



**APPLICATION FOR HOME EQUITY LINE OF CREDIT**

Help is just a phone call away...  
**978-283-8200**

Credit Line Requested \$ \_\_\_\_\_

**Purpose of loan:**

Property Street Address		City	County	State	Zip
Legal Description (attach separate sheet if necessary)					
Title Held By: (Name)		Annual Real Estate Tax \$		Annual Insurance Cost \$	
Year Built	Date Purchased		Home Purchased Price \$		Owner's Valuation \$
Mortgage Held by (Bank)		Account Number	Unpaid Balance \$		Monthly Payment (Including taxes) \$

\* A copy of your latest real estate tax bill must accompany your application.

APPLICANT I			APPLICANT II		
Name			Name		
Address		Years There	Address		Years There
City / State / Zip		Phone	City / State / Zip		Phone
Previous Address		Years There	Previous Address		Years There
Date of Birth	Social Security No.	No. of Dependents	Date of Birth	Social Security No.	No. of Dependents
Personal Reference & Address			Personal Reference & Address		
Current Employer			Current Employer		
Business Address		Phone	Business Address		Phone
Position	Years There	Monthly Pay \$	Position	Years There	Monthly Pay \$
Previous Employer		Years There	Previous Employer		Years There
Other Income Source (Do not reveal income from child support, alimony or separate maintenance payments unless you wish us to consider it.)		Amount \$	Other Income Source (Do not reveal income from child support, alimony or separate maintenance payments unless you wish us to consider it.)		Amount \$
BANK NAME	ACCOUNT #	AMOUNT	BANK NAME	ACCOUNT #	AMOUNT
Checking Account			Checking Account		
Checking Account			Checking Account		
Savings Account			Savings Account		
Savings Account			Savings Account		

**CREDIT INFORMATION (APPLICANTS I & II)**

Show all auto loans, charge accounts, installment debts, education loans, or any other obligations for which you are singly or jointly liable or which you are authorized to use. Attach separate sheet if necessary.

Indicate name(s) in which debts or accounts appear CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	ORIGINAL AMT CREDIT LINE	UNPAID BALANCE	MONTHLY PAYMENT	CHECK PAYOFF
1.					
2.					
3.					
4.					
5.					
6.					

OTHER FIXED MONTHLY OBLIGATIONS (including alimony and child support)  
DESCRIPTION

\*PLEASE CHECK OFF ITEMS THAT WILL BE PAID OFF WITH THE PROCEEDS FROM THE LINE

I / We hereby apply for a home equity line of credit which may be secured by a mortgage on the property described here in. All statements made are true and correct to the best of my knowledge. The Lender is authorized to gather credit information about me. This application remains the property of the Lender.

Applicant I \_\_\_\_\_ Date \_\_\_\_\_ Applicant II \_\_\_\_\_ Date \_\_\_\_\_

Return this completed form to Bank Gloucester either in-person or via US Mail to : 160 Main Street, Gloucester MA 01930.

I/We intend to apply for joint credit \_\_\_\_/\_\_\_\_ (please initial)

## Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

**The purpose of collecting this information** is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

#### Ethnicity: *Check one or more*

- Hispanic or Latino  
 Mexican     Puerto Rican     Cuban  
 Other Hispanic or Latino - *Print origin:* \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino  
 I do not wish to provide this information

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race: *Check one or more*

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_  
 Asian  
 Asian Indian     Chinese     Filipino  
 Japanese     Korean     Vietnamese  
 Other Asian - *Print race:* \_\_\_\_\_

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

- Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian     Guamanian or Chamorro     Samoan  
 Other Pacific Islander - *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- White  
 I do not wish to provide this information

#### To Be Completed by Financial Institution (*for application taken in person*):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?     NO     YES  
Was the sex of the Borrower collected on the basis of visual observation or surname?     NO     YES  
Was the race of the Borrower collected on the basis of visual observation or surname?     NO     YES

#### The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*)     Telephone Interview     Fax or Mail     Email or Internet

#### Borrower Name: \_\_\_\_\_

## Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

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#### Ethnicity: *Check one or more*

- Hispanic or Latino  
 Mexican     Puerto Rican     Cuban  
 Other Hispanic or Latino - *Print origin:* \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino  
 I do not wish to provide this information

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race: *Check one or more*

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_  
 Asian  
 Asian Indian     Chinese     Filipino  
 Japanese     Korean     Vietnamese  
 Other Asian - *Print race:* \_\_\_\_\_

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

- Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian     Guamanian or Chamorro     Samoan  
 Other Pacific Islander - *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- White  
 I do not wish to provide this information

#### To Be Completed by Financial Institution (*for application taken in person*):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?     NO     YES  
Was the sex of the Borrower collected on the basis of visual observation or surname?     NO     YES  
Was the race of the Borrower collected on the basis of visual observation or surname?     NO     YES

#### The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*)     Telephone Interview     Fax or Mail     Email or Internet

#### Borrower Name: \_\_\_\_\_



DEAR APPLICANT:

Thank you for considering BankGloucester for your Equity needs. Enclosed you will find a Home Equity Line of Credit Booklet and Important Terms of our Home Equity Line of Credit Disclosure along with an Equity Application form for your completion. Please return these items to the bank along with the following information:

1. Current Paid Tax Receipt showing assessed value
2. Copy of Insurance Declaration page
3. Current Pay-stubs for all borrowers
4. Last 2 years Federal Tax returns with all schedules and W-2's
5. Current mortgage and/or equity statements

Please return these items with your application to assure a quick response on the approval of your loan.

In connection with the application for an Equity Line of Credit which will be secured by a mortgage of real estate at

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the required disclosures were delivered to the undersigned on \_\_\_\_\_  
and the undersigned understands and agrees as follows:

The responsibility of the attorney for the mortgagee is to protect the interest of the mortgagee.

The mortgagor may, at its own expense, engage an attorney of his selection to represent his own interests in the transaction.

As of the expiration date of the note, the mortgagee may demand payment of said note, may rewrite the note by agreement at a greater or lesser rate of interest, or may by agreement, allow payments to be made on said note at the same, lesser or greater rate of interest.

By signing this form you are acknowledging receipt of the above mentioned Equity Line of Credit forms and disclosures.

Thank you again for your interest and cooperation.

BankGloucester

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Borrower

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Co-Borrower

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Date





## AUTHORIZATION TO RELEASE INFORMATION

Applicant's Name(s): \_\_\_\_\_  
\_\_\_\_\_

I hereby authorize the release of any information pertaining to my past and present employment, bank accounts, stock holdings, or other asset balances needed to process my mortgage loan application with the Bank. I further authorize the Bank to order a consumer credit report and verify any other credit information, including past and present mortgages and landlord references.

\_\_\_\_\_  
Applicant Signature                      Date

\_\_\_\_\_  
Applicant Signature                      Date

\_\_\_\_\_  
Social Security #

\_\_\_\_\_  
Social Security #

\_\_\_\_\_  
Mailing Address

\_\_\_\_\_  
Mailing Address

\_\_\_\_\_  
City, State and Zip

\_\_\_\_\_  
City, State and Zip

(     ) \_\_\_\_\_  
Telephone #

(     ) \_\_\_\_\_  
Telephone #

\_\_\_\_\_  
Email address

\_\_\_\_\_  
Email address

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Mother's Maiden Name

\_\_\_\_\_  
Mother's Maiden Name

\_\_\_\_\_  
License number, Expiration date and  
State of Issue

\_\_\_\_\_  
License number, Expiration date and  
State of Issue

\_\_\_\_\_  
Lender's Representative

\_\_\_\_\_  
Title



Please choose an approved Attorney below.

I/We have indicated a choice of conveyancing attorney by checking off below. You have my/our permission to have the attorney proceed with the title examination and draw or obtain the necessary legal documents pertaining to my/our financing. I/We understand that I/We will /will not be responsible for the fee.

Applicant \_\_\_\_\_ Date \_\_\_\_\_

Applicant \_\_\_\_\_ Date \_\_\_\_\_

Attorneys Approved to Act as Conveyancers for HELOC\*

- SCHLICHTE & JOHNSTONE, P.C.  
14 Pleasant Street  
Gloucester MA 01930  
978-283-1413  
PATRICIA JOHNSTONE           A D  
CATHERINE SCHLICHTE        A D  
ZACHARY M. SMITH            AD
- WILHELMINA SHEEDY  
76 Main Street  
Rockport MA 01966  
978-546-6555                    A D
- FRONTIERO LAW OFFICE, P.C.  
46 Middle Street  
Gloucester MA 01930  
978-283-2850  
SALVATORE J. FRONTIERO   ACD
- KLINE, GARDNER & O'CONNOR  
96 Middle Street  
Gloucester MA 01930  
978-283-3840  
MEGAN BREAKER  
ELIZABETH O'CONNOR        A D  
LAUREN WEEKS                AD
- LAW OFFICE OF MEREDITH A. FINE  
46 Middle Street, Suite 2  
Gloucester MA 01930  
978-515-7224                    ACD
- CAPE ANN LAW  
45 Broadway  
Rockport, MA 01966  
978-546-2525  
ROBERT L. VISNICK         A D
- LAW OFFICE OF KENNETH M. CHIARELLO, LLC  
81 Washington Street, Suite 309  
108 East Main Street, Suite 3, Gloucester MA 01930    A D  
978-594-8744
- LAW OFFICE OF JUDY A. FIELD, P.C.  
55 Pleasant Street, Suite 204  
Newburyport MA 01950  
978-922-0330                    ACD
- PLUNKETT & RANDO, P.C  
The Prince Building  
265 Essex Street, Suite 201  
Salem MA 01970  
978-744-2555                    A D

SEASIDE LEGAL SOLUTIONS, P.C.  
P.O. Box 1172, 111 Main Street  
Gloucester MA 01930  
978-627-4500 AD  
JOEL FAVAZZA

LAW OFFICE OF ADRIA PRATT  
ADRIA PRATT, ESQ  
85 Eastern Avenue, Suite 302  
Gloucester, MA 01930 A  
978-879-9929

LAW OFFICE OF RICHARD M. KALLMAN  
4 South Main Street  
Ipswich MA 01938  
978-356-2937  
RICHARD M. KALLMAN

STANDARD TITLE & ESCROW PPLC  
100 Corporate Place, Suite 505  
 Peabody, MA 01960  
877-508-4853  
JEFFREY STELMAN A

LAW OFFICE OF WELCH AND MUZIO  
27 Congress Street, Suite 512  
Salem, MA 01970  
978-744-0637  
FRANK P. MUZIO

LAW OFFICE OF BRITTA CAHOON  
BRITTA E. CAHOON  
85 Eastern Avenue, Suite 302  
Gloucester, MA 01930  
978-853-4078

The following codes represent this list of attorneys relationships with this bank.

Directors – None of the attorneys listed above are members of the Bank's Board of Directors.

A - Has acted as conveyancing attorney for this bank within the last 12 months.

C - Has credit relationship with this bank.

D - Has a deposit relationship with this bank.

#### IF SOMETHING CHANGES DURING THE COURSE OF THE LOAN

HELOCs generally permit the lender to freeze or reduce your credit line if the value of your home falls or if they see a change for the worse in your financial situation. If this happens, you can:

- **Talk with your lender.** Find out the reason for the freeze or reduction. You might need to check your credit reports for errors that might have caused a downgrade in your credit. Or, you might need to talk with your lender about a new appraisal on your home and make sure the lender agrees to accept a new appraisal as valid.
- **Shop for another line of credit.** If another lender offers you a line of credit, you may be able to use that to pay off your original line of credit. Application fees and other fees may apply for the new loan.

#### WELL DONE!

For most people, a home is their most valuable asset. A HELOC can help you make the most of this asset, when you understand the ins and outs and know what to expect.

#### IN THIS BOOKLET:

##### ASK YOURSELF

Have I considered other sources of money and loans, besides a HELOC?

Have I shopped around for HELOC features and fees?

Am I comfortable with the worst-case scenario, where I could lose my home?

##### ONLINE TOOLS

**CFPB website**  
[cfpb.gov](http://cfpb.gov)

**Answers to common questions**  
[cfpb.gov/askcfpb](http://cfpb.gov/askcfpb)

**Tools and resources for home buyers**  
[cfpb.gov/owning-a-home](http://cfpb.gov/owning-a-home)

**Talk to a HUD-approved housing counselor**  
[cfpb.gov/find-a-housing-counselor](http://cfpb.gov/find-a-housing-counselor)

**Submit a complaint**  
[cfpb.gov/complaint](http://cfpb.gov/complaint)

WHAT YOU SHOULD KNOW ABOUT

# Home Equity Lines of Credit (HELOC)

## Borrowing from the value of your home



Consumer Financial  
Protection Bureau



An official publication of the U.S. government



## HOW TO USE THE BOOKLET

When you and your lender discuss home equity lines of credit, often referred to as HELOCs, you receive a copy of this booklet. It helps you explore and understand your options when borrowing against the equity in your home.

You can find more information from the Consumer Financial Protection Bureau (CFPB) about home loans at [cfpb.gov/mortgages](http://cfpb.gov/mortgages). You'll also find other mortgage-related CFPB resources, facts, and tools to help you take control of your borrowing options.

## ABOUT THE CFPB

The CFPB is a 21st century agency that implements and enforces federal consumer financial law and ensures that markets for consumer financial products are fair, transparent, and competitive.

This pamphlet, titled What you should know about home equity lines of credit, was created to comply with federal law pursuant to 15 U.S.C. 1637a(e) and 12 CFR 1026.40(e).

## HOW CAN THIS BOOKLET HELP YOU?

This booklet can help you decide whether home equity line of credit is the right choice for you, and help you shop for the best available option.

A home equity line of credit (HELOC) is a loan that allows you to borrow, spend, and repay as you go, using your home as collateral.

Typically, you can borrow up to a specified percentage of your equity. Equity is the value of your home minus the amount you owe on your mortgage.

Consider a HELOC if you are confident you can keep up with the loan payments. If you fall behind or can't repay the loan on schedule, you could lose your home.

After you finish this booklet:

- You'll understand the effect of borrowing against your home
- You'll think through your borrowing and financing options, besides a HELOC
- You'll see how to shop for your best HELOC offer
- You'll see what to do if the economy or your situation changes

## HOW HELOCs WORK

### PREPARE FOR UP-FRONT COSTS

Some lenders waive some or all of the up-front costs for a HELOC. Others may charge fees. For example, you might get charged:

- A fee for a property appraisal, which is a formal estimate of the value of your home
- An application fee, which might not be refunded if you are turned down
- Closing costs, including fees for attorneys, title search, mortgage preparation and filing, property and title insurance, and taxes

### PULL MONEY FROM YOUR LINE OF CREDIT

Once approved for a HELOC, you can generally spend up to your credit limit whenever you want. When your line of credit is open for spending, you are in the borrowing period, also called the draw period. Typically, you use special checks or a credit card to draw on your line. Some plans require you to borrow a minimum amount each time (for example, \$300) or keep a minimum amount outstanding. Some plans require you to take an initial amount when the credit line is set up.

### MAKE REPAYMENTS DURING THE "DRAW PERIOD"

Some plans set a minimum monthly payment that includes a portion of the principal (the amount you borrow) plus accrued interest. The portion of your payment that goes toward principal typically does not repay the principal by the end of the term. Other plans may allow payment of the interest only, during the draw period, which means that you pay nothing toward the principal.

If your plan has a variable interest rate, your monthly payments may change even if you don't draw more money.

### ENTER THE "REPAYMENT PERIOD"

Whatever your payment arrangements during the draw period—whether you pay some, a little, or none of the principal amount of the loan—when the draw period ends you enter a repayment period. Your lender may set a schedule so that you repay the full amount, often over ten or 15 years.

Or, you may have to pay the entire balance owed, all at once, which might be a large amount called a balloon payment. You must be prepared to make this balloon payment by refinancing it with the lender, getting a loan from another lender, or some other means. If you are unable to pay the balloon payment in full, you could lose your home.

### RENEW OR CLOSE OUT THE LINE OF CREDIT

At the end of the repayment period, your lender might encourage you to leave the line of credit open. This way you don't have to go through the cost and expense of a new loan, if you expect to borrow again. Be sure you understand if annual maintenance fees or other fees apply, even if you are not actively using the credit line.

## TIP

If you sell your home, you are generally required to pay off your HELOC in full immediately. If you are likely to sell your home in the near future, consider whether or not to pay the up-front costs of setting up a line of credit.

**COMPARE A HELOC TO OTHER MONEY SOURCES**

Before you decide to take out a HELOC, it might make sense to consider other options that might be available to you, like the ones below.

**TIP**

Renting your home out to other people may be prohibited under the terms of your line of credit.

<b>MONEY SOURCE</b>	<b>HOW MUCH CAN YOU BORROW</b>	<b>VARIABLE OR FIXED RATE</b>	<b>IS YOUR HOME AT RISK?</b>	<b>TYPICAL ADVANTAGES</b>	<b>TYPICAL DISADVANTAGES</b>
<b>HELOC</b> You borrow against the equity in your home	Generally a percentage of the appraised value of your home, minus the amount you owe on your mortgage	Variable, typically	Yes	Continue repaying and borrowing for several years without additional approvals or paperwork	Repayment amount varies; repayment is often required when you sell your home
<b>SECOND MORTGAGE OR HOME EQUITY LOAN</b> You borrow against the equity in your home	Generally a percentage of the appraised value of your home, minus the amount you owe on your mortgage	Fixed	Yes	Equal payments that pay off the entire loan	If you need more money, you need to apply for a new loan; repayment is often required when you sell your home
<b>CASH-OUT REFINANCE</b> You replace your existing mortgage with a bigger mortgage and take the difference in cash	Generally a percentage of the appraised value of your home; the amount of your existing loan plus the amount you want to cash out	Variable or Fixed	Yes	Continue to make just one mortgage payment	Closing costs are generally higher; it may take longer to pay off your mortgage; interest rate may be higher than your current mortgage
<b>PERSONAL LINE OF CREDIT</b> You borrow based on your credit, without using your home as collateral mortgage and take the difference in cash	Up to your credit limit, as determined by the lender	Variable, typically	No	Continue repaying and borrowing for several years without additional approvals or paperwork	Solid credit is required; you may need to pay the entire amount due once a year; higher interest rate than a loan that uses your home as collateral
<b>RETIREMENT PLAN LOAN</b> You borrow from your retirement savings in a 401(k) or similar plan through your current employer	Generally, up to 50% of your vested balance or \$50,000, whichever is less	Fixed	No	Repay through paycheck deductions; paperwork required but no credit check and no impact on your credit score	If you leave or lose your job, repay the whole amount at that time or pay taxes and penalties; spouse may need to consent
<b>HOME EQUITY CONVERSION MORTGAGE (HECM)</b> You must be age 62 or older, and you borrow against the equity in your home	Depends on your age, the interest rate on your loan, and the value of your home	Variable or Fixed	Yes	You don't make monthly loan payments—instead, you typically repay the loan when you move out, or your survivors repay it after you die	The amount you owe grows over time; you might not have any value left in your home if you want to leave it to your heirs
<b>CREDIT CARD</b> You borrow money from the credit card company and repay as you go	Up to the amount of your credit limit, as determined by the credit card company	Variable or Fixed	No	No minimum purchase; consumer protections in the case of fraud or lost or stolen card	Higher interest rate than a loan that uses your home as collateral
<b>FRIENDS AND FAMILY</b> You borrow money from someone you are close to	Agreed on by the borrower and lender	Variable, Fixed or Other	No	Reduced waiting time, fees, and paperwork compared to a formal loan	Forgiven loans and unreported or forgiven interest can complicate taxes, especially for large loans; can jeopardize important personal relationships if something goes wrong

THE FOLLOWING IS A LIST OF APPROVED APPRAISERS FROM WHICH THE BANK WILL SELECT IF A THIRD-PARTY APPRAISAL IS REQUIRED:

Item No. 804

Appraisals, LLC.  
8 Revere Street  
Gloucester, MA 01930  
978-283-3411 ACD

Main Street Appraisal Company  
Brian R. Carey  
29 Avalon Road  
Reading MA 01867  
781-816-7227 A

Appraisals Unlimited, Inc.  
18 Crawford Street  
Needham, MA 02494  
781-449-7600 A

Eastern Appraisal Services, Inc.  
127 Eastern Ave, Suite 14  
Gloucester MA 01930  
978-281-0388 A

Melanson Appraisal Services  
Stephen J. Melanson  
4 Lendall Street  
Gloucester, MA 01930  
978-281-9434 A

Long Real Estate Appraisers  
Steven M. Long  
41 Pine Street, Unit 14  
Peabody MA 01960  
978-536-7048 A

Atlantic Valuation Services  
P.O. Box 1062  
Merrimack, NH 03054  
603-836-3115 A

Vadala Real Estate Appraisals, Inc.  
9 Dr. Osman Babson Road, Suite 9-D  
Gloucester MA 01930  
978-281-1111 A

By the Sea Appraisal Service  
17 Forest Lane  
Manchester by the Sea, MA 01944  
978-526-8117 A

Fitz O. Lufkin, III, Real Estate Appraiser  
P.O. Box 1643  
Gloucester MA 01930  
978-371-3362 A

THE FOLLOWING IS A LIST OF APPROVED CREDIT BUREAUS, FLOOD DETERMINATION COMPANIES AND TAX SERVICE COMPANIES FROM WHICH THE BANK WILL SELECT A CREDIT REPORT, A FLOOD CERTIFICATION AND TAX SERVICE PROVIDER:

Item No. 805

Birchwood Credit Services, Inc.  
2617 White Mtn. Hwy – 2<sup>nd</sup> Floor  
PO Box 436  
No. Conway, NH 03860  
1-800-910-0015 A

Item No. 806

CoreLogic Tax Services  
3001 Hackberry Road  
Irving, TX  
1-817-837-8880 A

Item No. 807

ServiceLink National Flood  
1521 North Cooper Street  
Arlington, Texas 70611  
1-800-833-6347        A

The following codes represents this list of appraisers', credit reporting agencies', flood determination company's and tax service companies relationship to this bank.

\*Directors – None of the companies listed above have employees who are members of our Board of Directors.

A – Has acted as an appraiser, credit reporting agency, flood determination company or tax service company for this bank within the last 12 months.

C – Has a credit relationship with this bank.

D – Has a deposit relationship with this bank.



BORROWERS CHECKLIST

Property Information:

- \_\_\_\_\_ If loan purpose is for Home Improvement/Construction, copy of plans & specifications, budget. If refinance, copy of Recorded Deed.
- \_\_\_\_\_ Recent mortgage/Equity statement if refinance
- \_\_\_\_\_ Copy of Real Estate Tax Bill and Homeowners/Flood Ins. declarations page.

Borrower Information:

- \_\_\_\_\_ Copy of Divorce or Separation documents.
- \_\_\_\_\_ Copy of Bankruptcy proceedings with status and explanation.
- \_\_\_\_\_ Copy of Trust/beneficiary documents(if applicable)

Income Information:

- \_\_\_\_\_ Most recent pay stubs showing year-to-date earnings and pay period (should cover one month period).
- \_\_\_\_\_ Last two years' Federal Tax Returns and W-2 forms.
- \_\_\_\_\_ If self-employed, year-to-date Profit & Loss Statement prepared by your accountant and/or Corporate/Partnership Tax Returns, 2 years.
- \_\_\_\_\_ Partnership Agreements.
- \_\_\_\_\_ Explanations & documents of any other income. (i.e.: Social Security, divorce decree or court order for child support/alimony, investment income, rental income, etc.)

Other Information:

- \_\_\_\_\_ Name & address of current landlord with rent receipts for past six months
- \_\_\_\_\_ Explanation letter for any late payments, Judgments, Liens, Bankruptcy, or Foreclosure.
- \_\_\_\_\_ Closing statement from sale of current property.
- \_\_\_\_\_ Copies of last two months' bank statements or investment portfolios.
- \_\_\_\_\_ Signed General Authorization Form.
- \_\_\_\_\_ If non-resident or not a US citizen, copy of Certificate of Resident Alien Status (Green Card).



## PROPERTY INFORMATION WORKSHEET

LOCATION:	
ASSESSED VALUE:	ANNUAL REAL ESTATE TAX:
DATE PURCHASED:	ORIGINAL COST:
LOT SIZE:	NUMBER OF UNITS:
CITY SEWER: Y/N	

Additional Notes:

IS THIS PROPERTY LOCATED IN A FLOOD ZONE: YES      NO
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IS THIS PROPERTY YOUR PRIMARY RESIDENCE: YES      NO
IS THIS A SECOND HOME? Y    N      IS THIS TENANT OCCUPIED: Y    N

IS THERE ANOTHER MORTGAGE ON THE HOME? YES      NO
IF SO, DO THEY COLLECT FOR REAL ESTATE TAXES / HOME INSURANCE? YES      NO

COMMENTS:



# FACTS WHAT DOES BANKGLOUCESTER DO WITH YOUR PERSONAL INFORMATION?

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Transaction history
- Assets
- Account transactions
- Checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?** All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons BankGloucester chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BankGloucester share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

**Questions?** Call 978-283-8200 or go to [www.bankgloucester.com](http://www.bankgloucester.com)

**What We Do**

<b>How does BankGloucester protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does BankGloucester collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Deposit money</li> <li>● Give us your contact information</li> <li>● Pay us by check</li> <li>● Show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>BankGloucester has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>BankGloucester does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>● <i>BankGloucester doesn't jointly market.</i></li> </ul>

**Other Important Information**

**For Massachusetts Customers.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.





## **Important Information about Procedures for Opening a New Account**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.



160 Main Street, Gloucester, MA 01830

Margin -0.25

**IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT**

This disclosure contains important information about our Home Equity Line of Credit. You should read it carefully and keep a copy for your records.

**Availability of Terms** – All of the terms disclosed below are subject to change.  
 If these terms change (other than the annual percentage rate) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you have paid to us or anyone else in connection with your application.

**Security Interest** – We will take a mortgage on your home. You could lose your home if you do not meet the obligations in your agreement with us.

**Minimum Draw Requirements** - The minimum credit advance you can receive is \$500.00.

**Possible Actions** – Under certain circumstances, we can (1) terminate your line, require you to pay us the entire outstanding balance in one payment, and charge you certain fees; (2) refuse to make additional extensions of credit; (3) reduce your credit limit; and (4), as specified in the initial agreement, implement certain changes in the plan.

If you ask, we will give you more specific information concerning when we can take these actions.

**Minimum Payment Requirements** – You can obtain advances of credit for 10 years (the “draw period”). During the draw period, payments will be due monthly. Your minimum monthly payment will equal all accrued interest as of the closing date of the billing cycle, plus any amounts past due. **Note:** Your minimum monthly payment will not reduce the amount of principal outstanding on this line of credit.

After the draw period ends, you will no longer be able to obtain credit advances and must pay the outstanding balance over 15 years (the “repayment period”). During the repayment period, payments will be due monthly. Your minimum monthly payment will equal 1/180th of the principal balance that was outstanding at the end of the draw period plus the finance charges that have accrued on the remaining balance.

**Minimum Payment Example** – If you made only the minimum monthly payments and took no other credit advances, it would take 25 years to pay off a credit advance of \$10,000 at an **ANNUAL PERCENTAGE RATE** of 8.25%. During that period, you would make 120 monthly payments varying between \$70.07 and \$63.29 followed by 180 monthly payments varying between \$125.24 and \$55.95.

**Fees and Charges** – To open and maintain a line of credit, you must pay the following fees to us:

- Application Fee: \$ \_\_\_\_\_ (due at application)
- Points \_\_\_\_\_ % of credit line (due when account opened)
- Other: \_\_\_\_\_ \$ \_\_\_\_\_ due \_\_\_\_\_
- Other: \_\_\_\_\_ \$ \_\_\_\_\_ due \_\_\_\_\_
- Other: \_\_\_\_\_ \$ \_\_\_\_\_ due \_\_\_\_\_
- Other: \_\_\_\_\_ \$ \_\_\_\_\_ due \_\_\_\_\_

You also may be required to pay certain fees to third parties to open a line. These fees generally total between \$— and \$2,074.50.

If you ask, we will give you an itemization of the fees you will have to pay to third parties.

**Property Insurance** – You must carry insurance on the property that secures this line of credit.

**Early Termination Fee** – In exchange for the waiver of closing costs in connection with your Account, you agree to pay the bank \$300.00 (the “Early Termination Fee”) if you terminate your Account within the first twenty-four (24) months; however you will not be liable for the Early Termination Fee if your account was secured by a first mortgage at the time the Account was established.

**Tax Deductibility** – You should consult a tax advisor regarding the deductibility of interest and charges for the line.

**Variable Rate Information** – The line has a variable-rate feature, and the annual percentage rate (corresponding to the periodic rate) and the minimum payment can change as a result.

The annual percentage rate includes only interest and not other costs.

The annual percentage rate is based on the value of an index. The index is the Prime Rate published in the Money Rates section of The Wall Street Journal (if more than one Prime Rate is published, the higher rate shall be used), as most recently published on the last business day of the month prior to each monthly billing cycle.

To determine the annual percentage rate, we apply a margin to the value of the index.

Ask us for the current index value, margin, discount if applicable and annual percentage rate. After you open a credit line, rate information will be provided on periodic statements that we send you.

**Rate Changes** – The annual percentage rate will change at the beginning of each monthly billing cycle. The maximum **ANNUAL PERCENTAGE RATE** that can apply is 18.0%. The **ANNUAL PERCENTAGE RATE** will never be lower than 4.0%.

Other than as disclosed in this paragraph, there are no annual or more frequent periodic limitations on changes in the Annual Percentage Rate.

**Maximum Rate and Payment Examples** – If you had an outstanding balance of \$10,000 during the draw period, the minimum monthly payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.0% would be \$152.88. This annual percentage rate could be reached during the 1st month of the draw period.

If you had an outstanding balance of \$10,000 at the beginning of the repayment period, the minimum monthly payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.0% would be \$208.44. This annual percentage rate could be reached at the start of the 1st month of the repayment period.

**Historic Example** – The following table shows how the annual percentage rate and the minimum monthly payments for a single \$10,000 credit advance would have changed based on changes in the index over the past 15 years. The index values are from the last business day in the index month of each year. While only one payment amount per year is shown, payments would have varied during each year.

The table assumes that no additional credit advances were taken, that only the minimum payments were made each month, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments will change in the future.

YEAR	REPAYMENT PERIOD STARTS	MAY INDEX RATE	MARGIN This is a margin we have used recently	*ANNUAL PERCENTAGE RATE (Rounded, if applicable)	MINIMUM MONTHLY PAYMENT
2010	<input type="checkbox"/>	3.25%	-0.25	4.00%*	32.88
2011	<input type="checkbox"/>	3.25%	-0.25	4.00%*	32.88
2012	<input type="checkbox"/>	3.25%	-0.25	4.00%*	32.79
2013	<input type="checkbox"/>	3.25%	-0.25	4.00%*	32.88
2014	<input type="checkbox"/>	3.25%	-0.25	4.00%*	32.88
2015	<input type="checkbox"/>	3.25%	-0.25	4.00%*	32.88
2016	<input type="checkbox"/>	3.50%	-0.25	4.00%*	32.79
2017	<input type="checkbox"/>	4.00%	-0.25	4.00%*	32.88
2018	<input type="checkbox"/>	4.75%	-0.25	4.50%	36.99
2019	<input type="checkbox"/>	5.50%	-0.25	5.25%	43.15
2020	<input checked="" type="checkbox"/>	3.25%	-0.25	4.00%*	88.35
2021	<input type="checkbox"/>	3.25%	-0.25	4.00%*	86.24
2022	<input type="checkbox"/>	4.00%	-0.25	4.00%*	84.05
2023	<input type="checkbox"/>	8.25%	-0.25	8.00%	108.16
2024	<input type="checkbox"/>	8.50%	-0.25	8.25%	105.15

\* The Annual Percentage Rate has been adjusted to reflect any applicable interest rate caps.  
 To reorder, call 1-781-891-0303

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
1	6/30/2010	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
2	7/31/2010	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
3	8/31/2010	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
4	9/30/2010	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
5	10/31/2010	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
6	11/30/2010	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
7	12/31/2010	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
8	1/31/2011	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
9	2/28/2011	28	\$ 10,000.00	4.00%	\$ 30.68	\$ 30.68	\$ -	\$ 10,000.00
10	3/31/2011	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
11	4/30/2011	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
12	5/31/2011	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
13	6/30/2011	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
14	7/31/2011	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
15	8/31/2011	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
16	9/30/2011	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
17	10/31/2011	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
18	11/30/2011	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
19	12/31/2011	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
20	1/31/2012	31	\$ 10,000.00	4.00%	\$ 33.88	\$ 33.88	\$ -	\$ 10,000.00
21	2/29/2012	29	\$ 10,000.00	4.00%	\$ 31.69	\$ 31.69	\$ -	\$ 10,000.00
22	3/31/2012	31	\$ 10,000.00	4.00%	\$ 33.88	\$ 33.88	\$ -	\$ 10,000.00
23	4/30/2012	30	\$ 10,000.00	4.00%	\$ 32.79	\$ 32.79	\$ -	\$ 10,000.00
24	5/31/2012	31	\$ 10,000.00	4.00%	\$ 33.88	\$ 33.88	\$ -	\$ 10,000.00
25	6/30/2012	30	\$ 10,000.00	4.00%	\$ 32.79	\$ 32.79	\$ -	\$ 10,000.00
26	7/31/2012	31	\$ 10,000.00	4.00%	\$ 33.88	\$ 33.88	\$ -	\$ 10,000.00
27	8/31/2012	31	\$ 10,000.00	4.00%	\$ 33.88	\$ 33.88	\$ -	\$ 10,000.00
28	9/30/2012	30	\$ 10,000.00	4.00%	\$ 32.79	\$ 32.79	\$ -	\$ 10,000.00
29	10/31/2012	31	\$ 10,000.00	4.00%	\$ 33.88	\$ 33.88	\$ -	\$ 10,000.00
30	11/30/2012	30	\$ 10,000.00	4.00%	\$ 32.79	\$ 32.79	\$ -	\$ 10,000.00
31	12/31/2012	31	\$ 10,000.00	4.00%	\$ 33.88	\$ 33.88	\$ -	\$ 10,000.00
32	1/31/2013	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
33	2/28/2013	28	\$ 10,000.00	4.00%	\$ 30.68	\$ 30.68	\$ -	\$ 10,000.00
34	3/31/2013	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
35	4/30/2013	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
36	5/31/2013	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
37	6/30/2013	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
38	7/31/2013	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
39	8/31/2013	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
40	9/30/2013	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
41	10/31/2013	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
42	11/30/2013	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
43	12/31/2013	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
44	1/31/2014	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
45	2/28/2014	28	\$ 10,000.00	4.00%	\$ 30.68	\$ 30.68	\$ -	\$ 10,000.00
46	3/31/2014	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
47	4/30/2014	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
48	5/31/2014	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
49	6/30/2014	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
50	7/31/2014	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
51	8/31/2014	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
52	9/30/2014	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
53	10/31/2014	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
54	11/30/2014	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
55	12/31/2014	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
56	1/31/2015	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
57	2/28/2015	28	\$ 10,000.00	4.00%	\$ 30.68	\$ 30.68	\$ -	\$ 10,000.00
58	3/31/2015	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
59	4/30/2015	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
60	5/31/2015	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
61	6/30/2015	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
62	7/31/2015	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
63	8/31/2015	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
64	9/30/2015	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
65	10/31/2015	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
66	11/30/2015	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
67	12/31/2015	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
68	1/31/2016	31	\$ 10,000.00	4.00%	\$ 33.88	\$ 33.88	\$ -	\$ 10,000.00
69	2/29/2016	29	\$ 10,000.00	4.00%	\$ 31.69	\$ 31.69	\$ -	\$ 10,000.00
70	3/31/2016	31	\$ 10,000.00	4.00%	\$ 33.88	\$ 33.88	\$ -	\$ 10,000.00
71	4/30/2016	30	\$ 10,000.00	4.00%	\$ 32.79	\$ 32.79	\$ -	\$ 10,000.00
72	5/31/2016	31	\$ 10,000.00	4.00%	\$ 33.88	\$ 33.88	\$ -	\$ 10,000.00
73	6/30/2016	30	\$ 10,000.00	4.00%	\$ 32.79	\$ 32.79	\$ -	\$ 10,000.00
74	7/31/2016	31	\$ 10,000.00	4.00%	\$ 33.88	\$ 33.88	\$ -	\$ 10,000.00
75	8/31/2016	31	\$ 10,000.00	4.00%	\$ 33.88	\$ 33.88	\$ -	\$ 10,000.00
76	9/30/2016	30	\$ 10,000.00	4.00%	\$ 32.79	\$ 32.79	\$ -	\$ 10,000.00
77	10/31/2016	31	\$ 10,000.00	4.00%	\$ 33.88	\$ 33.88	\$ -	\$ 10,000.00
78	11/30/2016	30	\$ 10,000.00	4.00%	\$ 32.79	\$ 32.79	\$ -	\$ 10,000.00
79	12/31/2016	31	\$ 10,000.00	4.00%	\$ 33.88	\$ 33.88	\$ -	\$ 10,000.00
80	1/31/2017	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
81	2/28/2017	28	\$ 10,000.00	4.00%	\$ 30.68	\$ 30.68	\$ -	\$ 10,000.00
82	3/31/2017	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
83	4/30/2017	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
84	5/31/2017	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
85	6/30/2017	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
86	7/31/2017	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
87	8/31/2017	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
88	9/30/2017	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
89	10/31/2017	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
90	11/30/2017	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
91	12/31/2017	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
92	1/31/2018	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
93	2/28/2018	28	\$ 10,000.00	4.00%	\$ 30.68	\$ 30.68	\$ -	\$ 10,000.00
94	3/31/2018	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
95	4/30/2018	30	\$ 10,000.00	4.00%	\$ 32.88	\$ 32.88	\$ -	\$ 10,000.00
96	5/31/2018	31	\$ 10,000.00	4.00%	\$ 33.97	\$ 33.97	\$ -	\$ 10,000.00
97	6/30/2018	30	\$ 10,000.00	4.50%	\$ 36.99	\$ 36.99	\$ -	\$ 10,000.00
98	7/31/2018	31	\$ 10,000.00	4.50%	\$ 38.22	\$ 38.22	\$ -	\$ 10,000.00
99	8/31/2018	31	\$ 10,000.00	4.50%	\$ 38.22	\$ 38.22	\$ -	\$ 10,000.00
100	9/30/2018	30	\$ 10,000.00	4.50%	\$ 36.99	\$ 36.99	\$ -	\$ 10,000.00
101	10/31/2018	31	\$ 10,000.00	4.50%	\$ 38.22	\$ 38.22	\$ -	\$ 10,000.00
102	11/30/2018	30	\$ 10,000.00	4.50%	\$ 36.99	\$ 36.99	\$ -	\$ 10,000.00
103	12/31/2018	31	\$ 10,000.00	4.50%	\$ 38.22	\$ 38.22	\$ -	\$ 10,000.00
104	1/31/2019	31	\$ 10,000.00	4.50%	\$ 38.22	\$ 38.22	\$ -	\$ 10,000.00
105	2/28/2019	28	\$ 10,000.00	4.50%	\$ 34.52	\$ 34.52	\$ -	\$ 10,000.00
106	3/31/2019	31	\$ 10,000.00	4.50%	\$ 38.22	\$ 38.22	\$ -	\$ 10,000.00
107	4/30/2019	30	\$ 10,000.00	4.50%	\$ 36.99	\$ 36.99	\$ -	\$ 10,000.00
108	5/31/2019	31	\$ 10,000.00	4.50%	\$ 38.22	\$ 38.22	\$ -	\$ 10,000.00
109	6/30/2019	30	\$ 10,000.00	5.25%	\$ 43.15	\$ 43.15	\$ -	\$ 10,000.00
110	7/31/2019	31	\$ 10,000.00	5.25%	\$ 44.59	\$ 44.59	\$ -	\$ 10,000.00
111	8/31/2019	31	\$ 10,000.00	5.25%	\$ 44.59	\$ 44.59	\$ -	\$ 10,000.00
112	9/30/2019	30	\$ 10,000.00	5.25%	\$ 43.15	\$ 43.15	\$ -	\$ 10,000.00
113	10/31/2019	31	\$ 10,000.00	5.25%	\$ 44.59	\$ 44.59	\$ -	\$ 10,000.00
114	11/30/2019	30	\$ 10,000.00	5.25%	\$ 43.15	\$ 43.15	\$ -	\$ 10,000.00
115	12/31/2019	31	\$ 10,000.00	5.25%	\$ 44.59	\$ 44.59	\$ -	\$ 10,000.00
116	1/31/2020	31	\$ 10,000.00	5.25%	\$ 44.47	\$ 44.47	\$ -	\$ 10,000.00
117	2/29/2020	29	\$ 10,000.00	5.25%	\$ 41.60	\$ 41.60	\$ -	\$ 10,000.00
118	3/31/2020	31	\$ 10,000.00	5.25%	\$ 44.47	\$ 44.47	\$ -	\$ 10,000.00
119	4/30/2020	30	\$ 10,000.00	5.25%	\$ 43.03	\$ 43.03	\$ -	\$ 10,000.00
120	5/31/2020	31	\$ 10,000.00	5.25%	\$ 44.47	\$ 44.47	\$ -	\$ 10,000.00

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
121	6/30/2020	30	\$ 10,000.00	4.00%	\$ 32.79	\$ 88.35	\$ 55.56	\$ 9,944.44
122	7/31/2020	31	\$ 9,944.44	4.00%	\$ 33.69	\$ 89.25	\$ 55.56	\$ 9,888.89
123	8/31/2020	31	\$ 9,888.89	4.00%	\$ 33.50	\$ 89.06	\$ 55.56	\$ 9,833.33
124	9/30/2020	30	\$ 9,833.33	4.00%	\$ 32.24	\$ 87.80	\$ 55.56	\$ 9,777.78
125	10/31/2020	31	\$ 9,777.78	4.00%	\$ 33.13	\$ 88.69	\$ 55.56	\$ 9,722.22
126	11/30/2020	30	\$ 9,722.22	4.00%	\$ 31.88	\$ 87.44	\$ 55.56	\$ 9,666.67
127	12/31/2020	31	\$ 9,666.67	4.00%	\$ 32.75	\$ 88.31	\$ 55.56	\$ 9,611.11
128	1/31/2021	31	\$ 9,611.11	4.00%	\$ 32.65	\$ 88.21	\$ 55.56	\$ 9,555.56
129	2/28/2021	28	\$ 9,555.56	4.00%	\$ 29.32	\$ 84.88	\$ 55.56	\$ 9,500.00
130	3/31/2021	31	\$ 9,500.00	4.00%	\$ 32.27	\$ 87.83	\$ 55.56	\$ 9,444.44
131	4/30/2021	30	\$ 9,444.44	4.00%	\$ 31.05	\$ 86.61	\$ 55.56	\$ 9,388.89
132	5/31/2021	31	\$ 9,388.89	4.00%	\$ 31.90	\$ 87.46	\$ 55.56	\$ 9,333.33
133	6/30/2021	30	\$ 9,333.33	4.00%	\$ 30.68	\$ 86.24	\$ 55.56	\$ 9,277.78
134	7/31/2021	31	\$ 9,277.78	4.00%	\$ 31.52	\$ 87.08	\$ 55.56	\$ 9,222.22
135	8/31/2021	31	\$ 9,222.22	4.00%	\$ 31.33	\$ 86.89	\$ 55.56	\$ 9,166.67
136	9/30/2021	30	\$ 9,166.67	4.00%	\$ 30.14	\$ 85.70	\$ 55.56	\$ 9,111.11
137	10/31/2021	31	\$ 9,111.11	4.00%	\$ 30.95	\$ 86.51	\$ 55.56	\$ 9,055.56
138	11/30/2021	30	\$ 9,055.56	4.00%	\$ 29.77	\$ 85.33	\$ 55.56	\$ 9,000.00
139	12/31/2021	31	\$ 9,000.00	4.00%	\$ 30.58	\$ 86.14	\$ 55.56	\$ 8,944.44
140	1/31/2022	31	\$ 8,944.44	4.00%	\$ 30.39	\$ 85.95	\$ 55.56	\$ 8,888.89
141	2/28/2022	28	\$ 8,888.89	4.00%	\$ 27.28	\$ 82.84	\$ 55.56	\$ 8,833.33
142	3/31/2022	31	\$ 8,833.33	4.00%	\$ 30.01	\$ 85.57	\$ 55.56	\$ 8,777.78
143	4/30/2022	30	\$ 8,777.78	4.00%	\$ 28.86	\$ 84.42	\$ 55.56	\$ 8,722.22
144	5/31/2022	31	\$ 8,722.22	4.00%	\$ 29.63	\$ 85.19	\$ 55.56	\$ 8,666.67
145	6/30/2022	30	\$ 8,666.67	4.00%	\$ 28.49	\$ 84.05	\$ 55.56	\$ 8,611.11
146	7/31/2022	31	\$ 8,611.11	4.00%	\$ 29.25	\$ 84.81	\$ 55.56	\$ 8,555.56
147	8/31/2022	31	\$ 8,555.56	4.00%	\$ 29.07	\$ 84.63	\$ 55.56	\$ 8,500.00
148	9/30/2022	30	\$ 8,500.00	4.00%	\$ 27.95	\$ 83.51	\$ 55.56	\$ 8,444.44
149	10/31/2022	31	\$ 8,444.44	4.00%	\$ 28.69	\$ 84.25	\$ 55.56	\$ 8,388.89
150	11/30/2022	30	\$ 8,388.89	4.00%	\$ 27.58	\$ 83.14	\$ 55.56	\$ 8,333.33
151	12/31/2022	31	\$ 8,333.33	4.00%	\$ 28.31	\$ 83.87	\$ 55.56	\$ 8,277.78
152	1/31/2023	31	\$ 8,277.78	4.00%	\$ 28.12	\$ 83.68	\$ 55.56	\$ 8,222.22
153	2/28/2023	28	\$ 8,222.22	4.00%	\$ 25.23	\$ 80.79	\$ 55.56	\$ 8,166.67
154	3/31/2023	31	\$ 8,166.67	4.00%	\$ 27.74	\$ 83.30	\$ 55.56	\$ 8,111.11
155	4/30/2023	30	\$ 8,111.11	4.00%	\$ 26.67	\$ 82.23	\$ 55.56	\$ 8,055.56
156	5/31/2023	31	\$ 8,055.56	4.00%	\$ 27.37	\$ 82.93	\$ 55.56	\$ 8,000.00
157	6/30/2023	30	\$ 8,000.00	8.00%	\$ 52.60	\$ 108.16	\$ 55.56	\$ 7,944.44
158	7/31/2023	31	\$ 7,944.44	8.00%	\$ 53.98	\$ 109.54	\$ 55.56	\$ 7,888.89
159	8/31/2023	31	\$ 7,888.89	8.00%	\$ 53.60	\$ 109.16	\$ 55.56	\$ 7,833.33
160	9/30/2023	30	\$ 7,833.33	8.00%	\$ 51.51	\$ 107.07	\$ 55.56	\$ 7,777.78
161	10/31/2023	31	\$ 7,777.78	8.00%	\$ 52.85	\$ 108.41	\$ 55.56	\$ 7,722.22
162	11/30/2023	30	\$ 7,722.22	8.00%	\$ 50.78	\$ 106.34	\$ 55.56	\$ 7,666.67
163	12/31/2023	31	\$ 7,666.67	8.00%	\$ 52.09	\$ 107.65	\$ 55.56	\$ 7,611.11
164	1/31/2024	31	\$ 7,611.11	8.00%	\$ 51.57	\$ 107.13	\$ 55.56	\$ 7,555.56
165	2/29/2024	29	\$ 7,555.56	8.00%	\$ 47.89	\$ 103.45	\$ 55.56	\$ 7,500.00
166	3/31/2024	31	\$ 7,500.00	8.00%	\$ 50.82	\$ 106.38	\$ 55.56	\$ 7,444.44
167	4/30/2024	30	\$ 7,444.44	8.00%	\$ 48.82	\$ 104.38	\$ 55.56	\$ 7,388.89
168	5/31/2024	31	\$ 7,388.89	8.00%	\$ 50.07	\$ 105.63	\$ 55.56	\$ 7,333.33
169	6/30/2024	30	\$ 7,333.33	8.25%	\$ 49.59	\$ 105.15	\$ 55.56	\$ 7,277.78
170	7/31/2024	31	\$ 7,277.78	8.25%	\$ 50.85	\$ 106.41	\$ 55.56	\$ 7,222.22
171	8/31/2024	31	\$ 7,222.22	8.25%	\$ 50.47	\$ 106.03	\$ 55.56	\$ 7,166.67
172	9/30/2024	30	\$ 7,166.67	8.25%	\$ 48.46	\$ 104.02	\$ 55.56	\$ 7,111.11
173	10/31/2024	31	\$ 7,111.11	8.25%	\$ 49.69	\$ 105.25	\$ 55.56	\$ 7,055.56
174	11/30/2024	30	\$ 7,055.56	8.25%	\$ 47.71	\$ 103.27	\$ 55.56	\$ 7,000.00
175	12/31/2024	31	\$ 7,000.00	8.25%	\$ 48.91	\$ 104.47	\$ 55.56	\$ 6,944.44
176	1/31/2025	31	\$ 6,944.44	8.25%	\$ 48.66	\$ 104.22	\$ 55.56	\$ 6,888.89
177	2/28/2025	28	\$ 6,888.89	8.25%	\$ 43.60	\$ 99.16	\$ 55.56	\$ 6,833.33
178	3/31/2025	31	\$ 6,833.33	8.25%	\$ 47.88	\$ 103.44	\$ 55.56	\$ 6,777.78
179	4/30/2025	30	\$ 6,777.78	8.25%	\$ 45.96	\$ 101.52	\$ 55.56	\$ 6,722.22
180	5/31/2025	31	\$ 6,722.22	8.25%	\$ 47.10	\$ 102.66	\$ 55.56	\$ 6,666.67

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
181	6/30/2025	30	\$ 6,666.67	8.25%	\$ 45.21	\$ 100.77	\$ 55.56	\$ 6,611.11
182	7/31/2025	31	\$ 6,611.11	8.25%	\$ 46.32	\$ 101.88	\$ 55.56	\$ 6,555.56
183	8/31/2025	31	\$ 6,555.56	8.25%	\$ 45.93	\$ 101.49	\$ 55.56	\$ 6,500.00
184	9/30/2025	30	\$ 6,500.00	8.25%	\$ 44.08	\$ 99.64	\$ 55.56	\$ 6,444.44
185	10/31/2025	31	\$ 6,444.44	8.25%	\$ 45.16	\$ 100.72	\$ 55.56	\$ 6,388.89
186	11/30/2025	30	\$ 6,388.89	8.25%	\$ 43.32	\$ 98.88	\$ 55.56	\$ 6,333.33
187	12/31/2025	31	\$ 6,333.33	8.25%	\$ 44.38	\$ 99.94	\$ 55.56	\$ 6,277.78
188	1/31/2026	31	\$ 6,277.78	8.25%	\$ 43.99	\$ 99.55	\$ 55.56	\$ 6,222.22
189	2/28/2026	28	\$ 6,222.22	8.25%	\$ 39.38	\$ 94.94	\$ 55.56	\$ 6,166.67
190	3/31/2026	31	\$ 6,166.67	8.25%	\$ 43.21	\$ 98.77	\$ 55.56	\$ 6,111.11
191	4/30/2026	30	\$ 6,111.11	8.25%	\$ 41.44	\$ 97.00	\$ 55.56	\$ 6,055.56
192	5/31/2026	31	\$ 6,055.56	8.25%	\$ 42.43	\$ 97.99	\$ 55.56	\$ 6,000.00
193	6/30/2026	30	\$ 6,000.00	8.25%	\$ 40.68	\$ 96.24	\$ 55.56	\$ 5,944.44
194	7/31/2026	31	\$ 5,944.44	8.25%	\$ 41.65	\$ 97.21	\$ 55.56	\$ 5,888.89
195	8/31/2026	31	\$ 5,888.89	8.25%	\$ 41.26	\$ 96.82	\$ 55.56	\$ 5,833.33
196	9/30/2026	30	\$ 5,833.33	8.25%	\$ 39.55	\$ 95.11	\$ 55.56	\$ 5,777.78
197	10/31/2026	31	\$ 5,777.78	8.25%	\$ 40.48	\$ 96.04	\$ 55.56	\$ 5,722.22
198	11/30/2026	30	\$ 5,722.22	8.25%	\$ 38.80	\$ 94.36	\$ 55.56	\$ 5,666.67
199	12/31/2026	31	\$ 5,666.67	8.25%	\$ 39.71	\$ 95.27	\$ 55.56	\$ 5,611.11
200	1/31/2027	31	\$ 5,611.11	8.25%	\$ 39.32	\$ 94.88	\$ 55.56	\$ 5,555.56
201	2/28/2027	28	\$ 5,555.56	8.25%	\$ 35.16	\$ 90.72	\$ 55.56	\$ 5,500.00
202	3/31/2027	31	\$ 5,500.00	8.25%	\$ 38.54	\$ 94.10	\$ 55.56	\$ 5,444.44
203	4/30/2027	30	\$ 5,444.44	8.25%	\$ 36.92	\$ 92.48	\$ 55.56	\$ 5,388.89
204	5/31/2027	31	\$ 5,388.89	8.25%	\$ 37.76	\$ 93.32	\$ 55.56	\$ 5,333.33
205	6/30/2027	30	\$ 5,333.33	8.25%	\$ 36.16	\$ 91.72	\$ 55.56	\$ 5,277.78
206	7/31/2027	31	\$ 5,277.78	8.25%	\$ 36.98	\$ 92.54	\$ 55.56	\$ 5,222.22
207	8/31/2027	31	\$ 5,222.22	8.25%	\$ 36.59	\$ 92.15	\$ 55.56	\$ 5,166.67
208	9/30/2027	30	\$ 5,166.67	8.25%	\$ 35.03	\$ 90.59	\$ 55.56	\$ 5,111.11
209	10/31/2027	31	\$ 5,111.11	8.25%	\$ 35.81	\$ 91.37	\$ 55.56	\$ 5,055.56
210	11/30/2027	30	\$ 5,055.56	8.25%	\$ 34.28	\$ 89.84	\$ 55.56	\$ 5,000.00
211	12/31/2027	31	\$ 5,000.00	8.25%	\$ 35.03	\$ 90.59	\$ 55.56	\$ 4,944.44
212	1/31/2028	31	\$ 4,944.44	8.25%	\$ 34.55	\$ 90.11	\$ 55.56	\$ 4,888.89
213	2/29/2028	29	\$ 4,888.89	8.25%	\$ 31.96	\$ 87.52	\$ 55.56	\$ 4,833.33
214	3/31/2028	31	\$ 4,833.33	8.25%	\$ 33.77	\$ 89.33	\$ 55.56	\$ 4,777.78
215	4/30/2028	30	\$ 4,777.78	8.25%	\$ 32.31	\$ 87.87	\$ 55.56	\$ 4,722.22
216	5/31/2028	31	\$ 4,722.22	8.25%	\$ 33.00	\$ 88.56	\$ 55.56	\$ 4,666.67
217	6/30/2028	30	\$ 4,666.67	8.25%	\$ 31.56	\$ 87.12	\$ 55.56	\$ 4,611.11
218	7/31/2028	31	\$ 4,611.11	8.25%	\$ 32.22	\$ 87.78	\$ 55.56	\$ 4,555.56
219	8/31/2028	31	\$ 4,555.56	8.25%	\$ 31.83	\$ 87.39	\$ 55.56	\$ 4,500.00
220	9/30/2028	30	\$ 4,500.00	8.25%	\$ 30.43	\$ 85.99	\$ 55.56	\$ 4,444.44
221	10/31/2028	31	\$ 4,444.44	8.25%	\$ 31.06	\$ 86.62	\$ 55.56	\$ 4,388.89
222	11/30/2028	30	\$ 4,388.89	8.25%	\$ 29.68	\$ 85.24	\$ 55.56	\$ 4,333.33
223	12/31/2028	31	\$ 4,333.33	8.25%	\$ 30.28	\$ 85.84	\$ 55.56	\$ 4,277.78
224	1/31/2029	31	\$ 4,277.78	8.25%	\$ 29.97	\$ 85.53	\$ 55.56	\$ 4,222.22
225	2/28/2029	28	\$ 4,222.22	8.25%	\$ 26.72	\$ 82.28	\$ 55.56	\$ 4,166.67
226	3/31/2029	31	\$ 4,166.67	8.25%	\$ 29.20	\$ 84.76	\$ 55.56	\$ 4,111.11
227	4/30/2029	30	\$ 4,111.11	8.25%	\$ 27.88	\$ 83.44	\$ 55.56	\$ 4,055.56
228	5/31/2029	31	\$ 4,055.56	8.25%	\$ 28.42	\$ 83.98	\$ 55.56	\$ 4,000.00
229	6/30/2029	30	\$ 4,000.00	8.25%	\$ 27.12	\$ 82.68	\$ 55.56	\$ 3,944.44
230	7/31/2029	31	\$ 3,944.44	8.25%	\$ 27.64	\$ 83.20	\$ 55.56	\$ 3,888.89
231	8/31/2029	31	\$ 3,888.89	8.25%	\$ 27.25	\$ 82.81	\$ 55.56	\$ 3,833.33
232	9/30/2029	30	\$ 3,833.33	8.25%	\$ 25.99	\$ 81.55	\$ 55.56	\$ 3,777.78
233	10/31/2029	31	\$ 3,777.78	8.25%	\$ 26.47	\$ 82.03	\$ 55.56	\$ 3,722.22
234	11/30/2029	30	\$ 3,722.22	8.25%	\$ 25.24	\$ 80.80	\$ 55.56	\$ 3,666.67
235	12/31/2029	31	\$ 3,666.67	8.25%	\$ 25.69	\$ 81.25	\$ 55.56	\$ 3,611.11
236	1/31/2030	31	\$ 3,611.11	8.25%	\$ 25.30	\$ 80.86	\$ 55.56	\$ 3,555.56
237	2/28/2030	28	\$ 3,555.56	8.25%	\$ 22.50	\$ 78.06	\$ 55.56	\$ 3,500.00
238	3/31/2030	31	\$ 3,500.00	8.25%	\$ 24.52	\$ 80.08	\$ 55.56	\$ 3,444.44
239	4/30/2030	30	\$ 3,444.44	8.25%	\$ 23.36	\$ 78.92	\$ 55.56	\$ 3,388.89
240	5/31/2030	31	\$ 3,388.89	8.25%	\$ 23.75	\$ 79.31	\$ 55.56	\$ 3,333.33

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
241	6/30/2030	30	\$ 3,333.33	8.25%	\$ 22.60	\$ 78.16	\$ 55.56	\$ 3,277.78
242	7/31/2030	31	\$ 3,277.78	8.25%	\$ 22.97	\$ 78.53	\$ 55.56	\$ 3,222.22
243	8/31/2030	31	\$ 3,222.22	8.25%	\$ 22.58	\$ 78.14	\$ 55.56	\$ 3,166.67
244	9/30/2030	30	\$ 3,166.67	8.25%	\$ 21.47	\$ 77.03	\$ 55.56	\$ 3,111.11
245	10/31/2030	31	\$ 3,111.11	8.25%	\$ 21.80	\$ 77.36	\$ 55.56	\$ 3,055.56
246	11/30/2030	30	\$ 3,055.56	8.25%	\$ 20.72	\$ 76.28	\$ 55.56	\$ 3,000.00
247	12/31/2030	31	\$ 3,000.00	8.25%	\$ 21.02	\$ 76.58	\$ 55.56	\$ 2,944.44
248	1/31/2031	31	\$ 2,944.44	8.25%	\$ 20.63	\$ 76.19	\$ 55.56	\$ 2,888.89
249	2/28/2031	28	\$ 2,888.89	8.25%	\$ 18.28	\$ 73.84	\$ 55.56	\$ 2,833.33
250	3/31/2031	31	\$ 2,833.33	8.25%	\$ 19.85	\$ 75.41	\$ 55.56	\$ 2,777.78
251	4/30/2031	30	\$ 2,777.78	8.25%	\$ 18.84	\$ 74.40	\$ 55.56	\$ 2,722.22
252	5/31/2031	31	\$ 2,722.22	8.25%	\$ 19.07	\$ 74.63	\$ 55.56	\$ 2,666.67
253	6/30/2031	30	\$ 2,666.67	8.25%	\$ 18.08	\$ 73.64	\$ 55.56	\$ 2,611.11
254	7/31/2031	31	\$ 2,611.11	8.25%	\$ 18.30	\$ 73.86	\$ 55.56	\$ 2,555.56
255	8/31/2031	31	\$ 2,555.56	8.25%	\$ 17.91	\$ 73.47	\$ 55.56	\$ 2,500.00
256	9/30/2031	30	\$ 2,500.00	8.25%	\$ 16.95	\$ 72.51	\$ 55.56	\$ 2,444.44
257	10/31/2031	31	\$ 2,444.44	8.25%	\$ 17.13	\$ 72.69	\$ 55.56	\$ 2,388.89
258	11/30/2031	30	\$ 2,388.89	8.25%	\$ 16.20	\$ 71.76	\$ 55.56	\$ 2,333.33
259	12/31/2031	31	\$ 2,333.33	8.25%	\$ 16.35	\$ 71.91	\$ 55.56	\$ 2,277.78
260	1/31/2032	31	\$ 2,277.78	8.25%	\$ 15.92	\$ 71.48	\$ 55.56	\$ 2,222.22
261	2/29/2032	29	\$ 2,222.22	8.25%	\$ 14.53	\$ 70.09	\$ 55.56	\$ 2,166.67
262	3/31/2032	31	\$ 2,166.67	8.25%	\$ 15.14	\$ 70.70	\$ 55.56	\$ 2,111.11
263	4/30/2032	30	\$ 2,111.11	8.25%	\$ 14.28	\$ 69.84	\$ 55.56	\$ 2,055.56
264	5/31/2032	31	\$ 2,055.56	8.25%	\$ 14.36	\$ 69.92	\$ 55.56	\$ 2,000.00
265	6/30/2032	30	\$ 2,000.00	8.25%	\$ 13.52	\$ 69.08	\$ 55.56	\$ 1,944.44
266	7/31/2032	31	\$ 1,944.44	8.25%	\$ 13.59	\$ 69.15	\$ 55.56	\$ 1,888.89
267	8/31/2032	31	\$ 1,888.89	8.25%	\$ 13.20	\$ 68.76	\$ 55.56	\$ 1,833.33
268	9/30/2032	30	\$ 1,833.33	8.25%	\$ 12.40	\$ 67.96	\$ 55.56	\$ 1,777.78
269	10/31/2032	31	\$ 1,777.78	8.25%	\$ 12.42	\$ 67.98	\$ 55.56	\$ 1,722.22
270	11/30/2032	30	\$ 1,722.22	8.25%	\$ 11.65	\$ 67.21	\$ 55.56	\$ 1,666.67
271	12/31/2032	31	\$ 1,666.67	8.25%	\$ 11.65	\$ 67.21	\$ 55.56	\$ 1,611.11
272	1/31/2033	31	\$ 1,611.11	8.25%	\$ 11.29	\$ 66.85	\$ 55.56	\$ 1,555.56
273	2/28/2033	28	\$ 1,555.56	8.25%	\$ 9.84	\$ 65.40	\$ 55.56	\$ 1,500.00
274	3/31/2033	31	\$ 1,500.00	8.25%	\$ 10.51	\$ 66.07	\$ 55.56	\$ 1,444.44
275	4/30/2033	30	\$ 1,444.44	8.25%	\$ 9.79	\$ 65.35	\$ 55.56	\$ 1,388.89
276	5/31/2033	31	\$ 1,388.89	8.25%	\$ 9.73	\$ 65.29	\$ 55.56	\$ 1,333.33
277	6/30/2033	30	\$ 1,333.33	8.25%	\$ 9.04	\$ 64.60	\$ 55.56	\$ 1,277.78
278	7/31/2033	31	\$ 1,277.78	8.25%	\$ 8.95	\$ 64.51	\$ 55.56	\$ 1,222.22
279	8/31/2033	31	\$ 1,222.22	8.25%	\$ 8.56	\$ 64.12	\$ 55.56	\$ 1,166.67
280	9/30/2033	30	\$ 1,166.67	8.25%	\$ 7.91	\$ 63.47	\$ 55.56	\$ 1,111.11
281	10/31/2033	31	\$ 1,111.11	8.25%	\$ 7.79	\$ 63.35	\$ 55.56	\$ 1,055.56
282	11/30/2033	30	\$ 1,055.56	8.25%	\$ 7.16	\$ 62.72	\$ 55.56	\$ 1,000.00
283	12/31/2033	31	\$ 1,000.00	8.25%	\$ 7.01	\$ 62.57	\$ 55.56	\$ 944.44
284	1/31/2034	31	\$ 944.44	8.25%	\$ 6.62	\$ 62.18	\$ 55.56	\$ 888.89
285	2/28/2034	28	\$ 888.89	8.25%	\$ 5.63	\$ 61.19	\$ 55.56	\$ 833.33
286	3/31/2034	31	\$ 833.33	8.25%	\$ 5.84	\$ 61.40	\$ 55.56	\$ 777.78
287	4/30/2034	30	\$ 777.78	8.25%	\$ 5.27	\$ 60.83	\$ 55.56	\$ 722.22
288	5/31/2034	31	\$ 722.22	8.25%	\$ 5.06	\$ 60.62	\$ 55.56	\$ 666.67
289	6/30/2034	30	\$ 666.67	8.25%	\$ 4.52	\$ 60.08	\$ 55.56	\$ 611.11
290	7/31/2034	31	\$ 611.11	8.25%	\$ 4.28	\$ 59.84	\$ 55.56	\$ 555.56
291	8/31/2034	31	\$ 555.56	8.25%	\$ 3.89	\$ 59.45	\$ 55.56	\$ 500.00
292	9/30/2034	30	\$ 500.00	8.25%	\$ 3.39	\$ 58.95	\$ 55.56	\$ 444.44
293	10/31/2034	31	\$ 444.44	8.25%	\$ 3.11	\$ 58.67	\$ 55.56	\$ 388.89
294	11/30/2034	30	\$ 388.89	8.25%	\$ 2.64	\$ 58.20	\$ 55.56	\$ 333.33
295	12/31/2034	31	\$ 333.33	8.25%	\$ 2.34	\$ 57.90	\$ 55.56	\$ 277.78
296	1/31/2035	31	\$ 277.78	8.25%	\$ 1.95	\$ 57.51	\$ 55.56	\$ 222.22
297	2/28/2035	28	\$ 222.22	8.25%	\$ 1.41	\$ 56.97	\$ 55.56	\$ 166.67
298	3/31/2035	31	\$ 166.67	8.25%	\$ 1.17	\$ 56.73	\$ 55.56	\$ 111.11
299	4/30/2035	30	\$ 111.11	8.25%	\$ 0.75	\$ 56.31	\$ 55.56	\$ 55.56
300	5/31/2035	31	\$ 55.56	8.25%	\$ 0.39	\$ 55.95	\$ 55.56	\$ 0.00

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
1	6/30/2024	30	\$ 10,000.00	8.25%	\$ 67.62	\$ 67.62	\$ -	\$ 10,000.00
2	7/31/2024	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
3	8/31/2024	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
4	9/30/2024	30	\$ 10,000.00	8.25%	\$ 67.62	\$ 67.62	\$ -	\$ 10,000.00
5	10/31/2024	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
6	11/30/2024	30	\$ 10,000.00	8.25%	\$ 67.62	\$ 67.62	\$ -	\$ 10,000.00
7	12/31/2024	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
8	1/31/2025	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
9	2/28/2025	28	\$ 10,000.00	8.25%	\$ 63.29	\$ 63.29	\$ -	\$ 10,000.00
10	3/31/2025	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
11	4/30/2025	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
12	5/31/2025	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
13	6/30/2025	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
14	7/31/2025	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
15	8/31/2025	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
16	9/30/2025	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
17	10/31/2025	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
18	11/30/2025	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
19	12/31/2025	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
20	1/31/2026	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
21	2/28/2026	28	\$ 10,000.00	8.25%	\$ 63.29	\$ 63.29	\$ -	\$ 10,000.00
22	3/31/2026	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
23	4/30/2026	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
24	5/31/2026	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
25	6/30/2026	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
26	7/31/2026	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
27	8/31/2026	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
28	9/30/2026	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
29	10/31/2026	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
30	11/30/2026	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
31	12/31/2026	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
32	1/31/2027	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
33	2/28/2027	28	\$ 10,000.00	8.25%	\$ 63.29	\$ 63.29	\$ -	\$ 10,000.00
34	3/31/2027	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
35	4/30/2027	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
36	5/31/2027	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
37	6/30/2027	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
38	7/31/2027	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
39	8/31/2027	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
40	9/30/2027	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
41	10/31/2027	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
42	11/30/2027	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
43	12/31/2027	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
44	1/31/2028	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
45	2/29/2028	29	\$ 10,000.00	8.25%	\$ 65.37	\$ 65.37	\$ -	\$ 10,000.00
46	3/31/2028	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
47	4/30/2028	30	\$ 10,000.00	8.25%	\$ 67.62	\$ 67.62	\$ -	\$ 10,000.00
48	5/31/2028	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
49	6/30/2028	30	\$ 10,000.00	8.25%	\$ 67.62	\$ 67.62	\$ -	\$ 10,000.00
50	7/31/2028	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
51	8/31/2028	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
52	9/30/2028	30	\$ 10,000.00	8.25%	\$ 67.62	\$ 67.62	\$ -	\$ 10,000.00
53	10/31/2028	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
54	11/30/2028	30	\$ 10,000.00	8.25%	\$ 67.62	\$ 67.62	\$ -	\$ 10,000.00
55	12/31/2028	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
56	1/31/2029	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
57	2/28/2029	28	\$ 10,000.00	8.25%	\$ 63.29	\$ 63.29	\$ -	\$ 10,000.00
58	3/31/2029	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
59	4/30/2029	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
60	5/31/2029	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00



PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
61	6/30/2029	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
62	7/31/2029	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
63	8/31/2029	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
64	9/30/2029	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
65	10/31/2029	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
66	11/30/2029	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
67	12/31/2029	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
68	1/31/2030	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
69	2/28/2030	28	\$ 10,000.00	8.25%	\$ 63.29	\$ 63.29	\$ -	\$ 10,000.00
70	3/31/2030	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
71	4/30/2030	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
72	5/31/2030	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
73	6/30/2030	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
74	7/31/2030	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
75	8/31/2030	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
76	9/30/2030	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
77	10/31/2030	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
78	11/30/2030	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
79	12/31/2030	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
80	1/31/2031	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
81	2/28/2031	28	\$ 10,000.00	8.25%	\$ 63.29	\$ 63.29	\$ -	\$ 10,000.00
82	3/31/2031	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
83	4/30/2031	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
84	5/31/2031	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
85	6/30/2031	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
86	7/31/2031	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
87	8/31/2031	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
88	9/30/2031	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
89	10/31/2031	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
90	11/30/2031	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
91	12/31/2031	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
92	1/31/2032	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
93	2/29/2032	29	\$ 10,000.00	8.25%	\$ 65.37	\$ 65.37	\$ -	\$ 10,000.00
94	3/31/2032	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
95	4/30/2032	30	\$ 10,000.00	8.25%	\$ 67.62	\$ 67.62	\$ -	\$ 10,000.00
96	5/31/2032	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
97	6/30/2032	30	\$ 10,000.00	8.25%	\$ 67.62	\$ 67.62	\$ -	\$ 10,000.00
98	7/31/2032	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
99	8/31/2032	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
100	9/30/2032	30	\$ 10,000.00	8.25%	\$ 67.62	\$ 67.62	\$ -	\$ 10,000.00
101	10/31/2032	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
102	11/30/2032	30	\$ 10,000.00	8.25%	\$ 67.62	\$ 67.62	\$ -	\$ 10,000.00
103	12/31/2032	31	\$ 10,000.00	8.25%	\$ 69.88	\$ 69.88	\$ -	\$ 10,000.00
104	1/31/2033	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
105	2/28/2033	28	\$ 10,000.00	8.25%	\$ 63.29	\$ 63.29	\$ -	\$ 10,000.00
106	3/31/2033	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
107	4/30/2033	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
108	5/31/2033	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
109	6/30/2033	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
110	7/31/2033	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
111	8/31/2033	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
112	9/30/2033	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
113	10/31/2033	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
114	11/30/2033	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
115	12/31/2033	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
116	1/31/2034	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
117	2/28/2034	28	\$ 10,000.00	8.25%	\$ 63.29	\$ 63.29	\$ -	\$ 10,000.00
118	3/31/2034	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00
119	4/30/2034	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 67.81	\$ -	\$ 10,000.00
120	5/31/2034	31	\$ 10,000.00	8.25%	\$ 70.07	\$ 70.07	\$ -	\$ 10,000.00

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
121	6/30/2034	30	\$ 10,000.00	8.25%	\$ 67.81	\$ 123.37	\$ 55.56	\$ 9,944.44
122	7/31/2034	31	\$ 9,944.44	8.25%	\$ 69.68	\$ 125.24	\$ 55.56	\$ 9,888.89
123	8/31/2034	31	\$ 9,888.89	8.25%	\$ 69.29	\$ 124.85	\$ 55.56	\$ 9,833.33
124	9/30/2034	30	\$ 9,833.33	8.25%	\$ 66.68	\$ 122.24	\$ 55.56	\$ 9,777.78
125	10/31/2034	31	\$ 9,777.78	8.25%	\$ 68.51	\$ 124.07	\$ 55.56	\$ 9,722.22
126	11/30/2034	30	\$ 9,722.22	8.25%	\$ 65.92	\$ 121.48	\$ 55.56	\$ 9,666.67
127	12/31/2034	31	\$ 9,666.67	8.25%	\$ 67.73	\$ 123.29	\$ 55.56	\$ 9,611.11
128	1/31/2035	31	\$ 9,611.11	8.25%	\$ 67.34	\$ 122.90	\$ 55.56	\$ 9,555.56
129	2/28/2035	28	\$ 9,555.56	8.25%	\$ 60.47	\$ 116.03	\$ 55.56	\$ 9,500.00
130	3/31/2035	31	\$ 9,500.00	8.25%	\$ 66.57	\$ 122.13	\$ 55.56	\$ 9,444.44
131	4/30/2035	30	\$ 9,444.44	8.25%	\$ 64.04	\$ 119.60	\$ 55.56	\$ 9,388.89
132	5/31/2035	31	\$ 9,388.89	8.25%	\$ 65.79	\$ 121.35	\$ 55.56	\$ 9,333.33
133	6/30/2035	30	\$ 9,333.33	8.25%	\$ 63.29	\$ 118.85	\$ 55.56	\$ 9,277.78
134	7/31/2035	31	\$ 9,277.78	8.25%	\$ 65.01	\$ 120.57	\$ 55.56	\$ 9,222.22
135	8/31/2035	31	\$ 9,222.22	8.25%	\$ 64.62	\$ 120.18	\$ 55.56	\$ 9,166.67
136	9/30/2035	30	\$ 9,166.67	8.25%	\$ 62.16	\$ 117.72	\$ 55.56	\$ 9,111.11
137	10/31/2035	31	\$ 9,111.11	8.25%	\$ 63.84	\$ 119.40	\$ 55.56	\$ 9,055.56
138	11/30/2035	30	\$ 9,055.56	8.25%	\$ 61.40	\$ 116.96	\$ 55.56	\$ 9,000.00
139	12/31/2035	31	\$ 9,000.00	8.25%	\$ 63.06	\$ 118.62	\$ 55.56	\$ 8,944.44
140	1/31/2036	31	\$ 8,944.44	8.25%	\$ 62.50	\$ 118.06	\$ 55.56	\$ 8,888.89
141	2/29/2036	29	\$ 8,888.89	8.25%	\$ 58.11	\$ 113.67	\$ 55.56	\$ 8,833.33
142	3/31/2036	31	\$ 8,833.33	8.25%	\$ 61.72	\$ 117.28	\$ 55.56	\$ 8,777.78
143	4/30/2036	30	\$ 8,777.78	8.25%	\$ 59.36	\$ 114.92	\$ 55.56	\$ 8,722.22
144	5/31/2036	31	\$ 8,722.22	8.25%	\$ 60.95	\$ 116.51	\$ 55.56	\$ 8,666.67
145	6/30/2036	30	\$ 8,666.67	8.25%	\$ 58.61	\$ 114.17	\$ 55.56	\$ 8,611.11
146	7/31/2036	31	\$ 8,611.11	8.25%	\$ 60.17	\$ 115.73	\$ 55.56	\$ 8,555.56
147	8/31/2036	31	\$ 8,555.56	8.25%	\$ 59.78	\$ 115.34	\$ 55.56	\$ 8,500.00
148	9/30/2036	30	\$ 8,500.00	8.25%	\$ 57.48	\$ 113.04	\$ 55.56	\$ 8,444.44
149	10/31/2036	31	\$ 8,444.44	8.25%	\$ 59.01	\$ 114.57	\$ 55.56	\$ 8,388.89
150	11/30/2036	30	\$ 8,388.89	8.25%	\$ 56.73	\$ 112.29	\$ 55.56	\$ 8,333.33
151	12/31/2036	31	\$ 8,333.33	8.25%	\$ 58.23	\$ 113.79	\$ 55.56	\$ 8,277.78
152	1/31/2037	31	\$ 8,277.78	8.25%	\$ 58.00	\$ 113.56	\$ 55.56	\$ 8,222.22
153	2/28/2037	28	\$ 8,222.22	8.25%	\$ 52.04	\$ 107.60	\$ 55.56	\$ 8,166.67
154	3/31/2037	31	\$ 8,166.67	8.25%	\$ 57.22	\$ 112.78	\$ 55.56	\$ 8,111.11
155	4/30/2037	30	\$ 8,111.11	8.25%	\$ 55.00	\$ 110.56	\$ 55.56	\$ 8,055.56
156	5/31/2037	31	\$ 8,055.56	8.25%	\$ 56.44	\$ 112.00	\$ 55.56	\$ 8,000.00
157	6/30/2037	30	\$ 8,000.00	8.25%	\$ 54.25	\$ 109.81	\$ 55.56	\$ 7,944.44
158	7/31/2037	31	\$ 7,944.44	8.25%	\$ 55.67	\$ 111.23	\$ 55.56	\$ 7,888.89
159	8/31/2037	31	\$ 7,888.89	8.25%	\$ 55.28	\$ 110.84	\$ 55.56	\$ 7,833.33
160	9/30/2037	30	\$ 7,833.33	8.25%	\$ 53.12	\$ 108.68	\$ 55.56	\$ 7,777.78
161	10/31/2037	31	\$ 7,777.78	8.25%	\$ 54.50	\$ 110.06	\$ 55.56	\$ 7,722.22
162	11/30/2037	30	\$ 7,722.22	8.25%	\$ 52.36	\$ 107.92	\$ 55.56	\$ 7,666.67
163	12/31/2037	31	\$ 7,666.67	8.25%	\$ 53.72	\$ 109.28	\$ 55.56	\$ 7,611.11
164	1/31/2038	31	\$ 7,611.11	8.25%	\$ 53.33	\$ 108.89	\$ 55.56	\$ 7,555.56
165	2/28/2038	28	\$ 7,555.56	8.25%	\$ 47.82	\$ 103.38	\$ 55.56	\$ 7,500.00
166	3/31/2038	31	\$ 7,500.00	8.25%	\$ 52.55	\$ 108.11	\$ 55.56	\$ 7,444.44
167	4/30/2038	30	\$ 7,444.44	8.25%	\$ 50.48	\$ 106.04	\$ 55.56	\$ 7,388.89
168	5/31/2038	31	\$ 7,388.89	8.25%	\$ 51.77	\$ 107.33	\$ 55.56	\$ 7,333.33
169	6/30/2038	30	\$ 7,333.33	8.25%	\$ 49.73	\$ 105.29	\$ 55.56	\$ 7,277.78
170	7/31/2038	31	\$ 7,277.78	8.25%	\$ 50.99	\$ 106.55	\$ 55.56	\$ 7,222.22
171	8/31/2038	31	\$ 7,222.22	8.25%	\$ 50.61	\$ 106.17	\$ 55.56	\$ 7,166.67
172	9/30/2038	30	\$ 7,166.67	8.25%	\$ 48.60	\$ 104.16	\$ 55.56	\$ 7,111.11
173	10/31/2038	31	\$ 7,111.11	8.25%	\$ 49.83	\$ 105.39	\$ 55.56	\$ 7,055.56
174	11/30/2038	30	\$ 7,055.56	8.25%	\$ 47.84	\$ 103.40	\$ 55.56	\$ 7,000.00
175	12/31/2038	31	\$ 7,000.00	8.25%	\$ 49.05	\$ 104.61	\$ 55.56	\$ 6,944.44
176	1/31/2039	31	\$ 6,944.44	8.25%	\$ 48.66	\$ 104.22	\$ 55.56	\$ 6,888.89
177	2/28/2039	28	\$ 6,888.89	8.25%	\$ 43.60	\$ 99.16	\$ 55.56	\$ 6,833.33
178	3/31/2039	31	\$ 6,833.33	8.25%	\$ 47.88	\$ 103.44	\$ 55.56	\$ 6,777.78
179	4/30/2039	30	\$ 6,777.78	8.25%	\$ 45.96	\$ 101.52	\$ 55.56	\$ 6,722.22
180	5/31/2039	31	\$ 6,722.22	8.25%	\$ 47.10	\$ 102.66	\$ 55.56	\$ 6,666.67

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
181	6/30/2039	30	\$ 6,666.67	8.25%	\$ 45.21	\$ 100.77	\$ 55.56	\$ 6,611.11
182	7/31/2039	31	\$ 6,611.11	8.25%	\$ 46.32	\$ 101.88	\$ 55.56	\$ 6,555.56
183	8/31/2039	31	\$ 6,555.56	8.25%	\$ 45.93	\$ 101.49	\$ 55.56	\$ 6,500.00
184	9/30/2039	30	\$ 6,500.00	8.25%	\$ 44.08	\$ 99.64	\$ 55.56	\$ 6,444.44
185	10/31/2039	31	\$ 6,444.44	8.25%	\$ 45.16	\$ 100.72	\$ 55.56	\$ 6,388.89
186	11/30/2039	30	\$ 6,388.89	8.25%	\$ 43.32	\$ 98.88	\$ 55.56	\$ 6,333.33
187	12/31/2039	31	\$ 6,333.33	8.25%	\$ 44.38	\$ 99.94	\$ 55.56	\$ 6,277.78
188	1/31/2040	31	\$ 6,277.78	8.25%	\$ 43.87	\$ 99.43	\$ 55.56	\$ 6,222.22
189	2/29/2040	29	\$ 6,222.22	8.25%	\$ 40.67	\$ 96.23	\$ 55.56	\$ 6,166.67
190	3/31/2040	31	\$ 6,166.67	8.25%	\$ 43.09	\$ 98.65	\$ 55.56	\$ 6,111.11
191	4/30/2040	30	\$ 6,111.11	8.25%	\$ 41.33	\$ 96.89	\$ 55.56	\$ 6,055.56
192	5/31/2040	31	\$ 6,055.56	8.25%	\$ 42.31	\$ 97.87	\$ 55.56	\$ 6,000.00
193	6/30/2040	30	\$ 6,000.00	8.25%	\$ 40.57	\$ 96.13	\$ 55.56	\$ 5,944.44
194	7/31/2040	31	\$ 5,944.44	8.25%	\$ 41.54	\$ 97.10	\$ 55.56	\$ 5,888.89
195	8/31/2040	31	\$ 5,888.89	8.25%	\$ 41.15	\$ 96.71	\$ 55.56	\$ 5,833.33
196	9/30/2040	30	\$ 5,833.33	8.25%	\$ 39.45	\$ 95.01	\$ 55.56	\$ 5,777.78
197	10/31/2040	31	\$ 5,777.78	8.25%	\$ 40.37	\$ 95.93	\$ 55.56	\$ 5,722.22
198	11/30/2040	30	\$ 5,722.22	8.25%	\$ 38.70	\$ 94.26	\$ 55.56	\$ 5,666.67
199	12/31/2040	31	\$ 5,666.67	8.25%	\$ 39.60	\$ 95.16	\$ 55.56	\$ 5,611.11
200	1/31/2041	31	\$ 5,611.11	8.25%	\$ 39.32	\$ 94.88	\$ 55.56	\$ 5,555.56
201	2/28/2041	28	\$ 5,555.56	8.25%	\$ 35.16	\$ 90.72	\$ 55.56	\$ 5,500.00
202	3/31/2041	31	\$ 5,500.00	8.25%	\$ 38.54	\$ 94.10	\$ 55.56	\$ 5,444.44
203	4/30/2041	30	\$ 5,444.44	8.25%	\$ 36.92	\$ 92.48	\$ 55.56	\$ 5,388.89
204	5/31/2041	31	\$ 5,388.89	8.25%	\$ 37.76	\$ 93.32	\$ 55.56	\$ 5,333.33
205	6/30/2041	30	\$ 5,333.33	8.25%	\$ 36.16	\$ 91.72	\$ 55.56	\$ 5,277.78
206	7/31/2041	31	\$ 5,277.78	8.25%	\$ 36.98	\$ 92.54	\$ 55.56	\$ 5,222.22
207	8/31/2041	31	\$ 5,222.22	8.25%	\$ 36.59	\$ 92.15	\$ 55.56	\$ 5,166.67
208	9/30/2041	30	\$ 5,166.67	8.25%	\$ 35.03	\$ 90.59	\$ 55.56	\$ 5,111.11
209	10/31/2041	31	\$ 5,111.11	8.25%	\$ 35.81	\$ 91.37	\$ 55.56	\$ 5,055.56
210	11/30/2041	30	\$ 5,055.56	8.25%	\$ 34.28	\$ 89.84	\$ 55.56	\$ 5,000.00
211	12/31/2041	31	\$ 5,000.00	8.25%	\$ 35.03	\$ 90.59	\$ 55.56	\$ 4,944.44
212	1/31/2042	31	\$ 4,944.44	8.25%	\$ 34.64	\$ 90.20	\$ 55.56	\$ 4,888.89
213	2/28/2042	28	\$ 4,888.89	8.25%	\$ 30.94	\$ 86.50	\$ 55.56	\$ 4,833.33
214	3/31/2042	31	\$ 4,833.33	8.25%	\$ 33.87	\$ 89.43	\$ 55.56	\$ 4,777.78
215	4/30/2042	30	\$ 4,777.78	8.25%	\$ 32.40	\$ 87.96	\$ 55.56	\$ 4,722.22
216	5/31/2042	31	\$ 4,722.22	8.25%	\$ 33.09	\$ 88.65	\$ 55.56	\$ 4,666.67
217	6/30/2042	30	\$ 4,666.67	8.25%	\$ 31.64	\$ 87.20	\$ 55.56	\$ 4,611.11
218	7/31/2042	31	\$ 4,611.11	8.25%	\$ 32.31	\$ 87.87	\$ 55.56	\$ 4,555.56
219	8/31/2042	31	\$ 4,555.56	8.25%	\$ 31.92	\$ 87.48	\$ 55.56	\$ 4,500.00
220	9/30/2042	30	\$ 4,500.00	8.25%	\$ 30.51	\$ 86.07	\$ 55.56	\$ 4,444.44
221	10/31/2042	31	\$ 4,444.44	8.25%	\$ 31.14	\$ 86.70	\$ 55.56	\$ 4,388.89
222	11/30/2042	30	\$ 4,388.89	8.25%	\$ 29.76	\$ 85.32	\$ 55.56	\$ 4,333.33
223	12/31/2042	31	\$ 4,333.33	8.25%	\$ 30.36	\$ 85.92	\$ 55.56	\$ 4,277.78
224	1/31/2043	31	\$ 4,277.78	8.25%	\$ 29.97	\$ 85.53	\$ 55.56	\$ 4,222.22
225	2/28/2043	28	\$ 4,222.22	8.25%	\$ 26.72	\$ 82.28	\$ 55.56	\$ 4,166.67
226	3/31/2043	31	\$ 4,166.67	8.25%	\$ 29.20	\$ 84.76	\$ 55.56	\$ 4,111.11
227	4/30/2043	30	\$ 4,111.11	8.25%	\$ 27.88	\$ 83.44	\$ 55.56	\$ 4,055.56
228	5/31/2043	31	\$ 4,055.56	8.25%	\$ 28.42	\$ 83.98	\$ 55.56	\$ 4,000.00
229	6/30/2043	30	\$ 4,000.00	8.25%	\$ 27.12	\$ 82.68	\$ 55.56	\$ 3,944.44
230	7/31/2043	31	\$ 3,944.44	8.25%	\$ 27.64	\$ 83.20	\$ 55.56	\$ 3,888.89
231	8/31/2043	31	\$ 3,888.89	8.25%	\$ 27.25	\$ 82.81	\$ 55.56	\$ 3,833.33
232	9/30/2043	30	\$ 3,833.33	8.25%	\$ 25.99	\$ 81.55	\$ 55.56	\$ 3,777.78
233	10/31/2043	31	\$ 3,777.78	8.25%	\$ 26.47	\$ 82.03	\$ 55.56	\$ 3,722.22
234	11/30/2043	30	\$ 3,722.22	8.25%	\$ 25.24	\$ 80.80	\$ 55.56	\$ 3,666.67
235	12/31/2043	31	\$ 3,666.67	8.25%	\$ 25.69	\$ 81.25	\$ 55.56	\$ 3,611.11
236	1/31/2044	31	\$ 3,611.11	8.25%	\$ 25.23	\$ 80.79	\$ 55.56	\$ 3,555.56
237	2/29/2044	29	\$ 3,555.56	8.25%	\$ 23.24	\$ 78.80	\$ 55.56	\$ 3,500.00
238	3/31/2044	31	\$ 3,500.00	8.25%	\$ 24.46	\$ 80.02	\$ 55.56	\$ 3,444.44
239	4/30/2044	30	\$ 3,444.44	8.25%	\$ 23.29	\$ 78.85	\$ 55.56	\$ 3,388.89
240	5/31/2044	31	\$ 3,388.89	8.25%	\$ 23.68	\$ 79.24	\$ 55.56	\$ 3,333.33

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
241	6/30/2044	30	\$ 3,333.33	8.25%	\$ 22.54	\$ 78.10	\$ 55.56	\$ 3,277.78
242	7/31/2044	31	\$ 3,277.78	8.25%	\$ 22.90	\$ 78.46	\$ 55.56	\$ 3,222.22
243	8/31/2044	31	\$ 3,222.22	8.25%	\$ 22.52	\$ 78.08	\$ 55.56	\$ 3,166.67
244	9/30/2044	30	\$ 3,166.67	8.25%	\$ 21.41	\$ 76.97	\$ 55.56	\$ 3,111.11
245	10/31/2044	31	\$ 3,111.11	8.25%	\$ 21.74	\$ 77.30	\$ 55.56	\$ 3,055.56
246	11/30/2044	30	\$ 3,055.56	8.25%	\$ 20.66	\$ 76.22	\$ 55.56	\$ 3,000.00
247	12/31/2044	31	\$ 3,000.00	8.25%	\$ 20.96	\$ 76.52	\$ 55.56	\$ 2,944.44
248	1/31/2045	31	\$ 2,944.44	8.25%	\$ 20.63	\$ 76.19	\$ 55.56	\$ 2,888.89
249	2/28/2045	28	\$ 2,888.89	8.25%	\$ 18.28	\$ 73.84	\$ 55.56	\$ 2,833.33
250	3/31/2045	31	\$ 2,833.33	8.25%	\$ 19.85	\$ 75.41	\$ 55.56	\$ 2,777.78
251	4/30/2045	30	\$ 2,777.78	8.25%	\$ 18.84	\$ 74.40	\$ 55.56	\$ 2,722.22
252	5/31/2045	31	\$ 2,722.22	8.25%	\$ 19.07	\$ 74.63	\$ 55.56	\$ 2,666.67
253	6/30/2045	30	\$ 2,666.67	8.25%	\$ 18.08	\$ 73.64	\$ 55.56	\$ 2,611.11
254	7/31/2045	31	\$ 2,611.11	8.25%	\$ 18.30	\$ 73.86	\$ 55.56	\$ 2,555.56
255	8/31/2045	31	\$ 2,555.56	8.25%	\$ 17.91	\$ 73.47	\$ 55.56	\$ 2,500.00
256	9/30/2045	30	\$ 2,500.00	8.25%	\$ 16.95	\$ 72.51	\$ 55.56	\$ 2,444.44
257	10/31/2045	31	\$ 2,444.44	8.25%	\$ 17.13	\$ 72.69	\$ 55.56	\$ 2,388.89
258	11/30/2045	30	\$ 2,388.89	8.25%	\$ 16.20	\$ 71.76	\$ 55.56	\$ 2,333.33
259	12/31/2045	31	\$ 2,333.33	8.25%	\$ 16.35	\$ 71.91	\$ 55.56	\$ 2,277.78
260	1/31/2046	31	\$ 2,277.78	8.25%	\$ 15.96	\$ 71.52	\$ 55.56	\$ 2,222.22
261	2/28/2046	28	\$ 2,222.22	8.25%	\$ 14.06	\$ 69.62	\$ 55.56	\$ 2,166.67
262	3/31/2046	31	\$ 2,166.67	8.25%	\$ 15.18	\$ 70.74	\$ 55.56	\$ 2,111.11
263	4/30/2046	30	\$ 2,111.11	8.25%	\$ 14.32	\$ 69.88	\$ 55.56	\$ 2,055.56
264	5/31/2046	31	\$ 2,055.56	8.25%	\$ 14.40	\$ 69.96	\$ 55.56	\$ 2,000.00
265	6/30/2046	30	\$ 2,000.00	8.25%	\$ 13.56	\$ 69.12	\$ 55.56	\$ 1,944.44
266	7/31/2046	31	\$ 1,944.44	8.25%	\$ 13.62	\$ 69.18	\$ 55.56	\$ 1,888.89
267	8/31/2046	31	\$ 1,888.89	8.25%	\$ 13.24	\$ 68.80	\$ 55.56	\$ 1,833.33
268	9/30/2046	30	\$ 1,833.33	8.25%	\$ 12.43	\$ 67.99	\$ 55.56	\$ 1,777.78
269	10/31/2046	31	\$ 1,777.78	8.25%	\$ 12.46	\$ 68.02	\$ 55.56	\$ 1,722.22
270	11/30/2046	30	\$ 1,722.22	8.25%	\$ 11.68	\$ 67.24	\$ 55.56	\$ 1,666.67
271	12/31/2046	31	\$ 1,666.67	8.25%	\$ 11.68	\$ 67.24	\$ 55.56	\$ 1,611.11
272	1/31/2047	31	\$ 1,611.11	8.25%	\$ 11.29	\$ 66.85	\$ 55.56	\$ 1,555.56
273	2/28/2047	28	\$ 1,555.56	8.25%	\$ 9.84	\$ 65.40	\$ 55.56	\$ 1,500.00
274	3/31/2047	31	\$ 1,500.00	8.25%	\$ 10.51	\$ 66.07	\$ 55.56	\$ 1,444.44
275	4/30/2047	30	\$ 1,444.44	8.25%	\$ 9.79	\$ 65.35	\$ 55.56	\$ 1,388.89
276	5/31/2047	31	\$ 1,388.89	8.25%	\$ 9.73	\$ 65.29	\$ 55.56	\$ 1,333.33
277	6/30/2047	30	\$ 1,333.33	8.25%	\$ 9.04	\$ 64.60	\$ 55.56	\$ 1,277.78
278	7/31/2047	31	\$ 1,277.78	8.25%	\$ 8.95	\$ 64.51	\$ 55.56	\$ 1,222.22
279	8/31/2047	31	\$ 1,222.22	8.25%	\$ 8.56	\$ 64.12	\$ 55.56	\$ 1,166.67
280	9/30/2047	30	\$ 1,166.67	8.25%	\$ 7.91	\$ 63.47	\$ 55.56	\$ 1,111.11
281	10/31/2047	31	\$ 1,111.11	8.25%	\$ 7.79	\$ 63.35	\$ 55.56	\$ 1,055.56
282	11/30/2047	30	\$ 1,055.56	8.25%	\$ 7.16	\$ 62.72	\$ 55.56	\$ 1,000.00
283	12/31/2047	31	\$ 1,000.00	8.25%	\$ 7.01	\$ 62.57	\$ 55.56	\$ 944.44
284	1/31/2048	31	\$ 944.44	8.25%	\$ 6.60	\$ 62.16	\$ 55.56	\$ 888.89
285	2/29/2048	29	\$ 888.89	8.25%	\$ 5.81	\$ 61.37	\$ 55.56	\$ 833.33
286	3/31/2048	31	\$ 833.33	8.25%	\$ 5.82	\$ 61.38	\$ 55.56	\$ 777.78
287	4/30/2048	30	\$ 777.78	8.25%	\$ 5.26	\$ 60.82	\$ 55.56	\$ 722.22
288	5/31/2048	31	\$ 722.22	8.25%	\$ 5.05	\$ 60.61	\$ 55.56	\$ 666.67
289	6/30/2048	30	\$ 666.67	8.25%	\$ 4.51	\$ 60.07	\$ 55.56	\$ 611.11
290	7/31/2048	31	\$ 611.11	8.25%	\$ 4.27	\$ 59.83	\$ 55.56	\$ 555.56
291	8/31/2048	31	\$ 555.56	8.25%	\$ 3.88	\$ 59.44	\$ 55.56	\$ 500.00
292	9/30/2048	30	\$ 500.00	8.25%	\$ 3.38	\$ 58.94	\$ 55.56	\$ 444.44
293	10/31/2048	31	\$ 444.44	8.25%	\$ 3.11	\$ 58.67	\$ 55.56	\$ 388.89
294	11/30/2048	30	\$ 388.89	8.25%	\$ 2.63	\$ 58.19	\$ 55.56	\$ 333.33
295	12/31/2048	31	\$ 333.33	8.25%	\$ 2.33	\$ 57.89	\$ 55.56	\$ 277.78
296	1/31/2049	31	\$ 277.78	8.25%	\$ 1.95	\$ 57.51	\$ 55.56	\$ 222.22
297	2/28/2049	28	\$ 222.22	8.25%	\$ 1.41	\$ 56.97	\$ 55.56	\$ 166.67
298	3/31/2049	31	\$ 166.67	8.25%	\$ 1.17	\$ 56.73	\$ 55.56	\$ 111.11
299	4/30/2049	30	\$ 111.11	8.25%	\$ 0.75	\$ 56.31	\$ 55.56	\$ 55.56
300	5/31/2049	31	\$ 55.56	8.25%	\$ 0.39	\$ 55.95	\$ 55.56	\$ 0.00



160 Main Street, Gloucester, MA 01930

Margin +1.0

**IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT**

This disclosure contains important information about our Home Equity Line of Credit. You should read it carefully and keep a copy for your records.

**Availability of Terms** – All of the terms disclosed below are subject to change.

If these terms change (other than the annual percentage rate) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you have paid to us or anyone else in connection with your application.

**Security Interest** – We will take a mortgage on your home. You could lose your home if you do not meet the obligations in your agreement with us.

**Possible Actions** – Under certain circumstances, we can (1) terminate your line, require you to pay us the entire outstanding balance in one payment, and charge you certain fees; (2) refuse to make additional extensions of credit; (3) reduce your credit limit; and (4), as specified in the initial agreement, implement certain changes in the plan.

If you ask, we will give you more specific information concerning when we can take these actions.

**Minimum Payment Requirements** – You can obtain advances of credit for 10 years (the “draw period”). During the draw period, payments will be due monthly. Your minimum monthly payment will equal all accrued interest as of the closing date of the billing cycle, plus any amounts past due. **Note:** Your minimum monthly payment will not reduce the amount of principal outstanding on this line of credit.

After the draw period ends, you will no longer be able to obtain credit advances and must pay the outstanding balance over 15 years (the “repayment period”). During the repayment period, payments will be due monthly. Your minimum monthly payment will equal 1/180th of the principal balance that was outstanding at the end of the draw period plus the finance charges that have accrued on the remaining balance.

**Minimum Payment Example** – If you made only the minimum monthly payments and took no other credit advances, it would take 25 years to pay off a credit advance of \$10,000 at an **ANNUAL PERCENTAGE RATE** of 9.50%. During that period, you would make 120 monthly payments varying between \$80.68 and \$72.88 followed by 180 monthly payments varying between \$135.80 and \$56.01.

**Fees and Charges** – To open and maintain a line of credit, you must pay the following fees to us:

- Application Fee: \$ \_\_\_\_\_ (due at application)
- Points \_\_\_\_\_ % of credit line (due when account opened)
- Annual Maintenance Fee: \$ \_\_\_\_\_ (due each year)
- Other: \_\_\_\_\_ \$ \_\_\_\_\_ due \_\_\_\_\_
- Other: \_\_\_\_\_ \$ \_\_\_\_\_ due \_\_\_\_\_
- Other: \_\_\_\_\_ \$ \_\_\_\_\_ due \_\_\_\_\_
- Other: \_\_\_\_\_ \$ \_\_\_\_\_ due \_\_\_\_\_

You also may be required to pay certain fees to third parties to open a line. These fees generally total between \$634.50 and \$2,074.50.

If you ask, we will give you an itemization of the fees you will have to pay to third parties.

**Property Insurance** – You must carry insurance on the property that secures this line of credit.

**Minimum Draw Requirements** – The minimum credit advance you can receive is \$500.00.

**Tax Deductibility** – You should consult a tax advisor regarding the deductibility of interest and charges for the line.

**Variable Rate Information** – The line has a variable-rate feature, and the annual percentage rate (corresponding to the periodic rate) and the minimum payment can change as a result.

The annual percentage rate includes only interest and not other costs.

The annual percentage rate is based on the value of an index. The index is the Prime Rate published in the Money Rates section of The Wall Street Journal (if more than one Prime Rate is published, the higher rate shall be used), as most recently published on the last business day of the month prior to each monthly billing cycle.

To determine the annual percentage rate, we apply a margin to the value of the index.

Ask us for the current index value, margin, discount if applicable and annual percentage rate. After you open a credit line, rate information will be provided on periodic statements that we send you.

**Rate Changes** – The annual percentage rate will change at the beginning of each monthly billing cycle. The maximum **ANNUAL PERCENTAGE RATE** that can apply is 18.0%. The **ANNUAL PERCENTAGE RATE** will never be lower than 4.0%.

Other than as disclosed in this paragraph, there are no annual or more frequent periodic limitations on changes in the Annual Percentage Rate.

**Maximum Rate and Payment Examples** – If you had an outstanding balance of \$10,000 during the draw period, the minimum monthly payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.0% would be \$152.88. This annual percentage rate could be reached during the 1st month of the draw period.

If you had an outstanding balance of \$10,000 at the beginning of the repayment period, the minimum monthly payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.0% would be \$208.44. This annual percentage rate could be reached at the start of the 1st month of the repayment period.

**Historic Example** – The following table shows how the annual percentage rate and the minimum monthly payments for a single \$10,000 credit advance would have changed based on changes in the index over the past 15 years. The index values are from the last business day in the index month of each year. While only one payment amount per year is shown, payments would have varied during each year.

The table assumes that no additional credit advances were taken, that only the minimum payments were made each month, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments will change in the future.

YEAR	REPAYMENT PERIOD STARTS	MAY INDEX RATE	MARGIN This is a margin we have used recently	*ANNUAL PERCENTAGE RATE (Rounded, if applicable)	MINIMUM MONTHLY PAYMENT
2010	<input type="checkbox"/>	3.25%	1.00	4.25%	34.93
2011	<input type="checkbox"/>	3.25%	1.00	4.25%	34.93
2012	<input type="checkbox"/>	3.25%	1.00	4.25%	34.84
2013	<input type="checkbox"/>	3.25%	1.00	4.25%	34.93
2014	<input type="checkbox"/>	3.25%	1.00	4.25%	34.93
2015	<input type="checkbox"/>	3.25%	1.00	4.25%	34.93
2016	<input type="checkbox"/>	3.50%	1.00	4.50%	36.89
2017	<input type="checkbox"/>	4.00%	1.00	5.00%	41.10
2018	<input type="checkbox"/>	4.75%	1.00	5.75%	47.26
2019	<input type="checkbox"/>	5.50%	1.00	6.50%	53.42
2020	<input checked="" type="checkbox"/>	3.25%	1.00	4.25%	90.40
2021	<input type="checkbox"/>	3.25%	1.00	4.25%	88.16
2022	<input type="checkbox"/>	4.00%	1.00	5.00%	91.18
2023	<input type="checkbox"/>	8.25%	1.00	9.25%	116.38
2024	<input type="checkbox"/>	8.50%	1.00	9.50%	112.66

\* The Annual Percentage Rate has been adjusted to reflect any applicable interest rate caps.

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
1	6/30/2024	30	\$ 10,000.00	9.50%	\$ 77.87	\$ 77.87	\$ -	\$ 10,000.00
2	7/31/2024	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
3	8/31/2024	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
4	9/30/2024	30	\$ 10,000.00	9.50%	\$ 77.87	\$ 77.87	\$ -	\$ 10,000.00
5	10/31/2024	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
6	11/30/2024	30	\$ 10,000.00	9.50%	\$ 77.87	\$ 77.87	\$ -	\$ 10,000.00
7	12/31/2024	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
8	1/31/2025	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
9	2/28/2025	28	\$ 10,000.00	9.50%	\$ 72.88	\$ 72.88	\$ -	\$ 10,000.00
10	3/31/2025	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
11	4/30/2025	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
12	5/31/2025	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
13	6/30/2025	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
14	7/31/2025	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
15	8/31/2025	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
16	9/30/2025	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
17	10/31/2025	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
18	11/30/2025	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
19	12/31/2025	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
20	1/31/2026	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
21	2/28/2026	28	\$ 10,000.00	9.50%	\$ 72.88	\$ 72.88	\$ -	\$ 10,000.00
22	3/31/2026	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
23	4/30/2026	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
24	5/31/2026	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
25	6/30/2026	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
26	7/31/2026	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
27	8/31/2026	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
28	9/30/2026	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
29	10/31/2026	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
30	11/30/2026	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
31	12/31/2026	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
32	1/31/2027	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
33	2/28/2027	28	\$ 10,000.00	9.50%	\$ 72.88	\$ 72.88	\$ -	\$ 10,000.00
34	3/31/2027	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
35	4/30/2027	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
36	5/31/2027	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
37	6/30/2027	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
38	7/31/2027	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
39	8/31/2027	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
40	9/30/2027	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
41	10/31/2027	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
42	11/30/2027	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
43	12/31/2027	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
44	1/31/2028	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
45	2/29/2028	29	\$ 10,000.00	9.50%	\$ 75.27	\$ 75.27	\$ -	\$ 10,000.00
46	3/31/2028	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
47	4/30/2028	30	\$ 10,000.00	9.50%	\$ 77.87	\$ 77.87	\$ -	\$ 10,000.00
48	5/31/2028	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
49	6/30/2028	30	\$ 10,000.00	9.50%	\$ 77.87	\$ 77.87	\$ -	\$ 10,000.00
50	7/31/2028	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
51	8/31/2028	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
52	9/30/2028	30	\$ 10,000.00	9.50%	\$ 77.87	\$ 77.87	\$ -	\$ 10,000.00
53	10/31/2028	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
54	11/30/2028	30	\$ 10,000.00	9.50%	\$ 77.87	\$ 77.87	\$ -	\$ 10,000.00
55	12/31/2028	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
56	1/31/2029	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
57	2/28/2029	28	\$ 10,000.00	9.50%	\$ 72.88	\$ 72.88	\$ -	\$ 10,000.00
58	3/31/2029	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
59	4/30/2029	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
60	5/31/2029	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
61	6/30/2029	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
62	7/31/2029	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
63	8/31/2029	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
64	9/30/2029	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
65	10/31/2029	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
66	11/30/2029	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
67	12/31/2029	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
68	1/31/2030	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
69	2/28/2030	28	\$ 10,000.00	9.50%	\$ 72.88	\$ 72.88	\$ -	\$ 10,000.00
70	3/31/2030	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
71	4/30/2030	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
72	5/31/2030	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
73	6/30/2030	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
74	7/31/2030	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
75	8/31/2030	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
76	9/30/2030	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
77	10/31/2030	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
78	11/30/2030	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
79	12/31/2030	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
80	1/31/2031	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
81	2/28/2031	28	\$ 10,000.00	9.50%	\$ 72.88	\$ 72.88	\$ -	\$ 10,000.00
82	3/31/2031	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
83	4/30/2031	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
84	5/31/2031	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
85	6/30/2031	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
86	7/31/2031	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
87	8/31/2031	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
88	9/30/2031	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
89	10/31/2031	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
90	11/30/2031	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
91	12/31/2031	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
92	1/31/2032	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
93	2/29/2032	29	\$ 10,000.00	9.50%	\$ 75.27	\$ 75.27	\$ -	\$ 10,000.00
94	3/31/2032	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
95	4/30/2032	30	\$ 10,000.00	9.50%	\$ 77.87	\$ 77.87	\$ -	\$ 10,000.00
96	5/31/2032	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
97	6/30/2032	30	\$ 10,000.00	9.50%	\$ 77.87	\$ 77.87	\$ -	\$ 10,000.00
98	7/31/2032	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
99	8/31/2032	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
100	9/30/2032	30	\$ 10,000.00	9.50%	\$ 77.87	\$ 77.87	\$ -	\$ 10,000.00
101	10/31/2032	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
102	11/30/2032	30	\$ 10,000.00	9.50%	\$ 77.87	\$ 77.87	\$ -	\$ 10,000.00
103	12/31/2032	31	\$ 10,000.00	9.50%	\$ 80.46	\$ 80.46	\$ -	\$ 10,000.00
104	1/31/2033	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
105	2/28/2033	28	\$ 10,000.00	9.50%	\$ 72.88	\$ 72.88	\$ -	\$ 10,000.00
106	3/31/2033	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
107	4/30/2033	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
108	5/31/2033	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
109	6/30/2033	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
110	7/31/2033	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
111	8/31/2033	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
112	9/30/2033	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
113	10/31/2033	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
114	11/30/2033	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
115	12/31/2033	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
116	1/31/2034	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
117	2/28/2034	28	\$ 10,000.00	9.50%	\$ 72.88	\$ 72.88	\$ -	\$ 10,000.00
118	3/31/2034	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00
119	4/30/2034	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 78.08	\$ -	\$ 10,000.00
120	5/31/2034	31	\$ 10,000.00	9.50%	\$ 80.68	\$ 80.68	\$ -	\$ 10,000.00

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
121	6/30/2034	30	\$ 10,000.00	9.50%	\$ 78.08	\$ 133.64	\$ 55.56	\$ 9,944.44
122	7/31/2034	31	\$ 9,944.44	9.50%	\$ 80.24	\$ 135.80	\$ 55.56	\$ 9,888.89
123	8/31/2034	31	\$ 9,888.89	9.50%	\$ 79.79	\$ 135.35	\$ 55.56	\$ 9,833.33
124	9/30/2034	30	\$ 9,833.33	9.50%	\$ 76.78	\$ 132.34	\$ 55.56	\$ 9,777.78
125	10/31/2034	31	\$ 9,777.78	9.50%	\$ 78.89	\$ 134.45	\$ 55.56	\$ 9,722.22
126	11/30/2034	30	\$ 9,722.22	9.50%	\$ 75.91	\$ 131.47	\$ 55.56	\$ 9,666.67
127	12/31/2034	31	\$ 9,666.67	9.50%	\$ 78.00	\$ 133.56	\$ 55.56	\$ 9,611.11
128	1/31/2035	31	\$ 9,611.11	9.50%	\$ 77.55	\$ 133.11	\$ 55.56	\$ 9,555.56
129	2/28/2035	28	\$ 9,555.56	9.50%	\$ 69.64	\$ 125.20	\$ 55.56	\$ 9,500.00
130	3/31/2035	31	\$ 9,500.00	9.50%	\$ 76.65	\$ 132.21	\$ 55.56	\$ 9,444.44
131	4/30/2035	30	\$ 9,444.44	9.50%	\$ 73.74	\$ 129.30	\$ 55.56	\$ 9,388.89
132	5/31/2035	31	\$ 9,388.89	9.50%	\$ 75.75	\$ 131.31	\$ 55.56	\$ 9,333.33
133	6/30/2035	30	\$ 9,333.33	9.50%	\$ 72.88	\$ 128.44	\$ 55.56	\$ 9,277.78
134	7/31/2035	31	\$ 9,277.78	9.50%	\$ 74.86	\$ 130.42	\$ 55.56	\$ 9,222.22
135	8/31/2035	31	\$ 9,222.22	9.50%	\$ 74.41	\$ 129.97	\$ 55.56	\$ 9,166.67
136	9/30/2035	30	\$ 9,166.67	9.50%	\$ 71.58	\$ 127.14	\$ 55.56	\$ 9,111.11
137	10/31/2035	31	\$ 9,111.11	9.50%	\$ 73.51	\$ 129.07	\$ 55.56	\$ 9,055.56
138	11/30/2035	30	\$ 9,055.56	9.50%	\$ 70.71	\$ 126.27	\$ 55.56	\$ 9,000.00
139	12/31/2035	31	\$ 9,000.00	9.50%	\$ 72.62	\$ 128.18	\$ 55.56	\$ 8,944.44
140	1/31/2036	31	\$ 8,944.44	9.50%	\$ 71.97	\$ 127.53	\$ 55.56	\$ 8,888.89
141	2/29/2036	29	\$ 8,888.89	9.50%	\$ 66.91	\$ 122.47	\$ 55.56	\$ 8,833.33
142	3/31/2036	31	\$ 8,833.33	9.50%	\$ 71.08	\$ 126.64	\$ 55.56	\$ 8,777.78
143	4/30/2036	30	\$ 8,777.78	9.50%	\$ 68.35	\$ 123.91	\$ 55.56	\$ 8,722.22
144	5/31/2036	31	\$ 8,722.22	9.50%	\$ 70.18	\$ 125.74	\$ 55.56	\$ 8,666.67
145	6/30/2036	30	\$ 8,666.67	9.50%	\$ 67.49	\$ 123.05	\$ 55.56	\$ 8,611.11
146	7/31/2036	31	\$ 8,611.11	9.50%	\$ 69.29	\$ 124.85	\$ 55.56	\$ 8,555.56
147	8/31/2036	31	\$ 8,555.56	9.50%	\$ 68.84	\$ 124.40	\$ 55.56	\$ 8,500.00
148	9/30/2036	30	\$ 8,500.00	9.50%	\$ 66.19	\$ 121.75	\$ 55.56	\$ 8,444.44
149	10/31/2036	31	\$ 8,444.44	9.50%	\$ 67.95	\$ 123.51	\$ 55.56	\$ 8,388.89
150	11/30/2036	30	\$ 8,388.89	9.50%	\$ 65.32	\$ 120.88	\$ 55.56	\$ 8,333.33
151	12/31/2036	31	\$ 8,333.33	9.50%	\$ 67.05	\$ 122.61	\$ 55.56	\$ 8,277.78
152	1/31/2037	31	\$ 8,277.78	9.50%	\$ 66.79	\$ 122.35	\$ 55.56	\$ 8,222.22
153	2/28/2037	28	\$ 8,222.22	9.50%	\$ 59.92	\$ 115.48	\$ 55.56	\$ 8,166.67
154	3/31/2037	31	\$ 8,166.67	9.50%	\$ 65.89	\$ 121.45	\$ 55.56	\$ 8,111.11
155	4/30/2037	30	\$ 8,111.11	9.50%	\$ 63.33	\$ 118.89	\$ 55.56	\$ 8,055.56
156	5/31/2037	31	\$ 8,055.56	9.50%	\$ 65.00	\$ 120.56	\$ 55.56	\$ 8,000.00
157	6/30/2037	30	\$ 8,000.00	9.50%	\$ 62.47	\$ 118.03	\$ 55.56	\$ 7,944.44
158	7/31/2037	31	\$ 7,944.44	9.50%	\$ 64.10	\$ 119.66	\$ 55.56	\$ 7,888.89
159	8/31/2037	31	\$ 7,888.89	9.50%	\$ 63.65	\$ 119.21	\$ 55.56	\$ 7,833.33
160	9/30/2037	30	\$ 7,833.33	9.50%	\$ 61.16	\$ 116.72	\$ 55.56	\$ 7,777.78
161	10/31/2037	31	\$ 7,777.78	9.50%	\$ 62.75	\$ 118.31	\$ 55.56	\$ 7,722.22
162	11/30/2037	30	\$ 7,722.22	9.50%	\$ 60.30	\$ 115.86	\$ 55.56	\$ 7,666.67
163	12/31/2037	31	\$ 7,666.67	9.50%	\$ 61.86	\$ 117.42	\$ 55.56	\$ 7,611.11
164	1/31/2038	31	\$ 7,611.11	9.50%	\$ 61.41	\$ 116.97	\$ 55.56	\$ 7,555.56
165	2/28/2038	28	\$ 7,555.56	9.50%	\$ 55.06	\$ 110.62	\$ 55.56	\$ 7,500.00
166	3/31/2038	31	\$ 7,500.00	9.50%	\$ 60.51	\$ 116.07	\$ 55.56	\$ 7,444.44
167	4/30/2038	30	\$ 7,444.44	9.50%	\$ 58.13	\$ 113.69	\$ 55.56	\$ 7,388.89
168	5/31/2038	31	\$ 7,388.89	9.50%	\$ 59.62	\$ 115.18	\$ 55.56	\$ 7,333.33
169	6/30/2038	30	\$ 7,333.33	9.50%	\$ 57.26	\$ 112.82	\$ 55.56	\$ 7,277.78
170	7/31/2038	31	\$ 7,277.78	9.50%	\$ 58.72	\$ 114.28	\$ 55.56	\$ 7,222.22
171	8/31/2038	31	\$ 7,222.22	9.50%	\$ 58.27	\$ 113.83	\$ 55.56	\$ 7,166.67
172	9/30/2038	30	\$ 7,166.67	9.50%	\$ 55.96	\$ 111.52	\$ 55.56	\$ 7,111.11
173	10/31/2038	31	\$ 7,111.11	9.50%	\$ 57.38	\$ 112.94	\$ 55.56	\$ 7,055.56
174	11/30/2038	30	\$ 7,055.56	9.50%	\$ 55.09	\$ 110.65	\$ 55.56	\$ 7,000.00
175	12/31/2038	31	\$ 7,000.00	9.50%	\$ 56.48	\$ 112.04	\$ 55.56	\$ 6,944.44
176	1/31/2039	31	\$ 6,944.44	9.50%	\$ 56.03	\$ 111.59	\$ 55.56	\$ 6,888.89
177	2/28/2039	28	\$ 6,888.89	9.50%	\$ 50.20	\$ 105.76	\$ 55.56	\$ 6,833.33
178	3/31/2039	31	\$ 6,833.33	9.50%	\$ 55.13	\$ 110.69	\$ 55.56	\$ 6,777.78
179	4/30/2039	30	\$ 6,777.78	9.50%	\$ 52.92	\$ 108.48	\$ 55.56	\$ 6,722.22
180	5/31/2039	31	\$ 6,722.22	9.50%	\$ 54.24	\$ 109.80	\$ 55.56	\$ 6,666.67



PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
181	6/30/2039	30	\$ 6,666.67	9.50%	\$ 52.05	\$ 107.61	\$ 55.56	\$ 6,611.11
182	7/31/2039	31	\$ 6,611.11	9.50%	\$ 53.34	\$ 108.90	\$ 55.56	\$ 6,555.56
183	8/31/2039	31	\$ 6,555.56	9.50%	\$ 52.89	\$ 108.45	\$ 55.56	\$ 6,500.00
184	9/30/2039	30	\$ 6,500.00	9.50%	\$ 50.75	\$ 106.31	\$ 55.56	\$ 6,444.44
185	10/31/2039	31	\$ 6,444.44	9.50%	\$ 52.00	\$ 107.56	\$ 55.56	\$ 6,388.89
186	11/30/2039	30	\$ 6,388.89	9.50%	\$ 49.89	\$ 105.45	\$ 55.56	\$ 6,333.33
187	12/31/2039	31	\$ 6,333.33	9.50%	\$ 51.10	\$ 106.66	\$ 55.56	\$ 6,277.78
188	1/31/2040	31	\$ 6,277.78	9.50%	\$ 50.51	\$ 106.07	\$ 55.56	\$ 6,222.22
189	2/29/2040	29	\$ 6,222.22	9.50%	\$ 46.84	\$ 102.40	\$ 55.56	\$ 6,166.67
190	3/31/2040	31	\$ 6,166.67	9.50%	\$ 49.62	\$ 105.18	\$ 55.56	\$ 6,111.11
191	4/30/2040	30	\$ 6,111.11	9.50%	\$ 47.59	\$ 103.15	\$ 55.56	\$ 6,055.56
192	5/31/2040	31	\$ 6,055.56	9.50%	\$ 48.73	\$ 104.29	\$ 55.56	\$ 6,000.00
193	6/30/2040	30	\$ 6,000.00	9.50%	\$ 46.72	\$ 102.28	\$ 55.56	\$ 5,944.44
194	7/31/2040	31	\$ 5,944.44	9.50%	\$ 47.83	\$ 103.39	\$ 55.56	\$ 5,888.89
195	8/31/2040	31	\$ 5,888.89	9.50%	\$ 47.38	\$ 102.94	\$ 55.56	\$ 5,833.33
196	9/30/2040	30	\$ 5,833.33	9.50%	\$ 45.42	\$ 100.98	\$ 55.56	\$ 5,777.78
197	10/31/2040	31	\$ 5,777.78	9.50%	\$ 46.49	\$ 102.05	\$ 55.56	\$ 5,722.22
198	11/30/2040	30	\$ 5,722.22	9.50%	\$ 44.56	\$ 100.12	\$ 55.56	\$ 5,666.67
199	12/31/2040	31	\$ 5,666.67	9.50%	\$ 45.60	\$ 101.16	\$ 55.56	\$ 5,611.11
200	1/31/2041	31	\$ 5,611.11	9.50%	\$ 45.27	\$ 100.83	\$ 55.56	\$ 5,555.56
201	2/28/2041	28	\$ 5,555.56	9.50%	\$ 40.49	\$ 96.05	\$ 55.56	\$ 5,500.00
202	3/31/2041	31	\$ 5,500.00	9.50%	\$ 44.38	\$ 99.94	\$ 55.56	\$ 5,444.44
203	4/30/2041	30	\$ 5,444.44	9.50%	\$ 42.51	\$ 98.07	\$ 55.56	\$ 5,388.89
204	5/31/2041	31	\$ 5,388.89	9.50%	\$ 43.48	\$ 99.04	\$ 55.56	\$ 5,333.33
205	6/30/2041	30	\$ 5,333.33	9.50%	\$ 41.64	\$ 97.20	\$ 55.56	\$ 5,277.78
206	7/31/2041	31	\$ 5,277.78	9.50%	\$ 42.58	\$ 98.14	\$ 55.56	\$ 5,222.22
207	8/31/2041	31	\$ 5,222.22	9.50%	\$ 42.14	\$ 97.70	\$ 55.56	\$ 5,166.67
208	9/30/2041	30	\$ 5,166.67	9.50%	\$ 40.34	\$ 95.90	\$ 55.56	\$ 5,111.11
209	10/31/2041	31	\$ 5,111.11	9.50%	\$ 41.24	\$ 96.80	\$ 55.56	\$ 5,055.56
210	11/30/2041	30	\$ 5,055.56	9.50%	\$ 39.47	\$ 95.03	\$ 55.56	\$ 5,000.00
211	12/31/2041	31	\$ 5,000.00	9.50%	\$ 40.34	\$ 95.90	\$ 55.56	\$ 4,944.44
212	1/31/2042	31	\$ 4,944.44	9.50%	\$ 39.89	\$ 95.45	\$ 55.56	\$ 4,888.89
213	2/28/2042	28	\$ 4,888.89	9.50%	\$ 35.63	\$ 91.19	\$ 55.56	\$ 4,833.33
214	3/31/2042	31	\$ 4,833.33	9.50%	\$ 39.00	\$ 94.56	\$ 55.56	\$ 4,777.78
215	4/30/2042	30	\$ 4,777.78	9.50%	\$ 37.31	\$ 92.87	\$ 55.56	\$ 4,722.22
216	5/31/2042	31	\$ 4,722.22	9.50%	\$ 38.10	\$ 93.66	\$ 55.56	\$ 4,666.67
217	6/30/2042	30	\$ 4,666.67	9.50%	\$ 36.44	\$ 92.00	\$ 55.56	\$ 4,611.11
218	7/31/2042	31	\$ 4,611.11	9.50%	\$ 37.20	\$ 92.76	\$ 55.56	\$ 4,555.56
219	8/31/2042	31	\$ 4,555.56	9.50%	\$ 36.76	\$ 92.32	\$ 55.56	\$ 4,500.00
220	9/30/2042	30	\$ 4,500.00	9.50%	\$ 35.14	\$ 90.70	\$ 55.56	\$ 4,444.44
221	10/31/2042	31	\$ 4,444.44	9.50%	\$ 35.86	\$ 91.42	\$ 55.56	\$ 4,388.89
222	11/30/2042	30	\$ 4,388.89	9.50%	\$ 34.27	\$ 89.83	\$ 55.56	\$ 4,333.33
223	12/31/2042	31	\$ 4,333.33	9.50%	\$ 34.96	\$ 90.52	\$ 55.56	\$ 4,277.78
224	1/31/2043	31	\$ 4,277.78	9.50%	\$ 34.52	\$ 90.08	\$ 55.56	\$ 4,222.22
225	2/28/2043	28	\$ 4,222.22	9.50%	\$ 30.77	\$ 86.33	\$ 55.56	\$ 4,166.67
226	3/31/2043	31	\$ 4,166.67	9.50%	\$ 33.62	\$ 89.18	\$ 55.56	\$ 4,111.11
227	4/30/2043	30	\$ 4,111.11	9.50%	\$ 32.10	\$ 87.66	\$ 55.56	\$ 4,055.56
228	5/31/2043	31	\$ 4,055.56	9.50%	\$ 32.72	\$ 88.28	\$ 55.56	\$ 4,000.00
229	6/30/2043	30	\$ 4,000.00	9.50%	\$ 31.23	\$ 86.79	\$ 55.56	\$ 3,944.44
230	7/31/2043	31	\$ 3,944.44	9.50%	\$ 31.83	\$ 87.39	\$ 55.56	\$ 3,888.89
231	8/31/2043	31	\$ 3,888.89	9.50%	\$ 31.38	\$ 86.94	\$ 55.56	\$ 3,833.33
232	9/30/2043	30	\$ 3,833.33	9.50%	\$ 29.93	\$ 85.49	\$ 55.56	\$ 3,777.78
233	10/31/2043	31	\$ 3,777.78	9.50%	\$ 30.48	\$ 86.04	\$ 55.56	\$ 3,722.22
234	11/30/2043	30	\$ 3,722.22	9.50%	\$ 29.06	\$ 84.62	\$ 55.56	\$ 3,666.67
235	12/31/2043	31	\$ 3,666.67	9.50%	\$ 29.58	\$ 85.14	\$ 55.56	\$ 3,611.11
236	1/31/2044	31	\$ 3,611.11	9.50%	\$ 29.06	\$ 84.62	\$ 55.56	\$ 3,555.56
237	2/29/2044	29	\$ 3,555.56	9.50%	\$ 26.76	\$ 82.32	\$ 55.56	\$ 3,500.00
238	3/31/2044	31	\$ 3,500.00	9.50%	\$ 28.16	\$ 83.72	\$ 55.56	\$ 3,444.44
239	4/30/2044	30	\$ 3,444.44	9.50%	\$ 26.82	\$ 82.38	\$ 55.56	\$ 3,388.89
240	5/31/2044	31	\$ 3,388.89	9.50%	\$ 27.27	\$ 82.83	\$ 55.56	\$ 3,333.33

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
241	6/30/2044	30	\$ 3,333.33	9.50%	\$ 25.96	\$ 81.52	\$ 55.56	\$ 3,277.78
242	7/31/2044	31	\$ 3,277.78	9.50%	\$ 26.37	\$ 81.93	\$ 55.56	\$ 3,222.22
243	8/31/2044	31	\$ 3,222.22	9.50%	\$ 25.93	\$ 81.49	\$ 55.56	\$ 3,166.67
244	9/30/2044	30	\$ 3,166.67	9.50%	\$ 24.66	\$ 80.22	\$ 55.56	\$ 3,111.11
245	10/31/2044	31	\$ 3,111.11	9.50%	\$ 25.03	\$ 80.59	\$ 55.56	\$ 3,055.56
246	11/30/2044	30	\$ 3,055.56	9.50%	\$ 23.79	\$ 79.35	\$ 55.56	\$ 3,000.00
247	12/31/2044	31	\$ 3,000.00	9.50%	\$ 24.14	\$ 79.70	\$ 55.56	\$ 2,944.44
248	1/31/2045	31	\$ 2,944.44	9.50%	\$ 23.76	\$ 79.32	\$ 55.56	\$ 2,888.89
249	2/28/2045	28	\$ 2,888.89	9.50%	\$ 21.05	\$ 76.61	\$ 55.56	\$ 2,833.33
250	3/31/2045	31	\$ 2,833.33	9.50%	\$ 22.86	\$ 78.42	\$ 55.56	\$ 2,777.78
251	4/30/2045	30	\$ 2,777.78	9.50%	\$ 21.69	\$ 77.25	\$ 55.56	\$ 2,722.22
252	5/31/2045	31	\$ 2,722.22	9.50%	\$ 21.96	\$ 77.52	\$ 55.56	\$ 2,666.67
253	6/30/2045	30	\$ 2,666.67	9.50%	\$ 20.82	\$ 76.38	\$ 55.56	\$ 2,611.11
254	7/31/2045	31	\$ 2,611.11	9.50%	\$ 21.07	\$ 76.63	\$ 55.56	\$ 2,555.56
255	8/31/2045	31	\$ 2,555.56	9.50%	\$ 20.62	\$ 76.18	\$ 55.56	\$ 2,500.00
256	9/30/2045	30	\$ 2,500.00	9.50%	\$ 19.52	\$ 75.08	\$ 55.56	\$ 2,444.44
257	10/31/2045	31	\$ 2,444.44	9.50%	\$ 19.72	\$ 75.28	\$ 55.56	\$ 2,388.89
258	11/30/2045	30	\$ 2,388.89	9.50%	\$ 18.65	\$ 74.21	\$ 55.56	\$ 2,333.33
259	12/31/2045	31	\$ 2,333.33	9.50%	\$ 18.83	\$ 74.39	\$ 55.56	\$ 2,277.78
260	1/31/2046	31	\$ 2,277.78	9.50%	\$ 18.38	\$ 73.94	\$ 55.56	\$ 2,222.22
261	2/28/2046	28	\$ 2,222.22	9.50%	\$ 16.19	\$ 71.75	\$ 55.56	\$ 2,166.67
262	3/31/2046	31	\$ 2,166.67	9.50%	\$ 17.48	\$ 73.04	\$ 55.56	\$ 2,111.11
263	4/30/2046	30	\$ 2,111.11	9.50%	\$ 16.48	\$ 72.04	\$ 55.56	\$ 2,055.56
264	5/31/2046	31	\$ 2,055.56	9.50%	\$ 16.59	\$ 72.15	\$ 55.56	\$ 2,000.00
265	6/30/2046	30	\$ 2,000.00	9.50%	\$ 15.62	\$ 71.18	\$ 55.56	\$ 1,944.44
266	7/31/2046	31	\$ 1,944.44	9.50%	\$ 15.69	\$ 71.25	\$ 55.56	\$ 1,888.89
267	8/31/2046	31	\$ 1,888.89	9.50%	\$ 15.24	\$ 70.80	\$ 55.56	\$ 1,833.33
268	9/30/2046	30	\$ 1,833.33	9.50%	\$ 14.32	\$ 69.88	\$ 55.56	\$ 1,777.78
269	10/31/2046	31	\$ 1,777.78	9.50%	\$ 14.34	\$ 69.90	\$ 55.56	\$ 1,722.22
270	11/30/2046	30	\$ 1,722.22	9.50%	\$ 13.45	\$ 69.01	\$ 55.56	\$ 1,666.67
271	12/31/2046	31	\$ 1,666.67	9.50%	\$ 13.45	\$ 69.01	\$ 55.56	\$ 1,611.11
272	1/31/2047	31	\$ 1,611.11	9.50%	\$ 13.00	\$ 68.56	\$ 55.56	\$ 1,555.56
273	2/28/2047	28	\$ 1,555.56	9.50%	\$ 11.34	\$ 66.90	\$ 55.56	\$ 1,500.00
274	3/31/2047	31	\$ 1,500.00	9.50%	\$ 12.10	\$ 67.66	\$ 55.56	\$ 1,444.44
275	4/30/2047	30	\$ 1,444.44	9.50%	\$ 11.28	\$ 66.84	\$ 55.56	\$ 1,388.89
276	5/31/2047	31	\$ 1,388.89	9.50%	\$ 11.21	\$ 66.77	\$ 55.56	\$ 1,333.33
277	6/30/2047	30	\$ 1,333.33	9.50%	\$ 10.41	\$ 65.97	\$ 55.56	\$ 1,277.78
278	7/31/2047	31	\$ 1,277.78	9.50%	\$ 10.31	\$ 65.87	\$ 55.56	\$ 1,222.22
279	8/31/2047	31	\$ 1,222.22	9.50%	\$ 9.86	\$ 65.42	\$ 55.56	\$ 1,166.67
280	9/30/2047	30	\$ 1,166.67	9.50%	\$ 9.11	\$ 64.67	\$ 55.56	\$ 1,111.11
281	10/31/2047	31	\$ 1,111.11	9.50%	\$ 8.96	\$ 64.52	\$ 55.56	\$ 1,055.56
282	11/30/2047	30	\$ 1,055.56	9.50%	\$ 8.24	\$ 63.80	\$ 55.56	\$ 1,000.00
283	12/31/2047	31	\$ 1,000.00	9.50%	\$ 8.07	\$ 63.63	\$ 55.56	\$ 944.44
284	1/31/2048	31	\$ 944.44	9.50%	\$ 7.60	\$ 63.16	\$ 55.56	\$ 888.89
285	2/29/2048	29	\$ 888.89	9.50%	\$ 6.69	\$ 62.25	\$ 55.56	\$ 833.33
286	3/31/2048	31	\$ 833.33	9.50%	\$ 6.71	\$ 62.27	\$ 55.56	\$ 777.78
287	4/30/2048	30	\$ 777.78	9.50%	\$ 6.06	\$ 61.62	\$ 55.56	\$ 722.22
288	5/31/2048	31	\$ 722.22	9.50%	\$ 5.81	\$ 61.37	\$ 55.56	\$ 666.67
289	6/30/2048	30	\$ 666.67	9.50%	\$ 5.19	\$ 60.75	\$ 55.56	\$ 611.11
290	7/31/2048	31	\$ 611.11	9.50%	\$ 4.92	\$ 60.48	\$ 55.56	\$ 555.56
291	8/31/2048	31	\$ 555.56	9.50%	\$ 4.47	\$ 60.03	\$ 55.56	\$ 500.00
292	9/30/2048	30	\$ 500.00	9.50%	\$ 3.89	\$ 59.45	\$ 55.56	\$ 444.44
293	10/31/2048	31	\$ 444.44	9.50%	\$ 3.58	\$ 59.14	\$ 55.56	\$ 388.89
294	11/30/2048	30	\$ 388.89	9.50%	\$ 3.03	\$ 58.59	\$ 55.56	\$ 333.33
295	12/31/2048	31	\$ 333.33	9.50%	\$ 2.68	\$ 58.24	\$ 55.56	\$ 277.78
296	1/31/2049	31	\$ 277.78	9.50%	\$ 2.24	\$ 57.80	\$ 55.56	\$ 222.22
297	2/28/2049	28	\$ 222.22	9.50%	\$ 1.62	\$ 57.18	\$ 55.56	\$ 166.67
298	3/31/2049	31	\$ 166.67	9.50%	\$ 1.34	\$ 56.90	\$ 55.56	\$ 111.11
299	4/30/2049	30	\$ 111.11	9.50%	\$ 0.87	\$ 56.43	\$ 55.56	\$ 55.56
300	5/31/2049	31	\$ 55.56	9.50%	\$ 0.45	\$ 56.01	\$ 55.56	\$ 0.00

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
1	6/30/2010	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
2	7/31/2010	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
3	8/31/2010	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
4	9/30/2010	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
5	10/31/2010	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
6	11/30/2010	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
7	12/31/2010	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
8	1/31/2011	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
9	2/28/2011	28	\$ 10,000.00	4.25%	\$ 32.60	\$ 32.60	\$ -	\$ 10,000.00
10	3/31/2011	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
11	4/30/2011	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
12	5/31/2011	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
13	6/30/2011	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
14	7/31/2011	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
15	8/31/2011	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
16	9/30/2011	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
17	10/31/2011	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
18	11/30/2011	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
19	12/31/2011	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
20	1/31/2012	31	\$ 10,000.00	4.25%	\$ 36.00	\$ 36.00	\$ -	\$ 10,000.00
21	2/29/2012	29	\$ 10,000.00	4.25%	\$ 33.67	\$ 33.67	\$ -	\$ 10,000.00
22	3/31/2012	31	\$ 10,000.00	4.25%	\$ 36.00	\$ 36.00	\$ -	\$ 10,000.00
23	4/30/2012	30	\$ 10,000.00	4.25%	\$ 34.84	\$ 34.84	\$ -	\$ 10,000.00
24	5/31/2012	31	\$ 10,000.00	4.25%	\$ 36.00	\$ 36.00	\$ -	\$ 10,000.00
25	6/30/2012	30	\$ 10,000.00	4.25%	\$ 34.84	\$ 34.84	\$ -	\$ 10,000.00
26	7/31/2012	31	\$ 10,000.00	4.25%	\$ 36.00	\$ 36.00	\$ -	\$ 10,000.00
27	8/31/2012	31	\$ 10,000.00	4.25%	\$ 36.00	\$ 36.00	\$ -	\$ 10,000.00
28	9/30/2012	30	\$ 10,000.00	4.25%	\$ 34.84	\$ 34.84	\$ -	\$ 10,000.00
29	10/31/2012	31	\$ 10,000.00	4.25%	\$ 36.00	\$ 36.00	\$ -	\$ 10,000.00
30	11/30/2012	30	\$ 10,000.00	4.25%	\$ 34.84	\$ 34.84	\$ -	\$ 10,000.00
31	12/31/2012	31	\$ 10,000.00	4.25%	\$ 36.00	\$ 36.00	\$ -	\$ 10,000.00
32	1/31/2013	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
33	2/28/2013	28	\$ 10,000.00	4.25%	\$ 32.60	\$ 32.60	\$ -	\$ 10,000.00
34	3/31/2013	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
35	4/30/2013	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
36	5/31/2013	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
37	6/30/2013	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
38	7/31/2013	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
39	8/31/2013	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
40	9/30/2013	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
41	10/31/2013	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
42	11/30/2013	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
43	12/31/2013	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
44	1/31/2014	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
45	2/28/2014	28	\$ 10,000.00	4.25%	\$ 32.60	\$ 32.60	\$ -	\$ 10,000.00
46	3/31/2014	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
47	4/30/2014	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
48	5/31/2014	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
49	6/30/2014	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
50	7/31/2014	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
51	8/31/2014	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
52	9/30/2014	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
53	10/31/2014	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
54	11/30/2014	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
55	12/31/2014	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
56	1/31/2015	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
57	2/28/2015	28	\$ 10,000.00	4.25%	\$ 32.60	\$ 32.60	\$ -	\$ 10,000.00
58	3/31/2015	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
59	4/30/2015	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
60	5/31/2015	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
61	6/30/2015	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
62	7/31/2015	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
63	8/31/2015	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
64	9/30/2015	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
65	10/31/2015	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
66	11/30/2015	30	\$ 10,000.00	4.25%	\$ 34.93	\$ 34.93	\$ -	\$ 10,000.00
67	12/31/2015	31	\$ 10,000.00	4.25%	\$ 36.10	\$ 36.10	\$ -	\$ 10,000.00
68	1/31/2016	31	\$ 10,000.00	4.25%	\$ 36.00	\$ 36.00	\$ -	\$ 10,000.00
69	2/29/2016	29	\$ 10,000.00	4.25%	\$ 33.67	\$ 33.67	\$ -	\$ 10,000.00
70	3/31/2016	31	\$ 10,000.00	4.25%	\$ 36.00	\$ 36.00	\$ -	\$ 10,000.00
71	4/30/2016	30	\$ 10,000.00	4.25%	\$ 34.84	\$ 34.84	\$ -	\$ 10,000.00
72	5/31/2016	31	\$ 10,000.00	4.25%	\$ 36.00	\$ 36.00	\$ -	\$ 10,000.00
73	6/30/2016	30	\$ 10,000.00	4.50%	\$ 36.89	\$ 36.89	\$ -	\$ 10,000.00
74	7/31/2016	31	\$ 10,000.00	4.50%	\$ 38.11	\$ 38.11	\$ -	\$ 10,000.00
75	8/31/2016	31	\$ 10,000.00	4.50%	\$ 38.11	\$ 38.11	\$ -	\$ 10,000.00
76	9/30/2016	30	\$ 10,000.00	4.50%	\$ 36.89	\$ 36.89	\$ -	\$ 10,000.00
77	10/31/2016	31	\$ 10,000.00	4.50%	\$ 38.11	\$ 38.11	\$ -	\$ 10,000.00
78	11/30/2016	30	\$ 10,000.00	4.50%	\$ 36.89	\$ 36.89	\$ -	\$ 10,000.00
79	12/31/2016	31	\$ 10,000.00	4.50%	\$ 38.11	\$ 38.11	\$ -	\$ 10,000.00
80	1/31/2017	31	\$ 10,000.00	4.50%	\$ 38.22	\$ 38.22	\$ -	\$ 10,000.00
81	2/28/2017	28	\$ 10,000.00	4.50%	\$ 34.52	\$ 34.52	\$ -	\$ 10,000.00
82	3/31/2017	31	\$ 10,000.00	4.50%	\$ 38.22	\$ 38.22	\$ -	\$ 10,000.00
83	4/30/2017	30	\$ 10,000.00	4.50%	\$ 36.99	\$ 36.99	\$ -	\$ 10,000.00
84	5/31/2017	31	\$ 10,000.00	4.50%	\$ 38.22	\$ 38.22	\$ -	\$ 10,000.00
85	6/30/2017	30	\$ 10,000.00	5.00%	\$ 41.10	\$ 41.10	\$ -	\$ 10,000.00
86	7/31/2017	31	\$ 10,000.00	5.00%	\$ 42.47	\$ 42.47	\$ -	\$ 10,000.00
87	8/31/2017	31	\$ 10,000.00	5.00%	\$ 42.47	\$ 42.47	\$ -	\$ 10,000.00
88	9/30/2017	30	\$ 10,000.00	5.00%	\$ 41.10	\$ 41.10	\$ -	\$ 10,000.00
89	10/31/2017	31	\$ 10,000.00	5.00%	\$ 42.47	\$ 42.47	\$ -	\$ 10,000.00
90	11/30/2017	30	\$ 10,000.00	5.00%	\$ 41.10	\$ 41.10	\$ -	\$ 10,000.00
91	12/31/2017	31	\$ 10,000.00	5.00%	\$ 42.47	\$ 42.47	\$ -	\$ 10,000.00
92	1/31/2018	31	\$ 10,000.00	5.00%	\$ 42.47	\$ 42.47	\$ -	\$ 10,000.00
93	2/28/2018	28	\$ 10,000.00	5.00%	\$ 38.36	\$ 38.36	\$ -	\$ 10,000.00
94	3/31/2018	31	\$ 10,000.00	5.00%	\$ 42.47	\$ 42.47	\$ -	\$ 10,000.00
95	4/30/2018	30	\$ 10,000.00	5.00%	\$ 41.10	\$ 41.10	\$ -	\$ 10,000.00
96	5/31/2018	31	\$ 10,000.00	5.00%	\$ 42.47	\$ 42.47	\$ -	\$ 10,000.00
97	6/30/2018	30	\$ 10,000.00	5.75%	\$ 47.26	\$ 47.26	\$ -	\$ 10,000.00
98	7/31/2018	31	\$ 10,000.00	5.75%	\$ 48.84	\$ 48.84	\$ -	\$ 10,000.00
99	8/31/2018	31	\$ 10,000.00	5.75%	\$ 48.84	\$ 48.84	\$ -	\$ 10,000.00
100	9/30/2018	30	\$ 10,000.00	5.75%	\$ 47.26	\$ 47.26	\$ -	\$ 10,000.00
101	10/31/2018	31	\$ 10,000.00	5.75%	\$ 48.84	\$ 48.84	\$ -	\$ 10,000.00
102	11/30/2018	30	\$ 10,000.00	5.75%	\$ 47.26	\$ 47.26	\$ -	\$ 10,000.00
103	12/31/2018	31	\$ 10,000.00	5.75%	\$ 48.84	\$ 48.84	\$ -	\$ 10,000.00
104	1/31/2019	31	\$ 10,000.00	5.75%	\$ 48.84	\$ 48.84	\$ -	\$ 10,000.00
105	2/28/2019	28	\$ 10,000.00	5.75%	\$ 44.11	\$ 44.11	\$ -	\$ 10,000.00
106	3/31/2019	31	\$ 10,000.00	5.75%	\$ 48.84	\$ 48.84	\$ -	\$ 10,000.00
107	4/30/2019	30	\$ 10,000.00	5.75%	\$ 47.26	\$ 47.26	\$ -	\$ 10,000.00
108	5/31/2019	31	\$ 10,000.00	5.75%	\$ 48.84	\$ 48.84	\$ -	\$ 10,000.00
109	6/30/2019	30	\$ 10,000.00	6.50%	\$ 53.42	\$ 53.42	\$ -	\$ 10,000.00
110	7/31/2019	31	\$ 10,000.00	6.50%	\$ 55.21	\$ 55.21	\$ -	\$ 10,000.00
111	8/31/2019	31	\$ 10,000.00	6.50%	\$ 55.21	\$ 55.21	\$ -	\$ 10,000.00
112	9/30/2019	30	\$ 10,000.00	6.50%	\$ 53.42	\$ 53.42	\$ -	\$ 10,000.00
113	10/31/2019	31	\$ 10,000.00	6.50%	\$ 55.21	\$ 55.21	\$ -	\$ 10,000.00
114	11/30/2019	30	\$ 10,000.00	6.50%	\$ 53.42	\$ 53.42	\$ -	\$ 10,000.00
115	12/31/2019	31	\$ 10,000.00	6.50%	\$ 55.21	\$ 55.21	\$ -	\$ 10,000.00
116	1/31/2020	31	\$ 10,000.00	6.50%	\$ 55.05	\$ 55.05	\$ -	\$ 10,000.00
117	2/29/2020	29	\$ 10,000.00	6.50%	\$ 51.50	\$ 51.50	\$ -	\$ 10,000.00
118	3/31/2020	31	\$ 10,000.00	6.50%	\$ 55.05	\$ 55.05	\$ -	\$ 10,000.00
119	4/30/2020	30	\$ 10,000.00	6.50%	\$ 53.28	\$ 53.28	\$ -	\$ 10,000.00
120	5/31/2020	31	\$ 10,000.00	6.50%	\$ 55.05	\$ 55.05	\$ -	\$ 10,000.00

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
121	6/30/2020	30	\$ 10,000.00	4.25%	\$ 34.84	\$ 90.40	\$ 55.56	\$ 9,944.44
122	7/31/2020	31	\$ 9,944.44	4.25%	\$ 35.80	\$ 91.36	\$ 55.56	\$ 9,888.89
123	8/31/2020	31	\$ 9,888.89	4.25%	\$ 35.60	\$ 91.16	\$ 55.56	\$ 9,833.33
124	9/30/2020	30	\$ 9,833.33	4.25%	\$ 34.26	\$ 89.82	\$ 55.56	\$ 9,777.78
125	10/31/2020	31	\$ 9,777.78	4.25%	\$ 35.20	\$ 90.76	\$ 55.56	\$ 9,722.22
126	11/30/2020	30	\$ 9,722.22	4.25%	\$ 33.87	\$ 89.43	\$ 55.56	\$ 9,666.67
127	12/31/2020	31	\$ 9,666.67	4.25%	\$ 34.80	\$ 90.36	\$ 55.56	\$ 9,611.11
128	1/31/2021	31	\$ 9,611.11	4.25%	\$ 34.69	\$ 90.25	\$ 55.56	\$ 9,555.56
129	2/28/2021	28	\$ 9,555.56	4.25%	\$ 31.15	\$ 86.71	\$ 55.56	\$ 9,500.00
130	3/31/2021	31	\$ 9,500.00	4.25%	\$ 34.29	\$ 89.85	\$ 55.56	\$ 9,444.44
131	4/30/2021	30	\$ 9,444.44	4.25%	\$ 32.99	\$ 88.55	\$ 55.56	\$ 9,388.89
132	5/31/2021	31	\$ 9,388.89	4.25%	\$ 33.89	\$ 89.45	\$ 55.56	\$ 9,333.33
133	6/30/2021	30	\$ 9,333.33	4.25%	\$ 32.60	\$ 88.16	\$ 55.56	\$ 9,277.78
134	7/31/2021	31	\$ 9,277.78	4.25%	\$ 33.49	\$ 89.05	\$ 55.56	\$ 9,222.22
135	8/31/2021	31	\$ 9,222.22	4.25%	\$ 33.29	\$ 88.85	\$ 55.56	\$ 9,166.67
136	9/30/2021	30	\$ 9,166.67	4.25%	\$ 32.02	\$ 87.58	\$ 55.56	\$ 9,111.11
137	10/31/2021	31	\$ 9,111.11	4.25%	\$ 32.89	\$ 88.45	\$ 55.56	\$ 9,055.56
138	11/30/2021	30	\$ 9,055.56	4.25%	\$ 31.63	\$ 87.19	\$ 55.56	\$ 9,000.00
139	12/31/2021	31	\$ 9,000.00	4.25%	\$ 32.49	\$ 88.05	\$ 55.56	\$ 8,944.44
140	1/31/2022	31	\$ 8,944.44	4.25%	\$ 32.29	\$ 87.85	\$ 55.56	\$ 8,888.89
141	2/28/2022	28	\$ 8,888.89	4.25%	\$ 28.98	\$ 84.54	\$ 55.56	\$ 8,833.33
142	3/31/2022	31	\$ 8,833.33	4.25%	\$ 31.88	\$ 87.44	\$ 55.56	\$ 8,777.78
143	4/30/2022	30	\$ 8,777.78	4.25%	\$ 30.66	\$ 86.22	\$ 55.56	\$ 8,722.22
144	5/31/2022	31	\$ 8,722.22	4.25%	\$ 31.48	\$ 87.04	\$ 55.56	\$ 8,666.67
145	6/30/2022	30	\$ 8,666.67	5.00%	\$ 35.62	\$ 91.18	\$ 55.56	\$ 8,611.11
146	7/31/2022	31	\$ 8,611.11	5.00%	\$ 36.57	\$ 92.13	\$ 55.56	\$ 8,555.56
147	8/31/2022	31	\$ 8,555.56	5.00%	\$ 36.33	\$ 91.89	\$ 55.56	\$ 8,500.00
148	9/30/2022	30	\$ 8,500.00	5.00%	\$ 34.93	\$ 90.49	\$ 55.56	\$ 8,444.44
149	10/31/2022	31	\$ 8,444.44	5.00%	\$ 35.86	\$ 91.42	\$ 55.56	\$ 8,388.89
150	11/30/2022	30	\$ 8,388.89	5.00%	\$ 34.47	\$ 90.03	\$ 55.56	\$ 8,333.33
151	12/31/2022	31	\$ 8,333.33	5.00%	\$ 35.39	\$ 90.95	\$ 55.56	\$ 8,277.78
152	1/31/2023	31	\$ 8,277.78	5.00%	\$ 35.15	\$ 90.71	\$ 55.56	\$ 8,222.22
153	2/28/2023	28	\$ 8,222.22	5.00%	\$ 31.54	\$ 87.10	\$ 55.56	\$ 8,166.67
154	3/31/2023	31	\$ 8,166.67	5.00%	\$ 34.68	\$ 90.24	\$ 55.56	\$ 8,111.11
155	4/30/2023	30	\$ 8,111.11	5.00%	\$ 33.33	\$ 88.89	\$ 55.56	\$ 8,055.56
156	5/31/2023	31	\$ 8,055.56	5.00%	\$ 34.21	\$ 89.77	\$ 55.56	\$ 8,000.00
157	6/30/2023	30	\$ 8,000.00	9.25%	\$ 60.82	\$ 116.38	\$ 55.56	\$ 7,944.44
158	7/31/2023	31	\$ 7,944.44	9.25%	\$ 62.41	\$ 117.97	\$ 55.56	\$ 7,888.89
159	8/31/2023	31	\$ 7,888.89	9.25%	\$ 61.98	\$ 117.54	\$ 55.56	\$ 7,833.33
160	9/30/2023	30	\$ 7,833.33	9.25%	\$ 59.55	\$ 115.11	\$ 55.56	\$ 7,777.78
161	10/31/2023	31	\$ 7,777.78	9.25%	\$ 61.10	\$ 116.66	\$ 55.56	\$ 7,722.22
162	11/30/2023	30	\$ 7,722.22	9.25%	\$ 58.71	\$ 114.27	\$ 55.56	\$ 7,666.67
163	12/31/2023	31	\$ 7,666.67	9.25%	\$ 60.23	\$ 115.79	\$ 55.56	\$ 7,611.11
164	1/31/2024	31	\$ 7,611.11	9.25%	\$ 59.63	\$ 115.19	\$ 55.56	\$ 7,555.56
165	2/29/2024	29	\$ 7,555.56	9.25%	\$ 55.38	\$ 110.94	\$ 55.56	\$ 7,500.00
166	3/31/2024	31	\$ 7,500.00	9.25%	\$ 58.76	\$ 114.32	\$ 55.56	\$ 7,444.44
167	4/30/2024	30	\$ 7,444.44	9.25%	\$ 56.44	\$ 112.00	\$ 55.56	\$ 7,388.89
168	5/31/2024	31	\$ 7,388.89	9.25%	\$ 57.89	\$ 113.45	\$ 55.56	\$ 7,333.33
169	6/30/2024	30	\$ 7,333.33	9.50%	\$ 57.10	\$ 112.66	\$ 55.56	\$ 7,277.78
170	7/31/2024	31	\$ 7,277.78	9.50%	\$ 58.56	\$ 114.12	\$ 55.56	\$ 7,222.22
171	8/31/2024	31	\$ 7,222.22	9.50%	\$ 58.11	\$ 113.67	\$ 55.56	\$ 7,166.67
172	9/30/2024	30	\$ 7,166.67	9.50%	\$ 55.81	\$ 111.37	\$ 55.56	\$ 7,111.11
173	10/31/2024	31	\$ 7,111.11	9.50%	\$ 57.22	\$ 112.78	\$ 55.56	\$ 7,055.56
174	11/30/2024	30	\$ 7,055.56	9.50%	\$ 54.94	\$ 110.50	\$ 55.56	\$ 7,000.00
175	12/31/2024	31	\$ 7,000.00	9.50%	\$ 56.33	\$ 111.89	\$ 55.56	\$ 6,944.44
176	1/31/2025	31	\$ 6,944.44	9.50%	\$ 56.03	\$ 111.59	\$ 55.56	\$ 6,888.89
177	2/28/2025	28	\$ 6,888.89	9.50%	\$ 50.20	\$ 105.76	\$ 55.56	\$ 6,833.33
178	3/31/2025	31	\$ 6,833.33	9.50%	\$ 55.13	\$ 110.69	\$ 55.56	\$ 6,777.78
179	4/30/2025	30	\$ 6,777.78	9.50%	\$ 52.92	\$ 108.48	\$ 55.56	\$ 6,722.22
180	5/31/2025	31	\$ 6,722.22	9.50%	\$ 54.24	\$ 109.80	\$ 55.56	\$ 6,666.67

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
181	6/30/2025	30	\$ 6,666.67	9.50%	\$ 52.05	\$ 107.61	\$ 55.56	\$ 6,611.11
182	7/31/2025	31	\$ 6,611.11	9.50%	\$ 53.34	\$ 108.90	\$ 55.56	\$ 6,555.56
183	8/31/2025	31	\$ 6,555.56	9.50%	\$ 52.89	\$ 108.45	\$ 55.56	\$ 6,500.00
184	9/30/2025	30	\$ 6,500.00	9.50%	\$ 50.75	\$ 106.31	\$ 55.56	\$ 6,444.44
185	10/31/2025	31	\$ 6,444.44	9.50%	\$ 52.00	\$ 107.56	\$ 55.56	\$ 6,388.89
186	11/30/2025	30	\$ 6,388.89	9.50%	\$ 49.89	\$ 105.45	\$ 55.56	\$ 6,333.33
187	12/31/2025	31	\$ 6,333.33	9.50%	\$ 51.10	\$ 106.66	\$ 55.56	\$ 6,277.78
188	1/31/2026	31	\$ 6,277.78	9.50%	\$ 50.65	\$ 106.21	\$ 55.56	\$ 6,222.22
189	2/28/2026	28	\$ 6,222.22	9.50%	\$ 45.35	\$ 100.91	\$ 55.56	\$ 6,166.67
190	3/31/2026	31	\$ 6,166.67	9.50%	\$ 49.76	\$ 105.32	\$ 55.56	\$ 6,111.11
191	4/30/2026	30	\$ 6,111.11	9.50%	\$ 47.72	\$ 103.28	\$ 55.56	\$ 6,055.56
192	5/31/2026	31	\$ 6,055.56	9.50%	\$ 48.86	\$ 104.42	\$ 55.56	\$ 6,000.00
193	6/30/2026	30	\$ 6,000.00	9.50%	\$ 46.85	\$ 102.41	\$ 55.56	\$ 5,944.44
194	7/31/2026	31	\$ 5,944.44	9.50%	\$ 47.96	\$ 103.52	\$ 55.56	\$ 5,888.89
195	8/31/2026	31	\$ 5,888.89	9.50%	\$ 47.51	\$ 103.07	\$ 55.56	\$ 5,833.33
196	9/30/2026	30	\$ 5,833.33	9.50%	\$ 45.55	\$ 101.11	\$ 55.56	\$ 5,777.78
197	10/31/2026	31	\$ 5,777.78	9.50%	\$ 46.62	\$ 102.18	\$ 55.56	\$ 5,722.22
198	11/30/2026	30	\$ 5,722.22	9.50%	\$ 44.68	\$ 100.24	\$ 55.56	\$ 5,666.67
199	12/31/2026	31	\$ 5,666.67	9.50%	\$ 45.72	\$ 101.28	\$ 55.56	\$ 5,611.11
200	1/31/2027	31	\$ 5,611.11	9.50%	\$ 45.27	\$ 100.83	\$ 55.56	\$ 5,555.56
201	2/28/2027	28	\$ 5,555.56	9.50%	\$ 40.49	\$ 96.05	\$ 55.56	\$ 5,500.00
202	3/31/2027	31	\$ 5,500.00	9.50%	\$ 44.38	\$ 99.94	\$ 55.56	\$ 5,444.44
203	4/30/2027	30	\$ 5,444.44	9.50%	\$ 42.51	\$ 98.07	\$ 55.56	\$ 5,388.89
204	5/31/2027	31	\$ 5,388.89	9.50%	\$ 43.48	\$ 99.04	\$ 55.56	\$ 5,333.33
205	6/30/2027	30	\$ 5,333.33	9.50%	\$ 41.64	\$ 97.20	\$ 55.56	\$ 5,277.78
206	7/31/2027	31	\$ 5,277.78	9.50%	\$ 42.58	\$ 98.14	\$ 55.56	\$ 5,222.22
207	8/31/2027	31	\$ 5,222.22	9.50%	\$ 42.14	\$ 97.70	\$ 55.56	\$ 5,166.67
208	9/30/2027	30	\$ 5,166.67	9.50%	\$ 40.34	\$ 95.90	\$ 55.56	\$ 5,111.11
209	10/31/2027	31	\$ 5,111.11	9.50%	\$ 41.24	\$ 96.80	\$ 55.56	\$ 5,055.56
210	11/30/2027	30	\$ 5,055.56	9.50%	\$ 39.47	\$ 95.03	\$ 55.56	\$ 5,000.00
211	12/31/2027	31	\$ 5,000.00	9.50%	\$ 40.34	\$ 95.90	\$ 55.56	\$ 4,944.44
212	1/31/2028	31	\$ 4,944.44	9.50%	\$ 39.79	\$ 95.35	\$ 55.56	\$ 4,888.89
213	2/29/2028	29	\$ 4,888.89	9.50%	\$ 36.80	\$ 92.36	\$ 55.56	\$ 4,833.33
214	3/31/2028	31	\$ 4,833.33	9.50%	\$ 38.89	\$ 94.45	\$ 55.56	\$ 4,777.78
215	4/30/2028	30	\$ 4,777.78	9.50%	\$ 37.20	\$ 92.76	\$ 55.56	\$ 4,722.22
216	5/31/2028	31	\$ 4,722.22	9.50%	\$ 38.00	\$ 93.56	\$ 55.56	\$ 4,666.67
217	6/30/2028	30	\$ 4,666.67	9.50%	\$ 36.34	\$ 91.90	\$ 55.56	\$ 4,611.11
218	7/31/2028	31	\$ 4,611.11	9.50%	\$ 37.10	\$ 92.66	\$ 55.56	\$ 4,555.56
219	8/31/2028	31	\$ 4,555.56	9.50%	\$ 36.66	\$ 92.22	\$ 55.56	\$ 4,500.00
220	9/30/2028	30	\$ 4,500.00	9.50%	\$ 35.04	\$ 90.60	\$ 55.56	\$ 4,444.44
221	10/31/2028	31	\$ 4,444.44	9.50%	\$ 35.76	\$ 91.32	\$ 55.56	\$ 4,388.89
222	11/30/2028	30	\$ 4,388.89	9.50%	\$ 34.18	\$ 89.74	\$ 55.56	\$ 4,333.33
223	12/31/2028	31	\$ 4,333.33	9.50%	\$ 34.87	\$ 90.43	\$ 55.56	\$ 4,277.78
224	1/31/2029	31	\$ 4,277.78	9.50%	\$ 34.52	\$ 90.08	\$ 55.56	\$ 4,222.22
225	2/28/2029	28	\$ 4,222.22	9.50%	\$ 30.77	\$ 86.33	\$ 55.56	\$ 4,166.67
226	3/31/2029	31	\$ 4,166.67	9.50%	\$ 33.62	\$ 89.18	\$ 55.56	\$ 4,111.11
227	4/30/2029	30	\$ 4,111.11	9.50%	\$ 32.10	\$ 87.66	\$ 55.56	\$ 4,055.56
228	5/31/2029	31	\$ 4,055.56	9.50%	\$ 32.72	\$ 88.28	\$ 55.56	\$ 4,000.00
229	6/30/2029	30	\$ 4,000.00	9.50%	\$ 31.23	\$ 86.79	\$ 55.56	\$ 3,944.44
230	7/31/2029	31	\$ 3,944.44	9.50%	\$ 31.83	\$ 87.39	\$ 55.56	\$ 3,888.89
231	8/31/2029	31	\$ 3,888.89	9.50%	\$ 31.38	\$ 86.94	\$ 55.56	\$ 3,833.33
232	9/30/2029	30	\$ 3,833.33	9.50%	\$ 29.93	\$ 85.49	\$ 55.56	\$ 3,777.78
233	10/31/2029	31	\$ 3,777.78	9.50%	\$ 30.48	\$ 86.04	\$ 55.56	\$ 3,722.22
234	11/30/2029	30	\$ 3,722.22	9.50%	\$ 29.06	\$ 84.62	\$ 55.56	\$ 3,666.67
235	12/31/2029	31	\$ 3,666.67	9.50%	\$ 29.58	\$ 85.14	\$ 55.56	\$ 3,611.11
236	1/31/2030	31	\$ 3,611.11	9.50%	\$ 29.14	\$ 84.70	\$ 55.56	\$ 3,555.56
237	2/28/2030	28	\$ 3,555.56	9.50%	\$ 25.91	\$ 81.47	\$ 55.56	\$ 3,500.00
238	3/31/2030	31	\$ 3,500.00	9.50%	\$ 28.24	\$ 83.80	\$ 55.56	\$ 3,444.44
239	4/30/2030	30	\$ 3,444.44	9.50%	\$ 26.89	\$ 82.45	\$ 55.56	\$ 3,388.89
240	5/31/2030	31	\$ 3,388.89	9.50%	\$ 27.34	\$ 82.90	\$ 55.56	\$ 3,333.33

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
241	6/30/2030	30	\$ 3,333.33	9.50%	\$ 26.03	\$ 81.59	\$ 55.56	\$ 3,277.78
242	7/31/2030	31	\$ 3,277.78	9.50%	\$ 26.45	\$ 82.01	\$ 55.56	\$ 3,222.22
243	8/31/2030	31	\$ 3,222.22	9.50%	\$ 26.00	\$ 81.56	\$ 55.56	\$ 3,166.67
244	9/30/2030	30	\$ 3,166.67	9.50%	\$ 24.73	\$ 80.29	\$ 55.56	\$ 3,111.11
245	10/31/2030	31	\$ 3,111.11	9.50%	\$ 25.10	\$ 80.66	\$ 55.56	\$ 3,055.56
246	11/30/2030	30	\$ 3,055.56	9.50%	\$ 23.86	\$ 79.42	\$ 55.56	\$ 3,000.00
247	12/31/2030	31	\$ 3,000.00	9.50%	\$ 24.21	\$ 79.77	\$ 55.56	\$ 2,944.44
248	1/31/2031	31	\$ 2,944.44	9.50%	\$ 23.76	\$ 79.32	\$ 55.56	\$ 2,888.89
249	2/28/2031	28	\$ 2,888.89	9.50%	\$ 21.05	\$ 76.61	\$ 55.56	\$ 2,833.33
250	3/31/2031	31	\$ 2,833.33	9.50%	\$ 22.86	\$ 78.42	\$ 55.56	\$ 2,777.78
251	4/30/2031	30	\$ 2,777.78	9.50%	\$ 21.69	\$ 77.25	\$ 55.56	\$ 2,722.22
252	5/31/2031	31	\$ 2,722.22	9.50%	\$ 21.96	\$ 77.52	\$ 55.56	\$ 2,666.67
253	6/30/2031	30	\$ 2,666.67	9.50%	\$ 20.82	\$ 76.38	\$ 55.56	\$ 2,611.11
254	7/31/2031	31	\$ 2,611.11	9.50%	\$ 21.07	\$ 76.63	\$ 55.56	\$ 2,555.56
255	8/31/2031	31	\$ 2,555.56	9.50%	\$ 20.62	\$ 76.18	\$ 55.56	\$ 2,500.00
256	9/30/2031	30	\$ 2,500.00	9.50%	\$ 19.52	\$ 75.08	\$ 55.56	\$ 2,444.44
257	10/31/2031	31	\$ 2,444.44	9.50%	\$ 19.72	\$ 75.28	\$ 55.56	\$ 2,388.89
258	11/30/2031	30	\$ 2,388.89	9.50%	\$ 18.65	\$ 74.21	\$ 55.56	\$ 2,333.33
259	12/31/2031	31	\$ 2,333.33	9.50%	\$ 18.83	\$ 74.39	\$ 55.56	\$ 2,277.78
260	1/31/2032	31	\$ 2,277.78	9.50%	\$ 18.33	\$ 73.89	\$ 55.56	\$ 2,222.22
261	2/29/2032	29	\$ 2,222.22	9.50%	\$ 16.73	\$ 72.29	\$ 55.56	\$ 2,166.67
262	3/31/2032	31	\$ 2,166.67	9.50%	\$ 17.43	\$ 72.99	\$ 55.56	\$ 2,111.11
263	4/30/2032	30	\$ 2,111.11	9.50%	\$ 16.44	\$ 72.00	\$ 55.56	\$ 2,055.56
264	5/31/2032	31	\$ 2,055.56	9.50%	\$ 16.54	\$ 72.10	\$ 55.56	\$ 2,000.00
265	6/30/2032	30	\$ 2,000.00	9.50%	\$ 15.57	\$ 71.13	\$ 55.56	\$ 1,944.44
266	7/31/2032	31	\$ 1,944.44	9.50%	\$ 15.65	\$ 71.21	\$ 55.56	\$ 1,888.89
267	8/31/2032	31	\$ 1,888.89	9.50%	\$ 15.20	\$ 70.76	\$ 55.56	\$ 1,833.33
268	9/30/2032	30	\$ 1,833.33	9.50%	\$ 14.28	\$ 69.84	\$ 55.56	\$ 1,777.78
269	10/31/2032	31	\$ 1,777.78	9.50%	\$ 14.30	\$ 69.86	\$ 55.56	\$ 1,722.22
270	11/30/2032	30	\$ 1,722.22	9.50%	\$ 13.41	\$ 68.97	\$ 55.56	\$ 1,666.67
271	12/31/2032	31	\$ 1,666.67	9.50%	\$ 13.41	\$ 68.97	\$ 55.56	\$ 1,611.11
272	1/31/2033	31	\$ 1,611.11	9.50%	\$ 13.00	\$ 68.56	\$ 55.56	\$ 1,555.56
273	2/28/2033	28	\$ 1,555.56	9.50%	\$ 11.34	\$ 66.90	\$ 55.56	\$ 1,500.00
274	3/31/2033	31	\$ 1,500.00	9.50%	\$ 12.10	\$ 67.66	\$ 55.56	\$ 1,444.44
275	4/30/2033	30	\$ 1,444.44	9.50%	\$ 11.28	\$ 66.84	\$ 55.56	\$ 1,388.89
276	5/31/2033	31	\$ 1,388.89	9.50%	\$ 11.21	\$ 66.77	\$ 55.56	\$ 1,333.33
277	6/30/2033	30	\$ 1,333.33	9.50%	\$ 10.41	\$ 65.97	\$ 55.56	\$ 1,277.78
278	7/31/2033	31	\$ 1,277.78	9.50%	\$ 10.31	\$ 65.87	\$ 55.56	\$ 1,222.22
279	8/31/2033	31	\$ 1,222.22	9.50%	\$ 9.86	\$ 65.42	\$ 55.56	\$ 1,166.67
280	9/30/2033	30	\$ 1,166.67	9.50%	\$ 9.11	\$ 64.67	\$ 55.56	\$ 1,111.11
281	10/31/2033	31	\$ 1,111.11	9.50%	\$ 8.96	\$ 64.52	\$ 55.56	\$ 1,055.56
282	11/30/2033	30	\$ 1,055.56	9.50%	\$ 8.24	\$ 63.80	\$ 55.56	\$ 1,000.00
283	12/31/2033	31	\$ 1,000.00	9.50%	\$ 8.07	\$ 63.63	\$ 55.56	\$ 944.44
284	1/31/2034	31	\$ 944.44	9.50%	\$ 7.62	\$ 63.18	\$ 55.56	\$ 888.89
285	2/28/2034	28	\$ 888.89	9.50%	\$ 6.48	\$ 62.04	\$ 55.56	\$ 833.33
286	3/31/2034	31	\$ 833.33	9.50%	\$ 6.72	\$ 62.28	\$ 55.56	\$ 777.78
287	4/30/2034	30	\$ 777.78	9.50%	\$ 6.07	\$ 61.63	\$ 55.56	\$ 722.22
288	5/31/2034	31	\$ 722.22	9.50%	\$ 5.83	\$ 61.39	\$ 55.56	\$ 666.67
289	6/30/2034	30	\$ 666.67	9.50%	\$ 5.21	\$ 60.77	\$ 55.56	\$ 611.11
290	7/31/2034	31	\$ 611.11	9.50%	\$ 4.93	\$ 60.49	\$ 55.56	\$ 555.56
291	8/31/2034	31	\$ 555.56	9.50%	\$ 4.48	\$ 60.04	\$ 55.56	\$ 500.00
292	9/30/2034	30	\$ 500.00	9.50%	\$ 3.90	\$ 59.46	\$ 55.56	\$ 444.44
293	10/31/2034	31	\$ 444.44	9.50%	\$ 3.59	\$ 59.15	\$ 55.56	\$ 388.89
294	11/30/2034	30	\$ 388.89	9.50%	\$ 3.04	\$ 58.60	\$ 55.56	\$ 333.33
295	12/31/2034	31	\$ 333.33	9.50%	\$ 2.69	\$ 58.25	\$ 55.56	\$ 277.78
296	1/31/2035	31	\$ 277.78	9.50%	\$ 2.24	\$ 57.80	\$ 55.56	\$ 222.22
297	2/28/2035	28	\$ 222.22	9.50%	\$ 1.62	\$ 57.18	\$ 55.56	\$ 166.67
298	3/31/2035	31	\$ 166.67	9.50%	\$ 1.34	\$ 56.90	\$ 55.56	\$ 111.11
299	4/30/2035	30	\$ 111.11	9.50%	\$ 0.87	\$ 56.43	\$ 55.56	\$ 55.56
300	5/31/2035	31	\$ 55.56	9.50%	\$ 0.45	\$ 56.01	\$ 55.56	\$ 0.00