



Leasehold Improvement Loan

Amount: \$ 25,000
 Type: Standard Mortgage
 Analysis Start Date: January Year 1
 Mortgage Commences: January Year 1
 Payment Frequency: Monthly
 Payment Rounded: Up to Nearest Cent
 Compounding Frequency: Semi-annually
 Interest Rate: Fixed
 Additional Payment or Borrowing: No

| Term | Start Date of (Balloon) Term | Time Period | | Nominal Annual Interest Rate | Amortization | |
|------|------------------------------|-------------|--------|------------------------------|--------------|--------|
| | | Years | Months | | Years | Months |
| 1 | Year 1 Jan | 10 | 0 | 8.000 % | 10 | 0 |

| | Outstanding Balance | End of Year Accrued Interest | Mortgage Payout |
|---|---------------------|------------------------------|-----------------|
| Payout at end of Analysis Period: Dec Year 10 | - | - | - |
| Payout at end of last Term: Dec Year 10 | - | - | - |

| Time Period | Payment | Interest Payment | Principal Payment | Additional Payment or (Borrowing) | Outstanding Balance |
|-------------------------|------------------|------------------|-------------------|-----------------------------------|---------------------|
| Year 1 Jan-Year 1 Dec | 3,619.32 | 1,906.54 | 1,712.78 | - | 23,287.22 |
| Year 2 Jan-Year 2 Dec | 3,619.32 | 1,766.79 | 1,852.53 | - | 21,434.69 |
| Year 3 Jan-Year 3 Dec | 3,619.32 | 1,615.61 | 2,003.71 | - | 19,430.98 |
| Year 4 Jan-Year 4 Dec | 3,619.32 | 1,452.14 | 2,167.18 | - | 17,263.80 |
| Year 5 Jan-Year 5 Dec | 3,619.32 | 1,275.27 | 2,344.05 | - | 14,919.75 |
| Year 6 Jan-Year 6 Dec | 3,619.32 | 1,084.03 | 2,535.29 | - | 12,384.46 |
| Year 7 Jan-Year 7 Dec | 3,619.32 | 877.12 | 2,742.20 | - | 9,642.26 |
| Year 8 Jan-Year 8 Dec | 3,619.32 | 653.37 | 2,965.95 | - | 6,676.31 |
| Year 9 Jan-Year 9 Dec | 3,619.32 | 411.32 | 3,208.00 | - | 3,468.31 |
| Year 10 Jan-Year 10 Dec | 3,617.89 | 149.58 | 3,468.31 | - | - |
| | 36,191.77 | 11,191.77 | 25,000.00 | - | |