

# ***DownHome Loan Manager***

*a powerful yet easy-to-use  
database system  
to manage  
community loan funds*

## ***Sample Reports***

***DownHome Solutions***

*3971 Evanston Ave N.*

*Seattle, WA 98103*

*877-800-4476*

*info@downhomesolutions.com*

***www.downhomesolutions.com***

10/20/09

**Loan Summary ID Report for Loan**  
(Funded under **Rural Loan Fund**, Subfund **RUR-02** )

**BUSINESS INFORMATION**

1. Name of Borrower: **Alice Sandalwood** Add'l Name:

2. Business Name: **A. S. Timber Salvage**

3. Business Location: **2222 Query Lane**  
 City: **Seattle** State: **WA** County: **King** Zip: **98103**

4. Telephone: Location:  Urban  Rural

5. Business Status:  Start-up  Existing Date Started: **1/1/2007**

6. Business Organization:  SoleProp  Partnership  Corporation  Other:

7. SIC Code: **3434** NAICS: **454545** Size by Revenue: # Employees:

8. Social Security No. (SSN): **111223333** Employer ID (EIN): **90-12345**

<b>BUSINESS OWNERSHIP</b> <input type="checkbox"/> Female100% <input type="checkbox"/> Female 51 - 99%	<b>VET STATUS</b> <input type="checkbox"/> Non-Vet <input type="checkbox"/> VN-era Vet <input type="checkbox"/> Other Vet	<b>RACE/ETHNICITY</b> <input type="checkbox"/> Black <input type="checkbox"/> PuertoRican <input type="checkbox"/> Eskimo/Aleut <input type="checkbox"/> White <input type="checkbox"/> NativeAm <input checked="" type="checkbox"/> MultiGroup <input type="checkbox"/> Hispanic <input type="checkbox"/> Asian/Pacif
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# Jobs Created:	<input checked="" type="checkbox"/> Low Income?	Located in Enterprise Zone? <input type="checkbox"/> Yes <input type="checkbox"/> No
# Jobs Retained:	Personal Income:	Located in Empower Com? <input type="checkbox"/> Yes <input type="checkbox"/> No

**FINANCING INFORMATION: MRF #: RUR-02**

1. Borrower Number: 2. Borrower Trans #: 3. Closing Date: 1/1/2009  
 4. Loan Number: R1016 5. Loan Amt: \$100,000.00 6. Interest Rate: 0.10000  
 7. Maturity (in mos): 60 8. Installment Amt: \$2,124.70 per mo

9. Purpose of Financing:  Materials  Equipment  Supplies  Working Capital  Inventory

10. Collateral:

Guarantor?  No If yes, give name and address:  
 Yes

<b>TECHNICAL ASSISTANCE</b> ===== By Program Hours =====					If "Other" Category of T.A., explain: assisted with loan application	Plans for Providing Follow-up T.A.:
= By Category =	SBA	Other1	Other2	TOTAL		
<input type="checkbox"/> Peer Group				0		
<input type="checkbox"/> Classroom		20		20		
<input type="checkbox"/> Biz Plan		6		6		
<input type="checkbox"/> Site Visit				0		
<input type="checkbox"/> One-on-One				0		
<input type="checkbox"/> RelatedIssues				0		
<input type="checkbox"/> Other		4		4		
<b>TOTALS:</b>	0	30	0	30		

Funding from Grant Number:	Granted under Loan Number:
Intermediary Lender: <b>My Community Lending Organization</b>	Telephone: <b>877-800-4476</b>
Address: <b>1000 MicroLane City: Seattle ST: WA Zip: 98103</b>	

Middle America  
1000 Main Street  
Our Town, WA 98103  
206/335-4444  
[www.mcla.org](http://www.mcla.org)

October 20, 2009

Dear Ms. Sandalwood,

This is an invoice for the next monthly payment due on the loan referenced below. Please return the bottom portion of this letter with the payment indicated below. Keep the rest of this letter for your records. Make your check payable to **My Community Loan Fund**; include the loan number on your check.

If you have any questions about this bill, please don't hesitate to call our office.

Loan #: <b>RUR RUR-02 - R1016</b>		The following summarizes the current status of your loan:			Payment Due Date: <b>10/1/2009</b>	
Loan Amt:	\$100,000.00	Last Payment Received:		9/1/2009	Installment Due:	2,124.70
Interest Rate:	10.000 %	Credited to Fees:		.00	Past Due:	.00
Periods in Term:	60	Interest:		449.75	Fees:	.00
(Monthly)		Principal:		1,674.95	<b>Total Payment Due:</b>	<b>\$2,124.70</b>
		<b>TOTAL RECEIVED:</b>		<b>2,124.70</b>		
		Latest Account Balance (before current interest charges) \$ 51,279.90				
Past Due Status:	< 30 days	30+ days	60+ days	90+ days	120+ days	

Submit this portion of statement with your payment.  
Make check payable to **My Community Loan Fund**.  
Please write your LOAN NUMBER on your check.

When last calculated, your account balance was: \$51,279.90  
(including principal balance + any outstanding interest and/or fees).

To pay the entire loan in full, call for an exact payoff balance (which will include daily interest charges not yet assessed on your account).

Ms. Alice Sandalwood  
A. S. Timber Salvage  
2222 Query Lane  
Seattle, NY 10007

Loan #:	<b>RUR RUR-02 - R1016</b>
Payment Due Date:	<b>10/1/2009</b>
Installment Due:	2,124.70
Past Due:	.00
Fees:	.00
<b>Total Payment Due:</b>	<b>\$2,124.70</b>
Additional:	<input type="text"/>
Total Enclosed:	<input type="text"/>

**Summary of Data Printed on Bills Issued Today**

<b>Borrower</b>		<b>Fund</b>	<b>Due Date</b>	<b>Detail of Last Payment:</b>		<b>TOTAL DUE ON BILL:</b>	
Carl Clipper Carl's Barbershop 124 Main Street Seattle, WA 98101		*** *-P2002	10/1/2009	Last Payment Recd:	9/2/2009	Installment Due:	1,613.36
				Credited to Fees:	.00	Past Due:	
		Hm: 123-4567		Interest:	318.94	Late Fees:	.00
		Biz: 123-4567		Principal:	1,294.42	<b>Total Payment Due:</b>	<b>1,613.36</b>
				TOTAL RECEIVED:	1,613.36	Payee: My Community Loan Fund	
				Latest Account Balance (before current interest charges) \$ 38,848.45			
< 30 days	30+ days	60+ days	90+ days	120+ days			
Aaron Applegate Al's Delivery Service 407 W Greenlake Drive West Palm Beach, FL 33411		CDB CDBG-01-C1001	11/1/2009	Last Payment Recd:	10/16/2009	Installment Due:	322.67
				Credited to Fees:	32.26	Past Due:	.00
		Hm: 206-260-6321		Interest:	204.21	Late Fees:	.00
		Biz:		Principal:	1,263.53	<b>Total Payment Due:</b>	<b>322.67</b>
				TOTAL RECEIVED:	1,500.00	Payee: My Community Loan Fund	
				Latest Account Balance (before current interest charges) \$ 7,716.99			
< 30 days	30+ days	60+ days	90+ days	120+ days			
Irena Immadou Burundi Handicrafts and Music 2356 Shoreline Drive Seattle, WA 98115		RUR RUR-02-R1004	10/1/2009	Last Payment Recd:	9/2/2009	Installment Due:	66.40
				Credited to Fees:	.00	Past Due:	.00
		Hm: 206-656-2700		Interest:	45.25	Late Fees:	.00
		Biz: 206-445-5620		Principal:	21.15	<b>Total Payment Due:</b>	<b>66.40</b>
				TOTAL RECEIVED:	66.40	Payee: Revolving Loan Fund Program	
				Latest Account Balance (before current interest charges) \$ 8,581.31			
< 30 days	30+ days	60+ days	90+ days	120+ days			
Alice Sandalwood A. S. Timber Salvage 2222 Query Lane Seattle, NY 10007		RUR RUR-02-R1012	10/1/2009	Last Payment Recd:	8/31/2009	Installment Due:	790.38
				Credited to Fees:	.00	Past Due:	.00
		Hm: 333-4444		Interest:	599.48	Late Fees:	.00
		Biz:		Principal:	190.90	<b>Total Payment Due:</b>	<b>790.38</b>
				TOTAL RECEIVED:	790.38	Payee: My Community Loan Fund	
				Latest Account Balance (before current interest charges) \$ 94,123.99			
< 30 days	30+ days	60+ days	90+ days	120+ days			
Aaron Applegate Al's Taxi Service 407 W Greenlake Drive West Palm Beach, FL 33411		RUR RUR-02-R1014	10/1/2009	Last Payment Recd:	9/24/2009	Installment Due:	645.34
				Credited to Fees:	32.27	Past Due:	.00
		Hm: 206-260-6321		Interest:	96.76	Late Fees:	.00
		Biz: 206-634-0884		Principal:	548.97	<b>Total Payment Due:</b>	<b>645.34</b>
				TOTAL RECEIVED:	678.00	Payee: My Community Loan Fund	
				Latest Account Balance (before current interest charges) \$ 12,531.91			
< 30 days	30+ days	60+ days	90+ days	120+ days			
Alice Sandalwood A. S. Timber Salvage 2222 Query Lane Seattle, NY 10007		RUR RUR-02-R1016	10/1/2009	Last Payment Recd:	9/1/2009	Installment Due:	2,124.70
				Credited to Fees:	.00	Past Due:	.00
		Hm: 333-4444		Interest:	449.75	Late Fees:	.00
		Biz:		Principal:	1,674.95	<b>Total Payment Due:</b>	<b>2,124.70</b>
				TOTAL RECEIVED:	2,124.70	Payee: My Community Loan Fund	
				Latest Account Balance (before current interest charges) \$ 51,279.90			
< 30 days	30+ days	60+ days	90+ days	120+ days			

LoanID	Borrower	Close Date	LoanAmt	Principal Balance	Cumulative Principal	Interest	Latest Payment-- Amount	Date	<30	30+	60+	90+	120+	TotalPast				
									===== DAYS PAST DUE =====									
<b>CDBG Funding</b>																		
Subfund: CDBG-01																		
C1001	Applegate, Aaron	1/1/2009	10,000.00	7,716.99	2,283.01	715.55	1,500.00	10/16/2009						.00				
C2002	Clipper, Carl	1/1/2009	40,000.00	31,043.91	8,956.09	2,297.37	1,290.69	9/2/2009						.00				
Subtotal for 2 loans in Subfund CDBG-01									.00	.00	.00	.00	.00	.00				
Subtotal for 2 loans in CDBG Funding									.00	.00	.00	.00	.00	.00				
<b>Rural Loan Fund</b>																		
Subfund: RUR-01																		
R2002	Clipper, Carl	1/1/2009	10,000.00	7,804.54	2,195.46	617.88	322.67	9/2/2009						.00				
Subtotal for 1 loans in Subfund RUR-01									.00	.00	.00	.00	.00	.00				
Subfund: RUR-02																		
R1004	Immadou, Irena	3/16/2007	10,000.00	8,581.31	1,418.69	1,499.55	66.40	9/2/2009						.00				
R1012	Sandalwood, Alice	4/1/2007	100,000.00	94,123.99	5,876.01	17,045.01	790.38	8/31/2009						.00				
R1014	Applegate, Aaron	1/1/2009	20,000.00	12,531.91	4,468.09	749.12	678.00	9/24/2009						.00				
R1016	Sandalwood, Alice	1/1/2009	100,000.00	51,279.90	18,911.88	4,088.10	2,124.70	9/1/2009						.00				
R2001	Green, Greta	1/15/2007	70,000.00	6,501.99	63,498.01	4,247.32	1,711.76	7/15/2009	1,320.99	1,320.99	1,277.04			3,919.02				
Subtotal for 5 loans in Subfund RUR-02									1,320.99	1,320.99	1,277.04	.00	.00	3,919.02				
Subtotal for 6 loans in Rural Loan Fund									1,320.99	1,320.99	1,277.04	.00	.00	3,919.02				
<b>SBA Microloan Fund</b>																		
Subfund: SBA-02																		
S1009	Clipper, Carl	2/15/2009	30,000.00	26,774.62	3,225.38	1,295.87	985.00	9/15/2009						.00				
S1234	Woodcutter, Edward	1/5/2009	20,000.00	19,411.92	588.08	1,095.05	369.25	9/15/2009						.00				
Subtotal for 2 loans in Subfund SBA-02									.00	.00	.00	.00	.00	.00				
Subfund: SBA-03																		
S1008	Johanson, Jem	11/1/2007	15,000.00	10,045.07	4,954.93	1,501.85	293.49	9/1/2009						.00				
S2001	Green, Greta	1/15/2007	30,000.00	3,236.13	26,763.87	1,047.38	788.24	7/15/2009	608.29	608.29	605.72			1,822.30				
Subtotal for 2 loans in Subfund SBA-03									608.29	608.29	605.72	.00	.00	1,822.30				
Subtotal for 4 loans in SBA Microloan Fund									608.29	608.29	605.72	.00	.00	1,822.30				
Total for 12 loans in this report													1,929.28	1,929.28	1,882.76	.00	.00	5,741.32

LoanID	Borrower	Close Date	LoanAmt	Principal Balance	Principal	Interest	Fees	TA Fees	Amount	Date	Paid In Full	Charged Off	CO Amt	Date	LOAN STATUS
<b>Charged Off Accounts -----</b>															
<b>Rural Loan Fund</b>															
<b>RUR-01</b>															
R1002	Castilla, Carmen	2/1/2006	10,000.00	1,131.01	8,868.99	1,303.79	100.00	.00	150.00	9/2/2009	.	x	500.00	8/21/2007	
R1013	Vernita, Verna	7/1/2007	6,000.00	3,055.85	2,944.15	182.45	.00	.00	260.55	7/1/2008	.	x	3,055.85	2/28/2009	
Subtotal for 2 loans in RUR-01			16,000.00	4,186.86	11,813.14	1,486.24	100.00	.00	0	0	0	2	3,555.85		
<b>RUR-02</b>															
R1003	Bowman, Bonita	5/1/2006	15,000.00	6,714.92	8,285.08	2,365.52	36.81	.00	1,000.00	12/15/2008	.	x	1,000.00	12/15/2008	
R1006	Green, Greta	3/15/2007	17,000.00	.00	17,000.00	369.74	26.05	.00	15,828.73	7/20/2007	.	x	15,718.70	7/20/2007	
Subtotal for 2 loans in RUR-02			32,000.00	6,714.92	25,285.08	2,735.26	62.86	.00	0	0	0	2	16,718.70		
Subtotal for 4 loans in Rural Loan Fund			48,000.00	10,901.78	37,098.22	4,221.50	162.86	.00	0	0	0	4	20,274.55		
<b>SBA Microloan Fund</b>															
<b>SBA-01</b>															
S1001	Bowman, Bonita	5/5/2005	20,000.00	7,158.76	13,075.74	3,318.70	432.04	.00	357.10	5/1/2009	.	x	5,000.00	7/1/2008	
Subtotal for 1 loans in SBA-01			20,000.00	7,158.76	13,075.74	3,318.70	432.04	.00	0	0	0	1	5,000.00		
Subtotal for 1 loans in SBA Microloan Fund			20,000.00	7,158.76	13,075.74	3,318.70	432.04	.00	0	0	0	1	5,000.00		
Subtotal for 5 charged off loans			68,000.00	18,060.54	50,173.96	7,540.20	594.90	.00	0	0	0	5	25,274.55		
<b>Paid in Full Accounts -----</b>															
<b>CDBG Funding</b>															
<b>CDBG-01</b>															
C1002	Bowman, Bonita	2/1/2009	35,000.00	.00	35,000.00	631.49	7.38	.00	(708.75)	9/10/2009	x	.		9/10/2009	
Subtotal for 1 loans in CDBG-01			35,000.00	.00	35,000.00	631.49	7.38	.00	1	0	0	0	.00		
Subtotal for 1 loans in CDBG Funding			35,000.00	.00	35,000.00	631.49	7.38	.00	1	0	0	0	.00		
<b>Rural Loan Fund</b>															
<b>RUR-01</b>															
R1001	Farrara, Felix	8/1/2006	10,000.00	.00	10,000.00	1,494.95	12.09	.00	2,775.13	9/5/2009	x	.		9/5/2009	
R1005	Dresser, David	7/15/2005	7,500.00	.00	7,500.00	335.55	.00	.00	93.95	9/2/2006	x	.		9/2/2006	
Subtotal for 2 loans in RUR-01			17,500.00	.00	17,500.00	1,830.50	12.09	.00	2	0	0	0	.00		

**Loan Payment History for Loan # R1013**

**Borrower: Verna Vernita  
Coffee On-the-Go**

Fund: RUR      Loan Amt: \$6,000.00      CloseDate: 7/1/2007  
Subfund: RUR-01      Formula: D365      LoanRate: 4.000 %

PmtAmt:\$260.55      1st Pmt Date: 8/1/2007  
Num Pmts: 24      Maturity Date: 3/23/2010

Pm#	Date	Cde	Amt Paid	Fees Pd	Int Paid	Prin Paid	Loan Disb	Principal Bal	FeeBal	IntBal	< 30 days	30+ days	60+ days	90+ days	120+ days	Total Past
0.00	7/10/2007	ld					6,000.00	6,000.00	.00	.00						.00
1.00	8/1/2007	pm	260.55	.00	14.47	246.08		5,753.92	.00	.00						.00
2.00	9/1/2007	pm	260.55	.00	19.55	241.00		5,512.92	.00	.00						.00
3.00	10/1/2007	pm	260.55	.00	18.12	242.43		5,270.49	.00	.00						.00
4.00	11/5/2007	io	.00	.00	.00	.00		5,270.49		20.22	260.55					260.55
4.10	11/20/2007	lp	260.55	.00	28.88	231.67		5,038.82	.00	.00						.00
5.00	12/5/2007	io	.00	.00	.00	.00		5,038.82		8.28	260.55					260.55
5.10	12/20/2007	lp	260.55	.00	16.56	243.99		4,794.83	.00	.00						.00
6.00	1/3/2008	pm	260.55	.00	7.36	253.19		4,541.64	.00	.00						.00
7.00	2/3/2008	pm	260.55	.00	15.43	245.12		4,296.52	.00	.00						.00
8.00	3/3/2008	pm	260.55	.00	13.65	246.90		4,049.62	.00	.00						.00
9.00	4/3/2008	pm	260.55	.00	13.76	246.79		3,802.83	.00	.00						.00
10.00	5/3/2008	pm	260.55	.00	12.50	248.05		3,554.78	.00	.00						.00
11.00	6/1/2008	pm	260.55	.00	11.30	249.25		3,305.53	.00	.00						.00
12.00	7/1/2008	pm	260.55	.00	10.87	249.68		3,055.85	.00	.00						.00
13.00	8/5/2008	io	.00	.00	.00	.00		3,055.85		11.72	260.55					260.55
14.00	9/5/2008	io	.00	.00	.00	.00		3,055.85	.00	22.10	260.55	260.55				521.10
15.00	10/5/2008	io	.00	.00	.00	.00		3,055.85	.00	32.15	260.55	260.55	260.55			781.65
16.00	11/5/2008	io	.00	.00	.00	.00		3,055.85	.00	42.53	260.55	260.55	260.55	260.55		1,042.20
17.00	12/5/2008	io	.00	.00	.00	.00		3,055.85	.00	52.58	260.55	260.55	260.55	260.55	260.55	1,302.75
18.00	1/5/2009	io	.00	.00	.00	.00		3,055.85	.00	62.96	260.55	260.55	260.55	260.55	260.55	1,563.30
19.00	2/5/2009	io	.00	.00	.00	.00		3,055.85	.00	73.34	260.55	260.55	260.55	260.55	260.55	1,823.85

Totals:      3,126.60      182.45      2,944.15      6,000.00

## Demographic Data for All Funds Active Loans

### CDBG Funding

LOAN INFO		OWNER CHARACTERISTICS					BUSINESS LOCATION					BUSINESS LEVEL AT APPLICATION					BIZ SECTOR			JOB TARGETS		
Loan ID	Loan Amt	Close Date	Minority	Woman	LowInc	Vet	Urb	Rur	EntZh	Empowr	HotZone	StartUp	FullTime	HomeBiz	FTEs	Revenue	SIC	Sector	Create	Save		
C2002	40,000	1/1/2009	1			1			1				1				4343	Service				
C1001	10,000	1/1/2009	1														4105	Service				
2 Loans			2	0	0	0	0	0	1	1	1	0	1	0	0	0						
Pct / Avg:		25,000	100.0	0.0	0.0	50.0	0.0	0.0	50.0	50.0	50.0	0.0	50.0	0.0	50.0	0				0.0	0.0	

### Rural Loan Fund

LOAN INFO		OWNER CHARACTERISTICS					BUSINESS LOCATION					BUSINESS LEVEL AT APPLICATION					BIZ SECTOR			JOB TARGETS		
Loan ID	Loan Amt	Close Date	Minority	Woman	LowInc	Vet	Urb	Rur	EntZh	Empowr	HotZone	StartUp	FullTime	HomeBiz	FTEs	Revenue	SIC	Sector	Create	Save		
R2001	70,000	1/15/2007	1	1					1				1				6767	Service				
R1004	10,000	3/16/2007	1	1					1								4444	Retail				
R1012	100,000	4/1/2007	1	1	1		1										3434	Manufacturing				
R2002	10,000	1/1/2009	1	1					1	1			1				4343	Service				
R1014	20,000	1/1/2009	1	1					1								4105	Service				
R1016	100,000	1/1/2009	1	1	1		1										3434	Manufacturing				
6 Loans			6	4	2	1	0	2	3	1	1	0	2	0	0	0						
Pct / Avg:		51,667	100.0	66.7	0.0	16.7	0.0	33.3	50.0	16.7	16.7	0.0	33.3	0.0	16.7	0				0.0	0.0	

### SBA Microloan Fund

LOAN INFO		OWNER CHARACTERISTICS					BUSINESS LOCATION					BUSINESS LEVEL AT APPLICATION					BIZ SECTOR			JOB TARGETS		
Loan ID	Loan Amt	Close Date	Minority	Woman	LowInc	Vet	Urb	Rur	EntZh	Empowr	HotZone	StartUp	FullTime	HomeBiz	FTEs	Revenue	SIC	Sector	Create	Save		
S2001	30,000	1/15/2007	1	1					1				1				6767	Service				
S1008	15,000	11/1/2007	1	1		1								1			2323	Service				
S1009	30,000	2/15/2009	1	1					1	1		1	1				4343	Service	2	1		
S1234	20,000	1/5/2009			1			1									8989	Manufacturing				
4 Loans			3	2	1	1	1	1	2	1	1	1	2	1	0	0						
Pct / Avg:		23,750	75.0	50.0	0.0	25.0	25.0	25.0	50.0	25.0	25.0	25.0	50.0	25.0	25.0	0				0.5	0.3	