

**March 28, 2017 Assess Date 644 Days 1st year int
(with \$3000 Contingency)**

| | Principal | 4.430% Interest | Payment Amount | Pay-off Balance |
|---|--------------|--------------------|-------------------|--------------------|
| Int rate = 10 Year Treasury + 2 basis points | | | | |
| | | | | 22,964 |
| 2018 | 2,296 | 1,795 | 4,091 | 20,667 |
| 2019 | 2,296 | 916 | 3,212 | 18,371 |
| 2020 | 2,296 | 814 | 3,110 | 16,075 |
| 2021 | 2,296 | 712 | 3,008 | 13,778 |
| 2022 | 2,296 | 610 | 2,907 | 11,482 |
| 2023 | 2,296 | 509 | 2,805 | 9,186 |
| 2024 | 2,296 | 407 | 2,703 | 6,889 |
| 2025 | 2,296 | 305 | 2,602 | 4,593 |
| 2026 | 2,296 | 203 | 2,500 | 2,296 |
| 2027 | 2,296 | 102 | 2,398 | (0) |
| Total | \$ 22,963.80 | \$ 6,372.73 | \$ 29,336.53 | |

**March 28, 2017 Assess Date 644 Days 1st year int
Without Contingency**

| | Principal | 4.430% Interest | Payment Amount | Pay-off Balance |
|--------------|--------------|--------------------|-------------------|--------------------|
| | | | | 19,964.00 |
| 2018 | 1,996 | 1,560 | 3,557 | 17,968 |
| 2019 | 1,996 | 796 | 2,792 | 15,971 |
| 2020 | 1,996 | 708 | 2,704 | 13,975 |
| 2021 | 1,996 | 619 | 2,615 | 11,978 |
| 2022 | 1,996 | 531 | 2,527 | 9,982 |
| 2023 | 1,996 | 442 | 2,439 | 7,986 |
| 2024 | 1,996 | 354 | 2,350 | 5,989 |
| 2025 | 1,996 | 265 | 2,262 | 3,993 |
| 2026 | 1,996 | 177 | 2,173 | 1,996 |
| 2027 | 1,996 | 88 | 2,085 | - |
| Total | \$ 19,964.00 | \$ 5,540.25 | \$ 25,504.25 | |