

CONSIDERATION \$100,000

BK: 2020 PG: 381
Recorded: 2/4/2020 at 2:29:31.0 PM
Pages 10
County Recording Fee: \$57.00
Iowa E-Filing Fee: \$4.06
Combined Fee: \$61.06
Revenue Tax:
LISA SMITH RECORDER
Madison County, Iowa

Preparer: Mason J. Ouderkirk, 108 W. Ashland Ave., P.O. Box 156, Indianola, IA 50125, (515) 961-5315
Return To: Jon Wiegert, 1775 Windwood Trail, Prole, IA 50229
Taxpayer: Jon Wiegert, 1775 Windwood Trail, Prole, IA 50229

REAL ESTATE CONTRACT-INSTALLMENTS

IT IS AGREED this 15th day of January, 2020, by and between Eugene O. Scully, a single person, Seller, herein executed and sold on his behalf by his Agent and/or Attorney-in-Fact for James Scully, and Jon R. Wiegert II, a single person, as Buyer;

That the Seller, as in this contract provided, agrees to sell to the Buyer, and the Buyer, in consideration of the premises, hereby agrees with the Seller to purchase the following described real estate situated in the County of Madison, State of Iowa, to-wit:

Parcel "D" located in the Northwest Quarter (1/4) of the Southeast Quarter (1/4) of Section Eleven (11), Township Seventy-Six (76) North, Range Twenty-Six (26) West of the 5th P.M., Madison County, Iowa, containing 6.43 acres, as shown in Corrected Plat of Survey filed in Book 3, Page 250, on May 18, 1998, in the Office of the Recorder for Madison County, Iowa

together with any easements and servient estates appurtenant thereto, but with such reservations and exceptions of title as may be below stated, all upon the terms and conditions following:

1. **TOTAL PURCHASE PRICE.** The Buyer agrees to pay for said property the total of \$100,000.00 due and payable at Finney County, Kansas or as designated by Seller, as follows:
 - a. **EARNEST MONEY** of \$500.00 previously deposited and held in trust with Ouderkirk Law Firm;
 - b. **DOWN PAYMENT** of \$19,500.00 payable on or before January 24, 2020;
 - c. **BALANCE OF PURCHASE PRICE.** Eighty Thousand Dollars (\$80,000.00) shall be paid to Seller by payment of installments in the amount of Eight Hundred Fifty Six Dollars and No Cents (\$856.00) due on February 15, 2020, and continuing in the amount of Eight Hundred Fifty Six Dollars and No Cents (\$856.00) on the fifteenth (15th) day of each month thereafter until all sums due for unpaid the unpaid principal shall be paid in full. Interest upon the unpaid principal balance shall be computed at the rate of five percent (5%) per annum from January 15, 2020. Interest is included in the monthly installment payment set forth above which is based upon a ten year equal amortization schedule.
 - d. **LATE PAYMENTS.** For each payment that is not paid within fifteen (15) days after its

due date, Buyer shall pay a late fee of \$50.00.

2. **POSSESSION.** Buyer, concurrently with due performance on Buyer's part, shall be entitled to possession of said premises on January 24, 2020 and thereafter so long as Buyer shall perform the obligation of this contract.
3. **TAXES.** Seller shall pay the taxes due March 1, 2020 at closing and all unpaid taxes thereon payable in prior years. Buyer shall be given a credit for taxes from the first day of July prior to possession to the date of possession based upon the last known actual net real estate taxes payable according to public records. However, if such taxes are based upon a partial assessment of the present property improvements or a changed tax classification as of the date of possession, such proration shall be based on the current levy rate, assessed value, legislative tax rollbacks and real estate tax exemptions that will actually be applicable as shown by the assessor's records on the date of possession. Buyer shall pay any taxes not assumed by Seller and all subsequent taxes before same become delinquent.
4. **SPECIAL ASSESSMENTS.** Seller shall pay any and all special assessments against this property:
 - a. Which are assessed as of the effective date of this contract; and
 - b. Including all sewage disposal assessments for overage charge heretofore assessed by any municipality having jurisdiction as of date of possession.

Buyer, except as above stated, shall pay all subsequent special assessments and charges, before they become delinquent.
5. **MORTGAGE.** The Seller shall have no right or power to mortgage or encumbers the real estate.
6. **POWER OF ATTORNEY.** Seller's Attorney-in-Fact shall provide a true copy of the Power of Attorney in effect authorizing him to execute documents and transfer property on behalf of SELLER upon acceptance of this Agreement. Said unrevoked and effective Power of Attorney shall be recorded at closing at Seller's expense to evidence said powers.
7. **CARE OF PROPERTY.** Buyer shall take good care of this property.
8. **NOTICE.** Any notice under this Agreement shall be in writing and be deemed served when it is delivered by personal delivery or mailed by certified mail, addressed to the parties at the addresses given below.
9. **EFFECTIVE DATE OF CONTRACT.** The effective date of this contract is January 15, 2020.
10. **TIME IS OF THE ESSENCE.** Time is of the essence in this Agreement. Failure to promptly assert rights of Seller herein shall not, however, be a waiver of such rights or a waiver of any existing or subsequent default.
11. **EXCEPTIONS TO WARRANTIES OF TITLE.** The warranties of title in any Deed made pursuant to this contract (See paragraph 14) shall be without reservation or qualification EXCEPT:
 - a. Zoning ordinances;
 - b. Such restrictive covenants as may be shown of record;
 - c. Easements of record, if any;
 - d. As limited by paragraphs 1, 2, 3 and 4 of this contract;

- e. Seller shall give Special Warranty as to the period after equitable title passes to Buyer.
12. **DEED AND ABSTRACT, BILL OF SALE.** If all said sums of money and interest are paid to Seller during the life of this contract, and all other agreements for performance by Buyer have been complied with, Seller will execute and deliver to Buyer a Warranty Deed conveying said premises in fee simple pursuant to and in conformity with this contract and Seller will at this time deliver to Buyer an abstract showing merchantable title, in conformity with this contract. Such abstract shall begin with the government patent (unless pursuant to the Iowa State Bar Association title standards there is a lesser requirement as to period of abstracting) to said premises and shall show title thereto in Seller as of the effective date of this contract. The Warranty Deed shall be executed by Seller as of the effective date of the contract. The Warranty Deed and Abstract of title continued to the effective date of this contract shall be held in escrow by an agent designated by Seller for delivery to Buyer upon full performance of this confirmed by Buyer. This contract supersedes each and every previous written offer of Buyer to buy the above described property which was accepted by Seller. Seller shall also pay the cost of any abstracting due to any act or change in the personal affairs of Seller resulting in a change of title by operation of law or otherwise. If any personal property is a part of this agreement, then upon due performance by Buyer, Seller shall execute and deliver a Bill of Sale consistent with the terms of this contract.
13. **ESCROW.** The Warranty Deed and Abstract of title continued as stated above shall be held in escrow by Ouderkirk Law Firm for delivery to BUYER upon full performance of the installment contract as confirmed by BUYER OR SELLER. BUYER shall pay all fees and expenses related to escrow at the time of closing. SELLER shall pay the cost of any abstracting due to any act or change in the personal affairs of SELLER resulting in a change of title by operation of law or otherwise.
14. **SURVEY.** If a survey is required under Iowa Code Chapter 354, or city or county ordinances, Buyer shall pay the costs thereof. Buyers may, at Buyers' expense prior to closing, have the property surveyed and certified by a registered land surveyor. If the survey shows an encroachment on the Property or if any improvements located on the Property encroach on lands of others, the encroachments shall be treated as a title defect.
15. **APPROVAL OF ABSTRACT.** Buyer has examined the abstract of title to this property continued to January 7, 2020. Such abstract shall be continued at Seller's expense to the effective date of this contract and show merchantable title in conformity with this contract and approved by Buyer's attorney as of the effective date of this contract.
16. **FORFEITURE.** If Buyer:
- a. fails to make the payments aforesaid, or any part thereof, as same become due; or
 - b. fails to pay the taxes or special assessments or charges, or any part thereof, levied upon said property, or assessed against it, by any taxing body before any of such items become delinquent; or
 - c. fails to keep the property insured; or
 - d. fails to keep it in reasonable repair as herein required; or
 - e. fails to perform any of the agreements as herein made or required; then Seller, in addition to any and all other legal and equitable remedies which they may have, at their option, may proceed to forfeit and cancel this contract as provided by law (Chapter 656 Code of Iowa). Upon completion of such forfeiture Buyer shall have no right of reclamation or compensation for money paid, or improvements made; but such payments and/or improvements if any shall be retained and kept by Seller as compensation for the use of said property, and/or as liquidated damages for breach of this contract; and upon

completion of such forfeiture, if the Buyer or any other person or persons shall be in possession of said real estate or any part thereof, such party or parties in possession shall at once peacefully remove therefrom, or failing to do so may be treated as tenants holding over, unlawfully after the expiration of a lease, and may accordingly be ousted and removed as such as provided by law.

17. **FORECLOSURE AND REDEMPTION.** If Buyer fails to timely perform this contract, Seller, at Seller's option, may elect to declare the entire balance immediately due and payable after such notice, if any, as may be required by Chapter 654, The Code of Iowa. Thereafter this contract may be foreclosed in equity and the court may appoint a receiver to take immediate possession of the property and of the revenues and income accruing therefrom and to rent or cultivate the same as the receiver may deem best for the interest at all parties concerned, and such receiver shall be liable to account to Buyer only for the net profits, after application of rents, issues and profits from the costs and expenses of the receivership and foreclosure end upon the contract obligation.

It is agreed that if this contract covers less than ten (10) acres of land, and in the event of the foreclosure of this contract and sale of the property by sheriff's sale in such foreclosure proceedings, the time of one year for redemption from said sale provided by the statutes of the State of Iowa shall be reduced to six (6) months provided the Seller, in such action file an election to waive any deficiency judgment against Buyer which may arise out of the foreclosure proceedings: all to be consistent with the provisions of Chapter 628 of the Iowa Code. If the redemption period is so reduced, for the first three (3) months after sale such right of redemption shall be exclusive to the Buyer, and the time periods in Sections 628.5, 628.15 and 628.16 of the Iowa Code shall be reduced to four (4) months.

It is further agreed that the period of redemption after a foreclosure of this contract shall be reduced to sixty (60) days if all of the three following contingencies develop: (1) The real estate is less than ten (10) acres in size; (2) the Court finds affirmatively that the said real estate has been abandoned by the owners and those persons personally liable under this contract at the time of such foreclosure; and (3) Seller in such action file an election to waive any deficiency judgment against Buyer or Buyer's successor in interest in such action. If the redemption period is so reduced, Buyer or Buyer's successor in interest or the owner shall have the exclusive right to redeem for the first thirty (30) days after such sale, and the time provided for redemption by creditors as provided in Sections 628.5, 628.15 and 628.16 of the Iowa Code shall be reduced to forty (40) days. Entry of appearance by pleading or docket entry by or on behalf of Buyer shall be presumption that the property is not abandoned. Any such redemption period shall be consistent with all of the provisions of Chapter 628 of the Iowa Code. This paragraph shall not be construed to limit or otherwise affect any other redemption provisions contained in Chapter 628 of the Iowa Code.

18. **ATTORNEY'S FEES.** Each of the undersigned, respectively, agree to pay reasonable attorney's fees, court costs and expenses of and/or for the party not in default or breach of this Agreement in case of any action or in any proceeding in any court in the event of any breach or default of any of the terms of this Agreement.
19. **ASSIGNMENT.** In case of the assignment of this contract by either of the parties, prompt notice shall be given to the other parties, who shall at the time of such notice be furnished with a duplicate of such assignment by such assignors. Any such assignment shall not terminate the liability of the assignor to perform, unless a specific release in writing is given and signed by the other party to this contract.
20. **REMOVAL OF PERSONAL PROPERTY PRIOR TO CLOSING.** This Agreement is

contingent upon Seller removing abandoned and/or non-working vehicles, metals, personal property, debris, garbage, waste and/or trash from the Property and/or land by January 24, 2020. Without waiving the foregoing requirement and contingency that Seller removes his abandoned and/or non-working vehicles, metals, personal property, debris, garbage, waste and/or trash; it shall be deemed that any property, materials or assets left upon the property as of January 24, 2020 shall be considered as abandoned and conveyed to BUYER as part of the sale. However, Seller shall promptly pay BUYER the reasonable charges, expenses and costs to remove any abandoned and/or non-working vehicles, metals, personal property, debris, garbage, waste and/or trash left on and after January 24, 2020. Buyer shall have the right to set off from the contract balance and not pay SELLER under the installment real estate contract an amount equal to the reasonable charges, expenses and costs to remove said abandoned and/or non-working vehicles, metals, personal property, debris, garbage, waste and/or trash in the event Seller fails to promptly pay to or reimburse BUYER for the same within thirty (30) days of being notified of said charges, expenses or costs.

21. **PERSONAL PROPERTY.** If this contract includes the sale of any personal property, then in the event of the forfeiture or foreclosure of this contract, such personalty shall be considered indivisible with the real estate above described; and any such termination of Buyer's rights in said real estate shall concurrently operate as the forfeiture or foreclosure hereof against all such personal property.
22. **ENVIRONMENTAL MATTERS.** Seller warrants to the best of their knowledge and belief that there are no abandoned wells, solid waste disposal sites, hazardous wastes or substances, or underground storage tanks located on the Property, the Property does not contain levels of radon gas, asbestos, or urea-formaldehyde foam insulation which require remediation under current governmental standards, and Seller has done nothing to contaminate the Property with hazardous wastes or substances. Seller warrants that the property is not subject to any local, state, or federal judicial or administrative action, investigation or order, as the case may be, regarding wells, solid waste disposal sites, hazardous wastes or substances, or underground storage tanks. Seller shall also provide Buyer with a properly executed GROUNDWATER HAZARD STATEMENT.
23. **"AS IS" SALE.** The conveyance of this property is and shall be "as is." Buyer agrees that the house on the property is not habitable and does not consider this sale to include a residence.
24. **PRIVATE SEWAGE DISPOSAL SYSTEM.** SELLER represents to BUYER that the Property is served by a private sewage disposal system (septic system), which is being sold "as is". Buyer shall assume responsibility for the sewage disposal system upon and after closing.
25. **TRANSFER TAX AND RECORDING FEE.** Seller shall pay the transfer tax (formerly referred to as revenue stamp fee) regarding the transfer of the premises. Buyer shall pay for the recording fee for this contract.
26. **WAIVER OR MODIFICATION.** No waiver or modification of this agreement or of any covenant, condition, or limitation herein contained shall be valid unless in writing and duly executed by the party to be charged therewith. No evidence of any waiver or modification shall be offered or received in evidence in any proceeding, arbitration, or litigation between the parties hereto arising out of or affecting this agreement where the rights or obligations of the parties hereunder are affected unless such waiver or modification is in writing and duly executed as aforesaid. The provisions of this section may not be waived except as set forth herein.
27. **SEVERABILITY.** All agreements and covenants contained herein are severable and in the event

any of them shall be held to be invalid by any competent Court, this agreement shall be interpreted as if such invalid agreements or covenants were not contained herein.

28. **PREPAYMENT.** Buyer, at his option, may prepay any amount at any time.
29. **ADVANCEMENTS BY BUYERS.** If Seller fails to pay such taxes, special assessments or other obligations of Seller under this contract, the Buyer may make such payments and all such advancements shall be due and payable to Buyer on demand or such sums so advanced may, at the election of Buyer, be deducted from the principal balance due hereunder without penalty.
30. **RECORDING.** Buyer shall record the installment contract and notice of escrow at Buyer's expense no later than 96 hours after closing. The parties acknowledge that this may be a deviation from the mandatory requirement under Iowa Code Section 558.46 that Seller record the installment contract. In the event Buyer fails to timely record this contract and notice of escrow, Seller may, at Seller's option, record said contract and notice of escrow, notify the Buyer of the recording and add the actual cost of recording plus \$50.00 advancement cost to the principal balance owing, with said advancement bearing interest on said advancement and administrative cost at the rate set forth for delinquent amounts from the date of the advancement. The Buyer shall defend, indemnify and hold Seller harmless as to any actions, proceedings, litigation, fees, expenses, costs, damages, losses and fines associated with the failure to timely file the contract and notice of escrow.
31. **GENERAL PROVISIONS.** In the performance of each part of this Agreement, time shall be of the essence. Failure to promptly assert rights herein shall not, however, be a waiver of such rights or a waiver of any existing or subsequent default. This Agreement shall apply to and bind the successors in interest of the parties. This Agreement shall survive the closing. This Agreement contains the entire agreement of the parties and shall not be amended except by a written instrument duly signed by Seller and Buyer. Paragraph headings are for convenience of reference and shall not limit or affect the meaning of this Agreement. Words and phrases herein shall be construed as in the singular or plural number, and as masculine, feminine or neuter gender according to the context.
32. **CERTIFICATION.** Buyers and Seller each certify that they are not acting, directly or indirectly, for or on behalf of any person, group, entity or nation named by any Executive Order or the United States Treasury Department as a terrorist, "Specially Designated National and Blocked Person" or any other banned or blocked person, entity, nation or transaction pursuant to any law, order, rule or regulation that is enforced or administered by the Office of Foreign Assets Control; and are not engaged in this transaction, directly or indirectly on behalf of, any such person, group, entity or nation. Each party hereby agrees to defend, indemnify and hold harmless the other party from and against any and all claims, damages, losses, risks, liabilities and expenses (including attorney's fees and costs) arising from or related to my breach of the foregoing certification.
33. **MULTIPLE ORIGINALS.** This Real Estate Contract may be signed in counterparts. Three (3) identical reproductions of this Agreement are being executed. Each bearing original signatures shall be construed as an original.

Date 1-15-20

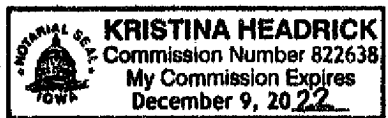
Jon R. Wiegert II
Jon R. Wiegert II, BUYER
Address: 1657 Upland Trail
Prole, IA 50229
Telephone: 515-468-0988

Date 1-20-20

James Scully
James Scully, as Agent and/or Attorney-in-Fact
for Eugene O. Scully, SELLER
Address: 2115 West Jones
Garden City, Kansas 67846
Telephone: 620-287-1511

STATE OF IOWA, COUNTY OF WARREN

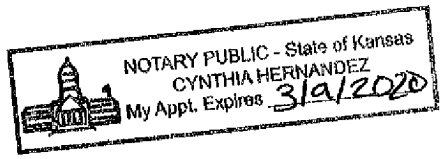
This instrument was acknowledged before me on the 15th day of January, 2020, by Jon R. Wiegert II.



Kristina Headrick
Notary Public In and For the State of Iowa

STATE OF Kansas, COUNTY OF Finney

This instrument was acknowledged before me on the 20th day of January, 2020, by James Scully, as Agent and/or Attorney-in-Fact for Eugene O. Scully.



Cynthia Hernandez
Notary Public In and For the State of Kansas

Loan Summary

Loan Amount:	\$80,000.00	Number of Payments:	119
Annual Interest Rate:	5.0000%	Periodic Payment:	\$856.00
Loan Date:	01/15/2020	1st Payment Due:	03/15/2020
Payment Frequency:	Monthly	Last Payment Due:	01/15/2030
Total Interest Due:	\$22,107.15	Total All Payments:	\$102,107.15

Payment Schedule

#/Year	Date	Payment	Interest	Principal	Balance
Loan:	01/15/2020	0.00	0.00	0.00	80,000.00
1:1	03/15/2020	856.00	668.06	187.94	79,812.06
2:1	04/15/2020	856.00	332.55	523.45	79,288.61
3:1	05/15/2020	856.00	330.37	525.63	78,762.98
4:1	06/15/2020	856.00	328.18	527.82	78,235.16
5:1	07/15/2020	856.00	325.98	530.02	77,705.14
6:1	08/15/2020	856.00	323.77	532.23	77,172.91
7:1	09/15/2020	856.00	321.55	534.45	76,638.46
8:1	10/15/2020	856.00	319.33	536.67	76,101.79
9:1	11/15/2020	856.00	317.09	538.91	75,562.88
10:1	12/15/2020	856.00	314.85	541.15	75,021.73
	2020 Totals:	8,560.00	3,581.73	4,978.27	
	Running Totals:	8,560.00	3,581.73	4,978.27	
11:1	01/15/2021	856.00	312.59	543.41	74,478.32
12:1	02/15/2021	856.00	310.33	545.67	73,932.65
13:2	03/15/2021	856.00	308.05	547.95	73,384.70
14:2	04/15/2021	856.00	305.77	550.23	72,834.47
15:2	05/15/2021	856.00	303.48	552.52	72,281.95
16:2	06/15/2021	856.00	301.17	554.83	71,727.12
17:2	07/15/2021	856.00	298.86	557.14	71,169.98
18:2	08/15/2021	856.00	296.54	559.46	70,610.52
19:2	09/15/2021	856.00	294.21	561.79	70,048.73
20:2	10/15/2021	856.00	291.87	564.13	69,484.60
21:2	11/15/2021	856.00	289.52	566.48	68,918.12
22:2	12/15/2021	856.00	287.16	568.84	68,349.28
	2021 Totals:	10,272.00	3,599.55	6,672.45	
	Running Totals:	18,832.00	7,181.28	11,650.72	
23:2	01/15/2022	856.00	284.79	571.21	67,778.07
24:2	02/15/2022	856.00	282.41	573.59	67,204.48
25:3	03/15/2022	856.00	280.02	575.98	66,628.50
26:3	04/15/2022	856.00	277.62	578.38	66,050.12
27:3	05/15/2022	856.00	275.21	580.79	65,469.33
28:3	06/15/2022	856.00	272.79	583.21	64,886.12
29:3	07/15/2022	856.00	270.36	585.64	64,300.48
30:3	08/15/2022	856.00	267.92	588.08	63,712.40
31:3	09/15/2022	856.00	265.47	590.53	63,121.87
32:3	10/15/2022	856.00	263.01	592.99	62,528.88
33:3	11/15/2022	856.00	260.54	595.46	61,933.42
34:3	12/15/2022	856.00	258.06	597.94	61,335.48
	2022 Totals:	10,272.00	3,258.20	7,013.80	
	Running Totals:	29,104.00	10,439.48	18,664.52	
35:3	01/15/2023	856.00	255.56	600.44	60,735.04
36:3	02/15/2023	856.00	253.06	602.94	60,132.10
37:4	03/15/2023	856.00	250.55	605.45	59,526.65
38:4	04/15/2023	856.00	248.03	607.97	58,918.68
39:4	05/15/2023	856.00	245.49	610.51	58,308.17
40:4	06/15/2023	856.00	242.95	613.05	57,695.12
41:4	07/15/2023	856.00	240.40	615.60	57,079.52
42:4	08/15/2023	856.00	237.83	618.17	56,461.35
43:4	09/15/2023	856.00	235.26	620.74	55,840.61

Last payment increased by \$243.15 due to rounding

Calculation method: Normal, 360 days per year

Payment Schedule

#/Year	Date	Payment	Interest	Principal	Balance
44:4	10/15/2023	856.00	232.67	623.33	55,217.28
45:4	11/15/2023	856.00	230.07	625.93	54,591.35
46:4	12/15/2023	856.00	227.46	628.54	53,962.81
2023 Totals:		10,272.00	2,899.33	7,372.67	
Running Totals:		39,376.00	13,338.81	26,037.19	
47:4	01/15/2024	856.00	224.85	631.15	53,331.66
48:4	02/15/2024	856.00	222.22	633.78	52,697.88
49:5	03/15/2024	856.00	219.57	636.43	52,061.45
50:5	04/15/2024	856.00	216.92	639.08	51,422.37
51:5	05/15/2024	856.00	214.26	641.74	50,780.63
52:5	06/15/2024	856.00	211.59	644.41	50,136.22
53:5	07/15/2024	856.00	208.90	647.10	49,489.12
54:5	08/15/2024	856.00	206.20	649.80	48,839.32
55:5	09/15/2024	856.00	203.50	652.50	48,186.82
56:5	10/15/2024	856.00	200.78	655.22	47,531.60
57:5	11/15/2024	856.00	198.05	657.95	46,873.65
58:5	12/15/2024	856.00	195.31	660.69	46,212.96
2024 Totals:		10,272.00	2,522.15	7,749.85	
Running Totals:		49,648.00	15,860.96	33,787.04	
59:5	01/15/2025	856.00	192.55	663.45	45,549.51
60:5	02/15/2025	856.00	189.79	666.21	44,883.30
61:6	03/15/2025	856.00	187.01	668.99	44,214.31
62:6	04/15/2025	856.00	184.23	671.77	43,542.54
63:6	05/15/2025	856.00	181.43	674.57	42,867.97
64:6	06/15/2025	856.00	178.62	677.38	42,190.59
65:6	07/15/2025	856.00	175.79	680.21	41,510.38
66:6	08/15/2025	856.00	172.96	683.04	40,827.34
67:6	09/15/2025	856.00	170.11	685.89	40,141.45
68:6	10/15/2025	856.00	167.26	688.74	39,452.71
69:6	11/15/2025	856.00	164.39	691.61	38,761.10
70:6	12/15/2025	856.00	161.50	694.50	38,066.60
2025 Totals:		10,272.00	2,125.64	8,146.36	
Running Totals:		59,920.00	17,986.60	41,933.40	
71:6	01/15/2026	856.00	158.61	697.39	37,369.21
72:6	02/15/2026	856.00	155.71	700.29	36,668.92
73:7	03/15/2026	856.00	152.79	703.21	35,965.71
74:7	04/15/2026	856.00	149.86	706.14	35,259.57
75:7	05/15/2026	856.00	146.91	709.09	34,550.48
76:7	06/15/2026	856.00	143.96	712.04	33,838.44
77:7	07/15/2026	856.00	140.99	715.01	33,123.43
78:7	08/15/2026	856.00	138.01	717.99	32,405.44
79:7	09/15/2026	856.00	135.02	720.98	31,684.46
80:7	10/15/2026	856.00	132.02	723.98	30,960.48
81:7	11/15/2026	856.00	129.00	727.00	30,233.48
82:7	12/15/2026	856.00	125.97	730.03	29,503.45
2026 Totals:		10,272.00	1,708.85	8,563.15	
Running Totals:		70,192.00	19,695.45	50,496.55	
83:7	01/15/2027	856.00	122.93	733.07	28,770.38
84:7	02/15/2027	856.00	119.88	736.12	28,034.26
85:8	03/15/2027	856.00	116.81	739.19	27,295.07
86:8	04/15/2027	856.00	113.73	742.27	26,552.80
87:8	05/15/2027	856.00	110.64	745.36	25,807.44
88:8	06/15/2027	856.00	107.53	748.47	25,058.97
89:8	07/15/2027	856.00	104.41	751.59	24,307.38
90:8	08/15/2027	856.00	101.28	754.72	23,552.66
91:8	09/15/2027	856.00	98.14	757.86	22,794.80
92:8	10/15/2027	856.00	94.98	761.02	22,033.78
93:8	11/15/2027	856.00	91.81	764.19	21,269.59
94:8	12/15/2027	856.00	88.62	767.38	20,502.21

Last payment increased by \$243.15 due to rounding

Calculation method: Normal, 360 days per year

Payment Schedule

#/Year	Date	Payment	Interest	Principal	Balance
2027 Totals:		10,272.00	1,270.76	9,001.24	
Running Totals:		80,464.00	20,966.21	59,497.79	
95:8	01/15/2028	856.00	85.43	770.57	19,731.64
96:8	02/15/2028	856.00	82.22	773.78	18,957.86
97:9	03/15/2028	856.00	78.99	777.01	18,180.85
98:9	04/15/2028	856.00	75.75	780.25	17,400.60
99:9	05/15/2028	856.00	72.50	783.50	16,617.10
100:9	06/15/2028	856.00	69.24	786.76	15,830.34
101:9	07/15/2028	856.00	65.96	790.04	15,040.30
102:9	08/15/2028	856.00	62.67	793.33	14,246.97
103:9	09/15/2028	856.00	59.36	796.64	13,450.33
104:9	10/15/2028	856.00	56.04	799.96	12,650.37
105:9	11/15/2028	856.00	52.71	803.29	11,847.08
106:9	12/15/2028	856.00	49.36	806.64	11,040.44
2028 Totals:		10,272.00	810.23	9,461.77	
Running Totals:		90,736.00	21,776.44	68,959.56	
107:9	01/15/2029	856.00	46.00	810.00	10,230.44
108:9	02/15/2029	856.00	42.63	813.37	9,417.07
109:10	03/15/2029	856.00	39.24	816.76	8,600.31
110:10	04/15/2029	856.00	35.83	820.17	7,780.14
111:10	05/15/2029	856.00	32.42	823.58	6,956.56
112:10	06/15/2029	856.00	28.99	827.01	6,129.55
113:10	07/15/2029	856.00	25.54	830.46	5,299.09
114:10	08/15/2029	856.00	22.08	833.92	4,465.17
115:10	09/15/2029	856.00	18.60	837.40	3,627.77
116:10	10/15/2029	856.00	15.12	840.88	2,786.89
117:10	11/15/2029	856.00	11.61	844.39	1,942.50
118:10	12/15/2029	856.00	8.09	847.91	1,094.59
2029 Totals:		10,272.00	326.15	9,945.85	
Running Totals:		101,008.00	22,102.59	78,905.41	
119:10	01/15/2030	1,099.15	4.56	1,094.59	0.00
2030 Totals:		1,099.15	4.56	1,094.59	
Running Totals:		102,107.15	22,107.15	80,000.00	

Last payment increased by \$243.15 due to rounding

Calculation method: Normal, 360 days per year

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