PERSONAL CREDIT CARD PAYOFF PLAN

DATE	PMT #	BEG BALANCE	PMT	NEW BAL
Nov 1 2006	1	5000	600	$4,400.00
Dec 1 2006	2	$4,400.00	600	$3,800.00
Jan 1 2007	3	$3,800.00	600	$3,200.00
Feb 1 2007	4	$3,200.00	600	$2,600.00
Mar 1 2007	5	$2,600.00	600	$2,000.00
April 1 2007	6	$2,000.00	600	$1,400.00
May 1 2007	7	$1,400.00	600	$800.00
June 1 2007	8	$800.00	600	$200.00
July 1 2007	9	$200.00	600	$400.00