

Exhibit J

## **FINANCING AVAILABLE**

### LOAN INFORMATION

4717 Lake Avenue  
Kerman, CA 93630

There is a first trust deed loan secured by 4717 Lake Ave., Kerman, (APN 015-200-011S) in favor of Countrywide which may be assumable with qualifying.

The terms of this loan are:

Loan amount: \$1,360,000

30 year term

Current Rate 5.625% (10/28/08)

Interest rate: LIBOR index plus 2.25%

Interest only payments first 10 years\*

Loan adjusts annually – next adjustment 04/01/09

\*Principal and interest payments to begin 5/01/16

Copy of Note available upon request

Items required for the loan assumption package may include but are not limited to the following items:

**Last two years federal tax returns**

**Current pay stubs**

**Current bank statements**

**Countrywide 1% loan assumption fee**

**Contact information for Countrywide's loan assumption:**

**The Mortgage Solution**  
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