

Exhibit A: Essential Living Townhomes

LOAN TYPE: Affordable Housing
 LOAN NUMBER: 138005101001
 LEAD BANK: FIRST WESTERN BANK

Buydown Account Details

INTEREST BUYDOWN AMOUNT: \$223,500.45
 BND BUYDOWN AMOUNT: \$223,500.45
 COMMUNITY IN-KIND COMMITMENT: \$120,346.42
 PRESENT VALUE BND: \$218,948.29
 CREATED DATE: 7/28/2021

Loan without buydown

PRINCIPAL: \$1,050,000.00
 YIELD RATE: 3.85
 AMORTIZATION (MONTHS): 240
 PAYMENT: \$6,310.99

Period	Payment	Principal	Interest	Balance
1	\$6,310.99	\$2,942.24	\$3,368.75	\$1,047,057.76
2	\$6,310.99	\$2,839.70	\$3,471.29	\$1,044,218.06
3	\$6,310.99	\$2,960.79	\$3,350.20	\$1,041,257.27
4	\$6,310.99	\$2,858.93	\$3,452.06	\$1,038,398.34
5	\$6,310.99	\$2,868.41	\$3,442.58	\$1,035,529.93
6	\$6,310.99	\$2,210.15	\$3,100.84	\$1,032,319.78
7	\$6,310.99	\$2,888.56	\$3,422.43	\$1,029,431.22
8	\$6,310.99	\$3,008.23	\$3,302.76	\$1,026,422.99
9	\$6,310.99	\$2,908.11	\$3,402.88	\$1,023,514.88
10	\$6,310.99	\$3,027.21	\$3,283.78	\$1,020,487.67
11	\$6,310.99	\$2,927.79	\$3,383.20	\$1,017,559.88
12	\$6,310.99	\$2,937.50	\$3,373.49	\$1,014,622.38
13	\$6,310.99	\$3,055.74	\$3,255.25	\$1,011,566.64
14	\$6,310.99	\$2,957.37	\$3,353.62	\$1,008,609.27
15	\$6,310.99	\$3,075.04	\$3,235.95	\$1,005,534.23
16	\$6,310.99	\$2,977.36	\$3,333.63	\$1,002,556.87
17	\$6,310.99	\$2,987.24	\$3,323.75	\$999,569.63
18	\$6,310.99	\$3,317.83	\$2,993.16	\$996,251.80
19	\$6,310.99	\$3,008.14	\$3,302.85	\$993,243.66
20	\$6,310.99	\$3,124.33	\$3,186.66	\$990,119.33
21	\$6,310.99	\$3,028.47	\$3,282.52	\$987,090.86
22	\$6,310.99	\$3,144.07	\$3,166.92	\$983,946.79
23	\$6,310.99	\$3,048.93	\$3,262.06	\$980,897.86
24	\$6,310.99	\$3,059.04	\$3,251.95	\$977,838.82
25	\$6,310.99	\$3,173.76	\$3,137.23	\$974,665.06
26	\$6,310.99	\$3,075.70	\$3,231.29	\$971,585.36
27	\$6,310.99	\$3,193.82	\$3,117.17	\$968,391.54
28	\$6,310.99	\$3,110.78	\$3,210.49	\$965,291.04
29	\$6,310.99	\$3,110.78	\$3,200.21	\$962,180.26
30	\$6,310.99	\$3,326.89	\$2,984.10	\$958,853.37
31	\$6,310.99	\$3,132.12	\$3,178.87	\$955,721.25
32	\$6,310.99	\$3,244.72	\$3,066.27	\$952,476.53
33	\$6,310.99	\$3,153.27	\$3,157.72	\$949,323.26
34	\$6,310.99	\$3,265.24	\$3,045.75	\$946,058.02
35	\$6,310.99	\$3,174.54	\$3,136.45	\$942,883.48
36	\$6,310.99	\$3,185.07	\$3,125.92	\$939,698.41
37	\$6,310.99	\$3,296.12	\$3,014.87	\$936,402.29
38	\$6,310.99	\$3,206.56	\$3,104.43	\$933,195.73

Loan with buydown

PRINCIPAL: \$1,050,000.00
 BORROWING RATE: 1.00
 AMORTIZATION (MONTHS): 240

Period	Payment	Principal	Interest	Balance	Interest Buydown	BND (100.00%)
1	\$3,817.24	\$2,942.24	\$875.00	\$1,047,057.76	\$2,493.75	\$2,493.75
2	\$3,741.33	\$2,839.70	\$901.63	\$1,044,218.06	\$2,569.66	\$2,569.66
3	\$3,830.97	\$2,960.79	\$870.18	\$1,041,257.27	\$2,480.02	\$2,480.02
4	\$3,755.57	\$2,858.93	\$896.64	\$1,038,398.34	\$2,555.42	\$2,555.42
5	\$3,762.59	\$2,868.41	\$894.18	\$1,035,529.93	\$2,548.40	\$2,548.40
6	\$4,015.56	\$3,210.15	\$805.41	\$1,032,319.78	\$2,295.43	\$2,295.43
7	\$3,777.50	\$2,888.56	\$888.94	\$1,029,431.22	\$2,533.49	\$2,533.49
8	\$3,866.09	\$3,008.23	\$857.86	\$1,026,422.99	\$2,444.90	\$2,444.90
9	\$3,791.97	\$2,908.11	\$883.86	\$1,023,514.88	\$2,519.02	\$2,519.02
10	\$3,880.14	\$3,027.21	\$852.93	\$1,020,487.67	\$2,430.85	\$2,430.85
11	\$3,806.54	\$2,927.79	\$878.75	\$1,017,559.88	\$2,504.45	\$2,504.45
12	\$3,813.73	\$2,937.50	\$876.23	\$1,014,622.38	\$2,497.26	\$2,497.26
13	\$3,901.26	\$3,055.74	\$845.52	\$1,011,566.64	\$2,409.73	\$2,409.73
14	\$3,828.44	\$2,957.37	\$871.07	\$1,008,609.27	\$2,482.55	\$2,482.55
15	\$3,915.55	\$3,075.04	\$840.51	\$1,005,534.23	\$2,395.44	\$2,395.44
16	\$3,843.24	\$2,977.36	\$865.88	\$1,002,556.87	\$2,467.75	\$2,467.75
17	\$3,850.55	\$2,987.24	\$863.31	\$999,569.63	\$2,460.44	\$2,460.44
18	\$4,095.27	\$3,317.83	\$777.44	\$996,251.80	\$2,215.72	\$2,215.72
19	\$3,866.02	\$3,008.14	\$857.88	\$993,243.66	\$2,444.97	\$2,444.97
20	\$3,952.03	\$3,124.33	\$827.70	\$990,119.33	\$2,358.96	\$2,358.96
21	\$3,881.07	\$3,028.47	\$852.60	\$987,090.86	\$2,429.92	\$2,429.92
22	\$3,966.65	\$3,144.07	\$822.58	\$983,946.79	\$2,344.34	\$2,344.34
23	\$3,896.22	\$3,048.93	\$847.29	\$980,897.86	\$2,414.77	\$2,414.77
24	\$3,903.70	\$3,059.04	\$844.66	\$977,838.82	\$2,407.29	\$2,407.29
25	\$3,988.62	\$3,173.76	\$814.86	\$974,665.06	\$2,322.37	\$2,322.37
26	\$3,919.00	\$3,079.70	\$839.30	\$971,585.36	\$2,391.99	\$2,391.99
27	\$4,003.97	\$3,193.82	\$809.65	\$968,391.54	\$2,307.52	\$2,307.52
28	\$3,934.39	\$3,100.50	\$833.89	\$965,291.04	\$2,376.60	\$2,376.60
29	\$3,942.00	\$3,110.78	\$831.22	\$962,180.26	\$2,368.99	\$2,368.99
30	\$4,101.98	\$3,326.89	\$775.09	\$958,853.37	\$2,209.01	\$2,209.01
31	\$3,957.80	\$3,132.12	\$825.68	\$955,721.25	\$2,353.19	\$2,353.19
32	\$4,041.15	\$3,244.72	\$796.43	\$952,476.53	\$2,269.84	\$2,269.84
33	\$3,973.46	\$3,153.27	\$820.19	\$949,323.26	\$2,337.53	\$2,337.53
34	\$4,056.34	\$3,265.24	\$791.10	\$946,058.02	\$2,254.65	\$2,254.65
35	\$3,989.20	\$3,174.54	\$814.66	\$942,883.48	\$2,321.79	\$2,321.79
36	\$3,997.00	\$3,185.07	\$811.93	\$939,698.41	\$2,313.99	\$2,313.99
37	\$4,079.20	\$3,296.12	\$783.08	\$936,402.29	\$2,231.79	\$2,231.79
38	\$4,012.91	\$3,206.56	\$806.35	\$933,195.73	\$2,298.08	\$2,298.08

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.

39	\$6,310.99	\$3,316.99	\$2,994.00	\$929,878.74	39	\$4,094.65	\$3,316.99	\$777.66	\$929,878.74	39	\$2,216.34	\$2,216.34
40	\$6,310.99	\$3,228.18	\$3,082.81	\$926,650.56	40	\$4,028.91	\$3,228.18	\$800.73	\$926,650.56	40	\$2,282.08	\$2,282.08
41	\$6,310.99	\$3,238.89	\$3,072.10	\$923,411.67	41	\$4,036.84	\$3,238.89	\$797.95	\$923,411.67	41	\$2,274.15	\$2,274.15
42	\$6,310.99	\$3,545.89	\$2,765.10	\$919,865.78	42	\$4,264.10	\$3,545.89	\$718.21	\$919,865.78	42	\$2,046.89	\$2,046.89
43	\$6,310.99	\$3,261.38	\$3,049.61	\$916,604.40	43	\$4,055.49	\$3,261.38	\$792.11	\$916,604.40	43	\$2,257.50	\$2,257.50
44	\$6,310.99	\$3,370.22	\$2,940.77	\$913,234.18	44	\$4,134.06	\$3,370.22	\$763.84	\$913,234.18	44	\$2,176.93	\$2,176.93
45	\$6,310.99	\$3,283.37	\$3,027.62	\$909,950.81	45	\$4,069.76	\$3,283.37	\$786.39	\$909,950.81	45	\$2,241.23	\$2,241.23
46	\$6,310.99	\$3,391.56	\$2,919.43	\$906,559.25	46	\$4,149.85	\$3,391.56	\$758.29	\$906,559.25	46	\$2,161.14	\$2,161.14
47	\$6,310.99	\$3,305.49	\$3,005.50	\$903,253.76	47	\$4,086.14	\$3,305.49	\$780.65	\$903,253.76	47	\$2,224.85	\$2,224.85
48	\$6,310.99	\$3,316.45	\$2,994.54	\$899,937.31	48	\$4,094.25	\$3,316.45	\$777.80	\$899,937.31	48	\$2,216.74	\$2,216.74
49	\$6,310.99	\$3,423.69	\$2,887.30	\$896,513.62	49	\$4,173.64	\$3,423.69	\$749.95	\$896,513.62	49	\$2,137.35	\$2,137.35
50	\$6,310.99	\$3,338.80	\$2,972.19	\$893,174.82	50	\$4,110.80	\$3,338.80	\$772.00	\$893,174.82	50	\$2,200.19	\$2,200.19
51	\$6,310.99	\$3,445.39	\$2,865.60	\$889,729.43	51	\$4,189.70	\$3,445.39	\$744.31	\$889,729.43	51	\$2,121.29	\$2,121.29
52	\$6,310.99	\$3,361.29	\$2,949.70	\$886,368.14	52	\$4,127.45	\$3,361.29	\$766.16	\$886,368.14	52	\$2,183.54	\$2,183.54
53	\$6,310.99	\$3,372.43	\$2,938.56	\$882,995.71	53	\$4,135.69	\$3,372.43	\$763.26	\$882,995.71	53	\$2,175.30	\$2,175.30
54	\$6,310.99	\$3,666.91	\$2,644.08	\$879,328.80	54	\$4,353.68	\$3,666.91	\$686.77	\$879,328.80	54	\$1,957.31	\$1,957.31
55	\$6,310.99	\$3,395.77	\$2,915.22	\$875,933.03	55	\$4,152.97	\$3,395.77	\$757.20	\$875,933.03	55	\$2,158.02	\$2,158.02
56	\$6,310.99	\$3,500.70	\$2,810.29	\$872,432.33	56	\$4,230.65	\$3,500.70	\$729.95	\$872,432.33	56	\$2,080.34	\$2,080.34
57	\$6,310.99	\$3,418.63	\$2,892.36	\$869,013.70	57	\$4,169.89	\$3,418.63	\$751.26	\$869,013.70	57	\$2,141.10	\$2,141.10
58	\$6,310.99	\$3,522.90	\$2,788.09	\$865,490.80	58	\$4,247.08	\$3,522.90	\$724.18	\$865,490.80	58	\$2,063.91	\$2,063.91
59	\$6,310.99	\$3,441.65	\$2,869.34	\$862,049.15	59	\$4,186.93	\$3,441.65	\$745.28	\$862,049.15	59	\$2,124.06	\$2,124.06
60	\$6,310.99	\$3,453.06	\$2,857.93	\$858,596.09	60	\$4,195.38	\$3,453.06	\$742.32	\$858,596.09	60	\$2,098.41	\$2,098.41
61	\$6,310.99	\$3,556.33	\$2,754.66	\$855,039.76	61	\$4,271.83	\$3,556.33	\$715.50	\$855,039.76	61	\$2,039.16	\$2,039.16
62	\$6,310.99	\$3,476.30	\$2,834.69	\$851,563.46	62	\$4,212.58	\$3,476.30	\$736.28	\$851,563.46	62	\$2,022.46	\$2,022.46
63	\$6,310.99	\$3,578.89	\$2,732.10	\$847,984.57	63	\$4,288.53	\$3,578.89	\$709.64	\$847,984.57	63	\$2,082.46	\$2,082.46
64	\$6,310.99	\$3,499.69	\$2,811.30	\$844,484.88	64	\$4,229.90	\$3,499.69	\$730.21	\$844,484.88	64	\$2,081.09	\$2,081.09
65	\$6,310.99	\$3,511.29	\$2,799.70	\$840,973.59	65	\$4,238.48	\$3,511.29	\$727.19	\$840,973.59	65	\$2,072.51	\$2,072.51
66	\$6,310.99	\$3,792.74	\$2,518.25	\$837,180.85	66	\$4,448.83	\$3,792.74	\$654.09	\$837,180.85	66	\$1,864.16	\$1,864.16
67	\$6,310.99	\$3,535.50	\$2,775.49	\$833,645.35	67	\$4,256.41	\$3,535.50	\$720.91	\$833,645.35	67	\$2,054.58	\$2,054.58
68	\$6,310.99	\$3,636.38	\$2,674.61	\$830,008.97	68	\$4,331.08	\$3,636.38	\$694.70	\$830,008.97	68	\$1,979.91	\$1,979.91
69	\$6,310.99	\$3,559.28	\$2,751.71	\$826,449.69	69	\$4,274.01	\$3,559.28	\$714.73	\$826,449.69	69	\$2,036.98	\$2,036.98
70	\$6,310.99	\$2,651.53	\$2,651.53	\$822,790.23	70	\$4,348.17	\$2,651.53	\$688.17	\$822,790.23	70	\$1,962.82	\$1,962.82
71	\$6,310.99	\$3,583.21	\$2,727.78	\$819,207.02	71	\$4,291.72	\$3,583.21	\$708.51	\$819,207.02	71	\$2,019.27	\$2,019.27
72	\$6,310.99	\$3,595.09	\$2,715.90	\$815,611.93	72	\$4,300.52	\$3,595.09	\$705.43	\$815,611.93	72	\$2,010.47	\$2,010.47
73	\$6,310.99	\$3,694.24	\$2,616.75	\$811,917.69	73	\$4,372.92	\$3,694.24	\$679.68	\$811,917.69	73	\$1,937.07	\$1,937.07
74	\$6,310.99	\$3,619.26	\$2,691.73	\$808,298.43	74	\$4,318.41	\$3,619.26	\$699.15	\$808,298.43	74	\$1,992.58	\$1,992.58
75	\$6,310.99	\$3,717.70	\$2,593.29	\$804,580.73	75	\$4,391.28	\$3,717.70	\$673.58	\$804,580.73	75	\$1,919.71	\$1,919.71
76	\$6,310.99	\$3,643.58	\$2,667.41	\$800,937.15	76	\$4,336.41	\$3,643.58	\$692.83	\$800,937.15	76	\$1,974.58	\$1,974.58
77	\$6,310.99	\$3,655.66	\$2,655.33	\$797,281.49	77	\$4,345.36	\$3,655.66	\$689.70	\$797,281.49	77	\$1,965.63	\$1,965.63
78	\$6,310.99	\$3,838.31	\$2,472.68	\$793,443.18	78	\$4,480.56	\$3,838.31	\$642.25	\$793,443.18	78	\$1,830.43	\$1,830.43
79	\$6,310.99	\$3,680.51	\$2,630.48	\$789,762.67	79	\$4,363.75	\$3,680.51	\$683.24	\$789,762.67	79	\$1,947.24	\$1,947.24
80	\$6,310.99	\$3,777.17	\$2,533.82	\$785,985.50	80	\$4,435.31	\$3,777.17	\$658.14	\$785,985.50	80	\$1,875.68	\$1,875.68
81	\$6,310.99	\$3,705.23	\$2,605.76	\$782,280.27	81	\$4,382.05	\$3,705.23	\$676.82	\$782,280.27	81	\$1,928.94	\$1,928.94
82	\$6,310.99	\$3,801.17	\$2,509.82	\$778,479.10	82	\$4,453.07	\$3,801.17	\$651.90	\$778,479.10	82	\$1,857.92	\$1,857.92
83	\$6,310.99	\$3,730.12	\$2,580.87	\$774,748.98	83	\$4,400.48	\$3,730.12	\$670.36	\$774,748.98	83	\$1,910.51	\$1,910.51
84	\$6,310.99	\$3,742.48	\$2,568.51	\$771,006.50	84	\$4,409.63	\$3,742.48	\$667.15	\$771,006.50	84	\$1,901.36	\$1,901.36
85	\$6,310.99	\$3,837.34	\$2,473.65	\$767,169.16	85	\$4,479.85	\$3,837.34	\$642.51	\$767,169.16	85	\$1,831.14	\$1,831.14
86	\$6,310.99	\$3,767.61	\$2,543.38	\$763,401.55	86	\$4,429.28	\$3,767.61	\$660.62	\$763,401.55	86	\$1,882.76	\$1,882.76
87	\$6,310.99	\$3,861.74	\$2,449.25	\$759,539.81	87	\$4,497.91	\$3,861.74	\$636.17	\$759,539.81	87	\$1,813.08	\$1,813.08
88	\$6,310.99	\$3,792.90	\$2,518.09	\$755,746.91	88	\$4,446.95	\$3,792.90	\$654.05	\$755,746.91	88	\$1,864.04	\$1,864.04
89	\$6,310.99	\$3,805.48	\$2,505.51	\$751,941.43	89	\$4,456.26	\$3,805.48	\$650.78	\$751,941.43	89	\$1,854.73	\$1,854.73
90	\$6,310.99	\$4,059.34	\$2,251.65	\$747,882.09	90	\$4,644.18	\$4,059.34	\$584.84	\$747,882.09	90	\$1,666.81	\$1,666.81
91	\$6,310.99	\$3,831.55	\$2,479.44	\$744,050.54	91	\$4,543.87	\$3,831.55	\$644.01	\$744,050.54	91	\$1,835.43	\$1,835.43
92	\$6,310.99	\$3,923.83	\$2,387.16	\$740,126.71	92	\$4,543.87	\$3,923.83	\$620.04	\$740,126.71	92	\$1,767.12	\$1,767.12
93	\$6,310.99	\$3,857.26	\$2,453.73	\$736,269.45	93	\$4,494.59	\$3,857.26	\$637.33	\$736,269.45	93	\$1,816.40	\$1,816.40
94	\$6,310.99	\$3,948.79	\$2,362.20	\$732,320.66	94	\$4,562.35	\$3,948.79	\$613.56	\$732,320.66	94	\$1,748.64	\$1,748.64
95	\$6,310.99	\$3,883.14	\$2,427.85	\$728,437.52	95	\$4,513.75	\$3,883.14	\$630.61	\$728,437.52	95	\$1,797.24	\$1,797.24
96	\$6,310.99	\$3,896.02	\$2,414.97	\$724,541.50	96	\$4,523.28	\$3,896.02	\$627.26	\$724,541.50	96	\$1,787.71	\$1,787.71
97	\$6,310.99	\$3,986.42	\$2,324.57	\$720,555.08	97	\$4,590.20	\$3,986.42	\$603.78	\$720,555.08	97	\$1,720.79	\$1,720.79

98	\$6,310.99	\$3,922.15	\$2,388.84	\$716,632.93	98	\$4,542.63	\$3,922.15	\$620.48	\$716,632.93	98	\$1,768.36
99	\$6,310.99	\$4,011.79	\$2,299.20	\$712,621.14	99	\$4,608.98	\$4,011.79	\$597.19	\$712,621.14	99	\$1,702.01
100	\$6,310.99	\$3,948.45	\$2,362.54	\$708,672.69	100	\$4,562.10	\$3,948.45	\$613.65	\$708,672.69	100	\$1,748.89
101	\$6,310.99	\$3,961.54	\$2,349.45	\$704,711.15	101	\$4,571.79	\$3,961.54	\$610.25	\$704,711.15	101	\$1,739.20
102	\$6,310.99	\$4,200.77	\$2,110.22	\$700,510.38	102	\$4,748.88	\$4,200.77	\$548.11	\$700,510.38	102	\$1,562.11
103	\$6,310.99	\$3,988.60	\$2,322.39	\$696,521.78	103	\$4,591.82	\$3,988.60	\$603.22	\$696,521.78	103	\$1,719.17
104	\$6,310.99	\$4,076.32	\$2,234.67	\$692,445.46	104	\$4,656.75	\$4,076.32	\$580.43	\$692,445.46	104	\$1,654.24
105	\$6,310.99	\$4,015.34	\$2,295.65	\$688,430.12	105	\$4,611.61	\$4,015.34	\$596.27	\$688,430.12	105	\$1,699.38
106	\$6,310.99	\$4,102.28	\$2,208.71	\$684,327.84	106	\$4,675.97	\$4,102.28	\$573.69	\$684,327.84	106	\$619.99
	\$668,964.94	\$365,672.16	\$303,292.78			\$444,449.46	\$365,672.16	\$78,777.30			\$223,500.45