

Walnut Street Co-op

Walnut Street Co-op is an affordable, inter-generational household of people creating, practicing and spreading sustainable ecological and cultural patterns.

This beautiful, spacious house — with 9 bedrooms, two large living rooms, an organic garden with fruit trees, and more — nurtures us as we nurture each other in doing this work in our own lives, in the communities, networks and movements we're part of, and in the larger systems and institutions that shape life on earth.

We ask your support for the stability of this home for us and our work.

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Our Story So Far

In September 2000, a group of eight diverse people with shared interests — in community, social change, sustainability, and group process — came together to start the Walnut Street Co-op. With a vision of providing affordable housing for an ecologically and socially conscious community, the group moved into this large, rambling, unique two-story duplex in Eugene east of the University of Oregon.

Rolling up their sleeves, they began to reshape the former family residence into a coherent, beautiful shared house fit for a community, with 9 bedrooms, 4.5 bathrooms, 2 living rooms, 2 kitchens, a few alcoves and pass-through spaces suitable for bookshelves, craft supplies, etc., and 2 dining rooms, the second of which they converted into a sunny shared office space. All this totals just under 4,000 sq. ft., plus 2 large basements and 2 garages (one for tools and projects, one for bikes and gardening supplies).

The original structure of the house that is now Walnut Street Co-op was built in 1906. The foundation was laid directly in bedrock, the walls were made of plaster, and giant timbers held it up. The house was well-built and strong — and it still is. In the 1940s a new, very extensive living unit was added to the main house.

A Beautiful Place

Our beloved house of many windows sits five blocks from the university, just downhill from one of Eugene's largest parks, in a quiet neighborhood close to great shopping and buses. In the front yard we have a lawn, a vegetable garden, berry bushes, and perennial herbs, with young fruit trees and wildflowers growing in the grasses between sidewalk and street. In the back yard, the lawn (which fills with perennial flowers in the spring) is shaded by a tiny but established pear and apple orchard. The house was in excellent condition when we started, and we continue to maintain and improve it with plenty of small-to-medium-sized projects, as befits a beautiful and well-used old house.

We've done lots of painting, installed light fixtures and interior walls, put insulation in the attic for increased energy efficiency and between rooms for sound, created a new pump system for the basement, had plumbing redone, laid new bathroom floor ceramic tiles, and more. A year and a half ago, we had professional painters paint the upper exterior, and residents have painted much of the lower exterior and both garages. The roof is in remarkably good shape and we have had professional estimates of when different parts of it should be replaced. For several years, we've been setting aside funds monthly for that future work.

2003... Moving from Individual Ownership to Incorporation

After three years of settling in, setting up systems, and resident turnover, we decided to establish a solid organizational foundation to ensure the long-term legal and financial welfare of the Co-op, moving it from individual ownership to group/co-op ownership as the founders had always intended. Walnut Street Co-operative became a legal corporation with four vested residents on its board. In November 2003 it bought the land and building from the departing owner, Adin, with loans and gifts from two dozen friends and associates.

Walnut Street has been an equitable, consensus co-op since its inception. The whole group makes all decisions together about day-to-day activities and policies. Only financial, property, and long-term security decisions are reserved for the Co-op board. We share chores and food,

prepare dinner and eat together five nights a week, gather weekly for house meetings, and hold monthly work parties. We have an established structure and organization that continues to evolve in creative, caring ways. We recently revised our bylaws to ensure that our Co-op property could not be sold for undue personal profit.

2008... Today

- Today, seven years after our Co-op's birth and four years after its incorporation, we find ourselves entering a new era, having proven our mettle through many of the ups and downs associated with co-op living, with solid finances and a well-maintained building, and with vibrant new energy dancing creatively with the solid energy of long-term residents. Friendships continue with housemates who have moved on, a number of whom have chosen to live and work in the immediate neighborhood, giving us a sense of extended community.
- While we have no explicitly shared ideology or project, each one of us is involved in work that is of service to the world. We hope our shared lives can be an inspirational model of living and working together for community and social change.
- We seek to put our ideals into practice through activities that lighten our load upon the planet and deal with the practical realities of sharing space together, gathering group wisdom as we go. While we cannot fully live out all of our values all of the time, they are alive in our midst, energizing our conversations and the path we walk together.
- We seek sustainable life patterns — ones that can continue into the future because they replenish rather than exhaust existing resources. In addition to these new physical patterns, we recognize that a key part of sustainability is creating new *cultural* patterns as well.
- We seek to create a fertile ground for mutual support, shared activities, a sense of loving connection, and a deepening knowledge of ourselves and of group and societal dynamics.
- And we seek to make a world that is friendly to this kind of living and growth.
- Living together — weathering storms and exercising our co-creativity — has made us confident that we can continue to provide long-term housing for low-to-moderate-income residents of Eugene, including ourselves. We hope over time to attract more long-term members, but for now we continue to rent rooms to students and others who may live here for only a year or two.
- We aim to continue to grow as a community through the transitions, challenges, and peak experiences of life — through diversity of all kinds.
- Through children and aging, through spiritual journeys, through loving and conflict, through deep authenticity and listening...
- Through inspired studies and worldwork, through illness and injury, through birth and death, and through the natural turnover of housemates as individuals feel called to pursue other life paths and places, and new hearts and minds enter and change our world at home...

*It is so different living together
through all these things....*

Communities, Cooperatives and Walnut Street Co-op

Community is as old as humanity. As civilization has grown, the kind of close personal interdependence and communion known to tribes and villages has been progressively replaced with seemingly independent individuals and nuclear families, living in separate houses and apartments in big towns and cities. We are woven together less by personal bonds and mutuality than by the vast social machinery — of mass economics, mass governance, and mass media — in which we play a tiny part.

For the last 200 years, small groups of people have persistently sought to buck this megatrend. They want more community, democracy, self-reliance, and mutual aid at the center of their lives. They want to engage with each other to directly co-create the world they live and work in. They are often visionaries, engaged in experiments they believe could ultimately move society toward more meaningful, effective, cost-effective, and ecological ways of living and working together.

The mid-1800s saw the rise of shared-ownership democratic worker and consumer co-ops and spiritually based utopian residential communities, especially in England and the U.S. In Israel we saw the Kibbutz movement at the beginning of the 20th century. Shared-ownership housing co-ops got rolling in the U.S. in the 1920s and 30s, especially in New York and among students. In Basque Spain in the 1950s perhaps the most successful community-wide co-op establishment, Mondragon, was born. Politically conscious, consensus-based intentional communities had their heyday in the 1960s and 70s and then faded as many ex-hippies went mainstream.

But the dream lived on in networks of surviving communities, endless new experiments, and millions of individuals who had experienced communal living. The co-housing movement, which arose in Denmark in the 60s, spread to the U.S. in the 80s, offering a greater measure of autonomy in the midst of community. Today, a wide variety of secular intentional communities are arising — from artist colonies and elder communes to ecovillages and permaculture training centers.

Enter Walnut Street...

Founded at the turn of the 21st century, Walnut Street Co-op is a novel, hybrid, urban intentional community. While proudly part of the long history of communes and co-ops, we are also unique. Some of our defining characteristics are totally original. Others are found elsewhere, but seldom in this combination. And we continue to evolve, quite consciously.

- We are consensus-based, multi-generational (in our 20s, 30s, 40s, 50s, and 60s), and egalitarian (e.g., same rent for very different rooms, and no one is "in charge"). We share many things, but are not officially income-sharing. A particularly significant sharing is that the few residents who have cars make them available for use by other housemates and non-resident friends.
- We are a legal co-op corporation. This usually means *all* residents are vested *shareholder-owners*. We have neither shares nor shareholders. None of us "own" or can buy or sell the Co-op's building or property or any "part" of it. The Co-op's property is owned by the corporation, the board of which oversees its maintenance and long-term viability. To include renters, we have created a distinction among our residents — between "members" (who are the Co-op board with financial commitment and ownership responsibilities) and "renters" (who can and do carry responsibility in the Co-op, but are not responsible for its long-term well-being). Our bylaws are very consciously designed to maintain an egalitarian spirit despite this

division of responsibility, and we take conscious care to keep our non-hierarchical culture healthy.

- Our home is sustained by our shared respect for our Co-op as an evolving shared undertaking, rather than by the kind of shared ideology, activism, business, spiritual belief, self-improvement practice, or strong leader that undergird so many other intentional communities.
- As individuals, we are remarkably independent. And we have strong friendships with each other, as well as commitments to cooking and eating together, attending house meetings, and participating in work parties. Without carving our agreements in stone, we share the communitarian ideal that if a community is designed to serve its members, members can benefit by serving their community.
- The purchase of our home, instead of being financed by a bank or credit union mortgage, was funded by friends and associates, who benefit by their association with us — both personally and financially, as well as through the shared vitality of our lives and worldwork. This new model of home ownership extends our circle of community, and we promote it to other communities on our website.
- Our lives together are profoundly informed by the leading-edge group process and conflict resolution knowledge of several of our members. The Co-op was actually founded by a group who met each other at an advanced facilitation workshop.
- Given our rental arrangement, we have turnover, but friendships remain and many former residents return for visits and dinners. Some have become boarders, participating regularly in our shared cooking and dining activities even though they don't live here.

We are proud of our place in the unfolding history of intentional communities and co-ops, and of our innovations that contribute to its evolution. We invite you to join us in that adventure.

Walnut Street Board Members

John Abbe is dedicated to being as alive as possible — and inspiring the same in others, individually and collectively — as part of the overall culture shift to power-with ways of seeing, being, and doing. He's been a process artist from the age of 20, when he fell into "real" community for the first time, took some risks and was amazed at the resulting flowering of trust. In the 1990s he joined the Center for Group Learning in Oakland, where he and Tom became close. He is on the Co-Intelligence Institute board. He shares Nonviolent Communication (NVC) in the United States, South Asia and Europe. He also supports fuller and more holistic harnessing of the power of computers and networks, through writing and face-to-face events, and by working at Grass Commons as a software designer for Wagn, their database-oriented wiki software. He has also been a short order cook, and helped found the science fiction association at Harvard.

Shawna Adams is a sixth generation Oregonian — and first generation college graduate, with masters degrees in Community and Regional Planning and Historic Preservation. She is currently employed as a city planner in local government. She got international community experience from her travels throughout Latin America, which have included six months in Bolivia as a high school exchange student in a time of political upheaval and two years in Panama as an environmental education Peace Corps worker in the early 90s. In both paid and volunteer activities, she worked with community service organizations for affordable housing, grassroots community development, wetlands restoration, and historic preservation — including board and fundraising experience. She values authentic engagement — including a sustained commitment to place that facilitates deepened relationship to people and locale. A resident of Eugene since 1996, she moved into the Co-op in 2003.

Tom Atlee has lived in various communes, co-ops, spiritual communities, and other collective living arrangements for 35 of his 42 adult years — 6 of them at Walnut Street Co-Op. He is a lifelong activist, writer, social philosopher, founder of the nonprofit Co-Intelligence Institute, networker, consultant, author of *The Tao of Democracy*, father of a grown environmentalist daughter, editor of *Evolutionary Life* newsletter, poet, songwriter, occasional blogger and strummer on a 12-string guitar, and collector of an unbelievable amount of paper (endless jotted notes, alternative magazines and approximately 3000 books). He is the Co-op's treasurer and one of its several peacemakers and group-process mavens. His many earlier professions include ecological house cleaner, handyman, food service director, calligrapher, marketing officer, opinion poll director, graphic artist, designer of promo and websites, and office worker — all of which come in handy at times around the Co-op.

Karen Mercer has been co-creating nurturing social and political contexts for over 35 years. For the past six, she's been helping the Co-op nurture life-affirming and self-aware activists, activism and eco-practices. Her prior education — she has an MSW in social change theory and practice and an MSU in Making Stuff Up — is quite useful in the constant "learning opportunity" that IS life in the Co-op. She brings a wide range of experience and world-work — from direct action at Seabrook Nuclear Power Plant, working with poor alcoholics taking care of each other and their San Francisco Sixth Street People's Park, organizing war relief contributions for the Biafra Christmas Ship, to teaching her course in Creating A Life That Makes More Sense, and teaching and doing peer counseling as part of the Re-evaluation Co-counseling community. Karen's early environmental work — with NYC's first EPA, at the Berkeley Ecology Center, in India on the Ganges, and in Czechoslovakia — combined with profound spiritual experiences to inform the deep earth-connection that she feels today.

Who We Are Now and What We Do

At Walnut Street, we have supported community for seven years now — not only in our house itself, but in our neighborhood, in Eugene, and by hosting a long list of US and international travelers visiting communities around the country and the world. Each of us works in some way to shift things in directions that are wiser; more inclusive, democratic and holistic; more life-affirming and just. As individuals we support networks, our society, and humanity as a whole in accessing the collective wisdom needed for breakthroughs in major interpersonal, social, and environmental problems. We have also been home to three non-profits founded by house members.

One is the **Co-Intelligence Institute** (www.co-intelligence.org), a main focus of which has been researching and promoting innovative citizen dialogues to examine issues, articulate community concerns and visions, and evaluate candidates, officials and proposed budgets and legislation. We've identified a group of methods — which together we call "citizen deliberative councils" — as the most promising forms of citizen dialogue that can lead to a legitimate voice of the We The People. Hundreds of such dialogues have been convened around the world in a wide variety of forms, both official and unofficial. For more about these and other elements of a wiser democracy, see **Tom Atlee's** book *The Tao of Democracy: Using Co-Intelligence to Create a World that Works for All*.

Tom founded, and is on the board of of the Co-Intelligence Institute. In addition, he works with networks promoting the conscious evolution of humanity and social systems, grounded in a sacred sense of the grand story of the evolution of the universe from the Big Bang until now. His central colleagues in this work are Michael Dowd, author of the recently published *Thank God for Evolution!* and Peggy Holman, co-author of *The Change Handbook: The Definitive Resource on Today's Best Methods for Engaging Whole Systems*.

Shawna Adams has for seven years been a City Planner for city government. She has Masters' degrees in Historic Preservation and Community and Regional Planning, and a special connection to Panama through her work there in the Peace Corps. She is interested in both the physical and social aspects of community, and strongly feels that staying in one place is central to being environmentally conscious.

Richard Linsenberg is doing Foundation studies in Anthroposophy, which is a prerequisite for the Waldorf Schools teacher training program. In his earlier life, he worked in the areas of marketing, project/product management, and systems consulting, and ran multi-million dollar projects for communications and security/identity management systems. He has also spent over 20 years exploring and studying various spiritual, esoteric, and health practices.

John Abbe is an active member in the global network of folks who practice Nonviolent Communication (NVC), sharing it wherever he has traveled and lived, including California, Sri Lanka, Europe, and now locally in Eugene. He is a long-time practitioner and networker among a wide variety of other powerful individual/social processes and is on the Co-Intelligence Institute board.. He's also a software designer with **Grass Commons** (another non-profit Walnut Street has hosted), and an advocate of free/open-source participation in code and culture.

Ellen Range is studying law at the University of Oregon, after working for the Center for Constitutional Rights in New York City, where she worked on the case of murdered Nigerian activist Ken Saro-Wiwa. She is a Wayne Morse Fellow at the Center for Law and Politics and volunteers at Legal Aid Services.

At the center of **Karen Mercer's** life, work and concerns have been the earth, feminism, democracy, and culture. Partners since 1986, she and Tom met while crossing the US for nine months with 500 others as part of the Great Peace March for Global Nuclear Disarmament. During the March they co-created inspiring newsletters for marchers and March supporters. Five years later, 1 1/2 years after the Czech revolution, they traveled thru Czechoslovakia to spread Green alternatives, at the invitation of the Czech environmental ministry. In 1996 Karen helped Tom create the Co-intelligence Institute and she served on its board until 2005. Lately she's been occupied with family and health issues — her mother's (who died in March 2007) and her own. She delights in reading, reflection, and meaningful talk with people, cats — and now — crows.

Liza Kachko moved to Eugene this April to study field botany and herbal medicine. She has been working as an environmental educator and gardener and is putting her experience to work in the co-op garden.

Having just completed her PhD in Geography from the University of Oregon, **Eve Vogel** is busy turning her dissertation on the political history of the Columbia River into a book, and applying and interviewing for faculty positions. Before returning to academia, Eve spent a decade working in conservation and development in Peace Corps Honduras, and teaching environmental education and high school biology in and around Portland, Oregon. Nowadays, other than research, writing and interviewing, her son Ari and their shy dog, Anja (who is lively and happiest when running outdoors), are at the center of her life.

Ari Vogel is a thoughtful, engaging three-year-old who likes to hide under our couch's large pillows. He is enjoying preschool, as well as taking breaks to fly across the country as his mom interviews for jobs. His current passion is Bob the Builder, though he happily joins in on almost any creative activity.

The Way We Live

To us part of being a socially engaged institution is living lightly on the earth. This manifests in a number of ways — our organic garden and orchard ... our buying food that is mostly organic, vegetarian and, where possible, locally grown and/or processed, from local co-ops and businesses ... composting scraps for the garden ... using insulation, efficient low-watt bulbs, clotheslines, and bicycles to reduce energy use (there are only two cars at the house) ... sharing, reusing and recycling so we generate very little garbage ... and generally choosing eco-alternatives whenever we can.

We model simple living, open, honest relationships, good group process, and an attitude of mutual support and sharing. We use the ample common spaces at Walnut Street to engage others in gatherings here, as well as for our own lives and work.

There are many places to put your money to good use in making a better world. We invite you to explore Walnut Street Co-op as a uniquely promising and intriguing one.

Using Your Money To Make a Profound Difference

We very much appreciate having the Co-op as a stable base for our work, and invite your participation — either as an investor or donor yourself, or by connecting us to others who might enjoy contributing to our work by helping to secure the Co-op's continuing financial health.

You could see this as an investment in high leverage social change and/or as a financial investment. While offering modest interest, house equity remains with the Co-op corporation (with very limited equity available to departing long-term Co-op members) to keep Co-op property off the speculative market. Walnut Street Co-op welcomes gifts and loans with interest rates from 0% to 5.25%, amortized up to 30 years, with 5-30 year terms. Some of our customized loan contracts allow for early repayment, with specific notice or under certain circumstances.

Future loans will support both our long-term ownership and the greening of our property (e.g., solar panels). Investments in Walnut Street Co-op are quite secure: Repayment is guaranteed by residential rents and contingency budgeting, and by our commitment to this project (in which we, too, are personally invested). The house is valued well above its purchase price (\$325,000 in 2003) and our current debt load (\$285,349): the county assessment for 2007–2008 is \$512,466. In the very unlikely event that we were unable to continue payment on our loans, we expect the sale of the property would enable repayment of all of them. This low-risk, steady-return, socially responsible investment compares very favorably (in all ways other than instant liquidity) to certificates of deposit, money market accounts and U.S. government bonds.

We offer people of means — those hungry for inspiring positive visions and systemic change — a chance to do some powerful good with their money, in a secure (and, if desired, profitable) fashion. Individually we are all involved in a broad array of issues. And the Co-Intelligence Institute reaches beyond ameliorating suffering and solving problems — to transformation of the systemic conditions that generate suffering, including the institutions that we use to solve our problems and decide our policies and the future of our world. Money invested in or donated to the Co-op offers very high leverage for serious social change.

Our Current Walnut Street Co-op Loans

In the last year, ten of our investors — all those who set a five year term for their loans when we bought our home in 2003 — have had the opportunity to receive balloon payments, or to roll over their loans and keep their investment in our Co-op. These loans had interest rates of 0–6% and ranged from \$5,000 to \$120,000. The balloon payments due totaled \$186,430. Most of those investors chose to renew. We believe there was good reason to do so, as we are a very safe and meaningful investment. Our quarterly payment history is impeccable and our property's assessed market value is close to double our debt load.

In addition to replacing the few remaining loans coming due this year, we also want to fund some serious green energy upgrades, spurred on by the rapidly rising price of oil. Heating oil is our current source of heat in winter and it is costing co-op residents dearly (our current utilities \$105/person/month utility fee will probably rise again this year). In order to finance environmentally responsible energy-efficient systems while keeping our rents affordable, we need to lower the quarterly payments on our current debt load. So we're actively seeking loans with lower interest rates and long amortizations, as well as outright gifts.

Although we have a generous offer from a co-op-friendly credit union for a sizeable 6.5% loan, we would love to negotiate personal loans for interest rates of 0–4% (up to 5.25% for larger loans), amortized over 25–30 years. We could use one large loan of up to \$150,000, or several small-to-medium size loans totaling approximately that. They could be 5–30 year loans, with all contract specifics negotiable.

Let us know if you would like to invest in our effort — or if you know others who may value participating. We would love to work with you.

Walnut Street Co-op Budget 2008

<u>Income</u>	<u>Actual 2006</u>	<u>Budget 2007</u>	<u>Actual 2007</u>	<u>Budget 2008</u>
rent	36,922	35,520	33,889	36,180
utilities: oil, water, electric, waste/recycling, phone/internet	9,010	9,360	8,936	10,710
food (& cleaning supplies)	12,830	12,000	11,495	12,000
interest and financial income	40		31	
TOTAL	58,802	56,880	54,351	58,890
<u>Expenses</u>				
loan payments	19,074	20,187	19,823	20,590
property taxes	5,893	6,070	5,984	6,165
insurance (fire+liability)	2,771	3,048	2,367	3,000
utilities: oil, water, electric, waste/recycling, phone/internet	8,702	9,635	9,882	10,752
office and recruitment and bank fees	247	350	310	350
equipment, furniture & major appliances		400	121	400
maintenance: minor, house supplies, repairs	843	900	715	900
maintenance: major & capital improvements*	6,306	2,040	2,040	2,360
roof set-aside*	1,200	1,200	1,200	1,200
food (& cleaning supplies)	12,830	12,000	11,495	12,000
garden	11	125	0	75
process support	480	425	250	300

recreation	452	500	48	250
other **	0	100		548
TOTAL	58,809	56,980	54,235	58,890
PROFIT/LOSS	-7	-100	116	0

* The "roof" and "maintenance - major & capital improvements" are set-aside accounts which roll over. The actual 2007 expenses from the set-asides in these categories were \$0 and \$1240 respectively.

** "Other" for 2008 includes \$455 for an extra "empty room monthly equivalent" (ERMEs). We budgeted the rent and utility income above to include five ERMEs, as well. This is to deal with empty rooms during housemate recruitment.

Walnut Street Financial Statement January 1, 2008

Assets

Property (county assessment): \$512,466
Checking Acct: \$7,009
Rent & Utilities Fees Due (Jan): \$3,010
Co-op Furniture & Appliances (est.): \$1,000
Savings account: \$2,415

Total Assets: \$525,900

Liabilities

Total Co-op Loans (Principal Balance) (=Mortgage): \$285,349
Resident Deposits: \$2,415

Total Liabilities: \$287,764

Net Value

Total Assets: \$525,900
Total Liabilities: (\$287,764)

Net Value: \$238,136

Current Investment in Walnut Street Co-op

- We began this round of refinancing with eleven loans being called in or having balloon payments due in 2007–8, totaling \$186,430
- We have negotiated roll-overs of four of these loans. Investor 8 reduced their interest rate from 5.5% to 0%, and we're doubling the payments to Investor 16, whose 2% interest helps us pay down principal. (Investor 18 did not have a balloon payment due but also reduced their interest, from 3.75% to 2.25%.)
- Four loans totaling \$43,291 were not continued, and we have paid them off.
- The two remaining loans to pay or roll over total \$114,359 and are due in October and early November.
- We have three new loans totaling \$34K (Investors 9, 17 & 19), and are in final negotiations of a fourth for \$30K.

Here is the current status **as of July 2008**:

	Loan Amt	Int. Rate	Term Yrs	Qtrly Pmt	Amort	Due Date	End Due
Investor 1	\$5,000	3%	5	\$63	30	Oct-2008	\$4,235
Investor 2	\$120,000	6%	5	\$2,173	30	Nov-2008	\$110,124
Investor 3	\$10,000	2% simple	5	none	no	Dec-2009	\$11,000
Investor 4	\$10,000	6% simple	2	\$150	no	Aug-2010	\$10,000
Investor 5	\$1,460	3%	5	##	30	Oct-2011	\$1,169
Investor 6	\$9,464	3%	5	\$120	30	Oct-2012	\$8,410
Investor 7	\$10,000	5.5%	10	\$646*	N/A	Jun-2013	\$0
Investor 8	\$4,564	0%	5	\$46	25#	July-2013	\$3,644
Investor 9	\$5,000	5%	5	\$81	30	July-2013	\$4,583
Investor 10	\$5,000	0%	10	\$125	N/A	July-2013	\$83
Investor 11	\$5,000	5.5%	10	\$85	30	Oct-2013	\$3,929
Investor 12	\$10,000	3%	10	\$127	30	Oct-2013	\$7,372
Investor 13	\$20,000	5%	10	\$323	30	Oct-2013	\$15,485
Investor 14	\$20,000	5%**	10	\$323	30	Oct-2013	\$15,269
Investor 15	\$10,000	2%	10	\$193	15	Dec-2013	\$3,135
Investor 16	\$6,917	2%	6	\$178	11#	July-2014	\$3,270
Investor 17	\$4,000	0%	7	\$35	30	July-2015	\$3,020
Investor 18	\$7,256	2.25%	10	\$203	10#	May-2018	\$4
Investor 19	\$25,000	5%	10	\$404	30	July-2018	\$20,289
Investor 20	\$5,500	3%	5 after***		30	5 after***	

Notes:

* Higher payment due to deferred payment schedule. If we pay off in July, it will be about \$11K.

** Rate could rise third quarter 2008 or later, with 6 months notice.

*** Board member loan payment beginning the 1st full quarter after departure, ending 5 yrs later

In these three cases, terms have changed within the last year and the amortization is from the date of the change. In all other cases, amortization (if any) is from the date the investor began or will begin receiving payments.

We made all interim quarterly payments by 12/07. All that remains is the balloon payment.

Ways That You Can Help

Below is a list of specific ways in which you could support the Walnut Street Co-op. We invite you to check off any that speak to you, and send the form to us:

board@walnutstreetco-op.org or 1680 Walnut St, Eugene, OR 97403

Gifts

I would like to donate \$_____.

I would like to donate. Please contact me.

Loans

I would like to invest \$_____ at _____% interest, for _____ years

Other conditions:

Please call me re investing in the Co-op.

I would like to connect you with other people or institutions who might be able to help.

I'd like to provide you with other resources I think would help, i.e.,

I'd like to spread the word about this project.

I'd like _____ packets to share.

I have suggestions re ways to improve this packet:

I'm not sure exactly what I'd like to do or how I want to contribute.
Please give me a call to talk more.

This isn't for me, but I wish you luck!

Other _____

Name _____

Address _____

Phone _____ Cell _____

Email _____

Please accept our deep appreciation for any support you feel called to offer.