

EXAMPLE - MORTGAGE RUN - Payments, Balances, Paydowns



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PROPERTY:	2729 38th St SW	BORROWER:	2212657 Alberta Ltd.
BUILDING NAME:		LENDER:	Peoples Group
DATE:	April 26, 2024		

LOAN DATA	
Loan Amount	\$1,171,650.00
Annual Interest Rate	2.630%
Amortization Period (years)	35.00
Loan Term (years)	10.00
First Payment Date	July 1, 2020
PAYMENTS	
Monthly Payment	\$4,269.41
Yearly Payment	\$51,232.92

END OF TERM DATA	
Date at End of Term	June 1, 2030
Balance at End of Term	\$937,727.74
Principal Reduction for full term of loan	\$233,922.26
Av\$\$ / yr Reduction from Start of Loan	\$23,392.23
PAYDOWN EXAMPLE	
Balance as of "Closing" (example date)	September 1, 2024 \$1,079,643
Balance as of 1 year out	August 1, 2025 \$1,058,423
Debt Reduction Year 1	\$21,220
Debt Reduction from "Closing" to end of term	June 1, 2030 \$141,915

Pmnt	Payment Date	Payment	Interest	Principal	Balance	Principal Reduction	YEAR END
					\$1,171,650.00		
12	June 1, 2021	\$4,261.79	\$2,512.80	\$1,748.99	\$1,150,911.39	\$20,738.61	End of Year 1
24	June 1, 2022	\$4,261.79	\$2,466.49	\$1,795.30	\$1,129,623.72	\$21,287.67	End of Year 2
36	June 1, 2023	\$4,261.79	\$2,418.96	\$1,842.83	\$1,107,772.44	\$21,851.28	End of Year 3
42	December 1, 2023	\$4,261.79	\$2,394.73	\$1,867.06	\$1,096,630.80		
43	January 1, 2024	\$4,261.79	\$2,390.66	\$1,871.13	\$1,094,759.67		
44	February 1, 2024	\$4,261.79	\$2,386.58	\$1,875.21	\$1,092,884.46		
45	March 1, 2024	\$4,261.79	\$2,382.49	\$1,879.30	\$1,091,005.16		
46	April 1, 2024	\$4,261.79	\$2,378.39	\$1,883.40	\$1,089,121.76		
47	May 1, 2024	\$4,261.79	\$2,374.29	\$1,887.50	\$1,087,234.26		
48	June 1, 2024	\$4,261.79	\$2,370.17	\$1,891.62	\$1,085,342.64	\$22,429.80	End of Year 4
49	July 1, 2024	\$4,261.79	\$2,366.05	\$1,895.74	\$1,083,446.90		
50	August 1, 2024	\$4,261.79	\$2,361.91	\$1,899.88	\$1,081,547.02		
51	September 1, 2024	\$4,261.79	\$2,357.77	\$1,904.02	\$1,079,643.00		
52	October 1, 2024	\$4,261.79	\$2,353.62	\$1,908.17	\$1,077,734.83		
53	November 1, 2024	\$4,261.79	\$2,349.46	\$1,912.33	\$1,075,822.50		
54	December 1, 2024	\$4,261.79	\$2,345.29	\$1,916.50	\$1,073,906.00		
55	January 1, 2025	\$4,261.79	\$2,341.12	\$1,920.67	\$1,071,985.33		
56	February 1, 2025	\$4,261.79	\$2,336.93	\$1,924.86	\$1,070,060.47		
57	March 1, 2025	\$4,261.79	\$2,332.73	\$1,929.06	\$1,068,131.41		
58	April 1, 2025	\$4,261.79	\$2,328.53	\$1,933.26	\$1,066,198.15		
59	May 1, 2025	\$4,261.79	\$2,324.31	\$1,937.48	\$1,064,260.67		
60	June 1, 2025	\$4,261.79	\$2,320.09	\$1,941.70	\$1,062,318.97	\$23,023.67	End of Year 5
72	June 1, 2026	\$4,261.79	\$2,268.68	\$1,993.11	\$1,038,685.73	\$23,633.24	End of Year 6
84	June 1, 2027	\$4,261.79	\$2,215.91	\$2,045.88	\$1,014,426.77	\$24,258.96	End of Year 7
96	June 1, 2028	\$4,261.79	\$2,161.74	\$2,100.05	\$989,525.53	\$24,901.24	End of Year 8
108	June 1, 2029	\$4,261.79	\$2,106.14	\$2,155.65	\$963,965.02	\$25,560.51	End of Year 9
120	June 1, 2030	\$4,261.79	\$2,049.07	\$2,212.72	\$937,727.74	\$26,237.28	End of Year 10

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