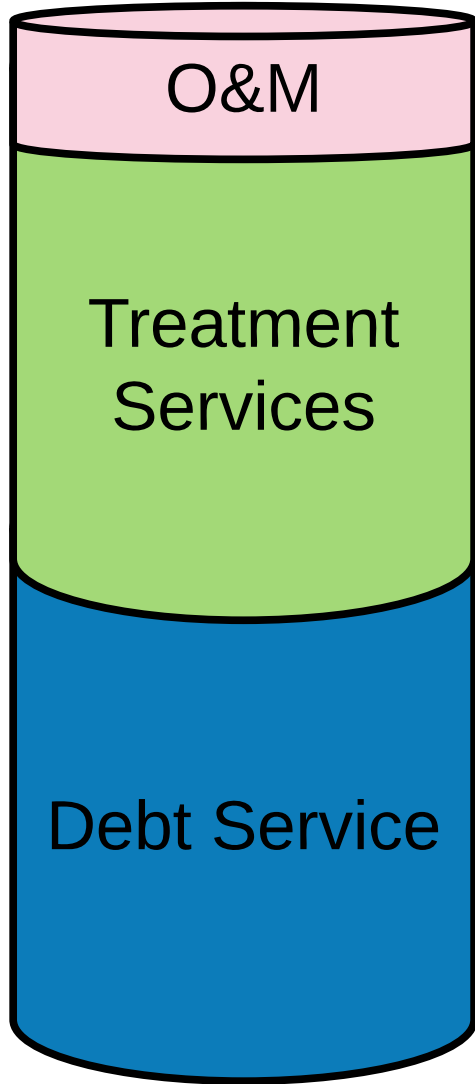
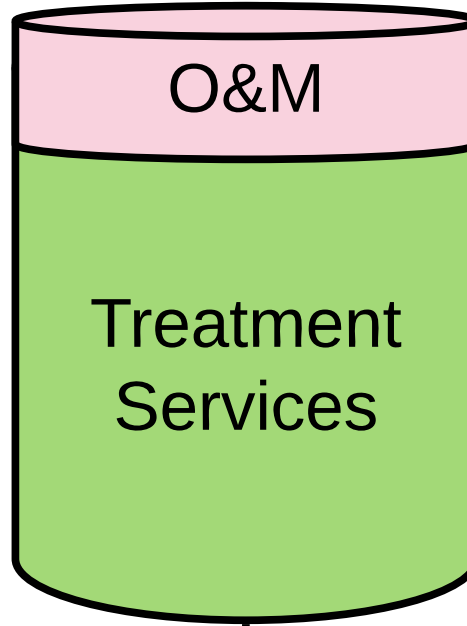


Main Elements of RSD User Rate



Muni Rate Structure



Mortgage Payment

