5.9.17

STATE OF MISSISSIPPI
PHIL BRYANT, GOVERNOR
MISSISSIPPI DEVELOPMENT AUTHORITY
GLENN MCCULLOUGH, JR.
EXECUTIVE DIRECTOR

May 5, 2017

Honorable George Flaggs
Mayor
City of Vicksburg
1401 Walnut Street
Post Office Box 150
Vicksburg, Mississippi 39181

RE: Capital Improvements Revolving Loan #14-374-CP-01

Dear Mayor Flaggs:

Enclosed are two copies of your Capital Improvements Revolving Loan Agreement and Promissory Note Modification. Please review these modifications to your loan documents then sign both copies, keep one for your records, and return the other one to our office no later than June 1, 2017.

Your monthly principal and interest payment will be $7,089.09 until May 1, 2037. Note: For your first payment only, instead of making the normal installment of $7,089.09, please pay $13,741.34 which includes interest accrued to June 1, 2017.

Payments are due on the first of each month. Your loan accrues interest on a daily basis based on your outstanding loan balance. Failure to submit your payment by the first of each month will affect your loan balance. Accrued interest will be paid first and any remaining funds will be applied to your principal. Payments should be mailed to Mississippi Development Authority, Attn: Accounting, 501 North West Street/P.O. Box 849, Jackson, Mississippi 39205-0849.

If you have any questions concerning the balance of your loan or the Capital Improvements Revolving Loan Program, please contact Lisa Kuiper at (601) 359-2498.

Sincerely,

Sara W. Doss

Sara Doss
Bureau Manager
Community Services Division

SD:lk
Enclosures

Capital Improvements Revolving Loan Program

Loan Agreement and Promissory Note Modification

Applicant:	**City of Vicksburg**	**Modification Number:**	**1**
Loan Number:	**14-374-CP-01**	**GMS Number:**	**50748**

Current:		Revised:	
Loan Amount:	Not to exceed $1,312,931.00	Loan Amount:	$1,248,240.44
Interest Rate:	3%	Interest Rate:	3%
Terms:	240 Months	Terms:	240 Months
First Payment Date:	see loan agreement page 8	First Payment Date:	June 1, 2017

The monthly principal and interest payment will be $7,089.09 until May 1, 2037.
Note: For the first payment only, instead of making the normal installment of $7,089.09, please pay $13,741.34 which includes interest accrued to June 1, 2017.

Payments are due on the first of each month. CAP loans accrue interest on a daily basis based on the outstanding loan balance. Failure to submit payment by the first of each month will affect the loan balance. Accrued interest will be paid first and any remaining funds will be applied to the principal. There is no penalty for prepayment associated with this loan. Payments should be mailed to Mississippi Development Authority, Attn: Accounting, 501 North West Street/P.O. Box 849, Jackson, Mississippi 39205-0849.

______________________________ ____________________

Signature
Name: George Flaggs
Title: Mayor

Date

This amortization schedule is only an approximation. Your loan accrues interest on a daily basis based on your outstanding loan balance.
Accrued interst will be paid first and any remaining funds will be applied to your principal.

Hypothetical Amortization Schedule

Loan Amount:	1,278,240.44	Begin Date:	06/01/2017
Interest Rate:	3.0000	End Date:	05/01/2037
Monthly Payment:	7,089.09	Term:	240
Amort Type:	Simple Interest, Schd P, A/360		

Payment Number	Payment Date	Interest Rate	Beginning Balance	Principal Amount	Deferred Principal	Interest Amount	Deferred Interest	Ending Balance
1	06/01/2017	3.0000	1,278,240.44	3,893.49	.00	3,195.60	.00	1,274,346.95
2	07/01/2017	3.0000	1,274,346.95	3,903.22	.00	3,185.87	.00	1,270,443.73
3	08/01/2017	3.0000	1,270,443.73	3,912.98	.00	3,176.11	.00	1,266,530.75
4	09/01/2017	3.0000	1,266,530.75	3,922.76	.00	3,166.33	.00	1,262,607.99
5	10/01/2017	3.0000	1,262,607.99	3,932.57	.00	3,156.52	.00	1,258,675.42
6	11/01/2017	3.0000	1,258,675.42	3,942.40	.00	3,146.69	.00	1,254,733.02
7	12/01/2017	3.0000	1,254,733.02	3,952.26	.00	3,136.83	.00	1,250,780.76
8	01/01/2018	3.0000	1,250,780.76	3,962.14	.00	3,126.95	.00	1,246,818.62
9	02/01/2018	3.0000	1,246,818.62	3,972.04	.00	3,117.05	.00	1,242,846.58
10	03/01/2018	3.0000	1,242,846.58	3,981.97	.00	3,107.12	.00	1,238,864.61
11	04/01/2018	3.0000	1,238,864.61	3,991.93	.00	3,097.16	.00	1,234,872.68
12	05/01/2018	3.0000	1,234,872.68	4,001.91	.00	3,087.18	.00	1,230,870.77
13	06/01/2018	3.0000	1,230,870.77	4,011.91	.00	3,077.18	.00	1,226,858.86
14	07/01/2018	3.0000	1,226,858.86	4,021.94	.00	3,067.15	.00	1,222,836.92
15	08/01/2018	3.0000	1,222,836.92	4,032.00	.00	3,057.09	.00	1,218,804.92
16	09/01/2018	3.0000	1,218,804.92	4,042.08	.00	3,047.01	.00	1,214,762.84
17	10/01/2018	3.0000	1,214,762.84	4,052.18	.00	3,036.91	.00	1,210,710.66
18	11/01/2018	3.0000	1,210,710.66	4,062.31	.00	3,026.78	.00	1,206,648.35
19	12/01/2018	3.0000	1,206,648.35	4,072.47	.00	3,016.62	.00	1,202,575.88
20	01/01/2019	3.0000	1,202,575.88	4,082.65	.00	3,006.44	.00	1,198,493.23
21	02/01/2019	3.0000	1,198,493.23	4,092.86	.00	2,996.23	.00	1,194,400.37
22	03/01/2019	3.0000	1,194,400.37	4,103.09	.00	2,986.00	.00	1,190,297.28
23	04/01/2019	3.0000	1,190,297.28	4,113.35	.00	2,975.74	.00	1,186,183.93
24	05/01/2019	3.0000	1,186,183.93	4,123.63	.00	2,965.46	.00	1,182,060.30
25	06/01/2019	3.0000	1,182,060.30	4,133.94	.00	2,955.15	.00	1,177,926.36
26	07/01/2019	3.0000	1,177,926.36	4,144.27	.00	2,944.82	.00	1,173,782.09
27	08/01/2019	3.0000	1,173,782.09	4,154.63	.00	2,934.46	.00	1,169,627.46
28	09/01/2019	3.0000	1,169,627.46	4,165.02	.00	2,924.07	.00	1,165,462.44
29	10/01/2019	3.0000	1,165,462.44	4,175.43	.00	2,913.66	.00	1,161,287.01
30	11/01/2019	3.0000	1,161,287.01	4,185.87	.00	2,903.22	.00	1,157,101.14
31	12/01/2019	3.0000	1,157,101.14	4,196.34	.00	2,892.75	.00	1,152,904.80
32	01/01/2020	3.0000	1,152,904.80	4,206.83	.00	2,882.26	.00	1,148,697.97
33	02/01/2020	3.0000	1,148,697.97	4,217.35	.00	2,871.74	.00	1,144,480.62
34	03/01/2020	3.0000	1,144,480.62	4,227.89	.00	2,861.20	.00	1,140,252.73
35	04/01/2020	3.0000	1,140,252.73	4,238.46	.00	2,850.63	.00	1,136,014.27
36	05/01/2020	3.0000	1,136,014.27	4,249.05	.00	2,840.04	.00	1,131,765.22
37	06/01/2020	3.0000	1,131,765.22	4,259.68	.00	2,829.41	.00	1,127,505.54
38	07/01/2020	3.0000	1,127,505.54	4,270.33	.00	2,818.76	.00	1,123,235.21
39	08/01/2020	3.0000	1,123,235.21	4,281.00	.00	2,808.09	.00	1,118,954.21
40	09/01/2020	3.0000	1,118,954.21	4,291.70	.00	2,797.39	.00	1,114,662.51
41	10/01/2020	3.0000	1,114,662.51	4,302.43	.00	2,786.66	.00	1,110,360.08
42	11/01/2020	3.0000	1,110,360.08	4,313.19	.00	2,775.90	.00	1,106,046.89
43	12/01/2020	3.0000	1,106,046.89	4,323.97	.00	2,765.12	.00	1,101,722.92
44	01/01/2021	3.0000	1,101,722.92	4,334.78	.00	2,754.31	.00	1,097,388.14
45	02/01/2021	3.0000	1,097,388.14	4,345.62	.00	2,743.47	.00	1,093,042.52
46	03/01/2021	3.0000	1,093,042.52	4,356.48	.00	2,732.61	.00	1,088,686.04
47	04/01/2021	3.0000	1,088,686.04	4,367.37	.00	2,721.72	.00	1,084,318.67
48	05/01/2021	3.0000	1,084,318.67	4,378.29	.00	2,710.80	.00	1,079,940.38
49	06/01/2021	3.0000	1,079,940.38	4,389.24	.00	2,699.85	.00	1,075,551.14
50	07/01/2021	3.0000	1,075,551.14	4,400.21	.00	2,688.88	.00	1,071,150.93
51	08/01/2021	3.0000	1,071,150.93	4,411.21	.00	2,677.88	.00	1,066,739.72
52	09/01/2021	3.0000	1,066,739.72	4,422.24	.00	2,666.85	.00	1,062,317.48
53	10/01/2021	3.0000	1,062,317.48	4,433.30	.00	2,655.79	.00	1,057,884.18
54	11/01/2021	3.0000	1,057,884.18	4,444.38	.00	2,644.71	.00	1,053,439.80
55	12/01/2021	3.0000	1,053,439.80	4,455.49	.00	2,633.60	.00	1,048,984.31
56	01/01/2022	3.0000	1,048,984.31	4,466.63	.00	2,622.46	.00	1,044,517.68
57	02/01/2022	3.0000	1,044,517.68	4,477.80	.00	2,611.29	.00	1,040,039.88
58	03/01/2022	3.0000	1,040,039.88	4,488.99	.00	2,600.10	.00	1,035,550.89
59	04/01/2022	3.0000	1,035,550.89	4,500.21	.00	2,588.88	.00	1,031,050.68
60	05/01/2022	3.0000	1,031,050.68	4,511.46	.00	2,577.63	.00	1,026,539.22
61	06/01/2022	3.0000	1,026,539.22	4,522.74	.00	2,566.35	.00	1,022,016.48
62	07/01/2022	3.0000	1,022,016.48	4,534.05	.00	2,555.04	.00	1,017,482.43
63	08/01/2022	3.0000	1,017,482.43	4,545.38	.00	2,543.71	.00	1,012,937.05
64	09/01/2022	3.0000	1,012,937.05	4,556.75	.00	2,532.34	.00	1,008,380.30
65	10/01/2022	3.0000	1,008,380.30	4,568.14	.00	2,520.95	.00	1,003,812.16
66	11/01/2022	3.0000	1,003,812.16	4,579.56	.00	2,509.53	.00	999,232.60
67	12/01/2022	3.0000	999,232.60	4,591.01	.00	2,498.08	.00	994,641.59
68	01/01/2023	3.0000	994,641.59	4,602.49	.00	2,486.60	.00	990,039.10

This amortization schedule is only an approximation. Your loan accrues interest on a daily basis based on your outstanding loan balance.
Accrued interest will be paid first and any remaining funds will be applied to your principal.

Hypothetical Amortization Schedule

Payment Number	Payment Date	Interest Rate	Beginning Balance	Principal Amount	Deferred Principal	Interest Amount	Deferred Interest	Ending Balance
69	02/01/2023	3.0000	990,039.10	4,613.99	.00	2,475.10	.00	985,425.11
70	03/01/2023	3.0000	985,425.11	4,625.53	.00	2,463.56	.00	980,799.58
71	04/01/2023	3.0000	980,799.58	4,637.09	.00	2,452.00	.00	976,162.49
72	05/01/2023	3.0000	976,162.49	4,648.68	.00	2,440.41	.00	971,513.81
73	06/01/2023	3.0000	971,513.81	4,660.31	.00	2,428.78	.00	966,853.50
74	07/01/2023	3.0000	966,853.50	4,671.96	.00	2,417.13	.00	962,181.54
75	08/01/2023	3.0000	962,181.54	4,683.64	.00	2,405.45	.00	957,497.90
76	09/01/2023	3.0000	957,497.90	4,695.35	.00	2,393.74	.00	952,802.55
77	10/01/2023	3.0000	952,802.55	4,707.08	.00	2,382.01	.00	948,095.47
78	11/01/2023	3.0000	948,095.47	4,718.85	.00	2,370.24	.00	943,376.62
79	12/01/2023	3.0000	943,376.62	4,730.65	.00	2,358.44	.00	938,645.97
80	01/01/2024	3.0000	938,645.97	4,742.48	.00	2,346.61	.00	933,903.49
81	02/01/2024	3.0000	933,903.49	4,754.33	.00	2,334.76	.00	929,149.16
82	03/01/2024	3.0000	929,149.16	4,766.22	.00	2,322.87	.00	924,382.94
83	04/01/2024	3.0000	924,382.94	4,778.13	.00	2,310.96	.00	919,604.81
84	05/01/2024	3.0000	919,604.81	4,790.08	.00	2,299.01	.00	914,814.73
85	06/01/2024	3.0000	914,814.73	4,802.05	.00	2,287.04	.00	910,012.68
86	07/01/2024	3.0000	910,012.68	4,814.06	.00	2,275.03	.00	905,198.62
87	08/01/2024	3.0000	905,198.62	4,826.09	.00	2,263.00	.00	900,372.53
88	09/01/2024	3.0000	900,372.53	4,838.16	.00	2,250.93	.00	895,534.37
89	10/01/2024	3.0000	895,534.37	4,850.25	.00	2,238.84	.00	890,684.12
90	11/01/2024	3.0000	890,684.12	4,862.38	.00	2,226.71	.00	885,821.74
91	12/01/2024	3.0000	885,821.74	4,874.54	.00	2,214.55	.00	880,947.20
92	01/01/2025	3.0000	880,947.20	4,886.72	.00	2,202.37	.00	876,060.48
93	02/01/2025	3.0000	876,060.48	4,898.94	.00	2,190.15	.00	871,161.54
94	03/01/2025	3.0000	871,161.54	4,911.19	.00	2,177.90	.00	866,250.35
95	04/01/2025	3.0000	866,250.35	4,923.46	.00	2,165.63	.00	861,326.89
96	05/01/2025	3.0000	861,326.89	4,935.77	.00	2,153.32	.00	856,391.12
97	06/01/2025	3.0000	856,391.12	4,948.11	.00	2,140.98	.00	851,443.01
98	07/01/2025	3.0000	851,443.01	4,960.48	.00	2,128.61	.00	846,482.53
99	08/01/2025	3.0000	846,482.53	4,972.88	.00	2,116.21	.00	841,509.65
100	09/01/2025	3.0000	841,509.65	4,985.32	.00	2,103.77	.00	836,524.33
101	10/01/2025	3.0000	836,524.33	4,997.78	.00	2,091.31	.00	831,526.55
102	11/01/2025	3.0000	831,526.55	5,010.27	.00	2,078.82	.00	826,516.28
103	12/01/2025	3.0000	826,516.28	5,022.80	.00	2,066.29	.00	821,493.48
104	01/01/2026	3.0000	821,493.48	5,035.36	.00	2,053.73	.00	816,458.12
105	02/01/2026	3.0000	816,458.12	5,047.94	.00	2,041.15	.00	811,410.18
106	03/01/2026	3.0000	811,410.18	5,060.56	.00	2,028.53	.00	806,349.62
107	04/01/2026	3.0000	806,349.62	5,073.22	.00	2,015.87	.00	801,276.40
108	05/01/2026	3.0000	801,276.40	5,085.90	.00	2,003.19	.00	796,190.50
109	06/01/2026	3.0000	796,190.50	5,098.61	.00	1,990.48	.00	791,091.89
110	07/01/2026	3.0000	791,091.89	5,111.36	.00	1,977.73	.00	785,980.53
111	08/01/2026	3.0000	785,980.53	5,124.14	.00	1,964.95	.00	780,856.39
112	09/01/2026	3.0000	780,856.39	5,136.95	.00	1,952.14	.00	775,719.44
113	10/01/2026	3.0000	775,719.44	5,149.79	.00	1,939.30	.00	770,569.65
114	11/01/2026	3.0000	770,569.65	5,162.67	.00	1,926.42	.00	765,406.98
115	12/01/2026	3.0000	765,406.98	5,175.57	.00	1,913.52	.00	760,231.41
116	01/01/2027	3.0000	760,231.41	5,188.51	.00	1,900.58	.00	755,042.90
117	02/01/2027	3.0000	755,042.90	5,201.48	.00	1,887.61	.00	749,841.42
118	03/01/2027	3.0000	749,841.42	5,214.49	.00	1,874.60	.00	744,626.93
119	04/01/2027	3.0000	744,626.93	5,227.52	.00	1,861.57	.00	739,399.41
120	05/01/2027	3.0000	739,399.41	5,240.59	.00	1,848.50	.00	734,158.82
121	06/01/2027	3.0000	734,158.82	5,253.69	.00	1,835.40	.00	728,905.13
122	07/01/2027	3.0000	728,905.13	5,266.83	.00	1,822.26	.00	723,638.30
123	08/01/2027	3.0000	723,638.30	5,279.99	.00	1,809.10	.00	718,358.31
124	09/01/2027	3.0000	718,358.31	5,293.19	.00	1,795.90	.00	713,065.12
125	10/01/2027	3.0000	713,065.12	5,306.43	.00	1,782.66	.00	707,758.69
126	11/01/2027	3.0000	707,758.69	5,319.69	.00	1,769.40	.00	702,439.00
127	12/01/2027	3.0000	702,439.00	5,332.99	.00	1,756.10	.00	697,106.01
128	01/01/2028	3.0000	697,106.01	5,346.32	.00	1,742.77	.00	691,759.69
129	02/01/2028	3.0000	691,759.69	5,359.69	.00	1,729.40	.00	686,400.00
130	03/01/2028	3.0000	686,400.00	5,373.09	.00	1,716.00	.00	681,026.91
131	04/01/2028	3.0000	681,026.91	5,386.52	.00	1,702.57	.00	675,640.39
132	05/01/2028	3.0000	675,640.39	5,399.99	.00	1,689.10	.00	670,240.40
133	06/01/2028	3.0000	670,240.40	5,413.49	.00	1,675.60	.00	664,826.91
134	07/01/2028	3.0000	664,826.91	5,427.02	.00	1,662.07	.00	659,399.89
135	08/01/2028	3.0000	659,399.89	5,440.59	.00	1,648.50	.00	653,959.30
136	09/01/2028	3.0000	653,959.30	5,454.19	.00	1,634.90	.00	648,505.11
137	10/01/2028	3.0000	648,505.11	5,467.83	.00	1,621.26	.00	643,037.28
138	11/01/2028	3.0000	643,037.28	5,481.50	.00	1,607.59	.00	637,555.78
139	12/01/2028	3.0000	637,555.78	5,495.20	.00	1,593.89	.00	632,060.58
140	01/01/2029	3.0000	632,060.58	5,508.94	.00	1,580.15	.00	626,551.64
141	02/01/2029	3.0000	626,551.64	5,522.71	.00	1,566.38	.00	621,028.93
142	03/01/2029	3.0000	621,028.93	5,536.52	.00	1,552.57	.00	615,492.41

This amortization schedule is only an approximation. Your loan accrues interest on a daily basis based on your outstanding loan balance.
Accrued interst will be paid first and any remaining funds will be applied to your principal.

Hypothetical Amortization Schedule

Payment Number	Payment Date	Interest Rate	Beginning Balance	Principal Amount	Deferred Principal	Interest Amount	Deferred Interest	Ending Balance
143	04/01/2029	3.0000	615,492.41	5,550.36	.00	1,538.73	.00	609,942.05
144	05/01/2029	3.0000	609,942.05	5,564.23	.00	1,524.86	.00	604,377.82
145	06/01/2029	3.0000	604,377.82	5,578.15	.00	1,510.94	.00	598,799.67
146	07/01/2029	3.0000	598,799.67	5,592.09	.00	1,497.00	.00	593,207.58
147	08/01/2029	3.0000	593,207.58	5,606.07	.00	1,483.02	.00	587,601.51
148	09/01/2029	3.0000	587,601.51	5,620.09	.00	1,469.00	.00	581,981.42
149	10/01/2029	3.0000	581,981.42	5,634.14	.00	1,454.95	.00	576,347.28
150	11/01/2029	3.0000	576,347.28	5,648.22	.00	1,440.87	.00	570,699.06
151	12/01/2029	3.0000	570,699.06	5,662.34	.00	1,426.75	.00	565,036.72
152	01/01/2030	3.0000	565,036.72	5,676.50	.00	1,412.59	.00	559,360.22
153	02/01/2030	3.0000	559,360.22	5,690.69	.00	1,398.40	.00	553,669.53
154	03/01/2030	3.0000	553,669.53	5,704.92	.00	1,384.17	.00	547,964.61
155	04/01/2030	3.0000	547,964.61	5,719.18	.00	1,369.91	.00	542,245.43
156	05/01/2030	3.0000	542,245.43	5,733.48	.00	1,355.61	.00	536,511.95
157	06/01/2030	3.0000	536,511.95	5,747.81	.00	1,341.28	.00	530,764.14
158	07/01/2030	3.0000	530,764.14	5,762.18	.00	1,326.91	.00	525,001.96
159	08/01/2030	3.0000	525,001.96	5,776.59	.00	1,312.50	.00	519,225.37
160	09/01/2030	3.0000	519,225.37	5,791.03	.00	1,298.06	.00	513,434.34
161	10/01/2030	3.0000	513,434.34	5,805.50	.00	1,283.59	.00	507,628.84
162	11/01/2030	3.0000	507,628.84	5,820.02	.00	1,269.07	.00	501,808.82
163	12/01/2030	3.0000	501,808.82	5,834.57	.00	1,254.52	.00	495,974.25
164	01/01/2031	3.0000	495,974.25	5,849.15	.00	1,239.94	.00	490,125.10
165	02/01/2031	3.0000	490,125.10	5,863.78	.00	1,225.31	.00	484,261.32
166	03/01/2031	3.0000	484,261.32	5,878.44	.00	1,210.65	.00	478,382.88
167	04/01/2031	3.0000	478,382.88	5,893.13	.00	1,195.96	.00	472,489.75
168	05/01/2031	3.0000	472,489.75	5,907.87	.00	1,181.22	.00	466,581.88
169	06/01/2031	3.0000	466,581.88	5,922.64	.00	1,166.45	.00	460,659.24
170	07/01/2031	3.0000	460,659.24	5,937.44	.00	1,151.65	.00	454,721.80
171	08/01/2031	3.0000	454,721.80	5,952.29	.00	1,136.80	.00	448,769.51
172	09/01/2031	3.0000	448,769.51	5,967.17	.00	1,121.92	.00	442,802.34
173	10/01/2031	3.0000	442,802.34	5,982.08	.00	1,107.01	.00	436,820.26
174	11/01/2031	3.0000	436,820.26	5,997.04	.00	1,092.05	.00	430,823.22
175	12/01/2031	3.0000	430,823.22	6,012.03	.00	1,077.06	.00	424,811.19
176	01/01/2032	3.0000	424,811.19	6,027.06	.00	1,062.03	.00	418,784.13
177	02/01/2032	3.0000	418,784.13	6,042.13	.00	1,046.96	.00	412,742.00
178	03/01/2032	3.0000	412,742.00	6,057.23	.00	1,031.86	.00	406,684.77
179	04/01/2032	3.0000	406,684.77	6,072.38	.00	1,016.71	.00	400,612.39
180	05/01/2032	3.0000	400,612.39	6,087.56	.00	1,001.53	.00	394,524.83
181	06/01/2032	3.0000	394,524.83	6,102.78	.00	986.31	.00	388,422.05
182	07/01/2032	3.0000	388,422.05	6,118.03	.00	971.06	.00	382,304.02
183	08/01/2032	3.0000	382,304.02	6,133.33	.00	955.76	.00	376,170.69
184	09/01/2032	3.0000	376,170.69	6,148.66	.00	940.43	.00	370,022.03
185	10/01/2032	3.0000	370,022.03	6,164.03	.00	925.06	.00	363,858.00
186	11/01/2032	3.0000	363,858.00	6,179.44	.00	909.65	.00	357,678.56
187	12/01/2032	3.0000	357,678.56	6,194.89	.00	894.20	.00	351,483.67
188	01/01/2033	3.0000	351,483.67	6,210.38	.00	878.71	.00	345,273.29
189	02/01/2033	3.0000	345,273.29	6,225.91	.00	863.18	.00	339,047.38
190	03/01/2033	3.0000	339,047.38	6,241.47	.00	847.62	.00	332,805.91
191	04/01/2033	3.0000	332,805.91	6,257.08	.00	832.01	.00	326,548.83
192	05/01/2033	3.0000	326,548.83	6,272.72	.00	816.37	.00	320,276.11
193	06/01/2033	3.0000	320,276.11	6,288.40	.00	800.69	.00	313,987.71
194	07/01/2033	3.0000	313,987.71	6,304.12	.00	784.97	.00	307,683.59
195	08/01/2033	3.0000	307,683.59	6,319.88	.00	769.21	.00	301,363.71
196	09/01/2033	3.0000	301,363.71	6,335.68	.00	753.41	.00	295,028.03
197	10/01/2033	3.0000	295,028.03	6,351.52	.00	737.57	.00	288,676.51
198	11/01/2033	3.0000	288,676.51	6,367.40	.00	721.69	.00	282,309.11
199	12/01/2033	3.0000	282,309.11	6,383.32	.00	705.77	.00	275,925.79
200	01/01/2034	3.0000	275,925.79	6,399.28	.00	689.81	.00	269,526.51
201	02/01/2034	3.0000	269,526.51	6,415.27	.00	673.82	.00	263,111.24
202	03/01/2034	3.0000	263,111.24	6,431.31	.00	657.78	.00	256,679.93
203	04/01/2034	3.0000	256,679.93	6,447.39	.00	641.70	.00	250,232.54
204	05/01/2034	3.0000	250,232.54	6,463.51	.00	625.58	.00	243,769.03
205	06/01/2034	3.0000	243,769.03	6,479.67	.00	609.42	.00	237,289.36
206	07/01/2034	3.0000	237,289.36	6,495.87	.00	593.22	.00	230,793.49
207	08/01/2034	3.0000	230,793.49	6,512.11	.00	576.98	.00	224,281.38
208	09/01/2034	3.0000	224,281.38	6,528.39	.00	560.70	.00	217,752.99
209	10/01/2034	3.0000	217,752.99	6,544.71	.00	544.38	.00	211,208.28
210	11/01/2034	3.0000	211,208.28	6,561.07	.00	528.02	.00	204,647.21
211	12/01/2034	3.0000	204,647.21	6,577.47	.00	511.62	.00	198,069.74
212	01/01/2035	3.0000	198,069.74	6,593.92	.00	495.17	.00	191,475.82
213	02/01/2035	3.0000	191,475.82	6,610.40	.00	478.69	.00	184,865.42
214	03/01/2035	3.0000	184,865.42	6,626.93	.00	462.16	.00	178,238.49
215	04/01/2035	3.0000	178,238.49	6,643.49	.00	445.60	.00	171,595.00
216	05/01/2035	3.0000	171,595.00	6,660.10	.00	428.99	.00	164,934.90

This amortization schedule is only an approximation. Your loan accrues interest on a daily basis based on your outstanding loan balance.
Accrued interst will be paid first and any remaining funds will be applied to your principal.

Hypothetical Amortization Schedule

Payment Number	Payment Date	Interest Rate	Beginning Balance	Principal Amount	Deferred Principal	Interest Amount	Deferred Interest	Ending Balance
217	06/01/2035	3.0000	164,934.90	6,676.75	.00	412.34	.00	158,258.15
218	07/01/2035	3.0000	158,258.15	6,693.44	.00	395.65	.00	151,564.71
219	08/01/2035	3.0000	151,564.71	6,710.18	.00	378.91	.00	144,854.53
220	09/01/2035	3.0000	144,854.53	6,726.95	.00	362.14	.00	138,127.58
221	10/01/2035	3.0000	138,127.58	6,743.77	.00	345.32	.00	131,383.81
222	11/01/2035	3.0000	131,383.81	6,760.63	.00	328.46	.00	124,623.18
223	12/01/2035	3.0000	124,623.18	6,777.53	.00	311.56	.00	117,845.65
224	01/01/2036	3.0000	117,845.65	6,794.48	.00	294.61	.00	111,051.17
225	02/01/2036	3.0000	111,051.17	6,811.46	.00	277.63	.00	104,239.71
226	03/01/2036	3.0000	104,239.71	6,828.49	.00	260.60	.00	97,411.22
227	04/01/2036	3.0000	97,411.22	6,845.56	.00	243.53	.00	90,565.66
228	05/01/2036	3.0000	90,565.66	6,862.68	.00	226.41	.00	83,702.98
229	06/01/2036	3.0000	83,702.98	6,879.83	.00	209.26	.00	76,823.15
230	07/01/2036	3.0000	76,823.15	6,897.03	.00	192.06	.00	69,926.12
231	08/01/2036	3.0000	69,926.12	6,914.27	.00	174.82	.00	63,011.85
232	09/01/2036	3.0000	63,011.85	6,931.56	.00	157.53	.00	56,080.29
233	10/01/2036	3.0000	56,080.29	6,948.89	.00	140.20	.00	49,131.40
234	11/01/2036	3.0000	49,131.40	6,966.26	.00	122.83	.00	42,165.14
235	12/01/2036	3.0000	42,165.14	6,983.68	.00	105.41	.00	35,181.46
236	01/01/2037	3.0000	35,181.46	7,001.14	.00	87.95	.00	28,180.32
237	02/01/2037	3.0000	28,180.32	7,018.64	.00	70.45	.00	21,161.68
238	03/01/2037	3.0000	21,161.68	7,036.19	.00	52.90	.00	14,125.49
239	04/01/2037	3.0000	14,125.49	7,053.78	.00	35.31	.00	7,071.71
240	05/01/2037	3.0000	7,071.71	7,071.41	.00	17.68	.00	.30