

**ADDITIONAL REVENUE SCENARIOS**

Type	# in Category	2010	20%			25%			37%			
			Proposed increase	Proposed 2011 rate	Annual Difference	Proposed increase	Proposed 2011 rate	Annual Difference	Proposed increase	Proposed 2011 rate	Annual Difference	
Single	83	\$82.00	\$16.40	\$99.00	\$16,932	\$20.50	\$103.00	\$20,916	\$30.34	\$112.00	\$29,880	
Couple	68	\$100.50	\$20.10	\$121.00	\$16,728	\$25.13	\$126.00	\$20,808	\$37.19	\$138.00	\$30,600	
Family	169	\$115.00	\$23.00	\$138.00	\$46,644	\$28.75	\$144.00	\$58,812	\$42.55	\$158.00	\$87,204	
Non Resident	3	\$47.50	\$9.50	\$57.00	\$342	\$11.88	\$59.00	\$414	\$17.58	\$65.00	\$630	
Senior Associate	6	\$47.50	\$9.50	\$57.00	\$684	\$11.88	\$59.00	\$828	\$17.58	\$65.00	\$1,260	
Junior	30	\$42.00	\$8.40	\$50.00	\$2,880	\$10.50	\$53.00	\$3,960	\$15.54	\$58.00	\$5,760	
Sabbatical	15	\$27.00	\$5.40	\$32.00	\$900	\$6.75	\$34.00	\$1,260	\$9.99	\$37.00	\$1,800	
Medical Leave	2	\$27.00	\$5.40	\$32.00	\$120	\$6.75	\$34.00	\$168	\$9.99	\$37.00	\$240	
Honorary	7	\$0.00	\$0.00	\$0.00	\$0	\$0.00	\$0.00	\$0	\$0.00	\$0.00	\$0	
120 Club	21	\$0.00	\$0.00	\$0.00	\$0	\$0.00	\$0.00	\$0	\$0.00	\$0.00	\$0	
Associate	25	\$49.50	\$24.75	\$74.00	\$7,350	\$24.75	\$74.00	\$7,350	\$24.75	\$74.00	\$7,350	
Total Additional Annual Revenue					\$92,580				\$114,516			

**LOAN CAPACITY**

Projected additional annual revenues from dues	\$92,580	\$114,516	\$164,724
Existing available cashflow (currently used for US Bank Loan)	\$50,000	\$50,000	\$50,000
Annual revenue available to pay loan	\$142,580	\$164,516	\$214,724

**Scenario I: coverage at 125%**

Max. loan payment allowed per coverage requirement	\$114,064	\$131,613	\$171,779
Annual cash available after loan payment	\$28,516	\$32,903	\$42,945

**Max loan amount based on 25 year amortization at interest rates:**

5.00%	\$1,607,612	\$1,854,944	\$2,421,047
5.50%	\$1,530,047	\$1,765,445	\$2,304,235
6.00%	\$1,458,121	\$1,682,453	\$2,195,915

**Scenario I: coverage at 150%**

Max. loan payment allowed per coverage requirement	\$95,053	\$109,677	\$143,149
Annual cash available after loan payment	\$47,527	\$54,839	\$71,575

**Max loan amount based on 25 year amortization at interest rates:**

5.00%	\$1,339,676	\$1,545,786	\$2,017,539
5.50%	\$1,275,039	\$1,471,204	\$1,920,196
6.00%	\$1,215,101	\$1,402,044	\$1,829,929

Note: These are based on preliminary terms; various bank conditions (cashflow test, loan to value ratios, etc.) may affect debt capacity