

Proposed Grace Period

6 months no payments with maturity date staying the same (9/1/17-02/2/2018)

Rate Period: Monthly

Nominal Annual Rate: 0.000%

CASH FLOW DATA

Event	Date	Amount	Number	Period	End Date
1 Loan	9/28/2010	100,000.00	1		
2 Payment	11/1/2010	0.00	6	Monthly	4/1/2011
3 Rate Change	4/1/2011	Rate: 1.000 %		Rate Period: Monthly	
4 Payment	5/1/2011	Interest Only	6	Monthly	10/1/2011
5 Payment	10/1/2011	10,000.00	1		
Principal First Allocation					
6 Payment	11/1/2011	Interest Only	6	Monthly	4/1/2012
7 Rate Change	4/1/2012	Rate: 3.000 %		Rate Period: Monthly	
8 Payment	5/1/2012	676.31	64	Monthly	8/1/2017
9 Payment	9/1/2017	0.00	6	Monthly	2/1/2018
10 Payment	3/1/2018	725.95	92	Monthly	10/1/2025

AMORTIZATION SCHEDULE - U.S. Rule (no compounding)

	Date	Payment	Interest Accrued	Interest Paid	Principal Paid	----- Interest	Balance Due Principal	----- Total
Loan	9/28/2010		0.00	0.00	0.00	0.00	100,000.00	100,000.00
1	11/1/2010	0.00	0.00	0.00	0.00	0.00	100,000.00	100,000.00
2	12/1/2010	0.00	0.00	0.00	0.00	0.00	100,000.00	100,000.00
2010 Totals		0.00	0.00	0.00	0.00			

3	1/1/2011	0.00	0.00	0.00	0.00	0.00	100,000.00	100,000.00
4	2/1/2011	0.00	0.00	0.00	0.00	0.00	100,000.00	100,000.00
5	3/1/2011	0.00	0.00	0.00	0.00	0.00	100,000.00	100,000.00
6	4/1/2011	0.00	0.00	0.00	0.00	0.00	100,000.00	100,000.00
Rate 4/1/2011			0.00	0.00	0.00	0.00	100,000.00	100,000.00
	4/1/2011	Rate: 1.00%		Rate Period: Monthly				
7	5/1/2011	83.33	83.33	83.33	0.00	0.00	100,000.00	100,000.00
8	6/1/2011	83.33	83.33	83.33	0.00	0.00	100,000.00	100,000.00
9	7/1/2011	83.33	83.33	83.33	0.00	0.00	100,000.00	100,000.00
10	8/1/2011	83.33	83.33	83.33	0.00	0.00	100,000.00	100,000.00
11	9/1/2011	83.33	83.33	83.33	0.00	0.00	100,000.00	100,000.00
12	10/1/2011	83.33	83.33	83.33	0.00	0.00	100,000.00	100,000.00
13	10/1/2011	10,000.00	0.00	0.00	10,000.00	0.00	90,000.00	90,000.00
14	11/1/2011	75.00	75.00	75.00	0.00	0.00	90,000.00	90,000.00
15	12/1/2011	75.00	75.00	75.00	0.00	0.00	90,000.00	90,000.00
2011 Totals		10,649.98	649.98	649.98	10,000.00			
16	1/1/2012	75.00	75.00	75.00	0.00	0.00	90,000.00	90,000.00
17	2/1/2012	75.00	75.00	75.00	0.00	0.00	90,000.00	90,000.00
18	3/1/2012	75.00	75.00	75.00	0.00	0.00	90,000.00	90,000.00
19	4/1/2012	75.00	75.00	75.00	0.00	0.00	90,000.00	90,000.00
Rate 4/1/2012			0.00	0.00	0.00	0.00	90,000.00	90,000.00
	4/1/2012	Rate: 3.00%		Rate Period: Monthly				
20	5/1/2012	676.31	225.00	225.00	451.31	0.00	89,548.69	89,548.69
21	6/1/2012	676.31	223.87	223.87	452.44	0.00	89,096.25	89,096.25
22	7/1/2012	676.31	222.74	222.74	453.57	0.00	88,642.68	88,642.68
23	8/1/2012	676.31	221.61	221.61	454.70	0.00	88,187.98	88,187.98
24	9/1/2012	676.31	220.47	220.47	455.84	0.00	87,732.14	87,732.14
25	10/1/2012	676.31	219.33	219.33	456.98	0.00	87,275.16	87,275.16
26	11/1/2012	676.31	218.19	218.19	458.12	0.00	86,817.04	86,817.04
27	12/1/2012	676.31	217.04	217.04	459.27	0.00	86,357.77	86,357.77
2012 Totals		5,710.48	2,068.25	2,068.25	3,642.23			
28	1/1/2013	676.31	215.89	215.89	460.42	0.00	85,897.35	85,897.35
29	2/1/2013	676.31	214.74	214.74	461.57	0.00	85,435.78	85,435.78

30	3/1/2013	676.31	213.59	213.59	462.72	0.00	84,973.06	84,973.06
31	4/1/2013	676.31	212.43	212.43	463.88	0.00	84,509.18	84,509.18
32	5/1/2013	676.31	211.27	211.27	465.04	0.00	84,044.14	84,044.14
33	6/1/2013	676.31	210.11	210.11	466.20	0.00	83,577.94	83,577.94
34	7/1/2013	676.31	208.94	208.94	467.37	0.00	83,110.57	83,110.57
35	8/1/2013	676.31	207.78	207.78	468.53	0.00	82,642.04	82,642.04
36	9/1/2013	676.31	206.61	206.61	469.70	0.00	82,172.34	82,172.34
37	10/1/2013	676.31	205.43	205.43	470.88	0.00	81,701.46	81,701.46
38	11/1/2013	676.31	204.25	204.25	472.06	0.00	81,229.40	81,229.40
39	12/1/2013	676.31	203.07	203.07	473.24	0.00	80,756.16	80,756.16
2013 Totals		8,115.72	2,514.11	2,514.11	5,601.61			
40	1/1/2014	676.31	201.89	201.89	474.42	0.00	80,281.74	80,281.74
41	2/1/2014	676.31	200.70	200.70	475.61	0.00	79,806.13	79,806.13
42	3/1/2014	676.31	199.52	199.52	476.79	0.00	79,329.34	79,329.34
43	4/1/2014	676.31	198.32	198.32	477.99	0.00	78,851.35	78,851.35
44	5/1/2014	676.31	197.13	197.13	479.18	0.00	78,372.17	78,372.17
45	6/1/2014	676.31	195.93	195.93	480.38	0.00	77,891.79	77,891.79
46	7/1/2014	676.31	194.73	194.73	481.58	0.00	77,410.21	77,410.21
47	8/1/2014	676.31	193.53	193.53	482.78	0.00	76,927.43	76,927.43
48	9/1/2014	676.31	192.32	192.32	483.99	0.00	76,443.44	76,443.44
49	10/1/2014	676.31	191.11	191.11	485.20	0.00	75,958.24	75,958.24
50	11/1/2014	676.31	189.90	189.90	486.41	0.00	75,471.83	75,471.83
51	12/1/2014	676.31	188.68	188.68	487.63	0.00	74,984.20	74,984.20
2014 Totals		8,115.72	2,343.76	2,343.76	5,771.96			
52	1/1/2015	676.31	187.46	187.46	488.85	0.00	74,495.35	74,495.35
53	2/1/2015	676.31	186.24	186.24	490.07	0.00	74,005.28	74,005.28
54	3/1/2015	676.31	185.01	185.01	491.30	0.00	73,513.98	73,513.98
55	4/1/2015	676.31	183.78	183.78	492.53	0.00	73,021.45	73,021.45
56	5/1/2015	676.31	182.55	182.55	493.76	0.00	72,527.69	72,527.69
57	6/1/2015	676.31	181.32	181.32	494.99	0.00	72,032.70	72,032.70
58	7/1/2015	676.31	180.08	180.08	496.23	0.00	71,536.47	71,536.47
59	8/1/2015	676.31	178.84	178.84	497.47	0.00	71,039.00	71,039.00
60	9/1/2015	676.31	177.60	177.60	498.71	0.00	70,540.29	70,540.29
61	10/1/2015	676.31	176.35	176.35	499.96	0.00	70,040.33	70,040.33

62	11/1/2015	676.31	175.10	175.10	501.21	0.00	69,539.12	69,539.12
63	12/1/2015	676.31	173.85	173.85	502.46	0.00	69,036.66	69,036.66
2015 Totals		8,115.72	2,168.18	2,168.18	5,947.54			
64	1/1/2016	676.31	172.59	172.59	503.72	0.00	68,532.94	68,532.94
65	2/1/2016	676.31	171.33	171.33	504.98	0.00	68,027.96	68,027.96
66	3/1/2016	676.31	170.07	170.07	506.24	0.00	67,521.72	67,521.72
67	4/1/2016	676.31	168.80	168.80	507.51	0.00	67,014.21	67,014.21
68	5/1/2016	676.31	167.54	167.54	508.77	0.00	66,505.44	66,505.44
69	6/1/2016	676.31	166.26	166.26	510.05	0.00	65,995.39	65,995.39
70	7/1/2016	676.31	164.99	164.99	511.32	0.00	65,484.07	65,484.07
71	8/1/2016	676.31	163.71	163.71	512.60	0.00	64,971.47	64,971.47
72	9/1/2016	676.31	162.43	162.43	513.88	0.00	64,457.59	64,457.59
73	10/1/2016	676.31	161.14	161.14	515.17	0.00	63,942.42	63,942.42
74	11/1/2016	676.31	159.86	159.86	516.45	0.00	63,425.97	63,425.97
75	12/1/2016	676.31	158.56	158.56	517.75	0.00	62,908.22	62,908.22
2016 Totals		8,115.72	1,987.28	1,987.28	6,128.44			
76	1/1/2017	676.31	157.27	157.27	519.04	0.00	62,389.18	62,389.18
77	2/1/2017	676.31	155.97	155.97	520.34	0.00	61,868.84	61,868.84
78	3/1/2017	676.31	154.67	154.67	521.64	0.00	61,347.20	61,347.20
79	4/1/2017	676.31	153.37	153.37	522.94	0.00	60,824.26	60,824.26
80	5/1/2017	676.31	152.06	152.06	524.25	0.00	60,300.01	60,300.01
81	6/1/2017	676.31	150.75	150.75	525.56	0.00	59,774.45	59,774.45
82	7/1/2017	676.31	149.44	149.44	526.87	0.00	59,247.58	59,247.58
83	8/1/2017	676.31	148.12	148.12	528.19	0.00	58,719.39	58,719.39
84	9/1/2017	0.00	146.80	0.00	0.00	146.80	58,719.39	58,866.19
85	10/1/2017	0.00	146.80	0.00	0.00	293.60	58,719.39	59,012.99
86	11/1/2017	0.00	146.80	0.00	0.00	440.40	58,719.39	59,159.79
87	12/1/2017	0.00	146.80	0.00	0.00	587.20	58,719.39	59,306.59
2017 Totals		5,410.48	1,808.85	1,221.65	4,188.83			
88	1/1/2018	0.00	146.80	0.00	0.00	734.00	58,719.39	59,453.39
89	2/1/2018	0.00	146.80	0.00	0.00	880.80	58,719.39	59,600.19
90	3/1/2018	725.95	146.80	725.95	0.00	301.65	58,719.39	59,021.04
91	4/1/2018	725.95	146.80	448.45	277.50	0.00	58,441.89	58,441.89

92	5/1/2018	725.95	146.10	146.10	579.85	0.00	57,862.04	57,862.04
93	6/1/2018	725.95	144.66	144.66	581.29	0.00	57,280.75	57,280.75
94	7/1/2018	725.95	143.20	143.20	582.75	0.00	56,698.00	56,698.00
95	8/1/2018	725.95	141.75	141.75	584.20	0.00	56,113.80	56,113.80
96	9/1/2018	725.95	140.28	140.28	585.67	0.00	55,528.13	55,528.13
97	10/1/2018	725.95	138.82	138.82	587.13	0.00	54,941.00	54,941.00
98	11/1/2018	725.95	137.35	137.35	588.60	0.00	54,352.40	54,352.40
99	12/1/2018	725.95	135.88	135.88	590.07	0.00	53,762.33	53,762.33
2018 Totals		7,259.50	1,715.24	2,302.44	4,957.06			
100	1/1/2019	725.95	134.41	134.41	591.54	0.00	53,170.79	53,170.79
101	2/1/2019	725.95	132.93	132.93	593.02	0.00	52,577.77	52,577.77
102	3/1/2019	725.95	131.44	131.44	594.51	0.00	51,983.26	51,983.26
103	4/1/2019	725.95	129.96	129.96	595.99	0.00	51,387.27	51,387.27
104	5/1/2019	725.95	128.47	128.47	597.48	0.00	50,789.79	50,789.79
105	6/1/2019	725.95	126.97	126.97	598.98	0.00	50,190.81	50,190.81
106	7/1/2019	725.95	125.48	125.48	600.47	0.00	49,590.34	49,590.34
107	8/1/2019	725.95	123.98	123.98	601.97	0.00	48,988.37	48,988.37
108	9/1/2019	725.95	122.47	122.47	603.48	0.00	48,384.89	48,384.89
109	10/1/2019	725.95	120.96	120.96	604.99	0.00	47,779.90	47,779.90
110	11/1/2019	725.95	119.45	119.45	606.50	0.00	47,173.40	47,173.40
111	12/1/2019	725.95	117.93	117.93	608.02	0.00	46,565.38	46,565.38
2019 Totals		8,711.40	1,514.45	1,514.45	7,196.95			
112	1/1/2020	725.95	116.41	116.41	609.54	0.00	45,955.84	45,955.84
113	2/1/2020	725.95	114.89	114.89	611.06	0.00	45,344.78	45,344.78
114	3/1/2020	725.95	113.36	113.36	612.59	0.00	44,732.19	44,732.19
115	4/1/2020	725.95	111.83	111.83	614.12	0.00	44,118.07	44,118.07
116	5/1/2020	725.95	110.30	110.30	615.65	0.00	43,502.42	43,502.42
117	6/1/2020	725.95	108.76	108.76	617.19	0.00	42,885.23	42,885.23
118	7/1/2020	725.95	107.21	107.21	618.74	0.00	42,266.49	42,266.49
119	8/1/2020	725.95	105.67	105.67	620.28	0.00	41,646.21	41,646.21
120	9/1/2020	725.95	104.12	104.12	621.83	0.00	41,024.38	41,024.38
121	10/1/2020	725.95	102.56	102.56	623.39	0.00	40,400.99	40,400.99
122	11/1/2020	725.95	101.00	101.00	624.95	0.00	39,776.04	39,776.04
123	12/1/2020	725.95	99.44	99.44	626.51	0.00	39,149.53	39,149.53

2020 Totals		8,711.40	1,295.55	1,295.55	7,415.85			
124	1/1/2021	725.95	97.87	97.87	628.08	0.00	38,521.45	38,521.45
125	2/1/2021	725.95	96.30	96.30	629.65	0.00	37,891.80	37,891.80
126	3/1/2021	725.95	94.73	94.73	631.22	0.00	37,260.58	37,260.58
127	4/1/2021	725.95	93.15	93.15	632.80	0.00	36,627.78	36,627.78
128	5/1/2021	725.95	91.57	91.57	634.38	0.00	35,993.40	35,993.40
129	6/1/2021	725.95	89.98	89.98	635.97	0.00	35,357.43	35,357.43
130	7/1/2021	725.95	88.39	88.39	637.56	0.00	34,719.87	34,719.87
131	8/1/2021	725.95	86.80	86.80	639.15	0.00	34,080.72	34,080.72
132	9/1/2021	725.95	85.20	85.20	640.75	0.00	33,439.97	33,439.97
133	10/1/2021	725.95	83.60	83.60	642.35	0.00	32,797.62	32,797.62
134	11/1/2021	725.95	81.99	81.99	643.96	0.00	32,153.66	32,153.66
135	12/1/2021	725.95	80.38	80.38	645.57	0.00	31,508.09	31,508.09
2021 Totals		8,711.40	1,069.96	1,069.96	7,641.44			
136	1/1/2022	725.95	78.77	78.77	647.18	0.00	30,860.91	30,860.91
137	2/1/2022	725.95	77.15	77.15	648.80	0.00	30,212.11	30,212.11
138	3/1/2022	725.95	75.53	75.53	650.42	0.00	29,561.69	29,561.69
139	4/1/2022	725.95	73.90	73.90	652.05	0.00	28,909.64	28,909.64
140	5/1/2022	725.95	72.27	72.27	653.68	0.00	28,255.96	28,255.96
141	6/1/2022	725.95	70.64	70.64	655.31	0.00	27,600.65	27,600.65
142	7/1/2022	725.95	69.00	69.00	656.95	0.00	26,943.70	26,943.70
143	8/1/2022	725.95	67.36	67.36	658.59	0.00	26,285.11	26,285.11
144	9/1/2022	725.95	65.71	65.71	660.24	0.00	25,624.87	25,624.87
145	10/1/2022	725.95	64.06	64.06	661.89	0.00	24,962.98	24,962.98
146	11/1/2022	725.95	62.41	62.41	663.54	0.00	24,299.44	24,299.44
147	12/1/2022	725.95	60.75	60.75	665.20	0.00	23,634.24	23,634.24
2022 Totals		8,711.40	837.55	837.55	7,873.85			
148	1/1/2023	725.95	59.09	59.09	666.86	0.00	22,967.38	22,967.38
149	2/1/2023	725.95	57.42	57.42	668.53	0.00	22,298.85	22,298.85
150	3/1/2023	725.95	55.75	55.75	670.20	0.00	21,628.65	21,628.65
151	4/1/2023	725.95	54.07	54.07	671.88	0.00	20,956.77	20,956.77
152	5/1/2023	725.95	52.39	52.39	673.56	0.00	20,283.21	20,283.21
153	6/1/2023	725.95	50.71	50.71	675.24	0.00	19,607.97	19,607.97

154	7/1/2023	725.95	49.02	49.02	676.93	0.00	18,931.04	18,931.04
155	8/1/2023	725.95	47.33	47.33	678.62	0.00	18,252.42	18,252.42
156	9/1/2023	725.95	45.63	45.63	680.32	0.00	17,572.10	17,572.10
157	10/1/2023	725.95	43.93	43.93	682.02	0.00	16,890.08	16,890.08
158	11/1/2023	725.95	42.23	42.23	683.72	0.00	16,206.36	16,206.36
159	12/1/2023	725.95	40.52	40.52	685.43	0.00	15,520.93	15,520.93
2023 Totals		8,711.40	598.09	598.09	8,113.31			
160	1/1/2024	725.95	38.80	38.80	687.15	0.00	14,833.78	14,833.78
161	2/1/2024	725.95	37.08	37.08	688.87	0.00	14,144.91	14,144.91
162	3/1/2024	725.95	35.36	35.36	690.59	0.00	13,454.32	13,454.32
163	4/1/2024	725.95	33.64	33.64	692.31	0.00	12,762.01	12,762.01
164	5/1/2024	725.95	31.91	31.91	694.04	0.00	12,067.97	12,067.97
165	6/1/2024	725.95	30.17	30.17	695.78	0.00	11,372.19	11,372.19
166	7/1/2024	725.95	28.43	28.43	697.52	0.00	10,674.67	10,674.67
167	8/1/2024	725.95	26.69	26.69	699.26	0.00	9,975.41	9,975.41
168	9/1/2024	725.95	24.94	24.94	701.01	0.00	9,274.40	9,274.40
169	10/1/2024	725.95	23.19	23.19	702.76	0.00	8,571.64	8,571.64
170	11/1/2024	725.95	21.43	21.43	704.52	0.00	7,867.12	7,867.12
171	12/1/2024	725.95	19.67	19.67	706.28	0.00	7,160.84	7,160.84
2024 Totals		8,711.40	351.31	351.31	8,360.09			
172	1/1/2025	725.95	17.90	17.90	708.05	0.00	6,452.79	6,452.79
173	2/1/2025	725.95	16.13	16.13	709.82	0.00	5,742.97	5,742.97
174	3/1/2025	725.95	14.36	14.36	711.59	0.00	5,031.38	5,031.38
175	4/1/2025	725.95	12.58	12.58	713.37	0.00	4,318.01	4,318.01
176	5/1/2025	725.95	10.80	10.80	715.15	0.00	3,602.86	3,602.86
177	6/1/2025	725.95	9.01	9.01	716.94	0.00	2,885.92	2,885.92
178	7/1/2025	725.95	7.21	7.21	718.74	0.00	2,167.18	2,167.18
179	8/1/2025	725.95	5.42	5.42	720.53	0.00	1,446.65	1,446.65
180	9/1/2025	725.95	3.62	3.62	722.33	0.00	724.32	724.32
181	10/1/2025	725.95	1.63	1.63	724.32	0.00	0.00	0.00
2025 Totals		7,259.50	98.66	98.66	7,160.84			
Grand Totals		121,021.22	21,021.22	21,021.22	100,000.00			

Last interest amount decreased by 0.18 due to rounding.