30-Year Amortization Schedule and Alternatives

	Current Amortization Schedule		Alternate Schedules: 20 Year Amortization		Alternate Schedules: 15 Year Amortization	
Date	**Balance**	**Payment**	**Balance**	**Payment**	**Balance**	**Payment**
6/30/2017	18,518,814	1,038,682	18,518,814	1,398,271	18,518,814	1,697,611
6/30/2018	18,830,798	1,244,238	18,457,967	1,440,219	18,147,604	1,748,539
6/30/2019	18,953,055	1,461,191	18,349,063	1,483,426	17,695,751	1,800,996
6/30/2020	18,859,537	1,540,093	18,187,195	1,527,928	17,155,620	1,855,025
6/30/2021	18,677,201	1,648,470	17,967,044	1,573,766	16,518,960	1,910,676
6/30/2022	18,368,820	1,697,926	17,682,857	1,620,979	15,776,851	1,967,997
6/30/2023	17,986,035	1,748,862	17,328,404	1,669,609	14,919,652	2,027,036
6/30/2024	17,521,730	1,801,328	16,896,947	1,719,697	13,936,950	2,087,847
6/30/2025	16,968,203	1,855,367	16,381,199	1,771,288	12,817,495	2,150,483
6/30/2026	16,317,131	1,911,030	15,773,278	1,824,426	11,549,139	2,214,997
6/30/2027	15,559,518	1,968,361	15,064,669	1,879,159	10,118,766	2,281,447
6/30/2028	14,685,645	2,027,411	14,246,165	1,935,534	8,512,219	2,349,891
6/30/2029	13,685,002	2,088,233	13,307,823	1,993,600	6,714,217	2,420,387
6/30/2030	12,546,254	2,150,880	12,238,901	2,053,408	4,708,272	2,492,999
6/30/2031	11,257,142	1,984,611	11,027,800	2,115,010	2,476,596	2,567,789
6/30/2032	10,043,737	1,910,701	9,661,996	2,178,461		
6/30/2033	8,815,961	1,606,061	8,127,969	2,243,814		
6/30/2034	7,811,959	1,512,667	6,411,131	2,311,129		
6/30/2035	6,829,492	1,412,225	4,495,736	2,380,463		
6/30/2036	5,877,477	1,304,393	2,364,800	2,451,877		
6/30/2037	4,965,861	1,343,526				
6/30/2038	3,945,305	1,383,831				
6/30/2039	2,806,417	1,037,430				
6/30/2040	1,941,268	1,068,553				
6/30/2041	978,964	556,300				
6/30/2042	475,602	384,608				
6/30/2043	112,502	(167,799)				
6/30/2044	294,915	189,558				
6/30/2045	120,497	3,836				
6/30/2046	125,556	130,180				
Totals		**39,842,753**		**37,572,064**		**31,573,720**
Estimated Savings				**2,270,689**		**8,269,033**