

SPECIAL MEETING

MARCH 13, 2018

Borough of West Wildwood

"Small town Charm on the Back Bay"

NOTICE OF SPECIAL MEETING BOROUGH OF WEST WILDWOOD COUNTY OF CAPE MAY, NEW JERSEY

**AGENDA
SPECIAL MEETING – TUESDAY, MARCH 13, 2018
9:00 AM**

CALL TO ORDER

PLEDGE OF ALLEGIANCE

OPEN PUBLIC MEETINGS ACT ANNOUNCEMENT

THIS SPECIAL MEETING WAS CALLED PURSUANT TO THE PROVISIONS OF THE OPEN PUBLIC MEETING LAW. NOTICE OF THIS MEETING WAS SENT TO THE ATLANTIC CITY PRESS AND THE CAPE MAY COUNTY HERALD ELECTRONICALLY AND POSTED ON THE OFFICIAL CLERKS BULLETIN BOARD.

ROLL CALL:

RESOLUTIONS:

2018-026 – RESOLUTION APPROVING THE TERMS OF THE PAYOUT AGREEMENT IN REFERENCE TO THE FERENTZ LITIGATION

2018-027 – RESOLUTION APPROVING THE TERMS OF THE PAYOUT AGREEMENT IN REFERENCE TO THE FERENTZ LITIGATION

OPEN TO THE FLOOR FOR PUBLIC COMMENT

ADJOURNMENT

**Donna L. Frederick, RMC, CPWM, CMR
Municipal Clerk**

**BOROUGH OF WEST WILDWOOD
BOARD OF COMMISSIONERS
SPECIAL MEETING
WEDNESDAY – MARCH 13, 2018
9:00 AM**

MINUTES:

Comm. Maxwell called the meeting to order, read the OPMA statement and led the Pledge of Allegiance

ROLL CALL: Present

Comm. Golden

Comm. Maxwell

Solicitor Karavan

Municipal Clerk Donna L. Frederick

ABSENT:

Mayor Fox

RESOLUTIONS: READ BY NUMBER & TITLE

Prior to the reading of the resolutions, the clerk explained that under the advice of the Borough Solicitor it is not necessary to do two resolutions, therefore resolution 2018-027 will not be necessary and will be removed from the agenda.

Clerk read out the following resolution:

2018-026 – RESOLUTION APPROVING THE TERMS OF THE PAYOUT AGREEMENT IN REFERENCE TO THE FERENTZ LITIGATION

Clerk asked for a motion to adopt resolution

Motion by Comm. Maxwell; Second by Comm. Golden.

Roll Call Vote: Comm. Golden, yes; Comm. Maxwell, yes.

Resolution Adopted

Comm. Maxwell opened up the meeting for public comment.

SUSAN CZWALINA, 547 W. Maple Avenue, questioned what the payout is and did the JIF insurance come through. Comm. Maxwell stated that we are still waiting to hear about the insurance. Ms. Czwalina asked if the sum was \$5,000.00 a month. Solicitor Karavan stated that the information is in the resolution and agreement and the public can obtain a copy after the meeting.

BRUCE GEDRAITIS, 641 W. Poplar Avenue, commented that the Commissioners went to the state for help, and were told to come back in December. He looked at the January meeting and the borough was not there in December, the state was going to take over, what happened. Comm. Maxwell explained the borough was preparing to meet in October, but the state requested a lot of paperwork and information. Once that was submitted the meeting was scheduled for November. Comm. Golden, the Mayor, Bond Counsel all went. During the meeting questions were asked as to what was the borough doing to try to work things out. Suggestions were made from the state to try to work out time payments or other arrangements, which the borough did. Mr. Gedraitis asked if he could read out a couple of paragraphs from the hearing at the state, which he did, and then commented he thought the understanding was that there would be a state oversee of the borough. Solicitor informed the public that there is no way to escape paying, since this is a jury award. Mr. Gedraitis' concern is to lessen the impact on the residents. Comm. Maxwell explained that the state said to work it out and the borough worked out payments, and if this doesn't work out the borough will go back to the state board.

BOB KIERSEY, 651 W. Poplar Avenue, asked for the terms of the agreement and the interest rate, and commented that this agreement is slanted in favor of the Chief and commented if she was re-instated with benefits why this?

Solicitor informed the public that this is an enforceable court order, jury verdict.

SUSAN CZWALINA, 547 W. Maple Avenue, commented that the payout is over 30 years, and inquired about the status of the 2018 budget, since the County has finalized their budget. Comm. Maxwell informed her that this agreement had to be done. Comm. Golden stated the budget would be around June. Solicitor stated that this settlement was a major component of the budget.

BOB KIERSEY, 651 W. Poplar Avenue, asked if this agreement is it open ended. Comm. Maxwell stated there is an opt-out clause and if it wasn't there she wouldn't sign it.

JOE SAMMONS, 529 W. Pine Avenue, complained about a leaking bulkhead on Lake Rd. The Clerk asked the Mayor if she may interject, the clerk informed Mr. Sammons that the borough received notification from the DEP that an application has been submitted for the replacement of the bulkhead at 30 Lake Rd., and the borough will be informed by the DEP of the approved application, so the replacement is in the works.

SUSAN CZWALINA, 547 W. Maple Avenue, questioned why the meeting dates have changed from Friday to Wednesday. Comm. Maxwell stated that the borough will be closed on Fridays, to save on heat/air conditioning. Ms. Czwalina asked about Monday, and commented that there are a lot of out-of-towners who can't get here. Comm. Maxwell stated that the time is under review, and will be further discussed at the April meeting.

Hearing no more public comment, Clerk asked for a motion to adjourn.

Motion to Adjourn:

Motion by Comm. Maxwell; Second by Comm. Golden

Roll Call Vote: Comm. Golden, yes; Comm. Maxwell, yes.

Motion carried.

Respectfully submitted



Donna L. Frederick, RMC

Municipal Clerk

This is a generalization of the meeting of March 13, 2018 and not a verbatim transcript.

THESE MINUTES WERE APPROVED AT THE APRIL 4, 2018 REGULAR COMMISSION MEETING

- ABSTAIN -

MAYOR CHRISTOPHER J. FOX

SC

COMMISSIONER SCOTT W. GOLDEN

CM

COMMISSIONER CORNELIUS J. MAXWELL

BOROUGH OF WEST WILDWOOD
COUNTY OF CAPE MAY
STATE OF NEW JERSEY

RESOLUTION 2018-026

RESOLUTION APPROVING THE TERMS OF THE PAYOUT AGREEMENT
IN REFERENCE TO THE FERENTZ LITIGATION

WHEREAS, on or about October 27, 2017, the Superior Court of New Jersey entered Judgment against the BOROUGH OF WEST WILDWOOD in favor of JACQUELYN FERENTZ in the amount of \$1,766,687.40 in the above captioned action;

WHEREAS, the amount of \$1,766,687.40 continues to accrue post-judgment interest at a rate of 2.50% per annum, after October 27, 2017 through to the date the Judgment is satisfied in full;

WHEREAS, the distribution of the Judgment is allocated in the amount of \$706,674.96 to MY RIGHTS LAWYERS, LLC for fees, costs, pre-judgment interest and the amount of \$1,060,012.44 to JACQUELYN FERENTZ in accordance with the Attorney Retainer Fee Agreement between attorney and client;

WHEREAS, on January 31, 2018, JACQUELYN FERENTZ, through her attorney, filed a Writ of Execution with this Court directing the Cape May County Sheriff to satisfy the aforementioned Judgment out of personal and real property of the BOROUGH OF WEST WILDWOOD by levying upon the same;

WHEREAS, on February 13, 2018, the Cape May County Sheriff executed the Writ (Sheriff's Number L 906614) upon Crest Savings Bank, 3301 Pacific Avenue, in the City of Wildwood, County of Cape May and State of New Jersey and seized monies in the several Cape Savings Bank accounts held by the BOROUGH OF WEST WILDWOOD in the total amount of \$1,766,740.60;

WHEREAS, the BOROUGH OF WEST WILDWOOD has to date paid \$80,000.00 to JACQUELYN FERENTZ in partial satisfaction of said Judgment, \$65,000.00 having been paid in December 2017, and \$5,000.00 having been paid in each of January, February, and March 2018;

WHEREAS, the day to day operations of the BOROUGH OF WEST WILDWOOD are significantly impeded, and its residents face significant hardships, without the use of said funds;

WHEREAS, it is in the best interest in the Borough of West Wildwood to reach an amicable resolution

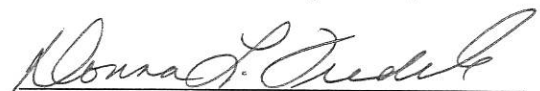
Of the above referenced issues.

NOW THEREFORE BE IT RESOLVED, by the Board of Commissioners, of the Borough of West Wildwood as follows:

1. The Municipal Solicitor is hereby authorized to execute the annexed consent order in resolution of the matters in dispute.

| | Motion | Second | Yes | No | Abstain | Absent |
|-----------------------------------|--------|--------|-----|----|---------|--------|
| Mayor Christopher J. Fox | | | | | | X |
| Commissioner Scott W. Golden | | X | X | | | |
| Commissioner Cornelius J. Maxwell | X | | X | | | |

I, Donna L. Frederick, RMC, Municipal Clerk for the Borough of West Wildwood in the County of Cape May and State of New Jersey, do hereby certify that the foregoing is a correct and true copy of a Resolution adopted by the Board of Commissioners of the Borough of West Wildwood, New Jersey at a **Special Meeting** held on **March 13, 2018 at 9:00am**.



Donna L. Frederick, RMC
Municipal Clerk

BLANEY & KARAVAN, P.C.

Marcus H. Karavan, Esquire

Atty ID: 000941983

2123 Dune Drive, Suite 11

Avalon, New Jersey 08202

Phone: (609) 435-5368

Fax: (609) 435-5473

Attorneys for Plaintiff, Borough of West Wildwood

| | |
|---|--|
| JACQUELYN FERENTZ Plaintiff v. BOROUGH OF WEST WILDWOOD Defendant | SUPERIOR COURT OF NEW JERSEY CAPE MAY COUNTY LAW DIVISION Docket No.: CPM-L-797-08 <i>Civil Action</i> CONSENT ORDER |
|---|--|

WHEREAS, on or about October 27, 2017, the Superior Court of New Jersey entered Judgment against the BOROUGH OF WEST WILDWOOD in favor of JACQUELYN FERENTZ in the amount of \$1,766,687.40 in the above captioned action;

WHEREAS, the amount of \$1,766,687.40 continues to accrue post-judgment interest at a rate of 2.50% per annum, after October 27, 2017 through to the date the Judgment is satisfied in full;

WHEREAS, the distribution of the Judgment is allocated in the amount of \$706,674.96 to MY RIGHTS LAWYERS, LLC for fees, costs, pre-judgment interest and the amount of \$1,060,012.44 to JACQUELYN FERENTZ in accordance with the Attorney Retainer Fee Agreement between attorney and client;

WHEREAS, on January 31, 2018, JACQUELYN FERENTZ, through her attorney, filed a Writ of Execution with this Court directing the Cape May County Sheriff

to satisfy the aforementioned Judgment out of personal and real property of the BOROUGH OF WEST WILDWOOD by levying upon the same;

WHEREAS, on February 13, 2018, the Cape May County Sheriff executed the Writ (Sheriff's Number L 906614) upon Crest Savings Bank, 3301 Pacific Avenue, in the City of Wildwood, County of Cape May and State of New Jersey and seized monies in the several Cape Savings Bank accounts held by the BOROUGH OF WEST WILDWOOD in the total amount of \$1,766,740.60;

WHEREAS, the BOROUGH OF WEST WILDWOOD has to date paid \$80,000.00 to JACQUELYN FERENTZ in partial satisfaction of said Judgment, \$65,000.00 having been paid in December 2017, and \$5,000.00 having been paid in each of January, February, and March 2018;

WHEREAS, the day to day operations of the BOROUGH OF WEST WILDWOOD are significantly impeded, and its residents face significant hardships, without the use of said funds;

WHEREAS, the Borough of West Wildwood, Jacquelyn Ferentz and My Rights Lawyers, LLC have agreed to resolve this matter as follows:

IT IS on this _____ day of March, 2018, **ORDERED** as follows:

1. The Writ of Execution issued under Docket No. CPM-L-797-08 and Sheriff's Number L 906614 is hereby VACATED, and all monies held pursuant to the Writ are to be immediately returned to the BOROUGH OF WEST WILDWOOD;
2. In full satisfaction of the amount owed to MY RIGHTS LAWYERS, LLC of \$706,674.96 allocated from the Judgment under Docket No. CPM-L-797-08,

entered on October 27, 2017, based on the Attorney Fee Retainer Agreement between MY RIGHTS LAWYERS, LLC and JACQUELYN FERENTZ, the BOROUGH OF WEST WILDWOOD, shall pay to MY RIGHTS LAWYERS, LLC, 424 Bethel Road, Somers Point, New Jersey, attorneys for Plaintiff, JACQUELYN FERENTZ, the total of \$706,674.96, plus interest which shall accrue at the annual rate of 2.5%, in forty-two (42) monthly (3.5 years) installments, pursuant to the amortization schedule attached hereto as Exhibit A and incorporated herein by reference. Payment will be made on or before the 10th of each month and shall commence on April 10, 2018.

3. In full satisfaction of the amount owed to JACQUELYN FERENTZ, the BOROUGH OF WEST WILDWOOD, shall pay to JACQUELYN FERENTZ, 511 S Avenue, West Wildwood, New Jersey, the total of \$981,128.62, plus interest which shall accrue at the annual rate of 0.5%, in 201 monthly installments, pursuant to the amortization schedule attached hereto as Exhibit B and incorporated herein by reference. Payment will be made on or before the 10th of each month and shall commence on April 10, 2018.
4. The BOROUGH OF WEST WILDWOOD shall have the right to prepay the Judgment in full or in part at any time without the imposition of any prepayment fee or penalty. Any partial prepayments shall be applied to a reduction in the principal balance.
5. The BOROUGH OF WEST WILDWOOD and JACQUELYN FERENTZ, shall each have the right to accelerate payment of the balance remaining to

JACQUELYN FERENTZ under this Consent Order, including interest accrued as of the date of payment, the same being due within sixty (60) days of written notice of acceleration. In the event acceleration occurs, the BOROUGH OF WEST WILDWOOD, shall receive credit against the aforementioned Judgment for all monies paid pursuant to the terms of this Consent Order. In no event shall the BOROUGH OF WEST WILDWOOD'S payments to MY RIGHTS LAWYERS, L.L.C., be subject to acceleration under this agreement.

6. In the event that the BOROUGH OF WEST WILDWOOD files for bankruptcy and/or no longer continues to exist as an incorporated entity and/or merges with any other governmental entity, it agrees to satisfy in full any remaining balance owed under this Agreement/Consent Order by money and/or tender of security in unencumbered property(ies) that is owned by the Borough of West Wildwood for at least ninety days before the filing of bankruptcy and/or no longer continues to exist as an incorporated entity and/or merges with any other governmental entity to satisfy in full any remaining balance owed under this Agreement/Consent Order.

J.S.C.

We hereby consent to the form and entry of the within Order.

Marcus Karavan, Esq.

BLANEY & KARAVAN
Attorney for Borough of West Wildwood

Michelle Douglass, Esq.
MY RIGHTS LAWYERS, LLC
Attorney for Jacquelyn Ferentz

Loan Amount 995,012.44 What is owed after the \$65,000 was paid
 Interest Rate 0.50%
 Months 204
 Payments \$5,040.60

| Period | Beginning balance | Payment | principal | Interest | Cumulative Principal | Cumulative interest | Ending Balance |
|------------|-------------------|------------|------------|----------|----------------------|---------------------|----------------|
| 1/15/2018 | 995,012.44 | \$5,040.60 | \$4,626.01 | 414.59 | | | 990,386.43 |
| 2/15/2018 | 990,386.43 | \$5,040.60 | \$4,627.94 | 412.66 | \$4,627.94 | 412.66 | 985,758.49 |
| 3/15/2018 | 985,758.49 | \$5,040.60 | \$4,629.87 | 410.73 | \$9,257.81 | 823.39 | 981,128.62 |
| 4/15/2018 | 981,128.62 | \$5,040.60 | \$4,631.80 | 408.80 | \$13,889.61 | 1,232.19 | 976,496.82 |
| 5/15/2018 | 976,496.82 | \$5,040.60 | \$4,633.73 | 406.87 | \$18,523.34 | 1,639.06 | 971,863.09 |
| 6/15/2018 | 971,863.09 | \$5,040.60 | \$4,635.66 | 404.94 | \$23,159.00 | 2,044.00 | 967,227.43 |
| 7/15/2018 | 967,227.43 | \$5,040.60 | \$4,637.59 | 403.01 | \$27,796.59 | 2,447.01 | 962,589.84 |
| 8/15/2018 | 962,589.84 | \$5,040.60 | \$4,639.52 | 401.08 | \$32,436.11 | 2,848.09 | 957,950.32 |
| 9/15/2018 | 957,950.32 | \$5,040.60 | \$4,641.45 | 399.15 | \$37,077.56 | 3,247.24 | 953,308.87 |
| 10/15/2018 | 953,308.87 | \$5,040.60 | \$4,643.39 | 397.21 | \$41,720.95 | 3,644.45 | 948,665.48 |
| 11/15/2018 | 948,665.48 | \$5,040.60 | \$4,645.32 | 395.28 | \$46,366.27 | 4,039.73 | 944,020.16 |
| 12/15/2018 | 944,020.16 | \$5,040.60 | \$4,647.26 | 393.34 | \$51,013.53 | 4,433.07 | 939,372.90 |
| 1/15/2019 | 939,372.90 | \$5,040.60 | \$4,649.19 | 391.41 | \$55,662.72 | 4,824.48 | 934,723.71 |
| 2/15/2019 | 934,723.71 | \$5,040.60 | \$4,651.13 | 389.47 | \$60,313.85 | 5,213.95 | 930,072.58 |
| 3/15/2019 | 930,072.58 | \$5,040.60 | \$4,653.07 | 387.53 | \$64,966.92 | 5,601.48 | 925,419.51 |
| 4/15/2019 | 925,419.51 | \$5,040.60 | \$4,655.01 | 385.59 | \$69,621.93 | 5,987.07 | 920,764.50 |
| 5/15/2019 | 920,764.50 | \$5,040.60 | \$4,656.95 | 383.65 | \$74,278.88 | 6,370.72 | 916,107.55 |
| 6/15/2019 | 916,107.55 | \$5,040.60 | \$4,658.89 | 381.71 | \$78,937.77 | 6,752.43 | 911,448.66 |
| 7/15/2019 | 911,448.66 | \$5,040.60 | \$4,660.83 | 379.77 | \$83,598.60 | 7,132.20 | 906,787.83 |
| 8/15/2019 | 906,787.83 | \$5,040.60 | \$4,662.77 | 377.83 | \$88,261.37 | 7,510.03 | 902,125.06 |
| 9/15/2019 | 902,125.06 | \$5,040.60 | \$4,664.71 | 375.89 | \$92,926.08 | 7,885.92 | 897,460.35 |
| 10/15/2019 | 897,460.35 | \$5,040.60 | \$4,666.66 | 373.94 | \$97,592.74 | 8,259.86 | 892,793.69 |
| 11/15/2019 | 892,793.69 | \$5,040.60 | \$4,668.60 | 372.00 | \$102,261.34 | 8,631.86 | 888,125.09 |
| 12/15/2019 | 888,125.09 | \$5,040.60 | \$4,670.55 | 370.05 | \$106,931.89 | 9,001.91 | 883,454.54 |
| 1/15/2020 | 883,454.54 | \$5,040.60 | \$4,672.49 | 368.11 | \$111,604.38 | 9,370.02 | 878,782.05 |
| 2/15/2020 | 878,782.05 | \$5,040.60 | \$4,674.44 | 366.16 | \$116,278.82 | 9,736.18 | 874,107.61 |
| 3/15/2020 | 874,107.61 | \$5,040.60 | \$4,676.39 | 364.21 | \$120,955.21 | 10,100.39 | 869,431.22 |

| | | | | | | | |
|------------|------------|------------|------------|--------|--------------|-----------|------------|
| 4/15/2020 | 869,431.22 | \$5,040.60 | \$4,678.34 | 362.26 | \$125,633.55 | 10,462.65 | 864,752.88 |
| 5/15/2020 | 864,752.88 | \$5,040.60 | \$4,680.29 | 360.31 | \$130,313.84 | 10,822.96 | 860,072.59 |
| 6/15/2020 | 860,072.59 | \$5,040.60 | \$4,682.24 | 358.36 | \$134,996.08 | 11,181.32 | 855,390.35 |
| 7/15/2020 | 855,390.35 | \$5,040.60 | \$4,684.19 | 356.41 | \$139,680.27 | 11,537.73 | 850,706.16 |
| 8/15/2020 | 850,706.16 | \$5,040.60 | \$4,686.14 | 354.46 | \$144,366.41 | 11,892.19 | 846,020.02 |
| 9/15/2020 | 846,020.02 | \$5,040.60 | \$4,688.09 | 352.51 | \$149,054.50 | 12,244.70 | 841,331.93 |
| 10/15/2020 | 841,331.93 | \$5,040.60 | \$4,690.05 | 350.55 | \$153,744.55 | 12,595.25 | 836,641.88 |
| 11/15/2020 | 836,641.88 | \$5,040.60 | \$4,692.00 | 348.60 | \$158,436.55 | 12,943.85 | 831,949.88 |
| 12/15/2020 | 831,949.88 | \$5,040.60 | \$4,693.95 | 346.65 | \$163,130.50 | 13,290.50 | 827,255.93 |
| 1/15/2021 | 827,255.93 | \$5,040.60 | \$4,695.91 | 344.69 | \$167,826.41 | 13,635.19 | 822,560.02 |
| 2/15/2021 | 822,560.02 | \$5,040.60 | \$4,697.87 | 342.73 | \$172,524.28 | 13,977.92 | 817,862.15 |
| 3/15/2021 | 817,862.15 | \$5,040.60 | \$4,699.82 | 340.78 | \$177,224.10 | 14,318.70 | 813,162.33 |
| 4/15/2021 | 813,162.33 | \$5,040.60 | \$4,701.78 | 338.82 | \$181,925.88 | 14,657.52 | 808,460.55 |
| 5/15/2021 | 808,460.55 | \$5,040.60 | \$4,703.74 | 336.86 | \$186,629.62 | 14,994.38 | 803,756.81 |
| 6/15/2021 | 803,756.81 | \$5,040.60 | \$4,705.70 | 334.90 | \$191,335.32 | 15,329.28 | 799,051.11 |
| 7/15/2021 | 799,051.11 | \$5,040.60 | \$4,707.66 | 332.94 | \$196,042.98 | 15,662.22 | 794,343.45 |
| 8/15/2021 | 794,343.45 | \$5,040.60 | \$4,709.62 | 330.98 | \$200,752.60 | 15,993.20 | 789,633.83 |
| 9/15/2021 | 789,633.83 | \$5,040.60 | \$4,711.59 | 329.01 | \$205,464.19 | 16,322.21 | 784,922.24 |
| 10/15/2021 | 784,922.24 | \$5,040.60 | \$4,713.55 | 327.05 | \$210,177.74 | 16,649.26 | 780,208.69 |
| 11/15/2021 | 780,208.69 | \$5,040.60 | \$4,715.51 | 325.09 | \$214,893.25 | 16,974.35 | 775,493.18 |
| 12/15/2021 | 775,493.18 | \$5,040.60 | \$4,717.48 | 323.12 | \$219,610.73 | 17,297.47 | 770,775.70 |
| 1/15/2022 | 770,775.70 | \$5,040.60 | \$4,719.44 | 321.16 | \$224,330.17 | 17,618.63 | 766,056.26 |
| 2/15/2022 | 766,056.26 | \$5,040.60 | \$4,721.41 | 319.19 | \$229,051.58 | 17,937.82 | 761,334.85 |
| 3/15/2022 | 761,334.85 | \$5,040.60 | \$4,723.38 | 317.22 | \$233,774.96 | 18,255.04 | 756,611.47 |
| 4/15/2022 | 756,611.47 | \$5,040.60 | \$4,725.35 | 315.25 | \$238,500.31 | 18,570.29 | 751,886.12 |
| 5/15/2022 | 751,886.12 | \$5,040.60 | \$4,727.31 | 313.29 | \$243,227.62 | 18,883.58 | 747,158.81 |
| 6/15/2022 | 747,158.81 | \$5,040.60 | \$4,729.28 | 311.32 | \$247,956.90 | 19,194.90 | 742,429.53 |
| 7/15/2022 | 742,429.53 | \$5,040.60 | \$4,731.25 | 309.35 | \$252,688.15 | 19,504.25 | 737,698.28 |
| 8/15/2022 | 737,698.28 | \$5,040.60 | \$4,733.23 | 307.37 | \$257,421.38 | 19,811.62 | 732,965.05 |
| 9/15/2022 | 732,965.05 | \$5,040.60 | \$4,735.20 | 305.40 | \$262,156.58 | 20,117.02 | 728,229.85 |
| 10/15/2022 | 728,229.85 | \$5,040.60 | \$4,737.17 | 303.43 | \$266,893.75 | 20,420.45 | 723,492.68 |
| 11/15/2022 | 723,492.68 | \$5,040.60 | \$4,739.14 | 301.46 | \$271,632.89 | 20,721.91 | 718,753.54 |
| 12/15/2022 | 718,753.54 | \$5,040.60 | \$4,741.12 | 299.48 | \$276,374.01 | 21,021.39 | 714,012.42 |
| 1/15/2023 | 714,012.42 | \$5,040.60 | \$4,743.09 | 297.51 | \$281,117.10 | 21,318.90 | 709,269.33 |

| | | | | | | | |
|------------|------------|------------|------------|--------|--------------|-----------|------------|
| 2/15/2023 | 709,269.33 | \$5,040.60 | \$4,745.07 | 295.53 | \$285,862.17 | 21,614.43 | 704,524.26 |
| 3/15/2023 | 704,524.26 | \$5,040.60 | \$4,747.05 | 293.55 | \$290,609.22 | 21,907.98 | 699,777.21 |
| 4/15/2023 | 699,777.21 | \$5,040.60 | \$4,749.03 | 291.57 | \$295,358.25 | 22,199.55 | 695,028.18 |
| 5/15/2023 | 695,028.18 | \$5,040.60 | \$4,751.00 | 289.60 | \$300,109.25 | 22,489.15 | 690,277.18 |
| 6/15/2023 | 690,277.18 | \$5,040.60 | \$4,752.98 | 287.62 | \$304,862.23 | 22,776.77 | 685,524.20 |
| 7/15/2023 | 685,524.20 | \$5,040.60 | \$4,754.96 | 285.64 | \$309,617.19 | 23,062.41 | 680,769.24 |
| 8/15/2023 | 680,769.24 | \$5,040.60 | \$4,756.95 | 283.65 | \$314,374.14 | 23,346.06 | 676,012.29 |
| 9/15/2023 | 676,012.29 | \$5,040.60 | \$4,758.93 | 281.67 | \$319,133.07 | 23,627.73 | 671,253.36 |
| 10/15/2023 | 671,253.36 | \$5,040.60 | \$4,760.91 | 279.69 | \$323,893.98 | 23,907.42 | 666,492.45 |
| 11/15/2023 | 666,492.45 | \$5,040.60 | \$4,762.89 | 277.71 | \$328,656.87 | 24,185.13 | 661,729.56 |
| 12/15/2023 | 661,729.56 | \$5,040.60 | \$4,764.88 | 275.72 | \$333,421.75 | 24,460.85 | 656,964.68 |
| 1/15/2024 | 656,964.68 | \$5,040.60 | \$4,766.86 | 273.74 | \$338,188.61 | 24,734.59 | 652,197.82 |
| 2/15/2024 | 652,197.82 | \$5,040.60 | \$4,768.85 | 271.75 | \$342,957.46 | 25,006.34 | 647,428.97 |
| 3/15/2024 | 647,428.97 | \$5,040.60 | \$4,770.84 | 269.76 | \$347,728.30 | 25,276.10 | 642,658.13 |
| 4/15/2024 | 642,658.13 | \$5,040.60 | \$4,772.83 | 267.77 | \$352,501.13 | 25,543.87 | 637,885.30 |
| 5/15/2024 | 637,885.30 | \$5,040.60 | \$4,774.81 | 265.79 | \$357,275.94 | 25,809.66 | 633,110.49 |
| 6/15/2024 | 633,110.49 | \$5,040.60 | \$4,776.80 | 263.80 | \$362,052.74 | 26,073.46 | 628,333.69 |
| 7/15/2024 | 628,333.69 | \$5,040.60 | \$4,778.79 | 261.81 | \$366,831.53 | 26,335.27 | 623,554.90 |
| 8/15/2024 | 623,554.90 | \$5,040.60 | \$4,780.79 | 259.81 | \$371,612.32 | 26,595.08 | 618,774.11 |
| 9/15/2024 | 618,774.11 | \$5,040.60 | \$4,782.78 | 257.82 | \$376,395.10 | 26,852.90 | 613,991.33 |
| 10/15/2024 | 613,991.33 | \$5,040.60 | \$4,784.77 | 255.83 | \$381,179.87 | 27,108.73 | 609,206.56 |
| 11/15/2024 | 609,206.56 | \$5,040.60 | \$4,786.76 | 253.84 | \$385,966.63 | 27,362.57 | 604,419.80 |
| 12/15/2024 | 604,419.80 | \$5,040.60 | \$4,788.76 | 251.84 | \$390,755.39 | 27,614.41 | 599,631.04 |
| 1/15/2025 | 599,631.04 | \$5,040.60 | \$4,790.75 | 249.85 | \$395,546.14 | 27,864.26 | 594,840.29 |
| 2/15/2025 | 594,840.29 | \$5,040.60 | \$4,792.75 | 247.85 | \$400,338.89 | 28,112.11 | 590,047.54 |
| 3/15/2025 | 590,047.54 | \$5,040.60 | \$4,794.75 | 245.85 | \$405,133.64 | 28,357.96 | 585,252.79 |
| 4/15/2025 | 585,252.79 | \$5,040.60 | \$4,796.74 | 243.86 | \$409,930.38 | 28,601.82 | 580,456.05 |
| 5/15/2025 | 580,456.05 | \$5,040.60 | \$4,798.74 | 241.86 | \$414,729.12 | 28,843.68 | 575,657.31 |
| 6/15/2025 | 575,657.31 | \$5,040.60 | \$4,800.74 | 239.86 | \$419,529.86 | 29,083.54 | 570,856.57 |
| 7/15/2025 | 570,856.57 | \$5,040.60 | \$4,802.74 | 237.86 | \$424,332.60 | 29,321.40 | 566,053.83 |
| 8/15/2025 | 566,053.83 | \$5,040.60 | \$4,804.74 | 235.86 | \$429,137.34 | 29,557.26 | 561,249.09 |
| 9/15/2025 | 561,249.09 | \$5,040.60 | \$4,806.75 | 233.85 | \$433,944.09 | 29,791.11 | 556,442.34 |
| 10/15/2025 | 556,442.34 | \$5,040.60 | \$4,808.75 | 231.85 | \$438,752.84 | 30,022.96 | 551,633.59 |
| 11/15/2025 | 551,633.59 | \$5,040.60 | \$4,810.75 | 229.85 | \$443,563.59 | 30,252.81 | 546,822.84 |

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|------------|------------|------------|------------|--------|--------------|-----------|------------|
| 12/15/2025 | 546,822.84 | \$5,040.60 | \$4,812.76 | 227.84 | \$448,376.35 | 30,480.65 | 542,010.08 |
| 1/15/2026 | 542,010.08 | \$5,040.60 | \$4,814.76 | 225.84 | \$453,191.11 | 30,706.49 | 537,195.32 |
| 2/15/2026 | 537,195.32 | \$5,040.60 | \$4,816.77 | 223.83 | \$458,007.88 | 30,930.32 | 532,378.55 |
| 3/15/2026 | 532,378.55 | \$5,040.60 | \$4,818.78 | 221.82 | \$462,826.66 | 31,152.14 | 527,559.77 |
| 4/15/2026 | 527,559.77 | \$5,040.60 | \$4,820.78 | 219.82 | \$467,647.44 | 31,371.96 | 522,738.99 |
| 5/15/2026 | 522,738.99 | \$5,040.60 | \$4,822.79 | 217.81 | \$472,470.23 | 31,589.77 | 517,916.20 |
| 6/15/2026 | 517,916.20 | \$5,040.60 | \$4,824.80 | 215.80 | \$477,295.03 | 31,805.57 | 513,091.40 |
| 7/15/2026 | 513,091.40 | \$5,040.60 | \$4,826.81 | 213.79 | \$482,121.84 | 32,019.36 | 508,264.59 |
| 8/15/2026 | 508,264.59 | \$5,040.60 | \$4,828.82 | 211.78 | \$486,950.66 | 32,231.14 | 503,435.77 |
| 9/15/2026 | 503,435.77 | \$5,040.60 | \$4,830.84 | 209.76 | \$491,781.50 | 32,440.90 | 498,604.93 |
| 10/15/2026 | 498,604.93 | \$5,040.60 | \$4,832.85 | 207.75 | \$496,614.35 | 32,648.65 | 493,772.08 |
| 11/15/2026 | 493,772.08 | \$5,040.60 | \$4,834.86 | 205.74 | \$501,449.21 | 32,854.39 | 488,937.22 |
| 12/15/2026 | 488,937.22 | \$5,040.60 | \$4,836.88 | 203.72 | \$506,286.09 | 33,058.11 | 484,100.34 |
| 1/15/2027 | 484,100.34 | \$5,040.60 | \$4,838.89 | 201.71 | \$511,124.98 | 33,259.82 | 479,261.45 |
| 2/15/2027 | 479,261.45 | \$5,040.60 | \$4,840.91 | 199.69 | \$515,965.89 | 33,459.51 | 474,420.54 |
| 3/15/2027 | 474,420.54 | \$5,040.60 | \$4,842.92 | 197.68 | \$520,808.81 | 33,657.19 | 469,577.62 |
| 4/15/2027 | 469,577.62 | \$5,040.60 | \$4,844.94 | 195.66 | \$525,653.75 | 33,852.85 | 464,732.68 |
| 5/15/2027 | 464,732.68 | \$5,040.60 | \$4,846.96 | 193.64 | \$530,500.71 | 34,046.49 | 459,885.72 |
| 6/15/2027 | 459,885.72 | \$5,040.60 | \$4,848.98 | 191.62 | \$535,349.69 | 34,238.11 | 455,036.74 |
| 7/15/2027 | 455,036.74 | \$5,040.60 | \$4,851.00 | 189.60 | \$540,200.69 | 34,427.71 | 450,185.74 |
| 8/15/2027 | 450,185.74 | \$5,040.60 | \$4,853.02 | 187.58 | \$545,053.71 | 34,615.29 | 445,332.72 |
| 9/15/2027 | 445,332.72 | \$5,040.60 | \$4,855.04 | 185.56 | \$549,908.75 | 34,800.85 | 440,477.68 |
| 10/15/2027 | 440,477.68 | \$5,040.60 | \$4,857.07 | 183.53 | \$554,765.82 | 34,984.38 | 435,620.61 |
| 11/15/2027 | 435,620.61 | \$5,040.60 | \$4,859.09 | 181.51 | \$559,624.91 | 35,165.89 | 430,761.52 |
| 12/15/2027 | 430,761.52 | \$5,040.60 | \$4,861.12 | 179.48 | \$564,486.03 | 35,345.37 | 425,900.40 |
| 1/15/2028 | 425,900.40 | \$5,040.60 | \$4,863.14 | 177.46 | \$569,349.17 | 35,522.83 | 421,037.26 |
| 2/15/2028 | 421,037.26 | \$5,040.60 | \$4,865.17 | 175.43 | \$574,214.34 | 35,698.26 | 416,172.09 |
| 3/15/2028 | 416,172.09 | \$5,040.60 | \$4,867.19 | 173.41 | \$579,081.53 | 35,871.67 | 411,304.90 |
| 4/15/2028 | 411,304.90 | \$5,040.60 | \$4,869.22 | 171.38 | \$583,950.75 | 36,043.05 | 406,435.68 |
| 5/15/2028 | 406,435.68 | \$5,040.60 | \$4,871.25 | 169.35 | \$588,822.00 | 36,212.40 | 401,564.43 |
| 6/15/2028 | 401,564.43 | \$5,040.60 | \$4,873.28 | 167.32 | \$593,695.28 | 36,379.72 | 396,691.15 |
| 7/15/2028 | 396,691.15 | \$5,040.60 | \$4,875.31 | 165.29 | \$598,570.59 | 36,545.01 | 391,815.84 |
| 8/15/2028 | 391,815.84 | \$5,040.60 | \$4,877.34 | 163.26 | \$603,447.93 | 36,708.27 | 386,938.50 |
| 9/15/2028 | 386,938.50 | \$5,040.60 | \$4,879.38 | 161.22 | \$608,327.31 | 36,869.49 | 382,059.12 |

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|------------|------------|------------|------------|--------|--------------|-----------|------------|
| 10/15/2028 | 382,059.12 | \$5,040.60 | \$4,881.41 | 159.19 | \$613,208.72 | 37,028.68 | 377,177.71 |
| 11/15/2028 | 377,177.71 | \$5,040.60 | \$4,883.44 | 157.16 | \$618,092.16 | 37,185.84 | 372,294.27 |
| 12/15/2028 | 372,294.27 | \$5,040.60 | \$4,885.48 | 155.12 | \$622,977.64 | 37,340.96 | 367,408.79 |
| 1/15/2029 | 367,408.79 | \$5,040.60 | \$4,887.51 | 153.09 | \$627,865.15 | 37,494.05 | 362,521.28 |
| 2/15/2029 | 362,521.28 | \$5,040.60 | \$4,889.55 | 151.05 | \$632,754.70 | 37,645.10 | 357,631.73 |
| 3/15/2029 | 357,631.73 | \$5,040.60 | \$4,891.59 | 149.01 | \$637,646.29 | 37,794.11 | 352,740.14 |
| 4/15/2029 | 352,740.14 | \$5,040.60 | \$4,893.62 | 146.98 | \$642,539.91 | 37,941.09 | 347,846.52 |
| 5/15/2029 | 347,846.52 | \$5,040.60 | \$4,895.66 | 144.94 | \$647,435.57 | 38,086.03 | 342,950.86 |
| 6/15/2029 | 342,950.86 | \$5,040.60 | \$4,897.70 | 142.90 | \$652,333.27 | 38,228.93 | 338,053.16 |
| 7/15/2029 | 338,053.16 | \$5,040.60 | \$4,899.74 | 140.86 | \$657,233.01 | 38,369.79 | 333,153.42 |
| 8/15/2029 | 333,153.42 | \$5,040.60 | \$4,901.79 | 138.81 | \$662,134.80 | 38,508.60 | 328,251.63 |
| 9/15/2029 | 328,251.63 | \$5,040.60 | \$4,903.83 | 136.77 | \$667,038.63 | 38,645.37 | 323,347.80 |
| 10/15/2029 | 323,347.80 | \$5,040.60 | \$4,905.87 | 134.73 | \$671,944.50 | 38,780.10 | 318,441.93 |
| 11/15/2029 | 318,441.93 | \$5,040.60 | \$4,907.92 | 132.68 | \$676,852.42 | 38,912.78 | 313,534.01 |
| 12/15/2029 | 313,534.01 | \$5,040.60 | \$4,909.96 | 130.64 | \$681,762.38 | 39,043.42 | 308,624.05 |
| 1/15/2030 | 308,624.05 | \$5,040.60 | \$4,912.01 | 128.59 | \$686,674.39 | 39,172.01 | 303,712.04 |
| 2/15/2030 | 303,712.04 | \$5,040.60 | \$4,914.05 | 126.55 | \$691,588.44 | 39,298.56 | 298,797.99 |
| 3/15/2030 | 298,797.99 | \$5,040.60 | \$4,916.10 | 124.50 | \$696,504.54 | 39,423.06 | 293,881.89 |
| 4/15/2030 | 293,881.89 | \$5,040.60 | \$4,918.15 | 122.45 | \$701,422.69 | 39,545.51 | 288,963.74 |
| 5/15/2030 | 288,963.74 | \$5,040.60 | \$4,920.20 | 120.40 | \$706,342.89 | 39,665.91 | 284,043.54 |
| 6/15/2030 | 284,043.54 | \$5,040.60 | \$4,922.25 | 118.35 | \$711,265.14 | 39,784.26 | 279,121.29 |
| 7/15/2030 | 279,121.29 | \$5,040.60 | \$4,924.30 | 116.30 | \$716,189.44 | 39,900.56 | 274,196.99 |
| 8/15/2030 | 274,196.99 | \$5,040.60 | \$4,926.35 | 114.25 | \$721,115.79 | 40,014.81 | 269,270.64 |
| 9/15/2030 | 269,270.64 | \$5,040.60 | \$4,928.40 | 112.20 | \$726,044.19 | 40,127.01 | 264,342.24 |
| 10/15/2030 | 264,342.24 | \$5,040.60 | \$4,930.46 | 110.14 | \$730,974.65 | 40,237.15 | 259,411.78 |
| 11/15/2030 | 259,411.78 | \$5,040.60 | \$4,932.51 | 108.09 | \$735,907.16 | 40,345.24 | 254,479.27 |
| 12/15/2030 | 254,479.27 | \$5,040.60 | \$4,934.57 | 106.03 | \$740,841.73 | 40,451.27 | 249,544.70 |
| 1/15/2031 | 249,544.70 | \$5,040.60 | \$4,936.62 | 103.98 | \$745,778.35 | 40,555.25 | 244,608.08 |
| 2/15/2031 | 244,608.08 | \$5,040.60 | \$4,938.68 | 101.92 | \$750,717.03 | 40,657.17 | 239,669.40 |
| 3/15/2031 | 239,669.40 | \$5,040.60 | \$4,940.74 | 99.86 | \$755,657.77 | 40,757.03 | 234,728.66 |
| 4/15/2031 | 234,728.66 | \$5,040.60 | \$4,942.80 | 97.80 | \$760,600.57 | 40,854.83 | 229,785.86 |
| 5/15/2031 | 229,785.86 | \$5,040.60 | \$4,944.86 | 95.74 | \$765,545.43 | 40,950.57 | 224,841.00 |
| 6/15/2031 | 224,841.00 | \$5,040.60 | \$4,946.92 | 93.68 | \$770,492.35 | 41,044.25 | 219,894.08 |
| 7/15/2031 | 219,894.08 | \$5,040.60 | \$4,948.98 | 91.62 | \$775,441.33 | 41,135.87 | 214,945.10 |

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|------------|------------|------------|------------|-------|--------------|-----------|------------|
| 8/15/2031 | 214,945.10 | \$5,040.60 | \$4,951.04 | 89.56 | \$780,392.37 | 41,225.43 | 209,994.06 |
| 9/15/2031 | 209,994.06 | \$5,040.60 | \$4,953.10 | 87.50 | \$785,345.47 | 41,312.93 | 205,040.96 |
| 10/15/2031 | 205,040.96 | \$5,040.60 | \$4,955.17 | 85.43 | \$790,300.64 | 41,398.36 | 200,085.79 |
| 11/15/2031 | 200,085.79 | \$5,040.60 | \$4,957.23 | 83.37 | \$795,257.87 | 41,481.73 | 195,128.56 |
| 12/15/2031 | 195,128.56 | \$5,040.60 | \$4,959.30 | 81.30 | \$800,217.17 | 41,563.03 | 190,169.26 |
| 1/15/2032 | 190,169.26 | \$5,040.60 | \$4,961.36 | 79.24 | \$805,178.53 | 41,642.27 | 185,207.90 |
| 2/15/2032 | 185,207.90 | \$5,040.60 | \$4,963.43 | 77.17 | \$810,141.96 | 41,719.44 | 180,244.47 |
| 3/15/2032 | 180,244.47 | \$5,040.60 | \$4,965.50 | 75.10 | \$815,107.46 | 41,794.54 | 175,278.97 |
| 4/15/2032 | 175,278.97 | \$5,040.60 | \$4,967.57 | 73.03 | \$820,075.03 | 41,867.57 | 170,311.40 |
| 5/15/2032 | 170,311.40 | \$5,040.60 | \$4,969.64 | 70.96 | \$825,044.67 | 41,938.53 | 165,341.76 |
| 6/15/2032 | 165,341.76 | \$5,040.60 | \$4,971.71 | 68.89 | \$830,016.38 | 42,007.42 | 160,370.05 |
| 7/15/2032 | 160,370.05 | \$5,040.60 | \$4,973.78 | 66.82 | \$834,990.16 | 42,074.24 | 155,396.27 |
| 8/15/2032 | 155,396.27 | \$5,040.60 | \$4,975.85 | 64.75 | \$839,966.01 | 42,138.99 | 150,420.42 |
| 9/15/2032 | 150,420.42 | \$5,040.60 | \$4,977.92 | 62.68 | \$844,943.93 | 42,201.67 | 145,442.50 |
| 10/15/2032 | 145,442.50 | \$5,040.60 | \$4,980.00 | 60.60 | \$849,923.93 | 42,262.27 | 140,462.50 |
| 11/15/2032 | 140,462.50 | \$5,040.60 | \$4,982.07 | 58.53 | \$854,906.00 | 42,320.80 | 135,480.43 |
| 12/15/2032 | 135,480.43 | \$5,040.60 | \$4,984.15 | 56.45 | \$859,890.15 | 42,377.25 | 130,496.28 |
| 1/15/2033 | 130,496.28 | \$5,040.60 | \$4,986.23 | 54.37 | \$864,876.38 | 42,431.62 | 125,510.05 |
| 2/15/2033 | 125,510.05 | \$5,040.60 | \$4,988.30 | 52.30 | \$869,864.68 | 42,483.92 | 120,521.75 |
| 3/15/2033 | 120,521.75 | \$5,040.60 | \$4,990.38 | 50.22 | \$874,855.06 | 42,534.14 | 115,531.37 |
| 4/15/2033 | 115,531.37 | \$5,040.60 | \$4,992.46 | 48.14 | \$879,847.52 | 42,582.28 | 110,538.91 |
| 5/15/2033 | 110,538.91 | \$5,040.60 | \$4,994.54 | 46.06 | \$884,842.06 | 42,628.34 | 105,544.37 |
| 6/15/2033 | 105,544.37 | \$5,040.60 | \$4,996.62 | 43.98 | \$889,838.68 | 42,672.32 | 100,547.75 |
| 7/15/2033 | 100,547.75 | \$5,040.60 | \$4,998.71 | 41.89 | \$894,837.39 | 42,714.21 | 95,549.04 |
| 8/15/2033 | 95,549.04 | \$5,040.60 | \$5,000.79 | 39.81 | \$899,838.18 | 42,754.02 | 90,548.25 |
| 9/15/2033 | 90,548.25 | \$5,040.60 | \$5,002.87 | 37.73 | \$904,841.05 | 42,791.75 | 85,545.38 |
| 10/15/2033 | 85,545.38 | \$5,040.60 | \$5,004.96 | 35.64 | \$909,846.01 | 42,827.39 | 80,540.42 |
| 11/15/2033 | 80,540.42 | \$5,040.60 | \$5,007.04 | 33.56 | \$914,853.05 | 42,860.95 | 75,533.38 |
| 12/15/2033 | 75,533.38 | \$5,040.60 | \$5,009.13 | 31.47 | \$919,862.18 | 42,892.42 | 70,524.25 |
| 1/15/2034 | 70,524.25 | \$5,040.60 | \$5,011.21 | 29.39 | \$924,873.39 | 42,921.81 | 65,513.04 |
| 2/15/2034 | 65,513.04 | \$5,040.60 | \$5,013.30 | 27.30 | \$929,886.69 | 42,949.11 | 60,499.74 |
| 3/15/2034 | 60,499.74 | \$5,040.60 | \$5,015.39 | 25.21 | \$934,902.08 | 42,974.32 | 55,484.35 |
| 4/15/2034 | 55,484.35 | \$5,040.60 | \$5,017.48 | 23.12 | \$939,919.56 | 42,997.44 | 50,466.87 |
| 5/15/2034 | 50,466.87 | \$5,040.60 | \$5,019.57 | 21.03 | \$944,939.13 | 43,018.47 | 45,447.30 |

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|------------|-----------|------------|------------|-------|--------------|-----------|------------|
| 6/15/2034 | 45,447.30 | \$5,040.60 | \$5,021.66 | 18.94 | \$949,960.79 | 43,037.41 | 40,425.64 |
| 7/15/2034 | 40,425.64 | \$5,040.60 | \$5,023.76 | 16.84 | \$954,984.55 | 43,054.25 | 35,401.88 |
| 8/15/2034 | 35,401.88 | \$5,040.60 | \$5,025.85 | 14.75 | \$960,010.40 | 43,069.00 | 30,376.03 |
| 9/15/2034 | 30,376.03 | \$5,040.60 | \$5,027.94 | 12.66 | \$965,038.34 | 43,081.66 | 25,348.09 |
| 10/15/2034 | 25,348.09 | \$5,040.60 | \$5,030.04 | 10.56 | \$970,068.38 | 43,092.22 | 20,318.05 |
| 11/15/2034 | 20,318.05 | \$5,040.60 | \$5,032.13 | 8.47 | \$975,100.51 | 43,100.69 | 15,285.92 |
| 12/15/2034 | 15,285.92 | \$5,040.60 | \$5,034.23 | 6.37 | \$980,134.74 | 43,107.06 | 10,251.69 |
| 1/15/2035 | 10,251.69 | \$5,040.60 | \$5,036.33 | 4.27 | \$985,171.07 | 43,111.33 | 5,215.36 |
| 2/15/2035 | 5,215.36 | \$5,040.60 | \$5,038.43 | 2.17 | \$990,209.50 | 43,113.50 | 176.93 |
| 3/15/2035 | 176.93 | \$5,040.60 | \$5,040.53 | 0.07 | \$995,250.03 | 43,113.57 | (4,863.60) |

Loan Amount 706,674.96
 Interest Rate 2.50%
 Months 42
 Payments \$17,589.96

| Period | Beginning balance | Payment | principal | Interest | Cumulative Principal | Cumulative interest | Ending Balance |
|------------|-------------------|-------------|-------------|----------|----------------------|---------------------|----------------|
| 4/10/2018 | 706,674.96 | \$17,589.96 | \$16,117.72 | 1,472.24 | \$16,151.30 | 1,438.66 | 690,557.24 |
| 5/10/2018 | 690,557.24 | \$17,589.96 | \$16,151.30 | 1,438.66 | \$32,336.25 | 2,843.67 | 674,405.94 |
| 6/10/2018 | 674,405.94 | \$17,589.96 | \$16,184.95 | 1,405.01 | \$48,554.92 | 4,214.96 | 658,220.99 |
| 7/10/2018 | 658,220.99 | \$17,589.96 | \$16,218.67 | 1,371.29 | \$64,807.38 | 5,552.46 | 642,002.32 |
| 8/10/2018 | 642,002.32 | \$17,589.96 | \$16,252.46 | 1,337.50 | \$81,093.69 | 6,856.11 | 625,749.86 |
| 9/10/2018 | 625,749.86 | \$17,589.96 | \$16,286.31 | 1,303.65 | \$97,413.93 | 8,125.83 | 609,463.55 |
| 10/10/2018 | 609,463.55 | \$17,589.96 | \$16,320.24 | 1,269.72 | \$113,768.17 | 9,361.55 | 593,143.31 |
| 11/10/2018 | 593,143.31 | \$17,589.96 | \$16,354.24 | 1,235.72 | \$130,156.49 | 10,563.19 | 576,789.07 |
| 12/10/2018 | 576,789.07 | \$17,589.96 | \$16,388.32 | 1,201.64 | \$146,578.95 | 11,730.69 | 543,978.29 |
| 1/10/2019 | 560,400.75 | \$17,589.96 | \$16,422.46 | 1,167.50 | \$163,035.62 | 12,863.98 | 527,521.62 |
| 2/10/2019 | 543,978.29 | \$17,589.96 | \$16,456.67 | 1,133.29 | \$179,526.58 | 13,962.98 | 511,030.66 |
| 3/10/2019 | 527,521.62 | \$17,589.96 | \$16,490.96 | 1,099.00 | \$196,051.89 | 15,027.63 | 494,505.35 |
| 4/10/2019 | 511,030.66 | \$17,589.96 | \$16,525.31 | 1,064.65 | \$212,611.63 | 16,057.85 | 477,945.61 |
| 5/10/2019 | 494,505.35 | \$17,589.96 | \$16,559.74 | 1,030.22 | \$229,205.87 | 17,053.57 | 461,351.37 |
| 6/10/2019 | 477,945.61 | \$17,589.96 | \$16,594.24 | 995.72 | \$245,834.68 | 18,014.72 | 444,722.56 |
| 7/10/2019 | 461,351.37 | \$17,589.96 | \$16,628.81 | 961.15 | \$262,498.13 | 18,941.23 | 428,059.11 |
| 8/10/2019 | 444,722.56 | \$17,589.96 | \$16,663.45 | 926.51 | \$279,196.30 | 19,833.02 | 411,360.94 |
| 9/10/2019 | 428,059.11 | \$17,589.96 | \$16,698.17 | 891.79 | \$295,929.26 | 20,690.02 | 394,627.98 |
| 10/10/2019 | 411,360.94 | \$17,589.96 | \$16,732.96 | 857.00 | \$312,697.08 | 21,512.16 | 377,860.16 |
| 11/10/2019 | 394,627.98 | \$17,589.96 | \$16,767.82 | 822.14 | \$329,499.83 | 22,299.37 | 361,057.41 |
| 12/10/2019 | 377,860.16 | \$17,589.96 | \$16,802.75 | 787.21 | \$346,337.59 | 23,051.57 | 344,219.65 |
| 1/10/2020 | 361,057.41 | \$17,589.96 | \$16,837.76 | 752.20 | \$363,210.43 | 23,768.69 | 327,346.81 |
| 2/10/2020 | 344,219.65 | \$17,589.96 | \$16,872.84 | 717.12 | \$380,118.42 | 24,450.66 | 310,438.82 |
| 3/10/2020 | 327,346.81 | \$17,589.96 | \$16,907.99 | 681.97 | \$397,061.63 | 25,097.41 | 293,495.61 |
| 4/10/2020 | 310,438.82 | \$17,589.96 | \$16,943.21 | 646.75 | \$414,040.14 | 25,708.86 | 276,517.10 |
| 5/10/2020 | 293,495.61 | \$17,589.96 | \$16,978.51 | 611.45 | \$431,054.02 | 26,284.94 | 259,503.22 |
| 6/10/2020 | 276,517.10 | \$17,589.96 | \$17,013.88 | 576.08 | | | |

| | | | | | | | |
|------------|------------|-------------|-------------|--------|--------------|-----------|------------|
| 7/10/2020 | 259,503.22 | \$17,589.96 | \$17,049.33 | 540.63 | \$448,103.35 | 26,825.57 | 242,453.89 |
| 8/10/2020 | 242,453.89 | \$17,589.96 | \$17,084.85 | 505.11 | \$465,188.20 | 27,330.68 | 225,369.04 |
| 9/10/2020 | 225,369.04 | \$17,589.96 | \$17,120.44 | 469.52 | \$482,308.64 | 27,800.20 | 208,248.60 |
| 10/10/2020 | 208,248.60 | \$17,589.96 | \$17,156.11 | 433.85 | \$499,464.75 | 28,234.05 | 191,092.49 |
| 11/10/2020 | 191,092.49 | \$17,589.96 | \$17,191.85 | 398.11 | \$516,656.60 | 28,632.16 | 173,900.64 |
| 12/10/2020 | 173,900.64 | \$17,589.96 | \$17,227.67 | 362.29 | \$533,884.27 | 28,994.45 | 156,672.97 |
| 1/10/2021 | 156,672.97 | \$17,589.96 | \$17,263.56 | 326.40 | \$551,147.83 | 29,320.85 | 139,409.41 |
| 2/10/2021 | 139,409.41 | \$17,589.96 | \$17,299.52 | 290.44 | \$568,447.35 | 29,611.29 | 122,109.89 |
| 3/10/2021 | 122,109.89 | \$17,589.96 | \$17,335.56 | 254.40 | \$585,782.91 | 29,865.69 | 104,774.33 |
| 4/10/2021 | 104,774.33 | \$17,589.96 | \$17,371.68 | 218.28 | \$603,154.59 | 30,083.97 | 87,402.65 |
| 5/10/2021 | 87,402.65 | \$17,589.96 | \$17,407.87 | 182.09 | \$620,562.46 | 30,266.06 | 69,994.78 |
| 6/10/2021 | 69,994.78 | \$17,589.96 | \$17,444.14 | 145.82 | \$638,006.60 | 30,411.88 | 52,550.64 |
| 7/10/2021 | 52,550.64 | \$17,589.96 | \$17,480.48 | 109.48 | \$655,487.08 | 30,521.36 | 35,070.16 |
| 8/10/2021 | 35,070.16 | \$17,589.96 | \$17,516.90 | 73.06 | \$673,003.98 | 30,594.42 | 17,553.26 |
| 9/10/2021 | 17,553.26 | \$17,589.96 | \$17,553.39 | 36.57 | \$690,557.37 | 30,630.99 | (0.13) |

32,103.23