

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		
Effective Interest Rate	3.62500%	Lump Sum Payment Amount	\$1.00
Maturity Date	07/2046	Lump Sum Payment Date	09/01/2019
Next Payment Due	09/2019	Estimated Maturity Date	01/2031
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	\$1,059.04	\$702.58	\$356.46	\$356.46	\$117,298.70
10/01/2019	\$1,058.04	\$703.70	\$354.34	\$710.80	\$116,595.00
11/01/2019	\$1,058.04	\$705.83	\$352.21	\$1,063.01	\$115,889.17
12/01/2019	\$1,058.04	\$707.96	\$350.08	\$1,413.09	\$115,181.21
01/01/2020	\$1,058.04	\$710.10	\$347.94	\$1,761.03	\$114,471.11
02/01/2020	\$1,058.04	\$712.24	\$345.80	\$2,106.83	\$113,758.87
03/01/2020	\$1,058.04	\$714.39	\$343.65	\$2,450.48	\$113,044.48
04/01/2020	\$1,058.04	\$716.55	\$341.49	\$2,791.97	\$112,327.93
05/01/2020	\$1,058.04	\$718.72	\$339.32	\$3,131.29	\$111,609.21
06/01/2020	\$1,058.04	\$720.89	\$337.15	\$3,468.44	\$110,888.32
07/01/2020	\$1,058.04	\$723.07	\$334.97	\$3,803.41	\$110,165.25
08/01/2020	\$1,058.04	\$725.25	\$332.79	\$4,136.20	\$109,440.00
09/01/2020	\$1,058.04	\$727.44	\$330.60	\$4,466.80	\$108,712.56
10/01/2020	\$1,058.04	\$729.64	\$328.40	\$4,795.20	\$107,982.92
11/01/2020	\$1,058.04	\$731.84	\$326.20	\$5,121.40	\$107,251.08
12/01/2020	\$1,058.04	\$734.05	\$323.99	\$5,445.39	\$106,517.03
01/01/2021	\$1,058.04	\$736.27	\$321.77	\$5,767.16	\$105,780.76

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Payment Frequency	Monthly	Lump Sum Payment Amount	\$1.00
Effective Interest Rate	3.62500%	Lump Sum Payment Date	09/01/2019
Maturity Date	07/2046	Estimated Maturity Date	01/2031
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
02/01/2021	\$1,058.04	\$738.49	\$319.55	\$6,086.71	\$105,042.27
03/01/2021	\$1,058.04	\$740.73	\$317.31	\$6,404.02	\$104,301.54
04/01/2021	\$1,058.04	\$742.96	\$315.08	\$6,719.10	\$103,558.58
05/01/2021	\$1,058.04	\$745.21	\$312.83	\$7,031.93	\$102,813.37
06/01/2021	\$1,058.04	\$747.46	\$310.58	\$7,342.51	\$102,065.91
07/01/2021	\$1,058.04	\$749.72	\$308.32	\$7,650.83	\$101,316.19
08/01/2021	\$1,058.04	\$751.98	\$306.06	\$7,956.89	\$100,564.21
09/01/2021	\$1,058.04	\$754.25	\$303.79	\$8,260.68	\$99,809.96
10/01/2021	\$1,058.04	\$756.53	\$301.51	\$8,562.19	\$99,053.43
11/01/2021	\$1,058.04	\$758.82	\$299.22	\$8,861.41	\$98,294.61
12/01/2021	\$1,058.04	\$761.11	\$296.93	\$9,158.34	\$97,533.50
01/01/2022	\$1,058.04	\$763.41	\$294.63	\$9,452.97	\$96,770.09
02/01/2022	\$1,058.04	\$765.71	\$292.33	\$9,745.30	\$96,004.38
03/01/2022	\$1,058.04	\$768.03	\$290.01	\$10,035.31	\$95,236.35
04/01/2022	\$1,058.04	\$770.35	\$287.69	\$10,323.00	\$94,466.00
05/01/2022	\$1,058.04	\$772.67	\$285.37	\$10,608.37	\$93,693.33
06/01/2022	\$1,058.04	\$775.01	\$283.03	\$10,891.40	\$92,918.32

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Payment Frequency	Monthly	Lump Sum Payment Amount	\$1.00
Effective Interest Rate	3.62500%	Lump Sum Payment Date	09/01/2019
Maturity Date	07/2046	Estimated Maturity Date	01/2031
Next Payment Due	09/2019		
Principal and Interest	\$1,058.04		

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Payment Date	Payment Amount	Principal Paid	Interest Paid	Total Interest	Balance
07/01/2022	\$1,058.04	\$777.35	\$280.69	\$11,172.09	\$92,140.97
08/01/2022	\$1,058.04	\$779.70	\$278.34	\$11,450.43	\$91,361.27
09/01/2022	\$1,058.04	\$782.05	\$275.99	\$11,726.42	\$90,579.22
10/01/2022	\$1,058.04	\$784.42	\$273.62	\$12,000.04	\$89,794.80
11/01/2022	\$1,058.04	\$786.79	\$271.25	\$12,271.29	\$89,008.01
12/01/2022	\$1,058.04	\$789.16	\$268.88	\$12,540.17	\$88,218.85
01/01/2023	\$1,058.04	\$791.55	\$266.49	\$12,806.66	\$87,427.30
02/01/2023	\$1,058.04	\$793.94	\$264.10	\$13,070.76	\$86,633.36
03/01/2023	\$1,058.04	\$796.34	\$261.70	\$13,332.46	\$85,837.02
04/01/2023	\$1,058.04	\$798.74	\$259.30	\$13,591.76	\$85,038.28
05/01/2023	\$1,058.04	\$801.15	\$256.89	\$13,848.65	\$84,237.13
06/01/2023	\$1,058.04	\$803.57	\$254.47	\$14,103.12	\$83,433.56
07/01/2023	\$1,058.04	\$806.00	\$252.04	\$14,355.16	\$82,627.56
08/01/2023	\$1,058.04	\$808.44	\$249.60	\$14,604.76	\$81,819.12
09/01/2023	\$1,058.04	\$810.88	\$247.16	\$14,851.92	\$81,008.24
10/01/2023	\$1,058.04	\$813.33	\$244.71	\$15,096.63	\$80,194.91
11/01/2023	\$1,058.04	\$815.78	\$242.26	\$15,338.89	\$79,379.13

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Payment Frequency	Monthly		
Effective Interest Rate	3.62500%	Lump Sum Payment Amount	\$1.00
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	01/2031

Amortization Schedule

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12/01/2023	\$1,058.04	\$818.25	\$239.79	\$15,578.68	\$78,560.88
01/01/2024	\$1,058.04	\$820.72	\$237.32	\$15,816.00	\$77,740.16
02/01/2024	\$1,058.04	\$823.20	\$234.84	\$16,050.84	\$76,916.96
03/01/2024	\$1,058.04	\$825.69	\$232.35	\$16,283.19	\$76,091.27
04/01/2024	\$1,058.04	\$828.18	\$229.86	\$16,513.05	\$75,263.09
05/01/2024	\$1,058.04	\$830.68	\$227.36	\$16,740.41	\$74,432.41
06/01/2024	\$1,058.04	\$833.19	\$224.85	\$16,965.26	\$73,599.22
07/01/2024	\$1,058.04	\$835.71	\$222.33	\$17,187.59	\$72,763.51
08/01/2024	\$1,058.04	\$838.23	\$219.81	\$17,407.40	\$71,925.28
09/01/2024	\$1,058.04	\$840.77	\$217.27	\$17,624.67	\$71,084.51
10/01/2024	\$1,058.04	\$843.31	\$214.73	\$17,839.40	\$70,241.20
11/01/2024	\$1,058.04	\$845.85	\$212.19	\$18,051.59	\$69,395.35
12/01/2024	\$1,058.04	\$848.41	\$209.63	\$18,261.22	\$68,546.94
01/01/2025	\$1,058.04	\$850.97	\$207.07	\$18,468.29	\$67,695.97
02/01/2025	\$1,058.04	\$853.54	\$204.50	\$18,672.79	\$66,842.43
03/01/2025	\$1,058.04	\$856.12	\$201.92	\$18,874.71	\$65,986.31
04/01/2025	\$1,058.04	\$858.71	\$199.33	\$19,074.04	\$65,127.60

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Payment Frequency	Monthly		
Effective Interest Rate	3.62500%	Lump Sum Payment Amount	\$1.00
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	01/2031

Amortization Schedule

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05/01/2025	\$1,058.04	\$861.30	\$196.74	\$19,270.78	\$64,266.30
06/01/2025	\$1,058.04	\$863.90	\$194.14	\$19,464.92	\$63,402.40
07/01/2025	\$1,058.04	\$866.51	\$191.53	\$19,656.45	\$62,535.89
08/01/2025	\$1,058.04	\$869.13	\$188.91	\$19,845.36	\$61,666.76
09/01/2025	\$1,058.04	\$871.76	\$186.28	\$20,031.64	\$60,795.00
10/01/2025	\$1,058.04	\$874.39	\$183.65	\$20,215.29	\$59,920.61
11/01/2025	\$1,058.04	\$877.03	\$181.01	\$20,396.30	\$59,043.58
12/01/2025	\$1,058.04	\$879.68	\$178.36	\$20,574.66	\$58,163.90
01/01/2026	\$1,058.04	\$882.34	\$175.70	\$20,750.36	\$57,281.56
02/01/2026	\$1,058.04	\$885.00	\$173.04	\$20,923.40	\$56,396.56
03/01/2026	\$1,058.04	\$887.68	\$170.36	\$21,093.76	\$55,508.88
04/01/2026	\$1,058.04	\$890.36	\$167.68	\$21,261.44	\$54,618.52
05/01/2026	\$1,058.04	\$893.05	\$164.99	\$21,426.43	\$53,725.47
06/01/2026	\$1,058.04	\$895.74	\$162.30	\$21,588.73	\$52,829.73
07/01/2026	\$1,058.04	\$898.45	\$159.59	\$21,748.32	\$51,931.28
08/01/2026	\$1,058.04	\$901.16	\$156.88	\$21,905.20	\$51,030.12
09/01/2026	\$1,058.04	\$903.89	\$154.15	\$22,059.35	\$50,126.23

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Payment Frequency	Monthly		
Effective Interest Rate	3.62500%	Lump Sum Payment Amount	\$1.00
Maturity Date	07/2046	Lump Sum Payment Date	09/01/2019
Next Payment Due	09/2019	Estimated Maturity Date	01/2031
Principal and Interest	\$1,058.04		

Amortization Schedule

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Payment Date	Payment Amount	Principal Paid	Interest Paid	Total Interest	Balance
10/01/2026	\$1,058.04	\$906.62	\$151.42	\$22,210.77	\$49,219.61
11/01/2026	\$1,058.04	\$909.36	\$148.68	\$22,359.45	\$48,310.25
12/01/2026	\$1,058.04	\$912.10	\$145.94	\$22,505.39	\$47,398.15
01/01/2027	\$1,058.04	\$914.86	\$143.18	\$22,648.57	\$46,483.29
02/01/2027	\$1,058.04	\$917.62	\$140.42	\$22,788.99	\$45,565.67
03/01/2027	\$1,058.04	\$920.39	\$137.65	\$22,926.64	\$44,645.28
04/01/2027	\$1,058.04	\$923.17	\$134.87	\$23,061.51	\$43,722.11
05/01/2027	\$1,058.04	\$925.96	\$132.08	\$23,193.59	\$42,796.15
06/01/2027	\$1,058.04	\$928.76	\$129.28	\$23,322.87	\$41,867.39
07/01/2027	\$1,058.04	\$931.57	\$126.47	\$23,449.34	\$40,935.82
08/01/2027	\$1,058.04	\$934.38	\$123.66	\$23,573.00	\$40,001.44
09/01/2027	\$1,058.04	\$937.20	\$120.84	\$23,693.84	\$39,064.24
10/01/2027	\$1,058.04	\$940.03	\$118.01	\$23,811.85	\$38,124.21
11/01/2027	\$1,058.04	\$942.87	\$115.17	\$23,927.02	\$37,181.34
12/01/2027	\$1,058.04	\$945.72	\$112.32	\$24,039.34	\$36,235.62
01/01/2028	\$1,058.04	\$948.58	\$109.46	\$24,148.80	\$35,287.04
02/01/2028	\$1,058.04	\$951.44	\$106.60	\$24,255.40	\$34,335.60

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Co-Borrower			

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Payment Frequency	Monthly	Lump Sum Payment Amount	\$1.00
Effective Interest Rate	3.62500%	Lump Sum Payment Date	09/01/2019
Maturity Date	07/2046	Estimated Maturity Date	01/2031
Next Payment Due	09/2019		
Principal and Interest	\$1,058.04		

Amortization Schedule

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03/01/2028	\$1,058.04	\$954.32	\$103.72	\$24,359.12	\$33,381.28
04/01/2028	\$1,058.04	\$957.20	\$100.84	\$24,459.96	\$32,424.08
05/01/2028	\$1,058.04	\$960.09	\$97.95	\$24,557.91	\$31,463.99
06/01/2028	\$1,058.04	\$962.99	\$95.05	\$24,652.96	\$30,501.00
07/01/2028	\$1,058.04	\$965.90	\$92.14	\$24,745.10	\$29,535.10
08/01/2028	\$1,058.04	\$968.82	\$89.22	\$24,834.32	\$28,566.28
09/01/2028	\$1,058.04	\$971.75	\$86.29	\$24,920.61	\$27,594.53
10/01/2028	\$1,058.04	\$974.68	\$83.36	\$25,003.97	\$26,619.85
11/01/2028	\$1,058.04	\$977.63	\$80.41	\$25,084.38	\$25,642.22
12/01/2028	\$1,058.04	\$980.58	\$77.46	\$25,161.84	\$24,661.64
01/01/2029	\$1,058.04	\$983.54	\$74.50	\$25,236.34	\$23,678.10
02/01/2029	\$1,058.04	\$986.51	\$71.53	\$25,307.87	\$22,691.59
03/01/2029	\$1,058.04	\$989.49	\$68.55	\$25,376.42	\$21,702.10
04/01/2029	\$1,058.04	\$992.48	\$65.56	\$25,441.98	\$20,709.62
05/01/2029	\$1,058.04	\$995.48	\$62.56	\$25,504.54	\$19,714.14
06/01/2029	\$1,058.04	\$998.49	\$59.55	\$25,564.09	\$18,715.65
07/01/2029	\$1,058.04	\$1,001.50	\$56.54	\$25,620.63	\$17,714.15

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08/01/2029	\$1,058.04	\$1,004.53	\$53.51	\$25,674.14	\$16,709.62
09/01/2029	\$1,058.04	\$1,007.56	\$50.48	\$25,724.62	\$15,702.06
10/01/2029	\$1,058.04	\$1,010.61	\$47.43	\$25,772.05	\$14,691.45
11/01/2029	\$1,058.04	\$1,013.66	\$44.38	\$25,816.43	\$13,677.79
12/01/2029	\$1,058.04	\$1,016.72	\$41.32	\$25,857.75	\$12,661.07
01/01/2030	\$1,058.04	\$1,019.79	\$38.25	\$25,896.00	\$11,641.28
02/01/2030	\$1,058.04	\$1,022.87	\$35.17	\$25,931.17	\$10,618.41
03/01/2030	\$1,058.04	\$1,025.96	\$32.08	\$25,963.25	\$9,592.45
04/01/2030	\$1,058.04	\$1,029.06	\$28.98	\$25,992.23	\$8,563.39
05/01/2030	\$1,058.04	\$1,032.17	\$25.87	\$26,018.10	\$7,531.22
06/01/2030	\$1,058.04	\$1,035.29	\$22.75	\$26,040.85	\$6,495.93
07/01/2030	\$1,058.04	\$1,038.42	\$19.62	\$26,060.47	\$5,457.51
08/01/2030	\$1,058.04	\$1,041.55	\$16.49	\$26,076.96	\$4,415.96
09/01/2030	\$1,058.04	\$1,044.70	\$13.34	\$26,090.30	\$3,371.26
10/01/2030	\$1,058.04	\$1,047.86	\$10.18	\$26,100.48	\$2,323.40
11/01/2030	\$1,058.04	\$1,051.02	\$7.02	\$26,107.50	\$1,272.38
12/01/2030	\$1,058.04	\$1,054.20	\$3.84	\$26,111.34	\$218.18

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Principal and Interest	\$1,058.04	Estimated Maturity Date	01/2031

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Payment Date	Payment Amount	Principal Paid	Interest Paid	Total Interest	Balance
01/01/2031	\$218.84	\$218.18	\$0.66	\$26,112.00	\$0.00