

**STEVENS INSTITUTE**  
**IRS 990**

**Loans to H. Raveche**  
**Summary of Sch. 5**

Years	96/97	97/98	98/99	99/00	2000/01	2001/02	2002/03
Date of Sch 5 - 6/30./xx	1997	1998	1999	2000	2001	2002	2003
Format	A-J	A-J	A-J	A-J	Table	Table	Table
A. Officer	Raveche	Raveche	Raveche		Raveche		
B. Original Amount	\$302,189	\$302,189	\$302,189		\$95,000		
C. Balance Due	\$193,785	\$154,733	\$122,782				
D. Date of Note	4/30/1995	4/30/1995	4/30/1995				
E. Maturity Date	7/31/2003	7/31/2003	7/31/2003				
No. yrs. of loan	8	8	8				
F. Repayment \$/month	\$2,896	\$2,896	\$2,896				
G. Interest per yr.	2%	2%	2%				
H. Security	Mortgage	Mortgage	Mortgage				
I. Purpose	Residence	Residence	Residence				
J. Fair Market Value	\$402,189	\$402,189	\$402,189				
A. Officer	Raveche	Raveche	Raveche	Raveche	Rav # 2	Rav # 2	Rav # 2
B. Original Amount	\$475,000	\$475,000	\$475,000	\$475,000	na	na	na
C. Balance Due	\$442,697	\$421,158	\$403,135	\$384,378	\$384,378	\$459,847	\$429,051
D. Date of Note	4/30/1995	4/30/1995	4/30/1995	4/30/1995	na	na	na
E. Maturity Date	4/30/2005	4/30/2005	4/30/2005	4/30/2005	3/31/2015	3/31/2015	3/31/2015
No. yrs. of loan	10	10	10	10	20	20	20
F. Repayment \$/month	\$2,878	\$2,878	\$2,878	\$2,878	\$2,878	\$3,628	\$3,628
G. Interest per yr.	4%	4%	4%	4%	na	na	na
H. Security	Mortgage	Mortgage	Mortgage	Mortgage	na	na	na
I. Purpose	Residence	Residence	Residence	Residence	na	na	na
J. Fair Market Value	\$475,000	\$475,000	\$475,000	\$475,000	na	na	na
A. Officer				Raveche	Rav # 3	Rav # 3	Rav # 3
B. Original Amount				\$369,279	na	na	na
C. Balance Due				\$356,891	356,891	\$335,375	\$313,304
D. Date of Note				12/1/1999	na	na	na
E. Maturity Date				12/1/2009	7/31/2009	7/31/2009	7/31/2009
No. yrs. of loan				10	10	10	10
F. Repayment \$/month				\$2,376	\$2,376	\$2,376	\$2,376
G. Interest per yr.				2%	na	na	na
H. Security				Mortgage	na	na	na
I. Purpose				Residence	na	na	na

J. Fair Market Value				\$402,189	na	na	na
A. Officer		"	"			Rav # 4/5	Rav # 4
B. Original Amount						na	na
C. Balance Due						\$575,000	\$575,000
D. Date of Note						2001	na
E. Maturity Date						11/30/2031	11/30/2031
No. yrs. of loan						30	30
F. Repayment \$/month						\$2,167	\$2,167
G. Interest per yr.						na	na
H. Security						na	na
I. Purpose						na	na
J. Fair Market Value						na	na
Note: Shaded areas indicate change from previous numbers							