

Project Report

On



A



Hotel and Restaurant **Numerio**[®]
Advisors

By



Located At



Project Synopsis

- Name of Firm- [REDACTED]
- Proprietor- [REDACTED]
- Constitution- Proprietary Firm
- Address- [REDACTED]
- Nature of Industry- Tourism & Hospitality Industry
- Current Business- Selling of Pan Material and Outdoor Restaurant
- Expansion- Construction of Rooms and Meeting Hall
- Existing Loans
 - House Mortgage Loan of Rs. 20 Lacs
 - Cash Credit Facility of Rs. 1 Lac
 - Car Loan of Rs. 9 Lacs
- Debt Requirement- Term Loan of Rs. 30 Lacs
- Utilization of Debt
 - Purchase of Agricultural Land 5.5 Acres
 - Construction of Rooms and Hall above Restaurant Premises

1. Firm Particulars and Promoter Profile

██████████ Pan Material and Gova Restaurant is proprietary concern of Mr. ██████████ and is running a Pan material shop and open restaurant/dabha.

He is running this business for more than 15 years now.

KYC Particulars and Financial Proposition is as under

Particulars	Details
Name	██████████
Date of Birth	██████████
PAN	██████████
Adhaar Number	██████████
Gross Income FY 2018-19	██████████
Gross Income FY 2017-18	██████████
Gross Income FY 2016-17	██████████

2. Utilization of Debt

- Purchase of Agricultural Land
- Construction of Rooms and Meeting Hall above current restaurant premises

3. Security on Offer

a. Primary Security

Agricultural Land around 5.5 Acres purchase value Rs. 38.50 Lacs

b. Collateral Security

Sr. No.	Nature of Property	Address	Fair Market Value	Distressed Value
1	Commercial Shop	Shop No. 10 at Rokade Complex, Lakhani	14.76 Lacs	12.55 Lacs
2	Restaurant/Dhaba Premises	Gar No. 233/1, Dhargaon, Bhandara	52.47 Lacs	44.60 Lacs
3	Residential Plot	Plot No. 13 & 14, Gat No. 202/1/1/13, Gadegaon, Bhandara	5.67 Lacs	4.82 Lacs
Total			72.90 Lacs	61.97 Lacs

4. Source of Revenue to Pay off Debt

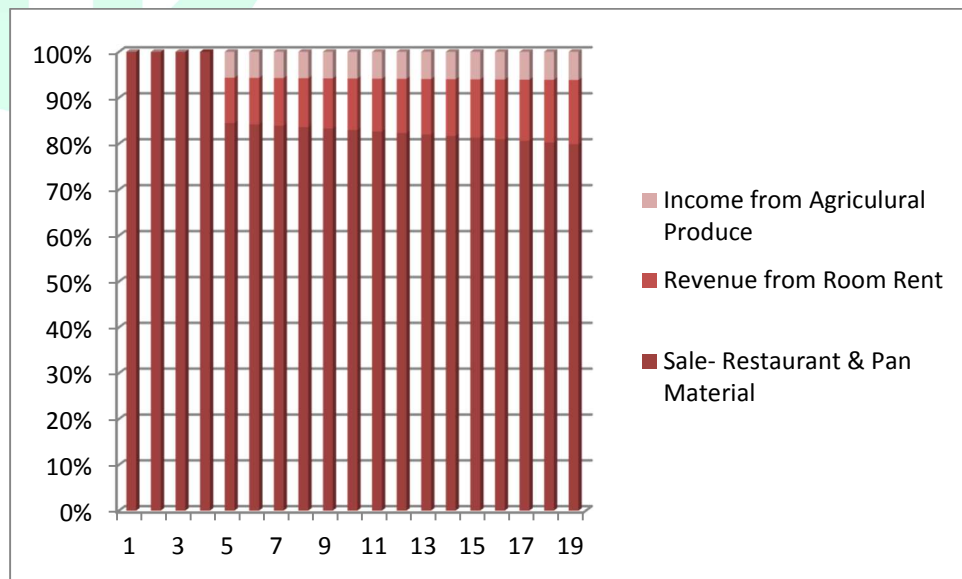
- a. Profits from Sale of Pan Material Business
- b. Restaurant Revenues
- c. Room and Banquet Hall Renting
- d. Agricultural Income from Agricultural land purchased out of proceeds of debt

5. Details of Guarantors

Particulars	Guarantor-1	Guarantor-2
Name		
Date of Birth		
PAN		
Adhaar Number		
Gross Income FY 2018-19		
Gross Income FY 2017-18		
Gross Income FY 2016-17		

6. Analysis of CMA Database

a. Revenue From Operation

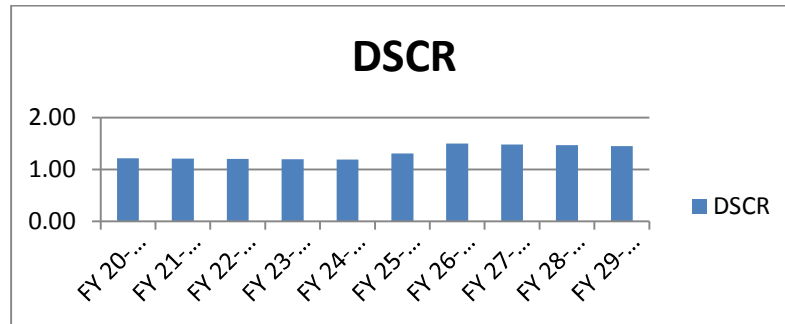


b. Debt Service Coverage Ratio-

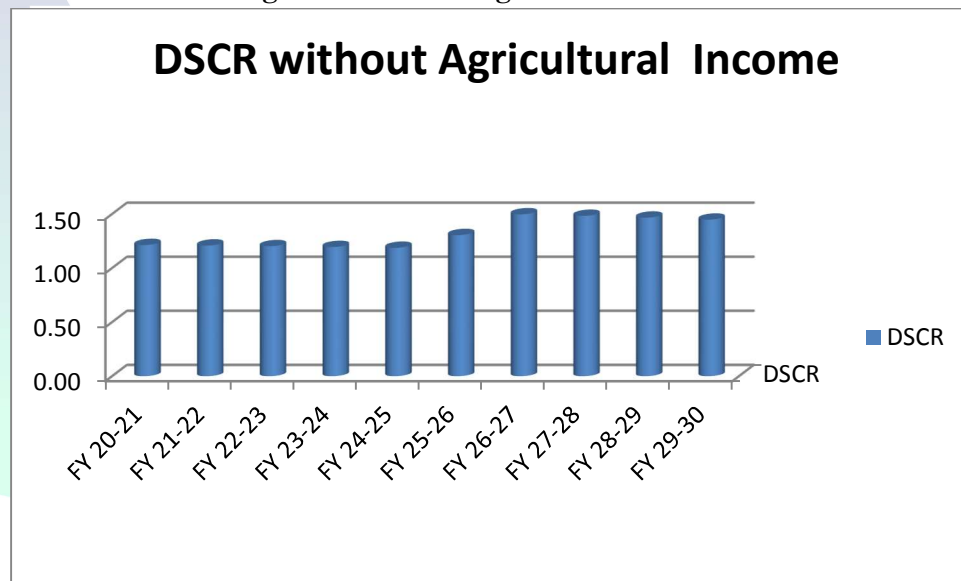
The DSCR for first 10 year of tenor is critical from business as debt burden is high.

The below chart depict the same-

Average, Minimum and Maximum DSCR are 1.65, 1.47 and 1.87 respectively



c. Debt Service Coverage Ratio without Agricultural Income-



7. Current Debt Positioning

- a. Term Loan from [REDACTED] of Rs. 20 Lacs having tenor of 10 years. Balance Outstanding as on 31st December 2019 is Rs. 19.12 Lacs
- b. Vehicle Loan for Purchase Motor Vehicle (Breeza) of Rs. 9 Lacs from [REDACTED] having tenor of 7 years. Outstanding as on 31st December 2019 is Rs. 7.71 Lacs
- c. Cash Credit Limit from [REDACTED] of Rs. 1 Lac. Outstanding as on 31st December 2019 is Rs. 1.01 Lacs

8. SWOT Analysis

a. **Strength**

- i. Locational advantage
- ii. Strong Security to back debt

b. **Weakness**

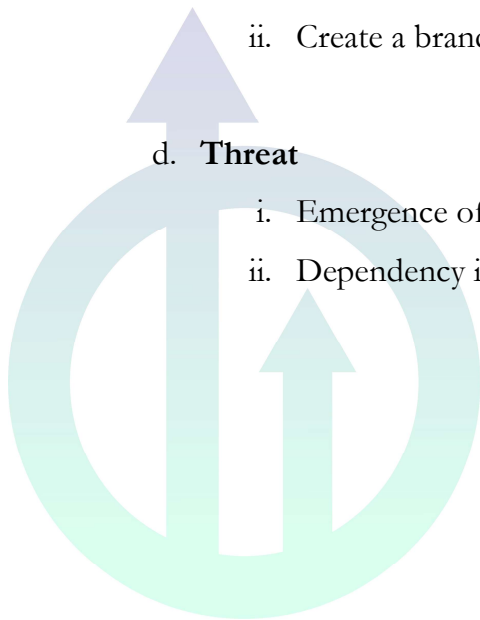
- i. Dependency on calamity for agricultural produce and hence income

c. **Opportunity**

- i. Leverage owns business acumen
- ii. Create a brand in restaurant space

d. **Threat**

- i. Emergence of new local competitor
- ii. Dependency in future income



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Projected Profit & Loss Account Statement

Particulars	Actual			Estimated	Projected				
	FY16-17	FY 17-18	FY 18-19	FY 19-20	FY 20-21	FY 21-22	FY 22-23	FY 23-24	FY 24-25
Revenue from Operations									
Sale- Restaurant & Pan Material	1,778,982	1,703,964	2,901,607	3,220,784	3,285,199	3,350,903	3,417,922	3,486,280	3,556,006
Revenue from Room Rent	0	0	0		383,250	402,413	422,533	443,660	465,843
Income from Agricultural Produce	0	0	0		220,000	226,600	233,398	240,400	247,612
Total Revenue	1,778,982	1,703,964	2,901,607	3,220,784	3,888,449	3,979,916	4,073,853	4,170,340	4,269,460
Direct Expenses									
Opening Stock	351,865	328,750	348,805	414,053	450,000	463,500	477,405	491,727	506,479
Purchases	1,165,752	1,075,725	2,075,725	2,137,997	2,202,137	2,268,201	2,336,247	2,406,334	2,478,524
Closing Stock	328,750	348,805	414,053	450,000	463,500	477,405	491,727	506,479	521,673
Consumption	1,188,867	1,055,670	2,010,477	2,102,050	2,188,637	2,254,296	2,321,925	2,391,582	2,463,330
Gross Profit	590,115	648,294	891,130	1,118,734	1,699,813	1,725,620	1,751,928	1,778,757	1,806,130
Indirect Income									
Income from Vehicle	45,000	45,000	0	0	0	0	0	0	0
Income from STD Booth	0	0	0	0	0	0	0	0	0
Total Indirect Income	45,000	45,000	0	0	0	0	0	0	0
Indirect Expenses									
Salary & Wages	92,450	96,000	98,000	102,900	133,770	140,459	147,481	154,855	162,598
Conveyance & Travelling	38,752	39,755	41,645	43,727	56,845	59,688	62,672	65,806	69,096
Telephone	10,370	11,735	9,500	9,975	12,968	13,616	14,297	15,012	15,762
Electricity Expenses	65,742	64,945	67,955	71,353	92,759	97,397	102,266	107,380	112,749
Shop Expenses	19,000	19,000	19,500	20,475	26,618	27,948	29,346	30,813	32,354
Insurance	1,031	1,031	7,327	7,693	10,001	10,501	11,026	11,578	12,157
Cost of Room Service					76,650	80,483	84,507	88,732	93,169
Total Indirect Expenses	227,345	232,466	243,927	256,123	409,610	430,091	451,595	474,175	497,884
Profit Before Depreciation and Interest and Tax	407,770	460,828	647,203	862,611	1,290,202	1,295,529	1,300,333	1,304,582	1,308,246
Interest Expense									
Interest on CC	12,981	13,101	12,313	13,000	13,000	13,000	13,000	13,000	13,000
Interest on TL	43,924	26,872	152,790	263,809	528,088	511,768	493,604	473,388	450,889
Interest on Vehicle Loan	0	0	26,236	77,607	67,790	57,000	45,138	32,099	17,766
Total Interest	56,905	39,973	191,339	354,415	608,878	581,767	551,742	518,488	481,656
Net Profit	350,865	420,855	455,864	508,195	681,324	713,762	748,590	786,094	826,591

Projected Balance Sheet

Particulars	Actual			Estimated		Projected			
	FY16-17	FY 17-18	FY 18-19	FY 19-20	FY 20-21	FY 21-22	FY 22-23	FY 23-24	FY 24-25
Liabilities									
Capital Account									
Opening Balance	1,642,348	1,635,698	1,699,038	1,446,282	2,163,474	2,430,429	2,724,903	3,049,822	3,408,427
Add- Profit During the Year	350,865	420,855	455,864	508,195	681,324	713,762	748,590	786,094	826,591
Add-Other Credits	0		3,830	522,461					
Less- Drawings	150,000	150,000	500,000	113,465	214,369	219,288	223,672	227,489	230,708
Less- LIP & Other Investment	207,515	207,515	212,451	200,000	200,000	200,000	200,000	200,000	200,000
Closing Capital	1,635,698	1,699,038	1,446,282	2,163,474	2,430,429	2,724,903	3,049,822	3,408,427	3,804,310
Secured Loans									
BUCB- Term Loan	275,983	507,840	1,665,341	4,977,388	4,832,907	4,672,106	4,493,141	4,293,961	4,072,281
IOB-Vehicle Loan	0	0	844,867	762,564	653,839	534,324	402,947	258,531	99,782
BUCB- CC	100,266	78,325	63,837	100,000	100,000	100,000	100,000	100,000	100,000
Total Secured Loans	376,249	586,165	2,574,045	5,839,951	5,586,746	5,306,430	4,996,088	4,652,492	4,272,064
UnSecured Loans									
Sharda Gabhane	150,000	0	0	0	0	0	0	0	0
Dhanraj Mundale	125,000	125,000	0	0	0	0	0	0	0
Total UnSecured Loans	275,000	125,000	0	0	0	0	0	0	0
Current Liabilites									
Sundry Creditors	58,700	112,655	18,650	25,000	25,250	25,503	25,758	26,015	26,275
Total Current Liabilites	58,700	112,655	18,650	25,000	25,250	25,503	25,758	26,015	26,275
Total Liabilites	2,345,647	2,522,858	4,038,977	8,028,425	8,042,425	8,056,835	8,071,667	8,086,934	8,102,649
Assets									
Fixed Assets									
Plots	562,280	562,280	562,280	562,280	562,280	562,280	562,280	562,280	562,280
Building	1,144,780	1,144,780	1,144,780	1,394,780	1,394,780	1,394,780	1,394,780	1,394,780	1,394,780
Agricultural Land				3,850,000	3,850,000	3,850,000	3,850,000	3,850,000	3,850,000
Motor Car	175,865	175,865	175,865	175,865	175,865	175,865	175,865	175,865	175,865
Breeza	0	0	1,252,000	1,252,000	1,252,000	1,252,000	1,252,000	1,252,000	1,252,000
Motor Cycle	42,500	42,500	42,500	42,500	42,500	42,500	42,500	42,500	42,500
Total Fixed Assets	1,925,425	1,925,425	3,177,425	7,277,425	7,277,425	7,277,425	7,277,425	7,277,425	7,277,425
Current Assets									
Shares in BUCB	35,000	35,000	51,000	51,000	51,000	51,000	51,000	51,000	51,000
Sundry Debtors	22,250	48,965	52,965	50,000	50,500	51,005	51,515	52,030	52,551
Stock in Trade	328,750	348,805	414,053	450,000	463,500	477,405	491,727	506,479	521,673
Cash & Bank	34,222	164,663	343,534	200,000	200,000	200,000	200,000	200,000	200,000
Total Current Assets	420,222	597,433	861,552	751,000	765,000	779,410	794,242	809,509	825,224
Total Assets	2,345,647	2,522,858	4,038,977	8,028,425	8,042,425	8,056,835	8,071,667	8,086,934	8,102,649

Projected Profit & Loss Account Statement

Particulars	Projected				
	FY 20-21	FY 21-22	FY 22-23	FY 23-24	FY 24-25
Profitability Ratios					
GP Ratio [Gross Profit/ Turnover %]	45.04%	44.73%	44.43%	44.13%	43.83%
NP Ratio [Net Profit/ Turnover %]	14.04%	14.54%	15.07%	15.65%	16.28%
Long Term Ratios					
Fixed Asset Coverage Ratio [Total Fixed Assets/ Total Long Term Debts]	1.30	1.37	1.46	1.56	1.70
Debt Equity Ratio [Long Term Outside Liabilites/ Tangible Net Worth]	2.30	1.95	1.64	1.36	1.12
Debt Service Coverage Ratio [(Cash Profit+ Interest on TL)/Repayment during the year]	1.47	1.48	1.48	1.48	1.48
Debt Service Coverage Ratio without considering Agricultural Income [(Cash Profit+ Interest on TL)/Repayment during the year]	1.21	1.21	1.20	1.19	1.19
Short Term Ratios					
Current Ratio [Current Asset/ Current Liabilites]	6.11	6.21	6.32	6.42	6.54
Inventory Turnover Ratio [Inventory/ Sales *365]	51	52	53	53	54
Debtor Turnover Ratio [Debtors/ Sales *365]	6	6	6	5	5
Creditor Turnover Ratio [Creditors/ Purchases *365]	4	4	4	4	4
Maximum Permissible Banking Finance					
MPBF-I [(Current Asset- Current Liabilites)* 75%]	554,813	565,431	576,364	587,621	599,211
MPBF-II [(Current Asset * 75%)- Current Liabilites]	548,500	559,055	569,924	581,117	592,643

Loan Amortization Schedule

Enter values	
Loan amount	\$ 5,000,000.00
Annual interest rate	10.75 %
Loan period in years	15
Number of payments per year	12
Start date of loan	31/01/2020
Optional extra payments	

Loan summary	
Scheduled payment	\$ 56,047.40
Scheduled number of payments	180
Actual number of payments	180
Total early payments	\$ -
Total interest	\$ 5,088,531.85

Lender name:

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	02/03/2020	\$ 5,000,000.00	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 11,255.73	\$ 44,791.67	\$ 4,988,744.27	\$ 44,791.67
2	31/03/2020	\$ 4,988,744.27	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 11,356.57	\$ 44,690.83	\$ 4,977,387.70	\$ 89,482.50
3	01/05/2020	\$ 4,977,387.70	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 11,458.30	\$ 44,589.10	\$ 4,965,929.40	\$ 134,071.60
4	31/05/2020	\$ 4,965,929.40	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 11,560.95	\$ 44,486.45	\$ 4,954,368.45	\$ 178,558.05
5	01/07/2020	\$ 4,954,368.45	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 11,664.52	\$ 44,382.88	\$ 4,942,703.94	\$ 222,940.93
6	31/07/2020	\$ 4,942,703.94	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 11,769.01	\$ 44,278.39	\$ 4,930,934.93	\$ 267,219.32
7	31/08/2020	\$ 4,930,934.93	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 11,874.44	\$ 44,172.96	\$ 4,919,060.49	\$ 311,392.28
8	01/10/2020	\$ 4,919,060.49	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 11,980.82	\$ 44,066.58	\$ 4,907,079.67	\$ 355,458.87
9	31/10/2020	\$ 4,907,079.67	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 12,088.14	\$ 43,959.26	\$ 4,894,991.53	\$ 399,418.12
10	01/12/2020	\$ 4,894,991.53	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 12,196.43	\$ 43,850.97	\$ 4,882,795.09	\$ 443,269.09
11	31/12/2020	\$ 4,882,795.09	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 12,305.69	\$ 43,741.71	\$ 4,870,489.40	\$ 487,010.79
12	31/01/2021	\$ 4,870,489.40	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 12,415.93	\$ 43,631.47	\$ 4,858,073.47	\$ 530,642.26
13	03/03/2021	\$ 4,858,073.47	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 12,527.16	\$ 43,520.24	\$ 4,845,546.31	\$ 574,162.50
14	31/03/2021	\$ 4,845,546.31	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 12,639.38	\$ 43,408.02	\$ 4,832,906.93	\$ 617,570.52
15	01/05/2021	\$ 4,832,906.93	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 12,752.61	\$ 43,294.79	\$ 4,820,154.32	\$ 660,865.31
16	31/05/2021	\$ 4,820,154.32	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 12,866.85	\$ 43,180.55	\$ 4,807,287.47	\$ 704,045.86
17	01/07/2021	\$ 4,807,287.47	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 12,982.12	\$ 43,065.28	\$ 4,794,305.36	\$ 747,111.14
18	31/07/2021	\$ 4,794,305.36	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 13,098.41	\$ 42,948.99	\$ 4,781,206.95	\$ 790,060.13
19	31/08/2021	\$ 4,781,206.95	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 13,215.75	\$ 42,831.65	\$ 4,767,991.19	\$ 832,891.78
20	01/10/2021	\$ 4,767,991.19	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 13,334.14	\$ 42,713.25	\$ 4,754,657.05	\$ 875,605.03
21	31/10/2021	\$ 4,754,657.05	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 13,453.60	\$ 42,593.80	\$ 4,741,203.45	\$ 918,198.83
22	01/12/2021	\$ 4,741,203.45	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 13,574.12	\$ 42,473.28	\$ 4,727,629.33	\$ 960,672.11
23	31/12/2021	\$ 4,727,629.33	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 13,695.72	\$ 42,351.68	\$ 4,713,933.61	\$ 1,003,023.79
24	31/01/2022	\$ 4,713,933.61	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 13,818.41	\$ 42,228.99	\$ 4,700,115.20	\$ 1,045,252.78
25	03/03/2022	\$ 4,700,115.20	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 13,942.20	\$ 42,105.20	\$ 4,686,173.00	\$ 1,087,357.98
26	31/03/2022	\$ 4,686,173.00	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 14,067.10	\$ 41,980.30	\$ 4,672,105.90	\$ 1,129,338.28
27	01/05/2022	\$ 4,672,105.90	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 14,193.12	\$ 41,854.28	\$ 4,657,912.78	\$ 1,171,192.56
28	31/05/2022	\$ 4,657,912.78	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 14,320.26	\$ 41,727.14	\$ 4,643,592.52	\$ 1,212,919.70
29	01/07/2022	\$ 4,643,592.52	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 14,448.55	\$ 41,598.85	\$ 4,629,143.97	\$ 1,254,518.55
30	31/07/2022	\$ 4,629,143.97	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 14,577.98	\$ 41,469.41	\$ 4,614,565.99	\$ 1,295,987.96
31	31/08/2022	\$ 4,614,565.99	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 14,708.58	\$ 41,338.82	\$ 4,599,857.41	\$ 1,337,326.78
32	01/10/2022	\$ 4,599,857.41	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 14,840.34	\$ 41,207.06	\$ 4,585,017.07	\$ 1,378,533.84
33	31/10/2022	\$ 4,585,017.07	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 14,973.29	\$ 41,074.11	\$ 4,570,043.78	\$ 1,419,607.95

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	01/12/2022	\$ 4,570,043.78	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 15,107.42	\$ 40,939.98	\$ 4,554,936.35	\$ 1,460,547.93
35	31/12/2022	\$ 4,554,936.35	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 15,242.76	\$ 40,804.64	\$ 4,539,693.59	\$ 1,501,352.56
36	31/01/2023	\$ 4,539,693.59	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 15,379.31	\$ 40,668.09	\$ 4,524,314.28	\$ 1,542,020.65
37	03/03/2023	\$ 4,524,314.28	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 15,517.08	\$ 40,530.32	\$ 4,508,797.20	\$ 1,582,550.97
38	31/03/2023	\$ 4,508,797.20	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 15,656.09	\$ 40,391.31	\$ 4,493,141.11	\$ 1,622,942.28
39	01/05/2023	\$ 4,493,141.11	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 15,796.34	\$ 40,251.06	\$ 4,477,344.76	\$ 1,663,193.33
40	31/05/2023	\$ 4,477,344.76	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 15,937.85	\$ 40,109.55	\$ 4,461,406.91	\$ 1,703,302.88
41	01/07/2023	\$ 4,461,406.91	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 16,080.63	\$ 39,966.77	\$ 4,445,326.28	\$ 1,743,269.65
42	31/07/2023	\$ 4,445,326.28	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 16,224.68	\$ 39,822.71	\$ 4,429,101.60	\$ 1,783,092.36
43	31/08/2023	\$ 4,429,101.60	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 16,370.03	\$ 39,677.37	\$ 4,412,731.57	\$ 1,822,769.73
44	01/10/2023	\$ 4,412,731.57	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 16,516.68	\$ 39,530.72	\$ 4,396,214.89	\$ 1,862,300.45
45	31/10/2023	\$ 4,396,214.89	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 16,664.64	\$ 39,382.76	\$ 4,379,550.25	\$ 1,901,683.21
46	01/12/2023	\$ 4,379,550.25	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 16,813.93	\$ 39,233.47	\$ 4,362,736.32	\$ 1,940,916.68
47	31/12/2023	\$ 4,362,736.32	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 16,964.55	\$ 39,082.85	\$ 4,345,771.77	\$ 1,979,999.53
48	31/01/2024	\$ 4,345,771.77	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 17,116.53	\$ 38,930.87	\$ 4,328,655.24	\$ 2,018,930.40
49	02/03/2024	\$ 4,328,655.24	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 17,269.86	\$ 38,777.54	\$ 4,311,385.38	\$ 2,057,707.94
50	31/03/2024	\$ 4,311,385.38	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 17,424.57	\$ 38,622.83	\$ 4,293,960.80	\$ 2,096,330.76
51	01/05/2024	\$ 4,293,960.80	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 17,580.67	\$ 38,466.73	\$ 4,276,380.14	\$ 2,134,797.50
52	31/05/2024	\$ 4,276,380.14	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 17,738.16	\$ 38,309.24	\$ 4,258,641.98	\$ 2,173,106.73
53	01/07/2024	\$ 4,258,641.98	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 17,897.06	\$ 38,150.33	\$ 4,240,744.91	\$ 2,211,257.07
54	31/07/2024	\$ 4,240,744.91	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 18,057.39	\$ 37,990.01	\$ 4,222,687.52	\$ 2,249,247.08
55	31/08/2024	\$ 4,222,687.52	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 18,219.16	\$ 37,828.24	\$ 4,204,468.36	\$ 2,287,075.32
56	01/10/2024	\$ 4,204,468.36	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 18,382.37	\$ 37,665.03	\$ 4,186,085.99	\$ 2,324,740.35
57	31/10/2024	\$ 4,186,085.99	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 18,547.05	\$ 37,500.35	\$ 4,167,538.95	\$ 2,362,240.70
58	01/12/2024	\$ 4,167,538.95	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 18,713.20	\$ 37,334.20	\$ 4,148,825.75	\$ 2,399,574.90
59	31/12/2024	\$ 4,148,825.75	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 18,880.84	\$ 37,166.56	\$ 4,129,944.92	\$ 2,436,741.47
60	31/01/2025	\$ 4,129,944.92	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 19,049.98	\$ 36,997.42	\$ 4,110,894.94	\$ 2,473,738.89
61	03/03/2025	\$ 4,110,894.94	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 19,220.63	\$ 36,826.77	\$ 4,091,674.31	\$ 2,510,565.66
62	31/03/2025	\$ 4,091,674.31	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 19,392.82	\$ 36,654.58	\$ 4,072,281.49	\$ 2,547,220.24
63	01/05/2025	\$ 4,072,281.49	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 19,566.54	\$ 36,480.86	\$ 4,052,714.95	\$ 2,583,701.10
64	31/05/2025	\$ 4,052,714.95	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 19,741.83	\$ 36,305.57	\$ 4,032,973.12	\$ 2,620,006.67
65	01/07/2025	\$ 4,032,973.12	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 19,918.68	\$ 36,128.72	\$ 4,013,054.44	\$ 2,656,135.38
66	31/07/2025	\$ 4,013,054.44	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 20,097.12	\$ 35,950.28	\$ 3,992,957.32	\$ 2,692,085.66
67	31/08/2025	\$ 3,992,957.32	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 20,277.16	\$ 35,770.24	\$ 3,972,680.16	\$ 2,727,855.91
68	01/10/2025	\$ 3,972,680.16	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 20,458.81	\$ 35,588.59	\$ 3,952,221.36	\$ 2,763,444.50
69	31/10/2025	\$ 3,952,221.36	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 20,642.08	\$ 35,405.32	\$ 3,931,579.27	\$ 2,798,849.82
70	01/12/2025	\$ 3,931,579.27	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 20,827.00	\$ 35,220.40	\$ 3,910,752.27	\$ 2,834,070.21
71	31/12/2025	\$ 3,910,752.27	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 21,013.58	\$ 35,033.82	\$ 3,889,738.69	\$ 2,869,104.04
72	31/01/2026	\$ 3,889,738.69	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 21,201.82	\$ 34,845.58	\$ 3,868,536.87	\$ 2,903,949.61
73	03/03/2026	\$ 3,868,536.87	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 21,391.76	\$ 34,655.64	\$ 3,847,145.11	\$ 2,938,605.25
74	31/03/2026	\$ 3,847,145.11	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 21,583.39	\$ 34,464.01	\$ 3,825,561.72	\$ 2,973,069.26
75	01/05/2026	\$ 3,825,561.72	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 21,776.74	\$ 34,270.66	\$ 3,803,784.98	\$ 3,007,339.92
76	31/05/2026	\$ 3,803,784.98	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 21,971.83	\$ 34,075.57	\$ 3,781,813.16	\$ 3,041,415.49
77	01/07/2026	\$ 3,781,813.16	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 22,168.66	\$ 33,878.74	\$ 3,759,644.50	\$ 3,075,294.24
78	31/07/2026	\$ 3,759,644.50	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 22,367.25	\$ 33,680.15	\$ 3,737,277.25	\$ 3,108,974.38
79	31/08/2026	\$ 3,737,277.25	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 22,567.62	\$ 33,479.78	\$ 3,714,709.63	\$ 3,142,454.16

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
80	01/10/2026	\$ 3,714,709.63	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 22,769.79	\$ 33,277.61	\$ 3,691,939.83	\$ 3,175,731.77
81	31/10/2026	\$ 3,691,939.83	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 22,973.77	\$ 33,073.63	\$ 3,668,966.06	\$ 3,208,805.39
82	01/12/2026	\$ 3,668,966.06	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 23,179.58	\$ 32,867.82	\$ 3,645,786.48	\$ 3,241,673.22
83	31/12/2026	\$ 3,645,786.48	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 23,387.23	\$ 32,660.17	\$ 3,622,399.25	\$ 3,274,333.39
84	31/01/2027	\$ 3,622,399.25	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 23,596.74	\$ 32,450.66	\$ 3,598,802.52	\$ 3,306,784.05
85	03/03/2027	\$ 3,598,802.52	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 23,808.13	\$ 32,239.27	\$ 3,574,994.39	\$ 3,339,023.32
86	31/03/2027	\$ 3,574,994.39	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 24,021.41	\$ 32,025.99	\$ 3,550,972.98	\$ 3,371,049.31
87	01/05/2027	\$ 3,550,972.98	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 24,236.60	\$ 31,810.80	\$ 3,526,736.38	\$ 3,402,860.11
88	31/05/2027	\$ 3,526,736.38	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 24,453.72	\$ 31,593.68	\$ 3,502,282.66	\$ 3,434,453.79
89	01/07/2027	\$ 3,502,282.66	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 24,672.78	\$ 31,374.62	\$ 3,477,609.88	\$ 3,465,828.41
90	31/07/2027	\$ 3,477,609.88	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 24,893.81	\$ 31,153.59	\$ 3,452,716.07	\$ 3,496,981.99
91	31/08/2027	\$ 3,452,716.07	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 25,116.82	\$ 30,930.58	\$ 3,427,599.25	\$ 3,527,912.58
92	01/10/2027	\$ 3,427,599.25	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 25,341.82	\$ 30,705.58	\$ 3,402,257.43	\$ 3,558,618.15
93	31/10/2027	\$ 3,402,257.43	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 25,568.84	\$ 30,478.56	\$ 3,376,688.58	\$ 3,589,096.71
94	01/12/2027	\$ 3,376,688.58	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 25,797.90	\$ 30,249.50	\$ 3,350,890.69	\$ 3,619,346.21
95	31/12/2027	\$ 3,350,890.69	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 26,029.00	\$ 30,018.40	\$ 3,324,861.68	\$ 3,649,364.61
96	31/01/2028	\$ 3,324,861.68	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 26,262.18	\$ 29,785.22	\$ 3,298,599.50	\$ 3,679,149.83
97	02/03/2028	\$ 3,298,599.50	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 26,497.45	\$ 29,549.95	\$ 3,272,102.06	\$ 3,708,699.78
98	31/03/2028	\$ 3,272,102.06	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 26,734.82	\$ 29,312.58	\$ 3,245,367.24	\$ 3,738,012.36
99	01/05/2028	\$ 3,245,367.24	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 26,974.32	\$ 29,073.08	\$ 3,218,392.92	\$ 3,767,085.44
100	31/05/2028	\$ 3,218,392.92	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 27,215.96	\$ 28,831.44	\$ 3,191,176.96	\$ 3,795,916.88
101	01/07/2028	\$ 3,191,176.96	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 27,459.77	\$ 28,587.63	\$ 3,163,717.19	\$ 3,824,504.51
102	31/07/2028	\$ 3,163,717.19	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 27,705.77	\$ 28,341.63	\$ 3,136,011.42	\$ 3,852,846.14
103	31/08/2028	\$ 3,136,011.42	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 27,953.96	\$ 28,093.44	\$ 3,108,057.46	\$ 3,880,939.57
104	01/10/2028	\$ 3,108,057.46	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 28,204.38	\$ 27,843.01	\$ 3,079,853.07	\$ 3,908,782.59
105	31/10/2028	\$ 3,079,853.07	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 28,457.05	\$ 27,590.35	\$ 3,051,396.03	\$ 3,936,372.94
106	01/12/2028	\$ 3,051,396.03	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 28,711.98	\$ 27,335.42	\$ 3,022,684.05	\$ 3,963,708.36
107	31/12/2028	\$ 3,022,684.05	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 28,969.19	\$ 27,078.21	\$ 2,993,714.86	\$ 3,990,786.57
108	31/01/2029	\$ 2,993,714.86	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 29,228.70	\$ 26,818.70	\$ 2,964,486.16	\$ 4,017,605.27
109	03/03/2029	\$ 2,964,486.16	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 29,490.54	\$ 26,556.86	\$ 2,934,995.61	\$ 4,044,162.12
110	31/03/2029	\$ 2,934,995.61	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 29,754.73	\$ 26,292.67	\$ 2,905,240.88	\$ 4,070,454.79
111	01/05/2029	\$ 2,905,240.88	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 30,021.28	\$ 26,026.12	\$ 2,875,219.60	\$ 4,096,480.91
112	31/05/2029	\$ 2,875,219.60	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 30,290.22	\$ 25,757.18	\$ 2,844,929.38	\$ 4,122,238.08
113	01/07/2029	\$ 2,844,929.38	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 30,561.57	\$ 25,485.83	\$ 2,814,367.80	\$ 4,147,723.91
114	31/07/2029	\$ 2,814,367.80	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 30,835.35	\$ 25,212.04	\$ 2,783,532.45	\$ 4,172,935.96
115	31/08/2029	\$ 2,783,532.45	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 31,111.59	\$ 24,935.81	\$ 2,752,420.86	\$ 4,197,871.77
116	01/10/2029	\$ 2,752,420.86	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 31,390.30	\$ 24,657.10	\$ 2,721,030.57	\$ 4,222,528.87
117	31/10/2029	\$ 2,721,030.57	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 31,671.50	\$ 24,375.90	\$ 2,689,359.07	\$ 4,246,904.77
118	01/12/2029	\$ 2,689,359.07	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 31,955.22	\$ 24,092.17	\$ 2,657,403.84	\$ 4,270,996.94
119	31/12/2029	\$ 2,657,403.84	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 32,241.49	\$ 23,805.91	\$ 2,625,162.35	\$ 4,294,802.85
120	31/01/2030	\$ 2,625,162.35	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 32,530.32	\$ 23,517.08	\$ 2,592,632.03	\$ 4,318,319.93
121	03/03/2030	\$ 2,592,632.03	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 32,821.74	\$ 23,225.66	\$ 2,559,810.29	\$ 4,341,545.59
122	31/03/2030	\$ 2,559,810.29	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 33,115.77	\$ 22,931.63	\$ 2,526,694.53	\$ 4,364,477.23
123	01/05/2030	\$ 2,526,694.53	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 33,412.43	\$ 22,634.97	\$ 2,493,282.10	\$ 4,387,112.20
124	31/05/2030	\$ 2,493,282.10	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 33,711.75	\$ 22,335.65	\$ 2,459,570.35	\$ 4,409,447.85
125	01/07/2030	\$ 2,459,570.35	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 34,013.75	\$ 22,033.65	\$ 2,425,556.61	\$ 4,431,481.50

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
126	31/07/2030	\$ 2,425,556.61	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 34,318.45	\$ 21,728.94	\$ 2,391,238.15	\$ 4,453,210.45
127	31/08/2030	\$ 2,391,238.15	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 34,625.89	\$ 21,421.51	\$ 2,356,612.26	\$ 4,474,631.96
128	01/10/2030	\$ 2,356,612.26	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 34,936.08	\$ 21,111.32	\$ 2,321,676.18	\$ 4,495,743.28
129	31/10/2030	\$ 2,321,676.18	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 35,249.05	\$ 20,798.35	\$ 2,286,427.13	\$ 4,516,541.62
130	01/12/2030	\$ 2,286,427.13	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 35,564.82	\$ 20,482.58	\$ 2,250,862.31	\$ 4,537,024.20
131	31/12/2030	\$ 2,250,862.31	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 35,883.42	\$ 20,163.97	\$ 2,214,978.88	\$ 4,557,188.18
132	31/01/2031	\$ 2,214,978.88	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 36,204.88	\$ 19,842.52	\$ 2,178,774.00	\$ 4,577,030.69
133	03/03/2031	\$ 2,178,774.00	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 36,529.22	\$ 19,518.18	\$ 2,142,244.79	\$ 4,596,548.88
134	31/03/2031	\$ 2,142,244.79	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 36,856.46	\$ 19,190.94	\$ 2,105,388.33	\$ 4,615,739.82
135	01/05/2031	\$ 2,105,388.33	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 37,186.63	\$ 18,860.77	\$ 2,068,201.70	\$ 4,634,600.59
136	31/05/2031	\$ 2,068,201.70	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 37,519.76	\$ 18,527.64	\$ 2,030,681.94	\$ 4,653,128.23
137	01/07/2031	\$ 2,030,681.94	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 37,855.87	\$ 18,191.53	\$ 1,992,826.07	\$ 4,671,319.76
138	31/07/2031	\$ 1,992,826.07	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 38,195.00	\$ 17,852.40	\$ 1,954,631.07	\$ 4,689,172.16
139	31/08/2031	\$ 1,954,631.07	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 38,537.16	\$ 17,510.24	\$ 1,916,093.91	\$ 4,706,682.39
140	01/10/2031	\$ 1,916,093.91	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 38,882.39	\$ 17,165.01	\$ 1,877,211.52	\$ 4,723,847.40
141	31/10/2031	\$ 1,877,211.52	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 39,230.71	\$ 16,816.69	\$ 1,837,980.81	\$ 4,740,664.09
142	01/12/2031	\$ 1,837,980.81	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 39,582.15	\$ 16,465.24	\$ 1,798,398.65	\$ 4,757,129.33
143	31/12/2031	\$ 1,798,398.65	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 39,936.74	\$ 16,110.65	\$ 1,758,461.91	\$ 4,773,239.99
144	31/01/2032	\$ 1,758,461.91	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 40,294.51	\$ 15,752.89	\$ 1,718,167.39	\$ 4,788,992.88
145	02/03/2032	\$ 1,718,167.39	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 40,655.48	\$ 15,391.92	\$ 1,677,511.91	\$ 4,804,384.79
146	31/03/2032	\$ 1,677,511.91	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 41,019.69	\$ 15,027.71	\$ 1,636,492.22	\$ 4,819,412.50
147	01/05/2032	\$ 1,636,492.22	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 41,387.16	\$ 14,660.24	\$ 1,595,105.07	\$ 4,834,072.75
148	31/05/2032	\$ 1,595,105.07	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 41,757.92	\$ 14,289.48	\$ 1,553,347.15	\$ 4,848,362.23
149	01/07/2032	\$ 1,553,347.15	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 42,132.00	\$ 13,915.40	\$ 1,511,215.15	\$ 4,862,277.63
150	31/07/2032	\$ 1,511,215.15	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 42,509.43	\$ 13,537.97	\$ 1,468,705.72	\$ 4,875,815.60
151	31/08/2032	\$ 1,468,705.72	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 42,890.24	\$ 13,157.16	\$ 1,425,815.48	\$ 4,888,972.76
152	01/10/2032	\$ 1,425,815.48	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 43,274.47	\$ 12,772.93	\$ 1,382,541.01	\$ 4,901,745.69
153	31/10/2032	\$ 1,382,541.01	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 43,662.14	\$ 12,385.26	\$ 1,338,878.87	\$ 4,914,130.95
154	01/12/2032	\$ 1,338,878.87	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 44,053.28	\$ 11,994.12	\$ 1,294,825.60	\$ 4,926,125.07
155	31/12/2032	\$ 1,294,825.60	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 44,447.92	\$ 11,599.48	\$ 1,250,377.68	\$ 4,937,724.55
156	31/01/2033	\$ 1,250,377.68	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 44,846.10	\$ 11,201.30	\$ 1,205,531.58	\$ 4,948,925.85
157	03/03/2033	\$ 1,205,531.58	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 45,247.85	\$ 10,799.55	\$ 1,160,283.73	\$ 4,959,725.41
158	31/03/2033	\$ 1,160,283.73	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 45,653.19	\$ 10,394.21	\$ 1,114,630.54	\$ 4,970,119.61
159	01/05/2033	\$ 1,114,630.54	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 46,062.17	\$ 9,985.23	\$ 1,068,568.38	\$ 4,980,104.85
160	31/05/2033	\$ 1,068,568.38	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 46,474.81	\$ 9,572.59	\$ 1,022,093.57	\$ 4,989,677.44
161	01/07/2033	\$ 1,022,093.57	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 46,891.14	\$ 9,156.25	\$ 975,202.42	\$ 4,998,833.69
162	31/07/2033	\$ 975,202.42	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 47,311.21	\$ 8,736.19	\$ 927,891.21	\$ 5,007,569.88
163	31/08/2033	\$ 927,891.21	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 47,735.04	\$ 8,312.36	\$ 880,156.17	\$ 5,015,882.24
164	01/10/2033	\$ 880,156.17	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 48,162.67	\$ 7,884.73	\$ 831,993.51	\$ 5,023,766.97
165	31/10/2033	\$ 831,993.51	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 48,594.12	\$ 7,453.28	\$ 783,399.38	\$ 5,031,220.25
166	01/12/2033	\$ 783,399.38	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 49,029.45	\$ 7,017.95	\$ 734,369.94	\$ 5,038,238.20
167	31/12/2033	\$ 734,369.94	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 49,468.67	\$ 6,578.73	\$ 684,901.27	\$ 5,044,816.93
168	31/01/2034	\$ 684,901.27	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 49,911.83	\$ 6,135.57	\$ 634,989.44	\$ 5,050,952.50
169	03/03/2034	\$ 634,989.44	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 50,358.95	\$ 5,688.45	\$ 584,630.49	\$ 5,056,640.95
170	31/03/2034	\$ 584,630.49	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 50,810.08	\$ 5,237.31	\$ 533,820.41	\$ 5,061,878.27
171	01/05/2034	\$ 533,820.41	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 51,265.26	\$ 4,782.14	\$ 482,555.15	\$ 5,066,660.41

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
172	31/05/2034	\$ 482,555.15	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 51,724.51	\$ 4,322.89	\$ 430,830.64	\$ 5,070,983.30
173	01/07/2034	\$ 430,830.64	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 52,187.87	\$ 3,859.52	\$ 378,642.76	\$ 5,074,842.82
174	31/07/2034	\$ 378,642.76	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 52,655.39	\$ 3,392.01	\$ 325,987.37	\$ 5,078,234.83
175	31/08/2034	\$ 325,987.37	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 53,127.10	\$ 2,920.30	\$ 272,860.28	\$ 5,081,155.13
176	01/10/2034	\$ 272,860.28	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 53,603.03	\$ 2,444.37	\$ 219,257.25	\$ 5,083,599.51
177	31/10/2034	\$ 219,257.25	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 54,083.22	\$ 1,964.18	\$ 165,174.03	\$ 5,085,563.69
178	01/12/2034	\$ 165,174.03	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 54,567.72	\$ 1,479.68	\$ 110,606.32	\$ 5,087,043.37
179	31/12/2034	\$ 110,606.32	\$ 56,047.40	\$ -	\$ 56,047.40	\$ 55,056.55	\$ 990.85	\$ 55,549.77	\$ 5,088,034.22
180	31/01/2035	\$ 55,549.77	\$ 56,047.40	\$ -	\$ 55,549.77	\$ 55,052.13	\$ 497.63	\$ -	\$ 5,088,531.85

Loan Amortization Schedule

Enter values	
Loan amount	\$ 900,000.00
Annual interest rate	9.50 %
Loan period in years	7
Number of payments per year	12
Start date of loan	23/10/2018
Optional extra payments	

Loan summary	
Scheduled payment	\$ 14,709.58
Scheduled number of payments	84
Actual number of payments	84
Total early payments	\$ -
Total interest	\$ 335,605.02

Lender name:

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	23/11/2018	\$ 900,000.00	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 7,584.58	\$ 7,125.00	\$ 892,415.42	\$ 7,125.00
2	23/12/2018	\$ 892,415.42	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 7,644.63	\$ 7,064.96	\$ 884,770.79	\$ 14,189.96
3	23/01/2019	\$ 884,770.79	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 7,705.15	\$ 7,004.44	\$ 877,065.64	\$ 21,194.39
4	23/02/2019	\$ 877,065.64	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 7,766.15	\$ 6,943.44	\$ 869,299.49	\$ 28,137.83
5	23/03/2019	\$ 869,299.49	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 7,827.63	\$ 6,881.95	\$ 861,471.86	\$ 35,019.78
6	23/04/2019	\$ 861,471.86	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 7,889.60	\$ 6,819.99	\$ 853,582.27	\$ 41,839.77
7	23/05/2019	\$ 853,582.27	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 7,952.06	\$ 6,757.53	\$ 845,630.21	\$ 48,597.29
8	23/06/2019	\$ 845,630.21	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 8,015.01	\$ 6,694.57	\$ 837,615.20	\$ 55,291.87
9	23/07/2019	\$ 837,615.20	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 8,078.46	\$ 6,631.12	\$ 829,536.73	\$ 61,922.99
10	23/08/2019	\$ 829,536.73	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 8,142.42	\$ 6,567.17	\$ 821,394.32	\$ 68,490.15
11	23/09/2019	\$ 821,394.32	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 8,206.88	\$ 6,502.71	\$ 813,187.44	\$ 74,992.86
12	23/10/2019	\$ 813,187.44	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 8,271.85	\$ 6,437.73	\$ 804,915.59	\$ 81,430.59
13	23/11/2019	\$ 804,915.59	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 8,337.34	\$ 6,372.25	\$ 796,578.25	\$ 87,802.84
14	23/12/2019	\$ 796,578.25	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 8,403.34	\$ 6,306.24	\$ 788,174.91	\$ 94,109.08
15	23/01/2020	\$ 788,174.91	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 8,469.87	\$ 6,239.72	\$ 779,705.05	\$ 100,348.80
16	23/02/2020	\$ 779,705.05	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 8,536.92	\$ 6,172.66	\$ 771,168.13	\$ 106,521.47
17	23/03/2020	\$ 771,168.13	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 8,604.50	\$ 6,105.08	\$ 762,563.63	\$ 112,626.55
18	23/04/2020	\$ 762,563.63	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 8,672.62	\$ 6,036.96	\$ 753,891.01	\$ 118,663.51
19	23/05/2020	\$ 753,891.01	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 8,741.28	\$ 5,968.30	\$ 745,149.73	\$ 124,631.81
20	23/06/2020	\$ 745,149.73	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 8,810.48	\$ 5,899.10	\$ 736,339.25	\$ 130,530.92
21	23/07/2020	\$ 736,339.25	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 8,880.23	\$ 5,829.35	\$ 727,459.01	\$ 136,360.27
22	23/08/2020	\$ 727,459.01	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 8,950.53	\$ 5,759.05	\$ 718,508.48	\$ 142,119.32
23	23/09/2020	\$ 718,508.48	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 9,021.39	\$ 5,688.19	\$ 709,487.09	\$ 147,807.51
24	23/10/2020	\$ 709,487.09	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 9,092.81	\$ 5,616.77	\$ 700,394.28	\$ 153,424.28
25	23/11/2020	\$ 700,394.28	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 9,164.80	\$ 5,544.79	\$ 691,229.48	\$ 158,969.07
26	23/12/2020	\$ 691,229.48	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 9,237.35	\$ 5,472.23	\$ 681,992.13	\$ 164,441.30
27	23/01/2021	\$ 681,992.13	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 9,310.48	\$ 5,399.10	\$ 672,681.65	\$ 169,840.41
28	23/02/2021	\$ 672,681.65	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 9,384.19	\$ 5,325.40	\$ 663,297.47	\$ 175,165.81
29	23/03/2021	\$ 663,297.47	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 9,458.48	\$ 5,251.10	\$ 653,838.99	\$ 180,416.91
30	23/04/2021	\$ 653,838.99	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 9,533.36	\$ 5,176.23	\$ 644,305.63	\$ 185,593.14
31	23/05/2021	\$ 644,305.63	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 9,608.83	\$ 5,100.75	\$ 634,696.80	\$ 190,693.89
32	23/06/2021	\$ 634,696.80	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 9,684.90	\$ 5,024.68	\$ 625,011.90	\$ 195,718.57
33	23/07/2021	\$ 625,011.90	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 9,761.57	\$ 4,948.01	\$ 615,250.33	\$ 200,666.58

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	23/08/2021	\$ 615,250.33	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 9,838.85	\$ 4,870.73	\$ 605,411.48	\$ 205,537.31
35	23/09/2021	\$ 605,411.48	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 9,916.74	\$ 4,792.84	\$ 595,494.73	\$ 210,330.16
36	23/10/2021	\$ 595,494.73	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 9,995.25	\$ 4,714.33	\$ 585,499.48	\$ 215,044.49
37	23/11/2021	\$ 585,499.48	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 10,074.38	\$ 4,635.20	\$ 575,425.10	\$ 219,679.69
38	23/12/2021	\$ 575,425.10	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 10,154.13	\$ 4,555.45	\$ 565,270.97	\$ 224,235.14
39	23/01/2022	\$ 565,270.97	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 10,234.52	\$ 4,475.06	\$ 555,036.45	\$ 228,710.20
40	23/02/2022	\$ 555,036.45	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 10,315.54	\$ 4,394.04	\$ 544,720.90	\$ 233,104.24
41	23/03/2022	\$ 544,720.90	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 10,397.21	\$ 4,312.37	\$ 534,323.69	\$ 237,416.62
42	23/04/2022	\$ 534,323.69	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 10,479.52	\$ 4,230.06	\$ 523,844.17	\$ 241,646.68
43	23/05/2022	\$ 523,844.17	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 10,562.48	\$ 4,147.10	\$ 513,281.69	\$ 245,793.78
44	23/06/2022	\$ 513,281.69	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 10,646.10	\$ 4,063.48	\$ 502,635.58	\$ 249,857.26
45	23/07/2022	\$ 502,635.58	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 10,730.39	\$ 3,979.20	\$ 491,905.20	\$ 253,836.46
46	23/08/2022	\$ 491,905.20	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 10,815.33	\$ 3,894.25	\$ 481,089.86	\$ 257,730.71
47	23/09/2022	\$ 481,089.86	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 10,900.96	\$ 3,808.63	\$ 470,188.91	\$ 261,539.33
48	23/10/2022	\$ 470,188.91	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 10,987.25	\$ 3,722.33	\$ 459,201.65	\$ 265,261.66
49	23/11/2022	\$ 459,201.65	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 11,074.24	\$ 3,635.35	\$ 448,127.42	\$ 268,897.01
50	23/12/2022	\$ 448,127.42	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 11,161.91	\$ 3,547.68	\$ 436,965.51	\$ 272,444.68
51	23/01/2023	\$ 436,965.51	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 11,250.27	\$ 3,459.31	\$ 425,715.24	\$ 275,904.00
52	23/02/2023	\$ 425,715.24	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 11,339.34	\$ 3,370.25	\$ 414,375.90	\$ 279,274.24
53	23/03/2023	\$ 414,375.90	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 11,429.11	\$ 3,280.48	\$ 402,946.79	\$ 282,554.72
54	23/04/2023	\$ 402,946.79	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 11,519.59	\$ 3,190.00	\$ 391,427.20	\$ 285,744.71
55	23/05/2023	\$ 391,427.20	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 11,610.78	\$ 3,098.80	\$ 379,816.42	\$ 288,843.51
56	23/06/2023	\$ 379,816.42	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 11,702.70	\$ 3,006.88	\$ 368,113.71	\$ 291,850.39
57	23/07/2023	\$ 368,113.71	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 11,795.35	\$ 2,914.23	\$ 356,318.36	\$ 294,764.62
58	23/08/2023	\$ 356,318.36	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 11,888.73	\$ 2,820.85	\$ 344,429.63	\$ 297,585.48
59	23/09/2023	\$ 344,429.63	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 11,982.85	\$ 2,726.73	\$ 332,446.79	\$ 300,312.21
60	23/10/2023	\$ 332,446.79	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 12,077.71	\$ 2,631.87	\$ 320,369.07	\$ 302,944.08
61	23/11/2023	\$ 320,369.07	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 12,173.33	\$ 2,536.26	\$ 308,195.74	\$ 305,480.34
62	23/12/2023	\$ 308,195.74	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 12,269.70	\$ 2,439.88	\$ 295,926.04	\$ 307,920.22
63	23/01/2024	\$ 295,926.04	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 12,366.84	\$ 2,342.75	\$ 283,559.21	\$ 310,262.97
64	23/02/2024	\$ 283,559.21	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 12,464.74	\$ 2,244.84	\$ 271,094.47	\$ 312,507.81
65	23/03/2024	\$ 271,094.47	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 12,563.42	\$ 2,146.16	\$ 258,531.05	\$ 314,653.98
66	23/04/2024	\$ 258,531.05	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 12,662.88	\$ 2,046.70	\$ 245,868.17	\$ 316,700.68
67	23/05/2024	\$ 245,868.17	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 12,763.13	\$ 1,946.46	\$ 233,105.04	\$ 318,647.14
68	23/06/2024	\$ 233,105.04	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 12,864.17	\$ 1,845.41	\$ 220,240.87	\$ 320,492.55
69	23/07/2024	\$ 220,240.87	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 12,966.01	\$ 1,743.57	\$ 207,274.86	\$ 322,236.13
70	23/08/2024	\$ 207,274.86	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 13,068.66	\$ 1,640.93	\$ 194,206.21	\$ 323,877.05
71	23/09/2024	\$ 194,206.21	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 13,172.12	\$ 1,537.47	\$ 181,034.09	\$ 325,414.52
72	23/10/2024	\$ 181,034.09	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 13,276.40	\$ 1,433.19	\$ 167,757.69	\$ 326,847.70
73	23/11/2024	\$ 167,757.69	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 13,381.50	\$ 1,328.08	\$ 154,376.19	\$ 328,175.79
74	23/12/2024	\$ 154,376.19	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 13,487.44	\$ 1,222.14	\$ 140,888.75	\$ 329,397.93
75	23/01/2025	\$ 140,888.75	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 13,594.21	\$ 1,115.37	\$ 127,294.54	\$ 330,513.30
76	23/02/2025	\$ 127,294.54	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 13,701.84	\$ 1,007.75	\$ 113,592.70	\$ 331,521.05
77	23/03/2025	\$ 113,592.70	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 13,810.31	\$ 899.28	\$ 99,782.39	\$ 332,420.32
78	23/04/2025	\$ 99,782.39	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 13,919.64	\$ 789.94	\$ 85,862.75	\$ 333,210.27
79	23/05/2025	\$ 85,862.75	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 14,029.84	\$ 679.75	\$ 71,832.92	\$ 333,890.01

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
80	23/06/2025	\$ 71,832.92	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 14,140.91	\$ 568.68	\$ 57,692.01	\$ 334,458.69
81	23/07/2025	\$ 57,692.01	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 14,252.86	\$ 456.73	\$ 43,439.16	\$ 334,915.42
82	23/08/2025	\$ 43,439.16	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 14,365.69	\$ 343.89	\$ 29,073.47	\$ 335,259.31
83	23/09/2025	\$ 29,073.47	\$ 14,709.58	\$ -	\$ 14,709.58	\$ 14,479.42	\$ 230.16	\$ 14,594.05	\$ 335,489.48
84	23/10/2025	\$ 14,594.05	\$ 14,709.58	\$ -	\$ 14,594.05	\$ 14,478.51	\$ 115.54	\$ -	\$ 335,605.02