

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	\$108,001.28	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	
<u> </u>		Estimated Maturity Date	06/2023	
Principal and Interest	\$1,058.04			

## **Amortization Schedule**

Note: The accuracy of these calculators and their applicability to your circumstances are not guaranteed. Projections are calculated with hypothetical figures that are entered by you (the user) with no verification from the system. There is no guarantee that the results given are accurate for your specific situation and can even be achieved. You should obtain personal advice from a qualified financial professional.

Payment Date	Payment Amount	Principal Paid	Interest Paid	Total Interest	Balance
09/01/2019	\$2,558.04	\$2,231.79	\$326.25	\$326.25	\$105,769.49
10/01/2019	\$2,558.04	\$2,238.53	\$319.51	\$645.76	\$103,530.96
11/01/2019	\$2,558.04	\$2,245.29	\$312.75	\$958.51	\$101,285.67
12/01/2019	\$2,558.04	\$2,252.07	\$305.97	\$1,264.48	\$99,033.60
01/01/2020	\$2,558.04	\$2,258.88	\$299.16	\$1,563.64	\$96,774.72
02/01/2020	\$2,558.04	\$2,265.70	\$292.34	\$1,855.98	\$94,509.02
03/01/2020	\$2,558.04	\$2,272.54	\$285.50	\$2,141.48	\$92,236.48
04/01/2020	\$2,558.04	\$2,279.41	\$278.63	\$2,420.11	\$89,957.07
05/01/2020	\$2,558.04	\$2,286.29	\$271.75	\$2,691.86	\$87,670.78
06/01/2020	\$2,558.04	\$2,293.20	\$264.84	\$2,956.70	\$85,377.58
07/01/2020	\$2,558.04	\$2,300.13	\$257.91	\$3,214.61	\$83,077.45
08/01/2020	\$2,558.04	\$2,307.08	\$250.96	\$3,465.57	\$80,770.37
09/01/2020	\$2,558.04	\$2,314.05	\$243.99	\$3,709.56	\$78,456.32
10/01/2020	\$2,558.04	\$2,321.04	\$237.00	\$3,946.56	\$76,135.28
11/01/2020	\$2,558.04	\$2,328.05	\$229.99	\$4,176.55	\$73,807.23
12/01/2020	\$2,558.04	\$2,335.08	\$222.96	\$4,399.51	\$71,472.15
01/01/2021	\$2,558.04	\$2,342.13	\$215.91	\$4,615.42	\$69,130.02



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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	
<u> </u>		Estimated Maturity Date	06/2023	
Principal and Interest	\$1,058.04			

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02/01/2021	\$2,558.04	\$2,349.21	\$208.83	\$4,824.25	\$66,780.81
03/01/2021	\$2,558.04	\$2,356.31	\$201.73	\$5,025.98	\$64,424.50
04/01/2021	\$2,558.04	\$2,363.42	\$194.62	\$5,220.60	\$62,061.08
05/01/2021	\$2,558.04	\$2,370.56	\$187.48	\$5,408.08	\$59,690.52
06/01/2021	\$2,558.04	\$2,377.73	\$180.31	\$5,588.39	\$57,312.79
07/01/2021	\$2,558.04	\$2,384.91	\$173.13	\$5,761.52	\$54,927.88
08/01/2021	\$2,558.04	\$2,392.11	\$165.93	\$5,927.45	\$52,535.77
09/01/2021	\$2,558.04	\$2,399.34	\$158.70	\$6,086.15	\$50,136.43
10/01/2021	\$2,558.04	\$2,406.59	\$151.45	\$6,237.60	\$47,729.84
11/01/2021	\$2,558.04	\$2,413.86	\$144.18	\$6,381.78	\$45,315.98
12/01/2021	\$2,558.04	\$2,421.15	\$136.89	\$6,518.67	\$42,894.83
01/01/2022	\$2,558.04	\$2,428.46	\$129.58	\$6,648.25	\$40,466.37
02/01/2022	\$2,558.04	\$2,435.80	\$122.24	\$6,770.49	\$38,030.57
03/01/2022	\$2,558.04	\$2,443.16	\$114.88	\$6,885.37	\$35,587.41
04/01/2022	\$2,558.04	\$2,450.54	\$107.50	\$6,992.87	\$33,136.87
05/01/2022	\$2,558.04	\$2,457.94	\$100.10	\$7,092.97	\$30,678.93
06/01/2022	\$2,558.04	\$2,465.36	\$92.68	\$7,185.65	\$28,213.57



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Current Principal Balance	\$108,001.28	Calculate the effect of making additional monthly	
Payment Frequency	Monthly	principal payments	
Effective Interest Rate	3.62500%	Additional Monthly \$1	
Maturity Date	07/2046		00/04/0040
Next Payment Due	09/2019	Start Date	09/01/2019
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Principal and Interest	\$1,058.04	-	

## **Amortization Schedule**

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07/01/2022	\$2,558.04	\$2,472.81	\$85.23	\$7,270.88	\$25,740.76
08/01/2022	\$2,558.04	\$2,480.28	\$77.76	\$7,348.64	\$23,260.48
09/01/2022	\$2,558.04	\$2,487.77	\$70.27	\$7,418.91	\$20,772.71
10/01/2022	\$2,558.04	\$2,495.29	\$62.75	\$7,481.66	\$18,277.42
11/01/2022	\$2,558.04	\$2,502.83	\$55.21	\$7,536.87	\$15,774.59
12/01/2022	\$2,558.04	\$2,510.39	\$47.65	\$7,584.52	\$13,264.20
01/01/2023	\$2,558.04	\$2,517.97	\$40.07	\$7,624.59	\$10,746.23
02/01/2023	\$2,558.04	\$2,525.58	\$32.46	\$7,657.05	\$8,220.65
03/01/2023	\$2,558.04	\$2,533.21	\$24.83	\$7,681.88	\$5,687.44
04/01/2023	\$2,558.04	\$2,540.86	\$17.18	\$7,699.06	\$3,146.58
05/01/2023	\$2,558.04	\$2,548.53	\$9.51	\$7,708.57	\$598.05
06/01/2023	\$599.86	\$598.05	\$1.81	\$7,710.38	\$0.00