

If the proposed Gess transaction is approved:

In the event of a "Pari Passu" ruling by the District Court, a Direct Lender holding a \$50,000 participating interest will receive approximately \$17,306 (or 35%) of their original investment.

In the event the Direct Lenders prevail in the "waterfall" litigation, a Direct Lender holding a \$50,000 participating interest will receive approximately \$23,310 (or 46%) of their original investment.

In the event Compass prevails in the "waterfall" litigation, a Direct Lender holding a \$50,000 participating interest will receive approximately \$3,668 (or 7%) of their original investment.

Lender Claims from Borrower	
Principal	\$ 26,500,000.00
Non-Default Interest	\$ 9,091,728.20
Default Interest	\$ 7,455,701.61
Late Fees	\$ 2,159,819.16
Origination Fees	\$ 530,000.00
Extension Fees	\$ -
Exit Fee	\$ 265,000.00
Estimated Servicer Advances as of Closing Date	\$ 616,246.78
Legal Balance as of 07/11/08	\$ 46,618,495.75
Gross Sale Proceeds	\$ 16,250,000.00
Sale Proceeds Net of Estimated \$2MM Closing Costs	\$ 14,250,000.00
Discounted Payoff Proceeds as a % of Principal	53.8%

Scenario 1: Assuming Pari Passu Ruling on Waterfall	
Allocation to Direct Lenders	
Principal & Non-Default Interest	\$ 10,879,418.54
Servicer Advances	\$ 188,369.80
(1-3% Servicing Fees)	\$ (1,237,215.46)
(Servicer Advances due from Borrower)	\$ (658,307.31)
Total	\$ 9,172,265.56
Approximate Recovery for Direct Lender Holding \$50k Investment	\$ 17,306
Approximate % Recovery for Direct Lender Holding \$50k Investment	35%
Allocation to Compass	
Base Servicing Fees	\$ 1,237,215.46
Default Interest	\$ 2,279,004.21
Late Fees	\$ 660,197.69
Origination Fees	\$ 162,006.51
Exit Fee	\$ 81,003.26
Servicer Advances	\$ 658,307.31
Total	\$ 5,077,734.44
Total Allocated Proceeds from Sale	\$ 14,250,000.00

Scenario 2: Assuming Direct Lenders Win Waterfall Litigation	
Allocation to Direct Lenders	
Principal & Non-Default Interest	\$ 14,250,000.00
Servicer Advances	\$ -
(1-3% Servicing Fees)	\$ (1,237,215.46)
(Servicer Advances due from Borrower)	\$ (658,307.31)
Total	\$ 12,354,477.22
Approximate Recovery for Direct Lender Holding \$50k Investment	\$ 23,310
Approximate % Recovery for Direct Lender Holding \$50k Investment	46%
Allocation to Compass	
Base Servicing Fees	\$ 1,237,215.46
Default Interest	\$ -
Late Fees	\$ -
Origination Fees	\$ -
Exit Fee	\$ -
Servicer Advances	\$ 658,307.31
Total	\$ 1,895,522.78
Total Allocated Proceeds from Sale	\$ 14,250,000.00

Scenario 3: Assuming Compass Wins Waterfall Litigation	
Allocation to Direct Lenders	
Principal & Non-Default Interest	\$ 3,839,479.23
(1-3% Servicing Fees)	\$ (1,237,215.46)
(Servicer Advances due from Borrower)	\$ (658,307.31)
Total	\$ 1,943,956.45
Approximate Recovery for Direct Lender Holding \$50k Investment	\$ 3,668
Approximate % Recovery for Direct Lender Holding \$50k Investment	7%
Allocation to Compass	
Base Servicing Fees	\$ 1,237,215.46
Default Interest	\$ 7,455,701.61
Late Fees	\$ 2,159,819.16
Origination Fees	\$ 530,000.00
Exit Fee	\$ 265,000.00
Servicer Advances	\$ 658,307.31
Total	\$ 12,306,043.55
Total Allocated Proceeds from Sale	\$ 14,250,000.00