

**Manufacturers Resource Center
Loan Financing Program
Scenario 1 - Finance 50% of 3 Projects**

Loan Term (months)	36
Prime Rate as of 9/19/07	7.75%
Loan Interest Rate	5.75%
Minimum Rate	3.50%
Total Interest	\$4,161.50

3 Project in Phases Term (months)	12	3 months	3 months	6 months	
Project Cost		Project 1	Project 2	Project 3	Total
3rd party		\$5,000	\$5,000	\$0	\$10,000
3rd party		\$5,000			\$5,000
less MRC discount		(\$1,500)	(\$750)	\$0	(\$2,250)
3rd party discounted cost		\$8,500	\$4,250	\$0	\$12,750
MRC		\$10,000	\$15,000	\$50,000	\$75,000
Total project cost	\$87,750	\$18,500	\$19,250	\$50,000	\$87,750

Loan Balance		Loan Balance Project 1	Loan Balance Project 2	Loan Balance Project 3	Total Loan Balance
		\$9,250	\$9,625	\$11,125	\$30,000

	Month	Project 1 Interest	Project 2 Interest	Project 3 Interest	Total Loan Interest	Loan Payment	Client Share	Total Project Cost
	1						\$3,083.33	\$3,083.33
	2						\$3,083.33	\$3,083.33
project 1 complete	3						\$3,083.33	\$3,083.33
	4	\$59.74			\$59.74		\$3,208.33	\$3,208.33
	5	\$60.13			\$60.13		\$3,208.33	\$3,208.33
project 2 complete	6	\$60.51			\$60.51		\$3,208.33	\$3,208.33
	7	\$60.90	\$62.16		\$123.07		\$6,479.17	\$6,479.17
	8	\$61.30	\$62.56		\$123.86		\$6,479.17	\$6,479.17
prj 1: #1 payment	9	\$61.69	\$62.97		\$124.66	\$2,030.94	\$6,479.17	\$8,510.11
	10	\$50.18	\$63.37		\$113.56		\$6,479.17	\$6,479.17
project 3 complete / prj 2: #1 payment	11	\$50.51	\$63.78		\$114.29		\$6,479.17	\$6,479.17
	12	\$50.83	\$64.19		\$115.03	\$2,045.71	\$6,479.17	\$8,524.88
	13	\$51.16	\$52.22	\$71.85	\$175.22		\$0.00	\$0.00
	14	\$51.49	\$52.55	\$72.31	\$176.36		\$0.00	\$0.00
prj 1: #2 payment	15	\$51.82	\$52.89	\$72.78	\$177.50	\$1,972.66		\$1,972.66
	16	\$40.16	\$53.23	\$73.25	\$166.65		\$0.00	\$0.00
	17	\$40.42	\$53.58	\$73.72	\$167.72		\$0.00	\$0.00
prj 2: #2 payment; prj 3: #1 payment	18	\$40.68	\$53.92	\$74.20	\$168.80	\$4,089.85		\$4,089.85
	19	\$40.94	\$41.79	\$60.35	\$143.09		\$0.00	\$0.00
	20	\$41.21	\$42.06	\$60.74	\$144.01		\$0.00	\$0.00
prj 1: #3 payment	21	\$41.47	\$42.33	\$61.14	\$144.94	\$1,911.56		\$1,911.56
	22	\$30.14	\$42.60	\$61.53	\$134.27		\$0.00	\$0.00
	23	\$30.33	\$42.88	\$61.93	\$135.14		\$0.00	\$0.00
prj 2: #3 payment; prj 3: #2 payment	24	\$30.53	\$43.16	\$62.33	\$136.01	\$3,956.18		\$3,956.18
	25	\$30.73	\$31.36	\$48.30	\$110.39		\$0.00	\$0.00
	26	\$30.92	\$31.56	\$48.61	\$111.10		\$0.00	\$0.00
prj 1: #4 payment	27	\$31.12	\$31.77	\$48.93	\$111.82	\$1,850.44		\$1,850.44
	28	\$20.11	\$31.97	\$49.24	\$101.33		\$0.00	\$0.00
	29	\$20.24	\$32.18	\$49.56	\$101.98		\$0.00	\$0.00
prj 2: #4 payment; prj 3: #3 payment	30	\$20.37	\$32.39	\$49.88	\$102.64	\$3,819.09		\$3,819.09
	31	\$20.51	\$20.93	\$36.25	\$77.68		\$0.00	\$0.00
	32	\$20.64	\$21.06	\$36.48	\$78.18		\$0.00	\$0.00
prj 1: #5 payment	33	\$20.77	\$21.20	\$36.72	\$78.69	\$1,789.32		\$1,789.32
	34	\$10.09	\$21.34	\$36.95	\$68.38		\$0.00	\$0.00
	35	\$10.16	\$21.48	\$37.19	\$68.82		\$0.00	\$0.00
prj 2: #5 payment; prj 3: #4 payment	36	\$10.22	\$21.61	\$37.43	\$69.27	\$3,681.98		\$3,681.98
	37	\$10.29	\$10.50	\$24.19	\$44.98		\$0.00	\$0.00
	38	\$10.35	\$10.57	\$24.35	\$45.27		\$0.00	\$0.00
prj 1: #6 payment	39	\$10.42	\$10.64	\$24.50	\$45.56	\$1,728.20		\$1,728.20
	40		\$10.70	\$24.66	\$35.37		\$0.00	\$0.00
	41		\$10.77	\$24.82	\$35.60		\$0.00	\$0.00
prj 2: #6 payment; prj 3: #5 payment	42		\$10.84	\$24.98	\$35.83	\$3,544.88		\$3,544.88
	43			\$12.14	\$12.14		\$0.00	\$0.00
	44			\$12.21	\$12.21		\$0.00	\$0.00
	45			\$12.29	\$12.29		\$0.00	\$0.00
	46			\$12.37	\$12.37		\$0.00	\$0.00
	47			\$12.45	\$12.45		\$0.00	\$0.00
prj 3: #6 payment	48			\$12.53	\$12.53	\$1,740.67		\$1,740.67
Total		\$1,283.11	\$1,335.13	\$1,543.20	\$4,161.44	\$34,161.50	\$57,750.00	\$91,911.50

**Manufacturers Resource Center
Loan Financing Program
Scenario 2 - Finance 50% of 2 Projects**

Loan Term (months)	36
Prime Rate as of 9/19/07	7.75%
Loan Interest Rate	5.75%
Minimum Rate	3.50%
Total Interest	\$4,161.50

3 Project in Phases Term (months)	12	3 months	3 months	6 months	
Project Cost		Project 1	Project 2	Project 3	Total
3rd party		\$5,000	\$5,000	\$0	\$10,000
3rd party		\$5,000			\$5,000
less MRC discount		(\$1,500)	(\$750)	\$0	(\$2,250)
3rd party discounted cost		\$8,500	\$4,250	\$0	\$12,750
MRC		\$10,000	\$15,000	\$50,000	\$75,000
Total project cost	\$87,750	\$18,500	\$19,250	\$50,000	\$87,750

		Loan Balance	Loan Balance	Loan Balance	Total Loan
		Project 1	Project 2	Project 3	Balance
Loan Balance		\$0	\$5,000	\$25,000	\$30,000

	Month	Project 1 Interest	Project 2 Interest	Project 3 Interest	Total Loan Interest	Loan Payment	Client Share	Total Project Cost
	1						\$6,166.67	\$6,166.67
	2						\$6,166.67	\$6,166.67
project 1 complete	3						\$6,166.67	\$6,166.67
	4	\$0.00			\$0.00		\$4,750.00	\$4,750.00
	5	\$0.00			\$0.00		\$4,750.00	\$4,750.00
project 2 complete	6	\$0.00			\$0.00		\$4,750.00	\$4,750.00
	7	\$0.00	\$32.29		\$32.29		\$4,166.67	\$4,166.67
	8	\$0.00	\$32.50		\$32.50		\$4,166.67	\$4,166.67
prj 1: #1 payment	9	\$0.00	\$32.71		\$32.71	\$1,666.67	\$4,166.67	\$5,833.34
	10	\$0.00	\$32.92		\$32.92		\$4,166.67	\$4,166.67
	11	\$0.00	\$33.13		\$33.13		\$4,166.67	\$4,166.67
project 3 complete / prj 2: #1 payment	12	\$0.00	\$33.35		\$33.35	\$1,863.58	\$4,166.67	\$6,030.24
	13	\$0.00	\$27.13	\$161.46	\$188.58			\$0.00
	14	\$0.00	\$27.30	\$162.50	\$189.80			\$0.00
prj 1: #2 payment	15	\$0.00	\$27.48	\$163.55	\$191.03	\$1,666.67		\$1,666.67
	16	\$0.00	\$27.65	\$164.61	\$192.26			\$0.00
	17	\$0.00	\$27.83	\$165.67	\$193.50			\$0.00
prj 2: #2 payment; prj 3: #1 payment	18	\$0.00	\$28.01	\$166.74	\$194.75	\$4,483.27		\$4,483.27
	19	\$0.00	\$21.71	\$135.63	\$157.33			\$0.00
	20	\$0.00	\$21.85	\$136.50	\$158.35			\$0.00
prj 1: #3 payment	21	\$0.00	\$21.99	\$137.38	\$159.37	\$1,666.67		\$1,666.67
	22	\$0.00	\$22.13	\$138.27	\$160.40			\$0.00
	23	\$0.00	\$22.27	\$139.16	\$161.44			\$0.00
prj 2: #3 payment; prj 3: #2 payment	24	\$0.00	\$22.42	\$140.06	\$162.48	\$4,292.72		\$4,292.72
	25	\$0.00	\$16.29	\$108.54	\$124.83			\$0.00
	26	\$0.00	\$16.40	\$109.24	\$125.64			\$0.00
prj 1: #4 payment	27	\$0.00	\$16.50	\$109.95	\$126.45	\$1,666.67		\$1,666.67
	28	\$0.00	\$16.61	\$110.66	\$127.27			\$0.00
	29	\$0.00	\$16.72	\$111.37	\$128.09			\$0.00
prj 2: #4 payment; prj 3: #3 payment	30	\$0.00	\$16.82	\$112.09	\$128.92	\$4,094.54		\$4,094.54
	31	\$0.00	\$10.87	\$81.45	\$92.33			\$0.00
	32	\$0.00	\$10.94	\$81.98	\$92.92			\$0.00
prj 1: #5 payment	33	\$0.00	\$11.01	\$82.51	\$93.52	\$1,666.67		\$1,666.67
	34	\$0.00	\$11.08	\$83.04	\$94.13			\$0.00
	35	\$0.00	\$11.16	\$83.58	\$94.73			\$0.00
prj 2: #5 payment; prj 3: #4 payment	36	\$0.00	\$11.23	\$84.12	\$95.35	\$3,896.32		\$3,896.32
	37	\$0.00	\$5.45	\$54.36	\$59.82			\$0.00
	38	\$0.00	\$5.49	\$54.71	\$60.20			\$0.00
prj 1: #6 payment	39	\$0.00	\$5.53	\$55.07	\$60.59	\$1,666.67		\$1,666.67
	40		\$5.56	\$55.42	\$60.98			\$0.00
	41		\$5.60	\$55.78	\$61.38			\$0.00
prj 2: #6 payment; prj 3: #5 payment	42		\$5.63	\$56.14	\$61.77	\$3,698.09		\$3,698.09
	43			\$27.27	\$27.27			\$0.00
	44			\$27.45	\$27.45			\$0.00
	45			\$27.63	\$27.63			\$0.00
	46			\$27.80	\$27.80			\$0.00
	47			\$27.98	\$27.98			\$0.00
prj 3: #6 payment	48			\$28.16	\$28.16	\$1,832.97		\$1,832.97
Total		\$0.00	\$693.57	\$3,467.86	\$4,161.44	\$34,161.50	\$57,750.00	\$91,911.50