

Assumptions & Cash Flow

General Assumptions

Project Name
Underwriter
of Units
Square Footage
Purchase Date
Total Hold Period
Sale Date
Property Purchase Price
Closing Costs & Permits (as a % of Purchase Price)
Closing Costs & Permits
Debt Origination Costs (% of Debt)
Debt Origination Costs (\$)
Going in Cap Rate

Revenue Assumptions

Credit Loss
Year 1 Other Income (Per Unit Per Year)
Other Income Growth

Expense Assumptions

Payroll (Year 1)
Utilities (Year 1)
Contracts (Year 1)
Repairs & Maintenance (per unit per year)
Administrative/G&A (Year 1)
Insurance (Year 1)
Management Fee (% of EGI)
Real Estate Taxes (Year 1)
Reserves (per unit per year)
Expense Growth
Real Estate Tax Growth

Capital Expense Assumptions

Renovation Schedule
Total Renovation Expense
 Façade Project
Total Façade Expense
Roof Replacement Project
Total Roof Replacement Expense

Permanent Debt Assumptions

Loan Amount

Total Loan Term
Amortization Term
Interest Rate
Payments per year
Annual Debt Service (see Debt Amortization Schedule)

Exit Assumptions

Exit Cap Rate
Terminal NOI
Terminal Value
Cost of Sale
Debt Retirement Balance (see Debt Amortization Schedule)



Project Destined

Deborah Jean-Baptiste

28 Units

28,865

12/31/2025

10 Years

12/30/2035

6,500,000

1.5%

97,500.00

1.25%

38,255

4.71%

2.00%

2500

2.00%

55000

34000

15000

500

10000

20000

3.00%

25000

250

3.00%

3.75%

4 Years

445000

0

0

3,060,428

Revenues

Gross Potential Rent

Vacancy Allowance

Credit Loss

Other Income

Effective Gross Income

Operating Expenses

Payroll

Utilities

Contracts

Repairs & Maintenance

Administrative/G&A

Insurance

Management Fee (% of EGI)

Real Estate Taxes

Reserves

Total Operating Expenses

Net Operating Income

Capital Expenses

Renovation Schedule

Façade Project

Roof Replacement

Total Capital Expenses

Net Cash Flow Before Debt

Debt Service

Total Debt Service

Net Cash Flow After Debt

Unlevered Analysis

Purchase Price

Unlevered Cashflow

Sale Price

Cost of Sale

Total Unlevered Cash Flow

Cash-on-Cash

10 Years
30 Years
5.32%
12
204,393

5.00%
619,511
12,390,221
2.00%
2,513,089

IRR
Equity Multiple
Profit

Levered Analysis

Equity Investment (1)
Levered Cashflow
Sale Price
Cost of Sale
Debt Retirement

Total Levered Cash Flow

Cash-on-Cash
Debt Yield
DSCR

IRR
Equity Multiple
Profit

(1) Note: this should be equal to the "equi

Year 0 12/31/2025	Year 1 12/31/2026	Year 2 12/31/2027	Year 3 12/31/2028	Year 4 12/31/2029
	519,368	554,221	594,187	634,068
	(77,905)	(110,844)	(89,128)	(63,407)
	(10,387)	(11,084)	(11,884)	(12,681)
	70,000	71,400	72,828	74,285
	501,075	503,692	566,003	632,264
	55,000	56,650	58,350	60,100
	34,000	35,020	36,071	37,153
	15,000	15,450	15,914	16,391
	14,000	14,420	14,853	15,298
	10,000	10,300	10,609	10,927
	20,000	20,600	21,218	21,855
	15,032	15,483	15,948	16,426
	25,000	25,750	26,523	27,318
	7,000	7,210	7,426	7,649
	195,032	200,883	206,910	213,117
	306,043	302,809	359,094	419,147
	0	0	0	0
	0	0	0	0
	0	0	0	0
	306,043	302,809	359,094	419,147
	204,393	204,393	204,393	204,393
	101,650	98,416	154,701	214,755
(6,500,000)	306,043	302,809	359,094	419,147
	0	0	0	0
	0	0	0	0
(6,500,000)	306,043	302,809	359,094	419,147
	4.71%	4.66%	5.52%	6.45%

<p>11.61%</p> <p>2.58x</p> <p>10,239,748</p>
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(3,575,328)

	101,650	98,416	154,701	214,755
	0	0	0	0
	0	0	0	0
	0	0	0	0
(3,575,328)	101,650	98,416	154,701	214,755
	2.84%	2.75%	4.33%	6.01%
	10.00%	9.89%	11.73%	13.70%
	1.50x	1.48x	1.76x	2.05x

<p>14.55%</p> <p>3.41x</p> <p>8,607,404</p>

ity" from the "Sources & Uses" tab.

Year 5 12/31/2030	Year 6 12/31/2031	Year 7 12/31/2032	Year 8 12/31/2033	Year 9 12/31/2034	Year 10 12/31/2035	Year 11 12/31/2036
673,459	698,464	724,402	751,308	779,217	808,167	838,198
(67,346)	(34,923)	(21,732)	(22,539)	(23,377)	(24,245)	(25,146)
(13,469)	(13,969)	(14,488)	(15,026)	(15,584)	(16,163)	(16,764)
75,770	77,286	78,831	80,408	82,016	83,656	85,330
668,414	726,857	767,013	794,150	822,272	851,416	881,618
61,903	63,760	65,673	67,643	69,672	71,763	73,915
38,267	39,415	40,598	41,816	43,070	44,362	45,693
16,883	17,389	17,911	18,448	19,002	19,572	20,159
15,757	16,230	16,717	17,218	17,735	18,267	18,815
11,255	11,593	11,941	12,299	12,668	13,048	13,439
22,510	23,185	23,881	24,597	25,335	26,095	26,878
16,919	17,426	17,949	18,488	19,042	19,614	20,202
28,138	28,982	29,851	30,747	31,669	32,619	33,598
7,879	8,115	8,358	8,609	8,867	9,133	9,407
219,511	226,096	232,879	239,865	247,061	254,473	262,107
448,903	500,762	534,135	554,285	575,211	596,943	619,511
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
448,903	500,762	534,135	554,285	575,211	596,943	619,511
204,393	204,393	204,393	204,393	204,393	204,393	204,393
244,511	296,369	329,742	349,892	370,818	392,550	415,118
448,903	500,762	534,135	554,285	575,211	596,943	
0	0	0	0	0	12,390,221	0
0	0	0	0	0	(247,804)	0
448,903	500,762	534,135	554,285	575,211	12,739,359	0
6.91%	7.70%	8.22%	8.53%	8.85%	9.18%	

244,511	296,369	329,742	349,892	370,818	392,550	
0	0	0	0	0	12,390,221	
0	0	0	0	0	(247,804)	0
0	0	0	0	0	(2,513,089)	
244,511	296,369	329,742	349,892	370,818	10,021,878	0
6.84%	8.29%	9.22%	9.79%	10.37%	10.98%	
14.67%	16.36%	17.45%	18.11%	18.80%	19.51%	
2.20x	2.45x	2.61x	2.71x	2.81x	2.92x	

Property Rent Roll

"T-12" Property Rent Roll					
Unit	# of Bedrooms	Unit SF	Monthly Rent	\$ PSF	T-12 Annual Rent
1A	1	650	\$1,100	\$1.69	\$13,200
1B	1	675	\$1,125	\$1.67	\$13,500
2A	1	700	\$1,150	\$1.64	\$13,800
2B	1	725	\$1,175	\$1.62	\$14,100
3A	1	725	\$1,200	\$1.66	\$14,400
3B	1	750	\$1,225	\$1.63	\$14,700
4A	1	750	\$1,250	\$1.67	\$15,000
4B	1	750	\$1,275	\$1.70	\$15,300
5A	1	775	\$1,300	\$1.68	\$15,600
5B	1	775	\$1,325	\$1.71	\$15,900
6A	1	800	\$1,350	\$1.69	\$16,200
6B	1	800	\$1,375	\$1.72	\$16,500
7A	1	820	\$1,400	\$1.71	\$16,800
7B	1	820	\$1,425	\$1.74	\$17,100
8A	1	850	\$1,450	\$1.71	\$17,400
8B	1	850	\$1,475	\$1.74	\$17,700
9A	1	875	\$1,500	\$1.71	\$18,000
9B	1	875	\$1,525	\$1.74	\$18,300
10A	2	900	\$1,600	\$1.78	\$19,200
10B	2	900	\$1,625	\$1.81	\$19,500
11A	2	925	\$1,650	\$1.78	\$19,800
11B	2	950	\$1,675	\$1.76	\$20,100
12A	2	975	\$1,700	\$1.74	\$20,400
12B	2	1,000	\$1,725	\$1.73	\$20,700
13A	2	1,025	\$1,750	\$1.71	\$21,000
13B	2	1,050	\$1,775	\$1.69	\$21,300
14A	2	1,075	\$1,800	\$1.67	\$21,600
14B	2	1,100	\$1,825	\$1.66	\$21,900
Total	28	23,865	40,750	\$1.71	489,000

Year	Year 0	Year 1	Year 2	Year 3
Date	12/31/2025	12/31/2026	12/31/2027	12/31/2028
1 Bedroom Rent Growth Rate		6.00%	6.50%	7.00%
2 Bedroom Rent Growth Rate		6.5%	7.00%	7.50%
Annual 1 Bedroom Rent	283,500	300,510	320,043	342,446
Annual 2 Bedroom Rent	205,500	218,858	234,178	251,741
Total Gross Potential Rent	489,000	519,368	554,221	594,187
Vacancy Rate		15.00%	20.00%	15.00%
Vacancy Allowance		(77,905)	(110,844)	(89,128)
Total Rent Growth CAGR (5-Year)	6.61%	Note: CAGR Formula is: =(Ending Balance/Starti		
Total Rent Growth CAGR (10-Year)	4.52%			

Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
12/31/2029	12/31/2030	12/31/2031	12/31/2032	12/31/2033	12/31/2034
6.50%	6.00%	3.50%	3.50%	3.50%	3.50%
7.00%	6.50%	4.00%	4.00%	4.00%	4.00%
364,705	386,587	400,118	414,122	428,616	443,618
269,363	286,871	298,346	310,280	322,691	335,599
634,068	673,459	698,464	724,402	751,308	779,217
10.00%	10.00%	5.00%	3.00%	3.00%	3.00%
(63,407)	(67,346)	(34,923)	(21,732)	(22,539)	(23,377)

ng Balance)^{(1/Number of Years) – 1}

Year 10 12/31/2035	Year 11 12/31/2036
3.50%	3.50%
4.00%	4.00%
459,145	475,215
349,023	362,984
808,167	838,198
3.00%	3.00%
(24,245)	(25,146)

Sources & Uses

Property SF 28,865

Sources & Uses				
Sources	Total	Day 1		Future Funding
		PRSF	% Total	Total
Debt	3,060,428	\$106.03	46.12%	0
Equity	3,575,328	\$123.86	53.88%	445,000
Total Sources	6,635,755	\$229.89	100.00%	445,000
Uses	Total	PRSF	% Total	Total
Property Purchase Price	6,500,000	\$225.19	97.95%	0
Closing Costs	97,500	\$3.38	1.47%	0
Debt Origination	38,255	\$1.33	0.58%	0
Renovation Hard Costs	0	\$0.00	0.00%	445,000
Renovation Soft Costs	0	\$0.00	0.00%	0
Total Uses	6,635,755	\$229.89	100.00%	445,000

		Total Stack		
<u>PRSF</u>	<u>% Total</u>	<u>Total</u>	<u>PRSF</u>	<u>% Total</u>
\$0.00	0.00%	3,060,428	\$106.03	43.22%
\$15.42	100.00%	4,020,328	\$139.28	56.78%
\$15.42	100.00%	7,080,755	\$245.31	100.00%
<u>PRSF</u>	<u>% Total</u>	<u>Total</u>	<u>PRSF</u>	<u>Total</u>
\$0.00	0.00%	6,500,000	\$225.19	91.80%
\$0.00	0.00%	97,500	\$3.38	1.38%
\$0.00	0.00%	38,255	\$1.33	0.54%
\$15.42	100.00%	445,000	\$15.42	6.28%
\$0.00	0.00%	0	\$0.00	0.00%
\$15.42	100.00%	7,080,755	\$245.31	100.00%

Debt Sizing

DSCR	
Year 1 NOI	\$306,043
DSCR	1.36x
Debt Service	\$224,674
Interest Rate	5.32%
# of years (Amortization Term)	30 Years
Loan Amount	\$3,364,098

Debt Yield	
Year 1 NOI	\$306,043
Debt Yield	10.00%
Loan Amount	\$3,060,428

Loan Choice	\$3,060,428
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LTV	
Property Purchase Price	\$6,500,000
LTV	65.00%
Loan Amount	\$4,225,000

Loan Assumptions

Loan Amount	\$3,060,428
Interest Rate	5.32%
Loan Term yrs)	10
Amortization Term	30
Payments / Year	12
Monthly Payment (Debt Service)	\$17,033
Annual Payment (Debt Service)	\$204,393

Month	Starting Balance	Interest Payment	Principal Payment
0			
1	\$3,060,428	\$13,568	\$3,465
2	\$3,056,963	\$13,553	\$3,480
3	\$3,053,483	\$13,537	\$3,496
4	\$3,049,987	\$13,522	\$3,511
5	\$3,046,476	\$13,506	\$3,527
6	\$3,042,949	\$13,490	\$3,542
7	\$3,039,407	\$13,475	\$3,558
8	\$3,035,849	\$13,459	\$3,574
9	\$3,032,275	\$13,443	\$3,590
10	\$3,028,686	\$13,427	\$3,606
11	\$3,025,080	\$13,411	\$3,622
12	\$3,021,458	\$13,395	\$3,638
13	\$3,017,821	\$13,379	\$3,654
14	\$3,014,167	\$13,363	\$3,670
15	\$3,010,497	\$13,347	\$3,686
16	\$3,006,811	\$13,330	\$3,703
17	\$3,003,108	\$13,314	\$3,719
18	\$2,999,390	\$13,297	\$3,735
19	\$2,995,654	\$13,281	\$3,752
20	\$2,991,902	\$13,264	\$3,769
21	\$2,988,133	\$13,247	\$3,785
22	\$2,984,348	\$13,231	\$3,802
23	\$2,980,546	\$13,214	\$3,819
24	\$2,976,727	\$13,197	\$3,836
25	\$2,972,891	\$13,180	\$3,853
26	\$2,969,038	\$13,163	\$3,870
27	\$2,965,168	\$13,146	\$3,887
28	\$2,961,281	\$13,128	\$3,904
29	\$2,957,377	\$13,111	\$3,922
30	\$2,953,455	\$13,094	\$3,939
31	\$2,949,516	\$13,076	\$3,957
32	\$2,945,559	\$13,059	\$3,974
33	\$2,941,585	\$13,041	\$3,992
34	\$2,937,594	\$13,023	\$4,009

35	\$2,933,584	\$13,006	\$4,027
36	\$2,929,557	\$12,988	\$4,045
37	\$2,925,512	\$12,970	\$4,063
38	\$2,921,449	\$12,952	\$4,081
39	\$2,917,368	\$12,934	\$4,099
40	\$2,913,269	\$12,915	\$4,117
41	\$2,909,152	\$12,897	\$4,135
42	\$2,905,016	\$12,879	\$4,154
43	\$2,900,862	\$12,860	\$4,172
44	\$2,896,690	\$12,842	\$4,191
45	\$2,892,499	\$12,823	\$4,209
46	\$2,888,290	\$12,805	\$4,228
47	\$2,884,062	\$12,786	\$4,247
48	\$2,879,815	\$12,767	\$4,266
49	\$2,875,550	\$12,748	\$4,284
50	\$2,871,265	\$12,729	\$4,303
51	\$2,866,962	\$12,710	\$4,323
52	\$2,862,639	\$12,691	\$4,342
53	\$2,858,298	\$12,672	\$4,361
54	\$2,853,937	\$12,652	\$4,380
55	\$2,849,557	\$12,633	\$4,400
56	\$2,845,157	\$12,614	\$4,419
57	\$2,840,738	\$12,594	\$4,439
58	\$2,836,299	\$12,574	\$4,458
59	\$2,831,840	\$12,554	\$4,478
60	\$2,827,362	\$12,535	\$4,498
61	\$2,822,864	\$12,515	\$4,518
62	\$2,818,346	\$12,495	\$4,538
63	\$2,813,808	\$12,475	\$4,558
64	\$2,809,250	\$12,454	\$4,578
65	\$2,804,671	\$12,434	\$4,599
66	\$2,800,073	\$12,414	\$4,619
67	\$2,795,454	\$12,393	\$4,640
68	\$2,790,814	\$12,373	\$4,660
69	\$2,786,154	\$12,352	\$4,681
70	\$2,781,473	\$12,331	\$4,702
71	\$2,776,772	\$12,310	\$4,722
72	\$2,772,049	\$12,289	\$4,743
73	\$2,767,306	\$12,268	\$4,764
74	\$2,762,542	\$12,247	\$4,785
75	\$2,757,756	\$12,226	\$4,807
76	\$2,752,950	\$12,205	\$4,828
77	\$2,748,122	\$12,183	\$4,849
78	\$2,743,272	\$12,162	\$4,871
79	\$2,738,401	\$12,140	\$4,892
80	\$2,733,509	\$12,119	\$4,914
81	\$2,728,595	\$12,097	\$4,936

82	\$2,723,659	\$12,075	\$4,958
83	\$2,718,701	\$12,053	\$4,980
84	\$2,713,721	\$12,031	\$5,002
85	\$2,708,719	\$12,009	\$5,024
86	\$2,703,695	\$11,986	\$5,046
87	\$2,698,649	\$11,964	\$5,069
88	\$2,693,580	\$11,942	\$5,091
89	\$2,688,489	\$11,919	\$5,114
90	\$2,683,375	\$11,896	\$5,136
91	\$2,678,239	\$11,874	\$5,159
92	\$2,673,079	\$11,851	\$5,182
93	\$2,667,897	\$11,828	\$5,205
94	\$2,662,692	\$11,805	\$5,228
95	\$2,657,464	\$11,781	\$5,251
96	\$2,652,213	\$11,758	\$5,275
97	\$2,646,938	\$11,735	\$5,298
98	\$2,641,640	\$11,711	\$5,321
99	\$2,636,319	\$11,688	\$5,345
100	\$2,630,974	\$11,664	\$5,369
101	\$2,625,605	\$11,640	\$5,393
102	\$2,620,213	\$11,616	\$5,416
103	\$2,614,796	\$11,592	\$5,440
104	\$2,609,356	\$11,568	\$5,465
105	\$2,603,891	\$11,544	\$5,489
106	\$2,598,402	\$11,520	\$5,513
107	\$2,592,889	\$11,495	\$5,538
108	\$2,587,351	\$11,471	\$5,562
109	\$2,581,789	\$11,446	\$5,587
110	\$2,576,203	\$11,421	\$5,612
111	\$2,570,591	\$11,396	\$5,636
112	\$2,564,955	\$11,371	\$5,661
113	\$2,559,293	\$11,346	\$5,687
114	\$2,553,607	\$11,321	\$5,712
115	\$2,547,895	\$11,296	\$5,737
116	\$2,542,158	\$11,270	\$5,762
117	\$2,536,395	\$11,245	\$5,788
118	\$2,530,607	\$11,219	\$5,814
119	\$2,524,794	\$11,193	\$5,839
120	\$2,518,954	\$11,167	\$5,865
121	\$2,513,089	\$11,141	\$5,891
122	\$2,507,197	\$11,115	\$5,917
123	\$2,501,280	\$11,089	\$5,944
124	\$2,495,336	\$11,063	\$5,970
125	\$2,489,366	\$11,036	\$5,997
126	\$2,483,369	\$11,010	\$6,023
127	\$2,477,346	\$10,983	\$6,050
128	\$2,471,297	\$10,956	\$6,077

129	\$2,465,220	\$10,929	\$6,104
130	\$2,459,116	\$10,902	\$6,131
131	\$2,452,986	\$10,875	\$6,158
132	\$2,446,828	\$10,848	\$6,185
133	\$2,440,643	\$10,820	\$6,213
134	\$2,434,430	\$10,793	\$6,240
135	\$2,428,190	\$10,765	\$6,268
136	\$2,421,922	\$10,737	\$6,296
137	\$2,415,627	\$10,709	\$6,323
138	\$2,409,303	\$10,681	\$6,351
139	\$2,402,952	\$10,653	\$6,380
140	\$2,396,572	\$10,625	\$6,408
141	\$2,390,164	\$10,596	\$6,436
142	\$2,383,728	\$10,568	\$6,465
143	\$2,377,263	\$10,539	\$6,494
144	\$2,370,770	\$10,510	\$6,522
145	\$2,364,247	\$10,481	\$6,551
146	\$2,357,696	\$10,452	\$6,580
147	\$2,351,116	\$10,423	\$6,609
148	\$2,344,506	\$10,394	\$6,639
149	\$2,337,868	\$10,365	\$6,668
150	\$2,331,199	\$10,335	\$6,698
151	\$2,324,502	\$10,305	\$6,727
152	\$2,317,774	\$10,275	\$6,757
153	\$2,311,017	\$10,246	\$6,787
154	\$2,304,230	\$10,215	\$6,817
155	\$2,297,412	\$10,185	\$6,848
156	\$2,290,565	\$10,155	\$6,878
157	\$2,283,687	\$10,124	\$6,908
158	\$2,276,779	\$10,094	\$6,939
159	\$2,269,840	\$10,063	\$6,970
160	\$2,262,870	\$10,032	\$7,001
161	\$2,255,869	\$10,001	\$7,032
162	\$2,248,837	\$9,970	\$7,063
163	\$2,241,775	\$9,939	\$7,094
164	\$2,234,680	\$9,907	\$7,126
165	\$2,227,555	\$9,875	\$7,157
166	\$2,220,397	\$9,844	\$7,189
167	\$2,213,209	\$9,812	\$7,221
168	\$2,205,988	\$9,780	\$7,253
169	\$2,198,735	\$9,748	\$7,285
170	\$2,191,450	\$9,715	\$7,317
171	\$2,184,133	\$9,683	\$7,350
172	\$2,176,783	\$9,650	\$7,382
173	\$2,169,400	\$9,618	\$7,415
174	\$2,161,985	\$9,585	\$7,448
175	\$2,154,537	\$9,552	\$7,481

176	\$2,147,057	\$9,519	\$7,514
177	\$2,139,542	\$9,485	\$7,547
178	\$2,131,995	\$9,452	\$7,581
179	\$2,124,414	\$9,418	\$7,614
180	\$2,116,800	\$9,384	\$7,648
181	\$2,109,151	\$9,351	\$7,682
182	\$2,101,469	\$9,317	\$7,716
183	\$2,093,753	\$9,282	\$7,750
184	\$2,086,003	\$9,248	\$7,785
185	\$2,078,218	\$9,213	\$7,819
186	\$2,070,398	\$9,179	\$7,854
187	\$2,062,545	\$9,144	\$7,889
188	\$2,054,656	\$9,109	\$7,924
189	\$2,046,732	\$9,074	\$7,959
190	\$2,038,773	\$9,039	\$7,994
191	\$2,030,779	\$9,003	\$8,030
192	\$2,022,749	\$8,968	\$8,065
193	\$2,014,684	\$8,932	\$8,101
194	\$2,006,583	\$8,896	\$8,137
195	\$1,998,446	\$8,860	\$8,173
196	\$1,990,273	\$8,824	\$8,209
197	\$1,982,064	\$8,787	\$8,246
198	\$1,973,819	\$8,751	\$8,282
199	\$1,965,536	\$8,714	\$8,319
200	\$1,957,218	\$8,677	\$8,356
201	\$1,948,862	\$8,640	\$8,393
202	\$1,940,469	\$8,603	\$8,430
203	\$1,932,039	\$8,565	\$8,467
204	\$1,923,572	\$8,528	\$8,505
205	\$1,915,067	\$8,490	\$8,543
206	\$1,906,524	\$8,452	\$8,580
207	\$1,897,944	\$8,414	\$8,619
208	\$1,889,325	\$8,376	\$8,657
209	\$1,880,669	\$8,338	\$8,695
210	\$1,871,973	\$8,299	\$8,734
211	\$1,863,240	\$8,260	\$8,772
212	\$1,854,467	\$8,221	\$8,811
213	\$1,845,656	\$8,182	\$8,850
214	\$1,836,806	\$8,143	\$8,890
215	\$1,827,916	\$8,104	\$8,929
216	\$1,818,987	\$8,064	\$8,969
217	\$1,810,019	\$8,024	\$9,008
218	\$1,801,011	\$7,984	\$9,048
219	\$1,791,962	\$7,944	\$9,088
220	\$1,782,874	\$7,904	\$9,129
221	\$1,773,745	\$7,864	\$9,169
222	\$1,764,576	\$7,823	\$9,210

223	\$1,755,366	\$7,782	\$9,251
224	\$1,746,116	\$7,741	\$9,292
225	\$1,736,824	\$7,700	\$9,333
226	\$1,727,491	\$7,659	\$9,374
227	\$1,718,117	\$7,617	\$9,416
228	\$1,708,701	\$7,575	\$9,457
229	\$1,699,244	\$7,533	\$9,499
230	\$1,689,744	\$7,491	\$9,542
231	\$1,680,203	\$7,449	\$9,584
232	\$1,670,619	\$7,406	\$9,626
233	\$1,660,993	\$7,364	\$9,669
234	\$1,651,324	\$7,321	\$9,712
235	\$1,641,612	\$7,278	\$9,755
236	\$1,631,857	\$7,235	\$9,798
237	\$1,622,059	\$7,191	\$9,842
238	\$1,612,217	\$7,147	\$9,885
239	\$1,602,332	\$7,104	\$9,929
240	\$1,592,403	\$7,060	\$9,973
241	\$1,582,430	\$7,015	\$10,017
242	\$1,572,413	\$6,971	\$10,062
243	\$1,562,351	\$6,926	\$10,106
244	\$1,552,245	\$6,882	\$10,151
245	\$1,542,094	\$6,837	\$10,196
246	\$1,531,897	\$6,791	\$10,241
247	\$1,521,656	\$6,746	\$10,287
248	\$1,511,369	\$6,700	\$10,332
249	\$1,501,037	\$6,655	\$10,378
250	\$1,490,659	\$6,609	\$10,424
251	\$1,480,235	\$6,562	\$10,470
252	\$1,469,764	\$6,516	\$10,517
253	\$1,459,248	\$6,469	\$10,563
254	\$1,448,684	\$6,423	\$10,610
255	\$1,438,074	\$6,375	\$10,657
256	\$1,427,417	\$6,328	\$10,705
257	\$1,416,712	\$6,281	\$10,752
258	\$1,405,960	\$6,233	\$10,800
259	\$1,395,161	\$6,185	\$10,848
260	\$1,384,313	\$6,137	\$10,896
261	\$1,373,418	\$6,089	\$10,944
262	\$1,362,474	\$6,040	\$10,992
263	\$1,351,481	\$5,992	\$11,041
264	\$1,340,440	\$5,943	\$11,090
265	\$1,329,350	\$5,893	\$11,139
266	\$1,318,211	\$5,844	\$11,189
267	\$1,307,022	\$5,794	\$11,238
268	\$1,295,784	\$5,745	\$11,288
269	\$1,284,496	\$5,695	\$11,338

270	\$1,273,157	\$5,644	\$11,388
271	\$1,261,769	\$5,594	\$11,439
272	\$1,250,330	\$5,543	\$11,490
273	\$1,238,841	\$5,492	\$11,541
274	\$1,227,300	\$5,441	\$11,592
275	\$1,215,708	\$5,390	\$11,643
276	\$1,204,065	\$5,338	\$11,695
277	\$1,192,371	\$5,286	\$11,747
278	\$1,180,624	\$5,234	\$11,799
279	\$1,168,825	\$5,182	\$11,851
280	\$1,156,974	\$5,129	\$11,903
281	\$1,145,071	\$5,076	\$11,956
282	\$1,133,115	\$5,023	\$12,009
283	\$1,121,106	\$4,970	\$12,062
284	\$1,109,043	\$4,917	\$12,116
285	\$1,096,927	\$4,863	\$12,170
286	\$1,084,757	\$4,809	\$12,224
287	\$1,072,534	\$4,755	\$12,278
288	\$1,060,256	\$4,700	\$12,332
289	\$1,047,924	\$4,646	\$12,387
290	\$1,035,537	\$4,591	\$12,442
291	\$1,023,095	\$4,536	\$12,497
292	\$1,010,598	\$4,480	\$12,552
293	\$998,045	\$4,425	\$12,608
294	\$985,437	\$4,369	\$12,664
295	\$972,773	\$4,313	\$12,720
296	\$960,053	\$4,256	\$12,776
297	\$947,277	\$4,200	\$12,833
298	\$934,444	\$4,143	\$12,890
299	\$921,554	\$4,086	\$12,947
300	\$908,606	\$4,028	\$13,005
301	\$895,602	\$3,971	\$13,062
302	\$882,540	\$3,913	\$13,120
303	\$869,420	\$3,854	\$13,178
304	\$856,241	\$3,796	\$13,237
305	\$843,005	\$3,737	\$13,295
306	\$829,709	\$3,678	\$13,354
307	\$816,355	\$3,619	\$13,414
308	\$802,941	\$3,560	\$13,473
309	\$789,468	\$3,500	\$13,533
310	\$775,935	\$3,440	\$13,593
311	\$762,343	\$3,380	\$13,653
312	\$748,690	\$3,319	\$13,714
313	\$734,976	\$3,258	\$13,774
314	\$721,202	\$3,197	\$13,835
315	\$707,366	\$3,136	\$13,897
316	\$693,470	\$3,074	\$13,958

317	\$679,511	\$3,013	\$14,020
318	\$665,491	\$2,950	\$14,082
319	\$651,409	\$2,888	\$14,145
320	\$637,264	\$2,825	\$14,208
321	\$623,056	\$2,762	\$14,271
322	\$608,786	\$2,699	\$14,334
323	\$594,452	\$2,635	\$14,397
324	\$580,055	\$2,572	\$14,461
325	\$565,594	\$2,507	\$14,525
326	\$551,068	\$2,443	\$14,590
327	\$536,479	\$2,378	\$14,654
328	\$521,824	\$2,313	\$14,719
329	\$507,105	\$2,248	\$14,785
330	\$492,320	\$2,183	\$14,850
331	\$477,470	\$2,117	\$14,916
332	\$462,554	\$2,051	\$14,982
333	\$447,572	\$1,984	\$15,048
334	\$432,524	\$1,918	\$15,115
335	\$417,409	\$1,851	\$15,182
336	\$402,226	\$1,783	\$15,250
337	\$386,977	\$1,716	\$15,317
338	\$371,660	\$1,648	\$15,385
339	\$356,275	\$1,579	\$15,453
340	\$340,822	\$1,511	\$15,522
341	\$325,300	\$1,442	\$15,591
342	\$309,709	\$1,373	\$15,660
343	\$294,050	\$1,304	\$15,729
344	\$278,320	\$1,234	\$15,799
345	\$262,522	\$1,164	\$15,869
346	\$246,653	\$1,093	\$15,939
347	\$230,713	\$1,023	\$16,010
348	\$214,704	\$952	\$16,081
349	\$198,623	\$881	\$16,152
350	\$182,471	\$809	\$16,224
351	\$166,247	\$737	\$16,296
352	\$149,951	\$665	\$16,368
353	\$133,583	\$592	\$16,441
354	\$117,143	\$519	\$16,513
355	\$100,629	\$446	\$16,587
356	\$84,043	\$373	\$16,660
357	\$67,382	\$299	\$16,734
358	\$50,648	\$225	\$16,808
359	\$33,840	\$150	\$16,883
360	\$16,958	\$75	\$16,958

Total Payment	Ending Balance
	\$3,060,428
\$17,033	\$3,056,963
\$17,033	\$3,053,483
\$17,033	\$3,049,987
\$17,033	\$3,046,476
\$17,033	\$3,042,949
\$17,033	\$3,039,407
\$17,033	\$3,035,849
\$17,033	\$3,032,275
\$17,033	\$3,028,686
\$17,033	\$3,025,080
\$17,033	\$3,021,458
\$17,033	\$3,017,821
\$17,033	\$3,014,167
\$17,033	\$3,010,497
\$17,033	\$3,006,811
\$17,033	\$3,003,108
\$17,033	\$2,999,390
\$17,033	\$2,995,654
\$17,033	\$2,991,902
\$17,033	\$2,988,133
\$17,033	\$2,984,348
\$17,033	\$2,980,546
\$17,033	\$2,976,727
\$17,033	\$2,972,891
\$17,033	\$2,969,038
\$17,033	\$2,965,168
\$17,033	\$2,961,281
\$17,033	\$2,957,377
\$17,033	\$2,953,455
\$17,033	\$2,949,516
\$17,033	\$2,945,559
\$17,033	\$2,941,585
\$17,033	\$2,937,594
\$17,033	\$2,933,584

\$17,033	\$2,929,557
\$17,033	\$2,925,512
\$17,033	\$2,921,449
\$17,033	\$2,917,368
\$17,033	\$2,913,269
\$17,033	\$2,909,152
\$17,033	\$2,905,016
\$17,033	\$2,900,862
\$17,033	\$2,896,690
\$17,033	\$2,892,499
\$17,033	\$2,888,290
\$17,033	\$2,884,062
\$17,033	\$2,879,815
\$17,033	\$2,875,550
\$17,033	\$2,871,265
\$17,033	\$2,866,962
\$17,033	\$2,862,639
\$17,033	\$2,858,298
\$17,033	\$2,853,937
\$17,033	\$2,849,557
\$17,033	\$2,845,157
\$17,033	\$2,840,738
\$17,033	\$2,836,299
\$17,033	\$2,831,840
\$17,033	\$2,827,362
\$17,033	\$2,822,864
\$17,033	\$2,818,346
\$17,033	\$2,813,808
\$17,033	\$2,809,250
\$17,033	\$2,804,671
\$17,033	\$2,800,073
\$17,033	\$2,795,454
\$17,033	\$2,790,814
\$17,033	\$2,786,154
\$17,033	\$2,781,473
\$17,033	\$2,776,772
\$17,033	\$2,772,049
\$17,033	\$2,767,306
\$17,033	\$2,762,542
\$17,033	\$2,757,756
\$17,033	\$2,752,950
\$17,033	\$2,748,122
\$17,033	\$2,743,272
\$17,033	\$2,738,401
\$17,033	\$2,733,509
\$17,033	\$2,728,595
\$17,033	\$2,723,659

\$17,033	\$2,718,701
\$17,033	\$2,713,721
\$17,033	\$2,708,719
\$17,033	\$2,703,695
\$17,033	\$2,698,649
\$17,033	\$2,693,580
\$17,033	\$2,688,489
\$17,033	\$2,683,375
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\$17,033	\$2,673,079
\$17,033	\$2,667,897
\$17,033	\$2,662,692
\$17,033	\$2,657,464
\$17,033	\$2,652,213
\$17,033	\$2,646,938
\$17,033	\$2,641,640
\$17,033	\$2,636,319
\$17,033	\$2,630,974
\$17,033	\$2,625,605
\$17,033	\$2,620,213
\$17,033	\$2,614,796
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\$17,033	\$2,603,891
\$17,033	\$2,598,402
\$17,033	\$2,592,889
\$17,033	\$2,587,351
\$17,033	\$2,581,789
\$17,033	\$2,576,203
\$17,033	\$2,570,591
\$17,033	\$2,564,955
\$17,033	\$2,559,293
\$17,033	\$2,553,607
\$17,033	\$2,547,895
\$17,033	\$2,542,158
\$17,033	\$2,536,395
\$17,033	\$2,530,607
\$17,033	\$2,524,794
\$17,033	\$2,518,954
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\$17,033	\$2,477,346
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\$17,033	\$2,465,220

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\$17,033	\$2,452,986
\$17,033	\$2,446,828
\$17,033	\$2,440,643
\$17,033	\$2,434,430
\$17,033	\$2,428,190
\$17,033	\$2,421,922
\$17,033	\$2,415,627
\$17,033	\$2,409,303
\$17,033	\$2,402,952
\$17,033	\$2,396,572
\$17,033	\$2,390,164
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\$17,033	\$2,364,247
\$17,033	\$2,357,696
\$17,033	\$2,351,116
\$17,033	\$2,344,506
\$17,033	\$2,337,868
\$17,033	\$2,331,199
\$17,033	\$2,324,502
\$17,033	\$2,317,774
\$17,033	\$2,311,017
\$17,033	\$2,304,230
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\$17,033	\$2,276,779
\$17,033	\$2,269,840
\$17,033	\$2,262,870
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\$17,033	\$2,248,837
\$17,033	\$2,241,775
\$17,033	\$2,234,680
\$17,033	\$2,227,555
\$17,033	\$2,220,397
\$17,033	\$2,213,209
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\$17,033	\$2,191,450
\$17,033	\$2,184,133
\$17,033	\$2,176,783
\$17,033	\$2,169,400
\$17,033	\$2,161,985
\$17,033	\$2,154,537
\$17,033	\$2,147,057

\$17,033	\$2,139,542
\$17,033	\$2,131,995
\$17,033	\$2,124,414
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\$17,033	\$2,101,469
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\$17,033	\$1,998,446
\$17,033	\$1,990,273
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\$17,033	\$1,889,325
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\$17,033	\$1,871,973
\$17,033	\$1,863,240
\$17,033	\$1,854,467
\$17,033	\$1,845,656
\$17,033	\$1,836,806
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\$17,033	\$1,801,011
\$17,033	\$1,791,962
\$17,033	\$1,782,874
\$17,033	\$1,773,745
\$17,033	\$1,764,576
\$17,033	\$1,755,366

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\$17,033	\$1,727,491
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\$17,033	\$1,708,701
\$17,033	\$1,699,244
\$17,033	\$1,689,744
\$17,033	\$1,680,203
\$17,033	\$1,670,619
\$17,033	\$1,660,993
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\$17,033	\$1,641,612
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\$17,033	\$1,622,059
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\$17,033	\$1,469,764
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\$17,033	\$1,448,684
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\$17,033	\$1,318,211
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\$17,033	\$1,284,496
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\$17,033	\$1,250,330
\$17,033	\$1,238,841
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\$17,033	\$1,168,825
\$17,033	\$1,156,974
\$17,033	\$1,145,071
\$17,033	\$1,133,115
\$17,033	\$1,121,106
\$17,033	\$1,109,043
\$17,033	\$1,096,927
\$17,033	\$1,084,757
\$17,033	\$1,072,534
\$17,033	\$1,060,256
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\$17,033	\$1,035,537
\$17,033	\$1,023,095
\$17,033	\$1,010,598
\$17,033	\$998,045
\$17,033	\$985,437
\$17,033	\$972,773
\$17,033	\$960,053
\$17,033	\$947,277
\$17,033	\$934,444
\$17,033	\$921,554
\$17,033	\$908,606
\$17,033	\$895,602
\$17,033	\$882,540
\$17,033	\$869,420
\$17,033	\$856,241
\$17,033	\$843,005
\$17,033	\$829,709
\$17,033	\$816,355
\$17,033	\$802,941
\$17,033	\$789,468
\$17,033	\$775,935
\$17,033	\$762,343
\$17,033	\$748,690
\$17,033	\$734,976
\$17,033	\$721,202
\$17,033	\$707,366
\$17,033	\$693,470
\$17,033	\$679,511

\$17,033	\$665,491
\$17,033	\$651,409
\$17,033	\$637,264
\$17,033	\$623,056
\$17,033	\$608,786
\$17,033	\$594,452
\$17,033	\$580,055
\$17,033	\$565,594
\$17,033	\$551,068
\$17,033	\$536,479
\$17,033	\$521,824
\$17,033	\$507,105
\$17,033	\$492,320
\$17,033	\$477,470
\$17,033	\$462,554
\$17,033	\$447,572
\$17,033	\$432,524
\$17,033	\$417,409
\$17,033	\$402,226
\$17,033	\$386,977
\$17,033	\$371,660
\$17,033	\$356,275
\$17,033	\$340,822
\$17,033	\$325,300
\$17,033	\$309,709
\$17,033	\$294,050
\$17,033	\$278,320
\$17,033	\$262,522
\$17,033	\$246,653
\$17,033	\$230,713
\$17,033	\$214,704
\$17,033	\$198,623
\$17,033	\$182,471
\$17,033	\$166,247
\$17,033	\$149,951
\$17,033	\$133,583
\$17,033	\$117,143
\$17,033	\$100,629
\$17,033	\$84,043
\$17,033	\$67,382
\$17,033	\$50,648
\$17,033	\$33,840
\$17,033	\$16,958
\$17,033	\$0