

EXISTING 1st MORTGAGE RUN - Payments, Balances, Paydowns



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PROPERTY: 3908 Center A St NE	BORROWER: KALEIDOSCOPE
BUILDING NAME: Highland Manor Highland Park	LENDER: PEOPLES TRUST
DATE: April 27, 2024	EXISTING MORTGAGE

LOAN DATA	
Loan Amount	\$1,177,986.49
Annual Interest Rate	3.04%
Amortization Period (years)	35.00
Loan Term (years)	10.33
First Payment Date	December 5, 2017
PAYMENTS	
Monthly Payment	\$4,547.25
Yearly Payment	\$54,567.00

END OF TERM DATA		
Date at End of Term	March 5, 2028	
Balance at End of Term	\$948,123	
Principal Reduction Over Term	\$229,863	
Av\$ / yr Reduction from Start of Loan	\$22,245	
PAYDOWN EXAMPLE - Using suggested Closing Date		
Balance as of "Closing" (example date)	August 5, 2024	\$1,036,065
Balance as of 1 year out	July 5, 2025	\$1,014,465
Debt Reduction Year 1	\$21,600	
Debt Reduction from "Closing" to end of term	March 5, 2028	\$87,941

Payment Date	Payment	Interest	Principal	Balance	Principal Reduction	YEAR END
				\$1,177,986.49		
# November 5, 2018	\$4,547.25	\$2,921.15	\$1,626.10	\$1,158,740.54	\$19,245.95	End of Year 1
# November 5, 2019	\$4,547.25	\$2,871.34	\$1,675.91	\$1,138,905.07	\$19,835.47	End of Year 2
# November 5, 2020	\$4,547.25	\$2,820.01	\$1,727.24	\$1,118,462.01	\$20,443.06	End of Year 3
# November 5, 2021	\$4,547.25	\$2,767.10	\$1,780.15	\$1,097,392.77	\$21,069.24	End of Year 4
# November 5, 2022	\$4,547.25	\$2,712.57	\$1,834.68	\$1,075,678.15	\$21,714.62	End of Year 5
# November 5, 2023	\$4,547.25	\$2,656.37	\$1,890.88	\$1,053,298.38	\$22,379.77	End of Year 6
# May 5, 2024	\$4,547.25	\$2,627.63	\$1,919.62	\$1,041,852.73		
# June 5, 2024	\$4,547.25	\$2,622.80	\$1,924.45	\$1,039,928.28		
# July 5, 2024	\$4,547.25	\$2,617.95	\$1,929.30	\$1,037,998.98		
# August 5, 2024	\$4,547.25	\$2,613.10	\$1,934.15	\$1,036,064.83		
# September 5, 2024	\$4,547.25	\$2,608.23	\$1,939.02	\$1,034,125.81		
# October 5, 2024	\$4,547.25	\$2,603.35	\$1,943.90	\$1,032,181.91		
# November 5, 2024	\$4,547.25	\$2,598.45	\$1,948.80	\$1,030,233.11	\$23,065.27	End of Year 7
# December 5, 2024	\$4,547.25	\$2,593.55	\$1,953.70	\$1,028,279.41		
# January 5, 2025	\$4,547.25	\$2,588.63	\$1,958.62	\$1,026,320.79		
# February 5, 2025	\$4,547.25	\$2,583.70	\$1,963.55	\$1,024,357.24		
# March 5, 2025	\$4,547.25	\$2,578.75	\$1,968.50	\$1,022,388.74		
# April 5, 2025	\$4,547.25	\$2,573.80	\$1,973.45	\$1,020,415.29		
# May 5, 2025	\$4,547.25	\$2,568.83	\$1,978.42	\$1,018,436.87		
# June 5, 2025	\$4,547.25	\$2,563.85	\$1,983.40	\$1,016,453.47		
# July 5, 2025	\$4,547.25	\$2,558.86	\$1,988.39	\$1,014,465.08		
# August 5, 2025	\$4,547.25	\$2,553.85	\$1,993.40	\$1,012,471.68		
# September 5, 2025	\$4,547.25	\$2,548.83	\$1,998.42	\$1,010,473.26		
# October 5, 2025	\$4,547.25	\$2,543.80	\$2,003.45	\$1,008,469.81		
# November 5, 2025	\$4,547.25	\$2,538.76	\$2,008.49	\$1,006,461.32	\$23,771.79	End of Year 8
# November 5, 2026	\$4,547.25	\$2,477.24	\$2,070.01	\$981,961.37	\$24,499.95	End of Year 9
# November 5, 2027	\$4,547.25	\$2,413.83	\$2,133.42	\$956,710.96	\$25,250.41	End of Year 10
# March 5, 2028	\$4,547.25	\$2,392.27	\$2,154.98	\$948,123.44	END OF TERM	

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