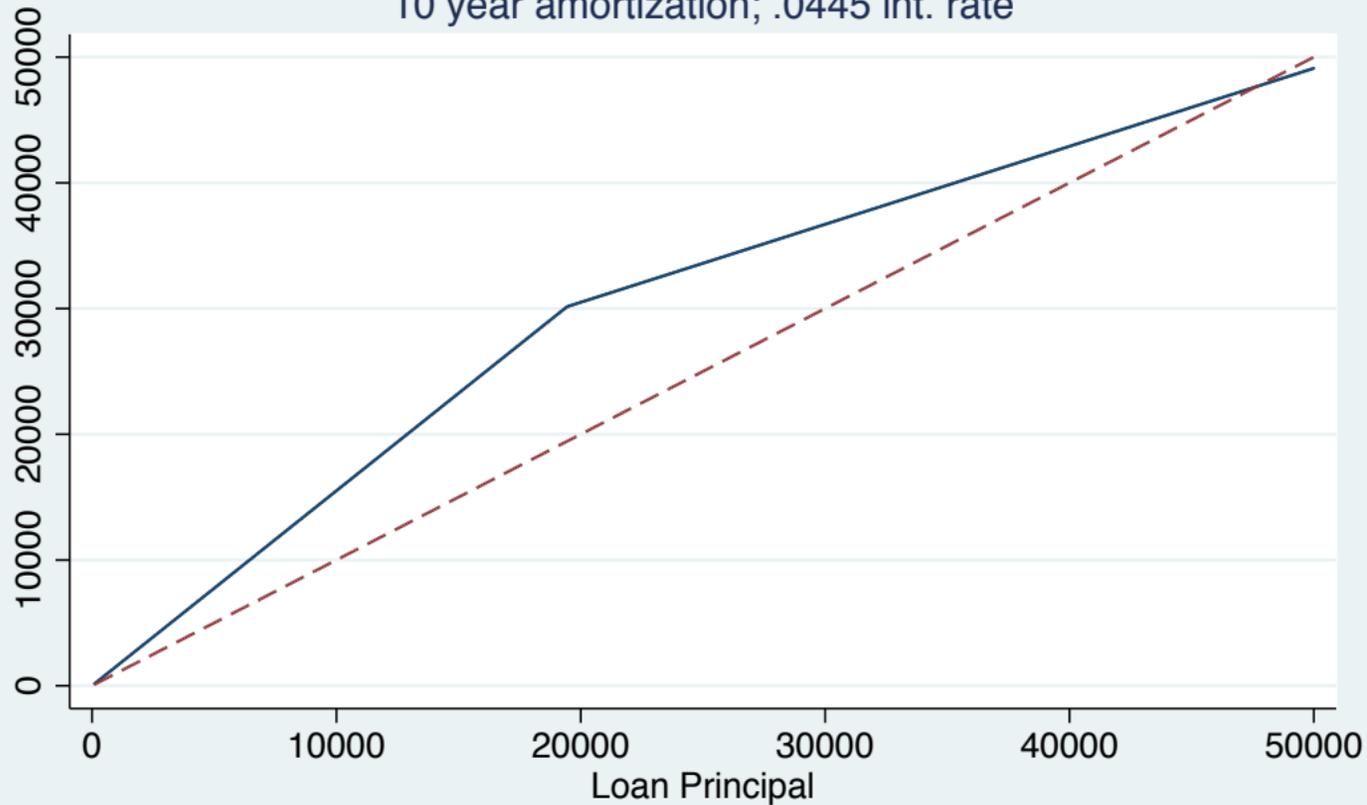


Minimum earnings necessary to pass DE, various metrics
10 year amortization; .0445 int. rate



— Min Earnings to Pass at 8/20 DTE - - - - - minimum earnings to pass total debt/earnings > 1