

Stepped Payments

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	223	Monthly	07/01/2039
	Starting amount	1,498.88			
	Amount change per level	50.00			
	Number made before change	12			
3 Payment	09/01/2039	3,264.07	1		

TValue Amortization Schedule - Normal, 365 Day Year

Date	Payment	Interest	Principal	Balance
Loan 12/01/2020				250,000.00
2020 Totals	0.00	0.00	0.00	
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
2021 Totals	17,986.56	14,916.50	3,070.06	
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

Stepped Payments

	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
2022 Totals		18,586.56	14,710.36	3,876.20	
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
2023 Totals		19,186.56	14,454.50	4,732.06	
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
2024 Totals		19,786.56	14,145.83	5,640.73	
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

Stepped Payments

	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
2025 Totals		20,386.56	13,781.17	6,605.39	
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
2026 Totals		20,986.56	13,356.99	7,629.57	
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
2027 Totals		21,586.56	12,869.64	8,716.92	
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

Stepped Payments

	Date	Payment	Interest	Principal	Balance
2028 Totals		22,186.56	12,315.22	9,871.34	
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
2029 Totals		22,786.56	11,689.60	11,096.96	
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
2030 Totals		23,386.56	10,988.36	12,398.20	
121	01/01/2031	1,998.88	881.81	1,117.07	175,245.50
122	02/01/2031	1,998.88	876.23	1,122.65	174,122.85
123	03/01/2031	1,998.88	870.61	1,128.27	172,994.58
124	04/01/2031	1,998.88	864.97	1,133.91	171,860.67
125	05/01/2031	1,998.88	859.30	1,139.58	170,721.09
126	06/01/2031	1,998.88	853.61	1,145.27	169,575.82
127	07/01/2031	1,998.88	847.88	1,151.00	168,424.82
128	08/01/2031	1,998.88	842.12	1,156.76	167,268.06
129	09/01/2031	1,998.88	836.34	1,162.54	166,105.52
130	10/01/2031	1,998.88	830.53	1,168.35	164,937.17
131	11/01/2031	1,998.88	824.69	1,174.19	163,762.98
132	12/01/2031	1,998.88	818.81	1,180.07	162,582.91
2031 Totals		23,986.56	10,206.90	13,779.66	
133	01/01/2032	2,048.88	812.91	1,235.97	161,346.94

Stepped Payments

	Date	Payment	Interest	Principal	Balance
134	02/01/2032	2,048.88	806.73	1,242.15	160,104.79
135	03/01/2032	2,048.88	800.52	1,248.36	158,856.43
136	04/01/2032	2,048.88	794.28	1,254.60	157,601.83
137	05/01/2032	2,048.88	788.01	1,260.87	156,340.96
138	06/01/2032	2,048.88	781.70	1,267.18	155,073.78
139	07/01/2032	2,048.88	775.37	1,273.51	153,800.27
140	08/01/2032	2,048.88	769.00	1,279.88	152,520.39
141	09/01/2032	2,048.88	762.60	1,286.28	151,234.11
142	10/01/2032	2,048.88	756.17	1,292.71	149,941.40
143	11/01/2032	2,048.88	749.71	1,299.17	148,642.23
144	12/01/2032	2,048.88	743.21	1,305.67	147,336.56
2032 Totals		24,586.56	9,340.21	15,246.35	
145	01/01/2033	2,098.88	736.68	1,362.20	145,974.36
146	02/01/2033	2,098.88	729.87	1,369.01	144,605.35
147	03/01/2033	2,098.88	723.03	1,375.85	143,229.50
148	04/01/2033	2,098.88	716.15	1,382.73	141,846.77
149	05/01/2033	2,098.88	709.23	1,389.65	140,457.12
150	06/01/2033	2,098.88	702.29	1,396.59	139,060.53
151	07/01/2033	2,098.88	695.30	1,403.58	137,656.95
152	08/01/2033	2,098.88	688.28	1,410.60	136,246.35
153	09/01/2033	2,098.88	681.23	1,417.65	134,828.70
154	10/01/2033	2,098.88	674.14	1,424.74	133,403.96
155	11/01/2033	2,098.88	667.02	1,431.86	131,972.10
156	12/01/2033	2,098.88	659.86	1,439.02	130,533.08
2033 Totals		25,186.56	8,383.08	16,803.48	
157	01/01/2034	2,148.88	652.67	1,496.21	129,036.87
158	02/01/2034	2,148.88	645.18	1,503.70	127,533.17
159	03/01/2034	2,148.88	637.67	1,511.21	126,021.96
160	04/01/2034	2,148.88	630.11	1,518.77	124,503.19
161	05/01/2034	2,148.88	622.52	1,526.36	122,976.83
162	06/01/2034	2,148.88	614.88	1,534.00	121,442.83
163	07/01/2034	2,148.88	607.21	1,541.67	119,901.16
164	08/01/2034	2,148.88	599.51	1,549.37	118,351.79
165	09/01/2034	2,148.88	591.76	1,557.12	116,794.67
166	10/01/2034	2,148.88	583.97	1,564.91	115,229.76
167	11/01/2034	2,148.88	576.15	1,572.73	113,657.03
168	12/01/2034	2,148.88	568.29	1,580.59	112,076.44
2034 Totals		25,786.56	7,329.92	18,456.64	
169	01/01/2035	2,198.88	560.38	1,638.50	110,437.94
170	02/01/2035	2,198.88	552.19	1,646.69	108,791.25
171	03/01/2035	2,198.88	543.96	1,654.92	107,136.33

Stepped Payments

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172	04/01/2035	2,198.88	535.68	1,663.20	105,473.13
173	05/01/2035	2,198.88	527.37	1,671.51	103,801.62
174	06/01/2035	2,198.88	519.01	1,679.87	102,121.75
175	07/01/2035	2,198.88	510.61	1,688.27	100,433.48
176	08/01/2035	2,198.88	502.17	1,696.71	98,736.77
177	09/01/2035	2,198.88	493.68	1,705.20	97,031.57
178	10/01/2035	2,198.88	485.16	1,713.72	95,317.85
179	11/01/2035	2,198.88	476.59	1,722.29	93,595.56
180	12/01/2035	2,198.88	467.98	1,730.90	91,864.66
2035 Totals		26,386.56	6,174.78	20,211.78	
181	01/01/2036	2,248.88	459.32	1,789.56	90,075.10
182	02/01/2036	2,248.88	450.38	1,798.50	88,276.60
183	03/01/2036	2,248.88	441.38	1,807.50	86,469.10
184	04/01/2036	2,248.88	432.35	1,816.53	84,652.57
185	05/01/2036	2,248.88	423.26	1,825.62	82,826.95
186	06/01/2036	2,248.88	414.13	1,834.75	80,992.20
187	07/01/2036	2,248.88	404.96	1,843.92	79,148.28
188	08/01/2036	2,248.88	395.74	1,853.14	77,295.14
189	09/01/2036	2,248.88	386.48	1,862.40	75,432.74
190	10/01/2036	2,248.88	377.16	1,871.72	73,561.02
191	11/01/2036	2,248.88	367.81	1,881.07	71,679.95
192	12/01/2036	2,248.88	358.40	1,890.48	69,789.47
2036 Totals		26,986.56	4,911.37	22,075.19	
193	01/01/2037	2,298.88	348.95	1,949.93	67,839.54
194	02/01/2037	2,298.88	339.20	1,959.68	65,879.86
195	03/01/2037	2,298.88	329.40	1,969.48	63,910.38
196	04/01/2037	2,298.88	319.55	1,979.33	61,931.05
197	05/01/2037	2,298.88	309.66	1,989.22	59,941.83
198	06/01/2037	2,298.88	299.71	1,999.17	57,942.66
199	07/01/2037	2,298.88	289.71	2,009.17	55,933.49
200	08/01/2037	2,298.88	279.67	2,019.21	53,914.28
201	09/01/2037	2,298.88	269.57	2,029.31	51,884.97
202	10/01/2037	2,298.88	259.42	2,039.46	49,845.51
203	11/01/2037	2,298.88	249.23	2,049.65	47,795.86
204	12/01/2037	2,298.88	238.98	2,059.90	45,735.96
2037 Totals		27,586.56	3,533.05	24,053.51	
205	01/01/2038	2,348.88	228.68	2,120.20	43,615.76
206	02/01/2038	2,348.88	218.08	2,130.80	41,484.96
207	03/01/2038	2,348.88	207.42	2,141.46	39,343.50
208	04/01/2038	2,348.88	196.72	2,152.16	37,191.34
209	05/01/2038	2,348.88	185.96	2,162.92	35,028.42

Stepped Payments

	Date	Payment	Interest	Principal	Balance
210	06/01/2038	2,348.88	175.14	2,173.74	32,854.68
211	07/01/2038	2,348.88	164.27	2,184.61	30,670.07
212	08/01/2038	2,348.88	153.35	2,195.53	28,474.54
213	09/01/2038	2,348.88	142.37	2,206.51	26,268.03
214	10/01/2038	2,348.88	131.34	2,217.54	24,050.49
215	11/01/2038	2,348.88	120.25	2,228.63	21,821.86
216	12/01/2038	2,348.88	109.11	2,239.77	19,582.09
2038 Totals		28,186.56	2,032.69	26,153.87	
217	01/01/2039	2,398.88	97.91	2,300.97	17,281.12
218	02/01/2039	2,398.88	86.41	2,312.47	14,968.65
219	03/01/2039	2,398.88	74.84	2,324.04	12,644.61
220	04/01/2039	2,398.88	63.22	2,335.66	10,308.95
221	05/01/2039	2,398.88	51.54	2,347.34	7,961.61
222	06/01/2039	2,398.88	39.81	2,359.07	5,602.54
223	07/01/2039	2,398.88	28.01	2,370.87	3,231.67
224	09/01/2039	3,264.07	32.40	3,231.67	0.00
2039 Totals		20,056.23	474.14	19,582.09	
Grand Totals		435,614.31	185,614.31	250,000.00	

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
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.
6.000%	\$185,614.31	\$250,000.00	\$435,614.31