Income Property Analysis
DEWEY STREET APARTMENTS

Hollywood, FL
9 Units

FULLY-FURNISHED UNITS
ALL UTILITIES INCLUDED
Internet / Wi-Fi inluced
Flat-Screen TVs
Kitchens with appliances, cutlery, dishes
September 27, 2023

EAST COAST
REALTY BROKERAGE

Bram Leland Scolnick
Broker

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bram@ecrbrokerage.com

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EAST COAST
REALTY BROKERAGE

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954.302.6368
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Property Name
Address

EXECUTIVE SUMMARY

9 units, 3 Lockouts, 12 spaces

Total no.of units		9
Occupancy:		100%
List Price:		$2,862,000
Suggested Offer:		$2,862,000
GSI (annual):		$280,800
Vacancy		$0
Expenses (annual):		$64,968
NOI:		$215,832.00
CAP RATE:		7.54%
Year Built:		1965
Parking Spaces:		14
Lot Size (SF):		11,000
Total Bldg Sq. Ft.		3,632
Construction:		CBS

Suggested Offer Price		$2,862,000
Total Units		9
Gross Rent Multiplier		10.19
Price Per Unit		$318,000.00
CAP Rate		7.54%
Down Payment	40%	$1,144,800.00
Mortgage (6%)	60%	$1,717,200.00
Closing Costs	3%	$85,860.00
Total Down Payment		$1,230,660

EAST COAST REALTY BROKERAGE

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1858 Dewey

TENANT LEASE INFORMATION									Recoveries					TOTAL/YR	Lease Term		Renewal information				Additional Information			
Suite	Tenant	Bed/Bath Type	Rent				Sub-Total		RET	INS	Other		PSF		Lease Start	Lease End	Options	Date	Rent	PSF	Lease Type	Sec. Dep	Rent Inc.	% Share
1	Angela Rojass * Juan Flores	STUDIO / full kitchen & shower	$1,950.00				$1,950.00							$23,400.00	-	6/30/2024								
2	Carmine Caputo & Sydney Grimes	3/3 SQF 1000	$5,850.00				$5,850.00							$70,200.00	-	11/1/2024								
3	Conika Thomson & Christine Shack	STUDIO / full kitchen & shower	$1,950.00				$1,950.00							$23,400.00	-	8/1/2024								
4	Fausto Gonzalez & Miriam Newmark	STUDIO / full kitchen & shower	$1,950.00				$1,950.00							$23,400.00	-	7/1/2024								
5	Reginald Colligs & Latasha Adams	STUDIO / full kitchen & shower	$1,950.00				$1,950.00							$23,400.00	-	11/1/2024								
6	Maryse Melson & Linda Sue Lang	STUDIO / full kitchen & shower	$1,950.00				$1,950.00							$23,400.00	-	5/1/2024								
7	Ludwig Prophete & Morgan Lefevre	STUDIO / full kitchen & shower	$1,950.00				$1,950.00							$23,400.00	-	12/31/2024								
8	Juan Revenson & Jody McDonald	2/2 SQF 600	$3,900.00				$3,900.00							$46,800.00	-	8/1/2024								
9	Andrea Sants & Shanquanette Evans	STUDIO / full kitchen & shower	$1,950.00				$1,950.00							$23,400.00	-	12/1/2024								

ADDITIONAL INCOME INFORMATION										Renewal information						Lease Term		Renewal information				Additional Information		
Suite	Tenant	Business Type	Sq. Ft.	Base Rent	PSF	CAM	PSF	Sub-Total	Sales Tax *	Renewal Oj	Renewal Da	Renewal Re	PSF	PSF	Total	Lease Start	Lease End	Renewal Opt	Renewal Dat	Renewal Rei	PSF	Lease Type	Sec. Dep	Rent Inc.
			0	$23,400.00		$0.00		$23,400.00	$0.00						$280,800.00								$0.00	
		ANNUALIZED		$280,800.00		$0.00		$280,800.00	$0.00															
		VALUATION @ 7.5% CAP		$3,744,000.00																				

CAM IS TAXABLE SALES TAX REFERENCE FOR FLO http://findarticles.com/p/articles/mi_hb6367/is_11_83/ai_n48632504/

SUMMARY

	SF	%		Amount	PSF
Occupancy	000,000	%	Total Annual Rent	000,000	%
Vacancy		%	Total Annual Recoveries		%
Total		%	Total Income		%

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INCOME & EXPENSE SUMMARY AS ANNUAL

1858 DEWEY STREET, HOLLYWOOD

INCOME:	TOTAL MONTHLY ACTUALS	TOTAL ANNUAL ACTUALS	
Gross Sales - 2022 (2023 MTD)			
Rental Income - $1,950/mo @ Annual	$ 23,334	$ 280,008	
Other Income			
-	$ -	$ -	
-	$ -	$ -	
Vending	$ -	$ -	
TOTAL RENTAL INCOME	$ 23,334	$ 280,008	

EXPENSES:			
Real Estate Taxes	$ 2,889	$ 34,668	
-	$ -	$ -	
-	$ -	$ -	
-	$ -	$ -	
-	$ -	$ -	
Waste Removal	$ 180	$ 2,160	
Water & Sewer	$ 450	$ 5,400	
Electric	$ 550	$ 6,600	
Management	$ 500	$ 6,000	
-	$ -	$ -	
-	$ -	$ -	
-	$ -	$ -	
Insurance	$ 700	$ 8,400	
Telecom	$ 150	$ 1,800	
Misc.	$ 10	$ 119	
-	$ -	$ -	
-	$ -	$ -	
TOTAL EXPENSES	$ 5,429	$ 65,147	
NET PROFIT OR (LOSS)		$ 214,861	$ -
CATP RATE -->		0.075	(x 100)
		$ 2,864,812.80	**7.50%**

To see how "CAP RATE" effects price, change value. .06 = 6%; .07=7%, etc.
Most buyers in this market are looking for 8% and higer.

ALL NUMBERS CONTAINED ARE UNAUDITED. FIELDS ARE POPULATED FROM NUMBERS PROVIDED BY SELLER AND ARE SUBJECT TO VERIFICATION BY PURCHASER. SELLER NOR BROKER WARRANT EXACT ACCURACY OF NUMBERS PROVIDED AND ENCOURAGE PURCHASER TO VERIFY DURING DUE DILIGENCE.

DEWEY STREET APARTMENTS - CASH PURCHASE

1858 Dewey Street | PRICE PAID $2,862,000 | LTV: 60% | APR: 7.5% | NOTES

		2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
Revenue *	(+5% / yr)										
Rent		$280,800.00	$294,840.00	$309,582.00	$325,061.10	$341,314.16	$358,379.86	$376,298.86	$395,113.80	$414,869.49	$435,612.96
		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
NET RENT		**$280,800.00**	**$294,840.00**	**$309,582.00**	**$325,061.10**	**$341,314.16**	**$358,379.86**	**$376,298.86**	**$395,113.80**	**$414,869.49**	**$435,612.96**
Vacancy	5%	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
TOTAL REVENUE		**$280,800.00**	**$294,840.00**	**$309,582.00**	**$325,061.10**	**$341,314.16**	**$358,379.86**	**$376,298.86**	**$395,113.80**	**$414,869.49**	**$435,612.96**
Expenses	(+3% / yr)										
Water/Sewer		$5,400.00	$5,562.00	$5,728.86	$5,900.73	$6,077.75	$6,260.08	$6,447.88	$6,641.32	$6,840.56	$7,045.78
Electricity		$6,600.00	$6,798.00	$7,001.94	$7,212.00	$7,428.36	$7,651.21	$7,880.75	$8,117.17	$8,360.68	$8,611.50
		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Management		$6,000.00	$6,180.00	$6,365.40	$6,556.36	$6,753.05	$6,955.64	$7,164.31	$7,379.24	$7,600.62	$7,828.64
RE Tax		$34,667.00	$35,707.01	$56,000.00	$57,680.00	$59,410.40	$61,192.71	$63,028.49	$64,919.35	$66,866.93	$68,872.94
Insurance		$8,400.00	$8,652.00	$8,911.56	$9,178.91	$9,454.27	$9,737.90	$10,030.04	$10,330.94	$10,640.87	$10,960.09
Waste		$2,100.00	$2,163.00	$2,227.89	$2,294.73	$2,363.57	$2,434.48	$2,507.51	$2,582.74	$2,660.22	$2,740.02
Internet		$1,800.00	$1,854.00	$1,909.62	$1,966.91	$2,025.92	$2,086.69	$2,149.29	$2,213.77	$2,280.19	$2,348.59
		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
			$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
			$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
TOTAL EXPENSES		**$64,967.00**	**$66,916.01**	**$88,145.27**	**$90,789.63**	**$93,513.32**	**$96,318.72**	**$99,208.28**	**$102,184.53**	**$105,250.06**	**$108,407.56**
NET INCOME		**$215,833.00**	**$227,923.99**	**$221,436.73**	**$234,271.47**	**$247,800.84**	**$262,061.15**	**$277,090.58**	**$292,929.27**	**$309,619.43**	**$327,205.40**
CAP RATE		**7.54%**	**7.96%**	**7.74%**	**8.19%**	**8.66%**	**9.16%**	**9.68%**	**10.24%**	**10.82%**	**11.43%**
DEBT SERVICE **		**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**
$0.00	(30yr, 6%, 25% dwn)										
BEFORE TAX CF		**$215,833.00**	**$227,923.99**	**$221,436.73**	**$234,271.47**	**$247,800.84**	**$262,061.15**	**$277,090.58**	**$292,929.27**	**$309,619.43**	**$327,205.40**
Initial Cash Investment: (25%)		$2,862,000.00	$2,862,000.00	$2,862,000.00	$2,862,000.00	$2,862,000.00	$2,862,000.00	$2,862,000.00	$2,862,000.00	$2,862,000.00	$2,862,000.00
ROI		0.075413347	0.079638012	0.077371324	0.08185586	0.086583102	0.091565739	0.096817113	0.102351248	0.108182888	0.114327533
(Cash on Cash Return)		**7.541%**	**7.964%**	**7.737%**	**8.186%**	**8.658%**	**9.157%**	**9.682%**	**10.235%**	**10.818%**	**11.433%**

IRR (Internal Rate of Return)

Resale Value	7% (Cap Rate)							**$4,184,703.89**
Resale cost	6%							(251,082)
Unpaid Mtg Balance								**0.00**
Equity	$ (2,862,000)	$215,833.00	$227,923.99	$221,436.73	$234,271.47	$247,800.84	$262,061.15	$3,933,622
BFTC + Equity								**4,210,712**
IRR	**11.10%**							

Internal Rate of Return

The internal rate of return is the interest rate received for an investment consisting of payments (negative values) and income (positive values) that occur at regular periods. Essentially, it allows you to find the interest rate that is equivalent to the dollar returns you expect from your project. Once you know the rate, you can compare it to the rates you could earn by investing your money in other projects or investments.

If the internal rate of return is less than the **cost of borrowing** used to fund your project, the project may be a be a money-loser .

Essentially, this is the return that a company would earn if it expanded or invested in itself, rather than investing that money elsewhere.

<u>Cost Of Borrowing</u> If you are planning to finance the purchase and you know what the interest rate on the loan would be, you can use the rate charged on the loan as the cost of borrowing

Exanple: Interest rate of 6% compounded over the

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2)The projections presented herein are forcasts based on assumptions of future events. No explicit or implicit warranty is made as to the accuracy of these projections. Purchaser is responsible to verify actual numbers.

3) Debt service; monthly payment x 12, based on purchase at full asking price with 75% LTV

DEWEY STREET APARTMENTS - FINANCED

PRICE PAID $2,862,000 DOWN PAYMENT LTV: 60% APR: 4% NOTES

		2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
Revenue *	(+5% / yr)										
Rent		$280,800.00	$294,840.00	$309,582.00	$325,061.10	$341,314.16	$358,379.86	$376,298.86	$395,113.80	$414,869.49	$435,612.96
		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
NET RENT		$280,800.00	$294,840.00	$309,582.00	$325,061.10	$341,314.16	$358,379.86	$376,298.86	$395,113.80	$414,869.49	$435,612.96
Vacancy	5%	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
TOTAL REVENUE		$280,800.00	$294,840.00	$309,582.00	$325,061.10	$341,314.16	$358,379.86	$376,298.86	$395,113.80	$414,869.49	$435,612.96
Expenses	(+3% / yr)										
Water/Sewer		$5,400.00	$5,562.00	$5,728.86	$5,900.73	$6,077.75	$6,260.08	$6,447.88	$6,641.32	$6,840.56	$7,045.78
Electricity		$6,600.00	$6,798.00	$7,001.94	$7,212.00	$7,428.36	$7,651.21	$7,880.75	$8,117.17	$8,360.68	$8,611.50
		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Management		$6,000.00	$6,180.00	$6,365.40	$6,556.36	$6,753.05	$6,955.64	$7,164.31	$7,379.24	$7,600.62	$7,828.64
RE Tax		$34,667.00	$35,707.01	$56,000.00	$57,680.00	$59,410.40	$61,192.71	$63,028.49	$64,919.35	$66,866.93	$68,872.94
Insurance		$8,400.00	$8,652.00	$8,911.56	$9,178.91	$9,454.27	$9,737.90	$10,030.04	$10,330.94	$10,640.87	$10,960.09
Waste		$2,100.00	$2,163.00	$2,227.89	$2,294.73	$2,363.57	$2,434.48	$2,507.51	$2,582.74	$2,660.22	$2,740.02
Internet		$1,800.00	$1,854.00	$1,909.62	$1,966.91	$2,025.92	$2,086.69	$2,149.29	$2,213.77	$2,280.19	$2,348.59
		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
			$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
			$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
TOTAL EXPENSES		$64,967.00	$66,916.01	$88,145.27	$90,789.63	$93,513.32	$96,318.72	$99,208.28	$102,184.53	$105,250.06	$108,407.56
NET INCOME		$215,833.00	$227,923.99	$221,436.73	$234,271.47	$247,800.84	$262,061.15	$277,090.58	$292,929.27	$309,619.43	$327,205.40
CAP RATE		7.54%	7.96%	7.74%	8.19%	8.66%	9.16%	9.68%	10.24%	10.82%	11.43%
DEBT SERVICE **		$144,072.00	$144,072.00	$144,072.00	$144,072.00	$144,072.00	$144,072.00	$144,072.00	$144,072.00	$144,072.00	$144,072.00
$12,006.00	(30yr, 7.5%, 40% dwn)										
BEFORE TAX CF		$71,761.00	$83,851.99	$77,364.73	$90,199.47	$103,728.84	$117,989.15	$133,018.58	$148,857.27	$165,547.43	$183,133.40
Initial Cash Investment: (40%)		$1,144,800.00	$1,144,800.00	$1,144,800.00	$1,144,800.00	$1,144,800.00	$1,144,800.00	$1,144,800.00	$1,144,800.00	$1,144,800.00	$1,144,800.00
ROI		0.062684312	0.073245973	0.067579254	0.078790594	0.090608699	0.103065292	0.116193726	0.130029064	0.144608164	0.159969776
(Cash on Cash Return)		6.268%	7.325%	6.758%	7.879%	9.061%	10.307%	11.619%	13.003%	14.461%	15.997%

IRR (Internal Rate of Return)

			2023	2024	2025	2026	2027	2028	
Resale Value	7%	(Cap Rate)							**$4,184,703.89**
Resale cost	6%								(251,082)
Unpaid Mtg Balance									**0.00**
Equity	$	(1,144,800)	$71,761.00	$83,851.99	$77,364.73	$90,199.47	$103,728.84	$117,989.15	$3,933,622
BFTC + Equity									**4,066,640**
IRR		**23.77%**							

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Example: Interest rate of 6% compounded over the

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DEWEY STREET APARTMENTS - Trailing 12 Financials

1858 Dewey Street, Hollywood, FL 33020

	July 2022	August 2022	Sept 2022	Oct 2022	Nov 2022	Dec 2022	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023
Revenue												
Rent	$23,400.00	$23,400.00	$23,400.00	$23,400.00	$23,400.00	$23,400.00	$23,400.00	$23,400.00	$23,400.00	$23,400.00	$23,400.00	$23,400.00
	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
NET RENT	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**
Vacancy 0%	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
TOTAL REVENUE	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**	**$23,400.00**
Expenses												
Water/Sewer	$450.00	$450.00	$450.00	$450.00	$450.00	$450.00	$450.00	$450.00	$450.00	$450.00	$450.00	$450.00
Electricity	$550.00	$550.00	$550.00	$550.00	$550.00	$550.00	$550.00	$550.00	$550.00	$550.00	$550.00	$550.00
	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Management	$500.00	$500.00	$500.00	$500.00	$500.00	$500.00	$500.00	$500.00	$500.00	$500.00	$500.00	$500.00
RE Tax	$0.00	$0.00	$0.00	$0.00	$34,667.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Insurance	$700.00	$700.00	$700.00	$700.00	$700.00	$700.00	$700.00	$700.00	$700.00	$700.00	$700.00	$700.00
Waste	$175.00	$175.00	$175.00	$175.00	$175.00	$175.00	$175.00	$175.00	$175.00	$175.00	$175.00	$175.00
Internet	$150.00	$150.00	$150.00	$150.00	$150.00	$150.00	$150.00	$150.00	$150.00	$150.00	$150.00	$150.00
TOTAL EXPENSES	**$2,525.00**	**$2,525.00**	**$2,525.00**	**$2,525.00**	**$37,192.00**	**$2,525.00**	**$2,525.00**	**$2,525.00**	**$2,525.00**	**$2,525.00**	**$2,525.00**	**$2,525.00**
NET INCOME	**$20,875.00**	**$20,875.00**	**$20,875.00**	**$20,875.00**	**-$13,792.00**	**$20,875.00**	**$20,875.00**	**$20,875.00**	**$20,875.00**	**$20,875.00**	**$20,875.00**	**$20,875.00**

TOTAL NET **$215,833.00**

DISCLAIMERS

1) ALL NUMBERS CONTAINED ARE UNAUDITED. FIELDS ARE ARE SUBJECT TO VERIFICATION BY PURCHASER. SELLER NOR BROKER WARRANT EXACT ACCURACY OF NUMBERS PROVIDED AND ENCOURAGE PURCHASER TO VERIFY DURING DUE DILIGENCE.

2)The projections presented herein are forcasts based on assumptions of future events. No explicit or implicit warranty is made as to the accuracy of these projections. Purchaser is responsible to verify actual numbers.

Loan Amortization Schedule

Enter values	
Loan amount	$1,717,200.00
Annual interest rate	7.50 %
Loan period in years	30
Number of payments per year	12
Start date of loan	10/1/2023
Optional extra payments	$ -

Loan summary	
Scheduled payment	$ 12,006.91
Scheduled number of payments	360
Actual number of payments	360
Total early payments	$ -
Total interest	$ 2,605,288.15

Lender name:

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	11/1/2023	$ 1,717,200.00	$ 12,006.91	$ -	$ 12,006.91	$ 1,274.41	$ 10,732.50	$1,715,925.59	$ 10,732.50
2	12/1/2023	1,715,925.59	12,006.91	-	12,006.91	1,282.38	10,724.53	1,714,643.21	21,457.03
3	1/1/2024	1,714,643.21	12,006.91	-	12,006.91	1,290.39	10,716.52	1,713,352.82	32,173.56
4	2/1/2024	1,713,352.82	12,006.91	-	12,006.91	1,298.46	10,708.46	1,712,054.36	42,882.01
5	3/1/2024	1,712,054.36	12,006.91	-	12,006.91	1,306.57	10,700.34	1,710,747.79	53,582.35
6	4/1/2024	1,710,747.79	12,006.91	-	12,006.91	1,314.74	10,692.17	1,709,433.05	64,274.52
7	5/1/2024	1,709,433.05	12,006.91	-	12,006.91	1,322.95	10,683.96	1,708,110.10	74,958.48
8	6/1/2024	1,708,110.10	12,006.91	-	12,006.91	1,331.22	10,675.69	1,706,778.88	85,634.17
9	7/1/2024	1,706,778.88	12,006.91	-	12,006.91	1,339.54	10,667.37	1,705,439.33	96,301.54
10	8/1/2024	1,705,439.33	12,006.91	-	12,006.91	1,347.92	10,659.00	1,704,091.42	106,960.53
11	9/1/2024	1,704,091.42	12,006.91	-	12,006.91	1,356.34	10,650.57	1,702,735.08	117,611.10
12	10/1/2024	1,702,735.08	12,006.91	-	12,006.91	1,364.82	10,642.09	1,701,370.26	128,253.20
13	11/1/2024	1,701,370.26	12,006.91	-	12,006.91	1,373.35	10,633.56	1,699,996.91	138,886.76
14	12/1/2024	1,699,996.91	12,006.91	-	12,006.91	1,381.93	10,624.98	1,698,614.98	149,511.74
15	1/1/2025	1,698,614.98	12,006.91	-	12,006.91	1,390.57	10,616.34	1,697,224.41	160,128.09
16	2/1/2025	1,697,224.41	12,006.91	-	12,006.91	1,399.26	10,607.65	1,695,825.15	170,735.74
17	3/1/2025	1,695,825.15	12,006.91	-	12,006.91	1,408.00	10,598.91	1,694,417.15	181,334.65
18	4/1/2025	1,694,417.15	12,006.91	-	12,006.91	1,416.80	10,590.11	1,693,000.35	191,924.75
19	5/1/2025	1,693,000.35	12,006.91	-	12,006.91	1,425.66	10,581.25	1,691,574.69	202,506.01
20	6/1/2025	1,691,574.69	12,006.91	-	12,006.91	1,434.57	10,572.34	1,690,140.12	213,078.35
21	7/1/2025	1,690,140.12	12,006.91	-	12,006.91	1,443.54	10,563.38	1,688,696.58	223,641.72
22	8/1/2025	1,688,696.58	12,006.91	-	12,006.91	1,452.56	10,554.35	1,687,244.02	234,196.08
23	9/1/2025	1,687,244.02	12,006.91	-	12,006.91	1,461.64	10,545.28	1,685,782.39	244,741.35
24	10/1/2025	1,685,782.39	12,006.91	-	12,006.91	1,470.77	10,536.14	1,684,311.61	255,277.49
25	11/1/2025	1,684,311.61	12,006.91	-	12,006.91	1,479.96	10,526.95	1,682,831.65	265,804.44
26	12/1/2025	1,682,831.65	12,006.91	-	12,006.91	1,489.21	10,517.70	1,681,342.44	276,322.14
27	1/1/2026	1,681,342.44	12,006.91	-	12,006.91	1,498.52	10,508.39	1,679,843.92	286,830.53
28	2/1/2026	1,679,843.92	12,006.91	-	12,006.91	1,507.89	10,499.02	1,678,336.03	297,329.55
29	3/1/2026	1,678,336.03	12,006.91	-	12,006.91	1,517.31	10,489.60	1,676,818.72	307,819.15
30	4/1/2026	1,676,818.72	12,006.91	-	12,006.91	1,526.79	10,480.12	1,675,291.92	318,299.27
31	5/1/2026	1,675,291.92	12,006.91	-	12,006.91	1,536.34	10,470.57	1,673,755.59	328,769.84
32	6/1/2026	1,673,755.59	12,006.91	-	12,006.91	1,545.94	10,460.97	1,672,209.65	339,230.82
33	7/1/2026	1,672,209.65	12,006.91	-	12,006.91	1,555.60	10,451.31	1,670,654.05	349,682.13
34	8/1/2026	1,670,654.05	12,006.91	-	12,006.91	1,565.32	10,441.59	1,669,088.72	360,123.71
35	9/1/2026	1,669,088.72	12,006.91	-	12,006.91	1,575.11	10,431.80	1,667,513.61	370,555.52
36	10/1/2026	1,667,513.61	12,006.91	-	12,006.91	1,584.95	10,421.96	1,665,928.66	380,977.48
37	11/1/2026	1,665,928.66	12,006.91	-	12,006.91	1,594.86	10,412.05	1,664,333.81	391,389.53

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
38	12/1/2026	1,664,333.81	12,006.91	-	12,006.91	1,604.83	10,402.09	1,662,728.98	401,791.62
39	1/1/2027	1,662,728.98	12,006.91	-	12,006.91	1,614.86	10,392.06	1,661,114.12	412,183.67
40	2/1/2027	1,661,114.12	12,006.91	-	12,006.91	1,624.95	10,381.96	1,659,489.18	422,565.64
41	3/1/2027	1,659,489.18	12,006.91	-	12,006.91	1,635.10	10,371.81	1,657,854.07	432,937.45
42	4/1/2027	1,657,854.07	12,006.91	-	12,006.91	1,645.32	10,361.59	1,656,208.75	443,299.03
43	5/1/2027	1,656,208.75	12,006.91	-	12,006.91	1,655.61	10,351.30	1,654,553.14	453,650.34
44	6/1/2027	1,654,553.14	12,006.91	-	12,006.91	1,665.95	10,340.96	1,652,887.19	463,991.30
45	7/1/2027	1,652,887.19	12,006.91	-	12,006.91	1,676.37	10,330.54	1,651,210.82	474,321.84
46	8/1/2027	1,651,210.82	12,006.91	-	12,006.91	1,686.84	10,320.07	1,649,523.98	484,641.91
47	9/1/2027	1,649,523.98	12,006.91	-	12,006.91	1,697.39	10,309.52	1,647,826.59	494,951.43
48	10/1/2027	1,647,826.59	12,006.91	-	12,006.91	1,708.00	10,298.92	1,646,118.59	505,250.35
49	11/1/2027	1,646,118.59	12,006.91	-	12,006.91	1,718.67	10,288.24	1,644,399.92	515,538.59
50	12/1/2027	1,644,399.92	12,006.91	-	12,006.91	1,729.41	10,277.50	1,642,670.51	525,816.09
51	1/1/2028	1,642,670.51	12,006.91	-	12,006.91	1,740.22	10,266.69	1,640,930.29	536,082.78
52	2/1/2028	1,640,930.29	12,006.91	-	12,006.91	1,751.10	10,255.81	1,639,179.19	546,338.59
53	3/1/2028	1,639,179.19	12,006.91	-	12,006.91	1,762.04	10,244.87	1,637,417.15	556,583.46
54	4/1/2028	1,637,417.15	12,006.91	-	12,006.91	1,773.05	10,233.86	1,635,644.10	566,817.32
55	5/1/2028	1,635,644.10	12,006.91	-	12,006.91	1,784.14	10,222.78	1,633,859.96	577,040.10
56	6/1/2028	1,633,859.96	12,006.91	-	12,006.91	1,795.29	10,211.62	1,632,064.68	587,251.72
57	7/1/2028	1,632,064.68	12,006.91	-	12,006.91	1,806.51	10,200.40	1,630,258.17	597,452.13
58	8/1/2028	1,630,258.17	12,006.91	-	12,006.91	1,817.80	10,189.11	1,628,440.37	607,641.24
59	9/1/2028	1,628,440.37	12,006.91	-	12,006.91	1,829.16	10,177.75	1,626,611.21	617,818.99
60	10/1/2028	1,626,611.21	12,006.91	-	12,006.91	1,840.59	10,166.32	1,624,770.62	627,985.31
61	11/1/2028	1,624,770.62	12,006.91	-	12,006.91	1,852.10	10,154.82	1,622,918.52	638,140.13
62	12/1/2028	1,622,918.52	12,006.91	-	12,006.91	1,863.67	10,143.24	1,621,054.85	648,283.37
63	1/1/2029	1,621,054.85	12,006.91	-	12,006.91	1,875.32	10,131.59	1,619,179.54	658,414.96
64	2/1/2029	1,619,179.54	12,006.91	-	12,006.91	1,887.04	10,119.87	1,617,292.50	668,534.83
65	3/1/2029	1,617,292.50	12,006.91	-	12,006.91	1,898.83	10,108.08	1,615,393.66	678,642.91
66	4/1/2029	1,615,393.66	12,006.91	-	12,006.91	1,910.70	10,096.21	1,613,482.96	688,739.12
67	5/1/2029	1,613,482.96	12,006.91	-	12,006.91	1,922.64	10,084.27	1,611,560.32	698,823.39
68	6/1/2029	1,611,560.32	12,006.91	-	12,006.91	1,934.66	10,072.25	1,609,625.66	708,895.64
69	7/1/2029	1,609,625.66	12,006.91	-	12,006.91	1,946.75	10,060.16	1,607,678.91	718,955.80
70	8/1/2029	1,607,678.91	12,006.91	-	12,006.91	1,958.92	10,047.99	1,605,719.99	729,003.80
71	9/1/2029	1,605,719.99	12,006.91	-	12,006.91	1,971.16	10,035.75	1,603,748.83	739,039.55
72	10/1/2029	1,603,748.83	12,006.91	-	12,006.91	1,983.48	10,023.43	1,601,765.35	749,062.98
73	11/1/2029	1,601,765.35	12,006.91	-	12,006.91	1,995.88	10,011.03	1,599,769.47	759,074.01
74	12/1/2029	1,599,769.47	12,006.91	-	12,006.91	2,008.35	9,998.56	1,597,761.12	769,072.57
75	1/1/2030	1,597,761.12	12,006.91	-	12,006.91	2,020.90	9,986.01	1,595,740.21	779,058.58
76	2/1/2030	1,595,740.21	12,006.91	-	12,006.91	2,033.54	9,973.38	1,593,706.68	789,031.95
77	3/1/2030	1,593,706.68	12,006.91	-	12,006.91	2,046.24	9,960.67	1,591,660.43	798,992.62
78	4/1/2030	1,591,660.43	12,006.91	-	12,006.91	2,059.03	9,947.88	1,589,601.40	808,940.50
79	5/1/2030	1,589,601.40	12,006.91	-	12,006.91	2,071.90	9,935.01	1,587,529.49	818,875.51
80	6/1/2030	1,587,529.49	12,006.91	-	12,006.91	2,084.85	9,922.06	1,585,444.64	828,797.57
81	7/1/2030	1,585,444.64	12,006.91	-	12,006.91	2,097.88	9,909.03	1,583,346.76	838,706.59
82	8/1/2030	1,583,346.76	12,006.91	-	12,006.91	2,110.99	9,895.92	1,581,235.77	848,602.51
83	9/1/2030	1,581,235.77	12,006.91	-	12,006.91	2,124.19	9,882.72	1,579,111.58	858,485.24
84	10/1/2030	1,579,111.58	12,006.91	-	12,006.91	2,137.46	9,869.45	1,576,974.11	868,354.68
85	11/1/2030	1,576,974.11	12,006.91	-	12,006.91	2,150.82	9,856.09	1,574,823.29	878,210.77
86	12/1/2030	1,574,823.29	12,006.91	-	12,006.91	2,164.27	9,842.65	1,572,659.02	888,053.42
87	1/1/2031	1,572,659.02	12,006.91	-	12,006.91	2,177.79	9,829.12	1,570,481.23	897,882.54
88	2/1/2031	1,570,481.23	12,006.91	-	12,006.91	2,191.40	9,815.51	1,568,289.83	907,698.04

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
89	3/1/2031	1,568,289.83	12,006.91	-	12,006.91	2,205.10	9,801.81	1,566,084.73	917,499.85
90	4/1/2031	1,566,084.73	12,006.91	-	12,006.91	2,218.88	9,788.03	1,563,865.85	927,287.88
91	5/1/2031	1,563,865.85	12,006.91	-	12,006.91	2,232.75	9,774.16	1,561,633.10	937,062.05
92	6/1/2031	1,561,633.10	12,006.91	-	12,006.91	2,246.70	9,760.21	1,559,386.39	946,822.25
93	7/1/2031	1,559,386.39	12,006.91	-	12,006.91	2,260.75	9,746.16	1,557,125.64	956,568.42
94	8/1/2031	1,557,125.64	12,006.91	-	12,006.91	2,274.88	9,732.04	1,554,850.77	966,300.45
95	9/1/2031	1,554,850.77	12,006.91	-	12,006.91	2,289.09	9,717.82	1,552,561.67	976,018.27
96	10/1/2031	1,552,561.67	12,006.91	-	12,006.91	2,303.40	9,703.51	1,550,258.27	985,721.78
97	11/1/2031	1,550,258.27	12,006.91	-	12,006.91	2,317.80	9,689.11	1,547,940.48	995,410.89
98	12/1/2031	1,547,940.48	12,006.91	-	12,006.91	2,332.28	9,674.63	1,545,608.19	1,005,085.52
99	1/1/2032	1,545,608.19	12,006.91	-	12,006.91	2,346.86	9,660.05	1,543,261.33	1,014,745.57
100	2/1/2032	1,543,261.33	12,006.91	-	12,006.91	2,361.53	9,645.38	1,540,899.80	1,024,390.96
101	3/1/2032	1,540,899.80	12,006.91	-	12,006.91	2,376.29	9,630.62	1,538,523.52	1,034,021.58
102	4/1/2032	1,538,523.52	12,006.91	-	12,006.91	2,391.14	9,615.77	1,536,132.38	1,043,637.35
103	5/1/2032	1,536,132.38	12,006.91	-	12,006.91	2,406.08	9,600.83	1,533,726.29	1,053,238.18
104	6/1/2032	1,533,726.29	12,006.91	-	12,006.91	2,421.12	9,585.79	1,531,305.17	1,062,823.97
105	7/1/2032	1,531,305.17	12,006.91	-	12,006.91	2,436.25	9,570.66	1,528,868.91	1,072,394.63
106	8/1/2032	1,528,868.91	12,006.91	-	12,006.91	2,451.48	9,555.43	1,526,417.43	1,081,950.06
107	9/1/2032	1,526,417.43	12,006.91	-	12,006.91	2,466.80	9,540.11	1,523,950.63	1,091,490.17
108	10/1/2032	1,523,950.63	12,006.91	-	12,006.91	2,482.22	9,524.69	1,521,468.41	1,101,014.86
109	11/1/2032	1,521,468.41	12,006.91	-	12,006.91	2,497.73	9,509.18	1,518,970.68	1,110,524.04
110	12/1/2032	1,518,970.68	12,006.91	-	12,006.91	2,513.34	9,493.57	1,516,457.33	1,120,017.60
111	1/1/2033	1,516,457.33	12,006.91	-	12,006.91	2,529.05	9,477.86	1,513,928.28	1,129,495.46
112	2/1/2033	1,513,928.28	12,006.91	-	12,006.91	2,544.86	9,462.05	1,511,383.42	1,138,957.51
113	3/1/2033	1,511,383.42	12,006.91	-	12,006.91	2,560.77	9,446.15	1,508,822.65	1,148,403.66
114	4/1/2033	1,508,822.65	12,006.91	-	12,006.91	2,576.77	9,430.14	1,506,245.88	1,157,833.80
115	5/1/2033	1,506,245.88	12,006.91	-	12,006.91	2,592.87	9,414.04	1,503,653.01	1,167,247.84
116	6/1/2033	1,503,653.01	12,006.91	-	12,006.91	2,609.08	9,397.83	1,501,043.93	1,176,645.67
117	7/1/2033	1,501,043.93	12,006.91	-	12,006.91	2,625.39	9,381.52	1,498,418.54	1,186,027.19
118	8/1/2033	1,498,418.54	12,006.91	-	12,006.91	2,641.80	9,365.12	1,495,776.75	1,195,392.31
119	9/1/2033	1,495,776.75	12,006.91	-	12,006.91	2,658.31	9,348.60	1,493,118.44	1,204,740.91
120	10/1/2033	1,493,118.44	12,006.91	-	12,006.91	2,674.92	9,331.99	1,490,443.52	1,214,072.90
121	11/1/2033	1,490,443.52	12,006.91	-	12,006.91	2,691.64	9,315.27	1,487,751.88	1,223,388.18
122	12/1/2033	1,487,751.88	12,006.91	-	12,006.91	2,708.46	9,298.45	1,485,043.42	1,232,686.62
123	1/1/2034	1,485,043.42	12,006.91	-	12,006.91	2,725.39	9,281.52	1,482,318.03	1,241,968.15
124	2/1/2034	1,482,318.03	12,006.91	-	12,006.91	2,742.42	9,264.49	1,479,575.60	1,251,232.63
125	3/1/2034	1,479,575.60	12,006.91	-	12,006.91	2,759.56	9,247.35	1,476,816.04	1,260,479.98
126	4/1/2034	1,476,816.04	12,006.91	-	12,006.91	2,776.81	9,230.10	1,474,039.23	1,269,710.08
127	5/1/2034	1,474,039.23	12,006.91	-	12,006.91	2,794.17	9,212.75	1,471,245.06	1,278,922.83
128	6/1/2034	1,471,245.06	12,006.91	-	12,006.91	2,811.63	9,195.28	1,468,433.43	1,288,118.11
129	7/1/2034	1,468,433.43	12,006.91	-	12,006.91	2,829.20	9,177.71	1,465,604.23	1,297,295.82
130	8/1/2034	1,465,604.23	12,006.91	-	12,006.91	2,846.89	9,160.03	1,462,757.34	1,306,455.84
131	9/1/2034	1,462,757.34	12,006.91	-	12,006.91	2,864.68	9,142.23	1,459,892.67	1,315,598.08
132	10/1/2034	1,459,892.67	12,006.91	-	12,006.91	2,882.58	9,124.33	1,457,010.08	1,324,722.41
133	11/1/2034	1,457,010.08	12,006.91	-	12,006.91	2,900.60	9,106.31	1,454,109.48	1,333,828.72
134	12/1/2034	1,454,109.48	12,006.91	-	12,006.91	2,918.73	9,088.18	1,451,190.76	1,342,916.90
135	1/1/2035	1,451,190.76	12,006.91	-	12,006.91	2,936.97	9,069.94	1,448,253.79	1,351,986.85
136	2/1/2035	1,448,253.79	12,006.91	-	12,006.91	2,955.33	9,051.59	1,445,298.46	1,361,038.43
137	3/1/2035	1,445,298.46	12,006.91	-	12,006.91	2,973.80	9,033.12	1,442,324.67	1,370,071.55
138	4/1/2035	1,442,324.67	12,006.91	-	12,006.91	2,992.38	9,014.53	1,439,332.28	1,379,086.08
139	5/1/2035	1,439,332.28	12,006.91	-	12,006.91	3,011.08	8,995.83	1,436,321.20	1,388,081.90

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
140	6/1/2035	1,436,321.20	12,006.91	-	12,006.91	3,029.90	8,977.01	1,433,291.30	1,397,058.91
141	7/1/2035	1,433,291.30	12,006.91	-	12,006.91	3,048.84	8,958.07	1,430,242.45	1,406,016.98
142	8/1/2035	1,430,242.45	12,006.91	-	12,006.91	3,067.90	8,939.02	1,427,174.56	1,414,956.00
143	9/1/2035	1,427,174.56	12,006.91	-	12,006.91	3,087.07	8,919.84	1,424,087.49	1,423,875.84
144	10/1/2035	1,424,087.49	12,006.91	-	12,006.91	3,106.36	8,900.55	1,420,981.12	1,432,776.38
145	11/1/2035	1,420,981.12	12,006.91	-	12,006.91	3,125.78	8,881.13	1,417,855.34	1,441,657.52
146	12/1/2035	1,417,855.34	12,006.91	-	12,006.91	3,145.32	8,861.60	1,414,710.03	1,450,519.11
147	1/1/2036	1,414,710.03	12,006.91	-	12,006.91	3,164.97	8,841.94	1,411,545.05	1,459,361.05
148	2/1/2036	1,411,545.05	12,006.91	-	12,006.91	3,184.75	8,822.16	1,408,360.30	1,468,183.21
149	3/1/2036	1,408,360.30	12,006.91	-	12,006.91	3,204.66	8,802.25	1,405,155.64	1,476,985.46
150	4/1/2036	1,405,155.64	12,006.91	-	12,006.91	3,224.69	8,782.22	1,401,930.95	1,485,767.68
151	5/1/2036	1,401,930.95	12,006.91	-	12,006.91	3,244.84	8,762.07	1,398,686.11	1,494,529.75
152	6/1/2036	1,398,686.11	12,006.91	-	12,006.91	3,265.12	8,741.79	1,395,420.98	1,503,271.54
153	7/1/2036	1,395,420.98	12,006.91	-	12,006.91	3,285.53	8,721.38	1,392,135.45	1,511,992.92
154	8/1/2036	1,392,135.45	12,006.91	-	12,006.91	3,306.06	8,700.85	1,388,829.39	1,520,693.77
155	9/1/2036	1,388,829.39	12,006.91	-	12,006.91	3,326.73	8,680.18	1,385,502.66	1,529,373.95
156	10/1/2036	1,385,502.66	12,006.91	-	12,006.91	3,347.52	8,659.39	1,382,155.14	1,538,033.34
157	11/1/2036	1,382,155.14	12,006.91	-	12,006.91	3,368.44	8,638.47	1,378,786.70	1,546,671.81
158	12/1/2036	1,378,786.70	12,006.91	-	12,006.91	3,389.49	8,617.42	1,375,397.20	1,555,289.23
159	1/1/2037	1,375,397.20	12,006.91	-	12,006.91	3,410.68	8,596.23	1,371,986.53	1,563,885.46
160	2/1/2037	1,371,986.53	12,006.91	-	12,006.91	3,432.00	8,574.92	1,368,554.53	1,572,460.38
161	3/1/2037	1,368,554.53	12,006.91	-	12,006.91	3,453.45	8,553.47	1,365,101.08	1,581,013.84
162	4/1/2037	1,365,101.08	12,006.91	-	12,006.91	3,475.03	8,531.88	1,361,626.05	1,589,545.72
163	5/1/2037	1,361,626.05	12,006.91	-	12,006.91	3,496.75	8,510.16	1,358,129.31	1,598,055.89
164	6/1/2037	1,358,129.31	12,006.91	-	12,006.91	3,518.60	8,488.31	1,354,610.70	1,606,544.19
165	7/1/2037	1,354,610.70	12,006.91	-	12,006.91	3,540.59	8,466.32	1,351,070.11	1,615,010.51
166	8/1/2037	1,351,070.11	12,006.91	-	12,006.91	3,562.72	8,444.19	1,347,507.38	1,623,454.70
167	9/1/2037	1,347,507.38	12,006.91	-	12,006.91	3,584.99	8,421.92	1,343,922.39	1,631,876.62
168	10/1/2037	1,343,922.39	12,006.91	-	12,006.91	3,607.40	8,399.51	1,340,315.00	1,640,276.14
169	11/1/2037	1,340,315.00	12,006.91	-	12,006.91	3,629.94	8,376.97	1,336,685.05	1,648,653.10
170	12/1/2037	1,336,685.05	12,006.91	-	12,006.91	3,652.63	8,354.28	1,333,032.42	1,657,007.39
171	1/1/2038	1,333,032.42	12,006.91	-	12,006.91	3,675.46	8,331.45	1,329,356.97	1,665,338.84
172	2/1/2038	1,329,356.97	12,006.91	-	12,006.91	3,698.43	8,308.48	1,325,658.53	1,673,647.32
173	3/1/2038	1,325,658.53	12,006.91	-	12,006.91	3,721.55	8,285.37	1,321,936.99	1,681,932.69
174	4/1/2038	1,321,936.99	12,006.91	-	12,006.91	3,744.81	8,262.11	1,318,192.18	1,690,194.79
175	5/1/2038	1,318,192.18	12,006.91	-	12,006.91	3,768.21	8,238.70	1,314,423.97	1,698,433.49
176	6/1/2038	1,314,423.97	12,006.91	-	12,006.91	3,791.76	8,215.15	1,310,632.21	1,706,648.64
177	7/1/2038	1,310,632.21	12,006.91	-	12,006.91	3,815.46	8,191.45	1,306,816.75	1,714,840.09
178	8/1/2038	1,306,816.75	12,006.91	-	12,006.91	3,839.31	8,167.60	1,302,977.44	1,723,007.70
179	9/1/2038	1,302,977.44	12,006.91	-	12,006.91	3,863.30	8,143.61	1,299,114.14	1,731,151.31
180	10/1/2038	1,299,114.14	12,006.91	-	12,006.91	3,887.45	8,119.46	1,295,226.69	1,739,270.77
181	11/1/2038	1,295,226.69	12,006.91	-	12,006.91	3,911.74	8,095.17	1,291,314.95	1,747,365.94
182	12/1/2038	1,291,314.95	12,006.91	-	12,006.91	3,936.19	8,070.72	1,287,378.76	1,755,436.66
183	1/1/2039	1,287,378.76	12,006.91	-	12,006.91	3,960.79	8,046.12	1,283,417.96	1,763,482.77
184	2/1/2039	1,283,417.96	12,006.91	-	12,006.91	3,985.55	8,021.36	1,279,432.41	1,771,504.14
185	3/1/2039	1,279,432.41	12,006.91	-	12,006.91	4,010.46	7,996.45	1,275,421.95	1,779,500.59
186	4/1/2039	1,275,421.95	12,006.91	-	12,006.91	4,035.52	7,971.39	1,271,386.43	1,787,471.98
187	5/1/2039	1,271,386.43	12,006.91	-	12,006.91	4,060.75	7,946.17	1,267,325.68	1,795,418.14
188	6/1/2039	1,267,325.68	12,006.91	-	12,006.91	4,086.13	7,920.79	1,263,239.56	1,803,338.93
189	7/1/2039	1,263,239.56	12,006.91	-	12,006.91	4,111.66	7,895.25	1,259,127.89	1,811,234.17
190	8/1/2039	1,259,127.89	12,006.91	-	12,006.91	4,137.36	7,869.55	1,254,990.53	1,819,103.72

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
191	9/1/2039	1,254,990.53	12,006.91	-	12,006.91	4,163.22	7,843.69	1,250,827.31	1,826,947.41
192	10/1/2039	1,250,827.31	12,006.91	-	12,006.91	4,189.24	7,817.67	1,246,638.07	1,834,765.08
193	11/1/2039	1,246,638.07	12,006.91	-	12,006.91	4,215.42	7,791.49	1,242,422.64	1,842,556.57
194	12/1/2039	1,242,422.64	12,006.91	-	12,006.91	4,241.77	7,765.14	1,238,180.87	1,850,321.71
195	1/1/2040	1,238,180.87	12,006.91	-	12,006.91	4,268.28	7,738.63	1,233,912.59	1,858,060.34
196	2/1/2040	1,233,912.59	12,006.91	-	12,006.91	4,294.96	7,711.95	1,229,617.64	1,865,772.30
197	3/1/2040	1,229,617.64	12,006.91	-	12,006.91	4,321.80	7,685.11	1,225,295.83	1,873,457.41
198	4/1/2040	1,225,295.83	12,006.91	-	12,006.91	4,348.81	7,658.10	1,220,947.02	1,881,115.51
199	5/1/2040	1,220,947.02	12,006.91	-	12,006.91	4,375.99	7,630.92	1,216,571.03	1,888,746.43
200	6/1/2040	1,216,571.03	12,006.91	-	12,006.91	4,403.34	7,603.57	1,212,167.69	1,896,350.00
201	7/1/2040	1,212,167.69	12,006.91	-	12,006.91	4,430.86	7,576.05	1,207,736.82	1,903,926.04
202	8/1/2040	1,207,736.82	12,006.91	-	12,006.91	4,458.56	7,548.36	1,203,278.27	1,911,474.40
203	9/1/2040	1,203,278.27	12,006.91	-	12,006.91	4,486.42	7,520.49	1,198,791.84	1,918,994.89
204	10/1/2040	1,198,791.84	12,006.91	-	12,006.91	4,514.46	7,492.45	1,194,277.38	1,926,487.34
205	11/1/2040	1,194,277.38	12,006.91	-	12,006.91	4,542.68	7,464.23	1,189,734.70	1,933,951.57
206	12/1/2040	1,189,734.70	12,006.91	-	12,006.91	4,571.07	7,435.84	1,185,163.63	1,941,387.41
207	1/1/2041	1,185,163.63	12,006.91	-	12,006.91	4,599.64	7,407.27	1,180,564.00	1,948,794.68
208	2/1/2041	1,180,564.00	12,006.91	-	12,006.91	4,628.39	7,378.52	1,175,935.61	1,956,173.21
209	3/1/2041	1,175,935.61	12,006.91	-	12,006.91	4,657.31	7,349.60	1,171,278.30	1,963,522.81
210	4/1/2041	1,171,278.30	12,006.91	-	12,006.91	4,686.42	7,320.49	1,166,591.87	1,970,843.30
211	5/1/2041	1,166,591.87	12,006.91	-	12,006.91	4,715.71	7,291.20	1,161,876.16	1,978,134.50
212	6/1/2041	1,161,876.16	12,006.91	-	12,006.91	4,745.19	7,261.73	1,157,130.98	1,985,396.22
213	7/1/2041	1,157,130.98	12,006.91	-	12,006.91	4,774.84	7,232.07	1,152,356.13	1,992,628.29
214	8/1/2041	1,152,356.13	12,006.91	-	12,006.91	4,804.69	7,202.23	1,147,551.45	1,999,830.52
215	9/1/2041	1,147,551.45	12,006.91	-	12,006.91	4,834.72	7,172.20	1,142,716.73	2,007,002.71
216	10/1/2041	1,142,716.73	12,006.91	-	12,006.91	4,864.93	7,141.98	1,137,851.80	2,014,144.69
217	11/1/2041	1,137,851.80	12,006.91	-	12,006.91	4,895.34	7,111.57	1,132,956.46	2,021,256.27
218	12/1/2041	1,132,956.46	12,006.91	-	12,006.91	4,925.93	7,080.98	1,128,030.53	2,028,337.24
219	1/1/2042	1,128,030.53	12,006.91	-	12,006.91	4,956.72	7,050.19	1,123,073.81	2,035,387.43
220	2/1/2042	1,123,073.81	12,006.91	-	12,006.91	4,987.70	7,019.21	1,118,086.11	2,042,406.65
221	3/1/2042	1,118,086.11	12,006.91	-	12,006.91	5,018.87	6,988.04	1,113,067.23	2,049,394.68
222	4/1/2042	1,113,067.23	12,006.91	-	12,006.91	5,050.24	6,956.67	1,108,016.99	2,056,351.35
223	5/1/2042	1,108,016.99	12,006.91	-	12,006.91	5,081.81	6,925.11	1,102,935.19	2,063,276.46
224	6/1/2042	1,102,935.19	12,006.91	-	12,006.91	5,113.57	6,893.34	1,097,821.62	2,070,169.81
225	7/1/2042	1,097,821.62	12,006.91	-	12,006.91	5,145.53	6,861.39	1,092,676.09	2,077,031.19
226	8/1/2042	1,092,676.09	12,006.91	-	12,006.91	5,177.69	6,829.23	1,087,498.41	2,083,860.42
227	9/1/2042	1,087,498.41	12,006.91	-	12,006.91	5,210.05	6,796.87	1,082,288.36	2,090,657.28
228	10/1/2042	1,082,288.36	12,006.91	-	12,006.91	5,242.61	6,764.30	1,077,045.75	2,097,421.58
229	11/1/2042	1,077,045.75	12,006.91	-	12,006.91	5,275.38	6,731.54	1,071,770.38	2,104,153.12
230	12/1/2042	1,071,770.38	12,006.91	-	12,006.91	5,308.35	6,698.56	1,066,462.03	2,110,851.68
231	1/1/2043	1,066,462.03	12,006.91	-	12,006.91	5,341.52	6,665.39	1,061,120.51	2,117,517.07
232	2/1/2043	1,061,120.51	12,006.91	-	12,006.91	5,374.91	6,632.00	1,055,745.60	2,124,149.08
233	3/1/2043	1,055,745.60	12,006.91	-	12,006.91	5,408.50	6,598.41	1,050,337.10	2,130,747.49
234	4/1/2043	1,050,337.10	12,006.91	-	12,006.91	5,442.30	6,564.61	1,044,894.79	2,137,312.09
235	5/1/2043	1,044,894.79	12,006.91	-	12,006.91	5,476.32	6,530.59	1,039,418.47	2,143,842.68
236	6/1/2043	1,039,418.47	12,006.91	-	12,006.91	5,510.55	6,496.37	1,033,907.93	2,150,339.05
237	7/1/2043	1,033,907.93	12,006.91	-	12,006.91	5,544.99	6,461.92	1,028,362.94	2,156,800.97
238	8/1/2043	1,028,362.94	12,006.91	-	12,006.91	5,579.64	6,427.27	1,022,783.30	2,163,228.24
239	9/1/2043	1,022,783.30	12,006.91	-	12,006.91	5,614.52	6,392.40	1,017,168.78	2,169,620.64
240	10/1/2043	1,017,168.78	12,006.91	-	12,006.91	5,649.61	6,357.30	1,011,519.17	2,175,977.94
241	11/1/2043	1,011,519.17	12,006.91	-	12,006.91	5,684.92	6,321.99	1,005,834.26	2,182,299.94

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
242	12/1/2043	1,005,834.26	12,006.91	-	12,006.91	5,720.45	6,286.46	1,000,113.81	2,188,586.40
243	1/1/2044	1,000,113.81	12,006.91	-	12,006.91	5,756.20	6,250.71	994,357.61	2,194,837.11
244	2/1/2044	994,357.61	12,006.91	-	12,006.91	5,792.18	6,214.74	988,565.43	2,201,051.85
245	3/1/2044	988,565.43	12,006.91	-	12,006.91	5,828.38	6,178.53	982,737.06	2,207,230.38
246	4/1/2044	982,737.06	12,006.91	-	12,006.91	5,864.80	6,142.11	976,872.25	2,213,372.49
247	5/1/2044	976,872.25	12,006.91	-	12,006.91	5,901.46	6,105.45	970,970.79	2,219,477.94
248	6/1/2044	970,970.79	12,006.91	-	12,006.91	5,938.34	6,068.57	965,032.45	2,225,546.51
249	7/1/2044	965,032.45	12,006.91	-	12,006.91	5,975.46	6,031.45	959,056.99	2,231,577.96
250	8/1/2044	959,056.99	12,006.91	-	12,006.91	6,012.81	5,994.11	953,044.18	2,237,572.07
251	9/1/2044	953,044.18	12,006.91	-	12,006.91	6,050.39	5,956.53	946,993.80	2,243,528.59
252	10/1/2044	946,993.80	12,006.91	-	12,006.91	6,088.20	5,918.71	940,905.60	2,249,447.30
253	11/1/2044	940,905.60	12,006.91	-	12,006.91	6,126.25	5,880.66	934,779.34	2,255,327.96
254	12/1/2044	934,779.34	12,006.91	-	12,006.91	6,164.54	5,842.37	928,614.80	2,261,170.34
255	1/1/2045	928,614.80	12,006.91	-	12,006.91	6,203.07	5,803.84	922,411.73	2,266,974.18
256	2/1/2045	922,411.73	12,006.91	-	12,006.91	6,241.84	5,765.07	916,169.90	2,272,739.25
257	3/1/2045	916,169.90	12,006.91	-	12,006.91	6,280.85	5,726.06	909,889.05	2,278,465.31
258	4/1/2045	909,889.05	12,006.91	-	12,006.91	6,320.10	5,686.81	903,568.94	2,284,152.12
259	5/1/2045	903,568.94	12,006.91	-	12,006.91	6,359.61	5,647.31	897,209.34	2,289,799.43
260	6/1/2045	897,209.34	12,006.91	-	12,006.91	6,399.35	5,607.56	890,809.98	2,295,406.98
261	7/1/2045	890,809.98	12,006.91	-	12,006.91	6,439.35	5,567.56	884,370.63	2,300,974.55
262	8/1/2045	884,370.63	12,006.91	-	12,006.91	6,479.60	5,527.32	877,891.04	2,306,501.86
263	9/1/2045	877,891.04	12,006.91	-	12,006.91	6,520.09	5,486.82	871,370.95	2,311,988.68
264	10/1/2045	871,370.95	12,006.91	-	12,006.91	6,560.84	5,446.07	864,810.10	2,317,434.75
265	11/1/2045	864,810.10	12,006.91	-	12,006.91	6,601.85	5,405.06	858,208.25	2,322,839.81
266	12/1/2045	858,208.25	12,006.91	-	12,006.91	6,643.11	5,363.80	851,565.15	2,328,203.61
267	1/1/2046	851,565.15	12,006.91	-	12,006.91	6,684.63	5,322.28	844,880.52	2,333,525.90
268	2/1/2046	844,880.52	12,006.91	-	12,006.91	6,726.41	5,280.50	838,154.11	2,338,806.40
269	3/1/2046	838,154.11	12,006.91	-	12,006.91	6,768.45	5,238.46	831,385.66	2,344,044.86
270	4/1/2046	831,385.66	12,006.91	-	12,006.91	6,810.75	5,196.16	824,574.91	2,349,241.02
271	5/1/2046	824,574.91	12,006.91	-	12,006.91	6,853.32	5,153.59	817,721.59	2,354,394.62
272	6/1/2046	817,721.59	12,006.91	-	12,006.91	6,896.15	5,110.76	810,825.44	2,359,505.38
273	7/1/2046	810,825.44	12,006.91	-	12,006.91	6,939.25	5,067.66	803,886.19	2,364,573.04
274	8/1/2046	803,886.19	12,006.91	-	12,006.91	6,982.62	5,024.29	796,903.56	2,369,597.32
275	9/1/2046	796,903.56	12,006.91	-	12,006.91	7,026.26	4,980.65	789,877.30	2,374,577.97
276	10/1/2046	789,877.30	12,006.91	-	12,006.91	7,070.18	4,936.73	782,807.12	2,379,514.70
277	11/1/2046	782,807.12	12,006.91	-	12,006.91	7,114.37	4,892.54	775,692.75	2,384,407.25
278	12/1/2046	775,692.75	12,006.91	-	12,006.91	7,158.83	4,848.08	768,533.92	2,389,255.33
279	1/1/2047	768,533.92	12,006.91	-	12,006.91	7,203.57	4,803.34	761,330.35	2,394,058.67
280	2/1/2047	761,330.35	12,006.91	-	12,006.91	7,248.60	4,758.31	754,081.75	2,398,816.98
281	3/1/2047	754,081.75	12,006.91	-	12,006.91	7,293.90	4,713.01	746,787.85	2,403,529.99
282	4/1/2047	746,787.85	12,006.91	-	12,006.91	7,339.49	4,667.42	739,448.36	2,408,197.42
283	5/1/2047	739,448.36	12,006.91	-	12,006.91	7,385.36	4,621.55	732,063.00	2,412,818.97
284	6/1/2047	732,063.00	12,006.91	-	12,006.91	7,431.52	4,575.39	724,631.48	2,417,394.36
285	7/1/2047	724,631.48	12,006.91	-	12,006.91	7,477.96	4,528.95	717,153.52	2,421,923.31
286	8/1/2047	717,153.52	12,006.91	-	12,006.91	7,524.70	4,482.21	709,628.82	2,426,405.52
287	9/1/2047	709,628.82	12,006.91	-	12,006.91	7,571.73	4,435.18	702,057.09	2,430,840.70
288	10/1/2047	702,057.09	12,006.91	-	12,006.91	7,619.05	4,387.86	694,438.03	2,435,228.55
289	11/1/2047	694,438.03	12,006.91	-	12,006.91	7,666.67	4,340.24	686,771.36	2,439,568.79
290	12/1/2047	686,771.36	12,006.91	-	12,006.91	7,714.59	4,292.32	679,056.77	2,443,861.11
291	1/1/2048	679,056.77	12,006.91	-	12,006.91	7,762.81	4,244.10	671,293.96	2,448,105.22
292	2/1/2048	671,293.96	12,006.91	-	12,006.91	7,811.32	4,195.59	663,482.64	2,452,300.81

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
293	3/1/2048	663,482.64	12,006.91	-	12,006.91	7,860.15	4,146.77	655,622.49	2,456,447.57
294	4/1/2048	655,622.49	12,006.91	-	12,006.91	7,909.27	4,097.64	647,713.22	2,460,545.21
295	5/1/2048	647,713.22	12,006.91	-	12,006.91	7,958.70	4,048.21	639,754.52	2,464,593.42
296	6/1/2048	639,754.52	12,006.91	-	12,006.91	8,008.45	3,998.47	631,746.07	2,468,591.89
297	7/1/2048	631,746.07	12,006.91	-	12,006.91	8,058.50	3,948.41	623,687.57	2,472,540.30
298	8/1/2048	623,687.57	12,006.91	-	12,006.91	8,108.86	3,898.05	615,578.71	2,476,438.35
299	9/1/2048	615,578.71	12,006.91	-	12,006.91	8,159.54	3,847.37	607,419.16	2,480,285.71
300	10/1/2048	607,419.16	12,006.91	-	12,006.91	8,210.54	3,796.37	599,208.62	2,484,082.08
301	11/1/2048	599,208.62	12,006.91	-	12,006.91	8,261.86	3,745.05	590,946.76	2,487,827.14
302	12/1/2048	590,946.76	12,006.91	-	12,006.91	8,313.49	3,693.42	582,633.27	2,491,520.55
303	1/1/2049	582,633.27	12,006.91	-	12,006.91	8,365.45	3,641.46	574,267.82	2,495,162.01
304	2/1/2049	574,267.82	12,006.91	-	12,006.91	8,417.74	3,589.17	565,850.08	2,498,751.19
305	3/1/2049	565,850.08	12,006.91	-	12,006.91	8,470.35	3,536.56	557,379.73	2,502,287.75
306	4/1/2049	557,379.73	12,006.91	-	12,006.91	8,523.29	3,483.62	548,856.44	2,505,771.37
307	5/1/2049	548,856.44	12,006.91	-	12,006.91	8,576.56	3,430.35	540,279.88	2,509,201.72
308	6/1/2049	540,279.88	12,006.91	-	12,006.91	8,630.16	3,376.75	531,649.72	2,512,578.47
309	7/1/2049	531,649.72	12,006.91	-	12,006.91	8,684.10	3,322.81	522,965.62	2,515,901.29
310	8/1/2049	522,965.62	12,006.91	-	12,006.91	8,738.38	3,268.54	514,227.24	2,519,169.82
311	9/1/2049	514,227.24	12,006.91	-	12,006.91	8,792.99	3,213.92	505,434.25	2,522,383.74
312	10/1/2049	505,434.25	12,006.91	-	12,006.91	8,847.95	3,158.96	496,586.30	2,525,542.70
313	11/1/2049	496,586.30	12,006.91	-	12,006.91	8,903.25	3,103.66	487,683.06	2,528,646.37
314	12/1/2049	487,683.06	12,006.91	-	12,006.91	8,958.89	3,048.02	478,724.16	2,531,694.39
315	1/1/2050	478,724.16	12,006.91	-	12,006.91	9,014.89	2,992.03	469,709.28	2,534,686.41
316	2/1/2050	469,709.28	12,006.91	-	12,006.91	9,071.23	2,935.68	460,638.05	2,537,622.10
317	3/1/2050	460,638.05	12,006.91	-	12,006.91	9,127.92	2,878.99	451,510.13	2,540,501.08
318	4/1/2050	451,510.13	12,006.91	-	12,006.91	9,184.97	2,821.94	442,325.15	2,543,323.02
319	5/1/2050	442,325.15	12,006.91	-	12,006.91	9,242.38	2,764.53	433,082.77	2,546,087.56
320	6/1/2050	433,082.77	12,006.91	-	12,006.91	9,300.14	2,706.77	423,782.63	2,548,794.32
321	7/1/2050	423,782.63	12,006.91	-	12,006.91	9,358.27	2,648.64	414,424.36	2,551,442.96
322	8/1/2050	414,424.36	12,006.91	-	12,006.91	9,416.76	2,590.15	405,007.60	2,554,033.12
323	9/1/2050	405,007.60	12,006.91	-	12,006.91	9,475.61	2,531.30	395,531.99	2,556,564.41
324	10/1/2050	395,531.99	12,006.91	-	12,006.91	9,534.84	2,472.07	385,997.15	2,559,036.49
325	11/1/2050	385,997.15	12,006.91	-	12,006.91	9,594.43	2,412.48	376,402.72	2,561,448.97
326	12/1/2050	376,402.72	12,006.91	-	12,006.91	9,654.39	2,352.52	366,748.33	2,563,801.49
327	1/1/2051	366,748.33	12,006.91	-	12,006.91	9,714.73	2,292.18	357,033.59	2,566,093.66
328	2/1/2051	357,033.59	12,006.91	-	12,006.91	9,775.45	2,231.46	347,258.14	2,568,325.12
329	3/1/2051	347,258.14	12,006.91	-	12,006.91	9,836.55	2,170.36	337,421.59	2,570,495.49
330	4/1/2051	337,421.59	12,006.91	-	12,006.91	9,898.03	2,108.88	327,523.56	2,572,604.37
331	5/1/2051	327,523.56	12,006.91	-	12,006.91	9,959.89	2,047.02	317,563.68	2,574,651.40
332	6/1/2051	317,563.68	12,006.91	-	12,006.91	10,022.14	1,984.77	307,541.54	2,576,636.17
333	7/1/2051	307,541.54	12,006.91	-	12,006.91	10,084.78	1,922.13	297,456.76	2,578,558.30
334	8/1/2051	297,456.76	12,006.91	-	12,006.91	10,147.81	1,859.10	287,308.95	2,580,417.41
335	9/1/2051	287,308.95	12,006.91	-	12,006.91	10,211.23	1,795.68	277,097.72	2,582,213.09
336	10/1/2051	277,097.72	12,006.91	-	12,006.91	10,275.05	1,731.86	266,822.67	2,583,944.95
337	11/1/2051	266,822.67	12,006.91	-	12,006.91	10,339.27	1,667.64	256,483.40	2,585,612.59
338	12/1/2051	256,483.40	12,006.91	-	12,006.91	10,403.89	1,603.02	246,079.51	2,587,215.61
339	1/1/2052	246,079.51	12,006.91	-	12,006.91	10,468.91	1,538.00	235,610.60	2,588,753.61
340	2/1/2052	235,610.60	12,006.91	-	12,006.91	10,534.35	1,472.57	225,076.25	2,590,226.18
341	3/1/2052	225,076.25	12,006.91	-	12,006.91	10,600.18	1,406.73	214,476.07	2,591,632.90
342	4/1/2052	214,476.07	12,006.91	-	12,006.91	10,666.44	1,340.48	203,809.63	2,592,973.38
343	5/1/2052	203,809.63	12,006.91	-	12,006.91	10,733.10	1,273.81	193,076.53	2,594,247.19

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
344	6/1/2052	193,076.53	12,006.91	-	12,006.91	10,800.18	1,206.73	182,276.35	2,595,453.92
345	7/1/2052	182,276.35	12,006.91	-	12,006.91	10,867.68	1,139.23	171,408.66	2,596,593.14
346	8/1/2052	171,408.66	12,006.91	-	12,006.91	10,935.61	1,071.30	160,473.05	2,597,664.45
347	9/1/2052	160,473.05	12,006.91	-	12,006.91	11,003.95	1,002.96	149,469.10	2,598,667.40
348	10/1/2052	149,469.10	12,006.91	-	12,006.91	11,072.73	934.18	138,396.37	2,599,601.59
349	11/1/2052	138,396.37	12,006.91	-	12,006.91	11,141.93	864.98	127,254.44	2,600,466.56
350	12/1/2052	127,254.44	12,006.91	-	12,006.91	11,211.57	795.34	116,042.86	2,601,261.90
351	1/1/2053	116,042.86	12,006.91	-	12,006.91	11,281.64	725.27	104,761.22	2,601,987.17
352	2/1/2053	104,761.22	12,006.91	-	12,006.91	11,352.15	654.76	93,409.07	2,602,641.93
353	3/1/2053	93,409.07	12,006.91	-	12,006.91	11,423.10	583.81	81,985.96	2,603,225.74
354	4/1/2053	81,985.96	12,006.91	-	12,006.91	11,494.50	512.41	70,491.46	2,603,738.15
355	5/1/2053	70,491.46	12,006.91	-	12,006.91	11,566.34	440.57	58,925.12	2,604,178.72
356	6/1/2053	58,925.12	12,006.91	-	12,006.91	11,638.63	368.28	47,286.49	2,604,547.00
357	7/1/2053	47,286.49	12,006.91	-	12,006.91	11,711.37	295.54	35,575.12	2,604,842.54
358	8/1/2053	35,575.12	12,006.91	-	12,006.91	11,784.57	222.34	23,790.56	2,605,064.89
359	9/1/2053	23,790.56	12,006.91	-	12,006.91	11,858.22	148.69	11,932.33	2,605,213.58
360	10/1/2053	11,932.33	12,006.91	-	11,932.33	11,857.76	74.58	0.00	2,605,288.15

Mortgage Amortization

Inputs	
Loan principal amount	$1,717,200.00
Annual interest rate	7.500%
Loan period in years	30
Base year of loan	2023
Base month of loan	August

Key Figures	
Annual loan payments	$144,082.92
Monthly payments	$12,006.91
Interest in first calendar year	$53,582.35
Interest over term of loan	$2,605,287.60
Sum of all payments	$4,322,487.60

Payments in First 12 Months

Year	Month	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
	Aug	$1,717,200.00	$12,006.91	$1,274.41	$10,732.50	$1,274.41	$10,732.50	$1,715,925.59
	Sep	$1,715,925.59	$12,006.91	$1,282.38	$10,724.53	$2,556.79	$21,457.03	$1,714,643.21
	Oct	$1,714,643.21	$12,006.91	$1,290.39	$10,716.52	$3,847.18	$32,173.55	$1,713,352.82
	Nov	$1,713,352.82	$12,006.91	$1,298.45	$10,708.46	$5,145.63	$42,882.01	$1,712,054.37
	Dec	$1,712,054.37	$12,006.91	$1,306.57	$10,700.34	$6,452.20	$53,582.35	$1,710,747.80
2024	Jan	$1,710,747.80	$12,006.91	$1,314.74	$10,692.17	$7,766.94	$64,274.52	$1,709,433.06
	Feb	$1,709,433.06	$12,006.91	$1,322.95	$10,683.96	$9,089.89	$74,958.48	$1,708,110.11
	Mar	$1,708,110.11	$12,006.91	$1,331.22	$10,675.69	$10,421.11	$85,634.17	$1,706,778.89
	Apr	$1,706,778.89	$12,006.91	$1,339.54	$10,667.37	$11,760.65	$96,301.54	$1,705,439.35
	May	$1,705,439.35	$12,006.91	$1,347.91	$10,659.00	$13,108.56	$106,960.54	$1,704,091.44
	Jun	$1,704,091.44	$12,006.91	$1,356.34	$10,650.57	$14,464.90	$117,611.11	$1,702,735.10
	Jul	$1,702,735.10	$12,006.91	$1,364.82	$10,642.09	$15,829.72	$128,253.20	$1,701,370.28

Yearly Schedule of Balances and Payments

Year	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
2024	$1,710,747.80	$144,082.92	$16,330.87	$127,752.05	$22,783.07	$181,334.40	$1,694,416.93
2025	$1,694,416.93	$144,082.92	$17,598.43	$126,484.49	$40,381.50	$307,818.89	$1,676,818.50
2026	$1,676,818.50	$144,082.92	$18,964.64	$125,118.28	$59,346.14	$432,937.17	$1,657,853.86
2027	$1,657,853.86	$144,082.92	$20,436.92	$123,646.00	$79,783.06	$556,583.17	$1,637,416.94
2028	$1,637,416.94	$144,082.92	$22,023.49	$122,059.43	$101,806.54	$678,642.61	$1,615,393.46
2029	$1,615,393.46	$144,082.92	$23,733.23	$120,349.69	$125,539.77	$798,992.30	$1,591,660.23
2030	$1,591,660.23	$144,082.92	$25,575.70	$118,507.22	$151,115.47	$917,499.52	$1,566,084.53
2031	$1,566,084.53	$144,082.92	$27,561.21	$116,521.71	$178,676.68	$1,034,021.23	$1,538,523.32
2032	$1,538,523.32	$144,082.92	$29,700.86	$114,382.06	$208,377.54	$1,148,403.29	$1,508,822.46
2033	$1,508,822.46	$144,082.92	$32,006.61	$112,076.31	$240,384.15	$1,260,479.60	$1,476,815.85
2034	$1,476,815.85	$144,082.92	$34,491.37	$109,591.55	$274,875.52	$1,370,071.15	$1,442,324.48
2035	$1,442,324.48	$144,082.92	$37,169.02	$106,913.90	$312,044.54	$1,476,985.05	$1,405,155.46
2036	$1,405,155.46	$144,082.92	$40,054.55	$104,028.37	$352,099.09	$1,581,013.42	$1,365,100.91
2037	$1,365,100.91	$144,082.92	$43,164.09	$100,918.83	$395,263.18	$1,681,932.25	$1,321,936.82
2038	$1,321,936.82	$144,082.92	$46,515.03	$97,567.89	$441,778.21	$1,779,500.14	$1,275,421.79
2039	$1,275,421.79	$144,082.92	$50,126.11	$93,956.81	$491,904.32	$1,873,456.95	$1,225,295.68
2040	$1,225,295.68	$144,082.92	$54,017.53	$90,065.39	$545,921.86	$1,963,522.33	$1,171,278.14
2041	$1,171,278.14	$144,082.92	$58,211.05	$85,871.87	$604,132.91	$2,049,394.20	$1,113,067.09
2042	$1,113,067.09	$144,082.92	$62,730.13	$81,352.79	$666,863.04	$2,130,746.99	$1,050,336.96
2043	$1,050,336.96	$144,082.92	$67,600.03	$76,482.89	$734,463.07	$2,207,229.88	$982,736.93
2044	$982,736.93	$144,082.92	$72,848.00	$71,234.92	$807,311.07	$2,278,464.80	$909,888.93
2045	$909,888.93	$144,082.92	$78,503.38	$65,579.54	$885,814.45	$2,344,044.34	$831,385.55
2046	$831,385.55	$144,082.92	$84,597.80	$59,485.12	$970,412.25	$2,403,529.46	$746,787.75
2047	$746,787.75	$144,082.92	$91,165.35	$52,917.57	$1,061,577.59	$2,456,447.04	$655,622.41
2048	$655,622.41	$144,082.92	$98,242.75	$45,840.17	$1,159,820.34	$2,502,287.21	$557,379.66
2049	$557,379.66	$144,082.92	$105,869.59	$38,213.33	$1,265,689.93	$2,540,500.54	$451,510.07
2050	$451,510.07	$144,082.92	$114,088.52	$29,994.40	$1,379,778.45	$2,570,494.94	$337,421.55
2051	$337,421.55	$144,082.92	$122,945.51	$21,137.41	$1,502,723.96	$2,591,632.35	$214,476.04
2052	$214,476.04	$144,082.92	$132,490.09	$11,592.83	$1,635,214.05	$2,603,225.18	$81,985.95
2053	$81,985.95	$84,048.37	$81,985.95	$2,062.42	$1,717,200.00	$2,605,287.60	$0.00

[Company Name]
5-Year MACRS Property Depreciation
[Date]

Cost of property	$2,862,000	
Recovery period (years)	5	
MACRS depreciation method	150%	
Declining balance rate	0.30	
Convention	1/2	Year

Gray cells will be calculated for you. You do not need to enter anything in them.

[Company Name] CONFIDENTIAL

Year	Depreciation Method	Rate	Unrecovered Basis	Depreciation
1	Declining balance	0.30	$2,862,000	$429,300
2	Declining balance	0.30	$2,432,700	$729,810
3	Declining balance	0.30	$1,702,890	$510,867
4	Straight line	0.40	$1,192,023	$476,809
5	Straight line	0.67	$715,214	$476,809
6	Straight line	1.00	$238,405	$238,405
			Total	$2,862,000

[Company Name]
7-Year MACRS Property Depreciation
[Date]

Cost of property	$2,862,000
Recovery period (years)	7
MACRS depreciation method	200%
Declining balance rate	0.29
Averaging convention	1/2 Year

Gray cells will be calculated for you. You do not need to enter anything in them.

[Company Name] CONFIDENTIAL

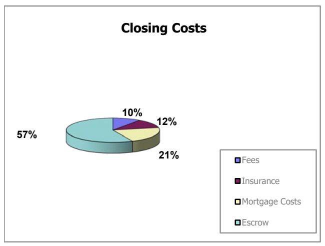
Year	Depreciation Method	Rate	Unrecovered Basis	Depreciation
1	Declining balance	0.29	$2,862,000	$408,857
2	Declining balance	0.29	$2,453,143	$700,898
3	Declining balance	0.29	$1,752,245	$500,641
4	Declining balance	0.29	$1,251,603	$357,601
5	Straight line	0.29	$894,002	$255,429
6	Straight line	0.40	$638,573	$255,429
7	Straight line	0.67	$383,144	$255,429
8	Straight line	1.00	$127,715	$127,715
			Total	$2,862,000

Closing Cost Analysis (For Buyer)

Assumptions		
Selling price of property	$	2,862,000
Down payment		1,144,800
Mortgage	$	1,717,200
Mortgage rate		7.500%
Points		0.0
Days interest payable		50

Professional Fees		
Broker		
Appraiser		4,500
Attorney		2,000
Surveyor		1,000
Title searcher		500
Total	$	8,000

Insurance		
Hazard insurance	$	2,500
Flood insurance		2,500
Title insurance		2,500
Other insurance		2,500
Total	$	10,000



Escrow Accounts		
Insurance escrow	$	10,000
Tax escrow		37,000
Other escrow		-
Total	$	47,000

Mailing and Telephone Charges	
Freight and Express Mail	
Federal Express	
Telephone	
Total	

Mortgage Costs		
Discount		
Points		-
Document fees		
Interest		17,642
Total	$	17,642

Miscellaneous Fees	
Tax service fee	
Recording fees	
Property owners association	
Total	

Credits	
Property owners association	
Taxes	
Flood insurance	
Total	

Summary		
Net payable at closing (est.)	$	82,642
Closing cost as % of mortgage		4.81%

Common Closing Costs	
Elevation Certificate	$150+/-
Survey	$250+/-
Settlment Charges (processing)	$400+/-
Title Search	$150 - 250
Courier	$50 - 75
Title Insurance	Price x 0.525%
Lender's Package Prep	$25
Endorsements	$150 - $250
Doc Stamps	Price/100 x .7 Sale
	Price/100 x .35 note
Commission	

Closing Cost Analysis (For Seller)

Assumptions		
Selling price of property	$	2,862,000
Title Search	$	250
Lien Search	$	250
Document Stamps (State Tax)	$	20,034.00
Tax Proration	$	30,277.27
Commission		6.0%
Commission Cost	$	171,720.00

Totals		
Subtotal	$	2,639,469
Mortgage	$	800,000.00
Repairs	$	-
Closing Costs @ Purchase	$	-
	$	-
BALANCE	**$**	**1,839,469**

Tax Proration

Annual Tax Total per BCPA	$34,667.00
Cost per day (above / 365)	$94.91
Days of use by Seller	319
Cost to Seller	$30,277.27

Common Closing Costs
- Purchase price
- Title Search $150 – 250
- Lien Search $250
- Title Insurance Price x 0.525% (cost to Buyer) SUM(C4*0.525%)
- Doc Stamps Price/100 x .7
- Tax Proration annual / 365 * days of year used
- Commission 6%

Month	Days	
Jan	31	31
Feb	28	28
March	31	31
April	30	30
May	31	31
June	30	30
July	31	31
Aug	31	31
Sept	30	30
Oct	31	31
Nov	30	15
Dec	31	
Days Use	**319**	

*** manually entered**

manually entered

Automatically counted

Rent or Buy Analysis

Initial Assumption	
After-tax rate of return on investments	
Marginal tax rate	
Estimated annual appreciation of home	
Down payment on home	
Estimated closing costs	
Estimated purchase price of home	
Monthly rent	
Cost of Renting	
Annual rent	
Renter's annual insurance premium	
Total annual cost of renting	
Cost of Buying	
Mortgage loan amount	
Annual interest rate	
Term of mortgage (years)	
Monthly mortgage payment	
Annual mortgage payment	
Property taxes	
Homeowner's insurance	
Maintenance	
Opportunity cost of buying	
Total cost of buying	
Less Adjustments:	
Principal reduction in mortgage	
Tax savings of interest deductions	
Tax savings of property tax	#VALUE!
Total adjustments	**#VALUE!**
Annual after-tax cost of home ownership	**#VALUE!**
Less:	
Estimated annual appreciation in value of home	#VALUE!
Net annual cost of home ownership	**#VALUE!**

Cash Flow Budget Worksheet

	[Month]	*[Month]*	*[Month]*	*[Month]*	*[Month]*	*[Month]*	*Total*
Beginning Cash Balance		$0	#NAME?	#NAME?	#NAME?	#NAME?	
Cash Inflows (Income):							
Accts. Rec. Collections							0
Loan Proceeds							0
Sales & Receipts							0
Other:							
							0
							0
Total Cash Inflows	$0	$0	$0	$0	$0	$0	$0
Available Cash Balance	$0	$0	#NAME?	#NAME?	#NAME?	#NAME?	
Cash Outflows (Expenses):							
Advertising							0
Bank Service Charges							0
Credit Card Fees							0
Delivery							0
Health Insurance							0
Insurance							0
Interest							0
Inventory Purchases							0
Miscellaneous							0
Office							0
Payroll							0
Payroll Taxes							0
Professional Fees							0
Rent or Lease							0
Subscriptions & Dues							0
Supplies							0
Taxes & Licenses							0
Utilities & Telephone							0
Other:							
							0
							0
							0
Subtotal	$0	$0	$0	$0	$0	$0	$0
Other Cash Out Flows:							
Capital Purchases							0
Loan Principal							0
Owner's Draw							0
Other:							
							0
Subtotal	$0	$0	$0	$0	$0	$0	$0
Total Cash Outflows	$0	$0	$0	$0	$0	$0	$0
Ending Cash Balance	$0	$0	#NAME?	#NAME?	#NAME?	#NAME?	

Capital Improvements Worksheet

Type of Improvement	Year	Amount
Additions		$1.00
Bedroom		$0.00
Bathroom		$0.00
Deck		$0.00
Garage		$0.00
Porch		$40.00
Patio		$0.00
Storage shed		$0.00
Fireplace		$0.00
Other		$0.00

Lawn & Grounds		
Landscaping		$0.00
Driveway		$0.00
Walkway		$0.00
Fence		$0.00
Retaining wall		$0.00
Sprinkler system		$0.00
Swimming pool		$0.00
Exterior lighting		$0.00
Other		$0.00

Communications		
Satellite dish		$0.00
Intercom		$0.00
Security system		$0.00
Other		$0.00

Miscellaneous		
Storm windows and doors		$98.00
Roof		$0.00
Central vacuum		$0.00
Other		$0.00

Heating & Air Conditioning	Year	Amount
Heating system		$0.00
Central air conditioning		$0.00
Furnace		$0.00
Duct work		$0.00
Central humidifier		$0.00
Filtration system		$0.00
Other		$0.00

Electrical		
Light fixtures		$0.00
Wiring upgrades		$0.00
Other		$0.00

Plumbing		
Water heater		$0.00
Soft water system		$0.00
Filtration system		$0.00
Other		$0.00

Insulation		
Attic		$0.00
Walls		$0.00
Floors		$0.00
Pipes and duct work		$0.00
Other		$0.00

Interior Improvements		
Built-in appliances		$0.00
Kitchen modernization		$0.00
Bathroom modernization		$0.00
Flooring		$0.00
Wall-to-wall carpeting		$0.00
Other		$0.00

Total capital improvements **$139.00**