

# Income Property Analysis DEWEY STREET APARTMENTS

Hollywood, FL  
12 Units

**FULLY-FURNISHED UNITS**  
**ALL UTILITIES INCLUDED**  
Internet / Wi-Fi included  
Flat-Screen TVs  
Kitchens with appliances, cutlery, dishes  
February 26, 2024



**Bram Leland Scolnick**  
Broker

C: 305.778.8499  
O: 954.302.6368  
[bram@ecrbrokerage.com](mailto:bram@ecrbrokerage.com)

*1858 Dewey Street is legally 9 units; however at some point in history it was reconfigured with dividing doors in 2 rooms.  
2 units can be rented out as single units or as studios. The current rental configuration is 12 studios*

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**EXECUTIVE SUMMARY**

1858 Dewey

Total no.of units		12*
Occupancy:		95%
List Price:		\$2,499,000
Suggested Offer:		\$2,499,000
GSI (annual):		\$280,800
Vacancy		\$14,040
Expenses (annual):		\$71,604
NOI:		\$195,156.00
<b>CAP RATE:</b>		<b>7.81%</b>
Year Built:		1965
Parking Spaces:		14
Lot Size (SF):		11,000
Total Bldg Sq. Ft.		3,632
POTENTIAL GROSS & Potential NOI		\$294,800
		\$223,000
Construction:		CBS

<b>Suggested Offer Price</b>		<b>\$2,499,000</b>
Total Units		12
Gross Rent Multiplier		8.90
Price Per Unit		\$208,250.00
CAP Rate		7.81%
Down Payment	50%	\$1,429,500.00
Mortgage (6%)	50%	\$1,429,500.00
Closing Costs	3%	\$74,970.00
Total Down Payment		\$1,504,470



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1858 Dewey

TENANT LEASE INFORMATION							Recoveries				Lease Term		Renewal information				Additional Information				
Suite	Tenant	Bed/Bath Type	Rent		Sub-Total		RET	INS	Other	PSF	TOTAL/YR	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	STUDIO / full kitchen & shower	\$1,950.00		\$1,950.00						\$23,400.00	-	11/1/2024								
3	Sydney Grimes	STUDIO / full kitchen & shower	\$1,950.00		\$1,950.00						\$23,400.00	-	8/1/2024								
4	Conika Thomson	STUDIO / full kitchen & shower	\$1,950.00		\$1,950.00						\$23,400.00	-	7/1/2024								
5	Christine Shack	STUDIO / full kitchen & shower	\$1,950.00		\$1,950.00						\$23,400.00	-	11/1/2024								
6	Fausto Gonzalez & Miriam Newmark	STUDIO / full kitchen & shower	\$1,950.00		\$1,950.00						\$23,400.00	-	5/1/2024								
7	Reginald Colligs & Latasha Adams	STUDIO / full kitchen & shower	\$1,950.00		\$1,950.00						\$23,400.00	-	12/31/2024								
8	Maryse Melson & Linda Sue Lang	STUDIO / kitchenette & shower	\$1,950.00		\$1,950.00						\$23,400.00	-	8/1/2024								
9	Ludwig Prophete & Morgan Lefevre	STUDIO / full kitchen & shower	\$1,950.00		\$1,950.00						\$23,400.00	-	12/1/2024								
10	Juan Revenson	STUDIO / full kitchen & shower	\$1,950.00		\$1,950.00						\$23,400.00	-	12/1/2024								
11	Jody McDonald	STUDIO / full kitchen & shower	\$1,950.00		\$1,950.00						\$23,400.00	-	12/1/2024								
12	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 Op	Renewal Da	Renewal Re	PSF	PSF	Total	Lease Start	Lease End	Renewal Opt	Renewal Dat	Renewal Rer	PSF	Lease Type	Sec. Dep	Rent Inc.	
			0	\$23,400.00		\$0.00		\$23,400.00	\$0.00						\$280,800.00										\$0.00

ANNUALIZED VALUATION @ 6.8% CAP (after expenses and vacancy)  
 \$280,800.00  
 \$2,890,588.24

CAM IS TAXABLE SALES TAX REFERENCE FOR FLORIDA: [http://findarticles.com/p/articles/mi\\_hb6367/is\\_11\\_83/ai\\_n48632504/](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		%

DISCLAIMERS

1) All numbers and data are based on Stated Income per Seller | Owner. Purchaser is responsible to verify actual numbers  
 2)The projections presented herein are forecasts 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.  
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# INCOME & EXPENSE SUMMARY AS ANNUAL

1858 DEWEY STREET, HOLLYWOOD

<u>INCOME:</u>	TOTAL MONTHLY ACTUALS	TOTAL ANNUAL ACTUALS
<b>Gross Sales - 2022 (2023 MTD)</b>		
Rental Income - \$1,950/mo @ Annual	\$ 23,400	\$ 280,800
<b>Other Income</b>		
-	\$ -	\$ -
-	\$ -	\$ -
<b>Vending</b>		
-	\$ -	\$ -
<b>TOTAL RENTAL INCOME</b>	<u>\$ 23,400</u>	<u>\$ 280,800</u>

<u>EXPENSES:</u>		
Real Estate Taxes	2,889.00	34,668.00
-	0.00	0.00
-	0.00	0.00
-	0.00	0.00
-	0.00	0.00
Waste Removal	262.90	3,154.80
Water & Sewer	563.53	6,762.36
Electric	810.88	9,730.56
Management	500.00	6,000.00
-	0.00	0.00
-	0.00	0.00
-	0.00	0.00
Insurance	700.00	8,400.00
Telecom	240.75	2,889.00
Misc.	0.00	0.00
-	0.00	0.00
-	0.00	0.00
<b>TOTAL EXPENSES</b>	<u>5,967.06</u>	<u>71,604.72</u>
<b>NET PROFIT OR (LOSS)</b>		209,195.28 0.00

**CATP RATE -->** 0.075 (x 100)  
**POTENTIAL GROSS** \$ 2,789,270.40 **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 higher.

*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.*

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# DEWEY STREET APARTMENTS - CASH PURCHASE

1858 Dewey Street

PRICE PAID \$2,789,000

LTV: 60%

APR: 7.5%

NOTES

	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
<b>Revenue *</b> (+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
<b>NET RENT</b>	<b>\$280,800.00</b>	<b>\$294,840.00</b>	<b>\$309,582.00</b>	<b>\$325,061.10</b>	<b>\$341,314.16</b>	<b>\$358,379.86</b>	<b>\$376,298.86</b>	<b>\$395,113.80</b>	<b>\$414,869.49</b>	<b>\$435,612.96</b>
<b>Vacancy</b> 5%	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
<b>TOTAL REVENUE</b>	<b>\$266,760.00</b>	<b>\$280,098.00</b>	<b>\$294,102.90</b>	<b>\$308,808.05</b>	<b>\$324,248.45</b>	<b>\$340,460.87</b>	<b>\$357,483.91</b>	<b>\$375,358.11</b>	<b>\$394,126.01</b>	<b>\$413,832.31</b>
<b>Expenses</b> (+3% / yr)										
Water/Sewer	\$6,762.36	\$6,965.23	\$7,174.19	\$7,389.41	\$7,611.10	\$7,839.43	\$8,074.61	\$8,316.85	\$8,566.36	\$8,823.35
Electricity	\$9,730.56	\$10,022.48	\$10,323.15	\$10,632.85	\$10,951.83	\$11,280.39	\$11,618.80	\$11,967.36	\$12,326.38	\$12,696.17
	\$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	\$34,668.00	\$35,708.04	\$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	\$3,154.80	\$3,249.44	\$3,346.93	\$3,447.34	\$3,550.76	\$3,657.28	\$3,767.00	\$3,880.01	\$3,996.41	\$4,116.30
Internet	\$2,889.00	\$2,975.67	\$3,064.94	\$3,156.89	\$3,251.59	\$3,349.14	\$3,449.62	\$3,553.11	\$3,659.70	\$3,769.49
	\$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	\$0.00	\$0.00
<b>TOTAL EXPENSES</b>	<b>\$71,604.72</b>	<b>\$73,752.86</b>	<b>\$95,186.17</b>	<b>\$98,041.75</b>	<b>\$100,983.00</b>	<b>\$104,012.49</b>	<b>\$107,132.87</b>	<b>\$110,346.85</b>	<b>\$113,657.26</b>	<b>\$117,066.98</b>
<b>NET INCOME</b>	<b>\$195,155.28</b>	<b>\$206,345.14</b>	<b>\$198,916.73</b>	<b>\$210,766.29</b>	<b>\$223,265.44</b>	<b>\$236,448.38</b>	<b>\$250,351.04</b>	<b>\$265,011.25</b>	<b>\$280,468.75</b>	<b>\$296,765.34</b>
<b>CAP RATE</b>	<b>7.00%</b>	<b>7.40%</b>	<b>7.13%</b>	<b>7.56%</b>	<b>8.01%</b>	<b>8.48%</b>	<b>8.98%</b>	<b>9.50%</b>	<b>10.06%</b>	<b>10.64%</b>
<b>DEBT SERVICE</b> ** \$0.00 (30yr, 6%, 25% dwn)	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>BEFORE TAX CF</b>	<b>\$195,155.28</b>	<b>\$206,345.14</b>	<b>\$198,916.73</b>	<b>\$210,766.29</b>	<b>\$223,265.44</b>	<b>\$236,448.38</b>	<b>\$250,351.04</b>	<b>\$265,011.25</b>	<b>\$280,468.75</b>	<b>\$296,765.34</b>
Initial Cash Investment: (100%)	\$2,789,000.00	\$2,789,000.00	\$2,789,000.00	\$2,789,000.00	\$2,789,000.00	\$2,789,000.00	\$2,789,000.00	\$2,789,000.00	\$2,789,000.00	\$2,789,000.00
<b>ROI</b> (Cash on Cash Return)	<b>0.069973209</b>	<b>0.073985349</b>	<b>0.071321884</b>	<b>0.075570561</b>	<b>0.080052149</b>	<b>0.084778908</b>	<b>0.089763731</b>	<b>0.09502017</b>	<b>0.100562479</b>	<b>0.106405642</b>
	<b>6.997%</b>	<b>7.399%</b>	<b>7.132%</b>	<b>7.557%</b>	<b>8.005%</b>	<b>8.478%</b>	<b>8.976%</b>	<b>9.502%</b>	<b>10.056%</b>	<b>10.641%</b>

## IRR (Internal Rate of Return)

Resale Value	7% (Cap Rate)	
Resale cost	6%	
Unpaid Mtg Balance		
Equity	\$ (2,789,000)	\$195,155.28 \$206,345.14 \$198,916.73 \$210,766.29 \$223,265.44 \$236,448.38
BFTC + Equity		

\$3,785,875.06
(227,153)
0.00
\$3,558,723
3,809,074

**IRR 9.66%**

## DISCLAIMERS

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  - The projections presented herein are forecasts 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.
  - Debt service; monthly payment x 12, based on purchase at full asking price with 75% LTV
- 1858 Dewey Street is legally 9 units; however at some point in history it was reconfigured with dividing doors in 2 rooms.  
2 units can be rented out as single units or as studios. The current rental configuration is 12 studios

## 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 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.

**Cost Of Borrowing** 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  
**Example: Interest rate of 6% compounded over the life of the loan** for the project.

# DEWEY STREET APARTMENTS - FINANCED

PRICE PAID \$27,899,000							DOWN PAYMENT				LTV: 60%	APR: 4%			NOTES
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032					
<b>Revenue *</b> (+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					
<b>NET RENT</b>	<b>\$280,800.00</b>	<b>\$294,840.00</b>	<b>\$309,582.00</b>	<b>\$325,061.10</b>	<b>\$341,314.16</b>	<b>\$358,379.86</b>	<b>\$376,298.86</b>	<b>\$395,113.80</b>	<b>\$414,869.49</b>	<b>\$435,612.96</b>					
<b>Vacancy</b> 5%	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95					
<b>TOTAL REVENUE</b>	<b>\$266,760.00</b>	<b>\$280,098.00</b>	<b>\$294,102.90</b>	<b>\$308,808.05</b>	<b>\$324,248.45</b>	<b>\$340,460.87</b>	<b>\$357,483.91</b>	<b>\$375,358.11</b>	<b>\$394,126.01</b>	<b>\$413,832.31</b>					
<b>Expenses</b> (+3% / yr)															
Water/Sewer	\$6,762.36	\$6,965.23	\$7,174.19	\$7,389.41	\$7,611.10	\$7,839.43	\$8,074.61	\$8,316.85	\$8,566.36	\$8,823.35					
Electricity	\$9,730.56	\$10,022.48	\$10,323.15	\$10,632.85	\$10,951.83	\$11,280.39	\$11,618.80	\$11,967.36	\$12,326.38	\$12,696.17					
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00					
Management	\$9,750.00	\$10,042.50	\$10,343.78	\$10,654.09	\$10,973.71	\$11,302.92	\$11,642.01	\$11,991.27	\$12,351.01	\$12,721.54					
RE Tax	\$34,668.00	\$35,708.04	\$36,779.28	\$37,882.66	\$39,019.14	\$40,189.71	\$41,395.41	\$42,637.27	\$43,916.39	\$45,233.88					
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	\$3,154.80	\$3,249.44	\$3,346.93	\$3,447.34	\$3,550.76	\$3,657.28	\$3,767.00	\$3,880.01	\$3,996.41	\$4,116.30					
Internet	\$2,889.00	\$2,975.67	\$3,064.94	\$3,156.89	\$3,251.59	\$3,349.14	\$3,449.62	\$3,553.11	\$3,659.70	\$3,769.49					
	\$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	\$0.00	\$0.00					
<b>TOTAL EXPENSES</b>	<b>\$75,354.72</b>	<b>\$77,615.36</b>	<b>\$79,943.82</b>	<b>\$82,342.14</b>	<b>\$84,812.40</b>	<b>\$87,356.77</b>	<b>\$89,977.48</b>	<b>\$92,676.80</b>	<b>\$95,457.10</b>	<b>\$98,320.82</b>					
<b>NET INCOME</b>	<b>\$191,405.28</b>	<b>\$202,482.64</b>	<b>\$214,159.08</b>	<b>\$226,465.91</b>	<b>\$239,436.05</b>	<b>\$253,104.10</b>	<b>\$267,506.44</b>	<b>\$282,681.31</b>	<b>\$298,668.91</b>	<b>\$315,511.50</b>					
<b>CAP RATE</b>	<b>0.69%</b>	<b>0.73%</b>	<b>0.77%</b>	<b>0.81%</b>	<b>0.86%</b>	<b>0.91%</b>	<b>0.96%</b>	<b>1.01%</b>	<b>1.07%</b>	<b>1.13%</b>					
<b>DEBT SERVICE</b> **	<b>\$139,704.00</b>	<b>\$139,704.00</b>	<b>\$139,704.00</b>	<b>\$139,704.00</b>	<b>\$139,704.00</b>	<b>\$139,704.00</b>	<b>\$139,704.00</b>	<b>\$139,704.00</b>	<b>\$139,704.00</b>	<b>\$139,704.00</b>					
\$11,642.00 (30yr, 7.5%, 50% dwn)															
<b>BEFORE TAX CF</b>	<b>\$51,701.28</b>	<b>\$62,778.64</b>	<b>\$74,455.08</b>	<b>\$86,761.91</b>	<b>\$99,732.05</b>	<b>\$113,400.10</b>	<b>\$127,802.44</b>	<b>\$142,977.31</b>	<b>\$158,964.91</b>	<b>\$175,807.50</b>					
Initial Cash Investment: (30%)	\$750,000.00	\$750,000.00	\$750,000.00	\$750,000.00	\$750,000.00	\$750,000.00	\$750,000.00	\$750,000.00	\$750,000.00	\$750,000.00					
<b>ROI</b>	0.06893504	0.083704851	0.099273437	0.115682544	0.132976061	0.151200128	0.170403249	0.190636411	0.211953213	0.234409996					
(Cash on Cash Return)	<b>6.894%</b>	<b>8.370%</b>	<b>9.927%</b>	<b>11.568%</b>	<b>13.298%</b>	<b>15.120%</b>	<b>17.040%</b>	<b>19.064%</b>	<b>21.195%</b>	<b>23.441%</b>					

## IRR (Internal Rate of Return)

Resale Value	7% (Cap Rate)	
Resale cost	6%	
Unpaid Mtg Balance		
Equity \$ (750,000)	\$51,701.28	\$62,778.64
BFTC + Equity	\$74,455.08	\$86,761.91

\$4,038,304.40
(242,298)
0.00
\$3,796,006
3,923,809

**IRR 31.29%**

### DISCLAIMERS

- All numbers and data are based on Stated Income per Seller | Owner. Purchaser is responsible to verify actual numbers
  - The projections presented herein are forecasts 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.
  - Debt service; monthly payment x 12, based on purchase at full asking price with 75% LTV
- 1858 Dewey Street is legally 9 units; however at some point in history it was reconfigured with dividing doors in 2 rooms.  
2 units can be rented out as single units or as studios. The current rental configuration is 12 studios

### 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 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.*

**Cost Of Borrowing** 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  
**Example: Interest rate of 6% compounded over the life of the loan** for the project.

# DEWEY STREET APARTMENTS - Trailing 12 Financials

1858 Dewey Street, Hollywood, FL 33020

	Nov 2022	Dec 2022	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	Aug 2023	Sept 2023	Oct 2023
<b>Revenue</b>												
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
<b>NET RENT</b>	<b>\$23,400.00</b>	<b>\$23,400.00</b>	<b>\$23,400.00</b>	<b>\$23,400.00</b>	<b>\$23,400.00</b>	<b>\$23,400.00</b>	<b>\$23,400.00</b>	<b>\$23,400.00</b>	<b>\$23,400.00</b>	<b>\$23,400.00</b>	<b>\$23,400.00</b>	<b>\$23,400.00</b>
<b>Vacancy</b> 5%	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
<b>TOTAL REVENUE</b>	<b>\$22,230.00</b>	<b>\$22,230.00</b>	<b>\$22,230.00</b>	<b>\$22,230.00</b>	<b>\$22,230.00</b>	<b>\$22,230.00</b>	<b>\$22,230.00</b>	<b>\$22,230.00</b>	<b>\$22,230.00</b>	<b>\$22,230.00</b>	<b>\$22,230.00</b>	<b>\$22,230.00</b>
<b>Expenses</b>												
Water/Sewer	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53
Electricity	\$810.88	\$810.88	\$810.88	\$810.88	\$810.88	\$810.88	\$810.88	\$810.88	\$810.88	\$810.88	\$810.88	\$810.88
	\$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	\$262.90	\$262.90	\$262.90	\$262.90	\$262.90	\$262.90	\$262.90	\$262.90	\$262.90	\$262.90	\$262.90	\$262.90
Internet	\$240.75	\$240.75	\$240.75	\$240.75	\$240.75	\$240.75	\$240.75	\$240.75	\$240.75	\$240.75	\$240.75	\$240.75
<b>TOTAL EXPENSES</b>	<b>\$3,078.06</b>	<b>\$3,078.06</b>	<b>\$3,078.06</b>	<b>\$3,078.06</b>	<b>\$37,745.06</b>	<b>\$3,078.06</b>	<b>\$3,078.06</b>	<b>\$3,078.06</b>	<b>\$3,078.06</b>	<b>\$3,078.06</b>	<b>\$3,078.06</b>	<b>\$3,078.06</b>
<b>NET INCOME</b>	<b>\$19,151.94</b>	<b>\$19,151.94</b>	<b>\$19,151.94</b>	<b>\$19,151.94</b>	<b>-\$15,515.06</b>	<b>\$19,151.94</b>	<b>\$19,151.94</b>	<b>\$19,151.94</b>	<b>\$19,151.94</b>	<b>\$19,151.94</b>	<b>\$19,151.94</b>	<b>\$19,151.94</b>

**TOTAL NET \$195,156.28**

## 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 forecasts 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.

1858 Dewey Street is legally 9 units; however at some point in history it was reconfigured with dividing doors in 2 rooms.

2 units can be rented out as single units or as studios. The current rental configuration is 12 studios



# Loan Amortization Schedule

Enter values	
Loan amount	\$ 1,750,000.00
Annual interest rate	7.00 %
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	\$ 11,642.79
Scheduled number of payments	360
Actual number of payments	360
Total early payments	\$ -
Total interest	\$ 2,441,405.72

Lender name:

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	11/1/2023	\$ 1,750,000.00	\$ 11,642.79	\$ -	\$ 11,642.79	\$ 1,434.46	\$ 10,208.33	\$1,748,565.54	\$ 10,208.33
2	12/1/2023	1,748,565.54	11,642.79	-	11,642.79	1,442.83	10,199.97	1,747,122.71	20,408.30
3	1/1/2024	1,747,122.71	11,642.79	-	11,642.79	1,451.24	10,191.55	1,745,671.47	30,599.85
4	2/1/2024	1,745,671.47	11,642.79	-	11,642.79	1,459.71	10,183.08	1,744,211.76	40,782.93
5	3/1/2024	1,744,211.76	11,642.79	-	11,642.79	1,468.23	10,174.57	1,742,743.53	50,957.50
6	4/1/2024	1,742,743.53	11,642.79	-	11,642.79	1,476.79	10,166.00	1,741,266.74	61,123.50
7	5/1/2024	1,741,266.74	11,642.79	-	11,642.79	1,485.40	10,157.39	1,739,781.34	71,280.89
8	6/1/2024	1,739,781.34	11,642.79	-	11,642.79	1,494.07	10,148.72	1,738,287.27	81,429.62
9	7/1/2024	1,738,287.27	11,642.79	-	11,642.79	1,502.78	10,140.01	1,736,784.48	91,569.63
10	8/1/2024	1,736,784.48	11,642.79	-	11,642.79	1,511.55	10,131.24	1,735,272.93	101,700.87
11	9/1/2024	1,735,272.93	11,642.79	-	11,642.79	1,520.37	10,122.43	1,733,752.57	111,823.30
12	10/1/2024	1,733,752.57	11,642.79	-	11,642.79	1,529.24	10,113.56	1,732,223.33	121,936.85
13	11/1/2024	1,732,223.33	11,642.79	-	11,642.79	1,538.16	10,104.64	1,730,685.17	132,041.49
14	12/1/2024	1,730,685.17	11,642.79	-	11,642.79	1,547.13	10,095.66	1,729,138.04	142,137.15
15	1/1/2025	1,729,138.04	11,642.79	-	11,642.79	1,556.16	10,086.64	1,727,581.89	152,223.79
16	2/1/2025	1,727,581.89	11,642.79	-	11,642.79	1,565.23	10,077.56	1,726,016.65	162,301.35
17	3/1/2025	1,726,016.65	11,642.79	-	11,642.79	1,574.36	10,068.43	1,724,442.29	172,369.78
18	4/1/2025	1,724,442.29	11,642.79	-	11,642.79	1,583.55	10,059.25	1,722,858.74	182,429.03
19	5/1/2025	1,722,858.74	11,642.79	-	11,642.79	1,592.78	10,050.01	1,721,265.96	192,479.04
20	6/1/2025	1,721,265.96	11,642.79	-	11,642.79	1,602.08	10,040.72	1,719,663.88	202,519.76
21	7/1/2025	1,719,663.88	11,642.79	-	11,642.79	1,611.42	10,031.37	1,718,052.46	212,551.13
22	8/1/2025	1,718,052.46	11,642.79	-	11,642.79	1,620.82	10,021.97	1,716,431.64	222,573.10
23	9/1/2025	1,716,431.64	11,642.79	-	11,642.79	1,630.28	10,012.52	1,714,801.36	232,585.62
24	10/1/2025	1,714,801.36	11,642.79	-	11,642.79	1,639.79	10,003.01	1,713,161.58	242,588.63
25	11/1/2025	1,713,161.58	11,642.79	-	11,642.79	1,649.35	9,993.44	1,711,512.23	252,582.07
26	12/1/2025	1,711,512.23	11,642.79	-	11,642.79	1,658.97	9,983.82	1,709,853.26	262,565.89

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
27	1/1/2026	1,709,853.26	11,642.79	-	11,642.79	1,668.65	9,974.14	1,708,184.61	272,540.03
28	2/1/2026	1,708,184.61	11,642.79	-	11,642.79	1,678.38	9,964.41	1,706,506.22	282,504.44
29	3/1/2026	1,706,506.22	11,642.79	-	11,642.79	1,688.17	9,954.62	1,704,818.05	292,459.06
30	4/1/2026	1,704,818.05	11,642.79	-	11,642.79	1,698.02	9,944.77	1,703,120.03	302,403.84
31	5/1/2026	1,703,120.03	11,642.79	-	11,642.79	1,707.93	9,934.87	1,701,412.10	312,338.70
32	6/1/2026	1,701,412.10	11,642.79	-	11,642.79	1,717.89	9,924.90	1,699,694.21	322,263.61
33	7/1/2026	1,699,694.21	11,642.79	-	11,642.79	1,727.91	9,914.88	1,697,966.30	332,178.49
34	8/1/2026	1,697,966.30	11,642.79	-	11,642.79	1,737.99	9,904.80	1,696,228.31	342,083.29
35	9/1/2026	1,696,228.31	11,642.79	-	11,642.79	1,748.13	9,894.67	1,694,480.18	351,977.96
36	10/1/2026	1,694,480.18	11,642.79	-	11,642.79	1,758.33	9,884.47	1,692,721.85	361,862.43
37	11/1/2026	1,692,721.85	11,642.79	-	11,642.79	1,768.58	9,874.21	1,690,953.27	371,736.64
38	12/1/2026	1,690,953.27	11,642.79	-	11,642.79	1,778.90	9,863.89	1,689,174.37	381,600.53
39	1/1/2027	1,689,174.37	11,642.79	-	11,642.79	1,789.28	9,853.52	1,687,385.10	391,454.05
40	2/1/2027	1,687,385.10	11,642.79	-	11,642.79	1,799.71	9,843.08	1,685,585.38	401,297.13
41	3/1/2027	1,685,585.38	11,642.79	-	11,642.79	1,810.21	9,832.58	1,683,775.17	411,129.71
42	4/1/2027	1,683,775.17	11,642.79	-	11,642.79	1,820.77	9,822.02	1,681,954.40	420,951.73
43	5/1/2027	1,681,954.40	11,642.79	-	11,642.79	1,831.39	9,811.40	1,680,123.00	430,763.13
44	6/1/2027	1,680,123.00	11,642.79	-	11,642.79	1,842.08	9,800.72	1,678,280.93	440,563.85
45	7/1/2027	1,678,280.93	11,642.79	-	11,642.79	1,852.82	9,789.97	1,676,428.11	450,353.82
46	8/1/2027	1,676,428.11	11,642.79	-	11,642.79	1,863.63	9,779.16	1,674,564.48	460,132.99
47	9/1/2027	1,674,564.48	11,642.79	-	11,642.79	1,874.50	9,768.29	1,672,689.98	469,901.28
48	10/1/2027	1,672,689.98	11,642.79	-	11,642.79	1,885.44	9,757.36	1,670,804.54	479,658.64
49	11/1/2027	1,670,804.54	11,642.79	-	11,642.79	1,896.43	9,746.36	1,668,908.11	489,405.00
50	12/1/2027	1,668,908.11	11,642.79	-	11,642.79	1,907.50	9,735.30	1,667,000.61	499,140.29
51	1/1/2028	1,667,000.61	11,642.79	-	11,642.79	1,918.62	9,724.17	1,665,081.99	508,864.46
52	2/1/2028	1,665,081.99	11,642.79	-	11,642.79	1,929.82	9,712.98	1,663,152.17	518,577.44
53	3/1/2028	1,663,152.17	11,642.79	-	11,642.79	1,941.07	9,701.72	1,661,211.10	528,279.16
54	4/1/2028	1,661,211.10	11,642.79	-	11,642.79	1,952.40	9,690.40	1,659,258.70	537,969.56
55	5/1/2028	1,659,258.70	11,642.79	-	11,642.79	1,963.78	9,679.01	1,657,294.92	547,648.57
56	6/1/2028	1,657,294.92	11,642.79	-	11,642.79	1,975.24	9,667.55	1,655,319.68	557,316.12
57	7/1/2028	1,655,319.68	11,642.79	-	11,642.79	1,986.76	9,656.03	1,653,332.92	566,972.16
58	8/1/2028	1,653,332.92	11,642.79	-	11,642.79	1,998.35	9,644.44	1,651,334.56	576,616.60
59	9/1/2028	1,651,334.56	11,642.79	-	11,642.79	2,010.01	9,632.78	1,649,324.56	586,249.38
60	10/1/2028	1,649,324.56	11,642.79	-	11,642.79	2,021.73	9,621.06	1,647,302.82	595,870.44
61	11/1/2028	1,647,302.82	11,642.79	-	11,642.79	2,033.53	9,609.27	1,645,269.30	605,479.71
62	12/1/2028	1,645,269.30	11,642.79	-	11,642.79	2,045.39	9,597.40	1,643,223.91	615,077.11
63	1/1/2029	1,643,223.91	11,642.79	-	11,642.79	2,057.32	9,585.47	1,641,166.58	624,662.59
64	2/1/2029	1,641,166.58	11,642.79	-	11,642.79	2,069.32	9,573.47	1,639,097.26	634,236.06
65	3/1/2029	1,639,097.26	11,642.79	-	11,642.79	2,081.39	9,561.40	1,637,015.87	643,797.46
66	4/1/2029	1,637,015.87	11,642.79	-	11,642.79	2,093.53	9,549.26	1,634,922.34	653,346.72

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
67	5/1/2029	1,634,922.34	11,642.79	-	11,642.79	2,105.75	9,537.05	1,632,816.59	662,883.76
68	6/1/2029	1,632,816.59	11,642.79	-	11,642.79	2,118.03	9,524.76	1,630,698.56	672,408.53
69	7/1/2029	1,630,698.56	11,642.79	-	11,642.79	2,130.39	9,512.41	1,628,568.17	681,920.94
70	8/1/2029	1,628,568.17	11,642.79	-	11,642.79	2,142.81	9,499.98	1,626,425.36	691,420.92
71	9/1/2029	1,626,425.36	11,642.79	-	11,642.79	2,155.31	9,487.48	1,624,270.05	700,908.40
72	10/1/2029	1,624,270.05	11,642.79	-	11,642.79	2,167.89	9,474.91	1,622,102.16	710,383.31
73	11/1/2029	1,622,102.16	11,642.79	-	11,642.79	2,180.53	9,462.26	1,619,921.63	719,845.57
74	12/1/2029	1,619,921.63	11,642.79	-	11,642.79	2,193.25	9,449.54	1,617,728.38	729,295.11
75	1/1/2030	1,617,728.38	11,642.79	-	11,642.79	2,206.04	9,436.75	1,615,522.34	738,731.86
76	2/1/2030	1,615,522.34	11,642.79	-	11,642.79	2,218.91	9,423.88	1,613,303.42	748,155.74
77	3/1/2030	1,613,303.42	11,642.79	-	11,642.79	2,231.86	9,410.94	1,611,071.57	757,566.68
78	4/1/2030	1,611,071.57	11,642.79	-	11,642.79	2,244.88	9,397.92	1,608,826.69	766,964.60
79	5/1/2030	1,608,826.69	11,642.79	-	11,642.79	2,257.97	9,384.82	1,606,568.72	776,349.42
80	6/1/2030	1,606,568.72	11,642.79	-	11,642.79	2,271.14	9,371.65	1,604,297.58	785,721.07
81	7/1/2030	1,604,297.58	11,642.79	-	11,642.79	2,284.39	9,358.40	1,602,013.18	795,079.47
82	8/1/2030	1,602,013.18	11,642.79	-	11,642.79	2,297.72	9,345.08	1,599,715.47	804,424.55
83	9/1/2030	1,599,715.47	11,642.79	-	11,642.79	2,311.12	9,331.67	1,597,404.35	813,756.22
84	10/1/2030	1,597,404.35	11,642.79	-	11,642.79	2,324.60	9,318.19	1,595,079.75	823,074.41
85	11/1/2030	1,595,079.75	11,642.79	-	11,642.79	2,338.16	9,304.63	1,592,741.58	832,379.05
86	12/1/2030	1,592,741.58	11,642.79	-	11,642.79	2,351.80	9,290.99	1,590,389.78	841,670.04
87	1/1/2031	1,590,389.78	11,642.79	-	11,642.79	2,365.52	9,277.27	1,588,024.26	850,947.31
88	2/1/2031	1,588,024.26	11,642.79	-	11,642.79	2,379.32	9,263.47	1,585,644.94	860,210.79
89	3/1/2031	1,585,644.94	11,642.79	-	11,642.79	2,393.20	9,249.60	1,583,251.75	869,460.38
90	4/1/2031	1,583,251.75	11,642.79	-	11,642.79	2,407.16	9,235.64	1,580,844.59	878,696.02
91	5/1/2031	1,580,844.59	11,642.79	-	11,642.79	2,421.20	9,221.59	1,578,423.39	887,917.61
92	6/1/2031	1,578,423.39	11,642.79	-	11,642.79	2,435.32	9,207.47	1,575,988.06	897,125.08
93	7/1/2031	1,575,988.06	11,642.79	-	11,642.79	2,449.53	9,193.26	1,573,538.53	906,318.34
94	8/1/2031	1,573,538.53	11,642.79	-	11,642.79	2,463.82	9,178.97	1,571,074.72	915,497.32
95	9/1/2031	1,571,074.72	11,642.79	-	11,642.79	2,478.19	9,164.60	1,568,596.52	924,661.92
96	10/1/2031	1,568,596.52	11,642.79	-	11,642.79	2,492.65	9,150.15	1,566,103.88	933,812.07
97	11/1/2031	1,566,103.88	11,642.79	-	11,642.79	2,507.19	9,135.61	1,563,596.69	942,947.67
98	12/1/2031	1,563,596.69	11,642.79	-	11,642.79	2,521.81	9,120.98	1,561,074.88	952,068.66
99	1/1/2032	1,561,074.88	11,642.79	-	11,642.79	2,536.52	9,106.27	1,558,538.35	961,174.93
100	2/1/2032	1,558,538.35	11,642.79	-	11,642.79	2,551.32	9,091.47	1,555,987.03	970,266.40
101	3/1/2032	1,555,987.03	11,642.79	-	11,642.79	2,566.20	9,076.59	1,553,420.83	979,342.99
102	4/1/2032	1,553,420.83	11,642.79	-	11,642.79	2,581.17	9,061.62	1,550,839.66	988,404.61
103	5/1/2032	1,550,839.66	11,642.79	-	11,642.79	2,596.23	9,046.56	1,548,243.43	997,451.18
104	6/1/2032	1,548,243.43	11,642.79	-	11,642.79	2,611.37	9,031.42	1,545,632.05	1,006,482.60
105	7/1/2032	1,545,632.05	11,642.79	-	11,642.79	2,626.61	9,016.19	1,543,005.45	1,015,498.78
106	8/1/2032	1,543,005.45	11,642.79	-	11,642.79	2,641.93	9,000.87	1,540,363.52	1,024,499.65

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
107	9/1/2032	1,540,363.52	11,642.79	-	11,642.79	2,657.34	8,985.45	1,537,706.18	1,033,485.10
108	10/1/2032	1,537,706.18	11,642.79	-	11,642.79	2,672.84	8,969.95	1,535,033.34	1,042,455.05
109	11/1/2032	1,535,033.34	11,642.79	-	11,642.79	2,688.43	8,954.36	1,532,344.91	1,051,409.42
110	12/1/2032	1,532,344.91	11,642.79	-	11,642.79	2,704.12	8,938.68	1,529,640.79	1,060,348.09
111	1/1/2033	1,529,640.79	11,642.79	-	11,642.79	2,719.89	8,922.90	1,526,920.90	1,069,271.00
112	2/1/2033	1,526,920.90	11,642.79	-	11,642.79	2,735.76	8,907.04	1,524,185.15	1,078,178.04
113	3/1/2033	1,524,185.15	11,642.79	-	11,642.79	2,751.71	8,891.08	1,521,433.43	1,087,069.12
114	4/1/2033	1,521,433.43	11,642.79	-	11,642.79	2,767.77	8,875.03	1,518,665.67	1,095,944.15
115	5/1/2033	1,518,665.67	11,642.79	-	11,642.79	2,783.91	8,858.88	1,515,881.76	1,104,803.03
116	6/1/2033	1,515,881.76	11,642.79	-	11,642.79	2,800.15	8,842.64	1,513,081.61	1,113,645.67
117	7/1/2033	1,513,081.61	11,642.79	-	11,642.79	2,816.48	8,826.31	1,510,265.12	1,122,471.98
118	8/1/2033	1,510,265.12	11,642.79	-	11,642.79	2,832.91	8,809.88	1,507,432.21	1,131,281.86
119	9/1/2033	1,507,432.21	11,642.79	-	11,642.79	2,849.44	8,793.35	1,504,582.77	1,140,075.22
120	10/1/2033	1,504,582.77	11,642.79	-	11,642.79	2,866.06	8,776.73	1,501,716.71	1,148,851.95
121	11/1/2033	1,501,716.71	11,642.79	-	11,642.79	2,882.78	8,760.01	1,498,833.93	1,157,611.96
122	12/1/2033	1,498,833.93	11,642.79	-	11,642.79	2,899.60	8,743.20	1,495,934.33	1,166,355.16
123	1/1/2034	1,495,934.33	11,642.79	-	11,642.79	2,916.51	8,726.28	1,493,017.82	1,175,081.45
124	2/1/2034	1,493,017.82	11,642.79	-	11,642.79	2,933.52	8,709.27	1,490,084.30	1,183,790.72
125	3/1/2034	1,490,084.30	11,642.79	-	11,642.79	2,950.64	8,692.16	1,487,133.67	1,192,482.87
126	4/1/2034	1,487,133.67	11,642.79	-	11,642.79	2,967.85	8,674.95	1,484,165.82	1,201,157.82
127	5/1/2034	1,484,165.82	11,642.79	-	11,642.79	2,985.16	8,657.63	1,481,180.66	1,209,815.45
128	6/1/2034	1,481,180.66	11,642.79	-	11,642.79	3,002.57	8,640.22	1,478,178.09	1,218,455.68
129	7/1/2034	1,478,178.09	11,642.79	-	11,642.79	3,020.09	8,622.71	1,475,158.00	1,227,078.38
130	8/1/2034	1,475,158.00	11,642.79	-	11,642.79	3,037.71	8,605.09	1,472,120.29	1,235,683.47
131	9/1/2034	1,472,120.29	11,642.79	-	11,642.79	3,055.43	8,587.37	1,469,064.87	1,244,270.84
132	10/1/2034	1,469,064.87	11,642.79	-	11,642.79	3,073.25	8,569.55	1,465,991.62	1,252,840.38
133	11/1/2034	1,465,991.62	11,642.79	-	11,642.79	3,091.18	8,551.62	1,462,900.44	1,261,392.00
134	12/1/2034	1,462,900.44	11,642.79	-	11,642.79	3,109.21	8,533.59	1,459,791.23	1,269,925.59
135	1/1/2035	1,459,791.23	11,642.79	-	11,642.79	3,127.34	8,515.45	1,456,663.89	1,278,441.03
136	2/1/2035	1,456,663.89	11,642.79	-	11,642.79	3,145.59	8,497.21	1,453,518.30	1,286,938.24
137	3/1/2035	1,453,518.30	11,642.79	-	11,642.79	3,163.94	8,478.86	1,450,354.37	1,295,417.10
138	4/1/2035	1,450,354.37	11,642.79	-	11,642.79	3,182.39	8,460.40	1,447,171.97	1,303,877.50
139	5/1/2035	1,447,171.97	11,642.79	-	11,642.79	3,200.96	8,441.84	1,443,971.02	1,312,319.33
140	6/1/2035	1,443,971.02	11,642.79	-	11,642.79	3,219.63	8,423.16	1,440,751.39	1,320,742.50
141	7/1/2035	1,440,751.39	11,642.79	-	11,642.79	3,238.41	8,404.38	1,437,512.98	1,329,146.88
142	8/1/2035	1,437,512.98	11,642.79	-	11,642.79	3,257.30	8,385.49	1,434,255.67	1,337,532.37
143	9/1/2035	1,434,255.67	11,642.79	-	11,642.79	3,276.30	8,366.49	1,430,979.37	1,345,898.87
144	10/1/2035	1,430,979.37	11,642.79	-	11,642.79	3,295.41	8,347.38	1,427,683.96	1,354,246.25
145	11/1/2035	1,427,683.96	11,642.79	-	11,642.79	3,314.64	8,328.16	1,424,369.32	1,362,574.40
146	12/1/2035	1,424,369.32	11,642.79	-	11,642.79	3,333.97	8,308.82	1,421,035.35	1,370,883.22

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
147	1/1/2036	1,421,035.35	11,642.79	-	11,642.79	3,353.42	8,289.37	1,417,681.93	1,379,172.60
148	2/1/2036	1,417,681.93	11,642.79	-	11,642.79	3,372.98	8,269.81	1,414,308.94	1,387,442.41
149	3/1/2036	1,414,308.94	11,642.79	-	11,642.79	3,392.66	8,250.14	1,410,916.29	1,395,692.54
150	4/1/2036	1,410,916.29	11,642.79	-	11,642.79	3,412.45	8,230.35	1,407,503.84	1,403,922.89
151	5/1/2036	1,407,503.84	11,642.79	-	11,642.79	3,432.35	8,210.44	1,404,071.48	1,412,133.33
152	6/1/2036	1,404,071.48	11,642.79	-	11,642.79	3,452.38	8,190.42	1,400,619.11	1,420,323.74
153	7/1/2036	1,400,619.11	11,642.79	-	11,642.79	3,472.52	8,170.28	1,397,146.59	1,428,494.02
154	8/1/2036	1,397,146.59	11,642.79	-	11,642.79	3,492.77	8,150.02	1,393,653.82	1,436,644.04
155	9/1/2036	1,393,653.82	11,642.79	-	11,642.79	3,513.15	8,129.65	1,390,140.67	1,444,773.69
156	10/1/2036	1,390,140.67	11,642.79	-	11,642.79	3,533.64	8,109.15	1,386,607.03	1,452,882.84
157	11/1/2036	1,386,607.03	11,642.79	-	11,642.79	3,554.25	8,088.54	1,383,052.78	1,460,971.39
158	12/1/2036	1,383,052.78	11,642.79	-	11,642.79	3,574.99	8,067.81	1,379,477.79	1,469,039.19
159	1/1/2037	1,379,477.79	11,642.79	-	11,642.79	3,595.84	8,046.95	1,375,881.95	1,477,086.15
160	2/1/2037	1,375,881.95	11,642.79	-	11,642.79	3,616.82	8,025.98	1,372,265.14	1,485,112.13
161	3/1/2037	1,372,265.14	11,642.79	-	11,642.79	3,637.91	8,004.88	1,368,627.23	1,493,117.01
162	4/1/2037	1,368,627.23	11,642.79	-	11,642.79	3,659.13	7,983.66	1,364,968.09	1,501,100.66
163	5/1/2037	1,364,968.09	11,642.79	-	11,642.79	3,680.48	7,962.31	1,361,287.61	1,509,062.98
164	6/1/2037	1,361,287.61	11,642.79	-	11,642.79	3,701.95	7,940.84	1,357,585.66	1,517,003.82
165	7/1/2037	1,357,585.66	11,642.79	-	11,642.79	3,723.54	7,919.25	1,353,862.12	1,524,923.07
166	8/1/2037	1,353,862.12	11,642.79	-	11,642.79	3,745.26	7,897.53	1,350,116.85	1,532,820.60
167	9/1/2037	1,350,116.85	11,642.79	-	11,642.79	3,767.11	7,875.68	1,346,349.74	1,540,696.28
168	10/1/2037	1,346,349.74	11,642.79	-	11,642.79	3,789.09	7,853.71	1,342,560.65	1,548,549.99
169	11/1/2037	1,342,560.65	11,642.79	-	11,642.79	3,811.19	7,831.60	1,338,749.46	1,556,381.59
170	12/1/2037	1,338,749.46	11,642.79	-	11,642.79	3,833.42	7,809.37	1,334,916.04	1,564,190.97
171	1/1/2038	1,334,916.04	11,642.79	-	11,642.79	3,855.78	7,787.01	1,331,060.26	1,571,977.98
172	2/1/2038	1,331,060.26	11,642.79	-	11,642.79	3,878.28	7,764.52	1,327,181.98	1,579,742.49
173	3/1/2038	1,327,181.98	11,642.79	-	11,642.79	3,900.90	7,741.89	1,323,281.08	1,587,484.39
174	4/1/2038	1,323,281.08	11,642.79	-	11,642.79	3,923.65	7,719.14	1,319,357.43	1,595,203.53
175	5/1/2038	1,319,357.43	11,642.79	-	11,642.79	3,946.54	7,696.25	1,315,410.89	1,602,899.78
176	6/1/2038	1,315,410.89	11,642.79	-	11,642.79	3,969.56	7,673.23	1,311,441.33	1,610,573.01
177	7/1/2038	1,311,441.33	11,642.79	-	11,642.79	3,992.72	7,650.07	1,307,448.61	1,618,223.08
178	8/1/2038	1,307,448.61	11,642.79	-	11,642.79	4,016.01	7,626.78	1,303,432.60	1,625,849.87
179	9/1/2038	1,303,432.60	11,642.79	-	11,642.79	4,039.44	7,603.36	1,299,393.16	1,633,453.22
180	10/1/2038	1,299,393.16	11,642.79	-	11,642.79	4,063.00	7,579.79	1,295,330.16	1,641,033.02
181	11/1/2038	1,295,330.16	11,642.79	-	11,642.79	4,086.70	7,556.09	1,291,243.46	1,648,589.11
182	12/1/2038	1,291,243.46	11,642.79	-	11,642.79	4,110.54	7,532.25	1,287,132.92	1,656,121.36
183	1/1/2039	1,287,132.92	11,642.79	-	11,642.79	4,134.52	7,508.28	1,282,998.40	1,663,629.64
184	2/1/2039	1,282,998.40	11,642.79	-	11,642.79	4,158.64	7,484.16	1,278,839.76	1,671,113.80
185	3/1/2039	1,278,839.76	11,642.79	-	11,642.79	4,182.90	7,459.90	1,274,656.87	1,678,573.70
186	4/1/2039	1,274,656.87	11,642.79	-	11,642.79	4,207.30	7,435.50	1,270,449.57	1,686,009.19

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
187	5/1/2039	1,270,449.57	11,642.79	-	11,642.79	4,231.84	7,410.96	1,266,217.73	1,693,420.15
188	6/1/2039	1,266,217.73	11,642.79	-	11,642.79	4,256.52	7,386.27	1,261,961.21	1,700,806.42
189	7/1/2039	1,261,961.21	11,642.79	-	11,642.79	4,281.35	7,361.44	1,257,679.86	1,708,167.86
190	8/1/2039	1,257,679.86	11,642.79	-	11,642.79	4,306.33	7,336.47	1,253,373.53	1,715,504.33
191	9/1/2039	1,253,373.53	11,642.79	-	11,642.79	4,331.45	7,311.35	1,249,042.08	1,722,815.67
192	10/1/2039	1,249,042.08	11,642.79	-	11,642.79	4,356.71	7,286.08	1,244,685.37	1,730,101.75
193	11/1/2039	1,244,685.37	11,642.79	-	11,642.79	4,382.13	7,260.66	1,240,303.24	1,737,362.42
194	12/1/2039	1,240,303.24	11,642.79	-	11,642.79	4,407.69	7,235.10	1,235,895.55	1,744,597.52
195	1/1/2040	1,235,895.55	11,642.79	-	11,642.79	4,433.40	7,209.39	1,231,462.14	1,751,806.91
196	2/1/2040	1,231,462.14	11,642.79	-	11,642.79	4,459.26	7,183.53	1,227,002.88	1,758,990.44
197	3/1/2040	1,227,002.88	11,642.79	-	11,642.79	4,485.28	7,157.52	1,222,517.60	1,766,147.95
198	4/1/2040	1,222,517.60	11,642.79	-	11,642.79	4,511.44	7,131.35	1,218,006.16	1,773,279.31
199	5/1/2040	1,218,006.16	11,642.79	-	11,642.79	4,537.76	7,105.04	1,213,468.40	1,780,384.34
200	6/1/2040	1,213,468.40	11,642.79	-	11,642.79	4,564.23	7,078.57	1,208,904.18	1,787,462.91
201	7/1/2040	1,208,904.18	11,642.79	-	11,642.79	4,590.85	7,051.94	1,204,313.32	1,794,514.85
202	8/1/2040	1,204,313.32	11,642.79	-	11,642.79	4,617.63	7,025.16	1,199,695.69	1,801,540.01
203	9/1/2040	1,199,695.69	11,642.79	-	11,642.79	4,644.57	6,998.22	1,195,051.12	1,808,538.24
204	10/1/2040	1,195,051.12	11,642.79	-	11,642.79	4,671.66	6,971.13	1,190,379.46	1,815,509.37
205	11/1/2040	1,190,379.46	11,642.79	-	11,642.79	4,698.91	6,943.88	1,185,680.55	1,822,453.25
206	12/1/2040	1,185,680.55	11,642.79	-	11,642.79	4,726.32	6,916.47	1,180,954.22	1,829,369.72
207	1/1/2041	1,180,954.22	11,642.79	-	11,642.79	4,753.89	6,888.90	1,176,200.33	1,836,258.62
208	2/1/2041	1,176,200.33	11,642.79	-	11,642.79	4,781.63	6,861.17	1,171,418.70	1,843,119.79
209	3/1/2041	1,171,418.70	11,642.79	-	11,642.79	4,809.52	6,833.28	1,166,609.18	1,849,953.06
210	4/1/2041	1,166,609.18	11,642.79	-	11,642.79	4,837.57	6,805.22	1,161,771.61	1,856,758.28
211	5/1/2041	1,161,771.61	11,642.79	-	11,642.79	4,865.79	6,777.00	1,156,905.82	1,863,535.28
212	6/1/2041	1,156,905.82	11,642.79	-	11,642.79	4,894.18	6,748.62	1,152,011.64	1,870,283.90
213	7/1/2041	1,152,011.64	11,642.79	-	11,642.79	4,922.73	6,720.07	1,147,088.92	1,877,003.97
214	8/1/2041	1,147,088.92	11,642.79	-	11,642.79	4,951.44	6,691.35	1,142,137.48	1,883,695.32
215	9/1/2041	1,142,137.48	11,642.79	-	11,642.79	4,980.33	6,662.47	1,137,157.15	1,890,357.79
216	10/1/2041	1,137,157.15	11,642.79	-	11,642.79	5,009.38	6,633.42	1,132,147.77	1,896,991.20
217	11/1/2041	1,132,147.77	11,642.79	-	11,642.79	5,038.60	6,604.20	1,127,109.17	1,903,595.40
218	12/1/2041	1,127,109.17	11,642.79	-	11,642.79	5,067.99	6,574.80	1,122,041.18	1,910,170.20
219	1/1/2042	1,122,041.18	11,642.79	-	11,642.79	5,097.55	6,545.24	1,116,943.63	1,916,715.44
220	2/1/2042	1,116,943.63	11,642.79	-	11,642.79	5,127.29	6,515.50	1,111,816.34	1,923,230.95
221	3/1/2042	1,111,816.34	11,642.79	-	11,642.79	5,157.20	6,485.60	1,106,659.14	1,929,716.54
222	4/1/2042	1,106,659.14	11,642.79	-	11,642.79	5,187.28	6,455.51	1,101,471.86	1,936,172.06
223	5/1/2042	1,101,471.86	11,642.79	-	11,642.79	5,217.54	6,425.25	1,096,254.32	1,942,597.31
224	6/1/2042	1,096,254.32	11,642.79	-	11,642.79	5,247.98	6,394.82	1,091,006.34	1,948,992.12
225	7/1/2042	1,091,006.34	11,642.79	-	11,642.79	5,278.59	6,364.20	1,085,727.75	1,955,356.33
226	8/1/2042	1,085,727.75	11,642.79	-	11,642.79	5,309.38	6,333.41	1,080,418.37	1,961,689.74

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
227	9/1/2042	1,080,418.37	11,642.79	-	11,642.79	5,340.35	6,302.44	1,075,078.02	1,967,992.18
228	10/1/2042	1,075,078.02	11,642.79	-	11,642.79	5,371.51	6,271.29	1,069,706.51	1,974,263.47
229	11/1/2042	1,069,706.51	11,642.79	-	11,642.79	5,402.84	6,239.95	1,064,303.67	1,980,503.42
230	12/1/2042	1,064,303.67	11,642.79	-	11,642.79	5,434.36	6,208.44	1,058,869.32	1,986,711.86
231	1/1/2043	1,058,869.32	11,642.79	-	11,642.79	5,466.06	6,176.74	1,053,403.26	1,992,888.60
232	2/1/2043	1,053,403.26	11,642.79	-	11,642.79	5,497.94	6,144.85	1,047,905.32	1,999,033.45
233	3/1/2043	1,047,905.32	11,642.79	-	11,642.79	5,530.01	6,112.78	1,042,375.31	2,005,146.23
234	4/1/2043	1,042,375.31	11,642.79	-	11,642.79	5,562.27	6,080.52	1,036,813.04	2,011,226.76
235	5/1/2043	1,036,813.04	11,642.79	-	11,642.79	5,594.72	6,048.08	1,031,218.32	2,017,274.83
236	6/1/2043	1,031,218.32	11,642.79	-	11,642.79	5,627.35	6,015.44	1,025,590.97	2,023,290.27
237	7/1/2043	1,025,590.97	11,642.79	-	11,642.79	5,660.18	5,982.61	1,019,930.79	2,029,272.89
238	8/1/2043	1,019,930.79	11,642.79	-	11,642.79	5,693.20	5,949.60	1,014,237.59	2,035,222.48
239	9/1/2043	1,014,237.59	11,642.79	-	11,642.79	5,726.41	5,916.39	1,008,511.18	2,041,138.87
240	10/1/2043	1,008,511.18	11,642.79	-	11,642.79	5,759.81	5,882.98	1,002,751.37	2,047,021.85
241	11/1/2043	1,002,751.37	11,642.79	-	11,642.79	5,793.41	5,849.38	996,957.96	2,052,871.23
242	12/1/2043	996,957.96	11,642.79	-	11,642.79	5,827.21	5,815.59	991,130.75	2,058,686.82
243	1/1/2044	991,130.75	11,642.79	-	11,642.79	5,861.20	5,781.60	985,269.56	2,064,468.42
244	2/1/2044	985,269.56	11,642.79	-	11,642.79	5,895.39	5,747.41	979,374.17	2,070,215.82
245	3/1/2044	979,374.17	11,642.79	-	11,642.79	5,929.78	5,713.02	973,444.39	2,075,928.84
246	4/1/2044	973,444.39	11,642.79	-	11,642.79	5,964.37	5,678.43	967,480.02	2,081,607.26
247	5/1/2044	967,480.02	11,642.79	-	11,642.79	5,999.16	5,643.63	961,480.86	2,087,250.90
248	6/1/2044	961,480.86	11,642.79	-	11,642.79	6,034.16	5,608.64	955,446.71	2,092,859.54
249	7/1/2044	955,446.71	11,642.79	-	11,642.79	6,069.35	5,573.44	949,377.35	2,098,432.98
250	8/1/2044	949,377.35	11,642.79	-	11,642.79	6,104.76	5,538.03	943,272.59	2,103,971.01
251	9/1/2044	943,272.59	11,642.79	-	11,642.79	6,140.37	5,502.42	937,132.22	2,109,473.43
252	10/1/2044	937,132.22	11,642.79	-	11,642.79	6,176.19	5,466.60	930,956.03	2,114,940.04
253	11/1/2044	930,956.03	11,642.79	-	11,642.79	6,212.22	5,430.58	924,743.82	2,120,370.62
254	12/1/2044	924,743.82	11,642.79	-	11,642.79	6,248.45	5,394.34	918,495.36	2,125,764.95
255	1/1/2045	918,495.36	11,642.79	-	11,642.79	6,284.90	5,357.89	912,210.46	2,131,122.84
256	2/1/2045	912,210.46	11,642.79	-	11,642.79	6,321.57	5,321.23	905,888.89	2,136,444.07
257	3/1/2045	905,888.89	11,642.79	-	11,642.79	6,358.44	5,284.35	899,530.45	2,141,728.42
258	4/1/2045	899,530.45	11,642.79	-	11,642.79	6,395.53	5,247.26	893,134.92	2,146,975.68
259	5/1/2045	893,134.92	11,642.79	-	11,642.79	6,432.84	5,209.95	886,702.08	2,152,185.64
260	6/1/2045	886,702.08	11,642.79	-	11,642.79	6,470.36	5,172.43	880,231.71	2,157,358.07
261	7/1/2045	880,231.71	11,642.79	-	11,642.79	6,508.11	5,134.68	873,723.61	2,162,492.75
262	8/1/2045	873,723.61	11,642.79	-	11,642.79	6,546.07	5,096.72	867,177.53	2,167,589.47
263	9/1/2045	867,177.53	11,642.79	-	11,642.79	6,584.26	5,058.54	860,593.27	2,172,648.01
264	10/1/2045	860,593.27	11,642.79	-	11,642.79	6,622.67	5,020.13	853,970.61	2,177,668.14
265	11/1/2045	853,970.61	11,642.79	-	11,642.79	6,661.30	4,981.50	847,309.31	2,182,649.63
266	12/1/2045	847,309.31	11,642.79	-	11,642.79	6,700.16	4,942.64	840,609.15	2,187,592.27

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
267	1/1/2046	840,609.15	11,642.79	-	11,642.79	6,739.24	4,903.55	833,869.91	2,192,495.82
268	2/1/2046	833,869.91	11,642.79	-	11,642.79	6,778.55	4,864.24	827,091.36	2,197,360.06
269	3/1/2046	827,091.36	11,642.79	-	11,642.79	6,818.09	4,824.70	820,273.27	2,202,184.76
270	4/1/2046	820,273.27	11,642.79	-	11,642.79	6,857.87	4,784.93	813,415.40	2,206,969.69
271	5/1/2046	813,415.40	11,642.79	-	11,642.79	6,897.87	4,744.92	806,517.53	2,211,714.61
272	6/1/2046	806,517.53	11,642.79	-	11,642.79	6,938.11	4,704.69	799,579.42	2,216,419.30
273	7/1/2046	799,579.42	11,642.79	-	11,642.79	6,978.58	4,664.21	792,600.84	2,221,083.51
274	8/1/2046	792,600.84	11,642.79	-	11,642.79	7,019.29	4,623.50	785,581.55	2,225,707.02
275	9/1/2046	785,581.55	11,642.79	-	11,642.79	7,060.23	4,582.56	778,521.32	2,230,289.58
276	10/1/2046	778,521.32	11,642.79	-	11,642.79	7,101.42	4,541.37	771,419.90	2,234,830.95
277	11/1/2046	771,419.90	11,642.79	-	11,642.79	7,142.84	4,499.95	764,277.05	2,239,330.90
278	12/1/2046	764,277.05	11,642.79	-	11,642.79	7,184.51	4,458.28	757,092.54	2,243,789.18
279	1/1/2047	757,092.54	11,642.79	-	11,642.79	7,226.42	4,416.37	749,866.12	2,248,205.56
280	2/1/2047	749,866.12	11,642.79	-	11,642.79	7,268.57	4,374.22	742,597.55	2,252,579.78
281	3/1/2047	742,597.55	11,642.79	-	11,642.79	7,310.97	4,331.82	735,286.57	2,256,911.59
282	4/1/2047	735,286.57	11,642.79	-	11,642.79	7,353.62	4,289.17	727,932.95	2,261,200.77
283	5/1/2047	727,932.95	11,642.79	-	11,642.79	7,396.52	4,246.28	720,536.43	2,265,447.04
284	6/1/2047	720,536.43	11,642.79	-	11,642.79	7,439.66	4,203.13	713,096.77	2,269,650.17
285	7/1/2047	713,096.77	11,642.79	-	11,642.79	7,483.06	4,159.73	705,613.71	2,273,809.90
286	8/1/2047	705,613.71	11,642.79	-	11,642.79	7,526.71	4,116.08	698,086.99	2,277,925.98
287	9/1/2047	698,086.99	11,642.79	-	11,642.79	7,570.62	4,072.17	690,516.37	2,281,998.16
288	10/1/2047	690,516.37	11,642.79	-	11,642.79	7,614.78	4,028.01	682,901.59	2,286,026.17
289	11/1/2047	682,901.59	11,642.79	-	11,642.79	7,659.20	3,983.59	675,242.39	2,290,009.76
290	12/1/2047	675,242.39	11,642.79	-	11,642.79	7,703.88	3,938.91	667,538.51	2,293,948.67
291	1/1/2048	667,538.51	11,642.79	-	11,642.79	7,748.82	3,893.97	659,789.69	2,297,842.65
292	2/1/2048	659,789.69	11,642.79	-	11,642.79	7,794.02	3,848.77	651,995.67	2,301,691.42
293	3/1/2048	651,995.67	11,642.79	-	11,642.79	7,839.49	3,803.31	644,156.19	2,305,494.73
294	4/1/2048	644,156.19	11,642.79	-	11,642.79	7,885.22	3,757.58	636,270.97	2,309,252.31
295	5/1/2048	636,270.97	11,642.79	-	11,642.79	7,931.21	3,711.58	628,339.76	2,312,963.89
296	6/1/2048	628,339.76	11,642.79	-	11,642.79	7,977.48	3,665.32	620,362.28	2,316,629.20
297	7/1/2048	620,362.28	11,642.79	-	11,642.79	8,024.01	3,618.78	612,338.27	2,320,247.98
298	8/1/2048	612,338.27	11,642.79	-	11,642.79	8,070.82	3,571.97	604,267.44	2,323,819.96
299	9/1/2048	604,267.44	11,642.79	-	11,642.79	8,117.90	3,524.89	596,149.54	2,327,344.85
300	10/1/2048	596,149.54	11,642.79	-	11,642.79	8,165.25	3,477.54	587,984.29	2,330,822.39
301	11/1/2048	587,984.29	11,642.79	-	11,642.79	8,212.89	3,429.91	579,771.40	2,334,252.30
302	12/1/2048	579,771.40	11,642.79	-	11,642.79	8,260.79	3,382.00	571,510.61	2,337,634.30
303	1/1/2049	571,510.61	11,642.79	-	11,642.79	8,308.98	3,333.81	563,201.63	2,340,968.11
304	2/1/2049	563,201.63	11,642.79	-	11,642.79	8,357.45	3,285.34	554,844.18	2,344,253.45
305	3/1/2049	554,844.18	11,642.79	-	11,642.79	8,406.20	3,236.59	546,437.98	2,347,490.04
306	4/1/2049	546,437.98	11,642.79	-	11,642.79	8,455.24	3,187.55	537,982.74	2,350,677.60



Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
307	5/1/2049	537,982.74	11,642.79	-	11,642.79	8,504.56	3,138.23	529,478.18	2,353,815.83
308	6/1/2049	529,478.18	11,642.79	-	11,642.79	8,554.17	3,088.62	520,924.00	2,356,904.45
309	7/1/2049	520,924.00	11,642.79	-	11,642.79	8,604.07	3,038.72	512,319.93	2,359,943.18
310	8/1/2049	512,319.93	11,642.79	-	11,642.79	8,654.26	2,988.53	503,665.67	2,362,931.71
311	9/1/2049	503,665.67	11,642.79	-	11,642.79	8,704.74	2,938.05	494,960.93	2,365,869.76
312	10/1/2049	494,960.93	11,642.79	-	11,642.79	8,755.52	2,887.27	486,205.41	2,368,757.03
313	11/1/2049	486,205.41	11,642.79	-	11,642.79	8,806.60	2,836.20	477,398.81	2,371,593.23
314	12/1/2049	477,398.81	11,642.79	-	11,642.79	8,857.97	2,784.83	468,540.85	2,374,378.06
315	1/1/2050	468,540.85	11,642.79	-	11,642.79	8,909.64	2,733.15	459,631.21	2,377,111.21
316	2/1/2050	459,631.21	11,642.79	-	11,642.79	8,961.61	2,681.18	450,669.60	2,379,792.39
317	3/1/2050	450,669.60	11,642.79	-	11,642.79	9,013.89	2,628.91	441,655.71	2,382,421.30
318	4/1/2050	441,655.71	11,642.79	-	11,642.79	9,066.47	2,576.32	432,589.24	2,384,997.62
319	5/1/2050	432,589.24	11,642.79	-	11,642.79	9,119.36	2,523.44	423,469.88	2,387,521.06
320	6/1/2050	423,469.88	11,642.79	-	11,642.79	9,172.55	2,470.24	414,297.33	2,389,991.30
321	7/1/2050	414,297.33	11,642.79	-	11,642.79	9,226.06	2,416.73	405,071.27	2,392,408.04
322	8/1/2050	405,071.27	11,642.79	-	11,642.79	9,279.88	2,362.92	395,791.39	2,394,770.95
323	9/1/2050	395,791.39	11,642.79	-	11,642.79	9,334.01	2,308.78	386,457.38	2,397,079.74
324	10/1/2050	386,457.38	11,642.79	-	11,642.79	9,388.46	2,254.33	377,068.92	2,399,334.07
325	11/1/2050	377,068.92	11,642.79	-	11,642.79	9,443.22	2,199.57	367,625.70	2,401,533.64
326	12/1/2050	367,625.70	11,642.79	-	11,642.79	9,498.31	2,144.48	358,127.39	2,403,678.12
327	1/1/2051	358,127.39	11,642.79	-	11,642.79	9,553.72	2,089.08	348,573.67	2,405,767.20
328	2/1/2051	348,573.67	11,642.79	-	11,642.79	9,609.45	2,033.35	338,964.22	2,407,800.55
329	3/1/2051	338,964.22	11,642.79	-	11,642.79	9,665.50	1,977.29	329,298.72	2,409,777.84
330	4/1/2051	329,298.72	11,642.79	-	11,642.79	9,721.88	1,920.91	319,576.84	2,411,698.75
331	5/1/2051	319,576.84	11,642.79	-	11,642.79	9,778.60	1,864.20	309,798.24	2,413,562.94
332	6/1/2051	309,798.24	11,642.79	-	11,642.79	9,835.64	1,807.16	299,962.60	2,415,370.10
333	7/1/2051	299,962.60	11,642.79	-	11,642.79	9,893.01	1,749.78	290,069.59	2,417,119.88
334	8/1/2051	290,069.59	11,642.79	-	11,642.79	9,950.72	1,692.07	280,118.87	2,418,811.96
335	9/1/2051	280,118.87	11,642.79	-	11,642.79	10,008.77	1,634.03	270,110.10	2,420,445.98
336	10/1/2051	270,110.10	11,642.79	-	11,642.79	10,067.15	1,575.64	260,042.95	2,422,021.62
337	11/1/2051	260,042.95	11,642.79	-	11,642.79	10,125.88	1,516.92	249,917.08	2,423,538.54
338	12/1/2051	249,917.08	11,642.79	-	11,642.79	10,184.94	1,457.85	239,732.13	2,424,996.39
339	1/1/2052	239,732.13	11,642.79	-	11,642.79	10,244.36	1,398.44	229,487.78	2,426,394.83
340	2/1/2052	229,487.78	11,642.79	-	11,642.79	10,304.11	1,338.68	219,183.66	2,427,733.51
341	3/1/2052	219,183.66	11,642.79	-	11,642.79	10,364.22	1,278.57	208,819.44	2,429,012.08
342	4/1/2052	208,819.44	11,642.79	-	11,642.79	10,424.68	1,218.11	198,394.76	2,430,230.19
343	5/1/2052	198,394.76	11,642.79	-	11,642.79	10,485.49	1,157.30	187,909.27	2,431,387.49
344	6/1/2052	187,909.27	11,642.79	-	11,642.79	10,546.66	1,096.14	177,362.61	2,432,483.63
345	7/1/2052	177,362.61	11,642.79	-	11,642.79	10,608.18	1,034.62	166,754.43	2,433,518.25
346	8/1/2052	166,754.43	11,642.79	-	11,642.79	10,670.06	972.73	156,084.37	2,434,490.98

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
347	9/1/2052	156,084.37	11,642.79	-	11,642.79	10,732.30	910.49	145,352.07	2,435,401.47
348	10/1/2052	145,352.07	11,642.79	-	11,642.79	10,794.91	847.89	134,557.17	2,436,249.36
349	11/1/2052	134,557.17	11,642.79	-	11,642.79	10,857.88	784.92	123,699.29	2,437,034.28
350	12/1/2052	123,699.29	11,642.79	-	11,642.79	10,921.21	721.58	112,778.07	2,437,755.86
351	1/1/2053	112,778.07	11,642.79	-	11,642.79	10,984.92	657.87	101,793.15	2,438,413.73
352	2/1/2053	101,793.15	11,642.79	-	11,642.79	11,049.00	593.79	90,744.15	2,439,007.52
353	3/1/2053	90,744.15	11,642.79	-	11,642.79	11,113.45	529.34	79,630.70	2,439,536.86
354	4/1/2053	79,630.70	11,642.79	-	11,642.79	11,178.28	464.51	68,452.42	2,440,001.38
355	5/1/2053	68,452.42	11,642.79	-	11,642.79	11,243.49	399.31	57,208.93	2,440,400.68
356	6/1/2053	57,208.93	11,642.79	-	11,642.79	11,309.07	333.72	45,899.86	2,440,734.40
357	7/1/2053	45,899.86	11,642.79	-	11,642.79	11,375.04	267.75	34,524.81	2,441,002.15
358	8/1/2053	34,524.81	11,642.79	-	11,642.79	11,441.40	201.39	23,083.41	2,441,203.54
359	9/1/2053	23,083.41	11,642.79	-	11,642.79	11,508.14	134.65	11,575.27	2,441,338.20
360	10/1/2053	11,575.27	11,642.79	-	11,575.27	11,507.75	67.52	0.00	2,441,405.72

# Mortgage Amortization

Inputs	
Loan principal amount	\$1,429,500.00
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	\$119,943.24
Monthly payments	\$9,995.27
Interest in first calendar year	\$44,605.15
Interest over term of loan	\$2,168,797.20
Sum of all payments	\$3,598,297.20

Payments in First 12 Months								
Year	Month	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
	Aug	\$1,429,500.00	\$9,995.27	\$1,060.89	\$8,934.38	\$1,060.89	\$8,934.38	\$1,428,439.11
	Sep	\$1,428,439.11	\$9,995.27	\$1,067.53	\$8,927.74	\$2,128.42	\$17,862.12	\$1,427,371.58
	Oct	\$1,427,371.58	\$9,995.27	\$1,074.20	\$8,921.07	\$3,202.62	\$26,783.19	\$1,426,297.38
	Nov	\$1,426,297.38	\$9,995.27	\$1,080.91	\$8,914.36	\$4,283.53	\$35,697.55	\$1,425,216.47
	Dec	\$1,425,216.47	\$9,995.27	\$1,087.67	\$8,907.60	\$5,371.20	\$44,605.15	\$1,424,128.80
2024	Jan	\$1,424,128.80	\$9,995.27	\$1,094.46	\$8,900.81	\$6,465.66	\$53,505.96	\$1,423,034.34
	Feb	\$1,423,034.34	\$9,995.27	\$1,101.31	\$8,893.96	\$7,566.97	\$62,399.92	\$1,421,933.03
	Mar	\$1,421,933.03	\$9,995.27	\$1,108.19	\$8,887.08	\$8,675.16	\$71,287.00	\$1,420,824.84
	Apr	\$1,420,824.84	\$9,995.27	\$1,115.11	\$8,880.16	\$9,790.27	\$80,167.16	\$1,419,709.73
	May	\$1,419,709.73	\$9,995.27	\$1,122.08	\$8,873.19	\$10,912.35	\$89,040.35	\$1,418,587.65
	Jun	\$1,418,587.65	\$9,995.27	\$1,129.10	\$8,866.17	\$12,041.45	\$97,906.52	\$1,417,458.55
	Jul	\$1,417,458.55	\$9,995.27	\$1,136.15	\$8,859.12	\$13,177.60	\$106,765.64	\$1,416,322.40

Yearly Schedule of Balances and Payments							
Year	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
2024	\$1,424,128.80	\$119,943.24	\$13,594.80	\$106,348.44	\$18,966.00	\$150,953.59	\$1,410,534.00
2025	\$1,410,534.00	\$119,943.24	\$14,649.99	\$105,293.25	\$33,615.99	\$256,246.84	\$1,395,884.01
2026	\$1,395,884.01	\$119,943.24	\$15,787.30	\$104,155.94	\$49,403.29	\$360,402.78	\$1,380,096.71
2027	\$1,380,096.71	\$119,943.24	\$17,012.91	\$102,930.33	\$66,416.21	\$463,333.10	\$1,363,083.79
2028	\$1,363,083.79	\$119,943.24	\$18,333.67	\$101,609.57	\$84,749.87	\$564,942.68	\$1,344,750.13
2029	\$1,344,750.13	\$119,943.24	\$19,756.96	\$100,186.28	\$104,506.83	\$665,128.96	\$1,324,993.17
2030	\$1,324,993.17	\$119,943.24	\$21,290.74	\$98,652.50	\$125,797.58	\$763,781.45	\$1,303,702.42
2031	\$1,303,702.42	\$119,943.24	\$22,943.60	\$96,999.64	\$148,741.17	\$860,781.10	\$1,280,758.83
2032	\$1,280,758.83	\$119,943.24	\$24,724.77	\$95,218.47	\$173,465.94	\$955,999.57	\$1,256,034.06
2033	\$1,256,034.06	\$119,943.24	\$26,644.22	\$93,299.02	\$200,110.16	\$1,049,298.59	\$1,229,389.84
2034	\$1,229,389.84	\$119,943.24	\$28,712.68	\$91,230.56	\$228,822.84	\$1,140,529.15	\$1,200,677.16
2035	\$1,200,677.16	\$119,943.24	\$30,941.72	\$89,001.52	\$259,764.56	\$1,229,530.67	\$1,169,735.44
2036	\$1,169,735.44	\$119,943.24	\$33,343.80	\$86,599.44	\$293,108.36	\$1,316,130.11	\$1,136,391.64

2037	\$1,136,391.64	\$119,943.24	\$35,932.37	\$84,010.87	\$329,040.73	\$1,400,140.98	\$1,100,459.27
2038	\$1,100,459.27	\$119,943.24	\$38,721.89	\$81,221.35	\$367,762.62	\$1,481,362.33	\$1,061,737.38
2039	\$1,061,737.38	\$119,943.24	\$41,727.97	\$78,215.27	\$409,490.59	\$1,559,577.60	\$1,020,009.41
2040	\$1,020,009.41	\$119,943.24	\$44,967.42	\$74,975.82	\$454,458.02	\$1,634,553.41	\$975,041.98
2041	\$975,041.98	\$119,943.24	\$48,458.36	\$71,484.88	\$502,916.38	\$1,706,038.29	\$926,583.62
2042	\$926,583.62	\$119,943.24	\$52,220.31	\$67,722.93	\$555,136.69	\$1,773,761.22	\$874,363.31
2043	\$874,363.31	\$119,943.24	\$56,274.31	\$63,668.93	\$611,411.00	\$1,837,430.15	\$818,089.00
2044	\$818,089.00	\$119,943.24	\$60,643.03	\$59,300.21	\$672,054.04	\$1,896,730.35	\$757,445.96
2045	\$757,445.96	\$119,943.24	\$65,350.91	\$54,592.33	\$737,404.94	\$1,951,322.69	\$692,095.06
2046	\$692,095.06	\$119,943.24	\$70,424.27	\$49,518.97	\$807,829.21	\$2,000,841.66	\$621,670.79
2047	\$621,670.79	\$119,943.24	\$75,891.49	\$44,051.75	\$883,720.70	\$2,044,893.41	\$545,779.30
2048	\$545,779.30	\$119,943.24	\$81,783.14	\$38,160.10	\$965,503.84	\$2,083,053.51	\$463,996.16
2049	\$463,996.16	\$119,943.24	\$88,132.18	\$31,811.06	\$1,053,636.01	\$2,114,864.58	\$375,863.99
2050	\$375,863.99	\$119,943.24	\$94,974.11	\$24,969.13	\$1,148,610.12	\$2,139,833.71	\$280,889.88
2051	\$280,889.88	\$119,943.24	\$102,347.19	\$17,596.05	\$1,250,957.32	\$2,157,429.75	\$178,542.68
2052	\$178,542.68	\$119,943.24	\$110,292.67	\$9,650.57	\$1,361,249.99	\$2,167,080.32	\$68,250.01
2053	\$68,250.01	\$69,966.89	\$68,250.01	\$1,716.88	\$1,429,500.00	\$2,168,797.20	\$0.00

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

Cost of property	\$2,859,000	
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	\$2,859,000	\$428,850
2	Declining balance	0.30	\$2,430,150	\$729,045
3	Declining balance	0.30	\$1,701,105	\$510,332
4	Straight line	0.40	\$1,190,774	\$476,309
5	Straight line	0.67	\$714,464	\$476,309
6	Straight line	1.00	\$238,155	\$238,155
			<b>Total</b>	<b>\$2,859,000</b>

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

Cost of property	\$2,859,000
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**

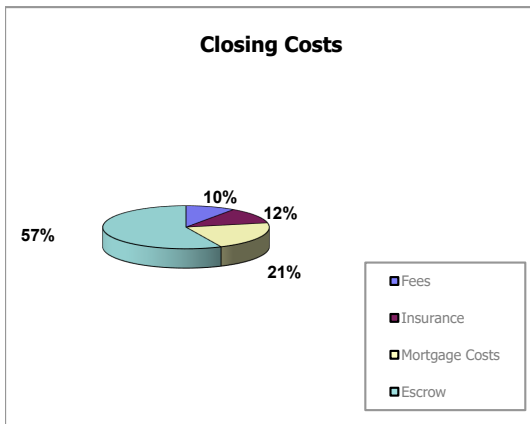
Year	Depreciation Method	Rate	Unrecovered Basis	Depreciation
1	Declining balance	0.29	\$2,859,000	\$408,429
2	Declining balance	0.29	\$2,450,571	\$700,163
3	Declining balance	0.29	\$1,750,408	\$500,117
4	Declining balance	0.29	\$1,250,292	\$357,226
5	Straight line	0.29	\$893,065	\$255,162
6	Straight line	0.40	\$637,904	\$255,162
7	Straight line	0.67	\$382,742	\$255,162
8	Straight line	1.00	\$127,581	\$127,581
			<b>Total</b>	<b>\$2,859,000</b>

# Closing Cost Analysis (For Buyer)

Assumptions	
Selling price of property	\$ 2,859,000
Down payment	1,144,800
Mortgage	\$ 1,714,200
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
<b>Total</b>	<b>\$ 8,000</b>

Insurance	
Hazard insurance	\$ 2,500
Flood insurance	2,500
Title insurance	2,500
Other insurance	2,500
<b>Total</b>	<b>\$ 10,000</b>



Escrow Accounts	
Insurance escrow	\$ 10,000
Tax escrow	37,000
Other escrow	-
<b>Total</b>	<b>\$ 47,000</b>

Mailing and Telephone Charges	
Freight and Express Mail	
Federal Express	
Telephone	
<b>Total</b>	

Mortgage Costs	
Discount	
Points	-
Document fees	
Interest	17,612
<b>Total</b>	<b>\$ 17,612</b>

Miscellaneous Fees	
Tax service fee	
Recording fees	
Property owners association	
<b>Total</b>	

Credits	
Property owners association	
Taxes	
Flood insurance	
<b>Total</b>	

Summary	
<b>Net payable at closing (est.)</b>	<b>\$ 82,612</b>
<b>Closing cost as % of mortgage</b>	<b>4.82%</b>

Common Closing Costs	
Elevation Certificate	\$150+/-
Survey	\$250+/-
Settlement 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	