

FIRST	LOAN	TERMS	PRICE	MO	PGSQ
AMERICAN MTG EXCHN	\$44,000	15 YRS	\$55,000	2/1/03	5.3
ATHENS FIRST	\$60,000	6 MOS	\$60,000	2/1/03	7.3
ATHENS FIRST	\$68,000	6 MOS	\$65,800	2/1/03	6.2
COMMUNITY BK & TR	\$74,705	1 YR	\$75,000	2/1/03	8.1
COUNTRYWIDE HM LN	\$40,850	20 YRS	\$43,000	2/1/03	8.4
CRESENT BANK	\$100,000	30 YRS	\$125,000	2/1/03	5.4
HOME AMERICA MTG	\$106,200	30 YRS	\$118,000	2/1/03	5.2
HOME AMERICA MTG	\$133,898	30 YRS, FHA	\$136,000	2/1/03	5.1
NORTHEAST GA BANK	\$64,135	5 YRS	\$79,400	2/1/03	1.4
OPTION ONE MTG	\$51,570	30 YRS	\$39,500	2/1/03	4.1
REGIONS BANK	\$66,400	1 YR	\$66,400	2/1/03	1.3
SELLER	\$29,200	11 YRS, 9%	\$29,200	2/1/03	9.1
SELLER	\$37,000	5 YRS	\$57,000	2/1/03	2.2
SELLER	\$109,900	5 YRS	\$109,900	2/1/03	1.2
UNITED COMMUNITY BK	\$114,000	4 MOS	\$52,000	2/1/03	4.2

Total All First Mortgages:

\$1,099,858

Total Sales Volume:

\$1,111,200

Total Number of Mortgages:

15

Average Sale

\$74,080

Average First Mortgage:

\$73,324