

---

**Combined Plan**


---

Compounding Period: Monthly

Nominal Annual Rate: 6.000%

**Cash Flow Data - Loans and Payments**

	Event	Date	Amount	Number	Period	End Date
1	Loan	12/01/2020	250,000.00	1		
2	Payment	01/01/2021	Amount Step	120	Monthly	12/01/2030
	Starting amount		1,498.88			
	Amount change per level		50.00			
	Number made before change		12			
3	Payment	12/01/2030	176,362.57	1		

**TValue Amortization Schedule - Normal, 365 Day Year**

	Date	Payment	Interest	Principal	Balance
Loan	12/01/2020				250,000.00
<b>2020 Totals</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
1	01/01/2021	1,498.88	1,250.00	248.88	249,751.12
2	02/01/2021	1,498.88	1,248.76	250.12	249,501.00
3	03/01/2021	1,498.88	1,247.51	251.37	249,249.63
4	04/01/2021	1,498.88	1,246.25	252.63	248,997.00
5	05/01/2021	1,498.88	1,244.99	253.89	248,743.11
6	06/01/2021	1,498.88	1,243.72	255.16	248,487.95
7	07/01/2021	1,498.88	1,242.44	256.44	248,231.51
8	08/01/2021	1,498.88	1,241.16	257.72	247,973.79
9	09/01/2021	1,498.88	1,239.87	259.01	247,714.78
10	10/01/2021	1,498.88	1,238.57	260.31	247,454.47
11	11/01/2021	1,498.88	1,237.27	261.61	247,192.86
12	12/01/2021	1,498.88	1,235.96	262.92	246,929.94
<b>2021 Totals</b>		<b>17,986.56</b>	<b>14,916.50</b>	<b>3,070.06</b>	
13	01/01/2022	1,548.88	1,234.65	314.23	246,615.71
14	02/01/2022	1,548.88	1,233.08	315.80	246,299.91
15	03/01/2022	1,548.88	1,231.50	317.38	245,982.53
16	04/01/2022	1,548.88	1,229.91	318.97	245,663.56
17	05/01/2022	1,548.88	1,228.32	320.56	245,343.00
18	06/01/2022	1,548.88	1,226.72	322.16	245,020.84
19	07/01/2022	1,548.88	1,225.10	323.78	244,697.06
20	08/01/2022	1,548.88	1,223.49	325.39	244,371.67

## Combined Plan

	Date	Payment	Interest	Principal	Balance
21	09/01/2022	1,548.88	1,221.86	327.02	244,044.65
22	10/01/2022	1,548.88	1,220.22	328.66	243,715.99
23	11/01/2022	1,548.88	1,218.58	330.30	243,385.69
24	12/01/2022	1,548.88	1,216.93	331.95	243,053.74
<b>2022 Totals</b>		<b>18,586.56</b>	<b>14,710.36</b>	<b>3,876.20</b>	
25	01/01/2023	1,598.88	1,215.27	383.61	242,670.13
26	02/01/2023	1,598.88	1,213.35	385.53	242,284.60
27	03/01/2023	1,598.88	1,211.42	387.46	241,897.14
28	04/01/2023	1,598.88	1,209.49	389.39	241,507.75
29	05/01/2023	1,598.88	1,207.54	391.34	241,116.41
30	06/01/2023	1,598.88	1,205.58	393.30	240,723.11
31	07/01/2023	1,598.88	1,203.62	395.26	240,327.85
32	08/01/2023	1,598.88	1,201.64	397.24	239,930.61
33	09/01/2023	1,598.88	1,199.65	399.23	239,531.38
34	10/01/2023	1,598.88	1,197.66	401.22	239,130.16
35	11/01/2023	1,598.88	1,195.65	403.23	238,726.93
36	12/01/2023	1,598.88	1,193.63	405.25	238,321.68
<b>2023 Totals</b>		<b>19,186.56</b>	<b>14,454.50</b>	<b>4,732.06</b>	
37	01/01/2024	1,648.88	1,191.61	457.27	237,864.41
38	02/01/2024	1,648.88	1,189.32	459.56	237,404.85
39	03/01/2024	1,648.88	1,187.02	461.86	236,942.99
40	04/01/2024	1,648.88	1,184.71	464.17	236,478.82
41	05/01/2024	1,648.88	1,182.39	466.49	236,012.33
42	06/01/2024	1,648.88	1,180.06	468.82	235,543.51
43	07/01/2024	1,648.88	1,177.72	471.16	235,072.35
44	08/01/2024	1,648.88	1,175.36	473.52	234,598.83
45	09/01/2024	1,648.88	1,172.99	475.89	234,122.94
46	10/01/2024	1,648.88	1,170.61	478.27	233,644.67
47	11/01/2024	1,648.88	1,168.22	480.66	233,164.01
48	12/01/2024	1,648.88	1,165.82	483.06	232,680.95
<b>2024 Totals</b>		<b>19,786.56</b>	<b>14,145.83</b>	<b>5,640.73</b>	
49	01/01/2025	1,698.88	1,163.40	535.48	232,145.47
50	02/01/2025	1,698.88	1,160.73	538.15	231,607.32
51	03/01/2025	1,698.88	1,158.04	540.84	231,066.48
52	04/01/2025	1,698.88	1,155.33	543.55	230,522.93
53	05/01/2025	1,698.88	1,152.61	546.27	229,976.66
54	06/01/2025	1,698.88	1,149.88	549.00	229,427.66
55	07/01/2025	1,698.88	1,147.14	551.74	228,875.92
56	08/01/2025	1,698.88	1,144.38	554.50	228,321.42
57	09/01/2025	1,698.88	1,141.61	557.27	227,764.15
58	10/01/2025	1,698.88	1,138.82	560.06	227,204.09

## Combined Plan

	Date	Payment	Interest	Principal	Balance
59	11/01/2025	1,698.88	1,136.02	562.86	226,641.23
60	12/01/2025	1,698.88	1,133.21	565.67	226,075.56
<b>2025 Totals</b>		<b>20,386.56</b>	<b>13,781.17</b>	<b>6,605.39</b>	
61	01/01/2026	1,748.88	1,130.38	618.50	225,457.06
62	02/01/2026	1,748.88	1,127.29	621.59	224,835.47
63	03/01/2026	1,748.88	1,124.18	624.70	224,210.77
64	04/01/2026	1,748.88	1,121.05	627.83	223,582.94
65	05/01/2026	1,748.88	1,117.91	630.97	222,951.97
66	06/01/2026	1,748.88	1,114.76	634.12	222,317.85
67	07/01/2026	1,748.88	1,111.59	637.29	221,680.56
68	08/01/2026	1,748.88	1,108.40	640.48	221,040.08
69	09/01/2026	1,748.88	1,105.20	643.68	220,396.40
70	10/01/2026	1,748.88	1,101.98	646.90	219,749.50
71	11/01/2026	1,748.88	1,098.75	650.13	219,099.37
72	12/01/2026	1,748.88	1,095.50	653.38	218,445.99
<b>2026 Totals</b>		<b>20,986.56</b>	<b>13,356.99</b>	<b>7,629.57</b>	
73	01/01/2027	1,798.88	1,092.23	706.65	217,739.34
74	02/01/2027	1,798.88	1,088.70	710.18	217,029.16
75	03/01/2027	1,798.88	1,085.15	713.73	216,315.43
76	04/01/2027	1,798.88	1,081.58	717.30	215,598.13
77	05/01/2027	1,798.88	1,077.99	720.89	214,877.24
78	06/01/2027	1,798.88	1,074.39	724.49	214,152.75
79	07/01/2027	1,798.88	1,070.76	728.12	213,424.63
80	08/01/2027	1,798.88	1,067.12	731.76	212,692.87
81	09/01/2027	1,798.88	1,063.46	735.42	211,957.45
82	10/01/2027	1,798.88	1,059.79	739.09	211,218.36
83	11/01/2027	1,798.88	1,056.09	742.79	210,475.57
84	12/01/2027	1,798.88	1,052.38	746.50	209,729.07
<b>2027 Totals</b>		<b>21,586.56</b>	<b>12,869.64</b>	<b>8,716.92</b>	
85	01/01/2028	1,848.88	1,048.65	800.23	208,928.84
86	02/01/2028	1,848.88	1,044.64	804.24	208,124.60
87	03/01/2028	1,848.88	1,040.62	808.26	207,316.34
88	04/01/2028	1,848.88	1,036.58	812.30	206,504.04
89	05/01/2028	1,848.88	1,032.52	816.36	205,687.68
90	06/01/2028	1,848.88	1,028.44	820.44	204,867.24
91	07/01/2028	1,848.88	1,024.34	824.54	204,042.70
92	08/01/2028	1,848.88	1,020.21	828.67	203,214.03
93	09/01/2028	1,848.88	1,016.07	832.81	202,381.22
94	10/01/2028	1,848.88	1,011.91	836.97	201,544.25
95	11/01/2028	1,848.88	1,007.72	841.16	200,703.09
96	12/01/2028	1,848.88	1,003.52	845.36	199,857.73

## Combined Plan

	Date	Payment	Interest	Principal	Balance
<b>2028 Totals</b>		<b>22,186.56</b>	<b>12,315.22</b>	<b>9,871.34</b>	
97	01/01/2029	1,898.88	999.29	899.59	198,958.14
98	02/01/2029	1,898.88	994.79	904.09	198,054.05
99	03/01/2029	1,898.88	990.27	908.61	197,145.44
100	04/01/2029	1,898.88	985.73	913.15	196,232.29
101	05/01/2029	1,898.88	981.16	917.72	195,314.57
102	06/01/2029	1,898.88	976.57	922.31	194,392.26
103	07/01/2029	1,898.88	971.96	926.92	193,465.34
104	08/01/2029	1,898.88	967.33	931.55	192,533.79
105	09/01/2029	1,898.88	962.67	936.21	191,597.58
106	10/01/2029	1,898.88	957.99	940.89	190,656.69
107	11/01/2029	1,898.88	953.28	945.60	189,711.09
108	12/01/2029	1,898.88	948.56	950.32	188,760.77
<b>2029 Totals</b>		<b>22,786.56</b>	<b>11,689.60</b>	<b>11,096.96</b>	
109	01/01/2030	1,948.88	943.80	1,005.08	187,755.69
110	02/01/2030	1,948.88	938.78	1,010.10	186,745.59
111	03/01/2030	1,948.88	933.73	1,015.15	185,730.44
112	04/01/2030	1,948.88	928.65	1,020.23	184,710.21
113	05/01/2030	1,948.88	923.55	1,025.33	183,684.88
114	06/01/2030	1,948.88	918.42	1,030.46	182,654.42
115	07/01/2030	1,948.88	913.27	1,035.61	181,618.81
116	08/01/2030	1,948.88	908.09	1,040.79	180,578.02
117	09/01/2030	1,948.88	902.89	1,045.99	179,532.03
118	10/01/2030	1,948.88	897.66	1,051.22	178,480.81
119	11/01/2030	1,948.88	892.40	1,056.48	177,424.33
120	12/01/2030	1,948.88	887.12	1,061.76	176,362.57
121	12/01/2030	176,362.57	0.00	176,362.57	0.00
<b>2030 Totals</b>		<b>199,749.13</b>	<b>10,988.36</b>	<b>188,760.77</b>	
<b>Grand Totals</b>		<b>383,228.17</b>	<b>133,228.17</b>	<b>250,000.00</b>	

<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>Amount Financed</b>	<b>Total of Payments</b>
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
<b>6.000%</b>	<b>\$133,228.17</b>	<b>\$250,000.00</b>	<b>\$383,228.17</b>