

10561 Telegraph Road Glen Allen, VA 23059 www.citizensone.com

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

Current Loan Information		Scenario		
Current Principal Balance	\$118,001.28	Calculate the effect of making additional monthly		
Payment Frequency	Monthly	principal payments		
Effective Interest Rate	3.62500%	HALITE LAA OLI	\$1,500.00	
Maturity Date	07/2046		00/04/0040	
Next Payment Due	09/2019	Start Date	09/01/2019	
,		Estimated Maturity Date	10/2023	
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	\$2,558.04	\$2,201.58	\$356.46	\$356.46	\$115,799.70
10/01/2019	\$2,558.04	\$2,208.23	\$349.81	\$706.27	\$113,591.47
11/01/2019	\$2,558.04	\$2,214.90	\$343.14	\$1,049.41	\$111,376.57
12/01/2019	\$2,558.04	\$2,221.59	\$336.45	\$1,385.86	\$109,154.98
01/01/2020	\$2,558.04	\$2,228.30	\$329.74	\$1,715.60	\$106,926.68
02/01/2020	\$2,558.04	\$2,235.03	\$323.01	\$2,038.61	\$104,691.65
03/01/2020	\$2,558.04	\$2,241.78	\$316.26	\$2,354.87	\$102,449.87
04/01/2020	\$2,558.04	\$2,248.56	\$309.48	\$2,664.35	\$100,201.31
05/01/2020	\$2,558.04	\$2,255.35	\$302.69	\$2,967.04	\$97,945.96
06/01/2020	\$2,558.04	\$2,262.16	\$295.88	\$3,262.92	\$95,683.80
07/01/2020	\$2,558.04	\$2,269.00	\$289.04	\$3,551.96	\$93,414.80
08/01/2020	\$2,558.04	\$2,275.85	\$282.19	\$3,834.15	\$91,138.95
09/01/2020	\$2,558.04	\$2,282.72	\$275.32	\$4,109.47	\$88,856.23
10/01/2020	\$2,558.04	\$2,289.62	\$268.42	\$4,377.89	\$86,566.61
11/01/2020	\$2,558.04	\$2,296.54	\$261.50	\$4,639.39	\$84,270.07
12/01/2020	\$2,558.04	\$2,303.47	\$254.57	\$4,893.96	\$81,966.60
01/01/2021	\$2,558.04	\$2,310.43	\$247.61	\$5,141.57	\$79,656.17



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02/01/2021	\$2,558.04	\$2,317.41	\$240.63	\$5,382.20	\$77,338.76
03/01/2021	\$2,558.04	\$2,324.41	\$233.63	\$5,615.83	\$75,014.35
04/01/2021	\$2,558.04	\$2,331.43	\$226.61	\$5,842.44	\$72,682.92
05/01/2021	\$2,558.04	\$2,338.48	\$219.56	\$6,062.00	\$70,344.44
06/01/2021	\$2,558.04	\$2,345.54	\$212.50	\$6,274.50	\$67,998.90
07/01/2021	\$2,558.04	\$2,352.63	\$205.41	\$6,479.91	\$65,646.27
08/01/2021	\$2,558.04	\$2,359.73	\$198.31	\$6,678.22	\$63,286.54
09/01/2021	\$2,558.04	\$2,366.86	\$191.18	\$6,869.40	\$60,919.68
10/01/2021	\$2,558.04	\$2,374.01	\$184.03	\$7,053.43	\$58,545.67
11/01/2021	\$2,558.04	\$2,381.18	\$176.86	\$7,230.29	\$56,164.49
12/01/2021	\$2,558.04	\$2,388.38	\$169.66	\$7,399.95	\$53,776.11
01/01/2022	\$2,558.04	\$2,395.59	\$162.45	\$7,562.40	\$51,380.52
02/01/2022	\$2,558.04	\$2,402.83	\$155.21	\$7,717.61	\$48,977.69
03/01/2022	\$2,558.04	\$2,410.09	\$147.95	\$7,865.56	\$46,567.60
04/01/2022	\$2,558.04	\$2,417.37	\$140.67	\$8,006.23	\$44,150.23
05/01/2022	\$2,558.04	\$2,424.67	\$133.37	\$8,139.60	\$41,725.56
06/01/2022	\$2,558.04	\$2,431.99	\$126.05	\$8,265.65	\$39,293.57



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07/01/2022	\$2,558.04	\$2,439.34	\$118.70	\$8,384.35	\$36,854.23
08/01/2022	\$2,558.04	\$2,446.71	\$111.33	\$8,495.68	\$34,407.52
09/01/2022	\$2,558.04	\$2,454.10	\$103.94	\$8,599.62	\$31,953.42
10/01/2022	\$2,558.04	\$2,461.51	\$96.53	\$8,696.15	\$29,491.91
11/01/2022	\$2,558.04	\$2,468.95	\$89.09	\$8,785.24	\$27,022.96
12/01/2022	\$2,558.04	\$2,476.41	\$81.63	\$8,866.87	\$24,546.55
01/01/2023	\$2,558.04	\$2,483.89	\$74.15	\$8,941.02	\$22,062.66
02/01/2023	\$2,558.04	\$2,491.39	\$66.65	\$9,007.67	\$19,571.27
03/01/2023	\$2,558.04	\$2,498.92	\$59.12	\$9,066.79	\$17,072.35
04/01/2023	\$2,558.04	\$2,506.47	\$51.57	\$9,118.36	\$14,565.88
05/01/2023	\$2,558.04	\$2,514.04	\$44.00	\$9,162.36	\$12,051.84
06/01/2023	\$2,558.04	\$2,521.63	\$36.41	\$9,198.77	\$9,530.21
07/01/2023	\$2,558.04	\$2,529.25	\$28.79	\$9,227.56	\$7,000.96
08/01/2023	\$2,558.04	\$2,536.89	\$21.15	\$9,248.71	\$4,464.07
09/01/2023	\$2,558.04	\$2,544.55	\$13.49	\$9,262.20	\$1,919.52
10/01/2023	\$1,925.32	\$1,919.52	\$5.80	\$9,268.00	\$0.00