

EXHIBIT IV
(ALTERNATE PROPOSAL)
SAMPLE LOAN CLOSING COSTS
AND
PROGRAM FEES

Estimated Loan Amount to be borrowed\$ _____

Section 6.0 Loan Closing Costs and Program Fees

The following costs are proposed as an estimated maximum cost:

	Firm's Cost Proposal
CLOSING COSTS:	
_____	\$ _____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
TOTAL CLOSING COSTS	\$ _____
OTHER FEES, EXPENSES, REFUNDS, ETC.:	
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
NET CLOSING COSTS	\$ _____
NET CLOSING COSTS AS A PERCENTAGE OF THE TOTAL LOAN	_____

Estimated annual costs (based on % of outstanding loan principal) - _____ %
 (i.e., marketing fees, liquidity fee, re-marketing fee, trustee fee,
 or any other fees charged on an annual basis)

Having read and considered the Request for Proposal from _____ City,
 Tennessee we hereby submit the following proposal for the City's Consideration.

Any deviations from the Request for Proposal are clearly explained in the attached
 information.

 Firm

 Signed

 Address

 Typed Name

 Address

 Date

 City, State, Zip