

Rate Period: Monthly

Nominal Annual Rate: 5.250%

CASH FLOW DATA

Event	Date	Amount	Number	Period	End Date
1 Loan	12/11/2009	200,000.00	1		
2 Payment	1/15/2010	2,851.97	13	Monthly	1/15/2011
3 Payment	2/15/2011	0.00	6	Monthly	7/15/2011
4 Rate Change	7/15/2011	Rate: 4.250 %	Rate Period: Monthly		
5 Payment	8/15/2011	634.16	6	Monthly	1/15/2012
6 Payment	2/15/2012	0.00	11	Monthly	12/15/2012
7 Payment	1/15/2013	2,622.23	1		
8 Rate Change	1/15/2013	Rate: 4.500 %	Rate Period: Monthly		
9 Payment	2/15/2013	500.00	5	Monthly	6/15/2013
10 Payment	7/15/2013	700.00	6	Monthly	12/15/2013
11 Payment	1/15/2014	1,221.36	26	Monthly	2/15/2016
12 Payment	3/15/2016	1,000.00	12	Monthly	2/15/2017
13 Payment	3/15/2017	164,622.52	1		

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

	Date	Payment	Interest Accrued	Interest Paid	Principal Paid	----- Interest	Balance Due Principal	----- Total
Loan	12/11/2009		0.00	0.00	0.00	0.00	200,000.00	200,000.00
2009 Totals		0.00	0.00	0.00	0.00			
1	1/15/2010	2,851.97	990.07	990.07	1,861.90	0.00	198,138.10	198,138.10
2	2/15/2010	2,851.97	866.85	866.85	1,985.12	0.00	196,152.98	196,152.98
3	3/15/2010	2,851.97	858.17	858.17	1,993.80	0.00	194,159.18	194,159.18
4	4/15/2010	2,851.97	849.45	849.45	2,002.52	0.00	192,156.66	192,156.66
5	5/15/2010	2,851.97	840.69	840.69	2,011.28	0.00	190,145.38	190,145.38
6	6/15/2010	2,851.97	831.89	831.89	2,020.08	0.00	188,125.30	188,125.30
7	7/15/2010	2,851.97	823.05	823.05	2,028.92	0.00	186,096.38	186,096.38
8	8/15/2010	2,851.97	814.17	814.17	2,037.80	0.00	184,058.58	184,058.58
9	9/15/2010	2,851.97	805.26	805.26	2,046.71	0.00	182,011.87	182,011.87
10	10/15/2010	2,851.97	796.30	796.30	2,055.67	0.00	179,956.20	179,956.20
11	11/15/2010	2,851.97	787.31	787.31	2,064.66	0.00	177,891.54	177,891.54
12	12/15/2010	2,851.97	778.28	778.28	2,073.69	0.00	175,817.85	175,817.85
2010 Totals		34,223.64	10,041.49	10,041.49	24,182.15			
13	1/15/2011	2,851.97	769.20	769.20	2,082.77	0.00	173,735.08	173,735.08
14	2/15/2011	0.00	760.09	0.00	0.00	760.09	173,735.08	174,495.17
15	3/15/2011	0.00	760.09	0.00	0.00	1,520.18	173,735.08	175,255.26
16	4/15/2011	0.00	760.09	0.00	0.00	2,280.27	173,735.08	176,015.35
17	5/15/2011	0.00	760.09	0.00	0.00	3,040.36	173,735.08	176,775.44
18	6/15/2011	0.00	760.09	0.00	0.00	3,800.45	173,735.08	177,535.53
19	7/15/2011	0.00	760.09	0.00	0.00	4,560.54	173,735.08	178,295.62
Rate 7/15/2011			0.00	0.00	0.00	4,560.54	173,735.08	178,295.62
	7/15/2011	Rate: 4.25%		Rate Period: Monthly				
20	8/15/2011	634.16	615.31	634.16	0.00	4,541.69	173,735.08	178,276.77
21	9/15/2011	634.16	615.31	634.16	0.00	4,522.84	173,735.08	178,257.92
22	10/15/2011	634.16	615.31	634.16	0.00	4,503.99	173,735.08	178,239.07
23	11/15/2011	634.16	615.31	634.16	0.00	4,485.14	173,735.08	178,220.22
24	12/15/2011	634.16	615.31	634.16	0.00	4,466.29	173,735.08	178,201.37
2011 Totals		6,022.77	8,406.29	3,940.00	2,082.77			
25	1/15/2012	634.16	615.31	634.16	0.00	4,447.44	173,735.08	178,182.52

26	2/15/2012	0.00	615.31	0.00	0.00	5,062.75	173,735.08	178,797.83
27	3/15/2012	0.00	615.31	0.00	0.00	5,678.06	173,735.08	179,413.14
28	4/15/2012	0.00	615.31	0.00	0.00	6,293.37	173,735.08	180,028.45
29	5/15/2012	0.00	615.31	0.00	0.00	6,908.68	173,735.08	180,643.76
30	6/15/2012	0.00	615.31	0.00	0.00	7,523.99	173,735.08	181,259.07
31	7/15/2012	0.00	615.31	0.00	0.00	8,139.30	173,735.08	181,874.38
32	8/15/2012	0.00	615.31	0.00	0.00	8,754.61	173,735.08	182,489.69
33	9/15/2012	0.00	615.31	0.00	0.00	9,369.92	173,735.08	183,105.00
34	10/15/2012	0.00	615.31	0.00	0.00	9,985.23	173,735.08	183,720.31
35	11/15/2012	0.00	615.31	0.00	0.00	10,600.54	173,735.08	184,335.62
36	12/15/2012	0.00	615.31	0.00	0.00	11,215.85	173,735.08	184,950.93
2012 Totals		634.16	7,383.72	634.16	0.00			
37	1/15/2013	2,622.23	615.31	2,622.23	0.00	9,208.93	173,735.08	182,944.01
Rate 1/15/2013			0.00	0.00	0.00	9,208.93	173,735.08	182,944.01
	1/15/2013	Rate: 4.50%		Rate Period: Monthly				
38	2/15/2013	500.00	651.51	500.00	0.00	9,360.44	173,735.08	183,095.52
39	3/15/2013	500.00	651.51	500.00	0.00	9,511.95	173,735.08	183,247.03
40	4/15/2013	500.00	651.51	500.00	0.00	9,663.46	173,735.08	183,398.54
41	5/15/2013	500.00	651.51	500.00	0.00	9,814.97	173,735.08	183,550.05
42	6/15/2013	500.00	651.51	500.00	0.00	9,966.48	173,735.08	183,701.56
43	7/15/2013	700.00	651.51	700.00	0.00	9,917.99	173,735.08	183,653.07
44	8/15/2013	700.00	651.51	700.00	0.00	9,869.50	173,735.08	183,604.58
45	9/15/2013	700.00	651.51	700.00	0.00	9,821.01	173,735.08	183,556.09
46	10/15/2013	700.00	651.51	700.00	0.00	9,772.52	173,735.08	183,507.60
47	11/15/2013	700.00	651.51	700.00	0.00	9,724.03	173,735.08	183,459.11
48	12/15/2013	700.00	651.51	700.00	0.00	9,675.54	173,735.08	183,410.62
2013 Totals		9,322.23	7,781.92	9,322.23	0.00			
49	1/15/2014	1,221.36	651.51	1,221.36	0.00	9,105.69	173,735.08	182,840.77
50	2/15/2014	1,221.36	651.51	1,221.36	0.00	8,535.84	173,735.08	182,270.92
51	3/15/2014	1,221.36	651.51	1,221.36	0.00	7,965.99	173,735.08	181,701.07
52	4/15/2014	1,221.36	651.51	1,221.36	0.00	7,396.14	173,735.08	181,131.22
53	5/15/2014	1,221.36	651.51	1,221.36	0.00	6,826.29	173,735.08	180,561.37
54	6/15/2014	1,221.36	651.51	1,221.36	0.00	6,256.44	173,735.08	179,991.52
55	7/15/2014	1,221.36	651.51	1,221.36	0.00	5,686.59	173,735.08	179,421.67
56	8/15/2014	1,221.36	651.51	1,221.36	0.00	5,116.74	173,735.08	178,851.82
57	9/15/2014	1,221.36	651.51	1,221.36	0.00	4,546.89	173,735.08	178,281.97
58	10/15/2014	1,221.36	651.51	1,221.36	0.00	3,977.04	173,735.08	177,712.12
59	11/15/2014	1,221.36	651.51	1,221.36	0.00	3,407.19	173,735.08	177,142.27
60	12/15/2014	1,221.36	651.51	1,221.36	0.00	2,837.34	173,735.08	176,572.42
2014 Totals		14,656.32	7,818.12	14,656.32	0.00			
61	1/15/2015	1,221.36	651.51	1,221.36	0.00	2,267.49	173,735.08	176,002.57
62	2/15/2015	1,221.36	651.51	1,221.36	0.00	1,697.64	173,735.08	175,432.72
63	3/15/2015	1,221.36	651.51	1,221.36	0.00	1,127.79	173,735.08	174,862.87
64	4/15/2015	1,221.36	651.51	1,221.36	0.00	557.94	173,735.08	174,293.02
65	5/15/2015	1,221.36	651.51	1,209.45	11.91	0.00	173,723.17	173,723.17
66	6/15/2015	1,221.36	651.46	651.46	569.90	0.00	173,153.27	173,153.27
67	7/15/2015	1,221.36	649.32	649.32	572.04	0.00	172,581.23	172,581.23
68	8/15/2015	1,221.36	647.18	647.18	574.18	0.00	172,007.05	172,007.05
69	9/15/2015	1,221.36	645.03	645.03	576.33	0.00	171,430.72	171,430.72
70	10/15/2015	1,221.36	642.87	642.87	578.49	0.00	170,852.23	170,852.23
71	11/15/2015	1,221.36	640.70	640.70	580.66	0.00	170,271.57	170,271.57
72	12/15/2015	1,221.36	638.52	638.52	582.84	0.00	169,688.73	169,688.73
2015 Totals		14,656.32	7,772.63	10,609.97	4,046.35			
73	1/15/2016	1,221.36	636.33	636.33	585.03	0.00	169,103.70	169,103.70
74	2/15/2016	1,221.36	634.14	634.14	587.22	0.00	168,516.48	168,516.48
75	3/15/2016	1,000.00	631.94	631.94	368.06	0.00	168,148.42	168,148.42
76	4/15/2016	1,000.00	630.56	630.56	369.44	0.00	167,778.98	167,778.98

77	5/15/2016	1,000.00	629.17	629.17	370.83	0.00	167,408.15	167,408.15
78	6/15/2016	1,000.00	627.78	627.78	372.22	0.00	167,035.93	167,035.93
79	7/15/2016	1,000.00	626.38	626.38	373.62	0.00	166,662.31	166,662.31
80	8/15/2016	1,000.00	624.98	624.98	375.02	0.00	166,287.29	166,287.29
81	9/15/2016	1,000.00	623.58	623.58	376.42	0.00	165,910.87	165,910.87
82	10/15/2016	1,000.00	622.17	622.17	377.83	0.00	165,533.04	165,533.04
83	11/15/2016	1,000.00	620.75	620.75	379.25	0.00	165,153.79	165,153.79
84	12/15/2016	1,000.00	619.33	619.33	380.67	0.00	164,773.12	164,773.12
2016 Totals		12,442.72	7,527.11	7,527.11	4,915.61			
85	1/15/2017	1,000.00	617.90	617.90	382.10	0.00	164,391.02	164,391.02
86	2/15/2017	1,000.00	616.47	616.47	383.53	0.00	164,007.49	164,007.49
87	3/15/2017	164,622.52	615.03	615.03	164,007.49	0.00	0.00	0.00
2017 Totals		166,622.52	1,849.40	1,849.40	164,773.12			
Grand Totals		258,580.68	58,580.68	58,580.68	200,000.00			

As of Jan. 19, 2017:

Total Payments:	92,958.16
Interest:	57,349.18
Principal:	35,608.98