Bank ID: 716612 Originator ID: 1695433

BANK GLOUCESTER

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 (if less than 2yrs)		Years There	Previous Address (if less than 2 yrs)		Years There
Date of Birth	Social Security No.	No. of Dependents	Date of Birth	Social Security No.	No. of Dependents
Email Address			Email 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 $
License #, Exp. Date		Mother Maiden Name	License #, Exp. Date		Mother Maiden Name

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

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

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.

I hereby authorize the release of any information pertaining to my past and present employment, bank accounts, stock holding, or other asset balances needed to process my home loan application.

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 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)

PROPERTY INFORMATION SHEET

Borrower (s): ____

Property Address: ____________________________________

1. Is the property connected to city sewer: YES ☐ NO ☐
2. Does the property have solar panels: YES ☐ NO ☐

If Yes:

Date of installation: ________________

Are the solar panels leased? YES ☐ NO ☐

If so, do you pay a monthly fee? YES ☐ NO ☐

Fee Amount $ ___________

(Bank may require a copy of the lease/contract for review)

3. Have you placed a credit/security freeze on your credit report? YES ☐ NO ☐
4. Have you ever received a grant to purchase or rehab this property? YES ☐ NO ☐

If yes, name of grantor: ______________________________

5. Do you own the property in a Trust? YES ☐ NO ☐

If yes, Name of the Trust: ____________________________

It is the responsibility of the applicant to verify with the attorney who prepared the trust that the trust has the legal authority to borrow funds and to execute all necessary loan documents.

The applicant is also solely responsible for obtaining and providing all documentation necessary to facilitate the loan in connection with the trust and its legal instruments.

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.

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: ____________________

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

____

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

Borrower	Co-Borrower	Date

BANK GLOUCESTER

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

BANK GLOUCESTER

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 examinations and draw or obtain the necessary legal documents pertaining to my/our financing.
I/We understand that I/We will / may 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

☐ **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 A C D

☐ **KLINE, GARDNER & O'CONNOR**
96 Middle Street
Gloucester MA 01930
978-283-3840
MEGAN BREAKER
ELIZABETH O'CONNOR A D

☐ **PLUNKETT & RANDO, P.C**
The Prince Building
265 Essex Street, Suite 201
Salem MA 01970
978-744-2555
CHRISTOPHER PLUNKETT A D
MATTHEW RANDO, ESQ. A D

☐ **CAPE ANN LAW**
45 Broadway
Rockport, MA 01966
978-546-2525
ROBERT L. VISNICK A D

☐ **LAW OFFICE OF JUDY A. FIELD, P.C.**
55 Pleasant Street, Suite 204
Newburyport MA 01950
978-922-0330 A C D

☐ **LAW OFFICE OF BRITTA CAHOON**
85 Eastern Avenue, Suite 302
Gloucester MA 01930
978-879-9929 A

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

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

☐ STANDARD TITLE& ESCROW PPLC
100 Corporate Place, Suite 505 Peabody, MA 01960
978-966-1625
JEFFREY STELMAN A

☐ LAW OFFICE OF WELCH & MUZIO
27 Congress Street, Suite 512
Salem MA 01970
978-744-0637
FRANK P MUZIO A D

☐ HENEY & ASSOCIATES, LLC
86 Dodge Street, Route 1A
North Beverly, MA 01915
978-921-1050
WILLIAM E HENEY A

☐ SIMPLE TITLE CLOSING & ESCROW PPLC
AKA Megaloudis & Gakis PPLC
99 Rosewood Drive, Suite 260
Danvers, MA 01923
NICHOLAS AMBELIOTIS, ESQUIRE
LEONARD JOSEPH, ESQUIRE A

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.

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. 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

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.

MONEY SOURCE	HOW MUCH CAN YOU BORROW	VARIABLE OR FIXED RATE	IS YOUR HOME AT RISK?	TYPICAL ADVANTAGES	TYPICAL DISADVANTAGES
HELOC *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
SECOND MORTGAGE OR HOME EQUITY LOAN *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
CASH-OUT REFINANCE *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
PERSONAL LINE OF CREDIT *You borrow based on your credit, without using your home as collateral*	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

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
6 Hunter Place
Exeter, NH 03833
978-580-4526 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.
Fort Lauderdale FL 33338
PO Box 7403
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.

BANK GLOUCESTER

BORROWERS CHECKLIST

Property Information:

______ Copy of Purchase & Sales Agreement. If Construction Loan, copy of plans & specifications, contract. If refinance, copy of Recorded Deed.

______ Recent mortgage/Equity statement if refinance

______ Copy of Real Estate Tax Bill and Homeowners declarations page.

Borrower Information:

______ Copy of Divorce or Separation documents.

______ Copy of Bankruptcy proceedings with status and explanation.

______ Gift letter or explanation of source of funds for closing costs.

Income Information:

______ Most recent pay stubs showing year-to-date earnings and pay period (shoul 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 (or one year for 90% LTV).

______ 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).

H:\Mortgage Department\Application Forms\All Forms\Borrower Checklist.DOC

Rev. January 2011

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

What We Do	
How does BankGloucester protect my personal information?	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.
How does BankGloucester collect my personal information?	We collect your personal information, for example, when you ● Open an account ● Deposit money ● Give us your contact information ● Pay us by check ● Show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ● sharing for affiliates' everyday business purposes - information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. ● *BankGloucester has no affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. ● *BankGloucester does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ● *BankGloucester doesn't jointly market.*

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.

BANK GLOUCESTER

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.

BANK GLOUCESTER

160 Main Street, Gloucester, MA 01930

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 **6.50%.** During that period, you would make **120** monthly payments varying between **$55.21** and **$49.86** followed by **180** monthly payments varying between **$110.31** and **$55.87**.

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 $—0— 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
2012	☐	3.25%	-0.25	4.00%*	32.79
2013	☐	3.25%	-0.25	4.00%*	32.88
2014	☐	3.25%	-0.25	4.00%*	32.88
2015	☐	3.25%	-0.25	4.00%*	32.88
2016	☐	3.50%	-0.25	4.00%*	32.79
2017	☐	4.00%	-0.25	4.00%*	32.88
2018	☐	4.75%	-0.25	4.50%	36.99
2019	☐	5.50%	-0.25	5.25%	43.15
2020	☐	3.25%	-0.25	4.00%*	32.79
2021	☐	3.25%	-0.25	4.00%*	32.88
2022	☒	4.00%	-0.25	4.00%*	88.44
2023	☐	8.25%	-0.25	8.00%	116.93
2024	☐	8.50%	-0.25	8.25%	114.17
2025	☐	7.50%	-0.25	7.25%	103.23
2026	☐	6.75%	-0.25	6.50%	94.74

* 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	6/30/2026	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
2	7/31/2026	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
3	8/31/2026	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
4	9/30/2026	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
5	10/31/2026	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
6	11/30/2026	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
7	12/31/2026	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
8	1/31/2027	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
9	2/28/2027	28	$ 10,000.00	6.50%	$ 49.86	$ 49.86	$ -	$ 10,000.00
10	3/31/2027	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
11	4/30/2027	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
12	5/31/2027	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
13	6/30/2027	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
14	7/31/2027	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
15	8/31/2027	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
16	9/30/2027	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
17	10/31/2027	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
18	11/30/2027	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
19	12/31/2027	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
20	1/31/2028	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
21	2/29/2028	29	$ 10,000.00	6.50%	$ 51.50	$ 51.50	$ -	$ 10,000.00
22	3/31/2028	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
23	4/30/2028	30	$ 10,000.00	6.50%	$ 53.28	$ 53.28	$ -	$ 10,000.00
24	5/31/2028	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
25	6/30/2028	30	$ 10,000.00	6.50%	$ 53.28	$ 53.28	$ -	$ 10,000.00
26	7/31/2028	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
27	8/31/2028	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
28	9/30/2028	30	$ 10,000.00	6.50%	$ 53.28	$ 53.28	$ -	$ 10,000.00
29	10/31/2028	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
30	11/30/2028	30	$ 10,000.00	6.50%	$ 53.28	$ 53.28	$ -	$ 10,000.00
31	12/31/2028	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
32	1/31/2029	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
33	2/28/2029	28	$ 10,000.00	6.50%	$ 49.86	$ 49.86	$ -	$ 10,000.00
34	3/31/2029	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
35	4/30/2029	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
36	5/31/2029	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
37	6/30/2029	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
38	7/31/2029	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
39	8/31/2029	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
40	9/30/2029	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
41	10/31/2029	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
42	11/30/2029	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
43	12/31/2029	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
44	1/31/2030	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
45	2/28/2030	28	$ 10,000.00	6.50%	$ 49.86	$ 49.86	$ -	$ 10,000.00
46	3/31/2030	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
47	4/30/2030	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
48	5/31/2030	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
49	6/30/2030	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
50	7/31/2030	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
51	8/31/2030	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
52	9/30/2030	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
53	10/31/2030	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
54	11/30/2030	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
55	12/31/2030	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
56	1/31/2031	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
57	2/28/2031	28	$ 10,000.00	6.50%	$ 49.86	$ 49.86	$ -	$ 10,000.00
58	3/31/2031	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
59	4/30/2031	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
60	5/31/2031	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
61	6/30/2031	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
62	7/31/2031	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
63	8/31/2031	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
64	9/30/2031	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
65	10/31/2031	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
66	11/30/2031	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
67	12/31/2031	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
68	1/31/2032	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
69	2/29/2032	29	$ 10,000.00	6.50%	$ 51.50	$ 51.50	$ -	$ 10,000.00
70	3/31/2032	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
71	4/30/2032	30	$ 10,000.00	6.50%	$ 53.28	$ 53.28	$ -	$ 10,000.00
72	5/31/2032	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
73	6/30/2032	30	$ 10,000.00	6.50%	$ 53.28	$ 53.28	$ -	$ 10,000.00
74	7/31/2032	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
75	8/31/2032	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
76	9/30/2032	30	$ 10,000.00	6.50%	$ 53.28	$ 53.28	$ -	$ 10,000.00
77	10/31/2032	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
78	11/30/2032	30	$ 10,000.00	6.50%	$ 53.28	$ 53.28	$ -	$ 10,000.00
79	12/31/2032	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
80	1/31/2033	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
81	2/28/2033	28	$ 10,000.00	6.50%	$ 49.86	$ 49.86	$ -	$ 10,000.00
82	3/31/2033	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
83	4/30/2033	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
84	5/31/2033	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
85	6/30/2033	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
86	7/31/2033	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
87	8/31/2033	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
88	9/30/2033	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
89	10/31/2033	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
90	11/30/2033	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
91	12/31/2033	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
92	1/31/2034	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
93	2/28/2034	28	$ 10,000.00	6.50%	$ 49.86	$ 49.86	$ -	$ 10,000.00
94	3/31/2034	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
95	4/30/2034	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
96	5/31/2034	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
97	6/30/2034	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
98	7/31/2034	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
99	8/31/2034	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
100	9/30/2034	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
101	10/31/2034	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
102	11/30/2034	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
103	12/31/2034	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
104	1/31/2035	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
105	2/28/2035	28	$ 10,000.00	6.50%	$ 49.86	$ 49.86	$ -	$ 10,000.00
106	3/31/2035	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
107	4/30/2035	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
108	5/31/2035	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
109	6/30/2035	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
110	7/31/2035	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
111	8/31/2035	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
112	9/30/2035	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
113	10/31/2035	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
114	11/30/2035	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
115	12/31/2035	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
116	1/31/2036	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
117	2/29/2036	29	$ 10,000.00	6.50%	$ 51.50	$ 51.50	$ -	$ 10,000.00
118	3/31/2036	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
119	4/30/2036	30	$ 10,000.00	6.50%	$ 53.28	$ 53.28	$ -	$ 10,000.00
120	5/31/2036	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	6/30/2036	30	$ 10,000.00	6.50%	$ 53.28	$ 108.84	$ 55.56	$ 9,944.44
122	7/31/2036	31	$ 9,944.44	6.50%	$ 54.75	$ 110.31	$ 55.56	$ 9,888.89
123	8/31/2036	31	$ 9,888.89	6.50%	$ 54.44	$ 110.00	$ 55.56	$ 9,833.33
124	9/30/2036	30	$ 9,833.33	6.50%	$ 52.39	$ 107.95	$ 55.56	$ 9,777.78
125	10/31/2036	31	$ 9,777.78	6.50%	$ 53.83	$ 109.39	$ 55.56	$ 9,722.22
126	11/30/2036	30	$ 9,722.22	6.50%	$ 51.80	$ 107.36	$ 55.56	$ 9,666.67
127	12/31/2036	31	$ 9,666.67	6.50%	$ 53.22	$ 108.78	$ 55.56	$ 9,611.11
128	1/31/2037	31	$ 9,611.11	6.50%	$ 53.06	$ 108.62	$ 55.56	$ 9,555.56
129	2/28/2037	28	$ 9,555.56	6.50%	$ 47.65	$ 103.21	$ 55.56	$ 9,500.00
130	3/31/2037	31	$ 9,500.00	6.50%	$ 52.45	$ 108.01	$ 55.56	$ 9,444.44
131	4/30/2037	30	$ 9,444.44	6.50%	$ 50.46	$ 106.02	$ 55.56	$ 9,388.89
132	5/31/2037	31	$ 9,388.89	6.50%	$ 51.83	$ 107.39	$ 55.56	$ 9,333.33
133	6/30/2037	30	$ 9,333.33	6.50%	$ 49.86	$ 105.42	$ 55.56	$ 9,277.78
134	7/31/2037	31	$ 9,277.78	6.50%	$ 51.22	$ 106.78	$ 55.56	$ 9,222.22
135	8/31/2037	31	$ 9,222.22	6.50%	$ 50.91	$ 106.47	$ 55.56	$ 9,166.67
136	9/30/2037	30	$ 9,166.67	6.50%	$ 48.97	$ 104.53	$ 55.56	$ 9,111.11
137	10/31/2037	31	$ 9,111.11	6.50%	$ 50.30	$ 105.86	$ 55.56	$ 9,055.56
138	11/30/2037	30	$ 9,055.56	6.50%	$ 48.38	$ 103.94	$ 55.56	$ 9,000.00
139	12/31/2037	31	$ 9,000.00	6.50%	$ 49.68	$ 105.24	$ 55.56	$ 8,944.44
140	1/31/2038	31	$ 8,944.44	6.50%	$ 49.38	$ 104.94	$ 55.56	$ 8,888.89
141	2/28/2038	28	$ 8,888.89	6.50%	$ 44.32	$ 99.88	$ 55.56	$ 8,833.33
142	3/31/2038	31	$ 8,833.33	6.50%	$ 48.76	$ 104.32	$ 55.56	$ 8,777.78
143	4/30/2038	30	$ 8,777.78	6.50%	$ 46.89	$ 102.45	$ 55.56	$ 8,722.22
144	5/31/2038	31	$ 8,722.22	6.50%	$ 48.15	$ 103.71	$ 55.56	$ 8,666.67
145	6/30/2038	30	$ 8,666.67	6.50%	$ 46.30	$ 101.86	$ 55.56	$ 8,611.11
146	7/31/2038	31	$ 8,611.11	6.50%	$ 47.54	$ 103.10	$ 55.56	$ 8,555.56
147	8/31/2038	31	$ 8,555.56	6.50%	$ 47.23	$ 102.79	$ 55.56	$ 8,500.00
148	9/30/2038	30	$ 8,500.00	6.50%	$ 45.41	$ 100.97	$ 55.56	$ 8,444.44
149	10/31/2038	31	$ 8,444.44	6.50%	$ 46.62	$ 102.18	$ 55.56	$ 8,388.89
150	11/30/2038	30	$ 8,388.89	6.50%	$ 44.82	$ 100.38	$ 55.56	$ 8,333.33
151	12/31/2038	31	$ 8,333.33	6.50%	$ 46.00	$ 101.56	$ 55.56	$ 8,277.78
152	1/31/2039	31	$ 8,277.78	6.50%	$ 45.70	$ 101.26	$ 55.56	$ 8,222.22
153	2/28/2039	28	$ 8,222.22	6.50%	$ 41.00	$ 96.56	$ 55.56	$ 8,166.67
154	3/31/2039	31	$ 8,166.67	6.50%	$ 45.08	$ 100.64	$ 55.56	$ 8,111.11
155	4/30/2039	30	$ 8,111.11	6.50%	$ 43.33	$ 98.89	$ 55.56	$ 8,055.56
156	5/31/2039	31	$ 8,055.56	6.50%	$ 44.47	$ 100.03	$ 55.56	$ 8,000.00
157	6/30/2039	30	$ 8,000.00	6.50%	$ 42.74	$ 98.30	$ 55.56	$ 7,944.44
158	7/31/2039	31	$ 7,944.44	6.50%	$ 43.86	$ 99.42	$ 55.56	$ 7,888.89
159	8/31/2039	31	$ 7,888.89	6.50%	$ 43.55	$ 99.11	$ 55.56	$ 7,833.33
160	9/30/2039	30	$ 7,833.33	6.50%	$ 41.85	$ 97.41	$ 55.56	$ 7,777.78
161	10/31/2039	31	$ 7,777.78	6.50%	$ 42.94	$ 98.50	$ 55.56	$ 7,722.22
162	11/30/2039	30	$ 7,722.22	6.50%	$ 41.26	$ 96.82	$ 55.56	$ 7,666.67
163	12/31/2039	31	$ 7,666.67	6.50%	$ 42.32	$ 97.88	$ 55.56	$ 7,611.11
164	1/31/2040	31	$ 7,611.11	6.50%	$ 41.90	$ 97.46	$ 55.56	$ 7,555.56
165	2/29/2040	29	$ 7,555.56	6.50%	$ 38.91	$ 94.47	$ 55.56	$ 7,500.00
166	3/31/2040	31	$ 7,500.00	6.50%	$ 41.29	$ 96.85	$ 55.56	$ 7,444.44
167	4/30/2040	30	$ 7,444.44	6.50%	$ 39.66	$ 95.22	$ 55.56	$ 7,388.89
168	5/31/2040	31	$ 7,388.89	6.50%	$ 40.68	$ 96.24	$ 55.56	$ 7,333.33
169	6/30/2040	30	$ 7,333.33	6.50%	$ 39.07	$ 94.63	$ 55.56	$ 7,277.78
170	7/31/2040	31	$ 7,277.78	6.50%	$ 40.07	$ 95.63	$ 55.56	$ 7,222.22
171	8/31/2040	31	$ 7,222.22	6.50%	$ 39.76	$ 95.32	$ 55.56	$ 7,166.67
172	9/30/2040	30	$ 7,166.67	6.50%	$ 38.18	$ 93.74	$ 55.56	$ 7,111.11
173	10/31/2040	31	$ 7,111.11	6.50%	$ 39.15	$ 94.71	$ 55.56	$ 7,055.56
174	11/30/2040	30	$ 7,055.56	6.50%	$ 37.59	$ 93.15	$ 55.56	$ 7,000.00
175	12/31/2040	31	$ 7,000.00	6.50%	$ 38.54	$ 94.10	$ 55.56	$ 6,944.44
176	1/31/2041	31	$ 6,944.44	6.50%	$ 38.34	$ 93.90	$ 55.56	$ 6,888.89
177	2/28/2041	28	$ 6,888.89	6.50%	$ 34.35	$ 89.91	$ 55.56	$ 6,833.33
178	3/31/2041	31	$ 6,833.33	6.50%	$ 37.72	$ 93.28	$ 55.56	$ 6,777.78
179	4/30/2041	30	$ 6,777.78	6.50%	$ 36.21	$ 91.77	$ 55.56	$ 6,722.22
180	5/31/2041	31	$ 6,722.22	6.50%	$ 37.11	$ 92.67	$ 55.56	$ 6,666.67

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
181	6/30/2041	30	$ 6,666.67	6.50%	$ 35.62	$ 91.18	$ 55.56	$ 6,611.11
182	7/31/2041	31	$ 6,611.11	6.50%	$ 36.50	$ 92.06	$ 55.56	$ 6,555.56
183	8/31/2041	31	$ 6,555.56	6.50%	$ 36.19	$ 91.75	$ 55.56	$ 6,500.00
184	9/30/2041	30	$ 6,500.00	6.50%	$ 34.73	$ 90.29	$ 55.56	$ 6,444.44
185	10/31/2041	31	$ 6,444.44	6.50%	$ 35.58	$ 91.14	$ 55.56	$ 6,388.89
186	11/30/2041	30	$ 6,388.89	6.50%	$ 34.13	$ 89.69	$ 55.56	$ 6,333.33
187	12/31/2041	31	$ 6,333.33	6.50%	$ 34.96	$ 90.52	$ 55.56	$ 6,277.78
188	1/31/2042	31	$ 6,277.78	6.50%	$ 34.66	$ 90.22	$ 55.56	$ 6,222.22
189	2/28/2042	28	$ 6,222.22	6.50%	$ 31.03	$ 86.59	$ 55.56	$ 6,166.67
190	3/31/2042	31	$ 6,166.67	6.50%	$ 34.04	$ 89.60	$ 55.56	$ 6,111.11
191	4/30/2042	30	$ 6,111.11	6.50%	$ 32.65	$ 88.21	$ 55.56	$ 6,055.56
192	5/31/2042	31	$ 6,055.56	6.50%	$ 33.43	$ 88.99	$ 55.56	$ 6,000.00
193	6/30/2042	30	$ 6,000.00	6.50%	$ 32.05	$ 87.61	$ 55.56	$ 5,944.44
194	7/31/2042	31	$ 5,944.44	6.50%	$ 32.82	$ 88.38	$ 55.56	$ 5,888.89
195	8/31/2042	31	$ 5,888.89	6.50%	$ 32.51	$ 88.07	$ 55.56	$ 5,833.33
196	9/30/2042	30	$ 5,833.33	6.50%	$ 31.16	$ 86.72	$ 55.56	$ 5,777.78
197	10/31/2042	31	$ 5,777.78	6.50%	$ 31.90	$ 87.46	$ 55.56	$ 5,722.22
198	11/30/2042	30	$ 5,722.22	6.50%	$ 30.57	$ 86.13	$ 55.56	$ 5,666.67
199	12/31/2042	31	$ 5,666.67	6.50%	$ 31.28	$ 86.84	$ 55.56	$ 5,611.11
200	1/31/2043	31	$ 5,611.11	6.50%	$ 30.98	$ 86.54	$ 55.56	$ 5,555.56
201	2/28/2043	28	$ 5,555.56	6.50%	$ 27.70	$ 83.26	$ 55.56	$ 5,500.00
202	3/31/2043	31	$ 5,500.00	6.50%	$ 30.36	$ 85.92	$ 55.56	$ 5,444.44
203	4/30/2043	30	$ 5,444.44	6.50%	$ 29.09	$ 84.65	$ 55.56	$ 5,388.89
204	5/31/2043	31	$ 5,388.89	6.50%	$ 29.75	$ 85.31	$ 55.56	$ 5,333.33
205	6/30/2043	30	$ 5,333.33	6.50%	$ 28.49	$ 84.05	$ 55.56	$ 5,277.78
206	7/31/2043	31	$ 5,277.78	6.50%	$ 29.14	$ 84.70	$ 55.56	$ 5,222.22
207	8/31/2043	31	$ 5,222.22	6.50%	$ 28.83	$ 84.39	$ 55.56	$ 5,166.67
208	9/30/2043	30	$ 5,166.67	6.50%	$ 27.60	$ 83.16	$ 55.56	$ 5,111.11
209	10/31/2043	31	$ 5,111.11	6.50%	$ 28.22	$ 83.78	$ 55.56	$ 5,055.56
210	11/30/2043	30	$ 5,055.56	6.50%	$ 27.01	$ 82.57	$ 55.56	$ 5,000.00
211	12/31/2043	31	$ 5,000.00	6.50%	$ 27.60	$ 83.16	$ 55.56	$ 4,944.44
212	1/31/2044	31	$ 4,944.44	6.50%	$ 27.22	$ 82.78	$ 55.56	$ 4,888.89
213	2/29/2044	29	$ 4,888.89	6.50%	$ 25.18	$ 80.74	$ 55.56	$ 4,833.33
214	3/31/2044	31	$ 4,833.33	6.50%	$ 26.61	$ 82.17	$ 55.56	$ 4,777.78
215	4/30/2044	30	$ 4,777.78	6.50%	$ 25.46	$ 81.02	$ 55.56	$ 4,722.22
216	5/31/2044	31	$ 4,722.22	6.50%	$ 26.00	$ 81.56	$ 55.56	$ 4,666.67
217	6/30/2044	30	$ 4,666.67	6.50%	$ 24.86	$ 80.42	$ 55.56	$ 4,611.11
218	7/31/2044	31	$ 4,611.11	6.50%	$ 25.39	$ 80.95	$ 55.56	$ 4,555.56
219	8/31/2044	31	$ 4,555.56	6.50%	$ 25.08	$ 80.64	$ 55.56	$ 4,500.00
220	9/30/2044	30	$ 4,500.00	6.50%	$ 23.98	$ 79.54	$ 55.56	$ 4,444.44
221	10/31/2044	31	$ 4,444.44	6.50%	$ 24.47	$ 80.03	$ 55.56	$ 4,388.89
222	11/30/2044	30	$ 4,388.89	6.50%	$ 23.38	$ 78.94	$ 55.56	$ 4,333.33
223	12/31/2044	31	$ 4,333.33	6.50%	$ 23.86	$ 79.42	$ 55.56	$ 4,277.78
224	1/31/2045	31	$ 4,277.78	6.50%	$ 23.62	$ 79.18	$ 55.56	$ 4,222.22
225	2/28/2045	28	$ 4,222.22	6.50%	$ 21.05	$ 76.61	$ 55.56	$ 4,166.67
226	3/31/2045	31	$ 4,166.67	6.50%	$ 23.00	$ 78.56	$ 55.56	$ 4,111.11
227	4/30/2045	30	$ 4,111.11	6.50%	$ 21.96	$ 77.52	$ 55.56	$ 4,055.56
228	5/31/2045	31	$ 4,055.56	6.50%	$ 22.39	$ 77.95	$ 55.56	$ 4,000.00
229	6/30/2045	30	$ 4,000.00	6.50%	$ 21.37	$ 76.93	$ 55.56	$ 3,944.44
230	7/31/2045	31	$ 3,944.44	6.50%	$ 21.78	$ 77.34	$ 55.56	$ 3,888.89
231	8/31/2045	31	$ 3,888.89	6.50%	$ 21.47	$ 77.03	$ 55.56	$ 3,833.33
232	9/30/2045	30	$ 3,833.33	6.50%	$ 20.48	$ 76.04	$ 55.56	$ 3,777.78
233	10/31/2045	31	$ 3,777.78	6.50%	$ 20.86	$ 76.42	$ 55.56	$ 3,722.22
234	11/30/2045	30	$ 3,722.22	6.50%	$ 19.89	$ 75.45	$ 55.56	$ 3,666.67
235	12/31/2045	31	$ 3,666.67	6.50%	$ 20.24	$ 75.80	$ 55.56	$ 3,611.11
236	1/31/2046	31	$ 3,611.11	6.50%	$ 19.94	$ 75.50	$ 55.56	$ 3,555.56
237	2/28/2046	28	$ 3,555.56	6.50%	$ 17.73	$ 73.29	$ 55.56	$ 3,500.00
238	3/31/2046	31	$ 3,500.00	6.50%	$ 19.32	$ 74.88	$ 55.56	$ 3,444.44
239	4/30/2046	30	$ 3,444.44	6.50%	$ 18.40	$ 73.96	$ 55.56	$ 3,388.89
240	5/31/2046	31	$ 3,388.89	6.50%	$ 18.71	$ 74.27	$ 55.56	$ 3,333.33

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
241	6/30/2046	30	$ 3,333.33	6.50%	$ 17.81	$ 73.37	$ 55.56	$ 3,277.78
242	7/31/2046	31	$ 3,277.78	6.50%	$ 18.10	$ 73.66	$ 55.56	$ 3,222.22
243	8/31/2046	31	$ 3,222.22	6.50%	$ 17.79	$ 73.35	$ 55.56	$ 3,166.67
244	9/30/2046	30	$ 3,166.67	6.50%	$ 16.92	$ 72.48	$ 55.56	$ 3,111.11
245	10/31/2046	31	$ 3,111.11	6.50%	$ 17.18	$ 72.74	$ 55.56	$ 3,055.56
246	11/30/2046	30	$ 3,055.56	6.50%	$ 16.32	$ 71.88	$ 55.56	$ 3,000.00
247	12/31/2046	31	$ 3,000.00	6.50%	$ 16.56	$ 72.12	$ 55.56	$ 2,944.44
248	1/31/2047	31	$ 2,944.44	6.50%	$ 16.25	$ 71.81	$ 55.56	$ 2,888.89
249	2/28/2047	28	$ 2,888.89	6.50%	$ 14.40	$ 69.96	$ 55.56	$ 2,833.33
250	3/31/2047	31	$ 2,833.33	6.50%	$ 15.64	$ 71.20	$ 55.56	$ 2,777.78
251	4/30/2047	30	$ 2,777.78	6.50%	$ 14.84	$ 70.40	$ 55.56	$ 2,722.22
252	5/31/2047	31	$ 2,722.22	6.50%	$ 15.03	$ 70.59	$ 55.56	$ 2,666.67
253	6/30/2047	30	$ 2,666.67	6.50%	$ 14.25	$ 69.81	$ 55.56	$ 2,611.11
254	7/31/2047	31	$ 2,611.11	6.50%	$ 14.41	$ 69.97	$ 55.56	$ 2,555.56
255	8/31/2047	31	$ 2,555.56	6.50%	$ 14.11	$ 69.67	$ 55.56	$ 2,500.00
256	9/30/2047	30	$ 2,500.00	6.50%	$ 13.36	$ 68.92	$ 55.56	$ 2,444.44
257	10/31/2047	31	$ 2,444.44	6.50%	$ 13.49	$ 69.05	$ 55.56	$ 2,388.89
258	11/30/2047	30	$ 2,388.89	6.50%	$ 12.76	$ 68.32	$ 55.56	$ 2,333.33
259	12/31/2047	31	$ 2,333.33	6.50%	$ 12.88	$ 68.44	$ 55.56	$ 2,277.78
260	1/31/2048	31	$ 2,277.78	6.50%	$ 12.54	$ 68.10	$ 55.56	$ 2,222.22
261	2/29/2048	29	$ 2,222.22	6.50%	$ 11.45	$ 67.01	$ 55.56	$ 2,166.67
262	3/31/2048	31	$ 2,166.67	6.50%	$ 11.93	$ 67.49	$ 55.56	$ 2,111.11
263	4/30/2048	30	$ 2,111.11	6.50%	$ 11.25	$ 66.81	$ 55.56	$ 2,055.56
264	5/31/2048	31	$ 2,055.56	6.50%	$ 11.32	$ 66.88	$ 55.56	$ 2,000.00
265	6/30/2048	30	$ 2,000.00	6.50%	$ 10.66	$ 66.22	$ 55.56	$ 1,944.44
266	7/31/2048	31	$ 1,944.44	6.50%	$ 10.71	$ 66.27	$ 55.56	$ 1,888.89
267	8/31/2048	31	$ 1,888.89	6.50%	$ 10.40	$ 65.96	$ 55.56	$ 1,833.33
268	9/30/2048	30	$ 1,833.33	6.50%	$ 9.77	$ 65.33	$ 55.56	$ 1,777.78
269	10/31/2048	31	$ 1,777.78	6.50%	$ 9.79	$ 65.35	$ 55.56	$ 1,722.22
270	11/30/2048	30	$ 1,722.22	6.50%	$ 9.18	$ 64.74	$ 55.56	$ 1,666.67
271	12/31/2048	31	$ 1,666.67	6.50%	$ 9.18	$ 64.74	$ 55.56	$ 1,611.11
272	1/31/2049	31	$ 1,611.11	6.50%	$ 8.89	$ 64.45	$ 55.56	$ 1,555.56
273	2/28/2049	28	$ 1,555.56	6.50%	$ 7.76	$ 63.32	$ 55.56	$ 1,500.00
274	3/31/2049	31	$ 1,500.00	6.50%	$ 8.28	$ 63.84	$ 55.56	$ 1,444.44
275	4/30/2049	30	$ 1,444.44	6.50%	$ 7.72	$ 63.28	$ 55.56	$ 1,388.89
276	5/31/2049	31	$ 1,388.89	6.50%	$ 7.67	$ 63.23	$ 55.56	$ 1,333.33
277	6/30/2049	30	$ 1,333.33	6.50%	$ 7.12	$ 62.68	$ 55.56	$ 1,277.78
278	7/31/2049	31	$ 1,277.78	6.50%	$ 7.05	$ 62.61	$ 55.56	$ 1,222.22
279	8/31/2049	31	$ 1,222.22	6.50%	$ 6.75	$ 62.31	$ 55.56	$ 1,166.67
280	9/30/2049	30	$ 1,166.67	6.50%	$ 6.23	$ 61.79	$ 55.56	$ 1,111.11
281	10/31/2049	31	$ 1,111.11	6.50%	$ 6.13	$ 61.69	$ 55.56	$ 1,055.56
282	11/30/2049	30	$ 1,055.56	6.50%	$ 5.64	$ 61.20	$ 55.56	$ 1,000.00
283	12/31/2049	31	$ 1,000.00	6.50%	$ 5.52	$ 61.08	$ 55.56	$ 944.44
284	1/31/2050	31	$ 944.44	6.50%	$ 5.21	$ 60.77	$ 55.56	$ 888.89
285	2/28/2050	28	$ 888.89	6.50%	$ 4.43	$ 59.99	$ 55.56	$ 833.33
286	3/31/2050	31	$ 833.33	6.50%	$ 4.60	$ 60.16	$ 55.56	$ 777.78
287	4/30/2050	30	$ 777.78	6.50%	$ 4.16	$ 59.72	$ 55.56	$ 722.22
288	5/31/2050	31	$ 722.22	6.50%	$ 3.99	$ 59.55	$ 55.56	$ 666.67
289	6/30/2050	30	$ 666.67	6.50%	$ 3.56	$ 59.12	$ 55.56	$ 611.11
290	7/31/2050	31	$ 611.11	6.50%	$ 3.37	$ 58.93	$ 55.56	$ 555.56
291	8/31/2050	31	$ 555.56	6.50%	$ 3.07	$ 58.63	$ 55.56	$ 500.00
292	9/30/2050	30	$ 500.00	6.50%	$ 2.67	$ 58.23	$ 55.56	$ 444.44
293	10/31/2050	31	$ 444.44	6.50%	$ 2.45	$ 58.01	$ 55.56	$ 388.89
294	11/30/2050	30	$ 388.89	6.50%	$ 2.08	$ 57.64	$ 55.56	$ 333.33
295	12/31/2050	31	$ 333.33	6.50%	$ 1.84	$ 57.40	$ 55.56	$ 277.78
296	1/31/2051	31	$ 277.78	6.50%	$ 1.53	$ 57.09	$ 55.56	$ 222.22
297	2/28/2051	28	$ 222.22	6.50%	$ 1.11	$ 56.67	$ 55.56	$ 166.67
298	3/31/2051	31	$ 166.67	6.50%	$ 0.92	$ 56.48	$ 55.56	$ 111.11
299	4/30/2051	30	$ 111.11	6.50%	$ 0.59	$ 56.15	$ 55.56	$ 55.56
300	5/31/2051	31	$ 55.56	6.50%	$ 0.31	$ 55.87	$ 55.56	$ 0.00

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
1	6/30/2012	30	$ 10,000.00	4.00%	$ 32.79	$ 32.79	$ -	$ 10,000.00
2	7/31/2012	31	$ 10,000.00	4.00%	$ 33.88	$ 33.88	$ -	$ 10,000.00
3	8/31/2012	31	$ 10,000.00	4.00%	$ 33.88	$ 33.88	$ -	$ 10,000.00
4	9/30/2012	30	$ 10,000.00	4.00%	$ 32.79	$ 32.79	$ -	$ 10,000.00
5	10/31/2012	31	$ 10,000.00	4.00%	$ 33.88	$ 33.88	$ -	$ 10,000.00
6	11/30/2012	30	$ 10,000.00	4.00%	$ 32.79	$ 32.79	$ -	$ 10,000.00
7	12/31/2012	31	$ 10,000.00	4.00%	$ 33.88	$ 33.88	$ -	$ 10,000.00
8	1/31/2013	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
9	2/28/2013	28	$ 10,000.00	4.00%	$ 30.68	$ 30.68	$ -	$ 10,000.00
10	3/31/2013	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
11	4/30/2013	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
12	5/31/2013	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
13	6/30/2013	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
14	7/31/2013	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
15	8/31/2013	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
16	9/30/2013	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
17	10/31/2013	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
18	11/30/2013	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
19	12/31/2013	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
20	1/31/2014	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
21	2/28/2014	28	$ 10,000.00	4.00%	$ 30.68	$ 30.68	$ -	$ 10,000.00
22	3/31/2014	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
23	4/30/2014	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
24	5/31/2014	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
25	6/30/2014	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
26	7/31/2014	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
27	8/31/2014	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
28	9/30/2014	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
29	10/31/2014	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
30	11/30/2014	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
31	12/31/2014	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
32	1/31/2015	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
33	2/28/2015	28	$ 10,000.00	4.00%	$ 30.68	$ 30.68	$ -	$ 10,000.00
34	3/31/2015	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
35	4/30/2015	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
36	5/31/2015	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
37	6/30/2015	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
38	7/31/2015	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
39	8/31/2015	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
40	9/30/2015	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
41	10/31/2015	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
42	11/30/2015	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
43	12/31/2015	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
44	1/31/2016	31	$ 10,000.00	4.00%	$ 33.88	$ 33.88	$ -	$ 10,000.00
45	2/29/2016	29	$ 10,000.00	4.00%	$ 31.69	$ 31.69	$ -	$ 10,000.00
46	3/31/2016	31	$ 10,000.00	4.00%	$ 33.88	$ 33.88	$ -	$ 10,000.00
47	4/30/2016	30	$ 10,000.00	4.00%	$ 32.79	$ 32.79	$ -	$ 10,000.00
48	5/31/2016	31	$ 10,000.00	4.00%	$ 33.88	$ 33.88	$ -	$ 10,000.00
49	6/30/2016	30	$ 10,000.00	4.00%	$ 32.79	$ 32.79	$ -	$ 10,000.00
50	7/31/2016	31	$ 10,000.00	4.00%	$ 33.88	$ 33.88	$ -	$ 10,000.00
51	8/31/2016	31	$ 10,000.00	4.00%	$ 33.88	$ 33.88	$ -	$ 10,000.00
52	9/30/2016	30	$ 10,000.00	4.00%	$ 32.79	$ 32.79	$ -	$ 10,000.00
53	10/31/2016	31	$ 10,000.00	4.00%	$ 33.88	$ 33.88	$ -	$ 10,000.00
54	11/30/2016	30	$ 10,000.00	4.00%	$ 32.79	$ 32.79	$ -	$ 10,000.00
55	12/31/2016	31	$ 10,000.00	4.00%	$ 33.88	$ 33.88	$ -	$ 10,000.00
56	1/31/2017	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
57	2/28/2017	28	$ 10,000.00	4.00%	$ 30.68	$ 30.68	$ -	$ 10,000.00
58	3/31/2017	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
59	4/30/2017	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
60	5/31/2017	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	6/30/2017	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
62	7/31/2017	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
63	8/31/2017	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
64	9/30/2017	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
65	10/31/2017	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
66	11/30/2017	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
67	12/31/2017	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
68	1/31/2018	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
69	2/28/2018	28	$ 10,000.00	4.00%	$ 30.68	$ 30.68	$ -	$ 10,000.00
70	3/31/2018	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
71	4/30/2018	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
72	5/31/2018	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
73	6/30/2018	30	$ 10,000.00	4.50%	$ 36.99	$ 36.99	$ -	$ 10,000.00
74	7/31/2018	31	$ 10,000.00	4.50%	$ 38.22	$ 38.22	$ -	$ 10,000.00
75	8/31/2018	31	$ 10,000.00	4.50%	$ 38.22	$ 38.22	$ -	$ 10,000.00
76	9/30/2018	30	$ 10,000.00	4.50%	$ 36.99	$ 36.99	$ -	$ 10,000.00
77	10/31/2018	31	$ 10,000.00	4.50%	$ 38.22	$ 38.22	$ -	$ 10,000.00
78	11/30/2018	30	$ 10,000.00	4.50%	$ 36.99	$ 36.99	$ -	$ 10,000.00
79	12/31/2018	31	$ 10,000.00	4.50%	$ 38.22	$ 38.22	$ -	$ 10,000.00
80	1/31/2019	31	$ 10,000.00	4.50%	$ 38.22	$ 38.22	$ -	$ 10,000.00
81	2/28/2019	28	$ 10,000.00	4.50%	$ 34.52	$ 34.52	$ -	$ 10,000.00
82	3/31/2019	31	$ 10,000.00	4.50%	$ 38.22	$ 38.22	$ -	$ 10,000.00
83	4/30/2019	30	$ 10,000.00	4.50%	$ 36.99	$ 36.99	$ -	$ 10,000.00
84	5/31/2019	31	$ 10,000.00	4.50%	$ 38.22	$ 38.22	$ -	$ 10,000.00
85	6/30/2019	30	$ 10,000.00	5.25%	$ 43.15	$ 43.15	$ -	$ 10,000.00
86	7/31/2019	31	$ 10,000.00	5.25%	$ 44.59	$ 44.59	$ -	$ 10,000.00
87	8/31/2019	31	$ 10,000.00	5.25%	$ 44.59	$ 44.59	$ -	$ 10,000.00
88	9/30/2019	30	$ 10,000.00	5.25%	$ 43.15	$ 43.15	$ -	$ 10,000.00
89	10/31/2019	31	$ 10,000.00	5.25%	$ 44.59	$ 44.59	$ -	$ 10,000.00
90	11/30/2019	30	$ 10,000.00	5.25%	$ 43.15	$ 43.15	$ -	$ 10,000.00
91	12/31/2019	31	$ 10,000.00	5.25%	$ 44.59	$ 44.59	$ -	$ 10,000.00
92	1/31/2020	31	$ 10,000.00	5.25%	$ 44.47	$ 44.47	$ -	$ 10,000.00
93	2/29/2020	29	$ 10,000.00	5.25%	$ 41.60	$ 41.60	$ -	$ 10,000.00
94	3/31/2020	31	$ 10,000.00	5.25%	$ 44.47	$ 44.47	$ -	$ 10,000.00
95	4/30/2020	30	$ 10,000.00	5.25%	$ 43.03	$ 43.03	$ -	$ 10,000.00
96	5/31/2020	31	$ 10,000.00	5.25%	$ 44.47	$ 44.47	$ -	$ 10,000.00
97	6/30/2020	30	$ 10,000.00	4.00%	$ 32.79	$ 32.79	$ -	$ 10,000.00
98	7/31/2020	31	$ 10,000.00	4.00%	$ 33.88	$ 33.88	$ -	$ 10,000.00
99	8/31/2020	31	$ 10,000.00	4.00%	$ 33.88	$ 33.88	$ -	$ 10,000.00
100	9/30/2020	30	$ 10,000.00	4.00%	$ 32.79	$ 32.79	$ -	$ 10,000.00
101	10/31/2020	31	$ 10,000.00	4.00%	$ 33.88	$ 33.88	$ -	$ 10,000.00
102	11/30/2020	30	$ 10,000.00	4.00%	$ 32.79	$ 32.79	$ -	$ 10,000.00
103	12/31/2020	31	$ 10,000.00	4.00%	$ 33.88	$ 33.88	$ -	$ 10,000.00
104	1/31/2021	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
105	2/28/2021	28	$ 10,000.00	4.00%	$ 30.68	$ 30.68	$ -	$ 10,000.00
106	3/31/2021	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
107	4/30/2021	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
108	5/31/2021	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
109	6/30/2021	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
110	7/31/2021	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
111	8/31/2021	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
112	9/30/2021	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
113	10/31/2021	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
114	11/30/2021	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
115	12/31/2021	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
116	1/31/2022	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
117	2/28/2022	28	$ 10,000.00	4.00%	$ 30.68	$ 30.68	$ -	$ 10,000.00
118	3/31/2022	31	$ 10,000.00	4.00%	$ 33.97	$ 33.97	$ -	$ 10,000.00
119	4/30/2022	30	$ 10,000.00	4.00%	$ 32.88	$ 32.88	$ -	$ 10,000.00
120	5/31/2022	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
121	6/30/2022	30	$ 10,000.00	4.00%	$ 32.88	$ 88.44	$ 55.56	$ 9,944.44
122	7/31/2022	31	$ 9,944.44	4.00%	$ 33.78	$ 89.34	$ 55.56	$ 9,888.89
123	8/31/2022	31	$ 9,888.89	4.00%	$ 33.60	$ 89.16	$ 55.56	$ 9,833.33
124	9/30/2022	30	$ 9,833.33	4.00%	$ 32.33	$ 87.89	$ 55.56	$ 9,777.78
125	10/31/2022	31	$ 9,777.78	4.00%	$ 33.22	$ 88.78	$ 55.56	$ 9,722.22
126	11/30/2022	30	$ 9,722.22	4.00%	$ 31.96	$ 87.52	$ 55.56	$ 9,666.67
127	12/31/2022	31	$ 9,666.67	4.00%	$ 32.84	$ 88.40	$ 55.56	$ 9,611.11
128	1/31/2023	31	$ 9,611.11	4.00%	$ 32.65	$ 88.21	$ 55.56	$ 9,555.56
129	2/28/2023	28	$ 9,555.56	4.00%	$ 29.32	$ 84.88	$ 55.56	$ 9,500.00
130	3/31/2023	31	$ 9,500.00	4.00%	$ 32.27	$ 87.83	$ 55.56	$ 9,444.44
131	4/30/2023	30	$ 9,444.44	4.00%	$ 31.05	$ 86.61	$ 55.56	$ 9,388.89
132	5/31/2023	31	$ 9,388.89	4.00%	$ 31.90	$ 87.46	$ 55.56	$ 9,333.33
133	6/30/2023	30	$ 9,333.33	8.00%	$ 61.37	$ 116.93	$ 55.56	$ 9,277.78
134	7/31/2023	31	$ 9,277.78	8.00%	$ 63.04	$ 118.60	$ 55.56	$ 9,222.22
135	8/31/2023	31	$ 9,222.22	8.00%	$ 62.66	$ 118.22	$ 55.56	$ 9,166.67
136	9/30/2023	30	$ 9,166.67	8.00%	$ 60.27	$ 115.83	$ 55.56	$ 9,111.11
137	10/31/2023	31	$ 9,111.11	8.00%	$ 61.91	$ 117.47	$ 55.56	$ 9,055.56
138	11/30/2023	30	$ 9,055.56	8.00%	$ 59.54	$ 115.10	$ 55.56	$ 9,000.00
139	12/31/2023	31	$ 9,000.00	8.00%	$ 61.15	$ 116.71	$ 55.56	$ 8,944.44
140	1/31/2024	31	$ 8,944.44	8.00%	$ 60.61	$ 116.17	$ 55.56	$ 8,888.89
141	2/29/2024	29	$ 8,888.89	8.00%	$ 56.34	$ 111.90	$ 55.56	$ 8,833.33
142	3/31/2024	31	$ 8,833.33	8.00%	$ 59.85	$ 115.41	$ 55.56	$ 8,777.78
143	4/30/2024	30	$ 8,777.78	8.00%	$ 57.56	$ 113.12	$ 55.56	$ 8,722.22
144	5/31/2024	31	$ 8,722.22	8.00%	$ 59.10	$ 114.66	$ 55.56	$ 8,666.67
145	6/30/2024	30	$ 8,666.67	8.25%	$ 58.61	$ 114.17	$ 55.56	$ 8,611.11
146	7/31/2024	31	$ 8,611.11	8.25%	$ 60.17	$ 115.73	$ 55.56	$ 8,555.56
147	8/31/2024	31	$ 8,555.56	8.25%	$ 59.78	$ 115.34	$ 55.56	$ 8,500.00
148	9/30/2024	30	$ 8,500.00	8.25%	$ 57.48	$ 113.04	$ 55.56	$ 8,444.44
149	10/31/2024	31	$ 8,444.44	8.25%	$ 59.01	$ 114.57	$ 55.56	$ 8,388.89
150	11/30/2024	30	$ 8,388.89	8.25%	$ 56.73	$ 112.29	$ 55.56	$ 8,333.33
151	12/31/2024	31	$ 8,333.33	8.25%	$ 58.23	$ 113.79	$ 55.56	$ 8,277.78
152	1/31/2025	31	$ 8,277.78	8.25%	$ 58.00	$ 113.56	$ 55.56	$ 8,222.22
153	2/28/2025	28	$ 8,222.22	8.25%	$ 52.04	$ 107.60	$ 55.56	$ 8,166.67
154	3/31/2025	31	$ 8,166.67	8.25%	$ 57.22	$ 112.78	$ 55.56	$ 8,111.11
155	4/30/2025	30	$ 8,111.11	8.25%	$ 55.00	$ 110.56	$ 55.56	$ 8,055.56
156	5/31/2025	31	$ 8,055.56	8.25%	$ 56.44	$ 112.00	$ 55.56	$ 8,000.00
157	6/30/2025	30	$ 8,000.00	7.25%	$ 47.67	$ 103.23	$ 55.56	$ 7,944.44
158	7/31/2025	31	$ 7,944.44	7.25%	$ 48.92	$ 104.48	$ 55.56	$ 7,888.89
159	8/31/2025	31	$ 7,888.89	7.25%	$ 48.58	$ 104.14	$ 55.56	$ 7,833.33
160	9/30/2025	30	$ 7,833.33	7.25%	$ 46.68	$ 102.24	$ 55.56	$ 7,777.78
161	10/31/2025	31	$ 7,777.78	7.25%	$ 47.89	$ 103.45	$ 55.56	$ 7,722.22
162	11/30/2025	30	$ 7,722.22	7.25%	$ 46.02	$ 101.58	$ 55.56	$ 7,666.67
163	12/31/2025	31	$ 7,666.67	7.25%	$ 47.21	$ 102.77	$ 55.56	$ 7,611.11
164	1/31/2026	31	$ 7,611.11	7.25%	$ 46.87	$ 102.43	$ 55.56	$ 7,555.56
165	2/28/2026	28	$ 7,555.56	7.25%	$ 42.02	$ 97.58	$ 55.56	$ 7,500.00
166	3/31/2026	31	$ 7,500.00	7.25%	$ 46.18	$ 101.74	$ 55.56	$ 7,444.44
167	4/30/2026	30	$ 7,444.44	7.25%	$ 44.36	$ 99.92	$ 55.56	$ 7,388.89
168	5/31/2026	31	$ 7,388.89	7.25%	$ 45.50	$ 101.06	$ 55.56	$ 7,333.33
169	6/30/2026	30	$ 7,333.33	6.50%	$ 39.18	$ 94.74	$ 55.56	$ 7,277.78
170	7/31/2026	31	$ 7,277.78	6.50%	$ 40.18	$ 95.74	$ 55.56	$ 7,222.22
171	8/31/2026	31	$ 7,222.22	6.50%	$ 39.87	$ 95.43	$ 55.56	$ 7,166.67
172	9/30/2026	30	$ 7,166.67	6.50%	$ 38.29	$ 93.85	$ 55.56	$ 7,111.11
173	10/31/2026	31	$ 7,111.11	6.50%	$ 39.26	$ 94.82	$ 55.56	$ 7,055.56
174	11/30/2026	30	$ 7,055.56	6.50%	$ 37.69	$ 93.25	$ 55.56	$ 7,000.00
175	12/31/2026	31	$ 7,000.00	6.50%	$ 38.64	$ 94.20	$ 55.56	$ 6,944.44
176	1/31/2027	31	$ 6,944.44	6.50%	$ 38.34	$ 93.90	$ 55.56	$ 6,888.89
177	2/28/2027	28	$ 6,888.89	6.50%	$ 34.35	$ 89.91	$ 55.56	$ 6,833.33
178	3/31/2027	31	$ 6,833.33	6.50%	$ 37.72	$ 93.28	$ 55.56	$ 6,777.78
179	4/30/2027	30	$ 6,777.78	6.50%	$ 36.21	$ 91.77	$ 55.56	$ 6,722.22
180	5/31/2027	31	$ 6,722.22	6.50%	$ 37.11	$ 92.67	$ 55.56	$ 6,666.67

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
181	6/30/2027	30	$ 6,666.67	6.50%	$ 35.62	$ 91.18	$ 55.56	$ 6,611.11
182	7/31/2027	31	$ 6,611.11	6.50%	$ 36.50	$ 92.06	$ 55.56	$ 6,555.56
183	8/31/2027	31	$ 6,555.56	6.50%	$ 36.19	$ 91.75	$ 55.56	$ 6,500.00
184	9/30/2027	30	$ 6,500.00	6.50%	$ 34.73	$ 90.29	$ 55.56	$ 6,444.44
185	10/31/2027	31	$ 6,444.44	6.50%	$ 35.58	$ 91.14	$ 55.56	$ 6,388.89
186	11/30/2027	30	$ 6,388.89	6.50%	$ 34.13	$ 89.69	$ 55.56	$ 6,333.33
187	12/31/2027	31	$ 6,333.33	6.50%	$ 34.96	$ 90.52	$ 55.56	$ 6,277.78
188	1/31/2028	31	$ 6,277.78	6.50%	$ 34.56	$ 90.12	$ 55.56	$ 6,222.22
189	2/29/2028	29	$ 6,222.22	6.50%	$ 32.05	$ 87.61	$ 55.56	$ 6,166.67
190	3/31/2028	31	$ 6,166.67	6.50%	$ 33.95	$ 89.51	$ 55.56	$ 6,111.11
191	4/30/2028	30	$ 6,111.11	6.50%	$ 32.56	$ 88.12	$ 55.56	$ 6,055.56
192	5/31/2028	31	$ 6,055.56	6.50%	$ 33.34	$ 88.90	$ 55.56	$ 6,000.00
193	6/30/2028	30	$ 6,000.00	6.50%	$ 31.97	$ 87.53	$ 55.56	$ 5,944.44
194	7/31/2028	31	$ 5,944.44	6.50%	$ 32.73	$ 88.29	$ 55.56	$ 5,888.89
195	8/31/2028	31	$ 5,888.89	6.50%	$ 32.42	$ 87.98	$ 55.56	$ 5,833.33
196	9/30/2028	30	$ 5,833.33	6.50%	$ 31.08	$ 86.64	$ 55.56	$ 5,777.78
197	10/31/2028	31	$ 5,777.78	6.50%	$ 31.81	$ 87.37	$ 55.56	$ 5,722.22
198	11/30/2028	30	$ 5,722.22	6.50%	$ 30.49	$ 86.05	$ 55.56	$ 5,666.67
199	12/31/2028	31	$ 5,666.67	6.50%	$ 31.20	$ 86.76	$ 55.56	$ 5,611.11
200	1/31/2029	31	$ 5,611.11	6.50%	$ 30.98	$ 86.54	$ 55.56	$ 5,555.56
201	2/28/2029	28	$ 5,555.56	6.50%	$ 27.70	$ 83.26	$ 55.56	$ 5,500.00
202	3/31/2029	31	$ 5,500.00	6.50%	$ 30.36	$ 85.92	$ 55.56	$ 5,444.44
203	4/30/2029	30	$ 5,444.44	6.50%	$ 29.09	$ 84.65	$ 55.56	$ 5,388.89
204	5/31/2029	31	$ 5,388.89	6.50%	$ 29.75	$ 85.31	$ 55.56	$ 5,333.33
205	6/30/2029	30	$ 5,333.33	6.50%	$ 28.49	$ 84.05	$ 55.56	$ 5,277.78
206	7/31/2029	31	$ 5,277.78	6.50%	$ 29.14	$ 84.70	$ 55.56	$ 5,222.22
207	8/31/2029	31	$ 5,222.22	6.50%	$ 28.83	$ 84.39	$ 55.56	$ 5,166.67
208	9/30/2029	30	$ 5,166.67	6.50%	$ 27.60	$ 83.16	$ 55.56	$ 5,111.11
209	10/31/2029	31	$ 5,111.11	6.50%	$ 28.22	$ 83.78	$ 55.56	$ 5,055.56
210	11/30/2029	30	$ 5,055.56	6.50%	$ 27.01	$ 82.57	$ 55.56	$ 5,000.00
211	12/31/2029	31	$ 5,000.00	6.50%	$ 27.60	$ 83.16	$ 55.56	$ 4,944.44
212	1/31/2030	31	$ 4,944.44	6.50%	$ 27.30	$ 82.86	$ 55.56	$ 4,888.89
213	2/28/2030	28	$ 4,888.89	6.50%	$ 24.38	$ 79.94	$ 55.56	$ 4,833.33
214	3/31/2030	31	$ 4,833.33	6.50%	$ 26.68	$ 82.24	$ 55.56	$ 4,777.78
215	4/30/2030	30	$ 4,777.78	6.50%	$ 25.53	$ 81.09	$ 55.56	$ 4,722.22
216	5/31/2030	31	$ 4,722.22	6.50%	$ 26.07	$ 81.63	$ 55.56	$ 4,666.67
217	6/30/2030	30	$ 4,666.67	6.50%	$ 24.93	$ 80.49	$ 55.56	$ 4,611.11
218	7/31/2030	31	$ 4,611.11	6.50%	$ 25.46	$ 81.02	$ 55.56	$ 4,555.56
219	8/31/2030	31	$ 4,555.56	6.50%	$ 25.15	$ 80.71	$ 55.56	$ 4,500.00
220	9/30/2030	30	$ 4,500.00	6.50%	$ 24.04	$ 79.60	$ 55.56	$ 4,444.44
221	10/31/2030	31	$ 4,444.44	6.50%	$ 24.54	$ 80.10	$ 55.56	$ 4,388.89
222	11/30/2030	30	$ 4,388.89	6.50%	$ 23.45	$ 79.01	$ 55.56	$ 4,333.33
223	12/31/2030	31	$ 4,333.33	6.50%	$ 23.92	$ 79.48	$ 55.56	$ 4,277.78
224	1/31/2031	31	$ 4,277.78	6.50%	$ 23.62	$ 79.18	$ 55.56	$ 4,222.22
225	2/28/2031	28	$ 4,222.22	6.50%	$ 21.05	$ 76.61	$ 55.56	$ 4,166.67
226	3/31/2031	31	$ 4,166.67	6.50%	$ 23.00	$ 78.56	$ 55.56	$ 4,111.11
227	4/30/2031	30	$ 4,111.11	6.50%	$ 21.96	$ 77.52	$ 55.56	$ 4,055.56
228	5/31/2031	31	$ 4,055.56	6.50%	$ 22.39	$ 77.95	$ 55.56	$ 4,000.00
229	6/30/2031	30	$ 4,000.00	6.50%	$ 21.37	$ 76.93	$ 55.56	$ 3,944.44
230	7/31/2031	31	$ 3,944.44	6.50%	$ 21.78	$ 77.34	$ 55.56	$ 3,888.89
231	8/31/2031	31	$ 3,888.89	6.50%	$ 21.47	$ 77.03	$ 55.56	$ 3,833.33
232	9/30/2031	30	$ 3,833.33	6.50%	$ 20.48	$ 76.04	$ 55.56	$ 3,777.78
233	10/31/2031	31	$ 3,777.78	6.50%	$ 20.86	$ 76.42	$ 55.56	$ 3,722.22
234	11/30/2031	30	$ 3,722.22	6.50%	$ 19.89	$ 75.45	$ 55.56	$ 3,666.67
235	12/31/2031	31	$ 3,666.67	6.50%	$ 20.24	$ 75.80	$ 55.56	$ 3,611.11
236	1/31/2032	31	$ 3,611.11	6.50%	$ 19.88	$ 75.44	$ 55.56	$ 3,555.56
237	2/29/2032	29	$ 3,555.56	6.50%	$ 18.31	$ 73.87	$ 55.56	$ 3,500.00
238	3/31/2032	31	$ 3,500.00	6.50%	$ 19.27	$ 74.83	$ 55.56	$ 3,444.44
239	4/30/2032	30	$ 3,444.44	6.50%	$ 18.35	$ 73.91	$ 55.56	$ 3,388.89
240	5/31/2032	31	$ 3,388.89	6.50%	$ 18.66	$ 74.22	$ 55.56	$ 3,333.33

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
241	6/30/2032	30	$ 3,333.33	6.50%	$ 17.76	$ 73.32	$ 55.56	$ 3,277.78
242	7/31/2032	31	$ 3,277.78	6.50%	$ 18.05	$ 73.61	$ 55.56	$ 3,222.22
243	8/31/2032	31	$ 3,222.22	6.50%	$ 17.74	$ 73.30	$ 55.56	$ 3,166.67
244	9/30/2032	30	$ 3,166.67	6.50%	$ 16.87	$ 72.43	$ 55.56	$ 3,111.11
245	10/31/2032	31	$ 3,111.11	6.50%	$ 17.13	$ 72.69	$ 55.56	$ 3,055.56
246	11/30/2032	30	$ 3,055.56	6.50%	$ 16.28	$ 71.84	$ 55.56	$ 3,000.00
247	12/31/2032	31	$ 3,000.00	6.50%	$ 16.52	$ 72.08	$ 55.56	$ 2,944.44
248	1/31/2033	31	$ 2,944.44	6.50%	$ 16.25	$ 71.81	$ 55.56	$ 2,888.89
249	2/28/2033	28	$ 2,888.89	6.50%	$ 14.40	$ 69.96	$ 55.56	$ 2,833.33
250	3/31/2033	31	$ 2,833.33	6.50%	$ 15.64	$ 71.20	$ 55.56	$ 2,777.78
251	4/30/2033	30	$ 2,777.78	6.50%	$ 14.84	$ 70.40	$ 55.56	$ 2,722.22
252	5/31/2033	31	$ 2,722.22	6.50%	$ 15.03	$ 70.59	$ 55.56	$ 2,666.67
253	6/30/2033	30	$ 2,666.67	6.50%	$ 14.25	$ 69.81	$ 55.56	$ 2,611.11
254	7/31/2033	31	$ 2,611.11	6.50%	$ 14.41	$ 69.97	$ 55.56	$ 2,555.56
255	8/31/2033	31	$ 2,555.56	6.50%	$ 14.11	$ 69.67	$ 55.56	$ 2,500.00
256	9/30/2033	30	$ 2,500.00	6.50%	$ 13.36	$ 68.92	$ 55.56	$ 2,444.44
257	10/31/2033	31	$ 2,444.44	6.50%	$ 13.49	$ 69.05	$ 55.56	$ 2,388.89
258	11/30/2033	30	$ 2,388.89	6.50%	$ 12.76	$ 68.32	$ 55.56	$ 2,333.33
259	12/31/2033	31	$ 2,333.33	6.50%	$ 12.88	$ 68.44	$ 55.56	$ 2,277.78
260	1/31/2034	31	$ 2,277.78	6.50%	$ 12.57	$ 68.13	$ 55.56	$ 2,222.22
261	2/28/2034	28	$ 2,222.22	6.50%	$ 11.08	$ 66.64	$ 55.56	$ 2,166.67
262	3/31/2034	31	$ 2,166.67	6.50%	$ 11.96	$ 67.52	$ 55.56	$ 2,111.11
263	4/30/2034	30	$ 2,111.11	6.50%	$ 11.28	$ 66.84	$ 55.56	$ 2,055.56
264	5/31/2034	31	$ 2,055.56	6.50%	$ 11.35	$ 66.91	$ 55.56	$ 2,000.00
265	6/30/2034	30	$ 2,000.00	6.50%	$ 10.68	$ 66.24	$ 55.56	$ 1,944.44
266	7/31/2034	31	$ 1,944.44	6.50%	$ 10.73	$ 66.29	$ 55.56	$ 1,888.89
267	8/31/2034	31	$ 1,888.89	6.50%	$ 10.43	$ 65.99	$ 55.56	$ 1,833.33
268	9/30/2034	30	$ 1,833.33	6.50%	$ 9.79	$ 65.35	$ 55.56	$ 1,777.78
269	10/31/2034	31	$ 1,777.78	6.50%	$ 9.81	$ 65.37	$ 55.56	$ 1,722.22
270	11/30/2034	30	$ 1,722.22	6.50%	$ 9.20	$ 64.76	$ 55.56	$ 1,666.67
271	12/31/2034	31	$ 1,666.67	6.50%	$ 9.20	$ 64.76	$ 55.56	$ 1,611.11
272	1/31/2035	31	$ 1,611.11	6.50%	$ 8.89	$ 64.45	$ 55.56	$ 1,555.56
273	2/28/2035	28	$ 1,555.56	6.50%	$ 7.76	$ 63.32	$ 55.56	$ 1,500.00
274	3/31/2035	31	$ 1,500.00	6.50%	$ 8.28	$ 63.84	$ 55.56	$ 1,444.44
275	4/30/2035	30	$ 1,444.44	6.50%	$ 7.72	$ 63.28	$ 55.56	$ 1,388.89
276	5/31/2035	31	$ 1,388.89	6.50%	$ 7.67	$ 63.23	$ 55.56	$ 1,333.33
277	6/30/2035	30	$ 1,333.33	6.50%	$ 7.12	$ 62.68	$ 55.56	$ 1,277.78
278	7/31/2035	31	$ 1,277.78	6.50%	$ 7.05	$ 62.61	$ 55.56	$ 1,222.22
279	8/31/2035	31	$ 1,222.22	6.50%	$ 6.75	$ 62.31	$ 55.56	$ 1,166.67
280	9/30/2035	30	$ 1,166.67	6.50%	$ 6.23	$ 61.79	$ 55.56	$ 1,111.11
281	10/31/2035	31	$ 1,111.11	6.50%	$ 6.13	$ 61.69	$ 55.56	$ 1,055.56
282	11/30/2035	30	$ 1,055.56	6.50%	$ 5.64	$ 61.20	$ 55.56	$ 1,000.00
283	12/31/2035	31	$ 1,000.00	6.50%	$ 5.52	$ 61.08	$ 55.56	$ 944.44
284	1/31/2036	31	$ 944.44	6.50%	$ 5.20	$ 60.76	$ 55.56	$ 888.89
285	2/29/2036	29	$ 888.89	6.50%	$ 4.58	$ 60.14	$ 55.56	$ 833.33
286	3/31/2036	31	$ 833.33	6.50%	$ 4.59	$ 60.15	$ 55.56	$ 777.78
287	4/30/2036	30	$ 777.78	6.50%	$ 4.14	$ 59.70	$ 55.56	$ 722.22
288	5/31/2036	31	$ 722.22	6.50%	$ 3.98	$ 59.54	$ 55.56	$ 666.67
289	6/30/2036	30	$ 666.67	6.50%	$ 3.55	$ 59.11	$ 55.56	$ 611.11
290	7/31/2036	31	$ 611.11	6.50%	$ 3.36	$ 58.92	$ 55.56	$ 555.56
291	8/31/2036	31	$ 555.56	6.50%	$ 3.06	$ 58.62	$ 55.56	$ 500.00
292	9/30/2036	30	$ 500.00	6.50%	$ 2.66	$ 58.22	$ 55.56	$ 444.44
293	10/31/2036	31	$ 444.44	6.50%	$ 2.45	$ 58.01	$ 55.56	$ 388.89
294	11/30/2036	30	$ 388.89	6.50%	$ 2.07	$ 57.63	$ 55.56	$ 333.33
295	12/31/2036	31	$ 333.33	6.50%	$ 1.84	$ 57.40	$ 55.56	$ 277.78
296	1/31/2037	31	$ 277.78	6.50%	$ 1.53	$ 57.09	$ 55.56	$ 222.22
297	2/28/2037	28	$ 222.22	6.50%	$ 1.11	$ 56.67	$ 55.56	$ 166.67
298	3/31/2037	31	$ 166.67	6.50%	$ 0.92	$ 56.48	$ 55.56	$ 111.11
299	4/30/2037	30	$ 111.11	6.50%	$ 0.59	$ 56.15	$ 55.56	$ 55.56
300	5/31/2037	31	$ 55.56	6.50%	$ 0.31	$ 55.87	$ 55.56	$ 0.00

BANK GLOUCESTER

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 **7.75%.** During that period, you would make **120** monthly payments varying between **$65.82** and **$59.45** followed by **180** monthly payments varying between **$120.84** and **$55.93.**

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 $709.36 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
2012	☐	3.25%	1.00	4.25%	34.84
2013	☐	3.25%	1.00	4.25%	34.93
2014	☐	3.25%	1.00	4.25%	34.93
2015	☐	3.25%	1.00	4.25%	34.93
2016	☐	3.50%	1.00	4.50%	36.89
2017	☐	4.00%	1.00	5.00%	41.10
2018	☐	4.75%	1.00	5.75%	47.26
2019	☐	5.50%	1.00	6.50%	53.42
2020	☐	3.25%	1.00	4.25%	34.84
2021	☐	3.25%	1.00	4.25%	34.93
2022	☒	4.00%	1.00	5.00%	96.66
2023	☐	8.25%	1.00	9.25%	126.52
2024	☐	8.50%	1.00	9.50%	123.05
2025	☐	7.50%	1.00	8.50%	111.45
2026	☐	6.75%	1.00	7.75%	102.27

* 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	6/30/2026	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
2	7/31/2026	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
3	8/31/2026	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
4	9/30/2026	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
5	10/31/2026	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
6	11/30/2026	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
7	12/31/2026	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
8	1/31/2027	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
9	2/28/2027	28	$ 10,000.00	7.75%	$ 59.45	$ 59.45	$ -	$ 10,000.00
10	3/31/2027	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
11	4/30/2027	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
12	5/31/2027	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
13	6/30/2027	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
14	7/31/2027	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
15	8/31/2027	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
16	9/30/2027	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
17	10/31/2027	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
18	11/30/2027	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
19	12/31/2027	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
20	1/31/2028	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00
21	2/29/2028	29	$ 10,000.00	7.75%	$ 61.41	$ 61.41	$ -	$ 10,000.00
22	3/31/2028	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00
23	4/30/2028	30	$ 10,000.00	7.75%	$ 63.52	$ 63.52	$ -	$ 10,000.00
24	5/31/2028	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00
25	6/30/2028	30	$ 10,000.00	7.75%	$ 63.52	$ 63.52	$ -	$ 10,000.00
26	7/31/2028	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00
27	8/31/2028	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00
28	9/30/2028	30	$ 10,000.00	7.75%	$ 63.52	$ 63.52	$ -	$ 10,000.00
29	10/31/2028	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00
30	11/30/2028	30	$ 10,000.00	7.75%	$ 63.52	$ 63.52	$ -	$ 10,000.00
31	12/31/2028	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00
32	1/31/2029	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
33	2/28/2029	28	$ 10,000.00	7.75%	$ 59.45	$ 59.45	$ -	$ 10,000.00
34	3/31/2029	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
35	4/30/2029	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
36	5/31/2029	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
37	6/30/2029	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
38	7/31/2029	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
39	8/31/2029	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
40	9/30/2029	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
41	10/31/2029	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
42	11/30/2029	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
43	12/31/2029	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
44	1/31/2030	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
45	2/28/2030	28	$ 10,000.00	7.75%	$ 59.45	$ 59.45	$ -	$ 10,000.00
46	3/31/2030	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
47	4/30/2030	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
48	5/31/2030	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
49	6/30/2030	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
50	7/31/2030	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
51	8/31/2030	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
52	9/30/2030	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
53	10/31/2030	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
54	11/30/2030	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
55	12/31/2030	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
56	1/31/2031	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
57	2/28/2031	28	$ 10,000.00	7.75%	$ 59.45	$ 59.45	$ -	$ 10,000.00
58	3/31/2031	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
59	4/30/2031	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
60	5/31/2031	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
61	6/30/2031	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
62	7/31/2031	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
63	8/31/2031	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
64	9/30/2031	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
65	10/31/2031	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
66	11/30/2031	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
67	12/31/2031	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
68	1/31/2032	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00
69	2/29/2032	29	$ 10,000.00	7.75%	$ 61.41	$ 61.41	$ -	$ 10,000.00
70	3/31/2032	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00
71	4/30/2032	30	$ 10,000.00	7.75%	$ 63.52	$ 63.52	$ -	$ 10,000.00
72	5/31/2032	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00
73	6/30/2032	30	$ 10,000.00	7.75%	$ 63.52	$ 63.52	$ -	$ 10,000.00
74	7/31/2032	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00
75	8/31/2032	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00
76	9/30/2032	30	$ 10,000.00	7.75%	$ 63.52	$ 63.52	$ -	$ 10,000.00
77	10/31/2032	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00
78	11/30/2032	30	$ 10,000.00	7.75%	$ 63.52	$ 63.52	$ -	$ 10,000.00
79	12/31/2032	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00
80	1/31/2033	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
81	2/28/2033	28	$ 10,000.00	7.75%	$ 59.45	$ 59.45	$ -	$ 10,000.00
82	3/31/2033	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
83	4/30/2033	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
84	5/31/2033	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
85	6/30/2033	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
86	7/31/2033	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
87	8/31/2033	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
88	9/30/2033	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
89	10/31/2033	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
90	11/30/2033	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
91	12/31/2033	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
92	1/31/2034	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
93	2/28/2034	28	$ 10,000.00	7.75%	$ 59.45	$ 59.45	$ -	$ 10,000.00
94	3/31/2034	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
95	4/30/2034	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
96	5/31/2034	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
97	6/30/2034	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
98	7/31/2034	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
99	8/31/2034	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
100	9/30/2034	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
101	10/31/2034	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
102	11/30/2034	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
103	12/31/2034	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
104	1/31/2035	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
105	2/28/2035	28	$ 10,000.00	7.75%	$ 59.45	$ 59.45	$ -	$ 10,000.00
106	3/31/2035	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
107	4/30/2035	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
108	5/31/2035	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
109	6/30/2035	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
110	7/31/2035	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
111	8/31/2035	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
112	9/30/2035	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
113	10/31/2035	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
114	11/30/2035	30	$ 10,000.00	7.75%	$ 63.70	$ 63.70	$ -	$ 10,000.00
115	12/31/2035	31	$ 10,000.00	7.75%	$ 65.82	$ 65.82	$ -	$ 10,000.00
116	1/31/2036	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00
117	2/29/2036	29	$ 10,000.00	7.75%	$ 61.41	$ 61.41	$ -	$ 10,000.00
118	3/31/2036	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00
119	4/30/2036	30	$ 10,000.00	7.75%	$ 63.52	$ 63.52	$ -	$ 10,000.00
120	5/31/2036	31	$ 10,000.00	7.75%	$ 65.64	$ 65.64	$ -	$ 10,000.00

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
121	6/30/2036	30	$ 10,000.00	7.75%	$ 63.52	$ 119.08	$ 55.56	$ 9,944.44
122	7/31/2036	31	$ 9,944.44	7.75%	$ 65.28	$ 120.84	$ 55.56	$ 9,888.89
123	8/31/2036	31	$ 9,888.89	7.75%	$ 64.91	$ 120.47	$ 55.56	$ 9,833.33
124	9/30/2036	30	$ 9,833.33	7.75%	$ 62.47	$ 118.03	$ 55.56	$ 9,777.78
125	10/31/2036	31	$ 9,777.78	7.75%	$ 64.18	$ 119.74	$ 55.56	$ 9,722.22
126	11/30/2036	30	$ 9,722.22	7.75%	$ 61.76	$ 117.32	$ 55.56	$ 9,666.67
127	12/31/2036	31	$ 9,666.67	7.75%	$ 63.45	$ 119.01	$ 55.56	$ 9,611.11
128	1/31/2037	31	$ 9,611.11	7.75%	$ 63.26	$ 118.82	$ 55.56	$ 9,555.56
129	2/28/2037	28	$ 9,555.56	7.75%	$ 56.81	$ 112.37	$ 55.56	$ 9,500.00
130	3/31/2037	31	$ 9,500.00	7.75%	$ 62.53	$ 118.09	$ 55.56	$ 9,444.44
131	4/30/2037	30	$ 9,444.44	7.75%	$ 60.16	$ 115.72	$ 55.56	$ 9,388.89
132	5/31/2037	31	$ 9,388.89	7.75%	$ 61.80	$ 117.36	$ 55.56	$ 9,333.33
133	6/30/2037	30	$ 9,333.33	7.75%	$ 59.45	$ 115.01	$ 55.56	$ 9,277.78
134	7/31/2037	31	$ 9,277.78	7.75%	$ 61.07	$ 116.63	$ 55.56	$ 9,222.22
135	8/31/2037	31	$ 9,222.22	7.75%	$ 60.70	$ 116.26	$ 55.56	$ 9,166.67
136	9/30/2037	30	$ 9,166.67	7.75%	$ 58.39	$ 113.95	$ 55.56	$ 9,111.11
137	10/31/2037	31	$ 9,111.11	7.75%	$ 59.97	$ 115.53	$ 55.56	$ 9,055.56
138	11/30/2037	30	$ 9,055.56	7.75%	$ 57.68	$ 113.24	$ 55.56	$ 9,000.00
139	12/31/2037	31	$ 9,000.00	7.75%	$ 59.24	$ 114.80	$ 55.56	$ 8,944.44
140	1/31/2038	31	$ 8,944.44	7.75%	$ 58.87	$ 114.43	$ 55.56	$ 8,888.89
141	2/28/2038	28	$ 8,888.89	7.75%	$ 52.85	$ 108.41	$ 55.56	$ 8,833.33
142	3/31/2038	31	$ 8,833.33	7.75%	$ 58.14	$ 113.70	$ 55.56	$ 8,777.78
143	4/30/2038	30	$ 8,777.78	7.75%	$ 55.91	$ 111.47	$ 55.56	$ 8,722.22
144	5/31/2038	31	$ 8,722.22	7.75%	$ 57.41	$ 112.97	$ 55.56	$ 8,666.67
145	6/30/2038	30	$ 8,666.67	7.75%	$ 55.21	$ 110.77	$ 55.56	$ 8,611.11
146	7/31/2038	31	$ 8,611.11	7.75%	$ 56.68	$ 112.24	$ 55.56	$ 8,555.56
147	8/31/2038	31	$ 8,555.56	7.75%	$ 56.31	$ 111.87	$ 55.56	$ 8,500.00
148	9/30/2038	30	$ 8,500.00	7.75%	$ 54.14	$ 109.70	$ 55.56	$ 8,444.44
149	10/31/2038	31	$ 8,444.44	7.75%	$ 55.58	$ 111.14	$ 55.56	$ 8,388.89
150	11/30/2038	30	$ 8,388.89	7.75%	$ 53.44	$ 109.00	$ 55.56	$ 8,333.33
151	12/31/2038	31	$ 8,333.33	7.75%	$ 54.85	$ 110.41	$ 55.56	$ 8,277.78
152	1/31/2039	31	$ 8,277.78	7.75%	$ 54.49	$ 110.05	$ 55.56	$ 8,222.22
153	2/28/2039	28	$ 8,222.22	7.75%	$ 48.88	$ 104.44	$ 55.56	$ 8,166.67
154	3/31/2039	31	$ 8,166.67	7.75%	$ 53.75	$ 109.31	$ 55.56	$ 8,111.11
155	4/30/2039	30	$ 8,111.11	7.75%	$ 51.67	$ 107.23	$ 55.56	$ 8,055.56
156	5/31/2039	31	$ 8,055.56	7.75%	$ 53.02	$ 108.58	$ 55.56	$ 8,000.00
157	6/30/2039	30	$ 8,000.00	7.75%	$ 50.96	$ 106.52	$ 55.56	$ 7,944.44
158	7/31/2039	31	$ 7,944.44	7.75%	$ 52.29	$ 107.85	$ 55.56	$ 7,888.89
159	8/31/2039	31	$ 7,888.89	7.75%	$ 51.93	$ 107.49	$ 55.56	$ 7,833.33
160	9/30/2039	30	$ 7,833.33	7.75%	$ 49.90	$ 105.46	$ 55.56	$ 7,777.78
161	10/31/2039	31	$ 7,777.78	7.75%	$ 51.19	$ 106.75	$ 55.56	$ 7,722.22
162	11/30/2039	30	$ 7,722.22	7.75%	$ 49.19	$ 104.75	$ 55.56	$ 7,666.67
163	12/31/2039	31	$ 7,666.67	7.75%	$ 50.46	$ 106.02	$ 55.56	$ 7,611.11
164	1/31/2040	31	$ 7,611.11	7.75%	$ 49.96	$ 105.52	$ 55.56	$ 7,555.56
165	2/29/2040	29	$ 7,555.56	7.75%	$ 46.40	$ 101.96	$ 55.56	$ 7,500.00
166	3/31/2040	31	$ 7,500.00	7.75%	$ 49.23	$ 104.79	$ 55.56	$ 7,444.44
167	4/30/2040	30	$ 7,444.44	7.75%	$ 47.29	$ 102.85	$ 55.56	$ 7,388.89
168	5/31/2040	31	$ 7,388.89	7.75%	$ 48.50	$ 104.06	$ 55.56	$ 7,333.33
169	6/30/2040	30	$ 7,333.33	7.75%	$ 46.58	$ 102.14	$ 55.56	$ 7,277.78
170	7/31/2040	31	$ 7,277.78	7.75%	$ 47.77	$ 103.33	$ 55.56	$ 7,222.22
171	8/31/2040	31	$ 7,222.22	7.75%	$ 47.41	$ 102.97	$ 55.56	$ 7,166.67
172	9/30/2040	30	$ 7,166.67	7.75%	$ 45.53	$ 101.09	$ 55.56	$ 7,111.11
173	10/31/2040	31	$ 7,111.11	7.75%	$ 46.68	$ 102.24	$ 55.56	$ 7,055.56
174	11/30/2040	30	$ 7,055.56	7.75%	$ 44.82	$ 100.38	$ 55.56	$ 7,000.00
175	12/31/2040	31	$ 7,000.00	7.75%	$ 45.95	$ 101.51	$ 55.56	$ 6,944.44
176	1/31/2041	31	$ 6,944.44	7.75%	$ 45.71	$ 101.27	$ 55.56	$ 6,888.89
177	2/28/2041	28	$ 6,888.89	7.75%	$ 40.96	$ 96.52	$ 55.56	$ 6,833.33
178	3/31/2041	31	$ 6,833.33	7.75%	$ 44.98	$ 100.54	$ 55.56	$ 6,777.78
179	4/30/2041	30	$ 6,777.78	7.75%	$ 43.17	$ 98.73	$ 55.56	$ 6,722.22
180	5/31/2041	31	$ 6,722.22	7.75%	$ 44.25	$ 99.81	$ 55.56	$ 6,666.67

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
181	6/30/2041	30	$ 6,666.67	7.75%	$ 42.47	$ 98.03	$ 55.56	$ 6,611.11
182	7/31/2041	31	$ 6,611.11	7.75%	$ 43.52	$ 99.08	$ 55.56	$ 6,555.56
183	8/31/2041	31	$ 6,555.56	7.75%	$ 43.15	$ 98.71	$ 55.56	$ 6,500.00
184	9/30/2041	30	$ 6,500.00	7.75%	$ 41.40	$ 96.96	$ 55.56	$ 6,444.44
185	10/31/2041	31	$ 6,444.44	7.75%	$ 42.42	$ 97.98	$ 55.56	$ 6,388.89
186	11/30/2041	30	$ 6,388.89	7.75%	$ 40.70	$ 96.26	$ 55.56	$ 6,333.33
187	12/31/2041	31	$ 6,333.33	7.75%	$ 41.69	$ 97.25	$ 55.56	$ 6,277.78
188	1/31/2042	31	$ 6,277.78	7.75%	$ 41.32	$ 96.88	$ 55.56	$ 6,222.22
189	2/28/2042	28	$ 6,222.22	7.75%	$ 36.99	$ 92.55	$ 55.56	$ 6,166.67
190	3/31/2042	31	$ 6,166.67	7.75%	$ 40.59	$ 96.15	$ 55.56	$ 6,111.11
191	4/30/2042	30	$ 6,111.11	7.75%	$ 38.93	$ 94.49	$ 55.56	$ 6,055.56
192	5/31/2042	31	$ 6,055.56	7.75%	$ 39.86	$ 95.42	$ 55.56	$ 6,000.00
193	6/30/2042	30	$ 6,000.00	7.75%	$ 38.22	$ 93.78	$ 55.56	$ 5,944.44
194	7/31/2042	31	$ 5,944.44	7.75%	$ 39.13	$ 94.69	$ 55.56	$ 5,888.89
195	8/31/2042	31	$ 5,888.89	7.75%	$ 38.76	$ 94.32	$ 55.56	$ 5,833.33
196	9/30/2042	30	$ 5,833.33	7.75%	$ 37.16	$ 92.72	$ 55.56	$ 5,777.78
197	10/31/2042	31	$ 5,777.78	7.75%	$ 38.03	$ 93.59	$ 55.56	$ 5,722.22
198	11/30/2042	30	$ 5,722.22	7.75%	$ 36.45	$ 92.01	$ 55.56	$ 5,666.67
199	12/31/2042	31	$ 5,666.67	7.75%	$ 37.30	$ 92.86	$ 55.56	$ 5,611.11
200	1/31/2043	31	$ 5,611.11	7.75%	$ 36.93	$ 92.49	$ 55.56	$ 5,555.56
201	2/28/2043	28	$ 5,555.56	7.75%	$ 33.03	$ 88.59	$ 55.56	$ 5,500.00
202	3/31/2043	31	$ 5,500.00	7.75%	$ 36.20	$ 91.76	$ 55.56	$ 5,444.44
203	4/30/2043	30	$ 5,444.44	7.75%	$ 34.68	$ 90.24	$ 55.56	$ 5,388.89
204	5/31/2043	31	$ 5,388.89	7.75%	$ 35.47	$ 91.03	$ 55.56	$ 5,333.33
205	6/30/2043	30	$ 5,333.33	7.75%	$ 33.97	$ 89.53	$ 55.56	$ 5,277.78
206	7/31/2043	31	$ 5,277.78	7.75%	$ 34.74	$ 90.30	$ 55.56	$ 5,222.22
207	8/31/2043	31	$ 5,222.22	7.75%	$ 34.37	$ 89.93	$ 55.56	$ 5,166.67
208	9/30/2043	30	$ 5,166.67	7.75%	$ 32.91	$ 88.47	$ 55.56	$ 5,111.11
209	10/31/2043	31	$ 5,111.11	7.75%	$ 33.64	$ 89.20	$ 55.56	$ 5,055.56
210	11/30/2043	30	$ 5,055.56	7.75%	$ 32.20	$ 87.76	$ 55.56	$ 5,000.00
211	12/31/2043	31	$ 5,000.00	7.75%	$ 32.91	$ 88.47	$ 55.56	$ 4,944.44
212	1/31/2044	31	$ 4,944.44	7.75%	$ 32.46	$ 88.02	$ 55.56	$ 4,888.89
213	2/29/2044	29	$ 4,888.89	7.75%	$ 30.02	$ 85.58	$ 55.56	$ 4,833.33
214	3/31/2044	31	$ 4,833.33	7.75%	$ 31.73	$ 87.29	$ 55.56	$ 4,777.78
215	4/30/2044	30	$ 4,777.78	7.75%	$ 30.35	$ 85.91	$ 55.56	$ 4,722.22
216	5/31/2044	31	$ 4,722.22	7.75%	$ 31.00	$ 86.56	$ 55.56	$ 4,666.67
217	6/30/2044	30	$ 4,666.67	7.75%	$ 29.64	$ 85.20	$ 55.56	$ 4,611.11
218	7/31/2044	31	$ 4,611.11	7.75%	$ 30.27	$ 85.83	$ 55.56	$ 4,555.56
219	8/31/2044	31	$ 4,555.56	7.75%	$ 29.90	$ 85.46	$ 55.56	$ 4,500.00
220	9/30/2044	30	$ 4,500.00	7.75%	$ 28.59	$ 84.15	$ 55.56	$ 4,444.44
221	10/31/2044	31	$ 4,444.44	7.75%	$ 29.17	$ 84.73	$ 55.56	$ 4,388.89
222	11/30/2044	30	$ 4,388.89	7.75%	$ 27.88	$ 83.44	$ 55.56	$ 4,333.33
223	12/31/2044	31	$ 4,333.33	7.75%	$ 28.44	$ 84.00	$ 55.56	$ 4,277.78
224	1/31/2045	31	$ 4,277.78	7.75%	$ 28.16	$ 83.72	$ 55.56	$ 4,222.22
225	2/28/2045	28	$ 4,222.22	7.75%	$ 25.10	$ 80.66	$ 55.56	$ 4,166.67
226	3/31/2045	31	$ 4,166.67	7.75%	$ 27.43	$ 82.99	$ 55.56	$ 4,111.11
227	4/30/2045	30	$ 4,111.11	7.75%	$ 26.19	$ 81.75	$ 55.56	$ 4,055.56
228	5/31/2045	31	$ 4,055.56	7.75%	$ 26.69	$ 82.25	$ 55.56	$ 4,000.00
229	6/30/2045	30	$ 4,000.00	7.75%	$ 25.48	$ 81.04	$ 55.56	$ 3,944.44
230	7/31/2045	31	$ 3,944.44	7.75%	$ 25.96	$ 81.52	$ 55.56	$ 3,888.89
231	8/31/2045	31	$ 3,888.89	7.75%	$ 25.60	$ 81.16	$ 55.56	$ 3,833.33
232	9/30/2045	30	$ 3,833.33	7.75%	$ 24.42	$ 79.98	$ 55.56	$ 3,777.78
233	10/31/2045	31	$ 3,777.78	7.75%	$ 24.87	$ 80.43	$ 55.56	$ 3,722.22
234	11/30/2045	30	$ 3,722.22	7.75%	$ 23.71	$ 79.27	$ 55.56	$ 3,666.67
235	12/31/2045	31	$ 3,666.67	7.75%	$ 24.13	$ 79.69	$ 55.56	$ 3,611.11
236	1/31/2046	31	$ 3,611.11	7.75%	$ 23.77	$ 79.33	$ 55.56	$ 3,555.56
237	2/28/2046	28	$ 3,555.56	7.75%	$ 21.14	$ 76.70	$ 55.56	$ 3,500.00
238	3/31/2046	31	$ 3,500.00	7.75%	$ 23.04	$ 78.60	$ 55.56	$ 3,444.44
239	4/30/2046	30	$ 3,444.44	7.75%	$ 21.94	$ 77.50	$ 55.56	$ 3,388.89
240	5/31/2046	31	$ 3,388.89	7.75%	$ 22.31	$ 77.87	$ 55.56	$ 3,333.33

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
241	6/30/2046	30	$ 3,333.33	7.75%	$ 21.23	$ 76.79	$ 55.56	$ 3,277.78
242	7/31/2046	31	$ 3,277.78	7.75%	$ 21.57	$ 77.13	$ 55.56	$ 3,222.22
243	8/31/2046	31	$ 3,222.22	7.75%	$ 21.21	$ 76.77	$ 55.56	$ 3,166.67
244	9/30/2046	30	$ 3,166.67	7.75%	$ 20.17	$ 75.73	$ 55.56	$ 3,111.11
245	10/31/2046	31	$ 3,111.11	7.75%	$ 20.48	$ 76.04	$ 55.56	$ 3,055.56
246	11/30/2046	30	$ 3,055.56	7.75%	$ 19.46	$ 75.02	$ 55.56	$ 3,000.00
247	12/31/2046	31	$ 3,000.00	7.75%	$ 19.75	$ 75.31	$ 55.56	$ 2,944.44
248	1/31/2047	31	$ 2,944.44	7.75%	$ 19.38	$ 74.94	$ 55.56	$ 2,888.89
249	2/28/2047	28	$ 2,888.89	7.75%	$ 17.18	$ 72.74	$ 55.56	$ 2,833.33
250	3/31/2047	31	$ 2,833.33	7.75%	$ 18.65	$ 74.21	$ 55.56	$ 2,777.78
251	4/30/2047	30	$ 2,777.78	7.75%	$ 17.69	$ 73.25	$ 55.56	$ 2,722.22
252	5/31/2047	31	$ 2,722.22	7.75%	$ 17.92	$ 73.48	$ 55.56	$ 2,666.67
253	6/30/2047	30	$ 2,666.67	7.75%	$ 16.99	$ 72.55	$ 55.56	$ 2,611.11
254	7/31/2047	31	$ 2,611.11	7.75%	$ 17.19	$ 72.75	$ 55.56	$ 2,555.56
255	8/31/2047	31	$ 2,555.56	7.75%	$ 16.82	$ 72.38	$ 55.56	$ 2,500.00
256	9/30/2047	30	$ 2,500.00	7.75%	$ 15.92	$ 71.48	$ 55.56	$ 2,444.44
257	10/31/2047	31	$ 2,444.44	7.75%	$ 16.09	$ 71.65	$ 55.56	$ 2,388.89
258	11/30/2047	30	$ 2,388.89	7.75%	$ 15.22	$ 70.78	$ 55.56	$ 2,333.33
259	12/31/2047	31	$ 2,333.33	7.75%	$ 15.36	$ 70.92	$ 55.56	$ 2,277.78
260	1/31/2048	31	$ 2,277.78	7.75%	$ 14.95	$ 70.51	$ 55.56	$ 2,222.22
261	2/29/2048	29	$ 2,222.22	7.75%	$ 13.65	$ 69.21	$ 55.56	$ 2,166.67
262	3/31/2048	31	$ 2,166.67	7.75%	$ 14.22	$ 69.78	$ 55.56	$ 2,111.11
263	4/30/2048	30	$ 2,111.11	7.75%	$ 13.41	$ 68.97	$ 55.56	$ 2,055.56
264	5/31/2048	31	$ 2,055.56	7.75%	$ 13.49	$ 69.05	$ 55.56	$ 2,000.00
265	6/30/2048	30	$ 2,000.00	7.75%	$ 12.70	$ 68.26	$ 55.56	$ 1,944.44
266	7/31/2048	31	$ 1,944.44	7.75%	$ 12.76	$ 68.32	$ 55.56	$ 1,888.89
267	8/31/2048	31	$ 1,888.89	7.75%	$ 12.40	$ 67.96	$ 55.56	$ 1,833.33
268	9/30/2048	30	$ 1,833.33	7.75%	$ 11.65	$ 67.21	$ 55.56	$ 1,777.78
269	10/31/2048	31	$ 1,777.78	7.75%	$ 11.67	$ 67.23	$ 55.56	$ 1,722.22
270	11/30/2048	30	$ 1,722.22	7.75%	$ 10.94	$ 66.50	$ 55.56	$ 1,666.67
271	12/31/2048	31	$ 1,666.67	7.75%	$ 10.94	$ 66.50	$ 55.56	$ 1,611.11
272	1/31/2049	31	$ 1,611.11	7.75%	$ 10.60	$ 66.16	$ 55.56	$ 1,555.56
273	2/28/2049	28	$ 1,555.56	7.75%	$ 9.25	$ 64.81	$ 55.56	$ 1,500.00
274	3/31/2049	31	$ 1,500.00	7.75%	$ 9.87	$ 65.43	$ 55.56	$ 1,444.44
275	4/30/2049	30	$ 1,444.44	7.75%	$ 9.20	$ 64.76	$ 55.56	$ 1,388.89
276	5/31/2049	31	$ 1,388.89	7.75%	$ 9.14	$ 64.70	$ 55.56	$ 1,333.33
277	6/30/2049	30	$ 1,333.33	7.75%	$ 8.49	$ 64.05	$ 55.56	$ 1,277.78
278	7/31/2049	31	$ 1,277.78	7.75%	$ 8.41	$ 63.97	$ 55.56	$ 1,222.22
279	8/31/2049	31	$ 1,222.22	7.75%	$ 8.04	$ 63.60	$ 55.56	$ 1,166.67
280	9/30/2049	30	$ 1,166.67	7.75%	$ 7.43	$ 62.99	$ 55.56	$ 1,111.11
281	10/31/2049	31	$ 1,111.11	7.75%	$ 7.31	$ 62.87	$ 55.56	$ 1,055.56
282	11/30/2049	30	$ 1,055.56	7.75%	$ 6.72	$ 62.28	$ 55.56	$ 1,000.00
283	12/31/2049	31	$ 1,000.00	7.75%	$ 6.58	$ 62.14	$ 55.56	$ 944.44
284	1/31/2050	31	$ 944.44	7.75%	$ 6.22	$ 61.78	$ 55.56	$ 888.89
285	2/28/2050	28	$ 888.89	7.75%	$ 5.28	$ 60.84	$ 55.56	$ 833.33
286	3/31/2050	31	$ 833.33	7.75%	$ 5.49	$ 61.05	$ 55.56	$ 777.78
287	4/30/2050	30	$ 777.78	7.75%	$ 4.95	$ 60.51	$ 55.56	$ 722.22
288	5/31/2050	31	$ 722.22	7.75%	$ 4.75	$ 60.31	$ 55.56	$ 666.67
289	6/30/2050	30	$ 666.67	7.75%	$ 4.25	$ 59.81	$ 55.56	$ 611.11
290	7/31/2050	31	$ 611.11	7.75%	$ 4.02	$ 59.58	$ 55.56	$ 555.56
291	8/31/2050	31	$ 555.56	7.75%	$ 3.66	$ 59.22	$ 55.56	$ 500.00
292	9/30/2050	30	$ 500.00	7.75%	$ 3.18	$ 58.74	$ 55.56	$ 444.44
293	10/31/2050	31	$ 444.44	7.75%	$ 2.93	$ 58.49	$ 55.56	$ 388.89
294	11/30/2050	30	$ 388.89	7.75%	$ 2.48	$ 58.04	$ 55.56	$ 333.33
295	12/31/2050	31	$ 333.33	7.75%	$ 2.19	$ 57.75	$ 55.56	$ 277.78
296	1/31/2051	31	$ 277.78	7.75%	$ 1.83	$ 57.39	$ 55.56	$ 222.22
297	2/28/2051	28	$ 222.22	7.75%	$ 1.32	$ 56.88	$ 55.56	$ 166.67
298	3/31/2051	31	$ 166.67	7.75%	$ 1.10	$ 56.66	$ 55.56	$ 111.11
299	4/30/2051	30	$ 111.11	7.75%	$ 0.71	$ 56.27	$ 55.56	$ 55.56
300	5/31/2051	31	$ 55.56	7.75%	$ 0.37	$ 55.93	$ 55.56	$ 0.00

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
1	6/30/2012	30	$ 10,000.00	4.25%	$ 34.84	$ 34.84	$ -	$ 10,000.00
2	7/31/2012	31	$ 10,000.00	4.25%	$ 36.00	$ 36.00	$ -	$ 10,000.00
3	8/31/2012	31	$ 10,000.00	4.25%	$ 36.00	$ 36.00	$ -	$ 10,000.00
4	9/30/2012	30	$ 10,000.00	4.25%	$ 34.84	$ 34.84	$ -	$ 10,000.00
5	10/31/2012	31	$ 10,000.00	4.25%	$ 36.00	$ 36.00	$ -	$ 10,000.00
6	11/30/2012	30	$ 10,000.00	4.25%	$ 34.84	$ 34.84	$ -	$ 10,000.00
7	12/31/2012	31	$ 10,000.00	4.25%	$ 36.00	$ 36.00	$ -	$ 10,000.00
8	1/31/2013	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
9	2/28/2013	28	$ 10,000.00	4.25%	$ 32.60	$ 32.60	$ -	$ 10,000.00
10	3/31/2013	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
11	4/30/2013	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
12	5/31/2013	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
13	6/30/2013	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
14	7/31/2013	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
15	8/31/2013	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
16	9/30/2013	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
17	10/31/2013	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
18	11/30/2013	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
19	12/31/2013	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
20	1/31/2014	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
21	2/28/2014	28	$ 10,000.00	4.25%	$ 32.60	$ 32.60	$ -	$ 10,000.00
22	3/31/2014	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
23	4/30/2014	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
24	5/31/2014	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
25	6/30/2014	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
26	7/31/2014	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
27	8/31/2014	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
28	9/30/2014	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
29	10/31/2014	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
30	11/30/2014	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
31	12/31/2014	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
32	1/31/2015	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
33	2/28/2015	28	$ 10,000.00	4.25%	$ 32.60	$ 32.60	$ -	$ 10,000.00
34	3/31/2015	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
35	4/30/2015	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
36	5/31/2015	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
37	6/30/2015	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
38	7/31/2015	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
39	8/31/2015	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
40	9/30/2015	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
41	10/31/2015	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
42	11/30/2015	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
43	12/31/2015	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
44	1/31/2016	31	$ 10,000.00	4.25%	$ 36.00	$ 36.00	$ -	$ 10,000.00
45	2/29/2016	29	$ 10,000.00	4.25%	$ 33.67	$ 33.67	$ -	$ 10,000.00
46	3/31/2016	31	$ 10,000.00	4.25%	$ 36.00	$ 36.00	$ -	$ 10,000.00
47	4/30/2016	30	$ 10,000.00	4.25%	$ 34.84	$ 34.84	$ -	$ 10,000.00
48	5/31/2016	31	$ 10,000.00	4.25%	$ 36.00	$ 36.00	$ -	$ 10,000.00
49	6/30/2016	30	$ 10,000.00	4.50%	$ 36.89	$ 36.89	$ -	$ 10,000.00
50	7/31/2016	31	$ 10,000.00	4.50%	$ 38.11	$ 38.11	$ -	$ 10,000.00
51	8/31/2016	31	$ 10,000.00	4.50%	$ 38.11	$ 38.11	$ -	$ 10,000.00
52	9/30/2016	30	$ 10,000.00	4.50%	$ 36.89	$ 36.89	$ -	$ 10,000.00
53	10/31/2016	31	$ 10,000.00	4.50%	$ 38.11	$ 38.11	$ -	$ 10,000.00
54	11/30/2016	30	$ 10,000.00	4.50%	$ 36.89	$ 36.89	$ -	$ 10,000.00
55	12/31/2016	31	$ 10,000.00	4.50%	$ 38.11	$ 38.11	$ -	$ 10,000.00
56	1/31/2017	31	$ 10,000.00	4.50%	$ 38.22	$ 38.22	$ -	$ 10,000.00
57	2/28/2017	28	$ 10,000.00	4.50%	$ 34.52	$ 34.52	$ -	$ 10,000.00
58	3/31/2017	31	$ 10,000.00	4.50%	$ 38.22	$ 38.22	$ -	$ 10,000.00
59	4/30/2017	30	$ 10,000.00	4.50%	$ 36.99	$ 36.99	$ -	$ 10,000.00
60	5/31/2017	31	$ 10,000.00	4.50%	$ 38.22	$ 38.22	$ -	$ 10,000.00

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
61	6/30/2017	30	$ 10,000.00	5.00%	$ 41.10	$ 41.10	$ -	$ 10,000.00
62	7/31/2017	31	$ 10,000.00	5.00%	$ 42.47	$ 42.47	$ -	$ 10,000.00
63	8/31/2017	31	$ 10,000.00	5.00%	$ 42.47	$ 42.47	$ -	$ 10,000.00
64	9/30/2017	30	$ 10,000.00	5.00%	$ 41.10	$ 41.10	$ -	$ 10,000.00
65	10/31/2017	31	$ 10,000.00	5.00%	$ 42.47	$ 42.47	$ -	$ 10,000.00
66	11/30/2017	30	$ 10,000.00	5.00%	$ 41.10	$ 41.10	$ -	$ 10,000.00
67	12/31/2017	31	$ 10,000.00	5.00%	$ 42.47	$ 42.47	$ -	$ 10,000.00
68	1/31/2018	31	$ 10,000.00	5.00%	$ 42.47	$ 42.47	$ -	$ 10,000.00
69	2/28/2018	28	$ 10,000.00	5.00%	$ 38.36	$ 38.36	$ -	$ 10,000.00
70	3/31/2018	31	$ 10,000.00	5.00%	$ 42.47	$ 42.47	$ -	$ 10,000.00
71	4/30/2018	30	$ 10,000.00	5.00%	$ 41.10	$ 41.10	$ -	$ 10,000.00
72	5/31/2018	31	$ 10,000.00	5.00%	$ 42.47	$ 42.47	$ -	$ 10,000.00
73	6/30/2018	30	$ 10,000.00	5.75%	$ 47.26	$ 47.26	$ -	$ 10,000.00
74	7/31/2018	31	$ 10,000.00	5.75%	$ 48.84	$ 48.84	$ -	$ 10,000.00
75	8/31/2018	31	$ 10,000.00	5.75%	$ 48.84	$ 48.84	$ -	$ 10,000.00
76	9/30/2018	30	$ 10,000.00	5.75%	$ 47.26	$ 47.26	$ -	$ 10,000.00
77	10/31/2018	31	$ 10,000.00	5.75%	$ 48.84	$ 48.84	$ -	$ 10,000.00
78	11/30/2018	30	$ 10,000.00	5.75%	$ 47.26	$ 47.26	$ -	$ 10,000.00
79	12/31/2018	31	$ 10,000.00	5.75%	$ 48.84	$ 48.84	$ -	$ 10,000.00
80	1/31/2019	31	$ 10,000.00	5.75%	$ 48.84	$ 48.84	$ -	$ 10,000.00
81	2/28/2019	28	$ 10,000.00	5.75%	$ 44.11	$ 44.11	$ -	$ 10,000.00
82	3/31/2019	31	$ 10,000.00	5.75%	$ 48.84	$ 48.84	$ -	$ 10,000.00
83	4/30/2019	30	$ 10,000.00	5.75%	$ 47.26	$ 47.26	$ -	$ 10,000.00
84	5/31/2019	31	$ 10,000.00	5.75%	$ 48.84	$ 48.84	$ -	$ 10,000.00
85	6/30/2019	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
86	7/31/2019	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
87	8/31/2019	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
88	9/30/2019	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
89	10/31/2019	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
90	11/30/2019	30	$ 10,000.00	6.50%	$ 53.42	$ 53.42	$ -	$ 10,000.00
91	12/31/2019	31	$ 10,000.00	6.50%	$ 55.21	$ 55.21	$ -	$ 10,000.00
92	1/31/2020	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
93	2/29/2020	29	$ 10,000.00	6.50%	$ 51.50	$ 51.50	$ -	$ 10,000.00
94	3/31/2020	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
95	4/30/2020	30	$ 10,000.00	6.50%	$ 53.28	$ 53.28	$ -	$ 10,000.00
96	5/31/2020	31	$ 10,000.00	6.50%	$ 55.05	$ 55.05	$ -	$ 10,000.00
97	6/30/2020	30	$ 10,000.00	4.25%	$ 34.84	$ 34.84	$ -	$ 10,000.00
98	7/31/2020	31	$ 10,000.00	4.25%	$ 36.00	$ 36.00	$ -	$ 10,000.00
99	8/31/2020	31	$ 10,000.00	4.25%	$ 36.00	$ 36.00	$ -	$ 10,000.00
100	9/30/2020	30	$ 10,000.00	4.25%	$ 34.84	$ 34.84	$ -	$ 10,000.00
101	10/31/2020	31	$ 10,000.00	4.25%	$ 36.00	$ 36.00	$ -	$ 10,000.00
102	11/30/2020	30	$ 10,000.00	4.25%	$ 34.84	$ 34.84	$ -	$ 10,000.00
103	12/31/2020	31	$ 10,000.00	4.25%	$ 36.00	$ 36.00	$ -	$ 10,000.00
104	1/31/2021	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
105	2/28/2021	28	$ 10,000.00	4.25%	$ 32.60	$ 32.60	$ -	$ 10,000.00
106	3/31/2021	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
107	4/30/2021	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
108	5/31/2021	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
109	6/30/2021	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
110	7/31/2021	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
111	8/31/2021	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
112	9/30/2021	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
113	10/31/2021	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
114	11/30/2021	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
115	12/31/2021	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
116	1/31/2022	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
117	2/28/2022	28	$ 10,000.00	4.25%	$ 32.60	$ 32.60	$ -	$ 10,000.00
118	3/31/2022	31	$ 10,000.00	4.25%	$ 36.10	$ 36.10	$ -	$ 10,000.00
119	4/30/2022	30	$ 10,000.00	4.25%	$ 34.93	$ 34.93	$ -	$ 10,000.00
120	5/31/2022	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
121	6/30/2022	30	$ 10,000.00	5.00%	$ 41.10	$ 96.66	$ 55.56	$ 9,944.44
122	7/31/2022	31	$ 9,944.44	5.00%	$ 42.23	$ 97.79	$ 55.56	$ 9,888.89
123	8/31/2022	31	$ 9,888.89	5.00%	$ 41.99	$ 97.55	$ 55.56	$ 9,833.33
124	9/30/2022	30	$ 9,833.33	5.00%	$ 40.41	$ 95.97	$ 55.56	$ 9,777.78
125	10/31/2022	31	$ 9,777.78	5.00%	$ 41.52	$ 97.08	$ 55.56	$ 9,722.22
126	11/30/2022	30	$ 9,722.22	5.00%	$ 39.95	$ 95.51	$ 55.56	$ 9,666.67
127	12/31/2022	31	$ 9,666.67	5.00%	$ 41.05	$ 96.61	$ 55.56	$ 9,611.11
128	1/31/2023	31	$ 9,611.11	5.00%	$ 40.81	$ 96.37	$ 55.56	$ 9,555.56
129	2/28/2023	28	$ 9,555.56	5.00%	$ 36.65	$ 92.21	$ 55.56	$ 9,500.00
130	3/31/2023	31	$ 9,500.00	5.00%	$ 40.34	$ 95.90	$ 55.56	$ 9,444.44
131	4/30/2023	30	$ 9,444.44	5.00%	$ 38.81	$ 94.37	$ 55.56	$ 9,388.89
132	5/31/2023	31	$ 9,388.89	5.00%	$ 39.87	$ 95.43	$ 55.56	$ 9,333.33
133	6/30/2023	30	$ 9,333.33	9.25%	$ 70.96	$ 126.52	$ 55.56	$ 9,277.78
134	7/31/2023	31	$ 9,277.78	9.25%	$ 72.89	$ 128.45	$ 55.56	$ 9,222.22
135	8/31/2023	31	$ 9,222.22	9.25%	$ 72.45	$ 128.01	$ 55.56	$ 9,166.67
136	9/30/2023	30	$ 9,166.67	9.25%	$ 69.69	$ 125.25	$ 55.56	$ 9,111.11
137	10/31/2023	31	$ 9,111.11	9.25%	$ 71.58	$ 127.14	$ 55.56	$ 9,055.56
138	11/30/2023	30	$ 9,055.56	9.25%	$ 68.85	$ 124.41	$ 55.56	$ 9,000.00
139	12/31/2023	31	$ 9,000.00	9.25%	$ 70.71	$ 126.27	$ 55.56	$ 8,944.44
140	1/31/2024	31	$ 8,944.44	9.25%	$ 70.08	$ 125.64	$ 55.56	$ 8,888.89
141	2/29/2024	29	$ 8,888.89	9.25%	$ 65.15	$ 120.71	$ 55.56	$ 8,833.33
142	3/31/2024	31	$ 8,833.33	9.25%	$ 69.21	$ 124.77	$ 55.56	$ 8,777.78
143	4/30/2024	30	$ 8,777.78	9.25%	$ 66.55	$ 122.11	$ 55.56	$ 8,722.22
144	5/31/2024	31	$ 8,722.22	9.25%	$ 68.34	$ 123.90	$ 55.56	$ 8,666.67
145	6/30/2024	30	$ 8,666.67	9.50%	$ 67.49	$ 123.05	$ 55.56	$ 8,611.11
146	7/31/2024	31	$ 8,611.11	9.50%	$ 69.29	$ 124.85	$ 55.56	$ 8,555.56
147	8/31/2024	31	$ 8,555.56	9.50%	$ 68.84	$ 124.40	$ 55.56	$ 8,500.00
148	9/30/2024	30	$ 8,500.00	9.50%	$ 66.19	$ 121.75	$ 55.56	$ 8,444.44
149	10/31/2024	31	$ 8,444.44	9.50%	$ 67.95	$ 123.51	$ 55.56	$ 8,388.89
150	11/30/2024	30	$ 8,388.89	9.50%	$ 65.32	$ 120.88	$ 55.56	$ 8,333.33
151	12/31/2024	31	$ 8,333.33	9.50%	$ 67.05	$ 122.61	$ 55.56	$ 8,277.78
152	1/31/2025	31	$ 8,277.78	9.50%	$ 66.79	$ 122.35	$ 55.56	$ 8,222.22
153	2/28/2025	28	$ 8,222.22	9.50%	$ 59.92	$ 115.48	$ 55.56	$ 8,166.67
154	3/31/2025	31	$ 8,166.67	9.50%	$ 65.89	$ 121.45	$ 55.56	$ 8,111.11
155	4/30/2025	30	$ 8,111.11	9.50%	$ 63.33	$ 118.89	$ 55.56	$ 8,055.56
156	5/31/2025	31	$ 8,055.56	9.50%	$ 65.00	$ 120.56	$ 55.56	$ 8,000.00
157	6/30/2025	30	$ 8,000.00	8.50%	$ 55.89	$ 111.45	$ 55.56	$ 7,944.44
158	7/31/2025	31	$ 7,944.44	8.50%	$ 57.35	$ 112.91	$ 55.56	$ 7,888.89
159	8/31/2025	31	$ 7,888.89	8.50%	$ 56.95	$ 112.51	$ 55.56	$ 7,833.33
160	9/30/2025	30	$ 7,833.33	8.50%	$ 54.73	$ 110.29	$ 55.56	$ 7,777.78
161	10/31/2025	31	$ 7,777.78	8.50%	$ 56.15	$ 111.71	$ 55.56	$ 7,722.22
162	11/30/2025	30	$ 7,722.22	8.50%	$ 53.95	$ 109.51	$ 55.56	$ 7,666.67
163	12/31/2025	31	$ 7,666.67	8.50%	$ 55.35	$ 110.91	$ 55.56	$ 7,611.11
164	1/31/2026	31	$ 7,611.11	8.50%	$ 54.95	$ 110.51	$ 55.56	$ 7,555.56
165	2/28/2026	28	$ 7,555.56	8.50%	$ 49.27	$ 104.83	$ 55.56	$ 7,500.00
166	3/31/2026	31	$ 7,500.00	8.50%	$ 54.14	$ 109.70	$ 55.56	$ 7,444.44
167	4/30/2026	30	$ 7,444.44	8.50%	$ 52.01	$ 107.57	$ 55.56	$ 7,388.89
168	5/31/2026	31	$ 7,388.89	8.50%	$ 53.34	$ 108.90	$ 55.56	$ 7,333.33
169	6/30/2026	30	$ 7,333.33	7.75%	$ 46.71	$ 102.27	$ 55.56	$ 7,277.78
170	7/31/2026	31	$ 7,277.78	7.75%	$ 47.90	$ 103.46	$ 55.56	$ 7,222.22
171	8/31/2026	31	$ 7,222.22	7.75%	$ 47.54	$ 103.10	$ 55.56	$ 7,166.67
172	9/30/2026	30	$ 7,166.67	7.75%	$ 45.65	$ 101.21	$ 55.56	$ 7,111.11
173	10/31/2026	31	$ 7,111.11	7.75%	$ 46.81	$ 102.37	$ 55.56	$ 7,055.56
174	11/30/2026	30	$ 7,055.56	7.75%	$ 44.94	$ 100.50	$ 55.56	$ 7,000.00
175	12/31/2026	31	$ 7,000.00	7.75%	$ 46.08	$ 101.64	$ 55.56	$ 6,944.44
176	1/31/2027	31	$ 6,944.44	7.75%	$ 45.71	$ 101.27	$ 55.56	$ 6,888.89
177	2/28/2027	28	$ 6,888.89	7.75%	$ 40.96	$ 96.52	$ 55.56	$ 6,833.33
178	3/31/2027	31	$ 6,833.33	7.75%	$ 44.98	$ 100.54	$ 55.56	$ 6,777.78
179	4/30/2027	30	$ 6,777.78	7.75%	$ 43.17	$ 98.73	$ 55.56	$ 6,722.22
180	5/31/2027	31	$ 6,722.22	7.75%	$ 44.25	$ 99.81	$ 55.56	$ 6,666.67

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
181	6/30/2027	30	$ 6,666.67	7.75%	$ 42.47	$ 98.03	$ 55.56	$ 6,611.11
182	7/31/2027	31	$ 6,611.11	7.75%	$ 43.52	$ 99.08	$ 55.56	$ 6,555.56
183	8/31/2027	31	$ 6,555.56	7.75%	$ 43.15	$ 98.71	$ 55.56	$ 6,500.00
184	9/30/2027	30	$ 6,500.00	7.75%	$ 41.40	$ 96.96	$ 55.56	$ 6,444.44
185	10/31/2027	31	$ 6,444.44	7.75%	$ 42.42	$ 97.98	$ 55.56	$ 6,388.89
186	11/30/2027	30	$ 6,388.89	7.75%	$ 40.70	$ 96.26	$ 55.56	$ 6,333.33
187	12/31/2027	31	$ 6,333.33	7.75%	$ 41.69	$ 97.25	$ 55.56	$ 6,277.78
188	1/31/2028	31	$ 6,277.78	7.75%	$ 41.21	$ 96.77	$ 55.56	$ 6,222.22
189	2/29/2028	29	$ 6,222.22	7.75%	$ 38.21	$ 93.77	$ 55.56	$ 6,166.67
190	3/31/2028	31	$ 6,166.67	7.75%	$ 40.48	$ 96.04	$ 55.56	$ 6,111.11
191	4/30/2028	30	$ 6,111.11	7.75%	$ 38.82	$ 94.38	$ 55.56	$ 6,055.56
192	5/31/2028	31	$ 6,055.56	7.75%	$ 39.75	$ 95.31	$ 55.56	$ 6,000.00
193	6/30/2028	30	$ 6,000.00	7.75%	$ 38.11	$ 93.67	$ 55.56	$ 5,944.44
194	7/31/2028	31	$ 5,944.44	7.75%	$ 39.02	$ 94.58	$ 55.56	$ 5,888.89
195	8/31/2028	31	$ 5,888.89	7.75%	$ 38.66	$ 94.22	$ 55.56	$ 5,833.33
196	9/30/2028	30	$ 5,833.33	7.75%	$ 37.06	$ 92.62	$ 55.56	$ 5,777.78
197	10/31/2028	31	$ 5,777.78	7.75%	$ 37.93	$ 93.49	$ 55.56	$ 5,722.22
198	11/30/2028	30	$ 5,722.22	7.75%	$ 36.35	$ 91.91	$ 55.56	$ 5,666.67
199	12/31/2028	31	$ 5,666.67	7.75%	$ 37.20	$ 92.76	$ 55.56	$ 5,611.11
200	1/31/2029	31	$ 5,611.11	7.75%	$ 36.93	$ 92.49	$ 55.56	$ 5,555.56
201	2/28/2029	28	$ 5,555.56	7.75%	$ 33.03	$ 88.59	$ 55.56	$ 5,500.00
202	3/31/2029	31	$ 5,500.00	7.75%	$ 36.20	$ 91.76	$ 55.56	$ 5,444.44
203	4/30/2029	30	$ 5,444.44	7.75%	$ 34.68	$ 90.24	$ 55.56	$ 5,388.89
204	5/31/2029	31	$ 5,388.89	7.75%	$ 35.47	$ 91.03	$ 55.56	$ 5,333.33
205	6/30/2029	30	$ 5,333.33	7.75%	$ 33.97	$ 89.53	$ 55.56	$ 5,277.78
206	7/31/2029	31	$ 5,277.78	7.75%	$ 34.74	$ 90.30	$ 55.56	$ 5,222.22
207	8/31/2029	31	$ 5,222.22	7.75%	$ 34.37	$ 89.93	$ 55.56	$ 5,166.67
208	9/30/2029	30	$ 5,166.67	7.75%	$ 32.91	$ 88.47	$ 55.56	$ 5,111.11
209	10/31/2029	31	$ 5,111.11	7.75%	$ 33.64	$ 89.20	$ 55.56	$ 5,055.56
210	11/30/2029	30	$ 5,055.56	7.75%	$ 32.20	$ 87.76	$ 55.56	$ 5,000.00
211	12/31/2029	31	$ 5,000.00	7.75%	$ 32.91	$ 88.47	$ 55.56	$ 4,944.44
212	1/31/2030	31	$ 4,944.44	7.75%	$ 32.55	$ 88.11	$ 55.56	$ 4,888.89
213	2/28/2030	28	$ 4,888.89	7.75%	$ 29.07	$ 84.63	$ 55.56	$ 4,833.33
214	3/31/2030	31	$ 4,833.33	7.75%	$ 31.81	$ 87.37	$ 55.56	$ 4,777.78
215	4/30/2030	30	$ 4,777.78	7.75%	$ 30.43	$ 85.99	$ 55.56	$ 4,722.22
216	5/31/2030	31	$ 4,722.22	7.75%	$ 31.08	$ 86.64	$ 55.56	$ 4,666.67
217	6/30/2030	30	$ 4,666.67	7.75%	$ 29.73	$ 85.29	$ 55.56	$ 4,611.11
218	7/31/2030	31	$ 4,611.11	7.75%	$ 30.35	$ 85.91	$ 55.56	$ 4,555.56
219	8/31/2030	31	$ 4,555.56	7.75%	$ 29.99	$ 85.55	$ 55.56	$ 4,500.00
220	9/30/2030	30	$ 4,500.00	7.75%	$ 28.66	$ 84.22	$ 55.56	$ 4,444.44
221	10/31/2030	31	$ 4,444.44	7.75%	$ 29.25	$ 84.81	$ 55.56	$ 4,388.89
222	11/30/2030	30	$ 4,388.89	7.75%	$ 27.96	$ 83.52	$ 55.56	$ 4,333.33
223	12/31/2030	31	$ 4,333.33	7.75%	$ 28.52	$ 84.08	$ 55.56	$ 4,277.78
224	1/31/2031	31	$ 4,277.78	7.75%	$ 28.16	$ 83.72	$ 55.56	$ 4,222.22
225	2/28/2031	28	$ 4,222.22	7.75%	$ 25.10	$ 80.66	$ 55.56	$ 4,166.67
226	3/31/2031	31	$ 4,166.67	7.75%	$ 27.43	$ 82.99	$ 55.56	$ 4,111.11
227	4/30/2031	30	$ 4,111.11	7.75%	$ 26.19	$ 81.75	$ 55.56	$ 4,055.56
228	5/31/2031	31	$ 4,055.56	7.75%	$ 26.69	$ 82.25	$ 55.56	$ 4,000.00
229	6/30/2031	30	$ 4,000.00	7.75%	$ 25.48	$ 81.04	$ 55.56	$ 3,944.44
230	7/31/2031	31	$ 3,944.44	7.75%	$ 25.96	$ 81.52	$ 55.56	$ 3,888.89
231	8/31/2031	31	$ 3,888.89	7.75%	$ 25.60	$ 81.16	$ 55.56	$ 3,833.33
232	9/30/2031	30	$ 3,833.33	7.75%	$ 24.42	$ 79.98	$ 55.56	$ 3,777.78
233	10/31/2031	31	$ 3,777.78	7.75%	$ 24.87	$ 80.43	$ 55.56	$ 3,722.22
234	11/30/2031	30	$ 3,722.22	7.75%	$ 23.71	$ 79.27	$ 55.56	$ 3,666.67
235	12/31/2031	31	$ 3,666.67	7.75%	$ 24.13	$ 79.69	$ 55.56	$ 3,611.11
236	1/31/2032	31	$ 3,611.11	7.75%	$ 23.70	$ 79.26	$ 55.56	$ 3,555.56
237	2/29/2032	29	$ 3,555.56	7.75%	$ 21.83	$ 77.39	$ 55.56	$ 3,500.00
238	3/31/2032	31	$ 3,500.00	7.75%	$ 22.97	$ 78.53	$ 55.56	$ 3,444.44
239	4/30/2032	30	$ 3,444.44	7.75%	$ 21.88	$ 77.44	$ 55.56	$ 3,388.89
240	5/31/2032	31	$ 3,388.89	7.75%	$ 22.25	$ 77.81	$ 55.56	$ 3,333.33

PMT No.	Due Date	Days	Balance	Rate	Int Due	Payment	Prin Redux	New Bal
241	6/30/2032	30	$ 3,333.33	7.75%	$ 21.17	$ 76.73	$ 55.56	$ 3,277.78
242	7/31/2032	31	$ 3,277.78	7.75%	$ 21.52	$ 77.08	$ 55.56	$ 3,222.22
243	8/31/2032	31	$ 3,222.22	7.75%	$ 21.15	$ 76.71	$ 55.56	$ 3,166.67
244	9/30/2032	30	$ 3,166.67	7.75%	$ 20.12	$ 75.68	$ 55.56	$ 3,111.11
245	10/31/2032	31	$ 3,111.11	7.75%	$ 20.42	$ 75.98	$ 55.56	$ 3,055.56
246	11/30/2032	30	$ 3,055.56	7.75%	$ 19.41	$ 74.97	$ 55.56	$ 3,000.00
247	12/31/2032	31	$ 3,000.00	7.75%	$ 19.69	$ 75.25	$ 55.56	$ 2,944.44
248	1/31/2033	31	$ 2,944.44	7.75%	$ 19.38	$ 74.94	$ 55.56	$ 2,888.89
249	2/28/2033	28	$ 2,888.89	7.75%	$ 17.18	$ 72.74	$ 55.56	$ 2,833.33
250	3/31/2033	31	$ 2,833.33	7.75%	$ 18.65	$ 74.21	$ 55.56	$ 2,777.78
251	4/30/2033	30	$ 2,777.78	7.75%	$ 17.69	$ 73.25	$ 55.56	$ 2,722.22
252	5/31/2033	31	$ 2,722.22	7.75%	$ 17.92	$ 73.48	$ 55.56	$ 2,666.67
253	6/30/2033	30	$ 2,666.67	7.75%	$ 16.99	$ 72.55	$ 55.56	$ 2,611.11
254	7/31/2033	31	$ 2,611.11	7.75%	$ 17.19	$ 72.75	$ 55.56	$ 2,555.56
255	8/31/2033	31	$ 2,555.56	7.75%	$ 16.82	$ 72.38	$ 55.56	$ 2,500.00
256	9/30/2033	30	$ 2,500.00	7.75%	$ 15.92	$ 71.48	$ 55.56	$ 2,444.44
257	10/31/2033	31	$ 2,444.44	7.75%	$ 16.09	$ 71.65	$ 55.56	$ 2,388.89
258	11/30/2033	30	$ 2,388.89	7.75%	$ 15.22	$ 70.78	$ 55.56	$ 2,333.33
259	12/31/2033	31	$ 2,333.33	7.75%	$ 15.36	$ 70.92	$ 55.56	$ 2,277.78
260	1/31/2034	31	$ 2,277.78	7.75%	$ 14.99	$ 70.55	$ 55.56	$ 2,222.22
261	2/28/2034	28	$ 2,222.22	7.75%	$ 13.21	$ 68.77	$ 55.56	$ 2,166.67
262	3/31/2034	31	$ 2,166.67	7.75%	$ 14.26	$ 69.82	$ 55.56	$ 2,111.11
263	4/30/2034	30	$ 2,111.11	7.75%	$ 13.45	$ 69.01	$ 55.56	$ 2,055.56
264	5/31/2034	31	$ 2,055.56	7.75%	$ 13.53	$ 69.09	$ 55.56	$ 2,000.00
265	6/30/2034	30	$ 2,000.00	7.75%	$ 12.74	$ 68.30	$ 55.56	$ 1,944.44
266	7/31/2034	31	$ 1,944.44	7.75%	$ 12.80	$ 68.36	$ 55.56	$ 1,888.89
267	8/31/2034	31	$ 1,888.89	7.75%	$ 12.43	$ 67.99	$ 55.56	$ 1,833.33
268	9/30/2034	30	$ 1,833.33	7.75%	$ 11.68	$ 67.24	$ 55.56	$ 1,777.78
269	10/31/2034	31	$ 1,777.78	7.75%	$ 11.70	$ 67.26	$ 55.56	$ 1,722.22
270	11/30/2034	30	$ 1,722.22	7.75%	$ 10.97	$ 66.53	$ 55.56	$ 1,666.67
271	12/31/2034	31	$ 1,666.67	7.75%	$ 10.97	$ 66.53	$ 55.56	$ 1,611.11
272	1/31/2035	31	$ 1,611.11	7.75%	$ 10.60	$ 66.16	$ 55.56	$ 1,555.56
273	2/28/2035	28	$ 1,555.56	7.75%	$ 9.25	$ 64.81	$ 55.56	$ 1,500.00
274	3/31/2035	31	$ 1,500.00	7.75%	$ 9.87	$ 65.43	$ 55.56	$ 1,444.44
275	4/30/2035	30	$ 1,444.44	7.75%	$ 9.20	$ 64.76	$ 55.56	$ 1,388.89
276	5/31/2035	31	$ 1,388.89	7.75%	$ 9.14	$ 64.70	$ 55.56	$ 1,333.33
277	6/30/2035	30	$ 1,333.33	7.75%	$ 8.49	$ 64.05	$ 55.56	$ 1,277.78
278	7/31/2035	31	$ 1,277.78	7.75%	$ 8.41	$ 63.97	$ 55.56	$ 1,222.22
279	8/31/2035	31	$ 1,222.22	7.75%	$ 8.04	$ 63.60	$ 55.56	$ 1,166.67
280	9/30/2035	30	$ 1,166.67	7.75%	$ 7.43	$ 62.99	$ 55.56	$ 1,111.11
281	10/31/2035	31	$ 1,111.11	7.75%	$ 7.31	$ 62.87	$ 55.56	$ 1,055.56
282	11/30/2035	30	$ 1,055.56	7.75%	$ 6.72	$ 62.28	$ 55.56	$ 1,000.00
283	12/31/2035	31	$ 1,000.00	7.75%	$ 6.58	$ 62.14	$ 55.56	$ 944.44
284	1/31/2036	31	$ 944.44	7.75%	$ 6.20	$ 61.76	$ 55.56	$ 888.89
285	2/29/2036	29	$ 888.89	7.75%	$ 5.46	$ 61.02	$ 55.56	$ 833.33
286	3/31/2036	31	$ 833.33	7.75%	$ 5.47	$ 61.03	$ 55.56	$ 777.78
287	4/30/2036	30	$ 777.78	7.75%	$ 4.94	$ 60.50	$ 55.56	$ 722.22
288	5/31/2036	31	$ 722.22	7.75%	$ 4.74	$ 60.30	$ 55.56	$ 666.67
289	6/30/2036	30	$ 666.67	7.75%	$ 4.23	$ 59.79	$ 55.56	$ 611.11
290	7/31/2036	31	$ 611.11	7.75%	$ 4.01	$ 59.57	$ 55.56	$ 555.56
291	8/31/2036	31	$ 555.56	7.75%	$ 3.65	$ 59.21	$ 55.56	$ 500.00
292	9/30/2036	30	$ 500.00	7.75%	$ 3.18	$ 58.74	$ 55.56	$ 444.44
293	10/31/2036	31	$ 444.44	7.75%	$ 2.92	$ 58.48	$ 55.56	$ 388.89
294	11/30/2036	30	$ 388.89	7.75%	$ 2.47	$ 58.03	$ 55.56	$ 333.33
295	12/31/2036	31	$ 333.33	7.75%	$ 2.19	$ 57.75	$ 55.56	$ 277.78
296	1/31/2037	31	$ 277.78	7.75%	$ 1.83	$ 57.39	$ 55.56	$ 222.22
297	2/28/2037	28	$ 222.22	7.75%	$ 1.32	$ 56.88	$ 55.56	$ 166.67
298	3/31/2037	31	$ 166.67	7.75%	$ 1.10	$ 56.66	$ 55.56	$ 111.11
299	4/30/2037	30	$ 111.11	7.75%	$ 0.71	$ 56.27	$ 55.56	$ 55.56
300	5/31/2037	31	$ 55.56	7.75%	$ 0.37	$ 55.93	$ 55.56	$ 0.00