



CSI IndexVector Analysis "CIVA"

SBA Pool 507506

Index:	Prime or LIBOR
Net	0.6250%
Gross	0.6250%
Margin	-2.6250%
Factor	0.55290108
Factor date	2/1/2010
Delay	84
Maturity	4/25/2027
Months To Maturity	204.00
Cap	99.99%
Floor	0.00%
Next Rate Reset	4/1/2010
Reset Frequency (M or Q)	Q

Assumption: This calculation assumes a certain movement in the Index Rate which may or may not materialize.

Prime	Current (Prime or LIBOR)	3.2500%
	Settle Date	3/17/2010
	Purchase Price	100
	Assumed CPR	12.0%
	Balloon To (months)	0
	BEY	2.337%
	Avg Life	4.99
	Weighted Avg. Index Rate	5.07602%
	Face Amount	1,808,641.79
	Curr Balance	1,000,000.00

Index Ramp or StepUp?	StepUp
Index Vector Path	
Till Months	Index Value Used (in %)
12.00	3.5000%
15.00	3.7500%
18.00	4.0000%
21.00	4.2500%
24.00	4.5000%
27.00	4.7500%
30.00	5.0000%
33.00	5.2500%
36.00	5.5000%
39.00	5.7500%
360.00	6.0000%

Why CIVA?

It is often easy to overlook the impact of future index changes on adjustable rate assets during sustained periods of unusually low or high rates. These anticipated changes should be evaluated before the index values merge with future expectations.

This CIVA analysis demonstrates how changes in an index rate will impact the yields and cash flows on adjustable rate loan and pool products.

We start by inputting an assumed interest rate path over a specified period of time. The model then calculates a set of principal and interest payments based on the asset's characteristics, settlement date and price, assumed prepayment speed and the path of the index rate.

We then see how a dynamic rate environment will impact the yield and average life of an adjustable rate asset. This allows investors to make a more informed decision taking into consideration the result of a rising or falling interest rate scenario as it affects the SBA or USDA government loan asset.

Contact your Coastal Securities representative or a member of our Financial Strategies Staff for a customized analysis of a specific loan or pool using either our interest rate CIVA or your own rate projections.

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Cash Flow Table

	Month	Balance	Principal	Interest	Net Cashflow
	3/17/2010	1,000,000.00	-	-	-
Input - Mandatory Fields	1 5/25/2010	984,805.57	15,194.43	520.83	15,715.26
Input - StepUp or Ramp	2 6/25/2010	969,915.22	14,890.36	718.09	15,608.45
Assumption: Index Rate	3 7/25/2010	955,226.63	14,688.58	707.23	15,395.81
	4 8/25/2010	940,737.25	14,489.38	696.52	15,185.90
Calculated - Yld. & Avg. Life	5 9/25/2010	926,444.53	14,292.72	685.95	14,978.67
Calculated - Cash Flow Table	6 10/25/2010	912,345.96	14,098.57	675.53	14,774.10
	7 11/25/2010	898,439.07	13,906.89	665.25	14,572.15
	8 12/25/2010	884,721.40	13,717.67	655.11	14,372.78
	9 1/25/2011	871,190.54	13,530.86	645.11	14,175.97
	10 2/25/2011	857,844.09	13,346.45	635.24	13,981.69
	11 3/25/2011	844,679.70	13,164.39	625.51	13,789.90
	12 4/25/2011	831,695.04	12,984.66	615.91	13,600.57
	13 5/25/2011	818,887.81	12,807.23	606.44	13,413.68
	14 6/25/2011	806,335.21	12,552.60	767.71	13,320.31
	15 7/25/2011	793,953.09	12,382.12	755.94	13,138.06
	16 8/25/2011	781,739.29	12,213.80	744.33	12,958.14
	17 9/25/2011	769,766.55	11,972.74	895.74	12,868.49
	18 10/25/2011	757,955.58	11,810.97	882.02	12,692.99
	19 11/25/2011	746,304.34	11,651.24	868.49	12,519.73
	20 12/25/2011	734,881.40	11,422.94	1,010.62	12,433.56
	21 1/25/2012	723,612.04	11,269.36	995.15	12,264.51
	22 2/25/2012	712,494.33	11,117.71	979.89	12,097.61
	23 3/25/2012	701,592.91	10,901.42	1,113.27	12,014.69
	24 4/25/2012	690,837.34	10,755.57	1,096.24	11,851.81
	25 5/25/2012	680,225.80	10,611.54	1,079.43	11,690.98
	26 6/25/2012	669,819.26	10,406.54	1,204.57	11,611.11
	27 7/25/2012	659,551.27	10,267.98	1,186.14	11,454.12
	28 8/25/2012	649,420.14	10,131.14	1,167.96	11,299.09
	29 9/25/2012	639,483.37	9,936.77	1,285.31	11,222.08
	30 10/25/2012	629,678.28	9,805.09	1,265.64	11,070.73

Cash flow table continues to maturity of the loan or pool.

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