

Exhibit F
Matching Or Leverage
Maui Oluwahi Homes, Inc.

Exhibit F

Matching Or Leverage

The current property owner Loha Properties, Inc. will provide \$5 million seller financing for 30 years. The interest rate will be very favorable: 5% fixed rate for the first four years and then 7% fixed for 26 years. Also, 2.5% of the interest payment will be a donation from Loha Properties, Inc. to Oluwahi Homes, Inc. as a charitable contributions for the first four years and 2% of the interest payment will be a donation for the rest of the 26 years. So the effective lending interest rate to Maui Oluwahi Homes, Inc. will be at 2.5% for the first four years and 5% for the rest of the 26 years. Please see Attachment F for the signed and notarized financing agreement (total 3 pages).