

201 Airbrake Avenue
Wilmerding, PA 15148



Phone: (412) 824-8248
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February 21, 2006

To Whom It May Concern:

This is in regards to an account that Robert P. Hussey and Evelyn S. Berwick has with Pathfinder Federal Credit Union. This is a ten year home equity against property at 1524 Tretter Drive, Pittsburgh. The current loan Balance is \$105,510.10 and has a monthly payment of \$1298.54. The original loan was disbursed on August 31, 2005.

Attached is a detail of the above mentioned loan.

Sincerely,

Diane L. Patrick
Loan Officer

Member: 0000026841	ID: 002	Loan Type:	30	Note Number:	
ROBERT P HUSSEY		Mbr SSN:		Related Share:	
or EVELYN S BERWICK		Joint SSN:		Prev Acct #: 0000026841	
		Rpt SSN:		Prev Ln ID: 02	
1524 TRETTER DRIVE				Secondary: 0000129854	
PITTSBURGH PA 15227				Home Phone: (412) 882-8599	
10YR HOME EQUITY 75% LTV				Work Phone: (412) 298-5803	
Cosigner: EVELYN S BERWICK HUSSEY				Work Phone Ext:	
Loan Balance: 105,510.10	Closed Date: --/--/----			Birthdate: 05/13/1953	
Original Bal: 108,750.00	Open Date: 08/31/2005			ECCA Code: 2	
Cur Secured: 0.00	Payment: 1,298.54			Collateral Code: 10	
Insurable Bal: 50,000.00	Payment Type: 0			Coll Date: --/--/----	
Beg Cycle Bal: 106,162.68	Payment Frequency: 12			Payment Skips: 0	
Credit Limit: 0.00	Payment Freq Table: 000			Skips Pay Interest Code: 0	
LOC Available: 0.00	Payment Method: 5			Warnings: 0000	
Loan Terms: 0	Auto Pmt: 000			Batch Warning: 0	
Terms Table: 00030	Coupon Code: 0			DQ Warning: 0	
Loan Purpose: 09	Payment Count: 120			Pmts DQ 30 60 120 Up	
Loan Status: 1	Last Payment: 01/27/2006			5 0 0 0 0	
Unpaid Int: 0.00	Next Due: 03/01/2006			DQ Notice: 0	
Interest Dates: 01/27/2006	Partial Pmt: 0.00			Unpaid Lt Chg: 0.00	
Interest Rate: 5.600%	Split Bal: 0.00			Lt Chg Date: --/--/----	
Interest Rate Type: 0	Split Rate: 0.000%			Late Chg Rate: 3.000%	