

Compounding Period: Monthly

Nominal Annual Rate: 2.750%

**Cash Flow Data - Loans and Payments**

	Event	Date	Amount	Number	Period	End Date
1	Loan	12/15/2021	312,000.00	1		
2	Payment	02/01/2022	1,693.73	240	Monthly	01/01/2042

**TValue Amortization Schedule - Normal, 365 Day Year**

	Date	Payment	Interest	Principal	Balance
Loan	12/15/2021				312,000.00
<b>2021 Totals</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
1	02/01/2022	1,693.73	1,115.53	578.20	311,421.80
2	03/01/2022	1,693.73	713.67	980.06	310,441.74
3	04/01/2022	1,693.73	711.43	982.30	309,459.44
4	05/01/2022	1,693.73	709.18	984.55	308,474.89
5	06/01/2022	1,693.73	706.92	986.81	307,488.08
6	07/01/2022	1,693.73	704.66	989.07	306,499.01
7	08/01/2022	1,693.73	702.39	991.34	305,507.67
8	09/01/2022	1,693.73	700.12	993.61	304,514.06
9	10/01/2022	1,693.73	697.84	995.89	303,518.17
10	11/01/2022	1,693.73	695.56	998.17	302,520.00
11	12/01/2022	1,693.73	693.28	1,000.45	301,519.55
<b>2022 Totals</b>		<b>18,631.03</b>	<b>8,150.58</b>	<b>10,480.45</b>	
12	01/01/2023	1,693.73	690.98	1,002.75	300,516.80
13	02/01/2023	1,693.73	688.68	1,005.05	299,511.75
14	03/01/2023	1,693.73	686.38	1,007.35	298,504.40
15	04/01/2023	1,693.73	684.07	1,009.66	297,494.74
16	05/01/2023	1,693.73	681.76	1,011.97	296,482.77
17	06/01/2023	1,693.73	679.44	1,014.29	295,468.48
18	07/01/2023	1,693.73	677.12	1,016.61	294,451.87
19	08/01/2023	1,693.73	674.79	1,018.94	293,432.93
20	09/01/2023	1,693.73	672.45	1,021.28	292,411.65
21	10/01/2023	1,693.73	670.11	1,023.62	291,388.03
22	11/01/2023	1,693.73	667.76	1,025.97	290,362.06
23	12/01/2023	1,693.73	665.41	1,028.32	289,333.74
<b>2023 Totals</b>		<b>20,324.76</b>	<b>8,138.95</b>	<b>12,185.81</b>	
24	01/01/2024	1,693.73	663.06	1,030.67	288,303.07
25	02/01/2024	1,693.73	660.69	1,033.04	287,270.03

	Date	Payment	Interest	Principal	Balance
26	03/01/2024	1,693.73	658.33	1,035.40	286,234.63
27	04/01/2024	1,693.73	655.95	1,037.78	285,196.85
28	05/01/2024	1,693.73	653.58	1,040.15	284,156.70
29	06/01/2024	1,693.73	651.19	1,042.54	283,114.16
30	07/01/2024	1,693.73	648.80	1,044.93	282,069.23
31	08/01/2024	1,693.73	646.41	1,047.32	281,021.91
32	09/01/2024	1,693.73	644.01	1,049.72	279,972.19
33	10/01/2024	1,693.73	641.60	1,052.13	278,920.06
34	11/01/2024	1,693.73	639.19	1,054.54	277,865.52
35	12/01/2024	1,693.73	636.78	1,056.95	276,808.57
<b>2024 Totals</b>		<b>20,324.76</b>	<b>7,799.59</b>	<b>12,525.17</b>	
36	01/01/2025	1,693.73	634.35	1,059.38	275,749.19
37	02/01/2025	1,693.73	631.93	1,061.80	274,687.39
38	03/01/2025	1,693.73	629.49	1,064.24	273,623.15
39	04/01/2025	1,693.73	627.05	1,066.68	272,556.47
40	05/01/2025	1,693.73	624.61	1,069.12	271,487.35
41	06/01/2025	1,693.73	622.16	1,071.57	270,415.78
42	07/01/2025	1,693.73	619.70	1,074.03	269,341.75
43	08/01/2025	1,693.73	617.24	1,076.49	268,265.26
44	09/01/2025	1,693.73	614.77	1,078.96	267,186.30
45	10/01/2025	1,693.73	612.30	1,081.43	266,104.87
46	11/01/2025	1,693.73	609.82	1,083.91	265,020.96
47	12/01/2025	1,693.73	607.34	1,086.39	263,934.57
<b>2025 Totals</b>		<b>20,324.76</b>	<b>7,450.76</b>	<b>12,874.00</b>	
48	01/01/2026	1,693.73	604.85	1,088.88	262,845.69
49	02/01/2026	1,693.73	602.35	1,091.38	261,754.31
50	03/01/2026	1,693.73	599.85	1,093.88	260,660.43
51	04/01/2026	1,693.73	597.35	1,096.38	259,564.05
52	05/01/2026	1,693.73	594.83	1,098.90	258,465.15
53	06/01/2026	1,693.73	592.32	1,101.41	257,363.74
54	07/01/2026	1,693.73	589.79	1,103.94	256,259.80
55	08/01/2026	1,693.73	587.26	1,106.47	255,153.33
56	09/01/2026	1,693.73	584.73	1,109.00	254,044.33
57	10/01/2026	1,693.73	582.18	1,111.55	252,932.78
58	11/01/2026	1,693.73	579.64	1,114.09	251,818.69
59	12/01/2026	1,693.73	577.08	1,116.65	250,702.04
<b>2026 Totals</b>		<b>20,324.76</b>	<b>7,092.23</b>	<b>13,232.53</b>	
60	01/01/2027	1,693.73	574.53	1,119.20	249,582.84
61	02/01/2027	1,693.73	571.96	1,121.77	248,461.07
62	03/01/2027	1,693.73	569.39	1,124.34	247,336.73
63	04/01/2027	1,693.73	566.81	1,126.92	246,209.81
64	05/01/2027	1,693.73	564.23	1,129.50	245,080.31
65	06/01/2027	1,693.73	561.64	1,132.09	243,948.22

	Date	Payment	Interest	Principal	Balance
66	07/01/2027	1,693.73	559.05	1,134.68	242,813.54
67	08/01/2027	1,693.73	556.45	1,137.28	241,676.26
68	09/01/2027	1,693.73	553.84	1,139.89	240,536.37
69	10/01/2027	1,693.73	551.23	1,142.50	239,393.87
70	11/01/2027	1,693.73	548.61	1,145.12	238,248.75
71	12/01/2027	1,693.73	545.99	1,147.74	237,101.01
<b>2027 Totals</b>		<b>20,324.76</b>	<b>6,723.73</b>	<b>13,601.03</b>	
72	01/01/2028	1,693.73	543.36	1,150.37	235,950.64
73	02/01/2028	1,693.73	540.72	1,153.01	234,797.63
74	03/01/2028	1,693.73	538.08	1,155.65	233,641.98
75	04/01/2028	1,693.73	535.43	1,158.30	232,483.68
76	05/01/2028	1,693.73	532.78	1,160.95	231,322.73
77	06/01/2028	1,693.73	530.11	1,163.62	230,159.11
78	07/01/2028	1,693.73	527.45	1,166.28	228,992.83
79	08/01/2028	1,693.73	524.78	1,168.95	227,823.88
80	09/01/2028	1,693.73	522.10	1,171.63	226,652.25
81	10/01/2028	1,693.73	519.41	1,174.32	225,477.93
82	11/01/2028	1,693.73	516.72	1,177.01	224,300.92
83	12/01/2028	1,693.73	514.02	1,179.71	223,121.21
<b>2028 Totals</b>		<b>20,324.76</b>	<b>6,344.96</b>	<b>13,979.80</b>	
84	01/01/2029	1,693.73	511.32	1,182.41	221,938.80
85	02/01/2029	1,693.73	508.61	1,185.12	220,753.68
86	03/01/2029	1,693.73	505.89	1,187.84	219,565.84
87	04/01/2029	1,693.73	503.17	1,190.56	218,375.28
88	05/01/2029	1,693.73	500.44	1,193.29	217,181.99
89	06/01/2029	1,693.73	497.71	1,196.02	215,985.97
90	07/01/2029	1,693.73	494.97	1,198.76	214,787.21
91	08/01/2029	1,693.73	492.22	1,201.51	213,585.70
92	09/01/2029	1,693.73	489.47	1,204.26	212,381.44
93	10/01/2029	1,693.73	486.71	1,207.02	211,174.42
94	11/01/2029	1,693.73	483.94	1,209.79	209,964.63
95	12/01/2029	1,693.73	481.17	1,212.56	208,752.07
<b>2029 Totals</b>		<b>20,324.76</b>	<b>5,955.62</b>	<b>14,369.14</b>	
96	01/01/2030	1,693.73	478.39	1,215.34	207,536.73
97	02/01/2030	1,693.73	475.61	1,218.12	206,318.61
98	03/01/2030	1,693.73	472.81	1,220.92	205,097.69
99	04/01/2030	1,693.73	470.02	1,223.71	203,873.98
100	05/01/2030	1,693.73	467.21	1,226.52	202,647.46
101	06/01/2030	1,693.73	464.40	1,229.33	201,418.13
102	07/01/2030	1,693.73	461.58	1,232.15	200,185.98
103	08/01/2030	1,693.73	458.76	1,234.97	198,951.01
104	09/01/2030	1,693.73	455.93	1,237.80	197,713.21
105	10/01/2030	1,693.73	453.09	1,240.64	196,472.57

	Date	Payment	Interest	Principal	Balance
106	11/01/2030	1,693.73	450.25	1,243.48	195,229.09
107	12/01/2030	1,693.73	447.40	1,246.33	193,982.76
<b>2030 Totals</b>		<b>20,324.76</b>	<b>5,555.45</b>	<b>14,769.31</b>	
108	01/01/2031	1,693.73	444.54	1,249.19	192,733.57
109	02/01/2031	1,693.73	441.68	1,252.05	191,481.52
110	03/01/2031	1,693.73	438.81	1,254.92	190,226.60
111	04/01/2031	1,693.73	435.94	1,257.79	188,968.81
112	05/01/2031	1,693.73	433.05	1,260.68	187,708.13
113	06/01/2031	1,693.73	430.16	1,263.57	186,444.56
114	07/01/2031	1,693.73	427.27	1,266.46	185,178.10
115	08/01/2031	1,693.73	424.37	1,269.36	183,908.74
116	09/01/2031	1,693.73	421.46	1,272.27	182,636.47
117	10/01/2031	1,693.73	418.54	1,275.19	181,361.28
118	11/01/2031	1,693.73	415.62	1,278.11	180,083.17
119	12/01/2031	1,693.73	412.69	1,281.04	178,802.13
<b>2031 Totals</b>		<b>20,324.76</b>	<b>5,144.13</b>	<b>15,180.63</b>	
120	01/01/2032	1,693.73	409.75	1,283.98	177,518.15
121	02/01/2032	1,693.73	406.81	1,286.92	176,231.23
122	03/01/2032	1,693.73	403.86	1,289.87	174,941.36
123	04/01/2032	1,693.73	400.91	1,292.82	173,648.54
124	05/01/2032	1,693.73	397.94	1,295.79	172,352.75
125	06/01/2032	1,693.73	394.98	1,298.75	171,054.00
126	07/01/2032	1,693.73	392.00	1,301.73	169,752.27
127	08/01/2032	1,693.73	389.02	1,304.71	168,447.56
128	09/01/2032	1,693.73	386.03	1,307.70	167,139.86
129	10/01/2032	1,693.73	383.03	1,310.70	165,829.16
130	11/01/2032	1,693.73	380.03	1,313.70	164,515.46
131	12/01/2032	1,693.73	377.01	1,316.72	163,198.74
<b>2032 Totals</b>		<b>20,324.76</b>	<b>4,721.37</b>	<b>15,603.39</b>	
132	01/01/2033	1,693.73	374.00	1,319.73	161,879.01
133	02/01/2033	1,693.73	370.97	1,322.76	160,556.25
134	03/01/2033	1,693.73	367.94	1,325.79	159,230.46
135	04/01/2033	1,693.73	364.90	1,328.83	157,901.63
136	05/01/2033	1,693.73	361.86	1,331.87	156,569.76
137	06/01/2033	1,693.73	358.81	1,334.92	155,234.84
138	07/01/2033	1,693.73	355.75	1,337.98	153,896.86
139	08/01/2033	1,693.73	352.68	1,341.05	152,555.81
140	09/01/2033	1,693.73	349.61	1,344.12	151,211.69
141	10/01/2033	1,693.73	346.53	1,347.20	149,864.49
142	11/01/2033	1,693.73	343.44	1,350.29	148,514.20
143	12/01/2033	1,693.73	340.35	1,353.38	147,160.82
<b>2033 Totals</b>		<b>20,324.76</b>	<b>4,286.84</b>	<b>16,037.92</b>	

	Date	Payment	Interest	Principal	Balance
144	01/01/2034	1,693.73	337.24	1,356.49	145,804.33
145	02/01/2034	1,693.73	334.13	1,359.60	144,444.73
146	03/01/2034	1,693.73	331.02	1,362.71	143,082.02
147	04/01/2034	1,693.73	327.90	1,365.83	141,716.19
148	05/01/2034	1,693.73	324.77	1,368.96	140,347.23
149	06/01/2034	1,693.73	321.63	1,372.10	138,975.13
150	07/01/2034	1,693.73	318.48	1,375.25	137,599.88
151	08/01/2034	1,693.73	315.33	1,378.40	136,221.48
152	09/01/2034	1,693.73	312.17	1,381.56	134,839.92
153	10/01/2034	1,693.73	309.01	1,384.72	133,455.20
154	11/01/2034	1,693.73	305.83	1,387.90	132,067.30
155	12/01/2034	1,693.73	302.65	1,391.08	130,676.22
<b>2034 Totals</b>		<b>20,324.76</b>	<b>3,840.16</b>	<b>16,484.60</b>	
156	01/01/2035	1,693.73	299.47	1,394.26	129,281.96
157	02/01/2035	1,693.73	296.27	1,397.46	127,884.50
158	03/01/2035	1,693.73	293.07	1,400.66	126,483.84
159	04/01/2035	1,693.73	289.86	1,403.87	125,079.97
160	05/01/2035	1,693.73	286.64	1,407.09	123,672.88
161	06/01/2035	1,693.73	283.42	1,410.31	122,262.57
162	07/01/2035	1,693.73	280.19	1,413.54	120,849.03
163	08/01/2035	1,693.73	276.95	1,416.78	119,432.25
164	09/01/2035	1,693.73	273.70	1,420.03	118,012.22
165	10/01/2035	1,693.73	270.44	1,423.29	116,588.93
166	11/01/2035	1,693.73	267.18	1,426.55	115,162.38
167	12/01/2035	1,693.73	263.91	1,429.82	113,732.56
<b>2035 Totals</b>		<b>20,324.76</b>	<b>3,381.10</b>	<b>16,943.66</b>	
168	01/01/2036	1,693.73	260.64	1,433.09	112,299.47
169	02/01/2036	1,693.73	257.35	1,436.38	110,863.09
170	03/01/2036	1,693.73	254.06	1,439.67	109,423.42
171	04/01/2036	1,693.73	250.76	1,442.97	107,980.45
172	05/01/2036	1,693.73	247.46	1,446.27	106,534.18
173	06/01/2036	1,693.73	244.14	1,449.59	105,084.59
174	07/01/2036	1,693.73	240.82	1,452.91	103,631.68
175	08/01/2036	1,693.73	237.49	1,456.24	102,175.44
176	09/01/2036	1,693.73	234.15	1,459.58	100,715.86
177	10/01/2036	1,693.73	230.81	1,462.92	99,252.94
178	11/01/2036	1,693.73	227.45	1,466.28	97,786.66
179	12/01/2036	1,693.73	224.09	1,469.64	96,317.02
<b>2036 Totals</b>		<b>20,324.76</b>	<b>2,909.22</b>	<b>17,415.54</b>	
180	01/01/2037	1,693.73	220.73	1,473.00	94,844.02
181	02/01/2037	1,693.73	217.35	1,476.38	93,367.64
182	03/01/2037	1,693.73	213.97	1,479.76	91,887.88
183	04/01/2037	1,693.73	210.58	1,483.15	90,404.73

	Date	Payment	Interest	Principal	Balance
184	05/01/2037	1,693.73	207.18	1,486.55	88,918.18
185	06/01/2037	1,693.73	203.77	1,489.96	87,428.22
186	07/01/2037	1,693.73	200.36	1,493.37	85,934.85
187	08/01/2037	1,693.73	196.93	1,496.80	84,438.05
188	09/01/2037	1,693.73	193.50	1,500.23	82,937.82
189	10/01/2037	1,693.73	190.07	1,503.66	81,434.16
190	11/01/2037	1,693.73	186.62	1,507.11	79,927.05
191	12/01/2037	1,693.73	183.17	1,510.56	78,416.49
<b>2037 Totals</b>		<b>20,324.76</b>	<b>2,424.23</b>	<b>17,900.53</b>	
192	01/01/2038	1,693.73	179.70	1,514.03	76,902.46
193	02/01/2038	1,693.73	176.23	1,517.50	75,384.96
194	03/01/2038	1,693.73	172.76	1,520.97	73,863.99
195	04/01/2038	1,693.73	169.27	1,524.46	72,339.53
196	05/01/2038	1,693.73	165.78	1,527.95	70,811.58
197	06/01/2038	1,693.73	162.28	1,531.45	69,280.13
198	07/01/2038	1,693.73	158.77	1,534.96	67,745.17
199	08/01/2038	1,693.73	155.25	1,538.48	66,206.69
200	09/01/2038	1,693.73	151.72	1,542.01	64,664.68
201	10/01/2038	1,693.73	148.19	1,545.54	63,119.14
202	11/01/2038	1,693.73	144.65	1,549.08	61,570.06
203	12/01/2038	1,693.73	141.10	1,552.63	60,017.43
<b>2038 Totals</b>		<b>20,324.76</b>	<b>1,925.70</b>	<b>18,399.06</b>	
204	01/01/2039	1,693.73	137.54	1,556.19	58,461.24
205	02/01/2039	1,693.73	133.97	1,559.76	56,901.48
206	03/01/2039	1,693.73	130.40	1,563.33	55,338.15
207	04/01/2039	1,693.73	126.82	1,566.91	53,771.24
208	05/01/2039	1,693.73	123.23	1,570.50	52,200.74
209	06/01/2039	1,693.73	119.63	1,574.10	50,626.64
210	07/01/2039	1,693.73	116.02	1,577.71	49,048.93
211	08/01/2039	1,693.73	112.40	1,581.33	47,467.60
212	09/01/2039	1,693.73	108.78	1,584.95	45,882.65
213	10/01/2039	1,693.73	105.15	1,588.58	44,294.07
214	11/01/2039	1,693.73	101.51	1,592.22	42,701.85
215	12/01/2039	1,693.73	97.86	1,595.87	41,105.98
<b>2039 Totals</b>		<b>20,324.76</b>	<b>1,413.31</b>	<b>18,911.45</b>	
216	01/01/2040	1,693.73	94.20	1,599.53	39,506.45
217	02/01/2040	1,693.73	90.54	1,603.19	37,903.26
218	03/01/2040	1,693.73	86.86	1,606.87	36,296.39
219	04/01/2040	1,693.73	83.18	1,610.55	34,685.84
220	05/01/2040	1,693.73	79.49	1,614.24	33,071.60
221	06/01/2040	1,693.73	75.79	1,617.94	31,453.66
222	07/01/2040	1,693.73	72.08	1,621.65	29,832.01
223	08/01/2040	1,693.73	68.37	1,625.36	28,206.65

	Date	Payment	Interest	Principal	Balance
224	09/01/2040	1,693.73	64.64	1,629.09	26,577.56
225	10/01/2040	1,693.73	60.91	1,632.82	24,944.74
226	11/01/2040	1,693.73	57.17	1,636.56	23,308.18
227	12/01/2040	1,693.73	53.41	1,640.32	21,667.86
<b>2040 Totals</b>		<b>20,324.76</b>	<b>886.64</b>	<b>19,438.12</b>	
228	01/01/2041	1,693.73	49.66	1,644.07	20,023.79
229	02/01/2041	1,693.73	45.89	1,647.84	18,375.95
230	03/01/2041	1,693.73	42.11	1,651.62	16,724.33
231	04/01/2041	1,693.73	38.33	1,655.40	15,068.93
232	05/01/2041	1,693.73	34.53	1,659.20	13,409.73
233	06/01/2041	1,693.73	30.73	1,663.00	11,746.73
234	07/01/2041	1,693.73	26.92	1,666.81	10,079.92
235	08/01/2041	1,693.73	23.10	1,670.63	8,409.29
236	09/01/2041	1,693.73	19.27	1,674.46	6,734.83
237	10/01/2041	1,693.73	15.43	1,678.30	5,056.53
238	11/01/2041	1,693.73	11.59	1,682.14	3,374.39
239	12/01/2041	1,693.73	7.73	1,686.00	1,688.39
<b>2041 Totals</b>		<b>20,324.76</b>	<b>345.29</b>	<b>19,979.47</b>	
240	01/01/2042	1,693.73	5.34	1,688.39	0.00
<b>2042 Totals</b>		<b>1,693.73</b>	<b>5.34</b>	<b>1,688.39</b>	
<b>Grand Totals</b>		<b>406,495.20</b>	<b>94,495.20</b>	<b>312,000.00</b>	

Last interest amount increased by 1.47 due to rounding.

<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>Amount Financed</b>	<b>Total of Payments</b>
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
<b>2.750%</b>	<b>\$94,495.20</b>	<b>\$312,000.00</b>	<b>\$406,495.20</b>