

**Exhibit A: Essential Living Inc**

LOAN TYPE: Affordable Housing  
 LOAN NUMBER:  
 LEAD BANK:

**Buydown Account Details**

INTEREST BUYDOWN AMOUNT: \$500,000.00  
 BND BUYDOWN AMOUNT: \$500,000.00  
 PRESENT VALUE BND: \$479,525.27  
 CREATED DATE: 1/30/2018

**Loan without buydown**

PRINCIPAL: \$1,917,326.95  
 YIELD RATE: 5.00  
 AMORTIZATION (MONTHS): 240  
 PAYMENT: \$12,730.87

NOTE: The borrower and originating lender should be aware that the fund will provide a set stream of subsidy payments (interest buydown) based upon the payment schedule below. The amount of the borrower's payment, the amortization and all other terms of the loan shall be governed by the promissory note.  
 The balances shown here, other than the specific buydown amounts, are intended for illustrative purposes only.

**Loan with buydown**

PRINCIPAL: \$1,917,326.95  
 BORROWING RATE: 1.00  
 AMORTIZATION (MONTHS): 240

Period	Payment	Principal	Interest	Balance
1	\$12,730.87	\$4,475.71	\$8,255.16	\$1,912,851.25
2	\$12,730.87	\$5,292.00	\$7,438.87	\$1,907,559.25
3	\$12,730.87	\$4,517.77	\$8,213.10	\$1,903,041.48
4	\$12,730.87	\$4,801.53	\$7,929.34	\$1,898,239.95
5	\$12,730.87	\$4,557.89	\$8,172.98	\$1,893,682.06
6	\$12,730.87	\$4,840.53	\$7,890.34	\$1,888,841.53
7	\$12,730.87	\$4,598.36	\$8,132.51	\$1,884,243.17
8	\$12,730.87	\$4,618.16	\$8,112.71	\$1,879,625.01
9	\$12,730.87	\$4,899.10	\$7,831.77	\$1,874,725.91
10	\$12,730.87	\$4,659.13	\$8,071.74	\$1,870,066.78
11	\$12,730.87	\$4,938.93	\$7,791.94	\$1,865,127.85
12	\$12,730.87	\$4,700.46	\$8,030.41	\$1,860,427.39
13	\$12,730.87	\$4,720.70	\$8,010.17	\$1,855,706.69
14	\$12,730.87	\$5,256.50	\$7,474.37	\$1,850,450.19
15	\$12,730.87	\$4,763.65	\$7,967.22	\$1,845,686.54
16	\$12,730.87	\$5,040.51	\$7,690.36	\$1,840,646.03
17	\$12,730.87	\$4,805.87	\$7,925.00	\$1,835,840.16
18	\$12,730.87	\$5,081.54	\$7,649.33	\$1,830,758.62
19	\$12,730.87	\$4,848.44	\$7,882.43	\$1,825,910.18
20	\$12,730.87	\$4,869.31	\$7,861.56	\$1,821,040.87
21	\$12,730.87	\$5,143.20	\$7,587.67	\$1,815,897.67
22	\$12,730.87	\$4,912.42	\$7,818.45	\$1,810,985.25
23	\$12,730.87	\$5,185.10	\$7,545.77	\$1,805,800.15
24	\$12,730.87	\$4,955.90	\$7,774.97	\$1,800,844.25
25	\$12,730.87	\$4,977.24	\$7,753.63	\$1,795,867.01
26	\$12,730.87	\$5,746.94	\$6,983.93	\$1,790,120.07
27	\$12,730.87	\$5,023.41	\$7,707.46	\$1,785,096.66
28	\$12,730.87	\$5,292.97	\$7,437.90	\$1,779,803.69
29	\$12,730.87	\$5,067.83	\$7,663.04	\$1,774,735.86
30	\$12,730.87	\$5,336.14	\$7,394.73	\$1,769,399.72
31	\$12,730.87	\$5,112.62	\$7,618.25	\$1,764,287.10
32	\$12,730.87	\$5,134.63	\$7,596.24	\$1,759,152.47
33	\$12,730.87	\$5,401.07	\$7,329.80	\$1,753,751.40
34	\$12,730.87	\$5,180.00	\$7,550.87	\$1,748,571.40
35	\$12,730.87	\$5,445.16	\$7,285.71	\$1,743,126.24
36	\$12,730.87	\$5,225.74	\$7,505.13	\$1,737,900.50

Period	Payment	Principal	Interest	Balance
1	\$6,126.74	\$4,475.71	\$1,651.03	\$1,912,851.25
2	\$6,779.77	\$5,292.00	\$1,487.77	\$1,907,559.25
3	\$6,160.39	\$4,517.77	\$1,642.62	\$1,903,041.48
4	\$6,387.40	\$4,801.53	\$1,585.87	\$1,898,239.95
5	\$6,192.49	\$4,557.89	\$1,634.60	\$1,893,682.06
6	\$6,418.60	\$4,840.53	\$1,578.07	\$1,888,841.53
7	\$6,224.86	\$4,598.36	\$1,626.50	\$1,884,243.17
8	\$6,240.70	\$4,618.16	\$1,622.54	\$1,879,625.01
9	\$6,465.45	\$4,899.10	\$1,566.35	\$1,874,725.91
10	\$6,273.48	\$4,659.13	\$1,614.35	\$1,870,066.78
11	\$6,497.32	\$4,938.93	\$1,558.39	\$1,865,127.85
12	\$6,306.54	\$4,700.46	\$1,606.08	\$1,860,427.39
13	\$6,322.73	\$4,720.70	\$1,602.03	\$1,855,706.69
14	\$6,751.37	\$5,256.50	\$1,494.87	\$1,850,450.19
15	\$6,357.09	\$4,763.65	\$1,593.44	\$1,845,686.54
16	\$6,578.58	\$5,040.51	\$1,538.07	\$1,840,646.03
17	\$6,390.87	\$4,805.87	\$1,585.00	\$1,835,840.16
18	\$6,611.41	\$5,081.54	\$1,529.87	\$1,830,758.62
19	\$6,424.93	\$4,848.44	\$1,576.49	\$1,825,910.18
20	\$6,441.62	\$4,869.31	\$1,572.31	\$1,821,040.87
21	\$6,660.73	\$5,143.20	\$1,517.53	\$1,815,897.67
22	\$6,476.11	\$4,912.42	\$1,563.69	\$1,810,985.25
23	\$6,694.25	\$5,185.10	\$1,509.15	\$1,805,800.15
24	\$6,510.89	\$4,955.90	\$1,554.99	\$1,800,844.25
25	\$6,527.97	\$4,977.24	\$1,550.73	\$1,795,867.01
26	\$7,143.73	\$5,746.94	\$1,396.79	\$1,790,120.07
27	\$6,564.90	\$5,023.41	\$1,541.49	\$1,785,096.66
28	\$6,780.55	\$5,292.97	\$1,487.58	\$1,779,803.69
29	\$6,600.44	\$5,067.83	\$1,532.61	\$1,774,735.86
30	\$6,815.09	\$5,336.14	\$1,478.95	\$1,769,399.72
31	\$6,636.27	\$5,112.62	\$1,523.65	\$1,764,287.10
32	\$6,653.88	\$5,134.63	\$1,519.25	\$1,759,152.47
33	\$6,867.03	\$5,401.07	\$1,465.96	\$1,753,751.40
34	\$6,690.17	\$5,180.00	\$1,510.17	\$1,748,571.40
35	\$6,902.30	\$5,445.16	\$1,457.14	\$1,743,126.24
36	\$6,726.77	\$5,225.74	\$1,501.03	\$1,737,900.50

Period	Interest Buydown	BND (100.00%)
1	\$6,604.13	\$6,604.13
2	\$5,951.10	\$5,951.10
3	\$6,570.48	\$6,570.48
4	\$6,343.47	\$6,343.47
5	\$6,538.38	\$6,538.38
6	\$6,312.27	\$6,312.27
7	\$6,506.01	\$6,506.01
8	\$6,490.17	\$6,490.17
9	\$6,265.42	\$6,265.42
10	\$6,457.39	\$6,457.39
11	\$6,233.55	\$6,233.55
12	\$6,424.33	\$6,424.33
13	\$6,408.14	\$6,408.14
14	\$5,979.50	\$5,979.50
15	\$6,373.78	\$6,373.78
16	\$6,152.29	\$6,152.29
17	\$6,340.00	\$6,340.00
18	\$6,119.46	\$6,119.46
19	\$6,305.94	\$6,305.94
20	\$6,289.25	\$6,289.25
21	\$6,070.14	\$6,070.14
22	\$6,254.76	\$6,254.76
23	\$6,036.62	\$6,036.62
24	\$6,219.98	\$6,219.98
25	\$6,202.90	\$6,202.90
26	\$5,587.14	\$5,587.14
27	\$6,165.97	\$6,165.97
28	\$5,950.32	\$5,950.32
29	\$6,130.43	\$6,130.43
30	\$5,915.78	\$5,915.78
31	\$6,094.60	\$6,094.60
32	\$6,076.99	\$6,076.99
33	\$5,863.84	\$5,863.84
34	\$6,040.70	\$6,040.70
35	\$5,828.57	\$5,828.57
36	\$6,004.10	\$6,004.10

37	\$12,730.87	\$5,248.24	\$7,482.63	\$1,732,652.26	37	\$6,744.77	\$5,248.24	\$1,496.53	\$1,732,652.26	37	\$5,986.10	\$5,986.10
38	\$12,730.87	\$5,992.78	\$6,739.09	\$1,726,659.48	38	\$7,340.40	\$5,992.78	\$1,347.62	\$1,726,659.48	38	\$5,390.47	\$5,390.47
39	\$12,730.87	\$5,296.64	\$7,434.23	\$1,721,362.84	39	\$6,783.49	\$5,296.64	\$1,486.85	\$1,721,362.84	39	\$5,947.38	\$5,947.38
40	\$12,730.87	\$5,598.52	\$7,172.35	\$1,715,804.32	40	\$6,992.99	\$5,598.52	\$1,434.47	\$1,715,804.32	40	\$5,737.88	\$5,737.88
41	\$12,730.87	\$5,343.38	\$7,387.49	\$1,710,460.94	41	\$6,820.88	\$5,343.38	\$1,477.50	\$1,710,460.94	41	\$5,909.99	\$5,909.99
42	\$12,730.87	\$5,603.95	\$7,126.92	\$1,704,856.99	42	\$7,029.33	\$5,603.95	\$1,425.38	\$1,704,856.99	42	\$5,701.54	\$5,701.54
43	\$12,730.87	\$5,390.51	\$7,340.36	\$1,699,466.48	43	\$6,858.58	\$5,390.51	\$1,468.07	\$1,699,466.48	43	\$5,872.29	\$5,872.29
44	\$12,730.87	\$5,413.72	\$7,317.15	\$1,694,052.76	44	\$6,877.15	\$5,413.72	\$1,463.43	\$1,694,052.76	44	\$5,853.72	\$5,853.72
45	\$12,730.87	\$5,672.32	\$7,058.55	\$1,688,380.44	45	\$7,084.03	\$5,672.32	\$1,411.71	\$1,688,380.44	45	\$5,646.84	\$5,646.84
46	\$12,730.87	\$5,461.45	\$7,269.42	\$1,682,918.59	46	\$6,915.33	\$5,461.45	\$1,453.88	\$1,682,918.59	46	\$5,815.54	\$5,815.54
47	\$12,730.87	\$5,718.71	\$7,012.16	\$1,677,200.28	47	\$7,121.14	\$5,718.71	\$1,402.43	\$1,677,200.28	47	\$6,609.73	\$6,609.73
48	\$12,730.87	\$5,509.59	\$7,221.28	\$1,671,690.69	48	\$6,953.85	\$5,509.59	\$1,444.26	\$1,671,690.69	48	\$5,777.02	\$5,777.02
49	\$12,730.87	\$5,533.31	\$7,197.56	\$1,666,157.38	49	\$6,972.82	\$5,533.31	\$1,439.51	\$1,666,157.38	49	\$5,758.05	\$5,758.05
50	\$12,730.87	\$6,251.37	\$6,479.50	\$1,659,906.01	50	\$7,547.27	\$6,251.37	\$1,295.90	\$1,659,906.01	50	\$5,183.60	\$5,183.60
51	\$12,730.87	\$5,584.05	\$7,146.82	\$1,654,321.96	51	\$7,013.41	\$5,584.05	\$1,429.36	\$1,654,321.96	51	\$5,717.46	\$5,717.46
52	\$12,730.87	\$5,837.86	\$6,893.01	\$1,648,484.10	52	\$7,216.46	\$5,837.86	\$1,378.60	\$1,648,484.10	52	\$5,514.41	\$5,514.41
53	\$12,730.87	\$5,633.23	\$7,097.64	\$1,642,850.87	53	\$7,052.76	\$5,633.23	\$1,419.53	\$1,642,850.87	53	\$5,678.11	\$5,678.11
54	\$12,730.87	\$5,885.66	\$6,845.21	\$1,636,965.21	54	\$7,254.70	\$5,885.66	\$1,369.04	\$1,636,965.21	54	\$5,476.17	\$5,476.17
55	\$12,730.87	\$5,682.83	\$7,048.04	\$1,631,282.38	55	\$7,092.44	\$5,682.83	\$1,409.61	\$1,631,282.38	55	\$5,638.43	\$5,638.43
56	\$12,730.87	\$5,707.29	\$7,023.58	\$1,625,575.09	56	\$7,112.01	\$5,707.29	\$1,404.72	\$1,625,575.09	56	\$5,618.86	\$5,618.86
57	\$12,730.87	\$5,957.64	\$6,773.23	\$1,619,617.45	57	\$7,312.29	\$5,957.64	\$1,354.65	\$1,619,617.45	57	\$5,418.58	\$5,418.58
58	\$12,730.87	\$5,757.52	\$6,973.35	\$1,613,859.93	58	\$7,152.19	\$5,757.52	\$1,394.67	\$1,613,859.93	58	\$5,578.68	\$5,578.68
59	\$12,730.87	\$6,006.45	\$6,724.42	\$1,607,853.48	59	\$7,351.33	\$6,006.45	\$1,344.88	\$1,607,853.48	59	\$5,379.54	\$5,379.54
60	\$12,730.87	\$5,808.17	\$6,922.70	\$1,602,045.31	60	\$7,192.71	\$5,808.17	\$1,384.54	\$1,602,045.31	60	\$5,538.16	\$5,538.16
61	\$12,730.87	\$5,833.17	\$6,897.70	\$1,596,212.14	61	\$7,212.71	\$5,833.17	\$1,379.54	\$1,596,212.14	61	\$5,518.16	\$5,518.16
62	\$12,730.87	\$6,301.68	\$6,429.19	\$1,589,910.46	62	\$7,587.52	\$6,301.68	\$1,285.84	\$1,589,910.46	62	\$5,143.35	\$5,143.35
63	\$12,730.87	\$5,885.42	\$6,845.45	\$1,584,025.04	63	\$7,254.51	\$5,885.42	\$1,369.09	\$1,584,025.04	63	\$5,476.36	\$5,476.36
64	\$12,730.87	\$6,130.77	\$6,600.10	\$1,577,894.27	64	\$7,450.79	\$6,130.77	\$1,320.02	\$1,577,894.27	64	\$5,280.08	\$5,280.08
65	\$12,730.87	\$5,937.16	\$6,793.71	\$1,571,957.11	65	\$7,295.80	\$5,937.16	\$1,358.74	\$1,571,957.11	65	\$5,434.97	\$5,434.97
66	\$12,730.87	\$6,181.05	\$6,549.82	\$1,565,776.06	66	\$7,491.01	\$6,181.05	\$1,309.96	\$1,565,776.06	66	\$5,239.86	\$5,239.86
67	\$12,730.87	\$5,989.33	\$6,741.54	\$1,559,786.73	67	\$7,337.64	\$5,989.33	\$1,348.31	\$1,559,786.73	67	\$5,393.23	\$5,393.23
68	\$12,730.87	\$6,015.12	\$6,715.75	\$1,553,771.61	68	\$7,358.27	\$6,015.12	\$1,343.15	\$1,553,771.61	68	\$5,372.60	\$5,372.60
69	\$12,730.87	\$6,256.82	\$6,474.05	\$1,547,514.79	69	\$7,551.63	\$6,256.82	\$1,294.81	\$1,547,514.79	69	\$5,179.24	\$5,179.24
70	\$12,730.87	\$6,067.96	\$6,662.91	\$1,541,446.83	70	\$7,400.54	\$6,067.96	\$1,332.58	\$1,541,446.83	70	\$5,330.33	\$5,330.33
71	\$12,730.87	\$6,308.17	\$6,422.70	\$1,535,138.66	71	\$7,592.71	\$6,308.17	\$1,284.54	\$1,535,138.66	71	\$5,138.16	\$5,138.16
72	\$12,730.87	\$6,121.25	\$6,609.62	\$1,529,017.41	72	\$7,443.17	\$6,121.25	\$1,321.92	\$1,529,017.41	72	\$5,287.70	\$5,287.70
73	\$12,730.87	\$6,147.60	\$6,583.27	\$1,522,869.81	73	\$7,464.25	\$6,147.60	\$1,316.65	\$1,522,869.81	73	\$5,266.62	\$5,266.62
74	\$12,730.87	\$6,808.60	\$5,922.27	\$1,516,061.21	74	\$7,993.05	\$6,808.60	\$1,184.45	\$1,516,061.21	74	\$4,737.82	\$4,737.82
75	\$12,730.87	\$6,203.38	\$6,527.49	\$1,509,857.83	75	\$7,508.88	\$6,203.38	\$1,305.50	\$1,509,857.83	75	\$5,221.99	\$5,221.99
76	\$12,730.87	\$6,439.80	\$6,291.07	\$1,503,418.03	76	\$7,698.01	\$6,439.80	\$1,258.21	\$1,503,418.03	76	\$5,032.86	\$5,032.86
77	\$12,730.87	\$6,257.82	\$6,473.05	\$1,497,160.21	77	\$7,552.43	\$6,257.82	\$1,294.61	\$1,497,160.21	77	\$5,178.44	\$5,178.44
78	\$12,730.87	\$6,492.70	\$6,238.17	\$1,490,667.51	78	\$7,740.33	\$6,492.70	\$1,247.63	\$1,490,667.51	78	\$4,990.54	\$4,990.54
79	\$12,730.87	\$6,312.72	\$6,418.15	\$1,484,354.79	79	\$7,596.35	\$6,312.72	\$1,283.63	\$1,484,354.79	79	\$5,134.52	\$5,134.52
80	\$12,730.87	\$6,339.90	\$6,390.97	\$1,478,014.89	80	\$7,618.09	\$6,339.90	\$1,278.19	\$1,478,014.89	80	\$5,112.78	\$5,112.78
81	\$12,730.87	\$6,572.47	\$6,158.40	\$1,471,442.42	81	\$7,804.15	\$6,572.47	\$1,231.68	\$1,471,442.42	81	\$4,926.72	\$4,926.72
82	\$12,730.87	\$6,395.49	\$6,335.38	\$1,465,046.93	82	\$7,662.57	\$6,395.49	\$1,267.08	\$1,465,046.93	82	\$5,068.30	\$5,068.30
83	\$12,730.87	\$6,626.51	\$6,104.36	\$1,458,420.42	83	\$7,847.38	\$6,626.51	\$1,220.87	\$1,458,420.42	83	\$4,883.49	\$4,883.49
84	\$12,730.87	\$6,451.56	\$6,279.31	\$1,451,968.86	84	\$7,707.42	\$6,451.56	\$1,255.85	\$1,451,968.86	84	\$5,023.45	\$5,023.45
85	\$12,730.87	\$6,479.34	\$6,251.53	\$1,445,489.52	85	\$7,729.65	\$6,479.34	\$1,250.31	\$1,445,489.52	85	\$5,001.22	\$5,001.22
86	\$12,730.87	\$7,109.52	\$5,621.35	\$1,438,380.00	86	\$8,233.79	\$7,109.52	\$1,124.27	\$1,438,380.00	86	\$4,497.08	\$4,497.08
87	\$12,730.87	\$6,537.84	\$6,193.03	\$1,431,842.16	87	\$7,776.45	\$6,537.84	\$1,238.61	\$1,431,842.16	87	\$4,954.42	\$4,954.42
88	\$12,730.87	\$6,764.86	\$5,956.01	\$1,425,077.30	88	\$7,958.06	\$6,764.86	\$1,193.20	\$1,425,077.30	88	\$2,319.26	\$2,319.26
	\$1,120,316.56	\$492,749.66	\$628,066.90		\$617,863.01	\$492,749.66	\$125,613.35		\$500,000.00	\$500,000.00		