

BOROUGH OF ORWIGSBURG
COUNTY OF SCHUYLKILL,
COMMONWEALTH OF PENNSYLVANIA

ORDINANCE NO. 453

AN ORDINANCE OF ORWIGSBURG BOROUGH, SCHUYLKILL COUNTY, PENNSYLVANIA, AUTHORIZING AND DIRECTING THE ISSUANCE OF A GENERAL OBLIGATION NOTE OF THIS BOROUGH AS NONELECTORAL DEBT IN THE MAXIMUM AMOUNT OF \$425,000.00 (THE "NOTE"), PURSUANT TO THE LOCAL GOVERNMENT UNIT DEBT ACT (THE "ACT"), WITH THE PROCEEDS OF THE NOTE TO BE USED AS FOLLOWS: (1) TO ACQUIRE, ALTER, REPLACE, RENOVATE AND/OR IMPROVE REAL PROPERTY LOCATED AT 333 SOUTH LIBERTY STREET IN THE BOROUGH, AND (2) TO PAY THE COSTS AND FEES RELATED TO ISSUANCE OF THE NOTE; FIXING INTEREST, PAYMENT SCHEDULE AND MATURITY THEREOF; MAKING A COVENANT FOR THE PAYMENT OF THE DEBT SERVICE ON THE NOTE AND PLEDGING THE FULL FAITH, CREDIT AND TAXING POWER OF THIS BOROUGH IN SUPPORT THEREOF; PROVIDING FOR THE FILING OF THE REQUIRED DOCUMENTS UNDER THE ACT; PROVIDING FOR THE APPOINTMENT OF A SINKING FUND DEPOSITORY FOR THE NOTE; DESIGNATING SUCH NOTE AS A QUALIFIED TAX EXEMPT OBLIGATION OF THIS BOROUGH AND INCLUDING CERTAIN TAX PROVISIONS CONSISTENT THEREWITH; AND AUTHORIZING EXECUTION, SALE AND DELIVERY OF THE NOTE.

WHEREAS, the Borough of Orwigsburg, Schuylkill County, Pennsylvania (the "Borough"), is a Borough existing under laws of the Commonwealth of Pennsylvania (the "Commonwealth") and is a Local Government Unit, as defined in the Local Government Unit Debt Act, 53 Pa.C.S.A. Section 8001 et seq., as amended, of the Commonwealth (the "Act"), acting by and through its Borough Council ("Borough Council"); and

WHEREAS, the Borough desires to acquire funds to be used as follows: (1) to acquire, alter, replace, renovate and/or improve real property located at 333 South Liberty Street in the Borough, and (2) to pay certain costs and expenses related to the issuance of the Note (as hereinafter defined)(all of which shall, taken together, constitute the "Project"); and

WHEREAS, the Borough Council has determined to issue a general obligation note in the principal amount of \$425,000.00.00 (the "Note"), to be designated as "General Obligation Note, Series of 2022", dated on or about August 1, 2022, with proceeds from the sale thereof to be applied for the purpose of paying costs of the Project; and

WHEREAS, the Borough Council has determined that a private sale by negotiation is in the best financial interest of this Borough; and

WHEREAS, Mid Penn Bank, Millersburg, Pennsylvania (the "Purchaser"), has submitted a proposal for purchase of said Note, dated June 8, 2022 (the "Proposal"), a copy of which is attached hereto as Exhibit "A", and such Proposal has been opened, read and considered as required by the Act; and

WHEREAS, the Borough Council desires to accept the Proposal of the Purchaser, to award said Note to the Purchaser and to incur non-electoral debt, in the principal amount of \$425,000.00, in connection with the Project as hereinafter defined, pursuant to provisions of the Act.

NOW THEREFORE, BE IT ORDAINED AND ENACTED by the Borough Council of Orwigsburg Borough, Schuylkill County, Commonwealth of Pennsylvania as follows:

Section 1. The Borough Council does authorize and direct the issuance of the Note as a general obligation note of this Borough, pursuant to this Ordinance, in the principal amount of \$425,000.00.00, in accordance with the Act, in the form of a non-revolving line of credit to provide funds for and toward payment of all costs and expenses of the Project. The Borough Council of the Borough determines that the debt, of which the Note shall be evidence, to be incurred pursuant to this Ordinance, shall be non-electoral debt of the Borough.

Section 2. The Borough Council hereby determines the proceeds of the Note, together with interest earned thereon, to be used for and toward payment of all costs and expenses of the Project. It is hereby certified that the Borough Council obtained preliminary cost estimates for the Project from registered architects, professional engineers and other persons qualified by experience prior to incurring the debt. The period of useful life of the Project improvements for which the Note is to be issued is estimated to be in excess of twenty-five (25) years. It is hereby certified that the Note shall mature prior to the end of the useful life of the Project.

Section 3. The Borough Council determines that the Note shall be issued to Purchaser, at private sale, and accepts the Proposal of Purchaser to purchase the Note and selects Interest Rate Option 3 thereunder and a term of twenty (20) years, and the Note is awarded to Purchaser in accordance with terms and conditions of the Proposal. Borough Council hereby determines that the sale of the Note at private sale by negotiation is in the best financial interest of this Borough.

Section 4. The rate of interest applicable to the Note is a taxable rate based upon a 360-day year basis. The interest rate will be fixed at 4.07% per annum. The Note shall mature on or about August 15, 2042.

Section 5. The Note shall be issued on or about August 15, 2022, shall bear interest from said date and may be prepaid by the Borough, in whole or, from time to time, in part, on any date, without payment of premium or penalty. The principal and interest on the Note shall be payable to Purchaser, or registered assigns, in lawful money of the United States of America at the place or places set forth in the Note according to the terms of the Note, as incorporated herein by reference. The form of the Note shall be substantially as set forth in Exhibit "B", attached hereto and incorporated herein by reference, with appropriate insertions, omissions and variations.

Section 6. The Note shall be executed in the name of and in behalf of the Borough by the President of Borough Council and attested by the Secretary or Assistant Secretary of the Borough Council, as appropriate, which shall include their duly qualified successors in office, if applicable.

Section 7. The Borough covenants to and with the holders, from time to time, of the Note, pursuant to this Ordinance, that the Borough shall include the amount of the debt service for each fiscal year of the Borough in which sums are payable in its budget for that fiscal year, shall appropriate such amounts to the payment of such debt service and duly and punctually shall pay or shall cause to be paid the principal of the Note and the applicable interest thereon on the dates and at the places and in the manner stated therein, according to the true intent and meaning thereof; and, for such budgeting, appropriation and payment, the Borough shall and does pledge, irrevocably, its full faith, credit and taxing power. As provided in the Act, the foregoing covenant of the Borough shall be enforceable specifically and this Ordinance shall constitute, for the purposes of this Covenant, both an agreement with Purchaser, or registered assigns, in accordance with the terms of the Act and a security agreement between the Borough and Purchaser, or registered assigns, creating a security interest in favor of Purchaser, or registered assigns, in the Borough's taxes and revenues pledged hereunder, in accordance with the Pennsylvania Commercial Code. The amounts of the debt service for each fiscal year of this Borough in which sums are payable are set forth on the Loan Amortization Schedule attached hereto as Exhibit "C" and incorporated herein by reference.

Section 8. The Borough acknowledges that that the purpose of the borrowing evidenced by the Note is to provide the Borough with interim financing pending receipt of proceeds from the DCED Grants and further covenants to and with the Purchaser, or the holders, from time to time, of the Note, pursuant to this Ordinance, that the Borough shall (i) apply, upon receipt, proceeds derived from the DCED Grants, for and toward payment of the outstanding principal and accrued interest, if any, on the Note, acknowledging that notwithstanding anything contained in this Ordinance to the contrary, the obligations of the Borough under the Note shall continue and be unaffected by a deficiency, if any, in the DCED Grants proceeds; (ii) submit to the Purchaser, or the holders, from time to time, of the Note, the Borough's financial reports within 180 days from the close of the Borough's fiscal year; (iii) comply with all conditions pertaining to the DCED Grants such that any deviations from the conditions without approval of the Commonwealth of Pennsylvania and the Purchaser, or the holders, from time to time, of the Note, will be considered an event of default under the Note; (iv) cause each advance to be approved and signed off on by the Borough's Manager and the Project engineer designated by the Borough; and (v) maintain the interim funds in a depository account with the Purchaser for convenient construction management while the Note is outstanding.

Section 9. This Borough hereby designates the Note as a "qualified tax exempt obligation", as defined in and for purposes of Section 265(b) of the Code. With respect to obligations issued during the calendar year 2022, the reasonably anticipated amount of tax exempt obligations (other than obligations described in Section 265(b)(3)(C)(ii) of the Code) which have been or will be issued by the Borough during the 2022 calendar year does not exceed, in the aggregate, \$5,000,000.00. For purposes of the proceeding sentence, the term "Borough" includes this Borough, as well as all entities and aggregation of issuers set forth in Section 265(b)(3)(E) of the Code. The appropriate officers of this Borough are authorized and directed to execute and to deliver such other documents, agreements, instruments and certificates and to comply with the

requirements of Sections 103 and 141 through 150 of the Code, and with any regulations applicable thereto.

Section 10. As further security for the obligations of the Borough hereunder, the Borough hereby grants to the Bank any security required under the Proposal and, at the Borough's own expense, shall execute, deliver, and record any required mortgages or other security agreements the Purchaser may require from time to time, to perfect, confirm, and maintain the lien on and security interest in such property.

Section 11. Pursuant to Section 8221 of the Act, there is created a sinking fund for the Note, to be known as "Sinking Fund-General Obligation Note, Series of 2022" (the "Sinking Fund"), which Sinking Fund shall be administered in accordance with applicable provisions of the Act.

Section 12. Mid Penn Bank, Millersburg, Pennsylvania, is hereby appointed as Sinking Funds depository and Paying Agent. Proper officers of the Borough are authorized and directed to contract with said bank, for its services as Sinking Funds depository and Paying Agent.

Section 13. The Borough covenants to make payments out of the sinking fund created hereunder or out of any other of its revenues or funds, at such times and in the annual amounts, as shall be sufficient for prompt and full payment of all obligations of the Note when due.

Section 14. The President or any officer of Borough Council and the Secretary or Assistant Secretary of the Borough Council, as appropriate, which shall include their duly qualified successors in office, if applicable, are authorized and directed: (a) to prepare, to verify or execute and to file the debt statement and borrowing base certificate required by Section 8110 of the Act; (b) to prepare or have prepared and to file, as required and if necessary, with the Department of Community and Economic Development (the "Department") of the Commonwealth, statements required by Sections 8024 or 8026 of the Act which are necessary to qualify any lease rental debt or nonelectoral debt of the Borough, which is subject to exclusion as subsidized debt or self-liquidating debt, for exclusion from the appropriate debt limit of the Borough; (c) to prepare, execute and file the application with the Department, together with a complete and accurate transcript of the proceedings relating to the incurring of debt, of which debt the Note, upon issue, will be evidence, as required by Section 8111 of the Act; (d) to pay or to cause to be paid to the Department all proper filing fees required by the Act in connection therewith; and (e) to take other required, necessary and/or appropriate action.

Section 15. Proper officials of the Borough are authorized and directed to deliver the Note, upon execution and attestation thereof as provided for herein, to Purchaser, but only upon receipt of proper payment of the balance due therefor, and only after the Department has certified its approval pursuant to Section 8204 of the Act, or has been deemed to have been given its approval pursuant to Section 8206 of the Act. It is declared that the debt to be incurred hereby, together with any other indebtedness of this Borough, is not in excess of any limitation imposed by the Act upon the incurring of debt by this Borough.


Section 16. In the event any provision, section, sentence, clause or part of this Ordinance shall be held to be invalid, such invalidity shall not affect or impair any remaining provision, section, sentence, clause or part of this Ordinance, it being the intent of the Borough that such remainder shall be and shall remain in full force and effect.


Section 17. This Ordinance shall be effective on the fifth day after the advertisement of the notice of enactment, as provided in the Act.

ORDAINED AND ENACTED this 30th day of June, 2022.

BOROUGH OF ORWIGSBURG
Schuylkill County, Pennsylvania

ATTEST:


Sherry Edwards, Borough Secretary

By: 
Richard Bubeck, President of Borough Council

EXAMINED and APPROVED this 30th day of June, 2022.


Barry J. Berger, Mayor, Borough of Orwigsburg

EXHIBIT "A"
MID PENN BANK
NOTE PURCHASE PROPOSAL, DATED JUNE 8, 2022

See attached.



Outline of Proposed Terms for:

BOROUGH OF ORWIGSBURG

Submitted by Mid Penn Bank on June 8, 2022

The following proposal and outline of terms is submitted based upon your Request for a Financing Proposal from Mid Penn Bank ("Bank").

Commercial Mortgage Loan

Borrower:	Borough of Orwigsburg
Guarantors:	N/A
Purpose:	Acquisition and Improvements to real estate located at 333 South Liberty Street, Orwigsburg, PA.
Amount:	\$425,000
Term:	Maximum Twenty (20) Years and Three (3) Months
Amortization:	Monthly principal and interest payments as necessary to fully amortize the loan over term. Bank will allow a three-month interest only draw-down period for renovations before loan converts to monthly principal and interest payments.
Rate:	Option 1) 3.68% (tax free to Bank) fixed for ten (10) years, then renegotiate another fixed rate or rate to revert to 90% of Wall Street Journal Prime Rate to float. Option 2) 3.83% (tax free to Bank) fixed for fifteen (15) years, then renegotiate another fixed rate or rate to revert to 90% of Wall Street Journal Prime Rate to float. Option 3) 4.07% (tax free to Bank) fixed for twenty (20) years.

Fees: \$0 Bank Fees
Up to maximum \$1,500 legal fees.

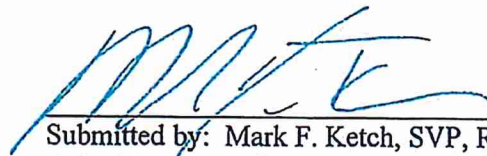
Prepayment
Penalty: Borrower shall have the right to prepay the loan without penalty. However, if principal is prepaid during the first five (5) years of the loan through refinancing with another financial institution or third party, a prepayment penalty of 1% of the outstanding principal balance shall apply.

Collateral: First lien insured mortgage against the property being purchased. Assignment of Rents & Leases.

Environmental
Due Diligence: Borrower shall complete an environmental questionnaire and Bank shall complete an environmental screen. Bank reserves the right to require additional reporting and/or testing in its sole discretion if deemed necessary.

CONDITIONS:

1. Borrower will furnish to Bank annual CPA-prepared audited financial statements during the term of the loan.
2. Satisfactory fire and hazard insurance on collateral property naming Bank as mortgagee.
3. Satisfactory Bank-complying "As-Improved" real estate appraisal on collateral property indicating a maximum loan to value of 80%.
4. Title Insurance.
5. If loan qualifies as tax-free to Bank, a written legal Opinion of Counsel is required.
6. Deposits to be established and maintained with Mid Penn Bank.
7. Satisfactory flood search.
8. Other information as may be reasonably required by Bank.



Submitted by: Mark F. Ketch, SVP, Regional President
570-399-6418

This proposal is submitted for your consideration and expires thirty (30) days from the date listed on the first page of the proposal. **Please sign** below indicating your interest and desire to pursue financing based on the terms listed herein.

Thank you for considering Mid Penn Bank for your financing needs.

Reviewed and Accepted by:

Sign and Date

EXHIBIT "B"
FORM OF GENERAL OBLIGATION NOTE, SERIES OF 2022

See attached.

\$425,000.00

UNITED STATES OF AMERICA
COMMONWEALTH OF PENNSYLVANIA
COUNTY OF SCHUYLKILL
BOROUGH OF ORWIGSBURG
General Obligation Note, Series of 2022
Dated August 15, 2022

BOROUGH OF ORWIGSBURG, Schuylkill County, Pennsylvania (the "Issuer"), a borough existing under laws of the Commonwealth of Pennsylvania (the "Commonwealth"), for value received, promises to pay to the order of **MID PENN BANK**, Millersburg, Pennsylvania (the "Purchaser"), the principal sum of **FOUR HUNDRED TWENTY-FIVE THOUSAND DOLLARS (\$425,000.00)** (THE "Principal Amount"), together with interest on the unpaid principal balance at the rate of 4.07% per annum, in two hundred forty-three (243) consecutive level monthly installments consisting of both principal and interest, each in the amount of \$ _____, due and payable on September 15, 2022 and the 15th day of each month thereafter, and one (1) final installment, due and payable on August 15, 2042, in an amount equal to the outstanding Principal Amount, together with all other amounts outstanding hereunder, including, without limitation, accrued interest, costs and expenses. Interest hereunder shall be calculated on the basis of a 360-day year for the actual number of days of each year (365 or 366), from and including the date the proceeds of this Note are disbursed to, but not including, the date all amounts hereunder are paid in full. This Note may be prepaid by the Issuer, in whole or, from time to time, in part, on any date, without payment of premium or penalty; provided, however, if principal is prepaid during the first five (5) years of the term of this Note through refinancing with another financial institution or third party, a prepayment penalty of one percent (1.00%) of the outstanding Principal Amount shall apply.

This Note is a qualified tax-exempt obligation designated by the Issuer for the purposes and effect of Section 265(b)(3)(B) of the Internal Revenue Code of 1986, as amended.

This Note has been authorized for issuance in accordance with provisions of the Local Government Unit Debt Act (the "Act") of the Commonwealth, and by virtue of a duly adopted Ordinance (the "Ordinance") of the Issuer. The Act, as such shall have been in effect when this Note was authorized, and the Ordinance shall constitute a contract between the Issuer and registered owners, from time to time, of this Note. The Purchaser shall have the right to exercise the remedies set forth in the Act. Any failure by the Purchaser to exercise any right or privilege hereunder shall not be construed as a waiver of the right or privilege, or to exercise any other right or privilege, at any time, and from time to time, thereafter.

The Issuer has covenanted, in the Ordinance, to and with registered owners, from time to time, of this Note that shall be outstanding, from time to time, pursuant to the Ordinance, that the Issuer: (i) shall include the amount of the debt service for this Note, for each fiscal year of the Issuer in which such sums are payable, in its budget for that fiscal year; (ii) shall appropriate such amounts from its general revenues for the payment of such debt service, (iii) shall duly and punctually pay or cause to be paid from the sinking fund established under the Ordinance or any

other of its revenues or funds, the principal of this Note and the interest thereon at the dates and place and in the manner stated therein, according to the true intent and meaning thereof; and, for such budgeting, appropriation and payment, the Issuer has pledged and does pledge, irrevocably, its full faith, credit and taxing power; (iv) and shall provide its financial statement to the Purchaser annually within 180 days of its fiscal year end.

Issuer acknowledges that this Note is for the purpose of providing interim financing for funds the Issuer expects to receive from the DCED Grants. Issuer covenants, upon receipt of the DCED Grants funds, to apply all of the proceeds for and toward payment of the outstanding principal and accrued interest, if any, on the Note. Issuer acknowledges that its obligations under this Note shall continue and be unaffected by a deficiency, if any, in the DCED Grants proceeds. Issuer covenants to the bank to comply with all conditions pertaining to the DCED Grants. Any deviations from these conditions without approval from the Commonwealth of Pennsylvania shall be an event of default under this Note.

No recourse shall be had for the payment of principal of or interest on this Note, or for any claim based hereon or on the Ordinance, against any member, officer or employee, past, present or future, of the Issuer or any successor body, as such, either directly or through the Issuer or any successor body, under any constitutional provision, statute or rule of law, or by enforcement of any assessment or by any legal or equitable proceeding or otherwise, and all such liability of such members, officers or employees is released as a condition of and as consideration for the issuance of this Note.

This Note is transferable or exchangeable by the registered owner hereof upon surrender of this Note to Purchaser, at its principal office, accompanied by a written instrument or instruments in form with instructions, and with guaranty of signature satisfactory to the Issuer and Purchaser, duly executed by the registered owner of this Note or his attorney-in-fact or legal representative. Upon surrender, Purchaser shall enter any transfer of ownership of this Note in the registration books and shall reissue this Note to the transferee with notation of such registration written hereon. The Issuer and any paying agent designated by the Issuer may deem and treat the registered owner hereof as the absolute owner hereof (whether or not this Note shall be overdue) for the purpose of receiving payment of or on account of principal hereof and interest due hereon and for all other purposes, and the Issuer and any such paying agent shall not be affected by any notice to the contrary.

It hereby is certified that: (i) all acts, conditions and things required to be done, to happen or to be performed as conditions precedent to and in issuance of this Note or in creation of the debt of which this Note is evidence have been done, have happened or have been performed in due and regular form and name, as required by law; (ii) the debt represented by this Note, together with any other indebtedness of the Issuer, is not in excess of any limitation imposed by the Act upon the incurring of debt by the Issuer; and (iii) for the proper budgeting, appropriation, and the prompt and full payment of all the obligations of this Note the entire full faith, credit and taxing power of the Issuer is hereby irrevocably pledged.

The Issuer, in the Ordinance, has established a sinking fund into which funds for the payment of the principal of and the interest on this Note shall be deposited not later than the date fixed for the disbursement thereof. The Issuer has covenanted, in the Ordinance, to make payments from such sinking fund or from any other of its revenues or funds, at such times and in such annual amounts, as shall be sufficient for prompt and full payment of all obligations of this Note.

IN WITNESS WHEREOF, the Issuer has caused this Note to be executed in its name by the signature of the President of Borough Council, and a facsimile of its seal to be affixed hereto and the signature of the Secretary of Borough Council to be affixed hereto in attestation thereof, all as of the 15th day of August, 2022.

BOROUGH OF ORWIGSBURG
Schuylkill County, Pennsylvania

ATTEST:

By _____
President, Borough Council

Secretary
[SEAL]

ASSIGNMENT

FOR VALUE RECEIVED, _____ (the "Transferor"), the undersigned, hereby sells, assigns and transfers unto

Name (the "Transferee")

Address

Social Security or Federal Employer Identification No. _____

the within General Obligation Note and all rights thereunder, and hereby irrevocably constitutes and appoints _____ as attorney to transfer the within General Obligation Note on the books kept for registration thereof, with full power of substitution in the premises.

Date: _____

Signature: _____

NOTICE: No transfer will be issued in the name of the Transferee, unless the signature(s) to this assignment correspond(s) with the name as it appears upon the face of the within General Obligation Note in every particular, without alteration or enlargement or any change whatever and the Social Security or Federal Employer Identification Number of Transferee is supplied. If the Transferee is a trust, the names and Social Security or Federal Employer Identification Numbers of the settlor and beneficiaries of the trust, the Federal Employer Identification Number and date of the trust and the name of the trustee should be supplied.

EXHIBIT "C"
DEBT SERVICE SCHEDULE

See attached.

Loan Amortization Schedule

Enter values	
Loan amount	\$ 425,000.00
Annual interest rate	4.07%
Loan period in years	20
Number of payments per year	12
Start date of loan	6/15/2022
Optional extra payments	

Loan summary	
Scheduled payment	\$ 2,591.12
Scheduled number of payments	240
Actual number of payments	240
Total early payments	\$ -
Total interest	\$ 196,868.71

Lender name: Orwigsburg General Obligation Note, 20

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	9/15/2022	\$ 425,000.00	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,149.66	\$ 1,441.46	\$ 423,850.34	\$ 1,441.46
2	10/15/2022	\$ 423,850.34	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,153.56	\$ 1,437.56	\$ 422,696.78	\$ 2,879.02
3	11/15/2022	\$ 422,696.78	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,157.47	\$ 1,433.65	\$ 421,539.31	\$ 4,312.66
4	12/15/2022	\$ 421,539.31	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,161.40	\$ 1,429.72	\$ 420,377.91	\$ 5,742.38
5	1/15/2023	\$ 420,377.91	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,165.34	\$ 1,425.78	\$ 419,212.57	\$ 7,168.17
6	2/15/2023	\$ 419,212.57	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,169.29	\$ 1,421.83	\$ 418,043.28	\$ 8,590.00
7	3/15/2023	\$ 418,043.28	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,173.26	\$ 1,417.86	\$ 416,870.02	\$ 10,007.86
8	4/15/2023	\$ 416,870.02	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,177.24	\$ 1,413.88	\$ 415,692.79	\$ 11,421.74
9	5/15/2023	\$ 415,692.79	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,181.23	\$ 1,409.89	\$ 414,511.56	\$ 12,831.63
10	6/15/2023	\$ 414,511.56	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,185.23	\$ 1,405.89	\$ 413,326.32	\$ 14,237.52
11	7/15/2023	\$ 413,326.32	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,189.25	\$ 1,401.87	\$ 412,137.07	\$ 15,639.38
12	8/15/2023	\$ 412,137.07	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,193.29	\$ 1,397.83	\$ 410,943.78	\$ 17,037.22
13	9/15/2023	\$ 410,943.78	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,197.34	\$ 1,393.78	\$ 409,746.45	\$ 18,431.00
14	10/15/2023	\$ 409,746.45	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,201.40	\$ 1,389.72	\$ 408,545.05	\$ 19,820.72
15	11/15/2023	\$ 408,545.05	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,205.47	\$ 1,385.65	\$ 407,339.58	\$ 21,206.37
16	12/15/2023	\$ 407,339.58	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,209.56	\$ 1,381.56	\$ 406,130.02	\$ 22,587.93
17	1/15/2024	\$ 406,130.02	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,213.66	\$ 1,377.46	\$ 404,916.36	\$ 23,965.39
18	2/15/2024	\$ 404,916.36	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,217.78	\$ 1,373.34	\$ 403,698.58	\$ 25,338.73
19	3/15/2024	\$ 403,698.58	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,221.91	\$ 1,369.21	\$ 402,476.67	\$ 26,707.94
20	4/15/2024	\$ 402,476.67	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,226.05	\$ 1,365.07	\$ 401,250.62	\$ 28,073.01
21	5/15/2024	\$ 401,250.62	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,230.21	\$ 1,360.91	\$ 400,020.41	\$ 29,433.92
22	6/15/2024	\$ 400,020.41	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,234.38	\$ 1,356.74	\$ 398,786.02	\$ 30,790.65
23	7/15/2024	\$ 398,786.02	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,238.57	\$ 1,352.55	\$ 397,547.45	\$ 32,143.20
24	8/15/2024	\$ 397,547.45	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,242.77	\$ 1,348.35	\$ 396,304.68	\$ 33,491.55
25	9/15/2024	\$ 396,304.68	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,246.99	\$ 1,344.13	\$ 395,057.69	\$ 34,835.68
26	10/15/2024	\$ 395,057.69	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,251.22	\$ 1,339.90	\$ 393,806.48	\$ 36,175.59
27	11/15/2024	\$ 393,806.48	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,255.46	\$ 1,335.66	\$ 392,551.02	\$ 37,511.25
28	12/15/2024	\$ 392,551.02	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,259.72	\$ 1,331.40	\$ 391,291.30	\$ 38,842.65
29	1/15/2025	\$ 391,291.30	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,263.99	\$ 1,327.13	\$ 390,027.31	\$ 40,169.78
30	2/15/2025	\$ 390,027.31	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,268.28	\$ 1,322.84	\$ 388,759.04	\$ 41,492.62
31	3/15/2025	\$ 388,759.04	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,272.58	\$ 1,318.54	\$ 387,486.46	\$ 42,811.16
32	4/15/2025	\$ 387,486.46	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,276.89	\$ 1,314.22	\$ 386,209.56	\$ 44,125.39
33	5/15/2025	\$ 386,209.56	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,281.23	\$ 1,309.89	\$ 384,928.34	\$ 45,435.28
34	6/15/2025	\$ 384,928.34	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,285.57	\$ 1,305.55	\$ 383,642.77	\$ 46,740.83
35	7/15/2025	\$ 383,642.77	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,289.93	\$ 1,301.19	\$ 382,352.83	\$ 48,042.02
36	8/15/2025	\$ 382,352.83	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,294.31	\$ 1,296.81	\$ 381,058.53	\$ 49,338.83
37	9/15/2025	\$ 381,058.53	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,298.70	\$ 1,292.42	\$ 379,759.83	\$ 50,631.26
38	10/15/2025	\$ 379,759.83	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,303.10	\$ 1,288.02	\$ 378,456.73	\$ 51,919.28
39	11/15/2025	\$ 378,456.73	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,307.52	\$ 1,283.60	\$ 377,149.21	\$ 53,202.88
40	12/15/2025	\$ 377,149.21	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,311.96	\$ 1,279.16	\$ 375,837.26	\$ 54,482.04
41	1/15/2026	\$ 375,837.26	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,316.40	\$ 1,274.71	\$ 374,520.85	\$ 55,756.75
42	2/15/2026	\$ 374,520.85	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,320.87	\$ 1,270.25	\$ 373,199.98	\$ 57,027.00
43	3/15/2026	\$ 373,199.98	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,325.35	\$ 1,265.77	\$ 371,874.63	\$ 58,292.77
44	4/15/2026	\$ 371,874.63	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,329.84	\$ 1,261.27	\$ 370,544.79	\$ 59,554.05
45	5/15/2026	\$ 370,544.79	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,334.36	\$ 1,256.76	\$ 369,210.43	\$ 60,810.81
46	6/15/2026	\$ 369,210.43	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,338.88	\$ 1,252.24	\$ 367,871.55	\$ 62,063.05
47	7/15/2026	\$ 367,871.55	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,343.42	\$ 1,247.70	\$ 366,528.13	\$ 63,310.75
48	8/15/2026	\$ 366,528.13	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,347.98	\$ 1,243.14	\$ 365,180.15	\$ 64,553.89
49	9/15/2026	\$ 365,180.15	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,352.55	\$ 1,238.57	\$ 363,827.60	\$ 65,792.46
50	10/15/2026	\$ 363,827.60	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,357.14	\$ 1,233.98	\$ 362,470.46	\$ 67,026.44
51	11/15/2026	\$ 362,470.46	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,361.74	\$ 1,229.38	\$ 361,108.72	\$ 68,255.82
52	12/15/2026	\$ 361,108.72	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,366.36	\$ 1,224.76	\$ 359,742.36	\$ 69,480.58
53	1/15/2027	\$ 359,742.36	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,370.99	\$ 1,220.13	\$ 358,371.37	\$ 70,700.71
54	2/15/2027	\$ 358,371.37	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,375.64	\$ 1,215.48	\$ 356,995.73	\$ 71,916.18
55	3/15/2027	\$ 356,995.73	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,380.31	\$ 1,210.81	\$ 355,615.42	\$ 73,126.99
56	4/15/2027	\$ 355,615.42	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,384.99	\$ 1,206.13	\$ 354,230.43	\$ 74,333.12
57	5/15/2027	\$ 354,230.43	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,389.69	\$ 1,201.43	\$ 352,840.74	\$ 75,534.56
58	6/15/2027	\$ 352,840.74	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,394.40	\$ 1,196.72	\$ 351,446.34	\$ 76,731.27
59	7/15/2027	\$ 351,446.34	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,399.13	\$ 1,191.99	\$ 350,047.20	\$ 77,923.26
60	8/15/2027	\$ 350,047.20	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,403.88	\$ 1,187.24	\$ 348,643.33	\$ 79,110.51
61	9/15/2027	\$ 348,643.33	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,408.64	\$ 1,182.48	\$ 347,234.69	\$ 80,292.99
62	10/15/2027	\$ 347,234.69	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,413.42	\$ 1,177.70	\$ 345,821.28	\$ 81,470.69
63	11/15/2027	\$ 345,821.28	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,418.21	\$ 1,172.91	\$ 344,403.07	\$ 82,643.60
64	12/15/2027	\$ 344,403.07	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,423.02	\$ 1,168.10	\$ 342,980.05	\$ 83,811.70
65	1/15/2028	\$ 342,980.05	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,427.85	\$ 1,163.27	\$ 341,552.20	\$ 84,974.98
66	2/15/2028	\$ 341,552.20	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,432.69	\$ 1,158.43	\$ 340,119.51	\$ 86,133.41
67	3/15/2028	\$ 340,119.51	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,437.55	\$ 1,153.57	\$ 338,681.97	\$ 87,286.98
68	4/15/2028	\$ 338,681.97	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,442.42	\$ 1,148.70	\$ 337,239.54	\$ 88,435.68

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
69	5/15/2028	\$ 337,239.54	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,447.32	\$ 1,143.80	\$ 335,792.23	\$ 89,579.48
70	6/15/2028	\$ 335,792.23	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,452.22	\$ 1,138.90	\$ 334,340.00	\$ 90,718.38
71	7/15/2028	\$ 334,340.00	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,457.15	\$ 1,133.97	\$ 332,882.85	\$ 91,852.35
72	8/15/2028	\$ 332,882.85	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,462.09	\$ 1,129.03	\$ 331,420.76	\$ 92,981.37
73	9/15/2028	\$ 331,420.76	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,467.05	\$ 1,124.07	\$ 329,953.71	\$ 94,105.44
74	10/15/2028	\$ 329,953.71	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,472.03	\$ 1,119.09	\$ 328,481.68	\$ 95,224.54
75	11/15/2028	\$ 328,481.68	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,477.02	\$ 1,114.10	\$ 327,004.66	\$ 96,338.64
76	12/15/2028	\$ 327,004.66	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,482.03	\$ 1,109.09	\$ 325,522.64	\$ 97,447.73
77	1/15/2029	\$ 325,522.64	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,487.06	\$ 1,104.06	\$ 324,035.58	\$ 98,551.79
78	2/15/2029	\$ 324,035.58	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,492.10	\$ 1,099.02	\$ 322,543.48	\$ 99,650.81
79	3/15/2029	\$ 322,543.48	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,497.16	\$ 1,093.96	\$ 321,046.32	\$ 100,744.77
80	4/15/2029	\$ 321,046.32	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,502.24	\$ 1,088.88	\$ 319,544.03	\$ 101,833.65
81	5/15/2029	\$ 319,544.03	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,507.33	\$ 1,083.79	\$ 318,036.75	\$ 102,917.44
82	6/15/2029	\$ 318,036.75	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,512.44	\$ 1,078.67	\$ 316,524.31	\$ 103,996.11
83	7/15/2029	\$ 316,524.31	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,517.57	\$ 1,073.54	\$ 315,006.73	\$ 105,069.66
84	8/15/2029	\$ 315,006.73	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,522.72	\$ 1,068.40	\$ 313,484.01	\$ 106,138.06
85	9/15/2029	\$ 313,484.01	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,527.89	\$ 1,063.23	\$ 311,956.12	\$ 107,201.29
86	10/15/2029	\$ 311,956.12	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,533.07	\$ 1,058.05	\$ 310,423.06	\$ 108,259.34
87	11/15/2029	\$ 310,423.06	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,538.27	\$ 1,052.85	\$ 308,884.79	\$ 109,312.19
88	12/15/2029	\$ 308,884.79	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,543.49	\$ 1,047.63	\$ 307,341.30	\$ 110,359.83
89	1/15/2030	\$ 307,341.30	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,548.72	\$ 1,042.40	\$ 305,792.58	\$ 111,402.23
90	2/15/2030	\$ 305,792.58	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,553.97	\$ 1,037.15	\$ 304,238.61	\$ 112,439.37
91	3/15/2030	\$ 304,238.61	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,559.24	\$ 1,031.88	\$ 302,679.36	\$ 113,471.25
92	4/15/2030	\$ 302,679.36	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,564.53	\$ 1,026.59	\$ 301,114.83	\$ 114,497.84
93	5/15/2030	\$ 301,114.83	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,569.84	\$ 1,021.28	\$ 299,544.99	\$ 115,519.12
94	6/15/2030	\$ 299,544.99	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,575.16	\$ 1,015.96	\$ 297,969.83	\$ 116,535.08
95	7/15/2030	\$ 297,969.83	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,580.51	\$ 1,010.61	\$ 296,389.33	\$ 117,545.69
96	8/15/2030	\$ 296,389.33	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,585.87	\$ 1,005.25	\$ 294,803.46	\$ 118,550.94
97	9/15/2030	\$ 294,803.46	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,591.24	\$ 999.88	\$ 293,212.22	\$ 119,550.82
98	10/15/2030	\$ 293,212.22	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,596.64	\$ 994.48	\$ 291,615.57	\$ 120,545.30
99	11/15/2030	\$ 291,615.57	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,602.06	\$ 989.06	\$ 290,013.52	\$ 121,534.36
100	12/15/2030	\$ 290,013.52	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,607.49	\$ 983.63	\$ 288,406.03	\$ 122,517.99
101	1/15/2031	\$ 288,406.03	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,612.94	\$ 978.18	\$ 286,793.08	\$ 123,496.17
102	2/15/2031	\$ 286,793.08	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,618.41	\$ 972.71	\$ 285,174.67	\$ 124,468.87
103	3/15/2031	\$ 285,174.67	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,623.90	\$ 967.22	\$ 283,550.77	\$ 125,436.09
104	4/15/2031	\$ 283,550.77	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,629.41	\$ 961.71	\$ 281,921.36	\$ 126,397.80
105	5/15/2031	\$ 281,921.36	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,634.94	\$ 956.18	\$ 280,286.42	\$ 127,353.98
106	6/15/2031	\$ 280,286.42	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,640.48	\$ 950.64	\$ 278,645.94	\$ 128,304.62
107	7/15/2031	\$ 278,645.94	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,646.05	\$ 945.07	\$ 276,999.90	\$ 129,249.69
108	8/15/2031	\$ 276,999.90	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,651.63	\$ 939.49	\$ 275,348.27	\$ 130,189.19
109	9/15/2031	\$ 275,348.27	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,657.23	\$ 933.89	\$ 273,691.04	\$ 131,123.08
110	10/15/2031	\$ 273,691.04	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,662.85	\$ 928.27	\$ 272,028.19	\$ 132,051.34
111	11/15/2031	\$ 272,028.19	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,668.49	\$ 922.63	\$ 270,359.70	\$ 132,973.97
112	12/15/2031	\$ 270,359.70	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,674.15	\$ 916.97	\$ 268,685.55	\$ 133,890.94
113	1/15/2032	\$ 268,685.55	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,679.83	\$ 911.29	\$ 267,005.72	\$ 134,802.24
114	2/15/2032	\$ 267,005.72	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,685.53	\$ 905.59	\$ 265,320.19	\$ 135,707.83
115	3/15/2032	\$ 265,320.19	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,691.24	\$ 899.88	\$ 263,628.95	\$ 136,607.71
116	4/15/2032	\$ 263,628.95	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,696.98	\$ 894.14	\$ 261,931.97	\$ 137,501.85
117	5/15/2032	\$ 261,931.97	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,702.73	\$ 888.39	\$ 260,229.24	\$ 138,390.23
118	6/15/2032	\$ 260,229.24	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,708.51	\$ 882.61	\$ 258,520.73	\$ 139,272.85
119	7/15/2032	\$ 258,520.73	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,714.30	\$ 876.82	\$ 256,806.43	\$ 140,149.66
120	8/15/2032	\$ 256,806.43	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,720.12	\$ 871.00	\$ 255,086.31	\$ 141,020.66
121	9/15/2032	\$ 255,086.31	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,725.95	\$ 865.17	\$ 253,360.36	\$ 141,885.83
122	10/15/2032	\$ 253,360.36	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,731.81	\$ 859.31	\$ 251,628.55	\$ 142,745.14
123	11/15/2032	\$ 251,628.55	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,737.68	\$ 853.44	\$ 249,890.87	\$ 143,598.59
124	12/15/2032	\$ 249,890.87	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,743.57	\$ 847.55	\$ 248,147.30	\$ 144,446.13
125	1/15/2033	\$ 248,147.30	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,749.49	\$ 841.63	\$ 246,397.81	\$ 145,287.76
126	2/15/2033	\$ 246,397.81	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,755.42	\$ 835.70	\$ 244,642.39	\$ 146,123.46
127	3/15/2033	\$ 244,642.39	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,761.37	\$ 829.75	\$ 242,881.02	\$ 146,953.21
128	4/15/2033	\$ 242,881.02	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,767.35	\$ 823.77	\$ 241,113.67	\$ 147,776.98
129	5/15/2033	\$ 241,113.67	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,773.34	\$ 817.78	\$ 239,340.33	\$ 148,594.76
130	6/15/2033	\$ 239,340.33	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,779.36	\$ 811.76	\$ 237,560.97	\$ 149,406.52
131	7/15/2033	\$ 237,560.97	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,785.39	\$ 805.73	\$ 235,775.58	\$ 150,212.25
132	8/15/2033	\$ 235,775.58	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,791.45	\$ 799.67	\$ 233,984.13	\$ 151,011.92
133	9/15/2033	\$ 233,984.13	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,797.52	\$ 793.60	\$ 232,186.61	\$ 151,805.52
134	10/15/2033	\$ 232,186.61	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,803.62	\$ 787.50	\$ 230,382.99	\$ 152,593.02
135	11/15/2033	\$ 230,382.99	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,809.74	\$ 781.38	\$ 228,573.25	\$ 153,374.40
136	12/15/2033	\$ 228,573.25	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,815.88	\$ 775.24	\$ 226,757.38	\$ 154,149.64
137	1/15/2034	\$ 226,757.38	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,822.03	\$ 769.09	\$ 224,935.34	\$ 154,918.73
138	2/15/2034	\$ 224,935.34	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,828.21	\$ 762.91	\$ 223,107.13	\$ 155,681.63
139	3/15/2034	\$ 223,107.13	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,834.41	\$ 756.71	\$ 221,272.71	\$ 156,438.34
140	4/15/2034	\$ 221,272.71	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,840.64	\$ 750.48	\$ 219,432.08	\$ 157,188.82
141	5/15/2034	\$ 219,432.08	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,846.88	\$ 744.24	\$ 217,585.20	\$ 157,933.06
142	6/15/2034	\$ 217,585.20	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,853.14	\$ 737.98	\$ 215,732.05	\$ 158,671.04
143	7/15/2034	\$ 215,732.05	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,859.43	\$ 731.69	\$ 213,872.63	\$ 159,402.73
144	8/15/2034	\$ 213,872.63	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,865.73	\$ 725.38	\$ 212,006.89	\$ 160,128.11
145	9/15/2034	\$ 212,006.89	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,872.06	\$ 719.06	\$ 210,134.83	\$ 160,847.17
146	10/15/2034	\$ 210,134.83	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,878.41	\$ 712.71	\$ 208,256.42	\$ 161,559.88
147	11/15/2034	\$ 208,256.42	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,884.78	\$ 706.34	\$ 206,371.63	\$ 162,266.22
148	12/15/2034	\$ 206,371.63	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,891.18	\$ 699.94	\$ 204,480.46	\$ 162,966.16
149	1/15/2035	\$ 204,480.46	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,897.59	\$ 693.53	\$ 202,582.87	\$ 163,659.69
150	2/15/2035	\$ 202,582.87	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,904.03	\$ 687.09	\$ 200,678.84	\$ 164,346.78

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
151	3/15/2035	\$ 200,678.84	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,910.48	\$ 680.64	\$ 198,768.36	\$ 165,027.42
152	4/15/2035	\$ 198,768.36	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,916.96	\$ 674.16	\$ 196,851.39	\$ 165,701.57
153	5/15/2035	\$ 196,851.39	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,923.47	\$ 667.65	\$ 194,927.93	\$ 166,369.23
154	6/15/2035	\$ 194,927.93	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,929.99	\$ 661.13	\$ 192,997.94	\$ 167,030.36
155	7/15/2035	\$ 192,997.94	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,936.53	\$ 654.58	\$ 191,061.40	\$ 167,684.94
156	8/15/2035	\$ 191,061.40	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,943.10	\$ 648.02	\$ 189,118.30	\$ 168,332.96
157	9/15/2035	\$ 189,118.30	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,949.69	\$ 641.43	\$ 187,168.61	\$ 168,974.39
158	10/15/2035	\$ 187,168.61	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,956.31	\$ 634.81	\$ 185,212.30	\$ 169,609.20
159	11/15/2035	\$ 185,212.30	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,962.94	\$ 628.18	\$ 183,249.36	\$ 170,237.38
160	12/15/2035	\$ 183,249.36	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,969.60	\$ 621.52	\$ 181,279.76	\$ 170,858.90
161	1/15/2036	\$ 181,279.76	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,976.28	\$ 614.84	\$ 179,303.48	\$ 171,473.74
162	2/15/2036	\$ 179,303.48	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,982.98	\$ 608.14	\$ 177,320.50	\$ 172,081.88
163	3/15/2036	\$ 177,320.50	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,989.71	\$ 601.41	\$ 175,330.79	\$ 172,683.29
164	4/15/2036	\$ 175,330.79	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 1,996.46	\$ 594.66	\$ 173,334.34	\$ 173,277.95
165	5/15/2036	\$ 173,334.34	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,003.23	\$ 587.89	\$ 171,331.11	\$ 173,865.84
166	6/15/2036	\$ 171,331.11	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,010.02	\$ 581.10	\$ 169,321.09	\$ 174,446.94
167	7/15/2036	\$ 169,321.09	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,016.84	\$ 574.28	\$ 167,304.25	\$ 175,021.22
168	8/15/2036	\$ 167,304.25	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,023.68	\$ 567.44	\$ 165,280.57	\$ 175,588.66
169	9/15/2036	\$ 165,280.57	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,030.54	\$ 560.58	\$ 163,250.03	\$ 176,149.24
170	10/15/2036	\$ 163,250.03	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,037.43	\$ 553.69	\$ 161,212.60	\$ 176,702.93
171	11/15/2036	\$ 161,212.60	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,044.34	\$ 546.78	\$ 159,168.26	\$ 177,249.71
172	12/15/2036	\$ 159,168.26	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,051.27	\$ 539.85	\$ 157,116.98	\$ 177,789.56
173	1/15/2037	\$ 157,116.98	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,058.23	\$ 532.89	\$ 155,058.75	\$ 178,322.44
174	2/15/2037	\$ 155,058.75	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,065.21	\$ 525.91	\$ 152,993.54	\$ 178,848.35
175	3/15/2037	\$ 152,993.54	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,072.22	\$ 518.90	\$ 150,921.32	\$ 179,367.25
176	4/15/2037	\$ 150,921.32	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,079.24	\$ 511.87	\$ 148,842.08	\$ 179,879.13
177	5/15/2037	\$ 148,842.08	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,086.30	\$ 504.82	\$ 146,755.78	\$ 180,383.95
178	6/15/2037	\$ 146,755.78	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,093.37	\$ 497.75	\$ 144,662.41	\$ 180,881.70
179	7/15/2037	\$ 144,662.41	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,100.47	\$ 490.65	\$ 142,561.93	\$ 181,372.35
180	8/15/2037	\$ 142,561.93	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,107.60	\$ 483.52	\$ 140,454.34	\$ 181,855.87
181	9/15/2037	\$ 140,454.34	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,114.75	\$ 476.37	\$ 138,339.59	\$ 182,332.24
182	10/15/2037	\$ 138,339.59	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,121.92	\$ 469.20	\$ 136,217.67	\$ 182,801.44
183	11/15/2037	\$ 136,217.67	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,129.11	\$ 462.00	\$ 134,088.56	\$ 183,263.45
184	12/15/2037	\$ 134,088.56	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,136.34	\$ 454.78	\$ 131,952.22	\$ 183,718.23
185	1/15/2038	\$ 131,952.22	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,143.58	\$ 447.54	\$ 129,808.64	\$ 184,165.77
186	2/15/2038	\$ 129,808.64	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,150.85	\$ 440.27	\$ 127,657.79	\$ 184,606.04
187	3/15/2038	\$ 127,657.79	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,158.15	\$ 432.97	\$ 125,499.64	\$ 185,039.01
188	4/15/2038	\$ 125,499.64	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,165.47	\$ 425.65	\$ 123,334.18	\$ 185,464.66
189	5/15/2038	\$ 123,334.18	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,172.81	\$ 418.31	\$ 121,161.36	\$ 185,882.97
190	6/15/2038	\$ 121,161.36	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,180.18	\$ 410.94	\$ 118,981.18	\$ 186,293.91
191	7/15/2038	\$ 118,981.18	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,187.58	\$ 403.54	\$ 116,793.61	\$ 186,697.46
192	8/15/2038	\$ 116,793.61	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,194.99	\$ 396.12	\$ 114,598.61	\$ 187,093.58
193	9/15/2038	\$ 114,598.61	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,202.44	\$ 388.68	\$ 112,396.18	\$ 187,482.26
194	10/15/2038	\$ 112,396.18	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,209.91	\$ 381.21	\$ 110,186.27	\$ 187,863.47
195	11/15/2038	\$ 110,186.27	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,217.40	\$ 373.72	\$ 107,968.86	\$ 188,237.19
196	12/15/2038	\$ 107,968.86	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,224.93	\$ 366.19	\$ 105,743.94	\$ 188,603.38
197	1/15/2039	\$ 105,743.94	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,232.47	\$ 358.65	\$ 103,511.46	\$ 188,962.03
198	2/15/2039	\$ 103,511.46	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,240.04	\$ 351.08	\$ 101,271.42	\$ 189,313.11
199	3/15/2039	\$ 101,271.42	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,247.64	\$ 343.48	\$ 99,023.78	\$ 189,656.58
200	4/15/2039	\$ 99,023.78	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,255.26	\$ 335.86	\$ 96,768.52	\$ 189,992.44
201	5/15/2039	\$ 96,768.52	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,262.91	\$ 328.21	\$ 94,505.60	\$ 190,320.65
202	6/15/2039	\$ 94,505.60	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,270.59	\$ 320.53	\$ 92,235.02	\$ 190,641.18
203	7/15/2039	\$ 92,235.02	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,278.29	\$ 312.83	\$ 89,956.73	\$ 190,954.01
204	8/15/2039	\$ 89,956.73	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,286.02	\$ 305.10	\$ 87,670.71	\$ 191,259.11
205	9/15/2039	\$ 87,670.71	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,293.77	\$ 297.35	\$ 85,376.94	\$ 191,556.46
206	10/15/2039	\$ 85,376.94	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,301.55	\$ 289.57	\$ 83,075.39	\$ 191,846.03
207	11/15/2039	\$ 83,075.39	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,309.36	\$ 281.76	\$ 80,766.04	\$ 192,127.80
208	12/15/2039	\$ 80,766.04	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,317.19	\$ 273.93	\$ 78,448.85	\$ 192,401.73
209	1/15/2040	\$ 78,448.85	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,325.05	\$ 266.07	\$ 76,123.80	\$ 192,667.80
210	2/15/2040	\$ 76,123.80	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,332.93	\$ 258.19	\$ 73,790.87	\$ 192,925.99
211	3/15/2040	\$ 73,790.87	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,340.85	\$ 250.27	\$ 71,450.02	\$ 193,176.26
212	4/15/2040	\$ 71,450.02	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,348.78	\$ 242.33	\$ 69,101.24	\$ 193,418.59
213	5/15/2040	\$ 69,101.24	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,356.75	\$ 234.37	\$ 66,744.49	\$ 193,652.96
214	6/15/2040	\$ 66,744.49	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,364.74	\$ 226.38	\$ 64,379.74	\$ 193,879.34
215	7/15/2040	\$ 64,379.74	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,372.76	\$ 218.35	\$ 62,006.98	\$ 194,097.69
216	8/15/2040	\$ 62,006.98	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,380.81	\$ 210.31	\$ 59,626.16	\$ 194,308.00
217	9/15/2040	\$ 59,626.16	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,388.89	\$ 202.23	\$ 57,237.28	\$ 194,510.23
218	10/15/2040	\$ 57,237.28	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,396.99	\$ 194.13	\$ 54,840.29	\$ 194,704.36
219	11/15/2040	\$ 54,840.29	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,405.12	\$ 186.00	\$ 52,435.17	\$ 194,890.36
220	12/15/2040	\$ 52,435.17	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,413.28	\$ 177.84	\$ 50,021.89	\$ 195,068.20
221	1/15/2041	\$ 50,021.89	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,421.46	\$ 169.66	\$ 47,600.43	\$ 195,237.86
222	2/15/2041	\$ 47,600.43	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,429.67	\$ 161.44	\$ 45,170.75	\$ 195,399.31
223	3/15/2041	\$ 45,170.75	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,437.92	\$ 153.20	\$ 42,732.84	\$ 195,552.51
224	4/15/2041	\$ 42,732.84	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,446.18	\$ 144.94	\$ 40,286.65	\$ 195,697.45
225	5/15/2041	\$ 40,286.65	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,454.48	\$ 136.64	\$ 37,832.17	\$ 195,834.08
226	6/15/2041	\$ 37,832.17	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,462.81	\$ 128.31	\$ 35,369.37	\$ 195,962.40
227	7/15/2041	\$ 35,369.37	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,471.16	\$ 119.96	\$ 32,898.21	\$ 196,082.36
228	8/15/2041	\$ 32,898.21	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,479.54	\$ 111.58	\$ 30,418.67	\$ 196,193.94
229	9/15/2041	\$ 30,418.67	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,487.95	\$ 103.17	\$ 27,930.72	\$ 196,297.11
230	10/15/2041	\$ 27,930.72	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,496.39	\$ 94.73	\$ 25,434.33	\$ 196,391.84
231	11/15/2041	\$ 25,434.33	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,504.85	\$ 86.26	\$ 22,929.48	\$ 196,478.11
232	12/15/2041	\$ 22,929.48	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,513.35	\$ 77.77	\$ 20,416.12	\$ 196,555.88

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
233	1/15/2042	\$ 20,416.12	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,521.87	\$ 69.24	\$ 17,894.25	\$ 196,625.12
234	2/15/2042	\$ 17,894.25	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,530.43	\$ 60.69	\$ 15,363.82	\$ 196,685.81
235	3/15/2042	\$ 15,363.82	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,539.01	\$ 52.11	\$ 12,824.81	\$ 196,737.92
236	4/15/2042	\$ 12,824.81	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,547.62	\$ 43.50	\$ 10,277.19	\$ 196,781.42
237	5/15/2042	\$ 10,277.19	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,556.26	\$ 34.86	\$ 7,720.93	\$ 196,816.27
238	6/15/2042	\$ 7,720.93	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,564.93	\$ 26.19	\$ 5,155.99	\$ 196,842.46
239	7/15/2042	\$ 5,155.99	\$ 2,591.12	\$ -	\$ 2,591.12	\$ 2,573.63	\$ 17.49	\$ 2,582.36	\$ 196,859.95
240	8/15/2042	\$ 2,582.36	\$ 2,591.12	\$ -	\$ 2,582.36	\$ 2,573.60	\$ 8.76	\$ -	\$ 196,868.71