

**If the proposed Fiesta Stoneridge 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 \$61,016 (or 122%) 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 \$77,357 (or 155%) 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 \$55,424 (or 111%) of their original investment.

<b>Lender Claims from Borrower</b>	
Principal	\$ 10,000,000.00
Non-Default Interest	\$ 6,110,079.55
Default Interest	\$ 4,263,947.53
Late Fees	\$ 1,012,513.77
Estimated Servicer Advances as of Closing Date	\$ 186,007.65
<b>Legal Balance as of 09/30/08</b>	<b>\$ 21,572,548.50</b>
<b>Gross Sale Proceeds</b>	<b>\$ 18,000,000.00</b>
<b>Sale Proceeds Net of Estimated \$1MM Closing Costs</b>	<b>\$ 17,000,000.00</b>
<b>Discounted Payoff Proceeds as a % of Principal</b>	<b>170.0%</b>

<b>Scenario 1: Assuming Pari Passu Ruling on Waterfall</b>	
<b>Allocation to Direct Lenders</b>	
Principal & Non-Default Interest	\$ 12,680,437.86
Servicer Advances	\$ 146,581.20
(1-3% Servicing Fees)	\$ (437,787.46)
(Servicer Advances due from Borrower)	\$ (186,007.65)
<b>Total</b>	<b>\$ 12,203,223.95</b>
<b>Approximate Recovery for Direct Lender Holding \$50k Investment</b>	<b>\$ 61,016</b>
<b>Approximate % Recovery for Direct Lender Holding \$50k Investment</b>	<b>122%</b>
<b>Allocation to Compass</b>	
Base Servicing Fees	\$ 437,787.46
Default Interest	\$ 3,360,155.06
Late Fees	\$ 797,899.89
Servicer Advances + Interest on Advances	\$ 200,933.64
<b>Total</b>	<b>\$ 4,796,776.05</b>
<b>Total Allocated Proceeds from Sale</b>	<b>\$ 17,000,000.00</b>

<b>Scenario 2: Assuming Direct Lenders Win Waterfall Litigation</b>	
<b>Allocation to Direct Lenders</b>	
Principal & Non-Default Interest	\$ 16,095,153.56
Servicer Advances	\$ -
(1-3% Servicing Fees)	\$ (437,787.46)
(Servicer Advances due from Borrower)	\$ (186,007.65)
<b>Total</b>	<b>\$ 15,471,358.45</b>
<b>Approximate Recovery for Direct Lender Holding \$50k Investment</b>	<b>\$ 77,357</b>
<b>Approximate % Recovery for Direct Lender Holding \$50k Investment</b>	<b>155%</b>
<b>Allocation to Compass</b>	
Base Servicing Fees	\$ 437,787.46
Default Interest	\$ (122,593.32)
Late Fees	\$ 1,012,513.77
Servicer Advances + Interest on Advances	\$ 200,933.64
<b>Total</b>	<b>\$ 1,528,641.55</b>
<b>Total Allocated Proceeds from Sale</b>	<b>\$ 17,000,000.00</b>

<b>Scenario 3: Assuming Compass Wins Waterfall Litigation</b>	
<b>Allocation to Direct Lenders</b>	
Principal & Non-Default Interest	\$ 11,708,612.71
(1-3% Servicing Fees)	\$ (437,787.46)
(Servicer Advances due from Borrower)	\$ (186,007.65)
<b>Total</b>	<b>\$ 11,084,817.60</b>
<b>Approximate Recovery for Direct Lender Holding \$50k Investment</b>	<b>\$ 55,424</b>
<b>Approximate % Recovery for Direct Lender Holding \$50k Investment</b>	<b>111%</b>
<b>Allocation to Compass</b>	
Base Servicing Fees	\$ 437,787.46
Default Interest	\$ 4,263,947.53
Late Fees	\$ 1,012,513.77
Servicer Advances + Interest on Advances	\$ 200,933.64
<b>Total</b>	<b>\$ 5,915,182.40</b>
<b>Total Allocated Proceeds from Sale</b>	<b>\$ 17,000,000.00</b>