

## EXHIBIT A: SOURCES AND USES

Sources of Funds	Description	Amount
Susquehanna Community Bank financing	\$6.2M as-is value 1st mortgage @ 50% LTV.	\$3,000,000
Lycoming Economic development Foundation	2nd mortgage	\$500,000
DCED RACP Grant	Secured	\$2,000,000
Small Change Investors		\$1,200,000
<b>Total Sources of Funds</b>		<b>\$6,700,000</b>
<b>Uses of Funds</b>		
<b>Construction Costs</b>		
Construction permits	0.5% of construction costs	\$14,197
Construction		\$3,079,184
Construction contingency	15% of construction costs	\$461,878
General conditions	5% of construction costs	\$177,053
Construction management fee	0% - In house	\$0
<b>Predevelopment Costs</b>		
Architecture + Engineering	0% - In house	\$0
A + E contingency	0% - In house	\$0
<b>Current Debt Refinancing</b>		
BB&T first mortgage	Completed	\$902,080
Wells Fargo line of credit	Completed	\$90,000
City of Williamsport 2 <sup>nd</sup> mortgage	Completed	\$274,721
Private loans		\$1,435,000
<b>Construction Financing Costs</b>		
First mortgage fees		\$24,220
Second mortgage fees	1.5%	\$7500
Small Change fee	5%	\$60,000
RACP compliance administrator	0% - in house	\$0
loan documentation and legal fees		\$15,000
Appraisal		\$3500
Environmental assessments	Completed	\$0
Title insurance		\$10,590
Mortgage tax	1% of 2 <sup>nd</sup> mortgage	\$5,000
<b>Total Uses of Funds</b>		<b>\$6,559,923</b>