

**EXHIBIT 2
PAYMENTS OVER THE FIRST FOUR YEARS
AFTER A FORBEARANCE PERIOD**

	Year 1	Year 2	Year 3	Year 4
Original amount borrowed	\$25,750	\$25,750	\$25,750	\$25,750
Yearly interest not paid	<u>1,087</u>	<u>1,087</u>	<u>1,087</u>	<u>1,087</u>
	26,837	26,837	26,837	26,837
Prior-year loan		26,837	54,807	83,957
Interest on prior-year loan		1,133	2,313	3,543
Total owed		\$54,807	\$83,957	\$114,337