

Loan Number	*7021	Property Address	111 WINKLER DR
Borrower	BENJAMIN KANOUSE		GRAND ISLAND, NY 14072
Co-Borrower			

Current Loan Information		Scenario	
Current Principal Balance	\$108,001.28	Calculate the effect of making a lump sum principal payment	
Payment Frequency	Monthly	Lump Sum Payment Amount	\$10,000.00
Effective Interest Rate	3.62500%	Lump Sum Payment Date	09/01/2019
Maturity Date	07/2046	Estimated Maturity Date	09/2028
Next Payment Due	09/2019		
Principal and Interest	\$1,058.04		

Amortization Schedule

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Payment Date	Payment Amount	Principal Paid	Interest Paid	Total Interest	Balance
09/01/2019	\$11,058.04	\$10,731.79	\$326.25	\$326.25	\$97,269.49
10/01/2019	\$1,058.04	\$764.21	\$293.83	\$620.08	\$96,505.28
11/01/2019	\$1,058.04	\$766.51	\$291.53	\$911.61	\$95,738.77
12/01/2019	\$1,058.04	\$768.83	\$289.21	\$1,200.82	\$94,969.94
01/01/2020	\$1,058.04	\$771.15	\$286.89	\$1,487.71	\$94,198.79
02/01/2020	\$1,058.04	\$773.48	\$284.56	\$1,772.27	\$93,425.31
03/01/2020	\$1,058.04	\$775.82	\$282.22	\$2,054.49	\$92,649.49
04/01/2020	\$1,058.04	\$778.16	\$279.88	\$2,334.37	\$91,871.33
05/01/2020	\$1,058.04	\$780.51	\$277.53	\$2,611.90	\$91,090.82
06/01/2020	\$1,058.04	\$782.87	\$275.17	\$2,887.07	\$90,307.95
07/01/2020	\$1,058.04	\$785.24	\$272.80	\$3,159.87	\$89,522.71
08/01/2020	\$1,058.04	\$787.61	\$270.43	\$3,430.30	\$88,735.10
09/01/2020	\$1,058.04	\$789.99	\$268.05	\$3,698.35	\$87,945.11
10/01/2020	\$1,058.04	\$792.37	\$265.67	\$3,964.02	\$87,152.74
11/01/2020	\$1,058.04	\$794.77	\$263.27	\$4,227.29	\$86,357.97
12/01/2020	\$1,058.04	\$797.17	\$260.87	\$4,488.16	\$85,560.80
01/01/2021	\$1,058.04	\$799.58	\$258.46	\$4,746.62	\$84,761.22

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Effective Interest Rate	3.62500%	Lump Sum Payment Date	09/01/2019
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Principal and Interest	\$1,058.04		

Amortization Schedule

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02/01/2021	\$1,058.04	\$801.99	\$256.05	\$5,002.67	\$83,959.23
03/01/2021	\$1,058.04	\$804.41	\$253.63	\$5,256.30	\$83,154.82
04/01/2021	\$1,058.04	\$806.84	\$251.20	\$5,507.50	\$82,347.98
05/01/2021	\$1,058.04	\$809.28	\$248.76	\$5,756.26	\$81,538.70
06/01/2021	\$1,058.04	\$811.73	\$246.31	\$6,002.57	\$80,726.97
07/01/2021	\$1,058.04	\$814.18	\$243.86	\$6,246.43	\$79,912.79
08/01/2021	\$1,058.04	\$816.64	\$241.40	\$6,487.83	\$79,096.15
09/01/2021	\$1,058.04	\$819.10	\$238.94	\$6,726.77	\$78,277.05
10/01/2021	\$1,058.04	\$821.58	\$236.46	\$6,963.23	\$77,455.47
11/01/2021	\$1,058.04	\$824.06	\$233.98	\$7,197.21	\$76,631.41
12/01/2021	\$1,058.04	\$826.55	\$231.49	\$7,428.70	\$75,804.86
01/01/2022	\$1,058.04	\$829.05	\$228.99	\$7,657.69	\$74,975.81
02/01/2022	\$1,058.04	\$831.55	\$226.49	\$7,884.18	\$74,144.26
03/01/2022	\$1,058.04	\$834.06	\$223.98	\$8,108.16	\$73,310.20
04/01/2022	\$1,058.04	\$836.58	\$221.46	\$8,329.62	\$72,473.62
05/01/2022	\$1,058.04	\$839.11	\$218.93	\$8,548.55	\$71,634.51
06/01/2022	\$1,058.04	\$841.64	\$216.40	\$8,764.95	\$70,792.87

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Effective Interest Rate	3.62500%	Lump Sum Payment Date	09/01/2019
Maturity Date	07/2046	Estimated Maturity Date	09/2028
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07/01/2022	\$1,058.04	\$844.19	\$213.85	\$8,978.80	\$69,948.68
08/01/2022	\$1,058.04	\$846.74	\$211.30	\$9,190.10	\$69,101.94
09/01/2022	\$1,058.04	\$849.29	\$208.75	\$9,398.85	\$68,252.65
10/01/2022	\$1,058.04	\$851.86	\$206.18	\$9,605.03	\$67,400.79
11/01/2022	\$1,058.04	\$854.43	\$203.61	\$9,808.64	\$66,546.36
12/01/2022	\$1,058.04	\$857.01	\$201.03	\$10,009.67	\$65,689.35
01/01/2023	\$1,058.04	\$859.60	\$198.44	\$10,208.11	\$64,829.75
02/01/2023	\$1,058.04	\$862.20	\$195.84	\$10,403.95	\$63,967.55
03/01/2023	\$1,058.04	\$864.80	\$193.24	\$10,597.19	\$63,102.75
04/01/2023	\$1,058.04	\$867.42	\$190.62	\$10,787.81	\$62,235.33
05/01/2023	\$1,058.04	\$870.04	\$188.00	\$10,975.81	\$61,365.29
06/01/2023	\$1,058.04	\$872.67	\$185.37	\$11,161.18	\$60,492.62
07/01/2023	\$1,058.04	\$875.30	\$182.74	\$11,343.92	\$59,617.32
08/01/2023	\$1,058.04	\$877.95	\$180.09	\$11,524.01	\$58,739.37
09/01/2023	\$1,058.04	\$880.60	\$177.44	\$11,701.45	\$57,858.77
10/01/2023	\$1,058.04	\$883.26	\$174.78	\$11,876.23	\$56,975.51
11/01/2023	\$1,058.04	\$885.93	\$172.11	\$12,048.34	\$56,089.58

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Maturity Date	07/2046	Estimated Maturity Date	09/2028
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Amortization Schedule

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12/01/2023	\$1,058.04	\$888.60	\$169.44	\$12,217.78	\$55,200.98
01/01/2024	\$1,058.04	\$891.29	\$166.75	\$12,384.53	\$54,309.69
02/01/2024	\$1,058.04	\$893.98	\$164.06	\$12,548.59	\$53,415.71
03/01/2024	\$1,058.04	\$896.68	\$161.36	\$12,709.95	\$52,519.03
04/01/2024	\$1,058.04	\$899.39	\$158.65	\$12,868.60	\$51,619.64
05/01/2024	\$1,058.04	\$902.11	\$155.93	\$13,024.53	\$50,717.53
06/01/2024	\$1,058.04	\$904.83	\$153.21	\$13,177.74	\$49,812.70
07/01/2024	\$1,058.04	\$907.56	\$150.48	\$13,328.22	\$48,905.14
08/01/2024	\$1,058.04	\$910.31	\$147.73	\$13,475.95	\$47,994.83
09/01/2024	\$1,058.04	\$913.06	\$144.98	\$13,620.93	\$47,081.77
10/01/2024	\$1,058.04	\$915.81	\$142.23	\$13,763.16	\$46,165.96
11/01/2024	\$1,058.04	\$918.58	\$139.46	\$13,902.62	\$45,247.38
12/01/2024	\$1,058.04	\$921.36	\$136.68	\$14,039.30	\$44,326.02
01/01/2025	\$1,058.04	\$924.14	\$133.90	\$14,173.20	\$43,401.88
02/01/2025	\$1,058.04	\$926.93	\$131.11	\$14,304.31	\$42,474.95
03/01/2025	\$1,058.04	\$929.73	\$128.31	\$14,432.62	\$41,545.22
04/01/2025	\$1,058.04	\$932.54	\$125.50	\$14,558.12	\$40,612.68

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05/01/2025	\$1,058.04	\$935.36	\$122.68	\$14,680.80	\$39,677.32
06/01/2025	\$1,058.04	\$938.18	\$119.86	\$14,800.66	\$38,739.14
07/01/2025	\$1,058.04	\$941.02	\$117.02	\$14,917.68	\$37,798.12
08/01/2025	\$1,058.04	\$943.86	\$114.18	\$15,031.86	\$36,854.26
09/01/2025	\$1,058.04	\$946.71	\$111.33	\$15,143.19	\$35,907.55
10/01/2025	\$1,058.04	\$949.57	\$108.47	\$15,251.66	\$34,957.98
11/01/2025	\$1,058.04	\$952.44	\$105.60	\$15,357.26	\$34,005.54
12/01/2025	\$1,058.04	\$955.32	\$102.72	\$15,459.98	\$33,050.22
01/01/2026	\$1,058.04	\$958.20	\$99.84	\$15,559.82	\$32,092.02
02/01/2026	\$1,058.04	\$961.10	\$96.94	\$15,656.76	\$31,130.92
03/01/2026	\$1,058.04	\$964.00	\$94.04	\$15,750.80	\$30,166.92
04/01/2026	\$1,058.04	\$966.91	\$91.13	\$15,841.93	\$29,200.01
05/01/2026	\$1,058.04	\$969.83	\$88.21	\$15,930.14	\$28,230.18
06/01/2026	\$1,058.04	\$972.76	\$85.28	\$16,015.42	\$27,257.42
07/01/2026	\$1,058.04	\$975.70	\$82.34	\$16,097.76	\$26,281.72
08/01/2026	\$1,058.04	\$978.65	\$79.39	\$16,177.15	\$25,303.07
09/01/2026	\$1,058.04	\$981.60	\$76.44	\$16,253.59	\$24,321.47

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10/01/2026	\$1,058.04	\$984.57	\$73.47	\$16,327.06	\$23,336.90
11/01/2026	\$1,058.04	\$987.54	\$70.50	\$16,397.56	\$22,349.36
12/01/2026	\$1,058.04	\$990.53	\$67.51	\$16,465.07	\$21,358.83
01/01/2027	\$1,058.04	\$993.52	\$64.52	\$16,529.59	\$20,365.31
02/01/2027	\$1,058.04	\$996.52	\$61.52	\$16,591.11	\$19,368.79
03/01/2027	\$1,058.04	\$999.53	\$58.51	\$16,649.62	\$18,369.26
04/01/2027	\$1,058.04	\$1,002.55	\$55.49	\$16,705.11	\$17,366.71
05/01/2027	\$1,058.04	\$1,005.58	\$52.46	\$16,757.57	\$16,361.13
06/01/2027	\$1,058.04	\$1,008.62	\$49.42	\$16,806.99	\$15,352.51
07/01/2027	\$1,058.04	\$1,011.66	\$46.38	\$16,853.37	\$14,340.85
08/01/2027	\$1,058.04	\$1,014.72	\$43.32	\$16,896.69	\$13,326.13
09/01/2027	\$1,058.04	\$1,017.78	\$40.26	\$16,936.95	\$12,308.35
10/01/2027	\$1,058.04	\$1,020.86	\$37.18	\$16,974.13	\$11,287.49
11/01/2027	\$1,058.04	\$1,023.94	\$34.10	\$17,008.23	\$10,263.55
12/01/2027	\$1,058.04	\$1,027.04	\$31.00	\$17,039.23	\$9,236.51
01/01/2028	\$1,058.04	\$1,030.14	\$27.90	\$17,067.13	\$8,206.37
02/01/2028	\$1,058.04	\$1,033.25	\$24.79	\$17,091.92	\$7,173.12

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03/01/2028	\$1,058.04	\$1,036.37	\$21.67	\$17,113.59	\$6,136.75
04/01/2028	\$1,058.04	\$1,039.50	\$18.54	\$17,132.13	\$5,097.25
05/01/2028	\$1,058.04	\$1,042.64	\$15.40	\$17,147.53	\$4,054.61
06/01/2028	\$1,058.04	\$1,045.79	\$12.25	\$17,159.78	\$3,008.82
07/01/2028	\$1,058.04	\$1,048.95	\$9.09	\$17,168.87	\$1,959.87
08/01/2028	\$1,058.04	\$1,052.12	\$5.92	\$17,174.79	\$907.75
09/01/2028	\$910.49	\$907.75	\$2.74	\$17,177.53	\$0.00