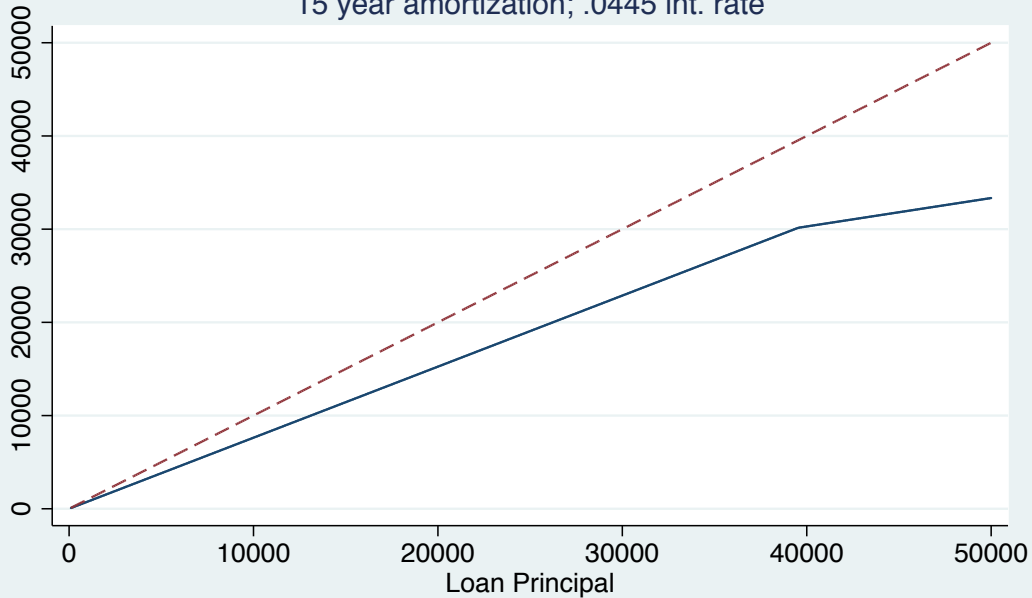


# Minimum earnings necessary to pass DE, various metrics 15 year amortization; .0445 int. rate



— Min Earnings to Pass at 12/30 DTE    - - - - - minimum earnings to pass total debt/earnings > 1