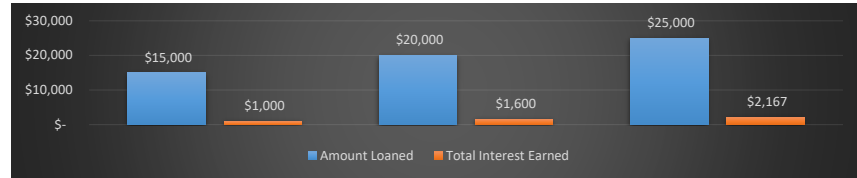


OPTION 1: LOAN

	Scenario 1	Scenario 2	Scenario 3
Amount Loaned	\$ 15,000	\$ 20,000	\$ 25,000
Loan Term (in months)	8	8	8
Interest Rate	10%	12%	13%
Total Interest Earned	\$ 1,000	\$ 1,600	\$ 2,167
Lump sum payment received	\$ 16,000	\$ 21,600	\$ 27,167
Return on Investment (ROI)	7%	8%	9%



OPTION 2: PARTNERSHIP

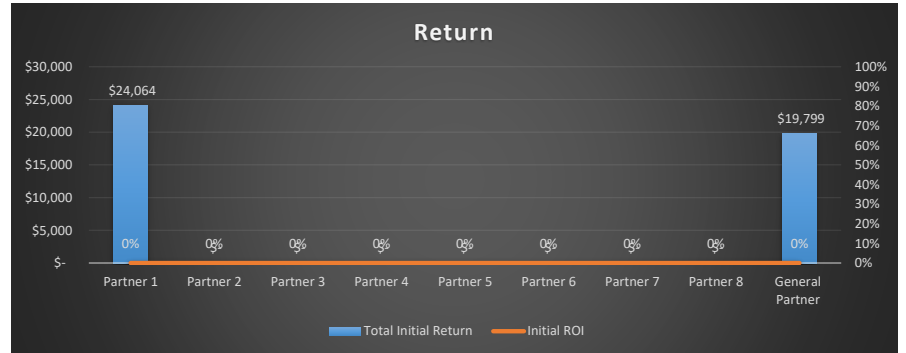
PARTNERSHIP			
Partners	Investment	Partnership	
Partner 1	\$ 50,000	\$ 50,000	55%
Partner 2	\$ -	\$ -	0%
Partner 3	\$ -	\$ -	0%
Partner 4	\$ -	\$ -	0%
Partner 5	\$ -	\$ -	0%
Partner 6	\$ -	\$ -	0%
Partner 7	\$ -	\$ -	0%
Partner 8	\$ -	\$ -	0%
General Partner	\$ 41,138	\$ 41,138	45%
Total Amount	\$ 91,138	\$ 91,138	100%

Purchase Analysis	
Purchase Price	\$47,500
Rehab Cost	\$35,000
Holding Cost	\$8,638
Total Cash Invested	\$91,138

Refinance Analysis		
Refinance ARV		\$140,000
Refinance Loan	LTV 75%	\$105,000
Refinance Fees		\$5,000
Net Refinance Cash		\$100,000
Additional cash out on top of the personal investment		\$ (8,863)

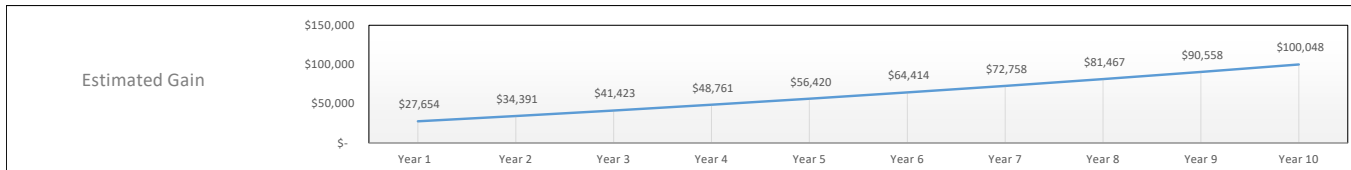
Forced Equity	25%	35,000
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RETURN SUMMARY						
Extra Cash Out	Investment Back	Forced Equity	Total Initial Return	Initial ROI	Holding Period ROI in \$ (Year 10)	
\$ 4,862	\$ 54,862	\$ 19,202	\$ 24,064	Greater than 100%	\$ 97,070	
\$ -	\$ -	\$ -	\$ -	0%	\$ -	
\$ -	\$ -	\$ -	\$ -	0%	\$ -	
\$ -	\$ -	\$ -	\$ -	0%	\$ -	
\$ -	\$ -	\$ -	\$ -	0%	\$ -	
\$ -	\$ -	\$ -	\$ -	0%	\$ -	
\$ -	\$ -	\$ -	\$ -	0%	\$ -	
\$ 4,000	\$ 45,138	\$ 15,798	\$ 19,799	Greater than 100%	\$ 79,864	
\$ 8,863	\$ 100,000	\$ 35,000	\$ 43,863	Greater than 100%	\$ 176,934	



10 YEAR EQUITY PROJECTION

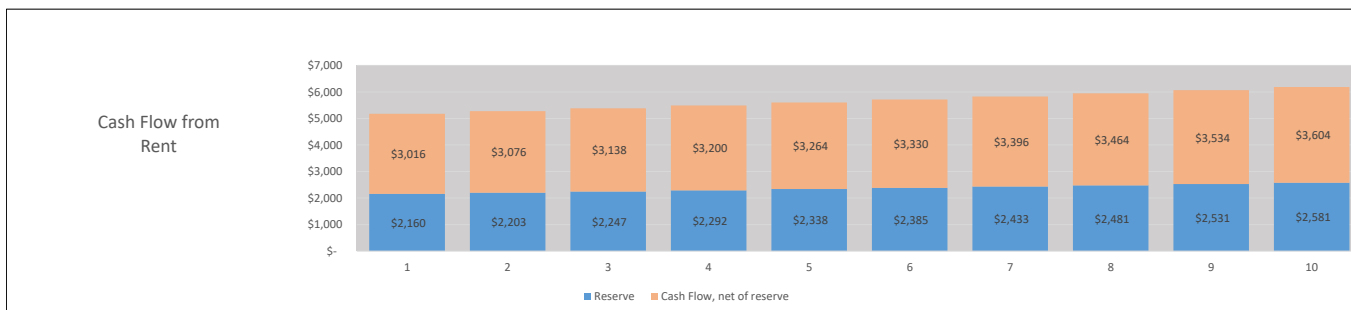
Year	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$ 140,000	\$ 145,600	\$ 151,424	\$ 157,481	\$ 163,780	\$ 170,331	\$ 177,145	\$ 184,230	\$ 191,600	\$ 199,264
Mortgage (Estimated)	\$ 103,946	\$ 102,473	\$ 100,916	\$ 99,271	\$ 97,533	\$ 95,697	\$ 93,758	\$ 91,710	\$ 89,546	\$ 87,259
Selling expense	\$ 8,400	\$ 8,736	\$ 9,085	\$ 9,449	\$ 9,827	\$ 10,220	\$ 10,629	\$ 11,054	\$ 11,496	\$ 11,956
Estimated Gain	\$ 27,654	\$ 34,391	\$ 41,423	\$ 48,761	\$ 56,420	\$ 64,414	\$ 72,758	\$ 81,467	\$ 90,558	\$ 100,048



Partners	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Partner 1	\$ 15,171	\$ 18,868	\$ 22,726	\$ 26,752	\$ 30,953	\$ 35,339	\$ 39,916	\$ 44,694	\$ 49,682	\$ 54,889
Partner 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Partner 3	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Partner 4	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Partner 5	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Partner 6	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Partner 7	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Partner 8	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
General Partner	\$ 12,482	\$ 15,524	\$ 18,697	\$ 22,010	\$ 25,467	\$ 29,075	\$ 32,841	\$ 36,772	\$ 40,876	\$ 45,160
Total Amount	\$ 27,654	\$ 34,391	\$ 41,423	\$ 48,761	\$ 56,420	\$ 64,414	\$ 72,758	\$ 81,467	\$ 90,558	\$ 100,048

10 YEAR CASHFLOW PROJECTION

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Rent	\$ 18,000	\$ 18,360	\$ 18,727	\$ 19,102	\$ 19,484	\$ 19,873	\$ 20,271	\$ 20,676	\$ 21,090	\$ 21,512
Expense	\$ 12,824	\$ 13,081	\$ 13,342	\$ 13,609	\$ 13,881	\$ 14,159	\$ 14,442	\$ 14,731	\$ 15,026	\$ 15,326
Cash Flow	\$ 5,176	\$ 5,279	\$ 5,385	\$ 5,493	\$ 5,603	\$ 5,715	\$ 5,829	\$ 5,945	\$ 6,064	\$ 6,186
Reserve	\$ 2,160	\$ 2,203	\$ 2,247	\$ 2,292	\$ 2,338	\$ 2,385	\$ 2,433	\$ 2,481	\$ 2,531	\$ 2,581
Cash Flow, net of reserve	\$ 3,016	\$ 3,076	\$ 3,138	\$ 3,200	\$ 3,264	\$ 3,330	\$ 3,396	\$ 3,464	\$ 3,534	\$ 3,604



Partners	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Partner 1	\$ 1,655	\$ 1,688	\$ 1,721	\$ 1,756	\$ 1,791	\$ 1,827	\$ 1,863	\$ 1,901	\$ 1,939	\$ 1,977
Partner 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Partner 3	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Partner 4	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Partner 5	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Partner 6	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Partner 7	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Partner 8	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
General Partner	\$ 1,361	\$ 1,389	\$ 1,416	\$ 1,445	\$ 1,474	\$ 1,503	\$ 1,533	\$ 1,564	\$ 1,595	\$ 1,627
Total Amount	\$ 3,016	\$ 3,076	\$ 3,138	\$ 3,200	\$ 3,264	\$ 3,330	\$ 3,396	\$ 3,464	\$ 3,534	\$ 3,604

PURCHASE ANALYSIS

Purchasing & Financing		
Purchase Price	\$	45,000
ARV for Refinance	\$	140,000
Closing cost with wholesaler (not lender), if any	\$	2,500
Rehab Cost, if any	\$	35,000
Number of month needed for Rehab		3
Will house be rented while rehabbing?		No

Partners		
Partners	Invested amount	
Partner 1	\$	50,000
Partner 2	\$	-
Partner 3	\$	-
Partner 4	\$	-
Partner 5	\$	-
Partner 6	\$	-
Partner 7	\$	-
Partner 8	\$	-
Credit Cards	\$	-
Balance Transfer	\$	-
Total	\$	50,000

Any other fees related to private lender transaction (e.g., legal)	\$	-
Personal cash for the purchase and repair	\$	32,500
Total personal cash for the purchase and repair	\$	32,500

STEP 1

Return On Investment	Greater than 100%
-----------------------------	--------------------------

(Mortgage) Refinance		
Refinance cash out		
Market value during refinance (ARV)	\$	140,000
Lender's Loan to value (LTV)		75%
Total refinance fee	\$	5,000
Cash received from mortgage/refinance	\$	100,000
Principle and interest		
Principle	\$	105,000
Rate	Enter rate as (e.g. 4.5)	5.50
Year		30
Months (number of payments)		360
Monthly Principle and Interest	\$	596
Payoff of the first loan		
Number of months after original loan you are refinancing		9
Payoff balance of initial loan (not interest)	\$	50,000

STEP 2

STEP 3: Cash Out Analysis		
Yearly Property Taxes		500
Yearly Property Insurance		850
Holding cost while Rehabbing		
		Cost
Taxes and Insurance		338
Utilities and other expenses while rehabbing		2,000
Builder's Risk Insurance for entire project		800
Estimated Rehab overages If applicable	10%	3,500
Other holding cost (Permits/Adv./License/rehab overages)		2,000
Total Holding cost while Rehabbing	\$	8,638
Refinance Effect		
Total personal cash invested before refinance	\$	41,138
Net Cash received or (used) after refinance and loan payoff	\$	50,000
Total personal cash stuck or (additional cash received) after refinance	\$	(8,863)

STEP 3

Cash Summary	
Before Refinance	
Total loan amount	\$ 50,000
Total personal cash used before refinance	\$ 41,138
Total cash invested in the deal before refinance	\$ 91,138
After Refinance	
Total refinance loan amount	\$ 105,000
Additional cash out on top of the personal investment after refinance	\$ (8,863)
Total cash invested in the deal after refinance	\$ 96,138
Total equity created in the deal after refinance	\$ 35,000
Additional cash out on top of the personal investment after refinance	\$ (8,863)
Total cash out + Forced equity in deal	\$ 43,863

STEP 1: Operation after Refinance

What is your investor's average 2018 marginal tax rate?		25%
Which month of the year buying this deal		10
Which month of the year are refinancing this deal?		4
Rental Income	Monthly	Yearly
Unit 1 Rent	\$ 1,500	\$ 18,000
Unit 2 Rent	\$ -	\$ -
Unit 3 Rent	\$ -	\$ -
Unit 4 Rent	\$ -	\$ -
Other Income	\$ -	\$ -
Adjustment to Income (e.g. One time leasing commission fee)	\$ -	\$ -
Potential Gross Rent (Gross Scheduled Income)	\$ 1,500	\$ 18,000
Vacancy or Credit Losses	8% \$ -120	\$ -1,440
Gross Operating Income	\$ 1,380	\$ 16,560

Operating Expense	Monthly	Yearly
Fixed Landlord-Paid Expenses		
Monthly Electricity	\$ -	\$ -
Monthly Water & Sewer	\$ -	\$ -
Monthly Garbage/Trash	\$ -	\$ -
Monthly Internet/ Cable	\$ -	\$ -
Monthly Gas	\$ -	\$ -
Monthly HOAs	\$ -	\$ -
Monthly PMI	\$ -	\$ -
Yearly Insurance	850	\$ 71
Yearly Property Taxes	1,400	\$ 117
Monthly Lawn Maintenance	50	\$ 50
Monthly Pest Control	25	\$ 25
Other Yearly expenses 1	\$ -	\$ -
Other Yearly expenses 2	\$ -	\$ -
Other Monthly expenses 1	\$ -	\$ -
Other Monthly expenses 2	\$ -	\$ -
Total	\$ 263	\$ 3,150

Variable Landlord Paid Expenses	%	\$
Repairs & Maintenance (%)	4%	\$ 60
Property Management Fees (%)	10%	\$ 150
Legal/Accounting/Advertising/Supplies	0%	\$ -
Other variable Cost	\$ -	\$ -
Total	\$ 210	\$ 2,520

Total Operating Expense	\$ 473	\$ 5,670
Net Operating Income	\$ 908	\$ 10,890

STEP 2: Taxes & Cash flow after refinance

Taxes/ Tax Saving	Yearly
Taxable Income/Loss	Yearly
Net Operating Income	\$ 10,890
Less Depreciation (full year amount)	1,238
Less Depreciation Capital Improvements (full year amount)	1,187
Less Amortization (Points and other closing cost)	86
Less interest Paid (full year amount)	5,680
Taxable income or Loss before 20% Qualified Income Deduction	\$ 2,698
Taxable income or Loss after 20% Qualified Income Deduction	\$ 2,159
Approximate Taxes	540

Tax saving calculation if net tax loss	
Tax loss	No
Total tax saving	Not Applicable

Cash flow before and after Taxes	Yearly
Cash flow with vacancy reserve and capital expenditure	
Cash flow before and after Taxes	Yearly
Net Operating Income	\$ 10,890
Less Mortgage expense	\$ 7,154
Capital Expenditures(%)	4% \$ 720
Total Cash flow Before Taxes	\$ 3,016
Total Cash flow After Taxes	\$ 2,476

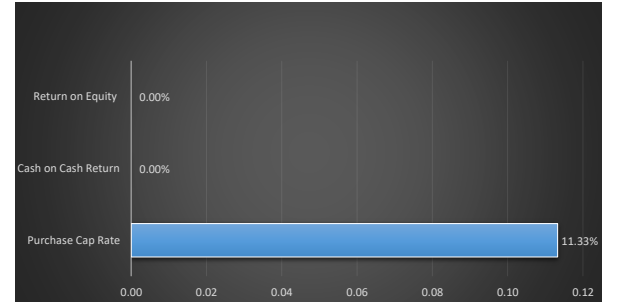
Monthly Cash flow	Before Tax	After Tax
Monthly Cash flow	\$ 251	\$ 206

Cash flow without vacancy reserve and capital expenditure	
True Cash flow before and after Taxes	Yearly
Net Operating Income ignoring vacancy reserve and capital expenditure	\$ 12,330
Less Mortgage expense	\$ 7,154
Total True Cash flow Before Taxes	\$ 5,176
Total True Cash flow After Taxes	\$ 4,636

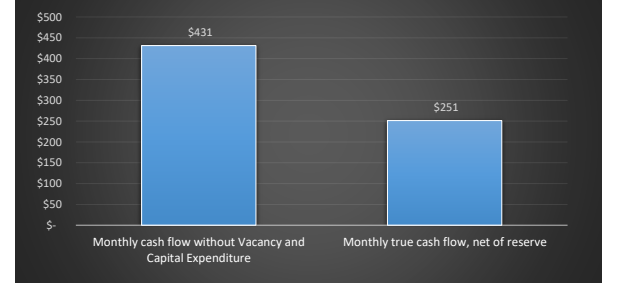
Monthly True Cash flow	Before Tax	After Tax
Monthly True Cash flow	\$ 431	\$ 386

AFTER REFINANCE ANALYSIS SUMMARY

Tax Saving	No tax Saving
1% Rule?	1.56%
Purchase Cap Rate	11.33%
Cash on Cash Return	Greater than 100%
Return on Equity	Greater than 100%



Monthly cash flow without Vacancy and Capital Expenditure	\$ 431
Monthly true cash flow, net of reserve	\$ 251



Growth anticipated in Rent	2%
Growth anticipated in expenses	2%
Growth anticipated in housing market	4%
Sales Commission Percentage	6%

FIVE YEAR PROJOTION

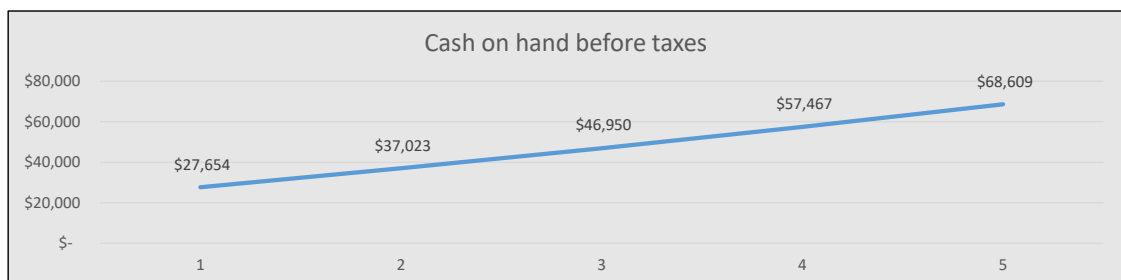
Income	2018	2019	2020	2021	2022
Gross Scheduled Income	\$ 18,000	\$ 18,360	\$ 18,727	\$ 19,102	\$ 19,484
Vacancy or Credit Losses	\$ 1,440	\$ 1,469	\$ 1,498	\$ 1,528	\$ 1,559
Gross Operating Income	\$ 16,560	\$ 16,891	\$ 17,229	\$ 17,574	\$ 17,925
Operating Expense					
Monthly Electricity	\$ -	\$ -	\$ -	\$ -	\$ -
Monthly Water & Sewer	\$ -	\$ -	\$ -	\$ -	\$ -
Monthly Garbage/Trash	\$ -	\$ -	\$ -	\$ -	\$ -
Monthly Internet/ Cable	\$ -	\$ -	\$ -	\$ -	\$ -
Monthly Gas	\$ -	\$ -	\$ -	\$ -	\$ -
Monthly HOAs	\$ -	\$ -	\$ -	\$ -	\$ -
Monthly PMI	\$ -	\$ -	\$ -	\$ -	\$ -
Yearly Insurance	\$ 850	\$ 867	\$ 884	\$ 902	\$ 920
Yearly Property Taxes	\$ 1,400	\$ 1,428	\$ 1,457	\$ 1,486	\$ 1,516
Monthly Lawn Maintenance	\$ 600	\$ 612	\$ 624	\$ 636	\$ 649
Monthly Pest Control	\$ 300	\$ 306	\$ 312	\$ 318	\$ 324
Other Yearly expenses 1	\$ -	\$ -	\$ -	\$ -	\$ -
Other Yearly expenses 2	\$ -	\$ -	\$ -	\$ -	\$ -
Other Monthly expenses 1	\$ -	\$ -	\$ -	\$ -	\$ -
Other Monthly expenses 2	\$ -	\$ -	\$ -	\$ -	\$ -
Total Fixed Expenses	\$ 3,150	\$ 3,213	\$ 3,277	\$ 3,342	\$ 3,409
Repairs & Maintenance (%)	\$ 720	\$ 734	\$ 749	\$ 764	\$ 779
Property Management Fees (%)	\$ 1,800	\$ 1,836	\$ 1,873	\$ 1,910	\$ 1,948
Legal/Accounting/Advertising/Lawn/Su	\$ -	\$ -	\$ -	\$ -	\$ -
Other variable Cost	\$ -	\$ -	\$ -	\$ -	\$ -
Total Variable Expenses	\$ 2,520	\$ 2,570	\$ 2,622	\$ 2,674	\$ 2,727
Total expenses	\$ 5,670	\$ 5,783	\$ 5,899	\$ 6,016	\$ 6,136
Net Operating Income	\$ 10,890	\$ 11,108	\$ 11,330	\$ 11,558	\$ 11,789
Less Mortgage expense	\$ 7,154	\$ 7,154	\$ 7,154	\$ 7,154	\$ 7,154
Capital Expenditures(%)	\$ 720	\$ 734	\$ 749	\$ 764	\$ 779
Cash Flow before taxes	\$ 3,016	\$ 3,220	\$ 3,427	\$ 3,640	\$ 3,856

TAXABLE GAIN AND TAXES CALCULATION

Projected Selling Price	\$ 140,000	\$ 148,400	\$ 157,304	\$ 166,742	\$ 176,747
Cost of sale: Commission on sale	\$ 8,400	\$ 8,904	\$ 9,438	\$ 10,005	\$ 10,605
LESS: Net Book Value of property	\$ 77,781	\$ 75,355	\$ 72,930	\$ 70,504	\$ 68,078
Taxable Gain	\$ 53,819	\$ 64,141	\$ 74,936	\$ 86,234	\$ 98,064
Taxes Long-term capital gain taxes	\$ 8,073	\$ 9,621	\$ 11,240	\$ 12,935	\$ 14,710

CASH ON HAND AFTER SELLNG

Remaining Mortgage Payoff	\$ 103,946	\$ 102,473	\$ 100,916	\$ 99,271	\$ 97,533
Other expenses related to sale	\$ -	\$ -	\$ -	\$ -	\$ -
Cash on hand before taxes	\$ 27,654	\$ 37,023	\$ 46,950	\$ 57,467	\$ 68,609
Cash on hand after taxes	\$ 19,581	\$ 27,402	\$ 35,710	\$ 44,532	\$ 53,899



DETERMINING DEPRECIABLE BASIS OF THE PROPERTY

Basis of the property	
Purchase price allocation to building	70%
Purchase price	\$ 45,000
Building value	\$ 31,500
Land value	\$ 13,500

Cost added to the basis of the property (Estimated Amount)	
Abstract fees	\$ 500
Legal Fees (Title fees)	\$ 300
Recording fees	\$ 100
Surveys	
Appraisal done by you (not required by lender)	
Transfer tax	\$ 300
Title Insurance Binder	
Lender's Title insurance	
Title Search	\$ 600
Title Settlement Agent fee	
Seller owed back taxes	
Seller owed back interest	
Seller owed mortgages fees	
Seller owed repair or improvements	
Seller owed sales commissions	
Pest inspection fees	
Other Fees	
Other Fees	

Cost added to the basis of the property (Personal Expenses)	
Travel expenses to look at the property	\$ 200
Tax Consultation to look at the property	\$ 500
Other cost that were incurred after you identified the property	\$ -
Adjusted Depreciable Basis of the Property	\$ 34,000

Cost Deducted in a Year of the Purchase (Estimated Amount)	
Insurance Paid on closing	\$ 800
Utilities Paid on closing	
Property taxes paid on Closing	\$ 1,200
Prepaid Interest paid on closing	
HOA Capital Contribution	
HOA Dues paid on closing	
Home inspection	
Home warranty dee	
Other Cost 3	
Total deductible Cost	\$ 2,000

AMORTIZATION OF REFINANCE LOAN COST

Points on a new loan	
Points	2000
Total Points	2000
Credit Report Fees	75
Appraisal fees Required by lender	500
Flood determination fee	
Flood monitoring fee	
Tax Monitoring fee	
Tax Status Research fee	
Other loan Origination fees	
Yearly Amortization After Refinance	\$ 86

DEPRECIABLE BASIS OF REHAB

Capital Improvement Basis	
Total Rehab done after purchase	\$ 38,500
Less: Repairs (cost that don't have to be capitalized)	\$ 6,000
Total Capital Improvement	\$ 32,500

Property Information		Click here to go to the refinance analysis
Land/building value allocation	\$ 34,000	
Select type of property	Residential Property	
Depreciable life	27.5	
Number used to calculate 1st year Dep	13	
First year depreciation total months	11.5	

Year	Net Book Value (Start of Year)	Annual Depreciation	Accumulated Depreciation	Net Book Value (End of Year)
1	\$ 34,000	\$ 1,185	\$ 1,185	\$ 32,815
2	\$ 32,815	\$ 1,238	\$ 2,423	\$ 31,577
3	\$ 31,577	\$ 1,238	\$ 3,661	\$ 30,339
4	\$ 30,339	\$ 1,238	\$ 4,900	\$ 29,100
5	\$ 29,100	\$ 1,238	\$ 6,138	\$ 27,862
6	\$ 27,862	\$ 1,238	\$ 7,376	\$ 26,624
7	\$ 26,624	\$ 1,238	\$ 8,615	\$ 25,385
8	\$ 25,385	\$ 1,238	\$ 9,853	\$ 24,147
9	\$ 24,147	\$ 1,238	\$ 11,091	\$ 22,909
10	\$ 22,909	\$ 1,238	\$ 12,330	\$ 21,670
11	\$ 21,670	\$ 1,238	\$ 13,568	\$ 20,432
12	\$ 20,432	\$ 1,238	\$ 14,806	\$ 19,194
13	\$ 19,194	\$ 1,238	\$ 16,045	\$ 17,955
14	\$ 17,955	\$ 1,238	\$ 17,283	\$ 16,717
15	\$ 16,717	\$ 1,238	\$ 18,521	\$ 15,479
16	\$ 15,479	\$ 1,238	\$ 19,759	\$ 14,241
17	\$ 14,241	\$ 1,238	\$ 20,998	\$ 13,002
18	\$ 13,002	\$ 1,238	\$ 22,236	\$ 11,764
19	\$ 11,764	\$ 1,238	\$ 23,474	\$ 10,526
20	\$ 10,526	\$ 1,238	\$ 24,713	\$ 9,287
21	\$ 9,287	\$ 1,238	\$ 25,951	\$ 8,049
22	\$ 8,049	\$ 1,238	\$ 27,189	\$ 6,811
23	\$ 6,811	\$ 1,238	\$ 28,428	\$ 5,572
24	\$ 5,572	\$ 1,238	\$ 29,666	\$ 4,334
25	\$ 4,334	\$ 1,238	\$ 30,904	\$ 3,096
26	\$ 3,096	\$ 1,238	\$ 32,143	\$ 1,857
27	\$ 1,857	\$ 1,238	\$ 33,381	\$ 619
28	\$ 619	\$ 619	\$ 34,000	\$ -

Property Information		Click here to go to the refinance analysis
Improvements	\$ 32,500	
Select type of property	Residential Property	
Depreciable life	\$ 27.5	
Number used to calculate 1st year Dep	14	
First year depreciation total months	10.5	

Year	Net Book Value (Start of Year)	Annual Depreciation	Accumulated Depreciation	Net Book Value (End of Year)
1	\$ 32,500	\$ 1,034	\$ 1,034	\$ 31,466
2	\$ 31,466	\$ 1,187	\$ 2,221	\$ 30,279
3	\$ 30,279	\$ 1,187	\$ 3,409	\$ 29,091
4	\$ 29,091	\$ 1,187	\$ 4,596	\$ 27,904
5	\$ 27,904	\$ 1,187	\$ 5,784	\$ 26,716
6	\$ 26,716	\$ 1,187	\$ 6,971	\$ 25,529
7	\$ 25,529	\$ 1,187	\$ 8,158	\$ 24,342
8	\$ 24,342	\$ 1,187	\$ 9,346	\$ 23,154
9	\$ 23,154	\$ 1,187	\$ 10,533	\$ 21,967
10	\$ 21,967	\$ 1,187	\$ 11,721	\$ 20,779
11	\$ 20,779	\$ 1,187	\$ 12,908	\$ 19,592
12	\$ 19,592	\$ 1,187	\$ 14,095	\$ 18,405
13	\$ 18,405	\$ 1,187	\$ 15,283	\$ 17,217
14	\$ 17,217	\$ 1,187	\$ 16,470	\$ 16,030
15	\$ 16,030	\$ 1,187	\$ 17,658	\$ 14,842
16	\$ 14,842	\$ 1,187	\$ 18,845	\$ 13,655
17	\$ 13,655	\$ 1,187	\$ 20,032	\$ 12,468
18	\$ 12,468	\$ 1,187	\$ 21,220	\$ 11,280
19	\$ 11,280	\$ 1,187	\$ 22,407	\$ 10,093
20	\$ 10,093	\$ 1,187	\$ 23,595	\$ 8,905
21	\$ 8,905	\$ 1,187	\$ 24,782	\$ 7,718
22	\$ 7,718	\$ 1,187	\$ 25,969	\$ 6,531
23	\$ 6,531	\$ 1,187	\$ 27,157	\$ 5,343
24	\$ 5,343	\$ 1,187	\$ 28,344	\$ 4,156
25	\$ 4,156	\$ 1,187	\$ 29,532	\$ 2,968
26	\$ 2,968	\$ 1,187	\$ 30,719	\$ 1,781
27	\$ 1,781	\$ 1,187	\$ 31,906	\$ 594
28	\$ 594	\$ 594	\$ 32,500	\$ -

REFINANCED LOAN SCHEDULE

Loan Information		
Beginning Balance:	\$ 105,000	Click here to go to the refinance analysis
Loan terms in Years	30	
Term, Months:	360	
Interest Rate	5.50	
Loan Start Month	4	
Loan Start year	2019	
Monthly Payment	\$596	

Year		Year End Balance
Total 2019	\$	103,946
Total 2020	\$	102,473
Total 2021	\$	100,916
Total 2022	\$	99,271
Total 2023	\$	97,533
Total 2024	\$	95,697
Total 2025	\$	93,758
Total 2026	\$	91,710
Total 2027	\$	89,546
Total 2028	\$	87,259
Total 2029	\$	84,844
Total 2030	\$	82,293
Total 2031	\$	79,598
Total 2032	\$	76,750
Total 2033	\$	73,742
Total 2034	\$	70,565
Total 2035	\$	67,208
Total 2036	\$	63,662
Total 2037	\$	59,915
Total 2038	\$	55,958
Total 2039	\$	51,777
Total 2040	\$	47,360
Total 2041	\$	42,695
Total 2042	\$	37,766
Total 2043	\$	32,559
Total 2044	\$	27,058
Total 2045	\$	21,247
Total 2046	\$	15,108
Total 2047	\$	8,623
Total 2048	\$	1,772
Total 2049	\$	-

Months	Principle	Interest	Year End Balance
April	\$ 115	\$ 481	\$ 104,885
May	\$ 115	\$ 481	\$ 104,770
June	\$ 116	\$ 480	\$ 104,654
July	\$ 117	\$ 480	\$ 104,537
August	\$ 117	\$ 479	\$ 104,420
September	\$ 118	\$ 479	\$ 104,302
October	\$ 118	\$ 478	\$ 104,184
November	\$ 119	\$ 478	\$ 104,066
December	\$ 119	\$ 477	\$ 103,946
Total 2019	\$ 1,054	\$ 4,312	

Months	Principle	Interest	Year End Balance
January	\$ 120	\$ 476	\$ 103,827
February	\$ 120	\$ 476	\$ 103,706
March	\$ 121	\$ 475	\$ 103,586
April	\$ 121	\$ 475	\$ 103,464
May	\$ 122	\$ 474	\$ 103,342
June	\$ 123	\$ 474	\$ 103,220
July	\$ 123	\$ 473	\$ 103,097
August	\$ 124	\$ 473	\$ 102,973
September	\$ 124	\$ 472	\$ 102,849
October	\$ 125	\$ 471	\$ 102,724
November	\$ 125	\$ 471	\$ 102,599
December	\$ 126	\$ 470	\$ 102,473
Total 2020	\$ 1,474	\$ 5,680	

Months	Principle	Interest	Year End Balance
January	\$ 127	\$ 470	\$ 102,346
February	\$ 127	\$ 469	\$ 102,219
March	\$ 128	\$ 469	\$ 102,091
April	\$ 128	\$ 468	\$ 101,963
May	\$ 129	\$ 467	\$ 101,834
June	\$ 129	\$ 467	\$ 101,705
July	\$ 130	\$ 466	\$ 101,575
August	\$ 131	\$ 466	\$ 101,444
September	\$ 131	\$ 465	\$ 101,313
October	\$ 132	\$ 464	\$ 101,181
November	\$ 132	\$ 464	\$ 101,049
December	\$ 133	\$ 463	\$ 100,916
Total 2021	\$ 1,557	\$ 5,597	