

EXAMPLE - MORTGAGE RUN - Payments, Balances, Paydowns



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PROPERTY:	1916 8th St. S.W.	BORROWER:	BELTLINE BROWNSTONES INC.
BUILDING NAME:	The Tiffany	LENDER:	First National 520710
DATE:	April 16, 2024		

LOAN DATA	
Loan Amount	\$2,331,680.90
Annual Interest Rate	2.740%
Amortization Period (years)	32.25
Loan Term (years)	6.92
First Payment Date	November 1, 2022
PAYMENTS	
Monthly Payment	\$9,075.49
Yearly Payment	\$108,905.88

END OF TERM DATA		
Date at End of Term	September 1, 2029	
Balance at End of Term	\$1,988,002.55	
Principal Reduction	\$343,678.35	
Av\$ / yr Reduction from Start of Loan	\$49,664.50	
PAYDOWN EXAMPLE		
Balance as of "Closing" (example date)	September 1, 2024	\$2,242,829
Balance as of 1 year out	August 1, 2025	\$2,198,668
Debt Reduction Year 1		\$44,161
Debt Reduction from "Closing" to end of term	September 1, 2029	\$254,826

Pmnt	Payment Date	Payment	Interest	Principal	Balance	Principal Reduction	YEAR END
0					\$2,331,680.90		
12	October 1, 2023	\$9,060.47	\$5,197.76	\$3,862.71	\$2,285,901.49	\$45,779.41	End of Year 1
13	November 1, 2023	\$9,060.47	\$5,189.00	\$3,871.47	\$2,282,030.02		
14	December 1, 2023	\$9,060.47	\$5,180.21	\$3,880.26	\$2,278,149.76		
15	January 1, 2024	\$9,060.47	\$5,171.40	\$3,889.07	\$2,274,260.69		
16	February 1, 2024	\$9,060.47	\$5,162.57	\$3,897.90	\$2,270,362.79		
17	March 1, 2024	\$9,060.47	\$5,153.72	\$3,906.75	\$2,266,456.04		
18	April 1, 2024	\$9,060.47	\$5,144.86	\$3,915.61	\$2,262,540.43		
19	May 1, 2024	\$9,060.47	\$5,135.97	\$3,924.50	\$2,258,615.93		
20	June 1, 2024	\$9,060.47	\$5,127.06	\$3,933.41	\$2,254,682.52		
21	July 1, 2024	\$9,060.47	\$5,118.13	\$3,942.34	\$2,250,740.18		
22	August 1, 2024	\$9,060.47	\$5,109.18	\$3,951.29	\$2,246,788.89		
23	September 1, 2024	\$9,060.47	\$5,100.21	\$3,960.26	\$2,242,828.63		
24	October 1, 2024	\$9,060.47	\$5,091.22	\$3,969.25	\$2,238,859.38	\$47,042.11	End of Year 2
25	November 1, 2024	\$9,060.47	\$5,082.21	\$3,978.26	\$2,234,881.12		
26	December 1, 2024	\$9,060.47	\$5,073.18	\$3,987.29	\$2,230,893.83		
27	January 1, 2025	\$9,060.47	\$5,064.13	\$3,996.34	\$2,226,897.49		
28	February 1, 2025	\$9,060.47	\$5,055.06	\$4,005.41	\$2,222,892.08		
29	March 1, 2025	\$9,060.47	\$5,045.97	\$4,014.50	\$2,218,877.58		
30	April 1, 2025	\$9,060.47	\$5,036.85	\$4,023.62	\$2,214,853.96		
31	May 1, 2025	\$9,060.47	\$5,027.72	\$4,032.75	\$2,210,821.21		
32	June 1, 2025	\$9,060.47	\$5,018.56	\$4,041.91	\$2,206,779.30		
33	July 1, 2025	\$9,060.47	\$5,009.39	\$4,051.08	\$2,202,728.22		
34	August 1, 2025	\$9,060.47	\$5,000.19	\$4,060.28	\$2,198,667.94		
35	September 1, 2025	\$9,060.47	\$4,990.98	\$4,069.49	\$2,194,598.45		
36	October 1, 2025	\$9,060.47	\$4,981.74	\$4,078.73	\$2,190,519.72	\$48,339.66	End of Year 3
48	October 1, 2026	\$9,060.47	\$4,869.24	\$4,191.23	\$2,140,846.72	\$49,673.00	End of Year 4
60	October 1, 2027	\$9,060.47	\$4,753.63	\$4,306.84	\$2,089,803.62	\$51,043.10	End of Year 5
72	October 1, 2028	\$9,060.47	\$4,634.84	\$4,425.63	\$2,037,352.60	\$52,451.02	End of Year 6
83	September 1, 2029	\$9,060.47	\$4,523.07	\$4,537.40	\$1,988,002.55		
84	October 1, 2029	\$9,060.47	\$4,512.77	\$4,547.70	\$1,983,454.85	\$53,897.75	End of Year 7

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