

RECORDATION NO. 13795-B
Filed 1425

EXCHANGE NATIONAL BANK OF CHICAGO
130 South LaSalle Street
Chicago, Illinois 60603

2-292 A154

OCT 19 1982 -4 00 PM

October 18, 1982

No. 001
Date: 10/19/1982
Fee \$10.00

ICC Washington, D. C.

INTERSTATE COMMERCE COMMISSION

Agatha L. Mergenovich, Secretary
Interstate Commerce Commission
Washington, D.C. 20423

John A. ...
Secretary

RE: Amendment Agreement Dated as of September 28, 1982 to Lease of Railroad Equipment Dated August 15, 1982 between Flambeau Paper Corp. and Exchange National Bank of Chicago, as Trustee

Dear Ms. Mergenovich:

Pursuant to 49 U.S.C. Section 11303 and the Commission's rules and regulations thereunder, I have enclosed for filing on behalf of Exchange National Bank of Chicago, as trustee and the First National Bank of Chicago eight (8) executed and acknowledged counterparts of an Amendment Agreement dated as of September 28, 1982.

This is a secondary document. The primary documents to which this is connected are recorded under recordation number 13795 (with respect to a Lease of Equipment) and 13795-A (with respect to a Security Agreement).

A description of the equipment covered by the Amendment Agreement is as follows:

Forty-eight (48)-20,730 gallon, exterior coiled, insulated tank cars bearing road numbers NATX73814 through NATX73861 inclusive.

A fee of \$10.00 is enclosed. Please return any extra copies not needed by the Commission for recordation to the bearer of this letter.

The names and addresses of the parties to the aforementioned Amendment Agreement whose names were described in the Transmittal Letter covering the Primary Documents are:

1. Owner-Trustee-Lessor:

Exchange National Bank of Chicago
as Trustee under Trust Agreement
dated as of August 15, 1982 with
Portec Lease Corporation
130 South LaSalle Street
Chicago, Illinois 60603
Attention: Corporate Trust Department

RECEIVED
OCT 19 3 50 PM '82
FEE \$10.00
I.C.C.
P.R.

2. Lessee:

Flambeau Paper Corp.
Park Falls, Wisconsin 54552
Attention: Steve Semenchuck

3. Secured Party:

The First National Bank of Chicago
One First National Plaza
Chicago, Illinois 60670
Attention: Midwest Division

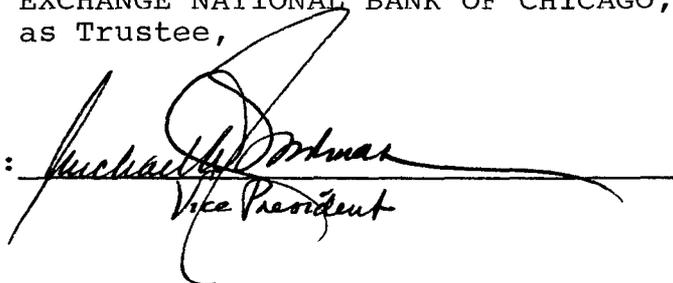
A short summary of the Amendment Agreement follows:

The Amendment Agreement lengthens the cut-off date by which the equipment is to be delivered for acceptance from September 30, 1982 to October 31, 1982. The Amendment Agreement also revises the pro-rata portion of the purchase price to be contributed by the Secured Party and the Owner-Trustee-Lessor and correspondingly amends the Secured Note (Schedule I to the Security Agreement). Finally, the Amendment Agreement amends the Termination/Casualty Schedule Exhibit C to the Lease.

Very truly yours,

EXCHANGE NATIONAL BANK OF CHICAGO,
as Trustee,

By:


Vice President

Interstate Commerce Commission
Washington, D.C. 20423

OFFICE OF THE SECRETARY

Exchange Natl. Bnk. of Chicago
130 South LaSalle Street
Chicago, Illinois 60603

October 19, 1982

Dear Sir:

The enclosed document(s) was recorded pursuant to the provisions of Section 11303 of the Interstate Commerce Act, 49 U.S.C. 11303, on 10/19/82 at 4:00PM , and assigned re-
recording number(s). 13795-B

Sincerely yours,


Agatha L. Mergenovich
Secretary

Enclosure(s)

5484B

REGISTRATION NO. 13795-B

OCT 19 1982 -4 00 PM

INTERSTATE COMMERCE COMMISSION
AMENDMENT AGREEMENT

THIS AMENDMENT AGREEMENT (the "Agreement") dated as of September 28, 1982, by and among EXCHANGE NATIONAL BANK OF CHICAGO, not in its individual capacity, but solely as Trustee under a Trust Agreement with Portec Lease Corp. dated as of August 15, 1982 (the "Trustee"), PORTEC LEASE CORP. (the "Trustor"), FLAMBEAU PAPER CORP. (the "Lessee"), PENTAIR, INC. (the "Guarantor") and THE FIRST NATIONAL BANK OF CHICAGO (the "Secured Party").

W I T N E S S E T H:

WHEREAS, the parties hereto have executed and delivered a certain Participation Agreement dated as of August 15, 1982; and

WHEREAS, the Trustee and the Lessee have entered into a certain Purchase Order Assignment in the form of Exhibit B to the Participation Agreement dated as of August 15, 1982 (the "Purchase Order Assignment") which provides, among other things, that the Trustee shall acquire and purchase such of the units of equipment (the "Units") described in the Purchase Order attached as Exhibit A to the Purchase Order Assignment as are delivered by North American Car Corporation (the "Vendor") for acceptance on or before September 30, 1982; and

WHEREAS, the Trustee and the Lessee have entered into a certain Lease of Equipment in the form of Exhibit C to the Participation Agreement dated as of August 15, 1982 which was filed and recorded with the Interstate Commerce Commission on September 21, 1982 as recordation number 13795 (hereinafter referred to as the "Lease"); and

WHEREAS, the Lease provides, among other things, that the Trustee shall have no obligation to lease to the Lessee any Unit delivered for acceptance after September 30, 1982; and

WHEREAS, the Trustee and the Secured Party have entered into a Security Agreement in the form of Exhibit D to the Participation Agreement dated as of August 15, 1982 which was filed and recorded with the Interstate Commerce Commission on September 21, 1982 as recordation number 13795-A (hereinafter referred to as the "Security Agreement"); and

WHEREAS, the Security Agreement provides, among other things, that the Secured Party is not obligated to make loans to the Trustee for the acquisition of Units delivered after September 30, 1982; and

WHEREAS, the Trustor and the Lessee have entered into an Indemnity Agreement dated as of August 15, 1982 (the "Indemnity Agreement") whereby, among other things, the Lessee has agreed to indemnify the Trustor with respect to a Loss of the Cost Recovery Deductions, Investment Tax Credits or Interest Deductions (as such terms are defined in the Indemnity Agreement); and

WHEREAS, due to circumstances beyond the control of the parties the Units will not be delivered by the Vendor for acceptance by the Lessee as agent for the Trustee until after September 30, 1982 and the parties desire to amend the Purchase Order Assignment, the Lease and the Security Agreement for the purpose of extending the date for acceptance and settlement for the Units; and

WHEREAS, the proportion of the Purchase Price of the Units to be supplied by the Trustor through the Trustee and the Secured

Party respectively was based upon delivery and acceptance of the Units on or prior to September 30, 1982 and the parties desire to amend the Participation Agreement and the Security Agreement to provide an amended debt-equity ratio for the purchase price of the Units as herein provided.

NOW, THEREFORE, in consideration of the premises and for other good and valuable consideration, it is hereby agreed as follows:

1. The fourth "WHEREAS" clause of the Purchase Order Assignment is hereby amended by deleting the date "September 30, 1982" and substituting the date "October 31, 1982" therefore.

2. The Lease is amended as follows:

(a) Section 4 of the Lease is amended by deleting the date "September 30, 1982" and substituting the date "October 31, 1982" therefore.

(b) The Termination/Casualty Schedule/Exhibit C attached to this Agreement is substituted for Exhibit C to the Lease.

3. The Security Agreement is amended as follows:

(a) The first "WHEREAS" clause of the Security Agreement is hereby amended by the deletion of the percentage "67.008%" and the substitution of the percentage "68.14233%" therefore.

(b) Section 1 of the Security Agreement is amended by the deletion of the second sentence of the definition of "Settlement Date" and the substitution therefore of the following:

"The Settlement Date shall occur as soon as practicable after delivery and acceptance of the Units."

(c) The second unnumbered paragraph of Section 2.1 of the Security Agreement is amended by the deletion of the date "September 30, 1982" and the substitution of the date "October 31, 1982" therefore and by the deletion of the percentage "67.008%: and the substitution of the percentage "68.14233%" therefore.

(d) The Secured Note in the form of Schedule I hereto is substituted for Schedule I to the Security Agreement.

4. The Participation Agreement is amended as follows:

(a) The third "WHEREAS" clause and the third unnumbered paragraph of Section 2 of the Participation Agreement are amended by the deletion of the percentage "67.008%" and the substitution of the percentage "68.14233%" therefore in each instance.

(b) The second unnumbered paragraph of Section 1 of the Participation Agreement is amended by the deletion of the percentage "32.992%" and the substitution of the percentage "31.85767%" therefore.

5. Exhibit B (Purchase Order Assignment), Exhibit C Lease of Equipment) and Exhibit D (Security Agreement) to the Participation Agreement are amended by including the amendments to such Exhibits as are described in paragraphs 1 through 3 hereof.

6. Paragraph B of the Recitals in the Indemnity Agreement is amended by the deletion of the percentage "32.992%" and the substitution of the percentage "31.85767%" therefore.

7. The Guarantor for its part hereby agrees to continue to unconditionally guaranty all of the Lessee's obligations under

the Lease, the Participation Agreement and the Indemnity Agreement as amended hereby.

8. It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding, that, each of and all of the undertakings and agreements herein made on the part of the Trustee are made and intended not as personal undertakings and agreements by Exchange National Bank of Chicago or for the purpose or with the intention of binding said national banking association personally but are made and intended for the purpose of binding only the Trust Estate as defined in the trust agreement dated as of August 15, 1982 between Exchange National Bank and the Trustor (the "Trust Agreement"). This Agreement is executed and delivered by said national banking association not in its own right but solely in the exercise of the powers expressly conferred on it as trustee under the Trust Agreement; and, except in the case of gross negligence or willful misconduct, no personal liability or personal responsibility is assumed by or shall at any time be asserted or enforceable against said national banking association on account of this Agreement or on account of any representations, warranties, covenants, undertakings or agreements of the Trustee herein or in the other documents referred to herein either expressed or implied, all such personal liability, if any, being expressly waived and released by the other parties hereto and by all persons claiming by, through and under them.

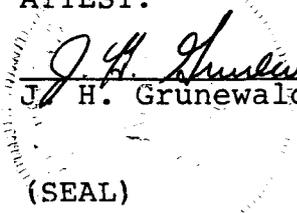
9. This Agreement may be executed in any number of counterparts, all of which together shall constitute a single instrument. It shall not be necessary that any counterpart be

signed by all the parties so long as each party hereto shall execute a counterpart thereof.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed and attested to by duly authorized officers, as of the date and year first above written.

(SEAL)

ATTEST:


J. H. Grunewald
J. H. Grunewald, Secretary

(SEAL)

ATTEST:

(SEAL)

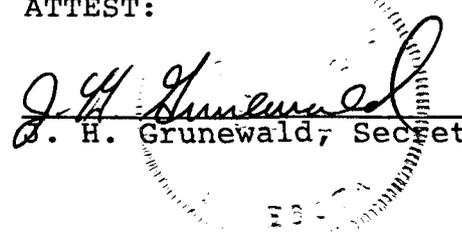
ATTEST:

(SEAL)

ATTEST:

(SEAL)

ATTEST:


J. H. Grunewald
J. H. Grunewald, Secretary

FLAMBEAU PAPER CORP.

By: D. Eugene Nugent
D. Eugene Nugent, Chairman

PORTEC LEASE CORP.

By: _____
Its

EXCHANGE NATIONAL BANK, not in its individual capacity but solely as Trustee under a Trust Agreement with Portec Lease Corp. dated as of August 15, 1982

By: _____
Its

THE FIRST NATIONAL BANK OF CHICAGO

By: _____
Its

PENTAIR, INC.

By: D. Eugene Nugent
D. Eugene Nugent, Chief Executive Officer/President

signed by all the parties so long as each party hereto shall execute a counterpart thereof.

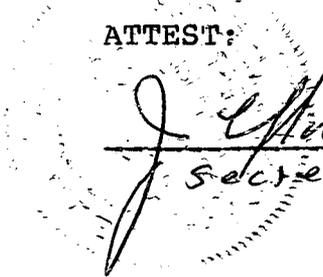
IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed and attested to by duly authorized officers, as of the date and year first above written.

(SEAL)

ATTEST:

(SEAL)

ATTEST:

 *J. Effler*
Secretary

(SEAL)

ATTEST:

(SEAL)

ATTEST:

(SEAL)

ATTEST:

FLAMBEAU PAPER CORP.

By: _____
Its

PORTEC LEASE CORP.

By: *W. Lammert*
Its Vice President

EXCHANGE NATIONAL BANK, not in its individual capacity but solely as Trustee under a Trust Agreement with Portec Lease Corp. dated as of August 15, 1982

By: _____
Its

THE FIRST NATIONAL BANK OF CHICAGO

By: _____
Its

PENTAIR, INC.

By: _____
Its

signed by all the parties so long as each party hereto shall execute a counterpart thereof.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed and attested to by duly authorized officers, as of the date and year first above written.

FLAMBEAU PAPER CORP.

(SEAL)

ATTEST:

By: _____
Its

(SEAL)

ATTEST:

PORTEC LEASE CORP.

By: _____
Its

EXCHANGE NATIONAL BANK, not in its individual capacity but solely as Trustee under a Trust Agreement with Portec Lease Corp, dated as of August 15, 1982

(SEAL)

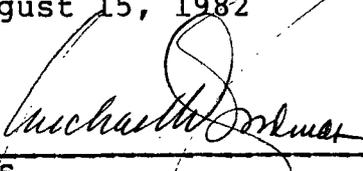
ATTEST:



TRUST OFFICER

(SEAL)

ATTEST:

By:  _____
Its President

THE FIRST NATIONAL BANK OF CHICAGO

(SEAL)

ATTEST:

By: _____
Its

PENTAIR, INC.

By: _____
Its

signed by all the parties so long as each party hereto shall execute a counterpart thereof.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed and attested to by duly authorized officers, as of the date and year first above written.

(SEAL)

ATTEST:

(SEAL)

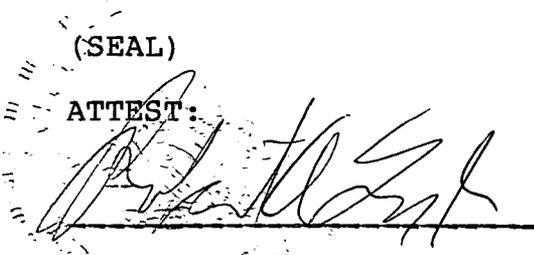
ATTEST:

(SEAL)

ATTEST:

(SEAL)

ATTEST:

A handwritten signature in dark ink is written over a circular embossed seal. The signature is somewhat cursive and difficult to read. The seal has a circular border with some illegible text inside.

(SEAL)

ATTEST:

FLAMBEAU PAPER CORP.

By: _____
Its

PORTEC LEASE CORP.

By: _____
Its

EXCHANGE NATIONAL BANK, not in its individual capacity but solely as Trustee under a Trust Agreement with Portec Lease Corp. dated as of August 15, 1982

By: _____
Its

THE FIRST NATIONAL BANK OF CHICAGO

By: Nancy W. Riddle
Its *Vice President*

PENTAIR, INC.

By: _____
Its

STATE OF ILLINOIS)
) SS
COUNTY OF C O O K)

On this 7 day of OCTOBER, 1982 before me appeared MICHAEL D. GOODMAN and VINCENT B. BOWLER personally known to me to be the Vice President and ~~Senior Attorney~~ ^{ASST. TRUST OFFICER} of EXCHANGE NATIONAL BANK OF CHICAGO, respectively and personally known to me to be the persons whose names are subscribed to in the foregoing instrument, and severally acknowledged that as such Vice President and ~~Senior Attorney~~ ^{ASSISTANT TRUST OFFICER} they signed and delivered said instrument on behalf of said corporation and caused the corporate seal to be affixed thereto by the authority of its Board of Directors as the free and voluntary act of said corporation for the uses and purposes set forth.

Ellis B. Linscott
Notary Public

My Commission Expires: _____

My Commission Expires December 13, 1983

(S E A L)

STATE OF ILLINOIS)
) SS
COUNTY OF C O O K)

On this ____ day of _____, 1982 before me appeared _____ and _____ personally known to me to be the Vice President and Senior Attorney of THE FIRST NATIONAL BANK OF CHICAGO, respectively and personally known to me to be the persons whose names are subscribed to in the foregoing instrument, and severally acknowledged that as such Vice President and Senior Attorney, they signed and delivered said instrument on behalf of said corporation and caused the corporate seal to be affixed thereto by the authority of its Board of Directors as the free and voluntary act of said corporation for the uses and purposes set forth.

Notary Public

My Commission Expires: _____

(S E A L)

STATE OF ILLINOIS)
) SS
COUNTY OF C O O K)

On this ____ day of _____, 1982 before me appeared _____ and _____ personally known to me to be the Vice President and Senior Attorney of EXCHANGE NATIONAL BANK OF CHICAGO, respectively and personally known to me to be the persons whose names are subscribed to in the foregoing instrument, and severally acknowledged that as such Vice President and Senior Attorney they signed and delivered said instrument on behalf of said corporation and caused the corporate seal to be affixed thereto by the authority of its Board of Directors as the free and voluntary act of said corporation for the uses and purposes set forth.

Notary Public
My Commission Expires: _____

(S E A L)

STATE OF ILLINOIS)
) SS
COUNTY OF C O O K)

On this 27th day of October, 1982 before me appeared Norman H. Baedle and Robert D. Long, Jr. personally known to me to be the Vice President and Senior Attorney of THE FIRST NATIONAL BANK OF CHICAGO, respectively and personally known to me to be the persons whose names are subscribed to in the foregoing instrument, and severally acknowledged that as such Vice President and Senior Attorney, they signed and delivered said instrument on behalf of said corporation and caused the corporate seal to be affixed thereto by the authority of its Board of Directors as the free and voluntary act of said corporation for the uses and purposes set forth.

Paul A. Hoadley
Notary Public

My Commission Expires: October 6, 1985

(S E A L)

STATE OF)
) SS
COUNTY OF C O O K)

On this ____ day of _____, 1982 before me appeared _____ and _____ personally known to me to be the _____ and _____ of FLAMBEAU PAPER CORP., respectively and personally known to me to be the persons whose names are subscribed to in the foregoing instrument, and severally acknowledged that as such _____ and _____ they signed and delivered said instrument on behalf of said corporation and caused the corporate seal to be affixed thereto by the authority of its Board of Directors as the free and voluntary act of said corporation for the uses and purposes set forth.

Notary Public
My Commission Expires: _____

(S E A L)

STATE OF ILLINOIS)
) SS
COUNTY OF DUPAGE)

On this 6th day of October, 1982 before me appeared W.W. Parnsworth and J.C. Horton personally known to me to be the Vice President and Secretary of PORTEC LEASE CORP., respectively and personally known to me to be the persons whose names are subscribed to in the foregoing instrument, and severally acknowledged that as such Vice President and Secretary they signed and delivered said instrument on behalf of said corporation and caused the corporate seal to be affixed thereto by the authority of its Board of Directors as the free and voluntary act of said corporation for the uses and purposes set forth.

James Higgins

Notary Public

My Commission Expires: 9/19/82

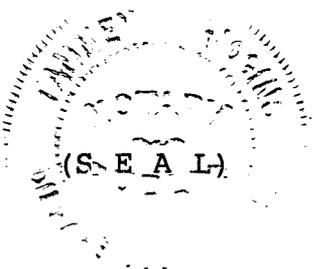


EXHIBIT C

TERMINATION/CASUALTY SCHEDULE

FLAMBEAU/PORTEC

	<u>TERMINATION VALUE/ % OF TOTAL ASSET COST</u>
January 1, 1983	100.37673
July 1, 1983	100.29492
January 1, 1984	104.39850
July 1, 1984	100.62740
January 1, 1985	103.94533
July 1, 1985	100.00910
January 1, 1986	102.70977
July 1, 1986	98.60014
January 1, 1987	100.65749
July 1, 1987	96.32547
January 1, 1988	97.68524
July 1, 1988	93.08153
January 1, 1989	93.79051
July 1, 1989	92.47268
January 1, 1990	92.30924
July 1, 1990	90.80986
January 1, 1991	89.80682
July 1, 1991	87.99895
January 1, 1992	86.13633
July 1, 1992	84.00744
January 1, 1993	81.95217
July 1, 1993	79.65240
January 1, 1994	77.41059
July 1, 1994	74.92058
January 1, 1995	72.47605
July 1, 1995	69.77932
January 1, 1996	67.11453
July 1, 1996	64.19320

TERMINATION/CASUALTY SCHEDULE (cont)

	<u>TERMINATION VALUE/ % OF TOTAL ASSET COST</u>
January 1, 1997	61.28909
July 1, 1997	58.12373
January 1, 1998	54.95959
July 1, 1998	51.52908
January 1, 1999	48.08241
July 1, 1999	44.36380
January 1, 2000	40.61016
July 1, 2000	36.57853
January 1, 2001	32.49135
July 1, 2001	28.11962
January 1, 2002	23.87781
July 1, 2002	19.57650
Thereafter	21.18909

SCHEDULE I TO SECURITY AGREEMENT

THIS NOTE IS SECURED BY A SECURITY AGREEMENT BY AND BETWEEN EXCHANGE NATIONAL BANK OF CHICAGO, TRUSTEE, AS DEBTOR, AND THE FIRST NATIONAL BANK OF CHICAGO, AS SECURED PARTY.

SECURED NOTE

FOR VALUE RECEIVED, the undersigned, EXCHANGE NATIONAL BANK OF CHICAGO, not individually, but solely as Trustee under a Trust Agreement dated as of August 15, 1982, (the "Company"), hereby promises to pay to the order of the FIRST NATIONAL BANK OF CHICAGO or its assigns, the principal sum of One Million Eight Hundred Forty Thousand Six Hundred Sixty and 63/100ths Dollars (\$1,840,660.63) in one payment on January 1, 1983 of interest only accrued from the date of disbursement to and including December 31, 1982, and 40 semi-annual installments of principal according to the attached schedule of amortization and interest thereon beginning January 1, 1983, and on the first day of each January and July thereafter, to and including July 1, 2002.

The principal amount outstanding from time to time shall bear interest as follows:

(a) From the date of disbursement through January 1, 1985, at an annual rate equal to the corporate base rate of interest announced by The First National Bank of Chicago as in effect from time to time during the period for which interest is being paid (hereinafter the "Corporate Base Rate") which rate shall change when and as said Corporate Base Rate shall change.

(b) From January 2, 1985 through January 2, 1988, at an annual rate of one-half (1/2) percentage point higher than the Corporate Base Rate.

(c) From January 2, 1988 through July 1, 2002, at an annual rate of five (5) percentage points higher than the Corporate Base Rate.

To permit calculation of the applicable interest rate prior to the end of any interest payment period ending prior to the maturity of this Note, it is agreed that the calculation with respect to each payment period ending prior to the maturity of this Note, will be made by disregarding the last ten (10) days of such payment period and including the ten (10) days prior to the commencement of such payment period.

All payments in respect hereof which shall remain unpaid after the same shall become due and payable, whether by acceleration or otherwise, shall bear interest at the lesser of a rate one (1) percentage point higher than the rate charged from time to time on the principal amount hereof as provided for herein, or the maximum rate allowed by law. All payments received shall be applied first to accrued interest and the remainder to principal. Said payments shall be made in immediately available funds at such address as the holder may from time to time direct in writing. All interest shall be calculated for the actual number of days elapsed on the basis of a 360-day year.

Reference is made to said Security Agreement (the "Security Agreement") and all supplements and amendments executed pursuant to the Security Agreement for a description of the Collateral, the nature and extent of the security and rights of the Secured Party and of the Company in respect thereof.

This Note may be declared due prior to its expressed maturity and certain prepayments may be, or are required to be, made thereon, all in the events, on the terms and in the manner provided for in the Security Agreement.

The terms and provisions of the Security Agreement and the rights of the obligations of the Company and the rights of the Secured Party may be changed and modified to the extent permitted by and as provided in the Security Agreement.

Anything in this Note, the Security Agreement, the Lease of Equipment dated as of August 15, 1982 (the "Lease") between the Company and Flambeau Paper Corp., the Trust Agreement dated as of August 15, 1982 between Portec Lease Corp. as Trustor (the "Trustor") and the Company as Trustee, any certificate, opinion or other document of any nature whatsoever to the contrary notwithstanding, it is understood and agreed that the Secured Party shall have no claim, remedy, or right to proceed at law or in equity against the Company or the Trustor in their individual corporate capacities (except in the case of gross negligence or willful misconduct of the Company or the Trustor and in such case the gross negligence or wilful misconduct of one such party shall not permit the Secured Party to proceed against the other party) for any deficiency or any other sum owing on account of the indebtedness evidenced by this Note or for the payment of any liability resulting from the breach of any representation, agreement or warranty of any nature whatsoever from a source other than the "Collateral" as defined in the Security Agreement; and the Secured Party by its acceptance hereof, waives and releases any liability of the Company and the Trustor in their individual corporate capacities (except in the case of the gross negligence or wilful misconduct of the Company or the Trustor as herein provided) for and on account of said indebtedness or in respect of any such liability, and the Secured Party agrees to look solely to the Collateral, including the rents and other sums due and to become due thereunder, for the payment of said indebtedness (which shall include any costs of collecting sums due hereunder, including

attorney's fees) or the satisfaction of such liability; provided, however, nothing herein contained shall limit, restrict or impair the rights of the Secured Party under the Security Agreement to accelerate the maturity of the Note upon a default hereunder and to bring suit and obtain a judgment against the Company on the Note, provided that the satisfaction thereof shall be limited to the Collateral, including the rents and other sums due and to become due thereunder, including the right to proceed against the Lessee under the Lease.

Every maker, endorser and guarantor of this Note waives demand, presentment for payment, notice of dishonor, protest and notice of protest.

DATED: _____

EXCHANGE NATIONAL BANK OF CHICAGO
not in its individual capacity but
solely as Trustee under a Trust
Agreement with Portec Lease Corp.,
dated as of August 15, 1982.

(S E A L)

BY: _____

President

ATTEST:

SCHEDULE OF AMORTIZATION

Amortization of principal expressed as a percentage of Initial Principal to be repaid on Payment Date shown.

<u>Basic Payment Date</u>	<u>Principal Repayment as a Percentage of Loan</u>
1/1/83	5.58927440
7/1/83	0.79197200
1/1/84	0.85532970
7/1/84	0.92375610
1/1/85	0.99765660
7/1/85	1.07746910
1/1/86	1.16366660
7/1/86	1.25676000
1/1/87	1.35730080
7/1/87	1.46588480
1/1/88	1.58315560
7/1/88	1.70980800
1/1/89	1.84659270
7/1/89	1.99432010
1/1/90	2.15386570
7/1/90	2.32617500
1/1/91	2.51226900
7/1/91	2.71325050
1/1/92	2.93031050
7/1/92	2.08165680
1/1/93	1.88940820
7/1/93	1.59293160
1/1/94	2.04744330
7/1/94	1.73370280
1/1/95	2.22120210
7/1/95	1.88711810
1/1/96	2.40999590
7/1/96	2.05380760
1/1/97	2.61512530
7/1/97	2.23492020
1/1/98	2.83800380
7/1/98	2.43170400
1/1/99	3.08016760
7/1/99	2.64551500
1/1/2000	3.34328530
7/1/2000	2.87782670
1/1/2001	3.62917010
7/1/2001	6.25715750
1/1/2002	7.15434670
7/1/2002	7.72669440

100.00000020