

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA
MIAMI DIVISION

In re:

C.H.I.R. CORPORATION

Case No. 16-20921-LMI

Chapter 11

Debtor.

C.H.I.R. CORPORATION'S DISCLOSURE STATEMENT DATED NOVEMBER 3, 2016

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I. INTRODUCTION

This is the disclosure statement (the “Disclosure Statement”) in the chapter 11 case of C.H.I.R. Corporation (the “Debtor”). This Disclosure Statement contains information about the Debtor and describes C.H.I.R. Corporation’s Plan of Reorganization (the “Plan”) filed by C.H.I.R. Corporation on November 3, 2016. A full copy of the Plan is attached to this Disclosure Statement as Exhibit A. ***Your rights may be affected. You should read the Plan and this Disclosure Statement carefully and discuss them with your attorney. If you do not have an attorney, you may wish to consult one.***

The proposed distributions under the Plan are discussed at pages 5 through 15 of this Disclosure Statement.

A. Purpose of This Document

This Disclosure Statement describes:

- The Debtor and significant events during the bankruptcy case,
- How the Plan proposes to treat claims or equity interests of the type you hold (*i.e.*, what you will receive on your claim or equity interest if the plan is confirmed),
- Who can vote on or object to the Plan,
- What factors the Bankruptcy Court (the “Court”) will consider when deciding whether to confirm the Plan,
- Why C.H.I.R. Corporation believes the Plan is feasible, and how the treatment of your claim or equity interest under the Plan compares to what you would receive on your claim or equity interest in liquidation, and
- The effect of confirmation of the Plan.

Be sure to read the Plan as well as the Disclosure Statement. This Disclosure Statement describes the Plan, but it is the Plan itself that will, if confirmed, establish your rights.

B. Deadlines for Voting and Objecting; Date of Plan Confirmation Hearing

The Court has not yet confirmed the Plan described in this Disclosure Statement. This section describes the procedures pursuant to which the Plan will or will not be confirmed.

1. *Time and Place of the Hearing to Confirm the Plan*

The hearing at which the Court will determine whether to approve this Disclosure Statement and confirm the Plan will take place on _____, in Courtroom 7, at the Bankruptcy Court, 301 N. Miami Avenue, Miami, Florida 33128.

2. *Deadline For Voting to Accept or Reject the Plan*

If you are entitled to vote to accept or reject the plan, vote on the enclosed ballot and return the ballot in the enclosed envelope to Clerk of Bankruptcy Court, 301 N. Miami Avenue, Room 150, Miami, Florida 33128. See section IV.A. below for a discussion of voting eligibility requirements.

Your ballot must be received by _____ or it will not be counted.

3. *Deadline For Objecting to the Adequacy of Disclosure and Confirmation of the Plan*

Objections to this Disclosure Statement or to the confirmation of the Plan must be filed with the Court and served upon the Debtor and all creditors by _____.

4. *Identity of Person to Contact for More Information*

If you want additional information about the Plan, you should contact Richard R. Robles, Esquire, 905 Brickell Bay Drive, Suite 228, Miami, Florida 33131.

C. **Disclaimer**

The Court may conditionally approve this Disclosure Statement as containing adequate information to enable parties affected by the Plan to make an informed judgment about its terms. The Court has not yet determined whether the Plan meets the legal requirements for confirmation, and the fact that the Court has approved this Disclosure Statement does not constitute an endorsement of the Plan by the Court, or a recommendation that it be accepted. The Court's approval of this Disclosure Statement is subject to final approval at the hearing on confirmation of the Plan. Objections to the adequacy of this Disclosure Statement may be filed until _____.

II. **BACKGROUND**

A. **Description and History of the Debtor's Business**

The Debtor owns two parcels of real property located at 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167. The properties are both currently rented. The property located at 12001 NW 27th Avenue, Miami, Florida 33167 is rented to a nightclub. The property located at 12101 NW 27th Avenue, Miami, Florida 33167 is rented to a restaurant. The Debtor does not operate either location and only owns the real property. Due to several judgments, including a \$2,800,000.00 judgment in favor of Creditor Alcira Marcella Britt which lead to the appointment of a receiver, the Debtor filed this instant bankruptcy in an attempt to reorganize and retain its real property.

B. Insiders of the Debtor

<u>Insider</u>	<u>Position</u>	<u>Payment</u>
Caryle DeCruise	President/Director and Shareholder	\$0.00
Ingrid Beckles	Shareholder	\$0.00
Ronald Brandon	Shareholder	\$0.00

C. Management of the Debtor Before and During the Bankruptcy

During the two years prior to the date on which the bankruptcy petition was filed, the officers, directors, managers or other persons in control of the Debtor (collectively the "Managers") were: Hyacinth Lima Alexander (Deceased), President and Director from November, 2014 through May 27, 2016; Ingrid Beckles, Vice President, Secretary and Treasurer from November, 2014 to May, 2016; Caryle DeCruise, as President and Director from May, 2016 to Present and Soneet Kapila, as State Court Receiver from September 30, 2015 to Present.

The Officers of the Debtor during the Debtor's chapter 11 case have been: Caryle DeCruise, as President and Director. Mr. DeCruise has not been in control during this time period as Soneet Kapila has remained in control of the Debtor's business as State Court Receiver.

After the effective date of the order confirming the Plan, the directors, officers, and voting trustees of the Debtor, any affiliate of the Debtor participating in a joint Plan with the Debtor, or successor of the Debtor under the Plan (collectively the "Post Confirmation Managers"), will be: Caryle DeCruise, President and Director

The responsibilities and compensation of these Post Confirmation Managers are described in section III(D)(2) of this Disclosure Statement.

D. Events Leading to Chapter 11 Filing

The Debtor was subject to numerous claims relating to incidents that occurred based on issues with the tenants. This includes several judgments, including the \$2,800,000.00 judgment issued to Creditor Alcira Marcella Britt, which lead to Soneet Kapila being appointed the State Court Receiver. The Debtor also acknowledges claims relating to Miami-Dade Tax Collector for unpaid property taxes and an alleged default on the alleged first position mortgage on the property located at 12001 NW 27th Avenue, Miami, Florida 33167. The numerous claims lead to the Debtor seeking relief under Chapter 11 of the Bankruptcy Code.

E. Significant Events During the Bankruptcy Case

On or about August 5, 2016, the Debtor filed this Chapter 11 Bankruptcy. The case was originally assigned to the Honorable Robert Mark. It was transferred to the Honorable Laurel Isicoff due to a related case, *In re Pirts, Inc.*, Case No. 16-20919-LMI having been filed prior to the instant bankruptcy. The related case has since been dismissed pursuant to Court Order. The Debtor has litigated issues with the State Court Receiver, Creditor Alcira Marcella Britt and the United States Trustee in this matter. The Debtor sought to excuse turnover by the State Court Receiver and permit Mr. Kapila to continue to operate the Debtor. On or about August 26, 2016, the Court initially granted the Debtor's request to excuse turnover and allowed Mr. Kapila to remain in his position as State Court Receiver maintaining the Debtor's business. Mr. Kapila's authorization has been continued through November 9, 2016, at which time the Court will conduct further hearing on the request of the State Court Receiver and Creditor Alcira Marcella Britt to dismiss this matter or potential resolution of the matters between the parties.

F. Projected Recovery of Avoidable Transfers

At this time, the Debtor is still investigating all potential transfers. At this time, it is not expected that the Debtor will bring any actions regarding avoidable transfers.

G. Claims Objections

Except to the extent that a claim is already allowed pursuant to a final non-appealable order, the Debtor reserves the right to object to claims. Therefore, even if your claim is allowed for voting purposes, you may not be entitled to a distribution if an objection to your claim is later upheld. The procedures for resolving disputed claims are set forth in Article V of the Plan.

H. Current and Historical Financial Conditions

The identity and fair market value of the estate's assets are listed in Exhibit B. This is based on the values determined by the Debtor.

The Debtor's most recent financial statements, if any, issued before bankruptcy, each of which was filed with the Court, are set forth in Exhibit C.

The most recent post-petition operating report filed since the commencement of the Debtor's bankruptcy case are set forth in Exhibit D.

III. SUMMARY OF THE PLAN OF REORGANIZATION AND TREATMENT OF CLAIMS AND EQUITY INTERESTS

A. What is the Purpose of the Plan of Reorganization?

As required by the Code, the Plan places claims and equity interests in various classes and describes the treatment each class will receive. The Plan also states whether each class of claims or equity interests is impaired or unimpaired. If the Plan is confirmed, your recovery will be limited to the amount provided by the Plan.

B. Unclassified Claims

Certain types of claims are automatically entitled to specific treatment under the Code. They are not considered impaired, and holders of such claims do not vote on the Plan. They may, however, object if, in their view, their treatment under the Plan does not comply with that required by the Code. As such, the Plan Proponent has *not* placed the following claims in any class:

1. *Administrative Expenses*

Administrative expenses and super-priority claims are costs or expenses of administering the Debtor's chapter 11 case which are allowed under §507(a)(2) of the Code. Administrative expenses also include the value of any goods sold to the Debtor in the ordinary course of business and received within 20 days before the date of the bankruptcy petition. The Code requires that all administrative expenses be paid on the effective date of the Plan, unless a particular claimant agrees to a different treatment.

The following chart lists the Debtor's estimated administrative expenses and their proposed treatment under the Plan:

<u>Type</u>	<u>Estimated Amount Owed</u>	<u>Proposed Treatment</u>
Expenses Arising in the Ordinary Course of Business After the Petition Date	\$0.00	Paid in full on the effective date of the Plan, or according to terms of obligation if later
The Value of Goods Received in the Ordinary Course of Business Within 20 Days Before the Petition Date	\$0.00	Paid in full on the effective date of the Plan, or according to terms of obligation if later
Professional Fees, as approved by the Court.	\$80,000.00 (estimated)	Paid in full on the effective date of the Plan, or according to separate written agreement, or according to court order if such fees have not been approved by the Court on the effective date of the Plan
Clerk's Office Fees	\$0.00	Paid in full on the effective date of the Plan
Other administrative expenses	\$0.00	Paid in full on the effective date of the Plan or according to separate written agreement

Office of the U.S. Trustee Fees	\$325.00 (estimated)	Paid in full on the effective date of the Plan
TOTAL	\$80,325.00 (estimated)	

2. *Priority Tax Claims*

Priority tax claims are unsecured income, employment, and other taxes described by §507(a)(8) of the Code. Unless the holder of such a §507(a)(8) priority tax claim agrees otherwise, it must receive the present value of such claim, in regular installments paid over a period not exceeding 5 years from the order of relief.

The following chart lists the Debtor's estimated §507(a)(8) priority tax claims and their proposed treatment under the Plan:

Description (name and type of tax)	Estimated Amount Owed	Date of Assessment	Treatment
None.			Pmt interval = [Monthly] payment = Begin date = End date = Interest Rate % = Total Payout Amount = \$

C. **Classes of Claims and Equity Interests**

The following are the classes set forth in the Plan, and the proposed treatment that they will receive under the Plan:

1. *Classes of Secured Claims*

Allowed Secured Claims are claims secured by property of the Debtor's bankruptcy estate (or that are subject to setoff) to the extent allowed as secured claims under §506 of the Code. If the value of the collateral or setoffs securing the creditor's claim is less than the amount of the creditor's allowed claim, the deficiency will be classified as a general unsecured claim.

The following chart lists all classes containing Debtor's secured prepetition claims and their proposed treatment under the Plan:

<u>Class #</u>	<u>Description</u>	<u>Insider</u>	<u>Impairment</u>	<u>Treatment</u>
1	<p><i>Allowed Secured Claim of: Danny Brown</i></p> <p>Collateral Description = 12001 NW 27th Avenue, Miami, Florida 33167</p> <p>Allowed Secured Amount= \$494,000.00 Priority of lien= 1st Position Mortgage Lien Principal owed= \$494,000.00 Total claim = \$494,000.00</p>	No.	Yes.	<p>Monthly Pmt = \$4,884.96</p> <p>Interest rate = 3.5%</p> <p>Begin Date= January 1, 2017</p> <p>End Date= January 1, 2027</p> <p>Treatment of Lien = Mr. Brown shall remain with a first position mortgage lien on the real property located at 12001 NW 27th Avenue, Miami, Florida 33167. Mr. Brown shall have an allowed secured claim in the amount of \$494,000.00. The mortgage shall be modified and ratified under the following terms:</p> <p>The Debtor shall make monthly payments of principal and interest at a rate of 3.5% in the amount of \$4,884.96 for a period of one hundred and twenty (120) months. A copy of the amortization table is attached to Debtor's Plan as Exhibit "A".</p> <p>At the conclusion of this one hundred and twenty (120) month period, Mr. Brown shall issue a satisfaction of the mortgage recorded on March 23, 2007 at O.R. Book 25475, Page 422 of the official records of Miami-Dade County, Florida.</p> <p>There is no pre-payment penalty and any amount may be pre-paid, whether partial or complete, to Mr. Brown at any time.</p>

<p>2</p>	<p><i>Secured claim of:</i> Maurice D. Williams</p> <p>Collateral Description = 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167</p> <p>Allowed Secured Amount= \$202,650.00 Priority of lien= 2nd position judgment lien Principal owed= \$202,650.00 Total claim = \$202,650.00</p>	<p>No.</p>	<p>Yes.</p>	<p>Monthly Pmt = \$1,576.28</p> <p>Interest rate = 4.75%</p> <p>Begin Date= January 1, 2017</p> <p>End Date= January 1, 2032</p> <p>Treatment of Lien = Mr. Williams shall remain with a perfected judgment lien on the property located at 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167 in the amount of \$202,650.00. The payment terms for this judgment shall be as follows:</p> <p>The Debtor shall make monthly payments of principal and interest at a rate of 4.75% in the amount of \$1,576.28 for a period of one hundred and eighty (180) months. A copy of the amortization table is attached to Debtor's Plan as Exhibit "B".</p> <p>At the conclusion of this one hundred and eighty (180) month period, Mr. Williams shall issue a satisfaction of the judgment recorded on December 19, 2013 at O.R. Book 28959, Page 3116 of the official records of Miami-Dade County, Florida with a certified copy recorded on January 17, 2014 at O.R. Book 28995, Page 2346 of the official records of Miami-Dade County, Florida.</p> <p>There is no pre-payment penalty and any amount may be pre-paid, whether partial or complete, to Mr. Williams at any time.</p>
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<p>3</p>	<p><i>Secured claim of:</i> U.S. Alliance, Corp.</p> <p>Collateral Description = 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167</p> <p>Allowed Secured Amount= \$61,165.19 Priority of lien= 3rd position judgment lien Principal owed= \$61,165.19 Total claim = \$61,165.19</p>	<p>No.</p>	<p>Yes.</p>	<p>Monthly Pmt = \$475.76</p> <p>Interest rate = 4.75%</p> <p>Begin Date= January 1, 2017</p> <p>End Date= January 1, 2032 Treatment of Lien = U.S. Alliance, Corp. shall remain with a perfected judgment lien on the property located at 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167 in the amount of \$65,165.19. The payment terms for this judgment shall be as follows:</p> <p>The Debtor shall make monthly payments of principal and interest at a rate of 4.75% in the amount of \$475.76 for a period of one hundred and eighty (180) months. A copy of the amortization table is attached to the Debtor's Plan as Exhibit "C".</p> <p>At the conclusion of this one hundred and eighty (180) month period, U.S. Alliance, Corp. shall issue a satisfaction of the judgment recorded on May 4, 1999 at O.R. Book 18593, Page 1868 of the official records of Miami-Dade County, Florida with a certified copy recorded on March 27, 2008 at O.R. Book 26290, Page 1076 of the official records of Miami-Dade County, Florida, a certified copy recorded on July 12, 2013 at O.R. Book 28721, Page 2100 of the official records of Miami-Dade County, Florida, a copy recorded on May 13, 2014 at O.R. Book 29149, Page 1479 of the official records of Miami-Dade County, Florida and a certified copy recorded on May 13, 2014 at O.R. Book 29150, Page 60 of the official records of Miami- Dade County, Florida.</p> <p>There is no pre-payment penalty and any amount may be pre-paid, whether partial or complete, to U.S. Alliance, Corp. at any time.</p>
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<p>4</p>	<p><i>Secured claim of:</i> Miami-Dade County Property Tax Collector</p> <p>Collateral Description = 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167</p> <p>Allowed Secured Amount= \$33,891.39</p> <p>Priority of lien= Statutory Tax Lien</p> <p>Principal owed= \$33,891.39</p> <p>Total claim = \$33,891.39</p>	<p>No.</p>	<p>Yes.</p>	<p>Monthly Pmt = \$860.61</p> <p>Interest rate = 18%</p> <p>Begin Date= January 1, 2017</p> <p>End Date= January 1, 2022</p> <p>Treatment of Lien = Miami-Dade Tax Collector shall remain with a statutory tax lien on the property located at 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167 in the amount of \$33,891.39. The payment terms for this judgment shall be as follows:</p> <p>The Debtor shall make monthly payments of principal and interest at a rate of 18% in the amount of \$860.61 for a period of sixty (60) months. A copy of the amortization table is attached to Debtor's Plan as Exhibit "D".</p> <p>At the conclusion of this sixty (60) month period, Miami-Dade County shall be paid in full. The Debtor shall keep all future property taxes related to the properties current.</p> <p>There is no pre-payment penalty and any amount may be pre-paid, whether partial or complete, to Miami-Dade County at any time.</p>
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<p>5</p>	<p><i>Secured claim of:</i> Miami-Dade County Code Enforcement</p> <p>Collateral Description = 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167</p> <p>Allowed Secured Amount= \$11,619.00</p> <p>Priority of lien= Statutory Lien</p> <p>Principal owed= \$11,619.00</p> <p>Total claim = \$11,619.00</p>	<p>No.</p>	<p>Yes.</p>	<p>The Debtor shall pay all amounts due to Miami-Dade County Code Enforcement within thirty (30) days of the effective date of the Plan.</p>
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<p>6</p>	<p><i>Secured claim of:</i> Miami-Dade County Water Management Division, Stormwater Utility</p> <p>Collateral Description = 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167</p> <p>Allowed Secured Amount= Unknown Priority of lien= Statutory Lien Principal owed= Unknown Total claim = Unknown</p>	<p>No.</p>	<p>Yes.</p>	<p>The Debtor shall pay all amounts due to Miami-Dade Water Management Division, Stormwater Utility within thirty (30) days of the effective date of the Plan.</p>
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7	<p><i>Secured claim of:</i> Alcira Marcella Britt</p> <p>Collateral Description = 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167</p> <p>Allowed Secured Amount= \$2,800,000.00</p> <p>Priority of lien= Judgment lien</p> <p>Principal owed= \$2,800,000.00</p> <p>Total claim = 2,800,000.00</p>	No.	Yes.	<p>Creditor, Alcira Marcella Britt, shall receive payments over the course of ten (10) years at the statutory interest rate to the extent that the creditor has a secured claim against the property of the Debtor.</p> <p>To the extent that the Court determines that the claim of Ms. Britt to be unsecured, she shall be treated as all other general unsecured creditors referenced in Class 10.</p> <p>The parties are in negotiations and may agree to consensual plan treatment.</p>
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2. *Classes of Priority Unsecured Claims*

Certain priority claims that are referred to in §§507(a)(1), (4), (5), (6), and (7) of the Code are required to be placed in classes. The Code requires that each holder of such a claim receive cash on the effective date of the Plan equal to the allowed amount of such claim. However, a class of holders of such claims may vote to accept different treatment.

The following chart lists all classes containing claims under §§507(a)(1), (4), (5), (6), and (a)(7) of the Code and their proposed treatment under the Plan:

<u>Class #</u>	<u>Description</u>	<u>Insider</u>	<u>Impairment</u>	<u>Treatment</u>
8	Internal Revenue Service	No.	Yes.	The Debtor shall pay all priority claims of the Internal Revenue Service within thirty (30) days of the date of Effective Date of the Plan.
9	State of Florida Department of Revenue	No.	No.	The Debtor shall pay all priority claims of the State of Florida Department of Revenue within five (5) days of the Effective Date of the Plan.

3. *Classes of General Unsecured Claims*

General unsecured claims are not secured by property of the estate and are not entitled to priority under §507(a) of the Code.

The following chart identifies the Plan's proposed treatment of Class 8 which contain general unsecured claims against the Debtor:

<u>Class #</u>	<u>Description</u>	<u>Insider</u>	<u>Impairment</u>	<u>Treatment</u>
10	General Unsecured Class	No.	Yes.	Payment of a pro rata share of one percent (1%) of all allowed unsecured claims will be made to the general unsecured creditors with allowed claims within five business days of the Effective Date of the Plan. General unsecured creditors who timely file a valid proof of claim will receive payment on a pro rata basis from New Value paid in by the shareholders of the Debtor and new investors.

4. *Class of Equity Interest Holders*

Equity interest holders are parties who hold an ownership interest (*i.e.*, equity interest) in the Debtor. In a corporation, entities holding preferred or common stock are equity interest holders. In a partnership, equity interest holders include both general and limited partners. In a limited liability company ("LLC"), the equity interest holders are the members. Finally, with respect to an individual who is a debtor, the Debtor is the equity interest holder.

The following chart sets forth the Plan's proposed treatment of the class of equity interest holders:

<u>Class #</u>	<u>Description</u>	<u>Insider</u>	<u>Impairment</u>	<u>Treatment</u>
11	Equity Security Holders	Yes.	No.	The equity security holders shall retain their ownership interest in the Debtor.

D. **Means of Implementing the Plan**

1. *Source of Payments*

Payments and distributions under the Plan will be funded by the following:

The Debtor expects to make the payments described in the Plan by obtaining funding from the following sources: 1) the Debtor's equity security holders shall contribute new value to the Debtor; 2) the Debtor shall contribute income received from rental of the real property towards the payment of claims under the plan; and 3) the Debtor expects to have an influx of capital from a potential new investor.

2. *Post-confirmation Management*

The Post-Confirmation Managers of the Debtor, and their compensation, shall be as follows:

Name	Affiliations	Insider	Position	Compensation
Caryle DeCruise	Current President, Director and Shareolder	Yes.	President and Director	Unknown

E. **Risk Factors**

The proposed Plan has the following risks:

- The Debtor's projections as to its funding are based on the continued income received from the tenants continuing to pay rent. A change in the rental market or in the businesses of the Debtor's tenants could ultimately impact the Debtor's projections. Additionally, the Debtor's projections rely on the Debtor's equity security holders to contribute new value to the Debtor. A failure of the shareholders to contribute such funds would alter the Debtor's projections. Further, the Debtor is projecting revenue generation from potential investors. Failure for these investors to move forward with deposit of funds would alter the Debtor's projections. As such, there is no guarantee that the projected income will remain as proposed. The Debtor has provided its best estimate, based on current factors.
- Failure to Satisfy Vote Requirement - the Debtor is seeking the affirmative vote of at least one class of creditors. If the Plan does not receive sufficient votes for confirmation pursuant to 11 U.S.C. § 1129(a), then the Plan cannot be confirmed.
- The Plan May Not Be Accepted or Confirmed – while the Debtor believes that the Plan is confirmable under the standards set forth in 11 U.S.C. § 1129, there is no assurance that the Bankruptcy Court will find the Plan to be confirmable. If the Plan is not confirmed, it is possible that an alternative plan can be negotiated and presented to the Bankruptcy Court for approval, but there is also no assurance that an alternative plan would be confirmed or that any alternative plan of reorganization could or would be formulated on terms as favorable to the creditors and the Debtor as the terms of the Plan.

F. Executory Contracts and Unexpired Leases

The Plan, in Section 6.01, lists all executory contracts and unexpired leases that the Debtor will assume under the Plan. Assumption means that the Debtor has elected to continue to perform the obligations under such contracts and unexpired leases, and to cure defaults of the type that must be cured under the Code, if any. Section 6.01 also lists how the Debtor will cure and compensate the other party to such contract or lease for any such defaults.

If you object to the assumption of your unexpired lease or executory contract, the proposed cure of any defaults, or the adequacy of assurance of performance, you must file and serve your objection to the Plan within the deadline for objecting to the confirmation of the Plan, unless the Court has set an earlier time.

All executory contracts and unexpired leases that are not listed in Section 6.01 will be rejected under the Plan. Consult your adviser or attorney for more specific information about particular contracts or leases.

If you object to the rejection of your contract or lease, you must file and serve your objection to the Plan within the deadline for objecting to the confirmation of the Plan.

G. Tax Consequences of Plan

Creditors and Equity Interest Holders Concerned with How the Plan May Affect Their Tax Liability Should Consult with Their Own Accountants, Attorneys, And/Or Advisors.

The following are the anticipated tax consequences of the Plan: The following is a summary of certain U. S. federal income tax consequences of the Plan to the Debtor and certain claim holders. This summary is based on the Internal Revenue Code, Treasury Regulations thereunder, and administrative and judicial interpretations and practice, all as in effect on the date of the Disclosure Statement and all of which are subject to change, with possible retroactive effect.

The following summary is not a substitute for careful tax planning and advice based on the particular tax circumstances of each claim holder. Claim holders are urged to consult with his, her or its own tax advisors as to the U. S. federal income tax consequences, as well as other tax consequences, including under any applicable state, local or foreign law of the restructuring described in the Plan.

U. S. Federal Income Tax Consequences to the Debtor

Cancellation of Debt and Reduction of Tax Attributes

In general, absent an exception, a debtor will realize cancellation of debt (“COD”) income upon satisfaction of its outstanding indebtedness for total consideration less than the amount of such

indebtedness. A debtor will not be required to include any amount of COD income in gross income if the debtor is under the jurisdiction of a court in a case under Chapter 11 of the U. S. Bankruptcy Code and the debt discharge occurs pursuant to that proceeding.

As a consequence of the exclusion however, a debtor must reduce its tax attributes by the amount of COD that is excluded from income under Section 108 of the Internal Revenue Code. In general, tax attributes are reduced in the following order: (1) net operating losses (2) most tax credits and capital loss carryovers (3) tax basis in assets (4) foreign tax credits. A debtor with COD income may elect to first reduce the basis of its depreciable assets under section 108(b)(5) of the Internal Revenue Code.

U. S. Federal Income Tax Consequences to Certain Holders of Claims

Information reporting and back-up withholding

In general, information reporting requirements may apply to distributions or payments under the Plan. In addition, a claim holder may be subject to back-up withholding (currently at a rate of 28%) with respect to distributions or payments made pursuant to the Plan, unless the holder is exempt, or provides a correct taxpayer identification number and certifies under penalties of perjury that the taxpayer identification number is correct, and that the holder is not subject to back-up withholding because of a failure to report interest and dividend income. Back-up withholding is not an additional tax, but merely an advance payment that may be refunded to the extent it results in an overpayment of tax, provided that the required information is provided to the IRS.

The Debtor will report all appropriate payments and withhold all amounts required by law to be withheld from reportable payments. The Debtor will comply with all applicable reporting requirements of the Internal Revenue Code.

IRS Circular 230 Disclosure: To ensure compliance with requirements imposed by the IRS, any tax advice contained in this Disclosure Statement is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding tax-related penalties under the U. S. Internal Revenue Code. The tax advice contained in this Disclosure Statement was written to support the promotion of transactions described in this Disclosure Statement. Each taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

IV. CONFIRMATION REQUIREMENTS AND PROCEDURES

To be confirmable, the Plan must meet the requirements listed in §§ 1129(a) or (b) of the Code. These include the requirements that: the Plan must be proposed in good faith; at least one impaired class of claims must accept the plan, without counting votes of insiders; the Plan must distribute to each creditor and equity interest holder at least as much as the creditor or equity interest holder would receive in a chapter 7 liquidation case, unless the creditor or equity interest

holder votes to accept the Plan; and the Plan must be feasible. These requirements are not the only requirements listed in §1129, and they are not the only requirements for confirmation.

A. Who May Vote or Object

Any party in interest may object to the confirmation of the Plan if the party believes that the requirements for confirmation are not met.

Many parties in interest, however, are not entitled to vote to accept or reject the Plan. A creditor or equity interest holder has a right to vote for or against the Plan only if that creditor or equity interest holder has a claim or equity interest that is both (1) allowed or allowed for voting purposes and (2) impaired.

The Plan Proponent believes that classes 9 and 11 are unimpaired and classes 1, 2, 3, 4, 5, 6, 7, 8 and 10 are impaired. The holders of claims in classes 9 and 11, therefore, do not have the right to vote to accept or reject the Plan. The holders of claims in classes 1, 2, 3, 4, 5, 6, 7, 8 and 10 do have the right to vote to accept or reject the Plan.

1. *What Is an Allowed Claim or an Allowed Equity Interest?*

Only a creditor or equity interest holder with an allowed claim or an allowed equity interest has the right to vote on the Plan. Generally, a claim or equity interest is allowed if either (1) the Debtor has scheduled the claim on the Debtor's schedules, unless the claim has been scheduled as disputed, contingent, or unliquidated, or (2) the creditor has filed a proof of claim or equity interest, unless an objection has been filed to such proof of claim or equity interest. When a claim or equity interest is not allowed, the creditor or equity interest holder holding the claim or equity interest cannot vote unless the Court, after notice and hearing, either overrules the objection or allows the claim or equity interest for voting purposes pursuant to Rule 3018(a) of the Federal Rules of Bankruptcy Procedure.

The deadline for filing objections to claims is _____.

2. *What Is an Impaired Claim or Impaired Equity Interest?*

As noted above, the holder of an allowed claim or equity interest has the right to vote only if it is in a class that is *impaired* under the Plan. As provided in §1124 of the Code, a class is considered impaired if the Plan alters the legal, equitable, or contractual rights of the members of that class.

3. *Who is Not Entitled to Vote*

The holders of the following five types of claims and equity interests are *not* entitled to vote:

- holders of claims and equity interests that have been disallowed by an order of the Court;
- holders of other claims or equity interests that are not “allowed claims” or “allowed equity interests” (as discussed above), unless they have been “allowed” for voting purposes.
- holders of claims or equity interests in unimpaired classes;
- holders of claims entitled to priority pursuant to §§507(a)(2), (a)(3), and (a)(8) of the Code; and
- holders of claims or equity interests in classes that do not receive or retain any value under the Plan;
- administrative expenses.

Even If You Are Not Entitled to Vote on the Plan, You Have a Right to Object to the Confirmation of the Plan and to the Adequacy of the Disclosure Statement.

4. *Who Can Vote in More Than One Class*

A creditor whose claim has been allowed in part as a secured claim and in part as an unsecured claim, or who otherwise hold claims in multiple classes, is entitled to accept or reject a Plan in each capacity, and should cast one ballot for each claim.

B. Votes Necessary to Confirm the Plan

If impaired classes exist, the Court cannot confirm the Plan unless (1) at least one impaired class of creditors has accepted the Plan without counting the votes of any insiders within that class, and (2) all impaired classes have voted to accept the Plan, unless the Plan is eligible to be confirmed by “cram down” on non-accepting classes, as discussed later in Section B.2.

1. *Votes Necessary for a Class to Accept the Plan*

A class of claims accepts the Plan if both of the following occur: (1) the holders of more than one-half (1/2) of the allowed claims in the class, who vote, cast their votes to accept the Plan, and (2) the holders of at least two-thirds (2/3) in dollar amount of the allowed claims in the class, who vote, cast their votes to accept the Plan.

A class of equity interests accepts the Plan if the holders of at least two-thirds (2/3) in amount of the allowed equity interests in the class, who vote, cast their votes to accept the Plan.

2. *Treatment of Nonaccepting Classes*

Even if one or more impaired classes reject the Plan, the Court may nonetheless confirm the Plan if the nonaccepting classes are treated in the manner prescribed by §1129(b) of the Code. A plan that binds nonaccepting classes is commonly referred to as a “cram down” plan. The Code allows the Plan to bind nonaccepting classes of claims or equity interests if it meets all the

requirements for consensual confirmation except the voting requirements of §1129(a)(8) of the Code, does not “discriminate unfairly,” and is “fair and equitable” toward each impaired class that has not voted to accept the Plan.

You should consult your own attorney if a “cramdown” confirmation will affect your claim or equity interest, as the variations on this general rule are numerous and complex.

C. Liquidation Analysis

To confirm the Plan, the Court must find that all creditors and equity interest holders who do not accept the Plan will receive at least as much under the Plan as such claim and equity interest holders would receive in a chapter 7 liquidation. A liquidation analysis is attached to this Disclosure Statement as Exhibit E.

D. Feasibility

The Court must find that confirmation of the Plan is not likely to be followed by the liquidation, or the need for further financial reorganization, of the Debtor or any successor to the Debtor, unless such liquidation or reorganization is proposed in the Plan.

1. Ability to Initially Fund Plan

The Plan Proponent believes that the Debtor will have enough cash on hand on the effective date of the Plan to pay all the claims and expenses that are entitled to be paid on that date. Tables showing the amount of cash on hand on the effective date of the Plan, and the sources of that cash are attached to this disclosure statement as Exhibit F.

2. Ability to Make Future Plan Payments And Operate Without Further Reorganization

The Plan Proponent must also show that it will have enough cash over the life of the Plan to make the required Plan payments.

The Plan Proponent has provided projected financial information. Those projections are listed in Exhibit G.

The Plan Proponent’s financial projections show that the Debtor will have an aggregate annual average cash flow, after paying operating expenses, post-confirmation taxes and other expenses, is unknown at this time. The final Plan payment is expected to be paid upon completion of the five (5) year term of the plan.

You Should Consult with Your Accountant or other Financial Advisor If You Have Any Questions Pertaining to These Projections.

V. EFFECT OF CONFIRMATION OF PLAN

A. DISCHARGE OF DEBTOR

Discharge. On the effective date of the Plan, the Debtor shall be discharged from any debt that arose before confirmation of the Plan, subject to the occurrence of the effective date, to the extent specified in §1141(d)(1)(A) of the Code, except that the Debtor shall not be discharged of any debt (i) imposed by the Plan, (ii) of a kind specified in §1141(d)(6)(A) if a timely complaint was filed in accordance with Rule 4007(c) of the Federal Rules of Bankruptcy Procedure, or (iii) of a kind specified in §1141(d)(6)(B). After the effective date of the Plan your claims against the Debtor will be limited to the debts described in clauses (i) through (iii) of the preceding sentence.

B. Modification of Plan

The Plan Proponent may modify the Plan at any time before confirmation of the Plan. However, the Court may require a new disclosure statement and/or revoting on the Plan.


The Plan Proponent may also seek to modify the Plan at any time after confirmation only if (1) the Plan has not been substantially consummated *and* (2) the Court authorizes the proposed modifications after notice and a hearing.

C. Final Decree

Once the estate has been fully administered, as provided in Rule 3022 of the Federal Rules of Bankruptcy Procedure, the Plan Proponent, or such other party as the Court shall designate in the Plan Confirmation Order, shall file a motion with the Court to obtain a final decree to close the case. Alternatively, the Court may enter such a final decree on its own motion.

VI. OTHER PLAN PROVISIONS

None.



Caryle DeCruise, as President and Director of C.H.I.R.
Corporation

/s/ Richard R. Robles

Richard R. Robles, Esquire
Attorney for Plan Proponent

EXHIBITS

Exhibit A - Copy of Proposed Plan of Reorganization

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA
MIAMI DIVISION

In re:

C.H.I.R. CORPORATION,

Case No. 16-20921-LMI

Chapter 11

Debtor.

**C.H.I.R. CORPORATION'S CHAPTER 11 PLAN OF REORGANIZATION, DATED
NOVEMBER 3, 2016**

**ARTICLE I
SUMMARY**

This Plan of Reorganization (the "Plan") under chapter 11 of the Bankruptcy Code (the "Code") proposes to pay creditors of C.H.I.R. Corporation (the "Debtor") from new value provided by Debtor's shareholders as well as rental income and potential investor(s).

This Plan provides for seven (7) classes of secured claims; two (2) classes of priority unsecured creditors; one (1) class of unsecured claims; and one (1) class of equity security holders. Unsecured creditors holding allowed claims will receive distributions of 1% of the allowed unsecured claims, which the proponents of this Plan has valued \$211.40. This Plan also provides for the payment of administrative claims in full on the Effective Date of this Plan, or upon such other terms as agreed to between the Debtor and the administrative claimant.

All creditors and equity security holders should refer to Articles III through VI of this Plan for information regarding the precise treatment of their claim. A disclosure statement that provides more detailed information regarding this Plan and the rights of creditors and equity security holders has been circulated with this Plan. **Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one. (If you do not have an attorney, you may wish to consult one.)**

**ARTICLE II
TREATMENT OF ADMINISTRATIVE EXPENSE CLAIMS,
U.S. TRUSTEES FEES, AND PRIORITY TAX CLAIMS**

2.01 Unclassified Claims. Under 11 U.S.C. § 1123(a)(1), administrative expense claims and priority tax claims (other than 11 U.S.C. § 507(a)(8) claims) are not in classes.

2.02 Administrative Expense Claims. Each holder of an administrative expense claim allowed under §503 of the Code or any super-priority claims will be paid in full on the effective

date of this Plan (as defined in Article VII), in cash, or upon such other terms as may be agreed upon by the holder of the claim and the Debtor. The Debtor requests that the Court set an administrative claims bar date of fifteen (15) days after the date of confirmation of this Plan.

2.03 Priority Tax Claims. Each holder of a priority tax claim, to the extent any exist, will be paid either in full on the Effective Date of this Plan, or over a term of sixty (60) months, as further set forth below.

2.04 United States Trustee Fees. All fees required to be paid by 28 U.S.C. §1930(a)(6) (U.S. Trustee Fees) will accrue and be timely paid until the case is closed, dismissed, or converted to another chapter of the Code. Specifically, the Debtor will pay the U.S. Trustee the appropriate sum required pursuant to 28 U.S.C. § 1930(a)(6), through the date of confirmation of this Plan, within fourteen (14) business days of the entry of an order confirming this Plan. Furthermore, the Debtor (as reorganized) will file with the Court post-confirmation Quarterly Operating Reports and pay the U.S. Trustee the appropriate sum required pursuant to 28 U.S.C. § 1930(a)(6) for post-confirmation periods within the time period set forth in 28 U.S.C. § 1930(a)(6), based upon all post-confirmation disbursements, until the earlier of the closing of this case by the issuance of a Final Decree by the Bankruptcy Court, or upon the entry of an Order by the Bankruptcy Court dismissing this case or converting this case to another Chapter under the U.S. Bankruptcy Code.

ARTICLE III

CLASSIFICATION OF CLAIMS AND INTERESTS

- | | | |
|------|-----------|---|
| 3.01 | Class 1. | The secured claim of Danny Brown. |
| 3.02 | Class 2. | The secured claim of Maurice Williams. |
| 3.03 | Class 3. | The secured claim of U.S. Alliance, Corp. |
| 3.04 | Class 4. | The secured claim of Miami-Dade County Tax Collector. |
| 3.05 | Class 5. | The secured claim of Miami-Dade County Code Enforcement. |
| 3.06 | Class 6. | The secured claim of Miami-Dade County Water Management Division, Stormwater Utility. |
| 3.07 | Class 7. | The secured claim of Alcira Marcella Britt. |
| 3.08 | Class 8. | The priority unsecured claim of the Internal Revenue Service. |
| 3.09 | Class 9. | The priority unsecured claim of the Florida Department of Revenue. |
| 3.10 | Class 10. | All unsecured claims allowed under §502 of the Code. |

3.11 Class 11. All equity holders.

ARTICLE IV
TREATMENT OF CLAIMS AND INTERESTS UNDER THE PLAN

4.01 Claims and interests shall be treated as follows under this Plan:

<u>Class #</u>	<u>Description</u>	<u>Insider</u>	<u>Impairment</u>	<u>Treatment</u>
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<p>1</p>	<p><i>Allowed Secured Claim of: Danny Brown</i></p> <p>Collateral Description = 12001 NW 27th Avenue, Miami, Florida 33167</p> <p>Allowed Secured Amount= \$494,000.00 Priority of lien= 1st Position Mortgage Lien Principal owed= \$494,000.00 Total claim = \$494,000.00</p>	<p>No.</p>	<p>Yes.</p>	<p>Monthly Pmt = \$4,884.96</p> <p>Interest rate = 3.5%</p> <p>Begin Date= January 1, 2017</p> <p>End Date= January 1, 2027</p> <p>Treatment of Lien = Mr. Brown shall remain with a first position mortgage lien on the real property located at 12001 NW 27th Avenue, Miami, Florida 33167. Mr. Brown shall have an allowed secured claim in the amount of \$494,000.00. The mortgage shall be modified and ratified under the following terms:</p> <p>The Debtor shall make monthly payments of principal and interest at a rate of 3.5% in the amount of \$4,884.96 for a period of one hundred and twenty (120) months. A copy of the amortization table is attached hereto as Exhibit "A".</p> <p>At the conclusion of this one hundred and twenty (120) month period, Mr. Brown shall issue a satisfaction of the mortgage recorded on March 23, 2007 at O.R. Book 25475, Page 422 of the official records of Miami-Dade County, Florida.</p> <p>There is no pre-payment penalty and any amount may be pre-paid, whether partial or complete, to Mr. Brown at any time.</p>
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2	<p><i>Secured claim of:</i> Maurice D. Williams</p> <p>Collateral Description = 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167</p> <p>Allowed Secured Amount= \$202,650.00 Priority of lien= 2nd position judgment lien Principal owed= \$202,650.00 Total claim = \$202,650.00</p>	No.	Yes.	<p>Monthly Pmt = \$1,576.28</p> <p>Interest rate = 4.75%</p> <p>Begin Date= January 1, 2017</p> <p>End Date= January 1, 2032</p> <p>Treatment of Lien = Mr. Williams shall remain with a perfected judgment lien on the property located at 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167 in the amount of \$202,650.00. The payment terms for this judgment shall be as follows:</p> <p>The Debtor shall make monthly payments of principal and interest at a rate of 4.75% in the amount of \$1,576.28 for a period of one hundred and eighty (180) months. A copy of the amortization table is attached hereto as Exhibit "B".</p> <p>At the conclusion of this one hundred and eighty (180) month period, Mr. Williams shall issue a satisfaction of the judgment recorded on December 19, 2013 at O.R. Book 28959, Page 3116 of the official records of Miami-Dade County, Florida with a certified copy recorded on January 17, 2014 at O.R. Book 28995, Page 2346 of the official records of Miami-Dade County, Florida.</p> <p>There is no pre-payment penalty and any amount may be pre-paid, whether partial or complete, to Mr. Williams at any time.</p>
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<p>3</p>	<p><i>Secured claim of:</i> U.S. Alliance, Corp.</p> <p>Collateral Description = 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167</p> <p>Allowed Secured Amount= \$61,165.19</p> <p>Priority of lien= 3rd position judgment lien</p> <p>Principal owed= \$61,165.19</p> <p>Total claim = \$61,165.19</p>	<p>No.</p>	<p>Yes.</p>	<p>Monthly Pmt = \$475.76</p> <p>Interest rate = 4.75%</p> <p>Begin Date= January 1, 2017</p> <p>End Date= January 1, 2032</p> <p>Treatment of Lien = U.S. Alliance, Corp. shall remain with a perfected judgment lien on the property located at 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167 in the amount of \$65,165.19. The payment terms for this judgment shall be as follows:</p> <p>The Debtor shall make monthly payments of principal and interest at a rate of 4.75% in the amount of \$475.76 for a period of one hundred and eighty (180) months. A copy of the amortization table is attached hereto as Exhibit "C".</p> <p>At the conclusion of this one hundred and eighty (180) month period, U.S. Alliance, Corp. shall issue a satisfaction of the judgment recorded on May 4, 1999 at O.R. Book 18593, Page 1868 of the official records of Miami-Dade County, Florida with a certified copy recorded on March 27, 2008 at O.R. Book 26290, Page 1076 of the official records of Miami-Dade County, Florida, a certified copy recorded on July 12, 2013 at O.R. Book 28721, Page 2100 of the official records of Miami-Dade County, Florida, a copy recorded on May 13, 2014 at O.R. Book 29149, Page 1479 of the official records of Miami-Dade County, Florida and a certified copy recorded on May 13, 2014 at O.R. Book 29150, Page 60 of the official records of Miami-Dade County, Florida.</p> <p>There is no pre-payment penalty and any amount may be pre-paid, whether partial or complete, to U.S. Alliance, Corp. at any time.</p>
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4	<p><i>Secured claim of:</i> Miami-Dade County Property Tax Collector</p> <p>Collateral Description = 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167</p> <p>Allowed Secured Amount= \$33,891.39</p> <p>Priority of lien= Statutory Tax Lien</p> <p>Principal owed= \$33,891.39</p> <p>Total claim = \$33,891.39</p>	No.	Yes.	<p>Monthly Pmt = \$860.61</p> <p>Interest rate = 18%</p> <p>Begin Date= January 1, 2017</p> <p>End Date= January 1, 2022</p> <p>Treatment of Lien = Miami-Dade Tax Collector shall remain with a statutory tax lien on the property located at 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167 in the amount of \$33,891.39. The payment terms for this judgment shall be as follows:</p> <p>The Debtor shall make monthly payments of principal and interest at a rate of 18% in the amount of \$860.61 for a period of sixty (60) months. A copy of the amortization table is attached hereto as Exhibit "D".</p> <p>At the conclusion of this sixty (60) month period, Miami-Dade County shall be paid in full. The Debtor shall keep all future property taxes related to the properties current.</p> <p>There is no pre-payment penalty and any amount may be pre-paid, whether partial or complete, to Miami-Dade County at any time.</p>
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5	<p><i>Secured claim of:</i> Miami-Dade County Code Enforcement</p> <p>Collateral Description = 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167</p> <p>Allowed Secured Amount= \$11,619.00</p> <p>Priority of lien= Statutory Lien</p> <p>Principal owed= \$11,619.00</p> <p>Total claim = \$11,619.00</p>	No.	Yes.	The Debtor shall pay all amounts due to Miami-Dade County Code Enforcement within thirty (30) days of the effective date of the Plan.
6	<p><i>Secured claim of:</i> Miami-Dade County Water Management Division, Stormwater Utility</p> <p>Collateral Description = 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167</p> <p>Allowed Secured Amount= Unknown</p> <p>Priority of lien= Statutory Lien</p> <p>Principal owed= Unknown</p> <p>Total claim = Unknown</p>	No.	Yes.	The Debtor shall pay all amounts due to Miami-Dade Water Management Division, Stormwater Utility within thirty (30) days of the effective date of the Plan.

7	<p><i>Secured claim of:</i> Alcira Marcella Britt</p> <p>Collateral Description = 12001 NW 27th Avenue, Miami, Florida 33167 and 12101 NW 27th Avenue, Miami, Florida 33167</p> <p>Allowed Secured Amount= \$2,800,000.00</p> <p>Priority of lien= Judgment lien</p> <p>Principal owed= \$2,800,000.00</p> <p>Total claim = 2,800,000.00</p>	No.	Yes.	<p>Creditor, Alcira Marcella Britt, shall receive payments over the course of ten (10) years at the statutory interest rate to the extent that the creditor has a secured claim against the property of the Debtor.</p> <p>To the extent that the Court determines that the claim of Ms. Britt to be unsecured, she shall be treated as all other general unsecured creditors referenced in Class 10.</p> <p>The parties are in negotiations and may agree to consensual plan treatment.</p>
8	Internal Revenue Service	No.	Yes.	The Debtor shall pay all priority claims of the Internal Revenue Service within thirty (30) days of the date of Effective Date of the Plan.
9	State of Florida Department of Revenue	No.	No.	The Debtor shall pay all priority claims of the State of Florida Department of Revenue within five (5) days of the Effective Date of the Plan.

10	General Unsecured Class	No.	Yes.	Payment of a pro rata share of one percent (1%) of all allowed unsecured claims will be made to the general unsecured creditors with allowed claims within five business days of the Effective Date of the Plan. General unsecured creditors who timely file a valid proof of claim will receive payment on a pro rata basis from New Value paid in by the shareholders of the Debtor and new investors.
11	Equity Security Holders	Yes.	No.	The equity security holders shall retain their ownership interest in the Debtor.

ARTICLE V
ALLOWANCE AND DISALLOWANCE OF CLAIMS

5.01 Disputed Claim. A disputed claim is a claim that has not been allowed or disallowed, and as to which either: (i) a proof of claim has been filed or deemed filed, and the Debtor or another party in interest has filed an objection; or (ii) no proof of claim has been filed, and the Debtor has scheduled such claim as disputed, contingent, or unliquidated.

5.02 Delay of Distribution on a Disputed Claim. No distribution will be made on account of a disputed claim unless such claim is allowed.

5.03 Settlement of Disputed Claims. The Debtor will have the power and authority to settle and compromise a disputed claim with court approval and compliance with Rule 9019 of the Federal Rules of Bankruptcy Procedure.

ARTICLE VI
PROVISIONS FOR EXECUTORY CONTRACTS AND UNEXPIRED LEASES

6.01 Assumed Executory Contracts and Unexpired Leases.

(a) The Debtor assumes the following executory contracts and/or unexpired leases effective upon the date of the entry of the order confirming this Plan, or other applicable date:

All lease agreements relating to the Debtor's real property.

(b) The Debtor will be conclusively deemed to have rejected all executory contracts and/or unexpired leases not expressly assumed under section 6.01(a) above, or before the date of the order confirming this Plan, upon the date of the entry of the order confirming this Plan.

ARTICLE VII **MEANS FOR IMPLEMENTATION OF THE PLAN**

The means necessary for the execution of this Plan include the Debtor's income derived from new value from the Debtor's equity security holders, rental income and potential investors.

To the extent that the Debtor wishes to prepay any amounts due under the Plan from exempt assets or other third party sources, the Debtor reserves the right to do so without penalty and to seek the entry of a final decree closing this case. The Debtor, as reorganized, will retain and will be re-vested in all property of the Estate, excepting property which is to be sold or otherwise disposed of as provided herein, executory contracts which are rejected pursuant to this Plan and property transferred to Creditors of the Debtor pursuant to the expressed terms hereof. The retained property shall be used by the Debtor in the ordinary course of its affairs.

ARTICLE VIII **GENERAL PROVISIONS**

8.01 Definitions and Rules of Construction. The definitions and rules of construction set forth in 11 U.S.C. §§ 101 and 102 shall apply when terms defined or construed in the Code are used in this Plan, and they are supplemented by the following definitions:

(a) *Allowed Secured Claim* - shall mean an Allowed Claim for which a Claimant asserts, or upon objection is determined by a Final Order to hold, a valid, perfected and enforceable lien, security interest or other interest or encumbrance in property in which the Debtor has an interest not subject to avoidance or subordination under the Bankruptcy Code or applicable non-bankruptcy law, or an Allowed Claim for which a Claimant asserts a setoff under 11 U.S.C. § 553, but in any event only to the extent of the value, determined in accordance with 11 U.S.C. § 506(a), of the Claimant's interest in the Debtor's interest in the property or to the extent of the amount subject to such setoff as the case may be.

(b) *Allowed Undersecured Claim* - shall mean the amount of a prepetition secured Claim that exceeds the value of the collateral securing that Claim and is therefore unsecured.

(c) *Allowed Unsecured Claim* - shall mean an Allowed Claim which arose or which is deemed to have arisen prior to the filing of the Petition commencing these Proceedings and as to which the Claimant has not asserted, or as to whom it is determined by Final Order does not hold, a valid, perfected and enforceable lien, security interest or other interest in or encumbrance against property of the Debtor or a right of setoff to secure the

payment of such Claim, but excluding unsecured Claims previously paid in the Proceedings pursuant to agreements approved by the Bankruptcy Court, if any.

(d) *Causes of Action* - shall be used in its broadest sense and shall include all causes of action of the Debtor and all causes of action which a Trustee would have if the proceedings were converted on the confirmation date to a proceeding under Chapter 7 of the Code and a Trustee were appointed. Causes of action shall include all rights or causes of action, whether legal or equitable, whether they arise under the Code or under other federal or state laws or under judicial decisions, whether or not they are the subject of presently pending litigation and whether they arise before or after the confirmation date, as well as rights belonging to the Debtor pursuant to 11 U.S.C. §§ 506, 510, 544, 545, 547, 548, 549 or 550.

(e) *Claim* - shall mean any right to payment against the Debtor or right to an equitable remedy against the Debtor for breach of performance if such breach gives rise to a right to payment, whether or not such right to payment or right to an equitable remedy is reduced to judgment, or whether liquidated or unliquidated, fixed or contingent, matured or unmatured, disputed or undisputed, secured or unsecured.

8.02 Amount of Allowed General Unsecured Claims. The Debtor's scheduled undersecured and general unsecured claims are set forth in its Schedules D and F. Attached hereto as Exhibit "E" is a list of all claims to be paid under this Plan, including the proposed distribution and proposed first dividend. The aggregate amount of claims included in Class 10 (General Unsecured Claims) is \$21,140.28.

Based upon the distribution amount of \$211.40, allowed general unsecured claimants will receive a distribution of 1%. This distribution is the same or higher than what allowed general unsecured claimants would receive in a hypothetical Chapter 7, in which case the Debtor estimate that such claimants would receive a distribution of 0%.

8.03. Liquidation analysis. This estimated distribution in a hypothetical Chapter 7 was determined by analyzing the liquidation value of the Debtor's non-exempt property. The Debtor's real property is secured and does not have equity. The Debtor's non-exempt personal property is valued at \$0.00, based on the values set forth in the Debtor's bankruptcy. As such, the unsecured creditors are receiving as much or more than they would receive if this case were a Chapter 7 liquidation. A more detailed liquidation analysis is set forth in the Disclosure Statement that accompanies this Plan. Accordingly, creditors are receiving more by virtue of this Plan, then they would if the Debtor's case were a Chapter 7 proceeding.

8.04. Effective Date of Plan. The Effective Date of this Plan is the fifteenth (15th) business day following the date of the entry of the order of confirmation. However, if a stay of the confirmation order is in effect on that date, the Effective Date will be the first business day after that date on which no stay of the confirmation order is in effect, provided that the confirmation order has not been vacated.

8.05. Severability. If any provision in this Plan is determined to be unenforceable, the determination will in no way limit or affect the enforceability and operative effect of any other provision of this Plan.

8.06. Binding Effect. The rights and obligations of any entity named or referred to in this Plan will be binding upon, and will inure to the benefit of the successors or assigns of such entity.

8.07. Captions. The headings contained in this Plan are for convenience of reference only and do not affect the meaning or interpretation of this Plan.

8.08. Controlling Effect. Unless a rule of law or procedure is supplied by federal law (including the Code or the Federal Rules of Bankruptcy Procedure), the laws of the State of Florida govern this Plan and any agreements, documents, and instruments executed in connection with this Plan, except as otherwise provided in this Plan.

8.09. Notice to Class 8 General Unsecured Creditors. Pursuant to 11 U.S.C. § 1129(a)(15), if you object to confirmation to the Plan, the value of the property to be distributed under the Plan shall not be less than the projected disposable income of the Debtor (beginning on the date that the first payment is due under the Plan (or during the period for which the Plan provides payments, whichever is longer). Pursuant to the Plan, the value of the property to be distributed to Class 8 General Unsecured Creditors under the Plan \$211.40 is more than the general unsecured claims filed in this matter would receive in a liquidation.

ARTICLE IX **DISCHARGE**

On the confirmation date of this Plan, the debtor will be discharged from any debt that arose before confirmation of this Plan, subject to the occurrence of the effective date, to the extent specified in §1141(d)(1)(A) of the Code, except that the Debtor will not be discharged of any debt: (i) imposed by this Plan; (ii) of a kind specified in §1141(d)(6)(A) if a timely complaint was filed in accordance with Rule 4007(c) of the Federal Rules of Bankruptcy Procedure; or (iii) of a kind specified in §1141(d)(6)(B).

ARTICLE X **EFFECT OF CONFIRMATION**

10.01. Vesting of Assets. Except as otherwise set forth herein or in the Confirmation Order, as of the Effective Date, the property of the Estate shall vest in the Debtor free and clear of all claims, liens, encumbrances, charges and other interests, except those specifically set forth and identified in this Plan.

10.02. Binding Effect. Except as otherwise provided in 11 U.S.C. § 1141(d)(3), on and after the Confirmation Date, the provisions of the Plan shall bind any holder of a claim against the Debtor and her respective successors and assigns, whether or not the claim of such holder is impaired under the Plan and whether or not such holder has accepted the Plan.

10.03. Injunction Against Interference with Plan. Upon the entry of the Confirmation Order, all holders of claims and other parties in interest, along with its respective present or former employees, agents, officers, directors, or principals, shall be enjoined from taking any actions to interfere with the implementation or consummation of the Plan.

10.04. Other Effect(s) of Confirmation. If not otherwise identified herein, then the effect of confirmation of the Plan is as set forth in the Bankruptcy Code and applicable law.

ARTICLE XI

OTHER PROVISIONS

11.01. Reservation of Rights Under Section 1129(b). The Debtor expressly reserves the right, pursuant to Section 1129(b) of the Bankruptcy Code, to request the Court to confirm this Plan if all of the applicable requirements of Section 1129(a) of the Bankruptcy Code has been met, other than those of Section 1129(a)(8).

11.02. Reservation of Right to Modify Plan Post-Confirmation. The Debtor expressly reserves the right to request a modification of this Plan at any time after confirmation of the Plan but before the completion of payments under the Plan, to (1) increase or reduce the amount of payments under the Plan on claims of a particular class, (2) extend or reduce the time period for such payments, or (3) alter the amount of distribution to a creditor whose claim is provided for by the Plan to the extent necessary to take account of any payment of the claim made other than under the Plan. Any such request to modify this Plan shall be noticed to all creditors and interested parties, and no modification shall be granted absent proper notice and hearing.

11.03. Disbursing Agent. All distributions hereunder shall be made by the Debtor, or such other individual or entity designated by the Debtor at the Confirmation Hearing, as Disbursing Agent, on or after the Effective Date or as otherwise provided herein. A Disbursing Agent shall not be required to give any bond, surety or other security for the performance of his/her/its duties unless otherwise ordered by the Bankruptcy Court, and, in the event that a Disbursing Agent is so ordered, all costs and expenses of procuring any such bond or surety shall be borne by the Debtor.

11.04. Post-Petition Interest on Claims. Except as required by applicable bankruptcy law, post-petition interest will not accrue on or after the Effective Date on account of any Claim.


11.05. Delivery of Distributions and Undeliverable Distributions. Subject to Bankruptcy Rule 9010, all distributions to any holder of an Allowed Claim shall be made at the address of such holder as set forth on the Schedules filed with the Bankruptcy Court, or on the books and records of the Debtor or her agents, or in a letter of transmittal, unless the Debtor has been notified in writing of a change of address, including, without limitation, by the filing of a Proof of Claim by such holder that contains an address for such holder different from the address reflected on such Schedules for such holder. In the event that any distribution to any

holder is returned as undeliverable, no further distributions to such holder shall be made unless and until the Debtor is notified of such holder's then-current address, at which time all missed distributions shall be made to such holder, without interest. All demands for undeliverable distributions shall be made on or before ninety (90) days after the date such undeliverable distribution was initially made. Thereafter, the amount represented by such undeliverable distribution shall be donated by the Debtor to the Bankruptcy Bar Foundation of the Southern District of Florida, Inc., a legal non-profit organization that funds the pro bono activities of the Bankruptcy Bar Association for the Southern District of Florida. At such time, any Claim in respect of such undeliverable distribution shall be discharged and forever barred from assertion against the Debtor and its property.

11.06. Time Bar to Cash Payments. Checks issued by the Debtor in respect of Allowed Claims shall be null and void if not negotiated within one hundred and eighty (180) days after the date of issuance thereof. Requests for re-issuance of any check shall be made to the Debtor by the holder of the Allowed Claim to whom such check originally was issued. Any Claim in respect to such voided check shall be made on or before thirty (30) days after the expiration of one hundred and eighty (180) day period following the date of issuance of such check. Thereafter, the amount represented by such voided check shall be donated by the Debtor to the Bankruptcy Bar Foundation of the Southern District of Florida, Inc., a legal non-profit organization that funds pro bono activities of the Bankruptcy Bar Association for the Southern District of Florida. At such time, any Claim with respect to such voided check shall be discharged and forever barred.

The Plan of Reorganization is dated November 3, 2016 and his hereby approved by the undersigned.

Respectfully submitted,



Caryle DeCruise, as President and Director of C.H.I.R.
Corporation

/s/ Richard R. Robles

Richard R. Robles, Esquire
Attorney for Plan Proponent



Loan Amortization Schedule

Enter values	
Loan amount	\$ 494,000.00
Annual interest rate	4.88496%
Loan period in years	30
Number of payments per year	12
Start date of loan	1/1/2017
Optional extra payments	

Loan summary	
Scheduled payment	\$ 4,884.96
Scheduled number of payments	120
Actual number of payments	120
Total early payments	\$ -
Total interest	\$ 92,195.42

Lender name: Darny Brown

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	2/1/2017	\$ 494,000.00	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,444.15	\$ 1,440.83	\$ 490,555.87	\$ 1,440.83
2	3/1/2017	\$ 490,555.87	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,454.17	\$ 1,430.79	\$ 487,101.70	\$ 2,871.62
3	4/1/2017	\$ 487,101.70	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,464.25	\$ 1,420.71	\$ 483,637.45	\$ 4,292.33
4	5/1/2017	\$ 483,637.45	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,474.35	\$ 1,410.61	\$ 480,163.10	\$ 5,702.94
5	6/1/2017	\$ 480,163.10	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,484.49	\$ 1,400.48	\$ 476,678.61	\$ 7,103.42
6	7/1/2017	\$ 476,678.61	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,494.65	\$ 1,390.31	\$ 473,183.96	\$ 8,493.73
7	8/1/2017	\$ 473,183.96	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,504.84	\$ 1,380.12	\$ 469,679.12	\$ 9,873.85
8	9/1/2017	\$ 469,679.12	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,515.06	\$ 1,369.90	\$ 466,164.05	\$ 11,243.75
9	10/1/2017	\$ 466,164.05	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,525.32	\$ 1,359.65	\$ 462,638.74	\$ 12,603.39
10	11/1/2017	\$ 462,638.74	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,535.60	\$ 1,349.36	\$ 459,103.14	\$ 13,952.76
11	12/1/2017	\$ 459,103.14	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,545.91	\$ 1,339.05	\$ 455,557.23	\$ 15,291.81
12	1/1/2018	\$ 455,557.23	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,556.25	\$ 1,328.71	\$ 452,000.97	\$ 16,620.52
13	2/1/2018	\$ 452,000.97	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,566.63	\$ 1,318.34	\$ 448,434.35	\$ 17,938.85
14	3/1/2018	\$ 448,434.35	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,577.03	\$ 1,307.93	\$ 444,857.32	\$ 19,246.79
15	4/1/2018	\$ 444,857.32	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,587.46	\$ 1,297.50	\$ 441,269.86	\$ 20,544.29
16	5/1/2018	\$ 441,269.86	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,597.92	\$ 1,287.04	\$ 437,671.93	\$ 21,831.32
17	6/1/2018	\$ 437,671.93	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,608.42	\$ 1,276.54	\$ 434,063.52	\$ 23,107.87
18	7/1/2018	\$ 434,063.52	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,618.94	\$ 1,266.02	\$ 430,444.57	\$ 24,373.89
19	8/1/2018	\$ 430,444.57	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,629.50	\$ 1,255.46	\$ 426,815.07	\$ 25,629.35
20	9/1/2018	\$ 426,815.07	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,640.08	\$ 1,244.88	\$ 423,174.99	\$ 26,874.23
21	10/1/2018	\$ 423,174.99	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,650.70	\$ 1,234.26	\$ 419,524.29	\$ 28,108.49
22	11/1/2018	\$ 419,524.29	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,661.35	\$ 1,223.61	\$ 415,862.94	\$ 29,332.10
23	12/1/2018	\$ 415,862.94	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,672.03	\$ 1,212.93	\$ 412,190.91	\$ 30,545.03
24	1/1/2019	\$ 412,190.91	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,682.74	\$ 1,202.22	\$ 408,508.17	\$ 31,747.26
25	2/1/2019	\$ 408,508.17	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,693.48	\$ 1,191.48	\$ 404,814.69	\$ 32,938.74
26	3/1/2019	\$ 404,814.69	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,704.25	\$ 1,180.71	\$ 401,110.44	\$ 34,119.45
27	4/1/2019	\$ 401,110.44	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,715.06	\$ 1,169.91	\$ 397,395.38	\$ 35,289.35
28	5/1/2019	\$ 397,395.38	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,725.89	\$ 1,159.07	\$ 393,669.49	\$ 36,448.42
29	6/1/2019	\$ 393,669.49	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,736.76	\$ 1,148.20	\$ 389,932.73	\$ 37,596.62
30	7/1/2019	\$ 389,932.73	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,747.66	\$ 1,137.30	\$ 386,185.07	\$ 38,733.93
31	8/1/2019	\$ 386,185.07	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,758.59	\$ 1,126.37	\$ 382,426.49	\$ 39,860.30
32	9/1/2019	\$ 382,426.49	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,769.55	\$ 1,115.41	\$ 378,656.93	\$ 40,975.71
33	10/1/2019	\$ 378,656.93	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,780.55	\$ 1,104.42	\$ 374,876.39	\$ 42,080.13

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	11/1/2019	\$ 374,876.59	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,791.57	\$ 1,093.39	\$ 371,084.82	\$ 43,178.52
35	12/1/2019	\$ 371,084.82	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,802.63	\$ 1,082.33	\$ 367,282.19	\$ 44,255.85
36	1/1/2020	\$ 367,282.19	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,813.72	\$ 1,071.24	\$ 363,468.46	\$ 45,327.09
37	2/1/2020	\$ 363,468.46	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,824.85	\$ 1,060.12	\$ 359,643.62	\$ 46,387.21
38	3/1/2020	\$ 359,643.62	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,836.00	\$ 1,048.96	\$ 355,807.62	\$ 47,436.17
39	4/1/2020	\$ 355,807.62	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,847.19	\$ 1,037.77	\$ 351,960.43	\$ 48,473.94
40	5/1/2020	\$ 351,960.43	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,858.41	\$ 1,026.55	\$ 348,102.02	\$ 49,500.49
41	6/1/2020	\$ 348,102.02	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,869.66	\$ 1,015.30	\$ 344,232.35	\$ 50,515.79
42	7/1/2020	\$ 344,232.35	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,880.95	\$ 1,004.01	\$ 340,351.40	\$ 51,519.80
43	8/1/2020	\$ 340,351.40	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,892.27	\$ 992.69	\$ 336,459.13	\$ 52,512.49
44	9/1/2020	\$ 336,459.13	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,903.62	\$ 981.34	\$ 332,555.51	\$ 53,493.83
45	10/1/2020	\$ 332,555.51	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,915.01	\$ 969.95	\$ 328,640.50	\$ 54,463.78
46	11/1/2020	\$ 328,640.50	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,926.43	\$ 958.53	\$ 324,714.07	\$ 55,423.32
47	12/1/2020	\$ 324,714.07	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,937.88	\$ 947.08	\$ 320,776.19	\$ 56,369.40
48	1/1/2021	\$ 320,776.19	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,949.36	\$ 935.60	\$ 316,826.83	\$ 57,305.00
49	2/1/2021	\$ 316,826.83	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,960.88	\$ 924.08	\$ 312,865.95	\$ 58,229.08
50	3/1/2021	\$ 312,865.95	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,972.44	\$ 912.53	\$ 308,893.51	\$ 59,141.60
51	4/1/2021	\$ 308,893.51	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,984.02	\$ 900.94	\$ 304,909.49	\$ 60,042.54
52	5/1/2021	\$ 304,909.49	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 3,995.64	\$ 889.32	\$ 300,913.84	\$ 60,931.86
53	6/1/2021	\$ 300,913.84	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,007.30	\$ 877.67	\$ 296,906.55	\$ 61,809.53
54	7/1/2021	\$ 296,906.55	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,018.98	\$ 865.98	\$ 292,887.56	\$ 62,675.50
55	8/1/2021	\$ 292,887.56	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,030.71	\$ 854.26	\$ 288,856.86	\$ 63,529.76
56	9/1/2021	\$ 288,856.86	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,042.46	\$ 842.50	\$ 284,814.59	\$ 64,372.26
57	10/1/2021	\$ 284,814.59	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,054.25	\$ 830.71	\$ 280,760.14	\$ 65,202.97
58	11/1/2021	\$ 280,760.14	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,066.08	\$ 818.88	\$ 276,694.06	\$ 66,021.85
59	12/1/2021	\$ 276,694.06	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,077.94	\$ 807.02	\$ 272,616.13	\$ 66,838.87
60	1/1/2022	\$ 272,616.13	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,089.83	\$ 795.13	\$ 268,526.29	\$ 67,624.00
61	2/1/2022	\$ 268,526.29	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,101.76	\$ 783.20	\$ 264,424.53	\$ 68,407.21
62	3/1/2022	\$ 264,424.53	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,113.72	\$ 771.24	\$ 260,310.81	\$ 69,178.44
63	4/1/2022	\$ 260,310.81	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,125.72	\$ 759.24	\$ 256,185.09	\$ 69,937.68
64	5/1/2022	\$ 256,185.09	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,137.76	\$ 747.21	\$ 252,047.33	\$ 70,684.99
65	6/1/2022	\$ 252,047.33	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,149.82	\$ 735.14	\$ 247,897.51	\$ 71,420.03
66	7/1/2022	\$ 247,897.51	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,161.93	\$ 723.03	\$ 243,735.58	\$ 72,143.06
67	8/1/2022	\$ 243,735.58	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,174.07	\$ 710.90	\$ 239,561.51	\$ 72,853.96
68	9/1/2022	\$ 239,561.51	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,186.24	\$ 698.72	\$ 235,375.27	\$ 73,552.68
69	10/1/2022	\$ 235,375.27	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,198.45	\$ 686.51	\$ 231,176.82	\$ 74,239.19
70	11/1/2022	\$ 231,176.82	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,210.70	\$ 674.27	\$ 226,966.13	\$ 74,913.46
71	12/1/2022	\$ 226,966.13	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,222.98	\$ 661.98	\$ 222,743.15	\$ 75,575.44
72	1/1/2023	\$ 222,743.15	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,235.29	\$ 649.67	\$ 218,507.86	\$ 76,225.11
73	2/1/2023	\$ 218,507.86	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,247.65	\$ 637.31	\$ 214,260.21	\$ 76,862.42
74	3/1/2023	\$ 214,260.21	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,260.04	\$ 624.93	\$ 210,000.17	\$ 77,487.35
75	4/1/2023	\$ 210,000.17	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,272.46	\$ 612.50	\$ 205,727.71	\$ 78,099.85
76	5/1/2023	\$ 205,727.71	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,284.92	\$ 600.04	\$ 201,442.79	\$ 78,699.89
77	6/1/2023	\$ 201,442.79	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,297.42	\$ 587.54	\$ 197,145.37	\$ 79,287.43
78	7/1/2023	\$ 197,145.37	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,309.95	\$ 575.01	\$ 192,835.41	\$ 79,862.44
79	8/1/2023	\$ 192,835.41	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,322.53	\$ 562.44	\$ 188,512.89	\$ 80,424.87
80	9/1/2023	\$ 188,512.89	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,335.13	\$ 549.83	\$ 184,177.76	\$ 80,974.70

Prnt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
81	10/1/2023	\$ 184,177.76	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,347.78	\$ 537.19	\$ 179,829.98	\$ 81,511.89
82	11/1/2023	\$ 179,829.98	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,360.46	\$ 524.50	\$ 175,469.52	\$ 82,036.39
83	12/1/2023	\$ 175,469.52	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,373.18	\$ 511.79	\$ 171,096.35	\$ 82,548.18
84	1/1/2024	\$ 171,096.35	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,385.93	\$ 499.05	\$ 166,710.41	\$ 83,047.21
85	2/1/2024	\$ 166,710.41	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,398.72	\$ 486.24	\$ 162,311.69	\$ 83,533.45
86	3/1/2024	\$ 162,311.69	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,411.55	\$ 473.41	\$ 157,900.14	\$ 84,006.86
87	4/1/2024	\$ 157,900.14	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,424.42	\$ 460.54	\$ 153,475.72	\$ 84,467.40
88	5/1/2024	\$ 153,475.72	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,437.32	\$ 447.64	\$ 149,038.39	\$ 84,915.04
89	6/1/2024	\$ 149,038.39	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,450.27	\$ 434.70	\$ 144,588.13	\$ 85,349.73
90	7/1/2024	\$ 144,588.13	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,463.25	\$ 421.72	\$ 140,124.88	\$ 85,771.45
91	8/1/2024	\$ 140,124.88	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,476.26	\$ 408.70	\$ 135,648.62	\$ 86,180.15
92	9/1/2024	\$ 135,648.62	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,489.32	\$ 395.64	\$ 131,159.30	\$ 86,573.79
93	10/1/2024	\$ 131,159.30	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,502.41	\$ 382.55	\$ 126,656.88	\$ 86,958.34
94	11/1/2024	\$ 126,656.88	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,515.55	\$ 369.42	\$ 122,141.34	\$ 87,327.75
95	12/1/2024	\$ 122,141.34	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,528.72	\$ 356.25	\$ 117,612.62	\$ 87,684.00
96	1/1/2025	\$ 117,612.62	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,541.93	\$ 343.04	\$ 113,070.70	\$ 88,027.83
97	2/1/2025	\$ 113,070.70	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,555.17	\$ 329.79	\$ 108,515.52	\$ 88,356.82
98	3/1/2025	\$ 108,515.52	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,568.46	\$ 316.50	\$ 103,947.07	\$ 88,673.33
99	4/1/2025	\$ 103,947.07	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,581.78	\$ 303.18	\$ 99,365.28	\$ 88,976.51
100	5/1/2025	\$ 99,365.28	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,595.15	\$ 289.82	\$ 94,770.14	\$ 89,266.32
101	6/1/2025	\$ 94,770.14	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,608.55	\$ 276.41	\$ 90,161.59	\$ 89,542.73
102	7/1/2025	\$ 90,161.59	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,621.99	\$ 262.97	\$ 85,539.60	\$ 89,803.71
103	8/1/2025	\$ 85,539.60	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,635.47	\$ 249.49	\$ 80,904.13	\$ 90,053.20
104	9/1/2025	\$ 80,904.13	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,648.99	\$ 235.97	\$ 76,255.13	\$ 90,291.17
105	10/1/2025	\$ 76,255.13	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,662.55	\$ 222.41	\$ 71,592.58	\$ 90,513.58
106	11/1/2025	\$ 71,592.58	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,676.15	\$ 208.81	\$ 66,916.43	\$ 90,722.39
107	12/1/2025	\$ 66,916.43	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,689.79	\$ 195.17	\$ 62,226.64	\$ 90,917.56
108	1/1/2026	\$ 62,226.64	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,703.47	\$ 181.49	\$ 57,523.18	\$ 91,099.06
109	2/1/2026	\$ 57,523.18	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,717.19	\$ 167.78	\$ 52,805.99	\$ 91,266.83
110	3/1/2026	\$ 52,805.99	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,730.94	\$ 154.02	\$ 48,075.05	\$ 91,420.85
111	4/1/2026	\$ 48,075.05	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,744.74	\$ 140.22	\$ 43,330.30	\$ 91,561.07
112	5/1/2026	\$ 43,330.30	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,758.58	\$ 126.38	\$ 38,571.72	\$ 91,687.45
113	6/1/2026	\$ 38,571.72	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,772.46	\$ 112.50	\$ 33,799.26	\$ 91,799.95
114	7/1/2026	\$ 33,799.26	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,786.38	\$ 98.58	\$ 29,012.88	\$ 91,898.33
115	8/1/2026	\$ 29,012.88	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,800.34	\$ 84.62	\$ 24,212.54	\$ 91,983.15
116	9/1/2026	\$ 24,212.54	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,814.34	\$ 70.62	\$ 19,398.20	\$ 92,053.77
117	10/1/2026	\$ 19,398.20	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,828.38	\$ 56.58	\$ 14,569.81	\$ 92,110.35
118	11/1/2026	\$ 14,569.81	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,842.47	\$ 42.50	\$ 9,727.35	\$ 92,152.84
119	12/1/2026	\$ 9,727.35	\$ 4,884.96	\$ -	\$ 4,884.96	\$ 4,856.59	\$ 28.37	\$ 4,870.76	\$ 92,181.22
120	1/1/2027	\$ 4,870.76	\$ 4,884.96	\$ -	\$ 4,870.76	\$ 4,856.55	\$ 14.21	\$ -	\$ 92,195.42



Loan Amortization Schedule

Enter values	
Loan amount	202,650.00
Annual interest rate	4.75%
Loan period in years	5
Number of payments per year	12
Start date of loan	2/1/2017
Optional extra payments	

Lender name: Maurice D. Williams

Loan summary	
Scheduled payment	\$ 1,576.28
Scheduled number of payments	180
Actual number of payments	190
Total early payments	\$ -
Total interest	\$ 81,879.75

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	2/1/2017	\$ 202,650.00	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 774.12	\$ 802.16	\$ 201,875.88	\$ 802.16
2	3/1/2017	\$ 201,875.88	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 777.18	\$ 799.09	\$ 201,098.70	\$ 1,601.25
3	4/1/2017	\$ 201,098.70	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 780.26	\$ 796.02	\$ 200,318.43	\$ 2,397.26
4	5/1/2017	\$ 200,318.43	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 783.35	\$ 792.93	\$ 199,535.09	\$ 3,190.19
5	6/1/2017	\$ 199,535.09	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 786.45	\$ 789.83	\$ 198,748.64	\$ 3,980.02
6	7/1/2017	\$ 198,748.64	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 789.56	\$ 786.71	\$ 197,959.07	\$ 4,766.73
7	8/1/2017	\$ 197,959.07	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 792.69	\$ 783.59	\$ 197,166.38	\$ 5,550.32
8	9/1/2017	\$ 197,166.38	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 795.83	\$ 780.45	\$ 196,370.56	\$ 6,330.77
9	10/1/2017	\$ 196,370.56	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 798.98	\$ 777.30	\$ 195,571.58	\$ 7,108.07
10	11/1/2017	\$ 195,571.58	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 802.14	\$ 774.14	\$ 194,769.44	\$ 7,882.21
11	12/1/2017	\$ 194,769.44	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 805.31	\$ 770.96	\$ 193,964.13	\$ 8,653.17
12	1/1/2018	\$ 193,964.13	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 808.50	\$ 767.77	\$ 193,155.63	\$ 9,420.94
13	2/1/2018	\$ 193,155.63	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 811.70	\$ 764.57	\$ 192,343.93	\$ 10,185.52
14	3/1/2018	\$ 192,343.93	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 814.92	\$ 761.36	\$ 191,529.01	\$ 10,946.88
15	4/1/2018	\$ 191,529.01	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 818.14	\$ 758.14	\$ 190,710.87	\$ 11,705.02
16	5/1/2018	\$ 190,710.87	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 821.38	\$ 754.90	\$ 189,889.49	\$ 12,459.91
17	6/1/2018	\$ 189,889.49	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 824.63	\$ 751.65	\$ 189,064.86	\$ 13,211.56
18	7/1/2018	\$ 189,064.86	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 827.89	\$ 748.38	\$ 188,236.97	\$ 13,959.94
19	8/1/2018	\$ 188,236.97	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 831.17	\$ 745.10	\$ 187,405.79	\$ 14,705.04
20	9/1/2018	\$ 187,405.79	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 834.46	\$ 741.81	\$ 186,571.33	\$ 15,446.86
21	10/1/2018	\$ 186,571.33	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 837.76	\$ 738.51	\$ 185,735.57	\$ 16,185.37
22	11/1/2018	\$ 185,735.57	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 841.08	\$ 735.20	\$ 184,892.49	\$ 16,920.57
23	12/1/2018	\$ 184,892.49	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 844.41	\$ 731.87	\$ 184,045.08	\$ 17,652.43
24	1/1/2019	\$ 184,045.08	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 847.75	\$ 728.52	\$ 183,200.32	\$ 18,380.96
25	2/1/2019	\$ 183,200.32	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 851.11	\$ 725.17	\$ 182,349.21	\$ 19,106.12
26	3/1/2019	\$ 182,349.21	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 854.48	\$ 721.80	\$ 181,494.74	\$ 19,827.92
27	4/1/2019	\$ 181,494.74	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 857.86	\$ 718.42	\$ 180,636.88	\$ 20,546.34
28	5/1/2019	\$ 180,636.88	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 861.26	\$ 715.02	\$ 179,775.62	\$ 21,261.36
29	6/1/2019	\$ 179,775.62	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 864.66	\$ 711.61	\$ 178,910.96	\$ 21,972.97
30	7/1/2019	\$ 178,910.96	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 868.09	\$ 708.19	\$ 178,042.87	\$ 22,681.16
31	8/1/2019	\$ 178,042.87	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 871.52	\$ 704.75	\$ 177,171.35	\$ 23,385.91
32	9/1/2019	\$ 177,171.35	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 874.97	\$ 701.30	\$ 176,296.37	\$ 24,087.22
33	10/1/2019	\$ 176,296.37	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 878.44	\$ 697.84	\$ 175,417.94	\$ 24,785.06

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	11/1/2019	\$ 175,417.94	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 881.91	\$ 694.36	\$ 174,536.02	\$ 35,479.42
35	12/1/2019	\$ 174,536.02	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 885.40	\$ 690.87	\$ 173,650.62	\$ 36,170.29
36	1/1/2020	\$ 173,650.62	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 888.91	\$ 687.37	\$ 172,761.71	\$ 36,857.66
37	2/1/2020	\$ 172,761.71	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 892.43	\$ 683.85	\$ 171,869.28	\$ 37,541.51
38	3/1/2020	\$ 171,869.28	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 895.96	\$ 680.32	\$ 170,973.32	\$ 38,221.82
39	4/1/2020	\$ 170,973.32	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 899.51	\$ 676.77	\$ 170,073.81	\$ 38,898.59
40	5/1/2020	\$ 170,073.81	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 903.07	\$ 673.21	\$ 169,170.75	\$ 39,571.80
41	6/1/2020	\$ 169,170.75	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 906.64	\$ 669.63	\$ 168,264.10	\$ 40,241.44
42	7/1/2020	\$ 168,264.10	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 910.23	\$ 666.05	\$ 167,353.87	\$ 40,907.48
43	8/1/2020	\$ 167,353.87	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 913.83	\$ 662.44	\$ 166,440.04	\$ 41,569.92
44	9/1/2020	\$ 166,440.04	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 917.45	\$ 658.83	\$ 165,522.59	\$ 42,228.75
45	10/1/2020	\$ 165,522.59	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 921.08	\$ 655.19	\$ 164,601.51	\$ 42,883.94
46	11/1/2020	\$ 164,601.51	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 924.73	\$ 651.55	\$ 163,676.78	\$ 43,535.49
47	12/1/2020	\$ 163,676.78	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 928.39	\$ 647.89	\$ 162,748.39	\$ 44,183.38
48	1/1/2021	\$ 162,748.39	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 932.06	\$ 644.21	\$ 161,816.32	\$ 44,827.59
49	2/1/2021	\$ 161,816.32	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 935.75	\$ 640.52	\$ 160,880.57	\$ 45,468.11
50	3/1/2021	\$ 160,880.57	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 939.46	\$ 636.82	\$ 159,941.11	\$ 46,104.93
51	4/1/2021	\$ 159,941.11	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 943.18	\$ 633.10	\$ 158,997.94	\$ 46,738.03
52	5/1/2021	\$ 158,997.94	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 946.91	\$ 629.37	\$ 158,051.03	\$ 47,367.40
53	6/1/2021	\$ 158,051.03	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 950.66	\$ 625.62	\$ 157,100.37	\$ 47,993.02
54	7/1/2021	\$ 157,100.37	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 954.42	\$ 621.86	\$ 156,145.95	\$ 48,614.87
55	8/1/2021	\$ 156,145.95	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 958.20	\$ 618.08	\$ 155,187.75	\$ 49,232.92
56	9/1/2021	\$ 155,187.75	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 961.99	\$ 614.28	\$ 154,225.76	\$ 49,847.24
57	10/1/2021	\$ 154,225.76	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 965.80	\$ 610.48	\$ 153,259.96	\$ 50,457.71
58	11/1/2021	\$ 153,259.96	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 969.62	\$ 606.65	\$ 152,290.34	\$ 51,064.37
59	12/1/2021	\$ 152,290.34	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 973.46	\$ 602.82	\$ 151,316.88	\$ 51,667.18
60	1/1/2022	\$ 151,316.88	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 977.31	\$ 598.96	\$ 150,339.56	\$ 52,266.14
61	2/1/2022	\$ 150,339.56	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 981.18	\$ 595.09	\$ 149,358.38	\$ 52,861.24
62	3/1/2022	\$ 149,358.38	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 985.07	\$ 591.21	\$ 148,373.51	\$ 53,452.45
63	4/1/2022	\$ 148,373.51	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 988.97	\$ 587.31	\$ 147,384.55	\$ 54,039.76
64	5/1/2022	\$ 147,384.55	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 992.88	\$ 583.40	\$ 146,391.47	\$ 54,623.16
65	6/1/2022	\$ 146,391.47	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 996.81	\$ 579.47	\$ 145,394.66	\$ 55,202.62
66	7/1/2022	\$ 145,394.66	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,000.76	\$ 575.52	\$ 144,393.90	\$ 55,778.14
67	8/1/2022	\$ 144,393.90	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,004.72	\$ 571.56	\$ 143,389.19	\$ 56,349.70
68	9/1/2022	\$ 143,389.19	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,008.69	\$ 567.58	\$ 142,380.49	\$ 56,917.28
69	10/1/2022	\$ 142,380.49	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,012.69	\$ 563.59	\$ 141,367.80	\$ 57,480.87
70	11/1/2022	\$ 141,367.80	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,016.70	\$ 559.58	\$ 140,351.11	\$ 58,040.46
71	12/1/2022	\$ 140,351.11	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,020.72	\$ 555.56	\$ 139,330.39	\$ 58,596.01
72	1/1/2023	\$ 139,330.39	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,024.76	\$ 551.52	\$ 138,305.63	\$ 59,147.53
73	2/1/2023	\$ 138,305.63	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,028.82	\$ 547.46	\$ 137,276.81	\$ 59,694.99
74	3/1/2023	\$ 137,276.81	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,032.89	\$ 543.39	\$ 136,243.92	\$ 60,238.37
75	4/1/2023	\$ 136,243.92	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,036.98	\$ 539.30	\$ 135,206.95	\$ 60,777.67
76	5/1/2023	\$ 135,206.95	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,041.08	\$ 535.19	\$ 134,165.86	\$ 61,312.87
77	6/1/2023	\$ 134,165.86	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,045.20	\$ 531.07	\$ 133,120.66	\$ 61,843.94
78	7/1/2023	\$ 133,120.66	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,049.34	\$ 526.94	\$ 132,071.32	\$ 62,370.88
79	8/1/2023	\$ 132,071.32	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,053.49	\$ 522.78	\$ 131,017.83	\$ 62,893.66
80	9/1/2023	\$ 131,017.83	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,057.66	\$ 518.61	\$ 129,960.16	\$ 63,412.27

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
81	10/1/2023	\$ 129,960.16	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,061.85	\$ 514.43	\$ 128,898.31	\$ 55,926.70
82	11/1/2023	\$ 128,898.31	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,066.05	\$ 510.22	\$ 127,832.26	\$ 54,436.92
83	12/1/2023	\$ 127,832.26	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,070.27	\$ 506.00	\$ 126,761.98	\$ 54,942.99
84	1/1/2024	\$ 126,761.98	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,074.51	\$ 501.77	\$ 125,687.47	\$ 55,444.69
85	2/1/2024	\$ 125,687.47	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,078.76	\$ 497.51	\$ 124,608.71	\$ 55,942.20
86	3/1/2024	\$ 124,608.71	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,083.03	\$ 493.24	\$ 123,525.68	\$ 56,436.44
87	4/1/2024	\$ 123,525.68	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,087.32	\$ 488.96	\$ 122,438.35	\$ 56,924.40
88	5/1/2024	\$ 122,438.35	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,091.62	\$ 484.65	\$ 121,346.73	\$ 57,409.05
89	6/1/2024	\$ 121,346.73	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,095.95	\$ 480.33	\$ 120,250.78	\$ 57,889.38
90	7/1/2024	\$ 120,250.78	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,100.28	\$ 475.99	\$ 119,150.50	\$ 58,365.38
91	8/1/2024	\$ 119,150.50	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,104.64	\$ 471.64	\$ 118,045.86	\$ 58,837.01
92	9/1/2024	\$ 118,045.86	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,109.01	\$ 467.26	\$ 116,936.85	\$ 59,304.28
93	10/1/2024	\$ 116,936.85	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,113.40	\$ 462.88	\$ 115,823.45	\$ 59,767.15
94	11/1/2024	\$ 115,823.45	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,117.81	\$ 458.47	\$ 114,705.64	\$ 60,223.62
95	12/1/2024	\$ 114,705.64	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,122.23	\$ 454.04	\$ 113,583.41	\$ 60,679.66
96	1/1/2025	\$ 113,583.41	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,126.68	\$ 449.63	\$ 112,456.73	\$ 61,129.26
97	2/1/2025	\$ 112,456.73	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,131.14	\$ 445.14	\$ 111,325.60	\$ 61,574.41
98	3/1/2025	\$ 111,325.60	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,135.61	\$ 440.66	\$ 110,189.98	\$ 62,015.07
99	4/1/2025	\$ 110,189.98	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,140.11	\$ 436.17	\$ 109,049.88	\$ 62,451.24
100	5/1/2025	\$ 109,049.88	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,144.62	\$ 431.66	\$ 107,905.26	\$ 62,882.89
101	6/1/2025	\$ 107,905.26	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,149.15	\$ 427.12	\$ 106,756.10	\$ 63,310.02
102	7/1/2025	\$ 106,756.10	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,153.70	\$ 422.58	\$ 105,602.40	\$ 63,732.60
103	8/1/2025	\$ 105,602.40	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,158.27	\$ 418.01	\$ 104,444.14	\$ 64,150.60
104	9/1/2025	\$ 104,444.14	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,162.85	\$ 413.42	\$ 103,281.29	\$ 64,564.03
105	10/1/2025	\$ 103,281.29	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,167.45	\$ 408.82	\$ 102,113.83	\$ 64,972.85
106	11/1/2025	\$ 102,113.83	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,172.08	\$ 404.20	\$ 100,941.76	\$ 65,377.05
107	12/1/2025	\$ 100,941.76	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,176.72	\$ 399.56	\$ 99,765.04	\$ 65,776.61
108	1/1/2026	\$ 99,765.04	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,181.37	\$ 394.90	\$ 98,583.67	\$ 66,171.52
109	2/1/2026	\$ 98,583.67	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,186.05	\$ 390.23	\$ 97,397.62	\$ 66,561.74
110	3/1/2026	\$ 97,397.62	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,190.74	\$ 385.53	\$ 96,206.87	\$ 66,947.28
111	4/1/2026	\$ 96,206.87	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,195.46	\$ 380.82	\$ 95,011.42	\$ 67,328.09
112	5/1/2026	\$ 95,011.42	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,200.19	\$ 376.09	\$ 93,811.23	\$ 67,704.18
113	6/1/2026	\$ 93,811.23	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,204.94	\$ 371.34	\$ 92,606.29	\$ 68,075.52
114	7/1/2026	\$ 92,606.29	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,209.71	\$ 366.57	\$ 91,396.58	\$ 68,442.08
115	8/1/2026	\$ 91,396.58	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,214.50	\$ 361.78	\$ 90,182.08	\$ 68,803.86
116	9/1/2026	\$ 90,182.08	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,219.31	\$ 356.97	\$ 88,962.77	\$ 69,160.83
117	10/1/2026	\$ 88,962.77	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,224.13	\$ 352.14	\$ 87,738.64	\$ 69,512.98
118	11/1/2026	\$ 87,738.64	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,228.98	\$ 347.30	\$ 86,509.66	\$ 69,860.28
119	12/1/2026	\$ 86,509.66	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,233.84	\$ 342.43	\$ 85,275.82	\$ 70,202.71
120	1/1/2027	\$ 85,275.82	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,238.73	\$ 337.55	\$ 84,037.09	\$ 70,540.26
121	2/1/2027	\$ 84,037.09	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,243.63	\$ 332.65	\$ 82,793.46	\$ 70,872.91
122	3/1/2027	\$ 82,793.46	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,248.55	\$ 327.72	\$ 81,544.91	\$ 71,200.63
123	4/1/2027	\$ 81,544.91	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,253.49	\$ 322.78	\$ 80,291.42	\$ 71,523.41
124	5/1/2027	\$ 80,291.42	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,258.46	\$ 317.82	\$ 79,032.96	\$ 71,841.23
125	6/1/2027	\$ 79,032.96	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,263.44	\$ 312.84	\$ 77,769.52	\$ 72,154.07
126	7/1/2027	\$ 77,769.52	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,268.44	\$ 307.84	\$ 76,501.09	\$ 72,461.91
127	8/1/2027	\$ 76,501.09	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,273.46	\$ 302.82	\$ 75,227.63	\$ 72,764.73

Inst No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
128	9/1/2027	\$ 75,227.63	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,278.50	\$ 297.78	\$ 73,949.13	\$ 73,062.50
129	10/1/2027	\$ 73,949.13	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,283.56	\$ 292.72	\$ 72,665.56	\$ 73,355.22
130	11/1/2027	\$ 72,665.56	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,288.64	\$ 287.63	\$ 71,376.92	\$ 73,642.85
131	12/1/2027	\$ 71,376.92	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,293.74	\$ 282.53	\$ 70,083.18	\$ 73,925.39
132	1/1/2028	\$ 70,083.18	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,298.86	\$ 277.41	\$ 68,784.32	\$ 74,202.80
133	2/1/2028	\$ 68,784.32	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,304.01	\$ 272.27	\$ 67,480.31	\$ 74,475.07
134	3/1/2028	\$ 67,480.31	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,309.17	\$ 267.11	\$ 66,171.14	\$ 74,742.18
135	4/1/2028	\$ 66,171.14	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,314.35	\$ 261.95	\$ 64,856.80	\$ 75,004.11
136	5/1/2028	\$ 64,856.80	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,319.55	\$ 256.72	\$ 63,537.24	\$ 75,260.83
137	6/1/2028	\$ 63,537.24	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,324.77	\$ 251.50	\$ 62,212.47	\$ 75,512.33
138	7/1/2028	\$ 62,212.47	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,330.02	\$ 246.26	\$ 60,882.45	\$ 75,758.59
139	8/1/2028	\$ 60,882.45	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,335.28	\$ 240.99	\$ 59,547.17	\$ 75,999.58
140	9/1/2028	\$ 59,547.17	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,340.57	\$ 235.71	\$ 58,206.60	\$ 76,235.29
141	10/1/2028	\$ 58,206.60	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,345.88	\$ 230.40	\$ 56,860.72	\$ 76,465.69
142	11/1/2028	\$ 56,860.72	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,351.20	\$ 225.07	\$ 55,509.52	\$ 76,690.77
143	12/1/2028	\$ 55,509.52	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,356.55	\$ 219.73	\$ 54,152.97	\$ 76,910.49
144	1/1/2029	\$ 54,152.97	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,361.92	\$ 214.36	\$ 52,791.05	\$ 77,124.85
145	2/1/2029	\$ 52,791.05	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,367.31	\$ 208.96	\$ 51,423.74	\$ 77,333.81
146	3/1/2029	\$ 51,423.74	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,372.72	\$ 203.55	\$ 50,051.01	\$ 77,537.36
147	4/1/2029	\$ 50,051.01	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,378.16	\$ 198.12	\$ 48,672.85	\$ 77,735.48
148	5/1/2029	\$ 48,672.85	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,383.61	\$ 192.66	\$ 47,289.24	\$ 77,928.15
149	6/1/2029	\$ 47,289.24	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,389.09	\$ 187.19	\$ 45,900.15	\$ 78,115.33
150	7/1/2029	\$ 45,900.15	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,394.58	\$ 181.69	\$ 44,505.56	\$ 78,297.02
151	8/1/2029	\$ 44,505.56	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,400.11	\$ 176.17	\$ 43,105.45	\$ 78,473.19
152	9/1/2029	\$ 43,105.45	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,405.65	\$ 170.63	\$ 41,699.80	\$ 78,643.81
153	10/1/2029	\$ 41,699.80	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,411.21	\$ 165.06	\$ 40,288.59	\$ 78,808.88
154	11/1/2029	\$ 40,288.59	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,416.80	\$ 159.48	\$ 38,871.79	\$ 78,968.35
155	12/1/2029	\$ 38,871.79	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,422.41	\$ 153.87	\$ 37,449.38	\$ 79,122.22
156	1/1/2030	\$ 37,449.38	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,428.04	\$ 148.24	\$ 36,021.34	\$ 79,270.46
157	2/1/2030	\$ 36,021.34	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,433.69	\$ 142.58	\$ 34,587.65	\$ 79,413.04
158	3/1/2030	\$ 34,587.65	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,439.37	\$ 136.91	\$ 33,148.28	\$ 79,549.95
159	4/1/2030	\$ 33,148.28	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,445.06	\$ 131.21	\$ 31,703.22	\$ 79,681.16
160	5/1/2030	\$ 31,703.22	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,450.78	\$ 125.49	\$ 30,252.43	\$ 79,806.65
161	6/1/2030	\$ 30,252.43	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,456.53	\$ 119.75	\$ 28,796.91	\$ 79,926.40
162	7/1/2030	\$ 28,796.91	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,462.29	\$ 113.98	\$ 27,333.61	\$ 80,040.39
163	8/1/2030	\$ 27,333.61	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,468.08	\$ 108.20	\$ 25,865.53	\$ 80,148.58
164	9/1/2030	\$ 25,865.53	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,473.89	\$ 102.38	\$ 24,391.64	\$ 80,250.97
165	10/1/2030	\$ 24,391.64	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,479.73	\$ 96.55	\$ 22,911.91	\$ 80,347.52
166	11/1/2030	\$ 22,911.91	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,485.58	\$ 90.69	\$ 21,426.33	\$ 80,438.21
167	12/1/2030	\$ 21,426.33	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,491.46	\$ 84.81	\$ 19,934.87	\$ 80,523.02
168	1/1/2031	\$ 19,934.87	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,497.37	\$ 78.91	\$ 18,437.50	\$ 80,601.93
169	2/1/2031	\$ 18,437.50	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,503.29	\$ 72.98	\$ 16,934.20	\$ 80,674.91
170	3/1/2031	\$ 16,934.20	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,509.25	\$ 67.03	\$ 15,424.96	\$ 80,741.94
171	4/1/2031	\$ 15,424.96	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,515.22	\$ 61.06	\$ 13,909.74	\$ 80,803.00
172	5/1/2031	\$ 13,909.74	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,521.22	\$ 55.06	\$ 12,388.52	\$ 80,858.06
173	6/1/2031	\$ 12,388.52	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,527.24	\$ 49.04	\$ 10,861.28	\$ 80,907.10
174	7/1/2031	\$ 10,861.28	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,533.28	\$ 42.99	\$ 9,328.00	\$ 80,950.09

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
175	8/1/2031	\$ 9,328.00	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,539.35	\$ 36.92	\$ 7,788.65	\$ 89,987.01
176	9/1/2031	\$ 7,788.65	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,545.45	\$ 30.83	\$ 6,243.20	\$ 81,017.84
177	10/1/2031	\$ 6,243.20	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,551.56	\$ 24.71	\$ 4,691.64	\$ 81,042.56
178	11/1/2031	\$ 4,691.64	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,557.71	\$ 18.57	\$ 3,133.93	\$ 81,061.13
179	12/1/2031	\$ 3,133.93	\$ 1,576.28	\$ -	\$ 1,576.28	\$ 1,563.87	\$ 12.41	\$ 1,570.06	\$ 81,073.53
180	1/1/2032	\$ 1,570.06	\$ 1,576.28	\$ -	\$ 1,570.06	\$ 1,563.85	\$ 6.21	\$ -	\$ 81,079.75



Loan Amortization Schedule

Enter values	
Loan amount	\$ 61,165.19
Annual interest rate	4.75%
Loan period in years	3
Number of payments per year	12
Start date of loan	2/1/2017
Optional extra payments	

Loan summary	
Scheduled payment	\$ 475.76
Scheduled number of payments	186
Actual number of payments	180
Total early payments	\$ -
Total interest	\$ 24,472.04

Lender name: U.S. Alliance, Corp.

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	2/1/2017	\$ 61,165.19	\$ 475.76	\$ -	\$ 475.76	\$ 233.65	\$ 242.11	\$ 60,931.54	\$ 242.11
2	3/1/2017	\$ 60,931.54	\$ 475.76	\$ -	\$ 475.76	\$ 234.58	\$ 241.19	\$ 60,696.96	\$ 483.30
3	4/1/2017	\$ 60,696.96	\$ 475.76	\$ -	\$ 475.76	\$ 235.50	\$ 240.26	\$ 60,461.46	\$ 723.56
4	5/1/2017	\$ 60,461.46	\$ 475.76	\$ -	\$ 475.76	\$ 236.44	\$ 239.33	\$ 60,225.03	\$ 962.88
5	6/1/2017	\$ 60,225.03	\$ 475.76	\$ -	\$ 475.76	\$ 237.37	\$ 238.39	\$ 59,987.65	\$ 1,201.28
6	7/1/2017	\$ 59,987.65	\$ 475.76	\$ -	\$ 475.76	\$ 238.31	\$ 237.45	\$ 59,749.34	\$ 1,438.73
7	8/1/2017	\$ 59,749.34	\$ 475.76	\$ -	\$ 475.76	\$ 239.25	\$ 236.51	\$ 59,510.09	\$ 1,675.23
8	9/1/2017	\$ 59,510.09	\$ 475.76	\$ -	\$ 475.76	\$ 240.20	\$ 235.56	\$ 59,269.89	\$ 1,910.80
9	10/1/2017	\$ 59,269.89	\$ 475.76	\$ -	\$ 475.76	\$ 241.15	\$ 234.61	\$ 59,028.73	\$ 2,145.41
10	11/1/2017	\$ 59,028.73	\$ 475.76	\$ -	\$ 475.76	\$ 242.11	\$ 233.66	\$ 58,786.63	\$ 2,379.06
11	12/1/2017	\$ 58,786.63	\$ 475.76	\$ -	\$ 475.76	\$ 243.07	\$ 232.78	\$ 58,543.56	\$ 2,611.76
12	1/1/2018	\$ 58,543.56	\$ 475.76	\$ -	\$ 475.76	\$ 244.03	\$ 231.73	\$ 58,299.53	\$ 2,843.49
13	2/1/2018	\$ 58,299.53	\$ 475.76	\$ -	\$ 475.76	\$ 244.99	\$ 230.77	\$ 58,054.54	\$ 3,074.26
14	3/1/2018	\$ 58,054.54	\$ 475.76	\$ -	\$ 475.76	\$ 245.96	\$ 229.80	\$ 57,808.58	\$ 3,304.06
15	4/1/2018	\$ 57,808.58	\$ 475.76	\$ -	\$ 475.76	\$ 246.94	\$ 228.83	\$ 57,561.64	\$ 3,532.89
16	5/1/2018	\$ 57,561.64	\$ 475.76	\$ -	\$ 475.76	\$ 247.91	\$ 227.85	\$ 57,313.73	\$ 3,760.73
17	6/1/2018	\$ 57,313.73	\$ 475.76	\$ -	\$ 475.76	\$ 248.90	\$ 226.87	\$ 57,064.83	\$ 3,987.60
18	7/1/2018	\$ 57,064.83	\$ 475.76	\$ -	\$ 475.76	\$ 249.88	\$ 225.88	\$ 56,814.95	\$ 4,213.48
19	8/1/2018	\$ 56,814.95	\$ 475.76	\$ -	\$ 475.76	\$ 250.87	\$ 224.89	\$ 56,564.08	\$ 4,438.38
20	9/1/2018	\$ 56,564.08	\$ 475.76	\$ -	\$ 475.76	\$ 251.86	\$ 223.90	\$ 56,312.22	\$ 4,662.28
21	10/1/2018	\$ 56,312.22	\$ 475.76	\$ -	\$ 475.76	\$ 252.86	\$ 222.90	\$ 56,059.36	\$ 4,885.18
22	11/1/2018	\$ 56,059.36	\$ 475.76	\$ -	\$ 475.76	\$ 253.86	\$ 221.90	\$ 55,805.50	\$ 5,107.08
23	12/1/2018	\$ 55,805.50	\$ 475.76	\$ -	\$ 475.76	\$ 254.87	\$ 220.90	\$ 55,550.63	\$ 5,327.98
24	1/1/2019	\$ 55,550.63	\$ 475.76	\$ -	\$ 475.76	\$ 255.87	\$ 219.89	\$ 55,294.76	\$ 5,547.86
25	2/1/2019	\$ 55,294.76	\$ 475.76	\$ -	\$ 475.76	\$ 256.89	\$ 218.88	\$ 55,037.87	\$ 5,766.74
26	3/1/2019	\$ 55,037.87	\$ 475.76	\$ -	\$ 475.76	\$ 257.90	\$ 217.86	\$ 54,779.97	\$ 5,984.60
27	4/1/2019	\$ 54,779.97	\$ 475.76	\$ -	\$ 475.76	\$ 258.93	\$ 216.84	\$ 54,521.04	\$ 6,201.43
28	5/1/2019	\$ 54,521.04	\$ 475.76	\$ -	\$ 475.76	\$ 259.95	\$ 215.81	\$ 54,261.09	\$ 6,417.25
29	6/1/2019	\$ 54,261.09	\$ 475.76	\$ -	\$ 475.76	\$ 260.98	\$ 214.78	\$ 54,000.11	\$ 6,632.03
30	7/1/2019	\$ 54,000.11	\$ 475.76	\$ -	\$ 475.76	\$ 262.01	\$ 213.75	\$ 53,738.10	\$ 6,845.78
31	8/1/2019	\$ 53,738.10	\$ 475.76	\$ -	\$ 475.76	\$ 263.05	\$ 212.71	\$ 53,475.03	\$ 7,058.49
32	9/1/2019	\$ 53,475.03	\$ 475.76	\$ -	\$ 475.76	\$ 264.09	\$ 211.67	\$ 53,210.96	\$ 7,270.17
33	10/1/2019	\$ 53,210.96	\$ 475.76	\$ -	\$ 475.76	\$ 265.14	\$ 210.63	\$ 52,945.83	\$ 7,480.79

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	11/1/2019	\$ 52,945.83	\$ 475.76	\$ -	\$ 475.76	\$ 266.19	\$ 209.58	\$ 52,679.64	\$ 7,690.37
35	12/1/2019	\$ 52,679.64	\$ 475.76	\$ -	\$ 475.76	\$ 267.24	\$ 208.52	\$ 52,412.40	\$ 7,898.89
36	1/1/2020	\$ 52,412.40	\$ 475.76	\$ -	\$ 475.76	\$ 268.30	\$ 207.47	\$ 52,144.10	\$ 8,106.36
37	2/1/2020	\$ 52,144.10	\$ 475.76	\$ -	\$ 475.76	\$ 269.36	\$ 206.40	\$ 51,874.75	\$ 8,312.76
38	3/1/2020	\$ 51,874.75	\$ 475.76	\$ -	\$ 475.76	\$ 270.42	\$ 205.34	\$ 51,604.32	\$ 8,518.10
39	4/1/2020	\$ 51,604.32	\$ 475.76	\$ -	\$ 475.76	\$ 271.50	\$ 204.27	\$ 51,332.83	\$ 8,722.37
40	5/1/2020	\$ 51,332.83	\$ 475.76	\$ -	\$ 475.76	\$ 272.57	\$ 203.19	\$ 51,060.26	\$ 8,925.56
41	6/1/2020	\$ 51,060.26	\$ 475.76	\$ -	\$ 475.76	\$ 273.65	\$ 202.11	\$ 50,786.61	\$ 9,127.67
42	7/1/2020	\$ 50,786.61	\$ 475.76	\$ -	\$ 475.76	\$ 274.73	\$ 201.03	\$ 50,511.87	\$ 9,328.70
43	8/1/2020	\$ 50,511.87	\$ 475.76	\$ -	\$ 475.76	\$ 275.82	\$ 199.94	\$ 50,236.06	\$ 9,528.65
44	9/1/2020	\$ 50,236.06	\$ 475.76	\$ -	\$ 475.76	\$ 276.91	\$ 198.85	\$ 49,959.14	\$ 9,727.50
45	10/1/2020	\$ 49,959.14	\$ 475.76	\$ -	\$ 475.76	\$ 278.01	\$ 197.75	\$ 49,681.14	\$ 9,925.25
46	11/1/2020	\$ 49,681.14	\$ 475.76	\$ -	\$ 475.76	\$ 279.11	\$ 196.65	\$ 49,402.03	\$ 10,121.91
47	12/1/2020	\$ 49,402.03	\$ 475.76	\$ -	\$ 475.76	\$ 280.21	\$ 195.55	\$ 49,121.82	\$ 10,317.46
48	1/1/2021	\$ 49,121.82	\$ 475.76	\$ -	\$ 475.76	\$ 281.32	\$ 194.44	\$ 48,840.49	\$ 10,511.90
49	2/1/2021	\$ 48,840.49	\$ 475.76	\$ -	\$ 475.76	\$ 282.44	\$ 193.33	\$ 48,558.06	\$ 10,705.22
50	3/1/2021	\$ 48,558.06	\$ 475.76	\$ -	\$ 475.76	\$ 283.55	\$ 192.21	\$ 48,274.51	\$ 10,897.43
51	4/1/2021	\$ 48,274.51	\$ 475.76	\$ -	\$ 475.76	\$ 284.68	\$ 191.09	\$ 47,989.83	\$ 11,088.52
52	5/1/2021	\$ 47,989.83	\$ 475.76	\$ -	\$ 475.76	\$ 285.80	\$ 189.96	\$ 47,704.03	\$ 11,278.48
53	6/1/2021	\$ 47,704.03	\$ 475.76	\$ -	\$ 475.76	\$ 286.93	\$ 188.83	\$ 47,417.09	\$ 11,467.31
54	7/1/2021	\$ 47,417.09	\$ 475.76	\$ -	\$ 475.76	\$ 288.07	\$ 187.69	\$ 47,129.02	\$ 11,655.00
55	8/1/2021	\$ 47,129.02	\$ 475.76	\$ -	\$ 475.76	\$ 289.21	\$ 186.55	\$ 46,839.81	\$ 11,841.55
56	9/1/2021	\$ 46,839.81	\$ 475.76	\$ -	\$ 475.76	\$ 290.35	\$ 185.41	\$ 46,549.46	\$ 12,026.96
57	10/1/2021	\$ 46,549.46	\$ 475.76	\$ -	\$ 475.76	\$ 291.50	\$ 184.26	\$ 46,257.95	\$ 12,211.22
58	11/1/2021	\$ 46,257.95	\$ 475.76	\$ -	\$ 475.76	\$ 292.66	\$ 183.10	\$ 45,965.30	\$ 12,394.32
59	12/1/2021	\$ 45,965.30	\$ 475.76	\$ -	\$ 475.76	\$ 293.82	\$ 181.95	\$ 45,671.48	\$ 12,576.27
60	1/1/2022	\$ 45,671.48	\$ 475.76	\$ -	\$ 475.76	\$ 294.98	\$ 180.78	\$ 45,376.50	\$ 12,757.05
61	2/1/2022	\$ 45,376.50	\$ 475.76	\$ -	\$ 475.76	\$ 296.15	\$ 179.62	\$ 45,080.35	\$ 12,936.67
62	3/1/2022	\$ 45,080.35	\$ 475.76	\$ -	\$ 475.76	\$ 297.32	\$ 178.44	\$ 44,783.03	\$ 13,115.11
63	4/1/2022	\$ 44,783.03	\$ 475.76	\$ -	\$ 475.76	\$ 298.50	\$ 177.27	\$ 44,484.54	\$ 13,292.38
64	5/1/2022	\$ 44,484.54	\$ 475.76	\$ -	\$ 475.76	\$ 299.68	\$ 176.08	\$ 44,184.86	\$ 13,468.46
65	6/1/2022	\$ 44,184.86	\$ 475.76	\$ -	\$ 475.76	\$ 300.86	\$ 174.90	\$ 43,884.00	\$ 13,643.36
66	7/1/2022	\$ 43,884.00	\$ 475.76	\$ -	\$ 475.76	\$ 302.05	\$ 173.71	\$ 43,581.94	\$ 13,817.07
67	8/1/2022	\$ 43,581.94	\$ 475.76	\$ -	\$ 475.76	\$ 303.25	\$ 172.51	\$ 43,278.69	\$ 13,989.58
68	9/1/2022	\$ 43,278.69	\$ 475.76	\$ -	\$ 475.76	\$ 304.45	\$ 171.31	\$ 42,974.24	\$ 14,160.89
69	10/1/2022	\$ 42,974.24	\$ 475.76	\$ -	\$ 475.76	\$ 305.66	\$ 170.11	\$ 42,668.58	\$ 14,331.00
70	11/1/2022	\$ 42,668.58	\$ 475.76	\$ -	\$ 475.76	\$ 306.87	\$ 168.90	\$ 42,361.72	\$ 14,499.89
71	12/1/2022	\$ 42,361.72	\$ 475.76	\$ -	\$ 475.76	\$ 308.08	\$ 167.68	\$ 42,053.64	\$ 14,667.58
72	1/1/2023	\$ 42,053.64	\$ 475.76	\$ -	\$ 475.76	\$ 309.30	\$ 166.46	\$ 41,744.34	\$ 14,834.04
73	2/1/2023	\$ 41,744.34	\$ 475.76	\$ -	\$ 475.76	\$ 310.52	\$ 165.24	\$ 41,433.81	\$ 14,999.28
74	3/1/2023	\$ 41,433.81	\$ 475.76	\$ -	\$ 475.76	\$ 311.75	\$ 164.01	\$ 41,122.06	\$ 15,163.29
75	4/1/2023	\$ 41,122.06	\$ 475.76	\$ -	\$ 475.76	\$ 312.99	\$ 162.77	\$ 40,809.07	\$ 15,326.06
76	5/1/2023	\$ 40,809.07	\$ 475.76	\$ -	\$ 475.76	\$ 314.23	\$ 161.54	\$ 40,494.85	\$ 15,487.60
77	6/1/2023	\$ 40,494.85	\$ 475.76	\$ -	\$ 475.76	\$ 315.47	\$ 160.29	\$ 40,179.38	\$ 15,647.89
78	7/1/2023	\$ 40,179.38	\$ 475.76	\$ -	\$ 475.76	\$ 316.72	\$ 159.04	\$ 39,862.66	\$ 15,806.93
79	8/1/2023	\$ 39,862.66	\$ 475.76	\$ -	\$ 475.76	\$ 317.97	\$ 157.79	\$ 39,544.68	\$ 15,964.72
80	9/1/2023	\$ 39,544.68	\$ 475.76	\$ -	\$ 475.76	\$ 319.23	\$ 156.53	\$ 39,225.45	\$ 16,121.25

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
81	10/1/2023	\$ 39,225.45	\$ 475.76	\$ -	\$ 475.76	\$ 320.49	\$ 155.27	\$ 38,904.96	\$ 16,276.52
82	11/1/2023	\$ 38,904.96	\$ 475.76	\$ -	\$ 475.76	\$ 321.76	\$ 154.00	\$ 38,583.19	\$ 16,430.52
83	12/1/2023	\$ 38,583.19	\$ 475.76	\$ -	\$ 475.76	\$ 323.04	\$ 152.73	\$ 38,260.16	\$ 16,583.24
84	1/1/2024	\$ 38,260.16	\$ 475.76	\$ -	\$ 475.76	\$ 324.32	\$ 151.45	\$ 37,935.84	\$ 16,734.69
85	2/1/2024	\$ 37,935.84	\$ 475.76	\$ -	\$ 475.76	\$ 325.60	\$ 150.16	\$ 37,610.24	\$ 16,884.85
86	3/1/2024	\$ 37,610.24	\$ 475.76	\$ -	\$ 475.76	\$ 326.89	\$ 148.87	\$ 37,283.35	\$ 17,033.73
87	4/1/2024	\$ 37,283.35	\$ 475.76	\$ -	\$ 475.76	\$ 328.18	\$ 147.58	\$ 36,955.17	\$ 17,181.91
88	5/1/2024	\$ 36,955.17	\$ 475.76	\$ -	\$ 475.76	\$ 329.48	\$ 146.28	\$ 36,625.69	\$ 17,327.59
89	6/1/2024	\$ 36,625.69	\$ 475.76	\$ -	\$ 475.76	\$ 330.79	\$ 144.98	\$ 36,294.90	\$ 17,471.56
90	7/1/2024	\$ 36,294.90	\$ 475.76	\$ -	\$ 475.76	\$ 332.10	\$ 143.67	\$ 35,962.81	\$ 17,616.23
91	8/1/2024	\$ 35,962.81	\$ 475.76	\$ -	\$ 475.76	\$ 333.41	\$ 142.35	\$ 35,629.40	\$ 17,758.58
92	9/1/2024	\$ 35,629.40	\$ 475.76	\$ -	\$ 475.76	\$ 334.73	\$ 141.03	\$ 35,294.67	\$ 17,899.62
93	10/1/2024	\$ 35,294.67	\$ 475.76	\$ -	\$ 475.76	\$ 336.05	\$ 139.71	\$ 34,958.61	\$ 18,039.33
94	11/1/2024	\$ 34,958.61	\$ 475.76	\$ -	\$ 475.76	\$ 337.38	\$ 138.38	\$ 34,621.23	\$ 18,177.70
95	12/1/2024	\$ 34,621.23	\$ 475.76	\$ -	\$ 475.76	\$ 338.72	\$ 137.04	\$ 34,282.51	\$ 18,314.75
96	1/1/2025	\$ 34,282.51	\$ 475.76	\$ -	\$ 475.76	\$ 340.06	\$ 135.70	\$ 33,942.45	\$ 18,450.45
97	2/1/2025	\$ 33,942.45	\$ 475.76	\$ -	\$ 475.76	\$ 341.41	\$ 134.36	\$ 33,601.04	\$ 18,584.80
98	3/1/2025	\$ 33,601.04	\$ 475.76	\$ -	\$ 475.76	\$ 342.76	\$ 133.00	\$ 33,258.28	\$ 18,717.81
99	4/1/2025	\$ 33,258.28	\$ 475.76	\$ -	\$ 475.76	\$ 344.11	\$ 131.65	\$ 32,914.17	\$ 18,849.45
100	5/1/2025	\$ 32,914.17	\$ 475.76	\$ -	\$ 475.76	\$ 345.48	\$ 130.29	\$ 32,568.69	\$ 18,979.74
101	6/1/2025	\$ 32,568.69	\$ 475.76	\$ -	\$ 475.76	\$ 346.84	\$ 128.92	\$ 32,221.85	\$ 19,108.66
102	7/1/2025	\$ 32,221.85	\$ 475.76	\$ -	\$ 475.76	\$ 348.22	\$ 127.54	\$ 31,873.63	\$ 19,236.20
103	8/1/2025	\$ 31,873.63	\$ 475.76	\$ -	\$ 475.76	\$ 349.60	\$ 126.17	\$ 31,524.03	\$ 19,362.37
104	9/1/2025	\$ 31,524.03	\$ 475.76	\$ -	\$ 475.76	\$ 350.98	\$ 124.78	\$ 31,173.05	\$ 19,487.15
105	10/1/2025	\$ 31,173.05	\$ 475.76	\$ -	\$ 475.76	\$ 352.37	\$ 123.39	\$ 30,820.69	\$ 19,610.54
106	11/1/2025	\$ 30,820.69	\$ 475.76	\$ -	\$ 475.76	\$ 353.76	\$ 122.00	\$ 30,466.92	\$ 19,732.54
107	12/1/2025	\$ 30,466.92	\$ 475.76	\$ -	\$ 475.76	\$ 355.16	\$ 120.60	\$ 30,111.76	\$ 19,853.14
108	1/1/2026	\$ 30,111.76	\$ 475.76	\$ -	\$ 475.76	\$ 356.57	\$ 119.19	\$ 29,755.19	\$ 19,972.33
109	2/1/2026	\$ 29,755.19	\$ 475.76	\$ -	\$ 475.76	\$ 357.98	\$ 117.78	\$ 29,397.21	\$ 20,090.11
110	3/1/2026	\$ 29,397.21	\$ 475.76	\$ -	\$ 475.76	\$ 359.40	\$ 116.36	\$ 29,037.81	\$ 20,206.48
111	4/1/2026	\$ 29,037.81	\$ 475.76	\$ -	\$ 475.76	\$ 360.82	\$ 114.94	\$ 28,676.99	\$ 20,321.42
112	5/1/2026	\$ 28,676.99	\$ 475.76	\$ -	\$ 475.76	\$ 362.25	\$ 113.51	\$ 28,314.74	\$ 20,434.93
113	6/1/2026	\$ 28,314.74	\$ 475.76	\$ -	\$ 475.76	\$ 363.68	\$ 112.08	\$ 27,951.05	\$ 20,547.01
114	7/1/2026	\$ 27,951.05	\$ 475.76	\$ -	\$ 475.76	\$ 365.12	\$ 110.64	\$ 27,585.93	\$ 20,657.65
115	8/1/2026	\$ 27,585.93	\$ 475.76	\$ -	\$ 475.76	\$ 366.57	\$ 109.19	\$ 27,219.36	\$ 20,766.85
116	9/1/2026	\$ 27,219.36	\$ 475.76	\$ -	\$ 475.76	\$ 368.02	\$ 107.74	\$ 26,851.34	\$ 20,874.59
117	10/1/2026	\$ 26,851.34	\$ 475.76	\$ -	\$ 475.76	\$ 369.48	\$ 106.29	\$ 26,481.87	\$ 20,980.88
118	11/1/2026	\$ 26,481.87	\$ 475.76	\$ -	\$ 475.76	\$ 370.94	\$ 104.82	\$ 26,110.93	\$ 21,085.70
119	12/1/2026	\$ 26,110.93	\$ 475.76	\$ -	\$ 475.76	\$ 372.41	\$ 103.36	\$ 25,738.52	\$ 21,189.06
120	1/1/2027	\$ 25,738.52	\$ 475.76	\$ -	\$ 475.76	\$ 373.88	\$ 101.88	\$ 25,364.64	\$ 21,290.94
121	2/1/2027	\$ 25,364.64	\$ 475.76	\$ -	\$ 475.76	\$ 375.36	\$ 100.40	\$ 24,989.28	\$ 21,391.94
122	3/1/2027	\$ 24,989.28	\$ 475.76	\$ -	\$ 475.76	\$ 376.85	\$ 98.92	\$ 24,612.44	\$ 21,490.25
123	4/1/2027	\$ 24,612.44	\$ 475.76	\$ -	\$ 475.76	\$ 378.34	\$ 97.42	\$ 24,234.10	\$ 21,587.68
124	5/1/2027	\$ 24,234.10	\$ 475.76	\$ -	\$ 475.76	\$ 379.84	\$ 95.93	\$ 23,854.26	\$ 21,683.61
125	6/1/2027	\$ 23,854.26	\$ 475.76	\$ -	\$ 475.76	\$ 381.34	\$ 94.42	\$ 23,472.92	\$ 21,778.03
126	7/1/2027	\$ 23,472.92	\$ 475.76	\$ -	\$ 475.76	\$ 382.85	\$ 92.91	\$ 23,090.07	\$ 21,870.94
127	8/1/2027	\$ 23,090.07	\$ 475.76	\$ -	\$ 475.76	\$ 384.36	\$ 91.40	\$ 22,705.71	\$ 21,962.34

Int. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
128	9/1/2027	\$ 22,705.71	\$ 475.76	\$ -	\$ 475.76	\$ 385.89	\$ 89.88	\$ 22,319.82	\$ 22,052.22
129	10/1/2027	\$ 22,319.82	\$ 475.76	\$ -	\$ 475.76	\$ 387.41	\$ 88.35	\$ 21,932.41	\$ 22,140.57
130	11/1/2027	\$ 21,932.41	\$ 475.76	\$ -	\$ 475.76	\$ 388.95	\$ 86.82	\$ 21,543.46	\$ 22,227.38
131	12/1/2027	\$ 21,543.46	\$ 475.76	\$ -	\$ 475.76	\$ 390.49	\$ 85.28	\$ 21,152.98	\$ 22,312.66
132	1/1/2028	\$ 21,152.98	\$ 475.76	\$ -	\$ 475.76	\$ 392.03	\$ 83.73	\$ 20,760.95	\$ 22,396.39
133	2/1/2028	\$ 20,760.95	\$ 475.76	\$ -	\$ 475.76	\$ 393.58	\$ 82.18	\$ 20,367.36	\$ 22,478.57
134	3/1/2028	\$ 20,367.36	\$ 475.76	\$ -	\$ 475.76	\$ 395.14	\$ 80.62	\$ 19,972.22	\$ 22,559.19
135	4/1/2028	\$ 19,972.22	\$ 475.76	\$ -	\$ 475.76	\$ 396.71	\$ 79.06	\$ 19,575.52	\$ 22,638.25
136	5/1/2028	\$ 19,575.52	\$ 475.76	\$ -	\$ 475.76	\$ 398.28	\$ 77.49	\$ 19,177.24	\$ 22,715.73
137	6/1/2028	\$ 19,177.24	\$ 475.76	\$ -	\$ 475.76	\$ 399.85	\$ 75.91	\$ 18,777.39	\$ 22,791.64
138	7/1/2028	\$ 18,777.39	\$ 475.76	\$ -	\$ 475.76	\$ 401.44	\$ 74.33	\$ 18,375.95	\$ 22,865.97
139	8/1/2028	\$ 18,375.95	\$ 475.76	\$ -	\$ 475.76	\$ 403.02	\$ 72.74	\$ 17,972.93	\$ 22,938.71
140	9/1/2028	\$ 17,972.93	\$ 475.76	\$ -	\$ 475.76	\$ 404.62	\$ 71.14	\$ 17,568.31	\$ 23,009.85
141	10/1/2028	\$ 17,568.31	\$ 475.76	\$ -	\$ 475.76	\$ 406.22	\$ 69.54	\$ 17,162.09	\$ 23,079.39
142	11/1/2028	\$ 17,162.09	\$ 475.76	\$ -	\$ 475.76	\$ 407.83	\$ 67.93	\$ 16,754.26	\$ 23,147.32
143	12/1/2028	\$ 16,754.26	\$ 475.76	\$ -	\$ 475.76	\$ 409.44	\$ 66.32	\$ 16,344.81	\$ 23,213.64
144	1/1/2029	\$ 16,344.81	\$ 475.76	\$ -	\$ 475.76	\$ 411.06	\$ 64.70	\$ 15,933.75	\$ 23,278.34
145	2/1/2029	\$ 15,933.75	\$ 475.76	\$ -	\$ 475.76	\$ 412.69	\$ 63.07	\$ 15,521.06	\$ 23,341.41
146	3/1/2029	\$ 15,521.06	\$ 475.76	\$ -	\$ 475.76	\$ 414.32	\$ 61.44	\$ 15,106.73	\$ 23,402.85
147	4/1/2029	\$ 15,106.73	\$ 475.76	\$ -	\$ 475.76	\$ 415.96	\$ 59.80	\$ 14,690.77	\$ 23,462.65
148	5/1/2029	\$ 14,690.77	\$ 475.76	\$ -	\$ 475.76	\$ 417.61	\$ 58.15	\$ 14,273.16	\$ 23,520.80
149	6/1/2029	\$ 14,273.16	\$ 475.76	\$ -	\$ 475.76	\$ 419.26	\$ 56.50	\$ 13,853.89	\$ 23,577.30
150	7/1/2029	\$ 13,853.89	\$ 475.76	\$ -	\$ 475.76	\$ 420.92	\$ 54.84	\$ 13,432.97	\$ 23,632.13
151	8/1/2029	\$ 13,432.97	\$ 475.76	\$ -	\$ 475.76	\$ 422.59	\$ 53.17	\$ 13,010.38	\$ 23,685.31
152	9/1/2029	\$ 13,010.38	\$ 475.76	\$ -	\$ 475.76	\$ 424.26	\$ 51.50	\$ 12,586.12	\$ 23,735.81
153	10/1/2029	\$ 12,586.12	\$ 475.76	\$ -	\$ 475.76	\$ 425.94	\$ 49.82	\$ 12,160.17	\$ 23,786.63
154	11/1/2029	\$ 12,160.17	\$ 475.76	\$ -	\$ 475.76	\$ 427.63	\$ 48.13	\$ 11,732.55	\$ 23,834.76
155	12/1/2029	\$ 11,732.55	\$ 475.76	\$ -	\$ 475.76	\$ 429.32	\$ 46.44	\$ 11,303.22	\$ 23,881.20
156	1/1/2030	\$ 11,303.22	\$ 475.76	\$ -	\$ 475.76	\$ 431.02	\$ 44.74	\$ 10,872.20	\$ 23,925.94
157	2/1/2030	\$ 10,872.20	\$ 475.76	\$ -	\$ 475.76	\$ 432.73	\$ 43.04	\$ 10,439.48	\$ 23,968.98
158	3/1/2030	\$ 10,439.48	\$ 475.76	\$ -	\$ 475.76	\$ 434.44	\$ 41.32	\$ 10,005.04	\$ 24,010.30
159	4/1/2030	\$ 10,005.04	\$ 475.76	\$ -	\$ 475.76	\$ 436.16	\$ 39.60	\$ 9,568.88	\$ 24,049.91
160	5/1/2030	\$ 9,568.88	\$ 475.76	\$ -	\$ 475.76	\$ 437.89	\$ 37.88	\$ 9,130.99	\$ 24,087.78
161	6/1/2030	\$ 9,130.99	\$ 475.76	\$ -	\$ 475.76	\$ 439.62	\$ 36.14	\$ 8,691.37	\$ 24,123.93
162	7/1/2030	\$ 8,691.37	\$ 475.76	\$ -	\$ 475.76	\$ 441.36	\$ 34.40	\$ 8,250.02	\$ 24,158.33
163	8/1/2030	\$ 8,250.02	\$ 475.76	\$ -	\$ 475.76	\$ 443.11	\$ 32.66	\$ 7,806.91	\$ 24,190.99
164	9/1/2030	\$ 7,806.91	\$ 475.76	\$ -	\$ 475.76	\$ 444.86	\$ 30.90	\$ 7,362.05	\$ 24,221.89
165	10/1/2030	\$ 7,362.05	\$ 475.76	\$ -	\$ 475.76	\$ 446.62	\$ 29.14	\$ 6,915.43	\$ 24,251.03
166	11/1/2030	\$ 6,915.43	\$ 475.76	\$ -	\$ 475.76	\$ 448.39	\$ 27.37	\$ 6,467.04	\$ 24,278.40
167	12/1/2030	\$ 6,467.04	\$ 475.76	\$ -	\$ 475.76	\$ 450.16	\$ 25.60	\$ 6,016.88	\$ 24,304.00
168	1/1/2031	\$ 6,016.88	\$ 475.76	\$ -	\$ 475.76	\$ 451.95	\$ 23.82	\$ 5,564.93	\$ 24,327.82
169	2/1/2031	\$ 5,564.93	\$ 475.76	\$ -	\$ 475.76	\$ 453.73	\$ 22.05	\$ 5,111.20	\$ 24,349.85
170	3/1/2031	\$ 5,111.20	\$ 475.76	\$ -	\$ 475.76	\$ 455.53	\$ 20.23	\$ 4,655.67	\$ 24,370.08
171	4/1/2031	\$ 4,655.67	\$ 475.76	\$ -	\$ 475.76	\$ 457.33	\$ 18.43	\$ 4,198.33	\$ 24,388.51
172	5/1/2031	\$ 4,198.33	\$ 475.76	\$ -	\$ 475.76	\$ 459.14	\$ 16.62	\$ 3,739.19	\$ 24,405.13
173	6/1/2031	\$ 3,739.19	\$ 475.76	\$ -	\$ 475.76	\$ 460.96	\$ 14.80	\$ 3,278.23	\$ 24,419.93
174	7/1/2031	\$ 3,278.23	\$ 475.76	\$ -	\$ 475.76	\$ 462.79	\$ 12.98	\$ 2,815.44	\$ 24,432.90

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
175	8/1/2031	\$ 2,815.44	\$ 475.76	\$ -	\$ 475.76	\$ 464.62	\$ 11.14	\$ 2,350.82	\$ 24,444.05
176	9/1/2031	\$ 2,350.82	\$ 475.76	\$ -	\$ 475.76	\$ 466.46	\$ 9.31	\$ 1,884.37	\$ 24,453.35
177	10/1/2031	\$ 1,884.37	\$ 475.76	\$ -	\$ 475.76	\$ 468.30	\$ 7.46	\$ 1,416.06	\$ 24,460.81
178	11/1/2031	\$ 1,416.06	\$ 475.76	\$ -	\$ 475.76	\$ 470.16	\$ 5.61	\$ 945.90	\$ 24,466.42
179	12/1/2031	\$ 945.90	\$ 475.76	\$ -	\$ 475.76	\$ 472.02	\$ 3.74	\$ 473.89	\$ 24,470.16
180	1/1/2032	\$ 473.89	\$ 475.76	\$ -	\$ 475.89	\$ 472.01	\$ 1.88	\$ -	\$ 24,472.04



Loan Amortization Schedule

Loan summary	
Scheduled payment	\$ 860.62
Scheduled number of payments	60
Actual number of payments	60
Total early payments	\$ -
Total interest	\$ 17,745.72

Enter values	
Loan amount	\$ 33,599.14
Annual interest rate	18.00%
Loan period in years	5
Number of payments per year	12
Start date of loan	2/1/2017
Optional extra payments	

Lender name: Miami-Dade County

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	2/1/2017	\$ 33,599.14	\$ 860.62	\$ -	\$ 860.62	\$ 352.25	\$ 508.37	\$ 33,599.14	\$ 508.37
2	3/1/2017	\$ 33,539.14	\$ 860.62	\$ -	\$ 860.62	\$ 357.53	\$ 503.09	\$ 33,181.61	\$ 1,011.46
3	4/1/2017	\$ 33,181.61	\$ 860.62	\$ -	\$ 860.62	\$ 362.89	\$ 497.72	\$ 32,818.72	\$ 1,509.18
4	5/1/2017	\$ 32,818.72	\$ 860.62	\$ -	\$ 860.62	\$ 368.34	\$ 492.28	\$ 32,450.38	\$ 2,001.46
5	6/1/2017	\$ 32,450.38	\$ 860.62	\$ -	\$ 860.62	\$ 373.86	\$ 486.76	\$ 32,076.52	\$ 2,488.22
6	7/1/2017	\$ 32,076.52	\$ 860.62	\$ -	\$ 860.62	\$ 379.47	\$ 481.15	\$ 31,697.04	\$ 2,969.37
7	8/1/2017	\$ 31,697.04	\$ 860.62	\$ -	\$ 860.62	\$ 385.16	\$ 475.46	\$ 31,311.88	\$ 3,444.82
8	9/1/2017	\$ 31,311.88	\$ 860.62	\$ -	\$ 860.62	\$ 390.91	\$ 469.68	\$ 30,920.94	\$ 3,914.50
9	10/1/2017	\$ 30,920.94	\$ 860.62	\$ -	\$ 860.62	\$ 396.80	\$ 463.81	\$ 30,524.14	\$ 4,378.31
10	11/1/2017	\$ 30,524.14	\$ 860.62	\$ -	\$ 860.62	\$ 402.76	\$ 457.86	\$ 30,121.38	\$ 4,836.16
11	12/1/2017	\$ 30,121.38	\$ 860.62	\$ -	\$ 860.62	\$ 408.80	\$ 451.82	\$ 29,712.58	\$ 5,288.00
12	1/1/2018	\$ 29,712.58	\$ 860.62	\$ -	\$ 860.62	\$ 414.93	\$ 445.69	\$ 29,297.65	\$ 5,733.69
13	2/1/2018	\$ 29,297.65	\$ 860.62	\$ -	\$ 860.62	\$ 421.15	\$ 439.46	\$ 28,876.50	\$ 6,173.15
14	3/1/2018	\$ 28,876.50	\$ 860.62	\$ -	\$ 860.62	\$ 427.47	\$ 433.15	\$ 28,449.03	\$ 6,606.30
15	4/1/2018	\$ 28,449.03	\$ 860.62	\$ -	\$ 860.62	\$ 433.88	\$ 426.74	\$ 28,015.15	\$ 7,033.03
16	5/1/2018	\$ 28,015.15	\$ 860.62	\$ -	\$ 860.62	\$ 440.39	\$ 420.23	\$ 27,574.75	\$ 7,453.26
17	6/1/2018	\$ 27,574.75	\$ 860.62	\$ -	\$ 860.62	\$ 447.00	\$ 413.62	\$ 27,127.76	\$ 7,866.88
18	7/1/2018	\$ 27,127.76	\$ 860.62	\$ -	\$ 860.62	\$ 453.70	\$ 406.92	\$ 26,674.05	\$ 8,273.80
19	8/1/2018	\$ 26,674.05	\$ 860.62	\$ -	\$ 860.62	\$ 460.51	\$ 400.11	\$ 26,213.53	\$ 8,673.91
20	9/1/2018	\$ 26,213.53	\$ 860.62	\$ -	\$ 860.62	\$ 467.42	\$ 393.20	\$ 25,746.13	\$ 9,067.11
21	10/1/2018	\$ 25,746.13	\$ 860.62	\$ -	\$ 860.62	\$ 474.43	\$ 386.19	\$ 25,271.70	\$ 9,453.30
22	11/1/2018	\$ 25,271.70	\$ 860.62	\$ -	\$ 860.62	\$ 481.54	\$ 379.08	\$ 24,790.16	\$ 9,832.38
23	12/1/2018	\$ 24,790.16	\$ 860.62	\$ -	\$ 860.62	\$ 488.77	\$ 371.85	\$ 24,301.40	\$ 10,204.23
24	1/1/2019	\$ 24,301.40	\$ 860.62	\$ -	\$ 860.62	\$ 496.10	\$ 364.52	\$ 23,805.30	\$ 10,568.75
25	2/1/2019	\$ 23,805.30	\$ 860.62	\$ -	\$ 860.62	\$ 503.54	\$ 357.08	\$ 23,301.76	\$ 10,925.83
26	3/1/2019	\$ 23,301.76	\$ 860.62	\$ -	\$ 860.62	\$ 511.09	\$ 349.53	\$ 22,790.67	\$ 11,275.36
27	4/1/2019	\$ 22,790.67	\$ 860.62	\$ -	\$ 860.62	\$ 518.76	\$ 341.86	\$ 22,271.91	\$ 11,617.22
28	5/1/2019	\$ 22,271.91	\$ 860.62	\$ -	\$ 860.62	\$ 526.54	\$ 334.08	\$ 21,745.37	\$ 11,951.30
29	6/1/2019	\$ 21,745.37	\$ 860.62	\$ -	\$ 860.62	\$ 534.44	\$ 326.18	\$ 21,210.93	\$ 12,277.48
30	7/1/2019	\$ 21,210.93	\$ 860.62	\$ -	\$ 860.62	\$ 542.45	\$ 318.16	\$ 20,668.48	\$ 12,595.64
31	8/1/2019	\$ 20,668.48	\$ 860.62	\$ -	\$ 860.62	\$ 550.59	\$ 310.03	\$ 20,117.88	\$ 12,905.67
32	9/1/2019	\$ 20,117.88	\$ 860.62	\$ -	\$ 860.62	\$ 558.85	\$ 301.77	\$ 19,559.03	\$ 13,207.44
33	10/1/2019	\$ 19,559.03	\$ 860.62	\$ -	\$ 860.62	\$ 567.25	\$ 293.39	\$ 18,991.80	\$ 13,500.82

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	11/1/2019	\$ 18,991.80	\$ 860.62	\$ -	\$ 860.62	\$ 575.74	\$ 284.88	\$ 18,416.06	\$ 13,785.70
35	12/1/2019	\$ 18,416.06	\$ 860.62	\$ -	\$ 860.62	\$ 584.38	\$ 276.24	\$ 17,831.68	\$ 14,061.94
36	1/1/2020	\$ 17,831.68	\$ 860.62	\$ -	\$ 860.62	\$ 593.14	\$ 267.48	\$ 17,238.54	\$ 14,329.42
37	2/1/2020	\$ 17,238.54	\$ 860.62	\$ -	\$ 860.62	\$ 602.04	\$ 258.58	\$ 16,636.50	\$ 14,587.99
38	3/1/2020	\$ 16,636.50	\$ 860.62	\$ -	\$ 860.62	\$ 611.07	\$ 249.55	\$ 16,025.43	\$ 14,837.54
39	4/1/2020	\$ 16,025.43	\$ 860.62	\$ -	\$ 860.62	\$ 620.24	\$ 240.38	\$ 15,405.19	\$ 15,077.92
40	5/1/2020	\$ 15,405.19	\$ 860.62	\$ -	\$ 860.62	\$ 629.54	\$ 231.08	\$ 14,775.65	\$ 15,309.00
41	6/1/2020	\$ 14,775.65	\$ 860.62	\$ -	\$ 860.62	\$ 638.98	\$ 221.63	\$ 14,136.67	\$ 15,530.64
42	7/1/2020	\$ 14,136.67	\$ 860.62	\$ -	\$ 860.62	\$ 648.57	\$ 212.05	\$ 13,488.10	\$ 15,742.69
43	8/1/2020	\$ 13,488.10	\$ 860.62	\$ -	\$ 860.62	\$ 658.30	\$ 202.32	\$ 12,829.80	\$ 15,945.01
44	9/1/2020	\$ 12,829.80	\$ 860.62	\$ -	\$ 860.62	\$ 668.17	\$ 192.45	\$ 12,161.63	\$ 16,137.45
45	10/1/2020	\$ 12,161.63	\$ 860.62	\$ -	\$ 860.62	\$ 678.19	\$ 182.42	\$ 11,483.43	\$ 16,319.88
46	11/1/2020	\$ 11,483.43	\$ 860.62	\$ -	\$ 860.62	\$ 688.37	\$ 172.25	\$ 10,795.07	\$ 16,492.13
47	12/1/2020	\$ 10,795.07	\$ 860.62	\$ -	\$ 860.62	\$ 698.69	\$ 161.93	\$ 10,096.37	\$ 16,654.06
48	1/1/2021	\$ 10,096.37	\$ 860.62	\$ -	\$ 860.62	\$ 709.17	\$ 151.45	\$ 9,387.20	\$ 16,805.50
49	2/1/2021	\$ 9,387.20	\$ 860.62	\$ -	\$ 860.62	\$ 719.81	\$ 140.81	\$ 8,667.39	\$ 16,946.31
50	3/1/2021	\$ 8,667.39	\$ 860.62	\$ -	\$ 860.62	\$ 730.61	\$ 130.01	\$ 7,936.78	\$ 17,076.32
51	4/1/2021	\$ 7,936.78	\$ 860.62	\$ -	\$ 860.62	\$ 741.57	\$ 119.05	\$ 7,195.22	\$ 17,195.37
52	5/1/2021	\$ 7,195.22	\$ 860.62	\$ -	\$ 860.62	\$ 752.69	\$ 107.93	\$ 6,442.53	\$ 17,303.30
53	6/1/2021	\$ 6,442.53	\$ 860.62	\$ -	\$ 860.62	\$ 763.98	\$ 96.64	\$ 5,678.55	\$ 17,399.94
54	7/1/2021	\$ 5,678.55	\$ 860.62	\$ -	\$ 860.62	\$ 775.44	\$ 85.18	\$ 4,903.10	\$ 17,485.12
55	8/1/2021	\$ 4,903.10	\$ 860.62	\$ -	\$ 860.62	\$ 787.07	\$ 73.55	\$ 4,116.03	\$ 17,558.66
56	9/1/2021	\$ 4,116.03	\$ 860.62	\$ -	\$ 860.62	\$ 798.88	\$ 61.74	\$ 3,317.15	\$ 17,620.40
57	10/1/2021	\$ 3,317.15	\$ 860.62	\$ -	\$ 860.62	\$ 810.86	\$ 49.76	\$ 2,506.29	\$ 17,670.16
58	11/1/2021	\$ 2,506.29	\$ 860.62	\$ -	\$ 860.62	\$ 823.02	\$ 37.59	\$ 1,683.27	\$ 17,707.76
59	12/1/2021	\$ 1,683.27	\$ 860.62	\$ -	\$ 860.62	\$ 835.37	\$ 25.25	\$ 847.90	\$ 17,738.00
60	1/1/2022	\$ 847.90	\$ 860.62	\$ -	\$ 847.90	\$ 835.18	\$ 12.72	\$ -	\$ 17,745.72

EXHIBIT "E"

CREDITOR¹	AMOUNT OF UNSECURED CLAIM	AMOUNT OF INITIAL DIVIDEND
Internal Revenue Service	\$19,940.28	\$199.40
State of Florida, Department of Revenue	\$1,200.00	\$12.00
TOTAL	\$21,140.28	\$211.40

¹ This exhibit does not include Creditor Alcira Marcella Britt as there has been no determination as to the nature of the security interest of the Creditor at this time.

Exhibit B - Identity and Value of Material Assets of Debtor

12001 NW 27 th Avenue, Miami, Florida 33167	\$644,615.00
12101 NW 27 th Avenue, Miami, Florida 33167	\$166,551.00

Exhibit C - Prepetition Financial Statements

None. The pre-petition financial information was kept entirely by the State Court Receiver. The reports submitted by the Receiver contain information relating to related entity Pirts, Inc.

Exhibit D - Most Recently Filed Post-Petition Operating Report

The Debtor does not have the necessary information to file the operating report at this time as the State Court Receiver has all information relating to the Debtor.

Exhibit E – Liquidation Analysis***Plan Proponent's Estimated Liquidation Value of Assets*****Assets**

a. Cash on hand	\$	0.00
b. Accounts receivable	\$	0.00
c. Inventory	\$	0.00
d. Office furniture & equipment	\$	0.00
e. Machinery & equipment	\$	0.00
f. Automobiles	\$	0.00
g. Building & Land	\$	811,166.00
h. Customer list	\$	0.00
i. Investment property (such as stocks, bonds or other financial assets)	\$	0.00
j. Lawsuits or other claims against third-parties	\$	0.00
k. Other intangibles (such as avoiding powers actions)	\$	0.00

Total Assets at Liquidation Value **\$ 811,166.00**

Less:

Secured creditors= \$3,603,325.58

Less:

Chapter 7 trustee fees and expenses \$ 0.00

Less:

Chapter 11 administrative expenses \$ 80,325.00

Less:

Priority claims, excluding administrative expense claims \$ 0.00

(1) Balance for unsecured claims \$ 0.00

(2) Total dollar amount of unsecured claims \$ 21,140.28

Percentage of Claims Which Unsecured Creditors Would Receive Or Retain in a Chapter 7 Liquidation: **0%**

Percentage of Claims Which Unsecured Creditors Will Receive or Retain under the Plan: **1%**

Exhibit F – Cash on hand on the effective date of the Plan

Cash on hand on effective date of the Plan:	\$90,000.00
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Less --

Amount of administrative expenses payable on effective date of the Plan	\$80,325.00
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Amount of statutory costs and charges	\$ 0.00
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Amount of cure payments for executory contracts	\$ 0.00
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Other Plan Payments due on effective date of the Plan	\$ 8,009.01
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Balance after paying these amounts	\$ 1,665.99
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The sources of the cash Debtor will have on hand by the effective date of the Plan are estimated as follows:

\$ Unknown	Cash in Debtor's bank account now
+ 90,000.00	Additional cash Debtor will accumulate from payment by shareholder and investors
+ <u>0.00</u>	Other
\$ 90,000.00	Total

Exhibit G - Projections of Cash Flow and Earnings for Post-Confirmation Period

