

\$535,000.00

BK: 2025 PG: 856

Recorded: 4/10/2025 at 11:27:30.0 AM

Pages 15

County Recording Fee: \$82.00

Iowa E-Filing Fee: \$3.00

Combined Fee: \$85.00

Revenue Tax: \$0.00

BRANDY L. MACUMBER, RECORDER

Madison County, Iowa

Prepared by: Timothy C. Hogan, Hogan Law Office, 1717 Ingersoll Ave, Ste 200, Des Moines, IA 50309 (515) 279-9059

Return to & Tax Statements: Jake Housby and Jennifer Beard, 3146 190th Street, Prole, Iowa 50229

REAL ESTATE CONTRACT

IT IS AGREED this 1st day of April, 2025, by and between **LEGACY HOUSBY, LLC**, an Iowa limited liability company ("Seller"), and **JAKE HOUSBY**, a single person, and **JENNIFER BEARD**, a single person (collectively "Buyer"), that Seller, as in this Contract provided, agrees to sell to Buyer, and Buyer in consideration of the premises, hereby agrees to purchase from Seller the following described real estate:

Parcel "C" located in the South Half (½) of the Southeast Quarter (¼) of Section Fifteen (15), Township Seventy-six (76) North, Range Twenty-six (26) West of the 5th P.M., Madison County, Iowa, containing 20.000 acres, as shown in Plat of Survey filed in Book 2001, Page 1942 on May 14, 2001 in the Office of the Recorder of Madison County, Iowa,

locally known as 3146 190th Street, Prole, Iowa 50229 (the "Property"), together with any easements and servient estates appurtenant thereto, but subject to any zoning and other ordinances; any covenants of record; any easements of record for public utilities, roads and highways; all upon the terms and conditions following:

1. PURCHASE PRICE. Buyer agrees to pay for the Property the total of **\$535,000.00** due and payable as follows:

- (a) DOWN PAYMENT. **\$80,000.00** non-refundable down payment due on the date of this Contract.
- (b) BALANCE OF PURCHASE PRICE. The balance of the purchase price in the amount of **\$455,000.00** to be amortized over thirty (30) years with an interest rate of 4.40% annually and monthly installment payments as follows:

- (i) Three hundred sixty (360) monthly payments in the amount of **\$2,278.46** due on April 1, 2025 and on the first day of each month thereafter until and including March 1, 2055.
- (ii) The outstanding balance may be prepaid by Buyer at any time without penalty or premium.
- (iii) The amortization schedule is attached as Exhibit A.

2. POSSESSION. Buyer shall be entitled to possession of the Property on April 1, 2025 and thereafter so long as Buyer shall perform the obligations of this Contract.

3. TAXES. All real estate taxes prorated to the date of this Contract. Buyer shall be responsible for payment of all real estate taxes from and after the date of this Contract before they become delinquent.

4. SPECIAL ASSESSMENTS. Buyer shall pay all special assessments from and after the date of this Contract before they become delinquent. Seller shall pay any special assessments that are a lien against the Property to the date of this Contract at the closing.

5. CARE OF PROPERTY. Buyer shall take good care of the Property; shall keep the buildings and other improvements now or hereafter placed on the Property in good and reasonable repair and shall not injure, destroy or remove the same during the life of this Contract. If Buyer fails to keep the Property in good condition and repair, Seller shall provide Buyer with written notification to cure the deficiencies. Buyer shall have a reasonable time period after receipt of the notice to cure the deficiencies. Buyer's failure to timely cure the deficiencies shall be a default of this Contract. Buyer shall not make material alterations to the Property without the written consent of Seller. Buyer shall not use or permit the Property to be used for any illegal purpose.

6. INSURANCE. Buyer, as and from said date of possession, shall constantly keep in force insurance, premiums therefore to be prepaid by Buyer (without notice or demand) against loss by fire, tornado and other hazards, casualties and contingencies as Seller may reasonably require on all buildings and improvements, now on or hereafter placed on the Property and any personal property which may be the subject of this Contract, in companies to be reasonably approved by Seller in an amount not less than the full insurable value of such improvements and personal property and Buyer shall maintain liability insurance for the Property with at least \$1,000,000 of coverage, the insurance policies to name Seller and Seller's lender as "Additionally Insured". Buyer shall promptly deposit such policy with proper riders with Seller for the further security for the payment of the sums herein mentioned. In the event of any such casualty loss, the insurance proceeds may be used under the supervision of Seller to replace or repair the loss if the

proceeds be adequate; if not, then some other reasonable application of such funds shall be made; but in any event such proceeds shall stand as security for the payment of the obligations herein.

7. INDEMNIFICATION. Tenant shall indemnify, defend and hold Landlord harmless from all claims, demands, causes of action, actions, damages, liability, judgments or expenses, including reasonable attorney's fees and expenses, in connection with any personal injury or damage to property arising from or out of any occurrence in, upon or at the Property, or the occupancy or use of the Property or any part thereof by Tenant, its agents, employees, contractors, subtenants or Buyers, or relating to any act or omission of Tenant, its agents, employees, contractors, subtenants or Buyers, except if caused by the act or omission of Landlord, its agents, employees or contractors.

8. LIENS. No mechanics' lien shall be imposed upon or foreclosed against the real estate described herein. If Buyer intends to take subject to a lien on the Property, Seller shall furnish Buyer with a written statement from the holder of the lien showing the correct balance.

9. ADVANCEMENT BY SELLER. If Buyer fails to pay such taxes, special assessments and insurance and effect necessary repairs, as above agreed, Seller may, but need not, pay such taxes, special assessments, insurance and make necessary repairs, and all sums so advanced shall be due and payable on demand or such sums so advanced may, at the election of Seller, be added to the principal amount due hereunder and so secured.

10. DEED. 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 deliver to Buyer a Warranty Deed conveying the Property in fee simple in satisfaction of and in conformity with this Contract. Seller shall execute such Warranty Deed at the closing to be held in trust until this Contract is satisfied in full.

11. 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 the 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, and Buyer fails to cure any such default within twenty (20) days after written notice thereof from Seller, then Seller, in addition to any and all other legal and equitable remedies which it may have, at its 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 for improvements if any shall be retained and kept by Seller as compensation for the use of the 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 the Property 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.

12. FORECLOSURE AND REDEMPTION. If Buyer fails to timely perform this Contract, and Buyer fails to cure any such default within twenty (20) days after written notice thereof from Seller, Seller, at its 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. 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 of 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 and 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 files 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 Property is less than ten (10) acres in size; (2) the Court finds affirmatively that the Property 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 files an election to waive any deficiency judgment against Buyer or its 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 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.

13. ATTORNEY'S FEES. In case of any action, or in any proceedings in any court to enforce this Contract, Seller and Buyer shall be entitled to collect from the party in default, costs and attorney fees.

14. ASSIGNMENT. Neither party may assign this Contract without written consent of the other, which consent shall not be unreasonably withheld or delayed. This contract binds

and inures to the benefit of the parties' successors, heirs and permitted assigns.

15. CONSTRUCTION. Words and phrases herein, including acknowledgments hereof, shall be construed as in the singular or plural number, and as masculine, feminine or neuter gender, according to the context. The parties to this Contract acknowledge and agree that this Contract represents a negotiated agreement, having been drafted, negotiated and agreed upon by the parties and their respective legal counsel. The parties agree that the fact that one party or the other may have been primarily responsible for drafting or editing this Contract shall not, in any dispute over the term of this Contract, be held or interpreted against such party.

16. CERTIFICATION. Buyer 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.

17. WAIVER. Any waiver of any of the terms and/or conditions of this Contract by any party shall not be construed to be a general waiver of such terms and/or conditions by such party, and such party shall be free to reinstate any such terms and/or conditions, with or without notice to the other party.

18. BROKERS. Seller and Buyer represent and warrant to each other that they have not engaged the services of any broker in connection with the sale and purchase contemplated by this Agreement. Seller and Buyer mutually agree to defend, indemnify and hold the other harmless for any claim (including reasonable expenses incurred in defending such claim) made by a broker or sales agent or similar party employed by, or allegedly employed by, the indemnifying party in connection with this transaction.

19. PROPERTY CONDITION. Buyer warrants and states that Buyer has inspected the Property and that it meets Buyer's approval and satisfaction. It is expressly agreed that Buyer accepts the Property and personal property in its present condition, "AS IS", "WHERE IS" and "WITH ALL FAULTS"; however, Seller represents, to the best of its knowledge, that there are no major defects in the Property. Seller makes no other warranties, expressed or implied, as to the physical condition of the Property nor to any appliances, structures, mechanical systems, or any other items relating to the Property or personal property.

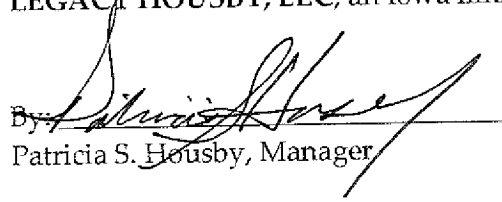
20. NOTICE. Any notice required under this Contract shall be deemed given when it is received in writing either by hand delivery or by certified mail return receipt requested.

21. LEASES, RENTS AND SECURITY DEPOSITS. Seller hereby assigns, sells, transfers, sets over and delivers unto Buyer all of Seller's estate, right, title and interest in and to the leases, including the security deposits, relating to the Property. Buyer hereby accepts such assignment and hereby assumes all the obligations arising under the leases from and after the date of this Contract. Buyer hereby agrees to defend, indemnify and hold Seller harmless from all claims, demands, causes of action, liabilities, losses, costs and expenses (including, without limitation, attorneys' fees) arising from or in connection with the leases that accrue after the date of this Contract.

22. TIME IS OF THE ESSENCE. Time is of the essence in this Contract. 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.

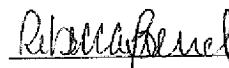
SELLER:

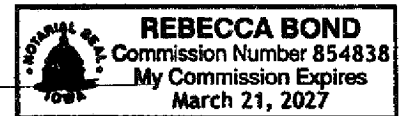
LEGACY HOUSBY, LLC, an Iowa limited liability company

By: 
Patricia S. Housby, Manager

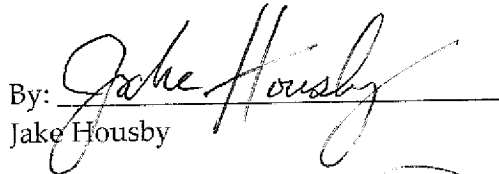
STATE OF IOWA, COUNTY OF POLK

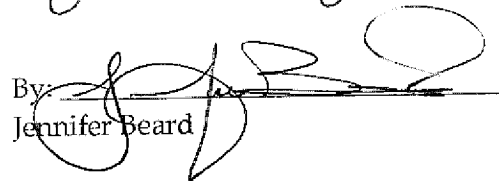
This record was acknowledged before me on April 1, 2025 by Patricia S. Housby as Manager of Legacy Housby, LLC.


Notary Public



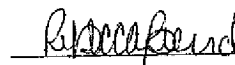
BUYER:

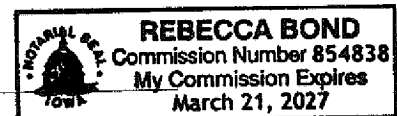
By: 
Jake Housby

By: 
Jennifer Beard

STATE OF IOWA, COUNTY OF POLK

This record was acknowledged before me on April 1, 2025 by Jake Housby, a single person, and Jennifer Beard, a single person.


Notary Public





Contract Amortization Schedule

Values		Summary
Original Principal	\$455,000.00	Monthly Payment
Annual Interest Rate	4.40%	Scheduled Number
Payment Period in Years	30	Actual Number of P
Payments per Year	12	
Start Date	4/1/2025	Total Interest

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment
1	4/1/2025	\$455,000.00	\$2,278.46	\$0.00	\$2,278.46
2	5/1/2025	\$454,389.87	\$2,278.46	\$0.00	\$2,278.46
3	6/1/2025	\$453,777.51	\$2,278.46	\$0.00	\$2,278.46
4	7/1/2025	\$453,162.89	\$2,278.46	\$0.00	\$2,278.46
5	8/1/2025	\$452,546.03	\$2,278.46	\$0.00	\$2,278.46
6	9/1/2025	\$451,926.90	\$2,278.46	\$0.00	\$2,278.46
7	10/1/2025	\$451,305.51	\$2,278.46	\$0.00	\$2,278.46
8	11/1/2025	\$450,681.83	\$2,278.46	\$0.00	\$2,278.46
9	12/1/2025	\$450,055.87	\$2,278.46	\$0.00	\$2,278.46
10	1/1/2026	\$449,427.61	\$2,278.46	\$0.00	\$2,278.46
11	2/1/2026	\$448,797.05	\$2,278.46	\$0.00	\$2,278.46
12	3/1/2026	\$448,164.18	\$2,278.46	\$0.00	\$2,278.46
13	4/1/2026	\$447,528.98	\$2,278.46	\$0.00	\$2,278.46
14	5/1/2026	\$446,891.46	\$2,278.46	\$0.00	\$2,278.46
15	6/1/2026	\$446,251.60	\$2,278.46	\$0.00	\$2,278.46
16	7/1/2026	\$445,609.39	\$2,278.46	\$0.00	\$2,278.46
17	8/1/2026	\$444,964.83	\$2,278.46	\$0.00	\$2,278.46
18	9/1/2026	\$444,317.91	\$2,278.46	\$0.00	\$2,278.46
19	10/1/2026	\$443,668.61	\$2,278.46	\$0.00	\$2,278.46
20	11/1/2026	\$443,016.94	\$2,278.46	\$0.00	\$2,278.46
21	12/1/2026	\$442,362.87	\$2,278.46	\$0.00	\$2,278.46
22	1/1/2027	\$441,706.40	\$2,278.46	\$0.00	\$2,278.46
23	2/1/2027	\$441,047.53	\$2,278.46	\$0.00	\$2,278.46
24	3/1/2027	\$440,386.24	\$2,278.46	\$0.00	\$2,278.46
25	4/1/2027	\$439,722.53	\$2,278.46	\$0.00	\$2,278.46
26	5/1/2027	\$439,056.39	\$2,278.46	\$0.00	\$2,278.46

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment
37	4/1/2028	\$431,565.58	\$2,278.46	\$0.00	\$2,278.46
38	5/1/2028	\$430,869.53	\$2,278.46	\$0.00	\$2,278.46
39	6/1/2028	\$430,170.92	\$2,278.46	\$0.00	\$2,278.46
40	7/1/2028	\$429,469.75	\$2,278.46	\$0.00	\$2,278.46
41	8/1/2028	\$428,766.01	\$2,278.46	\$0.00	\$2,278.46
42	9/1/2028	\$428,059.69	\$2,278.46	\$0.00	\$2,278.46
43	10/1/2028	\$427,350.78	\$2,278.46	\$0.00	\$2,278.46
44	11/1/2028	\$426,639.27	\$2,278.46	\$0.00	\$2,278.46
45	12/1/2028	\$425,925.15	\$2,278.46	\$0.00	\$2,278.46
46	1/1/2029	\$425,208.42	\$2,278.46	\$0.00	\$2,278.46
47	2/1/2029	\$424,489.05	\$2,278.46	\$0.00	\$2,278.46
48	3/1/2029	\$423,767.05	\$2,278.46	\$0.00	\$2,278.46
49	4/1/2029	\$423,042.40	\$2,278.46	\$0.00	\$2,278.46
50	5/1/2029	\$422,315.10	\$2,278.46	\$0.00	\$2,278.46
51	6/1/2029	\$421,585.12	\$2,278.46	\$0.00	\$2,278.46
52	7/1/2029	\$420,852.47	\$2,278.46	\$0.00	\$2,278.46
53	8/1/2029	\$420,117.14	\$2,278.46	\$0.00	\$2,278.46
54	9/1/2029	\$419,379.10	\$2,278.46	\$0.00	\$2,278.46
55	10/1/2029	\$418,638.36	\$2,278.46	\$0.00	\$2,278.46
56	11/1/2029	\$417,894.91	\$2,278.46	\$0.00	\$2,278.46
57	12/1/2029	\$417,148.73	\$2,278.46	\$0.00	\$2,278.46
58	1/1/2030	\$416,399.81	\$2,278.46	\$0.00	\$2,278.46
59	2/1/2030	\$415,648.15	\$2,278.46	\$0.00	\$2,278.46
60	3/1/2030	\$414,893.73	\$2,278.46	\$0.00	\$2,278.46
61	4/1/2030	\$414,136.54	\$2,278.46	\$0.00	\$2,278.46
62	5/1/2030	\$413,376.58	\$2,278.46	\$0.00	\$2,278.46
63	6/1/2030	\$412,613.84	\$2,278.46	\$0.00	\$2,278.46
64	7/1/2030	\$411,848.29	\$2,278.46	\$0.00	\$2,278.46
65	8/1/2030	\$411,079.94	\$2,278.46	\$0.00	\$2,278.46
66	9/1/2030	\$410,308.77	\$2,278.46	\$0.00	\$2,278.46
67	10/1/2030	\$409,534.77	\$2,278.46	\$0.00	\$2,278.46
68	11/1/2030	\$408,757.94	\$2,278.46	\$0.00	\$2,278.46
69	12/1/2030	\$407,978.26	\$2,278.46	\$0.00	\$2,278.46
70	1/1/2031	\$407,195.71	\$2,278.46	\$0.00	\$2,278.46
71	2/1/2031	\$406,410.30	\$2,278.46	\$0.00	\$2,278.46
72	3/1/2031	\$405,622.01	\$2,278.46	\$0.00	\$2,278.46
73	4/1/2031	\$404,830.83	\$2,278.46	\$0.00	\$2,278.46
74	5/1/2031	\$404,036.75	\$2,278.46	\$0.00	\$2,278.46
75	6/1/2031	\$403,239.75	\$2,278.46	\$0.00	\$2,278.46
76	7/1/2031	\$402,439.84	\$2,278.46	\$0.00	\$2,278.46

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment
87	6/1/2032	\$393,444.79	\$2,278.46	\$0.00	\$2,278.46
88	7/1/2032	\$392,608.96	\$2,278.46	\$0.00	\$2,278.46
89	8/1/2032	\$391,770.06	\$2,278.46	\$0.00	\$2,278.46
90	9/1/2032	\$390,928.09	\$2,278.46	\$0.00	\$2,278.46
91	10/1/2032	\$390,083.03	\$2,278.46	\$0.00	\$2,278.46
92	11/1/2032	\$389,234.88	\$2,278.46	\$0.00	\$2,278.46
93	12/1/2032	\$388,383.61	\$2,278.46	\$0.00	\$2,278.46
94	1/1/2033	\$387,529.22	\$2,278.46	\$0.00	\$2,278.46
95	2/1/2033	\$386,671.70	\$2,278.46	\$0.00	\$2,278.46
96	3/1/2033	\$385,811.03	\$2,278.46	\$0.00	\$2,278.46
97	4/1/2033	\$384,947.21	\$2,278.46	\$0.00	\$2,278.46
98	5/1/2033	\$384,080.22	\$2,278.46	\$0.00	\$2,278.46
99	6/1/2033	\$383,210.05	\$2,278.46	\$0.00	\$2,278.46
100	7/1/2033	\$382,336.69	\$2,278.46	\$0.00	\$2,278.46
101	8/1/2033	\$381,460.13	\$2,278.46	\$0.00	\$2,278.46
102	9/1/2033	\$380,580.36	\$2,278.46	\$0.00	\$2,278.46
103	10/1/2033	\$379,697.36	\$2,278.46	\$0.00	\$2,278.46
104	11/1/2033	\$378,811.12	\$2,278.46	\$0.00	\$2,278.46
105	12/1/2033	\$377,921.63	\$2,278.46	\$0.00	\$2,278.46
106	1/1/2034	\$377,028.88	\$2,278.46	\$0.00	\$2,278.46
107	2/1/2034	\$376,132.86	\$2,278.46	\$0.00	\$2,278.46
108	3/1/2034	\$375,233.55	\$2,278.46	\$0.00	\$2,278.46
109	4/1/2034	\$374,330.94	\$2,278.46	\$0.00	\$2,278.46
110	5/1/2034	\$373,425.03	\$2,278.46	\$0.00	\$2,278.46
111	6/1/2034	\$372,515.79	\$2,278.46	\$0.00	\$2,278.46
112	7/1/2034	\$371,603.22	\$2,278.46	\$0.00	\$2,278.46
113	8/1/2034	\$370,687.30	\$2,278.46	\$0.00	\$2,278.46
114	9/1/2034	\$369,768.03	\$2,278.46	\$0.00	\$2,278.46
115	10/1/2034	\$368,845.38	\$2,278.46	\$0.00	\$2,278.46
116	11/1/2034	\$367,919.35	\$2,278.46	\$0.00	\$2,278.46
117	12/1/2034	\$366,989.93	\$2,278.46	\$0.00	\$2,278.46
118	1/1/2035	\$366,057.10	\$2,278.46	\$0.00	\$2,278.46
119	2/1/2035	\$365,120.84	\$2,278.46	\$0.00	\$2,278.46
120	3/1/2035	\$364,181.16	\$2,278.46	\$0.00	\$2,278.46
121	4/1/2035	\$363,238.03	\$2,278.46	\$0.00	\$2,278.46
122	5/1/2035	\$362,291.44	\$2,278.46	\$0.00	\$2,278.46
123	6/1/2035	\$361,341.38	\$2,278.46	\$0.00	\$2,278.46
124	7/1/2035	\$360,387.83	\$2,278.46	\$0.00	\$2,278.46
125	8/1/2035	\$359,430.79	\$2,278.46	\$0.00	\$2,278.46
126	9/1/2035	\$358,470.24	\$2,278.46	\$0.00	\$2,278.46

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment
137	8/1/2036	\$347,668.88	\$2,278.46	\$0.00	\$2,278.46
138	9/1/2036	\$346,665.21	\$2,278.46	\$0.00	\$2,278.46
139	10/1/2036	\$345,657.85	\$2,278.46	\$0.00	\$2,278.46
140	11/1/2036	\$344,646.80	\$2,278.46	\$0.00	\$2,278.46
141	12/1/2036	\$343,632.04	\$2,278.46	\$0.00	\$2,278.46
142	1/1/2037	\$342,613.57	\$2,278.46	\$0.00	\$2,278.46
143	2/1/2037	\$341,591.35	\$2,278.46	\$0.00	\$2,278.46
144	3/1/2037	\$340,565.39	\$2,278.46	\$0.00	\$2,278.46
145	4/1/2037	\$339,535.67	\$2,278.46	\$0.00	\$2,278.46
146	5/1/2037	\$338,502.17	\$2,278.46	\$0.00	\$2,278.46
147	6/1/2037	\$337,464.89	\$2,278.46	\$0.00	\$2,278.46
148	7/1/2037	\$336,423.80	\$2,278.46	\$0.00	\$2,278.46
149	8/1/2037	\$335,378.89	\$2,278.46	\$0.00	\$2,278.46
150	9/1/2037	\$334,330.15	\$2,278.46	\$0.00	\$2,278.46
151	10/1/2037	\$333,277.56	\$2,278.46	\$0.00	\$2,278.46
152	11/1/2037	\$332,221.12	\$2,278.46	\$0.00	\$2,278.46
153	12/1/2037	\$331,160.80	\$2,278.46	\$0.00	\$2,278.46
154	1/1/2038	\$330,096.59	\$2,278.46	\$0.00	\$2,278.46
155	2/1/2038	\$329,028.49	\$2,278.46	\$0.00	\$2,278.46
156	3/1/2038	\$327,956.46	\$2,278.46	\$0.00	\$2,278.46
157	4/1/2038	\$326,880.51	\$2,278.46	\$0.00	\$2,278.46
158	5/1/2038	\$325,800.61	\$2,278.46	\$0.00	\$2,278.46
159	6/1/2038	\$324,716.75	\$2,278.46	\$0.00	\$2,278.46
160	7/1/2038	\$323,628.91	\$2,278.46	\$0.00	\$2,278.46
161	8/1/2038	\$322,537.09	\$2,278.46	\$0.00	\$2,278.46
162	9/1/2038	\$321,441.26	\$2,278.46	\$0.00	\$2,278.46
163	10/1/2038	\$320,341.42	\$2,278.46	\$0.00	\$2,278.46
164	11/1/2038	\$319,237.54	\$2,278.46	\$0.00	\$2,278.46
165	12/1/2038	\$318,129.62	\$2,278.46	\$0.00	\$2,278.46
166	1/1/2039	\$317,017.63	\$2,278.46	\$0.00	\$2,278.46
167	2/1/2039	\$315,901.57	\$2,278.46	\$0.00	\$2,278.46
168	3/1/2039	\$314,781.41	\$2,278.46	\$0.00	\$2,278.46
169	4/1/2039	\$313,657.15	\$2,278.46	\$0.00	\$2,278.46
170	5/1/2039	\$312,528.76	\$2,278.46	\$0.00	\$2,278.46
171	6/1/2039	\$311,396.24	\$2,278.46	\$0.00	\$2,278.46
172	7/1/2039	\$310,259.56	\$2,278.46	\$0.00	\$2,278.46
173	8/1/2039	\$309,118.72	\$2,278.46	\$0.00	\$2,278.46
174	9/1/2039	\$307,973.69	\$2,278.46	\$0.00	\$2,278.46
175	10/1/2039	\$306,824.47	\$2,278.46	\$0.00	\$2,278.46
176	11/1/2039	\$305,671.03	\$2,278.46	\$0.00	\$2,278.46

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment
187	10/1/2040	\$292,700.62	\$2,278.46	\$0.00	\$2,278.46
188	11/1/2040	\$291,495.40	\$2,278.46	\$0.00	\$2,278.46
189	12/1/2040	\$290,285.75	\$2,278.46	\$0.00	\$2,278.46
190	1/1/2041	\$289,071.67	\$2,278.46	\$0.00	\$2,278.46
191	2/1/2041	\$287,853.14	\$2,278.46	\$0.00	\$2,278.46
192	3/1/2041	\$286,630.14	\$2,278.46	\$0.00	\$2,278.46
193	4/1/2041	\$285,402.65	\$2,278.46	\$0.00	\$2,278.46
194	5/1/2041	\$284,170.67	\$2,278.46	\$0.00	\$2,278.46
195	6/1/2041	\$282,934.16	\$2,278.46	\$0.00	\$2,278.46
196	7/1/2041	\$281,693.13	\$2,278.46	\$0.00	\$2,278.46
197	8/1/2041	\$280,447.54	\$2,278.46	\$0.00	\$2,278.46
198	9/1/2041	\$279,197.39	\$2,278.46	\$0.00	\$2,278.46
199	10/1/2041	\$277,942.65	\$2,278.46	\$0.00	\$2,278.46
200	11/1/2041	\$276,683.31	\$2,278.46	\$0.00	\$2,278.46
201	12/1/2041	\$275,419.35	\$2,278.46	\$0.00	\$2,278.46
202	1/1/2042	\$274,150.76	\$2,278.46	\$0.00	\$2,278.46
203	2/1/2042	\$272,877.52	\$2,278.46	\$0.00	\$2,278.46
204	3/1/2042	\$271,599.61	\$2,278.46	\$0.00	\$2,278.46
205	4/1/2042	\$270,317.01	\$2,278.46	\$0.00	\$2,278.46
206	5/1/2042	\$269,029.71	\$2,278.46	\$0.00	\$2,278.46
207	6/1/2042	\$267,737.69	\$2,278.46	\$0.00	\$2,278.46
208	7/1/2042	\$266,440.93	\$2,278.46	\$0.00	\$2,278.46
209	8/1/2042	\$265,139.42	\$2,278.46	\$0.00	\$2,278.46
210	9/1/2042	\$263,833.14	\$2,278.46	\$0.00	\$2,278.46
211	10/1/2042	\$262,522.06	\$2,278.46	\$0.00	\$2,278.46
212	11/1/2042	\$261,206.18	\$2,278.46	\$0.00	\$2,278.46
213	12/1/2042	\$259,885.47	\$2,278.46	\$0.00	\$2,278.46
214	1/1/2043	\$258,559.93	\$2,278.46	\$0.00	\$2,278.46
215	2/1/2043	\$257,229.52	\$2,278.46	\$0.00	\$2,278.46
216	3/1/2043	\$255,894.23	\$2,278.46	\$0.00	\$2,278.46
217	4/1/2043	\$254,554.05	\$2,278.46	\$0.00	\$2,278.46
218	5/1/2043	\$253,208.95	\$2,278.46	\$0.00	\$2,278.46
219	6/1/2043	\$251,858.92	\$2,278.46	\$0.00	\$2,278.46
220	7/1/2043	\$250,503.94	\$2,278.46	\$0.00	\$2,278.46
221	8/1/2043	\$249,143.99	\$2,278.46	\$0.00	\$2,278.46
222	9/1/2043	\$247,779.06	\$2,278.46	\$0.00	\$2,278.46
223	10/1/2043	\$246,409.12	\$2,278.46	\$0.00	\$2,278.46
224	11/1/2043	\$245,034.16	\$2,278.46	\$0.00	\$2,278.46
225	12/1/2043	\$243,654.15	\$2,278.46	\$0.00	\$2,278.46
226	1/1/2044	\$242,269.09	\$2,278.46	\$0.00	\$2,278.46

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment
237	12/1/2044	\$226,694.07	\$2,278.46	\$0.00	\$2,278.46
238	1/1/2045	\$225,246.82	\$2,278.46	\$0.00	\$2,278.46
239	2/1/2045	\$223,794.27	\$2,278.46	\$0.00	\$2,278.46
240	3/1/2045	\$222,336.38	\$2,278.46	\$0.00	\$2,278.46
241	4/1/2045	\$220,873.16	\$2,278.46	\$0.00	\$2,278.46
242	5/1/2045	\$219,404.56	\$2,278.46	\$0.00	\$2,278.46
243	6/1/2045	\$217,930.58	\$2,278.46	\$0.00	\$2,278.46
244	7/1/2045	\$216,451.20	\$2,278.46	\$0.00	\$2,278.46
245	8/1/2045	\$214,966.39	\$2,278.46	\$0.00	\$2,278.46
246	9/1/2045	\$213,476.14	\$2,278.46	\$0.00	\$2,278.46
247	10/1/2045	\$211,980.42	\$2,278.46	\$0.00	\$2,278.46
248	11/1/2045	\$210,479.22	\$2,278.46	\$0.00	\$2,278.46
249	12/1/2045	\$208,972.52	\$2,278.46	\$0.00	\$2,278.46
250	1/1/2046	\$207,460.29	\$2,278.46	\$0.00	\$2,278.46
251	2/1/2046	\$205,942.51	\$2,278.46	\$0.00	\$2,278.46
252	3/1/2046	\$204,419.17	\$2,278.46	\$0.00	\$2,278.46
253	4/1/2046	\$202,890.25	\$2,278.46	\$0.00	\$2,278.46
254	5/1/2046	\$201,355.72	\$2,278.46	\$0.00	\$2,278.46
255	6/1/2046	\$199,815.56	\$2,278.46	\$0.00	\$2,278.46
256	7/1/2046	\$198,269.75	\$2,278.46	\$0.00	\$2,278.46
257	8/1/2046	\$196,718.28	\$2,278.46	\$0.00	\$2,278.46
258	9/1/2046	\$195,161.12	\$2,278.46	\$0.00	\$2,278.46
259	10/1/2046	\$193,598.25	\$2,278.46	\$0.00	\$2,278.46
260	11/1/2046	\$192,029.65	\$2,278.46	\$0.00	\$2,278.46
261	12/1/2046	\$190,455.29	\$2,278.46	\$0.00	\$2,278.46
262	1/1/2047	\$188,875.17	\$2,278.46	\$0.00	\$2,278.46
263	2/1/2047	\$187,289.25	\$2,278.46	\$0.00	\$2,278.46
264	3/1/2047	\$185,697.51	\$2,278.46	\$0.00	\$2,278.46
265	4/1/2047	\$184,099.94	\$2,278.46	\$0.00	\$2,278.46
266	5/1/2047	\$182,496.51	\$2,278.46	\$0.00	\$2,278.46
267	6/1/2047	\$180,887.20	\$2,278.46	\$0.00	\$2,278.46
268	7/1/2047	\$179,271.99	\$2,278.46	\$0.00	\$2,278.46
269	8/1/2047	\$177,650.86	\$2,278.46	\$0.00	\$2,278.46
270	9/1/2047	\$176,023.79	\$2,278.46	\$0.00	\$2,278.46
271	10/1/2047	\$174,390.75	\$2,278.46	\$0.00	\$2,278.46
272	11/1/2047	\$172,751.72	\$2,278.46	\$0.00	\$2,278.46
273	12/1/2047	\$171,106.68	\$2,278.46	\$0.00	\$2,278.46
274	1/1/2048	\$169,455.61	\$2,278.46	\$0.00	\$2,278.46
275	2/1/2048	\$167,798.48	\$2,278.46	\$0.00	\$2,278.46
276	3/1/2048	\$166,135.28	\$2,278.46	\$0.00	\$2,278.46

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment
287	2/1/2049	\$147,432.61	\$2,278.46	\$0.00	\$2,278.46
288	3/1/2049	\$145,694.74	\$2,278.46	\$0.00	\$2,278.46
289	4/1/2049	\$143,950.49	\$2,278.46	\$0.00	\$2,278.46
290	5/1/2049	\$142,199.85	\$2,278.46	\$0.00	\$2,278.46
291	6/1/2049	\$140,442.78	\$2,278.46	\$0.00	\$2,278.46
292	7/1/2049	\$138,679.28	\$2,278.46	\$0.00	\$2,278.46
293	8/1/2049	\$136,909.31	\$2,278.46	\$0.00	\$2,278.46
294	9/1/2049	\$135,132.85	\$2,278.46	\$0.00	\$2,278.46
295	10/1/2049	\$133,349.87	\$2,278.46	\$0.00	\$2,278.46
296	11/1/2049	\$131,560.36	\$2,278.46	\$0.00	\$2,278.46
297	12/1/2049	\$129,764.28	\$2,278.46	\$0.00	\$2,278.46
298	1/1/2050	\$127,961.62	\$2,278.46	\$0.00	\$2,278.46
299	2/1/2050	\$126,152.35	\$2,278.46	\$0.00	\$2,278.46
300	3/1/2050	\$124,336.45	\$2,278.46	\$0.00	\$2,278.46
301	4/1/2050	\$122,513.89	\$2,278.46	\$0.00	\$2,278.46
302	5/1/2050	\$120,684.64	\$2,278.46	\$0.00	\$2,278.46
303	6/1/2050	\$118,848.69	\$2,278.46	\$0.00	\$2,278.46
304	7/1/2050	\$117,006.01	\$2,278.46	\$0.00	\$2,278.46
305	8/1/2050	\$115,156.57	\$2,278.46	\$0.00	\$2,278.46
306	9/1/2050	\$113,300.35	\$2,278.46	\$0.00	\$2,278.46
307	10/1/2050	\$111,437.32	\$2,278.46	\$0.00	\$2,278.46
308	11/1/2050	\$109,567.46	\$2,278.46	\$0.00	\$2,278.46
309	12/1/2050	\$107,690.75	\$2,278.46	\$0.00	\$2,278.46
310	1/1/2051	\$105,807.15	\$2,278.46	\$0.00	\$2,278.46
311	2/1/2051	\$103,916.65	\$2,278.46	\$0.00	\$2,278.46
312	3/1/2051	\$102,019.21	\$2,278.46	\$0.00	\$2,278.46
313	4/1/2051	\$100,114.82	\$2,278.46	\$0.00	\$2,278.46
314	5/1/2051	\$98,203.45	\$2,278.46	\$0.00	\$2,278.46
315	6/1/2051	\$96,285.06	\$2,278.46	\$0.00	\$2,278.46
316	7/1/2051	\$94,359.65	\$2,278.46	\$0.00	\$2,278.46
317	8/1/2051	\$92,427.17	\$2,278.46	\$0.00	\$2,278.46
318	9/1/2051	\$90,487.61	\$2,278.46	\$0.00	\$2,278.46
319	10/1/2051	\$88,540.93	\$2,278.46	\$0.00	\$2,278.46
320	11/1/2051	\$86,587.12	\$2,278.46	\$0.00	\$2,278.46
321	12/1/2051	\$84,626.15	\$2,278.46	\$0.00	\$2,278.46
322	1/1/2052	\$82,657.98	\$2,278.46	\$0.00	\$2,278.46
323	2/1/2052	\$80,682.60	\$2,278.46	\$0.00	\$2,278.46
324	3/1/2052	\$78,699.97	\$2,278.46	\$0.00	\$2,278.46
325	4/1/2052	\$76,710.08	\$2,278.46	\$0.00	\$2,278.46
326	5/1/2052	\$74,712.88	\$2,278.46	\$0.00	\$2,278.46

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment
337	4/1/2053	\$52,254.50	\$2,278.46	\$0.00	\$2,278.46
338	5/1/2053	\$50,167.63	\$2,278.46	\$0.00	\$2,278.46
339	6/1/2053	\$48,073.12	\$2,278.46	\$0.00	\$2,278.46
340	7/1/2053	\$45,970.93	\$2,278.46	\$0.00	\$2,278.46
341	8/1/2053	\$43,861.02	\$2,278.46	\$0.00	\$2,278.46
342	9/1/2053	\$41,743.39	\$2,278.46	\$0.00	\$2,278.46
343	10/1/2053	\$39,617.98	\$2,278.46	\$0.00	\$2,278.46
344	11/1/2053	\$37,484.79	\$2,278.46	\$0.00	\$2,278.46
345	12/1/2053	\$35,343.77	\$2,278.46	\$0.00	\$2,278.46
346	1/1/2054	\$33,194.90	\$2,278.46	\$0.00	\$2,278.46
347	2/1/2054	\$31,038.15	\$2,278.46	\$0.00	\$2,278.46
348	3/1/2054	\$28,873.50	\$2,278.46	\$0.00	\$2,278.46
349	4/1/2054	\$26,700.90	\$2,278.46	\$0.00	\$2,278.46
350	5/1/2054	\$24,520.35	\$2,278.46	\$0.00	\$2,278.46
351	6/1/2054	\$22,331.79	\$2,278.46	\$0.00	\$2,278.46
352	7/1/2054	\$20,135.21	\$2,278.46	\$0.00	\$2,278.46
353	8/1/2054	\$17,930.58	\$2,278.46	\$0.00	\$2,278.46
354	9/1/2054	\$15,717.86	\$2,278.46	\$0.00	\$2,278.46
355	10/1/2054	\$13,497.03	\$2,278.46	\$0.00	\$2,278.46
356	11/1/2054	\$11,268.06	\$2,278.46	\$0.00	\$2,278.46
357	12/1/2054	\$9,030.91	\$2,278.46	\$0.00	\$2,278.46
358	1/1/2055	\$6,785.56	\$2,278.46	\$0.00	\$2,278.46
359	2/1/2055	\$4,531.98	\$2,278.46	\$0.00	\$2,278.46
360	3/1/2055	\$2,270.14	\$2,278.46	\$0.00	\$2,270.14