

Application for Exemption From Audit Short Form

Instructions

If either revenues or expenditures exceed \$200,000, use the Long Form

Under the Local Government Audit Law (Section 29-1-601, et seq., C.R.S.) any local government may apply for an exemption from audit if neither revenues nor expenditures exceed \$1,000,000 in the year.

Exemptions from audit are NOT automatic

To qualify for exemption from audit, a local government must complete an Application for Exemption from Audit **each year** and submit it to the Office of the State Auditor (OSA). Approval for an exemption from audit is granted only upon the review by the OSA.

Any preparer of an Application for Exemption from Audit — Short Form must be a person skilled in governmental accounting.

Read ALL instructions before completing and submitting this form

All applications must be filed with the OSA **within 3 months** after the accounting year-end.

For example, applications must be received by the OSA on or before March 31 for governments with a December 31 year-end. Applications for exemption from audit are not eligible for an extension of time.

Governmental activity should be reported on the modified accrual basis. Proprietary activity should be reported on a cash or budgetary basis.

Important!

All Applications for Exemption from Audit are subject to review and approval by the Office of the State Auditor.

Governmental Activity should be reported on the **Modified Accrual Basis**.

Proprietary Activity should be reported on a **Budgetary Basis**.

Failure to file an application or denial of the request could cause the local government to lose its exemption from audit for that year and the ensuing year. In that event, an audit shall be required.

This document, as published by the Office of the State Auditor, meets applicable digital accessibility standards. The OSA is not responsible for the accessibility of this document if it has been modified by a third party. Any state agency, public entity, or contractor engaged by a state agency or public entity that modifies this document assumes full responsibility for ensuring it meets applicable accessibility requirements.

Postmark dates will not be accepted as proof of submission on or before the statutory deadline

Prior year forms are obsolete and will not be accepted.

Applications must be fully and accurately completed. Applications submitted on forms other than those prescribed by the OSA will not be accepted.

For your reference, the Colorado Revised Statutes are available through the [LexisNexis Colorado portal](#).

Checklist

- ☐ Has the preparer signed the application prior to board approval?
- ☐ Has the entity corrected all prior year deficiencies as communicated by the OSA?
- ☐ Has the application been **personally** reviewed and approved by the governing body?
- ☐ Are all sections on the form complete, including responses to all of the questions?
- ☐ Did you include any relevant explanations for unusual items in the appropriate spaces at the end of each section?
- Will this application be submitted electronically? ☐ Yes ☐ No

☐ If yes, have you read and understood the Electronic Signature Policy? See policy in Part 10.

-- or --

☐ If yes, have you included a resolution?

☐ Does the resolution state that the governing body **personally** reviewed and approved the resolution in an open public meeting?

☐ Has the resolution been signed by a **majority** of the governing body? See sample resolution at the end of this form.

Will this application be submitted via a mail service (e.g., U.S. Post Office, FedEx, UPS, courier)? ☐ Yes ☐ No

☐ If yes, does the application include **original ink signatures** from the **majority** of the governing body?

Filing Methods

Web Portal (recommended)

apps.leg.co.gov/osa/lg

For faster processing, the web portal should be used for submissions.

Mail

Office of the State Auditor

Local Government Audit Division
1375 Sherman St., 5th Floor
Denver, CO 80261-3000

Questions? Email: osa.lg@coleg.gov Phone: 303-869-3000

Contact Information

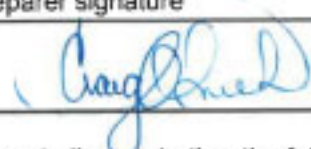
For the year ended 12/31/2025 or the fiscal year ended _____.

Name of government	DEER TRAIL HOUSING AUTHORITY
Street address	PO BOX 9
City, State, Zip	DEER TRAIL, CO 80105-0009
Contact person	ASHLEY BUSS
Phone	303 769-7230
Email	BMANOR@NETECIN.NET

P

Certification of Preparer

I certify that I am skilled in governmental accounting and that the information in the application is complete and accurate, to the best of my knowledge. The preparer must sign prior to board approval.

Name	CRAIG A SMITH	
Title	CPA	
Firm name (if applicable)	CRAIG A SMITH CPA	
Address	4829 KELLOGG CIRCLE BOULDER, CO 80303	
Phone	303 443-7894	
Preparer signature	Date prepared	
	3/31/2026	

Please indicate whether the following financial information is recorded using Governmental or Proprietary fund types.

- ☐ Governmental (modified accrual basis)
- ☒ Proprietary (cash or budgetary basis)

Part 1: Revenues

Part 1A: Revenues Table

All revenues for all funds must be reflected in this section, including proceeds from the sale of the government's land, building, and equipment, and proceeds from debt or lease transactions. Financial information will not include fund equity information.

Line	Description	Total (round to nearest dollar)
1-1	Taxes: Property (report mills levied in line 9-12)	
1-2	Specific ownership	
1-3	Sales and use	
	Other (specify in line 1-4):	
1-4		
1-5	Licenses and permits	
1-6	Intergovernmental: Grants	\$ 21,000
1-7	Conservation Trust Funds (Lottery)	
1-8	Highway Users Tax Funds (HUTF)	
	Other (specify in line 1-9):	
1-9		
1-10	Charges for services	\$ 109,702
1-11	Fines and forfeits	
1-12	Special assessments	
1-13	Investment income	\$ 348
1-14	Charges for utility services	
1-15	Debt proceeds (should agree to Part 3, Debt Schedule Table, column 'issued during year')	
1-16	Lease proceeds (should agree to Part 3, Debt Schedule Table, column 'issued during year')	
1-17	Developer Advances received (should agree to Part 3, Debt Schedule Table, column 'issued during year')	
1-18	Proceeds from sale of capital assets	
1-19	Fire and police pension	
1-20	Donations	
	Other (specify in lines 1-21 through 1-24)	
1-21	INTERNET ACCESS	\$ 3,807
1-22	LATE FEES	\$ 40
1-23		
1-24		
1-25	TOTAL REVENUES (add lines 1-1 through 1-24)	\$ 134,897

IF TOTAL REVENUES OR TOTAL EXPENDITURES ARE GREATER THAN \$200,000 — STOP.

You may not use this form. Please use the Application for Exemption from Audit - Long Form.

Part 1B: Comments or Additional Information

Please use the space below to provide any additional information (optional):

Part 2: Expenditures/Expenses

Part 2A: Expenditures/Expenses Table

All expenditures for all funds must be reflected in this section, including the purchase of capital assets and principal and interest payments on long-term debt. Financial information will not include fund equity information.

Line	Description	Total (round to nearest dollar)
2-1	Administrative	\$ 1,134
2-2	Salaries	\$ 15,153
2-3	Payroll taxes	\$ 1,235
2-4	Contract services	
2-5	Employee benefits	
2-6	Insurance	\$ 16,300
2-7	Accounting and legal fees	\$ 3,300
2-8	Repair and maintenance	\$ 16,606
2-9	Supplies	\$ 3,190
2-10	Utilities and telephone	\$ 26,283
2-11	Fire/Police	
2-12	Streets and highways	
2-13	Public health	
2-14	Capital outlay	\$ 24,405
2-15	Utility operations	
2-16	Culture and recreation	
2-17	Debt service principal (should agree to Part 3, Debt Schedule Table 'Retired during year')	\$ 9,362
2-18	Debt service interest	\$ 20,056
2-19	Repayment of Developer Advances Principal (should agree to Part 3, Debt Schedule Table, column 'Retired during year')	
2-20	Repayment of Developer Advances Interest	
2-21	Contribution to pension plan	
2-22	Contribution to Fire & Police Pension Association	
2-23	Other (specify in lines 2-24 through 2-27)	
2-24	CONVERSION TO ACCRUAL BASED FOR PROFIT ACCOUNTING	-\$ 10,835
2-25		
2-26		
2-27		
2-28	TOTAL EXPENDITURES/EXPENSES (Add lines 2-1 through 2-27)	\$ 126,189

IF TOTAL REVENUES OR TOTAL EXPENDITURES ARE GREATER THAN \$200,000 — STOP.

You may not use this form. Please use the Application for Exemption from Audit - Long Form.

Part 2B: Comments or Additional Information

Please use the space below to provide any additional information (optional):

Part 3: Debt Outstanding, Issued, and Retired

3-1	Does the entity have outstanding debt?	☒ Yes	☐ No
3-2	If no, skip to line 3-13. If yes, please attach a copy of the entity's debt repayment schedule.		
3-3	Is the debt repayment schedule attached?	☐ N/A	☒ Yes ☐ No
	If no, MUST explain below.		
3-4	Is the entity current in its debt service payments?	☒ Yes	☐ No
	If no, MUST explain below.		
3-5	If no, also indicate if the government is in default with its bond agreements.	☐ Yes	☐ No

Debt Schedule Table

Please complete the following debt schedule, if applicable.

Please only include principal amounts. Enter all amounts as positive numbers.

Line	Debt Type	Outstanding at End of Prior Year*	Issued During Year	Retired During Year	Outstanding at Year-End
3-6	General Obligation Bonds				\$ 0
3-7	Revenue Bonds				\$ 0
3-8	Notes/Loans	\$ 239,998		\$ 9,362	\$ 230,636
3-9	Lease & SBITA** Liabilities (GASB 87 & 96)				\$ 0
3-10	Developer Advances				\$ 0
	Other (specify in line 3-11)				
3-11					\$ 0
3-12	TOTAL (Add lines 3-6 through 3-11)	\$ 239,998	\$ 0	\$ 9,362	\$ 230,636

*Must agree to prior year-end balance

**Subscription-Based Information Technology Arrangements

Comments (optional)

3-13	Does the entity have any authorized but unissued debt as of its fiscal year-end?	☐ Yes	☒ No
3-14	If yes, how much?		
3-15	Date the debt was authorized		
3-16	Is the authorized but unissued debt further limited by the entity's most recent Service Plan?	☐ Yes	☐ No
3-17	If yes, how much?		
3-18	Date of the most recent Service Plan		
3-19	Does the entity intend to issue debt within the next calendar year?	☐ Yes	☒ No
3-20	If yes, how much?		
3-21	Does the entity have debt that has been refinanced that it is still responsible for?	☐ Yes	☒ No
3-22	If yes, what is the amount outstanding?		
3-23	Does the entity have any lease agreements?	☐ Yes	☒ No
3-24	If yes, what is being leased?		
3-25	What is the original date of the lease?		
3-26	Number of years of lease?		
3-27	Is the lease subject to annual appropriation?	☐ Yes	☐ No
3-28	What are the annual lease payments?		

Please use the space below to provide any additional information (optional):

Part 4: Cash and Investments

Please provide the entity's cash deposit and investment balances.

Line	Description	Amount
4-1	Year-end Total of all Checking and Savings Accounts	\$ 35,099
4-2	Certificates of deposit	
4-3	TOTAL CASH DEPOSITS (Add lines 4-1 and 4-2)	\$ 35,099
	Investments (specify in lines 4-4 through 4-8. If investment is a mutual fund, please list underlying investment.)	
4-4		
4-5		
4-6		
4-7		
4-8		
4-9	Total Investments (Add lines 4-4 through 4-8)	\$ 0
4-10	TOTAL CASH AND INVESTMENTS (Add lines 4-3 and 4-9)	\$ 35,099

4-11	Are the entity's investments legal in accordance with Section 24-75-601, et. seq., C.R.S.?	☐ N/A	☒ Yes	☐ No
4-12	Are the entity's deposits in an eligible (Public Deposit Protection Act) public depository (Section 11-10.5-101, et seq. C.R.S.)?		☒ Yes	☐ No
4-13	If no, MUST explain below.			

Please use the space below to provide any additional information (optional).

Part 5: Capital and Right-to-Use Assets

5-1	Does the entity have capitalized assets? (If "no" is selected, skip the rest of Part 5.)	☒ Yes	☐ No
5-2	Has the entity performed an annual inventory of capital assets in accordance with Section 29-1-506, C.R.S.?	☒ Yes	☐ No
5-3	If no, MUST explain below.		

Capital and Right-to-Use Assets Table

Line	Asset Type	Beginning of the Year Balance*	Additions**	Deletions	Year-End Balance
5-4	Land	\$ 30			\$ 30
5-5	Buildings	\$ 536,209		\$ 48,806	\$ 487,403
5-6	Machinery and Equipment	\$ 18,193	\$ 24,405	\$ 2,238	\$ 40,360
5-7	Furniture and Fixtures	\$ 4,257			\$ 4,257
5-8	Infrastructure				\$ 0
5-9	Construction In Progress (CIP)				\$ 0
5-10	Leased & SBITA Right-to-Use Assets				\$ 0
	Other (explain in line 5-11)				
5-11					\$ 0
5-12	Accumulated Depreciation/ Amortization (Enter a negative or credit balance)	-\$ 415,435	-\$ 22,933	-\$ 51,044	-\$ 387,324
5-13	TOTAL (Add lines 5-4 through 5-12)	\$ 143,254	\$ 1,472	\$ 0	\$ 144,726

*Must agree to prior year-end balance

**Generally capital asset additions should be reported as capital outlay on line 2-14 and capitalized in accordance with the government's capitalization policy. Please explain any discrepancy in the comments section below.

Please use the space below to provide any additional information (optional).

Part 6: Pension Information

6-1	Does the entity have an "old hire" firefighters' pension plan?	☐ Yes	☒ No
6-2	Does the entity have a volunteer firefighters' pension plan?	☐ Yes	☒ No
6-3	If yes, who administers the plan?		
Indicate the contributions from the following in lines 6-4 through 6-6.			
6-4	Tax (property, specific ownership, sales, etc.)		
6-5	State contribution amount		
6-6	Other (gifts, donations, etc.)		
6-7	TOTAL (Add lines 6-4 through 6-6)	\$ 0	
6-8	What is the monthly benefit paid for 20 years of service per retiree as of Jan 1?		

Please use the space below to provide any additional information (optional).

This image shows a completely blank white rectangular area enclosed within a thin black border. There are no markings, text, or illustrations present on the page.

Part 7: Budget Information

7-1	Did the entity file a budget with the Department of Local Affairs for the current year in accordance with Section 29-1-113 C.R.S.?	☒ N/A	☐ Yes	☐ No
7-2	If no, MUST explain below.			
7-3	Did the entity pass an appropriations resolution, in accordance with Section 29-1-108 C.R.S.?	☒ N/A	☐ Yes	☐ No
7-4	If no, MUST explain below.			
If yes, indicate the amount appropriated for each fund separately for the year reported in the table below.				

Appropriation Amount by Fund Table

Enter the fund name, then indicate the final amount appropriated for each fund for the year reported. Ensure each individual fund's final appropriated amount agrees to the adopted budget. Do not combine funds.

Line	Governmental/Proprietary Fund Name	Total
7-5		
7-6		
7-7		
7-8		
7-9		

Please use the space below to provide any additional information (optional).

[illegible]

Part 8: Taxpayer's Bill of Rights (TABOR)

8-1	Is the entity in compliance with all the provisions of TABOR (State Constitution, Article X, Section 20(5))?	☒ Yes	☐ No
8-2	If no, MUST explain below.		

Note: An election to exempt the entity from the spending limitations of TABOR does not exempt the entity from the 3 percent emergency reserve requirement. All entities should determine if they meet this requirement of TABOR.

Please use the space below to provide any additional information (optional).

[illegible]

Part 9: General Information

9-1	Is this application for a newly formed governmental entity?	☐ Yes	☒ No
9-2	If yes, what was the date of formation		
9-3	Has the entity changed its name in the past or current year?	☐ Yes	☒ No
9-4	If yes, please list the NEW name below.		
9-5	If yes, please list the PRIOR name below.		
9-6	Is the entity a metropolitan district?	☐ Yes	☒ No
9-7	Please indicate what services the entity provides below.		
9-8	Does the entity have an agreement with another government to provide services?	☒ Yes	☐ No
9-9	If yes, list the name of the other governmental entity and the services provided below.		
	US DEPARTMENT OF AGRICULTURE / RURAL DEVELOPMENT PROGRAM		
9-10	Has the district filed a Title 32, Article 1 Special District Notice of Inactive Status during the year? (Applicable to Title 32 special districts only, pursuant to Sections 32-1-103 (9.3) and 32-1-104 (3), C.R.S.)	☐ Yes	☒ No
9-11	If yes, what was the date filed		
9-12	Does the entity have a certified mill levy?	☐ Yes	☒ No
	If yes, please provide the following mills levied for the year reported in lines 9-13 through 9-14. (Do not report \$ amounts.)		
9-13	Bond redemption mills		
9-14	General/other mills		
9-15	TOTAL MILLS (Add lines 9-13 through 9-14)	0.000	
9-16	If the entity is a Title 32 Special District formed after 7/1/2000, has the entity filed its preceding year annual report with the State Auditor as required under SB 21-262 (Section 32-1-207 C.R.S.)?	☒ N/A	☐ Yes ☐ No
9-17	If no, please explain below.		

Please use the space below to provide any additional information (optional).

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Part 10: Governing Body Approval

10-1	If you plan to submit this form electronically, have you read the Electronic Signature Policy?	☒ Yes	☐ No
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Office of the State Auditor — Local Government Division Exemption Form Electronic Signature Policy and Procedure

The Office of the State Auditor Local Government Audit Division may accept an electronic submission of an application for exemption from audit that includes governing board signatures obtained through a program such as DocuSign or EchoSign. Required elements and safeguards are as follows:

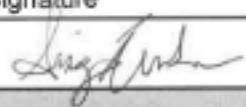
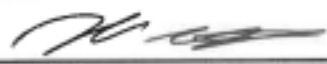
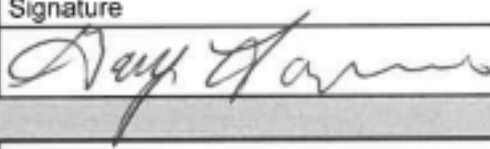
- The preparer of the application is responsible for obtaining board signatures that comply with the requirement in Section 29-1-604 (3), C.R.S., that states the application shall be personally reviewed, approved, and signed by a majority of the members of the governing body.
- The application must be accompanied by the signature history document created by the electronic signature software. The signature history document must show when the document was created and when the document was emailed to the various parties, and include the dates the individual board members signed the document. The signature history must also show the individuals' email addresses and IP address.
- Office of the State Auditor staff will not coordinate obtaining signatures.

The application for exemption from audit form created by our office includes a section for governing body approval. Local governing boards must note their approval and submit the application using one of the following two methods:

- 1) Submit the application in hard copy via U.S. Mail, including original signatures.
- 2) Submit the application electronically via email and either:
 - a. include a copy of an adopted resolution that documents formal approval by the board; or
 - b. include electronic signatures obtained through a software program such as DocuSign or EchoSign, in accordance with the requirements noted above.

Governing Body Signatures

Print or type the names of all members of current governing body below.
A majority of the members of the governing body must sign below.

Board Member 1		
Board member's name	ASHLEY BUSS	
My term expires on	June 2029	
I attest that I am a duly elected or appointed board member, and that I have personally reviewed and approved this application for exemption from audit.	Signature	Date
		March 31, 2026
Board Member 2		
Board member's name	GINGER WILLIAMS	
My term expires on	June 2027	
I attest that I am a duly elected or appointed board member, and that I have personally reviewed and approved this application for exemption from audit.	Signature	Date
		4/2/26
Board Member 3		
Board member's name	JOHN SMITH	
My term expires on	June 2029	
I attest that I am a duly elected or appointed board member, and that I have personally reviewed and approved this application for exemption from audit.	Signature	Date
		4-2-2026
Board Member 4		
Board member's name	GARY LAVOLE	
My term expires on	June 2027	
I attest that I am a duly elected or appointed board member, and that I have personally reviewed and approved this application for exemption from audit.	Signature	Date
		4-2-26
Board Member 5		
Board member's name		
My term expires on		
I attest that I am a duly elected or appointed board member, and that I have personally reviewed and approved this application for exemption from audit.	Signature	Date
Board Member 6		
Board member's name		
My term expires on		
I attest that I am a duly elected or appointed board member, and that I have personally reviewed and approved this application for exemption from audit.	Signature	Date
Board Member 7		
Board member's name		
My term expires on		
I attest that I am a duly elected or appointed board member, and that I have personally reviewed and approved this application for exemption from audit.	Signature	Date

SJMLJ331-MLJI
OPR ID: S20509

MONTHLY AMORTIZATION SCHEDULE

03/14/07
14:51:16

ST 05 CTF 003 BORR 841054215 PROJ 01 5 LOAN 001
DEER TRAIL HA JUDY BRANNON EK DIR BIJOU MANOR

PMT	BORR PMT	SBSY AMT	INTERST TTL	BORR INT	PRIN PMT	PRIN BAL
448	712.60	1,835.82	1,729.77	0.00	818.65	229,817.39
449	712.60	1,835.82	1,729.63	0.00	824.79	228,992.80
450	712.60	1,835.82	1,717.45	0.00	830.97	228,161.83
451	712.60	1,835.82	1,712.21	0.00	837.21	227,324.62
452	712.60	1,835.82	1,704.93	0.00	843.49	226,481.13
453	712.60	1,835.82	1,698.61	0.00	849.81	225,631.32
454	712.60	1,835.82	1,692.23	0.00	856.19	224,775.13
455	712.60	1,835.82	1,685.81	0.00	862.61	223,912.52
456	712.60	1,835.82	1,679.34	0.00	869.07	223,043.44
457	712.60	1,835.82	1,672.83	0.00	875.59	222,167.85
458	712.60	1,835.82	1,666.26	0.00	882.16	221,285.69
459	712.60	1,835.82	1,659.64	0.00	888.78	220,396.91

TOTALS FOR YEAR

39

20,341.71

0.00

10,239.33

TOTALS TO DATE

459

1,054,200.44

214,156.65

115,524.34

CONTINUE: Y

PRINT SCHEDULE (Y/N): N

PAGE 0039

NEXT TRAN

F41=FORWARD, F42=BACKWARD OR ENTER NUMBER TO SELECT A NEW PAGE

SJMLJ331-MLJI
OPR ID: S20509

MONTHLY AMORTIZATION SCHEDULE

03/14/07
14:51:16

ST 05 CTF 003 BORR 841054295 PROJ 01 5 LOAN 001
DEER TRAIL HA JUDY BRANNON EK DIR BIJOU MANOR

PMT	BORR PMT	SBSY AMT	INTERST TTL	BORR INT	PRIN PMT	PRIN BAL
448	712.60	1,835.82	1,729.77	0.00	818.65	229,817.39
449	712.60	1,835.82	1,729.63	0.00	824.79	228,992.80
450	712.60	1,835.82	1,717.45	0.00	830.97	228,161.83
451	712.60	1,835.82	1,712.21	0.00	837.21	227,324.62
452	712.60	1,835.82	1,704.93	0.00	843.49	226,481.13
453	712.60	1,835.82	1,698.61	0.00	849.81	225,631.32
454	712.60	1,835.82	1,692.23	0.00	856.19	224,775.13
455	712.60	1,835.82	1,685.81	0.00	862.61	223,912.52
456	712.60	1,835.82	1,679.34	0.00	869.07	223,043.44
457	712.60	1,835.82	1,672.83	0.00	875.59	222,167.85
458	712.60	1,835.82	1,666.26	0.00	882.16	221,285.69
459	712.60	1,835.82	1,659.64	0.00	888.78	220,396.91

TOTALS FOR YEAR

39

20,341.71

0.00

10,239.33

TOTALS TO DATE

459

1,054,200.44

214,156.65

115,524.34

CONTINUE: Y

PRINT SCHEDULE (Y/N): N

PAGE 0040

NEXT TRAN

F41=FORWARD, F42=BACKWARD OR ENTER NUMBER TO SELECT A NEW PAGE

SJMLJ331-MLJT
OPR ID: 520509

MONTHLY AMORTIZATION SCHEDULE

03/14/07
14:51:29

ST 05 CTY 003
DEER TRAIL HA

BORR 841054295

PROJ 01 5

LOAN 001

JUDY BRANCO EX DIR RIJOU MANOR

PMT	BORR PYMT	SBSY AMT	INTERST TTL	BORR INT	PRIN PYMT	PRIN BAL
472	712.60	1,835.82	1,568.98	0.00	979.44	208,217.65
473	712.60	1,835.82	1,561.63	0.00	986.79	207,230.86
474	712.60	1,835.82	1,554.23	0.00	994.19	206,236.67
475	712.60	1,835.82	1,546.78	0.00	1,001.64	205,235.03
476	712.60	1,835.82	1,539.26	0.00	1,009.16	204,225.87
477	712.60	1,835.82	1,531.69	0.00	1,016.73	203,209.14
478	712.60	1,835.82	1,524.07	0.00	1,024.35	202,184.79
479	712.60	1,835.82	1,516.39	0.00	1,032.03	201,152.76
480	712.60	1,835.82	1,508.65	0.00	1,039.77	200,112.99
481	712.60	1,835.82	1,500.85	0.00	1,047.57	199,065.42
482	712.60	1,835.82	1,492.99	0.00	1,055.43	198,009.99
483	712.60	1,835.82	1,485.07	0.00	1,063.35	196,946.64
TOTALS FOR YEAR			16,330.59	0.00	12,250.45	
TOTALS TO DATE			1,092,012.25	214,156.65	138,974.61	
INTINUE: Y						
PRINT SCHEDULE (Y/N): N						

1-FORWARD, F22-BACKWARD OR ENTER NUMBER TO SELECT A NEW PAGE PAGE 0041

SJMLJ331-MLJT
OPR ID: 520509

MONTHLY AMORTIZATION SCHEDULE

03/14/07
14:51:36

ST 05 CTY 003
DEER TRAIL HA

BORR 841054295

PROJ 01 5

LOAN 001

JUDY BRANCO EX DIR RIJOU MANOR

PMT	BORR PYMT	SBSY AMT	INTERST TTL	BORR INT	PRIN PYMT	PRIN BAL
484	712.60	1,835.82	1,477.10	0.00	1,071.32	195,875.32
485	712.60	1,835.82	1,469.06	0.00	1,078.36	194,795.96
486	712.60	1,835.82	1,460.97	0.00	1,087.45	193,708.51
487	712.60	1,835.82	1,452.81	0.00	1,095.61	192,612.90
488	712.60	1,835.82	1,444.60	0.00	1,103.82	191,509.08
489	712.60	1,835.82	1,436.32	0.00	1,112.10	190,396.98
490	712.60	1,835.82	1,427.98	0.00	1,120.44	189,276.54
491	712.60	1,835.82	1,419.57	0.00	1,128.85	188,147.69
492	712.60	1,835.82	1,411.11	0.00	1,137.31	187,010.38
493	712.60	1,835.82	1,402.59	0.00	1,145.84	185,864.54
494	712.60	1,835.82	1,393.98	0.00	1,154.44	184,710.10
495	712.60	1,835.82	1,385.33	0.00	1,163.09	183,547.01
TOTALS FOR YEAR			17,181.41	0.00	13,399.53	
TOTALS TO DATE			1,109,093.66	214,156.65	152,374.24	
INTINUE: Y						
PRINT SCHEDULE (Y/N): N						

1-FORWARD, F22-BACKWARD OR ENTER NUMBER TO SELECT A NEW PAGE PAGE 0042

5JW1J331-M1J1
OPR ID: 820509

MONTHLY AMORTIZATION SCHEDULE

03/14/07
14:51:41

T 05 CTY 003 BORR 841054295 PROJ 01 5 LOAN 001
DEER TRAIL HA JUDY BRANNON EX DIR BIJOU MANOR

MT	BORR PYMT	SEST AMT	INTERST TTL	BORR INT	PRIN PYMT	PRIN BAL
96	712.60	1,835.82	1,376.60	0.60	1,171.82	182,373.19
97	712.60	1,835.82	1,367.81	0.00	1,180.61	181,194.58
98	712.60	1,835.82	1,358.96	0.00	1,189.26	180,005.12
99	712.60	1,835.82	1,350.04	0.00	1,198.38	178,806.74
00	712.60	1,835.82	1,341.05	0.00	1,207.37	177,599.37
01	712.60	1,835.82	1,332.00	0.00	1,216.42	176,382.95
02	712.60	1,835.82	1,322.87	0.00	1,225.55	175,157.40
03	712.60	1,835.82	1,313.68	0.00	1,234.74	173,922.66
04	712.60	1,835.82	1,304.42	0.00	1,244.00	172,678.66
05	712.60	1,835.82	1,295.09	0.00	1,253.33	171,425.33
06	712.60	1,835.82	1,285.69	0.00	1,262.73	170,162.60
07	712.60	1,835.82	1,276.22	0.00	1,272.20	168,890.40

TOTALS FOR YEAR 43 15,921.43 0.00 14,636.61
TOTALS TO DATE 507 1,125,013.09 214,156.65 167,030.85
CONTINUE: Y PRINT SCHEDULE (Y/N): N
NEXT TRAN PAGE 0043
1-FORWARD, P22-BACKWARD OR ENTER NUMBER TO SELECT A NEW PAGE

5JW1J331-M1J1
OPR ID: 820509

MONTHLY AMORTIZATION SCHEDULE

03/14/07
14:51:46

ST 05 CTY 003 BORR 841054295 PROJ 01 5 LOAN 011
DEER TRAIL HA JUDY BRANNON EX DIR BIJOU MANOR

PMT	BORR PYMT	SEST AMT	INTERST TTL	BORR INT	PRIN PYMT	PRIN BAL
508	712.60	1,835.82	1,266.68	0.00	1,261.74	167,608.66
509	712.60	1,835.82	1,257.06	0.00	1,261.36	166,317.30
510	712.60	1,835.82	1,247.38	0.00	1,261.04	165,016.26
511	712.60	1,835.82	1,237.62	0.00	1,260.80	163,708.46
512	712.60	1,835.82	1,227.79	0.00	1,260.63	162,384.83
513	712.60	1,835.82	1,217.89	0.00	1,260.53	161,054.30
514	712.60	1,835.82	1,207.91	0.00	1,260.51	159,713.79
515	712.60	1,835.82	1,197.85	0.00	1,260.57	158,363.22
516	712.60	1,835.82	1,187.72	0.00	1,260.70	157,002.52
517	712.60	1,835.82	1,177.52	0.00	1,260.90	155,631.62
518	712.60	1,835.82	1,167.24	0.00	1,261.18	154,250.44
519	712.60	1,835.82	1,156.88	0.00	1,261.54	152,858.90

TOTALS FOR YEAR 44 14,549.54 0.00 16,031.50
TOTALS TO DATE 519 1,139,567.63 214,156.65 183,062.35
CONTINUE: Y PRINT SCHEDULE (Y/N): N
NEXT TRAN PAGE 0044
1-FORWARD, P22-BACKWARD OR ENTER NUMBER TO SELECT A NEW PAGE

SJMLJ331-MLJI
OPR ID: 820509

MONTHLY AMORTIZATION SCHEDULE

03/14/07
14:51:51

ST 05 CTF 003
DEER TRAIL HA

BORR 841054256

PROJ 01 5

LOAN 001

JUDY BRANNON EE DIR RIJOU MEMOR

PMT	BORR PYMT	BBBY AMT	INTERST TTL	BORR INT	PRIN PYMT	PRIN BAL
520	712.60	1,835.82	1,146.44	0.00	1,401.98	151,456.92
521	712.60	1,835.82	1,135.93	0.00	1,412.49	150,044.43
522	712.60	1,835.82	1,125.33	0.00	1,423.09	148,621.34
523	712.60	1,835.82	1,114.66	0.00	1,433.76	147,187.58
524	712.60	1,835.82	1,103.91	0.00	1,444.51	145,743.07
525	712.60	1,835.82	1,093.07	0.00	1,455.35	144,287.72
526	712.60	1,835.82	1,082.16	0.00	1,466.26	142,821.46
527	712.60	1,835.82	1,071.16	0.00	1,477.26	141,344.20
528	712.60	1,835.82	1,060.09	0.00	1,488.34	139,855.86
529	712.60	1,835.82	1,048.92	0.00	1,499.50	138,356.36
530	712.60	1,835.82	1,037.67	0.00	1,510.75	136,845.61
531	712.60	1,835.82	1,026.34	0.00	1,522.09	135,323.53
TOTALS FOR YEAR	45		13,015.67	0.00	17,535.37	
TOTALS TO DATE	531		1,152,613.30	214,156.65	200,597.72	
CONTINUE: Y						
NEXT TRAN						

1=FORWARD, PA2=BACKWARD OR ENTER NUMBER TO SELECT A NEW PAGE PAGE 0045

SJMLJ331-MLJI
OPR ID: 820509

MONTHLY AMORTIZATION SCHEDULE

03/14/07
15:01:46

ST 05 CTF 003
DEER TRAIL HA

BORR 841054295

PROJ 01 5

LOAN 011

JUDY BRANNON EE DIR RIJOU MEMOR

PMT	BORR PYMT	BBBY AMT	INTERST TTL	BORR INT	PRIN PYMT	PRIN BAL
532	712.60	1,835.82	1,014.93	0.00	1,533.49	135,790.04
533	712.60	1,835.82	1,003.43	0.00	1,544.99	132,245.05
534	712.60	1,835.82	991.84	0.00	1,556.58	130,688.47
535	712.60	1,835.82	980.16	0.00	1,568.26	129,120.21
536	712.60	1,835.82	968.40	0.00	1,580.02	127,540.19
537	712.60	1,835.82	956.55	0.00	1,591.87	125,948.32
538	712.60	1,835.82	944.61	0.00	1,603.81	124,344.51
539	712.60	1,835.82	932.58	0.00	1,615.84	122,728.67
540	712.60	1,835.82	920.47	0.00	1,627.95	121,100.72
541	712.60	1,835.82	908.26	0.00	1,640.16	119,460.56
542	712.60	1,835.82	895.95	0.00	1,652.47	117,808.09
543	712.60	1,835.82	883.56	0.00	1,664.86	116,143.23
TOTALS FOR YEAR	46		11,400.74	0.00	19,130.30	
TOTALS TO DATE	543		1,164,014.04	214,156.65	219,778.02	
CONTINUE: Y						
NEXT TRAN						

PA1=FORWARD, PA2=BACKWARD OR ENTER NUMBER TO SELECT A NEW PAGE PAGE 0046

SJM1J331-H1J1
OPR ID: 820509

MONTHLY AMORTIZATION SCHEDULE

03/14/07
14:52:03

ST 05 CTY 003 BORR 841054295 PROJ 01 5 LOAN 001
DEER TRAIL RA JUDY BRANNON EX DIR SIJOU MANOR

PMT	BORR PMT	SSST AMT	INTRST TTL	BORR INT	PRIN PMT	PRIN BAL
544	712.60	1,835.82	871.07	0.00	1,677.35	114,465.88
545	712.60	1,835.82	858.49	0.00	1,689.93	112,779.95
546	712.60	1,835.82	845.82	0.00	1,702.60	111,073.35
547	712.60	1,835.82	833.05	0.00	1,715.37	109,357.98
548	712.60	1,835.82	820.18	0.00	1,728.24	107,629.74
549	712.60	1,835.82	807.22	0.00	1,741.20	105,888.54
550	712.60	1,835.82	794.16	0.00	1,754.26	104,134.28
551	712.60	1,835.82	781.01	0.00	1,767.41	102,366.87
552	712.60	1,835.82	767.75	0.00	1,780.67	100,586.20
553	712.60	1,835.82	754.40	0.00	1,794.02	98,792.18
554	712.60	1,835.82	740.94	0.00	1,807.48	96,984.70
555	712.60	1,835.82	727.39	0.00	1,821.03	95,163.67

TOTALS FOR YEAR 47 5,401.48 0.00 20,979.56

TOTALS TO DATE 555 1,173,415.52 214,156.65 240,757.58

CONTINUE: Y PRINT SCHEDULE (Y/N): N

NEXT TRAN

PAGE 0047

PA1=FORWARD, PA2=BACKWARD OR ENTER NUMBER TO SELECT A NEW PAGE

SJM1J331-H1J1
OPR ID: 820509

MONTHLY AMORTIZATION SCHEDULE

03/14/07
14:52:09

ST 05 CTY 003 BORR 841054295 PROJ 01 5 LOAN 001
DEER TRAIL RA JUDY BRANNON EX DIR SIJOU MANOR

PMT	BORR PMT	SSST AMT	INTRST TTL	BORR INT	PRIN PMT	PRIN BAL
556	712.60	1,835.82	713.73	0.00	1,834.69	93,328.98
557	712.60	1,835.82	699.97	0.00	1,848.45	91,480.53
558	712.60	1,835.82	686.10	0.00	1,862.32	89,618.21
559	712.60	1,835.82	672.14	0.00	1,876.28	87,741.93
560	712.60	1,835.82	658.06	0.00	1,890.36	85,851.57
561	712.60	1,835.82	643.89	0.00	1,904.53	83,947.04
562	712.60	1,835.82	629.60	0.00	1,918.82	82,028.22
563	712.60	1,835.82	615.21	0.00	1,933.21	80,095.01
564	712.60	1,835.82	600.71	0.00	1,947.71	78,147.30
565	712.60	1,835.82	586.10	0.00	1,962.32	76,184.98
566	712.60	1,835.82	571.39	0.00	1,977.03	74,207.95
567	712.60	1,835.82	556.56	0.00	1,991.86	72,216.09

TOTALS FOR YEAR 48 7,632.46 0.00 22,947.58

TOTALS TO DATE 567 1,181,248.98 214,156.65 263,705.16

CONTINUE: Y PRINT SCHEDULE (Y/N): Y

NEXT TRAN

PAGE 0048

PA1=FORWARD, PA2=BACKWARD OR ENTER NUMBER TO SELECT A NEW PAGE

SJALJS31-ML0T
OPR ID: 820509

MONTHLY AMORTIZATION SCHEDULE

ST 05 CTY 003
DEER TRAIL RA

BORR 841054215

JUNE 2000 ON DEER TRAIL RA

PRCJ 01 5

LOAN 001

03/14/07
14:53:14

PMT	BORR PMT	BBY AMT	INTERST TTL	BORR INT	PRIN PMT	PRIN BAL
568	712.60	1,835.82	541.82	0.00	2,006.80	70,209.29
569	712.60	1,835.82	526.57	0.00	2,021.25	68,187.44
570	712.60	1,835.82	511.41	0.00	2,037.01	66,150.43
571	712.60	1,835.82	496.13	0.00	2,052.21	64,098.14
572	712.60	1,835.82	480.74	0.00	2,067.66	62,030.46
573	712.60	1,835.82	465.23	0.00	2,083.15	59,947.27
574	712.60	1,835.82	449.60	0.00	2,098.83	57,848.45
575	712.60	1,835.82	433.86	0.00	2,114.56	55,733.69
576	712.60	1,835.82	418.00	0.00	2,130.42	53,603.47
577	712.60	1,835.82	402.03	0.00	2,146.39	51,457.08
578	712.60	1,835.82	385.93	0.00	2,162.49	49,294.59
579	712.60	1,835.82	369.71	0.00	2,178.71	47,115.88
TOTALS FOR YEAR		48	3,480.83	0.00	25,100.21	
TOTALS TO DATE		579	1,184,729.81	214,136.65	289,805.37	
CONTINUE: Y						
NEXT TERM						

PA1-FORWARD, PA2-BACKWARD OR ENTER NUMBER TO SELECT A NEW PAGE

PAGE 0049

ST 05 CTY 003
DEER TRAIL RA

BORR 841054295

JUNE 2000 ON DEER TRAIL RA

PRCJ 01 5

LOAN 001

14:52:31

PMT	BORR PMT	BBY AMT	INTERST TTL	BORR INT	PRIN PMT	PRIN BAL
580	712.60	1,835.82	353.37	0.00	2,195.05	44,220.83
581	712.60	1,835.82	336.91	0.00	2,211.51	42,009.32
582	712.60	1,835.82	320.32	0.00	2,228.10	40,481.22
583	712.60	1,835.82	303.61	0.00	2,244.81	38,236.41
584	712.60	1,835.82	286.77	0.00	2,261.65	35,974.76
585	712.60	1,835.82	269.81	0.00	2,278.61	33,696.15
586	712.60	1,835.82	252.72	0.00	2,295.73	31,400.45
587	712.60	1,835.82	235.50	0.00	2,312.92	29,087.53
588	712.60	1,835.82	218.16	0.00	2,330.26	26,757.27
589	712.60	1,835.82	200.69	0.00	2,347.74	24,409.53
590	712.60	1,835.82	183.07	0.00	2,365.35	22,044.18
591	712.60	1,835.82	165.33	0.00	2,383.09	19,661.09
TOTALS FOR YEAR		50	3,126.25	0.00	27,454.79	
TOTALS TO DATE		591	1,119,856.06	214,136.65	316,260.16	
CONTINUE: Y						
NEXT TERM						

PA1-FORWARD, PA2-BACKWARD OR ENTER NUMBER TO SELECT A NEW PAGE

PAGE 0050