

**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
<b>Repayment Amounts</b>	<b>\$           -    \$</b>	<b>\$           -    \$</b>	<b>\$    839,550    \$</b>	<b>\$    561,504    \$</b>	<b>\$   1,296,314</b>