



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

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

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

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 / Gen*  
David K. Dewey  
General Counsel

cc: All Parties

**Contract 37**  
**September 2004**

Collection date	October 20, 2004																		
		Balance used	Interest	Balance	Applicable	Interest	Ending	Annual	Daily	Applicable									
		for charges	forward	forward	Interest	Interest	Balance	Interest	Interest	No. of									
								Rate	Rate	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	\$	438.78	\$ 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-08	\$	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	\$ 437.99	\$ 437.99	\$ 444.86	\$ 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	\$ 437.99	\$ 437.99	\$ 444.86	\$ 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	\$ 437.99	\$ 437.99	\$ 444.86	\$ 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	\$ 437.99	\$ 437.99	\$ 444.86	\$ 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	\$ 437.99	\$ 437.99	\$ 444.86	\$ 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	\$ 437.99	\$ 437.99	\$ 444.86	\$ 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	\$ 437.99	\$ 437.99	\$ 444.86	\$ 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	\$ 437.99	\$ 437.99	\$ 444.86	\$ 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	\$ 437.99	\$ 437.99	\$ 444.86	\$ 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	\$ 437.99	\$ 437.99	\$ 444.86	\$ 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	\$ 437.99	\$ 437.99	\$ 444.86	\$ 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	\$ 437.99	\$ 437.99	\$ 444.86	\$ 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	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 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	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 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	\$ 447.44	\$ 449.76	\$ 452.34	\$ 455.05	\$ 457.85	\$ 460.57	\$ 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	\$ 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	\$ 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	\$ 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	\$ 460.57	0.000212	31

Total Interest \$ 44.49



**Contract 37**  
**January 2005**

Collection date	February 18, 2005				Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable
			forward	Interest	for charges	forward	forward	Interest	balance	Interest	Interest	No. of
										Rate	Rate	Days
Feb-05	\$ 574.43	\$ -	\$ 574.43	\$ 0.0013	\$ 574.43	\$ 0.75	\$ 574.43	\$ 0.75	\$ 574.43	0.0475	0.000130	10
Mar-05	\$ 575.18	\$ 0.75	\$ 574.43	\$ 0.0040	\$ 575.18	\$ 2.30	\$ 574.43	\$ 2.30	\$ 575.18	0.0475	0.000130	31
Apr-05	\$ 577.47	\$ -	\$ 577.47	\$ 0.0044	\$ 577.47	\$ 2.54	\$ 577.47	\$ 2.54	\$ 580.02	0.0530	0.000145	30
May-05	\$ 580.02	\$ 2.54	\$ 577.47	\$ 0.0045	\$ 580.02	\$ 2.60	\$ 577.47	\$ 2.60	\$ 582.61	0.0530	0.000145	31
Jun-05	\$ 582.61	\$ 5.14	\$ 577.47	\$ 0.0044	\$ 582.61	\$ 2.54	\$ 577.47	\$ 2.54	\$ 585.15	0.0530	0.000145	30
Jul-05	\$ 585.15	\$ -	\$ 585.15	\$ 0.0049	\$ 585.15	\$ 2.87	\$ 585.15	\$ 2.87	\$ 588.02	0.0577	0.000158	31
Aug-05	\$ 588.02	\$ 2.87	\$ 585.15	\$ 0.0048	\$ 588.02	\$ 2.87	\$ 585.15	\$ 2.87	\$ 590.89	0.0577	0.000158	31
Sep-05	\$ 590.89	\$ 5.62	\$ 585.15	\$ 0.0047	\$ 590.89	\$ 2.75	\$ 585.15	\$ 2.75	\$ 593.64	0.0577	0.000158	30
Oct-05	\$ 593.64	\$ -	\$ 593.64	\$ 0.0053	\$ 593.64	\$ 3.15	\$ 593.64	\$ 3.15	\$ 596.79	0.0623	0.000171	31
Nov-05	\$ 596.79	\$ 3.15	\$ 593.64	\$ 0.0051	\$ 596.79	\$ 3.03	\$ 593.64	\$ 3.03	\$ 599.81	0.0623	0.000171	30
Dec-05	\$ 599.81	\$ 6.17	\$ 593.64	\$ 0.0053	\$ 599.81	\$ 3.15	\$ 593.64	\$ 3.15	\$ 602.96	0.0623	0.000171	31
Jan-06	\$ 602.96	\$ -	\$ 602.96	\$ 0.0058	\$ 602.96	\$ 3.50	\$ 602.96	\$ 3.50	\$ 606.46	0.0678	0.000186	31
Feb-06	\$ 606.46	\$ 3.50	\$ 602.96	\$ 0.0052	\$ 606.46	\$ 3.14	\$ 602.96	\$ 3.14	\$ 609.59	0.0678	0.000186	28
Mar-06	\$ 609.59	\$ 6.83	\$ 602.96	\$ 0.0058	\$ 609.59	\$ 3.50	\$ 602.96	\$ 3.50	\$ 613.09	0.0678	0.000186	31
Apr-06	\$ 613.09	\$ -	\$ 613.09	\$ 0.0060	\$ 613.09	\$ 3.68	\$ 613.09	\$ 3.68	\$ 616.77	0.0730	0.000200	30
May-06	\$ 616.77	\$ 3.68	\$ 613.09	\$ 0.0062	\$ 616.77	\$ 3.80	\$ 613.09	\$ 3.80	\$ 620.57	0.0730	0.000200	31
Jun-06	\$ 620.57	\$ 7.48	\$ 613.09	\$ 0.0060	\$ 620.57	\$ 3.68	\$ 613.09	\$ 3.68	\$ 624.25	0.0730	0.000200	30
Jul-06	\$ 624.25	\$ -	\$ 624.25	\$ 0.0066	\$ 624.25	\$ 4.12	\$ 624.25	\$ 4.12	\$ 628.37	0.0774	0.000212	31
<b>Total Interest</b>												
									\$ 53.94			

**Contract 37**  
**February 2005**

Collection date	March 21, 2005				Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable
			forward	Interest	for charges	forward	forward	Interest	balance	Interest	Interest	No. of
										Rate	Rate	Days
Mar-05	\$ 339.92	\$ -	\$ 339.92	\$ 0.0013	\$ 339.92	\$ 0.44	\$ 339.92	\$ 0.44	\$ 339.92	0.0475	0.000130	10
Apr-05	\$ 340.36	\$ -	\$ 340.36	\$ 0.0044	\$ 340.36	\$ 1.50	\$ 340.36	\$ 1.50	\$ 341.86	0.0530	0.000145	30
May-05	\$ 341.86	\$ 1.50	\$ 340.36	\$ 0.0045	\$ 341.86	\$ 1.53	\$ 340.36	\$ 1.53	\$ 343.39	0.0530	0.000145	31
Jun-05	\$ 343.39	\$ 3.03	\$ 340.36	\$ 0.0044	\$ 343.39	\$ 1.50	\$ 340.36	\$ 1.50	\$ 344.89	0.0530	0.000145	30
Jul-05	\$ 344.89	\$ -	\$ 344.89	\$ 0.0049	\$ 344.89	\$ 1.69	\$ 344.89	\$ 1.69	\$ 346.58	0.0577	0.000158	31
Aug-05	\$ 346.58	\$ 1.69	\$ 344.89	\$ 0.0049	\$ 346.58	\$ 1.69	\$ 344.89	\$ 1.69	\$ 348.27	0.0577	0.000158	31
Sep-05	\$ 348.27	\$ 3.31	\$ 344.89	\$ 0.0047	\$ 348.27	\$ 1.62	\$ 344.89	\$ 1.62	\$ 349.89	0.0577	0.000158	30
Oct-05	\$ 349.89	\$ -	\$ 349.89	\$ 0.0053	\$ 349.89	\$ 1.85	\$ 349.89	\$ 1.85	\$ 351.74	0.0623	0.000171	31
Nov-05	\$ 351.74	\$ 1.85	\$ 349.89	\$ 0.0051	\$ 351.74	\$ 1.78	\$ 349.89	\$ 1.78	\$ 353.53	0.0623	0.000171	30
Dec-05	\$ 353.53	\$ 3.64	\$ 349.89	\$ 0.0053	\$ 353.53	\$ 1.85	\$ 349.89	\$ 1.85	\$ 355.34	0.0623	0.000171	31
Jan-06	\$ 355.38	\$ -	\$ 355.38	\$ 0.0058	\$ 355.38	\$ 2.06	\$ 355.38	\$ 2.06	\$ 357.44	0.0678	0.000186	31
Feb-06	\$ 357.44	\$ 2.06	\$ 355.38	\$ 0.0052	\$ 357.44	\$ 1.85	\$ 355.38	\$ 1.85	\$ 359.29	0.0678	0.000186	28
Mar-06	\$ 359.29	\$ 3.91	\$ 355.38	\$ 0.0058	\$ 359.29	\$ 2.06	\$ 355.38	\$ 2.06	\$ 361.35	0.0678	0.000186	31
Apr-06	\$ 361.35	\$ -	\$ 361.35	\$ 0.0060	\$ 361.35	\$ 2.17	\$ 361.35	\$ 2.17	\$ 363.52	0.0730	0.000200	30
May-06	\$ 363.52	\$ 2.17	\$ 361.35	\$ 0.0062	\$ 363.52	\$ 2.24	\$ 361.35	\$ 2.24	\$ 365.76	0.0730	0.000200	31
Jun-06	\$ 365.76	\$ 4.41	\$ 361.35	\$ 0.0060	\$ 365.76	\$ 2.17	\$ 361.35	\$ 2.17	\$ 367.93	0.0730	0.000200	30
Jul-06	\$ 367.93	\$ -	\$ 367.93	\$ 0.0066	\$ 367.93	\$ 2.43	\$ 367.93	\$ 2.43	\$ 370.36	0.0774	0.000212	31
<b>Total Interest</b>												
									\$ 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
<b>Total Interest</b>					<b>\$ 33.79</b>				

**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
<b>Total Interest</b>					<b>\$ 16.28</b>				

**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
<b>Total Interest</b>					<b>\$ 4.02</b>				

**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	April 20, 2006						\$ 150.09	Rate	Rate	Days
	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	May 22, 2006						\$ 164.40	Rate	Rate	Days
	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	June 22, 2006						\$ 182.90	Rate	Rate	Days
	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	\$ -	\$ 4,782.81	\$ 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	0.0774	0.000212	31

Total Interest

\$ 476.67





**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	\$ 4,553.40	\$ 0.0058	\$ 26.41	\$ 4,629.89	0.0730	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

**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	\$ 5,107.98	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	0.0678	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

**Contract 39**  
**March 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
April 26, 2005					\$ 4,725.50			
Apr-05	\$ 4,725.50	\$ -	\$ 4,725.50	\$ 0.0008	\$ 4,725.50	0.0530	0.000145	4
May-05	\$ 4,728.34	\$ 2.84	\$ 4,725.50	\$ 0.0045	\$ 4,749.60	0.0530	0.000145	31
Jun-05	\$ 4,749.60	\$ 42.06	\$ 4,725.50	\$ 0.0044	\$ 4,770.39	0.0530	0.000145	30
Jul-05	\$ 4,770.39	\$ -	\$ 4,770.39	\$ 0.0049	\$ 4,793.77	0.0577	0.000158	31
Aug-05	\$ 4,793.77	\$ 23.37	\$ 4,770.39	\$ 0.0049	\$ 4,817.14	0.0577	0.000158	31
Sep-05	\$ 4,817.14	\$ 45.80	\$ 4,770.39	\$ 0.0047	\$ 4,839.56	0.0577	0.000158	30
Oct-05	\$ 4,839.56	\$ -	\$ 4,839.56	\$ 0.0053	\$ 4,865.21	0.0623	0.000171	31
Nov-05	\$ 4,865.21	\$ 25.65	\$ 4,839.56	\$ 0.0051	\$ 4,889.89	0.0623	0.000171	30
Dec-05	\$ 4,889.89	\$ 50.33	\$ 4,839.56	\$ 0.0053	\$ 4,915.54	0.0623	0.000171	31
Jan-06	\$ 4,915.54	\$ -	\$ 4,915.54	\$ 0.0058	\$ 4,944.05	0.0678	0.000186	31
Feb-06	\$ 4,944.05	\$ 28.51	\$ 4,915.54	\$ 0.0052	\$ 4,968.62	0.0678	0.000186	28
Mar-06	\$ 4,968.62	\$ 54.07	\$ 4,915.54	\$ 0.0058	\$ 4,998.13	0.0678	0.000186	31
Apr-06	\$ 4,998.13	\$ -	\$ 4,998.13	\$ 0.0060	\$ 5,028.11	0.0730	0.000200	30
May-06	\$ 5,028.11	\$ 29.99	\$ 4,998.13	\$ 0.0062	\$ 5,059.10	0.0730	0.000200	31
Jun-06	\$ 5,059.10	\$ 60.98	\$ 4,998.13	\$ 0.0060	\$ 5,089.09	0.0730	0.000200	30
Jul-06	\$ 5,089.09	\$ -	\$ 5,089.09	\$ 0.0066	\$ 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	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
May 24, 2005					\$ 4,335.91			
May-05	\$ 4,335.91	\$ -	\$ 4,335.91	\$ 0.0010	\$ 4,340.25	0.0530	0.000145	7
Jun-05	\$ 4,340.25	\$ 4.34	\$ 4,335.91	\$ 0.0044	\$ 4,359.32	0.0530	0.000145	30
Jul-05	\$ 4,359.32	\$ -	\$ 4,359.32	\$ 0.0048	\$ 4,380.68	0.0577	0.000158	31
Aug-05	\$ 4,380.68	\$ 21.36	\$ 4,359.32	\$ 0.0049	\$ 4,402.05	0.0577	0.000158	31
Sep-05	\$ 4,402.05	\$ 41.85	\$ 4,359.32	\$ 0.0047	\$ 4,422.53	0.0577	0.000158	30
Oct-05	\$ 4,422.53	\$ -	\$ 4,422.53	\$ 0.0053	\$ 4,445.97	0.0623	0.000171	31
Nov-05	\$ 4,445.97	\$ 23.44	\$ 4,422.53	\$ 0.0051	\$ 4,468.53	0.0623	0.000171	30
Dec-05	\$ 4,468.53	\$ 45.99	\$ 4,422.53	\$ 0.0053	\$ 4,491.97	0.0623	0.000171	31
Jan-06	\$ 4,491.97	\$ -	\$ 4,491.97	\$ 0.0058	\$ 4,518.02	0.0678	0.000186	31
Feb-06	\$ 4,518.02	\$ 28.05	\$ 4,491.97	\$ 0.0052	\$ 4,541.38	0.0678	0.000186	28
Mar-06	\$ 4,541.38	\$ 49.41	\$ 4,491.97	\$ 0.0058	\$ 4,567.43	0.0678	0.000186	31
Apr-06	\$ 4,567.43	\$ -	\$ 4,567.43	\$ 0.0060	\$ 4,594.84	0.0730	0.000200	30
May-06	\$ 4,594.84	\$ 27.40	\$ 4,567.43	\$ 0.0062	\$ 4,623.16	0.0730	0.000200	31
Jun-06	\$ 4,623.16	\$ 55.72	\$ 4,567.43	\$ 0.0060	\$ 4,650.56	0.0730	0.000200	30
Jul-06	\$ 4,650.56	\$ -	\$ 4,650.56	\$ 0.0066	\$ 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	\$ -	\$ 4.78	\$ 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	\$ 45.50	\$ 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	\$ 48.88	\$ 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	\$ 55.12	\$ 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
<b>Total Interest</b>										<b>\$ 281.15</b>

**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	\$ 23.07	\$ 45.26	\$ 4,352.02	\$ 0.0053	\$ 23.07	\$ 4,375.09	0.0623	0.000171	31
Nov-05	\$ 4,397.28	\$ 45.26	\$ -	\$ 4,352.02	\$ 0.0051	\$ 22.20	\$ 4,397.28	0.0623	0.000171	30
Dec-05	\$ 4,420.35	\$ -	\$ -	\$ 4,352.02	\$ 0.0053	\$ 23.07	\$ 4,420.35	0.0623	0.000171	31
Jan-06	\$ 4,445.99	\$ 25.64	\$ 48.62	\$ 4,420.35	\$ 0.0058	\$ 25.64	\$ 4,445.99	0.0678	0.000186	31
Feb-06	\$ 4,468.97	\$ 48.62	\$ -	\$ 4,420.35	\$ 0.0052	\$ 22.99	\$ 4,468.97	0.0678	0.000186	28
Mar-06	\$ 4,494.61	\$ -	\$ -	\$ 4,420.35	\$ 0.0058	\$ 25.64	\$ 4,494.61	0.0678	0.000186	31
Apr-06	\$ 4,521.58	\$ 26.97	\$ 54.83	\$ 4,494.61	\$ 0.0060	\$ 26.97	\$ 4,521.58	0.0730	0.000200	30
May-06	\$ 4,549.44	\$ 54.83	\$ -	\$ 4,494.61	\$ 0.0062	\$ 27.87	\$ 4,549.44	0.0730	0.000200	31
Jun-06	\$ 4,576.41	\$ -	\$ -	\$ 4,494.61	\$ 0.0060	\$ 26.97	\$ 4,576.41	0.0730	0.000200	30
Jul-06	\$ 4,606.62	\$ -	\$ -	\$ 4,576.41	\$ 0.0066	\$ 30.20	\$ 4,606.62	0.0774	0.000212	31
<b>Total Interest</b>										<b>\$ 260.25</b>

**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 Rate</u>	Daily <u>Interest Rate</u>	Applicable <u>No. of Days</u>
Oct-05	\$ 4,206.61	\$ -	\$ 4.21	\$ 4,206.61	\$ 0.0010	\$ 4.21	\$ 4,206.61	0.0623	0.000171	6
Nov-05	\$ 4,210.82	\$ 4.21	\$ 43.75	\$ 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	\$ -	\$ 24.68	\$ 4,254.57	\$ 0.0058	\$ 24.68	\$ 4,254.57	0.0678	0.000186	31
Feb-06	\$ 4,279.24	\$ 24.68	\$ 46.80	\$ 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	\$ -	\$ 25.96	\$ 4,326.04	\$ 0.0060	\$ 25.96	\$ 4,326.04	0.0730	0.000200	30
May-06	\$ 4,352.00	\$ 25.96	\$ 52.78	\$ 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

**Total Interest**

**\$ 227.24**

**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 Rate</u>	Daily <u>Interest Rate</u>	Applicable <u>No. of Days</u>
Nov-05	\$ 4,097.45	\$ -	\$ 5.74	\$ 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	\$ -	\$ 23.92	\$ 4,124.90	\$ 0.0058	\$ 23.92	\$ 4,124.90	0.0678	0.000186	31
Feb-06	\$ 4,148.83	\$ 23.92	\$ 45.37	\$ 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	\$ -	\$ 25.17	\$ 4,194.20	\$ 0.0060	\$ 25.17	\$ 4,194.20	0.0730	0.000200	30
May-06	\$ 4,219.37	\$ 25.17	\$ 51.17	\$ 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

**Total Interest**

**\$ 201.27**

Contract 38 November 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	December 20, 2005						\$ 4,077.91			
	Dec-05	\$ 4,077.91	\$ -	\$ 4,077.91	\$ 0.0019	\$ 7.75	\$ 4,085.66	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
<b>Total Interest</b>						<b>\$ 179.91</b>				

Contract 39 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	January 24, 2006						\$ 4,077.91			
	Jan-06	\$ 4,077.91	\$ -	\$ 4,077.91	\$ 0.0013	\$ 5.30	\$ 4,083.21	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
<b>Total Interest</b>						<b>\$ 153.03</b>				

Contract 39 January 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	February 22, 2006						\$ 4,937.85			
	Feb-06	\$ 4,937.85	\$ -	\$ 4,937.85	\$ 0.0011	\$ 5.43	\$ 4,943.28	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
<b>Total Interest</b>						<b>\$ 157.97</b>				



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
<b>Total Interest</b>						<b>\$ 123.38</b>				

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
<b>Total Interest</b>						<b>\$ 101.62</b>				

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



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>	Interest	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	\$ 168,243.77	0.0422	0.000116	7
Jan-05	\$ 168,378.36	\$ -	\$ -	\$ 168,378.36	\$ 0.0040	\$ 673.51	\$ 168,378.36	0.0475	0.000130	31
Feb-05	\$ 169,051.87	\$ 673.51	\$ 1,279.68	\$ 168,378.36	\$ 0.0036	\$ 606.16	\$ 169,051.87	0.0475	0.000130	28
Mar-05	\$ 169,658.04	\$ 1,279.68	\$ -	\$ 168,378.36	\$ 0.0044	\$ 749.46	\$ 169,658.04	0.0475	0.000130	31
Apr-05	\$ 170,331.55	\$ -	\$ -	\$ 170,331.55	\$ 0.0044	\$ 749.46	\$ 170,331.55	0.0530	0.000145	30
May-05	\$ 171,081.01	\$ 749.46	\$ 1,515.85	\$ 170,331.55	\$ 0.0045	\$ 766.49	\$ 171,081.01	0.0530	0.000145	31
Jun-05	\$ 171,847.50	\$ 1,515.85	\$ -	\$ 170,331.55	\$ 0.0044	\$ 749.46	\$ 171,847.50	0.0530	0.000145	30
Jul-05	\$ 172,596.96	\$ -	\$ -	\$ 172,596.96	\$ 0.0049	\$ 845.73	\$ 172,596.96	0.0577	0.000158	31
Aug-05	\$ 173,442.69	\$ 845.73	\$ 1,656.93	\$ 172,596.96	\$ 0.0049	\$ 845.73	\$ 173,442.69	0.0577	0.000158	31
Sep-05	\$ 174,288.41	\$ 1,656.93	\$ -	\$ 172,596.96	\$ 0.0047	\$ 811.21	\$ 174,288.41	0.0577	0.000158	30
Oct-05	\$ 175,098.62	\$ -	\$ -	\$ 175,098.62	\$ 0.0053	\$ 928.03	\$ 175,098.62	0.0623	0.000171	31
Nov-05	\$ 176,027.64	\$ 928.03	\$ 1,821.04	\$ 175,098.62	\$ 0.0051	\$ 893.01	\$ 176,027.64	0.0623	0.000171	30
Dec-05	\$ 176,920.65	\$ 1,821.04	\$ -	\$ 175,098.62	\$ 0.0053	\$ 928.03	\$ 176,920.65	0.0623	0.000171	31
Jan-06	\$ 177,848.68	\$ -	\$ -	\$ 177,848.68	\$ 0.0058	\$ 1,031.52	\$ 177,848.68	0.0678	0.000186	31
Feb-06	\$ 178,880.20	\$ 1,031.52	\$ 1,956.34	\$ 177,848.68	\$ 0.0052	\$ 924.81	\$ 178,880.20	0.0678	0.000186	28
Mar-06	\$ 179,805.02	\$ 1,956.34	\$ -	\$ 177,848.68	\$ 0.0058	\$ 1,031.52	\$ 179,805.02	0.0678	0.000186	31
Apr-06	\$ 180,836.54	\$ -	\$ -	\$ 180,836.54	\$ 0.0060	\$ 1,085.02	\$ 180,836.54	0.0730	0.000200	30
May-06	\$ 181,921.56	\$ 1,085.02	\$ 2,206.21	\$ 180,836.54	\$ 0.0062	\$ 1,121.19	\$ 181,921.56	0.0730	0.000200	31
Jun-06	\$ 183,042.74	\$ 2,206.21	\$ -	\$ 180,836.54	\$ 0.0060	\$ 1,085.02	\$ 183,042.74	0.0730	0.000200	30
Jul-06	\$ 184,127.76	\$ -	\$ -	\$ 184,127.76	\$ 0.0066	\$ 1,215.24	\$ 184,127.76	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>	Interest	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	\$ 168,293.78	0.0475	0.000130	6
Feb-05	\$ 168,428.41	\$ 134.84	\$ 1,279.03	\$ 168,293.78	\$ 0.0036	\$ 605.86	\$ 168,428.41	0.0475	0.000130	28
Mar-05	\$ 169,034.27	\$ 1,279.03	\$ -	\$ 168,293.78	\$ 0.0040	\$ 673.16	\$ 169,034.27	0.0475	0.000130	31
Apr-05	\$ 169,707.44	\$ -	\$ -	\$ 169,707.44	\$ 0.0044	\$ 746.71	\$ 169,707.44	0.0530	0.000145	30
May-05	\$ 170,454.16	\$ 746.71	\$ 1,510.40	\$ 169,707.44	\$ 0.0045	\$ 763.88	\$ 170,454.16	0.0530	0.000145	31
Jun-05	\$ 171,217.84	\$ 1,510.40	\$ -	\$ 169,707.44	\$ 0.0044	\$ 746.71	\$ 171,217.84	0.0530	0.000145	30
Jul-05	\$ 171,964.55	\$ -	\$ -	\$ 171,964.55	\$ 0.0049	\$ 842.63	\$ 171,964.55	0.0577	0.000158	31
Aug-05	\$ 172,807.18	\$ 842.63	\$ 1,650.86	\$ 171,964.55	\$ 0.0049	\$ 842.63	\$ 172,807.18	0.0577	0.000158	31
Sep-05	\$ 173,649.81	\$ 1,650.86	\$ -	\$ 171,964.55	\$ 0.0047	\$ 808.23	\$ 173,649.81	0.0577	0.000158	30
Oct-05	\$ 174,458.04	\$ -	\$ -	\$ 174,458.04	\$ 0.0053	\$ 924.63	\$ 174,458.04	0.0623	0.000171	31
Nov-05	\$ 175,382.67	\$ 924.63	\$ 1,814.36	\$ 174,458.04	\$ 0.0051	\$ 889.74	\$ 175,382.67	0.0623	0.000171	30
Dec-05	\$ 176,272.40	\$ 1,814.36	\$ -	\$ 174,458.04	\$ 0.0053	\$ 924.63	\$ 176,272.40	0.0623	0.000171	31
Jan-06	\$ 177,197.03	\$ -	\$ -	\$ 177,197.03	\$ 0.0058	\$ 1,027.74	\$ 177,197.03	0.0678	0.000186	31
Feb-06	\$ 178,224.77	\$ 1,027.74	\$ 1,949.17	\$ 177,197.03	\$ 0.0052	\$ 921.42	\$ 178,224.77	0.0678	0.000186	28
Mar-06	\$ 179,146.20	\$ 1,949.17	\$ -	\$ 177,197.03	\$ 0.0058	\$ 1,027.74	\$ 179,146.20	0.0678	0.000186	31
Apr-06	\$ 180,173.94	\$ -	\$ -	\$ 180,173.94	\$ 0.0060	\$ 1,081.04	\$ 180,173.94	0.0730	0.000200	30
May-06	\$ 181,254.98	\$ 1,081.04	\$ 2,198.12	\$ 180,173.94	\$ 0.0062	\$ 1,117.08	\$ 181,254.98	0.0730	0.000200	31
Jun-06	\$ 182,372.06	\$ 2,198.12	\$ -	\$ 180,173.94	\$ 0.0060	\$ 1,081.04	\$ 182,372.06	0.0730	0.000200	30
Jul-06	\$ 183,453.11	\$ -	\$ -	\$ 183,453.11	\$ 0.0066	\$ 1,210.79	\$ 183,453.11	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
						<b>\$ 15,824.20</b>			

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
						<b>\$ 15,058.71</b>			

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	\$ 17,275.31	0.0577	0.000158	31
	Aug-05	\$ 17,359.96	\$ 84.65	\$ 17,275.31	\$ 0.0049	\$ 84.65	\$ 17,359.96	0.0577	0.000158	31
	Sep-05	\$ 17,444.61	\$ 165.84	\$ 17,275.31	\$ 0.0047	\$ 81.19	\$ 17,444.61	0.0577	0.000158	30
	Oct-05	\$ 17,525.81	\$ -	\$ 17,525.81	\$ 0.0053	\$ 92.89	\$ 17,525.81	0.0623	0.000171	31
	Nov-05	\$ 17,618.69	\$ 92.89	\$ 17,525.81	\$ 0.0051	\$ 89.38	\$ 17,618.69	0.0623	0.000171	30
	Dec-05	\$ 17,708.07	\$ 182.27	\$ 17,525.81	\$ 0.0053	\$ 92.89	\$ 17,708.07	0.0623	0.000171	31
	Jan-06	\$ 17,800.96	\$ -	\$ 17,800.96	\$ 0.0058	\$ 103.25	\$ 17,800.96	0.0678	0.000186	31
	Feb-06	\$ 17,904.21	\$ 103.25	\$ 17,800.96	\$ 0.0052	\$ 92.56	\$ 17,904.21	0.0678	0.000186	28
	Mar-06	\$ 17,996.77	\$ 195.81	\$ 17,800.96	\$ 0.0058	\$ 103.25	\$ 17,996.77	0.0678	0.000186	31
	Apr-06	\$ 18,100.02	\$ -	\$ 18,100.02	\$ 0.0060	\$ 108.60	\$ 18,100.02	0.0730	0.000200	30
	May-06	\$ 18,208.62	\$ 108.60	\$ 18,100.02	\$ 0.0062	\$ 112.22	\$ 18,208.62	0.0730	0.000200	31
	Jun-06	\$ 18,320.84	\$ 220.82	\$ 18,100.02	\$ 0.0060	\$ 108.60	\$ 18,320.84	0.0730	0.000200	30
	Jul-06	\$ 18,429.44	\$ -	\$ 18,429.44	\$ 0.0066	\$ 121.63	\$ 18,429.44	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
<b>Total Interest</b>					<b>\$ 1,220.72</b>				

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
<b>Total Interest</b>					<b>\$ 1,195.65</b>				

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>	
		\$ 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	
		<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	
		\$ 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	
		<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	
		\$ 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	
		<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	
		Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	
		0.0577	0.0577	0.0623	0.0623	0.0623	0.0623	0.0678	0.0678	0.0678	0.0730	0.0730	0.0730	
		Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	
		<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	
		0.000158	0.000158	0.000171	0.000171	0.000171	0.000171	0.000186	0.000186	0.000186	0.000200	0.000200	0.000200	
		Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	
		<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	
		<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	
		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>	
		\$ 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	
		<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	
		\$ 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	
		<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	<u>balance</u>	
		\$ 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	
		<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	
		Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	
		0.0577	0.0623	0.0623	0.0623	0.0623	0.0678	0.0678	0.0678	0.0730	0.0730	0.0730	
		Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	
		<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	<u>Interest</u>	
		0.000158	0.000171	0.000171	0.000171	0.000171	0.000186	0.000186	0.000186	0.000200	0.000200	0.000200	
		Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	
		<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	<u>No. of</u>	
		<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	<u>Days</u>	
		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	Total Interest
		\$ 17,308.76	\$ 17,341.85	\$ 17,429.92	\$ 17,521.86	\$ 17,623.28	\$ 17,714.39	\$ 17,816.02	\$ 17,922.92	\$ 18,033.38	\$ 18,140.27	\$ 951.24
		\$ -	\$ 32.89	\$ 180.01	\$ -	\$ 101.63	\$ 192.74	\$ -	\$ 106.90	\$ 217.36	\$ -	\$ -
		\$ 17,308.76	\$ 17,308.76	\$ 17,308.76	\$ 17,521.66	\$ 17,521.66	\$ 17,521.66	\$ 17,816.02	\$ 17,816.02	\$ 17,816.02	\$ 18,140.27	\$ -
		\$ -	\$ 32.89	\$ 180.01	\$ -	\$ 101.63	\$ 192.74	\$ -	\$ 106.90	\$ 217.36	\$ -	\$ -
		\$ 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
		\$ 32.89	\$ 88.27	\$ 91.74	\$ 101.63	\$ 91.11	\$ 101.63	\$ 106.90	\$ 110.46	\$ 106.90	\$ 119.73	\$ 951.24
		\$ 0.0019	\$ 0.0051	\$ 0.0053	\$ 0.0058	\$ 0.0052	\$ 0.0058	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0066	\$ -
		\$ 0.0019	\$ 0.0051	\$ 0.0053	\$ 0.0058	\$ 0.0052	\$ 0.0058	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0066	\$ -
		\$ 0.0623	\$ 0.0623	\$ 0.0623	\$ 0.0678	\$ 0.0678	\$ 0.0678	\$ 0.0730	\$ 0.0730	\$ 0.0730	\$ 0.0774	\$ -
		\$ 0.000171	\$ 0.000171	\$ 0.000171	\$ 0.000186	\$ 0.000186	\$ 0.000186	\$ 0.000200	\$ 0.000200	\$ 0.000200	\$ 0.000212	\$ -
		11	30	31	31	28	31	30	31	30	31	31
		11	30	31	31	28	31	30	31	30	31	31

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	Total Interest
		\$ 17,306.46	\$ 17,356.65	\$ 17,457.32	\$ 17,547.58	\$ 17,648.24	\$ 17,754.13	\$ 17,863.55	\$ 17,969.44	\$ 781.58
		\$ -	\$ -	\$ 100.67	\$ 190.92	\$ -	\$ 105.89	\$ 215.31	\$ -	\$ -
		\$ 17,306.46	\$ 17,356.65	\$ 17,356.65	\$ 17,356.65	\$ 17,648.24	\$ 17,648.24	\$ 17,648.24	\$ 17,969.44	\$ -
		\$ -	\$ -	\$ 100.67	\$ 190.92	\$ -	\$ 105.89	\$ 215.31	\$ -	\$ -
		\$ 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
		\$ 50.19	\$ 100.67	\$ 90.25	\$ 100.67	\$ 105.89	\$ 108.42	\$ 105.89	\$ 118.60	\$ 781.58
		\$ 0.0029	\$ 0.0058	\$ 0.0052	\$ 0.0058	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0066	\$ -
		\$ 0.0029	\$ 0.0058	\$ 0.0052	\$ 0.0058	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0066	\$ -
		\$ 0.0623	\$ 0.0678	\$ 0.0678	\$ 0.0678	\$ 0.0730	\$ 0.0730	\$ 0.0730	\$ 0.0774	\$ -
		\$ 0.000171	\$ 0.000186	\$ 0.000186	\$ 0.000186	\$ 0.000200	\$ 0.000200	\$ 0.000200	\$ 0.000212	\$ -
		17	31	28	31	30	31	30	31	31
		17	31	28	31	30	31	30	31	31

Contract 49  
November 2005

Collection date	March 21, 2006	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Total Interest
		\$ 169,237.48	\$ 169,559.03	\$ 170,576.38	\$ 171,627.65	\$ 172,645.00	\$ 4,546.98
		\$ -	\$ -	\$ 1,017.35	\$ 2,066.62	\$ -	\$ -
		\$ 169,237.48	\$ 169,559.03	\$ 169,559.03	\$ 169,559.03	\$ 172,645.00	\$ -
		\$ -	\$ -	\$ 1,017.35	\$ 2,066.62	\$ -	\$ -
		\$ 169,237.48	\$ 169,559.03	\$ 170,576.38	\$ 171,627.65	\$ 172,645.00	\$ 173,784.46
		\$ 321.55	\$ 1,017.35	\$ 1,051.27	\$ 1,017.35	\$ 1,138.46	\$ 4,546.98
		\$ 0.0019	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0066	\$ -
		\$ 0.0019	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0066	\$ -
		\$ 0.0678	\$ 0.0730	\$ 0.0730	\$ 0.0730	\$ 0.0774	\$ -
		\$ 0.000186	\$ 0.000200	\$ 0.000200	\$ 0.000200	\$ 0.000212	\$ -
		10	30	31	30	31	31
		10	30	31	30	31	31

Contract 49 December 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> <u>Rate</u>	Daily <u>Interest</u> <u>Rate</u>	Applicable <u>No. of</u> <u>Days</u>
Collection date	March 21, 2006						\$169,424.34			
	Mar-06	\$ 169,424.34	\$ -	\$ 169,424.34	\$ 0.0019	\$ 321.91	\$169,746.24	0.0678	0.000186	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
<b>Total Interest</b>						<b>\$ 4,552.00</b>				

Contract 49 January 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> <u>Rate</u>	Daily <u>Interest</u> <u>Rate</u>	Applicable <u>No. of</u> <u>Days</u>
Collection date	March 23, 2006						\$169,530.97			
	Mar-06	\$ 169,530.97	\$ -	\$ 169,530.97	\$ 0.0015	\$ 254.30	\$169,785.27	0.0678	0.000186	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
<b>Total Interest</b>						<b>\$ 4,485.37</b>				

Contract 49 February 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> <u>Rate</u>	Daily <u>Interest</u> <u>Rate</u>	Applicable <u>No. of</u> <u>Days</u>
Collection date	July 18, 2006						\$169,718.77			
	Jul-06	\$ 169,718.77	\$ -	\$ 169,718.77	\$ 0.0028	\$ 475.21	\$170,193.98	0.0774	0.000212	13
<b>Total Interest</b>						<b>\$ 475.21</b>				

Contract 49 March 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> <u>Rate</u>	Daily <u>Interest</u> <u>Rate</u>	Applicable <u>No. of</u> <u>Days</u>
Collection date	July 18, 2006						\$169,741.41			
	Jul-06	\$ 169,741.41	\$ -	\$ 169,741.41	\$ 0.0028	\$ 475.28	\$170,216.69	0.0774	0.000212	13
<b>Total Interest</b>						<b>\$ 475.28</b>				

Contract 49 April 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> <u>Rate</u>	Daily <u>Interest</u> <u>Rate</u>	Applicable <u>No. of</u> <u>Days</u>
Collection date	July 18, 2006						\$ 56,378.60			
	Jul-06	\$ 56,378.60	\$ -	\$ 56,378.60	\$ 0.0028	\$ 157.86	\$ 56,536.46	0.0774	0.000212	13
<b>Total Interest</b>						<b>\$ 157.86</b>				

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
<b>Total Interest</b>					<b>\$ 157.90</b>				
				<b>Total Interest - Contract 49</b>	<b><u>\$ 104,147.63</u></b>				

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	\$ -	\$ 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	31			
		\$ 50,509.29	\$ 380.98	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 50,509.29	\$ 180.46	\$ 50,509.29	0.0475	0.000130	28			
		\$ 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	0.0475	0.000130	31			
		\$ 50,932.93	\$ 223.12	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 50,932.93	\$ 223.12	\$ 50,932.93	0.0530	0.000145	30			
		\$ 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	31			
		\$ 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	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 51,636.03	\$ 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	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 52,405.60	\$ 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	\$ 265.86	\$ 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	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 53,254.84	\$ 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	\$ -	\$ 200.51	\$ 380.98	\$ -	\$ 223.12	\$ 451.32	\$ -	\$ 251.78	\$ 493.29	\$ -	\$ 276.29	\$ 542.14	\$ -	\$ 307.10	\$ 582.43	\$ -	\$ 323.02	\$ 656.81	\$ -	\$ 54,160.29	\$ 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	\$ -	\$ -	\$ 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	0.0678	0.000186	31
Jan-06	\$ 53,661.94	\$ -	\$ 53,661.94	\$ 0.0058	\$ 311.24	\$ 53,973.18	0.0678	0.000186	28
Feb-06	\$ 53,973.18	\$ 311.24	\$ 53,661.94	\$ 0.0052	\$ 279.04	\$ 54,252.22	0.0678	0.000186	31
Mar-06	\$ 54,252.22	\$ 590.28	\$ 53,661.94	\$ 0.0058	\$ 311.24	\$ 54,563.46	0.0678	0.000186	30
Apr-06	\$ 54,563.46	\$ -	\$ 54,563.46	\$ 0.0060	\$ 327.38	\$ 54,890.84	0.0730	0.000200	31
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	\$ 58,878.52	0.0577	0.000158	30
Oct-05	\$ 58,878.52	\$ -	\$ -	\$ 58,878.52	\$ 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
<b>Total Interest</b>						<b>\$ 5,355.34</b>				

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
<b>Total Interest</b>						<b>\$ 4,833.48</b>				

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	\$ 52,214.66	0.0577	0.000158	31
	Aug-05	\$ 52,470.52	\$ 255.85	\$ 52,214.66	\$ 0.0049	\$ 255.85	\$ 52,470.52	0.0577	0.000158	31
	Sep-05	\$ 52,726.37	\$ 501.26	\$ 52,214.66	\$ 0.0047	\$ 245.41	\$ 52,726.37	0.0577	0.000158	30
	Oct-05	\$ 52,971.78	\$ -	\$ 52,971.78	\$ 0.0053	\$ 280.75	\$ 52,971.78	0.0623	0.000171	31
	Nov-05	\$ 53,252.53	\$ 280.75	\$ 52,971.78	\$ 0.0051	\$ 270.16	\$ 53,252.53	0.0623	0.000171	30
	Dec-05	\$ 53,522.68	\$ 550.91	\$ 52,971.78	\$ 0.0053	\$ 280.75	\$ 53,522.68	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				

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	0.0577	0.000158	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	30
	Oct-05	\$ 50,320.47	\$ -	\$ 50,320.47	\$ 0.0053	\$ 266.70	\$ 50,320.47	0.0623	0.000171	31
	Nov-05	\$ 50,587.17	\$ 266.70	\$ 50,320.47	\$ 0.0051	\$ 256.63	\$ 50,587.17	0.0623	0.000171	30
	Dec-05	\$ 50,843.80	\$ 523.33	\$ 50,320.47	\$ 0.0053	\$ 266.70	\$ 50,843.80	0.0623	0.000171	31
	Jan-06	\$ 51,110.50	\$ -	\$ 51,110.50	\$ 0.0058	\$ 286.44	\$ 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	\$ 53,264.23	0.0774	0.000212	31
						\$ 3,727.38				

Total Interest





Contract 50  
July 2005

Collection date	August 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
	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 for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	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	\$ 48,661.70	\$ 566.53	\$ 48,272.78	\$ 0.0060	\$ 289.64	\$ 48,661.70	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
<b>Total Interest</b>						<b>\$ 1,348.29</b>				

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
<b>Total Interest</b>						<b>\$ 1,311.65</b>				

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
<b>Total Interest</b>						<b>\$ 147.73</b>				

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
<b>Total Interest</b>						<b>\$ 135.23</b>				

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
<b>Total Interest</b>						<b>\$ 15.18</b>				

**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  
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	\$ 0.0066	\$ 153.40	\$ 23,395.68	0.0774	0.000212	31	
<b>Total Interest</b>					<b>\$ 2,169.03</b>					

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	
<b>Total Interest</b>					<b>\$ 2,361.56</b>					

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
<b>Total Interest</b>					<b>\$ 2,240.44</b>			

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
<b>Total Interest</b>					<b>\$ 2,184.14</b>			



Contract 53  
March 2005

Collection date	April 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable 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	0.0530	0.000145	10
	May-05	\$ 23,428.94	\$ 35.09	\$ 23,393.85	\$ 0.0045	\$ 105.27	0.0530	0.000145	31
	Jun-05	\$ 23,534.21	\$ 208.21	\$ 23,393.85	\$ 0.0044	\$ 102.93	0.0530	0.000145	30
	Jul-05	\$ 23,637.15	\$ -	\$ 23,637.15	\$ 0.0049	\$ 115.82	0.0577	0.000158	31
	Aug-05	\$ 23,752.97	\$ 115.82	\$ 23,637.15	\$ 0.0049	\$ 115.82	0.0577	0.000158	31
	Sep-05	\$ 23,868.79	\$ 226.92	\$ 23,637.15	\$ 0.0047	\$ 111.09	0.0577	0.000158	30
	Oct-05	\$ 23,978.88	\$ -	\$ 23,978.88	\$ 0.0053	\$ 127.09	0.0623	0.000171	31
	Nov-05	\$ 24,106.98	\$ 127.09	\$ 23,978.88	\$ 0.0051	\$ 122.30	0.0623	0.000171	30
	Dec-05	\$ 24,229.28	\$ 249.39	\$ 23,978.88	\$ 0.0053	\$ 127.09	0.0623	0.000171	31
	Jan-06	\$ 24,356.37	\$ -	\$ 24,356.37	\$ 0.0058	\$ 141.27	0.0678	0.000186	31
	Feb-06	\$ 24,497.64	\$ 141.27	\$ 24,356.37	\$ 0.0052	\$ 126.65	0.0678	0.000186	28
	Mar-06	\$ 24,624.29	\$ 267.92	\$ 24,356.37	\$ 0.0058	\$ 141.27	0.0678	0.000186	31
	Apr-06	\$ 24,765.56	\$ -	\$ 24,765.56	\$ 0.0060	\$ 148.59	0.0730	0.000200	30
	May-06	\$ 24,914.15	\$ 148.59	\$ 24,765.56	\$ 0.0062	\$ 153.55	0.0730	0.000200	31
	Jun-06	\$ 25,067.70	\$ 302.14	\$ 24,765.56	\$ 0.0060	\$ 148.59	0.0730	0.000200	30
	Jul-06	\$ 25,216.29	\$ -	\$ 25,216.29	\$ 0.0066	\$ 166.43	0.0774	0.000212	31
						\$ 1,988.87			

Total Interest

Contract 53  
April 2005

Collection date	May 20, 2005	Balance used for charges	Interest forward	Balance forward	Applicable 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	0.0530	0.000145	11
	Jun-05	\$ 22,530.34	\$ 35.99	\$ 22,494.35	\$ 0.0044	\$ 98.98	0.0530	0.000145	30
	Jul-05	\$ 22,629.32	\$ -	\$ 22,629.32	\$ 0.0049	\$ 110.88	0.0577	0.000158	31
	Aug-05	\$ 22,740.20	\$ 110.88	\$ 22,629.32	\$ 0.0049	\$ 110.88	0.0577	0.000158	31
	Sep-05	\$ 22,851.08	\$ 217.24	\$ 22,629.32	\$ 0.0047	\$ 106.36	0.0577	0.000158	30
	Oct-05	\$ 22,957.44	\$ -	\$ 22,957.44	\$ 0.0053	\$ 121.67	0.0623	0.000171	31
	Nov-05	\$ 23,078.12	\$ 121.67	\$ 22,957.44	\$ 0.0051	\$ 117.08	0.0623	0.000171	30
	Dec-05	\$ 23,196.20	\$ 238.76	\$ 22,957.44	\$ 0.0053	\$ 121.67	0.0623	0.000171	31
	Jan-06	\$ 23,317.87	\$ -	\$ 23,317.87	\$ 0.0058	\$ 135.24	0.0678	0.000186	31
	Feb-06	\$ 23,453.12	\$ 135.24	\$ 23,317.87	\$ 0.0052	\$ 121.25	0.0678	0.000186	28
	Mar-06	\$ 23,574.37	\$ 256.50	\$ 23,317.87	\$ 0.0058	\$ 135.24	0.0678	0.000186	31
	Apr-06	\$ 23,709.61	\$ -	\$ 23,709.61	\$ 0.0060	\$ 142.26	0.0730	0.000200	30
	May-06	\$ 23,851.87	\$ 142.26	\$ 23,709.61	\$ 0.0062	\$ 147.00	0.0730	0.000200	31
	Jun-06	\$ 23,988.87	\$ 289.26	\$ 23,709.61	\$ 0.0060	\$ 142.26	0.0730	0.000200	30
	Jul-06	\$ 24,141.13	\$ -	\$ 24,141.13	\$ 0.0066	\$ 159.33	0.0774	0.000212	31
						\$ 1,806.11			

Total Interest

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	\$ 23,027.03	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 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									
<b>Total Interest</b>						<b>\$ 1,245.77</b>				

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									
<b>Total Interest</b>						<b>\$ 1,131.47</b>				

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									
<b>Total Interest</b>						<b>\$ 948.64</b>				

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	\$ 24,241.85	\$ 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
<b>Total Interest</b>						<b>\$ 872.87</b>				

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
<b>Total Interest</b>						<b>\$ 749.09</b>				

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
<b>Total Interest</b>						<b>\$ 654.13</b>				

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
<b>Total Interest</b>						<b>\$ 471.53</b>				

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	\$ 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
<b>Total Interest</b>						<b>\$ 317.55</b>				

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	\$ 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
<b>Total Interest</b>						<b>\$ 187.22</b>				

**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	\$ 6,478.11	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	Balance used for charges		Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Nov-04		\$ 6,479.11	\$ -	\$ 8.42	\$ 6,479.11	\$ 0.0013	\$ 6,479.11	0.0422	0.000116	11
Dec-04		\$ 6,487.53	\$ 8.42	\$ -	\$ 6,479.11	\$ 0.0036	\$ 6,487.53	0.0422	0.000116	31
Jan-05		\$ 6,510.86	\$ -	\$ -	\$ 6,510.86	\$ 0.0040	\$ 6,510.86	0.0475	0.000130	31
Feb-05		\$ 6,536.90	\$ 26.04	\$ 26.04	\$ 6,510.86	\$ 0.0036	\$ 6,536.90	0.0475	0.000130	28
Mar-05		\$ 6,560.34	\$ 49.48	\$ 49.48	\$ 6,510.86	\$ 0.0040	\$ 6,560.34	0.0475	0.000130	31
Apr-05		\$ 6,586.38	\$ -	\$ -	\$ 6,586.38	\$ 0.0044	\$ 6,586.38	0.0530	0.000145	30
May-05		\$ 6,615.36	\$ 28.98	\$ 28.98	\$ 6,586.38	\$ 0.0045	\$ 6,615.36	0.0530	0.000145	31
Jun-05		\$ 6,645.00	\$ 58.62	\$ 58.62	\$ 6,615.36	\$ 0.0044	\$ 6,645.00	0.0530	0.000145	30
Jul-05		\$ 6,673.98	\$ -	\$ -	\$ 6,673.98	\$ 0.0049	\$ 6,706.68	0.0577	0.000158	31
Aug-05		\$ 6,706.68	\$ 32.70	\$ 32.70	\$ 6,673.98	\$ 0.0049	\$ 6,739.39	0.0577	0.000158	31
Sep-05		\$ 6,739.39	\$ 64.07	\$ 64.07	\$ 6,739.39	\$ 0.0047	\$ 6,770.75	0.0577	0.000158	30
Oct-05		\$ 6,770.75	\$ -	\$ -	\$ 6,770.75	\$ 0.0053	\$ 6,806.64	0.0623	0.000171	31
Nov-05		\$ 6,806.64	\$ 35.88	\$ 35.88	\$ 6,770.75	\$ 0.0051	\$ 6,841.17	0.0623	0.000171	30
Dec-05		\$ 6,841.17	\$ 70.42	\$ 70.42	\$ 6,841.17	\$ 0.0053	\$ 6,877.05	0.0623	0.000171	31
Jan-06		\$ 6,877.05	\$ -	\$ -	\$ 6,877.05	\$ 0.0058	\$ 6,916.94	0.0678	0.000186	31
Feb-06		\$ 6,916.94	\$ 39.89	\$ 39.89	\$ 6,877.05	\$ 0.0052	\$ 6,952.70	0.0678	0.000186	28
Mar-06		\$ 6,952.70	\$ 75.65	\$ 75.65	\$ 6,952.70	\$ 0.0058	\$ 6,992.59	0.0678	0.000186	31
Apr-06		\$ 6,992.59	\$ -	\$ -	\$ 6,992.59	\$ 0.0060	\$ 7,034.54	0.0730	0.000200	30
May-06		\$ 7,034.54	\$ 41.96	\$ 41.96	\$ 7,034.54	\$ 0.0062	\$ 7,077.90	0.0730	0.000200	31
Jun-06		\$ 7,077.90	\$ 85.31	\$ 85.31	\$ 7,077.90	\$ 0.0060	\$ 7,119.85	0.0730	0.000200	30
Jul-06		\$ 7,119.85	\$ -	\$ -	\$ 7,119.85	\$ 0.0066	\$ 7,166.85	0.0774	0.000212	31

Total Interest \$ 687.74





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
						\$ 1,388.37				

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	\$ 40.60	\$ 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	\$ 6,526.41	0.0678	0.000186	31
	Feb-06	\$ 6,564.26	\$ 37.85	\$ 6,526.41	\$ 0.0052	\$ 33.94	\$ 6,564.26	0.0678	0.000186	28
	Mar-06	\$ 6,598.20	\$ 71.79	\$ 6,526.41	\$ 0.0058	\$ 37.85	\$ 6,598.20	0.0678	0.000186	31
	Apr-06	\$ 6,636.05	\$ -	\$ 6,636.05	\$ 0.0060	\$ 39.82	\$ 6,636.05	0.0730	0.000200	30
	May-06	\$ 6,675.87	\$ 39.82	\$ 6,636.05	\$ 0.0062	\$ 41.14	\$ 6,675.87	0.0730	0.000200	31
	Jun-06	\$ 6,717.01	\$ 80.96	\$ 6,636.05	\$ 0.0060	\$ 39.82	\$ 6,717.01	0.0730	0.000200	30
	Jul-06	\$ 6,756.83	\$ -	\$ 6,756.83	\$ 0.0066	\$ 44.60	\$ 6,756.83	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	\$ 86.00	\$ 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
<b>Total Interest</b>						<b>\$ 584.42</b>				

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
<b>Total Interest</b>						<b>\$ 474.79</b>				

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
<b>Total Interest</b>						<b>\$ 412.14</b>				

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
<b>Total Interest</b>						<b>\$ 319.28</b>				

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
<b>Total Interest</b>						<b>\$ 93.63</b>				

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
<b>Total Interest</b>						<b>\$ 53.20</b>				

**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	\$ 5,099.30	\$ -	\$ 5,099.30	\$ 0.0044	\$ 22.44	\$ 5,099.30	0.0530	0.000145	30	
May-05	\$ 5,121.73	\$ 22.44	\$ 5,099.30	\$ 0.0045	\$ 22.95	\$ 5,121.73	0.0530	0.000145	31	
Jun-05	\$ 5,144.68	\$ 45.38	\$ 5,099.30	\$ 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	\$ 5,269.82	\$ 27.78	\$ 5,242.04	\$ 0.0051	\$ 26.73	\$ 5,269.82	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	\$ 5,479.84	\$ 66.05	\$ 5,413.79	\$ 0.0060	\$ 32.48	\$ 5,479.84	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 18, 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  
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	\$ 126.60	\$ 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
<b>Total Interest</b>						<b>\$ 1,002.48</b>				

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
<b>Total Interest</b>						<b>\$ 401.36</b>				

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 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
<b>Total Interest</b>						<b>\$ 442.50</b>				

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
<b>Total Interest</b>						<b>\$ 379.65</b>				

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
<b>Total Interest</b>						<b>\$ 318.02</b>				

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
<b>Total Interest</b>						<b>\$ 246.37</b>				

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>Rate</u>	<u>Rate</u>	<u>No. of 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
<b>Total Interest</b>						<b>\$ 87.75</b>				

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>Rate</u>	<u>Rate</u>	<u>No. of 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
<b>Total Interest</b>						<b>\$ 41.04</b>				

**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  
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	
<b>Total Interest</b>					<b>\$ 1,654.55</b>					

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	
<b>Total Interest</b>					<b>\$ 1,603.67</b>					

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
<b>Total Interest</b>					<b>\$ 1,612.03</b>				

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
<b>Total Interest</b>					<b>\$ 1,364.71</b>				

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	Balance used for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	October 20, 2005						\$ 16,993.49	0.0623	0.000171	11
	Oct-05	\$ 16,993.49	\$ -	\$ 16,993.49	\$ 0.0019	\$ 32.29	\$ 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	0.0623	0.000171	30
	Dec-05	\$ 17,112.44	\$ 176.73	\$ 16,993.49	\$ 0.0053	\$ 90.07	\$ 17,112.44	0.0623	0.000171	31
	Jan-06	\$ 17,202.51	\$ -	\$ 17,202.51	\$ 0.0058	\$ 99.77	\$ 17,202.51	0.0678	0.000186	31
	Feb-06	\$ 17,302.28	\$ 99.77	\$ 17,202.51	\$ 0.0052	\$ 89.45	\$ 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	0.0678	0.000186	31
	Apr-06	\$ 17,491.51	\$ -	\$ 17,491.51	\$ 0.0060	\$ 104.95	\$ 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	0.0730	0.000200	31
	Jun-06	\$ 17,704.91	\$ 213.40	\$ 17,491.51	\$ 0.0060	\$ 104.95	\$ 17,809.86	0.0730	0.000200	30
	Jul-06	\$ 17,809.86	\$ -	\$ 17,809.86	\$ 0.0066	\$ 117.55	\$ 17,927.40	0.0774	0.000212	31
	<b>Total Interest</b>					<b>\$ 933.91</b>				

Contract 61 October 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
	November 21, 2005						\$ 16,992.66	0.0623	0.000171	9
	Nov-05	\$ 16,992.66	\$ -	\$ 16,992.66	\$ 0.0015	\$ 25.49	\$ 17,018.15	0.0623	0.000171	31
	Dec-05	\$ 17,018.15	\$ 25.49	\$ 16,992.66	\$ 0.0053	\$ 90.06	\$ 17,108.21	0.0623	0.000171	31
	Jan-06	\$ 17,108.21	\$ -	\$ 17,108.21	\$ 0.0058	\$ 99.23	\$ 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	0.0678	0.000186	28
	Mar-06	\$ 17,296.40	\$ 188.19	\$ 17,108.21	\$ 0.0058	\$ 89.23	\$ 17,395.63	0.0678	0.000186	31
	Apr-06	\$ 17,395.63	\$ -	\$ 17,395.63	\$ 0.0060	\$ 104.37	\$ 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	0.0730	0.000200	31
	Jun-06	\$ 17,607.86	\$ 212.23	\$ 17,395.63	\$ 0.0060	\$ 104.37	\$ 17,712.23	0.0730	0.000200	30
	Jul-06	\$ 17,712.23	\$ -	\$ 17,712.23	\$ 0.0066	\$ 116.80	\$ 17,829.13	0.0774	0.000212	31
	<b>Total Interest</b>					<b>\$ 836.47</b>				

Contract 61 November 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
	December 20, 2005						\$ 16,516.13	0.0623	0.000171	11
	Dec-05	\$ 16,516.13	\$ -	\$ 16,516.13	\$ 0.0019	\$ 31.38	\$ 16,547.51	0.0623	0.000171	11
	Jan-06	\$ 16,547.51	\$ -	\$ 16,547.51	\$ 0.0058	\$ 95.98	\$ 16,643.49	0.0678	0.000186	31
	Feb-06	\$ 16,643.49	\$ 95.98	\$ 16,547.51	\$ 0.0052	\$ 66.05	\$ 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	0.0678	0.000186	31
	Apr-06	\$ 16,825.51	\$ -	\$ 16,825.51	\$ 0.0060	\$ 100.95	\$ 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	0.0730	0.000200	31
	Jun-06	\$ 17,030.78	\$ 205.27	\$ 16,825.51	\$ 0.0060	\$ 100.85	\$ 17,131.74	0.0730	0.000200	30
	Jul-06	\$ 17,131.74	\$ -	\$ 17,131.74	\$ 0.0066	\$ 113.07	\$ 17,244.81	0.0774	0.000212	31
	<b>Total Interest</b>					<b>\$ 728.67</b>				

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
<b>Total Interest</b>						<b>\$ 653.67</b>				

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
<b>Total Interest</b>						<b>\$ 546.42</b>				

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
<b>Total Interest</b>						<b>\$ 502.12</b>				

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
<b>Total Interest</b>						<b>\$ 389.44</b>				

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
<b>Total Interest</b>						<b>\$ 246.94</b>				

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
<b>Total Interest</b>						<b>\$ 146.49</b>				

**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	\$ 1,998.99	\$ 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	\$ 10.09	\$ 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  
November 2004

Collection date	December 20, 2004												Applicable
		Balance used	Interest	Balance	Applicable	Interest	Ending	Annual	Daily	Interest	Rate	No. of	
		for charges	forward	forward	Interest	balance	Interest	Interest	Interest	Rate	Days		
Dec-04	\$	4,716.61	\$	4,716.61	\$	6.13	\$	4,716.61	0.0422	0.000116	11		
Jan-05	\$	4,722.74	\$	4,722.74	\$	18.89	\$	4,722.74	0.0475	0.000130	31		
Feb-05	\$	4,741.63	\$	4,722.74	\$	17.00	\$	4,758.63	0.0475	0.000130	28		
Mar-05	\$	4,758.63	\$	4,722.74	\$	18.89	\$	4,777.52	0.0475	0.000130	31		
Apr-05	\$	4,777.52	\$	4,777.52	\$	21.02	\$	4,798.54	0.0530	0.000145	30		
May-05	\$	4,798.54	\$	4,777.52	\$	21.50	\$	4,820.04	0.0530	0.000145	31		
Jun-05	\$	4,820.04	\$	4,777.52	\$	21.02	\$	4,841.06	0.0530	0.000145	30		
Jul-05	\$	4,841.06	\$	4,841.06	\$	23.72	\$	4,864.78	0.0577	0.000158	31		
Aug-05	\$	4,864.78	\$	4,841.06	\$	23.72	\$	4,888.51	0.0577	0.000158	31		
Sep-05	\$	4,888.51	\$	4,841.06	\$	22.75	\$	4,911.26	0.0577	0.000158	30		
Oct-05	\$	4,911.26	\$	4,911.26	\$	26.03	\$	4,937.29	0.0623	0.000171	31		
Nov-05	\$	4,937.29	\$	4,911.26	\$	25.05	\$	4,962.34	0.0623	0.000171	30		
Dec-05	\$	4,962.34	\$	4,911.26	\$	26.03	\$	4,988.37	0.0623	0.000171	31		
Jan-06	\$	4,988.37	\$	4,988.37	\$	28.93	\$	5,017.30	0.0678	0.000186	31		
Feb-06	\$	5,017.30	\$	4,988.37	\$	25.84	\$	5,043.24	0.0678	0.000186	28		
Mar-06	\$	5,043.24	\$	4,988.37	\$	28.93	\$	5,072.17	0.0678	0.000186	31		
Apr-06	\$	5,072.17	\$	5,072.17	\$	30.43	\$	5,102.60	0.0730	0.000200	30		
May-06	\$	5,102.60	\$	5,072.17	\$	31.45	\$	5,134.05	0.0730	0.000200	31		
Jun-06	\$	5,134.05	\$	5,072.17	\$	30.43	\$	5,164.48	0.0730	0.000200	30		
Jul-06	\$	5,164.48	\$	5,164.48	\$	34.09	\$	5,198.57	0.0774	0.000212	31		
<b>Total Interest</b>												\$	
												<b>481.96</b>	

Contract 62  
December 2004

Collection date	January 20, 2005												Applicable
		Balance used	Interest	Balance	Applicable	Interest	Ending	Annual	Daily	Interest	Rate	No. of	
		for charges	forward	forward	Interest	balance	Interest	Interest	Interest	Rate	Days		
Jan-05	\$	4,716.61	\$	4,716.61	\$	6.60	\$	4,723.21	0.0475	0.000130	11		
Feb-05	\$	4,723.21	\$	4,716.61	\$	16.98	\$	4,740.19	0.0475	0.000130	28		
Mar-05	\$	4,740.19	\$	4,716.61	\$	18.87	\$	4,759.06	0.0475	0.000130	31		
Apr-05	\$	4,759.06	\$	4,759.06	\$	20.94	\$	4,780.00	0.0530	0.000145	30		
May-05	\$	4,780.00	\$	4,759.06	\$	21.42	\$	4,801.41	0.0530	0.000145	31		
Jun-05	\$	4,801.41	\$	4,759.06	\$	20.94	\$	4,822.35	0.0530	0.000145	30		
Jul-05	\$	4,822.35	\$	4,822.35	\$	23.63	\$	4,845.98	0.0577	0.000158	31		
Aug-05	\$	4,845.98	\$	4,822.35	\$	23.63	\$	4,869.61	0.0577	0.000158	31		
Sep-05	\$	4,869.61	\$	4,822.35	\$	22.67	\$	4,892.28	0.0577	0.000158	30		
Oct-05	\$	4,892.28	\$	4,892.28	\$	25.93	\$	4,918.21	0.0623	0.000171	31		
Nov-05	\$	4,918.21	\$	4,892.28	\$	24.95	\$	4,943.16	0.0623	0.000171	30		
Dec-05	\$	4,943.16	\$	4,892.28	\$	25.93	\$	4,969.08	0.0623	0.000171	31		
Jan-06	\$	4,969.08	\$	4,969.08	\$	28.82	\$	4,997.91	0.0678	0.000186	31		
Feb-06	\$	4,997.91	\$	4,969.08	\$	25.84	\$	5,023.74	0.0678	0.000186	28		
Mar-06	\$	5,023.74	\$	4,969.08	\$	28.82	\$	5,052.57	0.0678	0.000186	31		
Apr-06	\$	5,052.57	\$	5,052.57	\$	30.32	\$	5,082.88	0.0730	0.000200	30		
May-06	\$	5,082.88	\$	5,052.57	\$	31.33	\$	5,114.21	0.0730	0.000200	31		
Jun-06	\$	5,114.21	\$	5,052.57	\$	30.32	\$	5,144.52	0.0730	0.000200	30		
Jul-06	\$	5,144.52	\$	5,144.52	\$	33.95	\$	5,178.48	0.0774	0.000212	31		
<b>Total Interest</b>												\$	
												<b>461.87</b>	

Contract 62  
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 22, 2005						\$ 4,716.61			6
Feb-05	\$ 4,716.61	\$ -	\$ 8,437.00	\$ 0.0008	\$ 7.55	\$ 4,716.61	0.0475	0.000130	31
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
<b>Total Interest</b>					<b>\$ 464.97</b>				

Contract 62  
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 21, 2005						\$ 4,716.61			10
Mar-05	\$ 4,716.61	\$ -	\$ 4,716.61	\$ 0.0013	\$ 6.13	\$ 4,722.74	0.0475	0.000130	10
Apr-05	\$ 4,722.74	\$ -	\$ 4,722.74	\$ 0.0044	\$ 20.78	\$ 4,743.52	0.0530	0.000145	30
May-05	\$ 4,743.52	\$ 20.78	\$ 4,722.74	\$ 0.0045	\$ 21.25	\$ 4,764.77	0.0530	0.000145	31
Jun-05	\$ 4,764.77	\$ 42.03	\$ 4,722.74	\$ 0.0044	\$ 20.78	\$ 4,785.55	0.0530	0.000145	30
Jul-05	\$ 4,785.55	\$ -	\$ 4,785.55	\$ 0.0049	\$ 23.45	\$ 4,809.00	0.0577	0.000158	31
Aug-05	\$ 4,809.00	\$ 23.45	\$ 4,785.55	\$ 0.0049	\$ 23.45	\$ 4,832.45	0.0577	0.000158	31
Sep-05	\$ 4,832.45	\$ 45.94	\$ 4,785.55	\$ 0.0047	\$ 22.49	\$ 4,854.94	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
<b>Total Interest</b>					<b>\$ 422.35</b>				



Contract 62  
March 2005

Collection date	Balance used		Interest forward	Balance forward		Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	for charges										
April 20, 2005											
Apr-05	\$ 4,716.61	\$ -	\$ 7.07	\$ 4,716.61	\$ 0.0015	\$ 7.07	\$ 4,716.61	0.0530	0.000145	10	
May-05	\$ 4,723.68	\$ 7.07	\$ 41.98	\$ 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	\$ 45.75	\$ 4,785.66	\$ 0.0049	\$ 23.35	\$ 4,812.36	0.0577	0.000158	31	
Sep-05	\$ 4,812.36	\$ 23.35	\$ 22.40	\$ 4,785.66	\$ 0.0047	\$ 22.40	\$ 4,834.76	0.0577	0.000158	30	
Oct-05	\$ 4,834.76	\$ 45.75	\$ -	\$ 4,834.76	\$ 0.0053	\$ 25.62	\$ 4,860.39	0.0623	0.000171	31	
Nov-05	\$ 4,860.39	\$ 25.62	\$ 25.62	\$ 4,834.76	\$ 0.0051	\$ 24.66	\$ 4,885.04	0.0623	0.000171	30	
Dec-05	\$ 4,885.04	\$ 50.28	\$ 28.48	\$ 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	\$ 25.54	\$ 4,910.67	\$ 0.0052	\$ 25.54	\$ 4,964.68	0.0678	0.000186	28	
Mar-06	\$ 4,964.68	\$ 54.02	\$ 29.96	\$ 4,910.67	\$ 0.0058	\$ 29.96	\$ 4,993.17	0.0730	0.000200	31	
Apr-06	\$ 4,993.17	\$ -	\$ 30.96	\$ 4,993.17	\$ 0.0060	\$ 30.96	\$ 5,023.13	0.0730	0.000200	30	
May-06	\$ 5,023.13	\$ 29.96	\$ 29.96	\$ 4,993.17	\$ 0.0062	\$ 30.96	\$ 5,054.08	0.0730	0.000200	31	
Jun-06	\$ 5,054.08	\$ 60.92	\$ 33.55	\$ 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	
<b>Total Interest \$ 400.99</b>											

Total Interest

Contract 62  
April 2005

Collection date	Balance used		Interest forward	Balance forward		Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
	for charges										
May 20, 2005											
May-05	\$ 1,999.99	\$ -	\$ 3.20	\$ 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	\$ -	\$ 9.86	\$ 2,011.99	\$ 0.0049	\$ 9.86	\$ 2,021.85	0.0577	0.000158	31	
Aug-05	\$ 2,021.85	\$ 9.86	\$ 9.86	\$ 2,011.99	\$ 0.0047	\$ 9.86	\$ 2,031.71	0.0577	0.000158	31	
Sep-05	\$ 2,031.71	\$ 19.32	\$ 10.82	\$ 2,011.99	\$ 0.0049	\$ 9.86	\$ 2,041.17	0.0577	0.000158	30	
Oct-05	\$ 2,041.17	\$ -	\$ 10.41	\$ 2,041.17	\$ 0.0053	\$ 10.82	\$ 2,051.99	0.0623	0.000171	31	
Nov-05	\$ 2,051.99	\$ 10.82	\$ 10.41	\$ 2,041.17	\$ 0.0051	\$ 10.41	\$ 2,062.40	0.0623	0.000171	30	
Dec-05	\$ 2,062.40	\$ 21.23	\$ 12.02	\$ 2,041.17	\$ 0.0053	\$ 10.82	\$ 2,073.21	0.0623	0.000171	31	
Jan-06	\$ 2,073.21	\$ -	\$ 10.78	\$ 2,073.21	\$ 0.0058	\$ 12.02	\$ 2,085.24	0.0678	0.000186	31	
Feb-06	\$ 2,085.24	\$ 12.02	\$ 12.55	\$ 2,073.21	\$ 0.0052	\$ 10.78	\$ 2,096.02	0.0678	0.000186	28	
Mar-06	\$ 2,096.02	\$ 22.81	\$ 13.07	\$ 2,073.21	\$ 0.0058	\$ 12.02	\$ 2,096.02	0.0678	0.000186	31	
Apr-06	\$ 2,108.04	\$ 12.65	\$ 12.65	\$ 2,073.21	\$ 0.0060	\$ 12.55	\$ 2,108.04	0.0730	0.000200	30	
May-06	\$ 2,120.69	\$ 25.72	\$ 14.17	\$ 2,108.04	\$ 0.0062	\$ 13.07	\$ 2,133.76	0.0730	0.000200	31	
Jun-06	\$ 2,133.76	\$ -	\$ -	\$ 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	
<b>Total Interest \$ 160.58</b>											

Total Interest

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	\$ 2,029.90	0.0623	0.000171	31	
Nov-05	\$ 2,029.90	\$ 10.70	\$ 2,019.19	\$ 0.0051	\$ 10.30	\$ 2,040.19	0.0623	0.000171	30	
Dec-05	\$ 2,040.19	\$ 21.00	\$ 2,019.19	\$ 0.0053	\$ 10.70	\$ 2,050.89	0.0623	0.000171	31	
Jan-06	\$ 2,050.89	\$ -	\$ 2,050.89	\$ 0.0058	\$ 11.90	\$ 2,062.79	0.0678	0.000186	31	
Feb-06	\$ 2,062.79	\$ 11.90	\$ 2,050.89	\$ 0.0052	\$ 10.66	\$ 2,073.45	0.0678	0.000186	28	
Mar-06	\$ 2,073.45	\$ 22.56	\$ 2,050.89	\$ 0.0058	\$ 11.90	\$ 2,085.35	0.0678	0.000186	31	
Apr-06	\$ 2,085.35	\$ -	\$ 2,085.35	\$ 0.0060	\$ 12.51	\$ 2,097.86	0.0730	0.000200	30	
May-06	\$ 2,097.86	\$ 12.51	\$ 2,085.35	\$ 0.0062	\$ 12.93	\$ 2,110.79	0.0730	0.000200	31	
Jun-06	\$ 2,110.79	\$ 25.44	\$ 2,085.35	\$ 0.0060	\$ 12.51	\$ 2,123.30	0.0730	0.000200	30	
Jul-06	\$ 2,123.30	\$ -	\$ 2,123.30	\$ 0.0066	\$ 14.01	\$ 2,137.32	0.0774	0.000212	31	
<b>Total Interest</b>					<b>\$ 137.32</b>					

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	\$ 2,024.03	0.0623	0.000171	30	
Dec-05	\$ 2,024.03	\$ 20.83	\$ 2,003.19	\$ 0.0053	\$ 10.62	\$ 2,034.64	0.0623	0.000171	31	
Jan-06	\$ 2,034.64	\$ -	\$ 2,034.64	\$ 0.0058	\$ 11.80	\$ 2,046.44	0.0678	0.000186	31	
Feb-06	\$ 2,046.44	\$ 11.80	\$ 2,034.64	\$ 0.0052	\$ 10.58	\$ 2,057.02	0.0678	0.000186	28	
Mar-06	\$ 2,057.02	\$ 22.38	\$ 2,034.64	\$ 0.0058	\$ 11.80	\$ 2,068.83	0.0678	0.000186	31	
Apr-06	\$ 2,068.83	\$ -	\$ 2,068.83	\$ 0.0060	\$ 12.41	\$ 2,081.24	0.0730	0.000200	30	
May-06	\$ 2,081.24	\$ 12.41	\$ 2,068.83	\$ 0.0062	\$ 12.83	\$ 2,094.07	0.0730	0.000200	31	
Jun-06	\$ 2,094.07	\$ 25.24	\$ 2,068.83	\$ 0.0060	\$ 12.41	\$ 2,106.48	0.0730	0.000200	30	
Jul-06	\$ 2,106.48	\$ -	\$ 2,106.48	\$ 0.0066	\$ 13.90	\$ 2,120.38	0.0774	0.000212	31	
<b>Total Interest</b>					<b>\$ 120.39</b>					

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		\$ 2,038.34	\$ 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
<b>Total Interest</b>						<b>\$ 108.91</b>				

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
<b>Total Interest</b>						<b>\$ 98.45</b>				

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
<b>Total Interest</b>						<b>\$ 208.09</b>				

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
<b>Total Interest</b>						<b>\$ 177.00</b>				

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	\$ 8.13	\$ 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
<b>Total Interest</b>						<b>\$ 151.86</b>				

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
<b>Total Interest</b>						<b>\$ 127.21</b>				

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
<b>Total Interest</b>						<b>\$ 98.55</b>				

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
<b>Total Interest</b>						<b>\$ 28.90</b>				

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
<b>Total Interest</b>						<b>\$ 17.23</b>				

**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
<b>Total Interest</b>						<b>\$ 780.18</b>				

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	\$ 6,579.40	0.0530	0.000145	30
May-05		\$ 6,579.40	\$ 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

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	\$ 7,422.99	0.0475	0.000130	28
Mar-05		\$ 7,449.68	\$ 56.34	\$ 7,412.62	\$ 0.0040	\$ 29.65	\$ 7,449.68	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

\$ 660.83

\$ 725.97

Contract 63  
January 2005

Collection date

February 22, 2005

Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
\$ 7,870.50	\$ -	\$ 9,437.00	\$ 0.0008	\$ 7,870.50	0.0475	0.000130	6
\$ 7,678.05	\$ 7.55	\$ 9,437.00	\$ 0.0040	\$ 7,678.05	0.0475	0.000130	31
\$ 7,715.79	\$ -	\$ 7,715.79	\$ 0.0044	\$ 7,715.79	0.0530	0.000145	30
\$ 7,749.74	\$ 33.95	\$ 7,715.79	\$ 0.0045	\$ 7,749.74	0.0530	0.000145	31
\$ 7,784.46	\$ 68.67	\$ 7,715.79	\$ 0.0044	\$ 7,784.46	0.0530	0.000145	30
\$ 7,818.41	\$ -	\$ 7,818.41	\$ 0.0049	\$ 7,818.41	0.0577	0.000158	31
\$ 7,856.72	\$ 38.31	\$ 7,818.41	\$ 0.0049	\$ 7,856.72	0.0577	0.000158	31
\$ 7,895.03	\$ 75.06	\$ 7,818.41	\$ 0.0047	\$ 7,895.03	0.0577	0.000158	30
\$ 7,931.78	\$ -	\$ 7,931.78	\$ 0.0053	\$ 7,931.78	0.0623	0.000171	31
\$ 7,973.82	\$ 42.04	\$ 7,931.78	\$ 0.0051	\$ 7,973.82	0.0623	0.000171	30
\$ 8,014.27	\$ 82.49	\$ 7,931.78	\$ 0.0053	\$ 8,014.27	0.0623	0.000171	31
\$ 8,056.31	\$ -	\$ 8,056.31	\$ 0.0058	\$ 8,056.31	0.0678	0.000186	31
\$ 8,103.04	\$ 46.73	\$ 8,056.31	\$ 0.0052	\$ 8,103.04	0.0678	0.000186	28
\$ 8,144.93	\$ 88.62	\$ 8,056.31	\$ 0.0058	\$ 8,144.93	0.0678	0.000186	31
\$ 8,191.66	\$ -	\$ 8,191.66	\$ 0.0060	\$ 8,191.66	0.0730	0.000200	30
\$ 8,240.81	\$ 49.15	\$ 8,191.66	\$ 0.0062	\$ 8,240.81	0.0730	0.000200	31
\$ 8,291.59	\$ 99.94	\$ 8,191.66	\$ 0.0060	\$ 8,291.59	0.0730	0.000200	30
\$ 8,340.74	\$ -	\$ 8,340.74	\$ 0.0066	\$ 8,340.74	0.0774	0.000212	31

Total Interest

\$ 725.30

Contract 63  
February 2005

Collection date

March 21, 2005

Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
\$ 7,627.52	\$ -	\$ 7,627.52	\$ 0.0013	\$ 7,627.52	0.0475	0.000130	10
\$ 7,637.43	\$ -	\$ 7,637.43	\$ 0.0044	\$ 7,637.43	0.0530	0.000145	30
\$ 7,671.04	\$ 33.60	\$ 7,637.43	\$ 0.0045	\$ 7,671.04	0.0530	0.000145	31
\$ 7,705.40	\$ 67.97	\$ 7,637.43	\$ 0.0044	\$ 7,705.40	0.0530	0.000145	30
\$ 7,739.01	\$ -	\$ 7,739.01	\$ 0.0049	\$ 7,739.01	0.0577	0.000158	31
\$ 7,776.93	\$ 37.92	\$ 7,739.01	\$ 0.0049	\$ 7,776.93	0.0577	0.000158	31
\$ 7,814.85	\$ 74.29	\$ 7,739.01	\$ 0.0047	\$ 7,814.85	0.0577	0.000158	30
\$ 7,851.23	\$ -	\$ 7,851.23	\$ 0.0053	\$ 7,851.23	0.0623	0.000171	31
\$ 7,892.84	\$ 41.61	\$ 7,851.23	\$ 0.0051	\$ 7,892.84	0.0623	0.000171	30
\$ 7,932.88	\$ 81.65	\$ 7,851.23	\$ 0.0053	\$ 7,932.88	0.0623	0.000171	31
\$ 7,974.49	\$ -	\$ 7,974.49	\$ 0.0058	\$ 7,974.49	0.0678	0.000186	31
\$ 8,020.74	\$ 46.25	\$ 7,974.49	\$ 0.0052	\$ 8,020.74	0.0678	0.000186	28
\$ 8,062.21	\$ 87.72	\$ 7,974.49	\$ 0.0058	\$ 8,062.21	0.0678	0.000186	31
\$ 8,108.46	\$ -	\$ 8,108.46	\$ 0.0060	\$ 8,108.46	0.0730	0.000200	30
\$ 8,157.11	\$ 48.65	\$ 8,108.46	\$ 0.0062	\$ 8,157.11	0.0730	0.000200	31
\$ 8,207.38	\$ 98.92	\$ 8,108.46	\$ 0.0060	\$ 8,207.38	0.0730	0.000200	30
\$ 8,256.03	\$ -	\$ 8,256.03	\$ 0.0066	\$ 8,256.03	0.0774	0.000212	31

Total Interest

\$ 683.01

Contract 63  
March 2005

Collection date

April 20, 2005

Month	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

Month	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
<b>Total Interest</b>					<b>\$ 536.88</b>				

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
<b>Total Interest</b>					<b>\$ 499.00</b>				

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
<b>Total Interest</b>						<b>\$ 488.50</b>				

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
<b>Total Interest</b>						<b>\$ 428.27</b>				

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
<b>Total Interest</b>						<b>\$ 284.62</b>				

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
<b>Total Interest</b>						<b>\$ 249.74</b>				

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
<b>Total Interest</b>						<b>\$ 205.29</b>				

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
<b>Total Interest</b>						<b>\$ 144.84</b>				

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>balance</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
<b>Total Interest</b>						<b>\$ 100.22</b>				

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>balance</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
<b>Total Interest</b>						<b>\$ 61.26</b>				

**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	\$ 0.0068	\$ 260.49	\$ 39,728.06	0.0774	0.000212	31

Total Interest

\$ 3,937.00



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	\$ 35,563.23	0.0530	0.000145	31
Jun-05	\$ 35,722.57	\$ 315.13	\$ 35,407.44	\$ 0.0044	\$ 155.79	\$ 35,722.57	0.0530	0.000145	30
Jul-05	\$ 35,878.36	\$ -	\$ 35,878.36	\$ 0.0049	\$ 175.80	\$ 35,878.36	0.0577	0.000158	31
Aug-05	\$ 36,054.16	\$ 175.80	\$ 35,878.36	\$ 0.0048	\$ 175.80	\$ 36,054.16	0.0577	0.000158	31
Sep-05	\$ 36,229.97	\$ 344.43	\$ 35,878.36	\$ 0.0047	\$ 168.63	\$ 36,229.97	0.0577	0.000158	30
Oct-05	\$ 36,398.59	\$ -	\$ 36,398.59	\$ 0.0053	\$ 182.91	\$ 36,398.59	0.0623	0.000171	31
Nov-05	\$ 36,591.51	\$ 192.91	\$ 36,398.59	\$ 0.0051	\$ 185.63	\$ 36,591.51	0.0623	0.000171	30
Dec-05	\$ 36,777.14	\$ 378.55	\$ 36,398.59	\$ 0.0053	\$ 192.91	\$ 36,777.14	0.0623	0.000171	31
Jan-06	\$ 36,970.05	\$ -	\$ 36,970.05	\$ 0.0058	\$ 214.43	\$ 36,970.05	0.0678	0.000186	31
Feb-06	\$ 37,164.48	\$ 214.43	\$ 36,970.05	\$ 0.0052	\$ 192.24	\$ 37,164.48	0.0678	0.000186	28
Mar-06	\$ 37,376.72	\$ 406.67	\$ 36,970.05	\$ 0.0058	\$ 214.43	\$ 37,376.72	0.0678	0.000186	31
Apr-06	\$ 37,591.15	\$ -	\$ 37,591.15	\$ 0.0060	\$ 225.55	\$ 37,591.15	0.0730	0.000200	30
May-06	\$ 37,816.70	\$ 225.55	\$ 37,591.15	\$ 0.0062	\$ 233.07	\$ 37,816.70	0.0730	0.000200	31
Jun-06	\$ 38,049.76	\$ 458.61	\$ 37,591.15	\$ 0.0060	\$ 225.55	\$ 38,049.76	0.0730	0.000200	30
Jul-06	\$ 38,275.31	\$ -	\$ 38,275.31	\$ 0.0066	\$ 252.62	\$ 38,275.31	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	\$ 38,452.30	0.0475	0.000130	28
Mar-05	\$ 38,590.53	\$ 291.83	\$ 38,398.54	\$ 0.0040	\$ 153.59	\$ 38,590.53	0.0475	0.000130	31
Apr-05	\$ 38,744.13	\$ -	\$ 38,744.13	\$ 0.0044	\$ 170.47	\$ 38,744.13	0.0530	0.000145	30
May-05	\$ 38,914.60	\$ 170.47	\$ 38,744.13	\$ 0.0045	\$ 174.35	\$ 38,914.60	0.0530	0.000145	31
Jun-05	\$ 39,088.95	\$ 344.82	\$ 38,744.13	\$ 0.0044	\$ 170.47	\$ 39,088.95	0.0530	0.000145	31
Jul-05	\$ 39,259.42	\$ -	\$ 39,259.42	\$ 0.0048	\$ 192.37	\$ 39,259.42	0.0577	0.000158	30
Aug-05	\$ 39,451.79	\$ 192.37	\$ 39,259.42	\$ 0.0048	\$ 192.37	\$ 39,451.79	0.0577	0.000158	31
Sep-05	\$ 39,644.17	\$ 376.99	\$ 39,259.42	\$ 0.0047	\$ 194.52	\$ 39,644.17	0.0577	0.000158	31
Oct-05	\$ 39,828.69	\$ -	\$ 39,828.69	\$ 0.0053	\$ 211.09	\$ 39,828.69	0.0577	0.000158	30
Nov-05	\$ 40,039.78	\$ 211.09	\$ 39,828.69	\$ 0.0051	\$ 203.13	\$ 40,039.78	0.0623	0.000171	31
Dec-05	\$ 40,242.90	\$ 414.22	\$ 39,828.69	\$ 0.0053	\$ 211.09	\$ 40,242.90	0.0623	0.000171	30
Jan-06	\$ 40,454.00	\$ -	\$ 40,454.00	\$ 0.0058	\$ 234.63	\$ 40,454.00	0.0678	0.000186	31
Feb-06	\$ 40,688.63	\$ 234.63	\$ 40,454.00	\$ 0.0052	\$ 210.36	\$ 40,688.63	0.0678	0.000186	28
Mar-06	\$ 40,898.99	\$ 444.99	\$ 40,454.00	\$ 0.0058	\$ 234.63	\$ 40,898.99	0.0678	0.000186	31
Apr-06	\$ 41,133.62	\$ -	\$ 41,133.62	\$ 0.0060	\$ 246.80	\$ 41,133.62	0.0730	0.000200	30
May-06	\$ 41,380.42	\$ 246.80	\$ 41,133.62	\$ 0.0062	\$ 255.03	\$ 41,380.42	0.0730	0.000200	31
Jun-06	\$ 41,635.45	\$ 501.83	\$ 41,133.62	\$ 0.0060	\$ 246.80	\$ 41,635.45	0.0730	0.000200	30
Jul-06	\$ 41,882.25	\$ -	\$ 41,882.25	\$ 0.0066	\$ 276.42	\$ 41,882.25	0.0774	0.000212	31

Total Interest

\$ 3,760.14

Contract 65  
January 2005

Collection date

February 22, 2005

Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
\$ 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	\$ 37,483.54	0.0530	0.000145	31
Jun-05 \$ 37,483.54	\$ 330.68	\$ 37,152.88	\$ 0.0044	\$ 37,647.01	0.0530	0.000145	30
Jul-05 \$ 37,647.01	\$ -	\$ 37,647.01	\$ 0.0049	\$ 37,831.48	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 \$ 38,395.31	\$ 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

Balance used for charges	Interest forward	Balance forward	Applicable Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
\$ 39,044.02	\$ -	\$ 39,044.02	\$ 0.0013	\$ 39,044.02	0.0475	0.000130	10
Mar-05 \$ 39,094.78	\$ -	\$ 39,094.78	\$ 0.0044	\$ 39,094.78	0.0530	0.000145	30
Apr-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	0.0577	0.000158	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	0.0623	0.000171	31
Feb-06 \$ 41,056.88	\$ 236.76	\$ 40,820.12	\$ 0.0052	\$ 41,056.88	0.0678	0.000186	31
Mar-06 \$ 41,269.14	\$ 449.02	\$ 40,820.12	\$ 0.0058	\$ 41,269.14	0.0678	0.000186	28
Apr-06 \$ 41,505.90	\$ -	\$ 41,505.90	\$ 0.0060	\$ 41,505.90	0.0678	0.000186	31
May-06 \$ 41,754.93	\$ 249.04	\$ 41,505.90	\$ 0.0062	\$ 41,754.93	0.0730	0.000200	30
Jun-06 \$ 42,012.27	\$ 506.37	\$ 41,505.90	\$ 0.0060	\$ 42,012.27	0.0730	0.000200	31
Jul-06 \$ 42,261.31	\$ -	\$ 42,261.31	\$ 0.0066	\$ 42,261.31	0.0730	0.000200	30
		\$ 42,540.23	\$ 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	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
		\$ 384.92	\$ 385.42	\$ 386.81	\$ 388.35	\$ 389.75	\$ 391.29	\$ 393.01	\$ 394.77	\$ 396.50	\$ 398.44	\$ 400.38	\$ 402.25	\$ 404.38	\$ 406.43	\$ 408.56	\$ 410.93	\$ 413.06	\$ 415.42	\$ 417.92	\$ 420.49	\$ 422.99
		\$ -	\$ 0.50	\$ -	\$ 1.55	\$ 2.94	\$ -	\$ 1.72	\$ 3.48	\$ -	\$ 1.94	\$ 3.81	\$ -	\$ 2.13	\$ 4.18	\$ -	\$ 2.37	\$ 4.49	\$ -	\$ 2.49	\$ 5.07	\$ -
		\$ 384.92	\$ 384.92	\$ 386.81	\$ 388.81	\$ 388.81	\$ 391.29	\$ 391.29	\$ 391.29	\$ 396.50	\$ 396.50	\$ 396.50	\$ 402.25	\$ 402.25	\$ 402.25	\$ 408.56	\$ 408.56	\$ 408.56	\$ 415.42	\$ 415.42	\$ 415.42	\$ 422.99
		\$ -	\$ 0.50	\$ -	\$ 1.55	\$ 2.94	\$ -	\$ 1.72	\$ 3.48	\$ -	\$ 1.94	\$ 3.81	\$ -	\$ 2.13	\$ 4.18	\$ -	\$ 2.37	\$ 4.49	\$ -	\$ 2.49	\$ 5.07	\$ -
		\$ 384.92	\$ 385.42	\$ 386.81	\$ 388.35	\$ 389.75	\$ 391.29	\$ 393.01	\$ 394.77	\$ 396.50	\$ 398.44	\$ 400.38	\$ 402.25	\$ 404.38	\$ 406.43	\$ 408.56	\$ 410.93	\$ 413.06	\$ 415.42	\$ 417.92	\$ 420.49	\$ 422.99
		\$ 0.50	\$ 1.39	\$ 1.55	\$ 1.39	\$ 1.55	\$ 1.72	\$ 1.76	\$ 1.72	\$ 1.84	\$ 1.86	\$ 1.86	\$ 2.13	\$ 2.05	\$ 2.13	\$ 2.37	\$ 2.12	\$ 2.37	\$ 2.49	\$ 2.58	\$ 2.49	\$ 2.79
		\$ 384.92	\$ 385.42	\$ 386.81	\$ 388.35	\$ 389.75	\$ 391.29	\$ 393.01	\$ 394.77	\$ 396.50	\$ 398.44	\$ 400.38	\$ 402.25	\$ 404.38	\$ 406.43	\$ 408.56	\$ 410.93	\$ 413.06	\$ 415.42	\$ 417.92	\$ 420.49	\$ 422.99
		\$ 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
		\$ 0.000116	\$ 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
		11	31	31	28	31	30	31	30	31	31	30	31	30	31	28	31	31	30	31	30	31

Total Interest

\$ 40.86  
\$ 40.86

Total Interest - Contract 77



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				

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				

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 for charges	Interest forward	Balance forward	Applicable Interest	Interest	Ending balance	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days
Nov-04	\$ 1,733.63	\$ -	\$ 1,733.63	\$ 0.0017	\$ 2.95	\$ 1,733.63	\$ 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	\$ 1,742.82	0.0422	0.000116	31
Jan-05	\$ 1,742.82	\$ -	\$ 1,742.82	\$ 0.0040	\$ 6.97	\$ 1,749.79	\$ 1,749.79	0.0475	0.000130	31
Feb-05	\$ 1,749.79	\$ 6.97	\$ 1,742.82	\$ 0.0036	\$ 6.27	\$ 1,756.06	\$ 1,756.06	0.0475	0.000130	28
Mar-05	\$ 1,756.06	\$ 13.25	\$ 1,742.82	\$ 0.0040	\$ 6.97	\$ 1,763.03	\$ 1,763.03	0.0475	0.000130	31
Apr-05	\$ 1,763.03	\$ -	\$ 1,763.03	\$ 0.0044	\$ 7.76	\$ 1,770.79	\$ 1,770.79	0.0530	0.000145	30
May-05	\$ 1,770.79	\$ 7.76	\$ 1,763.03	\$ 0.0045	\$ 7.93	\$ 1,778.72	\$ 1,778.72	0.0530	0.000145	31
Jun-05	\$ 1,778.72	\$ 15.69	\$ 1,763.03	\$ 0.0044	\$ 7.76	\$ 1,786.48	\$ 1,786.48	0.0530	0.000145	30
Jul-05	\$ 1,786.48	\$ -	\$ 1,786.48	\$ 0.0049	\$ 8.75	\$ 1,795.24	\$ 1,795.24	0.0577	0.000158	31
Aug-05	\$ 1,795.24	\$ 8.75	\$ 1,786.48	\$ 0.0049	\$ 8.75	\$ 1,803.99	\$ 1,803.99	0.0577	0.000158	31
Sep-05	\$ 1,803.99	\$ 17.15	\$ 1,786.48	\$ 0.0047	\$ 8.40	\$ 1,812.39	\$ 1,812.39	0.0577	0.000158	30
Oct-05	\$ 1,812.39	\$ -	\$ 1,812.39	\$ 0.0053	\$ 9.61	\$ 1,821.99	\$ 1,821.99	0.0623	0.000171	31
Nov-05	\$ 1,821.99	\$ 9.61	\$ 1,812.39	\$ 0.0051	\$ 9.24	\$ 1,831.23	\$ 1,831.23	0.0623	0.000171	30
Dec-05	\$ 1,831.23	\$ 18.85	\$ 1,812.39	\$ 0.0053	\$ 9.61	\$ 1,840.84	\$ 1,840.84	0.0623	0.000171	31
Jan-06	\$ 1,840.84	\$ -	\$ 1,840.84	\$ 0.0058	\$ 10.68	\$ 1,851.52	\$ 1,851.52	0.0678	0.000186	31
Feb-06	\$ 1,851.52	\$ 10.68	\$ 1,840.84	\$ 0.0052	\$ 9.57	\$ 1,861.09	\$ 1,861.09	0.0678	0.000186	28
Mar-06	\$ 1,861.09	\$ 20.25	\$ 1,840.84	\$ 0.0058	\$ 10.68	\$ 1,871.77	\$ 1,871.77	0.0678	0.000186	31
Apr-06	\$ 1,871.77	\$ -	\$ 1,871.77	\$ 0.0060	\$ 11.23	\$ 1,883.00	\$ 1,883.00	0.0730	0.000200	30
May-06	\$ 1,883.00	\$ 11.23	\$ 1,871.77	\$ 0.0062	\$ 11.60	\$ 1,894.60	\$ 1,894.60	0.0730	0.000200	31
Jun-06	\$ 1,894.60	\$ 22.84	\$ 1,871.77	\$ 0.0060	\$ 11.23	\$ 1,905.83	\$ 1,905.83	0.0730	0.000200	30
Jul-06	\$ 1,905.83	\$ -	\$ 1,905.83	\$ 0.0066	\$ 12.58	\$ 1,918.41	\$ 1,918.41	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	\$ 1,772.35	0.0530	0.000145	31	
Jun-05	\$ 1,772.35	\$ 15.63	\$ 1,756.72	\$ 0.0044	\$ 7.73	\$ 1,780.08	0.0530	0.000145	30	
Jul-05	\$ 1,780.08	\$ -	\$ 1,780.08	\$ 0.0049	\$ 8.72	\$ 1,788.81	0.0577	0.000158	31	
Aug-05	\$ 1,788.81	\$ 8.72	\$ 1,780.08	\$ 0.0049	\$ 8.72	\$ 1,797.53	0.0577	0.000158	31	
Sep-05	\$ 1,797.53	\$ 17.09	\$ 1,780.08	\$ 0.0047	\$ 8.37	\$ 1,805.90	0.0577	0.000158	30	
Oct-05	\$ 1,805.90	\$ -	\$ 1,805.90	\$ 0.0053	\$ 9.57	\$ 1,815.47	0.0623	0.000171	31	
Nov-05	\$ 1,815.47	\$ 9.57	\$ 1,805.90	\$ 0.0051	\$ 9.21	\$ 1,824.68	0.0623	0.000171	30	
Dec-05	\$ 1,824.68	\$ 18.78	\$ 1,805.90	\$ 0.0053	\$ 9.57	\$ 1,834.25	0.0623	0.000171	31	
Jan-06	\$ 1,834.25	\$ -	\$ 1,834.25	\$ 0.0058	\$ 10.84	\$ 1,844.89	0.0678	0.000186	31	
Feb-06	\$ 1,844.89	\$ 10.64	\$ 1,834.25	\$ 0.0052	\$ 9.54	\$ 1,854.42	0.0678	0.000186	28	
Mar-06	\$ 1,854.42	\$ 20.18	\$ 1,834.25	\$ 0.0058	\$ 10.64	\$ 1,865.06	0.0678	0.000186	31	
Apr-06	\$ 1,865.06	\$ -	\$ 1,865.06	\$ 0.0060	\$ 11.19	\$ 1,876.25	0.0730	0.000200	30	
May-06	\$ 1,876.25	\$ 11.19	\$ 1,865.06	\$ 0.0062	\$ 11.56	\$ 1,887.82	0.0730	0.000200	31	
Jun-06	\$ 1,887.82	\$ 22.75	\$ 1,865.06	\$ 0.0060	\$ 11.19	\$ 1,899.01	0.0730	0.000200	30	
Jul-06	\$ 1,899.01	\$ -	\$ 1,899.01	\$ 0.0066	\$ 12.53	\$ 1,911.54	0.0774	0.000212	31	

Total Interest \$ 177.91

Contract 79  
November 2004

Collection date	December 24, 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	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days													
Balance used for charges	\$ 4,089.06	\$ 4,089.06	\$ 4,082.33	\$ 4,108.70	\$ 4,092.33	\$ 4,123.44	\$ 4,139.80	\$ 4,158.02	\$ 4,176.65	\$ 4,194.86	\$ 4,215.42	\$ 4,235.97	\$ 4,255.69	\$ 4,278.24	\$ 4,298.95	\$ 4,322.50	\$ 4,347.57	\$ 4,370.05	\$ 4,395.12	\$ 4,421.49	\$ 4,448.74	\$ 4,475.11	0.0422	0.000116	7												
Interest forward	-	-	16.37	31.10	-	18.22	36.84	20.55	40.27	-	22.56	44.26	25.07	47.55	26.37	53.62	-	3.27	16.37	14.73	16.37	18.22	18.63	18.22	20.55	19.72	22.56	25.07	22.48	25.07	26.37	27.25	26.37	28.54	0.0475	0.000130	31
Balance forward	\$ 4,089.06	\$ 4,092.33	\$ 4,092.33	\$ 4,092.33	\$ 4,139.80	\$ 4,139.80	\$ 4,194.86	\$ 4,194.86	\$ 4,194.86	\$ 4,194.86	\$ 4,255.69	\$ 4,255.69	\$ 4,255.69	\$ 4,255.69	\$ 4,322.50	\$ 4,322.50	\$ 4,395.12	\$ 4,395.12	\$ 4,395.12	\$ 4,395.12	\$ 4,395.12	\$ 4,475.11	0.0475	0.000130	31												
Applicable Interest	\$ 0.0008	\$ 0.0040	\$ 0.0036	\$ 0.0040	\$ 0.0044	\$ 0.0045	\$ 0.0044	\$ 0.0049	\$ 0.0047	\$ 0.0053	\$ 0.0051	\$ 0.0053	\$ 0.0058	\$ 0.0058	\$ 0.0062	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0060	\$ 0.0060	\$ 0.0066	0.0475	0.000130	31													
Ending balance	\$ 4,089.06	\$ 4,092.33	\$ 4,108.70	\$ 4,123.44	\$ 4,139.80	\$ 4,158.02	\$ 4,176.65	\$ 4,194.86	\$ 4,215.42	\$ 4,235.97	\$ 4,255.69	\$ 4,278.24	\$ 4,298.95	\$ 4,322.50	\$ 4,347.57	\$ 4,370.05	\$ 4,395.12	\$ 4,421.49	\$ 4,448.74	\$ 4,475.11	\$ 4,504.65	0.0530	0.000145	30													
Annual Interest Rate	0.0422	0.0475	0.0475	0.0475	0.0475	0.0530	0.0530	0.0530	0.0577	0.0577	0.0623	0.0623	0.0623	0.0623	0.0678	0.0678	0.0678	0.0678	0.0678	0.0678	0.0678	0.0774	0.000158	30													
Daily Interest Rate	0.000116	0.000130	0.000130	0.000130	0.000130	0.000145	0.000145	0.000158	0.000158	0.000171	0.000171	0.000186	0.000186	0.000186	0.000186	0.000186	0.000186	0.000186	0.000186	0.000186	0.000200	0.0774	0.000212	31													
Applicable No. of Days	7	31	28	31	30	31	30	31	31	30	30	31	31	31	28	31	31	31	31	31	30	0.0774	0.000212	31													

Total Interest

\$ 415.59

Contract 79  
December 2004

Collection date	January 25, 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	Annual Interest Rate	Daily Interest Rate	Applicable No. of Days																
Balance used for charges	\$ 4,089.06	\$ 4,089.06	\$ 4,107.05	\$ 4,123.41	\$ 4,141.55	\$ 4,160.11	\$ 4,178.25	\$ 4,198.73	\$ 4,219.20	\$ 4,238.84	\$ 4,261.30	\$ 4,282.92	\$ 4,305.39	\$ 4,330.36	\$ 4,352.75	\$ 4,377.72	\$ 4,403.98	\$ 4,431.13	\$ 4,457.39	\$ 4,486.81	\$ 4,089.06	0.0475	0.000130	6															
Interest forward	-	3.27	31.08	-	18.14	36.70	-	20.47	40.11	-	22.47	44.08	-	24.97	47.36	26.27	53.41	-	3.27	14.72	16.36	18.14	18.56	18.14	20.47	19.64	22.47	21.62	22.47	24.97	22.39	24.97	26.27	27.14	26.27	28.42	0.0475	0.000130	28
Balance forward	\$ 4,089.06	\$ 4,089.06	\$ 4,089.06	\$ 4,123.41	\$ 4,123.41	\$ 4,123.41	\$ 4,178.25	\$ 4,178.25	\$ 4,178.25	\$ 4,178.25	\$ 4,238.84	\$ 4,238.84	\$ 4,238.84	\$ 4,305.39	\$ 4,305.39	\$ 4,377.72	\$ 4,377.72	\$ 4,377.72	\$ 4,377.72	\$ 4,377.72	\$ 4,457.39	0.0475	0.000130	31															
Applicable Interest	\$ 0.0008	\$ 0.0036	\$ 0.0040	\$ 0.0044	\$ 0.0045	\$ 0.0044	\$ 0.0049	\$ 0.0049	\$ 0.0047	\$ 0.0053	\$ 0.0051	\$ 0.0053	\$ 0.0058	\$ 0.0058	\$ 0.0062	\$ 0.0060	\$ 0.0062	\$ 0.0060	\$ 0.0060	\$ 0.0066	0.0475	0.000130	31																
Ending balance	\$ 4,089.06	\$ 4,107.05	\$ 4,123.41	\$ 4,141.55	\$ 4,160.11	\$ 4,178.25	\$ 4,198.73	\$ 4,219.20	\$ 4,238.84	\$ 4,261.30	\$ 4,282.92	\$ 4,305.39	\$ 4,330.36	\$ 4,352.75	\$ 4,377.72	\$ 4,403.98	\$ 4,431.13	\$ 4,457.39	\$ 4,486.81	\$ 4,504.65	\$ 4,089.06	0.0475	0.000130	31															
Annual Interest Rate	0.0475	0.0475	0.0475	0.0530	0.0530	0.0530	0.0577	0.0577	0.0577	0.0623	0.0623	0.0623	0.0623	0.0678	0.0678	0.0678	0.0678	0.0678	0.0678	0.0678	0.0774	0.000158	30																
Daily Interest Rate	0.000130	0.000130	0.000130	0.000145	0.000145	0.000145	0.000158	0.000158	0.000158	0.000171	0.000171	0.000186	0.000186	0.000186	0.000186	0.000186	0.000186	0.000186	0.000186	0.000200	0.0774	0.000212	31																
Applicable No. of Days	6	28	31	30	31	30	31	31	30	31	31	31	28	31	31	31	31	31	31	30	0.0774	0.000212	31																

Total Interest

\$ 307.75

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	\$ -	\$ 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
<b>Total Interest</b>					<b>\$ 364.40</b>				

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	\$ -	\$ 4,089.06	\$ 0.0012	\$ 4.91	\$ 4,093.97	0.0475	0.000130	9
Mar-05	\$ 4,093.97	\$ -	\$ 4,093.97	\$ 0.0044	\$ 18.01	\$ 4,111.98	0.0530	0.000145	30
Apr-05	\$ 4,111.98	\$ 18.01	\$ 4,093.97	\$ 0.0045	\$ 18.42	\$ 4,130.41	0.0530	0.000145	31
May-05	\$ 4,130.41	\$ 36.44	\$ 4,093.97	\$ 0.0044	\$ 18.01	\$ 4,148.42	0.0530	0.000145	30
Jun-05	\$ 4,148.42	\$ -	\$ 4,148.42	\$ 0.0049	\$ 20.33	\$ 4,168.75	0.0577	0.000158	31
Jul-05	\$ 4,168.75	\$ 20.33	\$ 4,148.42	\$ 0.0049	\$ 20.33	\$ 4,189.07	0.0577	0.000158	31
Aug-05	\$ 4,189.07	\$ 39.82	\$ 4,148.42	\$ 0.0047	\$ 19.50	\$ 4,208.57	0.0577	0.000158	30
Sep-05	\$ 4,208.57	\$ -	\$ 4,208.57	\$ 0.0053	\$ 22.31	\$ 4,230.88	0.0623	0.000171	31
Oct-05	\$ 4,230.88	\$ 22.31	\$ 4,208.57	\$ 0.0051	\$ 21.46	\$ 4,252.34	0.0623	0.000171	30
Nov-05	\$ 4,252.34	\$ 43.77	\$ 4,208.57	\$ 0.0053	\$ 22.31	\$ 4,274.65	0.0623	0.000171	31
Dec-05	\$ 4,274.65	\$ -	\$ 4,274.65	\$ 0.0058	\$ 24.79	\$ 4,299.44	0.0678	0.000186	31
Jan-06	\$ 4,299.44	\$ 24.79	\$ 4,274.65	\$ 0.0052	\$ 22.23	\$ 4,321.67	0.0678	0.000186	28
Feb-06	\$ 4,321.67	\$ 47.02	\$ 4,274.65	\$ 0.0058	\$ 24.79	\$ 4,346.46	0.0678	0.000186	31
Mar-06	\$ 4,346.46	\$ -	\$ 4,346.46	\$ 0.0060	\$ 26.08	\$ 4,372.54	0.0730	0.000200	30
Apr-06	\$ 4,372.54	\$ 26.08	\$ 4,346.46	\$ 0.0062	\$ 26.95	\$ 4,399.49	0.0730	0.000200	31
May-06	\$ 4,399.49	\$ 53.03	\$ 4,346.46	\$ 0.0060	\$ 26.08	\$ 4,425.57	0.0730	0.000200	30
Jun-06	\$ 4,425.57	\$ -	\$ 4,425.57	\$ 0.0066	\$ 29.21	\$ 4,454.77	0.0774	0.000212	31
<b>Total Interest</b>					<b>\$ 365.71</b>				

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	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	\$ 1,733.63	\$ -	\$ 1,733.63	\$ 0.0019	\$ 3.29	\$ 1,733.63	0.0577	0.000158	12
	Aug-05	\$ 1,736.92	\$ 3.29	\$ 1,733.63	\$ 0.0049	\$ 8.49	\$ 1,736.92	0.0577	0.000158	31
	Sep-05	\$ 1,745.42	\$ 16.64	\$ 1,733.63	\$ 0.0047	\$ 8.15	\$ 1,745.42	0.0577	0.000158	30
	Oct-05	\$ 1,753.57	\$ -	\$ 1,753.57	\$ 0.0053	\$ 9.29	\$ 1,753.57	0.0623	0.000171	31
	Nov-05	\$ 1,762.86	\$ 9.29	\$ 1,753.57	\$ 0.0051	\$ 8.94	\$ 1,771.80	0.0623	0.000171	30
	Dec-05	\$ 1,771.80	\$ 18.24	\$ 1,753.57	\$ 0.0053	\$ 9.29	\$ 1,781.10	0.0623	0.000171	31
	Jan-06	\$ 1,781.10	\$ -	\$ 1,781.10	\$ 0.0058	\$ 10.33	\$ 1,781.43	0.0678	0.000186	31
	Feb-06	\$ 1,791.43	\$ 10.33	\$ 1,781.10	\$ 0.0052	\$ 9.26	\$ 1,800.69	0.0678	0.000186	28
	Mar-06	\$ 1,800.69	\$ 19.59	\$ 1,781.10	\$ 0.0058	\$ 10.33	\$ 1,811.02	0.0678	0.000186	31
	Apr-06	\$ 1,811.02	\$ -	\$ 1,811.02	\$ 0.0060	\$ 10.87	\$ 1,821.88	0.0730	0.000200	30
	May-06	\$ 1,821.88	\$ 10.87	\$ 1,811.02	\$ 0.0062	\$ 11.23	\$ 1,833.11	0.0730	0.000200	31
	Jun-06	\$ 1,833.11	\$ 22.09	\$ 1,811.02	\$ 0.0060	\$ 10.87	\$ 1,843.98	0.0730	0.000200	30
	Jul-06	\$ 1,843.98	\$ -	\$ 1,843.98	\$ 0.0066	\$ 12.17	\$ 1,856.15	0.0774	0.000212	31
						\$ 122.52				
						\$				

Total Interest

Contract 79  
June 2005

Collection date	July 28, 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	\$ 1,733.63	\$ -	\$ 1,733.63	\$ 0.0005	\$ 0.87	\$ 1,733.63	0.0577	0.000158	3
	Aug-05	\$ 1,734.50	\$ 0.87	\$ 1,733.63	\$ 0.0049	\$ 8.49	\$ 1,734.50	0.0577	0.000158	31
	Sep-05	\$ 1,742.99	\$ 16.64	\$ 1,733.63	\$ 0.0047	\$ 8.15	\$ 1,742.99	0.0577	0.000158	30
	Oct-05	\$ 1,751.14	\$ -	\$ 1,751.14	\$ 0.0053	\$ 9.28	\$ 1,751.14	0.0623	0.000171	31
	Nov-05	\$ 1,760.42	\$ 9.28	\$ 1,751.14	\$ 0.0051	\$ 8.93	\$ 1,769.35	0.0623	0.000171	30
	Dec-05	\$ 1,769.35	\$ 18.21	\$ 1,751.14	\$ 0.0053	\$ 9.28	\$ 1,778.63	0.0623	0.000171	31
	Jan-06	\$ 1,778.63	\$ -	\$ 1,778.63	\$ 0.0058	\$ 10.32	\$ 1,788.95	0.0678	0.000186	31
	Feb-06	\$ 1,788.95	\$ 10.32	\$ 1,778.63	\$ 0.0052	\$ 9.25	\$ 1,798.20	0.0678	0.000186	28
	Mar-06	\$ 1,798.20	\$ 19.56	\$ 1,778.63	\$ 0.0058	\$ 10.32	\$ 1,808.51	0.0678	0.000186	31
	Apr-06	\$ 1,808.51	\$ -	\$ 1,808.51	\$ 0.0060	\$ 10.85	\$ 1,819.36	0.0730	0.000200	30
	May-06	\$ 1,819.36	\$ 10.85	\$ 1,808.51	\$ 0.0062	\$ 11.21	\$ 1,830.58	0.0730	0.000200	31
	Jun-06	\$ 1,830.58	\$ 22.06	\$ 1,808.51	\$ 0.0060	\$ 10.85	\$ 1,841.43	0.0730	0.000200	30
	Jul-06	\$ 1,841.43	\$ -	\$ 1,841.43	\$ 0.0066	\$ 12.15	\$ 1,853.58	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	0.0774
		7	30	31	30	31	31	28	31	30	31	30	31	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	0.0774
		3	31	30	31	31	28	31	30	31	30	31	31

Total Interest \$ 102.34

Contract 79  
September 2005

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>
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
<b>Total Interest</b>						<b>\$ 95.28</b>				

Contract 79  
October 2005

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>
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
<b>Total Interest</b>						<b>\$ 78.29</b>				

Contract 79  
November 2005

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>
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
<b>Total Interest</b>						<b>\$ 109.86</b>				

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
<b>Total Interest</b>						<b>\$ 109.86</b>				

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
<b>Total Interest</b>						<b>\$ 108.19</b>				

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
<b>Total Interest</b>						<b>\$ 11.45</b>				

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
<b>Total Interest</b>						<b>\$ 11.45</b>				

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
<b>Total Interest</b>						<b>\$ 4.97</b>				

Contract 79  
May 2006

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>
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
<b>Total Interest</b>					<b>\$ 4.97</b>				
						<b>\$ 3,381.36</b>			

Contract 80  
 September 2004

Collection date	November 15, 2004					Balance used	Interest	Balance	Applicable	Ending	Annual	Daily	Applicable
		<u>for charges</u>	<u>forward</u>	<u>interest</u>	<u>forward</u>	<u>forward</u>	<u>interest</u>	<u>interest</u>	<u>balance</u>	<u>Rate</u>	<u>Interest Rate</u>	<u>Days</u>	
Nov-04		\$ 6,153.99	\$ -	\$ -	\$ 6,153.99	\$ 0.0017	\$ 10.46	\$ 6,153.99	\$ 6,153.99	0.0422	0.000116	15	
Dec-04		\$ 6,164.45	\$ 10.46	\$ -	\$ 6,153.99	\$ 0.0036	\$ 22.15	\$ 6,186.60	\$ 6,186.60	0.0422	0.000116	31	
Jan-05		\$ 6,186.60	\$ -	\$ -	\$ 6,186.60	\$ 0.0040	\$ 24.75	\$ 6,211.35	\$ 6,211.35	0.0475	0.000130	31	
Feb-05		\$ 6,211.35	\$ 24.75	\$ -	\$ 6,186.60	\$ 0.0036	\$ 22.27	\$ 6,233.62	\$ 6,233.62	0.0475	0.000130	28	
Mar-05		\$ 6,233.62	\$ 47.02	\$ -	\$ 6,186.60	\$ 0.0040	\$ 24.75	\$ 6,258.37	\$ 6,258.37	0.0475	0.000130	31	
Apr-05		\$ 6,258.37	\$ -	\$ -	\$ 6,258.37	\$ 0.0044	\$ 27.54	\$ 6,285.90	\$ 6,285.90	0.0530	0.000145	30	
May-05		\$ 6,285.90	\$ 27.54	\$ -	\$ 6,258.37	\$ 0.0045	\$ 28.16	\$ 6,314.07	\$ 6,314.07	0.0530	0.000145	31	
Jun-05		\$ 6,314.07	\$ 55.70	\$ -	\$ 6,258.37	\$ 0.0044	\$ 27.54	\$ 6,341.60	\$ 6,341.60	0.0530	0.000145	30	
Jul-05		\$ 6,341.60	\$ -	\$ -	\$ 6,341.60	\$ 0.0049	\$ 31.07	\$ 6,372.68	\$ 6,372.68	0.0577	0.000158	31	
Aug-05		\$ 6,372.68	\$ 31.07	\$ -	\$ 6,341.60	\$ 0.0049	\$ 31.07	\$ 6,403.75	\$ 6,403.75	0.0577	0.000158	31	
Sep-05		\$ 6,403.75	\$ 60.88	\$ -	\$ 6,341.60	\$ 0.0047	\$ 28.81	\$ 6,433.56	\$ 6,433.56	0.0577	0.000158	30	
Oct-05		\$ 6,433.56	\$ -	\$ -	\$ 6,433.56	\$ 0.0053	\$ 34.10	\$ 6,467.65	\$ 6,467.65	0.0623	0.000171	31	
Nov-05		\$ 6,467.65	\$ 34.10	\$ -	\$ 6,433.56	\$ 0.0051	\$ 32.81	\$ 6,500.47	\$ 6,500.47	0.0623	0.000171	30	
Dec-05		\$ 6,500.47	\$ 66.91	\$ -	\$ 6,433.56	\$ 0.0053	\$ 34.10	\$ 6,534.56	\$ 6,534.56	0.0623	0.000171	31	
Jan-06		\$ 6,534.56	\$ -	\$ -	\$ 6,534.56	\$ 0.0058	\$ 37.90	\$ 6,572.46	\$ 6,572.46	0.0678	0.000186	31	
Feb-06		\$ 6,572.46	\$ 37.90	\$ -	\$ 6,534.56	\$ 0.0052	\$ 33.98	\$ 6,606.44	\$ 6,606.44	0.0678	0.000186	28	
Mar-06		\$ 6,606.44	\$ 71.88	\$ -	\$ 6,534.56	\$ 0.0058	\$ 37.90	\$ 6,644.34	\$ 6,644.34	0.0678	0.000186	31	
Apr-06		\$ 6,644.34	\$ -	\$ -	\$ 6,644.34	\$ 0.0060	\$ 39.87	\$ 6,684.21	\$ 6,684.21	0.0730	0.000200	30	
May-06		\$ 6,684.21	\$ 39.87	\$ -	\$ 6,644.34	\$ 0.0062	\$ 41.19	\$ 6,725.40	\$ 6,725.40	0.0730	0.000200	31	
Jun-06		\$ 6,725.40	\$ 81.06	\$ -	\$ 6,644.34	\$ 0.0060	\$ 39.87	\$ 6,765.27	\$ 6,765.27	0.0730	0.000200	30	
Jul-06		\$ 6,765.27	\$ -	\$ -	\$ 6,765.27	\$ 0.0066	\$ 44.65	\$ 6,809.92	\$ 6,809.92	0.0774	0.000212	31	

Total Interest \$ 655.94

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	\$ 5,715.61	0.0475	0.000130	31	
Feb-05	\$ 5,738.47	\$ 22.86	\$ 5,715.61	\$ 0.0036	\$ 20.58	\$ 5,738.47	0.0475	0.000130	28	
Mar-05	\$ 5,759.05	\$ 43.44	\$ 5,715.61	\$ 0.0040	\$ 22.86	\$ 5,759.05	0.0475	0.000130	31	
Apr-05	\$ 5,781.91	\$ -	\$ 5,781.91	\$ 0.0044	\$ 25.44	\$ 5,781.91	0.0530	0.000145	30	
May-05	\$ 5,807.35	\$ 25.44	\$ 5,781.91	\$ 0.0045	\$ 26.02	\$ 5,807.35	0.0530	0.000145	31	
Jun-05	\$ 5,833.37	\$ 51.46	\$ 5,781.91	\$ 0.0044	\$ 25.44	\$ 5,833.37	0.0530	0.000145	30	
Jul-05	\$ 5,858.81	\$ -	\$ 5,858.81	\$ 0.0049	\$ 28.71	\$ 5,858.81	0.0577	0.000158	31	
Aug-05	\$ 5,887.52	\$ 28.71	\$ 5,858.81	\$ 0.0049	\$ 28.71	\$ 5,887.52	0.0577	0.000158	31	
Sep-05	\$ 5,916.23	\$ 58.24	\$ 5,858.81	\$ 0.0047	\$ 27.54	\$ 5,916.23	0.0577	0.000158	30	
Oct-05	\$ 5,943.76	\$ -	\$ 5,943.76	\$ 0.0053	\$ 31.50	\$ 5,943.76	0.0623	0.000171	31	
Nov-05	\$ 5,975.27	\$ 31.50	\$ 5,943.76	\$ 0.0051	\$ 30.31	\$ 5,975.27	0.0623	0.000171	30	
Dec-05	\$ 6,005.58	\$ 61.82	\$ 5,943.76	\$ 0.0053	\$ 31.50	\$ 6,005.58	0.0623	0.000171	31	
Jan-06	\$ 6,037.08	\$ -	\$ 6,037.08	\$ 0.0058	\$ 35.02	\$ 6,037.08	0.0678	0.000186	31	
Feb-06	\$ 6,072.10	\$ 35.02	\$ 6,037.08	\$ 0.0052	\$ 31.39	\$ 6,072.10	0.0678	0.000186	28	
Mar-06	\$ 6,103.49	\$ 66.41	\$ 6,037.08	\$ 0.0058	\$ 35.02	\$ 6,103.49	0.0678	0.000186	31	
Apr-06	\$ 6,138.50	\$ -	\$ 6,138.50	\$ 0.0060	\$ 36.83	\$ 6,138.50	0.0730	0.000200	30	
May-06	\$ 6,175.34	\$ 36.83	\$ 6,138.50	\$ 0.0062	\$ 38.06	\$ 6,175.34	0.0730	0.000200	31	
Jun-06	\$ 6,213.39	\$ 74.89	\$ 6,138.50	\$ 0.0060	\$ 36.83	\$ 6,213.39	0.0730	0.000200	30	
Jul-06	\$ 6,250.23	\$ -	\$ 6,250.23	\$ 0.0066	\$ 41.25	\$ 6,250.23	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	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	\$ 5,569.58	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	
<b>Total Interest</b>					\$ 566.06					

Contract 80  
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	\$ 6,724.65	\$ -	\$ 6,724.65	\$ 0.0008	\$ 5.38	\$ 6,724.65	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	
<b>Total Interest</b>					\$ 654.11					



Contract 80  
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									
Feb-05	\$ 6,724.65	\$ -	\$ 6,724.65	\$ 0.0014	\$ 9.41	\$ 6,724.65	0.0475	0.000130	11
Mar-05	\$ 6,734.07	\$ 9.41	\$ 6,724.65	\$ 0.0040	\$ 26.90	\$ 6,734.07	0.0475	0.000130	31
Apr-05	\$ 6,760.97	\$ -	\$ 6,760.97	\$ 0.0044	\$ 29.75	\$ 6,760.97	0.0530	0.000145	30
May-05	\$ 6,790.71	\$ 29.75	\$ 6,760.97	\$ 0.0045	\$ 30.42	\$ 6,790.71	0.0530	0.000145	31
Jun-05	\$ 6,821.14	\$ 60.17	\$ 6,760.97	\$ 0.0044	\$ 29.75	\$ 6,821.14	0.0530	0.000145	30
Jul-05	\$ 6,850.89	\$ -	\$ 6,850.89	\$ 0.0048	\$ 33.57	\$ 6,850.89	0.0577	0.000158	31
Aug-05	\$ 6,884.46	\$ 33.57	\$ 6,850.89	\$ 0.0049	\$ 33.57	\$ 6,884.46	0.0577	0.000158	31
Sep-05	\$ 6,918.02	\$ 65.77	\$ 6,850.89	\$ 0.0047	\$ 32.20	\$ 6,918.02	0.0577	0.000158	30
Oct-05	\$ 6,950.22	\$ -	\$ 6,950.22	\$ 0.0053	\$ 36.84	\$ 6,950.22	0.0623	0.000171	31
Nov-05	\$ 6,987.06	\$ 36.84	\$ 6,950.22	\$ 0.0051	\$ 35.45	\$ 6,987.06	0.0623	0.000171	30
Dec-05	\$ 7,022.51	\$ 72.28	\$ 6,950.22	\$ 0.0053	\$ 36.84	\$ 7,022.51	0.0623	0.000171	31
Jan-06	\$ 7,059.34	\$ -	\$ 7,059.34	\$ 0.0058	\$ 40.94	\$ 7,059.34	0.0678	0.000186	31
Feb-06	\$ 7,100.29	\$ 40.94	\$ 7,059.34	\$ 0.0052	\$ 36.71	\$ 7,100.29	0.0678	0.000186	28
Mar-06	\$ 7,137.00	\$ 77.65	\$ 7,059.34	\$ 0.0058	\$ 40.94	\$ 7,137.00	0.0678	0.000186	31
Apr-06	\$ 7,177.94	\$ -	\$ 7,177.94	\$ 0.0060	\$ 43.07	\$ 7,177.94	0.0730	0.000200	30
May-06	\$ 7,221.01	\$ 43.07	\$ 7,177.94	\$ 0.0062	\$ 44.50	\$ 7,221.01	0.0730	0.000200	31
Jun-06	\$ 7,265.51	\$ 87.57	\$ 7,177.94	\$ 0.0060	\$ 43.07	\$ 7,265.51	0.0730	0.000200	30
Jul-06	\$ 7,308.58	\$ -	\$ 7,308.58	\$ 0.0066	\$ 48.24	\$ 7,308.58	0.0774	0.000212	31

Total Interest

\$ 632.16

Contract 80  
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									
Mar-05	\$ 6,612.87	\$ -	\$ 6,612.87	\$ 0.0012	\$ 7.94	\$ 6,612.87	0.0475	0.000130	9
Apr-05	\$ 6,620.81	\$ -	\$ 6,620.81	\$ 0.0044	\$ 29.13	\$ 6,620.81	0.0530	0.000145	30
May-05	\$ 6,649.94	\$ 29.13	\$ 6,620.81	\$ 0.0045	\$ 28.79	\$ 6,649.94	0.0530	0.000145	31
Jun-05	\$ 6,679.73	\$ 58.93	\$ 6,620.81	\$ 0.0044	\$ 28.13	\$ 6,679.73	0.0530	0.000145	30
Jul-05	\$ 6,708.86	\$ -	\$ 6,708.86	\$ 0.0049	\$ 32.87	\$ 6,708.86	0.0577	0.000158	31
Aug-05	\$ 6,741.74	\$ 32.87	\$ 6,708.86	\$ 0.0049	\$ 32.87	\$ 6,741.74	0.0577	0.000158	31
Sep-05	\$ 6,774.61	\$ 64.41	\$ 6,708.86	\$ 0.0047	\$ 31.53	\$ 6,774.61	0.0577	0.000158	31
Oct-05	\$ 6,806.14	\$ -	\$ 6,806.14	\$ 0.0053	\$ 36.07	\$ 6,806.14	0.0623	0.000171	30
Nov-05	\$ 6,842.22	\$ 36.07	\$ 6,806.14	\$ 0.0051	\$ 34.71	\$ 6,842.22	0.0623	0.000171	31
Dec-05	\$ 6,876.93	\$ 70.79	\$ 6,806.14	\$ 0.0053	\$ 36.07	\$ 6,876.93	0.0623	0.000171	30
Jan-06	\$ 6,913.00	\$ -	\$ 6,913.00	\$ 0.0058	\$ 40.10	\$ 6,913.00	0.0678	0.000186	31
Feb-06	\$ 6,953.09	\$ 40.10	\$ 6,913.00	\$ 0.0052	\$ 40.10	\$ 6,953.09	0.0678	0.000186	28
Mar-06	\$ 6,989.04	\$ 76.04	\$ 6,913.00	\$ 0.0058	\$ 40.10	\$ 6,989.04	0.0678	0.000186	31
Apr-06	\$ 7,029.14	\$ -	\$ 7,029.14	\$ 0.0060	\$ 42.17	\$ 7,029.14	0.0730	0.000200	30
May-06	\$ 7,071.31	\$ 42.17	\$ 7,029.14	\$ 0.0062	\$ 43.58	\$ 7,071.31	0.0730	0.000200	31
Jun-06	\$ 7,114.89	\$ 85.76	\$ 7,029.14	\$ 0.0060	\$ 42.17	\$ 7,114.89	0.0730	0.000200	30
Jul-06	\$ 7,157.07	\$ -	\$ 7,157.07	\$ 0.0066	\$ 47.24	\$ 7,157.07	0.0774	0.000212	31

Total Interest

\$ 591.43

Contract 80  
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						\$ 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  
\$ 4,183.85

Total Interest - Contract 80

Contract 89  
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
Balance used for charges	980.22	981.89	985.42	989.36	992.91	996.85	1,001.23	1,005.72	1,010.11	1,015.05	1,020.00	1,024.75	1,030.18	1,035.41	1,040.84	1,046.88	1,052.29	1,058.33	1,064.68	1,071.24	1,077.59	1,084.70	15
Interest forward	-	1.67	-	3.94	7.49	-	4.39	8.87	-	4.95	9.70	-	5.43	10.66	-	6.04	11.45	-	6.35	12.91	-	-	31
Balance forward	980.22	980.22	985.42	985.42	985.42	985.42	996.85	996.85	1,010.11	1,010.11	1,010.11	1,024.75	1,024.75	1,024.75	1,040.84	1,040.84	1,040.84	1,040.84	1,058.33	1,058.33	1,077.59	1,077.59	31
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	\$ 0.0060	\$ 0.0068	31
Interest	\$ 1.67	\$ 3.53	\$ 3.94	\$ 3.55	\$ 3.94	\$ 4.39	\$ 4.49	\$ 4.39	\$ 4.95	\$ 4.95	\$ 4.75	\$ 5.43	\$ 5.23	\$ 5.43	\$ 6.04	\$ 5.41	\$ 6.04	\$ 6.35	\$ 6.56	\$ 6.35	\$ 7.11	\$ 7.11	31
Ending balance	\$ 980.22	\$ 981.89	\$ 985.42	\$ 989.36	\$ 992.91	\$ 996.85	\$ 1,001.23	\$ 1,005.72	\$ 1,010.11	\$ 1,015.05	\$ 1,020.00	\$ 1,024.75	\$ 1,030.18	\$ 1,035.41	\$ 1,040.84	\$ 1,046.88	\$ 1,052.29	\$ 1,058.33	\$ 1,064.68	\$ 1,071.24	\$ 1,077.59	\$ 1,084.70	31
Annual Interest Rate	0.0422	0.0422	0.0475	0.0475	0.0475	0.0475	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	31
Daily Interest Rate	0.000116	0.000116	0.000130	0.000130	0.000130	0.000130	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	31

**Total Interest \$ 104.48**

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	\$ 929.16	0.0475	0.000130	31	
Apr-05	\$ 932.85	\$ -	\$ 932.85	\$ 0.0044	\$ 4.10	\$ 932.85	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	
										<b>Total Interest</b>
										<b>\$ 93.65</b>

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	
										<b>Total Interest</b>
										<b>\$ 89.63</b>

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	
<b>Total Interest</b>					<b>\$ 101.35</b>					

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	
<b>Total Interest</b>					<b>\$ 99.91</b>					

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				
<b>Total Interest</b>					<b>\$ 75.27</b>				

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				
<b>Total Interest</b>					<b>\$ 73.76</b>				

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
<b>Total Interest</b>						<b>\$ 69.41</b>				

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
<b>Total Interest</b>						<b>\$ 67.82</b>				



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
<b>Total Interest</b>					<b>\$ 62.06</b>				

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
<b>Total Interest</b>					<b>\$ 58.71</b>				

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
<b>Total Interest</b>						<b>\$ 24.76</b>				

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
<b>Total Interest</b>						<b>\$ 25.07</b>				

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
<b>Total Interest</b>						<b>\$ 2.92</b>				

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
<b>Total Interest</b>						<b>\$ 2.69</b>				

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
<b>Total Interest</b>						<b>\$ 0.13</b>				

**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  
January 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
February 17, 2005					\$ 23,944.72	0.0475	0.000130	11
Feb-05	\$ 23,944.72	\$ -	\$ 23,944.72	\$ 0.0014	\$ 23,978.24	0.0475	0.000130	31
Mar-05	\$ 23,978.24	\$ 33.52	\$ 23,944.72	\$ 0.0040	\$ 24,074.02	0.0475	0.000130	30
Apr-05	\$ 24,074.02	\$ -	\$ 24,074.02	\$ 0.0044	\$ 24,179.94	0.0530	0.000145	31
May-05	\$ 24,179.94	\$ 105.93	\$ 24,074.02	\$ 0.0045	\$ 24,288.28	0.0530	0.000145	31
Jun-05	\$ 24,288.28	\$ 214.26	\$ 24,074.02	\$ 0.0044	\$ 24,394.20	0.0530	0.000145	30
Jul-05	\$ 24,394.20	\$ -	\$ 24,394.20	\$ 0.0049	\$ 24,513.74	0.0577	0.000158	31
Aug-05	\$ 24,513.74	\$ 119.53	\$ 24,394.20	\$ 0.0049	\$ 24,633.27	0.0577	0.000158	31
Sep-05	\$ 24,633.27	\$ 234.18	\$ 24,394.20	\$ 0.0047	\$ 24,747.92	0.0577	0.000158	30
Oct-05	\$ 24,747.92	\$ -	\$ 24,747.92	\$ 0.0053	\$ 24,879.08	0.0623	0.000171	31
Nov-05	\$ 24,879.08	\$ 131.16	\$ 24,747.92	\$ 0.0051	\$ 25,005.30	0.0623	0.000171	30
Dec-05	\$ 25,005.30	\$ 257.38	\$ 24,747.92	\$ 0.0053	\$ 25,136.46	0.0623	0.000171	31
Jan-06	\$ 25,136.46	\$ -	\$ 25,136.46	\$ 0.0058	\$ 25,282.25	0.0678	0.000186	31
Feb-06	\$ 25,282.25	\$ 145.79	\$ 25,136.46	\$ 0.0052	\$ 25,412.96	0.0678	0.000186	28
Mar-06	\$ 25,412.96	\$ 276.50	\$ 25,136.46	\$ 0.0058	\$ 25,558.75	0.0678	0.000186	31
Apr-06	\$ 25,558.75	\$ -	\$ 25,558.75	\$ 0.0060	\$ 25,712.11	0.0730	0.000200	30
May-06	\$ 25,712.11	\$ 153.35	\$ 25,558.75	\$ 0.0062	\$ 25,870.57	0.0730	0.000200	31
Jun-06	\$ 25,870.57	\$ 311.82	\$ 25,558.75	\$ 0.0060	\$ 26,023.92	0.0730	0.000200	30
Jul-06	\$ 26,023.92	\$ -	\$ 26,023.92	\$ 0.0066	\$ 26,185.68	0.0774	0.000212	31
<b>Total Interest</b>								
					\$ 2,250.96			

Contract 90  
February 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
March 22, 2005					\$ 23,161.92	0.0475	0.000130	9
Mar-05	\$ 23,161.92	\$ -	\$ 23,161.92	\$ 0.0012	\$ 23,189.71	0.0475	0.000130	30
Apr-05	\$ 23,189.71	\$ -	\$ 23,189.71	\$ 0.0044	\$ 23,291.75	0.0530	0.000145	31
May-05	\$ 23,291.75	\$ 102.03	\$ 23,189.71	\$ 0.0045	\$ 23,396.10	0.0530	0.000145	30
Jun-05	\$ 23,396.10	\$ 206.39	\$ 23,189.71	\$ 0.0044	\$ 23,498.13	0.0530	0.000145	31
Jul-05	\$ 23,498.13	\$ -	\$ 23,498.13	\$ 0.0049	\$ 23,613.27	0.0577	0.000158	30
Aug-05	\$ 23,613.27	\$ 115.14	\$ 23,498.13	\$ 0.0049	\$ 23,728.42	0.0577	0.000158	31
Sep-05	\$ 23,728.42	\$ 225.58	\$ 23,498.13	\$ 0.0047	\$ 23,838.86	0.0577	0.000158	30
Oct-05	\$ 23,838.86	\$ -	\$ 23,838.86	\$ 0.0053	\$ 23,965.20	0.0623	0.000171	31
Nov-05	\$ 23,965.20	\$ 126.35	\$ 23,838.86	\$ 0.0051	\$ 24,086.78	0.0623	0.000171	30
Dec-05	\$ 24,086.78	\$ 247.92	\$ 23,965.20	\$ 0.0053	\$ 24,213.13	0.0623	0.000171	31
Jan-06	\$ 24,213.13	\$ -	\$ 24,213.13	\$ 0.0058	\$ 24,353.56	0.0678	0.000186	31
Feb-06	\$ 24,353.56	\$ 140.44	\$ 24,213.13	\$ 0.0052	\$ 24,479.47	0.0678	0.000186	28
Mar-06	\$ 24,479.47	\$ 266.34	\$ 24,213.13	\$ 0.0058	\$ 24,618.91	0.0678	0.000186	31
Apr-06	\$ 24,618.91	\$ -	\$ 24,618.91	\$ 0.0060	\$ 24,767.63	0.0730	0.000200	30
May-06	\$ 24,767.63	\$ 147.72	\$ 24,618.91	\$ 0.0062	\$ 24,920.27	0.0730	0.000200	31
Jun-06	\$ 24,920.27	\$ 300.36	\$ 24,618.91	\$ 0.0060	\$ 25,067.99	0.0730	0.000200	30
Jul-06	\$ 25,067.99	\$ -	\$ 25,067.99	\$ 0.0066	\$ 25,233.44	0.0774	0.000212	31
<b>Total Interest</b>								
					\$ 2,071.52			

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	\$ 67.50	0.0530	0.000145	19
Jun-05	\$ 24,175.13	\$ 67.50	\$ 24,107.63	\$ 0.0044	\$ 106.07	0.0530	0.000145	30
Jul-05	\$ 24,281.21	\$ -	\$ 24,281.21	\$ 0.0049	\$ 118.98	0.0577	0.000158	31
Aug-05	\$ 24,400.19	\$ 118.98	\$ 24,281.21	\$ 0.0049	\$ 118.98	0.0577	0.000158	31
Sep-05	\$ 24,519.16	\$ 233.10	\$ 24,281.21	\$ 0.0047	\$ 114.12	0.0577	0.000158	30
Oct-05	\$ 24,633.28	\$ -	\$ 24,633.28	\$ 0.0053	\$ 130.56	0.0623	0.000171	31
Nov-05	\$ 24,763.84	\$ 130.56	\$ 24,633.28	\$ 0.0051	\$ 125.63	0.0623	0.000171	30
Dec-05	\$ 24,889.47	\$ 258.19	\$ 24,633.28	\$ 0.0053	\$ 130.56	0.0623	0.000171	31
Jan-06	\$ 25,020.03	\$ -	\$ 25,020.03	\$ 0.0058	\$ 145.12	0.0678	0.000186	31
Feb-06	\$ 25,165.14	\$ 145.12	\$ 25,020.03	\$ 0.0052	\$ 130.10	0.0678	0.000186	28
Mar-06	\$ 25,285.25	\$ 275.22	\$ 25,020.03	\$ 0.0058	\$ 145.12	0.0678	0.000186	31
Apr-06	\$ 25,440.36	\$ -	\$ 25,440.36	\$ 0.0060	\$ 152.64	0.0730	0.000200	30
May-06	\$ 25,593.01	\$ 152.64	\$ 25,440.36	\$ 0.0062	\$ 157.73	0.0730	0.000200	31
Jun-06	\$ 25,750.74	\$ 310.37	\$ 25,440.36	\$ 0.0060	\$ 152.64	0.0730	0.000200	30
Jul-06	\$ 25,903.38	\$ -	\$ 25,903.38	\$ 0.0066	\$ 170.96	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	\$ 28.73	0.0530	0.000145	9
Jul-05	\$ 22,128.57	\$ -	\$ 22,128.57	\$ 0.0049	\$ 108.43	0.0577	0.000158	31
Aug-05	\$ 22,237.00	\$ 108.43	\$ 22,128.57	\$ 0.0049	\$ 108.43	0.0577	0.000158	31
Sep-05	\$ 22,345.43	\$ 212.43	\$ 22,128.57	\$ 0.0047	\$ 104.00	0.0577	0.000158	30
Oct-05	\$ 22,449.44	\$ -	\$ 22,449.44	\$ 0.0053	\$ 118.98	0.0623	0.000171	31
Nov-05	\$ 22,568.42	\$ 118.98	\$ 22,449.44	\$ 0.0051	\$ 114.49	0.0623	0.000171	30
Dec-05	\$ 22,682.91	\$ 233.47	\$ 22,449.44	\$ 0.0053	\$ 118.98	0.0623	0.000171	31
Jan-06	\$ 22,801.89	\$ -	\$ 22,801.89	\$ 0.0058	\$ 132.25	0.0678	0.000186	31
Feb-06	\$ 22,934.14	\$ 132.25	\$ 22,801.89	\$ 0.0052	\$ 118.57	0.0678	0.000186	28
Mar-06	\$ 23,052.71	\$ 250.82	\$ 22,801.89	\$ 0.0058	\$ 132.25	0.0678	0.000186	31
Apr-06	\$ 23,184.96	\$ -	\$ 23,184.96	\$ 0.0060	\$ 139.11	0.0730	0.000200	30
May-06	\$ 23,324.07	\$ 139.11	\$ 23,184.96	\$ 0.0062	\$ 143.75	0.0730	0.000200	31
Jun-06	\$ 23,467.82	\$ 282.86	\$ 23,184.96	\$ 0.0060	\$ 139.11	0.0730	0.000200	30
Jul-06	\$ 23,606.93	\$ -	\$ 23,606.93	\$ 0.0066	\$ 155.81	0.0774	0.000212	31

Total Interest

\$ 1,662.99