

UNOFFICIAL COPY

Illinois Anti-Predatory Lending Database Program

Doc#: 1815955060 Fee: \$74.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 06/08/2018 10:12 AM Pg: 1 of 14

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

The property identified as: **PIN:** 17-10-211-021-1120

Address:

Street: 540 N Lake Shore Drive

Street line 2: Unit 720

City: Chicago

State: IL

ZIP Code: 60611

Lender: Robert Bonitzer

Borrower: Jeffrey Morse

Loan / Mortgage Amount: \$580,000.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Chicago Title - Lnd
18ST62296LZ
(202) Rtm

Certificate number: 16682237-BE92-48EA-B477-165F9B4048F5

Execution date: 6/4/2018

UNOFFICIAL COPY

Prepared by:

Danielle M. Tinkoff
413 East Main Street
Barrington, Illinois 60010

Mail tax bills to:

Jeffrey Morse
555 Glendale Avenue
Winnetka, IL 60093

PURCHASE MONEY FIRST MORTGAGE

THIS INDENTURE made this the 4th day of June, 2018, between JEFFREY MORSE of 555 Glendale Avenue, Winnetka, Illinois (hereinafter referred to as "Mortgagor"), and ROBERT BONITZER of 420 W. River Drive, Jupiter, Florida (hereinafter referred to as "Mortgagee"), witnesseth:

THAT WHEREAS the Mortgagor is justly indebted to the legal holder of the Mortgage Note ("Note") hereinafter described, said legal holder being herein referred to as Holder of the Note, in the principal sum of FIVE-HUNDRED EIGHTY THOUSAND and no/100 (\$580,000.00) DOLLARS, bearing interest at an annual rate of THREE and THREE-QUARTERS percent (3.75%) amortized over a period of FIFTEEN (15) years (Amortization Schedule attached hereto as "Exhibit B"), evidenced by one certain Note of the Mortgagor of even date herewith, made payable to MORTGAGEE, and delivered, in and by which said Note, the Mortgagor promises to pay the same as follows: FOUR-THOUSAND TWO-HUNDRED SEVENTEEN and 89/100 (\$4,217.89) DOLLARS on JULY 1, 2018, and FOUR-THOUSAND TWO HUNDRED SEVENTEEN and 89/100 (\$4,217.89) DOLLARS on the 1st day of each month thereafter until this Note is fully paid, if not sooner paid, on the 1st day of JUNE, 2033. Payment is to be made to: ROBERT BONITZER at 420 W. River Drive, Jupiter, Florida, or as the legal holder of the Note may, from time to time, in writing appoint.

NOW THEREFORE, the Mortgagor to secure the payment of the said principal sum of money, and interest thereon, in accordance with the terms, provisions and limitations of this Mortgage, and the performance of the covenants and agreements herein contained, by the Mortgagor to be performed, and also in consideration of the sum of TEN DOLLARS in hand paid, the receipt whereof is hereby acknowledged, does by these presents CONVEY and WARRANT unto MORTGAGEE, his successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situated, lying and being in the City of Chicago, County of Cook, and State of Illinois, to wit:

LEGAL DESCRIPTION: See "Exhibit A" attached hereto and made a part hereof.

PIN No. 17-10-211-021-1120

CKA: 540 N. Lake Shore Drive, Unit #720, Chicago, Illinois 60611

which, with the property hereinafter described is referred to herein as the "premises,"

TOGETHER with all improvements, tenements, easements, fixtures and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagor may

UNOFFICIAL COPY

be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled) and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate, whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment, or articles hereafter placed in the premises by the Mortgagor or his successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the said Mortgagee, his successors and assigns, forever, for the purposes, and upon the uses and trusts herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the Mortgagor does hereby expressly release and waive.

FURTHER, the Mortgagor covenants:

1. Mortgagor shall: (a) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (b) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien hereof; (c) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such prior lien to Mortgagee or to holder of the Note; (d) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises; (e) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (f) make no material alterations in said premises except as required by law or permitted by municipal ordinance.
2. Mortgagor shall pay before any penalty attaches all association assessments, dues, fines, fees and charges, all special taxes, special assessments, water charges, sewer service charges and other charges against the premises when due, and shall, upon written request, furnish to holder of the Note duplicate receipts therefor.
3. Mortgagor shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning or windstorm and flood damage, under policies providing for payment by the insurance companies of monies sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to the holder of the Note, under insurance policies payable, in case of loss or damage, to the holder of the Note, such rights to be evidenced by the standard mortgagee clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to holder of the Note, and in case of insurance about to expire, shall deliver renewal policies not less than ten (10) days prior to the respective dates of expiration.
4. In case of default therein, the holder of the Note may, but need not, make any payment or perform any act hereinbefore required of Mortgagor in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting said premises or contest any tax or assessment. All monies paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, and any other monies advanced by the holder of the Note to protect the mortgaged premises and the lien hereof, plus reasonable compensation for each matter concerning which action herein authorized may be

UNOFFICIAL COPY

taken, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at a rate equivalent to the post maturity rate set forth in the Note securing this Mortgage, if any, otherwise, the prematurity rate set forth therein. Inaction of holder of the Note shall never be considered as a waiver of any right accruing to them on account of any default hereunder on the part of Mortgagor.

5. The holder of the Note hereby secured making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement, or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereof.

6. Mortgagor shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms of the Note. At the option of the holder of the Note, and with notice to Mortgagor, all unpaid indebtedness secured by this Mortgage shall, notwithstanding anything in the Note or in this Mortgage to the contrary, become due and payable, upon the occurrence of any of the following:

- (a) the sale of the property commonly known as 540 N. Lake Shore Drive, Unit #720, Chicago, Illinois 60611;
- (b) fifteen (15) days after the default in not making payment of any installment of principal or interest on the Note; or
- (c) when default shall occur and continue for thirty (30) days in the performance of any other agreement of the Mortgagor herein contained.

7. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, holder of the Note shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of the holder of the Note for attorneys' fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, title insurance policies and similar data and assurances with respect to title as holder of the Note may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable with interest thereon at a rate equivalent to the post maturity rate set forth in the Note securing this Mortgage, if any, otherwise the prematurity rate set forth therein, when paid or incurred by the holder of the Note in connection with: (a) any proceeding, including probate and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, by reason of this mortgage, or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.

8. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the Note,

UNOFFICIAL COPY

with interest thereon as herein provided; third, all principal and interest remaining unpaid on the Note; fourth, any overplus to Mortgagor, his heirs, legal representatives or assigns as their rights may appear.

9. Upon, or at any time after the filing of a petition to foreclose this Mortgage, the court in which such petition is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagor at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as homestead or not and the Mortgagee hereunder may be appointed as such receiver. Such receiver shall have power to collect the rents, issues, and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagor, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (a) The indebtedness secured hereby, or by any decree foreclosing this Mortgage, or any tax, special assessment or other lien which may be or become due superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (b) the deficiency in case of a sale and deficiency.

10. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the Note hereby secured.

11. The holder of the Note shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

12. Mortgagee has no duty to examine the title, location, existence or condition of the premises, or to inquire into the validity of the signatures or the identity, capacity or authority of the signatories on the Note or Mortgage, nor shall Mortgagee be obligated to record this Mortgage or to exercise any power herein given unless expressly obligated by the terms hereof, nor be liable for any acts or omissions hereunder, except in case of its own gross negligence or misconduct or that of the agents or employees of Mortgagee, and he may require indemnities satisfactory to him before exercising any power herein given.

13. Mortgagee shall release this Mortgage and the lien thereof by proper instrument upon full payment.

14. In the event Mortgagor shall convey title to any person or persons other than the Mortgagor or shall suffer or permit Mortgagor's equity of redemption in the Premises described in the Mortgage securing this Note to become vested in any person or persons other than Mortgagor (except when such vesting results from devise or operation of law upon the death of any individual executing this Note and the Mortgage securing this Note), then in any such event, the Mortgagee is hereby authorized and empowered at his option and without affecting the lien created by said Mortgage or the priority of said lien or any right of the Mortgagee thereunder, to declare all sums evidenced hereby immediately due and payable and apply toward the payment of said mortgage indebtedness any indebtedness of the Mortgagor to the Mortgagee, and said Mortgagee may also immediately proceed to foreclose the said Mortgage, and in any foreclosure a sale may be made of the premises en masse without offering the several parts separately. Acceptance by the Mortgagee of any mortgage payments made by any person or persons other than the Mortgagor shall not be deemed a waiver by the Mortgagee of his right to require or enforce performance of this provision or to exercise the

UNOFFICIAL COPY

EXHIBIT A

LEGAL DESCRIPTION

To the property commonly known as: 540 N. Lake Shore Drive, Unit #720, Chicago, Illinois 60611

Unit 720 in 540 North Lake Shore Drive Condominium as delineated on a survey of ~~lots~~^{lots} 29 (except that portion taken for street purposes in case 82L 11163) and Lot 30 and the West 1/2 of Lot 43 in Circuit Court Partition of the Ogden Estates Subdivision of parts of Blocks 20, 31, and 32 in Kinzie's Addition to Chicago in the North 1/2 of Section 10, Township 39 North Range 14 East of the Third Principal Meridian in Cook County, Illinois;

Which survey is attached as Exhibit "A" to the Declaration of Condominium recorded as document 92468797 and as amended from time to time together with its undivided percentage interest in the common elements in Cook County, Illinois.

PIN: 17-10-211-021-1120

UNOFFICIAL COPY

EXHIBIT B

AMORTIZATION SCHEDULE

Property of Cook County Clerk's Office

UNOFFICIAL COPY

Loan Amortization Schedule Calculator

Loan Amount	Loan Term	Interest Rate	Start Date	
\$ 580,000	15 Years ▾	3.75 %	Jul ▾ 2018 ▾	<input checked="" type="radio"/> Show by month <input type="radio"/> Show by year

\$4,217.89**\$759,220.23****\$179,220.23****Jun, 2033**

Monthly Principal & Interest

Total of 180 Payments

Total Interest Paid

Pay-off Date

Date	Payment	Interest	Principal	Balance
Jul, 2018	\$4,217.89	\$1,812.5	\$2,405.39	\$577,594.61
Aug, 2018	\$4,217.89	\$1,804.98	\$2,412.91	\$575,181.7
Sep, 2018	\$4,217.89	\$1,797.44	\$2,420.45	\$572,761.26
Oct, 2018	\$4,217.89	\$1,789.88	\$2,428.01	\$570,333.24
Nov, 2018	\$4,217.89	\$1,782.29	\$2,435.6	\$567,897.65
Dec, 2018	\$4,217.89	\$1,774.68	\$2,443.21	\$565,454.44
Jan, 2019	\$4,217.89	\$1,767.05	\$2,450.85	\$563,003.59
Feb, 2019	\$4,217.89	\$1,759.39	\$2,458.5	\$560,545.09
Mar, 2019	\$4,217.89	\$1,751.7	\$2,466.19	\$558,078.9
Apr, 2019	\$4,217.89	\$1,744	\$2,473.89	\$555,605.01
May, 2019	\$4,217.89	\$1,736.27	\$2,481.62	\$553,123.38
Jun, 2019	\$4,217.89	\$1,728.51	\$2,489.38	\$550,634
Jul, 2019	\$4,217.89	\$1,720.73	\$2,497.16	\$548,136.84
Aug, 2019	\$4,217.89	\$1,712.93	\$2,504.96	\$545,631.88
Sep, 2019	\$4,217.89	\$1,705.1	\$2,512.79	\$543,119.09
Oct, 2019	\$4,217.89	\$1,697.25	\$2,520.64	\$540,598.45
Nov, 2019	\$4,217.89	\$1,689.37	\$2,528.52	\$538,069.93
Dec, 2019	\$4,217.89	\$1,681.47	\$2,536.42	\$535,533.51
Jan, 2020	\$4,217.89	\$1,673.54	\$2,544.35	\$532,989.16
Feb, 2020	\$4,217.89	\$1,665.59	\$2,552.3	\$530,436.86
Mar, 2020	\$4,217.89	\$1,657.62	\$2,560.27	\$527,876.58
Apr, 2020	\$4,217.89	\$1,649.61	\$2,568.28	\$525,308.31
May, 2020	\$4,217.89	\$1,641.59	\$2,576.3	\$522,732.01
	\$759,220.23	\$179,220.23	\$580,000	

UNOFFICIAL COPY

Date	Payment	Interest	Principal	Balance
Jun, 2020	\$4,217.89	\$1,633.54	\$2,584.35	\$520,147.65
Jul, 2020	\$4,217.89	\$1,625.46	\$2,592.43	\$517,555.22
Aug, 2020	\$4,217.89	\$1,617.36	\$2,600.53	\$514,954.69
Sep, 2020	\$4,217.89	\$1,609.23	\$2,608.66	\$512,346.04
Oct, 2020	\$4,217.89	\$1,601.08	\$2,616.81	\$509,729.23
Nov, 2020	\$4,217.89	\$1,592.9	\$2,624.99	\$507,104.24
Dec, 2020	\$4,217.89	\$1,584.7	\$2,633.19	\$504,471.05
Jan, 2021	\$4,217.89	\$1,576.47	\$2,641.42	\$501,829.63
Feb, 2021	\$4,217.89	\$1,568.22	\$2,649.67	\$499,179.96
Mar, 2021	\$4,217.89	\$1,559.94	\$2,657.95	\$496,522.01
Apr, 2021	\$4,217.89	\$1,551.63	\$2,666.26	\$493,855.75
May, 2021	\$4,217.89	\$1,543.3	\$2,674.59	\$491,181.16
Jun, 2021	\$4,217.89	\$1,534.94	\$2,682.95	\$488,498.21
Jul, 2021	\$4,217.89	\$1,526.56	\$2,691.33	\$485,806.88
Aug, 2021	\$4,217.89	\$1,518.15	\$2,699.74	\$483,107.13
Sep, 2021	\$4,217.89	\$1,509.71	\$2,708.18	\$480,398.95
Oct, 2021	\$4,217.89	\$1,501.25	\$2,716.64	\$477,682.31
Nov, 2021	\$4,217.89	\$1,492.76	\$2,725.13	\$474,957.18
Dec, 2021	\$4,217.89	\$1,484.24	\$2,733.65	\$472,223.53
Jan, 2022	\$4,217.89	\$1,475.7	\$2,742.19	\$469,481.34
Feb, 2022	\$4,217.89	\$1,467.13	\$2,750.72	\$466,730.58
Mar, 2022	\$4,217.89	\$1,458.53	\$2,759.36	\$463,971.22
Apr, 2022	\$4,217.89	\$1,449.91	\$2,767.98	\$461,203.24
May, 2022	\$4,217.89	\$1,441.26	\$2,776.63	\$458,426.61
Jun, 2022	\$4,217.89	\$1,432.58	\$2,785.31	\$455,641.3
Jul, 2022	\$4,217.89	\$1,423.88	\$2,794.01	\$452,847.29
Aug, 2022	\$4,217.89	\$1,415.15	\$2,802.74	\$450,044.55
Sep, 2022	\$4,217.89	\$1,406.39	\$2,811.5	\$447,233.05
Oct, 2022	\$4,217.89	\$1,397.6	\$2,820.29	\$444,412.76
Nov, 2022	\$4,217.89	\$1,388.79	\$2,829.1	\$441,583.66
Dec, 2022	\$4,217.89	\$1,379.95	\$2,837.94	\$438,745.72
Jan, 2023	\$4,217.89	\$1,371.08	\$2,846.81	\$435,898.91
	\$759,220.23	\$179,220.23	\$580,000	

UNOFFICIAL COPY

Date	Payment	Interest	Principal	Balance
Feb, 2023	\$4,217.89	\$1,362.18	\$2,855.71	\$433,043.2
Mar, 2023	\$4,217.89	\$1,353.26	\$2,864.63	\$430,178.57
Apr, 2023	\$4,217.89	\$1,344.31	\$2,873.58	\$427,304.99
May, 2023	\$4,217.89	\$1,335.33	\$2,882.56	\$424,422.43
Jun, 2023	\$4,217.89	\$1,326.32	\$2,891.57	\$421,530.86
Jul, 2023	\$4,217.89	\$1,317.28	\$2,900.61	\$418,630.25
Aug, 2023	\$4,217.89	\$1,308.22	\$2,909.67	\$415,720.58
Sep, 2023	\$4,217.89	\$1,299.13	\$2,918.76	\$412,801.82
Oct, 2023	\$4,217.89	\$1,290.01	\$2,927.88	\$409,873.93
Nov, 2023	\$4,217.89	\$1,280.86	\$2,937.03	\$406,936.9
Dec, 2023	\$4,217.89	\$1,271.68	\$2,946.21	\$403,990.69
Jan, 2024	\$4,217.89	\$1,262.47	\$2,955.42	\$401,035.27
Feb, 2024	\$4,217.89	\$1,253.24	\$2,964.65	\$398,070.61
Mar, 2024	\$4,217.89	\$1,243.97	\$2,973.92	\$395,096.69
Apr, 2024	\$4,217.89	\$1,234.68	\$2,983.21	\$392,113.48
May, 2024	\$4,217.89	\$1,225.35	\$2,992.54	\$389,120.94
Jun, 2024	\$4,217.89	\$1,216	\$3,001.89	\$386,119.06
Jul, 2024	\$4,217.89	\$1,206.62	\$3,011.27	\$383,107.79
Aug, 2024	\$4,217.89	\$1,197.21	\$3,020.68	\$380,087.11
Sep, 2024	\$4,217.89	\$1,187.77	\$3,030.12	\$377,056.99
Oct, 2024	\$4,217.89	\$1,178.3	\$3,039.59	\$374,017.41
Nov, 2024	\$4,217.89	\$1,168.8	\$3,049.09	\$370,968.32
Dec, 2024	\$4,217.89	\$1,159.28	\$3,058.61	\$367,909.71
Jan, 2025	\$4,217.89	\$1,149.72	\$3,068.17	\$364,841.53
Feb, 2025	\$4,217.89	\$1,140.13	\$3,077.76	\$361,753.77
Mar, 2025	\$4,217.89	\$1,130.51	\$3,087.38	\$358,676.39
Apr, 2025	\$4,217.89	\$1,120.86	\$3,097.03	\$355,579.37
May, 2025	\$4,217.89	\$1,111.19	\$3,106.7	\$352,472.66
Jun, 2025	\$4,217.89	\$1,101.48	\$3,116.41	\$349,356.25
Jul, 2025	\$4,217.89	\$1,091.74	\$3,126.15	\$346,230.1
Aug, 2025	\$4,217.89	\$1,081.97	\$3,135.92	\$343,094.18
Sep, 2025	\$4,217.89	\$1,072.17	\$3,145.72	\$339,948.46
	\$759,220.23	\$179,220.23	\$580,000	

UNOFFICIAL COPY

Date	Payment	Interest	Principal	Balance
Oct, 2025	\$4,217.89	\$1,062.34	\$3,155.55	\$336,792.91
Nov, 2025	\$4,217.89	\$1,052.48	\$3,165.41	\$333,627.49
Dec, 2025	\$4,217.89	\$1,042.59	\$3,175.3	\$330,452.19
Jan, 2026	\$4,217.89	\$1,032.66	\$3,185.23	\$327,266.96
Feb, 2026	\$4,217.89	\$1,022.71	\$3,195.18	\$324,071.78
Mar, 2026	\$4,217.89	\$1,012.72	\$3,205.17	\$320,866.61
Apr, 2026	\$4,217.89	\$1,002.71	\$3,215.18	\$317,651.43
May, 2026	\$4,217.89	\$992.66	\$3,225.23	\$314,426.2
Jun, 2026	\$4,217.89	\$982.58	\$3,235.31	\$311,190.9
Jul, 2026	\$4,217.89	\$972.47	\$3,245.42	\$307,945.48
Aug, 2026	\$4,217.89	\$962.33	\$3,255.56	\$304,689.92
Sep, 2026	\$4,217.89	\$952.16	\$3,265.73	\$301,424.18
Oct, 2026	\$4,217.89	\$941.95	\$3,275.94	\$298,148.24
Nov, 2026	\$4,217.89	\$931.71	\$3,286.18	\$294,862.07
Dec, 2026	\$4,217.89	\$921.44	\$3,296.45	\$291,565.62
Jan, 2027	\$4,217.89	\$911.14	\$3,306.75	\$288,258.87
Feb, 2027	\$4,217.89	\$900.81	\$3,317.08	\$284,941.79
Mar, 2027	\$4,217.89	\$890.44	\$3,327.45	\$281,614.34
Apr, 2027	\$4,217.89	\$880.04	\$3,337.85	\$278,276.5
May, 2027	\$4,217.89	\$869.61	\$3,348.28	\$274,928.22
Jun, 2027	\$4,217.89	\$859.15	\$3,358.71	\$271,569.48
Jul, 2027	\$4,217.89	\$848.65	\$3,369.24	\$268,200.25
Aug, 2027	\$4,217.89	\$838.13	\$3,379.76	\$264,820.48
Sep, 2027	\$4,217.89	\$827.56	\$3,390.33	\$261,430.16
Oct, 2027	\$4,217.89	\$816.97	\$3,400.92	\$258,029.24
Nov, 2027	\$4,217.89	\$806.34	\$3,411.55	\$254,617.69
Dec, 2027	\$4,217.89	\$795.68	\$3,422.21	\$251,195.48
Jan, 2028	\$4,217.89	\$784.99	\$3,432.9	\$247,762.57
Feb, 2028	\$4,217.89	\$774.26	\$3,443.63	\$244,318.94
Mar, 2028	\$4,217.89	\$763.5	\$3,454.39	\$240,864.55
Apr, 2028	\$4,217.89	\$752.7	\$3,465.19	\$237,399.36
May, 2028	\$4,217.89	\$741.87	\$3,476.02	\$233,923.34
	\$759,220.23	\$179,220.23	\$580,000	

UNOFFICIAL COPY

Date	Payment	Interest	Principal	Balance
Jun, 2028	\$4,217.89	\$731.01	\$3,486.88	\$230,436.46
Jul, 2028	\$4,217.89	\$720.11	\$3,497.78	\$226,938.69
Aug, 2028	\$4,217.89	\$709.18	\$3,508.71	\$223,429.98
Sep, 2028	\$4,217.89	\$698.22	\$3,519.67	\$219,910.31
Oct, 2028	\$4,217.89	\$687.22	\$3,530.67	\$216,379.64
Nov, 2028	\$4,217.89	\$676.19	\$3,541.7	\$212,837.93
Dec, 2028	\$4,217.89	\$665.12	\$3,552.77	\$209,285.16
Jan, 2029	\$4,217.89	\$654.02	\$3,563.87	\$205,721.29
Feb, 2029	\$4,217.89	\$642.88	\$3,575.01	\$202,146.28
Mar, 2029	\$4,217.89	\$631.71	\$3,586.18	\$198,560.09
Apr, 2029	\$4,217.89	\$620.5	\$3,597.39	\$194,962.7
May, 2029	\$4,217.89	\$609.26	\$3,608.63	\$191,354.07
Jun, 2029	\$4,217.89	\$597.98	\$3,619.91	\$187,734.16
Jul, 2029	\$4,217.89	\$586.67	\$3,631.22	\$184,102.94
Aug, 2029	\$4,217.89	\$575.32	\$3,642.57	\$180,460.37
Sep, 2029	\$4,217.89	\$563.94	\$3,653.95	\$176,806.42
Oct, 2029	\$4,217.89	\$552.52	\$3,665.37	\$173,141.05
Nov, 2029	\$4,217.89	\$541.07	\$3,676.82	\$169,464.23
Dec, 2029	\$4,217.89	\$529.58	\$3,688.31	\$165,775.91
Jan, 2030	\$4,217.89	\$518.05	\$3,699.84	\$162,076.07
Feb, 2030	\$4,217.89	\$506.49	\$3,711.4	\$158,364.67
Mar, 2030	\$4,217.89	\$494.89	\$3,723	\$154,641.67
Apr, 2030	\$4,217.89	\$483.26	\$3,734.63	\$150,907.03
May, 2030	\$4,217.89	\$471.58	\$3,746.31	\$147,160.73
Jun, 2030	\$4,217.89	\$459.88	\$3,758.01	\$143,402.72
Jul, 2030	\$4,217.89	\$448.13	\$3,769.76	\$139,632.96
Aug, 2030	\$4,217.89	\$436.35	\$3,781.54	\$135,851.42
Sep, 2030	\$4,217.89	\$424.54	\$3,793.35	\$132,058.07
Oct, 2030	\$4,217.89	\$412.68	\$3,805.21	\$128,252.86
Nov, 2030	\$4,217.89	\$400.79	\$3,817.1	\$124,435.76
Dec, 2030	\$4,217.89	\$388.86	\$3,829.03	\$120,606.73
Jan, 2031	\$4,217.89	\$376.9	\$3,840.99	\$116,765.74
	\$759,220.23	\$179,220.23	\$580,000	

UNOFFICIAL COPY

Date	Payment	Interest	Principal	Balance
Feb, 2031	\$4,217.89	\$364.89	\$3,853	\$112,912.74
Mar, 2031	\$4,217.89	\$352.85	\$3,865.04	\$109,047.7
Apr, 2031	\$4,217.89	\$340.77	\$3,877.12	\$105,170.58
May, 2031	\$4,217.89	\$328.66	\$3,889.23	\$101,281.35
Jun, 2031	\$4,217.89	\$316.5	\$3,901.39	\$97,379.97
Jul, 2031	\$4,217.89	\$304.31	\$3,913.58	\$93,466.39
Aug, 2031	\$4,217.89	\$292.08	\$3,925.81	\$89,540.58
Sep, 2031	\$4,217.89	\$279.81	\$3,938.08	\$85,602.51
Oct, 2031	\$4,217.89	\$267.51	\$3,950.38	\$81,652.12
Nov, 2031	\$4,217.89	\$255.16	\$3,962.73	\$77,689.4
Dec, 2031	\$4,217.89	\$242.78	\$3,975.11	\$73,714.29
Jan, 2032	\$4,217.89	\$230.36	\$3,987.53	\$69,726.75
Feb, 2032	\$4,217.89	\$217.9	\$3,999.99	\$65,726.76
Mar, 2032	\$4,217.89	\$205.4	\$4,012.49	\$61,714.26
Apr, 2032	\$4,217.89	\$192.8	\$4,025.03	\$57,689.23
May, 2032	\$4,217.89	\$180.28	\$4,037.61	\$53,651.62
Jun, 2032	\$4,217.89	\$167.66	\$4,050.23	\$49,601.39
Jul, 2032	\$4,217.89	\$155	\$4,062.89	\$45,538.5
Aug, 2032	\$4,217.89	\$142.31	\$4,075.58	\$41,462.92
Sep, 2032	\$4,217.89	\$129.57	\$4,088.32	\$37,374.6
Oct, 2032	\$4,217.89	\$116.8	\$4,101.09	\$33,273.51
Nov, 2032	\$4,217.89	\$103.98	\$4,113.91	\$29,159.6
Dec, 2032	\$4,217.89	\$91.12	\$4,126.77	\$25,032.83
Jan, 2033	\$4,217.89	\$78.23	\$4,139.66	\$20,893.17
Feb, 2033	\$4,217.89	\$65.29	\$4,152.6	\$16,720.57
Mar, 2033	\$4,217.89	\$52.31	\$4,165.58	\$12,575
Apr, 2033	\$4,217.89	\$39.3	\$4,178.59	\$8,396.4
May, 2033	\$4,217.89	\$26.24	\$4,191.65	\$4,204.75
Jun, 2033	\$4,217.89	\$13.14	\$4,204.75	\$0
	\$759,220.23	\$179,220.23	\$580,000	