

## Exhibit "B" To Disclosure Statement

## Scenario 1

**Comparison of Chapter 7 Liquidation vs. NPV of Estimated Recovery under Chapter 11 Plan  
as of Assumed Effective Date of 10/31/2013**

Allowed Claims	Hypothetical Chapter 7 Liquidation						Chapter 11		
	A	B	C=A-B	D	E	F=B+D+E	Total	Discount	NPV
	Gross Claim Balance	Collateral	Claim Balance	Recovery	B Bond Subordination	Total Recovery	Payments	Rate	
Class 1: OSK I	5,673,087	3,282,826	2,390,261	62,940	75,719	3,421,485	4,036,544	6.25%	3,191,237
Class 2: A Series Bondholders	6,921,887	4,005,465	2,916,422	76,795	92,387	4,174,646	9,699,626	7.00%	5,433,694
Class 3: B Series Bondholders	6,384,090	-	6,384,090	168,105	(168,105)	-	6,384,090	7.75%	1,622,149
Class 4: C Series Bondholders	2,497,245	-	2,497,245	65,757	-	65,757	2,497,245	7.75%	634,559
Class 5: Unsecured Trade Claims	None	-	-	-	-	-	-	7.75%	-
	21,476,308	7,288,290	14,188,018	373,598	-	7,661,888	22,617,505		10,881,639

**HYPOTHETICAL CHAPTER 7 LIQUIDATION ANALYSIS**

Estimated Value as of Effective Date

**UNSECURED ASSETS**

Unrestricted cash	727,398
Donated assets held for sale - Chesterfield land	5,000
<b>Total Unsecured Assets</b>	<b>732,398</b>

Less: Chapter 7 Trustee compensation, attorney fees and costs of liquidation (358,800)

**Net Assets Available to Unsecured Creditors**

**373,598**

**SECURED ASSETS**

Estimated value of personal property 117,380

## Real property:

	2012 Appraisal Market Value	MV Adj/Selling Costs (10%)	Net Liquidation Value	Assumed Marketing Period	PV of Net Liquidation Value (5% Disc. Rate)
Madison Park Church	5,606,000	(560,600)	5,045,400	2 yrs	4,576,327
1400 N. Broadway	340,000	(34,000)	306,000	2 yrs	277,551
2200 Madison Ave	610,000	(61,000)	549,000	2 yrs	497,959
2604 N Scatterfield Rd	915,000	(91,500)	823,500	2 yrs	746,939
Excess acreage - Madison Park (136 acres)	1,224,000	(122,400)	1,101,600	2 yrs	999,184
	8,695,000	(869,500)	7,825,500		7,097,960

## Other Assets

Trust account - held at Reliance Trust Company	60,000
Accounts receivable	12,950
	<b>72,950</b>

**Total Secured Assets**

**7,288,290**

**TOTAL NET VALUE OF ASSETS**

**7,661,888**

## Hypothetical Chapter 7 Liquidation Analysis Notes

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### Assets and Recoveries

Assets are broken into two categories: Unsecured Assets and Secured Assets. The net proceeds from unsecured assets are available to unsecured creditors and secured assets would be abandoned to the secured creditors.

#### *Cash:*

Unrestricted cash represents the balance of unrestricted cash projected as of the Effective Date. The projected restricted cash balance as of the Effective Date is \$116,924, is held pursuant to donor restrictions, and is assumed to not be property of the Debtor's estate and, therefore, not available to creditors.

#### *Donated assets held for sale – Chesterfield land:*

This amount represents the Debtor's estimate of value of this property as of the Effective Date.

#### *Personal property:*

This amount represents the Debtor's estimate of value of all furniture, fixtures, equipment and vehicles held by the Debtor.

#### *Real property:*

Real estate values are based on appraisals obtained in August 2012. The appraisals established a market value which was then reduced for marketing and selling costs of 10% and further discounted for a two year marketing period to arrive at liquidation values as of the Effective Date.

#### *Trust account – held at Reliance Trust Company:*

This amount represents the projected balance of the trust account held at Reliance Trust Company as of the Effective Date.

#### *Accounts receivable:*

This amount represents 25% of the projected Accounts Receivable related to the Debtor's daycare program.

**Recovery Estimate for Hypothetical Chapter 7**

- Column A** Represents estimated claim balances as of the Effective Date. These claim balances are unadjusted for the benefits of the Chapter 11 Plan.
- Column B** Represents the estimated value of collateral prorated to each secured creditor class.
- Column C** Represents the estimated unsecured claim balances for secured creditors.
- Column D** Represents the estimated recovery for unsecured creditors based on the value (net of costs) of the unsecured assets of the Debtor.
- Column E** Represents the reallocation of the dividend to the Class 3 creditors pursuant to the subordination agreement applicable to the Series B Bondholders. The amount of the dividend paid to the Class 3 creditors is reallocated prorata to the Class 1 and Class 2 creditors.
- Column F** Represents the total recovery for each class of creditors under the hypothetical Chapter 7 liquidation on the projected Effective Date.

## Recovery Estimate for Chapter 11

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The net present value of the estimated Chapter 11 payments is calculated based on the Schedule of Plan Payments attached including the payments made on the Effective Date and assumed Sale Property dates. Discount rates for the present value calculation were determined based on an assessment of risk, term and current market rates. Following are the property liquidation assumptions and estimated payment schedule.

### Assumptions:

#### Effective Date Payment

	Allocation
Class 1 - 75%	208,048
Class 2 - 25%	69,349
	<u>277,398</u>

#### Trust Account Payment

	Allocation
Class 1 - 45.04%	27,025
Class 2 - 54.96%	32,975
	<u>60,000</u>

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#### Sale Property

	2012 Appraisal
2200 Madison Ave	610,000
2604 N Scatterfield Rd	915,000
Excess acreage - Madison Park	1,224,000
	<u>2,749,000</u>

Assumed Proceeds from Sale - Month 24 85%

Proceeds from Liquidation 2,336,650

#### Allocation Between Class 1 and Class 2

Class 1 - 73.5%	1,717,438
Class 2 - 26.5%	619,212
	<u>2,336,650</u>

**Schedule of Plan Payments**

	Regular Payments					Sale Property Proceeds		
	Class 1	Class 2	Class 3	Class 4	Total	Class 1	Class 2	Total
Effective Date Pmt	208,048	69,349	-	-	277,398	-	-	-
Forbearance Pmt	27,025	32,975	-	-	60,000	-	-	-
Yr 1	275,400	336,600	34,502	13,498	660,000	-	-	-
Yr 2	275,400	336,600	34,502	13,498	660,000	1,717,438	619,212	2,336,650
Yr 3	297,000	363,000	43,128	16,872	720,000	-	-	-
Yr 4	297,000	363,000	43,128	16,872	720,000	-	-	-
Yr 5	318,600	389,400	51,754	20,246	780,000	-	-	-
Yr 6	318,600	389,400	51,754	20,246	780,000	-	-	-
Yr 7	302,032	405,968	51,754	20,246	780,000	-	-	-
Yr 8	-	750,000	64,692	25,308	840,000	-	-	-
Yr 9	-	750,000	64,692	25,308	840,000	-	-	-
Yr 10	-	750,000	64,692	25,308	840,000	-	-	-
Yr 11	-	750,000	64,692	25,308	840,000	-	-	-
Yr 12	-	750,000	64,692	25,308	840,000	-	-	-
Yr 13	-	750,000	64,692	25,308	840,000	-	-	-
Yr 14	-	750,000	64,692	25,308	840,000	-	-	-
Yr 15	-	750,000	64,692	25,308	840,000	-	-	-
Yr 16	-	394,122	320,497	125,381	840,000	-	-	-
Yr 17	-	-	603,792	236,208	840,000	-	-	-
Yr 18	-	-	603,792	236,208	840,000	-	-	-
Yr 19	-	-	603,792	236,208	840,000	-	-	-
Yr 20	-	-	603,792	236,208	840,000	-	-	-
Yr 21	-	-	603,792	236,208	840,000	-	-	-
Yr 22	-	-	603,792	236,208	840,000	-	-	-
Yr 23	-	-	603,792	236,208	840,000	-	-	-
Yr 24	-	-	603,792	236,208	840,000	-	-	-
Yr 25	-	-	405,199	158,258	563,457	-	-	-
	2,319,106	9,080,414	6,384,090	2,497,245	20,280,855	1,717,438	619,212	2,336,650

**Chapter 11 Payment Summary**

Regular Payments	2,319,106	9,080,414	6,384,090	2,497,245	20,280,855
Sale Property Proceeds	1,717,438	619,212	-	-	2,336,650
<b>Total</b>	<b>4,036,544</b>	<b>9,699,626</b>	<b>6,384,090</b>	<b>2,497,245</b>	<b>22,617,505</b>
Discount Rate	6.25%	7.00%	7.75%	7.75%	
Net Present Value	3,191,237	5,433,694	1,622,149	634,559	10,881,639

Note: this schedule of plan payments is based on the estimated cash available for the Effective Date, Forbearance/Adequate Protection and Trust Account Payments on the Effective Date of the Plan as well as the estimated timing and amount of the sale of the Sale Property. Actual results will vary from these estimates and will impact the amount of time necessary to fully amortize each claim though each claim will be paid in full at their respective maturity dates (10 years for Class 1, 20 years for Class 2 and 25 years for Classes 3 and 4).

Exhibit "B" To Disclosure Statement

Scenario 2

Comparison of Chapter 7 Liquidation vs. NPV of Estimated Recovery under Chapter 11 Plan  
as of Assumed Effective Date of 10/31/2013

Allowed Claims	Hypothetical Chapter 7 Liquidation					Chapter 11			
	A	B	C=A-B	D	E	F=B+D+E	Total	Discount	NPV
	Gross Claim Balance	Collateral	Claim Balance	Recovery	B Bond Subordination	Recovery	Payments	Rate	
Class 1: OSK I	5,673,087	3,282,826	2,390,261	62,940	75,719	3,421,485	4,762,306	6.25%	3,406,200
Class 2: A Series Bondholders	6,921,887	4,005,465	2,916,422	76,795	92,387	4,174,646	10,402,218	7.00%	5,324,191
Class 3: B Series Bondholders	6,384,090	-	6,384,090	168,105	(168,105)	-	6,384,090	7.75%	1,459,588
Class 4: C Series Bondholders	2,497,245	-	2,497,245	65,757	-	65,757	2,497,245	7.75%	570,964
Class 5: Unsecured Trade Claims	None	-	-	-	-	-	-	7.75%	-
	21,476,308	7,288,290	14,188,018	373,598	-	7,661,888	24,045,859		10,760,943

Summary of Assumption Changes:

	Scenario #1	Scenario #2
Timing of property sales	Month 24	Month 36
Proceeds of sale	85% of appraisal	65% of appraisal
Allocation of proceeds	Class 1 - 73.5%	Class 1 - 70.0%
	Class 2 - 26.5%	Class 2 - 30.0%

Note: Allocation of sale proceeds for Class 1 ranges from 70% to 75% and for Class 2 from 25% to 30% depending upon the sale price as a percentage of appraised value.

Schedule of Plan Payments

	Regular Payments					Sale Property Proceeds		
	Class 1	Class 2	Class 3	Class 4	Total	Class 1	Class 2	Total
Effective Date Pmt	208,048	69,349	-	-	277,398	-	-	-
Forbearance Pmt	27,025	32,975	-	-	60,000	-	-	-
Yr 1	275,400	336,600	34,502	13,498	660,000	-	-	-
Yr 2	275,400	336,600	34,502	13,498	660,000	-	-	-
Yr 3	297,000	363,000	43,128	16,872	720,000	1,250,795	536,055	1,786,850
Yr 4	297,000	363,000	43,128	16,872	720,000	-	-	-
Yr 5	318,600	389,400	51,754	20,246	780,000	-	-	-
Yr 6	318,600	389,400	51,754	20,246	780,000	-	-	-
Yr 7	318,600	389,400	51,754	20,246	780,000	-	-	-
Yr 8	337,500	412,500	64,692	25,308	840,000	-	-	-
Yr 9	337,500	412,500	64,692	25,308	840,000	-	-	-
Yr 10	500,837	412,500	64,692	25,308	1,003,337	-	-	-
Yr 11	-	750,000	64,692	25,308	840,000	-	-	-
Yr 12	-	750,000	64,692	25,308	840,000	-	-	-
Yr 13	-	750,000	64,692	25,308	840,000	-	-	-
Yr 14	-	750,000	64,692	25,308	840,000	-	-	-
Yr 15	-	750,000	64,692	25,308	840,000	-	-	-
Yr 16	-	750,000	64,692	25,308	840,000	-	-	-
Yr 17	-	750,000	64,692	25,308	840,000	-	-	-
Yr 18	-	708,939	94,207	36,854	840,000	-	-	-
Yr 19	-	-	603,792	236,208	840,000	-	-	-
Yr 20	-	-	603,792	236,208	840,000	-	-	-
Yr 21	-	-	603,792	236,208	840,000	-	-	-
Yr 22	-	-	603,792	236,208	840,000	-	-	-
Yr 23	-	-	603,792	236,208	840,000	-	-	-
Yr 24	-	-	603,792	236,208	840,000	-	-	-
Yr 25	-	-	1,709,690	668,584	2,378,274	-	-	-
	3,511,511	9,866,163	6,384,090	2,497,245	22,259,009	1,250,795	536,055	1,786,850

Chapter 11 Payment Summary

Regular Payments	3,511,511	9,866,163	6,384,090	2,497,245	22,259,009
Sale Property Proceeds	1,250,795	536,055	-	-	1,786,850
<b>Total</b>	<b>4,762,306</b>	<b>10,402,218</b>	<b>6,384,090</b>	<b>2,497,245</b>	<b>24,045,859</b>
Discount Rate	6.25%	7.00%	7.75%	7.75%	
<b>Net Present Value</b>	<b>3,406,200</b>	<b>5,324,191</b>	<b>1,459,588</b>	<b>570,964</b>	<b>10,760,943</b>