



City of Laguna Beach
MEMORANDUM

Date: December 11, 2020

To: Shohreh Dupuis, Assistant City Manager

From: Gavin Curran, Director of Administrative Services 

Subject: Essential Employee Housing Assistance Loan Program

On or about the date of each anniversary of the effective date of your loan, the interest rate on the loan is adjusted such that the interest rate on the loan is .5% above the City's average annual rate of return on its investments for the preceding year. The agreement also sets a minimum of 2% and a maximum of 5% interest to be paid on the loan. The City's average annual rate of return on its investments from May 2019 through April 2020, was 2.52%. This change will increase the interest rate on your loan from 2.38% to 2.52%. It will also increase your housing loan payment from \$1,082.08 to \$1,095.18. This change will be effective for the payroll period beginning December 14, 2019, and paid on December 31, 2020.

If you have any questions, please let me know.

Month	Year	Interest Rate
May	2019	2.07%
June	2019	2.07%
July	2019	2.07%
August	2019	2.07%
September	2019	2.04%
October	2019	2.03%
November	2019	2.02%
December	2019	2.02%
January	2020	2.00%
February	2020	1.99%
March	2020	1.97%
April	2020	1.90%
Average		2.02%
Average Rate + .05%		2.52%

Biweekly Mortgage Payment Amortization

Inputs		Key Figures	
Loan principal amount	\$ 472,000	Annual loan payments	\$ 30,055.74
Annual interest rate*	2.520%	Biweekly payments	\$ 1,155.99
Loan period in years (30)	20.000	Interest over term of loan	\$ 129,114.80
Base year	2016	Sum of all payments	\$ 601,114.80
Loan start date	06/03/16		
Date of first payment	06/23/16		

* Last rate adjustment from 2.0% to 2.38% on August 12, 2019

First 26 Payments								
Payment #	Payment Date	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
1	06/23/16	\$ 472,000.00	1,101.65	\$ 738.57	\$ 363.08	\$ 738.57	\$ 363.08	\$ 471,261.43
2	07/07/16	471,261.43	1,101.65	739.14	362.51	1,477.71	725.59	470,522.29
3	07/21/16	470,522.29	1,101.65	739.71	361.94	2,217.42	1,087.53	469,782.58
4	08/04/16	469,782.58	1,101.65	740.28	361.37	2,957.70	1,448.90	469,042.30
5	08/18/16	469,042.30	1,101.65	740.85	360.80	3,698.55	1,809.70	468,301.45
6	09/01/16	468,301.45	1,101.65	741.42	360.23	4,439.97	2,169.93	467,560.03
7	09/15/16	467,560.03	23,101.65	22,741.99	359.66	27,181.96	2,529.59	444,818.04
8	09/29/16	444,818.04	1,050.30	708.13	342.17	27,890.09	2,871.76	444,109.91
9	10/13/16	444,109.91	1,050.30	708.68	341.62	28,598.77	3,213.38	443,401.23
10	10/27/16	443,401.23	1,050.30	709.22	341.08	29,307.99	3,554.46	442,692.01
11	11/10/16	442,692.01	1,050.30	709.77	340.53	30,017.76	3,894.99	441,982.24
12	11/24/16	441,982.24	1,050.30	710.31	339.99	30,728.07	4,234.98	441,271.93
13	12/08/16	441,271.93	1,050.30	710.86	339.44	31,438.93	4,574.42	440,561.07
14	12/22/16	440,561.07	1,050.30	711.41	338.89	32,150.34	4,913.31	439,849.66
15	01/05/17	439,849.66	1,050.30	711.95	338.35	32,862.29	5,251.66	439,137.71
16	01/19/17	439,137.71	1,050.30	712.50	337.80	33,574.79	5,589.46	438,425.21
17	02/02/17	438,425.21	1,050.30	713.05	337.25	34,287.84	5,926.71	437,712.16
18	02/16/17	437,712.16	1,050.30	713.60	336.70	35,001.44	6,263.41	436,998.56
19	03/02/17	436,998.56	1,050.30	714.15	336.15	35,715.59	6,599.56	436,284.41
20	03/16/17	436,284.41	1,050.30	714.70	335.60	36,430.29	6,935.16	435,569.71
21	03/30/17	435,569.71	1,050.30	715.25	335.05	37,145.54	7,270.21	434,854.46
22	04/13/17	434,854.46	1,050.30	715.80	334.50	37,861.34	7,604.71	434,138.66
23	04/27/17	434,138.66	1,050.30	716.35	333.95	38,577.69	7,938.66	433,422.31
24	05/11/17	433,422.31	1,050.30	716.90	333.40	39,294.59	8,272.06	432,705.41
25	05/25/17	432,705.41	1,050.30	717.45	332.85	40,012.04	8,604.91	431,987.96
26	06/08/17	431,987.96	1,050.30	718.00	332.30	40,730.04	8,937.21	431,269.96
27	06/22/17	431,269.96	1,050.30	718.55	331.75	41,448.59	9,268.96	430,551.41
28	07/06/17	430,551.41	1,050.30	719.11	331.19	42,167.70	9,600.15	429,832.30
29	07/20/17	429,832.30	1,050.30	719.66	330.64	42,887.36	9,930.79	429,112.64
30	08/03/17	429,112.64	1,050.30	720.21	330.09	43,607.57	10,260.88	428,392.43
31	08/17/17	428,392.43	1,050.30	720.77	329.53	44,328.34	10,590.41	427,671.66
32	08/31/17	427,671.66	1,050.30	721.32	328.98	45,049.66	10,919.39	426,950.34
33	09/14/17	426,950.34	1,050.30	721.88	328.42	45,771.54	11,247.81	426,228.46
34	09/28/17	426,228.46	1,050.30	722.43	327.87	46,493.97	11,575.68	425,506.03
35	10/12/17	425,506.03	1,050.30	722.99	327.31	47,216.96	11,902.99	424,783.04
36	10/26/17	424,783.04	1,050.30	723.54	326.76	47,940.50	12,229.75	424,059.50
37	11/09/17	424,059.50	1,050.30	724.10	326.20	48,664.60	12,555.95	423,335.40
38	11/23/17	423,335.40	1,050.30	724.66	325.64	49,389.26	12,881.59	422,610.74
39	12/07/17	422,610.74	1,050.30	725.21	325.09	50,114.47	13,206.68	421,885.53
40	12/21/17	421,885.53	1,050.30	725.77	324.53	50,840.24	13,531.21	421,159.76
41	01/04/18	421,159.76	1,050.30	726.33	323.97	51,566.57	13,855.18	420,433.43
42	01/18/18	420,433.43	1,050.30	726.89	323.41	52,293.46	14,178.59	419,706.54
43	02/01/18	419,706.54	1,050.30	727.45	322.85	53,020.91	14,501.44	418,979.09
44	02/15/18	418,979.09	1,050.30	728.01	322.29	53,748.92	14,823.73	418,251.08
45	03/01/18	418,251.08	1,050.30	728.57	321.73	54,477.49	15,145.46	417,522.51
46	03/15/18	417,522.51	1,050.30	729.13	321.17	55,206.62	15,466.63	416,793.38
47	03/29/18	416,793.38	1,050.30	729.69	320.61	55,936.31	15,787.24	416,063.69
48	04/12/18	416,063.69	1,050.30	730.25	320.05	56,666.56	16,107.29	415,333.44
49	04/26/18	415,333.44	1,050.30	730.81	319.49	57,397.37	16,426.78	414,602.63

First 26 Payments

Pay ment #	Payment Date	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
50	05/10/18	414,602.63	1,050.30	731.37	318.93	58,128.74	16,745.71	413,871.26
51	05/24/18	413,871.26	1,050.30	731.94	318.36	58,860.68	17,064.07	413,139.32
52	06/07/18	413,139.32	1,050.30	732.50	317.80	59,593.18	17,381.87	412,406.82
53	06/21/18	412,406.82	1,050.30	726.72	323.58	60,319.90	17,705.45	411,680.10
54	07/05/18	411,680.10	1,050.30	727.29	323.01	61,047.19	18,028.46	410,952.81
55	07/19/18	410,952.81	1,050.30	727.86	322.44	61,775.05	18,350.90	410,224.95
56	08/02/18	410,224.95	1,050.30	728.43	321.87	62,503.48	18,672.77	409,496.52
57	08/16/18	409,496.52	1,050.30	729.00	321.30	63,232.48	18,994.07	408,767.52
58	08/30/18	408,767.52	1,050.30	729.57	320.73	63,962.05	19,314.80	408,037.95
59	09/13/18	408,037.95	1,050.30	730.15	320.15	64,692.20	19,634.95	407,307.80
60	09/27/18	407,307.80	1,050.30	730.72	319.58	65,422.92	19,954.53	406,577.08
61	10/11/18	406,577.08	1,050.30	731.29	319.01	66,154.21	20,273.54	405,845.79
62	10/25/18	405,845.79	1,050.30	731.87	318.43	66,886.08	20,591.97	405,113.92
63	11/08/18	405,113.92	1,050.30	732.44	317.86	67,618.52	20,909.83	404,381.48
64	11/22/18	404,381.48	1,050.30	733.02	317.28	68,351.54	21,227.11	403,648.46
65	12/06/18	403,648.46	1,050.30	733.59	316.71	69,085.13	21,543.82	402,914.87
66	12/20/18	402,914.87	1,050.30	734.17	316.13	69,819.30	21,859.95	402,180.70
67	01/03/19	402,180.70	1,050.30	734.74	315.56	70,554.04	22,175.51	401,445.96
68	01/17/19	401,445.96	1,050.30	735.32	314.98	71,289.36	22,490.49	400,710.64
69	01/31/19	400,710.64	1,050.30	735.90	314.40	72,025.26	22,804.89	399,974.74
70	02/14/19	399,974.74	1,050.30	736.47	313.83	72,761.73	23,118.72	399,238.27
71	02/28/19	399,238.27	1,050.30	737.05	313.25	73,498.78	23,431.97	398,501.22
72	03/14/19	398,501.22	1,050.30	737.63	312.67	74,236.41	23,744.64	397,763.59
73	03/28/19	397,763.59	1,050.30	738.21	312.09	74,974.62	24,056.73	397,025.38
74	04/11/19	397,025.38	1,050.30	738.79	311.51	75,713.41	24,368.24	396,286.59
75	04/25/19	396,286.59	1,050.30	739.37	310.93	76,452.78	24,679.17	395,547.22
76	05/09/19	395,547.22	1,050.30	739.95	310.35	77,192.73	24,989.52	394,807.27
77	05/23/19	394,807.27	1,050.30	740.53	309.77	77,933.26	25,299.29	394,066.74
78	06/06/19	394,066.74	1,050.30	741.11	309.19	78,674.37	25,608.48	393,325.63
79	06/20/19	393,325.63	1,050.30	684.20	366.10	79,358.57	25,974.58	392,641.43
80	07/04/19	392,641.43	1,050.30	684.84	365.46	80,043.41	26,340.04	391,956.59
81	07/18/19	391,956.59	1,050.30	685.48	364.82	80,728.89	26,704.86	391,271.11
82	08/01/19	391,271.11	1,050.30	686.12	364.18	81,415.01	27,069.04	390,584.99
83	08/15/19	390,584.99	1,050.30	686.76	363.54	82,101.77	27,432.58	389,898.23
84	08/29/19	389,898.23	1,082.08	719.17	362.91	82,820.94	27,795.49	389,179.06
85	09/12/19	389,179.06	1,082.08	719.84	362.24	83,540.78	28,157.73	388,459.22
86	09/26/19	388,459.22	1,082.08	720.51	361.57	84,261.29	28,519.30	387,738.71
87	10/10/19	387,738.71	1,082.08	721.18	360.90	84,982.47	28,880.20	387,017.53
88	10/24/19	387,017.53	1,082.08	721.86	360.22	85,704.33	29,240.42	386,295.67
89	11/07/19	386,295.67	1,082.08	722.53	359.55	86,426.86	29,599.97	385,573.14
90	11/21/19	385,573.14	1,082.08	723.20	358.88	87,150.06	29,958.85	384,849.94
91	12/05/19	384,849.94	1,082.08	723.87	358.21	87,873.93	30,317.06	384,126.07
92	12/19/19	384,126.07	1,082.08	724.55	357.53	88,598.48	30,674.59	383,401.52
93	01/02/20	383,401.52	1,082.08	725.22	356.86	89,323.70	31,031.45	382,676.30
94	01/16/20	382,676.30	1,082.08	725.90	356.18	90,049.60	31,387.63	381,950.40
95	01/30/20	381,950.40	1,082.08	726.57	355.51	90,776.17	31,743.14	381,223.83
96	02/13/20	381,223.83	1,082.08	727.25	354.83	91,503.42	32,097.97	380,496.58
97	02/27/20	380,496.58	1,082.08	727.93	354.15	92,231.35	32,452.12	379,768.65
98	03/12/20	379,768.65	1,082.08	728.60	353.48	92,959.95	32,805.60	379,040.05
99	03/26/20	379,040.05	1,082.08	729.28	352.80	93,689.23	33,158.40	378,310.77
100	04/09/20	378,310.77	1,082.08	729.96	352.12	94,419.19	33,510.52	377,580.81
101	04/23/20	377,580.81	1,082.08	730.64	351.44	95,149.83	33,861.96	376,850.17
102	05/07/20	376,850.17	1,082.08	731.32	350.76	95,881.15	34,212.72	376,118.85
103	05/21/20	376,118.85	1,082.08	732.00	350.08	96,613.15	34,562.80	375,386.85
104	06/04/20	375,386.85	1,082.08	732.68	349.40	97,345.83	34,912.20	374,654.17
105	06/18/20	374,654.17	1,082.08	718.95	363.13	98,064.78	35,275.33	373,935.22
106	07/02/20	373,935.22	1,082.08	719.65	362.43	98,784.43	35,637.76	373,215.57
107	07/16/20	373,215.57	1,082.08	720.35	361.73	99,504.78	35,999.49	372,495.22
108	07/30/20	372,495.22	1,082.08	721.05	361.03	100,225.83	36,360.52	371,774.17
109	08/13/20	371,774.17	1,082.08	721.75	360.33	100,947.58	36,720.85	371,052.42
110	08/27/20	371,052.42	1,082.08	722.44	359.64	101,670.02	37,080.49	370,329.98
111	09/10/20	370,329.98	1,082.08	723.14	358.94	102,393.16	37,439.43	369,606.84
112	09/24/20	369,606.84	1,082.08	723.85	358.23	103,117.01	37,797.66	368,882.99
113	10/08/20	368,882.99	1,082.08	724.55	357.53	103,841.56	38,155.19	368,158.44
114	10/22/20	368,158.44	1,082.08	725.25	356.83	104,566.81	38,512.02	367,433.19

First 26 Payments

Pay ment #	Payment Date	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
115	11/05/20	367,433.19	1,082.08	725.95	356.13	105,292.76	38,868.15	366,707.24
116	11/19/20	366,707.24	1,082.08	726.66	355.42	106,019.42	39,223.57	365,980.58
117	12/03/20	365,980.58	1,082.08	727.36	354.72	106,746.78	39,578.29	365,253.22
118	12/17/20	365,253.22	1,082.08	728.07	354.01	107,474.85	39,932.30	364,525.15
119	12/31/20	364,525.15	1,095.18	741.87	353.31	108,216.72	40,285.61	363,783.28
120	01/14/21	363,783.28	1,095.18	742.59	352.59	108,959.31	40,638.20	363,040.69
121	01/28/21	363,040.69	1,095.18	743.31	351.87	109,702.62	40,990.07	362,297.38
122	02/11/21	362,297.38	1,095.18	744.03	351.15	110,446.65	41,341.22	361,553.35
123	02/25/21	361,553.35	1,095.18	744.75	350.43	111,191.40	41,691.65	360,808.60
124	03/11/21	360,808.60	1,095.18	745.47	349.71	111,936.87	42,041.36	360,063.13
125	03/25/21	360,063.13	1,095.18	746.20	348.98	112,683.07	42,390.34	359,316.93
126	04/08/21	359,316.93	1,095.18	746.92	348.26	113,429.99	42,738.60	358,570.01
127	04/22/21	358,570.01	1,095.18	747.64	347.54	114,177.63	43,086.14	357,822.37
128	05/06/21	357,822.37	1,095.18	748.37	346.81	114,926.00	43,432.95	357,074.00
129	05/20/21	357,074.00	1,095.18	749.09	346.09	115,675.09	43,779.04	356,324.91
130	06/03/21	356,324.91	1,095.18	749.82	345.36	116,424.91	44,124.40	355,575.09
131	06/17/21	355,575.09	1,095.18	750.55	344.63	117,175.46	44,469.03	354,824.54
132	07/01/21	354,824.54	1,095.18	751.27	343.91	117,926.73	44,812.94	354,073.27
133	07/15/21	354,073.27	1,095.18	752.00	343.18	118,678.73	45,156.12	353,321.27
134	07/29/21	353,321.27	1,095.18	752.73	342.45	119,431.46	45,498.57	352,568.54
135	08/12/21	352,568.54	1,095.18	753.46	341.72	120,184.92	45,840.29	351,815.08
136	08/26/21	351,815.08	1,095.18	754.19	340.99	120,939.11	46,181.28	351,060.89
137	09/09/21	351,060.89	1,095.18	754.92	340.26	121,694.03	46,521.54	350,305.97
138	09/23/21	350,305.97	1,095.18	755.65	339.53	122,449.68	46,861.07	349,550.32
139	10/07/21	349,550.32	1,095.18	756.39	338.79	123,206.07	47,199.86	348,793.93
140	10/21/21	348,793.93	1,095.18	757.12	338.06	123,963.19	47,537.92	348,036.81
141	11/04/21	348,036.81	1,095.18	757.85	337.33	124,721.04	47,875.25	347,278.96
142	11/18/21	347,278.96	1,095.18	758.59	336.59	125,479.63	48,211.84	346,520.37
143	12/02/21	346,520.37	1,095.18	759.32	335.86	126,238.95	48,547.70	345,761.05
144	12/16/21	345,761.05	1,095.18	760.06	335.12	126,999.01	48,882.82	345,000.99
145	12/30/21	345,000.99	1,095.18	760.79	334.39	127,759.80	49,217.21	344,240.20
146	01/13/22	344,240.20	1,095.18	761.53	333.65	128,521.33	49,550.86	343,478.67
147	01/27/22	343,478.67	1,095.18	762.27	332.91	129,283.60	49,883.77	342,716.40
148	02/10/22	342,716.40	1,095.18	763.01	332.17	130,046.61	50,215.94	341,953.39
149	02/24/22	341,953.39	1,095.18	763.75	331.43	130,810.36	50,547.37	341,189.64
150	03/10/22	341,189.64	1,095.18	764.49	330.69	131,574.85	50,878.06	340,425.15
151	03/24/22	340,425.15	1,095.18	765.23	329.95	132,340.08	51,208.01	339,659.92
152	04/07/22	339,659.92	1,095.18	765.97	329.21	133,106.05	51,537.22	338,893.95
153	04/21/22	338,893.95	1,095.18	766.71	328.47	133,872.76	51,865.69	338,127.24
154	05/05/22	338,127.24	1,095.18	767.46	327.72	134,640.22	52,193.41	337,359.78
155	05/19/22	337,359.78	1,095.18	768.20	326.98	135,408.42	52,520.39	336,591.58
156	06/02/22	336,591.58	1,095.18	768.95	326.23	136,177.37	52,846.62	335,822.63
157	06/16/22	335,822.63	1,095.18	769.69	325.49	136,947.06	53,172.11	335,052.94
158	06/30/22	335,052.94	1,095.18	770.44	324.74	137,717.50	53,496.85	334,282.50
159	07/14/22	334,282.50	1,095.18	771.18	324.00	138,488.68	53,820.85	333,511.32
160	07/28/22	333,511.32	1,095.18	771.93	323.25	139,260.61	54,144.10	332,739.39
161	08/11/22	332,739.39	1,095.18	772.68	322.50	140,033.29	54,466.60	331,966.71
162	08/25/22	331,966.71	1,095.18	773.43	321.75	140,806.72	54,788.35	331,193.28
163	09/08/22	331,193.28	1,095.18	774.18	321.00	141,580.90	55,109.35	330,419.10
164	09/22/22	330,419.10	1,095.18	774.93	320.25	142,355.83	55,429.60	329,644.17
165	10/06/22	329,644.17	1,095.18	775.68	319.50	143,131.51	55,749.10	328,868.49
166	10/20/22	328,868.49	1,095.18	776.43	318.75	143,907.94	56,067.85	328,092.06
167	11/03/22	328,092.06	1,095.18	777.18	318.00	144,685.12	56,385.85	327,314.88
168	11/17/22	327,314.88	1,095.18	777.94	317.24	145,463.06	56,703.09	326,536.94
169	12/01/22	326,536.94	1,095.18	778.69	316.49	146,241.75	57,019.58	325,758.25
170	12/15/22	325,758.25	1,095.18	779.45	315.73	147,021.20	57,335.31	324,978.80
171	12/29/22	324,978.80	1,095.18	780.20	314.98	147,801.40	57,650.29	324,198.60
172	01/12/23	324,198.60	1,095.18	780.96	314.22	148,582.36	57,964.51	323,417.64
173	01/26/23	323,417.64	1,095.18	781.71	313.47	149,364.07	58,277.98	322,635.93
174	02/09/23	322,635.93	1,095.18	782.47	312.71	150,146.54	58,590.69	321,853.46
175	02/23/23	321,853.46	1,095.18	783.23	311.95	150,929.77	58,902.64	321,070.23
176	03/09/23	321,070.23	1,095.18	783.99	311.19	151,713.76	59,213.83	320,286.24
177	03/23/23	320,286.24	1,095.18	784.75	310.43	152,498.51	59,524.26	319,501.49
178	04/06/23	319,501.49	1,095.18	785.51	309.67	153,284.02	59,833.93	318,715.98
179	04/20/23	318,715.98	1,095.18	786.27	308.91	154,070.29	60,142.84	317,929.71

First 26 Payments

Pay ment #	Payment Date	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
180	05/04/23	317,929.71	1,095.18	787.03	308.15	154,857.32	60,450.99	317,142.68
181	05/18/23	317,142.68	1,095.18	787.80	307.38	155,645.12	60,758.37	316,354.88
182	06/01/23	316,354.88	1,095.18	788.56	306.62	156,433.68	61,064.99	315,566.32
183	06/15/23	315,566.32	1,095.18	789.32	305.86	157,223.00	61,370.85	314,777.00
184	06/29/23	314,777.00	1,095.18	790.09	305.09	158,013.09	61,675.94	313,986.91
185	07/13/23	313,986.91	1,095.18	790.85	304.33	158,803.94	61,980.27	313,196.06
186	07/27/23	313,196.06	1,095.18	791.62	303.56	159,595.56	62,283.83	312,404.44
187	08/10/23	312,404.44	1,095.18	792.39	302.79	160,387.95	62,586.62	311,612.05
188	08/24/23	311,612.05	1,095.18	793.16	302.02	161,181.11	62,888.64	310,818.89
189	09/07/23	310,818.89	1,095.18	793.92	301.26	161,975.03	63,189.90	310,024.97
190	09/21/23	310,024.97	1,095.18	794.69	300.49	162,769.72	63,490.39	309,230.28
191	10/05/23	309,230.28	1,095.18	795.46	299.72	163,565.18	63,790.11	308,434.82
192	10/19/23	308,434.82	1,095.18	796.24	298.94	164,361.42	64,089.05	307,638.58
193	11/02/23	307,638.58	1,095.18	797.01	298.17	165,158.43	64,387.22	306,841.57
194	11/16/23	306,841.57	1,095.18	797.78	297.40	165,956.21	64,684.62	306,043.79
195	11/30/23	306,043.79	1,095.18	798.55	296.63	166,754.76	64,981.25	305,245.24
196	12/14/23	305,245.24	1,095.18	799.33	295.85	167,554.09	65,277.10	304,445.91
197	12/28/23	304,445.91	1,095.18	800.10	295.08	168,354.19	65,572.18	303,645.81
198	01/11/24	303,645.81	1,095.18	800.88	294.30	169,155.07	65,866.48	302,844.93
199	01/25/24	302,844.93	1,095.18	801.65	293.53	169,956.72	66,160.01	302,043.28
200	02/08/24	302,043.28	1,095.18	802.43	292.75	170,759.15	66,452.76	301,240.85
201	02/22/24	301,240.85	1,095.18	803.21	291.97	171,562.36	66,744.73	300,437.64
202	03/07/24	300,437.64	1,095.18	803.99	291.19	172,366.35	67,035.92	299,633.65
203	03/21/24	299,633.65	1,095.18	804.77	290.41	173,171.12	67,326.33	298,828.88
204	04/04/24	298,828.88	1,095.18	805.55	289.63	173,976.67	67,615.96	298,023.33
205	04/18/24	298,023.33	1,095.18	806.33	288.85	174,783.00	67,904.81	297,217.00
206	05/02/24	297,217.00	1,095.18	807.11	288.07	175,590.11	68,192.88	296,409.89
207	05/16/24	296,409.89	1,095.18	807.89	287.29	176,398.00	68,480.17	295,602.00
208	05/30/24	295,602.00	1,095.18	808.67	286.51	177,206.67	68,766.68	294,793.33
209	06/13/24	294,793.33	1,095.18	809.46	285.72	178,016.13	69,052.40	293,983.87
210	06/27/24	293,983.87	1,095.18	810.24	284.94	178,826.37	69,337.34	293,173.63
211	07/11/24	293,173.63	1,095.18	811.03	284.15	179,637.40	69,621.49	292,362.60
212	07/25/24	292,362.60	1,095.18	811.81	283.37	180,449.21	69,904.86	291,550.79
213	08/08/24	291,550.79	1,095.18	812.60	282.58	181,261.81	70,187.44	290,738.19
214	08/22/24	290,738.19	1,095.18	813.39	281.79	182,075.20	70,469.23	289,924.80
215	09/05/24	289,924.80	1,095.18	814.18	281.00	182,889.38	70,750.23	289,110.62
216	09/19/24	289,110.62	1,095.18	814.97	280.21	183,704.35	71,030.44	288,295.65
217	10/03/24	288,295.65	1,095.18	815.75	279.43	184,520.10	71,309.87	287,479.90
218	10/17/24	287,479.90	1,095.18	816.55	278.63	185,336.65	71,588.50	286,663.35
219	10/31/24	286,663.35	1,095.18	817.34	277.84	186,153.99	71,866.34	285,846.01
220	11/14/24	285,846.01	1,095.18	818.13	277.05	186,972.12	72,143.39	285,027.88
221	11/28/24	285,027.88	1,095.18	818.92	276.26	187,791.04	72,419.65	284,208.96
222	12/12/24	284,208.96	1,095.18	819.72	275.46	188,610.76	72,695.11	283,389.24
223	12/26/24	283,389.24	1,095.18	820.51	274.67	189,431.27	72,969.78	282,568.73
224	01/09/25	282,568.73	1,095.18	821.31	273.87	190,252.58	73,243.65	281,747.42
225	01/23/25	281,747.42	1,095.18	822.10	273.08	191,074.68	73,516.73	280,925.32
226	02/06/25	280,925.32	1,095.18	822.90	272.28	191,897.58	73,789.01	280,102.42
227	02/20/25	280,102.42	1,095.18	823.70	271.48	192,721.28	74,060.49	279,278.72
228	03/06/25	279,278.72	1,095.18	824.49	270.69	193,545.77	74,331.18	278,454.23
229	03/20/25	278,454.23	1,095.18	825.29	269.89	194,371.06	74,601.07	277,628.94
230	04/03/25	277,628.94	1,095.18	826.09	269.09	195,197.15	74,870.16	276,802.85
231	04/17/25	276,802.85	1,095.18	826.89	268.29	196,024.04	75,138.45	275,975.96
232	05/01/25	275,975.96	1,095.18	827.70	267.48	196,851.74	75,405.93	275,148.26
233	05/15/25	275,148.26	1,095.18	828.50	266.68	197,680.24	75,672.61	274,319.76
234	05/29/25	274,319.76	1,095.18	829.30	265.88	198,509.54	75,938.49	273,490.46
235	06/12/25	273,490.46	1,095.18	830.10	265.08	199,339.64	76,203.57	272,660.36
236	06/26/25	272,660.36	1,095.18	830.91	264.27	200,170.55	76,467.84	271,829.45
237	07/10/25	271,829.45	1,095.18	831.71	263.47	201,002.26	76,731.31	270,997.74
238	07/24/25	270,997.74	1,095.18	832.52	262.66	201,834.78	76,993.97	270,165.22
239	08/07/25	270,165.22	1,095.18	833.33	261.85	202,668.11	77,255.82	269,331.89
240	08/21/25	269,331.89	1,095.18	834.14	261.04	203,502.25	77,516.86	268,497.75
241	09/04/25	268,497.75	1,095.18	834.94	260.24	204,337.19	77,777.10	267,662.81
242	09/18/25	267,662.81	1,095.18	835.75	259.43	205,172.94	78,036.53	266,827.06
243	10/02/25	266,827.06	1,095.18	836.56	258.62	206,009.50	78,295.15	265,990.50
244	10/16/25	265,990.50	1,095.18	837.37	257.81	206,846.87	78,552.96	265,153.13

First 26 Payments

Payment #	Payment Date	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
245	10/30/25	265,153.13	1,095.18	838.19	256.99	207,685.06	78,809.95	264,314.94
246	11/13/25	264,314.94	1,095.18	839.00	256.18	208,524.06	79,066.13	263,475.94
247	11/27/25	263,475.94	1,095.18	839.81	255.37	209,363.87	79,321.50	262,636.13
248	12/11/25	262,636.13	1,095.18	840.62	254.56	210,204.49	79,576.06	261,795.51
249	12/25/25	261,795.51	1,095.18	841.44	253.74	211,045.93	79,829.80	260,954.07
250	01/08/26	260,954.07	1,095.18	842.26	252.92	211,888.19	80,082.72	260,111.81
251	01/22/26	260,111.81	1,095.18	843.07	252.11	212,731.26	80,334.83	259,268.74
252	02/05/26	259,268.74	1,095.18	843.89	251.29	213,575.15	80,586.12	258,424.85
253	02/19/26	258,424.85	1,095.18	844.71	250.47	214,419.86	80,836.59	257,580.14
254	03/05/26	257,580.14	1,095.18	845.53	249.65	215,265.39	81,086.24	256,734.61
255	03/19/26	256,734.61	1,095.18	846.34	248.84	216,111.73	81,335.08	255,888.27
256	04/02/26	255,888.27	1,095.18	847.17	248.01	216,958.90	81,583.09	255,041.10
257	04/16/26	255,041.10	1,095.18	847.99	247.19	217,806.89	81,830.28	254,193.11
258	04/30/26	254,193.11	1,095.18	848.81	246.37	218,655.70	82,076.65	253,344.30
259	05/14/26	253,344.30	1,095.18	849.63	245.55	219,505.33	82,322.20	252,494.67
260	05/28/26	252,494.67	1,095.18	850.45	244.73	220,355.78	82,566.93	251,644.22
261	06/11/26	251,644.22	1,095.18	851.28	243.90	221,207.06	82,810.83	250,792.94
262	06/25/26	250,792.94	1,095.18	852.10	243.08	222,059.16	83,053.91	249,940.84
263	07/09/26	249,940.84	1,095.18	852.93	242.25	222,912.09	83,296.16	249,087.91
264	07/23/26	249,087.91	1,095.18	853.76	241.42	223,765.85	83,537.58	248,234.15
265	08/06/26	248,234.15	1,095.18	854.58	240.60	224,620.43	83,778.18	247,379.57
266	08/20/26	247,379.57	1,095.18	855.41	239.77	225,475.84	84,017.95	246,524.16
267	09/03/26	246,524.16	1,095.18	856.24	238.94	226,332.08	84,256.89	245,667.92
268	09/17/26	245,667.92	1,095.18	857.07	238.11	227,189.15	84,495.00	244,810.85
269	10/01/26	244,810.85	1,095.18	857.90	237.28	228,047.05	84,732.28	243,952.95
270	10/15/26	243,952.95	1,095.18	858.73	236.45	228,905.78	84,968.73	243,094.22
271	10/29/26	243,094.22	1,095.18	859.57	235.61	229,765.35	85,204.34	242,234.65
272	11/12/26	242,234.65	1,095.18	860.40	234.78	230,625.75	85,439.12	241,374.25
273	11/26/26	241,374.25	1,095.18	861.23	233.95	231,486.98	85,673.07	240,513.02
274	12/10/26	240,513.02	1,095.18	862.07	233.11	232,349.05	85,906.18	239,650.95
275	12/24/26	239,650.95	1,095.18	862.90	232.28	233,211.95	86,138.46	238,788.05
276	01/07/27	238,788.05	1,095.18	863.74	231.44	234,075.69	86,369.90	237,924.31
277	01/21/27	237,924.31	1,095.18	864.58	230.60	234,940.27	86,600.50	237,059.73
278	02/04/27	237,059.73	1,095.18	865.41	229.77	235,805.68	86,830.27	236,194.32
279	02/18/27	236,194.32	1,095.18	866.25	228.93	236,671.93	87,059.20	235,328.07
280	03/04/27	235,328.07	1,095.18	867.09	228.09	237,539.02	87,287.29	234,460.98
281	03/18/27	234,460.98	1,095.18	867.93	227.25	238,406.95	87,514.54	233,593.05
282	04/01/27	233,593.05	1,095.18	868.77	226.41	239,275.72	87,740.95	232,724.28
283	04/15/27	232,724.28	1,095.18	869.62	225.56	240,145.34	87,966.51	231,854.66
284	04/29/27	231,854.66	1,095.18	870.46	224.72	241,015.80	88,191.23	230,984.20
285	05/13/27	230,984.20	1,095.18	871.30	223.88	241,887.10	88,415.11	230,112.90
286	05/27/27	230,112.90	1,095.18	872.15	223.03	242,759.25	88,638.14	229,240.75
287	06/10/27	229,240.75	1,095.18	872.99	222.19	243,632.24	88,860.33	228,367.76
288	06/24/27	228,367.76	1,095.18	873.84	221.34	244,506.08	89,081.67	227,493.92
289	07/08/27	227,493.92	1,095.18	874.69	220.49	245,380.77	89,302.16	226,619.23
290	07/22/27	226,619.23	1,095.18	875.53	219.65	246,256.30	89,521.81	225,743.70
291	08/05/27	225,743.70	1,095.18	876.38	218.80	247,132.68	89,740.61	224,867.32
292	08/19/27	224,867.32	1,095.18	877.23	217.95	248,009.91	89,958.56	223,990.09
293	09/02/27	223,990.09	1,095.18	878.08	217.10	248,887.99	90,175.66	223,112.01
294	09/16/27	223,112.01	1,095.18	878.93	216.25	249,766.92	90,391.91	222,233.08
295	09/30/27	222,233.08	1,095.18	879.78	215.40	250,646.70	90,607.31	221,353.30
296	10/14/27	221,353.30	1,095.18	880.64	214.54	251,527.34	90,821.85	220,472.66
297	10/28/27	220,472.66	1,095.18	881.49	213.69	252,408.83	91,035.54	219,591.17
298	11/11/27	219,591.17	1,095.18	882.35	212.83	253,291.18	91,248.37	218,708.82
299	11/25/27	218,708.82	1,095.18	883.20	211.98	254,174.38	91,460.35	217,825.62
300	12/09/27	217,825.62	1,095.18	884.06	211.12	255,058.44	91,671.47	216,941.56
301	12/23/27	216,941.56	1,095.18	884.91	210.27	255,943.35	91,881.74	216,056.65
302	01/06/28	216,056.65	1,095.18	885.77	209.41	256,829.12	92,091.15	215,170.88
303	01/20/28	215,170.88	1,095.18	886.63	208.55	257,715.75	92,299.70	214,284.25
304	02/03/28	214,284.25	1,095.18	887.49	207.69	258,603.24	92,507.39	213,396.76
305	02/17/28	213,396.76	1,095.18	888.35	206.83	259,491.59	92,714.22	212,508.41
306	03/02/28	212,508.41	1,095.18	889.21	205.97	260,380.80	92,920.19	211,619.20
307	03/16/28	211,619.20	1,095.18	890.07	205.11	261,270.87	93,125.30	210,729.13
308	03/30/28	210,729.13	1,095.18	890.93	204.25	262,161.80	93,329.55	209,838.20
309	04/13/28	209,838.20	1,095.18	891.80	203.38	263,053.60	93,532.93	208,946.40

First 26 Payments

Pay ment #	Payment Date	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
310	04/27/28	208,946.40	1,095.18	892.66	202.52	263,946.26	93,735.45	208,053.74
311	05/11/28	208,053.74	1,095.18	893.53	201.65	264,839.79	93,937.10	207,160.21
312	05/25/28	207,160.21	1,095.18	894.39	200.79	265,734.18	94,137.89	206,265.82
313	06/08/28	206,265.82	1,095.18	895.26	199.92	266,629.44	94,337.81	205,370.56
314	06/22/28	205,370.56	1,095.18	896.13	199.05	267,525.57	94,536.86	204,474.43
315	07/06/28	204,474.43	1,095.18	897.00	198.18	268,422.57	94,735.04	203,577.43
316	07/20/28	203,577.43	1,095.18	897.87	197.31	269,320.44	94,932.35	202,679.56
317	08/03/28	202,679.56	1,095.18	898.74	196.44	270,219.18	95,128.79	201,780.82
318	08/17/28	201,780.82	1,095.18	899.61	195.57	271,118.79	95,324.36	200,881.21
319	08/31/28	200,881.21	1,095.18	900.48	194.70	272,019.27	95,519.06	199,980.73
320	09/14/28	199,980.73	1,095.18	901.35	193.83	272,920.62	95,712.89	199,079.38
321	09/28/28	199,079.38	1,095.18	902.23	192.95	273,822.85	95,905.84	198,177.15
322	10/12/28	198,177.15	1,095.18	903.10	192.08	274,725.95	96,097.92	197,274.05
323	10/26/28	197,274.05	1,095.18	903.98	191.20	275,629.93	96,289.12	196,370.07
324	11/09/28	196,370.07	1,095.18	904.85	190.33	276,534.78	96,479.45	195,465.22
325	11/23/28	195,465.22	1,095.18	905.73	189.45	277,440.51	96,668.90	194,559.49
326	12/07/28	194,559.49	1,095.18	906.61	188.57	278,347.12	96,857.47	193,652.88
327	12/21/28	193,652.88	1,095.18	907.49	187.69	279,254.61	97,045.16	192,745.39
328	01/04/29	192,745.39	1,095.18	908.37	186.81	280,162.98	97,231.97	191,837.02
329	01/18/29	191,837.02	1,095.18	909.25	185.93	281,072.23	97,417.90	190,927.77
330	02/01/29	190,927.77	1,095.18	910.13	185.05	281,982.36	97,602.95	190,017.64
331	02/15/29	190,017.64	1,095.18	911.01	184.17	282,893.37	97,787.12	189,106.63
332	03/01/29	189,106.63	1,095.18	911.89	183.29	283,805.26	97,970.41	188,194.74
333	03/15/29	188,194.74	1,095.18	912.78	182.40	284,718.04	98,152.81	187,281.96
334	03/29/29	187,281.96	1,095.18	913.66	181.52	285,631.70	98,334.33	186,368.30
335	04/12/29	186,368.30	1,095.18	914.55	180.63	286,546.25	98,514.96	185,453.75
336	04/26/29	185,453.75	1,095.18	915.43	179.75	287,461.68	98,694.71	184,538.32
337	05/10/29	184,538.32	1,095.18	916.32	178.86	288,378.00	98,873.57	183,622.00
338	05/24/29	183,622.00	1,095.18	917.21	177.97	289,295.21	99,051.54	182,704.79
339	06/07/29	182,704.79	1,095.18	918.10	177.08	290,213.31	99,228.62	181,786.69
340	06/21/29	181,786.69	1,095.18	918.99	176.19	291,132.30	99,404.81	180,867.70
341	07/05/29	180,867.70	1,095.18	919.88	175.30	292,052.18	99,580.11	179,947.82
342	07/19/29	179,947.82	1,095.18	920.77	174.41	292,972.95	99,754.52	179,027.05
343	08/02/29	179,027.05	1,095.18	921.66	173.52	293,894.61	99,928.04	178,105.39
344	08/16/29	178,105.39	1,095.18	922.55	172.63	294,817.16	100,100.67	177,182.84
345	08/30/29	177,182.84	1,095.18	923.45	171.73	295,740.61	100,272.40	176,259.39
346	09/13/29	176,259.39	1,095.18	924.34	170.84	296,664.95	100,443.24	175,335.05
347	09/27/29	175,335.05	1,095.18	925.24	169.94	297,590.19	100,613.18	174,409.81
348	10/11/29	174,409.81	1,095.18	926.14	169.04	298,516.33	100,782.22	173,483.67
349	10/25/29	173,483.67	1,095.18	927.03	168.15	299,443.36	100,950.37	172,556.64
350	11/08/29	172,556.64	1,095.18	927.93	167.25	300,371.29	101,117.62	171,628.71
351	11/22/29	171,628.71	1,095.18	928.83	166.35	301,300.12	101,283.97	170,699.88
352	12/06/29	170,699.88	1,095.18	929.73	165.45	302,229.85	101,449.42	169,770.15
353	12/20/29	169,770.15	1,095.18	930.63	164.55	303,160.48	101,613.97	168,839.52
354	01/03/30	168,839.52	1,095.18	931.54	163.64	304,092.02	101,777.61	167,907.98
355	01/17/30	167,907.98	1,095.18	932.44	162.74	305,024.46	101,940.35	166,975.54
356	01/31/30	166,975.54	1,095.18	933.34	161.84	305,957.80	102,102.19	166,042.20
357	02/14/30	166,042.20	1,095.18	934.25	160.93	306,892.05	102,263.12	165,107.95
358	02/28/30	165,107.95	1,095.18	935.15	160.03	307,827.20	102,423.15	164,172.80
359	03/14/30	164,172.80	1,095.18	936.06	159.12	308,763.26	102,582.27	163,236.74
360	03/28/30	163,236.74	1,095.18	936.97	158.21	309,700.23	102,740.48	162,299.77
361	04/11/30	162,299.77	1,095.18	937.87	157.31	310,638.10	102,897.79	161,361.90
362	04/25/30	161,361.90	1,095.18	938.78	156.40	311,576.88	103,054.19	160,423.12
363	05/09/30	160,423.12	1,095.18	939.69	155.49	312,516.57	103,209.68	159,483.43
364	05/23/30	159,483.43	1,095.18	940.60	154.58	313,457.17	103,364.26	158,542.83
365	06/06/30	158,542.83	1,095.18	941.52	153.66	314,398.69	103,517.92	157,601.31
366	06/20/30	157,601.31	1,095.18	942.43	152.75	315,341.12	103,670.67	156,658.88
367	07/04/30	156,658.88	1,095.18	943.34	151.84	316,284.46	103,822.51	155,715.54
368	07/18/30	155,715.54	1,095.18	944.26	150.92	317,228.72	103,973.43	154,771.28
369	08/01/30	154,771.28	1,095.18	945.17	150.01	318,173.89	104,123.44	153,826.11
370	08/15/30	153,826.11	1,095.18	946.09	149.09	319,119.98	104,272.53	152,880.02
371	08/29/30	152,880.02	1,095.18	947.00	148.18	320,066.98	104,420.71	151,933.02
372	09/12/30	151,933.02	1,095.18	947.92	147.26	321,014.90	104,567.97	150,985.10
373	09/26/30	150,985.10	1,095.18	948.84	146.34	321,963.74	104,714.31	150,036.26
374	10/10/30	150,036.26	1,095.18	949.76	145.42	322,913.50	104,859.73	149,086.50
375	10/24/30	149,086.50	1,095.18	950.68	144.50	323,864.18	105,004.23	148,135.82

First 26 Payments

Pay ment #	Payment Date	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
376	11/07/30	148,135.82	1,095.18	951.60	143.58	324,815.78	105,147.81	147,184.22
377	11/21/30	147,184.22	1,095.18	952.52	142.66	325,768.30	105,290.47	146,231.70
378	12/05/30	146,231.70	1,095.18	953.45	141.73	326,721.75	105,432.20	145,278.25
379	12/19/30	145,278.25	1,095.18	954.37	140.81	327,676.12	105,573.01	144,323.88
380	01/02/31	144,323.88	1,095.18	955.30	139.88	328,631.42	105,712.89	143,368.58
381	01/16/31	143,368.58	1,095.18	956.22	138.96	329,587.64	105,851.85	142,412.36
382	01/30/31	142,412.36	1,095.18	957.15	138.03	330,544.79	105,989.88	141,455.21
383	02/13/31	141,455.21	1,095.18	958.08	137.10	331,502.87	106,126.98	140,497.13
384	02/27/31	140,497.13	1,095.18	959.01	136.17	332,461.88	106,263.15	139,538.12
385	03/13/31	139,538.12	1,095.18	959.94	135.24	333,421.82	106,398.39	138,578.18
386	03/27/31	138,578.18	1,095.18	960.87	134.31	334,382.69	106,532.70	137,617.31
387	04/10/31	137,617.31	1,095.18	961.80	133.38	335,344.49	106,666.08	136,655.51
388	04/24/31	136,655.51	1,095.18	962.73	132.45	336,307.22	106,798.53	135,692.78
389	05/08/31	135,692.78	1,095.18	963.66	131.52	337,270.88	106,930.05	134,729.12
390	05/22/31	134,729.12	1,095.18	964.60	130.58	338,235.48	107,060.63	133,764.52
391	06/05/31	133,764.52	1,095.18	965.53	129.65	339,201.01	107,190.28	132,798.99
392	06/19/31	132,798.99	1,095.18	966.47	128.71	340,167.48	107,318.99	131,832.52
393	07/03/31	131,832.52	1,095.18	967.40	127.78	341,134.88	107,446.77	130,865.12
394	07/17/31	130,865.12	1,095.18	968.34	126.84	342,103.22	107,573.61	129,896.78
395	07/31/31	129,896.78	1,095.18	969.28	125.90	343,072.50	107,699.51	128,927.50
396	08/14/31	128,927.50	1,095.18	970.22	124.96	344,042.72	107,824.47	127,957.28
397	08/28/31	127,957.28	1,095.18	971.16	124.02	345,013.88	107,948.49	126,986.12
398	09/11/31	126,986.12	1,095.18	972.10	123.08	345,985.98	108,071.57	126,014.02
399	09/25/31	126,014.02	1,095.18	973.04	122.14	346,959.02	108,193.71	125,040.98
400	10/09/31	125,040.98	1,095.18	973.99	121.19	347,933.01	108,314.90	124,066.99
401	10/23/31	124,066.99	1,095.18	974.93	120.25	348,907.94	108,435.15	123,092.06
402	11/06/31	123,092.06	1,095.18	975.88	119.30	349,883.82	108,554.45	122,116.18
403	11/20/31	122,116.18	1,095.18	976.82	118.36	350,860.64	108,672.81	121,139.36
404	12/04/31	121,139.36	1,095.18	977.77	117.41	351,838.41	108,790.22	120,161.59
405	12/18/31	120,161.59	1,095.18	978.72	116.46	352,817.13	108,906.68	119,182.87
406	01/01/32	119,182.87	1,095.18	979.66	115.52	353,796.79	109,022.20	118,203.21
407	01/15/32	118,203.21	1,095.18	980.61	114.57	354,777.40	109,136.77	117,222.60
408	01/29/32	117,222.60	1,095.18	981.56	113.62	355,758.96	109,250.39	116,241.04
409	02/12/32	116,241.04	1,095.18	982.52	112.66	356,741.48	109,363.05	115,258.52
410	02/26/32	115,258.52	1,095.18	983.47	111.71	357,724.95	109,474.76	114,275.05
411	03/11/32	114,275.05	1,095.18	984.42	110.76	358,709.37	109,585.52	113,290.63
412	03/25/32	113,290.63	1,095.18	985.38	109.80	359,694.75	109,695.32	112,305.25
413	04/08/32	112,305.25	1,095.18	986.33	108.85	360,681.08	109,804.17	111,318.92
414	04/22/32	111,318.92	1,095.18	987.29	107.89	361,668.37	109,912.06	110,331.63
415	05/06/32	110,331.63	1,095.18	988.24	106.94	362,656.61	110,019.00	109,343.39
416	05/20/32	109,343.39	1,095.18	989.20	105.98	363,645.81	110,124.98	108,354.19
417	06/03/32	108,354.19	1,095.18	990.16	105.02	364,635.97	110,230.00	107,364.03
418	06/17/32	107,364.03	1,095.18	991.12	104.06	365,627.09	110,334.06	106,372.91
419	07/01/32	106,372.91	1,095.18	992.08	103.10	366,619.17	110,437.16	105,380.83
420	07/15/32	105,380.83	1,095.18	993.04	102.14	367,612.21	110,539.30	104,387.79
421	07/29/32	104,387.79	1,095.18	994.00	101.18	368,606.21	110,640.48	103,393.79
422	08/12/32	103,393.79	1,095.18	994.97	100.21	369,601.18	110,740.69	102,398.82
423	08/26/32	102,398.82	1,095.18	995.93	99.25	370,597.11	110,839.94	101,402.89
424	09/09/32	101,402.89	1,095.18	996.90	98.28	371,594.01	110,938.22	100,405.99
425	09/23/32	100,405.99	1,095.18	997.86	97.32	372,591.87	111,035.54	99,408.13
426	10/07/32	99,408.13	1,095.18	998.83	96.35	373,590.70	111,131.89	98,409.30
427	10/21/32	98,409.30	1,095.18	999.80	95.38	374,590.50	111,227.27	97,409.50
428	11/04/32	97,409.50	1,095.18	1,000.77	94.41	375,591.27	111,321.68	96,408.73
429	11/18/32	96,408.73	1,095.18	1,001.74	93.44	376,593.01	111,415.12	95,406.99
430	12/02/32	95,406.99	1,095.18	1,002.71	92.47	377,595.72	111,507.59	94,404.28
431	12/16/32	94,404.28	1,095.18	1,003.68	91.50	378,599.40	111,599.09	93,400.60
432	12/30/32	93,400.60	1,095.18	1,004.65	90.53	379,604.05	111,689.62	92,395.95
433	01/13/33	92,395.95	1,095.18	1,005.63	89.55	380,609.68	111,779.17	91,390.32
434	01/27/33	91,390.32	1,095.18	1,006.60	88.58	381,616.28	111,867.75	90,383.72
435	02/10/33	90,383.72	1,095.18	1,007.58	87.60	382,623.86	111,955.35	89,376.14
436	02/24/33	89,376.14	1,095.18	1,008.55	86.63	383,632.41	112,041.98	88,367.59
437	03/10/33	88,367.59	1,095.18	1,009.53	85.65	384,641.94	112,127.63	87,358.06
438	03/24/33	87,358.06	1,095.18	1,010.51	84.67	385,652.45	112,212.30	86,347.55
439	04/07/33	86,347.55	1,095.18	1,011.49	83.69	386,663.94	112,295.99	85,336.06
440	04/21/33	85,336.06	1,095.18	1,012.47	82.71	387,676.41	112,378.70	84,323.59
441	05/05/33	84,323.59	1,095.18	1,013.45	81.73	388,689.86	112,460.43	83,310.14

First 26 Payments

Pay ment #	Payment Date	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
442	05/19/33	83,310.14	1,095.18	1,014.43	80.75	389,704.29	112,541.18	82,295.71
443	06/02/33	82,295.71	1,095.18	1,015.42	79.76	390,719.71	112,620.94	81,280.29
444	06/16/33	81,280.29	1,095.18	1,016.40	78.78	391,736.11	112,699.72	80,263.89
445	06/30/33	80,263.89	1,095.18	1,017.39	77.79	392,753.50	112,777.51	79,246.50
446	07/14/33	79,246.50	1,095.18	1,018.37	76.81	393,771.87	112,854.32	78,228.13
447	07/28/33	78,228.13	1,095.18	1,019.36	75.82	394,791.23	112,930.14	77,208.77
448	08/11/33	77,208.77	1,095.18	1,020.35	74.83	395,811.58	113,004.97	76,188.42
449	08/25/33	76,188.42	1,095.18	1,021.34	73.84	396,832.92	113,078.81	75,167.08
450	09/08/33	75,167.08	1,095.18	1,022.33	72.85	397,855.25	113,151.66	74,144.75
451	09/22/33	74,144.75	1,095.18	1,023.32	71.86	398,878.57	113,223.52	73,121.43
452	10/06/33	73,121.43	1,095.18	1,024.31	70.87	399,902.88	113,294.39	72,097.12
453	10/20/33	72,097.12	1,095.18	1,025.30	69.88	400,928.18	113,364.27	71,071.82
454	11/03/33	71,071.82	1,095.18	1,026.30	68.88	401,954.48	113,433.15	70,045.52
455	11/17/33	70,045.52	1,095.18	1,027.29	67.89	402,981.77	113,501.04	69,018.23
456	12/01/33	69,018.23	1,095.18	1,028.29	66.89	404,010.06	113,567.93	67,989.94
457	12/15/33	67,989.94	1,095.18	1,029.28	65.90	405,039.34	113,633.83	66,960.66
458	12/29/33	66,960.66	1,095.18	1,030.28	64.90	406,069.62	113,698.73	65,930.38
459	01/12/34	65,930.38	1,095.18	1,031.28	63.90	407,100.90	113,762.63	64,899.10
460	01/26/34	64,899.10	1,095.18	1,032.28	62.90	408,133.18	113,825.53	63,866.82
461	02/09/34	63,866.82	1,095.18	1,033.28	61.90	409,166.46	113,887.43	62,833.54
462	02/23/34	62,833.54	1,095.18	1,034.28	60.90	410,200.74	113,948.33	61,799.26
463	03/09/34	61,799.26	1,095.18	1,035.28	59.90	411,236.02	114,008.23	60,763.98
464	03/23/34	60,763.98	1,095.18	1,036.29	58.89	412,272.31	114,067.12	59,727.69
465	04/06/34	59,727.69	1,095.18	1,037.29	57.89	413,309.60	114,125.01	58,690.40
466	04/20/34	58,690.40	1,095.18	1,038.30	56.88	414,347.90	114,181.89	57,652.10
467	05/04/34	57,652.10	1,095.18	1,039.30	55.88	415,387.20	114,237.77	56,612.80
468	05/18/34	56,612.80	1,095.18	1,040.31	54.87	416,427.51	114,292.64	55,572.49
469	06/01/34	55,572.49	1,095.18	1,041.32	53.86	417,468.83	114,346.50	54,531.17
470	06/15/34	54,531.17	1,095.18	1,042.33	52.85	418,511.16	114,399.35	53,488.84
471	06/29/34	53,488.84	1,095.18	1,043.34	51.84	419,554.50	114,451.19	52,445.50
472	07/13/34	52,445.50	1,095.18	1,044.35	50.83	420,598.85	114,502.02	51,401.15
473	07/27/34	51,401.15	1,095.18	1,045.36	49.82	421,644.21	114,551.84	50,355.79
474	08/10/34	50,355.79	1,095.18	1,046.37	48.81	422,690.58	114,600.65	49,309.42
475	08/24/34	49,309.42	1,095.18	1,047.39	47.79	423,737.97	114,648.44	48,262.03
476	09/07/34	48,262.03	1,095.18	1,048.40	46.78	424,786.37	114,695.22	47,213.63
477	09/21/34	47,213.63	1,095.18	1,049.42	45.76	425,835.79	114,740.98	46,164.21
478	10/05/34	46,164.21	1,095.18	1,050.44	44.74	426,886.23	114,785.72	45,113.77
479	10/19/34	45,113.77	1,095.18	1,051.45	43.73	427,937.68	114,829.45	44,062.32
480	11/02/34	44,062.32	1,095.18	1,052.47	42.71	428,990.15	114,872.16	43,009.85
481	11/16/34	43,009.85	1,095.18	1,053.49	41.69	430,043.64	114,913.85	41,956.36
482	11/30/34	41,956.36	1,095.18	1,054.51	40.67	431,098.15	114,954.52	40,901.85
483	12/14/34	40,901.85	1,095.18	1,055.54	39.64	432,153.69	114,994.16	39,846.31
484	12/28/34	39,846.31	1,095.18	1,056.56	38.62	433,210.25	115,032.78	38,789.75
485	01/11/35	38,789.75	1,095.18	1,057.58	37.60	434,267.83	115,070.38	37,732.17
486	01/25/35	37,732.17	1,095.18	1,058.61	36.57	435,326.44	115,106.95	36,673.56
487	02/08/35	36,673.56	1,095.18	1,059.63	35.55	436,386.07	115,142.50	35,613.93
488	02/22/35	35,613.93	1,095.18	1,060.66	34.52	437,446.73	115,177.02	34,553.27
489	03/08/35	34,553.27	1,095.18	1,061.69	33.49	438,508.42	115,210.51	33,491.58
490	03/22/35	33,491.58	1,095.18	1,062.72	32.46	439,571.14	115,242.97	32,428.86
491	04/05/35	32,428.86	1,095.18	1,063.75	31.43	440,634.89	115,274.40	31,365.11
492	04/19/35	31,365.11	1,095.18	1,064.78	30.40	441,699.67	115,304.80	30,300.33
493	05/03/35	30,300.33	1,095.18	1,065.81	29.37	442,765.48	115,334.17	29,234.52
494	05/17/35	29,234.52	1,095.18	1,066.85	28.33	443,832.33	115,362.50	28,167.67
495	05/31/35	28,167.67	1,095.18	1,067.88	27.30	444,900.21	115,389.80	27,099.79
496	06/14/35	27,099.79	1,095.18	1,068.91	26.27	445,969.12	115,416.07	26,030.88
497	06/28/35	26,030.88	1,095.18	1,069.95	25.23	447,039.07	115,441.30	24,960.93
498	07/12/35	24,960.93	1,095.18	1,070.99	24.19	448,110.06	115,465.49	23,889.94
499	07/26/35	23,889.94	1,095.18	1,072.03	23.15	449,182.09	115,488.64	22,817.91
500	08/09/35	22,817.91	1,095.18	1,073.06	22.12	450,255.15	115,510.76	21,744.85
501	08/23/35	21,744.85	1,095.18	1,074.10	21.08	451,329.25	115,531.84	20,670.75
502	09/06/35	20,670.75	1,095.18	1,075.15	20.03	452,404.40	115,551.87	19,595.60
503	09/20/35	19,595.60	1,095.18	1,076.19	18.99	453,480.59	115,570.86	18,519.41
504	10/04/35	18,519.41	1,095.18	1,077.23	17.95	454,557.82	115,588.81	17,442.18
505	10/18/35	17,442.18	1,095.18	1,078.27	16.91	455,636.09	115,605.72	16,363.91
506	11/01/35	16,363.91	1,095.18	1,079.32	15.86	456,715.41	115,621.58	15,284.59
507	11/15/35	15,284.59	1,095.18	1,080.37	14.81	457,795.78	115,636.39	14,204.22

First 26 Payments

Pay ment #	Payment Date	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
508	11/29/35	14,204.22	1,095.18	1,081.41	13.77	458,877.19	115,650.16	13,122.81
509	12/13/35	13,122.81	1,095.18	1,082.46	12.72	459,959.65	115,662.88	12,040.35
510	12/27/35	12,040.35	1,095.18	1,083.51	11.67	461,043.16	115,674.55	10,956.84
511	01/10/36	10,956.84	1,095.18	1,084.56	10.62	462,127.72	115,685.17	9,872.28
512	01/24/36	9,872.28	1,095.18	1,085.61	9.57	463,213.33	115,694.74	8,786.67
513	02/07/36	8,786.67	1,095.18	1,086.66	8.52	464,299.99	115,703.26	7,700.01
514	02/21/36	7,700.01	1,095.18	1,087.72	7.46	465,387.71	115,710.72	6,612.29
515	03/06/36	6,612.29	1,095.18	1,088.77	6.41	466,476.48	115,717.13	5,523.52
516	03/20/36	5,523.52	1,095.18	1,089.83	5.35	467,566.31	115,722.48	4,433.69
517	04/03/36	4,433.69	1,095.18	1,090.88	4.30	468,657.19	115,726.78	3,342.81
518	04/17/36	3,342.81	1,095.18	1,091.94	3.24	469,749.13	115,730.02	2,250.87
519	05/01/36	2,250.87	1,095.18	1,093.00	2.18	470,842.13	115,732.20	1,157.87
520	05/15/36	1,157.87	1,159.39	1,157.87	1.52	472,000.00	115,733.72	(0.00)
			587,733.72	472,000.00	115,733.72			

Payments for Calendar Years after Year 1

Year	Beginning Balance	Payment	Principal	Interest	Ending Balance
2017	\$ 431,269.96	\$ 27,307.80	\$ 18,863.14	\$ 8,444.66	\$ 412,406.82
2018	\$ 412,406.82	\$ 27,307.80	\$ 19,081.19	\$ 8,226.61	\$ 393,325.63
2019	\$ 393,325.63	\$ 27,975.18	\$ 18,671.46	\$ 9,303.72	\$ 374,654.17
2020	\$ 374,654.17	\$ 28,291.28	\$ 19,079.08	\$ 9,212.20	\$ 355,575.09
2021	\$ 355,575.09	\$ 29,569.86	\$ 20,522.15	\$ 9,047.71	\$ 335,052.94
2022	\$ 335,052.94	\$ 28,474.68	\$ 20,275.94	\$ 8,198.74	\$ 314,777.00
2023	\$ 314,777.00	\$ 28,474.68	\$ 20,793.13	\$ 7,681.55	\$ 293,983.87
2024	\$ 293,983.87	\$ 28,474.68	\$ 21,323.51	\$ 7,151.17	\$ 272,660.36
2025	\$ 272,660.36	\$ 28,474.68	\$ 21,867.42	\$ 6,607.26	\$ 250,792.94
2026	\$ 250,792.94	\$ 28,474.68	\$ 22,425.18	\$ 6,049.50	\$ 228,367.76
2027	\$ 228,367.76	\$ 28,474.68	\$ 22,997.20	\$ 5,477.48	\$ 205,370.56
2028	\$ 205,370.56	\$ 28,474.68	\$ 23,583.87	\$ 4,890.81	\$ 181,786.69
2029	\$ 181,786.69	\$ 28,474.68	\$ 24,185.38	\$ 4,289.30	\$ 157,601.31
2030	\$ 157,601.31	\$ 28,474.68	\$ 24,802.32	\$ 3,672.36	\$ 132,798.99
2031	\$ 132,798.99	\$ 28,474.68	\$ 25,434.96	\$ 3,039.72	\$ 107,364.03
2032	\$ 107,364.03	\$ 28,474.68	\$ 26,083.74	\$ 2,390.94	\$ 81,280.29
2033	\$ 81,280.29	\$ 29,569.86	\$ 27,791.45	\$ 1,778.41	\$ 53,488.84
2034	\$ 53,488.84	\$ 28,474.68	\$ 27,457.96	\$ 1,016.72	\$ 26,030.88
2035	\$ 26,030.88	\$ 26,348.53	\$ 26,030.88	\$ 317.65	\$ -