

**1934 Madison St  
Hollywood, FL 33020**

5-plex near downtown  
Total # of Units = 14



**Bram Leland Scolnick  
Broker**

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**Property Name**

Address

**EXECUTIVE SUMMARY**

5 Units, Hollywood

Total no.of units	5
Occupancy:	100%
List Price:	\$1,275,000
Suggested Offer:	\$1,275,000
GSI (annual):	\$117,000
Vacancy	\$0
Expenses (annual):	\$26,527
NOI:	\$90,473.00
<b>CAP RATE:</b>	<b>7.10%</b>
Year Built:	1970
Parking Spaces:	5
Lot Size (Acres):	5452
Total Bldg Sq. Ft.	2,120
Unit mix & Rent:	
Construction:	CBS
Sales History:	

Suggested Offer Price	\$1,275,000
Total Units	5
Gross Rent Multiplier	10.90
Price Per Unit	\$255,000.00
CAP Rate	7.10%
Down Payment 25%	\$318,750.00
Mortgage (6%) 75%	\$956,250.00
Closing Costs 3%	\$38,250.00
Total Down Payment	\$357,000



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**PROPERTY NAME**

Address here

TENANT LEASE INFORMATION									Recoveries				Lease Term		Renewal information				Additional Information					
Suite	Tenant		Base Rent				Sub-Total		RET	INS	Other	Total	PSF	TOTAL/MO	Lease Start	Lease End	Options	Date	Rent	PSF	Lease Type	Sec. Dep	Rent Inc.	% Share
1	Tenant		\$1,950.00				\$1,950.00							\$1,950.00	MTM	MTM								
2	Tenant		\$1,950.00				\$1,950.00							\$1,950.00	MTM	MTM								
3	Tenant		\$1,950.00				\$1,950.00							\$1,950.00	MTM	MTM								
4	Tenant		\$1,950.00				\$1,950.00							\$1,950.00	MTM	MTM								
5	Tenant		\$1,950.00				\$1,950.00							\$1,950.00	MTM	MTM								
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 Dt	Renewal Rr	PSF	PSF	Total	Lease Start	Lease End	Renewal Op	Renewal Dt	Renewal Rr	PSF	Lease Type	Sec. Dep	Rent Inc.
			0	\$9,750.00		\$0.00		\$9,750.00	\$0.00						\$9,750.00									\$0.00
ANNUALIZED				\$117,000.00		\$0.00		\$117,000.00	\$0.00						\$117,000.00									
VALUATION @ 7.5% CAP				\$1,560,000.00																				

**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/)

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 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.

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

# EXPENSE SUMMARY

Property Name / Address

<u>INCOME:</u>	TOTAL MONTHLY ACTUALS	TOTAL ANNUAL ACTUALS
<b>Gross Rent</b>	\$ 9,750	\$ 117,000
<b>Other Income</b>	\$ -	\$ -
-	\$ -	\$ -
<b>Other</b>	\$ -	\$ -
<b>TOTAL RENTAL INCOME</b>	<u>\$ 9,750</u>	<u>\$ 117,000</u>

<u>EXPENSES:</u>	TOTAL MONTHLY ACTUALS	TOTAL ANNUAL ACTUALS
Real Estate Taxes	\$ 794	\$ 9,523
Water/Sewer	\$ 280	\$ 3,360
Electric	\$ 400	\$ 4,800
Repairs & Maintenance	\$ 100	\$ 1,200
Internet	\$ 150	\$ 1,800
Management (5%)	\$ 487	\$ 5,844
		\$ -
<b>TOTAL EXPENSES</b>	<u>\$ 2,211</u>	<u>\$ 26,527</u>
<b>NET PROFIT OR (LOSS)</b>		<u>\$ 90,473</u> \$ -

Unit No.	Tenant / Unit Type **	RENT	Current Term
1	1 bed 1 bath	\$1,200.00	ANNUAL
2 A/B/C	1 bed 1 bath	\$1,350	ANNUAL
3	2 bed 1 bath	\$1,800	ANNUAL
<b>Subtotal</b>	<b>Monthly</b>	<b>\$4,350.00</b>	
<b>TOTAL</b>	<b>GROSS ANNUAL</b>	<b>\$52,200.00</b>	

CATP RATE --> 0.071 (x 100)  
\$ 1,274,268.17 7.10%

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

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

# ADDRESS HERE

PRICE PAID \$1,275,000							DOWN PAYMENT					LTV: 70%	APR: 4%		NOTES
	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029					
<b>Revenue *</b> (+5% / yr)															
Rent	\$117,000.00	\$122,850.00	\$128,992.50	\$135,442.13	\$142,214.23	\$149,324.94	\$156,791.19	\$164,630.75	\$172,862.29	\$181,505.40					
	\$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>\$117,000.00</b>	<b>\$122,850.00</b>	<b>\$128,992.50</b>	<b>\$135,442.13</b>	<b>\$142,214.23</b>	<b>\$149,324.94</b>	<b>\$156,791.19</b>	<b>\$164,630.75</b>	<b>\$172,862.29</b>	<b>\$181,505.40</b>					
<b>Vacancy</b> 5%	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00					
<b>TOTAL REVENUE</b>	<b>\$117,000.00</b>	<b>\$122,850.00</b>	<b>\$128,992.50</b>	<b>\$135,442.13</b>	<b>\$142,214.23</b>	<b>\$149,324.94</b>	<b>\$156,791.19</b>	<b>\$164,630.75</b>	<b>\$172,862.29</b>	<b>\$181,505.40</b>					
<b>Expenses</b> (+3% / yr)															
Real Estate Taxes	\$9,523.00	\$9,808.69	\$10,102.95	\$10,406.04	\$10,718.22	\$11,039.77	\$11,370.96	\$11,712.09	\$12,063.45	\$12,425.36					
Water/Sewer	\$3,360.00	\$3,460.80	\$3,564.62	\$3,671.56	\$3,781.71	\$3,895.16	\$4,012.02	\$4,132.38	\$4,256.35	\$4,384.04					
Electric	\$4,800.00	\$4,944.00	\$5,092.32	\$5,245.09	\$5,402.44	\$5,564.52	\$5,731.45	\$5,903.39	\$6,080.50	\$6,262.91					
Repairs & Maintenance	\$1,200.00	\$1,236.00	\$1,273.08	\$1,311.27	\$1,350.61	\$1,391.13	\$1,432.86	\$1,475.85	\$1,520.12	\$1,565.73					
Internet	\$1,800.00	\$1,854.00	\$1,909.62	\$1,966.91	\$2,025.92	\$2,086.69	\$2,149.29	\$2,213.77	\$2,280.19	\$2,348.59					
Management (5%)	\$5,844.00	\$6,019.32	\$6,199.90	\$6,385.90	\$6,577.47	\$6,774.80	\$6,978.04	\$7,187.38	\$7,403.00	\$7,625.09					
		\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00					
<b>TOTAL EXPENSES</b>	<b>\$26,527.00</b>	<b>\$27,322.81</b>	<b>\$28,142.49</b>	<b>\$28,986.77</b>	<b>\$29,856.37</b>	<b>\$30,752.06</b>	<b>\$31,674.63</b>	<b>\$32,624.86</b>	<b>\$33,603.61</b>	<b>\$34,611.72</b>					
<b>NET INCOME</b>	<b>\$90,473.00</b>	<b>\$95,527.19</b>	<b>\$100,850.01</b>	<b>\$106,455.36</b>	<b>\$112,357.86</b>	<b>\$118,572.88</b>	<b>\$125,116.56</b>	<b>\$132,005.89</b>	<b>\$139,258.68</b>	<b>\$146,893.68</b>					
<b>CAP RATE</b>	<b>7.10%</b>	<b>7.49%</b>	<b>7.91%</b>	<b>8.35%</b>	<b>8.81%</b>	<b>9.30%</b>	<b>9.81%</b>	<b>10.35%</b>	<b>10.92%</b>	<b>11.52%</b>					
<b>DEBT SERVICE</b> ** \$0.00 (30yr, 6%, 25% dwn)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00					
<b>BEFORE TAX CF</b>	<b>\$90,473.00</b>	<b>\$95,527.19</b>	<b>\$100,850.01</b>	<b>\$106,455.36</b>	<b>\$112,357.86</b>	<b>\$118,572.88</b>	<b>\$125,116.56</b>	<b>\$132,005.89</b>	<b>\$139,258.68</b>	<b>\$146,893.68</b>					
Initial Cash Investment: (25%)	\$1,275,000.00	\$1,275,000.00	\$1,275,000.00	\$1,275,000.00	\$1,275,000.00	\$1,275,000.00	\$1,275,000.00	\$1,275,000.00	\$1,275,000.00	\$1,275,000.00					
<b>ROI</b> (Cash on Cash Return)	<b>0.070959216</b>	<b>0.074923286</b>	<b>0.079098044</b>	<b>0.083494397</b>	<b>0.088123811</b>	<b>0.092998337</b>	<b>0.098130639</b>	<b>0.103534028</b>	<b>0.109222492</b>	<b>0.115210732</b>					
	<b>7.096%</b>	<b>7.492%</b>	<b>7.910%</b>	<b>8.349%</b>	<b>8.812%</b>	<b>9.300%</b>	<b>9.813%</b>	<b>10.353%</b>	<b>10.922%</b>	<b>11.521%</b>					

## IRR (Internal Rate of Return)

Resale Value	7% (Cap Rate)	
Resale cost	6%	
Unpaid Mtg Balance		
Equity	\$ (1,275,000)	\$90,473.00
BFTC + Equity		
<b>IRR</b>	<b>11.18%</b>	

\$1,885,798.36
(113,148)
0.00
\$1,772,650
1,897,767

## Internal Rate of Return

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

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

**Essentially, this is the return that a company can 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 a loan would be, you can use the rate charged on the loan as the cost of borrowing.  
Example: Interest rate of 6% compounded

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

# ADDRESS HERE

		PRICE PAID \$1,275,000		DOWN PAYME \$510,000		LTV: 60%	APR: 6.5%			NOTES	
		2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
<b>Revenue *</b>	(+5% / yr)										
Rent		\$117,000.00	\$122,850.00	\$128,992.50	\$135,442.13	\$142,214.23	\$149,324.94	\$156,791.19	\$164,630.75	\$172,862.29	\$181,505.40
		\$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>\$117,000.00</b>	<b>\$122,850.00</b>	<b>\$128,992.50</b>	<b>\$135,442.13</b>	<b>\$142,214.23</b>	<b>\$149,324.94</b>	<b>\$156,791.19</b>	<b>\$164,630.75</b>	<b>\$172,862.29</b>	<b>\$181,505.40</b>
<b>Vacancy</b>	5%	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
<b>TOTAL REVENUE</b>		<b>\$117,000.00</b>	<b>\$122,850.00</b>	<b>\$128,992.50</b>	<b>\$135,442.13</b>	<b>\$142,214.23</b>	<b>\$149,324.94</b>	<b>\$156,791.19</b>	<b>\$164,630.75</b>	<b>\$172,862.29</b>	<b>\$181,505.40</b>
<b>Expenses</b>	(+3% / yr)										
Real Estate Taxes		\$9,523.00	\$9,808.69	\$10,102.95	\$10,406.04	\$10,718.22	\$11,039.77	\$11,370.96	\$11,712.09	\$12,063.45	\$12,425.36
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			\$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>\$26,527.00</b>	<b>\$27,322.81</b>	<b>\$28,142.49</b>	<b>\$28,986.77</b>	<b>\$29,856.37</b>	<b>\$30,752.06</b>	<b>\$31,674.63</b>	<b>\$32,624.86</b>	<b>\$33,603.61</b>	<b>\$34,611.72</b>
<b>NET INCOME</b>		<b>\$90,473.00</b>	<b>\$95,527.19</b>	<b>\$100,850.01</b>	<b>\$106,455.36</b>	<b>\$112,357.86</b>	<b>\$118,572.88</b>	<b>\$125,116.56</b>	<b>\$132,005.89</b>	<b>\$139,258.68</b>	<b>\$146,893.68</b>
<b>CAP RATE</b>		<b>7.10%</b>	<b>7.49%</b>	<b>7.91%</b>	<b>8.35%</b>	<b>8.81%</b>	<b>9.30%</b>	<b>9.81%</b>	<b>10.35%</b>	<b>10.92%</b>	<b>11.52%</b>
<b>DEBT SERVICE **</b>		<b>\$58,020.00</b>	<b>\$58,020.00</b>	<b>\$58,020.00</b>	<b>\$58,020.00</b>	<b>\$58,020.00</b>	<b>\$58,020.00</b>	<b>\$58,020.00</b>	<b>\$58,020.00</b>	<b>\$58,020.00</b>	<b>\$58,020.00</b>
\$4,835.00	(30yr, 6%, 25% dwn)										
<b>BEFORE TAX CF</b>		<b>\$32,453.00</b>	<b>\$37,507.19</b>	<b>\$42,830.01</b>	<b>\$48,435.36</b>	<b>\$54,337.86</b>	<b>\$60,552.88</b>	<b>\$67,096.56</b>	<b>\$73,985.89</b>	<b>\$81,238.68</b>	<b>\$88,873.68</b>
Initial Cash Investment: (25%)		\$510,000.00	\$510,000.00	\$510,000.00	\$510,000.00	\$510,000.00	\$510,000.00	\$510,000.00	\$510,000.00	\$510,000.00	\$510,000.00
<b>ROI</b>		0.063633333	0.07354351	0.083980403	0.094971286	0.106544822	0.118731136	0.131561892	0.145070364	0.159291523	0.174262124
(Cash on Cash Return)		<b>6.363%</b>	<b>7.354%</b>	<b>8.398%</b>	<b>9.497%</b>	<b>10.654%</b>	<b>11.873%</b>	<b>13.156%</b>	<b>14.507%</b>	<b>15.929%</b>	<b>17.426%</b>

## IRR (Internal Rate of Return)

Resale Value	7% (Cap Rate)											\$1,885,798.36
Resale cost	6%											(113,148)
Unpaid Mtg Balance												0.00
Equity	\$ (510,000)	\$32,453.00	\$37,507.19	\$42,830.01	\$48,435.36	\$54,337.86	\$60,552.88					\$1,772,650
BFTC + Equity												1,839,747

**IRR 24.47%**

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**Cost Of Borrowing** If you are planning to finance a purchase and you know what the interest rate on a loan would be, you can use the rate charged on the loan as the cost of borrowing.  
**Example: Interest rate of 6% compounded**

# DEWEY STREET APARTMENTS - Trailing 12 Financials

1858 Dewey Street, Hollywood, FL 33020

	July 2023	August 2023	Sept 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024	March 2024	April 2024	May 2024	June 2024
<b>Revenue</b>												
Rent	\$9,750.00	\$9,750.00	\$9,750.00	\$9,750.00	\$9,750.00	\$9,750.00	\$9,750.00	\$9,750.00	\$9,750.00	\$9,750.00	\$9,750.00	\$9,750.00
	\$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>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>
<b>Vacancy</b> 0%	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
<b>TOTAL REVENUE</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>	<b>\$9,750.00</b>
<b>Expenses</b>												
Real Estate Taxes	\$794.00	\$794.00	\$794.00	\$794.00	\$794.00	\$794.00	\$794.00	\$794.00	\$794.00	\$794.00	\$794.00	\$794.00
Water/Sewer	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00
Electric	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00
Repairs & Maintenance	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Internet	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00
Management (5%)	\$487.00	\$487.00	\$487.00	\$487.00	\$487.00	\$487.00	\$487.00	\$487.00	\$487.00	\$487.00	\$487.00	\$487.00
	\$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>\$2,211.00</b>	<b>\$2,211.00</b>	<b>\$2,211.00</b>	<b>\$2,211.00</b>	<b>\$2,211.00</b>	<b>\$2,211.00</b>	<b>\$2,211.00</b>	<b>\$2,211.00</b>	<b>\$2,211.00</b>	<b>\$2,211.00</b>	<b>\$2,211.00</b>	<b>\$2,211.00</b>
<b>NET INCOME</b>	<b>\$7,539.00</b>	<b>\$7,539.00</b>	<b>\$7,539.00</b>	<b>\$7,539.00</b>	<b>\$7,539.00</b>	<b>\$7,539.00</b>	<b>\$7,539.00</b>	<b>\$7,539.00</b>	<b>\$7,539.00</b>	<b>\$7,539.00</b>	<b>\$7,539.00</b>	<b>\$7,539.00</b>

**TOTAL NET \$90,468.00**

## DISCLAIMERS

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



# Loan Amortization Schedule

Enter values	
Loan amount	\$ 765,000.00
Annual interest rate	6.50 %
Loan period in years	30
Number of payments per year	12
Start date of loan	3/7/2011
Optional extra payments	\$ -

Loan summary	
Scheduled payment	\$ 4,835.32
Scheduled number of payments	360
Actual number of payments	360
Total early payments	\$ -
Total interest	\$ 975,715.34

Lender name:

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	4/7/2011	\$ 765,000.00	\$ 4,835.32	\$ -	\$ 4,835.32	\$ 691.57	\$ 4,143.75	\$ 764,308.43	\$ 4,143.75
2	5/7/2011	764,308.43	4,835.32	-	4,835.32	695.32	4,140.00	763,613.11	8,283.75
3	6/7/2011	763,613.11	4,835.32	-	4,835.32	699.08	4,136.24	762,914.03	12,419.99
4	7/7/2011	762,914.03	4,835.32	-	4,835.32	702.87	4,132.45	762,211.16	16,552.44
5	8/7/2011	762,211.16	4,835.32	-	4,835.32	706.68	4,128.64	761,504.48	20,681.09
6	9/7/2011	761,504.48	4,835.32	-	4,835.32	710.50	4,124.82	760,793.98	24,805.90
7	10/7/2011	760,793.98	4,835.32	-	4,835.32	714.35	4,120.97	760,079.63	28,926.87
8	11/7/2011	760,079.63	4,835.32	-	4,835.32	718.22	4,117.10	759,361.40	33,043.97
9	12/7/2011	759,361.40	4,835.32	-	4,835.32	722.11	4,113.21	758,639.29	37,157.18
10	1/7/2012	758,639.29	4,835.32	-	4,835.32	726.02	4,109.30	757,913.27	41,266.47
11	2/7/2012	757,913.27	4,835.32	-	4,835.32	729.96	4,105.36	757,183.31	45,371.84
12	3/7/2012	757,183.31	4,835.32	-	4,835.32	733.91	4,101.41	756,449.40	49,473.24
13	4/7/2012	756,449.40	4,835.32	-	4,835.32	737.89	4,097.43	755,711.51	53,570.68
14	5/7/2012	755,711.51	4,835.32	-	4,835.32	741.88	4,093.44	754,969.63	57,664.12
15	6/7/2012	754,969.63	4,835.32	-	4,835.32	745.90	4,089.42	754,223.73	61,753.54
16	7/7/2012	754,223.73	4,835.32	-	4,835.32	749.94	4,085.38	753,473.79	65,838.91
17	8/7/2012	753,473.79	4,835.32	-	4,835.32	754.00	4,081.32	752,719.78	69,920.23
18	9/7/2012	752,719.78	4,835.32	-	4,835.32	758.09	4,077.23	751,961.70	73,997.46
19	10/7/2012	751,961.70	4,835.32	-	4,835.32	762.19	4,073.13	751,199.50	78,070.59
20	11/7/2012	751,199.50	4,835.32	-	4,835.32	766.32	4,069.00	750,433.18	82,139.59
21	12/7/2012	750,433.18	4,835.32	-	4,835.32	770.47	4,064.85	749,662.70	86,204.43
22	1/7/2013	749,662.70	4,835.32	-	4,835.32	774.65	4,060.67	748,888.06	90,265.10
23	2/7/2013	748,888.06	4,835.32	-	4,835.32	778.84	4,056.48	748,109.21	94,321.58
24	3/7/2013	748,109.21	4,835.32	-	4,835.32	783.06	4,052.26	747,326.15	98,373.84
25	4/7/2013	747,326.15	4,835.32	-	4,835.32	787.30	4,048.02	746,538.85	102,421.86
26	5/7/2013	746,538.85	4,835.32	-	4,835.32	791.57	4,043.75	745,747.28	106,465.61
27	6/7/2013	745,747.28	4,835.32	-	4,835.32	795.86	4,039.46	744,951.42	110,505.07
28	7/7/2013	744,951.42	4,835.32	-	4,835.32	800.17	4,035.15	744,151.26	114,540.23
29	8/7/2013	744,151.26	4,835.32	-	4,835.32	804.50	4,030.82	743,346.75	118,571.05
30	9/7/2013	743,346.75	4,835.32	-	4,835.32	808.86	4,026.46	742,537.90	122,597.51
31	10/7/2013	742,537.90	4,835.32	-	4,835.32	813.24	4,022.08	741,724.66	126,619.59
32	11/7/2013	741,724.66	4,835.32	-	4,835.32	817.65	4,017.68	740,907.01	130,637.26
33	12/7/2013	740,907.01	4,835.32	-	4,835.32	822.07	4,013.25	740,084.94	134,650.51
34	1/7/2014	740,084.94	4,835.32	-	4,835.32	826.53	4,008.79	739,258.41	138,659.30
35	2/7/2014	739,258.41	4,835.32	-	4,835.32	831.00	4,004.32	738,427.41	142,663.62
36	3/7/2014	738,427.41	4,835.32	-	4,835.32	835.51	3,999.82	737,591.90	146,663.43
37	4/7/2014	737,591.90	4,835.32	-	4,835.32	840.03	3,995.29	736,751.87	150,658.72

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
38	5/7/2014	736,751.87	4,835.32	-	4,835.32	844.58	3,990.74	735,907.29	154,649.46
39	6/7/2014	735,907.29	4,835.32	-	4,835.32	849.16	3,986.16	735,058.13	158,635.63
40	7/7/2014	735,058.13	4,835.32	-	4,835.32	853.76	3,981.56	734,204.38	162,617.19
41	8/7/2014	734,204.38	4,835.32	-	4,835.32	858.38	3,976.94	733,346.00	166,594.13
42	9/7/2014	733,346.00	4,835.32	-	4,835.32	863.03	3,972.29	732,482.97	170,566.42
43	10/7/2014	732,482.97	4,835.32	-	4,835.32	867.70	3,967.62	731,615.26	174,534.04
44	11/7/2014	731,615.26	4,835.32	-	4,835.32	872.40	3,962.92	730,742.86	178,496.96
45	12/7/2014	730,742.86	4,835.32	-	4,835.32	877.13	3,958.19	729,865.73	182,455.15
46	1/7/2015	729,865.73	4,835.32	-	4,835.32	881.88	3,953.44	728,983.85	186,408.59
47	2/7/2015	728,983.85	4,835.32	-	4,835.32	886.66	3,948.66	728,097.19	190,357.25
48	3/7/2015	728,097.19	4,835.32	-	4,835.32	891.46	3,943.86	727,205.73	194,301.11
49	4/7/2015	727,205.73	4,835.32	-	4,835.32	896.29	3,939.03	726,309.44	198,240.14
50	5/7/2015	726,309.44	4,835.32	-	4,835.32	901.14	3,934.18	725,408.30	202,174.31
51	6/7/2015	725,408.30	4,835.32	-	4,835.32	906.03	3,929.29	724,502.27	206,103.61
52	7/7/2015	724,502.27	4,835.32	-	4,835.32	910.93	3,924.39	723,591.34	210,028.00
53	8/7/2015	723,591.34	4,835.32	-	4,835.32	915.87	3,919.45	722,675.47	213,947.45
54	9/7/2015	722,675.47	4,835.32	-	4,835.32	920.83	3,914.49	721,754.64	217,861.94
55	10/7/2015	721,754.64	4,835.32	-	4,835.32	925.82	3,909.50	720,828.83	221,771.45
56	11/7/2015	720,828.83	4,835.32	-	4,835.32	930.83	3,904.49	719,897.99	225,675.94
57	12/7/2015	719,897.99	4,835.32	-	4,835.32	935.87	3,899.45	718,962.12	229,575.38
58	1/7/2016	718,962.12	4,835.32	-	4,835.32	940.94	3,894.38	718,021.18	233,469.76
59	2/7/2016	718,021.18	4,835.32	-	4,835.32	946.04	3,889.28	717,075.14	237,359.04
60	3/7/2016	717,075.14	4,835.32	-	4,835.32	951.16	3,884.16	716,123.98	241,243.20
61	4/7/2016	716,123.98	4,835.32	-	4,835.32	956.32	3,879.00	715,167.66	245,122.21
62	5/7/2016	715,167.66	4,835.32	-	4,835.32	961.50	3,873.82	714,206.17	248,996.03
63	6/7/2016	714,206.17	4,835.32	-	4,835.32	966.70	3,868.62	713,239.46	252,864.65
64	7/7/2016	713,239.46	4,835.32	-	4,835.32	971.94	3,863.38	712,267.52	256,728.03
65	8/7/2016	712,267.52	4,835.32	-	4,835.32	977.20	3,858.12	711,290.32	260,586.14
66	9/7/2016	711,290.32	4,835.32	-	4,835.32	982.50	3,852.82	710,307.82	264,438.97
67	10/7/2016	710,307.82	4,835.32	-	4,835.32	987.82	3,847.50	709,320.00	268,286.47
68	11/7/2016	709,320.00	4,835.32	-	4,835.32	993.17	3,842.15	708,326.83	272,128.62
69	12/7/2016	708,326.83	4,835.32	-	4,835.32	998.55	3,836.77	707,328.28	275,965.39
70	1/7/2017	707,328.28	4,835.32	-	4,835.32	1,003.96	3,831.36	706,324.32	279,796.75
71	2/7/2017	706,324.32	4,835.32	-	4,835.32	1,009.40	3,825.92	705,314.92	283,622.67
72	3/7/2017	705,314.92	4,835.32	-	4,835.32	1,014.86	3,820.46	704,300.06	287,443.13
73	4/7/2017	704,300.06	4,835.32	-	4,835.32	1,020.36	3,814.96	703,279.70	291,258.09
74	5/7/2017	703,279.70	4,835.32	-	4,835.32	1,025.89	3,809.43	702,253.81	295,067.52
75	6/7/2017	702,253.81	4,835.32	-	4,835.32	1,031.45	3,803.87	701,222.36	298,871.39
76	7/7/2017	701,222.36	4,835.32	-	4,835.32	1,037.03	3,798.29	700,185.33	302,669.68
77	8/7/2017	700,185.33	4,835.32	-	4,835.32	1,042.65	3,792.67	699,142.68	306,462.35
78	9/7/2017	699,142.68	4,835.32	-	4,835.32	1,048.30	3,787.02	698,094.38	310,249.37
79	10/7/2017	698,094.38	4,835.32	-	4,835.32	1,053.98	3,781.34	697,040.41	314,030.72
80	11/7/2017	697,040.41	4,835.32	-	4,835.32	1,059.68	3,775.64	695,980.72	317,806.35
81	12/7/2017	695,980.72	4,835.32	-	4,835.32	1,065.42	3,769.90	694,915.30	321,576.25
82	1/7/2018	694,915.30	4,835.32	-	4,835.32	1,071.20	3,764.12	693,844.10	325,340.37
83	2/7/2018	693,844.10	4,835.32	-	4,835.32	1,077.00	3,758.32	692,767.10	329,098.70
84	3/7/2018	692,767.10	4,835.32	-	4,835.32	1,082.83	3,752.49	691,684.27	332,851.18
85	4/7/2018	691,684.27	4,835.32	-	4,835.32	1,088.70	3,746.62	690,595.58	336,597.81
86	5/7/2018	690,595.58	4,835.32	-	4,835.32	1,094.59	3,740.73	689,500.98	340,338.53
87	6/7/2018	689,500.98	4,835.32	-	4,835.32	1,100.52	3,734.80	688,400.46	344,073.33
88	7/7/2018	688,400.46	4,835.32	-	4,835.32	1,106.48	3,728.84	687,293.97	347,802.17

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
89	8/7/2018	687,293.97	4,835.32	-	4,835.32	1,112.48	3,722.84	686,181.50	351,525.01
90	9/7/2018	686,181.50	4,835.32	-	4,835.32	1,118.50	3,716.82	685,062.99	355,241.83
91	10/7/2018	685,062.99	4,835.32	-	4,835.32	1,124.56	3,710.76	683,938.43	358,952.58
92	11/7/2018	683,938.43	4,835.32	-	4,835.32	1,130.65	3,704.67	682,807.77	362,657.25
93	12/7/2018	682,807.77	4,835.32	-	4,835.32	1,136.78	3,698.54	681,671.00	366,355.79
94	1/7/2019	681,671.00	4,835.32	-	4,835.32	1,142.94	3,692.38	680,528.06	370,048.18
95	2/7/2019	680,528.06	4,835.32	-	4,835.32	1,149.13	3,686.19	679,378.93	373,734.37
96	3/7/2019	679,378.93	4,835.32	-	4,835.32	1,155.35	3,679.97	678,223.58	377,414.34
97	4/7/2019	678,223.58	4,835.32	-	4,835.32	1,161.61	3,673.71	677,061.97	381,088.05
98	5/7/2019	677,061.97	4,835.32	-	4,835.32	1,167.90	3,667.42	675,894.07	384,755.47
99	6/7/2019	675,894.07	4,835.32	-	4,835.32	1,174.23	3,661.09	674,719.84	388,416.56
100	7/7/2019	674,719.84	4,835.32	-	4,835.32	1,180.59	3,654.73	673,539.26	392,071.29
101	8/7/2019	673,539.26	4,835.32	-	4,835.32	1,186.98	3,648.34	672,352.27	395,719.63
102	9/7/2019	672,352.27	4,835.32	-	4,835.32	1,193.41	3,641.91	671,158.86	399,361.54
103	10/7/2019	671,158.86	4,835.32	-	4,835.32	1,199.88	3,635.44	669,958.99	402,996.98
104	11/7/2019	669,958.99	4,835.32	-	4,835.32	1,206.38	3,628.94	668,752.61	406,625.93
105	12/7/2019	668,752.61	4,835.32	-	4,835.32	1,212.91	3,622.41	667,539.70	410,248.34
106	1/7/2020	667,539.70	4,835.32	-	4,835.32	1,219.48	3,615.84	666,320.22	413,864.18
107	2/7/2020	666,320.22	4,835.32	-	4,835.32	1,226.09	3,609.23	665,094.13	417,473.41
108	3/7/2020	665,094.13	4,835.32	-	4,835.32	1,232.73	3,602.59	663,861.41	421,076.01
109	4/7/2020	663,861.41	4,835.32	-	4,835.32	1,239.40	3,595.92	662,622.00	424,671.92
110	5/7/2020	662,622.00	4,835.32	-	4,835.32	1,246.12	3,589.20	661,375.88	428,261.12
111	6/7/2020	661,375.88	4,835.32	-	4,835.32	1,252.87	3,582.45	660,123.02	431,843.58
112	7/7/2020	660,123.02	4,835.32	-	4,835.32	1,259.65	3,575.67	658,863.36	435,419.24
113	8/7/2020	658,863.36	4,835.32	-	4,835.32	1,266.48	3,568.84	657,596.88	438,988.09
114	9/7/2020	657,596.88	4,835.32	-	4,835.32	1,273.34	3,561.98	656,323.55	442,550.07
115	10/7/2020	656,323.55	4,835.32	-	4,835.32	1,280.23	3,555.09	655,043.31	446,105.16
116	11/7/2020	655,043.31	4,835.32	-	4,835.32	1,287.17	3,548.15	653,756.14	449,653.31
117	12/7/2020	653,756.14	4,835.32	-	4,835.32	1,294.14	3,541.18	652,462.00	453,194.49
118	1/7/2021	652,462.00	4,835.32	-	4,835.32	1,301.15	3,534.17	651,160.85	456,728.66
119	2/7/2021	651,160.85	4,835.32	-	4,835.32	1,308.20	3,527.12	649,852.65	460,255.78
120	3/7/2021	649,852.65	4,835.32	-	4,835.32	1,315.29	3,520.04	648,537.37	463,775.81
121	4/7/2021	648,537.37	4,835.32	-	4,835.32	1,322.41	3,512.91	647,214.96	467,288.72
122	5/7/2021	647,214.96	4,835.32	-	4,835.32	1,329.57	3,505.75	645,885.38	470,794.47
123	6/7/2021	645,885.38	4,835.32	-	4,835.32	1,336.77	3,498.55	644,548.61	474,293.02
124	7/7/2021	644,548.61	4,835.32	-	4,835.32	1,344.02	3,491.30	643,204.59	477,784.32
125	8/7/2021	643,204.59	4,835.32	-	4,835.32	1,351.30	3,484.02	641,853.30	481,268.35
126	9/7/2021	641,853.30	4,835.32	-	4,835.32	1,358.62	3,476.71	640,494.68	484,745.05
127	10/7/2021	640,494.68	4,835.32	-	4,835.32	1,365.97	3,469.35	639,128.71	488,214.40
128	11/7/2021	639,128.71	4,835.32	-	4,835.32	1,373.37	3,461.95	637,755.34	491,676.35
129	12/7/2021	637,755.34	4,835.32	-	4,835.32	1,380.81	3,454.51	636,374.52	495,130.85
130	1/7/2022	636,374.52	4,835.32	-	4,835.32	1,388.29	3,447.03	634,986.23	498,577.88
131	2/7/2022	634,986.23	4,835.32	-	4,835.32	1,395.81	3,439.51	633,590.42	502,017.39
132	3/7/2022	633,590.42	4,835.32	-	4,835.32	1,403.37	3,431.95	632,187.05	505,449.34
133	4/7/2022	632,187.05	4,835.32	-	4,835.32	1,410.97	3,424.35	630,776.07	508,873.69
134	5/7/2022	630,776.07	4,835.32	-	4,835.32	1,418.62	3,416.70	629,357.46	512,290.39
135	6/7/2022	629,357.46	4,835.32	-	4,835.32	1,426.30	3,409.02	627,931.16	515,699.41
136	7/7/2022	627,931.16	4,835.32	-	4,835.32	1,434.03	3,401.29	626,497.13	519,100.70
137	8/7/2022	626,497.13	4,835.32	-	4,835.32	1,441.79	3,393.53	625,055.34	522,494.23
138	9/7/2022	625,055.34	4,835.32	-	4,835.32	1,449.60	3,385.72	623,605.73	525,879.94
139	10/7/2022	623,605.73	4,835.32	-	4,835.32	1,457.46	3,377.86	622,148.28	529,257.81

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
140	11/7/2022	622,148.28	4,835.32	-	4,835.32	1,465.35	3,369.97	620,682.93	532,627.78
141	12/7/2022	620,682.93	4,835.32	-	4,835.32	1,473.29	3,362.03	619,209.64	535,989.81
142	1/7/2023	619,209.64	4,835.32	-	4,835.32	1,481.27	3,354.05	617,728.37	539,343.86
143	2/7/2023	617,728.37	4,835.32	-	4,835.32	1,489.29	3,346.03	616,239.08	542,689.89
144	3/7/2023	616,239.08	4,835.32	-	4,835.32	1,497.36	3,337.96	614,741.72	546,027.85
145	4/7/2023	614,741.72	4,835.32	-	4,835.32	1,505.47	3,329.85	613,236.25	549,357.71
146	5/7/2023	613,236.25	4,835.32	-	4,835.32	1,513.62	3,321.70	611,722.63	552,679.40
147	6/7/2023	611,722.63	4,835.32	-	4,835.32	1,521.82	3,313.50	610,200.80	555,992.90
148	7/7/2023	610,200.80	4,835.32	-	4,835.32	1,530.07	3,305.25	608,670.74	559,298.15
149	8/7/2023	608,670.74	4,835.32	-	4,835.32	1,538.35	3,296.97	607,132.38	562,595.12
150	9/7/2023	607,132.38	4,835.32	-	4,835.32	1,546.69	3,288.63	605,585.70	565,883.75
151	10/7/2023	605,585.70	4,835.32	-	4,835.32	1,555.06	3,280.26	604,030.63	569,164.01
152	11/7/2023	604,030.63	4,835.32	-	4,835.32	1,563.49	3,271.83	602,467.14	572,435.84
153	12/7/2023	602,467.14	4,835.32	-	4,835.32	1,571.96	3,263.36	600,895.19	575,699.21
154	1/7/2024	600,895.19	4,835.32	-	4,835.32	1,580.47	3,254.85	599,314.72	578,954.05
155	2/7/2024	599,314.72	4,835.32	-	4,835.32	1,589.03	3,246.29	597,725.68	582,200.34
156	3/7/2024	597,725.68	4,835.32	-	4,835.32	1,597.64	3,237.68	596,128.04	585,438.02
157	4/7/2024	596,128.04	4,835.32	-	4,835.32	1,606.29	3,229.03	594,521.75	588,667.05
158	5/7/2024	594,521.75	4,835.32	-	4,835.32	1,614.99	3,220.33	592,906.76	591,887.38
159	6/7/2024	592,906.76	4,835.32	-	4,835.32	1,623.74	3,211.58	591,283.01	595,098.95
160	7/7/2024	591,283.01	4,835.32	-	4,835.32	1,632.54	3,202.78	589,650.48	598,301.74
161	8/7/2024	589,650.48	4,835.32	-	4,835.32	1,641.38	3,193.94	588,009.10	601,495.68
162	9/7/2024	588,009.10	4,835.32	-	4,835.32	1,650.27	3,185.05	586,358.83	604,680.73
163	10/7/2024	586,358.83	4,835.32	-	4,835.32	1,659.21	3,176.11	584,699.62	607,856.84
164	11/7/2024	584,699.62	4,835.32	-	4,835.32	1,668.20	3,167.12	583,031.42	611,023.96
165	12/7/2024	583,031.42	4,835.32	-	4,835.32	1,677.23	3,158.09	581,354.18	614,182.05
166	1/7/2025	581,354.18	4,835.32	-	4,835.32	1,686.32	3,149.00	579,667.87	617,331.05
167	2/7/2025	579,667.87	4,835.32	-	4,835.32	1,695.45	3,139.87	577,972.41	620,470.92
168	3/7/2025	577,972.41	4,835.32	-	4,835.32	1,704.64	3,130.68	576,267.78	623,601.60
169	4/7/2025	576,267.78	4,835.32	-	4,835.32	1,713.87	3,121.45	574,553.91	626,723.05
170	5/7/2025	574,553.91	4,835.32	-	4,835.32	1,723.15	3,112.17	572,830.75	629,835.22
171	6/7/2025	572,830.75	4,835.32	-	4,835.32	1,732.49	3,102.83	571,098.27	632,938.05
172	7/7/2025	571,098.27	4,835.32	-	4,835.32	1,741.87	3,093.45	569,356.39	636,031.50
173	8/7/2025	569,356.39	4,835.32	-	4,835.32	1,751.31	3,084.01	567,605.09	639,115.51
174	9/7/2025	567,605.09	4,835.32	-	4,835.32	1,760.79	3,074.53	565,844.30	642,190.04
175	10/7/2025	565,844.30	4,835.32	-	4,835.32	1,770.33	3,064.99	564,073.97	645,255.03
176	11/7/2025	564,073.97	4,835.32	-	4,835.32	1,779.92	3,055.40	562,294.05	648,310.43
177	12/7/2025	562,294.05	4,835.32	-	4,835.32	1,789.56	3,045.76	560,504.48	651,356.19
178	1/7/2026	560,504.48	4,835.32	-	4,835.32	1,799.25	3,036.07	558,705.23	654,392.26
179	2/7/2026	558,705.23	4,835.32	-	4,835.32	1,809.00	3,026.32	556,896.23	657,418.58
180	3/7/2026	556,896.23	4,835.32	-	4,835.32	1,818.80	3,016.52	555,077.43	660,435.10
181	4/7/2026	555,077.43	4,835.32	-	4,835.32	1,828.65	3,006.67	553,248.78	663,441.77
182	5/7/2026	553,248.78	4,835.32	-	4,835.32	1,838.56	2,996.76	551,410.22	666,438.53
183	6/7/2026	551,410.22	4,835.32	-	4,835.32	1,848.52	2,986.81	549,561.71	669,425.34
184	7/7/2026	549,561.71	4,835.32	-	4,835.32	1,858.53	2,976.79	547,703.18	672,402.13
185	8/7/2026	547,703.18	4,835.32	-	4,835.32	1,868.59	2,966.73	545,834.59	675,368.86
186	9/7/2026	545,834.59	4,835.32	-	4,835.32	1,878.72	2,956.60	543,955.87	678,325.46
187	10/7/2026	543,955.87	4,835.32	-	4,835.32	1,888.89	2,946.43	542,066.98	681,271.89
188	11/7/2026	542,066.98	4,835.32	-	4,835.32	1,899.12	2,936.20	540,167.85	684,208.08
189	12/7/2026	540,167.85	4,835.32	-	4,835.32	1,909.41	2,925.91	538,258.44	687,133.99
190	1/7/2027	538,258.44	4,835.32	-	4,835.32	1,919.75	2,915.57	536,338.69	690,049.56

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
191	2/7/2027	536,338.69	4,835.32	-	4,835.32	1,930.15	2,905.17	534,408.53	692,954.73
192	3/7/2027	534,408.53	4,835.32	-	4,835.32	1,940.61	2,894.71	532,467.93	695,849.44
193	4/7/2027	532,467.93	4,835.32	-	4,835.32	1,951.12	2,884.20	530,516.81	698,733.64
194	5/7/2027	530,516.81	4,835.32	-	4,835.32	1,961.69	2,873.63	528,555.12	701,607.27
195	6/7/2027	528,555.12	4,835.32	-	4,835.32	1,972.31	2,863.01	526,582.81	704,470.28
196	7/7/2027	526,582.81	4,835.32	-	4,835.32	1,983.00	2,852.32	524,599.81	707,322.60
197	8/7/2027	524,599.81	4,835.32	-	4,835.32	1,993.74	2,841.58	522,606.07	710,164.19
198	9/7/2027	522,606.07	4,835.32	-	4,835.32	2,004.54	2,830.78	520,601.53	712,994.97
199	10/7/2027	520,601.53	4,835.32	-	4,835.32	2,015.40	2,819.92	518,586.14	715,814.89
200	11/7/2027	518,586.14	4,835.32	-	4,835.32	2,026.31	2,809.01	516,559.83	718,623.90
201	12/7/2027	516,559.83	4,835.32	-	4,835.32	2,037.29	2,798.03	514,522.54	721,421.94
202	1/7/2028	514,522.54	4,835.32	-	4,835.32	2,048.32	2,787.00	512,474.22	724,208.93
203	2/7/2028	512,474.22	4,835.32	-	4,835.32	2,059.42	2,775.90	510,414.80	726,984.83
204	3/7/2028	510,414.80	4,835.32	-	4,835.32	2,070.57	2,764.75	508,344.22	729,749.58
205	4/7/2028	508,344.22	4,835.32	-	4,835.32	2,081.79	2,753.53	506,262.43	732,503.11
206	5/7/2028	506,262.43	4,835.32	-	4,835.32	2,093.07	2,742.25	504,169.37	735,245.37
207	6/7/2028	504,169.37	4,835.32	-	4,835.32	2,104.40	2,730.92	502,064.97	737,976.28
208	7/7/2028	502,064.97	4,835.32	-	4,835.32	2,115.80	2,719.52	499,949.16	740,695.80
209	8/7/2028	499,949.16	4,835.32	-	4,835.32	2,127.26	2,708.06	497,821.90	743,403.86
210	9/7/2028	497,821.90	4,835.32	-	4,835.32	2,138.79	2,696.54	495,683.12	746,100.40
211	10/7/2028	495,683.12	4,835.32	-	4,835.32	2,150.37	2,684.95	493,532.75	748,785.35
212	11/7/2028	493,532.75	4,835.32	-	4,835.32	2,162.02	2,673.30	491,370.73	751,458.65
213	12/7/2028	491,370.73	4,835.32	-	4,835.32	2,173.73	2,661.59	489,197.00	754,120.24
214	1/7/2029	489,197.00	4,835.32	-	4,835.32	2,185.50	2,649.82	487,011.50	756,770.06
215	2/7/2029	487,011.50	4,835.32	-	4,835.32	2,197.34	2,637.98	484,814.16	759,408.04
216	3/7/2029	484,814.16	4,835.32	-	4,835.32	2,209.24	2,626.08	482,604.91	762,034.11
217	4/7/2029	482,604.91	4,835.32	-	4,835.32	2,221.21	2,614.11	480,383.70	764,648.22
218	5/7/2029	480,383.70	4,835.32	-	4,835.32	2,233.24	2,602.08	478,150.46	767,250.30
219	6/7/2029	478,150.46	4,835.32	-	4,835.32	2,245.34	2,589.98	475,905.12	769,840.28
220	7/7/2029	475,905.12	4,835.32	-	4,835.32	2,257.50	2,577.82	473,647.62	772,418.10
221	8/7/2029	473,647.62	4,835.32	-	4,835.32	2,269.73	2,565.59	471,377.89	774,983.69
222	9/7/2029	471,377.89	4,835.32	-	4,835.32	2,282.02	2,553.30	469,095.87	777,536.99
223	10/7/2029	469,095.87	4,835.32	-	4,835.32	2,294.38	2,540.94	466,801.48	780,077.93
224	11/7/2029	466,801.48	4,835.32	-	4,835.32	2,306.81	2,528.51	464,494.67	782,606.44
225	12/7/2029	464,494.67	4,835.32	-	4,835.32	2,319.31	2,516.01	462,175.36	785,122.45
226	1/7/2030	462,175.36	4,835.32	-	4,835.32	2,331.87	2,503.45	459,843.49	787,625.90
227	2/7/2030	459,843.49	4,835.32	-	4,835.32	2,344.50	2,490.82	457,498.99	790,116.72
228	3/7/2030	457,498.99	4,835.32	-	4,835.32	2,357.20	2,478.12	455,141.79	792,594.84
229	4/7/2030	455,141.79	4,835.32	-	4,835.32	2,369.97	2,465.35	452,771.82	795,060.19
230	5/7/2030	452,771.82	4,835.32	-	4,835.32	2,382.81	2,452.51	450,389.01	797,512.70
231	6/7/2030	450,389.01	4,835.32	-	4,835.32	2,395.71	2,439.61	447,993.30	799,952.31
232	7/7/2030	447,993.30	4,835.32	-	4,835.32	2,408.69	2,426.63	445,584.61	802,378.94
233	8/7/2030	445,584.61	4,835.32	-	4,835.32	2,421.74	2,413.58	443,162.87	804,792.52
234	9/7/2030	443,162.87	4,835.32	-	4,835.32	2,434.85	2,400.47	440,728.02	807,192.99
235	10/7/2030	440,728.02	4,835.32	-	4,835.32	2,448.04	2,387.28	438,279.98	809,580.26
236	11/7/2030	438,279.98	4,835.32	-	4,835.32	2,461.30	2,374.02	435,818.67	811,954.28
237	12/7/2030	435,818.67	4,835.32	-	4,835.32	2,474.64	2,360.68	433,344.04	814,314.97
238	1/7/2031	433,344.04	4,835.32	-	4,835.32	2,488.04	2,347.28	430,856.00	816,662.25
239	2/7/2031	430,856.00	4,835.32	-	4,835.32	2,501.52	2,333.80	428,354.48	818,996.05
240	3/7/2031	428,354.48	4,835.32	-	4,835.32	2,515.07	2,320.25	425,839.41	821,316.30
241	4/7/2031	425,839.41	4,835.32	-	4,835.32	2,528.69	2,306.63	423,310.72	823,622.93

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
242	5/7/2031	423,310.72	4,835.32	-	4,835.32	2,542.39	2,292.93	420,768.33	825,915.87
243	6/7/2031	420,768.33	4,835.32	-	4,835.32	2,556.16	2,279.16	418,212.18	828,195.03
244	7/7/2031	418,212.18	4,835.32	-	4,835.32	2,570.00	2,265.32	415,642.17	830,460.34
245	8/7/2031	415,642.17	4,835.32	-	4,835.32	2,583.93	2,251.40	413,058.25	832,711.74
246	9/7/2031	413,058.25	4,835.32	-	4,835.32	2,597.92	2,237.40	410,460.32	834,949.14
247	10/7/2031	410,460.32	4,835.32	-	4,835.32	2,611.99	2,223.33	407,848.33	837,172.46
248	11/7/2031	407,848.33	4,835.32	-	4,835.32	2,626.14	2,209.18	405,222.19	839,381.64
249	12/7/2031	405,222.19	4,835.32	-	4,835.32	2,640.37	2,194.95	402,581.82	841,576.60
250	1/7/2032	402,581.82	4,835.32	-	4,835.32	2,654.67	2,180.65	399,927.15	843,757.25
251	2/7/2032	399,927.15	4,835.32	-	4,835.32	2,669.05	2,166.27	397,258.10	845,923.52
252	3/7/2032	397,258.10	4,835.32	-	4,835.32	2,683.51	2,151.81	394,574.60	848,075.33
253	4/7/2032	394,574.60	4,835.32	-	4,835.32	2,698.04	2,137.28	391,876.56	850,212.61
254	5/7/2032	391,876.56	4,835.32	-	4,835.32	2,712.66	2,122.66	389,163.90	852,335.28
255	6/7/2032	389,163.90	4,835.32	-	4,835.32	2,727.35	2,107.97	386,436.55	854,443.25
256	7/7/2032	386,436.55	4,835.32	-	4,835.32	2,742.12	2,093.20	383,694.43	856,536.45
257	8/7/2032	383,694.43	4,835.32	-	4,835.32	2,756.98	2,078.34	380,937.45	858,614.79
258	9/7/2032	380,937.45	4,835.32	-	4,835.32	2,771.91	2,063.41	378,165.55	860,678.20
259	10/7/2032	378,165.55	4,835.32	-	4,835.32	2,786.92	2,048.40	375,378.62	862,726.60
260	11/7/2032	375,378.62	4,835.32	-	4,835.32	2,802.02	2,033.30	372,576.60	864,759.90
261	12/7/2032	372,576.60	4,835.32	-	4,835.32	2,817.20	2,018.12	369,759.41	866,778.02
262	1/7/2033	369,759.41	4,835.32	-	4,835.32	2,832.46	2,002.86	366,926.95	868,780.89
263	2/7/2033	366,926.95	4,835.32	-	4,835.32	2,847.80	1,987.52	364,079.15	870,768.41
264	3/7/2033	364,079.15	4,835.32	-	4,835.32	2,863.22	1,972.10	361,215.92	872,740.50
265	4/7/2033	361,215.92	4,835.32	-	4,835.32	2,878.73	1,956.59	358,337.19	874,697.09
266	5/7/2033	358,337.19	4,835.32	-	4,835.32	2,894.33	1,940.99	355,442.86	876,638.08
267	6/7/2033	355,442.86	4,835.32	-	4,835.32	2,910.00	1,925.32	352,532.86	878,563.40
268	7/7/2033	352,532.86	4,835.32	-	4,835.32	2,925.77	1,909.55	349,607.09	880,472.95
269	8/7/2033	349,607.09	4,835.32	-	4,835.32	2,941.62	1,893.71	346,665.47	882,366.66
270	9/7/2033	346,665.47	4,835.32	-	4,835.32	2,957.55	1,877.77	343,707.93	884,244.43
271	10/7/2033	343,707.93	4,835.32	-	4,835.32	2,973.57	1,861.75	340,734.36	886,106.18
272	11/7/2033	340,734.36	4,835.32	-	4,835.32	2,989.68	1,845.64	337,744.68	887,951.82
273	12/7/2033	337,744.68	4,835.32	-	4,835.32	3,005.87	1,829.45	334,738.81	889,781.27
274	1/7/2034	334,738.81	4,835.32	-	4,835.32	3,022.15	1,813.17	331,716.66	891,594.44
275	2/7/2034	331,716.66	4,835.32	-	4,835.32	3,038.52	1,796.80	328,678.14	893,391.24
276	3/7/2034	328,678.14	4,835.32	-	4,835.32	3,054.98	1,780.34	325,623.16	895,171.58
277	4/7/2034	325,623.16	4,835.32	-	4,835.32	3,071.53	1,763.79	322,551.63	896,935.37
278	5/7/2034	322,551.63	4,835.32	-	4,835.32	3,088.17	1,747.15	319,463.46	898,682.53
279	6/7/2034	319,463.46	4,835.32	-	4,835.32	3,104.89	1,730.43	316,358.57	900,412.96
280	7/7/2034	316,358.57	4,835.32	-	4,835.32	3,121.71	1,713.61	313,236.86	902,126.56
281	8/7/2034	313,236.86	4,835.32	-	4,835.32	3,138.62	1,696.70	310,098.24	903,823.26
282	9/7/2034	310,098.24	4,835.32	-	4,835.32	3,155.62	1,679.70	306,942.62	905,502.96
283	10/7/2034	306,942.62	4,835.32	-	4,835.32	3,172.71	1,662.61	303,769.90	907,165.57
284	11/7/2034	303,769.90	4,835.32	-	4,835.32	3,189.90	1,645.42	300,580.00	908,810.99
285	12/7/2034	300,580.00	4,835.32	-	4,835.32	3,207.18	1,628.14	297,372.82	910,439.13
286	1/7/2035	297,372.82	4,835.32	-	4,835.32	3,224.55	1,610.77	294,148.27	912,049.90
287	2/7/2035	294,148.27	4,835.32	-	4,835.32	3,242.02	1,593.30	290,906.25	913,643.20
288	3/7/2035	290,906.25	4,835.32	-	4,835.32	3,259.58	1,575.74	287,646.68	915,218.95
289	4/7/2035	287,646.68	4,835.32	-	4,835.32	3,277.23	1,558.09	284,369.44	916,777.03
290	5/7/2035	284,369.44	4,835.32	-	4,835.32	3,294.99	1,540.33	281,074.46	918,317.37
291	6/7/2035	281,074.46	4,835.32	-	4,835.32	3,312.83	1,522.49	277,761.62	919,839.85
292	7/7/2035	277,761.62	4,835.32	-	4,835.32	3,330.78	1,504.54	274,430.84	921,344.39

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
293	8/7/2035	274,430.84	4,835.32	-	4,835.32	3,348.82	1,486.50	271,082.02	922,830.90
294	9/7/2035	271,082.02	4,835.32	-	4,835.32	3,366.96	1,468.36	267,715.06	924,299.26
295	10/7/2035	267,715.06	4,835.32	-	4,835.32	3,385.20	1,450.12	264,329.87	925,749.38
296	11/7/2035	264,329.87	4,835.32	-	4,835.32	3,403.53	1,431.79	260,926.33	927,181.17
297	12/7/2035	260,926.33	4,835.32	-	4,835.32	3,421.97	1,413.35	257,504.36	928,594.52
298	1/7/2036	257,504.36	4,835.32	-	4,835.32	3,440.51	1,394.82	254,063.86	929,989.33
299	2/7/2036	254,063.86	4,835.32	-	4,835.32	3,459.14	1,376.18	250,604.72	931,365.51
300	3/7/2036	250,604.72	4,835.32	-	4,835.32	3,477.88	1,357.44	247,126.84	932,722.95
301	4/7/2036	247,126.84	4,835.32	-	4,835.32	3,496.72	1,338.60	243,630.12	934,061.56
302	5/7/2036	243,630.12	4,835.32	-	4,835.32	3,515.66	1,319.66	240,114.47	935,381.22
303	6/7/2036	240,114.47	4,835.32	-	4,835.32	3,534.70	1,300.62	236,579.77	936,681.84
304	7/7/2036	236,579.77	4,835.32	-	4,835.32	3,553.85	1,281.47	233,025.92	937,963.31
305	8/7/2036	233,025.92	4,835.32	-	4,835.32	3,573.10	1,262.22	229,452.82	939,225.54
306	9/7/2036	229,452.82	4,835.32	-	4,835.32	3,592.45	1,242.87	225,860.37	940,468.41
307	10/7/2036	225,860.37	4,835.32	-	4,835.32	3,611.91	1,223.41	222,248.46	941,691.82
308	11/7/2036	222,248.46	4,835.32	-	4,835.32	3,631.47	1,203.85	218,616.99	942,895.66
309	12/7/2036	218,616.99	4,835.32	-	4,835.32	3,651.15	1,184.18	214,965.84	944,079.84
310	1/7/2037	214,965.84	4,835.32	-	4,835.32	3,670.92	1,164.40	211,294.92	945,244.24
311	2/7/2037	211,294.92	4,835.32	-	4,835.32	3,690.81	1,144.51	207,604.11	946,388.75
312	3/7/2037	207,604.11	4,835.32	-	4,835.32	3,710.80	1,124.52	203,893.32	947,513.27
313	4/7/2037	203,893.32	4,835.32	-	4,835.32	3,730.90	1,104.42	200,162.42	948,617.70
314	5/7/2037	200,162.42	4,835.32	-	4,835.32	3,751.11	1,084.21	196,411.31	949,701.91
315	6/7/2037	196,411.31	4,835.32	-	4,835.32	3,771.43	1,063.89	192,639.88	950,765.80
316	7/7/2037	192,639.88	4,835.32	-	4,835.32	3,791.85	1,043.47	188,848.03	951,809.27
317	8/7/2037	188,848.03	4,835.32	-	4,835.32	3,812.39	1,022.93	185,035.64	952,832.20
318	9/7/2037	185,035.64	4,835.32	-	4,835.32	3,833.04	1,002.28	181,202.59	953,834.47
319	10/7/2037	181,202.59	4,835.32	-	4,835.32	3,853.81	981.51	177,348.79	954,815.99
320	11/7/2037	177,348.79	4,835.32	-	4,835.32	3,874.68	960.64	173,474.10	955,776.63
321	12/7/2037	173,474.10	4,835.32	-	4,835.32	3,895.67	939.65	169,578.44	956,716.28
322	1/7/2038	169,578.44	4,835.32	-	4,835.32	3,916.77	918.55	165,661.67	957,634.83
323	2/7/2038	165,661.67	4,835.32	-	4,835.32	3,937.99	897.33	161,723.68	958,532.16
324	3/7/2038	161,723.68	4,835.32	-	4,835.32	3,959.32	876.00	157,764.36	959,408.16
325	4/7/2038	157,764.36	4,835.32	-	4,835.32	3,980.76	854.56	153,783.60	960,262.72
326	5/7/2038	153,783.60	4,835.32	-	4,835.32	4,002.33	832.99	149,781.27	961,095.72
327	6/7/2038	149,781.27	4,835.32	-	4,835.32	4,024.01	811.32	145,757.27	961,907.03
328	7/7/2038	145,757.27	4,835.32	-	4,835.32	4,045.80	789.52	141,711.47	962,696.55
329	8/7/2038	141,711.47	4,835.32	-	4,835.32	4,067.72	767.60	137,643.75	963,464.15
330	9/7/2038	137,643.75	4,835.32	-	4,835.32	4,089.75	745.57	133,554.00	964,209.72
331	10/7/2038	133,554.00	4,835.32	-	4,835.32	4,111.90	723.42	129,442.10	964,933.14
332	11/7/2038	129,442.10	4,835.32	-	4,835.32	4,134.18	701.14	125,307.92	965,634.29
333	12/7/2038	125,307.92	4,835.32	-	4,835.32	4,156.57	678.75	121,151.35	966,313.04
334	1/7/2039	121,151.35	4,835.32	-	4,835.32	4,179.08	656.24	116,972.27	966,969.27
335	2/7/2039	116,972.27	4,835.32	-	4,835.32	4,201.72	633.60	112,770.55	967,602.87
336	3/7/2039	112,770.55	4,835.32	-	4,835.32	4,224.48	610.84	108,546.07	968,213.71
337	4/7/2039	108,546.07	4,835.32	-	4,835.32	4,247.36	587.96	104,298.70	968,801.67
338	5/7/2039	104,298.70	4,835.32	-	4,835.32	4,270.37	564.95	100,028.34	969,366.62
339	6/7/2039	100,028.34	4,835.32	-	4,835.32	4,293.50	541.82	95,734.83	969,908.44
340	7/7/2039	95,734.83	4,835.32	-	4,835.32	4,316.76	518.56	91,418.08	970,427.01
341	8/7/2039	91,418.08	4,835.32	-	4,835.32	4,340.14	495.18	87,077.94	970,922.19
342	9/7/2039	87,077.94	4,835.32	-	4,835.32	4,363.65	471.67	82,714.29	971,393.86
343	10/7/2039	82,714.29	4,835.32	-	4,835.32	4,387.28	448.04	78,327.01	971,841.90

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
344	11/7/2039	78,327.01	4,835.32	-	4,835.32	4,411.05	424.27	73,915.96	972,266.17
345	12/7/2039	73,915.96	4,835.32	-	4,835.32	4,434.94	400.38	69,481.01	972,666.55
346	1/7/2040	69,481.01	4,835.32	-	4,835.32	4,458.96	376.36	65,022.05	973,042.90
347	2/7/2040	65,022.05	4,835.32	-	4,835.32	4,483.12	352.20	60,538.93	973,395.10
348	3/7/2040	60,538.93	4,835.32	-	4,835.32	4,507.40	327.92	56,031.53	973,723.02
349	4/7/2040	56,031.53	4,835.32	-	4,835.32	4,531.82	303.50	51,499.71	974,026.53
350	5/7/2040	51,499.71	4,835.32	-	4,835.32	4,556.36	278.96	46,943.35	974,305.48
351	6/7/2040	46,943.35	4,835.32	-	4,835.32	4,581.04	254.28	42,362.31	974,559.76
352	7/7/2040	42,362.31	4,835.32	-	4,835.32	4,605.86	229.46	37,756.45	974,789.22
353	8/7/2040	37,756.45	4,835.32	-	4,835.32	4,630.81	204.51	33,125.64	974,993.74
354	9/7/2040	33,125.64	4,835.32	-	4,835.32	4,655.89	179.43	28,469.75	975,173.17
355	10/7/2040	28,469.75	4,835.32	-	4,835.32	4,681.11	154.21	23,788.64	975,327.38
356	11/7/2040	23,788.64	4,835.32	-	4,835.32	4,706.47	128.86	19,082.18	975,456.23
357	12/7/2040	19,082.18	4,835.32	-	4,835.32	4,731.96	103.36	14,350.22	975,559.60
358	1/7/2041	14,350.22	4,835.32	-	4,835.32	4,757.59	77.73	9,592.63	975,637.33
359	2/7/2041	9,592.63	4,835.32	-	4,835.32	4,783.36	51.96	4,809.27	975,689.29
360	3/7/2041	4,809.27	4,835.32	-	4,809.27	4,783.22	26.05	0.00	975,715.34



# Mortgage Amortization

Inputs	
Loan principal amount	\$765,000.00
Annual interest rate	6.500%
Loan period in years	30
Base year of loan	2024
Base month of loan	JUNE

Key Figures	
Annual loan payments	\$58,023.84
Monthly payments	\$4,835.32
Interest in first calendar year	\$28,926.87
Interest over term of loan	\$975,715.20
Sum of all payments	\$1,740,715.20

## Payments in First 12 Months

Year	Month	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
	Jun	\$765,000.00	\$4,835.32	\$691.57	\$4,143.75	\$691.57	\$4,143.75	\$764,308.43
	Jul	\$764,308.43	\$4,835.32	\$695.32	\$4,140.00	\$1,386.89	\$8,283.75	\$763,613.11
	Aug	\$763,613.11	\$4,835.32	\$699.08	\$4,136.24	\$2,085.97	\$12,419.99	\$762,914.03
	Sep	\$762,914.03	\$4,835.32	\$702.87	\$4,132.45	\$2,788.84	\$16,552.44	\$762,211.16
	Oct	\$762,211.16	\$4,835.32	\$706.68	\$4,128.64	\$3,495.52	\$20,681.08	\$761,504.48
	Nov	\$761,504.48	\$4,835.32	\$710.50	\$4,124.82	\$4,206.02	\$24,805.90	\$760,793.98
	Dec	\$760,793.98	\$4,835.32	\$714.35	\$4,120.97	\$4,920.37	\$28,926.87	\$760,079.63
2025	Jan	\$760,079.63	\$4,835.32	\$718.22	\$4,117.10	\$5,638.59	\$33,043.97	\$759,361.41
	Feb	\$759,361.41	\$4,835.32	\$722.11	\$4,113.21	\$6,360.70	\$37,157.18	\$758,639.30
	Mar	\$758,639.30	\$4,835.32	\$726.02	\$4,109.30	\$7,086.72	\$41,266.48	\$757,913.28
	Apr	\$757,913.28	\$4,835.32	\$729.96	\$4,105.36	\$7,816.68	\$45,371.84	\$757,183.32
	May	\$757,183.32	\$4,835.32	\$733.91	\$4,101.41	\$8,550.59	\$49,473.25	\$756,449.41

## Yearly Schedule of Balances and Payments

Year	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
2025	\$760,079.63	\$58,023.84	\$8,880.19	\$49,143.65	\$13,800.56	\$78,070.52	\$751,199.44
2026	\$751,199.44	\$58,023.84	\$9,474.84	\$48,549.00	\$23,275.40	\$126,619.52	\$741,724.60
2027	\$741,724.60	\$58,023.84	\$10,109.39	\$47,914.45	\$33,384.79	\$174,533.97	\$731,615.21
2028	\$731,615.21	\$58,023.84	\$10,786.44	\$47,237.40	\$44,171.23	\$221,771.37	\$720,828.77
2029	\$720,828.77	\$58,023.84	\$11,508.82	\$46,515.02	\$55,680.06	\$268,286.38	\$709,319.94
2030	\$709,319.94	\$58,023.84	\$12,279.59	\$45,744.25	\$67,959.65	\$314,030.63	\$697,040.35
2031	\$697,040.35	\$58,023.84	\$13,101.98	\$44,921.86	\$81,061.63	\$358,952.49	\$683,938.37
2032	\$683,938.37	\$58,023.84	\$13,979.44	\$44,044.40	\$95,041.07	\$402,996.89	\$669,958.93
2033	\$669,958.93	\$58,023.84	\$14,915.67	\$43,108.17	\$109,956.74	\$446,105.06	\$655,043.26
2034	\$655,043.26	\$58,023.84	\$15,914.60	\$42,109.24	\$125,871.34	\$488,214.30	\$639,128.66
2035	\$639,128.66	\$58,023.84	\$16,980.43	\$41,043.41	\$142,851.77	\$529,257.71	\$622,148.23
2036	\$622,148.23	\$58,023.84	\$18,117.64	\$39,906.20	\$160,969.42	\$569,163.90	\$604,030.58
2037	\$604,030.58	\$58,023.84	\$19,331.02	\$38,692.82	\$180,300.43	\$607,856.73	\$584,699.57
2038	\$584,699.57	\$58,023.84	\$20,625.65	\$37,398.19	\$200,926.08	\$645,254.92	\$564,073.92
2039	\$564,073.92	\$58,023.84	\$22,006.99	\$36,016.85	\$222,933.07	\$681,271.77	\$542,066.93
2040	\$542,066.93	\$58,023.84	\$23,480.84	\$34,543.00	\$246,413.90	\$715,814.78	\$518,586.10
2041	\$518,586.10	\$58,023.84	\$25,053.39	\$32,970.45	\$271,467.29	\$748,785.23	\$493,532.71
2042	\$493,532.71	\$58,023.84	\$26,731.26	\$31,292.58	\$298,198.55	\$780,077.81	\$466,801.45
2043	\$466,801.45	\$58,023.84	\$28,521.50	\$29,502.34	\$326,720.06	\$809,580.14	\$438,279.94
2044	\$438,279.94	\$58,023.84	\$30,431.64	\$27,592.20	\$357,151.70	\$837,172.34	\$407,848.30
2045	\$407,848.30	\$58,023.84	\$32,469.71	\$25,554.13	\$389,621.41	\$862,726.47	\$375,378.59
2046	\$375,378.59	\$58,023.84	\$34,644.26	\$23,379.58	\$424,265.67	\$886,106.05	\$340,734.33
2047	\$340,734.33	\$58,023.84	\$36,964.45	\$21,059.39	\$461,230.12	\$907,165.44	\$303,769.88
2048	\$303,769.88	\$58,023.84	\$39,440.03	\$18,583.81	\$500,670.15	\$925,749.25	\$264,329.85
2049	\$264,329.85	\$58,023.84	\$42,081.40	\$15,942.44	\$542,751.56	\$941,691.68	\$222,248.44
2050	\$222,248.44	\$58,023.84	\$44,899.67	\$13,124.17	\$587,651.23	\$954,815.85	\$177,348.77
2051	\$177,348.77	\$58,023.84	\$47,906.69	\$10,117.15	\$635,557.91	\$964,933.01	\$129,442.09
2052	\$129,442.09	\$58,023.84	\$51,115.09	\$6,908.75	\$686,673.00	\$971,841.76	\$78,327.00
2053	\$78,327.00	\$58,023.84	\$54,538.36	\$3,485.48	\$741,211.36	\$975,327.24	\$23,788.64
2054	\$23,788.64	\$24,176.60	\$23,788.64	\$387.96	\$765,000.00	\$975,715.20	\$0.00

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

Cost of property	\$1,275,000
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	\$1,275,000	\$191,250
2	Declining balance	0.30	\$1,083,750	\$325,125
3	Declining balance	0.30	\$758,625	\$227,588
4	Straight line	0.40	\$531,038	\$212,415
5	Straight line	0.67	\$318,623	\$212,415
6	Straight line	1.00	\$106,208	\$106,208
			<b>Total</b>	<b>\$1,275,000</b>

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

Cost of property	\$1,275,000
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**

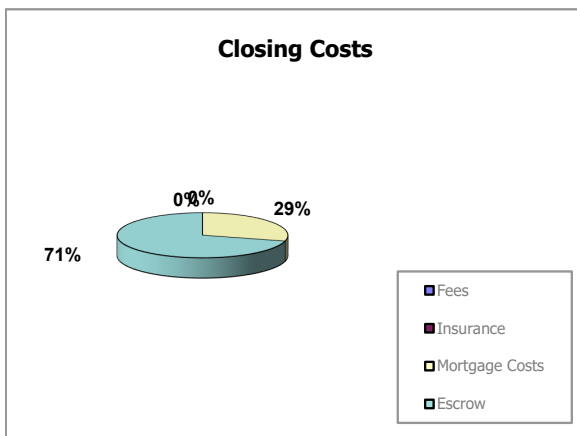
Year	Depreciation Method	Rate	Unrecovered Basis	Depreciation
1	Declining balance	0.29	\$1,275,000	\$182,143
2	Declining balance	0.29	\$1,092,857	\$312,245
3	Declining balance	0.29	\$780,612	\$223,032
4	Declining balance	0.29	\$557,580	\$159,309
5	Straight line	0.29	\$398,272	\$113,792
6	Straight line	0.40	\$284,480	\$113,792
7	Straight line	0.67	\$170,688	\$113,792
8	Straight line	1.00	\$56,896	\$56,896
			Total	\$1,275,000

# Closing Cost Analysis (For Buyer)

Assumptions	
Selling price of property	\$ 1,275,000
Down payment	510,000
Mortgage	\$ 765,000
Mortgage rate	6.500%
Points	0.0
Days interest payable	50

Professional Fees	
Broker	
Appraiser	
Attorney	
Surveyor	
Title searcher	
<b>Total</b>	

Insurance	
Hazard insurance	
Flood insurance	
Title insurance	
Other insurance	
<b>Total</b>	



Escrow Accounts	
Insurance escrow	\$ 7,000
Tax escrow	9,500
Other escrow	5
<b>Total</b>	\$ 16,505

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

Mortgage Costs	
Discount	
Points	-
Document fees	
Interest	6,812
<b>Total</b>	\$ 6,812

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>	\$ 23,317
<b>Closing cost as % of mortgage</b>	3.05%