

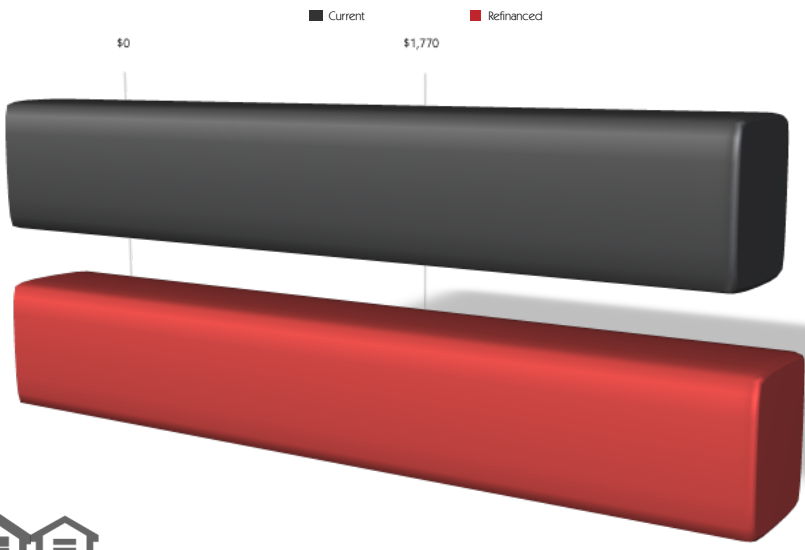


Prepared for:	John & Sally Client
Prepared on:	1/23/24
Estimated Equity:	\$106,636

Original Purchase Details

Purchase price	\$450,000	Closing Date	12/8/2022
Automated Estimated Value	\$529,470	Escrow	\$631.29
Low Value Estimate	\$478,000	PMI	\$71.25
High Value Estimate	\$623,000	Type of Loan	Conventional
Loan amount	\$427,500	Estimated Available Rate	6.875%
Interest rate	6.625%	Principal & Interest	\$2,737.33
Mortgage length (years)	30	Actual Payment	\$3,439.87

Is it time to...			We think...
sell my house? <small>While we account for the cost to sell, dont forget about moving expenses as well as increased prices in your next home.</small>	If you sold for: \$529,470	You could receive: \$74,868	maybe, if the time is right to make a move
refinance my balance? <small>This lowers your monthly payment, but only when the cost to refinance & the amount to pay off equals less than you pay now.</small>	If you refinance now at: 6.875%	Monthly you could save: -\$91.38 Savings start at an APR of: 6.659%	no, but we will monitor rates for you
cash out my equity & refinance? <small>Cashing out equity can help lower monthly expenses, but make sure the increased monthly payment is affordable.</small>	You could net: \$80,163	Your payment would be:: \$3,324	maybe, if the cash can help & it's affordable
request removal of PMI? <small>Once your principal balance reaches 78% of the value PMI can be removed. Appreciation can effect when it makes sense.</small>	If your home appraises over: \$542,095	You could reduce: \$71.25	no, it does not appear the current principal balance is less than 78% of the home value



Refinance Estimations		
Item	Current	Refinanced
Amount Financed (loan payoff)	\$427,500	\$422,834
Estimated Available Rate	6.625%	6.875%
Estimated Escrow	\$631	\$663
Estimated PMI	\$71	\$71
Estimated P&I Payment	\$2,737.33	\$2,797.43
Estimated Total Payment	\$3,440	\$3,531
Term (years)	30	
Estimated Monthly Savings	-\$91.38	



Date

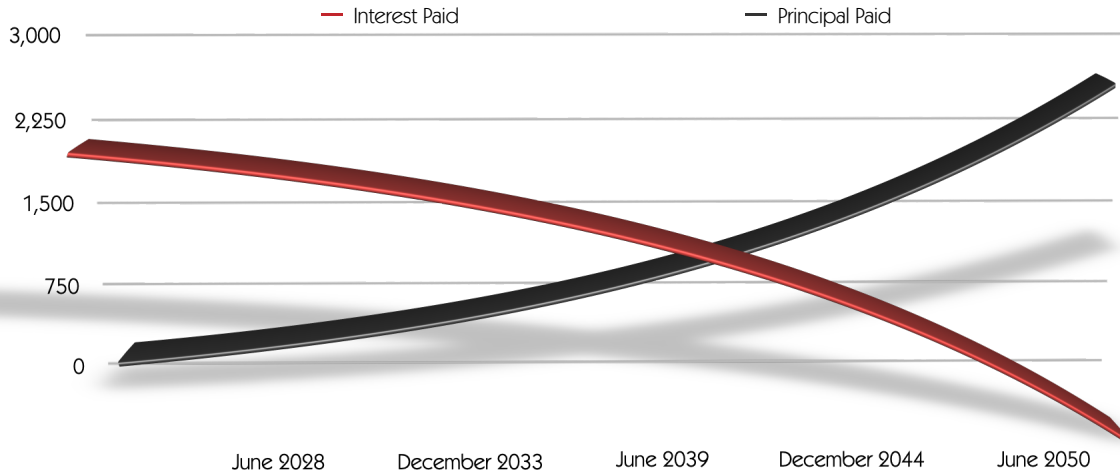
Notes



Where am I at?

Your next payment should be split approximately as follows:

Interest	Principal	Balance
\$2,334.40	\$402.93	\$422,431.00



Amortization Schedule

Date	Payment Number	Payment	Interest Paid	Principal Paid	Balance
	0				\$427,500.00
January 2023	1	\$2,737.33	\$2,360.16	\$377.17	\$427,122.83
February 2023	2	\$2,737.33	\$2,358.07	\$379.26	\$426,743.57
March 2023	3	\$2,737.33	\$2,355.98	\$381.35	\$426,362.92
April 2023	4	\$2,737.33	\$2,353.87	\$383.45	\$425,978.77
May 2023	5	\$2,737.33	\$2,351.76	\$385.57	\$425,593.20
June 2023	6	\$2,737.33	\$2,349.63	\$387.70	\$425,205.50
July 2023	7	\$2,737.33	\$2,347.49	\$389.84	\$424,815.66
August 2023	8	\$2,737.33	\$2,345.34	\$391.99	\$424,423.66
September 2023	9	\$2,737.33	\$2,343.17	\$394.16	\$424,029.51
October 2023	10	\$2,737.33	\$2,341.00	\$396.33	\$423,633.17
November 2023	11	\$2,737.33	\$2,338.81	\$398.52	\$423,234.65
December 2023	12	\$2,737.33	\$2,336.61	\$400.72	\$422,833.93
January 2024	13	\$2,737.33	\$2,334.40	\$402.93	\$422,431.00
February 2024	14	\$2,737.33	\$2,332.17	\$405.16	\$422,025.84
March 2024	15	\$2,737.33	\$2,329.93	\$407.40	\$421,618.44
April 2024	16	\$2,737.33	\$2,327.69	\$409.64	\$421,208.80
May 2024	17	\$2,737.33	\$2,325.42	\$411.91	\$420,796.89
June 2024	18	\$2,737.33	\$2,323.15	\$414.18	\$420,382.71
July 2024	19	\$2,737.33	\$2,320.86	\$416.47	\$419,966.25

Date	Payment Number	Payment	Interest Paid	Principal Paid	Balance
August 2024	20	\$2,737.33	\$2,318.56	\$418.77	\$419,547.48
September 2024	21	\$2,737.33	\$2,316.25	\$421.08	\$419,126.40
October 2024	22	\$2,737.33	\$2,313.93	\$423.40	\$418,703.00
November 2024	23	\$2,737.33	\$2,311.59	\$425.74	\$418,277.26
December 2024	24	\$2,737.33	\$2,309.24	\$428.09	\$417,849.17
January 2025	25	\$2,737.33	\$2,306.88	\$430.45	\$417,418.72
February 2025	26	\$2,737.33	\$2,304.50	\$432.83	\$416,985.89
March 2025	27	\$2,737.33	\$2,302.11	\$435.22	\$416,550.67
April 2025	28	\$2,737.33	\$2,299.71	\$437.62	\$416,113.04
May 2025	29	\$2,737.33	\$2,297.29	\$440.04	\$415,673.01
June 2025	30	\$2,737.33	\$2,294.86	\$442.47	\$415,230.54
July 2025	31	\$2,737.33	\$2,292.42	\$444.91	\$414,785.63
August 2025	32	\$2,737.33	\$2,289.96	\$447.37	\$414,338.26
September 2025	33	\$2,737.33	\$2,287.49	\$449.84	\$413,888.42
October 2025	34	\$2,737.33	\$2,285.01	\$452.32	\$413,436.10
November 2025	35	\$2,737.33	\$2,282.51	\$454.82	\$412,981.28
December 2025	36	\$2,737.33	\$2,280.00	\$457.33	\$412,523.96
January 2026	37	\$2,737.33	\$2,277.48	\$459.85	\$412,064.10
February 2026	38	\$2,737.33	\$2,274.94	\$462.39	\$411,601.71
March 2026	39	\$2,737.33	\$2,272.38	\$464.94	\$411,136.77
April 2026	40	\$2,737.33	\$2,269.82	\$467.51	\$410,669.25
May 2026	41	\$2,737.33	\$2,267.24	\$470.09	\$410,199.16
June 2026	42	\$2,737.33	\$2,264.64	\$472.69	\$409,726.47
July 2026	43	\$2,737.33	\$2,262.03	\$475.30	\$409,251.18
August 2026	44	\$2,737.33	\$2,259.41	\$477.92	\$408,773.25
September 2026	45	\$2,737.33	\$2,256.77	\$480.56	\$408,292.69
October 2026	46	\$2,737.33	\$2,254.12	\$483.21	\$407,809.48
November 2026	47	\$2,737.33	\$2,251.45	\$485.88	\$407,323.60
December 2026	48	\$2,737.33	\$2,248.77	\$488.56	\$406,835.03
January 2027	49	\$2,737.33	\$2,246.07	\$491.26	\$406,343.77
February 2027	50	\$2,737.33	\$2,243.36	\$493.97	\$405,849.80
March 2027	51	\$2,737.33	\$2,240.63	\$496.70	\$405,353.10
April 2027	52	\$2,737.33	\$2,237.89	\$499.44	\$404,853.66
May 2027	53	\$2,737.33	\$2,235.13	\$502.20	\$404,351.46
June 2027	54	\$2,737.33	\$2,232.36	\$504.97	\$403,846.49
July 2027	55	\$2,737.33	\$2,229.57	\$507.76	\$403,338.73
August 2027	56	\$2,737.33	\$2,226.77	\$510.56	\$402,828.16

Date	Payment Number	Payment	Interest Paid	Principal Paid	Balance
September 2027	57	\$2,737.33	\$2,223.95	\$513.38	\$402,314.78
October 2027	58	\$2,737.33	\$2,221.11	\$516.22	\$401,798.56
November 2027	59	\$2,737.33	\$2,218.26	\$519.07	\$401,279.50
December 2027	60	\$2,737.33	\$2,215.40	\$521.93	\$400,757.56
January 2028	61	\$2,737.33	\$2,212.52	\$524.81	\$400,232.75
February 2028	62	\$2,737.33	\$2,209.62	\$527.71	\$399,705.04
March 2028	63	\$2,737.33	\$2,206.70	\$530.62	\$399,174.42
April 2028	64	\$2,737.33	\$2,203.78	\$533.55	\$398,640.86
May 2028	65	\$2,737.33	\$2,200.83	\$536.50	\$398,104.36
June 2028	66	\$2,737.33	\$2,197.87	\$539.46	\$397,564.90
July 2028	67	\$2,737.33	\$2,194.89	\$542.44	\$397,022.46
August 2028	68	\$2,737.33	\$2,191.89	\$545.43	\$396,477.03
September 2028	69	\$2,737.33	\$2,188.88	\$548.45	\$395,928.58
October 2028	70	\$2,737.33	\$2,185.86	\$551.47	\$395,377.11
November 2028	71	\$2,737.33	\$2,182.81	\$554.52	\$394,822.59
December 2028	72	\$2,737.33	\$2,179.75	\$557.58	\$394,265.01
January 2029	73	\$2,737.33	\$2,176.67	\$560.66	\$393,704.35
February 2029	74	\$2,737.33	\$2,173.58	\$563.75	\$393,140.60
March 2029	75	\$2,737.33	\$2,170.46	\$566.87	\$392,573.73
April 2029	76	\$2,737.33	\$2,167.33	\$570.00	\$392,003.74
May 2029	77	\$2,737.33	\$2,164.19	\$573.14	\$391,430.59
June 2029	78	\$2,737.33	\$2,161.02	\$576.31	\$390,854.29
July 2029	79	\$2,737.33	\$2,157.84	\$579.49	\$390,274.80
August 2029	80	\$2,737.33	\$2,154.64	\$582.69	\$389,692.11
September 2029	81	\$2,737.33	\$2,151.43	\$585.90	\$389,106.21
October 2029	82	\$2,737.33	\$2,148.19	\$589.14	\$388,517.07
November 2029	83	\$2,737.33	\$2,144.94	\$592.39	\$387,924.68
December 2029	84	\$2,737.33	\$2,141.67	\$595.66	\$387,329.02
January 2030	85	\$2,737.33	\$2,138.38	\$598.95	\$386,730.07
February 2030	86	\$2,737.33	\$2,135.07	\$602.26	\$386,127.81
March 2030	87	\$2,737.33	\$2,131.75	\$605.58	\$385,522.23
April 2030	88	\$2,737.33	\$2,128.40	\$608.93	\$384,913.30
May 2030	89	\$2,737.33	\$2,125.04	\$612.29	\$384,301.02
June 2030	90	\$2,737.33	\$2,121.66	\$615.67	\$383,685.35
July 2030	91	\$2,737.33	\$2,118.26	\$619.07	\$383,066.28
August 2030	92	\$2,737.33	\$2,114.85	\$622.48	\$382,443.80
September 2030	93	\$2,737.33	\$2,111.41	\$625.92	\$381,817.88

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October 2030	94	\$2,737.33	\$2,107.95	\$629.38	\$381,188.50
November 2030	95	\$2,737.33	\$2,104.48	\$632.85	\$380,555.65
December 2030	96	\$2,737.33	\$2,100.98	\$636.35	\$379,919.30
January 2031	97	\$2,737.33	\$2,097.47	\$639.86	\$379,279.45
February 2031	98	\$2,737.33	\$2,093.94	\$643.39	\$378,636.05
March 2031	99	\$2,737.33	\$2,090.39	\$646.94	\$377,989.11
April 2031	100	\$2,737.33	\$2,086.81	\$650.51	\$377,338.60
May 2031	101	\$2,737.33	\$2,083.22	\$654.11	\$376,684.49
June 2031	102	\$2,737.33	\$2,079.61	\$657.72	\$376,026.77
July 2031	103	\$2,737.33	\$2,075.98	\$661.35	\$375,365.43
August 2031	104	\$2,737.33	\$2,072.33	\$665.00	\$374,700.43
September 2031	105	\$2,737.33	\$2,068.66	\$668.67	\$374,031.76
October 2031	106	\$2,737.33	\$2,064.97	\$672.36	\$373,359.39
November 2031	107	\$2,737.33	\$2,061.25	\$676.07	\$372,683.32
December 2031	108	\$2,737.33	\$2,057.52	\$679.81	\$372,003.51
January 2032	109	\$2,737.33	\$2,053.77	\$683.56	\$371,319.95
February 2032	110	\$2,737.33	\$2,050.00	\$687.33	\$370,632.62
March 2032	111	\$2,737.33	\$2,046.20	\$691.13	\$369,941.49
April 2032	112	\$2,737.33	\$2,042.39	\$694.94	\$369,246.55
May 2032	113	\$2,737.33	\$2,038.55	\$698.78	\$368,547.77
June 2032	114	\$2,737.33	\$2,034.69	\$702.64	\$367,845.13
July 2032	115	\$2,737.33	\$2,030.81	\$706.52	\$367,138.61
August 2032	116	\$2,737.33	\$2,026.91	\$710.42	\$366,428.19
September 2032	117	\$2,737.33	\$2,022.99	\$714.34	\$365,713.85
October 2032	118	\$2,737.33	\$2,019.05	\$718.28	\$364,995.57
November 2032	119	\$2,737.33	\$2,015.08	\$722.25	\$364,273.32
December 2032	120	\$2,737.33	\$2,011.09	\$726.24	\$363,547.08
January 2033	121	\$2,737.33	\$2,007.08	\$730.25	\$362,816.83
February 2033	122	\$2,737.33	\$2,003.05	\$734.28	\$362,082.55
March 2033	123	\$2,737.33	\$1,999.00	\$738.33	\$361,344.22
April 2033	124	\$2,737.33	\$1,994.92	\$742.41	\$360,601.81
May 2033	125	\$2,737.33	\$1,990.82	\$746.51	\$359,855.31
June 2033	126	\$2,737.33	\$1,986.70	\$750.63	\$359,104.68
July 2033	127	\$2,737.33	\$1,982.56	\$754.77	\$358,349.91
August 2033	128	\$2,737.33	\$1,978.39	\$758.94	\$357,590.97
September 2033	129	\$2,737.33	\$1,974.20	\$763.13	\$356,827.84
October 2033	130	\$2,737.33	\$1,969.99	\$767.34	\$356,060.50

Date	Payment Number	Payment	Interest Paid	Principal Paid	Balance
November 2033	131	\$2,737.33	\$1,965.75	\$771.58	\$355,288.92
December 2033	132	\$2,737.33	\$1,961.49	\$775.84	\$354,513.08
January 2034	133	\$2,737.33	\$1,957.21	\$780.12	\$353,732.96
February 2034	134	\$2,737.33	\$1,952.90	\$784.43	\$352,948.53
March 2034	135	\$2,737.33	\$1,948.57	\$788.76	\$352,159.77
April 2034	136	\$2,737.33	\$1,944.22	\$793.11	\$351,366.66
May 2034	137	\$2,737.33	\$1,939.84	\$797.49	\$350,569.16
June 2034	138	\$2,737.33	\$1,935.43	\$801.90	\$349,767.27
July 2034	139	\$2,737.33	\$1,931.01	\$806.32	\$348,960.94
August 2034	140	\$2,737.33	\$1,926.56	\$810.77	\$348,150.17
September 2034	141	\$2,737.33	\$1,922.08	\$815.25	\$347,334.92
October 2034	142	\$2,737.33	\$1,917.58	\$819.75	\$346,515.17
November 2034	143	\$2,737.33	\$1,913.05	\$824.28	\$345,690.89
December 2034	144	\$2,737.33	\$1,908.50	\$828.83	\$344,862.06
January 2035	145	\$2,737.33	\$1,903.93	\$833.40	\$344,028.66
February 2035	146	\$2,737.33	\$1,899.32	\$838.00	\$343,190.66
March 2035	147	\$2,737.33	\$1,894.70	\$842.63	\$342,348.03
April 2035	148	\$2,737.33	\$1,890.05	\$847.28	\$341,500.74
May 2035	149	\$2,737.33	\$1,885.37	\$851.96	\$340,648.78
June 2035	150	\$2,737.33	\$1,880.67	\$856.66	\$339,792.12
July 2035	151	\$2,737.33	\$1,875.94	\$861.39	\$338,930.72
August 2035	152	\$2,737.33	\$1,871.18	\$866.15	\$338,064.58
September 2035	153	\$2,737.33	\$1,866.40	\$870.93	\$337,193.64
October 2035	154	\$2,737.33	\$1,861.59	\$875.74	\$336,317.90
November 2035	155	\$2,737.33	\$1,856.76	\$880.57	\$335,437.33
December 2035	156	\$2,737.33	\$1,851.89	\$885.44	\$334,551.89
January 2036	157	\$2,737.33	\$1,847.01	\$890.32	\$333,661.57
February 2036	158	\$2,737.33	\$1,842.09	\$895.24	\$332,766.33
March 2036	159	\$2,737.33	\$1,837.15	\$900.18	\$331,866.15
April 2036	160	\$2,737.33	\$1,832.18	\$905.15	\$330,961.00
May 2036	161	\$2,737.33	\$1,827.18	\$910.15	\$330,050.85
June 2036	162	\$2,737.33	\$1,822.16	\$915.17	\$329,135.68
July 2036	163	\$2,737.33	\$1,817.10	\$920.23	\$328,215.45
August 2036	164	\$2,737.33	\$1,812.02	\$925.31	\$327,290.14
September 2036	165	\$2,737.33	\$1,806.91	\$930.42	\$326,359.73
October 2036	166	\$2,737.33	\$1,801.78	\$935.55	\$325,424.18
November 2036	167	\$2,737.33	\$1,796.61	\$940.72	\$324,483.46

Date	Payment Number	Payment	Interest Paid	Principal Paid	Balance
December 2036	168	\$2,737.33	\$1,791.42	\$945.91	\$323,537.55
January 2037	169	\$2,737.33	\$1,786.20	\$951.13	\$322,586.42
February 2037	170	\$2,737.33	\$1,780.95	\$956.38	\$321,630.03
March 2037	171	\$2,737.33	\$1,775.67	\$961.66	\$320,668.37
April 2037	172	\$2,737.33	\$1,770.36	\$966.97	\$319,701.40
May 2037	173	\$2,737.33	\$1,765.02	\$972.31	\$318,729.09
June 2037	174	\$2,737.33	\$1,759.65	\$977.68	\$317,751.41
July 2037	175	\$2,737.33	\$1,754.25	\$983.08	\$316,768.33
August 2037	176	\$2,737.33	\$1,748.83	\$988.50	\$315,779.82
September 2037	177	\$2,737.33	\$1,743.37	\$993.96	\$314,785.86
October 2037	178	\$2,737.33	\$1,737.88	\$999.45	\$313,786.41
November 2037	179	\$2,737.33	\$1,732.36	\$1,004.97	\$312,781.45
December 2037	180	\$2,737.33	\$1,726.81	\$1,010.52	\$311,770.93
January 2038	181	\$2,737.33	\$1,721.24	\$1,016.09	\$310,754.84
February 2038	182	\$2,737.33	\$1,715.63	\$1,021.70	\$309,733.13
March 2038	183	\$2,737.33	\$1,709.99	\$1,027.34	\$308,705.79
April 2038	184	\$2,737.33	\$1,704.31	\$1,033.02	\$307,672.77
May 2038	185	\$2,737.33	\$1,698.61	\$1,038.72	\$306,634.05
June 2038	186	\$2,737.33	\$1,692.88	\$1,044.45	\$305,589.60
July 2038	187	\$2,737.33	\$1,687.11	\$1,050.22	\$304,539.38
August 2038	188	\$2,737.33	\$1,681.31	\$1,056.02	\$303,483.36
September 2038	189	\$2,737.33	\$1,675.48	\$1,061.85	\$302,421.51
October 2038	190	\$2,737.33	\$1,669.62	\$1,067.71	\$301,353.80
November 2038	191	\$2,737.33	\$1,663.72	\$1,073.61	\$300,280.20
December 2038	192	\$2,737.33	\$1,657.80	\$1,079.53	\$299,200.67
January 2039	193	\$2,737.33	\$1,651.84	\$1,085.49	\$298,115.17
February 2039	194	\$2,737.33	\$1,645.84	\$1,091.49	\$297,023.69
March 2039	195	\$2,737.33	\$1,639.82	\$1,097.51	\$295,926.18
April 2039	196	\$2,737.33	\$1,633.76	\$1,103.57	\$294,822.61
May 2039	197	\$2,737.33	\$1,627.67	\$1,109.66	\$293,712.94
June 2039	198	\$2,737.33	\$1,621.54	\$1,115.79	\$292,597.16
July 2039	199	\$2,737.33	\$1,615.38	\$1,121.95	\$291,475.21
August 2039	200	\$2,737.33	\$1,609.19	\$1,128.14	\$290,347.06
September 2039	201	\$2,737.33	\$1,602.96	\$1,134.37	\$289,212.69
October 2039	202	\$2,737.33	\$1,596.70	\$1,140.63	\$288,072.06
November 2039	203	\$2,737.33	\$1,590.40	\$1,146.93	\$286,925.13
December 2039	204	\$2,737.33	\$1,584.07	\$1,153.26	\$285,771.86

Date	Payment Number	Payment	Interest Paid	Principal Paid	Balance
January 2040	205	\$2,737.33	\$1,577.70	\$1,159.63	\$284,612.23
February 2040	206	\$2,737.33	\$1,571.30	\$1,166.03	\$283,446.20
March 2040	207	\$2,737.33	\$1,564.86	\$1,172.47	\$282,273.73
April 2040	208	\$2,737.33	\$1,558.39	\$1,178.94	\$281,094.79
May 2040	209	\$2,737.33	\$1,551.88	\$1,185.45	\$279,909.33
June 2040	210	\$2,737.33	\$1,545.33	\$1,192.00	\$278,717.34
July 2040	211	\$2,737.33	\$1,538.75	\$1,198.58	\$277,518.76
August 2040	212	\$2,737.33	\$1,532.13	\$1,205.19	\$276,313.56
September 2040	213	\$2,737.33	\$1,525.48	\$1,211.85	\$275,101.72
October 2040	214	\$2,737.33	\$1,518.79	\$1,218.54	\$273,883.18
November 2040	215	\$2,737.33	\$1,512.06	\$1,225.27	\$272,657.91
December 2040	216	\$2,737.33	\$1,505.30	\$1,232.03	\$271,425.88
January 2041	217	\$2,737.33	\$1,498.50	\$1,238.83	\$270,187.05
February 2041	218	\$2,737.33	\$1,491.66	\$1,245.67	\$268,941.38
March 2041	219	\$2,737.33	\$1,484.78	\$1,252.55	\$267,688.83
April 2041	220	\$2,737.33	\$1,477.87	\$1,259.46	\$266,429.36
May 2041	221	\$2,737.33	\$1,470.91	\$1,266.42	\$265,162.95
June 2041	222	\$2,737.33	\$1,463.92	\$1,273.41	\$263,889.54
July 2041	223	\$2,737.33	\$1,456.89	\$1,280.44	\$262,609.10
August 2041	224	\$2,737.33	\$1,449.82	\$1,287.51	\$261,321.59
September 2041	225	\$2,737.33	\$1,442.71	\$1,294.62	\$260,026.97
October 2041	226	\$2,737.33	\$1,435.57	\$1,301.76	\$258,725.21
November 2041	227	\$2,737.33	\$1,428.38	\$1,308.95	\$257,416.26
December 2041	228	\$2,737.33	\$1,421.15	\$1,316.18	\$256,100.08
January 2042	229	\$2,737.33	\$1,413.89	\$1,323.44	\$254,776.64
February 2042	230	\$2,737.33	\$1,406.58	\$1,330.75	\$253,445.89
March 2042	231	\$2,737.33	\$1,399.23	\$1,338.10	\$252,107.79
April 2042	232	\$2,737.33	\$1,391.85	\$1,345.48	\$250,762.31
May 2042	233	\$2,737.33	\$1,384.42	\$1,352.91	\$249,409.40
June 2042	234	\$2,737.33	\$1,376.95	\$1,360.38	\$248,049.01
July 2042	235	\$2,737.33	\$1,369.44	\$1,367.89	\$246,681.12
August 2042	236	\$2,737.33	\$1,361.89	\$1,375.44	\$245,305.68
September 2042	237	\$2,737.33	\$1,354.29	\$1,383.04	\$243,922.64
October 2042	238	\$2,737.33	\$1,346.66	\$1,390.67	\$242,531.97
November 2042	239	\$2,737.33	\$1,338.98	\$1,398.35	\$241,133.62
December 2042	240	\$2,737.33	\$1,331.26	\$1,406.07	\$239,727.55
January 2043	241	\$2,737.33	\$1,323.50	\$1,413.83	\$238,313.71

Date	Payment Number	Payment	Interest Paid	Principal Paid	Balance
February 2043	242	\$2,737.33	\$1,315.69	\$1,421.64	\$236,892.07
March 2043	243	\$2,737.33	\$1,307.84	\$1,429.49	\$235,462.59
April 2043	244	\$2,737.33	\$1,299.95	\$1,437.38	\$234,025.21
May 2043	245	\$2,737.33	\$1,292.01	\$1,445.32	\$232,579.89
June 2043	246	\$2,737.33	\$1,284.03	\$1,453.29	\$231,126.60
July 2043	247	\$2,737.33	\$1,276.01	\$1,461.32	\$229,665.28
August 2043	248	\$2,737.33	\$1,267.94	\$1,469.39	\$228,195.89
September 2043	249	\$2,737.33	\$1,259.83	\$1,477.50	\$226,718.39
October 2043	250	\$2,737.33	\$1,251.67	\$1,485.65	\$225,232.74
November 2043	251	\$2,737.33	\$1,243.47	\$1,493.86	\$223,738.88
December 2043	252	\$2,737.33	\$1,235.23	\$1,502.10	\$222,236.78
January 2044	253	\$2,737.33	\$1,226.93	\$1,510.40	\$220,726.38
February 2044	254	\$2,737.33	\$1,218.59	\$1,518.74	\$219,207.65
March 2044	255	\$2,737.33	\$1,210.21	\$1,527.12	\$217,680.53
April 2044	256	\$2,737.33	\$1,201.78	\$1,535.55	\$216,144.97
May 2044	257	\$2,737.33	\$1,193.30	\$1,544.03	\$214,600.95
June 2044	258	\$2,737.33	\$1,184.78	\$1,552.55	\$213,048.39
July 2044	259	\$2,737.33	\$1,176.20	\$1,561.12	\$211,487.27
August 2044	260	\$2,737.33	\$1,167.59	\$1,569.74	\$209,917.52
September 2044	261	\$2,737.33	\$1,158.92	\$1,578.41	\$208,339.11
October 2044	262	\$2,737.33	\$1,150.21	\$1,587.12	\$206,751.99
November 2044	263	\$2,737.33	\$1,141.44	\$1,595.89	\$205,156.10
December 2044	264	\$2,737.33	\$1,132.63	\$1,604.70	\$203,551.41
January 2045	265	\$2,737.33	\$1,123.77	\$1,613.56	\$201,937.85
February 2045	266	\$2,737.33	\$1,114.87	\$1,622.46	\$200,315.39
March 2045	267	\$2,737.33	\$1,105.91	\$1,631.42	\$198,683.97
April 2045	268	\$2,737.33	\$1,096.90	\$1,640.43	\$197,043.54
May 2045	269	\$2,737.33	\$1,087.84	\$1,649.48	\$195,394.05
June 2045	270	\$2,737.33	\$1,078.74	\$1,658.59	\$193,735.46
July 2045	271	\$2,737.33	\$1,069.58	\$1,667.75	\$192,067.71
August 2045	272	\$2,737.33	\$1,060.37	\$1,676.96	\$190,390.76
September 2045	273	\$2,737.33	\$1,051.12	\$1,686.21	\$188,704.54
October 2045	274	\$2,737.33	\$1,041.81	\$1,695.52	\$187,009.02
November 2045	275	\$2,737.33	\$1,032.45	\$1,704.88	\$185,304.14
December 2045	276	\$2,737.33	\$1,023.03	\$1,714.30	\$183,589.84
January 2046	277	\$2,737.33	\$1,013.57	\$1,723.76	\$181,866.08
February 2046	278	\$2,737.33	\$1,004.05	\$1,733.28	\$180,132.80

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March 2046	279	\$2,737.33	\$994.48	\$1,742.85	\$178,389.96
April 2046	280	\$2,737.33	\$984.86	\$1,752.47	\$176,637.49
May 2046	281	\$2,737.33	\$975.19	\$1,762.14	\$174,875.35
June 2046	282	\$2,737.33	\$965.46	\$1,771.87	\$173,103.47
July 2046	283	\$2,737.33	\$955.68	\$1,781.65	\$171,321.82
August 2046	284	\$2,737.33	\$945.84	\$1,791.49	\$169,530.33
September 2046	285	\$2,737.33	\$935.95	\$1,801.38	\$167,728.95
October 2046	286	\$2,737.33	\$926.00	\$1,811.33	\$165,917.62
November 2046	287	\$2,737.33	\$916.00	\$1,821.33	\$164,096.30
December 2046	288	\$2,737.33	\$905.95	\$1,831.38	\$162,264.92
January 2047	289	\$2,737.33	\$895.84	\$1,841.49	\$160,423.43
February 2047	290	\$2,737.33	\$885.67	\$1,851.66	\$158,571.77
March 2047	291	\$2,737.33	\$875.45	\$1,861.88	\$156,709.89
April 2047	292	\$2,737.33	\$865.17	\$1,872.16	\$154,837.73
May 2047	293	\$2,737.33	\$854.83	\$1,882.50	\$152,955.23
June 2047	294	\$2,737.33	\$844.44	\$1,892.89	\$151,062.34
July 2047	295	\$2,737.33	\$833.99	\$1,903.34	\$149,159.00
August 2047	296	\$2,737.33	\$823.48	\$1,913.85	\$147,245.15
September 2047	297	\$2,737.33	\$812.92	\$1,924.41	\$145,320.74
October 2047	298	\$2,737.33	\$802.29	\$1,935.04	\$143,385.70
November 2047	299	\$2,737.33	\$791.61	\$1,945.72	\$141,439.98
December 2047	300	\$2,737.33	\$780.87	\$1,956.46	\$139,483.52
January 2048	301	\$2,737.33	\$770.07	\$1,967.26	\$137,516.25
February 2048	302	\$2,737.33	\$759.20	\$1,978.13	\$135,538.13
March 2048	303	\$2,737.33	\$748.28	\$1,989.05	\$133,549.08
April 2048	304	\$2,737.33	\$737.30	\$2,000.03	\$131,549.06
May 2048	305	\$2,737.33	\$726.26	\$2,011.07	\$129,537.99
June 2048	306	\$2,737.33	\$715.16	\$2,022.17	\$127,515.82
July 2048	307	\$2,737.33	\$703.99	\$2,033.34	\$125,482.48
August 2048	308	\$2,737.33	\$692.77	\$2,044.56	\$123,437.92
September 2048	309	\$2,737.33	\$681.48	\$2,055.85	\$121,382.07
October 2048	310	\$2,737.33	\$670.13	\$2,067.20	\$119,314.87
November 2048	311	\$2,737.33	\$658.72	\$2,078.61	\$117,236.26
December 2048	312	\$2,737.33	\$647.24	\$2,090.09	\$115,146.17
January 2049	313	\$2,737.33	\$635.70	\$2,101.63	\$113,044.54
February 2049	314	\$2,737.33	\$624.10	\$2,113.23	\$110,931.32
March 2049	315	\$2,737.33	\$612.43	\$2,124.90	\$108,806.42

Date	Payment Number	Payment	Interest Paid	Principal Paid	Balance
April 2049	316	\$2,737.33	\$600.70	\$2,136.63	\$106,669.79
May 2049	317	\$2,737.33	\$588.91	\$2,148.42	\$104,521.37
June 2049	318	\$2,737.33	\$577.05	\$2,160.28	\$102,361.08
July 2049	319	\$2,737.33	\$565.12	\$2,172.21	\$100,188.87
August 2049	320	\$2,737.33	\$553.13	\$2,184.20	\$98,004.67
September 2049	321	\$2,737.33	\$541.07	\$2,196.26	\$95,808.41
October 2049	322	\$2,737.33	\$528.94	\$2,208.39	\$93,600.02
November 2049	323	\$2,737.33	\$516.75	\$2,220.58	\$91,379.44
December 2049	324	\$2,737.33	\$504.49	\$2,232.84	\$89,146.60
January 2050	325	\$2,737.33	\$492.16	\$2,245.17	\$86,901.44
February 2050	326	\$2,737.33	\$479.77	\$2,257.56	\$84,643.88
March 2050	327	\$2,737.33	\$467.30	\$2,270.02	\$82,373.85
April 2050	328	\$2,737.33	\$454.77	\$2,282.56	\$80,091.29
May 2050	329	\$2,737.33	\$442.17	\$2,295.16	\$77,796.14
June 2050	330	\$2,737.33	\$429.50	\$2,307.83	\$75,488.31
July 2050	331	\$2,737.33	\$416.76	\$2,320.57	\$73,167.74
August 2050	332	\$2,737.33	\$403.95	\$2,333.38	\$70,834.35
September 2050	333	\$2,737.33	\$391.06	\$2,346.26	\$68,488.09
October 2050	334	\$2,737.33	\$378.11	\$2,359.22	\$66,128.87
November 2050	335	\$2,737.33	\$365.09	\$2,372.24	\$63,756.63
December 2050	336	\$2,737.33	\$351.99	\$2,385.34	\$61,371.29
January 2051	337	\$2,737.33	\$338.82	\$2,398.51	\$58,972.78
February 2051	338	\$2,737.33	\$325.58	\$2,411.75	\$56,561.03
March 2051	339	\$2,737.33	\$312.26	\$2,425.07	\$54,135.96
April 2051	340	\$2,737.33	\$298.88	\$2,438.45	\$51,697.51
May 2051	341	\$2,737.33	\$285.41	\$2,451.92	\$49,245.59
June 2051	342	\$2,737.33	\$271.88	\$2,465.45	\$46,780.14
July 2051	343	\$2,737.33	\$258.27	\$2,479.06	\$44,301.08
August 2051	344	\$2,737.33	\$244.58	\$2,492.75	\$41,808.33
September 2051	345	\$2,737.33	\$230.82	\$2,506.51	\$39,301.81
October 2051	346	\$2,737.33	\$216.98	\$2,520.35	\$36,781.46
November 2051	347	\$2,737.33	\$203.06	\$2,534.27	\$34,247.20
December 2051	348	\$2,737.33	\$189.07	\$2,548.26	\$31,698.94
January 2052	349	\$2,737.33	\$175.00	\$2,562.32	\$29,136.62
February 2052	350	\$2,737.33	\$160.86	\$2,576.47	\$26,560.15
March 2052	351	\$2,737.33	\$146.63	\$2,590.70	\$23,969.45
April 2052	352	\$2,737.33	\$132.33	\$2,605.00	\$21,364.45

Date	Payment Number	Payment	Interest Paid	Principal Paid	Balance
May 2052	353	\$2,737.33	\$117.95	\$2,619.38	\$18,745.07
June 2052	354	\$2,737.33	\$103.49	\$2,633.84	\$16,111.23
July 2052	355	\$2,737.33	\$88.95	\$2,648.38	\$13,462.85
August 2052	356	\$2,737.33	\$74.33	\$2,663.00	\$10,799.85
September 2052	357	\$2,737.33	\$59.62	\$2,677.71	\$8,122.14
October 2052	358	\$2,737.33	\$44.84	\$2,692.49	\$5,429.65
November 2052	359	\$2,737.33	\$29.98	\$2,707.35	\$2,722.30
December 2052	360	\$2,737.33	\$15.03	\$2,722.30	\$0.00