Henry Garcia

Compound Period ..... : Monthly

Nominal Annual Rate .... : 9.000 %

CASH FLOW DATA

	Event	Date	Amount	Number	Period	End Date
1	Loan	02/16/2001	90,000.00	1		
2	Payment	03/16/2001	809.75	106	Monthly	12/16/2009
3	Payment	01/16/2010	68,810.63	1		

AMORTIZATION SCHEDULE - Normal Amortization

	Date	Payment	Interest	Principal	Balance
Loan	02/16/2001				90,000.00
1	03/16/2001	809.75	675.00	134.75	89,865.25
2	04/16/2001	809.75	673.99	135.76	89,729.49
3	05/16/2001	809.75	672.97	136.78	89,592.71
4	06/16/2001	809.75	671.95	137.80	89,454.91
2001 Totals		3,239.00	2,693.91	545.09	
5	07/16/2001	809.75	670.91	138.84	89,316.07
6	08/16/2001	809.75	669.87	139.88	89,176.19
7	09/16/2001	809.75	668.82	140.93	89,035.26
8	10/16/2001	809.75	667.76	141.99	88,893.27
9	11/16/2001	809.75	666.70	143.05	88,750.22
10	12/16/2001	809.75	665.63	144.12	88,606.10
11	01/16/2002	809.75	664.55	145.20	88,460.90
12	02/16/2002	809.75	663.46	146.29	88,314.61
13	03/16/2002	809.75	662.36	147.39	88,167.22
14	04/16/2002	809.75	661.25	148.50	88,018.72
15	05/16/2002	809.75	660.14	149.61	87,869.11
16	06/16/2002	809.75	659.02	150.73	87,718.38
2002 Totals		9,717.00	7,980.47	1,736.53	
17	07/16/2002	809.75	657.89	151.86	87,566.52
18	08/16/2002	809.75	656.75	153.00	87,413.52
19	09/16/2002	809.75	655.60	154.15	87,259.37
20	10/16/2002	809.75	654.45	155.30	87,104.07
21	11/16/2002	809.75	653.28	156.47	86,947.60
22	12/16/2002	809.75	652.11	157.64	86,789.96
23	01/16/2003	809.75	650.92	158.83	86,631.13

RDA Note Payable

Henry Garcia

	Date	Payment	Interest	Principal	Balance
24	02/16/2003	809.75	649.73	160.02	86,471.11
25	03/16/2003	809.75	648.53	161.22	86,309.89
26	04/16/2003	809.75	647.32	162.43	86,147.46
27	05/16/2003	809.75	646.11	163.64	85,983.82
28	06/16/2003	809.75	644.88	164.87	85,818.95
2003 Totals		9,717.00	7,817.57	1,899.43	
29	07/16/2003	809.75	643.64	166.11	85,652.84
30	08/16/2003	809.75	642.40	167.35	85,485.49
31	09/16/2003	809.75	641.14	168.61	85,316.88
32	10/16/2003	809.75	639.88	169.87	85,147.01
33	11/16/2003	809.75	638.60	171.15	84,975.86
34	12/16/2003	809.75	637.32	172.43	84,803.43
35	01/16/2004	809.75	636.03	173.72	84,629.71
36	02/16/2004	809.75	634.72	175.03	84,454.68
37	03/16/2004	809.75	633.41	176.34	84,278.34
38	04/16/2004	809.75	632.09	177.66	84,100.68
39	05/16/2004	809.75	630.76	178.99	83,921.69
40	06/16/2004	809.75	629.41	180.34	83,741.35
2004 Totals		9,717.00	7,639.40	2,077.60	
41	07/16/2004	809.75	628.06	181.69	83,559.66
42	08/16/2004	809.75	626.70	183.05	83,376.61
43	09/16/2004	809.75	625.32	184.43	83,192.18
44	10/16/2004	809.75	623.94	185.81	83,006.37
45	11/16/2004	809.75	622.55	187.20	82,819.17
46	12/16/2004	809.75	621.14	188.61	82,630.56
47	01/16/2005	809.75	619.73	190.02	82,440.54
48	02/16/2005	809.75	618.30	191.45	82,249.09
49	03/16/2005	809.75	616.87	192.88	82,056.21
50	04/16/2005	809.75	615.42	194.33	81,861.88
51	05/16/2005	809.75	613.96	195.79	81,666.09
52	06/16/2005	809.75	612.50	197.25	81,468.84
2005 Totals		9,717.00	7,444.49	2,272.51	
53	07/16/2005	809.75	611.02	198.73	81,270.11
54	08/16/2005	809.75	609.53	200.22	81,069.89
55	09/16/2005	809.75	608.02	201.73	80,868.16
56	10/16/2005	809.75	606.51	203.24	80,664.92
57	11/16/2005	809.75	604.99	204.76	80,460.16
58	12/16/2005	809.75	603.45	206.30	80,253.86

Henry Garcia

	Date	Payment	Interest	Principal	Balance
59	01/16/2006	809.75	601.90	207.85	80,046.01
60	02/16/2006	809.75	600.35	209.40	79,836.61
61	03/16/2006	809.75	598.77	210.98	79,625.63
62	04/16/2006	809.75	597.19	212.56	79,413.07
63	05/16/2006	809.75	595.60	214.15	79,198.92
64	06/16/2006	809.75	593.99	215.76	78,983.16
2006 Totals		9,717.00	7,231.32	2,485.68	
65	07/16/2006	809.75	592.37	217.38	78,765.78
66	08/16/2006	809.75	590.74	219.01	78,546.77
67	09/16/2006	809.75	589.10	220.65	78,326.12
68	10/16/2006	809.75	587.45	222.30	78,103.82
69	11/16/2006	809.75	585.78	223.97	77,879.85
70	12/16/2006	809.75	584.10	225.65	77,654.20
71	01/16/2007	809.75	582.41	227.34	77,426.86
72	02/16/2007	809.75	580.70	229.05	77,197.81
73	03/16/2007	809.75	578.98	230.77	76,967.04
74	04/16/2007	809.75	577.25	232.50	76,734.54
75	05/16/2007	809.75	575.51	234.24	76,500.30
76	06/16/2007	809.75	573.75	236.00	76,264.30
2007 Totals		9,717.00	6,998.14	2,718.86	
77	07/16/2007	809.75	571.98	237.77	76,026.53
78	08/16/2007	809.75	570.20	239.55	75,786.98
79	09/16/2007	809.75	568.40	241.35	75,545.63
80	10/16/2007	809.75	566.59	243.16	75,302.47
81	11/16/2007	809.75	564.77	244.98	75,057.49
82	12/16/2007	809.75	562.93	246.82	74,810.67
83	01/16/2008	809.75	561.08	248.67	74,562.00
84	02/16/2008	809.75	559.22	250.53	74,311.47
85	03/16/2008	809.75	557.34	252.41	74,059.06
86	04/16/2008	809.75	555.44	254.31	73,804.75
87	05/16/2008	809.75	553.54	256.21	73,548.54
88	06/16/2008	809.75	551.61	258.14	73,290.40
2008 Totals		9,717.00	6,743.10	2,973.90	
89	07/16/2008	809.75	549.68	260.07	73,030.33
90	08/16/2008	809.75	547.73	262.02	72,768.31
91	09/16/2008	809.75	545.76	263.99	72,504.32
92	10/16/2008	809.75	543.78	265.97	72,238.35
93	11/16/2008	809.75	541.79	267.96	71,970.39

Henry Garcia

	Date	Payment	Interest	Principal	Balance
94	12/16/2008	809.75	539.78	269.97	71,700.42
95	01/16/2009	809.75	537.75	272.00	71,428.42
96	02/16/2009	809.75	535.71	274.04	71,154.38
97	03/16/2009	809.75	533.66	276.09	70,878.29
98	04/16/2009	809.75	531.59	278.16	70,600.13
99	05/16/2009	809.75	529.50	280.25	70,319.88
100	06/16/2009	809.75	527.40	282.35	70,037.53
2009 Totals		9,717.00	6,464.13	3,252.87	
101	07/16/2009	809.75	525.28	284.47	69,753.06
102	08/16/2009	809.75	523.15	286.60	69,466.46
103	09/16/2009	809.75	521.00	288.75	69,177.71
104	10/16/2009	809.75	518.83	290.92	68,886.79
105	11/16/2009	809.75	516.65	293.10	68,593.69
106	12/16/2009	809.75	514.45	295.30	68,298.39
107	01/16/2010	68,810.63	512.24	68,298.39	0.00
2010 Totals		73,669.13	3,631.60	70,037.53	
Grand Totals		154,644.13	64,644.13	90,000.00	

City of Guadalupe
918 Obispo Street
Guadalupe, Ca. 93434

REQUEST FOR CHECK

DEPARTMENT Finance

DATE

DATE WANTED

APPROVED

PURCHASE ORDER #

APPROVED

The items listed below are a proper charge against the appropriation shown hereon and the services or materials are to be used exclusively for the purpose against which said items are charged.

DESCRIPTION OF REQUESTED PURCHASE:

Purpose: Payment under Note Secured by Deed of Trust dated 7/29/2000

Principal and Interest @ 9% from 2/16/01 to 1/16/10

Amount $ 404.87 GAR-01
404.88

Vendor Split w/ Garcia, Henry + Olivia (See attached)

Address See ~~vendor list~~ attached

Vendor# Check system

Account# 26-4500-2430

RDA-Note Payable

Finance\MISC FORMS\CKREQ.LIN

DO NOT DESTROY THIS NOTE: When paid, this note, with Deed of Trust securing same, must be surrendered to Trustee for cancellation before reconveyance will be made.

NOTE SECURED BY DEED OF TRUST
(STRAIGHT NOTE)

$ 90,000.00 SANTA MARIA, California July 29, 2000

~~July 1, 2010~~ January 16, 2010, after date, for value received I/we promise to pay to HENRY GARCIA, JR. AND OLIVIA GARCIA, Trustees under that certain trust dated August 24, 1978

or order, at Place designated by holder hereof

the sum of NINETY THOUSAND AND 00/100 DOLLARS,

with interest from January 16, 2001 until paid, at the rate of 9.000 percent per annum, payable PRINCIPAL AND INTEREST IN MONTHLY INSTALLMENTS OF $809.75 OR MORE UNTIL JAN. 16, 2010, AT WHICH TIME ALL UNPAID SUMS OF PRINCIPAL AND INTEREST SHALL BE DUE AND PAYABLE.

IF PAYMENT OF ANY PORTION OF THE INSTALLMENT AS HEREINABOVE SET FORTH IS DELINQUENT MORE THAN 15 DAYS, THE PAYEE MAY, AT HIS SOLE OPTION, ASSESS A LATE CHARGE OF 5% FOR EACH INSTALLMENT SO DELINQUENT.

In the event Trustor, without the prior written consent of the Beneficiary, sells, agrees to sell, transfers or conveys its interest in said real property or any part thereof or any interest therein, Beneficiary may at its option declare all sums secured hereby immediately due and payable. Consent to one such transaction shall not be deemed to be a waiver of the right to require such consent to future or successive transactions. The terms "Trustor" and "Beneficiary" include their successors.

Should default be made in payment of principal or interest, the whole sum of principal and interest shall, at the option of the holder of this note, become immediately due. Principal and interest payable in lawful money of the United States. If action be instituted on this note, the undersigned promise(s) to pay such sum as the Court may adjudge as attorney's fees. This note is secured by a DEED OF TRUST to CHICAGO TITLE COMPANY, a California corporation, as Trustee.

GUADALUPE COMMUNITY REDEVELOPMENT AGENCY

CHICAGO TITLE COMPANY

2222 S. Broadway, Suite G, Santa Maria, CA 93454
(805)614-2611 Fax (805)928-7111

January 24, 2001

GUADALUPE COMMUNITY REDEVELOPMENT AGENC
C/O ALEX SIMAS
2415 PROFESSIONAL
SANTA MARIA, CA 93455

2/16/01 - Start

Property: 848 GUADALUPE STREET, GUADALUPE, CA
Escrow No: 004200970 JLB

Dear Sirs:

In connection with the above referenced escrow, which closed on 01/16/01, we enclose the following:

Settlement Statement for your information and records.
Copy of Note

NOTE: SELLER WANTS 2 SEPARATE CHECKS FOR THE PAYMENTS ON THE NOTE. 1 PAYABLE TO HENRY GARCIA, JR., TRUSTEE, 240'M' RIO DEL MAR BLVD., APTOS, CA 95003, AND THE OTHER PAYABLE TO OLIVIA V. GARCIA, TRUSTEE, 562 ST. ANDREWS, APTOS, CA 95003.

Any recorded document to which you are entitled will be mailed to you directly from the County Recorder's office. Your Policy of Title Insurance will be mailed to you under separate cover.

We know you had a choice and appreciate your choosing Chicago Title Company. We look forward to assisting you with your future real estate transactions.

Thank you for choosing Chicago Title Company.

Sincerely,
CHICAGO TITLE COMPANY

Janice Bennett

Janice Bennett
Escrow Officer

Thank you!