Portfolio Description & Summary

PROPERTY ADDRESS

1. 47 N. Bleeker Street, Mt. Vernon, NY 10550-1853
2. 125 W. Sidney Avenue, Mt. Vernon, NY 10550-1958
3. 310-312 Union Avenue, Mt. Vernon, NY 10550-4575
4. 131-133 W Sandford Blvd, Mt. Vernon, NY 1055-4310

PROPERTY INFORMATION

	47 N. Bleeker St.	125 W. Sidney Ave.	310-312 Union Ave.	131-133 W. Sandford	Total
Building SF	9,004	6,000	7,600	3,459	26,063
Lot SF	3,485	4,998	5,227	2,658	16,368
Class	C	C	C	C	-
Number of Residential Units	7	6	6	4	23
Storage Unit	1	1	-	-	2
Parking	1	-	-	-	1
DHCR Last Filing	2019	N/a	2019	N/a	
Stories	3	2	2	2	
Year Built	1932	1930 Est	1942 Est	1950 Est	
Heat Type	Oil	Gas	Oil	Oil	
Water Heat Type	Gas	Gas	Oil	Oil	
APN	0800-164-068-01070-000-0001	0800-165-061-01107-000-0013	0800-169-023-03127-000-0002	0800-169-023-03127-000-0002	
Block / Lot	1070 / 1	1107 / 13	3127 / 2	3127 / 2	

UTILITIES / RESPONSIBLE PARTY

	47 N. Bleeker St.	125 W. Sidney Ave.	310-312 Union Ave.	131-133 W. Sandford
Electric	Tenant	Tenant	Tenant	Tenant
Cooking Gas	Tenant	Tenant	Tenant	Tenant
Heat	Landlord	Landlord	Landlord	Landlord
Hot Water	Tenant	Landlord	Landlord	Landlord

UNIT MIX

	47 N. Bleeker St.	125 W. Sidney Ave.	310-312 Union Ave.	131-133 W. Sandford	Total
Storage	1	1	-	-	2
Studio	-	-	-	1	1
1 Bedroom	1	3	-	-	4
2 Bedroom	-	2	2	3	7
3 Bedroom	6	-	-	-	6
4 Bedroom	-	-	4	-	4
Total Number of Units	8	6	6	4	24

Portfolio Description & Summary

ACQUISITION STRUCTURE

Purchase Price	$	4,115,000 A		
Initial Equity Investment	$	1,028,350	*25.00%*	*Equity Percentage*
Loan Amount	$	3,086,650	*75.00%*	*Loan-to-Value (LTV) Percentage*

ACQUISITION MATRIX

Number of Units		24.00
Price Per Unit	$	171,458
Gross Rent Multiple (GRM)		7.55
Capitalization Rate		8.00%
Net Operating Income (NOI)	$	329,240

PROPOSED DEBT STRUCTURE

Interest Rate	6.00%	
Fixed Rate Period	10 Years	
Equity Percentage	25.00%	
Loan-to-Value (LTV) Percentage	75.00%	
Interest Only Period	-	Years
Amortization Period	10	Years
Loan Term	30	Years

PROPOSED ANNUAL INFLATION RATE

Residential Income	3.00%
Operating Expenditures	1.50%

RETURN ON INVESTMENT (ROI) SUMMARY FOR HOLD PERIOD

Period		CFADS	Cash-On-Cash %	Cap Rate %	GRM
Year 1	$	107,168	10.42%	8.00%	7.55
Year 2	$	119,723	11.64%	8.31%	7.33
Year 3	$	132,694	12.90%	8.62%	7.11
Year 4	$	146,095	14.21%	8.95%	6.91
Year 5	$	159,940	15.55%	9.28%	6.71
Year 6	$	174,242	16.94%	9.63%	6.51
Year 7	$	189,016	18.38%	9.99%	6.32
Year 8	$	204,277	19.86%	10.36%	6.14
Year 9	$	220,039	21.40%	10.74%	5.96
Year 10	$	236,318	22.98%	11.14%	5.78
Total CFADS Earned During Loan Term	**$**	**1,689,512** B	**16.43%**	**9.50%**	**6.63**

Portfolio Description & Summary

DISPOSITION SCENARIO AT YEAR 10

Net Operating Income at Year 10	$	458,390	
Price Per Unit	$	293,840	
Acquisition Capitalization Rate at Year 10		6.50%	
Property Valuation at Year 10	$	7,052,160	C
Less: Purchase Price	$	4,115,000	A
Gross Excess Equity Earned at Year 10	$	2,937,160	D (C - A)
Add: Total CFADS Earned During Hold Period / Loan Term	$	1,689,512	B
Total Excess Equity and CFADS Recognized at Year 10	**$**	**4,626,672**	(D + B)

REFINANCE SCENARIO AT YEAR 10

Property Valuation at Year 10	$	7,052,160	C
Loan-to-Value Percentage		75%	
Principal Loan Amount for Refinance	$	5,289,120	
Repayment of Principal Balance of Initial Loan due at Year 10		(2,583,085)	
Refinance - Cash Out	**$**	**2,706,035**	
New Buying Power with New Cash Out Proceeds (25% Equity)	**$**	**10,824,139**	

SUMMARY OF TRANSACTION

At Year 10, the property would have collected a total Cash Flow After Debt Service (CFADS) of:	**$**	**1,689,512**
At Year 10, all of the Initial Equity has been recovered and the valuation of the property has increased by:	**$**	**2,937,160**
At Year 10, you will be able to refinance the property up to a 75% Loan-to-Value (LTV) for a Cash Out of:	**$**	**2,706,035**
At Year 10, you will be able to purchase a New Property using the Cash Out Proceeds and Income of up to:	**$**	**10,824,139**

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Individual Property Profit & Loss

	47 N. BLEEKER ST.	125 W. SIDNEY AVE.	310-312 UNION AVE.	131-133 W. SANDFORD	TOTAL
Gross Potential Income (GPI)	$ 224,736	$ 128,808	$ 182,232	$ 90,276	$ 626,052
Loss to Lease	*$ (66,664)*	*$ (11,916)*	*$ -*	*$ (2,220)*	*$ (80,800)*
Actual Gross Income (AGI)	$ 158,072	$ 116,892	$ 182,232	$ 88,056	$ 545,252
Vacancy / Reserves	*$ (4,742)*	*$ (3,507)*	*$ (5,467)*	*$ (2,642)*	*$ (16,358)*
Effective Gross Income (EGI)	$ 153,330	$ 113,385	$ 176,765	$ 85,414	$ 528,894
Real Estate Taxes	25,629	20,057	11,822	18,045	75,553
Water & Sewage	6,156	5,274	5,274	3,516	20,220
Electric	1,440	1,440	1,440	1,440	5,760
Insurance	4,200	4,200	4,200	4,000	16,600
Heat	17,166	7,200	7,200	4,800	36,366
Superintendent	3,000	3,000	3,000	3,000	12,000
Repairs & Maintenance	4,000	3,000	3,000	2,000	12,000
Management & Administration	6,133	4,535	7,071	3,417	21,156
Total Expenditures	67,724	48,706	43,007	40,218	199,654
Net Operating Income (NOI)	**85,606**	**64,679**	**133,758**	**45,197**	**329,240**
PURCHASE PRICE:	**$ 1,135,000.00**	**$ 950,000.00**	**$ 1,295,000.00**	**$ 735,000.00**	**$ 4,115,000.00**

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Consolidated Cash Flow Analysis

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
Gross Potential Income (GPI)	$ 626,052	$ 644,834	$ 664,179	$ 684,104	$ 704,627	$ 725,766	$ 747,539	$ 769,965	$ 793,064	$ 816,856
Loss to Lease	*$ (80,800)*	*$ (83,224)*	*$ (85,721)*	*$ (88,292)*	*$ (90,941)*	*$ (93,669)*	*$ (96,479)*	*$ (99,374)*	*$ (102,355)*	*$ (105,426)*
Actual Gross Income (AGI)	$ 545,252	$ 561,610	$ 578,458	$ 595,812	$ 613,686	$ 632,097	$ 651,059	$ 670,591	$ 690,709	$ 711,430
Vacancy / Reserves	*$ (16,358)*	*$ (16,848)*	*$ (17,354)*	*$ (17,874)*	*$ (18,411)*	*$ (18,963)*	*$ (19,532)*	*$ (20,118)*	*$ (20,721)*	*$ (21,343)*
Effective Gross Income (EGI)	$ 528,894	$ 544,761	$ 561,104	$ 577,937	$ 595,275	$ 613,134	$ 631,528	$ 650,473	$ 669,988	$ 690,087
Real Estate Taxes	75,553	76,686	77,837	79,004	80,189	81,392	82,613	83,852	85,110	86,387
Water & Sewage	20,220	20,523	20,831	21,144	21,461	21,783	22,109	22,441	22,778	23,119
Electric	5,760	5,846	5,934	6,023	6,113	6,205	6,298	6,393	6,489	6,586
Insurance	16,600	16,849	17,102	17,358	17,619	17,883	18,151	18,423	18,700	18,980
Heat (Gas)	36,366	36,911	37,465	38,027	38,597	39,176	39,764	40,360	40,965	41,580
Superintendent	12,000	12,180	12,363	12,548	12,736	12,927	13,121	13,318	13,518	13,721
Repairs & Maintenance	12,000	12,180	12,363	12,548	12,736	12,927	13,121	13,318	13,518	13,721
Management & Administration	21,156	21,790	22,444	23,117	23,811	24,525	25,261	26,019	26,800	27,603
Total Expenditures	199,654	202,966	206,338	209,770	213,263	216,819	220,439	224,125	227,877	231,697
Net Operating Income (NOI)	**329,240**	**341,795**	**354,766**	**368,168**	**382,013**	**396,315**	**411,089**	**426,349**	**442,111**	**458,390**
Equity	*1,028,350*	*1,028,350*	*1,028,350*	*1,028,350*	*1,028,350*	*1,028,350*	*1,028,350*	*1,028,350*	*1,028,350*	*1,028,350*
Principal	*3,048,746*	*3,008,503*	*2,965,779*	*2,920,419*	*2,872,262*	*2,821,135*	*2,766,854*	*2,709,225*	*2,648,042*	*2,583,085*
Annual Debt Service	*(222,072)*	*(222,072)*	*(222,072)*	*(222,072)*	*(222,072)*	*(222,072)*	*(222,072)*	*(222,072)*	*(222,072)*	*(222,072)*
Cash Flow After Debt Service (CFADS)	**107,168**	**119,723**	**132,694**	**146,095**	**159,940**	**174,242**	**189,016**	**204,277**	**220,039**	**236,318**

Number of Units	4	4	4	4	4	4	4	4	4	4
Price per SF	$ 1,190	$ 1,190	$ 1,190	$ 1,190	$ 1,190	$ 1,190	$ 1,190	$ 1,190	$ 1,190	$ 1,190
Price per Unit	$ 1,028,750	$ 1,028,750	$ 1,028,750	$ 1,028,750	$ 1,028,750	$ 1,028,750	$ 1,028,750	$ 1,028,750	$ 1,028,750	$ 1,028,750
Gross Rent Multiple	7.55	7.33	7.11	6.91	6.71	6.51	6.32	6.14	5.96	5.78
Capitalization Rate	8.00%	8.31%	8.62%	8.95%	9.28%	9.63%	9.99%	10.36%	10.74%	11.14%
Cash-On-Cash Return	10.42%	11.64%	12.90%	14.21%	15.55%	16.94%	18.38%	19.86%	21.40%	22.98%
Recovery of Equity (Years)	9.60	8.59	7.75	7.04	6.43	5.90	5.44	5.03	4.67	4.35
Operating Expenditure Ratio (OER)	38%	37%	37%	36%	36%	35%	35%	34%	34%	34%
Debt Service Coverage Ratio (DSCR)	1.80	1.89	1.99	1.75	1.85	1.95	2.07	2.19	2.32	2.47
Maximum Annual DSCR (Utilizing 1.40)	$ 235,172	$ 244,139	$ 253,405	$ 262,977	$ 272,866	$ 283,082	$ 293,635	$ 304,535	$ 315,794	$ 327,422
Free & Clear Rate of Return	8.00%	8.31%	8.62%	8.95%	9.28%	9.63%	9.99%	10.36%	10.74%	11.14%
Constant Percentage Rate a/k/a Mortgage Capitalization	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
+ Positive / - Negative Leverage	2.00%	2.31%	2.62%	2.95%	3.28%	3.63%	3.99%	4.36%	4.74%	5.14%

Rent Roll

#	Apt	Bldg	Tenant Name	Unit Type	Status	Market Rent	Actual Rent	Loss to Lease
1	1B	47 Bleeker	Elunda Parker	1BR	RS	$1,669	$940	($729)
2	1L	47 Bleeker	Eddily De La Cruz	3BR	RS	$2,515	$2,400	($115)
3	1R	47 Bleeker	Ramona Reyes	3BR	RS	$2,515	$1,035	($1,480)
4	2R	47 Bleeker	Dezanza Foster	3BR	RS	$2,515	$1,318	($1,197)
5	2L	47 Bleeker	TBD	3BR	RS	$2,515	$2,300	($215)
6	3L	47 Bleeker	Wilmer Brito	3BR	RS	$2,515	$2,300	($215)
7	3R	47 Bleeker	Philip & Sophi Stra	3BR	RS	$2,515	$1,280	($1,235)
8	Bsmt	47 Bleeker	Rose Borge	1BR	RS	$1,669	$1,400	($269)
9	Parking	47 Bleeker	Parking			$300	$200	($100)
				Total Monthly Income		$18,728	$13,173	($5,555)
1	1L	125 Sidney	Harvey Palmer	1BR	N/a	$1,669	$1,550	($119)
2	1R	125 Sidney	Lakeisha Davis	2BR	N/a	$2,029	$1,741	($288)
3	2L	125 Sidney	Assoc of West	2BR	N/a	$2,029	$1,800	($229)
4	2R	125 Sidney	Assoc of West	1BR	N/a	$1,669	$1,550	($119)
5	3L	125 Sidney	Tina Evans	1BR	N/a	$1,669	$1,550	($119)
6	3R	125 Sidney	Lewis O'Neal	1BR	N/a	$1,669	$1,550	($119)
				Total Monthly Income		$10,734	$9,741	($993)
1	1R	310 Union	Jasmine Serrano	4BR	RS	$2,782	$2,650	($132)
2	1L	310 Union	TBD	4BR	RS	$2,782	$2,800	$18
3	2R	310 Union	Leonardo Santam	4BR	RS	$2,782	$2,798	$16
4	2L	310 Union	TBD	4BR	RS	$2,782	$3,000	$218
5	3R	310 Union	Tahera Batts	2BR	RS	$2,029	$2,000	($29)
6	3L	310 Union	Ebony Tomlinson	2BR	RS	$2,029	$1,938	($91)
				Total Monthly Income		$15,186	$15,186	$0
1	1B	131-133 Sandford	Tenant	2BR	FM	$2,029	$1,975	($54)
2	1F	131-133 Sandford	Tenant	Studio	FM	$1,436	$1,488	$52
3	2B	131-133 Sandford	Tenant	2BR	FM	$2,029	$1,800	($229)
4	2F	131-133 Sandford	Tenant	2BR	FM	$2,029	$2,075	$46
				Total Monthly Income		$7,523	$7,338	($185)
				Total Annual Income		$626,052	$545,252	($80,800)

Amortization Schedule

Loan Terms	
Loan Start Date	8/1/2023
Loan Amount	3,086,650
Interest Rate	6.000%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1-10	($18,506)	($222,072)

Principal Balance	
5 Years	2,872,262
10 Years	2,583,085

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
8/1/2023	1		3,086,650	15,433	(3,073)	3,083,577	15,433	-	3,083,577
9/1/2023	2		3,083,577	15,418	(3,088)	3,080,489	30,851	-	3,080,489
9/29/2023	3		3,080,489	15,402	(3,104)	3,077,386	46,254	-	3,077,386
10/30/2023	4		3,077,386	15,387	(3,119)	3,074,266	61,641	-	3,074,266
11/29/2023	5		3,074,266	15,371	(3,135)	3,071,132	77,012	-	3,071,132
12/30/2023	6		3,071,132	15,356	(3,150)	3,067,981	92,367	-	3,067,981
1/29/2024	7		3,067,981	15,340	(3,166)	3,064,815	107,707	-	3,064,815
2/29/2024	8		3,064,815	15,324	(3,182)	3,061,633	123,031	-	3,061,633
3/31/2024	9		3,061,633	15,308	(3,198)	3,058,435	138,340	-	3,058,435
4/30/2024	10		3,058,435	15,292	(3,214)	3,055,222	153,632	-	3,055,222
5/31/2024	11		3,055,222	15,276	(3,230)	3,051,992	168,908	-	3,051,992
6/30/2024	12		3,051,992	15,260	(3,246)	3,048,746	184,168	-	3,048,746
7/31/2024	13		3,048,746	15,244	(3,262)	3,045,483	199,412	-	3,045,483
8/31/2024	14		3,045,483	15,227	(3,279)	3,042,205	214,639	-	3,042,205
9/29/2024	15		3,042,205	15,211	(3,295)	3,038,910	229,850	-	3,038,910
10/30/2024	16		3,038,910	15,195	(3,311)	3,035,598	245,045	-	3,035,598
11/29/2024	17		3,035,598	15,178	(3,328)	3,032,270	260,223	-	3,032,270
12/30/2024	18		3,032,270	15,161	(3,345)	3,028,925	275,384	-	3,028,925
1/29/2025	19		3,028,925	15,145	(3,361)	3,025,564	290,529	-	3,025,564
3/1/2025	20		3,025,564	15,128	(3,378)	3,022,186	305,656	-	3,022,186
4/1/2025	21		3,022,186	15,111	(3,395)	3,018,791	320,767	-	3,018,791
5/1/2025	22		3,018,791	15,094	(3,412)	3,015,379	335,861	-	3,015,379
6/1/2025	23		3,015,379	15,077	(3,429)	3,011,950	350,938	-	3,011,950
7/1/2025	24		3,011,950	15,060	(3,446)	3,008,503	365,998	-	3,008,503
8/1/2025	25		3,008,503	15,043	(3,464)	3,005,040	381,040	-	3,005,040
9/1/2025	26		3,005,040	15,025	(3,481)	3,001,559	396,066	-	3,001,559
10/2/2025	27		3,001,559	15,008	(3,498)	2,998,061	411,073	-	2,998,061
11/1/2025	28		2,998,061	14,990	(3,516)	2,994,545	426,064	-	2,994,545
12/2/2025	29		2,994,545	14,973	(3,533)	2,991,012	441,036	-	2,991,012
1/1/2026	30		2,991,012	14,955	(3,551)	2,987,461	455,992	-	2,987,461
2/1/2026	31		2,987,461	14,937	(3,569)	2,983,892	470,929	-	2,983,892
3/4/2026	32		2,983,892	14,919	(3,587)	2,980,305	485,848	-	2,980,305
4/1/2026	33		2,980,305	14,902	(3,604)	2,976,701	500,750	-	2,976,701
5/2/2026	34		2,976,701	14,884	(3,623)	2,973,078	515,633	-	2,973,078
6/1/2026	35		2,973,078	14,865	(3,641)	2,969,438	530,499	-	2,969,438
7/2/2026	36		2,969,438	14,847	(3,659)	2,965,779	545,346	-	2,965,779
8/1/2026	37		2,965,779	14,829	(3,677)	2,962,102	560,175	-	2,962,102
9/1/2026	38		2,962,102	14,811	(3,696)	2,958,406	574,985	-	2,958,406
10/2/2026	39		2,958,406	14,792	(3,714)	2,954,692	589,777	-	2,954,692
11/1/2026	40		2,954,692	14,773	(3,733)	2,950,960	604,551	-	2,950,960
12/2/2026	41		2,950,960	14,755	(3,751)	2,947,209	619,306	-	2,947,209

Amortization Schedule

Loan Terms	
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Year 1-10	($18,506)	($222,072)

Principal Balance	
5 Years	2,872,262
10 Years	2,583,085

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
1/1/2027	42		2,947,209	14,736	(3,770)	2,943,439	634,042	-	2,943,439
2/1/2027	43		2,943,439	14,717	(3,789)	2,939,650	648,759	-	2,939,650
3/4/2027	44		2,939,650	14,698	(3,808)	2,935,842	663,457	-	2,935,842
4/2/2027	45		2,935,842	14,679	(3,827)	2,932,015	678,136	-	2,932,015
5/3/2027	46		2,932,015	14,660	(3,846)	2,928,169	692,796	-	2,928,169
6/2/2027	47		2,928,169	14,641	(3,865)	2,924,304	707,437	-	2,924,304
7/3/2027	48		2,924,304	14,622	(3,885)	2,920,419	722,059	-	2,920,419
8/2/2027	49		2,920,419	14,602	(3,904)	2,916,516	736,661	-	2,916,516
9/2/2027	50		2,916,516	14,583	(3,923)	2,912,592	751,243	-	2,912,592
10/3/2027	51		2,912,592	14,563	(3,943)	2,908,649	765,806	-	2,908,649
11/2/2027	52		2,908,649	14,543	(3,963)	2,904,686	780,350	-	2,904,686
12/3/2027	53		2,904,686	14,523	(3,983)	2,900,704	794,873	-	2,900,704
1/2/2028	54		2,900,704	14,504	(4,003)	2,896,701	809,377	-	2,896,701
2/2/2028	55		2,896,701	14,484	(4,023)	2,892,679	823,860	-	2,892,679
3/4/2028	56		2,892,679	14,463	(4,043)	2,888,636	838,323	-	2,888,636
4/1/2028	57		2,888,636	14,443	(4,063)	2,884,573	852,767	-	2,884,573
5/2/2028	58		2,884,573	14,423	(4,083)	2,880,490	867,190	-	2,880,490
6/1/2028	59		2,880,490	14,402	(4,104)	2,876,386	881,592	-	2,876,386
7/2/2028	60		2,876,386	14,382	(4,124)	2,872,262	895,974	-	2,872,262
8/1/2028	61		2,872,262	14,361	(4,145)	2,868,118	910,335	-	2,868,118
9/1/2028	62		2,868,118	14,341	(4,165)	2,863,952	924,676	-	2,863,952
10/2/2028	63		2,863,952	14,320	(4,186)	2,859,766	938,996	-	2,859,766
11/1/2028	64		2,859,766	14,299	(4,207)	2,855,559	953,294	-	2,855,559
12/2/2028	65		2,855,559	14,278	(4,228)	2,851,330	967,572	-	2,851,330
1/1/2029	66		2,851,330	14,257	(4,249)	2,847,081	981,829	-	2,847,081
2/1/2029	67		2,847,081	14,235	(4,271)	2,842,810	996,064	-	2,842,810
3/4/2029	68		2,842,810	14,214	(4,292)	2,838,518	1,010,278	-	2,838,518
4/1/2029	69		2,838,518	14,193	(4,313)	2,834,205	1,024,471	-	2,834,205
5/2/2029	70		2,834,205	14,171	(4,335)	2,829,870	1,038,642	-	2,829,870
6/1/2029	71		2,829,870	14,149	(4,357)	2,825,513	1,052,791	-	2,825,513
7/2/2029	72		2,825,513	14,128	(4,378)	2,821,135	1,066,919	-	2,821,135
8/1/2029	73		2,821,135	14,106	(4,400)	2,816,735	1,081,024	-	2,816,735
9/1/2029	74		2,816,735	14,084	(4,422)	2,812,312	1,095,108	-	2,812,312
10/2/2029	75		2,812,312	14,062	(4,444)	2,807,868	1,109,170	-	2,807,868
11/1/2029	76		2,807,868	14,039	(4,467)	2,803,401	1,123,209	-	2,803,401
12/2/2029	77		2,803,401	14,017	(4,489)	2,798,912	1,137,226	-	2,798,912
1/1/2030	78		2,798,912	13,995	(4,511)	2,794,401	1,151,221	-	2,794,401
2/1/2030	79		2,794,401	13,972	(4,534)	2,789,867	1,165,193	-	2,789,867
3/4/2030	80		2,789,867	13,949	(4,557)	2,785,310	1,179,142	-	2,785,310
4/1/2030	81		2,785,310	13,927	(4,579)	2,780,730	1,193,069	-	2,780,730
5/2/2030	82		2,780,730	13,904	(4,602)	2,776,128	1,206,972	-	2,776,128

Amortization Schedule

Loan Terms	
Loan Start Date	8/1/2023
Loan Amount	3,086,650
Interest Rate	6.000%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1-10	($18,506)	($222,072)

Principal Balance	
5 Years	2,872,262
10 Years	2,583,085

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
6/1/2030	83		2,776,128	13,881	(4,625)	2,771,503	1,220,853	-	2,771,503
7/2/2030	84		2,771,503	13,858	(4,649)	2,766,854	1,234,710	-	2,766,854
8/1/2030	85		2,766,854	13,834	(4,672)	2,762,182	1,248,545	-	2,762,182
9/1/2030	86		2,762,182	13,811	(4,695)	2,757,487	1,262,355	-	2,757,487
10/2/2030	87		2,757,487	13,787	(4,719)	2,752,769	1,276,143	-	2,752,769
11/1/2030	88		2,752,769	13,764	(4,742)	2,748,026	1,289,907	-	2,748,026
12/2/2030	89		2,748,026	13,740	(4,766)	2,743,261	1,303,647	-	2,743,261
1/1/2031	90		2,743,261	13,716	(4,790)	2,738,471	1,317,363	-	2,738,471
2/1/2031	91		2,738,471	13,692	(4,814)	2,733,657	1,331,056	-	2,733,657
3/4/2031	92		2,733,657	13,668	(4,838)	2,728,819	1,344,724	-	2,728,819
4/2/2031	93		2,728,819	13,644	(4,862)	2,723,958	1,358,368	-	2,723,958
5/3/2031	94		2,723,958	13,620	(4,886)	2,719,071	1,371,988	-	2,719,071
6/2/2031	95		2,719,071	13,595	(4,911)	2,714,161	1,385,583	-	2,714,161
7/3/2031	96		2,714,161	13,571	(4,935)	2,709,225	1,399,154	-	2,709,225
8/2/2031	97		2,709,225	13,546	(4,960)	2,704,265	1,412,700	-	2,704,265
9/2/2031	98		2,704,265	13,521	(4,985)	2,699,281	1,426,221	-	2,699,281
10/3/2031	99		2,699,281	13,496	(5,010)	2,694,271	1,439,718	-	2,694,271
11/2/2031	100		2,694,271	13,471	(5,035)	2,689,236	1,453,189	-	2,689,236
12/3/2031	101		2,689,236	13,446	(5,060)	2,684,177	1,466,635	-	2,684,177
1/2/2032	102		2,684,177	13,421	(5,085)	2,679,091	1,480,056	-	2,679,091
2/2/2032	103		2,679,091	13,395	(5,111)	2,673,981	1,493,452	-	2,673,981
3/4/2032	104		2,673,981	13,370	(5,136)	2,668,845	1,506,822	-	2,668,845
4/1/2032	105		2,668,845	13,344	(5,162)	2,663,683	1,520,166	-	2,663,683
5/2/2032	106		2,663,683	13,318	(5,188)	2,658,495	1,533,484	-	2,658,495
6/1/2032	107		2,658,495	13,292	(5,214)	2,653,282	1,546,777	-	2,653,282
7/2/2032	108		2,653,282	13,266	(5,240)	2,648,042	1,560,043	-	2,648,042
8/1/2032	109		2,648,042	13,240	(5,266)	2,642,776	1,573,283	-	2,642,776
9/1/2032	110		2,642,776	13,214	(5,292)	2,637,484	1,586,497	-	2,637,484
10/2/2032	111		2,637,484	13,187	(5,319)	2,632,166	1,599,685	-	2,632,166
11/1/2032	112		2,632,166	13,161	(5,345)	2,626,820	1,612,845	-	2,626,820
12/2/2032	113		2,626,820	13,134	(5,372)	2,621,449	1,625,980	-	2,621,449
1/1/2033	114		2,621,449	13,107	(5,399)	2,616,050	1,639,087	-	2,616,050
2/1/2033	115		2,616,050	13,080	(5,426)	2,610,624	1,652,167	-	2,610,624
3/4/2033	116		2,610,624	13,053	(5,453)	2,605,171	1,665,220	-	2,605,171
4/1/2033	117		2,605,171	13,026	(5,480)	2,599,691	1,678,246	-	2,599,691
5/2/2033	118		2,599,691	12,998	(5,508)	2,594,183	1,691,244	-	2,594,183
6/1/2033	119		2,594,183	12,971	(5,535)	2,588,648	1,704,215	-	2,588,648
7/2/2033	120		2,588,648	12,943	(5,563)	2,583,085	1,717,159	-	2,583,085