

FIN



Pages 7 Fee: \$51.00

Buyer's Name and Address

Chiloquin, OR 97624

(OVER)

• IMPORTANT NOTICE: Delete, by lining out, whichever warranty (A) or (B) is not applicable. If warranty (A) is applicable and if the seller is a creditor, as such word is defined in the Truth-in-Lending Act and Regulation Z, the seller **MUST** comply with the Act and Regulation by making required disclosures; for this purpose, use Stevens-Ness Form No. 1319 or equivalent.



WARNING: Unless buyer provides seller with evidence of insurance coverage as required by the contract or loan agreement between them, seller may purchase insurance at buyer's expense to protect seller's interest. This insurance may, but need not, also protect buyer's interest. If the collateral becomes damaged, the coverage purchased by seller may not pay any claim made by or against buyer. Buyer may later cancel the coverage by providing evidence that buyer has obtained property coverage elsewhere. Buyer is responsible for the cost of any insurance coverage purchased by seller, which cost may be added to buyer's contract or loan balance. If it is so added, the interest rate on the underlying contract or loan will apply to it. The effective date of coverage may be the date buyer's prior coverage lapsed or the date buyer failed to provide proof of coverage. The coverage seller purchases may be considerably more expensive than insurance buyer might otherwise obtain alone and may not satisfy any need for property damage coverage or any mandatory liability insurance requirements imposed by applicable law.

The seller agrees that at seller's expense and within 120 days from the date hereof, seller will furnish unto buyer a title insurance policy insuring (in an amount equal to the purchase price) marketable title in and to the premises in the seller on or subsequent to the date of this agreement, save and except the usual printed exceptions and the building and other restrictions and easements now of record, if any. Seller also agrees that when the purchase price is fully paid and upon request and upon surrender of this agreement, seller will deliver a good and sufficient deed conveying the premises in fee simple unto the buyer, buyer's heirs and assigns, free and clear of encumbrances as of the date hereof and free and clear of all encumbrances since the date placed, permitted or arising by, through or under seller, excepting, however, the easements, restrictions and the taxes, municipal liens, water rents and public charges so assumed by the buyer and further excepting all liens and encumbrances created by the buyer or buyer's assigns.

And it is understood and agreed between the parties that time is of the essence of this contract, and in case the buyer shall fail to make the payments above required, or any of them, punctually within 20 days of the time limited therefor, or fail to keep any agreement herein contained, then the seller shall have the following rights and options:

- (1) To declare this contract cancelled for default and null and void, and to declare the purchaser's rights forfeited and the debt extinguished, and to retain sums previously paid hereunder by the buyer;*
- (2) To declare the whole unpaid principal balance of the purchase price with the interest thereon at once due and payable; and/or
- (3) To foreclose this contract by suit in equity.

In any of such cases, all rights and interest created or then existing in favor of the buyer as against the seller hereunder shall utterly cease and the right to the possession of the premises above described and all other rights acquired by the buyer hereunder shall revert to and revest in the seller without any act of re-entry, or any other act of the seller to be performed and without any right of the buyer of return, reclamation or compensation for moneys paid on account of the purchase of the property as absolutely, fully and perfectly as if this contract and such payments had never been made; and in case of such default all payments theretofore made on this contract are to be retained by and belong to the seller as the agreed and reasonable rent of the premises up to the time of such default. And the seller, in case of such default, shall have the right immediately, or at any time thereafter, to enter upon the land aforesaid, without any process of law, and take immediate possession thereof, together with all the improvements and appurtenances thereon or thereto belonging.

The buyer further agrees that failure by the seller at any time to require performance by the buyer of any provision hereof shall in no way affect seller's right hereunder to enforce the same, nor shall any waiver by the seller of any breach of any provision hereof be held to be a waiver of any succeeding breach of any such provision, or as a waiver of the provision itself.

Seller, seller's agents, and the holder of any existing encumbrance to which the lands and premises are subject may enter upon the lands and premises at reasonable times (upon reasonable prior notice to buyer) for the purpose of inspecting the property.

In case suit or action is instituted to foreclose this contract or to enforce any provision hereof, the losing party in the suit or action agrees to pay such sum as the trial court may adjudge reasonable as attorney fees to be allowed the prevailing party in the suit or action and if an appeal is taken from any judgment or decree of the trial court, the losing party further promises to pay such sum as the appellate court shall adjudge reasonable as the prevailing party's attorney fees on such appeal.

In construing this contract, it is understood that the seller or the buyer may be more than one person or a corporation; that if the context so requires, the singular pronoun shall be taken to mean and include the plural and the neuter, and that generally all grammatical changes shall be made, assumed and implied to make the provisions hereof apply equally to corporations and to individuals.

This agreement shall bind and inure to the benefit of, as the circumstances may require, not only the immediate parties hereto but their respective heirs, executors, administrators, personal representatives, successors in interest and assigns as well.

IN WITNESS WHEREOF, the parties have executed this instrument in duplicate; if either of the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USES AND TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES AS DEFINED IN ORS 30.930.

Robert Bettles
Robert Bettles

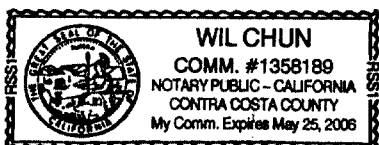
Kathleen Bettles
Kathleen Bettles

* SELLER: Comply with ORS 93.905 et seq. prior to exercising this remedy.

STATE OF CALIFORNIA CONTRA COSTA County of CONTRA COSTA) ss.

This instrument was acknowledged before me on SEPTEMBER 19, 2005
by ROBERT BETTLES, KATHLEEN BETTLES

This instrument was acknowledged before me on _____
by _____
as _____
of _____



Notary Public for California
My commission expires MAY 25, 2008

ORS 93.635 (1) All instruments contracting to convey fee title to any real property, at a time more than 12 months from the date that the instrument is executed and the parties are bound, shall be acknowledged, in the manner provided for acknowledgment of deeds, by the conveyer of the title to be conveyed. Such instruments, or a memorandum thereof, shall be recorded by the conveyer not later than 15 days after the instrument is executed and the parties are bound thereby.

ORS 93.990 (3) Violation of ORS 93.635 is punishable, upon conviction, by a fine of not more than \$100.

(DESCRIPTION CONTINUED)

said roadway without the consent of the other party, provided, however, that the party who improves the roadway shall bear the cost thereof.

3. Said roadway shall at no time be blocked by gates or any other obstruction or by the willful destruction of the roadway as such.

4. The said easement shall be appurtenant to and run with the dominant estate.

Amortization Table for \$50000.00 borrowed on Mar 17, 2004												
Month Year	4 2004	5 2004	6 2004	7 2004	8 2004	9 2004	10 2004	11 2004	12 2004	1 2005	2 2005	3 2005
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	72.04	72.28	72.52	72.76	73.01	73.25	73.49	73.74	73.98	74.23	74.48	74.73
Interest Paid (\$)	166.67	166.43	166.19	165.94	165.70	165.46	165.21	164.97	164.72	164.48	164.23	163.98
Total Interest (\$)	166.67	333.09	499.28	665.22	830.92	996.38	1161.60	1326.56	1491.29	1655.76	1819.99	1983.97
Balance (\$)	49927.96	49855.68	49783.16	49710.39	49637.39	49564.14	49490.64	49416.90	49342.92	49268.69	49194.21	49119.48
Month Year	4 2005	5 2005	6 2005	7 2005	8 2005	9 2005	10 2005	11 2005	12 2005	1 2006	2 2006	3 2006
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	74.98	75.23	75.48	75.73	75.98	76.23	76.49	76.74	77.00	77.26	77.51	77.77
Interest Paid (\$)	163.73	163.48	163.23	162.98	162.73	162.47	162.22	161.96	161.71	161.45	161.19	160.94
Total Interest (\$)	2147.71	2311.19	2474.42	2637.40	2800.12	2962.60	3124.82	3286.78	3448.49	3609.94	3771.14	3932.07
Balance (\$)	49044.51	48969.28	48893.80	48818.07	48742.09	48665.86	48589.37	48512.63	48435.63	48358.37	48280.86	48203.09
Month Year	4 2006	5 2006	6 2006	7 2006	8 2006	9 2006	10 2006	11 2006	12 2006	1 2007	2 2007	3 2007
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	78.03	78.29	78.55	78.81	79.08	79.34	79.60	79.87	80.14	80.40	80.67	80.94
Interest Paid (\$)	160.68	160.42	160.16	159.89	159.63	159.37	159.10	158.84	158.57	158.30	158.04	157.77
Total Interest (\$)	4092.75	4253.17	4413.32	4573.22	4732.85	4892.22	5051.32	5210.16	5368.73	5527.03	5685.07	5842.84
Balance (\$)	48125.06	48046.77	47968.22	47889.40	47810.33	47730.99	47651.38	47571.51	47491.38	47410.97	47330.30	47249.36
Month Year	4 2007	5 2007	6 2007	7 2007	8 2007	9 2007	10 2007	11 2007	12 2007	1 2008	2 2008	3 2008
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	81.21	81.48	81.75	82.02	82.30	82.57	82.85	83.12	83.40	83.68	83.96	84.24
Interest Paid (\$)	157.50	157.23	156.96	156.68	156.41	156.14	155.86	155.58	155.31	155.03	154.75	154.47
Total Interest (\$)	6000.34	6157.56	6314.52	6471.20	6627.61	6783.75	6939.61	7095.19	7250.50	7405.53	7560.28	7714.75
Balance (\$)	47168.15	47086.67	47004.92	46922.90	46840.60	46758.03	46675.18	46592.05	46508.65	46424.97	46341.02	46256.78
Month Year	4 2008	5 2008	6 2008	7 2008	8 2008	9 2008	10 2008	11 2008	12 2008	1 2009	2 2009	3 2009
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	84.52	84.80	85.08	85.37	85.65	85.94	86.22	86.51	86.80	87.09	87.38	87.67
Interest Paid (\$)	154.19	153.91	153.62	153.34	153.06	152.77	152.48	152.20	151.91	151.62	151.33	151.04
Total Interest (\$)	7868.94	8022.84	8176.47	8329.81	8482.87	8635.64	8788.12	8940.32	9092.23	9243.85	9395.18	9546.22
Balance (\$)	46172.26	46087.46	46002.38	45917.01	45831.36	45745.42	45659.20	45572.69	45485.89	45398.80	45311.43	45223.76
Month Year	4 2009	5 2009	6 2009	7 2009	8 2009	9 2009	10 2009	11 2009	12 2009	1 2010	2 2010	3 2010
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	87.96	88.25	88.55	88.84	89.14	89.44	89.74	90.03	90.33	90.64	90.94	91.24
Interest Paid (\$)	150.75	150.45	150.16	149.86	149.57	149.27	148.97	148.67	148.37	148.07	147.77	147.47
Total Interest (\$)	9696.96	9847.41	9997.57	10147.44	10297.00	10446.27	10595.24	10743.92	10892.29	11040.36	11188.13	11335.60
Balance (\$)	45135.79	45047.54	44958.99	44870.15	44781.01	44691.57	44601.83	44511.80	44421.46	44330.83	44239.89	44148.65
Month Year	4 2010	5 2010	6 2010	7 2010	8 2010	9 2010	10 2010	11 2010	12 2010	1 2011	2 2011	3 2011
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	91.55	91.85	92.16	92.46	92.77	93.08	93.39	93.70	94.02	94.33	94.64	94.96
Interest Paid (\$)	147.16	146.86	146.55	146.24	145.94	145.63	145.32	145.00	144.69	144.38	144.06	143.75

Total Interest (\$)	11482.76	11629.62	11776.17	11922.41	12068.35	12213.97	12359.29	12504.29	12648.99	12793.36	12937.43	13081.18
Balance (\$)	44057.10	43965.25	43873.09	43780.63	43687.86	43594.78	43501.38	43407.68	43313.67	43219.34	43124.69	43029.74
Month Year	4 2011	5 2011	6 2011	7 2011	8 2011	9 2011	10 2011	11 2011	12 2011	1 2012	2 2012	3 2012
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	95.28	95.59	95.91	96.23	96.55	96.87	97.20	97.52	97.85	98.17	98.50	98.83
Interest Paid (\$)	143.43	143.11	142.80	142.48	142.16	141.83	141.51	141.19	140.86	140.54	140.21	139.88
Total Interest (\$)	13224.61	13367.73	13510.52	13653.00	13795.15	13936.99	14078.50	14219.69	14360.55	14501.08	14641.29	14781.17
Balance (\$)	42934.46	42838.87	42742.96	42646.72	42550.17	42453.30	42356.10	42258.58	42160.74	42062.56	41964.07	41865.24
Month Year	4 2012	5 2012	6 2012	7 2012	8 2012	9 2012	10 2012	11 2012	12 2012	1 2013	2 2013	3 2013
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	99.16	99.49	99.82	100.15	100.49	100.82	101.16	101.49	101.83	102.17	102.51	102.85
Interest Paid (\$)	139.55	139.22	138.89	138.56	138.22	137.89	137.55	137.21	136.88	136.54	136.20	135.85
Total Interest (\$)	14920.72	15059.94	15198.83	15337.39	15475.61	15613.50	15751.05	15888.26	16025.14	16161.67	16297.87	16433.72
Balance (\$)	41766.08	41666.59	41566.77	41466.62	41366.14	41265.32	41164.16	41062.67	40960.83	40858.66	40756.15	40653.30
Month Year	4 2013	5 2013	6 2013	7 2013	8 2013	9 2013	10 2013	11 2013	12 2013	1 2014	2 2014	3 2014
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	103.20	103.54	103.89	104.23	104.58	104.93	105.28	105.63	105.98	106.33	106.69	107.04
Interest Paid (\$)	135.51	135.17	134.82	134.48	134.13	133.78	133.43	133.08	132.73	132.37	132.02	131.66
Total Interest (\$)	16569.23	16704.40	16839.22	16973.70	17107.83	17241.61	17375.04	17508.11	17640.84	17773.21	17905.23	18036.90
Balance (\$)	40550.10	40446.56	40342.67	40238.44	40133.86	40028.93	39923.66	39818.03	39712.05	39605.71	39499.02	39391.98
Month Year	4 2014	5 2014	6 2014	7 2014	8 2014	9 2014	10 2014	11 2014	12 2014	1 2015	2 2015	3 2015
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	107.40	107.76	108.12	108.48	108.84	109.20	109.57	109.93	110.30	110.67	111.04	111.41
Interest Paid (\$)	131.31	130.95	130.59	130.23	129.87	129.50	129.14	128.78	128.41	128.04	127.67	127.30
Total Interest (\$)	18168.20	18299.15	18429.74	18559.97	18689.84	18819.34	18948.48	19077.26	19205.67	19333.71	19461.38	19588.68
Balance (\$)	39284.58	39176.82	39068.70	38960.22	38851.38	38742.18	38632.61	38522.68	38412.38	38301.71	38190.68	38079.27
Month Year	4 2015	5 2015	6 2015	7 2015	8 2015	9 2015	10 2015	11 2015	12 2015	1 2016	2 2016	3 2016
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	111.78	112.15	112.52	112.90	113.27	113.65	114.03	114.41	114.79	115.18	115.56	115.94
Interest Paid (\$)	126.93	126.56	126.18	125.81	125.43	125.06	124.68	124.30	123.92	123.53	123.15	122.76
Total Interest (\$)	19715.61	19842.17	19968.36	20094.17	20219.60	20344.66	20469.33	20593.63	20717.54	20841.08	20964.23	21086.99
Balance (\$)	37967.50	37855.35	37742.83	37629.93	37516.65	37403.00	37288.97	37174.56	37059.77	36944.59	36829.03	36713.09
Month Year	4 2016	5 2016	6 2016	7 2016	8 2016	9 2016	10 2016	11 2016	12 2016	1 2017	2 2017	3 2017
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	116.33	116.72	117.11	117.50	117.89	118.28	118.68	119.07	119.47	119.87	120.27	120.67
Interest Paid (\$)	122.38	121.99	121.60	121.21	120.82	120.43	120.03	119.64	119.24	118.84	118.44	118.04
Total Interest (\$)	21209.37	21331.35	21452.95	21574.16	21694.98	21815.41	21935.44	22055.07	22174.31	22293.15	22411.59	22529.63
Balance (\$)	36596.76	36480.04	36362.93	36245.43	36127.54	36009.26	35890.58	35771.51	35652.04	35532.17	35411.91	35291.24
Month Year	4 2017	5 2017	6 2017	7 2017	8 2017	9 2017	10 2017	11 2017	12 2017	1 2018	2 2018	3 2018
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	121.07	121.47	121.88	122.28	122.69	123.10	123.51	123.92	124.34	124.75	125.17	125.58
Interest Paid (\$)	117.64	117.23	116.83	116.42	116.02	115.61	115.20	114.78	114.37	113.96	113.54	113.12

Total Interest (\$)	22647.27	22764.50	22881.33	22997.76	23113.77	23229.38	23344.57	23459.36	23573.73	23687.68	23801.23	23914.35
Balance (\$)	35170.17	35048.70	34926.82	34804.53	34681.84	34558.74	34435.23	34311.30	34186.97	34062.22	33937.05	33811.46
Month Year	4 2018	5 2018	6 2018	7 2018	8 2018	9 2018	10 2018	11 2018	12 2018	1 2019	2 2019	3 2019
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	126.00	126.42	126.84	127.27	127.69	128.12	128.54	128.97	129.40	129.83	130.27	130.70
Interest Paid (\$)	112.70	112.28	111.86	111.44	111.02	110.59	110.16	109.74	109.31	108.87	108.44	108.01
Total Interest (\$)	24027.05	24139.34	24251.20	24362.64	24473.66	24584.25	24694.41	24804.15	24913.45	25022.33	25130.77	25238.78
Balance (\$)	33685.46	33559.04	33432.19	33304.93	33177.24	33049.12	32920.58	32791.60	32662.20	32532.37	32402.10	32271.40
Month Year	4 2019	5 2019	6 2019	7 2019	8 2019	9 2019	10 2019	11 2019	12 2019	1 2020	2 2020	3 2020
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	131.14	131.57	132.01	132.45	132.89	133.34	133.78	134.23	134.67	135.12	135.57	136.03
Interest Paid (\$)	107.57	107.13	106.70	106.26	105.81	105.37	104.93	104.48	104.03	103.58	103.13	102.68
Total Interest (\$)	25346.35	25453.48	25560.18	25666.43	25772.25	25877.62	25982.55	26087.03	26191.06	26294.64	26397.78	26500.46
Balance (\$)	32140.26	32008.69	31876.68	31744.23	31611.33	31478.00	31344.21	31209.99	31075.31	30940.19	30804.62	30668.59
Month Year	4 2020	5 2020	6 2020	7 2020	8 2020	9 2020	10 2020	11 2020	12 2020	1 2021	2 2021	3 2021
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	136.48	136.93	137.39	137.85	138.31	138.77	139.23	139.70	140.16	140.63	141.10	141.57
Interest Paid (\$)	102.23	101.77	101.32	100.86	100.40	99.94	99.48	99.01	98.55	98.08	97.61	97.14
Total Interest (\$)	26602.69	26704.46	26805.78	26906.64	27007.04	27106.98	27206.45	27305.47	27404.01	27502.09	27599.70	27696.84
Balance (\$)	30532.11	30395.18	30257.79	30119.94	29981.63	29842.86	29703.63	29563.94	29423.77	29283.15	29142.05	29000.48
Month Year	4 2021	5 2021	6 2021	7 2021	8 2021	9 2021	10 2021	11 2021	12 2021	1 2022	2 2022	3 2022
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	142.04	142.51	142.99	143.46	143.94	144.42	144.90	145.39	145.87	146.36	146.85	147.34
Interest Paid (\$)	96.67	96.19	95.72	95.24	94.76	94.29	93.80	93.32	92.84	92.35	91.86	91.37
Total Interest (\$)	27793.51	27889.70	27985.42	28080.67	28175.43	28269.72	28363.52	28456.84	28549.68	28642.03	28733.89	28825.26
Balance (\$)	28858.44	28715.93	28572.94	28429.48	28285.53	28141.11	27996.21	27850.82	27704.95	27558.59	27411.75	27264.41
Month Year	4 2022	5 2022	6 2022	7 2022	8 2022	9 2022	10 2022	11 2022	12 2022	1 2023	2 2023	3 2023
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	147.83	148.32	148.81	149.31	149.81	150.31	150.81	151.31	151.81	152.32	152.83	153.34
Interest Paid (\$)	90.88	90.39	89.89	89.40	88.90	88.40	87.90	87.40	86.89	86.39	85.88	85.37
Total Interest (\$)	28916.14	29006.53	29096.43	29185.82	29274.73	29363.13	29451.03	29538.42	29625.32	29711.70	29797.58	29882.95
Balance (\$)	27116.58	26968.27	26819.45	26670.14	26520.34	26370.03	26219.22	26067.91	25916.10	25763.78	25610.95	25457.61
Month Year	4 2023	5 2023	6 2023	7 2023	8 2023	9 2023	10 2023	11 2023	12 2023	1 2024	2 2024	3 2024
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	153.85	154.36	154.88	155.39	155.91	156.43	156.95	157.47	158.00	158.53	159.05	159.59
Interest Paid (\$)	84.86	84.35	83.83	83.32	82.80	82.28	81.76	81.23	80.71	80.18	79.65	79.12
Total Interest (\$)	29967.81	30052.16	30135.99	30219.30	30302.10	30384.38	30466.13	30547.37	30628.07	30708.26	30787.91	30867.03
Balance (\$)	25303.76	25149.40	24994.52	24839.13	24683.22	24526.79	24369.84	24212.36	24054.36	23895.84	23736.78	23577.20
Month Year	4 2024	5 2024	6 2024	7 2024	8 2024	9 2024	10 2024	11 2024	12 2024	1 2025	2 2025	3 2025
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	160.12	160.65	161.19	161.72	162.26	162.80	163.35	163.89	164.44	164.99	165.54	166.09
Interest Paid (\$)	78.59	78.06	77.52	76.98	76.45	75.90	75.36	74.82	74.27	73.72	73.17	72.62

Total Interest (\$)	30945.62	31023.68	31101.20	31178.18	31254.63	31330.53	31405.90	31480.71	31554.98	31628.71	31701.88	31774.50
Balance (\$)	23417.08	23256.43	23095.24	22933.52	22771.26	22608.45	22445.11	22281.22	22116.78	21951.79	21786.26	21620.17
Month Year	4 2025	5 2025	6 2025	7 2025	8 2025	9 2025	10 2025	11 2025	12 2025	1 2026	2 2026	3 2026
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	166.64	167.20	167.75	168.31	168.87	169.44	170.00	170.57	171.14	171.71	172.28	172.85
Interest Paid (\$)	72.07	71.51	70.95	70.40	69.83	69.27	68.71	68.14	67.57	67.00	66.43	65.85
Total Interest (\$)	31846.57	31918.08	31989.03	32059.43	32129.26	32198.53	32267.24	32335.38	32402.95	32469.95	32536.38	32602.23
Balance (\$)	21453.53	21286.34	21118.58	20950.27	20781.40	20611.96	20441.96	20271.39	20100.26	19928.55	19756.27	19583.42
Month Year	4 2026	5 2026	6 2026	7 2026	8 2026	9 2026	10 2026	11 2026	12 2026	1 2027	2 2027	3 2027
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	173.43	174.01	174.59	175.17	175.75	176.34	176.93	177.52	178.11	178.70	179.30	179.90
Interest Paid (\$)	65.28	64.70	64.12	63.54	62.95	62.37	61.78	61.19	60.60	60.01	59.41	58.81
Total Interest (\$)	32667.51	32732.21	32796.33	32859.87	32922.82	32985.19	33046.97	33108.16	33168.76	33228.77	33288.18	33346.99
Balance (\$)	19409.99	19235.98	19061.39	18886.22	18710.47	18534.13	18357.20	18179.68	18001.58	17822.87	17643.57	17463.68
Month Year	4 2027	5 2027	6 2027	7 2027	8 2027	9 2027	10 2027	11 2027	12 2027	1 2028	2 2028	3 2028
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	180.50	181.10	181.70	182.31	182.91	183.52	184.14	184.75	185.37	185.98	186.60	187.22
Interest Paid (\$)	58.21	57.61	57.01	56.40	55.79	55.18	54.57	53.96	53.34	52.72	52.10	51.48
Total Interest (\$)	33405.20	33462.81	33519.82	33576.22	33632.01	33687.20	33741.77	33795.73	33849.07	33901.80	33953.90	34005.38
Balance (\$)	17283.18	17102.09	16920.39	16738.08	16555.17	16371.64	16187.51	16002.76	15817.39	15631.41	15444.81	15257.58
Month Year	4 2028	5 2028	6 2028	7 2028	8 2028	9 2028	10 2028	11 2028	12 2028	1 2029	2 2029	3 2029
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	187.85	188.48	189.10	189.73	190.37	191.00	191.64	192.28	192.92	193.56	194.21	194.85
Interest Paid (\$)	50.86	50.23	49.60	48.97	48.34	47.71	47.07	46.43	45.79	45.15	44.50	43.85
Total Interest (\$)	34056.24	34106.47	34156.08	34205.05	34253.39	34301.10	34348.17	34394.60	34440.39	34485.54	34530.04	34573.90
Balance (\$)	15069.73	14881.26	14692.15	14502.42	14312.05	14121.05	13929.41	13737.14	13544.22	13350.66	13156.46	12961.60
Month Year	4 2029	5 2029	6 2029	7 2029	8 2029	9 2029	10 2029	11 2029	12 2029	1 2030	2 2030	3 2030
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	195.50	196.15	196.81	197.46	198.12	198.78	199.45	200.11	200.78	201.45	202.12	202.79
Interest Paid (\$)	43.21	42.55	41.90	41.24	40.59	39.93	39.26	38.60	37.93	37.26	36.59	35.92
Total Interest (\$)	34617.10	34659.66	34701.56	34742.80	34783.39	34823.31	34862.57	34901.17	34939.10	34976.36	35012.95	35048.87
Balance (\$)	12766.10	12569.95	12373.14	12175.68	11977.55	11778.77	11579.33	11379.22	11178.44	10976.99	10774.87	10572.08
Month Year	4 2030	5 2030	6 2030	7 2030	8 2030	9 2030	10 2030	11 2030	12 2030	1 2031	2 2031	3 2031
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	203.47	204.15	204.83	205.51	206.19	206.88	207.57	208.26	208.96	209.65	210.35	211.05
Interest Paid (\$)	35.24	34.56	33.88	33.20	32.51	31.83	31.14	30.44	29.75	29.05	28.36	27.65
Total Interest (\$)	35084.11	35118.67	35152.55	35185.75	35218.27	35250.09	35281.23	35311.67	35341.43	35370.48	35398.83	35426.49
Balance (\$)	10368.62	10164.47	9959.64	9754.14	9547.94	9341.06	9133.49	8925.23	8716.27	8506.62	8296.26	8085.21
Month Year	4 2031	5 2031	6 2031	7 2031	8 2031	9 2031	10 2031	11 2031	12 2031	1 2032	2 2032	3 2032
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	211.76	212.46	213.17	213.88	214.59	215.31	216.03	216.75	217.47	218.20	218.92	219.65
Interest Paid (\$)	26.95	26.24	25.54	24.83	24.11	23.40	22.68	21.96	21.24	20.51	19.79	19.06

Total Interest (\$)	35453.44	35479.68	35505.22	35530.05	35554.16	35577.56	35600.24	35622.20	35643.44	35663.95	35683.73	35702.79
Balance (\$)	7873.45	7660.99	7447.82	7233.94	7019.34	6804.03	6588.01	6371.26	6153.79	5935.59	5716.67	5497.02
Month Year	4 2032	5 2032	6 2032	7 2032	8 2032	9 2032	10 2032	11 2032	12 2032	1 2033	2 2033	3 2033
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	220.38	221.12	221.86	222.60	223.34	224.08	224.83	225.58	226.33	227.08	227.84	228.60
Interest Paid (\$)	18.32	17.59	16.85	16.11	15.37	14.63	13.88	13.13	12.38	11.62	10.87	10.11
Total Interest (\$)	35721.11	35738.70	35755.55	35771.67	35787.04	35801.66	35815.54	35828.67	35841.05	35852.67	35863.54	35873.64
Balance (\$)	5276.64	5055.52	4833.66	4611.07	4387.73	4163.65	3938.82	3713.24	3486.91	3259.82	3031.98	2803.38
Month Year	4 2033	5 2033	6 2033	7 2033	8 2033	9 2033	10 2033	11 2033	12 2033	1 2034	2 2034	3 2034
Payment (\$)	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71	238.71
Principal Paid (\$)	229.36	230.13	230.89	231.66	232.44	233.21	233.99	234.77	235.55	236.34	237.12	237.91
Interest Paid (\$)	9.34	8.58	7.81	7.04	6.27	5.50	4.72	3.94	3.16	2.37	1.58	0.79
Total Interest (\$)	35882.99	35891.57	35899.38	35906.42	35912.69	35918.19	35922.91	35926.85	35930.01	35932.38	35933.96	35934.75
Balance (\$)	2574.02	2343.89	2113.00	1881.33	1648.90	1415.68	1181.70	946.93	711.38	475.04	237.91	0.00