

Payment Schedule for Lowry Crossing- Roads 02-19-2019.xlsx

Payment Plan

Inputs

Loan Amount	\$270,419.48	
Annual Interest Rate	2.80%	
Amortization Period	120	months
# of Regular Payments	120	months
Begin Date	3/1/2019	

Assumptions

* Interest compounds monthly

* Annual Payments:

FY 2019	15,517.80
FY 2020	31,035.60
FY 2021	31,035.60
FY 2022	31,035.60
FY 2023	31,035.60
FY 2024	31,035.60
FY 2025	31,035.60
FY 2026	31,035.60
FY 2027	31,035.60
FY 2028	31,035.60
FY 2029	15,517.80

Summary

Monthly Payment	\$2,586.30
Total Payments	\$ 310,355.93
Total Interest Paid	\$ 39,936.45

Amortization Schedule

Month	Date	Payment	Interest	Principal	Balance		
	3/1/2019	-	-	-	\$ 270,419.48		
1	4/1/2019	2,586.30	630.98	1,955.32	268,464.16		
2	5/1/2019	2,586.30	626.42	1,959.88	266,504.28		
3	6/1/2019	2,586.30	621.84	1,964.46	264,539.82		
4	7/1/2019	2,586.30	617.26	1,969.04	262,570.78		
5	8/1/2019	2,586.30	612.67	1,973.63	260,597.15		
FY 2019	15,517.80	6	9/1/2019	2,586.30	608.06	1,978.24	258,618.91
		7	10/1/2019	2,586.30	603.44	1,982.86	256,636.05
		8	11/1/2019	2,586.30	598.82	1,987.48	254,648.57
		9	12/1/2019	2,586.30	594.18	1,992.12	252,656.45
		10	1/1/2020	2,586.30	589.53	1,996.77	250,659.68
		11	2/1/2020	2,586.30	584.87	2,001.43	248,658.25
		12	3/1/2020	2,586.30	580.20	2,006.10	246,652.15
		13	4/1/2020	2,586.30	575.52	2,010.78	244,641.37
		14	5/1/2020	2,586.30	570.83	2,015.47	242,625.90
		15	6/1/2020	2,586.30	566.13	2,020.17	240,605.73
		16	7/1/2020	2,586.30	561.41	2,024.89	238,580.84
		17	8/1/2020	2,586.30	556.69	2,029.61	236,551.23
		18	9/1/2020	2,586.30	551.95	2,034.35	234,516.88
FY 2020	31,035.60	19	10/1/2020	2,586.30	547.21	2,039.09	232,477.79
		20	11/1/2020	2,586.30	542.45	2,043.85	230,433.94
		21	12/1/2020	2,586.30	537.68	2,048.62	228,385.32
		22	1/1/2021	2,586.30	532.90	2,053.40	226,331.92
		23	2/1/2021	2,586.30	528.11	2,058.19	224,273.73
		24	3/1/2021	2,586.30	523.31	2,062.99	222,210.74
		25	4/1/2021	2,586.30	518.49	2,067.81	220,142.93
		26	5/1/2021	2,586.30	513.67	2,072.63	218,070.30
		27	6/1/2021	2,586.30	508.83	2,077.47	215,992.83
		28	7/1/2021	2,586.30	503.98	2,082.32	213,910.51
		29	8/1/2021	2,586.30	499.12	2,087.18	211,823.33

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FY 2021	31,035.60	30	9/1/2021	2,586.30	494.25	2,092.05	209,731.28
		31	10/1/2021	2,586.30	489.37	2,096.93	207,634.35
		32	11/1/2021	2,586.30	484.48	2,101.82	205,532.53
		33	12/1/2021	2,586.30	479.58	2,106.72	203,425.81
		34	1/1/2022	2,586.30	474.66	2,111.64	201,314.17
		35	2/1/2022	2,586.30	469.73	2,116.57	199,197.60
		36	3/1/2022	2,586.30	464.79	2,121.51	197,076.09
		37	4/1/2022	2,586.30	459.84	2,126.46	194,949.63
		38	5/1/2022	2,586.30	454.88	2,131.42	192,818.21
		39	6/1/2022	2,586.30	449.91	2,136.39	190,681.82
		40	7/1/2022	2,586.30	444.92	2,141.38	188,540.44
		41	8/1/2022	2,586.30	439.93	2,146.37	186,394.07
FY 2022	31,035.60	42	9/1/2022	2,586.30	434.92	2,151.38	184,242.69
		43	10/1/2022	2,586.30	429.90	2,156.40	182,086.29
		44	11/1/2022	2,586.30	424.87	2,161.43	179,924.86
		45	12/1/2022	2,586.30	419.82	2,166.48	177,758.38
		46	1/1/2023	2,586.30	414.77	2,171.53	175,586.85
		47	2/1/2023	2,586.30	409.70	2,176.60	173,410.25
		48	3/1/2023	2,586.30	404.62	2,181.68	171,228.57
		49	4/1/2023	2,586.30	399.53	2,186.77	169,041.80
		50	5/1/2023	2,586.30	394.43	2,191.87	166,849.93 *
		51	6/1/2023	2,586.30	389.32	2,196.98	164,652.95
		52	7/1/2023	2,586.30	384.19	2,202.11	162,450.84
		53	8/1/2023	2,586.30	379.05	2,207.25	160,243.59
FY 2023	31,035.60	54	9/1/2023	2,586.30	373.90	2,212.40	158,031.19
		55	10/1/2023	2,586.30	368.74	2,217.56	155,813.63
		56	11/1/2023	2,586.30	363.57	2,222.73	153,590.90
		57	12/1/2023	2,586.30	358.38	2,227.92	151,362.98
		58	1/1/2024	2,586.30	353.18	2,233.12	149,129.86
		59	2/1/2024	2,586.30	347.97	2,238.33	146,891.53
		60	3/1/2024	2,586.30	342.75	2,243.55	144,647.98
		61	4/1/2024	2,586.30	337.51	2,248.79	142,399.19
		62	5/1/2024	2,586.30	332.26	2,254.04	140,145.15
		63	6/1/2024	2,586.30	327.01	2,259.29	137,885.86
		64	7/1/2024	2,586.30	321.73	2,264.57	135,621.29
		65	8/1/2024	2,586.30	316.45	2,269.85	133,351.44
FY 2024	31,035.60	66	9/1/2024	2,586.30	311.15	2,275.15	131,076.29
		67	10/1/2024	2,586.30	305.84	2,280.46	128,795.83
		68	11/1/2024	2,586.30	300.52	2,285.78	126,510.05
		69	12/1/2024	2,586.30	295.19	2,291.11	124,218.94
		70	1/1/2025	2,586.30	289.84	2,296.46	121,922.48
		71	2/1/2025	2,586.30	284.49	2,301.81	119,620.67
		72	3/1/2025	2,586.30	279.11	2,307.19	117,313.48
		73	4/1/2025	2,586.30	273.73	2,312.57	115,000.91
		74	5/1/2025	2,586.30	268.34	2,317.96	112,682.95
		75	6/1/2025	2,586.30	262.93	2,323.37	110,359.58
		76	7/1/2025	2,586.30	257.51	2,328.79	108,030.79
		77	8/1/2025	2,586.30	252.07	2,334.23	105,696.56
FY 2025	31,035.60	78	9/1/2025	2,586.30	246.63	2,339.67	103,356.89
		79	10/1/2025	2,586.30	241.17	2,345.13	101,011.76

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		80	11/1/2025	2,586.30	235.69	2,350.61	98,661.15
		81	12/1/2025	2,586.30	230.21	2,356.09	96,305.06
		82	1/1/2026	2,586.30	224.71	2,361.59	93,943.47
		83	2/1/2026	2,586.30	219.20	2,367.10	91,576.37
		84	3/1/2026	2,586.30	213.68	2,372.62	89,203.75
		85	4/1/2026	2,586.30	208.14	2,378.16	86,825.59
		86	5/1/2026	2,586.30	202.59	2,383.71	84,441.88
		87	6/1/2026	2,586.30	197.03	2,389.27	82,052.61
		88	7/1/2026	2,586.30	191.46	2,394.84	79,657.77
		89	8/1/2026	2,586.30	185.87	2,400.43	77,257.34
		90	9/1/2026	2,586.30	180.27	2,406.03	74,851.31
FY 2026	31,035.60	91	10/1/2026	2,586.30	174.65	2,411.65	72,439.66
		92	11/1/2026	2,586.30	169.03	2,417.27	70,022.39
		93	12/1/2026	2,586.30	163.39	2,422.91	67,599.48
		94	1/1/2027	2,586.30	157.73	2,428.57	65,170.91
		95	2/1/2027	2,586.30	152.07	2,434.23	62,736.68
		96	3/1/2027	2,586.30	146.39	2,439.91	60,296.77
		97	4/1/2027	2,586.30	140.69	2,445.61	57,851.16
		98	5/1/2027	2,586.30	134.99	2,451.31	55,399.85
		99	6/1/2027	2,586.30	129.27	2,457.03	52,942.82
		100	7/1/2027	2,586.30	123.53	2,462.77	50,480.05
		101	8/1/2027	2,586.30	117.79	2,468.51	48,011.54
		102	9/1/2027	2,586.30	112.03	2,474.27	45,537.27
FY 2027	31,035.60	103	10/1/2027	2,586.30	106.25	2,480.05	43,057.22
		104	11/1/2027	2,586.30	100.47	2,485.83	40,571.39
		105	12/1/2027	2,586.30	94.67	2,491.63	38,079.76
		106	1/1/2028	2,586.30	88.85	2,497.45	35,582.31
		107	2/1/2028	2,586.30	83.03	2,503.27	33,079.04
		108	3/1/2028	2,586.30	77.18	2,509.12	30,569.92
		109	4/1/2028	2,586.30	71.33	2,514.97	28,054.95
		110	5/1/2028	2,586.30	65.46	2,520.84	25,534.11
		111	6/1/2028	2,586.30	59.58	2,526.72	23,007.39
		112	7/1/2028	2,586.30	53.68	2,532.62	20,474.77
		113	8/1/2028	2,586.30	47.77	2,538.53	17,936.24
		114	9/1/2028	2,586.30	41.85	2,544.45	15,391.79
FY 2028	31,035.60	115	10/1/2028	2,586.30	35.91	2,550.39	12,841.40
		116	11/1/2028	2,586.30	29.96	2,556.34	10,285.06
		117	12/1/2028	2,586.30	24.00	2,562.30	7,722.76
		118	1/1/2029	2,586.30	18.02	2,568.28	5,154.48
		119	2/1/2029	2,586.30	12.03	2,574.27	2,580.21
		120	3/1/2029	2,586.30	6.02	2,580.28	-0.07
FY 2029	15,517.80	121	4/1/2029	-0.07	0.00	-0.07	0.00