

Exhibit B

HRA Repayments of City Internal Loan Based on Penfield Cash Flow Dated 12/12/2011

Illustrative Example

Principal Amount: \$ 2,377,524

Dated Date: 6/1/2012

Est. Pool Rate: 3.00%

	Year				
	2013	2014	2015	2016	2017
Repayment Amounts	\$ -	\$ -	\$ 839,550	\$ 561,504	\$ 1,296,314