\$ 54,817.10	\$ 361.78	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 54,817.10	\$ 361.78	\$ 55,178.90	0.0774	0.000212	31			

Total Interest

\$ 5,314.86

Contract 50
October 2004

Collection date	December 16, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04		\$ 48,821.73	\$ -	\$ 48,821.73	\$ 0.0017	\$ 83.00	\$ 48,821.73	0.0422	0.000116	15
Jan-05		\$ 48,904.72	\$ -	\$ 48,904.72	\$ 0.0040	\$ 195.62	\$ 48,904.72	0.0475	0.000130	31
Feb-05		\$ 49,100.34	\$ 195.62	\$ 48,904.72	\$ 0.0038	\$ 176.06	\$ 49,100.34	0.0475	0.000130	28
Mar-05		\$ 49,276.40	\$ 371.68	\$ 48,904.72	\$ 0.0040	\$ 195.62	\$ 49,276.40	0.0475	0.000130	31
Apr-05		\$ 49,472.02	\$ -	\$ 49,472.02	\$ 0.0044	\$ 217.68	\$ 49,472.02	0.0530	0.000145	30
May-05		\$ 49,689.70	\$ 217.68	\$ 49,472.02	\$ 0.0045	\$ 222.62	\$ 49,689.70	0.0530	0.000145	31
Jun-05		\$ 49,912.32	\$ 440.30	\$ 49,472.02	\$ 0.0044	\$ 217.68	\$ 49,912.32	0.0530	0.000145	30
Jul-05		\$ 50,130.00	\$ -	\$ 50,130.00	\$ 0.0049	\$ 245.64	\$ 50,130.00	0.0577	0.000158	31
Aug-05		\$ 50,375.63	\$ 245.64	\$ 50,130.00	\$ 0.0049	\$ 245.64	\$ 50,375.63	0.0577	0.000158	31
Sep-05		\$ 50,621.27	\$ 481.25	\$ 50,130.00	\$ 0.0047	\$ 235.61	\$ 50,621.27	0.0577	0.000158	30
Oct-05		\$ 50,856.88	\$ -	\$ 50,856.88	\$ 0.0053	\$ 269.54	\$ 50,856.88	0.0623	0.000171	31
Nov-05		\$ 51,126.42	\$ 269.54	\$ 50,856.88	\$ 0.0051	\$ 259.37	\$ 51,126.42	0.0623	0.000171	30
Dec-05		\$ 51,385.79	\$ 528.91	\$ 50,856.88	\$ 0.0053	\$ 269.54	\$ 51,385.79	0.0623	0.000171	31
Jan-06		\$ 51,655.34	\$ -	\$ 51,655.34	\$ 0.0058	\$ 299.60	\$ 51,655.34	0.0678	0.000186	31
Feb-06		\$ 51,954.94	\$ 299.60	\$ 51,655.34	\$ 0.0052	\$ 268.61	\$ 51,954.94	0.0678	0.000186	28
Mar-06		\$ 52,223.54	\$ 568.21	\$ 51,655.34	\$ 0.0058	\$ 299.60	\$ 52,223.54	0.0678	0.000186	31
Apr-06		\$ 52,523.14	\$ -	\$ 52,523.14	\$ 0.0060	\$ 315.14	\$ 52,523.14	0.0730	0.000200	30
May-06		\$ 52,838.28	\$ 315.14	\$ 52,523.14	\$ 0.0062	\$ 325.64	\$ 52,838.28	0.0730	0.000200	31
Jun-06		\$ 53,163.93	\$ 640.78	\$ 52,523.14	\$ 0.0060	\$ 315.14	\$ 53,163.93	0.0730	0.000200	30
Jul-06		\$ 53,479.07	\$ -	\$ 53,479.07	\$ 0.0066	\$ 352.96	\$ 53,479.07	0.0774	0.000212	31

Total Interest \$ 5,010.30

Contract 50
November 2004

Collection date	December 24, 2004	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04	\$ 47,863.74	\$ -	\$ 47,863.74	\$ 0.0008	\$ 38.29	\$ 47,863.74	0.0422	0.000116	7
Jan-05	\$ 47,902.03	\$ -	\$ 47,902.03	\$ 0.0040	\$ 191.61	\$ 47,902.03	0.0475	0.000130	31
Feb-05	\$ 48,093.64	\$ 191.61	\$ 47,902.03	\$ 0.0036	\$ 172.45	\$ 48,093.64	0.0475	0.000130	28
Mar-05	\$ 48,266.09	\$ 364.06	\$ 47,902.03	\$ 0.0040	\$ 191.61	\$ 48,266.09	0.0475	0.000130	31
Apr-05	\$ 48,457.69	\$ -	\$ 48,457.69	\$ 0.0044	\$ 213.21	\$ 48,457.69	0.0530	0.000145	30
May-05	\$ 48,670.91	\$ 213.21	\$ 48,457.69	\$ 0.0045	\$ 218.06	\$ 48,670.91	0.0530	0.000145	31
Jun-05	\$ 48,888.97	\$ 431.27	\$ 48,457.69	\$ 0.0044	\$ 213.21	\$ 49,102.18	0.0530	0.000145	30
Jul-05	\$ 49,102.18	\$ -	\$ 49,102.18	\$ 0.0049	\$ 240.60	\$ 49,342.78	0.0577	0.000158	31
Aug-05	\$ 49,342.78	\$ 240.60	\$ 49,102.18	\$ 0.0049	\$ 240.60	\$ 49,583.38	0.0577	0.000158	31
Sep-05	\$ 49,583.38	\$ 471.38	\$ 49,102.18	\$ 0.0047	\$ 230.78	\$ 49,814.16	0.0577	0.000158	30
Oct-05	\$ 49,814.16	\$ -	\$ 49,814.16	\$ 0.0053	\$ 264.02	\$ 50,078.18	0.0623	0.000171	31
Nov-05	\$ 50,078.18	\$ 264.02	\$ 49,814.16	\$ 0.0051	\$ 254.05	\$ 50,332.23	0.0623	0.000171	30
Dec-05	\$ 50,332.23	\$ 518.07	\$ 49,814.16	\$ 0.0053	\$ 264.02	\$ 50,596.25	0.0623	0.000171	31
Jan-06	\$ 50,596.25	\$ -	\$ 50,596.25	\$ 0.0058	\$ 293.46	\$ 50,889.70	0.0678	0.000186	31
Feb-06	\$ 50,889.70	\$ 293.46	\$ 50,596.25	\$ 0.0052	\$ 263.10	\$ 51,152.80	0.0678	0.000186	28
Mar-06	\$ 51,152.80	\$ 556.56	\$ 50,596.25	\$ 0.0058	\$ 293.46	\$ 51,446.26	0.0678	0.000186	31
Apr-06	\$ 51,446.26	\$ -	\$ 51,446.26	\$ 0.0060	\$ 308.68	\$ 51,754.94	0.0730	0.000200	30
May-06	\$ 51,754.94	\$ 308.68	\$ 51,446.26	\$ 0.0062	\$ 318.97	\$ 52,073.91	0.0730	0.000200	31
Jun-06	\$ 52,073.91	\$ 627.64	\$ 51,446.26	\$ 0.0060	\$ 308.68	\$ 52,382.58	0.0730	0.000200	30
Jul-06	\$ 52,382.58	\$ -	\$ 52,382.58	\$ 0.0066	\$ 345.73	\$ 52,728.31	0.0774	0.000212	31
Total Interest					\$ 4,964.57				

Contract 50
December 2004

Collection date	January 25, 2005	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Jan-05	\$ 50,965.70	\$ -	\$ 50,965.70	\$ 0.0008	\$ 40.77	\$ 50,965.70	0.0475	0.000130	6
Feb-05	\$ 51,006.47	\$ 40.77	\$ 50,965.70	\$ 0.0036	\$ 183.48	\$ 51,006.47	0.0475	0.000130	28
Mar-05	\$ 51,189.95	\$ 387.34	\$ 50,965.70	\$ 0.0040	\$ 203.86	\$ 51,189.95	0.0475	0.000130	31
Apr-05	\$ 51,393.81	\$ -	\$ 51,393.81	\$ 0.0044	\$ 226.13	\$ 51,619.94	0.0530	0.000145	30
May-05	\$ 51,619.94	\$ 226.13	\$ 51,393.81	\$ 0.0045	\$ 231.27	\$ 51,851.22	0.0530	0.000145	31
Jun-05	\$ 51,851.22	\$ 457.40	\$ 51,393.81	\$ 0.0044	\$ 226.13	\$ 52,077.35	0.0530	0.000145	30
Jul-05	\$ 52,077.35	\$ -	\$ 52,077.35	\$ 0.0049	\$ 255.18	\$ 52,332.53	0.0577	0.000158	31
Aug-05	\$ 52,332.53	\$ 255.18	\$ 52,077.35	\$ 0.0049	\$ 255.18	\$ 52,587.71	0.0577	0.000158	31
Sep-05	\$ 52,587.71	\$ 493.94	\$ 52,077.35	\$ 0.0047	\$ 244.76	\$ 52,832.47	0.0577	0.000158	30
Oct-05	\$ 52,832.47	\$ -	\$ 52,832.47	\$ 0.0053	\$ 280.01	\$ 53,112.48	0.0623	0.000171	31
Nov-05	\$ 53,112.48	\$ 280.01	\$ 52,832.47	\$ 0.0051	\$ 269.45	\$ 53,381.93	0.0623	0.000171	30
Dec-05	\$ 53,381.93	\$ 549.48	\$ 52,832.47	\$ 0.0053	\$ 280.01	\$ 53,661.94	0.0623	0.000171	31
Jan-06	\$ 53,661.94	\$ -	\$ 53,661.94	\$ 0.0058	\$ 311.24	\$ 53,973.18	0.0678	0.000186	31
Feb-06	\$ 53,973.18	\$ 311.24	\$ 53,661.94	\$ 0.0052	\$ 279.04	\$ 54,252.22	0.0678	0.000186	28
Mar-06	\$ 54,252.22	\$ 590.28	\$ 53,661.94	\$ 0.0058	\$ 311.24	\$ 54,563.46	0.0678	0.000186	31
Apr-06	\$ 54,563.46	\$ -	\$ 54,563.46	\$ 0.0060	\$ 327.38	\$ 54,890.84	0.0730	0.000200	30
May-06	\$ 54,890.84	\$ 327.38	\$ 54,563.46	\$ 0.0062	\$ 338.29	\$ 55,228.13	0.0730	0.000200	31
Jun-06	\$ 55,228.13	\$ 665.67	\$ 54,563.46	\$ 0.0060	\$ 327.38	\$ 55,556.51	0.0730	0.000200	30
Jul-06	\$ 55,556.51	\$ -	\$ 55,556.51	\$ 0.0066	\$ 366.67	\$ 55,923.19	0.0774	0.000212	31
Total Interest					\$ 4,957.49				

Contract 50
January 2005

Collection date	February 17, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Feb-05	\$ 56,967.60	\$ -	\$ 79.75	\$ 56,967.60	\$ 0.0014	\$ 79.75	\$ 56,967.60	0.0475	0.000130	11
Mar-05	\$ 57,047.36	\$ -	\$ 79.75	\$ 56,967.60	\$ 0.0040	\$ 227.87	\$ 57,047.36	0.0475	0.000130	31
Apr-05	\$ 57,275.23	\$ -	\$ -	\$ 57,275.23	\$ 0.0044	\$ 252.01	\$ 57,275.23	0.0530	0.000145	30
May-05	\$ 57,527.24	\$ 252.01	\$ 252.01	\$ 57,275.23	\$ 0.0045	\$ 257.74	\$ 57,784.98	0.0530	0.000145	31
Jun-05	\$ 57,784.98	\$ 509.75	\$ 509.75	\$ 57,275.23	\$ 0.0044	\$ 252.01	\$ 58,036.99	0.0530	0.000145	30
Jul-05	\$ 58,036.99	\$ -	\$ -	\$ 58,036.99	\$ 0.0049	\$ 284.38	\$ 58,321.37	0.0577	0.000158	31
Aug-05	\$ 58,321.37	\$ 284.38	\$ 284.38	\$ 58,036.99	\$ 0.0049	\$ 284.38	\$ 58,605.75	0.0577	0.000158	31
Sep-05	\$ 58,605.75	\$ 557.16	\$ 557.16	\$ 58,036.99	\$ 0.0047	\$ 272.77	\$ 58,778.52	0.0577	0.000158	30
Oct-05	\$ 58,778.52	\$ -	\$ -	\$ 58,778.52	\$ 0.0053	\$ 312.06	\$ 59,190.58	0.0623	0.000171	31
Nov-05	\$ 59,190.58	\$ 312.06	\$ 312.06	\$ 58,878.52	\$ 0.0051	\$ 300.28	\$ 59,490.86	0.0623	0.000171	30
Dec-05	\$ 59,490.86	\$ 612.34	\$ 612.34	\$ 58,878.52	\$ 0.0053	\$ 312.06	\$ 59,802.92	0.0623	0.000171	31
Jan-06	\$ 59,802.92	\$ -	\$ -	\$ 59,802.92	\$ 0.0058	\$ 346.86	\$ 60,149.77	0.0678	0.000186	31
Feb-06	\$ 60,149.77	\$ 346.86	\$ 346.86	\$ 59,802.92	\$ 0.0052	\$ 310.98	\$ 60,460.75	0.0678	0.000186	28
Mar-06	\$ 60,460.75	\$ 857.83	\$ 857.83	\$ 59,802.92	\$ 0.0058	\$ 346.86	\$ 60,807.61	0.0678	0.000186	31
Apr-06	\$ 60,807.61	\$ -	\$ -	\$ 60,807.61	\$ 0.0060	\$ 364.85	\$ 61,172.45	0.0730	0.000200	30
May-06	\$ 61,172.45	\$ 364.85	\$ 364.85	\$ 60,807.61	\$ 0.0062	\$ 377.01	\$ 61,549.46	0.0730	0.000200	31
Jun-06	\$ 61,549.46	\$ 741.85	\$ 741.85	\$ 60,807.61	\$ 0.0060	\$ 364.85	\$ 61,914.30	0.0730	0.000200	30
Jul-06	\$ 61,914.30	\$ -	\$ -	\$ 61,914.30	\$ 0.0066	\$ 408.63	\$ 62,322.94	0.0774	0.000212	31
Total Interest						\$ 5,355.34				

Contract 50
February 2005

Collection date	March 22, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Mar-05	\$ 51,807.49	\$ -	\$ -	\$ 51,807.49	\$ 0.0012	\$ 62.17	\$ 51,807.49	0.0475	0.000130	9
Apr-05	\$ 51,869.66	\$ -	\$ -	\$ 51,869.66	\$ 0.0044	\$ 228.23	\$ 52,097.89	0.0530	0.000145	30
May-05	\$ 52,097.89	\$ 228.23	\$ 228.23	\$ 51,869.66	\$ 0.0045	\$ 233.41	\$ 52,331.30	0.0530	0.000145	31
Jun-05	\$ 52,331.30	\$ 461.64	\$ 461.64	\$ 51,869.66	\$ 0.0044	\$ 228.23	\$ 52,559.53	0.0530	0.000145	30
Jul-05	\$ 52,559.53	\$ -	\$ -	\$ 52,559.53	\$ 0.0049	\$ 257.54	\$ 52,817.07	0.0577	0.000158	31
Aug-05	\$ 52,817.07	\$ 257.54	\$ 257.54	\$ 52,559.53	\$ 0.0049	\$ 257.54	\$ 53,074.61	0.0577	0.000158	31
Sep-05	\$ 53,074.61	\$ 504.57	\$ 504.57	\$ 52,559.53	\$ 0.0047	\$ 247.03	\$ 53,321.64	0.0577	0.000158	30
Oct-05	\$ 53,321.64	\$ -	\$ -	\$ 53,321.64	\$ 0.0053	\$ 282.60	\$ 53,604.25	0.0623	0.000171	31
Nov-05	\$ 53,604.25	\$ 282.60	\$ 282.60	\$ 53,321.64	\$ 0.0051	\$ 271.94	\$ 53,876.19	0.0623	0.000171	30
Dec-05	\$ 53,876.19	\$ 554.55	\$ 554.55	\$ 53,321.64	\$ 0.0053	\$ 282.60	\$ 54,158.79	0.0623	0.000171	31
Jan-06	\$ 54,158.79	\$ -	\$ -	\$ 54,158.79	\$ 0.0058	\$ 314.12	\$ 54,472.91	0.0678	0.000186	31
Feb-06	\$ 54,472.91	\$ 314.12	\$ 314.12	\$ 54,158.79	\$ 0.0052	\$ 281.63	\$ 54,754.54	0.0678	0.000186	28
Mar-06	\$ 54,754.54	\$ 595.75	\$ 595.75	\$ 54,158.79	\$ 0.0058	\$ 314.12	\$ 55,068.66	0.0678	0.000186	31
Apr-06	\$ 55,068.66	\$ -	\$ -	\$ 55,068.66	\$ 0.0060	\$ 330.41	\$ 55,399.07	0.0730	0.000200	30
May-06	\$ 55,399.07	\$ 330.41	\$ 330.41	\$ 55,068.66	\$ 0.0062	\$ 341.43	\$ 55,740.50	0.0730	0.000200	31
Jun-06	\$ 55,740.50	\$ 671.84	\$ 671.84	\$ 55,068.66	\$ 0.0060	\$ 330.41	\$ 56,070.91	0.0730	0.000200	30
Jul-06	\$ 56,070.91	\$ -	\$ -	\$ 56,070.91	\$ 0.0066	\$ 370.07	\$ 56,440.98	0.0774	0.000212	31
Total Interest						\$ 4,833.48				

Contract 50
March 2005

Collection date	May 12, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	May-05	\$ 51,841.41	\$ -	\$ 51,841.41	\$ 0.0028	\$ 145.16	\$ 51,841.41	0.0530	0.000145	19
	Jun-05	\$ 51,986.56	\$ 145.16	\$ 51,841.41	\$ 0.0044	\$ 228.10	\$ 51,986.56	0.0530	0.000145	30
	Jul-05	\$ 52,214.66	\$ -	\$ 52,214.66	\$ 0.0049	\$ 255.85	\$ 52,470.52	0.0577	0.000158	31
	Aug-05	\$ 52,470.52	\$ 255.85	\$ 52,214.66	\$ 0.0049	\$ 255.85	\$ 52,726.37	0.0577	0.000158	31
	Sep-05	\$ 52,726.37	\$ 501.26	\$ 52,214.66	\$ 0.0047	\$ 245.41	\$ 52,971.78	0.0577	0.000158	30
	Oct-05	\$ 52,971.78	\$ -	\$ 52,971.78	\$ 0.0053	\$ 280.75	\$ 53,252.53	0.0623	0.000171	31
	Nov-05	\$ 53,252.53	\$ 280.75	\$ 52,971.78	\$ 0.0051	\$ 270.16	\$ 53,522.68	0.0623	0.000171	30
	Dec-05	\$ 53,522.68	\$ 550.91	\$ 52,971.78	\$ 0.0053	\$ 280.75	\$ 53,803.43	0.0623	0.000171	31
	Jan-06	\$ 53,803.43	\$ -	\$ 53,803.43	\$ 0.0058	\$ 312.06	\$ 54,115.49	0.0678	0.000186	31
	Feb-06	\$ 54,115.49	\$ 312.06	\$ 53,803.43	\$ 0.0052	\$ 278.78	\$ 54,395.27	0.0678	0.000186	28
	Mar-06	\$ 54,395.27	\$ 591.84	\$ 53,803.43	\$ 0.0058	\$ 312.06	\$ 54,707.33	0.0678	0.000186	31
	Apr-06	\$ 54,707.33	\$ -	\$ 54,707.33	\$ 0.0060	\$ 328.24	\$ 55,035.58	0.0730	0.000200	30
	May-06	\$ 55,035.58	\$ 328.24	\$ 54,707.33	\$ 0.0062	\$ 339.19	\$ 55,374.76	0.0730	0.000200	31
	Jun-06	\$ 55,374.76	\$ 867.43	\$ 54,707.33	\$ 0.0060	\$ 328.24	\$ 55,703.00	0.0730	0.000200	30
	Jul-06	\$ 55,703.00	\$ -	\$ 55,703.00	\$ 0.0066	\$ 367.64	\$ 56,070.64	0.0774	0.000212	31
						\$ 4,229.24				
						\$ 4,229.24				

Total Interest

Contract 50
April 2005

Collection date	June 21, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Jun-05	\$ 49,536.85	\$ -	\$ 49,536.85	\$ 0.0013	\$ 64.40	\$ 49,536.85	0.0530	0.000145	9
	Jul-05	\$ 49,601.25	\$ -	\$ 49,601.25	\$ 0.0049	\$ 243.05	\$ 49,601.25	0.0530	0.000145	31
	Aug-05	\$ 49,844.30	\$ 243.05	\$ 49,601.25	\$ 0.0049	\$ 243.05	\$ 49,844.30	0.0577	0.000158	31
	Sep-05	\$ 50,087.34	\$ 476.17	\$ 49,601.25	\$ 0.0047	\$ 233.13	\$ 50,087.34	0.0577	0.000158	31
	Oct-05	\$ 50,320.47	\$ -	\$ 50,320.47	\$ 0.0053	\$ 266.70	\$ 50,320.47	0.0577	0.000158	30
	Nov-05	\$ 50,587.17	\$ 266.70	\$ 50,320.47	\$ 0.0051	\$ 256.63	\$ 50,587.17	0.0623	0.000171	31
	Dec-05	\$ 50,843.80	\$ 523.33	\$ 50,320.47	\$ 0.0053	\$ 266.70	\$ 50,843.80	0.0623	0.000171	30
	Jan-06	\$ 51,110.50	\$ -	\$ 51,110.50	\$ 0.0058	\$ 296.44	\$ 51,110.50	0.0678	0.000186	31
	Feb-06	\$ 51,406.94	\$ 296.44	\$ 51,110.50	\$ 0.0052	\$ 265.77	\$ 51,406.94	0.0678	0.000186	28
	Mar-06	\$ 51,672.72	\$ 562.22	\$ 51,110.50	\$ 0.0058	\$ 296.44	\$ 51,672.72	0.0678	0.000186	31
	Apr-06	\$ 51,969.16	\$ -	\$ 51,969.16	\$ 0.0060	\$ 311.81	\$ 51,969.16	0.0730	0.000200	30
	May-06	\$ 52,280.97	\$ 311.81	\$ 51,969.16	\$ 0.0062	\$ 322.21	\$ 52,280.97	0.0730	0.000200	31
	Jun-06	\$ 52,603.18	\$ 634.02	\$ 51,969.16	\$ 0.0060	\$ 311.81	\$ 52,603.18	0.0730	0.000200	30
	Jul-06	\$ 52,915.00	\$ -	\$ 52,915.00	\$ 0.0066	\$ 349.24	\$ 52,915.00	0.0774	0.000212	31
						\$ 3,727.38				
						\$ 3,727.38				

Total Interest

Contract 50
May 2005

Collection date	July 19, 2005																								
		Balance used	Interest	Balance	Applicable	Interest	Ending	Annual	Daily	Applicable															
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>balance</u>	<u>Rate</u>	<u>Interest</u>	<u>Rate</u>	<u>No. of</u>														
	Jul-05	\$ 50,988.55	\$ -	\$ 50,988.55	\$ 0.0019	\$ 96.90	\$ 50,988.55	0.0577	0.000158	12															
	Aug-05	\$ 51,095.45	\$ 96.90	\$ 50,998.55	\$ 0.0048	\$ 248.89	\$ 51,095.45	0.0577	0.000158	31															
	Sep-05	\$ 51,345.34	\$ 489.59	\$ 50,998.55	\$ 0.0047	\$ 239.69	\$ 51,345.34	0.0577	0.000158	30															
	Oct-05	\$ 51,585.04	\$ -	\$ 51,585.04	\$ 0.0053	\$ 273.40	\$ 51,585.04	0.0623	0.000171	31															
	Nov-05	\$ 51,858.44	\$ 273.40	\$ 51,585.04	\$ 0.0051	\$ 263.08	\$ 52,121.52	0.0623	0.000171	30															
	Dec-05	\$ 52,121.52	\$ 538.48	\$ 51,585.04	\$ 0.0053	\$ 273.40	\$ 52,394.92	0.0623	0.000171	31															
	Jan-06	\$ 52,394.92	\$ -	\$ 52,394.92	\$ 0.0058	\$ 303.89	\$ 52,898.81	0.0678	0.000186	31															
	Feb-06	\$ 52,898.81	\$ 303.89	\$ 52,394.92	\$ 0.0052	\$ 272.45	\$ 52,971.28	0.0678	0.000186	28															
	Mar-06	\$ 52,971.28	\$ 578.34	\$ 52,394.92	\$ 0.0058	\$ 303.89	\$ 53,275.15	0.0678	0.000186	31															
	Apr-06	\$ 53,275.15	\$ -	\$ 53,275.15	\$ 0.0060	\$ 319.65	\$ 53,594.81	0.0730	0.000200	30															
	May-06	\$ 53,594.81	\$ 319.65	\$ 53,275.15	\$ 0.0062	\$ 330.31	\$ 53,925.11	0.0730	0.000200	31															
	Jun-06	\$ 53,925.11	\$ 649.96	\$ 53,275.15	\$ 0.0060	\$ 319.65	\$ 54,244.76	0.0730	0.000200	30															
	Jul-06	\$ 54,244.76	\$ -	\$ 54,244.76	\$ 0.0066	\$ 358.02	\$ 54,802.78	0.0774	0.000212	31															

Total Interest

\$ 3,604.23

Contract 50
June 2005

Collection date	July 28, 2005																								
		Balance used	Interest	Balance	Applicable	Interest	Ending	Annual	Daily	Applicable															
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>balance</u>	<u>Rate</u>	<u>Interest</u>	<u>Rate</u>	<u>No. of</u>														
	Jul-05	\$ 51,014.48	\$ -	\$ 51,014.48	\$ 0.0005	\$ 25.51	\$ 51,014.48	0.0577	0.000158	3															
	Aug-05	\$ 51,039.99	\$ 25.51	\$ 51,014.48	\$ 0.0049	\$ 249.97	\$ 51,289.96	0.0577	0.000158	31															
	Sep-05	\$ 51,289.96	\$ 489.74	\$ 51,014.48	\$ 0.0047	\$ 239.77	\$ 51,529.73	0.0577	0.000158	30															
	Oct-05	\$ 51,529.73	\$ -	\$ 51,529.73	\$ 0.0053	\$ 273.11	\$ 51,802.83	0.0623	0.000171	31															
	Nov-05	\$ 51,802.83	\$ 273.11	\$ 51,529.73	\$ 0.0051	\$ 262.80	\$ 52,065.63	0.0623	0.000171	30															
	Dec-05	\$ 52,065.63	\$ 535.91	\$ 51,529.73	\$ 0.0053	\$ 273.11	\$ 52,338.74	0.0623	0.000171	31															
	Jan-06	\$ 52,338.74	\$ -	\$ 52,338.74	\$ 0.0058	\$ 303.56	\$ 52,842.31	0.0678	0.000186	31															
	Feb-06	\$ 52,842.31	\$ 303.56	\$ 52,338.74	\$ 0.0052	\$ 272.16	\$ 52,914.47	0.0678	0.000186	28															
	Mar-06	\$ 52,914.47	\$ 575.73	\$ 52,338.74	\$ 0.0058	\$ 303.56	\$ 53,218.03	0.0678	0.000186	31															
	Apr-06	\$ 53,218.03	\$ -	\$ 53,218.03	\$ 0.0060	\$ 319.31	\$ 53,537.34	0.0730	0.000200	30															
	May-06	\$ 53,537.34	\$ 319.31	\$ 53,218.03	\$ 0.0062	\$ 329.95	\$ 53,867.29	0.0730	0.000200	31															
	Jun-06	\$ 53,867.29	\$ 649.26	\$ 53,218.03	\$ 0.0060	\$ 319.31	\$ 54,186.60	0.0730	0.000200	30															
	Jul-06	\$ 54,186.60	\$ -	\$ 54,186.60	\$ 0.0066	\$ 357.63	\$ 54,544.23	0.0774	0.000212	31															

Total Interest

\$ 3,529.75

Contract 50
July 2005

Collection date	August 18, 2005	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable <u>Interest</u>	Interest	Ending <u>balance</u>	Annual <u>Interest Rate</u>	Daily <u>Interest Rate</u>	Applicable <u>No. of Days</u>
	Aug-05	\$ 52,183.77	\$ -	\$ 52,183.77	\$ 0.0021	\$ 109.59	\$ 52,183.77	0.0577	0.000158	13
	Sep-05	\$ 52,293.36	\$ 109.59	\$ 52,183.77	\$ 0.0047	\$ 245.26	\$ 52,538.62	0.0577	0.000158	30
	Oct-05	\$ 52,538.62	\$ -	\$ 52,538.62	\$ 0.0053	\$ 278.45	\$ 52,817.07	0.0623	0.000171	31
	Nov-05	\$ 52,817.07	\$ 278.45	\$ 52,538.62	\$ 0.0051	\$ 267.95	\$ 53,085.02	0.0623	0.000171	30
	Dec-05	\$ 53,085.02	\$ 546.40	\$ 52,538.62	\$ 0.0053	\$ 278.45	\$ 53,363.48	0.0623	0.000171	31
	Jan-06	\$ 53,363.48	\$ -	\$ 53,363.48	\$ 0.0058	\$ 309.51	\$ 53,672.98	0.0678	0.000186	31
	Feb-06	\$ 53,672.98	\$ 309.51	\$ 53,363.48	\$ 0.0052	\$ 277.49	\$ 53,950.47	0.0678	0.000186	28
	Mar-06	\$ 53,950.47	\$ 587.00	\$ 53,363.48	\$ 0.0058	\$ 308.51	\$ 54,259.98	0.0678	0.000186	31
	Apr-06	\$ 54,259.98	\$ -	\$ 54,259.98	\$ 0.0060	\$ 325.56	\$ 54,585.54	0.0730	0.000200	30
	May-06	\$ 54,585.54	\$ 325.56	\$ 54,259.98	\$ 0.0062	\$ 338.41	\$ 54,921.95	0.0730	0.000200	31
	Jun-06	\$ 54,921.95	\$ 661.97	\$ 54,259.98	\$ 0.0060	\$ 325.56	\$ 55,247.51	0.0730	0.000200	30
	Jul-06	\$ 55,247.51	\$ -	\$ 55,247.51	\$ 0.0066	\$ 364.63	\$ 55,612.15	0.0774	0.000212	31
						\$ 3,428.38				

Total Interest

Contract 50
August 2005

Collection date	September 27, 2005	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable <u>Interest</u>	Interest	Ending <u>balance</u>	Annual <u>Interest Rate</u>	Daily <u>Interest Rate</u>	Applicable <u>No. of Days</u>
	Sep-05	\$ 51,253.64	\$ -	\$ 51,253.64	\$ 0.0005	\$ 25.63	\$ 51,279.26	0.0577	0.000158	3
	Oct-05	\$ 51,279.26	\$ -	\$ 51,279.26	\$ 0.0053	\$ 271.78	\$ 51,551.05	0.0623	0.000171	31
	Nov-05	\$ 51,551.05	\$ 271.78	\$ 51,279.26	\$ 0.0051	\$ 261.52	\$ 51,812.57	0.0623	0.000171	30
	Dec-05	\$ 51,812.57	\$ 533.30	\$ 51,279.26	\$ 0.0053	\$ 271.78	\$ 52,084.35	0.0623	0.000171	31
	Jan-06	\$ 52,084.35	\$ -	\$ 52,084.35	\$ 0.0058	\$ 302.09	\$ 52,386.44	0.0678	0.000186	31
	Feb-06	\$ 52,386.44	\$ 302.09	\$ 52,084.35	\$ 0.0052	\$ 270.84	\$ 52,657.28	0.0678	0.000186	28
	Mar-06	\$ 52,657.28	\$ 572.83	\$ 52,084.35	\$ 0.0058	\$ 302.09	\$ 52,959.37	0.0678	0.000186	31
	Apr-06	\$ 52,959.37	\$ -	\$ 52,959.37	\$ 0.0060	\$ 317.76	\$ 53,277.12	0.0730	0.000200	30
	May-06	\$ 53,277.12	\$ 317.76	\$ 52,959.37	\$ 0.0062	\$ 328.35	\$ 53,605.47	0.0730	0.000200	31
	Jun-06	\$ 53,605.47	\$ 646.10	\$ 52,959.37	\$ 0.0060	\$ 317.76	\$ 53,923.23	0.0730	0.000200	30
	Jul-06	\$ 53,923.23	\$ -	\$ 53,923.23	\$ 0.0066	\$ 355.89	\$ 54,279.12	0.0774	0.000212	31
						\$ 3,025.48				

Total Interest

Contract 50
September 2005

Collection date	October 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Oct-05	\$ 50,723.14	\$ -	\$ 50,723.14	\$ 0.0019	\$ 96.37	\$ 50,723.14	0.0623	0.000171	11
	Nov-05	\$ 50,819.51	\$ 96.37	\$ 50,723.14	\$ 0.0051	\$ 258.69	\$ 51,078.20	0.0623	0.000171	30
	Dec-05	\$ 51,078.20	\$ 527.52	\$ 50,723.14	\$ 0.0053	\$ 268.83	\$ 51,347.03	0.0623	0.000171	31
	Jan-06	\$ 51,347.03	\$ -	\$ 51,347.03	\$ 0.0058	\$ 297.81	\$ 51,644.84	0.0678	0.000186	31
	Feb-06	\$ 51,644.84	\$ 297.81	\$ 51,347.03	\$ 0.0052	\$ 267.00	\$ 51,911.85	0.0678	0.000186	28
	Mar-06	\$ 51,911.85	\$ 564.82	\$ 51,347.03	\$ 0.0058	\$ 297.81	\$ 52,209.66	0.0678	0.000186	31
	Apr-06	\$ 52,209.66	\$ -	\$ 52,209.66	\$ 0.0060	\$ 313.26	\$ 52,522.92	0.0730	0.000200	30
	May-06	\$ 52,522.92	\$ 313.26	\$ 52,209.66	\$ 0.0062	\$ 323.70	\$ 52,846.62	0.0730	0.000200	31
	Jun-06	\$ 52,846.62	\$ 636.96	\$ 52,209.66	\$ 0.0060	\$ 313.26	\$ 53,159.88	0.0730	0.000200	30
	Jul-06	\$ 53,159.88	\$ -	\$ 53,159.88	\$ 0.0066	\$ 350.86	\$ 53,510.73	0.0774	0.000212	31
						\$ 2,787.60				

Total Interest

Contract 50
October 2005

Collection date	December 14, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Dec-05	\$ 50,962.13	\$ -	\$ 50,962.13	\$ 0.0029	\$ 147.79	\$ 50,962.13	0.0623	0.000171	17
	Jan-06	\$ 51,109.92	\$ -	\$ 51,109.92	\$ 0.0058	\$ 296.44	\$ 51,406.35	0.0678	0.000186	31
	Feb-06	\$ 51,406.35	\$ 296.44	\$ 51,109.92	\$ 0.0052	\$ 265.77	\$ 51,672.12	0.0678	0.000186	28
	Mar-06	\$ 51,672.12	\$ 562.21	\$ 51,109.92	\$ 0.0058	\$ 286.44	\$ 51,968.56	0.0678	0.000186	31
	Apr-06	\$ 51,968.56	\$ -	\$ 51,968.56	\$ 0.0060	\$ 311.81	\$ 52,280.37	0.0730	0.000200	30
	May-06	\$ 52,280.37	\$ 311.81	\$ 51,968.56	\$ 0.0062	\$ 322.21	\$ 52,602.58	0.0730	0.000200	31
	Jun-06	\$ 52,602.58	\$ 634.02	\$ 51,968.56	\$ 0.0060	\$ 311.81	\$ 52,914.39	0.0730	0.000200	30
	Jul-06	\$ 52,914.39	\$ -	\$ 52,914.39	\$ 0.0066	\$ 349.23	\$ 53,263.63	0.0774	0.000212	31
						\$ 2,301.50				

Total Interest

Contract 50
November 2005

Collection date	March 21, 2006	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Mar-06	\$ 48,181.23	\$ -	\$ 48,181.23	\$ 0.0019	\$ 91.54	\$ 48,181.23	0.0678	0.000186	10
	Apr-06	\$ 48,272.78	\$ -	\$ 48,272.78	\$ 0.0060	\$ 289.64	\$ 48,272.78	0.0730	0.000200	30
	May-06	\$ 48,562.41	\$ 289.64	\$ 48,272.78	\$ 0.0062	\$ 299.29	\$ 48,562.41	0.0730	0.000200	31
	Jun-06	\$ 48,861.70	\$ 566.53	\$ 48,272.78	\$ 0.0060	\$ 289.64	\$ 48,861.70	0.0730	0.000200	30
	Jul-06	\$ 49,151.34	\$ -	\$ 49,151.34	\$ 0.0066	\$ 324.40	\$ 49,475.74	0.0774	0.000212	31
						\$ 1,294.51				

Total Interest

Contract 50 December 2005		<u>Balance used</u>	<u>Interest</u>	<u>Balance</u>	<u>Applicable</u>		<u>Ending</u>	<u>Annual</u>	<u>Daily</u>	<u>Applicable</u>
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>balance</u>	<u>Interest</u>	<u>Interest</u>	<u>No. of</u>
Collection date	March 21, 2006						\$ 50,182.87	<u>Rate</u>	<u>Rate</u>	<u>Days</u>
	Mar-06	\$ 50,182.87	\$ -	\$ 50,182.87	\$ 0.0019	\$ 95.35	\$ 50,278.22	0.0678	0.000186	10
	Apr-06	\$ 50,278.22	\$ -	\$ 50,278.22	\$ 0.0060	\$ 301.67	\$ 50,579.89	0.0730	0.000200	30
	May-06	\$ 50,579.89	\$ 301.67	\$ 50,278.22	\$ 0.0062	\$ 311.72	\$ 50,891.61	0.0730	0.000200	31
	Jun-06	\$ 50,891.61	\$ 613.39	\$ 50,278.22	\$ 0.0060	\$ 301.67	\$ 51,193.28	0.0730	0.000200	30
	Jul-06	\$ 51,193.28	\$ -	\$ 51,193.28	\$ 0.0066	\$ 337.88	\$ 51,531.16	0.0774	0.000212	31
Total Interest						\$ 1,348.29				

Contract 50 January 2006		<u>Balance used</u>	<u>Interest</u>	<u>Balance</u>	<u>Applicable</u>		<u>Ending</u>	<u>Annual</u>	<u>Daily</u>	<u>Applicable</u>
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>balance</u>	<u>Interest</u>	<u>Interest</u>	<u>No. of</u>
Collection date	March 23, 2006						\$ 49,575.82	<u>Rate</u>	<u>Rate</u>	<u>Days</u>
	Mar-06	\$ 49,575.82	\$ -	\$ 49,575.82	\$ 0.0015	\$ 74.36	\$ 49,650.18	0.0678	0.000186	8
	Apr-06	\$ 49,650.18	\$ -	\$ 49,650.18	\$ 0.0060	\$ 297.90	\$ 49,948.08	0.0730	0.000200	30
	May-06	\$ 49,948.08	\$ 297.90	\$ 49,650.18	\$ 0.0062	\$ 307.83	\$ 50,255.91	0.0730	0.000200	31
	Jun-06	\$ 50,255.91	\$ 605.73	\$ 49,650.18	\$ 0.0060	\$ 297.90	\$ 50,553.82	0.0730	0.000200	30
	Jul-06	\$ 50,553.82	\$ -	\$ 50,553.82	\$ 0.0066	\$ 333.66	\$ 50,887.47	0.0774	0.000212	31
Total Interest						\$ 1,311.65				

Contract 50 February 2006		<u>Balance used</u>	<u>Interest</u>	<u>Balance</u>	<u>Applicable</u>		<u>Ending</u>	<u>Annual</u>	<u>Daily</u>	<u>Applicable</u>
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>balance</u>	<u>Interest</u>	<u>Interest</u>	<u>No. of</u>
Collection date	July 18, 2006						\$ 52,761.88	<u>Rate</u>	<u>Rate</u>	<u>Days</u>
	Jul-06	\$ 52,761.88	\$ -	\$ 52,761.88	\$ 0.0028	\$ 147.73	\$ 52,909.59	0.0774	0.000212	13
Total Interest						\$ 147.73				

Contract 50 March 2006		<u>Balance used</u>	<u>Interest</u>	<u>Balance</u>	<u>Applicable</u>		<u>Ending</u>	<u>Annual</u>	<u>Daily</u>	<u>Applicable</u>
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>balance</u>	<u>Interest</u>	<u>Interest</u>	<u>No. of</u>
Collection date	July 18, 2006						\$ 48,296.52	<u>Rate</u>	<u>Rate</u>	<u>Days</u>
	Jul-06	\$ 48,296.52	\$ -	\$ 48,296.52	\$ 0.0028	\$ 135.23	\$ 48,431.75	0.0774	0.000212	13
Total Interest						\$ 135.23				

Contract 50 April 2006		<u>Balance used</u>	<u>Interest</u>	<u>Balance</u>	<u>Applicable</u>		<u>Ending</u>	<u>Annual</u>	<u>Daily</u>	<u>Applicable</u>
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>balance</u>	<u>Interest</u>	<u>Interest</u>	<u>No. of</u>
Collection date	July 18, 2006						\$ 5,422.40	<u>Rate</u>	<u>Rate</u>	<u>Days</u>
	Jul-06	\$ 5,422.40	\$ -	\$ 5,422.40	\$ 0.0028	\$ 15.18	\$ 5,437.58	0.0774	0.000212	13
Total Interest						\$ 15.18				

Total Interest - Contract 50

\$ 61,022.19

Contract 53
September 2004

Collection date	October 20, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Oct-04	\$ 22,384.13	\$ -	\$ 22,384.13	\$ 0.0013	\$ 29.10	\$ 22,384.13	0.0422	0.000116	11	
Nov-04	\$ 22,413.23	\$ 28.10	\$ 22,384.13	\$ 0.0035	\$ 78.34	\$ 22,413.23	0.0422	0.000116	30	
Dec-04	\$ 22,491.57	\$ 158.93	\$ 22,384.13	\$ 0.0036	\$ 80.58	\$ 22,491.57	0.0422	0.000116	31	
Jan-05	\$ 22,572.15	\$ -	\$ 22,572.15	\$ 0.0040	\$ 90.29	\$ 22,662.44	0.0475	0.000130	31	
Feb-05	\$ 22,662.44	\$ 90.29	\$ 22,572.15	\$ 0.0036	\$ 81.26	\$ 22,743.70	0.0475	0.000130	28	
Mar-05	\$ 22,743.70	\$ 171.55	\$ 22,572.15	\$ 0.0040	\$ 90.29	\$ 22,833.99	0.0475	0.000130	31	
Apr-05	\$ 22,833.99	\$ -	\$ 22,833.99	\$ 0.0044	\$ 100.47	\$ 22,934.46	0.0530	0.000145	30	
May-05	\$ 22,934.46	\$ 100.47	\$ 22,833.99	\$ 0.0045	\$ 102.75	\$ 23,037.21	0.0530	0.000145	31	
Jun-05	\$ 23,037.21	\$ 203.22	\$ 22,833.99	\$ 0.0044	\$ 100.47	\$ 23,137.68	0.0530	0.000145	30	
Jul-05	\$ 23,137.68	\$ -	\$ 23,137.68	\$ 0.0049	\$ 113.37	\$ 23,251.06	0.0577	0.000158	31	
Aug-05	\$ 23,251.06	\$ 113.37	\$ 23,137.68	\$ 0.0049	\$ 113.37	\$ 23,364.43	0.0577	0.000158	31	
Sep-05	\$ 23,364.43	\$ 222.12	\$ 23,137.68	\$ 0.0047	\$ 108.75	\$ 23,473.18	0.0577	0.000158	30	
Oct-05	\$ 23,473.18	\$ -	\$ 23,473.18	\$ 0.0053	\$ 124.41	\$ 23,597.59	0.0623	0.000171	31	
Nov-05	\$ 23,597.59	\$ 124.41	\$ 23,473.18	\$ 0.0051	\$ 119.71	\$ 23,717.30	0.0623	0.000171	30	
Dec-05	\$ 23,717.30	\$ 244.12	\$ 23,473.18	\$ 0.0053	\$ 124.41	\$ 23,841.71	0.0623	0.000171	31	
Jan-06	\$ 23,841.71	\$ -	\$ 23,841.71	\$ 0.0058	\$ 138.28	\$ 23,979.99	0.0678	0.000186	31	
Feb-06	\$ 23,979.99	\$ 138.28	\$ 23,841.71	\$ 0.0052	\$ 123.98	\$ 24,103.97	0.0678	0.000186	28	
Mar-06	\$ 24,103.97	\$ 262.26	\$ 23,841.71	\$ 0.0058	\$ 138.28	\$ 24,242.25	0.0678	0.000186	31	
Apr-06	\$ 24,242.25	\$ -	\$ 24,242.25	\$ 0.0060	\$ 145.45	\$ 24,387.70	0.0730	0.000200	30	
May-06	\$ 24,387.70	\$ 145.45	\$ 24,242.25	\$ 0.0062	\$ 150.30	\$ 24,538.01	0.0730	0.000200	31	
Jun-06	\$ 24,538.01	\$ 295.76	\$ 24,242.25	\$ 0.0060	\$ 145.45	\$ 24,683.46	0.0730	0.000200	30	
Jul-06	\$ 24,683.46	\$ -	\$ 24,683.46	\$ 0.0066	\$ 162.91	\$ 24,846.37	0.0774	0.000212	31	

Total Interest \$ 2,462.24

Contract 53
October 2004

Collection date

November 19, 2004

Month	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Nov-04	\$ 22,227.27	\$ -	\$ 22,227.27	\$ 0.0013	\$ 22,227.27	0.0422	0.000116	11
Dec-04	\$ 22,256.16	\$ 28.90	\$ 22,227.27	\$ 0.0036	\$ 22,256.16	0.0422	0.000116	31
Jan-05	\$ 22,336.18	\$ -	\$ 22,336.18	\$ 0.0040	\$ 22,336.18	0.0475	0.000130	31
Feb-05	\$ 22,425.53	\$ 89.34	\$ 22,336.18	\$ 0.0036	\$ 22,425.53	0.0475	0.000130	28
Mar-05	\$ 22,505.94	\$ 169.75	\$ 22,336.18	\$ 0.0040	\$ 22,505.94	0.0475	0.000130	31
Apr-05	\$ 22,585.28	\$ -	\$ 22,595.28	\$ 0.0044	\$ 22,684.70	0.0530	0.000145	30
May-05	\$ 22,684.70	\$ 99.42	\$ 22,595.28	\$ 0.0045	\$ 22,796.38	0.0530	0.000145	31
Jun-05	\$ 22,786.38	\$ 201.10	\$ 22,595.28	\$ 0.0044	\$ 22,895.80	0.0530	0.000145	30
Jul-05	\$ 22,895.80	\$ -	\$ 22,895.80	\$ 0.0049	\$ 23,007.99	0.0577	0.000158	31
Aug-05	\$ 23,007.99	\$ 112.19	\$ 22,895.80	\$ 0.0049	\$ 23,120.18	0.0577	0.000158	31
Sep-05	\$ 23,120.18	\$ 219.80	\$ 22,895.80	\$ 0.0047	\$ 23,227.79	0.0577	0.000158	30
Oct-05	\$ 23,227.79	\$ -	\$ 23,227.79	\$ 0.0053	\$ 23,350.89	0.0623	0.000171	31
Nov-05	\$ 23,350.89	\$ 123.11	\$ 23,227.79	\$ 0.0051	\$ 23,469.36	0.0623	0.000171	30
Dec-05	\$ 23,469.36	\$ 241.57	\$ 23,227.79	\$ 0.0053	\$ 23,592.46	0.0678	0.000171	31
Jan-06	\$ 23,592.46	\$ -	\$ 23,592.46	\$ 0.0058	\$ 23,729.30	0.0678	0.000186	31
Feb-06	\$ 23,729.30	\$ 136.84	\$ 23,592.46	\$ 0.0052	\$ 23,851.98	0.0678	0.000186	28
Mar-06	\$ 23,851.98	\$ 259.52	\$ 23,592.46	\$ 0.0058	\$ 23,988.82	0.0678	0.000186	31
Apr-06	\$ 23,988.82	\$ -	\$ 23,988.82	\$ 0.0060	\$ 24,132.75	0.0730	0.000200	30
May-06	\$ 24,132.75	\$ 143.93	\$ 23,988.82	\$ 0.0062	\$ 24,281.48	0.0730	0.000200	31
Jun-06	\$ 24,281.48	\$ 282.66	\$ 23,988.82	\$ 0.0060	\$ 24,425.41	0.0730	0.000200	30
Jul-06	\$ 24,425.41	\$ -	\$ 24,425.41	\$ 0.0066	\$ 24,586.62	0.0774	0.000212	31

Total Interest

\$ 2,359.35

Contract 53
November 2004

Collection date	December 20, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Dec-04	\$ 21,226.65	\$ -	\$ 21,226.65	\$ 0.0013	\$ 27.59	\$ 21,226.65	0.0422	0.000116	11
	Jan-05	\$ 21,254.24	\$ -	\$ 21,254.24	\$ 0.0040	\$ 85.02	\$ 21,254.24	0.0475	0.000130	31
	Feb-05	\$ 21,339.26	\$ 85.02	\$ 21,254.24	\$ 0.0036	\$ 76.52	\$ 21,339.26	0.0475	0.000130	28
	Mar-05	\$ 21,415.78	\$ 161.53	\$ 21,254.24	\$ 0.0040	\$ 85.02	\$ 21,500.79	0.0475	0.000130	31
	Apr-05	\$ 21,500.79	\$ -	\$ 21,500.79	\$ 0.0044	\$ 94.60	\$ 21,595.40	0.0530	0.000145	30
	May-05	\$ 21,595.40	\$ 94.60	\$ 21,500.79	\$ 0.0045	\$ 96.75	\$ 21,692.15	0.0530	0.000145	31
	Jun-05	\$ 21,692.15	\$ 191.36	\$ 21,500.79	\$ 0.0044	\$ 94.60	\$ 21,786.75	0.0530	0.000145	30
	Jul-05	\$ 21,786.75	\$ -	\$ 21,786.75	\$ 0.0049	\$ 106.76	\$ 21,893.51	0.0577	0.000158	31
	Aug-05	\$ 21,893.51	\$ 106.76	\$ 21,786.75	\$ 0.0049	\$ 106.76	\$ 22,000.26	0.0577	0.000158	31
	Sep-05	\$ 22,000.26	\$ 209.15	\$ 21,786.75	\$ 0.0047	\$ 102.40	\$ 22,102.66	0.0577	0.000158	30
	Oct-05	\$ 22,102.66	\$ -	\$ 22,102.66	\$ 0.0053	\$ 117.14	\$ 22,219.81	0.0623	0.000171	31
	Nov-05	\$ 22,219.81	\$ 117.14	\$ 22,102.66	\$ 0.0051	\$ 112.72	\$ 22,332.53	0.0623	0.000171	30
	Dec-05	\$ 22,332.53	\$ 229.87	\$ 22,102.66	\$ 0.0053	\$ 117.14	\$ 22,449.67	0.0623	0.000171	31
	Jan-06	\$ 22,449.67	\$ -	\$ 22,449.67	\$ 0.0058	\$ 130.21	\$ 22,579.88	0.0678	0.000186	31
	Feb-06	\$ 22,579.88	\$ 130.21	\$ 22,449.67	\$ 0.0052	\$ 116.74	\$ 22,696.62	0.0678	0.000186	28
	Mar-06	\$ 22,696.62	\$ 246.95	\$ 22,449.67	\$ 0.0058	\$ 130.21	\$ 22,826.83	0.0678	0.000186	31
	Apr-06	\$ 22,826.83	\$ -	\$ 22,826.83	\$ 0.0060	\$ 136.96	\$ 22,963.79	0.0730	0.000200	30
	May-06	\$ 22,963.79	\$ 136.96	\$ 22,826.83	\$ 0.0062	\$ 141.53	\$ 23,105.32	0.0730	0.000200	31
	Jun-06	\$ 23,105.32	\$ 278.49	\$ 22,826.83	\$ 0.0060	\$ 136.96	\$ 23,242.28	0.0730	0.000200	30
	Jul-06	\$ 23,242.28	\$ -	\$ 23,242.28	\$ 0.0068	\$ 153.40	\$ 23,395.68	0.0774	0.000212	31
						\$ 2,169.03				

Total Interest

Contract 53
December 2004

Collection date	January 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Jan-05	\$ 24,116.25	\$ -	\$ 24,116.25	\$ 0.0014	\$ 33.76	\$ 24,116.25	0.0475	0.000130	11
	Feb-05	\$ 24,150.01	\$ 33.76	\$ 24,116.25	\$ 0.0036	\$ 86.82	\$ 24,150.01	0.0475	0.000130	28
	Mar-05	\$ 24,236.83	\$ 183.28	\$ 24,116.25	\$ 0.0040	\$ 96.47	\$ 24,236.83	0.0475	0.000130	31
	Apr-05	\$ 24,333.30	\$ -	\$ 24,333.30	\$ 0.0044	\$ 107.07	\$ 24,440.36	0.0530	0.000145	30
	May-05	\$ 24,440.36	\$ 107.07	\$ 24,333.30	\$ 0.0045	\$ 109.50	\$ 24,549.86	0.0530	0.000145	31
	Jun-05	\$ 24,549.86	\$ 216.57	\$ 24,333.30	\$ 0.0044	\$ 107.07	\$ 24,656.93	0.0530	0.000145	30
	Jul-05	\$ 24,656.93	\$ -	\$ 24,656.93	\$ 0.0049	\$ 120.82	\$ 24,777.75	0.0577	0.000158	31
	Aug-05	\$ 24,777.75	\$ 120.82	\$ 24,656.93	\$ 0.0049	\$ 120.82	\$ 24,898.57	0.0577	0.000158	31
	Sep-05	\$ 24,898.57	\$ 236.71	\$ 24,656.93	\$ 0.0047	\$ 115.99	\$ 25,014.45	0.0577	0.000158	30
	Oct-05	\$ 25,014.45	\$ -	\$ 25,014.45	\$ 0.0053	\$ 132.58	\$ 25,147.03	0.0623	0.000171	31
	Nov-05	\$ 25,147.03	\$ 132.58	\$ 25,014.45	\$ 0.0051	\$ 127.57	\$ 25,274.61	0.0623	0.000171	30
	Dec-05	\$ 25,274.61	\$ 280.15	\$ 25,014.45	\$ 0.0053	\$ 132.58	\$ 25,407.18	0.0623	0.000171	31
	Jan-06	\$ 25,407.18	\$ -	\$ 25,407.18	\$ 0.0058	\$ 147.36	\$ 25,554.54	0.0678	0.000186	31
	Feb-06	\$ 25,554.54	\$ 147.36	\$ 25,407.18	\$ 0.0052	\$ 132.12	\$ 25,686.66	0.0678	0.000186	28
	Mar-06	\$ 25,686.66	\$ 279.48	\$ 25,407.18	\$ 0.0058	\$ 147.36	\$ 25,834.02	0.0678	0.000186	31
	Apr-06	\$ 25,834.02	\$ -	\$ 25,834.02	\$ 0.0060	\$ 155.00	\$ 25,989.03	0.0730	0.000200	30
	May-06	\$ 25,989.03	\$ 155.00	\$ 25,834.02	\$ 0.0062	\$ 160.17	\$ 26,149.20	0.0730	0.000200	31
	Jun-06	\$ 26,149.20	\$ 315.18	\$ 25,834.02	\$ 0.0060	\$ 155.00	\$ 26,304.20	0.0730	0.000200	30
	Jul-06	\$ 26,304.20	\$ -	\$ 26,304.20	\$ 0.0066	\$ 173.61	\$ 26,477.81	0.0774	0.000212	31
						\$ 2,361.56				

Total Interest

Contract 53
January 2005

Collection date

February 18, 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Feb-05	\$ 24,804.25	\$ -	\$ 9,437.00	\$ 0.0013	\$ 24,804.25	0.0475	0.000130	10
Mar-05	\$ 24,816.52	\$ 12.27	\$ 9,437.00	\$ 0.0040	\$ 24,816.52	0.0475	0.000130	31
Apr-05	\$ 24,854.27	\$ -	\$ 24,854.27	\$ 0.0044	\$ 24,854.27	0.0530	0.000145	30
May-05	\$ 24,963.63	\$ 109.36	\$ 24,854.27	\$ 0.0045	\$ 24,963.63	0.0530	0.000145	31
Jun-05	\$ 25,075.47	\$ 221.20	\$ 24,854.27	\$ 0.0044	\$ 25,075.47	0.0530	0.000145	30
Jul-05	\$ 25,184.83	\$ -	\$ 25,184.83	\$ 0.0049	\$ 25,184.83	0.0577	0.000158	31
Aug-05	\$ 25,308.23	\$ 123.41	\$ 25,184.83	\$ 0.0049	\$ 25,308.23	0.0577	0.000158	31
Sep-05	\$ 25,431.64	\$ 241.77	\$ 25,184.83	\$ 0.0047	\$ 25,431.64	0.0577	0.000158	30
Oct-05	\$ 25,550.01	\$ -	\$ 25,550.01	\$ 0.0053	\$ 25,550.01	0.0623	0.000171	31
Nov-05	\$ 25,685.42	\$ 135.42	\$ 25,550.01	\$ 0.0051	\$ 25,685.42	0.0623	0.000171	30
Dec-05	\$ 25,815.73	\$ 265.72	\$ 25,550.01	\$ 0.0053	\$ 25,815.73	0.0623	0.000171	31
Jan-06	\$ 25,951.14	\$ -	\$ 25,951.14	\$ 0.0058	\$ 25,951.14	0.0678	0.000186	31
Feb-06	\$ 26,101.66	\$ 150.52	\$ 25,951.14	\$ 0.0052	\$ 26,101.66	0.0678	0.000186	28
Mar-06	\$ 26,236.61	\$ 285.46	\$ 25,951.14	\$ 0.0058	\$ 26,236.61	0.0678	0.000186	31
Apr-06	\$ 26,387.12	\$ -	\$ 26,387.12	\$ 0.0060	\$ 26,387.12	0.0730	0.000200	30
May-06	\$ 26,545.45	\$ 158.32	\$ 26,387.12	\$ 0.0062	\$ 26,545.45	0.0730	0.000200	31
Jun-06	\$ 26,708.05	\$ 321.92	\$ 26,387.12	\$ 0.0060	\$ 26,708.05	0.0730	0.000200	30
Jul-06	\$ 26,867.37	\$ -	\$ 26,867.37	\$ 0.0066	\$ 26,867.37	0.0774	0.000212	31

Total Interest

\$ 2,240.44

Contract 53
February 2005

Collection date

March 21, 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Mar-05	\$ 24,391.45	\$ -	\$ 24,391.45	\$ 0.0013	\$ 24,391.45	0.0475	0.000130	10
Apr-05	\$ 24,423.16	\$ -	\$ 24,423.16	\$ 0.0044	\$ 24,423.16	0.0530	0.000145	30
May-05	\$ 24,530.62	\$ 107.46	\$ 24,423.16	\$ 0.0045	\$ 24,530.62	0.0530	0.000145	31
Jun-05	\$ 24,640.53	\$ 217.37	\$ 24,423.16	\$ 0.0044	\$ 24,640.53	0.0530	0.000145	30
Jul-05	\$ 24,747.99	\$ -	\$ 24,747.99	\$ 0.0049	\$ 24,747.99	0.0577	0.000158	31
Aug-05	\$ 24,868.25	\$ 121.27	\$ 24,747.99	\$ 0.0049	\$ 24,868.25	0.0577	0.000158	31
Sep-05	\$ 24,990.52	\$ 237.58	\$ 24,747.99	\$ 0.0047	\$ 24,990.52	0.0577	0.000158	30
Oct-05	\$ 25,106.83	\$ -	\$ 25,106.83	\$ 0.0053	\$ 25,106.83	0.0623	0.000171	31
Nov-05	\$ 25,239.90	\$ 133.07	\$ 25,106.83	\$ 0.0051	\$ 25,239.90	0.0623	0.000171	30
Dec-05	\$ 25,367.94	\$ 261.11	\$ 25,106.83	\$ 0.0053	\$ 25,367.94	0.0623	0.000171	31
Jan-06	\$ 25,501.01	\$ -	\$ 25,501.01	\$ 0.0058	\$ 25,501.01	0.0678	0.000186	31
Feb-06	\$ 25,648.92	\$ 147.91	\$ 25,501.01	\$ 0.0052	\$ 25,648.92	0.0678	0.000186	28
Mar-06	\$ 25,781.52	\$ 280.51	\$ 25,501.01	\$ 0.0058	\$ 25,781.52	0.0678	0.000186	31
Apr-06	\$ 25,929.43	\$ -	\$ 25,929.43	\$ 0.0060	\$ 25,929.43	0.0730	0.000200	30
May-06	\$ 26,085.00	\$ 155.58	\$ 25,929.43	\$ 0.0062	\$ 26,085.00	0.0730	0.000200	31
Jun-06	\$ 26,245.77	\$ 316.34	\$ 25,929.43	\$ 0.0060	\$ 26,245.77	0.0730	0.000200	30
Jul-06	\$ 26,401.34	\$ -	\$ 26,401.34	\$ 0.0066	\$ 26,401.34	0.0774	0.000212	31

Total Interest

\$ 2,184.14

Contract 53
March 2005

Collection date	April 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Apr-05	\$ 23,393.85	\$ -	\$ 23,393.85	\$ 0.0015	\$ 35.09	\$ 23,393.85	0.0530	0.000145	10
	May-05	\$ 23,428.94	\$ 35.09	\$ 23,393.85	\$ 0.0045	\$ 105.27	\$ 23,428.94	0.0530	0.000145	31
	Jun-05	\$ 23,534.21	\$ 208.21	\$ 23,393.85	\$ 0.0044	\$ 102.93	\$ 23,534.21	0.0530	0.000145	30
	Jul-05	\$ 23,637.15	\$ -	\$ 23,637.15	\$ 0.0049	\$ 115.82	\$ 23,752.97	0.0577	0.000158	31
	Aug-05	\$ 23,752.97	\$ 115.82	\$ 23,637.15	\$ 0.0049	\$ 115.82	\$ 23,868.79	0.0577	0.000158	31
	Sep-05	\$ 23,868.79	\$ 226.92	\$ 23,637.15	\$ 0.0047	\$ 111.09	\$ 23,979.88	0.0577	0.000158	30
	Oct-05	\$ 23,979.88	\$ -	\$ 23,979.88	\$ 0.0053	\$ 127.09	\$ 24,106.98	0.0623	0.000171	31
	Nov-05	\$ 24,106.98	\$ 127.09	\$ 23,979.88	\$ 0.0051	\$ 122.30	\$ 24,228.28	0.0623	0.000171	30
	Dec-05	\$ 24,229.28	\$ 249.39	\$ 23,979.88	\$ 0.0053	\$ 127.09	\$ 24,356.37	0.0623	0.000171	31
	Jan-06	\$ 24,356.37	\$ -	\$ 24,356.37	\$ 0.0058	\$ 141.27	\$ 24,497.64	0.0678	0.000186	31
	Feb-06	\$ 24,497.64	\$ 141.27	\$ 24,356.37	\$ 0.0052	\$ 126.65	\$ 24,624.29	0.0678	0.000186	28
	Mar-06	\$ 24,624.29	\$ 267.92	\$ 24,356.37	\$ 0.0058	\$ 141.27	\$ 24,765.56	0.0678	0.000186	31
	Apr-06	\$ 24,765.56	\$ -	\$ 24,765.56	\$ 0.0060	\$ 148.59	\$ 24,914.15	0.0730	0.000200	30
	May-06	\$ 24,914.15	\$ 148.59	\$ 24,765.56	\$ 0.0062	\$ 153.55	\$ 25,067.70	0.0730	0.000200	31
	Jun-06	\$ 25,067.70	\$ 302.14	\$ 24,765.56	\$ 0.0060	\$ 148.59	\$ 25,216.29	0.0730	0.000200	30
	Jul-06	\$ 25,216.29	\$ -	\$ 25,216.29	\$ 0.0066	\$ 166.43	\$ 25,382.72	0.0774	0.000212	31
	Total Interest					\$ 1,988.87				

Contract 53
April 2005

Collection date	May 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	May-05	\$ 22,494.35	\$ -	\$ 22,494.35	\$ 0.0016	\$ 35.99	\$ 22,494.35	0.0530	0.000145	11
	Jun-05	\$ 22,530.34	\$ 35.99	\$ 22,494.35	\$ 0.0044	\$ 98.98	\$ 22,530.34	0.0530	0.000145	30
	Jul-05	\$ 22,629.32	\$ -	\$ 22,629.32	\$ 0.0049	\$ 110.88	\$ 22,740.20	0.0577	0.000158	31
	Aug-05	\$ 22,740.20	\$ 110.88	\$ 22,629.32	\$ 0.0049	\$ 110.88	\$ 22,851.08	0.0577	0.000158	31
	Sep-05	\$ 22,851.08	\$ 217.24	\$ 22,629.32	\$ 0.0047	\$ 106.36	\$ 22,957.44	0.0577	0.000158	30
	Oct-05	\$ 22,957.44	\$ -	\$ 22,957.44	\$ 0.0053	\$ 121.67	\$ 23,079.12	0.0623	0.000171	31
	Nov-05	\$ 23,079.12	\$ 121.67	\$ 22,957.44	\$ 0.0051	\$ 117.08	\$ 23,196.20	0.0623	0.000171	30
	Dec-05	\$ 23,196.20	\$ 238.76	\$ 22,957.44	\$ 0.0053	\$ 121.67	\$ 23,317.87	0.0623	0.000171	31
	Jan-06	\$ 23,317.87	\$ -	\$ 23,317.87	\$ 0.0058	\$ 135.24	\$ 23,453.12	0.0678	0.000186	31
	Feb-06	\$ 23,453.12	\$ 135.24	\$ 23,317.87	\$ 0.0052	\$ 121.25	\$ 23,574.37	0.0678	0.000186	28
	Mar-06	\$ 23,574.37	\$ 256.50	\$ 23,317.87	\$ 0.0058	\$ 135.24	\$ 23,709.61	0.0678	0.000186	31
	Apr-06	\$ 23,709.61	\$ -	\$ 23,709.61	\$ 0.0060	\$ 142.26	\$ 23,851.87	0.0730	0.000200	30
	May-06	\$ 23,851.87	\$ 142.26	\$ 23,709.61	\$ 0.0062	\$ 147.00	\$ 23,998.87	0.0730	0.000200	31
	Jun-06	\$ 23,998.87	\$ 289.26	\$ 23,709.61	\$ 0.0060	\$ 142.26	\$ 24,141.13	0.0730	0.000200	30
	Jul-06	\$ 24,141.13	\$ -	\$ 24,141.13	\$ 0.0066	\$ 159.33	\$ 24,300.46	0.0774	0.000212	31
	Total Interest					\$ 1,806.11				

Contract 53
May 2005

Collection date	June 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Jun-05	\$ 22,943.22	\$ -	\$ 22,943.22	\$ 0.0013	\$ 29.83	\$ 22,943.22	0.0530	0.000145	9
	Jul-05	\$ 22,973.05	\$ -	\$ 22,973.05	\$ 0.0049	\$ 112.57	\$ 23,085.61	0.0577	0.000158	31
	Aug-05	\$ 23,085.61	\$ 112.57	\$ 22,973.05	\$ 0.0049	\$ 112.57	\$ 23,198.18	0.0577	0.000158	31
	Sep-05	\$ 23,198.18	\$ 220.54	\$ 22,973.05	\$ 0.0047	\$ 107.97	\$ 23,306.16	0.0577	0.000158	30
	Oct-05	\$ 23,306.16	\$ -	\$ 23,306.16	\$ 0.0053	\$ 123.52	\$ 23,429.68	0.0623	0.000171	31
	Nov-05	\$ 23,429.68	\$ 123.52	\$ 23,306.16	\$ 0.0051	\$ 118.86	\$ 23,548.54	0.0623	0.000171	30
	Dec-05	\$ 23,548.54	\$ 242.38	\$ 23,306.16	\$ 0.0053	\$ 123.52	\$ 23,672.06	0.0623	0.000171	31
	Jan-06	\$ 23,672.06	\$ -	\$ 23,672.06	\$ 0.0058	\$ 137.30	\$ 23,809.36	0.0678	0.000186	31
	Feb-06	\$ 23,809.36	\$ 137.30	\$ 23,672.06	\$ 0.0052	\$ 123.09	\$ 23,932.45	0.0678	0.000186	28
	Mar-06	\$ 23,932.45	\$ 260.39	\$ 23,672.06	\$ 0.0058	\$ 137.30	\$ 24,069.75	0.0678	0.000186	31
	Apr-06	\$ 24,069.75	\$ -	\$ 24,069.75	\$ 0.0060	\$ 144.42	\$ 24,214.17	0.0730	0.000200	30
	May-06	\$ 24,214.17	\$ 144.42	\$ 24,069.75	\$ 0.0062	\$ 149.23	\$ 24,363.40	0.0730	0.000200	31
	Jun-06	\$ 24,363.40	\$ 293.65	\$ 24,069.75	\$ 0.0060	\$ 144.42	\$ 24,507.82	0.0730	0.000200	30
	Jul-06	\$ 24,507.82	\$ -	\$ 24,507.82	\$ 0.0066	\$ 161.75	\$ 24,669.57	0.0774	0.000212	31
						\$ 1,726.35				

Total Interest

Contract 53
June 2005

Collection date	July 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Jul-05	\$ 22,876.05	\$ -	\$ 22,876.05	\$ 0.0017	\$ 38.89	\$ 22,876.05	0.0577	0.000158	11
	Aug-05	\$ 22,914.94	\$ 38.89	\$ 22,876.05	\$ 0.0049	\$ 112.09	\$ 22,914.94	0.0577	0.000158	31
	Sep-05	\$ 23,027.03	\$ 219.61	\$ 22,876.05	\$ 0.0047	\$ 107.52	\$ 23,134.55	0.0577	0.000158	30
	Oct-05	\$ 23,134.55	\$ -	\$ 23,134.55	\$ 0.0053	\$ 122.61	\$ 23,257.16	0.0623	0.000171	31
	Nov-05	\$ 23,257.16	\$ 122.61	\$ 23,134.55	\$ 0.0051	\$ 117.99	\$ 23,375.15	0.0623	0.000171	30
	Dec-05	\$ 23,375.15	\$ 240.60	\$ 23,134.55	\$ 0.0053	\$ 122.61	\$ 23,497.76	0.0623	0.000171	31
	Jan-06	\$ 23,497.76	\$ -	\$ 23,497.76	\$ 0.0058	\$ 136.29	\$ 23,634.05	0.0678	0.000186	31
	Feb-06	\$ 23,634.05	\$ 136.29	\$ 23,497.76	\$ 0.0052	\$ 122.19	\$ 23,756.24	0.0678	0.000186	28
	Mar-06	\$ 23,756.24	\$ 258.48	\$ 23,497.76	\$ 0.0058	\$ 136.29	\$ 23,892.52	0.0678	0.000186	31
	Apr-06	\$ 23,892.52	\$ -	\$ 23,892.52	\$ 0.0060	\$ 143.36	\$ 24,035.88	0.0730	0.000200	30
	May-06	\$ 24,035.88	\$ 143.36	\$ 23,892.52	\$ 0.0062	\$ 148.13	\$ 24,184.01	0.0730	0.000200	31
	Jun-06	\$ 24,184.01	\$ 291.49	\$ 23,892.52	\$ 0.0060	\$ 143.36	\$ 24,327.37	0.0730	0.000200	30
	Jul-06	\$ 24,327.37	\$ -	\$ 24,327.37	\$ 0.0066	\$ 160.56	\$ 24,487.93	0.0774	0.000212	31
						\$ 1,611.88				

Total Interest

Contract 53
July 2005

Collection date	August 19, 2005	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
		\$ 22,944.79	\$ -	\$ 22,944.79	\$ 43.60	\$ 22,944.79	\$ 0.0019	\$ 43.80	\$ 22,944.79	0.0577	0.000158	12				\$ 22,988.39	\$ 43.80	\$ 22,988.39	0.0577	0.000158	12	
		\$ 22,988.39	\$ 43.60	\$ 22,944.79	\$ 0.0047	\$ 23,096.23	\$ 0.0053	\$ 107.84	\$ 23,096.23	0.0577	0.000158	30				\$ 23,096.23	\$ 107.84	\$ 23,096.23	0.0577	0.000158	30	
		\$ 23,096.23	-	\$ 23,096.23	\$ 0.0053	\$ 23,096.23	\$ 0.0051	\$ 122.41	\$ 23,096.23	0.0623	0.000171	31				\$ 23,218.64	\$ 122.41	\$ 23,218.64	0.0623	0.000171	31	
		\$ 23,218.64	\$ 122.41	\$ 23,096.23	\$ 0.0051	\$ 23,096.23	\$ 0.0053	\$ 117.79	\$ 23,336.43	0.0623	0.000171	30				\$ 23,336.43	\$ 117.79	\$ 23,336.43	0.0623	0.000171	30	
		\$ 23,336.43	\$ 240.20	\$ 23,096.23	\$ 0.0053	\$ 23,096.23	\$ 0.0053	\$ 122.41	\$ 23,458.84	0.0623	0.000171	31				\$ 23,458.84	\$ 122.41	\$ 23,458.84	0.0623	0.000171	31	
		\$ 23,458.84	-	\$ 23,458.84	\$ 0.0058	\$ 23,458.84	\$ 0.0058	\$ 136.06	\$ 23,594.90	0.0678	0.000186	31				\$ 23,594.90	\$ 136.06	\$ 23,594.90	0.0678	0.000186	31	
		\$ 23,594.90	\$ 136.06	\$ 23,458.84	\$ 0.0052	\$ 23,458.84	\$ 0.0052	\$ 121.99	\$ 23,716.88	0.0678	0.000186	28				\$ 23,716.88	\$ 121.99	\$ 23,716.88	0.0678	0.000186	28	
		\$ 23,716.88	\$ 258.05	\$ 23,458.84	\$ 0.0058	\$ 23,458.84	\$ 0.0058	\$ 136.06	\$ 23,852.95	0.0678	0.000186	31				\$ 23,852.95	\$ 136.06	\$ 23,852.95	0.0678	0.000186	31	
		\$ 23,852.95	-	\$ 23,852.95	\$ 0.0060	\$ 23,852.95	\$ 0.0060	\$ 143.12	\$ 23,996.06	0.0730	0.000200	30				\$ 23,996.06	\$ 143.12	\$ 23,996.06	0.0730	0.000200	30	
		\$ 23,996.06	\$ 143.12	\$ 23,852.95	\$ 0.0062	\$ 23,852.95	\$ 0.0062	\$ 147.89	\$ 24,143.95	0.0730	0.000200	31				\$ 24,143.95	\$ 147.89	\$ 24,143.95	0.0730	0.000200	31	
		\$ 24,143.95	\$ 291.01	\$ 23,852.95	\$ 0.0060	\$ 23,852.95	\$ 0.0060	\$ 143.12	\$ 24,287.07	0.0730	0.000200	30				\$ 24,287.07	\$ 143.12	\$ 24,287.07	0.0730	0.000200	30	
		\$ 24,287.07	-	\$ 24,287.07	\$ 0.0066	\$ 24,287.07	\$ 0.0066	\$ 160.29	\$ 24,447.36	0.0774	0.000212	31				\$ 24,447.36	\$ 160.29	\$ 24,447.36	0.0774	0.000212	31	

Total Interest \$ 1,502.57

Contract 53
August 2005

Collection date	September 20, 2005	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
		\$ 22,876.11	\$ -	\$ 22,876.11	\$ 0.0013	\$ 22,876.11	\$ 0.0013	\$ 29.74	\$ 22,876.11	0.0577	0.000158	8				\$ 22,905.85	\$ 29.74	\$ 22,905.85	0.0577	0.000158	8
		\$ 22,905.85	\$ -	\$ 22,905.85	\$ 0.0053	\$ 22,905.85	\$ 0.0053	\$ 121.40	\$ 22,905.85	0.0623	0.000171	31				\$ 23,027.25	\$ 121.40	\$ 23,027.25	0.0623	0.000171	31
		\$ 23,027.25	\$ 121.40	\$ 22,905.85	\$ 0.0051	\$ 22,905.85	\$ 0.0051	\$ 116.82	\$ 23,144.07	0.0623	0.000171	30				\$ 23,144.07	\$ 116.82	\$ 23,144.07	0.0623	0.000171	30
		\$ 23,144.07	\$ 238.22	\$ 22,905.85	\$ 0.0053	\$ 22,905.85	\$ 0.0053	\$ 121.40	\$ 23,265.47	0.0623	0.000171	31				\$ 23,265.47	\$ 121.40	\$ 23,265.47	0.0623	0.000171	31
		\$ 23,265.47	-	\$ 23,265.47	\$ 0.0058	\$ 23,265.47	\$ 0.0058	\$ 134.94	\$ 23,400.41	0.0678	0.000186	31				\$ 23,400.41	\$ 134.94	\$ 23,400.41	0.0678	0.000186	31
		\$ 23,400.41	\$ 134.94	\$ 23,265.47	\$ 0.0052	\$ 23,265.47	\$ 0.0052	\$ 120.98	\$ 23,521.39	0.0678	0.000186	28				\$ 23,521.39	\$ 120.98	\$ 23,521.39	0.0678	0.000186	28
		\$ 23,521.39	\$ 255.92	\$ 23,265.47	\$ 0.0058	\$ 23,265.47	\$ 0.0058	\$ 134.94	\$ 23,656.33	0.0678	0.000186	31				\$ 23,656.33	\$ 134.94	\$ 23,656.33	0.0678	0.000186	31
		\$ 23,656.33	-	\$ 23,656.33	\$ 0.0060	\$ 23,656.33	\$ 0.0060	\$ 141.94	\$ 23,798.27	0.0730	0.000200	30				\$ 23,798.27	\$ 141.94	\$ 23,798.27	0.0730	0.000200	30
		\$ 23,798.27	\$ 141.94	\$ 23,656.33	\$ 0.0062	\$ 23,656.33	\$ 0.0062	\$ 146.67	\$ 23,944.94	0.0730	0.000200	31				\$ 23,944.94	\$ 146.67	\$ 23,944.94	0.0730	0.000200	31
		\$ 23,944.94	\$ 288.61	\$ 23,656.33	\$ 0.0060	\$ 23,656.33	\$ 0.0060	\$ 141.94	\$ 24,086.88	0.0730	0.000200	30				\$ 24,086.88	\$ 141.94	\$ 24,086.88	0.0730	0.000200	30
		\$ 24,086.88	-	\$ 24,086.88	\$ 0.0066	\$ 24,086.88	\$ 0.0066	\$ 158.97	\$ 24,245.85	0.0774	0.000212	31				\$ 24,245.85	\$ 158.97	\$ 24,245.85	0.0774	0.000212	31

Total Interest \$ 1,389.74

Contract 53 September 2005		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	October 20, 2005	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
		\$ 22,668.05	\$ -	\$ 22,668.05	\$ 0.0019	\$ 43.07	\$ 22,711.12	0.0623	0.000171	11
	Oct-05	\$ 22,711.12	\$ 43.07	\$ 22,668.05	\$ 0.0051	\$ 115.61	\$ 22,826.73	0.0623	0.000171	30
	Nov-05	\$ 22,826.73	\$ 235.75	\$ 22,668.05	\$ 0.0053	\$ 120.14	\$ 22,946.87	0.0623	0.000171	31
	Dec-05	\$ 22,946.87	\$ -	\$ 22,946.87	\$ 0.0058	\$ 133.09	\$ 23,079.96	0.0678	0.000186	31
	Jan-06	\$ 23,079.96	\$ 133.09	\$ 22,946.87	\$ 0.0052	\$ 119.32	\$ 23,199.28	0.0678	0.000186	28
	Feb-06	\$ 23,199.28	\$ 252.42	\$ 22,946.87	\$ 0.0058	\$ 133.09	\$ 23,332.37	0.0678	0.000186	31
	Mar-06	\$ 23,332.37	\$ -	\$ 23,332.37	\$ 0.0060	\$ 139.99	\$ 23,472.37	0.0730	0.000200	30
	Apr-06	\$ 23,472.37	\$ 139.99	\$ 23,332.37	\$ 0.0062	\$ 144.66	\$ 23,617.03	0.0730	0.000200	31
	May-06	\$ 23,617.03	\$ 284.65	\$ 23,332.37	\$ 0.0060	\$ 139.99	\$ 23,757.02	0.0730	0.000200	30
	Jun-06	\$ 23,757.02	\$ -	\$ 23,757.02	\$ 0.0066	\$ 156.80	\$ 23,913.82	0.0774	0.000212	31
	Jul-06									
Total Interest						\$ 1,245.77				

Contract 53 October 2005		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	November 18, 2005	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
		\$ 22,744.75	\$ -	\$ 22,744.75	\$ 0.0020	\$ 45.49	\$ 22,790.24	0.0623	0.000171	12
	Nov-05	\$ 22,790.24	\$ 45.49	\$ 22,744.75	\$ 0.0053	\$ 120.55	\$ 22,910.79	0.0623	0.000171	31
	Dec-05	\$ 22,910.79	\$ -	\$ 22,910.79	\$ 0.0058	\$ 132.88	\$ 23,043.67	0.0678	0.000186	31
	Jan-06	\$ 23,043.67	\$ 132.88	\$ 22,910.79	\$ 0.0052	\$ 119.14	\$ 23,162.81	0.0678	0.000186	28
	Feb-06	\$ 23,162.81	\$ 252.02	\$ 22,910.79	\$ 0.0058	\$ 132.88	\$ 23,295.69	0.0678	0.000186	31
	Mar-06	\$ 23,295.69	\$ -	\$ 23,295.69	\$ 0.0060	\$ 139.77	\$ 23,435.46	0.0730	0.000200	30
	Apr-06	\$ 23,435.46	\$ 139.77	\$ 23,295.69	\$ 0.0062	\$ 144.43	\$ 23,579.90	0.0730	0.000200	31
	May-06	\$ 23,579.90	\$ 284.21	\$ 23,295.69	\$ 0.0060	\$ 139.77	\$ 23,719.67	0.0730	0.000200	30
	Jun-06	\$ 23,719.67	\$ -	\$ 23,719.67	\$ 0.0066	\$ 156.55	\$ 23,876.22	0.0774	0.000212	31
	Jul-06									
Total Interest						\$ 1,131.47				

Contract 53 November 2005		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	December 20, 2005	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
		\$ 21,501.85	\$ -	\$ 21,501.85	\$ 0.0019	\$ 40.85	\$ 21,542.70	0.0623	0.000171	11
	Dec-05	\$ 21,542.70	\$ -	\$ 21,542.70	\$ 0.0058	\$ 124.95	\$ 21,667.65	0.0678	0.000186	31
	Jan-06	\$ 21,667.65	\$ 124.95	\$ 21,542.70	\$ 0.0052	\$ 112.02	\$ 21,779.67	0.0678	0.000186	28
	Feb-06	\$ 21,779.67	\$ 236.97	\$ 21,542.70	\$ 0.0058	\$ 124.95	\$ 21,904.62	0.0678	0.000186	31
	Mar-06	\$ 21,904.62	\$ -	\$ 21,904.62	\$ 0.0060	\$ 131.43	\$ 22,036.05	0.0730	0.000200	30
	Apr-06	\$ 22,036.05	\$ 131.43	\$ 21,904.62	\$ 0.0062	\$ 135.81	\$ 22,171.86	0.0730	0.000200	31
	May-06	\$ 22,171.86	\$ 267.24	\$ 21,904.62	\$ 0.0060	\$ 131.43	\$ 22,303.29	0.0730	0.000200	30
	Jun-06	\$ 22,303.29	\$ -	\$ 22,303.29	\$ 0.0066	\$ 147.20	\$ 22,450.49	0.0774	0.000212	31
	Jul-06									
Total Interest						\$ 948.64				

Contract 53 December 2005		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	January 31, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Feb-06	\$ 24,116.25	\$ -	\$24,116.25	\$ 0.0052	\$ 125.40	\$ 24,241.65	0.0678	0.000186	28
	Mar-06	\$ 24,241.65	\$ 125.40	\$24,116.25	\$ 0.0058	\$ 139.87	\$ 24,381.53	0.0678	0.000186	31
	Apr-06	\$ 24,381.53	\$ -	\$24,381.53	\$ 0.0060	\$ 146.29	\$ 24,527.82	0.0730	0.000200	30
	May-06	\$ 24,527.82	\$ 146.29	\$24,381.53	\$ 0.0062	\$ 151.17	\$ 24,678.98	0.0730	0.000200	31
	Jun-06	\$ 24,678.98	\$ 297.45	\$24,381.53	\$ 0.0060	\$ 146.29	\$ 24,825.27	0.0730	0.000200	30
	Jul-06	\$ 24,825.27	\$ -	\$24,825.27	\$ 0.0066	\$ 163.85	\$ 24,989.12	0.0774	0.000212	31
Total Interest						\$ 872.87				

Contract 53 January 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	February 23, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Feb-06	\$ 23,565.85	\$ -	\$23,565.85	\$ 0.0009	\$ 21.21	\$ 23,587.06	0.0678	0.000186	5
	Mar-06	\$ 23,587.06	\$ 21.21	\$23,565.85	\$ 0.0058	\$ 136.68	\$ 23,723.74	0.0678	0.000186	31
	Apr-06	\$ 23,723.74	\$ -	\$23,723.74	\$ 0.0060	\$ 142.34	\$ 23,866.08	0.0730	0.000200	30
	May-06	\$ 23,866.08	\$ 142.34	\$23,723.74	\$ 0.0062	\$ 147.09	\$ 24,013.17	0.0730	0.000200	31
	Jun-06	\$ 24,013.17	\$ 289.43	\$23,723.74	\$ 0.0060	\$ 142.34	\$ 24,155.51	0.0730	0.000200	30
	Jul-06	\$ 24,155.51	\$ -	\$24,155.51	\$ 0.0066	\$ 159.43	\$ 24,314.94	0.0774	0.000212	31
Total Interest						\$ 749.09				

Contract 53 February 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	March 20, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Mar-06	\$ 24,253.85	\$ -	\$24,253.85	\$ 0.0020	\$ 48.51	\$ 24,302.36	0.0678	0.000186	11
	Apr-06	\$ 24,302.36	\$ -	\$24,302.36	\$ 0.0060	\$ 145.81	\$ 24,448.17	0.0730	0.000200	30
	May-06	\$ 24,448.17	\$ 145.81	\$24,302.36	\$ 0.0062	\$ 150.87	\$ 24,598.85	0.0730	0.000200	31
	Jun-06	\$ 24,598.85	\$ 296.49	\$24,302.36	\$ 0.0060	\$ 145.81	\$ 24,744.66	0.0730	0.000200	30
	Jul-06	\$ 24,744.66	\$ -	\$24,744.66	\$ 0.0066	\$ 163.31	\$ 24,907.98	0.0774	0.000212	31
Total Interest						\$ 654.13				

Contract 53 March 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	April 20, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Apr-06	\$ 22,568.25	\$ -	\$22,568.25	\$ 0.0020	\$ 45.14	\$ 22,613.39	0.0730	0.000200	10
	May-06	\$ 22,613.39	\$ 45.14	\$22,568.25	\$ 0.0062	\$ 139.92	\$ 22,753.31	0.0730	0.000200	31
	Jun-06	\$ 22,753.31	\$ 275.33	\$22,568.25	\$ 0.0060	\$ 135.41	\$ 22,888.72	0.0730	0.000200	30
	Jul-06	\$ 22,888.72	\$ -	\$22,888.72	\$ 0.0066	\$ 151.07	\$ 23,039.78	0.0774	0.000212	31
Total Interest						\$ 471.53				

Contract 53
April 2006

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
May 22, 2006						\$ 21,973.77			
May-06	\$ 21,973.77	\$ -	\$ 21,973.77	\$ 0.0018	\$ 39.55	\$ 22,013.32	0.0730	0.000200	9
Jun-06	\$ 22,013.32	\$ 39.55	\$ 21,973.77	\$ 0.0060	\$ 131.84	\$ 22,145.16	0.0730	0.000200	30
Jul-06	\$ 22,145.16	\$ -	\$ 22,145.16	\$ 0.0066	\$ 146.16	\$ 22,291.32	0.0774	0.000212	31
Total Interest					\$ 317.55				

Contract 53
May 2006

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
June 22, 2006						\$ 22,802.68			
Jun-06	\$ 22,802.68	\$ -	\$ 22,802.68	\$ 0.0016	\$ 36.48	\$ 22,839.16	0.0730	0.000200	8
Jul-06	\$ 22,839.16	\$ -	\$ 22,839.16	\$ 0.0066	\$ 150.74	\$ 22,989.90	0.0774	0.000212	31
Total Interest					\$ 187.22				

Total Interest - Contract 53 **\$ 30,360.56**

Contract 54
September 2004

Collection date	October 20, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Oct-04	\$ 6,479.11	\$ -	\$ 6,479.11	\$ 0.0013	\$ 8.42	\$ 6,479.11	0.0422	0.000118	11	
Nov-04	\$ 6,487.53	\$ 8.42	\$ 6,479.11	\$ 0.0035	\$ 22.68	\$ 6,487.53	0.0422	0.000116	30	
Dec-04	\$ 6,510.21	\$ 46.00	\$ 6,479.11	\$ 0.0036	\$ 23.32	\$ 6,510.21	0.0422	0.000116	31	
Jan-05	\$ 6,533.53	\$ -	\$ 6,533.53	\$ 0.0040	\$ 26.13	\$ 6,533.53	0.0475	0.000130	31	
Feb-05	\$ 6,559.67	\$ 26.13	\$ 6,533.53	\$ 0.0036	\$ 23.52	\$ 6,559.67	0.0475	0.000130	28	
Mar-05	\$ 6,583.19	\$ 49.65	\$ 6,533.53	\$ 0.0040	\$ 26.13	\$ 6,583.19	0.0475	0.000130	31	
Apr-05	\$ 6,609.32	\$ -	\$ 6,609.32	\$ 0.0044	\$ 28.08	\$ 6,609.32	0.0530	0.000145	30	
May-05	\$ 6,638.40	\$ 28.08	\$ 6,609.32	\$ 0.0045	\$ 28.74	\$ 6,638.40	0.0530	0.000145	31	
Jun-05	\$ 6,668.14	\$ 58.82	\$ 6,609.32	\$ 0.0044	\$ 29.08	\$ 6,668.14	0.0530	0.000145	30	
Jul-05	\$ 6,697.23	\$ -	\$ 6,697.23	\$ 0.0049	\$ 32.82	\$ 6,730.04	0.0577	0.000158	31	
Aug-05	\$ 6,730.04	\$ 32.82	\$ 6,697.23	\$ 0.0049	\$ 32.82	\$ 6,730.04	0.0577	0.000158	31	
Sep-05	\$ 6,762.86	\$ 64.29	\$ 6,697.23	\$ 0.0047	\$ 31.48	\$ 6,762.86	0.0577	0.000158	30	
Oct-05	\$ 6,794.34	\$ -	\$ 6,794.34	\$ 0.0053	\$ 36.01	\$ 6,794.34	0.0623	0.000171	31	
Nov-05	\$ 6,830.35	\$ 36.01	\$ 6,794.34	\$ 0.0051	\$ 34.65	\$ 6,830.35	0.0623	0.000171	30	
Dec-05	\$ 6,865.00	\$ 70.66	\$ 6,794.34	\$ 0.0053	\$ 36.01	\$ 6,865.00	0.0623	0.000171	31	
Jan-06	\$ 6,901.01	\$ -	\$ 6,901.01	\$ 0.0058	\$ 40.03	\$ 6,901.01	0.0678	0.000186	31	
Feb-06	\$ 6,941.03	\$ 40.03	\$ 6,901.01	\$ 0.0052	\$ 35.89	\$ 6,941.03	0.0678	0.000186	28	
Mar-06	\$ 6,976.92	\$ 75.91	\$ 6,901.01	\$ 0.0058	\$ 40.03	\$ 6,976.92	0.0678	0.000186	31	
Apr-06	\$ 7,016.94	\$ -	\$ 7,016.94	\$ 0.0060	\$ 42.10	\$ 7,016.94	0.0730	0.000200	30	
May-06	\$ 7,059.05	\$ 42.10	\$ 7,016.94	\$ 0.0062	\$ 43.51	\$ 7,059.05	0.0730	0.000200	31	
Jun-06	\$ 7,102.55	\$ 85.61	\$ 7,016.94	\$ 0.0060	\$ 42.10	\$ 7,102.55	0.0730	0.000200	30	
Jul-06	\$ 7,144.65	\$ -	\$ 7,144.65	\$ 0.0066	\$ 47.15	\$ 7,144.65	0.0774	0.000212	31	

Total Interest \$ 712.70

Contract 54
 October 2004

Collection date	November 19, 2004	Nov-04	Dec-04	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	
Balance used for charges		6,479.11	6,487.53	6,510.86	6,536.90	6,560.34	6,586.38	6,615.36	6,645.00	6,673.98	6,706.68	6,739.39	6,770.75	6,806.64	6,841.17	6,877.05	6,916.94	6,952.70	6,992.59	7,034.54	7,077.90	7,119.85	
Interest forward		-	8.42	-	26.04	49.48	-	28.98	58.62	-	32.70	64.07	-	35.88	70.42	-	39.89	75.65	-	41.96	85.31	-	
Balance forward		6,479.11	6,479.11	6,510.86	6,510.86	6,510.86	6,586.38	6,586.38	6,586.38	6,673.98	6,673.98	6,673.98	6,770.75	6,770.75	6,770.75	6,877.05	6,877.05	6,877.05	6,877.05	6,992.59	6,992.59	6,992.59	7,119.85
Applicable Interest		0.0013	0.0036	0.0040	0.0036	0.0040	0.0044	0.0045	0.0044	0.0049	0.0049	0.0047	0.0053	0.0051	0.0053	0.0058	0.0052	0.0058	0.0060	0.0062	0.0060	0.0066	
Interest		8.42	23.32	26.04	23.44	26.04	28.98	29.64	28.98	32.70	32.70	31.37	35.88	34.53	35.88	39.89	35.76	39.89	41.96	43.35	41.96	46.99	
Ending balance		6,479.11	6,487.53	6,510.86	6,536.90	6,560.34	6,586.38	6,615.36	6,645.00	6,673.98	6,706.68	6,739.39	6,770.75	6,806.64	6,841.17	6,877.05	6,916.94	6,952.70	6,992.59	7,034.54	7,077.90	7,119.85	7,166.85
Annual Interest Rate		0.0422	0.0422	0.0475	0.0475	0.0475	0.0530	0.0530	0.0530	0.0577	0.0577	0.0577	0.0623	0.0623	0.0623	0.0678	0.0678	0.0678	0.0678	0.0730	0.0730	0.0730	0.0774
Daily Interest Rate		0.000116	0.000116	0.000130	0.000130	0.000130	0.000145	0.000145	0.000145	0.000158	0.000158	0.000158	0.000171	0.000171	0.000171	0.000186	0.000186	0.000186	0.000186	0.000200	0.000200	0.000200	0.000212
Applicable No. of Days		11	31	31	28	31	30	31	30	31	31	30	31	30	31	31	28	31	30	31	30	31	31

Total Interest

\$ 687.74

Contract 54
November 2004

Collection date	December 20, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04	\$ 15,281.34	\$ -	\$ 15,281.34	\$ 0.0013	\$ 19.87	\$ 15,281.34	0.0422	0.000116	11	
Jan-05	\$ 15,301.21	\$ -	\$ 15,301.21	\$ 0.0040	\$ 61.20	\$ 15,301.21	0.0475	0.000130	31	
Feb-05	\$ 15,362.41	\$ 61.20	\$ 15,301.21	\$ 0.0036	\$ 55.08	\$ 15,417.49	0.0475	0.000130	28	
Mar-05	\$ 15,417.49	\$ 116.29	\$ 15,301.21	\$ 0.0040	\$ 61.20	\$ 15,478.70	0.0475	0.000130	31	
Apr-05	\$ 15,478.70	\$ -	\$ 15,478.70	\$ 0.0044	\$ 68.11	\$ 15,546.81	0.0530	0.000145	30	
May-05	\$ 15,546.81	\$ 68.11	\$ 15,478.70	\$ 0.0045	\$ 69.65	\$ 15,616.46	0.0530	0.000145	31	
Jun-05	\$ 15,616.46	\$ 137.76	\$ 15,478.70	\$ 0.0044	\$ 68.11	\$ 15,684.57	0.0530	0.000145	30	
Jul-05	\$ 15,684.57	\$ -	\$ 15,684.57	\$ 0.0049	\$ 76.85	\$ 15,761.42	0.0577	0.000158	31	
Aug-05	\$ 15,761.42	\$ 76.85	\$ 15,684.57	\$ 0.0049	\$ 76.85	\$ 15,838.28	0.0577	0.000158	31	
Sep-05	\$ 15,838.28	\$ 150.57	\$ 15,684.57	\$ 0.0047	\$ 73.72	\$ 15,911.99	0.0577	0.000158	30	
Oct-05	\$ 15,911.99	\$ -	\$ 15,911.99	\$ 0.0053	\$ 84.33	\$ 15,996.33	0.0623	0.000171	31	
Nov-05	\$ 15,996.33	\$ 84.33	\$ 15,911.99	\$ 0.0051	\$ 81.15	\$ 16,077.48	0.0623	0.000171	30	
Dec-05	\$ 16,077.48	\$ 165.48	\$ 15,911.99	\$ 0.0053	\$ 84.33	\$ 16,161.81	0.0623	0.000171	31	
Jan-06	\$ 16,161.81	\$ -	\$ 16,161.81	\$ 0.0058	\$ 93.74	\$ 16,255.55	0.0678	0.000186	31	
Feb-06	\$ 16,255.55	\$ 93.74	\$ 16,161.81	\$ 0.0052	\$ 84.04	\$ 16,339.59	0.0678	0.000186	28	
Mar-06	\$ 16,339.59	\$ 177.78	\$ 16,161.81	\$ 0.0058	\$ 93.74	\$ 16,433.33	0.0678	0.000186	31	
Apr-06	\$ 16,433.33	\$ -	\$ 16,433.33	\$ 0.0060	\$ 98.60	\$ 16,531.93	0.0730	0.000200	30	
May-06	\$ 16,531.93	\$ 98.60	\$ 16,433.33	\$ 0.0062	\$ 101.89	\$ 16,633.82	0.0730	0.000200	31	
Jun-06	\$ 16,633.82	\$ 200.49	\$ 16,433.33	\$ 0.0060	\$ 98.60	\$ 16,732.42	0.0730	0.000200	30	
Jul-06	\$ 16,732.42	\$ -	\$ 16,732.42	\$ 0.0066	\$ 110.43	\$ 16,842.85	0.0774	0.000212	31	
Total Interest					\$ 1,561.51					

Contract 54
December 2004

Collection date	January 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Jan-05	\$ 15,281.34	\$ -	\$ 15,281.34	\$ 0.0014	\$ 21.39	\$ 15,281.34	0.0475	0.000130	11	
Feb-05	\$ 15,302.73	\$ 21.39	\$ 15,281.34	\$ 0.0036	\$ 55.01	\$ 15,357.75	0.0475	0.000130	28	
Mar-05	\$ 15,357.75	\$ 116.14	\$ 15,281.34	\$ 0.0040	\$ 61.13	\$ 15,418.87	0.0475	0.000130	31	
Apr-05	\$ 15,418.87	\$ -	\$ 15,418.87	\$ 0.0044	\$ 67.84	\$ 15,486.72	0.0530	0.000145	30	
May-05	\$ 15,486.72	\$ 67.84	\$ 15,418.87	\$ 0.0045	\$ 69.38	\$ 15,556.10	0.0530	0.000145	31	
Jun-05	\$ 15,556.10	\$ 137.23	\$ 15,418.87	\$ 0.0044	\$ 67.84	\$ 15,623.94	0.0530	0.000145	30	
Jul-05	\$ 15,623.94	\$ -	\$ 15,623.94	\$ 0.0049	\$ 76.56	\$ 15,700.50	0.0577	0.000158	31	
Aug-05	\$ 15,700.50	\$ 76.56	\$ 15,623.94	\$ 0.0049	\$ 76.56	\$ 15,777.06	0.0577	0.000158	31	
Sep-05	\$ 15,777.06	\$ 149.99	\$ 15,623.94	\$ 0.0047	\$ 73.43	\$ 15,850.49	0.0577	0.000158	30	
Oct-05	\$ 15,850.49	\$ -	\$ 15,850.49	\$ 0.0053	\$ 84.01	\$ 15,934.50	0.0623	0.000171	31	
Nov-05	\$ 15,934.50	\$ 84.01	\$ 15,850.49	\$ 0.0051	\$ 80.84	\$ 16,015.34	0.0623	0.000171	30	
Dec-05	\$ 16,015.34	\$ 164.85	\$ 15,850.49	\$ 0.0053	\$ 84.01	\$ 16,099.34	0.0623	0.000171	31	
Jan-06	\$ 16,099.34	\$ -	\$ 16,099.34	\$ 0.0058	\$ 93.38	\$ 16,192.72	0.0678	0.000186	31	
Feb-06	\$ 16,192.72	\$ 93.38	\$ 16,099.34	\$ 0.0052	\$ 83.72	\$ 16,276.44	0.0678	0.000186	28	
Mar-06	\$ 16,276.44	\$ 177.09	\$ 16,099.34	\$ 0.0058	\$ 93.38	\$ 16,369.81	0.0678	0.000186	31	
Apr-06	\$ 16,369.81	\$ -	\$ 16,369.81	\$ 0.0060	\$ 98.22	\$ 16,468.03	0.0730	0.000200	30	
May-06	\$ 16,468.03	\$ 98.22	\$ 16,369.81	\$ 0.0062	\$ 101.49	\$ 16,569.52	0.0730	0.000200	31	
Jun-06	\$ 16,569.52	\$ 199.71	\$ 16,369.81	\$ 0.0060	\$ 98.22	\$ 16,667.74	0.0730	0.000200	30	
Jul-06	\$ 16,667.74	\$ -	\$ 16,667.74	\$ 0.0066	\$ 110.01	\$ 16,777.75	0.0774	0.000212	31	
Total Interest					\$ 1,496.41					

Contract 54
January 2005

Collection date	February 18, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Feb-05	\$ 15,281.34	\$ -	\$ 9,437.00	\$ 0.0013	\$ 12.27	\$ 15,281.34	0.0475	0.000130	10
	Mar-05	\$ 15,283.61	\$ 12.27	\$ 9,437.00	\$ 0.0040	\$ 37.75	\$ 15,293.61	0.0475	0.000130	31
	Apr-05	\$ 15,331.36	\$ -	\$ 15,331.36	\$ 0.0044	\$ 67.46	\$ 15,331.36	0.0530	0.000145	30
	May-05	\$ 15,398.81	\$ 67.46	\$ 15,331.36	\$ 0.0045	\$ 68.99	\$ 15,398.81	0.0530	0.000145	31
	Jun-05	\$ 15,467.81	\$ 136.45	\$ 15,331.36	\$ 0.0044	\$ 67.46	\$ 15,467.81	0.0530	0.000145	30
	Jul-05	\$ 15,535.26	\$ -	\$ 15,535.26	\$ 0.0049	\$ 76.12	\$ 15,535.26	0.0577	0.000158	31
	Aug-05	\$ 15,611.39	\$ 76.12	\$ 15,535.26	\$ 0.0049	\$ 76.12	\$ 15,611.39	0.0577	0.000158	31
	Sep-05	\$ 15,687.51	\$ 149.14	\$ 15,535.26	\$ 0.0047	\$ 73.02	\$ 15,687.51	0.0577	0.000158	30
	Oct-05	\$ 15,760.52	\$ -	\$ 15,760.52	\$ 0.0053	\$ 83.53	\$ 15,760.52	0.0623	0.000171	31
	Nov-05	\$ 15,844.06	\$ 83.53	\$ 15,760.52	\$ 0.0051	\$ 80.38	\$ 15,844.06	0.0623	0.000171	30
	Dec-05	\$ 15,924.43	\$ 163.91	\$ 15,760.52	\$ 0.0053	\$ 83.53	\$ 15,924.43	0.0623	0.000171	31
	Jan-06	\$ 16,007.96	\$ -	\$ 16,007.96	\$ 0.0058	\$ 92.85	\$ 16,007.96	0.0678	0.000186	31
	Feb-06	\$ 16,100.81	\$ 92.85	\$ 16,007.96	\$ 0.0052	\$ 83.24	\$ 16,100.81	0.0678	0.000186	28
	Mar-06	\$ 16,184.05	\$ 176.09	\$ 16,007.96	\$ 0.0058	\$ 92.85	\$ 16,184.05	0.0678	0.000186	31
	Apr-06	\$ 16,276.90	\$ -	\$ 16,276.90	\$ 0.0060	\$ 97.66	\$ 16,276.90	0.0730	0.000200	30
	May-06	\$ 16,374.56	\$ 97.66	\$ 16,276.90	\$ 0.0062	\$ 100.92	\$ 16,374.56	0.0730	0.000200	31
	Jun-06	\$ 16,475.48	\$ 198.58	\$ 16,276.90	\$ 0.0060	\$ 97.66	\$ 16,475.48	0.0730	0.000200	30
	Jul-06	\$ 16,573.14	\$ -	\$ 16,573.14	\$ 0.0066	\$ 109.38	\$ 16,573.14	0.0774	0.000212	31
						\$ 1,401.18				

Total Interest

Contract 54
February 2005

Collection date	March 21, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Mar-05	\$ 15,281.34	\$ -	\$ 15,281.34	\$ 0.0013	\$ 19.87	\$ 15,281.34	0.0475	0.000130	10
	Apr-05	\$ 15,301.21	\$ -	\$ 15,301.21	\$ 0.0044	\$ 67.33	\$ 15,301.21	0.0530	0.000145	30
	May-05	\$ 15,368.53	\$ 67.33	\$ 15,301.21	\$ 0.0045	\$ 68.86	\$ 15,368.53	0.0530	0.000145	31
	Jun-05	\$ 15,437.39	\$ 136.18	\$ 15,301.21	\$ 0.0044	\$ 67.33	\$ 15,437.39	0.0530	0.000145	30
	Jul-05	\$ 15,504.71	\$ -	\$ 15,504.71	\$ 0.0049	\$ 75.97	\$ 15,504.71	0.0577	0.000158	31
	Aug-05	\$ 15,580.68	\$ 75.97	\$ 15,504.71	\$ 0.0049	\$ 75.97	\$ 15,580.68	0.0577	0.000158	31
	Sep-05	\$ 15,656.66	\$ 148.85	\$ 15,504.71	\$ 0.0047	\$ 72.87	\$ 15,656.66	0.0577	0.000158	30
	Oct-05	\$ 15,728.53	\$ -	\$ 15,728.53	\$ 0.0053	\$ 83.37	\$ 15,728.53	0.0623	0.000171	31
	Nov-05	\$ 15,812.90	\$ 83.37	\$ 15,728.53	\$ 0.0051	\$ 80.22	\$ 15,812.90	0.0623	0.000171	30
	Dec-05	\$ 15,893.12	\$ 163.59	\$ 15,728.53	\$ 0.0053	\$ 83.37	\$ 15,893.12	0.0623	0.000171	31
	Jan-06	\$ 15,976.48	\$ -	\$ 15,976.48	\$ 0.0058	\$ 92.66	\$ 15,976.48	0.0678	0.000186	31
	Feb-06	\$ 16,068.15	\$ 92.66	\$ 15,976.48	\$ 0.0052	\$ 83.08	\$ 16,068.15	0.0678	0.000186	28
	Mar-06	\$ 16,152.23	\$ 175.74	\$ 15,976.48	\$ 0.0058	\$ 92.66	\$ 16,152.23	0.0678	0.000186	31
	Apr-06	\$ 16,244.89	\$ -	\$ 16,244.89	\$ 0.0060	\$ 97.47	\$ 16,244.89	0.0730	0.000200	30
	May-06	\$ 16,342.36	\$ 97.47	\$ 16,244.89	\$ 0.0062	\$ 100.72	\$ 16,342.36	0.0730	0.000200	31
	Jun-06	\$ 16,443.08	\$ 198.19	\$ 16,244.89	\$ 0.0060	\$ 97.47	\$ 16,443.08	0.0730	0.000200	30
	Jul-06	\$ 16,540.55	\$ -	\$ 16,540.55	\$ 0.0066	\$ 109.17	\$ 16,540.55	0.0774	0.000212	31
						\$ 1,368.37				

Total Interest

Contract 54
March 2005

Collection date	April 20, 2005	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days	
		\$ 15,281.34	\$ -	\$ 15,281.34	\$ 22.92	\$ 15,281.34	\$ 0.0015	\$ 22.92	\$ 15,304.26	\$ 66.77	\$ 15,373.03	\$ 0.0530	\$ 0.000145	10				\$ 15,281.34	\$ -	\$ 15,281.34	\$ 0.0015	\$ 22.92	\$ 15,304.26	0.0530	0.000145	10	
		\$ 15,304.26	\$ 22.92	\$ 15,281.34	\$ 0.0045	\$ 15,304.26	\$ 0.0045	\$ 66.77	\$ 15,373.03	\$ 136.00	\$ 15,281.34	\$ 0.0044	\$ 67.24	\$ 0.0530	\$ 0.000145	31		\$ 15,304.26	\$ 22.92	\$ 15,281.34	\$ 0.0045	\$ 66.77	\$ 15,373.03	0.0530	0.000145	31	
		\$ 15,373.03	\$ 136.00	\$ 15,281.34	\$ 0.0044	\$ 15,373.03	\$ 0.0044	\$ 67.24	\$ 15,440.27	\$ -	\$ 15,440.27	\$ 0.0049	\$ 75.66	\$ 0.0577	\$ 0.000158	30		\$ 15,373.03	\$ 67.24	\$ 15,440.27	\$ 0.0044	\$ 67.24	\$ 15,440.27	0.0530	0.000145	30	
		\$ 15,440.27	\$ -	\$ 15,440.27	\$ 0.0049	\$ 15,440.27	\$ 0.0049	\$ 75.66	\$ 15,515.92	\$ 75.66	\$ 15,440.27	\$ 0.0049	\$ 75.66	\$ 0.0577	\$ 0.000158	31		\$ 15,440.27	\$ -	\$ 15,440.27	\$ 0.0049	\$ 75.66	\$ 15,515.92	0.0577	0.000158	31	
		\$ 15,515.92	\$ 75.66	\$ 15,440.27	\$ 0.0047	\$ 15,515.92	\$ 0.0047	\$ 75.66	\$ 15,591.58	\$ 148.23	\$ 15,440.27	\$ 0.0047	\$ 72.57	\$ 0.0577	\$ 0.000158	31		\$ 15,515.92	\$ 75.66	\$ 15,591.58	\$ 0.0047	\$ 72.57	\$ 15,664.15	0.0577	0.000158	31	
		\$ 15,591.58	\$ 148.23	\$ 15,440.27	\$ 0.0053	\$ 15,591.58	\$ 0.0053	\$ 72.57	\$ 15,664.15	\$ -	\$ 15,664.15	\$ 0.0053	\$ 83.02	\$ 0.0623	\$ 0.000171	30		\$ 15,591.58	\$ 148.23	\$ 15,664.15	\$ 0.0053	\$ 72.57	\$ 15,747.17	0.0623	0.000171	30	
		\$ 15,664.15	\$ -	\$ 15,664.15	\$ 0.0051	\$ 15,664.15	\$ 0.0051	\$ 83.02	\$ 15,747.17	\$ 83.02	\$ 15,664.15	\$ 0.0051	\$ 79.89	\$ 0.0623	\$ 0.000171	30		\$ 15,664.15	\$ 83.02	\$ 15,747.17	\$ 0.0051	\$ 79.89	\$ 15,827.06	0.0623	0.000171	30	
		\$ 15,747.17	\$ 83.02	\$ 15,664.15	\$ 0.0053	\$ 15,747.17	\$ 0.0053	\$ 79.89	\$ 15,827.06	\$ 162.91	\$ 15,664.15	\$ 0.0053	\$ 92.28	\$ 0.0678	\$ 0.000186	31		\$ 15,747.17	\$ 83.02	\$ 15,827.06	\$ 0.0053	\$ 92.28	\$ 15,910.08	0.0678	0.000186	31	
		\$ 15,827.06	\$ -	\$ 15,910.08	\$ 0.0052	\$ 15,827.06	\$ 0.0052	\$ 92.28	\$ 16,002.36	\$ -	\$ 15,910.08	\$ 0.0052	\$ 82.73	\$ 0.0678	\$ 0.000186	28		\$ 15,827.06	\$ 162.91	\$ 16,002.36	\$ 0.0052	\$ 82.73	\$ 16,085.09	0.0678	0.000186	28	
		\$ 15,910.08	\$ 92.28	\$ 15,910.08	\$ 0.0058	\$ 15,910.08	\$ 0.0058	\$ 82.73	\$ 16,085.09	\$ 175.01	\$ 15,910.08	\$ 0.0058	\$ 92.28	\$ 0.0730	\$ 0.000200	30		\$ 16,002.36	\$ 92.28	\$ 16,085.09	\$ 0.0058	\$ 92.28	\$ 16,177.37	0.0730	0.000200	30	
		\$ 16,085.09	\$ 175.01	\$ 15,910.08	\$ 0.0060	\$ 16,085.09	\$ 0.0060	\$ 92.28	\$ 16,177.37	\$ -	\$ 16,177.37	\$ 0.0060	\$ 97.06	\$ 0.0730	\$ 0.000200	31		\$ 16,085.09	\$ 175.01	\$ 16,177.37	\$ 0.0060	\$ 97.06	\$ 16,274.43	0.0730	0.000200	31	
		\$ 16,177.37	\$ -	\$ 16,177.37	\$ 0.0062	\$ 16,177.37	\$ 0.0062	\$ 97.06	\$ 16,274.43	\$ 97.06	\$ 16,177.37	\$ 0.0062	\$ 100.30	\$ 0.0730	\$ 0.000200	31		\$ 16,177.37	\$ -	\$ 16,177.37	\$ 0.0062	\$ 100.30	\$ 16,374.73	0.0730	0.000200	31	
		\$ 16,274.43	\$ 97.06	\$ 16,177.37	\$ 0.0060	\$ 16,274.43	\$ 0.0060	\$ 100.30	\$ 16,374.73	\$ 197.36	\$ 16,177.37	\$ 0.0060	\$ 97.06	\$ 0.0730	\$ 0.000200	30		\$ 16,274.43	\$ 97.06	\$ 16,374.73	\$ 0.0060	\$ 97.06	\$ 16,471.79	0.0730	0.000200	30	
		\$ 16,374.73	\$ 197.36	\$ 16,177.37	\$ 0.0066	\$ 16,374.73	\$ 0.0066	\$ 97.06	\$ 16,471.79	\$ -	\$ 16,471.79	\$ 0.0066	\$ 108.71	\$ 0.0774	\$ 0.000212	31		\$ 16,374.73	\$ 197.36	\$ 16,471.79	\$ 0.0066	\$ 108.71	\$ 16,580.51	0.0774	0.000212	31	
		\$ 16,471.79	\$ -	\$ 16,471.79	\$ 0.0066	\$ 16,471.79	\$ 0.0066	\$ 108.71	\$ 16,580.51	\$ -	\$ 16,471.79	\$ 0.0066	\$ 108.71	\$ 0.0774	\$ 0.000212	31		\$ 16,471.79	\$ -	\$ 16,471.79	\$ 0.0066	\$ 108.71	\$ 16,580.51	0.0774	0.000212	31	
		\$ 1,299.17	\$ -	\$ 1,299.17	\$ -	\$ 1,299.17	\$ -	\$ 1,299.17	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,299.17	\$ -	\$ 1,299.17	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Total Interest

Contract 54
April 2005

Collection date	May 20, 2005	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days		
		\$ 6,479.11	\$ -	\$ 6,479.11	\$ 10.37	\$ 6,479.11	\$ 0.0016	\$ 10.37	\$ 6,489.48	\$ -	\$ 6,479.11	\$ 0.0016	\$ 10.37	\$ 0.0530	\$ 0.000145	11		\$ 6,479.11	\$ -	\$ 6,479.11	\$ 0.0016	\$ 10.37	\$ 6,489.48	0.0530	0.000145	11	
		\$ 6,489.48	\$ 10.37	\$ 6,479.11	\$ 0.0044	\$ 6,489.48	\$ 0.0044	\$ 28.51	\$ 6,517.98	\$ 28.51	\$ 6,479.11	\$ 0.0044	\$ 28.51	\$ 0.0530	\$ 0.000145	30		\$ 6,489.48	\$ 10.37	\$ 6,517.98	\$ 0.0044	\$ 28.51	\$ 6,517.98	0.0530	0.000145	30	
		\$ 6,517.98	\$ -	\$ 6,517.98	\$ 0.0049	\$ 6,517.98	\$ 0.0049	\$ 31.94	\$ 6,549.92	\$ -	\$ 6,517.98	\$ 0.0049	\$ 31.94	\$ 0.0577	\$ 0.000158	31		\$ 6,517.98	\$ -	\$ 6,517.98	\$ 0.0049	\$ 31.94	\$ 6,549.92	0.0577	0.000158	31	
		\$ 6,549.92	\$ 31.94	\$ 6,517.98	\$ 0.0049	\$ 6,549.92	\$ 0.0049	\$ 31.94	\$ 6,581.86	\$ 31.94	\$ 6,517.98	\$ 0.0049	\$ 31.94	\$ 0.0577	\$ 0.000158	31		\$ 6,549.92	\$ 31.94	\$ 6,581.86	\$ 0.0049	\$ 31.94	\$ 6,581.86	0.0577	0.000158	31	
		\$ 6,581.86	\$ 62.57	\$ 6,517.98	\$ 0.0047	\$ 6,581.86	\$ 0.0047	\$ 30.63	\$ 6,612.49	\$ -	\$ 6,517.98	\$ 0.0047	\$ 30.63	\$ 0.0577	\$ 0.000158	30		\$ 6,581.86	\$ 62.57	\$ 6,612.49	\$ 0.0047	\$ 30.63	\$ 6,612.49	0.0577	0.000158	30	
		\$ 6,612.49	\$ -	\$ 6,612.49	\$ 0.0053	\$ 6,612.49	\$ 0.0053	\$ 35.05	\$ 6,647.54	\$ 35.05	\$ 6,612.49	\$ 0.0053	\$ 35.05	\$ 0.0623	\$ 0.000171	30		\$ 6,612.49	\$ -	\$ 6,612.49	\$ 0.0053	\$ 35.05	\$ 6,647.54	0.0623	0.000171	30	
		\$ 6,647.54	\$ 35.05	\$ 6,612.49	\$ 0.0051	\$ 6,647.54	\$ 0.0051	\$ 33.72	\$ 6,681.26	\$ 35.05	\$ 6,612.49	\$ 0.0051	\$ 33.72	\$ 0.0623	\$ 0.000171	30		\$ 6,647.54	\$ 35.05	\$ 6,681.26	\$ 0.0051	\$ 33.72	\$ 6,681.26	0.0623	0.000171	30	
		\$ 6,681.26	\$ 68.77	\$ 6,612.49	\$ 0.0053	\$ 6,681.26	\$ 0.0053	\$ 35.05	\$ 6,716.31	\$ 68.77	\$ 6,612.49	\$ 0.0053	\$ 35.05	\$ 0.0678	\$ 0.000186	31		\$ 6,681.26	\$ 68.77	\$ 6,716.31	\$ 0.0053	\$ 35.05	\$ 6,716.31	0.0678	0.000186	31	
		\$ 6,716.31	\$ -	\$ 6,716.31	\$ 0.0058	\$ 6,716.31	\$ 0.0058	\$ 38.95	\$ 6,755.26	\$ -	\$ 6,716.31	\$ 0.0058	\$ 38.95	\$ 0.0678	\$ 0.000186	28		\$ 6,716.31	\$ -	\$ 6,716.31	\$ 0.0058	\$ 38.95	\$ 6,755.26	0.0678	0.000186	28	
		\$ 6,755.26	\$ 38.95	\$ 6,716.31	\$ 0.0052	\$ 6,755.26	\$ 0.0052	\$ 34.92	\$ 6,790.19	\$ 38.95	\$ 6,716.31	\$ 0.0052	\$ 34.92	\$ 0.0678	\$ 0.000186	31		\$ 6,755.26	\$ 38.95	\$ 6,790.19	\$ 0.0052	\$ 34.92	\$ 6,790.19	0.0678	0.000186	31	
		\$ 6,790.19	\$ 73.88	\$ 6,716.31	\$ 0.0058	\$ 6,790.19	\$ 0.0058	\$ 38.95	\$ 6,829.14	\$ -	\$ 6,716.31	\$ 0.0058	\$ 38.95	\$ 0.0730	\$ 0.000200	30		\$ 6,790.19	\$ 73.88	\$ 6,829.14	\$ 0.0058	\$ 38.95	\$ 6,829.14	0.0730	0.000200	30	
		\$ 6,829.14	\$ -	\$ 6,829.14	\$ 0.0060	\$ 6,829.14	\$ 0.0060	\$ 40.97	\$ 6,870.12	\$ 40.97	\$ 6,829.14	\$ 0.0060	\$ 40.97	\$ 0.0730	\$ 0.000200	31		\$ 6,829.14	\$ -	\$ 6,829.14	\$ 0.0060	\$ 40.97	\$ 6,870.12	0.0730	0.000200	31	
		\$ 6,870.12	\$ 40.97	\$ 6,829.14	\$ 0.0060	\$ 6,870.12	\$ 0.0060	\$ 42.34	\$ 6,912.46	\$ 40.97	\$ 6,829.14	\$ 0.0060	\$ 42.34	\$ 0.0730	\$ 0.000200	30		\$ 6,870.12	\$ 40.97	\$ 6,912.46	\$ 0.0060	\$ 42.34	\$ 6,912.46	0.0730	0.000200	30	
		\$ 6,912.46	\$ 83.32	\$ 6,829.14	\$ 0.0060	\$ 6,912.46	\$ 0.0060	\$ 45.89	\$ 6,953.43	\$ 83.32	\$ 6,829.14	\$ 0.0060	\$ 45.89	\$ 0.0774	\$ 0.000212	31		\$ 6,912.46	\$ 83.32	\$ 6,953.43	\$ 0.0060	\$ 45.89	\$ 6,953.43	0.0774	0.000212	31	
		\$ 6,953.43	\$ -	\$ 6,953.43	\$ 0.0066	\$ 6,953.43	\$ 0.0066	\$ 520.22	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,953.43	\$ -	\$ 6,953.43	\$ 0.0066	\$ 520.22	\$ -	\$ -	\$ -	\$ -

Total Interest

Contract 54
May 2005

Collection date	June 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Jun-05	\$ 6,479.11	\$ -	\$ 6,479.11	\$ 0.0013	\$ 8.42	\$ 6,479.11	0.0530	0.000145	9
	Jul-05	\$ 6,487.53	\$ -	\$ 6,487.53	\$ 0.0049	\$ 31.79	\$ 6,519.32	0.0577	0.000158	31
	Aug-05	\$ 6,519.32	\$ 31.79	\$ 6,487.53	\$ 0.0049	\$ 31.79	\$ 6,551.11	0.0577	0.000158	31
	Sep-05	\$ 6,551.11	\$ 62.28	\$ 6,487.53	\$ 0.0047	\$ 30.49	\$ 6,581.60	0.0577	0.000158	30
	Oct-05	\$ 6,581.60	\$ -	\$ 6,581.60	\$ 0.0053	\$ 34.88	\$ 6,616.48	0.0623	0.000171	31
	Nov-05	\$ 6,616.48	\$ 34.88	\$ 6,581.60	\$ 0.0051	\$ 33.57	\$ 6,650.05	0.0623	0.000171	30
	Dec-05	\$ 6,650.05	\$ 68.45	\$ 6,581.60	\$ 0.0053	\$ 34.88	\$ 6,684.93	0.0623	0.000171	31
	Jan-06	\$ 6,684.93	\$ -	\$ 6,684.93	\$ 0.0058	\$ 38.77	\$ 6,723.70	0.0678	0.000186	31
	Feb-06	\$ 6,723.70	\$ 38.77	\$ 6,684.93	\$ 0.0052	\$ 34.76	\$ 6,758.47	0.0678	0.000186	28
	Mar-06	\$ 6,758.47	\$ 73.53	\$ 6,684.93	\$ 0.0058	\$ 38.77	\$ 6,797.24	0.0678	0.000186	31
	Apr-06	\$ 6,797.24	\$ -	\$ 6,797.24	\$ 0.0060	\$ 40.78	\$ 6,838.02	0.0730	0.000200	30
	May-06	\$ 6,838.02	\$ 40.78	\$ 6,797.24	\$ 0.0062	\$ 42.14	\$ 6,880.16	0.0730	0.000200	31
	Jun-06	\$ 6,880.16	\$ 82.93	\$ 6,797.24	\$ 0.0060	\$ 40.78	\$ 6,920.95	0.0730	0.000200	30
	Jul-06	\$ 6,920.95	\$ -	\$ 6,920.95	\$ 0.0066	\$ 45.68	\$ 6,966.63	0.0774	0.000212	31
						\$ 487.52				
						\$ 487.52				

Total Interest

Contract 54
June 2005

Collection date	July 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Jul-05	\$ 6,479.11	\$ -	\$ 6,479.11	\$ 0.0017	\$ 11.01	\$ 6,479.11	0.0577	0.000158	11
	Aug-05	\$ 6,490.12	\$ 11.01	\$ 6,479.11	\$ 0.0049	\$ 31.75	\$ 6,521.87	0.0577	0.000158	31
	Sep-05	\$ 6,521.87	\$ 62.20	\$ 6,479.11	\$ 0.0047	\$ 30.45	\$ 6,552.32	0.0577	0.000158	30
	Oct-05	\$ 6,552.32	\$ -	\$ 6,552.32	\$ 0.0053	\$ 34.73	\$ 6,587.05	0.0623	0.000171	31
	Nov-05	\$ 6,587.05	\$ 34.73	\$ 6,552.32	\$ 0.0051	\$ 33.42	\$ 6,620.47	0.0623	0.000171	30
	Dec-05	\$ 6,620.47	\$ 68.14	\$ 6,552.32	\$ 0.0053	\$ 34.73	\$ 6,655.19	0.0623	0.000171	31
	Jan-06	\$ 6,655.19	\$ -	\$ 6,655.19	\$ 0.0058	\$ 38.60	\$ 6,693.79	0.0678	0.000186	31
	Feb-06	\$ 6,693.79	\$ 38.60	\$ 6,655.19	\$ 0.0052	\$ 34.61	\$ 6,728.40	0.0678	0.000186	28
	Mar-06	\$ 6,728.40	\$ 73.21	\$ 6,655.19	\$ 0.0058	\$ 38.60	\$ 6,767.00	0.0678	0.000186	31
	Apr-06	\$ 6,767.00	\$ -	\$ 6,767.00	\$ 0.0060	\$ 40.80	\$ 6,807.60	0.0730	0.000200	30
	May-06	\$ 6,807.60	\$ 40.60	\$ 6,767.00	\$ 0.0062	\$ 41.96	\$ 6,849.56	0.0730	0.000200	31
	Jun-06	\$ 6,849.56	\$ 82.56	\$ 6,767.00	\$ 0.0060	\$ 40.60	\$ 6,890.16	0.0730	0.000200	30
	Jul-06	\$ 6,890.16	\$ -	\$ 6,890.16	\$ 0.0066	\$ 45.48	\$ 6,935.64	0.0774	0.000212	31
						\$ 456.53				
						\$ 456.53				

Total Interest

Contract 54
September 2005

Collection date	October 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Oct-05	\$ 6,479.11	\$ -	\$ 6,479.11	\$ 0.0019	\$ 12.31	\$ 6,479.11	0.0623	0.000171	11
	Nov-05	\$ 6,491.42	\$ 12.31	\$ 6,479.11	\$ 0.0051	\$ 33.04	\$ 6,524.46	0.0623	0.000171	30
	Dec-05	\$ 6,524.46	\$ 67.38	\$ 6,479.11	\$ 0.0053	\$ 34.34	\$ 6,558.90	0.0623	0.000171	31
	Jan-06	\$ 6,558.80	\$ -	\$ 6,558.80	\$ 0.0058	\$ 38.04	\$ 6,596.84	0.0678	0.000186	31
	Feb-06	\$ 6,596.84	\$ 38.04	\$ 6,558.80	\$ 0.0052	\$ 34.11	\$ 6,630.95	0.0678	0.000186	28
	Mar-06	\$ 6,630.95	\$ 72.15	\$ 6,558.80	\$ 0.0058	\$ 38.04	\$ 6,668.99	0.0678	0.000186	31
	Apr-06	\$ 6,668.99	\$ -	\$ 6,668.99	\$ 0.0060	\$ 40.01	\$ 6,708.00	0.0730	0.000200	30
	May-06	\$ 6,708.00	\$ 40.01	\$ 6,668.99	\$ 0.0062	\$ 41.35	\$ 6,750.35	0.0730	0.000200	31
	Jun-06	\$ 6,750.35	\$ 81.36	\$ 6,668.99	\$ 0.0060	\$ 40.01	\$ 6,790.37	0.0730	0.000200	30
	Jul-06	\$ 6,790.37	\$ -	\$ 6,790.37	\$ 0.0066	\$ 44.82	\$ 6,835.18	0.0774	0.000212	31
						\$ 356.07				
						\$ 356.07				

Total Interest

Contract 54
October 2005

Collection date	November 18, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Nov-05	\$ 6,479.11	\$ -	\$ 6,479.11	\$ 0.0020	\$ 12.96	\$ 6,479.11	0.0623	0.000171	12
	Dec-05	\$ 6,492.07	\$ 12.96	\$ 6,479.11	\$ 0.0053	\$ 34.34	\$ 6,492.07	0.0623	0.000171	31
	Jan-06	\$ 6,526.41	\$ -	\$ 6,526.41	\$ 0.0058	\$ 37.85	\$ 6,564.26	0.0678	0.000186	31
	Feb-06	\$ 6,564.26	\$ 37.85	\$ 6,526.41	\$ 0.0052	\$ 33.94	\$ 6,598.20	0.0678	0.000186	28
	Mar-06	\$ 6,598.20	\$ 71.79	\$ 6,526.41	\$ 0.0058	\$ 37.85	\$ 6,636.05	0.0678	0.000186	31
	Apr-06	\$ 6,636.05	\$ -	\$ 6,636.05	\$ 0.0060	\$ 39.82	\$ 6,675.87	0.0730	0.000200	30
	May-06	\$ 6,675.87	\$ 39.82	\$ 6,636.05	\$ 0.0062	\$ 41.14	\$ 6,717.01	0.0730	0.000200	31
	Jun-06	\$ 6,717.01	\$ 80.96	\$ 6,636.05	\$ 0.0060	\$ 39.82	\$ 6,756.83	0.0730	0.000200	30
	Jul-06	\$ 6,756.83	\$ -	\$ 6,756.83	\$ 0.0066	\$ 44.60	\$ 6,801.42	0.0774	0.000212	31
						\$ 322.31				
						\$ 322.31				

Total Interest

Contract 54
November 2005

Collection date	December 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Dec-05	\$ 15,281.34	\$ -	\$ 15,281.34	\$ 0.0019	\$ 29.03	\$ 15,281.34	0.0623	0.000171	11
	Jan-06	\$ 15,310.38	\$ -	\$ 15,310.38	\$ 0.0058	\$ 88.80	\$ 15,310.38	0.0678	0.000186	31
	Feb-06	\$ 15,356.16	\$ 36.00	\$ 15,310.38	\$ 0.0052	\$ 79.61	\$ 15,479.79	0.0678	0.000186	29
	Mar-06	\$ 15,478.79	\$ 168.41	\$ 15,310.38	\$ 0.0058	\$ 88.80	\$ 15,567.59	0.0678	0.000186	31
	Apr-06	\$ 15,567.59	\$ -	\$ 15,567.59	\$ 0.0060	\$ 93.41	\$ 15,661.00	0.0730	0.000200	30
	May-06	\$ 15,661.00	\$ 93.41	\$ 15,567.59	\$ 0.0062	\$ 96.52	\$ 15,757.52	0.0730	0.000200	31
	Jun-06	\$ 15,757.52	\$ 189.92	\$ 15,567.59	\$ 0.0060	\$ 93.41	\$ 15,850.92	0.0730	0.000200	30
	Jul-06	\$ 15,850.92	\$ -	\$ 15,850.92	\$ 0.0066	\$ 104.62	\$ 15,955.54	0.0774	0.000212	31
						\$ 674.20				
						\$ 674.20				

Total Interest

Contract 54 December 2005		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of</u>	
Collection date	January 20, 2006					balance			<u>Days</u>	
	Jan-06	\$ 15,281.34	\$ -	\$ 15,281.34	\$ 0.0020	\$ 30.58	\$ 15,311.90	0.0678	0.000186	11
	Feb-06	\$ 15,311.90	\$ 30.56	\$ 15,281.34	\$ 0.0052	\$ 79.48	\$ 15,391.37	0.0678	0.000186	28
	Mar-06	\$ 15,391.37	\$ 168.09	\$ 15,281.34	\$ 0.0058	\$ 88.63	\$ 15,480.00	0.0678	0.000186	31
	Apr-06	\$ 15,480.00	\$ -	\$ 15,480.00	\$ 0.0060	\$ 92.88	\$ 15,572.88	0.0730	0.000200	30
	May-06	\$ 15,572.88	\$ 92.88	\$ 15,480.00	\$ 0.0062	\$ 95.98	\$ 15,668.86	0.0730	0.000200	31
	Jun-06	\$ 15,668.86	\$ 188.86	\$ 15,480.00	\$ 0.0060	\$ 92.88	\$ 15,761.74	0.0730	0.000200	30
	Jul-06	\$ 15,761.74	\$ -	\$ 15,761.74	\$ 0.0066	\$ 104.03	\$ 15,865.76	0.0774	0.000212	31
Total Interest						\$ 584.42				

Contract 54 January 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of</u>	
Collection date	February 27, 2006					balance			<u>Days</u>	
	Feb-06	\$ 15,281.34	\$ -	\$ 15,281.34	\$ 0.0002	\$ 3.06	\$ 15,284.40	0.0678	0.000186	1
	Mar-06	\$ 15,284.40	\$ 3.06	\$ 15,281.34	\$ 0.0058	\$ 88.63	\$ 15,373.03	0.0678	0.000186	31
	Apr-06	\$ 15,373.03	\$ -	\$ 15,373.03	\$ 0.0060	\$ 92.24	\$ 15,465.27	0.0730	0.000200	30
	May-06	\$ 15,465.27	\$ 92.24	\$ 15,373.03	\$ 0.0062	\$ 95.31	\$ 15,560.58	0.0730	0.000200	31
	Jun-06	\$ 15,560.58	\$ 187.55	\$ 15,373.03	\$ 0.0060	\$ 92.24	\$ 15,652.82	0.0730	0.000200	30
	Jul-06	\$ 15,652.82	\$ -	\$ 15,652.82	\$ 0.0066	\$ 103.31	\$ 15,756.13	0.0774	0.000212	31
Total Interest						\$ 474.79				

Contract 54 February 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of</u>	
Collection date	March 20, 2006					balance			<u>Days</u>	
	Mar-06	\$ 15,281.34	\$ -	\$ 15,281.34	\$ 0.0020	\$ 30.56	\$ 15,311.90	0.0678	0.000186	11
	Apr-06	\$ 15,311.90	\$ -	\$ 15,311.90	\$ 0.0060	\$ 91.87	\$ 15,403.78	0.0730	0.000200	30
	May-06	\$ 15,403.78	\$ 91.87	\$ 15,311.90	\$ 0.0062	\$ 94.93	\$ 15,498.71	0.0730	0.000200	31
	Jun-06	\$ 15,498.71	\$ 186.81	\$ 15,311.90	\$ 0.0060	\$ 91.87	\$ 15,590.58	0.0730	0.000200	30
	Jul-06	\$ 15,590.58	\$ -	\$ 15,590.58	\$ 0.0066	\$ 102.90	\$ 15,693.48	0.0774	0.000212	31
Total Interest						\$ 412.14				

Contract 54 March 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of</u>	
Collection date	April 20, 2006					balance			<u>Days</u>	
	Apr-06	\$ 15,281.34	\$ -	\$ 15,281.34	\$ 0.0020	\$ 30.58	\$ 15,311.90	0.0730	0.000200	10
	May-06	\$ 15,311.90	\$ 30.56	\$ 15,281.34	\$ 0.0062	\$ 94.74	\$ 15,406.65	0.0730	0.000200	31
	Jun-06	\$ 15,406.65	\$ 186.43	\$ 15,281.34	\$ 0.0060	\$ 91.89	\$ 15,498.34	0.0730	0.000200	30
	Jul-06	\$ 15,498.34	\$ -	\$ 15,498.34	\$ 0.0066	\$ 102.29	\$ 15,600.63	0.0774	0.000212	31
Total Interest						\$ 319.28				

Contract 54 April 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	May 22, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	May-06	\$ 6,479.11	\$ -	\$ 6,479.11	\$ 0.0018	\$ 11.66	\$ 6,490.77	0.0730	0.000200	9
	Jun-06	\$ 6,490.77	\$ 11.66	\$ 6,479.11	\$ 0.0060	\$ 38.87	\$ 6,529.65	0.0730	0.000200	30
	Jul-06	\$ 6,529.65	\$ -	\$ 6,529.65	\$ 0.0066	\$ 43.10	\$ 6,572.74	0.0774	0.000212	31
Total Interest						\$ 93.63				

Contract 54 May 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	June 22, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Jun-06	\$ 6,479.11	\$ -	\$ 6,479.11	\$ 0.0016	\$ 10.37	\$ 6,489.48	0.0730	0.000200	8
	Jul-06	\$ 6,489.48	\$ -	\$ 6,489.48	\$ 0.0066	\$ 42.83	\$ 6,532.31	0.0774	0.000212	31
Total Interest						\$ 53.20				

Total Interest - Contract 54 **\$ 14,083.62**

Contract 60
September 2004

Collection date	October 20, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Oct-04	\$ 4,998.83	\$ -	\$ 4,998.83	\$ 0.0013	\$ 6.50	\$ 4,998.83	0.0422	0.000116	11	
Nov-04	\$ 5,005.33	\$ 6.50	\$ 4,998.83	\$ 0.0035	\$ 17.50	\$ 5,005.33	0.0422	0.000116	30	
Dec-04	\$ 5,022.83	\$ 35.49	\$ 4,998.83	\$ 0.0036	\$ 18.00	\$ 5,022.83	0.0422	0.000116	31	
Jan-05	\$ 5,040.82	\$ -	\$ 5,040.82	\$ 0.0040	\$ 20.16	\$ 5,040.82	0.0475	0.000130	31	
Feb-05	\$ 5,060.99	\$ 20.16	\$ 5,040.82	\$ 0.0036	\$ 18.15	\$ 5,060.99	0.0475	0.000130	28	
Mar-05	\$ 5,079.13	\$ 38.31	\$ 5,040.82	\$ 0.0040	\$ 20.16	\$ 5,079.13	0.0475	0.000130	31	
Apr-05	\$ 5,098.30	\$ -	\$ 5,098.30	\$ 0.0044	\$ 22.44	\$ 5,098.30	0.0530	0.000145	30	
May-05	\$ 5,121.73	\$ 22.44	\$ 5,098.30	\$ 0.0045	\$ 22.95	\$ 5,121.73	0.0530	0.000145	31	
Jun-05	\$ 5,144.68	\$ 45.38	\$ 5,098.30	\$ 0.0044	\$ 22.44	\$ 5,144.68	0.0530	0.000145	30	
Jul-05	\$ 5,167.12	\$ -	\$ 5,167.12	\$ 0.0049	\$ 25.32	\$ 5,167.12	0.0577	0.000158	31	
Aug-05	\$ 5,192.44	\$ 25.32	\$ 5,167.12	\$ 0.0049	\$ 25.32	\$ 5,192.44	0.0577	0.000158	31	
Sep-05	\$ 5,217.75	\$ 49.60	\$ 5,167.12	\$ 0.0047	\$ 24.29	\$ 5,217.75	0.0577	0.000158	30	
Oct-05	\$ 5,242.04	\$ -	\$ 5,242.04	\$ 0.0053	\$ 27.78	\$ 5,242.04	0.0623	0.000171	31	
Nov-05	\$ 5,268.82	\$ 27.78	\$ 5,242.04	\$ 0.0051	\$ 26.73	\$ 5,268.82	0.0623	0.000171	30	
Dec-05	\$ 5,296.56	\$ 54.52	\$ 5,242.04	\$ 0.0053	\$ 27.78	\$ 5,296.56	0.0623	0.000171	31	
Jan-06	\$ 5,324.34	\$ -	\$ 5,324.34	\$ 0.0058	\$ 30.88	\$ 5,324.34	0.0678	0.000186	31	
Feb-06	\$ 5,355.22	\$ 30.88	\$ 5,324.34	\$ 0.0052	\$ 27.69	\$ 5,355.22	0.0678	0.000186	28	
Mar-06	\$ 5,382.91	\$ 58.57	\$ 5,324.34	\$ 0.0058	\$ 30.88	\$ 5,382.91	0.0678	0.000186	31	
Apr-06	\$ 5,413.79	\$ -	\$ 5,413.79	\$ 0.0060	\$ 32.48	\$ 5,413.79	0.0730	0.000200	30	
May-06	\$ 5,446.27	\$ 32.48	\$ 5,413.79	\$ 0.0062	\$ 33.57	\$ 5,446.27	0.0730	0.000200	31	
Jun-06	\$ 5,478.84	\$ 66.05	\$ 5,413.79	\$ 0.0060	\$ 32.48	\$ 5,478.84	0.0730	0.000200	30	
Jul-06	\$ 5,512.32	\$ -	\$ 5,512.32	\$ 0.0066	\$ 36.38	\$ 5,512.32	0.0774	0.000212	31	

Total Interest

\$ 549.87

Contract 60
October 2004

Collection date	November 19, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Nov-04		\$ 4,998.83	\$ -	\$ 4,998.83	\$ 0.0013	\$ 6.50	\$ 4,998.83	0.0422	0.000116	11
Dec-04		\$ 5,005.33	\$ 6.50	\$ 4,988.83	\$ 0.0036	\$ 18.00	\$ 5,023.33	0.0422	0.000116	31
Jan-05		\$ 5,023.33	\$ -	\$ 5,023.33	\$ 0.0040	\$ 20.09	\$ 5,043.42	0.0475	0.000130	31
Feb-05		\$ 5,043.42	\$ 20.09	\$ 5,023.33	\$ 0.0036	\$ 18.08	\$ 5,061.50	0.0475	0.000130	28
Mar-05		\$ 5,061.50	\$ 38.18	\$ 5,023.33	\$ 0.0040	\$ 20.09	\$ 5,081.60	0.0475	0.000130	31
Apr-05		\$ 5,081.60	\$ -	\$ 5,081.60	\$ 0.0044	\$ 22.36	\$ 5,103.96	0.0530	0.000145	30
May-05		\$ 5,103.96	\$ 22.36	\$ 5,081.60	\$ 0.0045	\$ 22.87	\$ 5,126.82	0.0530	0.000145	31
Jun-05		\$ 5,126.82	\$ 45.23	\$ 5,081.60	\$ 0.0044	\$ 22.36	\$ 5,149.18	0.0530	0.000145	30
Jul-05		\$ 5,149.18	\$ -	\$ 5,149.18	\$ 0.0049	\$ 25.23	\$ 5,174.41	0.0577	0.000158	31
Aug-05		\$ 5,174.41	\$ 25.23	\$ 5,149.18	\$ 0.0049	\$ 25.23	\$ 5,199.64	0.0577	0.000158	31
Sep-05		\$ 5,199.64	\$ 49.43	\$ 5,149.18	\$ 0.0047	\$ 24.20	\$ 5,223.85	0.0577	0.000158	30
Oct-05		\$ 5,223.85	\$ -	\$ 5,223.85	\$ 0.0053	\$ 27.69	\$ 5,251.53	0.0623	0.000171	31
Nov-05		\$ 5,251.53	\$ 27.69	\$ 5,223.85	\$ 0.0051	\$ 26.64	\$ 5,278.17	0.0623	0.000171	30
Dec-05		\$ 5,278.17	\$ 54.33	\$ 5,223.85	\$ 0.0053	\$ 27.69	\$ 5,305.86	0.0623	0.000171	31
Jan-06		\$ 5,305.86	\$ -	\$ 5,305.86	\$ 0.0058	\$ 30.77	\$ 5,336.63	0.0678	0.000186	31
Feb-06		\$ 5,336.63	\$ 30.77	\$ 5,305.86	\$ 0.0052	\$ 27.59	\$ 5,364.22	0.0678	0.000186	28
Mar-06		\$ 5,364.22	\$ 58.36	\$ 5,305.86	\$ 0.0058	\$ 30.77	\$ 5,395.00	0.0678	0.000186	31
Apr-06		\$ 5,395.00	\$ -	\$ 5,395.00	\$ 0.0060	\$ 32.37	\$ 5,427.37	0.0730	0.000200	30
May-06		\$ 5,427.37	\$ 32.37	\$ 5,395.00	\$ 0.0062	\$ 33.45	\$ 5,460.82	0.0730	0.000200	31
Jun-06		\$ 5,460.82	\$ 65.82	\$ 5,395.00	\$ 0.0060	\$ 32.37	\$ 5,493.19	0.0730	0.000200	30
Jul-06		\$ 5,493.19	\$ -	\$ 5,493.19	\$ 0.0066	\$ 36.26	\$ 5,529.44	0.0774	0.000212	31

Total Interest \$ 530.61

Contract 60
November 2004

Collection date	December 20, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04	\$ 11,791.53	\$ -	\$ -	\$ 11,791.53	\$ 0.0013	\$ 11,791.53	0.0422	0.000116	11
Jan-05	\$ 11,806.86	\$ -	\$ -	\$ 11,806.86	\$ 0.0040	\$ 11,806.86	0.0475	0.000130	31
Feb-05	\$ 11,854.09	\$ 47.23	\$ 89.73	\$ 11,806.86	\$ 0.0036	\$ 11,854.09	0.0475	0.000130	28
Mar-05	\$ 11,896.59	\$ -	\$ -	\$ 11,806.86	\$ 0.0044	\$ 11,896.59	0.0475	0.000130	31
Apr-05	\$ 11,943.82	\$ -	\$ -	\$ 11,943.82	\$ 0.0045	\$ 11,943.82	0.0530	0.000145	30
May-05	\$ 11,996.37	\$ 52.55	\$ 106.30	\$ 11,943.82	\$ 0.0044	\$ 12,050.12	0.0530	0.000145	31
Jun-05	\$ 12,050.12	\$ 106.30	\$ -	\$ 12,102.67	\$ 0.0049	\$ 12,102.67	0.0577	0.000158	30
Jul-05	\$ 12,102.67	\$ -	\$ -	\$ 12,102.67	\$ 0.0049	\$ 12,161.97	0.0577	0.000158	31
Aug-05	\$ 12,161.97	\$ 59.30	\$ 116.19	\$ 12,102.67	\$ 0.0047	\$ 12,221.28	0.0577	0.000158	31
Sep-05	\$ 12,221.28	\$ 116.19	\$ -	\$ 12,221.28	\$ 0.0053	\$ 12,278.16	0.0623	0.000171	30
Oct-05	\$ 12,278.16	\$ -	\$ -	\$ 12,278.16	\$ 0.0051	\$ 12,343.23	0.0623	0.000171	31
Nov-05	\$ 12,343.23	\$ 65.07	\$ 127.69	\$ 12,278.16	\$ 0.0053	\$ 12,405.85	0.0623	0.000171	30
Dec-05	\$ 12,405.85	\$ 127.69	\$ -	\$ 12,278.16	\$ 0.0058	\$ 12,470.93	0.0678	0.000186	31
Jan-06	\$ 12,470.93	\$ -	\$ -	\$ 12,470.93	\$ 0.0052	\$ 12,543.26	0.0678	0.000186	31
Feb-06	\$ 12,543.26	\$ 72.33	\$ 137.18	\$ 12,470.93	\$ 0.0058	\$ 12,608.11	0.0678	0.000186	28
Mar-06	\$ 12,608.11	\$ 137.18	\$ -	\$ 12,608.11	\$ 0.0060	\$ 12,680.44	0.0730	0.000200	31
Apr-06	\$ 12,680.44	\$ -	\$ -	\$ 12,680.44	\$ 0.0062	\$ 12,756.52	0.0730	0.000200	30
May-06	\$ 12,756.52	\$ 76.08	\$ 154.70	\$ 12,680.44	\$ 0.0060	\$ 12,835.14	0.0730	0.000200	31
Jun-06	\$ 12,835.14	\$ 154.70	\$ -	\$ 12,835.14	\$ 0.0066	\$ 12,911.22	0.0774	0.000212	30
Jul-06	\$ 12,911.22	\$ -	\$ -	\$ 12,911.22	\$ 0.0066	\$ 12,996.44	0.0774	0.000212	31
						\$ 1,204.91			

Total Interest

Contract 60
December 2004

Collection date	January 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Jan-05	\$ 11,791.53	\$ -	\$ -	\$ 11,791.53	\$ 0.0014	\$ 11,791.53	0.0475	0.000130	11
Feb-05	\$ 11,808.04	\$ 16.51	\$ 89.62	\$ 11,791.53	\$ 0.0036	\$ 11,808.04	0.0475	0.000130	28
Mar-05	\$ 11,850.49	\$ 89.62	\$ -	\$ 11,791.53	\$ 0.0040	\$ 11,850.49	0.0475	0.000130	31
Apr-05	\$ 11,897.65	\$ -	\$ -	\$ 11,897.65	\$ 0.0044	\$ 11,897.65	0.0530	0.000145	30
May-05	\$ 11,950.00	\$ 52.35	\$ 105.89	\$ 11,897.65	\$ 0.0045	\$ 11,950.00	0.0530	0.000145	31
Jun-05	\$ 12,003.54	\$ 105.89	\$ -	\$ 11,950.00	\$ 0.0044	\$ 12,003.54	0.0530	0.000145	30
Jul-05	\$ 12,055.89	\$ -	\$ -	\$ 12,055.89	\$ 0.0049	\$ 12,114.97	0.0577	0.000158	31
Aug-05	\$ 12,114.97	\$ 59.07	\$ 115.74	\$ 12,055.89	\$ 0.0049	\$ 12,174.04	0.0577	0.000158	31
Sep-05	\$ 12,174.04	\$ 115.74	\$ -	\$ 12,174.04	\$ 0.0047	\$ 12,230.70	0.0577	0.000158	30
Oct-05	\$ 12,230.70	\$ -	\$ -	\$ 12,230.70	\$ 0.0053	\$ 12,295.52	0.0623	0.000171	31
Nov-05	\$ 12,295.52	\$ 64.82	\$ 127.20	\$ 12,230.70	\$ 0.0051	\$ 12,357.90	0.0623	0.000171	30
Dec-05	\$ 12,357.90	\$ 127.20	\$ -	\$ 12,357.90	\$ 0.0053	\$ 12,422.72	0.0623	0.000171	31
Jan-06	\$ 12,422.72	\$ -	\$ -	\$ 12,422.72	\$ 0.0058	\$ 12,494.78	0.0678	0.000186	31
Feb-06	\$ 12,494.78	\$ 72.05	\$ 136.65	\$ 12,422.72	\$ 0.0052	\$ 12,559.37	0.0678	0.000186	28
Mar-06	\$ 12,559.37	\$ 136.65	\$ -	\$ 12,422.72	\$ 0.0058	\$ 12,631.43	0.0678	0.000186	31
Apr-06	\$ 12,631.43	\$ -	\$ -	\$ 12,631.43	\$ 0.0060	\$ 12,707.21	0.0730	0.000200	30
May-06	\$ 12,707.21	\$ 75.79	\$ 154.10	\$ 12,631.43	\$ 0.0062	\$ 12,785.53	0.0730	0.000200	31
Jun-06	\$ 12,785.53	\$ 154.10	\$ -	\$ 12,631.43	\$ 0.0060	\$ 12,861.32	0.0730	0.000200	30
Jul-06	\$ 12,861.32	\$ -	\$ -	\$ 12,861.32	\$ 0.0066	\$ 12,946.20	0.0774	0.000212	31
						\$ 1,154.67			

Total Interest

Contract 60
January 2005

Collection date	February 18, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Feb-05	\$ 11,791.53	\$ -	\$ 9,437.00	\$ 0.0013	\$ 12.27	\$ 11,791.53	0.0475	0.000130	10
Mar-05	\$ 11,903.80	\$ 12.27	\$ 9,437.00	\$ 0.0040	\$ 37.75	\$ 11,803.80	0.0475	0.000130	31
Apr-05	\$ 11,841.55	\$ -	\$ 11,841.55	\$ 0.0044	\$ 52.10	\$ 11,841.55	0.0530	0.000145	30
May-05	\$ 11,893.65	\$ 52.10	\$ 11,841.55	\$ 0.0045	\$ 53.29	\$ 11,893.65	0.0530	0.000145	31
Jun-05	\$ 11,946.93	\$ 105.39	\$ 11,841.55	\$ 0.0044	\$ 52.10	\$ 11,989.04	0.0530	0.000145	30
Jul-05	\$ 11,999.04	\$ -	\$ 11,999.04	\$ 0.0049	\$ 58.80	\$ 12,057.83	0.0577	0.000158	31
Aug-05	\$ 12,057.83	\$ 58.80	\$ 11,999.04	\$ 0.0049	\$ 58.80	\$ 12,116.63	0.0577	0.000158	31
Sep-05	\$ 12,116.63	\$ 115.19	\$ 11,999.04	\$ 0.0047	\$ 56.40	\$ 12,173.02	0.0577	0.000158	30
Oct-05	\$ 12,173.02	\$ -	\$ 12,173.02	\$ 0.0053	\$ 64.52	\$ 12,237.54	0.0623	0.000171	31
Nov-05	\$ 12,237.54	\$ 64.52	\$ 12,173.02	\$ 0.0051	\$ 62.08	\$ 12,299.62	0.0623	0.000171	30
Dec-05	\$ 12,299.62	\$ 128.60	\$ 12,173.02	\$ 0.0053	\$ 64.52	\$ 12,364.14	0.0623	0.000171	31
Jan-06	\$ 12,364.14	\$ -	\$ 12,364.14	\$ 0.0058	\$ 71.71	\$ 12,435.85	0.0678	0.000186	31
Feb-06	\$ 12,435.85	\$ 71.71	\$ 12,364.14	\$ 0.0052	\$ 64.29	\$ 12,500.15	0.0678	0.000186	28
Mar-06	\$ 12,500.15	\$ 136.01	\$ 12,364.14	\$ 0.0058	\$ 71.71	\$ 12,571.86	0.0678	0.000186	31
Apr-06	\$ 12,571.86	\$ -	\$ 12,571.86	\$ 0.0060	\$ 75.43	\$ 12,647.29	0.0730	0.000200	30
May-06	\$ 12,647.29	\$ 75.43	\$ 12,571.86	\$ 0.0062	\$ 77.95	\$ 12,725.23	0.0730	0.000200	31
Jun-06	\$ 12,725.23	\$ 153.38	\$ 12,571.86	\$ 0.0060	\$ 75.43	\$ 12,800.67	0.0730	0.000200	30
Jul-06	\$ 12,800.67	\$ -	\$ 12,800.67	\$ 0.0066	\$ 84.48	\$ 12,885.15	0.0774	0.000212	31

Total Interest

\$ 1,093.62

Contract 60
February 2005

Collection date	March 18, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Mar-05	\$ 11,791.53	\$ -	\$ 11,791.53	\$ 0.0017	\$ 20.05	\$ 11,811.57	0.0475	0.000130	13
Apr-05	\$ 11,811.57	\$ -	\$ 11,811.57	\$ 0.0044	\$ 51.97	\$ 11,863.55	0.0530	0.000145	30
May-05	\$ 11,863.55	\$ 51.97	\$ 11,811.57	\$ 0.0045	\$ 53.15	\$ 11,916.70	0.0530	0.000145	31
Jun-05	\$ 11,916.70	\$ 105.12	\$ 11,811.57	\$ 0.0044	\$ 51.97	\$ 11,968.67	0.0530	0.000145	30
Jul-05	\$ 11,968.67	\$ -	\$ 11,968.67	\$ 0.0049	\$ 58.65	\$ 12,027.32	0.0577	0.000158	31
Aug-05	\$ 12,027.32	\$ 58.65	\$ 11,968.67	\$ 0.0049	\$ 58.65	\$ 12,085.96	0.0577	0.000158	31
Sep-05	\$ 12,085.96	\$ 114.90	\$ 11,968.67	\$ 0.0047	\$ 56.25	\$ 12,142.21	0.0577	0.000158	30
Oct-05	\$ 12,142.21	\$ -	\$ 12,142.21	\$ 0.0053	\$ 64.35	\$ 12,206.57	0.0623	0.000171	31
Nov-05	\$ 12,206.57	\$ 64.35	\$ 12,142.21	\$ 0.0051	\$ 61.93	\$ 12,268.49	0.0623	0.000171	30
Dec-05	\$ 12,268.49	\$ 126.28	\$ 12,142.21	\$ 0.0053	\$ 64.35	\$ 12,332.85	0.0623	0.000171	31
Jan-06	\$ 12,332.85	\$ -	\$ 12,332.85	\$ 0.0058	\$ 71.53	\$ 12,404.38	0.0678	0.000186	31
Feb-06	\$ 12,404.38	\$ 71.53	\$ 12,332.85	\$ 0.0052	\$ 64.13	\$ 12,468.51	0.0678	0.000186	28
Mar-06	\$ 12,468.51	\$ 135.66	\$ 12,332.85	\$ 0.0058	\$ 71.53	\$ 12,540.04	0.0678	0.000186	31
Apr-06	\$ 12,540.04	\$ -	\$ 12,540.04	\$ 0.0060	\$ 75.24	\$ 12,615.28	0.0730	0.000200	30
May-06	\$ 12,615.28	\$ 75.24	\$ 12,540.04	\$ 0.0062	\$ 77.75	\$ 12,693.03	0.0730	0.000200	31
Jun-06	\$ 12,693.03	\$ 152.99	\$ 12,540.04	\$ 0.0060	\$ 75.24	\$ 12,768.27	0.0730	0.000200	30
Jul-06	\$ 12,768.27	\$ -	\$ 12,768.27	\$ 0.0066	\$ 84.27	\$ 12,852.54	0.0774	0.000212	31

Total Interest

\$ 1,061.01

Contract 60
March 2005

Collection date		<u>Balance used</u> <u>for charges</u>	<u>Interest</u> <u>forward</u>	<u>Balance</u> <u>forward</u>	<u>Applicable</u> <u>Interest</u>	<u>Interest</u>	<u>Ending</u> <u>balance</u>	<u>Annual</u> <u>Interest</u> <u>Rate</u>	<u>Daily</u> <u>Interest</u> <u>Rate</u>	<u>Applicable</u> <u>No. of</u> <u>Days</u>
Apr 20, 2005							\$ 11,791.53			
Apr-05	\$	11,791.53	\$ -	\$ 11,791.53	\$ 0.0015	\$ 17.69	\$ 11,809.22	0.0530	0.000145	10
May-05	\$	11,809.22	\$ 17.69	\$ 11,791.53	\$ 0.0045	\$ 53.06	\$ 11,862.28	0.0530	0.000145	31
Jun-05	\$	11,862.28	\$ 104.94	\$ 11,791.53	\$ 0.0044	\$ 51.88	\$ 11,914.16	0.0530	0.000145	30
Jul-05	\$	11,914.16	\$ -	\$ 11,914.16	\$ 0.0049	\$ 58.38	\$ 11,972.54	0.0577	0.000158	31
Aug-05	\$	11,972.54	\$ 58.38	\$ 11,914.16	\$ 0.0049	\$ 58.38	\$ 12,030.92	0.0577	0.000158	31
Sep-05	\$	12,030.92	\$ 114.38	\$ 11,914.16	\$ 0.0047	\$ 56.00	\$ 12,086.92	0.0577	0.000158	30
Oct-05	\$	12,086.92	\$ -	\$ 12,086.92	\$ 0.0053	\$ 64.06	\$ 12,150.98	0.0623	0.000171	31
Nov-05	\$	12,150.98	\$ 64.06	\$ 12,086.92	\$ 0.0051	\$ 61.64	\$ 12,212.62	0.0623	0.000171	30
Dec-05	\$	12,212.62	\$ 125.70	\$ 12,086.92	\$ 0.0053	\$ 64.06	\$ 12,276.68	0.0623	0.000171	31
Jan-06	\$	12,276.68	\$ -	\$ 12,276.68	\$ 0.0058	\$ 71.20	\$ 12,347.89	0.0678	0.000186	31
Feb-06	\$	12,347.89	\$ 71.20	\$ 12,276.68	\$ 0.0052	\$ 63.84	\$ 12,411.72	0.0678	0.000186	28
Mar-06	\$	12,411.72	\$ 135.04	\$ 12,276.68	\$ 0.0058	\$ 71.20	\$ 12,482.93	0.0678	0.000186	31
Apr-06	\$	12,482.93	\$ -	\$ 12,482.93	\$ 0.0060	\$ 74.90	\$ 12,557.83	0.0730	0.000200	30
May-06	\$	12,557.83	\$ 74.90	\$ 12,482.93	\$ 0.0062	\$ 77.39	\$ 12,635.22	0.0730	0.000200	31
Jun-06	\$	12,635.22	\$ 152.29	\$ 12,482.93	\$ 0.0060	\$ 74.90	\$ 12,710.12	0.0730	0.000200	30
Jul-06	\$	12,710.12	\$ -	\$ 12,710.12	\$ 0.0066	\$ 83.89	\$ 12,794.01	0.0774	0.000212	31

Total Interest \$ 1,002.48

Contract 60
April 2005

Collection date		<u>Balance used</u> <u>for charges</u>	<u>Interest</u> <u>forward</u>	<u>Balance</u> <u>forward</u>	<u>Applicable</u> <u>Interest</u>	<u>Interest</u>	<u>Ending</u> <u>balance</u>	<u>Annual</u> <u>Interest</u> <u>Rate</u>	<u>Daily</u> <u>Interest</u> <u>Rate</u>	<u>Applicable</u> <u>No. of</u> <u>Days</u>
May 20, 2005							\$ 4,998.83			
May-05	\$	4,998.83	\$ -	\$ 4,998.83	\$ 0.0016	\$ 8.00	\$ 5,006.83	0.0530	0.000145	11
Jun-05	\$	5,006.83	\$ 8.00	\$ 4,998.83	\$ 0.0044	\$ 21.99	\$ 5,028.82	0.0530	0.000145	30
Jul-05	\$	5,028.82	\$ -	\$ 5,028.82	\$ 0.0049	\$ 24.64	\$ 5,053.47	0.0577	0.000158	31
Aug-05	\$	5,053.47	\$ 24.64	\$ 5,028.82	\$ 0.0049	\$ 24.64	\$ 5,078.11	0.0577	0.000158	31
Sep-05	\$	5,078.11	\$ 48.28	\$ 5,028.82	\$ 0.0047	\$ 23.64	\$ 5,101.74	0.0577	0.000158	30
Oct-05	\$	5,101.74	\$ -	\$ 5,101.74	\$ 0.0053	\$ 27.04	\$ 5,128.78	0.0623	0.000171	31
Nov-05	\$	5,128.78	\$ 27.04	\$ 5,101.74	\$ 0.0051	\$ 26.02	\$ 5,154.80	0.0623	0.000171	30
Dec-05	\$	5,154.80	\$ 53.06	\$ 5,101.74	\$ 0.0053	\$ 27.04	\$ 5,181.84	0.0623	0.000171	31
Jan-06	\$	5,181.84	\$ -	\$ 5,181.84	\$ 0.0058	\$ 30.05	\$ 5,211.89	0.0678	0.000186	31
Feb-06	\$	5,211.89	\$ 30.05	\$ 5,181.84	\$ 0.0052	\$ 26.95	\$ 5,238.84	0.0678	0.000186	28
Mar-06	\$	5,238.84	\$ 57.00	\$ 5,181.84	\$ 0.0058	\$ 30.05	\$ 5,268.90	0.0678	0.000186	31
Apr-06	\$	5,268.90	\$ -	\$ 5,268.90	\$ 0.0060	\$ 31.61	\$ 5,300.51	0.0730	0.000200	30
May-06	\$	5,300.51	\$ 31.61	\$ 5,268.90	\$ 0.0062	\$ 32.67	\$ 5,333.18	0.0730	0.000200	31
Jun-06	\$	5,333.18	\$ 64.28	\$ 5,268.90	\$ 0.0060	\$ 31.61	\$ 5,364.79	0.0730	0.000200	30
Jul-06	\$	5,364.79	\$ -	\$ 5,364.79	\$ 0.0066	\$ 35.41	\$ 5,400.20	0.0774	0.000212	31

Total Interest \$ 401.36

Contract 60
May 2005

Collection date	June 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Jun-05	\$ 5,365.63	\$ -	\$ 5,365.63	\$ 0.0015	\$ 8.05	\$ 5,365.63	0.0530	0.000145	10
	Jul-05	\$ 5,373.68	\$ -	\$ 5,373.68	\$ 0.0049	\$ 26.33	\$ 5,373.68	0.0577	0.000158	31
	Aug-05	\$ 5,400.01	\$ 26.33	\$ 5,373.68	\$ 0.0049	\$ 26.33	\$ 5,400.01	0.0577	0.000158	31
	Sep-05	\$ 5,426.34	\$ 51.59	\$ 5,373.68	\$ 0.0047	\$ 25.26	\$ 5,426.34	0.0577	0.000158	30
	Oct-05	\$ 5,451.59	\$ -	\$ 5,451.59	\$ 0.0053	\$ 28.89	\$ 5,480.49	0.0623	0.000171	31
	Nov-05	\$ 5,480.49	\$ 28.89	\$ 5,451.59	\$ 0.0051	\$ 27.80	\$ 5,508.29	0.0623	0.000171	30
	Dec-05	\$ 5,508.29	\$ 56.70	\$ 5,451.59	\$ 0.0053	\$ 28.89	\$ 5,537.18	0.0623	0.000171	31
	Jan-06	\$ 5,537.18	\$ -	\$ 5,537.18	\$ 0.0058	\$ 32.12	\$ 5,569.30	0.0678	0.000186	31
	Feb-06	\$ 5,568.30	\$ 32.12	\$ 5,537.18	\$ 0.0052	\$ 28.79	\$ 5,598.09	0.0678	0.000186	28
	Mar-06	\$ 5,598.09	\$ 60.91	\$ 5,537.18	\$ 0.0058	\$ 32.12	\$ 5,630.21	0.0678	0.000186	31
	Apr-06	\$ 5,630.21	\$ -	\$ 5,630.21	\$ 0.0060	\$ 33.78	\$ 5,663.99	0.0730	0.000200	30
	May-06	\$ 5,663.99	\$ 33.78	\$ 5,630.21	\$ 0.0062	\$ 34.91	\$ 5,698.90	0.0730	0.000200	31
	Jun-06	\$ 5,698.90	\$ 68.69	\$ 5,630.21	\$ 0.0060	\$ 33.78	\$ 5,732.68	0.0730	0.000200	30
	Jul-06	\$ 5,732.68	\$ -	\$ 5,732.68	\$ 0.0066	\$ 37.84	\$ 5,770.51	0.0774	0.000212	31
						\$ 404.89				

Total Interest

Contract 60
June 2005

Collection date	July 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Jul-05	\$ 6,437.51	\$ -	\$ 6,437.51	\$ 0.0017	\$ 10.94	\$ 6,437.51	0.0577	0.000158	11
	Aug-05	\$ 6,448.46	\$ 10.94	\$ 6,437.51	\$ 0.0049	\$ 31.54	\$ 6,448.46	0.0577	0.000158	31
	Sep-05	\$ 6,480.00	\$ 61.80	\$ 6,437.51	\$ 0.0047	\$ 30.26	\$ 6,480.00	0.0577	0.000158	30
	Oct-05	\$ 6,510.26	\$ -	\$ 6,510.26	\$ 0.0053	\$ 34.50	\$ 6,544.76	0.0623	0.000171	31
	Nov-05	\$ 6,544.76	\$ 34.50	\$ 6,510.26	\$ 0.0051	\$ 33.20	\$ 6,577.96	0.0623	0.000171	30
	Dec-05	\$ 6,577.96	\$ 67.71	\$ 6,510.26	\$ 0.0053	\$ 34.50	\$ 6,612.47	0.0623	0.000171	31
	Jan-06	\$ 6,612.47	\$ -	\$ 6,612.47	\$ 0.0058	\$ 38.35	\$ 6,650.82	0.0678	0.000186	31
	Feb-06	\$ 6,650.82	\$ 38.35	\$ 6,612.47	\$ 0.0052	\$ 34.38	\$ 6,685.21	0.0678	0.000186	28
	Mar-06	\$ 6,685.21	\$ 72.74	\$ 6,612.47	\$ 0.0058	\$ 38.35	\$ 6,723.56	0.0678	0.000186	31
	Apr-06	\$ 6,723.56	\$ -	\$ 6,723.56	\$ 0.0060	\$ 40.34	\$ 6,763.90	0.0730	0.000200	30
	May-06	\$ 6,763.90	\$ 40.34	\$ 6,723.56	\$ 0.0062	\$ 41.69	\$ 6,805.59	0.0730	0.000200	31
	Jun-06	\$ 6,805.59	\$ 82.03	\$ 6,723.56	\$ 0.0060	\$ 40.34	\$ 6,845.93	0.0730	0.000200	30
	Jul-06	\$ 6,845.93	\$ -	\$ 6,845.93	\$ 0.0066	\$ 45.18	\$ 6,891.11	0.0774	0.000212	31
						\$ 453.60				

Total Interest

Contract 60
July 2005

Collection date	August 31, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Aug-05	\$ 4,998.83	\$ -	\$ 4,998.83	\$ 0.0049	\$ 24.49	\$ 4,998.83	0.0577	0.000158	31
	Sep-05	\$ 5,023.33	\$ 24.49	\$ 4,998.83	\$ 0.0047	\$ 23.49	\$ 5,023.33	0.0577	0.000158	30
	Oct-05	\$ 5,046.82	\$ -	\$ 5,046.82	\$ 0.0053	\$ 26.75	\$ 5,046.82	0.0623	0.000171	31
	Nov-05	\$ 5,073.57	\$ 26.75	\$ 5,046.82	\$ 0.0051	\$ 25.74	\$ 5,073.57	0.0623	0.000171	30
	Dec-05	\$ 5,099.31	\$ 52.49	\$ 5,046.82	\$ 0.0053	\$ 26.75	\$ 5,099.31	0.0623	0.000171	31
	Jan-06	\$ 5,126.06	\$ -	\$ 5,126.06	\$ 0.0058	\$ 29.73	\$ 5,126.06	0.0678	0.000186	31
	Feb-06	\$ 5,155.79	\$ 29.73	\$ 5,126.06	\$ 0.0052	\$ 26.68	\$ 5,155.79	0.0678	0.000186	28
	Mar-06	\$ 5,182.44	\$ 56.38	\$ 5,126.06	\$ 0.0058	\$ 29.73	\$ 5,182.44	0.0678	0.000186	31
	Apr-06	\$ 5,212.17	\$ -	\$ 5,212.17	\$ 0.0060	\$ 31.27	\$ 5,212.17	0.0730	0.000200	30
	May-06	\$ 5,243.45	\$ 31.27	\$ 5,212.17	\$ 0.0062	\$ 32.32	\$ 5,243.45	0.0730	0.000200	31
	Jun-06	\$ 5,275.76	\$ 63.59	\$ 5,212.17	\$ 0.0060	\$ 31.27	\$ 5,275.76	0.0730	0.000200	30
	Jul-06	\$ 5,307.04	\$ -	\$ 5,307.04	\$ 0.0066	\$ 35.03	\$ 5,307.04	0.0774	0.000212	31
						\$ 343.23				
						\$ 343.23				

Total Interest

Contract 60
August 2005

Collection date	September 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Sep-05	\$ 4,998.83	\$ -	\$ 4,998.83	\$ 0.0016	\$ 8.00	\$ 4,998.83	0.0577	0.000158	10
	Oct-05	\$ 5,006.83	\$ -	\$ 5,006.83	\$ 0.0053	\$ 26.54	\$ 5,006.83	0.0623	0.000171	31
	Nov-05	\$ 5,033.37	\$ 26.54	\$ 5,006.83	\$ 0.0051	\$ 25.53	\$ 5,033.37	0.0623	0.000171	30
	Dec-05	\$ 5,058.90	\$ 52.07	\$ 5,006.83	\$ 0.0053	\$ 26.54	\$ 5,058.90	0.0623	0.000171	31
	Jan-06	\$ 5,085.44	\$ -	\$ 5,085.44	\$ 0.0058	\$ 29.50	\$ 5,085.44	0.0678	0.000186	31
	Feb-06	\$ 5,114.93	\$ 29.50	\$ 5,085.44	\$ 0.0052	\$ 26.44	\$ 5,114.93	0.0678	0.000186	28
	Mar-06	\$ 5,141.38	\$ 55.94	\$ 5,085.44	\$ 0.0058	\$ 29.50	\$ 5,141.38	0.0678	0.000186	31
	Apr-06	\$ 5,170.87	\$ -	\$ 5,170.87	\$ 0.0060	\$ 31.03	\$ 5,170.87	0.0730	0.000200	30
	May-06	\$ 5,201.90	\$ 31.03	\$ 5,170.87	\$ 0.0062	\$ 32.06	\$ 5,201.90	0.0730	0.000200	31
	Jun-06	\$ 5,233.96	\$ 63.08	\$ 5,170.87	\$ 0.0060	\$ 31.03	\$ 5,233.96	0.0730	0.000200	30
	Jul-06	\$ 5,264.98	\$ -	\$ 5,264.98	\$ 0.0066	\$ 34.75	\$ 5,264.98	0.0774	0.000212	31
						\$ 300.90				
						\$ 300.90				

Total Interest

Contract 60
September 2005

Collection date	October 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
		\$ 4,998.83	\$ -	\$ 4,998.83	\$ 0.0019	\$ 4,998.83	0.0623	0.000171	11
	Oct-05	\$ 5,008.33	\$ 9.50	\$ 4,998.83	\$ 0.0051	\$ 5,008.33	0.0623	0.000171	30
	Nov-05	\$ 5,033.82	\$ 51.99	\$ 4,998.83	\$ 0.0053	\$ 5,033.82	0.0623	0.000171	31
	Dec-05	\$ 5,060.32	\$ -	\$ 5,060.32	\$ 0.0058	\$ 5,060.32	0.0678	0.000186	31
	Jan-06	\$ 5,089.67	\$ 29.35	\$ 5,060.32	\$ 0.0052	\$ 5,089.67	0.0678	0.000186	31
	Feb-06	\$ 5,115.98	\$ 55.66	\$ 5,060.32	\$ 0.0058	\$ 5,115.98	0.0678	0.000186	28
	Mar-06	\$ 5,145.33	\$ -	\$ 5,145.33	\$ 0.0060	\$ 5,145.33	0.0730	0.000200	31
	Apr-06	\$ 5,176.20	\$ 30.87	\$ 5,145.33	\$ 0.0062	\$ 5,176.20	0.0730	0.000200	30
	May-06	\$ 5,208.10	\$ 62.77	\$ 5,145.33	\$ 0.0060	\$ 5,208.10	0.0730	0.000200	31
	Jun-06	\$ 5,238.98	\$ -	\$ 5,238.98	\$ 0.0066	\$ 5,238.98	0.0774	0.000212	30
	Jul-06				\$ 0.0066	\$ 5,273.55	0.0774	0.000212	31
Total Interest					\$ 274.72				

Contract 60
October 2005

Collection date	November 21, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
		\$ 4,998.83	\$ -	\$ 4,998.83	\$ 0.0015	\$ 4,998.83	0.0623	0.000171	9
	Nov-05	\$ 5,008.33	\$ 7.50	\$ 4,998.83	\$ 0.0053	\$ 5,006.33	0.0623	0.000171	31
	Dec-05	\$ 5,032.82	\$ -	\$ 5,032.82	\$ 0.0058	\$ 5,032.82	0.0678	0.000186	31
	Jan-06	\$ 5,062.01	\$ 29.19	\$ 5,032.82	\$ 0.0052	\$ 5,062.01	0.0678	0.000186	31
	Feb-06	\$ 5,088.19	\$ 55.36	\$ 5,032.82	\$ 0.0058	\$ 5,088.19	0.0678	0.000186	28
	Mar-06	\$ 5,117.38	\$ -	\$ 5,117.38	\$ 0.0060	\$ 5,117.38	0.0730	0.000200	31
	Apr-06	\$ 5,148.08	\$ 30.70	\$ 5,117.38	\$ 0.0062	\$ 5,148.08	0.0730	0.000200	30
	May-06	\$ 5,179.81	\$ 62.43	\$ 5,117.38	\$ 0.0060	\$ 5,179.81	0.0730	0.000200	31
	Jun-06	\$ 5,210.51	\$ -	\$ 5,210.51	\$ 0.0066	\$ 5,210.51	0.0774	0.000212	30
	Jul-06				\$ 0.0066	\$ 5,244.90	0.0774	0.000212	31
Total Interest					\$ 246.07				

Contract 60
November 2005

Collection date	December 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
		\$ 11,791.53	\$ -	\$ 11,791.53	\$ 0.0019	\$ 11,791.53	0.0623	0.000171	11
	Dec-05	\$ 11,813.93	\$ -	\$ 11,813.93	\$ 0.0058	\$ 11,813.93	0.0678	0.000186	31
	Jan-06	\$ 11,862.45	\$ 66.52	\$ 11,613.83	\$ 0.0052	\$ 11,862.45	0.0678	0.000186	26
	Feb-06	\$ 11,943.89	\$ 129.96	\$ 11,813.93	\$ 0.0058	\$ 11,943.89	0.0678	0.000186	31
	Mar-06	\$ 12,012.41	\$ -	\$ 12,012.41	\$ 0.0060	\$ 12,012.41	0.0730	0.000200	30
	Apr-06	\$ 12,084.48	\$ 72.07	\$ 12,012.41	\$ 0.0062	\$ 12,084.48	0.0730	0.000200	31
	May-06	\$ 12,158.96	\$ 146.55	\$ 12,012.41	\$ 0.0060	\$ 12,158.96	0.0730	0.000200	30
	Jun-06	\$ 12,231.03	\$ -	\$ 12,231.03	\$ 0.0066	\$ 12,231.03	0.0774	0.000212	31
	Jul-06				\$ 0.0066	\$ 12,311.76	0.0774	0.000212	31
Total Interest					\$ 520.23				

Contract 60 December 2005		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	January 20, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Jan-06	\$ 11,791.53	\$ -	\$ 11,791.53	\$ 0.0013	\$ 15.33	\$ 11,806.86	0.0678	0.000186	7
	Feb-06	\$ 11,806.86	\$ 15.33	\$ 11,791.53	\$ 0.0052	\$ 61.32	\$ 11,868.17	0.0678	0.000186	28
	Mar-06	\$ 11,868.17	\$ 129.71	\$ 11,791.53	\$ 0.0058	\$ 68.39	\$ 11,936.56	0.0678	0.000186	31
	Apr-06	\$ 11,936.56	\$ -	\$ 11,936.56	\$ 0.0060	\$ 71.62	\$ 12,008.18	0.0730	0.000200	30
	May-06	\$ 12,008.18	\$ 71.62	\$ 11,936.56	\$ 0.0062	\$ 74.01	\$ 12,082.19	0.0730	0.000200	31
	Jun-06	\$ 12,082.19	\$ 145.63	\$ 11,936.56	\$ 0.0060	\$ 71.62	\$ 12,153.81	0.0730	0.000200	30
	Jul-06	\$ 12,153.81	\$ -	\$ 12,153.81	\$ 0.0066	\$ 80.22	\$ 12,234.03	0.0774	0.000212	31
Total Interest						\$ 442.50				

Contract 60 January 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	February 21, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Feb-06	\$ 11,791.53	\$ -	\$ 11,791.53	\$ 0.0013	\$ 15.33	\$ 11,806.86	0.0678	0.000186	7
	Mar-06	\$ 11,806.86	\$ 15.33	\$ 11,791.53	\$ 0.0058	\$ 68.39	\$ 11,875.25	0.0678	0.000186	31
	Apr-06	\$ 11,875.25	\$ -	\$ 11,875.25	\$ 0.0060	\$ 71.25	\$ 11,946.50	0.0730	0.000200	30
	May-06	\$ 11,946.50	\$ 71.25	\$ 11,875.25	\$ 0.0062	\$ 73.63	\$ 12,020.13	0.0730	0.000200	31
	Jun-06	\$ 12,020.13	\$ 144.88	\$ 11,875.25	\$ 0.0060	\$ 71.25	\$ 12,091.38	0.0730	0.000200	30
	Jul-06	\$ 12,091.38	\$ -	\$ 12,091.38	\$ 0.0066	\$ 79.80	\$ 12,171.18	0.0774	0.000212	31
Total Interest						\$ 379.65				

Contract 60 February 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	March 20, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Mar-06	\$ 11,791.53	\$ -	\$ 11,791.53	\$ 0.0020	\$ 23.58	\$ 11,815.11	0.0678	0.000186	11
	Apr-06	\$ 11,815.11	\$ -	\$ 11,815.11	\$ 0.0060	\$ 70.89	\$ 11,886.00	0.0730	0.000200	30
	May-06	\$ 11,886.00	\$ 70.89	\$ 11,815.11	\$ 0.0062	\$ 73.25	\$ 11,959.26	0.0730	0.000200	31
	Jun-06	\$ 11,959.26	\$ 144.14	\$ 11,815.11	\$ 0.0060	\$ 70.89	\$ 12,030.15	0.0730	0.000200	30
	Jul-06	\$ 12,030.15	\$ -	\$ 12,030.15	\$ 0.0066	\$ 79.40	\$ 12,109.55	0.0774	0.000212	31
Total Interest						\$ 318.02				

Contract 60 March 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	April 20, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Apr-06	\$ 11,791.53	\$ -	\$ 11,791.53	\$ 0.0020	\$ 23.58	\$ 11,815.11	0.0730	0.000200	10
	May-06	\$ 11,815.11	\$ 23.58	\$ 11,791.53	\$ 0.0062	\$ 73.11	\$ 11,888.22	0.0730	0.000200	31
	Jun-06	\$ 11,888.22	\$ 143.86	\$ 11,791.53	\$ 0.0060	\$ 70.75	\$ 11,958.97	0.0730	0.000200	30
	Jul-06	\$ 11,958.97	\$ -	\$ 11,958.97	\$ 0.0066	\$ 78.93	\$ 12,037.90	0.0774	0.000212	31
Total Interest						\$ 246.37				

Contract 60 April 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	May 22, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>No. of</u>	
						<u>balance</u>	<u>Rate</u>	<u>Rate</u>	<u>Days</u>	
	May-06	\$ 6,072.35	\$ -	\$ 6,072.35	\$ 0.0018	\$ 10.93	\$ 6,083.28	0.0730	0.000200	9
	Jun-06	\$ 6,083.28	\$ 10.93	\$ 6,072.35	\$ 0.0060	\$ 38.43	\$ 6,119.72	0.0730	0.000200	30
	Jul-06	\$ 6,119.72	\$ -	\$ 6,119.72	\$ 0.0066	\$ 40.39	\$ 6,160.11	0.0774	0.000212	31
Total Interest						\$ 87.75				

Contract 60 May 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	June 21, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>No. of</u>	
						<u>balance</u>	<u>Rate</u>	<u>Rate</u>	<u>Days</u>	
	Jun-06	\$ 4,998.83	\$ -	\$ 4,998.83	\$ 0.0016	\$ 8.00	\$ 5,006.82	0.0730	0.000200	8
	Jul-06	\$ 5,006.82	\$ -	\$ 5,006.82	\$ 0.0066	\$ 33.05	\$ 5,039.87	0.0774	0.000212	31
Total Interest						\$ 41.04				

Total Interest - Contract 60 **\$11,057.49**

Contract 61
September 2004

Collection date	October 20, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Oct-04	\$ 16,060.21	\$ -	\$ 16,060.21	\$ 0.0013	\$ 20.88	\$ 16,060.21	0.0422	0.000116	11
Nov-04	\$ 16,081.08	\$ 20.88	\$ 16,060.21	\$ 0.0035	\$ 56.21	\$ 16,081.08	0.0422	0.000116	30
Dec-04	\$ 16,137.29	\$ 114.03	\$ 16,060.21	\$ 0.0036	\$ 57.82	\$ 16,137.29	0.0422	0.000116	31
Jan-05	\$ 16,195.11	\$ -	\$ 16,195.11	\$ 0.0040	\$ 64.78	\$ 16,259.89	0.0475	0.000130	31
Feb-05	\$ 16,259.89	\$ 64.78	\$ 16,195.11	\$ 0.0036	\$ 58.30	\$ 16,318.19	0.0475	0.000130	28
Mar-05	\$ 16,318.19	\$ 123.08	\$ 16,195.11	\$ 0.0040	\$ 64.78	\$ 16,382.97	0.0475	0.000130	31
Apr-05	\$ 16,382.97	\$ -	\$ 16,382.97	\$ 0.0044	\$ 72.09	\$ 16,455.06	0.0530	0.000145	30
May-05	\$ 16,455.06	\$ 72.09	\$ 16,382.97	\$ 0.0045	\$ 73.72	\$ 16,528.78	0.0530	0.000145	31
Jun-05	\$ 16,528.78	\$ 145.81	\$ 16,382.97	\$ 0.0044	\$ 72.09	\$ 16,600.87	0.0530	0.000145	30
Jul-05	\$ 16,600.87	\$ -	\$ 16,600.87	\$ 0.0049	\$ 81.34	\$ 16,682.21	0.0577	0.000158	31
Aug-05	\$ 16,682.21	\$ 81.34	\$ 16,600.87	\$ 0.0049	\$ 81.34	\$ 16,763.56	0.0577	0.000158	31
Sep-05	\$ 16,763.56	\$ 159.37	\$ 16,600.87	\$ 0.0047	\$ 78.02	\$ 16,841.58	0.0577	0.000158	30
Oct-05	\$ 16,841.58	\$ -	\$ 16,841.58	\$ 0.0053	\$ 89.26	\$ 16,930.84	0.0623	0.000171	31
Nov-05	\$ 16,930.84	\$ 89.26	\$ 16,841.58	\$ 0.0051	\$ 85.89	\$ 17,016.73	0.0623	0.000171	30
Dec-05	\$ 17,016.73	\$ 175.15	\$ 16,841.58	\$ 0.0053	\$ 89.26	\$ 17,105.99	0.0623	0.000171	31
Jan-06	\$ 17,105.99	\$ -	\$ 17,105.99	\$ 0.0058	\$ 99.21	\$ 17,205.21	0.0678	0.000186	31
Feb-06	\$ 17,205.21	\$ 99.21	\$ 17,105.99	\$ 0.0052	\$ 88.95	\$ 17,294.16	0.0678	0.000186	28
Mar-06	\$ 17,294.16	\$ 188.17	\$ 17,393.37	\$ 0.0058	\$ 104.36	\$ 17,393.37	0.0678	0.000186	31
Apr-06	\$ 17,393.37	\$ -	\$ 17,393.37	\$ 0.0060	\$ 104.36	\$ 17,497.73	0.0730	0.000200	30
May-06	\$ 17,497.73	\$ 104.36	\$ 17,393.37	\$ 0.0062	\$ 107.84	\$ 17,605.57	0.0730	0.000200	31
Jun-06	\$ 17,605.57	\$ 212.20	\$ 17,393.37	\$ 0.0060	\$ 104.36	\$ 17,709.93	0.0730	0.000200	30
Jul-06	\$ 17,709.93	\$ -	\$ 17,709.93	\$ 0.0066	\$ 116.89	\$ 17,826.82	0.0774	0.000212	31

Total Interest

\$ 1,766.61

Contract 61
October 2004

Collection date	November 19, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Nov-04	\$ 16,241.56	\$ -	\$ 21.11	\$ 16,241.56	\$ 0.0013	\$ 21.11	\$ 16,241.56	0.0422	0.000116	11
Dec-04	\$ 16,282.67	\$ -	\$ 58.47	\$ 16,241.56	\$ 0.0036	\$ 58.47	\$ 16,282.67	0.0422	0.000116	31
Jan-05	\$ 16,321.14	\$ -	\$ 65.28	\$ 16,321.14	\$ 0.0040	\$ 65.28	\$ 16,386.42	0.0475	0.000130	31
Feb-05	\$ 16,386.42	\$ 124.04	\$ 72.65	\$ 16,321.14	\$ 0.0036	\$ 58.76	\$ 16,445.18	0.0475	0.000130	28
Mar-05	\$ 16,445.18	\$ -	\$ 74.30	\$ 16,321.14	\$ 0.0040	\$ 65.28	\$ 16,510.46	0.0475	0.000130	31
Apr-05	\$ 16,510.46	\$ -	\$ 72.65	\$ 16,510.46	\$ 0.0044	\$ 72.65	\$ 16,583.11	0.0530	0.000145	30
May-05	\$ 16,583.11	\$ 146.94	\$ 81.98	\$ 16,510.46	\$ 0.0044	\$ 72.65	\$ 16,657.41	0.0530	0.000145	31
Jun-05	\$ 16,657.41	\$ -	\$ 81.98	\$ 16,730.05	\$ 0.0049	\$ 81.98	\$ 16,730.05	0.0577	0.000158	30
Jul-05	\$ 16,730.05	\$ -	\$ 81.98	\$ 16,730.05	\$ 0.0049	\$ 81.98	\$ 16,812.03	0.0577	0.000158	31
Aug-05	\$ 16,812.03	\$ 160.61	\$ 89.95	\$ 16,730.05	\$ 0.0047	\$ 78.63	\$ 16,894.01	0.0577	0.000158	31
Sep-05	\$ 16,894.01	\$ -	\$ 89.95	\$ 16,730.05	\$ 0.0053	\$ 89.95	\$ 16,972.64	0.0623	0.000171	30
Oct-05	\$ 16,972.64	\$ -	\$ 86.56	\$ 16,972.64	\$ 0.0051	\$ 86.56	\$ 17,062.59	0.0623	0.000171	31
Nov-05	\$ 17,062.59	\$ 176.52	\$ 89.95	\$ 16,972.64	\$ 0.0053	\$ 89.95	\$ 17,149.15	0.0678	0.000171	30
Dec-05	\$ 17,149.15	\$ -	\$ 89.95	\$ 16,972.64	\$ 0.0058	\$ 89.95	\$ 17,239.11	0.0678	0.000186	31
Jan-06	\$ 17,239.11	\$ -	\$ 89.95	\$ 17,239.11	\$ 0.0052	\$ 89.95	\$ 17,339.10	0.0678	0.000186	28
Feb-06	\$ 17,339.10	\$ 189.63	\$ 105.17	\$ 17,239.11	\$ 0.0058	\$ 105.17	\$ 17,428.74	0.0678	0.000186	31
Mar-06	\$ 17,428.74	\$ -	\$ 108.68	\$ 17,239.11	\$ 0.0062	\$ 108.68	\$ 17,528.73	0.0730	0.000200	30
Apr-06	\$ 17,528.73	\$ 213.85	\$ 105.17	\$ 17,528.73	\$ 0.0060	\$ 105.17	\$ 17,633.90	0.0730	0.000200	30
May-06	\$ 17,633.90	\$ -	\$ 117.80	\$ 17,528.73	\$ 0.0068	\$ 117.80	\$ 17,742.58	0.0774	0.000200	30
Jun-06	\$ 17,742.58	\$ -		\$ 17,742.58			\$ 17,847.75			31
Jul-06	\$ 17,847.75	\$ -		\$ 17,847.75			\$ 17,965.54			31

Total Interest \$ 1,723.89

Contract 61
November 2004

Collection date	December 20, 2004																Applicable
		Balance used	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate		No. of						Days
Dec-04	\$ 16,483.14	\$ 16,483.14	\$ -	\$ 16,483.14	\$ 0.0013	\$ 21.43	\$ 16,483.14	0.0422	0.000116		11						
Jan-05	\$ 16,504.57	\$ 16,504.57	\$ -	\$ 16,504.57	\$ 0.0040	\$ 66.02	\$ 16,504.57	0.0475	0.000130		31						
Feb-05	\$ 16,570.59	\$ 16,570.59	\$ 66.02	\$ 16,504.57	\$ 0.0036	\$ 59.42	\$ 16,630.00	0.0475	0.000130		28						
Mar-05	\$ 16,630.00	\$ 16,630.00	\$ 125.43	\$ 16,504.57	\$ 0.0040	\$ 66.02	\$ 16,696.02	0.0475	0.000130		31						
Apr-05	\$ 16,696.02	\$ 16,696.02	\$ -	\$ 16,696.02	\$ 0.0044	\$ 73.46	\$ 16,769.48	0.0530	0.000145		30						
May-05	\$ 16,769.48	\$ 16,769.48	\$ 73.46	\$ 16,696.02	\$ 0.0045	\$ 75.13	\$ 16,844.62	0.0530	0.000145		31						
Jun-05	\$ 16,844.62	\$ 16,844.62	\$ 148.59	\$ 16,696.02	\$ 0.0044	\$ 73.46	\$ 16,918.08	0.0530	0.000145		30						
Jul-05	\$ 16,918.08	\$ 16,918.08	\$ -	\$ 16,918.08	\$ 0.0049	\$ 82.90	\$ 17,000.98	0.0577	0.000158		31						
Aug-05	\$ 17,000.98	\$ 17,000.98	\$ 82.90	\$ 16,918.08	\$ 0.0049	\$ 82.90	\$ 17,083.87	0.0577	0.000158		31						
Sep-05	\$ 17,083.87	\$ 17,083.87	\$ 162.41	\$ 16,918.08	\$ 0.0047	\$ 79.51	\$ 17,163.39	0.0577	0.000158		30						
Oct-05	\$ 17,163.39	\$ 17,163.39	\$ -	\$ 17,163.39	\$ 0.0053	\$ 90.97	\$ 17,254.36	0.0623	0.000171		31						
Nov-05	\$ 17,254.36	\$ 17,254.36	\$ 90.97	\$ 17,163.39	\$ 0.0051	\$ 87.53	\$ 17,341.89	0.0623	0.000171		30						
Dec-05	\$ 17,341.89	\$ 17,341.89	\$ 178.50	\$ 17,163.39	\$ 0.0053	\$ 90.97	\$ 17,432.85	0.0623	0.000171		31						
Jan-06	\$ 17,432.85	\$ 17,432.85	\$ -	\$ 17,432.85	\$ 0.0058	\$ 101.11	\$ 17,533.97	0.0678	0.000186		31						
Feb-06	\$ 17,533.97	\$ 17,533.97	\$ 101.11	\$ 17,432.85	\$ 0.0052	\$ 90.65	\$ 17,624.62	0.0678	0.000186		28						
Mar-06	\$ 17,624.62	\$ 17,624.62	\$ 191.76	\$ 17,432.85	\$ 0.0058	\$ 101.11	\$ 17,725.73	0.0678	0.000186		31						
Apr-06	\$ 17,725.73	\$ 17,725.73	\$ -	\$ 17,725.73	\$ 0.0060	\$ 106.35	\$ 17,832.08	0.0730	0.000200		30						
May-06	\$ 17,832.08	\$ 17,832.08	\$ 106.35	\$ 17,725.73	\$ 0.0062	\$ 109.90	\$ 17,941.98	0.0730	0.000200		31						
Jun-06	\$ 17,941.98	\$ 17,941.98	\$ 216.25	\$ 17,725.73	\$ 0.0060	\$ 106.35	\$ 18,048.34	0.0730	0.000200		30						
Jul-06	\$ 18,048.34	\$ 18,048.34	\$ -	\$ 18,048.34	\$ 0.0066	\$ 119.12	\$ 18,167.45	0.0774	0.000212		31						
Total interest																\$ 1,684.31	

Contract 61
December 2004

Collection date	January 20, 2005																Applicable
		Balance used	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate		No. of						Days
Jan-05	\$ 17,060.09	\$ 17,060.09	\$ -	\$ 17,060.09	\$ 0.0014	\$ 23.88	\$ 17,060.09	0.0475	0.000130		11						
Feb-05	\$ 17,083.97	\$ 17,083.97	\$ 23.88	\$ 17,060.09	\$ 0.0036	\$ 61.42	\$ 17,145.39	0.0475	0.000130		28						
Mar-05	\$ 17,145.39	\$ 17,145.39	\$ 129.66	\$ 17,060.09	\$ 0.0040	\$ 68.24	\$ 17,213.63	0.0475	0.000130		31						
Apr-05	\$ 17,213.63	\$ 17,213.63	\$ -	\$ 17,213.63	\$ 0.0044	\$ 75.74	\$ 17,289.37	0.0530	0.000145		30						
May-05	\$ 17,289.37	\$ 17,289.37	\$ 75.74	\$ 17,213.63	\$ 0.0045	\$ 77.46	\$ 17,366.83	0.0530	0.000145		31						
Jun-05	\$ 17,366.83	\$ 17,366.83	\$ 153.20	\$ 17,213.63	\$ 0.0044	\$ 75.74	\$ 17,442.57	0.0530	0.000145		30						
Jul-05	\$ 17,442.57	\$ 17,442.57	\$ -	\$ 17,442.57	\$ 0.0049	\$ 85.47	\$ 17,528.04	0.0577	0.000158		31						
Aug-05	\$ 17,528.04	\$ 17,528.04	\$ 85.47	\$ 17,442.57	\$ 0.0049	\$ 85.47	\$ 17,613.51	0.0577	0.000158		31						
Sep-05	\$ 17,613.51	\$ 17,613.51	\$ 167.45	\$ 17,442.57	\$ 0.0047	\$ 91.98	\$ 17,695.49	0.0577	0.000158		30						
Oct-05	\$ 17,695.49	\$ 17,695.49	\$ -	\$ 17,695.49	\$ 0.0053	\$ 93.79	\$ 17,789.27	0.0623	0.000171		31						
Nov-05	\$ 17,789.27	\$ 17,789.27	\$ 93.79	\$ 17,695.49	\$ 0.0051	\$ 90.25	\$ 17,879.52	0.0623	0.000171		30						
Dec-05	\$ 17,879.52	\$ 17,879.52	\$ 184.03	\$ 17,695.49	\$ 0.0053	\$ 93.79	\$ 17,973.31	0.0623	0.000171		31						
Jan-06	\$ 17,973.31	\$ 17,973.31	\$ -	\$ 17,973.31	\$ 0.0058	\$ 104.25	\$ 18,077.55	0.0678	0.000186		31						
Feb-06	\$ 18,077.55	\$ 18,077.55	\$ 104.25	\$ 17,973.31	\$ 0.0052	\$ 93.46	\$ 18,171.01	0.0678	0.000186		28						
Mar-06	\$ 18,171.01	\$ 18,171.01	\$ 197.71	\$ 17,973.31	\$ 0.0058	\$ 104.25	\$ 18,275.26	0.0678	0.000186		31						
Apr-06	\$ 18,275.26	\$ 18,275.26	\$ -	\$ 18,275.26	\$ 0.0060	\$ 109.65	\$ 18,384.91	0.0730	0.000200		30						
May-06	\$ 18,384.91	\$ 18,384.91	\$ 109.65	\$ 18,275.26	\$ 0.0062	\$ 113.31	\$ 18,498.22	0.0730	0.000200		31						
Jun-06	\$ 18,498.22	\$ 18,498.22	\$ 222.96	\$ 18,275.26	\$ 0.0060	\$ 109.65	\$ 18,607.87	0.0730	0.000200		30						
Jul-06	\$ 18,607.87	\$ 18,607.87	\$ -	\$ 18,607.87	\$ 0.0066	\$ 122.81	\$ 18,730.68	0.0774	0.000212		31						
Total interest																\$ 1,670.59	

Contract 61
January 2005

Collection date	February 18, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Feb-05	\$ 18,156.28	\$ -	\$ 9,437.00	\$ 0.0013	\$ 12.27	\$ 18,156.28	0.0475	0.000130	10	
Mar-05	\$ 18,168.55	\$ 12.27	\$ 9,437.00	\$ 0.0040	\$ 37.75	\$ 18,206.30	0.0475	0.000130	31	
Apr-05	\$ 18,206.30	\$ -	\$ 18,206.30	\$ 0.0044	\$ 80.11	\$ 18,286.40	0.0530	0.000145	30	
May-05	\$ 18,286.40	\$ 80.11	\$ 18,206.30	\$ 0.0045	\$ 81.93	\$ 18,368.33	0.0530	0.000145	31	
Jun-05	\$ 18,368.33	\$ 162.04	\$ 18,206.30	\$ 0.0044	\$ 80.11	\$ 18,448.44	0.0530	0.000145	30	
Jul-05	\$ 18,448.44	\$ -	\$ 18,448.44	\$ 0.0049	\$ 90.40	\$ 18,538.84	0.0577	0.000158	31	
Aug-05	\$ 18,538.84	\$ 90.40	\$ 18,448.44	\$ 0.0049	\$ 90.40	\$ 18,628.23	0.0577	0.000158	31	
Sep-05	\$ 18,628.23	\$ 177.11	\$ 18,448.44	\$ 0.0047	\$ 86.71	\$ 18,715.94	0.0577	0.000158	30	
Oct-05	\$ 18,715.94	\$ -	\$ 18,715.94	\$ 0.0053	\$ 99.19	\$ 18,815.14	0.0623	0.000171	31	
Nov-05	\$ 18,815.14	\$ 99.19	\$ 18,715.94	\$ 0.0051	\$ 95.45	\$ 18,910.59	0.0623	0.000171	30	
Dec-05	\$ 18,910.59	\$ 194.65	\$ 18,715.94	\$ 0.0053	\$ 99.19	\$ 19,008.78	0.0623	0.000171	31	
Jan-06	\$ 19,008.78	\$ -	\$ 19,008.78	\$ 0.0058	\$ 110.26	\$ 19,120.04	0.0678	0.000186	31	
Feb-06	\$ 19,120.04	\$ 110.26	\$ 19,008.78	\$ 0.0052	\$ 98.85	\$ 19,218.89	0.0678	0.000186	28	
Mar-06	\$ 19,218.89	\$ 209.11	\$ 19,008.78	\$ 0.0058	\$ 110.26	\$ 19,329.15	0.0678	0.000186	31	
Apr-06	\$ 19,329.15	\$ -	\$ 19,329.15	\$ 0.0060	\$ 115.97	\$ 19,445.12	0.0730	0.000200	30	
May-06	\$ 19,445.12	\$ 115.97	\$ 19,329.15	\$ 0.0062	\$ 119.84	\$ 19,564.96	0.0730	0.000200	31	
Jun-06	\$ 19,564.96	\$ 235.82	\$ 19,329.15	\$ 0.0060	\$ 115.97	\$ 19,680.94	0.0730	0.000200	30	
Jul-06	\$ 19,680.94	\$ -	\$ 19,680.94	\$ 0.0066	\$ 128.89	\$ 19,810.83	0.0774	0.000212	31	
Total Interest					\$ 1,654.55					

Contract 61
February 2005

Collection date	March 18, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Mar-05	\$ 17,822.41	\$ -	\$ 17,822.41	\$ 0.0017	\$ 30.30	\$ 17,822.41	0.0475	0.000130	13	
Apr-05	\$ 17,852.71	\$ -	\$ 17,852.71	\$ 0.0044	\$ 78.55	\$ 17,931.26	0.0530	0.000145	30	
May-05	\$ 17,931.26	\$ 78.55	\$ 17,852.71	\$ 0.0045	\$ 80.34	\$ 18,011.60	0.0530	0.000145	31	
Jun-05	\$ 18,011.60	\$ 158.89	\$ 17,852.71	\$ 0.0044	\$ 78.55	\$ 18,090.15	0.0530	0.000145	30	
Jul-05	\$ 18,090.15	\$ -	\$ 18,090.15	\$ 0.0049	\$ 88.64	\$ 18,178.79	0.0577	0.000158	31	
Aug-05	\$ 18,178.79	\$ 88.64	\$ 18,090.15	\$ 0.0049	\$ 88.64	\$ 18,267.43	0.0577	0.000158	31	
Sep-05	\$ 18,267.43	\$ 173.67	\$ 18,090.15	\$ 0.0047	\$ 85.02	\$ 18,352.46	0.0577	0.000158	30	
Oct-05	\$ 18,352.46	\$ -	\$ 18,352.46	\$ 0.0053	\$ 97.27	\$ 18,449.72	0.0623	0.000171	31	
Nov-05	\$ 18,449.72	\$ 97.27	\$ 18,352.46	\$ 0.0051	\$ 93.60	\$ 18,543.32	0.0623	0.000171	30	
Dec-05	\$ 18,543.32	\$ 190.87	\$ 18,352.46	\$ 0.0053	\$ 97.27	\$ 18,640.59	0.0623	0.000171	31	
Jan-06	\$ 18,640.59	\$ -	\$ 18,640.59	\$ 0.0058	\$ 108.12	\$ 18,748.70	0.0678	0.000186	31	
Feb-06	\$ 18,748.70	\$ 108.12	\$ 18,640.59	\$ 0.0052	\$ 96.93	\$ 18,845.64	0.0678	0.000186	28	
Mar-06	\$ 18,845.64	\$ 205.05	\$ 18,640.59	\$ 0.0058	\$ 108.12	\$ 18,953.75	0.0678	0.000186	31	
Apr-06	\$ 18,953.75	\$ -	\$ 18,953.75	\$ 0.0060	\$ 113.72	\$ 19,067.47	0.0730	0.000200	30	
May-06	\$ 19,067.47	\$ 113.72	\$ 18,953.75	\$ 0.0062	\$ 117.51	\$ 19,184.99	0.0730	0.000200	31	
Jun-06	\$ 19,184.99	\$ 231.24	\$ 18,953.75	\$ 0.0060	\$ 113.72	\$ 19,288.71	0.0730	0.000200	30	
Jul-06	\$ 19,288.71	\$ -	\$ 19,288.71	\$ 0.0066	\$ 127.37	\$ 19,426.08	0.0774	0.000212	31	
Total Interest					\$ 1,603.67					

Contract 61
March 2005

Collection date	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable <u>Interest</u>	Interest	Ending <u>balance</u>	Annual <u>Interest Rate</u>	Daily <u>Interest Rate</u>	Applicable <u>No. of Days</u>
April 20, 2005									
Apr-05	\$ 18,961.36	\$ -	\$ 18,961.36	\$ 0.0015	\$ 28.44	\$ 18,961.36	0.0530	0.000145	10
May-05	\$ 18,989.80	\$ 28.44	\$ 18,961.36	\$ 0.0045	\$ 85.33	\$ 18,989.80	0.0530	0.000145	31
Jun-05	\$ 19,075.13	\$ 188.76	\$ 18,961.36	\$ 0.0044	\$ 83.43	\$ 18,075.13	0.0530	0.000145	30
Jul-05	\$ 19,158.56	\$ -	\$ 19,158.56	\$ 0.0049	\$ 93.88	\$ 19,158.56	0.0577	0.000158	31
Aug-05	\$ 19,252.43	\$ 93.88	\$ 19,158.56	\$ 0.0049	\$ 93.88	\$ 19,252.43	0.0577	0.000158	31
Sep-05	\$ 19,346.31	\$ 183.92	\$ 19,158.56	\$ 0.0047	\$ 90.05	\$ 19,346.31	0.0577	0.000158	30
Oct-05	\$ 19,436.36	\$ -	\$ 19,436.36	\$ 0.0053	\$ 103.01	\$ 19,436.36	0.0623	0.000171	31
Nov-05	\$ 19,539.37	\$ 103.01	\$ 19,436.36	\$ 0.0051	\$ 99.13	\$ 19,539.37	0.0623	0.000171	30
Dec-05	\$ 19,638.49	\$ 202.14	\$ 19,436.36	\$ 0.0053	\$ 103.01	\$ 19,638.49	0.0623	0.000171	31
Jan-06	\$ 19,741.51	\$ -	\$ 19,741.51	\$ 0.0058	\$ 114.50	\$ 19,741.51	0.0678	0.000186	31
Feb-06	\$ 19,856.01	\$ 114.50	\$ 19,741.51	\$ 0.0052	\$ 102.66	\$ 19,856.01	0.0678	0.000186	28
Mar-06	\$ 19,958.66	\$ 217.16	\$ 19,741.51	\$ 0.0058	\$ 114.50	\$ 19,958.66	0.0678	0.000186	31
Apr-06	\$ 20,073.16	\$ -	\$ 20,073.16	\$ 0.0060	\$ 120.44	\$ 20,073.16	0.0730	0.000200	30
May-06	\$ 20,183.60	\$ 120.44	\$ 20,073.16	\$ 0.0062	\$ 124.45	\$ 20,183.60	0.0730	0.000200	31
Jun-06	\$ 20,318.06	\$ 244.89	\$ 20,073.16	\$ 0.0060	\$ 120.44	\$ 20,318.06	0.0730	0.000200	30
Jul-06	\$ 20,438.50	\$ -	\$ 20,438.50	\$ 0.0066	\$ 134.89	\$ 20,438.50	0.0774	0.000212	31
					\$ 1,612.03				

Total Interest

Contract 61
April 2005

Collection date	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable <u>Interest</u>	Interest	Ending <u>balance</u>	Annual <u>Interest Rate</u>	Daily <u>Interest Rate</u>	Applicable <u>No. of Days</u>
May 20, 2005									
May-05	\$ 16,996.85	\$ -	\$ 16,996.85	\$ 0.0016	\$ 27.19	\$ 16,996.85	0.0530	0.000145	11
Jun-05	\$ 17,024.04	\$ 27.19	\$ 16,996.85	\$ 0.0044	\$ 74.79	\$ 17,024.04	0.0530	0.000145	30
Jul-05	\$ 17,098.83	\$ -	\$ 17,098.83	\$ 0.0049	\$ 83.78	\$ 17,098.83	0.0577	0.000158	31
Aug-05	\$ 17,182.81	\$ 83.78	\$ 17,098.83	\$ 0.0049	\$ 83.78	\$ 17,182.81	0.0577	0.000158	31
Sep-05	\$ 17,266.40	\$ 164.15	\$ 17,098.83	\$ 0.0047	\$ 80.36	\$ 17,266.40	0.0577	0.000158	30
Oct-05	\$ 17,346.76	\$ -	\$ 17,346.76	\$ 0.0053	\$ 91.94	\$ 17,346.76	0.0623	0.000171	31
Nov-05	\$ 17,438.70	\$ 91.94	\$ 17,346.76	\$ 0.0051	\$ 88.47	\$ 17,438.70	0.0623	0.000171	30
Dec-05	\$ 17,527.17	\$ 180.41	\$ 17,346.76	\$ 0.0053	\$ 91.94	\$ 17,527.17	0.0623	0.000171	31
Jan-06	\$ 17,619.11	\$ -	\$ 17,619.11	\$ 0.0058	\$ 102.19	\$ 17,619.11	0.0678	0.000186	31
Feb-06	\$ 17,721.30	\$ 102.19	\$ 17,619.11	\$ 0.0052	\$ 91.62	\$ 17,721.30	0.0678	0.000186	28
Mar-06	\$ 17,812.92	\$ 193.81	\$ 17,619.11	\$ 0.0058	\$ 102.19	\$ 17,812.92	0.0678	0.000186	31
Apr-06	\$ 17,915.11	\$ -	\$ 17,915.11	\$ 0.0060	\$ 107.49	\$ 17,915.11	0.0730	0.000200	30
May-06	\$ 18,022.60	\$ 107.49	\$ 17,915.11	\$ 0.0062	\$ 111.07	\$ 18,022.60	0.0730	0.000200	31
Jun-06	\$ 18,133.67	\$ 218.56	\$ 17,915.11	\$ 0.0060	\$ 107.49	\$ 18,133.67	0.0730	0.000200	30
Jul-06	\$ 18,241.16	\$ -	\$ 18,241.16	\$ 0.0066	\$ 120.39	\$ 18,241.16	0.0774	0.000212	31
					\$ 1,364.71				

Total Interest

Contract 61
May 2005

Collection date	June 20, 2005	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable <u>Interest</u>	Interest	Ending <u>balance</u>	Annual <u>Interest Rate</u>	Daily <u>Interest Rate</u>	Applicable <u>No. of Days</u>
	Jun-05	\$ 17,598.18	\$ -	\$ 17,598.18	\$ 0.0015	\$ 26.40	\$ 17,598.18	0.0530	0.000145	10
	Jul-05	\$ 17,624.58	\$ -	\$ 17,624.58	\$ 0.0049	\$ 86.36	\$ 17,624.58	0.0577	0.000158	31
	Aug-05	\$ 17,710.94	\$ 86.36	\$ 17,624.58	\$ 0.0049	\$ 86.36	\$ 17,710.94	0.0577	0.000158	31
	Sep-05	\$ 17,797.30	\$ 169.20	\$ 17,624.58	\$ 0.0047	\$ 82.84	\$ 17,797.30	0.0577	0.000158	30
	Oct-05	\$ 17,880.13	\$ -	\$ 17,880.13	\$ 0.0053	\$ 94.76	\$ 17,974.90	0.0623	0.000171	31
	Nov-05	\$ 17,974.90	\$ 94.76	\$ 17,880.13	\$ 0.0051	\$ 91.19	\$ 18,066.09	0.0623	0.000171	30
	Dec-05	\$ 18,066.09	\$ 185.95	\$ 17,880.13	\$ 0.0053	\$ 94.76	\$ 18,160.85	0.0623	0.000171	31
	Jan-06	\$ 18,160.85	\$ -	\$ 18,160.85	\$ 0.0058	\$ 105.33	\$ 18,266.18	0.0678	0.000186	31
	Feb-06	\$ 18,266.18	\$ 105.33	\$ 18,160.85	\$ 0.0052	\$ 94.44	\$ 18,360.62	0.0678	0.000186	28
	Mar-06	\$ 18,360.62	\$ 199.77	\$ 18,160.85	\$ 0.0058	\$ 105.33	\$ 18,465.95	0.0678	0.000186	31
	Apr-06	\$ 18,465.95	\$ -	\$ 18,465.95	\$ 0.0060	\$ 110.80	\$ 18,576.75	0.0730	0.000200	30
	May-06	\$ 18,576.75	\$ 110.80	\$ 18,465.95	\$ 0.0062	\$ 114.49	\$ 18,691.24	0.0730	0.000200	31
	Jun-06	\$ 18,691.24	\$ 225.28	\$ 18,465.95	\$ 0.0060	\$ 110.80	\$ 18,802.03	0.0730	0.000200	30
	Jul-06	\$ 18,802.03	\$ -	\$ 18,802.03	\$ 0.0066	\$ 124.09	\$ 18,926.13	0.0774	0.000212	31
						\$ 1,327.95				
						\$ 1,327.95				

Total Interest

Contract 61
June 2005

Collection date	July 20, 2005	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable <u>Interest</u>	Interest	Ending <u>balance</u>	Annual <u>Interest Rate</u>	Daily <u>Interest Rate</u>	Applicable <u>No. of Days</u>
	Jul-05	\$ 17,309.59	\$ -	\$ 17,309.59	\$ 0.0017	\$ 29.43	\$ 17,309.59	0.0577	0.000158	11
	Aug-05	\$ 17,339.02	\$ 29.43	\$ 17,309.59	\$ 0.0049	\$ 84.82	\$ 17,339.02	0.0577	0.000158	31
	Sep-05	\$ 17,423.83	\$ 166.17	\$ 17,309.59	\$ 0.0047	\$ 81.36	\$ 17,505.19	0.0577	0.000158	30
	Oct-05	\$ 17,505.19	\$ -	\$ 17,505.19	\$ 0.0053	\$ 92.78	\$ 17,597.97	0.0623	0.000171	31
	Nov-05	\$ 17,597.97	\$ 92.78	\$ 17,505.19	\$ 0.0051	\$ 89.28	\$ 17,687.24	0.0623	0.000171	30
	Dec-05	\$ 17,687.24	\$ 182.05	\$ 17,505.19	\$ 0.0053	\$ 92.78	\$ 17,780.02	0.0623	0.000171	31
	Jan-06	\$ 17,780.02	\$ -	\$ 17,780.02	\$ 0.0058	\$ 103.12	\$ 17,883.14	0.0678	0.000186	31
	Feb-06	\$ 17,883.14	\$ 103.12	\$ 17,780.02	\$ 0.0052	\$ 92.46	\$ 17,975.60	0.0678	0.000186	28
	Mar-06	\$ 17,975.60	\$ 195.58	\$ 17,780.02	\$ 0.0058	\$ 103.12	\$ 18,078.72	0.0678	0.000186	31
	Apr-06	\$ 18,078.72	\$ -	\$ 18,078.72	\$ 0.0060	\$ 108.47	\$ 18,187.20	0.0730	0.000200	30
	May-06	\$ 18,187.20	\$ 108.47	\$ 18,078.72	\$ 0.0062	\$ 112.09	\$ 18,299.28	0.0730	0.000200	31
	Jun-06	\$ 18,299.28	\$ 220.56	\$ 18,078.72	\$ 0.0060	\$ 108.47	\$ 18,407.76	0.0730	0.000200	30
	Jul-06	\$ 18,407.76	\$ -	\$ 18,407.76	\$ 0.0066	\$ 121.49	\$ 18,529.25	0.0774	0.000212	31
						\$ 1,219.66				
						\$ 1,219.66				

Total Interest

Contract 61
June 2005

Collection date	August 22, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Aug-05	\$ 16,724.39	\$ -	\$ 16,724.39	\$ 0.0049	\$ 81.95	\$ 16,724.39	0.0577	0.000158	31
	Sep-05	\$ 16,806.34	\$ 81.95	\$ 16,724.39	\$ 0.0047	\$ 78.60	\$ 16,806.34	0.0577	0.000158	30
	Oct-05	\$ 16,884.94	\$ -	\$ 16,884.94	\$ 0.0053	\$ 89.49	\$ 16,974.43	0.0623	0.000171	31
	Nov-05	\$ 16,974.43	\$ 89.49	\$ 16,884.94	\$ 0.0051	\$ 86.11	\$ 17,060.55	0.0623	0.000171	30
	Dec-05	\$ 17,060.55	\$ 175.60	\$ 16,884.94	\$ 0.0053	\$ 89.49	\$ 17,150.04	0.0623	0.000171	31
	Jan-06	\$ 17,150.04	\$ -	\$ 17,150.04	\$ 0.0058	\$ 99.47	\$ 17,249.51	0.0678	0.000186	31
	Feb-06	\$ 17,249.51	\$ 99.47	\$ 17,150.04	\$ 0.0052	\$ 89.18	\$ 17,338.69	0.0678	0.000186	28
	Mar-06	\$ 17,338.69	\$ 188.65	\$ 17,150.04	\$ 0.0058	\$ 99.47	\$ 17,438.16	0.0678	0.000186	31
	Apr-06	\$ 17,438.16	\$ -	\$ 17,438.16	\$ 0.0060	\$ 104.63	\$ 17,542.79	0.0730	0.000200	30
	May-06	\$ 17,542.79	\$ 104.63	\$ 17,438.16	\$ 0.0062	\$ 108.12	\$ 17,650.90	0.0730	0.000200	31
	Jun-06	\$ 17,650.90	\$ 212.75	\$ 17,438.16	\$ 0.0060	\$ 104.63	\$ 17,755.53	0.0730	0.000200	30
	Jul-06	\$ 17,755.53	\$ -	\$ 17,755.53	\$ 0.0066	\$ 117.19	\$ 17,872.72	0.0774	0.000212	31
						\$ 1,148.33				

Total Interest

Contract 61
August 2005

Collection date	September 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Sep-05	\$ 16,353.17	\$ -	\$ 16,353.17	\$ 0.0016	\$ 26.17	\$ 16,379.33	0.0577	0.000158	10
	Oct-05	\$ 16,379.33	\$ -	\$ 16,379.33	\$ 0.0053	\$ 86.81	\$ 16,466.15	0.0623	0.000171	31
	Nov-05	\$ 16,466.15	\$ 86.81	\$ 16,379.33	\$ 0.0051	\$ 83.53	\$ 16,549.68	0.0623	0.000171	30
	Dec-05	\$ 16,549.68	\$ 170.35	\$ 16,379.33	\$ 0.0053	\$ 86.81	\$ 16,636.49	0.0623	0.000171	31
	Jan-06	\$ 16,636.49	\$ -	\$ 16,636.49	\$ 0.0058	\$ 96.49	\$ 16,732.98	0.0678	0.000186	31
	Feb-06	\$ 16,732.98	\$ 96.49	\$ 16,636.49	\$ 0.0052	\$ 86.51	\$ 16,819.49	0.0678	0.000186	28
	Mar-06	\$ 16,819.49	\$ 183.00	\$ 16,636.49	\$ 0.0058	\$ 96.49	\$ 16,915.98	0.0678	0.000186	31
	Apr-06	\$ 16,915.98	\$ -	\$ 16,915.98	\$ 0.0060	\$ 101.50	\$ 17,017.48	0.0730	0.000200	30
	May-06	\$ 17,017.48	\$ 101.50	\$ 16,915.98	\$ 0.0062	\$ 104.88	\$ 17,122.36	0.0730	0.000200	31
	Jun-06	\$ 17,122.36	\$ 206.37	\$ 16,915.98	\$ 0.0060	\$ 101.50	\$ 17,223.85	0.0730	0.000200	30
	Jul-06	\$ 17,223.85	\$ -	\$ 17,223.85	\$ 0.0066	\$ 113.68	\$ 17,337.53	0.0774	0.000212	31
						\$ 984.36				

Total Interest

Contract 61 September 2005	Collection date	October 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Oct-05	\$ 16,993.49	\$ -	\$ 16,993.49	\$ 0.0019	\$ 32.29	\$ 16,993.49	\$ 16,993.49	0.0623	0.000171	11
	Nov-05	\$ 17,025.78	\$ 32.29	\$ 16,993.49	\$ 0.0051	\$ 86.67	\$ 17,025.78	\$ 17,025.78	0.0623	0.000171	30
	Dec-05	\$ 17,112.44	\$ 176.73	\$ 16,993.49	\$ 0.0053	\$ 90.07	\$ 17,112.44	\$ 17,202.51	0.0623	0.000171	31
	Jan-06	\$ 17,202.51	\$ -	\$ 17,202.51	\$ 0.0058	\$ 99.77	\$ 17,302.28	\$ 17,302.28	0.0678	0.000186	31
	Feb-06	\$ 17,302.28	\$ 99.77	\$ 17,202.51	\$ 0.0052	\$ 89.45	\$ 17,391.74	\$ 17,391.74	0.0678	0.000186	28
	Mar-06	\$ 17,391.74	\$ 189.23	\$ 17,202.51	\$ 0.0058	\$ 99.77	\$ 17,491.51	\$ 17,491.51	0.0678	0.000186	31
	Apr-06	\$ 17,491.51	\$ -	\$ 17,491.51	\$ 0.0060	\$ 104.95	\$ 17,596.46	\$ 17,596.46	0.0730	0.000200	30
	May-06	\$ 17,596.46	\$ 104.95	\$ 17,491.51	\$ 0.0062	\$ 108.45	\$ 17,704.91	\$ 17,704.91	0.0730	0.000200	31
	Jun-06	\$ 17,704.91	\$ 213.40	\$ 17,491.51	\$ 0.0060	\$ 104.95	\$ 17,809.86	\$ 17,809.86	0.0730	0.000200	30
	Jul-06	\$ 17,809.86	\$ -	\$ 17,809.86	\$ 0.0066	\$ 117.55	\$ 17,927.40	\$ 17,927.40	0.0774	0.000212	31
	Total Interest					\$ 933.91					

Contract 61 October 2005	Collection date	November 21, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Nov-05	\$ 16,992.66	\$ -	\$ 16,992.66	\$ 0.0015	\$ 25.49	\$ 16,992.66	\$ 16,992.66	0.0623	0.000171	9
	Dec-05	\$ 17,018.15	\$ 25.49	\$ 16,992.66	\$ 0.0053	\$ 90.06	\$ 17,018.15	\$ 17,018.15	0.0623	0.000171	31
	Jan-06	\$ 17,108.21	\$ -	\$ 17,108.21	\$ 0.0058	\$ 99.23	\$ 17,207.44	\$ 17,207.44	0.0678	0.000186	31
	Feb-06	\$ 17,207.44	\$ 99.23	\$ 17,108.21	\$ 0.0052	\$ 88.86	\$ 17,296.40	\$ 17,296.40	0.0678	0.000186	28
	Mar-06	\$ 17,296.40	\$ 188.19	\$ 17,108.21	\$ 0.0058	\$ 89.23	\$ 17,395.63	\$ 17,395.63	0.0678	0.000186	31
	Apr-06	\$ 17,395.63	\$ -	\$ 17,395.63	\$ 0.0060	\$ 104.37	\$ 17,500.00	\$ 17,500.00	0.0730	0.000200	30
	May-06	\$ 17,500.00	\$ 104.37	\$ 17,395.63	\$ 0.0062	\$ 107.85	\$ 17,607.86	\$ 17,607.86	0.0730	0.000200	31
	Jun-06	\$ 17,607.86	\$ 212.23	\$ 17,395.63	\$ 0.0060	\$ 104.37	\$ 17,712.23	\$ 17,712.23	0.0730	0.000200	30
	Jul-06	\$ 17,712.23	\$ -	\$ 17,712.23	\$ 0.0066	\$ 116.80	\$ 17,829.13	\$ 17,829.13	0.0774	0.000212	31
	Total Interest					\$ 836.47					

Contract 61 November 2005	Collection date	December 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Dec-05	\$ 16,516.13	\$ -	\$ 16,516.13	\$ 0.0019	\$ 31.38	\$ 16,516.13	\$ 16,516.13	0.0623	0.000171	11
	Jan-06	\$ 16,547.51	\$ -	\$ 16,547.51	\$ 0.0058	\$ 95.98	\$ 16,643.49	\$ 16,547.51	0.0678	0.000186	31
	Feb-06	\$ 16,643.49	\$ 95.98	\$ 16,547.51	\$ 0.0052	\$ 86.05	\$ 16,729.54	\$ 16,729.54	0.0676	0.000166	28
	Mar-06	\$ 16,729.54	\$ 182.02	\$ 16,547.51	\$ 0.0058	\$ 95.98	\$ 16,825.51	\$ 16,825.51	0.0678	0.000186	31
	Apr-06	\$ 16,825.51	\$ -	\$ 16,825.51	\$ 0.0060	\$ 100.95	\$ 16,926.46	\$ 16,926.46	0.0730	0.000200	30
	May-06	\$ 16,926.46	\$ 100.95	\$ 16,825.51	\$ 0.0062	\$ 104.32	\$ 17,030.78	\$ 17,030.78	0.0730	0.000200	31
	Jun-06	\$ 17,030.78	\$ 205.27	\$ 16,825.51	\$ 0.0060	\$ 100.85	\$ 17,131.74	\$ 17,131.74	0.0730	0.000200	30
	Jul-06	\$ 17,131.74	\$ -	\$ 17,131.74	\$ 0.0066	\$ 113.07	\$ 17,244.81	\$ 17,244.81	0.0774	0.000212	31
	Total Interest					\$ 728.67					

Contract 61 December 2005		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	January 20, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Jan-06	\$ 17,418.81	\$ -	\$ 17,418.81	\$ 0.0013	\$ 22.64	\$ 17,441.46	0.0678	0.000186	7
	Feb-06	\$ 17,441.46	\$ 22.64	\$ 17,418.81	\$ 0.0052	\$ 90.58	\$ 17,532.03	0.0678	0.000186	28
	Mar-06	\$ 17,532.03	\$ 191.61	\$ 17,418.81	\$ 0.0058	\$ 101.03	\$ 17,633.06	0.0678	0.000186	31
	Apr-06	\$ 17,633.06	\$ -	\$ 17,633.06	\$ 0.0060	\$ 105.80	\$ 17,738.86	0.0730	0.000200	30
	May-06	\$ 17,738.86	\$ 105.80	\$ 17,633.06	\$ 0.0062	\$ 109.32	\$ 17,848.19	0.0730	0.000200	31
	Jun-06	\$ 17,848.19	\$ 215.12	\$ 17,633.06	\$ 0.0060	\$ 105.80	\$ 17,953.99	0.0730	0.000200	30
	Jul-06	\$ 17,953.99	\$ -	\$ 17,953.99	\$ 0.0066	\$ 118.50	\$ 18,072.48	0.0774	0.000212	31
Total Interest						\$ 653.67				

Contract 61 January 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	February 21, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Feb-06	\$ 16,971.03	\$ -	\$ 16,971.03	\$ 0.0013	\$ 22.06	\$ 16,993.09	0.0678	0.000186	7
	Mar-06	\$ 16,993.09	\$ 22.06	\$ 16,971.03	\$ 0.0058	\$ 98.43	\$ 17,091.53	0.0678	0.000186	31
	Apr-06	\$ 17,091.53	\$ -	\$ 17,091.53	\$ 0.0060	\$ 102.55	\$ 17,194.08	0.0730	0.000200	30
	May-06	\$ 17,194.08	\$ 102.55	\$ 17,091.53	\$ 0.0062	\$ 105.97	\$ 17,300.04	0.0730	0.000200	31
	Jun-06	\$ 17,300.04	\$ 208.52	\$ 17,091.53	\$ 0.0060	\$ 102.55	\$ 17,402.59	0.0730	0.000200	30
	Jul-06	\$ 17,402.59	\$ -	\$ 17,402.59	\$ 0.0066	\$ 114.86	\$ 17,517.45	0.0774	0.000212	31
Total Interest						\$ 546.42				

Contract 61 February 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	March 20, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Mar-06	\$ 18,617.76	\$ -	\$ 18,617.76	\$ 0.0020	\$ 37.24	\$ 18,655.00	0.0678	0.000186	11
	Apr-06	\$ 18,655.00	\$ -	\$ 18,655.00	\$ 0.0060	\$ 111.93	\$ 18,766.93	0.0730	0.000200	30
	May-06	\$ 18,766.93	\$ 111.93	\$ 18,655.00	\$ 0.0062	\$ 115.66	\$ 18,882.59	0.0730	0.000200	31
	Jun-06	\$ 18,882.59	\$ 227.59	\$ 18,655.00	\$ 0.0060	\$ 111.93	\$ 18,994.52	0.0730	0.000200	30
	Jul-06	\$ 18,994.52	\$ -	\$ 18,994.52	\$ 0.0066	\$ 125.36	\$ 19,119.88	0.0774	0.000212	31
Total Interest						\$ 502.12				

Contract 61 March 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	April 20, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Apr-06	\$ 18,639.11	\$ -	\$ 18,639.11	\$ 0.0020	\$ 37.28	\$ 18,676.39	0.0730	0.000200	10
	May-06	\$ 18,676.39	\$ 37.28	\$ 18,639.11	\$ 0.0062	\$ 115.56	\$ 18,791.95	0.0730	0.000200	31
	Jun-06	\$ 18,791.95	\$ 227.40	\$ 18,639.11	\$ 0.0060	\$ 111.83	\$ 18,903.79	0.0730	0.000200	30
	Jul-06	\$ 18,903.79	\$ -	\$ 18,903.79	\$ 0.0066	\$ 124.77	\$ 19,028.55	0.0774	0.000212	31
Total Interest						\$ 389.44				

Contract 61 April 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	May 22, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	May-06	\$ 17,087.71	\$ -	\$17,087.71	\$ 0.0018	\$ 30.76	\$ 17,118.47	0.0730	0.000200	9
	Jun-06	\$ 17,118.47	\$ 30.76	\$17,087.71	\$ 0.0060	\$ 102.53	\$ 17,220.99	0.0730	0.000200	30
	Jul-06	\$ 17,220.99	\$ -	\$17,220.99	\$ 0.0066	\$ 113.66	\$ 17,334.65	0.0774	0.000212	31
Total Interest						\$ 246.94				

Contract 61 May 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	June 21, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Jun-06	\$ 17,414.91	\$ -	\$17,414.91	\$ 0.0018	\$ 31.35	\$ 17,446.25	0.0730	0.000200	9
	Jul-06	\$ 17,446.25	\$ -	\$17,446.25	\$ 0.0066	\$ 115.15	\$ 17,561.40	0.0774	0.000212	31
Total Interest						\$ 146.49				

Total Interest - Contract 61 **\$ 22,744.90**

Contract 62
September 2004

Collection date	October 20, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Oct-04	\$ 1,999.99	\$ -	\$ 1,999.99	\$ 0.0013	\$ 2.60	\$ 1,999.99	0.0422	0.000116	11	
Nov-04	\$ 2,002.59	\$ 2.60	\$ 1,998.99	\$ 0.0035	\$ 7.00	\$ 2,008.59	0.0422	0.000116	30	
Dec-04	\$ 2,009.59	\$ 14.20	\$ 1,999.99	\$ 0.0036	\$ 7.20	\$ 2,016.79	0.0422	0.000116	31	
Jan-05	\$ 2,016.79	\$ -	\$ 2,016.79	\$ 0.0040	\$ 8.07	\$ 2,024.86	0.0475	0.000130	31	
Feb-05	\$ 2,024.86	\$ 8.07	\$ 2,016.79	\$ 0.0036	\$ 7.26	\$ 2,032.12	0.0475	0.000130	28	
Mar-05	\$ 2,032.12	\$ 15.33	\$ 2,016.79	\$ 0.0040	\$ 8.07	\$ 2,040.19	0.0475	0.000130	31	
Apr-05	\$ 2,040.19	\$ -	\$ 2,040.19	\$ 0.0044	\$ 8.98	\$ 2,049.17	0.0530	0.000145	30	
May-05	\$ 2,049.17	\$ 8.98	\$ 2,040.19	\$ 0.0045	\$ 9.18	\$ 2,058.35	0.0530	0.000145	31	
Jun-05	\$ 2,058.35	\$ 18.16	\$ 2,040.19	\$ 0.0044	\$ 8.98	\$ 2,067.32	0.0530	0.000145	30	
Jul-05	\$ 2,067.32	\$ -	\$ 2,067.32	\$ 0.0049	\$ 10.13	\$ 2,077.45	0.0577	0.000158	31	
Aug-05	\$ 2,077.45	\$ 10.13	\$ 2,067.32	\$ 0.0049	\$ 10.13	\$ 2,087.58	0.0577	0.000158	31	
Sep-05	\$ 2,087.58	\$ 19.85	\$ 2,067.32	\$ 0.0047	\$ 9.72	\$ 2,097.30	0.0577	0.000158	30	
Oct-05	\$ 2,097.30	\$ -	\$ 2,097.30	\$ 0.0053	\$ 11.12	\$ 2,108.41	0.0623	0.000171	31	
Nov-05	\$ 2,108.41	\$ 11.12	\$ 2,097.30	\$ 0.0051	\$ 10.70	\$ 2,119.11	0.0623	0.000171	30	
Dec-05	\$ 2,119.11	\$ 21.81	\$ 2,097.30	\$ 0.0053	\$ 11.12	\$ 2,130.23	0.0623	0.000171	31	
Jan-06	\$ 2,130.23	\$ -	\$ 2,130.23	\$ 0.0058	\$ 12.36	\$ 2,142.58	0.0678	0.000186	31	
Feb-06	\$ 2,142.58	\$ 12.36	\$ 2,130.23	\$ 0.0052	\$ 11.08	\$ 2,153.66	0.0678	0.000186	28	
Mar-06	\$ 2,153.66	\$ 23.43	\$ 2,130.23	\$ 0.0058	\$ 12.36	\$ 2,168.01	0.0678	0.000186	31	
Apr-06	\$ 2,168.01	\$ -	\$ 2,168.01	\$ 0.0060	\$ 13.00	\$ 2,179.01	0.0730	0.000200	30	
May-06	\$ 2,179.01	\$ 13.00	\$ 2,168.01	\$ 0.0062	\$ 13.43	\$ 2,192.44	0.0730	0.000200	31	
Jun-06	\$ 2,192.44	\$ 26.43	\$ 2,168.01	\$ 0.0060	\$ 13.00	\$ 2,205.44	0.0730	0.000200	30	
Jul-06	\$ 2,205.44	\$ -	\$ 2,205.44	\$ 0.0066	\$ 14.56	\$ 2,219.99	0.0774	0.000212	31	

Total Interest \$ 220.00

Contract 62
 October 2004

Collection date	November 22, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Nov-04	\$ 1,999.99	\$ -	\$ 1,999.99	\$ 0.0009	\$ 1.80	\$ 1,999.99	0.0422	0.000116	8	
Dec-04	\$ 2,001.78	\$ 1.80	\$ 1,999.99	\$ 0.0036	\$ 7.20	\$ 2,008.99	0.0422	0.000116	31	
Jan-05	\$ 2,008.99	\$ -	\$ 2,008.99	\$ 0.0040	\$ 8.04	\$ 2,017.03	0.0475	0.000130	31	
Feb-05	\$ 2,017.03	\$ 8.04	\$ 2,008.99	\$ 0.0036	\$ 7.23	\$ 2,024.26	0.0475	0.000130	28	
Mar-05	\$ 2,024.26	\$ 15.27	\$ 2,008.99	\$ 0.0040	\$ 8.04	\$ 2,032.30	0.0475	0.000130	31	
Apr-05	\$ 2,032.30	\$ -	\$ 2,032.30	\$ 0.0044	\$ 8.94	\$ 2,041.24	0.0530	0.000145	30	
May-05	\$ 2,041.24	\$ 8.94	\$ 2,032.30	\$ 0.0045	\$ 9.15	\$ 2,050.39	0.0530	0.000145	31	
Jun-05	\$ 2,050.39	\$ 18.09	\$ 2,032.30	\$ 0.0044	\$ 8.94	\$ 2,059.33	0.0530	0.000145	30	
Jul-05	\$ 2,059.33	\$ -	\$ 2,059.33	\$ 0.0049	\$ 10.09	\$ 2,069.42	0.0577	0.000158	31	
Aug-05	\$ 2,069.42	\$ 10.08	\$ 2,059.33	\$ 0.0049	\$ 10.09	\$ 2,079.51	0.0577	0.000158	31	
Sep-05	\$ 2,079.51	\$ 19.77	\$ 2,059.33	\$ 0.0047	\$ 9.68	\$ 2,089.19	0.0577	0.000158	30	
Oct-05	\$ 2,089.19	\$ -	\$ 2,089.19	\$ 0.0053	\$ 11.07	\$ 2,100.26	0.0623	0.000171	31	
Nov-05	\$ 2,100.26	\$ 11.07	\$ 2,089.19	\$ 0.0051	\$ 10.65	\$ 2,110.92	0.0623	0.000171	30	
Dec-05	\$ 2,110.92	\$ 21.73	\$ 2,089.19	\$ 0.0053	\$ 11.07	\$ 2,121.99	0.0623	0.000171	31	
Jan-06	\$ 2,121.99	\$ -	\$ 2,121.99	\$ 0.0058	\$ 12.31	\$ 2,134.30	0.0678	0.000186	31	
Feb-06	\$ 2,134.30	\$ 12.31	\$ 2,121.99	\$ 0.0052	\$ 11.03	\$ 2,145.33	0.0678	0.000186	28	
Mar-06	\$ 2,145.33	\$ 23.34	\$ 2,121.99	\$ 0.0058	\$ 12.31	\$ 2,157.64	0.0678	0.000186	31	
Apr-06	\$ 2,157.64	\$ -	\$ 2,157.64	\$ 0.0060	\$ 12.95	\$ 2,170.58	0.0730	0.000200	30	
May-06	\$ 2,170.58	\$ 12.95	\$ 2,157.64	\$ 0.0062	\$ 13.38	\$ 2,183.96	0.0730	0.000200	31	
Jun-06	\$ 2,183.96	\$ 26.32	\$ 2,157.64	\$ 0.0060	\$ 12.95	\$ 2,196.91	0.0730	0.000200	30	
Jul-06	\$ 2,196.91	\$ -	\$ 2,196.91	\$ 0.0066	\$ 14.50	\$ 2,211.41	0.0774	0.000212	31	

Total interest \$ 211.41

Contract 62
January 2005

Collection date

February 22, 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Feb-05	\$ 4,716.61	\$ -	\$ 8,437.00	\$ 0.0008	\$ 7.55	\$ 4,716.61	0.0475	0.000130	6
Mar-05	\$ 4,724.16	\$ 7.55	\$ 8,437.00	\$ 0.0040	\$ 37.75	\$ 4,724.16	0.0475	0.000130	31
Apr-05	\$ 4,761.90	\$ -	\$ 4,761.90	\$ 0.0044	\$ 20.95	\$ 4,761.90	0.0530	0.000145	30
May-05	\$ 4,782.86	\$ 20.95	\$ 4,761.90	\$ 0.0045	\$ 21.43	\$ 4,804.29	0.0530	0.000145	31
Jun-05	\$ 4,804.29	\$ 42.38	\$ 4,761.90	\$ 0.0044	\$ 20.95	\$ 4,825.24	0.0530	0.000145	30
Jul-05	\$ 4,825.24	\$ -	\$ 4,825.24	\$ 0.0049	\$ 23.64	\$ 4,848.88	0.0577	0.000158	31
Aug-05	\$ 4,848.88	\$ 23.64	\$ 4,825.24	\$ 0.0049	\$ 23.64	\$ 4,872.53	0.0577	0.000158	31
Sep-05	\$ 4,872.53	\$ 46.32	\$ 4,825.24	\$ 0.0047	\$ 22.68	\$ 4,895.20	0.0577	0.000158	30
Oct-05	\$ 4,895.20	\$ -	\$ 4,895.20	\$ 0.0053	\$ 25.94	\$ 4,921.15	0.0623	0.000171	31
Nov-05	\$ 4,921.15	\$ 25.94	\$ 4,895.20	\$ 0.0051	\$ 24.97	\$ 4,946.11	0.0623	0.000171	30
Dec-05	\$ 4,946.11	\$ 50.91	\$ 4,895.20	\$ 0.0053	\$ 25.94	\$ 4,972.06	0.0623	0.000171	31
Jan-06	\$ 4,972.06	\$ -	\$ 4,972.06	\$ 0.0058	\$ 28.84	\$ 5,000.90	0.0678	0.000186	31
Feb-06	\$ 5,000.90	\$ 28.84	\$ 4,972.06	\$ 0.0052	\$ 25.85	\$ 5,026.75	0.0678	0.000186	28
Mar-06	\$ 5,026.75	\$ 54.69	\$ 4,972.06	\$ 0.0058	\$ 28.84	\$ 5,055.59	0.0678	0.000186	31
Apr-06	\$ 5,055.59	\$ -	\$ 5,055.59	\$ 0.0060	\$ 30.33	\$ 5,085.92	0.0730	0.000200	30
May-06	\$ 5,085.92	\$ 30.33	\$ 5,055.59	\$ 0.0062	\$ 31.34	\$ 5,117.27	0.0730	0.000200	31
Jun-06	\$ 5,117.27	\$ 61.68	\$ 5,055.59	\$ 0.0060	\$ 30.33	\$ 5,147.60	0.0730	0.000200	30
Jul-06	\$ 5,147.60	\$ -	\$ 5,147.60	\$ 0.0066	\$ 33.97	\$ 5,181.58	0.0774	0.000212	31

Total Interest

\$ 464.97

Contract 62
February 2005

Collection date

March 21, 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Mar-05	\$ 4,716.61	\$ -	\$ 4,716.61	\$ 0.0013	\$ 6.13	\$ 4,716.61	0.0475	0.000130	10
Apr-05	\$ 4,722.74	\$ -	\$ 4,722.74	\$ 0.0044	\$ 20.78	\$ 4,722.74	0.0530	0.000145	30
May-05	\$ 4,743.52	\$ 20.78	\$ 4,722.74	\$ 0.0045	\$ 21.25	\$ 4,743.52	0.0530	0.000145	31
Jun-05	\$ 4,764.77	\$ 42.03	\$ 4,722.74	\$ 0.0044	\$ 20.78	\$ 4,764.77	0.0530	0.000145	30
Jul-05	\$ 4,785.55	\$ -	\$ 4,785.55	\$ 0.0049	\$ 23.45	\$ 4,785.55	0.0577	0.000158	31
Aug-05	\$ 4,809.00	\$ 23.45	\$ 4,785.55	\$ 0.0049	\$ 23.45	\$ 4,809.00	0.0577	0.000158	31
Sep-05	\$ 4,832.45	\$ 45.94	\$ 4,785.55	\$ 0.0047	\$ 22.49	\$ 4,832.45	0.0577	0.000158	30
Oct-05	\$ 4,854.94	\$ -	\$ 4,854.94	\$ 0.0053	\$ 25.73	\$ 4,880.67	0.0623	0.000171	31
Nov-05	\$ 4,880.67	\$ 25.73	\$ 4,854.94	\$ 0.0051	\$ 24.76	\$ 4,905.43	0.0623	0.000171	30
Dec-05	\$ 4,905.43	\$ 50.49	\$ 4,854.94	\$ 0.0053	\$ 25.73	\$ 4,931.16	0.0623	0.000171	31
Jan-06	\$ 4,931.16	\$ -	\$ 4,931.16	\$ 0.0058	\$ 28.60	\$ 4,959.76	0.0678	0.000186	31
Feb-06	\$ 4,959.76	\$ 28.60	\$ 4,931.16	\$ 0.0052	\$ 25.64	\$ 4,985.41	0.0678	0.000186	28
Mar-06	\$ 4,985.41	\$ 54.24	\$ 4,931.16	\$ 0.0058	\$ 28.60	\$ 5,014.01	0.0678	0.000186	31
Apr-06	\$ 5,014.01	\$ -	\$ 5,014.01	\$ 0.0060	\$ 30.08	\$ 5,044.09	0.0730	0.000200	30
May-06	\$ 5,044.09	\$ 30.08	\$ 5,014.01	\$ 0.0062	\$ 31.09	\$ 5,075.18	0.0730	0.000200	31
Jun-06	\$ 5,075.18	\$ 61.17	\$ 5,014.01	\$ 0.0060	\$ 30.08	\$ 5,105.26	0.0730	0.000200	30
Jul-06	\$ 5,105.26	\$ -	\$ 5,105.26	\$ 0.0066	\$ 33.69	\$ 5,138.96	0.0774	0.000212	31

Total Interest

\$ 422.35

Contract 62
March 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Apr-05	\$ 4,716.61	\$ -	\$ 4,716.61	\$ 0.0015	\$ 7.07	\$ 4,716.61	0.0530	0.000145	10
May-05	\$ 4,723.68	\$ 7.07	\$ 4,716.61	\$ 0.0045	\$ 21.22	\$ 4,723.68	0.0530	0.000145	31
Jun-05	\$ 4,744.91	\$ 41.98	\$ 4,716.61	\$ 0.0044	\$ 20.75	\$ 4,744.91	0.0530	0.000145	30
Jul-05	\$ 4,765.66	\$ -	\$ 4,765.66	\$ 0.0049	\$ 23.35	\$ 4,789.01	0.0577	0.000158	31
Aug-05	\$ 4,789.01	\$ 23.35	\$ 4,785.66	\$ 0.0049	\$ 23.35	\$ 4,812.36	0.0577	0.000158	31
Sep-05	\$ 4,812.36	\$ 45.75	\$ 4,785.66	\$ 0.0047	\$ 22.40	\$ 4,834.76	0.0577	0.000158	30
Oct-05	\$ 4,834.76	\$ -	\$ 4,834.76	\$ 0.0053	\$ 25.62	\$ 4,860.39	0.0623	0.000171	31
Nov-05	\$ 4,860.39	\$ 25.62	\$ 4,834.76	\$ 0.0051	\$ 24.66	\$ 4,885.04	0.0623	0.000171	30
Dec-05	\$ 4,885.04	\$ 50.28	\$ 4,834.76	\$ 0.0053	\$ 25.62	\$ 4,910.67	0.0623	0.000171	31
Jan-06	\$ 4,910.67	\$ -	\$ 4,910.67	\$ 0.0058	\$ 28.48	\$ 4,939.15	0.0678	0.000186	31
Feb-06	\$ 4,939.15	\$ 28.48	\$ 4,910.67	\$ 0.0052	\$ 25.54	\$ 4,964.68	0.0678	0.000186	28
Mar-06	\$ 4,964.68	\$ 54.02	\$ 4,910.67	\$ 0.0058	\$ 28.48	\$ 4,993.17	0.0678	0.000186	31
Apr-06	\$ 4,993.17	\$ -	\$ 4,993.17	\$ 0.0060	\$ 29.96	\$ 5,023.13	0.0730	0.000200	30
May-06	\$ 5,023.13	\$ 29.96	\$ 4,993.17	\$ 0.0062	\$ 30.96	\$ 5,054.08	0.0730	0.000200	31
Jun-06	\$ 5,054.08	\$ 60.92	\$ 4,993.17	\$ 0.0060	\$ 29.96	\$ 5,084.04	0.0730	0.000200	30
Jul-06	\$ 5,084.04	\$ -	\$ 5,084.04	\$ 0.0066	\$ 33.55	\$ 5,117.60	0.0774	0.000212	31

Total Interest \$ 400.99

Contract 62
April 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
May-05	\$ 1,999.99	\$ -	\$ 1,999.99	\$ 0.0016	\$ 3.20	\$ 1,999.99	0.0530	0.000145	11
Jun-05	\$ 2,003.19	\$ 3.20	\$ 1,999.99	\$ 0.0044	\$ 8.80	\$ 2,003.19	0.0530	0.000145	30
Jul-05	\$ 2,011.99	\$ -	\$ 2,011.99	\$ 0.0049	\$ 9.86	\$ 2,021.85	0.0577	0.000158	31
Aug-05	\$ 2,021.85	\$ 9.86	\$ 2,011.99	\$ 0.0047	\$ 9.86	\$ 2,031.71	0.0577	0.000158	31
Sep-05	\$ 2,031.71	\$ 19.32	\$ 2,011.99	\$ 0.0047	\$ 9.48	\$ 2,041.17	0.0577	0.000158	30
Oct-05	\$ 2,041.17	\$ -	\$ 2,041.17	\$ 0.0053	\$ 10.82	\$ 2,051.99	0.0623	0.000171	31
Nov-05	\$ 2,051.99	\$ 10.82	\$ 2,041.17	\$ 0.0051	\$ 10.41	\$ 2,062.40	0.0623	0.000171	30
Dec-05	\$ 2,062.40	\$ 21.23	\$ 2,041.17	\$ 0.0053	\$ 10.82	\$ 2,073.21	0.0623	0.000171	31
Jan-06	\$ 2,073.21	\$ -	\$ 2,073.21	\$ 0.0058	\$ 12.02	\$ 2,085.24	0.0678	0.000186	31
Feb-06	\$ 2,085.24	\$ 12.02	\$ 2,073.21	\$ 0.0052	\$ 10.78	\$ 2,096.02	0.0678	0.000186	28
Mar-06	\$ 2,096.02	\$ 22.81	\$ 2,073.21	\$ 0.0058	\$ 12.02	\$ 2,108.04	0.0678	0.000186	31
Apr-06	\$ 2,108.04	\$ -	\$ 2,108.04	\$ 0.0060	\$ 12.55	\$ 2,120.59	0.0730	0.000200	30
May-06	\$ 2,120.59	\$ 12.65	\$ 2,108.04	\$ 0.0062	\$ 13.07	\$ 2,133.76	0.0730	0.000200	31
Jun-06	\$ 2,133.76	\$ 25.72	\$ 2,108.04	\$ 0.0060	\$ 12.65	\$ 2,146.41	0.0730	0.000200	30
Jul-06	\$ 2,146.41	\$ -	\$ 2,146.41	\$ 0.0066	\$ 14.17	\$ 2,160.58	0.0774	0.000212	31

Total Interest \$ 160.58

Contract 62
May 2005

Collection date	June 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Jun-05	\$ 1,999.99	\$ -	\$ 1,999.99	\$ 0.0015	\$ 3.00	\$ 1,999.99	0.0530	0.000145	10
	Jul-05	\$ 2,002.98	\$ -	\$ 2,002.98	\$ 0.0049	\$ 9.81	\$ 2,002.99	0.0577	0.000158	31
	Aug-05	\$ 2,012.81	\$ 9.81	\$ 2,002.99	\$ 0.0049	\$ 9.81	\$ 2,022.62	0.0577	0.000158	31
	Sep-05	\$ 2,022.62	\$ 19.23	\$ 2,002.99	\$ 0.0047	\$ 9.41	\$ 2,032.04	0.0577	0.000158	30
	Oct-05	\$ 2,032.04	\$ -	\$ 2,032.04	\$ 0.0053	\$ 10.77	\$ 2,042.81	0.0623	0.000171	31
	Nov-05	\$ 2,042.81	\$ 10.77	\$ 2,032.04	\$ 0.0051	\$ 10.36	\$ 2,053.17	0.0623	0.000171	30
	Dec-05	\$ 2,053.17	\$ 21.13	\$ 2,032.04	\$ 0.0053	\$ 10.77	\$ 2,063.94	0.0623	0.000171	31
	Jan-06	\$ 2,063.94	\$ -	\$ 2,063.94	\$ 0.0058	\$ 11.97	\$ 2,075.91	0.0678	0.000186	31
	Feb-06	\$ 2,075.91	\$ 11.97	\$ 2,063.94	\$ 0.0052	\$ 10.73	\$ 2,086.64	0.0678	0.000186	28
	Mar-06	\$ 2,086.64	\$ 22.70	\$ 2,063.94	\$ 0.0058	\$ 11.97	\$ 2,098.61	0.0678	0.000186	31
	Apr-06	\$ 2,098.61	\$ -	\$ 2,098.61	\$ 0.0060	\$ 12.59	\$ 2,111.21	0.0730	0.000200	30
	May-06	\$ 2,111.21	\$ 12.59	\$ 2,098.61	\$ 0.0062	\$ 13.01	\$ 2,124.22	0.0730	0.000200	31
	Jun-06	\$ 2,124.22	\$ 25.60	\$ 2,098.61	\$ 0.0060	\$ 12.59	\$ 2,136.81	0.0730	0.000200	30
	Jul-06	\$ 2,136.81	\$ -	\$ 2,136.81	\$ 0.0066	\$ 14.10	\$ 2,150.91	0.0774	0.000212	31
						\$ 150.92				

Total Interest

Contract 62
June 2005

Collection date	July 21, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Jul-05	\$ 1,999.99	\$ -	\$ 1,999.99	\$ 0.0016	\$ 3.20	\$ 1,999.99	0.0577	0.000158	10
	Aug-05	\$ 2,003.19	\$ 3.20	\$ 1,999.99	\$ 0.0049	\$ 9.80	\$ 2,003.19	0.0577	0.000158	31
	Sep-05	\$ 2,012.99	\$ 19.20	\$ 1,999.99	\$ 0.0047	\$ 9.40	\$ 2,022.39	0.0577	0.000158	30
	Oct-05	\$ 2,022.39	\$ -	\$ 2,022.39	\$ 0.0053	\$ 10.72	\$ 2,033.11	0.0623	0.000171	31
	Nov-05	\$ 2,033.11	\$ 10.72	\$ 2,022.39	\$ 0.0051	\$ 10.31	\$ 2,043.43	0.0623	0.000171	30
	Dec-05	\$ 2,043.43	\$ 21.03	\$ 2,022.39	\$ 0.0053	\$ 10.72	\$ 2,054.15	0.0623	0.000171	31
	Jan-06	\$ 2,054.15	\$ -	\$ 2,054.15	\$ 0.0058	\$ 11.91	\$ 2,066.06	0.0678	0.000186	31
	Feb-06	\$ 2,066.06	\$ 11.91	\$ 2,054.15	\$ 0.0052	\$ 10.68	\$ 2,076.74	0.0678	0.000186	28
	Mar-06	\$ 2,076.74	\$ 22.60	\$ 2,054.15	\$ 0.0058	\$ 11.91	\$ 2,088.65	0.0678	0.000186	31
	Apr-06	\$ 2,088.65	\$ -	\$ 2,088.65	\$ 0.0060	\$ 12.53	\$ 2,101.19	0.0730	0.000200	30
	May-06	\$ 2,101.19	\$ 12.53	\$ 2,088.65	\$ 0.0062	\$ 12.95	\$ 2,114.14	0.0730	0.000200	31
	Jun-06	\$ 2,114.14	\$ 25.48	\$ 2,088.65	\$ 0.0060	\$ 12.53	\$ 2,126.67	0.0730	0.000200	30
	Jul-06	\$ 2,126.67	\$ -	\$ 2,126.67	\$ 0.0066	\$ 14.04	\$ 2,140.70	0.0774	0.000212	31
						\$ 140.71				

Total Interest

Contract 62
July 2005

Collection date	August 22, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Aug-05	\$ 1,999.99	\$ -	\$ 1,999.99	\$ 0.0049	\$ 9.90	\$ 1,999.99	0.0577	0.000158	31	
Sep-05	\$ 2,009.79	\$ 9.80	\$ 1,999.99	\$ 0.0047	\$ 9.40	\$ 2,009.79	0.0577	0.000158	30	
Oct-05	\$ 2,019.19	\$ -	\$ 2,019.19	\$ 0.0053	\$ 10.70	\$ 2,019.19	0.0623	0.000171	31	
Nov-05	\$ 2,029.90	\$ 10.70	\$ 2,019.19	\$ 0.0051	\$ 10.30	\$ 2,029.90	0.0623	0.000171	30	
Dec-05	\$ 2,040.19	\$ 21.00	\$ 2,019.19	\$ 0.0053	\$ 10.70	\$ 2,040.19	0.0623	0.000171	31	
Jan-06	\$ 2,050.89	\$ -	\$ 2,050.89	\$ 0.0058	\$ 11.90	\$ 2,050.89	0.0678	0.000186	31	
Feb-06	\$ 2,062.79	\$ 11.90	\$ 2,050.89	\$ 0.0052	\$ 10.66	\$ 2,062.79	0.0678	0.000186	28	
Mar-06	\$ 2,073.45	\$ 22.56	\$ 2,050.89	\$ 0.0058	\$ 11.90	\$ 2,073.45	0.0678	0.000186	31	
Apr-06	\$ 2,085.35	\$ -	\$ 2,085.35	\$ 0.0060	\$ 12.51	\$ 2,085.35	0.0730	0.000200	30	
May-06	\$ 2,097.86	\$ 12.51	\$ 2,085.35	\$ 0.0062	\$ 12.93	\$ 2,097.86	0.0730	0.000200	31	
Jun-06	\$ 2,110.79	\$ 25.44	\$ 2,085.35	\$ 0.0060	\$ 12.51	\$ 2,110.79	0.0730	0.000200	30	
Jul-06	\$ 2,123.30	\$ -	\$ 2,123.30	\$ 0.0066	\$ 14.01	\$ 2,123.30	0.0774	0.000212	31	
Total Interest					\$ 137.32					

Contract 62
August 2005

Collection date	September 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Sep-05	\$ 1,999.99	\$ -	\$ 1,999.99	\$ 0.0016	\$ 3.20	\$ 1,999.99	0.0577	0.000158	10	
Oct-05	\$ 2,003.19	\$ -	\$ 2,003.19	\$ 0.0053	\$ 10.62	\$ 2,003.19	0.0623	0.000171	31	
Nov-05	\$ 2,013.81	\$ 10.62	\$ 2,003.19	\$ 0.0051	\$ 10.22	\$ 2,013.81	0.0623	0.000171	30	
Dec-05	\$ 2,024.03	\$ 20.83	\$ 2,003.19	\$ 0.0053	\$ 10.62	\$ 2,024.03	0.0623	0.000171	31	
Jan-06	\$ 2,034.64	\$ -	\$ 2,034.64	\$ 0.0058	\$ 11.80	\$ 2,034.64	0.0678	0.000186	31	
Feb-06	\$ 2,046.44	\$ 11.80	\$ 2,034.64	\$ 0.0052	\$ 10.58	\$ 2,046.44	0.0678	0.000186	28	
Mar-06	\$ 2,057.02	\$ 22.38	\$ 2,034.64	\$ 0.0058	\$ 11.80	\$ 2,057.02	0.0678	0.000186	31	
Apr-06	\$ 2,068.83	\$ -	\$ 2,068.83	\$ 0.0060	\$ 12.41	\$ 2,068.83	0.0730	0.000200	30	
May-06	\$ 2,081.24	\$ 12.41	\$ 2,068.83	\$ 0.0062	\$ 12.83	\$ 2,081.24	0.0730	0.000200	31	
Jun-06	\$ 2,094.07	\$ 25.24	\$ 2,068.83	\$ 0.0060	\$ 12.41	\$ 2,094.07	0.0730	0.000200	30	
Jul-06	\$ 2,106.48	\$ -	\$ 2,106.48	\$ 0.0066	\$ 13.90	\$ 2,106.48	0.0774	0.000212	31	
Total Interest					\$ 120.39					

Contract 62
September 2005

Collection date	October 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Oct-05		\$ 1,999.99	\$ -	\$ 1,999.99	\$ 0.0019	\$ 3.80	\$ 1,999.99	0.0623	0.000171	11
Nov-05		\$ 2,003.79	\$ 3.80	\$ 1,999.99	\$ 0.0051	\$ 10.20	\$ 2,003.79	0.0623	0.000171	30
Dec-05		\$ 2,013.99	\$ 20.80	\$ 1,999.99	\$ 0.0053	\$ 10.60	\$ 2,013.99	0.0623	0.000171	31
Jan-06		\$ 2,024.59	\$ -	\$ 2,024.59	\$ 0.0058	\$ 11.74	\$ 2,036.34	0.0678	0.000186	31
Feb-06		\$ 2,036.34	\$ 11.74	\$ 2,024.59	\$ 0.0052	\$ 10.53	\$ 2,046.86	0.0678	0.000186	28
Mar-06		\$ 2,046.86	\$ 22.27	\$ 2,024.59	\$ 0.0058	\$ 11.74	\$ 2,058.61	0.0678	0.000186	31
Apr-06		\$ 2,058.61	\$ -	\$ 2,058.61	\$ 0.0060	\$ 12.35	\$ 2,070.96	0.0730	0.000200	30
May-06		\$ 2,070.96	\$ 12.35	\$ 2,058.61	\$ 0.0062	\$ 12.76	\$ 2,083.72	0.0730	0.000200	31
Jun-06		\$ 2,083.72	\$ 25.12	\$ 2,058.61	\$ 0.0060	\$ 12.35	\$ 2,096.07	0.0730	0.000200	30
Jul-06		\$ 2,096.07	\$ -	\$ 2,096.07	\$ 0.0066	\$ 13.83	\$ 2,109.91	0.0774	0.000212	31
Total Interest						\$ 108.91				

Contract 62
October 2005

Collection date	November 21, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Nov-05		\$ 1,999.99	\$ -	\$ 1,999.99	\$ 0.0015	\$ 3.00	\$ 1,999.99	0.0623	0.000171	9
Dec-05		\$ 2,002.99	\$ 3.00	\$ 1,999.99	\$ 0.0053	\$ 10.60	\$ 2,002.99	0.0623	0.000171	31
Jan-06		\$ 2,013.59	\$ -	\$ 2,013.59	\$ 0.0058	\$ 11.68	\$ 2,013.59	0.0678	0.000186	31
Feb-06		\$ 2,025.27	\$ 11.68	\$ 2,013.59	\$ 0.0052	\$ 10.47	\$ 2,025.27	0.0678	0.000186	28
Mar-06		\$ 2,035.74	\$ 22.15	\$ 2,013.59	\$ 0.0058	\$ 11.68	\$ 2,035.74	0.0678	0.000186	31
Apr-06		\$ 2,047.42	\$ -	\$ 2,047.42	\$ 0.0060	\$ 12.28	\$ 2,047.42	0.0730	0.000200	30
May-06		\$ 2,059.71	\$ 12.28	\$ 2,047.42	\$ 0.0062	\$ 12.69	\$ 2,059.71	0.0730	0.000200	31
Jun-06		\$ 2,072.40	\$ 24.98	\$ 2,047.42	\$ 0.0060	\$ 12.28	\$ 2,072.40	0.0730	0.000200	30
Jul-06		\$ 2,084.69	\$ -	\$ 2,084.69	\$ 0.0066	\$ 13.76	\$ 2,084.69	0.0774	0.000212	31
Total Interest						\$ 98.45				

Contract 62
November 2005

Collection date	December 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-05		\$ 4,716.61	\$ -	\$ 4,716.61	\$ 0.0019	\$ 8.96	\$ 4,716.61	0.0623	0.000171	11
Jan-06		\$ 4,725.57	\$ -	\$ 4,725.57	\$ 0.0058	\$ 27.41	\$ 4,725.57	0.0678	0.000186	31
Feb-06		\$ 4,732.96	\$ 27.41	\$ 4,725.57	\$ 0.0052	\$ 24.57	\$ 4,732.96	0.0678	0.000186	26
Mar-06		\$ 4,777.55	\$ 51.98	\$ 4,725.57	\$ 0.0058	\$ 27.41	\$ 4,777.55	0.0678	0.000186	31
Apr-06		\$ 4,804.96	\$ -	\$ 4,804.96	\$ 0.0060	\$ 28.83	\$ 4,804.96	0.0730	0.000200	30
May-06		\$ 4,833.79	\$ 28.83	\$ 4,804.96	\$ 0.0062	\$ 29.79	\$ 4,833.79	0.0730	0.000200	31
Jun-06		\$ 4,863.58	\$ 58.62	\$ 4,804.96	\$ 0.0060	\$ 28.83	\$ 4,863.58	0.0730	0.000200	30
Jul-06		\$ 4,892.41	\$ -	\$ 4,892.41	\$ 0.0066	\$ 32.29	\$ 4,892.41	0.0774	0.000212	31
Total Interest						\$ 208.09				

Contract 62 December 2005		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	January 20, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Jan-06	\$ 4,716.61	\$ -	\$ 4,716.61	\$ 0.0013	\$ 8.13	\$ 4,722.74	0.0678	0.000186	7
	Feb-06	\$ 4,722.74	\$ 6.13	\$ 4,716.61	\$ 0.0052	\$ 24.53	\$ 4,747.26	0.0678	0.000186	28
	Mar-06	\$ 4,747.26	\$ 51.88	\$ 4,716.61	\$ 0.0058	\$ 27.36	\$ 4,774.62	0.0678	0.000186	31
	Apr-06	\$ 4,774.62	\$ -	\$ 4,774.62	\$ 0.0060	\$ 28.65	\$ 4,803.27	0.0730	0.000200	30
	May-06	\$ 4,803.27	\$ 28.65	\$ 4,774.62	\$ 0.0062	\$ 29.60	\$ 4,832.87	0.0730	0.000200	31
	Jun-06	\$ 4,832.87	\$ 58.25	\$ 4,774.62	\$ 0.0060	\$ 28.65	\$ 4,861.52	0.0730	0.000200	30
	Jul-06	\$ 4,861.52	\$ -	\$ 4,861.52	\$ 0.0066	\$ 32.09	\$ 4,893.61	0.0774	0.000212	31
Total Interest						\$ 177.00				

Contract 62 January 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	February 21, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Feb-06	\$ 4,716.61	\$ -	\$ 4,716.61	\$ 0.0013	\$ 6.13	\$ 4,722.74	0.0678	0.000186	7
	Mar-06	\$ 4,722.74	\$ 6.13	\$ 4,716.61	\$ 0.0058	\$ 27.36	\$ 4,750.09	0.0678	0.000186	31
	Apr-06	\$ 4,750.09	\$ -	\$ 4,750.09	\$ 0.0060	\$ 28.50	\$ 4,778.60	0.0730	0.000200	30
	May-06	\$ 4,778.60	\$ 28.50	\$ 4,750.09	\$ 0.0062	\$ 29.45	\$ 4,808.05	0.0730	0.000200	31
	Jun-06	\$ 4,808.05	\$ 57.95	\$ 4,750.09	\$ 0.0060	\$ 28.50	\$ 4,836.55	0.0730	0.000200	30
	Jul-06	\$ 4,836.55	\$ -	\$ 4,836.55	\$ 0.0066	\$ 31.92	\$ 4,868.47	0.0774	0.000212	31
Total Interest						\$ 151.86				

Contract 62 February 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	March 20, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Mar-06	\$ 4,716.61	\$ -	\$ 4,716.61	\$ 0.0020	\$ 9.43	\$ 4,726.04	0.0678	0.000186	11
	Apr-06	\$ 4,726.04	\$ -	\$ 4,726.04	\$ 0.0060	\$ 28.36	\$ 4,754.40	0.0730	0.000200	30
	May-06	\$ 4,754.40	\$ 28.36	\$ 4,726.04	\$ 0.0062	\$ 29.30	\$ 4,783.70	0.0730	0.000200	31
	Jun-06	\$ 4,783.70	\$ 57.66	\$ 4,726.04	\$ 0.0060	\$ 28.36	\$ 4,812.05	0.0730	0.000200	30
	Jul-06	\$ 4,812.05	\$ -	\$ 4,812.05	\$ 0.0066	\$ 31.76	\$ 4,843.81	0.0774	0.000212	31
Total Interest						\$ 127.21				

Contract 62 March 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	April 20, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Apr-06	\$ 4,716.61	\$ -	\$ 4,716.61	\$ 0.0020	\$ 9.43	\$ 4,726.04	0.0730	0.000200	10
	May-06	\$ 4,726.04	\$ 9.43	\$ 4,716.61	\$ 0.0062	\$ 29.24	\$ 4,755.28	0.0730	0.000200	31
	Jun-06	\$ 4,755.28	\$ 57.54	\$ 4,716.61	\$ 0.0060	\$ 28.30	\$ 4,783.58	0.0730	0.000200	30
	Jul-06	\$ 4,783.58	\$ -	\$ 4,783.58	\$ 0.0066	\$ 31.57	\$ 4,815.15	0.0774	0.000212	31
Total Interest						\$ 98.55				

Contract 62
April 2006

Collection date	May 22, 2006	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable <u>Interest</u>	Interest	Ending <u>balance</u>	Annual <u>Interest</u> Rate	Daily <u>Interest</u> Rate	Applicable <u>No. of</u> <u>Days</u>
		\$ 1,999.99	\$ -	\$ 1,999.99	\$ 0.0018	\$ 3.60	\$ 2,003.59	0.0730	0.000200	9
		\$ 2,003.59	\$ 3.60	\$ 1,999.99	\$ 0.0060	\$ 12.00	\$ 2,015.59	0.0730	0.000200	30
		\$ 2,015.59	\$ -	\$ 2,015.59	\$ 0.0066	\$ 13.30	\$ 2,028.89	0.0774	0.000212	31
Total Interest						\$ 28.90				

Contract 62
May 2006

Collection date	June 20, 2006	Balance used <u>for charges</u>	Interest <u>forward</u>	Balance <u>forward</u>	Applicable <u>Interest</u>	Interest	Ending <u>balance</u>	Annual <u>Interest</u> Rate	Daily <u>Interest</u> Rate	Applicable <u>No. of</u> <u>Days</u>
		\$ 1,999.99	\$ -	\$ 1,999.99	\$ 0.0020	\$ 4.00	\$ 2,003.99	0.0730	0.000200	10
		\$ 2,003.99	\$ -	\$ 2,003.99	\$ 0.0066	\$ 13.23	\$ 2,017.22	0.0774	0.000212	31
Total Interest						\$ 17.23				

Total Interest - Contract 62 **\$ 4,390.67**

Contract 63
September 2004

Collection date		<u>Balance used</u> <u>for charges</u>	<u>Interest</u> <u>forward</u>	<u>Balance</u> <u>forward</u>	<u>Applicable</u> <u>Interest</u>	<u>Interest</u>	<u>Ending</u> <u>balance</u>	<u>Annual</u> <u>Interest</u> <u>Rate</u>	<u>Daily</u> <u>Interest</u> <u>Rate</u>	<u>Applicable</u> <u>No. of</u> <u>Days</u>
October 20, 2004						\$ 7,092.54				
Oct-04	\$	7,092.54	\$ -	\$ 7,092.54	\$ 0.0013	\$ 9.22	\$ 7,101.76	0.0422	0.000116	11
Nov-04	\$	7,101.76	\$ 9.22	\$ 7,092.54	\$ 0.0035	\$ 24.82	\$ 7,126.59	0.0422	0.000116	30
Dec-04	\$	7,126.59	\$ 50.36	\$ 7,092.54	\$ 0.0036	\$ 25.53	\$ 7,152.12	0.0422	0.000116	31
Jan-05	\$	7,152.12	\$ -	\$ 7,152.12	\$ 0.0040	\$ 28.61	\$ 7,180.73	0.0475	0.000130	31
Feb-05	\$	7,180.73	\$ 28.61	\$ 7,152.12	\$ 0.0036	\$ 25.75	\$ 7,206.47	0.0475	0.000130	28
Mar-05	\$	7,206.47	\$ 54.36	\$ 7,152.12	\$ 0.0040	\$ 28.61	\$ 7,235.08	0.0475	0.000130	31
Apr-05	\$	7,235.08	\$ -	\$ 7,235.08	\$ 0.0044	\$ 31.83	\$ 7,266.92	0.0530	0.000145	30
May-05	\$	7,266.92	\$ 31.83	\$ 7,235.08	\$ 0.0045	\$ 32.56	\$ 7,299.48	0.0530	0.000145	31
Jun-05	\$	7,299.48	\$ 64.39	\$ 7,235.08	\$ 0.0044	\$ 31.83	\$ 7,331.31	0.0530	0.000145	30
Jul-05	\$	7,331.31	\$ -	\$ 7,331.31	\$ 0.0049	\$ 35.92	\$ 7,367.23	0.0577	0.000158	31
Aug-05	\$	7,367.23	\$ 35.92	\$ 7,331.31	\$ 0.0049	\$ 35.92	\$ 7,403.16	0.0577	0.000158	31
Sep-05	\$	7,403.16	\$ 70.38	\$ 7,331.31	\$ 0.0047	\$ 34.46	\$ 7,437.61	0.0577	0.000158	30
Oct-05	\$	7,437.61	\$ -	\$ 7,437.61	\$ 0.0053	\$ 39.42	\$ 7,477.03	0.0623	0.000171	31
Nov-05	\$	7,477.03	\$ 39.42	\$ 7,437.61	\$ 0.0051	\$ 37.93	\$ 7,514.96	0.0623	0.000171	30
Dec-05	\$	7,514.96	\$ 77.35	\$ 7,437.61	\$ 0.0053	\$ 39.42	\$ 7,554.38	0.0623	0.000171	31
Jan-06	\$	7,554.38	\$ -	\$ 7,554.38	\$ 0.0058	\$ 43.82	\$ 7,598.20	0.0678	0.000186	31
Feb-06	\$	7,598.20	\$ 43.82	\$ 7,554.38	\$ 0.0052	\$ 39.28	\$ 7,637.48	0.0678	0.000186	28
Mar-06	\$	7,637.48	\$ 83.10	\$ 7,554.38	\$ 0.0058	\$ 43.82	\$ 7,681.30	0.0678	0.000186	31
Apr-06	\$	7,681.30	\$ -	\$ 7,681.30	\$ 0.0060	\$ 46.09	\$ 7,727.39	0.0730	0.000200	30
May-06	\$	7,727.39	\$ 46.09	\$ 7,681.30	\$ 0.0062	\$ 47.62	\$ 7,775.01	0.0730	0.000200	31
Jun-06	\$	7,775.01	\$ 93.71	\$ 7,681.30	\$ 0.0060	\$ 46.09	\$ 7,821.10	0.0730	0.000200	30
Jul-06	\$	7,821.10	\$ -	\$ 7,821.10	\$ 0.0066	\$ 51.62	\$ 7,872.72	0.0774	0.000212	31
Total Interest						\$ 780.18				

Contract 63
October 2004

Collection date	November 22, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Nov-04		\$ 6,839.82	\$ -	\$ 6,839.82	\$ 0.0009	\$ 6.16	\$ 6,839.82	0.0422	0.000116	8
Dec-04		\$ 6,845.97	\$ 6.16	\$ 6,839.82	\$ 0.0036	\$ 24.62	\$ 6,870.60	0.0422	0.000116	31
Jan-05		\$ 6,870.60	\$ -	\$ 6,870.60	\$ 0.0040	\$ 27.48	\$ 6,898.08	0.0475	0.000130	31
Feb-05		\$ 6,898.08	\$ 27.48	\$ 6,870.60	\$ 0.0036	\$ 24.73	\$ 6,922.81	0.0475	0.000130	28
Mar-05		\$ 6,922.81	\$ 52.22	\$ 6,870.60	\$ 0.0040	\$ 27.48	\$ 6,950.30	0.0475	0.000130	31
Apr-05		\$ 6,950.30	\$ -	\$ 6,950.30	\$ 0.0044	\$ 30.58	\$ 6,980.88	0.0530	0.000145	30
May-05		\$ 6,980.88	\$ 30.58	\$ 6,950.30	\$ 0.0045	\$ 31.28	\$ 7,012.15	0.0530	0.000145	31
Jun-05		\$ 7,012.15	\$ 61.86	\$ 6,950.30	\$ 0.0044	\$ 30.58	\$ 7,042.74	0.0530	0.000145	30
Jul-05		\$ 7,042.74	\$ -	\$ 7,042.74	\$ 0.0048	\$ 34.51	\$ 7,077.24	0.0577	0.000158	31
Aug-05		\$ 7,077.24	\$ 34.51	\$ 7,042.74	\$ 0.0048	\$ 34.51	\$ 7,111.75	0.0577	0.000158	31
Sep-05		\$ 7,111.75	\$ 67.61	\$ 7,042.74	\$ 0.0047	\$ 33.10	\$ 7,144.85	0.0577	0.000158	30
Oct-05		\$ 7,144.85	\$ -	\$ 7,144.85	\$ 0.0053	\$ 37.87	\$ 7,182.72	0.0623	0.000171	31
Nov-05		\$ 7,182.72	\$ 37.87	\$ 7,144.85	\$ 0.0051	\$ 36.44	\$ 7,219.16	0.0623	0.000171	30
Dec-05		\$ 7,219.16	\$ 74.31	\$ 7,144.85	\$ 0.0053	\$ 37.87	\$ 7,257.03	0.0623	0.000171	31
Jan-06		\$ 7,257.03	\$ -	\$ 7,257.03	\$ 0.0058	\$ 42.09	\$ 7,299.12	0.0678	0.000186	31
Feb-06		\$ 7,299.12	\$ 42.09	\$ 7,257.03	\$ 0.0052	\$ 37.74	\$ 7,336.86	0.0678	0.000186	28
Mar-06		\$ 7,336.86	\$ 79.83	\$ 7,257.03	\$ 0.0058	\$ 42.09	\$ 7,378.95	0.0678	0.000186	31
Apr-06		\$ 7,378.95	\$ -	\$ 7,378.95	\$ 0.0060	\$ 44.27	\$ 7,423.22	0.0730	0.000200	30
May-06		\$ 7,423.22	\$ 44.27	\$ 7,378.95	\$ 0.0062	\$ 45.75	\$ 7,468.97	0.0730	0.000200	31
Jun-06		\$ 7,468.97	\$ 90.02	\$ 7,378.95	\$ 0.0060	\$ 44.27	\$ 7,513.24	0.0730	0.000200	30
Jul-06		\$ 7,513.24	\$ -	\$ 7,513.24	\$ 0.0066	\$ 49.59	\$ 7,562.83	0.0774	0.000212	31

Total Interest \$ 723.01

Contract 63
November 2004

Collection date	December 20, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04	\$ 6,467.06	\$ -	\$ 6,467.06	\$ 0.0013	\$ 8.41	\$ 6,467.06	0.0422	0.000116	11	
Jan-05	\$ 6,475.47	\$ -	\$ 6,475.47	\$ 0.0040	\$ 25.90	\$ 6,475.47	0.0475	0.000130	31	
Feb-05	\$ 6,501.37	\$ 25.90	\$ 6,475.47	\$ 0.0036	\$ 23.31	\$ 6,524.68	0.0475	0.000130	28	
Mar-05	\$ 6,524.68	\$ 49.21	\$ 6,475.47	\$ 0.0040	\$ 25.90	\$ 6,550.58	0.0475	0.000130	31	
Apr-05	\$ 6,550.58	\$ -	\$ 6,550.58	\$ 0.0044	\$ 28.82	\$ 6,578.40	0.0530	0.000145	30	
May-05	\$ 6,578.40	\$ 28.82	\$ 6,550.58	\$ 0.0045	\$ 29.48	\$ 6,608.88	0.0530	0.000145	31	
Jun-05	\$ 6,608.88	\$ 58.30	\$ 6,550.58	\$ 0.0044	\$ 28.82	\$ 6,637.70	0.0530	0.000145	30	
Jul-05	\$ 6,637.70	\$ -	\$ 6,637.70	\$ 0.0049	\$ 32.52	\$ 6,670.23	0.0577	0.000158	31	
Aug-05	\$ 6,670.23	\$ 32.52	\$ 6,637.70	\$ 0.0049	\$ 32.52	\$ 6,702.75	0.0577	0.000158	31	
Sep-05	\$ 6,702.75	\$ 63.72	\$ 6,637.70	\$ 0.0047	\$ 31.20	\$ 6,733.95	0.0577	0.000158	30	
Oct-05	\$ 6,733.95	\$ -	\$ 6,733.95	\$ 0.0053	\$ 35.69	\$ 6,769.64	0.0623	0.000171	31	
Nov-05	\$ 6,769.64	\$ 35.69	\$ 6,733.95	\$ 0.0051	\$ 34.34	\$ 6,803.98	0.0623	0.000171	30	
Dec-05	\$ 6,803.98	\$ 70.03	\$ 6,733.95	\$ 0.0053	\$ 35.69	\$ 6,839.67	0.0623	0.000171	31	
Jan-06	\$ 6,839.67	\$ -	\$ 6,839.67	\$ 0.0058	\$ 39.67	\$ 6,879.34	0.0678	0.000186	31	
Feb-06	\$ 6,879.34	\$ 39.67	\$ 6,839.67	\$ 0.0052	\$ 35.57	\$ 6,914.91	0.0678	0.000186	28	
Mar-06	\$ 6,914.91	\$ 75.24	\$ 6,839.67	\$ 0.0058	\$ 39.67	\$ 6,954.58	0.0678	0.000186	31	
Apr-06	\$ 6,954.58	\$ -	\$ 6,954.58	\$ 0.0060	\$ 41.73	\$ 6,996.31	0.0730	0.000200	30	
May-06	\$ 6,996.31	\$ 41.73	\$ 6,954.58	\$ 0.0062	\$ 43.12	\$ 7,039.43	0.0730	0.000200	31	
Jun-06	\$ 7,039.43	\$ 84.85	\$ 6,954.58	\$ 0.0060	\$ 41.73	\$ 7,081.15	0.0730	0.000200	30	
Jul-06	\$ 7,081.15	\$ -	\$ 7,081.15	\$ 0.0066	\$ 46.74	\$ 7,127.89	0.0774	0.000212	31	

Total Interest
\$ 660.83

Contract 63
December 2004

Collection date	January 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Jan-05	\$ 7,412.62	\$ -	\$ 7,412.62	\$ 0.0014	\$ 10.38	\$ 7,412.62	0.0475	0.000130	11	
Feb-05	\$ 7,422.99	\$ 10.38	\$ 7,412.62	\$ 0.0036	\$ 26.69	\$ 7,449.68	0.0475	0.000130	28	
Mar-05	\$ 7,449.68	\$ 56.34	\$ 7,412.62	\$ 0.0040	\$ 29.65	\$ 7,479.33	0.0475	0.000130	31	
Apr-05	\$ 7,479.33	\$ -	\$ 7,479.33	\$ 0.0044	\$ 32.91	\$ 7,512.24	0.0530	0.000145	30	
May-05	\$ 7,512.24	\$ 32.91	\$ 7,479.33	\$ 0.0045	\$ 33.66	\$ 7,545.90	0.0530	0.000145	31	
Jun-05	\$ 7,545.90	\$ 66.57	\$ 7,479.33	\$ 0.0044	\$ 32.91	\$ 7,578.80	0.0530	0.000145	30	
Jul-05	\$ 7,578.80	\$ -	\$ 7,578.80	\$ 0.0048	\$ 37.14	\$ 7,615.94	0.0577	0.000158	31	
Aug-05	\$ 7,615.94	\$ 37.14	\$ 7,578.80	\$ 0.0049	\$ 37.14	\$ 7,653.08	0.0577	0.000158	31	
Sep-05	\$ 7,653.08	\$ 72.75	\$ 7,578.80	\$ 0.0047	\$ 35.62	\$ 7,699.70	0.0577	0.000158	30	
Oct-05	\$ 7,688.70	\$ -	\$ 7,688.70	\$ 0.0053	\$ 40.75	\$ 7,729.45	0.0623	0.000171	31	
Nov-05	\$ 7,729.45	\$ 40.75	\$ 7,688.70	\$ 0.0051	\$ 39.21	\$ 7,768.66	0.0623	0.000171	30	
Dec-05	\$ 7,768.66	\$ 79.96	\$ 7,688.70	\$ 0.0053	\$ 40.75	\$ 7,809.41	0.0623	0.000171	31	
Jan-06	\$ 7,809.41	\$ -	\$ 7,809.41	\$ 0.0058	\$ 45.29	\$ 7,854.70	0.0678	0.000186	31	
Feb-06	\$ 7,854.70	\$ 45.29	\$ 7,809.41	\$ 0.0052	\$ 40.61	\$ 7,895.31	0.0678	0.000186	28	
Mar-06	\$ 7,895.31	\$ 85.90	\$ 7,809.41	\$ 0.0058	\$ 45.29	\$ 7,940.61	0.0678	0.000186	31	
Apr-06	\$ 7,940.61	\$ -	\$ 7,940.61	\$ 0.0060	\$ 47.64	\$ 7,988.25	0.0730	0.000200	30	
May-06	\$ 7,988.25	\$ 47.64	\$ 7,940.61	\$ 0.0062	\$ 49.23	\$ 8,037.48	0.0730	0.000200	31	
Jun-06	\$ 8,037.48	\$ 96.88	\$ 7,940.61	\$ 0.0060	\$ 47.64	\$ 8,085.13	0.0730	0.000200	30	
Jul-06	\$ 8,085.13	\$ -	\$ 8,085.13	\$ 0.0066	\$ 53.38	\$ 8,138.49	0.0774	0.000212	31	

Total Interest
\$ 725.97

Contract 63
January 2005

Collection date	February 22, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Feb-05	\$ 7,670.50	\$ -	\$ 9,437.00	\$ 0.0008	\$ 7.55	\$ 7,670.50	0.0475	0.000130	6
	Mar-05	\$ 7,678.05	\$ 7.55	\$ 9,437.00	\$ 0.0040	\$ 37.75	\$ 7,678.05	0.0475	0.000130	31
	Apr-05	\$ 7,715.79	\$ -	\$ 7,715.79	\$ 0.0044	\$ 33.95	\$ 7,715.79	0.0530	0.000145	30
	May-05	\$ 7,749.74	\$ 33.95	\$ 7,715.79	\$ 0.0045	\$ 34.72	\$ 7,749.74	0.0530	0.000145	31
	Jun-05	\$ 7,784.46	\$ 68.67	\$ 7,715.79	\$ 0.0044	\$ 33.95	\$ 7,784.46	0.0530	0.000145	30
	Jul-05	\$ 7,818.41	\$ -	\$ 7,818.41	\$ 0.0049	\$ 38.31	\$ 7,818.41	0.0577	0.000158	31
	Aug-05	\$ 7,856.72	\$ 38.31	\$ 7,818.41	\$ 0.0049	\$ 38.31	\$ 7,856.72	0.0577	0.000158	31
	Sep-05	\$ 7,895.03	\$ 75.06	\$ 7,818.41	\$ 0.0047	\$ 36.75	\$ 7,931.78	0.0577	0.000158	30
	Oct-05	\$ 7,931.78	\$ -	\$ 7,931.78	\$ 0.0053	\$ 42.04	\$ 7,931.78	0.0623	0.000171	31
	Nov-05	\$ 7,973.82	\$ 42.04	\$ 7,931.78	\$ 0.0051	\$ 40.45	\$ 8,014.27	0.0623	0.000171	30
	Dec-05	\$ 8,014.27	\$ 82.49	\$ 7,931.78	\$ 0.0053	\$ 42.04	\$ 8,056.31	0.0623	0.000171	31
	Jan-06	\$ 8,056.31	\$ -	\$ 8,056.31	\$ 0.0058	\$ 46.73	\$ 8,103.04	0.0678	0.000186	31
	Feb-06	\$ 8,103.04	\$ 46.73	\$ 8,056.31	\$ 0.0052	\$ 41.89	\$ 8,144.93	0.0678	0.000186	28
	Mar-06	\$ 8,144.93	\$ 88.62	\$ 8,056.31	\$ 0.0058	\$ 46.73	\$ 8,191.66	0.0678	0.000186	31
	Apr-06	\$ 8,191.66	\$ -	\$ 8,191.66	\$ 0.0060	\$ 49.15	\$ 8,240.81	0.0730	0.000200	30
	May-06	\$ 8,240.81	\$ 49.15	\$ 8,191.66	\$ 0.0062	\$ 50.79	\$ 8,291.59	0.0730	0.000200	31
	Jun-06	\$ 8,291.59	\$ 99.94	\$ 8,191.66	\$ 0.0060	\$ 49.15	\$ 8,340.74	0.0730	0.000200	30
	Jul-06	\$ 8,340.74	\$ -	\$ 8,340.74	\$ 0.0066	\$ 55.05	\$ 8,395.79	0.0774	0.000212	31
						\$ 725.30				

Total Interest

Contract 63
February 2005

Collection date	March 21, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Mar-05	\$ 7,627.52	\$ -	\$ 7,627.52	\$ 0.0013	\$ 9.92	\$ 7,627.52	0.0475	0.000130	10
	Apr-05	\$ 7,637.43	\$ -	\$ 7,637.43	\$ 0.0044	\$ 33.60	\$ 7,637.43	0.0530	0.000145	30
	May-05	\$ 7,671.04	\$ 33.60	\$ 7,637.43	\$ 0.0045	\$ 34.37	\$ 7,705.40	0.0530	0.000145	31
	Jun-05	\$ 7,705.40	\$ 67.97	\$ 7,637.43	\$ 0.0044	\$ 33.60	\$ 7,739.01	0.0530	0.000145	30
	Jul-05	\$ 7,739.01	\$ -	\$ 7,739.01	\$ 0.0049	\$ 37.92	\$ 7,776.93	0.0577	0.000158	31
	Aug-05	\$ 7,776.93	\$ 37.92	\$ 7,739.01	\$ 0.0049	\$ 37.92	\$ 7,814.85	0.0577	0.000158	31
	Sep-05	\$ 7,814.85	\$ 74.29	\$ 7,739.01	\$ 0.0047	\$ 36.37	\$ 7,851.23	0.0577	0.000158	30
	Oct-05	\$ 7,851.23	\$ -	\$ 7,851.23	\$ 0.0053	\$ 41.61	\$ 7,892.84	0.0623	0.000171	31
	Nov-05	\$ 7,892.84	\$ 41.61	\$ 7,851.23	\$ 0.0051	\$ 40.04	\$ 7,932.88	0.0623	0.000171	30
	Dec-05	\$ 7,932.88	\$ 81.65	\$ 7,851.23	\$ 0.0053	\$ 41.61	\$ 7,974.49	0.0623	0.000171	31
	Jan-06	\$ 7,974.49	\$ -	\$ 7,974.49	\$ 0.0058	\$ 46.25	\$ 8,020.74	0.0678	0.000186	31
	Feb-06	\$ 8,020.74	\$ 46.25	\$ 7,974.49	\$ 0.0052	\$ 41.47	\$ 8,062.21	0.0678	0.000186	28
	Mar-06	\$ 8,062.21	\$ 87.72	\$ 7,974.49	\$ 0.0058	\$ 46.25	\$ 8,108.46	0.0678	0.000186	31
	Apr-06	\$ 8,108.46	\$ -	\$ 8,108.46	\$ 0.0060	\$ 48.65	\$ 8,157.11	0.0730	0.000200	30
	May-06	\$ 8,157.11	\$ 48.65	\$ 8,108.46	\$ 0.0062	\$ 50.27	\$ 8,207.38	0.0730	0.000200	31
	Jun-06	\$ 8,207.38	\$ 98.92	\$ 8,108.46	\$ 0.0060	\$ 48.65	\$ 8,256.03	0.0730	0.000200	30
	Jul-06	\$ 8,256.03	\$ -	\$ 8,256.03	\$ 0.0066	\$ 54.49	\$ 8,310.52	0.0774	0.000212	31
						\$ 683.01				

Total Interest

Contract 63
March 2005

Collection date

April 20, 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Apr-05	\$ 6,951.62	\$ -	\$ 6,951.62	\$ 0.0015	\$ 10.43	\$ 6,951.62	0.0530	0.000145	10
May-05	\$ 6,962.04	\$ 10.43	\$ 6,951.62	\$ 0.0045	\$ 31.28	\$ 6,962.04	0.0530	0.000145	31
Jun-05	\$ 6,983.33	\$ 61.87	\$ 6,951.62	\$ 0.0044	\$ 30.59	\$ 7,023.91	0.0530	0.000145	30
Jul-05	\$ 7,023.91	\$ -	\$ 7,023.91	\$ 0.0049	\$ 34.42	\$ 7,058.33	0.0577	0.000158	31
Aug-05	\$ 7,058.33	\$ 34.42	\$ 7,023.91	\$ 0.0049	\$ 34.42	\$ 7,082.75	0.0577	0.000158	31
Sep-05	\$ 7,082.75	\$ 67.43	\$ 7,023.91	\$ 0.0047	\$ 33.01	\$ 7,125.76	0.0577	0.000158	30
Oct-05	\$ 7,125.76	\$ -	\$ 7,125.76	\$ 0.0053	\$ 37.77	\$ 7,163.53	0.0623	0.000171	31
Nov-05	\$ 7,163.53	\$ 37.77	\$ 7,125.76	\$ 0.0051	\$ 36.34	\$ 7,198.87	0.0623	0.000171	30
Dec-05	\$ 7,198.87	\$ 74.11	\$ 7,125.76	\$ 0.0053	\$ 37.77	\$ 7,237.63	0.0623	0.000171	31
Jan-06	\$ 7,237.63	\$ -	\$ 7,237.63	\$ 0.0058	\$ 41.98	\$ 7,279.61	0.0678	0.000186	31
Feb-06	\$ 7,279.61	\$ 41.98	\$ 7,237.63	\$ 0.0052	\$ 37.64	\$ 7,317.25	0.0678	0.000186	28
Mar-06	\$ 7,317.25	\$ 79.61	\$ 7,237.63	\$ 0.0058	\$ 41.98	\$ 7,358.23	0.0678	0.000186	31
Apr-06	\$ 7,358.23	\$ -	\$ 7,358.23	\$ 0.0060	\$ 44.16	\$ 7,403.38	0.0730	0.000200	30
May-06	\$ 7,403.38	\$ 44.16	\$ 7,358.23	\$ 0.0062	\$ 45.63	\$ 7,449.01	0.0730	0.000200	31
Jun-06	\$ 7,449.01	\$ 89.78	\$ 7,358.23	\$ 0.0060	\$ 44.16	\$ 7,493.16	0.0730	0.000200	30
Jul-06	\$ 7,493.16	\$ -	\$ 7,493.16	\$ 0.0066	\$ 49.45	\$ 7,542.62	0.0774	0.000212	31

Total Interest

\$ 591.00

Contract 63
April 2005

Collection date

May 20, 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
May-05	\$ 6,981.08	\$ -	\$ 6,981.08	\$ 0.0016	\$ 11.17	\$ 6,981.08	0.0530	0.000145	11
Jun-05	\$ 6,992.25	\$ 11.17	\$ 6,981.08	\$ 0.0044	\$ 30.72	\$ 6,992.25	0.0530	0.000145	30
Jul-05	\$ 7,022.96	\$ -	\$ 7,022.96	\$ 0.0049	\$ 34.41	\$ 7,022.96	0.0577	0.000158	31
Aug-05	\$ 7,057.37	\$ 34.41	\$ 7,022.96	\$ 0.0049	\$ 34.41	\$ 7,057.37	0.0577	0.000158	31
Sep-05	\$ 7,091.79	\$ 67.42	\$ 7,022.96	\$ 0.0047	\$ 33.01	\$ 7,091.79	0.0577	0.000158	31
Oct-05	\$ 7,124.80	\$ -	\$ 7,124.80	\$ 0.0053	\$ 37.76	\$ 7,124.80	0.0577	0.000158	30
Nov-05	\$ 7,162.56	\$ 37.76	\$ 7,124.80	\$ 0.0051	\$ 36.34	\$ 7,162.56	0.0623	0.000171	31
Dec-05	\$ 7,198.89	\$ 74.10	\$ 7,124.80	\$ 0.0053	\$ 37.76	\$ 7,198.89	0.0623	0.000171	30
Jan-06	\$ 7,236.65	\$ -	\$ 7,236.65	\$ 0.0058	\$ 41.97	\$ 7,236.65	0.0678	0.000186	31
Feb-06	\$ 7,278.63	\$ 41.97	\$ 7,236.65	\$ 0.0052	\$ 37.63	\$ 7,278.63	0.0678	0.000186	28
Mar-06	\$ 7,316.26	\$ 79.60	\$ 7,236.65	\$ 0.0058	\$ 41.97	\$ 7,316.26	0.0678	0.000186	31
Apr-06	\$ 7,358.23	\$ -	\$ 7,358.23	\$ 0.0060	\$ 44.15	\$ 7,358.23	0.0730	0.000200	30
May-06	\$ 7,402.38	\$ 44.15	\$ 7,358.23	\$ 0.0062	\$ 45.63	\$ 7,402.38	0.0730	0.000200	31
Jun-06	\$ 7,448.00	\$ 89.77	\$ 7,358.23	\$ 0.0060	\$ 44.15	\$ 7,448.00	0.0730	0.000200	30
Jul-06	\$ 7,492.15	\$ -	\$ 7,492.15	\$ 0.0066	\$ 49.45	\$ 7,492.15	0.0774	0.000212	31

Total Interest

\$ 590.52

Contract 63
May 2005

Collection date

June 20, 2005

Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Jun-05 \$ 7,114.76	\$ -	\$ 7,114.76	\$ 0.0015	\$ 10.67	\$ 7,114.76	0.0530	0.000145	10
Jul-05 \$ 7,125.43	\$ -	\$ 7,125.43	\$ 0.0049	\$ 34.91	\$ 7,125.43	0.0577	0.000158	31
Aug-05 \$ 7,160.34	\$ 34.91	\$ 7,125.43	\$ 0.0049	\$ 34.91	\$ 7,160.34	0.0577	0.000158	31
Sep-05 \$ 7,195.26	\$ 68.40	\$ 7,125.43	\$ 0.0047	\$ 33.49	\$ 7,185.26	0.0577	0.000158	30
Oct-05 \$ 7,228.75	\$ -	\$ 7,228.75	\$ 0.0053	\$ 38.31	\$ 7,228.75	0.0623	0.000171	31
Nov-05 \$ 7,267.06	\$ 38.31	\$ 7,228.75	\$ 0.0051	\$ 36.87	\$ 7,267.06	0.0623	0.000171	30
Dec-05 \$ 7,303.93	\$ 75.18	\$ 7,228.75	\$ 0.0053	\$ 38.31	\$ 7,303.93	0.0623	0.000171	31
Jan-06 \$ 7,342.24	\$ -	\$ 7,342.24	\$ 0.0058	\$ 42.58	\$ 7,342.24	0.0678	0.000186	31
Feb-06 \$ 7,384.82	\$ 42.58	\$ 7,342.24	\$ 0.0052	\$ 38.18	\$ 7,423.00	0.0678	0.000186	28
Mar-06 \$ 7,423.00	\$ 80.76	\$ 7,342.24	\$ 0.0058	\$ 42.58	\$ 7,465.59	0.0678	0.000186	31
Apr-06 \$ 7,465.59	\$ -	\$ 7,465.59	\$ 0.0060	\$ 44.79	\$ 7,510.38	0.0730	0.000200	30
May-06 \$ 7,510.38	\$ 44.79	\$ 7,465.59	\$ 0.0062	\$ 46.29	\$ 7,556.67	0.0730	0.000200	31
Jun-06 \$ 7,556.67	\$ 91.08	\$ 7,465.59	\$ 0.0060	\$ 44.79	\$ 7,601.46	0.0730	0.000200	30
Jul-06 \$ 7,601.46	\$ -	\$ 7,601.46	\$ 0.0066	\$ 50.17	\$ 7,651.63	0.0774	0.000212	31

Total Interest

\$ 536.88

Contract 63
June 2005

Collection date

July 21, 2005

Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Jul-05 \$ 7,092.48	\$ -	\$ 7,092.48	\$ 0.0016	\$ 11.35	\$ 7,092.48	0.0577	0.000158	10
Aug-05 \$ 7,103.82	\$ 11.35	\$ 7,092.48	\$ 0.0049	\$ 34.75	\$ 7,103.82	0.0577	0.000158	31
Sep-05 \$ 7,138.58	\$ 68.09	\$ 7,092.48	\$ 0.0047	\$ 33.33	\$ 7,138.58	0.0577	0.000158	30
Oct-05 \$ 7,171.91	\$ -	\$ 7,171.91	\$ 0.0053	\$ 38.01	\$ 7,171.91	0.0623	0.000171	31
Nov-05 \$ 7,209.82	\$ 38.01	\$ 7,171.91	\$ 0.0051	\$ 36.58	\$ 7,209.82	0.0623	0.000171	30
Dec-05 \$ 7,246.50	\$ 74.59	\$ 7,171.91	\$ 0.0053	\$ 38.01	\$ 7,246.50	0.0623	0.000171	31
Jan-06 \$ 7,284.51	\$ -	\$ 7,284.51	\$ 0.0058	\$ 42.25	\$ 7,284.51	0.0678	0.000186	31
Feb-06 \$ 7,326.76	\$ 42.25	\$ 7,284.51	\$ 0.0052	\$ 37.88	\$ 7,326.76	0.0678	0.000186	28
Mar-06 \$ 7,364.64	\$ 80.13	\$ 7,284.51	\$ 0.0058	\$ 42.25	\$ 7,364.64	0.0678	0.000186	31
Apr-06 \$ 7,406.89	\$ -	\$ 7,406.89	\$ 0.0060	\$ 44.44	\$ 7,406.89	0.0730	0.000200	30
May-06 \$ 7,451.33	\$ 44.44	\$ 7,406.89	\$ 0.0062	\$ 45.92	\$ 7,451.33	0.0730	0.000200	31
Jun-06 \$ 7,497.25	\$ 90.36	\$ 7,406.89	\$ 0.0060	\$ 44.44	\$ 7,497.25	0.0730	0.000200	30
Jul-06 \$ 7,541.70	\$ -	\$ 7,541.70	\$ 0.0066	\$ 49.78	\$ 7,541.70	0.0774	0.000212	31

Total Interest

\$ 499.00

Contract 63
July 2005

Collection date	August 22, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Aug-05	\$ 7,114.54	\$ -	\$ 34.86	\$ 7,114.54	\$ 0.0049	\$ 34.86	\$ 7,114.54	0.0577	0.000158	31
Sep-05	\$ 7,149.40	\$ -	\$ 34.86	\$ 7,114.54	\$ 0.0047	\$ 33.44	\$ 7,149.40	0.0577	0.000158	30
Oct-05	\$ 7,182.84	\$ -	\$ -	\$ 7,182.84	\$ 0.0053	\$ 38.07	\$ 7,182.84	0.0623	0.000171	31
Nov-05	\$ 7,220.90	\$ 38.07	\$ 38.07	\$ 7,182.84	\$ 0.0051	\$ 36.63	\$ 7,220.90	0.0623	0.000171	30
Dec-05	\$ 7,257.54	\$ 74.70	\$ 74.70	\$ 7,182.84	\$ 0.0053	\$ 38.07	\$ 7,257.54	0.0623	0.000171	31
Jan-06	\$ 7,295.61	\$ -	\$ -	\$ 7,295.61	\$ 0.0058	\$ 42.31	\$ 7,295.61	0.0678	0.000186	31
Feb-06	\$ 7,337.92	\$ 42.31	\$ 42.31	\$ 7,295.61	\$ 0.0052	\$ 37.94	\$ 7,337.92	0.0678	0.000186	28
Mar-06	\$ 7,375.86	\$ 80.25	\$ 80.25	\$ 7,295.61	\$ 0.0058	\$ 42.31	\$ 7,375.86	0.0678	0.000186	31
Apr-06	\$ 7,418.17	\$ -	\$ -	\$ 7,418.17	\$ 0.0060	\$ 44.51	\$ 7,418.17	0.0730	0.000200	30
May-06	\$ 7,462.68	\$ 44.51	\$ 44.51	\$ 7,418.17	\$ 0.0062	\$ 45.99	\$ 7,462.68	0.0730	0.000200	31
Jun-06	\$ 7,508.67	\$ 90.50	\$ 90.50	\$ 7,418.17	\$ 0.0060	\$ 44.51	\$ 7,508.67	0.0730	0.000200	30
Jul-06	\$ 7,553.18	\$ -	\$ -	\$ 7,553.18	\$ 0.0066	\$ 48.85	\$ 7,553.18	0.0774	0.000212	31
Total Interest						\$ 488.50				

Contract 63
August 2005

Collection date	September 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Sep-05	\$ 7,114.76	\$ -	\$ -	\$ 7,114.76	\$ 0.0016	\$ 11.38	\$ 7,114.76	0.0577	0.000158	10
Oct-05	\$ 7,126.14	\$ -	\$ -	\$ 7,126.14	\$ 0.0053	\$ 37.77	\$ 7,126.14	0.0623	0.000171	31
Nov-05	\$ 7,163.91	\$ 37.77	\$ 37.77	\$ 7,126.14	\$ 0.0051	\$ 36.34	\$ 7,163.91	0.0623	0.000171	30
Dec-05	\$ 7,200.25	\$ 74.11	\$ 74.11	\$ 7,126.14	\$ 0.0053	\$ 37.77	\$ 7,200.25	0.0623	0.000171	31
Jan-06	\$ 7,238.02	\$ -	\$ -	\$ 7,238.02	\$ 0.0058	\$ 41.98	\$ 7,238.02	0.0678	0.000186	31
Feb-06	\$ 7,280.00	\$ 41.98	\$ 41.98	\$ 7,238.02	\$ 0.0052	\$ 37.64	\$ 7,280.00	0.0678	0.000186	28
Mar-06	\$ 7,317.64	\$ 79.62	\$ 79.62	\$ 7,238.02	\$ 0.0058	\$ 41.98	\$ 7,317.64	0.0678	0.000186	31
Apr-06	\$ 7,359.62	\$ -	\$ -	\$ 7,359.62	\$ 0.0060	\$ 44.16	\$ 7,359.62	0.0730	0.000200	30
May-06	\$ 7,403.78	\$ 44.16	\$ 44.16	\$ 7,359.62	\$ 0.0062	\$ 45.63	\$ 7,403.78	0.0730	0.000200	31
Jun-06	\$ 7,449.41	\$ 89.79	\$ 89.79	\$ 7,359.62	\$ 0.0060	\$ 44.16	\$ 7,449.41	0.0730	0.000200	30
Jul-06	\$ 7,493.56	\$ -	\$ -	\$ 7,493.56	\$ 0.0066	\$ 49.46	\$ 7,493.56	0.0774	0.000212	31
Total Interest						\$ 428.27				

Contract 63
September 2005

Collection date	October 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Oct-05	\$ 6,890.28	\$ -	\$ 6,890.28	\$ 0.0019	\$ 13.09	\$ 6,890.28	0.0623	0.000171	11
	Nov-05	\$ 6,903.37	\$ 13.09	\$ 6,890.28	\$ 0.0051	\$ 35.14	\$ 6,903.37	0.0623	0.000171	30
	Dec-05	\$ 6,938.51	\$ 71.66	\$ 6,890.28	\$ 0.0053	\$ 36.52	\$ 6,938.51	0.0623	0.000171	31
	Jan-06	\$ 6,975.03	\$ -	\$ 6,975.03	\$ 0.0058	\$ 40.46	\$ 7,015.48	0.0678	0.000186	31
	Feb-06	\$ 7,015.48	\$ 40.46	\$ 6,975.03	\$ 0.0052	\$ 36.27	\$ 7,051.75	0.0678	0.000186	28
	Mar-06	\$ 7,051.75	\$ 76.73	\$ 6,975.03	\$ 0.0058	\$ 40.46	\$ 7,092.21	0.0678	0.000186	31
	Apr-06	\$ 7,092.21	\$ -	\$ 7,092.21	\$ 0.0060	\$ 42.55	\$ 7,134.76	0.0730	0.000200	30
	May-06	\$ 7,134.76	\$ 42.55	\$ 7,092.21	\$ 0.0062	\$ 43.97	\$ 7,178.73	0.0730	0.000200	31
	Jun-06	\$ 7,178.73	\$ 86.52	\$ 7,092.21	\$ 0.0060	\$ 42.55	\$ 7,221.28	0.0730	0.000200	30
	Jul-06	\$ 7,221.28	\$ -	\$ 7,221.28	\$ 0.0066	\$ 47.66	\$ 7,268.95	0.0774	0.000212	31
						\$ 378.67				

Total Interest

Contract 63
October 2005

Collection date	November 21, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Nov-05	\$ 6,666.78	\$ -	\$ 6,666.78	\$ 0.0015	\$ 10.00	\$ 6,666.78	0.0623	0.000171	9
	Dec-05	\$ 6,676.78	\$ 10.00	\$ 6,666.78	\$ 0.0053	\$ 35.33	\$ 6,712.11	0.0623	0.000171	31
	Jan-06	\$ 6,712.11	\$ -	\$ 6,712.11	\$ 0.0058	\$ 38.93	\$ 6,751.04	0.0678	0.000186	31
	Feb-06	\$ 6,751.04	\$ 38.93	\$ 6,712.11	\$ 0.0052	\$ 34.90	\$ 6,785.94	0.0678	0.000186	28
	Mar-06	\$ 6,785.94	\$ 73.83	\$ 6,712.11	\$ 0.0058	\$ 38.93	\$ 6,824.87	0.0678	0.000186	31
	Apr-06	\$ 6,824.87	\$ -	\$ 6,824.87	\$ 0.0060	\$ 40.95	\$ 6,865.82	0.0730	0.000200	30
	May-06	\$ 6,865.82	\$ 40.95	\$ 6,824.87	\$ 0.0062	\$ 42.31	\$ 6,908.14	0.0730	0.000200	31
	Jun-06	\$ 6,908.14	\$ 83.26	\$ 6,824.87	\$ 0.0060	\$ 40.95	\$ 6,949.09	0.0730	0.000200	30
	Jul-06	\$ 6,949.09	\$ -	\$ 6,949.09	\$ 0.0066	\$ 45.86	\$ 6,994.95	0.0774	0.000212	31
						\$ 328.17				

Total Interest

Contract 63
November 2005

Collection date	December 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Dec-05	\$ 6,553.02	\$ -	\$ 6,553.02	\$ 0.0019	\$ 12.45	\$ 6,553.02	0.0623	0.000171	11
	Jan-06	\$ 6,565.47	\$ -	\$ 6,565.47	\$ 0.0058	\$ 38.08	\$ 6,565.47	0.0678	0.000186	31
	Feb-06	\$ 6,603.55	\$ 36.06	\$ 6,565.47	\$ 0.0052	\$ 34.14	\$ 6,603.55	0.0678	0.000186	28
	Mar-06	\$ 6,637.69	\$ 72.22	\$ 6,565.47	\$ 0.0058	\$ 38.08	\$ 6,675.77	0.0678	0.000186	31
	Apr-06	\$ 6,675.77	\$ -	\$ 6,675.77	\$ 0.0060	\$ 40.05	\$ 6,715.82	0.0730	0.000200	30
	May-06	\$ 6,715.82	\$ 40.05	\$ 6,675.77	\$ 0.0062	\$ 41.39	\$ 6,757.21	0.0730	0.000200	31
	Jun-06	\$ 6,757.21	\$ 81.44	\$ 6,675.77	\$ 0.0060	\$ 40.05	\$ 6,797.27	0.0730	0.000200	30
	Jul-06	\$ 6,797.27	\$ -	\$ 6,797.27	\$ 0.0066	\$ 44.86	\$ 6,842.13	0.0774	0.000212	31
						\$ 289.11				

Total Interest

Contract 63 December 2005		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	January 20, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Jan-06	\$ 7,584.54	\$ -	\$ 7,584.54	\$ 0.0013	\$ 9.86	\$ 7,584.54	0.0678	0.000186	7
	Feb-06	\$ 7,594.40	\$ 9.86	\$ 7,584.54	\$ 0.0052	\$ 39.44	\$ 7,633.84	0.0678	0.000186	28
	Mar-06	\$ 7,633.84	\$ 83.43	\$ 7,584.54	\$ 0.0058	\$ 43.99	\$ 7,677.83	0.0678	0.000186	31
	Apr-06	\$ 7,677.83	\$ -	\$ 7,677.83	\$ 0.0060	\$ 46.07	\$ 7,723.89	0.0730	0.000200	30
	May-06	\$ 7,723.89	\$ 46.07	\$ 7,677.83	\$ 0.0062	\$ 47.60	\$ 7,771.50	0.0730	0.000200	31
	Jun-06	\$ 7,771.50	\$ 93.67	\$ 7,677.83	\$ 0.0060	\$ 46.07	\$ 7,817.56	0.0730	0.000200	30
	Jul-06	\$ 7,817.56	\$ -	\$ 7,817.56	\$ 0.0066	\$ 51.60	\$ 7,869.16	0.0774	0.000212	31
Total Interest						\$ 284.62				

Contract 63 January 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	February 21, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Feb-06	\$ 7,756.46	\$ -	\$ 7,756.46	\$ 0.0013	\$ 10.08	\$ 7,766.54	0.0678	0.000186	7
	Mar-06	\$ 7,766.54	\$ 10.08	\$ 7,756.46	\$ 0.0058	\$ 44.99	\$ 7,811.53	0.0678	0.000186	31
	Apr-06	\$ 7,811.53	\$ -	\$ 7,811.53	\$ 0.0060	\$ 46.87	\$ 7,858.40	0.0730	0.000200	30
	May-06	\$ 7,858.40	\$ 46.87	\$ 7,811.53	\$ 0.0062	\$ 48.43	\$ 7,906.83	0.0730	0.000200	31
	Jun-06	\$ 7,906.83	\$ 95.30	\$ 7,811.53	\$ 0.0060	\$ 46.87	\$ 7,953.70	0.0730	0.000200	30
	Jul-06	\$ 7,953.70	\$ -	\$ 7,953.70	\$ 0.0066	\$ 52.49	\$ 8,006.19	0.0774	0.000212	31
Total Interest						\$ 249.74				

Contract 63 February 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	March 20, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Mar-06	\$ 7,611.92	\$ -	\$ 7,611.92	\$ 0.0020	\$ 15.22	\$ 7,627.14	0.0678	0.000186	11
	Apr-06	\$ 7,627.14	\$ -	\$ 7,627.14	\$ 0.0060	\$ 45.76	\$ 7,672.90	0.0730	0.000200	30
	May-06	\$ 7,672.90	\$ 45.76	\$ 7,627.14	\$ 0.0062	\$ 47.29	\$ 7,720.19	0.0730	0.000200	31
	Jun-06	\$ 7,720.19	\$ 93.05	\$ 7,627.14	\$ 0.0060	\$ 45.76	\$ 7,765.95	0.0730	0.000200	30
	Jul-06	\$ 7,765.95	\$ -	\$ 7,765.95	\$ 0.0066	\$ 51.26	\$ 7,817.21	0.0774	0.000212	31
Total Interest						\$ 205.29				

Contract 63 March 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	April 20, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Apr-06	\$ 6,932.12	\$ -	\$ 6,932.12	\$ 0.0020	\$ 13.86	\$ 6,945.98	0.0730	0.000200	10
	May-06	\$ 6,945.98	\$ 13.86	\$ 6,932.12	\$ 0.0062	\$ 42.98	\$ 6,988.96	0.0730	0.000200	31
	Jun-06	\$ 6,988.96	\$ 84.57	\$ 6,932.12	\$ 0.0060	\$ 41.59	\$ 7,030.56	0.0730	0.000200	30
	Jul-06	\$ 7,030.56	\$ -	\$ 7,030.56	\$ 0.0066	\$ 46.40	\$ 7,076.96	0.0774	0.000212	31
Total Interest						\$ 144.84				

Contract 63 April 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	May 22, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	May-06	\$ 6,934.68	\$ -	\$ 6,934.68	\$ 0.0018	\$ 12.48	\$ 6,947.16	0.0730	0.000200	9
	Jun-06	\$ 6,947.16	\$ 12.48	\$ 6,934.68	\$ 0.0060	\$ 41.61	\$ 6,988.77	0.0730	0.000200	30
	Jul-06	\$ 6,988.77	\$ -	\$ 6,988.77	\$ 0.0066	\$ 46.13	\$ 7,034.90	0.0774	0.000212	31
Total Interest						\$ 100.22				

Contract 63 May 2006		Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable	
Collection date	June 20, 2006	<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of Days</u>	
	Jun-06	\$ 7,112.28	\$ -	\$ 7,112.28	\$ 0.0020	\$ 14.22	\$ 7,126.51	0.0730	0.000200	10
	Jul-06	\$ 7,126.51	\$ -	\$ 7,126.51	\$ 0.0066	\$ 47.03	\$ 7,173.54	0.0774	0.000212	31
Total Interest						\$ 61.26				

Total Interest - Contract 63 **\$ 9,444.28**

Contract 65
September 2004

Collection date	October 20, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Oct-04	\$ 35,791.06	\$ -	\$ 35,791.06	\$ 0.0013	\$ 46.53	\$ 35,791.06	0.0422	0.000116	11	
Nov-04	\$ 35,837.59	\$ 46.53	\$ 35,791.06	\$ 0.0035	\$ 125.27	\$ 35,962.86	0.0422	0.000116	30	
Dec-04	\$ 35,962.86	\$ 254.12	\$ 35,791.06	\$ 0.0036	\$ 128.85	\$ 36,091.70	0.0422	0.000116	31	
Jan-05	\$ 36,091.70	\$ -	\$ 36,091.70	\$ 0.0040	\$ 144.37	\$ 36,236.07	0.0475	0.000130	31	
Feb-05	\$ 36,236.07	\$ 144.37	\$ 36,091.70	\$ 0.0036	\$ 129.93	\$ 36,368.00	0.0475	0.000130	28	
Mar-05	\$ 36,368.00	\$ 274.30	\$ 36,091.70	\$ 0.0040	\$ 144.37	\$ 36,510.37	0.0475	0.000130	31	
Apr-05	\$ 36,510.37	\$ -	\$ 36,510.37	\$ 0.0044	\$ 160.65	\$ 36,671.01	0.0530	0.000145	30	
May-05	\$ 36,671.01	\$ 160.65	\$ 36,510.37	\$ 0.0045	\$ 164.30	\$ 36,835.31	0.0530	0.000145	31	
Jun-05	\$ 36,835.31	\$ 324.94	\$ 36,510.37	\$ 0.0044	\$ 160.65	\$ 36,995.96	0.0530	0.000145	30	
Jul-05	\$ 36,995.96	\$ -	\$ 36,995.96	\$ 0.0049	\$ 181.28	\$ 37,177.24	0.0577	0.000158	31	
Aug-05	\$ 37,177.24	\$ 181.28	\$ 36,995.96	\$ 0.0049	\$ 181.28	\$ 37,358.52	0.0577	0.000158	31	
Sep-05	\$ 37,358.52	\$ 355.16	\$ 36,995.96	\$ 0.0047	\$ 173.88	\$ 37,532.40	0.0577	0.000158	30	
Oct-05	\$ 37,532.40	\$ -	\$ 37,532.40	\$ 0.0053	\$ 198.92	\$ 37,731.32	0.0623	0.000171	31	
Nov-05	\$ 37,731.32	\$ 198.92	\$ 37,532.40	\$ 0.0051	\$ 191.42	\$ 37,922.73	0.0623	0.000171	30	
Dec-05	\$ 37,922.73	\$ 390.34	\$ 37,532.40	\$ 0.0053	\$ 198.92	\$ 38,121.66	0.0623	0.000171	31	
Jan-06	\$ 38,121.66	\$ -	\$ 38,121.66	\$ 0.0058	\$ 221.11	\$ 38,342.76	0.0678	0.000186	31	
Feb-06	\$ 38,342.76	\$ 221.11	\$ 38,121.66	\$ 0.0052	\$ 198.23	\$ 38,540.99	0.0678	0.000186	28	
Mar-06	\$ 38,540.99	\$ 419.34	\$ 38,121.66	\$ 0.0058	\$ 232.57	\$ 38,762.10	0.0678	0.000186	31	
Apr-06	\$ 38,762.10	\$ -	\$ 38,762.10	\$ 0.0060	\$ 240.33	\$ 38,984.67	0.0730	0.000200	30	
May-06	\$ 38,984.67	\$ 232.57	\$ 38,762.10	\$ 0.0062	\$ 240.33	\$ 39,235.00	0.0730	0.000200	31	
Jun-06	\$ 39,235.00	\$ 472.90	\$ 38,762.10	\$ 0.0060	\$ 232.57	\$ 39,467.57	0.0730	0.000200	30	
Jul-06	\$ 39,467.57	\$ -	\$ 39,467.57	\$ 0.0066	\$ 260.49	\$ 39,728.06	0.0774	0.000212	31	

Total Interest \$ 3,937.00

Contract 65
October 2004

Collection date	November 22, 2004																				
		Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days											
Nov-04		\$ 33,082.37	\$ -	\$ 33,082.37	\$ 0.0009	\$ 29.77	\$ 33,112.14	0.0422	0.000116	8											
Dec-04		\$ 33,112.14	\$ 29.77	\$ 33,082.37	\$ 0.0036	\$ 119.10	\$ 33,231.24	0.0422	0.000116	31											
Jan-05		\$ 33,231.24	\$ -	\$ 33,231.24	\$ 0.0040	\$ 132.92	\$ 33,364.16	0.0475	0.000130	31											
Feb-05		\$ 33,364.16	\$ 132.92	\$ 33,231.24	\$ 0.0036	\$ 119.63	\$ 33,483.80	0.0475	0.000130	28											
Mar-05		\$ 33,483.80	\$ 252.56	\$ 33,231.24	\$ 0.0040	\$ 132.92	\$ 33,616.72	0.0475	0.000130	31											
Apr-05		\$ 33,616.72	\$ -	\$ 33,616.72	\$ 0.0044	\$ 147.91	\$ 33,764.64	0.0530	0.000145	30											
May-05		\$ 33,764.64	\$ 147.91	\$ 33,616.72	\$ 0.0045	\$ 151.28	\$ 33,915.91	0.0530	0.000145	31											
Jun-05		\$ 33,915.91	\$ 299.19	\$ 33,616.72	\$ 0.0044	\$ 147.91	\$ 34,063.82	0.0530	0.000145	30											
Jul-05		\$ 34,063.82	\$ -	\$ 34,063.82	\$ 0.0049	\$ 166.91	\$ 34,230.74	0.0577	0.000158	31											
Aug-05		\$ 34,230.74	\$ 166.91	\$ 34,063.82	\$ 0.0049	\$ 166.91	\$ 34,397.65	0.0577	0.000158	31											
Sep-05		\$ 34,397.65	\$ 327.01	\$ 34,063.82	\$ 0.0047	\$ 160.10	\$ 34,557.75	0.0577	0.000158	30											
Oct-05		\$ 34,557.75	\$ -	\$ 34,557.75	\$ 0.0053	\$ 183.16	\$ 34,740.91	0.0623	0.000171	31											
Nov-05		\$ 34,740.91	\$ 183.16	\$ 34,557.75	\$ 0.0051	\$ 176.24	\$ 34,917.15	0.0623	0.000171	30											
Dec-05		\$ 34,917.15	\$ 359.40	\$ 34,557.75	\$ 0.0053	\$ 183.16	\$ 35,100.31	0.0623	0.000171	31											
Jan-06		\$ 35,100.31	\$ -	\$ 35,100.31	\$ 0.0058	\$ 203.58	\$ 35,303.89	0.0678	0.000186	31											
Feb-06		\$ 35,303.89	\$ 203.58	\$ 35,100.31	\$ 0.0052	\$ 182.52	\$ 35,486.41	0.0678	0.000186	28											
Mar-06		\$ 35,486.41	\$ 366.10	\$ 35,100.31	\$ 0.0058	\$ 203.58	\$ 35,689.99	0.0678	0.000186	31											
Apr-06		\$ 35,689.99	\$ -	\$ 35,689.99	\$ 0.0060	\$ 214.14	\$ 35,904.13	0.0730	0.000200	30											
May-06		\$ 35,904.13	\$ 214.14	\$ 35,689.99	\$ 0.0062	\$ 221.28	\$ 36,125.41	0.0730	0.000200	31											
Jun-06		\$ 36,125.41	\$ 435.42	\$ 35,689.99	\$ 0.0060	\$ 214.14	\$ 36,339.55	0.0730	0.000200	30											
Jul-06		\$ 36,339.55	\$ -	\$ 36,339.55	\$ 0.0068	\$ 239.84	\$ 36,579.39	0.0774	0.000212	31											

Total Interest \$ 3,497.02

Contract 65
November 2004

Collection date	December 20, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04	\$ 34,955.98	\$ -	\$ 34,955.98	\$ 0.0013	\$ 45.44	\$ 34,955.98	0.0422	0.000116	11
Jan-05	\$ 35,001.42	\$ -	\$ 35,001.42	\$ 0.0040	\$ 140.01	\$ 35,001.42	0.0475	0.000130	31
Feb-05	\$ 35,141.43	\$ 140.01	\$ 35,001.42	\$ 0.0036	\$ 126.01	\$ 35,141.43	0.0475	0.000130	28
Mar-05	\$ 35,267.43	\$ 266.01	\$ 35,001.42	\$ 0.0040	\$ 140.01	\$ 35,267.43	0.0475	0.000130	31
Apr-05	\$ 35,407.44	\$ -	\$ 35,407.44	\$ 0.0044	\$ 155.79	\$ 35,407.44	0.0530	0.000145	30
May-05	\$ 35,563.23	\$ 155.79	\$ 35,407.44	\$ 0.0045	\$ 159.33	\$ 35,722.57	0.0530	0.000145	31
Jun-05	\$ 35,722.57	\$ 315.13	\$ 35,407.44	\$ 0.0044	\$ 155.79	\$ 35,878.36	0.0530	0.000145	30
Jul-05	\$ 35,878.36	\$ -	\$ 35,878.36	\$ 0.0049	\$ 175.80	\$ 36,054.16	0.0577	0.000158	31
Aug-05	\$ 36,054.16	\$ 175.80	\$ 35,878.36	\$ 0.0048	\$ 175.80	\$ 36,229.97	0.0577	0.000158	31
Sep-05	\$ 36,229.97	\$ 344.43	\$ 35,878.36	\$ 0.0047	\$ 168.63	\$ 36,398.59	0.0577	0.000158	30
Oct-05	\$ 36,398.59	\$ -	\$ 36,398.59	\$ 0.0053	\$ 182.91	\$ 36,591.51	0.0623	0.000171	31
Nov-05	\$ 36,591.51	\$ 192.91	\$ 36,398.59	\$ 0.0051	\$ 185.63	\$ 36,777.14	0.0623	0.000171	30
Dec-05	\$ 36,777.14	\$ 378.55	\$ 36,398.59	\$ 0.0053	\$ 192.91	\$ 36,970.05	0.0623	0.000171	31
Jan-06	\$ 36,970.05	\$ -	\$ 36,970.05	\$ 0.0058	\$ 214.43	\$ 37,184.48	0.0678	0.000186	31
Feb-06	\$ 37,184.48	\$ 214.43	\$ 36,970.05	\$ 0.0052	\$ 192.24	\$ 37,376.72	0.0678	0.000186	28
Mar-06	\$ 37,376.72	\$ 406.67	\$ 36,970.05	\$ 0.0058	\$ 214.43	\$ 37,591.15	0.0678	0.000186	31
Apr-06	\$ 37,591.15	\$ -	\$ 37,591.15	\$ 0.0060	\$ 225.55	\$ 37,816.70	0.0730	0.000200	30
May-06	\$ 37,816.70	\$ 225.55	\$ 37,591.15	\$ 0.0062	\$ 233.07	\$ 38,049.76	0.0730	0.000200	31
Jun-06	\$ 38,049.76	\$ 458.61	\$ 37,591.15	\$ 0.0060	\$ 225.55	\$ 38,275.31	0.0730	0.000200	30
Jul-06	\$ 38,275.31	\$ -	\$ 38,275.31	\$ 0.0066	\$ 252.62	\$ 38,527.93	0.0774	0.000212	31
Total Interest						\$ 3,571.95			

Contract 65
December 2004

Collection date	January 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Jan-05	\$ 38,398.54	\$ -	\$ 38,398.54	\$ 0.0014	\$ 53.76	\$ 38,398.54	0.0475	0.000130	11
Feb-05	\$ 38,452.30	\$ 53.76	\$ 38,398.54	\$ 0.0036	\$ 138.23	\$ 38,523.30	0.0475	0.000130	28
Mar-05	\$ 38,590.53	\$ 291.83	\$ 38,398.54	\$ 0.0040	\$ 153.59	\$ 38,744.13	0.0475	0.000130	31
Apr-05	\$ 38,744.13	\$ -	\$ 38,744.13	\$ 0.0044	\$ 170.47	\$ 38,914.60	0.0530	0.000145	30
May-05	\$ 38,914.60	\$ 170.47	\$ 38,744.13	\$ 0.0045	\$ 174.35	\$ 39,088.95	0.0530	0.000145	31
Jun-05	\$ 39,088.95	\$ 344.82	\$ 38,744.13	\$ 0.0044	\$ 170.47	\$ 39,259.42	0.0530	0.000145	30
Jul-05	\$ 39,259.42	\$ -	\$ 39,259.42	\$ 0.0048	\$ 192.37	\$ 39,451.79	0.0577	0.000158	31
Aug-05	\$ 39,451.79	\$ 192.37	\$ 39,259.42	\$ 0.0048	\$ 192.37	\$ 39,644.17	0.0577	0.000158	31
Sep-05	\$ 39,644.17	\$ 378.99	\$ 39,259.42	\$ 0.0047	\$ 194.52	\$ 39,828.69	0.0577	0.000158	30
Oct-05	\$ 39,828.69	\$ -	\$ 39,828.69	\$ 0.0053	\$ 211.09	\$ 40,039.78	0.0623	0.000171	31
Nov-05	\$ 40,039.78	\$ 211.09	\$ 39,828.69	\$ 0.0051	\$ 203.13	\$ 40,242.90	0.0623	0.000171	30
Dec-05	\$ 40,242.90	\$ 414.22	\$ 39,828.69	\$ 0.0053	\$ 211.09	\$ 40,454.00	0.0623	0.000171	31
Jan-06	\$ 40,454.00	\$ -	\$ 40,454.00	\$ 0.0058	\$ 234.63	\$ 40,688.63	0.0678	0.000186	31
Feb-06	\$ 40,688.63	\$ 234.63	\$ 40,454.00	\$ 0.0052	\$ 210.36	\$ 40,898.99	0.0678	0.000186	28
Mar-06	\$ 40,898.99	\$ 444.99	\$ 40,454.00	\$ 0.0058	\$ 234.63	\$ 41,133.62	0.0678	0.000186	31
Apr-06	\$ 41,133.62	\$ -	\$ 41,133.62	\$ 0.0060	\$ 246.80	\$ 41,380.42	0.0730	0.000200	30
May-06	\$ 41,380.42	\$ 246.80	\$ 41,133.62	\$ 0.0062	\$ 255.03	\$ 41,635.45	0.0730	0.000200	31
Jun-06	\$ 41,635.45	\$ 501.83	\$ 41,133.62	\$ 0.0060	\$ 246.80	\$ 41,882.25	0.0730	0.000200	30
Jul-06	\$ 41,882.25	\$ -	\$ 41,882.25	\$ 0.0066	\$ 276.42	\$ 42,158.68	0.0774	0.000212	31
Total Interest						\$ 3,760.14			

Contract 65
January 2005

Collection date

February 22, 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Feb-05	\$ 37,107.58	\$ -	\$ 9,437.00	\$ 0.0008	\$ 37,107.58	0.0475	0.000130	6
Mar-05	\$ 37,115.13	\$ 7.55	\$ 9,437.00	\$ 0.0040	\$ 37,115.13	0.0475	0.000130	31
Apr-05	\$ 37,152.88	\$ -	\$ 37,152.88	\$ 0.0044	\$ 37,152.88	0.0530	0.000145	30
May-05	\$ 37,316.35	\$ 163.47	\$ 37,152.88	\$ 0.0045	\$ 37,316.35	0.0530	0.000145	31
Jun-05	\$ 37,483.54	\$ 330.68	\$ 37,152.88	\$ 0.0044	\$ 37,483.54	0.0530	0.000145	30
Jul-05	\$ 37,647.01	\$ -	\$ 37,647.01	\$ 0.0049	\$ 37,647.01	0.0577	0.000158	31
Aug-05	\$ 37,831.48	\$ 184.47	\$ 37,647.01	\$ 0.0049	\$ 38,015.95	0.0577	0.000158	31
Sep-05	\$ 38,015.95	\$ 361.41	\$ 37,647.01	\$ 0.0047	\$ 38,192.89	0.0577	0.000158	30
Oct-05	\$ 38,192.89	\$ -	\$ 38,192.89	\$ 0.0053	\$ 38,395.31	0.0623	0.000171	31
Nov-05	\$ 38,385.31	\$ 202.42	\$ 38,192.89	\$ 0.0051	\$ 38,590.10	0.0623	0.000171	30
Dec-05	\$ 38,590.10	\$ 397.21	\$ 38,192.89	\$ 0.0053	\$ 38,792.52	0.0623	0.000171	31
Jan-06	\$ 38,792.52	\$ -	\$ 38,792.52	\$ 0.0058	\$ 39,017.52	0.0678	0.000186	31
Feb-06	\$ 39,017.52	\$ 225.00	\$ 38,792.52	\$ 0.0052	\$ 39,219.24	0.0678	0.000186	28
Mar-06	\$ 39,219.24	\$ 426.72	\$ 38,792.52	\$ 0.0058	\$ 39,444.24	0.0678	0.000186	31
Apr-06	\$ 39,444.24	\$ -	\$ 39,444.24	\$ 0.0060	\$ 39,680.90	0.0730	0.000200	30
May-06	\$ 39,680.90	\$ 236.67	\$ 39,444.24	\$ 0.0062	\$ 39,925.45	0.0730	0.000200	31
Jun-06	\$ 39,925.45	\$ 481.22	\$ 39,444.24	\$ 0.0060	\$ 40,162.12	0.0730	0.000200	30
Jul-06	\$ 40,162.12	\$ -	\$ 40,162.12	\$ 0.0066	\$ 40,427.19	0.0774	0.000212	31

Total Interest

\$ 3,319.61

Contract 65
February 2005

Collection date

March 21, 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Mar-05	\$ 39,044.02	\$ -	\$ 39,044.02	\$ 0.0013	\$ 39,044.02	0.0475	0.000130	10
Apr-05	\$ 39,094.78	\$ -	\$ 39,094.78	\$ 0.0044	\$ 39,094.78	0.0530	0.000145	30
May-05	\$ 39,266.79	\$ 172.02	\$ 39,094.78	\$ 0.0045	\$ 39,266.79	0.0530	0.000145	31
Jun-05	\$ 39,442.72	\$ 347.94	\$ 39,094.78	\$ 0.0044	\$ 39,442.72	0.0530	0.000145	30
Jul-05	\$ 39,614.74	\$ -	\$ 39,614.74	\$ 0.0049	\$ 39,614.74	0.0530	0.000145	31
Aug-05	\$ 39,808.85	\$ 194.11	\$ 39,614.74	\$ 0.0049	\$ 39,808.85	0.0577	0.000158	31
Sep-05	\$ 40,002.96	\$ 380.30	\$ 39,614.74	\$ 0.0047	\$ 40,002.96	0.0577	0.000158	31
Oct-05	\$ 40,189.15	\$ -	\$ 40,189.15	\$ 0.0053	\$ 40,189.15	0.0623	0.000171	30
Nov-05	\$ 40,402.15	\$ 213.00	\$ 40,189.15	\$ 0.0051	\$ 40,402.15	0.0623	0.000171	31
Dec-05	\$ 40,607.12	\$ 417.97	\$ 40,189.15	\$ 0.0053	\$ 40,607.12	0.0623	0.000171	30
Jan-06	\$ 40,820.12	\$ -	\$ 40,820.12	\$ 0.0058	\$ 40,820.12	0.0678	0.000186	31
Feb-06	\$ 41,056.88	\$ 236.76	\$ 40,820.12	\$ 0.0052	\$ 41,056.88	0.0678	0.000186	28
Mar-06	\$ 41,268.14	\$ 449.02	\$ 40,820.12	\$ 0.0058	\$ 41,268.14	0.0678	0.000186	31
Apr-06	\$ 41,505.90	\$ -	\$ 41,505.90	\$ 0.0060	\$ 41,505.90	0.0730	0.000200	30
May-06	\$ 41,754.93	\$ 249.04	\$ 41,505.90	\$ 0.0062	\$ 42,012.27	0.0730	0.000200	31
Jun-06	\$ 42,012.27	\$ 506.37	\$ 41,505.90	\$ 0.0060	\$ 42,261.31	0.0730	0.000200	30
Jul-06	\$ 42,261.31	\$ -	\$ 42,261.31	\$ 0.0066	\$ 42,540.23	0.0774	0.000212	31

Total Interest

\$ 3,496.21

Contract 65
March 2005

Collection date

April 20, 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Apr-05	\$ 38,688.66	\$ -	\$ 38,688.66	\$ 0.0015	\$ 38,688.66	0.0530	0.000145	10
May-05	\$ 38,746.69	\$ 58.03	\$ 38,688.66	\$ 0.0045	\$ 38,746.69	0.0530	0.000145	31
Jun-05	\$ 38,920.79	\$ 344.33	\$ 38,688.66	\$ 0.0044	\$ 38,920.79	0.0530	0.000145	30
Jul-05	\$ 39,091.02	\$ -	\$ 39,091.02	\$ 0.0049	\$ 39,091.02	0.0577	0.000158	31
Aug-05	\$ 39,282.57	\$ 191.55	\$ 39,091.02	\$ 0.0049	\$ 39,282.57	0.0577	0.000158	31
Sep-05	\$ 39,474.11	\$ 375.27	\$ 39,091.02	\$ 0.0047	\$ 39,474.11	0.0577	0.000158	30
Oct-05	\$ 39,657.84	\$ -	\$ 39,657.84	\$ 0.0053	\$ 39,657.84	0.0623	0.000171	31
Nov-05	\$ 39,868.03	\$ 210.19	\$ 39,657.84	\$ 0.0051	\$ 39,868.03	0.0623	0.000171	30
Dec-05	\$ 40,070.28	\$ 412.44	\$ 39,657.84	\$ 0.0053	\$ 40,070.28	0.0623	0.000171	31
Jan-06	\$ 40,280.47	\$ -	\$ 40,280.47	\$ 0.0058	\$ 40,280.47	0.0678	0.000186	31
Feb-06	\$ 40,514.10	\$ 233.63	\$ 40,280.47	\$ 0.0052	\$ 40,514.10	0.0678	0.000186	28
Mar-06	\$ 40,723.56	\$ 443.09	\$ 40,280.47	\$ 0.0058	\$ 40,723.56	0.0678	0.000186	31
Apr-06	\$ 40,957.18	\$ -	\$ 40,957.18	\$ 0.0060	\$ 40,957.18	0.0730	0.000200	30
May-06	\$ 41,202.92	\$ 245.74	\$ 40,957.18	\$ 0.0062	\$ 41,202.92	0.0730	0.000200	31
Jun-06	\$ 41,456.86	\$ 498.68	\$ 40,957.18	\$ 0.0060	\$ 41,456.86	0.0730	0.000200	30
Jul-06	\$ 41,702.60	\$ -	\$ 41,702.60	\$ 0.0066	\$ 41,702.60	0.0774	0.000212	31

Total Interest

\$ 3,289.18

Total Interest - Contract 65

\$ 24,971.10

Contract 77
October 2004

Collection date	November 19, 2004	Balance used for charges			Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Nov-04		\$ 384.92	\$ -	\$ 384.92	\$ 0.0013	\$ 0.50	\$ 384.92	\$ 384.92	0.0422	0.000116	11	
Dec-04		\$ 385.42	\$ 0.50	\$ 384.92	\$ 0.0036	\$ 1.39	\$ 386.81	\$ 386.81	0.0422	0.000116	31	
Jan-05		\$ 386.81	\$ -	\$ 386.81	\$ 0.0040	\$ 1.55	\$ 388.35	\$ 388.35	0.0475	0.000130	31	
Feb-05		\$ 388.35	\$ 1.55	\$ 386.81	\$ 0.0036	\$ 1.39	\$ 389.75	\$ 389.75	0.0475	0.000130	28	
Mar-05		\$ 389.75	\$ 2.94	\$ 386.81	\$ 0.0040	\$ 1.55	\$ 391.29	\$ 391.29	0.0475	0.000130	31	
Apr-05		\$ 391.29	\$ -	\$ 391.29	\$ 0.0044	\$ 1.72	\$ 393.01	\$ 393.01	0.0530	0.000145	30	
May-05		\$ 393.01	\$ 1.72	\$ 391.29	\$ 0.0045	\$ 1.76	\$ 394.77	\$ 394.77	0.0530	0.000145	31	
Jun-05		\$ 394.77	\$ 3.48	\$ 391.29	\$ 0.0044	\$ 1.72	\$ 396.50	\$ 396.50	0.0530	0.000145	30	
Jul-05		\$ 396.50	\$ -	\$ 396.50	\$ 0.0049	\$ 1.94	\$ 398.44	\$ 398.44	0.0577	0.000158	31	
Aug-05		\$ 398.44	\$ 1.94	\$ 396.50	\$ 0.0049	\$ 1.94	\$ 400.38	\$ 400.38	0.0577	0.000158	31	
Sep-05		\$ 400.38	\$ 3.81	\$ 396.50	\$ 0.0047	\$ 1.86	\$ 402.25	\$ 402.25	0.0577	0.000158	30	
Oct-05		\$ 402.25	\$ -	\$ 402.25	\$ 0.0053	\$ 2.13	\$ 404.38	\$ 404.38	0.0623	0.000171	31	
Nov-05		\$ 404.38	\$ 2.13	\$ 402.25	\$ 0.0051	\$ 2.05	\$ 406.43	\$ 406.43	0.0623	0.000171	30	
Dec-05		\$ 406.43	\$ 4.18	\$ 402.25	\$ 0.0053	\$ 2.13	\$ 408.56	\$ 408.56	0.0623	0.000171	31	
Jan-06		\$ 408.56	\$ -	\$ 408.56	\$ 0.0058	\$ 2.37	\$ 410.93	\$ 410.93	0.0678	0.000186	31	
Feb-06		\$ 410.93	\$ 2.37	\$ 408.56	\$ 0.0052	\$ 2.12	\$ 413.06	\$ 413.06	0.0678	0.000186	28	
Mar-06		\$ 413.06	\$ 4.49	\$ 408.56	\$ 0.0058	\$ 2.37	\$ 415.42	\$ 415.42	0.0678	0.000186	31	
Apr-06		\$ 415.42	\$ -	\$ 415.42	\$ 0.0060	\$ 2.49	\$ 417.92	\$ 417.92	0.0730	0.000200	30	
May-06		\$ 417.92	\$ 2.49	\$ 415.42	\$ 0.0062	\$ 2.58	\$ 420.49	\$ 420.49	0.0730	0.000200	31	
Jun-06		\$ 420.49	\$ 5.07	\$ 415.42	\$ 0.0060	\$ 2.49	\$ 422.99	\$ 422.99	0.0730	0.000200	30	
Jul-06		\$ 422.99	\$ -	\$ 422.99	\$ 0.0066	\$ 2.79	\$ 425.78	\$ 425.78	0.0774	0.000212	31	

Total Interest

\$ 40.86

Total Interest - Contract 77

\$ 40.86

Contract 78
September 2004

Collection date	November 15, 2004	Nov-04	Dec-04	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Applicable No. of Days	
		Nov-04	Dec-04	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06		
Balance used for charges		\$ 21,482.97	\$ 21,519.49	\$ 21,596.83	\$ 21,683.22	\$ 21,760.97	\$ 21,847.35	\$ 21,943.48	\$ 22,041.80	\$ 22,137.92	\$ 22,246.40	\$ 22,354.88	\$ 22,458.92	\$ 22,577.96	\$ 22,692.50	\$ 22,811.53	\$ 22,943.84	\$ 23,082.48	\$ 23,194.76	\$ 23,333.93	\$ 23,477.74	\$ 23,616.91		
Interest forward		\$ -	\$ 36.52	\$ -	\$ 86.39	\$ 164.14	\$ -	\$ 96.13	\$ 194.44	\$ -	\$ 108.48	\$ 212.52	\$ -	\$ 119.03	\$ 233.57	\$ -	\$ 132.31	\$ 250.93	\$ -	\$ 139.17	\$ 282.98	\$ -		
Balance forward		\$ 21,482.97	\$ 21,482.97	\$ 21,596.83	\$ 21,596.83	\$ 21,596.83	\$ 21,847.35	\$ 21,847.35	\$ 21,847.35	\$ 22,137.92	\$ 22,137.92	\$ 22,137.92	\$ 22,458.92	\$ 22,458.92	\$ 22,458.92	\$ 22,811.53	\$ 22,811.53	\$ 22,811.53	\$ 23,194.76	\$ 23,194.76	\$ 23,194.76	\$ 23,616.91		
Applicable Interest		\$ 0.0017	\$ 0.0036	\$ 0.0040	\$ 0.0036	\$ 0.0040	\$ 0.0044	\$ 0.0045	\$ 0.0044	\$ 0.0049	\$ 0.0047	\$ 0.0053	\$ 0.0051	\$ 0.0053	\$ 0.0058	\$ 0.0052	\$ 0.0058	\$ 0.0058	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0068		
Interest		\$ 36.52	\$ 77.34	\$ 86.39	\$ 77.75	\$ 86.39	\$ 96.13	\$ 98.31	\$ 96.13	\$ 108.48	\$ 104.05	\$ 119.03	\$ 114.54	\$ 119.03	\$ 132.31	\$ 118.62	\$ 132.31	\$ 139.17	\$ 143.81	\$ 139.17	\$ 155.87	\$ 155.87		
Ending balance		\$ 21,482.97	\$ 21,519.49	\$ 21,596.83	\$ 21,683.22	\$ 21,760.97	\$ 21,847.35	\$ 21,943.48	\$ 22,041.80	\$ 22,137.92	\$ 22,246.40	\$ 22,354.88	\$ 22,458.92	\$ 22,577.96	\$ 22,692.50	\$ 22,811.53	\$ 22,943.84	\$ 23,082.48	\$ 23,194.76	\$ 23,333.93	\$ 23,477.74	\$ 23,616.91	\$ 23,772.78	
Annual Interest Rate		0.0422	0.0422	0.0475	0.0475	0.0475	0.0530	0.0530	0.0530	0.0577	0.0577	0.0623	0.0623	0.0623	0.0678	0.0678	0.0678	0.0678	0.0730	0.0730	0.0730	0.0774		
Daily Interest Rate		0.000116	0.000116	0.000130	0.000130	0.000130	0.000145	0.000145	0.000145	0.000158	0.000158	0.000171	0.000171	0.000171	0.000186	0.000186	0.000186	0.000186	0.000200	0.000200	0.000200	0.000212		

Total Interest \$ 2,289.81

Contract 78
 October 2004

Collection date	December 16, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04	\$ 20,120.95	\$ -	\$ 20,120.95	\$ 0.0017	\$ 34.21	\$ 20,120.95	0.0422	0.000116	15	
Jan-05	\$ 20,155.16	\$ -	\$ 20,155.16	\$ 0.0040	\$ 80.62	\$ 20,155.16	0.0475	0.000130	31	
Feb-05	\$ 20,235.78	\$ 80.62	\$ 20,155.16	\$ 0.0036	\$ 72.56	\$ 20,308.33	0.0475	0.000130	28	
Mar-05	\$ 20,308.33	\$ 153.18	\$ 20,155.16	\$ 0.0040	\$ 80.62	\$ 20,388.96	0.0475	0.000130	31	
Apr-05	\$ 20,388.96	\$ -	\$ 20,388.96	\$ 0.0044	\$ 89.71	\$ 20,478.67	0.0530	0.000145	30	
May-05	\$ 20,478.67	\$ 89.71	\$ 20,388.96	\$ 0.0045	\$ 91.75	\$ 20,570.42	0.0530	0.000145	31	
Jun-05	\$ 20,570.42	\$ 181.46	\$ 20,388.96	\$ 0.0044	\$ 89.71	\$ 20,660.13	0.0530	0.000145	30	
Jul-05	\$ 20,660.13	\$ -	\$ 20,660.13	\$ 0.0049	\$ 101.23	\$ 20,761.36	0.0577	0.000158	31	
Aug-05	\$ 20,761.36	\$ 101.23	\$ 20,660.13	\$ 0.0049	\$ 101.23	\$ 20,862.60	0.0577	0.000158	31	
Sep-05	\$ 20,862.60	\$ 198.34	\$ 20,660.13	\$ 0.0047	\$ 97.10	\$ 20,959.70	0.0577	0.000158	30	
Oct-05	\$ 20,959.70	\$ -	\$ 20,959.70	\$ 0.0053	\$ 111.09	\$ 21,070.79	0.0623	0.000171	31	
Nov-05	\$ 21,070.79	\$ 111.09	\$ 20,959.70	\$ 0.0051	\$ 106.89	\$ 21,177.68	0.0623	0.000171	30	
Dec-05	\$ 21,177.68	\$ 217.98	\$ 20,959.70	\$ 0.0053	\$ 111.09	\$ 21,288.77	0.0623	0.000171	31	
Jan-06	\$ 21,288.77	\$ -	\$ 21,288.77	\$ 0.0058	\$ 123.47	\$ 21,412.24	0.0678	0.000186	31	
Feb-06	\$ 21,412.24	\$ 123.47	\$ 21,288.77	\$ 0.0052	\$ 110.70	\$ 21,522.94	0.0678	0.000186	28	
Mar-06	\$ 21,522.94	\$ 234.18	\$ 21,288.77	\$ 0.0058	\$ 123.47	\$ 21,646.42	0.0678	0.000186	31	
Apr-06	\$ 21,646.42	\$ -	\$ 21,646.42	\$ 0.0060	\$ 129.88	\$ 21,776.30	0.0730	0.000200	30	
May-06	\$ 21,776.30	\$ 129.88	\$ 21,646.42	\$ 0.0062	\$ 134.21	\$ 21,910.51	0.0730	0.000200	31	
Jun-06	\$ 21,910.51	\$ 264.09	\$ 21,646.42	\$ 0.0060	\$ 129.88	\$ 22,040.38	0.0730	0.000200	30	
Jul-06	\$ 22,040.38	\$ -	\$ 22,040.38	\$ 0.0066	\$ 145.47	\$ 22,185.85	0.0774	0.000212	31	

Total Interest \$ 2,064.90

Contract 78
November 2004

Collection date	December 24, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04	\$ 20,120.95	\$ -	\$ 20,120.95	\$ 0.0008	\$ 16.10	\$ 20,137.05	0.0422	0.000116	7	
Jan-05	\$ 20,137.05	\$ -	\$ 20,137.05	\$ 0.0040	\$ 80.55	\$ 20,217.59	0.0475	0.000130	31	
Feb-05	\$ 20,217.59	\$ 80.55	\$ 20,137.05	\$ 0.0036	\$ 72.49	\$ 20,290.09	0.0475	0.000130	28	
Mar-05	\$ 20,290.09	\$ 153.04	\$ 20,137.05	\$ 0.0040	\$ 80.55	\$ 20,370.64	0.0475	0.000130	31	
Apr-05	\$ 20,370.64	\$ -	\$ 20,370.64	\$ 0.0044	\$ 89.63	\$ 20,460.27	0.0530	0.000145	30	
May-05	\$ 20,460.27	\$ 89.63	\$ 20,370.64	\$ 0.0045	\$ 91.67	\$ 20,551.93	0.0530	0.000145	31	
Jun-05	\$ 20,551.93	\$ 181.30	\$ 20,370.64	\$ 0.0044	\$ 89.63	\$ 20,641.57	0.0530	0.000145	30	
Jul-05	\$ 20,641.57	\$ -	\$ 20,641.57	\$ 0.0049	\$ 101.14	\$ 20,742.71	0.0577	0.000158	31	
Aug-05	\$ 20,742.71	\$ 101.14	\$ 20,641.57	\$ 0.0049	\$ 101.14	\$ 20,843.85	0.0577	0.000158	31	
Sep-05	\$ 20,843.85	\$ 198.16	\$ 20,641.57	\$ 0.0047	\$ 97.02	\$ 20,940.87	0.0577	0.000158	30	
Oct-05	\$ 20,940.87	\$ -	\$ 20,940.87	\$ 0.0053	\$ 110.99	\$ 21,051.85	0.0623	0.000171	31	
Nov-05	\$ 21,051.85	\$ 110.99	\$ 20,940.87	\$ 0.0051	\$ 106.80	\$ 21,158.65	0.0623	0.000171	30	
Dec-05	\$ 21,158.65	\$ 217.79	\$ 20,940.87	\$ 0.0053	\$ 110.99	\$ 21,269.64	0.0623	0.000171	31	
Jan-06	\$ 21,269.64	\$ -	\$ 21,269.64	\$ 0.0058	\$ 123.36	\$ 21,393.00	0.0678	0.000186	31	
Feb-06	\$ 21,393.00	\$ 123.36	\$ 21,269.64	\$ 0.0052	\$ 110.60	\$ 21,503.61	0.0678	0.000186	28	
Mar-06	\$ 21,503.61	\$ 233.97	\$ 21,269.64	\$ 0.0058	\$ 123.36	\$ 21,626.97	0.0678	0.000186	31	
Apr-06	\$ 21,626.97	\$ -	\$ 21,626.97	\$ 0.0060	\$ 129.76	\$ 21,756.73	0.0730	0.000200	30	
May-06	\$ 21,756.73	\$ 129.76	\$ 21,626.97	\$ 0.0062	\$ 134.09	\$ 21,890.82	0.0730	0.000200	31	
Jun-06	\$ 21,890.82	\$ 263.85	\$ 21,626.97	\$ 0.0060	\$ 129.76	\$ 22,020.58	0.0730	0.000200	30	
Jul-06	\$ 22,020.58	\$ -	\$ 22,020.58	\$ 0.0066	\$ 145.34	\$ 22,165.92	0.0774	0.000212	31	

Total Interest \$ 2,044.97

Contract 78
December 2004

Collection date	January 25, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Jan-05	\$ 23,890.59	\$ -	\$ 23,890.59	\$ 0.0008	\$ 19.11	\$ 23,909.70	0.0475	0.000130	6	
Feb-05	\$ 23,909.70	\$ 19.11	\$ 23,890.59	\$ 0.0036	\$ 86.01	\$ 23,995.71	0.0475	0.000130	28	
Mar-05	\$ 23,995.71	\$ 181.57	\$ 23,890.59	\$ 0.0040	\$ 95.56	\$ 24,091.27	0.0475	0.000130	31	
Apr-05	\$ 24,091.27	\$ -	\$ 24,091.27	\$ 0.0044	\$ 106.00	\$ 24,197.27	0.0530	0.000145	30	
May-05	\$ 24,197.27	\$ 106.00	\$ 24,091.27	\$ 0.0045	\$ 108.41	\$ 24,305.88	0.0530	0.000145	31	
Jun-05	\$ 24,305.88	\$ 214.41	\$ 24,091.27	\$ 0.0044	\$ 106.00	\$ 24,411.68	0.0530	0.000145	30	
Jul-05	\$ 24,411.68	\$ -	\$ 24,411.68	\$ 0.0049	\$ 119.62	\$ 24,531.30	0.0577	0.000158	31	
Aug-05	\$ 24,531.30	\$ 119.62	\$ 24,411.68	\$ 0.0049	\$ 119.62	\$ 24,650.92	0.0577	0.000158	31	
Sep-05	\$ 24,650.92	\$ 234.35	\$ 24,411.68	\$ 0.0047	\$ 114.73	\$ 24,765.65	0.0577	0.000158	30	
Oct-05	\$ 24,765.65	\$ -	\$ 24,765.65	\$ 0.0053	\$ 131.26	\$ 24,896.91	0.0623	0.000171	31	
Nov-05	\$ 24,896.91	\$ 131.26	\$ 24,765.65	\$ 0.0051	\$ 126.30	\$ 25,023.22	0.0623	0.000171	30	
Dec-05	\$ 25,023.22	\$ 257.56	\$ 24,765.65	\$ 0.0053	\$ 131.26	\$ 25,154.47	0.0623	0.000171	31	
Jan-06	\$ 25,154.47	\$ -	\$ 25,154.47	\$ 0.0058	\$ 145.90	\$ 25,300.37	0.0678	0.000186	31	
Feb-06	\$ 25,300.37	\$ 145.90	\$ 25,154.47	\$ 0.0052	\$ 130.80	\$ 25,431.17	0.0678	0.000186	28	
Mar-06	\$ 25,431.17	\$ 276.70	\$ 25,154.47	\$ 0.0058	\$ 145.90	\$ 25,577.07	0.0678	0.000186	31	
Apr-06	\$ 25,577.07	\$ -	\$ 25,577.07	\$ 0.0060	\$ 153.46	\$ 25,730.53	0.0730	0.000200	30	
May-06	\$ 25,730.53	\$ 153.46	\$ 25,577.07	\$ 0.0062	\$ 158.58	\$ 25,889.11	0.0730	0.000200	31	
Jun-06	\$ 25,889.11	\$ 312.04	\$ 25,577.07	\$ 0.0060	\$ 153.46	\$ 26,042.57	0.0730	0.000200	30	
Jul-06	\$ 26,042.57	\$ -	\$ 26,042.57	\$ 0.0066	\$ 171.88	\$ 26,214.45	0.0774	0.000212	31	

Total Interest \$ 2,323.88

Contract 78
January 2005

Collection date	February 17, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Feb-05	\$ 23,486.70	\$ -	\$ 23,486.70	\$ 0.0014	\$ 32.88	\$ 23,486.70	0.0475	0.000130	11
	Mar-05	\$ 23,519.58	\$ 32.88	\$ 23,486.70	\$ 0.0040	\$ 93.95	\$ 23,519.58	0.0475	0.000130	31
	Apr-05	\$ 23,613.53	\$ -	\$ 23,613.53	\$ 0.0044	\$ 103.90	\$ 23,613.53	0.0530	0.000145	30
	May-05	\$ 23,717.43	\$ 103.90	\$ 23,613.53	\$ 0.0045	\$ 106.28	\$ 23,717.43	0.0530	0.000145	31
	Jun-05	\$ 23,823.69	\$ 210.16	\$ 23,613.53	\$ 0.0044	\$ 103.90	\$ 23,823.69	0.0530	0.000145	30
	Jul-05	\$ 23,927.59	\$ -	\$ 23,927.59	\$ 0.0049	\$ 117.25	\$ 24,044.83	0.0577	0.000158	31
	Aug-05	\$ 24,044.83	\$ 117.25	\$ 23,927.59	\$ 0.0049	\$ 117.25	\$ 24,162.08	0.0577	0.000158	31
	Sep-05	\$ 24,162.08	\$ 228.70	\$ 23,927.59	\$ 0.0047	\$ 112.46	\$ 24,274.54	0.0577	0.000158	30
	Oct-05	\$ 24,274.54	\$ -	\$ 24,274.54	\$ 0.0053	\$ 128.66	\$ 24,403.19	0.0623	0.000171	31
	Nov-05	\$ 24,403.19	\$ 128.66	\$ 24,274.54	\$ 0.0051	\$ 123.80	\$ 24,526.99	0.0623	0.000171	30
	Dec-05	\$ 24,526.99	\$ 252.46	\$ 24,274.54	\$ 0.0053	\$ 128.66	\$ 24,655.65	0.0623	0.000171	31
	Jan-06	\$ 24,655.65	\$ -	\$ 24,655.65	\$ 0.0058	\$ 143.00	\$ 24,798.65	0.0678	0.000186	31
	Feb-06	\$ 24,798.65	\$ 143.00	\$ 24,655.65	\$ 0.0052	\$ 128.21	\$ 24,926.86	0.0678	0.000186	28
	Mar-06	\$ 24,926.86	\$ 271.21	\$ 24,655.65	\$ 0.0058	\$ 143.00	\$ 25,069.86	0.0678	0.000186	31
	Apr-06	\$ 25,069.86	\$ -	\$ 25,069.86	\$ 0.0060	\$ 150.42	\$ 25,220.28	0.0730	0.000200	30
	May-06	\$ 25,220.28	\$ 150.42	\$ 25,069.86	\$ 0.0062	\$ 155.43	\$ 25,375.71	0.0730	0.000200	31
	Jun-06	\$ 25,375.71	\$ 305.85	\$ 25,069.86	\$ 0.0060	\$ 150.42	\$ 25,526.13	0.0730	0.000200	30
	Jul-06	\$ 25,526.13	\$ -	\$ 25,526.13	\$ 0.0066	\$ 168.47	\$ 25,694.61	0.0774	0.000212	31
						\$ 2,207.91				
						\$ 2,207.91				

Total Interest

Contract 78
February 2005

Collection date	March 22, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Mar-05	\$ 22,409.66	\$ -	\$ 22,409.66	\$ 0.0012	\$ 26.89	\$ 22,409.66	0.0475	0.000130	9
	Apr-05	\$ 22,436.55	\$ -	\$ 22,436.55	\$ 0.0044	\$ 98.72	\$ 22,436.55	0.0530	0.000145	30
	May-05	\$ 22,535.27	\$ 98.72	\$ 22,436.55	\$ 0.0045	\$ 100.96	\$ 22,535.27	0.0530	0.000145	31
	Jun-05	\$ 22,636.24	\$ 199.69	\$ 22,436.55	\$ 0.0044	\$ 98.72	\$ 22,734.96	0.0530	0.000145	30
	Jul-05	\$ 22,734.96	\$ -	\$ 22,734.96	\$ 0.0049	\$ 111.40	\$ 22,846.36	0.0577	0.000158	31
	Aug-05	\$ 22,846.36	\$ 111.40	\$ 22,734.96	\$ 0.0049	\$ 111.40	\$ 22,957.76	0.0577	0.000158	31
	Sep-05	\$ 22,957.76	\$ 218.26	\$ 22,734.96	\$ 0.0047	\$ 106.85	\$ 23,064.61	0.0577	0.000158	30
	Oct-05	\$ 23,064.61	\$ -	\$ 23,064.61	\$ 0.0053	\$ 122.24	\$ 23,186.86	0.0623	0.000171	31
	Nov-05	\$ 23,186.86	\$ 122.24	\$ 23,064.61	\$ 0.0051	\$ 117.63	\$ 23,304.49	0.0623	0.000171	30
	Dec-05	\$ 23,304.49	\$ 239.87	\$ 23,064.61	\$ 0.0053	\$ 122.24	\$ 23,426.73	0.0623	0.000171	31
	Jan-06	\$ 23,426.73	\$ -	\$ 23,426.73	\$ 0.0058	\$ 135.88	\$ 23,562.60	0.0678	0.000186	31
	Feb-06	\$ 23,562.60	\$ 135.88	\$ 23,426.73	\$ 0.0052	\$ 121.82	\$ 23,684.42	0.0678	0.000186	28
	Mar-06	\$ 23,684.42	\$ 257.69	\$ 23,426.73	\$ 0.0058	\$ 135.88	\$ 23,820.30	0.0678	0.000186	31
	Apr-06	\$ 23,820.30	\$ -	\$ 23,820.30	\$ 0.0060	\$ 142.92	\$ 23,963.22	0.0730	0.000200	30
	May-06	\$ 23,963.22	\$ 142.92	\$ 23,820.30	\$ 0.0062	\$ 147.69	\$ 24,110.91	0.0730	0.000200	31
	Jun-06	\$ 24,110.91	\$ 280.61	\$ 23,820.30	\$ 0.0060	\$ 142.92	\$ 24,253.83	0.0730	0.000200	30
	Jul-06	\$ 24,253.83	\$ -	\$ 24,253.83	\$ 0.0066	\$ 160.08	\$ 24,413.90	0.0774	0.000212	31
						\$ 2,004.24				
						\$ 2,004.24				

Total Interest

Contract 78
March 2005

Collection date

May 12, 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
May-05	\$ 23,656.27	\$ -	\$ 23,656.27	\$ 0.0028	\$ 66.24	\$ 23,656.27	0.0530	0.000145	19
Jun-05	\$ 23,722.51	\$ 66.24	\$ 23,656.27	\$ 0.0044	\$ 104.09	\$ 23,826.59	0.0530	0.000145	30
Jul-05	\$ 23,826.59	\$ -	\$ 23,826.59	\$ 0.0049	\$ 116.75	\$ 23,943.34	0.0577	0.000158	31
Aug-05	\$ 23,943.34	\$ 116.75	\$ 23,826.59	\$ 0.0049	\$ 116.75	\$ 24,060.09	0.0577	0.000158	31
Sep-05	\$ 24,060.09	\$ 228.74	\$ 23,826.59	\$ 0.0047	\$ 111.98	\$ 24,172.08	0.0577	0.000158	30
Oct-05	\$ 24,172.08	\$ -	\$ 24,172.08	\$ 0.0053	\$ 128.11	\$ 24,300.19	0.0623	0.000171	31
Nov-05	\$ 24,300.19	\$ 128.11	\$ 24,172.08	\$ 0.0051	\$ 123.28	\$ 24,423.47	0.0623	0.000171	30
Dec-05	\$ 24,423.47	\$ 251.39	\$ 24,172.08	\$ 0.0053	\$ 128.11	\$ 24,551.58	0.0623	0.000171	31
Jan-06	\$ 24,551.58	\$ -	\$ 24,551.58	\$ 0.0058	\$ 142.40	\$ 24,693.98	0.0678	0.000186	31
Feb-06	\$ 24,693.98	\$ 142.40	\$ 24,551.58	\$ 0.0052	\$ 127.67	\$ 24,821.65	0.0678	0.000186	28
Mar-06	\$ 24,821.65	\$ 270.07	\$ 24,551.58	\$ 0.0058	\$ 142.40	\$ 24,964.05	0.0678	0.000186	31
Apr-06	\$ 24,964.05	\$ -	\$ 24,964.05	\$ 0.0060	\$ 149.78	\$ 25,113.83	0.0730	0.000200	30
May-06	\$ 25,113.83	\$ 149.78	\$ 24,964.05	\$ 0.0062	\$ 154.78	\$ 25,268.61	0.0730	0.000200	31
Jun-06	\$ 25,268.61	\$ 304.56	\$ 24,964.05	\$ 0.0060	\$ 149.78	\$ 25,418.39	0.0730	0.000200	30
Jul-06	\$ 25,418.39	\$ -	\$ 25,418.39	\$ 0.0066	\$ 167.76	\$ 25,586.15	0.0774	0.000212	31

Total Interest

\$ 1,929.89

Total Interest - Contract 78

\$ 14,865.57

Contract 79
September 2004

Collection date	November 15, 2004																							
		Balance used	Interest	Balance	Applicable	Interest	Ending	Annual	Daily	Applicable														
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>balance</u>	<u>balance</u>	<u>Rate</u>	<u>Rate</u>	<u>No. of</u>														
										<u>Days</u>														
Nov-04		\$ 1,733.63	\$ -	\$ 1,733.63	\$ 0.0017	\$ 2.95	\$ 1,733.63	0.0422	0.000116	15														
Dec-04		\$ 1,736.58	\$ 2.95	\$ 1,733.63	\$ 0.0036	\$ 6.24	\$ 1,736.58	0.0422	0.000116	31														
Jan-05		\$ 1,742.82	\$ -	\$ 1,742.82	\$ 0.0040	\$ 6.97	\$ 1,742.82	0.0475	0.000130	31														
Feb-05		\$ 1,749.79	\$ 6.97	\$ 1,742.82	\$ 0.0036	\$ 6.27	\$ 1,749.79	0.0475	0.000130	28														
Mar-05		\$ 1,756.06	\$ 13.25	\$ 1,742.82	\$ 0.0040	\$ 6.97	\$ 1,756.06	0.0475	0.000130	31														
Apr-05		\$ 1,763.03	\$ -	\$ 1,763.03	\$ 0.0044	\$ 7.76	\$ 1,763.03	0.0530	0.000145	30														
May-05		\$ 1,770.79	\$ 7.76	\$ 1,763.03	\$ 0.0045	\$ 7.93	\$ 1,770.79	0.0530	0.000145	31														
Jun-05		\$ 1,778.72	\$ 15.69	\$ 1,763.03	\$ 0.0044	\$ 7.76	\$ 1,778.72	0.0530	0.000145	30														
Jul-05		\$ 1,786.48	\$ -	\$ 1,786.48	\$ 0.0049	\$ 8.75	\$ 1,786.48	0.0577	0.000158	31														
Aug-05		\$ 1,795.24	\$ 8.75	\$ 1,786.48	\$ 0.0049	\$ 8.75	\$ 1,795.24	0.0577	0.000158	31														
Sep-05		\$ 1,803.98	\$ 17.15	\$ 1,786.48	\$ 0.0047	\$ 8.40	\$ 1,803.98	0.0577	0.000158	30														
Oct-05		\$ 1,812.39	\$ -	\$ 1,812.39	\$ 0.0053	\$ 9.61	\$ 1,812.39	0.0623	0.000171	31														
Nov-05		\$ 1,821.99	\$ 9.61	\$ 1,812.39	\$ 0.0051	\$ 9.24	\$ 1,821.99	0.0623	0.000171	30														
Dec-05		\$ 1,831.23	\$ 18.85	\$ 1,812.39	\$ 0.0053	\$ 9.61	\$ 1,831.23	0.0623	0.000171	31														
Jan-06		\$ 1,840.84	\$ -	\$ 1,840.84	\$ 0.0058	\$ 10.68	\$ 1,840.84	0.0678	0.000186	31														
Feb-06		\$ 1,851.52	\$ 10.68	\$ 1,840.84	\$ 0.0052	\$ 9.57	\$ 1,851.52	0.0678	0.000186	28														
Mar-06		\$ 1,861.09	\$ 20.25	\$ 1,840.84	\$ 0.0058	\$ 10.68	\$ 1,861.09	0.0678	0.000186	31														
Apr-06		\$ 1,871.77	\$ -	\$ 1,871.77	\$ 0.0060	\$ 11.23	\$ 1,871.77	0.0730	0.000200	30														
May-06		\$ 1,883.00	\$ 11.23	\$ 1,871.77	\$ 0.0062	\$ 11.60	\$ 1,883.00	0.0730	0.000200	31														
Jun-06		\$ 1,894.80	\$ 22.84	\$ 1,871.77	\$ 0.0060	\$ 11.23	\$ 1,894.80	0.0730	0.000200	30														
Jul-06		\$ 1,905.83	\$ -	\$ 1,905.83	\$ 0.0066	\$ 12.58	\$ 1,905.83	0.0774	0.000212	31														

Total Interest

\$ 184.78

Contract 79
October 2004

Collection date	December 16, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04	\$ 1,733.63	\$ -	\$ 1,733.63	\$ 0.0017	\$ 2.95	\$ 1,733.63	0.0422	0.000116	15	
Jan-05	\$ 1,736.58	\$ -	\$ 1,736.58	\$ 0.0040	\$ 6.95	\$ 1,736.58	0.0475	0.000130	31	
Feb-05	\$ 1,743.52	\$ 6.95	\$ 1,736.58	\$ 0.0036	\$ 6.25	\$ 1,743.52	0.0475	0.000130	28	
Mar-05	\$ 1,749.77	\$ 13.20	\$ 1,736.58	\$ 0.0040	\$ 6.95	\$ 1,749.77	0.0475	0.000130	31	
Apr-05	\$ 1,756.72	\$ -	\$ 1,756.72	\$ 0.0044	\$ 7.73	\$ 1,756.72	0.0530	0.000145	30	
May-05	\$ 1,764.45	\$ 7.73	\$ 1,756.72	\$ 0.0045	\$ 7.91	\$ 1,764.45	0.0530	0.000145	31	
Jun-05	\$ 1,772.35	\$ 15.63	\$ 1,756.72	\$ 0.0044	\$ 7.73	\$ 1,772.35	0.0530	0.000145	30	
Jul-05	\$ 1,780.08	\$ -	\$ 1,780.08	\$ 0.0049	\$ 8.72	\$ 1,780.08	0.0577	0.000158	31	
Aug-05	\$ 1,788.81	\$ 8.72	\$ 1,780.08	\$ 0.0049	\$ 8.72	\$ 1,788.81	0.0577	0.000158	31	
Sep-05	\$ 1,797.53	\$ 17.09	\$ 1,780.08	\$ 0.0047	\$ 8.37	\$ 1,797.53	0.0577	0.000158	30	
Oct-05	\$ 1,805.90	\$ -	\$ 1,805.90	\$ 0.0053	\$ 9.57	\$ 1,805.90	0.0623	0.000171	31	
Nov-05	\$ 1,815.47	\$ 9.57	\$ 1,805.90	\$ 0.0051	\$ 9.21	\$ 1,815.47	0.0623	0.000171	30	
Dec-05	\$ 1,824.68	\$ 18.78	\$ 1,805.90	\$ 0.0053	\$ 9.57	\$ 1,824.68	0.0623	0.000171	31	
Jan-06	\$ 1,834.25	\$ -	\$ 1,834.25	\$ 0.0058	\$ 10.84	\$ 1,834.25	0.0678	0.000186	31	
Feb-06	\$ 1,844.89	\$ 10.64	\$ 1,834.25	\$ 0.0052	\$ 9.54	\$ 1,844.89	0.0678	0.000186	28	
Mar-06	\$ 1,854.42	\$ 20.18	\$ 1,834.25	\$ 0.0058	\$ 10.64	\$ 1,854.42	0.0678	0.000186	31	
Apr-06	\$ 1,865.06	\$ -	\$ 1,865.06	\$ 0.0060	\$ 11.19	\$ 1,865.06	0.0730	0.000200	30	
May-06	\$ 1,876.25	\$ 11.19	\$ 1,865.06	\$ 0.0062	\$ 11.56	\$ 1,876.25	0.0730	0.000200	31	
Jun-06	\$ 1,887.82	\$ 22.75	\$ 1,865.06	\$ 0.0060	\$ 11.19	\$ 1,887.82	0.0730	0.000200	30	
Jul-06	\$ 1,899.01	\$ -	\$ 1,899.01	\$ 0.0066	\$ 12.53	\$ 1,899.01	0.0774	0.000212	31	

Total Interest \$ 177.91

Contract 79
November 2004

Collection date	December 24, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04	\$ 4,089.06	\$ -	\$ 0.0008	\$ 4,089.06	\$ 3.27	\$ 4,089.06	0.0422	0.000116	7	
Jan-05	\$ 4,082.33	\$ -	\$ 0.0040	\$ 4,082.33	\$ 16.37	\$ 4,108.70	0.0475	0.000130	31	
Feb-05	\$ 4,108.70	\$ 16.37	\$ 0.0036	\$ 4,092.33	\$ 14.73	\$ 4,123.44	0.0475	0.000130	28	
Mar-05	\$ 4,123.44	\$ 31.10	\$ 0.0040	\$ 4,092.33	\$ 16.37	\$ 4,139.80	0.0475	0.000130	31	
Apr-05	\$ 4,139.80	\$ -	\$ 0.0044	\$ 4,139.80	\$ 18.22	\$ 4,158.02	0.0530	0.000145	30	
May-05	\$ 4,158.02	\$ 18.22	\$ 0.0045	\$ 4,139.80	\$ 18.63	\$ 4,176.65	0.0530	0.000145	31	
Jun-05	\$ 4,176.65	\$ 36.84	\$ 0.0044	\$ 4,139.80	\$ 18.22	\$ 4,194.86	0.0530	0.000145	30	
Jul-05	\$ 4,194.86	\$ -	\$ 0.0049	\$ 4,194.86	\$ 20.55	\$ 4,215.42	0.0577	0.000158	31	
Aug-05	\$ 4,215.42	\$ 20.55	\$ 0.0049	\$ 4,194.86	\$ 20.55	\$ 4,235.97	0.0577	0.000158	30	
Sep-05	\$ 4,235.97	\$ 40.27	\$ 0.0047	\$ 4,194.86	\$ 19.72	\$ 4,255.69	0.0577	0.000158	31	
Oct-05	\$ 4,255.69	\$ -	\$ 0.0053	\$ 4,255.69	\$ 22.56	\$ 4,278.24	0.0623	0.000171	30	
Nov-05	\$ 4,278.24	\$ 22.56	\$ 0.0051	\$ 4,255.69	\$ 21.70	\$ 4,299.95	0.0623	0.000171	30	
Dec-05	\$ 4,299.95	\$ 44.26	\$ 0.0053	\$ 4,255.69	\$ 22.56	\$ 4,322.50	0.0623	0.000171	31	
Jan-06	\$ 4,322.50	\$ -	\$ 0.0058	\$ 4,322.50	\$ 25.07	\$ 4,347.57	0.0678	0.000186	31	
Feb-06	\$ 4,347.57	\$ 25.07	\$ 0.0052	\$ 4,322.50	\$ 22.48	\$ 4,370.05	0.0678	0.000186	28	
Mar-06	\$ 4,370.05	\$ 47.55	\$ 0.0058	\$ 4,322.50	\$ 25.07	\$ 4,395.12	0.0678	0.000186	31	
Apr-06	\$ 4,395.12	\$ -	\$ 0.0060	\$ 4,395.12	\$ 26.37	\$ 4,421.49	0.0730	0.000200	30	
May-06	\$ 4,421.49	\$ 26.37	\$ 0.0062	\$ 4,395.12	\$ 27.25	\$ 4,448.74	0.0730	0.000200	31	
Jun-06	\$ 4,448.74	\$ 53.62	\$ 0.0060	\$ 4,395.12	\$ 26.37	\$ 4,475.11	0.0730	0.000200	30	
Jul-06	\$ 4,475.11	\$ -	\$ 0.0066	\$ 4,475.11	\$ 28.54	\$ 4,504.65	0.0774	0.000212	31	
Total Interest					\$					\$ 415.59

Contract 79
December 2004

Collection date	January 25, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Jan-05	\$ 4,089.06	\$ -	\$ 0.0008	\$ 4,089.06	\$ 3.27	\$ 4,089.06	0.0475	0.000130	6	
Feb-05	\$ 4,082.33	\$ 3.27	\$ 0.0036	\$ 4,089.06	\$ 14.72	\$ 4,107.05	0.0475	0.000130	28	
Mar-05	\$ 4,107.05	\$ 31.08	\$ 0.0040	\$ 4,089.06	\$ 16.36	\$ 4,123.41	0.0475	0.000130	31	
Apr-05	\$ 4,123.41	\$ -	\$ 0.0044	\$ 4,123.41	\$ 18.14	\$ 4,141.55	0.0530	0.000145	30	
May-05	\$ 4,141.55	\$ 18.14	\$ 0.0045	\$ 4,123.41	\$ 18.56	\$ 4,160.11	0.0530	0.000145	31	
Jun-05	\$ 4,160.11	\$ 36.70	\$ 0.0044	\$ 4,123.41	\$ 18.14	\$ 4,178.25	0.0530	0.000145	30	
Jul-05	\$ 4,178.25	\$ -	\$ 0.0049	\$ 4,178.25	\$ 20.47	\$ 4,198.73	0.0577	0.000158	31	
Aug-05	\$ 4,198.73	\$ 20.47	\$ 0.0049	\$ 4,178.25	\$ 20.47	\$ 4,219.20	0.0577	0.000158	31	
Sep-05	\$ 4,219.20	\$ 40.11	\$ 0.0047	\$ 4,178.25	\$ 19.64	\$ 4,238.84	0.0577	0.000158	30	
Oct-05	\$ 4,238.84	\$ -	\$ 0.0053	\$ 4,238.84	\$ 22.47	\$ 4,261.30	0.0623	0.000171	31	
Nov-05	\$ 4,261.30	\$ 22.47	\$ 0.0051	\$ 4,238.84	\$ 21.62	\$ 4,282.92	0.0623	0.000171	30	
Dec-05	\$ 4,282.92	\$ 44.08	\$ 0.0053	\$ 4,238.84	\$ 22.47	\$ 4,305.39	0.0623	0.000171	31	
Jan-06	\$ 4,305.39	\$ -	\$ 0.0058	\$ 4,305.39	\$ 24.97	\$ 4,330.36	0.0678	0.000186	31	
Feb-06	\$ 4,330.36	\$ 24.97	\$ 0.0052	\$ 4,305.39	\$ 22.39	\$ 4,352.75	0.0678	0.000186	28	
Mar-06	\$ 4,352.75	\$ 47.36	\$ 0.0058	\$ 4,305.39	\$ 24.97	\$ 4,377.72	0.0678	0.000186	31	
Apr-06	\$ 4,377.72	\$ -	\$ 0.0060	\$ 4,377.72	\$ 26.27	\$ 4,403.98	0.0730	0.000200	30	
May-06	\$ 4,403.98	\$ 26.27	\$ 0.0062	\$ 4,377.72	\$ 27.14	\$ 4,431.13	0.0730	0.000200	31	
Jun-06	\$ 4,431.13	\$ 53.41	\$ 0.0060	\$ 4,377.72	\$ 26.27	\$ 4,457.39	0.0730	0.000200	30	
Jul-06	\$ 4,457.39	\$ -	\$ 0.0066	\$ 4,457.39	\$ 28.42	\$ 4,486.81	0.0774	0.000212	31	
Total Interest					\$					\$ 397.75

Contract 79
January 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
February 17, 2005						\$ 4,089.06			
Feb-05	\$ 4,089.06	\$ -	\$ 4,089.06	\$ 0.0014	\$ 5.72	\$ 4,089.06	0.0475	0.000130	11
Mar-05	\$ 4,084.79	\$ 5.72	\$ 4,089.06	\$ 0.0040	\$ 16.36	\$ 4,111.14	0.0475	0.000130	31
Apr-05	\$ 4,111.14	\$ -	\$ 4,111.14	\$ 0.0044	\$ 18.09	\$ 4,129.23	0.0530	0.000145	30
May-05	\$ 4,129.23	\$ 18.09	\$ 4,111.14	\$ 0.0045	\$ 18.50	\$ 4,147.73	0.0530	0.000145	31
Jun-05	\$ 4,147.73	\$ 36.59	\$ 4,111.14	\$ 0.0044	\$ 18.09	\$ 4,165.82	0.0530	0.000145	30
Jul-05	\$ 4,165.82	\$ -	\$ 4,165.82	\$ 0.0049	\$ 20.41	\$ 4,186.23	0.0577	0.000158	31
Aug-05	\$ 4,186.23	\$ 20.41	\$ 4,165.82	\$ 0.0049	\$ 20.41	\$ 4,206.65	0.0577	0.000158	31
Sep-05	\$ 4,206.65	\$ 39.99	\$ 4,165.82	\$ 0.0047	\$ 19.58	\$ 4,226.23	0.0577	0.000158	30
Oct-05	\$ 4,226.23	\$ -	\$ 4,226.23	\$ 0.0053	\$ 22.40	\$ 4,248.63	0.0623	0.000171	31
Nov-05	\$ 4,248.63	\$ 22.40	\$ 4,226.23	\$ 0.0051	\$ 21.55	\$ 4,270.18	0.0623	0.000171	30
Dec-05	\$ 4,270.18	\$ 43.95	\$ 4,226.23	\$ 0.0053	\$ 22.40	\$ 4,292.58	0.0623	0.000171	31
Jan-06	\$ 4,292.58	\$ -	\$ 4,292.58	\$ 0.0058	\$ 24.90	\$ 4,317.47	0.0678	0.000186	31
Feb-06	\$ 4,317.47	\$ 24.90	\$ 4,292.58	\$ 0.0052	\$ 22.32	\$ 4,339.80	0.0678	0.000186	28
Mar-06	\$ 4,339.80	\$ 47.22	\$ 4,292.58	\$ 0.0058	\$ 24.90	\$ 4,364.69	0.0678	0.000186	31
Apr-06	\$ 4,364.69	\$ -	\$ 4,364.69	\$ 0.0060	\$ 26.19	\$ 4,390.88	0.0730	0.000200	30
May-06	\$ 4,390.88	\$ 26.19	\$ 4,364.69	\$ 0.0062	\$ 27.06	\$ 4,417.94	0.0730	0.000200	31
Jun-06	\$ 4,417.94	\$ 53.25	\$ 4,364.69	\$ 0.0060	\$ 26.19	\$ 4,444.13	0.0730	0.000200	30
Jul-06	\$ 4,444.13	\$ -	\$ 4,444.13	\$ 0.0066	\$ 29.33	\$ 4,473.46	0.0774	0.000212	31
Total Interest					\$ 364.40				

Contract 79
February 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
March 22, 2005						\$ 4,089.06			
Mar-05	\$ 4,089.06	\$ -	\$ 4,089.06	\$ 0.0012	\$ 4.91	\$ 4,093.97	0.0475	0.000130	9
Apr-05	\$ 4,093.97	\$ -	\$ 4,093.97	\$ 0.0044	\$ 18.01	\$ 4,111.98	0.0530	0.000145	30
May-05	\$ 4,111.98	\$ 18.01	\$ 4,093.97	\$ 0.0045	\$ 18.42	\$ 4,130.41	0.0530	0.000145	31
Jun-05	\$ 4,130.41	\$ 36.44	\$ 4,093.97	\$ 0.0044	\$ 18.01	\$ 4,148.42	0.0530	0.000145	30
Jul-05	\$ 4,148.42	\$ -	\$ 4,148.42	\$ 0.0049	\$ 20.33	\$ 4,168.75	0.0577	0.000158	31
Aug-05	\$ 4,168.75	\$ 20.33	\$ 4,148.42	\$ 0.0049	\$ 20.33	\$ 4,189.07	0.0577	0.000158	31
Sep-05	\$ 4,189.07	\$ 39.82	\$ 4,148.42	\$ 0.0047	\$ 19.50	\$ 4,208.57	0.0577	0.000158	30
Oct-05	\$ 4,208.57	\$ -	\$ 4,208.57	\$ 0.0053	\$ 22.31	\$ 4,230.88	0.0623	0.000171	31
Nov-05	\$ 4,230.88	\$ 22.31	\$ 4,208.57	\$ 0.0051	\$ 21.46	\$ 4,252.34	0.0623	0.000171	30
Dec-05	\$ 4,252.34	\$ 43.77	\$ 4,208.57	\$ 0.0053	\$ 22.31	\$ 4,274.65	0.0623	0.000171	31
Jan-06	\$ 4,274.65	\$ -	\$ 4,274.65	\$ 0.0058	\$ 24.79	\$ 4,299.44	0.0678	0.000186	31
Feb-06	\$ 4,299.44	\$ 24.79	\$ 4,274.65	\$ 0.0052	\$ 22.23	\$ 4,321.67	0.0678	0.000186	28
Mar-06	\$ 4,321.67	\$ 47.02	\$ 4,274.65	\$ 0.0058	\$ 24.79	\$ 4,346.46	0.0678	0.000186	31
Apr-06	\$ 4,346.46	\$ -	\$ 4,346.46	\$ 0.0060	\$ 26.08	\$ 4,372.54	0.0730	0.000200	30
May-06	\$ 4,372.54	\$ 26.08	\$ 4,346.46	\$ 0.0062	\$ 26.95	\$ 4,399.49	0.0730	0.000200	31
Jun-06	\$ 4,399.49	\$ 53.03	\$ 4,346.46	\$ 0.0060	\$ 26.08	\$ 4,425.57	0.0730	0.000200	30
Jul-06	\$ 4,425.57	\$ -	\$ 4,425.57	\$ 0.0066	\$ 29.21	\$ 4,454.77	0.0774	0.000212	31
Total Interest					\$ 365.71				

Contract 79
March 2005

Collection date

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
May 12, 2005									
May-05	\$ 4,089.06	\$ -	\$ 4,089.06	\$ 0.0028	\$ 11.45	\$ 4,089.06	0.0530	0.000145	19
Jun-05	\$ 4,100.51	\$ 11.45	\$ 4,089.06	\$ 0.0044	\$ 17.99	\$ 4,100.51	0.0530	0.000145	30
Jul-05	\$ 4,118.50	\$ -	\$ 4,118.50	\$ 0.0049	\$ 20.18	\$ 4,118.50	0.0577	0.000158	31
Aug-05	\$ 4,138.68	\$ 20.18	\$ 4,118.50	\$ 0.0049	\$ 20.18	\$ 4,138.68	0.0577	0.000158	31
Sep-05	\$ 4,158.87	\$ 39.54	\$ 4,118.50	\$ 0.0047	\$ 19.36	\$ 4,158.87	0.0577	0.000158	30
Oct-05	\$ 4,178.22	\$ -	\$ 4,178.22	\$ 0.0053	\$ 22.14	\$ 4,178.22	0.0623	0.000171	31
Nov-05	\$ 4,200.37	\$ 22.14	\$ 4,178.22	\$ 0.0051	\$ 21.31	\$ 4,200.37	0.0623	0.000171	30
Dec-05	\$ 4,221.68	\$ 43.45	\$ 4,178.22	\$ 0.0053	\$ 22.14	\$ 4,221.68	0.0623	0.000171	31
Jan-06	\$ 4,243.82	\$ -	\$ 4,243.82	\$ 0.0058	\$ 24.61	\$ 4,243.82	0.0678	0.000186	31
Feb-06	\$ 4,268.43	\$ 24.61	\$ 4,243.82	\$ 0.0052	\$ 22.07	\$ 4,268.43	0.0678	0.000186	28
Mar-06	\$ 4,290.50	\$ 46.68	\$ 4,243.82	\$ 0.0058	\$ 24.61	\$ 4,290.50	0.0678	0.000186	31
Apr-06	\$ 4,315.12	\$ -	\$ 4,315.12	\$ 0.0080	\$ 25.89	\$ 4,315.12	0.0730	0.000200	30
May-06	\$ 4,341.01	\$ 25.89	\$ 4,315.12	\$ 0.0062	\$ 26.75	\$ 4,341.01	0.0730	0.000200	31
Jun-06	\$ 4,367.76	\$ 52.64	\$ 4,315.12	\$ 0.0060	\$ 25.89	\$ 4,367.76	0.0730	0.000200	30
Jul-06	\$ 4,393.65	\$ -	\$ 4,393.65	\$ 0.0066	\$ 29.00	\$ 4,393.65	0.0774	0.000212	31
Total Interest							\$ 333.59		

Contract 79
April 2005

Collection date

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
June 21, 2005									
Jun-05	\$ 1,733.63	\$ -	\$ 1,733.63	\$ 0.0013	\$ 2.25	\$ 1,733.63	0.0530	0.000145	9
Jul-05	\$ 1,735.88	\$ -	\$ 1,735.88	\$ 0.0049	\$ 8.51	\$ 1,735.88	0.0577	0.000158	31
Aug-05	\$ 1,744.39	\$ 8.51	\$ 1,735.88	\$ 0.0049	\$ 8.51	\$ 1,744.39	0.0577	0.000158	31
Sep-05	\$ 1,752.89	\$ 16.66	\$ 1,735.88	\$ 0.0047	\$ 8.16	\$ 1,752.89	0.0577	0.000158	30
Oct-05	\$ 1,761.05	\$ -	\$ 1,761.05	\$ 0.0053	\$ 9.33	\$ 1,761.05	0.0623	0.000171	31
Nov-05	\$ 1,770.39	\$ 9.33	\$ 1,761.05	\$ 0.0051	\$ 8.98	\$ 1,770.39	0.0623	0.000171	30
Dec-05	\$ 1,778.37	\$ 18.31	\$ 1,761.05	\$ 0.0053	\$ 9.33	\$ 1,778.37	0.0623	0.000171	31
Jan-06	\$ 1,788.70	\$ -	\$ 1,788.70	\$ 0.0058	\$ 10.37	\$ 1,788.70	0.0678	0.000186	31
Feb-06	\$ 1,798.08	\$ 10.37	\$ 1,788.70	\$ 0.0052	\$ 9.30	\$ 1,798.08	0.0678	0.000186	28
Mar-06	\$ 1,808.38	\$ 19.68	\$ 1,788.70	\$ 0.0058	\$ 10.37	\$ 1,808.38	0.0678	0.000186	31
Apr-06	\$ 1,818.75	\$ -	\$ 1,818.75	\$ 0.0060	\$ 10.91	\$ 1,818.75	0.0730	0.000200	30
May-06	\$ 1,828.66	\$ 10.91	\$ 1,818.75	\$ 0.0062	\$ 11.28	\$ 1,828.66	0.0730	0.000200	31
Jun-06	\$ 1,840.94	\$ 22.19	\$ 1,818.75	\$ 0.0060	\$ 10.91	\$ 1,840.94	0.0730	0.000200	30
Jul-06	\$ 1,851.85	\$ -	\$ 1,851.85	\$ 0.0066	\$ 12.22	\$ 1,851.85	0.0774	0.000212	31
Total Interest							\$ 130.45		

Contract 79
May 2005

Collection date	July 19, 2005	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Total Interest
		for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days					
		\$ 1,733.63	\$ -	\$ 1,733.63	\$ 0.0019	\$ 3.29	\$ 1,733.63	0.0577	0.000158	12					
		\$ 1,736.92	\$ 3.29	\$ 1,733.63	\$ 0.0049	\$ 8.49	\$ 1,736.92	0.0577	0.000158	31					
		\$ 1,745.42	\$ 16.64	\$ 1,733.63	\$ 0.0047	\$ 8.15	\$ 1,745.42	0.0577	0.000158	30					
		\$ 1,753.57	\$ -	\$ 1,753.57	\$ 0.0053	\$ 9.29	\$ 1,753.57	0.0623	0.000171	31					
		\$ 1,762.86	\$ 9.29	\$ 1,753.57	\$ 0.0051	\$ 8.94	\$ 1,762.86	0.0623	0.000171	30					
		\$ 1,771.80	\$ 18.24	\$ 1,753.57	\$ 0.0053	\$ 9.29	\$ 1,771.80	0.0623	0.000171	31					
		\$ 1,781.10	\$ -	\$ 1,781.10	\$ 0.0058	\$ 10.33	\$ 1,781.10	0.0678	0.000186	31					
		\$ 1,791.43	\$ 10.33	\$ 1,781.10	\$ 0.0052	\$ 9.26	\$ 1,791.43	0.0678	0.000186	28					
		\$ 1,800.69	\$ 19.59	\$ 1,781.10	\$ 0.0058	\$ 10.33	\$ 1,800.69	0.0678	0.000186	31					
		\$ 1,811.02	\$ -	\$ 1,811.02	\$ 0.0060	\$ 10.87	\$ 1,811.02	0.0730	0.000200	30					
		\$ 1,821.88	\$ 10.87	\$ 1,811.02	\$ 0.0062	\$ 11.23	\$ 1,821.88	0.0730	0.000200	31					
		\$ 1,833.11	\$ 22.09	\$ 1,811.02	\$ 0.0060	\$ 10.87	\$ 1,833.11	0.0730	0.000200	30					
		\$ 1,843.98	\$ -	\$ 1,843.98	\$ 0.0066	\$ 12.17	\$ 1,843.98	0.0774	0.000212	31					
						\$ 122.52									

Total Interest

Contract 79
June 2005

Collection date	July 28, 2005	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Total Interest
		for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days					
		\$ 1,733.63	\$ -	\$ 1,733.63	\$ 0.0005	\$ 0.87	\$ 1,733.63	0.0577	0.000158	3					
		\$ 1,734.50	\$ 0.87	\$ 1,733.63	\$ 0.0049	\$ 8.49	\$ 1,734.50	0.0577	0.000158	31					
		\$ 1,742.99	\$ 16.64	\$ 1,733.63	\$ 0.0047	\$ 8.15	\$ 1,742.99	0.0577	0.000158	30					
		\$ 1,751.14	\$ -	\$ 1,751.14	\$ 0.0053	\$ 9.28	\$ 1,751.14	0.0623	0.000171	31					
		\$ 1,760.42	\$ 9.28	\$ 1,751.14	\$ 0.0051	\$ 8.93	\$ 1,760.42	0.0623	0.000171	30					
		\$ 1,769.35	\$ 18.21	\$ 1,751.14	\$ 0.0053	\$ 9.28	\$ 1,769.35	0.0623	0.000171	31					
		\$ 1,778.63	\$ -	\$ 1,778.63	\$ 0.0058	\$ 10.32	\$ 1,778.63	0.0678	0.000186	28					
		\$ 1,788.95	\$ 10.32	\$ 1,778.63	\$ 0.0052	\$ 9.25	\$ 1,788.95	0.0678	0.000186	31					
		\$ 1,798.20	\$ 19.56	\$ 1,778.63	\$ 0.0058	\$ 10.32	\$ 1,798.20	0.0678	0.000186	31					
		\$ 1,808.51	\$ -	\$ 1,808.51	\$ 0.0060	\$ 10.85	\$ 1,808.51	0.0730	0.000200	30					
		\$ 1,819.36	\$ 10.85	\$ 1,808.51	\$ 0.0062	\$ 11.21	\$ 1,819.36	0.0730	0.000200	31					
		\$ 1,830.58	\$ 22.06	\$ 1,808.51	\$ 0.0060	\$ 10.85	\$ 1,830.58	0.0730	0.000200	30					
		\$ 1,841.43	\$ -	\$ 1,841.43	\$ 0.0066	\$ 12.15	\$ 1,841.43	0.0774	0.000212	31					
						\$ 119.95									

Total Interest

Contract 79
July 2005

Collection date	August 24, 2005	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Total Interest
		\$ 1,733.63	\$ 1,735.54	\$ 1,743.68	\$ 1,752.93	\$ 1,761.82	\$ 1,771.06	\$ 1,781.33	\$ 1,790.54	\$ 1,800.81	\$ 1,811.62	\$ 1,822.78	\$ 1,833.59	\$ 112.06
		\$ -	\$ 1.91	\$ -	\$ 9.24	\$ 18.13	\$ -	\$ 10.27	\$ 19.48	\$ -	\$ 10.80	\$ 21.97	\$ -	\$ -
		\$ 1,733.63	\$ 1,733.63	\$ 1,743.68	\$ 1,743.68	\$ 1,743.68	\$ 1,771.06	\$ 1,771.06	\$ 1,771.06	\$ 1,800.81	\$ 1,800.81	\$ 1,800.81	\$ 1,833.59	\$ -
		\$ 0.0011	\$ 0.0047	\$ 0.0053	\$ 0.0051	\$ 0.0053	\$ 0.0058	\$ 0.0052	\$ 0.0058	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0066	\$ -
		\$ 1.91	\$ 8.15	\$ 9.24	\$ 8.89	\$ 9.24	\$ 10.27	\$ 9.21	\$ 10.27	\$ 10.80	\$ 11.17	\$ 10.80	\$ 12.10	\$ -
		\$ 1,733.63	\$ 1,735.54	\$ 1,743.68	\$ 1,752.93	\$ 1,761.82	\$ 1,771.06	\$ 1,781.33	\$ 1,790.54	\$ 1,800.81	\$ 1,811.62	\$ 1,822.78	\$ 1,833.59	\$ -
		0.0577	0.0577	0.0623	0.0623	0.0623	0.0678	0.0678	0.0678	0.0730	0.0730	0.0730	0.0774	\$ -
		7	30	31	30	31	31	28	31	30	31	30	31	\$ -

Total Interest \$ 112.06

Contract 79
August 2005

Collection date	September 27, 2005	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Total Interest
		\$ 1,733.63	\$ 1,734.50	\$ 1,743.69	\$ 1,752.53	\$ 1,761.73	\$ 1,771.94	\$ 1,781.11	\$ 1,791.32	\$ 1,802.07	\$ 1,813.18	\$ 1,823.93	\$ 102.34
		\$ -	\$ -	\$ 9.19	\$ 18.04	\$ -	\$ 10.22	\$ 19.38	\$ -	\$ 10.75	\$ 21.85	\$ -	\$ -
		\$ 1,733.63	\$ 1,734.50	\$ 1,734.50	\$ 1,734.50	\$ 1,761.73	\$ 1,761.73	\$ 1,761.73	\$ 1,791.32	\$ 1,791.32	\$ 1,791.32	\$ 1,823.93	\$ -
		\$ 0.0005	\$ 0.0053	\$ 0.0051	\$ 0.0053	\$ 0.0058	\$ 0.0052	\$ 0.0058	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0066	\$ -
		\$ 0.87	\$ 9.19	\$ 8.85	\$ 9.19	\$ 10.22	\$ 9.16	\$ 10.22	\$ 10.75	\$ 11.11	\$ 10.75	\$ 12.04	\$ -
		\$ 1,733.63	\$ 1,734.50	\$ 1,743.69	\$ 1,752.53	\$ 1,761.73	\$ 1,771.94	\$ 1,781.11	\$ 1,791.32	\$ 1,802.07	\$ 1,813.18	\$ 1,823.93	\$ -
		0.0577	0.0623	0.0623	0.0623	0.0678	0.0678	0.0678	0.0730	0.0730	0.0730	0.0774	\$ -
		3	31	30	31	31	28	31	30	31	30	31	\$ -

Total Interest \$ 102.34

Contract 79
September 2005

Collection date		<u>Balance used</u> <u>for charges</u>	<u>Interest</u> <u>forward</u>	<u>Balance</u> <u>forward</u>	<u>Applicable</u> <u>Interest</u>	<u>Interest</u>	<u>Ending</u> <u>balance</u>	<u>Annual</u> <u>Interest</u> <u>Rate</u>	<u>Daily</u> <u>Interest</u> <u>Rate</u>	<u>Applicable</u> <u>No. of</u> <u>Days</u>
October 20, 2005							\$ 1,733.63			
	Oct-05	\$ 1,733.63	\$ -	\$ 1,733.63	\$ 0.0019	\$ 3.29	\$ 1,736.92	0.0623	0.000171	11
	Nov-05	\$ 1,736.92	\$ 3.29	\$ 1,733.63	\$ 0.0051	\$ 8.84	\$ 1,745.76	0.0623	0.000171	30
	Dec-05	\$ 1,745.76	\$ 18.03	\$ 1,733.63	\$ 0.0053	\$ 9.19	\$ 1,754.95	0.0623	0.000171	31
	Jan-06	\$ 1,754.95	\$ -	\$ 1,754.95	\$ 0.0058	\$ 10.18	\$ 1,765.13	0.0678	0.000186	31
	Feb-06	\$ 1,765.13	\$ 10.18	\$ 1,754.95	\$ 0.0052	\$ 9.13	\$ 1,774.26	0.0678	0.000186	28
	Mar-06	\$ 1,774.26	\$ 19.30	\$ 1,754.95	\$ 0.0058	\$ 10.18	\$ 1,784.44	0.0678	0.000186	31
	Apr-06	\$ 1,784.44	\$ -	\$ 1,784.44	\$ 0.0060	\$ 10.71	\$ 1,795.14	0.0730	0.000200	30
	May-06	\$ 1,795.14	\$ 10.71	\$ 1,784.44	\$ 0.0062	\$ 11.06	\$ 1,806.21	0.0730	0.000200	31
	Jun-06	\$ 1,806.21	\$ 21.77	\$ 1,784.44	\$ 0.0060	\$ 10.71	\$ 1,816.91	0.0730	0.000200	30
	Jul-06	\$ 1,816.91	\$ -	\$ 1,816.91	\$ 0.0066	\$ 11.99	\$ 1,828.90	0.0774	0.000212	31
Total Interest						\$ 95.28				

Contract 79
October 2005

Collection date		<u>Balance used</u> <u>for charges</u>	<u>Interest</u> <u>forward</u>	<u>Balance</u> <u>forward</u>	<u>Applicable</u> <u>Interest</u>	<u>Interest</u>	<u>Ending</u> <u>balance</u>	<u>Annual</u> <u>Interest</u> <u>Rate</u>	<u>Daily</u> <u>Interest</u> <u>Rate</u>	<u>Applicable</u> <u>No. of</u> <u>Days</u>
December 14, 2005							\$ 1,733.63			
	Dec-05	\$ 1,733.63	\$ -	\$ 1,733.63	\$ 0.0029	\$ 5.03	\$ 1,738.66	0.0623	0.000171	17
	Jan-06	\$ 1,738.66	\$ -	\$ 1,738.66	\$ 0.0058	\$ 10.08	\$ 1,748.74	0.0678	0.000186	31
	Feb-06	\$ 1,748.74	\$ 10.08	\$ 1,738.66	\$ 0.0052	\$ 9.04	\$ 1,757.78	0.0678	0.000186	28
	Mar-06	\$ 1,757.78	\$ 19.13	\$ 1,738.66	\$ 0.0058	\$ 10.08	\$ 1,767.87	0.0678	0.000186	31
	Apr-06	\$ 1,767.87	\$ -	\$ 1,767.87	\$ 0.0060	\$ 10.61	\$ 1,778.47	0.0730	0.000200	30
	May-06	\$ 1,778.47	\$ 10.61	\$ 1,767.87	\$ 0.0062	\$ 10.96	\$ 1,789.43	0.0730	0.000200	31
	Jun-06	\$ 1,789.43	\$ 21.57	\$ 1,767.87	\$ 0.0060	\$ 10.61	\$ 1,800.04	0.0730	0.000200	30
	Jul-06	\$ 1,800.04	\$ -	\$ 1,800.04	\$ 0.0066	\$ 11.88	\$ 1,811.92	0.0774	0.000212	31
Total Interest						\$ 78.29				

Contract 79
November 2005

Collection date		<u>Balance used</u> <u>for charges</u>	<u>Interest</u> <u>forward</u>	<u>Balance</u> <u>forward</u>	<u>Applicable</u> <u>Interest</u>	<u>Interest</u>	<u>Ending</u> <u>balance</u>	<u>Annual</u> <u>Interest</u> <u>Rate</u>	<u>Daily</u> <u>Interest</u> <u>Rate</u>	<u>Applicable</u> <u>No. of</u> <u>Days</u>
March 21, 2006							\$ 4,089.06			
	Mar-06	\$ 4,089.06	\$ -	\$ 4,089.06	\$ 0.0019	\$ 7.77	\$ 4,096.83	0.0678	0.000186	10
	Apr-06	\$ 4,096.83	\$ -	\$ 4,096.83	\$ 0.0060	\$ 24.58	\$ 4,121.41	0.0730	0.000200	30
	May-06	\$ 4,121.41	\$ 24.58	\$ 4,096.83	\$ 0.0062	\$ 25.40	\$ 4,146.81	0.0730	0.000200	31
	Jun-06	\$ 4,146.81	\$ 49.99	\$ 4,096.83	\$ 0.0060	\$ 24.58	\$ 4,171.39	0.0730	0.000200	30
	Jul-06	\$ 4,171.39	\$ -	\$ 4,171.39	\$ 0.0066	\$ 27.53	\$ 4,198.93	0.0774	0.000212	31
Total Interest						\$ 109.86				

Contract 79 December 2005		<u>Balance used</u> <u>for charges</u>	<u>Interest</u> <u>forward</u>	<u>Balance</u> <u>forward</u>	<u>Applicable</u> <u>Interest</u>	<u>Interest</u>	<u>Ending</u> <u>balance</u>	<u>Annual</u> <u>Interest</u> <u>Rate</u>	<u>Daily</u> <u>Interest</u> <u>Rate</u>	<u>Applicable</u> <u>No. of</u> <u>Days</u>
Collection date	March 21, 2006						\$ 4,089.06			
	Mar-06	\$ 4,089.06	\$ -	\$ 4,089.06	\$ 0.0019	\$ 7.77	\$ 4,096.83	0.0678	0.000186	10
	Apr-06	\$ 4,096.83	\$ -	\$ 4,096.83	\$ 0.0060	\$ 24.58	\$ 4,121.41	0.0730	0.000200	30
	May-06	\$ 4,121.41	\$ 24.58	\$ 4,096.83	\$ 0.0062	\$ 25.40	\$ 4,146.81	0.0730	0.000200	31
	Jun-06	\$ 4,146.81	\$ 49.98	\$ 4,096.83	\$ 0.0060	\$ 24.58	\$ 4,171.39	0.0730	0.000200	30
	Jul-06	\$ 4,171.39	\$ -	\$ 4,171.39	\$ 0.0066	\$ 27.53	\$ 4,198.93	0.0774	0.000212	31
Total Interest						\$ 109.86				

Contract 79 January 2006		<u>Balance used</u> <u>for charges</u>	<u>Interest</u> <u>forward</u>	<u>Balance</u> <u>forward</u>	<u>Applicable</u> <u>Interest</u>	<u>Interest</u>	<u>Ending</u> <u>balance</u>	<u>Annual</u> <u>Interest</u> <u>Rate</u>	<u>Daily</u> <u>Interest</u> <u>Rate</u>	<u>Applicable</u> <u>No. of</u> <u>Days</u>
Collection date	March 23, 2006						\$ 4,089.06			
	Mar-06	\$ 4,089.06	\$ -	\$ 4,089.06	\$ 0.0015	\$ 6.13	\$ 4,095.20	0.0678	0.000186	8
	Apr-06	\$ 4,095.20	\$ -	\$ 4,095.20	\$ 0.0060	\$ 24.57	\$ 4,119.77	0.0730	0.000200	30
	May-06	\$ 4,119.77	\$ 24.57	\$ 4,095.20	\$ 0.0062	\$ 25.39	\$ 4,145.16	0.0730	0.000200	31
	Jun-06	\$ 4,145.16	\$ 49.96	\$ 4,095.20	\$ 0.0060	\$ 24.57	\$ 4,169.73	0.0730	0.000200	30
	Jul-06	\$ 4,169.73	\$ -	\$ 4,169.73	\$ 0.0066	\$ 27.52	\$ 4,197.25	0.0774	0.000212	31
Total Interest						\$ 108.19				

Contract 79 February 2006		<u>Balance used</u> <u>for charges</u>	<u>Interest</u> <u>forward</u>	<u>Balance</u> <u>forward</u>	<u>Applicable</u> <u>Interest</u>	<u>Interest</u>	<u>Ending</u> <u>balance</u>	<u>Annual</u> <u>Interest</u> <u>Rate</u>	<u>Daily</u> <u>Interest</u> <u>Rate</u>	<u>Applicable</u> <u>No. of</u> <u>Days</u>
Collection date	July 18, 2006						\$ 4,089.06			
	Jul-06	\$ 4,089.06	\$ -	\$ 4,089.06	\$ 0.0028	\$ 11.45	\$ 4,100.51	0.0774	0.000212	13
Total Interest						\$ 11.45				

Contract 79 March 2006		<u>Balance used</u> <u>for charges</u>	<u>Interest</u> <u>forward</u>	<u>Balance</u> <u>forward</u>	<u>Applicable</u> <u>Interest</u>	<u>Interest</u>	<u>Ending</u> <u>balance</u>	<u>Annual</u> <u>Interest</u> <u>Rate</u>	<u>Daily</u> <u>Interest</u> <u>Rate</u>	<u>Applicable</u> <u>No. of</u> <u>Days</u>
Collection date	July 18, 2006						\$ 4,089.06			
	Jul-06	\$ 4,089.06	\$ -	\$ 4,089.06	\$ 0.0028	\$ 11.45	\$ 4,100.51	0.0774	0.000212	13
Total Interest						\$ 11.45				

Contract 79 April 2006		<u>Balance used</u> <u>for charges</u>	<u>Interest</u> <u>forward</u>	<u>Balance</u> <u>forward</u>	<u>Applicable</u> <u>Interest</u>	<u>Interest</u>	<u>Ending</u> <u>balance</u>	<u>Annual</u> <u>Interest</u> <u>Rate</u>	<u>Daily</u> <u>Interest</u> <u>Rate</u>	<u>Applicable</u> <u>No. of</u> <u>Days</u>
Collection date	July 18, 2006						\$ 1,774.20			
	Jul-06	\$ 1,774.20	\$ -	\$ 1,774.20	\$ 0.0028	\$ 4.97	\$ 1,779.16	0.0774	0.000212	13
Total Interest						\$ 4.97				

Contract 79
May 2006

Collection date	<u>Balance used for charges</u>	<u>Interest forward</u>	<u>Balance forward</u>	<u>Applicable Interest</u>	<u>Interest</u>	<u>Ending balance</u>	<u>Annual Interest Rate</u>	<u>Daily Interest Rate</u>	<u>Applicable No. of Days</u>
July 18, 2006						\$ 1,774.20			
Jul-06	\$ 1,774.20	\$ -	\$ 1,774.20	\$ 0.0028	\$ 4.97	\$ 1,779.16	0.0774	0.000212	13
Total Interest					\$ 4.97				
						\$ 3,381.36			

Contract 80
October 2004

Collection date	December 16, 2004	Balance used for charges	Interest forward	Balance forward	Applicable interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04	\$ 5,705.91	\$ -	\$ 5,705.91	\$ 0.0017	\$ 9.70	\$ 5,705.91	0.0422	0.000116	15	
Jan-05	\$ 5,715.61	\$ -	\$ 5,715.61	\$ 0.0040	\$ 22.86	\$ 5,738.47	0.0475	0.000130	31	
Feb-05	\$ 5,738.47	\$ 22.86	\$ 5,715.61	\$ 0.0036	\$ 20.58	\$ 5,759.05	0.0475	0.000130	28	
Mar-05	\$ 5,759.05	\$ 43.44	\$ 5,715.61	\$ 0.0040	\$ 22.86	\$ 5,781.91	0.0475	0.000130	31	
Apr-05	\$ 5,781.91	\$ -	\$ 5,781.91	\$ 0.0044	\$ 25.44	\$ 5,807.35	0.0530	0.000145	30	
May-05	\$ 5,807.35	\$ 25.44	\$ 5,781.91	\$ 0.0045	\$ 26.02	\$ 5,833.37	0.0530	0.000145	31	
Jun-05	\$ 5,833.37	\$ 51.46	\$ 5,781.91	\$ 0.0044	\$ 25.44	\$ 5,858.81	0.0530	0.000145	30	
Jul-05	\$ 5,858.81	\$ -	\$ 5,858.81	\$ 0.0049	\$ 28.71	\$ 5,887.52	0.0577	0.000158	31	
Aug-05	\$ 5,887.52	\$ 28.71	\$ 5,858.81	\$ 0.0049	\$ 28.71	\$ 5,916.23	0.0577	0.000158	31	
Sep-05	\$ 5,916.23	\$ 58.24	\$ 5,858.81	\$ 0.0047	\$ 27.54	\$ 5,943.76	0.0577	0.000158	30	
Oct-05	\$ 5,943.76	\$ -	\$ 5,943.76	\$ 0.0053	\$ 31.50	\$ 5,975.27	0.0623	0.000171	31	
Nov-05	\$ 5,975.27	\$ 31.50	\$ 5,943.76	\$ 0.0051	\$ 30.31	\$ 6,005.58	0.0623	0.000171	30	
Dec-05	\$ 6,005.58	\$ 61.82	\$ 5,943.76	\$ 0.0053	\$ 31.50	\$ 6,037.08	0.0623	0.000171	31	
Jan-06	\$ 6,037.08	\$ -	\$ 6,037.08	\$ 0.0058	\$ 35.02	\$ 6,072.10	0.0678	0.000186	31	
Feb-06	\$ 6,072.10	\$ 35.02	\$ 6,037.08	\$ 0.0052	\$ 31.39	\$ 6,103.49	0.0678	0.000186	28	
Mar-06	\$ 6,103.49	\$ 66.41	\$ 6,037.08	\$ 0.0058	\$ 35.02	\$ 6,138.50	0.0678	0.000186	31	
Apr-06	\$ 6,138.50	\$ -	\$ 6,138.50	\$ 0.0060	\$ 36.83	\$ 6,175.34	0.0730	0.000200	30	
May-06	\$ 6,175.34	\$ 36.83	\$ 6,138.50	\$ 0.0062	\$ 38.06	\$ 6,213.39	0.0730	0.000200	31	
Jun-06	\$ 6,213.39	\$ 74.89	\$ 6,138.50	\$ 0.0060	\$ 36.83	\$ 6,250.23	0.0730	0.000200	30	
Jul-06	\$ 6,250.23	\$ -	\$ 6,250.23	\$ 0.0066	\$ 41.25	\$ 6,281.48	0.0774	0.000212	31	

Total Interest \$ 585.57

Contract 80
November 2004

Collection date	December 24, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04	\$ 5,569.58	\$ -	\$ 5,569.58	\$ 0.0008	\$ 4.46	\$ 5,574.04	0.0422	0.000116	7
Jan-05	\$ 5,574.04	\$ -	\$ 5,574.04	\$ 0.0040	\$ 22.30	\$ 5,596.34	0.0475	0.000130	31
Feb-05	\$ 5,596.34	\$ 22.30	\$ 5,574.04	\$ 0.0036	\$ 20.07	\$ 5,616.40	0.0475	0.000130	28
Mar-05	\$ 5,616.40	\$ 42.36	\$ 5,574.04	\$ 0.0040	\$ 22.30	\$ 5,638.70	0.0475	0.000130	31
Apr-05	\$ 5,638.70	\$ -	\$ 5,638.70	\$ 0.0044	\$ 24.81	\$ 5,663.51	0.0530	0.000145	30
May-05	\$ 5,663.51	\$ 24.81	\$ 5,638.70	\$ 0.0045	\$ 25.37	\$ 5,688.88	0.0530	0.000145	31
Jun-05	\$ 5,688.88	\$ 50.18	\$ 5,638.70	\$ 0.0044	\$ 24.81	\$ 5,713.69	0.0530	0.000145	30
Jul-05	\$ 5,713.69	\$ -	\$ 5,713.69	\$ 0.0049	\$ 28.00	\$ 5,741.69	0.0577	0.000158	31
Aug-05	\$ 5,741.69	\$ 28.00	\$ 5,713.69	\$ 0.0049	\$ 28.00	\$ 5,769.69	0.0577	0.000158	31
Sep-05	\$ 5,769.69	\$ 54.85	\$ 5,713.69	\$ 0.0047	\$ 26.85	\$ 5,796.54	0.0577	0.000158	30
Oct-05	\$ 5,796.54	\$ -	\$ 5,796.54	\$ 0.0053	\$ 30.72	\$ 5,827.26	0.0623	0.000171	31
Nov-05	\$ 5,827.26	\$ 30.72	\$ 5,796.54	\$ 0.0051	\$ 29.56	\$ 5,856.83	0.0623	0.000171	30
Dec-05	\$ 5,856.83	\$ 60.28	\$ 5,796.54	\$ 0.0053	\$ 30.72	\$ 5,887.55	0.0623	0.000171	31
Jan-06	\$ 5,887.55	\$ -	\$ 5,887.55	\$ 0.0058	\$ 34.15	\$ 5,921.70	0.0678	0.000186	31
Feb-06	\$ 5,921.70	\$ 34.15	\$ 5,887.55	\$ 0.0052	\$ 30.62	\$ 5,952.31	0.0678	0.000186	28
Mar-06	\$ 5,952.31	\$ 64.76	\$ 5,887.55	\$ 0.0058	\$ 34.15	\$ 5,986.46	0.0678	0.000186	31
Apr-06	\$ 5,986.46	\$ -	\$ 5,986.46	\$ 0.0060	\$ 35.92	\$ 6,022.38	0.0730	0.000200	30
May-06	\$ 6,022.38	\$ 35.92	\$ 5,986.46	\$ 0.0062	\$ 37.12	\$ 6,059.49	0.0730	0.000200	31
Jun-06	\$ 6,059.49	\$ 73.03	\$ 5,986.46	\$ 0.0060	\$ 35.92	\$ 6,095.41	0.0730	0.000200	30
Jul-06	\$ 6,095.41	\$ -	\$ 6,095.41	\$ 0.0066	\$ 40.23	\$ 6,135.64	0.0774	0.000212	31
Total Interest					\$ 566.06				

Contract 80
December 2004

Collection date	January 25, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Jan-05	\$ 6,724.65	\$ -	\$ 6,724.65	\$ 0.0008	\$ 5.38	\$ 6,730.03	0.0475	0.000130	6
Feb-05	\$ 6,730.03	\$ 5.38	\$ 6,724.65	\$ 0.0036	\$ 24.21	\$ 6,754.24	0.0475	0.000130	28
Mar-05	\$ 6,754.24	\$ 51.11	\$ 6,724.65	\$ 0.0040	\$ 26.90	\$ 6,781.14	0.0475	0.000130	31
Apr-05	\$ 6,781.14	\$ -	\$ 6,781.14	\$ 0.0044	\$ 29.84	\$ 6,810.98	0.0530	0.000145	30
May-05	\$ 6,810.98	\$ 29.84	\$ 6,781.14	\$ 0.0045	\$ 30.52	\$ 6,841.49	0.0530	0.000145	31
Jun-05	\$ 6,841.49	\$ 60.35	\$ 6,781.14	\$ 0.0044	\$ 29.84	\$ 6,871.33	0.0530	0.000145	30
Jul-05	\$ 6,871.33	\$ -	\$ 6,871.33	\$ 0.0049	\$ 33.67	\$ 6,905.00	0.0577	0.000158	31
Aug-05	\$ 6,905.00	\$ 33.67	\$ 6,871.33	\$ 0.0049	\$ 33.67	\$ 6,938.67	0.0577	0.000158	31
Sep-05	\$ 6,938.67	\$ 55.95	\$ 6,871.33	\$ 0.0047	\$ 32.30	\$ 6,970.96	0.0577	0.000158	30
Oct-05	\$ 6,970.96	\$ -	\$ 6,970.96	\$ 0.0053	\$ 36.95	\$ 7,007.91	0.0623	0.000171	31
Nov-05	\$ 7,007.91	\$ 36.95	\$ 6,970.96	\$ 0.0051	\$ 35.55	\$ 7,043.46	0.0623	0.000171	30
Dec-05	\$ 7,043.46	\$ 72.50	\$ 6,970.96	\$ 0.0053	\$ 36.95	\$ 7,080.41	0.0623	0.000171	31
Jan-06	\$ 7,080.41	\$ -	\$ 7,080.41	\$ 0.0058	\$ 41.07	\$ 7,121.47	0.0678	0.000186	31
Feb-06	\$ 7,121.47	\$ 41.07	\$ 7,080.41	\$ 0.0052	\$ 36.82	\$ 7,158.29	0.0678	0.000186	28
Mar-06	\$ 7,158.29	\$ 77.88	\$ 7,080.41	\$ 0.0058	\$ 41.07	\$ 7,199.36	0.0678	0.000186	31
Apr-06	\$ 7,199.36	\$ -	\$ 7,199.36	\$ 0.0060	\$ 43.20	\$ 7,242.55	0.0730	0.000200	30
May-06	\$ 7,242.55	\$ 43.20	\$ 7,199.36	\$ 0.0062	\$ 44.64	\$ 7,287.19	0.0730	0.000200	31
Jun-06	\$ 7,287.19	\$ 87.83	\$ 7,199.36	\$ 0.0060	\$ 43.20	\$ 7,330.39	0.0730	0.000200	30
Jul-06	\$ 7,330.39	\$ -	\$ 7,330.39	\$ 0.0066	\$ 48.38	\$ 7,378.77	0.0774	0.000212	31
Total Interest					\$ 654.11				

Contract 80
January 2005

Collection date	February 17, 2005	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Total Interest
		Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days										
		\$ 6,724.65	\$ -	\$ 6,724.65	\$ 0.0014	\$ 9.41	\$ 6,724.65	0.0475	0.000130	11										
		\$ 6,734.07	\$ 9.41	\$ 6,724.65	\$ 0.0040	\$ 26.90	\$ 6,734.07	0.0475	0.000130	31										
		\$ 6,760.97	\$ -	\$ 6,760.97	\$ 0.0044	\$ 29.75	\$ 6,760.97	0.0530	0.000145	30										
		\$ 6,790.71	\$ 29.75	\$ 6,760.97	\$ 0.0045	\$ 30.42	\$ 6,790.71	0.0530	0.000145	31										
		\$ 6,821.14	\$ 60.17	\$ 6,760.97	\$ 0.0044	\$ 29.75	\$ 6,821.14	0.0530	0.000145	30										
		\$ 6,850.89	\$ -	\$ 6,850.89	\$ 0.0048	\$ 33.57	\$ 6,850.89	0.0577	0.000158	31										
		\$ 6,884.46	\$ 33.57	\$ 6,850.89	\$ 0.0049	\$ 33.57	\$ 6,884.46	0.0577	0.000158	31										
		\$ 6,918.02	\$ 65.77	\$ 6,850.89	\$ 0.0047	\$ 32.20	\$ 6,918.02	0.0577	0.000158	30										
		\$ 6,950.22	\$ -	\$ 6,950.22	\$ 0.0053	\$ 36.84	\$ 6,950.22	0.0623	0.000171	31										
		\$ 6,987.06	\$ 36.84	\$ 6,950.22	\$ 0.0051	\$ 35.45	\$ 6,987.06	0.0623	0.000171	30										
		\$ 7,022.51	\$ 72.28	\$ 6,950.22	\$ 0.0053	\$ 36.84	\$ 7,022.51	0.0623	0.000171	31										
		\$ 7,059.34	\$ -	\$ 7,059.34	\$ 0.0058	\$ 40.94	\$ 7,059.34	0.0678	0.000186	31										
		\$ 7,100.29	\$ 40.94	\$ 7,059.34	\$ 0.0052	\$ 36.71	\$ 7,100.29	0.0678	0.000186	28										
		\$ 7,137.00	\$ 77.65	\$ 7,059.34	\$ 0.0058	\$ 40.94	\$ 7,137.00	0.0678	0.000186	31										
		\$ 7,177.94	\$ -	\$ 7,177.94	\$ 0.0060	\$ 43.07	\$ 7,177.94	0.0730	0.000200	30										
		\$ 7,221.01	\$ 43.07	\$ 7,177.94	\$ 0.0062	\$ 44.50	\$ 7,221.01	0.0730	0.000200	31										
		\$ 7,265.51	\$ 87.57	\$ 7,177.94	\$ 0.0060	\$ 43.07	\$ 7,265.51	0.0730	0.000200	30										
		\$ 7,308.58	\$ -	\$ 7,308.58	\$ 0.0066	\$ 48.24	\$ 7,308.58	0.0774	0.000212	31										
						\$ 632.16														

Contract 80
February 2005

Collection date	March 22, 2005	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Total Interest
		Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days									
		\$ 6,612.87	\$ -	\$ 6,612.87	\$ 0.0012	\$ 7.94	\$ 6,612.87	0.0475	0.000130	9									
		\$ 6,620.81	\$ -	\$ 6,620.81	\$ 0.0044	\$ 29.13	\$ 6,620.81	0.0530	0.000145	30									
		\$ 6,649.94	\$ 28.13	\$ 6,620.81	\$ 0.0045	\$ 28.79	\$ 6,649.94	0.0530	0.000145	31									
		\$ 6,679.73	\$ 58.93	\$ 6,620.81	\$ 0.0044	\$ 29.13	\$ 6,679.73	0.0530	0.000145	30									
		\$ 6,708.86	\$ -	\$ 6,708.86	\$ 0.0049	\$ 32.87	\$ 6,708.86	0.0577	0.000158	31									
		\$ 6,741.74	\$ 32.87	\$ 6,708.86	\$ 0.0049	\$ 32.87	\$ 6,741.74	0.0577	0.000158	31									
		\$ 6,774.61	\$ 64.41	\$ 6,708.86	\$ 0.0047	\$ 31.53	\$ 6,774.61	0.0577	0.000158	31									
		\$ 6,806.14	\$ -	\$ 6,806.14	\$ 0.0053	\$ 36.07	\$ 6,806.14	0.0623	0.000171	30									
		\$ 6,842.22	\$ 36.07	\$ 6,806.14	\$ 0.0051	\$ 34.71	\$ 6,842.22	0.0623	0.000171	31									
		\$ 6,876.93	\$ 70.78	\$ 6,806.14	\$ 0.0053	\$ 36.07	\$ 6,876.93	0.0623	0.000171	30									
		\$ 6,913.00	\$ -	\$ 6,913.00	\$ 0.0058	\$ 40.10	\$ 6,913.00	0.0678	0.000186	31									
		\$ 6,953.09	\$ 40.10	\$ 6,913.00	\$ 0.0052	\$ 35.95	\$ 6,953.09	0.0678	0.000186	28									
		\$ 6,989.04	\$ 76.04	\$ 6,913.00	\$ 0.0058	\$ 40.10	\$ 6,989.04	0.0678	0.000186	31									
		\$ 7,029.14	\$ -	\$ 7,029.14	\$ 0.0060	\$ 42.17	\$ 7,029.14	0.0730	0.000200	30									
		\$ 7,071.31	\$ 42.17	\$ 7,029.14	\$ 0.0062	\$ 43.58	\$ 7,071.31	0.0730	0.000200	31									
		\$ 7,114.89	\$ 85.76	\$ 7,029.14	\$ 0.0060	\$ 42.17	\$ 7,114.89	0.0730	0.000200	30									
		\$ 7,157.07	\$ -	\$ 7,157.07	\$ 0.0066	\$ 47.24	\$ 7,157.07	0.0774	0.000212	31									
						\$ 591.43													

Contract 80
March 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
May 12, 2005						\$ 6,111.60			
May-05	\$ 6,111.60	\$ -	\$ 6,111.60	\$ 0.0028	\$ 17.11	\$ 6,111.60	0.0530	0.000145	19
Jun-05	\$ 6,128.71	\$ 17.11	\$ 6,111.60	\$ 0.0044	\$ 26.89	\$ 6,128.71	0.0530	0.000145	30
Jul-05	\$ 6,155.61	\$ -	\$ 6,155.61	\$ 0.0049	\$ 30.16	\$ 6,155.61	0.0577	0.000158	31
Aug-05	\$ 6,185.77	\$ 30.16	\$ 6,155.61	\$ 0.0049	\$ 30.16	\$ 6,185.77	0.0577	0.000158	31
Sep-05	\$ 6,215.93	\$ 59.09	\$ 6,155.61	\$ 0.0047	\$ 28.93	\$ 6,215.93	0.0577	0.000158	30
Oct-05	\$ 6,244.86	\$ -	\$ 6,244.86	\$ 0.0053	\$ 33.10	\$ 6,244.86	0.0623	0.000171	31
Nov-05	\$ 6,277.96	\$ 33.10	\$ 6,244.86	\$ 0.0051	\$ 31.85	\$ 6,309.81	0.0623	0.000171	30
Dec-05	\$ 6,309.81	\$ 64.95	\$ 6,244.86	\$ 0.0053	\$ 33.10	\$ 6,342.91	0.0623	0.000171	31
Jan-06	\$ 6,342.91	\$ -	\$ 6,342.91	\$ 0.0058	\$ 36.79	\$ 6,379.70	0.0678	0.000186	31
Feb-06	\$ 6,379.70	\$ 36.79	\$ 6,342.91	\$ 0.0052	\$ 32.98	\$ 6,412.68	0.0678	0.000186	28
Mar-06	\$ 6,412.68	\$ 68.77	\$ 6,342.91	\$ 0.0058	\$ 36.79	\$ 6,449.47	0.0678	0.000186	31
Apr-06	\$ 6,449.47	\$ -	\$ 6,449.47	\$ 0.0060	\$ 38.70	\$ 6,488.16	0.0730	0.000200	30
May-06	\$ 6,488.16	\$ 38.70	\$ 6,449.47	\$ 0.0062	\$ 39.99	\$ 6,528.15	0.0730	0.000200	31
Jun-06	\$ 6,528.15	\$ 78.68	\$ 6,449.47	\$ 0.0060	\$ 38.70	\$ 6,566.85	0.0730	0.000200	30
Jul-06	\$ 6,566.85	\$ -	\$ 6,566.85	\$ 0.0066	\$ 43.34	\$ 6,610.19	0.0774	0.000212	31

Total Interest

\$ 498.59

Total Interest - Contract 80

\$ 4,183.85

Contract 89
 October 2004

Collection date	December 16, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04	\$ 934.56	\$ -	\$ 934.56	\$ 0.0017	\$ 1.59	\$ 934.56	0.0422	0.000116	15	
Jan-05	\$ 836.15	\$ -	\$ 936.15	\$ 0.0040	\$ 3.74	\$ 936.15	0.0475	0.000130	31	
Feb-05	\$ 938.89	\$ 3.74	\$ 936.15	\$ 0.0038	\$ 3.37	\$ 943.26	0.0475	0.000130	28	
Mar-05	\$ 943.26	\$ 7.11	\$ 936.15	\$ 0.0040	\$ 3.74	\$ 947.01	0.0475	0.000130	31	
Apr-05	\$ 947.01	\$ -	\$ 947.01	\$ 0.0044	\$ 4.17	\$ 951.18	0.0530	0.000145	30	
May-05	\$ 951.18	\$ 4.17	\$ 947.01	\$ 0.0045	\$ 4.26	\$ 955.44	0.0530	0.000145	31	
Jun-05	\$ 955.44	\$ 8.43	\$ 947.01	\$ 0.0044	\$ 4.17	\$ 959.60	0.0530	0.000145	30	
Jul-05	\$ 959.60	\$ -	\$ 959.60	\$ 0.0049	\$ 4.70	\$ 964.31	0.0577	0.000158	31	
Aug-05	\$ 964.31	\$ 4.70	\$ 959.60	\$ 0.0049	\$ 4.70	\$ 969.01	0.0577	0.000158	31	
Sep-05	\$ 969.01	\$ 9.21	\$ 959.60	\$ 0.0047	\$ 4.51	\$ 973.52	0.0577	0.000158	30	
Oct-05	\$ 973.52	\$ -	\$ 973.52	\$ 0.0053	\$ 5.16	\$ 978.68	0.0623	0.000171	31	
Nov-05	\$ 978.68	\$ 5.16	\$ 973.52	\$ 0.0051	\$ 4.96	\$ 983.64	0.0623	0.000171	30	
Dec-05	\$ 983.64	\$ 10.12	\$ 973.52	\$ 0.0053	\$ 5.16	\$ 988.80	0.0623	0.000171	31	
Jan-06	\$ 988.80	\$ -	\$ 988.80	\$ 0.0058	\$ 5.74	\$ 994.54	0.0678	0.000186	31	
Feb-06	\$ 984.54	\$ 5.74	\$ 988.80	\$ 0.0052	\$ 5.14	\$ 989.68	0.0678	0.000186	28	
Mar-06	\$ 989.68	\$ 10.88	\$ 988.80	\$ 0.0058	\$ 5.74	\$ 1,005.41	0.0678	0.000186	31	
Apr-06	\$ 1,005.41	\$ -	\$ 1,005.41	\$ 0.0060	\$ 6.03	\$ 1,011.45	0.0730	0.000200	30	
May-06	\$ 1,011.45	\$ 6.03	\$ 1,005.41	\$ 0.0062	\$ 6.23	\$ 1,017.68	0.0730	0.000200	31	
Jun-06	\$ 1,017.68	\$ 12.27	\$ 1,005.41	\$ 0.0060	\$ 6.03	\$ 1,023.71	0.0730	0.000200	30	
Jul-06	\$ 1,023.71	\$ -	\$ 1,023.71	\$ 0.0066	\$ 6.76	\$ 1,030.47	0.0774	0.000212	31	

Total Interest

\$ 95.91

Contract 89
November 2004

Collection date	December 24, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04	\$ 921.42	\$ -	\$ 921.42	\$ 0.0008	\$ 0.74	\$ 921.42	0.0422	0.000116	7	
Jan-05	\$ 922.16	\$ -	\$ 922.16	\$ 0.0040	\$ 3.69	\$ 922.16	0.0475	0.000130	31	
Feb-05	\$ 925.84	\$ 3.69	\$ 922.16	\$ 0.0036	\$ 3.32	\$ 925.84	0.0475	0.000130	28	
Mar-05	\$ 929.16	\$ 7.01	\$ 922.16	\$ 0.0040	\$ 3.69	\$ 932.85	0.0475	0.000130	31	
Apr-05	\$ 932.85	\$ -	\$ 932.85	\$ 0.0044	\$ 4.10	\$ 936.98	0.0530	0.000145	30	
May-05	\$ 938.96	\$ 4.10	\$ 932.85	\$ 0.0045	\$ 4.20	\$ 941.16	0.0530	0.000145	31	
Jun-05	\$ 941.16	\$ 8.30	\$ 932.85	\$ 0.0044	\$ 4.10	\$ 945.26	0.0530	0.000145	30	
Jul-05	\$ 945.26	\$ -	\$ 945.26	\$ 0.0049	\$ 4.63	\$ 949.89	0.0577	0.000158	31	
Aug-05	\$ 949.89	\$ 4.63	\$ 945.26	\$ 0.0049	\$ 4.63	\$ 954.52	0.0577	0.000158	31	
Sep-05	\$ 954.52	\$ 9.07	\$ 945.26	\$ 0.0047	\$ 4.44	\$ 958.97	0.0577	0.000158	30	
Oct-05	\$ 958.97	\$ -	\$ 958.97	\$ 0.0053	\$ 5.08	\$ 964.05	0.0623	0.000171	31	
Nov-05	\$ 964.05	\$ 5.08	\$ 958.97	\$ 0.0051	\$ 4.89	\$ 968.94	0.0623	0.000171	30	
Dec-05	\$ 968.94	\$ 9.97	\$ 958.97	\$ 0.0053	\$ 5.08	\$ 974.02	0.0623	0.000171	31	
Jan-06	\$ 974.02	\$ -	\$ 974.02	\$ 0.0058	\$ 5.65	\$ 979.67	0.0678	0.000186	31	
Feb-06	\$ 979.67	\$ 5.65	\$ 974.02	\$ 0.0052	\$ 5.06	\$ 984.74	0.0678	0.000186	28	
Mar-06	\$ 984.74	\$ 10.71	\$ 974.02	\$ 0.0058	\$ 5.65	\$ 990.39	0.0678	0.000186	31	
Apr-06	\$ 990.39	\$ -	\$ 990.39	\$ 0.0060	\$ 5.94	\$ 996.33	0.0730	0.000200	30	
May-06	\$ 996.33	\$ 5.94	\$ 990.39	\$ 0.0062	\$ 6.14	\$ 1,002.47	0.0730	0.000200	31	
Jun-06	\$ 1,002.47	\$ 12.08	\$ 990.39	\$ 0.0060	\$ 5.94	\$ 1,008.41	0.0730	0.000200	30	
Jul-06	\$ 1,008.41	\$ -	\$ 1,008.41	\$ 0.0066	\$ 6.66	\$ 1,015.07	0.0774	0.000212	31	
										Total Interest
										\$ 93.65

Contract 89
December 2004

Collection date	January 25, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Jan-05	\$ 921.42	\$ -	\$ 921.42	\$ 0.0008	\$ 0.74	\$ 921.42	0.0475	0.000130	6	
Feb-05	\$ 922.16	\$ 0.74	\$ 921.42	\$ 0.0036	\$ 3.32	\$ 922.16	0.0475	0.000130	28	
Mar-05	\$ 925.47	\$ 7.00	\$ 921.42	\$ 0.0040	\$ 3.69	\$ 925.47	0.0475	0.000130	31	
Apr-05	\$ 929.16	\$ -	\$ 929.16	\$ 0.0044	\$ 4.09	\$ 933.25	0.0530	0.000145	30	
May-05	\$ 933.25	\$ 4.09	\$ 929.16	\$ 0.0045	\$ 4.18	\$ 937.43	0.0530	0.000145	31	
Jun-05	\$ 937.43	\$ 8.27	\$ 929.16	\$ 0.0044	\$ 4.09	\$ 941.52	0.0530	0.000145	30	
Jul-05	\$ 941.52	\$ -	\$ 941.52	\$ 0.0049	\$ 4.61	\$ 946.13	0.0577	0.000158	31	
Aug-05	\$ 946.13	\$ 4.61	\$ 941.52	\$ 0.0049	\$ 4.61	\$ 950.74	0.0577	0.000158	31	
Sep-05	\$ 950.74	\$ 9.04	\$ 941.52	\$ 0.0047	\$ 4.43	\$ 955.17	0.0577	0.000158	30	
Oct-05	\$ 955.17	\$ -	\$ 955.17	\$ 0.0053	\$ 5.06	\$ 960.23	0.0623	0.000171	31	
Nov-05	\$ 960.23	\$ 5.06	\$ 955.17	\$ 0.0051	\$ 4.87	\$ 965.10	0.0623	0.000171	30	
Dec-05	\$ 965.10	\$ 9.93	\$ 955.17	\$ 0.0053	\$ 5.06	\$ 970.16	0.0623	0.000171	31	
Jan-06	\$ 970.16	\$ -	\$ 970.16	\$ 0.0058	\$ 5.63	\$ 975.79	0.0678	0.000186	31	
Feb-06	\$ 975.79	\$ 5.63	\$ 970.16	\$ 0.0052	\$ 5.04	\$ 980.84	0.0678	0.000186	28	
Mar-06	\$ 980.84	\$ 10.67	\$ 970.16	\$ 0.0058	\$ 5.63	\$ 986.46	0.0678	0.000186	31	
Apr-06	\$ 986.46	\$ -	\$ 986.46	\$ 0.0060	\$ 5.92	\$ 992.38	0.0730	0.000200	30	
May-06	\$ 992.38	\$ 5.92	\$ 986.46	\$ 0.0062	\$ 6.12	\$ 998.50	0.0730	0.000200	31	
Jun-06	\$ 998.50	\$ 12.03	\$ 986.46	\$ 0.0060	\$ 5.92	\$ 1,004.42	0.0730	0.000200	30	
Jul-06	\$ 1,004.42	\$ -	\$ 1,004.42	\$ 0.0066	\$ 6.63	\$ 1,011.05	0.0774	0.000212	31	
										Total Interest
										\$ 89.63

Contract 89
January 2005

Collection date	February 17, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Feb-05	\$ 1,078.14	\$ -	\$ 1,078.14	\$ 0.0014	\$ 1.51	\$ 1,078.65	0.0475	0.000130	11	
Mar-05	\$ 1,078.65	\$ 1.51	\$ 1,078.14	\$ 0.0040	\$ 4.31	\$ 1,083.96	0.0475	0.000130	31	
Apr-05	\$ 1,083.96	\$ -	\$ 1,083.96	\$ 0.0044	\$ 4.77	\$ 1,088.73	0.0530	0.000145	30	
May-05	\$ 1,088.73	\$ 4.77	\$ 1,083.96	\$ 0.0045	\$ 4.88	\$ 1,093.61	0.0530	0.000145	31	
Jun-05	\$ 1,093.61	\$ 9.65	\$ 1,083.96	\$ 0.0044	\$ 4.77	\$ 1,098.38	0.0530	0.000145	30	
Jul-05	\$ 1,098.38	\$ -	\$ 1,098.38	\$ 0.0049	\$ 5.38	\$ 1,103.76	0.0577	0.000158	31	
Aug-05	\$ 1,103.76	\$ 5.38	\$ 1,098.38	\$ 0.0049	\$ 5.38	\$ 1,108.14	0.0577	0.000158	31	
Sep-05	\$ 1,108.14	\$ 10.54	\$ 1,098.38	\$ 0.0047	\$ 5.16	\$ 1,114.30	0.0577	0.000158	30	
Oct-05	\$ 1,114.30	\$ -	\$ 1,114.30	\$ 0.0053	\$ 5.91	\$ 1,120.21	0.0623	0.000171	31	
Nov-05	\$ 1,120.21	\$ 5.91	\$ 1,114.30	\$ 0.0051	\$ 5.68	\$ 1,125.89	0.0623	0.000171	30	
Dec-05	\$ 1,125.89	\$ 11.59	\$ 1,114.30	\$ 0.0053	\$ 5.91	\$ 1,131.80	0.0623	0.000171	31	
Jan-06	\$ 1,131.80	\$ -	\$ 1,131.80	\$ 0.0058	\$ 6.56	\$ 1,138.36	0.0678	0.000186	31	
Feb-06	\$ 1,138.36	\$ 6.56	\$ 1,131.80	\$ 0.0052	\$ 5.89	\$ 1,144.25	0.0678	0.000186	28	
Mar-06	\$ 1,144.25	\$ 12.45	\$ 1,131.80	\$ 0.0058	\$ 6.56	\$ 1,150.81	0.0678	0.000186	31	
Apr-06	\$ 1,150.81	\$ -	\$ 1,150.81	\$ 0.0060	\$ 6.90	\$ 1,157.72	0.0730	0.000200	30	
May-06	\$ 1,157.72	\$ 6.90	\$ 1,150.81	\$ 0.0062	\$ 7.14	\$ 1,164.85	0.0730	0.000200	31	
Jun-06	\$ 1,164.85	\$ 14.04	\$ 1,150.81	\$ 0.0060	\$ 6.90	\$ 1,171.76	0.0730	0.000200	30	
Jul-06	\$ 1,171.76	\$ -	\$ 1,171.76	\$ 0.0066	\$ 7.73	\$ 1,179.49	0.0774	0.000212	31	
Total Interest					\$ 101.35					

Contract 89
February 2005

Collection date	March 22, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Mar-05	\$ 1,117.16	\$ -	\$ 1,117.16	\$ 0.0012	\$ 1.34	\$ 1,118.50	0.0475	0.000130	9	
Apr-05	\$ 1,118.50	\$ -	\$ 1,118.50	\$ 0.0044	\$ 4.92	\$ 1,123.42	0.0530	0.000145	30	
May-05	\$ 1,123.42	\$ 4.92	\$ 1,118.50	\$ 0.0045	\$ 5.03	\$ 1,128.45	0.0530	0.000145	31	
Jun-05	\$ 1,128.45	\$ 9.95	\$ 1,118.50	\$ 0.0044	\$ 4.92	\$ 1,133.38	0.0530	0.000145	30	
Jul-05	\$ 1,133.38	\$ -	\$ 1,133.38	\$ 0.0049	\$ 5.55	\$ 1,138.93	0.0577	0.000158	31	
Aug-05	\$ 1,138.93	\$ 5.55	\$ 1,133.38	\$ 0.0049	\$ 5.55	\$ 1,144.48	0.0577	0.000158	31	
Sep-05	\$ 1,144.48	\$ 10.88	\$ 1,133.38	\$ 0.0047	\$ 5.33	\$ 1,149.81	0.0577	0.000158	30	
Oct-05	\$ 1,149.81	\$ -	\$ 1,149.81	\$ 0.0053	\$ 6.09	\$ 1,155.90	0.0623	0.000171	31	
Nov-05	\$ 1,155.90	\$ 6.09	\$ 1,149.81	\$ 0.0051	\$ 5.86	\$ 1,161.77	0.0623	0.000171	30	
Dec-05	\$ 1,161.77	\$ 11.95	\$ 1,149.81	\$ 0.0053	\$ 6.09	\$ 1,167.86	0.0623	0.000171	31	
Jan-06	\$ 1,167.86	\$ -	\$ 1,167.86	\$ 0.0058	\$ 6.77	\$ 1,174.64	0.0678	0.000186	31	
Feb-06	\$ 1,174.64	\$ 6.77	\$ 1,167.86	\$ 0.0052	\$ 6.07	\$ 1,180.71	0.0678	0.000186	28	
Mar-06	\$ 1,180.71	\$ 12.85	\$ 1,167.86	\$ 0.0058	\$ 6.77	\$ 1,187.48	0.0678	0.000186	31	
Apr-06	\$ 1,187.48	\$ -	\$ 1,187.48	\$ 0.0060	\$ 7.12	\$ 1,194.61	0.0730	0.000200	30	
May-06	\$ 1,194.61	\$ 7.12	\$ 1,187.48	\$ 0.0062	\$ 7.36	\$ 1,201.97	0.0730	0.000200	31	
Jun-06	\$ 1,201.97	\$ 14.48	\$ 1,187.48	\$ 0.0060	\$ 7.12	\$ 1,209.08	0.0730	0.000200	30	
Jul-06	\$ 1,209.08	\$ -	\$ 1,209.08	\$ 0.0066	\$ 7.98	\$ 1,217.07	0.0774	0.000212	31	
Total Interest					\$ 99.91					

Contract 89
March 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
May 12, 2005									
May-05	\$ 922.68	\$ -	\$ 922.68	\$ 0.0028	\$ 2.58	\$ 922.68	0.0530	0.000145	19
Jun-05	\$ 925.27	\$ 2.58	\$ 922.68	\$ 0.0044	\$ 4.06	\$ 925.27	0.0530	0.000145	30
Jul-05	\$ 929.33	\$ -	\$ 929.33	\$ 0.0049	\$ 4.55	\$ 928.33	0.0577	0.000158	31
Aug-05	\$ 933.88	\$ 4.55	\$ 929.33	\$ 0.0049	\$ 4.55	\$ 933.88	0.0577	0.000158	31
Sep-05	\$ 938.44	\$ 8.92	\$ 929.33	\$ 0.0047	\$ 4.37	\$ 938.44	0.0577	0.000158	30
Oct-05	\$ 942.80	\$ -	\$ 942.80	\$ 0.0053	\$ 5.00	\$ 942.80	0.0623	0.000171	31
Nov-05	\$ 947.80	\$ 5.00	\$ 942.80	\$ 0.0051	\$ 4.81	\$ 947.80	0.0623	0.000171	30
Dec-05	\$ 952.61	\$ 9.81	\$ 942.80	\$ 0.0053	\$ 5.00	\$ 952.61	0.0623	0.000171	31
Jan-06	\$ 957.61	\$ -	\$ 957.61	\$ 0.0058	\$ 5.55	\$ 957.61	0.0678	0.000186	31
Feb-06	\$ 963.16	\$ 5.55	\$ 957.61	\$ 0.0052	\$ 4.88	\$ 963.16	0.0678	0.000186	28
Mar-06	\$ 968.14	\$ 10.53	\$ 957.61	\$ 0.0058	\$ 5.55	\$ 968.14	0.0678	0.000186	31
Apr-06	\$ 973.69	\$ -	\$ 973.69	\$ 0.0060	\$ 5.84	\$ 973.69	0.0730	0.000200	30
May-06	\$ 979.54	\$ 5.84	\$ 973.69	\$ 0.0062	\$ 6.04	\$ 979.54	0.0730	0.000200	31
Jun-06	\$ 985.57	\$ 11.88	\$ 973.69	\$ 0.0060	\$ 5.84	\$ 985.57	0.0730	0.000200	30
Jul-06	\$ 991.41	\$ -	\$ 991.41	\$ 0.0066	\$ 6.54	\$ 991.41	0.0774	0.000212	31
					\$ 75.27				
Total Interest									

Contract 88
April 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
June 21, 2005									
Jun-05	\$ 980.22	\$ -	\$ 980.22	\$ 0.0013	\$ 1.27	\$ 980.22	0.0530	0.000145	9
Jul-05	\$ 981.49	\$ -	\$ 981.49	\$ 0.0049	\$ 4.81	\$ 981.49	0.0577	0.000158	31
Aug-05	\$ 986.30	\$ 4.81	\$ 981.49	\$ 0.0049	\$ 4.81	\$ 986.30	0.0577	0.000158	31
Sep-05	\$ 991.11	\$ 9.42	\$ 981.49	\$ 0.0047	\$ 4.61	\$ 991.11	0.0577	0.000158	30
Oct-05	\$ 995.72	\$ -	\$ 995.72	\$ 0.0053	\$ 5.28	\$ 995.72	0.0623	0.000171	31
Nov-05	\$ 1,001.00	\$ 5.28	\$ 995.72	\$ 0.0051	\$ 5.08	\$ 1,001.00	0.0623	0.000171	30
Dec-05	\$ 1,006.08	\$ 10.36	\$ 995.72	\$ 0.0053	\$ 5.28	\$ 1,006.08	0.0623	0.000171	31
Jan-06	\$ 1,011.36	\$ -	\$ 1,011.36	\$ 0.0058	\$ 5.87	\$ 1,011.36	0.0678	0.000186	31
Feb-06	\$ 1,017.22	\$ 5.87	\$ 1,011.36	\$ 0.0052	\$ 5.26	\$ 1,017.22	0.0678	0.000186	28
Mar-06	\$ 1,022.48	\$ 11.12	\$ 1,011.36	\$ 0.0058	\$ 5.87	\$ 1,022.48	0.0678	0.000186	31
Apr-06	\$ 1,028.35	\$ -	\$ 1,028.35	\$ 0.0060	\$ 6.17	\$ 1,028.35	0.0730	0.000200	30
May-06	\$ 1,034.52	\$ 6.17	\$ 1,028.35	\$ 0.0062	\$ 6.38	\$ 1,034.52	0.0730	0.000200	31
Jun-06	\$ 1,040.89	\$ 12.55	\$ 1,028.35	\$ 0.0060	\$ 6.17	\$ 1,040.89	0.0730	0.000200	30
Jul-06	\$ 1,047.06	\$ -	\$ 1,047.06	\$ 0.0066	\$ 6.91	\$ 1,047.06	0.0774	0.000212	31
					\$ 73.76				
Total Interest									

Contract 89
May 2005

Collection date		<u>Balance used</u>	<u>Interest</u>	<u>Balance</u>	<u>Applicable</u>	<u>Ending</u>	<u>Annual</u>	<u>Daily</u>	<u>Applicable</u>	
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>balance</u>	<u>Interest</u>	<u>Interest</u>	<u>No. of</u>
	July 19, 2005						<u>Rate</u>	<u>Rate</u>	<u>Days</u>	
	Jul-05	\$ 982.18	\$ -	\$ 982.18	\$ 0.0019	\$ 1.87	\$ 984.05	0.0577	0.000158	12
	Aug-05	\$ 984.05	\$ 1.87	\$ 982.18	\$ 0.0049	\$ 4.81	\$ 988.86	0.0577	0.000158	31
	Sep-05	\$ 988.86	\$ 9.43	\$ 982.18	\$ 0.0047	\$ 4.62	\$ 993.47	0.0577	0.000158	30
	Oct-05	\$ 993.47	\$ -	\$ 993.47	\$ 0.0053	\$ 5.27	\$ 998.74	0.0623	0.000171	31
	Nov-05	\$ 998.74	\$ 5.27	\$ 993.47	\$ 0.0051	\$ 5.07	\$ 1,003.81	0.0623	0.000171	30
	Dec-05	\$ 1,003.81	\$ 10.33	\$ 993.47	\$ 0.0053	\$ 5.27	\$ 1,009.07	0.0623	0.000171	31
	Jan-06	\$ 1,009.07	\$ -	\$ 1,009.07	\$ 0.0058	\$ 5.85	\$ 1,014.92	0.0678	0.000186	31
	Feb-06	\$ 1,014.92	\$ 5.85	\$ 1,009.07	\$ 0.0052	\$ 5.25	\$ 1,020.17	0.0678	0.000186	28
	Mar-06	\$ 1,020.17	\$ 11.10	\$ 1,009.07	\$ 0.0058	\$ 5.85	\$ 1,026.02	0.0678	0.000186	31
	Apr-06	\$ 1,026.02	\$ -	\$ 1,026.02	\$ 0.0060	\$ 6.16	\$ 1,032.18	0.0730	0.000200	30
	May-06	\$ 1,032.18	\$ 6.16	\$ 1,026.02	\$ 0.0062	\$ 6.36	\$ 1,038.54	0.0730	0.000200	31
	Jun-06	\$ 1,038.54	\$ 12.52	\$ 1,026.02	\$ 0.0060	\$ 6.16	\$ 1,044.70	0.0730	0.000200	30
	Jul-06	\$ 1,044.70	\$ -	\$ 1,044.70	\$ 0.0066	\$ 6.90	\$ 1,051.59	0.0774	0.000212	31
Total Interest						\$ 69.41				

Contract 89
June 2005

Collection date		<u>Balance used</u>	<u>Interest</u>	<u>Balance</u>	<u>Applicable</u>	<u>Ending</u>	<u>Annual</u>	<u>Daily</u>	<u>Applicable</u>	
		<u>for charges</u>	<u>forward</u>	<u>forward</u>	<u>Interest</u>	<u>Interest</u>	<u>balance</u>	<u>Interest</u>	<u>Interest</u>	<u>No. of</u>
	July 28, 2005						<u>Rate</u>	<u>Rate</u>	<u>Days</u>	
	Jul-05	\$ 980.22	\$ -	\$ 980.22	\$ 0.0005	\$ 0.49	\$ 980.71	0.0577	0.000158	3
	Aug-05	\$ 980.71	\$ 0.49	\$ 980.22	\$ 0.0049	\$ 4.80	\$ 985.51	0.0577	0.000158	31
	Sep-05	\$ 985.51	\$ 9.41	\$ 980.22	\$ 0.0047	\$ 4.61	\$ 990.12	0.0577	0.000158	30
	Oct-05	\$ 990.12	\$ -	\$ 990.12	\$ 0.0053	\$ 5.25	\$ 995.37	0.0623	0.000171	31
	Nov-05	\$ 995.37	\$ 5.25	\$ 990.12	\$ 0.0051	\$ 5.05	\$ 1,000.42	0.0623	0.000171	30
	Dec-05	\$ 1,000.42	\$ 10.30	\$ 990.12	\$ 0.0053	\$ 5.25	\$ 1,005.66	0.0623	0.000171	31
	Jan-06	\$ 1,005.66	\$ -	\$ 1,005.66	\$ 0.0058	\$ 5.83	\$ 1,011.50	0.0678	0.000186	31
	Feb-06	\$ 1,011.50	\$ 5.83	\$ 1,005.66	\$ 0.0052	\$ 5.23	\$ 1,016.73	0.0678	0.000186	28
	Mar-06	\$ 1,016.73	\$ 11.06	\$ 1,005.66	\$ 0.0058	\$ 5.83	\$ 1,022.56	0.0678	0.000186	31
	Apr-06	\$ 1,022.56	\$ -	\$ 1,022.56	\$ 0.0060	\$ 6.14	\$ 1,028.69	0.0730	0.000200	30
	May-06	\$ 1,028.69	\$ 6.14	\$ 1,022.56	\$ 0.0062	\$ 6.34	\$ 1,035.03	0.0730	0.000200	31
	Jun-06	\$ 1,035.03	\$ 12.48	\$ 1,022.56	\$ 0.0060	\$ 6.14	\$ 1,041.17	0.0730	0.000200	30
	Jul-06	\$ 1,041.17	\$ -	\$ 1,041.17	\$ 0.0066	\$ 6.87	\$ 1,048.04	0.0774	0.000212	31
Total Interest						\$ 67.82				

Contract 89
July 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
August 24, 2005						\$ 960.17			
Aug-05	\$ 960.17	\$ -	\$ 960.17	\$ 0.0011	\$ 1.06	\$ 961.23	0.0577	0.000158	7
Sep-05	\$ 961.23	\$ 1.06	\$ 960.17	\$ 0.0047	\$ 4.51	\$ 965.74	0.0577	0.000158	30
Oct-05	\$ 965.74	\$ -	\$ 965.74	\$ 0.0053	\$ 5.12	\$ 970.86	0.0623	0.000171	31
Nov-05	\$ 970.86	\$ 5.12	\$ 965.74	\$ 0.0051	\$ 4.93	\$ 975.78	0.0623	0.000171	30
Dec-05	\$ 975.78	\$ 10.04	\$ 965.74	\$ 0.0053	\$ 5.12	\$ 980.90	0.0623	0.000171	31
Jan-06	\$ 980.90	\$ -	\$ 980.90	\$ 0.0058	\$ 5.69	\$ 986.59	0.0678	0.000186	31
Feb-06	\$ 986.59	\$ 5.69	\$ 980.90	\$ 0.0052	\$ 5.10	\$ 991.69	0.0678	0.000186	28
Mar-06	\$ 991.69	\$ 10.79	\$ 980.90	\$ 0.0058	\$ 5.69	\$ 997.38	0.0678	0.000186	31
Apr-06	\$ 997.38	\$ -	\$ 997.38	\$ 0.0060	\$ 5.98	\$ 1,003.36	0.0730	0.000200	30
May-06	\$ 1,003.36	\$ 5.98	\$ 997.38	\$ 0.0062	\$ 6.18	\$ 1,009.55	0.0730	0.000200	31
Jun-06	\$ 1,009.55	\$ 12.17	\$ 997.38	\$ 0.0060	\$ 5.98	\$ 1,015.53	0.0730	0.000200	30
Jul-06	\$ 1,015.53	\$ -	\$ 1,015.53	\$ 0.0066	\$ 6.70	\$ 1,022.23	0.0774	0.000212	31
Total Interest					\$ 62.06				

Contract 89
August 2005

Collection date	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
September 27, 2005						\$ 960.79			
Sep-05	\$ 960.79	\$ -	\$ 960.79	\$ 0.0005	\$ 0.48	\$ 961.27	0.0577	0.000158	3
Oct-05	\$ 961.27	\$ -	\$ 961.27	\$ 0.0053	\$ 5.09	\$ 966.36	0.0623	0.000171	31
Nov-05	\$ 966.36	\$ 5.09	\$ 961.27	\$ 0.0051	\$ 4.90	\$ 971.27	0.0623	0.000171	30
Dec-05	\$ 971.27	\$ 10.00	\$ 961.27	\$ 0.0053	\$ 5.09	\$ 976.36	0.0623	0.000171	31
Jan-06	\$ 976.36	\$ -	\$ 976.36	\$ 0.0058	\$ 5.66	\$ 982.02	0.0678	0.000186	31
Feb-06	\$ 982.02	\$ 5.66	\$ 976.36	\$ 0.0052	\$ 5.08	\$ 987.10	0.0678	0.000186	28
Mar-06	\$ 987.10	\$ 10.74	\$ 976.36	\$ 0.0058	\$ 5.66	\$ 992.76	0.0678	0.000186	31
Apr-06	\$ 992.76	\$ -	\$ 992.76	\$ 0.0060	\$ 5.96	\$ 998.72	0.0730	0.000200	30
May-06	\$ 998.72	\$ 5.96	\$ 992.76	\$ 0.0062	\$ 6.16	\$ 1,004.88	0.0730	0.000200	31
Jun-06	\$ 1,004.88	\$ 12.11	\$ 992.76	\$ 0.0060	\$ 5.96	\$ 1,010.83	0.0730	0.000200	30
Jul-06	\$ 1,010.83	\$ -	\$ 1,010.83	\$ 0.0066	\$ 6.67	\$ 1,017.50	0.0774	0.000212	31
Total Interest					\$ 58.71				

Contract 89
September 2005

Collection date		<u>Balance used</u> <u>for charges</u>	<u>Interest</u> <u>forward</u>	<u>Balance</u> <u>forward</u>	<u>Applicable</u> <u>Interest</u>	<u>Interest</u>	<u>Ending</u> <u>balance</u>	<u>Annual</u> <u>Interest</u> <u>Rate</u>	<u>Daily</u> <u>Interest</u> <u>Rate</u>	<u>Applicable</u> <u>No. of</u> <u>Days</u>
October 20, 2005							\$ 960.12			
Oct-05	\$	960.12	\$ -	\$ 960.12	\$ 0.0019	\$ 1.82	\$ 961.94	0.0623	0.000171	11
Nov-05	\$	961.94	\$ 1.82	\$ 960.12	\$ 0.0051	\$ 4.90	\$ 966.84	0.0623	0.000171	30
Dec-05	\$	966.84	\$ 9.99	\$ 960.12	\$ 0.0053	\$ 5.09	\$ 971.93	0.0623	0.000171	31
Jan-06	\$	971.93	\$ -	\$ 971.93	\$ 0.0058	\$ 5.64	\$ 977.57	0.0678	0.000186	31
Feb-06	\$	977.57	\$ 5.64	\$ 971.93	\$ 0.0052	\$ 5.05	\$ 982.62	0.0678	0.000186	28
Mar-06	\$	982.62	\$ 10.69	\$ 971.93	\$ 0.0058	\$ 5.64	\$ 988.26	0.0678	0.000186	31
Apr-06	\$	988.26	\$ -	\$ 988.26	\$ 0.0060	\$ 5.93	\$ 994.19	0.0730	0.000200	30
May-06	\$	994.19	\$ 5.93	\$ 988.26	\$ 0.0062	\$ 6.13	\$ 1,000.31	0.0730	0.000200	31
Jun-06	\$	1,000.31	\$ 12.06	\$ 988.26	\$ 0.0060	\$ 5.93	\$ 1,006.24	0.0730	0.000200	30
Jul-06	\$	1,006.24	\$ -	\$ 1,006.24	\$ 0.0066	\$ 6.64	\$ 1,012.88	0.0774	0.000212	31

Total Interest \$ **52.77**

Contract 89
October 2005

Collection date		<u>Balance used</u> <u>for charges</u>	<u>Interest</u> <u>forward</u>	<u>Balance</u> <u>forward</u>	<u>Applicable</u> <u>Interest</u>	<u>Interest</u>	<u>Ending</u> <u>balance</u>	<u>Annual</u> <u>Interest</u> <u>Rate</u>	<u>Daily</u> <u>Interest</u> <u>Rate</u>	<u>Applicable</u> <u>No. of</u> <u>Days</u>
December 14, 2005							\$ 979.92			
Dec-05	\$	979.92	\$ -	\$ 979.92	\$ 0.0029	\$ 2.84	\$ 982.76	0.0623	0.000171	17
Jan-06	\$	982.76	\$ -	\$ 982.76	\$ 0.0058	\$ 5.70	\$ 988.46	0.0678	0.000186	31
Feb-06	\$	988.46	\$ 5.70	\$ 982.76	\$ 0.0052	\$ 5.11	\$ 993.57	0.0678	0.000186	28
Mar-06	\$	993.57	\$ 10.81	\$ 982.76	\$ 0.0058	\$ 5.70	\$ 999.27	0.0678	0.000186	31
Apr-06	\$	999.27	\$ -	\$ 999.27	\$ 0.0060	\$ 6.00	\$ 1,005.27	0.0730	0.000200	30
May-06	\$	1,005.27	\$ 6.00	\$ 999.27	\$ 0.0062	\$ 6.20	\$ 1,011.47	0.0730	0.000200	31
Jun-06	\$	1,011.47	\$ 12.19	\$ 999.27	\$ 0.0060	\$ 6.00	\$ 1,017.46	0.0730	0.000200	30
Jul-06	\$	1,017.46	\$ -	\$ 1,017.46	\$ 0.0066	\$ 6.72	\$ 1,024.18	0.0774	0.000212	31

Total Interest \$ **44.25**

Contract 89
November 2005

Collection date		<u>Balance used</u> <u>for charges</u>	<u>Interest</u> <u>forward</u>	<u>Balance</u> <u>forward</u>	<u>Applicable</u> <u>Interest</u>	<u>Interest</u>	<u>Ending</u> <u>balance</u>	<u>Annual</u> <u>Interest</u> <u>Rate</u>	<u>Daily</u> <u>Interest</u> <u>Rate</u>	<u>Applicable</u> <u>No. of</u> <u>Days</u>
March 21, 2006							\$ 921.42			
Mar-06	\$	921.42	\$ -	\$ 921.42	\$ 0.0019	\$ 1.75	\$ 923.17	0.0678	0.000186	10
Apr-06	\$	923.17	\$ -	\$ 923.17	\$ 0.0060	\$ 5.54	\$ 928.71	0.0730	0.000200	30
May-06	\$	928.71	\$ 5.54	\$ 923.17	\$ 0.0062	\$ 5.72	\$ 934.44	0.0730	0.000200	31
Jun-06	\$	934.44	\$ 11.20	\$ 923.17	\$ 0.0060	\$ 5.54	\$ 939.98	0.0730	0.000200	30
Jul-06	\$	939.98	\$ -	\$ 939.98	\$ 0.0066	\$ 6.20	\$ 946.18	0.0774	0.000212	31

Total Interest \$ **24.76**

Contract 89 December 2005		Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Collection date	March 21, 2006						\$ 921.42			
	Mar-06	\$ 921.42	\$ -	\$ 921.42	\$ 0.0019	\$ 1.75	\$ 923.17	0.0678	0.000186	10
	Apr-06	\$ 923.17	\$ -	\$ 923.17	\$ 0.0060	\$ 5.54	\$ 928.71	0.0730	0.000200	30
	May-06	\$ 928.71	\$ 5.54	\$ 923.17	\$ 0.0062	\$ 5.72	\$ 934.44	0.0730	0.000200	31
	Jun-06	\$ 934.44	\$ 11.26	\$ 923.17	\$ 0.0060	\$ 5.54	\$ 939.98	0.0730	0.000200	30
	Jul-06	\$ 939.98	\$ -	\$ 939.98	\$ 0.0066	\$ 6.20	\$ 946.18	0.0774	0.000212	31
Total Interest						\$ 24.76				

Contract 89 January 2006		Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Collection date	March 23, 2006						\$ 947.54			
	Mar-06	\$ 947.54	\$ -	\$ 947.54	\$ 0.0015	\$ 1.42	\$ 948.97	0.0678	0.000186	8
	Apr-06	\$ 948.97	\$ -	\$ 948.97	\$ 0.0060	\$ 5.69	\$ 954.66	0.0730	0.000200	30
	May-06	\$ 954.66	\$ 5.69	\$ 948.97	\$ 0.0062	\$ 5.88	\$ 960.54	0.0730	0.000200	31
	Jun-06	\$ 960.54	\$ 11.58	\$ 948.97	\$ 0.0060	\$ 5.69	\$ 966.24	0.0730	0.000200	30
	Jul-06	\$ 966.24	\$ -	\$ 966.24	\$ 0.0068	\$ 6.38	\$ 972.61	0.0774	0.000212	31
Total Interest						\$ 25.07				

Contract 89 February 2006		Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Collection date	July 18, 2006						\$ 1,041.82			
	Jul-06	\$ 1,041.82	\$ -	\$ 1,041.82	\$ 0.0028	\$ 2.92	\$ 1,044.74	0.0774	0.000212	13
Total Interest						\$ 2.92				

Contract 89 March 2006		Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Collection date	July 18, 2006						\$ 960.59			
	Jul-06	\$ 960.59	\$ -	\$ 960.59	\$ 0.0028	\$ 2.69	\$ 963.28	0.0774	0.000212	13
Total Interest						\$ 2.69				

Contract 89 April 2006		Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Collection date	July 18, 2006						\$ 45.78			
	Jul-06	\$ 45.78	\$ -	\$ 45.78	\$ 0.0028	\$ 0.13	\$ 45.91	0.0774	0.000212	13
Total Interest						\$ 0.13				

Total Interest - Contract 89

\$ 1,167.31

Contract 90
September 2004

Collection date	November 15, 2004	Nov-04	Dec-04	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06
Balance used for charges		\$ 21,568.01	\$ 21,604.68	\$ 21,682.33	\$ 21,769.05	\$ 21,847.11	\$ 21,933.84	\$ 22,030.35	\$ 22,128.05	\$ 22,225.56	\$ 22,334.47	\$ 22,443.37	\$ 22,547.83	\$ 22,667.33	\$ 22,782.33	\$ 22,901.83	\$ 23,034.66	\$ 23,153.75	\$ 23,286.58	\$ 23,426.30	\$ 23,570.68	\$ 23,710.40
Interest forward		\$ -	\$ 36.67	\$ -	\$ 86.73	\$ 164.79	\$ -	\$ 96.51	\$ 195.21	\$ -	\$ 108.91	\$ 213.37	\$ -	\$ 119.50	\$ 234.50	\$ -	\$ 132.83	\$ 251.92	\$ -	\$ 139.72	\$ 284.10	\$ -
Balance forward		\$ 21,568.01	\$ 21,568.01	\$ 21,682.33	\$ 21,682.33	\$ 21,682.33	\$ 21,682.33	\$ 21,933.84	\$ 21,933.84	\$ 22,225.56	\$ 22,225.56	\$ 22,225.56	\$ 22,547.83	\$ 22,547.83	\$ 22,547.83	\$ 22,901.83	\$ 22,901.83	\$ 22,901.83	\$ 23,286.58	\$ 23,286.58	\$ 23,286.58	\$ 23,710.40
Applicable Interest		\$ 0.0017	\$ 0.0036	\$ 0.0040	\$ 0.0036	\$ 0.0040	\$ 0.0044	\$ 0.0045	\$ 0.0044	\$ 0.0049	\$ 0.0049	\$ 0.0047	\$ 0.0053	\$ 0.0051	\$ 0.0053	\$ 0.0058	\$ 0.0052	\$ 0.0058	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0066
Interest		\$ 36.67	\$ 77.64	\$ 86.73	\$ 78.06	\$ 86.73	\$ 96.51	\$ 98.70	\$ 96.51	\$ 108.91	\$ 108.91	\$ 104.46	\$ 119.50	\$ 114.99	\$ 119.50	\$ 132.83	\$ 119.09	\$ 132.83	\$ 139.72	\$ 144.38	\$ 139.72	\$ 156.49
Ending balance		\$ 21,568.01	\$ 21,604.68	\$ 21,682.33	\$ 21,769.05	\$ 21,847.11	\$ 21,933.84	\$ 22,030.35	\$ 22,128.05	\$ 22,225.56	\$ 22,334.47	\$ 22,443.37	\$ 22,547.83	\$ 22,667.33	\$ 22,782.33	\$ 22,901.83	\$ 23,034.66	\$ 23,153.75	\$ 23,286.58	\$ 23,426.30	\$ 23,570.68	\$ 23,710.40
Annual Interest Rate		0.0422	0.0422	0.0475	0.0475	0.0475	0.0530	0.0530	0.0530	0.0577	0.0577	0.0577	0.0623	0.0623	0.0623	0.0678	0.0678	0.0678	0.0730	0.0730	0.0730	0.0774
Daily Interest Rate		0.000116	0.000116	0.000130	0.000130	0.000130	0.000145	0.000145	0.000145	0.000158	0.000158	0.000158	0.000171	0.000171	0.000171	0.000186	0.000186	0.000186	0.000200	0.000200	0.000200	0.000212
Applicable No. of Days		15	31	31	31	28	31	30	31	31	30	31	31	30	31	31	28	31	30	31	30	31

Total Interest \$ 2,298.57

Contract 90
October 2004

Collection date	December 16, 2004	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04	\$ 21,828.96	\$ -	\$ 21,828.96	\$ 0.0017	\$ 37.11	\$ 21,866.07	0.0422	0.000116	15	
Jan-05	\$ 21,866.07	\$ -	\$ 21,866.07	\$ 0.0040	\$ 87.46	\$ 21,953.53	0.0475	0.000130	31	
Feb-05	\$ 21,953.53	\$ 87.46	\$ 21,866.07	\$ 0.0036	\$ 78.72	\$ 22,032.25	0.0475	0.000130	28	
Mar-05	\$ 22,032.25	\$ 166.18	\$ 21,866.07	\$ 0.0040	\$ 87.46	\$ 22,119.71	0.0475	0.000130	31	
Apr-05	\$ 22,119.71	\$ -	\$ 22,119.71	\$ 0.0044	\$ 97.33	\$ 22,217.04	0.0530	0.000145	30	
May-05	\$ 22,217.04	\$ 97.33	\$ 22,119.71	\$ 0.0045	\$ 96.54	\$ 22,316.58	0.0530	0.000145	31	
Jun-05	\$ 22,316.58	\$ 196.87	\$ 22,119.71	\$ 0.0044	\$ 97.33	\$ 22,413.91	0.0530	0.000145	30	
Jul-05	\$ 22,413.91	\$ -	\$ 22,413.91	\$ 0.0049	\$ 109.83	\$ 22,523.73	0.0577	0.000158	31	
Aug-05	\$ 22,523.73	\$ 109.83	\$ 22,413.91	\$ 0.0049	\$ 109.83	\$ 22,633.56	0.0577	0.000158	31	
Sep-05	\$ 22,633.56	\$ 215.17	\$ 22,413.91	\$ 0.0047	\$ 105.35	\$ 22,738.91	0.0577	0.000158	30	
Oct-05	\$ 22,738.91	\$ -	\$ 22,738.91	\$ 0.0053	\$ 120.52	\$ 22,859.42	0.0623	0.000171	31	
Nov-05	\$ 22,859.42	\$ 120.52	\$ 22,738.91	\$ 0.0051	\$ 115.97	\$ 22,975.39	0.0623	0.000171	30	
Dec-05	\$ 22,975.39	\$ 236.48	\$ 22,738.91	\$ 0.0053	\$ 120.52	\$ 23,095.91	0.0623	0.000171	31	
Jan-06	\$ 23,095.91	\$ -	\$ 23,095.91	\$ 0.0058	\$ 133.96	\$ 23,229.87	0.0678	0.000186	31	
Feb-06	\$ 23,229.87	\$ 133.96	\$ 23,095.91	\$ 0.0052	\$ 120.10	\$ 23,349.96	0.0678	0.000186	28	
Mar-06	\$ 23,349.96	\$ 254.06	\$ 23,095.91	\$ 0.0058	\$ 133.96	\$ 23,483.92	0.0678	0.000186	31	
Apr-06	\$ 23,483.92	\$ -	\$ 23,483.92	\$ 0.0060	\$ 140.90	\$ 23,624.82	0.0730	0.000200	30	
May-06	\$ 23,624.82	\$ 140.90	\$ 23,483.92	\$ 0.0062	\$ 145.90	\$ 23,770.42	0.0730	0.000200	31	
Jun-06	\$ 23,770.42	\$ 286.50	\$ 23,483.92	\$ 0.0060	\$ 140.90	\$ 23,911.33	0.0730	0.000200	30	
Jul-06	\$ 23,911.33	\$ -	\$ 23,911.33	\$ 0.0066	\$ 157.61	\$ 24,069.14	0.0774	0.000212	31	

Total Interest \$ 2,240.16

Contract 90
November 2004

Collection date	December 24, 2004		Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Dec-04	\$ 20,977.21	\$ -	\$ 20,977.21	\$ 0.0008	\$ 16.78	\$ 20,993.99	0.0422	0.000116	7		
Jan-05	\$ 20,983.99	\$ -	\$ 20,983.99	\$ 0.0040	\$ 83.98	\$ 21,077.97	0.0475	0.000130	31		
Feb-05	\$ 21,077.97	\$ 83.98	\$ 20,993.99	\$ 0.0036	\$ 75.58	\$ 21,153.55	0.0475	0.000130	28		
Mar-05	\$ 21,153.55	\$ 159.55	\$ 20,993.99	\$ 0.0040	\$ 83.98	\$ 21,237.52	0.0475	0.000130	31		
Apr-05	\$ 21,237.52	\$ -	\$ 21,237.52	\$ 0.0044	\$ 93.45	\$ 21,330.97	0.0530	0.000145	30		
May-05	\$ 21,330.97	\$ 93.45	\$ 21,237.52	\$ 0.0045	\$ 95.57	\$ 21,428.54	0.0530	0.000145	31		
Jun-05	\$ 21,428.54	\$ 189.01	\$ 21,237.52	\$ 0.0044	\$ 93.45	\$ 21,519.98	0.0530	0.000145	30		
Jul-05	\$ 21,519.98	\$ -	\$ 21,519.98	\$ 0.0049	\$ 105.45	\$ 21,625.43	0.0577	0.000158	31		
Aug-05	\$ 21,625.43	\$ 105.45	\$ 21,519.98	\$ 0.0049	\$ 105.45	\$ 21,730.88	0.0577	0.000158	31		
Sep-05	\$ 21,730.88	\$ 206.59	\$ 21,519.98	\$ 0.0047	\$ 101.14	\$ 21,832.02	0.0577	0.000158	30		
Oct-05	\$ 21,832.02	\$ -	\$ 21,832.02	\$ 0.0053	\$ 115.71	\$ 21,947.73	0.0623	0.000171	31		
Nov-05	\$ 21,947.73	\$ 115.71	\$ 21,832.02	\$ 0.0051	\$ 111.34	\$ 22,059.07	0.0623	0.000171	30		
Dec-05	\$ 22,059.07	\$ 227.05	\$ 21,832.02	\$ 0.0053	\$ 115.71	\$ 22,174.78	0.0623	0.000171	31		
Jan-06	\$ 22,174.78	\$ -	\$ 22,174.78	\$ 0.0058	\$ 128.61	\$ 22,303.40	0.0678	0.000186	31		
Feb-06	\$ 22,303.40	\$ 128.61	\$ 22,174.78	\$ 0.0052	\$ 115.31	\$ 22,418.71	0.0678	0.000186	28		
Mar-06	\$ 22,418.71	\$ 243.92	\$ 22,174.78	\$ 0.0058	\$ 128.61	\$ 22,547.32	0.0678	0.000186	31		
Apr-06	\$ 22,547.32	\$ -	\$ 22,547.32	\$ 0.0060	\$ 135.28	\$ 22,682.60	0.0730	0.000200	30		
May-06	\$ 22,682.60	\$ 135.28	\$ 22,547.32	\$ 0.0062	\$ 139.79	\$ 22,822.40	0.0730	0.000200	31		
Jun-06	\$ 22,822.40	\$ 275.08	\$ 22,547.32	\$ 0.0060	\$ 135.28	\$ 22,957.68	0.0730	0.000200	30		
Jul-06	\$ 22,957.68	\$ -	\$ 22,957.68	\$ 0.0066	\$ 151.52	\$ 23,109.20	0.0774	0.000212	31		
		Total Interest					\$ 2,131.99				

Contract 90
December 2004

Collection date	January 25, 2005		Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Jan-05	\$ 23,900.86	\$ -	\$ 23,900.86	\$ 0.0008	\$ 19.12	\$ 23,919.98	0.0475	0.000130	6		
Feb-05	\$ 23,919.98	\$ 19.12	\$ 23,900.86	\$ 0.0036	\$ 86.04	\$ 24,006.03	0.0475	0.000130	28		
Mar-05	\$ 24,006.03	\$ 181.65	\$ 23,900.86	\$ 0.0040	\$ 95.60	\$ 24,101.63	0.0475	0.000130	31		
Apr-05	\$ 24,101.63	\$ -	\$ 24,101.63	\$ 0.0044	\$ 106.05	\$ 24,207.68	0.0530	0.000145	30		
May-05	\$ 24,207.68	\$ 106.05	\$ 24,101.63	\$ 0.0045	\$ 108.46	\$ 24,316.13	0.0530	0.000145	31		
Jun-05	\$ 24,316.13	\$ 214.50	\$ 24,101.63	\$ 0.0044	\$ 106.05	\$ 24,422.18	0.0530	0.000145	30		
Jul-05	\$ 24,422.18	\$ -	\$ 24,422.18	\$ 0.0049	\$ 119.67	\$ 24,541.85	0.0577	0.000158	31		
Aug-05	\$ 24,541.85	\$ 119.67	\$ 24,422.18	\$ 0.0049	\$ 119.67	\$ 24,661.52	0.0577	0.000158	31		
Sep-05	\$ 24,661.52	\$ 234.45	\$ 24,422.18	\$ 0.0047	\$ 114.78	\$ 24,776.30	0.0577	0.000158	30		
Oct-05	\$ 24,776.30	\$ -	\$ 24,776.30	\$ 0.0053	\$ 131.31	\$ 24,907.62	0.0623	0.000171	31		
Nov-05	\$ 24,907.62	\$ 131.31	\$ 24,776.30	\$ 0.0051	\$ 126.36	\$ 25,033.98	0.0623	0.000171	30		
Dec-05	\$ 25,033.98	\$ 257.67	\$ 24,776.30	\$ 0.0053	\$ 131.31	\$ 25,165.29	0.0623	0.000171	31		
Jan-06	\$ 25,165.29	\$ -	\$ 25,165.29	\$ 0.0058	\$ 145.96	\$ 25,311.25	0.0678	0.000186	31		
Feb-06	\$ 25,311.25	\$ 145.96	\$ 25,165.29	\$ 0.0052	\$ 130.86	\$ 25,442.11	0.0678	0.000186	28		
Mar-06	\$ 25,442.11	\$ 276.82	\$ 25,165.29	\$ 0.0058	\$ 145.96	\$ 25,588.07	0.0678	0.000186	31		
Apr-06	\$ 25,588.07	\$ -	\$ 25,588.07	\$ 0.0060	\$ 153.53	\$ 25,741.60	0.0730	0.000200	30		
May-06	\$ 25,741.60	\$ 153.53	\$ 25,588.07	\$ 0.0062	\$ 158.65	\$ 25,900.24	0.0730	0.000200	31		
Jun-06	\$ 25,900.24	\$ 312.17	\$ 25,588.07	\$ 0.0060	\$ 153.53	\$ 26,053.77	0.0730	0.000200	30		
Jul-06	\$ 26,053.77	\$ -	\$ 26,053.77	\$ 0.0066	\$ 171.95	\$ 26,225.73	0.0774	0.000212	31		
		Total Interest					\$ 2,324.86				

Contract 90
January 2005

Collection date	February 17, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Feb-05	\$ 23,944.72	\$ -	\$ 23,944.72	\$ 0.0014	\$ 33.52	\$ 23,978.24	0.0475	0.000130	11
	Mar-05	\$ 23,978.24	\$ 33.52	\$ 23,944.72	\$ 0.0040	\$ 95.78	\$ 24,074.02	0.0475	0.000130	31
	Apr-05	\$ 24,074.02	\$ -	\$ 24,074.02	\$ 0.0044	\$ 105.93	\$ 24,179.94	0.0530	0.000145	30
	May-05	\$ 24,179.94	\$ 105.93	\$ 24,074.02	\$ 0.0045	\$ 108.33	\$ 24,288.28	0.0530	0.000145	31
	Jun-05	\$ 24,288.28	\$ 214.26	\$ 24,074.02	\$ 0.0044	\$ 105.93	\$ 24,394.20	0.0530	0.000145	30
	Jul-05	\$ 24,394.20	\$ -	\$ 24,394.20	\$ 0.0049	\$ 119.53	\$ 24,513.74	0.0577	0.000158	31
	Aug-05	\$ 24,513.74	\$ 119.53	\$ 24,394.20	\$ 0.0049	\$ 119.53	\$ 24,633.27	0.0577	0.000158	31
	Sep-05	\$ 24,633.27	\$ 234.18	\$ 24,394.20	\$ 0.0047	\$ 114.65	\$ 24,747.92	0.0577	0.000158	30
	Oct-05	\$ 24,747.92	\$ -	\$ 24,747.92	\$ 0.0053	\$ 131.16	\$ 24,879.08	0.0623	0.000171	31
	Nov-05	\$ 24,879.08	\$ 131.16	\$ 24,747.92	\$ 0.0051	\$ 126.21	\$ 25,005.30	0.0623	0.000171	30
	Dec-05	\$ 25,005.30	\$ 257.38	\$ 24,747.92	\$ 0.0053	\$ 131.16	\$ 25,136.46	0.0623	0.000171	31
	Jan-06	\$ 25,136.46	\$ -	\$ 25,136.46	\$ 0.0058	\$ 145.79	\$ 25,282.25	0.0678	0.000186	31
	Feb-06	\$ 25,282.25	\$ 145.79	\$ 25,136.46	\$ 0.0052	\$ 130.71	\$ 25,412.96	0.0678	0.000186	28
	Mar-06	\$ 25,412.96	\$ 276.50	\$ 25,136.46	\$ 0.0058	\$ 145.79	\$ 25,558.75	0.0678	0.000186	31
	Apr-06	\$ 25,558.75	\$ -	\$ 25,558.75	\$ 0.0060	\$ 153.35	\$ 25,712.11	0.0730	0.000200	30
	May-06	\$ 25,712.11	\$ 153.35	\$ 25,558.75	\$ 0.0062	\$ 158.46	\$ 25,870.57	0.0730	0.000200	31
	Jun-06	\$ 25,870.57	\$ 311.82	\$ 25,558.75	\$ 0.0060	\$ 153.35	\$ 26,023.92	0.0730	0.000200	30
	Jul-06	\$ 26,023.92	\$ -	\$ 26,023.92	\$ 0.0066	\$ 171.76	\$ 26,195.68	0.0774	0.000212	31
						\$ 2,250.96				

Total Interest

Contract 90
February 2005

Collection date	March 22, 2005	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	Mar-05	\$ 23,161.92	\$ -	\$ 23,161.92	\$ 0.0012	\$ 27.79	\$ 23,189.71	0.0475	0.000130	9
	Apr-05	\$ 23,189.71	\$ -	\$ 23,189.71	\$ 0.0044	\$ 102.03	\$ 23,291.75	0.0530	0.000145	30
	May-05	\$ 23,291.75	\$ 102.03	\$ 23,189.71	\$ 0.0045	\$ 104.35	\$ 23,396.10	0.0530	0.000145	31
	Jun-05	\$ 23,396.10	\$ 206.39	\$ 23,189.71	\$ 0.0044	\$ 102.03	\$ 23,498.13	0.0530	0.000145	30
	Jul-05	\$ 23,498.13	\$ -	\$ 23,498.13	\$ 0.0049	\$ 115.14	\$ 23,613.27	0.0577	0.000158	31
	Aug-05	\$ 23,613.27	\$ 115.14	\$ 23,498.13	\$ 0.0049	\$ 115.14	\$ 23,728.42	0.0577	0.000158	31
	Sep-05	\$ 23,728.42	\$ 225.58	\$ 23,498.13	\$ 0.0047	\$ 110.44	\$ 23,838.86	0.0577	0.000158	30
	Oct-05	\$ 23,838.86	\$ -	\$ 23,838.86	\$ 0.0053	\$ 126.35	\$ 23,965.20	0.0623	0.000171	31
	Nov-05	\$ 23,965.20	\$ 126.35	\$ 23,838.86	\$ 0.0051	\$ 121.58	\$ 24,086.78	0.0623	0.000171	30
	Dec-05	\$ 24,086.78	\$ 247.92	\$ 23,939.96	\$ 0.0053	\$ 126.35	\$ 24,213.13	0.0623	0.000171	31
	Jan-06	\$ 24,213.13	\$ -	\$ 24,213.13	\$ 0.0058	\$ 140.44	\$ 24,353.56	0.0678	0.000186	31
	Feb-06	\$ 24,353.56	\$ 140.44	\$ 24,213.13	\$ 0.0052	\$ 125.91	\$ 24,479.47	0.0678	0.000186	28
	Mar-06	\$ 24,479.47	\$ 266.34	\$ 24,213.13	\$ 0.0058	\$ 140.44	\$ 24,618.91	0.0678	0.000186	31
	Apr-06	\$ 24,618.91	\$ -	\$ 24,618.91	\$ 0.0060	\$ 147.72	\$ 24,767.63	0.0730	0.000200	30
	May-06	\$ 24,767.63	\$ 147.72	\$ 24,618.91	\$ 0.0062	\$ 152.64	\$ 24,920.27	0.0730	0.000200	31
	Jun-06	\$ 24,920.27	\$ 300.36	\$ 24,618.91	\$ 0.0060	\$ 147.72	\$ 25,067.99	0.0730	0.000200	30
	Jul-06	\$ 25,067.99	\$ -	\$ 25,067.99	\$ 0.0066	\$ 165.45	\$ 25,233.44	0.0774	0.000212	31
						\$ 2,071.52				

Total Interest

Contract 90
March 2005

Collection date

May 12, 2005

Month	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
May-05	\$ 24,107.63	\$ -	\$ 24,107.63	\$ 0.0028	\$ 24,107.63	0.0530	0.000145	19
Jun-05	\$ 24,175.13	\$ 67.50	\$ 24,107.63	\$ 0.0044	\$ 24,175.13	0.0530	0.000145	30
Jul-05	\$ 24,281.21	\$ -	\$ 24,281.21	\$ 0.0049	\$ 24,281.21	0.0577	0.000158	31
Aug-05	\$ 24,400.19	\$ 118.98	\$ 24,281.21	\$ 0.0049	\$ 24,519.16	0.0577	0.000158	31
Sep-05	\$ 24,519.16	\$ 233.10	\$ 24,281.21	\$ 0.0047	\$ 24,633.28	0.0577	0.000158	30
Oct-05	\$ 24,633.28	\$ -	\$ 24,633.28	\$ 0.0053	\$ 24,763.84	0.0623	0.000171	31
Nov-05	\$ 24,763.84	\$ 130.56	\$ 24,633.28	\$ 0.0051	\$ 24,889.47	0.0623	0.000171	30
Dec-05	\$ 24,889.47	\$ 258.19	\$ 24,633.28	\$ 0.0053	\$ 25,020.03	0.0623	0.000171	31
Jan-06	\$ 25,020.03	\$ -	\$ 25,020.03	\$ 0.0058	\$ 25,165.14	0.0678	0.000186	31
Feb-06	\$ 25,165.14	\$ 145.12	\$ 25,020.03	\$ 0.0052	\$ 25,285.25	0.0678	0.000186	28
Mar-06	\$ 25,285.25	\$ 275.22	\$ 25,020.03	\$ 0.0058	\$ 25,440.36	0.0678	0.000186	31
Apr-06	\$ 25,440.36	\$ -	\$ 25,440.36	\$ 0.0060	\$ 25,593.01	0.0730	0.000200	30
May-06	\$ 25,593.01	\$ 152.64	\$ 25,440.36	\$ 0.0062	\$ 25,750.74	0.0730	0.000200	31
Jun-06	\$ 25,750.74	\$ 310.37	\$ 25,440.36	\$ 0.0060	\$ 25,903.38	0.0730	0.000200	30
Jul-06	\$ 25,903.38	\$ -	\$ 25,903.38	\$ 0.0066	\$ 26,074.34	0.0774	0.000212	31

Total Interest

\$ 1,966.71

Contract 90
April 2005

Collection date

June 21, 2005

Month	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Jun-05	\$ 22,099.84	\$ -	\$ 22,099.84	\$ 0.0013	\$ 22,099.84	0.0530	0.000145	9
Jul-05	\$ 22,128.57	\$ -	\$ 22,128.57	\$ 0.0049	\$ 22,128.57	0.0577	0.000158	31
Aug-05	\$ 22,237.00	\$ 108.43	\$ 22,128.57	\$ 0.0049	\$ 22,345.43	0.0577	0.000158	31
Sep-05	\$ 22,345.43	\$ 212.43	\$ 22,128.57	\$ 0.0047	\$ 22,449.44	0.0577	0.000158	30
Oct-05	\$ 22,449.44	\$ -	\$ 22,449.44	\$ 0.0053	\$ 22,568.42	0.0623	0.000171	31
Nov-05	\$ 22,568.42	\$ 118.98	\$ 22,449.44	\$ 0.0051	\$ 22,682.91	0.0623	0.000171	30
Dec-05	\$ 22,682.91	\$ 233.47	\$ 22,449.44	\$ 0.0053	\$ 22,801.89	0.0623	0.000171	31
Jan-06	\$ 22,801.89	\$ -	\$ 22,801.89	\$ 0.0058	\$ 22,934.14	0.0678	0.000186	31
Feb-06	\$ 22,934.14	\$ 132.25	\$ 22,801.89	\$ 0.0052	\$ 23,052.71	0.0678	0.000186	28
Mar-06	\$ 23,052.71	\$ 250.82	\$ 22,801.89	\$ 0.0058	\$ 23,184.96	0.0678	0.000186	31
Apr-06	\$ 23,184.96	\$ -	\$ 23,184.96	\$ 0.0060	\$ 23,324.07	0.0730	0.000200	30
May-06	\$ 23,324.07	\$ 139.11	\$ 23,184.96	\$ 0.0062	\$ 23,467.82	0.0730	0.000200	31
Jun-06	\$ 23,467.82	\$ 282.86	\$ 23,184.96	\$ 0.0060	\$ 23,606.93	0.0730	0.000200	30
Jul-06	\$ 23,606.93	\$ -	\$ 23,606.93	\$ 0.0066	\$ 23,762.74	0.0774	0.000212	31

Total Interest

\$ 1,662.99