

Income Property Analysis DEWEY STREET APARTMENTS

Hollywood, FL
9 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

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*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	9
Occupancy:	95%
List Price:	\$2,499,000
Suggested Offer:	\$2,400,000
GSI (annual):	\$219,600
Vacancy	\$0
Expenses (annual):	\$71,604
NOI:	\$147,996.00
CAP RATE:	6.17%
Year Built:	1965
Parking Spaces:	14
Lot Size (SF):	11,000
Total Bldg Sq. Ft.	3,632
Construction:	CBS

Suggested Offer Price	\$2,400,000
Total Units	9
Gross Rent Multiplier	10.93
Price Per Unit	\$266,666.67
CAP Rate	6.17%
Down Payment	50% \$1,429,500.00
Mortgage (6%)	50% \$1,429,500.00
Closing Costs	3% \$72,000.00
Total Down Payment	\$1,501,500



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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	\$1,700.00		\$1,700.00						\$20,400.00	-	6/30/2024								
2	Carmine Caputo	3 Bed, 3 Bath, Full Kitchen & shower	\$2,900.00		\$2,900.00						\$34,800.00	-	11/1/2024								
3	Sydney Grimes	STUDIO / full kitchen & shower	\$1,700.00		\$1,700.00						\$20,400.00	-	8/1/2024								
4	Conika Thomson	STUDIO / full kitchen & shower	\$1,700.00		\$1,700.00						\$20,400.00	-	7/1/2024								
5	Christine Shack	STUDIO / full kitchen & shower	\$1,700.00		\$1,700.00						\$20,400.00	-	11/1/2024								
6	Fausto Gonzalez & Miriam Newmark	STUDIO / full kitchen & shower	\$1,700.00		\$1,700.00						\$20,400.00	-	5/1/2024								
7	Reginald Colligs & Latasha Adams	1 Bed 1 Bath, full kitchen	\$2,200.00		\$2,200.00						\$26,400.00	-	12/31/2024								
8	Maryse Melson & Linda Sue Lang	2 Bed, 2 Bath, Full Kitchen & shower	\$2,500.00		\$2,500.00						\$30,000.00	-	8/1/2024								
9	Ludwig Prophete & Morgan Lefevre	1 Bed 1 Bath, full kitchen	\$2,200.00		\$2,200.00						\$26,400.00	-	12/1/2024								
					\$0.00						\$0.00		12/1/2024								
					\$0.00						\$0.00		12/1/2024								
					\$0.00						\$0.00		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	\$18,300.00		\$0.00		\$18,300.00	\$0.00						\$219,600.00										\$0.00

ANNUALIZED VALUATION @ 6.8% CAP (after expenses and vacancy)
 \$219,600.00
 \$2,260,588.24

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

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

DISCLAIMERS

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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)		
7 Studios - \$1,700/mo @ Annual	\$ 8,500	\$ 102,000
1 bed @ 2200	\$ 4,400	\$ 52,800
2 bed @ 2500	\$ 2,500	\$ 30,000
3 Bed @ 2900	\$ 2,900	\$ 34,800
Vending	\$ -	\$ -
TOTAL RENTAL INCOME	<u>\$ 18,300</u>	<u>\$ 219,600</u>

EXPENSES:		
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
TOTAL EXPENSES	<u>5,967.06</u>	<u>71,604.72</u>
NET PROFIT OR (LOSS)		<u>147,995.28</u> 0.00

CATP RATE --> 0.065 (x 100)
POTENTIAL GROSS \$ 2,276,850.46 **6.50%**

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 \$2,499,000

LTV: 60%

APR: 7.5%

NOTES

	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
Revenue * (+5% / yr)										
Rent	\$219,600.00	\$230,580.00	\$242,109.00	\$254,214.45	\$266,925.17	\$280,271.43	\$294,285.00	\$308,999.25	\$324,449.22	\$340,671.68
	\$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	\$219,600.00	\$230,580.00	\$242,109.00	\$254,214.45	\$266,925.17	\$280,271.43	\$294,285.00	\$308,999.25	\$324,449.22	\$340,671.68
Vacancy 5%	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
TOTAL REVENUE	\$208,620.00	\$219,051.00	\$230,003.55	\$241,503.73	\$253,578.91	\$266,257.86	\$279,570.75	\$293,549.29	\$308,226.75	\$323,638.09
Expenses (+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
TOTAL EXPENSES	\$71,604.72	\$73,752.86	\$95,186.17	\$98,041.75	\$100,983.00	\$104,012.49	\$107,132.87	\$110,346.85	\$113,657.26	\$117,066.98
NET INCOME	\$137,015.28	\$145,298.14	\$134,817.38	\$143,461.98	\$152,595.91	\$162,245.37	\$172,437.88	\$183,202.44	\$194,569.49	\$206,571.11
CAP RATE	5.48%	5.81%	5.39%	5.74%	6.11%	6.49%	6.90%	7.33%	7.79%	8.27%
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	\$137,015.28	\$145,298.14	\$134,817.38	\$143,461.98	\$152,595.91	\$162,245.37	\$172,437.88	\$183,202.44	\$194,569.49	\$206,571.11
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
ROI	0.049127028	0.052096859	0.048338969	0.0514385	0.054713485	0.058173311	0.061827854	0.065687499	0.069763175	0.074066373
(Cash on Cash Return)	4.913%	5.210%	4.834%	5.144%	5.471%	5.817%	6.183%	6.569%	6.976%	7.407%

IRR (Internal Rate of Return)

Resale Value	7% (Cap Rate)	
Resale cost	6%	
Unpaid Mtg Balance		
Equity	\$ (2,789,000)	\$137,015.28 \$145,298.14 \$134,817.38 \$143,461.98 \$152,595.91 \$162,245.37
BFTC + Equity		

\$2,617,177.65
(157,031)
0.00
\$2,460,147
2,632,585

IRR 3.00%

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 - Debt service; monthly payment x 12, based on purchase at full asking price with 75% LTV
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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 \$2,499,000							DOWN PAYMENT				LTV: 50%	APR: 6.5%	NOTES
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032			
Revenue * (+5% / yr)													
Rent	\$219,600.00	\$230,580.00	\$242,109.00	\$254,214.45	\$266,925.17	\$280,271.43	\$294,285.00	\$308,999.25	\$324,449.22	\$340,671.68			
	\$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	\$219,600.00	\$230,580.00	\$242,109.00	\$254,214.45	\$266,925.17	\$280,271.43	\$294,285.00	\$308,999.25	\$324,449.22	\$340,671.68			
Vacancy 5%	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95			
TOTAL REVENUE	\$208,620.00	\$219,051.00	\$230,003.55	\$241,503.73	\$253,578.91	\$266,257.86	\$279,570.75	\$293,549.29	\$308,226.75	\$323,638.09			
Expenses (+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	\$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			
TOTAL EXPENSES	\$71,604.72	\$73,752.86	\$75,965.45	\$78,244.41	\$80,591.74	\$83,009.50	\$85,499.78	\$88,064.77	\$90,706.72	\$93,427.92			
NET INCOME	\$137,015.28	\$145,298.14	\$154,038.10	\$163,259.32	\$172,987.17	\$183,248.36	\$194,070.97	\$205,484.52	\$217,520.04	\$230,210.17			
CAP RATE	5.48%	5.81%	6.16%	6.53%	6.92%	7.33%	7.77%	8.22%	8.70%	9.21%			
DEBT SERVICE **	\$94,728.00	\$94,728.00	\$94,728.00	\$94,728.00	\$94,728.00	\$94,728.00	\$94,728.00	\$94,728.00	\$94,728.00	\$94,728.00			
\$7,894.00 (30yr, 7.5%, 50% dwn)													
BEFORE TAX CF	\$42,287.28	\$50,570.14	\$59,310.10	\$68,531.32	\$78,259.17	\$88,520.36	\$99,342.97	\$110,756.52	\$122,792.04	\$135,482.17			
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			
ROI	0.05638304	0.067426851	0.079080137	0.091375089	0.104345561	0.118027152	0.132457296	0.147675355	0.163722717	0.180642899			
(Cash on Cash Return)	5.638%	6.743%	7.908%	9.138%	10.435%	11.803%	13.246%	14.768%	16.372%	18.064%			

IRR (Internal Rate of Return)

Resale Value	7% (Cap Rate)	
Resale cost	6%	
Unpaid Mtg Balance		
Equity	\$ (750,000)	\$42,287.28
BFTC + Equity		\$50,570.14
		\$59,310.10
		\$68,531.32
		\$78,259.17
		\$88,520.36

\$2,935,493.09
(176,130)
0.00
\$2,759,364
2,858,706

IRR 25.06%

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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

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sept 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024
Revenue												
Rent	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00
	\$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	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00	\$18,300.00
Vacancy 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
TOTAL REVENUE	\$17,385.00	\$17,385.00	\$17,385.00	\$17,385.00	\$17,385.00	\$17,385.00	\$17,385.00	\$17,385.00	\$17,385.00	\$17,385.00	\$17,385.00	\$17,385.00
Expenses												
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
TOTAL EXPENSES	\$3,078.06	\$3,078.06	\$3,078.06	\$3,078.06	\$37,745.06	\$3,078.06	\$3,078.06	\$3,078.06	\$3,078.06	\$3,078.06	\$3,078.06	\$3,078.06
NET INCOME	\$14,306.94	\$14,306.94	\$14,306.94	\$14,306.94	-\$20,360.06	\$14,306.94	\$14,306.94	\$14,306.94	\$14,306.94	\$14,306.94	\$14,306.94	\$14,306.94

TOTAL NET \$137,016.28

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	\$ 1,249,000.00
Annual interest rate	6.50 %
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	\$ 7,894.53
Scheduled number of payments	360
Actual number of payments	360
Total early payments	\$ -
Total interest	\$ 1,593,030.66

Lender name:

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	11/1/2023	\$ 1,249,000.00	\$ 7,894.53	\$ -	\$ 7,894.53	\$ 1,129.11	\$ 6,765.42	\$1,247,870.89	\$ 6,765.42
2	12/1/2023	1,247,870.89	7,894.53	-	7,894.53	1,135.23	6,759.30	1,246,735.66	13,524.72
3	1/1/2024	1,246,735.66	7,894.53	-	7,894.53	1,141.38	6,753.15	1,245,594.28	20,277.87
4	2/1/2024	1,245,594.28	7,894.53	-	7,894.53	1,147.56	6,746.97	1,244,446.72	27,024.84
5	3/1/2024	1,244,446.72	7,894.53	-	7,894.53	1,153.78	6,740.75	1,243,292.94	33,765.59
6	4/1/2024	1,243,292.94	7,894.53	-	7,894.53	1,160.03	6,734.50	1,242,132.92	40,500.09
7	5/1/2024	1,242,132.92	7,894.53	-	7,894.53	1,166.31	6,728.22	1,240,966.61	47,228.31
8	6/1/2024	1,240,966.61	7,894.53	-	7,894.53	1,172.63	6,721.90	1,239,793.98	53,950.22
9	7/1/2024	1,239,793.98	7,894.53	-	7,894.53	1,178.98	6,715.55	1,238,615.00	60,665.77
10	8/1/2024	1,238,615.00	7,894.53	-	7,894.53	1,185.37	6,709.16	1,237,429.64	67,374.93
11	9/1/2024	1,237,429.64	7,894.53	-	7,894.53	1,191.79	6,702.74	1,236,237.85	74,077.68
12	10/1/2024	1,236,237.85	7,894.53	-	7,894.53	1,198.24	6,696.29	1,235,039.61	80,773.96
13	11/1/2024	1,235,039.61	7,894.53	-	7,894.53	1,204.73	6,689.80	1,233,834.88	87,463.76
14	12/1/2024	1,233,834.88	7,894.53	-	7,894.53	1,211.26	6,683.27	1,232,623.62	94,147.03
15	1/1/2025	1,232,623.62	7,894.53	-	7,894.53	1,217.82	6,676.71	1,231,405.80	100,823.75
16	2/1/2025	1,231,405.80	7,894.53	-	7,894.53	1,224.41	6,670.11	1,230,181.39	107,493.86
17	3/1/2025	1,230,181.39	7,894.53	-	7,894.53	1,231.05	6,663.48	1,228,950.34	114,157.34
18	4/1/2025	1,228,950.34	7,894.53	-	7,894.53	1,237.72	6,656.81	1,227,712.62	120,814.16
19	5/1/2025	1,227,712.62	7,894.53	-	7,894.53	1,244.42	6,650.11	1,226,468.20	127,464.27
20	6/1/2025	1,226,468.20	7,894.53	-	7,894.53	1,251.16	6,643.37	1,225,217.04	134,107.64
21	7/1/2025	1,225,217.04	7,894.53	-	7,894.53	1,257.94	6,636.59	1,223,959.11	140,744.23
22	8/1/2025	1,223,959.11	7,894.53	-	7,894.53	1,264.75	6,629.78	1,222,694.36	147,374.01
23	9/1/2025	1,222,694.36	7,894.53	-	7,894.53	1,271.60	6,622.93	1,221,422.75	153,996.94
24	10/1/2025	1,221,422.75	7,894.53	-	7,894.53	1,278.49	6,616.04	1,220,144.26	160,612.98
25	11/1/2025	1,220,144.26	7,894.53	-	7,894.53	1,285.41	6,609.11	1,218,858.85	167,222.09
26	12/1/2025	1,218,858.85	7,894.53	-	7,894.53	1,292.38	6,602.15	1,217,566.47	173,824.24

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
27	1/1/2026	1,217,566.47	7,894.53	-	7,894.53	1,299.38	6,595.15	1,216,267.09	180,419.39
28	2/1/2026	1,216,267.09	7,894.53	-	7,894.53	1,306.42	6,588.11	1,214,960.68	187,007.51
29	3/1/2026	1,214,960.68	7,894.53	-	7,894.53	1,313.49	6,581.04	1,213,647.19	193,588.54
30	4/1/2026	1,213,647.19	7,894.53	-	7,894.53	1,320.61	6,573.92	1,212,326.58	200,162.47
31	5/1/2026	1,212,326.58	7,894.53	-	7,894.53	1,327.76	6,566.77	1,210,998.82	206,729.24
32	6/1/2026	1,210,998.82	7,894.53	-	7,894.53	1,334.95	6,559.58	1,209,663.86	213,288.81
33	7/1/2026	1,209,663.86	7,894.53	-	7,894.53	1,342.18	6,552.35	1,208,321.68	219,841.16
34	8/1/2026	1,208,321.68	7,894.53	-	7,894.53	1,349.45	6,545.08	1,206,972.23	226,386.23
35	9/1/2026	1,206,972.23	7,894.53	-	7,894.53	1,356.76	6,537.77	1,205,615.46	232,924.00
36	10/1/2026	1,205,615.46	7,894.53	-	7,894.53	1,364.11	6,530.42	1,204,251.35	239,454.42
37	11/1/2026	1,204,251.35	7,894.53	-	7,894.53	1,371.50	6,523.03	1,202,879.85	245,977.45
38	12/1/2026	1,202,879.85	7,894.53	-	7,894.53	1,378.93	6,515.60	1,201,500.92	252,493.04
39	1/1/2027	1,201,500.92	7,894.53	-	7,894.53	1,386.40	6,508.13	1,200,114.52	259,001.17
40	2/1/2027	1,200,114.52	7,894.53	-	7,894.53	1,393.91	6,500.62	1,198,720.61	265,501.80
41	3/1/2027	1,198,720.61	7,894.53	-	7,894.53	1,401.46	6,493.07	1,197,319.15	271,994.87
42	4/1/2027	1,197,319.15	7,894.53	-	7,894.53	1,409.05	6,485.48	1,195,910.10	278,480.34
43	5/1/2027	1,195,910.10	7,894.53	-	7,894.53	1,416.68	6,477.85	1,194,493.42	284,958.19
44	6/1/2027	1,194,493.42	7,894.53	-	7,894.53	1,424.36	6,470.17	1,193,069.06	291,428.36
45	7/1/2027	1,193,069.06	7,894.53	-	7,894.53	1,432.07	6,462.46	1,191,636.99	297,890.82
46	8/1/2027	1,191,636.99	7,894.53	-	7,894.53	1,439.83	6,454.70	1,190,197.16	304,345.52
47	9/1/2027	1,190,197.16	7,894.53	-	7,894.53	1,447.63	6,446.90	1,188,749.53	310,792.42
48	10/1/2027	1,188,749.53	7,894.53	-	7,894.53	1,455.47	6,439.06	1,187,294.06	317,231.48
49	11/1/2027	1,187,294.06	7,894.53	-	7,894.53	1,463.35	6,431.18	1,185,830.71	323,662.66
50	12/1/2027	1,185,830.71	7,894.53	-	7,894.53	1,471.28	6,423.25	1,184,359.43	330,085.91
51	1/1/2028	1,184,359.43	7,894.53	-	7,894.53	1,479.25	6,415.28	1,182,880.18	336,501.19
52	2/1/2028	1,182,880.18	7,894.53	-	7,894.53	1,487.26	6,407.27	1,181,392.92	342,908.46
53	3/1/2028	1,181,392.92	7,894.53	-	7,894.53	1,495.32	6,399.21	1,179,897.60	349,307.67
54	4/1/2028	1,179,897.60	7,894.53	-	7,894.53	1,503.42	6,391.11	1,178,394.18	355,698.78
55	5/1/2028	1,178,394.18	7,894.53	-	7,894.53	1,511.56	6,382.97	1,176,882.62	362,081.75
56	6/1/2028	1,176,882.62	7,894.53	-	7,894.53	1,519.75	6,374.78	1,175,362.87	368,456.53
57	7/1/2028	1,175,362.87	7,894.53	-	7,894.53	1,527.98	6,366.55	1,173,834.89	374,823.08
58	8/1/2028	1,173,834.89	7,894.53	-	7,894.53	1,536.26	6,358.27	1,172,298.63	381,181.35
59	9/1/2028	1,172,298.63	7,894.53	-	7,894.53	1,544.58	6,349.95	1,170,754.05	387,531.30
60	10/1/2028	1,170,754.05	7,894.53	-	7,894.53	1,552.95	6,341.58	1,169,201.11	393,872.89
61	11/1/2028	1,169,201.11	7,894.53	-	7,894.53	1,561.36	6,333.17	1,167,639.75	400,206.06
62	12/1/2028	1,167,639.75	7,894.53	-	7,894.53	1,569.81	6,324.72	1,166,069.94	406,530.77
63	1/1/2029	1,166,069.94	7,894.53	-	7,894.53	1,578.32	6,316.21	1,164,491.62	412,846.99
64	2/1/2029	1,164,491.62	7,894.53	-	7,894.53	1,586.87	6,307.66	1,162,904.75	419,154.65
65	3/1/2029	1,162,904.75	7,894.53	-	7,894.53	1,595.46	6,299.07	1,161,309.29	425,453.72
66	4/1/2029	1,161,309.29	7,894.53	-	7,894.53	1,604.10	6,290.43	1,159,705.19	431,744.14

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
67	5/1/2029	1,159,705.19	7,894.53	-	7,894.53	1,612.79	6,281.74	1,158,092.39	438,025.88
68	6/1/2029	1,158,092.39	7,894.53	-	7,894.53	1,621.53	6,273.00	1,156,470.86	444,298.88
69	7/1/2029	1,156,470.86	7,894.53	-	7,894.53	1,630.31	6,264.22	1,154,840.55	450,563.09
70	8/1/2029	1,154,840.55	7,894.53	-	7,894.53	1,639.14	6,255.39	1,153,201.41	456,818.48
71	9/1/2029	1,153,201.41	7,894.53	-	7,894.53	1,648.02	6,246.51	1,151,553.39	463,064.99
72	10/1/2029	1,151,553.39	7,894.53	-	7,894.53	1,656.95	6,237.58	1,149,896.44	469,302.57
73	11/1/2029	1,149,896.44	7,894.53	-	7,894.53	1,665.92	6,228.61	1,148,230.51	475,531.18
74	12/1/2029	1,148,230.51	7,894.53	-	7,894.53	1,674.95	6,219.58	1,146,555.57	481,750.76
75	1/1/2030	1,146,555.57	7,894.53	-	7,894.53	1,684.02	6,210.51	1,144,871.55	487,961.27
76	2/1/2030	1,144,871.55	7,894.53	-	7,894.53	1,693.14	6,201.39	1,143,178.40	494,162.65
77	3/1/2030	1,143,178.40	7,894.53	-	7,894.53	1,702.31	6,192.22	1,141,476.09	500,354.87
78	4/1/2030	1,141,476.09	7,894.53	-	7,894.53	1,711.53	6,183.00	1,139,764.56	506,537.87
79	5/1/2030	1,139,764.56	7,894.53	-	7,894.53	1,720.80	6,173.72	1,138,043.75	512,711.59
80	6/1/2030	1,138,043.75	7,894.53	-	7,894.53	1,730.13	6,164.40	1,136,313.63	518,875.99
81	7/1/2030	1,136,313.63	7,894.53	-	7,894.53	1,739.50	6,155.03	1,134,574.13	525,031.03
82	8/1/2030	1,134,574.13	7,894.53	-	7,894.53	1,748.92	6,145.61	1,132,825.21	531,176.64
83	9/1/2030	1,132,825.21	7,894.53	-	7,894.53	1,758.39	6,136.14	1,131,066.82	537,312.77
84	10/1/2030	1,131,066.82	7,894.53	-	7,894.53	1,767.92	6,126.61	1,129,298.90	543,439.38
85	11/1/2030	1,129,298.90	7,894.53	-	7,894.53	1,777.49	6,117.04	1,127,521.40	549,556.42
86	12/1/2030	1,127,521.40	7,894.53	-	7,894.53	1,787.12	6,107.41	1,125,734.28	555,663.83
87	1/1/2031	1,125,734.28	7,894.53	-	7,894.53	1,796.80	6,097.73	1,123,937.48	561,761.56
88	2/1/2031	1,123,937.48	7,894.53	-	7,894.53	1,806.53	6,087.99	1,122,130.94	567,849.55
89	3/1/2031	1,122,130.94	7,894.53	-	7,894.53	1,816.32	6,078.21	1,120,314.62	573,927.76
90	4/1/2031	1,120,314.62	7,894.53	-	7,894.53	1,826.16	6,068.37	1,118,488.47	579,996.13
91	5/1/2031	1,118,488.47	7,894.53	-	7,894.53	1,836.05	6,058.48	1,116,652.41	586,054.61
92	6/1/2031	1,116,652.41	7,894.53	-	7,894.53	1,846.00	6,048.53	1,114,806.42	592,103.14
93	7/1/2031	1,114,806.42	7,894.53	-	7,894.53	1,855.99	6,038.53	1,112,950.42	598,141.68
94	8/1/2031	1,112,950.42	7,894.53	-	7,894.53	1,866.05	6,028.48	1,111,084.38	604,170.16
95	9/1/2031	1,111,084.38	7,894.53	-	7,894.53	1,876.16	6,018.37	1,109,208.22	610,188.53
96	10/1/2031	1,109,208.22	7,894.53	-	7,894.53	1,886.32	6,008.21	1,107,321.90	616,196.74
97	11/1/2031	1,107,321.90	7,894.53	-	7,894.53	1,896.54	5,997.99	1,105,425.37	622,194.74
98	12/1/2031	1,105,425.37	7,894.53	-	7,894.53	1,906.81	5,987.72	1,103,518.56	628,182.46
99	1/1/2032	1,103,518.56	7,894.53	-	7,894.53	1,917.14	5,977.39	1,101,601.42	634,159.85
100	2/1/2032	1,101,601.42	7,894.53	-	7,894.53	1,927.52	5,967.01	1,099,673.90	640,126.86
101	3/1/2032	1,099,673.90	7,894.53	-	7,894.53	1,937.96	5,956.57	1,097,735.93	646,083.43
102	4/1/2032	1,097,735.93	7,894.53	-	7,894.53	1,948.46	5,946.07	1,095,787.47	652,029.50
103	5/1/2032	1,095,787.47	7,894.53	-	7,894.53	1,959.01	5,935.52	1,093,828.46	657,965.01
104	6/1/2032	1,093,828.46	7,894.53	-	7,894.53	1,969.63	5,924.90	1,091,858.84	663,889.92
105	7/1/2032	1,091,858.84	7,894.53	-	7,894.53	1,980.29	5,914.24	1,089,878.54	669,804.15
106	8/1/2032	1,089,878.54	7,894.53	-	7,894.53	1,991.02	5,903.51	1,087,887.52	675,707.66

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
107	9/1/2032	1,087,887.52	7,894.53	-	7,894.53	2,001.81	5,892.72	1,085,885.71	681,600.38
108	10/1/2032	1,085,885.71	7,894.53	-	7,894.53	2,012.65	5,881.88	1,083,873.07	687,482.26
109	11/1/2032	1,083,873.07	7,894.53	-	7,894.53	2,023.55	5,870.98	1,081,849.52	693,353.24
110	12/1/2032	1,081,849.52	7,894.53	-	7,894.53	2,034.51	5,860.02	1,079,815.00	699,213.26
111	1/1/2033	1,079,815.00	7,894.53	-	7,894.53	2,045.53	5,849.00	1,077,769.47	705,062.26
112	2/1/2033	1,077,769.47	7,894.53	-	7,894.53	2,056.61	5,837.92	1,075,712.86	710,900.18
113	3/1/2033	1,075,712.86	7,894.53	-	7,894.53	2,067.75	5,826.78	1,073,645.11	716,726.96
114	4/1/2033	1,073,645.11	7,894.53	-	7,894.53	2,078.95	5,815.58	1,071,566.16	722,542.53
115	5/1/2033	1,071,566.16	7,894.53	-	7,894.53	2,090.21	5,804.32	1,069,475.94	728,346.85
116	6/1/2033	1,069,475.94	7,894.53	-	7,894.53	2,101.53	5,792.99	1,067,374.41	734,139.84
117	7/1/2033	1,067,374.41	7,894.53	-	7,894.53	2,112.92	5,781.61	1,065,261.49	739,921.46
118	8/1/2033	1,065,261.49	7,894.53	-	7,894.53	2,124.36	5,770.17	1,063,137.13	745,691.62
119	9/1/2033	1,063,137.13	7,894.53	-	7,894.53	2,135.87	5,758.66	1,061,001.26	751,450.28
120	10/1/2033	1,061,001.26	7,894.53	-	7,894.53	2,147.44	5,747.09	1,058,853.82	757,197.37
121	11/1/2033	1,058,853.82	7,894.53	-	7,894.53	2,159.07	5,735.46	1,056,694.75	762,932.83
122	12/1/2033	1,056,694.75	7,894.53	-	7,894.53	2,170.77	5,723.76	1,054,523.98	768,656.59
123	1/1/2034	1,054,523.98	7,894.53	-	7,894.53	2,182.52	5,712.00	1,052,341.46	774,368.60
124	2/1/2034	1,052,341.46	7,894.53	-	7,894.53	2,194.35	5,700.18	1,050,147.11	780,068.78
125	3/1/2034	1,050,147.11	7,894.53	-	7,894.53	2,206.23	5,688.30	1,047,940.88	785,757.08
126	4/1/2034	1,047,940.88	7,894.53	-	7,894.53	2,218.18	5,676.35	1,045,722.69	791,433.42
127	5/1/2034	1,045,722.69	7,894.53	-	7,894.53	2,230.20	5,664.33	1,043,492.49	797,097.76
128	6/1/2034	1,043,492.49	7,894.53	-	7,894.53	2,242.28	5,652.25	1,041,250.22	802,750.01
129	7/1/2034	1,041,250.22	7,894.53	-	7,894.53	2,254.42	5,640.11	1,038,995.79	808,390.11
130	8/1/2034	1,038,995.79	7,894.53	-	7,894.53	2,266.64	5,627.89	1,036,729.16	814,018.01
131	9/1/2034	1,036,729.16	7,894.53	-	7,894.53	2,278.91	5,615.62	1,034,450.24	819,633.62
132	10/1/2034	1,034,450.24	7,894.53	-	7,894.53	2,291.26	5,603.27	1,032,158.99	825,236.89
133	11/1/2034	1,032,158.99	7,894.53	-	7,894.53	2,303.67	5,590.86	1,029,855.32	830,827.76
134	12/1/2034	1,029,855.32	7,894.53	-	7,894.53	2,316.15	5,578.38	1,027,539.17	836,406.14
135	1/1/2035	1,027,539.17	7,894.53	-	7,894.53	2,328.69	5,565.84	1,025,210.48	841,971.98
136	2/1/2035	1,025,210.48	7,894.53	-	7,894.53	2,341.31	5,553.22	1,022,869.17	847,525.20
137	3/1/2035	1,022,869.17	7,894.53	-	7,894.53	2,353.99	5,540.54	1,020,515.18	853,065.74
138	4/1/2035	1,020,515.18	7,894.53	-	7,894.53	2,366.74	5,527.79	1,018,148.44	858,593.53
139	5/1/2035	1,018,148.44	7,894.53	-	7,894.53	2,379.56	5,514.97	1,015,768.89	864,108.50
140	6/1/2035	1,015,768.89	7,894.53	-	7,894.53	2,392.45	5,502.08	1,013,376.44	869,610.58
141	7/1/2035	1,013,376.44	7,894.53	-	7,894.53	2,405.41	5,489.12	1,010,971.03	875,099.71
142	8/1/2035	1,010,971.03	7,894.53	-	7,894.53	2,418.44	5,476.09	1,008,552.59	880,575.80
143	9/1/2035	1,008,552.59	7,894.53	-	7,894.53	2,431.54	5,462.99	1,006,121.06	886,038.79
144	10/1/2035	1,006,121.06	7,894.53	-	7,894.53	2,444.71	5,449.82	1,003,676.35	891,488.61
145	11/1/2035	1,003,676.35	7,894.53	-	7,894.53	2,457.95	5,436.58	1,001,218.40	896,925.19
146	12/1/2035	1,001,218.40	7,894.53	-	7,894.53	2,471.26	5,423.27	998,747.14	902,348.46

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
147	1/1/2036	998,747.14	7,894.53	-	7,894.53	2,484.65	5,409.88	996,262.49	907,758.34
148	2/1/2036	996,262.49	7,894.53	-	7,894.53	2,498.11	5,396.42	993,764.38	913,154.76
149	3/1/2036	993,764.38	7,894.53	-	7,894.53	2,511.64	5,382.89	991,252.74	918,537.65
150	4/1/2036	991,252.74	7,894.53	-	7,894.53	2,525.24	5,369.29	988,727.50	923,906.94
151	5/1/2036	988,727.50	7,894.53	-	7,894.53	2,538.92	5,355.61	986,188.57	929,262.55
152	6/1/2036	986,188.57	7,894.53	-	7,894.53	2,552.67	5,341.85	983,635.90	934,604.40
153	7/1/2036	983,635.90	7,894.53	-	7,894.53	2,566.50	5,328.03	981,069.40	939,932.43
154	8/1/2036	981,069.40	7,894.53	-	7,894.53	2,580.40	5,314.13	978,488.99	945,246.55
155	9/1/2036	978,488.99	7,894.53	-	7,894.53	2,594.38	5,300.15	975,894.61	950,546.70
156	10/1/2036	975,894.61	7,894.53	-	7,894.53	2,608.43	5,286.10	973,286.18	955,832.80
157	11/1/2036	973,286.18	7,894.53	-	7,894.53	2,622.56	5,271.97	970,663.62	961,104.77
158	12/1/2036	970,663.62	7,894.53	-	7,894.53	2,636.77	5,257.76	968,026.85	966,362.53
159	1/1/2037	968,026.85	7,894.53	-	7,894.53	2,651.05	5,243.48	965,375.80	971,606.01
160	2/1/2037	965,375.80	7,894.53	-	7,894.53	2,665.41	5,229.12	962,710.39	976,835.12
161	3/1/2037	962,710.39	7,894.53	-	7,894.53	2,679.85	5,214.68	960,030.54	982,049.81
162	4/1/2037	960,030.54	7,894.53	-	7,894.53	2,694.36	5,200.17	957,336.17	987,249.97
163	5/1/2037	957,336.17	7,894.53	-	7,894.53	2,708.96	5,185.57	954,627.22	992,435.54
164	6/1/2037	954,627.22	7,894.53	-	7,894.53	2,723.63	5,170.90	951,903.58	997,606.44
165	7/1/2037	951,903.58	7,894.53	-	7,894.53	2,738.39	5,156.14	949,165.20	1,002,762.58
166	8/1/2037	949,165.20	7,894.53	-	7,894.53	2,753.22	5,141.31	946,411.98	1,007,903.90
167	9/1/2037	946,411.98	7,894.53	-	7,894.53	2,768.13	5,126.40	943,643.85	1,013,030.29
168	10/1/2037	943,643.85	7,894.53	-	7,894.53	2,783.13	5,111.40	940,860.72	1,018,141.70
169	11/1/2037	940,860.72	7,894.53	-	7,894.53	2,798.20	5,096.33	938,062.52	1,023,238.03
170	12/1/2037	938,062.52	7,894.53	-	7,894.53	2,813.36	5,081.17	935,249.16	1,028,319.20
171	1/1/2038	935,249.16	7,894.53	-	7,894.53	2,828.60	5,065.93	932,420.57	1,033,385.13
172	2/1/2038	932,420.57	7,894.53	-	7,894.53	2,843.92	5,050.61	929,576.65	1,038,435.74
173	3/1/2038	929,576.65	7,894.53	-	7,894.53	2,859.32	5,035.21	926,717.33	1,043,470.95
174	4/1/2038	926,717.33	7,894.53	-	7,894.53	2,874.81	5,019.72	923,842.52	1,048,490.67
175	5/1/2038	923,842.52	7,894.53	-	7,894.53	2,890.38	5,004.15	920,952.13	1,053,494.82
176	6/1/2038	920,952.13	7,894.53	-	7,894.53	2,906.04	4,988.49	918,046.09	1,058,483.31
177	7/1/2038	918,046.09	7,894.53	-	7,894.53	2,921.78	4,972.75	915,124.32	1,063,456.06
178	8/1/2038	915,124.32	7,894.53	-	7,894.53	2,937.61	4,956.92	912,186.71	1,068,412.98
179	9/1/2038	912,186.71	7,894.53	-	7,894.53	2,953.52	4,941.01	909,233.19	1,073,353.99
180	10/1/2038	909,233.19	7,894.53	-	7,894.53	2,969.52	4,925.01	906,263.67	1,078,279.00
181	11/1/2038	906,263.67	7,894.53	-	7,894.53	2,985.60	4,908.93	903,278.07	1,083,187.93
182	12/1/2038	903,278.07	7,894.53	-	7,894.53	3,001.77	4,892.76	900,276.30	1,088,080.69
183	1/1/2039	900,276.30	7,894.53	-	7,894.53	3,018.03	4,876.50	897,258.27	1,092,957.19
184	2/1/2039	897,258.27	7,894.53	-	7,894.53	3,034.38	4,860.15	894,223.89	1,097,817.33
185	3/1/2039	894,223.89	7,894.53	-	7,894.53	3,050.82	4,843.71	891,173.07	1,102,661.05
186	4/1/2039	891,173.07	7,894.53	-	7,894.53	3,067.34	4,827.19	888,105.73	1,107,488.23

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
187	5/1/2039	888,105.73	7,894.53	-	7,894.53	3,083.96	4,810.57	885,021.77	1,112,298.81
188	6/1/2039	885,021.77	7,894.53	-	7,894.53	3,100.66	4,793.87	881,921.11	1,117,092.68
189	7/1/2039	881,921.11	7,894.53	-	7,894.53	3,117.46	4,777.07	878,803.65	1,121,869.75
190	8/1/2039	878,803.65	7,894.53	-	7,894.53	3,134.34	4,760.19	875,669.31	1,126,629.93
191	9/1/2039	875,669.31	7,894.53	-	7,894.53	3,151.32	4,743.21	872,517.99	1,131,373.14
192	10/1/2039	872,517.99	7,894.53	-	7,894.53	3,168.39	4,726.14	869,349.60	1,136,099.28
193	11/1/2039	869,349.60	7,894.53	-	7,894.53	3,185.55	4,708.98	866,164.04	1,140,808.26
194	12/1/2039	866,164.04	7,894.53	-	7,894.53	3,202.81	4,691.72	862,961.24	1,145,499.98
195	1/1/2040	862,961.24	7,894.53	-	7,894.53	3,220.16	4,674.37	859,741.08	1,150,174.35
196	2/1/2040	859,741.08	7,894.53	-	7,894.53	3,237.60	4,656.93	856,503.48	1,154,831.29
197	3/1/2040	856,503.48	7,894.53	-	7,894.53	3,255.14	4,639.39	853,248.35	1,159,470.68
198	4/1/2040	853,248.35	7,894.53	-	7,894.53	3,272.77	4,621.76	849,975.58	1,164,092.44
199	5/1/2040	849,975.58	7,894.53	-	7,894.53	3,290.50	4,604.03	846,685.08	1,168,696.48
200	6/1/2040	846,685.08	7,894.53	-	7,894.53	3,308.32	4,586.21	843,376.76	1,173,282.69
201	7/1/2040	843,376.76	7,894.53	-	7,894.53	3,326.24	4,568.29	840,050.52	1,177,850.98
202	8/1/2040	840,050.52	7,894.53	-	7,894.53	3,344.26	4,550.27	836,706.27	1,182,401.25
203	9/1/2040	836,706.27	7,894.53	-	7,894.53	3,362.37	4,532.16	833,343.90	1,186,933.41
204	10/1/2040	833,343.90	7,894.53	-	7,894.53	3,380.58	4,513.95	829,963.31	1,191,447.36
205	11/1/2040	829,963.31	7,894.53	-	7,894.53	3,398.89	4,495.63	826,564.42	1,195,942.99
206	12/1/2040	826,564.42	7,894.53	-	7,894.53	3,417.31	4,477.22	823,147.11	1,200,420.21
207	1/1/2041	823,147.11	7,894.53	-	7,894.53	3,435.82	4,458.71	819,711.30	1,204,878.93
208	2/1/2041	819,711.30	7,894.53	-	7,894.53	3,454.43	4,440.10	816,256.87	1,209,319.03
209	3/1/2041	816,256.87	7,894.53	-	7,894.53	3,473.14	4,421.39	812,783.73	1,213,740.42
210	4/1/2041	812,783.73	7,894.53	-	7,894.53	3,491.95	4,402.58	809,291.78	1,218,143.00
211	5/1/2041	809,291.78	7,894.53	-	7,894.53	3,510.87	4,383.66	805,780.92	1,222,526.66
212	6/1/2041	805,780.92	7,894.53	-	7,894.53	3,529.88	4,364.65	802,251.03	1,226,891.31
213	7/1/2041	802,251.03	7,894.53	-	7,894.53	3,549.00	4,345.53	798,702.03	1,231,236.84
214	8/1/2041	798,702.03	7,894.53	-	7,894.53	3,568.23	4,326.30	795,133.80	1,235,563.14
215	9/1/2041	795,133.80	7,894.53	-	7,894.53	3,587.55	4,306.97	791,546.25	1,239,870.12
216	10/1/2041	791,546.25	7,894.53	-	7,894.53	3,606.99	4,287.54	787,939.26	1,244,157.66
217	11/1/2041	787,939.26	7,894.53	-	7,894.53	3,626.53	4,268.00	784,312.74	1,248,425.66
218	12/1/2041	784,312.74	7,894.53	-	7,894.53	3,646.17	4,248.36	780,666.57	1,252,674.02
219	1/1/2042	780,666.57	7,894.53	-	7,894.53	3,665.92	4,228.61	777,000.65	1,256,902.63
220	2/1/2042	777,000.65	7,894.53	-	7,894.53	3,685.78	4,208.75	773,314.87	1,261,111.39
221	3/1/2042	773,314.87	7,894.53	-	7,894.53	3,705.74	4,188.79	769,609.13	1,265,300.18
222	4/1/2042	769,609.13	7,894.53	-	7,894.53	3,725.81	4,168.72	765,883.32	1,269,468.89
223	5/1/2042	765,883.32	7,894.53	-	7,894.53	3,745.99	4,148.53	762,137.32	1,273,617.43
224	6/1/2042	762,137.32	7,894.53	-	7,894.53	3,766.29	4,128.24	758,371.04	1,277,745.67
225	7/1/2042	758,371.04	7,894.53	-	7,894.53	3,786.69	4,107.84	754,584.35	1,281,853.51
226	8/1/2042	754,584.35	7,894.53	-	7,894.53	3,807.20	4,087.33	750,777.15	1,285,940.84

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
227	9/1/2042	750,777.15	7,894.53	-	7,894.53	3,827.82	4,066.71	746,949.33	1,290,007.55
228	10/1/2042	746,949.33	7,894.53	-	7,894.53	3,848.55	4,045.98	743,100.78	1,294,053.53
229	11/1/2042	743,100.78	7,894.53	-	7,894.53	3,869.40	4,025.13	739,231.38	1,298,078.66
230	12/1/2042	739,231.38	7,894.53	-	7,894.53	3,890.36	4,004.17	735,341.02	1,302,082.83
231	1/1/2043	735,341.02	7,894.53	-	7,894.53	3,911.43	3,983.10	731,429.59	1,306,065.93
232	2/1/2043	731,429.59	7,894.53	-	7,894.53	3,932.62	3,961.91	727,496.97	1,310,027.84
233	3/1/2043	727,496.97	7,894.53	-	7,894.53	3,953.92	3,940.61	723,543.05	1,313,968.45
234	4/1/2043	723,543.05	7,894.53	-	7,894.53	3,975.34	3,919.19	719,567.71	1,317,887.64
235	5/1/2043	719,567.71	7,894.53	-	7,894.53	3,996.87	3,897.66	715,570.84	1,321,785.29
236	6/1/2043	715,570.84	7,894.53	-	7,894.53	4,018.52	3,876.01	711,552.31	1,325,661.30
237	7/1/2043	711,552.31	7,894.53	-	7,894.53	4,040.29	3,854.24	707,512.03	1,329,515.55
238	8/1/2043	707,512.03	7,894.53	-	7,894.53	4,062.17	3,832.36	703,449.85	1,333,347.90
239	9/1/2043	703,449.85	7,894.53	-	7,894.53	4,084.18	3,810.35	699,365.68	1,337,158.26
240	10/1/2043	699,365.68	7,894.53	-	7,894.53	4,106.30	3,788.23	695,259.38	1,340,946.49
241	11/1/2043	695,259.38	7,894.53	-	7,894.53	4,128.54	3,765.99	691,130.84	1,344,712.47
242	12/1/2043	691,130.84	7,894.53	-	7,894.53	4,150.90	3,743.63	686,979.93	1,348,456.10
243	1/1/2044	686,979.93	7,894.53	-	7,894.53	4,173.39	3,721.14	682,806.55	1,352,177.24
244	2/1/2044	682,806.55	7,894.53	-	7,894.53	4,195.99	3,698.54	678,610.55	1,355,875.78
245	3/1/2044	678,610.55	7,894.53	-	7,894.53	4,218.72	3,675.81	674,391.83	1,359,551.58
246	4/1/2044	674,391.83	7,894.53	-	7,894.53	4,241.57	3,652.96	670,150.25	1,363,204.54
247	5/1/2044	670,150.25	7,894.53	-	7,894.53	4,264.55	3,629.98	665,885.71	1,366,834.52
248	6/1/2044	665,885.71	7,894.53	-	7,894.53	4,287.65	3,606.88	661,598.06	1,370,441.40
249	7/1/2044	661,598.06	7,894.53	-	7,894.53	4,310.87	3,583.66	657,287.18	1,374,025.06
250	8/1/2044	657,287.18	7,894.53	-	7,894.53	4,334.22	3,560.31	652,952.96	1,377,585.36
251	9/1/2044	652,952.96	7,894.53	-	7,894.53	4,357.70	3,536.83	648,595.26	1,381,122.19
252	10/1/2044	648,595.26	7,894.53	-	7,894.53	4,381.31	3,513.22	644,213.95	1,384,635.42
253	11/1/2044	644,213.95	7,894.53	-	7,894.53	4,405.04	3,489.49	639,808.92	1,388,124.91
254	12/1/2044	639,808.92	7,894.53	-	7,894.53	4,428.90	3,465.63	635,380.02	1,391,590.54
255	1/1/2045	635,380.02	7,894.53	-	7,894.53	4,452.89	3,441.64	630,927.13	1,395,032.18
256	2/1/2045	630,927.13	7,894.53	-	7,894.53	4,477.01	3,417.52	626,450.12	1,398,449.70
257	3/1/2045	626,450.12	7,894.53	-	7,894.53	4,501.26	3,393.27	621,948.86	1,401,842.97
258	4/1/2045	621,948.86	7,894.53	-	7,894.53	4,525.64	3,368.89	617,423.22	1,405,211.86
259	5/1/2045	617,423.22	7,894.53	-	7,894.53	4,550.15	3,344.38	612,873.07	1,408,556.24
260	6/1/2045	612,873.07	7,894.53	-	7,894.53	4,574.80	3,319.73	608,298.27	1,411,875.97
261	7/1/2045	608,298.27	7,894.53	-	7,894.53	4,599.58	3,294.95	603,698.69	1,415,170.92
262	8/1/2045	603,698.69	7,894.53	-	7,894.53	4,624.50	3,270.03	599,074.19	1,418,440.95
263	9/1/2045	599,074.19	7,894.53	-	7,894.53	4,649.54	3,244.99	594,424.65	1,421,685.94
264	10/1/2045	594,424.65	7,894.53	-	7,894.53	4,674.73	3,219.80	589,749.92	1,424,905.74
265	11/1/2045	589,749.92	7,894.53	-	7,894.53	4,700.05	3,194.48	585,049.87	1,428,100.22
266	12/1/2045	585,049.87	7,894.53	-	7,894.53	4,725.51	3,169.02	580,324.36	1,431,269.24

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
267	1/1/2046	580,324.36	7,894.53	-	7,894.53	4,751.11	3,143.42	575,573.25	1,434,412.66
268	2/1/2046	575,573.25	7,894.53	-	7,894.53	4,776.84	3,117.69	570,796.41	1,437,530.35
269	3/1/2046	570,796.41	7,894.53	-	7,894.53	4,802.72	3,091.81	565,993.70	1,440,622.16
270	4/1/2046	565,993.70	7,894.53	-	7,894.53	4,828.73	3,065.80	561,164.97	1,443,687.96
271	5/1/2046	561,164.97	7,894.53	-	7,894.53	4,854.89	3,039.64	556,310.08	1,446,727.61
272	6/1/2046	556,310.08	7,894.53	-	7,894.53	4,881.18	3,013.35	551,428.90	1,449,740.95
273	7/1/2046	551,428.90	7,894.53	-	7,894.53	4,907.62	2,986.91	546,521.27	1,452,727.86
274	8/1/2046	546,521.27	7,894.53	-	7,894.53	4,934.21	2,960.32	541,587.07	1,455,688.18
275	9/1/2046	541,587.07	7,894.53	-	7,894.53	4,960.93	2,933.60	536,626.14	1,458,621.78
276	10/1/2046	536,626.14	7,894.53	-	7,894.53	4,987.80	2,906.72	531,638.33	1,461,528.50
277	11/1/2046	531,638.33	7,894.53	-	7,894.53	5,014.82	2,879.71	526,623.51	1,464,408.21
278	12/1/2046	526,623.51	7,894.53	-	7,894.53	5,041.99	2,852.54	521,581.52	1,467,260.76
279	1/1/2047	521,581.52	7,894.53	-	7,894.53	5,069.30	2,825.23	516,512.23	1,470,085.99
280	2/1/2047	516,512.23	7,894.53	-	7,894.53	5,096.76	2,797.77	511,415.47	1,472,883.76
281	3/1/2047	511,415.47	7,894.53	-	7,894.53	5,124.36	2,770.17	506,291.11	1,475,653.93
282	4/1/2047	506,291.11	7,894.53	-	7,894.53	5,152.12	2,742.41	501,138.99	1,478,396.34
283	5/1/2047	501,138.99	7,894.53	-	7,894.53	5,180.03	2,714.50	495,958.96	1,481,110.84
284	6/1/2047	495,958.96	7,894.53	-	7,894.53	5,208.09	2,686.44	490,750.88	1,483,797.29
285	7/1/2047	490,750.88	7,894.53	-	7,894.53	5,236.30	2,658.23	485,514.58	1,486,455.52
286	8/1/2047	485,514.58	7,894.53	-	7,894.53	5,264.66	2,629.87	480,249.92	1,489,085.39
287	9/1/2047	480,249.92	7,894.53	-	7,894.53	5,293.18	2,601.35	474,956.75	1,491,686.75
288	10/1/2047	474,956.75	7,894.53	-	7,894.53	5,321.85	2,572.68	469,634.90	1,494,259.43
289	11/1/2047	469,634.90	7,894.53	-	7,894.53	5,350.67	2,543.86	464,284.23	1,496,803.28
290	12/1/2047	464,284.23	7,894.53	-	7,894.53	5,379.66	2,514.87	458,904.57	1,499,318.16
291	1/1/2048	458,904.57	7,894.53	-	7,894.53	5,408.80	2,485.73	453,495.77	1,501,803.89
292	2/1/2048	453,495.77	7,894.53	-	7,894.53	5,438.09	2,456.44	448,057.68	1,504,260.33
293	3/1/2048	448,057.68	7,894.53	-	7,894.53	5,467.55	2,426.98	442,590.13	1,506,687.30
294	4/1/2048	442,590.13	7,894.53	-	7,894.53	5,497.17	2,397.36	437,092.96	1,509,084.67
295	5/1/2048	437,092.96	7,894.53	-	7,894.53	5,526.94	2,367.59	431,566.02	1,511,452.25
296	6/1/2048	431,566.02	7,894.53	-	7,894.53	5,556.88	2,337.65	426,009.14	1,513,789.90
297	7/1/2048	426,009.14	7,894.53	-	7,894.53	5,586.98	2,307.55	420,422.16	1,516,097.45
298	8/1/2048	420,422.16	7,894.53	-	7,894.53	5,617.24	2,277.29	414,804.92	1,518,374.74
299	9/1/2048	414,804.92	7,894.53	-	7,894.53	5,647.67	2,246.86	409,157.25	1,520,621.60
300	10/1/2048	409,157.25	7,894.53	-	7,894.53	5,678.26	2,216.27	403,478.98	1,522,837.87
301	11/1/2048	403,478.98	7,894.53	-	7,894.53	5,709.02	2,185.51	397,769.97	1,525,023.38
302	12/1/2048	397,769.97	7,894.53	-	7,894.53	5,739.94	2,154.59	392,030.02	1,527,177.97
303	1/1/2049	392,030.02	7,894.53	-	7,894.53	5,771.03	2,123.50	386,258.99	1,529,301.46
304	2/1/2049	386,258.99	7,894.53	-	7,894.53	5,802.29	2,092.24	380,456.70	1,531,393.70
305	3/1/2049	380,456.70	7,894.53	-	7,894.53	5,833.72	2,060.81	374,622.97	1,533,454.51
306	4/1/2049	374,622.97	7,894.53	-	7,894.53	5,865.32	2,029.21	368,757.65	1,535,483.71

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
307	5/1/2049	368,757.65	7,894.53	-	7,894.53	5,897.09	1,997.44	362,860.56	1,537,481.15
308	6/1/2049	362,860.56	7,894.53	-	7,894.53	5,929.03	1,965.49	356,931.53	1,539,446.65
309	7/1/2049	356,931.53	7,894.53	-	7,894.53	5,961.15	1,933.38	350,970.37	1,541,380.03
310	8/1/2049	350,970.37	7,894.53	-	7,894.53	5,993.44	1,901.09	344,976.93	1,543,281.11
311	9/1/2049	344,976.93	7,894.53	-	7,894.53	6,025.90	1,868.63	338,951.03	1,545,149.74
312	10/1/2049	338,951.03	7,894.53	-	7,894.53	6,058.54	1,835.98	332,892.49	1,546,985.72
313	11/1/2049	332,892.49	7,894.53	-	7,894.53	6,091.36	1,803.17	326,801.12	1,548,788.89
314	12/1/2049	326,801.12	7,894.53	-	7,894.53	6,124.36	1,770.17	320,676.77	1,550,559.06
315	1/1/2050	320,676.77	7,894.53	-	7,894.53	6,157.53	1,737.00	314,519.24	1,552,296.06
316	2/1/2050	314,519.24	7,894.53	-	7,894.53	6,190.88	1,703.65	308,328.35	1,553,999.71
317	3/1/2050	308,328.35	7,894.53	-	7,894.53	6,224.42	1,670.11	302,103.93	1,555,669.82
318	4/1/2050	302,103.93	7,894.53	-	7,894.53	6,258.13	1,636.40	295,845.80	1,557,306.22
319	5/1/2050	295,845.80	7,894.53	-	7,894.53	6,292.03	1,602.50	289,553.77	1,558,908.72
320	6/1/2050	289,553.77	7,894.53	-	7,894.53	6,326.11	1,568.42	283,227.66	1,560,477.13
321	7/1/2050	283,227.66	7,894.53	-	7,894.53	6,360.38	1,534.15	276,867.28	1,562,011.28
322	8/1/2050	276,867.28	7,894.53	-	7,894.53	6,394.83	1,499.70	270,472.44	1,563,510.98
323	9/1/2050	270,472.44	7,894.53	-	7,894.53	6,429.47	1,465.06	264,042.97	1,564,976.04
324	10/1/2050	264,042.97	7,894.53	-	7,894.53	6,464.30	1,430.23	257,578.68	1,566,406.27
325	11/1/2050	257,578.68	7,894.53	-	7,894.53	6,499.31	1,395.22	251,079.37	1,567,801.49
326	12/1/2050	251,079.37	7,894.53	-	7,894.53	6,534.52	1,360.01	244,544.85	1,569,161.50
327	1/1/2051	244,544.85	7,894.53	-	7,894.53	6,569.91	1,324.62	237,974.94	1,570,486.12
328	2/1/2051	237,974.94	7,894.53	-	7,894.53	6,605.50	1,289.03	231,369.44	1,571,775.15
329	3/1/2051	231,369.44	7,894.53	-	7,894.53	6,641.28	1,253.25	224,728.16	1,573,028.40
330	4/1/2051	224,728.16	7,894.53	-	7,894.53	6,677.25	1,217.28	218,050.91	1,574,245.68
331	5/1/2051	218,050.91	7,894.53	-	7,894.53	6,713.42	1,181.11	211,337.49	1,575,426.79
332	6/1/2051	211,337.49	7,894.53	-	7,894.53	6,749.78	1,144.74	204,587.70	1,576,571.53
333	7/1/2051	204,587.70	7,894.53	-	7,894.53	6,786.35	1,108.18	197,801.36	1,577,679.72
334	8/1/2051	197,801.36	7,894.53	-	7,894.53	6,823.11	1,071.42	190,978.25	1,578,751.14
335	9/1/2051	190,978.25	7,894.53	-	7,894.53	6,860.06	1,034.47	184,118.19	1,579,785.61
336	10/1/2051	184,118.19	7,894.53	-	7,894.53	6,897.22	997.31	177,220.96	1,580,782.91
337	11/1/2051	177,220.96	7,894.53	-	7,894.53	6,934.58	959.95	170,286.38	1,581,742.86
338	12/1/2051	170,286.38	7,894.53	-	7,894.53	6,972.15	922.38	163,314.24	1,582,665.25
339	1/1/2052	163,314.24	7,894.53	-	7,894.53	7,009.91	884.62	156,304.33	1,583,549.86
340	2/1/2052	156,304.33	7,894.53	-	7,894.53	7,047.88	846.65	149,256.44	1,584,396.51
341	3/1/2052	149,256.44	7,894.53	-	7,894.53	7,086.06	808.47	142,170.39	1,585,204.98
342	4/1/2052	142,170.39	7,894.53	-	7,894.53	7,124.44	770.09	135,045.95	1,585,975.07
343	5/1/2052	135,045.95	7,894.53	-	7,894.53	7,163.03	731.50	127,882.92	1,586,706.57
344	6/1/2052	127,882.92	7,894.53	-	7,894.53	7,201.83	692.70	120,681.09	1,587,399.27
345	7/1/2052	120,681.09	7,894.53	-	7,894.53	7,240.84	653.69	113,440.25	1,588,052.96
346	8/1/2052	113,440.25	7,894.53	-	7,894.53	7,280.06	614.47	106,160.18	1,588,667.43

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
347	9/1/2052	106,160.18	7,894.53	-	7,894.53	7,319.50	575.03	98,840.69	1,589,242.46
348	10/1/2052	98,840.69	7,894.53	-	7,894.53	7,359.14	535.39	91,481.55	1,589,777.85
349	11/1/2052	91,481.55	7,894.53	-	7,894.53	7,399.00	495.53	84,082.54	1,590,273.38
350	12/1/2052	84,082.54	7,894.53	-	7,894.53	7,439.08	455.45	76,643.46	1,590,728.82
351	1/1/2053	76,643.46	7,894.53	-	7,894.53	7,479.38	415.15	69,164.08	1,591,143.98
352	2/1/2053	69,164.08	7,894.53	-	7,894.53	7,519.89	374.64	61,644.19	1,591,518.61
353	3/1/2053	61,644.19	7,894.53	-	7,894.53	7,560.62	333.91	54,083.57	1,591,852.52
354	4/1/2053	54,083.57	7,894.53	-	7,894.53	7,601.58	292.95	46,481.99	1,592,145.47
355	5/1/2053	46,481.99	7,894.53	-	7,894.53	7,642.75	251.78	38,839.24	1,592,397.25
356	6/1/2053	38,839.24	7,894.53	-	7,894.53	7,684.15	210.38	31,155.09	1,592,607.63
357	7/1/2053	31,155.09	7,894.53	-	7,894.53	7,725.77	168.76	23,429.31	1,592,776.39
358	8/1/2053	23,429.31	7,894.53	-	7,894.53	7,767.62	126.91	15,661.69	1,592,903.30
359	9/1/2053	15,661.69	7,894.53	-	7,894.53	7,809.70	84.83	7,852.00	1,592,988.13
360	10/1/2053	7,852.00	7,894.53	-	7,852.00	7,809.47	42.53	0.00	1,593,030.66

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	\$2,499,999	
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	\$2,499,999	\$375,000
2	Declining balance	0.30	\$2,124,999	\$637,500
3	Declining balance	0.30	\$1,487,499	\$446,250
4	Straight line	0.40	\$1,041,250	\$416,500
5	Straight line	0.67	\$624,750	\$416,500
6	Straight line	1.00	\$208,250	\$208,250
			Total	\$2,499,999

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

Cost of property	\$2,499,000
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

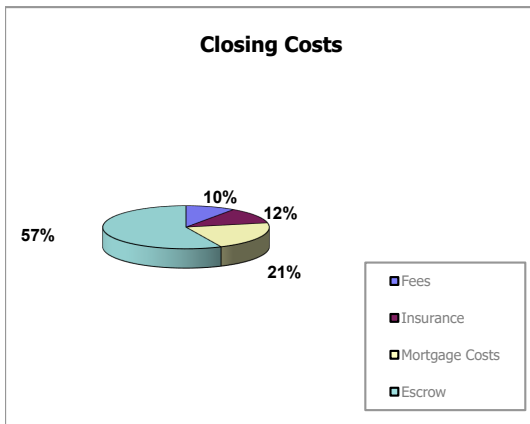
Year	Depreciation Method	Rate	Unrecovered Basis	Depreciation
1	Declining balance	0.29	\$2,499,000	\$357,000
2	Declining balance	0.29	\$2,142,000	\$612,000
3	Declining balance	0.29	\$1,530,000	\$437,143
4	Declining balance	0.29	\$1,092,857	\$312,245
5	Straight line	0.29	\$780,612	\$223,032
6	Straight line	0.40	\$557,580	\$223,032
7	Straight line	0.67	\$334,548	\$223,032
8	Straight line	1.00	\$111,516	\$111,516
			Total	\$2,499,000

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
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	17,612
Total	\$ 17,612

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.)	\$ 82,612
Closing cost as % of mortgage	4.82%

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	