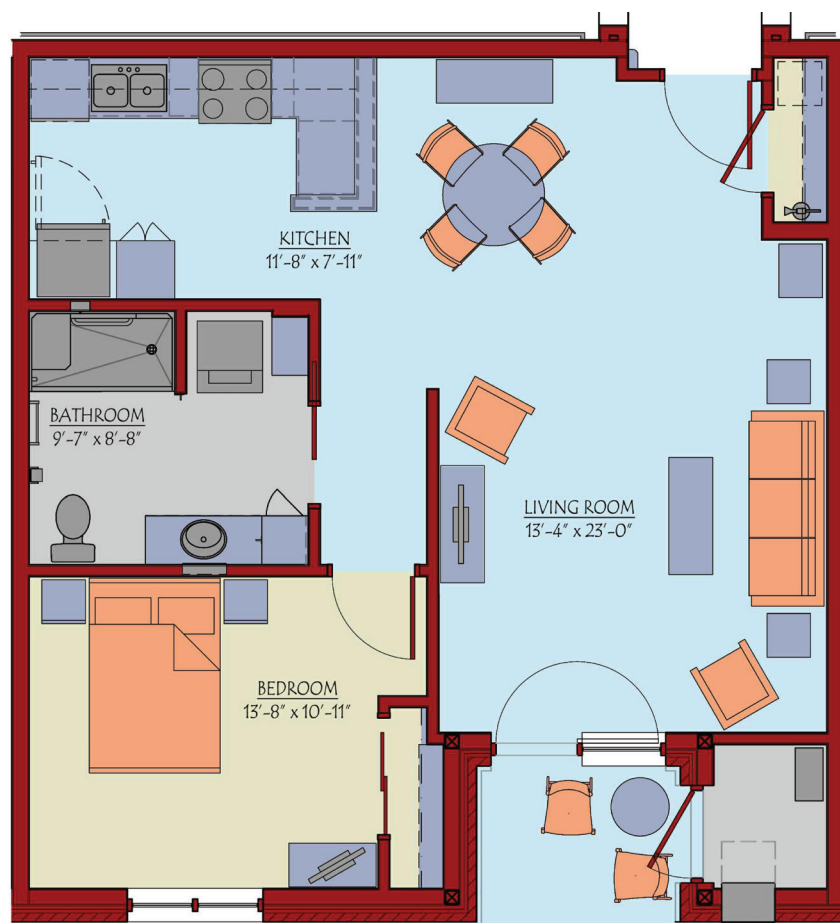


HIGHPOINTE AT REBECCA

A Concordia Community



One Bedroom Apartment
Approximately 840 square feet
Floor plan and pricing



Rental

Entrance Fee - \$20,000

Monthly - \$2,210

Second person: \$325/month

6-Year Amortizing

Entrance Fee - \$104,000

Monthly - \$1,000

75% Refundable

Entrance Fee - \$136,000

Monthly - \$1,630

AMORTIZATION OF ENTRANCE FEES

75% Refundable Entrance Fee

Twenty-five percent (25%) of the Entrance Fee shall be immediately amortized on the Designated Occupancy Date or occupancy, whichever is earlier. The balance of the Entry fee shall remain unamortized and fully refundable, without interest, upon termination of the Agreement for any reason. The Refund shall be paid in accordance with the terms of this Agreement.

Schedule for 6-Year Amortizing Option

Five percent (5%) of the Entrance Fee shall be immediately amortized on the Designated Occupancy Date or occupancy, whichever is earlier. The balance of the Entrance Fee shall be amortized and earned by the Retirement Community at the rate of twenty-four percent (24%) for the first year, eighteen percent (18%) for the second year, eighteen percent (18%) for the third year, twelve percent (12%) for the fourth year, twelve percent (12%) for the fifth year and eleven percent (11%) for the sixth year pro-rated monthly during a period of six years from the Designated Occupancy Date or occupancy, whichever is earlier. All percentages in this paragraph are applied to the entrance fee paid or due upon occupancy. At the conclusion of the six (6) year amortization period, the Entrance Fee shall be earned in full by the Retirement Community.

Rental Entrance Fee

The Entrance Fee is a non-refundable deposit payable to Retirement Community and is not amortized.