

**EXHIBIT 1
PAYMENTS OVER THE FIRST FOUR YEARS**

	Year 1	Year 2	Year 3	Year 4
Amount financed	\$25,750.00	\$25,750.00	\$25,750.00	\$25,750.00
Monthly payment (principal and interest)	263.41	263.41	263.41	263.41
Prior-year payment		263.41	526.82	790.23
Total payments		526.82	790.23	1,053.64
Interest-only payments				
Interest-only monthly payment	90.55	90.55	90.55	90.55
Prior-year payment		90.55	181.11	271.66
Total payments		\$181.11	\$ 271.66	\$362.21