

Loan Number	*7021	Property Address	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 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	11/2029
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	\$10,701.58	\$356.46	\$356.46	\$107,299.70
10/01/2019	\$1,058.04	\$733.91	\$324.13	\$680.59	\$106,565.79
11/01/2019	\$1,058.04	\$736.12	\$321.92	\$1,002.51	\$105,829.67
12/01/2019	\$1,058.04	\$738.35	\$319.69	\$1,322.20	\$105,091.32
01/01/2020	\$1,058.04	\$740.58	\$317.46	\$1,639.66	\$104,350.74
02/01/2020	\$1,058.04	\$742.81	\$315.23	\$1,954.89	\$103,607.93
03/01/2020	\$1,058.04	\$745.06	\$312.98	\$2,267.87	\$102,862.87
04/01/2020	\$1,058.04	\$747.31	\$310.73	\$2,578.60	\$102,115.56
05/01/2020	\$1,058.04	\$749.57	\$308.47	\$2,887.07	\$101,365.99
06/01/2020	\$1,058.04	\$751.83	\$306.21	\$3,193.28	\$100,614.16
07/01/2020	\$1,058.04	\$754.10	\$303.94	\$3,497.22	\$99,860.06
08/01/2020	\$1,058.04	\$756.38	\$301.66	\$3,798.88	\$99,103.68
09/01/2020	\$1,058.04	\$758.66	\$299.38	\$4,098.26	\$98,345.02
10/01/2020	\$1,058.04	\$760.96	\$297.08	\$4,395.34	\$97,584.06
11/01/2020	\$1,058.04	\$763.26	\$294.78	\$4,690.12	\$96,820.80
12/01/2020	\$1,058.04	\$765.56	\$292.48	\$4,982.60	\$96,055.24
01/01/2021	\$1,058.04	\$767.87	\$290.17	\$5,272.77	\$95,287.37

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Payment Frequency	Monthly		
Effective Interest Rate	3.62500%	Lump Sum Payment Amount	\$10,000.00
Maturity Date	07/2046	Lump Sum Payment Date	09/01/2019
Next Payment Due	09/2019		
Principal and Interest	\$1,058.04	Estimated Maturity Date	11/2029

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Payment Date	Payment Amount	Principal Paid	Interest Paid	Total Interest	Balance
02/01/2021	\$1,058.04	\$770.19	\$287.85	\$5,560.62	\$94,517.18
03/01/2021	\$1,058.04	\$772.52	\$285.52	\$5,846.14	\$93,744.66
04/01/2021	\$1,058.04	\$774.85	\$283.19	\$6,129.33	\$92,969.81
05/01/2021	\$1,058.04	\$777.19	\$280.85	\$6,410.18	\$92,192.62
06/01/2021	\$1,058.04	\$779.54	\$278.50	\$6,688.68	\$91,413.08
07/01/2021	\$1,058.04	\$781.90	\$276.14	\$6,964.82	\$90,631.18
08/01/2021	\$1,058.04	\$784.26	\$273.78	\$7,238.60	\$89,846.92
09/01/2021	\$1,058.04	\$786.63	\$271.41	\$7,510.01	\$89,060.29
10/01/2021	\$1,058.04	\$789.00	\$269.04	\$7,779.05	\$88,271.29
11/01/2021	\$1,058.04	\$791.39	\$266.65	\$8,045.70	\$87,479.90
12/01/2021	\$1,058.04	\$793.78	\$264.26	\$8,309.96	\$86,686.12
01/01/2022	\$1,058.04	\$796.18	\$261.86	\$8,571.82	\$85,889.94
02/01/2022	\$1,058.04	\$798.58	\$259.46	\$8,831.28	\$85,091.36
03/01/2022	\$1,058.04	\$800.99	\$257.05	\$9,088.33	\$84,290.37
04/01/2022	\$1,058.04	\$803.41	\$254.63	\$9,342.96	\$83,486.96
05/01/2022	\$1,058.04	\$805.84	\$252.20	\$9,595.16	\$82,681.12
06/01/2022	\$1,058.04	\$808.27	\$249.77	\$9,844.93	\$81,872.85

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Effective Interest Rate	3.62500%	Lump Sum Payment Date	09/01/2019
Maturity Date	07/2046	Estimated Maturity Date	11/2029
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07/01/2022	\$1,058.04	\$810.72	\$247.32	\$10,092.25	\$81,062.13
08/01/2022	\$1,058.04	\$813.17	\$244.87	\$10,337.12	\$80,248.96
09/01/2022	\$1,058.04	\$815.62	\$242.42	\$10,579.54	\$79,433.34
10/01/2022	\$1,058.04	\$818.09	\$239.95	\$10,819.49	\$78,615.25
11/01/2022	\$1,058.04	\$820.56	\$237.48	\$11,056.97	\$77,794.69
12/01/2022	\$1,058.04	\$823.04	\$235.00	\$11,291.97	\$76,971.65
01/01/2023	\$1,058.04	\$825.52	\$232.52	\$11,524.49	\$76,146.13
02/01/2023	\$1,058.04	\$828.02	\$230.02	\$11,754.51	\$75,318.11
03/01/2023	\$1,058.04	\$830.52	\$227.52	\$11,982.03	\$74,487.59
04/01/2023	\$1,058.04	\$833.03	\$225.01	\$12,207.04	\$73,654.56
05/01/2023	\$1,058.04	\$835.54	\$222.50	\$12,429.54	\$72,819.02
06/01/2023	\$1,058.04	\$838.07	\$219.97	\$12,649.51	\$71,980.95
07/01/2023	\$1,058.04	\$840.60	\$217.44	\$12,866.95	\$71,140.35
08/01/2023	\$1,058.04	\$843.14	\$214.90	\$13,081.85	\$70,297.21
09/01/2023	\$1,058.04	\$845.68	\$212.36	\$13,294.21	\$69,451.53
10/01/2023	\$1,058.04	\$848.24	\$209.80	\$13,504.01	\$68,603.29
11/01/2023	\$1,058.04	\$850.80	\$207.24	\$13,711.25	\$67,752.49

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Amortization Schedule

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12/01/2023	\$1,058.04	\$853.37	\$204.67	\$13,915.92	\$66,899.12
01/01/2024	\$1,058.04	\$855.95	\$202.09	\$14,118.01	\$66,043.17
02/01/2024	\$1,058.04	\$858.53	\$199.51	\$14,317.52	\$65,184.64
03/01/2024	\$1,058.04	\$861.13	\$196.91	\$14,514.43	\$64,323.51
04/01/2024	\$1,058.04	\$863.73	\$194.31	\$14,708.74	\$63,459.78
05/01/2024	\$1,058.04	\$866.34	\$191.70	\$14,900.44	\$62,593.44
06/01/2024	\$1,058.04	\$868.96	\$189.08	\$15,089.52	\$61,724.48
07/01/2024	\$1,058.04	\$871.58	\$186.46	\$15,275.98	\$60,852.90
08/01/2024	\$1,058.04	\$874.21	\$183.83	\$15,459.81	\$59,978.69
09/01/2024	\$1,058.04	\$876.85	\$181.19	\$15,641.00	\$59,101.84
10/01/2024	\$1,058.04	\$879.50	\$178.54	\$15,819.54	\$58,222.34
11/01/2024	\$1,058.04	\$882.16	\$175.88	\$15,995.42	\$57,340.18
12/01/2024	\$1,058.04	\$884.83	\$173.21	\$16,168.63	\$56,455.35
01/01/2025	\$1,058.04	\$887.50	\$170.54	\$16,339.17	\$55,567.85
02/01/2025	\$1,058.04	\$890.18	\$167.86	\$16,507.03	\$54,677.67
03/01/2025	\$1,058.04	\$892.87	\$165.17	\$16,672.20	\$53,784.80
04/01/2025	\$1,058.04	\$895.57	\$162.47	\$16,834.67	\$52,889.23

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05/01/2025	\$1,058.04	\$898.27	\$159.77	\$16,994.44	\$51,990.96
06/01/2025	\$1,058.04	\$900.98	\$157.06	\$17,151.50	\$51,089.98
07/01/2025	\$1,058.04	\$903.71	\$154.33	\$17,305.83	\$50,186.27
08/01/2025	\$1,058.04	\$906.44	\$151.60	\$17,457.43	\$49,279.83
09/01/2025	\$1,058.04	\$909.17	\$148.87	\$17,606.30	\$48,370.66
10/01/2025	\$1,058.04	\$911.92	\$146.12	\$17,752.42	\$47,458.74
11/01/2025	\$1,058.04	\$914.68	\$143.36	\$17,895.78	\$46,544.06
12/01/2025	\$1,058.04	\$917.44	\$140.60	\$18,036.38	\$45,626.62
01/01/2026	\$1,058.04	\$920.21	\$137.83	\$18,174.21	\$44,706.41
02/01/2026	\$1,058.04	\$922.99	\$135.05	\$18,309.26	\$43,783.42
03/01/2026	\$1,058.04	\$925.78	\$132.26	\$18,441.52	\$42,857.64
04/01/2026	\$1,058.04	\$928.57	\$129.47	\$18,570.99	\$41,929.07
05/01/2026	\$1,058.04	\$931.38	\$126.66	\$18,697.65	\$40,997.69
06/01/2026	\$1,058.04	\$934.19	\$123.85	\$18,821.50	\$40,063.50
07/01/2026	\$1,058.04	\$937.01	\$121.03	\$18,942.53	\$39,126.49
08/01/2026	\$1,058.04	\$939.85	\$118.19	\$19,060.72	\$38,186.64
09/01/2026	\$1,058.04	\$942.68	\$115.36	\$19,176.08	\$37,243.96

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10/01/2026	\$1,058.04	\$945.53	\$112.51	\$19,288.59	\$36,298.43
11/01/2026	\$1,058.04	\$948.39	\$109.65	\$19,398.24	\$35,350.04
12/01/2026	\$1,058.04	\$951.25	\$106.79	\$19,505.03	\$34,398.79
01/01/2027	\$1,058.04	\$954.13	\$103.91	\$19,608.94	\$33,444.66
02/01/2027	\$1,058.04	\$957.01	\$101.03	\$19,709.97	\$32,487.65
03/01/2027	\$1,058.04	\$959.90	\$98.14	\$19,808.11	\$31,527.75
04/01/2027	\$1,058.04	\$962.80	\$95.24	\$19,903.35	\$30,564.95
05/01/2027	\$1,058.04	\$965.71	\$92.33	\$19,995.68	\$29,599.24
06/01/2027	\$1,058.04	\$968.63	\$89.41	\$20,085.09	\$28,630.61
07/01/2027	\$1,058.04	\$971.55	\$86.49	\$20,171.58	\$27,659.06
08/01/2027	\$1,058.04	\$974.49	\$83.55	\$20,255.13	\$26,684.57
09/01/2027	\$1,058.04	\$977.43	\$80.61	\$20,335.74	\$25,707.14
10/01/2027	\$1,058.04	\$980.38	\$77.66	\$20,413.40	\$24,726.76
11/01/2027	\$1,058.04	\$983.34	\$74.70	\$20,488.10	\$23,743.42
12/01/2027	\$1,058.04	\$986.32	\$71.72	\$20,559.82	\$22,757.10
01/01/2028	\$1,058.04	\$989.29	\$68.75	\$20,628.57	\$21,767.81
02/01/2028	\$1,058.04	\$992.28	\$65.76	\$20,694.33	\$20,775.53

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03/01/2028	\$1,058.04	\$995.28	\$62.76	\$20,757.09	\$19,780.25
04/01/2028	\$1,058.04	\$998.29	\$59.75	\$20,816.84	\$18,781.96
05/01/2028	\$1,058.04	\$1,001.30	\$56.74	\$20,873.58	\$17,780.66
06/01/2028	\$1,058.04	\$1,004.33	\$53.71	\$20,927.29	\$16,776.33
07/01/2028	\$1,058.04	\$1,007.36	\$50.68	\$20,977.97	\$15,768.97
08/01/2028	\$1,058.04	\$1,010.40	\$47.64	\$21,025.61	\$14,758.57
09/01/2028	\$1,058.04	\$1,013.46	\$44.58	\$21,070.19	\$13,745.11
10/01/2028	\$1,058.04	\$1,016.52	\$41.52	\$21,111.71	\$12,728.59
11/01/2028	\$1,058.04	\$1,019.59	\$38.45	\$21,150.16	\$11,709.00
12/01/2028	\$1,058.04	\$1,022.67	\$35.37	\$21,185.53	\$10,686.33
01/01/2029	\$1,058.04	\$1,025.76	\$32.28	\$21,217.81	\$9,660.57
02/01/2029	\$1,058.04	\$1,028.86	\$29.18	\$21,246.99	\$8,631.71
03/01/2029	\$1,058.04	\$1,031.97	\$26.07	\$21,273.06	\$7,599.74
04/01/2029	\$1,058.04	\$1,035.08	\$22.96	\$21,296.02	\$6,564.66
05/01/2029	\$1,058.04	\$1,038.21	\$19.83	\$21,315.85	\$5,526.45
06/01/2029	\$1,058.04	\$1,041.35	\$16.69	\$21,332.54	\$4,485.10
07/01/2029	\$1,058.04	\$1,044.49	\$13.55	\$21,346.09	\$3,440.61

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08/01/2029	\$1,058.04	\$1,047.65	\$10.39	\$21,356.48	\$2,392.96
09/01/2029	\$1,058.04	\$1,050.81	\$7.23	\$21,363.71	\$1,342.15
10/01/2029	\$1,058.04	\$1,053.99	\$4.05	\$21,367.76	\$288.16
11/01/2029	\$289.03	\$288.16	\$0.87	\$21,368.63	\$0.00