# Transmission Credits Forecast
## 2024

| | Refund Date | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 3/31/2024 | 6/30/2024 | 9/30/2024 | 12/31/2024 | Total | Total Refunds Due | Total Refunds Completed by Year-End 2024 | Remaining Refunds Due |
| **TOT276 (Phase 3&4): Nextera Energy Capital Holdings, Inc.** | | | | | | | | |
| Facility Cost - Principal | $ 67,010.31 | $ 67,010.31 | $ 67,010.31 | $ 67,010.31 | **$ 268,041.24** | $ 1,340,206.19 | $ 737,113.40 | $ 603,092.78 |
| Facility Cost - Interest | $ 44,165.63 | $ 42,322.45 | $ 40,702.07 | $ 38,838.64 | **$ 166,028.80** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **TOT321: Maverick Solar, LLC** | | | | | | | | |
| Facility Cost - Principal | $ 135,850.00 | $ 135,850.00 | $ 135,850.00 | $ 135,850.00 | **$ 543,400.00** | $ 2,717,000.00 | $ 1,901,900.00 | $ 815,100.00 |
| Facility Cost - Interest | $ 34,391.14 | $ 31,420.99 | $ 28,711.95 | $ 25,709.17 | **$ 120,233.25** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **TOT349: Arica Solar, LLC** | | | | | | | | |
| Facility Cost - Principal | | | | $ 26,845.00 | **$ 26,845.00** | $536,900.00 | $ 26,845.00 | $ 510,055.00 |
| Facility Cost - Interest | | | | $ 15,732.38 | **$ 15,732.38** | | | |
| One-Time Cost - Principal | | | | $ 1,541.35 | | | | |
| One-Time Cost - Interest | | | | $ 740.88 | | | | |
| **TOT411 (Phase 3-5): Golden Fields Solar III, LLC** | | | | | | | | |
| Facility Cost - Principal | $ 153,919.29 | $ 153,919.29 | $ 153,919.29 | $ 153,919.29 | **$ 615,677.16** | $ 3,078,385.82 | $ 1,693,112.20 | $ 1,385,273.62 |
| Facility Cost - Interest | $ 52,614.73 | $ 49,190.61 | $ 46,180.39 | $ 42,718.64 | **$ 190,704.36** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **TOT446: Blythe Mesa Solar** | | | | | | | | |
| Facility Cost - Principal | $ 210,191.80 | $ 210,191.80 | $ 210,191.80 | $ 210,191.80 | **$ 840,767.20** | $4,203,835.98 | $ 1,681,534.39 | $ 2,522,301.59 |
| Facility Cost - Interest | $ 80,725.79 | $ 76,131.20 | $ 72,243.47 | $ 67,598.39 | **$ 296,698.85** | | | |
| One-Time Cost - Principal | $ 2,931.50 | $ 2,931.50 | $ 2,931.50 | $ 2,931.50 | **$ 11,726.00** | | | |
| One-Time Cost - Interest | $ 1,373.94 | $ 1,305.94 | $ 1,248.40 | $ 1,179.66 | **$ 5,107.94** | | | |
| **TOT486: Desert Harvest, LLC** | | | | | | | | |
| Facility Cost - Principal | $ 1,563,625.65 | $ 1,563,625.65 | $ 1,563,625.65 | $ 1,563,625.65 | **$ 6,254,502.60** | $ 31,272,513.00 | $ 21,890,759.10 | $ 9,381,753.90 |
| Facility Cost - Interest | $ 398,223.46 | $ 363,995.64 | $ 332,776.86 | $ 298,172.91 | **$ 1,393,168.87** | | | |
| One-Time Cost - Principal | $ 2,974.55 | $ 2,974.55 | $ 2,974.55 | $ 2,974.55 | **$ 11,898.20** | | | |
| One-Time Cost - Interest | $ 1,176.14 | $ 1,103.72 | $ 1,037.67 | $ 964.46 | **$ 4,281.98** | | | |
| **TOT494: Willow Springs Solar - True Up** | | | | | | | | |
| Facility Cost - Principal | $ 6,919.04 | $ 6,919.04 | $ 6,919.04 | $ 6,919.04 | **$ 27,676.16** | $ 138,380.82 | $ 138,380.82 | $ - |
| Facility Cost - Interest | $ 12,657.20 | $ 12,275.73 | $ 11,902.64 | $ 11,516.97 | **$ 48,352.54** | | | |
| One-Time Cost - Principal | $ 726.15 | $ 726.15 | $ 726.15 | $ 726.15 | **$ 2,904.60** | | | |
| One-Time Cost - Interest | $ 212.38 | $ 194.09 | $ 176.21 | $ 157.72 | **$ 740.40** | | | |
| **TOT497: North Rosamond Solar - True Up** | | | | | | | | |
| Facility Cost - Principal | $ 191,925.75 | $ 191,925.75 | $ 191,925.75 | $ 191,925.75 | **$ 767,702.99** | $ 3,838,514.96 | $ 3,262,737.72 | $ 575,777.24 |
| Facility Cost - Interest | $ 48,723.65 | $ 44,293.22 | $ 40,106.22 | $ 35,627.10 | **$ 168,750.19** | | | |
| One-Time Cost - Principal | $ 1,146.20 | $ 1,146.20 | $ 1,146.20 | $ 1,146.20 | **$ 4,584.80** | | | |
| One-Time Cost - Interest | $ 483.48 | $ 453.48 | $ 425.12 | $ 394.79 | **$ 1,756.86** | | | |
| **TOT585 (Phase 3): SP Antelope DSR LLC** | | | | | | | | |
| Facility Cost - Principal | $ 46,375.51 | $ 46,375.51 | $ 46,375.51 | $ 46,375.51 | **$ 185,502.05** | $ 927,510.27 | $ 463,755.14 | $ 463,755.14 |
| Facility Cost - Interest | $ 31,212.35 | $ 29,947.00 | $ 28,848.51 | $ 27,569.26 | **$ 117,577.11** | | | |
| One-Time Cost - Principal | $ 209.14 | $ 209.14 | $ 209.14 | $ 209.14 | **$ 836.56** | | | |
| One-Time Cost - Interest | $ 144.38 | $ 138.62 | $ 133.61 | $ 127.78 | **$ 544.39** | | | |
| **TOT672: RE Garland LLC** | | | | | | | | |
| Facility Cost - Principal | | $ 11,498.56 | $ 11,498.56 | $ 11,498.56 | **$ 34,495.67** | $ 229,971.17 | $ 34,495.67 | $ 195,475.49 |
| Facility Cost - Interest | | $ 7,741.32 | $ 7,632.82 | $ 7,342.08 | **$ 22,716.22** | | | |
| One-Time Cost - Principal | | $ 6,013.84 | $ 6,013.84 | $ 6,013.84 | **$ 18,041.53** | | | |
| One-Time Cost - Interest | | $ 6,695.07 | $ 6,623.40 | $ 6,431.36 | **$ 19,749.83** | | | |
| **TOT679: Sunshine Valley Solar - True Up** | | | | | | | | |
| Facility Cost - Principal | $ 38,794.97 | $ 38,794.97 | $ 38,794.97 | $ 38,794.97 | **$ 155,179.86** | $ 775,899.32 | $ 737,104.35 | $ 38,794.97 |
| Facility Cost - Interest | $ 5,358.28 | $ 4,514.33 | $ 3,698.20 | $ 2,844.97 | **$ 16,415.77** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **TOT760: Victory Pass Solar** | | | | | | | | |
| Facility Cost - Principal | | | $ 210,377.95 | $ 210,377.95 | **$ 420,755.90** | $4,207,559.00 | $ 420,755.90 | $ 3,786,803.10 |
| Facility Cost - Interest | | | $ 111,919.73 | $ 109,095.98 | **$ 221,015.71** | | | |
| One-Time Cost - Principal | | | $ 5,723.30 | $ 5,723.30 | **$ 11,446.60** | | | |
| One-Time Cost - Interest | | | $ 3,850.89 | $ 3,767.01 | **$ 7,617.90** | | | |
| **TOT762: Antelope Expansion 2, LLC** | | | | | | | | |
| Facility Cost - Principal | $ 25,150.00 | $ 25,150.00 | $ 25,150.00 | $ 25,150.00 | **$ 100,600.00** | $ 503,000.00 | $ 201,200.00 | $ 301,800.00 |
| Facility Cost - Interest | $ 16,334.85 | $ 15,679.67 | $ 15,125.27 | $ 14,462.89 | **$ 61,602.68** | | | |
| One-Time Cost - Principal | $ 1,500.00 | $ 1,500.00 | $ 1,500.00 | $ 1,500.00 | **$ 6,000.00** | | | |
| One-Time Cost - Interest | $ 968.02 | $ 929.04 | $ 896.06 | $ 856.65 | **$ 3,649.78** | | | |
| **TOT764: RE Crimson LLC** | | | | | | | | |
| Facility Cost - Principal | $ 186,732.35 | $ 186,732.35 | $ 186,732.35 | $ 186,732.35 | **$ 746,929.40** | $ 3,734,647.00 | $ 1,680,591.15 | $ 2,054,055.85 |
| Facility Cost - Interest | $ 74,866.10 | $ 70,668.26 | $ 67,070.11 | $ 62,826.14 | **$ 275,430.62** | | | |
| One-Time Cost - Principal | $ 5,416.05 | $ 5,416.05 | $ 5,416.05 | $ 5,416.05 | **$ 21,664.20** | | | |
| One-Time Cost - Interest | $ 2,531.98 | $ 2,404.44 | $ 2,295.12 | $ 2,166.18 | **$ 9,397.73** | | | |
| **TOT789: Marvel** | | | | | | | | |
| Facility Cost - Principal | | | $ 168,397.35 | $ 168,397.35 | **$ 336,794.70** | $3,367,947.00 | $ 336,794.70 | $3,031,152.30 |
| Facility Cost - Interest | | | $ 98,542.60 | $ 96,203.86 | **$ 194,746.46** | | | |
| One-Time Cost - Principal | | | $ 2,529.65 | $ 2,529.65 | **$ 5,059.30** | | | |
| One-Time Cost - Interest | | | $ 1,808.96 | $ 1,808.96 | **$ 3,617.92** | | | |
| **TOT819 & TOT855: Edwards Sanborn Storage 1, LLC - Phase 3** | | | | | | | | |
| Facility Cost - Principal | $ 37,948.96 | $ 37,948.96 | $ 37,948.96 | $ 37,948.96 | **$ 151,795.84** | $ 758,979.18 | $ 303,591.67 | $ 455,387.51 |
| Facility Cost - Interest | $ 15,227.31 | $ 14,387.47 | $ 13,676.84 | $ 12,827.77 | **$ 56,119.40** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **TOT819 & TOT855: Edwards Sanborn Storage 1, LLC - Phases 1,2,4,5,6,7** | | | | | | | | |
| Facility Cost - Principal | $ 106,988.63 | $ 106,988.63 | $ 106,988.63 | $ 106,988.63 | **$ 427,954.53** | $ 2,139,772.64 | $ 748,920.42 | $ 1,390,852.21 |
| Facility Cost - Interest | $ 44,130.61 | $ 41,781.02 | $ 39,818.73 | $ 37,443.32 | **$ 163,173.67** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **TOT830: Sol Catcher BESS** | | | | | | | | |
| Facility Cost - Principal | | | $ 25,925.50 | $ 25,925.50 | **$ 51,851.00** | $518,510.00 | $ 51,851.00 | $466,659.00 |
| Facility Cost - Interest | | | $ 13,792.20 | $ 13,444.22 | **$ 27,236.42** | | | |
| One-Time Cost - Principal | | | $ 1,531.65 | $ 1,531.65 | | | | |
| One-Time Cost - Interest | | | $ 964.79 | $ 964.79 | | | | |
| **TOT847: High Desert Power Project LLC - True Up** | | | | | | | | |
| Facility Cost - Principal | $ 31,470.20 | $ 31,470.20 | $ 31,470.20 | $ 31,470.20 | **$ 125,880.80** | $ 629,403.99 | $ 314,702.00 | $ 314,702.00 |
| Facility Cost - Interest | $ 11,390.98 | $ 10,691.98 | $ 10,085.15 | $ 9,378.46 | **$ 41,546.57** | | | |
| One-Time Cost - Principal | $ 1,861.55 | $ 1,861.55 | $ 1,861.55 | $ 1,861.55 | | | | |
| One-Time Cost - Interest | $ 571.01 | $ 531.34 | $ 496.90 | $ 456.79 | | | | |
| **TOT849: SE Athos II Construction Holdco, LLC (200MW)** | | | | | | | | |
| Facility Cost - Principal | $ 143,136.07 | $ 143,136.07 | $ 143,136.07 | $ 143,136.07 | **$ 572,544.27** | $2,862,721.33 | $ 1,717,632.80 | $ 1,145,088.53 |
| Facility Cost - Interest | $ 39,107.14 | $ 36,034.80 | $ 33,300.08 | $ 30,193.98 | **$ 138,635.99** | | | |
| One-Time Cost - Principal | $ 3,729.00 | $ 3,729.00 | $ 3,729.00 | $ 3,729.00 | **$ 14,916.00** | | | |
| One-Time Cost - Interest | $ 1,361.37 | $ 1,275.55 | $ 1,199.17 | $ 1,112.41 | **$ 4,948.49** | | | |
| **TOT849: SE Athos II Construction Holdco, LLC (250MW)** | | | | | | | | |
| Facility Cost - Principal | $ 179,739.53 | $ 179,739.53 | $ 179,739.53 | $ 179,739.53 | **$ 718,958.13** | $3,594,790.67 | $ 898,697.67 | $ 2,696,093.00 |
| Facility Cost - Interest | $ 101,111.21 | $ 96,876.26 | $ 93,432.45 | $ 89,150.97 | **$ 380,570.88** | | | |
| One-Time Cost - Principal | $ 3,841.80 | $ 3,841.80 | $ 3,841.80 | $ 3,841.80 | **$ 15,367.20** | | | |
| One-Time Cost - Interest | $ 2,448.58 | $ 2,353.73 | $ 2,276.59 | $ 2,180.70 | **$ 9,259.60** | | | |
| **TOT727: RE Gaskell West LLC** | | | | | | | | |
| Facility Cost - Principal | $ 39,778.25 | $ 39,778.25 | $ 39,778.25 | $ 39,778.25 | **$ 159,113.00** | $ 795,565.00 | $ 238,669.50 | $ 556,895.50 |
| Facility Cost - Interest | $ 17,526.32 | $ 16,648.99 | $ 15,925.92 | $ 15,038.96 | **$ 65,140.19** | | | |
| One-Time Cost - Principal | $ 18,364.46 | $ 18,364.46 | $ 18,364.46 | $ 18,364.46 | **$ 73,457.83** | | | |
| One-Time Cost - Interest | $ 15,418.84 | $ 14,901.62 | $ 14,475.34 | $ 13,952.44 | **$ 58,748.25** | | | |
| **TOT781: Arlington Solar LLC** | | | | | | | | |
| Facility Cost - Principal | $ 182,385.30 | $ 182,385.30 | $ 182,385.30 | $ 182,385.30 | **$ 729,541.20** | $ 3,647,706.00 | $ 911,926.50 | $ 2,735,779.50 |
| Facility Cost - Interest | $ 99,231.49 | $ 94,984.99 | $ 91,531.79 | $ 87,238.62 | **$ 372,986.89** | | | |
| One-Time Cost - Principal | $ 3,840.45 | $ 3,840.45 | $ 3,840.45 | $ 3,840.45 | **$ 15,361.80** | | | |
| One-Time Cost - Interest | $ 2,726.72 | $ 2,627.69 | $ 2,547.17 | $ 2,447.05 | **$ 10,348.63** | | | |
| **TOT910: Oberon** | | | | | | | | |
| Facility Cost - Principal | $ 402,520.65 | $ 402,520.65 | $ 402,520.65 | $ 402,520.65 | **$ 1,610,082.60** | $ 8,050,413.00 | $ 1,610,082.60 | $ 6,440,330.40 |
| Facility Cost - Interest | $ 209,338.72 | $ 203,978.87 | $ 196,642.44 | $ 187,396.54 | **$ 797,356.57** | | | |
| One-Time Cost - Principal | $ 4,859.90 | $ 4,859.90 | $ 4,859.90 | $ 4,859.90 | **$ 19,439.60** | | | |
| One-Time Cost - Interest | $ 2,831.39 | $ 2,798.11 | $ 2,705.48 | $ 2,588.73 | **$ 10,923.71** | | | |
| **TOT876: Sanborn Solar 2** | | | | | | | | |
| Facility Cost - Principal | $ 205,205.00 | $ 205,205.00 | $ 205,205.00 | $ 205,205.00 | **$ 820,820.00** | $ 4,104,100.00 | $ 820,820.00 | $ 3,283,280.00 |
| Facility Cost - Interest | $ 120,332.80 | $ 117,481.10 | $ 113,577.78 | $ 108,658.53 | **$ 460,050.21** | | | |
| One-Time Cost - Principal | $ 2,856.30 | $ 2,856.30 | $ 2,856.30 | $ 2,856.30 | **$ 11,425.20** | | | |
| One-Time Cost - Interest | $ 1,838.28 | $ 1,797.16 | $ 1,740.87 | $ 1,669.93 | **$ 7,046.24** | | | |
| **TOT840 (Phase 1A): Alamitos Energy Center** | | | | | | | | |
| Facility Cost - Principal | $ 186,570.45 | $ 186,570.45 | $ 186,570.45 | $ 186,570.45 | **$ 746,281.80** | $3,731,409.00 | $ 746,281.80 | $ 2,985,127.20 |
| Facility Cost - Interest | $ 141,870.45 | $ 138,993.32 | $ 135,055.19 | $ 130,092.07 | **$ 546,011.03** | | | |
| One-Time Cost - Principal | $ 1,369.00 | $ 1,369.00 | $ 1,369.00 | $ 1,369.00 | **$ 5,476.00** | | | |
| One-Time Cost - Interest | $ 1,243.25 | $ 1,220.36 | $ 1,189.04 | $ 1,149.57 | **$ 4,802.22** | | | |
| **TOT840 (Phase 2A): Alamitos Energy Center** | | | | | | | | |
| Facility Cost - Principal | $ 49,498.92 | $ 49,498.92 | $ 49,498.92 | $ 49,498.92 | **$ 197,995.67** | $989,978.33 | $ 197,995.67 | $ 791,982.66 |
| Facility Cost - Interest | $ 33,472.19 | $ 32,745.37 | $ 31,750.51 | $ 30,496.72 | **$ 128,464.79** | | | |
| One-Time Cost - Principal | $ 382.45 | $ 382.45 | $ 382.45 | $ 382.45 | **$ 1,529.80** | | | |
| One-Time Cost - Interest | $ 320.78 | $ 314.62 | $ 306.19 | $ 295.56 | **$ 1,237.14** | | | |
| **TOT882: Silver Peak Energy, LLC (150MW)** | | | | | | | | |
| Facility Cost - Principal | $ - | $ - | $ - | $ 38,428.24 | **$ 38,428.24** | $768,564.75 | $ 38,428.24 | $ 730,136.51 |
| Facility Cost - Interest | $ - | $ - | $ - | $ 22,879.82 | $ 22,879.82 | | | |
| One-Time Cost - Principal | $ - | $ - | $ - | $ 2,603.44 | **$ 2,603.44** | | | |
| One-Time Cost - Interest | $ - | $ - | $ - | $ 1,950.88 | $ 1,950.88 | | | |
| **TOT934: Nova Power, LLC (Phases 1-4)** | | | | | | | | |
| Facility Cost - Principal | $ - | $ - | $ - | $ 54,496.91 | **$ 54,496.91** | $1,089,938.12 | $ 54,496.91 | $ 1,035,441.21 |
| Facility Cost - Interest | $ - | $ - | $ - | $ 28,435.92 | **$ 28,435.92** | | | |
| One-Time Cost - Principal | $ - | $ - | $ - | $ 2,253.38 | **$ 2,253.38** | | | |
| One-Time Cost - Interest | $ - | $ - | $ - | $ 1,444.73 | **$ 1,444.73** | | | |
| **WDT315: Casa Diablo 4** | | | | | | | | |
| Facility Cost - Principal | $ - | $ 1,122,611.10 | $ 1,122,611.10 | $ 1,122,611.10 | **$ 3,367,833.30** | $ 22,452,222.00 | $ 3,367,833.30 | $ 19,084,388.70 |
| Facility Cost - Interest | $ - | $ 679,037.87 | $ 668,878.08 | $ 641,653.07 | **$ 1,989,569.03** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **2024 Total** | | | | | | | | |
| **Facility Cost - Principal** | **$ 4,191,736.62** | **$ 5,325,846.28** | **$ 5,730,547.08** | **$ 5,850,317.23** | **$ 21,098,447.22** | **$ 117,006,344.53** | **$ 47,229,009.61** | **$ 69,777,334.92** |
| **Facility Cost - Interest** | **$ 1,632,012.38** | **$ 2,231,822.44** | **$ 2,362,928.02** | **$ 2,300,588.36** | **$ 8,527,351.20** | | | |
| **One-Time Cost - Principal** | **$ 56,008.50** | **$ 62,022.34** | **$ 71,806.94** | **$ 78,205.11** | **$ 268,042.89** | | | |
| **One-Time Cost - Interest** | **$ 35,650.53** | **$ 41,044.58** | **$ 46,396.98** | **$ 48,809.03** | **$ 171,901.12** | | | |
| **Total Interest** | **$ 1,667,662.91** | **$ 2,272,867.02** | **$ 2,409,325.00** | **$ 2,349,397.39** | **$ 8,699,252.32** | | | |

**Notes:**

**1) Definitions:**

**Facility Cost - Principal**: Total payments made by SCE on the Facility

**Facility Cost - Interest**: Total payments made by SCE on post-construction interest (quarterly) for Facility Costs. Interest calculations begin on the in-service date of the Facility.

**One-Time Cost - Principal**: Total payments made by SCE on One-Time Costs

**One-Time Cost - Interest**: Total payments made by SCE on pre- and post-construction interest (accrued interest and quarterly interest, respectively) for One-Time Costs. Interest calculations begin upon receipt of payment from the customer.

**2)** When actual costs are determined (True Up), refund amounts are recalculated to reflect the new totals. Adjustments are made for principal and accrued interest refunds for prior quarters to align the refund totals to the 1/20th per quarter criteria.

Input to Schedule 22, Line 1

# Transmission Credits Forecast
## 2025

| | Refund Date | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 3/31/2025 | 6/30/2025 | 9/30/2025 | 12/31/2025 | Total | Total Refunds Due | Total Refunds Completed by Year-End 2025 | Remaining Refunds Due |
| **TOT276 (Phase 3&4): Nextera Energy Capital Holdings, Inc.** | | | | | | | | |
| Facility Cost - Principal | $ 67,010.31 | $ 67,010.31 | $ 67,010.31 | $ 67,010.31 | **$ 268,041.24** | $ 1,340,206.19 | $ 1,005,154.64 | $ 335,051.55 |
| Facility Cost - Interest | $ 35,765.26 | $ 33,337.58 | $ 31,745.26 | $ 30,096.55 | **$ 130,944.65** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **TOT321: Maverick Solar, LLC** | | | | | | | | |
| Facility Cost - Principal | $ 135,850.00 | $ 135,850.00 | $ 135,850.00 | $ 135,850.00 | **$ 543,400.00** | $ 2,717,000.00 | $ 2,445,300.00 | $ 271,700.00 |
| Facility Cost - Interest | $ 21,406.56 | $ 17,916.75 | $ 15,316.77 | $ 12,659.99 | **$ 67,300.06** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **TOT349: Arica Solar, LLC** | | | | | | | | |
| Facility Cost - Principal | $ 26,845.00 | $ 26,845.00 | $ 26,845.00 | $ 26,845.00 | **$ 107,380.00** | $536,900.00 | $ 134,225.00 | $ 402,675.00 |
| Facility Cost - Interest | $ 14,480.18 | $ 13,344.01 | $ 12,820.21 | $ 12,252.75 | **$ 52,897.15** | | | |
| One-Time Cost - Principal | $ 1,541.35 | $ 1,541.35 | $ 1,541.35 | $ 1,541.35 | | | | |
| One-Time Cost - Interest | $ 673.76 | $ 612.86 | $ 584.79 | $ 554.37 | | | | |
| **TOT381: Silver State South Solar Project** | | | | | | | | |
| Facility Cost - Principal | $ - | $ 37,319.35 | $ 37,319.35 | $ 37,319.35 | **$ 111,958.05** | $746,387.00 | $ 111,958.05 | $634,428.95 |
| Facility Cost - Interest | $ - | $ 15,600.71 | $ 15,201.45 | $ 14,470.97 | **$ 45,273.12** | | | |
| One-Time Cost - Principal | $ - | $ - | $ - | $ - | | | | |
| One-Time Cost - Interest | $ - | $ - | $ - | $ - | | | | |
| **TOT411 (Phase 3-5): Golden Fields Solar III, LLC** | | | | | | | | |
| Facility Cost - Principal | $ 153,919.29 | $ 153,919.29 | $ 153,919.29 | $ 153,919.29 | **$ 615,677.16** | $ 3,078,385.82 | $ 2,308,789.37 | $ 769,596.46 |
| Facility Cost - Interest | $ 37,009.16 | $ 32,499.22 | $ 29,541.12 | $ 26,478.27 | **$ 125,527.77** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **TOT446: Blythe Mesa Solar** | | | | | | | | |
| Facility Cost - Principal | $ 210,191.80 | $ 210,191.80 | $ 210,191.80 | $ 210,191.80 | **$ 840,767.20** | $4,203,835.98 | $ 2,522,301.59 | $ 1,681,534.39 |
| Facility Cost - Interest | $ 58,931.86 | $ 52,227.18 | $ 48,310.63 | $ 44,200.79 | **$ 203,670.46** | | | |
| One-Time Cost - Principal | $ 2,931.50 | $ 2,931.50 | $ 2,931.50 | $ 2,931.50 | **$ 11,726.00** | | | |
| One-Time Cost - Interest | $ 1,051.40 | $ 952.17 | $ 894.21 | $ 833.38 | **$ 3,731.16** | | | |
| **TOT486: Desert Harvest, LLC** | | | | | | | | |
| Facility Cost - Principal | $ 1,563,625.65 | $ 1,563,625.65 | $ 1,563,625.65 | $ 1,563,625.65 | **$ 6,254,502.60** | $ 31,272,513.00 | $ 28,145,261.70 | $ 3,127,251.30 |
| Facility Cost - Interest | $ 248,589.92 | $ 208,373.53 | $ 178,411.47 | $ 147,794.92 | **$ 783,169.84** | | | |
| One-Time Cost - Principal | $ 2,974.55 | $ 2,974.55 | $ 2,974.55 | $ 2,974.55 | **$ 11,898.20** | | | |
| One-Time Cost - Interest | $ 859.56 | $ 774.47 | $ 711.08 | $ 646.30 | **$ 2,991.41** | | | |
| **TOT497: North Rosamond Solar - True Up** | | | | | | | | |
| Facility Cost - Principal | $ 191,925.75 | $ 191,925.75 | $ 191,925.75 | | **$ 575,777.24** | $ 3,838,514.96 | $ 3,838,514.96 | $ - |
| Facility Cost - Interest | $ 30,178.55 | $ 25,602.73 | $ 21,673.63 | | **$ 77,454.91** | | | |
| One-Time Cost - Principal | $ 1,146.20 | $ 1,146.20 | $ 1,146.20 | | **$ 3,438.60** | | | |
| One-Time Cost - Interest | $ 357.89 | $ 326.90 | $ 300.30 | | **$ 985.09** | | | |
| **TOT585 (Phase 3): SP Antelope DSR LLC** | | | | | | | | |
| Facility Cost - Principal | $ 46,375.51 | $ 46,375.51 | $ 46,375.51 | $ 46,375.51 | **$ 185,502.05** | $ 927,510.27 | $ 649,257.19 | $ 278,253.08 |
| Facility Cost - Interest | $ 25,367.08 | $ 23,640.53 | $ 22,552.23 | $ 21,420.39 | **$ 92,980.23** | | | |
| One-Time Cost - Principal | $ 209.14 | $ 209.14 | $ 209.14 | $ 209.14 | **$ 836.56** | | | |
| One-Time Cost - Interest | $ 117.75 | $ 109.88 | $ 104.92 | $ 99.77 | **$ 432.32** | | | |
| **TOT672: RE Garland LLC** | | | | | | | | |
| Facility Cost - Principal | $ 11,498.56 | $ 11,498.56 | $ 11,498.56 | $ 11,498.56 | **$ 45,994.23** | $ 229,971.17 | $ 80,489.91 | $ 149,481.26 |
| Facility Cost - Interest | $ 6,694.77 | $ 6,206.99 | $ 5,967.35 | $ 5,710.12 | **$ 24,579.22** | | | |
| One-Time Cost - Principal | $ 6,013.84 | $ 6,013.84 | $ 6,013.84 | $ 6,013.84 | **$ 24,055.37** | | | |
| One-Time Cost - Interest | $ 6,003.77 | $ 5,681.57 | $ 5,523.27 | $ 5,353.36 | **$ 22,561.97** | | | |
| **TOT749: Quartzite Solar 8** | | | | | | | | |
| Facility Cost - Principal | $ 199,345.60 | $ 199,345.60 | $ 199,345.60 | $ 199,345.60 | **$ 797,382.40** | $3,986,912.00 | $ 797,382.40 | $ 3,189,529.60 |
| Facility Cost - Interest | $ 95,458.50 | $ 88,847.60 | $ 85,160.71 | $ 81,147.84 | **$ 350,614.65** | | | |
| One-Time Cost - Principal | $ 8,454.25 | $ 8,454.25 | $ 8,454.25 | $ 8,454.25 | **$ 33,817.00** | | | |
| One-Time Cost - Interest | $ 6,081.69 | $ 5,755.72 | $ 5,573.93 | $ 5,376.07 | **$ 22,787.41** | | | |
| **TOT753: Rosamond South East** | | | | | | | | |
| Facility Cost - Principal | | | | $ 52,789.02 | **$ 52,789.02** | $1,055,780.50 | $ 52,789.02 | $ 1,002,991.47 |
| Facility Cost - Interest | | | | $ 35,082.79 | **$ 35,082.79** | | | |
| One-Time Cost - Principal | | | | $ 1,345.11 | **$ 1,345.11** | | | |
| One-Time Cost - Interest | | | | $ 981.28 | **$ 981.28** | | | |
| **TOT760: Victory Pass Solar** | | | | | | | | |
| Facility Cost - Principal | $ 210,377.95 | $ 210,377.95 | $ 210,377.95 | $ 210,377.95 | **$ 841,511.80** | $4,207,559.00 | $ 1,262,267.70 | $ 2,945,291.30 |
| Facility Cost - Interest | $ 97,936.21 | $ 89,563.29 | $ 85,579.94 | $ 81,284.38 | **$ 354,363.81** | | | |
| One-Time Cost - Principal | $ 5,723.30 | $ 5,723.30 | $ 5,723.30 | $ 5,723.30 | **$ 22,893.20** | | | |
| One-Time Cost - Interest | $ 3,435.50 | $ 3,186.77 | $ 3,068.44 | $ 2,940.84 | **$ 12,631.54** | | | |
| **TOT762: Antelope Expansion 2, LLC** | | | | | | | | |
| Facility Cost - Principal | $ 25,150.00 | $ 25,150.00 | $ 25,150.00 | $ 25,150.00 | **$ 100,600.00** | $ 503,000.00 | $ 301,800.00 | $ 201,200.00 |
| Facility Cost - Interest | $ 13,227.04 | $ 12,270.95 | $ 11,712.45 | $ 11,126.39 | **$ 48,336.83** | | | |
| One-Time Cost - Principal | $ 1,500.00 | $ 1,500.00 | $ 1,500.00 | $ 1,500.00 | **$ 6,000.00** | | | |
| One-Time Cost - Interest | $ 783.13 | $ 726.25 | $ 693.02 | $ 658.16 | **$ 2,860.57** | | | |
| **TOT764: RE Crimson LLC** | | | | | | | | |
| Facility Cost - Principal | $ 186,732.35 | $ 186,732.35 | $ 186,732.35 | $ 186,732.35 | **$ 746,929.40** | $ 3,734,647.00 | $ 2,427,520.55 | $ 1,307,126.45 |
| Facility Cost - Interest | $ 55,214.17 | $ 49,287.35 | $ 45,692.95 | $ 41,938.01 | **$ 192,132.48** | | | |
| One-Time Cost - Principal | $ 5,416.05 | $ 5,416.05 | $ 5,416.05 | $ 5,416.05 | **$ 21,664.20** | | | |
| One-Time Cost - Interest | $ 1,934.91 | $ 1,754.84 | $ 1,645.63 | $ 1,531.54 | **$ 6,866.91** | | | |
| **TOT789: Marvel** | | | | | | | | |
| Facility Cost - Principal | $ 168,397.35 | $ 168,397.35 | $ 168,397.35 | $ 168,397.35 | **$ 673,589.40** | $3,367,947.00 | $ 1,010,384.10 | $2,357,562.90 |
| Facility Cost - Interest | $ 86,960.89 | $ 80,026.10 | $ 76,726.92 | $ 73,169.17 | **$ 316,883.08** | | | |
| One-Time Cost - Principal | $ 2,529.65 | $ 2,529.65 | $ 2,529.65 | $ 2,529.65 | **$ 10,118.60** | | | |
| One-Time Cost - Interest | $ 1,620.75 | $ 1,508.11 | $ 1,454.43 | $ 1,396.57 | **$ 5,979.86** | | | |
| **TOT806: Cyclone Solar** | | | | | | | | |
| Facility Cost - Principal | | | | $ 51,974.00 | **$ 51,974.00** | $1,039,480.00 | $ 51,974.00 | $ 987,506.00 |
| Facility Cost - Interest | | | | $ 26,534.63 | **$ 26,534.63** | | | |
| One-Time Cost - Principal | | | | $ 3,016.80 | **$ 3,016.80** | | | |
| One-Time Cost - Interest | | | | $ 2,077.55 | **$ 2,077.55** | | | |
| **TOT812: Daggett Solar 1** | | | | | | | | |
| Facility Cost - Principal | | | | $ 255,392.10 | **$ 255,392.10** | $5,107,842.00 | $ 255,392.10 | $4,852,449.90 |
| Facility Cost - Interest | | | | $ 117,585.10 | **$ 117,585.10** | | | |
| One-Time Cost - Principal | | | | $ 8,203.45 | **$ 8,203.45** | | | |
| One-Time Cost - Interest | | | | $ 4,805.72 | **$ 4,805.72** | | | |
| **TOT819 & TOT855: Edwards Sanborn Storage 1, LLC - Phase 3** | | | | | | | | |
| Facility Cost - Principal | $ 37,948.96 | $ 37,948.96 | $ 37,948.96 | $ 37,948.96 | **$ 151,795.84** | $ 758,979.18 | $ 455,387.51 | $ 303,591.67 |
| Facility Cost - Interest | $ 11,243.64 | $ 10,018.10 | $ 9,302.20 | $ 8,550.97 | **$ 39,114.91** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **TOT819 & TOT855: Edwards Sanborn Storage 1, LLC - Phases 1,2,4,5,6,7** | | | | | | | | |
| Facility Cost - Principal | $ 106,988.63 | $ 106,988.63 | $ 106,988.63 | $ 106,988.63 | **$ 427,954.53** | $ 2,139,772.64 | $ 1,176,874.95 | $ 962,897.69 |
| Facility Cost - Interest | $ 32,840.05 | $ 29,300.08 | $ 27,306.22 | $ 25,204.53 | **$ 114,650.88** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **TOT819 & TOT855: Edwards Sanborn Storage 1, LLC - Phase 8** | | | | | | | | |
| Facility Cost - Principal | $ 37,948.96 | $ 37,948.96 | $ 37,948.96 | $ 37,948.96 | **$ 113,846.88** | $758,979.18 | $ 113,846.88 | $ 645,132.31 |
| Facility Cost - Interest | $ 28,684.34 | $ 28,181.63 | $ 27,261.85 | $ 27,261.85 | **$ 84,127.82** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **TOT823: BigBeau Solar, LLC** | | | | | | | | |
| Facility Cost - Principal | | | $ 49,060.20 | $ 49,060.20 | **$ 98,120.40** | $981,204.00 | $ 98,120.40 | $ 883,083.60 |
| Facility Cost - Interest | | | $ 38,920.12 | $ 38,157.18 | **$ 77,077.30** | | | |
| One-Time Cost - Principal | | | $ 2,861.90 | $ 2,861.90 | **$ 5,723.80** | | | |
| One-Time Cost - Interest | | | $ 2,443.32 | $ 2,443.32 | **$ 4,886.64** | | | |
| **TOT830: Sol Catcher BESS** | | | | | | | | |
| Facility Cost - Principal | $ 25,925.50 | $ 25,925.50 | $ 25,925.50 | $ 25,925.50 | **$ 103,702.00** | $518,510.00 | $ 155,553.00 | $362,957.00 |
| Facility Cost - Interest | $ 12,068.97 | $ 11,037.15 | $ 10,546.27 | $ 10,016.92 | **$ 43,669.31** | | | |
| One-Time Cost - Principal | $ 1,531.65 | $ 1,531.65 | $ 1,531.65 | $ 1,531.65 | **$ 6,126.60** | | | |
| One-Time Cost - Interest | $ 856.48 | $ 791.62 | $ 760.77 | $ 727.50 | **$ 3,136.37** | | | |
| **TOT847: High Desert Power Project LLC - True Up** | | | | | | | | |
| Facility Cost - Principal | $ 31,470.20 | $ 31,470.20 | $ 31,470.20 | $ 31,470.20 | **$ 125,880.80** | $ 629,403.99 | $ 440,582.79 | $ 188,821.20 |
| Facility Cost - Interest | $ 8,161.93 | $ 7,208.15 | $ 6,606.95 | $ 5,981.70 | **$ 27,958.73** | | | |
| One-Time Cost - Principal | $ 1,861.55 | $ 1,861.55 | $ 1,861.55 | $ 1,861.55 | **$ 7,446.20** | | | |
| One-Time Cost - Interest | $ 387.75 | $ 333.61 | $ 299.49 | $ 264.01 | **$ 1,284.86** | | | |
| **TOT849: SE Athos II Construction Holdco, LLC (200MW)** | | | | | | | | |
| Facility Cost - Principal | $ 143,136.07 | $ 143,136.07 | $ 143,136.07 | $ 143,136.07 | **$ 572,544.27** | $2,862,721.33 | $ 2,290,177.07 | $ 572,544.27 |
| Facility Cost - Interest | $ 25,295.15 | $ 21,394.12 | $ 18,728.18 | $ 15,979.99 | **$ 81,397.44** | | | |
| One-Time Cost - Principal | $ 3,729.00 | $ 3,729.00 | $ 3,729.00 | $ 3,729.00 | **$ 14,916.00** | | | |
| One-Time Cost - Interest | $ 975.58 | $ 866.61 | $ 792.15 | $ 715.39 | **$ 3,349.72** | | | |
| **TOT849: SE Athos II Construction Holdco, LLC (250MW)** | | | | | | | | |
| Facility Cost - Principal | $ 179,739.53 | $ 179,739.53 | $ 179,739.53 | $ 179,739.53 | **$ 718,958.13** | $3,594,790.67 | $ 1,617,655.80 | $ 1,977,134.87 |
| Facility Cost - Interest | $ 80,236.15 | $ 73,454.29 | $ 69,892.90 | $ 66,104.77 | **$ 289,688.11** | | | |
| One-Time Cost - Principal | $ 3,841.80 | $ 3,841.80 | $ 3,841.80 | $ 3,841.80 | **$ 15,367.20** | | | |
| One-Time Cost - Interest | $ 1,981.03 | $ 1,829.13 | $ 1,749.36 | $ 1,664.52 | **$ 7,224.04** | | | |
| **TOT727: RE Gaskell West LLC** | | | | | | | | |
| Facility Cost - Principal | $ 39,778.25 | $ 39,778.25 | $ 39,778.25 | $ 39,778.25 | **$ 159,113.00** | $ 795,565.00 | $ 397,782.50 | $ 397,782.50 |
| Facility Cost - Interest | $ 13,256.13 | $ 11,892.75 | $ 11,151.60 | $ 10,366.84 | **$ 46,667.32** | | | |
| One-Time Cost - Principal | $ 18,364.46 | $ 18,364.46 | $ 18,364.46 | $ 18,364.46 | **$ 73,457.83** | | | |
| One-Time Cost - Interest | $ 12,901.39 | $ 12,097.63 | $ 11,660.69 | $ 11,198.05 | **$ 47,857.76** | | | |
| **TOT781: Arlington Solar LLC** | | | | | | | | |
| Facility Cost - Principal | $ 182,385.30 | $ 182,385.30 | $ 182,385.30 | $ 182,385.30 | **$ 729,541.20** | $ 3,647,706.00 | $ 1,641,467.70 | $ 2,006,238.30 |
| Facility Cost - Interest | $ 78,299.49 | $ 71,499.14 | $ 67,928.03 | $ 64,129.57 | **$ 281,856.23** | | | |
| One-Time Cost - Principal | $ 3,840.45 | $ 3,840.45 | $ 3,840.45 | $ 3,840.45 | **$ 15,361.80** | | | |
| One-Time Cost - Interest | $ 2,238.60 | $ 2,080.01 | $ 1,996.74 | $ 1,908.16 | **$ 8,223.51** | | | |
| **TOT910: Oberon** | | | | | | | | |
| Facility Cost - Principal | $ 402,520.65 | $ 402,520.65 | $ 402,520.65 | $ 402,520.65 | **$ 1,610,082.60** | $ 8,050,413.00 | $ 3,220,165.20 | $ 4,830,247.80 |
| Facility Cost - Interest | $ 167,477.87 | $ 152,399.07 | $ 144,743.18 | $ 136,562.68 | **$ 601,182.80** | | | |
| One-Time Cost - Principal | $ 4,859.90 | $ 4,859.90 | $ 4,859.90 | $ 4,859.90 | **$ 19,439.60** | | | |
| One-Time Cost - Interest | $ 2,337.23 | $ 2,146.84 | $ 2,050.17 | $ 1,946.88 | **$ 8,481.11** | | | |
| **TOT876: Sanborn Solar 2** | | | | | | | | |
| Facility Cost - Principal | $ 205,205.00 | $ 205,205.00 | $ 205,205.00 | $ 205,205.00 | **$ 820,820.00** | $ 4,104,100.00 | $ 1,641,640.00 | $ 2,462,460.00 |
| Facility Cost - Interest | $ 98,060.87 | $ 90,038.24 | $ 85,964.95 | $ 81,612.54 | **$ 355,676.59** | | | |
| One-Time Cost - Principal | $ 2,856.30 | $ 2,856.30 | $ 2,856.30 | $ 2,856.30 | **$ 11,425.20** | | | |
| One-Time Cost - Interest | $ 1,517.10 | $ 1,401.40 | $ 1,342.66 | $ 1,279.90 | **$ 5,541.06** | | | |
| **TOT840 (Phase 1A): Alamitos Energy Center** | | | | | | | | |
| Facility Cost - Principal | $ 186,570.45 | $ 186,570.45 | $ 186,570.45 | $ 186,570.45 | **$ 746,281.80** | $3,731,409.00 | $ 1,492,563.60 | $ 2,238,845.40 |
| Facility Cost - Interest | $ 119,399.90 | $ 111,305.73 | $ 107,196.11 | $ 102,804.89 | **$ 440,706.62** | | | |
| One-Time Cost - Principal | $ 1,369.00 | $ 1,369.00 | $ 1,369.00 | $ 1,369.00 | **$ 5,476.00** | | | |
| One-Time Cost - Interest | $ 1,064.53 | $ 1,000.15 | $ 967.46 | $ 932.54 | **$ 3,964.68** | | | |
| **TOT840 (Phase 2A): Alamitos Energy Center** | | | | | | | | |
| Facility Cost - Principal | $ 49,498.92 | $ 49,498.92 | $ 49,498.92 | $ 49,498.92 | **$ 197,995.67** | $989,978.33 | $ 395,991.33 | $ 593,987.00 |
| Facility Cost - Interest | $ 27,795.65 | $ 25,750.89 | $ 24,712.72 | $ 23,603.40 | **$ 101,862.67** | | | |
| One-Time Cost - Principal | $ 382.45 | $ 382.45 | $ 382.45 | $ 382.45 | **$ 1,529.80** | | | |
| One-Time Cost - Interest | $ 272.67 | $ 255.34 | $ 246.54 | $ 237.14 | **$ 1,011.68** | | | |
| **TOT840 (Phase 2A) - 82MWs: Alamitos Energy Center** | | | | | | | | |
| Facility Cost - Principal | $ 40,557.37 | $ 40,557.37 | $ 40,557.37 | $ 40,557.37 | **$ 162,229.48** | $ 811,147.42 | $ 162,229.48 | $ 648,917.94 |
| Facility Cost - Interest | $ 31,982.95 | $ 30,356.25 | $ 29,449.05 | $ 28,461.63 | **$ 120,249.88** | | | |
| One-Time Cost - Principal | $ 345.35 | $ 345.35 | $ 345.35 | $ 345.35 | **$ 1,381.40** | | | |
| One-Time Cost - Interest | $ 324.91 | $ 309.88 | $ 301.50 | $ 292.38 | **$ 1,228.67** | | | |
| **TOT851: Baldy Mesa Solar, LLC** | | | | | | | | |
| Facility Cost - Principal | $ 76,317.50 | $ 76,317.50 | $ 76,317.50 | $ 76,317.50 | **$ 305,270.00** | $1,526,350.00 | $ 305,270.00 | $ 1,221,080.00 |
| Facility Cost - Interest | $ 40,214.12 | $ 37,600.93 | $ 36,143.55 | $ 34,557.33 | **$ 148,515.93** | | | |
| One-Time Cost - Principal | $ 5,645.15 | $ 5,645.15 | $ 5,645.15 | $ 5,645.15 | **$ 22,580.60** | | | |
| One-Time Cost - Interest | $ 4,675.20 | $ 4,481.78 | $ 4,350.86 | $ 4,208.53 | **$ 17,716.36** | | | |
| **TOT882: Silver Peak Energy, LLC (150MW)** | | | | | | | | |
| Facility Cost - Principal | $ 38,428.24 | $ 38,428.24 | $ 38,428.24 | $ 38,428.24 | **$ 153,712.95** | $768,564.75 | $ 192,141.19 | $ 576,423.56 |
| Facility Cost - Interest | $ 21,076.75 | $ 19,440.76 | $ 18,686.53 | $ 17,869.42 | $ 77,073.46 | | | |
| One-Time Cost - Principal | $ 2,603.44 | $ 2,603.44 | $ 2,603.44 | $ 2,603.44 | **$ 10,413.75** | | | |
| One-Time Cost - Interest | $ 1,816.94 | $ 1,695.41 | $ 1,639.38 | $ 1,578.68 | $ 6,730.41 | | | |
| **TOT882: Silver Peak Energy, LLC (50MW)** | | | | | | | | |
| Facility Cost - Principal | $ 12,809.41 | $ 12,809.41 | $ 12,809.41 | $ 12,809.41 | **$ 51,237.65** | $256,188.25 | $ 51,237.65 | $ 204,950.60 |
| Facility Cost - Interest | $ 7,596.85 | $ 7,139.25 | $ 6,884.04 | $ 6,606.27 | $ 28,226.41 | | | |
| One-Time Cost - Principal | $ 867.81 | $ 867.81 | $ 867.81 | $ 867.81 | **$ 3,471.25** | | | |
| One-Time Cost - Interest | $ 609.82 | $ 576.69 | $ 558.21 | $ 538.09 | $ 2,282.81 | | | |
| **TOT914: Lockhart Solar 2** | | | | | | | | |
| Facility Cost - Principal | | | | $ 52,458.61 | **$ 52,458.61** | $ 1,049,172.15 | $ 52,458.61 | $ 996,713.54 |
| Facility Cost - Interest | | | | $ 37,248.72 | **$ 37,248.72** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **TOT934: Nova Power, LLC (Phases 1-4)** | | | | | | | | |
| Facility Cost - Principal | $ 54,496.91 | $ 54,496.91 | $ 54,496.91 | $ 54,496.91 | **$ 217,987.62** | $1,089,938.12 | $ 272,484.53 | $ 817,453.59 |
| Facility Cost - Interest | $ 25,996.87 | $ 23,783.82 | $ 22,763.56 | $ 21,658.23 | **$ 94,202.48** | | | |
| One-Time Cost - Principal | $ 2,253.38 | $ 2,253.38 | $ 2,253.38 | $ 2,253.38 | **$ 9,013.52** | | | |
| One-Time Cost - Interest | $ 1,335.97 | $ 1,237.29 | $ 1,191.79 | $ 1,142.50 | **$ 4,907.55** | | | |
| **WDT315: Casa Diablo 4** | | | | | | | | |
| Facility Cost - Principal | $ 1,122,611.10 | $ 1,122,611.10 | $ 1,122,611.10 | $ 1,122,611.10 | **$ 4,490,444.40** | $ 22,452,222.00 | $ 7,858,277.70 | $ 14,593,944.30 |
| Facility Cost - Interest | $ 581,037.46 | $ 535,361.25 | $ 512,921.12 | $ 488,833.24 | **$ 2,118,153.07** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **WDT1454: Goleta Energy Storage** | | | | | | | | |
| Facility Cost - Principal | | | | $ 9,315.00 | **$ 9,315.00** | $186,300 | $ 9,315.00 | $ 176,985.00 |
| Facility Cost - Interest | | | | $ 5,968.39 | **$ 5,968.39** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **WDT1659: Condor Energy Storage, LLC** | | | | | | | | |
| Facility Cost - Principal | | | | | | | | |
| Facility Cost - Interest | | | | | | | | |
| One-Time Cost - Principal | | | $ 2,545.00 | $ 2,545.00 | **$ 5,090.00** | | | |
| One-Time Cost - Interest | | | $ 1,527.44 | $ 1,492.13 | **$ 3,019.57** | | | |
| **WDT1558: San Jacinto Grid** | | | | | | | | |
| Facility Cost - Principal | | | | $ 8,515.00 | **$ 8,515.00** | $170,300.00 | $ 8,515.00 | $ 161,785.00 |
| Facility Cost - Interest | | | | $ 3,939.43 | **$ 3,939.43** | | | |
| One-Time Cost - Principal | | | | | | | | |
| One-Time Cost - Interest | | | | | | | | |
| **2025 Total** | | | | | | | | |
| **Facility Cost - Principal** | **$ 6,133,633.10** | **$ 6,208,901.41** | **$ 6,257,961.61** | **$ 6,496,479.60** | **$ 25,096,975.72** | **$ 133,768,106.89** | **$ 71,450,500.16** | **$ 62,317,606.73** |
| **Facility Cost - Interest** | **$ 2,209,260.93** | **$ 2,046,408.81** | **$ 1,964,442.00** | **$ 2,044,433.53** | **$ 8,264,545.27** | | | |
| **One-Time Cost - Principal** | **$ 92,791.52** | **$ 92,791.52** | **$ 98,198.42** | **$ 109,617.58** | **$ 393,399.04** | | | |
| **One-Time Cost - Interest** | **$ 56,215.28** | **$ 52,492.93** | **$ 54,432.56** | **$ 59,824.59** | **$ 222,965.37** | | | |
| **Total Interest** | **$ 2,265,476.21** | **$ 2,098,901.74** | **$ 2,018,874.56** | **$ 2,104,258.13** | **$ 8,487,510.63** | | | |

Sum is input to Schedule 22, Line 8

Input to Schedule 22, Line 4

**Notes:**

**1) Definitions:**

**Facility Cost - Principal**: Total payments made by SCE on the Facility

**Facility Cost - Interest**: Total payments made by SCE on post-construction interest (quarterly) for Facility Costs. Interest calculations begin on the in-service date of the Facility.

**One-Time Cost - Principal**: Total payments made by SCE on One-Time Costs

**One-Time Cost - Interest**: Total payments made by SCE on pre- and post-construction interest (accrued interest and quarterly interest, respectively) for One-Time Costs. Interest calculations begin upon receipt of payment from the customer.

**2)** When actual costs are determined (True Up), refund amounts are recalculated to reflect the new totals. Adjustments are made for principal and accrued interest refunds for prior quarters to align the refund totals to the 1/20th per quarter criteria.

| Payment # | Date Payment Received | Facility Cost | ITCC | One-Time Cost | Total Cost |
|---|---|---|---|---|---|
| 01 | 05/25/16 | $ 6,669.00 | | $ 3,550.56 | $ 10,219.56 |
| 02 | 06/02/16 | $ 8,521.00 | | $ 4,535.31 | $ 13,056.31 |
| 03 | 07/20/16 | $ 10,821.00 | | $ 5,758.12 | $ 16,579.12 |
| 04 | 07/21/16 | $ 13,635.00 | | $ 7,254.64 | $ 20,889.64 |
| 05 | 09/26/16 | $ 17,013.00 | | $ 9,054.35 | $ 26,067.35 |
| 06 | 10/08/16 | $ 20,970.00 | | $ 11,159.56 | $ 32,129.56 |
| 07 | 10/27/16 | $ 25,464.00 | | $ 13,550.89 | $ 39,014.89 |
| 08 | 11/30/16 | $ 30,363.00 | | $ 16,158.56 | $ 46,521.56 |
| 09 | 12/22/16 | $ 35,429.00 | | $ 18,855.40 | $ 54,284.40 |
| 10 | 02/08/17 | $ 41,375.00 | | $ 22,019.81 | $ 63,394.81 |
| 11 | 03/03/17 | $ 45,750.00 | | $ 24,346.01 | $ 70,096.01 |
| 12 | 04/04/17 | $ 49,009.00 | | $ 26,081.35 | $ 75,090.35 |
| 13 | 05/09/17 | $ 50,756.00 | | $ 27,013.39 | $ 77,769.39 |
| 14 | 05/22/17 | $ 50,756.00 | | $ 27,013.39 | $ 77,769.39 |
| 15 | 06/15/17 | $ 49,009.00 | | $ 26,081.35 | $ 75,090.35 |
| 16 | 07/31/17 | $ 45,750.00 | | $ 24,346.01 | $ 70,096.01 |
| 17 | 08/31/17 | $ 41,375.00 | | $ 22,019.81 | $ 63,394.81 |
| 18 | 10/11/17 | $ 36,364.00 | | $ 19,353.98 | $ 55,717.98 |
| 19 | 11/09/17 | $ 31,164.00 | | $ 16,585.03 | $ 47,749.03 |
| 20 | 12/27/17 | $ 26,136.00 | | $ 13,909.13 | $ 40,045.13 |
| 21 | 12/27/17 | $ 21,524.00 | | $ 11,454.21 | $ 32,978.21 |
| 22 | 03/07/18 | $ 14,367.00 | | $ 7,646.99 | $ 22,013.99 |
| 23 | 03/12/18 | $ 17,928.00 | | $ 9,541.30 | $ 27,469.30 |
| 24 | 04/10/18 | $ (18,722.95) | | $ - | $ (18,722.95) |
| 25 | 04/10/18 | $ (5,047.54) | | $ - | $ (5,047.54) |
| 26 | 09/05/23 | $ 129,187.49 | | $ (169,757.15) | $ (40,569.66) |
| | **Total** | **$ 795,565.00** | **$ -** | **$ 197,532.00** | **$ 993,097.00** |
| True Up 1 | N/A | $ - | $ - | $ - | $ - |
| True Up 2 | N/A | $ - | $ - | $ - | $ - |
| | **Grand Total** | **$ 795,565.00** | **$ -** | **$ 197,532.00** | **$ 993,097.00** |

| | Estimate | Actual | Comments/Notes |
|---|---|---|---|
| **In-Service Date:** | | 03/08/23 | |
| **COD:** | | 05/05/23 | |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 03/08/23 | 03/31/23 | 24 | 6.310% | $ 795,565.00 | $ 3,300.83 | | | | | | $ 798,865.83 | $ 798,865.83 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 798,865.83 | $ 14,937.70 | | | | | | $ 813,803.53 | $ 813,803.53 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 813,803.53 | $ 16,450.87 | $ 1,734.47 | $ 16,450.87 | $ 18,185.34 | $ 39,778.25 | $ 57,963.59 | $ 846,705.27 | $ 788,741.68 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 788,741.68 | | $ 1,734.47 | $ 16,600.31 | $ 18,334.78 | $ 39,778.25 | $ 58,113.03 | $ 805,341.99 | $ 747,228.96 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 747,228.96 | | $ 1,734.47 | $ 15,791.85 | $ 17,526.32 | $ 39,778.25 | $ 57,304.57 | $ 763,020.81 | $ 705,716.24 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 705,716.24 | | $ 1,734.47 | $ 14,914.52 | $ 16,648.99 | $ 39,778.25 | $ 56,427.24 | $ 720,630.76 | $ 664,203.52 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 664,203.52 | | $ 1,734.47 | $ 14,191.45 | $ 15,925.92 | $ 39,778.25 | $ 55,704.17 | $ 678,394.97 | $ 622,690.80 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 622,690.80 | | $ 1,734.47 | $ 13,304.49 | $ 15,038.96 | $ 39,778.25 | $ 54,817.21 | $ 635,995.29 | $ 581,178.08 |
| 07 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 581,178.08 | | $ 1,734.47 | $ 11,521.66 | $ 13,256.13 | $ 39,778.25 | $ 53,034.38 | $ 592,699.74 | $ 539,665.36 |
| 08 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 539,665.36 | | $ 1,734.47 | $ 10,158.28 | $ 11,892.75 | $ 39,778.25 | $ 51,671.00 | $ 549,823.64 | $ 498,152.64 |
| 09 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 498,152.64 | | $ 1,734.47 | $ 9,417.13 | $ 11,151.60 | $ 39,778.25 | $ 50,929.85 | $ 507,569.77 | $ 456,639.92 |
| 10 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 456,639.92 | | $ 1,734.47 | $ 8,632.37 | $ 10,366.84 | $ 39,778.25 | $ 50,145.09 | $ 465,272.29 | $ 415,127.20 |
| | | | | | | **$ 8,012,451.56** | **$ 34,689.40** | **$ 17,344.70** | **$ 130,982.93** | **$ 148,327.63** | **$ 397,782.50** | **$ 546,110.13** | **$ 8,178,123.88** | **$ 7,632,013.76** |

| Start Date | End Date | Quarterly Interest Amount ($) | Principal Paid | Accrued Interest Paid | Total Interest Paid |
|---|---|---|---|---|---|
| 7/1/2023 | 9/30/2023 | $ 9,716.95 | $ 18,364.46 | $ 6,108.92 | $ 15,825.87 |
| 10/1/2023 | 12/31/2023 | $ 9,786.54 | $ 18,364.46 | $ 6,108.92 | $ 15,895.46 |
| 1/1/2024 | 3/31/2024 | $ 9,309.92 | $ 18,364.46 | $ 6,108.92 | $ 15,418.84 |
| 4/1/2024 | 6/30/2024 | $ 8,792.70 | $ 18,364.46 | $ 6,108.92 | $ 14,901.62 |
| 7/1/2024 | 9/30/2024 | $ 8,366.42 | $ 18,364.46 | $ 6,108.92 | $ 14,475.34 |
| 10/1/2024 | 12/31/2024 | $ 7,843.52 | $ 18,364.46 | $ 6,108.92 | $ 13,952.44 |
| 1/1/2025 | 3/31/2025 | $ 6,792.47 | $ 18,364.46 | $ 6,108.92 | $ 12,901.39 |
| 4/1/2025 | 6/30/2025 | $ 5,988.70 | $ 18,364.46 | $ 6,108.92 | $ 12,097.63 |
| 7/1/2025 | 9/30/2025 | $ 5,551.77 | $ 18,364.46 | $ 6,108.92 | $ 11,660.69 |
| 10/1/2025 | 12/31/2025 | $ 5,089.12 | $ 18,364.46 | $ 6,108.92 | $ 11,198.05 |
| | | $ 77,238.10 | $ 183,644.58 | $ 61,089.24 | $ 138,327.34 |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **01** | 05/25/16 | 06/30/16 | 37 | 3.460% | $ 3,550.56 | $ 12.42 | $ - | $ - | $ - | $ - | $ - | $ 3,562.98 | $ 3,562.98 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 3,562.98 | $ 31.35 | $ - | $ - | $ - | $ - | $ - | $ 3,594.33 | $ 3,594.33 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 3,594.33 | $ 31.62 | $ - | $ - | $ - | $ - | $ - | $ 3,625.95 | $ 3,625.95 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 3,625.95 | $ 31.29 | $ - | $ - | $ - | $ - | $ - | $ 3,657.24 | $ 3,657.24 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 3,657.24 | $ 33.83 | $ - | $ - | $ - | $ - | $ - | $ 3,691.07 | $ 3,691.07 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 3,691.07 | $ 36.84 | $ - | $ - | $ - | $ - | $ - | $ 3,727.91 | $ 3,727.91 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 3,727.91 | $ 39.56 | $ - | $ - | $ - | $ - | $ - | $ 3,767.47 | $ 3,767.47 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 3,767.47 | $ 39.48 | $ - | $ - | $ - | $ - | $ - | $ 3,806.95 | $ 3,806.95 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 3,806.95 | $ 42.43 | $ - | $ - | $ - | $ - | $ - | $ 3,849.38 | $ 3,849.38 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 3,849.38 | $ 45.50 | $ - | $ - | $ - | $ - | $ - | $ 3,894.88 | $ 3,894.88 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 3,894.88 | $ 48.69 | $ - | $ - | $ - | $ - | $ - | $ 3,943.57 | $ 3,943.57 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 3,943.57 | $ 50.37 | $ - | $ - | $ - | $ - | $ - | $ 3,993.94 | $ 3,993.94 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 3,993.94 | $ 54.27 | $ - | $ - | $ - | $ - | $ - | $ 4,048.21 | $ 4,048.21 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 4,048.21 | $ 56.12 | $ - | $ - | $ - | $ - | $ - | $ 4,104.33 | $ 4,104.33 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 4,104.33 | $ 56.07 | $ - | $ - | $ - | $ - | $ - | $ 4,160.40 | $ 4,160.40 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 4,160.40 | $ 51.31 | $ - | $ - | $ - | $ - | $ - | $ 4,211.71 | $ 4,211.71 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 4,211.71 | $ 49.74 | $ - | $ - | $ - | $ - | $ - | $ 4,261.45 | $ 4,261.45 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 4,261.45 | $ 36.74 | $ - | $ - | $ - | $ - | $ - | $ 4,298.19 | $ 4,298.19 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 4,298.19 | $ 35.11 | $ - | $ - | $ - | $ - | $ - | $ 4,333.31 | $ 4,333.31 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 4,333.31 | $ 35.40 | $ - | $ - | $ - | $ - | $ - | $ 4,368.71 | $ 4,368.71 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 4,368.71 | $ 35.69 | $ - | $ - | $ - | $ - | $ - | $ 4,404.40 | $ 4,404.40 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 4,404.40 | $ 35.98 | $ - | $ - | $ - | $ - | $ - | $ 4,440.38 | $ 4,440.38 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 4,440.38 | $ 36.28 | $ - | $ - | $ - | $ - | $ - | $ 4,476.65 | $ 4,476.65 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,476.65 | $ 35.87 | $ - | $ - | $ - | $ - | $ - | $ 4,512.53 | $ 4,512.53 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,512.53 | $ 36.56 | $ - | $ - | $ - | $ - | $ - | $ 4,549.09 | $ 4,549.09 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,549.09 | $ 41.28 | $ - | $ - | $ - | $ - | $ - | $ 4,590.37 | $ 4,590.37 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,590.37 | $ 56.81 | $ - | $ - | $ - | $ - | $ - | $ 4,647.18 | $ 4,647.18 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,647.18 | $ 72.31 | $ - | $ - | $ - | $ - | $ - | $ 4,719.49 | $ 4,719.49 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,719.49 | $ 88.25 | $ - | $ - | $ - | $ - | $ - | $ 4,807.73 | $ 4,807.73 |
| 1 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,807.73 | $ 97.19 | $ 67.72 | $ 97.19 | $ 164.91 | $ 177.53 | $ 342.43 | $ 5,002.11 | $ 4,659.67 |
| 2 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,659.67 | | $ 67.72 | $ 98.07 | $ 165.79 | $ 177.53 | $ 343.32 | $ 4,757.74 | $ 4,414.43 |
| 3 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,414.43 | | $ 67.72 | $ 93.29 | $ 161.01 | $ 177.53 | $ 338.54 | $ 4,507.72 | $ 4,169.18 |
| 4 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,169.18 | | $ 67.72 | $ 88.11 | $ 155.83 | $ 177.53 | $ 333.36 | $ 4,257.29 | $ 3,923.94 |
| 5 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,923.94 | | $ 67.72 | $ 83.84 | $ 151.56 | $ 177.53 | $ 329.09 | $ 4,007.78 | $ 3,678.69 |
| 6 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,678.69 | | $ 67.72 | $ 78.60 | $ 146.32 | $ 177.53 | $ 323.85 | $ 3,757.29 | $ 3,433.44 |
| 7 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,433.44 | | $ 67.72 | $ 68.07 | $ 135.78 | $ 177.53 | $ 313.31 | $ 3,501.51 | $ 3,188.20 |
| 8 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,188.20 | | $ 67.72 | $ 60.01 | $ 127.73 | $ 177.53 | $ 305.26 | $ 3,248.21 | $ 2,942.95 |
| 9 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,942.95 | | $ 67.72 | $ 55.63 | $ 123.35 | $ 177.53 | $ 300.88 | $ 2,998.59 | $ 2,697.71 |
| 10 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,697.71 | | $ 67.72 | $ 51.00 | $ 118.72 | $ 177.53 | $ 296.24 | $ 2,748.70 | $ 2,452.46 |
| | | | | | | **$ 151,067.92** | **$ 1,354.36** | **$ 677.18** | **$ 773.81** | **$ 1,450.99** | **$ 1,775.28** | **$ 3,226.27** | **$ 158,836.75** | **$ 155,610.48** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **02** | 06/02/16 | 06/30/16 | 29 | 3.460% | $ 4,535.31 | $ 12.43 | $ - | $ - | $ - | $ - | $ - | $ 4,547.74 | $ 4,547.74 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 4,547.74 | $ 40.01 | $ - | $ - | $ - | $ - | $ - | $ 4,587.75 | $ 4,587.75 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 4,587.75 | $ 40.36 | $ - | $ - | $ - | $ - | $ - | $ 4,628.12 | $ 4,628.12 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 4,628.12 | $ 39.94 | $ - | $ - | $ - | $ - | $ - | $ 4,668.06 | $ 4,668.06 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 4,668.06 | $ 43.18 | $ - | $ - | $ - | $ - | $ - | $ 4,711.23 | $ 4,711.23 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 4,711.23 | $ 47.02 | $ - | $ - | $ - | $ - | $ - | $ 4,758.26 | $ 4,758.26 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 4,758.26 | $ 50.49 | $ - | $ - | $ - | $ - | $ - | $ 4,808.75 | $ 4,808.75 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 4,808.75 | $ 50.39 | $ - | $ - | $ - | $ - | $ - | $ 4,859.14 | $ 4,859.14 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 4,859.14 | $ 54.15 | $ - | $ - | $ - | $ - | $ - | $ 4,913.30 | $ 4,913.30 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 4,913.30 | $ 58.08 | $ - | $ - | $ - | $ - | $ - | $ 4,971.38 | $ 4,971.38 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 4,971.38 | $ 62.15 | $ - | $ - | $ - | $ - | $ - | $ 5,033.53 | $ 5,033.53 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 5,033.53 | $ 64.29 | $ - | $ - | $ - | $ - | $ - | $ 5,097.82 | $ 5,097.82 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 5,097.82 | $ 69.27 | $ - | $ - | $ - | $ - | $ - | $ 5,167.09 | $ 5,167.09 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 5,167.09 | $ 71.63 | $ - | $ - | $ - | $ - | $ - | $ 5,238.72 | $ 5,238.72 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 5,238.72 | $ 71.57 | $ - | $ - | $ - | $ - | $ - | $ 5,310.29 | $ 5,310.29 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 5,310.29 | $ 65.49 | $ - | $ - | $ - | $ - | $ - | $ 5,375.78 | $ 5,375.78 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 5,375.78 | $ 63.49 | $ - | $ - | $ - | $ - | $ - | $ 5,439.27 | $ 5,439.27 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 5,439.27 | $ 46.90 | $ - | $ - | $ - | $ - | $ - | $ 5,486.16 | $ 5,486.16 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 5,486.16 | $ 44.82 | $ - | $ - | $ - | $ - | $ - | $ 5,530.98 | $ 5,530.98 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 5,530.98 | $ 44.32 | $ - | $ - | $ - | $ - | $ - | $ 5,575.30 | $ 5,575.30 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 5,575.30 | $ 45.18 | $ - | $ - | $ - | $ - | $ - | $ 5,620.48 | $ 5,620.48 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 5,620.48 | $ 46.04 | $ - | $ - | $ - | $ - | $ - | $ 5,666.52 | $ 5,666.52 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 5,666.52 | $ 46.42 | $ - | $ - | $ - | $ - | $ - | $ 5,712.94 | $ 5,712.94 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 5,712.94 | $ 45.78 | $ - | $ - | $ - | $ - | $ - | $ 5,758.72 | $ 5,758.72 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 5,758.72 | $ 46.66 | $ - | $ - | $ - | $ - | $ - | $ 5,805.38 | $ 5,805.38 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 5,805.38 | $ 52.68 | $ - | $ - | $ - | $ - | $ - | $ 5,858.06 | $ 5,858.06 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 5,858.06 | $ 72.50 | $ - | $ - | $ - | $ - | $ - | $ 5,930.56 | $ 5,930.56 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,930.56 | $ 92.27 | $ - | $ - | $ - | $ - | $ - | $ 6,022.83 | $ 6,022.83 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 6,022.83 | $ 112.62 | $ - | $ - | $ - | $ - | $ - | $ 6,135.45 | $ 6,135.45 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 6,135.45 | $ 124.03 | $ 86.21 | $ 124.03 | $ 210.24 | $ 226.77 | $ 437.00 | $ 6,383.51 | $ 5,946.50 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,946.50 | $ - | $ 86.21 | $ 125.15 | $ 211.36 | $ 226.77 | $ 438.13 | $ 6,071.66 | $ 5,633.53 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,633.53 | $ - | $ 86.21 | $ 119.06 | $ 205.27 | $ 226.77 | $ 432.03 | $ 5,752.59 | $ 5,320.56 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,320.56 | $ - | $ 86.21 | $ 112.44 | $ 198.65 | $ 226.77 | $ 425.42 | $ 5,433.00 | $ 5,007.58 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,007.58 | $ - | $ 86.21 | $ 106.99 | $ 193.20 | $ 226.77 | $ 419.97 | $ 5,114.58 | $ 4,694.61 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,694.61 | $ - | $ 86.21 | $ 100.31 | $ 186.51 | $ 226.77 | $ 413.28 | $ 4,794.91 | $ 4,381.64 |
| 07 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,381.64 | $ - | $ 86.21 | $ 86.86 | $ 173.07 | $ 226.77 | $ 399.84 | $ 4,468.50 | $ 4,068.66 |
| 08 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,068.66 | $ - | $ 86.21 | $ 76.59 | $ 162.79 | $ 226.77 | $ 389.56 | $ 4,145.25 | $ 3,755.69 |
| 09 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,755.69 | $ - | $ 86.21 | $ 71.00 | $ 157.21 | $ 226.77 | $ 383.97 | $ 3,826.69 | $ 3,442.71 |
| 10 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,442.71 | $ - | $ 86.21 | $ 65.08 | $ 151.29 | $ 226.77 | $ 378.06 | $ 3,507.79 | $ 3,129.74 |
| | | | | | | **$ 192,808.02** | **$ 1,724.17** | **$ 862.08** | **$ 987.51** | **$ 1,849.59** | **$ 2,267.66** | **$ 4,117.25** | **$ 202,718.10** | **$ 198,600.85** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **03** | 07/20/16 | 09/30/16 | 73 | 3.500% | $ 5,758.12 | $ 40.20 | $ - | $ - | $ - | $ - | $ - | $ 5,798.32 | $ 5,798.32 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 5,798.32 | $ 51.01 | $ - | $ - | $ - | $ - | $ - | $ 5,849.33 | $ 5,849.33 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 5,849.33 | $ 50.48 | $ - | $ - | $ - | $ - | $ - | $ 5,899.81 | $ 5,899.81 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 5,899.81 | $ 54.57 | $ - | $ - | $ - | $ - | $ - | $ 5,954.38 | $ 5,954.38 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 5,954.38 | $ 59.43 | $ - | $ - | $ - | $ - | $ - | $ 6,013.81 | $ 6,013.81 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 6,013.81 | $ 63.82 | $ - | $ - | $ - | $ - | $ - | $ 6,077.63 | $ 6,077.63 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 6,077.63 | $ 63.69 | $ - | $ - | $ - | $ - | $ - | $ 6,141.32 | $ 6,141.32 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 6,141.32 | $ 68.44 | $ - | $ - | $ - | $ - | $ - | $ 6,209.76 | $ 6,209.76 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 6,209.76 | $ 73.41 | $ - | $ - | $ - | $ - | $ - | $ 6,283.17 | $ 6,283.17 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 6,283.17 | $ 78.55 | $ - | $ - | $ - | $ - | $ - | $ 6,361.72 | $ 6,361.72 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 6,361.72 | $ 81.26 | $ - | $ - | $ - | $ - | $ - | $ 6,442.98 | $ 6,442.98 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 6,442.98 | $ 87.55 | $ - | $ - | $ - | $ - | $ - | $ 6,530.52 | $ 6,530.52 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 6,530.52 | $ 90.53 | $ - | $ - | $ - | $ - | $ - | $ 6,621.05 | $ 6,621.05 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 6,621.05 | $ 90.45 | $ - | $ - | $ - | $ - | $ - | $ 6,711.51 | $ 6,711.51 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 6,711.51 | $ 82.77 | $ - | $ - | $ - | $ - | $ - | $ 6,794.27 | $ 6,794.27 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 6,794.27 | $ 80.24 | $ - | $ - | $ - | $ - | $ - | $ 6,874.52 | $ 6,874.52 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 6,874.52 | $ 59.27 | $ - | $ - | $ - | $ - | $ - | $ 6,933.79 | $ 6,933.79 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 6,933.79 | $ 56.64 | $ - | $ - | $ - | $ - | $ - | $ 6,990.43 | $ 6,990.43 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 6,990.43 | $ 56.02 | $ - | $ - | $ - | $ - | $ - | $ 7,046.45 | $ 7,046.45 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 7,046.45 | $ 57.10 | $ - | $ - | $ - | $ - | $ - | $ 7,103.55 | $ 7,103.55 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 7,103.55 | $ 58.19 | $ - | $ - | $ - | $ - | $ - | $ 7,161.74 | $ 7,161.74 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 7,161.74 | $ 58.67 | $ - | $ - | $ - | $ - | $ - | $ 7,220.40 | $ 7,220.40 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 7,220.40 | $ 57.86 | $ - | $ - | $ - | $ - | $ - | $ 7,278.27 | $ 7,278.27 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 7,278.27 | $ 58.97 | $ - | $ - | $ - | $ - | $ - | $ 7,337.24 | $ 7,337.24 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 7,337.24 | $ 66.58 | $ - | $ - | $ - | $ - | $ - | $ 7,403.82 | $ 7,403.82 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 7,403.82 | $ 91.63 | $ - | $ - | $ - | $ - | $ - | $ 7,495.45 | $ 7,495.45 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,495.45 | $ 116.62 | $ - | $ - | $ - | $ - | $ - | $ 7,612.07 | $ 7,612.07 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 7,612.07 | $ 142.34 | $ - | $ - | $ - | $ - | $ - | $ 7,754.40 | $ 7,754.40 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 7,754.40 | $ 156.75 | $ 107.65 | $ 156.75 | $ 264.41 | $ 287.91 | $ 552.31 | $ 8,067.91 | $ 7,515.60 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 7,515.60 | $ - | $ 107.65 | $ 158.18 | $ 265.83 | $ 287.91 | $ 553.74 | $ 7,673.78 | $ 7,120.04 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 7,120.04 | $ - | $ 107.65 | $ 150.47 | $ 258.13 | $ 287.91 | $ 546.03 | $ 7,270.52 | $ 6,724.48 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 6,724.48 | $ - | $ 107.65 | $ 142.11 | $ 249.77 | $ 287.91 | $ 537.67 | $ 6,866.60 | $ 6,328.93 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 6,328.93 | $ - | $ 107.65 | $ 135.22 | $ 242.88 | $ 287.91 | $ 530.78 | $ 6,464.15 | $ 5,933.37 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **05** | 09/26/16 | 09/30/16 | 5 | 3.500% | $ 9,054.35 | $ 4.33 | $ - | $ - | $ - | $ - | $ - | $ 9,058.68 | $ 9,058.68 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 9,058.68 | $ 79.70 | $ - | $ - | $ - | $ - | $ - | $ 9,138.38 | $ 9,138.38 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 9,138.38 | $ 78.87 | $ - | $ - | $ - | $ - | $ - | $ 9,217.24 | $ 9,217.24 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 9,217.24 | $ 85.26 | $ - | $ - | $ - | $ - | $ - | $ 9,302.50 | $ 9,302.50 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 9,302.50 | $ 92.85 | $ - | $ - | $ - | $ - | $ - | $ 9,395.35 | $ 9,395.35 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 9,395.35 | $ 99.70 | $ - | $ - | $ - | $ - | $ - | $ 9,495.05 | $ 9,495.05 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 9,495.05 | $ 99.50 | $ - | $ - | $ - | $ - | $ - | $ 9,594.55 | $ 9,594.55 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 9,594.55 | $ 106.93 | $ - | $ - | $ - | $ - | $ - | $ 9,701.48 | $ 9,701.48 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 9,701.48 | $ 114.68 | $ - | $ - | $ - | $ - | $ - | $ 9,816.16 | $ 9,816.16 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 9,816.16 | $ 122.72 | $ - | $ - | $ - | $ - | $ - | $ 9,938.88 | $ 9,938.88 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 9,938.88 | $ 126.95 | $ - | $ - | $ - | $ - | $ - | $ 10,065.83 | $ 10,065.83 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 10,065.83 | $ 136.77 | $ - | $ - | $ - | $ - | $ - | $ 10,202.60 | $ 10,202.60 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 10,202.60 | $ 141.44 | $ - | $ - | $ - | $ - | $ - | $ 10,344.04 | $ 10,344.04 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 10,344.04 | $ 141.31 | $ - | $ - | $ - | $ - | $ - | $ 10,485.35 | $ 10,485.35 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 10,485.35 | $ 129.31 | $ - | $ - | $ - | $ - | $ - | $ 10,614.66 | $ 10,614.66 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 10,614.66 | $ 125.36 | $ - | $ - | $ - | $ - | $ - | $ 10,740.02 | $ 10,740.02 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 10,740.02 | $ 92.60 | $ - | $ - | $ - | $ - | $ - | $ 10,832.62 | $ 10,832.62 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 10,832.62 | $ 88.50 | $ - | $ - | $ - | $ - | $ - | $ 10,921.11 | $ 10,921.11 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 10,921.11 | $ 87.52 | $ - | $ - | $ - | $ - | $ - | $ 11,008.63 | $ 11,008.63 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 11,008.63 | $ 89.20 | $ - | $ - | $ - | $ - | $ - | $ 11,097.83 | $ 11,097.83 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 11,097.83 | $ 90.91 | $ - | $ - | $ - | $ - | $ - | $ 11,188.74 | $ 11,188.74 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 11,188.74 | $ 91.66 | $ - | $ - | $ - | $ - | $ - | $ 11,280.40 | $ 11,280.40 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 11,280.40 | $ 90.40 | $ - | $ - | $ - | $ - | $ - | $ 11,370.80 | $ 11,370.80 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 11,370.80 | $ 92.13 | $ - | $ - | $ - | $ - | $ - | $ 11,462.93 | $ 11,462.93 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 11,462.93 | $ 104.01 | $ - | $ - | $ - | $ - | $ - | $ 11,566.95 | $ 11,566.95 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 11,566.95 | $ 143.15 | $ - | $ - | $ - | $ - | $ - | $ 11,710.10 | $ 11,710.10 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 11,710.10 | $ 182.20 | $ - | $ - | $ - | $ - | $ - | $ 11,892.29 | $ 11,892.29 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 11,892.29 | $ 222.37 | $ - | $ - | $ - | $ - | $ - | $ 12,114.66 | $ 12,114.66 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 12,114.66 | $ 244.90 | $ 165.26 | $ 244.90 | $ 410.16 | $ 452.72 | $ 862.87 | $ 12,604.45 | $ 11,741.58 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 11,741.58 | $ - | $ 165.26 | $ 247.12 | $ 412.38 | $ 452.72 | $ 865.10 | $ 11,988.70 | $ 11,123.60 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 11,123.60 | $ - | $ 165.26 | $ 235.08 | $ 400.35 | $ 452.72 | $ 853.06 | $ 11,358.69 | $ 10,505.62 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 10,505.62 | $ - | $ 165.26 | $ 222.02 | $ 387.28 | $ 452.72 | $ 840.00 | $ 10,727.65 | $ 9,887.65 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 9,887.65 | $ - | $ 165.26 | $ 211.26 | $ 376.52 | $ 452.72 | $ 829.24 | $ 10,098.91 | $ 9,269.67 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 9,269.67 | $ - | $ 165.26 | $ 198.06 | $ 363.32 | $ 452.72 | $ 816.03 | $ 9,467.73 | $ 8,651.69 |
| 07 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 8,651.69 | $ - | $ 165.26 | $ 171.52 | $ 336.78 | $ 452.72 | $ 789.49 | $ 8,823.21 | $ 8,033.71 |
| 08 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 8,033.71 | $ - | $ 165.26 | $ 151.22 | $ 316.48 | $ 452.72 | $ 769.20 | $ 8,184.93 | $ 7,415.73 |
| 09 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 7,415.73 | $ - | $ 165.26 | $ 140.19 | $ 305.45 | $ 452.72 | $ 758.17 | $ 7,555.92 | $ 6,797.76 |
| 10 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 6,797.76 | $ - | $ 165.26 | $ 128.51 | $ 293.77 | $ 452.72 | $ 746.48 | $ 6,926.26 | $ 6,179.78 |
| | | | | | | **$ 371,825.68** | **$ 3,305.21** | **$ 1,652.60** | **$ 1,949.87** | **$ 3,602.48** | **$ 4,527.18** | **$ 8,129.65** | **$ 391,294.25** | **$ 383,164.60** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **06** | 10/08/16 | 12/31/16 | 85 | 3.500% | $ 11,159.56 | $ 90.71 | $ - | $ - | $ - | $ - | $ - | $ 11,250.27 | $ 11,250.27 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 11,250.27 | $ 97.09 | $ - | $ - | $ - | $ - | $ - | $ 11,347.36 | $ 11,347.36 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 11,347.36 | $ 104.96 | $ - | $ - | $ - | $ - | $ - | $ 11,452.32 | $ 11,452.32 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 11,452.32 | $ 114.31 | $ - | $ - | $ - | $ - | $ - | $ 11,566.63 | $ 11,566.63 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 11,566.63 | $ 122.74 | $ - | $ - | $ - | $ - | $ - | $ 11,689.37 | $ 11,689.37 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 11,689.37 | $ 122.50 | $ - | $ - | $ - | $ - | $ - | $ 11,811.87 | $ 11,811.87 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 11,811.87 | $ 131.64 | $ - | $ - | $ - | $ - | $ - | $ 11,943.50 | $ 11,943.50 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 11,943.50 | $ 141.19 | $ - | $ - | $ - | $ - | $ - | $ 12,084.69 | $ 12,084.69 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 12,084.69 | $ 151.08 | $ - | $ - | $ - | $ - | $ - | $ 12,235.77 | $ 12,235.77 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 12,235.77 | $ 156.28 | $ - | $ - | $ - | $ - | $ - | $ 12,392.06 | $ 12,392.06 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 12,392.06 | $ 168.38 | $ - | $ - | $ - | $ - | $ - | $ 12,560.43 | $ 12,560.43 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 12,560.43 | $ 174.13 | $ - | $ - | $ - | $ - | $ - | $ 12,734.56 | $ 12,734.56 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 12,734.56 | $ 173.97 | $ - | $ - | $ - | $ - | $ - | $ 12,908.53 | $ 12,908.53 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 12,908.53 | $ 159.19 | $ - | $ - | $ - | $ - | $ - | $ 13,067.72 | $ 13,067.72 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 13,067.72 | $ 154.33 | $ - | $ - | $ - | $ - | $ - | $ 13,222.05 | $ 13,222.05 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 13,222.05 | $ 114.00 | $ - | $ - | $ - | $ - | $ - | $ 13,336.05 | $ 13,336.05 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 13,336.05 | $ 108.95 | $ - | $ - | $ - | $ - | $ - | $ 13,445.00 | $ 13,445.00 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 13,445.00 | $ 107.74 | $ - | $ - | $ - | $ - | $ - | $ 13,552.74 | $ 13,552.74 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 13,552.74 | $ 109.81 | $ - | $ - | $ - | $ - | $ - | $ 13,662.56 | $ 13,662.56 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 13,662.56 | $ 111.92 | $ - | $ - | $ - | $ - | $ - | $ 13,774.48 | $ 13,774.48 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 13,774.48 | $ 112.84 | $ - | $ - | $ - | $ - | $ - | $ 13,887.32 | $ 13,887.32 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 13,887.32 | $ 111.29 | $ - | $ - | $ - | $ - | $ - | $ 13,998.61 | $ 13,998.61 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 13,998.61 | $ 113.43 | $ - | $ - | $ - | $ - | $ - | $ 14,112.03 | $ 14,112.03 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 14,112.03 | $ 128.05 | $ - | $ - | $ - | $ - | $ - | $ 14,240.09 | $ 14,240.09 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 14,240.09 | $ 176.23 | $ - | $ - | $ - | $ - | $ - | $ 14,416.32 | $ 14,416.32 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 14,416.32 | $ 224.30 | $ - | $ - | $ - | $ - | $ - | $ 14,640.62 | $ 14,640.62 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 14,640.62 | $ 273.76 | $ - | $ - | $ - | $ - | $ - | $ 14,914.38 | $ 14,914.38 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 14,914.38 | $ 301.49 | $ 202.82 | $ 301.49 | $ 504.31 | $ 557.98 | $ 1,062.28 | $ 15,517.36 | $ 14,455.08 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 14,455.08 | $ - | $ 202.82 | $ 304.23 | $ 507.05 | $ 557.98 | $ 1,065.02 | $ 14,759.31 | $ 13,694.28 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 13,694.28 | $ - | $ 202.82 | $ 289.41 | $ 492.23 | $ 557.98 | $ 1,050.21 | $ 13,983.70 | $ 12,933.49 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 12,933.49 | $ - | $ 202.82 | $ 273.33 | $ 476.15 | $ 557.98 | $ 1,034.13 | $ 13,206.83 | $ 12,172.70 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 12,172.70 | $ - | $ 202.82 | $ 260.08 | $ 462.90 | $ 557.98 | $ 1,020.88 | $ 12,432.78 | $ 11,411.90 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 11,411.90 | $ - | $ 202.82 | $ 243.83 | $ 446.64 | $ 557.98 | $ 1,004.62 | $ 11,655.73 | $ 10,651.11 |
| 07 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 10,651.11 | $ - | $ 202.82 | $ 211.15 | $ 413.97 | $ 557.98 | $ 971.95 | $ 10,862.26 | $ 9,890.32 |
| 08 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 9,890.32 | $ - | $ 202.82 | $ 186.17 | $ 388.98 | $ 557.98 | $ 946.96 | $ 10,076.48 | $ 9,129.52 |
| 09 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 9,129.52 | $ - | $ 202.82 | $ 172.59 | $ 375.40 | $ 557.98 | $ 933.38 | $ 9,302.11 | $ 8,368.73 |
| 10 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 8,368.73 | $ - | $ 202.82 | $ 158.20 | $ 361.02 | $ 557.98 | $ 919.00 | $ 8,526.93 | $ 7,607.94 |
| | | | | | | **$ 455,745.31** | **$ 4,056.31** | **$ 2,028.16** | **$ 2,400.49** | **$ 4,428.65** | **$ 5,579.78** | **$ 10,008.43** | **$ 470,570.84** | **$ 460,562.41** |

| Refund # | Period | Start Date | End Date | Days | APR Interest | Principal Due | Accrued Interest | Accrued Interest Refund | Quarterly Refund | Total Interest Refund | Principal Refund | Total Refund | Total Due | Running Balance |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **07** | 10/27/16 | 12/31/16 | 66 | 3.500% | $ 13,550.89 | $ 85.53 | $ - | $ - | $ - | $ - | $ - | $ 13,636.42 | $ 13,636.42 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 13,636.42 | $ 117.68 | $ - | $ - | $ - | $ - | $ - | $ 13,754.10 | $ 13,754.10 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 13,754.10 | $ 127.22 | $ - | $ - | $ - | $ - | $ - | $ 13,881.32 | $ 13,881.32 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 13,881.32 | $ 138.55 | $ - | $ - | $ - | $ - | $ - | $ 14,019.87 | $ 14,019.87 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 14,019.87 | $ 148.77 | $ - | $ - | $ - | $ - | $ - | $ 14,168.65 | $ 14,168.65 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 14,168.65 | $ 148.48 | $ - | $ - | $ - | $ - | $ - | $ 14,317.13 | $ 14,317.13 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 14,317.13 | $ 159.56 | $ - | $ - | $ - | $ - | $ - | $ 14,476.68 | $ 14,476.68 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 14,476.68 | $ 171.13 | $ - | $ - | $ - | $ - | $ - | $ 14,647.82 | $ 14,647.82 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 14,647.82 | $ 183.13 | $ - | $ - | $ - | $ - | $ - | $ 14,830.94 | $ 14,830.94 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 14,830.94 | $ 189.43 | $ - | $ - | $ - | $ - | $ - | $ 15,020.37 | $ 15,020.37 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 15,020.37 | $ 204.09 | $ - | $ - | $ - | $ - | $ - | $ 15,224.46 | $ 15,224.46 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 15,224.46 | $ 211.06 | $ - | $ - | $ - | $ - | $ - | $ 15,435.52 | $ 15,435.52 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 15,435.52 | $ 210.87 | $ - | $ - | $ - | $ - | $ - | $ 15,646.39 | $ 15,646.39 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 15,646.39 | $ 192.96 | $ - | $ - | $ - | $ - | $ - | $ 15,839.35 | $ 15,839.35 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 15,839.35 | $ 187.06 | $ - | $ - | $ - | $ - | $ - | $ 16,026.41 | $ 16,026.41 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 16,026.41 | $ 138.18 | $ - | $ - | $ - | $ - | $ - | $ 16,164.59 | $ 16,164.59 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 16,164.59 | $ 132.05 | $ - | $ - | $ - | $ - | $ - | $ 16,296.64 | $ 16,296.64 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 16,296.64 | $ 130.60 | $ - | $ - | $ - | $ - | $ - | $ 16,427.24 | $ 16,427.24 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 16,427.24 | $ 133.11 | $ - | $ - | $ - | $ - | $ - | $ 16,560.34 | $ 16,560.34 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 16,560.34 | $ 135.66 | $ - | $ - | $ - | $ - | $ - | $ 16,696.00 | $ 16,696.00 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 16,696.00 | $ 136.77 | $ - | $ - | $ - | $ - | $ - | $ 16,832.77 | $ 16,832.77 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 16,832.77 | $ 134.89 | $ - | $ - | $ - | $ - | $ - | $ 16,967.67 | $ 16,967.67 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 16,967.67 | $ 137.48 | $ - | $ - | $ - | $ - | $ - | $ 17,105.15 | $ 17,105.15 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 17,105.15 | $ 155.21 | $ - | $ - | $ - | $ - | $ - | $ 17,260.36 | $ 17,260.36 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 17,260.36 | $ 213.61 | $ - | $ - | $ - | $ - | $ - | $ 17,473.97 | $ 17,473.97 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 17,473.97 | $ 271.88 | $ - | $ - | $ - | $ - | $ - | $ 17,745.85 | $ 17,745.85 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 17,745.85 | $ 331.82 | $ - | $ - | $ - | $ - | $ - | $ 18,077.67 | $ 18,077.67 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 18,077.67 | $ 365.44 | $ 244.61 | $ 365.44 | $ 610.05 | $ 677.54 | $ 1,287.59 | $ 18,808.55 | $ 17,520.95 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 17,520.95 | $ - | $ 244.61 | $ 368.76 | $ 613.37 | $ 677.54 | $ 1,290.91 | $ 17,889.71 | $ 16,598.80 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 16,598.80 | $ - | $ 244.61 | $ 350.80 | $ 595.41 | $ 677.54 | $ 1,272.95 | $ 16,949.60 | $ 15,676.64 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 15,676.64 | $ - | $ 244.61 | $ 331.31 | $ 575.92 | $ 677.54 | $ 1,253.46 | $ 16,007.95 | $ 14,754.49 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 14,754.49 | $ - | $ 244.61 | $ 315.25 | $ 559.86 | $ 677.54 | $ 1,237.40 | $ 15,069.73 | $ 13,832.33 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 13,832.33 | $ - | $ 244.61 | $ 295.54 | $ 540.15 | $ 677.54 | $ 1,217.70 | $ 14,127.88 | $ 12,910.18 |
| 07 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 12,910.18 | $ - | $ 244.61 | $ 255.94 | $ 500.55 | $ 677.54 | $ 1,178.10 | $ 13,166.12 | $ 11,988.02 |
| 08 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 11,988.02 | $ - | $ 244.61 | $ 225.65 | $ 470.26 | $ 677.54 | $ 1,147.81 | $ 12,213.68 | $ 11,065.87 |
| 09 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 11,065.87 | $ - | $ 244.61 | $ 209.19 | $ 453.80 | $ 677.54 | $ 1,131.35 | $ 11,275.06 | $ 10,143.71 |
| 10 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 10,143.71 | $ - | $ 244.61 | $ 191.76 | $ 436.37 | $ 677.54 | $ 1,113.91 | $ 10,335.47 | $ 9,221.56 |
| | | | | | | **$ 541,366.00** | **$ 4,892.22** | **$ 2,446.11** | **$ 2,909.63** | **$ 5,355.74** | **$ 6,775.45** | **$ 12,131.18** | **$ 570,377.43** | **$ 558,246.24** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **08** | 11/30/16 | 12/31/16 | 32 | 3.500% | $ 16,158.56 | $ 49.45 | $ - | $ - | $ - | $ - | $ - | $ 16,208.01 | $ 16,208.01 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 16,208.01 | $ 139.88 | $ - | $ - | $ - | $ - | $ - | $ 16,347.88 | $ 16,347.88 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 16,347.88 | $ 151.21 | $ - | $ - | $ - | $ - | $ - | $ 16,499.10 | $ 16,499.10 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 16,499.10 | $ 164.68 | $ - | $ - | $ - | $ - | $ - | $ 16,663.78 | $ 16,663.78 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 16,663.78 | $ 176.83 | $ - | $ - | $ - | $ - | $ - | $ 16,840.61 | $ 16,840.61 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 16,840.61 | $ 176.48 | $ - | $ - | $ - | $ - | $ - | $ 17,017.09 | $ 17,017.09 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 17,017.09 | $ 189.64 | $ - | $ - | $ - | $ - | $ - | $ 17,206.73 | $ 17,206.73 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 17,206.73 | $ 203.41 | $ - | $ - | $ - | $ - | $ - | $ 17,410.14 | $ 17,410.14 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 17,410.14 | $ 217.66 | $ - | $ - | $ - | $ - | $ - | $ 17,627.80 | $ 17,627.80 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 17,627.80 | $ 225.15 | $ - | $ - | $ - | $ - | $ - | $ 17,852.95 | $ 17,852.95 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 17,852.95 | $ 242.58 | $ - | $ - | $ - | $ - | $ - | $ 18,095.53 | $ 18,095.53 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 18,095.53 | $ 250.86 | $ - | $ - | $ - | $ - | $ - | $ 18,346.39 | $ 18,346.39 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 18,346.39 | $ 250.64 | $ - | $ - | $ - | $ - | $ - | $ 18,597.03 | $ 18,597.03 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 18,597.03 | $ 229.34 | $ - | $ - | $ - | $ - | $ - | $ 18,826.37 | $ 18,826.37 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 18,826.37 | $ 222.34 | $ - | $ - | $ - | $ - | $ - | $ 19,048.71 | $ 19,048.71 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 19,048.71 | $ 164.24 | $ - | $ - | $ - | $ - | $ - | $ 19,212.95 | $ 19,212.95 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 19,212.95 | $ 156.96 | $ - | $ - | $ - | $ - | $ - | $ 19,369.91 | $ 19,369.91 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 19,369.91 | $ 155.22 | $ - | $ - | $ - | $ - | $ - | $ 19,525.13 | $ 19,525.13 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 19,525.13 | $ 158.21 | $ - | $ - | $ - | $ - | $ - | $ 19,683.34 | $ 19,683.34 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 19,683.34 | $ 161.24 | $ - | $ - | $ - | $ - | $ - | $ 19,844.58 | $ 19,844.58 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 19,844.58 | $ 162.56 | $ - | $ - | $ - | $ - | $ - | $ 20,007.14 | $ 20,007.14 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 20,007.14 | $ 160.33 | $ - | $ - | $ - | $ - | $ - | $ 20,167.47 | $ 20,167.47 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 20,167.47 | $ 163.41 | $ - | $ - | $ - | $ - | $ - | $ 20,330.88 | $ 20,330.88 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 20,330.88 | $ 184.48 | $ - | $ - | $ - | $ - | $ - | $ 20,515.37 | $ 20,515.37 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 20,515.37 | $ 253.90 | $ - | $ - | $ - | $ - | $ - | $ 20,769.26 | $ 20,769.26 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 20,769.26 | $ 323.15 | $ - | $ - | $ - | $ - | $ - | $ 21,092.41 | $ 21,092.41 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 21,092.41 | $ 394.40 | $ - | $ - | $ - | $ - | $ - | $ 21,486.81 | $ 21,486.81 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 21,486.81 | $ 434.35 | $ 288.13 | $ 434.35 | $ 722.48 | $ 807.93 | $ 1,530.41 | $ 22,355.51 | $ 20,825.10 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 20,825.10 | $ - | $ 288.13 | $ 438.30 | $ 726.43 | $ 807.93 | $ 1,534.36 | $ 21,263.40 | $ 19,729.04 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 19,729.04 | $ - | $ 288.13 | $ 416.95 | $ 705.08 | $ 807.93 | $ 1,513.01 | $ 20,146.00 | $ 18,632.99 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 18,632.99 | $ - | $ 288.13 | $ 393.79 | $ 681.92 | $ 807.93 | $ 1,489.85 | $ 19,026.77 | $ 17,536.93 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 17,536.93 | $ - | $ 288.13 | $ 374.70 | $ 662.83 | $ 807.93 | $ 1,470.75 | $ 17,911.62 | $ 16,440.87 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 16,440.87 | $ - | $ 288.13 | $ 351.28 | $ 639.41 | $ 807.93 | $ 1,447.34 | $ 16,792.15 | $ 15,344.81 |
| 07 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 15,344.81 | $ - | $ 288.

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 27,083.03 | $ 217.04 | $ - | $ - | $ - | $ - | $ - | $ 27,300.06 | $ 27,300.06 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 27,300.06 | $ 221.21 | $ - | $ - | $ - | $ - | $ - | $ 27,521.27 | $ 27,521.27 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 27,521.27 | $ 249.73 | $ - | $ - | $ - | $ - | $ - | $ 27,770.99 | $ 27,770.99 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 27,770.99 | $ 343.69 | $ - | $ - | $ - | $ - | $ - | $ 28,114.69 | $ 28,114.69 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 28,114.69 | $ 437.43 | $ - | $ - | $ - | $ - | $ - | $ 28,552.12 | $ 28,552.12 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 28,552.12 | $ 533.89 | $ - | $ - | $ - | $ - | $ - | $ 29,086.00 | $ 29,086.00 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 29,086.00 | $ 587.97 | $ 382.71 | $ 587.97 | $ 970.68 | $ 1,100.99 | $ 2,071.67 | $ 30,261.94 | $ 28,190.27 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 28,190.27 | $ - | $ 382.71 | $ 593.31 | $ 976.02 | $ 1,100.99 | $ 2,077.01 | $ 28,783.58 | $ 26,706.57 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 26,706.57 | $ - | $ 382.71 | $ 564.41 | $ 947.12 | $ 1,100.99 | $ 2,048.11 | $ 27,270.99 | $ 25,222.88 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 25,222.88 | $ - | $ 382.71 | $ 533.06 | $ 915.77 | $ 1,100.99 | $ 2,016.76 | $ 25,755.93 | $ 23,739.18 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 23,739.18 | $ - | $ 382.71 | $ 507.21 | $ 889.92 | $ 1,100.99 | $ 1,990.91 | $ 24,246.39 | $ 22,255.48 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 22,255.48 | $ - | $ 382.71 | $ 475.51 | $ 858.22 | $ 1,100.99 | $ 1,959.21 | $ 22,730.99 | $ 20,771.78 |
| 07 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 20,771.78 | $ - | $ 382.71 | $ 411.79 | $ 794.50 | $ 1,100.99 | $ 1,895.49 | $ 21,183.57 | $ 19,288.08 |
| 08 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 19,288.08 | $ - | $ 382.71 | $ 363.07 | $ 745.77 | $ 1,100.99 | $ 1,846.76 | $ 19,651.15 | $ 17,804.38 |
| 09 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 17,804.38 | $ - | $ 382.71 | $ 336.58 | $ 719.28 | $ 1,100.99 | $ 1,820.27 | $ 18,140.96 | $ 16,320.68 |
| 10 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 16,320.68 | $ - | $ 382.71 | $ 308.53 | $ 691.24 | $ 1,100.99 | $ 1,792.23 | $ 16,629.21 | $ 14,836.99 |
| | | | | | | **$ 883,430.74** | **$ 7,654.16** | **$ 3,827.08** | **$ 4,681.44** | **$ 8,508.52** | **$ 11,009.91** | **$ 19,518.42** | **$ 895,766.34** | **$ 876,247.91** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **11** | 03/03/17 | 03/31/17 | 29 | 3.500% | $ 24,346.01 | $ 67.70 | $ - | $ - | $ - | $ - | $ - | $ 24,413.71 | $ 24,413.71 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 24,413.71 | $ 225.82 | $ - | $ - | $ - | $ - | $ - | $ 24,639.53 | $ 24,639.53 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 24,639.53 | $ 245.94 | $ - | $ - | $ - | $ - | $ - | $ 24,885.46 | $ 24,885.46 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 24,885.46 | $ 264.07 | $ - | $ - | $ - | $ - | $ - | $ 25,149.54 | $ 25,149.54 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 25,149.54 | $ 263.55 | $ - | $ - | $ - | $ - | $ - | $ 25,413.09 | $ 25,413.09 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 25,413.09 | $ 283.21 | $ - | $ - | $ - | $ - | $ - | $ 25,696.30 | $ 25,696.30 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 25,696.30 | $ 303.77 | $ - | $ - | $ - | $ - | $ - | $ 26,000.07 | $ 26,000.07 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 26,000.07 | $ 325.05 | $ - | $ - | $ - | $ - | $ - | $ 26,325.12 | $ 26,325.12 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 26,325.12 | $ 336.24 | $ - | $ - | $ - | $ - | $ - | $ 26,661.36 | $ 26,661.36 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 26,661.36 | $ 362.27 | $ - | $ - | $ - | $ - | $ - | $ 27,023.63 | $ 27,023.63 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 27,023.63 | $ 374.63 | $ - | $ - | $ - | $ - | $ - | $ 27,398.26 | $ 27,398.26 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 27,398.26 | $ 374.30 | $ - | $ - | $ - | $ - | $ - | $ 27,772.55 | $ 27,772.55 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 27,772.55 | $ 342.50 | $ - | $ - | $ - | $ - | $ - | $ 28,115.05 | $ 28,115.05 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 28,115.05 | $ 332.04 | $ - | $ - | $ - | $ - | $ - | $ 28,447.09 | $ 28,447.09 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 28,447.09 | $ 245.27 | $ - | $ - | $ - | $ - | $ - | $ 28,692.36 | $ 28,692.36 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 28,692.36 | $ 234.40 | $ - | $ - | $ - | $ - | $ - | $ 28,926.76 | $ 28,926.76 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 28,926.76 | $ 231.81 | $ - | $ - | $ - | $ - | $ - | $ 29,158.57 | $ 29,158.57 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 29,158.57 | $ 236.26 | $ - | $ - | $ - | $ - | $ - | $ 29,394.83 | $ 29,394.83 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 29,394.83 | $ 240.80 | $ - | $ - | $ - | $ - | $ - | $ 29,635.63 | $ 29,635.63 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 29,635.63 | $ 242.77 | $ - | $ - | $ - | $ - | $ - | $ 29,878.40 | $ 29,878.40 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 29,878.40 | $ 239.44 | $ - | $ - | $ - | $ - | $ - | $ 30,117.83 | $ 30,117.83 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 30,117.83 | $ 244.04 | $ - | $ - | $ - | $ - | $ - | $ 30,361.87 | $ 30,361.87 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 30,361.87 | $ 275.50 | $ - | $ - | $ - | $ - | $ - | $ 30,637.37 | $ 30,637.37 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 30,637.37 | $ 379.16 | $ - | $ - | $ - | $ - | $ - | $ 31,016.54 | $ 31,016.54 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 31,016.54 | $ 482.58 | $ - | $ - | $ - | $ - | $ - | $ 31,499.12 | $ 31,499.12 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 31,499.12 | $ 588.99 | $ - | $ - | $ - | $ - | $ - | $ 32,088.11 | $ 32,088.11 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 32,088.11 | $ 648.65 | $ 419.54 | $ 648.65 | $ 1,068.19 | $ 1,217.30 | $ 2,285.49 | $ 33,385.42 | $ 31,099.93 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 31,099.93 | $ - | $ 419.54 | $ 654.55 | $ 1,074.08 | $ 1,217.30 | $ 2,291.39 | $ 31,754.48 | $ 29,463.09 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 29,463.09 | $ - | $ 419.54 | $ 622.67 | $ 1,042.21 | $ 1,217.30 | $ 2,259.51 | $ 30,085.76 | $ 27,826.25 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 27,826.25 | $ - | $ 419.54 | $ 588.08 | $ 1,007.61 | $ 1,217.30 | $ 2,224.92 | $ 28,414.33 | $ 26,189.41 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 26,189.41 | $ - | $ 419.54 | $ 559.57 | $ 979.10 | $ 1,217.30 | $ 2,196.40 | $ 26,748.98 | $ 24,552.58 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 24,552.58 | $ - | $ 419.54 | $ 524.59 | $ 944.13 | $ 1,217.30 | $ 2,161.43 | $ 25,077.17 | $ 22,915.74 |
| 07 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 22,915.74 | $ - | $ 419.54 | $ 454.30 | $ 873.83 | $ 1,217.30 | $ 2,091.13 | $ 23,370.03 | $ 21,278.90 |
| 08 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 21,278.90 | $ - | $ 419.54 | $ 400.54 | $ 820.08 | $ 1,217.30 | $ 2,037.38 | $ 21,679.44 | $ 19,642.06 |
| 09 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 19,642.06 | $ - | $ 419.54 | $ 371.32 | $ 790.85 | $ 1,217.30 | $ 2,008.15 | $ 20,013.38 | $ 18,005.22 |
| 10 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 18,005.22 | $ - | $ 419.54 | $ 340.37 | $ 759.91 | $ 1,217.30 | $ 1,977.21 | $ 18,345.59 | $ 16,368.38 |
| | | | | | | **$ 974,667.35** | **$ 8,390.76** | **$ 4,195.38** | **$ 5,164.63** | **$ 9,360.01** | **$ 12,173.01** | **$ 21,533.01** | **$ 988,222.74** | **$ 966,689.73** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **12** | 04/04/17 | 06/30/17 | 88 | 3.710% | $ 26,081.35 | $ 233.29 | $ - | $ - | $ - | $ - | $ - | $ 26,314.64 | $ 26,314.64 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 26,314.64 | $ 262.66 | $ - | $ - | $ - | $ - | $ - | $ 26,577.29 | $ 26,577.29 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 26,577.29 | $ 282.03 | $ - | $ - | $ - | $ - | $ - | $ 26,859.32 | $ 26,859.32 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 26,859.32 | $ 281.47 | $ - | $ - | $ - | $ - | $ - | $ 27,140.79 | $ 27,140.79 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 27,140.79 | $ 302.47 | $ - | $ - | $ - | $ - | $ - | $ 27,443.26 | $ 27,443.26 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 27,443.26 | $ 324.42 | $ - | $ - | $ - | $ - | $ - | $ 27,767.68 | $ 27,767.68 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 27,767.68 | $ 347.15 | $ - | $ - | $ - | $ - | $ - | $ 28,114.82 | $ 28,114.82 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 28,114.82 | $ 359.10 | $ - | $ - | $ - | $ - | $ - | $ 28,473.92 | $ 28,473.92 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 28,473.92 | $ 386.89 | $ - | $ - | $ - | $ - | $ - | $ 28,860.82 | $ 28,860.82 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 28,860.82 | $ 400.10 | $ - | $ - | $ - | $ - | $ - | $ 29,260.92 | $ 29,260.92 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 29,260.92 | $ 399.74 | $ - | $ - | $ - | $ - | $ - | $ 29,660.66 | $ 29,660.66 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 29,660.66 | $ 365.78 | $ - | $ - | $ - | $ - | $ - | $ 30,026.44 | $ 30,026.44 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 30,026.44 | $ 354.62 | $ - | $ - | $ - | $ - | $ - | $ 30,381.06 | $ 30,381.06 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 30,381.06 | $ 261.94 | $ - | $ - | $ - | $ - | $ - | $ 30,643.00 | $ 30,643.00 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 30,643.00 | $ 250.33 | $ - | $ - | $ - | $ - | $ - | $ 30,893.33 | $ 30,893.33 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 30,893.33 | $ 247.57 | $ - | $ - | $ - | $ - | $ - | $ 31,140.90 | $ 31,140.90 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 31,140.90 | $ 252.33 | $ - | $ - | $ - | $ - | $ - | $ 31,393.23 | $ 31,393.23 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 31,393.23 | $ 257.17 | $ - | $ - | $ - | $ - | $ - | $ 31,650.40 | $ 31,650.40 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 31,650.40 | $ 259.27 | $ - | $ - | $ - | $ - | $ - | $ 31,909.67 | $ 31,909.67 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 31,909.67 | $ 255.71 | $ - | $ - | $ - | $ - | $ - | $ 32,165.38 | $ 32,165.38 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 32,165.38 | $ 260.63 | $ - | $ - | $ - | $ - | $ - | $ 32,426.01 | $ 32,426.01 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 32,426.01 | $ 294.23 | $ - | $ - | $ - | $ - | $ - | $ 32,720.25 | $ 32,720.25 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 32,720.25 | $ 404.94 | $ - | $ - | $ - | $ - | $ - | $ 33,125.19 | $ 33,125.19 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 33,125.19 | $ 515.39 | $ - | $ - | $ - | $ - | $ - | $ 33,640.58 | $ 33,640.58 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 33,640.58 | $ 629.03 | $ - | $ - | $ - | $ - | $ - | $ 34,269.61 | $ 34,269.61 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 34,269.61 | $ 692.75 | $ 444.05 | $ 692.75 | $ 1,136.80 | $ 1,304.07 | $ 2,440.87 | $ 35,655.12 | $ 33,214.25 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 33,214.25 | $ - | $ 444.05 | $ 699.05 | $ 1,143.10 | $ 1,304.07 | $ 2,447.16 | $ 33,913.29 | $ 31,466.13 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 31,466.13 | $ - | $ 444.05 | $ 665.00 | $ 1,109.05 | $ 1,304.07 | $ 2,413.12 | $ 32,131.13 | $ 29,718.01 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 29,718.01 | $ - | $ 444.05 | $ 628.06 | $ 1,072.11 | $ 1,304.07 | $ 2,376.18 | $ 30,346.07 | $ 27,969.89 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 27,969.89 | $ - | $ 444.05 | $ 597.61 | $ 1,041.66 | $ 1,304.07 | $ 2,345.73 | $ 28,567.50 | $ 26,221.77 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 26,221.77 | $ - | $ 444.05 | $ 560.26 | $ 1,004.31 | $ 1,304.07 | $ 2,308.38 | $ 26,782.03 | $ 24,473.66 |
| 07 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 24,473.66 | $ - | $ 444.05 | $ 485.18 | $ 929.23 | $ 1,304.07 | $ 2,233.30 | $ 24,958.84 | $ 22,725.54 |
| 08 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 22,725.54 | $ - | $ 444.05 | $ 427.77 | $ 871.82 | $ 1,304.07 | $ 2,175.89 | $ 23,153.31 | $ 20,977.42 |
| 09 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 20,977.42 | $ - | $ 444.05 | $ 396.56 | $ 840.61 | $ 1,304.07 | $ 2,144.68 | $ 21,373.98 | $ 19,229.30 |
| 10 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 19,229.30 | $ - | $ 444.05 | $ 363.51 | $ 807.56 | $ 1,304.07 | $ 2,111.63 | $ 19,592.81 | $ 17,481.18 |
| | | | | | | **$ 1,014,936.50** | **$ 8,881.02** | **$ 4,440.51** | **$ 5,515.75** | **$ 9,956.25** | **$ 13,040.68** | **$ 22,996.93** | **$ 1,029,333.26** | **$ 1,006,336.33** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **13** | 05/09/17 | 06/30/17 | 53 | 3.710% | $ 27,013.39 | $ 145.52 | $ - | $ - | $ - | $ - | $ - | $ 27,158.91 | $ 27,158.91 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 27,158.91 | $ 271.08 | $ - | $ - | $ - | $ - | $ - | $ 27,430.00 | $ 27,430.00 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 27,430.00 | $ 291.07 | $ - | $ - | $ - | $ - | $ - | $ 27,721.07 | $ 27,721.07 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 27,721.07 | $ 290.50 | $ - | $ - | $ - | $ - | $ - | $ 28,011.57 | $ 28,011.57 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 28,011.57 | $ 312.17 | $ - | $ - | $ - | $ - | $ - | $ 28,323.74 | $ 28,323.74 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 28,323.74 | $ 334.83 | $ - | $ - | $ - | $ - | $ - | $ 28,658.57 | $ 28,658.57 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 28,658.57 | $ 358.29 | $ - | $ - | $ - | $ - | $ - | $ 29,016.86 | $ 29,016.86 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 29,016.86 | $ 370.62 | $ - | $ - | $ - | $ - | $ - | $ 29,387.48 | $ 29,387.48 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 29,387.48 | $ 399.31 | $ - | $ - | $ - | $ - | $ - | $ 29,786.79 | $ 29,786.79 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 29,786.79 | $ 412.93 | $ - | $ - | $ - | $ - | $ - | $ 30,199.72 | $ 30,199.72 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 30,199.72 | $ 412.57 | $ - | $ - | $ - | $ - | $ - | $ 30,612.29 | $ 30,612.29 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 30,612.29 | $ 377.52 | $ - | $ - | $ - | $ - | $ - | $ 30,989.81 | $ 30,989.81 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 30,989.81 | $ 365.99 | $ - | $ - | $ - | $ - | $ - | $ 31,355.80 | $ 31,355.80 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 31,355.80 | $ 270.35 | $ - | $ - | $ - | $ - | $ - | $ 31,626.15 | $ 31,626.15 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 31,626.15 | $ 258.37 | $ - | $ - | $ - | $ - | $ - | $ 31,884.51 | $ 31,884.51 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 31,884.51 | $ 255.51 | $ - | $ - | $ - | $ - | $ - | $ 32,140.03 | $ 32,140.03 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 32,140.03 | $ 260.42 | $ - | $ - | $ - | $ - | $ - | $ 32,400.45 | $ 32,400.45 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 32,400.45 | $ 265.42 | $ - | $ - | $ - | $ - | $ - | $ 32,665.86 | $ 32,665.86 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 32,665.86 | $ 267.59 | $ - | $ - | $ - | $ - | $ - | $ 32,933.46 | $ 32,933.46 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 32,933.46 | $ 263.92 | $ - | $ - | $ - | $ - | $ - | $ 33,197.38 | $ 33,197.38 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 33,197.38 | $ 268.99 | $ - | $ - | $ - | $ - | $ - | $ 33,466.37 | $ 33,466.37 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 33,466.37 | $ 303.67 | $ - | $ - | $ - | $ - | $ - | $ 33,770.04 | $ 33,770.04 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 33,770.04 | $ 417.93 | $ - | $ - | $ - | $ - | $ - | $ 34,187.97 | $ 34,187.97 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 34,187.97 | $ 531.93 | $ - | $ - | $ - | $ - | $ - | $ 34,719.90 | $ 34,719.90 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 34,719.90 | $ 649.21 | $ - | $ - | $ - | $ - | $ - | $ 35,369.11 | $ 35,369.11 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 35,369.11 | $ 714.98 | $ 453.54 | $ 714.98 | $ 1,168.51 | $ 1,350.67 | $ 2,519.18 | $ 36,799.07 | $ 34,279.89 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 34,279.89 | $ - | $ 453.54 | $ 721.47 | $ 1,175.01 | $ 1,350.67 | $ 2,525.68 | $ 35,001.36 | $ 32,475.68 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 32,475.68 | $ - | $ 453.54 | $ 686.34 | $ 1,139.87 | $ 1,350.67 | $ 2,490.54 | $ 33,162.02 | $ 30,671.48 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 30,671.48 | $ - | $ 453.54 | $ 648.21 | $ 1,101.74 | $ 1,350.67 | $ 2,452.41 | $ 31,319.69 | $ 28,867.27 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 28,867.27 | $ - | $ 453.54 | $ 616.78 | $ 1,070.32 | $ 1,350.67 | $ 2,420.99 | $ 29,484.06 | $ 27,063.07 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 27,063.07 | $ - | $ 453.54 | $ 578.23 | $ 1,031.77 | $ 1,350.67 | $ 2,382.44 | $ 27,641.30 | $ 25,258.87 |
| 07 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 25,258.87 | $ - | $ 453.54 | $ 500.75 | $ 954.28 | $ 1,350.67 | $ 2,304.95 | $ 25,759.61 | $ 23,454.66 |
| 08 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 23,454.66 | $ - | $ 453.54 | $ 441.49 | $ 895.03 | $ 1,350.67 | $ 2,245.70 | $ 23,896.15 | $ 21,650.46 |
| 09 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 21,650.46 | $ - | $ 453.54 | $ 409.28 | $ 862.82 | $ 1,350.67 | $ 2,213.49 | $ 22,059.74 | $ 19,846.25 |
| 10 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 19,846.25 | $ - | $ 453.54 | $ 375.18 | $ 828.71 | $ 1,350.67 | $ 2,179.38 | $ 20,221.43 | $ 18,042.05 |
| | | | | | | **$ 1,006,098.14** | **$ 9,070.70** | **$ 4,535.35** | **$ 5,692.71** | **$ 10,228.06** | **$ 13,506.70** | **$ 23,734.76** | **$ 1,062,358.26** | **$ 1,038,623.50** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **14** | 05/22/17 | 06/30/17 | 40 | 3.710% | $ 27,013.39 | $ 109.83 | $ - | $ - | $ - | $ - | $ - | $ 27,123.22 | $ 27,123.22 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 27,123.22 | $ 270.73 | $ - | $ - | $ - | $ - | $ - | $ 27,393.95 | $ 27,393.95 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 27,393.95 | $ 290.69 | $ - | $ - | $ - | $ - | $ - | $ 27,684.64 | $ 27,684.64 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 27,684.64 | $ 290.12 | $ - | $ - | $ - | $ - | $ - | $ 27,974.76 | $ 27,974.76 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 27,974.76 | $ 311.76 | $ - | $ - | $ - | $ - | $ - | $ 28,286.52 | $ 28,286.52 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 28,286.52 | $ 334.39 | $ - | $ - | $ - | $ - | $ - | $ 28,620.90 | $ 28,620.90 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 28,620.90 | $ 357.82 | $ - | $ - | $ - | $ - | $ - | $ 28,978.72 | $ 28,978.72 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 28,978.72 | $ 370.13 | $ - | $ - | $ - | $ - | $ - | $ 29,348.85 | $ 29,348.85 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 29,348.85 | $ 398.78 | $ - | $ - | $ - | $ - | $ - | $ 29,747.64 | $ 29,747.64 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 29,747.64 | $ 412.39 | $ - | $ - | $ - | $ - | $ - | $ 30,160.03 | $ 30,160.03 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 30,160.03 | $ 412.03 | $ - | $ - | $ - | $ - | $ - | $ 30,572.06 | $ 30,572.06 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 30,572.06 | $ 377.02 | $ - | $ - | $ - | $ - | $ - | $ 30,949.08 | $ 30,949.08 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 30,949.08 | $ 365.51 | $ - | $ - | $ - | $ - | $ - | $ 31,314.59 | $ 31,314.59 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 31,314.59 | $ 269.99 | $ - | $ - | $ - | $ - | $ - | $ 31,584.58 | $ 31,584.58 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 31,584.58 | $ 258.03 | $ - | $ - | $ - | $ - | $ - | $ 31,842.61 | $ 31,842.61 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 31,842.61 | $ 255.18 | $ - | $ - | $ - | $ - | $ - | $ 32,097.78 | $ 32,097.78 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 32,097.78 | $ 260.08 | $ - | $ - | $ - | $ - | $ - | $ 32,357.86 | $ 32,357.86 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 32,357.86 | $ 265.07 | $ - | $ - | $ - | $ - | $ - | $ 32,622.93 | $ 32,622.93 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 32,622.93 | $ 267.24 | $ - | $ - | $ - | $ - | $ - | $ 32,890.17 | $ 32,

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 26,615.66 | $ 368.97 | $ - | $ - | $ - | $ - | $ - | $ 26,984.63 | $ 26,984.63 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 26,984.63 | $ 368.65 | $ - | $ - | $ - | $ - | $ - | $ 27,353.28 | $ 27,353.28 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 27,353.28 | $ 337.33 | $ - | $ - | $ - | $ - | $ - | $ 27,690.60 | $ 27,690.60 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 27,690.60 | $ 327.03 | $ - | $ - | $ - | $ - | $ - | $ 28,017.63 | $ 28,017.63 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 28,017.63 | $ 241.56 | $ - | $ - | $ - | $ - | $ - | $ 28,259.20 | $ 28,259.20 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 28,259.20 | $ 230.86 | $ - | $ - | $ - | $ - | $ - | $ 28,490.06 | $ 28,490.06 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 28,490.06 | $ 228.31 | $ - | $ - | $ - | $ - | $ - | $ 28,718.37 | $ 28,718.37 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 28,718.37 | $ 232.70 | $ - | $ - | $ - | $ - | $ - | $ 28,951.07 | $ 28,951.07 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 28,951.07 | $ 237.16 | $ - | $ - | $ - | $ - | $ - | $ 29,188.23 | $ 29,188.23 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 29,188.23 | $ 239.10 | $ - | $ - | $ - | $ - | $ - | $ 29,427.33 | $ 29,427.33 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 29,427.33 | $ 235.82 | $ - | $ - | $ - | $ - | $ - | $ 29,663.15 | $ 29,663.15 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 29,663.15 | $ 240.35 | $ - | $ - | $ - | $ - | $ - | $ 29,903.51 | $ 29,903.51 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 29,903.51 | $ 271.34 | $ - | $ - | $ - | $ - | $ - | $ 30,174.85 | $ 30,174.85 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 30,174.85 | $ 373.44 | $ - | $ - | $ - | $ - | $ - | $ 30,548.29 | $ 30,548.29 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 30,548.29 | $ 475.30 | $ - | $ - | $ - | $ - | $ - | $ 31,023.59 | $ 31,023.59 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 31,023.59 | $ 580.10 | $ - | $ - | $ - | $ - | $ - | $ 31,603.69 | $ 31,603.69 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 31,603.69 | $ 638.86 | $ 394.83 | $ 638.86 | $ 1,033.69 | $ 1,217.30 | $ 2,250.99 | $ 32,881.41 | $ 30,630.42 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 30,630.42 | $ - | $ 394.83 | $ 644.67 | $ 1,039.49 | $ 1,217.30 | $ 2,256.79 | $ 31,275.09 | $ 29,018.29 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 29,018.29 | $ - | $ 394.83 | $ 613.27 | $ 1,008.10 | $ 1,217.30 | $ 2,225.40 | $ 29,631.56 | $ 27,406.17 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 27,406.17 | $ - | $ 394.83 | $ 579.20 | $ 974.03 | $ 1,217.30 | $ 2,191.33 | $ 27,985.36 | $ 25,794.04 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 25,794.04 | $ - | $ 394.83 | $ 551.12 | $ 945.95 | $ 1,217.30 | $ 2,163.25 | $ 26,345.16 | $ 24,181.91 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 24,181.91 | $ - | $ 394.83 | $ 516.67 | $ 911.50 | $ 1,217.30 | $ 2,128.80 | $ 24,698.58 | $ 22,569.78 |
| 07 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 22,569.78 | $ - | $ 394.83 | $ 447.44 | $ 842.27 | $ 1,217.30 | $ 2,059.57 | $ 23,017.22 | $ 20,957.66 |
| 08 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 20,957.66 | $ - | $ 394.83 | $ 394.49 | $ 789.32 | $ 1,217.30 | $ 2,006.62 | $ 21,352.15 | $ 19,345.53 |
| 09 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 19,345.53 | $ - | $ 394.83 | $ 365.71 | $ 760.54 | $ 1,217.30 | $ 1,977.84 | $ 19,711.24 | $ 17,733.40 |
| 10 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 17,733.40 | $ - | $ 394.83 | $ 335.23 | $ 730.06 | $ 1,217.30 | $ 1,947.36 | $ 18,068.64 | $ 16,121.27 |
| | | | | | | **$ 874,928.96** | **$ 7,896.54** | **$ 3,948.27** | **$ 5,086.66** | **$ 9,034.93** | **$ 12,173.01** | **$ 21,207.94** | **$ 924,991.09** | **$ 903,783.15** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **17** | 08/31/17 | 09/30/17 | 31 | 3.960% | $ 22,019.81 | $ 74.06 | $ - | $ - | $ - | $ - | $ - | $ 22,093.87 | $ 22,093.87 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 22,093.87 | $ 234.45 | $ - | $ - | $ - | $ - | $ - | $ 22,328.32 | $ 22,328.32 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 22,328.32 | $ 233.99 | $ - | $ - | $ - | $ - | $ - | $ 22,562.31 | $ 22,562.31 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 22,562.31 | $ 251.44 | $ - | $ - | $ - | $ - | $ - | $ 22,813.75 | $ 22,813.75 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 22,813.75 | $ 269.69 | $ - | $ - | $ - | $ - | $ - | $ 23,083.44 | $ 23,083.44 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 23,083.44 | $ 288.59 | $ - | $ - | $ - | $ - | $ - | $ 23,372.03 | $ 23,372.03 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 23,372.03 | $ 298.52 | $ - | $ - | $ - | $ - | $ - | $ 23,670.55 | $ 23,670.55 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 23,670.55 | $ 321.63 | $ - | $ - | $ - | $ - | $ - | $ 23,992.18 | $ 23,992.18 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 23,992.18 | $ 332.60 | $ - | $ - | $ - | $ - | $ - | $ 24,324.78 | $ 24,324.78 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 24,324.78 | $ 332.31 | $ - | $ - | $ - | $ - | $ - | $ 24,657.09 | $ 24,657.09 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 24,657.09 | $ 304.08 | $ - | $ - | $ - | $ - | $ - | $ 24,961.17 | $ 24,961.17 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 24,961.17 | $ 294.79 | $ - | $ - | $ - | $ - | $ - | $ 25,255.96 | $ 25,255.96 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 25,255.96 | $ 217.75 | $ - | $ - | $ - | $ - | $ - | $ 25,473.71 | $ 25,473.71 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 25,473.71 | $ 208.10 | $ - | $ - | $ - | $ - | $ - | $ 25,681.82 | $ 25,681.82 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 25,681.82 | $ 205.81 | $ - | $ - | $ - | $ - | $ - | $ 25,887.63 | $ 25,887.63 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 25,887.63 | $ 209.76 | $ - | $ - | $ - | $ - | $ - | $ 26,097.39 | $ 26,097.39 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 26,097.39 | $ 213.78 | $ - | $ - | $ - | $ - | $ - | $ 26,311.17 | $ 26,311.17 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 26,311.17 | $ 215.54 | $ - | $ - | $ - | $ - | $ - | $ 26,526.71 | $ 26,526.71 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 26,526.71 | $ 212.58 | $ - | $ - | $ - | $ - | $ - | $ 26,739.28 | $ 26,739.28 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 26,739.28 | $ 216.66 | $ - | $ - | $ - | $ - | $ - | $ 26,955.94 | $ 26,955.94 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 26,955.94 | $ 244.60 | $ - | $ - | $ - | $ - | $ - | $ 27,200.54 | $ 27,200.54 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 27,200.54 | $ 336.63 | $ - | $ - | $ - | $ - | $ - | $ 27,537.17 | $ 27,537.17 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 27,537.17 | $ 428.45 | $ - | $ - | $ - | $ - | $ - | $ 27,965.62 | $ 27,965.62 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 27,965.62 | $ 522.92 | $ - | $ - | $ - | $ - | $ - | $ 28,488.54 | $ 28,488.54 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 28,488.54 | $ 575.89 | $ 352.23 | $ 575.89 | $ 928.12 | $ 1,100.99 | $ 2,029.11 | $ 29,640.32 | $ 27,611.21 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 27,611.21 | $ - | $ 352.23 | $ 581.12 | $ 933.35 | $ 1,100.99 | $ 2,034.34 | $ 28,192.33 | $ 26,157.99 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 26,157.99 | $ - | $ 352.23 | $ 552.82 | $ 905.05 | $ 1,100.99 | $ 2,006.04 | $ 26,710.81 | $ 24,704.77 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 24,704.77 | $ - | $ 352.23 | $ 522.11 | $ 874.34 | $ 1,100.99 | $ 1,975.33 | $ 25,226.87 | $ 23,251.54 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 23,251.54 | $ - | $ 352.23 | $ 496.80 | $ 849.03 | $ 1,100.99 | $ 1,950.02 | $ 23,748.34 | $ 21,798.32 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 21,798.32 | $ - | $ 352.23 | $ 465.75 | $ 817.98 | $ 1,100.99 | $ 1,918.97 | $ 22,264.07 | $ 20,345.10 |
| 07 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 20,345.10 | $ - | $ 352.23 | $ 403.33 | $ 755.57 | $ 1,100.99 | $ 1,856.56 | $ 20,748.44 | $ 18,891.88 |
| 08 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 18,891.88 | $ - | $ 352.23 | $ 355.61 | $ 707.84 | $ 1,100.99 | $ 1,808.83 | $ 19,247.49 | $ 17,438.66 |
| 09 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 17,438.66 | $ - | $ 352.23 | $ 329.66 | $ 681.89 | $ 1,100.99 | $ 1,782.88 | $ 17,768.32 | $ 15,985.44 |
| 10 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 15,985.44 | $ - | $ 352.23 | $ 302.19 | $ 654.42 | $ 1,100.99 | $ 1,755.41 | $ 16,287.63 | $ 14,532.21 |
| | | | | | | **$ 788,761.57** | **$ 7,044.62** | **$ 3,522.31** | **$ 4,585.27** | **$ 8,107.58** | **$ 11,009.91** | **$ 19,117.49** | **$ 833,815.56** | **$ 814,698.07** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **18** | 10/11/17 | 12/31/17 | 82 | 4.210% | $ 19,353.98 | $ 183.05 | $ - | $ - | $ - | $ - | $ - | $ 19,537.03 | $ 19,537.03 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 19,537.03 | $ 204.74 | $ - | $ - | $ - | $ - | $ - | $ 19,741.77 | $ 19,741.77 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 19,741.77 | $ 220.01 | $ - | $ - | $ - | $ - | $ - | $ 19,961.78 | $ 19,961.78 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 19,961.78 | $ 235.98 | $ - | $ - | $ - | $ - | $ - | $ 20,197.75 | $ 20,197.75 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 20,197.75 | $ 252.51 | $ - | $ - | $ - | $ - | $ - | $ 20,450.26 | $ 20,450.26 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 20,450.26 | $ 261.20 | $ - | $ - | $ - | $ - | $ - | $ 20,711.47 | $ 20,711.47 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 20,711.47 | $ 281.42 | $ - | $ - | $ - | $ - | $ - | $ 20,992.89 | $ 20,992.89 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 20,992.89 | $ 291.02 | $ - | $ - | $ - | $ - | $ - | $ 21,283.91 | $ 21,283.91 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 21,283.91 | $ 290.77 | $ - | $ - | $ - | $ - | $ - | $ 21,574.68 | $ 21,574.68 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 21,574.68 | $ 266.06 | $ - | $ - | $ - | $ - | $ - | $ 21,840.74 | $ 21,840.74 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 21,840.74 | $ 257.94 | $ - | $ - | $ - | $ - | $ - | $ 22,098.69 | $ 22,098.69 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 22,098.69 | $ 190.53 | $ - | $ - | $ - | $ - | $ - | $ 22,289.22 | $ 22,289.22 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 22,289.22 | $ 182.09 | $ - | $ - | $ - | $ - | $ - | $ 22,471.31 | $ 22,471.31 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 22,471.31 | $ 180.08 | $ - | $ - | $ - | $ - | $ - | $ 22,651.39 | $ 22,651.39 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 22,651.39 | $ 183.54 | $ - | $ - | $ - | $ - | $ - | $ 22,834.92 | $ 22,834.92 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 22,834.92 | $ 187.06 | $ - | $ - | $ - | $ - | $ - | $ 23,021.98 | $ 23,021.98 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 23,021.98 | $ 188.59 | $ - | $ - | $ - | $ - | $ - | $ 23,210.57 | $ 23,210.57 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 23,210.57 | $ 186.00 | $ - | $ - | $ - | $ - | $ - | $ 23,396.58 | $ 23,396.58 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 23,396.58 | $ 189.58 | $ - | $ - | $ - | $ - | $ - | $ 23,586.15 | $ 23,586.15 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 23,586.15 | $ 214.02 | $ - | $ - | $ - | $ - | $ - | $ 23,800.17 | $ 23,800.17 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 23,800.17 | $ 294.55 | $ - | $ - | $ - | $ - | $ - | $ 24,094.72 | $ 24,094.72 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 24,094.72 | $ 374.89 | $ - | $ - | $ - | $ - | $ - | $ 24,469.61 | $ 24,469.61 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 24,469.61 | $ 457.55 | $ - | $ - | $ - | $ - | $ - | $ 24,927.16 | $ 24,927.16 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 24,927.16 | $ - | $ 278.66 | $ 503.90 | $ 782.56 | $ 967.70 | $ 1,750.26 | $ 25,431.05 | $ 23,680.80 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 23,680.80 | $ - | $ 278.66 | $ 498.40 | $ 777.06 | $ 967.70 | $ 1,744.76 | $ 24,179.20 | $ 22,434.44 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 22,434.44 | $ - | $ 278.66 | $ 474.13 | $ 752.79 | $ 967.70 | $ 1,720.48 | $ 22,908.57 | $ 21,188.08 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 21,188.08 | $ - | $ 278.66 | $ 447.79 | $ 726.45 | $ 967.70 | $ 1,694.14 | $ 21,635.87 | $ 19,941.73 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 19,941.73 | $ - | $ 278.66 | $ 426.08 | $ 704.74 | $ 967.70 | $ 1,672.44 | $ 20,367.80 | $ 18,695.37 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 18,695.37 | $ - | $ 278.66 | $ 399.45 | $ 678.11 | $ 967.70 | $ 1,645.81 | $ 19,094.82 | $ 17,449.01 |
| 07 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 17,449.01 | $ - | $ 278.66 | $ 345.92 | $ 624.58 | $ 967.70 | $ 1,592.28 | $ 17,794.93 | $ 16,202.65 |
| 08 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 16,202.65 | $ - | $ 278.66 | $ 304.99 | $ 583.65 | $ 967.70 | $ 1,551.35 | $ 16,507.64 | $ 14,956.29 |
| 09 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 14,956.29 | $ - | $ 278.66 | $ 282.74 | $ 561.39 | $ 967.70 | $ 1,529.09 | $ 15,239.03 | $ 13,709.94 |
| 10 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 13,709.94 | $ - | $ 278.66 | $ 259.17 | $ 537.83 | $ 967.70 | $ 1,505.53 | $ 13,969.11 | $ 12,463.58 |
| | | | | | | **$ 683,047.12** | **$ 5,573.18** | **$ 2,786.59** | **$ 3,942.55** | **$ 6,729.14** | **$ 9,676.99** | **$ 16,406.13** | **$ 706,272.79** | **$ 689,866.65** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **19** | 11/09/17 | 12/31/17 | 53 | 4.210% | $ 16,585.03 | $ 101.39 | $ - | $ - | $ - | $ - | $ - | $ 16,686.42 | $ 16,686.42 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 16,686.42 | $ 174.86 | $ - | $ - | $ - | $ - | $ - | $ 16,861.28 | $ 16,861.28 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 16,861.28 | $ 187.91 | $ - | $ - | $ - | $ - | $ - | $ 17,049.19 | $ 17,049.19 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 17,049.19 | $ 201.54 | $ - | $ - | $ - | $ - | $ - | $ 17,250.73 | $ 17,250.73 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 17,250.73 | $ 215.67 | $ - | $ - | $ - | $ - | $ - | $ 17,466.40 | $ 17,466.40 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 17,466.40 | $ 223.09 | $ - | $ - | $ - | $ - | $ - | $ 17,689.49 | $ 17,689.49 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 17,689.49 | $ 240.36 | $ - | $ - | $ - | $ - | $ - | $ 17,929.85 | $ 17,929.85 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 17,929.85 | $ 248.56 | $ - | $ - | $ - | $ - | $ - | $ 18,178.41 | $ 18,178.41 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 18,178.41 | $ 248.34 | $ - | $ - | $ - | $ - | $ - | $ 18,426.76 | $ 18,426.76 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 18,426.76 | $ 227.24 | $ - | $ - | $ - | $ - | $ - | $ 18,654.00 | $ 18,654.00 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 18,654.00 | $ 220.31 | $ - | $ - | $ - | $ - | $ - | $ 18,874.31 | $ 18,874.31 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 18,874.31 | $ 162.73 | $ - | $ - | $ - | $ - | $ - | $ 19,037.04 | $ 19,037.04 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 19,037.04 | $ 155.52 | $ - | $ - | $ - | $ - | $ - | $ 19,192.56 | $ 19,192.56 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 19,192.56 | $ 153.80 | $ - | $ - | $ - | $ - | $ - | $ 19,346.36 | $ 19,346.36 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 19,346.36 | $ 156.76 | $ - | $ - | $ - | $ - | $ - | $ 19,503.12 | $ 19,503.12 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 19,503.12 | $ 159.77 | $ - | $ - | $ - | $ - | $ - | $ 19,662.89 | $ 19,662.89 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 19,662.89 | $ 161.07 | $ - | $ - | $ - | $ - | $ - | $ 19,823.96 | $ 19,823.96 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 19,823.96 | $ 158.86 | $ - | $ - | $ - | $ - | $ - | $ 19,982.82 | $ 19,982.82 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 19,982.82 | $ 161.92 | $ - | $ - | $ - | $ - | $ - | $ 20,144.74 | $ 20,144.74 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 20,144.74 | $ 182.79 | $ - | $ - | $ - | $ - | $ - | $ 20,327.53 | $ 20,327.53 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 20,327.53 | $ 251.57 | $ - | $ - | $ - | $ - | $ - | $ 20,579.10 | $ 20,579.10 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 20,579.10 | $ 320.19 | $ - | $ - | $ - | $ - | $ - | $ 20,899.29 | $ 20,899.29 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 20,899.29 | $ 390.79 | $ - | $ - | $ - | $ - | $ - | $ 21,290.08 | $ 21,290.08 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 21,290.08 | $ - | $ 235.25 | $ 430.37 | $ 665.63 | $ 829.25 | $ 1,494.88 | $ 21,720.45 | $ 20,225.57 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 20,225.57 | $ - | $ 235.25 | $ 425.68 | $ 660.93 | $ 829.25 | $ 1,490.18 | $ 20,651.25 | $ 19,161.07 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 19,161.07 | $ - | $ 235.25 | $ 404.95 | $ 640.20 | $ 829.25 | $ 1,469.45 | $ 19,566.02 | $ 18,096.57 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 18,096.57 | $ - | $ 235.25 | $ 382.45 | $ 617.70 | $ 829.25 | $ 1,446.95 | $ 18,479.02 | $ 17,032.06 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 17,032.06 | $ - | $ 235.25 | $ 363.91 | $ 599.16 | $ 829.25 | $ 1,428.41 | $ 17,395.97 | $ 15,967.56 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 15,967.56 | $ - | $ 235.25 | $ 341.16 | $ 576.42 | $ 829.25 | $ 1,405.67 | $ 16,308.72 | $ 14,903.05 |
| 07 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 14,903.05 | $ - | $ 235.25 | $ 295.45 | $ 530.70 | $ 829.25 | $ 1,359.95 | $ 15,198.50 | $ 13,838.55 |
| 08 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 13,838.55 | $ - | $ 235.25 | $ 260.49 | $ 495.74 | $ 829.25 | $ 1,324.99 | $ 14,099.04 | $ 12,774.05 |
| 09 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 12,774.05 | $ - | $ 235.25 | $ 241.48 | $ 476.73 | $ 829.25 | $ 1,305.99 | $ 13,015.53 | $ 11,709.54 |
| 10 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 11,709.54 | $ - | $ 235.25 | $ 221.36 | $ 456.61 | $ 829.25 | $ 1,285.86 | $ 11,930.90 | $ 10,645.04 |
| | | | | | | **$ 570,665.80** | **$ 4,705.05** | **$ 2,352.52** | **$ 3,367.30** | **$ 5,719.83** | **$ 8,292.52** | **$ 14,012.34** | **$ 603,221.74** | **$ 589,209.40** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **20** | 12/27/17 | 12/31/17 | 5 | 4.210% | $ 13,909.13 | $ 8.02 | $ - | $ - | $ - | $ - | $ - | $ 13,917.15 | $ 13,917.15 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 13,917.15 | $ 145.84 | $ - | $ - | $ - | $ - | $ - | $ 14,063.00 | $ 14,063.00 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 14,063.00 | $ 156.72 | $ - | $ - | $ - | $ - | $ - | $ 14,219.72 | $ 14,219.72 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 14,219.72 | $ 168.10 | $ - | $ - | $ - | $ - | $ - | $ 14,387.82 | $ 14,387.82 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 14,387.82 | $ 179.88 | $ - | $ - | $ - | $ - | $ - | $ 14,567.69 | $ 14,567.69 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 14,567.69 | $ 186.07 | $ - | $ - | $ - | $ - | $ - | $ 14,753.76 | $ 14,753.76 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 14,753.76 | $ 200.47 | $ - | $ - | $ - | $ - | $ - | $ 14,954.23 | $ 14,954.23 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 14,954.23 | $ 207.31 | $ - | $ - | $ - | $ - | $ - | $ 15,161.54 | $ 15,161.54 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 15,161.54 | $ 207.13 | $ - | $ - | $ - | $ - | $ - | $ 15,368.67 | $ 15,368.67 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 15,368.67 | $ 189.53 | $ - | $ - | $ - | $ - | $ - | $ 15,558.20 | $ 15,558.20 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 15,558.20 | $ 183.74 | $ - | $ - | $ - | $ - | $ - | $ 15,741.94 | $ 15,741.94 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 15,741.94 | $ 135.72 | $ - | $ - | $ - | $ - | $ - | $ 15,877.66 | $ 15,877.66 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 15,877.66 | $ 129.71 | $ - | $ - | $ - | $ - | $ - | $ 16,007.38 | $ 16,007.38 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 16,007.38 | $ 128.28 | $ - | $ - | $ - | $ - | $ - | $ 16,135.65 | $ 16,135.65 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 16,135.65 | $ 130.74 | $ - | $ - | $ - | $ - | $ - | $ 16,266.40 | $ 16,266.40 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 16,266.40 | $ 133.25 | $ - | $ - | $ - | $ - | $ - |

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ | 8,484.66 | $ | 100.20 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 8,584.86 | $ | 8,584.86 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ | 8,584.86 | $ | 74.02 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 8,658.88 | $ | 8,658.88 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ | 8,658.88 | $ | 70.74 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 8,729.62 | $ | 8,729.62 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ | 8,729.62 | $ | 69.96 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 8,799.57 | $ | 8,799.57 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ | 8,799.57 | $ | 71.30 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 8,870.87 | $ | 8,870.87 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ | 8,870.87 | $ | 72.67 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 8,943.54 | $ | 8,943.54 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ | 8,943.54 | $ | 73.26 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 9,016.81 | $ | 9,016.81 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ | 9,016.81 | $ | 72.26 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 9,089.06 | $ | 9,089.06 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ | 9,089.06 | $ | 73.65 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 9,162.71 | $ | 9,162.71 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ | 9,162.71 | $ | 83.14 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 9,245.85 | $ | 9,245.85 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ | 9,245.85 | $ | 114.43 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 9,360.28 | $ | 9,360.28 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ | 9,360.28 | $ | 145.64 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 9,505.91 | $ | 9,505.91 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ | 9,505.91 | $ | 177.75 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 9,683.66 | $ | 9,683.66 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ | 9,683.66 | $ | 195.75 | $ | 111.62 | $ | 195.75 | $ | 307.37 | $ | 382.35 | $ | 689.72 | $ | 10,075.17 | $ | 9,385.44 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ | 9,385.44 | $ | - | $ | 111.62 | $ | 197.53 | $ | 309.15 | $ | 382.35 | $ | 691.50 | $ | 9,582.98 | $ | 8,891.47 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ | 8,891.47 | $ | - | $ | 111.62 | $ | 187.91 | $ | 299.53 | $ | 382.35 | $ | 681.88 | $ | 9,079.38 | $ | 8,397.50 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ | 8,397.50 | $ | - | $ | 111.62 | $ | 177.47 | $ | 289.09 | $ | 382.35 | $ | 671.44 | $ | 8,574.97 | $ | 7,903.53 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ | 7,903.53 | $ | - | $ | 111.62 | $ | 168.87 | $ | 280.49 | $ | 382.35 | $ | 662.84 | $ | 8,072.40 | $ | 7,409.56 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ | 7,409.56 | $ | - | $ | 111.62 | $ | 158.31 | $ | 269.93 | $ | 382.35 | $ | 652.28 | $ | 7,567.87 | $ | 6,915.59 |
| 07 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ | 6,915.59 | $ | - | $ | 111.62 | $ | 137.10 | $ | 248.72 | $ | 382.35 | $ | 631.07 | $ | 7,052.69 | $ | 6,421.62 |
| 08 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ | 6,421.62 | $ | - | $ | 111.62 | $ | 120.88 | $ | 232.50 | $ | 382.35 | $ | 614.85 | $ | 6,542.50 | $ | 5,927.65 |
| 09 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ | 5,927.65 | $ | - | $ | 111.62 | $ | 112.06 | $ | 223.68 | $ | 382.35 | $ | 606.03 | $ | 6,039.71 | $ | 5,433.68 |
| 10 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ | 5,433.68 | $ | - | $ | 111.62 | $ | 102.72 | $ | 214.34 | $ | 382.35 | $ | 596.69 | $ | 5,536.40 | $ | 4,939.71 |
| | | | | | | **$** | **259,101.37** | **$** | **2,232.42** | **$** | **1,116.21** | **$** | **1,558.60** | **$** | **2,674.81** | **$** | **3,823.50** | **$** | **6,498.31** | **$** | **268,326.07** | **$** | **261,827.77** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **23** | 03/12/18 | 03/31/18 | 20 | 4.250% | $ 9,541.30 | $ 22.22 | $ - | $ - | $ - | $ - | $ - | $ 9,563.52 | $ 9,563.52 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 9,563.52 | $ 106.58 | $ - | $ - | $ - | $ - | $ - | $ 9,670.10 | $ 9,670.10 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 9,670.10 | $ 114.31 | $ - | $ - | $ - | $ - | $ - | $ 9,784.41 | $ 9,784.41 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 9,784.41 | $ 122.32 | $ - | $ - | $ - | $ - | $ - | $ 9,906.74 | $ 9,906.74 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 9,906.74 | $ 126.53 | $ - | $ - | $ - | $ - | $ - | $ 10,033.27 | $ 10,033.27 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 10,033.27 | $ 136.33 | $ - | $ - | $ - | $ - | $ - | $ 10,169.60 | $ 10,169.60 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 10,169.60 | $ 140.98 | $ - | $ - | $ - | $ - | $ - | $ 10,310.58 | $ 10,310.58 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 10,310.58 | $ 140.86 | $ - | $ - | $ - | $ - | $ - | $ 10,451.44 | $ 10,451.44 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 10,451.44 | $ 128.89 | $ - | $ - | $ - | $ - | $ - | $ 10,580.33 | $ 10,580.33 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 10,580.33 | $ 124.95 | $ - | $ - | $ - | $ - | $ - | $ 10,705.28 | $ 10,705.28 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 10,705.28 | $ 92.30 | $ - | $ - | $ - | $ - | $ - | $ 10,797.58 | $ 10,797.58 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 10,797.58 | $ 88.21 | $ - | $ - | $ - | $ - | $ - | $ 10,885.79 | $ 10,885.79 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 10,885.79 | $ 87.24 | $ - | $ - | $ - | $ - | $ - | $ 10,973.03 | $ 10,973.03 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 10,973.03 | $ 88.91 | $ - | $ - | $ - | $ - | $ - | $ 11,061.94 | $ 11,061.94 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 11,061.94 | $ 90.62 | $ - | $ - | $ - | $ - | $ - | $ 11,152.56 | $ 11,152.56 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 11,152.56 | $ 91.36 | $ - | $ - | $ - | $ - | $ - | $ 11,243.92 | $ 11,243.92 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 11,243.92 | $ 90.11 | $ - | $ - | $ - | $ - | $ - | $ 11,334.02 | $ 11,334.02 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 11,334.02 | $ 91.84 | $ - | $ - | $ - | $ - | $ - | $ 11,425.86 | $ 11,425.86 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 11,425.86 | $ 103.68 | $ - | $ - | $ - | $ - | $ - | $ 11,529.54 | $ 11,529.54 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 11,529.54 | $ 142.69 | $ - | $ - | $ - | $ - | $ - | $ 11,672.22 | $ 11,672.22 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 11,672.22 | $ 181.61 | $ - | $ - | $ - | $ - | $ - | $ 11,853.83 | $ 11,853.83 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 11,853.83 | $ 221.65 | $ - | $ - | $ - | $ - | $ - | $ 12,075.48 | $ 12,075.48 |
| 01 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 12,075.48 | $ 244.10 | $ 138.91 | $ 244.10 | $ 383.02 | $ 477.07 | $ 860.08 | $ 12,563.69 | $ 11,703.61 |
| 02 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 11,703.61 | $ - | $ 138.91 | $ 246.32 | $ 385.24 | $ 477.07 | $ 862.30 | $ 11,949.93 | $ 11,087.63 |
| 03 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 11,087.63 | $ - | $ 138.91 | $ 234.32 | $ 373.24 | $ 477.07 | $ 850.30 | $ 11,321.95 | $ 10,471.65 |
| 04 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 10,471.65 | $ - | $ 138.91 | $ 221.31 | $ 360.22 | $ 477.07 | $ 837.29 | $ 10,692.95 | $ 9,855.67 |
| 05 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 9,855.67 | $ - | $ 138.91 | $ 210.58 | $ 349.49 | $ 477.07 | $ 826.56 | $ 10,066.24 | $ 9,239.69 |
| 06 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 9,239.69 | $ - | $ 138.91 | $ 197.42 | $ 336.33 | $ 477.07 | $ 813.40 | $ 9,437.10 | $ 8,623.71 |
| 07 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 8,623.71 | $ - | $ 138.91 | $ 170.96 | $ 309.88 | $ 477.07 | $ 786.94 | $ 8,794.67 | $ 8,007.73 |
| 08 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 8,007.73 | $ - | $ 138.91 | $ 150.73 | $ 289.65 | $ 477.07 | $ 766.71 | $ 8,158.46 | $ 7,391.75 |
| 09 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 7,391.75 | $ - | $ 138.91 | $ 139.73 | $ 278.65 | $ 477.07 | $ 755.71 | $ 7,531.48 | $ 6,775.77 |
| 10 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 6,775.77 | $ - | $ 138.91 | $ 128.09 | $ 267.00 | $ 477.07 | $ 744.07 | $ 6,903.86 | $ 6,159.79 |
| | | | | | | **$ 323,103.75** | **$ 2,778.28** | **$ 1,389.14** | **$ 1,943.57** | **$ 3,332.71** | **$ 4,770.65** | **$ 8,103.36** | **$ 334,601.38** | **$ 326,498.02** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 1/13/2021 | $ 22,310.00 | | $ 22,310.00 |
| 02 | 1/13/2021 | $ 29,099.00 | | $ 29,099.00 |
| 03 | 1/13/2021 | $ 36,951.00 | | $ 36,951.00 |
| 04 | 5/13/2021 | $ 46,558.00 | | $ 46,558.00 |
| 05 | 7/20/2021 | $ 58,093.00 | | $ 58,093.00 |
| 06 | 7/20/2021 | $ 71,607.00 | | $ 71,607.00 |
| 07 | 7/23/2021 | $ 86,950.00 | | $ 86,950.00 |
| 08 | 7/20/2021 | $ 103,682.00 | | $ 103,682.00 |
| 09 | 7/20/2021 | $ 120,982.00 | | $ 120,982.00 |
| 10 | 9/16/2021 | $ 137,655.00 | | $ 137,655.00 |
| 11 | 11/3/2021 | $ 152,204.00 | | $ 152,204.00 |
| 12 | 10/29/2021 | $ 163,053.00 | | $ 163,053.00 |
| 13 | 12/2/2021 | $ 20,028.15 | | $ 20,028.15 |
| | **Total** | **$ 1,049,172.15** | **$0.00** | **$1,049,172.15** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| In-Service Date: | | 03/22/23 | | | |
| COD: | | 11/25/25 | | | |

| | | | | | | | | Facility Cost | | | 01 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2023 | 03/22/23 | 03/31/23 | 10 | 6.310% | $ 1,049,172.15 | $ 1,813.77 | $ - | $ - | $ - | $ - | $ - | $ 1,050,985.92 | $ 1,050,985.92 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $1,050,985.92 | $ 19,652.00 | $ - | $ - | $ - | $ - | $ - | $ 1,070,637.92 | $ 1,070,637.92 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $1,070,637.92 | $ 21,642.73 | $ - | $ - | $ - | $ - | $ - | $ 1,092,280.65 | $ 1,092,280.65 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $1,092,280.65 | $ 22,988.77 | $ - | $ - | $ - | $ - | $ - | $ 1,115,269.41 | $ 1,115,269.41 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $1,115,269.41 | $ 23,569.97 | $ - | $ - | $ - | $ - | $ - | $ 1,138,839.38 | $ 1,138,839.38 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $1,138,839.38 | $ 24,068.09 | $ - | $ - | $ - | $ - | $ - | $ 1,162,907.48 | $ 1,162,907.48 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $1,162,907.48 | $ 24,846.82 | $ - | $ - | $ - | $ - | $ - | $ 1,187,754.30 | $ 1,187,754.30 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $1,187,754.30 | $ 25,377.70 | $ - | $ - | $ - | $ - | $ - | $ 1,213,132.00 | $ 1,213,132.00 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $1,213,132.00 | $ 24,049.93 | $ - | $ - | $ - | $ - | $ - | $ 1,237,181.93 | $ 1,237,181.93 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $1,237,181.93 | $ 23,287.83 | $ - | $ - | $ - | $ - | $ - | $ 1,260,469.76 | $ 1,260,469.76 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $1,260,469.76 | $ 23,828.06 | $ - | $ - | $ - | $ - | $ - | $ 1,284,297.82 | $ 1,284,297.82 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $1,284,297.82 | $ 24,278.51 | $ 12,970.21 | $ 24,278.51 | $ 37,248.72 | $ 52,458.61 | $ 89,707.32 | $ 1,332,854.83 | $ 1,243,147.51 |
| | | | | | | **$13,862,928.72** | **$ 259,404.17** | **$ 12,970.21** | **$24,278.51** | **$37,248.72** | **$ 52,458.61** | **$89,707.32** | **$14,146,611.40** | **$14,056,904.08** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 4/13/2023 | $ 186,300.00 | | $ 186,300.00 |
| | **Total** | **$186,300** | **$0.00** | **$ 186,300.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 10/06/23 | | | |
| **COD:** | | 01/06/24 | | | |

| | | | | | | | | Facility Cost | 01 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2023 | 10/06/23 | 12/31/23 | 87 | 8.350% | $186,300.00 | $ 3,707.88 | $ - | $ - | $ - | $ - | $ - | $ 190,007.88 | $ 190,007.88 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $190,007.88 | $ 4,015.60 | $ - | $ - | $ - | $ - | $ - | $ 194,023.48 | $ 194,023.48 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $194,023.48 | $ 4,100.47 | $ - | $ - | $ - | $ - | $ - | $ 198,123.95 | $ 198,123.95 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $198,123.95 | $ 4,233.14 | $ - | $ - | $ - | $ - | $ - | $ 202,357.09 | $ 202,357.09 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $202,357.09 | $ 4,323.59 | $ - | $ - | $ - | $ - | $ - | $ 206,680.68 | $ 206,680.68 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $206,680.68 | $ 4,097.37 | $ - | $ - | $ - | $ - | $ - | $ 210,778.05 | $ 210,778.05 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $210,778.05 | $ 3,967.54 | $ - | $ - | $ - | $ - | $ - | $ 214,745.59 | $ 214,745.59 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $214,745.59 | $ 4,059.57 | $ - | $ - | $ - | $ - | $ - | $ 218,805.16 | $ 218,805.16 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $218,805.16 | $ 4,136.32 | $ 1,832.07 | $ 4,136.32 | $ 5,968.39 | $ 9,315.00 | $ 15,283.39 | $ 227,077.80 | $ 211,794.41 |
| | | | | | | **$1,821,821.90** | **$ 36,641.48** | **$ 1,832.07** | **$4,136.32** | **$5,968.39** | **$ 9,315.00** | **$15,283.39** | **$1,862,599.69** | **$1,847,316.30** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 10/21/2021 | $9,553.21 | $243.34 | $9,796.55 |
| 02 | 10/21/2021 | $7,850.92 | $199.61 | $8,050.53 |
| 03 | 2/4/2022 | $17,306.57 | $440.71 | $17,747.28 |
| 04 | 1/20/2022 | $14,375.23 | $366.70 | $14,741.93 |
| 05 | 5/24/2022 | $34,184.77 | $871.32 | $35,056.09 |
| 06 | 6/14/2022 | $39,654.96 | $1,010.37 | $40,665.33 |
| 07 | 8/8/2022 | $51,447.61 | $1,310.91 | $52,758.51 |
| 08 | 7/14/2022 | $45,471.66 | $1,158.40 | $46,630.06 |
| 09 | 4/19/2022 | $29,172.11 | $743.48 | $29,915.59 |
| 10 | 9/12/2022 | $57,334.96 | $1,461.17 | $58,796.13 |
| 11 | 10/17/2022 | $62,832.06 | $1,601.35 | $64,433.41 |
| 12 | 11/15/2022 | $67,598.01 | $1,722.46 | $69,320.47 |
| 13 | 12/29/2022 | $73,122.03 | $1,863.75 | $74,985.79 |
| 14 | 1/12/2023 | $75,535.29 | $1,924.31 | $77,459.59 |
| 15 | 2/7/2023 | $76,361.76 | $1,945.62 | $78,307.37 |
| 16 | 3/9/2023 | $75,535.29 | $1,924.31 | $77,459.59 |
| 17 | 4/6/2023 | $73,122.03 | $1,863.75 | $74,985.79 |
| 18 | 5/18/2023 | $69,324.97 | $1,766.19 | $71,091.16 |
| 19 | 6/22/2023 | $64,436.79 | $1,641.72 | $66,078.50 |
| 20 | 7/17/2023 | $58,799.51 | $1,498.18 | $60,297.69 |
| 21 | 8/10/2023 | $52,760.77 | $1,344.55 | $54,105.32 |
| | **Total** | **$1,055,780.50** | **$26,902.20** | **$1,082,682.70** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 08/01/23 | | | |
| **COD:** | | 08/12/25 | | | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 08/01/23 | 09/30/23 | 61 | 8.020% | $1,055,780.50 | $ 14,150.93 | $ - | $ - | $ - | $ - | $ - | $ 1,069,931.43 | $ 1,069,931.43 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $1,069,931.43 | $ 22,518.39 | $ - | $ - | $ - | $ - | $ - | $ 1,092,449.82 | $ 1,092,449.82 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $1,092,449.82 | $ 23,087.70 | $ - | $ - | $ - | $ - | $ - | $ 1,115,537.52 | $ 1,115,537.52 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $1,115,537.52 | $ 23,575.64 | $ - | $ - | $ - | $ - | $ - | $ 1,139,113.16 | $ 1,139,113.16 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $1,139,113.16 | $ 24,338.43 | $ - | $ - | $ - | $ - | $ - | $ 1,163,451.59 | $ 1,163,451.59 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $1,163,451.59 | $ 24,858.45 | $ - | $ - | $ - | $ - | $ - | $ 1,188,310.03 | $ 1,188,310.03 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $1,188,310.03 | $ 23,557.84 | $ - | $ - | $ - | $ - | $ - | $ 1,211,867.87 | $ 1,211,867.87 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $1,211,867.87 | $ 22,811.34 | $ - | $ - | $ - | $ - | $ - | $ 1,234,679.21 | $ 1,234,679.21 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $1,234,679.21 | $ 23,340.51 | $ - | $ - | $ - | $ - | $ - | $ 1,258,019.72 | $ 1,258,019.72 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $1,258,019.72 | $ 23,781.74 | $ 11,301.05 | $ 23,781.74 | $ 35,082.79 | $ 52,789.02 | $ 87,871.82 | $ 1,305,583.21 | $ 1,217,711.39 |
| | | | | | | **$11,529,140.86** | **$ 226,020.97** | **$ 11,301.05** | **$ 23,781.74** | **$ 35,082.79** | **$ 52,789.02** | **$ 87,871.82** | **$ 11,778,943.57** | **$ 11,691,071.75** |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 10/01/25 | 12/31/25 | $ 351.66 | $ 629.62 | $ 981.28 | $ 1,345.11 |
| | | **$ 351.66** | **$ 629.62** | **$ 981.28** | **$ 1,345.11** |

**One-Time Costs 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 10/21/21 | 12/31/21 | 72 | 3.250% | $ 243.34 | $ 1.56 | $ - | $ - | $ - | $ - | $ - | $ 244.90 | $ 244.90 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 244.90 | $ 1.96 | $ - | $ - | $ - | $ - | $ - | $ 246.86 | $ 246.86 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 246.86 | $ 2.00 | $ - | $ - | $ - | $ - | $ - | $ 248.87 | $ 248.87 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 248.87 | $ 2.26 | $ - | $ - | $ - | $ - | $ - | $ 251.12 | $ 251.12 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 251.12 | $ 3.11 | $ - | $ - | $ - | $ - | $ - | $ 254.23 | $ 254.23 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 254.23 | $ 3.96 | $ - | $ - | $ - | $ - | $ - | $ 258.19 | $ 258.19 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 258.19 | $ 4.83 | $ - | $ - | $ - | $ - | $ - | $ 263.01 | $ 263.01 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 263.01 | $ 5.32 | $ - | $ - | $ - | $ - | $ - | $ 268.33 | $ 268.33 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 268.33 | $ 5.65 | $ - | $ - | $ - | $ - | $ - | $ 273.98 | $ 273.98 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 273.98 | $ 5.79 | $ - | $ - | $ - | $ - | $ - | $ 279.77 | $ 279.77 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 279.77 | $ 5.91 | $ - | $ - | $ - | $ - | $ - | $ 285.68 | $ 285.68 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 285.68 | $ 6.10 | $ - | $ - | $ - | $ - | $ - | $ 291.79 | $ 291.79 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 291.79 | $ 6.23 | $ - | $ - | $ - | $ - | $ - | $ 298.02 | $ 298.02 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 298.02 | $ 5.91 | $ - | $ - | $ - | $ - | $ - | $ 303.93 | $ 303.93 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 303.93 | $ 5.72 | $ - | $ - | $ - | $ - | $ - | $ 309.65 | $ 309.65 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 309.65 | $ 5.85 | $ - | $ - | $ - | $ - | $ - | $ 315.50 | $ 315.50 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 315.50 | $ 5.96 | $ 3.91 | $ 5.96 | $ 9.87 | $ 12.17 | $ 22.04 | $ 327.43 | $ 305.39 |
| | | | | | | **$ 4,637.17** | **$ 78.12** | **$ 3.91** | **$ 5.96** | **$ 9.87** | **$ 12.17** | **$ 22.04** | **$ 4,721.26** | **$ 4,699.23** |

**One-Time Costs 02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 10/21/21 | 12/31/21 | 72 | 3.250% | $ 199.61 | $ 1.28 | $ - | $ - | $ - | $ - | $ - | $ 200.89 | $ 200.89 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 200.89 | $ 1.61 | $ - | $ - | $ - | $ - | $ - | $ 202.50 | $ 202.50 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 202.50 | $ 1.64 | $ - | $ - | $ - | $ - | $ - | $ 204.14 | $ 204.14 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 204.14 | $ 1.85 | $ - | $ - | $ - | $ - | $ - | $ 205.99 | $ 205.99 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 205.99 | $ 2.55 | $ - | $ - | $ - | $ - | $ - | $ 208.54 | $ 208.54 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 208.54 | $ 3.24 | $ - | $ - | $ - | $ - | $ - | $ 211.78 | $ 211.78 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 211.78 | $ 3.96 | $ - | $ - | $ - | $ - | $ - | $ 215.74 | $ 215.74 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 215.74 | $ 4.36 | $ - | $ - | $ - | $ - | $ - | $ 220.11 | $ 220.11 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 220.11 | $ 4.63 | $ - | $ - | $ - | $ - | $ - | $ 224.74 | $ 224.74 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 224.74 | $ 4.75 | $ - | $ - | $ - | $ - | $ - | $ 229.49 | $ 229.49 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 229.49 | $ 4.85 | $ - | $ - | $ - | $ - | $ - | $ 234.34 | $ 234.34 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 234.34 | $ 5.01 | $ - | $ - | $ - | $ - | $ - | $ 239.34 | $ 239.34 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 239.34 | $ 5.11 | $ - | $ - | $ - | $ - | $ - | $ 244.46 | $ 244.46 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 244.46 | $ 4.85 | $ - | $ - | $ - | $ - | $ - | $ 249.30 | $ 249.30 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 249.30 | $ 4.69 | $ - | $ - | $ - | $ - | $ - | $ 254.00 | $ 254.00 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 254.00 | $ 4.80 | $ - | $ - | $ - | $ - | $ - | $ 258.80 | $ 258.80 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 258.80 | $ 4.89 | $ 3.20 | $ 4.89 | $ 8.10 | $ 9.98 | $ 18.08 | $ 268.58 | $ 250.51 |
| | | | | | | **$ 3,803.77** | **$ 64.08** | **$ 3.20** | **$ 4.89** | **$ 8.10** | **$ 9.98** | **$ 18.08** | **$ 3,872.74** | **$ 3,854.66** |

**One-Time Costs 03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 02/04/22 | 03/31/22 | 56 | 3.250% | $ 440.71 | $ 2.20 | $ - | $ - | $ - | $ - | $ - | $ 442.90 | $ 442.90 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 442.90 | $ 3.59 | $ - | $ - | $ - | $ - | $ - | $ 446.49 | $ 446.49 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 446.49 | $ 4.05 | $ - | $ - | $ - | $ - | $ - | $ 450.54 | $ 450.54 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 450.54 | $ 5.58 | $ - | $ - | $ - | $ - | $ - | $ 456.12 | $ 456.12 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 456.12 | $ 7.10 | $ - | $ - | $ - | $ - | $ - | $ 463.22 | $ 463.22 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 463.22 | $ 8.66 | $ - | $ - | $ - | $ - | $ - | $ 471.88 | $ 471.88 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 471.88 | $ 9.54 | $ - | $ - | $ - | $ - | $ - | $ 481.42 | $ 481.42 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 481.42 | $ 10.13 | $ - | $ - | $ - | $ - | $ - | $ 491.55 | $ 491.55 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 491.55 | $ 10.39 | $ - | $ - | $ - | $ - | $ - | $ 501.94 | $ 501.94 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 501.94 | $ 10.61 | $ - | $ - | $ - | $ - | $ - | $ 512.55 | $ 512.55 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 512.55 | $ 10.95 | $ - | $ - | $ - | $ - | $ - | $ 523.50 | $ 523.50 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 523.50 | $ 11.19 | $ - | $ - | $ - | $ - | $ - | $ 534.68 | $ 534.68 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 534.68 | $ 10.60 | $ - | $ - | $ - | $ - | $ - | $ 545.28 | $ 545.28 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 545.28 | $ 10.26 | $ - | $ - | $ - | $ - | $ - | $ 555.55 | $ 555.55 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 555.55 | $ 10.50 | $ - | $ - | $ - | $ - | $ - | $ 566.05 | $ 566.05 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 566.05 | $ 10.70 | $ 6.80 | $ 10.70 | $ 17.50 | $ 22.04 | $ 39.54 | $ 587.45 | $ 547.91 |
| | | | | | | **$ 7,884.38** | **$ 136.04** | **$ 6.80** | **$ 10.70** | **$ 17.50** | **$ 22.04** | **$ 39.54** | **$ 8,031.12** | **$ 7,991.58** |

**One-Time Costs 04**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 01/20/22 | 03/31/22 | 71 | 3.250% | $ 366.70 | $ 2.32 | $ - | $ - | $ - | $ - | $ - | $ 369.01 | $ 369.01 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 369.01 | $ 2.99 | $ - | $ - | $ - | $ - | $ - | $ 372.00 | $ 372.00 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 372.00 | $ 3.38 | $ - | $ - | $ - | $ - | $ - | $ 375.38 | $ 375.38 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 375.38 | $ 4.65 | $ - | $ - | $ - | $ - | $ - | $ 380.02 | $ 380.02 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 380.02 | $ 5.91 | $ - | $ - | $ - | $ - | $ - | $ 385.94 | $ 385.94 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 385.94 | $ 7.22 | $ - | $ - | $ - | $ - | $ - | $ 393.15 | $ 393.15 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 393.15 | $ 7.95 | $ - | $ - | $ - | $ - | $ - | $ 401.10 | $ 401.10 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 401.10 | $ 8.44 | $ - | $ - | $ - | $ - | $ - | $ 409.54 | $ 409.54 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 409.54 | $ 8.66 | $ - | $ - | $ - | $ - | $ - | $ 418.20 | $ 418.20 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 418.20 | $ 8.84 | $ - | $ - | $ - | $ - | $ - | $ 427.04 | $ 427.04 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 427.04 | $ 9.12 | $ - | $ - | $ - | $ - | $ - | $ 436.16 | $ 436.16 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 436.16 | $ 9.32 | $ - | $ - | $ - | $ - | $ - | $ 445.48 | $ 445.48 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 445.48 | $ 8.83 | $ - | $ - | $ - | $ - | $ - | $ 454.31 | $ 454.31 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 454.31 | $ 8.55 | $ - | $ - | $ - | $ - | $ - | $ 462.86 | $ 462.86 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 462.86 | $ 8.75 | $ - | $ - | $ - | $ - | $ - | $ 471.61 | $ 471.61 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 471.61 | $ 8.92 | $ 5.69 | $ 8.92 | $ 14.61 | $ 18.33 | $ 32.94 | $ 489.44 | $ 456.50 |
| | | | | | | **$ 6,568.52** | **$ 113.83** | **$ 5.69** | **$ 8.92** | **$ 14.61** | **$ 18.33** | **$ 32.94** | **$ 6,691.27** | **$ 6,658.32** |

**One-Time Costs 05**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 05/24/22 | 06/30/22 | 38 | 3.250% | $ 871.32 | $ 2.95 | $ - | $ - | $ - | $ - | $ - | $ 874.27 | $ 874.27 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 874.27 | $ 7.93 | $ - | $ - | $ - | $ - | $ - | $ 882.20 | $ 882.20 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 882.20 | $ 10.92 | $ - | $ - | $ - | $ - | $ - | $ 893.12 | $ 893.12 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 893.12 | $ 13.90 | $ - | $ - | $ - | $ - | $ - | $ 907.02 | $ 907.02 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 907.02 | $ 16.96 | $ - | $ - | $ - | $ - | $ - | $ 923.98 | $ 923.98 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 923.98 | $ 18.68 | $ - | $ - | $ - | $ - | $ - | $ 942.66 | $ 942.66 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 942.66 | $ 19.84 | $ - | $ - | $ - | $ - | $ - | $ 962.49 | $ 962.49 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 962.49 | $ 20.34 | $ - | $ - | $ - | $ - | $ - | $ 982.84 | $ 982.84 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 982.84 | $ 20.77 | $ - | $ - | $ - | $ - | $ - | $ 1,003.61 | $ 1,003.61 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,003.61 | $ 21.44 | $ - | $ - | $ - | $ - | $ - | $ 1,025.05 | $ 1,025.05 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,025.05 | $ 21.90 | $ - | $ - | $ - | $ - | $ - | $ 1,046.95 | $ 1,046.95 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,046.95 | $ 20.76 | $ - | $ - | $ - | $ - | $ - | $ 1,067.71 | $ 1,067.71 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,067.71 | $ 20.10 | $ - | $ - | $ - | $ - | $ - | $ 1,087.81 | $ 1,087.81 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,087.81 | $ 20.56 | $ - | $ - | $ - | $ - | $ - | $ 1,108.37 | $ 1,108.37 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,108.37 | $ 20.95 | $ 12.90 | $ 20.95 | $ 33.85 | $ 43.57 | $ 77.42 | $ 1,150.27 | $ 1,072.86 |
| | | | | | | **$ 14,579.39** | **$ 258.00** | **$ 12.90** | **$ 20.95** | **$ 33.85** | **$ 43.57** | **$ 77.42** | **$ 14,858.34** | **$ 14,780.92** |

**One-Time Costs 06**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 06/14/22 | 06/30/22 | 17 | 3.250% | $ 1,010.37 | $ 1.53 | $ - | $ - | $ - | $ - | $ - | $ 1,011.90 | $ 1,011.90 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,011.90 | $ 9.18 | $ - | $ - | $ - | $ - | $ - | $ 1,021.09 | $ 1,021.09 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,021.09 | $ 12.64 | $ - | $ - | $ - | $ - | $ - | $ 1,033.72 | $ 1,033.72 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,033.72 | $ 16.08 | $ - | $ - | $ - | $ - | $ - | $ 1,049.81 | $ 1,049.81 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,049.81 | $ 19.63 | $ - | $ - | $ - | $ - | $ - | $ 1,069.44 | $ 1,069.44 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,069.44 | $ 21.62 | $ - | $ - | $ - | $ - | $ - | $ 1,091.05 | $ 1,091.05 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,091.05 | $ 22.96 | $ - | $ - | $ - | $ - | $ - | $ 1,114.02 | $ 1,114.02 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,114.02 | $ 23.54 | $ - | $ - | $ - | $ - | $ - | $ 1,137.56 | $ 1,137.56 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,137.56 | $ 24.04 | $ - | $ - | $ - | $ - | $ - | $ 1,161.60 | $ 1,161.60 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,161.60 | $ 24.82 | $ - | $ - | $ - | $ - | $ - | $ 1,186.42 | $ 1,186.42 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,186.42 | $ 25.35 | $ - | $ - | $ - | $ - | $ - | $ 1,211.77 | $ 1,211.77 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,211.77 | $ 24.02 | $ - | $ - | $ - | $ - | $ - | $ 1,235.79 | $ 1,235.79 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,235.79 | $ 23.26 | $ - | $ - | $ - | $ - | $ - | $ 1,259.06 | $ 1,259.06 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,259.06 | $ 23.80 | $ - | $ - | $ - | $ - | $ - | $ 1,282.86 | $ 1,282.86 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,282.86 | $ 24.25 | $ 14.84 | $ 24.25 | $ 39.09 | $ 50.52 | $ 89.61 | $ 1,331.36 | $ 1,241.75 |
| | | | | | | **$ 16,876.46** | **$ 296.73** | **$ 14.84** | **$ 24.25** | **$ 39.09** | **$ 50.52** | **$ 89.61** | **$ 17,197.45** | **$ 17,107.84** |

**One-Time Costs 07**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 08/08/22 | 09/30/22 | 54 | 3.600% | $ 1,310.91 | $ 6.98 | $ - | $ - | $ - | $ - | $ - | $ 1,317.89 | $ 1,317.89 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,317.89 | $ 16.31 | $ - | $ - | $ - | $ - | $ - | $ 1,334.20 | $ 1,334.20 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,334.20 | $ 20.76 | $ - | $ - | $ - | $ - | $ - | $ 1,354.96 | $ 1,354.96 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,354.96 | $ 25.34 | $ - | $ - | $ - | $ - | $ - | $ 1,380.29 | $ 1,380.29 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,380.29 | $ 27.90 | $ - | $ - | $ - | $ - | $ - | $ 1,408.20 | $ 1,408.20 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,408.20 | $ 29.64 | $ - | $ - | $ - | $ - | $ - | $ 1,437.83 | $ 1,437.83 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,437.83 | $ 30.39 | $ - | $ - | $ - | $ - | $ - | $ 1,468.22 | $ 1,468.22 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,468.22 | $ 31.03 | $ - | $ - | $ - | $ - | $ - | $ 1,499.25 | $ 1,499.25 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,499.25 | $ 32.03 | $ - | $ - | $ - | $ - | $ - | $ 1,531.28 | $ 1,531.28 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,531.28 | $ 32.72 | $ - | $ - | $ - | $ - | $ - | $ 1,564.00 | $ 1,564.00 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,564.00 | $ 31.01 | $ - | $ - | $ - | $ - | $ - | $ 1,595.01 | $ 1,595.01 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,595.01 | $ 30.02 | $ - | $ - | $ - | $ - | $ - | $ 1,625.03 | $ 1,625.03 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,625.03 | $ 30.72 | $ - | $ - | $ - | $ - | $ - | $ 1,655.75 | $ 1,655.75 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,655.75 | $ 31.30 | $ 18.81 | $ 31.30 | $ 50.11 | $ 65.55 | $ 115.65 | $ 1,718.35 | $ 1,602.70 |
| | | | | | | **$ 20,482.83** | **$ 376.14** | **$ 18.81** | **$ 31.30** | **$ 50.11** | **$ 65.55** | **$ 115.65** | **$ 20,890.27** | **$ 20,774.62** |

**One-Time Costs 08**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 07/14/22 | 09/30/22 | 79 | 3.600% | $ 1,158.40 | $ 9.03 | $ - | $ - | $ - | $ - | $ - | $ 1,167.42 | $ 1,167.42 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,167.42 | $ 14.45 | $ - | $ - | $ - | $ - | $ - | $ 1,181.87 | $ 1,181.87 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,181.87 | $ 18.39 | $ - | $ - | $ - | $ - | $ - | $ 1,200.26 | $ 1,200.26 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,200.26 | $ 22.44 | $ - | $ - | $ - | $ - | $ - | $ 1,222.70 | $ 1,222.70 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,222.70 | $ 24.72 | $ - | $ - | $ - | $ - | $ - | $ 1,247.42 | $ 1,247.42 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,247.42 | $ 26.25 | $ - | $ - | $ - | $ - | $ - | $ 1,273.67 | $ 1,273.67 |
|

| | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | $ 18,141.43 | $ 336.04 | $ 16.80 | $ 27.73 | $ 44.53 | $ 57.92 | $ 102.45 | $ 18,505.20 | $ 18,402.75 | | | | |

**One-Time Costs 09**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 04/19/22 | 06/30/22 | 73 | 3.250% | $ 743.48 | $ 4.83 | $ - | $ - | $ - | $ - | $ - | $ 748.32 | $ 748.32 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 748.32 | $ 6.79 | $ - | $ - | $ - | $ - | $ - | $ 755.11 | $ 755.11 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 755.11 | $ 9.35 | $ - | $ - | $ - | $ - | $ - | $ 764.45 | $ 764.45 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 764.45 | $ 11.89 | $ - | $ - | $ - | $ - | $ - | $ 776.35 | $ 776.35 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 776.35 | $ 14.52 | $ - | $ - | $ - | $ - | $ - | $ 790.86 | $ 790.86 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 790.86 | $ 15.99 | $ - | $ - | $ - | $ - | $ - | $ 806.85 | $ 806.85 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 806.85 | $ 16.98 | $ - | $ - | $ - | $ - | $ - | $ 823.83 | $ 823.83 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 823.83 | $ 17.41 | $ - | $ - | $ - | $ - | $ - | $ 841.24 | $ 841.24 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 841.24 | $ 17.78 | $ - | $ - | $ - | $ - | $ - | $ 859.02 | $ 859.02 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 859.02 | $ 18.35 | $ - | $ - | $ - | $ - | $ - | $ 877.37 | $ 877.37 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 877.37 | $ 18.75 | $ - | $ - | $ - | $ - | $ - | $ 896.12 | $ 896.12 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 896.12 | $ 17.77 | $ - | $ - | $ - | $ - | $ - | $ 913.88 | $ 913.88 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 913.88 | $ 17.20 | $ - | $ - | $ - | $ - | $ - | $ 931.09 | $ 931.09 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 931.09 | $ 17.60 | $ - | $ - | $ - | $ - | $ - | $ 948.69 | $ 948.69 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 948.69 | $ 17.93 | $ 11.16 | $ 17.93 | $ 29.09 | $ 37.17 | $ 66.27 | $ 984.56 | $ 918.29 |
| | | | | | | $ 12,476.66 | $ 223.14 | $ 11.16 | $ 17.93 | $ 29.09 | $ 37.17 | $ 66.27 | $ 12,717.73 | $ 12,651.47 |

**One-Time Costs 10**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 09/12/22 | 09/30/22 | 19 | 3.600% | $ 1,461.17 | $ 2.74 | $ - | $ - | $ - | $ - | $ - | $ 1,463.91 | $ 1,463.91 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,463.91 | $ 18.12 | $ - | $ - | $ - | $ - | $ - | $ 1,482.03 | $ 1,482.03 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,482.03 | $ 23.06 | $ - | $ - | $ - | $ - | $ - | $ 1,505.09 | $ 1,505.09 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,505.09 | $ 28.14 | $ - | $ - | $ - | $ - | $ - | $ 1,533.23 | $ 1,533.23 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,533.23 | $ 30.99 | $ - | $ - | $ - | $ - | $ - | $ 1,564.23 | $ 1,564.23 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,564.23 | $ 32.92 | $ - | $ - | $ - | $ - | $ - | $ 1,597.15 | $ 1,597.15 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,597.15 | $ 33.75 | $ - | $ - | $ - | $ - | $ - | $ 1,630.90 | $ 1,630.90 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,630.90 | $ 34.47 | $ - | $ - | $ - | $ - | $ - | $ 1,665.37 | $ 1,665.37 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,665.37 | $ 35.58 | $ - | $ - | $ - | $ - | $ - | $ 1,700.95 | $ 1,700.95 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,700.95 | $ 36.34 | $ - | $ - | $ - | $ - | $ - | $ 1,737.29 | $ 1,737.29 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,737.29 | $ 34.44 | $ - | $ - | $ - | $ - | $ - | $ 1,771.73 | $ 1,771.73 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,771.73 | $ 33.35 | $ - | $ - | $ - | $ - | $ - | $ 1,805.08 | $ 1,805.08 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,805.08 | $ 34.12 | $ - | $ - | $ - | $ - | $ - | $ 1,839.21 | $ 1,839.21 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,839.21 | $ 34.77 | $ 20.64 | $ 34.77 | $ 55.41 | $ 73.06 | $ 128.47 | $ 1,908.75 | $ 1,780.28 |
| | | | | | | $ 22,757.35 | $ 412.80 | $ 20.64 | $ 34.77 | $ 55.41 | $ 73.06 | $ 128.47 | $ 23,204.92 | $ 23,076.45 |

**One-Time Costs 11**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 10/17/22 | 12/31/22 | 76 | 4.910% | $ 1,601.35 | $ 16.37 | $ - | $ - | $ - | $ - | $ - | $ 1,617.72 | $ 1,617.72 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,617.72 | $ 25.17 | $ - | $ - | $ - | $ - | $ - | $ 1,642.89 | $ 1,642.89 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,642.89 | $ 30.72 | $ - | $ - | $ - | $ - | $ - | $ 1,673.61 | $ 1,673.61 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,673.61 | $ 33.83 | $ - | $ - | $ - | $ - | $ - | $ 1,707.44 | $ 1,707.44 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,707.44 | $ 35.94 | $ - | $ - | $ - | $ - | $ - | $ 1,743.38 | $ 1,743.38 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,743.38 | $ 36.84 | $ - | $ - | $ - | $ - | $ - | $ 1,780.22 | $ 1,780.22 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,780.22 | $ 37.62 | $ - | $ - | $ - | $ - | $ - | $ 1,817.84 | $ 1,817.84 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,817.84 | $ 38.84 | $ - | $ - | $ - | $ - | $ - | $ 1,856.68 | $ 1,856.68 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,856.68 | $ 39.67 | $ - | $ - | $ - | $ - | $ - | $ 1,896.35 | $ 1,896.35 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,896.35 | $ 37.59 | $ - | $ - | $ - | $ - | $ - | $ 1,933.95 | $ 1,933.95 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,933.95 | $ 36.40 | $ - | $ - | $ - | $ - | $ - | $ 1,970.35 | $ 1,970.35 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,970.35 | $ 37.25 | $ - | $ - | $ - | $ - | $ - | $ 2,007.60 | $ 2,007.60 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,007.60 | $ 37.95 | $ 22.21 | $ 37.95 | $ 60.16 | $ 80.07 | $ 140.23 | $ 2,083.50 | $ 1,943.27 |
| | | | | | | $ 23,249.39 | $ 444.20 | $ 22.21 | $ 37.95 | $ 60.16 | $ 80.07 | $ 140.23 | $ 23,731.55 | $ 23,591.32 |

**One-Time Costs 12**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 11/15/22 | 12/31/22 | 47 | 4.910% | $ 1,722.46 | $ 10.89 | $ - | $ - | $ - | $ - | $ - | $ 1,733.35 | $ 1,733.35 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,733.35 | $ 26.97 | $ - | $ - | $ - | $ - | $ - | $ 1,760.32 | $ 1,760.32 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,760.32 | $ 32.92 | $ - | $ - | $ - | $ - | $ - | $ 1,793.23 | $ 1,793.23 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,793.23 | $ 36.25 | $ - | $ - | $ - | $ - | $ - | $ 1,829.48 | $ 1,829.48 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,829.48 | $ 38.50 | $ - | $ - | $ - | $ - | $ - | $ 1,867.99 | $ 1,867.99 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,867.99 | $ 39.48 | $ - | $ - | $ - | $ - | $ - | $ 1,907.47 | $ 1,907.47 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,907.47 | $ 40.31 | $ - | $ - | $ - | $ - | $ - | $ 1,947.78 | $ 1,947.78 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,947.78 | $ 41.62 | $ - | $ - | $ - | $ - | $ - | $ 1,989.39 | $ 1,989.39 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,989.39 | $ 42.51 | $ - | $ - | $ - | $ - | $ - | $ 2,031.90 | $ 2,031.90 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,031.90 | $ 40.28 | $ - | $ - | $ - | $ - | $ - | $ 2,072.18 | $ 2,072.18 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,072.18 | $ 39.01 | $ - | $ - | $ - | $ - | $ - | $ 2,111.19 | $ 2,111.19 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,111.19 | $ 39.91 | $ - | $ - | $ - | $ - | $ - | $ 2,151.10 | $ 2,151.10 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,151.10 | $ 40.66 | $ 23.47 | $ 40.66 | $ 64.13 | $ 86.12 | $ 150.25 | $ 2,232.43 | $ 2,082.17 |
| | | | | | | $ 24,917.83 | $ 469.30 | $ 23.47 | $ 40.66 | $ 64.13 | $ 86.12 | $ 150.25 | $ 25,427.80 | $ 25,277.55 |

**One-Time Costs 13**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 12/29/22 | 12/31/22 | 3 | 4.910% | $ 1,863.75 | $ 0.75 | $ - | $ - | $ - | $ - | $ - | $ 1,864.51 | $ 1,864.51 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,864.51 | $ 29.01 | $ - | $ - | $ - | $ - | $ - | $ 1,893.52 | $ 1,893.52 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,893.52 | $ 35.41 | $ - | $ - | $ - | $ - | $ - | $ 1,928.92 | $ 1,928.92 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,928.92 | $ 38.99 | $ - | $ - | $ - | $ - | $ - | $ 1,967.91 | $ 1,967.91 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,967.91 | $ 41.42 | $ - | $ - | $ - | $ - | $ - | $ 2,009.33 | $ 2,009.33 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,009.33 | $ 42.46 | $ - | $ - | $ - | $ - | $ - | $ 2,051.80 | $ 2,051.80 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,051.80 | $ 43.36 | $ - | $ - | $ - | $ - | $ - | $ 2,095.16 | $ 2,095.16 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,095.16 | $ 44.77 | $ - | $ - | $ - | $ - | $ - | $ 2,139.93 | $ 2,139.93 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,139.93 | $ 45.72 | $ - | $ - | $ - | $ - | $ - | $ 2,185.65 | $ 2,185.65 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,185.65 | $ 43.33 | $ - | $ - | $ - | $ - | $ - | $ 2,228.98 | $ 2,228.98 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,228.98 | $ 41.96 | $ - | $ - | $ - | $ - | $ - | $ 2,270.93 | $ 2,270.93 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,270.93 | $ 42.93 | $ - | $ - | $ - | $ - | $ - | $ 2,313.86 | $ 2,313.86 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,313.86 | $ 43.74 | $ 24.69 | $ 43.74 | $ 68.43 | $ 93.19 | $ 161.62 | $ 2,401.35 | $ 2,239.73 |
| | | | | | | $ 26,814.25 | $ 493.85 | $ 24.69 | $ 43.74 | $ 68.43 | $ 93.19 | $ 161.62 | $ 27,351.85 | $ 27,190.22 |

**One-Time Costs 14**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 01/12/23 | 03/31/23 | 79 | 6.310% | $ 1,924.31 | $ 26.28 | $ - | $ - | $ - | $ - | $ - | $ 1,950.59 | $ 1,950.59 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,950.59 | $ 36.47 | $ - | $ - | $ - | $ - | $ - | $ 1,987.06 | $ 1,987.06 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,987.06 | $ 40.17 | $ - | $ - | $ - | $ - | $ - | $ 2,027.23 | $ 2,027.23 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,027.23 | $ 42.67 | $ - | $ - | $ - | $ - | $ - | $ 2,069.90 | $ 2,069.90 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,069.90 | $ 43.74 | $ - | $ - | $ - | $ - | $ - | $ 2,113.64 | $ 2,113.64 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,113.64 | $ 44.67 | $ - | $ - | $ - | $ - | $ - | $ 2,158.31 | $ 2,158.31 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,158.31 | $ 46.11 | $ - | $ - | $ - | $ - | $ - | $ 2,204.43 | $ 2,204.43 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,204.43 | $ 47.10 | $ - | $ - | $ - | $ - | $ - | $ 2,251.53 | $ 2,251.53 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,251.53 | $ 44.64 | $ - | $ - | $ - | $ - | $ - | $ 2,296.16 | $ 2,296.16 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,296.16 | $ 43.22 | $ - | $ - | $ - | $ - | $ - | $ 2,339.38 | $ 2,339.38 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,339.38 | $ 44.22 | $ - | $ - | $ - | $ - | $ - | $ 2,383.61 | $ 2,383.61 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,383.61 | $ 45.06 | $ 25.22 | $ 45.06 | $ 70.28 | $ 96.22 | $ 166.49 | $ 2,473.73 | $ 2,307.23 |
| | | | | | | $ 25,706.16 | $ 504.36 | $ 25.22 | $ 45.06 | $ 70.28 | $ 96.22 | $ 166.49 | $ 26,255.58 | $ 26,089.08 |

**One-Time Costs 15**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 02/07/23 | 03/31/23 | 53 | 6.310% | $ 1,945.62 | $ 17.83 | $ - | $ - | $ - | $ - | $ - | $ 1,963.44 | $ 1,963.44 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,963.44 | $ 36.71 | $ - | $ - | $ - | $ - | $ - | $ 2,000.16 | $ 2,000.16 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,000.16 | $ 40.43 | $ - | $ - | $ - | $ - | $ - | $ 2,040.59 | $ 2,040.59 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,040.59 | $ 42.95 | $ - | $ - | $ - | $ - | $ - | $ 2,083.54 | $ 2,083.54 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,083.54 | $ 44.03 | $ - | $ - | $ - | $ - | $ - | $ 2,127.57 | $ 2,127.57 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,127.57 | $ 44.96 | $ - | $ - | $ - | $ - | $ - | $ 2,172.53 | $ 2,172.53 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,172.53 | $ 46.42 | $ - | $ - | $ - | $ - | $ - | $ 2,218.95 | $ 2,218.95 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,218.95 | $ 47.41 | $ - | $ - | $ - | $ - | $ - | $ 2,266.36 | $ 2,266.36 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,266.36 | $ 44.93 | $ - | $ - | $ - | $ - | $ - | $ 2,311.29 | $ 2,311.29 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,311.29 | $ 43.51 | $ - | $ - | $ - | $ - | $ - | $ 2,354.80 | $ 2,354.80 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,354.80 | $ 44.52 | $ - | $ - | $ - | $ - | $ - | $ 2,399.31 | $ 2,399.31 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,399.31 | $ 45.36 | $ 24.95 | $ 45.36 | $ 70.31 | $ 97.28 | $ 167.59 | $ 2,490.03 | $ 2,322.44 |
| | | | | | | $ 25,884.16 | $ 499.05 | $ 24.95 | $ 45.36 | $ 70.31 | $ 97.28 | $ 167.59 | $ 26,428.57 | $ 26,260.98 |

**One-Time Costs 16**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 03/09/23 | 03/31/23 | 23 | 6.310% | $ 1,924.31 | $ 7.65 | $ - | $ - | $ - | $ - | $ - | $ 1,931.96 | $ 1,931.96 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,931.96 | $ 36.13 | $ - | $ - | $ - | $ - | $ - | $ 1,968.09 | $ 1,968.09 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,968.09 | $ 39.78 | $ - | $ - | $ - | $ - | $ - | $ 2,007.87 | $ 2,007.87 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,007.87 | $ 42.26 | $ - | $ - | $ - | $ - | $ - | $ 2,050.13 | $ 2,050.13 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,050.13 | $ 43.33 | $ - | $ - | $ - | $ - | $ - | $ 2,093.46 | $ 2,093.46 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,093.46 | $ 44.24 | $ - | $ - | $ - | $ - | $ - | $ 2,137.70 | $ 2,137.70 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,137.70 | $ 45.67 | $ - | $ - | $ - | $ - | $ - | $ 2,183.37 | $ 2,183.37 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,183.37 | $ 46.65 | $ - | $ - | $ - | $ - | $ - | $ 2,230.02 | $ 2,230.02 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,230.02 | $ 44.21 | $ - | $ - | $ - | $ - | $ - | $ 2,274.23 | $ 2,274.23 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,274.23 | $ 42.81 | $ - | $ - | $ - | $ - | $ - | $ 2,317.04 | $ 2,317.04 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,317.04 | $ 43.80 | $ - | $ - | $ - | $ - | $ - | $ 2,360.84 | $ 2,360.84 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,360.84 | $ 44.63 | $ 24.06 | $ 44.63 | $ 68.69 | $ 96.22 | $ 164.90 | $ 2,450.10 | $ 2,285.20 |
| | | | | | | $ 25,479.03 | $ 481.16 | $ 24.06 | $ 44.63 | $ 68.69 | $ 96.22 | $ 164.90 | $ 26,004.82 | $ 25,839.92 |

**One-Time Costs 17**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2023 | 04/06/23 | 06/30/23 | 86 | 7.500% | $ 1,863.75 | $ 32.93 | $ - | $ - | $ - | $ - | $ - | $ 1,896.69 | $ 1,896.69 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,896.69 | $ 38.34 | $ - | $ - | $ - | $ - | $ - | $ 1,935.03 | $ 1,935.03 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,935.03 | $ 40.73 | $ - | $ - | $ - | $ - | $ - | $ 1,975.76 | $ 1,975.76 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,975.76 | $ 41.76 | $ - | $ - | $ - | $ - | $ - | $ 2,017.51 | $ 2,017.51 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,017.51 | $ 42.64 | $ - | $ - | $ - | $ - | $ - | $ 2,060.15 | $ 2,060.15 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,060.15 | $ 44.02 | $ - | $ - | $ - | $ - | $ - | $ 2,104.17 | $ 2,104.17 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,104.17 | $ 44.96 | $ - | $ - | $ - | $ - | $ - | $ 2,149.12 | $ 2,149.12 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,149.12 | $ 42.61 | $ - | $ - | $ - | $ - | $ - | $ 2,191.73 | $ 2,191.73 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,191.73 | $ 41.26 | $ - | $ - | $ - | $ - | $ - | $ 2,232.99 | $ 2,232.99 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,232.99 | $ 42.21 | $ - | $ - | $ - | $ - | $ - | $ 2,275.20 | $ 2,275.20 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,275.20 | $ 43.01 | $ 22.72 | $ 43.01 | $ 65.73 | $ 93.19 | $ 158.92 | $ 2,361.22 | $ 2,202.30 |
| | | | | | | $ 22,702.10 | $ 454.45 | $ 22.72 | $ 43.01 | $ 65.73 | $ 93.19 | $ 158.92 | $ 23,199.56 | $ 23,040.64 |

**One-Time Costs 18**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2023 | 05/18/23 | 06/30/23 | 44 | 7.500% | $ 1,766.19 | $ 15.97 | $ - | $ - | $ - | $ - | $ - | $ 1,782.16 | $ 1,782.16 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,782.16 | $ 36.03 | $ - | $ - | $ - | $ - | $ - | $ 1,818.19 | $ 1,818.19 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,818.19 | $ 38.27 | $ - | $ - | $ - | $ - | $ - | $ 1,856.45 | $ 1,856.45 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,856.45 | $ 39.23 | $ - | $ - | $ - | $ - | $ - | $ 1,895.69 | $ 1,895.69 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,895.69 | $ 40.06 | $ - | $ - | $ - | $ - | $ - | $ 1,935.75 | $ 1,935.75 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,935.75 | $ 41.36 | $ - | $ - | $ - | $ - | $ - | $ 1,977.11 | $ 1,977.11 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,977.11 | $ 42.24 | $ - | $ - | $ - | $ - | $ - | $ 2,019.35 | $ 2,019.35 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,019.35 | $ 40.03 | $ - | $ - | $ - | $ - | $ - | $ 2,059.39 | $ 2,059.39 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,059.39 | $ 38.76 | $ - | $ - | $ - | $ - | $ - | $ 2,098.15 | $ 2,098.15 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,098.15 | $ 39.66 | $ - | $ - | $ - | $ - | $ - | $ 2,137.82 | $ 2,137.82 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,137.82 | $ 40.41 | $ 20.60 | $ 40.41 | $ 61.02 | $ 88.31 | $ 149.32 | $ 2,218.64 | $ 2,069.32 |
| | | | | | | $ 21,346.25 | $ 412.04 | $ 20.60 | $ 40.41 | $ 61.02 | $ 88.31 | $ 149.32 | $ 21,798.70 | $ 21,649.38 |

**One-Time Costs 19**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2023 | 06/22/23 | 06/30/23 | 9 | 7.500% | $ 1,641.72 | $ 3.04 | $ - | $ - | $ - | $ - | $ - | $ 1,644.75 | $ 1,644.75 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,644.75 | $ 33.25 | $ - | $ - | $ - |

| | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,757.74 | $ 33.23 | $ - | $ - | $ - | $ - | $ - | $ 1,790.97 | $ 1,790.97 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,790.97 | $ 33.86 | $ 16.33 | $ 33.86 | $ 50.19 | $ 74.91 | $ 125.10 | $ 1,858.68 | $ 1,733.58 |
| | | | | | | **$ 16,408.49** | **$ 326.65** | **$ 16.33** | **$ 33.86** | **$ 50.19** | **$ 74.91** | **$ 125.10** | **$ 16,768.99** | **$ 16,643.89** |

| | | | | | | | | One-Time Costs | | 21 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q3/2023 | 08/10/23 | 09/30/23 | 52 | 8.020% | $ 1,344.55 | $ 15.36 | $ - | $ - | $ - | $ - | $ - | $ 1,359.91 | $ 1,359.91 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,359.91 | $ 28.62 | $ - | $ - | $ - | $ - | $ - | $ 1,388.53 | $ 1,388.53 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,388.53 | $ 29.35 | $ - | $ - | $ - | $ - | $ - | $ 1,417.88 | $ 1,417.88 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,417.88 | $ 29.97 | $ - | $ - | $ - | $ - | $ - | $ 1,447.84 | $ 1,447.84 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,447.84 | $ 30.93 | $ - | $ - | $ - | $ - | $ - | $ 1,478.78 | $ 1,478.78 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,478.78 | $ 31.60 | $ - | $ - | $ - | $ - | $ - | $ 1,510.37 | $ 1,510.37 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,510.37 | $ 29.94 | $ - | $ - | $ - | $ - | $ - | $ 1,540.32 | $ 1,540.32 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,540.32 | $ 28.99 | $ - | $ - | $ - | $ - | $ - | $ 1,569.31 | $ 1,569.31 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,569.31 | $ 29.67 | $ - | $ - | $ - | $ - | $ - | $ 1,598.98 | $ 1,598.98 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,598.98 | $ 30.23 | $ 14.23 | $ 30.23 | $ 44.46 | $ 67.23 | $ 111.69 | $ 1,659.43 | $ 1,547.74 |
| | | | | | | **$ 14,656.48** | **$ 284.66** | **$ 14.23** | **$ 30.23** | **$ 44.46** | **$ 67.23** | **$ 111.69** | **$ 14,971.36** | **$ 14,859.67** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 11/22/2022 | $5,920.00 | $346.00 | $6,266.00 |
| 02 | 11/22/2022 | $7,204.00 | $420.00 | $7,624.00 |
| 03 | 11/22/2022 | $8,742.00 | $510.00 | $9,252.00 |
| 04 | 11/22/2022 | $10,570.00 | $616.00 | $11,186.00 |
| 05 | 11/22/2022 | $13,028.00 | $760.00 | $13,788.00 |
| 06 | 11/22/2022 | $15,606.00 | $910.00 | $16,516.00 |
| 07 | 11/22/2022 | $18,580.00 | $1,084.00 | $19,664.00 |
| 08 | 11/22/2022 | $21,960.00 | $1,282.00 | $23,242.00 |
| 09 | 11/22/2022 | $25,734.00 | $1,502.00 | $27,236.00 |
| 10 | 11/22/2022 | $29,852.00 | $1,742.00 | $31,594.00 |
| 11 | 11/22/2022 | $34,230.00 | $1,996.00 | $36,226.00 |
| 12 | 12/6/2022 | $38,728.00 | $2,260.00 | $40,988.00 |
| 13 | 12/6/2022 | $43,162.00 | $2,518.00 | $45,680.00 |
| 14 | 12/6/2022 | $47,298.00 | $2,760.00 | $50,058.00 |
| 15 | 12/29/2022 | $50,888.00 | $2,968.00 | $53,856.00 |
| 16 | 1/24/2023 | $53,674.00 | $3,132.00 | $56,806.00 |
| 17 | 3/24/2023 | $56,782.00 | $3,312.00 | $60,094.00 |
| 18 | 3/15/2023 | $57,404.00 | $3,348.00 | $60,752.00 |
| 19 | 5/8/2023 | $56,782.00 | $3,312.00 | $60,094.00 |
| 20 | 5/18/2023 | $54,968.00 | $3,206.00 | $58,174.00 |
| 21 | 6/14/2023 | $52,114.00 | $3,040.00 | $55,154.00 |
| 22 | 7/17/2023 | $48,440.00 | $2,826.00 | $51,266.00 |
| 23 | 8/10/2023 | $44,202.00 | $2,578.00 | $46,780.00 |
| 24 | 9/11/2023 | $39,662.00 | $2,314.00 | $41,976.00 |
| 25 | 10/13/2023 | $35,056.00 | $2,044.00 | $37,100.00 |
| 26 | 11/15/2023 | $30,572.00 | $1,784.00 | $32,356.00 |
| 27 | 3/15/2024 | $26,354.00 | $1,538.00 | $27,892.00 |
| 28 | 4/29/2024 | $22,490.00 | $1,312.00 | $23,802.00 |
| 29 | 4/29/2024 | $19,470.00 | $1,136.00 | $20,606.00 |
| 30 | 3/12/2024 | $16,354.00 | $954.00 | $17,308.00 |
| 31 | 4/11/2024 | $13,652.00 | $796.00 | $14,448.00 |
| 32 | 7/10/2024 | $11,338.00 | $662.00 | $12,000.00 |
| 33 | 7/23/2024 | $9,378.00 | $548.00 | $9,926.00 |
| 34 | 7/23/2024 | $7,728.00 | $450.00 | $8,178.00 |
| 35 | 8/8/2024 | $6,352.00 | $370.00 | $6,722.00 |
| 36 | 9/10/2024 | $5,206.00 | $304.00 | $5,510.00 |
| | **Total** | **$1,039,480.00** | **$60,640.00** | **$1,100,120.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 10/01/24 | | | |
| **COD:** | | 08/01/25 | | | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $1,039,480.00 | $ 22,209.65 | $ - | $ - | $ - | $ - | $ - | $ 1,061,689.65 | $ 1,061,689.65 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $1,061,689.65 | $ 21,047.63 | $ - | $ - | $ - | $ - | $ - | $ 1,082,737.29 | $ 1,082,737.29 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $1,082,737.29 | $ 20,380.68 | $ - | $ - | $ - | $ - | $ - | $ 1,103,117.96 | $ 1,103,117.96 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $1,103,117.96 | $ 20,853.46 | $ - | $ - | $ - | $ - | $ - | $ 1,123,971.43 | $ 1,123,971.43 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $1,123,971.43 | $ 21,247.68 | $ 5,286.96 | $ 21,247.68 | $ 26,534.63 | $ 51,974.00 | $ 78,508.63 | $ 1,166,466.78 | $ 1,087,958.15 |
| | | | | | | **$5,410,996.33** | **$ 105,739.11** | **$ 5,286.96** | **$ 21,247.68** | **$ 26,534.63** | **$ 51,974.00** | **$ 78,508.63** | **$ 5,537,983.12** | **$ 5,459,474.48** |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 10/01/25 | 12/31/25 | $ 700.44 | $ 1,384.99 | $ 2,077.55 | $ 3,016.80 |
| | | **$ 700.44** | **$ 1,384.99** | **$ 2,077.55** | **$ 3,016.80** |

**One-Time Costs 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 11/22/22 | 12/31/22 | 40 | 4.910% | $ 346.00 | $ 1.86 | $ - | $ - | $ - | $ - | $ - | $ 347.86 | $ 347.86 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 347.86 | $ 5.41 | $ - | $ - | $ - | $ - | $ - | $ 353.27 | $ 353.27 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 353.27 | $ 6.61 | $ - | $ - | $ - | $ - | $ - | $ 359.88 | $ 359.88 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 359.88 | $ 7.27 | $ - | $ - | $ - | $ - | $ - | $ 367.15 | $ 367.15 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 367.15 | $ 7.73 | $ - | $ - | $ - | $ - | $ - | $ 374.88 | $ 374.88 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 374.88 | $ 7.92 | $ - | $ - | $ - | $ - | $ - | $ 382.80 | $ 382.80 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 382.80 | $ 8.09 | $ - | $ - | $ - | $ - | $ - | $ 390.89 | $ 390.89 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 390.89 | $ 8.35 | $ - | $ - | $ - | $ - | $ - | $ 399.25 | $ 399.25 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 399.25 | $ 8.53 | $ - | $ - | $ - | $ - | $ - | $ 407.78 | $ 407.78 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 407.78 | $ 8.08 | $ - | $ - | $ - | $ - | $ - | $ 415.86 | $ 415.86 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 415.86 | $ 7.83 | $ - | $ - | $ - | $ - | $ - | $ 423.69 | $ 423.69 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 423.69 | $ 8.01 | $ - | $ - | $ - | $ - | $ - | $ 431.70 | $ 431.70 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 431.70 | $ 8.16 | $ 4.69 | $ 8.16 | $ 12.85 | $ 17.30 | $ 30.15 | $ 448.02 | $ 417.87 |
| | | | | | | **$ 5,001.03** | **$ 93.86** | **$ 4.69** | **$ 8.16** | **$ 12.85** | **$ 17.30** | **$ 30.15** | **$ 5,103.05** | **$ 5,072.89** |

**One-Time Costs 02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 11/22/22 | 12/31/22 | 40 | 4.910% | $ 420.00 | $ 2.26 | $ - | $ - | $ - | $ - | $ - | $ 422.26 | $ 422.26 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 422.26 | $ 6.57 | $ - | $ - | $ - | $ - | $ - | $ 428.83 | $ 428.83 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 428.83 | $ 8.02 | $ - | $ - | $ - | $ - | $ - | $ 436.85 | $ 436.85 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 436.85 | $ 8.83 | $ - | $ - | $ - | $ - | $ - | $ 445.68 | $ 445.68 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 445.68 | $ 9.38 | $ - | $ - | $ - | $ - | $ - | $ 455.06 | $ 455.06 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 455.06 | $ 9.62 | $ - | $ - | $ - | $ - | $ - | $ 464.68 | $ 464.68 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 464.68 | $ 9.82 | $ - | $ - | $ - | $ - | $ - | $ 474.50 | $ 474.50 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 474.50 | $ 10.14 | $ - | $ - | $ - | $ - | $ - | $ 484.63 | $ 484.63 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 484.63 | $ 10.35 | $ - | $ - | $ - | $ - | $ - | $ 494.99 | $ 494.99 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 494.99 | $ 9.81 | $ - | $ - | $ - | $ - | $ - | $ 504.80 | $ 504.80 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 504.80 | $ 9.50 | $ - | $ - | $ - | $ - | $ - | $ 514.30 | $ 514.30 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 514.30 | $ 9.72 | $ - | $ - | $ - | $ - | $ - | $ 524.03 | $ 524.03 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 524.03 | $ 9.91 | $ 5.70 | $ 9.91 | $ 15.60 | $ 21.00 | $ 36.60 | $ 543.84 | $ 507.24 |
| | | | | | | **$ 6,070.61** | **$ 113.93** | **$ 5.70** | **$ 9.91** | **$ 15.60** | **$ 21.00** | **$ 36.60** | **$ 6,194.45** | **$ 6,157.85** |

**One-Time Costs 03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 11/22/22 | 12/31/22 | 40 | 4.910% | $ 510.00 | $ 2.74 | $ - | $ - | $ - | $ - | $ - | $ 512.74 | $ 512.74 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 512.74 | $ 7.98 | $ - | $ - | $ - | $ - | $ - | $ 520.72 | $ 520.72 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 520.72 | $ 9.74 | $ - | $ - | $ - | $ - | $ - | $ 530.46 | $ 530.46 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 530.46 | $ 10.72 | $ - | $ - | $ - | $ - | $ - | $ 541.18 | $ 541.18 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 541.18 | $ 11.39 | $ - | $ - | $ - | $ - | $ - | $ 552.57 | $ 552.57 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 552.57 | $ 11.68 | $ - | $ - | $ - | $ - | $ - | $ 564.25 | $ 564.25 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 564.25 | $ 11.92 | $ - | $ - | $ - | $ - | $ - | $ 576.17 | $ 576.17 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 576.17 | $ 12.31 | $ - | $ - | $ - | $ - | $ - | $ 588.49 | $ 588.49 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 588.49 | $ 12.57 | $ - | $ - | $ - | $ - | $ - | $ 601.06 | $ 601.06 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 601.06 | $ 11.92 | $ - | $ - | $ - | $ - | $ - | $ 612.97 | $ 612.97 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 612.97 | $ 11.54 | $ - | $ - | $ - | $ - | $ - | $ 624.51 | $ 624.51 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 624.51 | $ 11.81 | $ - | $ - | $ - | $ - | $ - | $ 636.32 | $ 636.32 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 636.32 | $ 12.03 | $ 6.92 | $ 12.03 | $ 18.95 | $ 25.50 | $ 44.45 | $ 660.38 | $ 615.93 |
| | | | | | | **$ 7,371.45** | **$ 138.35** | **$ 6.92** | **$ 12.03** | **$ 18.95** | **$ 25.50** | **$ 44.45** | **$ 7,521.83** | **$ 7,477.38** |

**One-Time Costs 04**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 11/22/22 | 12/31/22 | 40 | 4.910% | $ 616.00 | $ 3.31 | $ - | $ - | $ - | $ - | $ - | $ 619.31 | $ 619.31 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 619.31 | $ 9.64 | $ - | $ - | $ - | $ - | $ - | $ 628.95 | $ 628.95 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 628.95 | $ 11.76 | $ - | $ - | $ - | $ - | $ - | $ 640.71 | $ 640.71 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 640.71 | $ 12.95 | $ - | $ - | $ - | $ - | $ - | $ 653.66 | $ 653.66 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 653.66 | $ 13.76 | $ - | $ - | $ - | $ - | $ - | $ 667.42 | $ 667.42 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 667.42 | $ 14.11 | $ - | $ - | $ - | $ - | $ - | $ 681.53 | $ 681.53 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 681.53 | $ 14.40 | $ - | $ - | $ - | $ - | $ - | $ 695.93 | $ 695.93 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 695.93 | $ 14.87 | $ - | $ - | $ - | $ - | $ - | $ 710.80 | $ 710.80 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 710.80 | $ 15.19 | $ - | $ - | $ - | $ - | $ - | $ 725.98 | $ 725.98 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 725.98 | $ 14.39 | $ - | $ - | $ - | $ - | $ - | $ 740.38 | $ 740.38 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 740.38 | $ 13.94 | $ - | $ - | $ - | $ - | $ - | $ 754.31 | $ 754.31 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 754.31 | $ 14.26 | $ - | $ - | $ - | $ - | $ - | $ 768.57 | $ 768.57 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 768.57 | $ 14.53 | $ 8.36 | $ 14.53 | $ 22.88 | $ 30.80 | $ 53.68 | $ 797.63 | $ 743.95 |
| | | | | | | **$ 8,903.56** | **$ 167.10** | **$ 8.36** | **$ 14.53** | **$ 22.88** | **$ 30.80** | **$ 53.68** | **$ 9,085.19** | **$ 9,031.51** |

**One-Time Costs 05**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 11/22/22 | 12/31/22 | 40 | 4.910% | $ 760.00 | $ 4.09 | $ - | $ - | $ - | $ - | $ - | $ 764.09 | $ 764.09 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 764.09 | $ 11.89 | $ - | $ - | $ - | $ - | $ - | $ 775.98 | $ 775.98 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 775.98 | $ 14.51 | $ - | $ - | $ - | $ - | $ - | $ 790.49 | $ 790.49 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 790.49 | $ 15.98 | $ - | $ - | $ - | $ - | $ - | $ 806.47 | $ 806.47 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 806.47 | $ 16.97 | $ - | $ - | $ - | $ - | $ - | $ 823.44 | $ 823.44 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 823.44 | $ 17.40 | $ - | $ - | $ - | $ - | $ - | $ 840.84 | $ 840.84 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 840.84 | $ 17.77 | $ - | $ - | $ - | $ - | $ - | $ 858.61 | $ 858.61 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 858.61 | $ 18.35 | $ - | $ - | $ - | $ - | $ - | $ 876.96 | $ 876.96 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 876.96 | $ 18.74 | $ - | $ - | $ - | $ - | $ - | $ 895.70 | $ 895.70 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 895.70 | $ 17.76 | $ - | $ - | $ - | $ - | $ - | $ 913.45 | $ 913.45 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 913.45 | $ 17.19 | $ - | $ - | $ - | $ - | $ - | $ 930.65 | $ 930.65 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 930.65 | $ 17.59 | $ - | $ - | $ - | $ - | $ - | $ 948.24 | $ 948.24 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 948.24 | $ 17.93 | $ 10.31 | $ 17.93 | $ 28.23 | $ 38.00 | $ 66.23 | $ 984.09 | $ 917.86 |
| | | | | | | **$ 10,984.91** | **$ 206.17** | **$ 10.31** | **$ 17.93** | **$ 28.23** | **$ 38.00** | **$ 66.23** | **$ 11,209.00** | **$ 11,142.77** |

**One-Time Costs 06**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 11/22/22 | 12/31/22 | 40 | 4.910% | $ 910.00 | $ 4.90 | $ - | $ - | $ - | $ - | $ - | $ 914.90 | $ 914.90 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 914.90 | $ 14.23 | $ - | $ - | $ - | $ - | $ - | $ 929.13 | $ 929.13 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 929.13 | $ 17.37 | $ - | $ - | $ - | $ - | $ - | $ 946.50 | $ 946.50 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 946.50 | $ 19.13 | $ - | $ - | $ - | $ - | $ - | $ 965.64 | $ 965.64 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 965.64 | $ 20.32 | $ - | $ - | $ - | $ - | $ - | $ 985.96 | $ 985.96 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 985.96 | $ 20.84 | $ - | $ - | $ - | $ - | $ - | $ 1,006.80 | $ 1,006.80 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,006.80 | $ 21.28 | $ - | $ - | $ - | $ - | $ - | $ 1,028.08 | $ 1,028.08 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,028.08 | $ 21.97 | $ - | $ - | $ - | $ - | $ - | $ 1,050.04 | $ 1,050.04 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,050.04 | $ 22.44 | $ - | $ - | $ - | $ - | $ - | $ 1,072.48 | $ 1,072.48 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,072.48 | $ 21.26 | $ - | $ - | $ - | $ - | $ - | $ 1,093.74 | $ 1,093.74 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,093.74 | $ 20.59 | $ - | $ - | $ - | $ - | $ - | $ 1,114.33 | $ 1,114.33 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,114.33 | $ 21.07 | $ - | $ - | $ - | $ - | $ - | $ 1,135.39 | $ 1,135.39 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,135.39 | $ 21.46 | $ 12.34 | $ 21.46 | $ 33.81 | $ 45.50 | $ 79.31 | $ 1,178.32 | $ 1,099.01 |
| | | | | | | **$ 13,152.99** | **$ 246.86** | **$ 12.34** | **$ 21.46** | **$ 33.81** | **$ 45.50** | **$ 79.31** | **$ 13,421.31** | **$ 13,342.00** |

**One-Time Costs 07**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 11/22/22 | 12/31/22 | 40 | 4.910% | $ 1,084.00 | $ 5.83 | $ - | $ - | $ - | $ - | $ - | $ 1,089.83 | $ 1,089.83 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,089.83 | $ 16.96 | $ - | $ - | $ - | $ - | $ - | $ 1,106.79 | $ 1,106.79 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,106.79 | $ 20.70 | $ - | $ - | $ - | $ - | $ - | $ 1,127.48 | $ 1,127.48 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,127.48 | $ 22.79 | $ - | $ - | $ - | $ - | $ - | $ 1,150.28 | $ 1,150.28 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,150.28 | $ 24.21 | $ - | $ - | $ - | $ - | $ - | $ 1,174.49 | $ 1,174.49 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,174.49 | $ 24.82 | $ - | $ - | $ - | $ - | $ - | $ 1,199.31 | $ 1,199.31 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,199.31 | $ 25.35 | $ - | $ - | $ - | $ - | $ - | $ 1,224.65 | $ 1,224.65 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,224.65 | $ 26.17 | $ - | $ - | $ - | $ - | $ - | $ 1,250.82 | $ 1,250.82 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,250.82 | $ 26.73 | $ - | $ - | $ - | $ - | $ - | $ 1,277.54 | $ 1,277.54 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,277.54 | $ 25.33 | $ - | $ - | $ - | $ - | $ - | $ 1,302.87 | $ 1,302.87 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,302.87 | $ 24.52 | $ - | $ - | $ - | $ - | $ - | $ 1,327.40 | $ 1,327.40 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,327.40 | $ 25.09 | $ - | $ - | $ - | $ - | $ - | $ 1,352.49 | $ 1,352.49 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,352.49 | $ 25.57 | $ 14.70 | $ 25.57 | $ 40.27 | $ 54.20 | $ 94.47 | $ 1,403.62 | $ 1,309.15 |
| | | | | | | **$ 15,667.95** | **$ 294.06** | **$ 14.70** | **$ 25.57** | **$ 40.27** | **$ 54.20** | **$ 94.47** | **$ 15,987.58** | **$ 15,893.11** |

**One-Time Costs 08**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 11/22/22 | 12/31/22 | 40 | 4.910% | $ 1,282.00 | $ 6.90 | $ - | $ - | $ - | $ - | $ - | $ 1,288.90 | $ 1,288.90 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,288.90 | $ 20.05 | $ - | $ - | $ - | $ - | $ - | $ 1,308.95 | $ 1,308.95 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,308.95 | $ 24.48 | $ - | $ - | $ - | $ - | $ - | $ 1,333.43 | $ 1,333.43 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,333.43 | $ 26.95 | $ - | $ - | $ - | $ - | $ - | $ 1,360.38 | $ 1,360.38 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,360.38 | $ 28.63 | $ - | $ - | $ - | $ - | $ - | $ 1,389.01 | $ 1,389.01 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,389.01 | $ 29.36 | $ - | $ - | $ - | $ - | $ - | $ 1,418.37 | $ 1,418.37 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,418.37 | $ 29.98 | $ - | $ - | $ - | $ - | $ - | $ 1,448.34 | $ 1,448.34 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,448.34 | $ 30.95 | $ - | $ - | $ - | $ - | $ - | $ 1,479.29 | $ 1,479.29 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,479.29 | $ 31.61 | $ - | $ - | $ - | $ - | $ - | $ 1,510.90 | $ 1,510.90 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,510.90 | $ 29.95 | $ - | $ - | $ - | $ - | $ - | $ 1,540.85 | $ 1,540.85 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,540.85 | $ 29.00 | $ - | $ - | $ - | $ - | $ - | $ 1,569.85 | $ 1,569.85 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,569.85 | $ 29.68 | $ - | $ - | $ - | $ - | $ - | $ 1,599.53 | $ 1,599.53 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,599.53 | $ 30.24 | $ 17.39 | $ 30.24 | $ 47.63 | $ 64.10 | $ 111.73 | $ 1,660.01 | $ 1,548.28 |
| | | | | | | **$ 18,529.81** | **$ 347.77** | **$ 17.39** | **$ 30.24** | **$ 47.63** | **$ 64.10** | **$ 111.73** | **$ 18,907.82** | **$ 18,796.09** |

**One-Time Costs 09**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 11/22/22 | 12/31/22 | 40 | 4.910% | $ 1,502.00 | $ 8.08 | $ - | $ - | $ - | $ - | $ - | $ 1,510.08 | $ 1,510.08 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,510.08 | $ 23.50 | $ - | $ - | $ - | $ - | $ - | $ 1,533.58 | $ 1,533.58 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,533.58 | $ 28.68 | $ - | $ - | $ - | $ - | $ - | $ 1,562.25 | $ 1,562.25 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,562.25 | $ 31.58 | $ - | $ - | $ - | $ - | $ - | $ 1,593.83 | $ 1,593.83 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,593.83 | $ 33.54 | $ - | $ - | $ - | $ - | $ - | $ 1,627.38 | $ 1,627.38 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,627.38 | $ 34.39 | $ - | $ - | $ - | $ - | $ - | $ 1,661.77 | $ 1,661.77 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,661.77 | $ 35.12 | $ - | $ - | $ - | $ - | $ - | $ 1,696.89 | $ 1,696.89 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,696.89 | $ 36.26 | $ - | $ - | $ - | $ - | $ - | $ 1,733.

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ | 2,053.03 | $ | 40.70 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 2,093.73 | $ | 2,093.73 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ | 2,093.73 | $ | 39.41 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 2,133.14 | $ | 2,133.14 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ | 2,133.14 | $ | 40.33 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 2,173.47 | $ | 2,173.47 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ | 2,173.47 | $ | 41.09 | $ | 23.63 | $ | 41.09 | $ | 64.72 | $ | 87.10 | $ | 151.82 | $ | 2,255.64 | $ | 2,103.83 |
| | | | | | | **$** | **25,178.57** | **$** | **472.55** | **$** | **23.63** | **$** | **41.09** | **$** | **64.72** | **$** | **87.10** | **$** | **151.82** | **$** | **25,692.21** | **$** | **25,540.40** |

**One-Time Costs 11**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 11/22/22 | 12/31/22 | 40 | 4.910% | $ 1,996.00 | $ 10.74 | $ - | $ - | $ - | $ - | $ - | $ 2,006.74 | $ 2,006.74 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,006.74 | $ 31.22 | $ - | $ - | $ - | $ - | $ - | $ 2,037.96 | $ 2,037.96 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,037.96 | $ 38.11 | $ - | $ - | $ - | $ - | $ - | $ 2,076.07 | $ 2,076.07 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,076.07 | $ 41.97 | $ - | $ - | $ - | $ - | $ - | $ 2,118.04 | $ 2,118.04 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,118.04 | $ 44.58 | $ - | $ - | $ - | $ - | $ - | $ 2,162.61 | $ 2,162.61 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,162.61 | $ 45.70 | $ - | $ - | $ - | $ - | $ - | $ 2,208.32 | $ 2,208.32 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,208.32 | $ 46.67 | $ - | $ - | $ - | $ - | $ - | $ 2,254.99 | $ 2,254.99 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,254.99 | $ 48.18 | $ - | $ - | $ - | $ - | $ - | $ 2,303.17 | $ 2,303.17 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,303.17 | $ 49.21 | $ - | $ - | $ - | $ - | $ - | $ 2,352.38 | $ 2,352.38 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,352.38 | $ 46.64 | $ - | $ - | $ - | $ - | $ - | $ 2,399.01 | $ 2,399.01 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,399.01 | $ 45.16 | $ - | $ - | $ - | $ - | $ - | $ 2,444.17 | $ 2,444.17 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,444.17 | $ 46.20 | $ - | $ - | $ - | $ - | $ - | $ 2,490.38 | $ 2,490.38 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,490.38 | $ 47.08 | $ 27.07 | $ 47.08 | $ 74.15 | $ 99.80 | $ 173.95 | $ 2,584.53 | $ 2,410.58 |
| | | | | | | **$ 28,849.85** | **$ 541.46** | **$ 27.07** | **$ 47.08** | **$ 74.15** | **$ 99.80** | **$ 173.95** | **$ 29,438.38** | **$ 29,264.43** |

**One-Time Costs 12**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 12/06/22 | 12/31/22 | 26 | 4.910% | $ 2,260.00 | $ 7.90 | $ - | $ - | $ - | $ - | $ - | $ 2,267.90 | $ 2,267.90 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,267.90 | $ 35.29 | $ - | $ - | $ - | $ - | $ - | $ 2,303.19 | $ 2,303.19 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,303.19 | $ 43.07 | $ - | $ - | $ - | $ - | $ - | $ 2,346.26 | $ 2,346.26 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,346.26 | $ 47.43 | $ - | $ - | $ - | $ - | $ - | $ 2,393.69 | $ 2,393.69 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,393.69 | $ 50.38 | $ - | $ - | $ - | $ - | $ - | $ 2,444.07 | $ 2,444.07 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,444.07 | $ 51.65 | $ - | $ - | $ - | $ - | $ - | $ 2,495.72 | $ 2,495.72 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,495.72 | $ 52.74 | $ - | $ - | $ - | $ - | $ - | $ 2,548.46 | $ 2,548.46 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,548.46 | $ 54.45 | $ - | $ - | $ - | $ - | $ - | $ 2,602.91 | $ 2,602.91 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,602.91 | $ 55.61 | $ - | $ - | $ - | $ - | $ - | $ 2,658.53 | $ 2,658.53 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,658.53 | $ 52.70 | $ - | $ - | $ - | $ - | $ - | $ 2,711.23 | $ 2,711.23 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,711.23 | $ 51.03 | $ - | $ - | $ - | $ - | $ - | $ 2,762.27 | $ 2,762.27 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,762.27 | $ 52.22 | $ - | $ - | $ - | $ - | $ - | $ 2,814.48 | $ 2,814.48 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,814.48 | $ 53.21 | $ 30.38 | $ 53.21 | $ 83.59 | $ 113.00 | $ 196.59 | $ 2,920.89 | $ 2,724.30 |
| | | | | | | **$ 32,608.70** | **$ 607.69** | **$ 30.38** | **$ 53.21** | **$ 83.59** | **$ 113.00** | **$ 196.59** | **$ 33,269.60** | **$ 33,073.01** |

**One-Time Costs 13**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 12/06/22 | 12/31/22 | 26 | 4.910% | $ 2,518.00 | $ 8.81 | $ - | $ - | $ - | $ - | $ - | $ 2,526.81 | $ 2,526.81 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,526.81 | $ 39.31 | $ - | $ - | $ - | $ - | $ - | $ 2,566.12 | $ 2,566.12 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,566.12 | $ 47.98 | $ - | $ - | $ - | $ - | $ - | $ 2,614.10 | $ 2,614.10 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,614.10 | $ 52.84 | $ - | $ - | $ - | $ - | $ - | $ 2,666.95 | $ 2,666.95 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,666.95 | $ 56.13 | $ - | $ - | $ - | $ - | $ - | $ 2,723.08 | $ 2,723.08 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,723.08 | $ 57.55 | $ - | $ - | $ - | $ - | $ - | $ 2,780.63 | $ 2,780.63 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,780.63 | $ 58.77 | $ - | $ - | $ - | $ - | $ - | $ 2,839.39 | $ 2,839.39 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,839.39 | $ 60.67 | $ - | $ - | $ - | $ - | $ - | $ 2,900.06 | $ 2,900.06 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,900.06 | $ 61.96 | $ - | $ - | $ - | $ - | $ - | $ 2,962.02 | $ 2,962.02 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,962.02 | $ 58.72 | $ - | $ - | $ - | $ - | $ - | $ 3,020.74 | $ 3,020.74 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,020.74 | $ 56.86 | $ - | $ - | $ - | $ - | $ - | $ 3,077.60 | $ 3,077.60 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,077.60 | $ 58.18 | $ - | $ - | $ - | $ - | $ - | $ 3,135.78 | $ 3,135.78 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,135.78 | $ 59.28 | $ 33.85 | $ 59.28 | $ 93.13 | $ 125.90 | $ 219.03 | $ 3,254.34 | $ 3,035.31 |
| | | | | | | **$ 36,331.29** | **$ 677.06** | **$ 33.85** | **$ 59.28** | **$ 93.13** | **$ 125.90** | **$ 219.03** | **$ 37,067.63** | **$ 36,848.60** |

**One-Time Costs 14**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 12/06/22 | 12/31/22 | 26 | 4.910% | $ 2,760.00 | $ 9.65 | $ - | $ - | $ - | $ - | $ - | $ 2,769.65 | $ 2,769.65 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,769.65 | $ 43.09 | $ - | $ - | $ - | $ - | $ - | $ 2,812.75 | $ 2,812.75 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,812.75 | $ 52.59 | $ - | $ - | $ - | $ - | $ - | $ 2,865.34 | $ 2,865.34 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,865.34 | $ 57.92 | $ - | $ - | $ - | $ - | $ - | $ 2,923.26 | $ 2,923.26 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,923.26 | $ 61.52 | $ - | $ - | $ - | $ - | $ - | $ 2,984.79 | $ 2,984.79 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,984.79 | $ 63.08 | $ - | $ - | $ - | $ - | $ - | $ 3,047.87 | $ 3,047.87 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,047.87 | $ 64.41 | $ - | $ - | $ - | $ - | $ - | $ 3,112.28 | $ 3,112.28 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,112.28 | $ 66.50 | $ - | $ - | $ - | $ - | $ - | $ 3,178.78 | $ 3,178.78 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,178.78 | $ 67.92 | $ - | $ - | $ - | $ - | $ - | $ 3,246.70 | $ 3,246.70 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,246.70 | $ 64.36 | $ - | $ - | $ - | $ - | $ - | $ 3,311.06 | $ 3,311.06 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,311.06 | $ 62.33 | $ - | $ - | $ - | $ - | $ - | $ 3,373.39 | $ 3,373.39 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,373.39 | $ 63.77 | $ - | $ - | $ - | $ - | $ - | $ 3,437.16 | $ 3,437.16 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,437.16 | $ 64.98 | $ 37.11 | $ 64.98 | $ 102.08 | $ 138.00 | $ 240.08 | $ 3,567.11 | $ 3,327.03 |
| | | | | | | **$ 39,823.02** | **$ 742.13** | **$ 37.11** | **$ 64.98** | **$ 102.08** | **$ 138.00** | **$ 240.08** | **$ 40,630.13** | **$ 40,390.04** |

**One-Time Costs 15**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 12/29/22 | 12/31/22 | 3 | 4.910% | $ 2,968.00 | $ 1.20 | $ - | $ - | $ - | $ - | $ - | $ 2,969.20 | $ 2,969.20 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,969.20 | $ 46.20 | $ - | $ - | $ - | $ - | $ - | $ 3,015.40 | $ 3,015.40 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,015.40 | $ 56.38 | $ - | $ - | $ - | $ - | $ - | $ 3,071.78 | $ 3,071.78 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,071.78 | $ 62.10 | $ - | $ - | $ - | $ - | $ - | $ 3,133.87 | $ 3,133.87 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,133.87 | $ 65.96 | $ - | $ - | $ - | $ - | $ - | $ 3,199.83 | $ 3,199.83 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,199.83 | $ 67.62 | $ - | $ - | $ - | $ - | $ - | $ 3,267.46 | $ 3,267.46 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,267.46 | $ 69.05 | $ - | $ - | $ - | $ - | $ - | $ 3,336.51 | $ 3,336.51 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,336.51 | $ 71.29 | $ - | $ - | $ - | $ - | $ - | $ 3,407.80 | $ 3,407.80 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,407.80 | $ 72.81 | $ - | $ - | $ - | $ - | $ - | $ 3,480.61 | $ 3,480.61 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,480.61 | $ 69.00 | $ - | $ - | $ - | $ - | $ - | $ 3,549.61 | $ 3,549.61 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,549.61 | $ 66.82 | $ - | $ - | $ - | $ - | $ - | $ 3,616.43 | $ 3,616.43 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,616.43 | $ 68.37 | $ - | $ - | $ - | $ - | $ - | $ 3,684.79 | $ 3,684.79 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,684.79 | $ 69.66 | $ 39.32 | $ 69.66 | $ 108.98 | $ 148.40 | $ 257.38 | $ 3,824.11 | $ 3,566.73 |
| | | | | | | **$ 42,701.29** | **$ 786.45** | **$ 39.32** | **$ 69.66** | **$ 108.98** | **$ 148.40** | **$ 257.38** | **$ 43,557.40** | **$ 43,300.02** |

**One-Time Costs 16**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 01/24/23 | 03/31/23 | 67 | 6.310% | $ 3,132.00 | $ 36.28 | $ - | $ - | $ - | $ - | $ - | $ 3,168.28 | $ 3,168.28 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,168.28 | $ 59.24 | $ - | $ - | $ - | $ - | $ - | $ 3,227.52 | $ 3,227.52 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,227.52 | $ 65.24 | $ - | $ - | $ - | $ - | $ - | $ 3,292.76 | $ 3,292.76 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,292.76 | $ 69.30 | $ - | $ - | $ - | $ - | $ - | $ 3,362.06 | $ 3,362.06 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,362.06 | $ 71.05 | $ - | $ - | $ - | $ - | $ - | $ 3,433.12 | $ 3,433.12 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,433.12 | $ 72.56 | $ - | $ - | $ - | $ - | $ - | $ 3,505.67 | $ 3,505.67 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,505.67 | $ 74.90 | $ - | $ - | $ - | $ - | $ - | $ 3,580.58 | $ 3,580.58 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,580.58 | $ 76.50 | $ - | $ - | $ - | $ - | $ - | $ 3,657.08 | $ 3,657.08 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,657.08 | $ 72.50 | $ - | $ - | $ - | $ - | $ - | $ 3,729.58 | $ 3,729.58 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,729.58 | $ 70.20 | $ - | $ - | $ - | $ - | $ - | $ 3,799.78 | $ 3,799.78 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,799.78 | $ 71.83 | $ - | $ - | $ - | $ - | $ - | $ 3,871.61 | $ 3,871.61 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,871.61 | $ 73.19 | $ 40.64 | $ 73.19 | $ 113.83 | $ 156.60 | $ 270.43 | $ 4,017.99 | $ 3,747.56 |
| | | | | | | **$ 41,760.05** | **$ 812.80** | **$ 40.64** | **$ 73.19** | **$ 113.83** | **$ 156.60** | **$ 270.43** | **$ 42,646.04** | **$ 42,375.61** |

**One-Time Costs 17**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 03/24/23 | 03/31/23 | 8 | 6.310% | $ 3,312.00 | $ 4.58 | $ - | $ - | $ - | $ - | $ - | $ 3,316.58 | $ 3,316.58 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,316.58 | $ 62.02 | $ - | $ - | $ - | $ - | $ - | $ 3,378.60 | $ 3,378.60 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,378.60 | $ 68.30 | $ - | $ - | $ - | $ - | $ - | $ 3,446.89 | $ 3,446.89 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,446.89 | $ 72.55 | $ - | $ - | $ - | $ - | $ - | $ 3,519.44 | $ 3,519.44 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,519.44 | $ 74.38 | $ - | $ - | $ - | $ - | $ - | $ 3,593.82 | $ 3,593.82 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,593.82 | $ 75.95 | $ - | $ - | $ - | $ - | $ - | $ 3,669.77 | $ 3,669.77 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,669.77 | $ 78.41 | $ - | $ - | $ - | $ - | $ - | $ 3,748.18 | $ 3,748.18 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,748.18 | $ 80.08 | $ - | $ - | $ - | $ - | $ - | $ 3,828.26 | $ 3,828.26 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,828.26 | $ 75.89 | $ - | $ - | $ - | $ - | $ - | $ 3,904.16 | $ 3,904.16 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,904.16 | $ 73.49 | $ - | $ - | $ - | $ - | $ - | $ 3,977.65 | $ 3,977.65 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,977.65 | $ 75.19 | $ - | $ - | $ - | $ - | $ - | $ 4,052.84 | $ 4,052.84 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,052.84 | $ 76.62 | $ 40.87 | $ 76.62 | $ 117.49 | $ 165.60 | $ 283.09 | $ 4,206.07 | $ 3,922.98 |
| | | | | | | **$ 43,748.18** | **$ 817.45** | **$ 40.87** | **$ 76.62** | **$ 117.49** | **$ 165.60** | **$ 283.09** | **$ 44,642.25** | **$ 44,359.16** |

**One-Time Costs 18**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 03/15/23 | 03/31/23 | 17 | 6.310% | $ 3,348.00 | $ 9.84 | $ - | $ - | $ - | $ - | $ - | $ 3,357.84 | $ 3,357.84 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,357.84 | $ 62.79 | $ - | $ - | $ - | $ - | $ - | $ 3,420.63 | $ 3,420.63 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,420.63 | $ 69.15 | $ - | $ - | $ - | $ - | $ - | $ 3,489.77 | $ 3,489.77 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,489.77 | $ 73.45 | $ - | $ - | $ - | $ - | $ - | $ 3,563.22 | $ 3,563.22 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,563.22 | $ 75.30 | $ - | $ - | $ - | $ - | $ - | $ 3,638.53 | $ 3,638.53 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,638.53 | $ 76.90 | $ - | $ - | $ - | $ - | $ - | $ 3,715.42 | $ 3,715.42 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,715.42 | $ 79.38 | $ - | $ - | $ - | $ - | $ - | $ 3,794.81 | $ 3,794.81 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,794.81 | $ 81.08 | $ - | $ - | $ - | $ - | $ - | $ 3,875.89 | $ 3,875.89 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,875.89 | $ 76.84 | $ - | $ - | $ - | $ - | $ - | $ 3,952.72 | $ 3,952.72 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,952.72 | $ 74.40 | $ - | $ - | $ - | $ - | $ - | $ 4,027.13 | $ 4,027.13 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,027.13 | $ 76.13 | $ - | $ - | $ - | $ - | $ - | $ 4,103.26 | $ 4,103.26 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,103.26 | $ 77.57 | $ 41.64 | $ 77.57 | $ 119.21 | $ 167.40 | $ 286.61 | $ 4,258.39 | $ 3,971.78 |
| | | | | | | **$ 44,287.21** | **$ 832.83** | **$ 41.64** | **$ 77.57** | **$ 119.21** | **$ 167.40** | **$ 286.61** | **$ 45,197.61** | **$ 44,911.00** |

**One-Time Costs 19**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2023 | 05/08/23 | 06/30/23 | 54 | 7.500% | $ 3,312.00 | $ 36.75 | $ - | $ - | $ - | $ - | $ - | $ 3,348.75 | $ 3,348.75 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,348.75 | $ 67.69 | $ - | $ - | $ - | $ - | $ - | $ 3,416.44 | $ 3,416.44 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,416.44 | $ 71.90 | $ - | $ - | $ - | $ - | $ - | $ 3,488.35 | $ 3,488.35 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,488.35 | $ 73.72 | $ - | $ - | $ - | $ - | $ - | $ 3,562.07 | $ 3,562.07 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,562.07 | $ 75.28 | $ - | $ - | $ - | $ - | $ - | $ 3,637.35 | $ 3,637.35 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,637.35 | $ 77.72 | $ - | $ - | $ - | $ - | $ - | $ 3,715.07 | $ 3,715.07 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,715.07 | $ 79.38 | $ - | $ - | $ - | $ - | $ - | $ 3,794.44 | $ 3,794.44 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,794.44 | $ 75.22 | $ - | $ - | $ - | $ - | $ - | $ 3,869.67 | $ 3,869.67 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,869.67 | $ 72.84 | $ - | $ - | $ - | $ - | $ - | $ 3,942.51 | $ 3,942.51 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,942.51 | $ 74.53 | $ - | $ - | $ - | $ - | $ - | $ 4,017.04 | $ 4,017.04 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,017.04 | $ 75.94 | $ 39.05 | $ 75.94 | $ 114.99 | $ 165.60 | $ 280.59 | $ 4,168.91 | $ 3,888.33 |
| | | | | | | **$ 40,103.69** | **$ 780.98** | **$ 39.05** | **$ 75.94** | **$ 114.99** | **$ 165.60** | **$ 280.59** | **$ 40,960.60** | **$ 40,680.01** |

**One-Time Costs 20**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2023 | 05/18/23 | 06/30/23 | 44 | 7.500% | $ 3,206.00 | $ 28.99 | $ - | $ - | $ - | $ - | $ - | $ 3,234.99 | $ 3,234.99 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,234.99 | $ 65.39 | $ - | $ - | $ - | $ - | $ - | $ 3,300.38 | $ 3,300.38 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,300.38 | $ 69.46 | $ - | $ - | $ - | $ - | $ - | $ 3,369.84 | $ 3,369.84 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,369.84 | $ 71.22 | $ - | $ - | $ - | $ - | $ - | $ 3,441.06 | $ 3,441.06 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,441.06 | $ 72.72 | $ - | $ - | $ - | $ - | $ - | $ 3,513.78 | $ 3,513.78 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,513.78 | $ 75.08 | $ - | $ - | $ - | $ - | $ - | $ 3,588.86 | $ 3,588.86 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,588.86 | $ 76.68 | $ - | $ - | $ - | $ - | $ - | $ 3,665.54 | $ 3,665.54 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,665.54 | $ 72.67 | $ - | $ - | $ - | $ - | $ - | $ 3,738.21 | $ 3,738.21 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,738.21 | $ 70.37 | $ - | $ - | $ - | $ - | $ - | $ 3,808.57 | $ 3,808.57 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,808.57 | $ 72.00 | $ - | $ - | $ - | $ - | $ - | $ 3,880.57 | $ 3,880.57 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,880.57 | $ 73.36 | $ 37.40 | $ 73.36 | $ 110.76 | $ 160.30 | $ 271.06 | $ 4,027.29 | $ 3,756.23 |
| | | | | | | **$ 38,747.80** | **$ 747.93** | **$ 37.40** | **$ 73.36** | **$ 110.76** | **$ 160.30** | **$ 271.06** | **$ 39,569.08** | **$ 39,298.03** |

**One-Time Costs 21**

| Refund # | Period | Start Date

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 09/11/23 | 09/30/23 | 20 | 8.020% | $ 2,314.00 | $ 10.17 | $ - | $ - | $ - | $ - | $ - | $ 2,324.17 | $ 2,324.17 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,324.17 | $ 48.92 | $ - | $ - | $ - | $ - | $ - | $ 2,373.08 | $ 2,373.08 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,373.08 | $ 50.15 | $ - | $ - | $ - | $ - | $ - | $ 2,423.24 | $ 2,423.24 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,423.24 | $ 51.21 | $ - | $ - | $ - | $ - | $ - | $ 2,474.45 | $ 2,474.45 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,474.45 | $ 52.87 | $ - | $ - | $ - | $ - | $ - | $ 2,527.32 | $ 2,527.32 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,527.32 | $ 54.00 | $ - | $ - | $ - | $ - | $ - | $ 2,581.32 | $ 2,581.32 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,581.32 | $ 51.17 | $ - | $ - | $ - | $ - | $ - | $ 2,632.49 | $ 2,632.49 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,632.49 | $ 49.55 | $ - | $ - | $ - | $ - | $ - | $ 2,682.04 | $ 2,682.04 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,682.04 | $ 50.70 | $ - | $ - | $ - | $ - | $ - | $ 2,732.75 | $ 2,732.75 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,732.75 | $ 51.66 | $ 23.52 | $ 51.66 | $ 75.18 | $ 115.70 | $ 190.88 | $ 2,836.07 | $ 2,645.19 |
| | | | | | | **$ 25,064.86** | **$ 470.41** | **$ 23.52** | **$ 51.66** | **$ 75.18** | **$ 115.70** | **$ 190.88** | **$ 25,586.92** | **$ 25,396.04** |

**One-Time Costs 25**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2023 | 10/13/23 | 12/31/23 | 80 | 8.350% | $ 2,044.00 | $ 37.41 | $ - | $ - | $ - | $ - | $ - | $ 2,081.41 | $ 2,081.41 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,081.41 | $ 43.99 | $ - | $ - | $ - | $ - | $ - | $ 2,125.40 | $ 2,125.40 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,125.40 | $ 44.92 | $ - | $ - | $ - | $ - | $ - | $ 2,170.31 | $ 2,170.31 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,170.31 | $ 46.37 | $ - | $ - | $ - | $ - | $ - | $ 2,216.69 | $ 2,216.69 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,216.69 | $ 47.36 | $ - | $ - | $ - | $ - | $ - | $ 2,264.05 | $ 2,264.05 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,264.05 | $ 44.88 | $ - | $ - | $ - | $ - | $ - | $ 2,308.93 | $ 2,308.93 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,308.93 | $ 43.46 | $ - | $ - | $ - | $ - | $ - | $ 2,352.39 | $ 2,352.39 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,352.39 | $ 44.47 | $ - | $ - | $ - | $ - | $ - | $ 2,396.86 | $ 2,396.86 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,396.86 | $ 45.31 | $ 19.91 | $ 45.31 | $ 65.22 | $ 102.20 | $ 167.42 | $ 2,487.48 | $ 2,320.06 |
| | | | | | | **$ 19,960.04** | **$ 398.17** | **$ 19.91** | **$ 45.31** | **$ 65.22** | **$ 102.20** | **$ 167.42** | **$ 20,403.52** | **$ 20,236.10** |

**One-Time Costs 26**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2023 | 11/15/23 | 12/31/23 | 47 | 8.350% | $ 1,784.00 | $ 19.18 | $ - | $ - | $ - | $ - | $ - | $ 1,803.18 | $ 1,803.18 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,803.18 | $ 38.11 | $ - | $ - | $ - | $ - | $ - | $ 1,841.29 | $ 1,841.29 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,841.29 | $ 38.91 | $ - | $ - | $ - | $ - | $ - | $ 1,880.20 | $ 1,880.20 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,880.20 | $ 40.17 | $ - | $ - | $ - | $ - | $ - | $ 1,920.38 | $ 1,920.38 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,920.38 | $ 41.03 | $ - | $ - | $ - | $ - | $ - | $ 1,961.41 | $ 1,961.41 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,961.41 | $ 38.88 | $ - | $ - | $ - | $ - | $ - | $ 2,000.29 | $ 2,000.29 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,000.29 | $ 37.65 | $ - | $ - | $ - | $ - | $ - | $ 2,037.94 | $ 2,037.94 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,037.94 | $ 38.53 | $ - | $ - | $ - | $ - | $ - | $ 2,076.47 | $ 2,076.47 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,076.47 | $ 39.25 | $ 16.59 | $ 39.25 | $ 55.84 | $ 89.20 | $ 145.04 | $ 2,154.98 | $ 2,009.94 |
| | | | | | | **$ 17,305.16** | **$ 331.72** | **$ 16.59** | **$ 39.25** | **$ 55.84** | **$ 89.20** | **$ 145.04** | **$ 17,676.14** | **$ 17,531.10** |

**One-Time Costs 27**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2024 | 03/15/24 | 03/31/24 | 17 | 8.500% | $ 1,538.00 | $ 6.07 | $ - | $ - | $ - | $ - | $ - | $ 1,544.07 | $ 1,544.07 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,544.07 | $ 32.63 | $ - | $ - | $ - | $ - | $ - | $ 1,576.70 | $ 1,576.70 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,576.70 | $ 33.69 | $ - | $ - | $ - | $ - | $ - | $ 1,610.39 | $ 1,610.39 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,610.39 | $ 34.41 | $ - | $ - | $ - | $ - | $ - | $ 1,644.80 | $ 1,644.80 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,644.80 | $ 32.61 | $ - | $ - | $ - | $ - | $ - | $ 1,677.41 | $ 1,677.41 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,677.41 | $ 31.57 | $ - | $ - | $ - | $ - | $ - | $ 1,708.98 | $ 1,708.98 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,708.98 | $ 32.31 | $ - | $ - | $ - | $ - | $ - | $ 1,741.29 | $ 1,741.29 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,741.29 | $ 32.92 | $ 11.81 | $ 32.92 | $ 44.73 | $ 76.90 | $ 121.63 | $ 1,807.12 | $ 1,685.50 |
| | | | | | | **$ 13,041.65** | **$ 236.21** | **$ 11.81** | **$ 32.92** | **$ 44.73** | **$ 76.90** | **$ 121.63** | **$ 13,310.77** | **$ 13,189.14** |

**One-Time Costs 28**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2024 | 04/29/24 | 06/30/24 | 63 | 8.500% | $ 1,312.00 | $ 19.20 | $ - | $ - | $ - | $ - | $ - | $ 1,331.20 | $ 1,331.20 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,331.20 | $ 28.44 | $ - | $ - | $ - | $ - | $ - | $ 1,359.64 | $ 1,359.64 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,359.64 | $ 29.05 | $ - | $ - | $ - | $ - | $ - | $ 1,388.69 | $ 1,388.69 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,388.69 | $ 27.53 | $ - | $ - | $ - | $ - | $ - | $ 1,416.22 | $ 1,416.22 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,416.22 | $ 26.66 | $ - | $ - | $ - | $ - | $ - | $ 1,442.88 | $ 1,442.88 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,442.88 | $ 27.28 | $ - | $ - | $ - | $ - | $ - | $ 1,470.15 | $ 1,470.15 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,470.15 | $ 27.79 | $ 9.30 | $ 27.79 | $ 37.09 | $ 65.60 | $ 102.69 | $ 1,525.74 | $ 1,423.05 |
| | | | | | | **$ 9,720.77** | **$ 185.95** | **$ 9.30** | **$ 27.79** | **$ 37.09** | **$ 65.60** | **$ 102.69** | **$ 9,934.51** | **$ 9,831.82** |

**One-Time Costs 29**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2024 | 04/29/24 | 06/30/24 | 63 | 8.500% | $ 1,136.00 | $ 16.62 | $ - | $ - | $ - | $ - | $ - | $ 1,152.62 | $ 1,152.62 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,152.62 | $ 24.63 | $ - | $ - | $ - | $ - | $ - | $ 1,177.25 | $ 1,177.25 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,177.25 | $ 25.15 | $ - | $ - | $ - | $ - | $ - | $ 1,202.40 | $ 1,202.40 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,202.40 | $ 23.84 | $ - | $ - | $ - | $ - | $ - | $ 1,226.24 | $ 1,226.24 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,226.24 | $ 23.08 | $ - | $ - | $ - | $ - | $ - | $ 1,249.32 | $ 1,249.32 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,249.32 | $ 23.62 | $ - | $ - | $ - | $ - | $ - | $ 1,272.94 | $ 1,272.94 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,272.94 | $ 24.06 | $ 8.05 | $ 24.06 | $ 32.11 | $ 56.80 | $ 88.91 | $ 1,321.07 | $ 1,232.15 |
| | | | | | | **$ 8,416.77** | **$ 161.00** | **$ 8.05** | **$ 24.06** | **$ 32.11** | **$ 56.80** | **$ 88.91** | **$ 8,601.83** | **$ 8,512.92** |

**One-Time Costs 30**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2024 | 03/12/24 | 03/31/24 | 20 | 8.500% | $ 954.00 | $ 4.43 | $ - | $ - | $ - | $ - | $ - | $ 958.43 | $ 958.43 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 958.43 | $ 20.26 | $ - | $ - | $ - | $ - | $ - | $ 978.69 | $ 978.69 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 978.69 | $ 20.91 | $ - | $ - | $ - | $ - | $ - | $ 999.60 | $ 999.60 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 999.60 | $ 21.36 | $ - | $ - | $ - | $ - | $ - | $ 1,020.95 | $ 1,020.95 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,020.95 | $ 20.24 | $ - | $ - | $ - | $ - | $ - | $ 1,041.19 | $ 1,041.19 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,041.19 | $ 19.60 | $ - | $ - | $ - | $ - | $ - | $ 1,060.79 | $ 1,060.79 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,060.79 | $ 20.05 | $ - | $ - | $ - | $ - | $ - | $ 1,080.85 | $ 1,080.85 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,080.85 | $ 20.43 | $ 7.36 | $ 20.43 | $ 27.80 | $ 47.70 | $ 75.50 | $ 1,121.71 | $ 1,046.22 |
| | | | | | | **$ 8,094.50** | **$ 147.28** | **$ 7.36** | **$ 20.43** | **$ 27.80** | **$ 47.70** | **$ 75.50** | **$ 8,262.22** | **$ 8,186.72** |

**One-Time Costs 31**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2024 | 04/11/24 | 06/30/24 | 81 | 8.500% | $ 796.00 | $ 14.97 | $ - | $ - | $ - | $ - | $ - | $ 810.97 | $ 810.97 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 810.97 | $ 17.33 | $ - | $ - | $ - | $ - | $ - | $ 828.30 | $ 828.30 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 828.30 | $ 17.70 | $ - | $ - | $ - | $ - | $ - | $ 846.00 | $ 846.00 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 846.00 | $ 16.77 | $ - | $ - | $ - | $ - | $ - | $ 862.77 | $ 862.77 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 862.77 | $ 16.24 | $ - | $ - | $ - | $ - | $ - | $ 879.01 | $ 879.01 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 879.01 | $ 16.62 | $ - | $ - | $ - | $ - | $ - | $ 895.63 | $ 895.63 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 895.63 | $ 16.93 | $ 5.83 | $ 16.93 | $ 22.76 | $ 39.80 | $ 62.56 | $ 929.49 | $ 866.93 |
| | | | | | | **$ 5,918.68** | **$ 116.56** | **$ 5.83** | **$ 16.93** | **$ 22.76** | **$ 39.80** | **$ 62.56** | **$ 6,052.17** | **$ 5,989.61** |

**One-Time Costs 32**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2024 | 07/10/24 | 09/30/24 | 83 | 8.500% | $ 662.00 | $ 12.76 | $ - | $ - | $ - | $ - | $ - | $ 674.76 | $ 674.76 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 674.76 | $ 14.42 | $ - | $ - | $ - | $ - | $ - | $ 689.18 | $ 689.18 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 689.18 | $ 13.66 | $ - | $ - | $ - | $ - | $ - | $ 702.84 | $ 702.84 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 702.84 | $ 13.23 | $ - | $ - | $ - | $ - | $ - | $ 716.07 | $ 716.07 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 716.07 | $ 13.54 | $ - | $ - | $ - | $ - | $ - | $ 729.61 | $ 729.61 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 729.61 | $ 13.79 | $ 4.07 | $ 13.79 | $ 17.86 | $ 33.10 | $ 50.96 | $ 757.19 | $ 706.23 |
| | | | | | | **$ 4,174.46** | **$ 81.40** | **$ 4.07** | **$ 13.79** | **$ 17.86** | **$ 33.10** | **$ 50.96** | **$ 4,269.65** | **$ 4,218.69** |

**One-Time Costs 33**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2024 | 07/23/24 | 09/30/24 | 70 | 8.500% | $ 548.00 | $ 8.91 | $ - | $ - | $ - | $ - | $ - | $ 556.91 | $ 556.91 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 556.91 | $ 11.90 | $ - | $ - | $ - | $ - | $ - | $ 568.81 | $ 568.81 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 568.81 | $ 11.28 | $ - | $ - | $ - | $ - | $ - | $ 580.08 | $ 580.08 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 580.08 | $ 10.92 | $ - | $ - | $ - | $ - | $ - | $ 591.00 | $ 591.00 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 591.00 | $ 11.17 | $ - | $ - | $ - | $ - | $ - | $ 602.18 | $ 602.18 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 602.18 | $ 11.38 | $ 3.28 | $ 11.38 | $ 14.66 | $ 27.40 | $ 42.06 | $ 624.94 | $ 582.88 |
| | | | | | | **$ 3,446.98** | **$ 65.56** | **$ 3.28** | **$ 11.38** | **$ 14.66** | **$ 27.40** | **$ 42.06** | **$ 3,523.92** | **$ 3,481.86** |

**One-Time Costs 34**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2024 | 07/23/24 | 09/30/24 | 70 | 8.500% | $ 450.00 | $ 7.32 | $ - | $ - | $ - | $ - | $ - | $ 457.32 | $ 457.32 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 457.32 | $ 9.77 | $ - | $ - | $ - | $ - | $ - | $ 467.09 | $ 467.09 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 467.09 | $ 9.26 | $ - | $ - | $ - | $ - | $ - | $ 476.35 | $ 476.35 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 476.35 | $ 8.97 | $ - | $ - | $ - | $ - | $ - | $ 485.31 | $ 485.31 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 485.31 | $ 9.17 | $ - | $ - | $ - | $ - | $ - | $ 494.49 | $ 494.49 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 494.49 | $ 9.35 | $ 2.69 | $ 9.35 | $ 12.04 | $ 22.50 | $ 34.54 | $ 513.18 | $ 478.64 |
| | | | | | | **$ 2,830.55** | **$ 53.84** | **$ 2.69** | **$ 9.35** | **$ 12.04** | **$ 22.50** | **$ 34.54** | **$ 2,893.73** | **$ 2,859.19** |

**One-Time Costs 35**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2024 | 08/08/24 | 09/30/24 | 54 | 8.500% | $ 370.00 | $ 4.64 | $ - | $ - | $ - | $ - | $ - | $ 374.64 | $ 374.64 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 374.64 | $ 8.00 | $ - | $ - | $ - | $ - | $ - | $ 382.64 | $ 382.64 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 382.64 | $ 7.59 | $ - | $ - | $ - | $ - | $ - | $ 390.23 | $ 390.23 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 390.23 | $ 7.35 | $ - | $ - | $ - | $ - | $ - | $ 397.58 | $ 397.58 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 397.58 | $ 7.52 | $ - | $ - | $ - | $ - | $ - | $ 405.09 | $ 405.09 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 405.09 | $ 7.66 | $ 2.14 | $ 7.66 | $ 9.80 | $ 18.50 | $ 28.30 | $ 420.41 | $ 392.11 |
| | | | | | | **$ 2,320.18** | **$ 42.75** | **$ 2.14** | **$ 7.66** | **$ 9.80** | **$ 18.50** | **$ 28.30** | **$ 2,370.59** | **$ 2,342.30** |

**One-Time Costs 36**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2024 | 09/10/24 | 09/30/24 | 21 | 8.500% | $ 304.00 | $ 1.48 | $ - | $ - | $ - | $ - | $ - | $ 305.48 | $ 305.48 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 305.48 | $ 6.53 | $ - | $ - | $ - | $ - | $ - | $ 312.01 | $ 312.01 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 312.01 | $ 6.19 | $ - | $ - | $ - | $ - | $ - | $ 318.20 | $ 318.20 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 318.20 | $ 5.99 | $ - | $ - | $ - | $ - | $ - | $ 324.18 | $ 324.18 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 324.18 | $ 6.13 | $ - | $ - | $ - | $ - | $ - | $ 330.31 | $ 330.31 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 330.31 | $ 6.24 | $ 1.63 | $ 6.24 | $ 7.87 | $ 15.20 | $ 23.07 | $ 342.80 | $ 319.73 |
| | | | | | | **$ 1,894.18** | **$ 32.56** | **$ 1.63** | **$ 6.24** | **$ 7.87** | **$ 15.20** | **$ 23.07** | **$ 1,932.99** | **$ 1,909.91** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 9/7/2021 | $170,300.00 | $ 2,000.00 | $172,300.00 |
| | Total | $170,300.00 | $2,000.00 | $172,300.00 |

| | Estimate | Actual | Comments/Notes |
|---|---|---|---|
| In-Service Date: | | 02/21/25 | |
| COD: | | 10/01/25 | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2025 | 02/21/25 | 03/31/25 | 39 | 8.040% | $170,300.00 | $ 1,462.99 | $ - | $ - | $ - | $ - | $ - | $ 171,762.99 | $ 171,762.99 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $171,762.99 | $ 3,233.14 | $ - | $ - | $ - | $ - | $ - | $ 174,996.14 | $ 174,996.14 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $174,996.14 | $ 3,308.15 | $ - | $ - | $ - | $ - | $ - | $ 178,304.28 | $ 178,304.28 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $178,304.28 | $ 3,370.68 | $ 568.75 | $ 3,370.68 | $ 3,939.43 | $ 8,515.00 | $ 12,454.43 | $ 185,045.65 | $ 172,591.22 |
| | | | | | | **$695,363.42** | **$11,374.97** | **$568.75** | **$3,370.68** | **$3,939.43** | **$8,515.00** | **$12,454.43** | **$710,109.07** | **$697,654.63** |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 10/01/25 | 12/31/25 | $ 32.62 | $ 49.21 | $ 81.83 | $ 100.00 |
| | | **$ 32.62** | **$ 49.21** | **$ 81.83** | **$ 100.00** |

**One-Time Costs 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 09/07/21 | 09/30/21 | 24 | 3.250% | $ 2,000.00 | $ 4.27 | $ - | $ - | $ - | $ - | $ - | $ 2,004.27 | $ 2,004.27 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,004.27 | $ 16.42 | $ - | $ - | $ - | $ - | $ - | $ 2,020.69 | $ 2,020.69 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,020.69 | $ 16.19 | $ - | $ - | $ - | $ - | $ - | $ 2,036.89 | $ 2,036.89 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,036.89 | $ 16.50 | $ - | $ - | $ - | $ - | $ - | $ 2,053.39 | $ 2,053.39 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,053.39 | $ 18.63 | $ - | $ - | $ - | $ - | $ - | $ 2,072.02 | $ 2,072.02 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,072.02 | $ 25.64 | $ - | $ - | $ - | $ - | $ - | $ 2,097.67 | $ 2,097.67 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,097.67 | $ 32.64 | $ - | $ - | $ - | $ - | $ - | $ 2,130.30 | $ 2,130.30 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,130.30 | $ 39.83 | $ - | $ - | $ - | $ - | $ - | $ 2,170.14 | $ 2,170.14 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,170.14 | $ 43.87 | $ - | $ - | $ - | $ - | $ - | $ 2,214.01 | $ 2,214.01 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,214.01 | $ 46.60 | $ - | $ - | $ - | $ - | $ - | $ 2,260.60 | $ 2,260.60 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,260.60 | $ 47.78 | $ - | $ - | $ - | $ - | $ - | $ 2,308.38 | $ 2,308.38 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,308.38 | $ 48.78 | $ - | $ - | $ - | $ - | $ - | $ 2,357.16 | $ 2,357.16 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,357.16 | $ 50.36 | $ - | $ - | $ - | $ - | $ - | $ 2,407.53 | $ 2,407.53 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,407.53 | $ 51.44 | $ - | $ - | $ - | $ - | $ - | $ 2,458.97 | $ 2,458.97 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,458.97 | $ 48.75 | $ - | $ - | $ - | $ - | $ - | $ 2,507.71 | $ 2,507.71 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,507.71 | $ 47.20 | $ - | $ - | $ - | $ - | $ - | $ 2,554.92 | $ 2,554.92 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,554.92 | $ 48.30 | $ - | $ - | $ - | $ - | $ - | $ 2,603.22 | $ 2,603.22 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,603.22 | $ 49.21 | $ 32.62 | $ 49.21 | $ 81.83 | $ 100.00 | $ 181.83 | $ 2,701.64 | $ 2,519.81 |
| | | | | | | **$ 40,257.86** | **$ 652.43** | **$ 32.62** | **$ 49.21** | **$ 81.83** | **$ 100.00** | **$ 181.83** | **$ 40,959.50** | **$ 40,777.67** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 11/3/2023 | $0.00 | $50,900.00 | $50,900.00 |
| | Total | $0.00 | $50,900.00 | $50,900.00 |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| In-Service Date: | | 04/05/24 | | | |
| COD: | | 05/21/24 | | | |

One-Time Costs 01

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2023 | 11/03/23 | 12/31/23 | 59 | 8.350% | $ 50,900.00 | $ 687.01 | $ - | $ - | $ - | $ - | $ - | $ 51,587.01 | $ 51,587.01 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 51,587.01 | $ 1,090.23 | $ - | $ - | $ - | $ - | $ - | $ 52,677.24 | $ 52,677.24 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 52,677.24 | $ 1,113.27 | $ - | $ - | $ - | $ - | $ - | $ 53,790.52 | $ 53,790.52 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 53,790.52 | $ 1,149.29 | $ - | $ - | $ - | $ - | $ - | $ 54,939.81 | $ 54,939.81 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 54,939.81 | $ 1,173.85 | $ - | $ - | $ - | $ - | $ - | $ 56,113.66 | $ 56,113.66 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 56,113.66 | $ 1,112.43 | $ - | $ - | $ - | $ - | $ - | $ 57,226.10 | $ 57,226.10 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 57,226.10 | $ 1,077.18 | $ - | $ - | $ - | $ - | $ - | $ 58,303.28 | $ 58,303.28 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 58,303.28 | $ 1,102.17 | $ 425.27 | $ 1,102.17 | $ 1,527.44 | $ 2,545.00 | $ 4,072.44 | $ 60,507.62 | $ 56,435.18 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 56,435.18 | | $ 425.27 | $ 1,066.86 | $ 1,492.13 | $ 2,545.00 | $ 4,037.13 | $ 57,502.04 | $ 53,464.91 |
| | | | | | | **$ 491,972.81** | **$ 8,505.45** | **$ 850.55** | **$ 2,169.03** | **$ 3,019.57** | **$ 5,090.00** | **$ 8,109.57** | **$ 502,647.29** | **$ 494,537.72** |

One-Time Costs (Summary)

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 07/01/25 | 09/30/25 | $ 425.27 | $ 1,102.17 | $ 1,527.44 | $ 2,545.00 |
| 10/01/25 | 12/31/25 | $ 425.27 | $ 1,066.86 | $ 1,492.13 | $ 2,545.00 |
| | | **$ 850.55** | **$ 2,169.03** | **$ 3,019.57** | **$ 5,090.00** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 7/17/2019 | $9,010.00 | $526.00 | $9,536.00 |
| 02 | 8/14/2019 | $11,510.00 | $672.00 | $12,182.00 |
| 03 | 9/16/2019 | $14,616.00 | $852.00 | $15,468.00 |
| 04 | 10/15/2019 | $18,418.00 | $1,074.00 | $19,492.00 |
| 05 | 11/13/2019 | $22,980.00 | $1,340.00 | $24,320.00 |
| 06 | 12/10/2019 | $28,984.00 | $1,690.00 | $30,674.00 |
| 07 | 1/14/2020 | $35,194.00 | $2,054.00 | $37,248.00 |
| 08 | 2/20/2020 | $41,966.00 | $2,448.00 | $44,414.00 |
| 09 | 3/11/2020 | $48,968.00 | $2,856.00 | $51,824.00 |
| 10 | 4/17/2020 | $55,718.00 | $3,250.00 | $58,968.00 |
| 11 | 5/18/2020 | $61,606.00 | $3,594.00 | $65,200.00 |
| 12 | 6/12/2020 | $65,998.00 | $3,850.00 | $69,848.00 |
| 13 | 7/15/2020 | $68,350.00 | $3,988.00 | $72,338.00 |
| 14 | 8/14/2020 | $68,350.00 | $3,988.00 | $72,338.00 |
| 15 | 9/16/2020 | $65,998.00 | $3,850.00 | $69,848.00 |
| 16 | 10/20/2020 | $61,606.00 | $3,594.00 | $65,200.00 |
| 17 | 11/16/2020 | $55,718.00 | $3,250.00 | $58,968.00 |
| 18 | 12/16/2020 | $50,110.00 | $2,924.00 | $53,034.00 |
| 19 | 1/19/2021 | $42,944.00 | $2,506.00 | $45,450.00 |
| 20 | 2/17/2021 | $36,016.00 | $2,100.00 | $38,116.00 |
| 21 | 3/21/2021 | $29,660.00 | $1,730.00 | $31,390.00 |
| 22 | 4/16/2021 | $24,062.00 | $1,404.00 | $25,466.00 |
| 23 | 5/26/2021 | $19,284.00 | $1,124.00 | $20,408.00 |
| 24 | 6/17/2021 | $15,304.00 | $892.00 | $16,196.00 |
| 25 | 7/16/2021 | $12,052.00 | $704.00 | $12,756.00 |
| 26 | 8/17/2021 | $9,434.00 | $550.00 | $9,984.00 |
| 27 | 9/16/2021 | $7,348.00 | $428.00 | $7,776.00 |
| | Total | $981,204.00 | $57,238.00 | $1,038,442.00 |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| In-Service Date: | | 07/14/21 | | | |
| COD: | | 07/02/25 | | | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 07/14/21 | 09/30/21 | 79 | 3.250% | $981,204.00 | $ 6,902.03 | $ - | $ - | $ - | $ - | $ - | $ 988,106.03 | $ 988,106.03 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $988,106.03 | $ 8,094.35 | $ - | $ - | $ - | $ - | $ - | $ 996,200.38 | $ 996,200.38 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $996,200.38 | $ 7,983.25 | $ - | $ - | $ - | $ - | $ - | $ 1,004,183.63 | $ 1,004,183.63 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $1,004,183.63 | $ 8,136.64 | $ - | $ - | $ - | $ - | $ - | $ 1,012,320.27 | $ 1,012,320.27 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $1,012,320.27 | $ 9,185.77 | $ - | $ - | $ - | $ - | $ - | $ 1,021,506.03 | $ 1,021,506.03 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $1,021,506.03 | $ 12,642.05 | $ - | $ - | $ - | $ - | $ - | $ 1,034,148.08 | $ 1,034,148.08 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $1,034,148.08 | $ 16,090.21 | $ - | $ - | $ - | $ - | $ - | $ 1,050,238.29 | $ 1,050,238.29 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $1,050,238.29 | $ 19,638.02 | $ - | $ - | $ - | $ - | $ - | $ 1,069,876.31 | $ 1,069,876.31 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $1,069,876.31 | $ 21,627.33 | $ - | $ - | $ - | $ - | $ - | $ 1,091,503.64 | $ 1,091,503.64 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $1,091,503.64 | $ 22,972.41 | $ - | $ - | $ - | $ - | $ - | $ 1,114,476.05 | $ 1,114,476.05 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $1,114,476.05 | $ 23,553.20 | $ - | $ - | $ - | $ - | $ - | $ 1,138,029.25 | $ 1,138,029.25 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $1,138,029.25 | $ 24,050.97 | $ - | $ - | $ - | $ - | $ - | $ 1,162,080.23 | $ 1,162,080.23 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $1,162,080.23 | $ 24,829.15 | $ - | $ - | $ - | $ - | $ - | $ 1,186,909.37 | $ 1,186,909.37 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $1,186,909.37 | $ 25,359.65 | $ - | $ - | $ - | $ - | $ - | $ 1,212,269.02 | $ 1,212,269.02 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $1,212,269.02 | $ 24,032.82 | $ - | $ - | $ - | $ - | $ - | $ 1,236,301.84 | $ 1,236,301.84 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $1,236,301.84 | $ 23,271.27 | $ - | $ - | $ - | $ - | $ - | $ 1,259,573.11 | $ 1,259,573.11 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $1,259,573.11 | $ 23,811.11 | $ 15,109.01 | $ 23,811.11 | $ 38,920.12 | $ 49,060.20 | $ 87,980.32 | $ 1,307,195.32 | $ 1,219,215.00 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $1,219,215.00 | | $ 15,109.01 | $ 23,048.17 | $ 38,157.18 | $ 49,060.20 | $ 87,217.38 | $ 1,242,263.18 | $ 1,155,045.79 |
| | | | | | | **$19,778,140.54** | **$ 302,180.21** | **$ 30,218.02** | **$ 46,859.28** | **$ 77,077.30** | **$ 98,120.40** | **$ 175,197.70** | **$ 20,127,180.03** | **$ 19,951,982.33** |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 07/01/25 | 09/30/25 | $ 1,007.51 | $ 1,435.81 | $ 2,443.32 | $ 2,861.90 |
| 10/01/25 | 12/31/25 | $ 1,007.51 | $ 1,389.81 | $ 2,397.31 | $ 2,861.90 |
| | | **$ 2,015.02** | **$ 2,825.62** | **$ 4,840.63** | **$ 5,723.80** |

**One-Time Costs 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2019 | 07/17/19 | 09/30/19 | 76 | 5.500% | $ 526.00 | $ 6.02 | $ - | $ - | $ - | $ - | $ - | $ 532.02 | $ 532.02 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 532.02 | $ 7.27 | $ - | $ - | $ - | $ - | $ - | $ 539.29 | $ 539.29 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 539.29 | $ 6.65 | $ - | $ - | $ - | $ - | $ - | $ 545.94 | $ 545.94 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 545.94 | $ 6.45 | $ - | $ - | $ - | $ - | $ - | $ 552.39 | $ 552.39 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 552.39 | $ 4.76 | $ - | $ - | $ - | $ - | $ - | $ 557.15 | $ 557.15 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 557.15 | $ 4.55 | $ - | $ - | $ - | $ - | $ - | $ 561.70 | $ 561.70 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 561.70 | $ 4.50 | $ - | $ - | $ - | $ - | $ - | $ 566.21 | $ 566.21 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 566.21 | $ 4.59 | $ - | $ - | $ - | $ - | $ - | $ 570.79 | $ 570.79 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 570.79 | $ 4.68 | $ - | $ - | $ - | $ - | $ - | $ 575.47 | $ 575.47 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 575.47 | $ 4.71 | $ - | $ - | $ - | $ - | $ - | $ 580.18 | $ 580.18 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 580.18 | $ 4.65 | $ - | $ - | $ - | $ - | $ - | $ 584.83 | $ 584.83 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 584.83 | $ 4.74 | $ - | $ - | $ - | $ - | $ - | $ 589.57 | $ 589.57 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 589.57 | $ 5.35 | $ - | $ - | $ - | $ - | $ - | $ 594.92 | $ 594.92 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 594.92 | $ 7.36 | $ - | $ - | $ - | $ - | $ - | $ 602.28 | $ 602.28 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 602.28 | $ 9.37 | $ - | $ - | $ - | $ - | $ - | $ 611.66 | $ 611.66 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 611.66 | $ 11.44 | $ - | $ - | $ - | $ - | $ - | $ 623.09 | $ 623.09 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 623.09 | $ 12.60 | $ - | $ - | $ - | $ - | $ - | $ 635.69 | $ 635.69 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 635.69 | $ 13.38 | $ - | $ - | $ - | $ - | $ - | $ 649.07 | $ 649.07 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 649.07 | $ 13.72 | $ - | $ - | $ - | $ - | $ - | $ 662.78 | $ 662.78 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 662.78 | $ 14.01 | $ - | $ - | $ - | $ - | $ - | $ 676.79 | $ 676.79 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 676.79 | $ 14.46 | $ - | $ - | $ - | $ - | $ - | $ 691.25 | $ 691.25 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 691.25 | $ 14.77 | $ - | $ - | $ - | $ - | $ - | $ 706.02 | $ 706.02 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 706.02 | $ 14.00 | $ - | $ - | $ - | $ - | $ - | $ 720.02 | $ 720.02 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 720.02 | $ 13.55 | $ - | $ - | $ - | $ - | $ - | $ 733.57 | $ 733.57 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 733.57 | $ 13.87 | $ 11.07 | $ 13.87 | $ 24.94 | $ 26.30 | $ 51.24 | $ 761.31 | $ 710.07 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 710.07 | | $ 11.07 | $ 13.42 | $ 24.50 | $ 26.30 | $ 50.80 | $ 723.49 | $ 672.69 |
| | | | | | | **$ 15,898.78** | **$ 221.44** | **$ 22.14** | **$ 27.29** | **$ 49.43** | **$ 52.60** | **$ 102.03** | **$ 16,147.50** | **$ 16,045.47** |

**One-Time Costs 02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2019 | 08/14/19 | 09/30/19 | 48 | 5.500% | $ 672.00 | $ 4.86 | $ - | $ - | $ - | $ - | $ - | $ 676.86 | $ 676.86 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 676.86 | $ 9.25 | $ - | $ - | $ - | $ - | $ - | $ 686.11 | $ 686.11 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 686.11 | $ 8.46 | $ - | $ - | $ - | $ - | $ - | $ 694.57 | $ 694.57 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 694.57 | $ 8.20 | $ - | $ - | $ - | $ - | $ - | $ 702.77 | $ 702.77 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 702.77 | $ 6.06 | $ - | $ - | $ - | $ - | $ - | $ 708.83 | $ 708.83 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 708.83 | $ 5.79 | $ - | $ - | $ - | $ - | $ - | $ 714.62 | $ 714.62 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 714.62 | $ 5.73 | $ - | $ - | $ - | $ - | $ - | $ 720.35 | $ 720.35 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 720.35 | $ 5.84 | $ - | $ - | $ - | $ - | $ - | $ 726.18 | $ 726.18 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 726.18 | $ 5.95 | $ - | $ - | $ - | $ - | $ - | $ 732.13 | $ 732.13 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 732.13 | $ 6.00 | $ - | $ - | $ - | $ - | $ - | $ 738.13 | $ 738.13 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 738.13 | $ 5.92 | $ - | $ - | $ - | $ - | $ - | $ 744.05 | $ 744.05 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 744.05 | $ 6.03 | $ - | $ - | $ - | $ - | $ - | $ 750.08 | $ 750.08 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 750.08 | $ 6.81 | $ - | $ - | $ - | $ - | $ - | $ 756.88 | $ 756.88 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 756.88 | $ 9.37 | $ - | $ - | $ - | $ - | $ - | $ 766.25 | $ 766.25 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 766.25 | $ 11.92 | $ - | $ - | $ - | $ - | $ - | $ 778.17 | $ 778.17 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 778.17 | $ 14.55 | $ - | $ - | $ - | $ - | $ - | $ 792.72 | $ 792.72 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 792.72 | $ 16.02 | $ - | $ - | $ - | $ - | $ - | $ 808.75 | $ 808.75 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 808.75 | $ 17.02 | $ - | $ - | $ - | $ - | $ - | $ 825.77 | $ 825.77 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 825.77 | $ 17.45 | $ - | $ - | $ - | $ - | $ - | $ 843.22 | $ 843.22 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 843.22 | $ 17.82 | $ - | $ - | $ - | $ - | $ - | $ 861.04 | $ 861.04 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 861.04 | $ 18.40 | $ - | $ - | $ - | $ - | $ - | $ 879.44 | $ 879.44 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 879.44 | $ 18.79 | $ - | $ - | $ - | $ - | $ - | $ 898.23 | $ 898.23 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 898.23 | $ 17.81 | $ - | $ - | $ - | $ - | $ - | $ 916.03 | $ 916.03 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 916.03 | $ 17.24 | $ - | $ - | $ - | $ - | $ - | $ 933.28 | $ 933.28 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 933.28 | $ 17.64 | $ 13.95 | $ 17.64 | $ 31.59 | $ 33.60 | $ 65.19 | $ 968.56 | $ 903.37 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 903.37 | | $ 13.95 | $ 17.08 | $ 31.02 | $ 33.60 | $ 64.62 | $ 920.45 | $ 855.83 |
| | | | | | | **$ 20,229.82** | **$ 278.92** | **$ 27.89** | **$ 34.72** | **$ 62.61** | **$ 67.20** | **$ 129.81** | **$ 20,543.46** | **$ 20,413.65** |

**One-Time Costs 03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2019 | 09/16/19 | 09/30/19 | 15 | 5.500% | $ 852.00 | $ 1.93 | $ - | $ - | $ - | $ - | $ - | $ 853.93 | $ 853.93 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 853.93 | $ 11.67 | $ - | $ - | $ - | $ - | $ - | $ 865.59 | $ 865.59 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 865.59 | $ 10.67 | $ - | $ - | $ - | $ - | $ - | $ 876.27 | $ 876.27 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 876.27 | $ 10.35 | $ - | $ - | $ - | $ - | $ - | $ 886.62 | $ 886.62 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 886.62 | $ 7.64 | $ - | $ - | $ - | $ - | $ - | $ 894.26 | $ 894.26 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 894.26 | $ 7.31 | $ - | $ - | $ - | $ - | $ - | $ 901.56 | $ 901.56 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 901.56 | $ 7.22 | $ - | $ - | $ - | $ - | $ - | $ 908.79 | $ 908.79 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 908.79 | $ 7.36 | $ - | $ - | $ - | $ - | $ - | $ 916.15 | $ 916.15 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 916.15 | $ 7.50 | $ - | $ - | $ - | $ - | $ - | $ 923.66 | $ 923.66 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 923.66 | $ 7.57 | $ - | $ - | $ - | $ - | $ - | $ 931.22 | $ 931.22 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 931.22 | $ 7.46 | $ - | $ - | $ - | $ - | $ - | $ 938.69 | $ 938.69 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 938.69 | $ 7.61 | $ - | $ - | $ - | $ - | $ - | $ 946.29 | $ 946.29 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 946.29 | $ 8.59 | $ - | $ - | $ - | $ - | $ - | $ 954.88 | $ 954.88 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 954.88 | $ 11.82 | $ - | $ - | $ - | $ - | $ - | $ 966.70 | $ 966.70 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 966.70 | $ 15.04 | $ - | $ - | $ - | $ - | $ - | $ 981.74 | $ 981.74 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 981.74 | $ 18.36 | $ - | $ - | $ - | $ - | $ - | $ 1,000.10 | $ 1,000.10 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,000.10 | $ 20.22 | $ - | $ - | $ - | $ - | $ - | $ 1,020.31 | $ 1,020.31 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,020.31 | $ 21.47 | $ - | $ - | $ - | $ - | $ - | $ 1,041.79 | $ 1,041.79 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,041.79 | $ 22.02 | $ - | $ - | $ - | $ - | $ - | $ 1,063.80 | $ 1,063.80 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,063.80 | $ 22.48 | $ - | $ - | $ - | $ - | $ - | $ 1,086.29 | $ 1,086.29 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,086.29 | $ 23.21 | $ - | $ - | $ - | $ - | $ - | $ 1,109.50 | $ 1,109.50 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,109.50 | $ 23.71 | $ - | $ - | $ - | $ - | $ - | $ 1,133.20 | $ 1,133.20 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,133.20 | $ 22.47 | $ - | $ - | $ - | $ - | $ - | $ 1,155.67 | $ 1,155.67 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,155.67 | $ 21.75 | $ - | $ - | $ - | $ - | $ - | $ 1,177.42 | $ 1,177.42 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,177.42 | $ 22.26 | $ 17.38 | $ 22.26 | $ 39.64 | $ 42.60 | $ 82.24 | $ 1,221.94 | $ 1,139.69 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,139.69 | | $ 17.38 | $ 21.54 | $ 38.93 | $ 42.60 | $ 81.53 | $ 1,161.24 | $ 1,079.71 |
| | | | | | | **$ 25,526.10** | **$ 347.68** | **$ 34.77** | **$ 43.80** | **$ 78.57** | **$ 85.20** | **$ 163.77** | **$ 25,917.58** | **$ 25,753.81** |

**One-Time Costs 04**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 10/15/19 | 12/31/19 | 78 | 5.420% | $ 1,074.00 | $ 12.44 | $ - | $ - | $ - | $ - | $ - | $ 1,086.44 | $ 1,086.44 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,086.44 | $ 13.40 | $ - | $ - | $ - | $ - | $ - | $ 1,099.84 | $ 1,099.84 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,099.84 | $ 12.99 | $ - | $ - | $ - | $ - | $ - | $ 1,112.83 | $ 1,112.83 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,112.83 | $ 9.59 | $ - | $ - | $ - | $ - | $ - | $ 1,122.42 | $ 1,122.42 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,122.42 | $ 9.17 | $ - | $ - | $ - | $ - | $ - | $ 1,131.59 | $ 1,131.59 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,131.59 | $ 9.07 | $ - | $ - | $ - | $ - | $ - | $ 1,140.66 | $ 1,140.66 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,140.66 | $ 9.24 | $ - | $ - | $ - | $ - | $ - | $ 1,149.90 | $ 1,149.90 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,149.90 | $ 9.42 | $ - | $ - | $ - | $ - | $ - | $ 1,159.32 | $ 1,159.32 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,159.32 | $ 9.50 | $ - | $ - | $ - | $ - | $ - | $ 1,168.82 | $ 1,168.82 |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | One-Time Costs 05: Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,168.82 | $ 9.37 | $ - | $ - | $ - | $ - | $ - | $ 1,178.19 | $ 1,178.19 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,178.19 | $ 9.55 | $ - | $ - | $ - | $ - | $ - | $ 1,187.73 | $ 1,187.73 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,187.73 | $ 10.78 | $ - | $ - | $ - | $ - | $ - | $ 1,198.51 | $ 1,198.51 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,198.51 | $ 14.83 | $ - | $ - | $ - | $ - | $ - | $ 1,213.34 | $ 1,213.34 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,213.34 | $ 18.88 | $ - | $ - | $ - | $ - | $ - | $ 1,232.22 | $ 1,232.22 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,232.22 | $ 23.04 | $ - | $ - | $ - | $ - | $ - | $ 1,255.26 | $ 1,255.26 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,255.26 | $ 25.37 | $ - | $ - | $ - | $ - | $ - | $ 1,280.64 | $ 1,280.64 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,280.64 | $ 26.95 | $ - | $ - | $ - | $ - | $ - | $ 1,307.59 | $ 1,307.59 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,307.59 | $ 27.63 | $ - | $ - | $ - | $ - | $ - | $ 1,335.22 | $ 1,335.22 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,335.22 | $ 28.22 | $ - | $ - | $ - | $ - | $ - | $ 1,363.44 | $ 1,363.44 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,363.44 | $ 29.13 | $ - | $ - | $ - | $ - | $ - | $ 1,392.57 | $ 1,392.57 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,392.57 | $ 29.75 | $ - | $ - | $ - | $ - | $ - | $ 1,422.33 | $ 1,422.33 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,422.33 | $ 28.20 | $ - | $ - | $ - | $ - | $ - | $ 1,450.52 | $ 1,450.52 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,450.52 | $ 27.30 | $ - | $ - | $ - | $ - | $ - | $ 1,477.83 | $ 1,477.83 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,477.83 | $ 27.94 | $ 21.59 | $ 27.94 | $ 49.53 | $ 53.70 | $ 103.23 | $ 1,533.70 | $ 1,430.48 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,430.48 | | $ 21.59 | $ 27.04 | $ 48.63 | $ 53.70 | $ 102.33 | $ 1,457.52 | $ 1,355.19 |
| | | | | | | **$ 30,971.68** | **$ 431.76** | **$ 43.18** | **$ 54.98** | **$ 98.16** | **$ 107.40** | **$ 205.56** | **$ 31,458.43** | **$ 31,252.87** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | One-Time Costs 06: Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 11/13/19 | 12/31/19 | 49 | 5.420% | $ 1,340.00 | $ 9.75 | $ - | $ - | $ - | $ - | $ - | $ 1,349.75 | $ 1,349.75 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,349.75 | $ 16.65 | $ - | $ - | $ - | $ - | $ - | $ 1,366.40 | $ 1,366.40 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,366.40 | $ 16.14 | $ - | $ - | $ - | $ - | $ - | $ 1,382.53 | $ 1,382.53 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,382.53 | $ 11.92 | $ - | $ - | $ - | $ - | $ - | $ 1,394.45 | $ 1,394.45 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,394.45 | $ 11.39 | $ - | $ - | $ - | $ - | $ - | $ 1,405.84 | $ 1,405.84 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,405.84 | $ 11.27 | $ - | $ - | $ - | $ - | $ - | $ 1,417.11 | $ 1,417.11 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,417.11 | $ 11.48 | $ - | $ - | $ - | $ - | $ - | $ 1,428.59 | $ 1,428.59 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,428.59 | $ 11.70 | $ - | $ - | $ - | $ - | $ - | $ 1,440.30 | $ 1,440.30 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,440.30 | $ 11.80 | $ - | $ - | $ - | $ - | $ - | $ 1,452.09 | $ 1,452.09 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,452.09 | $ 11.64 | $ - | $ - | $ - | $ - | $ - | $ 1,463.73 | $ 1,463.73 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,463.73 | $ 11.86 | $ - | $ - | $ - | $ - | $ - | $ 1,475.59 | $ 1,475.59 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,475.59 | $ 13.39 | $ - | $ - | $ - | $ - | $ - | $ 1,488.98 | $ 1,488.98 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,488.98 | $ 18.43 | $ - | $ - | $ - | $ - | $ - | $ 1,507.41 | $ 1,507.41 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,507.41 | $ 23.45 | $ - | $ - | $ - | $ - | $ - | $ 1,530.86 | $ 1,530.86 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,530.86 | $ 28.63 | $ - | $ - | $ - | $ - | $ - | $ 1,559.49 | $ 1,559.49 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,559.49 | $ 31.52 | $ - | $ - | $ - | $ - | $ - | $ 1,591.01 | $ 1,591.01 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,591.01 | $ 33.49 | $ - | $ - | $ - | $ - | $ - | $ 1,624.50 | $ 1,624.50 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,624.50 | $ 34.33 | $ - | $ - | $ - | $ - | $ - | $ 1,658.83 | $ 1,658.83 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,658.83 | $ 35.06 | $ - | $ - | $ - | $ - | $ - | $ 1,693.89 | $ 1,693.89 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,693.89 | $ 36.19 | $ - | $ - | $ - | $ - | $ - | $ 1,730.08 | $ 1,730.08 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,730.08 | $ 36.97 | $ - | $ - | $ - | $ - | $ - | $ 1,767.04 | $ 1,767.04 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,767.04 | $ 35.03 | $ - | $ - | $ - | $ - | $ - | $ 1,802.07 | $ 1,802.07 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,802.07 | $ 33.92 | $ - | $ - | $ - | $ - | $ - | $ 1,836.00 | $ 1,836.00 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,836.00 | $ 34.71 | $ 26.54 | $ 34.71 | $ 61.24 | $ 67.00 | $ 128.24 | $ 1,905.41 | $ 1,777.17 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,777.17 | | $ 26.54 | $ 33.60 | $ 60.13 | $ 67.00 | $ 127.13 | $ 1,810.76 | $ 1,683.63 |
| | | | | | | **$ 38,483.71** | **$ 530.70** | **$ 53.07** | **$ 68.30** | **$ 121.37** | **$ 134.00** | **$ 255.37** | **$ 39,082.72** | **$ 38,827.34** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | One-Time Costs 07: Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 12/10/19 | 12/31/19 | 22 | 5.420% | $ 1,690.00 | $ 5.52 | $ - | $ - | $ - | $ - | $ - | $ 1,695.52 | $ 1,695.52 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,695.52 | $ 20.91 | $ - | $ - | $ - | $ - | $ - | $ 1,716.43 | $ 1,716.43 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,716.43 | $ 20.27 | $ - | $ - | $ - | $ - | $ - | $ 1,736.70 | $ 1,736.70 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,736.70 | $ 14.97 | $ - | $ - | $ - | $ - | $ - | $ 1,751.68 | $ 1,751.68 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,751.68 | $ 14.31 | $ - | $ - | $ - | $ - | $ - | $ 1,765.99 | $ 1,765.99 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,765.99 | $ 14.15 | $ - | $ - | $ - | $ - | $ - | $ 1,780.14 | $ 1,780.14 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,780.14 | $ 14.42 | $ - | $ - | $ - | $ - | $ - | $ 1,794.56 | $ 1,794.56 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,794.56 | $ 14.70 | $ - | $ - | $ - | $ - | $ - | $ 1,809.26 | $ 1,809.26 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,809.26 | $ 14.82 | $ - | $ - | $ - | $ - | $ - | $ 1,824.08 | $ 1,824.08 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,824.08 | $ 14.62 | $ - | $ - | $ - | $ - | $ - | $ 1,838.70 | $ 1,838.70 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,838.70 | $ 14.90 | $ - | $ - | $ - | $ - | $ - | $ 1,853.60 | $ 1,853.60 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,853.60 | $ 16.82 | $ - | $ - | $ - | $ - | $ - | $ 1,870.42 | $ 1,870.42 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,870.42 | $ 23.15 | $ - | $ - | $ - | $ - | $ - | $ 1,893.57 | $ 1,893.57 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,893.57 | $ 29.46 | $ - | $ - | $ - | $ - | $ - | $ 1,923.03 | $ 1,923.03 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,923.03 | $ 35.96 | $ - | $ - | $ - | $ - | $ - | $ 1,958.99 | $ 1,958.99 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,958.99 | $ 39.60 | $ - | $ - | $ - | $ - | $ - | $ 1,998.59 | $ 1,998.59 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,998.59 | $ 42.06 | $ - | $ - | $ - | $ - | $ - | $ 2,040.65 | $ 2,040.65 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,040.65 | $ 43.13 | $ - | $ - | $ - | $ - | $ - | $ 2,083.78 | $ 2,083.78 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,083.78 | $ 44.04 | $ - | $ - | $ - | $ - | $ - | $ 2,127.82 | $ 2,127.82 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,127.82 | $ 45.46 | $ - | $ - | $ - | $ - | $ - | $ 2,173.28 | $ 2,173.28 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,173.28 | $ 46.43 | $ - | $ - | $ - | $ - | $ - | $ 2,219.71 | $ 2,219.71 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,219.71 | $ 44.01 | $ - | $ - | $ - | $ - | $ - | $ 2,263.72 | $ 2,263.72 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,263.72 | $ 42.61 | $ - | $ - | $ - | $ - | $ - | $ 2,306.33 | $ 2,306.33 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,306.33 | $ 43.60 | $ 33.00 | $ 43.60 | $ 76.60 | $ 84.50 | $ 161.10 | $ 2,393.53 | $ 2,232.43 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,232.43 | | $ 33.00 | $ 42.20 | $ 75.20 | $ 84.50 | $ 159.70 | $ 2,274.63 | $ 2,114.94 |
| | | | | | | **$ 48,348.97** | **$ 659.93** | **$ 65.99** | **$ 85.80** | **$ 151.79** | **$ 169.00** | **$ 320.79** | **$ 49,094.70** | **$ 48,773.90** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | One-Time Costs 08: Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2020 | 01/14/20 | 03/31/20 | 78 | 4.960% | $ 2,054.00 | $ 21.71 | $ - | $ - | $ - | $ - | $ - | $ 2,075.71 | $ 2,075.71 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,075.71 | $ 24.51 | $ - | $ - | $ - | $ - | $ - | $ 2,100.23 | $ 2,100.23 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,100.23 | $ 18.11 | $ - | $ - | $ - | $ - | $ - | $ 2,118.33 | $ 2,118.33 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,118.33 | $ 17.31 | $ - | $ - | $ - | $ - | $ - | $ 2,135.64 | $ 2,135.64 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,135.64 | $ 17.11 | $ - | $ - | $ - | $ - | $ - | $ 2,152.75 | $ 2,152.75 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,152.75 | $ 17.44 | $ - | $ - | $ - | $ - | $ - | $ 2,170.20 | $ 2,170.20 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,170.20 | $ 17.78 | $ - | $ - | $ - | $ - | $ - | $ 2,187.97 | $ 2,187.97 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,187.97 | $ 17.92 | $ - | $ - | $ - | $ - | $ - | $ 2,205.90 | $ 2,205.90 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,205.90 | $ 17.68 | $ - | $ - | $ - | $ - | $ - | $ 2,223.58 | $ 2,223.58 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,223.58 | $ 18.02 | $ - | $ - | $ - | $ - | $ - | $ 2,241.59 | $ 2,241.59 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,241.59 | $ 20.34 | $ - | $ - | $ - | $ - | $ - | $ 2,261.93 | $ 2,261.93 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,261.93 | $ 27.99 | $ - | $ - | $ - | $ - | $ - | $ 2,289.93 | $ 2,289.93 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,289.93 | $ 35.63 | $ - | $ - | $ - | $ - | $ - | $ 2,325.56 | $ 2,325.56 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,325.56 | $ 43.48 | $ - | $ - | $ - | $ - | $ - | $ 2,369.04 | $ 2,369.04 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,369.04 | $ 47.89 | $ - | $ - | $ - | $ - | $ - | $ 2,416.93 | $ 2,416.93 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,416.93 | $ 50.87 | $ - | $ - | $ - | $ - | $ - | $ 2,467.80 | $ 2,467.80 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,467.80 | $ 52.15 | $ - | $ - | $ - | $ - | $ - | $ 2,519.95 | $ 2,519.95 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,519.95 | $ 53.26 | $ - | $ - | $ - | $ - | $ - | $ 2,573.21 | $ 2,573.21 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,573.21 | $ 54.98 | $ - | $ - | $ - | $ - | $ - | $ 2,628.19 | $ 2,628.19 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,628.19 | $ 56.15 | $ - | $ - | $ - | $ - | $ - | $ 2,684.34 | $ 2,684.34 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,684.34 | $ 53.22 | $ - | $ - | $ - | $ - | $ - | $ 2,737.56 | $ 2,737.56 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,737.56 | $ 51.53 | $ - | $ - | $ - | $ - | $ - | $ 2,789.09 | $ 2,789.09 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,789.09 | $ 52.73 | $ 39.39 | $ 52.73 | $ 92.12 | $ 102.70 | $ 194.82 | $ 2,894.54 | $ 2,699.72 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,699.72 | | $ 39.39 | $ 51.04 | $ 90.43 | $ 102.70 | $ 193.13 | $ 2,750.76 | $ 2,557.63 |
| | | | | | | **$ 56,429.14** | **$ 787.81** | **$ 78.78** | **$ 103.76** | **$ 182.54** | **$ 205.40** | **$ 387.94** | **$ 57,320.72** | **$ 56,932.77** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | One-Time Costs 09: Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2020 | 02/20/20 | 03/31/20 | 41 | 4.960% | $ 2,448.00 | $ 13.60 | $ - | $ - | $ - | $ - | $ - | $ 2,461.60 | $ 2,461.60 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,461.60 | $ 29.07 | $ - | $ - | $ - | $ - | $ - | $ 2,490.67 | $ 2,490.67 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,490.67 | $ 21.47 | $ - | $ - | $ - | $ - | $ - | $ 2,512.15 | $ 2,512.15 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,512.15 | $ 20.52 | $ - | $ - | $ - | $ - | $ - | $ 2,532.67 | $ 2,532.67 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,532.67 | $ 20.30 | $ - | $ - | $ - | $ - | $ - | $ 2,552.97 | $ 2,552.97 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,552.97 | $ 20.69 | $ - | $ - | $ - | $ - | $ - | $ 2,573.65 | $ 2,573.65 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,573.65 | $ 21.08 | $ - | $ - | $ - | $ - | $ - | $ 2,594.74 | $ 2,594.74 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,594.74 | $ 21.26 | $ - | $ - | $ - | $ - | $ - | $ 2,615.99 | $ 2,615.99 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,615.99 | $ 20.96 | $ - | $ - | $ - | $ - | $ - | $ 2,636.95 | $ 2,636.95 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,636.95 | $ 21.37 | $ - | $ - | $ - | $ - | $ - | $ 2,658.32 | $ 2,658.32 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,658.32 | $ 24.12 | $ - | $ - | $ - | $ - | $ - | $ 2,682.44 | $ 2,682.44 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,682.44 | $ 33.20 | $ - | $ - | $ - | $ - | $ - | $ 2,715.64 | $ 2,715.64 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,715.64 | $ 42.25 | $ - | $ - | $ - | $ - | $ - | $ 2,757.89 | $ 2,757.89 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,757.89 | $ 51.57 | $ - | $ - | $ - | $ - | $ - | $ 2,809.46 | $ 2,809.46 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,809.46 | $ 56.79 | $ - | $ - | $ - | $ - | $ - | $ 2,866.25 | $ 2,866.25 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,866.25 | $ 60.32 | $ - | $ - | $ - | $ - | $ - | $ 2,926.58 | $ 2,926.58 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,926.58 | $ 61.85 | $ - | $ - | $ - | $ - | $ - | $ 2,988.43 | $ 2,988.43 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,988.43 | $ 63.16 | $ - | $ - | $ - | $ - | $ - | $ 3,051.59 | $ 3,051.59 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,051.59 | $ 65.20 | $ - | $ - | $ - | $ - | $ - | $ 3,116.79 | $ 3,116.79 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,116.79 | $ 66.59 | $ - | $ - | $ - | $ - | $ - | $ 3,183.38 | $ 3,183.38 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,183.38 | $ 63.11 | $ - | $ - | $ - | $ - | $ - | $ 3,246.49 | $ 3,246.49 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,246.49 | $ 61.11 | $ - | $ - | $ - | $ - | $ - | $ 3,307.60 | $ 3,307.60 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,307.60 | $ 62.53 | $ 46.11 | $ 62.53 | $ 108.63 | $ 122.40 | $ 231.03 | $ 3,432.65 | $ 3,201.62 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,201.62 | | $ 46.11 | $ 60.52 | $ 106.63 | $ 122.40 | $ 229.03 | $ 3,262.14 | $ 3,033.11 |
| | | | | | | **$ 66,931.88** | **$ 922.13** | **$ 92.21** | **$ 123.05** | **$ 215.26** | **$ 244.80** | **$ 460.06** | **$ 67,977.06** | **$ 67,516.99** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | One-Time Costs 10: Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2020 | 03/11/20 | 03/31/20 | 21 | 4.960% | $ 2,856.00 | $ 8.13 | $ - | $ - | $ - | $ - | $ - | $ 2,864.13 | $ 2,864.13 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,864.13 | $ 33.83 | $ - | $ - | $ - | $ - | $ - | $ 2,897.95 | $ 2,897.95 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,897.95 | $ 24.99 | $ - | $ - | $ - | $ - | $ - | $ 2,922.94 | $ 2,922.94 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,922.94 | $ 23.88 | $ - | $ - | $ - | $ - | $ - | $ 2,946.82 | $ 2,946.82 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,946.82 | $ 23.61 | $ - | $ - | $ - | $ - | $ - | $ 2,970.43 | $ 2,970.43 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,970.43 | $ 24.07 | $ - | $ - | $ - | $ - | $ - | $ 2,994.50 | $ 2,994.50 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,994.50 | $ 24.53 | $ - | $ - | $ - | $ - | $ - | $ 3,019.03 | $ 3,019.03 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,019.03 | $ 24.73 | $ - | $ - | $ - | $ - | $ - | $ 3,043.76 | $ 3,043.76 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,043.76 | $ 24.39 | $ - | $ - | $ - | $ - | $ - | $ 3,068.15 | $ 3,068.15 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,068.15 | $ 24.86 | $ - | $ - | $ - | $ - | $ - | $ 3,093.02 | $ 3,093.02 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,093.02 | $ 28.07 | $ - | $ - | $ - | $ - | $ - | $ 3,121.08 | $ 3,121.08 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,121.08 | $ 38.63 | $ - | $ - | $ - | $ - | $ - | $ 3,159.71 | $ 3,159.71 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,159.71 | $ 49.16 | $ - | $ - | $ - | $ - | $ - | $ 3,208.87 | $ 3,208.87 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,208.87 | $ 60.00 | $ - | $ - | $ - | $ - | $ - | $ 3,268.87 | $ 3,268.87 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,268.87 | $ 66.08 | $ - | $ - | $ - | $ - | $ - | $ 3,334.95 | $ 3,334.95 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,334.95 | $ 70.19 | $ - | $ - | $ - | $ - | $ - | $ 3,405.14 | $ 3,405.14 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,405.14 | $ 71.96 | $ - | $ - | $ - | $ - | $ - | $ 3,477.10 | $ 3,477.10 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,477.10 | $ 73.48 | $ - | $ - | $ - | $ - | $ - | $ 3,550.59 | $ 3,550.59 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,550.59 | $ 75.86 | $ - | $ - | $ - | $ - | $ - | $ 3,626.45 | $ 3,626.45 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,626.45 | $ 77.48 | $ - | $ - | $ - | $ - | $ - | $ 3,703.93 | $ 3,703.93 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,703.93 | $ 73.43 | $ - | $ - | $ - | $ - | $ - | $ 3,777.36 | $ 3,777.36 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,777.36 | $ 71.10 | $ - | $ - | $ - | $ - | $ - | $ 3,848.46 | $ 3,848.46 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,848.46 | $ 72.75 | $ 53.26 | $ 72.75 | $ 126.01 | $ 142.80 | $ 268.81 | $ 3,993.97 | $ 3,725.16 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,725.16 | | $ 53.26 | $ 70.42 | $ 123.68 | $ 142.80 | $ 266.48 | $ 3,795.58 | $ 3,529.09 |
| | | | | | | **$ 77,884.41** | **$ 1,065.22** | **$ 106.52** | **$ 143.17** | **$ 249.69** | **$ 285.60** | **$ 535.29** | **$ 79,092.80** | **$ 78,557.51** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2020 | 04/17/20 | 06/30/20 | 75 | 4.750% | $ 3,250.00 | $ 31.63 | $ - | $ - | $ - | $ - | $ - | $ 3,281.63 | $ 3,281.63 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 3,281.63 | $ 28.29 | $ - | $ - | $ - | $ - | $ - | $ 3,309.93 | $ 3,309.93 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,309.93 | $ 27.04 | $ - | $ - | $ - | $ - | $ - | $ 3,336.97 | $ 3,336.97 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,336.97 | $ 26.74 | $ - | $ - | $ - | $ - | $ - | $ 3,363.71 | $ 3,363.71 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,363.71 | $ 27.26 | $ - | $ - | $ - | $ - | $ - | $ 3,390.96 | $ 3,390.96 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,390.96 | $ 27.78 | $ - | $ - | $ - | $ - | $ - | $ 3,418.74 | $ 3,418.74 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,418.74 | $ 28.01 | $ - | $ - | $ - | $ - | $ - | $ 3,446.75 | $ 3,446.75 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,446.75 | $ 27.62 | $ - | $ - | $ - | $ - | $ - | $ 3,474.37 | $ 3,474.37 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,474.37 | $ 28.15 | $ - | $ - | $ - | $ - | $ - | $ 3,502.52 | $ 3,502.52 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,502.52 | $ 31.78 | $ - | $ - | $ - | $ - | $ - | $ 3,534.30 | $ 3,534.30 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,534.30 | $ 43.74 | $ - | $ - | $ - | $ - | $ - | $ 3,578.04 | $ 3,578.04 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,578.04 | $ 55.67 | $ - | $ - | $ - | $ - | $ - | $ 3,633.71 | $ 3,633.71 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,633.71 | $ 67.95 | $ - | $ - | $ - | $ - | $ - | $ 3,701.66 | $ 3,701.66 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,701.66 | $ 74.83 | $ - | $ - | $ - | $ - | $ - | $ 3,776.49 | $ 3,776.49 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,776.49 | $ 79.48 | $ - | $ - | $ - | $ - | $ - | $ 3,855.97 | $ 3,855.97 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,855.97 | $ 81.49 | $ - | $ - | $ - | $ - | $ - | $ 3,937.46 | $ 3,937.46 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,937.46 | $ 83.21 | $ - | $ - | $ - | $ - | $ - | $ 4,020.68 | $ 4,020.68 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,020.68 | $ 85.91 | $ - | $ - | $ - | $ - | $ - | $ 4,106.58 | $ 4,106.58 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,106.58 | $ 87.74 | $ - | $ - | $ - | $ - | $ - | $ 4,194.32 | $ 4,194.32 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,194.32 | $ 83.15 | $ - | $ - | $ - | $ - | $ - | $ 4,277.47 | $ 4,277.47 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,277.47 | $ 80.52 | $ - | $ - | $ - | $ - | $ - | $ 4,357.99 | $ 4,357.99 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,357.99 | $ 82.38 | $ 59.52 | $ 82.38 | $ 141.90 | $ 162.50 | $ 304.40 | $ 4,522.76 | $ 4,218.36 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,218.36 | | $ 59.52 | $ 79.74 | $ 139.26 | $ 162.50 | $ 301.76 | $ 4,298.10 | $ 3,996.34 |
| | | | | | | **$ 84,968.63** | **$ 1,190.37** | **$ 119.04** | **$ 162.13** | **$ 281.17** | **$ 325.00** | **$ 606.17** | **$ 86,321.13** | **$ 85,714.96** |

**One-Time Costs 11**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2020 | 05/18/20 | 06/30/20 | 44 | 4.750% | $ 3,594.00 | $ 20.52 | $ - | $ - | $ - | $ - | $ - | $ 3,614.52 | $ 3,614.52 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 3,614.52 | $ 31.16 | $ - | $ - | $ - | $ - | $ - | $ 3,645.69 | $ 3,645.69 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,645.69 | $ 29.78 | $ - | $ - | $ - | $ - | $ - | $ 3,675.47 | $ 3,675.47 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,675.47 | $ 29.45 | $ - | $ - | $ - | $ - | $ - | $ 3,704.92 | $ 3,704.92 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,704.92 | $ 30.02 | $ - | $ - | $ - | $ - | $ - | $ 3,734.94 | $ 3,734.94 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,734.94 | $ 30.60 | $ - | $ - | $ - | $ - | $ - | $ 3,765.54 | $ 3,765.54 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,765.54 | $ 30.85 | $ - | $ - | $ - | $ - | $ - | $ 3,796.39 | $ 3,796.39 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,796.39 | $ 30.42 | $ - | $ - | $ - | $ - | $ - | $ 3,826.81 | $ 3,826.81 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,826.81 | $ 31.01 | $ - | $ - | $ - | $ - | $ - | $ 3,857.82 | $ 3,857.82 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,857.82 | $ 35.01 | $ - | $ - | $ - | $ - | $ - | $ 3,892.82 | $ 3,892.82 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,892.82 | $ 48.18 | $ - | $ - | $ - | $ - | $ - | $ 3,941.00 | $ 3,941.00 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,941.00 | $ 61.32 | $ - | $ - | $ - | $ - | $ - | $ 4,002.32 | $ 4,002.32 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,002.32 | $ 74.84 | $ - | $ - | $ - | $ - | $ - | $ 4,077.16 | $ 4,077.16 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,077.16 | $ 82.42 | $ - | $ - | $ - | $ - | $ - | $ 4,159.57 | $ 4,159.57 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,159.57 | $ 87.54 | $ - | $ - | $ - | $ - | $ - | $ 4,247.12 | $ 4,247.12 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,247.12 | $ 89.76 | $ - | $ - | $ - | $ - | $ - | $ 4,336.88 | $ 4,336.88 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,336.88 | $ 91.66 | $ - | $ - | $ - | $ - | $ - | $ 4,428.53 | $ 4,428.53 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,428.53 | $ 94.62 | $ - | $ - | $ - | $ - | $ - | $ 4,523.15 | $ 4,523.15 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,523.15 | $ 96.64 | $ - | $ - | $ - | $ - | $ - | $ 4,619.80 | $ 4,619.80 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,619.80 | $ 91.59 | $ - | $ - | $ - | $ - | $ - | $ 4,711.38 | $ 4,711.38 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,711.38 | $ 88.68 | $ - | $ - | $ - | $ - | $ - | $ 4,800.06 | $ 4,800.06 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,800.06 | $ 90.74 | $ 64.84 | $ 90.74 | $ 155.58 | $ 179.70 | $ 335.28 | $ 4,981.55 | $ 4,646.27 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,646.27 | | $ 64.84 | $ 87.83 | $ 152.67 | $ 179.70 | $ 332.37 | $ 4,734.10 | $ 4,401.73 |
| | | | | | | **$ 93,602.16** | **$ 1,296.81** | **$ 129.68** | **$ 178.57** | **$ 308.26** | **$ 359.40** | **$ 667.66** | **$ 95,077.54** | **$ 94,409.89** |

**One-Time Costs 12**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2020 | 06/12/20 | 06/30/20 | 19 | 4.750% | $ 3,850.00 | $ 9.49 | $ - | $ - | $ - | $ - | $ - | $ 3,859.49 | $ 3,859.49 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 3,859.49 | $ 33.28 | $ - | $ - | $ - | $ - | $ - | $ 3,892.77 | $ 3,892.77 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,892.77 | $ 31.80 | $ - | $ - | $ - | $ - | $ - | $ 3,924.57 | $ 3,924.57 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,924.57 | $ 31.45 | $ - | $ - | $ - | $ - | $ - | $ 3,956.02 | $ 3,956.02 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,956.02 | $ 32.05 | $ - | $ - | $ - | $ - | $ - | $ 3,988.08 | $ 3,988.08 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,988.08 | $ 32.67 | $ - | $ - | $ - | $ - | $ - | $ 4,020.75 | $ 4,020.75 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,020.75 | $ 32.94 | $ - | $ - | $ - | $ - | $ - | $ 4,053.68 | $ 4,053.68 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,053.68 | $ 32.48 | $ - | $ - | $ - | $ - | $ - | $ 4,086.17 | $ 4,086.17 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,086.17 | $ 33.11 | $ - | $ - | $ - | $ - | $ - | $ 4,119.28 | $ 4,119.28 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,119.28 | $ 37.38 | $ - | $ - | $ - | $ - | $ - | $ 4,156.65 | $ 4,156.65 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,156.65 | $ 51.44 | $ - | $ - | $ - | $ - | $ - | $ 4,208.10 | $ 4,208.10 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,208.10 | $ 65.47 | $ - | $ - | $ - | $ - | $ - | $ 4,273.57 | $ 4,273.57 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,273.57 | $ 79.91 | $ - | $ - | $ - | $ - | $ - | $ 4,353.48 | $ 4,353.48 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,353.48 | $ 88.00 | $ - | $ - | $ - | $ - | $ - | $ 4,441.49 | $ 4,441.49 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,441.49 | $ 93.48 | $ - | $ - | $ - | $ - | $ - | $ 4,534.96 | $ 4,534.96 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,534.96 | $ 95.84 | $ - | $ - | $ - | $ - | $ - | $ 4,630.80 | $ 4,630.80 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,630.80 | $ 97.87 | $ - | $ - | $ - | $ - | $ - | $ 4,728.67 | $ 4,728.67 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,728.67 | $ 101.03 | $ - | $ - | $ - | $ - | $ - | $ 4,829.70 | $ 4,829.70 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,829.70 | $ 103.19 | $ - | $ - | $ - | $ - | $ - | $ 4,932.90 | $ 4,932.90 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,932.90 | $ 97.79 | $ - | $ - | $ - | $ - | $ - | $ 5,030.69 | $ 5,030.69 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 5,030.69 | $ 94.69 | $ - | $ - | $ - | $ - | $ - | $ 5,125.38 | $ 5,125.38 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,125.38 | $ 96.89 | $ 68.61 | $ 96.89 | $ 165.50 | $ 192.50 | $ 358.00 | $ 5,319.17 | $ 4,961.16 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,961.16 | | $ 68.61 | $ 93.79 | $ 162.40 | $ 192.50 | $ 354.90 | $ 5,054.95 | $ 4,700.05 |
| | | | | | | **$ 99,958.37** | **$ 1,372.27** | **$ 137.23** | **$ 190.68** | **$ 327.90** | **$ 385.00** | **$ 712.90** | **$ 101,521.32** | **$ 100,808.42** |

**One-Time Costs 13**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 07/15/20 | 09/30/20 | 78 | 3.430% | $ 3,988.00 | $ 29.15 | $ - | $ - | $ - | $ - | $ - | $ 4,017.15 | $ 4,017.15 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 4,017.15 | $ 32.82 | $ - | $ - | $ - | $ - | $ - | $ 4,049.97 | $ 4,049.97 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 4,049.97 | $ 32.46 | $ - | $ - | $ - | $ - | $ - | $ 4,082.42 | $ 4,082.42 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 4,082.42 | $ 33.08 | $ - | $ - | $ - | $ - | $ - | $ 4,115.50 | $ 4,115.50 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 4,115.50 | $ 33.71 | $ - | $ - | $ - | $ - | $ - | $ 4,149.22 | $ 4,149.22 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,149.22 | $ 33.99 | $ - | $ - | $ - | $ - | $ - | $ 4,183.21 | $ 4,183.21 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,183.21 | $ 33.52 | $ - | $ - | $ - | $ - | $ - | $ 4,216.73 | $ 4,216.73 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,216.73 | $ 34.17 | $ - | $ - | $ - | $ - | $ - | $ 4,250.90 | $ 4,250.90 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,250.90 | $ 38.57 | $ - | $ - | $ - | $ - | $ - | $ 4,289.47 | $ 4,289.47 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,289.47 | $ 53.09 | $ - | $ - | $ - | $ - | $ - | $ 4,342.55 | $ 4,342.55 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,342.55 | $ 67.57 | $ - | $ - | $ - | $ - | $ - | $ 4,410.12 | $ 4,410.12 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,410.12 | $ 82.46 | $ - | $ - | $ - | $ - | $ - | $ 4,492.58 | $ 4,492.58 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,492.58 | $ 90.82 | $ - | $ - | $ - | $ - | $ - | $ 4,583.40 | $ 4,583.40 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,583.40 | $ 96.46 | $ - | $ - | $ - | $ - | $ - | $ 4,679.86 | $ 4,679.86 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,679.86 | $ 98.90 | $ - | $ - | $ - | $ - | $ - | $ 4,778.77 | $ 4,778.77 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,778.77 | $ 100.99 | $ - | $ - | $ - | $ - | $ - | $ 4,879.76 | $ 4,879.76 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,879.76 | $ 104.26 | $ - | $ - | $ - | $ - | $ - | $ 4,984.02 | $ 4,984.02 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,984.02 | $ 106.49 | $ - | $ - | $ - | $ - | $ - | $ 5,090.51 | $ 5,090.51 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 5,090.51 | $ 100.92 | $ - | $ - | $ - | $ - | $ - | $ 5,191.43 | $ 5,191.43 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 5,191.43 | $ 97.72 | $ - | $ - | $ - | $ - | $ - | $ 5,289.15 | $ 5,289.15 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,289.15 | $ 99.99 | $ 70.06 | $ 99.99 | $ 170.04 | $ 199.40 | $ 369.44 | $ 5,489.12 | $ 5,119.68 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,119.68 | | $ 70.06 | $ 96.78 | $ 166.84 | $ 199.40 | $ 366.24 | $ 5,216.46 | $ 4,850.22 |
| | | | | | | **$ 99,184.42** | **$ 1,401.14** | **$ 140.11** | **$ 196.77** | **$ 336.88** | **$ 398.80** | **$ 735.68** | **$ 100,782.33** | **$ 100,046.64** |

**One-Time Costs 14**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 08/14/20 | 09/30/20 | 48 | 3.430% | $ 3,988.00 | $ 17.94 | $ - | $ - | $ - | $ - | $ - | $ 4,005.94 | $ 4,005.94 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 4,005.94 | $ 32.73 | $ - | $ - | $ - | $ - | $ - | $ 4,038.67 | $ 4,038.67 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 4,038.67 | $ 32.36 | $ - | $ - | $ - | $ - | $ - | $ 4,071.03 | $ 4,071.03 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 4,071.03 | $ 32.99 | $ - | $ - | $ - | $ - | $ - | $ 4,104.02 | $ 4,104.02 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 4,104.02 | $ 33.62 | $ - | $ - | $ - | $ - | $ - | $ 4,137.64 | $ 4,137.64 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,137.64 | $ 33.89 | $ - | $ - | $ - | $ - | $ - | $ 4,171.53 | $ 4,171.53 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,171.53 | $ 33.43 | $ - | $ - | $ - | $ - | $ - | $ 4,204.96 | $ 4,204.96 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,204.96 | $ 34.07 | $ - | $ - | $ - | $ - | $ - | $ 4,239.03 | $ 4,239.03 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,239.03 | $ 38.46 | $ - | $ - | $ - | $ - | $ - | $ 4,277.50 | $ 4,277.50 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,277.50 | $ 52.94 | $ - | $ - | $ - | $ - | $ - | $ 4,330.43 | $ 4,330.43 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,330.43 | $ 67.38 | $ - | $ - | $ - | $ - | $ - | $ 4,397.81 | $ 4,397.81 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,397.81 | $ 82.23 | $ - | $ - | $ - | $ - | $ - | $ 4,480.04 | $ 4,480.04 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,480.04 | $ 90.56 | $ - | $ - | $ - | $ - | $ - | $ 4,570.61 | $ 4,570.61 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,570.61 | $ 96.20 | $ - | $ - | $ - | $ - | $ - | $ 4,666.80 | $ 4,666.80 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,666.80 | $ 98.63 | $ - | $ - | $ - | $ - | $ - | $ 4,765.43 | $ 4,765.43 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,765.43 | $ 100.71 | $ - | $ - | $ - | $ - | $ - | $ 4,866.14 | $ 4,866.14 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,866.14 | $ 103.97 | $ - | $ - | $ - | $ - | $ - | $ 4,970.11 | $ 4,970.11 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,970.11 | $ 106.19 | $ - | $ - | $ - | $ - | $ - | $ 5,076.31 | $ 5,076.31 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 5,076.31 | $ 100.64 | $ - | $ - | $ - | $ - | $ - | $ 5,176.94 | $ 5,176.94 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 5,176.94 | $ 97.45 | $ - | $ - | $ - | $ - | $ - | $ 5,274.39 | $ 5,274.39 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,274.39 | $ 99.71 | $ 69.30 | $ 99.71 | $ 169.01 | $ 199.40 | $ 368.41 | $ 5,473.80 | $ 5,105.39 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,105.39 | | $ 69.30 | $ 96.51 | $ 165.82 | $ 199.40 | $ 365.22 | $ 5,201.90 | $ 4,836.69 |
| | | | | | | **$ 98,918.72** | **$ 1,386.10** | **$ 138.61** | **$ 196.22** | **$ 334.83** | **$ 398.80** | **$ 733.63** | **$ 100,501.04** | **$ 99,767.41** |

**One-Time Costs 15**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 09/16/20 | 09/30/20 | 15 | 3.430% | $ 3,850.00 | $ 5.41 | $ - | $ - | $ - | $ - | $ - | $ 3,855.41 | $ 3,855.41 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,855.41 | $ 31.50 | $ - | $ - | $ - | $ - | $ - | $ 3,886.91 | $ 3,886.91 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,886.91 | $ 31.15 | $ - | $ - | $ - | $ - | $ - | $ 3,918.06 | $ 3,918.06 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,918.06 | $ 31.75 | $ - | $ - | $ - | $ - | $ - | $ 3,949.80 | $ 3,949.80 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,949.80 | $ 32.36 | $ - | $ - | $ - | $ - | $ - | $ 3,982.16 | $ 3,982.16 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,982.16 | $ 32.62 | $ - | $ - | $ - | $ - | $ - | $ 4,014.78 | $ 4,014.78 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,014.78 | $ 32.17 | $ - | $ - | $ - | $ - | $ - | $ 4,046.95 | $ 4,046.95 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,046.95 | $ 32.79 | $ - | $ - | $ - | $ - | $ - | $ 4,079.75 | $ 4,079.75 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,079.75 | $ 37.02 | $ - | $ - | $ - | $ - | $ - | $ 4,116.77 | $ 4,116.77 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,116.77 | $ 50.95 | $ - | $ - | $ - | $ - | $ - | $ 4,167.71 | $ 4,167.71 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,167.71 | $ 64.85 | $ - | $ - | $ - | $ - | $ - | $ 4,232.56 | $ 4,232.56 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,232.56 | $ 79.14 | $ - | $ - | $ - | $ - | $ - | $ 4,311.70 | $ 4,311.70 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,311.70 | $ 87.16 | $ - | $ - | $ - | $ - | $ - | $ 4,398.86 | $ 4,398.86 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,398.86 | $ 92.58 | $ - | $ - | $ - | $ - | $ - | $ 4,491.44 | $ 4,491.44 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,491.44 | $ 94.92 | $ - | $ - | $ - | $ - | $ - | $ 4,586.36 | $ 4,586.36 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,586.36 | $ 96.93 | $ - | $ - | $ - | $ - | $ - | $ 4,683.29 | $ 4,683.29 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,683.29 | $ 100.06 | $ - | $ - | $ - | $ - | $ - | $ 4,783.36 | $ 4,783.36 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,783.36 | $ 102.20 | $ - | $ - | $ - | $ - | $ - | $ 4,885.56 | $ 4,885.56 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,885.56 | $ 96.85 | $ - | $ - | $ - | $ - | $ - | $ 4,982.41 | $ 4,982.41 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,982.41 | $ 93.79 | $ - | $ - | $ - | $ - | $ - | $ 5,076.20 | $ 5,076.20 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,076.20 | $ 95.96 | $ 66.11 | $ 95.96 | $ 162.07 | $ 192.50 | $ 354.57 | $ 5,268.12 | $ 4,913.55 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,913.55 | | $ 66.11 | $ 92.89 | $ 158.99 | $ 192.50 | $ 351.49 | $ 5,006.44 | $ 4,654.94 |
| | | | | | | **$ 95,213.60** | **$ 1,322.16** | **$ 132.22** | **$ 188.85** | **$ 321.06** | **$ 385.00** | **$ 706.06** | **$ 96,724.60** | **$ 96,018.54** |

| | | | | | | | | One-Time Costs | 16 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2020 | 10/20/20 | 12/31/20 | 73 | 3.250% | $ 3,594.00 | $ 23.30 | $ - | $ - | $ - | $ - | $ - | $ 3,617.30 | $ 3,617.30 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,617.30 | $ 28.99 | $ - | $ - | $ - | $ - | $ - | $ 3,646.29 | $ 3,646.29 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,646.29 | $ 29.54 | $ - | $ - | $ - | $ - | $ - | $ 3,675.83 | $ 3,675.83 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,675.83 | $ 30.11 | $ - | $ - | $ - | $ - | $ - | $ 3,705.94 | $ 3,705.94 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,705.94 | $ 30.36 | $ - | $ - | $ - | $ - | $ - | $ 3,736.30 | $ 3,736.30 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,736.30 | $ 29.94 | $ - | $ - | $ - | $ - | $ - | $ 3,766.24 | $ 3,766.24 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,766.24 | $ 30.52 | $ - | $ - | $ - | $ - | $ - | $ 3,796.76 | $ 3,796.76 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,796.76 | $ 34.45 | $ - | $ - | $ - | $ - | $ - | $ 3,831.21 | $ 3,831.21 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,831.21 | $ 47.41 | $ - | $ - | $ - | $ - | $ - | $ 3,878.62 | $ 3,878.62 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,878.62 | $ 60.35 | $ - | $ - | $ - | $ - | $ - | $ 3,938.97 | $ 3,938.97 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,938.97 | $ 73.65 | $ - | $ - | $ - | $ - | $ - | $ 4,012.63 | $ 4,012.63 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,012.63 | $ 81.11 | $ - | $ - | $ - | $ - | $ - | $ 4,093.74 | $ 4,093.74 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,093.74 | $ 86.16 | $ - | $ - | $ - | $ - | $ - | $ 4,179.90 | $ 4,179.90 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,179.90 | $ 88.34 | $ - | $ - | $ - | $ - | $ - | $ 4,268.24 | $ 4,268.24 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,268.24 | $ 90.20 | $ - | $ - | $ - | $ - | $ - | $ 4,358.44 | $ 4,358.44 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,358.44 | $ 93.12 | $ - | $ - | $ - | $ - | $ - | $ 4,451.56 | $ 4,451.56 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,451.56 | $ 95.11 | $ - | $ - | $ - | $ - | $ - | $ 4,546.68 | $ 4,546.68 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,546.68 | $ 90.14 | $ - | $ - | $ - | $ - | $ - | $ 4,636.81 | $ 4,636.81 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,636.81 | $ 87.28 | $ - | $ - | $ - | $ - | $ - | $ 4,724.09 | $ 4,724.09 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,724.09 | $ 89.30 | $ 60.97 | $ 89.30 | $ 150.27 | $ 179.70 | $ 329.97 | $ 4,902.70 | $ 4,572.73 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,572.73 | | $ 60.97 | $ 86.44 | $ 147.41 | $ 179.70 | $ 327.11 | $ 4,659.17 | $ 4,332.06 |
| | | | | | | **$ 85,032.27** | **$ 1,219.40** | **$ 121.94** | **$ 175.75** | **$ 297.69** | **$ 359.40** | **$ 657.09** | **$ 86,427.42** | **$ 85,770.33** |

| | | | | | | | | One-Time Costs | 17 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2020 | 11/16/20 | 12/31/20 | 46 | 3.250% | $ 3,250.00 | $ 13.28 | $ - | $ - | $ - | $ - | $ - | $ 3,263.28 | $ 3,263.28 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,263.28 | $ 26.15 | $ - | $ - | $ - | $ - | $ - | $ 3,289.43 | $ 3,289.43 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,289.43 | $ 26.65 | $ - | $ - | $ - | $ - | $ - | $ 3,316.08 | $ 3,316.08 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,316.08 | $ 27.16 | $ - | $ - | $ - | $ - | $ - | $ 3,343.24 | $ 3,343.24 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,343.24 | $ 27.39 | $ - | $ - | $ - | $ - | $ - | $ 3,370.63 | $ 3,370.63 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,370.63 | $ 27.01 | $ - | $ - | $ - | $ - | $ - | $ 3,397.64 | $ 3,397.64 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,397.64 | $ 27.53 | $ - | $ - | $ - | $ - | $ - | $ 3,425.17 | $ 3,425.17 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,425.17 | $ 31.08 | $ - | $ - | $ - | $ - | $ - | $ 3,456.25 | $ 3,456.25 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,456.25 | $ 42.77 | $ - | $ - | $ - | $ - | $ - | $ 3,499.03 | $ 3,499.03 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,499.03 | $ 54.44 | $ - | $ - | $ - | $ - | $ - | $ 3,553.47 | $ 3,553.47 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,553.47 | $ 66.44 | $ - | $ - | $ - | $ - | $ - | $ 3,619.91 | $ 3,619.91 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,619.91 | $ 73.18 | $ - | $ - | $ - | $ - | $ - | $ 3,693.09 | $ 3,693.09 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,693.09 | $ 77.73 | $ - | $ - | $ - | $ - | $ - | $ 3,770.82 | $ 3,770.82 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,770.82 | $ 79.69 | $ - | $ - | $ - | $ - | $ - | $ 3,850.51 | $ 3,850.51 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,850.51 | $ 81.38 | $ - | $ - | $ - | $ - | $ - | $ 3,931.88 | $ 3,931.88 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,931.88 | $ 84.01 | $ - | $ - | $ - | $ - | $ - | $ 4,015.89 | $ 4,015.89 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,015.89 | $ 85.80 | $ - | $ - | $ - | $ - | $ - | $ 4,101.70 | $ 4,101.70 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,101.70 | $ 81.31 | $ - | $ - | $ - | $ - | $ - | $ 4,183.01 | $ 4,183.01 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,183.01 | $ 78.74 | $ - | $ - | $ - | $ - | $ - | $ 4,261.75 | $ 4,261.75 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,261.75 | $ 80.56 | $ 54.62 | $ 80.56 | $ 135.18 | $ 162.50 | $ 297.68 | $ 4,422.88 | $ 4,125.20 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,125.20 | | $ 54.62 | $ 77.98 | $ 132.60 | $ 162.50 | $ 295.10 | $ 4,203.18 | $ 3,908.08 |
| | | | | | | **$ 76,717.98** | **$ 1,092.31** | **$ 109.23** | **$ 158.55** | **$ 267.78** | **$ 325.00** | **$ 592.78** | **$ 77,968.84** | **$ 77,376.06** |

| | | | | | | | | One-Time Costs | 18 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2020 | 12/16/20 | 12/31/20 | 16 | 3.250% | $ 2,924.00 | $ 4.15 | $ - | $ - | $ - | $ - | $ - | $ 2,928.15 | $ 2,928.15 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,928.15 | $ 23.47 | $ - | $ - | $ - | $ - | $ - | $ 2,951.62 | $ 2,951.62 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,951.62 | $ 23.92 | $ - | $ - | $ - | $ - | $ - | $ 2,975.54 | $ 2,975.54 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,975.54 | $ 24.37 | $ - | $ - | $ - | $ - | $ - | $ 2,999.91 | $ 2,999.91 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,999.91 | $ 24.57 | $ - | $ - | $ - | $ - | $ - | $ 3,024.49 | $ 3,024.49 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,024.49 | $ 24.24 | $ - | $ - | $ - | $ - | $ - | $ 3,048.72 | $ 3,048.72 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,048.72 | $ 24.70 | $ - | $ - | $ - | $ - | $ - | $ 3,073.43 | $ 3,073.43 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,073.43 | $ 27.89 | $ - | $ - | $ - | $ - | $ - | $ 3,101.31 | $ 3,101.31 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,101.31 | $ 38.38 | $ - | $ - | $ - | $ - | $ - | $ 3,139.70 | $ 3,139.70 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,139.70 | $ 48.85 | $ - | $ - | $ - | $ - | $ - | $ 3,188.55 | $ 3,188.55 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,188.55 | $ 59.62 | $ - | $ - | $ - | $ - | $ - | $ 3,248.17 | $ 3,248.17 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,248.17 | $ 65.66 | $ - | $ - | $ - | $ - | $ - | $ 3,313.83 | $ 3,313.83 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,313.83 | $ 69.74 | $ - | $ - | $ - | $ - | $ - | $ 3,383.57 | $ 3,383.57 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,383.57 | $ 71.51 | $ - | $ - | $ - | $ - | $ - | $ 3,455.08 | $ 3,455.08 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,455.08 | $ 73.02 | $ - | $ - | $ - | $ - | $ - | $ 3,528.10 | $ 3,528.10 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,528.10 | $ 75.38 | $ - | $ - | $ - | $ - | $ - | $ 3,603.48 | $ 3,603.48 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,603.48 | $ 76.99 | $ - | $ - | $ - | $ - | $ - | $ 3,680.47 | $ 3,680.47 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,680.47 | $ 72.96 | $ - | $ - | $ - | $ - | $ - | $ 3,753.44 | $ 3,753.44 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,753.44 | $ 70.65 | $ - | $ - | $ - | $ - | $ - | $ 3,824.09 | $ 3,824.09 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,824.09 | $ 72.29 | $ 48.62 | $ 72.29 | $ 120.91 | $ 146.20 | $ 267.11 | $ 3,968.67 | $ 3,701.56 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,701.56 | | $ 48.62 | $ 69.97 | $ 118.59 | $ 146.20 | $ 264.79 | $ 3,771.54 | $ 3,506.74 |
| | | | | | | **$ 68,847.21** | **$ 972.38** | **$ 97.24** | **$ 142.27** | **$ 239.50** | **$ 292.40** | **$ 531.90** | **$ 69,961.85** | **$ 69,429.95** |

| | | | | | | | | One-Time Costs | 19 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2021 | 01/19/21 | 03/31/21 | 72 | 3.250% | $ 2,506.00 | $ 16.07 | $ - | $ - | $ - | $ - | $ - | $ 2,522.07 | $ 2,522.07 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,522.07 | $ 20.44 | $ - | $ - | $ - | $ - | $ - | $ 2,542.50 | $ 2,542.50 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,542.50 | $ 20.83 | $ - | $ - | $ - | $ - | $ - | $ 2,563.33 | $ 2,563.33 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,563.33 | $ 21.00 | $ - | $ - | $ - | $ - | $ - | $ 2,584.33 | $ 2,584.33 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,584.33 | $ 20.71 | $ - | $ - | $ - | $ - | $ - | $ 2,605.04 | $ 2,605.04 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,605.04 | $ 21.11 | $ - | $ - | $ - | $ - | $ - | $ 2,626.15 | $ 2,626.15 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,626.15 | $ 23.83 | $ - | $ - | $ - | $ - | $ - | $ 2,649.97 | $ 2,649.97 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,649.97 | $ 32.80 | $ - | $ - | $ - | $ - | $ - | $ 2,682.77 | $ 2,682.77 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,682.77 | $ 41.74 | $ - | $ - | $ - | $ - | $ - | $ 2,724.51 | $ 2,724.51 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,724.51 | $ 50.94 | $ - | $ - | $ - | $ - | $ - | $ 2,775.46 | $ 2,775.46 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,775.46 | $ 56.11 | $ - | $ - | $ - | $ - | $ - | $ 2,831.56 | $ 2,831.56 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,831.56 | $ 59.59 | $ - | $ - | $ - | $ - | $ - | $ 2,891.16 | $ 2,891.16 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,891.16 | $ 61.10 | $ - | $ - | $ - | $ - | $ - | $ 2,952.26 | $ 2,952.26 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,952.26 | $ 62.39 | $ - | $ - | $ - | $ - | $ - | $ 3,014.65 | $ 3,014.65 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,014.65 | $ 64.41 | $ - | $ - | $ - | $ - | $ - | $ 3,079.06 | $ 3,079.06 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,079.06 | $ 65.79 | $ - | $ - | $ - | $ - | $ - | $ 3,144.85 | $ 3,144.85 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,144.85 | $ 62.35 | $ - | $ - | $ - | $ - | $ - | $ 3,207.19 | $ 3,207.19 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,207.19 | $ 60.37 | $ - | $ - | $ - | $ - | $ - | $ 3,267.56 | $ 3,267.56 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,267.56 | $ 61.77 | $ 41.17 | $ 61.77 | $ 102.94 | $ 125.30 | $ 228.24 | $ 3,391.11 | $ 3,162.87 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,162.87 | | $ 41.17 | $ 59.79 | $ 100.96 | $ 125.30 | $ 226.26 | $ 3,222.66 | $ 2,996.40 |
| | | | | | | **$ 56,333.28** | **$ 823.34** | **$ 82.33** | **$ 121.56** | **$ 203.90** | **$ 250.60** | **$ 454.50** | **$ 57,278.18** | **$ 56,823.69** |

| | | | | | | | | One-Time Costs | 20 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2021 | 02/17/21 | 03/31/21 | 43 | 3.250% | $ 2,100.00 | $ 8.04 | $ - | $ - | $ - | $ - | $ - | $ 2,108.04 | $ 2,108.04 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,108.04 | $ 17.08 | $ - | $ - | $ - | $ - | $ - | $ 2,125.12 | $ 2,125.12 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,125.12 | $ 17.41 | $ - | $ - | $ - | $ - | $ - | $ 2,142.53 | $ 2,142.53 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,142.53 | $ 17.55 | $ - | $ - | $ - | $ - | $ - | $ 2,160.08 | $ 2,160.08 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,160.08 | $ 17.31 | $ - | $ - | $ - | $ - | $ - | $ 2,177.39 | $ 2,177.39 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,177.39 | $ 17.64 | $ - | $ - | $ - | $ - | $ - | $ 2,195.03 | $ 2,195.03 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,195.03 | $ 19.92 | $ - | $ - | $ - | $ - | $ - | $ 2,214.95 | $ 2,214.95 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,214.95 | $ 27.41 | $ - | $ - | $ - | $ - | $ - | $ 2,242.36 | $ 2,242.36 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,242.36 | $ 34.89 | $ - | $ - | $ - | $ - | $ - | $ 2,277.25 | $ 2,277.25 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,277.25 | $ 42.58 | $ - | $ - | $ - | $ - | $ - | $ 2,319.83 | $ 2,319.83 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,319.83 | $ 46.89 | $ - | $ - | $ - | $ - | $ - | $ 2,366.73 | $ 2,366.73 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,366.73 | $ 49.81 | $ - | $ - | $ - | $ - | $ - | $ 2,416.54 | $ 2,416.54 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,416.54 | $ 51.07 | $ - | $ - | $ - | $ - | $ - | $ 2,467.61 | $ 2,467.61 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,467.61 | $ 52.15 | $ - | $ - | $ - | $ - | $ - | $ 2,519.76 | $ 2,519.76 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,519.76 | $ 53.84 | $ - | $ - | $ - | $ - | $ - | $ 2,573.60 | $ 2,573.60 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,573.60 | $ 54.99 | $ - | $ - | $ - | $ - | $ - | $ 2,628.59 | $ 2,628.59 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,628.59 | $ 52.11 | $ - | $ - | $ - | $ - | $ - | $ 2,680.70 | $ 2,680.70 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,680.70 | $ 50.46 | $ - | $ - | $ - | $ - | $ - | $ 2,731.16 | $ 2,731.16 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,731.16 | $ 51.63 | $ 34.14 | $ 51.63 | $ 85.77 | $ 105.00 | $ 190.77 | $ 2,834.42 | $ 2,643.65 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,643.65 | | $ 34.14 | $ 49.98 | $ 84.12 | $ 105.00 | $ 189.12 | $ 2,693.62 | $ 2,504.51 |
| | | | | | | **$ 47,090.93** | **$ 682.79** | **$ 68.28** | **$ 101.61** | **$ 169.88** | **$ 210.00** | **$ 379.88** | **$ 47,875.32** | **$ 47,495.44** |

| | | | | | | | | One-Time Costs | 21 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2021 | 03/21/21 | 03/31/21 | 11 | 3.250% | $ 1,730.00 | $ 1.69 | $ - | $ - | $ - | $ - | $ - | $ 1,731.69 | $ 1,731.69 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,731.69 | $ 14.03 | $ - | $ - | $ - | $ - | $ - | $ 1,745.73 | $ 1,745.73 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,745.73 | $ 14.30 | $ - | $ - | $ - | $ - | $ - | $ 1,760.03 | $ 1,760.03 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,760.03 | $ 14.42 | $ - | $ - | $ - | $ - | $ - | $ 1,774.44 | $ 1,774.44 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,774.44 | $ 14.22 | $ - | $ - | $ - | $ - | $ - | $ 1,788.66 | $ 1,788.66 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,788.66 | $ 14.49 | $ - | $ - | $ - | $ - | $ - | $ 1,803.16 | $ 1,803.16 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,803.16 | $ 16.36 | $ - | $ - | $ - | $ - | $ - | $ 1,819.52 | $ 1,819.52 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,819.52 | $ 22.52 | $ - | $ - | $ - | $ - | $ - | $ 1,842.04 | $ 1,842.04 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,842.04 | $ 28.66 | $ - | $ - | $ - | $ - | $ - | $ 1,870.70 | $ 1,870.70 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,870.70 | $ 34.98 | $ - | $ - | $ - | $ - | $ - | $ 1,905.68 | $ 1,905.68 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,905.68 | $ 38.52 | $ - | $ - | $ - | $ - | $ - | $ 1,944.20 | $ 1,944.20 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,944.20 | $ 40.92 | $ - | $ - | $ - | $ - | $ - | $ 1,985.12 | $ 1,985.12 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,985.12 | $ 41.95 | $ - | $ - | $ - | $ - | $ - | $ 2,027.07 | $ 2,027.07 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,027.07 | $ 42.84 | $ - | $ - | $ - | $ - | $ - | $ 2,069.91 | $ 2,069.91 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,069.91 | $ 44.23 | $ - | $ - | $ - | $ - | $ - | $ 2,114.14 | $ 2,114.14 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,114.14 | $ 45.17 | $ - | $ - | $ - | $ - | $ - | $ 2,159.31 | $ 2,159.31 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,159.31 | $ 42.81 | $ - | $ - | $ - | $ - | $ - | $ 2,202.12 | $ 2,202.12 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,202.12 | $ 41.45 | $ - | $ - | $ - | $ - | $ - | $ 2,243.57 | $ 2,243.57 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,243.57 | $ 42.41 | $ 27.80 | $ 42.41 | $ 70.21 | $ 86.50 | $ 156.71 | $ 2,328.39 | $ 2,171.68 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,171.68 | | $ 27.80 | $ 41.05 | $ 68.85 | $ 86.50 | $ 155.35 | $ 2,212.73 | $ 2,057.38 |
| | | | | | | **$ 38,688.75** | **$ 555.98** | **$ 55.60** | **$ 83.47** | **$ 139.06** | **$ 173.00** | **$ 312.06** | **$ 39,328.20** | **$ 39,016.13** |

| | | | | | | | | One-Time Costs | 22 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q2/2021 | 04/16/21 | 06/30/21 | 76 | 3.250% | $ 1,404.00 | $ 9.50 | $ - | $ - | $ - | $ - | $ - | $ 1,413.50 | $ 1,413.50 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,413.50 | $ 11.58 | $ - | $ - | $ - | $ - | $ - | $ 1,425.08 | $ 1,425.08 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,425.08 | $ 11.67 | $ - | $ - | $ - | $ - | $ - | $ 1,436.75 | $ 1,436.75 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,436.75 | $ 11.51 | $ - | $ - | $ - | $ - | $ - | $ 1,448.27 | $ 1,448.27 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,448.27 | $ 11.73 | $ - | $ - | $ - | $ - | $ - | $ 1,460.00 | $ 1,460.00 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,460.00 | $ 13.25 | $ - | $ - | $ - | $ - | $ - | $ 1,473.25 | $ 1,473.25 |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | One-Time Costs | | | 23 | | | |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,473.25 | $ 18.23 | $ - | $ - | $ - | $ - | $ - | $ 1,491.48 | $ 1,491.48 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,491.48 | $ 23.21 | $ - | $ - | $ - | $ - | $ - | $ 1,514.69 | $ 1,514.69 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,514.69 | $ 28.32 | $ - | $ - | $ - | $ - | $ - | $ 1,543.01 | $ 1,543.01 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,543.01 | $ 31.19 | $ - | $ - | $ - | $ - | $ - | $ 1,574.20 | $ 1,574.20 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,574.20 | $ 33.13 | $ - | $ - | $ - | $ - | $ - | $ 1,607.34 | $ 1,607.34 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,607.34 | $ 33.97 | $ - | $ - | $ - | $ - | $ - | $ 1,641.30 | $ 1,641.30 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,641.30 | $ 34.69 | $ - | $ - | $ - | $ - | $ - | $ 1,675.99 | $ 1,675.99 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,675.99 | $ 35.81 | $ - | $ - | $ - | $ - | $ - | $ 1,711.80 | $ 1,711.80 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,711.80 | $ 36.57 | $ - | $ - | $ - | $ - | $ - | $ 1,748.38 | $ 1,748.38 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,748.38 | $ 34.66 | $ - | $ - | $ - | $ - | $ - | $ 1,783.04 | $ 1,783.04 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,783.04 | $ 33.56 | $ - | $ - | $ - | $ - | $ - | $ 1,816.60 | $ 1,816.60 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,816.60 | $ 34.34 | $ 22.35 | $ 34.34 | $ 56.69 | $ 70.20 | $ 126.89 | $ 1,885.28 | $ 1,758.39 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,758.39 | | $ 22.35 | $ 33.24 | $ 55.59 | $ 70.20 | $ 125.79 | $ 1,791.63 | $ 1,665.85 |
| | | | | | | **$ 29,927.08** | **$ 446.94** | **$ 44.69** | **$ 67.58** | **$ 112.28** | **$ 140.40** | **$ 252.68** | **$ 30,441.60** | **$ 30,188.93** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | One-Time Costs | | | 23 | | | |
| N/A | Q2/2021 | 05/26/21 | 06/30/21 | 36 | 3.250% | $ 1,124.00 | $ 3.60 | $ - | $ - | $ - | $ - | $ - | $ 1,127.60 | $ 1,127.60 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,127.60 | $ 9.24 | $ - | $ - | $ - | $ - | $ - | $ 1,136.84 | $ 1,136.84 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,136.84 | $ 9.31 | $ - | $ - | $ - | $ - | $ - | $ 1,146.15 | $ 1,146.15 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,146.15 | $ 9.18 | $ - | $ - | $ - | $ - | $ - | $ 1,155.34 | $ 1,155.34 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,155.34 | $ 9.36 | $ - | $ - | $ - | $ - | $ - | $ 1,164.70 | $ 1,164.70 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,164.70 | $ 10.57 | $ - | $ - | $ - | $ - | $ - | $ 1,175.27 | $ 1,175.27 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,175.27 | $ 14.54 | $ - | $ - | $ - | $ - | $ - | $ 1,189.81 | $ 1,189.81 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,189.81 | $ 18.51 | $ - | $ - | $ - | $ - | $ - | $ 1,208.32 | $ 1,208.32 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,208.32 | $ 22.59 | $ - | $ - | $ - | $ - | $ - | $ 1,230.92 | $ 1,230.92 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,230.92 | $ 24.88 | $ - | $ - | $ - | $ - | $ - | $ 1,255.80 | $ 1,255.80 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,255.80 | $ 26.43 | $ - | $ - | $ - | $ - | $ - | $ 1,282.23 | $ 1,282.23 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,282.23 | $ 27.10 | $ - | $ - | $ - | $ - | $ - | $ 1,309.33 | $ 1,309.33 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,309.33 | $ 27.67 | $ - | $ - | $ - | $ - | $ - | $ 1,337.00 | $ 1,337.00 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,337.00 | $ 28.57 | $ - | $ - | $ - | $ - | $ - | $ 1,365.57 | $ 1,365.57 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,365.57 | $ 29.18 | $ - | $ - | $ - | $ - | $ - | $ 1,394.75 | $ 1,394.75 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,394.75 | $ 27.65 | $ - | $ - | $ - | $ - | $ - | $ 1,422.40 | $ 1,422.40 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,422.40 | $ 26.77 | $ - | $ - | $ - | $ - | $ - | $ 1,449.17 | $ 1,449.17 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,449.17 | $ 27.40 | $ 17.63 | $ 27.40 | $ 45.02 | $ 56.20 | $ 101.22 | $ 1,503.96 | $ 1,402.74 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,402.74 | | $ 17.63 | $ 26.52 | $ 44.15 | $ 56.20 | $ 100.35 | $ 1,429.25 | $ 1,328.91 |
| | | | | | | **$ 23,877.94** | **$ 352.56** | **$ 35.26** | **$ 53.91** | **$ 89.17** | **$ 112.40** | **$ 201.57** | **$ 24,284.41** | **$ 24,082.84** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | One-Time Costs | | | 24 | | | |
| N/A | Q2/2021 | 06/17/21 | 06/30/21 | 14 | 3.250% | $ 892.00 | $ 1.11 | $ - | $ - | $ - | $ - | $ - | $ 893.11 | $ 893.11 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 893.11 | $ 7.32 | $ - | $ - | $ - | $ - | $ - | $ 900.43 | $ 900.43 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 900.43 | $ 7.38 | $ - | $ - | $ - | $ - | $ - | $ 907.80 | $ 907.80 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 907.80 | $ 7.27 | $ - | $ - | $ - | $ - | $ - | $ 915.08 | $ 915.08 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 915.08 | $ 7.41 | $ - | $ - | $ - | $ - | $ - | $ 922.49 | $ 922.49 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 922.49 | $ 8.37 | $ - | $ - | $ - | $ - | $ - | $ 930.86 | $ 930.86 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 930.86 | $ 11.52 | $ - | $ - | $ - | $ - | $ - | $ 942.38 | $ 942.38 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 942.38 | $ 14.66 | $ - | $ - | $ - | $ - | $ - | $ 957.05 | $ 957.05 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 957.05 | $ 17.90 | $ - | $ - | $ - | $ - | $ - | $ 974.94 | $ 974.94 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 974.94 | $ 19.71 | $ - | $ - | $ - | $ - | $ - | $ 994.65 | $ 994.65 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 994.65 | $ 20.93 | $ - | $ - | $ - | $ - | $ - | $ 1,015.58 | $ 1,015.58 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,015.58 | $ 21.46 | $ - | $ - | $ - | $ - | $ - | $ 1,037.05 | $ 1,037.05 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,037.05 | $ 21.92 | $ - | $ - | $ - | $ - | $ - | $ 1,058.97 | $ 1,058.97 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,058.97 | $ 22.63 | $ - | $ - | $ - | $ - | $ - | $ 1,081.59 | $ 1,081.59 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,081.59 | $ 23.11 | $ - | $ - | $ - | $ - | $ - | $ 1,104.70 | $ 1,104.70 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,104.70 | $ 21.90 | $ - | $ - | $ - | $ - | $ - | $ 1,126.60 | $ 1,126.60 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,126.60 | $ 21.21 | $ - | $ - | $ - | $ - | $ - | $ 1,147.81 | $ 1,147.81 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,147.81 | $ 21.70 | $ 13.88 | $ 21.70 | $ 35.57 | $ 44.60 | $ 80.17 | $ 1,191.20 | $ 1,111.03 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,111.03 | | $ 13.88 | $ 21.00 | $ 34.88 | $ 44.60 | $ 79.48 | $ 1,132.03 | $ 1,052.55 |
| | | | | | | **$ 18,914.13** | **$ 277.51** | **$ 27.75** | **$ 42.70** | **$ 70.45** | **$ 89.20** | **$ 159.65** | **$ 19,234.34** | **$ 19,074.69** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | One-Time Costs | | | 25 | | | |
| N/A | Q3/2021 | 07/16/21 | 09/30/21 | 77 | 3.250% | $ 704.00 | $ 4.83 | $ - | $ - | $ - | $ - | $ - | $ 708.83 | $ 708.83 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 708.83 | $ 5.81 | $ - | $ - | $ - | $ - | $ - | $ 714.63 | $ 714.63 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 714.63 | $ 5.73 | $ - | $ - | $ - | $ - | $ - | $ 720.36 | $ 720.36 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 720.36 | $ 5.84 | $ - | $ - | $ - | $ - | $ - | $ 726.20 | $ 726.20 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 726.20 | $ 6.59 | $ - | $ - | $ - | $ - | $ - | $ 732.79 | $ 732.79 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 732.79 | $ 9.07 | $ - | $ - | $ - | $ - | $ - | $ 741.86 | $ 741.86 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 741.86 | $ 11.54 | $ - | $ - | $ - | $ - | $ - | $ 753.40 | $ 753.40 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 753.40 | $ 14.09 | $ - | $ - | $ - | $ - | $ - | $ 767.49 | $ 767.49 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 767.49 | $ 15.51 | $ - | $ - | $ - | $ - | $ - | $ 783.00 | $ 783.00 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 783.00 | $ 16.48 | $ - | $ - | $ - | $ - | $ - | $ 799.48 | $ 799.48 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 799.48 | $ 16.90 | $ - | $ - | $ - | $ - | $ - | $ 816.38 | $ 816.38 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 816.38 | $ 17.25 | $ - | $ - | $ - | $ - | $ - | $ 833.63 | $ 833.63 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 833.63 | $ 17.81 | $ - | $ - | $ - | $ - | $ - | $ 851.44 | $ 851.44 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 851.44 | $ 18.19 | $ - | $ - | $ - | $ - | $ - | $ 869.63 | $ 869.63 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 869.63 | $ 17.24 | $ - | $ - | $ - | $ - | $ - | $ 886.87 | $ 886.87 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 886.87 | $ 16.69 | $ - | $ - | $ - | $ - | $ - | $ 903.57 | $ 903.57 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 903.57 | $ 17.08 | $ 10.83 | $ 17.08 | $ 27.91 | $ 35.20 | $ 63.11 | $ 937.73 | $ 874.61 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 874.61 | | $ 10.83 | $ 16.53 | $ 27.37 | $ 35.20 | $ 62.57 | $ 891.15 | $ 828.58 |
| | | | | | | **$ 14,188.15** | **$ 216.65** | **$ 21.66** | **$ 33.61** | **$ 55.28** | **$ 70.40** | **$ 125.68** | **$ 14,438.41** | **$ 14,312.73** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | One-Time Costs | | | 26 | | | |
| N/A | Q3/2021 | 08/17/21 | 09/30/21 | 45 | 3.250% | $ 550.00 | $ 2.20 | $ - | $ - | $ - | $ - | $ - | $ 552.20 | $ 552.20 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 552.20 | $ 4.52 | $ - | $ - | $ - | $ - | $ - | $ 556.73 | $ 556.73 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 556.73 | $ 4.46 | $ - | $ - | $ - | $ - | $ - | $ 561.19 | $ 561.19 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 561.19 | $ 4.55 | $ - | $ - | $ - | $ - | $ - | $ 565.74 | $ 565.74 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 565.74 | $ 5.13 | $ - | $ - | $ - | $ - | $ - | $ 570.87 | $ 570.87 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 570.87 | $ 7.07 | $ - | $ - | $ - | $ - | $ - | $ 577.93 | $ 577.93 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 577.93 | $ 8.99 | $ - | $ - | $ - | $ - | $ - | $ 586.93 | $ 586.93 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 586.93 | $ 10.97 | $ - | $ - | $ - | $ - | $ - | $ 597.90 | $ 597.90 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 597.90 | $ 12.09 | $ - | $ - | $ - | $ - | $ - | $ 609.99 | $ 609.99 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 609.99 | $ 12.84 | $ - | $ - | $ - | $ - | $ - | $ 622.83 | $ 622.83 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 622.83 | $ 13.16 | $ - | $ - | $ - | $ - | $ - | $ 635.99 | $ 635.99 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 635.99 | $ 13.44 | $ - | $ - | $ - | $ - | $ - | $ 649.43 | $ 649.43 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 649.43 | $ 13.88 | $ - | $ - | $ - | $ - | $ - | $ 663.31 | $ 663.31 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 663.31 | $ 14.17 | $ - | $ - | $ - | $ - | $ - | $ 677.48 | $ 677.48 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 677.48 | $ 13.43 | $ - | $ - | $ - | $ - | $ - | $ 690.91 | $ 690.91 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 690.91 | $ 13.01 | $ - | $ - | $ - | $ - | $ - | $ 703.91 | $ 703.91 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 703.91 | $ 13.31 | $ 8.36 | $ 13.31 | $ 21.67 | $ 27.50 | $ 49.17 | $ 730.53 | $ 681.36 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 681.36 | | $ 8.36 | $ 12.88 | $ 21.24 | $ 27.50 | $ 48.74 | $ 694.24 | $ 645.50 |
| | | | | | | **$ 11,054.68** | **$ 167.22** | **$ 16.72** | **$ 26.19** | **$ 42.91** | **$ 55.00** | **$ 97.91** | **$ 11,248.09** | **$ 11,150.18** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | One-Time Costs | | | 27 | | | |
| N/A | Q3/2021 | 09/16/21 | 09/30/21 | 15 | 3.250% | $ 428.00 | $ 0.57 | $ - | $ - | $ - | $ - | $ - | $ 428.57 | $ 428.57 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 428.57 | $ 3.51 | $ - | $ - | $ - | $ - | $ - | $ 432.08 | $ 432.08 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 432.08 | $ 3.46 | $ - | $ - | $ - | $ - | $ - | $ 435.54 | $ 435.54 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 435.54 | $ 3.53 | $ - | $ - | $ - | $ - | $ - | $ 439.07 | $ 439.07 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 439.07 | $ 3.98 | $ - | $ - | $ - | $ - | $ - | $ 443.06 | $ 443.06 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 443.06 | $ 5.48 | $ - | $ - | $ - | $ - | $ - | $ 448.54 | $ 448.54 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 448.54 | $ 6.98 | $ - | $ - | $ - | $ - | $ - | $ 455.52 | $ 455.52 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 455.52 | $ 8.52 | $ - | $ - | $ - | $ - | $ - | $ 464.04 | $ 464.04 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 464.04 | $ 9.38 | $ - | $ - | $ - | $ - | $ - | $ 473.42 | $ 473.42 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 473.42 | $ 9.96 | $ - | $ - | $ - | $ - | $ - | $ 483.38 | $ 483.38 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 483.38 | $ 10.22 | $ - | $ - | $ - | $ - | $ - | $ 493.60 | $ 493.60 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 493.60 | $ 10.43 | $ - | $ - | $ - | $ - | $ - | $ 504.03 | $ 504.03 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 504.03 | $ 10.77 | $ - | $ - | $ - | $ - | $ - | $ 514.80 | $ 514.80 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 514.80 | $ 11.00 | $ - | $ - | $ - | $ - | $ - | $ 525.80 | $ 525.80 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 525.80 | $ 10.42 | $ - | $ - | $ - | $ - | $ - | $ 536.22 | $ 536.22 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 536.22 | $ 10.09 | $ - | $ - | $ - | $ - | $ - | $ 546.32 | $ 546.32 |
| 01 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 546.32 | $ 10.33 | $ 6.43 | $ 10.33 | $ 16.76 | $ 21.40 | $ 38.16 | $ 566.97 | $ 528.81 |
| 02 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 528.81 | | $ 6.43 | $ 10.00 | $ 16.43 | $ 21.40 | $ 37.83 | $ 538.81 | $ 500.98 |
| | | | | | | **$ 8,580.80** | **$ 128.64** | **$ 12.86** | **$ 20.32** | **$ 33.19** | **$ 42.80** | **$ 75.99** | **$ 8,729.77** | **$ 8,653.78** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 10/12/2022 | $850,176.00 | | $850,176.00 |
| 02 | 4/11/2024 | ($103,789.00) | | ($103,789.00) |
| Total | | $746,387.00 | $0.00 | $746,387.00 |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| In-Service Date: | | 01/17/25 | | | |
| COD: | | 04/01/25 | | | |

| | | | | | | | | | Facility Cost | 01 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2025 | 01/17/25 | 03/31/25 | 74 | 8.040% | $746,387.00 | $ 12,166.31 | $ - | $ - | $ - | $ - | $ - | $ 758,553.31 | $ 758,553.31 |
| 01 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $758,553.31 | $ 14,278.47 | $ 1,322.24 | $ 14,278.47 | $ 15,600.71 | $ 37,319.35 | $ 52,920.06 | $ 787,110.25 | $ 734,190.19 |
| 02 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $734,190.19 | | $ 1,322.24 | $ 13,879.21 | $ 15,201.45 | $ 37,319.35 | $ 52,520.80 | $ 748,069.40 | $ 695,548.60 |
| 03 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $695,548.60 | | $ 1,322.24 | $ 13,148.73 | $ 14,470.97 | $ 37,319.35 | $ 51,790.32 | $ 708,697.33 | $ 656,907.01 |
| | | | | | | **$2,934,679.11** | **$ 26,444.78** | **$ 3,966.72** | **$ 41,306.41** | **$45,273.12** | **$111,958.05** | **$157,231.17** | **$3,002,430.29** | **$2,845,199.12** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 17 | 5/4/2021 | $ 226,351.18 | | $ 226,351.18 |
| 18 | 6/2/2021 | $ 419,476.00 | | $ 419,476.00 |
| 19 | 7/2/2021 | $ 388,726.00 | | $ 388,726.00 |
| 20 | 10/5/2022 | $ (275,574.00) | | $ (275,574.00) |
| | **Total** | **$758,979.18** | **$0.00** | **$758,979.18** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| In-Service Date: | | 07/28/21 | | | |
| COD: | | 11/09/23 | | | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 07/28/21 | 09/30/21 | 65 | 3.250% | $758,979.18 | $ 4,392.72 | $ - | $ - | $ - | $ - | $ - | $ 763,371.90 | $ 763,371.90 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $763,371.90 | $ 6,253.38 | $ - | $ - | $ - | $ - | $ - | $ 769,625.28 | $ 769,625.28 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $769,625.28 | $ 6,167.55 | $ - | $ - | $ - | $ - | $ - | $ 775,792.82 | $ 775,792.82 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $775,792.82 | $ 6,286.05 | $ - | $ - | $ - | $ - | $ - | $ 782,078.87 | $ 782,078.87 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $782,078.87 | $ 7,096.56 | $ - | $ - | $ - | $ - | $ - | $ 789,175.43 | $ 789,175.43 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $789,175.43 | $ 9,766.75 | $ - | $ - | $ - | $ - | $ - | $ 798,942.18 | $ 798,942.18 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $798,942.18 | $ 12,430.66 | $ - | $ - | $ - | $ - | $ - | $ 811,372.85 | $ 811,372.85 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $811,372.85 | $ 15,171.56 | $ - | $ - | $ - | $ - | $ - | $ 826,544.41 | $ 826,544.41 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $826,544.41 | $ 16,708.43 | $ - | $ - | $ - | $ - | $ - | $ 843,252.83 | $ 843,252.83 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $843,252.83 | $ 17,747.58 | $ - | $ - | $ - | $ - | $ - | $ 861,000.42 | $ 861,000.42 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $861,000.42 | $ 18,196.28 | $ - | $ - | $ - | $ - | $ - | $ 879,196.70 | $ 879,196.70 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $879,196.70 | $ 18,580.84 | $ - | $ - | $ - | $ - | $ - | $ 897,777.54 | $ 897,777.54 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $897,777.54 | $ 19,182.02 | $ - | $ - | $ - | $ - | $ - | $ 916,959.56 | $ 916,959.56 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $916,959.56 | $ 19,591.87 | $ - | $ - | $ - | $ - | $ - | $ 936,551.43 | $ 936,551.43 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $936,551.43 | $ 18,566.81 | $ - | $ - | $ - | $ - | $ - | $ 955,118.24 | $ 955,118.24 |
| 01 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $955,118.24 | $ 17,978.47 | $ 10,705.88 | $ 17,978.47 | $ 28,684.34 | $ 37,948.96 | $ 66,633.30 | $ 991,075.17 | $ 924,441.87 |
| 02 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $924,441.87 | | $ 10,705.88 | $ 17,475.75 | $ 28,181.63 | $ 37,948.96 | $ 66,130.59 | $ 941,917.62 | $ 875,787.03 |
| 03 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $875,787.03 | | $ 10,705.88 | $ 16,555.97 | $ 27,261.85 | $ 37,948.96 | $ 65,210.81 | $ 892,343.01 | $ 827,132.20 |
| | | | | | | **$15,165,968.54** | **$ 214,117.52** | **$ 32,117.63** | **$ 52,010.19** | **$ 84,127.82** | **$ 113,846.88** | **$ 197,974.70** | **$15,432,096.25** | **$ 15,234,121.56** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 8/2/2019 | $46,924.00 | $1,380.00 | $48,304.00 |
| 02 | 8/22/2019 | $59,951.00 | $1,763.00 | $61,714.00 |
| 03 | 10/7/2019 | $76,127.00 | $2,237.00 | $78,364.00 |
| 04 | 11/7/2019 | $95,921.00 | $2,820.00 | $98,741.00 |
| 05 | 12/3/2019 | $119,686.00 | $3,518.00 | $123,204.00 |
| 06 | 12/26/2019 | $151,299.00 | $4,448.00 | $155,747.00 |
| 07 | 1/31/2024 | $68,821.49 | $2,023.25 | $70,844.75 |
| 08 | 1/31/2024 | $90,729.99 | $2,666.50 | $93,396.49 |
| 09 | 1/31/2024 | $118,498.62 | $3,483.41 | $121,982.03 |
| 10 | 2/8/2024 | $152,889.84 | $4,494.52 | $157,384.36 |
| 11 | 2/8/2024 | $194,190.35 | $5,709.09 | $199,899.43 |
| 12 | 2/8/2024 | $241,781.54 | $7,107.59 | $248,889.12 |
| 13 | 2/20/2024 | $300,288.44 | $8,827.71 | $309,116.15 |
| 14 | 6/19/2024 | $353,983.30 | $10,406.04 | $364,389.34 |
| 15 | 4/17/2024 | $402,835.30 | $11,841.53 | $414,676.83 |
| 16 | 6/19/2024 | $440,457.16 | $12,948.20 | $453,405.36 |
| 17 | 6/19/2024 | $461,025.72 | $13,552.41 | $474,578.12 |
| 18 | 6/19/2024 | $461,025.72 | $13,552.41 | $474,578.12 |
| 19 | 10/3/2024 | $440,457.16 | $12,948.20 | $453,405.36 |
| 20 | 10/3/2024 | $402,835.30 | $11,841.53 | $414,676.83 |
| 21 | 10/3/2024 | $353,983.30 | $10,406.04 | $364,389.34 |
| 22 | 11/5/2024 | $300,288.44 | $8,827.71 | $309,116.15 |
| 23 | 11/5/2024 | $247,219.35 | $7,266.86 | $254,486.21 |
| 24 | 6/12/2024 | ($473,377.00) | $0.00 | ($473,377.00) |
| | Total | $5,107,842.00 | $164,069.00 | $5,271,911.00 |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| In-Service Date: | | 02/28/25 | | | |
| COD: | | 09/09/25 | | | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2025 | 02/28/25 | 03/31/25 | 32 | 8.040% | $5,107,842.00 | $ 36,003.99 | $ - | $ - | $ - | $ - | $ - | $ 5,143,845.99 | $ 5,143,845.99 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $5,143,845.99 | $ 96,824.09 | $ - | $ - | $ - | $ - | $ - | $ 5,240,670.08 | $ 5,240,670.08 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $5,240,670.08 | $ 99,070.20 | $ - | $ - | $ - | $ - | $ - | $ 5,339,740.28 | $ 5,339,740.28 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $5,339,740.28 | $ 100,943.04 | $ 16,642.07 | $ 100,943.04 | $ 117,585.10 | $ 255,392.10 | $ 372,977.20 | $ 5,541,626.35 | $ 5,168,649.15 |
| | | | | | | **$20,832,098.35** | **$332,841.32** | **$16,642.07** | **$100,943.04** | **$117,585.10** | **$255,392.10** | **$372,977.20** | **$21,265,882.71** | **$20,892,905.51** |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 10/01/25 | 12/31/25 | $ 1,284.90 | $ 3,520.82 | $ 4,805.72 | $ 8,203.45 |
| | | **$ 1,284.90** | **$ 3,520.82** | **$ 4,805.72** | **$ 8,203.45** |

**One-Time Costs 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2019 | 08/02/19 | 09/30/19 | 60 | 5.500% | $ 1,380.00 | $ 12.48 | $ - | $ - | $ - | $ - | $ - | $ 1,392.48 | $ 1,392.48 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,392.48 | $ 19.02 | $ - | $ - | $ - | $ - | $ - | $ 1,411.50 | $ 1,411.50 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,411.50 | $ 17.41 | $ - | $ - | $ - | $ - | $ - | $ 1,428.91 | $ 1,428.91 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,428.91 | $ 16.88 | $ - | $ - | $ - | $ - | $ - | $ 1,445.78 | $ 1,445.78 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,445.78 | $ 12.47 | $ - | $ - | $ - | $ - | $ - | $ 1,458.25 | $ 1,458.25 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,458.25 | $ 11.91 | $ - | $ - | $ - | $ - | $ - | $ 1,470.16 | $ 1,470.16 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,470.16 | $ 11.78 | $ - | $ - | $ - | $ - | $ - | $ 1,481.94 | $ 1,481.94 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,481.94 | $ 12.01 | $ - | $ - | $ - | $ - | $ - | $ 1,493.95 | $ 1,493.95 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,493.95 | $ 12.24 | $ - | $ - | $ - | $ - | $ - | $ 1,506.19 | $ 1,506.19 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,506.19 | $ 12.34 | $ - | $ - | $ - | $ - | $ - | $ 1,518.53 | $ 1,518.53 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,518.53 | $ 12.17 | $ - | $ - | $ - | $ - | $ - | $ 1,530.70 | $ 1,530.70 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,530.70 | $ 12.40 | $ - | $ - | $ - | $ - | $ - | $ 1,543.10 | $ 1,543.10 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,543.10 | $ 14.00 | $ - | $ - | $ - | $ - | $ - | $ 1,557.10 | $ 1,557.10 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,557.10 | $ 19.27 | $ - | $ - | $ - | $ - | $ - | $ 1,576.37 | $ 1,576.37 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,576.37 | $ 24.53 | $ - | $ - | $ - | $ - | $ - | $ 1,600.90 | $ 1,600.90 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,600.90 | $ 29.93 | $ - | $ - | $ - | $ - | $ - | $ 1,630.83 | $ 1,630.83 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,630.83 | $ 32.97 | $ - | $ - | $ - | $ - | $ - | $ 1,663.80 | $ 1,663.80 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,663.80 | $ 35.02 | $ - | $ - | $ - | $ - | $ - | $ 1,698.82 | $ 1,698.82 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,698.82 | $ 35.90 | $ - | $ - | $ - | $ - | $ - | $ 1,734.72 | $ 1,734.72 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,734.72 | $ 36.66 | $ - | $ - | $ - | $ - | $ - | $ 1,771.38 | $ 1,771.38 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,771.38 | $ 37.85 | $ - | $ - | $ - | $ - | $ - | $ 1,809.23 | $ 1,809.23 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,809.23 | $ 38.66 | $ - | $ - | $ - | $ - | $ - | $ 1,847.88 | $ 1,847.88 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,847.88 | $ 36.63 | $ - | $ - | $ - | $ - | $ - | $ 1,884.52 | $ 1,884.52 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,884.52 | $ 35.47 | $ - | $ - | $ - | $ - | $ - | $ 1,919.99 | $ 1,919.99 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,919.99 | $ 36.30 | $ - | $ - | $ - | $ - | $ - | $ 1,956.29 | $ 1,956.29 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,956.29 | $ 36.98 | $ 30.66 | $ 36.98 | $ 67.65 | $ 69.00 | $ 136.65 | $ 2,030.25 | $ 1,893.60 |
| | | | | | | **$ 41,713.29** | **$ 613.27** | **$ 30.66** | **$ 36.98** | **$ 67.65** | **$ 69.00** | **$ 136.65** | **$ 42,363.54** | **$ 42,226.90** |

**One-Time Costs 02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2019 | 08/22/19 | 09/30/19 | 40 | 5.500% | $ 1,763.00 | $ 10.63 | $ - | $ - | $ - | $ - | $ - | $ 1,773.63 | $ 1,773.63 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,773.63 | $ 24.23 | $ - | $ - | $ - | $ - | $ - | $ 1,797.86 | $ 1,797.86 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,797.86 | $ 22.17 | $ - | $ - | $ - | $ - | $ - | $ 1,820.03 | $ 1,820.03 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,820.03 | $ 21.49 | $ - | $ - | $ - | $ - | $ - | $ 1,841.52 | $ 1,841.52 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,841.52 | $ 15.88 | $ - | $ - | $ - | $ - | $ - | $ 1,857.40 | $ 1,857.40 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,857.40 | $ 15.17 | $ - | $ - | $ - | $ - | $ - | $ 1,872.57 | $ 1,872.57 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,872.57 | $ 15.01 | $ - | $ - | $ - | $ - | $ - | $ 1,887.58 | $ 1,887.58 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,887.58 | $ 15.29 | $ - | $ - | $ - | $ - | $ - | $ 1,902.87 | $ 1,902.87 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,902.87 | $ 15.59 | $ - | $ - | $ - | $ - | $ - | $ 1,918.46 | $ 1,918.46 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,918.46 | $ 15.72 | $ - | $ - | $ - | $ - | $ - | $ 1,934.18 | $ 1,934.18 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,934.18 | $ 15.50 | $ - | $ - | $ - | $ - | $ - | $ 1,949.68 | $ 1,949.68 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,949.68 | $ 15.80 | $ - | $ - | $ - | $ - | $ - | $ 1,965.48 | $ 1,965.48 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,965.48 | $ 17.83 | $ - | $ - | $ - | $ - | $ - | $ 1,983.31 | $ 1,983.31 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,983.31 | $ 24.55 | $ - | $ - | $ - | $ - | $ - | $ 2,007.86 | $ 2,007.86 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,007.86 | $ 31.24 | $ - | $ - | $ - | $ - | $ - | $ 2,039.10 | $ 2,039.10 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,039.10 | $ 38.13 | $ - | $ - | $ - | $ - | $ - | $ 2,077.22 | $ 2,077.22 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,077.22 | $ 41.99 | $ - | $ - | $ - | $ - | $ - | $ 2,119.21 | $ 2,119.21 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,119.21 | $ 44.60 | $ - | $ - | $ - | $ - | $ - | $ 2,163.82 | $ 2,163.82 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,163.82 | $ 45.73 | $ - | $ - | $ - | $ - | $ - | $ 2,209.55 | $ 2,209.55 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,209.55 | $ 46.70 | $ - | $ - | $ - | $ - | $ - | $ 2,256.24 | $ 2,256.24 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,256.24 | $ 48.21 | $ - | $ - | $ - | $ - | $ - | $ 2,304.45 | $ 2,304.45 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,304.45 | $ 49.24 | $ - | $ - | $ - | $ - | $ - | $ 2,353.69 | $ 2,353.69 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,353.69 | $ 46.66 | $ - | $ - | $ - | $ - | $ - | $ 2,400.35 | $ 2,400.35 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,400.35 | $ 45.18 | $ - | $ - | $ - | $ - | $ - | $ 2,445.53 | $ 2,445.53 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,445.53 | $ 46.23 | $ - | $ - | $ - | $ - | $ - | $ 2,491.76 | $ 2,491.76 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,491.76 | $ 47.10 | $ 38.79 | $ 47.10 | $ 85.90 | $ 88.15 | $ 174.05 | $ 2,585.97 | $ 2,411.92 |
| | | | | | | **$ 53,136.35** | **$ 775.87** | **$ 38.79** | **$ 47.10** | **$ 85.90** | **$ 88.15** | **$ 174.05** | **$ 53,959.32** | **$ 53,785.27** |

**One-Time Costs 03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 10/07/19 | 12/31/19 | 86 | 5.420% | $ 2,237.00 | $ 28.57 | $ - | $ - | $ - | $ - | $ - | $ 2,265.57 | $ 2,265.57 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,265.57 | $ 27.94 | $ - | $ - | $ - | $ - | $ - | $ 2,293.51 | $ 2,293.51 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,293.51 | $ 27.09 | $ - | $ - | $ - | $ - | $ - | $ 2,320.59 | $ 2,320.59 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,320.59 | $ 20.01 | $ - | $ - | $ - | $ - | $ - | $ 2,340.60 | $ 2,340.60 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,340.60 | $ 19.12 | $ - | $ - | $ - | $ - | $ - | $ 2,359.72 | $ 2,359.72 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,359.72 | $ 18.91 | $ - | $ - | $ - | $ - | $ - | $ 2,378.63 | $ 2,378.63 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,378.63 | $ 19.27 | $ - | $ - | $ - | $ - | $ - | $ 2,397.91 | $ 2,397.91 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,397.91 | $ 19.64 | $ - | $ - | $ - | $ - | $ - | $ 2,417.55 | $ 2,417.55 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,417.55 | $ 19.80 | $ - | $ - | $ - | $ - | $ - | $ 2,437.35 | $ 2,437.35 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,437.35 | $ 19.53 | $ - | $ - | $ - | $ - | $ - | $ 2,456.89 | $ 2,456.89 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,456.89 | $ 19.91 | $ - | $ - | $ - | $ - | $ - | $ 2,476.79 | $ 2,476.79 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,476.79 | $ 22.47 | $ - | $ - | $ - | $ - | $ - | $ 2,499.27 | $ 2,499.27 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,499.27 | $ 30.93 | $ - | $ - | $ - | $ - | $ - | $ 2,530.20 | $ 2,530.20 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,530.20 | $ 39.37 | $ - | $ - | $ - | $ - | $ - | $ 2,569.57 | $ 2,569.57 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,569.57 | $ 48.05 | $ - | $ - | $ - | $ - | $ - | $ 2,617.61 | $ 2,617.61 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,617.61 | $ 52.91 | $ - | $ - | $ - | $ - | $ - | $ 2,670.53 | $ 2,670.53 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,670.53 | $ 56.21 | $ - | $ - | $ - | $ - | $ - | $ 2,726.73 | $ 2,726.73 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,726.73 | $ 57.63 | $ - | $ - | $ - | $ - | $ - | $ 2,784.36 | $ 2,784.36 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,784.36 | $ 58.84 | $ - | $ - | $ - | $ - | $ - | $ 2,843.20 | $ 2,843.20 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,843.20 | $ 60.75 | $ - | $ - | $ - | $ - | $ - | $ 2,903.95 | $ 2,903.95 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,903.95 | $ 62.05 | $ - | $ - | $ - | $ - | $ - | $ 2,966.00 | $ 2,966.00 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,966.00 | $ 58.80 | $ - | $ - | $ - | $ - | $ - | $ 3,024.80 | $ 3,024.80 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,024.80 | $ 56.94 | $ - | $ - | $ - | $ - | $ - | $ 3,081.73 | $ 3,081.73 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,081.73 | $ 58.26 | $ - | $ - | $ - | $ - | $ - | $ 3,139.99 | $ 3,139.99 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,139.99 | $ 59.36 | $ 48.12 | $ 59.36 | $ 107.48 | $ 111.85 | $ 219.33 | $ 3,258.71 | $ 3,039.38 |
| | | | | | | **$ 64,740.05** | **$ 962.35** | **$ 48.12** | **$ 59.36** | **$ 107.48** | **$ 111.85** | **$ 219.33** | **$ 65,761.76** | **$ 65,542.43** |

**One-Time Costs 04**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 11/07/19 | 12/31/19 | 55 | 5.420% | $ 2,820.00 | $ 23.03 | $ - | $ - | $ - | $ - | $ - | $ 2,843.03 | $ 2,843.03 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,843.03 | $ 35.06 | $ - | $ - | $ - | $ - | $ - | $ 2,878.09 | $ 2,878.09 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,878.09 | $ 33.99 | $ - | $ - | $ - | $ - | $ - | $ 2,912.08 | $ 2,912.08 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,912.08 | $ 25.11 | $ - | $ - | $ - | $ - | $ - | $ 2,937.19 | $ 2,937.19 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,937.19 | $ 24.00 | $ - | $ - | $ - | $ - | $ - | $ 2,961.19 | $ 2,961.19 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,961.19 | $ 23.73 | $ - | $ - | $ - | $ - | $ - | $ 2,984.92 | $ 2,984.92 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,984.92 | $ 24.19 | $ - | $ - | $ - | $ - | $ - | $ 3,009.10 | $ 3,009.10 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,009.10 | $ 24.65 | $ - | $ - | $ - | $ - | $ - | $ 3,033.75 | $ 3,033.75 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,033.75 | $ 24.85 | $ - | $ - | $ - | $ - | $ - | $ 3,058.60 | $ 3,058.60 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,058.60 | $ 24.51 | $ - | $ - | $ - | $ - | $ - | $ 3,083.11 | $ 3,083.11 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,083.11 | $ 24.98 | $ - | $ - | $ - | $ - | $ - | $ 3,108.10 | $ 3,108.10 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,108.10 | $ 28.20 | $ - | $ - | $ - | $ - | $ - | $ 3,136.30 | $ 3,136.30 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,136.30 | $ 38.81 | $ - | $ - | $ - | $ - | $ - | $ 3,175.11 | $ 3,175.11 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,175.11 | $ 49.40 | $ - | $ - | $ - | $ - | $ - | $ 3,224.51 | $ 3,224.51 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,224.51 | $ 60.29 | $ - | $ - | $ - | $ - | $ - | $ 3,284.81 | $ 3,284.81 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,284.81 | $ 66.40 | $ - | $ - | $ - | $ - | $ - | $ 3,351.21 | $ 3,351.21 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,351.21 | $ 70.53 | $ - | $ - | $ - | $ - | $ - | $ 3,421.74 | $ 3,421.74 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,421.74 | $ 72.31 | $ - | $ - | $ - | $ - | $ - | $ 3,494.06 | $ 3,494.06 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,494.06 | $ 73.84 | $ - | $ - | $ - | $ - | $ - | $ 3,567.90 | $ 3,567.90 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,567.90 | $ 76.23 | $ - | $ - | $ - | $ - | $ - | $ 3,644.13 | $ 3,644.13 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,644.13 | $ 77.86 | $ - | $ - | $ - | $ - | $ - | $ 3,721.99 | $ 3,721.99 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,721.99 | $ 73.79 | $ - | $ - | $ - | $ - | $ - | $ 3,795.78 | $ 3,795.78 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,795.78 | $ 71.45 | $ - | $ - | $ - | $ - | $ - | $ 3,867.23 | $ 3,867.23 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,867.23 | $ 73.11 | $ - | $ - | $ - | $ - | $ - | $ 3,940.33 | $ 3,940.33 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,940.33 | $ 74.49 | $ 59.74 | $ 74.49 | $ 134.23 | $ 141.00 | $ 275.23 | $ 4,089.31 | $ 3,814.08 |
| | | | | | | **$ 81,254.27** | **$ 1,194.82** | **$ 59.74** | **$ 74.49** | **$ 134.23** | **$ 141.00** | **$ 275.23** | **$ 82,523.58** | **$ 82,248.35** |

**One-Time Costs 05**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 12/03/19 | 12/31/19 | 29 | 5.420% | $ 3,518.00 | $ 15.15 | $ - | $ - | $ - | $ - | $ - | $ 3,533.15 | $ 3,533.15 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 3,533.15 | $ 43.57 | $ - | $ - | $ - | $ - | $ - | $ 3,576.72 | $ 3,576.72 |

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 3,576.72 | $ 42.24 | $ - | $ - | $ - | $ - | $ - | $ 3,618.96 | $ 3,618.96 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 3,618.96 | $ 31.20 | $ - | $ - | $ - | $ - | $ - | $ 3,650.16 | $ 3,650.16 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,650.16 | $ 29.82 | $ - | $ - | $ - | $ - | $ - | $ 3,679.98 | $ 3,679.98 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,679.98 | $ 29.49 | $ - | $ - | $ - | $ - | $ - | $ 3,709.47 | $ 3,709.47 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,709.47 | $ 30.06 | $ - | $ - | $ - | $ - | $ - | $ 3,739.53 | $ 3,739.53 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,739.53 | $ 30.63 | $ - | $ - | $ - | $ - | $ - | $ 3,770.17 | $ 3,770.17 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,770.17 | $ 30.88 | $ - | $ - | $ - | $ - | $ - | $ 3,801.05 | $ 3,801.05 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,801.05 | $ 30.46 | $ - | $ - | $ - | $ - | $ - | $ 3,831.51 | $ 3,831.51 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,831.51 | $ 31.05 | $ - | $ - | $ - | $ - | $ - | $ 3,862.56 | $ 3,862.56 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,862.56 | $ 35.05 | $ - | $ - | $ - | $ - | $ - | $ 3,897.60 | $ 3,897.60 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,897.60 | $ 48.24 | $ - | $ - | $ - | $ - | $ - | $ 3,945.84 | $ 3,945.84 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,945.84 | $ 61.39 | $ - | $ - | $ - | $ - | $ - | $ 4,007.23 | $ 4,007.23 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,007.23 | $ 74.93 | $ - | $ - | $ - | $ - | $ - | $ 4,082.16 | $ 4,082.16 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,082.16 | $ 82.52 | $ - | $ - | $ - | $ - | $ - | $ 4,164.68 | $ 4,164.68 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,164.68 | $ 87.65 | $ - | $ - | $ - | $ - | $ - | $ 4,252.34 | $ 4,252.34 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,252.34 | $ 89.87 | $ - | $ - | $ - | $ - | $ - | $ 4,342.20 | $ 4,342.20 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,342.20 | $ 91.77 | $ - | $ - | $ - | $ - | $ - | $ 4,433.97 | $ 4,433.97 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,433.97 | $ 94.74 | $ - | $ - | $ - | $ - | $ - | $ 4,528.71 | $ 4,528.71 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,528.71 | $ 96.76 | $ - | $ - | $ - | $ - | $ - | $ 4,625.47 | $ 4,625.47 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,625.47 | $ 91.70 | $ - | $ - | $ - | $ - | $ - | $ 4,717.17 | $ 4,717.17 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,717.17 | $ 88.79 | $ - | $ - | $ - | $ - | $ - | $ 4,805.96 | $ 4,805.96 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,805.96 | $ 90.85 | $ - | $ - | $ - | $ - | $ - | $ 4,896.81 | $ 4,896.81 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,896.81 | $ 92.57 | $ 73.57 | $ 92.57 | $ 166.14 | $ 175.90 | $ 342.04 | $ 5,081.95 | $ 4,739.91 |
| | | | | | | **$ 100,991.43** | **$ 1,471.38** | **$ 73.57** | **$ 92.57** | **$ 166.14** | **$ 175.90** | **$ 342.04** | **$ 102,555.38** | **$ 102,213.34** |

**One-Time Costs 06**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 12/26/19 | 12/31/19 | 6 | 5.420% | $ 4,448.00 | $ 3.96 | $ - | $ - | $ - | $ - | $ - | $ 4,451.96 | $ 4,451.96 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 4,451.96 | $ 54.90 | $ - | $ - | $ - | $ - | $ - | $ 4,506.87 | $ 4,506.87 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 4,506.87 | $ 53.23 | $ - | $ - | $ - | $ - | $ - | $ 4,560.09 | $ 4,560.09 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 4,560.09 | $ 39.32 | $ - | $ - | $ - | $ - | $ - | $ 4,599.41 | $ 4,599.41 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 4,599.41 | $ 37.57 | $ - | $ - | $ - | $ - | $ - | $ 4,636.98 | $ 4,636.98 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 4,636.98 | $ 37.16 | $ - | $ - | $ - | $ - | $ - | $ 4,674.14 | $ 4,674.14 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 4,674.14 | $ 37.87 | $ - | $ - | $ - | $ - | $ - | $ 4,712.02 | $ 4,712.02 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 4,712.02 | $ 38.60 | $ - | $ - | $ - | $ - | $ - | $ 4,750.62 | $ 4,750.62 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,750.62 | $ 38.92 | $ - | $ - | $ - | $ - | $ - | $ 4,789.53 | $ 4,789.53 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,789.53 | $ 38.38 | $ - | $ - | $ - | $ - | $ - | $ 4,827.91 | $ 4,827.91 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,827.91 | $ 39.12 | $ - | $ - | $ - | $ - | $ - | $ 4,867.03 | $ 4,867.03 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,867.03 | $ 44.16 | $ - | $ - | $ - | $ - | $ - | $ 4,911.20 | $ 4,911.20 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,911.20 | $ 60.78 | $ - | $ - | $ - | $ - | $ - | $ 4,971.98 | $ 4,971.98 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,971.98 | $ 77.36 | $ - | $ - | $ - | $ - | $ - | $ 5,049.34 | $ 5,049.34 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,049.34 | $ 94.42 | $ - | $ - | $ - | $ - | $ - | $ 5,143.75 | $ 5,143.75 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,143.75 | $ 103.98 | $ - | $ - | $ - | $ - | $ - | $ 5,247.73 | $ 5,247.73 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,247.73 | $ 110.45 | $ - | $ - | $ - | $ - | $ - | $ 5,358.18 | $ 5,358.18 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,358.18 | $ 113.24 | $ - | $ - | $ - | $ - | $ - | $ 5,471.42 | $ 5,471.42 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,471.42 | $ 115.63 | $ - | $ - | $ - | $ - | $ - | $ 5,587.05 | $ 5,587.05 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,587.05 | $ 119.37 | $ - | $ - | $ - | $ - | $ - | $ 5,706.42 | $ 5,706.42 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,706.42 | $ 121.92 | $ - | $ - | $ - | $ - | $ - | $ 5,828.35 | $ 5,828.35 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 5,828.35 | $ 115.54 | $ - | $ - | $ - | $ - | $ - | $ 5,943.89 | $ 5,943.89 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 5,943.89 | $ 111.88 | $ - | $ - | $ - | $ - | $ - | $ 6,055.77 | $ 6,055.77 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 6,055.77 | $ 114.48 | $ - | $ - | $ - | $ - | $ - | $ 6,170.25 | $ 6,170.25 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 6,170.25 | $ 116.64 | $ 91.94 | $ 116.64 | $ 208.59 | $ 222.40 | $ 430.99 | $ 6,403.54 | $ 5,972.55 |
| | | | | | | **$ 127,269.89** | **$ 1,838.90** | **$ 91.94** | **$ 116.64** | **$ 208.59** | **$ 222.40** | **$ 430.99** | **$ 129,225.43** | **$ 128,794.44** |

**One-Time Costs 07**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2024 | 01/31/24 | 03/31/24 | 61 | 8.500% | $ 2,023.25 | $ 28.66 | $ - | $ - | $ - | $ - | $ - | $ 2,051.92 | $ 2,051.92 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,051.92 | $ 43.36 | $ - | $ - | $ - | $ - | $ - | $ 2,095.28 | $ 2,095.28 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,095.28 | $ 44.77 | $ - | $ - | $ - | $ - | $ - | $ 2,140.05 | $ 2,140.05 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,140.05 | $ 45.72 | $ - | $ - | $ - | $ - | $ - | $ 2,185.77 | $ 2,185.77 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,185.77 | $ 43.33 | $ - | $ - | $ - | $ - | $ - | $ 2,229.11 | $ 2,229.11 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,229.11 | $ 41.96 | | | | | | $ 2,271.06 | $ 2,271.06 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,271.06 | $ 42.93 | | | | | | $ 2,314.00 | $ 2,314.00 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,314.00 | $ 43.74 | $ 16.72 | $ 43.74 | $ 60.47 | $ 101.16 | $ 161.63 | $ 2,401.49 | $ 2,239.85 |
| | | | | | | **$ 17,310.44** | **$ 334.49** | **$ 16.72** | **$ 43.74** | **$ 60.47** | **$ 101.16** | **$ 161.63** | **$ 17,688.67** | **$ 17,527.04** |

**One-Time Costs 08**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2024 | 01/31/24 | 03/31/24 | 61 | 8.500% | $ 2,666.50 | $ 37.78 | $ - | $ - | $ - | $ - | $ - | $ 2,704.28 | $ 2,704.28 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,704.28 | $ 57.15 | $ - | $ - | $ - | $ - | $ - | $ 2,761.43 | $ 2,761.43 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,761.43 | $ 59.00 | $ - | $ - | $ - | $ - | $ - | $ 2,820.43 | $ 2,820.43 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,820.43 | $ 60.26 | $ - | $ - | $ - | $ - | $ - | $ 2,880.69 | $ 2,880.69 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,880.69 | $ 57.11 | $ - | $ - | $ - | $ - | $ - | $ 2,937.80 | $ 2,937.80 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,937.80 | $ 55.30 | $ - | $ - | $ - | $ - | $ - | $ 2,993.10 | $ 2,993.10 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,993.10 | $ 56.58 | $ - | $ - | $ - | $ - | $ - | $ 3,049.68 | $ 3,049.68 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,049.68 | $ 57.65 | $ 22.04 | $ 57.65 | $ 79.69 | $ 133.33 | $ 213.02 | $ 3,164.98 | $ 2,951.97 |
| | | | | | | **$ 22,813.91** | **$ 440.83** | **$ 22.04** | **$ 57.65** | **$ 79.69** | **$ 133.33** | **$ 213.02** | **$ 23,312.40** | **$ 23,099.38** |

**One-Time Costs 09**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2024 | 01/31/24 | 03/31/24 | 61 | 8.500% | $ 3,483.41 | $ 49.35 | $ - | $ - | $ - | $ - | $ - | $ 3,532.76 | $ 3,532.76 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,532.76 | $ 74.66 | $ - | $ - | $ - | $ - | $ - | $ 3,607.42 | $ 3,607.42 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,607.42 | $ 77.08 | $ - | $ - | $ - | $ - | $ - | $ 3,684.49 | $ 3,684.49 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,684.49 | $ 78.72 | $ - | $ - | $ - | $ - | $ - | $ 3,763.22 | $ 3,763.22 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,763.22 | $ 74.60 | $ - | $ - | $ - | $ - | $ - | $ 3,837.82 | $ 3,837.82 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,837.82 | $ 72.24 | $ - | $ - | $ - | $ - | $ - | $ 3,910.06 | $ 3,910.06 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,910.06 | $ 73.92 | $ - | $ - | $ - | $ - | $ - | $ 3,983.98 | $ 3,983.98 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,983.98 | $ 75.31 | $ 28.79 | $ 75.31 | $ 104.11 | $ 174.17 | $ 278.28 | $ 4,134.60 | $ 3,856.33 |
| | | | | | | **$ 29,803.15** | **$ 575.88** | **$ 28.79** | **$ 75.31** | **$ 104.11** | **$ 174.17** | **$ 278.28** | **$ 30,454.34** | **$ 30,176.06** |

**One-Time Costs 10**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2024 | 02/08/24 | 03/31/24 | 53 | 8.500% | $ 4,494.52 | $ 55.32 | $ - | $ - | $ - | $ - | $ - | $ 4,549.84 | $ 4,549.84 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,549.84 | $ 96.16 | $ - | $ - | $ - | $ - | $ - | $ 4,646.00 | $ 4,646.00 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,646.00 | $ 99.27 | $ - | $ - | $ - | $ - | $ - | $ 4,745.26 | $ 4,745.26 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,745.26 | $ 101.39 | $ - | $ - | $ - | $ - | $ - | $ 4,846.65 | $ 4,846.65 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,846.65 | $ 96.08 | $ - | $ - | $ - | $ - | $ - | $ 4,942.74 | $ 4,942.74 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,942.74 | $ 93.04 | $ - | $ - | $ - | $ - | $ - | $ 5,035.77 | $ 5,035.77 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,035.77 | $ 95.20 | $ - | $ - | $ - | $ - | $ - | $ 5,130.97 | $ 5,130.97 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,130.97 | $ 97.00 | $ 36.67 | $ 97.00 | $ 133.67 | $ 224.73 | $ 358.39 | $ 5,324.96 | $ 4,966.57 |
| | | | | | | **$ 38,391.76** | **$ 733.45** | **$ 36.67** | **$ 97.00** | **$ 133.67** | **$ 224.73** | **$ 358.39** | **$ 39,222.20** | **$ 38,863.81** |

**One-Time Costs 11**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2024 | 02/08/24 | 03/31/24 | 53 | 8.500% | $ 5,709.09 | $ 70.27 | $ - | $ - | $ - | $ - | $ - | $ 5,779.36 | $ 5,779.36 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,779.36 | $ 122.14 | $ - | $ - | $ - | $ - | $ - | $ 5,901.50 | $ 5,901.50 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,901.50 | $ 126.09 | $ - | $ - | $ - | $ - | $ - | $ 6,027.59 | $ 6,027.59 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 6,027.59 | $ 128.79 | $ - | $ - | $ - | $ - | $ - | $ 6,156.38 | $ 6,156.38 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 6,156.38 | $ 122.05 | $ - | $ - | $ - | $ - | $ - | $ 6,278.43 | $ 6,278.43 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 6,278.43 | $ 118.18 | $ - | $ - | $ - | $ - | $ - | $ 6,396.61 | $ 6,396.61 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 6,396.61 | $ 120.92 | $ - | $ - | $ - | $ - | $ - | $ 6,517.53 | $ 6,517.53 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 6,517.53 | $ 123.21 | $ 46.58 | $ 123.21 | $ 169.79 | $ 285.45 | $ 455.24 | $ 6,763.95 | $ 6,308.70 |
| | | | | | | **$ 48,766.49** | **$ 931.65** | **$ 46.58** | **$ 123.21** | **$ 169.79** | **$ 285.45** | **$ 455.24** | **$ 49,821.34** | **$ 49,366.10** |

**One-Time Costs 12**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2024 | 02/08/24 | 03/31/24 | 53 | 8.500% | $ 7,107.59 | $ 87.49 | $ - | $ - | $ - | $ - | $ - | $ 7,195.07 | $ 7,195.07 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 7,195.07 | $ 152.06 | $ - | $ - | $ - | $ - | $ - | $ 7,347.13 | $ 7,347.13 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 7,347.13 | $ 156.98 | $ - | $ - | $ - | $ - | $ - | $ 7,504.11 | $ 7,504.11 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 7,504.11 | $ 160.33 | $ - | $ - | $ - | $ - | $ - | $ 7,664.45 | $ 7,664.45 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 7,664.45 | $ 151.95 | $ - | $ - | $ - | $ - | $ - | $ 7,816.39 | $ 7,816.39 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 7,816.39 | $ 147.13 | $ - | $ - | $ - | $ - | $ - | $ 7,963.52 | $ 7,963.52 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 7,963.52 | $ 150.54 | $ - | $ - | $ - | $ - | $ - | $ 8,114.07 | $ 8,114.07 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 8,114.07 | $ 153.39 | $ 57.99 | $ 153.39 | $ 211.38 | $ 355.38 | $ 566.76 | $ 8,420.84 | $ 7,854.08 |
| | | | | | | **$ 60,712.34** | **$ 1,159.87** | **$ 57.99** | **$ 153.39** | **$ 211.38** | **$ 355.38** | **$ 566.76** | **$ 62,025.60** | **$ 61,458.84** |

**One-Time Costs 13**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2024 | 02/20/24 | 03/31/24 | 41 | 8.500% | $ 8,827.71 | $ 84.06 | $ - | $ - | $ - | $ - | $ - | $ 8,911.77 | $ 8,911.77 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 8,911.77 | $ 188.34 | $ - | $ - | $ - | $ - | $ - | $ 9,100.11 | $ 9,100.11 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 9,100.11 | $ 194.43 | $ - | $ - | $ - | $ - | $ - | $ 9,294.54 | $ 9,294.54 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 9,294.54 | $ 198.59 | $ - | $ - | $ - | $ - | $ - | $ 9,493.13 | $ 9,493.13 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 9,493.13 | $ 188.20 | $ - | $ - | $ - | $ - | $ - | $ 9,681.33 | $ 9,681.33 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 9,681.33 | $ 182.23 | $ - | $ - | $ - | $ - | $ - | $ 9,863.57 | $ 9,863.57 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 9,863.57 | $ 186.46 | $ - | $ - | $ - | $ - | $ - | $ 10,050.03 | $ 10,050.03 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 10,050.03 | $ 189.99 | $ 70.62 | $ 189.99 | $ 260.60 | $ 441.39 | $ 701.99 | $ 10,430.00 | $ 9,728.01 |
| | | | | | | **$ 75,222.20** | **$ 1,412.30** | **$ 70.62** | **$ 189.99** | **$ 260.60** | **$ 441.39** | **$ 701.99** | **$ 76,824.48** | **$ 76,122.50** |

**One-Time Costs 14**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2024 | 06/19/24 | 06/30/24 | 12 | 8.500% | $ 10,406.04 | $ 29.00 | $ - | $ - | $ - | $ - | $ - | $ 10,435.04 | $ 10,435.04 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 10,435.04 | $ 222.96 | $ - | $ - | $ - | $ - | $ - | $ 10,657.99 | $ 10,657.99 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 10,657.99 | $ 227.72 | $ - | $ - | $ - | $ - | $ - | $ 10,885.71 | $ 10,885.71 |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 10,885.71 | $ 215.81 | $ - | $ - | $ - | $ - | $ - | $ 11,101.52 | $ 11,101.52 |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 11,101.52 | $ 208.97 | $ - | $ - | $ - | $ - | $ - | $ 11,310.49 | $ 11,310.49 |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 11,310.49 | $ 213.81 | $ - | $ - | $ - | $ - | $ - | $ 11,524.30 | $ 11,524.30 |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 11,524.30 | $ 217.86 | $ 66.81 | $ 217.86 | $ 284.66 | $ 520.30 | $ 804.96 | $ 11,960.01 | $ 11,155.05 |
| | | | | | | **$ 76,321.08** | **$ 1,336.12** | **$ 66.81** | **$ 217.86** | **$ 284.66** | **$ 520.30** | **$ 804.96** | **$ 77,875.06** | **$ 77,070.10** |

**One-Time Costs 15**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2024 | 04/17/24 | 06/30/24 | 75 | 8.500% | $ 11,841.53 | $ 206.26 | $ - | $ - | $ - | $ - | $ - | $ 12,047.79 | $ 12,047.79 |

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 12,047.79 | $ 257.41 | $ - | $ - | $ - | $ - | $ - | $ 12,305.20 | $ 12,305.20 | | |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 12,305.20 | $ 262.91 | $ - | $ - | $ - | $ - | $ - | $ 12,568.11 | $ 12,568.11 | | |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 12,568.11 | $ 249.16 | $ - | $ - | $ - | $ - | $ - | $ 12,817.27 | $ 12,817.27 | | |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 12,817.27 | $ 241.26 | $ - | $ - | $ - | $ - | $ - | $ 13,058.54 | $ 13,058.54 | | |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 13,058.54 | $ 246.86 | $ - | $ - | $ - | $ - | $ - | $ 13,305.40 | $ 13,305.40 | | |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 13,305.40 | $ 251.53 | $ 85.77 | $ 251.53 | $ 337.30 | $ 592.08 | $ 929.37 | $ 13,808.45 | $ 12,879.08 | | |
| | | | | | | **$ 87,943.83** | **$ 1,715.39** | **$ 85.77** | **$ 251.53** | **$ 337.30** | **$ 592.08** | **$ 929.37** | **$ 89,910.75** | **$ 88,981.38** | | |

**One-Time Costs 16**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2024 | 06/19/24 | 06/30/24 | 12 | 8.500% | $ 12,948.20 | $ 36.09 | $ - | $ - | $ - | $ - | $ - | $ 12,984.29 | $ 12,984.29 | | |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 12,984.29 | $ 277.42 | $ - | $ - | $ - | $ - | $ - | $ 13,261.71 | $ 13,261.71 | | |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 13,261.71 | $ 283.35 | $ - | $ - | $ - | $ - | $ - | $ 13,545.06 | $ 13,545.06 | | |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 13,545.06 | $ 268.53 | $ - | $ - | $ - | $ - | $ - | $ 13,813.59 | $ 13,813.59 | | |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 13,813.59 | $ 260.02 | $ - | $ - | $ - | $ - | $ - | $ 14,073.61 | $ 14,073.61 | | |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 14,073.61 | $ 266.05 | $ - | $ - | $ - | $ - | $ - | $ 14,339.66 | $ 14,339.66 | | |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 14,339.66 | $ 271.08 | $ 83.13 | $ 271.08 | $ 354.21 | $ 647.41 | $ 1,001.62 | $ 14,881.81 | $ 13,880.20 | | |
| | | | | | | **$ 94,966.13** | **$ 1,662.53** | **$ 83.13** | **$ 271.08** | **$ 354.21** | **$ 647.41** | **$ 1,001.62** | **$ 96,899.74** | **$ 95,898.12** | | |

**One-Time Costs 17**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2024 | 06/19/24 | 06/30/24 | 12 | 8.500% | $ 13,552.41 | $ 37.77 | $ - | $ - | $ - | $ - | $ - | $ 13,590.18 | $ 13,590.18 | | |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 13,590.18 | $ 290.37 | $ - | $ - | $ - | $ - | $ - | $ 13,880.54 | $ 13,880.54 | | |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 13,880.54 | $ 296.57 | $ - | $ - | $ - | $ - | $ - | $ 14,177.12 | $ 14,177.12 | | |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 14,177.12 | $ 281.06 | $ - | $ - | $ - | $ - | $ - | $ 14,458.17 | $ 14,458.17 | | |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 14,458.17 | $ 272.15 | $ - | $ - | $ - | $ - | $ - | $ 14,730.32 | $ 14,730.32 | | |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 14,730.32 | $ 278.46 | $ - | $ - | $ - | $ - | $ - | $ 15,008.79 | $ 15,008.79 | | |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 15,008.79 | $ 283.73 | $ 87.01 | $ 283.73 | $ 370.73 | $ 677.62 | $ 1,048.35 | $ 15,576.24 | $ 14,527.89 | | |
| | | | | | | **$ 99,397.53** | **$ 1,740.11** | **$ 87.01** | **$ 283.73** | **$ 370.73** | **$ 677.62** | **$ 1,048.35** | **$ 101,421.37** | **$ 100,373.01** | | |

**One-Time Costs 18**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2024 | 06/19/24 | 06/30/24 | 12 | 8.500% | $ 13,552.41 | $ 37.77 | $ - | $ - | $ - | $ - | $ - | $ 13,590.18 | $ 13,590.18 | | |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 13,590.18 | $ 290.37 | $ - | $ - | $ - | $ - | $ - | $ 13,880.54 | $ 13,880.54 | | |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 13,880.54 | $ 296.57 | $ - | $ - | $ - | $ - | $ - | $ 14,177.12 | $ 14,177.12 | | |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 14,177.12 | $ 281.06 | $ - | $ - | $ - | $ - | $ - | $ 14,458.17 | $ 14,458.17 | | |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 14,458.17 | $ 272.15 | $ - | $ - | $ - | $ - | $ - | $ 14,730.32 | $ 14,730.32 | | |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 14,730.32 | $ 278.46 | $ - | $ - | $ - | $ - | $ - | $ 15,008.79 | $ 15,008.79 | | |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 15,008.79 | $ 283.73 | $ 87.01 | $ 283.73 | $ 370.73 | $ 677.62 | $ 1,048.35 | $ 15,576.24 | $ 14,527.89 | | |
| | | | | | | **$ 99,397.53** | **$ 1,740.11** | **$ 87.01** | **$ 283.73** | **$ 370.73** | **$ 677.62** | **$ 1,048.35** | **$ 101,421.37** | **$ 100,373.01** | | |

**One-Time Costs 19**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2024 | 10/03/24 | 12/31/24 | 90 | 8.500% | $ 12,948.20 | $ 270.64 | $ - | $ - | $ - | $ - | $ - | $ 13,218.84 | $ 13,218.84 | | |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 13,218.84 | $ 262.06 | $ - | $ - | $ - | $ - | $ - | $ 13,480.90 | $ 13,480.90 | | |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 13,480.90 | $ 253.75 | $ - | $ - | $ - | $ - | $ - | $ 13,734.66 | $ 13,734.66 | | |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 13,734.66 | $ 259.64 | $ - | $ - | $ - | $ - | $ - | $ 13,994.30 | $ 13,994.30 | | |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 13,994.30 | $ 264.55 | $ 65.53 | $ 264.55 | $ 330.08 | $ 647.41 | $ 977.49 | $ 14,523.40 | $ 13,545.91 | | |
| | | | | | | **$ 67,376.91** | **$ 1,310.64** | **$ 65.53** | **$ 264.55** | **$ 330.08** | **$ 647.41** | **$ 977.49** | **$ 68,952.10** | **$ 67,974.61** | | |

**One-Time Costs 20**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2024 | 10/03/24 | 12/31/24 | 90 | 8.500% | $ 11,841.53 | $ 247.51 | $ - | $ - | $ - | $ - | $ - | $ 12,089.04 | $ 12,089.04 | | |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 12,089.04 | $ 239.66 | $ - | $ - | $ - | $ - | $ - | $ 12,328.70 | $ 12,328.70 | | |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 12,328.70 | $ 232.07 | $ - | $ - | $ - | $ - | $ - | $ 12,560.76 | $ 12,560.76 | | |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 12,560.76 | $ 237.45 | $ - | $ - | $ - | $ - | $ - | $ 12,798.21 | $ 12,798.21 | | |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 12,798.21 | $ 241.94 | $ 59.93 | $ 241.94 | $ 301.87 | $ 592.08 | $ 893.95 | $ 13,282.09 | $ 12,388.15 | | |
| | | | | | | **$ 61,618.24** | **$ 1,198.62** | **$ 59.93** | **$ 241.94** | **$ 301.87** | **$ 592.08** | **$ 893.95** | **$ 63,058.80** | **$ 62,164.86** | | |

**One-Time Costs 21**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2024 | 10/03/24 | 12/31/24 | 90 | 8.500% | $ 10,406.04 | $ 217.50 | $ - | $ - | $ - | $ - | $ - | $ 10,623.54 | $ 10,623.54 | | |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 10,623.54 | $ 210.61 | $ - | $ - | $ - | $ - | $ - | $ 10,834.15 | $ 10,834.15 | | |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 10,834.15 | $ 203.93 | $ - | $ - | $ - | $ - | $ - | $ 11,038.08 | $ 11,038.08 | | |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 11,038.08 | $ 208.67 | $ - | $ - | $ - | $ - | $ - | $ 11,246.75 | $ 11,246.75 | | |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 11,246.75 | $ 212.61 | $ 52.67 | $ 212.61 | $ 265.28 | $ 520.30 | $ 785.58 | $ 11,671.97 | $ 10,886.39 | | |
| | | | | | | **$ 54,148.55** | **$ 1,053.32** | **$ 52.67** | **$ 212.61** | **$ 265.28** | **$ 520.30** | **$ 785.58** | **$ 55,414.48** | **$ 54,628.91** | | |

**One-Time Costs 22**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2024 | 11/05/24 | 12/31/24 | 57 | 8.500% | $ 8,827.71 | $ 116.86 | $ - | $ - | $ - | $ - | $ - | $ 8,944.57 | $ 8,944.57 | | |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 8,944.57 | $ 177.32 | $ - | $ - | $ - | $ - | $ - | $ 9,121.90 | $ 9,121.90 | | |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 9,121.90 | $ 171.70 | $ - | $ - | $ - | $ - | $ - | $ 9,293.60 | $ 9,293.60 | | |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 9,293.60 | $ 175.69 | $ - | $ - | $ - | $ - | $ - | $ 9,469.29 | $ 9,469.29 | | |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 9,469.29 | $ 179.01 | $ 41.03 | $ 179.01 | $ 220.04 | $ 441.39 | $ 661.42 | $ 9,827.30 | $ 9,165.88 | | |
| | | | | | | **$ 45,657.07** | **$ 820.58** | **$ 41.03** | **$ 179.01** | **$ 220.04** | **$ 441.39** | **$ 661.42** | **$ 46,656.66** | **$ 45,995.24** | | |

**One-Time Costs 23**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2024 | 11/05/24 | 12/31/24 | 57 | 8.500% | $ 7,266.86 | $ 96.20 | $ - | $ - | $ - | $ - | $ - | $ 7,363.06 | $ 7,363.06 | | |
| N/A | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 7,363.06 | $ 145.97 | $ - | $ - | $ - | $ - | $ - | $ 7,509.03 | $ 7,509.03 | | |
| N/A | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 7,509.03 | $ 141.34 | $ - | $ - | $ - | $ - | $ - | $ 7,650.37 | $ 7,650.37 | | |
| N/A | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 7,650.37 | $ 144.62 | $ - | $ - | $ - | $ - | $ - | $ 7,794.99 | $ 7,794.99 | | |
| 01 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 7,794.99 | $ 147.36 | $ 33.77 | $ 147.36 | $ 181.13 | $ 363.34 | $ 544.48 | $ 8,089.71 | $ 7,545.23 | | |
| | | | | | | **$ 37,584.31** | **$ 675.49** | **$ 33.77** | **$ 147.36** | **$ 181.13** | **$ 363.34** | **$ 544.48** | **$ 38,407.16** | **$ 37,862.68** | | |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 9/6/2019 | $32,035.00 | $2,369.00 | $34,404.00 |
| 02 | 9/6/2019 | $87,448.00 | $6,468.00 | $93,916.00 |
| 03 | 9/20/2019 | $161,949.00 | $11,979.00 | $173,928.00 |
| 04 | 12/31/2019 | $260,203.00 | $19,248.00 | $279,451.00 |
| 05 | 4/9/2020 | $317,167.00 | $23,461.00 | $340,628.00 |
| 06 | 7/6/2020 | $286,849.00 | $21,219.00 | $308,068.00 |
| 07 | 10/5/2020 | $197,359.00 | $14,601.00 | $211,960.00 |
| 08 | 1/20/2021 | $46,419.00 | $3,430.00 | $49,849.00 |
| 09 | 2/5/2021 | $37,659.00 | $2,785.00 | $40,444.00 |
| 10 | 2/5/2021 | $30,181.00 | $2,232.00 | $32,413.00 |
| 11 | 6/2/2021 | $23,953.00 | $1,772.00 | $25,725.00 |
| 12 | 6/2/2021 | $18,864.00 | $1,396.00 | $20,260.00 |
| 13 | 6/2/2021 | $14,764.00 | $1,092.00 | $15,856.00 |
| 14 | 7/7/2021 | $11,500.00 | $851.00 | $12,351.00 |
| Total | | $1,526,350.00 | $112,903.00 | $1,639,253.00 |

| | Estimate | Actual | Comments/Notes |
|---|---|---|---|
| In-Service Date: | | 02/09/24 | |
| COD: | | 12/12/24 | |

Facility Cost 01

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2024 | 02/09/24 | 03/31/24 | 52 | 8.500% | $1,526,350.00 | $ 18,432.97 | $ - | $ - | $ - | $ - | $ - | $ 1,544,782.97 | $ 1,544,782.97 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $1,544,782.97 | $ 32,647.26 | $ - | $ - | $ - | $ - | $ - | $ 1,577,430.23 | $ 1,577,430.23 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $1,577,430.23 | $ 33,703.56 | $ - | $ - | $ - | $ - | $ - | $ 1,611,133.79 | $ 1,611,133.79 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $1,611,133.79 | $ 34,423.68 | $ - | $ - | $ - | $ - | $ - | $ 1,645,557.47 | $ 1,645,557.47 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $1,645,557.47 | $ 32,622.61 | $ 7,591.50 | $ 32,622.61 | $ 40,214.12 | $ 76,317.50 | $ 116,531.62 | $ 1,710,802.70 | $ 1,594,271.08 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $1,594,271.08 | | $ 7,591.50 | $ 30,009.42 | $ 37,600.93 | $ 76,317.50 | $ 113,918.43 | $ 1,624,280.50 | $ 1,510,362.07 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $1,510,362.07 | | $ 7,591.50 | $ 28,552.05 | $ 36,143.55 | $ 76,317.50 | $ 112,461.05 | $ 1,538,914.12 | $ 1,426,453.07 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $1,426,453.07 | | $ 7,591.50 | $ 26,965.83 | $ 34,557.33 | $ 76,317.50 | $ 110,874.83 | $ 1,453,418.90 | $ 1,342,544.07 |
| | | | | | | **$12,436,340.68** | **$151,830.08** | **$30,366.02** | **$118,149.91** | **$148,515.93** | **$305,270.00** | **$453,785.93** | **$12,706,320.68** | **$12,252,534.75** |

One-Time Costs (Summary)

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 01/01/25 | 03/31/25 | $ 1,786.05 | $ 2,889.14 | $ 4,675.20 | $ 5,645.15 |
| 04/01/25 | 06/30/25 | $ 1,824.07 | $ 2,657.71 | $ 4,481.78 | $ 5,645.15 |
| 07/01/25 | 09/30/25 | $ 1,822.93 | $ 2,527.93 | $ 4,350.86 | $ 5,645.15 |
| 10/01/25 | 12/31/25 | $ 1,821.78 | $ 2,386.75 | $ 4,208.53 | $ 5,645.15 |
| | | **$ 7,254.83** | **$ 10,461.53** | **$ 17,716.36** | **$ 22,580.60** |

One-Time Costs 01

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2019 | 09/06/19 | 09/30/19 | 25 | 5.500% | $ 2,369.00 | $ 8.92 | $ - | $ - | $ - | $ - | $ - | $ 2,377.92 | $ 2,377.92 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 2,377.92 | $ 32.49 | $ - | $ - | $ - | $ - | $ - | $ 2,410.41 | $ 2,410.41 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,410.41 | $ 29.73 | $ - | $ - | $ - | $ - | $ - | $ 2,440.14 | $ 2,440.14 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,440.14 | $ 28.82 | $ - | $ - | $ - | $ - | $ - | $ 2,468.95 | $ 2,468.95 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,468.95 | $ 21.29 | $ - | $ - | $ - | $ - | $ - | $ 2,490.24 | $ 2,490.24 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,490.24 | $ 20.34 | $ - | $ - | $ - | $ - | $ - | $ 2,510.58 | $ 2,510.58 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,510.58 | $ 20.12 | $ - | $ - | $ - | $ - | $ - | $ 2,530.70 | $ 2,530.70 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,530.70 | $ 20.51 | $ - | $ - | $ - | $ - | $ - | $ 2,551.21 | $ 2,551.21 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,551.21 | $ 20.90 | $ - | $ - | $ - | $ - | $ - | $ 2,572.11 | $ 2,572.11 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,572.11 | $ 21.07 | $ - | $ - | $ - | $ - | $ - | $ 2,593.18 | $ 2,593.18 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,593.18 | $ 20.78 | $ - | $ - | $ - | $ - | $ - | $ 2,613.96 | $ 2,613.96 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,613.96 | $ 21.18 | $ - | $ - | $ - | $ - | $ - | $ 2,635.14 | $ 2,635.14 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,635.14 | $ 23.91 | $ - | $ - | $ - | $ - | $ - | $ 2,659.05 | $ 2,659.05 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,659.05 | $ 32.91 | $ - | $ - | $ - | $ - | $ - | $ 2,691.96 | $ 2,691.96 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,691.96 | $ 41.88 | $ - | $ - | $ - | $ - | $ - | $ 2,733.84 | $ 2,733.84 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,733.84 | $ 51.12 | $ - | $ - | $ - | $ - | $ - | $ 2,784.96 | $ 2,784.96 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,784.96 | $ 56.30 | $ - | $ - | $ - | $ - | $ - | $ 2,841.26 | $ 2,841.26 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,841.26 | $ 59.80 | $ - | $ - | $ - | $ - | $ - | $ 2,901.06 | $ 2,901.06 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,901.06 | $ 61.31 | $ - | $ - | $ - | $ - | $ - | $ 2,962.37 | $ 2,962.37 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,962.37 | $ 62.61 | $ - | $ - | $ - | $ - | $ - | $ 3,024.98 | $ 3,024.98 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,024.98 | $ 64.63 | $ - | $ - | $ - | $ - | $ - | $ 3,089.61 | $ 3,089.61 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,089.61 | $ 66.01 | $ - | $ - | $ - | $ - | $ - | $ 3,155.62 | $ 3,155.62 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,155.62 | $ 62.56 | $ 42.46 | $ 62.56 | $ 105.02 | $ 118.45 | $ 223.47 | $ 3,280.74 | $ 3,057.27 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,057.27 | | $ 42.46 | $ 57.55 | $ 100.01 | $ 118.45 | $ 218.46 | $ 3,114.82 | $ 2,896.36 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,896.36 | | $ 42.46 | $ 54.75 | $ 97.21 | $ 118.45 | $ 215.66 | $ 2,951.11 | $ 2,735.45 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,735.45 | | $ 42.46 | $ 51.71 | $ 94.17 | $ 118.45 | $ 212.62 | $ 2,787.16 | $ 2,574.54 |
| | | | | | | **$ 70,097.34** | **$ 849.18** | **$ 169.84** | **$ 226.57** | **$ 396.41** | **$ 473.80** | **$ 870.21** | **$ 71,173.09** | **$ 70,302.88** |

One-Time Costs 02

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2019 | 09/06/19 | 09/30/19 | 25 | 5.500% | $ 6,468.00 | $ 24.37 | $ - | $ - | $ - | $ - | $ - | $ 6,492.37 | $ 6,492.37 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 6,492.37 | $ 88.69 | $ - | $ - | $ - | $ - | $ - | $ 6,581.06 | $ 6,581.06 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 6,581.06 | $ 81.16 | $ - | $ - | $ - | $ - | $ - | $ 6,662.22 | $ 6,662.22 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 6,662.22 | $ 78.68 | $ - | $ - | $ - | $ - | $ - | $ 6,740.90 | $ 6,740.90 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 6,740.90 | $ 58.12 | $ - | $ - | $ - | $ - | $ - | $ 6,799.02 | $ 6,799.02 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 6,799.02 | $ 55.54 | $ - | $ - | $ - | $ - | $ - | $ 6,854.56 | $ 6,854.56 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 6,854.56 | $ 54.93 | $ - | $ - | $ - | $ - | $ - | $ 6,909.49 | $ 6,909.49 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 6,909.49 | $ 55.99 | $ - | $ - | $ - | $ - | $ - | $ 6,965.48 | $ 6,965.48 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 6,965.48 | $ 57.06 | $ - | $ - | $ - | $ - | $ - | $ 7,022.54 | $ 7,022.54 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 7,022.54 | $ 57.53 | $ - | $ - | $ - | $ - | $ - | $ 7,080.07 | $ 7,080.07 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 7,080.07 | $ 56.74 | $ - | $ - | $ - | $ - | $ - | $ 7,136.80 | $ 7,136.80 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 7,136.80 | $ 57.83 | $ - | $ - | $ - | $ - | $ - | $ 7,194.63 | $ 7,194.63 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 7,194.63 | $ 65.28 | $ - | $ - | $ - | $ - | $ - | $ 7,259.92 | $ 7,259.92 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 7,259.92 | $ 89.85 | $ - | $ - | $ - | $ - | $ - | $ 7,349.76 | $ 7,349.76 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,349.76 | $ 114.35 | $ - | $ - | $ - | $ - | $ - | $ 7,464.12 | $ 7,464.12 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 7,464.12 | $ 139.57 | $ - | $ - | $ - | $ - | $ - | $ 7,603.69 | $ 7,603.69 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 7,603.69 | $ 153.71 | $ - | $ - | $ - | $ - | $ - | $ 7,757.39 | $ 7,757.39 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 7,757.39 | $ 163.27 | $ - | $ - | $ - | $ - | $ - | $ 7,920.66 | $ 7,920.66 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 7,920.66 | $ 167.39 | $ - | $ - | $ - | $ - | $ - | $ 8,088.06 | $ 8,088.06 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 8,088.06 | $ 170.93 | $ - | $ - | $ - | $ - | $ - | $ 8,258.99 | $ 8,258.99 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 8,258.99 | $ 176.46 | $ - | $ - | $ - | $ - | $ - | $ 8,435.45 | $ 8,435.45 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 8,435.45 | $ 180.23 | $ - | $ - | $ - | $ - | $ - | $ 8,615.68 | $ 8,615.68 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 8,615.68 | $ 170.80 | $ 115.92 | $ 170.80 | $ 286.73 | $ 323.40 | $ 610.13 | $ 8,957.29 | $ 8,347.16 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 8,347.16 | | $ 115.92 | $ 157.12 | $ 273.05 | $ 323.40 | $ 596.45 | $ 8,504.28 | $ 7,907.84 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 7,907.84 | | $ 115.92 | $ 149.49 | $ 265.41 | $ 323.40 | $ 588.81 | $ 8,057.33 | $ 7,468.51 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 7,468.51 | | $ 115.92 | $ 141.19 | $ 257.11 | $ 323.40 | $ 580.51 | $ 7,609.70 | $ 7,029.19 |
| | | | | | | **$ 191,384.38** | **$ 2,318.49** | **$ 463.70** | **$ 618.60** | **$ 1,082.30** | **$ 1,293.60** | **$ 2,375.90** | **$ 194,321.46** | **$ 191,945.56** |

One-Time Costs 03

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2019 | 09/20/19 | 09/30/19 | 11 | 5.500% | $ 11,979.00 | $ 19.86 | $ - | $ - | $ - | $ - | $ - | $ 11,998.86 | $ 11,998.86 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 11,998.86 | $ 163.92 | $ - | $ - | $ - | $ - | $ - | $ 12,162.78 | $ 12,162.78 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 12,162.78 | $ 149.99 | $ - | $ - | $ - | $ - | $ - | $ 12,312.77 | $ 12,312.77 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 12,312.77 | $ 145.42 | $ - | $ - | $ - | $ - | $ - | $ 12,458.19 | $ 12,458.19 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 12,458.19 | $ 107.41 | $ - | $ - | $ - | $ - | $ - | $ 12,565.60 | $ 12,565.60 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 12,565.60 | $ 102.65 | $ - | $ - | $ - | $ - | $ - | $ 12,668.25 | $ 12,668.25 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 12,668.25 | $ 101.52 | $ - | $ - | $ - | $ - | $ - | $ 12,769.77 | $ 12,769.77 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 12,769.77 | $ 103.47 | $ - | $ - | $ - | $ - | $ - | $ 12,873.24 | $ 12,873.24 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 12,873.24 | $ 105.45 | $ - | $ - | $ - | $ - | $ - | $ 12,978.70 | $ 12,978.70 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 12,978.70 | $ 106.32 | $ - | $ - | $ - | $ - | $ - | $ 13,085.02 | $ 13,085.02 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 13,085.02 | $ 104.86 | $ - | $ - | $ - | $ - | $ - | $ 13,189.87 | $ 13,189.87 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 13,189.87 | $ 106.87 | $ - | $ - | $ - | $ - | $ - | $ 13,296.75 | $ 13,296.75 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 13,296.75 | $ 120.65 | $ - | $ - | $ - | $ - | $ - | $ 13,417.40 | $ 13,417.40 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 13,417.40 | $ 166.05 | $ - | $ - | $ - | $ - | $ - | $ 13,583.46 | $ 13,583.46 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 13,583.46 | $ 211.34 | $ - | $ - | $ - | $ - | $ - | $ 13,794.80 | $ 13,794.80 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 13,794.80 | $ 257.94 | $ - | $ - | $ - | $ - | $ - | $ 14,052.74 | $ 14,052.74 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 14,052.74 | $ 284.07 | $ - | $ - | $ - | $ - | $ - | $ 14,336.82 | $ 14,336.82 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 14,336.82 | $ 301.74 | $ - | $ - | $ - | $ - | $ - | $ 14,638.56 | $ 14,638.56 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 14,638.56 | $ 309.37 | $ - | $ - | $ - | $ - | $ - | $ 14,947.93 | $ 14,947.93 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 14,947.93 | $ 315.91 | $ - | $ - | $ - | $ - | $ - | $ 15,263.83 | $ 15,263.83 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 15,263.83 | $ 326.13 | $ - | $ - | $ - | $ - | $ - | $ 15,589.96 | $ 15,589.96 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 15,589.96 | $ 333.10 | $ - | $ - | $ - | $ - | $ - | $ 15,923.06 | $ 15,923.06 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 15,923.06 | $ 315.67 | $ 212.99 | $ 315.67 | $ 528.66 | $ 598.95 | $ 1,127.61 | $ 16,554.40 | $ 15,426.79 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 15,426.79 | | $ 212.99 | $ 290.38 | $ 503.37 | $ 598.95 | $ 1,102.32 | $ 15,717.18 | $ 14,614.86 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 14,614.86 | | $ 212.99 | $ 276.28 | $ 489.27 | $ 598.95 | $ 1,088.22 | $ 14,891.14 | $ 13,802.92 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 13,802.92 | | $ 212.99 | $ 260.93 | $ 473.92 | $ 598.95 | $ 1,072.87 | $ 14,063.85 | $ 12,990.98 |
| | | | | | | **$ 353,731.91** | **$ 4,259.73** | **$ 851.95** | **$ 1,143.26** | **$ 1,995.21** | **$ 2,395.80** | **$ 4,391.01** | **$ 359,134.91** | **$ 354,743.89** |

One-Time Costs 04

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 12/31/19 | 12/31/19 | 1 | 5.420% | $ 19,248.00 | $ 2.86 | $ - | $ - | $ - | $ - | $ - | $ 19,250.86 | $ 19,250.86 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 19,250.86 | $ 237.41 | $ - | $ - | $ - | $ - | $ - | $ 19,488.26 | $ 19,488.26 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 19,488.26 | $ 230.16 | $ - | $ - | $ - | $ - | $ - | $ 19,718.42 | $ 19,718.42 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 19,718.42 | $ 170.01 | $ - | $ - | $ - | $ - | $ - | $ 19,888.43 | $ 19,888.43 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 19,888.43 | $ 162.48 | $ - | $ - | $ - | $ - | $ - | $ 20,050.91 | $ 20,050.91 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 20,050.91 | $ 160.68 | $ - | $ - | $ - | $ - | $ - | $ 20,211.59 | $ 20,211.59 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 20,211.59 | $ 163.77 | $ - | $ - | $ - | $ - | $ - | $ 20,375.36 | $ 20,375.36 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 20,375.36 | $ 166.91 | $ - | $ - | $ - | $ - | $ - | $ 20,542.27 | $ 20,542.27 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 20,542.27 | $ 168.28 | $ - | $ - | $ - | $ - | $ - | $ 20,710.55 | $ 20,710.55 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 20,710.55 | $ 165.97 | $ - | $ - | $ - | $ - | $ - | $ 20,876.52 | $ 20,876.52 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 20,876.52 | $ 169.16 | $ - | $ - | $ - | $ - | $ - | $ 21,045.67 | $ 21,045.67 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 21,045.67 | $ 190.97 | $ - | $ - | $ - | $ - | $ - | $ 21,236.64 | $ 21,236.64 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 21,236.64 | $ 262.82 | $ - | $ - | $ - | $ - | $ - | $ 21,499.46 | $ 21,499.46 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 21,499.46 | $ 334.51 | $ - | $ - | $ - | $ - | $ - | $ 21,833.97 | $ 21,833.97 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 21,833.97 | $ 408.27 | $ - | $ - | $ - | $ - | $ - | $ 22,242.24 | $ 22,242.24 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 22,242.24 | $ 449.62 | $ - | $ - | $ - | $ - | $ - | $ 22,691.86 | $ 22,691.86 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 22,691.86 | $ 477.59 | $ - | $ - | $ - | $ - | $ - | $ 23,169.45 | $ 23,169.45 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 23,169.45 | $ 489.66 | $ - | $ - | $ - | $ - | $ - | $ 23,659.11 | $ 23,659.11 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 23,659.11 | $ 500.01 | $ - | $ - | $ - | $ - | $ - | $ 24,159.11 | $ 24,159.11 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 24,159.11 | $ 516.19 | $ - | $ - | $ - | $ - | $ - | $ 24,675.30 | $ 24,675.30 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 24,675.30 | $ 527.22 | $ - | $ - | $ - | $ - | $ - | $ 25,202.52 | $ 25,202.52 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 25,202.52 | $ 499.63 | $ 322.71 | $ 499.63 | $ 822.34 | $ 962.40 | $ 1,784.74 | $ 26,201.78 | $ 24,417.04 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 24,417.04 | | $ 322.71 | $ 459.61 | $ 782.32 | $ 962.40 | $ 1,744.72 | $ 24,876.65 | $ 23,131.93 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 23,131.93 | | $ 322.71 | $ 437.29 | $ 760.00 | $ 962.40 | $ 1,722.40 | $ 23,569.22 | $ 21,846.83 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 21,846.83 | | $ 322.71 | $ 412.99 | $ 735.70 | $ 962.40 | $ 1,698.10 | $ 22,259.82 | $ 20,561.72 |
| | | | | | | **$ 541,172.30** | **$ 6,454.15** | **$ 1,290.83** | **$ 1,809.52** | **$ 3,100.35** | **$ 3,849.60** | **$ 6,949.95** | **$ 549,435.97** | **$ 542,486.02** |

One-Time Costs 05

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2020 | 04/09/20 | 06/30/20 | 83 | 4.750% | $ 23,461.00 | $ 252.72 | $ - | $ - | $ - | $ - | $ - | $ 23,713.72 | $ 23,713.72 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 23,713.72 | $ 204.46 | $ - | $ - | $ - | $ - | $ - | $ 23,918.17 | $ 23,918.17 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 23,918.17 | $ 195.40 | $ - | $ - | $ - | $ - | $ - | $ 24,113.57 | $ 24,113.57 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 24,113.57 | $ 193.24 | $ - | $ - | $ - | $ - | $ - | $ 24,306.81 | $ 24,306.81 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 24,306.81 | $ 196.95 | $ - | $ - | $ - | $ - | $ - | $ 24,503.76 | $ 24,503.76 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 24,503.76 | $ 200.73 | $ - | $ - | $ - | $ - | $ - | $ 24,704.49 | $ 24,704.49 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 24,704.49 | $ 202.37 | $ - | $ - | $ - | $ - | $ - | $ 24,906.87 | $ 24,906.87 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 24,906.87 | $ 199.60 | $ - | $ - | $ - | $ - | $ - | $ 25,106.46 | $ 25,106.46 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 25,106.46 | $ 203.43 | $ - | $ - | $ - | $ - | $ - | $ 25,309.89 | $ 25,309.89 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 25,309.89 | $ 229.66 | $ - | $ - | $ - | $ - | $ - | $ 25,539.55 | $ 25,539.55 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 25,539.55 | $ 316.07 | $ - | $ - | $ - | $ - | $ - | $ 25,855.63 | $ 25,855.63 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 25,855.63 | $ 402.29 | $ - | $ - | $ - | $ - | $ - | $ 26,257.91 | $ 26,257.91 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 26,257.91 | $ 490.99 | $ - | $ - | $ - | $ - | $ - | $ 26,748.90 | $ 26,748.90 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 26,748.90 | $ 540.72 | $ - | $ - | $ - | $ - | $ - | $ 27,289.62 | $ 27,289.62 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 27,289.62 | $ 574.35 | $ - | $ - | $ - | $ - | $ - | $ 27,863.98 | $ 27,863.98 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 27,863.98 | $ 588.87 | $ - | $ - | $ - | $ - | $ - | $ 28,452.85 | $ 28,452.85 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 28,452.85 | $ 601.32 | $ - | $ - | $ - | $ - | $ - | $ 29,054.17 | $ 29,054.17 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 29,054.17 | $ 620.77 | $ - | $ - | $ - | $ - | $ - | $ 29,674.95 | $ 29,674.95 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 29,674.95 | $ 634.04 | $ - | $ - | $ - | $ - | $ - | $ 30,308.98 | $ 30,308.98 |

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 30,308.98 | $ 600.87 | $ 372.44 | $ 600.87 | $ 973.31 | $ 1,173.05 | $ 2,146.36 | $ 31,510.72 | $ 29,364.36 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 29,364.36 | | $ 372.44 | $ 552.73 | $ 925.18 | $ 1,173.05 | $ 2,098.23 | $ 29,917.09 | $ 27,818.86 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 27,818.86 | | $ 372.44 | $ 525.89 | $ 898.33 | $ 1,173.05 | $ 2,071.38 | $ 28,344.76 | $ 26,273.37 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 26,273.37 | | $ 372.44 | $ 496.67 | $ 869.12 | $ 1,173.05 | $ 2,042.17 | $ 26,770.05 | $ 24,727.88 |
| | | | | | | **$ 604,547.90** | **$ 7,448.85** | **$ 1,489.77** | **$ 2,176.16** | **$ 3,665.93** | **$ 4,692.20** | **$ 8,358.13** | **$ 614,172.92** | **$ 605,814.78** |

**One-Time Costs 06**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 07/06/20 | 09/30/20 | 87 | 3.430% | $ 21,219.00 | $ 173.00 | $ - | $ - | $ - | $ - | $ - | $ 21,392.00 | $ 21,392.00 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 21,392.00 | $ 174.76 | $ - | $ - | $ - | $ - | $ - | $ 21,566.76 | $ 21,566.76 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 21,566.76 | $ 172.83 | $ - | $ - | $ - | $ - | $ - | $ 21,739.59 | $ 21,739.59 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 21,739.59 | $ 176.15 | $ - | $ - | $ - | $ - | $ - | $ 21,915.74 | $ 21,915.74 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 21,915.74 | $ 179.53 | $ - | $ - | $ - | $ - | $ - | $ 22,095.27 | $ 22,095.27 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 22,095.27 | $ 181.00 | $ - | $ - | $ - | $ - | $ - | $ 22,276.27 | $ 22,276.27 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 22,276.27 | $ 178.52 | $ - | $ - | $ - | $ - | $ - | $ 22,454.79 | $ 22,454.79 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 22,454.79 | $ 181.95 | $ - | $ - | $ - | $ - | $ - | $ 22,636.73 | $ 22,636.73 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 22,636.73 | $ 205.41 | $ - | $ - | $ - | $ - | $ - | $ 22,842.14 | $ 22,842.14 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 22,842.14 | $ 282.69 | $ - | $ - | $ - | $ - | $ - | $ 23,124.83 | $ 23,124.83 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 23,124.83 | $ 359.80 | $ - | $ - | $ - | $ - | $ - | $ 23,484.63 | $ 23,484.63 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 23,484.63 | $ 439.13 | $ - | $ - | $ - | $ - | $ - | $ 23,923.76 | $ 23,923.76 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 23,923.76 | $ 483.61 | $ - | $ - | $ - | $ - | $ - | $ 24,407.37 | $ 24,407.37 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 24,407.37 | $ 513.69 | $ - | $ - | $ - | $ - | $ - | $ 24,921.06 | $ 24,921.06 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 24,921.06 | $ 526.68 | $ - | $ - | $ - | $ - | $ - | $ 25,447.74 | $ 25,447.74 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 25,447.74 | $ 537.81 | $ - | $ - | $ - | $ - | $ - | $ 25,985.55 | $ 25,985.55 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 25,985.55 | $ 555.21 | $ - | $ - | $ - | $ - | $ - | $ 26,540.76 | $ 26,540.76 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 26,540.76 | $ 567.07 | $ - | $ - | $ - | $ - | $ - | $ 27,107.83 | $ 27,107.83 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 27,107.83 | $ 537.40 | $ 321.31 | $ 537.40 | $ 858.72 | $ 1,060.95 | $ 1,919.67 | $ 28,182.64 | $ 26,262.98 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 26,262.98 | | $ 321.31 | $ 494.36 | $ 815.67 | $ 1,060.95 | $ 1,876.62 | $ 26,757.33 | $ 24,880.71 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 24,880.71 | | $ 321.31 | $ 470.35 | $ 791.66 | $ 1,060.95 | $ 1,852.61 | $ 25,351.06 | $ 23,498.45 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 23,498.45 | | $ 321.31 | $ 444.22 | $ 765.53 | $ 1,060.95 | $ 1,826.48 | $ 23,942.67 | $ 22,116.19 |
| | | | | | | **$ 519,723.99** | **$ 6,426.24** | **$ 1,285.25** | **$ 1,946.32** | **$ 3,231.57** | **$ 4,243.80** | **$ 7,475.37** | **$ 528,096.56** | **$ 520,621.18** |

**One-Time Costs 07**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2020 | 10/05/20 | 12/31/20 | 88 | 3.250% | $ 14,601.00 | $ 114.10 | $ - | $ - | $ - | $ - | $ - | $ 14,715.10 | $ 14,715.10 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 14,715.10 | $ 117.92 | $ - | $ - | $ - | $ - | $ - | $ 14,833.02 | $ 14,833.02 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 14,833.02 | $ 120.19 | $ - | $ - | $ - | $ - | $ - | $ 14,953.21 | $ 14,953.21 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 14,953.21 | $ 122.49 | $ - | $ - | $ - | $ - | $ - | $ 15,075.70 | $ 15,075.70 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 15,075.70 | $ 123.50 | $ - | $ - | $ - | $ - | $ - | $ 15,199.20 | $ 15,199.20 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 15,199.20 | $ 121.80 | $ - | $ - | $ - | $ - | $ - | $ 15,321.00 | $ 15,321.00 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 15,321.00 | $ 124.14 | $ - | $ - | $ - | $ - | $ - | $ 15,445.14 | $ 15,445.14 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 15,445.14 | $ 140.15 | $ - | $ - | $ - | $ - | $ - | $ 15,585.29 | $ 15,585.29 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 15,585.29 | $ 192.88 | $ - | $ - | $ - | $ - | $ - | $ 15,778.17 | $ 15,778.17 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 15,778.17 | $ 245.49 | $ - | $ - | $ - | $ - | $ - | $ 16,023.66 | $ 16,023.66 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 16,023.66 | $ 299.62 | $ - | $ - | $ - | $ - | $ - | $ 16,323.28 | $ 16,323.28 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 16,323.28 | $ 329.97 | $ - | $ - | $ - | $ - | $ - | $ 16,653.25 | $ 16,653.25 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 16,653.25 | $ 350.49 | $ - | $ - | $ - | $ - | $ - | $ 17,003.75 | $ 17,003.75 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 17,003.75 | $ 359.36 | $ - | $ - | $ - | $ - | $ - | $ 17,363.10 | $ 17,363.10 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 17,363.10 | $ 366.95 | $ - | $ - | $ - | $ - | $ - | $ 17,730.05 | $ 17,730.05 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 17,730.05 | $ 378.82 | $ - | $ - | $ - | $ - | $ - | $ 18,108.87 | $ 18,108.87 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 18,108.87 | $ 386.92 | $ - | $ - | $ - | $ - | $ - | $ 18,495.79 | $ 18,495.79 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 18,495.79 | $ 366.67 | $ 213.07 | $ 366.67 | $ 579.75 | $ 730.05 | $ 1,309.80 | $ 19,229.14 | $ 17,919.34 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 17,919.34 | | $ 213.07 | $ 337.30 | $ 550.37 | $ 730.05 | $ 1,280.42 | $ 18,256.64 | $ 16,976.22 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 16,976.22 | | $ 213.07 | $ 320.92 | $ 533.99 | $ 730.05 | $ 1,264.04 | $ 17,297.14 | $ 16,033.09 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 16,033.09 | | $ 213.07 | $ 303.09 | $ 516.16 | $ 730.05 | $ 1,246.21 | $ 16,336.19 | $ 15,089.97 |
| | | | | | | **$ 340,137.23** | **$ 4,261.46** | **$ 852.29** | **$ 1,327.99** | **$ 2,180.28** | **$ 2,920.20** | **$ 5,100.48** | **$ 345,726.68** | **$ 340,626.20** |

**One-Time Costs 08**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 01/20/21 | 03/31/21 | 71 | 3.250% | $ 3,430.00 | $ 21.68 | $ - | $ - | $ - | $ - | $ - | $ 3,451.68 | $ 3,451.68 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,451.68 | $ 27.97 | $ - | $ - | $ - | $ - | $ - | $ 3,479.65 | $ 3,479.65 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,479.65 | $ 28.50 | $ - | $ - | $ - | $ - | $ - | $ 3,508.16 | $ 3,508.16 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,508.16 | $ 28.74 | $ - | $ - | $ - | $ - | $ - | $ 3,536.89 | $ 3,536.89 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,536.89 | $ 28.34 | $ - | $ - | $ - | $ - | $ - | $ 3,565.24 | $ 3,565.24 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,565.24 | $ 28.89 | $ - | $ - | $ - | $ - | $ - | $ 3,594.13 | $ 3,594.13 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,594.13 | $ 32.61 | $ - | $ - | $ - | $ - | $ - | $ 3,626.74 | $ 3,626.74 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,626.74 | $ 44.88 | $ - | $ - | $ - | $ - | $ - | $ 3,671.62 | $ 3,671.62 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,671.62 | $ 57.13 | $ - | $ - | $ - | $ - | $ - | $ 3,728.75 | $ 3,728.75 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,728.75 | $ 69.72 | $ - | $ - | $ - | $ - | $ - | $ 3,798.47 | $ 3,798.47 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,798.47 | $ 76.79 | $ - | $ - | $ - | $ - | $ - | $ 3,875.26 | $ 3,875.26 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,875.26 | $ 81.56 | $ - | $ - | $ - | $ - | $ - | $ 3,956.82 | $ 3,956.82 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,956.82 | $ 83.62 | $ - | $ - | $ - | $ - | $ - | $ 4,040.44 | $ 4,040.44 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,040.44 | $ 85.39 | $ - | $ - | $ - | $ - | $ - | $ 4,125.83 | $ 4,125.83 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,125.83 | $ 88.15 | $ - | $ - | $ - | $ - | $ - | $ 4,213.99 | $ 4,213.99 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,213.99 | $ 90.04 | $ - | $ - | $ - | $ - | $ - | $ 4,304.02 | $ 4,304.02 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,304.02 | $ 85.33 | $ 47.97 | $ 85.33 | $ 133.29 | $ 171.50 | $ 304.79 | $ 4,474.67 | $ 4,169.88 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,169.88 | | $ 47.97 | $ 78.49 | $ 126.46 | $ 171.50 | $ 297.96 | $ 4,248.37 | $ 3,950.41 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,950.41 | | $ 47.97 | $ 74.68 | $ 122.65 | $ 171.50 | $ 294.15 | $ 4,025.09 | $ 3,730.95 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,730.95 | | $ 47.97 | $ 70.53 | $ 118.50 | $ 171.50 | $ 290.00 | $ 3,801.48 | $ 3,511.48 |
| | | | | | | **$ 75,758.94** | **$ 959.35** | **$ 191.87** | **$ 309.03** | **$ 500.90** | **$ 686.00** | **$ 1,186.90** | **$ 77,027.31** | **$ 75,840.41** |

**One-Time Costs 09**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 02/05/21 | 03/31/21 | 55 | 3.250% | $ 2,785.00 | $ 13.64 | $ - | $ - | $ - | $ - | $ - | $ 2,798.64 | $ 2,798.64 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,798.64 | $ 22.68 | $ - | $ - | $ - | $ - | $ - | $ 2,821.32 | $ 2,821.32 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,821.32 | $ 23.11 | $ - | $ - | $ - | $ - | $ - | $ 2,844.43 | $ 2,844.43 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,844.43 | $ 23.30 | $ - | $ - | $ - | $ - | $ - | $ 2,867.73 | $ 2,867.73 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,867.73 | $ 22.98 | $ - | $ - | $ - | $ - | $ - | $ 2,890.71 | $ 2,890.71 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,890.71 | $ 23.42 | $ - | $ - | $ - | $ - | $ - | $ 2,914.13 | $ 2,914.13 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,914.13 | $ 26.44 | $ - | $ - | $ - | $ - | $ - | $ 2,940.57 | $ 2,940.57 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,940.57 | $ 36.39 | $ - | $ - | $ - | $ - | $ - | $ 2,976.97 | $ 2,976.97 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,976.97 | $ 46.32 | $ - | $ - | $ - | $ - | $ - | $ 3,023.29 | $ 3,023.29 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,023.29 | $ 56.53 | $ - | $ - | $ - | $ - | $ - | $ 3,079.82 | $ 3,079.82 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,079.82 | $ 62.26 | $ - | $ - | $ - | $ - | $ - | $ 3,142.07 | $ 3,142.07 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,142.07 | $ 66.13 | $ - | $ - | $ - | $ - | $ - | $ 3,208.20 | $ 3,208.20 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,208.20 | $ 67.80 | $ - | $ - | $ - | $ - | $ - | $ 3,276.01 | $ 3,276.01 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,276.01 | $ 69.23 | $ - | $ - | $ - | $ - | $ - | $ 3,345.24 | $ 3,345.24 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,345.24 | $ 71.47 | $ - | $ - | $ - | $ - | $ - | $ 3,416.72 | $ 3,416.72 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,416.72 | $ 73.00 | $ - | $ - | $ - | $ - | $ - | $ 3,489.72 | $ 3,489.72 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,489.72 | $ 69.18 | $ 38.69 | $ 69.18 | $ 107.88 | $ 139.25 | $ 247.13 | $ 3,628.08 | $ 3,380.95 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,380.95 | | $ 76.71 | $ 63.64 | $ 140.35 | $ 139.25 | $ 279.60 | $ 3,444.60 | $ 3,165.00 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,165.00 | | $ 75.57 | $ 59.83 | $ 135.41 | $ 139.25 | $ 274.66 | $ 3,224.83 | $ 2,950.17 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,950.17 | | $ 74.42 | $ 55.77 | $ 130.19 | $ 139.25 | $ 269.44 | $ 3,005.94 | $ 2,736.50 |
| | | | | | | **$ 61,316.68** | **$ 773.90** | **$ 265.40** | **$ 248.42** | **$ 513.82** | **$ 557.00** | **$ 1,070.82** | **$ 62,339.00** | **$ 61,268.18** |

**One-Time Costs 10**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 02/05/21 | 03/31/21 | 55 | 3.250% | $ 2,232.00 | $ 10.93 | $ - | $ - | $ - | $ - | $ - | $ 2,242.93 | $ 2,242.93 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,242.93 | $ 18.17 | $ - | $ - | $ - | $ - | $ - | $ 2,261.10 | $ 2,261.10 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,261.10 | $ 18.52 | $ - | $ - | $ - | $ - | $ - | $ 2,279.63 | $ 2,279.63 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,279.63 | $ 18.67 | $ - | $ - | $ - | $ - | $ - | $ 2,298.30 | $ 2,298.30 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,298.30 | $ 18.42 | $ - | $ - | $ - | $ - | $ - | $ 2,316.72 | $ 2,316.72 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,316.72 | $ 18.77 | $ - | $ - | $ - | $ - | $ - | $ 2,335.49 | $ 2,335.49 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,335.49 | $ 21.19 | $ - | $ - | $ - | $ - | $ - | $ 2,356.68 | $ 2,356.68 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,356.68 | $ 29.17 | $ - | $ - | $ - | $ - | $ - | $ 2,385.85 | $ 2,385.85 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,385.85 | $ 37.12 | $ - | $ - | $ - | $ - | $ - | $ 2,422.97 | $ 2,422.97 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,422.97 | $ 45.31 | $ - | $ - | $ - | $ - | $ - | $ 2,468.28 | $ 2,468.28 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,468.28 | $ 49.90 | $ - | $ - | $ - | $ - | $ - | $ 2,518.17 | $ 2,518.17 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,518.17 | $ 53.00 | $ - | $ - | $ - | $ - | $ - | $ 2,571.17 | $ 2,571.17 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,571.17 | $ 54.34 | $ - | $ - | $ - | $ - | $ - | $ 2,625.51 | $ 2,625.51 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,625.51 | $ 55.49 | $ - | $ - | $ - | $ - | $ - | $ 2,681.00 | $ 2,681.00 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,681.00 | $ 57.28 | $ - | $ - | $ - | $ - | $ - | $ 2,738.28 | $ 2,738.28 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,738.28 | $ 58.51 | $ - | $ - | $ - | $ - | $ - | $ 2,796.79 | $ 2,796.79 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,796.79 | $ 55.45 | $ 31.01 | $ 55.45 | $ 86.46 | $ 111.60 | $ 198.06 | $ 2,907.68 | $ 2,709.62 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,709.62 | | $ 31.01 | $ 51.00 | $ 82.02 | $ 111.60 | $ 193.62 | $ 2,760.62 | $ 2,567.01 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,567.01 | | $ 31.01 | $ 48.53 | $ 79.54 | $ 111.60 | $ 191.14 | $ 2,615.54 | $ 2,424.40 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,424.40 | | $ 31.01 | $ 45.83 | $ 76.84 | $ 111.60 | $ 188.44 | $ 2,470.23 | $ 2,281.79 |
| | | | | | | **$ 49,231.89** | **$ 620.23** | **$ 124.05** | **$ 200.81** | **$ 324.85** | **$ 446.40** | **$ 771.25** | **$ 50,052.93** | **$ 49,281.68** |

**One-Time Costs 11**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 06/02/21 | 06/30/21 | 29 | 3.250% | $ 1,772.00 | $ 4.58 | $ - | $ - | $ - | $ - | $ - | $ 1,776.58 | $ 1,776.58 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,776.58 | $ 14.55 | $ - | $ - | $ - | $ - | $ - | $ 1,791.13 | $ 1,791.13 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,791.13 | $ 14.67 | $ - | $ - | $ - | $ - | $ - | $ 1,805.80 | $ 1,805.80 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,805.80 | $ 14.47 | $ - | $ - | $ - | $ - | $ - | $ 1,820.27 | $ 1,820.27 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,820.27 | $ 14.75 | $ - | $ - | $ - | $ - | $ - | $ 1,835.02 | $ 1,835.02 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,835.02 | $ 16.65 | $ - | $ - | $ - | $ - | $ - | $ 1,851.67 | $ 1,851.67 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,851.67 | $ 22.92 | $ - | $ - | $ - | $ - | $ - | $ 1,874.59 | $ 1,874.59 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,874.59 | $ 29.17 | $ - | $ - | $ - | $ - | $ - | $ 1,903.76 | $ 1,903.76 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,903.76 | $ 35.60 | $ - | $ - | $ - | $ - | $ - | $ 1,939.35 | $ 1,939.35 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,939.35 | $ 39.20 | $ - | $ - | $ - | $ - | $ - | $ 1,978.56 | $ 1,978.56 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,978.56 | $ 41.64 | $ - | $ - | $ - | $ - | $ - | $ 2,020.20 | $ 2,020.20 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,020.20 | $ 42.69 | $ - | $ - | $ - | $ - | $ - | $ 2,062.89 | $ 2,062.89 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,062.89 | $ 43.60 | $ - | $ - | $ - | $ - | $ - | $ 2,106.49 | $ 2,106.49 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,106.49 | $ 45.01 | $ - | $ - | $ - | $ - | $ - | $ 2,151.50 | $ 2,151.50 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,151.50 | $ 45.97 | $ - | $ - | $ - | $ - | $ - | $ 2,197.47 | $ 2,197.47 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,197.47 | $ 43.56 | $ 23.45 | $ 43.56 | $ 67.02 | $ 88.60 | $ 155.62 | $ 2,284.59 | $ 2,128.98 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,128.98 | | $ 23.45 | $ 40.07 | $ 63.53 | $ 88.60 | $ 152.13 | $ 2,169.05 | $ 2,016.93 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,016.93 | | $ 23.45 | $ 38.13 | $ 61.58 | $ 88.60 | $ 150.18 | $ 2,055.06 | $ 1,904.88 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,904.88 | | $ 23.45 | $ 36.01 | $ 59.46 | $ 88.60 | $ 148.06 | $ 1,940.89 | $ 1,792.82 |
| | | | | | | **$ 36,938.06** | **$ 469.03** | **$ 93.81** | **$ 157.78** | **$ 251.58** | **$ 354.40** | **$ 605.98** | **$ 37,564.86** | **$ 36,958.88** |

**One-Time Costs 12**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 06/02/21 | 06/30/21 | 29 | 3.250% | $ 1,396.00 | $ 3.60 | $ - | $ - | $ - | $ - | $ - | $ 1,399.60 | $ 1,399.60 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,399.60 | $ 11.47 | $ - | $ - | $ - | $ - | $ - | $ 1,411.07 | $ 1,411.07 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,411.07 | $ 11.56 | $ - | $ - | $ - | $ - | $ - | $ 1,422.63 | $ 1,422.63 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,422.63 | $ 11.40 | $ - | $ - | $ - | $ - | $ - | $ 1,434.03 | $ 1,434.03 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,434.03 | $ 11.62 | $ - | $ - | $ - | $ - | $ - | $ 1,445.65 | $ 1,445.65 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,445.65 | $ 13.12 | $ - | $ - | $ - | $ - | $ - | $ 1,458.77 | $ 1,458.77 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,458.77 | $ 18.05 | $ - | $ - | $ - | $ - | $ - | $ 1,476.82 | $ 1,476.82 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,476.82 | $ 22.98 | $ - | $ - | $ - | $ - | $ - | $ 1,499.80 | $ 1,499.80 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,499.80 | $ 28.04 | $ - | $ - | $ - | $ - | $ - | $ 1,527.84 | $ 1,527.84 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92

| | | | | | | | | | One-Time Costs | 13 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q2/2021 | 06/02/21 | 06/30/21 | 29 | 3.250% | $ 1,092.00 | $ 2.82 | $ - | $ - | $ - | $ - | $ - | $ 1,094.82 | $ 1,094.82 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,094.82 | $ 8.97 | $ - | $ - | $ - | $ - | $ - | $ 1,103.79 | $ 1,103.79 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,103.79 | $ 9.04 | $ - | $ - | $ - | $ - | $ - | $ 1,112.83 | $ 1,112.83 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,112.83 | $ 8.92 | $ - | $ - | $ - | $ - | $ - | $ 1,121.75 | $ 1,121.75 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,121.75 | $ 9.09 | $ - | $ - | $ - | $ - | $ - | $ 1,130.84 | $ 1,130.84 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,130.84 | $ 10.26 | $ - | $ - | $ - | $ - | $ - | $ 1,141.10 | $ 1,141.10 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,141.10 | $ 14.12 | $ - | $ - | $ - | $ - | $ - | $ 1,155.22 | $ 1,155.22 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,155.22 | $ 17.97 | $ - | $ - | $ - | $ - | $ - | $ 1,173.19 | $ 1,173.19 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,173.19 | $ 21.94 | $ - | $ - | $ - | $ - | $ - | $ 1,195.13 | $ 1,195.13 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,195.13 | $ 24.16 | $ - | $ - | $ - | $ - | $ - | $ 1,219.29 | $ 1,219.29 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,219.29 | $ 25.66 | $ - | $ - | $ - | $ - | $ - | $ 1,244.95 | $ 1,244.95 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,244.95 | $ 26.31 | $ - | $ - | $ - | $ - | $ - | $ 1,271.26 | $ 1,271.26 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,271.26 | $ 26.87 | $ - | $ - | $ - | $ - | $ - | $ 1,298.13 | $ 1,298.13 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,298.13 | $ 27.74 | $ - | $ - | $ - | $ - | $ - | $ 1,325.87 | $ 1,325.87 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,325.87 | $ 28.33 | $ - | $ - | $ - | $ - | $ - | $ 1,354.20 | $ 1,354.20 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,354.20 | $ 26.85 | $ 14.45 | $ 26.85 | $ 41.30 | $ 54.60 | $ 95.90 | $ 1,407.89 | $ 1,311.99 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,311.99 | | $ 14.45 | $ 24.70 | $ 39.15 | $ 54.60 | $ 93.75 | $ 1,336.69 | $ 1,242.94 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,242.94 | | $ 14.45 | $ 23.50 | $ 37.95 | $ 54.60 | $ 92.55 | $ 1,266.43 | $ 1,173.89 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,173.89 | | $ 14.45 | $ 22.19 | $ 36.64 | $ 54.60 | $ 91.24 | $ 1,196.08 | $ 1,104.83 |
| | | | | | | **$ 22,763.18** | **$ 289.04** | **$ 57.81** | **$ 97.23** | **$ 155.04** | **$ 218.40** | **$ 373.44** | **$ 23,149.45** | **$ 22,776.01** |

| | | | | | | | | | One-Time Costs | 14 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q3/2021 | 07/07/21 | 09/30/21 | 86 | 3.250% | $ 851.00 | $ 6.52 | $ - | $ - | $ - | $ - | $ - | $ 857.52 | $ 857.52 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 857.52 | $ 7.02 | $ - | $ - | $ - | $ - | $ - | $ 864.54 | $ 864.54 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 864.54 | $ 6.93 | $ - | $ - | $ - | $ - | $ - | $ 871.47 | $ 871.47 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 871.47 | $ 7.06 | $ - | $ - | $ - | $ - | $ - | $ 878.53 | $ 878.53 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 878.53 | $ 7.97 | $ - | $ - | $ - | $ - | $ - | $ 886.50 | $ 886.50 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 886.50 | $ 10.97 | $ - | $ - | $ - | $ - | $ - | $ 897.47 | $ 897.47 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 897.47 | $ 13.96 | $ - | $ - | $ - | $ - | $ - | $ 911.44 | $ 911.44 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 911.44 | $ 17.04 | $ - | $ - | $ - | $ - | $ - | $ 928.48 | $ 928.48 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 928.48 | $ 18.77 | $ - | $ - | $ - | $ - | $ - | $ 947.25 | $ 947.25 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 947.25 | $ 19.94 | $ - | $ - | $ - | $ - | $ - | $ 967.19 | $ 967.19 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 967.19 | $ 20.44 | $ - | $ - | $ - | $ - | $ - | $ 987.63 | $ 987.63 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 987.63 | $ 20.87 | $ - | $ - | $ - | $ - | $ - | $ 1,008.50 | $ 1,008.50 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,008.50 | $ 21.55 | $ - | $ - | $ - | $ - | $ - | $ 1,030.05 | $ 1,030.05 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,030.05 | $ 22.01 | $ - | $ - | $ - | $ - | $ - | $ 1,052.05 | $ 1,052.05 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,052.05 | $ 20.86 | $ 11.10 | $ 20.86 | $ 31.95 | $ 42.55 | $ 74.50 | $ 1,093.77 | $ 1,019.26 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,019.26 | | $ 11.10 | $ 19.19 | $ 30.28 | $ 42.55 | $ 72.83 | $ 1,038.45 | $ 965.62 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 965.62 | | $ 11.10 | $ 18.25 | $ 29.35 | $ 42.55 | $ 71.90 | $ 983.87 | $ 911.97 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 911.97 | | $ 11.10 | $ 17.24 | $ 28.34 | $ 42.55 | $ 70.89 | $ 929.21 | $ 858.33 |
| | | | | | | **$ 16,836.47** | **$ 221.91** | **$ 44.38** | **$ 75.54** | **$ 119.92** | **$ 170.20** | **$ 290.12** | **$ 17,133.91** | **$ 16,843.80** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 10/3/2019 | $4,340.00 | $258.00 | $4,598.00 |
| 02 | 10/21/2019 | $5,545.00 | $329.00 | $5,874.00 |
| 03 | 11/13/2019 | $7,041.00 | $418.00 | $7,459.00 |
| 04 | 1/9/2020 | $9,104.00 | $541.00 | $9,645.00 |
| 05 | 2/19/2020 | $11,359.00 | $675.00 | $12,034.00 |
| 06 | 3/11/2020 | $14,002.00 | $832.00 | $14,834.00 |
| 07 | 3/26/2020 | $17,002.00 | $1,010.00 | $18,012.00 |
| 08 | 5/8/2020 | $20,274.00 | $1,204.00 | $21,478.00 |
| 09 | 5/28/2020 | $23,657.00 | $1,405.00 | $25,062.00 |
| 10 | 8/14/2020 | $26,917.00 | $1,599.00 | $28,516.00 |
| 11 | 8/14/2020 | $29,762.00 | $1,768.00 | $31,530.00 |
| 12 | 8/14/2020 | $31,883.00 | $1,894.00 | $33,777.00 |
| 13 | 9/16/2020 | $33,020.00 | $1,961.00 | $34,981.00 |
| 14 | 10/20/2020 | $33,020.00 | $1,961.00 | $34,981.00 |
| 15 | 11/16/2020 | $31,883.00 | $1,894.00 | $33,777.00 |
| 16 | 12/16/2020 | $30,528.00 | $1,813.00 | $32,341.00 |
| 17 | 1/19/2021 | $27,610.00 | $1,640.00 | $29,250.00 |
| 18 | 2/17/2021 | $24,266.00 | $1,441.00 | $25,707.00 |
| 19 | 4/23/2021 | $75,811.00 | $3,079.00 | $78,890.00 |
| 20 | 6/3/2021 | $54,002.00 | $2,194.00 | $56,196.00 |
| 21 | 6/17/2021 | $68,040.00 | $2,764.00 | $70,804.00 |
| 22 | 7/16/2021 | $84,898.00 | $3,448.00 | $88,346.00 |
| 23 | 8/17/2021 | $104,649.00 | $4,251.00 | $108,900.00 |
| 24 | 9/16/2021 | $127,073.00 | $5,161.00 | $132,234.00 |
| 25 | 11/9/2021 | $151,520.00 | $6,154.00 | $157,674.00 |
| 26 | 11/19/2021 | $176,806.00 | $7,180.00 | $183,986.00 |
| 27 | 12/17/2021 | $206,321.00 | $8,379.00 | $214,700.00 |
| 28 | 1/21/2022 | $228,126.00 | $9,265.00 | $237,391.00 |
| 29 | 2/25/2022 | $244,387.00 | $9,925.00 | $254,312.00 |
| 30 | 3/18/2022 | $253,095.00 | $10,280.00 | $263,375.00 |
| 31 | 4/25/2022 | $253,095.00 | $10,280.00 | $263,375.00 |
| 32 | 5/24/2022 | $244,387.00 | $9,925.00 | $254,312.00 |
| 33 | 6/21/2022 | $228,126.00 | $9,265.00 | $237,391.00 |
| 34 | 7/15/2022 | $206,321.00 | $8,379.00 | $214,700.00 |
| 35 | 8/26/2022 | $181,330.00 | $7,364.00 | $188,694.00 |
| 36 | 9/16/2022 | $155,399.00 | $6,311.00 | $161,710.00 |
| 37 | 11/22/2022 | $130,325.00 | $5,293.00 | $135,618.00 |
| 38 | 11/22/2022 | $107,326.00 | $4,359.00 | $111,685.00 |
| 39 | 1/6/2023 | $89,294.00 | $3,627.00 | $92,921.00 |
| 40 | 2/6/2023 | $71,565.00 | $2,907.00 | $74,472.00 |
| 41 | 2/21/2023 | $56,797.00 | $2,307.00 | $59,104.00 |
| 42 | 3/17/2023 | $44,728.00 | $1,817.00 | $46,545.00 |
| 43 | 4/24/2023 | $35,008.00 | $1,421.00 | $36,429.00 |
| 44 | 5/30/2023 | $27,270.00 | $1,107.00 | $28,377.00 |
| Total | | $3,986,912.00 | $169,085.00 | $4,155,997.00 |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| In-Service Date: | 12/01/24 | 06/27/24 | | | |
| COD: | | 12/17/24 | | | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2024 | 06/27/24 | 06/30/24 | 4 | 8.500% | $3,986,912.00 | $ 3,703.69 | $ - | $ - | $ - | $ - | $ - | $ 3,990,615.69 | $ 3,990,615.69 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $3,990,615.69 | $ 85,263.97 | $ - | $ - | $ - | $ - | $ - | $ 4,075,879.66 | $ 4,075,879.66 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $4,075,879.66 | $ 87,085.73 | $ - | $ - | $ - | $ - | $ - | $ 4,162,965.40 | $ 4,162,965.40 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $4,162,965.40 | $ 82,529.36 | $ 12,929.14 | $ 82,529.36 | $ 95,458.50 | $ 199,345.60 | $ 294,804.10 | $ 4,328,024.12 | $ 4,033,220.02 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $4,033,220.02 | | $ 12,929.14 | $ 75,918.46 | $ 88,847.60 | $ 199,345.60 | $ 288,193.20 | $ 4,109,138.48 | $ 3,820,945.29 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $3,820,945.29 | | $ 12,929.14 | $ 72,231.57 | $ 85,160.71 | $ 199,345.60 | $ 284,506.31 | $ 3,893,176.85 | $ 3,608,670.55 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $3,608,670.55 | | $ 12,929.14 | $ 68,218.70 | $ 81,147.84 | $ 199,345.60 | $ 280,493.44 | $ 3,676,889.25 | $ 3,396,395.81 |
| | | | | | | **$27,679,208.61** | **$258,582.76** | **$51,716.55** | **$298,898.10** | **$350,614.65** | **$797,382.40** | **$1,147,997.05** | **$28,236,689.46** | **$27,088,692.42** |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 01/01/25 | 03/31/25 | $ 2,012.40 | $ 4,069.28 | $ 6,081.69 | $ 8,454.25 |
| 04/01/25 | 06/30/25 | $ 2,012.40 | $ 3,743.32 | $ 5,755.72 | $ 8,454.25 |
| 07/01/25 | 09/30/25 | $ 2,012.40 | $ 3,561.53 | $ 5,573.93 | $ 8,454.25 |
| 10/01/25 | 12/31/25 | $ 2,012.40 | $ 3,363.67 | $ 5,376.07 | $ 8,454.25 |
| | | **$ 8,049.61** | **$ 14,737.80** | **$ 22,787.41** | **$ 33,817.00** |

**One-Time Costs 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 10/03/19 | 12/31/19 | 90 | 5.420% | $ 258.00 | $ 3.45 | $ - | $ - | $ - | $ - | $ - | $ 261.45 | $ 261.45 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 261.45 | $ 3.22 | $ - | $ - | $ - | $ - | $ - | $ 264.67 | $ 264.67 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 264.67 | $ 3.13 | $ - | $ - | $ - | $ - | $ - | $ 267.80 | $ 267.80 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 267.80 | $ 2.31 | $ - | $ - | $ - | $ - | $ - | $ 270.11 | $ 270.11 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 270.11 | $ 2.21 | $ - | $ - | $ - | $ - | $ - | $ 272.31 | $ 272.31 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 272.31 | $ 2.18 | $ - | $ - | $ - | $ - | $ - | $ 274.50 | $ 274.50 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 274.50 | $ 2.22 | $ - | $ - | $ - | $ - | $ - | $ 276.72 | $ 276.72 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 276.72 | $ 2.27 | $ - | $ - | $ - | $ - | $ - | $ 278.99 | $ 278.99 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 278.99 | $ 2.29 | $ - | $ - | $ - | $ - | $ - | $ 281.27 | $ 281.27 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 281.27 | $ 2.25 | $ - | $ - | $ - | $ - | $ - | $ 283.53 | $ 283.53 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 283.53 | $ 2.30 | $ - | $ - | $ - | $ - | $ - | $ 285.82 | $ 285.82 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 285.82 | $ 2.59 | $ - | $ - | $ - | $ - | $ - | $ 288.42 | $ 288.42 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 288.42 | $ 3.57 | $ - | $ - | $ - | $ - | $ - | $ 291.99 | $ 291.99 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 291.99 | $ 4.54 | $ - | $ - | $ - | $ - | $ - | $ 296.53 | $ 296.53 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 296.53 | $ 5.54 | $ - | $ - | $ - | $ - | $ - | $ 302.07 | $ 302.07 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 302.07 | $ 6.11 | $ - | $ - | $ - | $ - | $ - | $ 308.18 | $ 308.18 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 308.18 | $ 6.49 | $ - | $ - | $ - | $ - | $ - | $ 314.67 | $ 314.67 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 314.67 | $ 6.65 | $ - | $ - | $ - | $ - | $ - | $ 321.32 | $ 321.32 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 321.32 | $ 6.79 | $ - | $ - | $ - | $ - | $ - | $ 328.11 | $ 328.11 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 328.11 | $ 7.01 | $ - | $ - | $ - | $ - | $ - | $ 335.12 | $ 335.12 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 335.12 | $ 7.16 | $ - | $ - | $ - | $ - | $ - | $ 342.28 | $ 342.28 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 342.28 | $ 6.79 | $ 4.55 | $ 6.79 | $ 11.34 | $ 12.90 | $ 24.24 | $ 355.85 | $ 331.61 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 331.61 | | $ 4.55 | $ 6.24 | $ 10.80 | $ 12.90 | $ 23.70 | $ 337.85 | $ 314.16 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 314.16 | | $ 4.55 | $ 5.94 | $ 10.49 | $ 12.90 | $ 23.39 | $ 320.10 | $ 296.70 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 296.70 | | $ 4.55 | $ 5.61 | $ 10.16 | $ 12.90 | $ 23.06 | $ 302.31 | $ 279.25 |
| | | | | | | **$ 7,346.31** | **$ 91.06** | **$ 18.21** | **$ 24.58** | **$ 42.79** | **$ 51.60** | **$ 94.39** | **$ 7,461.95** | **$ 7,367.56** |

**One-Time Costs 02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 10/21/19 | 12/31/19 | 72 | 5.420% | $ 329.00 | $ 3.52 | $ - | $ - | $ - | $ - | $ - | $ 332.52 | $ 332.52 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 332.52 | $ 4.10 | $ - | $ - | $ - | $ - | $ - | $ 336.62 | $ 336.62 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 336.62 | $ 3.98 | $ - | $ - | $ - | $ - | $ - | $ 340.59 | $ 340.59 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 340.59 | $ 2.94 | $ - | $ - | $ - | $ - | $ - | $ 343.53 | $ 343.53 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 343.53 | $ 2.81 | $ - | $ - | $ - | $ - | $ - | $ 346.34 | $ 346.34 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 346.34 | $ 2.78 | $ - | $ - | $ - | $ - | $ - | $ 349.11 | $ 349.11 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 349.11 | $ 2.83 | $ - | $ - | $ - | $ - | $ - | $ 351.94 | $ 351.94 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 351.94 | $ 2.88 | $ - | $ - | $ - | $ - | $ - | $ 354.82 | $ 354.82 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 354.82 | $ 2.91 | $ - | $ - | $ - | $ - | $ - | $ 357.73 | $ 357.73 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 357.73 | $ 2.87 | $ - | $ - | $ - | $ - | $ - | $ 360.60 | $ 360.60 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 360.60 | $ 2.92 | $ - | $ - | $ - | $ - | $ - | $ 363.52 | $ 363.52 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 363.52 | $ 3.30 | $ - | $ - | $ - | $ - | $ - | $ 366.82 | $ 366.82 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 366.82 | $ 4.54 | $ - | $ - | $ - | $ - | $ - | $ 371.36 | $ 371.36 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 371.36 | $ 5.78 | $ - | $ - | $ - | $ - | $ - | $ 377.14 | $ 377.14 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 377.14 | $ 7.05 | $ - | $ - | $ - | $ - | $ - | $ 384.19 | $ 384.19 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 384.19 | $ 7.77 | $ - | $ - | $ - | $ - | $ - | $ 391.95 | $ 391.95 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 391.95 | $ 8.25 | $ - | $ - | $ - | $ - | $ - | $ 400.20 | $ 400.20 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 400.20 | $ 8.46 | $ - | $ - | $ - | $ - | $ - | $ 408.66 | $ 408.66 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 408.66 | $ 8.64 | $ - | $ - | $ - | $ - | $ - | $ 417.30 | $ 417.30 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 417.30 | $ 8.92 | $ - | $ - | $ - | $ - | $ - | $ 426.21 | $ 426.21 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 426.21 | $ 9.11 | $ - | $ - | $ - | $ - | $ - | $ 435.32 | $ 435.32 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 435.32 | $ 8.63 | $ 5.75 | $ 8.63 | $ 14.38 | $ 16.45 | $ 30.83 | $ 452.58 | $ 421.75 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 421.75 | | $ 5.75 | $ 7.94 | $ 13.69 | $ 16.45 | $ 30.14 | $ 429.69 | $ 399.55 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 399.55 | | $ 5.75 | $ 7.55 | $ 13.30 | $ 16.45 | $ 29.75 | $ 407.11 | $ 377.36 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 377.36 | | $ 5.75 | $ 7.13 | $ 12.88 | $ 16.45 | $ 29.33 | $ 384.49 | $ 355.16 |
| | | | | | | **$ 9,344.13** | **$ 114.95** | **$ 22.99** | **$ 31.26** | **$ 54.25** | **$ 65.80** | **$ 120.05** | **$ 9,490.33** | **$ 9,370.29** |

**One-Time Costs 03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 11/13/19 | 12/31/19 | 49 | 5.420% | $ 418.00 | $ 3.04 | $ - | $ - | $ - | $ - | $ - | $ 421.04 | $ 421.04 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 421.04 | $ 5.19 | $ - | $ - | $ - | $ - | $ - | $ 426.23 | $ 426.23 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 426.23 | $ 5.03 | $ - | $ - | $ - | $ - | $ - | $ 431.27 | $ 431.27 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 431.27 | $ 3.72 | $ - | $ - | $ - | $ - | $ - | $ 434.99 | $ 434.99 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 434.99 | $ 3.55 | $ - | $ - | $ - | $ - | $ - | $ 438.54 | $ 438.54 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 438.54 | $ 3.51 | $ - | $ - | $ - | $ - | $ - | $ 442.05 | $ 442.05 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 442.05 | $ 3.58 | $ - | $ - | $ - | $ - | $ - | $ 445.64 | $ 445.64 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 445.64 | $ 3.65 | $ - | $ - | $ - | $ - | $ - | $ 449.29 | $ 449.29 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 449.29 | $ 3.68 | $ - | $ - | $ - | $ - | $ - | $ 452.97 | $ 452.97 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 452.97 | $ 3.63 | $ - | $ - | $ - | $ - | $ - | $ 456.60 | $ 456.60 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 456.60 | $ 3.70 | $ - | $ - | $ - | $ - | $ - | $ 460.30 | $ 460.30 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 460.30 | $ 4.18 | $ - | $ - | $ - | $ - | $ - | $ 464.47 | $ 464.47 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 464.47 | $ 5.75 | $ - | $ - | $ - | $ - | $ - | $ 470.22 | $ 470.22 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 470.22 | $ 7.32 | $ - | $ - | $ - | $ - | $ - | $ 477.54 | $ 477.54 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 477.54 | $ 8.93 | $ - | $ - | $ - | $ - | $ - | $ 486.47 | $ 486.47 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 486.47 | $ 9.83 | $ - | $ - | $ - | $ - | $ - | $ 496.30 | $ 496.30 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 496.30 | $ 10.45 | $ - | $ - | $ - | $ - | $ - | $ 506.75 | $ 506.75 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 506.75 | $ 10.71 | $ - | $ - | $ - | $ - | $ - | $ 517.46 | $ 517.46 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 517.46 | $ 10.94 | $ - | $ - | $ - | $ - | $ - | $ 528.39 | $ 528.39 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 528.39 | $ 11.29 | $ - | $ - | $ - | $ - | $ - | $ 539.68 | $ 539.68 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 539.68 | $ 11.53 | $ - | $ - | $ - | $ - | $ - | $ 551.21 | $ 551.21 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 551.21 | $ 10.93 | $ 7.21 | $ 10.93 | $ 18.13 | $ 20.90 | $ 39.03 | $ 573.07 | $ 534.03 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 534.03 | | $ 7.21 | $ 10.05 | $ 17.26 | $ 20.90 | $ 38.16 | $ 544.08 | $ 505.93 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 505.93 | | $ 7.21 | $ 9.56 | $ 16.77 | $ 20.90 | $ 37.67 | $ 515.49 | $ 477.82 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 477.82 | | $ 7.21 | $ 9.03 | $ 16.24 | $ 20.90 | $ 37.14 | $ 486.85 | $ 449.71 |
| | | | | | | **$ 11,833.17** | **$ 144.14** | **$ 28.83** | **$ 39.58** | **$ 68.40** | **$ 83.60** | **$ 152.00** | **$ 12,016.88** | **$ 11,864.88** |

**One-Time Costs 04**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2020 | 01/09/20 | 03/31/20 | 83 | 4.960% | $ 541.00 | $ 6.09 | $ - | $ - | $ - | $ - | $ - | $ 547.09 | $ 547.09 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 547.09 | $ 6.46 | $ - | $ - | $ - | $ - | $ - | $ 553.55 | $ 553.55 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 553.55 | $ 4.77 | $ - | $ - | $ - | $ - | $ - | $ 558.32 | $ 558.32 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 558.32 | $ 4.56 | $ - | $ - | $ - | $ - | $ - | $ 562.88 | $ 562.88 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 562.88 | $ 4.51 | $ - | $ - | $ - | $ - | $ - | $ 567.39 | $ 567.39 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 567.39 | $ 4.60 | $ - | $ - | $ - | $ - | $ - | $ 571.99 | $ 571.99 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 571.99 | $ 4.69 | $ - | $ - | $ - | $ - | $ - | $ 576.67 | $ 576.67 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 576.67 | $ 4.72 | $ - | $ - | $ - | $ - | $ - | $ 581.40 | $ 581.40 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 581.40 | $ 4.66 | $ - | $ - | $ - | $ - | $ - | $ 586.06 | $ 586.06 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 586.06 | $ 4.75 | $ - | $ - | $ - | $ - | $ - | $ 590.81 | $ 590.81 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 590.81 | $ 5.36 | $ - | $ - | $ - | $ - | $ - | $ 596.17 | $ 596.17 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 596.17 | $ 7.38 | $ - | $ - | $ - | $ - | $ - | $ 603.54 | $ 603.54 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 603.54 | $ 9.39 | $ - | $ - | $ - | $ - | $ - | $ 612.94 | $ 612.94 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 612.94 | $ 11.46 | $ - | $ - | $ - | $ - | $ - | $ 624.40 | $ 624.40 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 624.40 | $ 12.62 | $ - | $ - | $ - | $ - | $ - | $ 637.02 | $ 637.02 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 637.02 | $ 13.41 | $ - | $ - | $ - | $ - | $ - | $ 650.43 | $ 650.43 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 650.43 | $ 13.75 | $ - | $ - | $ - | $ - | $ - | $ 664.17 | $ 664.17 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 664.17 | $ 14.04 | $ - | $ - | $ - | $ - | $ - | $ 678.21 | $ 678.21 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 678.21 | $ 14.49 | $ - | $ - | $ - | $ - | $ - | $ 692.70 | $ 692.70 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 692.70 | $ 14.80 | $ - | $ - | $ - | $ - | $ - | $ 707.50 | $ 707.50 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 707.50 | $ 14.03 | $ 9.03 | $ 14.03 | $ 23.05 | $ 27.05 | $ 50.10 | $ 735.55 | $ 685.45 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 685.45 | | $ 9.03 | $ 12.90 | $ 21.93 | $ 27.05 | $ 48.98 | $ 698.35 | $ 649.37 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 649.37 | | $ 9.03 | $ 12.28 | $ 21.30 | $ 27.05 | $ 48.35 | $ 661.65 | $ 613.30 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 613.30 | | $ 9.03 | $ 11.59 | $ 20.62 | $ 27.05 | $ 47.67 | $ 624.89 | $ 577.22 |
| | | | | | | **$ 14,652.32** | **$ 180.52** | **$ 36.10** | **$ 50.80** | **$ 86.90** | **$ 108.20** | **$ 195.10** | **$ 14,883.65** | **$ 14,688.54** |

| | | | | | | | | One-Time Costs | | | 05 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2020 | 02/19/20 | 03/31/20 | 42 | 4.960% | $ 675.00 | $ 3.84 | $ - | $ - | $ - | $ - | $ - | $ 678.84 | $ 678.84 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 678.84 | $ 8.02 | $ - | $ - | $ - | $ - | $ - | $ 686.86 | $ 686.86 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 686.86 | $ 5.92 | $ - | $ - | $ - | $ - | $ - | $ 692.78 | $ 692.78 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 692.78 | $ 5.66 | $ - | $ - | $ - | $ - | $ - | $ 698.44 | $ 698.44 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 698.44 | $ 5.60 | $ - | $ - | $ - | $ - | $ - | $ 704.04 | $ 704.04 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 704.04 | $ 5.70 | $ - | $ - | $ - | $ - | $ - | $ 709.74 | $ 709.74 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 709.74 | $ 5.81 | $ - | $ - | $ - | $ - | $ - | $ 715.56 | $ 715.56 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 715.56 | $ 5.86 | $ - | $ - | $ - | $ - | $ - | $ 721.42 | $ 721.42 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 721.42 | $ 5.78 | $ - | $ - | $ - | $ - | $ - | $ 727.20 | $ 727.20 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 727.20 | $ 5.89 | $ - | $ - | $ - | $ - | $ - | $ 733.09 | $ 733.09 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 733.09 | $ 6.65 | $ - | $ - | $ - | $ - | $ - | $ 739.74 | $ 739.74 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 739.74 | $ 9.15 | $ - | $ - | $ - | $ - | $ - | $ 748.90 | $ 748.90 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 748.90 | $ 11.65 | $ - | $ - | $ - | $ - | $ - | $ 760.55 | $ 760.55 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 760.55 | $ 14.22 | $ - | $ - | $ - | $ - | $ - | $ 774.77 | $ 774.77 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 774.77 | $ 15.66 | $ - | $ - | $ - | $ - | $ - | $ 790.43 | $ 790.43 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 790.43 | $ 16.64 | $ - | $ - | $ - | $ - | $ - | $ 807.07 | $ 807.07 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 807.07 | $ 17.06 | $ - | $ - | $ - | $ - | $ - | $ 824.13 | $ 824.13 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 824.13 | $ 17.42 | $ - | $ - | $ - | $ - | $ - | $ 841.54 | $ 841.54 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 841.54 | $ 17.98 | $ - | $ - | $ - | $ - | $ - | $ 859.52 | $ 859.52 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 859.52 | $ 18.36 | $ - | $ - | $ - | $ - | $ - | $ 877.89 | $ 877.89 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 877.89 | $ 17.40 | $ 11.01 | $ 17.40 | $ 28.42 | $ 33.75 | $ 62.17 | $ 912.70 | $ 850.53 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 850.53 | | $ 11.01 | $ 16.01 | $ 27.02 | $ 33.75 | $ 60.77 | $ 866.54 | $ 805.76 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 805.76 | | $ 11.01 | $ 15.23 | $ 26.25 | $ 33.75 | $ 60.00 | $ 821.00 | $ 761.00 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 761.00 | | $ 11.01 | $ 14.39 | $ 25.40 | $ 33.75 | $ 59.15 | $ 775.38 | $ 716.23 |
| | | | | | | **$ 18,184.81** | **$ 220.29** | **$ 44.06** | **$ 63.03** | **$ 107.09** | **$ 135.00** | **$ 242.09** | **$ 18,468.14** | **$ 18,226.05** |

| | | | | | | | | One-Time Costs | | | 06 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2020 | 03/11/20 | 03/31/20 | 21 | 4.960% | $ 832.00 | $ 2.37 | $ - | $ - | $ - | $ - | $ - | $ 834.37 | $ 834.37 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 834.37 | $ 9.85 | $ - | $ - | $ - | $ - | $ - | $ 844.22 | $ 844.22 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 844.22 | $ 7.28 | $ - | $ - | $ - | $ - | $ - | $ 851.50 | $ 851.50 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 851.50 | $ 6.96 | $ - | $ - | $ - | $ - | $ - | $ 858.46 | $ 858.46 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 858.46 | $ 6.88 | $ - | $ - | $ - | $ - | $ - | $ 865.34 | $ 865.34 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 865.34 | $ 7.01 | $ - | $ - | $ - | $ - | $ - | $ 872.35 | $ 872.35 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 872.35 | $ 7.15 | $ - | $ - | $ - | $ - | $ - | $ 879.49 | $ 879.49 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 879.49 | $ 7.20 | $ - | $ - | $ - | $ - | $ - | $ 886.70 | $ 886.70 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 886.70 | $ 7.11 | $ - | $ - | $ - | $ - | $ - | $ 893.80 | $ 893.80 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 893.80 | $ 7.24 | $ - | $ - | $ - | $ - | $ - | $ 901.05 | $ 901.05 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 901.05 | $ 8.18 | $ - | $ - | $ - | $ - | $ - | $ 909.22 | $ 909.22 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 909.22 | $ 11.25 | $ - | $ - | $ - | $ - | $ - | $ 920.47 | $ 920.47 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 920.47 | $ 14.32 | $ - | $ - | $ - | $ - | $ - | $ 934.80 | $ 934.80 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 934.80 | $ 17.48 | $ - | $ - | $ - | $ - | $ - | $ 952.28 | $ 952.28 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 952.28 | $ 19.25 | $ - | $ - | $ - | $ - | $ - | $ 971.53 | $ 971.53 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 971.53 | $ 20.45 | $ - | $ - | $ - | $ - | $ - | $ 991.97 | $ 991.97 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 991.97 | $ 20.96 | $ - | $ - | $ - | $ - | $ - | $ 1,012.94 | $ 1,012.94 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,012.94 | $ 21.41 | $ - | $ - | $ - | $ - | $ - | $ 1,034.34 | $ 1,034.34 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,034.34 | $ 22.10 | $ - | $ - | $ - | $ - | $ - | $ 1,056.44 | $ 1,056.44 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,056.44 | $ 22.57 | $ - | $ - | $ - | $ - | $ - | $ 1,079.02 | $ 1,079.02 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,079.02 | $ 21.39 | $ 13.42 | $ 21.39 | $ 34.81 | $ 41.60 | $ 76.41 | $ 1,121.80 | $ 1,045.39 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,045.39 | | $ 13.42 | $ 19.68 | $ 33.10 | $ 41.60 | $ 74.70 | $ 1,065.07 | $ 990.37 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 990.37 | | $ 13.42 | $ 18.72 | $ 32.14 | $ 41.60 | $ 73.74 | $ 1,009.09 | $ 935.35 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 935.35 | | $ 13.42 | $ 17.68 | $ 31.10 | $ 41.60 | $ 72.70 | $ 953.03 | $ 880.33 |
| | | | | | | **$ 22,353.39** | **$ 268.41** | **$ 53.68** | **$ 77.47** | **$ 131.15** | **$ 166.40** | **$ 297.55** | **$ 22,699.27** | **$ 22,401.72** |

| | | | | | | | | One-Time Costs | | | 07 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2020 | 03/26/20 | 03/31/20 | 6 | 4.960% | $ 1,010.00 | $ 0.82 | $ - | $ - | $ - | $ - | $ - | $ 1,010.82 | $ 1,010.82 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,010.82 | $ 11.94 | $ - | $ - | $ - | $ - | $ - | $ 1,022.76 | $ 1,022.76 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,022.76 | $ 8.82 | $ - | $ - | $ - | $ - | $ - | $ 1,031.58 | $ 1,031.58 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,031.58 | $ 8.43 | $ - | $ - | $ - | $ - | $ - | $ 1,040.00 | $ 1,040.00 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,040.00 | $ 8.33 | $ - | $ - | $ - | $ - | $ - | $ 1,048.34 | $ 1,048.34 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,048.34 | $ 8.49 | $ - | $ - | $ - | $ - | $ - | $ 1,056.83 | $ 1,056.83 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,056.83 | $ 8.66 | $ - | $ - | $ - | $ - | $ - | $ 1,065.49 | $ 1,065.49 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,065.49 | $ 8.73 | $ - | $ - | $ - | $ - | $ - | $ 1,074.22 | $ 1,074.22 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,074.22 | $ 8.61 | $ - | $ - | $ - | $ - | $ - | $ 1,082.83 | $ 1,082.83 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,082.83 | $ 8.77 | $ - | $ - | $ - | $ - | $ - | $ 1,091.60 | $ 1,091.60 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,091.60 | $ 9.91 | $ - | $ - | $ - | $ - | $ - | $ 1,101.51 | $ 1,101.51 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,101.51 | $ 13.63 | $ - | $ - | $ - | $ - | $ - | $ 1,115.14 | $ 1,115.14 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,115.14 | $ 17.35 | $ - | $ - | $ - | $ - | $ - | $ 1,132.49 | $ 1,132.49 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,132.49 | $ 21.18 | $ - | $ - | $ - | $ - | $ - | $ 1,153.66 | $ 1,153.66 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,153.66 | $ 23.32 | $ - | $ - | $ - | $ - | $ - | $ 1,176.99 | $ 1,176.99 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,176.99 | $ 24.77 | $ - | $ - | $ - | $ - | $ - | $ 1,201.76 | $ 1,201.76 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,201.76 | $ 25.40 | $ - | $ - | $ - | $ - | $ - | $ 1,227.16 | $ 1,227.16 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,227.16 | $ 25.93 | $ - | $ - | $ - | $ - | $ - | $ 1,253.09 | $ 1,253.09 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,253.09 | $ 26.77 | $ - | $ - | $ - | $ - | $ - | $ 1,279.86 | $ 1,279.86 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,279.86 | $ 27.35 | $ - | $ - | $ - | $ - | $ - | $ 1,307.21 | $ 1,307.21 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,307.21 | $ 25.91 | $ 16.16 | $ 25.91 | $ 42.07 | $ 50.50 | $ 92.57 | $ 1,359.04 | $ 1,266.47 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,266.47 | | $ 16.16 | $ 23.84 | $ 40.00 | $ 50.50 | $ 90.50 | $ 1,290.31 | $ 1,199.81 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,199.81 | | $ 16.16 | $ 22.68 | $ 38.84 | $ 50.50 | $ 89.34 | $ 1,222.49 | $ 1,133.16 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,133.16 | | $ 16.16 | $ 21.42 | $ 37.58 | $ 50.50 | $ 88.08 | $ 1,154.58 | $ 1,066.50 |
| | | | | | | **$ 27,082.77** | **$ 323.12** | **$ 64.62** | **$ 93.86** | **$ 158.48** | **$ 202.00** | **$ 360.48** | **$ 27,499.75** | **$ 27,139.27** |

| | | | | | | | | One-Time Costs | | | 08 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q2/2020 | 05/08/20 | 06/30/20 | 54 | 4.750% | $ 1,204.00 | $ 8.44 | $ - | $ - | $ - | $ - | $ - | $ 1,212.44 | $ 1,212.44 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,212.44 | $ 10.45 | $ - | $ - | $ - | $ - | $ - | $ 1,222.89 | $ 1,222.89 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,222.89 | $ 9.99 | $ - | $ - | $ - | $ - | $ - | $ 1,232.88 | $ 1,232.88 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,232.88 | $ 9.88 | $ - | $ - | $ - | $ - | $ - | $ 1,242.76 | $ 1,242.76 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,242.76 | $ 10.07 | $ - | $ - | $ - | $ - | $ - | $ 1,252.83 | $ 1,252.83 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,252.83 | $ 10.26 | $ - | $ - | $ - | $ - | $ - | $ 1,263.09 | $ 1,263.09 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,263.09 | $ 10.35 | $ - | $ - | $ - | $ - | $ - | $ 1,273.44 | $ 1,273.44 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,273.44 | $ 10.20 | $ - | $ - | $ - | $ - | $ - | $ 1,283.65 | $ 1,283.65 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,283.65 | $ 10.40 | $ - | $ - | $ - | $ - | $ - | $ 1,294.05 | $ 1,294.05 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,294.05 | $ 11.74 | $ - | $ - | $ - | $ - | $ - | $ 1,305.79 | $ 1,305.79 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,305.79 | $ 16.16 | $ - | $ - | $ - | $ - | $ - | $ 1,321.95 | $ 1,321.95 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,321.95 | $ 20.57 | $ - | $ - | $ - | $ - | $ - | $ 1,342.52 | $ 1,342.52 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,342.52 | $ 25.10 | $ - | $ - | $ - | $ - | $ - | $ 1,367.62 | $ 1,367.62 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,367.62 | $ 27.65 | $ - | $ - | $ - | $ - | $ - | $ 1,395.27 | $ 1,395.27 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,395.27 | $ 29.37 | $ - | $ - | $ - | $ - | $ - | $ 1,424.63 | $ 1,424.63 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,424.63 | $ 30.11 | $ - | $ - | $ - | $ - | $ - | $ 1,454.74 | $ 1,454.74 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,454.74 | $ 30.74 | $ - | $ - | $ - | $ - | $ - | $ 1,485.49 | $ 1,485.49 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,485.49 | $ 31.74 | $ - | $ - | $ - | $ - | $ - | $ 1,517.22 | $ 1,517.22 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,517.22 | $ 32.42 | $ - | $ - | $ - | $ - | $ - | $ 1,549.64 | $ 1,549.64 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,549.64 | $ 30.72 | $ 18.82 | $ 30.72 | $ 49.54 | $ 60.20 | $ 109.74 | $ 1,611.08 | $ 1,501.34 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,501.34 | | $ 18.82 | $ 28.26 | $ 47.08 | $ 60.20 | $ 107.28 | $ 1,529.60 | $ 1,422.33 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,422.33 | | $ 18.82 | $ 26.89 | $ 45.71 | $ 60.20 | $ 105.91 | $ 1,449.21 | $ 1,343.31 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,343.31 | | $ 18.82 | $ 25.39 | $ 44.21 | $ 60.20 | $ 104.41 | $ 1,368.70 | $ 1,264.29 |
| | | | | | | **$ 30,913.88** | **$ 376.36** | **$ 75.27** | **$ 111.26** | **$ 186.54** | **$ 240.80** | **$ 427.34** | **$ 31,401.51** | **$ 30,974.17** |

| | | | | | | | | One-Time Costs | | | 09 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q2/2020 | 05/28/20 | 06/30/20 | 34 | 4.750% | $ 1,405.00 | $ 6.20 | $ - | $ - | $ - | $ - | $ - | $ 1,411.20 | $ 1,411.20 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,411.20 | $ 12.17 | $ - | $ - | $ - | $ - | $ - | $ 1,423.37 | $ 1,423.37 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,423.37 | $ 11.63 | $ - | $ - | $ - | $ - | $ - | $ 1,434.99 | $ 1,434.99 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,434.99 | $ 11.50 | $ - | $ - | $ - | $ - | $ - | $ 1,446.49 | $ 1,446.49 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,446.49 | $ 11.72 | $ - | $ - | $ - | $ - | $ - | $ 1,458.22 | $ 1,458.22 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,458.22 | $ 11.95 | $ - | $ - | $ - | $ - | $ - | $ 1,470.16 | $ 1,470.16 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,470.16 | $ 12.04 | $ - | $ - | $ - | $ - | $ - | $ 1,482.20 | $ 1,482.20 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,482.20 | $ 11.88 | $ - | $ - | $ - | $ - | $ - | $ 1,494.08 | $ 1,494.08 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,494.08 | $ 12.11 | $ - | $ - | $ - | $ - | $ - | $ 1,506.19 | $ 1,506.19 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,506.19 | $ 13.67 | $ - | $ - | $ - | $ - | $ - | $ 1,519.85 | $ 1,519.85 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,519.85 | $ 18.81 | $ - | $ - | $ - | $ - | $ - | $ 1,538.66 | $ 1,538.66 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,538.66 | $ 23.94 | $ - | $ - | $ - | $ - | $ - | $ 1,562.60 | $ 1,562.60 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,562.60 | $ 29.22 | $ - | $ - | $ - | $ - | $ - | $ 1,591.82 | $ 1,591.82 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,591.82 | $ 32.18 | $ - | $ - | $ - | $ - | $ - | $ 1,624.00 | $ 1,624.00 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,624.00 | $ 34.18 | $ - | $ - | $ - | $ - | $ - | $ 1,658.18 | $ 1,658.18 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,658.18 | $ 35.04 | $ - | $ - | $ - | $ - | $ - | $ 1,693.22 | $ 1,693.22 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,693.22 | $ 35.78 | $ - | $ - | $ - | $ - | $ - | $ 1,729.01 | $ 1,729.01 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,729.01 | $ 36.94 | $ - | $ - | $ - | $ - | $ - | $ 1,765.95 | $ 1,765.95 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,765.95 | $ 37.73 | $ - | $ - | $ - | $ - | $ - | $ 1,803.68 | $ 1,803.68 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,803.68 | $ 35.76 | $ 21.72 | $ 35.76 | $ 57.48 | $ 70.25 | $ 127.73 | $ 1,875.20 | $ 1,747.47 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,747.47 | | $ 21.72 | $ 32.89 | $ 54.62 | $ 70.25 | $ 124.87 | $ 1,780.36 | $ 1,655.50 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,655.50 | | $ 21.72 | $ 31.30 | $ 53.02 | $ 70.25 | $ 123.27 | $ 1,686.79 | $ 1,563.52 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,563.52 | | $ 21.72 | $ 29.56 | $ 51.28 | $ 70.25 | $ 121.53 | $ 1,593.08 | $ 1,471.55 |
| | | | | | | **$ 35,985.39** | **$ 434.44** | **$ 86.89** | **$ 129.50** | **$ 216.39** | **$ 281.00** | **$ 497.39** | **$ 36,549.33** | **$ 36,051.94** |

| | | | | | | | | One-Time Costs | | | 10 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q3/2020 | 08/14/20 | 09/30/20 | 48 | 3.430% | $ 1,599.00 | $ 7.19 | $ - | $ - | $ - | $ - | $ - | $ 1,606.19 | $ 1,606.19 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,606.19 | $ 13.12 | $ - | $ - | $ - | $ - | $ - | $ 1,619.31 | $ 1,619.31 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,619.31 | $ 12.98 | $ - | $ - | $ - | $ - | $ - | $ 1,632.29 | $ 1,632.29 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,632.29 | $ 13.23 | $ - | $ - | $ - | $ - | $ - | $ 1,645.52 | $ 1,645.52 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,645.52 | $ 13.48 | $ - | $ - | $ - | $ - | $ - | $ 1,659.00 | $ 1,659.00 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,659.00 | $ 13.59 | $ - | $ - | $ - | $ - | $ - | $ 1,672.59 | $ 1,672.59 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,672.59 | $ 13.40 | $ - | $ - | $ - | $ - | $ - | $ 1,685.99 | $ 1,685.99 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,685.99 | $ 13.66 | $ - | $ - | $ - | $ - | $ - | $ 1,699.65 | $ 1,699.65 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,699.65 | $ 15.42 | $ - | $ - | $ - | $ - | $ - | $ 1,715.07 | $ 1,715.07 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,715.07 | $ 21.23 | $ - | $ - | $ - | $ - | $ - | $ 1,736.30 | $ 1,736.30 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,736.30 | $ 27.01 | $ - | $ - | $ - | $ - | $ - | $ 1,763.31 | $ 1,763.31 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,763.31 | $ 32.97 | $ - | $ - | $ - | $ - | $ - | $ 1,796.29 | $ 1,796.29 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,796.29 | $ 36.31 | $ - | $ - | $ - | $ - | $ - | $ 1,832.60 | $ 1,832.60 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,832.60 | $ 38.57 | $ - | $ - | $ - | $ - | $ - | $ 1,871.17 | $ 1,871.17 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,871.17 | $ 39.55 | $ - | $ - | $ - | $ - | $ - | $ 1,910.71 | $ 1,910.71 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,910.71 | $ 40.38 | $ - | $ - | $ - | $ - | $ - | $ 1,951.09 | $ 1,951.09 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,951.09 | $ 41.69 | $ - | $ - | $ - | $ - | $ - | $ 1,992.78 | $ 1,992.78 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,992.78 | $ 42.58 | $ - | $ - | $ - | $ - | $ - | $ 2,035.36 | $ 2,035.36 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,035.36 | $ 40.35 | $ 23.84 | $ 40.35 | $ 64.19 | $ 79.95 | $ 144.14 | $ 2,116.06 | $ 1,971.92 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,971.92 | | $ 23.84 | $ 37.12 | $ 60.95 | $ 79.95 | $ 140.90 | $ 2,009.04 | $ 1,868.14 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,868.14 | | $ 23.84 | $ 35.32 | $ 59.15 | $ 79.95 | $ 139.10 | $ 1,903.45 | $ 1,764.35 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,764.35 | | $ 23.84 | $ 33.35 | $ 57.19 | $ 79.95 | $ 137.14 | $ 1,797.71 | $ 1,660.57 |
| | | | | | | **$ 39,028.65** | **$ 476.71** | **$ 95.34** | **$ 146.14** | **$ 241.48** | **$ 319.80** | **$ 561.28** | **$ 39,651.49** | **$ 39,090.21** |

| | | | | | | | | One-Time Costs | | | 11 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2)

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,864.18 | $ 15.11 | $ - | $ - | $ - | $ - | $ - | $ 1,879.29 | $ 1,879.29 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,879.29 | $ 17.05 | $ - | $ - | $ - | $ - | $ - | $ 1,896.34 | $ 1,896.34 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,896.34 | $ 23.47 | $ - | $ - | $ - | $ - | $ - | $ 1,919.81 | $ 1,919.81 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,919.81 | $ 29.87 | $ - | $ - | $ - | $ - | $ - | $ 1,949.68 | $ 1,949.68 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,949.68 | $ 36.46 | $ - | $ - | $ - | $ - | $ - | $ 1,986.14 | $ 1,986.14 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,986.14 | $ 40.15 | $ - | $ - | $ - | $ - | $ - | $ 2,026.29 | $ 2,026.29 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,026.29 | $ 42.65 | $ - | $ - | $ - | $ - | $ - | $ 2,068.93 | $ 2,068.93 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,068.93 | $ 43.72 | $ - | $ - | $ - | $ - | $ - | $ 2,112.66 | $ 2,112.66 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,112.66 | $ 44.65 | $ - | $ - | $ - | $ - | $ - | $ 2,157.31 | $ 2,157.31 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,157.31 | $ 46.09 | $ - | $ - | $ - | $ - | $ - | $ 2,203.40 | $ 2,203.40 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,203.40 | $ 47.08 | $ - | $ - | $ - | $ - | $ - | $ 2,250.48 | $ 2,250.48 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,250.48 | $ 44.61 | $ 26.35 | $ 44.61 | $ 70.97 | $ 88.40 | $ 159.37 | $ 2,339.71 | $ 2,180.34 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,180.34 | | $ 26.35 | $ 41.04 | $ 67.40 | $ 88.40 | $ 155.80 | $ 2,221.38 | $ 2,065.58 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,065.58 | | $ 26.35 | $ 39.05 | $ 65.40 | $ 88.40 | $ 153.80 | $ 2,104.63 | $ 1,950.83 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,950.83 | | $ 26.35 | $ 36.88 | $ 63.23 | $ 88.40 | $ 151.63 | $ 1,987.71 | $ 1,836.07 |
| | | | | | | **$ 43,153.63** | **$ 527.09** | **$ 105.42** | **$ 161.58** | **$ 267.00** | **$ 353.60** | **$ 620.60** | **$ 43,842.30** | **$ 43,221.70** |

| | | | | | | | | One-Time Costs | | 12 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q3/2020 | 08/14/20 | 09/30/20 | 48 | 3.430% | $ 1,894.00 | $ 8.52 | $ - | $ - | $ - | $ - | $ - | $ 1,902.52 | $ 1,902.52 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,902.52 | $ 15.54 | $ - | $ - | $ - | $ - | $ - | $ 1,918.06 | $ 1,918.06 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,918.06 | $ 15.37 | $ - | $ - | $ - | $ - | $ - | $ 1,933.43 | $ 1,933.43 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,933.43 | $ 15.67 | $ - | $ - | $ - | $ - | $ - | $ 1,949.10 | $ 1,949.10 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,949.10 | $ 15.97 | $ - | $ - | $ - | $ - | $ - | $ 1,965.07 | $ 1,965.07 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,965.07 | $ 16.10 | $ - | $ - | $ - | $ - | $ - | $ 1,981.16 | $ 1,981.16 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,981.16 | $ 15.88 | $ - | $ - | $ - | $ - | $ - | $ 1,997.04 | $ 1,997.04 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,997.04 | $ 16.18 | $ - | $ - | $ - | $ - | $ - | $ 2,013.22 | $ 2,013.22 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,013.22 | $ 18.27 | $ - | $ - | $ - | $ - | $ - | $ 2,031.49 | $ 2,031.49 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,031.49 | $ 25.14 | $ - | $ - | $ - | $ - | $ - | $ 2,056.63 | $ 2,056.63 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,056.63 | $ 32.00 | $ - | $ - | $ - | $ - | $ - | $ 2,088.63 | $ 2,088.63 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,088.63 | $ 39.05 | $ - | $ - | $ - | $ - | $ - | $ 2,127.68 | $ 2,127.68 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,127.68 | $ 43.01 | $ - | $ - | $ - | $ - | $ - | $ 2,170.69 | $ 2,170.69 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,170.69 | $ 45.69 | $ - | $ - | $ - | $ - | $ - | $ 2,216.38 | $ 2,216.38 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,216.38 | $ 46.84 | $ - | $ - | $ - | $ - | $ - | $ 2,263.22 | $ 2,263.22 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,263.22 | $ 47.83 | $ - | $ - | $ - | $ - | $ - | $ 2,311.05 | $ 2,311.05 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,311.05 | $ 49.38 | $ - | $ - | $ - | $ - | $ - | $ 2,360.43 | $ 2,360.43 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,360.43 | $ 50.43 | $ - | $ - | $ - | $ - | $ - | $ 2,410.86 | $ 2,410.86 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,410.86 | $ 47.79 | $ 28.23 | $ 47.79 | $ 76.03 | $ 94.70 | $ 170.73 | $ 2,506.45 | $ 2,335.72 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,335.72 | | $ 28.23 | $ 43.97 | $ 72.20 | $ 94.70 | $ 166.90 | $ 2,379.69 | $ 2,212.79 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,212.79 | | $ 28.23 | $ 41.83 | $ 70.06 | $ 94.70 | $ 164.76 | $ 2,254.62 | $ 2,089.86 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,089.86 | | $ 28.23 | $ 39.51 | $ 67.74 | $ 94.70 | $ 162.44 | $ 2,129.37 | $ 1,966.93 |
| | | | | | | **$ 46,229.05** | **$ 564.66** | **$ 112.93** | **$ 173.10** | **$ 286.03** | **$ 378.80** | **$ 664.83** | **$ 46,966.81** | **$ 46,301.98** |

| | | | | | | | | One-Time Costs | | 13 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q3/2020 | 09/16/20 | 09/30/20 | 15 | 3.430% | $ 1,961.00 | $ 2.76 | $ - | $ - | $ - | $ - | $ - | $ 1,963.76 | $ 1,963.76 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,963.76 | $ 16.04 | $ - | $ - | $ - | $ - | $ - | $ 1,979.80 | $ 1,979.80 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,979.80 | $ 15.87 | $ - | $ - | $ - | $ - | $ - | $ 1,995.66 | $ 1,995.66 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,995.66 | $ 16.17 | $ - | $ - | $ - | $ - | $ - | $ 2,011.84 | $ 2,011.84 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,011.84 | $ 16.48 | $ - | $ - | $ - | $ - | $ - | $ 2,028.32 | $ 2,028.32 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,028.32 | $ 16.62 | $ - | $ - | $ - | $ - | $ - | $ 2,044.93 | $ 2,044.93 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,044.93 | $ 16.39 | $ - | $ - | $ - | $ - | $ - | $ 2,061.32 | $ 2,061.32 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,061.32 | $ 16.70 | $ - | $ - | $ - | $ - | $ - | $ 2,078.02 | $ 2,078.02 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,078.02 | $ 18.86 | $ - | $ - | $ - | $ - | $ - | $ 2,096.88 | $ 2,096.88 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,096.88 | $ 25.95 | $ - | $ - | $ - | $ - | $ - | $ 2,122.83 | $ 2,122.83 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,122.83 | $ 33.03 | $ - | $ - | $ - | $ - | $ - | $ 2,155.86 | $ 2,155.86 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,155.86 | $ 40.31 | $ - | $ - | $ - | $ - | $ - | $ 2,196.17 | $ 2,196.17 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,196.17 | $ 44.40 | $ - | $ - | $ - | $ - | $ - | $ 2,240.56 | $ 2,240.56 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,240.56 | $ 47.16 | $ - | $ - | $ - | $ - | $ - | $ 2,287.72 | $ 2,287.72 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,287.72 | $ 48.35 | $ - | $ - | $ - | $ - | $ - | $ 2,336.07 | $ 2,336.07 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,336.07 | $ 49.37 | $ - | $ - | $ - | $ - | $ - | $ 2,385.44 | $ 2,385.44 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,385.44 | $ 50.97 | $ - | $ - | $ - | $ - | $ - | $ 2,436.41 | $ 2,436.41 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,436.41 | $ 52.06 | $ - | $ - | $ - | $ - | $ - | $ 2,488.46 | $ 2,488.46 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,488.46 | $ 49.33 | $ 28.84 | $ 49.33 | $ 78.17 | $ 98.05 | $ 176.22 | $ 2,587.13 | $ 2,410.91 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,410.91 | | $ 28.84 | $ 45.38 | $ 74.22 | $ 98.05 | $ 172.27 | $ 2,456.29 | $ 2,284.02 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,284.02 | | $ 28.84 | $ 43.18 | $ 72.02 | $ 98.05 | $ 170.07 | $ 2,327.19 | $ 2,157.13 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,157.13 | | $ 28.84 | $ 40.78 | $ 69.62 | $ 98.05 | $ 167.67 | $ 2,197.90 | $ 2,030.24 |
| | | | | | | **$ 47,723.07** | **$ 576.79** | **$ 115.36** | **$ 178.67** | **$ 294.03** | **$ 392.20** | **$ 686.23** | **$ 48,478.54** | **$ 47,792.31** |

| | | | | | | | | One-Time Costs | | 14 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2020 | 10/20/20 | 12/31/20 | 73 | 3.250% | $ 1,961.00 | $ 12.71 | $ - | $ - | $ - | $ - | $ - | $ 1,973.71 | $ 1,973.71 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,973.71 | $ 15.82 | $ - | $ - | $ - | $ - | $ - | $ 1,989.53 | $ 1,989.53 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,989.53 | $ 16.12 | $ - | $ - | $ - | $ - | $ - | $ 2,005.65 | $ 2,005.65 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,005.65 | $ 16.43 | $ - | $ - | $ - | $ - | $ - | $ 2,022.08 | $ 2,022.08 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,022.08 | $ 16.56 | $ - | $ - | $ - | $ - | $ - | $ 2,038.64 | $ 2,038.64 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,038.64 | $ 16.34 | $ - | $ - | $ - | $ - | $ - | $ 2,054.98 | $ 2,054.98 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,054.98 | $ 16.65 | $ - | $ - | $ - | $ - | $ - | $ 2,071.63 | $ 2,071.63 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,071.63 | $ 18.80 | $ - | $ - | $ - | $ - | $ - | $ 2,090.43 | $ 2,090.43 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,090.43 | $ 25.87 | $ - | $ - | $ - | $ - | $ - | $ 2,116.30 | $ 2,116.30 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,116.30 | $ 32.93 | $ - | $ - | $ - | $ - | $ - | $ 2,149.23 | $ 2,149.23 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,149.23 | $ 40.19 | $ - | $ - | $ - | $ - | $ - | $ 2,189.42 | $ 2,189.42 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,189.42 | $ 44.26 | $ - | $ - | $ - | $ - | $ - | $ 2,233.67 | $ 2,233.67 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,233.67 | $ 47.01 | $ - | $ - | $ - | $ - | $ - | $ 2,280.68 | $ 2,280.68 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,280.68 | $ 48.20 | $ - | $ - | $ - | $ - | $ - | $ 2,328.88 | $ 2,328.88 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,328.88 | $ 49.22 | $ - | $ - | $ - | $ - | $ - | $ 2,378.10 | $ 2,378.10 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,378.10 | $ 50.81 | $ - | $ - | $ - | $ - | $ - | $ 2,428.91 | $ 2,428.91 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,428.91 | $ 51.90 | $ - | $ - | $ - | $ - | $ - | $ 2,480.81 | $ 2,480.81 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,480.81 | $ 49.18 | $ 28.45 | $ 49.18 | $ 77.63 | $ 98.05 | $ 175.68 | $ 2,579.17 | $ 2,403.49 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,403.49 | | $ 28.45 | $ 45.24 | $ 73.69 | $ 98.05 | $ 171.74 | $ 2,448.73 | $ 2,276.99 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,276.99 | | $ 28.45 | $ 43.04 | $ 71.49 | $ 98.05 | $ 169.54 | $ 2,320.04 | $ 2,150.49 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,150.49 | | $ 28.45 | $ 40.65 | $ 69.10 | $ 98.05 | $ 167.15 | $ 2,191.15 | $ 2,023.99 |
| | | | | | | **$ 45,624.64** | **$ 568.99** | **$ 113.80** | **$ 178.12** | **$ 291.92** | **$ 392.20** | **$ 684.12** | **$ 46,371.75** | **$ 45,687.64** |

| | | | | | | | | One-Time Costs | | 15 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2020 | 11/16/20 | 12/31/20 | 46 | 3.250% | $ 1,894.00 | $ 7.74 | $ - | $ - | $ - | $ - | $ - | $ 1,901.74 | $ 1,901.74 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,901.74 | $ 15.24 | $ - | $ - | $ - | $ - | $ - | $ 1,916.98 | $ 1,916.98 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,916.98 | $ 15.53 | $ - | $ - | $ - | $ - | $ - | $ 1,932.51 | $ 1,932.51 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,932.51 | $ 15.83 | $ - | $ - | $ - | $ - | $ - | $ 1,948.34 | $ 1,948.34 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,948.34 | $ 15.96 | $ - | $ - | $ - | $ - | $ - | $ 1,964.30 | $ 1,964.30 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,964.30 | $ 15.74 | $ - | $ - | $ - | $ - | $ - | $ 1,980.04 | $ 1,980.04 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,980.04 | $ 16.04 | $ - | $ - | $ - | $ - | $ - | $ 1,996.09 | $ 1,996.09 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,996.09 | $ 18.11 | $ - | $ - | $ - | $ - | $ - | $ 2,014.20 | $ 2,014.20 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,014.20 | $ 24.93 | $ - | $ - | $ - | $ - | $ - | $ 2,039.13 | $ 2,039.13 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,039.13 | $ 31.73 | $ - | $ - | $ - | $ - | $ - | $ 2,070.85 | $ 2,070.85 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,070.85 | $ 38.72 | $ - | $ - | $ - | $ - | $ - | $ 2,109.57 | $ 2,109.57 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,109.57 | $ 42.64 | $ - | $ - | $ - | $ - | $ - | $ 2,152.22 | $ 2,152.22 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,152.22 | $ 45.30 | $ - | $ - | $ - | $ - | $ - | $ 2,197.52 | $ 2,197.52 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,197.52 | $ 46.44 | $ - | $ - | $ - | $ - | $ - | $ 2,243.96 | $ 2,243.96 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,243.96 | $ 47.42 | $ - | $ - | $ - | $ - | $ - | $ 2,291.38 | $ 2,291.38 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,291.38 | $ 48.96 | $ - | $ - | $ - | $ - | $ - | $ 2,340.34 | $ 2,340.34 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,340.34 | $ 50.00 | $ - | $ - | $ - | $ - | $ - | $ 2,390.34 | $ 2,390.34 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,390.34 | $ 47.39 | $ 27.19 | $ 47.39 | $ 74.57 | $ 94.70 | $ 169.27 | $ 2,485.12 | $ 2,315.84 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,315.84 | | $ 27.19 | $ 43.59 | $ 70.78 | $ 94.70 | $ 165.48 | $ 2,359.44 | $ 2,193.96 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,193.96 | | $ 27.19 | $ 41.47 | $ 68.66 | $ 94.70 | $ 163.36 | $ 2,235.43 | $ 2,072.07 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,072.07 | | $ 27.19 | $ 39.17 | $ 66.36 | $ 94.70 | $ 161.06 | $ 2,111.24 | $ 1,950.18 |
| | | | | | | **$ 43,965.36** | **$ 543.73** | **$ 108.75** | **$ 171.62** | **$ 280.37** | **$ 378.80** | **$ 659.17** | **$ 44,680.72** | **$ 44,021.55** |

| | | | | | | | | One-Time Costs | | 16 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2020 | 12/16/20 | 12/31/20 | 16 | 3.250% | $ 1,813.00 | $ 2.58 | $ - | $ - | $ - | $ - | $ - | $ 1,815.58 | $ 1,815.58 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,815.58 | $ 14.55 | $ - | $ - | $ - | $ - | $ - | $ 1,830.13 | $ 1,830.13 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,830.13 | $ 14.83 | $ - | $ - | $ - | $ - | $ - | $ 1,844.95 | $ 1,844.95 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,844.95 | $ 15.11 | $ - | $ - | $ - | $ - | $ - | $ 1,860.07 | $ 1,860.07 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,860.07 | $ 15.24 | $ - | $ - | $ - | $ - | $ - | $ 1,875.31 | $ 1,875.31 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,875.31 | $ 15.03 | $ - | $ - | $ - | $ - | $ - | $ 1,890.33 | $ 1,890.33 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,890.33 | $ 15.32 | $ - | $ - | $ - | $ - | $ - | $ 1,905.65 | $ 1,905.65 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,905.65 | $ 17.29 | $ - | $ - | $ - | $ - | $ - | $ 1,922.94 | $ 1,922.94 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,922.94 | $ 23.80 | $ - | $ - | $ - | $ - | $ - | $ 1,946.74 | $ 1,946.74 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,946.74 | $ 30.29 | $ - | $ - | $ - | $ - | $ - | $ 1,977.03 | $ 1,977.03 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,977.03 | $ 36.97 | $ - | $ - | $ - | $ - | $ - | $ 2,014.00 | $ 2,014.00 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,014.00 | $ 40.71 | $ - | $ - | $ - | $ - | $ - | $ 2,054.71 | $ 2,054.71 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,054.71 | $ 43.24 | $ - | $ - | $ - | $ - | $ - | $ 2,097.95 | $ 2,097.95 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,097.95 | $ 44.34 | $ - | $ - | $ - | $ - | $ - | $ 2,142.29 | $ 2,142.29 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,142.29 | $ 45.27 | $ - | $ - | $ - | $ - | $ - | $ 2,187.57 | $ 2,187.57 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,187.57 | $ 46.74 | $ - | $ - | $ - | $ - | $ - | $ 2,234.31 | $ 2,234.31 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,234.31 | $ 47.74 | $ - | $ - | $ - | $ - | $ - | $ 2,282.05 | $ 2,282.05 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,282.05 | $ 45.24 | $ 25.71 | $ 45.24 | $ 70.96 | $ 90.65 | $ 161.61 | $ 2,372.53 | $ 2,210.92 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,210.92 | | $ 25.71 | $ 41.62 | $ 67.33 | $ 90.65 | $ 157.98 | $ 2,252.54 | $ 2,094.56 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,094.56 | | $ 25.71 | $ 39.60 | $ 65.31 | $ 90.65 | $ 155.96 | $ 2,134.15 | $ 1,978.19 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,978.19 | | $ 25.71 | $ 37.40 | $ 63.11 | $ 90.65 | $ 153.76 | $ 2,015.59 | $ 1,861.83 |
| | | | | | | **$ 41,978.27** | **$ 514.29** | **$ 102.86** | **$ 163.85** | **$ 266.71** | **$ 362.60** | **$ 629.31** | **$ 42,656.40** | **$ 42,027.09** |

| | | | | | | | | One-Time Costs | | 17 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2021 | 01/19/21 | 03/31/21 | 72 | 3.250% | $ 1,640.00 | $ 10.51 | $ - | $ - | $ - | $ - | $ - | $ 1,650.51 | $ 1,650.51 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,650.51 | $ 13.37 | $ - | $ - | $ - | $ - | $ - | $ 1,663.89 | $ 1,663.89 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,663.89 | $ 13.63 | $ - | $ - | $ - | $ - | $ - | $ 1,677.52 | $ 1,677.52 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,677.52 | $ 13.74 | $ - | $ - | $ - | $ - | $ - | $ 1,691.26 | $ 1,691.26 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,691.26 | $ 13.55 | $ - | $ - | $ - | $ - | $ - | $ 1,704.81 | $ 1,704.81 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,704.81 | $ 13.81 | $ - | $ - | $ - | $ - | $ - | $ 1,718.63 | $ 1,718.63 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,718.63 | $ 15.59 | $ - | $ - | $ - | $ - | $ - | $ 1,734.22 | $ 1,734.22 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,734.22 | $ 21.46 | $ - | $ - | $ - | $ - | $ - | $ 1,755.68 | $ 1,755.68 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,755.68 | $ 27.32 | $ - | $ - | $ - | $ - | $ - | $ 1,783.00 | $ 1,783.00 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,783.00 | $ 33.34 | $ - | $ - | $ - | $ - | $ - | $ 1,816.34 | $ 1,816.34 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,816.34 | $ 36.72 | $ - | $ - | $ - | $ - | $ - | $ 1,853.06 | $ 1,853.06 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,853.06 | $ 39.00 | $ - | $ - | $ - | $ - | $ - | $ 1,892.06 | $ 1,892.06 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,892.06 | $ 39.99 | $ - | $ - | $ - | $ - | $ - | $ 1,932.04 | $ 1,932.04 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,932.04 | $ 40.83 | $ - | $ - | $ - | $ - | $ - | $ 1,972.88 | $ 1,972.88 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,972.88 | $ 42.15 | $ - | $ - | $ - | $ - | $ - | $ 2,015.03 | $ 2,015.03 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,015.03 | $ 43.05 | $ - | $ - | $ - | $ - | $ - | $ 2,058.08 | $ 2,058.08 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,058.08 | $ 40.80 | $ 22.94 | $ 40.80 | $ 63.74

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ | 1,482.23 | $ | 11.88 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,494.11 | $ | 1,494.11 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ | 1,494.11 | $ | 12.11 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,506.21 | $ | 1,506.21 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ | 1,506.21 | $ | 13.67 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,519.88 | $ | 1,519.88 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ | 1,519.88 | $ | 18.81 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,538.69 | $ | 1,538.69 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ | 1,538.69 | $ | 23.94 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,562.63 | $ | 1,562.63 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ | 1,562.63 | $ | 29.22 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,591.85 | $ | 1,591.85 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ | 1,591.85 | $ | 32.18 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,624.03 | $ | 1,624.03 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ | 1,624.03 | $ | 34.18 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,658.21 | $ | 1,658.21 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ | 1,658.21 | $ | 35.04 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,693.25 | $ | 1,693.25 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ | 1,693.25 | $ | 35.78 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,729.04 | $ | 1,729.04 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ | 1,729.04 | $ | 36.94 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,765.98 | $ | 1,765.98 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ | 1,765.98 | $ | 37.73 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,803.71 | $ | 1,803.71 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ | 1,803.71 | $ | 35.76 | $ | 19.92 | $ | 35.76 | $ | 55.68 | $ | 72.05 | $ | 127.73 | $ | 1,875.23 | $ | 1,747.50 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ | 1,747.50 | | | $ | 19.92 | $ | 32.89 | $ | 52.82 | $ | 72.05 | $ | 124.87 | $ | 1,780.39 | $ | 1,655.52 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ | 1,655.52 | | | $ | 19.92 | $ | 31.30 | $ | 51.22 | $ | 72.05 | $ | 123.27 | $ | 1,686.82 | $ | 1,563.55 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ | 1,563.55 | | | $ | 19.92 | $ | 29.56 | $ | 49.48 | $ | 72.05 | $ | 121.53 | $ | 1,593.11 | $ | 1,471.58 |
| | | | | | | **$** | **31,752.31** | **$** | **398.47** | **$** | **79.69** | **$** | **129.51** | **$** | **209.20** | **$** | **288.20** | **$** | **497.40** | **$** | **32,280.28** | **$** | **31,782.88** |

**One-Time Costs 19**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 04/23/21 | 06/30/21 | 69 | 3.250% | $ 3,079.00 | $ 18.92 | $ - | $ - | $ - | $ - | $ - | $ 3,097.92 | $ 3,097.92 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,097.92 | $ 25.38 | $ - | $ - | $ - | $ - | $ - | $ 3,123.29 | $ 3,123.29 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,123.29 | $ 25.59 | $ - | $ - | $ - | $ - | $ - | $ 3,148.88 | $ 3,148.88 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,148.88 | $ 25.23 | $ - | $ - | $ - | $ - | $ - | $ 3,174.11 | $ 3,174.11 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,174.11 | $ 25.72 | $ - | $ - | $ - | $ - | $ - | $ 3,199.83 | $ 3,199.83 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,199.83 | $ 29.04 | $ - | $ - | $ - | $ - | $ - | $ 3,228.87 | $ 3,228.87 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,228.87 | $ 39.96 | $ - | $ - | $ - | $ - | $ - | $ 3,268.83 | $ 3,268.83 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,268.83 | $ 50.86 | $ - | $ - | $ - | $ - | $ - | $ 3,319.69 | $ 3,319.69 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,319.69 | $ 62.07 | $ - | $ - | $ - | $ - | $ - | $ 3,381.76 | $ 3,381.76 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,381.76 | $ 68.36 | $ - | $ - | $ - | $ - | $ - | $ 3,450.12 | $ 3,450.12 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,450.12 | $ 72.61 | $ - | $ - | $ - | $ - | $ - | $ 3,522.74 | $ 3,522.74 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,522.74 | $ 74.45 | $ - | $ - | $ - | $ - | $ - | $ 3,597.19 | $ 3,597.19 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,597.19 | $ 76.02 | $ - | $ - | $ - | $ - | $ - | $ 3,673.21 | $ 3,673.21 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,673.21 | $ 78.48 | $ - | $ - | $ - | $ - | $ - | $ 3,751.69 | $ 3,751.69 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,751.69 | $ 80.16 | $ - | $ - | $ - | $ - | $ - | $ 3,831.85 | $ 3,831.85 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,831.85 | $ 75.97 | $ 41.44 | $ 75.97 | $ 117.41 | $ 153.95 | $ 271.36 | $ 3,983.78 | $ 3,712.42 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,712.42 | | $ 41.44 | $ 69.88 | $ 111.32 | $ 153.95 | $ 265.27 | $ 3,782.30 | $ 3,517.03 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,517.03 | | $ 41.44 | $ 66.49 | $ 107.93 | $ 153.95 | $ 261.88 | $ 3,583.52 | $ 3,321.64 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,321.64 | | $ 41.44 | $ 62.79 | $ 104.23 | $ 153.95 | $ 258.18 | $ 3,384.43 | $ 3,126.25 |
| | | | | | | **$ 64,400.07** | **$ 828.81** | **$ 165.76** | **$ 275.12** | **$ 440.89** | **$ 615.80** | **$ 1,056.69** | **$ 65,504.01** | **$ 64,447.32** |

**One-Time Costs 20**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 06/03/21 | 06/30/21 | 28 | 3.250% | $ 2,194.00 | $ 5.47 | $ - | $ - | $ - | $ - | $ - | $ 2,199.47 | $ 2,199.47 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,199.47 | $ 18.02 | $ - | $ - | $ - | $ - | $ - | $ 2,217.49 | $ 2,217.49 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,217.49 | $ 18.17 | $ - | $ - | $ - | $ - | $ - | $ 2,235.65 | $ 2,235.65 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,235.65 | $ 17.92 | $ - | $ - | $ - | $ - | $ - | $ 2,253.57 | $ 2,253.57 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,253.57 | $ 18.26 | $ - | $ - | $ - | $ - | $ - | $ 2,271.83 | $ 2,271.83 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,271.83 | $ 20.61 | $ - | $ - | $ - | $ - | $ - | $ 2,292.44 | $ 2,292.44 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,292.44 | $ 28.37 | $ - | $ - | $ - | $ - | $ - | $ 2,320.81 | $ 2,320.81 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,320.81 | $ 36.11 | $ - | $ - | $ - | $ - | $ - | $ 2,356.92 | $ 2,356.92 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,356.92 | $ 44.07 | $ - | $ - | $ - | $ - | $ - | $ 2,400.99 | $ 2,400.99 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,400.99 | $ 48.54 | $ - | $ - | $ - | $ - | $ - | $ 2,449.53 | $ 2,449.53 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,449.53 | $ 51.55 | $ - | $ - | $ - | $ - | $ - | $ 2,501.08 | $ 2,501.08 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,501.08 | $ 52.86 | $ - | $ - | $ - | $ - | $ - | $ 2,553.94 | $ 2,553.94 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,553.94 | $ 53.97 | $ - | $ - | $ - | $ - | $ - | $ 2,607.92 | $ 2,607.92 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,607.92 | $ 55.72 | $ - | $ - | $ - | $ - | $ - | $ 2,663.64 | $ 2,663.64 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,663.64 | $ 56.91 | $ - | $ - | $ - | $ - | $ - | $ 2,720.55 | $ 2,720.55 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,720.55 | $ 53.93 | $ 29.02 | $ 53.93 | $ 82.96 | $ 109.70 | $ 192.66 | $ 2,828.42 | $ 2,635.76 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,635.76 | | $ 29.02 | $ 49.61 | $ 78.64 | $ 109.70 | $ 188.34 | $ 2,685.37 | $ 2,497.04 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,497.04 | | $ 29.02 | $ 47.20 | $ 76.23 | $ 109.70 | $ 185.93 | $ 2,544.24 | $ 2,358.31 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,358.31 | | $ 29.02 | $ 44.58 | $ 73.61 | $ 109.70 | $ 183.31 | $ 2,402.89 | $ 2,219.59 |
| | | | | | | **$ 45,730.95** | **$ 580.48** | **$ 116.10** | **$ 195.33** | **$ 311.43** | **$ 438.80** | **$ 750.23** | **$ 46,506.77** | **$ 45,756.54** |

**One-Time Costs 21**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 06/17/21 | 06/30/21 | 14 | 3.250% | $ 2,764.00 | $ 3.45 | $ - | $ - | $ - | $ - | $ - | $ 2,767.45 | $ 2,767.45 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,767.45 | $ 22.67 | $ - | $ - | $ - | $ - | $ - | $ 2,790.12 | $ 2,790.12 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,790.12 | $ 22.86 | $ - | $ - | $ - | $ - | $ - | $ 2,812.97 | $ 2,812.97 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,812.97 | $ 22.54 | $ - | $ - | $ - | $ - | $ - | $ 2,835.51 | $ 2,835.51 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,835.51 | $ 22.98 | $ - | $ - | $ - | $ - | $ - | $ 2,858.49 | $ 2,858.49 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,858.49 | $ 25.94 | $ - | $ - | $ - | $ - | $ - | $ 2,884.43 | $ 2,884.43 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,884.43 | $ 35.70 | $ - | $ - | $ - | $ - | $ - | $ 2,920.12 | $ 2,920.12 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,920.12 | $ 45.43 | $ - | $ - | $ - | $ - | $ - | $ 2,965.56 | $ 2,965.56 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,965.56 | $ 55.45 | $ - | $ - | $ - | $ - | $ - | $ 3,021.01 | $ 3,021.01 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,021.01 | $ 61.07 | $ - | $ - | $ - | $ - | $ - | $ 3,082.08 | $ 3,082.08 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,082.08 | $ 64.87 | $ - | $ - | $ - | $ - | $ - | $ 3,146.95 | $ 3,146.95 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,146.95 | $ 66.51 | $ - | $ - | $ - | $ - | $ - | $ 3,213.45 | $ 3,213.45 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,213.45 | $ 67.91 | $ - | $ - | $ - | $ - | $ - | $ 3,281.37 | $ 3,281.37 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,281.37 | $ 70.11 | $ - | $ - | $ - | $ - | $ - | $ 3,351.48 | $ 3,351.48 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,351.48 | $ 71.61 | $ - | $ - | $ - | $ - | $ - | $ 3,423.09 | $ 3,423.09 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,423.09 | $ 67.86 | $ 36.35 | $ 67.86 | $ 104.21 | $ 138.20 | $ 242.41 | $ 3,558.81 | $ 3,316.40 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,316.40 | | $ 36.35 | $ 62.43 | $ 98.77 | $ 138.20 | $ 236.97 | $ 3,378.82 | $ 3,141.85 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,141.85 | | $ 36.35 | $ 59.39 | $ 95.74 | $ 138.20 | $ 233.94 | $ 3,201.25 | $ 2,967.30 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,967.30 | | $ 36.35 | $ 56.09 | $ 92.44 | $ 138.20 | $ 230.64 | $ 3,023.40 | $ 2,792.76 |
| | | | | | | **$ 57,543.62** | **$ 726.95** | **$ 145.39** | **$ 245.78** | **$ 391.16** | **$ 552.80** | **$ 943.96** | **$ 58,516.35** | **$ 57,572.38** |

**One-Time Costs 22**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 07/16/21 | 09/30/21 | 77 | 3.250% | $ 3,448.00 | $ 23.64 | $ - | $ - | $ - | $ - | $ - | $ 3,471.64 | $ 3,471.64 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,471.64 | $ 28.44 | $ - | $ - | $ - | $ - | $ - | $ 3,500.08 | $ 3,500.08 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,500.08 | $ 28.05 | $ - | $ - | $ - | $ - | $ - | $ 3,528.13 | $ 3,528.13 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,528.13 | $ 28.59 | $ - | $ - | $ - | $ - | $ - | $ 3,556.72 | $ 3,556.72 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,556.72 | $ 32.27 | $ - | $ - | $ - | $ - | $ - | $ 3,588.99 | $ 3,588.99 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,588.99 | $ 44.42 | $ - | $ - | $ - | $ - | $ - | $ 3,633.41 | $ 3,633.41 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,633.41 | $ 56.53 | $ - | $ - | $ - | $ - | $ - | $ 3,689.94 | $ 3,689.94 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,689.94 | $ 69.00 | $ - | $ - | $ - | $ - | $ - | $ 3,758.93 | $ 3,758.93 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,758.93 | $ 75.99 | $ - | $ - | $ - | $ - | $ - | $ 3,834.92 | $ 3,834.92 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,834.92 | $ 80.71 | $ - | $ - | $ - | $ - | $ - | $ 3,915.63 | $ 3,915.63 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,915.63 | $ 82.75 | $ - | $ - | $ - | $ - | $ - | $ 3,998.38 | $ 3,998.38 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,998.38 | $ 84.50 | $ - | $ - | $ - | $ - | $ - | $ 4,082.89 | $ 4,082.89 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,082.89 | $ 87.24 | $ - | $ - | $ - | $ - | $ - | $ 4,170.12 | $ 4,170.12 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,170.12 | $ 89.10 | $ - | $ - | $ - | $ - | $ - | $ 4,259.22 | $ 4,259.22 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,259.22 | $ 84.44 | $ 44.78 | $ 84.44 | $ 129.22 | $ 172.40 | $ 301.62 | $ 4,428.10 | $ 4,126.48 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,126.48 | | $ 44.78 | $ 77.67 | $ 122.46 | $ 172.40 | $ 294.86 | $ 4,204.15 | $ 3,909.29 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,909.29 | | $ 44.78 | $ 73.90 | $ 118.68 | $ 172.40 | $ 291.08 | $ 3,983.19 | $ 3,692.11 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,692.11 | | $ 44.78 | $ 69.80 | $ 114.58 | $ 172.40 | $ 286.98 | $ 3,761.91 | $ 3,474.93 |
| | | | | | | **$ 68,164.87** | **$ 895.66** | **$ 179.13** | **$ 305.81** | **$ 484.94** | **$ 689.60** | **$ 1,174.54** | **$ 69,366.34** | **$ 68,191.80** |

**One-Time Costs 23**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 08/17/21 | 09/30/21 | 45 | 3.250% | $ 4,251.00 | $ 17.03 | $ - | $ - | $ - | $ - | $ - | $ 4,268.03 | $ 4,268.03 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,268.03 | $ 34.96 | $ - | $ - | $ - | $ - | $ - | $ 4,303.00 | $ 4,303.00 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,303.00 | $ 34.48 | $ - | $ - | $ - | $ - | $ - | $ 4,337.48 | $ 4,337.48 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,337.48 | $ 35.15 | $ - | $ - | $ - | $ - | $ - | $ 4,372.62 | $ 4,372.62 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,372.62 | $ 39.68 | $ - | $ - | $ - | $ - | $ - | $ 4,412.30 | $ 4,412.30 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,412.30 | $ 54.61 | $ - | $ - | $ - | $ - | $ - | $ 4,466.91 | $ 4,466.91 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,466.91 | $ 69.50 | $ - | $ - | $ - | $ - | $ - | $ 4,536.41 | $ 4,536.41 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,536.41 | $ 84.82 | $ - | $ - | $ - | $ - | $ - | $ 4,621.23 | $ 4,621.23 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,621.23 | $ 93.42 | $ - | $ - | $ - | $ - | $ - | $ 4,714.65 | $ 4,714.65 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,714.65 | $ 99.23 | $ - | $ - | $ - | $ - | $ - | $ 4,813.88 | $ 4,813.88 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,813.88 | $ 101.74 | $ - | $ - | $ - | $ - | $ - | $ 4,915.61 | $ 4,915.61 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,915.61 | $ 103.89 | $ - | $ - | $ - | $ - | $ - | $ 5,019.50 | $ 5,019.50 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,019.50 | $ 107.25 | $ - | $ - | $ - | $ - | $ - | $ 5,126.75 | $ 5,126.75 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,126.75 | $ 109.54 | $ - | $ - | $ - | $ - | $ - | $ 5,236.28 | $ 5,236.28 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 5,236.28 | $ 103.81 | $ 54.45 | $ 103.81 | $ 158.26 | $ 212.55 | $ 370.81 | $ 5,443.90 | $ 5,073.09 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 5,073.09 | | $ 54.45 | $ 95.49 | $ 149.95 | $ 212.55 | $ 362.50 | $ 5,168.58 | $ 4,806.08 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,806.08 | | $ 54.45 | $ 90.85 | $ 145.31 | $ 212.55 | $ 357.86 | $ 4,896.94 | $ 4,539.08 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,539.08 | | $ 54.45 | $ 85.81 | $ 140.26 | $ 212.55 | $ 352.81 | $ 4,624.89 | $ 4,272.07 |
| | | | | | | **$ 83,813.90** | **$ 1,089.09** | **$ 217.82** | **$ 375.96** | **$ 593.78** | **$ 850.20** | **$ 1,443.98** | **$ 85,278.95** | **$ 83,834.97** |

**One-Time Costs 24**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 09/16/21 | 09/30/21 | 15 | 3.250% | $ 5,161.00 | $ 6.89 | $ - | $ - | $ - | $ - | $ - | $ 5,167.89 | $ 5,167.89 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 5,167.89 | $ 42.33 | $ - | $ - | $ - | $ - | $ - | $ 5,210.23 | $ 5,210.23 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 5,210.23 | $ 41.75 | $ - | $ - | $ - | $ - | $ - | $ 5,251.98 | $ 5,251.98 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 5,251.98 | $ 42.56 | $ - | $ - | $ - | $ - | $ - | $ 5,294.54 | $ 5,294.54 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 5,294.54 | $ 48.04 | $ - | $ - | $ - | $ - | $ - | $ 5,342.58 | $ 5,342.58 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 5,342.58 | $ 66.12 | $ - | $ - | $ - | $ - | $ - | $ 5,408.70 | $ 5,408.70 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,408.70 | $ 84.15 | $ - | $ - | $ - | $ - | $ - | $ 5,492.85 | $ 5,492.85 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,492.85 | $ 102.71 | $ - | $ - | $ - | $ - | $ - | $ 5,595.56 | $ 5,595.56 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,595.56 | $ 113.11 | $ - | $ - | $ - | $ - | $ - | $ 5,708.67 | $ 5,708.67 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,708.67 | $ 120.15 | $ - | $ - | $ - | $ - | $ - | $ 5,828.82 | $ 5,828.82 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,828.82 | $ 123.19 | $ - | $ - | $ - | $ - | $ - | $ 5,952.01 | $ 5,952.01 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,952.01 | $ 125.79 | $ - | $ - | $ - | $ - | $ - | $ 6,077.80 | $ 6,077.80 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 6,077.80 | $ 129.86 | $ - | $ - | $ - | $ - | $ - | $ 6,207.65 | $ 6,207.65 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 6,207.65 | $ 132.63 | $ - | $ - | $ - | $ - | $ - | $ 6,340.29 | $ 6,340.29 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 6,340.29 | $ 125.69 | $ 65.25 | $ 125.69 | $ 190.94 | $ 258.05 | $ 448.99 | $ 6,591.68 | $ 6,142.68 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 6,142.68 | | $ 65.25 | $ 115.63 | $ 180.87 | $ 258.05 | $ 438.92 | $ 6,258.31 | $ 5,819.38 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,819.38 | | $ 65.25 | $ 110.01 | $ 175.26 | $ 258.05 | $ 433.31 | $ 5,929.39 | $ 5,496.08 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,496.08 | | $ 65.25 | $ 103.90 | $ 169.15 | $ 258.05 | $ 427.20 | $ 5,599.98 | $ 5,172.79 |
| | | | | | | **$ 101,498.71** | **$ 1,304.98** | **$ 261.00** | **$ 455.23** | **$ 716.22** | **$ 1,032.20** | **$ 1,748.42** | **$ 103,258.92** | **$ 101,510.50** |

**One-Time Costs 25**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 11/09/21 | 12/31/21 | 53 | 3.250% | $ 6,154.00 | $ 29.04 | $ - | $ - | $ - | $ - | $ - | $ 6,183.04 | $ 6,183.04 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 6,183.04 | $ 49.55 | $ - | $ - | $ - | $ - | $ - | $ 6,232.59 | $ 6,232.59 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 6,232.59 | $ 50.50 | $ - | $ - | $ - | $ - | $ - | $ 6,283.09 | $ 6,283.09 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 6,283.09 | $ 57.01 | $ - | $ - | $ - | $ - | $ - | $ 6,340.10 | $ 6,340.10 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 6,340.10 | $ 78.46 | $ - | $ - | $ - | $ - | $ - | $ 6,418.57 | $ 6,418.57 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 6,418.57 | $ 99.87 | $ - | $ - | $ - | $ - | $ - | $ 6,518.43 | $ 6,518.43 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 6,518.43 | $ 121.89 | $ - | $ - | $ - | $ - | $ - | $ 6,640.32 | $ 6,640.32 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92

| | | | | | | | | One-Time Costs | 26 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2021 | 11/19/21 | 12/31/21 | 43 | 3.250% | $ 7,180.00 | $ 27.49 | $ - | $ - | $ - | $ - | $ - | $ 7,207.49 | $ 7,207.49 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 7,207.49 | $ 57.76 | $ - | $ - | $ - | $ - | $ - | $ 7,265.25 | $ 7,265.25 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 7,265.25 | $ 58.87 | $ - | $ - | $ - | $ - | $ - | $ 7,324.12 | $ 7,324.12 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 7,324.12 | $ 66.46 | $ - | $ - | $ - | $ - | $ - | $ 7,390.58 | $ 7,390.58 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 7,390.58 | $ 91.46 | $ - | $ - | $ - | $ - | $ - | $ 7,482.04 | $ 7,482.04 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,482.04 | $ 116.41 | $ - | $ - | $ - | $ - | $ - | $ 7,598.45 | $ 7,598.45 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 7,598.45 | $ 142.08 | $ - | $ - | $ - | $ - | $ - | $ 7,740.53 | $ 7,740.53 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 7,740.53 | $ 156.47 | $ - | $ - | $ - | $ - | $ - | $ 7,897.01 | $ 7,897.01 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 7,897.01 | $ 166.20 | $ - | $ - | $ - | $ - | $ - | $ 8,063.21 | $ 8,063.21 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 8,063.21 | $ 170.41 | $ - | $ - | $ - | $ - | $ - | $ 8,233.62 | $ 8,233.62 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 8,233.62 | $ 174.01 | $ - | $ - | $ - | $ - | $ - | $ 8,407.63 | $ 8,407.63 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 8,407.63 | $ 179.64 | $ - | $ - | $ - | $ - | $ - | $ 8,587.27 | $ 8,587.27 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 8,587.27 | $ 183.48 | $ - | $ - | $ - | $ - | $ - | $ 8,770.74 | $ 8,770.74 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 8,770.74 | $ 173.88 | $ 88.23 | $ 173.88 | $ 262.11 | $ 359.00 | $ 621.11 | $ 9,118.50 | $ 8,497.39 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 8,497.39 | | $ 88.23 | $ 159.95 | $ 248.18 | $ 359.00 | $ 607.18 | $ 8,657.34 | $ 8,050.16 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 8,050.16 | | $ 88.23 | $ 152.18 | $ 240.41 | $ 359.00 | $ 599.41 | $ 8,202.34 | $ 7,602.93 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 7,602.93 | | $ 88.23 | $ 143.73 | $ 231.96 | $ 359.00 | $ 590.96 | $ 7,746.65 | $ 7,155.70 |
| | | | | | | **$ 133,298.42** | **$ 1,764.62** | **$ 352.92** | **$ 629.73** | **$ 982.66** | **$ 1,436.00** | **$ 2,418.66** | **$ 135,692.77** | **$ 133,274.11** |

| | | | | | | | | One-Time Costs | 27 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2021 | 12/17/21 | 12/31/21 | 15 | 3.250% | $ 8,379.00 | $ 11.19 | $ - | $ - | $ - | $ - | $ - | $ 8,390.19 | $ 8,390.19 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 8,390.19 | $ 67.24 | $ - | $ - | $ - | $ - | $ - | $ 8,457.43 | $ 8,457.43 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 8,457.43 | $ 68.53 | $ - | $ - | $ - | $ - | $ - | $ 8,525.96 | $ 8,525.96 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 8,525.96 | $ 77.36 | $ - | $ - | $ - | $ - | $ - | $ 8,603.32 | $ 8,603.32 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 8,603.32 | $ 106.47 | $ - | $ - | $ - | $ - | $ - | $ 8,709.79 | $ 8,709.79 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 8,709.79 | $ 135.51 | $ - | $ - | $ - | $ - | $ - | $ 8,845.31 | $ 8,845.31 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 8,845.31 | $ 165.40 | $ - | $ - | $ - | $ - | $ - | $ 9,010.70 | $ 9,010.70 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 9,010.70 | $ 182.15 | $ - | $ - | $ - | $ - | $ - | $ 9,192.85 | $ 9,192.85 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 9,192.85 | $ 193.48 | $ - | $ - | $ - | $ - | $ - | $ 9,386.33 | $ 9,386.33 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 9,386.33 | $ 198.37 | $ - | $ - | $ - | $ - | $ - | $ 9,584.70 | $ 9,584.70 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 9,584.70 | $ 202.56 | $ - | $ - | $ - | $ - | $ - | $ 9,787.26 | $ 9,787.26 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 9,787.26 | $ 209.12 | $ - | $ - | $ - | $ - | $ - | $ 9,996.38 | $ 9,996.38 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 9,996.38 | $ 213.58 | $ - | $ - | $ - | $ - | $ - | $ 10,209.96 | $ 10,209.96 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 10,209.96 | $ 202.41 | $ 101.67 | $ 202.41 | $ 304.08 | $ 418.95 | $ 723.03 | $ 10,614.78 | $ 9,891.75 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 9,891.75 | | $ 101.67 | $ 186.20 | $ 287.86 | $ 418.95 | $ 706.81 | $ 10,077.95 | $ 9,371.13 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 9,371.13 | | $ 101.67 | $ 177.15 | $ 278.82 | $ 418.95 | $ 697.77 | $ 9,548.29 | $ 8,850.52 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 8,850.52 | | $ 101.67 | $ 167.31 | $ 268.98 | $ 418.95 | $ 687.93 | $ 9,017.83 | $ 8,329.90 |
| | | | | | | **$ 155,192.60** | **$ 2,033.37** | **$ 406.67** | **$ 733.07** | **$ 1,139.74** | **$ 1,675.80** | **$ 2,815.54** | **$ 157,959.04** | **$ 155,143.49** |

| | | | | | | | | One-Time Costs | 28 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2022 | 01/21/22 | 03/31/22 | 70 | 3.250% | $ 9,265.00 | $ 57.75 | $ - | $ - | $ - | $ - | $ - | $ 9,322.75 | $ 9,322.75 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 9,322.75 | $ 75.54 | $ - | $ - | $ - | $ - | $ - | $ 9,398.29 | $ 9,398.29 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 9,398.29 | $ 85.28 | $ - | $ - | $ - | $ - | $ - | $ 9,483.57 | $ 9,483.57 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 9,483.57 | $ 117.37 | $ - | $ - | $ - | $ - | $ - | $ 9,600.93 | $ 9,600.93 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 9,600.93 | $ 149.38 | $ - | $ - | $ - | $ - | $ - | $ 9,750.31 | $ 9,750.31 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 9,750.31 | $ 182.32 | $ - | $ - | $ - | $ - | $ - | $ 9,932.63 | $ 9,932.63 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 9,932.63 | $ 200.79 | $ - | $ - | $ - | $ - | $ - | $ 10,133.42 | $ 10,133.42 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 10,133.42 | $ 213.27 | $ - | $ - | $ - | $ - | $ - | $ 10,346.69 | $ 10,346.69 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 10,346.69 | $ 218.67 | $ - | $ - | $ - | $ - | $ - | $ 10,565.36 | $ 10,565.36 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 10,565.36 | $ 223.29 | $ - | $ - | $ - | $ - | $ - | $ 10,788.64 | $ 10,788.64 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 10,788.64 | $ 230.51 | $ - | $ - | $ - | $ - | $ - | $ 11,019.16 | $ 11,019.16 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 11,019.16 | $ 235.44 | $ - | $ - | $ - | $ - | $ - | $ 11,254.59 | $ 11,254.59 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 11,254.59 | $ 223.12 | $ 110.64 | $ 223.12 | $ 333.75 | $ 463.25 | $ 797.00 | $ 11,700.83 | $ 10,903.83 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 10,903.83 | | $ 110.64 | $ 205.25 | $ 315.88 | $ 463.25 | $ 779.13 | $ 11,109.07 | $ 10,329.94 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 10,329.94 | | $ 110.64 | $ 195.28 | $ 305.91 | $ 463.25 | $ 769.16 | $ 10,525.22 | $ 9,756.05 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 9,756.05 | | $ 110.64 | $ 184.43 | $ 295.07 | $ 463.25 | $ 758.32 | $ 9,940.48 | $ 9,182.17 |
| | | | | | | **$ 161,851.17** | **$ 2,212.71** | **$ 442.54** | **$ 808.07** | **$ 1,250.61** | **$ 1,853.00** | **$ 3,103.61** | **$ 164,871.95** | **$ 161,768.34** |

| | | | | | | | | One-Time Costs | 29 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2022 | 02/25/22 | 03/31/22 | 35 | 3.250% | $ 9,925.00 | $ 30.93 | $ - | $ - | $ - | $ - | $ - | $ 9,955.93 | $ 9,955.93 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 9,955.93 | $ 80.67 | $ - | $ - | $ - | $ - | $ - | $ 10,036.60 | $ 10,036.60 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 10,036.60 | $ 91.07 | $ - | $ - | $ - | $ - | $ - | $ 10,127.67 | $ 10,127.67 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 10,127.67 | $ 125.34 | $ - | $ - | $ - | $ - | $ - | $ 10,253.01 | $ 10,253.01 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 10,253.01 | $ 159.53 | $ - | $ - | $ - | $ - | $ - | $ 10,412.54 | $ 10,412.54 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 10,412.54 | $ 194.70 | $ - | $ - | $ - | $ - | $ - | $ 10,607.24 | $ 10,607.24 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 10,607.24 | $ 214.42 | $ - | $ - | $ - | $ - | $ - | $ 10,821.66 | $ 10,821.66 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 10,821.66 | $ 227.76 | $ - | $ - | $ - | $ - | $ - | $ 11,049.42 | $ 11,049.42 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 11,049.42 | $ 233.52 | $ - | $ - | $ - | $ - | $ - | $ 11,282.94 | $ 11,282.94 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 11,282.94 | $ 238.45 | $ - | $ - | $ - | $ - | $ - | $ 11,521.39 | $ 11,521.39 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 11,521.39 | $ 246.17 | $ - | $ - | $ - | $ - | $ - | $ 11,767.56 | $ 11,767.56 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 11,767.56 | $ 251.43 | $ - | $ - | $ - | $ - | $ - | $ 12,018.98 | $ 12,018.98 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 12,018.98 | $ 238.27 | $ 116.61 | $ 238.27 | $ 354.89 | $ 496.25 | $ 851.14 | $ 12,495.53 | $ 11,644.39 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 11,644.39 | | $ 116.61 | $ 219.19 | $ 335.80 | $ 496.25 | $ 832.05 | $ 11,863.58 | $ 11,031.53 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 11,031.53 | | $ 116.61 | $ 208.54 | $ 325.15 | $ 496.25 | $ 821.40 | $ 11,240.07 | $ 10,418.67 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 10,418.67 | | $ 116.61 | $ 196.96 | $ 313.57 | $ 496.25 | $ 809.82 | $ 10,615.62 | $ 9,805.80 |
| | | | | | | **$ 172,874.53** | **$ 2,332.26** | **$ 466.45** | **$ 862.95** | **$ 1,329.41** | **$ 1,985.00** | **$ 3,314.41** | **$ 176,069.74** | **$ 172,755.33** |

| | | | | | | | | One-Time Costs | 30 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2022 | 03/18/22 | 03/31/22 | 14 | 3.250% | $ 10,280.00 | $ 12.81 | $ - | $ - | $ - | $ - | $ - | $ 10,292.81 | $ 10,292.81 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 10,292.81 | $ 83.40 | $ - | $ - | $ - | $ - | $ - | $ 10,376.21 | $ 10,376.21 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 10,376.21 | $ 94.15 | $ - | $ - | $ - | $ - | $ - | $ 10,470.37 | $ 10,470.37 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 10,470.37 | $ 129.58 | $ - | $ - | $ - | $ - | $ - | $ 10,599.95 | $ 10,599.95 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 10,599.95 | $ 164.92 | $ - | $ - | $ - | $ - | $ - | $ 10,764.87 | $ 10,764.87 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 10,764.87 | $ 201.29 | $ - | $ - | $ - | $ - | $ - | $ 10,966.16 | $ 10,966.16 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 10,966.16 | $ 221.68 | $ - | $ - | $ - | $ - | $ - | $ 11,187.84 | $ 11,187.84 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 11,187.84 | $ 235.47 | $ - | $ - | $ - | $ - | $ - | $ 11,423.30 | $ 11,423.30 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 11,423.30 | $ 241.42 | $ - | $ - | $ - | $ - | $ - | $ 11,664.72 | $ 11,664.72 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 11,664.72 | $ 246.52 | $ - | $ - | $ - | $ - | $ - | $ 11,911.24 | $ 11,911.24 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 11,911.24 | $ 254.50 | $ - | $ - | $ - | $ - | $ - | $ 12,165.74 | $ 12,165.74 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 12,165.74 | $ 259.93 | $ - | $ - | $ - | $ - | $ - | $ 12,425.68 | $ 12,425.68 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 12,425.68 | $ 246.33 | $ 119.60 | $ 246.33 | $ 365.94 | $ 514.00 | $ 879.94 | $ 12,918.35 | $ 12,038.41 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 12,038.41 | | $ 119.60 | $ 226.60 | $ 346.20 | $ 514.00 | $ 860.20 | $ 12,265.01 | $ 11,404.81 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 11,404.81 | | $ 119.60 | $ 215.60 | $ 335.20 | $ 514.00 | $ 849.20 | $ 11,620.41 | $ 10,771.21 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 10,771.21 | | $ 119.60 | $ 203.62 | $ 323.22 | $ 514.00 | $ 837.22 | $ 10,974.83 | $ 10,137.61 |
| | | | | | | **$ 178,743.34** | **$ 2,392.01** | **$ 478.40** | **$ 892.16** | **$ 1,370.56** | **$ 2,056.00** | **$ 3,426.56** | **$ 182,027.50** | **$ 178,600.95** |

| | | | | | | | | One-Time Costs | 31 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q2/2022 | 04/25/22 | 06/30/22 | 67 | 3.250% | $ 10,280.00 | $ 61.33 | $ - | $ - | $ - | $ - | $ - | $ 10,341.33 | $ 10,341.33 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 10,341.33 | $ 93.84 | $ - | $ - | $ - | $ - | $ - | $ 10,435.16 | $ 10,435.16 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 10,435.16 | $ 129.14 | $ - | $ - | $ - | $ - | $ - | $ 10,564.31 | $ 10,564.31 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 10,564.31 | $ 164.37 | $ - | $ - | $ - | $ - | $ - | $ 10,728.68 | $ 10,728.68 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 10,728.68 | $ 200.61 | $ - | $ - | $ - | $ - | $ - | $ 10,929.29 | $ 10,929.29 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 10,929.29 | $ 220.93 | $ - | $ - | $ - | $ - | $ - | $ 11,150.22 | $ 11,150.22 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 11,150.22 | $ 234.67 | $ - | $ - | $ - | $ - | $ - | $ 11,384.90 | $ 11,384.90 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 11,384.90 | $ 240.61 | $ - | $ - | $ - | $ - | $ - | $ 11,625.50 | $ 11,625.50 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 11,625.50 | $ 245.69 | $ - | $ - | $ - | $ - | $ - | $ 11,871.20 | $ 11,871.20 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 11,871.20 | $ 253.64 | $ - | $ - | $ - | $ - | $ - | $ 12,124.84 | $ 12,124.84 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 12,124.84 | $ 259.06 | $ - | $ - | $ - | $ - | $ - | $ 12,383.90 | $ 12,383.90 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 12,383.90 | $ 245.51 | $ 117.47 | $ 245.51 | $ 362.98 | $ 514.00 | $ 876.98 | $ 12,874.91 | $ 11,997.93 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 11,997.93 | | $ 117.47 | $ 225.84 | $ 343.31 | $ 514.00 | $ 857.31 | $ 12,223.78 | $ 11,366.46 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 11,366.46 | | $ 117.47 | $ 214.87 | $ 332.34 | $ 514.00 | $ 846.34 | $ 11,581.34 | $ 10,734.99 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 10,734.99 | | $ 117.47 | $ 202.94 | $ 320.41 | $ 514.00 | $ 834.41 | $ 10,937.93 | $ 10,103.52 |
| | | | | | | **$ 167,918.72** | **$ 2,349.41** | **$ 469.88** | **$ 889.16** | **$ 1,359.04** | **$ 2,056.00** | **$ 3,415.04** | **$ 171,157.28** | **$ 167,742.25** |

| | | | | | | | | One-Time Costs | 32 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q2/2022 | 05/24/22 | 06/30/22 | 38 | 3.250% | $ 9,925.00 | $ 33.58 | $ - | $ - | $ - | $ - | $ - | $ 9,958.58 | $ 9,958.58 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 9,958.58 | $ 90.36 | $ - | $ - | $ - | $ - | $ - | $ 10,048.95 | $ 10,048.95 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 10,048.95 | $ 124.36 | $ - | $ - | $ - | $ - | $ - | $ 10,173.31 | $ 10,173.31 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 10,173.31 | $ 158.29 | $ - | $ - | $ - | $ - | $ - | $ 10,331.60 | $ 10,331.60 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 10,331.60 | $ 193.19 | $ - | $ - | $ - | $ - | $ - | $ 10,524.78 | $ 10,524.78 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 10,524.78 | $ 212.76 | $ - | $ - | $ - | $ - | $ - | $ 10,737.54 | $ 10,737.54 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 10,737.54 | $ 225.99 | $ - | $ - | $ - | $ - | $ - | $ 10,963.53 | $ 10,963.53 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 10,963.53 | $ 231.70 | $ - | $ - | $ - | $ - | $ - | $ 11,195.23 | $ 11,195.23 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 11,195.23 | $ 236.60 | $ - | $ - | $ - | $ - | $ - | $ 11,431.83 | $ 11,431.83 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 11,431.83 | $ 244.25 | $ - | $ - | $ - | $ - | $ - | $ 11,676.08 | $ 11,676.08 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 11,676.08 | $ 249.47 | $ - | $ - | $ - | $ - | $ - | $ 11,925.55 | $ 11,925.55 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 11,925.55 | $ 236.42 | $ 111.85 | $ 236.42 | $ 348.27 | $ 496.25 | $ 844.52 | $ 12,398.39 | $ 11,553.88 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 11,553.88 | | $ 111.85 | $ 217.48 | $ 329.33 | $ 496.25 | $ 825.58 | $ 11,771.36 | $ 10,945.78 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 10,945.78 | | $ 111.85 | $ 206.92 | $ 318.77 | $ 496.25 | $ 815.02 | $ 11,152.70 | $ 10,337.68 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 10,337.68 | | $ 111.85 | $ 195.42 | $ 307.27 | $ 496.25 | $ 803.52 | $ 10,533.10 | $ 9,729.58 |
| | | | | | | **$ 161,729.31** | **$ 2,236.97** | **$ 447.39** | **$ 856.25** | **$ 1,303.64** | **$ 1,985.00** | **$ 3,288.64** | **$ 164,822.53** | **$ 161,533.89** |

| | | | | | | | | One-Time Costs | 33 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q2/2022 | 06/21/22 | 06/30/22 | 10 | 3.250% | $ 9,265.00 | $ 8.25 | $ - | $ - | $ - | $ - | $ - | $ 9,273.25 | $ 9,273.25 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 9,273.25 | $ 84.15 | $ - | $ - | $ - | $ - | $ - | $ 9,357.39 | $ 9,357.39 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 9,357.39 | $ 115.81 | $ - | $ - | $ - | $ - | $ - | $ 9,473.20 | $ 9,473.20 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 9,473.20 | $ 147.39 | $ - | $ - | $ - | $ - | $ - | $ 9,620.59 | $ 9,620.59 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 9,620.59 | $ 179.89 | $ - | $ - | $ - | $ - | $ - | $ 9,800.49 | $ 9,800.49 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 9,800.49 | $ 198.11 | $ - | $ - | $ - | $ - | $ - | $ 9,998.60 | $ 9,998.60 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 9,998.60 | $ 210.44 | $ - | $ - | $ - | $ - | $ - | $ 10,209.04 | $ 10,209.04 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 10,209.04 | $ 215.76 | $ - | $ - | $ - | $ - | $ - | $ 10,424.79 | $ 10,424.79 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 10,424.79 | $ 220.32 | $ - | $ - | $ - | $ - | $ - | $ 10,645.11 | $ 10,645.11 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 10,645.11 | $ 227.44 | $ - | $ - | $ - | $ - | $ - | $ 10,872.55 | $ 10,872.55 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 10,872.55 | $ 232.30 | $ - | $ - | $ - | $ - | $ - | $ 11,104.86 | $ 11,104.86 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 11,104.86 | $ 220.15 | $ 103.00 | $ 220.15 | $ 323.15 | $ 463.25 | $ 786.40 | $ 11,545.16 | $ 10,758.76 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 10,758.76 | | $ 103.00 | $ 202.52 | $ 305.52 | $ 463.25 | $ 768.77 | $ 10,961.27 | $ 10,192.51 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 10,192.51 | | $ 103.00 | $ 192.68 | $ 295.68 | $ 463.25 | $ 758.93 | $ 10,385.19 | $ 9,626.26 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 9,626.26 | | $ 103.00 | $ 181.98 | $ 284.98 | $ 463.25 | $ 748.23 | $ 9,808.23 | $ 9,060.01 |
| | | | | | | **$ 150,622.40** | **$ 2,060.01** | **$ 412.00** | **$ 797.32** | **$ 1,209.32** | **$ 1,853.00** | **$ 3,062.32** | **$ 153,479.73** | **$ 150,417.41** |

| | | | | | | | | One-Time Costs | 34 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q3/2022 | 07/15/22 | 09/30/22 | 78 | 3.600% | $ 8,379.00 | $ 64.46 | $ - | $ - | $ - | $ - | $ - | $ 8,443.46 | $ 8,443.46 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 8,443.46 | $ 104.50 | $ - | $ - | $ - | $ - | $ - | $ 8

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 9,211.92 | $ 194.68 | $ - | $ - | $ - | $ - | $ - | $ 9,406.61 | $ 9,406.61 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 9,406.61 | $ 198.80 | $ - | $ - | $ - | $ - | $ - | $ 9,605.40 | $ 9,605.40 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 9,605.40 | $ 205.23 | $ - | $ - | $ - | $ - | $ - | $ 9,810.64 | $ 9,810.64 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 9,810.64 | $ 209.62 | $ - | $ - | $ - | $ - | $ - | $ 10,020.25 | $ 10,020.25 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 10,020.25 | $ 198.65 | $ 91.99 | $ 198.65 | $ 290.64 | $ 418.95 | $ 709.59 | $ 10,417.55 | $ 9,707.95 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 9,707.95 | | $ 91.99 | $ 182.74 | $ 274.73 | $ 418.95 | $ 693.68 | $ 9,890.69 | $ 9,197.01 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 9,197.01 | | $ 91.99 | $ 173.86 | $ 265.86 | $ 418.95 | $ 684.81 | $ 9,370.87 | $ 8,686.06 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 8,686.06 | | $ 91.99 | $ 164.20 | $ 256.20 | $ 418.95 | $ 675.15 | $ 8,850.27 | $ 8,175.12 |
| | | | | | | **$ 127,562.53** | **$ 1,839.90** | **$ 367.98** | **$ 719.45** | **$ 1,087.43** | **$ 1,675.80** | **$ 2,763.23** | **$ 130,121.88** | **$ 127,358.65** |

**One-Time Costs 35**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 08/26/22 | 09/30/22 | 36 | 3.600% | $ 7,364.00 | $ 26.15 | $ - | $ - | $ - | $ - | $ - | $ 7,390.15 | $ 7,390.15 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 7,390.15 | $ 91.46 | $ - | $ - | $ - | $ - | $ - | $ 7,481.61 | $ 7,481.61 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,481.61 | $ 116.41 | $ - | $ - | $ - | $ - | $ - | $ 7,598.01 | $ 7,598.01 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 7,598.01 | $ 142.07 | $ - | $ - | $ - | $ - | $ - | $ 7,740.08 | $ 7,740.08 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 7,740.08 | $ 156.46 | $ - | $ - | $ - | $ - | $ - | $ 7,896.55 | $ 7,896.55 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 7,896.55 | $ 166.20 | $ - | $ - | $ - | $ - | $ - | $ 8,062.74 | $ 8,062.74 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 8,062.74 | $ 170.40 | $ - | $ - | $ - | $ - | $ - | $ 8,233.14 | $ 8,233.14 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 8,233.14 | $ 174.00 | $ - | $ - | $ - | $ - | $ - | $ 8,407.14 | $ 8,407.14 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 8,407.14 | $ 179.63 | $ - | $ - | $ - | $ - | $ - | $ 8,586.77 | $ 8,586.77 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 8,586.77 | $ 183.47 | $ - | $ - | $ - | $ - | $ - | $ 8,770.23 | $ 8,770.23 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 8,770.23 | $ 173.87 | $ 79.01 | $ 173.87 | $ 252.87 | $ 368.20 | $ 621.07 | $ 9,117.97 | $ 8,496.90 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 8,496.90 | | $ 79.01 | $ 159.94 | $ 238.94 | $ 368.20 | $ 607.14 | $ 8,656.83 | $ 8,049.69 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 8,049.69 | | $ 79.01 | $ 152.17 | $ 231.18 | $ 368.20 | $ 599.38 | $ 8,201.86 | $ 7,602.49 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 7,602.49 | | $ 79.01 | $ 143.72 | $ 222.72 | $ 368.20 | $ 590.92 | $ 7,746.20 | $ 7,155.28 |
| | | | | | | **$ 111,679.50** | **$ 1,580.10** | **$ 316.02** | **$ 629.70** | **$ 945.72** | **$ 1,472.80** | **$ 2,418.52** | **$ 113,889.30** | **$ 111,470.78** |

**One-Time Costs 36**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 09/16/22 | 09/30/22 | 15 | 3.600% | $ 6,311.00 | $ 9.34 | $ - | $ - | $ - | $ - | $ - | $ 6,320.34 | $ 6,320.34 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 6,320.34 | $ 78.22 | $ - | $ - | $ - | $ - | $ - | $ 6,398.56 | $ 6,398.56 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 6,398.56 | $ 99.55 | $ - | $ - | $ - | $ - | $ - | $ 6,498.11 | $ 6,498.11 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 6,498.11 | $ 121.51 | $ - | $ - | $ - | $ - | $ - | $ 6,619.62 | $ 6,619.62 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 6,619.62 | $ 133.81 | $ - | $ - | $ - | $ - | $ - | $ 6,753.43 | $ 6,753.43 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 6,753.43 | $ 142.14 | $ - | $ - | $ - | $ - | $ - | $ 6,895.57 | $ 6,895.57 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 6,895.57 | $ 145.73 | $ - | $ - | $ - | $ - | $ - | $ 7,041.30 | $ 7,041.30 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 7,041.30 | $ 148.81 | $ - | $ - | $ - | $ - | $ - | $ 7,190.11 | $ 7,190.11 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 7,190.11 | $ 153.62 | $ - | $ - | $ - | $ - | $ - | $ 7,343.73 | $ 7,343.73 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 7,343.73 | $ 156.91 | $ - | $ - | $ - | $ - | $ - | $ 7,500.64 | $ 7,500.64 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 7,500.64 | $ 148.70 | $ 66.92 | $ 148.70 | $ 215.61 | $ 315.55 | $ 531.16 | $ 7,798.03 | $ 7,266.87 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 7,266.87 | | $ 66.92 | $ 136.79 | $ 203.70 | $ 315.55 | $ 519.25 | $ 7,403.66 | $ 6,884.40 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 6,884.40 | | $ 66.92 | $ 130.14 | $ 197.06 | $ 315.55 | $ 512.61 | $ 7,014.55 | $ 6,501.94 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 6,501.94 | | $ 66.92 | $ 122.91 | $ 189.83 | $ 315.55 | $ 505.38 | $ 6,624.85 | $ 6,119.47 |
| | | | | | | **$ 95,525.61** | **$ 1,338.34** | **$ 267.67** | **$ 538.54** | **$ 806.21** | **$ 1,262.20** | **$ 2,068.41** | **$ 97,402.49** | **$ 95,334.08** |

**One-Time Costs 37**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 11/22/22 | 12/31/22 | 40 | 4.910% | $ 5,293.00 | $ 28.48 | $ - | $ - | $ - | $ - | $ - | $ 5,321.48 | $ 5,321.48 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,321.48 | $ 82.80 | $ - | $ - | $ - | $ - | $ - | $ 5,404.28 | $ 5,404.28 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,404.28 | $ 101.05 | $ - | $ - | $ - | $ - | $ - | $ 5,505.33 | $ 5,505.33 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,505.33 | $ 111.29 | $ - | $ - | $ - | $ - | $ - | $ 5,616.62 | $ 5,616.62 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,616.62 | $ 118.21 | $ - | $ - | $ - | $ - | $ - | $ 5,734.83 | $ 5,734.83 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,734.83 | $ 121.20 | $ - | $ - | $ - | $ - | $ - | $ 5,856.03 | $ 5,856.03 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,856.03 | $ 123.76 | $ - | $ - | $ - | $ - | $ - | $ 5,979.79 | $ 5,979.79 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,979.79 | $ 127.76 | $ - | $ - | $ - | $ - | $ - | $ 6,107.55 | $ 6,107.55 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 6,107.55 | $ 130.49 | $ - | $ - | $ - | $ - | $ - | $ 6,238.05 | $ 6,238.05 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 6,238.05 | $ 123.67 | $ 53.44 | $ 123.67 | $ 177.10 | $ 264.65 | $ 441.75 | $ 6,485.38 | $ 6,043.63 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 6,043.63 | | $ 53.44 | $ 113.76 | $ 167.20 | $ 264.65 | $ 431.85 | $ 6,157.39 | $ 5,725.54 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,725.54 | | $ 53.44 | $ 108.24 | $ 161.67 | $ 264.65 | $ 426.32 | $ 5,833.78 | $ 5,407.46 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,407.46 | | $ 53.44 | $ 102.22 | $ 155.66 | $ 264.65 | $ 420.31 | $ 5,509.68 | $ 5,089.37 |
| | | | | | | **$ 74,233.59** | **$ 1,068.72** | **$ 213.74** | **$ 447.89** | **$ 661.63** | **$ 1,058.60** | **$ 1,720.23** | **$ 75,750.19** | **$ 74,029.96** |

**One-Time Costs 38**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 11/22/22 | 12/31/22 | 40 | 4.910% | $ 4,359.00 | $ 23.46 | $ - | $ - | $ - | $ - | $ - | $ 4,382.46 | $ 4,382.46 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,382.46 | $ 68.19 | $ - | $ - | $ - | $ - | $ - | $ 4,450.64 | $ 4,450.64 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,450.64 | $ 83.22 | $ - | $ - | $ - | $ - | $ - | $ 4,533.86 | $ 4,533.86 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,533.86 | $ 91.65 | $ - | $ - | $ - | $ - | $ - | $ 4,625.51 | $ 4,625.51 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,625.51 | $ 97.35 | $ - | $ - | $ - | $ - | $ - | $ 4,722.86 | $ 4,722.86 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,722.86 | $ 99.81 | $ - | $ - | $ - | $ - | $ - | $ 4,822.68 | $ 4,822.68 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,822.68 | $ 101.92 | $ - | $ - | $ - | $ - | $ - | $ 4,924.60 | $ 4,924.60 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,924.60 | $ 105.22 | $ - | $ - | $ - | $ - | $ - | $ 5,029.82 | $ 5,029.82 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,029.82 | $ 107.47 | $ - | $ - | $ - | $ - | $ - | $ 5,137.29 | $ 5,137.29 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 5,137.29 | $ 101.84 | $ 44.01 | $ 101.84 | $ 145.85 | $ 217.95 | $ 363.80 | $ 5,340.98 | $ 4,977.17 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,977.17 | | $ 44.01 | $ 93.69 | $ 137.69 | $ 217.95 | $ 355.64 | $ 5,070.86 | $ 4,715.22 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,715.22 | | $ 44.01 | $ 89.14 | $ 133.14 | $ 217.95 | $ 351.09 | $ 4,804.35 | $ 4,453.26 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,453.26 | | $ 44.01 | $ 84.18 | $ 128.19 | $ 217.95 | $ 346.14 | $ 4,537.45 | $ 4,191.30 |
| | | | | | | **$ 61,134.37** | **$ 880.13** | **$ 176.03** | **$ 368.85** | **$ 544.88** | **$ 871.80** | **$ 1,416.68** | **$ 62,383.35** | **$ 60,966.67** |

**One-Time Costs 39**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 01/06/23 | 03/31/23 | 85 | 6.310% | $ 3,627.00 | $ 53.30 | $ - | $ - | $ - | $ - | $ - | $ 3,680.30 | $ 3,680.30 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,680.30 | $ 68.82 | $ - | $ - | $ - | $ - | $ - | $ 3,749.11 | $ 3,749.11 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,749.11 | $ 75.79 | $ - | $ - | $ - | $ - | $ - | $ 3,824.90 | $ 3,824.90 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,824.90 | $ 80.50 | $ - | $ - | $ - | $ - | $ - | $ 3,905.40 | $ 3,905.40 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,905.40 | $ 82.54 | $ - | $ - | $ - | $ - | $ - | $ 3,987.94 | $ 3,987.94 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,987.94 | $ 84.28 | $ - | $ - | $ - | $ - | $ - | $ 4,072.22 | $ 4,072.22 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,072.22 | $ 87.01 | $ - | $ - | $ - | $ - | $ - | $ 4,159.23 | $ 4,159.23 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,159.23 | $ 88.87 | $ - | $ - | $ - | $ - | $ - | $ 4,248.09 | $ 4,248.09 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,248.09 | $ 84.22 | $ 35.27 | $ 84.22 | $ 119.48 | $ 181.35 | $ 300.83 | $ 4,416.53 | $ 4,115.69 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,115.69 | | $ 35.27 | $ 77.47 | $ 112.74 | $ 181.35 | $ 294.09 | $ 4,193.17 | $ 3,899.08 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,899.08 | | $ 35.27 | $ 73.71 | $ 108.97 | $ 181.35 | $ 290.32 | $ 3,972.79 | $ 3,682.46 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,682.46 | | $ 35.27 | $ 69.61 | $ 104.88 | $ 181.35 | $ 286.23 | $ 3,752.08 | $ 3,465.85 |
| | | | | | | **$ 46,951.43** | **$ 705.31** | **$ 141.06** | **$ 305.01** | **$ 446.07** | **$ 725.40** | **$ 1,171.47** | **$ 47,961.75** | **$ 46,790.28** |

**One-Time Costs 40**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 02/06/23 | 03/31/23 | 54 | 6.310% | $ 2,907.00 | $ 27.14 | $ - | $ - | $ - | $ - | $ - | $ 2,934.14 | $ 2,934.14 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,934.14 | $ 54.86 | $ - | $ - | $ - | $ - | $ - | $ 2,989.00 | $ 2,989.00 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,989.00 | $ 60.42 | $ - | $ - | $ - | $ - | $ - | $ 3,049.42 | $ 3,049.42 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,049.42 | $ 64.18 | $ - | $ - | $ - | $ - | $ - | $ 3,113.60 | $ 3,113.60 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,113.60 | $ 65.80 | $ - | $ - | $ - | $ - | $ - | $ 3,179.41 | $ 3,179.41 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,179.41 | $ 67.19 | $ - | $ - | $ - | $ - | $ - | $ 3,246.60 | $ 3,246.60 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,246.60 | $ 69.37 | $ - | $ - | $ - | $ - | $ - | $ 3,315.97 | $ 3,315.97 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,315.97 | $ 70.85 | $ - | $ - | $ - | $ - | $ - | $ 3,386.82 | $ 3,386.82 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,386.82 | $ 67.14 | $ 27.35 | $ 67.14 | $ 94.49 | $ 145.35 | $ 239.84 | $ 3,521.10 | $ 3,281.26 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,281.26 | | $ 27.35 | $ 61.76 | $ 89.11 | $ 145.35 | $ 234.46 | $ 3,343.03 | $ 3,108.56 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,108.56 | | $ 27.35 | $ 58.76 | $ 86.11 | $ 145.35 | $ 231.46 | $ 3,167.33 | $ 2,935.87 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,935.87 | | $ 27.35 | $ 55.50 | $ 82.85 | $ 145.35 | $ 228.20 | $ 2,991.37 | $ 2,763.17 |
| | | | | | | **$ 37,447.65** | **$ 546.96** | **$ 109.39** | **$ 243.17** | **$ 352.56** | **$ 581.40** | **$ 933.96** | **$ 38,237.78** | **$ 37,303.82** |

**One-Time Costs 41**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 02/21/23 | 03/31/23 | 39 | 6.310% | $ 2,307.00 | $ 15.55 | $ - | $ - | $ - | $ - | $ - | $ 2,322.55 | $ 2,322.55 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,322.55 | $ 43.43 | $ - | $ - | $ - | $ - | $ - | $ 2,365.98 | $ 2,365.98 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,365.98 | $ 47.83 | $ - | $ - | $ - | $ - | $ - | $ 2,413.81 | $ 2,413.81 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,413.81 | $ 50.80 | $ - | $ - | $ - | $ - | $ - | $ 2,464.61 | $ 2,464.61 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,464.61 | $ 52.09 | $ - | $ - | $ - | $ - | $ - | $ 2,516.70 | $ 2,516.70 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,516.70 | $ 53.19 | $ - | $ - | $ - | $ - | $ - | $ 2,569.89 | $ 2,569.89 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,569.89 | $ 54.91 | $ - | $ - | $ - | $ - | $ - | $ 2,624.80 | $ 2,624.80 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,624.80 | $ 56.08 | $ - | $ - | $ - | $ - | $ - | $ 2,680.88 | $ 2,680.88 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,680.88 | $ 53.15 | $ 21.35 | $ 53.15 | $ 74.50 | $ 115.35 | $ 189.85 | $ 2,787.17 | $ 2,597.32 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,597.32 | | $ 21.35 | $ 48.89 | $ 70.24 | $ 115.35 | $ 185.59 | $ 2,646.21 | $ 2,460.62 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,460.62 | | $ 21.35 | $ 46.52 | $ 67.87 | $ 115.35 | $ 183.22 | $ 2,507.14 | $ 2,323.92 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,323.92 | | $ 21.35 | $ 43.93 | $ 65.28 | $ 115.35 | $ 180.63 | $ 2,367.85 | $ 2,187.22 |
| | | | | | | **$ 29,648.09** | **$ 427.03** | **$ 85.41** | **$ 192.49** | **$ 277.89** | **$ 461.40** | **$ 739.29** | **$ 30,267.60** | **$ 29,528.31** |

**One-Time Costs 42**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 03/17/23 | 03/31/23 | 15 | 6.310% | $ 1,817.00 | $ 4.71 | $ - | $ - | $ - | $ - | $ - | $ 1,821.71 | $ 1,821.71 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,821.71 | $ 34.06 | $ - | $ - | $ - | $ - | $ - | $ 1,855.78 | $ 1,855.78 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,855.78 | $ 37.51 | $ - | $ - | $ - | $ - | $ - | $ 1,893.29 | $ 1,893.29 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,893.29 | $ 39.85 | $ - | $ - | $ - | $ - | $ - | $ 1,933.14 | $ 1,933.14 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,933.14 | $ 40.85 | $ - | $ - | $ - | $ - | $ - | $ 1,973.99 | $ 1,973.99 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,973.99 | $ 41.72 | $ - | $ - | $ - | $ - | $ - | $ 2,015.71 | $ 2,015.71 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,015.71 | $ 43.07 | $ - | $ - | $ - | $ - | $ - | $ 2,058.78 | $ 2,058.78 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,058.78 | $ 43.99 | $ - | $ - | $ - | $ - | $ - | $ 2,102.77 | $ 2,102.77 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,102.77 | $ 41.69 | $ 16.37 | $ 41.69 | $ 58.06 | $ 90.85 | $ 148.91 | $ 2,186.14 | $ 2,037.23 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,037.23 | | $ 16.37 | $ 38.35 | $ 54.72 | $ 90.85 | $ 145.57 | $ 2,075.58 | $ 1,930.01 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,930.01 | | $ 16.37 | $ 36.49 | $ 52.86 | $ 90.85 | $ 143.71 | $ 1,966.49 | $ 1,822.78 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,822.78 | | $ 16.37 | $ 34.46 | $ 50.83 | $ 90.85 | $ 141.68 | $ 1,857.24 | $ 1,715.56 |
| | | | | | | **$ 23,262.18** | **$ 327.45** | **$ 65.49** | **$ 150.98** | **$ 216.47** | **$ 363.40** | **$ 579.87** | **$ 23,740.61** | **$ 23,160.74** |

**One-Time Costs 43**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2023 | 04/24/23 | 06/30/23 | 68 | 7.500% | $ 1,421.00 | $ 19.86 | $ - | $ - | $ - | $ - | $ - | $ 1,440.86 | $ 1,440.86 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,440.86 | $ 29.13 | $ - | $ - | $ - | $ - | $ - | $ 1,469.98 | $ 1,469.98 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,469.98 | $ 30.94 | $ - | $ - | $ - | $ - | $ - | $ 1,500.92 | $ 1,500.92 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,500.92 | $ 31.72 | $ - | $ - | $ - | $ - | $ - | $ 1,532.64 | $ 1,532.64 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,532.64 | $ 32.39 | $ - | $ - | $ - | $ - | $ - | $ 1,565.03 | $ 1,565.03 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,565.03 | $ 33.44 | $ - | $ - | $ - | $ - | $ - | $ 1,598.47 | $ 1,598.47 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,598.47 | $ 34.15 | $ - | $ - | $ - | $ - | $ - | $ 1,632.62 | $ 1,632.62 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,632.62 | $ 32.37 | $ 12.20 | $ 32.37 | $ 44.57 | $ 71.05 | $ 115.62 | $ 1,697.35 | $ 1,581.74 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,581.74 | | $ 12.20 | $ 29.77 | $ 41.97 | $ 71.05 | $ 113.02 | $ 1,611.51 | $ 1,498.49 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,498.49 | | $ 12.20 | $ 28.33 | $ 40.53 | $ 71.05 | $ 111.58 | $ 1,526.82 | $ 1,415.24 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,415.24 | | $ 12.20 | $ 26.75 | $ 38.95 | $ 71.05 | $ 110.00 | $ 1,441.99 | $ 1,331.99 |
| | | | | | | **$ 16,656.99** | **$ 243.99** | **$ 48.80** | **$ 117.22** | **$ 166.02** | **$ 284.20** | **$ 450.22** | **$ 17,018.20** | **$ 16,567.98** |

**One-Time Costs 44**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2023 | 05/30/23 | 06/30/23 | 32 | 7.500% | $ 1,107.00 | $ 7.28 | $ - | $ - | $ - | $ - | $ - | $ 1,114.28 | $ 1,114.28 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,114.28 | $ 22.52 | $ - | $ - | $ - | $ - | $ - | $ 1,136.80 | $ 1,136.80 |

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,136.80 | $ 23.93 | $ - | $ - | $ - | $ - | $ - | $ 1,160.73 | $ 1,160.73 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,160.73 | $ 24.53 | $ - | $ - | $ - | $ - | $ - | $ 1,185.26 | $ 1,185.26 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,185.26 | $ 25.05 | $ - | $ - | $ - | $ - | $ - | $ 1,210.31 | $ 1,210.31 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,210.31 | $ 25.86 | $ - | $ - | $ - | $ - | $ - | $ 1,236.17 | $ 1,236.17 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,236.17 | $ 26.41 | $ - | $ - | $ - | $ - | $ - | $ 1,262.58 | $ 1,262.58 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,262.58 | $ 25.03 | $ 9.03 | $ 25.03 | $ 34.06 | $ 55.35 | $ 89.41 | $ 1,312.64 | $ 1,223.23 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,223.23 | | $ 9.03 | $ 23.03 | $ 32.06 | $ 55.35 | $ 87.41 | $ 1,246.26 | $ 1,158.85 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,158.85 | | $ 9.03 | $ 21.91 | $ 30.94 | $ 55.35 | $ 86.29 | $ 1,180.76 | $ 1,094.47 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,094.47 | | $ 9.03 | $ 20.69 | $ 29.72 | $ 55.35 | $ 85.07 | $ 1,115.16 | $ 1,030.09 |
| | | | | | | **$ 12,889.68** | **$ 180.61** | **$ 36.12** | **$ 90.65** | **$ 126.77** | **$ 221.40** | **$ 348.17** | **$ 13,160.95** | **$ 12,812.77** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 3/18/2021 | $24,530.00 | $1,662.00 | $26,192.00 |
| 02 | 3/22/2021 | $30,237.00 | $2,049.00 | $32,286.00 |
| 03 | 3/29/2021 | $19,209.00 | $1,301.00 | $20,510.00 |
| 04 | 3/29/2021 | $36,716.00 | $2,487.00 | $39,203.00 |
| 05 | 4/6/2021 | $36,645.00 | $2,483.00 | $39,128.00 |
| 06 | 4/6/2021 | $43,780.00 | $2,967.00 | $46,747.00 |
| 07 | 5/6/2021 | $51,085.00 | $3,461.00 | $54,546.00 |
| 08 | 6/11/2021 | $58,126.00 | $3,938.00 | $62,064.00 |
| 09 | 7/7/2021 | $64,270.00 | $4,355.00 | $68,625.00 |
| 10 | 9/3/2021 | $71,304.00 | $4,830.00 | $76,134.00 |
| 11 | 10/8/2021 | $71,304.00 | $4,830.00 | $76,134.00 |
| 12 | 10/21/2021 | $68,850.00 | $4,665.00 | $73,515.00 |
| 13 | 10/21/2021 | $68,850.00 | $4,665.00 | $73,515.00 |
| 14 | 11/19/2021 | $64,270.00 | $4,355.00 | $68,625.00 |
| 15 | 12/29/2021 | $59,338.00 | $4,020.00 | $63,358.00 |
| 16 | 3/14/2022 | $50.75 | $0.75 | $51.50 |
| | **Total** | **$768,564.75** | **$52,068.75** | **$820,633.50** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 08/04/23 | | | |
| **COD:** | | 04/30/24 | | | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 08/04/23 | 09/30/23 | 58 | 8.020% | $768,564.75 | $ 9,794.67 | $ - | $ - | $ - | $ - | $ - | $ 778,359.42 | $ 778,359.42 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $778,359.42 | $ 16,381.80 | $ - | $ - | $ - | $ - | $ - | $ 794,741.22 | $ 794,741.22 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $794,741.22 | $ 16,795.97 | $ - | $ - | $ - | $ - | $ - | $ 811,537.19 | $ 811,537.19 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $811,537.19 | $ 17,150.93 | $ - | $ - | $ - | $ - | $ - | $ 828,688.12 | $ 828,688.12 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $828,688.12 | $ 17,705.85 | $ - | $ - | $ - | $ - | $ - | $ 846,393.97 | $ 846,393.97 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $846,393.97 | $ 18,084.16 | $ 4,795.67 | $ 18,084.16 | $ 22,879.82 | $ 38,428.24 | $ 61,308.06 | $ 882,562.28 | $ 821,254.22 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $821,254.22 | | $ 4,795.67 | $ 16,281.08 | $ 21,076.75 | $ 38,428.24 | $ 59,504.99 | $ 837,535.30 | $ 778,030.31 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $778,030.31 | | $ 4,795.67 | $ 14,645.09 | $ 19,440.76 | $ 38,428.24 | $ 57,868.99 | $ 792,675.40 | $ 734,806.41 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $734,806.41 | | $ 4,795.67 | $ 13,890.86 | $ 18,686.53 | $ 38,428.24 | $ 57,114.77 | $ 748,697.27 | $ 691,582.50 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $691,582.50 | | $ 4,795.67 | $ 13,073.75 | $ 17,869.42 | $ 38,428.24 | $ 56,297.66 | $ 704,656.25 | $ 648,358.59 |
| | | | | | | **$7,853,958.11** | **$95,913.37** | **$23,978.34** | **$75,974.94** | **$99,953.28** | **$192,141.19** | **$292,094.47** | **$8,025,846.42** | **$ 7,733,751.95** |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 10/01/24 | 12/31/24 | $ 607.49 | $ 1,343.40 | $ 1,950.88 | $ 2,603.44 |
| 01/01/25 | 03/31/25 | $ 607.49 | $ 1,209.45 | $ 1,816.94 | $ 2,603.44 |
| 04/01/25 | 06/30/25 | $ 607.49 | $ 1,087.92 | $ 1,695.41 | $ 2,603.44 |
| 07/01/25 | 09/30/25 | $ 607.49 | $ 1,031.89 | $ 1,639.38 | $ 2,603.44 |
| 10/01/25 | 12/31/25 | $ 607.49 | $ 971.19 | $ 1,578.68 | $ 2,603.44 |
| | | **$ 3,037.43** | **$ 5,643.86** | **$ 8,681.29** | **$ 13,017.19** |

**One-Time Costs 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 03/18/21 | 03/31/21 | 14 | 3.250% | $ 1,662.00 | $ 2.07 | $ - | $ - | $ - | $ - | $ - | $ 1,664.07 | $ 1,664.07 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,664.07 | $ 13.48 | $ - | $ - | $ - | $ - | $ - | $ 1,677.56 | $ 1,677.56 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,677.56 | $ 13.74 | $ - | $ - | $ - | $ - | $ - | $ 1,691.30 | $ 1,691.30 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,691.30 | $ 13.85 | $ - | $ - | $ - | $ - | $ - | $ 1,705.15 | $ 1,705.15 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,705.15 | $ 13.66 | $ - | $ - | $ - | $ - | $ - | $ 1,718.82 | $ 1,718.82 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,718.82 | $ 13.93 | $ - | $ - | $ - | $ - | $ - | $ 1,732.74 | $ 1,732.74 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,732.74 | $ 15.72 | $ - | $ - | $ - | $ - | $ - | $ 1,748.47 | $ 1,748.47 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,748.47 | $ 21.64 | $ - | $ - | $ - | $ - | $ - | $ 1,770.11 | $ 1,770.11 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,770.11 | $ 27.54 | $ - | $ - | $ - | $ - | $ - | $ 1,797.65 | $ 1,797.65 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,797.65 | $ 33.61 | $ - | $ - | $ - | $ - | $ - | $ 1,831.26 | $ 1,831.26 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,831.26 | $ 37.02 | $ - | $ - | $ - | $ - | $ - | $ 1,868.28 | $ 1,868.28 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,868.28 | $ 39.32 | $ - | $ - | $ - | $ - | $ - | $ 1,907.60 | $ 1,907.60 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,907.60 | $ 40.31 | $ - | $ - | $ - | $ - | $ - | $ 1,947.91 | $ 1,947.91 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,947.91 | $ 41.17 | $ - | $ - | $ - | $ - | $ - | $ 1,989.08 | $ 1,989.08 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,989.08 | $ 42.50 | $ - | $ - | $ - | $ - | $ - | $ 2,031.58 | $ 2,031.58 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,031.58 | $ 43.41 | $ 20.65 | $ 43.41 | $ 64.06 | $ 83.10 | $ 147.16 | $ 2,118.39 | $ 1,971.24 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,971.24 | | $ 20.65 | $ 39.08 | $ 59.73 | $ 83.10 | $ 142.83 | $ 2,010.32 | $ 1,867.49 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,867.49 | | $ 20.65 | $ 35.15 | $ 55.80 | $ 83.10 | $ 138.90 | $ 1,902.64 | $ 1,763.74 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,763.74 | | $ 20.65 | $ 33.34 | $ 53.99 | $ 83.10 | $ 137.09 | $ 1,797.08 | $ 1,659.99 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,659.99 | | $ 20.65 | $ 31.38 | $ 52.03 | $ 83.10 | $ 135.13 | $ 1,691.37 | $ 1,556.24 |
| | | | | | | **$ 36,006.03** | **$ 412.99** | **$ 103.25** | **$ 182.36** | **$ 285.61** | **$ 415.50** | **$ 701.11** | **$ 36,601.38** | **$ 35,900.27** |

**One-Time Costs 02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 03/22/21 | 03/31/21 | 10 | 3.250% | $ 2,049.00 | $ 1.82 | $ - | $ - | $ - | $ - | $ - | $ 2,050.82 | $ 2,050.82 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,050.82 | $ 16.62 | $ - | $ - | $ - | $ - | $ - | $ 2,067.44 | $ 2,067.44 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,067.44 | $ 16.94 | $ - | $ - | $ - | $ - | $ - | $ 2,084.38 | $ 2,084.38 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,084.38 | $ 17.07 | $ - | $ - | $ - | $ - | $ - | $ 2,101.45 | $ 2,101.45 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,101.45 | $ 16.84 | $ - | $ - | $ - | $ - | $ - | $ 2,118.29 | $ 2,118.29 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,118.29 | $ 17.16 | $ - | $ - | $ - | $ - | $ - | $ 2,135.46 | $ 2,135.46 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,135.46 | $ 19.38 | $ - | $ - | $ - | $ - | $ - | $ 2,154.83 | $ 2,154.83 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,154.83 | $ 26.67 | $ - | $ - | $ - | $ - | $ - | $ 2,181.50 | $ 2,181.50 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,181.50 | $ 33.94 | $ - | $ - | $ - | $ - | $ - | $ 2,215.44 | $ 2,215.44 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,215.44 | $ 41.43 | $ - | $ - | $ - | $ - | $ - | $ 2,256.87 | $ 2,256.87 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,256.87 | $ 45.62 | $ - | $ - | $ - | $ - | $ - | $ 2,302.49 | $ 2,302.49 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,302.49 | $ 48.46 | $ - | $ - | $ - | $ - | $ - | $ 2,350.95 | $ 2,350.95 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,350.95 | $ 49.68 | $ - | $ - | $ - | $ - | $ - | $ 2,400.64 | $ 2,400.64 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,400.64 | $ 50.73 | $ - | $ - | $ - | $ - | $ - | $ 2,451.37 | $ 2,451.37 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,451.37 | $ 52.38 | $ - | $ - | $ - | $ - | $ - | $ 2,503.75 | $ 2,503.75 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,503.75 | $ 53.50 | $ 25.41 | $ 53.50 | $ 78.91 | $ 102.45 | $ 181.36 | $ 2,610.74 | $ 2,429.38 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,429.38 | | $ 25.41 | $ 48.16 | $ 73.57 | $ 102.45 | $ 176.02 | $ 2,477.54 | $ 2,301.52 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,301.52 | | $ 25.41 | $ 43.32 | $ 68.73 | $ 102.45 | $ 171.18 | $ 2,344.84 | $ 2,173.66 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,173.66 | | $ 25.41 | $ 41.09 | $ 66.50 | $ 102.45 | $ 168.95 | $ 2,214.75 | $ 2,045.79 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,045.79 | | $ 25.41 | $ 38.67 | $ 64.09 | $ 102.45 | $ 166.54 | $ 2,084.47 | $ 1,917.93 |
| | | | | | | **$ 44,375.04** | **$ 508.24** | **$ 127.06** | **$ 224.74** | **$ 351.80** | **$ 512.25** | **$ 864.05** | **$ 45,108.03** | **$ 44,243.97** |

**One-Time Costs 03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 03/29/21 | 03/31/21 | 3 | 3.250% | $ 1,301.00 | $ 0.35 | $ - | $ - | $ - | $ - | $ - | $ 1,301.35 | $ 1,301.35 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,301.35 | $ 10.54 | $ - | $ - | $ - | $ - | $ - | $ 1,311.89 | $ 1,311.89 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,311.89 | $ 10.75 | $ - | $ - | $ - | $ - | $ - | $ 1,322.64 | $ 1,322.64 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,322.64 | $ 10.83 | $ - | $ - | $ - | $ - | $ - | $ 1,333.47 | $ 1,333.47 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,333.47 | $ 10.69 | $ - | $ - | $ - | $ - | $ - | $ 1,344.16 | $ 1,344.16 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,344.16 | $ 10.89 | $ - | $ - | $ - | $ - | $ - | $ 1,355.05 | $ 1,355.05 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,355.05 | $ 12.30 | $ - | $ - | $ - | $ - | $ - | $ 1,367.35 | $ 1,367.35 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,367.35 | $ 16.92 | $ - | $ - | $ - | $ - | $ - | $ 1,384.27 | $ 1,384.27 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,384.27 | $ 21.54 | $ - | $ - | $ - | $ - | $ - | $ 1,405.81 | $ 1,405.81 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,405.81 | $ 26.29 | $ - | $ - | $ - | $ - | $ - | $ 1,432.09 | $ 1,432.09 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,432.09 | $ 28.95 | $ - | $ - | $ - | $ - | $ - | $ 1,461.04 | $ 1,461.04 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,461.04 | $ 30.75 | $ - | $ - | $ - | $ - | $ - | $ 1,491.79 | $ 1,491.79 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,491.79 | $ 31.53 | $ - | $ - | $ - | $ - | $ - | $ 1,523.32 | $ 1,523.32 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,523.32 | $ 32.19 | $ - | $ - | $ - | $ - | $ - | $ 1,555.51 | $ 1,555.51 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,555.51 | $ 33.24 | $ - | $ - | $ - | $ - | $ - | $ 1,588.75 | $ 1,588.75 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,588.75 | $ 33.95 | $ 16.08 | $ 33.95 | $ 50.03 | $ 65.05 | $ 115.08 | $ 1,656.64 | $ 1,541.56 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,541.56 | | $ 16.08 | $ 30.56 | $ 46.65 | $ 65.05 | $ 111.70 | $ 1,572.12 | $ 1,460.42 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,460.42 | | $ 16.08 | $ 27.49 | $ 43.57 | $ 65.05 | $ 108.62 | $ 1,487.91 | $ 1,379.29 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,379.29 | | $ 16.08 | $ 26.07 | $ 42.16 | $ 65.05 | $ 107.21 | $ 1,405.36 | $ 1,298.16 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,298.16 | | $ 16.08 | $ 24.54 | $ 40.63 | $ 65.05 | $ 105.68 | $ 1,322.70 | $ 1,217.02 |
| | | | | | | **$ 28,158.92** | **$ 321.69** | **$ 80.42** | **$ 142.61** | **$ 223.03** | **$ 325.25** | **$ 548.28** | **$ 28,623.23** | **$ 28,074.95** |

**One-Time Costs 04**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 03/29/21 | 03/31/21 | 3 | 3.250% | $ 2,487.00 | $ 0.66 | $ - | $ - | $ - | $ - | $ - | $ 2,487.66 | $ 2,487.66 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,487.66 | $ 20.16 | $ - | $ - | $ - | $ - | $ - | $ 2,507.82 | $ 2,507.82 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,507.82 | $ 20.54 | $ - | $ - | $ - | $ - | $ - | $ 2,528.36 | $ 2,528.36 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,528.36 | $ 20.71 | $ - | $ - | $ - | $ - | $ - | $ 2,549.08 | $ 2,549.08 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,549.08 | $ 20.43 | $ - | $ - | $ - | $ - | $ - | $ 2,569.50 | $ 2,569.50 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,569.50 | $ 20.82 | $ - | $ - | $ - | $ - | $ - | $ 2,590.32 | $ 2,590.32 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,590.32 | $ 23.50 | $ - | $ - | $ - | $ - | $ - | $ 2,613.83 | $ 2,613.83 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,613.83 | $ 32.35 | $ - | $ - | $ - | $ - | $ - | $ 2,646.18 | $ 2,646.18 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,646.18 | $ 41.17 | $ - | $ - | $ - | $ - | $ - | $ 2,687.35 | $ 2,687.35 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,687.35 | $ 50.25 | $ - | $ - | $ - | $ - | $ - | $ 2,737.60 | $ 2,737.60 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,737.60 | $ 55.34 | $ - | $ - | $ - | $ - | $ - | $ 2,792.94 | $ 2,792.94 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,792.94 | $ 58.78 | $ - | $ - | $ - | $ - | $ - | $ 2,851.72 | $ 2,851.72 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,851.72 | $ 60.27 | $ - | $ - | $ - | $ - | $ - | $ 2,911.99 | $ 2,911.99 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,911.99 | $ 61.54 | $ - | $ - | $ - | $ - | $ - | $ 2,973.53 | $ 2,973.53 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,973.53 | $ 63.53 | $ - | $ - | $ - | $ - | $ - | $ 3,037.06 | $ 3,037.06 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,037.06 | $ 64.89 | $ 30.75 | $ 64.89 | $ 95.64 | $ 124.35 | $ 219.99 | $ 3,166.84 | $ 2,946.86 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,946.86 | | $ 30.75 | $ 58.42 | $ 89.17 | $ 124.35 | $ 213.52 | $ 3,005.28 | $ 2,791.76 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,791.76 | | $ 30.75 | $ 52.55 | $ 83.30 | $ 124.35 | $ 207.65 | $ 2,844.31 | $ 2,636.66 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,636.66 | | $ 30.75 | $ 49.84 | $ 80.59 | $ 124.35 | $ 204.94 | $ 2,686.50 | $ 2,481.56 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,481.56 | | $ 30.75 | $ 46.91 | $ 77.66 | $ 124.35 | $ 202.01 | $ 2,528.47 | $ 2,326.46 |
| | | | | | | **$ 53,828.78** | **$ 614.95** | **$ 153.74** | **$ 272.62** | **$ 426.35** | **$ 621.75** | **$ 1,048.10** | **$ 54,716.35** | **$ 53,668.25** |

**One-Time Costs 05**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 04/06/21 | 06/30/21 | 86 | 3.250% | $ 2,483.00 | $ 19.01 | $ - | $ - | $ - | $ - | $ - | $ 2,502.01 | $ 2,502.01 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,502.01 | $ 20.50 | $ - | $ - | $ - | $ - | $ - | $ 2,522.51 | $ 2,522.51 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,522.51 | $ 20.66 | $ - | $ - | $ - | $ - | $ - | $ 2,543.17 | $ 2,543.17 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,543.17 | $ 20.38 | $ - | $ - | $ - | $ - | $ - | $ 2,563.55 | $ 2,563.55 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,563.55 | $ 20.77 | $ - | $ - | $ - | $ - | $ - | $ 2,584.33 | $ 2,584.33 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,584.33 | $ 23.45 | $ - | $ - | $ - | $ - | $ - | $ 2,607.78 | $ 2,607.78 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,607.78 | $ 32.27 | $ - | $ - | $ - | $ - | $ - | $ 2,640.05 | $ 2,640.05 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,640.05 | $ 41.08 | $ - | $ - | $ - | $ - | $ - | $ 2,681.13 | $ 2,681.13 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,681.13 | $ 50.13 | $ - | $ - | $ - | $ - | $ - | $ 2,731.26 | $ 2,731.26 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,731.26 | $ 55.21 | $ - | $ - | $ - | $ - | $ - | $ 2,786.47 | $ 2,786.47 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,786.47 | $ 58.65 | $ - | $ - | $ - | $ - | $ - | $ 2,845.12 | $ 2,845.12 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,845.12 | $ 60.13 | $ - | $ - | $ - | $ - | $ - | $ 2,905.24 | $ 2,905.24 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,905.24 | $ 61.40 | $ - | $ - | $ - | $ - | $ - | $ 2,966.64 | $ 2,966.64 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,966.64 | $ 63.39 | $ - | $ - | $ - | $ - | $ - | $ 3,030.03 | $ 3,030.03 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,030.03 | $ 64.74 | $ 30.59 | $ 64.74 | $ 95.33 | $ 124.15 | $ 219.48 | $ 3,159.51 | $ 2,940.03 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,940.03 | | $ 30.59 | $ 58.29 | $ 88.87 | $ 124.15 | $ 213.02 | $ 2,998.32 | $ 2,785.29 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,785.29 | | $ 30.59 | $ 52.43 | $ 83.02 | $ 124.15 | $ 207.17 | $ 2,837.72 | $ 2,630.55 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,630.55 | | $ 30.59 | $ 49.73 | $ 80.32 | $ 124.15 | $ 204.47 | $ 2,680.28 | $ 2,475.82 |

| | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,475.82 | | $ 30.59 | $ 46.80 | $ 77.39 | $ 124.15 | $ 201.54 | $ 2,522.62 | $ 2,321.08 |
| | | | | | | **$ 51,223.98** | **$ 611.77** | **$ 152.94** | **$ 271.98** | **$ 424.93** | **$ 620.75** | **$ 1,045.68** | **$ 52,107.74** | **$ 51,062.06** |

**One-Time Costs 06**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 04/06/21 | 06/30/21 | 86 | 3.250% | $ 2,967.00 | $ 22.72 | $ - | $ - | $ - | $ - | $ - | $ 2,989.72 | $ 2,989.72 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,989.72 | $ 24.49 | $ - | $ - | $ - | $ - | $ - | $ 3,014.21 | $ 3,014.21 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,014.21 | $ 24.69 | $ - | $ - | $ - | $ - | $ - | $ 3,038.90 | $ 3,038.90 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,038.90 | $ 24.35 | $ - | $ - | $ - | $ - | $ - | $ 3,063.26 | $ 3,063.26 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,063.26 | $ 24.82 | $ - | $ - | $ - | $ - | $ - | $ 3,088.08 | $ 3,088.08 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,088.08 | $ 28.02 | $ - | $ - | $ - | $ - | $ - | $ 3,116.10 | $ 3,116.10 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,116.10 | $ 38.56 | $ - | $ - | $ - | $ - | $ - | $ 3,154.66 | $ 3,154.66 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,154.66 | $ 49.08 | $ - | $ - | $ - | $ - | $ - | $ 3,203.75 | $ 3,203.75 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,203.75 | $ 59.91 | $ - | $ - | $ - | $ - | $ - | $ 3,263.65 | $ 3,263.65 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,263.65 | $ 65.97 | $ - | $ - | $ - | $ - | $ - | $ 3,329.62 | $ 3,329.62 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,329.62 | $ 70.08 | $ - | $ - | $ - | $ - | $ - | $ 3,399.70 | $ 3,399.70 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,399.70 | $ 71.85 | $ - | $ - | $ - | $ - | $ - | $ 3,471.55 | $ 3,471.55 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,471.55 | $ 73.37 | $ - | $ - | $ - | $ - | $ - | $ 3,544.92 | $ 3,544.92 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,544.92 | $ 75.74 | $ - | $ - | $ - | $ - | $ - | $ 3,620.66 | $ 3,620.66 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,620.66 | $ 77.36 | $ 36.55 | $ 77.36 | $ 113.91 | $ 148.35 | $ 262.26 | $ 3,775.38 | $ 3,513.12 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,513.12 | | $ 36.55 | $ 69.65 | $ 106.20 | $ 148.35 | $ 254.55 | $ 3,582.76 | $ 3,328.22 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,328.22 | | $ 36.55 | $ 62.65 | $ 99.20 | $ 148.35 | $ 247.55 | $ 3,390.86 | $ 3,143.32 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,143.32 | | $ 36.55 | $ 59.42 | $ 95.97 | $ 148.35 | $ 244.32 | $ 3,202.74 | $ 2,958.42 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,958.42 | | $ 36.55 | $ 55.93 | $ 92.48 | $ 148.35 | $ 240.83 | $ 3,014.34 | $ 2,773.51 |
| | | | | | | **$ 61,208.84** | **$ 731.02** | **$ 182.75** | **$ 325.00** | **$ 507.76** | **$ 741.75** | **$ 1,249.51** | **$ 62,264.86** | **$ 61,015.36** |

**One-Time Costs 07**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 05/06/21 | 06/30/21 | 56 | 3.250% | $ 3,461.00 | $ 17.26 | $ - | $ - | $ - | $ - | $ - | $ 3,478.26 | $ 3,478.26 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,478.26 | $ 28.49 | $ - | $ - | $ - | $ - | $ - | $ 3,506.75 | $ 3,506.75 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,506.75 | $ 28.73 | $ - | $ - | $ - | $ - | $ - | $ 3,535.48 | $ 3,535.48 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,535.48 | $ 28.33 | $ - | $ - | $ - | $ - | $ - | $ 3,563.81 | $ 3,563.81 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,563.81 | $ 28.88 | $ - | $ - | $ - | $ - | $ - | $ 3,592.69 | $ 3,592.69 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,592.69 | $ 32.60 | $ - | $ - | $ - | $ - | $ - | $ 3,625.29 | $ 3,625.29 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,625.29 | $ 44.87 | $ - | $ - | $ - | $ - | $ - | $ 3,670.15 | $ 3,670.15 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,670.15 | $ 57.10 | $ - | $ - | $ - | $ - | $ - | $ 3,727.26 | $ 3,727.26 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,727.26 | $ 69.69 | $ - | $ - | $ - | $ - | $ - | $ 3,796.95 | $ 3,796.95 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,796.95 | $ 76.75 | $ - | $ - | $ - | $ - | $ - | $ 3,873.70 | $ 3,873.70 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,873.70 | $ 81.53 | $ - | $ - | $ - | $ - | $ - | $ 3,955.23 | $ 3,955.23 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,955.23 | $ 83.59 | $ - | $ - | $ - | $ - | $ - | $ 4,038.82 | $ 4,038.82 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,038.82 | $ 85.36 | $ - | $ - | $ - | $ - | $ - | $ 4,124.18 | $ 4,124.18 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,124.18 | $ 88.12 | $ - | $ - | $ - | $ - | $ - | $ 4,212.30 | $ 4,212.30 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,212.30 | $ 90.00 | $ 42.06 | $ 90.00 | $ 132.07 | $ 173.05 | $ 305.12 | $ 4,392.30 | $ 4,087.18 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,087.18 | | $ 42.06 | $ 81.03 | $ 123.09 | $ 173.05 | $ 296.14 | $ 4,168.21 | $ 3,872.07 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,872.07 | | $ 42.06 | $ 72.89 | $ 114.95 | $ 173.05 | $ 288.00 | $ 3,944.95 | $ 3,656.95 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,656.95 | | $ 42.06 | $ 69.13 | $ 111.20 | $ 173.05 | $ 284.25 | $ 3,726.08 | $ 3,441.84 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,441.84 | | $ 42.06 | $ 65.06 | $ 107.13 | $ 173.05 | $ 280.18 | $ 3,506.90 | $ 3,226.72 |
| | | | | | | **$ 71,219.90** | **$ 841.30** | **$ 210.32** | **$ 378.11** | **$ 588.43** | **$ 865.25** | **$ 1,453.68** | **$ 72,439.30** | **$ 70,985.62** |

**One-Time Costs 08**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 06/11/21 | 06/30/21 | 20 | 3.250% | $ 3,938.00 | $ 7.01 | $ - | $ - | $ - | $ - | $ - | $ 3,945.01 | $ 3,945.01 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,945.01 | $ 32.32 | $ - | $ - | $ - | $ - | $ - | $ 3,977.33 | $ 3,977.33 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,977.33 | $ 32.58 | $ - | $ - | $ - | $ - | $ - | $ 4,009.91 | $ 4,009.91 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,009.91 | $ 32.13 | $ - | $ - | $ - | $ - | $ - | $ 4,042.05 | $ 4,042.05 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,042.05 | $ 32.75 | $ - | $ - | $ - | $ - | $ - | $ 4,074.80 | $ 4,074.80 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,074.80 | $ 36.97 | $ - | $ - | $ - | $ - | $ - | $ 4,111.77 | $ 4,111.77 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,111.77 | $ 50.89 | $ - | $ - | $ - | $ - | $ - | $ 4,162.66 | $ 4,162.66 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,162.66 | $ 64.77 | $ - | $ - | $ - | $ - | $ - | $ 4,227.42 | $ 4,227.42 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,227.42 | $ 79.05 | $ - | $ - | $ - | $ - | $ - | $ 4,306.47 | $ 4,306.47 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,306.47 | $ 87.05 | $ - | $ - | $ - | $ - | $ - | $ 4,393.53 | $ 4,393.53 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,393.53 | $ 92.47 | $ - | $ - | $ - | $ - | $ - | $ 4,485.99 | $ 4,485.99 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,485.99 | $ 94.81 | $ - | $ - | $ - | $ - | $ - | $ 4,580.80 | $ 4,580.80 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,580.80 | $ 96.81 | $ - | $ - | $ - | $ - | $ - | $ 4,677.61 | $ 4,677.61 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,677.61 | $ 99.94 | $ - | $ - | $ - | $ - | $ - | $ 4,777.55 | $ 4,777.55 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,777.55 | $ 102.08 | $ 47.08 | $ 102.08 | $ 149.16 | $ 196.90 | $ 346.06 | $ 4,981.71 | $ 4,635.65 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,635.65 | | $ 47.08 | $ 91.90 | $ 138.98 | $ 196.90 | $ 335.88 | $ 4,727.55 | $ 4,391.67 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,391.67 | | $ 47.08 | $ 82.67 | $ 129.75 | $ 196.90 | $ 326.65 | $ 4,474.33 | $ 4,147.69 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,147.69 | | $ 47.08 | $ 78.41 | $ 125.49 | $ 196.90 | $ 322.39 | $ 4,226.10 | $ 3,903.71 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,903.71 | | $ 47.08 | $ 73.80 | $ 120.88 | $ 196.90 | $ 317.78 | $ 3,977.50 | $ 3,659.72 |
| | | | | | | **$ 80,789.62** | **$ 941.63** | **$ 235.41** | **$ 428.85** | **$ 664.26** | **$ 984.50** | **$ 1,648.76** | **$ 82,160.10** | **$ 80,511.34** |

**One-Time Costs 09**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 07/07/21 | 09/30/21 | 86 | 3.250% | $ 4,355.00 | $ 33.35 | $ - | $ - | $ - | $ - | $ - | $ 4,388.35 | $ 4,388.35 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,388.35 | $ 35.95 | $ - | $ - | $ - | $ - | $ - | $ 4,424.30 | $ 4,424.30 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,424.30 | $ 35.45 | $ - | $ - | $ - | $ - | $ - | $ 4,459.75 | $ 4,459.75 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,459.75 | $ 36.14 | $ - | $ - | $ - | $ - | $ - | $ 4,495.89 | $ 4,495.89 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,495.89 | $ 40.80 | $ - | $ - | $ - | $ - | $ - | $ 4,536.68 | $ 4,536.68 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,536.68 | $ 56.15 | $ - | $ - | $ - | $ - | $ - | $ 4,592.83 | $ 4,592.83 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,592.83 | $ 71.46 | $ - | $ - | $ - | $ - | $ - | $ 4,664.29 | $ 4,664.29 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,664.29 | $ 87.22 | $ - | $ - | $ - | $ - | $ - | $ 4,751.50 | $ 4,751.50 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,751.50 | $ 96.05 | $ - | $ - | $ - | $ - | $ - | $ 4,847.56 | $ 4,847.56 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,847.56 | $ 102.02 | $ - | $ - | $ - | $ - | $ - | $ 4,949.58 | $ 4,949.58 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,949.58 | $ 104.60 | $ - | $ - | $ - | $ - | $ - | $ 5,054.18 | $ 5,054.18 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,054.18 | $ 106.81 | $ - | $ - | $ - | $ - | $ - | $ 5,161.00 | $ 5,161.00 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,161.00 | $ 110.27 | $ - | $ - | $ - | $ - | $ - | $ 5,271.27 | $ 5,271.27 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,271.27 | $ 112.63 | $ 51.44 | $ 112.63 | $ 164.07 | $ 217.75 | $ 381.82 | $ 5,496.52 | $ 5,114.70 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 5,114.70 | | $ 51.44 | $ 101.40 | $ 152.84 | $ 217.75 | $ 370.59 | $ 5,216.10 | $ 4,845.51 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,845.51 | | $ 51.44 | $ 91.21 | $ 142.65 | $ 217.75 | $ 360.40 | $ 4,936.71 | $ 4,576.31 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,576.31 | | $ 51.44 | $ 86.51 | $ 137.96 | $ 217.75 | $ 355.71 | $ 4,662.82 | $ 4,307.12 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,307.12 | | $ 51.44 | $ 81.42 | $ 132.87 | $ 217.75 | $ 350.62 | $ 4,388.54 | $ 4,037.92 |
| | | | | | | **$ 84,795.81** | **$ 1,028.89** | **$ 257.22** | **$ 473.17** | **$ 730.39** | **$ 1,088.75** | **$ 1,819.14** | **$ 86,297.87** | **$ 84,478.73** |

**One-Time Costs 10**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 09/03/21 | 09/30/21 | 28 | 3.250% | $ 4,830.00 | $ 12.04 | $ - | $ - | $ - | $ - | $ - | $ 4,842.04 | $ 4,842.04 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,842.04 | $ 39.66 | $ - | $ - | $ - | $ - | $ - | $ 4,881.71 | $ 4,881.71 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,881.71 | $ 39.12 | $ - | $ - | $ - | $ - | $ - | $ 4,920.83 | $ 4,920.83 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,920.83 | $ 39.87 | $ - | $ - | $ - | $ - | $ - | $ 4,960.70 | $ 4,960.70 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,960.70 | $ 45.01 | $ - | $ - | $ - | $ - | $ - | $ 5,005.71 | $ 5,005.71 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 5,005.71 | $ 61.95 | $ - | $ - | $ - | $ - | $ - | $ 5,067.66 | $ 5,067.66 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,067.66 | $ 78.85 | $ - | $ - | $ - | $ - | $ - | $ 5,146.51 | $ 5,146.51 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,146.51 | $ 96.23 | $ - | $ - | $ - | $ - | $ - | $ 5,242.74 | $ 5,242.74 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,242.74 | $ 105.98 | $ - | $ - | $ - | $ - | $ - | $ 5,348.72 | $ 5,348.72 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,348.72 | $ 112.57 | $ - | $ - | $ - | $ - | $ - | $ 5,461.30 | $ 5,461.30 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,461.30 | $ 115.42 | $ - | $ - | $ - | $ - | $ - | $ 5,576.71 | $ 5,576.71 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,576.71 | $ 117.86 | $ - | $ - | $ - | $ - | $ - | $ 5,694.57 | $ 5,694.57 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,694.57 | $ 121.67 | $ - | $ - | $ - | $ - | $ - | $ 5,816.24 | $ 5,816.24 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,816.24 | $ 124.27 | $ 55.53 | $ 124.27 | $ 179.80 | $ 241.50 | $ 421.30 | $ 6,064.78 | $ 5,643.49 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 5,643.49 | | $ 55.53 | $ 111.88 | $ 167.41 | $ 241.50 | $ 408.91 | $ 5,755.37 | $ 5,346.46 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 5,346.46 | | $ 55.53 | $ 100.64 | $ 156.16 | $ 241.50 | $ 397.66 | $ 5,447.10 | $ 5,049.44 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,049.44 | | $ 55.53 | $ 95.46 | $ 150.98 | $ 241.50 | $ 392.48 | $ 5,144.89 | $ 4,752.41 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,752.41 | | $ 55.53 | $ 89.84 | $ 145.37 | $ 241.50 | $ 386.87 | $ 4,842.25 | $ 4,455.39 |
| | | | | | | **$ 93,587.25** | **$ 1,110.51** | **$ 277.63** | **$ 522.08** | **$ 799.71** | **$ 1,207.50** | **$ 2,007.21** | **$ 95,219.85** | **$ 93,212.64** |

**One-Time Costs 11**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 10/08/21 | 12/31/21 | 85 | 3.250% | $ 4,830.00 | $ 36.56 | $ - | $ - | $ - | $ - | $ - | $ 4,866.56 | $ 4,866.56 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,866.56 | $ 39.00 | $ - | $ - | $ - | $ - | $ - | $ 4,905.55 | $ 4,905.55 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,905.55 | $ 39.75 | $ - | $ - | $ - | $ - | $ - | $ 4,945.30 | $ 4,945.30 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,945.30 | $ 44.87 | $ - | $ - | $ - | $ - | $ - | $ 4,990.18 | $ 4,990.18 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,990.18 | $ 61.76 | $ - | $ - | $ - | $ - | $ - | $ 5,051.93 | $ 5,051.93 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,051.93 | $ 78.60 | $ - | $ - | $ - | $ - | $ - | $ 5,130.54 | $ 5,130.54 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,130.54 | $ 95.93 | $ - | $ - | $ - | $ - | $ - | $ 5,226.47 | $ 5,226.47 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,226.47 | $ 105.65 | $ - | $ - | $ - | $ - | $ - | $ 5,332.12 | $ 5,332.12 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,332.12 | $ 112.22 | $ - | $ - | $ - | $ - | $ - | $ 5,444.35 | $ 5,444.35 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,444.35 | $ 115.06 | $ - | $ - | $ - | $ - | $ - | $ 5,559.41 | $ 5,559.41 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,559.41 | $ 117.49 | $ - | $ - | $ - | $ - | $ - | $ 5,676.90 | $ 5,676.90 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,676.90 | $ 121.29 | $ - | $ - | $ - | $ - | $ - | $ 5,798.19 | $ 5,798.19 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,798.19 | $ 123.88 | $ 54.60 | $ 123.88 | $ 178.49 | $ 241.50 | $ 419.99 | $ 6,045.96 | $ 5,625.97 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 5,625.97 | | $ 54.60 | $ 111.53 | $ 166.14 | $ 241.50 | $ 407.64 | $ 5,737.51 | $ 5,329.87 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 5,329.87 | | $ 54.60 | $ 100.33 | $ 154.93 | $ 241.50 | $ 396.43 | $ 5,430.19 | $ 5,033.77 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,033.77 | | $ 54.60 | $ 95.16 | $ 149.76 | $ 241.50 | $ 391.26 | $ 5,128.92 | $ 4,737.66 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,737.66 | | $ 54.60 | $ 89.56 | $ 144.17 | $ 241.50 | $ 385.67 | $ 4,827.22 | $ 4,441.56 |
| | | | | | | **$ 88,484.77** | **$ 1,092.08** | **$ 273.02** | **$ 520.46** | **$ 793.48** | **$ 1,207.50** | **$ 2,000.98** | **$ 90,097.31** | **$ 88,096.33** |

**One-Time Costs 12**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 10/21/21 | 12/31/21 | 72 | 3.250% | $ 4,665.00 | $ 29.91 | $ - | $ - | $ - | $ - | $ - | $ 4,694.91 | $ 4,694.91 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,694.91 | $ 37.62 | $ - | $ - | $ - | $ - | $ - | $ 4,732.53 | $ 4,732.53 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,732.53 | $ 38.35 | $ - | $ - | $ - | $ - | $ - | $ 4,770.88 | $ 4,770.88 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,770.88 | $ 43.29 | $ - | $ - | $ - | $ - | $ - | $ 4,814.17 | $ 4,814.17 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,814.17 | $ 59.58 | $ - | $ - | $ - | $ - | $ - | $ 4,873.75 | $ 4,873.75 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,873.75 | $ 75.83 | $ - | $ - | $ - | $ - | $ - | $ 4,949.58 | $ 4,949.58 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,949.58 | $ 92.55 | $ - | $ - | $ - | $ - | $ - | $ 5,042.13 | $ 5,042.13 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,042.13 | $ 101.93 | $ - | $ - | $ - | $ - | $ - | $ 5,144.05 | $ 5,144.05 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,144.05 | $ 108.26 | $ - | $ - | $ - | $ - | $ - | $ 5,252.32 | $ 5,252.32 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,252.32 | $ 111.00 | $ - | $ - | $ - | $ - | $ - | $ 5,363.32 | $ 5,363.32 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,363.32 | $ 113.35 | $ - | $ - | $ - | $ - | $ - | $ 5,476.67 | $ 5,476.67 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,476.67 | $ 117.02 | $ - | $ - | $ - | $ - | $ - | $ 5,593.68 | $ 5,593.68 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,593.68 | $ 119.52 | $ 52.41 | $ 119.52 | $ 171.93 | $ 233.25 | $ 405.18 | $ 5,832.71 | $ 5,427.54 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 5,427.54 | | $ 52.41 | $ 107.60 | $ 160.01 | $ 233.25 | $ 393.26 | $ 5,535.14 | $ 5,141.88 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 5,141.88 | | $ 52.41 | $ 96.79 | $ 149.20 | $ 233.25 | $ 382.45 | $ 5,238.67 | $ 4,856.22 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,856.22 | | $ 52.41 | $ 91.80 | $ 144.21 | $ 233.25 | $ 377.46 | $ 4,948.02 | $ 4,570.56 |

| | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ | 4,570.56 | | $ | 52.41 | $ | 86.40 | $ | 138.81 | $ | 233.25 | $ | 372.06 | $ | 4,656.96 | $ | 4,284.90 |
| | | | | | | **$** | **85,369.17** | **$ 1,048.20** | **$** | **262.05** | **$** | **502.11** | **$** | **764.16** | **$** | **1,166.25** | **$** | **1,930.41** | **$** | **86,919.48** | **$** | **84,989.07** |

**One-Time Costs 13**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 10/21/21 | 12/31/21 | 72 | 3.250% | $ 4,665.00 | $ 29.91 | $ - | $ - | $ - | $ - | $ - | $ 4,694.91 | $ 4,694.91 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,694.91 | $ 37.62 | $ - | $ - | $ - | $ - | $ - | $ 4,732.53 | $ 4,732.53 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,732.53 | $ 38.35 | $ - | $ - | $ - | $ - | $ - | $ 4,770.88 | $ 4,770.88 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,770.88 | $ 43.29 | $ - | $ - | $ - | $ - | $ - | $ 4,814.17 | $ 4,814.17 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,814.17 | $ 59.58 | $ - | $ - | $ - | $ - | $ - | $ 4,873.75 | $ 4,873.75 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,873.75 | $ 75.83 | $ - | $ - | $ - | $ - | $ - | $ 4,949.58 | $ 4,949.58 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,949.58 | $ 92.55 | $ - | $ - | $ - | $ - | $ - | $ 5,042.13 | $ 5,042.13 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,042.13 | $ 101.93 | $ - | $ - | $ - | $ - | $ - | $ 5,144.05 | $ 5,144.05 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,144.05 | $ 108.26 | $ - | $ - | $ - | $ - | $ - | $ 5,252.32 | $ 5,252.32 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,252.32 | $ 111.00 | $ - | $ - | $ - | $ - | $ - | $ 5,363.32 | $ 5,363.32 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,363.32 | $ 113.35 | $ - | $ - | $ - | $ - | $ - | $ 5,476.67 | $ 5,476.67 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,476.67 | $ 117.02 | $ - | $ - | $ - | $ - | $ - | $ 5,593.68 | $ 5,593.68 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,593.68 | $ 119.52 | $ 52.41 | $ 119.52 | $ 171.93 | $ 233.25 | $ 405.18 | $ 5,832.71 | $ 5,427.54 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 5,427.54 | | $ 52.41 | $ 107.60 | $ 160.01 | $ 233.25 | $ 393.26 | $ 5,535.14 | $ 5,141.88 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 5,141.88 | | $ 52.41 | $ 96.79 | $ 149.20 | $ 233.25 | $ 382.45 | $ 5,238.67 | $ 4,856.22 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,856.22 | | $ 52.41 | $ 91.80 | $ 144.21 | $ 233.25 | $ 377.46 | $ 4,948.02 | $ 4,570.56 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,570.56 | | $ 52.41 | $ 86.40 | $ 138.81 | $ 233.25 | $ 372.06 | $ 4,656.96 | $ 4,284.90 |
| | | | | | | **$ 85,369.17** | **$ 1,048.20** | **$ 262.05** | **$ 502.11** | **$ 764.16** | **$ 1,166.25** | **$ 1,930.41** | **$ 86,919.48** | **$ 84,989.07** |

**One-Time Costs 14**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 11/19/21 | 12/31/21 | 43 | 3.250% | $ 4,355.00 | $ 16.67 | $ - | $ - | $ - | $ - | $ - | $ 4,371.67 | $ 4,371.67 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,371.67 | $ 35.03 | $ - | $ - | $ - | $ - | $ - | $ 4,406.71 | $ 4,406.71 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,406.71 | $ 35.71 | $ - | $ - | $ - | $ - | $ - | $ 4,442.41 | $ 4,442.41 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,442.41 | $ 40.31 | $ - | $ - | $ - | $ - | $ - | $ 4,482.72 | $ 4,482.72 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,482.72 | $ 55.48 | $ - | $ - | $ - | $ - | $ - | $ 4,538.20 | $ 4,538.20 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,538.20 | $ 70.61 | $ - | $ - | $ - | $ - | $ - | $ 4,608.81 | $ 4,608.81 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,608.81 | $ 86.18 | $ - | $ - | $ - | $ - | $ - | $ 4,694.99 | $ 4,694.99 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,694.99 | $ 94.91 | $ - | $ - | $ - | $ - | $ - | $ 4,789.90 | $ 4,789.90 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,789.90 | $ 100.81 | $ - | $ - | $ - | $ - | $ - | $ 4,890.71 | $ 4,890.71 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,890.71 | $ 103.36 | $ - | $ - | $ - | $ - | $ - | $ 4,994.07 | $ 4,994.07 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,994.07 | $ 105.54 | $ - | $ - | $ - | $ - | $ - | $ 5,099.61 | $ 5,099.61 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,099.61 | $ 108.96 | $ - | $ - | $ - | $ - | $ - | $ 5,208.57 | $ 5,208.57 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,208.57 | $ 111.29 | $ 48.24 | $ 111.29 | $ 159.53 | $ 217.75 | $ 377.28 | $ 5,431.15 | $ 5,053.87 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 5,053.87 | | $ 48.24 | $ 100.19 | $ 148.43 | $ 217.75 | $ 366.18 | $ 5,154.06 | $ 4,787.87 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,787.87 | | $ 48.24 | $ 90.12 | $ 138.37 | $ 217.75 | $ 356.12 | $ 4,878.00 | $ 4,521.88 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,521.88 | | $ 48.24 | $ 85.48 | $ 133.73 | $ 217.75 | $ 351.48 | $ 4,607.36 | $ 4,255.89 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,255.89 | | $ 48.24 | $ 80.45 | $ 128.70 | $ 217.75 | $ 346.45 | $ 4,336.34 | $ 3,989.89 |
| | | | | | | **$ 79,502.89** | **$ 964.86** | **$ 241.21** | **$ 467.54** | **$ 708.75** | **$ 1,088.75** | **$ 1,797.50** | **$ 80,935.29** | **$ 79,137.78** |

**One-Time Costs 15**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 12/29/21 | 12/31/21 | 3 | 3.250% | $ 4,020.00 | $ 1.07 | $ - | $ - | $ - | $ - | $ - | $ 4,021.07 | $ 4,021.07 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,021.07 | $ 32.22 | $ - | $ - | $ - | $ - | $ - | $ 4,053.30 | $ 4,053.30 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,053.30 | $ 32.84 | $ - | $ - | $ - | $ - | $ - | $ 4,086.14 | $ 4,086.14 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,086.14 | $ 37.08 | $ - | $ - | $ - | $ - | $ - | $ 4,123.22 | $ 4,123.22 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,123.22 | $ 51.03 | $ - | $ - | $ - | $ - | $ - | $ 4,174.25 | $ 4,174.25 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,174.25 | $ 64.95 | $ - | $ - | $ - | $ - | $ - | $ 4,239.19 | $ 4,239.19 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,239.19 | $ 79.27 | $ - | $ - | $ - | $ - | $ - | $ 4,318.46 | $ 4,318.46 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,318.46 | $ 87.30 | $ - | $ - | $ - | $ - | $ - | $ 4,405.76 | $ 4,405.76 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,405.76 | $ 92.73 | $ - | $ - | $ - | $ - | $ - | $ 4,498.48 | $ 4,498.48 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,498.48 | $ 95.07 | $ - | $ - | $ - | $ - | $ - | $ 4,593.55 | $ 4,593.55 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,593.55 | $ 97.08 | $ - | $ - | $ - | $ - | $ - | $ 4,690.63 | $ 4,690.63 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,690.63 | $ 100.22 | $ - | $ - | $ - | $ - | $ - | $ 4,790.85 | $ 4,790.85 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,790.85 | $ 102.36 | $ 43.66 | $ 102.36 | $ 146.02 | $ 201.00 | $ 347.02 | $ 4,995.58 | $ 4,648.55 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,648.55 | | $ 43.66 | $ 92.16 | $ 135.82 | $ 201.00 | $ 336.82 | $ 4,740.71 | $ 4,403.89 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,403.89 | | $ 43.66 | $ 82.90 | $ 126.56 | $ 201.00 | $ 327.56 | $ 4,486.79 | $ 4,159.23 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,159.23 | | $ 43.66 | $ 78.63 | $ 122.29 | $ 201.00 | $ 323.29 | $ 4,237.86 | $ 3,914.57 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,914.57 | | $ 43.66 | $ 74.00 | $ 117.66 | $ 201.00 | $ 318.66 | $ 3,988.57 | $ 3,669.91 |
| | | | | | | **$ 73,141.16** | **$ 873.22** | **$ 218.30** | **$ 430.04** | **$ 648.35** | **$ 1,005.00** | **$ 1,653.35** | **$ 74,444.42** | **$ 72,791.08** |

**One-Time Costs 16**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 03/14/22 | 03/31/22 | 18 | 3.250% | $ 0.75 | $ 0.00 | $ - | $ - | $ - | $ - | $ - | $ 0.75 | $ 0.75 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 0.75 | $ 0.01 | $ - | $ - | $ - | $ - | $ - | $ 0.76 | $ 0.76 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 0.76 | $ 0.01 | $ - | $ - | $ - | $ - | $ - | $ 0.76 | $ 0.76 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 0.76 | $ 0.01 | $ - | $ - | $ - | $ - | $ - | $ 0.77 | $ 0.77 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 0.77 | $ 0.01 | $ - | $ - | $ - | $ - | $ - | $ 0.79 | $ 0.79 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 0.79 | $ 0.01 | $ - | $ - | $ - | $ - | $ - | $ 0.80 | $ 0.80 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 0.80 | $ 0.02 | $ - | $ - | $ - | $ - | $ - | $ 0.82 | $ 0.82 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 0.82 | $ 0.02 | $ - | $ - | $ - | $ - | $ - | $ 0.83 | $ 0.83 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 0.83 | $ 0.02 | $ - | $ - | $ - | $ - | $ - | $ 0.85 | $ 0.85 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 0.85 | $ 0.02 | $ - | $ - | $ - | $ - | $ - | $ 0.87 | $ 0.87 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 0.87 | $ 0.02 | $ - | $ - | $ - | $ - | $ - | $ 0.89 | $ 0.89 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 0.89 | $ 0.02 | $ 0.01 | $ 0.02 | $ 0.03 | $ 0.04 | $ 0.06 | $ 0.93 | $ 0.86 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 0.86 | | $ 0.01 | $ 0.02 | $ 0.02 | $ 0.04 | $ 0.06 | $ 0.88 | $ 0.82 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 0.82 | | $ 0.01 | $ 0.02 | $ 0.02 | $ 0.04 | $ 0.06 | $ 0.83 | $ 0.77 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 0.77 | | $ 0.01 | $ 0.01 | $ 0.02 | $ 0.04 | $ 0.06 | $ 0.79 | $ 0.73 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 0.73 | | $ 0.01 | $ 0.01 | $ 0.02 | $ 0.04 | $ 0.06 | $ 0.74 | $ 0.68 |
| | | | | | | **$ 12.82** | **$ 0.16** | **$ 0.04** | **$ 0.08** | **$ 0.12** | **$ 0.19** | **$ 0.31** | **$ 13.05** | **$ 12.75** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 3/14/2022 | $44,642.25 | $3,027.25 | $47,669.50 |
| 02 | 4/6/2022 | $52,150.00 | $3,534.00 | $55,684.00 |
| 03 | 4/26/2022 | $37,481.00 | $2,538.00 | $40,019.00 |
| 04 | 4/26/2022 | $30,867.00 | $2,090.00 | $32,957.00 |
| 05 | 6/8/2022 | $25,042.00 | $1,696.00 | $26,738.00 |
| 06 | 6/21/2022 | $20,070.00 | $1,359.00 | $21,429.00 |
| 07 | 8/16/2022 | $15,927.00 | $1,078.00 | $17,005.00 |
| 08 | 8/16/2022 | $12,544.00 | $850.00 | $13,394.00 |
| 09 | 9/19/2022 | $9,818.00 | $666.00 | $10,484.00 |
| 10 | 10/27/2022 | $7,647.00 | $518.00 | $8,165.00 |
| | **Total** | **$256,188.25** | **$17,356.25** | **$273,544.50** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 08/04/23 | | | |
| **COD:** | | 12/12/24 | 50MW | | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 08/04/23 | 09/30/23 | 58 | 8.020% | $256,188.25 | $ 3,264.89 | $ - | $ - | $ - | $ - | $ - | $ 259,453.14 | $ 259,453.14 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $259,453.14 | $ 5,460.60 | $ - | $ - | $ - | $ - | $ - | $ 264,913.74 | $ 264,913.74 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $264,913.74 | $ 5,598.66 | $ - | $ - | $ - | $ - | $ - | $ 270,512.40 | $ 270,512.40 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $270,512.40 | $ 5,716.98 | $ - | $ - | $ - | $ - | $ - | $ 276,229.37 | $ 276,229.37 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $276,229.37 | $ 5,901.95 | $ - | $ - | $ - | $ - | $ - | $ 282,131.32 | $ 282,131.32 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $282,131.32 | $ 6,028.05 | $ - | $ - | $ - | $ - | $ - | $ 288,159.37 | $ 288,159.37 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $288,159.37 | $ 5,712.66 | $ 1,884.19 | $ 5,712.66 | $ 7,596.85 | $ 12,809.41 | $ 20,406.26 | $ 299,584.70 | $ 279,178.43 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $279,178.43 | | $ 1,884.19 | $ 5,255.06 | $ 7,139.25 | $ 12,809.41 | $ 19,948.66 | $ 284,433.49 | $ 264,484.83 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $264,484.83 | | $ 1,884.19 | $ 4,999.85 | $ 6,884.04 | $ 12,809.41 | $ 19,693.45 | $ 269,484.68 | $ 249,791.23 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $249,791.23 | | $ 1,884.19 | $ 4,722.08 | $ 6,606.27 | $ 12,809.41 | $ 19,415.68 | $ 254,513.31 | $ 235,097.63 |
| | | | | | | **$2,691,042.09** | **$37,683.79** | **$ 7,536.76** | **$ 20,689.65** | **$ 28,226.41** | **$ 51,237.65** | **$ 79,464.06** | **$ 2,749,415.53** | **$ 2,669,951.47** |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 01/01/25 | 03/31/25 | $ 196.16 | $ 413.66 | $ 609.82 | $ 867.81 |
| 04/01/25 | 06/30/25 | $ 196.16 | $ 380.52 | $ 576.69 | $ 867.81 |
| 07/01/25 | 09/30/25 | $ 196.16 | $ 362.04 | $ 558.21 | $ 867.81 |
| 10/01/25 | 12/31/25 | $ 196.16 | $ 341.93 | $ 538.09 | $ 867.81 |
| | | **$ 784.66** | **$ 1,498.16** | **$ 2,282.81** | **$ 3,471.25** |

**One-Time Costs 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 03/14/22 | 03/31/22 | 18 | 3.250% | $ 3,027.25 | $ 4.85 | $ - | $ - | $ - | $ - | $ - | $ 3,032.10 | $ 3,032.10 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,032.10 | $ 24.57 | $ - | $ - | $ - | $ - | $ - | $ 3,056.67 | $ 3,056.67 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,056.67 | $ 27.74 | $ - | $ - | $ - | $ - | $ - | $ 3,084.41 | $ 3,084.41 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,084.41 | $ 38.17 | $ - | $ - | $ - | $ - | $ - | $ 3,122.58 | $ 3,122.58 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,122.58 | $ 48.58 | $ - | $ - | $ - | $ - | $ - | $ 3,171.16 | $ 3,171.16 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,171.16 | $ 59.30 | $ - | $ - | $ - | $ - | $ - | $ 3,230.46 | $ 3,230.46 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,230.46 | $ 65.30 | $ - | $ - | $ - | $ - | $ - | $ 3,295.76 | $ 3,295.76 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,295.76 | $ 69.36 | $ - | $ - | $ - | $ - | $ - | $ 3,365.13 | $ 3,365.13 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,365.13 | $ 71.12 | $ - | $ - | $ - | $ - | $ - | $ 3,436.24 | $ 3,436.24 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,436.24 | $ 72.62 | $ - | $ - | $ - | $ - | $ - | $ 3,508.87 | $ 3,508.87 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,508.87 | $ 74.97 | $ - | $ - | $ - | $ - | $ - | $ 3,583.84 | $ 3,583.84 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,583.84 | $ 76.57 | $ - | $ - | $ - | $ - | $ - | $ 3,660.41 | $ 3,660.41 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,660.41 | $ 72.57 | $ 35.29 | $ 72.57 | $ 107.85 | $ 151.36 | $ 259.22 | $ 3,805.54 | $ 3,546.33 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,546.33 | | $ 35.29 | $ 66.75 | $ 102.04 | $ 151.36 | $ 253.40 | $ 3,613.08 | $ 3,359.68 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,359.68 | | $ 35.29 | $ 63.51 | $ 98.80 | $ 151.36 | $ 250.16 | $ 3,423.19 | $ 3,173.03 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,173.03 | | $ 35.29 | $ 59.98 | $ 95.27 | $ 151.36 | $ 246.63 | $ 3,233.01 | $ 2,986.38 |
| | | | | | | **$ 52,653.91** | **$ 705.73** | **$ 141.15** | **$ 262.81** | **$ 403.96** | **$ 605.45** | **$ 1,009.41** | **$ 53,622.45** | **$ 52,613.04** |

**One-Time Costs 02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 04/06/22 | 06/30/22 | 86 | 3.250% | $ 3,534.00 | $ 27.06 | $ - | $ - | $ - | $ - | $ - | $ 3,561.06 | $ 3,561.06 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,561.06 | $ 32.31 | $ - | $ - | $ - | $ - | $ - | $ 3,593.37 | $ 3,593.37 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,593.37 | $ 44.47 | $ - | $ - | $ - | $ - | $ - | $ 3,637.85 | $ 3,637.85 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,637.85 | $ 56.60 | $ - | $ - | $ - | $ - | $ - | $ 3,694.45 | $ 3,694.45 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,694.45 | $ 69.08 | $ - | $ - | $ - | $ - | $ - | $ 3,763.53 | $ 3,763.53 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,763.53 | $ 76.08 | $ - | $ - | $ - | $ - | $ - | $ 3,839.61 | $ 3,839.61 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,839.61 | $ 80.81 | $ - | $ - | $ - | $ - | $ - | $ 3,920.42 | $ 3,920.42 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,920.42 | $ 82.85 | $ - | $ - | $ - | $ - | $ - | $ 4,003.27 | $ 4,003.27 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,003.27 | $ 84.60 | $ - | $ - | $ - | $ - | $ - | $ 4,087.88 | $ 4,087.88 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,087.88 | $ 87.34 | $ - | $ - | $ - | $ - | $ - | $ 4,175.22 | $ 4,175.22 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,175.22 | $ 89.21 | $ - | $ - | $ - | $ - | $ - | $ 4,264.43 | $ 4,264.43 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,264.43 | $ 84.54 | $ 40.75 | $ 84.54 | $ 125.29 | $ 176.70 | $ 301.99 | $ 4,433.51 | $ 4,131.52 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,131.52 | | $ 40.75 | $ 77.77 | $ 118.52 | $ 176.70 | $ 295.22 | $ 4,209.29 | $ 3,914.07 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,914.07 | | $ 40.75 | $ 73.99 | $ 114.74 | $ 176.70 | $ 291.44 | $ 3,988.06 | $ 3,696.62 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,696.62 | | $ 40.75 | $ 69.88 | $ 110.63 | $ 176.70 | $ 287.33 | $ 3,766.50 | $ 3,479.17 |
| | | | | | | **$ 57,817.28** | **$ 814.97** | **$ 162.99** | **$ 306.18** | **$ 469.18** | **$ 706.80** | **$ 1,175.98** | **$ 58,938.43** | **$ 57,762.46** |

**One-Time Costs 03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 04/26/22 | 06/30/22 | 66 | 3.250% | $ 2,538.00 | $ 14.92 | $ - | $ - | $ - | $ - | $ - | $ 2,552.92 | $ 2,552.92 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,552.92 | $ 23.17 | $ - | $ - | $ - | $ - | $ - | $ 2,576.08 | $ 2,576.08 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,576.08 | $ 31.88 | $ - | $ - | $ - | $ - | $ - | $ 2,607.96 | $ 2,607.96 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,607.96 | $ 40.58 | $ - | $ - | $ - | $ - | $ - | $ 2,648.54 | $ 2,648.54 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,648.54 | $ 49.52 | $ - | $ - | $ - | $ - | $ - | $ 2,698.06 | $ 2,698.06 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,698.06 | $ 54.54 | $ - | $ - | $ - | $ - | $ - | $ 2,752.60 | $ 2,752.60 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,752.60 | $ 57.93 | $ - | $ - | $ - | $ - | $ - | $ 2,810.54 | $ 2,810.54 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,810.54 | $ 59.40 | $ - | $ - | $ - | $ - | $ - | $ 2,869.93 | $ 2,869.93 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,869.93 | $ 60.65 | $ - | $ - | $ - | $ - | $ - | $ 2,930.59 | $ 2,930.59 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,930.59 | $ 62.62 | $ - | $ - | $ - | $ - | $ - | $ 2,993.20 | $ 2,993.20 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,993.20 | $ 63.95 | $ - | $ - | $ - | $ - | $ - | $ 3,057.15 | $ 3,057.15 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,057.15 | $ 60.61 | $ 28.99 | $ 60.61 | $ 89.60 | $ 126.90 | $ 216.50 | $ 3,178.37 | $ 2,961.87 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,961.87 | | $ 28.99 | $ 55.75 | $ 84.74 | $ 126.90 | $ 211.64 | $ 3,017.63 | $ 2,805.99 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,805.99 | | $ 28.99 | $ 53.04 | $ 82.03 | $ 126.90 | $ 208.93 | $ 2,859.03 | $ 2,650.10 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,650.10 | | $ 28.99 | $ 50.10 | $ 79.09 | $ 126.90 | $ 205.99 | $ 2,700.20 | $ 2,494.21 |
| | | | | | | **$ 41,453.53** | **$ 579.76** | **$ 115.95** | **$ 219.50** | **$ 335.45** | **$ 507.60** | **$ 843.05** | **$ 42,252.80** | **$ 41,409.74** |

**One-Time Costs 04**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 04/26/22 | 06/30/22 | 66 | 3.250% | $ 2,090.00 | $ 12.28 | $ - | $ - | $ - | $ - | $ - | $ 2,102.28 | $ 2,102.28 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,102.28 | $ 19.08 | $ - | $ - | $ - | $ - | $ - | $ 2,121.36 | $ 2,121.36 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,121.36 | $ 26.25 | $ - | $ - | $ - | $ - | $ - | $ 2,147.61 | $ 2,147.61 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,147.61 | $ 33.41 | $ - | $ - | $ - | $ - | $ - | $ 2,181.03 | $ 2,181.03 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,181.03 | $ 40.78 | $ - | $ - | $ - | $ - | $ - | $ 2,221.81 | $ 2,221.81 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,221.81 | $ 44.91 | $ - | $ - | $ - | $ - | $ - | $ 2,266.72 | $ 2,266.72 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,266.72 | $ 47.71 | $ - | $ - | $ - | $ - | $ - | $ 2,314.43 | $ 2,314.43 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,314.43 | $ 48.91 | $ - | $ - | $ - | $ - | $ - | $ 2,363.34 | $ 2,363.34 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,363.34 | $ 49.95 | $ - | $ - | $ - | $ - | $ - | $ 2,413.29 | $ 2,413.29 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,413.29 | $ 51.56 | $ - | $ - | $ - | $ - | $ - | $ 2,464.85 | $ 2,464.85 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,464.85 | $ 52.66 | $ - | $ - | $ - | $ - | $ - | $ 2,517.52 | $ 2,517.52 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,517.52 | $ 49.91 | $ 23.87 | $ 49.91 | $ 73.78 | $ 104.50 | $ 178.28 | $ 2,617.33 | $ 2,439.05 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,439.05 | | $ 23.87 | $ 45.91 | $ 69.78 | $ 104.50 | $ 174.28 | $ 2,484.96 | $ 2,310.68 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,310.68 | | $ 23.87 | $ 43.68 | $ 67.55 | $ 104.50 | $ 172.05 | $ 2,354.36 | $ 2,182.31 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,182.31 | | $ 23.87 | $ 41.25 | $ 65.13 | $ 104.50 | $ 169.63 | $ 2,223.57 | $ 2,053.94 |
| | | | | | | **$ 34,136.28** | **$ 477.42** | **$ 95.48** | **$ 180.76** | **$ 276.24** | **$ 418.00** | **$ 694.24** | **$ 34,794.46** | **$ 34,100.22** |

**One-Time Costs 05**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 06/08/22 | 06/30/22 | 23 | 3.250% | $ 1,696.00 | $ 3.47 | $ - | $ - | $ - | $ - | $ - | $ 1,699.47 | $ 1,699.47 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,699.47 | $ 15.42 | $ - | $ - | $ - | $ - | $ - | $ 1,714.89 | $ 1,714.89 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,714.89 | $ 21.22 | $ - | $ - | $ - | $ - | $ - | $ 1,736.12 | $ 1,736.12 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,736.12 | $ 27.01 | $ - | $ - | $ - | $ - | $ - | $ 1,763.13 | $ 1,763.13 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,763.13 | $ 32.97 | $ - | $ - | $ - | $ - | $ - | $ 1,796.10 | $ 1,796.10 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,796.10 | $ 36.31 | $ - | $ - | $ - | $ - | $ - | $ 1,832.41 | $ 1,832.41 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,832.41 | $ 38.57 | $ - | $ - | $ - | $ - | $ - | $ 1,870.97 | $ 1,870.97 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,870.97 | $ 39.54 | $ - | $ - | $ - | $ - | $ - | $ 1,910.51 | $ 1,910.51 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,910.51 | $ 40.38 | $ - | $ - | $ - | $ - | $ - | $ 1,950.89 | $ 1,950.89 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,950.89 | $ 41.68 | $ - | $ - | $ - | $ - | $ - | $ 1,992.57 | $ 1,992.57 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,992.57 | $ 42.57 | $ - | $ - | $ - | $ - | $ - | $ 2,035.15 | $ 2,035.15 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,035.15 | $ 40.35 | $ 18.97 | $ 40.35 | $ 59.32 | $ 84.80 | $ 144.12 | $ 2,115.84 | $ 1,971.72 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,971.72 | | $ 18.97 | $ 37.11 | $ 56.09 | $ 84.80 | $ 140.89 | $ 2,008.83 | $ 1,867.94 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,867.94 | | $ 18.97 | $ 35.31 | $ 54.29 | $ 84.80 | $ 139.09 | $ 1,903.25 | $ 1,764.17 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,764.17 | | $ 18.97 | $ 33.35 | $ 52.32 | $ 84.80 | $ 137.12 | $ 1,797.52 | $ 1,660.39 |
| | | | | | | **$ 27,602.03** | **$ 379.49** | **$ 75.90** | **$ 146.12** | **$ 222.02** | **$ 339.20** | **$ 561.22** | **$ 28,127.65** | **$ 27,566.43** |

**One-Time Costs 06**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 06/21/22 | 06/30/22 | 10 | 3.250% | $ 1,359.00 | $ 1.21 | $ - | $ - | $ - | $ - | $ - | $ 1,360.21 | $ 1,360.21 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,360.21 | $ 12.34 | $ - | $ - | $ - | $ - | $ - | $ 1,372.55 | $ 1,372.55 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,372.55 | $ 16.99 | $ - | $ - | $ - | $ - | $ - | $ 1,389.54 | $ 1,389.54 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,389.54 | $ 21.62 | $ - | $ - | $ - | $ - | $ - | $ 1,411.16 | $ 1,411.16 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,411.16 | $ 26.39 | $ - | $ - | $ - | $ - | $ - | $ 1,437.55 | $ 1,437.55 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,437.55 | $ 29.06 | $ - | $ - | $ - | $ - | $ - | $ 1,466.61 | $ 1,466.61 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,466.61 | $ 30.87 | $ - | $ - | $ - | $ - | $ - | $ 1,497.47 | $ 1,497.47 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,497.47 | $ 31.65 | $ - | $ - | $ - | $ - | $ - | $ 1,529.12 | $ 1,529.12 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,529.12 | $ 32.32 | $ - | $ - | $ - | $ - | $ - | $ 1,561.44 | $ 1,561.44 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,561.44 | $ 33.36 | $ - | $ - | $ - | $ - | $ - | $ 1,594.80 | $ 1,594.80 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,594.80 | $ 34.07 | $ - | $ - | $ - | $ - | $ - | $ 1,628.87 | $ 1,628.87 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,628.87 | $ 32.29 | $ 15.11 | $ 32.29 | $ 47.40 | $ 67.95 | $ 115.35 | $ 1,693.46 | $ 1,578.11 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,578.11 | | $ 15.11 | $ 29.71 | $ 44.81 | $ 67.95 | $ 112.76 | $ 1,607.81 | $ 1,495.05 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,495.05 | | $ 15.11 | $ 28.26 | $ 43.37 | $ 67.95 | $ 111.32 | $ 1,523.31 | $ 1,411.99 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,411.99 | | $ 15.11 | $ 26.69 | $ 41.80 | $ 67.95 | $ 109.75 | $ 1,438.68 | $ 1,328.93 |
| | | | | | | **$ 22,093.45** | **$ 302.16** | **$ 60.43** | **$ 116.95** | **$ 177.38** | **$ 271.80** | **$ 449.18** | **$ 22,512.57** | **$ 22,063.38** |

**One-Time Costs 07**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 08/16/22 | 09/30/22 | 46 | 3.600% | $ 1,078.00 | $ 4.89 | $ - | $ - | $ - | $ - | $ - | $ 1,082.89 | $ 1,082.89 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,082.89 | $ 13.40 | $ - | $ - | $ - | $ - | $ - | $ 1,096.29 | $ 1,096.29 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,096.29 | $ 17.06 | $ - | $ - | $ - | $ - | $ - | $ 1,113.35 | $ 1,113.35 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,113.35 | $ 20.82 | $ - | $ - | $ - | $ - | $ - | $ 1,134.17 | $ 1,134.17 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,134.17 | $ 22.93 | $ - | $ - | $ - | $ - | $ - | $ 1,157.09 | $ 1,157.09 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,157.09 | $ 24.35 | $ - | $ - | $ - | $ - | $ - | $ 1,181.45 | $ 1,181.45 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,181.45 | $ 24.97 | $ - | $ - | $ - | $ - | $ - | $ 1,206.42 | $ 1,206.42 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,206.42 | $ 25.50 | $ - | $ - | $ - | $ - | $ - | $ 1,231.91 | $ 1,231.91 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,231.91 | $ 26.32 | $ - | $ - | $ - | $ - | $ - | $ 1,258.23 | $ 1,258.23 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,258.23 | $ 26.88 | $ - | $ - | $ - | $ - | $ - | $ 1,285.12 | $ 1,285.12 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,285.12 | $ 25.48 | $ 11.63 | $ 25.48 | $ 37.11 | $ 53.90 | $ 91.01 | $ 1,336.07 | $ 1,245.06 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,245.06 | | $ 11.63 | $ 23.44 | $ 35.07 | $ 53.90 | $ 88.97 | $ 1,268.50 | $ 1,179.53 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,179.53 | | $ 11.63 | $ 22.30 | $ 33.93 | $ 53.90 | $ 87.83 | $ 1,201.83 | $ 1,114.01 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,114.01 | | $ 11.63 | $ 21.06 | $ 32.69 | $ 53.90 | $ 86.59 | $ 1,135.06 | $ 1,048.48 |
| | | | | | | **$ 16,363.53** | **$ 232.59** | **$ 46.52** | **$ 92.27** | **$ 138.79** | **$ 215.60** | **$ 354.39** | **$ 16,688.39** | **$ 16,334.00** |

**One-Time Costs 08**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 08/16/22 | 09/30/22 | 46 | 3.600% | $ 850.00 | $ 3.86 | $ - | $ - | $ - | $ - | $ - | $ 853.86 | $ 853.86 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 853.86 | $ 10.57 | $ - | $ - | $ - | $ - | $ - | $ 864.42 | $ 864.42 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 864.42 | $ 13.45 | $ - | $ - | $ - | $ - | $ - | $ 877.87 | $ 877.87 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 877.87 | $ 16.42 | $ - | $ - | $ - | $ - | $ - | $ 894.29 | $ 894.29 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 894.29 | $ 18.08 | $ - | $ - | $ - | $ - | $ - | $ 912.37 | $ 912.37 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 912.37 | $ 19.20 | $ - | $ - | $ - | $ - | $ - | $ 931.57 | $ 931.57 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 931.57 | $ 19.69 | $ - | $ - | $ - | $ - | $ - | $ 951.26 | $ 951.26 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 951.26 | $ 20.10 | $ - | $ - | $ - | $ - | $ - | $ 971.36 | $ 971.36 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 971.36 | $ 20.75 | $ - | $ - | $ - | $ - | $ - | $ 992.11 | $ 992.11 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 992.11 | $ 21.20 | $ - | $ - | $ - | $ - | $ - | $ 1,013.31 | $ 1,013.31 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,013.31 | $ 20.09 | $ 9.17 | $ 20.09 | $ 29.26 | $ 42.50 | $ 71.76 | $ 1,053.49 | $ 981.73 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 981.73 | | $ 9.17 | $ 18.48 | $ 27.65 | $ 42.50 | $ 70.15 | $ 1,000.21 | $ 930.06 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 930.06 | | $ 9.17 | $ 17.58 | $ 26.75 | $ 42.50 | $ 69.25 | $ 947.64 | $ 878.39 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 878.39 | | $ 9.17 | $ 16.61 | $ 25.78 | $ 42.50 | $ 68.28 | $ 895.00 | $ 826.72 |
| | | | | | | **$ 12,902.60** | **$ 183.40** | **$ 36.68** | **$ 72.76** | **$ 109.44** | **$ 170.00** | **$ 279.44** | **$ 13,158.75** | **$ 12,879.32** |

**One-Time Costs 09**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 09/19/22 | 09/30/22 | 12 | 3.600% | $ 666.00 | $ 0.79 | $ - | $ - | $ - | $ - | $ - | $ 666.79 | $ 666.79 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 666.79 | $ 8.25 | $ - | $ - | $ - | $ - | $ - | $ 675.04 | $ 675.04 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 675.04 | $ 10.50 | $ - | $ - | $ - | $ - | $ - | $ 685.54 | $ 685.54 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 685.54 | $ 12.82 | $ - | $ - | $ - | $ - | $ - | $ 698.36 | $ 698.36 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 698.36 | $ 14.12 | $ - | $ - | $ - | $ - | $ - | $ 712.48 | $ 712.48 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 712.48 | $ 15.00 | $ - | $ - | $ - | $ - | $ - | $ 727.47 | $ 727.47 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 727.47 | $ 15.37 | $ - | $ - | $ - | $ - | $ - | $ 742.85 | $ 742.85 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 742.85 | $ 15.70 | $ - | $ - | $ - | $ - | $ - | $ 758.55 | $ 758.55 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 758.55 | $ 16.21 | $ - | $ - | $ - | $ - | $ - | $ 774.76 | $ 774.76 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 774.76 | $ 16.55 | $ - | $ - | $ - | $ - | $ - | $ 791.31 | $ 791.31 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 791.31 | $ 15.69 | $ 7.05 | $ 15.69 | $ 22.74 | $ 33.30 | $ 56.04 | $ 822.68 | $ 766.65 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 766.65 | | $ 7.05 | $ 14.43 | $ 21.48 | $ 33.30 | $ 54.78 | $ 781.08 | $ 726.30 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 726.30 | | $ 7.05 | $ 13.73 | $ 20.78 | $ 33.30 | $ 54.08 | $ 740.03 | $ 685.95 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 685.95 | | $ 7.05 | $ 12.97 | $ 20.02 | $ 33.30 | $ 53.32 | $ 698.91 | $ 645.60 |
| | | | | | | **$ 10,078.04** | **$ 141.00** | **$ 28.20** | **$ 56.82** | **$ 85.01** | **$ 133.20** | **$ 218.21** | **$ 10,275.85** | **$ 10,057.64** |

**One-Time Costs 10**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 10/27/22 | 12/31/22 | 66 | 4.910% | $ 518.00 | $ 4.60 | $ - | $ - | $ - | $ - | $ - | $ 522.60 | $ 522.60 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 522.60 | $ 8.13 | $ - | $ - | $ - | $ - | $ - | $ 530.73 | $ 530.73 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 530.73 | $ 9.92 | $ - | $ - | $ - | $ - | $ - | $ 540.65 | $ 540.65 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 540.65 | $ 10.93 | $ - | $ - | $ - | $ - | $ - | $ 551.58 | $ 551.58 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 551.58 | $ 11.61 | $ - | $ - | $ - | $ - | $ - | $ 563.19 | $ 563.19 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 563.19 | $ 11.90 | $ - | $ - | $ - | $ - | $ - | $ 575.09 | $ 575.09 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 575.09 | $ 12.15 | $ - | $ - | $ - | $ - | $ - | $ 587.25 | $ 587.25 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 587.25 | $ 12.55 | $ - | $ - | $ - | $ - | $ - | $ 599.80 | $ 599.80 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 599.80 | $ 12.82 | $ - | $ - | $ - | $ - | $ - | $ 612.61 | $ 612.61 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 612.61 | $ 12.14 | $ 5.34 | $ 12.14 | $ 17.48 | $ 25.90 | $ 43.38 | $ 636.90 | $ 593.52 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 593.52 | | $ 5.34 | $ 11.17 | $ 16.51 | $ 25.90 | $ 42.41 | $ 604.69 | $ 562.28 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 562.28 | | $ 5.34 | $ 10.63 | $ 15.97 | $ 25.90 | $ 41.87 | $ 572.91 | $ 531.04 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 531.04 | | $ 5.34 | $ 10.04 | $ 15.38 | $ 25.90 | $ 41.28 | $ 541.08 | $ 499.80 |
| | | | | | | **$ 7,288.35** | **$ 106.76** | **$ 21.35** | **$ 43.99** | **$ 65.34** | **$ 103.60** | **$ 168.94** | **$ 7,439.09** | **$ 7,270.15** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 3/21/2022 | $17,608.00 | $728.00 | $18,336.00 |
| 02 | 3/29/2022 | $13,472.00 | $557.00 | $14,029.00 |
| 03 | 6/1/2022 | $22,823.00 | $944.00 | $23,767.00 |
| 04 | 7/13/2022 | $45,985.00 | $1,901.00 | $47,886.00 |
| 05 | 8/5/2022 | $55,918.00 | $2,312.00 | $58,230.00 |
| 06 | 9/13/2022 | $66,234.00 | $2,739.00 | $68,973.00 |
| 07 | 10/13/2022 | $76,052.00 | $3,145.00 | $79,197.00 |
| 08 | 10/31/2022 | $37,005.00 | $1,530.00 | $38,535.00 |
| 09 | 10/31/2022 | $29,263.00 | $1,210.00 | $30,473.00 |
| 10 | 12/21/2022 | $91,756.00 | $3,794.00 | $95,550.00 |
| 11 | 3/10/2023 | $91,756.00 | $3,794.00 | $95,550.00 |
| 12 | 4/6/2023 | $86,132.00 | $3,561.00 | $89,693.00 |
| 13 | 6/27/2023 | $57,153.00 | $2,363.00 | $59,516.00 |
| 14 | 7/6/2023 | $67,695.00 | $2,799.00 | $70,494.00 |
| 15 | 7/6/2023 | $93,740.00 | $3,876.00 | $97,616.00 |
| 16 | 7/6/2023 | $84,272.00 | $3,485.00 | $87,757.00 |
| 17 | 7/6/2023 | $77,730.00 | $3,214.00 | $80,944.00 |
| 18 | 11/7/2023 | $47,000.00 | $1,943.00 | $48,943.00 |
| 19 | 11/7/2023 | $28,344.12 | $1,172.62 | $29,516.74 |
| | Total | $1,089,938.12 | $45,067.62 | $1,135,005.74 |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| In-Service Date: | | 03/01/24 | | | |
| COD: | | 09/20/24 | Phases 1-4 | | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2024 | 03/01/24 | 03/31/24 | 31 | 8.500% | $1,089,938.12 | $ 7,846.96 | $ - | $ - | $ - | $ - | $ - | $ 1,097,785.08 | $ 1,097,785.08 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $1,097,785.08 | $ 23,200.46 | $ - | $ - | $ - | $ - | $ - | $ 1,120,985.53 | $ 1,120,985.53 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $1,120,985.53 | $ 23,951.11 | $ - | $ - | $ - | $ - | $ - | $ 1,144,936.65 | $ 1,144,936.65 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $1,144,936.65 | $ 24,462.85 | $ 3,973.07 | $ 24,462.85 | $ 28,435.92 | $ 54,496.91 | $ 82,932.83 | $ 1,193,862.35 | $ 1,110,929.53 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $1,110,929.53 | | $ 3,973.07 | $ 22,023.80 | $ 25,996.87 | $ 54,496.91 | $ 80,493.77 | $ 1,132,953.32 | $ 1,052,459.55 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $1,052,459.55 | | $ 3,973.07 | $ 19,810.75 | $ 23,783.82 | $ 54,496.91 | $ 78,280.72 | $ 1,072,270.30 | $ 993,989.58 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $993,989.58 | | $ 3,973.07 | $ 18,790.49 | $ 22,763.56 | $ 54,496.91 | $ 77,260.46 | $ 1,012,780.06 | $ 935,519.60 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $935,519.60 | | $ 3,973.07 | $ 17,685.17 | $ 21,658.23 | $ 54,496.91 | $ 76,155.14 | $ 953,204.77 | $ 877,049.63 |
| | | | | | | $8,546,543.62 | $79,461.38 | $19,865.35 | $102,773.05 | $122,638.40 | $272,484.53 | $395,122.93 | $8,728,778.06 | $8,333,655.13 |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 10/01/24 | 12/31/24 | $ 353.89 | $ 1,090.84 | $ 1,444.73 | $ 2,253.38 |
| 01/01/25 | 03/31/25 | $ 353.89 | $ 982.08 | $ 1,335.97 | $ 2,253.38 |
| 04/01/25 | 06/30/25 | $ 353.89 | $ 883.39 | $ 1,237.29 | $ 2,253.38 |
| 07/01/25 | 09/30/25 | $ 353.89 | $ 837.90 | $ 1,191.79 | $ 2,253.38 |
| 10/01/25 | 12/31/25 | $ 353.89 | $ 788.61 | $ 1,142.50 | $ 2,253.38 |
| | | $ 1,769.46 | $ 4,582.82 | $ 6,352.28 | $ 11,266.90 |

**One-Time Costs 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 03/21/22 | 03/31/22 | 11 | 3.250% | $ 728.00 | $ 0.71 | $ - | $ - | $ - | $ - | $ - | $ 728.71 | $ 728.71 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 728.71 | $ 5.90 | $ - | $ - | $ - | $ - | $ - | $ 734.62 | $ 734.62 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 734.62 | $ 6.67 | $ - | $ - | $ - | $ - | $ - | $ 741.28 | $ 741.28 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 741.28 | $ 9.17 | $ - | $ - | $ - | $ - | $ - | $ 750.46 | $ 750.46 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 750.46 | $ 11.68 | $ - | $ - | $ - | $ - | $ - | $ 762.13 | $ 762.13 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 762.13 | $ 14.25 | $ - | $ - | $ - | $ - | $ - | $ 776.38 | $ 776.38 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 776.38 | $ 15.69 | $ - | $ - | $ - | $ - | $ - | $ 792.08 | $ 792.08 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 792.08 | $ 16.67 | $ - | $ - | $ - | $ - | $ - | $ 808.75 | $ 808.75 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 808.75 | $ 17.09 | $ - | $ - | $ - | $ - | $ - | $ 825.84 | $ 825.84 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 825.84 | $ 17.45 | $ - | $ - | $ - | $ - | $ - | $ 843.29 | $ 843.29 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 843.29 | $ 18.02 | $ - | $ - | $ - | $ - | $ - | $ 861.31 | $ 861.31 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 861.31 | $ 18.40 | $ 7.59 | $ 18.40 | $ 25.99 | $ 36.40 | $ 62.39 | $ 898.12 | $ 835.73 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 835.73 | | $ 7.59 | $ 16.57 | $ 24.15 | $ 36.40 | $ 60.55 | $ 852.30 | $ 791.74 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 791.74 | | $ 7.59 | $ 14.90 | $ 22.49 | $ 36.40 | $ 58.89 | $ 806.65 | $ 747.76 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 747.76 | | $ 7.59 | $ 14.14 | $ 21.72 | $ 36.40 | $ 58.12 | $ 761.89 | $ 703.77 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 703.77 | | $ 7.59 | $ 13.30 | $ 20.89 | $ 36.40 | $ 57.29 | $ 717.08 | $ 659.79 |
| | | | | | | $ 12,431.87 | $ 151.72 | $ 37.93 | $ 77.31 | $ 115.24 | $ 182.00 | $ 297.24 | $ 12,660.90 | $ 12,363.66 |

**One-Time Costs 02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 03/29/22 | 03/31/22 | 3 | 3.250% | $ 557.00 | $ 0.15 | $ - | $ - | $ - | $ - | $ - | $ 557.15 | $ 557.15 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 557.15 | $ 4.51 | $ - | $ - | $ - | $ - | $ - | $ 561.66 | $ 561.66 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 561.66 | $ 5.10 | $ - | $ - | $ - | $ - | $ - | $ 566.76 | $ 566.76 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 566.76 | $ 7.01 | $ - | $ - | $ - | $ - | $ - | $ 573.77 | $ 573.77 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 573.77 | $ 8.93 | $ - | $ - | $ - | $ - | $ - | $ 582.70 | $ 582.70 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 582.70 | $ 10.90 | $ - | $ - | $ - | $ - | $ - | $ 593.60 | $ 593.60 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 593.60 | $ 12.00 | $ - | $ - | $ - | $ - | $ - | $ 605.60 | $ 605.60 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 605.60 | $ 12.75 | $ - | $ - | $ - | $ - | $ - | $ 618.34 | $ 618.34 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 618.34 | $ 13.07 | $ - | $ - | $ - | $ - | $ - | $ 631.41 | $ 631.41 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 631.41 | $ 13.34 | $ - | $ - | $ - | $ - | $ - | $ 644.75 | $ 644.75 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 644.75 | $ 13.78 | $ - | $ - | $ - | $ - | $ - | $ 658.53 | $ 658.53 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 658.53 | $ 14.07 | $ 5.78 | $ 14.07 | $ 19.85 | $ 27.85 | $ 47.70 | $ 686.67 | $ 638.97 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 638.97 | | $ 5.78 | $ 12.67 | $ 18.45 | $ 27.85 | $ 46.30 | $ 651.64 | $ 605.34 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 605.34 | | $ 5.78 | $ 11.39 | $ 17.17 | $ 27.85 | $ 45.02 | $ 616.73 | $ 571.71 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 571.71 | | $ 5.78 | $ 10.81 | $ 16.59 | $ 27.85 | $ 44.44 | $ 582.52 | $ 538.08 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 538.08 | | $ 5.78 | $ 10.17 | $ 15.95 | $ 27.85 | $ 43.80 | $ 548.25 | $ 504.45 |
| | | | | | | $ 9,505.38 | $ 115.60 | $ 28.90 | $ 59.11 | $ 88.01 | $ 139.25 | $ 227.26 | $ 9,680.09 | $ 9,452.83 |

**One-Time Costs 03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 06/01/22 | 06/30/22 | 30 | 3.250% | $ 944.00 | $ 2.52 | $ - | $ - | $ - | $ - | $ - | $ 946.52 | $ 946.52 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 946.52 | $ 8.59 | $ - | $ - | $ - | $ - | $ - | $ 955.11 | $ 955.11 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 955.11 | $ 11.82 | $ - | $ - | $ - | $ - | $ - | $ 966.93 | $ 966.93 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 966.93 | $ 15.04 | $ - | $ - | $ - | $ - | $ - | $ 981.98 | $ 981.98 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 981.98 | $ 18.36 | $ - | $ - | $ - | $ - | $ - | $ 1,000.34 | $ 1,000.34 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,000.34 | $ 20.22 | $ - | $ - | $ - | $ - | $ - | $ 1,020.56 | $ 1,020.56 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,020.56 | $ 21.48 | $ - | $ - | $ - | $ - | $ - | $ 1,042.04 | $ 1,042.04 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,042.04 | $ 22.02 | $ - | $ - | $ - | $ - | $ - | $ 1,064.06 | $ 1,064.06 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,064.06 | $ 22.49 | $ - | $ - | $ - | $ - | $ - | $ 1,086.55 | $ 1,086.55 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,086.55 | $ 23.22 | $ - | $ - | $ - | $ - | $ - | $ 1,109.76 | $ 1,109.76 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,109.76 | $ 23.71 | $ 9.47 | $ 23.71 | $ 33.19 | $ 47.20 | $ 80.39 | $ 1,157.19 | $ 1,076.80 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,076.80 | | $ 9.47 | $ 21.35 | $ 30.82 | $ 47.20 | $ 78.02 | $ 1,098.15 | $ 1,020.13 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,020.13 | | $ 9.47 | $ 19.20 | $ 28.68 | $ 47.20 | $ 75.88 | $ 1,039.33 | $ 963.45 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 963.45 | | $ 9.47 | $ 18.21 | $ 27.69 | $ 47.20 | $ 74.89 | $ 981.67 | $ 906.78 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 906.78 | | $ 9.47 | $ 17.14 | $ 26.62 | $ 47.20 | $ 73.82 | $ 923.92 | $ 850.11 |
| | | | | | | $ 15,085.00 | $ 189.47 | $ 47.37 | $ 99.62 | $ 146.98 | $ 236.00 | $ 382.98 | $ 15,374.09 | $ 14,991.11 |

**One-Time Costs 04**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 07/13/22 | 09/30/22 | 80 | 3.600% | $ 1,901.00 | $ 15.00 | $ - | $ - | $ - | $ - | $ - | $ 1,916.00 | $ 1,916.00 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,916.00 | $ 23.71 | $ - | $ - | $ - | $ - | $ - | $ 1,939.71 | $ 1,939.71 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,939.71 | $ 30.18 | $ - | $ - | $ - | $ - | $ - | $ 1,969.89 | $ 1,969.89 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,969.89 | $ 36.83 | $ - | $ - | $ - | $ - | $ - | $ 2,006.73 | $ 2,006.73 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,006.73 | $ 40.57 | $ - | $ - | $ - | $ - | $ - | $ 2,047.29 | $ 2,047.29 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,047.29 | $ 43.09 | $ - | $ - | $ - | $ - | $ - | $ 2,090.38 | $ 2,090.38 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,090.38 | $ 44.18 | $ - | $ - | $ - | $ - | $ - | $ 2,134.56 | $ 2,134.56 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,134.56 | $ 45.11 | $ - | $ - | $ - | $ - | $ - | $ 2,179.67 | $ 2,179.67 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,179.67 | $ 46.57 | $ - | $ - | $ - | $ - | $ - | $ 2,226.24 | $ 2,226.24 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,226.24 | $ 47.57 | $ 18.64 | $ 47.57 | $ 66.21 | $ 95.05 | $ 161.26 | $ 2,321.37 | $ 2,160.12 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,160.12 | | $ 18.64 | $ 42.82 | $ 61.46 | $ 95.05 | $ 156.51 | $ 2,202.94 | $ 2,046.43 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,046.43 | | $ 18.64 | $ 38.52 | $ 57.16 | $ 95.05 | $ 152.21 | $ 2,084.95 | $ 1,932.74 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,932.74 | | $ 18.64 | $ 36.54 | $ 55.18 | $ 95.05 | $ 150.23 | $ 1,969.27 | $ 1,819.05 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,819.05 | | $ 18.64 | $ 34.39 | $ 53.03 | $ 95.05 | $ 148.08 | $ 1,853.43 | $ 1,705.35 |
| | | | | | | $ 28,369.79 | $ 372.81 | $ 93.20 | $ 199.83 | $ 293.04 | $ 475.25 | $ 768.29 | $ 28,942.43 | $ 28,174.15 |

**One-Time Costs 05**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 08/05/22 | 09/30/22 | 57 | 3.600% | $ 2,312.00 | $ 13.00 | $ - | $ - | $ - | $ - | $ - | $ 2,325.00 | $ 2,325.00 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,325.00 | $ 28.77 | $ - | $ - | $ - | $ - | $ - | $ 2,353.77 | $ 2,353.77 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,353.77 | $ 36.62 | $ - | $ - | $ - | $ - | $ - | $ 2,390.39 | $ 2,390.39 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,390.39 | $ 44.70 | $ - | $ - | $ - | $ - | $ - | $ 2,435.09 | $ 2,435.09 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,435.09 | $ 49.22 | $ - | $ - | $ - | $ - | $ - | $ 2,484.32 | $ 2,484.32 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,484.32 | $ 52.29 | $ - | $ - | $ - | $ - | $ - | $ 2,536.60 | $ 2,536.60 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,536.60 | $ 53.61 | $ - | $ - | $ - | $ - | $ - | $ 2,590.21 | $ 2,590.21 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,590.21 | $ 54.74 | $ - | $ - | $ - | $ - | $ - | $ 2,644.95 | $ 2,644.95 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,644.95 | $ 56.51 | $ - | $ - | $ - | $ - | $ - | $ 2,701.46 | $ 2,701.46 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,701.46 | $ 57.72 | $ 22.36 | $ 57.72 | $ 80.08 | $ 115.60 | $ 195.68 | $ 2,816.90 | $ 2,621.22 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,621.22 | | $ 22.36 | $ 51.96 | $ 74.32 | $ 115.60 | $ 189.92 | $ 2,673.19 | $ 2,483.27 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,483.27 | | $ 22.36 | $ 46.74 | $ 69.10 | $ 115.60 | $ 184.70 | $ 2,530.01 | $ 2,345.31 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,345.31 | | $ 22.36 | $ 44.34 | $ 66.70 | $ 115.60 | $ 182.30 | $ 2,389.64 | $ 2,207.35 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,207.35 | | $ 22.36 | $ 41.73 | $ 64.09 | $ 115.60 | $ 179.69 | $ 2,249.07 | $ 2,069.39 |
| | | | | | | $ 34,430.94 | $ 447.18 | $ 111.80 | $ 242.49 | $ 354.29 | $ 578.00 | $ 932.29 | $ 35,120.62 | $ 34,188.33 |

**One-Time Costs 06**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 09/13/22 | 09/30/22 | 18 | 3.600% | $ 2,739.00 | $ 4.86 | $ - | $ - | $ - | $ - | $ - | $ 2,743.86 | $ 2,743.86 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,743.86 | $ 33.96 | $ - | $ - | $ - | $ - | $ - | $ 2,777.82 | $ 2,777.82 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,777.82 | $ 43.22 | $ - | $ - | $ - | $ - | $ - | $ 2,821.04 | $ 2,821.04 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,821.04 | $ 52.75 | $ - | $ - | $ - | $ - | $ - | $ 2,873.79 | $ 2,873.79 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,873.79 | $ 58.09 | $ - | $ - | $ - | $ - | $ - | $ 2,931.88 | $ 2,931.88 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,931.88 | $ 61.71 | $ - | $ - | $ - | $ - | $ - | $ 2,993.59 | $ 2,993.59 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,993.59 | $ 63.27 | $ - | $ - | $ - | $ - | $ - | $ 3,056.86 | $ 3,056.86 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,056.86 | $ 64.60 | $ - | $ - | $ - | $ - | $ - | $ 3,121.46 | $ 3,121.46 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,121.46 | $ 66.69 | $ - | $ - | $ - | $ - | $ - | $ 3,188.15 | $ 3,188.15 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,188.15 | $ 68.12 | $ 25.86 | $ 68.12 | $ 93.98 | $ 136.95 | $ 230.93 | $ 3,324.39 | $ 3,093.46 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,093.46 | | $ 25.86 | $ 61.33 | $ 87.19 | $ 136.95 | $ 224.14 | $ 3,154.78 | $ 2,930.64 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,930.64 | | $ 25.86 | $ 55.16 | $ 81.03 | $ 136.95 | $ 217.98 | $ 2,985.81 | $ 2,767.83 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,767.83 | | $ 25.86 | $ 52.32 | $ 78.19 | $ 136.95 | $ 215.14 | $ 2,820.15 | $ 2,605.02 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,605.02 | | $ 25.86 | $ 49.25 | $ 75.11 | $ 136.95 | $ 212.06 | $ 2,654.26 | $ 2,442.20 |
| | | | | | | $ 40,644.40 | $ 517.27 | $ 129.32 | $ 286.18 | $ 415.50 | $ 684.75 | $ 1,100.25 | $ 41,447.84 | $ 40,347.60 |

| | | | | | | | | | One-Time Costs | 07 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2022 | 10/13/22 | 12/31/22 | 80 | 4.910% | $ 3,145.00 | $ 33.85 | $ - | $ - | $ - | $ - | $ - | $ 3,178.85 | $ 3,178.85 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,178.85 | $ 49.46 | $ - | $ - | $ - | $ - | $ - | $ 3,228.30 | $ 3,228.30 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,228.30 | $ 60.36 | $ - | $ - | $ - | $ - | $ - | $ 3,288.67 | $ 3,288.67 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,288.67 | $ 66.48 | $ - | $ - | $ - | $ - | $ - | $ 3,355.15 | $ 3,355.15 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,355.15 | $ 70.61 | $ - | $ - | $ - | $ - | $ - | $ 3,425.76 | $ 3,425.76 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,425.76 | $ 72.40 | $ - | $ - | $ - | $ - | $ - | $ 3,498.16 | $ 3,498.16 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,498.16 | $ 73.93 | $ - | $ - | $ - | $ - | $ - | $ 3,572.09 | $ 3,572.09 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,572.09 | $ 76.32 | $ - | $ - | $ - | $ - | $ - | $ 3,648.41 | $ 3,648.41 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,648.41 | $ 77.95 | $ 29.07 | $ 77.95 | $ 107.02 | $ 157.25 | $ 264.27 | $ 3,804.32 | $ 3,540.05 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,540.05 | | $ 29.07 | $ 70.18 | $ 99.25 | $ 157.25 | $ 256.50 | $ 3,610.23 | $ 3,353.73 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,353.73 | | $ 29.07 | $ 63.13 | $ 92.20 | $ 157.25 | $ 249.45 | $ 3,416.86 | $ 3,167.41 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,167.41 | | $ 29.07 | $ 59.88 | $ 88.95 | $ 157.25 | $ 246.20 | $ 3,227.29 | $ 2,981.09 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,981.09 | | $ 29.07 | $ 56.35 | $ 85.42 | $ 157.25 | $ 242.67 | $ 3,037.45 | $ 2,794.78 |
| | | | | | | **$ 43,382.69** | **$ 581.37** | **$ 145.34** | **$ 327.49** | **$ 472.83** | **$ 786.25** | **$ 1,259.08** | **$ 44,291.55** | **$ 43,032.47** |

| | | | | | | | | | One-Time Costs | 08 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2022 | 10/31/22 | 12/31/22 | 62 | 4.910% | $ 1,530.00 | $ 12.76 | $ - | $ - | $ - | $ - | $ - | $ 1,542.76 | $ 1,542.76 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,542.76 | $ 24.00 | $ - | $ - | $ - | $ - | $ - | $ 1,566.76 | $ 1,566.76 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,566.76 | $ 29.30 | $ - | $ - | $ - | $ - | $ - | $ 1,596.06 | $ 1,596.06 |

| | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,596.06 | $ 32.26 | $ - | $ - | $ - | $ - | $ - | $ 1,628.32 | $ 1,628.32 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,628.32 | $ 34.27 | $ - | $ - | $ - | $ - | $ - | $ 1,662.60 | $ 1,662.60 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,662.60 | $ 35.14 | $ - | $ - | $ - | $ - | $ - | $ 1,697.73 | $ 1,697.73 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,697.73 | $ 35.88 | $ - | $ - | $ - | $ - | $ - | $ 1,733.61 | $ 1,733.61 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,733.61 | $ 37.04 | $ - | $ - | $ - | $ - | $ - | $ 1,770.65 | $ 1,770.65 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,770.65 | $ 37.83 | $ 13.92 | $ 37.83 | $ 51.76 | $ 76.50 | $ 128.26 | $ 1,846.32 | $ 1,718.06 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,718.06 | | $ 13.92 | $ 34.06 | $ 47.98 | $ 76.50 | $ 124.48 | $ 1,752.12 | $ 1,627.64 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,627.64 | | $ 13.92 | $ 30.64 | $ 44.56 | $ 76.50 | $ 121.06 | $ 1,658.27 | $ 1,537.21 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,537.21 | | $ 13.92 | $ 29.06 | $ 42.98 | $ 76.50 | $ 119.48 | $ 1,566.27 | $ 1,446.79 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,446.79 | | $ 13.92 | $ 27.35 | $ 41.27 | $ 76.50 | $ 117.77 | $ 1,474.14 | $ 1,356.36 |
| | | | | | | **$ 21,058.20** | **$ 278.48** | **$ 69.62** | **$ 158.94** | **$ 228.56** | **$ 382.50** | **$ 611.06** | **$ 21,495.62** | **$ 20,884.56** |

**One-Time Costs 09**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 10/31/22 | 12/31/22 | 62 | 4.910% | $ 1,210.00 | $ 10.09 | $ - | $ - | $ - | $ - | $ - | $ 1,220.09 | $ 1,220.09 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,220.09 | $ 18.98 | $ - | $ - | $ - | $ - | $ - | $ 1,239.08 | $ 1,239.08 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,239.08 | $ 23.17 | $ - | $ - | $ - | $ - | $ - | $ 1,262.24 | $ 1,262.24 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,262.24 | $ 25.52 | $ - | $ - | $ - | $ - | $ - | $ 1,287.76 | $ 1,287.76 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,287.76 | $ 27.10 | $ - | $ - | $ - | $ - | $ - | $ 1,314.86 | $ 1,314.86 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,314.86 | $ 27.79 | $ - | $ - | $ - | $ - | $ - | $ 1,342.65 | $ 1,342.65 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,342.65 | $ 28.38 | $ - | $ - | $ - | $ - | $ - | $ 1,371.03 | $ 1,371.03 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,371.03 | $ 29.29 | $ - | $ - | $ - | $ - | $ - | $ 1,400.32 | $ 1,400.32 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,400.32 | $ 29.92 | $ 11.01 | $ 29.92 | $ 40.93 | $ 60.50 | $ 101.43 | $ 1,460.16 | $ 1,358.73 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,358.73 | | $ 11.01 | $ 26.94 | $ 37.95 | $ 60.50 | $ 98.45 | $ 1,385.66 | $ 1,287.22 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,287.22 | | $ 11.01 | $ 24.23 | $ 35.24 | $ 60.50 | $ 95.74 | $ 1,311.45 | $ 1,215.70 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,215.70 | | $ 11.01 | $ 22.98 | $ 33.99 | $ 60.50 | $ 94.49 | $ 1,238.69 | $ 1,144.19 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,144.19 | | $ 11.01 | $ 21.63 | $ 32.64 | $ 60.50 | $ 93.14 | $ 1,165.82 | $ 1,072.68 |
| | | | | | | **$ 16,653.87** | **$ 220.24** | **$ 55.06** | **$ 125.70** | **$ 180.76** | **$ 302.50** | **$ 483.26** | **$ 16,999.81** | **$ 16,516.55** |

**One-Time Costs 10**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 12/21/22 | 12/31/22 | 11 | 4.910% | $ 3,794.00 | $ 5.61 | $ - | $ - | $ - | $ - | $ - | $ 3,799.61 | $ 3,799.61 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,799.61 | $ 59.12 | $ - | $ - | $ - | $ - | $ - | $ 3,858.73 | $ 3,858.73 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,858.73 | $ 72.15 | $ - | $ - | $ - | $ - | $ - | $ 3,930.88 | $ 3,930.88 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,930.88 | $ 79.46 | $ - | $ - | $ - | $ - | $ - | $ 4,010.35 | $ 4,010.35 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,010.35 | $ 84.40 | $ - | $ - | $ - | $ - | $ - | $ 4,094.75 | $ 4,094.75 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,094.75 | $ 86.54 | $ - | $ - | $ - | $ - | $ - | $ 4,181.29 | $ 4,181.29 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,181.29 | $ 88.37 | $ - | $ - | $ - | $ - | $ - | $ 4,269.66 | $ 4,269.66 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,269.66 | $ 91.23 | $ - | $ - | $ - | $ - | $ - | $ 4,360.88 | $ 4,360.88 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,360.88 | $ 93.18 | $ 33.00 | $ 93.18 | $ 126.18 | $ 189.70 | $ 315.88 | $ 4,547.23 | $ 4,231.35 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,231.35 | | $ 33.00 | $ 83.89 | $ 116.89 | $ 189.70 | $ 306.59 | $ 4,315.24 | $ 4,008.65 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,008.65 | | $ 33.00 | $ 75.46 | $ 108.46 | $ 189.70 | $ 298.16 | $ 4,084.11 | $ 3,785.95 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,785.95 | | $ 33.00 | $ 71.57 | $ 104.57 | $ 189.70 | $ 294.27 | $ 3,857.52 | $ 3,563.25 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,563.25 | | $ 33.00 | $ 67.36 | $ 100.36 | $ 189.70 | $ 290.06 | $ 3,630.61 | $ 3,340.54 |
| | | | | | | **$ 51,889.35** | **$ 660.06** | **$ 165.01** | **$ 391.45** | **$ 556.46** | **$ 948.50** | **$ 1,504.96** | **$ 52,940.86** | **$ 51,435.90** |

**One-Time Costs 11**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 03/10/23 | 03/31/23 | 22 | 6.310% | $ 3,794.00 | $ 14.43 | $ - | $ - | $ - | $ - | $ - | $ 3,808.43 | $ 3,808.43 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,808.43 | $ 71.21 | $ - | $ - | $ - | $ - | $ - | $ 3,879.64 | $ 3,879.64 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,879.64 | $ 78.43 | $ - | $ - | $ - | $ - | $ - | $ 3,958.07 | $ 3,958.07 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,958.07 | $ 83.30 | $ - | $ - | $ - | $ - | $ - | $ 4,041.37 | $ 4,041.37 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,041.37 | $ 85.41 | $ - | $ - | $ - | $ - | $ - | $ 4,126.78 | $ 4,126.78 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,126.78 | $ 87.21 | $ - | $ - | $ - | $ - | $ - | $ 4,214.00 | $ 4,214.00 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,214.00 | $ 90.04 | $ - | $ - | $ - | $ - | $ - | $ 4,304.03 | $ 4,304.03 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,304.03 | $ 91.96 | $ 30.10 | $ 91.96 | $ 122.06 | $ 189.70 | $ 311.76 | $ 4,487.95 | $ 4,176.19 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,176.19 | | $ 30.10 | $ 82.79 | $ 112.89 | $ 189.70 | $ 302.59 | $ 4,258.99 | $ 3,956.39 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,956.39 | | $ 30.10 | $ 74.47 | $ 104.57 | $ 189.70 | $ 294.27 | $ 4,030.87 | $ 3,736.59 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,736.59 | | $ 30.10 | $ 70.64 | $ 100.74 | $ 189.70 | $ 290.44 | $ 3,807.23 | $ 3,516.80 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,516.80 | | $ 30.10 | $ 66.48 | $ 96.58 | $ 189.70 | $ 286.28 | $ 3,583.28 | $ 3,297.00 |
| | | | | | | **$ 47,512.30** | **$ 601.99** | **$ 150.50** | **$ 386.34** | **$ 536.84** | **$ 948.50** | **$ 1,485.34** | **$ 48,500.64** | **$ 47,015.30** |

**One-Time Costs 12**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2023 | 04/06/23 | 06/30/23 | 86 | 7.500% | $ 3,561.00 | $ 62.93 | $ - | $ - | $ - | $ - | $ - | $ 3,623.93 | $ 3,623.93 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,623.93 | $ 73.26 | $ - | $ - | $ - | $ - | $ - | $ 3,697.18 | $ 3,697.18 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,697.18 | $ 77.81 | $ - | $ - | $ - | $ - | $ - | $ 3,775.00 | $ 3,775.00 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,775.00 | $ 79.78 | $ - | $ - | $ - | $ - | $ - | $ 3,854.78 | $ 3,854.78 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,854.78 | $ 81.47 | $ - | $ - | $ - | $ - | $ - | $ 3,936.24 | $ 3,936.24 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,936.24 | $ 84.10 | $ - | $ - | $ - | $ - | $ - | $ 4,020.35 | $ 4,020.35 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,020.35 | $ 85.90 | $ 27.26 | $ 85.90 | $ 113.16 | $ 178.05 | $ 291.21 | $ 4,192.14 | $ 3,900.93 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,900.93 | | $ 27.26 | $ 77.33 | $ 104.60 | $ 178.05 | $ 282.65 | $ 3,978.27 | $ 3,695.62 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,695.62 | | $ 27.26 | $ 69.56 | $ 96.83 | $ 178.05 | $ 274.88 | $ 3,765.18 | $ 3,490.31 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,490.31 | | $ 27.26 | $ 65.98 | $ 93.24 | $ 178.05 | $ 271.29 | $ 3,556.29 | $ 3,285.00 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,285.00 | | $ 27.26 | $ 62.10 | $ 89.36 | $ 178.05 | $ 267.41 | $ 3,347.10 | $ 3,079.68 |
| | | | | | | **$ 40,840.34** | **$ 545.25** | **$ 136.31** | **$ 360.88** | **$ 497.19** | **$ 890.25** | **$ 1,387.44** | **$ 41,746.46** | **$ 40,359.02** |

**One-Time Costs 13**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2023 | 06/27/23 | 06/30/23 | 4 | 7.500% | $ 2,363.00 | $ 1.94 | $ - | $ - | $ - | $ - | $ - | $ 2,364.94 | $ 2,364.94 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,364.94 | $ 47.81 | $ - | $ - | $ - | $ - | $ - | $ 2,412.75 | $ 2,412.75 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,412.75 | $ 50.78 | $ - | $ - | $ - | $ - | $ - | $ 2,463.53 | $ 2,463.53 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,463.53 | $ 52.06 | $ - | $ - | $ - | $ - | $ - | $ 2,515.59 | $ 2,515.59 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,515.59 | $ 53.16 | $ - | $ - | $ - | $ - | $ - | $ 2,568.76 | $ 2,568.76 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,568.76 | $ 54.88 | $ - | $ - | $ - | $ - | $ - | $ 2,623.64 | $ 2,623.64 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,623.64 | $ 56.06 | $ 15.83 | $ 56.06 | $ 71.89 | $ 118.15 | $ 190.04 | $ 2,735.76 | $ 2,545.71 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,545.71 | | $ 15.83 | $ 50.47 | $ 66.30 | $ 118.15 | $ 184.45 | $ 2,596.18 | $ 2,411.73 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,411.73 | | $ 15.83 | $ 45.40 | $ 61.23 | $ 118.15 | $ 179.38 | $ 2,457.13 | $ 2,277.74 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,277.74 | | $ 15.83 | $ 43.06 | $ 58.89 | $ 118.15 | $ 177.04 | $ 2,320.80 | $ 2,143.76 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,143.76 | | $ 15.83 | $ 40.53 | $ 56.36 | $ 118.15 | $ 174.51 | $ 2,184.28 | $ 2,009.77 |
| | | | | | | **$ 26,691.16** | **$ 316.70** | **$ 79.17** | **$ 235.51** | **$ 314.68** | **$ 590.75** | **$ 905.43** | **$ 27,243.36** | **$ 26,337.93** |

**One-Time Costs 14**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 07/06/23 | 09/30/23 | 87 | 8.020% | $ 2,799.00 | $ 53.51 | $ - | $ - | $ - | $ - | $ - | $ 2,852.51 | $ 2,852.51 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,852.51 | $ 60.04 | $ - | $ - | $ - | $ - | $ - | $ 2,912.54 | $ 2,912.54 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,912.54 | $ 61.55 | $ - | $ - | $ - | $ - | $ - | $ 2,974.09 | $ 2,974.09 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,974.09 | $ 62.85 | $ - | $ - | $ - | $ - | $ - | $ 3,036.95 | $ 3,036.95 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,036.95 | $ 64.89 | $ - | $ - | $ - | $ - | $ - | $ 3,101.84 | $ 3,101.84 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,101.84 | $ 66.27 | $ 18.46 | $ 66.27 | $ 84.73 | $ 139.95 | $ 224.68 | $ 3,234.39 | $ 3,009.71 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,009.71 | | $ 18.46 | $ 59.67 | $ 78.12 | $ 139.95 | $ 218.07 | $ 3,069.37 | $ 2,851.30 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,851.30 | | $ 18.46 | $ 53.67 | $ 72.13 | $ 139.95 | $ 212.08 | $ 2,904.97 | $ 2,692.89 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,692.89 | | $ 18.46 | $ 50.91 | $ 69.36 | $ 139.95 | $ 209.31 | $ 2,743.80 | $ 2,534.49 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,534.49 | | $ 18.46 | $ 47.91 | $ 66.37 | $ 139.95 | $ 206.32 | $ 2,582.40 | $ 2,376.08 |
| | | | | | | **$ 28,765.32** | **$ 369.11** | **$ 92.28** | **$ 278.43** | **$ 370.71** | **$ 699.75** | **$ 1,070.46** | **$ 29,412.86** | **$ 28,342.40** |

**One-Time Costs 15**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 07/06/23 | 09/30/23 | 87 | 8.020% | $ 3,876.00 | $ 74.09 | $ - | $ - | $ - | $ - | $ - | $ 3,950.09 | $ 3,950.09 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,950.09 | $ 83.14 | $ - | $ - | $ - | $ - | $ - | $ 4,033.23 | $ 4,033.23 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,033.23 | $ 85.24 | $ - | $ - | $ - | $ - | $ - | $ 4,118.47 | $ 4,118.47 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,118.47 | $ 87.04 | $ - | $ - | $ - | $ - | $ - | $ 4,205.51 | $ 4,205.51 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,205.51 | $ 89.86 | $ - | $ - | $ - | $ - | $ - | $ 4,295.36 | $ 4,295.36 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,295.36 | $ 91.78 | $ 25.56 | $ 91.78 | $ 117.33 | $ 193.80 | $ 311.13 | $ 4,478.91 | $ 4,167.78 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,167.78 | | $ 25.56 | $ 82.62 | $ 108.18 | $ 193.80 | $ 301.98 | $ 4,250.41 | $ 3,948.42 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,948.42 | | $ 25.56 | $ 74.32 | $ 99.88 | $ 193.80 | $ 293.68 | $ 4,022.75 | $ 3,729.07 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,729.07 | | $ 25.56 | $ 70.49 | $ 96.05 | $ 193.80 | $ 289.85 | $ 3,799.56 | $ 3,509.71 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,509.71 | | $ 25.56 | $ 66.35 | $ 91.90 | $ 193.80 | $ 285.70 | $ 3,576.06 | $ 3,290.35 |
| | | | | | | **$ 39,833.64** | **$ 511.14** | **$ 127.78** | **$ 385.57** | **$ 513.35** | **$ 969.00** | **$ 1,482.35** | **$ 40,730.35** | **$ 39,248.00** |

**One-Time Costs 16**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 07/06/23 | 09/30/23 | 87 | 8.020% | $ 3,485.00 | $ 66.62 | $ - | $ - | $ - | $ - | $ - | $ 3,551.62 | $ 3,551.62 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,551.62 | $ 74.75 | $ - | $ - | $ - | $ - | $ - | $ 3,626.37 | $ 3,626.37 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,626.37 | $ 76.64 | $ - | $ - | $ - | $ - | $ - | $ 3,703.01 | $ 3,703.01 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,703.01 | $ 78.26 | $ - | $ - | $ - | $ - | $ - | $ 3,781.27 | $ 3,781.27 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,781.27 | $ 80.79 | $ - | $ - | $ - | $ - | $ - | $ 3,862.06 | $ 3,862.06 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,862.06 | $ 82.52 | $ 22.98 | $ 82.52 | $ 105.50 | $ 174.25 | $ 279.75 | $ 4,027.09 | $ 3,747.35 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,747.35 | | $ 22.98 | $ 74.29 | $ 97.27 | $ 174.25 | $ 271.52 | $ 3,821.64 | $ 3,550.12 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,550.12 | | $ 22.98 | $ 66.82 | $ 89.80 | $ 174.25 | $ 264.05 | $ 3,616.94 | $ 3,352.89 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,352.89 | | $ 22.98 | $ 63.38 | $ 86.36 | $ 174.25 | $ 260.61 | $ 3,416.27 | $ 3,155.66 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,155.66 | | $ 22.98 | $ 59.65 | $ 82.63 | $ 174.25 | $ 256.88 | $ 3,215.32 | $ 2,958.43 |
| | | | | | | **$ 35,815.34** | **$ 459.58** | **$ 114.89** | **$ 346.67** | **$ 461.56** | **$ 871.25** | **$ 1,332.81** | **$ 36,621.58** | **$ 35,288.77** |

**One-Time Costs 17**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 07/06/23 | 09/30/23 | 87 | 8.020% | $ 3,214.00 | $ 61.44 | $ - | $ - | $ - | $ - | $ - | $ 3,275.44 | $ 3,275.44 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,275.44 | $ 68.94 | $ - | $ - | $ - | $ - | $ - | $ 3,344.38 | $ 3,344.38 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,344.38 | $ 70.68 | $ - | $ - | $ - | $ - | $ - | $ 3,415.06 | $ 3,415.06 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,415.06 | $ 72.17 | $ - | $ - | $ - | $ - | $ - | $ 3,487.23 | $ 3,487.23 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,487.23 | $ 74.51 | $ - | $ - | $ - | $ - | $ - | $ 3,561.74 | $ 3,561.74 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,561.74 | $ 76.10 | $ 21.19 | $ 76.10 | $ 97.29 | $ 160.70 | $ 257.99 | $ 3,713.94 | $ 3,455.95 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,455.95 | | $ 21.19 | $ 68.51 | $ 89.70 | $ 160.70 | $ 250.40 | $ 3,524.46 | $ 3,274.05 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,274.05 | | $ 21.19 | $ 61.63 | $ 82.82 | $ 160.70 | $ 243.52 | $ 3,335.68 | $ 3,092.16 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,092.16 | | $ 21.19 | $ 58.45 | $ 79.65 | $ 160.70 | $ 240.35 | $ 3,150.62 | $ 2,910.27 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,910.27 | | $ 21.19 | $ 55.02 | $ 76.21 | $ 160.70 | $ 236.91 | $ 2,965.29 | $ 2,728.38 |
| | | | | | | **$ 33,030.27** | **$ 423.84** | **$ 105.96** | **$ 319.71** | **$ 425.67** | **$ 803.50** | **$ 1,229.17** | **$ 33,773.82** | **$ 32,544.65** |

| | | | | | | | | | One-Time Costs | 18 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2023 | 11/07/23 | 12/31/23 | 55 | 8.350% | $ 1,943.00 | $ 24.45 | $ - | $ - | $ - | $ - | $ - | $ 1,967.45 | $ 1,967.45 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,967.45 | $ 41.58 | $ - | $ - | $ - | $ - | $ - | $ 2,009.03 | $ 2,009.03 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,009.03 | $ 42.46 | $ - | $ - | $ - | $ - | $ - | $ 2,051.49 | $ 2,051.49 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,051.49 | $ 43.83 | $ - | $ - | $ - | $ - | $ - | $ 2,095.32 | $ 2,095.32 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,095.32 | $ 44.77 | $ 9.85 | $ 44.77 | $ 54.62 | $ 97.15 | $ 151.77 | $ 2,184.86 | $ 2,033.08 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,033.08 | | $ 9.85 | $ 40.31 | $ 50.16 | $ 97.15 | $ 147.31 | $ 2,073.39 | $ 1,926.08 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,926.08 | | $ 9.85 | $ 36.26 | $ 46.11 | $ 97.15 | $ 143.26 | $ 1,962.33 | $ 1,819.07 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,819.07 | | $ 9.85 | $ 34.39 | $ 44.24 | $ 97.15 | $ 141.39 | $ 1,853.46 | $ 1,712.07 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,712.07 | | $ 9.85 | $ 32.37 | $ 42.22 | $ 97.15 | $ 139.37 | $ 1,744.43 | $ 1,605.06 |
| | | | | | | **$ 17,556.58** | **$ 197.09** | **$ 49.27** | **$ 188.08** | **$ 237.35** | **$ 485.75** | **$ 723.10** | **$ 17,941.75** | **$ 17,218.65** |

| | | | | | | | | | One-Time Costs | 19 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2023 | 11/07/23 | 12/31/23 | 55 | 8.350% | $ 1,172.62 | $ 14.75 | $ - | $ - | $ - | $ - | $ - | $ 1,187.37 | $ 1,187.37 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,187.37 | $ 25.09 | $ - | $ - | $ - | $ - | $ - | $ 1,212.47 | $ 1,212.47 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,212.47 | $ 25.62 | $ - | $ - | $ - | $ - | $ - | $ 1,238.09 | $ 1,238.09 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,238.09 | $ 26.45 | $ - | $ - | $ - | $ - | $ - | $ 1,264.54 | $ 1,264.54 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,264.54 | $ 27.02 | $ 5.95 | $ 27.02 | $ 32.97 | $ 58.63 | $ 91.60 | $ 1,318.58 | $ 1,226.98 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,226.98 | | $ 5.95 | $ 24.32 | $ 30.27 | $ 58.63 | $ 88.90 | $ 1,251.31 | $ 1,162.41 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,162.41 | | $ 5.95 | $ 21.88 | $ 27.83 | $ 58.63 | $ 86.46 | $ 1,184.29 | $ 1,097.83 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,097.83 | | $ 5.95 | $ 20.75 | $ 26.70 | $ 58.63 | $ 85.33 | $ 1,118.58 | $ 1,033.25 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,033.25 | | $ 5.95 | $ 19.53 | $ 25.48 | $ 58.63 | $ 84.11 | $ 1,052.78 | $ 968.67 |
| | | | | | | **$ 10,595.55** | **$ 118.94** | **$ 29.74** | **$ 113.51** | **$ 143.25** | **$ 293.15** | **$ 436.40** | **$ 10,828.00** | **$ 10,391.60** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 6/28/2024 | $536,900.00 | $30,827.00 | $567,727.00 |
| | **Total** | **$536,900.00** | **$30,827.00** | **$567,727.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 08/31/23 | | | |
| **COD:** | | 03/26/24 | | | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 08/31/23 | 09/30/23 | 31 | 8.020% | $536,900.00 | $ 3,657.10 | $ - | $ - | $ - | $ - | $ - | $ 540,557.10 | $ 540,557.10 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $540,557.10 | $ 11,376.88 | $ - | $ - | $ - | $ - | $ - | $ 551,933.97 | $ 551,933.97 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $551,933.97 | $ 11,664.51 | $ - | $ - | $ - | $ - | $ - | $ 563,598.48 | $ 563,598.48 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $563,598.48 | $ 11,911.02 | $ - | $ - | $ - | $ - | $ - | $ 575,509.50 | $ 575,509.50 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $575,509.50 | $ 12,296.41 | $ - | $ - | $ - | $ - | $ - | $ 587,805.91 | $ 587,805.91 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $587,805.91 | $ 12,559.13 | $ 3,173.25 | $ 12,559.13 | $ 15,732.38 | $ 26,845.00 | $ 42,577.38 | $ 612,924.17 | $ 570,346.79 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $570,346.79 | | $ 3,173.25 | $ 11,306.93 | $ 14,480.18 | $ 26,845.00 | $ 41,325.18 | $ 581,653.72 | $ 540,328.54 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $540,328.54 | | $ 3,173.25 | $ 10,170.76 | $ 13,344.01 | $ 26,845.00 | $ 40,189.01 | $ 550,499.29 | $ 510,310.28 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $510,310.28 | | $ 3,173.25 | $ 9,646.96 | $ 12,820.21 | $ 26,845.00 | $ 39,665.21 | $ 519,957.25 | $ 480,292.03 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $480,292.03 | | $ 3,173.25 | $ 9,079.49 | $ 12,252.75 | $ 26,845.00 | $ 39,097.75 | $ 489,371.52 | $ 450,273.78 |
| | | | | | | **$5,457,582.60** | **$63,465.04** | **$15,866.26** | **$52,763.28** | **$68,629.54** | **$134,225.00** | **$202,854.54** | **$5,573,810.91** | **$5,370,956.38** |

**One-Time Costs 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2024 | 06/28/24 | 06/30/24 | 3 | 8.500% | $ 30,827.00 | $ 21.48 | $ - | $ - | $ - | $ - | $ - | $ 30,848.48 | $ 30,848.48 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 30,848.48 | $ 659.11 | $ - | $ - | $ - | $ - | $ - | $ 31,507.59 | $ 31,507.59 |
| 01 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 31,507.59 | $ 673.19 | $ 67.69 | $ 673.19 | $ 740.88 | $ 1,541.35 | $ 2,282.23 | $ 32,853.98 | $ 30,571.75 |
| 02 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 30,571.75 | | $ 67.69 | $ 606.07 | $ 673.76 | $ 1,541.35 | $ 2,215.11 | $ 31,177.82 | $ 28,962.71 |
| 03 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 28,962.71 | | $ 67.69 | $ 545.17 | $ 612.86 | $ 1,541.35 | $ 2,154.21 | $ 29,507.88 | $ 27,353.67 |
| 04 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 27,353.67 | | $ 67.69 | $ 517.10 | $ 584.79 | $ 1,541.35 | $ 2,126.14 | $ 27,870.76 | $ 25,744.63 |
| 05 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 25,744.63 | | $ 67.69 | $ 486.68 | $ 554.37 | $ 1,541.35 | $ 2,095.72 | $ 26,231.31 | $ 24,135.59 |
| | | | | | | **$ 205,815.82** | **$ 1,353.79** | **$ 338.45** | **$ 2,828.22** | **$ 3,166.66** | **$ 7,706.75** | **$ 10,873.41** | **$ 209,997.82** | **$ 199,124.40** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 7/21/2020 | $30,989.00 | $464.00 | $31,453.00 |
| 02 | 7/21/2020 | $39,593.00 | $593.00 | $40,186.00 |
| 03 | 8/20/2020 | $50,276.00 | $753.00 | $51,029.00 |
| 04 | 9/10/2020 | $63,347.00 | $949.00 | $64,296.00 |
| 05 | 1/31/2021 | $79,043.00 | $1,185.00 | $80,228.00 |
| 06 | 1/31/2021 | $97,430.00 | $1,460.00 | $98,890.00 |
| 07 | 1/31/2021 | $121,088.00 | $1,815.00 | $122,903.00 |
| 08 | 1/31/2021 | $144,386.00 | $2,164.00 | $146,550.00 |
| 09 | 2/12/2021 | $168,479.00 | $2,525.00 | $171,004.00 |
| 10 | 3/11/2021 | $191,697.00 | $2,873.00 | $194,570.00 |
| 11 | 4/23/2021 | $211,958.00 | $3,176.00 | $215,134.00 |
| 12 | 5/18/2021 | $227,066.00 | $3,403.00 | $230,469.00 |
| 13 | 6/7/2021 | $235,159.00 | $3,524.00 | $238,683.00 |
| 14 | 7/26/2021 | $235,159.00 | $3,524.00 | $238,683.00 |
| 15 | 8/6/2021 | $227,066.00 | $3,403.00 | $230,469.00 |
| 16 | 9/15/2021 | $211,958.00 | $3,176.00 | $215,134.00 |
| 17 | 10/15/2021 | $191,697.00 | $2,873.00 | $194,570.00 |
| 18 | 11/10/2021 | $168,479.00 | $2,525.00 | $171,004.00 |
| 19 | 12/14/2021 | $147,395.00 | $2,209.00 | $149,604.00 |
| 20 | 1/12/2022 | $123,612.00 | $1,852.00 | $125,464.00 |
| 21 | 2/11/2022 | $101,799.00 | $1,526.00 | $103,325.00 |
| 22 | 3/14/2022 | $82,586.00 | $1,238.00 | $83,824.00 |
| 23 | 4/12/2022 | $66,188.00 | $992.00 | $67,180.00 |
| 24 | 5/10/2022 | $52,530.00 | $787.00 | $53,317.00 |
| 25 | 6/13/2022 | $41,368.00 | $620.00 | $41,988.00 |
| 26 | 7/15/2022 | $32,378.00 | $485.00 | $32,863.00 |
| 27 | 8/15/2022 | $25,221.00 | $378.00 | $25,599.00 |
| | **Total** | **$3,367,947.00** | **$50,472.00** | **$3,418,419.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 05/26/23 | | | |
| **COD:** | | 04/25/24 | | | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2023 | 05/26/23 | 06/30/23 | 36 | 7.500% | $3,367,947.00 | $ 24,913.58 | $ - | $ - | $ - | $ - | $ - | $ 3,392,860.58 | $ 3,392,860.58 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $3,392,860.58 | $ 68,585.98 | $ - | $ - | $ - | $ - | $ - | $ 3,461,446.56 | $ 3,461,446.56 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $3,461,446.56 | $ 72,851.60 | $ - | $ - | $ - | $ - | $ - | $ 3,534,298.16 | $ 3,534,298.16 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $3,534,298.16 | $ 74,693.43 | $ - | $ - | $ - | $ - | $ - | $ 3,608,991.59 | $ 3,608,991.59 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $3,608,991.59 | $ 76,271.99 | $ - | $ - | $ - | $ - | $ - | $ 3,685,263.58 | $ 3,685,263.58 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $3,685,263.58 | $ 78,739.78 | $ 19,802.82 | $ 78,739.78 | $ 98,542.60 | $ 168,397.35 | $ 266,939.95 | $ 3,842,743.15 | $ 3,575,803.20 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $3,575,803.20 | | $ 19,802.82 | $ 76,401.04 | $ 96,203.86 | $ 168,397.35 | $ 264,601.21 | $ 3,652,204.24 | $ 3,387,603.03 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $3,387,603.03 | | $ 19,802.82 | $ 67,158.07 | $ 86,960.89 | $ 168,397.35 | $ 255,358.24 | $ 3,454,761.10 | $ 3,199,402.86 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $3,199,402.86 | | $ 19,802.82 | $ 60,223.28 | $ 80,026.10 | $ 168,397.35 | $ 248,423.45 | $ 3,259,626.14 | $ 3,011,202.69 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $3,011,202.69 | | $ 19,802.82 | $ 56,924.11 | $ 76,726.92 | $ 168,397.35 | $ 245,124.27 | $ 3,068,126.80 | $ 2,823,002.53 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $2,823,002.53 | | $ 19,802.82 | $ 53,366.35 | $ 73,169.17 | $ 168,397.35 | $ 241,566.52 | $ 2,876,368.87 | $ 2,634,802.36 |
| | | | | | | **$37,047,821.78** | **$396,056.37** | **$118,816.91** | **$392,812.63** | **$511,629.54** | **$1,010,384.10** | **$1,522,013.64** | **$37,836,690.78** | **$36,314,677.14** |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 07/01/24 | 09/30/24 | $ 531.41 | $ 1,277.55 | $1,808.96 | $ 2,529.65 |
| 10/01/24 | 12/31/24 | $ 531.41 | $ 1,239.45 | $1,770.85 | $ 2,529.65 |
| 01/01/25 | 03/31/25 | $ 531.41 | $ 1,089.34 | $1,620.75 | $ 2,529.65 |
| 04/01/25 | 06/30/25 | $ 531.41 | $ 976.70 | $1,508.11 | $ 2,529.65 |
| 07/01/25 | 09/30/25 | $ 531.41 | $ 923.03 | $1,454.43 | $ 2,529.65 |
| 10/01/25 | 12/31/25 | $ 531.41 | $ 865.16 | $1,396.57 | $ 2,529.65 |
| | | **$ 3,188.45** | **$ 6,371.22** | **$9,559.67** | **$ 15,177.90** |

**One-Time Costs 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 07/21/20 | 09/30/20 | 72 | 3.430% | $ 464.00 | $ 3.13 | $ - | $ - | $ - | $ - | $ - | $ 467.13 | $ 467.13 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 467.13 | $ 3.82 | $ - | $ - | $ - | $ - | $ - | $ 470.95 | $ 470.95 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 470.95 | $ 3.77 | $ - | $ - | $ - | $ - | $ - | $ 474.72 | $ 474.72 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 474.72 | $ 3.85 | $ - | $ - | $ - | $ - | $ - | $ 478.57 | $ 478.57 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 478.57 | $ 3.92 | $ - | $ - | $ - | $ - | $ - | $ 482.49 | $ 482.49 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 482.49 | $ 3.95 | $ - | $ - | $ - | $ - | $ - | $ 486.44 | $ 486.44 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 486.44 | $ 3.90 | $ - | $ - | $ - | $ - | $ - | $ 490.34 | $ 490.34 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 490.34 | $ 3.97 | $ - | $ - | $ - | $ - | $ - | $ 494.31 | $ 494.31 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 494.31 | $ 4.49 | $ - | $ - | $ - | $ - | $ - | $ 498.80 | $ 498.80 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 498.80 | $ 6.17 | $ - | $ - | $ - | $ - | $ - | $ 504.97 | $ 504.97 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 504.97 | $ 7.86 | $ - | $ - | $ - | $ - | $ - | $ 512.83 | $ 512.83 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 512.83 | $ 9.59 | $ - | $ - | $ - | $ - | $ - | $ 522.42 | $ 522.42 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 522.42 | $ 10.56 | $ - | $ - | $ - | $ - | $ - | $ 532.98 | $ 532.98 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 532.98 | $ 11.22 | $ - | $ - | $ - | $ - | $ - | $ 544.19 | $ 544.19 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 544.19 | $ 11.50 | $ - | $ - | $ - | $ - | $ - | $ 555.69 | $ 555.69 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 555.69 | $ 11.74 | $ - | $ - | $ - | $ - | $ - | $ 567.44 | $ 567.44 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 567.44 | $ 12.12 | $ 5.78 | $ 12.12 | $ 17.90 | $ 23.20 | $ 41.10 | $ 591.69 | $ 550.58 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 550.58 | | $ 5.78 | $ 11.76 | $ 17.54 | $ 23.20 | $ 40.74 | $ 562.35 | $ 521.61 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 521.61 | | $ 5.78 | $ 10.34 | $ 16.12 | $ 23.20 | $ 39.32 | $ 531.95 | $ 492.63 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 492.63 | | $ 5.78 | $ 9.27 | $ 15.05 | $ 23.20 | $ 38.25 | $ 501.90 | $ 463.65 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 463.65 | | $ 5.78 | $ 8.76 | $ 14.54 | $ 23.20 | $ 37.74 | $ 472.42 | $ 434.67 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 434.67 | | $ 5.78 | $ 8.22 | $ 14.00 | $ 23.20 | $ 37.20 | $ 442.89 | $ 405.69 |
| | | | | | | **$ 11,011.40** | **$ 115.56** | **$ 34.67** | **$ 60.48** | **$ 95.15** | **$ 139.20** | **$ 234.35** | **$ 11,187.45** | **$ 10,953.09** |

**One-Time Costs 02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 07/21/20 | 09/30/20 | 72 | 3.430% | $ 593.00 | $ 4.00 | $ - | $ - | $ - | $ - | $ - | $ 597.00 | $ 597.00 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 597.00 | $ 4.88 | $ - | $ - | $ - | $ - | $ - | $ 601.88 | $ 601.88 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 601.88 | $ 4.82 | $ - | $ - | $ - | $ - | $ - | $ 606.70 | $ 606.70 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 606.70 | $ 4.92 | $ - | $ - | $ - | $ - | $ - | $ 611.62 | $ 611.62 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 611.62 | $ 5.01 | $ - | $ - | $ - | $ - | $ - | $ 616.63 | $ 616.63 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 616.63 | $ 5.05 | $ - | $ - | $ - | $ - | $ - | $ 621.68 | $ 621.68 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 621.68 | $ 4.98 | $ - | $ - | $ - | $ - | $ - | $ 626.66 | $ 626.66 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 626.66 | $ 5.08 | $ - | $ - | $ - | $ - | $ - | $ 631.74 | $ 631.74 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 631.74 | $ 5.73 | $ - | $ - | $ - | $ - | $ - | $ 637.47 | $ 637.47 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 637.47 | $ 7.89 | $ - | $ - | $ - | $ - | $ - | $ 645.36 | $ 645.36 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 645.36 | $ 10.04 | $ - | $ - | $ - | $ - | $ - | $ 655.40 | $ 655.40 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 655.40 | $ 12.26 | $ - | $ - | $ - | $ - | $ - | $ 667.66 | $ 667.66 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 667.66 | $ 13.50 | $ - | $ - | $ - | $ - | $ - | $ 681.15 | $ 681.15 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 681.15 | $ 14.34 | $ - | $ - | $ - | $ - | $ - | $ 695.49 | $ 695.49 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 695.49 | $ 14.70 | $ - | $ - | $ - | $ - | $ - | $ 710.19 | $ 710.19 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 710.19 | $ 15.01 | $ - | $ - | $ - | $ - | $ - | $ 725.20 | $ 725.20 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 725.20 | $ 15.49 | $ 7.38 | $ 15.49 | $ 22.88 | $ 29.65 | $ 52.53 | $ 756.19 | $ 703.66 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 703.66 | | $ 7.38 | $ 15.03 | $ 22.42 | $ 29.65 | $ 52.07 | $ 718.69 | $ 666.62 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 666.62 | | $ 7.38 | $ 13.22 | $ 20.60 | $ 29.65 | $ 50.25 | $ 679.84 | $ 629.59 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 629.59 | | $ 7.38 | $ 11.85 | $ 19.24 | $ 29.65 | $ 48.89 | $ 641.44 | $ 592.55 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 592.55 | | $ 7.38 | $ 11.20 | $ 18.59 | $ 29.65 | $ 48.24 | $ 603.75 | $ 555.52 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 555.52 | | $ 7.38 | $ 10.50 | $ 17.89 | $ 29.65 | $ 47.54 | $ 566.02 | $ 518.48 |
| | | | | | | **$ 14,072.76** | **$ 147.69** | **$ 44.31** | **$ 77.30** | **$ 121.61** | **$ 177.90** | **$ 299.51** | **$ 14,297.75** | **$ 13,998.24** |

**One-Time Costs 03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 08/20/20 | 09/30/20 | 42 | 3.430% | $ 753.00 | $ 2.96 | $ - | $ - | $ - | $ - | $ - | $ 755.96 | $ 755.96 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 755.96 | $ 6.18 | $ - | $ - | $ - | $ - | $ - | $ 762.14 | $ 762.14 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 762.14 | $ 6.11 | $ - | $ - | $ - | $ - | $ - | $ 768.25 | $ 768.25 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 768.25 | $ 6.22 | $ - | $ - | $ - | $ - | $ - | $ 774.47 | $ 774.47 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 774.47 | $ 6.34 | $ - | $ - | $ - | $ - | $ - | $ 780.82 | $ 780.82 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 780.82 | $ 6.40 | $ - | $ - | $ - | $ - | $ - | $ 787.21 | $ 787.21 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 787.21 | $ 6.31 | $ - | $ - | $ - | $ - | $ - | $ 793.52 | $ 793.52 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 793.52 | $ 6.43 | $ - | $ - | $ - | $ - | $ - | $ 799.95 | $ 799.95 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 799.95 | $ 7.26 | $ - | $ - | $ - | $ - | $ - | $ 807.21 | $ 807.21 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 807.21 | $ 9.99 | $ - | $ - | $ - | $ - | $ - | $ 817.20 | $ 817.20 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 817.20 | $ 12.71 | $ - | $ - | $ - | $ - | $ - | $ 829.91 | $ 829.91 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 829.91 | $ 15.52 | $ - | $ - | $ - | $ - | $ - | $ 845.43 | $ 845.43 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 845.43 | $ 17.09 | $ - | $ - | $ - | $ - | $ - | $ 862.52 | $ 862.52 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 862.52 | $ 18.15 | $ - | $ - | $ - | $ - | $ - | $ 880.68 | $ 880.68 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 880.68 | $ 18.61 | $ - | $ - | $ - | $ - | $ - | $ 899.29 | $ 899.29 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 899.29 | $ 19.01 | $ - | $ - | $ - | $ - | $ - | $ 918.29 | $ 918.29 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 918.29 | $ 19.62 | $ 9.25 | $ 19.62 | $ 28.87 | $ 37.65 | $ 66.52 | $ 957.53 | $ 891.02 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 891.02 | | $ 9.25 | $ 19.04 | $ 28.28 | $ 37.65 | $ 65.93 | $ 910.06 | $ 844.12 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 844.12 | | $ 9.25 | $ 16.73 | $ 25.98 | $ 37.65 | $ 63.63 | $ 860.86 | $ 797.23 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 797.23 | | $ 9.25 | $ 15.01 | $ 24.25 | $ 37.65 | $ 61.90 | $ 812.23 | $ 750.33 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 750.33 | | $ 9.25 | $ 14.18 | $ 23.43 | $ 37.65 | $ 61.08 | $ 764.52 | $ 703.44 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 703.44 | | $ 9.25 | $ 13.30 | $ 22.54 | $ 37.65 | $ 60.19 | $ 716.73 | $ 656.54 |
| | | | | | | **$ 17,821.99** | **$ 184.91** | **$ 55.47** | **$ 97.88** | **$ 153.36** | **$ 225.90** | **$ 379.26** | **$ 18,104.79** | **$ 17,725.53** |

**One-Time Costs 04**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 09/10/20 | 09/30/20 | 21 | 3.430% | $ 949.00 | $ 1.87 | $ - | $ - | $ - | $ - | $ - | $ 950.87 | $ 950.87 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 950.87 | $ 7.77 | $ - | $ - | $ - | $ - | $ - | $ 958.64 | $ 958.64 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 958.64 | $ 7.68 | $ - | $ - | $ - | $ - | $ - | $ 966.32 | $ 966.32 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 966.32 | $ 7.83 | $ - | $ - | $ - | $ - | $ - | $ 974.15 | $ 974.15 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 974.15 | $ 7.98 | $ - | $ - | $ - | $ - | $ - | $ 982.13 | $ 982.13 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 982.13 | $ 8.05 | $ - | $ - | $ - | $ - | $ - | $ 990.17 | $ 990.17 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 990.17 | $ 7.93 | $ - | $ - | $ - | $ - | $ - | $ 998.11 | $ 998.11 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 998.11 | $ 8.09 | $ - | $ - | $ - | $ - | $ - | $ 1,006.20 | $ 1,006.20 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,006.20 | $ 9.13 | $ - | $ - | $ - | $ - | $ - | $ 1,015.33 | $ 1,015.33 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,015.33 | $ 12.57 | $ - | $ - | $ - | $ - | $ - | $ 1,027.89 | $ 1,027.89 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,027.89 | $ 15.99 | $ - | $ - | $ - | $ - | $ - | $ 1,043.88 | $ 1,043.88 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,043.88 | $ 19.52 | $ - | $ - | $ - | $ - | $ - | $ 1,063.40 | $ 1,063.40 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,063.40 | $ 21.50 | $ - | $ - | $ - | $ - | $ - | $ 1,084.90 | $ 1,084.90 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,084.90 | $ 22.83 | $ - | $ - | $ - | $ - | $ - | $ 1,107.73 | $ 1,107.73 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,107.73 | $ 23.41 | $ - | $ - | $ - | $ - | $ - | $ 1,131.14 | $ 1,131.14 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,131.14 | $ 23.91 | $ - | $ - | $ - | $ - | $ - | $ 1,155.05 | $ 1,155.05 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,155.05 | $ 24.68 | $ 11.54 | $ 24.68 | $ 36.22 | $ 47.45 | $ 83.67 | $ 1,204.41 | $ 1,120.74 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,120.74 | | $ 11.54 | $ 23.95 | $ 35.48 | $ 47.45 | $ 82.93 | $ 1,144.69 | $ 1,061.76 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,061.76 | | $ 11.54 | $ 21.05 | $ 32.59 | $ 47.45 | $ 80.04 | $ 1,082.80 | $ 1,002.77 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,002.77 | | $ 11.54 | $ 18.88 | $ 30.41 | $ 47.45 | $ 77.86 | $ 1,021.64 | $ 943.78 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 943.78 | | $ 11.54 | $ 17.84 | $ 29.38 | $ 47.45 | $ 76.83 | $ 961.62 | $ 884.80 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 884.80 | | $ 11.54 | $ 16.73 | $ 28.26 | $ 47.45 | $ 75.71 | $ 901.52 | $ 825.81 |
| | | | | | | **$ 22,418.75** | **$ 230.73** | **$ 69.22** | **$ 123.12** | **$ 192.34** | **$ 284.70** | **$ 477.04** | **$ 22,772.59** | **$ 22,295.56** |

**One-Time Costs 05**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 01/31/21 | 03/31/21 | 60 | 3.250% | $ 1,185.00 | $ 6.33 | $ - | $ - | $ - | $ - | $ - | $ 1,191.33 | $ 1,191.33 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,191.33 | $ 9.65 | $ - | $ - | $ - | $ - | $ - | $ 1,200.98 | $ 1,200.98 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,200.98 | $ 9.84 | $ - | $ - | $ - | $ - | $ - | $ 1,210.82 | $ 1,210.82 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,210.82 | $ 9.92 | $ - | $ - | $ - | $ - | $ - | $ 1,220.74 | $ 1,220.74 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,220.74 | $ 9.78 | $ - | $ - | $ - | $ - | $ - | $ 1,230.52 | $ 1,230.52 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,230.52 | $ 9.97 | $ - | $ - | $ - | $ - | $ - | $ 1,240.49 | $ 1,240.49 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,240.49 | $ 11.26 | $ - | $ - | $ - | $ - | $ - | $ 1,251.75 | $ 1,251.75 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,251.75 | $ 15.49 | $ - | $ - | $ - | $ - | $ - | $ 1,267.24 | $ 1,267.24 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,267.24 | $ 19.72 | $ - | $ - | $ - | $ - | $ - | $ 1,286.96 | $ 1,286.96 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,286.96 | $ 24.06 | $ - | $ - | $ - | $ - | $ - | $ 1,311.02 | $ 1,311.02 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,311.02 | $ 26.50 | $ - | $ - | $ - | $ - | $ - | $ 1,337.53 | $ 1,337.53 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,337.53 | $ 28.15 | $ - | $ - | $ - | $ - | $ - | $ 1,365.68 | $ 1,365.68 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,365.68 | $ 28.86 | $ - | $ - | $ - | $ - | $ - | $ 1,394.54 | $ 1,394.54 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,394.54 | $ 29.47 | $ - | $ - | $ - | $ - | $ - | $ 1,424.01 | $ 1,424.01 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,424.01 | $ 30.43 | $ 13.47 | $ 30.43 | $ 43.90 | $ 59.25 | $ 103.15 | $ 1,484.86 | $ 1,381.71 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,381.71 | | $ 13.47 | $ 29.52 | $ 42.99 | $ 59.25 | $ 102.24 | $ 1,411.24 | $ 1,308.99 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,308.99 | | $ 13.47 | $ 25.95 | $ 39.42 | $ 59.25 | $ 98.67 | $ 1,334.94 | $ 1,236.27 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,236.27 | | $ 13.47 | $ 23.27 | $ 36.74 | $ 59.25 | $ 95.99 | $ 1,259.54 | $ 1,163.55 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,163.55 | | $ 13.47 | $ 22.00 | $ 35.47 | $ 59.25 | $ 94.72 | $ 1,185.54 | $ 1,090.83 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,090.83 | | $ 13.47 | $ 20.62 | $ 34.09 | $ 59.25 | $ 93.34 | $ 1,111.45 | $ 1,018.10 |
| | | | | | | **$ 25,299.97** | **$ 269.44** | **$ 80.83** | **$ 151.79** | **$ 232.62** | **$ 355.50** | **$ 588.12** | **$ 25,721.19** | **$ 25,133.07** |

**One-Time Costs 06**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 01/31/21 | 03/31/21 | 60 | 3.250% | $ 1,460.00 | $ 7.80 | $ - | $ - | $ - | $ - | $ - | $ 1,467.80 | $ 1,467.80 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,467.80 | $ 11.89 | $ - | $ - | $ - | $ - | $ - | $ 1,479.69 | $ 1,479.69 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,479.69 | $ 12.12 | $ - | $ - | $ - | $ - | $ - | $ 1,491.81 | $ 1,491.81 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,491.81 | $ 12.22 | $ - | $ - | $ - | $ - | $ - | $ 1,504.04 | $ 1,504.04 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,504.04 | $ 12.05 | $ - | $ - | $ - | $ - | $ - | $ 1,516.09 | $ 1,516.09 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,516.09 | $ 12.28 | $ - | $ - | $ - | $ - | $ - | $ 1,528.37 | $ 1,528.37 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,528.37 | $ 13.87 | $ - | $ - | $ - | $ - | $ - | $ 1,542.24 | $ 1,542.24 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,542.24 | $ 19.09 | $ - | $ - | $ - | $ - | $ - | $ 1,561.33 | $ 1,561.33 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,561.33 | $ 24.29 | $ - | $ - | $ - | $ - | $ - | $ 1,585.62 | $ 1,585.62 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,585.62 | $ 29.65 | $ - | $ - | $ - | $ - | $ - | $ 1,615.27 | $ 1,615.27 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,615.27 | $ 32.65 | $ - | $ - | $ - | $ - | $ - | $ 1,647.92 | $ 1,647.92 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,647.92 | $ 34.68 | $ - | $ - | $ - | $ - | $ - | $ 1,682.60 | $ 1,682.60 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,682.60 | $ 35.56 | $ - | $ - | $ - | $ - | $ - | $ 1,718.16 | $ 1,718.16 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,718.16 | $ 36.31 | $ - | $ - | $ - | $ - | $ - | $ 1,754.48 | $ 1,754.48 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,754.48 | $ 37.49 | $ 16.60 | $ 37.49 | $ 54.08 | $ 73.00 | $ 127.08 | $ 1,829.45 | $ 1,702.36 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,702.36 | | $ 16.60 | $ 36.37 | $ 52.97 | $ 73.00 | $ 125.97 | $ 1,738.74 | $ 1,612.77 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,612.77 | | $ 16.60 | $ 31.97 | $ 48.57 | $ 73.00 | $ 121.57 | $ 1,644.74 | $ 1,523.17 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,523.17 | | $ 16.60 | $ 28.67 | $ 45.27 | $ 73.00 | $ 118.27 | $ 1,551.84 | $ 1,433.57 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,433.57 | | $ 16.60 | $ 27.10 | $ 43.70 | $ 73.00 | $ 116.70 | $ 1,460.67 | $ 1,343.97 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,343.97 | | $ 16.60 | $ 25.41 | $ 42.00 | $ 73.00 | $ 115.00 | $ 1,369.38 | $ 1,254.37 |
| | | | | | | **$ 31,171.27** | **$ 331.96** | **$ 99.59** | **$ 187.01** | **$ 286.60** | **$ 438.00** | **$ 724.60** | **$ 31,690.24** | **$ 30,965.64** |

**One-Time Costs 07**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 01/31/21 | 03/31/21 | 60 | 3.250% | $ 1,815.00 | $ 9.70 | $ - | $ - | $ - | $ - | $ - | $ 1,824.70 | $ 1,824.70 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,824.70 | $ 14.79 | $ - | $ - | $ - | $ - | $ - | $ 1,839.48 | $ 1,839.48 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,839.48 | $ 15.07 | $ - | $ - | $ - | $ - | $ - | $ 1,854.55 | $ 1,854.55 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,854.55 | $ 15.19 | $ - | $ - | $ - | $ - | $ - | $ 1,869.74 | $ 1,869.74 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,869.74 | $ 14.98 | $ - | $ - | $ - | $ - | $ - | $ 1,884.73 | $ 1,884.73 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,884.73 | $ 15.27 | $ - | $ - | $ - | $ - | $ - | $ 1,900.00 | $ 1,900.00 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,900.00 | $ 17.24 | $ - | $ - | $ - | $ - | $ - | $ 1,917.24 | $ 1,917.24 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,917.24 | $ 23.73 | $ - | $ - | $ - | $ - | $ - | $ 1,940.97 | $ 1,940.97 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,940.97 | $ 30.20 | $ - | $ - | $ - | $ - | $ - | $ 1,971.16 | $ 1,971.16 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,971.16 | $ 36.86 | $ - | $ - | $ - | $ - | $ - | $ 2,008.02 | $ 2,008.02 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,008.02 | $ 40.59 | $ - | $ - | $ - | $ - | $ - | $ 2,048.61 | $ 2,048.61 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,048.61 | $ 43.12 | $ - | $ - | $ - | $ - | $ - | $ 2,091.73 | $ 2,091.73 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,091.73 | $ 44.21 | $ - | $ - | $ - | $ - | $ - | $ 2,135.94 | $ 2,135.94 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,135.94 | $ 45.14 | $ - | $ - | $ - | $ - | $ - | $ 2,181.08 | $ 2,181.08 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,181.08 | $ 46.60 | $ 20.63 | $ 46.60 | $ 67.24 | $ 90.75 | $ 157.99 | $ 2,274.28 | $ 2,116.30 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,116.30 | | $ 20.63 | $ 45.22 | $ 65.85 | $ 90.75 | $ 156.60 | $ 2,161.51 | $ 2,004.91 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,004.91 | | $ 20.63 | $ 39.75 | $ 60.38 | $ 90.75 | $ 151.13 | $ 2,044.66 | $ 1,893.53 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,893.53 | | $ 20.63 | $ 35.64 | $ 56.28 | $ 90.75 | $ 147.03 | $ 1,929.17 | $ 1,782.14 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,782.14 | | $ 20.63 | $ 33.69 | $ 54.32 | $ 90.75 | $ 145.07 | $ 1,815.83 | $ 1,670.76 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,670.76 | | $ 20.63 | $ 31.58 | $ 52.22 | $ 90.75 | $ 142.97 | $ 1,702.34 | $ 1,559.38 |
| | | | | | | **$ 38,750.58** | **$ 412.68** | **$ 123.80** | **$ 232.48** | **$ 356.29** | **$ 544.50** | **$ 900.79** | **$ 39,395.74** | **$ 38,494.96** |

**One-Time Costs 08**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 01/31/21 | 03/31/21 | 60 | 3.250% | $ 2,164.00 | $ 11.56 | $ - | $ - | $ - | $ - | $ - | $ 2,175.56 | $ 2,175.56 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,175.56 | $ 17.63 | $ - | $ - | $ - | $ - | $ - | $ 2,193.19 | $ 2,193.19 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,193.19 | $ 17.97 | $ - | $ - | $ - | $ - | $ - | $ 2,211.16 | $ 2,211.16 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,211.16 | $ 18.11 | $ - | $ - | $ - | $ - | $ - | $ 2,229.27 | $ 2,229.27 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,229.27 | $ 17.86 | $ - | $ - | $ - | $ - | $ - | $ 2,247.13 | $ 2,247.13 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,247.13 | $ 18.21 | $ - | $ - | $ - | $ - | $ - | $ 2,265.34 | $ 2,265.34 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,265.34 | $ 20.56 | $ - | $ - | $ - | $ - | $ - | $ 2,285.90 | $ 2,285.90 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,285.90 | $ 28.29 | $ - | $ - | $ - | $ - | $ - | $ 2,314.19 | $ 2,314.19 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,314.19 | $ 36.01 | $ - | $ - | $ - | $ - | $ - | $ 2,350.19 | $ 2,350.19 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,350.19 | $ 43.95 | $ - | $ - | $ - | $ - | $ - | $ 2,394.14 | $ 2,394.14 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,394.14 | $ 48.40 | $ - | $ - | $ - | $ - | $ - | $ 2,442.54 | $ 2,442.54 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,442.54 | $ 51.41 | $ - | $ - | $ - | $ - | $ - | $ 2,493.94 | $ 2,493.94 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,493.94 | $ 52.71 | $ - | $ - | $ - | $ - | $ - | $ 2,546.65 | $ 2,546.65 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,546.65 | $ 53.82 | $ - | $ - | $ - | $ - | $ - | $ 2,600.47 | $ 2,600.47 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,600.47 | $ 55.56 | $ 24.60 | $ 55.56 | $ 80.16 | $ 108.20 | $ 188.36 | $ 2,711.59 | $ 2,523.23 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,523.23 | | $ 24.60 | $ 53.91 | $ 78.51 | $ 108.20 | $ 186.71 | $ 2,577.14 | $ 2,390.43 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,390.43 | | $ 24.60 | $ 47.39 | $ 71.99 | $ 108.20 | $ 180.19 | $ 2,437.82 | $ 2,257.63 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,257.63 | | $ 24.60 | $ 42.50 | $ 67.10 | $ 108.20 | $ 175.30 | $ 2,300.12 | $ 2,124.83 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,124.83 | | $ 24.60 | $ 40.17 | $ 64.77 | $ 108.20 | $ 172.97 | $ 2,164.99 | $ 1,992.02 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,992.02 | | $ 24.60 | $ 37.66 | $ 62.26 | $ 108.20 | $ 170.46 | $ 2,029.68 | $ 1,859.22 |
| | | | | | | **$ 46,201.79** | **$ 492.03** | **$ 147.61** | **$ 277.18** | **$ 424.79** | **$ 649.20** | **$ 1,073.99** | **$ 46,971.01** | **$ 45,897.02** |

**One-Time Costs 09**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 02/12/21 | 03/31/21 | 48 | 3.250% | $ 2,525.00 | $ 10.79 | $ - | $ - | $ - | $ - | $ - | $ 2,535.79 | $ 2,535.79 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,535.79 | $ 20.55 | $ - | $ - | $ - | $ - | $ - | $ 2,556.34 | $ 2,556.34 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,556.34 | $ 20.94 | $ - | $ - | $ - | $ - | $ - | $ 2,577.28 | $ 2,577.28 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,577.28 | $ 21.11 | $ - | $ - | $ - | $ - | $ - | $ 2,598.39 | $ 2,598.39 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,598.39 | $ 20.82 | $ - | $ - | $ - | $ - | $ - | $ 2,619.21 | $ 2,619.21 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,619.21 | $ 21.22 | $ - | $ - | $ - | $ - | $ - | $ 2,640.44 | $ 2,640.44 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,640.44 | $ 23.96 | $ - | $ - | $ - | $ - | $ - | $ 2,664.40 | $ 2,664.40 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,664.40 | $ 32.97 | $ - | $ - | $ - | $ - | $ - | $ 2,697.37 | $ 2,697.37 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,697.37 | $ 41.97 | $ - | $ - | $ - | $ - | $ - | $ 2,739.34 | $ 2,739.34 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,739.34 | $ 51.22 | $ - | $ - | $ - | $ - | $ - | $ 2,790.56 | $ 2,790.56 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,790.56 | $ 56.41 | $ - | $ - | $ - | $ - | $ - | $ 2,846.97 | $ 2,846.97 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,846.97 | $ 59.92 | $ - | $ - | $ - | $ - | $ - | $ 2,906.89 | $ 2,906.89 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,906.89 | $ 61.43 | $ - | $ - | $ - | $ - | $ - | $ 2,968.32 | $ 2,968.32 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,968.32 | $ 62.73 | $ - | $ - | $ - | $ - | $ - | $ 3,031.06 | $ 3,031.06 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,031.06 | $ 64.76 | $ 28.54 | $ 64.76 | $ 93.30 | $ 126.25 | $ 219.55 | $ 3,160.58 | $ 2,941.03 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,941.03 | | $ 28.54 | $ 62.84 | $ 91.38 | $ 126.25 | $ 217.63 | $ 3,003.87 | $ 2,786.24 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,786.24 | | $ 28.54 | $ 55.24 | $ 83.78 | $ 126.25 | $ 210.03 | $ 2,841.47 | $ 2,631.45 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,631.45 | | $ 28.54 | $ 49.53 | $ 78.07 | $ 126.25 | $ 204.32 | $ 2,680.98 | $ 2,476.66 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,476.66 | | $ 28.54 | $ 46.82 | $ 75.36 | $ 126.25 | $ 201.61 | $ 2,523.47 | $ 2,321.86 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,321.86 | | $ 28.54 | $ 43.89 | $ 72.43 | $ 126.25 | $ 198.68 | $ 2,365.76 | $ 2,167.07 |
| | | | | | | **$ 53,854.60** | **$ 570.82** | **$ 171.25** | **$ 323.08** | **$ 494.33** | **$ 757.50** | **$ 1,251.83** | **$ 54,748.50** | **$ 53,496.67** |

**One-Time Costs 10**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 03/11/21 | 03/31/21 | 21 | 3.250% | $ 2,873.00 | $ 5.37 | $ - | $ - | $ - | $ - | $ - | $ 2,878.37 | $ 2,878.37 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,878.37 | $ 23.32 | $ - | $ - | $ - | $ - | $ - | $ 2,901.69 | $ 2,901.69 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,901.69 | $ 23.77 | $ - | $ - | $ - | $ - | $ - | $ 2,925.46 | $ 2,925.46 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,925.46 | $ 23.96 | $ - | $ - | $ - | $ - | $ - | $ 2,949.43 | $ 2,949.43 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,949.43 | $ 23.64 | $ - | $ - | $ - | $ - | $ - | $ 2,973.07 | $ 2,973.07 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,973.07 | $ 24.09 | $ - | $ - | $ - | $ - | $ - | $ 2,997.16 | $ 2,997.16 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,997.16 | $ 27.20 | $ - | $ - | $ - | $ - | $ - | $ 3,024.35 | $ 3,024.35 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,024.35 | $ 37.43 | $ - | $ - | $ - | $ - | $ - | $ 3,061.78 | $ 3,061.78 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,061.78 | $ 47.64 | $ - | $ - | $ - | $ - | $ - | $ 3,109.42 | $ 3,109.42 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,109.42 | $ 58.14 | $ - | $ - | $ - | $ - | $ - | $ 3,167.56 | $ 3,167.56 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,167.56 | $ 64.03 | $ - | $ - | $ - | $ - | $ - | $ 3,231.59 | $ 3,231.59 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,231.59 | $ 68.01 | $ - | $ - | $ - | $ - | $ - | $ 3,299.61 | $ 3,299.61 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,299.61 | $ 69.73 | $ - | $ - | $ - | $ - | $ - | $ 3,369.34 | $ 3,369.34 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,369.34 | $ 71.21 | $ - | $ - | $ - | $ - | $ - | $ 3,440.55 | $ 3,440.55 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,440.55 | $ 73.51 | $ 32.05 | $ 73.51 | $ 105.56 | $ 143.65 | $ 249.21 | $ 3,587.57 | $ 3,338.35 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,338.35 | | $ 32.05 | $ 71.33 | $ 103.38 | $ 143.65 | $ 247.03 | $ 3,409.68 | $ 3,162.65 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,162.65 | | $ 32.05 | $ 62.70 | $ 94.75 | $ 143.65 | $ 238.40 | $ 3,225.35 | $ 2,986.95 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,986.95 | | $ 32.05 | $ 56.22 | $ 88.28 | $ 143.65 | $ 231.93 | $ 3,043.17 | $ 2,811.25 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,811.25 | | $ 32.05 | $ 53.14 | $ 85.20 | $ 143.65 | $ 228.85 | $ 2,864.39 | $ 2,635.54 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,635.54 | | $ 32.05 | $ 49.82 | $ 81.88 | $ 143.65 | $ 225.53 | $ 2,685.37 | $ 2,459.84 |
| | | | | | | **$ 61,137.12** | **$ 641.06** | **$ 192.32** | **$ 366.73** | **$ 559.05** | **$ 861.90** | **$ 1,420.95** | **$ 62,144.91** | **$ 60,723.96** |

**One-Time Costs 11**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 04/23/21 | 06/30/21 | 69 | 3.250% | $ 3,176.00 | $ 19.51 | $ - | $ - | $ - | $ - | $ - | $ 3,195.51 | $ 3,195.51 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,195.51 | $ 26.18 | $ - | $ - | $ - | $ - | $ - | $ 3,221.69 | $ 3,221.69 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,221.69 | $ 26.39 | $ - | $ - | $ - | $ - | $ - | $ 3,248.08 | $ 3,248.08 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,248.08 | $ 26.03 | $ - | $ - | $ - | $ - | $ - | $ 3,274.11 | $ 3,274.11 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,274.11 | $ 26.53 | $ - | $ - | $ - | $ - | $ - | $ 3,300.64 | $ 3,300.64 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,300.64 | $ 29.95 | $ - | $ - | $ - | $ - | $ - | $ 3,330.59 | $ 3,330.59 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,330.59 | $ 41.22 | $ - | $ - | $ - | $ - | $ - | $ 3,371.81 | $ 3,371.81 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,371.81 | $ 52.46 | $ - | $ - | $ - | $ - | $ - | $ 3,424.27 | $ 3,424.27 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,424.27 | $ 64.03 | $ - | $ - | $ - | $ - | $ - | $ 3,488.30 | $ 3,488.30 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,488.30 | $ 70.52 | $ - | $ - | $ - | $ - | $ - | $ 3,558.81 | $ 3,558.81 |

| | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ | 3,558.81 | $ 74.90 | $ - | $ - | $ - | $ - | $ - | $ | 3,633.72 | $ | 3,633.72 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ | 3,633.72 | $ 76.79 | $ - | $ - | $ - | $ - | $ - | $ | 3,710.51 | $ | 3,710.51 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ | 3,710.51 | $ 78.42 | $ - | $ - | $ - | $ - | $ - | $ | 3,788.93 | $ | 3,788.93 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ | 3,788.93 | $ 80.95 | $ 34.69 | $ 80.95 | $ 115.65 | $ 158.80 | $ 274.45 | $ | 3,950.84 | $ | 3,676.39 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ | 3,676.39 | | $ 34.69 | $ 78.55 | $ 113.24 | $ 158.80 | $ 272.04 | $ | 3,754.94 | $ | 3,482.89 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ | 3,482.89 | | $ 34.69 | $ 69.05 | $ 103.74 | $ 158.80 | $ 262.54 | $ | 3,551.94 | $ | 3,289.40 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ | 3,289.40 | | $ 34.69 | $ 61.92 | $ 96.61 | $ 158.80 | $ 255.41 | $ | 3,351.32 | $ | 3,095.91 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ | 3,095.91 | | $ 34.69 | $ 58.53 | $ 93.22 | $ 158.80 | $ 252.02 | $ | 3,154.43 | $ | 2,902.41 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ | 2,902.41 | | $ 34.69 | $ 54.87 | $ 89.56 | $ 158.80 | $ 248.36 | $ | 2,957.28 | $ | 2,708.92 |
| | | | | | | **$** | **64,169.97** | **$ 693.88** | **$ 208.16** | **$ 403.86** | **$ 612.03** | **$ 952.80** | **$ 1,564.83** | **$** | **65,267.71** | **$** | **63,702.88** |

**One-Time Costs 12**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 05/18/21 | 06/30/21 | 44 | 3.250% | $ 3,403.00 | $ 13.33 | $ - | $ - | $ - | $ - | $ - | $ 3,416.33 | $ 3,416.33 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,416.33 | $ 27.99 | $ - | $ - | $ - | $ - | $ - | $ 3,444.32 | $ 3,444.32 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,444.32 | $ 28.22 | $ - | $ - | $ - | $ - | $ - | $ 3,472.53 | $ 3,472.53 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,472.53 | $ 27.83 | $ - | $ - | $ - | $ - | $ - | $ 3,500.36 | $ 3,500.36 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,500.36 | $ 28.36 | $ - | $ - | $ - | $ - | $ - | $ 3,528.72 | $ 3,528.72 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,528.72 | $ 32.02 | $ - | $ - | $ - | $ - | $ - | $ 3,560.74 | $ 3,560.74 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,560.74 | $ 44.07 | $ - | $ - | $ - | $ - | $ - | $ 3,604.81 | $ 3,604.81 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,604.81 | $ 56.09 | $ - | $ - | $ - | $ - | $ - | $ 3,660.90 | $ 3,660.90 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,660.90 | $ 68.45 | $ - | $ - | $ - | $ - | $ - | $ 3,729.35 | $ 3,729.35 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,729.35 | $ 75.39 | $ - | $ - | $ - | $ - | $ - | $ 3,804.74 | $ 3,804.74 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,804.74 | $ 80.08 | $ - | $ - | $ - | $ - | $ - | $ 3,884.82 | $ 3,884.82 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,884.82 | $ 82.10 | $ - | $ - | $ - | $ - | $ - | $ 3,966.92 | $ 3,966.92 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,966.92 | $ 83.84 | $ - | $ - | $ - | $ - | $ - | $ 4,050.75 | $ 4,050.75 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,050.75 | $ 86.55 | $ 36.72 | $ 86.55 | $ 123.26 | $ 170.15 | $ 293.41 | $ 4,223.85 | $ 3,930.44 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,930.44 | | $ 36.72 | $ 83.98 | $ 120.69 | $ 170.15 | $ 290.84 | $ 4,014.42 | $ 3,723.57 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,723.57 | | $ 36.72 | $ 73.82 | $ 110.53 | $ 170.15 | $ 280.68 | $ 3,797.39 | $ 3,516.71 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,516.71 | | $ 36.72 | $ 66.20 | $ 102.91 | $ 170.15 | $ 273.06 | $ 3,582.90 | $ 3,309.84 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,309.84 | | $ 36.72 | $ 62.57 | $ 99.28 | $ 170.15 | $ 269.43 | $ 3,372.41 | $ 3,102.98 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,102.98 | | $ 36.72 | $ 58.66 | $ 95.37 | $ 170.15 | $ 265.52 | $ 3,161.64 | $ 2,896.11 |
| | | | | | | **$ 68,611.83** | **$ 734.30** | **$ 220.29** | **$ 431.77** | **$ 652.06** | **$ 1,020.90** | **$ 1,672.96** | **$ 69,777.90** | **$ 68,104.94** |

**One-Time Costs 13**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 06/07/21 | 06/30/21 | 24 | 3.250% | $ 3,524.00 | $ 7.53 | $ - | $ - | $ - | $ - | $ - | $ 3,531.53 | $ 3,531.53 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,531.53 | $ 28.93 | $ - | $ - | $ - | $ - | $ - | $ 3,560.46 | $ 3,560.46 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,560.46 | $ 29.17 | $ - | $ - | $ - | $ - | $ - | $ 3,589.63 | $ 3,589.63 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,589.63 | $ 28.77 | $ - | $ - | $ - | $ - | $ - | $ 3,618.39 | $ 3,618.39 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,618.39 | $ 29.32 | $ - | $ - | $ - | $ - | $ - | $ 3,647.71 | $ 3,647.71 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,647.71 | $ 33.10 | $ - | $ - | $ - | $ - | $ - | $ 3,680.81 | $ 3,680.81 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,680.81 | $ 45.55 | $ - | $ - | $ - | $ - | $ - | $ 3,726.36 | $ 3,726.36 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,726.36 | $ 57.98 | $ - | $ - | $ - | $ - | $ - | $ 3,784.34 | $ 3,784.34 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,784.34 | $ 70.76 | $ - | $ - | $ - | $ - | $ - | $ 3,855.10 | $ 3,855.10 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,855.10 | $ 77.93 | $ - | $ - | $ - | $ - | $ - | $ 3,933.03 | $ 3,933.03 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,933.03 | $ 82.78 | $ - | $ - | $ - | $ - | $ - | $ 4,015.81 | $ 4,015.81 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,015.81 | $ 84.87 | $ - | $ - | $ - | $ - | $ - | $ 4,100.68 | $ 4,100.68 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,100.68 | $ 86.66 | $ - | $ - | $ - | $ - | $ - | $ 4,187.34 | $ 4,187.34 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,187.34 | $ 89.47 | $ 37.64 | $ 89.47 | $ 127.11 | $ 176.20 | $ 303.31 | $ 4,366.28 | $ 4,062.97 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,062.97 | | $ 37.64 | $ 86.81 | $ 124.45 | $ 176.20 | $ 300.65 | $ 4,149.78 | $ 3,849.13 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,849.13 | | $ 37.64 | $ 76.31 | $ 113.95 | $ 176.20 | $ 290.15 | $ 3,925.44 | $ 3,635.29 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,635.29 | | $ 37.64 | $ 68.43 | $ 106.07 | $ 176.20 | $ 282.27 | $ 3,703.72 | $ 3,421.45 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,421.45 | | $ 37.64 | $ 64.68 | $ 102.32 | $ 176.20 | $ 278.52 | $ 3,486.13 | $ 3,207.61 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,207.61 | | $ 37.64 | $ 60.64 | $ 98.28 | $ 176.20 | $ 274.48 | $ 3,268.25 | $ 2,993.77 |
| | | | | | | **$ 70,931.67** | **$ 752.81** | **$ 225.84** | **$ 446.33** | **$ 672.17** | **$ 1,057.20** | **$ 1,729.37** | **$ 72,130.81** | **$ 70,401.44** |

**One-Time Costs 14**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 07/26/21 | 09/30/21 | 67 | 3.250% | $ 3,524.00 | $ 21.02 | $ - | $ - | $ - | $ - | $ - | $ 3,545.02 | $ 3,545.02 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,545.02 | $ 29.04 | $ - | $ - | $ - | $ - | $ - | $ 3,574.06 | $ 3,574.06 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,574.06 | $ 28.64 | $ - | $ - | $ - | $ - | $ - | $ 3,602.70 | $ 3,602.70 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,602.70 | $ 29.19 | $ - | $ - | $ - | $ - | $ - | $ 3,631.90 | $ 3,631.90 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,631.90 | $ 32.96 | $ - | $ - | $ - | $ - | $ - | $ 3,664.85 | $ 3,664.85 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,664.85 | $ 45.36 | $ - | $ - | $ - | $ - | $ - | $ 3,710.21 | $ 3,710.21 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,710.21 | $ 57.73 | $ - | $ - | $ - | $ - | $ - | $ 3,767.93 | $ 3,767.93 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,767.93 | $ 70.46 | $ - | $ - | $ - | $ - | $ - | $ 3,838.39 | $ 3,838.39 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,838.39 | $ 77.59 | $ - | $ - | $ - | $ - | $ - | $ 3,915.98 | $ 3,915.98 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,915.98 | $ 82.42 | $ - | $ - | $ - | $ - | $ - | $ 3,998.40 | $ 3,998.40 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,998.40 | $ 84.50 | $ - | $ - | $ - | $ - | $ - | $ 4,082.90 | $ 4,082.90 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,082.90 | $ 86.29 | $ - | $ - | $ - | $ - | $ - | $ 4,169.19 | $ 4,169.19 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,169.19 | $ 89.08 | $ 36.71 | $ 89.08 | $ 125.79 | $ 176.20 | $ 301.99 | $ 4,347.35 | $ 4,045.36 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,045.36 | | $ 36.71 | $ 86.43 | $ 123.15 | $ 176.20 | $ 299.35 | $ 4,131.79 | $ 3,832.44 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,832.44 | | $ 36.71 | $ 75.98 | $ 112.69 | $ 176.20 | $ 288.89 | $ 3,908.42 | $ 3,619.53 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,619.53 | | $ 36.71 | $ 68.13 | $ 104.84 | $ 176.20 | $ 281.04 | $ 3,687.66 | $ 3,406.62 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,406.62 | | $ 36.71 | $ 64.40 | $ 101.11 | $ 176.20 | $ 277.31 | $ 3,471.01 | $ 3,193.70 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,193.70 | | $ 36.71 | $ 60.37 | $ 97.09 | $ 176.20 | $ 273.29 | $ 3,254.08 | $ 2,980.79 |
| | | | | | | **$ 67,123.19** | **$ 734.27** | **$ 220.28** | **$ 444.39** | **$ 664.68** | **$ 1,057.20** | **$ 1,721.88** | **$ 68,301.86** | **$ 66,579.98** |

**One-Time Costs 15**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 08/06/21 | 09/30/21 | 56 | 3.250% | $ 3,403.00 | $ 16.97 | $ - | $ - | $ - | $ - | $ - | $ 3,419.97 | $ 3,419.97 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,419.97 | $ 28.02 | $ - | $ - | $ - | $ - | $ - | $ 3,447.98 | $ 3,447.98 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,447.98 | $ 27.63 | $ - | $ - | $ - | $ - | $ - | $ 3,475.62 | $ 3,475.62 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,475.62 | $ 28.16 | $ - | $ - | $ - | $ - | $ - | $ 3,503.78 | $ 3,503.78 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,503.78 | $ 31.79 | $ - | $ - | $ - | $ - | $ - | $ 3,535.57 | $ 3,535.57 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,535.57 | $ 43.76 | $ - | $ - | $ - | $ - | $ - | $ 3,579.33 | $ 3,579.33 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,579.33 | $ 55.69 | $ - | $ - | $ - | $ - | $ - | $ 3,635.02 | $ 3,635.02 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,635.02 | $ 67.97 | $ - | $ - | $ - | $ - | $ - | $ 3,702.99 | $ 3,702.99 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,702.99 | $ 74.86 | $ - | $ - | $ - | $ - | $ - | $ 3,777.84 | $ 3,777.84 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,777.84 | $ 79.51 | $ - | $ - | $ - | $ - | $ - | $ 3,857.35 | $ 3,857.35 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,857.35 | $ 81.52 | $ - | $ - | $ - | $ - | $ - | $ 3,938.87 | $ 3,938.87 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,938.87 | $ 83.24 | $ - | $ - | $ - | $ - | $ - | $ 4,022.12 | $ 4,022.12 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,022.12 | $ 85.94 | $ 36.71 | $ 85.94 | $ 122.65 | $ 176.20 | $ 298.85 | $ 4,193.99 | $ 3,895.14 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,895.14 | | $ 36.71 | $ 83.22 | $ 119.94 | $ 176.20 | $ 296.14 | $ 3,978.36 | $ 3,682.23 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,682.23 | | $ 36.71 | $ 73.00 | $ 109.71 | $ 176.20 | $ 285.91 | $ 3,755.23 | $ 3,469.31 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,469.31 | | $ 36.71 | $ 65.30 | $ 102.02 | $ 176.20 | $ 278.22 | $ 3,534.62 | $ 3,256.40 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,256.40 | | $ 36.71 | $ 61.56 | $ 98.27 | $ 176.20 | $ 274.47 | $ 3,317.96 | $ 3,043.49 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,043.49 | | $ 36.71 | $ 57.53 | $ 94.25 | $ 176.20 | $ 270.45 | $ 3,101.02 | $ 2,830.57 |
| | | | | | | **$ 64,645.99** | **$ 705.05** | **$ 220.28** | **$ 426.56** | **$ 646.84** | **$ 1,057.20** | **$ 1,704.04** | **$ 65,777.60** | **$ 64,073.57** |

**One-Time Costs 16**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 09/15/21 | 09/30/21 | 16 | 3.250% | $ 3,176.00 | $ 4.52 | $ - | $ - | $ - | $ - | $ - | $ 3,180.52 | $ 3,180.52 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,180.52 | $ 26.05 | $ - | $ - | $ - | $ - | $ - | $ 3,206.58 | $ 3,206.58 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,206.58 | $ 25.70 | $ - | $ - | $ - | $ - | $ - | $ 3,232.28 | $ 3,232.28 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,232.28 | $ 26.19 | $ - | $ - | $ - | $ - | $ - | $ 3,258.47 | $ 3,258.47 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,258.47 | $ 29.57 | $ - | $ - | $ - | $ - | $ - | $ 3,288.03 | $ 3,288.03 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,288.03 | $ 40.69 | $ - | $ - | $ - | $ - | $ - | $ 3,328.73 | $ 3,328.73 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,328.73 | $ 51.79 | $ - | $ - | $ - | $ - | $ - | $ 3,380.52 | $ 3,380.52 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,380.52 | $ 63.21 | $ - | $ - | $ - | $ - | $ - | $ 3,443.73 | $ 3,443.73 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,443.73 | $ 69.61 | $ - | $ - | $ - | $ - | $ - | $ 3,513.34 | $ 3,513.34 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,513.34 | $ 73.94 | $ - | $ - | $ - | $ - | $ - | $ 3,587.29 | $ 3,587.29 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,587.29 | $ 75.81 | $ - | $ - | $ - | $ - | $ - | $ 3,663.10 | $ 3,663.10 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,663.10 | $ 77.42 | $ - | $ - | $ - | $ - | $ - | $ 3,740.51 | $ 3,740.51 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,740.51 | $ 79.92 | $ 32.22 | $ 79.92 | $ 112.14 | $ 158.80 | $ 270.94 | $ 3,900.36 | $ 3,629.41 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,629.41 | | $ 32.22 | $ 77.55 | $ 109.77 | $ 158.80 | $ 268.57 | $ 3,706.96 | $ 3,438.39 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,438.39 | | $ 32.22 | $ 68.16 | $ 100.39 | $ 158.80 | $ 259.19 | $ 3,506.56 | $ 3,247.37 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,247.37 | | $ 32.22 | $ 61.13 | $ 93.35 | $ 158.80 | $ 252.15 | $ 3,308.50 | $ 3,056.35 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,056.35 | | $ 32.22 | $ 57.78 | $ 90.00 | $ 158.80 | $ 248.80 | $ 3,114.13 | $ 2,865.33 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,865.33 | | $ 32.22 | $ 54.17 | $ 86.39 | $ 158.80 | $ 245.19 | $ 2,919.49 | $ 2,674.30 |
| | | | | | | **$ 60,235.94** | **$ 644.43** | **$ 193.33** | **$ 398.70** | **$ 592.03** | **$ 952.80** | **$ 1,544.83** | **$ 61,279.07** | **$ 59,734.24** |

**One-Time Costs 17**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 10/15/21 | 12/31/21 | 78 | 3.250% | $ 2,873.00 | $ 19.95 | $ - | $ - | $ - | $ - | $ - | $ 2,892.95 | $ 2,892.95 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,892.95 | $ 23.18 | $ - | $ - | $ - | $ - | $ - | $ 2,916.14 | $ 2,916.14 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,916.14 | $ 23.63 | $ - | $ - | $ - | $ - | $ - | $ 2,939.77 | $ 2,939.77 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,939.77 | $ 26.68 | $ - | $ - | $ - | $ - | $ - | $ 2,966.44 | $ 2,966.44 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,966.44 | $ 36.71 | $ - | $ - | $ - | $ - | $ - | $ 3,003.15 | $ 3,003.15 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,003.15 | $ 46.73 | $ - | $ - | $ - | $ - | $ - | $ 3,049.88 | $ 3,049.88 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,049.88 | $ 57.03 | $ - | $ - | $ - | $ - | $ - | $ 3,106.91 | $ 3,106.91 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,106.91 | $ 62.81 | $ - | $ - | $ - | $ - | $ - | $ 3,169.71 | $ 3,169.71 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,169.71 | $ 66.71 | $ - | $ - | $ - | $ - | $ - | $ 3,236.42 | $ 3,236.42 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,236.42 | $ 68.40 | $ - | $ - | $ - | $ - | $ - | $ 3,304.82 | $ 3,304.82 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,304.82 | $ 69.84 | $ - | $ - | $ - | $ - | $ - | $ 3,374.67 | $ 3,374.67 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,374.67 | $ 72.10 | $ 28.69 | $ 72.10 | $ 100.79 | $ 143.65 | $ 244.44 | $ 3,518.87 | $ 3,274.43 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,274.43 | | $ 28.69 | $ 69.96 | $ 98.65 | $ 143.65 | $ 242.30 | $ 3,344.39 | $ 3,102.09 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,102.09 | | $ 28.69 | $ 61.50 | $ 90.19 | $ 143.65 | $ 233.84 | $ 3,163.59 | $ 2,929.75 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,929.75 | | $ 28.69 | $ 55.15 | $ 83.84 | $ 143.65 | $ 227.49 | $ 2,984.90 | $ 2,757.42 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,757.42 | | $ 28.69 | $ 52.13 | $ 80.82 | $ 143.65 | $ 224.47 | $ 2,809.54 | $ 2,585.08 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,585.08 | | $ 28.69 | $ 48.87 | $ 77.56 | $ 143.65 | $ 221.21 | $ 2,633.95 | $ 2,412.74 |
| | | | | | | **$ 51,482.64** | **$ 573.77** | **$ 172.13** | **$ 359.71** | **$ 531.84** | **$ 861.90** | **$ 1,393.74** | **$ 52,416.11** | **$ 51,022.38** |

**One-Time Costs 18**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 11/10/21 | 12/31/21 | 52 | 3.250% | $ 2,525.00 | $ 11.69 | $ - | $ - | $ - | $ - | $ - | $ 2,536.69 | $ 2,536.69 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,536.69 | $ 20.33 | $ - | $ - | $ - | $ - | $ - | $ 2,557.02 | $ 2,557.02 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,557.02 | $ 20.72 | $ - | $ - | $ - | $ - | $ - | $ 2,577.74 | $ 2,577.74 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,577.74 | $ 23.39 | $ - | $ - | $ - | $ - | $ - | $ 2,601.13 | $ 2,601.13 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,601.13 | $ 32.19 | $ - | $ - | $ - | $ - | $ - | $ 2,633.32 | $ 2,633.32 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,633.32 | $ 40.97 | $ - | $ - | $ - | $ - | $ - | $ 2,674.29 | $ 2,674.29 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,674.29 | $ 50.01 | $ - | $ - | $ - | $ - | $ - | $ 2,724.30 | $ 2,724.30 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,724.30 | $ 55.07 | $ - | $ - | $ - | $ - | $ - | $ 2,779.37 | $ 2,779.37 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,779.37 | $ 58.50 | $ - | $ - | $ - | $ - | $ - | $ 2,837.86 | $ 2,837.86 |

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ | 2,837.86 | $ | 59.98 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 2,897.84 | $ | 2,897.84 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ | 2,897.84 | $ | 61.24 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 2,959.08 | $ | 2,959.08 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ | 2,959.08 | $ | 63.22 | $ | 24.87 | $ | 63.22 | $ | 88.09 | $ | 126.25 | $ | 214.34 | $ | 3,085.53 | $ | 2,871.19 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ | 2,871.19 | | | $ | 24.87 | $ | 61.35 | $ | 86.21 | $ | 126.25 | $ | 212.46 | $ | 2,932.54 | $ | 2,720.08 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ | 2,720.08 | | | $ | 24.87 | $ | 53.92 | $ | 78.79 | $ | 126.25 | $ | 205.04 | $ | 2,774.00 | $ | 2,568.96 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ | 2,568.96 | | | $ | 24.87 | $ | 48.36 | $ | 73.22 | $ | 126.25 | $ | 199.47 | $ | 2,617.32 | $ | 2,417.84 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ | 2,417.84 | | | $ | 24.87 | $ | 45.71 | $ | 70.57 | $ | 126.25 | $ | 196.82 | $ | 2,463.55 | $ | 2,266.73 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ | 2,266.73 | | | $ | 24.87 | $ | 42.85 | $ | 67.72 | $ | 126.25 | $ | 193.97 | $ | 2,309.58 | $ | 2,115.61 |
| | | | | | | **$** | **45,148.44** | **$** | **497.31** | **$** | **149.19** | **$** | **315.41** | **$** | **464.60** | **$** | **757.50** | **$** | **1,222.10** | **$** | **45,961.15** | **$** | **44,739.05** |

**One-Time Costs 19**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 12/14/21 | 12/31/21 | 18 | 3.250% | $ 2,209.00 | $ 3.54 | $ - | $ - | $ - | $ - | $ - | $ 2,212.54 | $ 2,212.54 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,212.54 | $ 17.73 | $ - | $ - | $ - | $ - | $ - | $ 2,230.27 | $ 2,230.27 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,230.27 | $ 18.07 | $ - | $ - | $ - | $ - | $ - | $ 2,248.34 | $ 2,248.34 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,248.34 | $ 20.40 | $ - | $ - | $ - | $ - | $ - | $ 2,268.74 | $ 2,268.74 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,268.74 | $ 28.08 | $ - | $ - | $ - | $ - | $ - | $ 2,296.82 | $ 2,296.82 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,296.82 | $ 35.74 | $ - | $ - | $ - | $ - | $ - | $ 2,332.56 | $ 2,332.56 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,332.56 | $ 43.62 | $ - | $ - | $ - | $ - | $ - | $ 2,376.17 | $ 2,376.17 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,376.17 | $ 48.03 | $ - | $ - | $ - | $ - | $ - | $ 2,424.21 | $ 2,424.21 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,424.21 | $ 51.02 | $ - | $ - | $ - | $ - | $ - | $ 2,475.23 | $ 2,475.23 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,475.23 | $ 52.31 | $ - | $ - | $ - | $ - | $ - | $ 2,527.54 | $ 2,527.54 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,527.54 | $ 53.42 | $ - | $ - | $ - | $ - | $ - | $ 2,580.96 | $ 2,580.96 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,580.96 | $ 55.15 | $ 21.36 | $ 55.15 | $ 76.50 | $ 110.45 | $ 186.95 | $ 2,691.25 | $ 2,504.30 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,504.30 | | $ 21.36 | $ 53.51 | $ 74.86 | $ 110.45 | $ 185.31 | $ 2,557.80 | $ 2,372.49 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,372.49 | | $ 21.36 | $ 47.03 | $ 68.39 | $ 110.45 | $ 178.84 | $ 2,419.52 | $ 2,240.69 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,240.69 | | $ 21.36 | $ 42.18 | $ 63.53 | $ 110.45 | $ 173.98 | $ 2,282.86 | $ 2,108.88 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,108.88 | | $ 21.36 | $ 39.87 | $ 61.22 | $ 110.45 | $ 171.67 | $ 2,148.75 | $ 1,977.08 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,977.08 | | $ 21.36 | $ 37.37 | $ 58.73 | $ 110.45 | $ 169.18 | $ 2,014.45 | $ 1,845.27 |
| | | | | | | **$ 39,385.81** | **$ 427.10** | **$ 128.13** | **$ 275.10** | **$ 403.23** | **$ 662.70** | **$ 1,065.93** | **$ 40,088.02** | **$ 39,022.08** |

**One-Time Costs 20**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 01/12/22 | 03/31/22 | 79 | 3.250% | $ 1,852.00 | $ 13.03 | $ - | $ - | $ - | $ - | $ - | $ 1,865.03 | $ 1,865.03 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,865.03 | $ 15.11 | $ - | $ - | $ - | $ - | $ - | $ 1,880.14 | $ 1,880.14 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,880.14 | $ 17.06 | $ - | $ - | $ - | $ - | $ - | $ 1,897.20 | $ 1,897.20 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,897.20 | $ 23.48 | $ - | $ - | $ - | $ - | $ - | $ 1,920.68 | $ 1,920.68 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,920.68 | $ 29.88 | $ - | $ - | $ - | $ - | $ - | $ 1,950.56 | $ 1,950.56 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,950.56 | $ 36.47 | $ - | $ - | $ - | $ - | $ - | $ 1,987.04 | $ 1,987.04 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,987.04 | $ 40.17 | $ - | $ - | $ - | $ - | $ - | $ 2,027.20 | $ 2,027.20 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,027.20 | $ 42.67 | $ - | $ - | $ - | $ - | $ - | $ 2,069.87 | $ 2,069.87 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,069.87 | $ 43.74 | $ - | $ - | $ - | $ - | $ - | $ 2,113.61 | $ 2,113.61 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,113.61 | $ 44.67 | $ - | $ - | $ - | $ - | $ - | $ 2,158.28 | $ 2,158.28 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,158.28 | $ 46.11 | $ 17.62 | $ 46.11 | $ 63.73 | $ 92.60 | $ 156.33 | $ 2,250.51 | $ 2,094.18 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,094.18 | | $ 17.62 | $ 44.74 | $ 62.36 | $ 92.60 | $ 154.96 | $ 2,138.92 | $ 1,983.96 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,983.96 | | $ 17.62 | $ 39.33 | $ 56.95 | $ 92.60 | $ 149.55 | $ 2,023.29 | $ 1,873.74 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,873.74 | | $ 17.62 | $ 35.27 | $ 52.89 | $ 92.60 | $ 145.49 | $ 1,909.01 | $ 1,763.52 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,763.52 | | $ 17.62 | $ 33.34 | $ 50.96 | $ 92.60 | $ 143.56 | $ 1,796.85 | $ 1,653.30 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,653.30 | | $ 17.62 | $ 31.25 | $ 48.87 | $ 92.60 | $ 141.47 | $ 1,684.55 | $ 1,543.08 |
| | | | | | | **$ 31,090.29** | **$ 352.40** | **$ 105.72** | **$ 230.05** | **$ 335.77** | **$ 555.60** | **$ 891.37** | **$ 31,672.74** | **$ 30,781.37** |

**One-Time Costs 21**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 02/11/22 | 03/31/22 | 49 | 3.250% | $ 1,526.00 | $ 6.66 | $ - | $ - | $ - | $ - | $ - | $ 1,532.66 | $ 1,532.66 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,532.66 | $ 12.42 | $ - | $ - | $ - | $ - | $ - | $ 1,545.08 | $ 1,545.08 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,545.08 | $ 14.02 | $ - | $ - | $ - | $ - | $ - | $ 1,559.10 | $ 1,559.10 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,559.10 | $ 19.30 | $ - | $ - | $ - | $ - | $ - | $ 1,578.39 | $ 1,578.39 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,578.39 | $ 24.56 | $ - | $ - | $ - | $ - | $ - | $ 1,602.95 | $ 1,602.95 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,602.95 | $ 29.97 | $ - | $ - | $ - | $ - | $ - | $ 1,632.92 | $ 1,632.92 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,632.92 | $ 33.01 | $ - | $ - | $ - | $ - | $ - | $ 1,665.93 | $ 1,665.93 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,665.93 | $ 35.06 | $ - | $ - | $ - | $ - | $ - | $ 1,700.99 | $ 1,700.99 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,700.99 | $ 35.95 | $ - | $ - | $ - | $ - | $ - | $ 1,736.94 | $ 1,736.94 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,736.94 | $ 36.71 | $ - | $ - | $ - | $ - | $ - | $ 1,773.65 | $ 1,773.65 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,773.65 | $ 37.90 | $ 14.28 | $ 37.90 | $ 52.17 | $ 76.30 | $ 128.47 | $ 1,849.44 | $ 1,720.97 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,720.97 | | $ 14.28 | $ 36.77 | $ 51.05 | $ 76.30 | $ 127.35 | $ 1,757.74 | $ 1,630.39 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,630.39 | | $ 14.28 | $ 32.32 | $ 46.60 | $ 76.30 | $ 122.90 | $ 1,662.71 | $ 1,539.82 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,539.82 | | $ 14.28 | $ 28.98 | $ 43.26 | $ 76.30 | $ 119.56 | $ 1,568.80 | $ 1,449.24 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,449.24 | | $ 14.28 | $ 27.40 | $ 41.67 | $ 76.30 | $ 117.97 | $ 1,476.63 | $ 1,358.66 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,358.66 | | $ 14.28 | $ 25.68 | $ 39.96 | $ 76.30 | $ 116.26 | $ 1,384.34 | $ 1,268.08 |
| | | | | | | **$ 25,553.69** | **$ 285.55** | **$ 85.66** | **$ 189.05** | **$ 274.72** | **$ 457.80** | **$ 732.52** | **$ 26,028.29** | **$ 25,295.78** |

**One-Time Costs 22**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 03/14/22 | 03/31/22 | 18 | 3.250% | $ 1,238.00 | $ 1.98 | $ - | $ - | $ - | $ - | $ - | $ 1,239.98 | $ 1,239.98 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,239.98 | $ 10.05 | $ - | $ - | $ - | $ - | $ - | $ 1,250.03 | $ 1,250.03 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,250.03 | $ 11.34 | $ - | $ - | $ - | $ - | $ - | $ 1,261.37 | $ 1,261.37 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,261.37 | $ 15.61 | $ - | $ - | $ - | $ - | $ - | $ 1,276.98 | $ 1,276.98 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,276.98 | $ 19.87 | $ - | $ - | $ - | $ - | $ - | $ 1,296.85 | $ 1,296.85 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,296.85 | $ 24.25 | $ - | $ - | $ - | $ - | $ - | $ 1,321.10 | $ 1,321.10 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,321.10 | $ 26.71 | $ - | $ - | $ - | $ - | $ - | $ 1,347.81 | $ 1,347.81 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,347.81 | $ 28.37 | $ - | $ - | $ - | $ - | $ - | $ 1,376.18 | $ 1,376.18 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,376.18 | $ 29.08 | $ - | $ - | $ - | $ - | $ - | $ 1,405.26 | $ 1,405.26 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,405.26 | $ 29.70 | $ - | $ - | $ - | $ - | $ - | $ 1,434.96 | $ 1,434.96 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,434.96 | $ 30.66 | $ 11.38 | $ 30.66 | $ 42.04 | $ 61.90 | $ 103.94 | $ 1,496.28 | $ 1,392.34 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,392.34 | | $ 11.38 | $ 29.75 | $ 41.13 | $ 61.90 | $ 103.03 | $ 1,422.09 | $ 1,319.06 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,319.06 | | $ 11.38 | $ 26.15 | $ 37.53 | $ 61.90 | $ 99.43 | $ 1,345.21 | $ 1,245.77 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,245.77 | | $ 11.38 | $ 23.45 | $ 34.83 | $ 61.90 | $ 96.73 | $ 1,269.22 | $ 1,172.49 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,172.49 | | $ 11.38 | $ 22.16 | $ 33.55 | $ 61.90 | $ 95.45 | $ 1,194.66 | $ 1,099.21 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,099.21 | | $ 11.38 | $ 20.78 | $ 32.16 | $ 61.90 | $ 94.06 | $ 1,119.99 | $ 1,025.93 |
| | | | | | | **$ 20,677.40** | **$ 227.62** | **$ 68.29** | **$ 152.95** | **$ 221.24** | **$ 371.40** | **$ 592.64** | **$ 21,057.97** | **$ 20,465.34** |

**One-Time Costs 23**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 04/12/22 | 06/30/22 | 80 | 3.250% | $ 992.00 | $ 7.07 | $ - | $ - | $ - | $ - | $ - | $ 999.07 | $ 999.07 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 999.07 | $ 9.07 | $ - | $ - | $ - | $ - | $ - | $ 1,008.13 | $ 1,008.13 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,008.13 | $ 12.48 | $ - | $ - | $ - | $ - | $ - | $ 1,020.61 | $ 1,020.61 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,020.61 | $ 15.88 | $ - | $ - | $ - | $ - | $ - | $ 1,036.49 | $ 1,036.49 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,036.49 | $ 19.38 | $ - | $ - | $ - | $ - | $ - | $ 1,055.87 | $ 1,055.87 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,055.87 | $ 21.34 | $ - | $ - | $ - | $ - | $ - | $ 1,077.21 | $ 1,077.21 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,077.21 | $ 22.67 | $ - | $ - | $ - | $ - | $ - | $ 1,099.88 | $ 1,099.88 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,099.88 | $ 23.24 | $ - | $ - | $ - | $ - | $ - | $ 1,123.13 | $ 1,123.13 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,123.13 | $ 23.74 | $ - | $ - | $ - | $ - | $ - | $ 1,146.87 | $ 1,146.87 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,146.87 | $ 24.50 | $ 8.97 | $ 24.50 | $ 33.47 | $ 49.60 | $ 83.07 | $ 1,195.87 | $ 1,112.80 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,112.80 | | $ 8.97 | $ 23.78 | $ 32.74 | $ 49.60 | $ 82.34 | $ 1,136.58 | $ 1,054.23 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,054.23 | | $ 8.97 | $ 20.90 | $ 29.87 | $ 49.60 | $ 79.47 | $ 1,075.13 | $ 995.66 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 995.66 | | $ 8.97 | $ 18.74 | $ 27.71 | $ 49.60 | $ 77.31 | $ 1,014.41 | $ 937.10 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 937.10 | | $ 8.97 | $ 17.71 | $ 26.68 | $ 49.60 | $ 76.28 | $ 954.81 | $ 878.53 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 878.53 | | $ 8.97 | $ 16.61 | $ 25.58 | $ 49.60 | $ 75.18 | $ 895.13 | $ 819.96 |
| | | | | | | **$ 15,537.58** | **$ 179.37** | **$ 53.81** | **$ 122.24** | **$ 176.06** | **$ 297.60** | **$ 473.66** | **$ 15,839.19** | **$ 15,365.53** |

**One-Time Costs 24**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 05/10/22 | 06/30/22 | 52 | 3.250% | $ 787.00 | $ 3.64 | $ - | $ - | $ - | $ - | $ - | $ 790.64 | $ 790.64 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 790.64 | $ 7.17 | $ - | $ - | $ - | $ - | $ - | $ 797.82 | $ 797.82 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 797.82 | $ 9.87 | $ - | $ - | $ - | $ - | $ - | $ 807.69 | $ 807.69 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 807.69 | $ 12.57 | $ - | $ - | $ - | $ - | $ - | $ 820.26 | $ 820.26 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 820.26 | $ 15.34 | $ - | $ - | $ - | $ - | $ - | $ 835.60 | $ 835.60 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 835.60 | $ 16.89 | $ - | $ - | $ - | $ - | $ - | $ 852.49 | $ 852.49 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 852.49 | $ 17.94 | $ - | $ - | $ - | $ - | $ - | $ 870.43 | $ 870.43 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 870.43 | $ 18.40 | $ - | $ - | $ - | $ - | $ - | $ 888.83 | $ 888.83 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 888.83 | $ 18.78 | $ - | $ - | $ - | $ - | $ - | $ 907.61 | $ 907.61 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 907.61 | $ 19.39 | $ 7.00 | $ 19.39 | $ 26.39 | $ 39.35 | $ 65.74 | $ 946.39 | $ 880.65 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 880.65 | | $ 7.00 | $ 18.82 | $ 25.82 | $ 39.35 | $ 65.17 | $ 899.47 | $ 834.30 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 834.30 | | $ 7.00 | $ 16.54 | $ 23.54 | $ 39.35 | $ 62.89 | $ 850.84 | $ 787.95 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 787.95 | | $ 7.00 | $ 14.83 | $ 21.83 | $ 39.35 | $ 61.18 | $ 802.78 | $ 741.60 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 741.60 | | $ 7.00 | $ 14.02 | $ 21.02 | $ 39.35 | $ 60.37 | $ 755.62 | $ 695.25 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 695.25 | | $ 7.00 | $ 13.14 | $ 20.14 | $ 39.35 | $ 59.49 | $ 708.39 | $ 648.90 |
| | | | | | | **$ 12,298.12** | **$ 140.00** | **$ 42.00** | **$ 96.74** | **$ 138.74** | **$ 236.10** | **$ 374.84** | **$ 12,534.86** | **$ 12,160.02** |

**One-Time Costs 25**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 06/13/22 | 06/30/22 | 18 | 3.250% | $ 620.00 | $ 0.99 | $ - | $ - | $ - | $ - | $ - | $ 620.99 | $ 620.99 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 620.99 | $ 5.63 | $ - | $ - | $ - | $ - | $ - | $ 626.63 | $ 626.63 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 626.63 | $ 7.76 | $ - | $ - | $ - | $ - | $ - | $ 634.38 | $ 634.38 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 634.38 | $ 9.87 | $ - | $ - | $ - | $ - | $ - | $ 644.25 | $ 644.25 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 644.25 | $ 12.05 | $ - | $ - | $ - | $ - | $ - | $ 656.30 | $ 656.30 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 656.30 | $ 13.27 | $ - | $ - | $ - | $ - | $ - | $ 669.57 | $ 669.57 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 669.57 | $ 14.09 | $ - | $ - | $ - | $ - | $ - | $ 683.66 | $ 683.66 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 683.66 | $ 14.45 | $ - | $ - | $ - | $ - | $ - | $ 698.11 | $ 698.11 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 698.11 | $ 14.75 | $ - | $ - | $ - | $ - | $ - | $ 712.86 | $ 712.86 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 712.86 | $ 15.23 | $ 5.40 | $ 15.23 | $ 20.64 | $ 31.00 | $ 51.64 | $ 743.32 | $ 691.69 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 691.69 | | $ 5.40 | $ 14.78 | $ 20.18 | $ 31.00 | $ 51.18 | $ 706.47 | $ 655.28 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 655.28 | | $ 5.40 | $ 12.99 | $ 18.40 | $ 31.00 | $ 49.40 | $ 668.27 | $ 618.88 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 618.88 | | $ 5.40 | $ 11.65 | $ 17.05 | $ 31.00 | $ 48.05 | $ 630.53 | $ 582.47 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 582.47 | | $ 5.40 | $ 11.01 | $ 16.42 | $ 31.00 | $ 47.42 | $ 593.49 | $ 546.07 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 546.07 | | $ 5.40 | $ 10.32 | $ 15.73 | $ 31.00 | $ 46.73 | $ 556.39 | $ 509.67 |
| | | | | | | **$ 9,661.15** | **$ 108.09** | **$ 32.43** | **$ 75.98** | **$ 108.41** | **$ 186.00** | **$ 294.41** | **$ 9,845.23** | **$ 9,550.82** |

**One-Time Costs 26**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 07/15/22 | 09/30/22 | 78 | 3.600% | $ 485.00 | $ 3.73 | $ - | $ - | $ - | $ - | $ - | $ 488.73 | $ 488.73 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 488.73 | $ 6.05 | $ - | $ - | $ - | $ - | $ - | $ 494.78 | $ 494.78 |

| | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ | 494.78 | $ | 7.70 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 502.48 | $ | 502.48 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ | 502.48 | $ | 9.40 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 511.87 | $ | 511.87 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ | 511.87 | $ | 10.35 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 522.22 | $ | 522.22 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ | 522.22 | $ | 10.99 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 533.21 | $ | 533.21 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ | 533.21 | $ | 11.27 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 544.48 | $ | 544.48 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ | 544.48 | $ | 11.51 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 555.99 | $ | 555.99 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ | 555.99 | $ | 11.88 | $ | 4.14 | $ | 11.88 | $ | 16.02 | $ | 24.25 | $ | 40.27 | $ | 579.75 | $ | 539.47 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ | 539.47 | | | $ | 4.14 | $ | 11.53 | $ | 15.67 | $ | 24.25 | $ | 39.92 | $ | 551.00 | $ | 511.08 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ | 511.08 | | | $ | 4.14 | $ | 10.13 | $ | 14.28 | $ | 24.25 | $ | 38.53 | $ | 521.21 | $ | 482.69 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ | 482.69 | | | $ | 4.14 | $ | 9.09 | $ | 13.23 | $ | 24.25 | $ | 37.48 | $ | 491.77 | $ | 454.29 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ | 454.29 | | | $ | 4.14 | $ | 8.59 | $ | 12.73 | $ | 24.25 | $ | 36.98 | $ | 462.88 | $ | 425.90 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ | 425.90 | | | $ | 4.14 | $ | 8.05 | $ | 12.19 | $ | 24.25 | $ | 36.44 | $ | 433.95 | $ | 397.51 |
| | | | | | | **$** | **7,052.20** | **$** | **82.87** | **$** | **24.86** | **$** | **59.26** | **$** | **84.12** | **$** | **145.50** | **$** | **229.62** | **$** | **7,194.33** | **$** | **6,964.71** |

| | | | | | | | | | One-Time Costs | 27 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q3/2022 | 08/15/22 | 09/30/22 | 47 | 3.600% | $ 378.00 | $ 1.75 | $ - | $ - | $ - | $ - | $ - | $ 379.75 | $ 379.75 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 379.75 | $ 4.70 | $ - | $ - | $ - | $ - | $ - | $ 384.45 | $ 384.45 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 384.45 | $ 5.98 | $ - | $ - | $ - | $ - | $ - | $ 390.43 | $ 390.43 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 390.43 | $ 7.30 | $ - | $ - | $ - | $ - | $ - | $ 397.73 | $ 397.73 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 397.73 | $ 8.04 | $ - | $ - | $ - | $ - | $ - | $ 405.77 | $ 405.77 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 405.77 | $ 8.54 | $ - | $ - | $ - | $ - | $ - | $ 414.31 | $ 414.31 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 414.31 | $ 8.76 | $ - | $ - | $ - | $ - | $ - | $ 423.07 | $ 423.07 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 423.07 | $ 8.94 | $ - | $ - | $ - | $ - | $ - | $ 432.01 | $ 432.01 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 432.01 | $ 9.23 | $ 3.16 | $ 9.23 | $ 12.39 | $ 18.90 | $ 31.29 | $ 450.47 | $ 419.18 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 419.18 | | $ 3.16 | $ 8.96 | $ 12.12 | $ 18.90 | $ 31.02 | $ 428.14 | $ 397.12 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 397.12 | | $ 3.16 | $ 7.87 | $ 11.03 | $ 18.90 | $ 29.93 | $ 404.99 | $ 375.06 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 375.06 | | $ 3.16 | $ 7.06 | $ 10.22 | $ 18.90 | $ 29.12 | $ 382.12 | $ 352.99 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 352.99 | | $ 3.16 | $ 6.67 | $ 9.84 | $ 18.90 | $ 28.74 | $ 359.67 | $ 330.93 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 330.93 | | $ 3.16 | $ 6.26 | $ 9.42 | $ 18.90 | $ 28.32 | $ 337.19 | $ 308.87 |
| | | | | | | **$ 5,480.82** | **$ 63.24** | **$ 18.97** | **$ 46.05** | **$ 65.02** | **$ 113.40** | **$ 178.42** | **$ 5,590.11** | **$ 5,411.69** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 5/28/2021 | $38,840.00 | $1,057.00 | $39,897.00 |
| 02 | 5/28/2021 | $49,624.00 | $1,350.00 | $50,974.00 |
| 03 | 5/28/2021 | $63,015.00 | $1,714.00 | $64,729.00 |
| 04 | 6/23/2021 | $79,399.00 | $2,160.00 | $81,559.00 |
| 05 | 7/20/2021 | $99,069.00 | $2,695.00 | $101,764.00 |
| 06 | 9/8/2021 | $122,116.00 | $3,322.00 | $125,438.00 |
| 07 | 1/26/2022 | $148,284.00 | $4,034.00 | $152,318.00 |
| 08 | 10/29/2021 | $176,813.00 | $4,810.00 | $181,623.00 |
| 09 | 11/16/2021 | $206,317.00 | $5,613.00 | $211,930.00 |
| 10 | 12/17/2021 | $240,758.00 | $6,550.00 | $247,308.00 |
| 11 | 2/22/2022 | $266,205.00 | $7,242.00 | $273,447.00 |
| 12 | 2/25/2022 | $285,180.00 | $7,758.00 | $292,938.00 |
| 13 | 3/9/2022 | $295,343.00 | $8,035.00 | $303,378.00 |
| 14 | 4/15/2022 | $295,343.00 | $8,035.00 | $303,378.00 |
| 15 | 5/26/2022 | $285,180.00 | $7,758.00 | $292,938.00 |
| 16 | 6/13/2022 | $266,205.00 | $7,242.00 | $273,447.00 |
| 17 | 7/13/2022 | $240,758.00 | $6,550.00 | $247,308.00 |
| 18 | 8/8/2022 | $211,597.00 | $5,757.00 | $217,354.00 |
| 19 | 9/12/2022 | $181,338.00 | $4,933.00 | $186,271.00 |
| 20 | 10/13/2022 | $152,078.00 | $4,137.00 | $156,215.00 |
| 21 | 11/10/2022 | $125,241.00 | $3,407.00 | $128,648.00 |
| 22 | 1/5/2023 | $104,200.00 | $2,835.00 | $107,035.00 |
| 23 | 1/12/2023 | $83,510.00 | $2,272.00 | $85,782.00 |
| 24 | 2/7/2023 | $66,278.00 | $1,803.00 | $68,081.00 |
| 25 | 4/3/2023 | $52,194.00 | $1,420.00 | $53,614.00 |
| 26 | 4/10/2023 | $40,852.00 | $1,111.00 | $41,963.00 |
| 27 | 5/8/2023 | $31,822.00 | $866.00 | $32,688.00 |
| | **Total** | **$4,207,559.00** | **$114,466.00** | **$4,322,025.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 10/31/23 | | | |
| **COD:** | | 03/27/24 | | | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2023 | 10/31/23 | 12/31/23 | 62 | 8.350% | $4,207,559.00 | $ 59,678.17 | $ - | $ - | $ - | $ - | $ - | $ 4,267,237.17 | $ 4,267,237.17 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $4,267,237.17 | $ 90,183.28 | $ - | $ - | $ - | $ - | $ - | $ 4,357,420.45 | $ 4,357,420.45 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $4,357,420.45 | $ 92,089.20 | $ - | $ - | $ - | $ - | $ - | $ 4,449,509.65 | $ 4,449,509.65 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $4,449,509.65 | $ 95,068.76 | $ 16,850.97 | $ 95,068.76 | $ 111,919.73 | $ 210,377.95 | $ 322,297.68 | $ 4,639,647.17 | $ 4,317,349.49 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $4,317,349.49 | | $ 16,850.97 | $ 92,245.01 | $ 109,095.98 | $ 210,377.95 | $ 319,473.93 | $ 4,409,594.50 | $ 4,090,120.57 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $4,090,120.57 | | $ 16,850.97 | $ 81,085.24 | $ 97,936.21 | $ 210,377.95 | $ 308,314.16 | $ 4,171,205.81 | $ 3,862,891.65 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $3,862,891.65 | | $ 16,850.97 | $ 72,712.32 | $ 89,563.29 | $ 210,377.95 | $ 299,941.24 | $ 3,935,603.97 | $ 3,635,662.73 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $3,635,662.73 | | $ 16,850.97 | $ 68,728.97 | $ 85,579.94 | $ 210,377.95 | $ 295,957.89 | $ 3,704,391.69 | $ 3,408,433.81 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $3,408,433.81 | | $ 16,850.97 | $ 64,433.41 | $ 81,284.38 | $ 210,377.95 | $ 291,662.33 | $ 3,472,867.21 | $ 3,181,204.89 |
| | | | | | | **$36,596,184.51** | **$337,019.41** | **$101,105.82** | **$474,273.70** | **$575,379.52** | **$1,262,267.70** | **$1,837,647.22** | **$37,407,477.61** | **$35,569,830.39** |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 07/01/24 | 09/30/24 | $ 1,026.77 | $ 2,824.12 | $ 3,850.89 | $ 5,723.30 |
| 10/01/24 | 12/31/24 | $ 1,026.77 | $ 2,740.23 | $ 3,767.01 | $ 5,723.30 |
| 01/01/25 | 03/31/25 | $ 1,026.77 | $ 2,408.72 | $ 3,435.50 | $ 5,723.30 |
| 04/01/25 | 06/30/25 | $ 1,026.77 | $ 2,160.00 | $ 3,186.77 | $ 5,723.30 |
| 07/01/25 | 09/30/25 | $ 1,026.77 | $ 2,041.67 | $ 3,068.44 | $ 5,723.30 |
| 10/01/25 | 12/31/25 | $ 1,026.77 | $ 1,914.06 | $ 2,940.84 | $ 5,723.30 |
| | | **$ 6,160.64** | **$ 14,088.80** | **$ 20,249.44** | **$ 34,339.80** |

**One-Time Costs 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 05/28/21 | 06/30/21 | 34 | 3.250% | $ 1,057.00 | $ 3.20 | $ - | $ - | $ - | $ - | $ - | $ 1,060.20 | $ 1,060.20 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,060.20 | $ 8.68 | $ - | $ - | $ - | $ - | $ - | $ 1,068.88 | $ 1,068.88 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,068.88 | $ 8.76 | $ - | $ - | $ - | $ - | $ - | $ 1,077.64 | $ 1,077.64 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,077.64 | $ 8.64 | $ - | $ - | $ - | $ - | $ - | $ 1,086.28 | $ 1,086.28 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,086.28 | $ 8.80 | $ - | $ - | $ - | $ - | $ - | $ 1,095.08 | $ 1,095.08 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,095.08 | $ 9.94 | $ - | $ - | $ - | $ - | $ - | $ 1,105.02 | $ 1,105.02 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,105.02 | $ 13.68 | $ - | $ - | $ - | $ - | $ - | $ 1,118.69 | $ 1,118.69 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,118.69 | $ 17.41 | $ - | $ - | $ - | $ - | $ - | $ 1,136.10 | $ 1,136.10 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,136.10 | $ 21.24 | $ - | $ - | $ - | $ - | $ - | $ 1,157.34 | $ 1,157.34 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,157.34 | $ 23.40 | $ - | $ - | $ - | $ - | $ - | $ 1,180.74 | $ 1,180.74 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,180.74 | $ 24.85 | $ - | $ - | $ - | $ - | $ - | $ 1,205.59 | $ 1,205.59 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,205.59 | $ 25.48 | $ - | $ - | $ - | $ - | $ - | $ 1,231.06 | $ 1,231.06 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,231.06 | $ 26.02 | $ - | $ - | $ - | $ - | $ - | $ 1,257.08 | $ 1,257.08 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,257.08 | $ 26.86 | $ 11.35 | $ 26.86 | $ 38.21 | $ 52.85 | $ 91.06 | $ 1,310.80 | $ 1,219.74 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,219.74 | | $ 11.35 | $ 26.06 | $ 37.41 | $ 52.85 | $ 90.26 | $ 1,245.80 | $ 1,155.55 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,155.55 | | $ 11.35 | $ 22.91 | $ 34.26 | $ 52.85 | $ 87.11 | $ 1,178.45 | $ 1,091.35 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,091.35 | | $ 11.35 | $ 20.54 | $ 31.89 | $ 52.85 | $ 84.74 | $ 1,111.89 | $ 1,027.15 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,027.15 | | $ 11.35 | $ 19.42 | $ 30.76 | $ 52.85 | $ 83.61 | $ 1,046.57 | $ 962.96 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 962.96 | | $ 11.35 | $ 18.20 | $ 29.55 | $ 52.85 | $ 82.40 | $ 981.16 | $ 898.76 |
| | | | | | | **$ 21,293.44** | **$ 226.94** | **$ 68.08** | **$ 133.99** | **$ 202.07** | **$ 317.10** | **$ 519.17** | **$ 21,654.37** | **$ 21,135.20** |

**One-Time Costs 02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 05/28/21 | 06/30/21 | 34 | 3.250% | $ 1,350.00 | $ 4.09 | $ - | $ - | $ - | $ - | $ - | $ 1,354.09 | $ 1,354.09 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,354.09 | $ 11.09 | $ - | $ - | $ - | $ - | $ - | $ 1,365.18 | $ 1,365.18 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,365.18 | $ 11.18 | $ - | $ - | $ - | $ - | $ - | $ 1,376.36 | $ 1,376.36 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,376.36 | $ 11.03 | $ - | $ - | $ - | $ - | $ - | $ 1,387.39 | $ 1,387.39 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,387.39 | $ 11.24 | $ - | $ - | $ - | $ - | $ - | $ 1,398.63 | $ 1,398.63 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,398.63 | $ 12.69 | $ - | $ - | $ - | $ - | $ - | $ 1,411.33 | $ 1,411.33 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,411.33 | $ 17.47 | $ - | $ - | $ - | $ - | $ - | $ 1,428.79 | $ 1,428.79 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,428.79 | $ 22.23 | $ - | $ - | $ - | $ - | $ - | $ 1,451.02 | $ 1,451.02 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,451.02 | $ 27.13 | $ - | $ - | $ - | $ - | $ - | $ 1,478.15 | $ 1,478.15 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,478.15 | $ 29.88 | $ - | $ - | $ - | $ - | $ - | $ 1,508.03 | $ 1,508.03 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,508.03 | $ 31.74 | $ - | $ - | $ - | $ - | $ - | $ 1,539.77 | $ 1,539.77 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,539.77 | $ 32.54 | $ - | $ - | $ - | $ - | $ - | $ 1,572.32 | $ 1,572.32 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,572.32 | $ 33.23 | $ - | $ - | $ - | $ - | $ - | $ 1,605.54 | $ 1,605.54 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,605.54 | $ 34.30 | $ 14.49 | $ 34.30 | $ 48.80 | $ 67.50 | $ 116.30 | $ 1,674.15 | $ 1,557.86 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,557.86 | | $ 14.49 | $ 33.29 | $ 47.78 | $ 67.50 | $ 115.28 | $ 1,591.14 | $ 1,475.86 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,475.86 | | $ 14.49 | $ 29.26 | $ 43.75 | $ 67.50 | $ 111.25 | $ 1,505.12 | $ 1,393.87 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,393.87 | | $ 14.49 | $ 26.24 | $ 40.73 | $ 67.50 | $ 108.23 | $ 1,420.11 | $ 1,311.88 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,311.88 | | $ 14.49 | $ 24.80 | $ 39.29 | $ 67.50 | $ 106.79 | $ 1,336.68 | $ 1,229.89 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,229.89 | | $ 14.49 | $ 23.25 | $ 37.74 | $ 67.50 | $ 105.24 | $ 1,253.14 | $ 1,147.89 |
| | | | | | | **$ 27,195.97** | **$ 289.85** | **$ 86.95** | **$ 171.14** | **$ 258.09** | **$ 405.00** | **$ 663.09** | **$ 27,656.96** | **$ 26,993.87** |

**One-Time Costs 03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 05/28/21 | 06/30/21 | 34 | 3.250% | $ 1,714.00 | $ 5.19 | $ - | $ - | $ - | $ - | $ - | $ 1,719.19 | $ 1,719.19 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,719.19 | $ 14.08 | $ - | $ - | $ - | $ - | $ - | $ 1,733.27 | $ 1,733.27 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,733.27 | $ 14.20 | $ - | $ - | $ - | $ - | $ - | $ 1,747.47 | $ 1,747.47 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,747.47 | $ 14.00 | $ - | $ - | $ - | $ - | $ - | $ 1,761.47 | $ 1,761.47 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,761.47 | $ 14.27 | $ - | $ - | $ - | $ - | $ - | $ 1,775.75 | $ 1,775.75 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,775.75 | $ 16.11 | $ - | $ - | $ - | $ - | $ - | $ 1,791.86 | $ 1,791.86 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,791.86 | $ 22.18 | $ - | $ - | $ - | $ - | $ - | $ 1,814.04 | $ 1,814.04 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,814.04 | $ 28.22 | $ - | $ - | $ - | $ - | $ - | $ 1,842.26 | $ 1,842.26 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,842.26 | $ 34.45 | $ - | $ - | $ - | $ - | $ - | $ 1,876.71 | $ 1,876.71 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,876.71 | $ 37.94 | $ - | $ - | $ - | $ - | $ - | $ 1,914.65 | $ 1,914.65 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,914.65 | $ 40.30 | $ - | $ - | $ - | $ - | $ - | $ 1,954.94 | $ 1,954.94 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,954.94 | $ 41.32 | $ - | $ - | $ - | $ - | $ - | $ 1,996.26 | $ 1,996.26 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,996.26 | $ 42.19 | $ - | $ - | $ - | $ - | $ - | $ 2,038.45 | $ 2,038.45 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,038.45 | $ 43.55 | $ 18.40 | $ 43.55 | $ 61.95 | $ 85.70 | $ 147.65 | $ 2,125.55 | $ 1,977.90 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,977.90 | | $ 18.40 | $ 42.26 | $ 60.66 | $ 85.70 | $ 146.36 | $ 2,020.16 | $ 1,873.80 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,873.80 | | $ 18.40 | $ 37.15 | $ 55.55 | $ 85.70 | $ 141.25 | $ 1,910.95 | $ 1,769.70 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,769.70 | | $ 18.40 | $ 33.31 | $ 51.71 | $ 85.70 | $ 137.41 | $ 1,803.01 | $ 1,665.60 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,665.60 | | $ 18.40 | $ 31.49 | $ 49.89 | $ 85.70 | $ 135.59 | $ 1,697.09 | $ 1,561.50 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,561.50 | | $ 18.40 | $ 29.52 | $ 47.92 | $ 85.70 | $ 133.62 | $ 1,591.02 | $ 1,457.40 |
| | | | | | | **$ 34,528.81** | **$ 368.00** | **$ 110.40** | **$ 217.28** | **$ 327.68** | **$ 514.20** | **$ 841.88** | **$ 35,114.09** | **$ 34,272.21** |

**One-Time Costs 04**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 06/23/21 | 06/30/21 | 8 | 3.250% | $ 2,160.00 | $ 1.54 | $ - | $ - | $ - | $ - | $ - | $ 2,161.54 | $ 2,161.54 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,161.54 | $ 17.71 | $ - | $ - | $ - | $ - | $ - | $ 2,179.25 | $ 2,179.25 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,179.25 | $ 17.85 | $ - | $ - | $ - | $ - | $ - | $ 2,197.10 | $ 2,197.10 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,197.10 | $ 17.61 | $ - | $ - | $ - | $ - | $ - | $ 2,214.70 | $ 2,214.70 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,214.70 | $ 17.95 | $ - | $ - | $ - | $ - | $ - | $ 2,232.65 | $ 2,232.65 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,232.65 | $ 20.26 | $ - | $ - | $ - | $ - | $ - | $ 2,252.91 | $ 2,252.91 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,252.91 | $ 27.88 | $ - | $ - | $ - | $ - | $ - | $ 2,280.79 | $ 2,280.79 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,280.79 | $ 35.49 | $ - | $ - | $ - | $ - | $ - | $ 2,316.28 | $ 2,316.28 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,316.28 | $ 43.31 | $ - | $ - | $ - | $ - | $ - | $ 2,359.59 | $ 2,359.59 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,359.59 | $ 47.70 | $ - | $ - | $ - | $ - | $ - | $ 2,407.29 | $ 2,407.29 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,407.29 | $ 50.67 | $ - | $ - | $ - | $ - | $ - | $ 2,457.95 | $ 2,457.95 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,457.95 | $ 51.95 | $ - | $ - | $ - | $ - | $ - | $ 2,509.90 | $ 2,509.90 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,509.90 | $ 53.04 | $ - | $ - | $ - | $ - | $ - | $ 2,562.94 | $ 2,562.94 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,562.94 | $ 54.76 | $ 22.89 | $ 54.76 | $ 77.65 | $ 108.00 | $ 185.65 | $ 2,672.46 | $ 2,486.82 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,486.82 | | $ 22.89 | $ 53.13 | $ 76.02 | $ 108.00 | $ 184.02 | $ 2,539.95 | $ 2,355.93 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,355.93 | | $ 22.89 | $ 46.71 | $ 69.59 | $ 108.00 | $ 177.59 | $ 2,402.64 | $ 2,225.05 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,225.05 | | $ 22.89 | $ 41.88 | $ 64.77 | $ 108.00 | $ 172.77 | $ 2,266.93 | $ 2,094.16 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,094.16 | | $ 22.89 | $ 39.59 | $ 62.47 | $ 108.00 | $ 170.47 | $ 2,133.75 | $ 1,963.28 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,963.28 | | $ 22.89 | $ 37.11 | $ 60.00 | $ 108.00 | $ 168.00 | $ 2,000.39 | $ 1,832.39 |
| | | | | | | **$ 43,418.11** | **$ 457.70** | **$ 137.31** | **$ 273.18** | **$ 410.49** | **$ 648.00** | **$ 1,058.49** | **$ 44,148.99** | **$ 43,090.50** |

**One-Time Costs 05**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 07/20/21 | 09/30/21 | 73 | 3.250% | $ 2,695.00 | $ 17.52 | $ - | $ - | $ - | $ - | $ - | $ 2,712.52 | $ 2,712.52 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,712.52 | $ 22.22 | $ - | $ - | $ - | $ - | $ - | $ 2,734.74 | $ 2,734.74 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,734.74 | $ 21.92 | $ - | $ - | $ - | $ - | $ - | $ 2,756.65 | $ 2,756.65 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,756.65 | $ 22.34 | $ - | $ - | $ - | $ - | $ - | $ 2,778.99 | $ 2,778.99 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,778.99 | $ 25.22 | $ - | $ - | $ - | $ - | $ - | $ 2,804.21 | $ 2,804.21 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,804.21 | $ 34.70 | $ - | $ - | $ - | $ - | $ - | $ 2,838.91 | $ 2,838.91 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,838.91 | $ 44.17 | $ - | $ - | $ - | $ - | $ - | $ 2,883.08 | $ 2,883.08 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,883.08 | $ 53.91 | $ - | $ - | $ - | $ - | $ - | $ 2,936.99 | $ 2,936.99 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,936.99 | $ 59.37 | $ - | $ - | $ - | $ - | $ - | $ 2,996.36 | $ 2,996.36 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,996.36 | $ 63.06 | $ - | $ - | $ - | $ - | $ - | $ 3,059.42 | $ 3,059.42 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,059.42 | $ 64.66 | $ - | $ - | $ - | $ - | $ - | $ 3,124.08 | $ 3,124.08 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,124.08 | $ 66.02 | $ - | $ - | $ - | $ - | $ - | $ 3,190.11 | $ 3,190.11 |

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,190.11 | $ 68.16 | $ 28.16 | $ 68.16 | $ 96.32 | $ 134.75 | $ 231.07 | $ 3,326.43 | $ 3,095.35 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,095.35 | | $ 28.16 | $ 66.14 | $ 94.30 | $ 134.75 | $ 229.05 | $ 3,161.49 | $ 2,932.44 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,932.44 | | $ 28.16 | $ 58.13 | $ 86.30 | $ 134.75 | $ 221.05 | $ 2,990.57 | $ 2,769.53 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,769.53 | | $ 28.16 | $ 52.13 | $ 80.29 | $ 134.75 | $ 215.04 | $ 2,821.66 | $ 2,606.61 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,606.61 | | $ 28.16 | $ 49.28 | $ 77.44 | $ 134.75 | $ 212.19 | $ 2,655.89 | $ 2,443.70 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,443.70 | | $ 28.16 | $ 46.20 | $ 74.36 | $ 134.75 | $ 209.11 | $ 2,489.90 | $ 2,280.79 |
| | | | | | | **$ 51,358.69** | **$ 563.27** | **$ 168.98** | **$ 340.03** | **$ 509.01** | **$ 808.50** | **$ 1,317.51** | **$ 52,261.99** | **$ 50,944.48** |

| | | | | | | | | One-Time Costs | | | 06 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q3/2021 | 09/08/21 | 09/30/21 | 23 | 3.250% | $ 3,322.00 | $ 6.80 | $ - | $ - | $ - | $ - | $ - | $ 3,328.80 | $ 3,328.80 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,328.80 | $ 27.27 | $ - | $ - | $ - | $ - | $ - | $ 3,356.07 | $ 3,356.07 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,356.07 | $ 26.89 | $ - | $ - | $ - | $ - | $ - | $ 3,382.97 | $ 3,382.97 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,382.97 | $ 27.41 | $ - | $ - | $ - | $ - | $ - | $ 3,410.38 | $ 3,410.38 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,410.38 | $ 30.95 | $ - | $ - | $ - | $ - | $ - | $ 3,441.32 | $ 3,441.32 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,441.32 | $ 42.59 | $ - | $ - | $ - | $ - | $ - | $ 3,483.91 | $ 3,483.91 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,483.91 | $ 54.21 | $ - | $ - | $ - | $ - | $ - | $ 3,538.12 | $ 3,538.12 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,538.12 | $ 66.16 | $ - | $ - | $ - | $ - | $ - | $ 3,604.28 | $ 3,604.28 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,604.28 | $ 72.86 | $ - | $ - | $ - | $ - | $ - | $ 3,677.14 | $ 3,677.14 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,677.14 | $ 77.39 | $ - | $ - | $ - | $ - | $ - | $ 3,754.53 | $ 3,754.53 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,754.53 | $ 79.35 | $ - | $ - | $ - | $ - | $ - | $ 3,833.88 | $ 3,833.88 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,833.88 | $ 81.02 | $ - | $ - | $ - | $ - | $ - | $ 3,914.90 | $ 3,914.90 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,914.90 | $ 83.65 | $ 33.83 | $ 83.65 | $ 117.47 | $ 166.10 | $ 283.57 | $ 4,082.19 | $ 3,798.62 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,798.62 | | $ 33.83 | $ 81.16 | $ 114.99 | $ 166.10 | $ 281.09 | $ 3,879.78 | $ 3,598.69 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,598.69 | | $ 33.83 | $ 71.34 | $ 105.17 | $ 166.10 | $ 271.27 | $ 3,670.03 | $ 3,398.76 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,398.76 | | $ 33.83 | $ 63.98 | $ 97.80 | $ 166.10 | $ 263.90 | $ 3,462.74 | $ 3,198.84 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,198.84 | | $ 33.83 | $ 60.47 | $ 94.30 | $ 166.10 | $ 260.40 | $ 3,259.31 | $ 2,998.91 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,998.91 | | $ 33.83 | $ 56.69 | $ 90.52 | $ 166.10 | $ 256.62 | $ 3,055.60 | $ 2,798.98 |
| | | | | | | **$ 63,042.11** | **$ 676.55** | **$ 202.96** | **$ 417.29** | **$ 620.25** | **$ 996.60** | **$ 1,616.85** | **$ 64,135.95** | **$ 62,519.10** |

| | | | | | | | | One-Time Costs | | | 07 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2022 | 01/26/22 | 03/31/22 | 65 | 3.250% | $ 4,034.00 | $ 23.35 | $ - | $ - | $ - | $ - | $ - | $ 4,057.35 | $ 4,057.35 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,057.35 | $ 32.88 | $ - | $ - | $ - | $ - | $ - | $ 4,090.22 | $ 4,090.22 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,090.22 | $ 37.11 | $ - | $ - | $ - | $ - | $ - | $ 4,127.34 | $ 4,127.34 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,127.34 | $ 51.08 | $ - | $ - | $ - | $ - | $ - | $ 4,178.42 | $ 4,178.42 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,178.42 | $ 65.01 | $ - | $ - | $ - | $ - | $ - | $ 4,243.43 | $ 4,243.43 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,243.43 | $ 79.35 | $ - | $ - | $ - | $ - | $ - | $ 4,322.78 | $ 4,322.78 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,322.78 | $ 87.38 | $ - | $ - | $ - | $ - | $ - | $ 4,410.16 | $ 4,410.16 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,410.16 | $ 92.82 | $ - | $ - | $ - | $ - | $ - | $ 4,502.98 | $ 4,502.98 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,502.98 | $ 95.17 | $ - | $ - | $ - | $ - | $ - | $ 4,598.14 | $ 4,598.14 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,598.14 | $ 97.18 | $ - | $ - | $ - | $ - | $ - | $ 4,695.32 | $ 4,695.32 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,695.32 | $ 100.32 | $ 38.08 | $ 100.32 | $ 138.40 | $ 201.70 | $ 340.10 | $ 4,895.96 | $ 4,555.86 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,555.86 | | $ 38.08 | $ 97.34 | $ 135.42 | $ 201.70 | $ 337.12 | $ 4,653.20 | $ 4,316.08 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,316.08 | | $ 38.08 | $ 85.56 | $ 123.65 | $ 201.70 | $ 325.35 | $ 4,401.64 | $ 4,076.29 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,076.29 | | $ 38.08 | $ 76.73 | $ 114.81 | $ 201.70 | $ 316.51 | $ 4,153.02 | $ 3,836.51 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,836.51 | | $ 38.08 | $ 72.53 | $ 110.61 | $ 201.70 | $ 312.31 | $ 3,909.04 | $ 3,596.73 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,596.73 | | $ 38.08 | $ 67.99 | $ 106.08 | $ 201.70 | $ 307.78 | $ 3,664.72 | $ 3,356.95 |
| | | | | | | **$ 67,641.60** | **$ 761.64** | **$ 228.49** | **$ 500.47** | **$ 728.97** | **$ 1,210.20** | **$ 1,939.17** | **$ 68,903.72** | **$ 66,964.55** |

| | | | | | | | | One-Time Costs | | | 08 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2021 | 10/29/21 | 12/31/21 | 64 | 3.250% | $ 4,810.00 | $ 27.41 | $ - | $ - | $ - | $ - | $ - | $ 4,837.41 | $ 4,837.41 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,837.41 | $ 38.77 | $ - | $ - | $ - | $ - | $ - | $ 4,876.18 | $ 4,876.18 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,876.18 | $ 39.51 | $ - | $ - | $ - | $ - | $ - | $ 4,915.69 | $ 4,915.69 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,915.69 | $ 44.60 | $ - | $ - | $ - | $ - | $ - | $ 4,960.29 | $ 4,960.29 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,960.29 | $ 61.39 | $ - | $ - | $ - | $ - | $ - | $ 5,021.68 | $ 5,021.68 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,021.68 | $ 78.13 | $ - | $ - | $ - | $ - | $ - | $ 5,099.81 | $ 5,099.81 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,099.81 | $ 95.36 | $ - | $ - | $ - | $ - | $ - | $ 5,195.17 | $ 5,195.17 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,195.17 | $ 105.02 | $ - | $ - | $ - | $ - | $ - | $ 5,300.19 | $ 5,300.19 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,300.19 | $ 111.55 | $ - | $ - | $ - | $ - | $ - | $ 5,411.74 | $ 5,411.74 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,411.74 | $ 114.37 | $ - | $ - | $ - | $ - | $ - | $ 5,526.11 | $ 5,526.11 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,526.11 | $ 116.79 | $ - | $ - | $ - | $ - | $ - | $ 5,642.90 | $ 5,642.90 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,642.90 | $ 120.57 | $ 47.67 | $ 120.57 | $ 168.24 | $ 240.50 | $ 408.74 | $ 5,884.03 | $ 5,475.29 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,475.29 | | $ 47.67 | $ 116.99 | $ 164.66 | $ 240.50 | $ 405.16 | $ 5,592.28 | $ 5,187.12 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 5,187.12 | | $ 47.67 | $ 102.83 | $ 150.51 | $ 240.50 | $ 391.01 | $ 5,289.95 | $ 4,898.95 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,898.95 | | $ 47.67 | $ 92.21 | $ 139.89 | $ 240.50 | $ 380.39 | $ 4,991.16 | $ 4,610.77 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,610.77 | | $ 47.67 | $ 87.16 | $ 134.84 | $ 240.50 | $ 375.34 | $ 4,697.94 | $ 4,322.60 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,322.60 | | $ 47.67 | $ 81.71 | $ 129.39 | $ 240.50 | $ 369.89 | $ 4,404.31 | $ 4,034.43 |
| | | | | | | **$ 86,091.90** | **$ 953.47** | **$ 286.04** | **$ 601.48** | **$ 887.52** | **$ 1,443.00** | **$ 2,330.52** | **$ 87,646.84** | **$ 85,316.33** |

| | | | | | | | | One-Time Costs | | | 09 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2021 | 11/16/21 | 12/31/21 | 46 | 3.250% | $ 5,613.00 | $ 22.99 | $ - | $ - | $ - | $ - | $ - | $ 5,635.99 | $ 5,635.99 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 5,635.99 | $ 45.17 | $ - | $ - | $ - | $ - | $ - | $ 5,681.16 | $ 5,681.16 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 5,681.16 | $ 46.03 | $ - | $ - | $ - | $ - | $ - | $ 5,727.19 | $ 5,727.19 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 5,727.19 | $ 51.97 | $ - | $ - | $ - | $ - | $ - | $ 5,779.16 | $ 5,779.16 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 5,779.16 | $ 71.52 | $ - | $ - | $ - | $ - | $ - | $ 5,850.68 | $ 5,850.68 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,850.68 | $ 91.03 | $ - | $ - | $ - | $ - | $ - | $ 5,941.71 | $ 5,941.71 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,941.71 | $ 111.10 | $ - | $ - | $ - | $ - | $ - | $ 6,052.81 | $ 6,052.81 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 6,052.81 | $ 122.36 | $ - | $ - | $ - | $ - | $ - | $ 6,175.17 | $ 6,175.17 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 6,175.17 | $ 129.97 | $ - | $ - | $ - | $ - | $ - | $ 6,305.13 | $ 6,305.13 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 6,305.13 | $ 133.25 | $ - | $ - | $ - | $ - | $ - | $ 6,438.39 | $ 6,438.39 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 6,438.39 | $ 136.07 | $ - | $ - | $ - | $ - | $ - | $ 6,574.45 | $ 6,574.45 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 6,574.45 | $ 140.47 | $ 55.10 | $ 140.47 | $ 195.57 | $ 280.65 | $ 476.22 | $ 6,855.39 | $ 6,379.18 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 6,379.18 | | $ 55.10 | $ 136.30 | $ 191.39 | $ 280.65 | $ 472.04 | $ 6,515.48 | $ 6,043.43 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 6,043.43 | | $ 55.10 | $ 119.81 | $ 174.91 | $ 280.65 | $ 455.56 | $ 6,163.24 | $ 5,707.69 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 5,707.69 | | $ 55.10 | $ 107.44 | $ 162.53 | $ 280.65 | $ 443.18 | $ 5,815.12 | $ 5,371.94 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,371.94 | | $ 55.10 | $ 101.55 | $ 156.65 | $ 280.65 | $ 437.30 | $ 5,473.49 | $ 5,036.19 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,036.19 | | $ 55.10 | $ 95.20 | $ 150.30 | $ 280.65 | $ 430.95 | $ 5,131.40 | $ 4,700.45 |
| | | | | | | **$ 100,313.25** | **$ 1,101.92** | **$ 330.58** | **$ 700.77** | **$ 1,031.35** | **$ 1,683.90** | **$ 2,715.25** | **$ 102,115.95** | **$ 99,400.70** |

| | | | | | | | | One-Time Costs | | | 10 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2021 | 12/17/21 | 12/31/21 | 15 | 3.250% | $ 6,550.00 | $ 8.75 | $ - | $ - | $ - | $ - | $ - | $ 6,558.75 | $ 6,558.75 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 6,558.75 | $ 52.56 | $ - | $ - | $ - | $ - | $ - | $ 6,611.31 | $ 6,611.31 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 6,611.31 | $ 53.57 | $ - | $ - | $ - | $ - | $ - | $ 6,664.88 | $ 6,664.88 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 6,664.88 | $ 60.48 | $ - | $ - | $ - | $ - | $ - | $ 6,725.35 | $ 6,725.35 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 6,725.35 | $ 83.23 | $ - | $ - | $ - | $ - | $ - | $ 6,808.59 | $ 6,808.59 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 6,808.59 | $ 105.93 | $ - | $ - | $ - | $ - | $ - | $ 6,914.52 | $ 6,914.52 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 6,914.52 | $ 129.29 | $ - | $ - | $ - | $ - | $ - | $ 7,043.81 | $ 7,043.81 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 7,043.81 | $ 142.39 | $ - | $ - | $ - | $ - | $ - | $ 7,186.20 | $ 7,186.20 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 7,186.20 | $ 151.24 | $ - | $ - | $ - | $ - | $ - | $ 7,337.45 | $ 7,337.45 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 7,337.45 | $ 155.07 | $ - | $ - | $ - | $ - | $ - | $ 7,492.52 | $ 7,492.52 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 7,492.52 | $ 158.35 | $ - | $ - | $ - | $ - | $ - | $ 7,650.86 | $ 7,650.86 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 7,650.86 | $ 163.47 | $ 63.22 | $ 163.47 | $ 226.69 | $ 327.50 | $ 554.19 | $ 7,977.80 | $ 7,423.61 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 7,423.61 | | $ 63.22 | $ 158.61 | $ 221.83 | $ 327.50 | $ 549.33 | $ 7,582.23 | $ 7,032.90 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 7,032.90 | | $ 63.22 | $ 139.42 | $ 202.64 | $ 327.50 | $ 530.14 | $ 7,172.32 | $ 6,642.18 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 6,642.18 | | $ 63.22 | $ 125.03 | $ 188.24 | $ 327.50 | $ 515.74 | $ 6,767.21 | $ 6,251.47 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 6,251.47 | | $ 63.22 | $ 118.18 | $ 181.39 | $ 327.50 | $ 508.89 | $ 6,369.64 | $ 5,860.75 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,860.75 | | $ 63.22 | $ 110.79 | $ 174.01 | $ 327.50 | $ 501.51 | $ 5,971.54 | $ 5,470.03 |
| | | | | | | **$ 116,755.15** | **$ 1,264.33** | $ 63.22 | **$ 815.51** | **$ 1,194.81** | **$ 1,965.00** | **$ 3,159.81** | **$ 118,834.98** | **$ 115,675.18** |

| | | | | | | | | One-Time Costs | | | 11 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2022 | 02/22/22 | 03/31/22 | 38 | 3.250% | $ 7,242.00 | $ 24.50 | $ - | $ - | $ - | $ - | $ - | $ 7,266.50 | $ 7,266.50 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 7,266.50 | $ 58.88 | $ - | $ - | $ - | $ - | $ - | $ 7,325.38 | $ 7,325.38 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 7,325.38 | $ 66.47 | $ - | $ - | $ - | $ - | $ - | $ 7,391.85 | $ 7,391.85 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 7,391.85 | $ 91.48 | $ - | $ - | $ - | $ - | $ - | $ 7,483.33 | $ 7,483.33 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,483.33 | $ 116.43 | $ - | $ - | $ - | $ - | $ - | $ 7,599.77 | $ 7,599.77 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 7,599.77 | $ 142.11 | $ - | $ - | $ - | $ - | $ - | $ 7,741.87 | $ 7,741.87 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 7,741.87 | $ 156.50 | $ - | $ - | $ - | $ - | $ - | $ 7,898.37 | $ 7,898.37 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 7,898.37 | $ 166.23 | $ - | $ - | $ - | $ - | $ - | $ 8,064.61 | $ 8,064.61 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 8,064.61 | $ 170.44 | $ - | $ - | $ - | $ - | $ - | $ 8,235.04 | $ 8,235.04 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 8,235.04 | $ 174.04 | $ - | $ - | $ - | $ - | $ - | $ 8,409.08 | $ 8,409.08 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 8,409.08 | $ 179.67 | $ 67.34 | $ 179.67 | $ 247.01 | $ 362.10 | $ 609.11 | $ 8,768.42 | $ 8,159.31 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 8,159.31 | | $ 67.34 | $ 174.33 | $ 241.67 | $ 362.10 | $ 603.77 | $ 8,333.64 | $ 7,729.87 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 7,729.87 | | $ 67.34 | $ 153.24 | $ 220.58 | $ 362.10 | $ 582.68 | $ 7,883.12 | $ 7,300.44 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 7,300.44 | | $ 67.34 | $ 137.42 | $ 204.76 | $ 362.10 | $ 566.86 | $ 7,437.86 | $ 6,871.00 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 6,871.00 | | $ 67.34 | $ 129.89 | $ 197.23 | $ 362.10 | $ 559.33 | $ 7,000.89 | $ 6,441.56 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 6,441.56 | | $ 67.34 | $ 121.77 | $ 189.11 | $ 362.10 | $ 551.21 | $ 6,563.33 | $ 6,012.12 |
| | | | | | | **$ 121,159.99** | **$ 1,346.75** | **$ 404.02** | **$ 896.32** | **$ 1,300.35** | **$ 2,172.60** | **$ 3,472.95** | **$ 123,403.07** | **$ 119,930.12** |

| | | | | | | | | One-Time Costs | | | 12 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2022 | 02/25/22 | 03/31/22 | 35 | 3.250% | $ 7,758.00 | $ 24.18 | $ - | $ - | $ - | $ - | $ - | $ 7,782.18 | $ 7,782.18 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 7,782.18 | $ 63.06 | $ - | $ - | $ - | $ - | $ - | $ 7,845.23 | $ 7,845.23 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 7,845.23 | $ 71.19 | $ - | $ - | $ - | $ - | $ - | $ 7,916.42 | $ 7,916.42 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 7,916.42 | $ 97.97 | $ - | $ - | $ - | $ - | $ - | $ 8,014.39 | $ 8,014.39 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 8,014.39 | $ 124.70 | $ - | $ - | $ - | $ - | $ - | $ 8,139.09 | $ 8,139.09 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 8,139.09 | $ 152.19 | $ - | $ - | $ - | $ - | $ - | $ 8,291.28 | $ 8,291.28 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 8,291.28 | $ 167.61 | $ - | $ - | $ - | $ - | $ - | $ 8,458.89 | $ 8,458.89 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 8,458.89 | $ 178.03 | $ - | $ - | $ - | $ - | $ - | $ 8,636.92 | $ 8,636.92 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 8,636.92 | $ 182.53 | $ - | $ - | $ - | $ - | $ - | $ 8,819.45 | $ 8,819.45 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 8,819.45 | $ 186.39 | $ - | $ - | $ - | $ - | $ - | $ 9,005.84 | $ 9,005.84 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 9,005.84 | $ 192.42 | $ 72.01 | $ 192.42 | $ 264.43 | $ 387.90 | $ 652.33 | $ 9,390.68 | $ 8,738.34 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 8,738.34 | | $ 72.01 | $ 186.70 | $ 258.72 | $ 387.90 | $ 646.62 | $ 8,925.05 | $ 8,278.43 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 8,278.43 | | $ 72.01 | $ 164.12 | $ 236.13 | $ 387.90 | $ 624.03 | $ 8,442.55 | $ 7,818.52 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 7,818.52 | | $ 72.01 | $ 147.17 | $ 219.18 | $ 387.90 | $ 607.08 | $ 7,965.69 | $ 7,358.61 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 7,358.61 | | $ 72.01 | $ 139.11 | $ 211.12 | $ 387.90 | $ 599.02 | $ 7,497.71 | $ 6,898.69 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 6,898.69 | | $ 72.01 | $ 130.41 | $ 202.43 | $ 387.90 | $ 590.33 | $ 7,029.11 | $ 6,438.78 |
| | | | | | | **$ 129,760.28** | **$ 1,440.26** | **$ 432.08** | **$ 959.93** | **$ 1,392.01** | **$ 2,327.40** | **$ 3,719.41** | **$ 132,160.47** | **$ 128,441.06** |

| | | | | | | | | One-Time Costs | | | 13 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 03/09/22 | 03/31/22 | 23 | 3.250% | $ 8,035.00 | $ 16.46 | $ - | $ - | $ - | $ - | $ - | $ 8,051.46 | $ 8,051.46 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 8,051.46 | $ 65.24 | $ - | $ - | $ - | $ - | $ - | $ 8,116.69 | $ 8,116.69 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 8,116.69 | $ 73.65 | $ - | $ - | $ - | $ - | $ - | $ 8,190.34 | $ 8,190.34 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 8,190.34 | $ 101.36 | $ - | $ - | $ - | $ - | $ - | $ 8,291.71 | $ 8,291.71 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 8,291.71 | $ 129.01 | $ - | $ - | $ - | $ - | $ - | $ 8,420.72 | $ 8,420.72 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 8,420.72 | $ 157.46 | $ - | $ - | $ - | $ - | $ - | $ 8,578.17 | $ 8,578.17 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 8,578.17 | $ 173.41 | $ - | $ - | $ - | $ - | $ - | $ 8,751.58 | $ 8,751.58 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 8,751.58 | $ 184.19 | $ - | $ - | $ - | $ - | $ - | $ 8,935.77 | $ 8,935.77 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 8,935.77 | $ 188.85 | $ - | $ - | $ - | $ - | $ - | $ 9,124.62 | $ 9,124.62 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 9,124.62 | $ 192.84 | $ - | $ - | $ - | $ - | $ - | $ 9,317.46 | $ 9,317.46 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 9,317.46 | $ 199.08 | $ 74.08 | $ 199.08 | $ 273.15 | $ 401.75 | $ 674.90 | $ 9,715.61 | $ 9,040.71 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 9,040.71 | | $ 74.08 | $ 193.16 | $ 267.24 | $ 401.75 | $ 668.99 | $ 9,233.87 | $ 8,564.88 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 8,564.88 | | $ 74.08 | $ 169.80 | $ 243.87 | $ 401.75 | $ 645.62 | $ 8,734.68 | $ 8,089.05 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 8,089.05 | | $ 74.08 | $ 152.26 | $ 226.34 | $ 401.75 | $ 628.09 | $ 8,241.32 | $ 7,613.23 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 7,613.23 | | $ 74.08 | $ 143.92 | $ 218.00 | $ 401.75 | $ 619.75 | $ 7,757.15 | $ 7,137.40 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 7,137.40 | | $ 74.08 | $ 134.93 | $ 209.00 | $ 401.75 | $ 610.75 | $ 7,272.33 | $ 6,661.57 |
| | | | | | | **$ 134,258.79** | **$ 1,481.53** | **$ 444.46** | **$ 993.15** | **$ 1,437.61** | **$ 2,410.50** | **$ 3,848.11** | **$ 136,733.47** | **$ 132,885.36** |

**One-Time Costs 14**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 04/15/22 | 06/30/22 | 77 | 3.250% | $ 8,035.00 | $ 55.09 | $ - | $ - | $ - | $ - | $ - | $ 8,090.09 | $ 8,090.09 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 8,090.09 | $ 73.41 | $ - | $ - | $ - | $ - | $ - | $ 8,163.50 | $ 8,163.50 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 8,163.50 | $ 101.03 | $ - | $ - | $ - | $ - | $ - | $ 8,264.53 | $ 8,264.53 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 8,264.53 | $ 128.59 | $ - | $ - | $ - | $ - | $ - | $ 8,393.12 | $ 8,393.12 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 8,393.12 | $ 156.94 | $ - | $ - | $ - | $ - | $ - | $ 8,550.06 | $ 8,550.06 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 8,550.06 | $ 172.84 | $ - | $ - | $ - | $ - | $ - | $ 8,722.89 | $ 8,722.89 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 8,722.89 | $ 183.59 | $ - | $ - | $ - | $ - | $ - | $ 8,906.48 | $ 8,906.48 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 8,906.48 | $ 188.23 | $ - | $ - | $ - | $ - | $ - | $ 9,094.71 | $ 9,094.71 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 9,094.71 | $ 192.21 | $ - | $ - | $ - | $ - | $ - | $ 9,286.92 | $ 9,286.92 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 9,286.92 | $ 198.43 | $ 72.52 | $ 198.43 | $ 270.94 | $ 401.75 | $ 672.69 | $ 9,683.77 | $ 9,011.07 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 9,011.07 | | $ 72.52 | $ 192.53 | $ 265.05 | $ 401.75 | $ 666.80 | $ 9,203.61 | $ 8,536.81 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 8,536.81 | | $ 72.52 | $ 169.24 | $ 241.76 | $ 401.75 | $ 643.51 | $ 8,706.05 | $ 8,062.54 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 8,062.54 | | $ 72.52 | $ 151.76 | $ 224.28 | $ 401.75 | $ 626.03 | $ 8,214.30 | $ 7,588.27 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 7,588.27 | | $ 72.52 | $ 143.45 | $ 215.97 | $ 401.75 | $ 617.72 | $ 7,731.72 | $ 7,114.01 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 7,114.01 | | $ 72.52 | $ 134.48 | $ 207.00 | $ 401.75 | $ 608.75 | $ 7,248.49 | $ 6,639.74 |
| | | | | | | **$ 125,819.99** | **$ 1,450.34** | **$ 435.10** | **$ 989.89** | **$ 1,425.00** | **$ 2,410.50** | **$ 3,835.50** | **$ 128,260.22** | **$ 124,424.72** |

**One-Time Costs 15**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 05/26/22 | 06/30/22 | 36 | 3.250% | $ 7,758.00 | $ 24.87 | $ - | $ - | $ - | $ - | $ - | $ 7,782.87 | $ 7,782.87 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 7,782.87 | $ 70.62 | $ - | $ - | $ - | $ - | $ - | $ 7,853.49 | $ 7,853.49 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 7,853.49 | $ 97.19 | $ - | $ - | $ - | $ - | $ - | $ 7,950.68 | $ 7,950.68 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,950.68 | $ 123.70 | $ - | $ - | $ - | $ - | $ - | $ 8,074.39 | $ 8,074.39 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 8,074.39 | $ 150.98 | $ - | $ - | $ - | $ - | $ - | $ 8,225.37 | $ 8,225.37 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 8,225.37 | $ 166.27 | $ - | $ - | $ - | $ - | $ - | $ 8,391.64 | $ 8,391.64 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 8,391.64 | $ 176.62 | $ - | $ - | $ - | $ - | $ - | $ 8,568.26 | $ 8,568.26 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 8,568.26 | $ 181.08 | $ - | $ - | $ - | $ - | $ - | $ 8,749.34 | $ 8,749.34 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 8,749.34 | $ 184.91 | $ - | $ - | $ - | $ - | $ - | $ 8,934.24 | $ 8,934.24 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 8,934.24 | $ 190.89 | $ 68.36 | $ 190.89 | $ 259.25 | $ 387.90 | $ 647.15 | $ 9,316.03 | $ 8,668.88 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 8,668.88 | | $ 68.36 | $ 185.22 | $ 253.58 | $ 387.90 | $ 641.48 | $ 8,854.10 | $ 8,212.62 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 8,212.62 | | $ 68.36 | $ 162.81 | $ 231.17 | $ 387.90 | $ 619.07 | $ 8,375.43 | $ 7,756.36 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 7,756.36 | | $ 68.36 | $ 146.00 | $ 214.36 | $ 387.90 | $ 602.26 | $ 7,902.37 | $ 7,300.11 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 7,300.11 | | $ 68.36 | $ 138.00 | $ 206.36 | $ 387.90 | $ 594.26 | $ 7,438.11 | $ 6,843.85 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 6,843.85 | | $ 68.36 | $ 129.38 | $ 197.73 | $ 387.90 | $ 585.63 | $ 6,973.23 | $ 6,387.59 |
| | | | | | | **$ 121,070.10** | **$ 1,367.14** | **$ 410.14** | **$ 952.30** | **$ 1,362.44** | **$ 2,327.40** | **$ 3,689.84** | **$ 123,389.54** | **$ 119,699.70** |

**One-Time Costs 16**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 06/13/22 | 06/30/22 | 18 | 3.250% | $ 7,242.00 | $ 11.61 | $ - | $ - | $ - | $ - | $ - | $ 7,253.61 | $ 7,253.61 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 7,253.61 | $ 65.82 | $ - | $ - | $ - | $ - | $ - | $ 7,319.43 | $ 7,319.43 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 7,319.43 | $ 90.58 | $ - | $ - | $ - | $ - | $ - | $ 7,410.01 | $ 7,410.01 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,410.01 | $ 115.29 | $ - | $ - | $ - | $ - | $ - | $ 7,525.30 | $ 7,525.30 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 7,525.30 | $ 140.71 | $ - | $ - | $ - | $ - | $ - | $ 7,666.01 | $ 7,666.01 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 7,666.01 | $ 154.97 | $ - | $ - | $ - | $ - | $ - | $ 7,820.98 | $ 7,820.98 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 7,820.98 | $ 164.60 | $ - | $ - | $ - | $ - | $ - | $ 7,985.59 | $ 7,985.59 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 7,985.59 | $ 168.77 | $ - | $ - | $ - | $ - | $ - | $ 8,154.35 | $ 8,154.35 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 8,154.35 | $ 172.33 | $ - | $ - | $ - | $ - | $ - | $ 8,326.69 | $ 8,326.69 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 8,326.69 | $ 177.91 | $ 63.13 | $ 177.91 | $ 241.04 | $ 362.10 | $ 603.14 | $ 8,682.50 | $ 8,079.37 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 8,079.37 | | $ 63.13 | $ 172.62 | $ 235.75 | $ 362.10 | $ 597.85 | $ 8,251.99 | $ 7,654.14 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 7,654.14 | | $ 63.13 | $ 151.74 | $ 214.87 | $ 362.10 | $ 576.97 | $ 7,805.88 | $ 7,228.91 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 7,228.91 | | $ 63.13 | $ 136.07 | $ 199.20 | $ 362.10 | $ 561.30 | $ 7,364.98 | $ 6,803.68 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 6,803.68 | | $ 63.13 | $ 128.62 | $ 191.75 | $ 362.10 | $ 553.85 | $ 6,932.29 | $ 6,378.45 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 6,378.45 | | $ 63.13 | $ 120.58 | $ 183.71 | $ 362.10 | $ 545.81 | $ 6,499.03 | $ 5,953.22 |
| | | | | | | **$ 112,848.50** | **$ 1,262.60** | **$ 378.78** | **$ 887.54** | **$ 1,266.32** | **$ 2,172.60** | **$ 3,438.92** | **$ 114,998.64** | **$ 111,559.72** |

**One-Time Costs 17**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 07/13/22 | 09/30/22 | 80 | 3.600% | $ 6,550.00 | $ 51.68 | $ - | $ - | $ - | $ - | $ - | $ 6,601.68 | $ 6,601.68 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 6,601.68 | $ 81.70 | $ - | $ - | $ - | $ - | $ - | $ 6,683.38 | $ 6,683.38 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 6,683.38 | $ 103.99 | $ - | $ - | $ - | $ - | $ - | $ 6,787.37 | $ 6,787.37 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 6,787.37 | $ 126.91 | $ - | $ - | $ - | $ - | $ - | $ 6,914.28 | $ 6,914.28 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 6,914.28 | $ 139.77 | $ - | $ - | $ - | $ - | $ - | $ 7,054.06 | $ 7,054.06 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 7,054.06 | $ 148.46 | $ - | $ - | $ - | $ - | $ - | $ 7,202.52 | $ 7,202.52 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 7,202.52 | $ 152.22 | $ - | $ - | $ - | $ - | $ - | $ 7,354.74 | $ 7,354.74 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 7,354.74 | $ 155.43 | $ - | $ - | $ - | $ - | $ - | $ 7,510.17 | $ 7,510.17 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 7,510.17 | $ 160.46 | $ 56.03 | $ 160.46 | $ 216.49 | $ 327.50 | $ 543.99 | $ 7,831.10 | $ 7,287.10 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 7,287.10 | | $ 56.03 | $ 155.70 | $ 211.73 | $ 327.50 | $ 539.23 | $ 7,442.80 | $ 6,903.57 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 6,903.57 | | $ 56.03 | $ 136.86 | $ 192.89 | $ 327.50 | $ 520.39 | $ 7,040.43 | $ 6,520.04 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 6,520.04 | | $ 56.03 | $ 122.73 | $ 178.76 | $ 327.50 | $ 506.26 | $ 6,642.77 | $ 6,136.51 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 6,136.51 | | $ 56.03 | $ 116.01 | $ 172.04 | $ 327.50 | $ 499.54 | $ 6,252.51 | $ 5,752.98 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,752.98 | | $ 56.03 | $ 108.75 | $ 164.79 | $ 327.50 | $ 492.29 | $ 5,861.73 | $ 5,369.44 |
| | | | | | | **$ 95,258.39** | **$ 1,120.63** | **$ 336.19** | **$ 800.51** | **$ 1,136.70** | **$ 1,965.00** | **$ 3,101.70** | **$ 97,179.54** | **$ 94,077.84** |

**One-Time Costs 18**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 08/08/22 | 09/30/22 | 54 | 3.600% | $ 5,757.00 | $ 30.66 | $ - | $ - | $ - | $ - | $ - | $ 5,787.66 | $ 5,787.66 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 5,787.66 | $ 71.63 | $ - | $ - | $ - | $ - | $ - | $ 5,859.29 | $ 5,859.29 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,859.29 | $ 91.16 | $ - | $ - | $ - | $ - | $ - | $ 5,950.45 | $ 5,950.45 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,950.45 | $ 111.27 | $ - | $ - | $ - | $ - | $ - | $ 6,061.72 | $ 6,061.72 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 6,061.72 | $ 122.54 | $ - | $ - | $ - | $ - | $ - | $ 6,184.26 | $ 6,184.26 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 6,184.26 | $ 130.16 | $ - | $ - | $ - | $ - | $ - | $ 6,314.41 | $ 6,314.41 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 6,314.41 | $ 133.45 | $ - | $ - | $ - | $ - | $ - | $ 6,447.86 | $ 6,447.86 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 6,447.86 | $ 136.27 | $ - | $ - | $ - | $ - | $ - | $ 6,584.13 | $ 6,584.13 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 6,584.13 | $ 140.68 | $ 48.39 | $ 140.68 | $ 189.07 | $ 287.85 | $ 476.92 | $ 6,865.48 | $ 6,388.57 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 6,388.57 | | $ 48.39 | $ 136.50 | $ 184.89 | $ 287.85 | $ 472.74 | $ 6,525.06 | $ 6,052.33 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 6,052.33 | | $ 48.39 | $ 119.99 | $ 168.38 | $ 287.85 | $ 456.23 | $ 6,172.31 | $ 5,716.09 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 5,716.09 | | $ 48.39 | $ 107.60 | $ 155.99 | $ 287.85 | $ 443.84 | $ 5,823.68 | $ 5,379.85 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,379.85 | | $ 48.39 | $ 101.70 | $ 150.09 | $ 287.85 | $ 437.94 | $ 5,481.55 | $ 5,043.60 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,043.60 | | $ 48.39 | $ 95.34 | $ 143.74 | $ 287.85 | $ 431.59 | $ 5,138.95 | $ 4,707.36 |
| | | | | | | **$ 83,527.21** | **$ 967.81** | **$ 290.34** | **$ 701.80** | **$ 992.14** | **$ 1,727.10** | **$ 2,719.24** | **$ 85,196.82** | **$ 82,477.57** |

**One-Time Costs 19**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 09/12/22 | 09/30/22 | 19 | 3.600% | $ 4,933.00 | $ 9.24 | $ - | $ - | $ - | $ - | $ - | $ 4,942.24 | $ 4,942.24 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,942.24 | $ 61.16 | $ - | $ - | $ - | $ - | $ - | $ 5,003.41 | $ 5,003.41 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,003.41 | $ 77.85 | $ - | $ - | $ - | $ - | $ - | $ 5,081.26 | $ 5,081.26 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,081.26 | $ 95.01 | $ - | $ - | $ - | $ - | $ - | $ 5,176.27 | $ 5,176.27 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,176.27 | $ 104.64 | $ - | $ - | $ - | $ - | $ - | $ 5,280.91 | $ 5,280.91 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,280.91 | $ 111.14 | $ - | $ - | $ - | $ - | $ - | $ 5,392.05 | $ 5,392.05 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,392.05 | $ 113.95 | $ - | $ - | $ - | $ - | $ - | $ 5,506.01 | $ 5,506.01 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,506.01 | $ 116.36 | $ - | $ - | $ - | $ - | $ - | $ 5,622.37 | $ 5,622.37 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,622.37 | $ 120.13 | $ 40.47 | $ 120.13 | $ 160.60 | $ 246.65 | $ 407.25 | $ 5,862.63 | $ 5,455.37 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,455.37 | | $ 40.47 | $ 116.56 | $ 157.04 | $ 246.65 | $ 403.69 | $ 5,571.93 | $ 5,168.25 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 5,168.25 | | $ 40.47 | $ 102.46 | $ 142.93 | $ 246.65 | $ 389.58 | $ 5,270.71 | $ 4,881.12 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,881.12 | | $ 40.47 | $ 91.88 | $ 132.35 | $ 246.65 | $ 379.00 | $ 4,973.00 | $ 4,594.00 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,594.00 | | $ 40.47 | $ 86.85 | $ 127.32 | $ 246.65 | $ 373.97 | $ 4,680.84 | $ 4,306.87 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,306.87 | | $ 40.47 | $ 81.42 | $ 121.89 | $ 246.65 | $ 368.54 | $ 4,388.29 | $ 4,019.75 |
| | | | | | | **$ 71,343.13** | **$ 809.50** | **$ 242.85** | **$ 599.29** | **$ 842.14** | **$ 1,479.90** | **$ 2,322.04** | **$ 72,751.91** | **$ 70,429.88** |

**One-Time Costs 20**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 10/13/22 | 12/31/22 | 80 | 4.910% | $ 4,137.00 | $ 44.52 | $ - | $ - | $ - | $ - | $ - | $ 4,181.52 | $ 4,181.52 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,181.52 | $ 65.06 | $ - | $ - | $ - | $ - | $ - | $ 4,246.58 | $ 4,246.58 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,246.58 | $ 79.41 | $ - | $ - | $ - | $ - | $ - | $ 4,325.99 | $ 4,325.99 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,325.99 | $ 87.45 | $ - | $ - | $ - | $ - | $ - | $ 4,413.43 | $ 4,413.43 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,413.43 | $ 92.89 | $ - | $ - | $ - | $ - | $ - | $ 4,506.32 | $ 4,506.32 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,506.32 | $ 95.24 | $ - | $ - | $ - | $ - | $ - | $ 4,601.56 | $ 4,601.56 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,601.56 | $ 97.25 | $ - | $ - | $ - | $ - | $ - | $ 4,698.81 | $ 4,698.81 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,698.81 | $ 100.40 | $ 33.11 | $ 100.40 | $ 133.51 | $ 206.85 | $ 340.36 | $ 4,899.60 | $ 4,559.24 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,559.24 | | $ 33.11 | $ 97.41 | $ 130.52 | $ 206.85 | $ 337.37 | $ 4,656.66 | $ 4,319.28 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,319.28 | | $ 33.11 | $ 85.63 | $ 118.74 | $ 206.85 | $ 325.59 | $ 4,404.91 | $ 4,079.32 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,079.32 | | $ 33.11 | $ 76.79 | $ 109.90 | $ 206.85 | $ 316.75 | $ 4,156.11 | $ 3,839.36 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,839.36 | | $ 33.11 | $ 72.58 | $ 105.69 | $ 206.85 | $ 312.54 | $ 3,911.94 | $ 3,599.40 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,599.40 | | $ 33.11 | $ 68.04 | $ 101.15 | $ 206.85 | $ 308.00 | $ 3,667.45 | $ 3,359.44 |
| | | | | | | **$ 55,507.82** | **$ 662.20** | **$ 198.66** | **$ 500.85** | **$ 699.51** | **$ 1,241.10** | **$ 1,940.61** | **$ 56,670.87** | **$ 54,730.27** |

**One-Time Costs 21**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 11/10/22 | 12/31/22 | 52 | 4.910% | $ | 3,407.00 | $ | 23.83 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 3,430.83 | $ | 3,430.83 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ | 3,430.83 | $ | 53.38 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 3,484.21 | $ | 3,484.21 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ | 3,484.21 | $ | 65.15 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 3,549.36 | $ | 3,549.36 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ | 3,549.36 | $ | 71.75 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 3,621.11 | $ | 3,621.11 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ | 3,621.11 | $ | 76.21 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 3,697.32 | $ | 3,697.32 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ | 3,697.32 | $ | 78.14 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 3,775.46 | $ | 3,775.46 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ | 3,775.46 | $ | 79.79 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 3,855.25 | $ | 3,855.25 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ | 3,855.25 | $ | 82.37 | $ | 26.53 | $ | 82.37 | $ | 108.90 | $ | 170.35 | $ | 279.25 | $ | 4,020.00 | $ | 3,740.74 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ | 3,740.74 | | | $ | 26.53 | $ | 79.93 | $ | 106.46 | $ | 170.35 | $ | 276.81 | $ | 3,820.67 | $ | 3,543.86 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ | 3,543.86 | | | $ | 26.53 | $ | 70.26 | $ | 96.79 | $ | 170.35 | $ | 267.14 | $ | 3,614.12 | $ | 3,346.98 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ | 3,346.98 | | | $ | 26.53 | $ | 63.00 | $ | 89.53 | $ | 170.35 | $ | 259.88 | $ | 3,409.98 | $ | 3,150.10 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ | 3,150.10 | | | $ | 26.53 | $ | 59.55 | $ | 86.08 | $ | 170.35 | $ | 256.43 | $ | 3,209.65 | $ | 2,953.22 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ | 2,953.22 | | | $ | 26.53 | $ | 55.83 | $ | 82.36 | $ | 170.35 | $ | 252.71 | $ | 3,009.05 | $ | 2,756.34 |
| | | | | | | **$** | **45,555.46** | **$** | **530.62** | **$** | **159.19** | **$** | **410.93** | **$** | **570.12** | **$** | **1,022.10** | **$** | **1,592.22** | **$** | **46,497.02** | **$** | **44,904.80** |

**One-Time Costs 22**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 01/05/23 | 03/31/23 | 86 | 6.310% | $ 2,835.00 | $ 42.15 | $ - | $ - | $ - | $ - | $ - | $ 2,877.15 | $ 2,877.15 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,877.15 | $ 53.80 | $ - | $ - | $ - | $ - | $ - | $ 2,930.95 | $ 2,930.95 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,930.95 | $ 59.25 | $ - | $ - | $ - | $ - | $ - | $ 2,990.20 | $ 2,990.20 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,990.20 | $ 62.93 | $ - | $ - | $ - | $ - | $ - | $ 3,053.13 | $ 3,053.13 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,053.13 | $ 64.52 | $ - | $ - | $ - | $ - | $ - | $ 3,117.65 | $ 3,117.65 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,117.65 | $ 65.89 | $ - | $ - | $ - | $ - | $ - | $ 3,183.54 | $ 3,183.54 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,183.54 | $ 68.02 | $ 20.83 | $ 68.02 | $ 88.85 | $ 141.75 | $ 230.60 | $ 3,319.58 | $ 3,088.98 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,088.98 | | $ 20.83 | $ 66.00 | $ 86.83 | $ 141.75 | $ 228.58 | $ 3,154.98 | $ 2,926.41 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,926.41 | | $ 20.83 | $ 58.01 | $ 78.84 | $ 141.75 | $ 220.59 | $ 2,984.42 | $ 2,763.83 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,763.83 | | $ 20.83 | $ 52.02 | $ 72.85 | $ 141.75 | $ 214.60 | $ 2,815.85 | $ 2,601.25 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,601.25 | | $ 20.83 | $ 49.17 | $ 70.00 | $ 141.75 | $ 211.75 | $ 2,650.42 | $ 2,438.67 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,438.67 | | $ 20.83 | $ 46.10 | $ 66.93 | $ 141.75 | $ 208.68 | $ 2,484.77 | $ 2,276.09 |
| | | | | | | **$ 34,806.76** | **$ 416.56** | **$ 124.97** | **$ 339.33** | **$ 464.30** | **$ 850.50** | **$ 1,314.80** | **$ 35,562.66** | **$ 34,247.85** |

**One-Time Costs 23**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 01/12/23 | 03/31/23 | 79 | 6.310% | $ 2,272.00 | $ 31.03 | $ - | $ - | $ - | $ - | $ - | $ 2,303.03 | $ 2,303.03 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,303.03 | $ 43.06 | $ - | $ - | $ - | $ - | $ - | $ 2,346.09 | $ 2,346.09 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,346.09 | $ 47.43 | $ - | $ - | $ - | $ - | $ - | $ 2,393.52 | $ 2,393.52 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,393.52 | $ 50.38 | $ - | $ - | $ - | $ - | $ - | $ 2,443.89 | $ 2,443.89 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,443.89 | $ 51.65 | $ - | $ - | $ - | $ - | $ - | $ 2,495.54 | $ 2,495.54 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,495.54 | $ 52.74 | $ - | $ - | $ - | $ - | $ - | $ 2,548.28 | $ 2,548.28 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,548.28 | $ 54.45 | $ 16.54 | $ 54.45 | $ 70.98 | $ 113.60 | $ 184.58 | $ 2,657.18 | $ 2,472.59 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,472.59 | | $ 16.54 | $ 52.83 | $ 69.37 | $ 113.60 | $ 182.97 | $ 2,525.42 | $ 2,342.46 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,342.46 | | $ 16.54 | $ 46.44 | $ 62.97 | $ 113.60 | $ 176.57 | $ 2,388.90 | $ 2,212.32 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,212.32 | | $ 16.54 | $ 41.64 | $ 58.18 | $ 113.60 | $ 171.78 | $ 2,253.96 | $ 2,082.18 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,082.18 | | $ 16.54 | $ 39.36 | $ 55.90 | $ 113.60 | $ 169.50 | $ 2,121.55 | $ 1,952.05 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,952.05 | | $ 16.54 | $ 36.90 | $ 53.44 | $ 113.60 | $ 167.04 | $ 1,988.95 | $ 1,821.91 |
| | | | | | | **$ 27,863.96** | **$ 330.73** | **$ 99.22** | **$ 271.62** | **$ 370.84** | **$ 681.60** | **$ 1,052.44** | **$ 28,466.32** | **$ 27,413.88** |

**One-Time Costs 24**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 02/07/23 | 03/31/23 | 53 | 6.310% | $ 1,803.00 | $ 16.52 | $ - | $ - | $ - | $ - | $ - | $ 1,819.52 | $ 1,819.52 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,819.52 | $ 34.02 | $ - | $ - | $ - | $ - | $ - | $ 1,853.54 | $ 1,853.54 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,853.54 | $ 37.47 | $ - | $ - | $ - | $ - | $ - | $ 1,891.01 | $ 1,891.01 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,891.01 | $ 39.80 | $ - | $ - | $ - | $ - | $ - | $ 1,930.81 | $ 1,930.81 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,930.81 | $ 40.81 | $ - | $ - | $ - | $ - | $ - | $ 1,971.62 | $ 1,971.62 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,971.62 | $ 41.67 | $ - | $ - | $ - | $ - | $ - | $ 2,013.28 | $ 2,013.28 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,013.28 | $ 43.02 | $ 12.67 | $ 43.02 | $ 55.68 | $ 90.15 | $ 145.83 | $ 2,099.32 | $ 1,953.49 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,953.49 | | $ 12.67 | $ 41.74 | $ 54.40 | $ 90.15 | $ 144.55 | $ 1,995.22 | $ 1,850.67 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,850.67 | | $ 12.67 | $ 36.69 | $ 49.35 | $ 90.15 | $ 139.50 | $ 1,887.36 | $ 1,747.86 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,747.86 | | $ 12.67 | $ 32.90 | $ 45.57 | $ 90.15 | $ 135.72 | $ 1,780.76 | $ 1,645.04 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,645.04 | | $ 12.67 | $ 31.10 | $ 43.76 | $ 90.15 | $ 133.91 | $ 1,676.14 | $ 1,542.23 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,542.23 | | $ 12.67 | $ 29.15 | $ 41.82 | $ 90.15 | $ 131.97 | $ 1,571.38 | $ 1,439.41 |
| | | | | | | **$ 22,022.06** | **$ 253.30** | **$ 75.99** | **$ 214.60** | **$ 290.59** | **$ 540.90** | **$ 831.49** | **$ 22,489.96** | **$ 21,658.47** |

**One-Time Costs 25**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2023 | 04/03/23 | 06/30/23 | 89 | 7.500% | $ 1,420.00 | $ 25.97 | $ - | $ - | $ - | $ - | $ - | $ 1,445.97 | $ 1,445.97 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,445.97 | $ 29.23 | $ - | $ - | $ - | $ - | $ - | $ 1,475.20 | $ 1,475.20 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,475.20 | $ 31.05 | $ - | $ - | $ - | $ - | $ - | $ 1,506.25 | $ 1,506.25 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,506.25 | $ 31.83 | $ - | $ - | $ - | $ - | $ - | $ 1,538.08 | $ 1,538.08 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,538.08 | $ 32.51 | $ - | $ - | $ - | $ - | $ - | $ 1,570.58 | $ 1,570.58 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,570.58 | $ 33.56 | $ 9.21 | $ 33.56 | $ 42.76 | $ 71.00 | $ 113.76 | $ 1,637.70 | $ 1,523.93 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,523.93 | | $ 9.21 | $ 32.56 | $ 41.77 | $ 71.00 | $ 112.77 | $ 1,556.50 | $ 1,443.73 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,443.73 | | $ 9.21 | $ 28.62 | $ 37.83 | $ 71.00 | $ 108.83 | $ 1,472.35 | $ 1,363.52 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,363.52 | | $ 9.21 | $ 25.67 | $ 34.87 | $ 71.00 | $ 105.87 | $ 1,389.19 | $ 1,283.31 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,283.31 | | $ 9.21 | $ 24.26 | $ 33.47 | $ 71.00 | $ 104.47 | $ 1,307.57 | $ 1,203.11 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,203.11 | | $ 9.21 | $ 22.74 | $ 31.95 | $ 71.00 | $ 102.95 | $ 1,225.85 | $ 1,122.90 |
| | | | | | | **$ 15,773.68** | **$ 184.14** | **$ 55.24** | **$ 167.41** | **$ 222.65** | **$ 426.00** | **$ 648.65** | **$ 16,125.23** | **$ 15,476.58** |

**One-Time Costs 26**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2023 | 04/10/23 | 06/30/23 | 82 | 7.500% | $ 1,111.00 | $ 18.72 | $ - | $ - | $ - | $ - | $ - | $ 1,129.72 | $ 1,129.72 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,129.72 | $ 22.84 | $ - | $ - | $ - | $ - | $ - | $ 1,152.56 | $ 1,152.56 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,152.56 | $ 24.26 | $ - | $ - | $ - | $ - | $ - | $ 1,176.81 | $ 1,176.81 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,176.81 | $ 24.87 | $ - | $ - | $ - | $ - | $ - | $ 1,201.68 | $ 1,201.68 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,201.68 | $ 25.40 | $ - | $ - | $ - | $ - | $ - | $ 1,227.08 | $ 1,227.08 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,227.08 | $ 26.22 | $ 7.11 | $ 26.22 | $ 33.33 | $ 55.55 | $ 88.88 | $ 1,279.52 | $ 1,190.63 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,190.63 | | $ 7.11 | $ 25.44 | $ 32.55 | $ 55.55 | $ 88.10 | $ 1,216.07 | $ 1,127.97 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,127.97 | | $ 7.11 | $ 22.36 | $ 29.48 | $ 55.55 | $ 85.03 | $ 1,150.33 | $ 1,065.30 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,065.30 | | $ 7.11 | $ 20.05 | $ 27.17 | $ 55.55 | $ 82.72 | $ 1,085.36 | $ 1,002.64 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,002.64 | | $ 7.11 | $ 18.95 | $ 26.07 | $ 55.55 | $ 81.62 | $ 1,021.59 | $ 939.97 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 939.97 | | $ 7.11 | $ 17.77 | $ 24.88 | $ 55.55 | $ 80.43 | $ 957.74 | $ 877.31 |
| | | | | | | **$ 12,325.38** | **$ 142.30** | **$ 42.69** | **$ 130.79** | **$ 173.48** | **$ 333.30** | **$ 506.78** | **$ 12,598.47** | **$ 12,091.69** |

**One-Time Costs 27**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2023 | 05/08/23 | 06/30/23 | 54 | 7.500% | $ 866.00 | $ 9.61 | $ - | $ - | $ - | $ - | $ - | $ 875.61 | $ 875.61 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 875.61 | $ 17.70 | $ - | $ - | $ - | $ - | $ - | $ 893.31 | $ 893.31 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 893.31 | $ 18.80 | $ - | $ - | $ - | $ - | $ - | $ 912.11 | $ 912.11 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 912.11 | $ 19.28 | $ - | $ - | $ - | $ - | $ - | $ 931.39 | $ 931.39 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 931.39 | $ 19.68 | $ - | $ - | $ - | $ - | $ - | $ 951.07 | $ 951.07 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 951.07 | $ 20.32 | $ 5.27 | $ 20.32 | $ 25.59 | $ 43.30 | $ 68.89 | $ 991.71 | $ 922.82 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 922.82 | | $ 5.27 | $ 19.72 | $ 24.99 | $ 43.30 | $ 68.29 | $ 942.54 | $ 874.25 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 874.25 | | $ 5.27 | $ 17.33 | $ 22.60 | $ 43.30 | $ 65.90 | $ 891.58 | $ 825.68 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 825.68 | | $ 5.27 | $ 15.54 | $ 20.81 | $ 43.30 | $ 64.11 | $ 841.22 | $ 777.11 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 777.11 | | $ 5.27 | $ 14.69 | $ 19.96 | $ 43.30 | $ 63.26 | $ 791.80 | $ 728.54 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 728.54 | | $ 5.27 | $ 13.77 | $ 19.04 | $ 43.30 | $ 62.34 | $ 742.32 | $ 679.97 |
| | | | | | | **$ 9,557.90** | **$ 105.39** | **$ 5.27** | **$ 101.37** | **$ 132.99** | **$ 43.30** | **$ 392.79** | **$ 9,764.67** | **$ 9,371.87** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 5/28/2021 | $38,840.00 | $1,057.00 | $39,897.00 |
| 02 | 5/28/2021 | $49,624.00 | $1,350.00 | $50,974.00 |
| 03 | 5/28/2021 | $63,015.00 | $1,714.00 | $64,729.00 |
| 04 | 6/23/2021 | $79,399.00 | $2,160.00 | $81,559.00 |
| 05 | 7/20/2021 | $99,069.00 | $2,695.00 | $101,764.00 |
| 06 | 9/8/2021 | $122,116.00 | $3,322.00 | $125,438.00 |
| 07 | 1/26/2022 | $148,284.00 | $4,034.00 | $152,318.00 |
| 08 | 10/29/2021 | $176,813.00 | $4,810.00 | $181,623.00 |
| 09 | 11/16/2021 | $206,317.00 | $5,613.00 | $211,930.00 |
| 10 | 12/17/2021 | $240,758.00 | $6,550.00 | $247,308.00 |
| 11 | 2/22/2022 | $266,205.00 | $7,242.00 | $273,447.00 |
| 12 | 2/25/2022 | $285,180.00 | $7,758.00 | $292,938.00 |
| 13 | 3/9/2022 | $295,343.00 | $8,035.00 | $303,378.00 |
| 14 | 4/15/2022 | $295,343.00 | $8,035.00 | $303,378.00 |
| 15 | 5/26/2022 | $285,180.00 | $7,758.00 | $292,938.00 |
| 16 | 6/13/2022 | $266,205.00 | $7,242.00 | $273,447.00 |
| 17 | 7/13/2022 | $240,758.00 | $6,550.00 | $247,308.00 |
| 18 | 8/8/2022 | $211,597.00 | $5,757.00 | $217,354.00 |
| 19 | 9/12/2022 | $181,338.00 | $4,933.00 | $186,271.00 |
| 20 | 10/13/2022 | $152,078.00 | $4,137.00 | $156,215.00 |
| 21 | 11/10/2022 | $125,241.00 | $3,407.00 | $128,648.00 |
| 22 | 1/5/2023 | $104,200.00 | $2,835.00 | $107,035.00 |
| 23 | 1/12/2023 | $83,510.00 | $2,272.00 | $85,782.00 |
| 24 | 2/7/2023 | $66,278.00 | $1,803.00 | $68,081.00 |
| 25 | 4/3/2023 | $52,194.00 | $1,420.00 | $53,614.00 |
| 26 | 4/10/2023 | $40,852.00 | $1,111.00 | $41,963.00 |
| 27 | 5/8/2023 | $31,822.00 | $866.00 | $32,688.00 |
| | **Total** | **$4,207,559.00** | **$114,466.00** | **$4,322,025.00** |
| True-Up | **3/31/2026** | **$3,285,592.74** | | |

| | Estimate | Actual | Comments/Notes | Principal | Accrued Interest |
|---|---|---|---|---|---|
| **In-Service Date:** | | 10/31/23 | | | |
| **COD:** | | 03/27/24 | | | |
| **True-Up** | | 03/31/26 | | | |

**Facility Cost** **01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2023 | 10/31/23 | 12/31/23 | 62 | 8.350% | $3,285,592.74 | $ 46,601.41 | $ - | $ - | $ - | $ - | $ - | $ 3,332,194.15 | $ 3,332,194.15 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $3,332,194.15 | $ 70,422.19 | $ - | $ - | $ - | $ - | $ - | $ 3,402,616.34 | $ 3,402,616.34 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $3,402,616.34 | $ 71,910.48 | $ - | $ - | $ - | $ - | $ - | $ 3,474,526.82 | $ 3,474,526.82 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $3,474,526.82 | $ 74,237.16 | $ 13,158.56 | $ 74,237.16 | $ 87,395.72 | $ 164,279.64 | $ 251,675.36 | $ 3,623,001.14 | $ 3,371,325.78 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $3,371,325.78 | | $ 13,158.56 | $ 72,032.15 | $ 85,190.71 | $ 164,279.64 | $ 249,470.35 | $ 3,443,357.93 | $ 3,193,887.58 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $3,193,887.58 | | $ 13,158.56 | $ 63,317.73 | $ 76,476.29 | $ 164,279.64 | $ 240,755.93 | $ 3,257,205.31 | $ 3,016,449.38 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $3,016,449.38 | | $ 13,158.56 | $ 56,779.49 | $ 69,938.06 | $ 164,279.64 | $ 234,217.69 | $ 3,073,228.88 | $ 2,839,011.18 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $2,839,011.18 | | $ 13,158.56 | $ 53,668.98 | $ 66,827.54 | $ 164,279.64 | $ 231,107.18 | $ 2,892,680.16 | $ 2,661,572.99 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $2,661,572.99 | | $ 13,158.56 | $ 50,314.67 | $ 63,473.23 | $ 164,279.64 | $ 227,752.87 | $ 2,711,887.65 | $ 2,484,134.79 |
| | | | | | | **$28,577,176.96** | **$263,171.24** | **$78,951.37** | **$370,350.18** | **$449,301.55** | **$985,677.82** | **$1,434,979.37** | **$29,210,698.38** | **$ 27,775,719.01** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 1/26/2022 | $6,667.00 | $394.00 | $7,061.00 |
| 02 | 1/26/2022 | $8,872.00 | $524.00 | $9,396.00 |
| 03 | 1/26/2022 | $11,681.00 | $690.00 | $12,371.00 |
| 04 | 11/12/2021 | $15,168.00 | $896.00 | $16,064.00 |
| 05 | 1/26/2022 | $19,346.00 | $1,143.00 | $20,489.00 |
| 06 | 1/27/2022 | $24,736.00 | $1,461.00 | $26,197.00 |
| 07 | 2/22/2022 | $29,976.00 | $1,771.00 | $31,747.00 |
| 08 | 4/4/2022 | $35,103.00 | $2,074.00 | $37,177.00 |
| 09 | 4/18/2022 | $39,493.00 | $2,333.00 | $41,826.00 |
| 10 | 9/26/2022 | $42,481.00 | $2,510.00 | $44,991.00 |
| 11 | 9/28/2022 | $43,543.00 | $2,573.00 | $46,116.00 |
| 12 | 9/28/2022 | $42,481.00 | $2,510.00 | $44,991.00 |
| 13 | 8/24/2023 | $39,493.00 | $2,333.00 | $41,826.00 |
| 14 | 7/14/2023 | $35,103.00 | $2,074.00 | $37,177.00 |
| 15 | 7/6/2023 | $29,976.00 | $1,771.00 | $31,747.00 |
| 16 | 7/6/2023 | $24,736.00 | $1,461.00 | $26,197.00 |
| 17 | 7/6/2023 | $19,842.00 | $1,172.00 | $21,014.00 |
| 18 | 7/14/2023 | $15,954.00 | $943.00 | $16,897.00 |
| 19 | 7/6/2023 | $12,286.00 | $726.00 | $13,012.00 |
| 20 | 7/10/2023 | $9,331.00 | $551.00 | $9,882.00 |
| 21 | 7/10/2023 | $7,013.00 | $414.00 | $7,427.00 |
| 22 | 7/6/2023 | $5,229.00 | $309.00 | $5,538.00 |
| | **Total** | **$518,510.00** | **$30,633.00** | **$549,143.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 10/31/23 | | | |
| **COD:** | | 04/02/24 | | | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2023 | 10/31/23 | 12/31/23 | 62 | 8.350% | $518,510.00 | $ 7,354.32 | $ - | $ - | $ - | $ - | $ - | $ 525,864.32 | $ 525,864.32 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $525,864.32 | $ 11,113.55 | $ - | $ - | $ - | $ - | $ - | $ 536,977.87 | $ 536,977.87 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $536,977.87 | $ 11,348.43 | $ - | $ - | $ - | $ - | $ - | $ 548,326.30 | $ 548,326.30 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $548,326.30 | $ 11,715.61 | $ 2,076.60 | $ 11,715.61 | $ 13,792.20 | $ 25,925.50 | $ 39,717.70 | $ 571,757.51 | $ 532,039.81 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $532,039.81 | | $ 2,076.60 | $ 11,367.63 | $ 13,444.22 | $ 25,925.50 | $ 39,369.72 | $ 543,407.43 | $ 504,037.71 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $504,037.71 | | $ 2,076.60 | $ 9,992.38 | $ 12,068.97 | $ 25,925.50 | $ 37,994.47 | $ 514,030.09 | $ 476,035.62 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $476,035.62 | | $ 2,076.60 | $ 8,960.56 | $ 11,037.15 | $ 25,925.50 | $ 36,962.65 | $ 484,996.17 | $ 448,033.52 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $448,033.52 | | $ 2,076.60 | $ 8,469.67 | $ 10,546.27 | $ 25,925.50 | $ 36,471.77 | $ 456,503.20 | $ 420,031.43 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $420,031.43 | | $ 2,076.60 | $ 7,940.32 | $ 10,016.92 | $ 25,925.50 | $ 35,942.42 | $ 427,971.75 | $ 392,029.33 |
| | | | | | | **$4,509,856.58** | **$41,531.90** | **$12,459.57** | **$58,446.16** | **$70,905.73** | **$155,553.00** | **$226,458.73** | **$4,609,834.64** | **$4,383,375.91** |

**One-Time Costs 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 01/26/22 | 03/31/22 | 65 | 3.250% | $ 394.00 | $ 2.28 | $ - | $ - | $ - | $ - | $ - | $ 396.28 | $ 396.28 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 396.28 | $ 3.21 | $ - | $ - | $ - | $ - | $ - | $ 399.49 | $ 399.49 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 399.49 | $ 3.62 | $ - | $ - | $ - | $ - | $ - | $ 403.12 | $ 403.12 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 403.12 | $ 4.99 | $ - | $ - | $ - | $ - | $ - | $ 408.11 | $ 408.11 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 408.11 | $ 6.35 | $ - | $ - | $ - | $ - | $ - | $ 414.45 | $ 414.45 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 414.45 | $ 7.75 | $ - | $ - | $ - | $ - | $ - | $ 422.20 | $ 422.20 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 422.20 | $ 8.53 | $ - | $ - | $ - | $ - | $ - | $ 430.74 | $ 430.74 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 430.74 | $ 9.07 | $ - | $ - | $ - | $ - | $ - | $ 439.80 | $ 439.80 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 439.80 | $ 9.29 | $ - | $ - | $ - | $ - | $ - | $ 449.10 | $ 449.10 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 449.10 | $ 9.49 | $ - | $ - | $ - | $ - | $ - | $ 458.59 | $ 458.59 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 458.59 | $ 9.80 | $ 3.72 | $ 9.80 | $ 13.52 | $ 19.70 | $ 33.22 | $ 478.19 | $ 444.97 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 444.97 | | $ 3.72 | $ 9.51 | $ 13.23 | $ 19.70 | $ 32.93 | $ 454.48 | $ 421.55 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 421.55 | | $ 3.72 | $ 8.36 | $ 12.08 | $ 19.70 | $ 31.78 | $ 429.91 | $ 398.13 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 398.13 | | $ 3.72 | $ 7.49 | $ 11.21 | $ 19.70 | $ 30.91 | $ 405.63 | $ 374.71 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 374.71 | | $ 3.72 | $ 7.08 | $ 10.80 | $ 19.70 | $ 30.50 | $ 381.80 | $ 351.29 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 351.29 | | $ 3.72 | $ 6.64 | $ 10.36 | $ 19.70 | $ 30.06 | $ 357.93 | $ 327.87 |
| | | | | | | **$ 6,606.54** | **$ 74.39** | **$ 22.32** | **$ 48.88** | **$ 71.20** | **$ 118.20** | **$ 189.40** | **$ 6,729.81** | **$ 6,540.41** |

**One-Time Costs 02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 01/26/22 | 03/31/22 | 65 | 3.250% | $ 524.00 | $ 3.03 | $ - | $ - | $ - | $ - | $ - | $ 527.03 | $ 527.03 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 527.03 | $ 4.27 | $ - | $ - | $ - | $ - | $ - | $ 531.30 | $ 531.30 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 531.30 | $ 4.82 | $ - | $ - | $ - | $ - | $ - | $ 536.12 | $ 536.12 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 536.12 | $ 6.64 | $ - | $ - | $ - | $ - | $ - | $ 542.76 | $ 542.76 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 542.76 | $ 8.44 | $ - | $ - | $ - | $ - | $ - | $ 551.20 | $ 551.20 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 551.20 | $ 10.31 | $ - | $ - | $ - | $ - | $ - | $ 561.51 | $ 561.51 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 561.51 | $ 11.35 | $ - | $ - | $ - | $ - | $ - | $ 572.86 | $ 572.86 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 572.86 | $ 12.06 | $ - | $ - | $ - | $ - | $ - | $ 584.92 | $ 584.92 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 584.92 | $ 12.36 | $ - | $ - | $ - | $ - | $ - | $ 597.28 | $ 597.28 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 597.28 | $ 12.62 | $ - | $ - | $ - | $ - | $ - | $ 609.90 | $ 609.90 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 609.90 | $ 13.03 | $ 4.95 | $ 13.03 | $ 17.98 | $ 26.20 | $ 44.18 | $ 635.97 | $ 591.79 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 591.79 | | $ 4.95 | $ 12.64 | $ 17.59 | $ 26.20 | $ 43.79 | $ 604.43 | $ 560.64 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 560.64 | | $ 4.95 | $ 11.11 | $ 16.06 | $ 26.20 | $ 42.26 | $ 571.76 | $ 529.49 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 529.49 | | $ 4.95 | $ 9.97 | $ 14.91 | $ 26.20 | $ 41.11 | $ 539.46 | $ 498.35 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 498.35 | | $ 4.95 | $ 9.42 | $ 14.37 | $ 26.20 | $ 40.57 | $ 507.77 | $ 467.20 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 467.20 | | $ 4.95 | $ 8.83 | $ 13.78 | $ 26.20 | $ 39.98 | $ 476.03 | $ 436.05 |
| | | | | | | **$ 8,786.37** | **$ 98.93** | **$ 29.68** | **$ 65.01** | **$ 94.69** | **$ 157.20** | **$ 251.89** | **$ 8,950.31** | **$ 8,698.42** |

**One-Time Costs 03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 01/26/22 | 03/31/22 | 65 | 3.250% | $ 690.00 | $ 3.99 | $ - | $ - | $ - | $ - | $ - | $ 693.99 | $ 693.99 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 693.99 | $ 5.62 | $ - | $ - | $ - | $ - | $ - | $ 699.62 | $ 699.62 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 699.62 | $ 6.35 | $ - | $ - | $ - | $ - | $ - | $ 705.97 | $ 705.97 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 705.97 | $ 8.74 | $ - | $ - | $ - | $ - | $ - | $ 714.70 | $ 714.70 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 714.70 | $ 11.12 | $ - | $ - | $ - | $ - | $ - | $ 725.82 | $ 725.82 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 725.82 | $ 13.57 | $ - | $ - | $ - | $ - | $ - | $ 739.39 | $ 739.39 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 739.39 | $ 14.95 | $ - | $ - | $ - | $ - | $ - | $ 754.34 | $ 754.34 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 754.34 | $ 15.88 | $ - | $ - | $ - | $ - | $ - | $ 770.22 | $ 770.22 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 770.22 | $ 16.28 | $ - | $ - | $ - | $ - | $ - | $ 786.49 | $ 786.49 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 786.49 | $ 16.62 | $ - | $ - | $ - | $ - | $ - | $ 803.12 | $ 803.12 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 803.12 | $ 17.16 | $ 6.51 | $ 17.16 | $ 23.67 | $ 34.50 | $ 58.17 | $ 837.44 | $ 779.26 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 779.26 | | $ 6.51 | $ 16.65 | $ 23.16 | $ 34.50 | $ 57.66 | $ 795.91 | $ 738.25 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 738.25 | | $ 6.51 | $ 14.64 | $ 21.15 | $ 34.50 | $ 55.65 | $ 752.88 | $ 697.23 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 697.23 | | $ 6.51 | $ 13.12 | $ 19.64 | $ 34.50 | $ 54.14 | $ 710.36 | $ 656.22 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 656.22 | | $ 6.51 | $ 12.41 | $ 18.92 | $ 34.50 | $ 53.42 | $ 668.63 | $ 615.21 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 615.21 | | $ 6.51 | $ 11.63 | $ 18.14 | $ 34.50 | $ 52.64 | $ 626.84 | $ 574.19 |
| | | | | | | **$ 11,569.83** | **$ 130.28** | **$ 39.08** | **$ 85.60** | **$ 124.69** | **$ 207.00** | **$ 331.69** | **$ 11,785.71** | **$ 11,454.03** |

**One-Time Costs 04**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 11/12/21 | 12/31/21 | 50 | 3.250% | $ 896.00 | $ 3.99 | $ - | $ - | $ - | $ - | $ - | $ 899.99 | $ 899.99 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 899.99 | $ 7.21 | $ - | $ - | $ - | $ - | $ - | $ 907.20 | $ 907.20 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 907.20 | $ 7.35 | $ - | $ - | $ - | $ - | $ - | $ 914.55 | $ 914.55 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 914.55 | $ 8.30 | $ - | $ - | $ - | $ - | $ - | $ 922.85 | $ 922.85 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 922.85 | $ 11.42 | $ - | $ - | $ - | $ - | $ - | $ 934.27 | $ 934.27 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 934.27 | $ 14.54 | $ - | $ - | $ - | $ - | $ - | $ 948.81 | $ 948.81 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 948.81 | $ 17.74 | $ - | $ - | $ - | $ - | $ - | $ 966.55 | $ 966.55 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 966.55 | $ 19.54 | $ - | $ - | $ - | $ - | $ - | $ 986.09 | $ 986.09 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 986.09 | $ 20.75 | $ - | $ - | $ - | $ - | $ - | $ 1,006.84 | $ 1,006.84 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,006.84 | $ 21.28 | $ - | $ - | $ - | $ - | $ - | $ 1,028.12 | $ 1,028.12 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,028.12 | $ 21.73 | $ - | $ - | $ - | $ - | $ - | $ 1,049.85 | $ 1,049.85 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,049.85 | $ 22.43 | $ 8.81 | $ 22.43 | $ 31.25 | $ 44.80 | $ 76.05 | $ 1,094.71 | $ 1,018.67 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,018.67 | | $ 8.81 | $ 21.76 | $ 30.58 | $ 44.80 | $ 75.38 | $ 1,040.43 | $ 965.05 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 965.05 | | $ 8.81 | $ 19.13 | $ 27.95 | $ 44.80 | $ 72.75 | $ 984.18 | $ 911.44 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 911.44 | | $ 8.81 | $ 17.16 | $ 25.97 | $ 44.80 | $ 70.77 | $ 928.59 | $ 857.82 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 857.82 | | $ 8.81 | $ 16.22 | $ 25.03 | $ 44.80 | $ 69.83 | $ 874.04 | $ 804.21 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 804.21 | | $ 8.81 | $ 15.20 | $ 24.02 | $ 44.80 | $ 68.82 | $ 819.41 | $ 750.60 |
| | | | | | | **$ 16,018.31** | **$ 176.28** | **$ 52.88** | **$ 111.90** | **$ 164.79** | **$ 268.80** | **$ 433.59** | **$ 16,306.49** | **$ 15,872.91** |

**One-Time Costs 05**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 01/26/22 | 03/31/22 | 65 | 3.250% | $ 1,143.00 | $ 6.62 | $ - | $ - | $ - | $ - | $ - | $ 1,149.62 | $ 1,149.62 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,149.62 | $ 9.32 | $ - | $ - | $ - | $ - | $ - | $ 1,158.93 | $ 1,158.93 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,158.93 | $ 10.52 | $ - | $ - | $ - | $ - | $ - | $ 1,169.45 | $ 1,169.45 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,169.45 | $ 14.47 | $ - | $ - | $ - | $ - | $ - | $ 1,183.92 | $ 1,183.92 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,183.92 | $ 18.42 | $ - | $ - | $ - | $ - | $ - | $ 1,202.34 | $ 1,202.34 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,202.34 | $ 22.48 | $ - | $ - | $ - | $ - | $ - | $ 1,224.82 | $ 1,224.82 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,224.82 | $ 24.76 | $ - | $ - | $ - | $ - | $ - | $ 1,249.58 | $ 1,249.58 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,249.58 | $ 26.30 | $ - | $ - | $ - | $ - | $ - | $ 1,275.88 | $ 1,275.88 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,275.88 | $ 26.96 | $ - | $ - | $ - | $ - | $ - | $ 1,302.85 | $ 1,302.85 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,302.85 | $ 27.53 | $ - | $ - | $ - | $ - | $ - | $ 1,330.38 | $ 1,330.38 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,330.38 | $ 28.43 | $ 10.79 | $ 28.43 | $ 39.22 | $ 57.15 | $ 96.37 | $ 1,387.23 | $ 1,290.86 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,290.86 | | $ 10.79 | $ 27.58 | $ 38.37 | $ 57.15 | $ 95.52 | $ 1,318.44 | $ 1,222.92 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,222.92 | | $ 10.79 | $ 24.24 | $ 35.03 | $ 57.15 | $ 92.18 | $ 1,247.17 | $ 1,154.98 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,154.98 | | $ 10.79 | $ 21.74 | $ 32.53 | $ 57.15 | $ 89.68 | $ 1,176.72 | $ 1,087.04 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,087.04 | | $ 10.79 | $ 20.55 | $ 31.34 | $ 57.15 | $ 88.49 | $ 1,107.59 | $ 1,019.10 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,019.10 | | $ 10.79 | $ 19.27 | $ 30.06 | $ 57.15 | $ 87.21 | $ 1,038.37 | $ 951.16 |
| | | | | | | **$ 19,165.68** | **$ 215.80** | **$ 64.74** | **$ 141.81** | **$ 206.55** | **$ 342.90** | **$ 549.45** | **$ 19,523.29** | **$ 18,973.84** |

**One-Time Costs 06**

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 07/01/24 | 09/30/24 | $ 228.41 | $ 736.38 | $ 964.79 | $ 1,531.65 |
| 10/01/24 | 12/31/24 | $ 228.41 | $ 714.51 | $ 942.92 | $ 1,531.65 |
| 01/01/25 | 03/31/25 | $ 228.41 | $ 628.07 | $ 856.48 | $ 1,531.65 |
| 04/01/25 | 06/30/25 | $ 228.41 | $ 563.21 | $ 791.62 | $ 1,531.65 |
| 07/01/25 | 09/30/25 | $ 228.41 | $ 532.36 | $ 760.77 | $ 1,531.65 |
| 10/01/25 | 12/31/25 | $ 228.41 | $ 499.09 | $ 727.50 | $ 1,531.65 |
| | | **$ 1,370.46** | **$ 3,673.61** | **$ 5,044.07** | **$ 9,189.90** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 01/27/22 | 03/31/22 | 64 | 3.250% | $ 1,461.00 | $ 8.33 | $ - | $ - | $ - | $ - | $ - | $ 1,469.33 | $ 1,469.33 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,469.33 | $ 11.91 | $ - | $ - | $ - | $ - | $ - | $ 1,481.23 | $ 1,481.23 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,481.23 | $ 13.44 | $ - | $ - | $ - | $ - | $ - | $ 1,494.67 | $ 1,494.67 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,494.67 | $ 18.50 | $ - | $ - | $ - | $ - | $ - | $ 1,513.17 | $ 1,513.17 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,513.17 | $ 23.54 | $ - | $ - | $ - | $ - | $ - | $ 1,536.71 | $ 1,536.71 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,536.71 | $ 28.73 | $ - | $ - | $ - | $ - | $ - | $ 1,565.45 | $ 1,565.45 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,565.45 | $ 31.65 | $ - | $ - | $ - | $ - | $ - | $ 1,597.09 | $ 1,597.09 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,597.09 | $ 33.61 | $ - | $ - | $ - | $ - | $ - | $ 1,630.71 | $ 1,630.71 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,630.71 | $ 34.46 | $ - | $ - | $ - | $ - | $ - | $ 1,665.17 | $ 1,665.17 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,665.17 | $ 35.19 | $ - | $ - | $ - | $ - | $ - | $ 1,700.36 | $ 1,700.36 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,700.36 | $ 36.33 | $ 13.78 | $ 36.33 | $ 50.11 | $ 73.05 | $ 123.16 | $ 1,773.02 | $ 1,649.86 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,649.86 | | $ 13.78 | $ 35.25 | $ 49.04 | $ 73.05 | $ 122.09 | $ 1,685.11 | $ 1,563.02 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,563.02 | | $ 13.78 | $ 30.99 | $ 44.77 | $ 73.05 | $ 117.82 | $ 1,594.01 | $ 1,476.19 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,476.19 | | $ 13.78 | $ 27.79 | $ 41.57 | $ 73.05 | $ 114.62 | $ 1,503.97 | $ 1,389.35 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,389.35 | | $ 13.78 | $ 26.26 | $ 40.05 | $ 73.05 | $ 113.10 | $ 1,415.62 | $ 1,302.52 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,302.52 | | $ 13.78 | $ 24.62 | $ 38.41 | $ 73.05 | $ 111.46 | $ 1,327.14 | $ 1,215.68 |
| | | | | | | **$ 24,495.82** | **$ 275.69** | **$ 82.71** | **$ 181.24** | **$ 263.95** | **$ 438.30** | **$ 702.25** | **$ 24,952.76** | **$ 24,250.51** |

**One-Time Costs 07**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 02/22/22 | 03/31/22 | 38 | 3.250% | $ 1,771.00 | $ 5.99 | $ - | $ - | $ - | $ - | $ - | $ 1,776.99 | $ 1,776.99 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,776.99 | $ 14.40 | $ - | $ - | $ - | $ - | $ - | $ 1,791.39 | $ 1,791.39 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,791.39 | $ 16.26 | $ - | $ - | $ - | $ - | $ - | $ 1,807.65 | $ 1,807.65 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,807.65 | $ 22.37 | $ - | $ - | $ - | $ - | $ - | $ 1,830.02 | $ 1,830.02 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,830.02 | $ 28.47 | $ - | $ - | $ - | $ - | $ - | $ 1,858.49 | $ 1,858.49 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,858.49 | $ 34.75 | $ - | $ - | $ - | $ - | $ - | $ 1,893.24 | $ 1,893.24 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,893.24 | $ 38.27 | $ - | $ - | $ - | $ - | $ - | $ 1,931.51 | $ 1,931.51 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,931.51 | $ 40.65 | $ - | $ - | $ - | $ - | $ - | $ 1,972.16 | $ 1,972.16 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,972.16 | $ 41.68 | $ - | $ - | $ - | $ - | $ - | $ 2,013.84 | $ 2,013.84 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,013.84 | $ 42.56 | $ - | $ - | $ - | $ - | $ - | $ 2,056.40 | $ 2,056.40 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,056.40 | $ 43.94 | $ 16.47 | $ 43.94 | $ 60.40 | $ 88.55 | $ 148.95 | $ 2,144.28 | $ 1,995.32 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,995.32 | | $ 16.47 | $ 42.63 | $ 59.10 | $ 88.55 | $ 147.65 | $ 2,037.96 | $ 1,890.31 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,890.31 | | $ 16.47 | $ 37.47 | $ 53.94 | $ 88.55 | $ 142.49 | $ 1,927.78 | $ 1,785.29 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,785.29 | | $ 16.47 | $ 33.61 | $ 50.07 | $ 88.55 | $ 138.62 | $ 1,818.90 | $ 1,680.27 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,680.27 | | $ 16.47 | $ 31.76 | $ 48.23 | $ 88.55 | $ 136.78 | $ 1,712.04 | $ 1,575.26 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,575.26 | | $ 16.47 | $ 29.78 | $ 46.25 | $ 88.55 | $ 134.80 | $ 1,605.04 | $ 1,470.24 |
| | | | | | | **$ 29,629.16** | **$ 329.34** | **$ 98.80** | **$ 219.19** | **$ 317.99** | **$ 531.30** | **$ 849.29** | **$ 30,177.69** | **$ 29,328.39** |

**One-Time Costs 08**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 04/04/22 | 06/30/22 | 88 | 3.250% | $ 2,074.00 | $ 16.25 | $ - | $ - | $ - | $ - | $ - | $ 2,090.25 | $ 2,090.25 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,090.25 | $ 18.97 | $ - | $ - | $ - | $ - | $ - | $ 2,109.22 | $ 2,109.22 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,109.22 | $ 26.10 | $ - | $ - | $ - | $ - | $ - | $ 2,135.32 | $ 2,135.32 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,135.32 | $ 33.22 | $ - | $ - | $ - | $ - | $ - | $ 2,168.54 | $ 2,168.54 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,168.54 | $ 40.55 | $ - | $ - | $ - | $ - | $ - | $ 2,209.09 | $ 2,209.09 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,209.09 | $ 44.66 | $ - | $ - | $ - | $ - | $ - | $ 2,253.75 | $ 2,253.75 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,253.75 | $ 47.43 | $ - | $ - | $ - | $ - | $ - | $ 2,301.18 | $ 2,301.18 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,301.18 | $ 48.63 | $ - | $ - | $ - | $ - | $ - | $ 2,349.82 | $ 2,349.82 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,349.82 | $ 49.66 | $ - | $ - | $ - | $ - | $ - | $ 2,399.48 | $ 2,399.48 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,399.48 | $ 51.27 | $ 18.84 | $ 51.27 | $ 70.10 | $ 103.70 | $ 173.80 | $ 2,502.01 | $ 2,328.21 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,328.21 | | $ 18.84 | $ 49.74 | $ 68.58 | $ 103.70 | $ 172.28 | $ 2,377.95 | $ 2,205.67 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,205.67 | | $ 18.84 | $ 43.73 | $ 62.56 | $ 103.70 | $ 166.26 | $ 2,249.40 | $ 2,083.13 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,083.13 | | $ 18.84 | $ 39.21 | $ 58.05 | $ 103.70 | $ 161.75 | $ 2,122.34 | $ 1,960.60 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,960.60 | | $ 18.84 | $ 37.06 | $ 55.90 | $ 103.70 | $ 159.60 | $ 1,997.66 | $ 1,838.06 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,838.06 | | $ 18.84 | $ 34.75 | $ 53.58 | $ 103.70 | $ 157.28 | $ 1,872.81 | $ 1,715.52 |
| | | | | | | **$ 32,506.32** | **$ 376.74** | **$ 113.02** | **$ 255.76** | **$ 368.78** | **$ 622.20** | **$ 990.98** | **$ 33,138.83** | **$ 32,147.84** |

**One-Time Costs 09**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 04/18/22 | 06/30/22 | 74 | 3.250% | $ 2,333.00 | $ 15.37 | $ - | $ - | $ - | $ - | $ - | $ 2,348.37 | $ 2,348.37 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,348.37 | $ 21.31 | $ - | $ - | $ - | $ - | $ - | $ 2,369.68 | $ 2,369.68 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,369.68 | $ 29.33 | $ - | $ - | $ - | $ - | $ - | $ 2,399.01 | $ 2,399.01 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,399.01 | $ 37.33 | $ - | $ - | $ - | $ - | $ - | $ 2,436.33 | $ 2,436.33 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,436.33 | $ 45.56 | $ - | $ - | $ - | $ - | $ - | $ 2,481.89 | $ 2,481.89 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,481.89 | $ 50.17 | $ - | $ - | $ - | $ - | $ - | $ 2,532.06 | $ 2,532.06 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,532.06 | $ 53.29 | $ - | $ - | $ - | $ - | $ - | $ 2,585.35 | $ 2,585.35 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,585.35 | $ 54.64 | $ - | $ - | $ - | $ - | $ - | $ 2,639.99 | $ 2,639.99 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,639.99 | $ 55.79 | $ - | $ - | $ - | $ - | $ - | $ 2,695.78 | $ 2,695.78 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,695.78 | $ 57.60 | $ 21.02 | $ 57.60 | $ 78.62 | $ 116.65 | $ 195.27 | $ 2,810.98 | $ 2,615.71 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,615.71 | | $ 21.02 | $ 55.89 | $ 76.91 | $ 116.65 | $ 193.56 | $ 2,671.60 | $ 2,478.04 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,478.04 | | $ 21.02 | $ 49.13 | $ 70.15 | $ 116.65 | $ 186.80 | $ 2,527.17 | $ 2,340.38 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,340.38 | | $ 21.02 | $ 44.05 | $ 65.07 | $ 116.65 | $ 181.72 | $ 2,384.43 | $ 2,202.71 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,202.71 | | $ 21.02 | $ 41.64 | $ 62.66 | $ 116.65 | $ 179.31 | $ 2,244.35 | $ 2,065.04 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,065.04 | | $ 21.02 | $ 39.04 | $ 60.06 | $ 116.65 | $ 176.71 | $ 2,104.07 | $ 1,927.37 |
| | | | | | | **$ 36,523.35** | **$ 420.38** | **$ 126.11** | **$ 287.34** | **$ 413.46** | **$ 699.90** | **$ 1,113.36** | **$ 37,231.08** | **$ 36,117.72** |

**One-Time Costs 10**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 09/26/22 | 09/30/22 | 5 | 3.600% | $ 2,510.00 | $ 1.24 | $ - | $ - | $ - | $ - | $ - | $ 2,511.24 | $ 2,511.24 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,511.24 | $ 31.08 | $ - | $ - | $ - | $ - | $ - | $ 2,542.32 | $ 2,542.32 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,542.32 | $ 39.56 | $ - | $ - | $ - | $ - | $ - | $ 2,581.87 | $ 2,581.87 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,581.87 | $ 48.28 | $ - | $ - | $ - | $ - | $ - | $ 2,630.15 | $ 2,630.15 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,630.15 | $ 53.17 | $ - | $ - | $ - | $ - | $ - | $ 2,683.32 | $ 2,683.32 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,683.32 | $ 56.47 | $ - | $ - | $ - | $ - | $ - | $ 2,739.79 | $ 2,739.79 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,739.79 | $ 57.90 | $ - | $ - | $ - | $ - | $ - | $ 2,797.69 | $ 2,797.69 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,797.69 | $ 59.13 | $ - | $ - | $ - | $ - | $ - | $ 2,856.82 | $ 2,856.82 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,856.82 | $ 61.04 | $ 20.39 | $ 61.04 | $ 81.43 | $ 125.50 | $ 206.93 | $ 2,978.90 | $ 2,771.97 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,771.97 | | $ 20.39 | $ 59.23 | $ 79.62 | $ 125.50 | $ 205.12 | $ 2,831.19 | $ 2,626.07 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,626.07 | | $ 20.39 | $ 52.06 | $ 72.45 | $ 125.50 | $ 197.95 | $ 2,678.14 | $ 2,480.18 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,480.18 | | $ 20.39 | $ 46.69 | $ 67.08 | $ 125.50 | $ 192.58 | $ 2,526.87 | $ 2,334.29 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,334.29 | | $ 20.39 | $ 44.13 | $ 64.52 | $ 125.50 | $ 190.02 | $ 2,378.42 | $ 2,188.40 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,188.40 | | $ 20.39 | $ 41.37 | $ 61.76 | $ 125.50 | $ 187.26 | $ 2,229.76 | $ 2,042.50 |
| | | | | | | **$ 36,254.11** | **$ 407.86** | **$ 122.36** | **$ 304.51** | **$ 426.87** | **$ 753.00** | **$ 1,179.87** | **$ 36,966.48** | **$ 35,786.61** |

**One-Time Costs 11**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 09/28/22 | 09/30/22 | 3 | 3.600% | $ 2,573.00 | $ 0.76 | $ - | $ - | $ - | $ - | $ - | $ 2,573.76 | $ 2,573.76 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,573.76 | $ 31.85 | $ - | $ - | $ - | $ - | $ - | $ 2,605.61 | $ 2,605.61 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,605.61 | $ 40.54 | $ - | $ - | $ - | $ - | $ - | $ 2,646.15 | $ 2,646.15 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,646.15 | $ 49.48 | $ - | $ - | $ - | $ - | $ - | $ 2,695.63 | $ 2,695.63 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,695.63 | $ 54.49 | $ - | $ - | $ - | $ - | $ - | $ 2,750.13 | $ 2,750.13 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,750.13 | $ 57.88 | $ - | $ - | $ - | $ - | $ - | $ 2,808.01 | $ 2,808.01 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,808.01 | $ 59.34 | $ - | $ - | $ - | $ - | $ - | $ 2,867.35 | $ 2,867.35 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,867.35 | $ 60.60 | $ - | $ - | $ - | $ - | $ - | $ 2,927.95 | $ 2,927.95 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,927.95 | $ 62.56 | $ 20.88 | $ 62.56 | $ 83.43 | $ 128.65 | $ 212.08 | $ 3,053.07 | $ 2,840.98 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,840.98 | | $ 20.88 | $ 60.70 | $ 81.58 | $ 128.65 | $ 210.23 | $ 2,901.68 | $ 2,691.46 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,691.46 | | $ 20.88 | $ 53.36 | $ 74.23 | $ 128.65 | $ 202.88 | $ 2,744.81 | $ 2,541.93 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,541.93 | | $ 20.88 | $ 47.85 | $ 68.72 | $ 128.65 | $ 197.37 | $ 2,589.78 | $ 2,392.41 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,392.41 | | $ 20.88 | $ 45.23 | $ 66.10 | $ 128.65 | $ 194.75 | $ 2,437.63 | $ 2,242.88 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,242.88 | | $ 20.88 | $ 42.40 | $ 63.28 | $ 128.65 | $ 191.93 | $ 2,285.28 | $ 2,093.36 |
| | | | | | | **$ 37,157.25** | **$ 417.51** | **$ 125.25** | **$ 312.09** | **$ 437.34** | **$ 771.90** | **$ 1,209.24** | **$ 37,886.85** | **$ 36,677.61** |

**One-Time Costs 12**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 09/28/22 | 09/30/22 | 3 | 3.600% | $ 2,510.00 | $ 0.74 | $ - | $ - | $ - | $ - | $ - | $ 2,510.74 | $ 2,510.74 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,510.74 | $ 31.07 | $ - | $ - | $ - | $ - | $ - | $ 2,541.82 | $ 2,541.82 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,541.82 | $ 39.55 | $ - | $ - | $ - | $ - | $ - | $ 2,581.36 | $ 2,581.36 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,581.36 | $ 48.27 | $ - | $ - | $ - | $ - | $ - | $ 2,629.63 | $ 2,629.63 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,629.63 | $ 53.16 | $ - | $ - | $ - | $ - | $ - | $ 2,682.79 | $ 2,682.79 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,682.79 | $ 56.46 | $ - | $ - | $ - | $ - | $ - | $ 2,739.25 | $ 2,739.25 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,739.25 | $ 57.89 | $ - | $ - | $ - | $ - | $ - | $ 2,797.14 | $ 2,797.14 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,797.14 | $ 59.11 | $ - | $ - | $ - | $ - | $ - | $ 2,856.26 | $ 2,856.26 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,856.26 | $ 61.03 | $ 20.36 | $ 61.03 | $ 81.39 | $ 125.50 | $ 206.89 | $ 2,978.31 | $ 2,771.42 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,771.42 | | $ 20.36 | $ 59.21 | $ 79.58 | $ 125.50 | $ 205.08 | $ 2,830.64 | $ 2,625.56 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,625.56 | | $ 20.36 | $ 52.05 | $ 72.41 | $ 125.50 | $ 197.91 | $ 2,677.61 | $ 2,479.69 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,479.69 | | $ 20.36 | $ 46.68 | $ 67.04 | $ 125.50 | $ 192.54 | $ 2,526.37 | $ 2,333.83 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,333.83 | | $ 20.36 | $ 44.12 | $ 64.48 | $ 125.50 | $ 189.98 | $ 2,377.95 | $ 2,187.96 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,187.96 | | $ 20.36 | $ 41.36 | $ 61.73 | $ 125.50 | $ 187.23 | $ 2,229.33 | $ 2,042.10 |
| | | | | | | **$ 36,247.45** | **$ 407.28** | **$ 122.19** | **$ 304.45** | **$ 426.63** | **$ 753.00** | **$ 1,179.63** | **$ 36,959.19** | **$ 35,779.55** |

**One-Time Costs 13**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 08/24/23 | 09/30/23 | 38 | 8.020% | $ 2,333.00 | $ 19.48 | $ - | $ - | $ - | $ - | $ - | $ 2,352.48 | $ 2,352.48 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,352.48 | $ 49.51 | $ - | $ - | $ - | $ - | $ - | $ 2,401.99 | $ 2,401.99 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,401.99 | $ 50.76 | $ - | $ - | $ - | $ - | $ - | $ 2,452.75 | $ 2,452.75 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,452.75 | $ 51.84 | $ - | $ - | $ - | $ - | $ - | $ 2,504.59 | $ 2,504.59 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,504.59 | $ 53.51 | $ 11.26 | $ 53.51 | $ 64.77 | $ 116.65 | $ 181.42 | $ 2,611.62 | $ 2,430.20 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,430.20 | | $ 11.26 | $ 51.92 | $ 63.18 | $ 116.65 | $ 179.83 | $ 2,482.12 | $ 2,302.29 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,302.29 | | $ 11.26 | $ 45.64 | $ 56.90 | $ 116.65 | $ 173.55 | $ 2,347.94 | $ 2,174.39 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,174.39 | | $ 11.26 | $ 40.93 | $ 52.18 | $ 116.65 | $ 168.83 | $ 2,215.32 | $ 2,046.48 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,046.48 | | $ 11.26 | $ 38.69 | $ 49.94 | $ 116.65 | $ 166.59 | $ 2,085.17 | $ 1,918.58 |

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,918.58 | | $ 11.26 | $ 36.27 | $ 47.52 | $ 116.65 | $ 164.17 | $ 1,954.85 | $ 1,790.67 |
| | | | | | | **$ 22,916.76** | **$ 225.10** | **$ 67.53** | **$ 266.96** | **$ 334.50** | **$ 699.90** | **$ 1,034.40** | **$ 23,408.83** | **$ 22,374.43** |

**One-Time Costs 14**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 07/14/23 | 09/30/23 | 79 | 8.020% | $ 2,074.00 | $ 36.00 | $ - | $ - | $ - | $ - | $ - | $ 2,110.00 | $ 2,110.00 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,110.00 | $ 44.41 | $ - | $ - | $ - | $ - | $ - | $ 2,154.41 | $ 2,154.41 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,154.41 | $ 45.53 | $ - | $ - | $ - | $ - | $ - | $ 2,199.94 | $ 2,199.94 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,199.94 | $ 46.49 | $ - | $ - | $ - | $ - | $ - | $ 2,246.43 | $ 2,246.43 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,246.43 | $ 48.00 | $ 11.02 | $ 48.00 | $ 59.02 | $ 103.70 | $ 162.72 | $ 2,342.43 | $ 2,179.71 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,179.71 | | $ 11.02 | $ 46.57 | $ 57.59 | $ 103.70 | $ 161.29 | $ 2,226.28 | $ 2,064.99 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,064.99 | | $ 11.02 | $ 40.94 | $ 51.96 | $ 103.70 | $ 155.66 | $ 2,105.93 | $ 1,950.27 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,950.27 | | $ 11.02 | $ 36.71 | $ 47.73 | $ 103.70 | $ 151.43 | $ 1,986.98 | $ 1,835.55 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,835.55 | | $ 11.02 | $ 34.70 | $ 45.72 | $ 103.70 | $ 149.42 | $ 1,870.24 | $ 1,720.82 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,720.82 | | $ 11.02 | $ 32.53 | $ 43.55 | $ 103.70 | $ 147.25 | $ 1,753.35 | $ 1,606.10 |
| | | | | | | **$ 20,536.12** | **$ 220.43** | **$ 66.13** | **$ 239.45** | **$ 305.58** | **$ 622.20** | **$ 927.78** | **$ 20,996.00** | **$ 20,068.22** |

**One-Time Costs 15**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 07/06/23 | 09/30/23 | 87 | 8.020% | $ 1,771.00 | $ 33.85 | $ - | $ - | $ - | $ - | $ - | $ 1,804.85 | $ 1,804.85 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,804.85 | $ 37.99 | $ - | $ - | $ - | $ - | $ - | $ 1,842.84 | $ 1,842.84 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,842.84 | $ 38.95 | $ - | $ - | $ - | $ - | $ - | $ 1,881.79 | $ 1,881.79 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,881.79 | $ 39.77 | $ - | $ - | $ - | $ - | $ - | $ 1,921.56 | $ 1,921.56 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,921.56 | $ 41.06 | $ 9.58 | $ 41.06 | $ 50.64 | $ 88.55 | $ 139.19 | $ 2,003.67 | $ 1,864.48 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,864.48 | | $ 9.58 | $ 39.84 | $ 49.42 | $ 88.55 | $ 137.97 | $ 1,904.32 | $ 1,766.35 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,766.35 | | $ 9.58 | $ 35.02 | $ 44.60 | $ 88.55 | $ 133.15 | $ 1,801.37 | $ 1,668.22 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,668.22 | | $ 9.58 | $ 31.40 | $ 40.98 | $ 88.55 | $ 129.53 | $ 1,699.62 | $ 1,570.09 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,570.09 | | $ 9.58 | $ 29.68 | $ 39.26 | $ 88.55 | $ 127.81 | $ 1,599.77 | $ 1,471.96 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,471.96 | | $ 9.58 | $ 27.83 | $ 37.41 | $ 88.55 | $ 125.96 | $ 1,499.79 | $ 1,373.83 |
| | | | | | | **$ 17,563.14** | **$ 191.61** | **$ 57.48** | **$ 204.82** | **$ 262.30** | **$ 531.30** | **$ 793.60** | **$ 17,959.58** | **$ 17,165.97** |

**One-Time Costs 16**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 07/06/23 | 09/30/23 | 87 | 8.020% | $ 1,461.00 | $ 27.93 | $ - | $ - | $ - | $ - | $ - | $ 1,488.93 | $ 1,488.93 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,488.93 | $ 31.34 | $ - | $ - | $ - | $ - | $ - | $ 1,520.27 | $ 1,520.27 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,520.27 | $ 32.13 | $ - | $ - | $ - | $ - | $ - | $ 1,552.39 | $ 1,552.39 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,552.39 | $ 32.81 | $ - | $ - | $ - | $ - | $ - | $ 1,585.20 | $ 1,585.20 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,585.20 | $ 33.87 | $ 7.90 | $ 33.87 | $ 41.77 | $ 73.05 | $ 114.82 | $ 1,652.94 | $ 1,538.12 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,538.12 | | $ 7.90 | $ 32.86 | $ 40.77 | $ 73.05 | $ 113.82 | $ 1,570.98 | $ 1,457.17 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,457.17 | | $ 7.90 | $ 28.89 | $ 36.79 | $ 73.05 | $ 109.84 | $ 1,486.05 | $ 1,376.21 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,376.21 | | $ 7.90 | $ 25.90 | $ 33.81 | $ 73.05 | $ 106.86 | $ 1,402.12 | $ 1,295.26 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,295.26 | | $ 7.90 | $ 24.49 | $ 32.39 | $ 73.05 | $ 105.44 | $ 1,319.74 | $ 1,214.30 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,214.30 | | $ 7.90 | $ 22.96 | $ 30.86 | $ 73.05 | $ 103.91 | $ 1,237.26 | $ 1,133.35 |
| | | | | | | **$ 14,488.85** | **$ 158.07** | **$ 47.42** | **$ 168.97** | **$ 216.39** | **$ 438.30** | **$ 654.69** | **$ 14,815.89** | **$ 14,161.20** |

**One-Time Costs 17**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 07/06/23 | 09/30/23 | 87 | 8.020% | $ 1,172.00 | $ 22.40 | $ - | $ - | $ - | $ - | $ - | $ 1,194.40 | $ 1,194.40 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,194.40 | $ 25.14 | $ - | $ - | $ - | $ - | $ - | $ 1,219.54 | $ 1,219.54 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,219.54 | $ 25.77 | $ - | $ - | $ - | $ - | $ - | $ 1,245.32 | $ 1,245.32 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,245.32 | $ 26.32 | $ - | $ - | $ - | $ - | $ - | $ 1,271.63 | $ 1,271.63 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,271.63 | $ 27.17 | $ 6.34 | $ 27.17 | $ 33.51 | $ 58.60 | $ 92.11 | $ 1,325.97 | $ 1,233.86 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,233.86 | | $ 6.34 | $ 26.36 | $ 32.70 | $ 58.60 | $ 91.30 | $ 1,260.23 | $ 1,168.92 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,168.92 | | $ 6.34 | $ 23.17 | $ 29.51 | $ 58.60 | $ 88.11 | $ 1,192.10 | $ 1,103.98 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,103.98 | | $ 6.34 | $ 20.78 | $ 27.12 | $ 58.60 | $ 85.72 | $ 1,124.76 | $ 1,039.04 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,039.04 | | $ 6.34 | $ 19.64 | $ 25.98 | $ 58.60 | $ 84.58 | $ 1,058.69 | $ 974.10 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 974.10 | | $ 6.34 | $ 18.41 | $ 24.75 | $ 58.60 | $ 83.35 | $ 992.52 | $ 909.16 |
| | | | | | | **$ 11,622.81** | **$ 126.80** | **$ 38.04** | **$ 135.54** | **$ 173.58** | **$ 351.60** | **$ 525.18** | **$ 11,885.16** | **$ 11,359.98** |

**One-Time Costs 18**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 07/14/23 | 09/30/23 | 79 | 8.020% | $ 943.00 | $ 16.37 | $ - | $ - | $ - | $ - | $ - | $ 959.37 | $ 959.37 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 959.37 | $ 20.19 | $ - | $ - | $ - | $ - | $ - | $ 979.56 | $ 979.56 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 979.56 | $ 20.70 | $ - | $ - | $ - | $ - | $ - | $ 1,000.26 | $ 1,000.26 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,000.26 | $ 21.14 | $ - | $ - | $ - | $ - | $ - | $ 1,021.40 | $ 1,021.40 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,021.40 | $ 21.82 | $ 5.01 | $ 21.82 | $ 26.83 | $ 47.15 | $ 73.98 | $ 1,065.05 | $ 991.06 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 991.06 | | $ 5.01 | $ 21.18 | $ 26.19 | $ 47.15 | $ 73.34 | $ 1,012.24 | $ 938.90 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 938.90 | | $ 5.01 | $ 18.61 | $ 23.62 | $ 47.15 | $ 70.77 | $ 957.52 | $ 886.74 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 886.74 | | $ 5.01 | $ 16.69 | $ 21.70 | $ 47.15 | $ 68.85 | $ 903.43 | $ 834.58 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 834.58 | | $ 5.01 | $ 15.78 | $ 20.79 | $ 47.15 | $ 67.94 | $ 850.36 | $ 782.42 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 782.42 | | $ 5.01 | $ 14.79 | $ 19.80 | $ 47.15 | $ 66.95 | $ 797.21 | $ 730.26 |
| | | | | | | **$ 9,337.30** | **$ 100.23** | **$ 30.07** | **$ 108.87** | **$ 138.94** | **$ 282.90** | **$ 421.84** | **$ 9,546.40** | **$ 9,124.56** |

**One-Time Costs 19**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 07/06/23 | 09/30/23 | 87 | 8.020% | $ 726.00 | $ 13.88 | $ - | $ - | $ - | $ - | $ - | $ 739.88 | $ 739.88 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 739.88 | $ 15.57 | $ - | $ - | $ - | $ - | $ - | $ 755.45 | $ 755.45 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 755.45 | $ 15.97 | $ - | $ - | $ - | $ - | $ - | $ 771.42 | $ 771.42 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 771.42 | $ 16.30 | $ - | $ - | $ - | $ - | $ - | $ 787.72 | $ 787.72 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 787.72 | $ 16.83 | $ 3.93 | $ 16.83 | $ 20.76 | $ 36.30 | $ 57.06 | $ 821.38 | $ 764.32 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 764.32 | | $ 3.93 | $ 16.33 | $ 20.26 | $ 36.30 | $ 56.56 | $ 780.65 | $ 724.09 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 724.09 | | $ 3.93 | $ 14.35 | $ 18.28 | $ 36.30 | $ 54.58 | $ 738.45 | $ 683.87 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 683.87 | | $ 3.93 | $ 12.87 | $ 16.80 | $ 36.30 | $ 53.10 | $ 696.74 | $ 643.64 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 643.64 | | $ 3.93 | $ 12.17 | $ 16.09 | $ 36.30 | $ 52.39 | $ 655.81 | $ 603.41 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 603.41 | | $ 3.93 | $ 11.41 | $ 15.33 | $ 36.30 | $ 51.63 | $ 614.82 | $ 563.18 |
| | | | | | | **$ 7,199.80** | **$ 78.55** | **$ 23.56** | **$ 83.96** | **$ 107.53** | **$ 217.80** | **$ 325.33** | **$ 7,362.31** | **$ 7,036.98** |

**One-Time Costs 20**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 07/10/23 | 09/30/23 | 83 | 8.020% | $ 551.00 | $ 10.05 | $ - | $ - | $ - | $ - | $ - | $ 561.05 | $ 561.05 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 561.05 | $ 11.81 | $ - | $ - | $ - | $ - | $ - | $ 572.86 | $ 572.86 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 572.86 | $ 12.11 | $ - | $ - | $ - | $ - | $ - | $ 584.96 | $ 584.96 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 584.96 | $ 12.36 | $ - | $ - | $ - | $ - | $ - | $ 597.33 | $ 597.33 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 597.33 | $ 12.76 | $ 2.95 | $ 12.76 | $ 15.72 | $ 27.55 | $ 43.27 | $ 622.85 | $ 579.58 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 579.58 | | $ 2.95 | $ 12.38 | $ 15.34 | $ 27.55 | $ 42.89 | $ 591.97 | $ 549.08 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 549.08 | | $ 2.95 | $ 10.89 | $ 13.84 | $ 27.55 | $ 41.39 | $ 559.97 | $ 518.58 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 518.58 | | $ 2.95 | $ 9.76 | $ 12.72 | $ 27.55 | $ 40.27 | $ 528.34 | $ 488.07 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 488.07 | | $ 2.95 | $ 9.23 | $ 12.18 | $ 27.55 | $ 39.73 | $ 497.30 | $ 457.57 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 457.57 | | $ 2.95 | $ 8.65 | $ 11.60 | $ 27.55 | $ 39.15 | $ 466.22 | $ 427.06 |
| | | | | | | **$ 5,460.07** | **$ 59.09** | **$ 17.73** | **$ 63.67** | **$ 81.40** | **$ 165.30** | **$ 246.70** | **$ 5,582.83** | **$ 5,336.13** |

**One-Time Costs 21**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 07/10/23 | 09/30/23 | 83 | 8.020% | $ 414.00 | $ 7.55 | $ - | $ - | $ - | $ - | $ - | $ 421.55 | $ 421.55 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 421.55 | $ 8.87 | $ - | $ - | $ - | $ - | $ - | $ 430.42 | $ 430.42 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 430.42 | $ 9.10 | $ - | $ - | $ - | $ - | $ - | $ 439.52 | $ 439.52 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 439.52 | $ 9.29 | $ - | $ - | $ - | $ - | $ - | $ 448.81 | $ 448.81 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 448.81 | $ 9.59 | $ 2.22 | $ 9.59 | $ 11.81 | $ 20.70 | $ 32.51 | $ 467.99 | $ 435.48 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 435.48 | | $ 2.22 | $ 9.30 | $ 11.52 | $ 20.70 | $ 32.22 | $ 444.78 | $ 412.56 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 412.56 | | $ 2.22 | $ 8.18 | $ 10.40 | $ 20.70 | $ 31.10 | $ 420.74 | $ 389.64 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 389.64 | | $ 2.22 | $ 7.33 | $ 9.55 | $ 20.70 | $ 30.25 | $ 396.97 | $ 366.72 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 366.72 | | $ 2.22 | $ 6.93 | $ 9.15 | $ 20.70 | $ 29.85 | $ 373.65 | $ 343.80 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 343.80 | | $ 2.22 | $ 6.50 | $ 8.72 | $ 20.70 | $ 29.42 | $ 350.30 | $ 320.88 |
| | | | | | | **$ 4,102.49** | **$ 44.40** | **$ 13.32** | **$ 47.84** | **$ 61.16** | **$ 124.20** | **$ 185.36** | **$ 4,194.72** | **$ 4,009.36** |

**One-Time Costs 22**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2023 | 07/06/23 | 09/30/23 | 87 | 8.020% | $ 309.00 | $ 5.91 | $ - | $ - | $ - | $ - | $ - | $ 314.91 | $ 314.91 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 314.91 | $ 6.63 | $ - | $ - | $ - | $ - | $ - | $ 321.53 | $ 321.53 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 321.53 | $ 6.80 | $ - | $ - | $ - | $ - | $ - | $ 328.33 | $ 328.33 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 328.33 | $ 6.94 | $ - | $ - | $ - | $ - | $ - | $ 335.27 | $ 335.27 |
| 01 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 335.27 | $ 7.16 | $ 1.67 | $ 7.16 | $ 8.84 | $ 15.45 | $ 24.29 | $ 349.60 | $ 325.31 |
| 02 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 325.31 | | $ 1.67 | $ 6.95 | $ 8.62 | $ 15.45 | $ 24.07 | $ 332.26 | $ 308.19 |
| 03 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 308.19 | | $ 1.67 | $ 6.11 | $ 7.78 | $ 15.45 | $ 23.23 | $ 314.30 | $ 291.07 |
| 04 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 291.07 | | $ 1.67 | $ 5.48 | $ 7.15 | $ 15.45 | $ 22.60 | $ 296.55 | $ 273.95 |
| 05 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 273.95 | | $ 1.67 | $ 5.18 | $ 6.85 | $ 15.45 | $ 22.30 | $ 279.12 | $ 256.82 |
| 06 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 256.82 | | $ 1.67 | $ 4.86 | $ 6.53 | $ 15.45 | $ 21.98 | $ 261.68 | $ 239.70 |
| | | | | | | **$ 3,064.38** | **$ 33.43** | **$ 10.03** | **$ 35.74** | **$ 45.77** | **$ 92.70** | **$ 138.47** | **$ 3,133.55** | **$ 2,995.08** |

| Payment # | Date Payment Received | Facility Cost | ITCC | One-Time Cost | Total Cost |
|---|---|---|---|---|---|
| 01 | 6/17/2015 | $145,335.00 | $ - | $ 76,013.00 | $ 221,348.00 |
| 02 | 7/16/2015 | $ 91,779.00 | $ - | $ 48,001.00 | $ 139,780.00 |
| 03 | 9/15/2015 | $111,285.00 | $ - | $ 58,203.00 | $ 169,488.00 |
| 04 | 10/22/2015 | $118,991.00 | $ - | $ 62,233.00 | $ 181,224.00 |
| 05 | 10/21/2015 | $ 41,253.83 | $ - | $ 21,576.17 | $ 62,830.00 |
| 06 | 10/21/2015 | $ 70,031.17 | $ - | $ 36,626.83 | $ 106,658.00 |
| 07 | 11/25/2015 | $ 91,779.00 | $ - | $ 48,001.00 | $ 139,780.00 |
| 08 | 1/6/2016 | $ 68,161.00 | $ - | $ 35,649.00 | $ 103,810.00 |
| | **Total** | **$ 229,971.17** | **$ -** | **$ 120,276.83** | **$ 350,248.00** |
| True Up 1 | N/A | $ - | $ - | $ - | $ - |
| True Up 2 | N/A | $ - | $ - | $ - | $ - |
| | **Grand Total** | **$ 229,971.17** | **$ -** | **$ 120,276.83** | **$ 350,248.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | 05/01/16 | 05/01/16 | | | |
| **COD:** | 08/26/16 | 08/26/16 | | | |
| **NU:** | 02/01/17 | | | | |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 07/23/21 | | | |
| **COD:** | 02/18/22 | 02/18/22 | | | |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 7/23/2021 | 9/30/2021 | 70 | 3.250% | $ 229,971.17 | $ 1,433.38 | $ - | $ - | $ - | $ - | $ - | $ 231,404.55 | $ 231,404.55 |
| N/A | Q4/2021 | 10/1/2021 | 12/31/2021 | 92 | 3.250% | $ 231,404.55 | $ 1,895.62 | $ - | $ - | $ - | $ - | $ - | $ 233,300.16 | $ 233,300.16 |
| N/A | Q1/2022 | 1/1/2022 | 3/31/2022 | 90 | 3.250% | $ 233,300.16 | $ 1,869.60 | $ - | $ - | $ - | $ - | $ - | $ 235,169.76 | $ 235,169.76 |
| N/A | Q2/2022 | 4/1/2022 | 6/30/2022 | 91 | 3.250% | $ 235,169.76 | $ 1,905.52 | $ - | $ - | $ - | $ - | $ - | $ 237,075.28 | $ 237,075.28 |
| N/A | Q3/2022 | 7/1/2022 | 9/30/2022 | 92 | 3.600% | $ 237,075.28 | $ 2,151.21 | $ - | $ - | $ - | $ - | $ - | $ 239,226.49 | $ 239,226.49 |
| N/A | Q4/2022 | 10/1/2022 | 12/31/2022 | 92 | 4.910% | $ 239,226.49 | $ 2,960.64 | $ - | $ - | $ - | $ - | $ - | $ 242,187.14 | $ 242,187.14 |
| N/A | Q1/2023 | 1/1/2023 | 3/31/2023 | 90 | 6.310% | $ 242,187.14 | $ 3,768.17 | $ - | $ - | $ - | $ - | $ - | $ 245,955.30 | $ 245,955.30 |
| N/A | Q2/2023 | 4/1/2023 | 6/30/2023 | 91 | 7.500% | $ 245,955.30 | $ 4,599.03 | $ - | $ - | $ - | $ - | $ - | $ 250,554.33 | $ 250,554.33 |
| N/A | Q3/2023 | 7/1/2023 | 9/30/2023 | 92 | 8.020% | $ 250,554.33 | $ 5,064.90 | $ - | $ - | $ - | $ - | $ - | $ 255,619.23 | $ 255,619.23 |
| N/A | Q4/2023 | 10/1/2023 | 12/31/2023 | 92 | 8.350% | $ 255,619.23 | $ 5,379.91 | $ - | $ - | $ - | $ - | $ - | $ 260,999.14 | $ 260,999.14 |
| N/A | Q1/2024 | 1/1/2024 | 3/31/2024 | 91 | 8.500% | $ 260,999.14 | $ 5,515.92 | $ - | $ - | $ - | $ - | $ - | $ 266,515.07 | $ 266,515.07 |
| 01 | Q2/2024 | 4/1/2024 | 6/30/2024 | 91 | 8.500% | $ 266,515.07 | $ 5,632.50 | $ 2,108.82 | $ 5,632.50 | $ 7,741.32 | $ 11,498.56 | $ 19,239.88 | $ 277,780.06 | $ 258,540.19 |
| 02 | Q3/2024 | 7/1/2024 | 9/30/2024 | 92 | 8.500% | $ 258,540.19 | $ - | $ 2,108.82 | $ 5,524.00 | $ 7,632.82 | $ 11,498.56 | $ 19,131.38 | $ 264,064.19 | $ 244,932.81 |
| 03 | Q4/2024 | 10/1/2024 | 12/31/2024 | 92 | 8.500% | $ 244,932.81 | $ - | $ 2,108.82 | $ 5,233.26 | $ 7,342.08 | $ 11,498.56 | $ 18,840.64 | $ 250,166.07 | $ 231,325.43 |
| 04 | Q1/2025 | 1/1/2025 | 3/31/2025 | 90 | 8.040% | $ 231,325.43 | $ - | $ 2,108.82 | $ 4,585.95 | $ 6,694.77 | $ 11,498.56 | $ 18,193.33 | $ 235,911.38 | $ 217,718.05 |
| 05 | Q2/2025 | 4/1/2025 | 6/30/2025 | 91 | 7.550% | $ 217,718.05 | $ - | $ 2,108.82 | $ 4,098.17 | $ 6,206.99 | $ 11,498.56 | $ 17,705.55 | $ 221,816.22 | $ 204,110.67 |
| 06 | Q3/2025 | 7/1/2025 | 9/30/2025 | 92 | 7.500% | $ 204,110.67 | $ - | $ 2,108.82 | $ 3,858.53 | $ 5,967.35 | $ 11,498.56 | $ 17,465.91 | $ 207,969.20 | $ 190,503.30 |
| 07 | Q4/2025 | 10/1/2025 | 12/31/2025 | 92 | 7.500% | $ 190,503.30 | $ - | $ 2,108.82 | $ 3,601.30 | $ 5,710.12 | $ 11,498.56 | $ 17,208.67 | $ 194,104.59 | $ 176,895.92 |
| | | | | | | **$ 4,275,108.07** | **$ 42,176.40** | **$ 14,761.74** | **$ 32,533.70** | **$ 47,295.44** | **$ 80,489.91** | **$ 127,785.35** | **$ 4,349,818.17** | **$ 4,222,032.82** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **06** | 10/21/15 | 12/31/15 | 72 | 3.250% | $ 36,626.83 | $ 234.81 | $ - | $ - | $ - | $ - | $ - | $ 36,861.65 | $ 36,861.65 |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 36,861.65 | $ 297.86 | $ - | $ - | $ - | $ - | $ - | $ 37,159.51 | $ 37,159.51 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 37,159.51 | $ 319.67 | $ - | $ - | $ - | $ - | $ - | $ 37,479.18 | $ 37,479.18 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 37,479.18 | $ 329.73 | $ - | $ - | $ - | $ - | $ - | $ 37,808.92 | $ 37,808.92 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 37,808.92 | $ 332.64 | $ - | $ - | $ - | $ - | $ - | $ 38,141.56 | $ 38,141.56 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 38,141.56 | $ 329.17 | $ - | $ - | $ - | $ - | $ - | $ 38,470.72 | $ 38,470.72 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 38,470.72 | $ 355.84 | $ - | $ - | $ - | $ - | $ - | $ 38,826.56 | $ 38,826.56 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 38,826.56 | $ 387.54 | $ - | $ - | $ - | $ - | $ - | $ 39,214.10 | $ 39,214.10 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 39,214.10 | $ 416.12 | $ - | $ - | $ - | $ - | $ - | $ 39,630.22 | $ 39,630.22 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 39,630.22 | $ 415.30 | $ - | $ - | $ - | $ - | $ - | $ 40,045.53 | $ 40,045.53 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 40,045.53 | $ 446.28 | $ - | $ - | $ - | $ - | $ - | $ 40,491.81 | $ 40,491.81 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 40,491.81 | $ 478.67 | $ - | $ - | $ - | $ - | $ - | $ 40,970.48 | $ 40,970.48 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 40,970.48 | $ 512.21 | $ - | $ - | $ - | $ - | $ - | $ 41,482.69 | $ 41,482.69 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 41,482.69 | $ 529.84 | $ - | $ - | $ - | $ - | $ - | $ 42,012.53 | $ 42,012.53 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 42,012.53 | $ 570.85 | $ - | $ - | $ - | $ - | $ - | $ 42,583.38 | $ 42,583.38 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 42,583.38 | $ 590.33 | $ - | $ - | $ - | $ - | $ - | $ 43,173.72 | $ 43,173.72 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 43,173.72 | $ 589.81 | $ - | $ - | $ - | $ - | $ - | $ 43,763.53 | $ 43,763.53 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 43,763.53 | $ 539.70 | $ - | $ - | $ - | $ - | $ - | $ 44,303.23 | $ 44,303.23 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 44,303.23 | $ 523.23 | $ - | $ - | $ - | $ - | $ - | $ 44,826.46 | $ 44,826.46 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 44,826.46 | $ 386.49 | $ - | $ - | $ - | $ - | $ - | $ 45,212.94 | $ 45,212.94 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 45,212.94 | $ 369.36 | $ - | $ - | $ - | $ - | $ - | $ 45,582.31 | $ 45,582.31 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 45,582.31 | $ 365.28 | $ - | $ - | $ - | $ - | $ - | $ 45,947.59 | $ 45,947.59 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 45,947.59 | $ 372.30 | $ - | $ - | $ - | $ - | $ - | $ 46,319.89 | $ 46,319.89 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 46,319.89 | $ 379.44 | $ - | $ - | $ - | $ - | $ - | $ 46,699.33 | $ 46,699.33 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 46,699.33 | $ 382.55 | $ - | $ - | $ - | $ - | $ - | $ 47,081.88 | $ 47,081.88 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 47,081.88 | $ 377.30 | $ - | $ - | $ - | $ - | $ - | $ 47,459.18 | $ 47,459.18 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 47,459.18 | $ 384.55 | $ - | $ - | $ - | $ - | $ - | $ 47,843.73 | $ 47,843.73 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 47,843.73 | $ 434.13 | $ - | $ - | $ - | $ - | $ - | $ 48,277.87 | $ 48,277.87 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 48,277.87 | $ 597.48 | $ - | $ - | $ - | $ - | $ - | $ 48,875.35 | $ 48,875.35 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 48,875.35 | $ 760.45 | $ - | $ - | $ - | $ - | $ - | $ 49,635.79 | $ 49,635.79 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 49,635.79 | $ 928.12 | $ - | $ - | $ - | $ - | $ - | $ 50,563.92 | $ 50,563.92 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 50,563.92 | $ 1,022.14 | $ - | $ - | $ - | $ - | $ - | $ 51,586.05 | $ 51,586.05 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 51,586.05 | $ 1,085.71 | $ - | $ - | $ - | $ - | $ - | $ 52,671.76 | $ 52,671.76 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 52,671.76 | $ 1,113.16 | $ - | $ - | $ - | $ - | $ - | $ 53,784.92 | $ 53,784.92 |
| 01 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 53,784.92 | $ 1,136.68 | $ 914.74 | $ 1,136.68 | $ 2,051.42 | $ 1,831.34 | $ 3,882.76 | $ 56,058.29 | $ 52,175.53 |
| 02 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 52,175.53 | $ - | $ 914.74 | $ 1,114.79 | $ 2,029.53 | $ 1,831.34 | $ 3,860.87 | $ 53,290.32 | $ 49,429.45 |
| 03 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 49,429.45 | $ - | $ 914.74 | $ 1,056.12 | $ 1,970.85 | $ 1,831.34 | $ 3,802.20 | $ 50,485.56 | $ 46,683.37 |
| 04 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 46,683.37 | $ - | $ 914.74 | $ 925.48 | $ 1,840.22 | $ 1,831.34 | $ 3,671.56 | $ 47,608.85 | $ 43,937.29 |
| 05 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 43,937.29 | $ - | $ 914.74 | $ 827.04 | $ 1,741.78 | $ 1,831.34 | $ 3,573.12 | $ 44,764.33 | $ 41,191.21 |
| 06 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 41,191.21 | $ - | $ 914.74 | $ 778.68 | $ 1,693.42 | $ 1,831.34 | $ 3,524.76 | $ 41,969.89 | $ 38,445.13 |
| 07 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 38,445.13 | $ - | $ 914.74 | $ 726.77 | $ 1,641.51 | $ 1,831.34 | $ 3,472.85 | $ 39,171.90 | $ 35,699.04 |
| | | | | | | **$ 1,803,277.09** | **$ 18,294.77** | **$ 6,403.17** | **$ 6,565.57** | **$ 12,968.74** | **$ 12,819.39** | **$ 25,788.13** | **$ 1,828,137.43** | **$ 1,802,349.30** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **07** | 11/25/15 | 12/31/15 | 37 | 3.250% | $ 48,001.00 | $ 158.14 | $ - | $ - | $ - | $ - | $ - | $ 48,159.14 | $ 48,159.14 |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 48,159.14 | $ 389.15 | $ - | $ - | $ - | $ - | $ - | $ 48,548.30 | $ 48,548.30 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 48,548.30 | $ 417.65 | $ - | $ - | $ - | $ - | $ - | $ 48,965.94 | $ 48,965.94 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 48,965.94 | $ 430.79 | $ - | $ - | $ - | $ - | $ - | $ 49,396.74 | $ 49,396.74 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 49,396.74 | $ 434.58 | $ - | $ - | $ - | $ - | $ - | $ 49,831.32 | $ 49,831.32 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 49,831.32 | $ 430.05 | $ - | $ - | $ - | $ - | $ - | $ 50,261.37 | $ 50,261.37 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 50,261.37 | $ 464.90 | $ - | $ - | $ - | $ - | $ - | $ 50,726.27 | $ 50,726.27 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 50,726.27 | $ 506.32 | $ - | $ - | $ - | $ - | $ - | $ 51,232.59 | $ 51,232.59 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 51,232.59 | $ 543.65 | $ - | $ - | $ - | $ - | $ - | $ 51,776.24 | $ 51,776.24 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 51,776.24 | $ 542.59 | $ - | $ - | $ - | $ - | $ - | $ 52,318.83 | $ 52,318.83 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 52,318.83 | $ 583.06 | $ - | $ - | $ - | $ - | $ - | $ 52,901.89 | $ 52,901.89 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 52,901.89 | $ 625.37 | $ - | $ - | $ - | $ - | $ - | $ 53,527.26 | $ 53,527.26 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 53,527.26 | $ 669.19 | $ - | $ - | $ - | $ - | $ - | $ 54,196.45 | $ 54,196.45 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 54,196.45 | $ 692.23 | $ - | $ - | $ - | $ - | $ - | $ 54,888.68 | $ 54,888.68 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 54,888.68 | $ 745.81 | $ - | $ - | $ - | $ - | $ - | $ 55,634.49 | $ 55,634.49 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 55,634.49 | $ 771.26 | $ - | $ - | $ - | $ - | $ - | $ 56,405.76 | $ 56,405.76 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 56,405.76 | $ 770.58 | $ - | $ - | $ - | $ - | $ - | $ 57,176.34 | $ 57,176.34 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 57,176.34 | $ 705.11 | $ - | $ - | $ - | $ - | $ - | $ 57,881.45 | $ 57,881.45 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 57,881.45 | $ 683.59 | $ - | $ - | $ - | $ - | $ - | $ 58,565.03 | $ 58,565.03 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 58,565.03 | $ 504.94 | $ - | $ - | $ - | $ - | $ - | $ 59,069.97 | $ 59,069.97 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 59,069.97 | $ 482.57 | $ - | $ - | $ - | $ - | $ - | $ 59,552.54 | $ 59,552.54 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 59,552.54 | $ 477.24 | $ - | $ - | $ - | $ - | $ - | $ 60,029.78 | $ 60,029.78 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 60,029.78 | $ 486.41 | $ - | $ - | $ - | $ - | $ - | $ 60,516.18 | $ 60,516.18 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 60,516.18 | $ 495.74 | $ - | $ - | $ - | $ - | $ - | $ 61,011.92 | $ 61,011.92 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 61,011.92 | $ 499.80 | $ - | $ - | $ - | $ - | $ - | $ 61,511.71 | $ 61,511.71 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 61,511.71 | $ 492.94 | $ - | $ - | $ - | $ - | $ - | $ 62,004.65 | $ 62,004.65 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 62,004.65 | $ 502.41 | $ - | $ - | $ - | $ - | $ - | $ 62,507.06 | $ 62,507.06 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 62,507.06 | $ 567.19 | $ - | $ - | $ - | $ - | $ - | $ 63,074.24 | $ 63,074.24 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 63,074.24 | $ 780.60 | $ - | $ - | $ - | $ - | $ - | $ 63,854.84 | $ 63,854.84 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 63,854.84 | $ 993.51 | $ - | $ - | $ - | $ - | $ - | $ 64,848.35 | $ 64,848.35 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 64,848.35 | $ 1,212.58 | $ - | $ - | $ - | $ - | $ - | $ 66,060.93 | $ 66,060.93 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 66,060.93 | $ 1,335.41 | $ - | $ - | $ - | $ - | $ - | $ 67,396.34 | $ 67,396.34 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 67,396.34 | $ 1,418.46 | $ - | $ - | $ - | $ - | $ - | $ 68,814.80 | $ 68,814.80 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 68,814.80 | $ 1,454.32 | $ - | $ - | $ - | $ - | $ - | $ 70,269.12 | $ 70,269.12 |
| 01 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 70,269.12 | $ 1,485.06 | $ 1,187.66 | $ 1,485.06 | $ 2,672.72 | $ 2,400.05 | $ 5,072.77 | $ 73,239.24 | $ 68,166.47 |
| 02 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 68,166.47 | $ - | $ 1,187.66 | $ 1,456.45 | $ 2,644.11 | $ 2,400.05 | $ 5,044.16 | $ 69,622.93 | $ 64,578.77 |
| 03 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 64,578.77 | $ - | $ 1,187.66 | $ 1,379.80 | $ 2,567.46 | $ 2,400.05 | $ 4,967.51 | $ 65,958.56 | $ 60,991.06 |
| 04 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 60,991.06 | $ - | $ 1,187.66 | $ 1,209.13 | $ 2,396.79 | $ 2,400.05 | $ 4,796.84 | $ 62,200.18 | $ 57,403.35 |
| 05 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 57,403.35 | $ - | $ 1,187.66 | $ 1,080.52 | $ 2,268.18 | $ 2,400.05 | $ 4,668.23 | $ 58,483.87 | $ 53,815.64 |
| 06 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 53,815.64 | $ - | $ 1,187.66 | $ 1,017.34 | $ 2,205.00 | $ 2,400.05 | $ 4,605.05 | $ 54,832.97 | $ 50,227.93 |
| 07 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 50,227.93 | $ - | $ 1,187.66 | $ 949.51 | $ 2,137.17 | $ 2,400.05 | $ 4,537.22 | $ 51,177.44 | $ 46,640.22 |
| | | | | | | **$ 2,356,100.72** | **$ 23,753.18** | **$ 8,313.61** | **$ 8,577.81** | **$ 16,891.42** | **$ 16,800.35** | **$ 33,691.77** | **$ 2,388,431.71** | **$ 2,354,739.94** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **08** | 01/06/16 | 03/31/16 | 86 | 3.250% | $ 35,649.00 | $ 272.24 | $ - | $ - | $ - | $ - | $ - | $ 35,921.24 | $ 35,921.24 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 35,921.24 | $ 309.02 | $ - | $ - | $ - | $ - | $ - | $ 36,230.26 | $ 36,230.26 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 36,230.26 | $ 318.75 | $ - | $ - | $ - | $ - | $ - | $ 36,549.01 | $ 36,549.01 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 36,549.01 | $ 321.55 | $ - | $ - | $ - | $ - | $ - | $ 36,870.56 | $ 36,870.56 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 36,870.56 | $ 318.20 | $ - | $ - | $ - | $ - | $ - | $ 37,188.75 | $ 37,188.75 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 37,188.75 | $ 343.98 | $ - | $ - | $ - | $ - | $ - | $ 37,532.74 | $ 37,532.74 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 37,532.74 | $ 374.63 | $ - | $ - | $ - | $ - | $ - | $ 37,907.36 | $ 37,907.36 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 37,907.36 | $ 402.25 | $ - | $ - | $ - | $ - | $ - | $ 38,309.62 | $ 38,309.62 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 38,309.62 | $ 401.46 | $ - | $ - | $ - | $ - | $ - | $ 38,711.08 | $ 38,711.08 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 38,711.08 | $ 431.41 | $ - | $ - | $ - | $ - | $ - | $ 39,142.49 | $ 39,142.49 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 39,142.49 | $ 462.72 | $ - | $ - | $ - | $ - | $ - | $ 39,605.21 | $ 39,605.21 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 39,605.21 | $ 495.14 | $ - | $ - | $ - | $ - | $ - | $ 40,100.35 | $ 40,100.35 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 40,100.35 | $ 512.19 | $ - | $ - | $ - | $ - | $ - | $ 40,612.54 | $ 40,612.54 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 40,612.54 | $ 551.83 | $ - | $ - | $ - | $ - | $ - | $ 41,164.37 | $ 41,164.37 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 41,164.37 | $ 570.66 | $ - | $ - | $ - | $ - | $ - | $ 41,735.03 | $ 41,735.03 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 41,735.03 | $ 570.16 | $ - | $ - | $ - | $ - | $ - | $ 42,305.19 | $ 42,305.19 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 42,305.19 | $ 521.72 | $ - | $ - | $ - | $ - | $ - | $ 42,826.91 | $ 42,826.91 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 42,826.91 | $ 505.79 | $ - | $ - | $ - | $ - | $ - | $ 43,332.70 | $ 43,332.70 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 43,332.70 | $ 373.61 | $ - | $ - | $ - | $ - | $ - | $ 43,706.30 | $ 43,706.30 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 43,706.30 | $ 357.05 | $ - | $ - | $ - | $ - | $ - | $ 44,063.36 | $ 44,063.36 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 44,063.36 | $ 353.11 | $ - | $ - | $ - | $ - | $ - | $ 44,416.47 | $ 44,416.47 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 44,416.47 | $ 359.90 | $ - | $ - | $ - | $ - | $ - | $ 44,776.36 | $ 44,776.36 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 44,776.36 | $ 366.80 | $ - | $ - | $ - | $ - | $ - | $ 45,143.16 | $ 45,143.16 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 45,143.16 | $ 369.80 | $ - | $ - | $ - | $ - | $ - | $ 45,512.96 | $ 45,512.96 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 45,512.96 | $ 364.73 | $ - | $ - | $ - | $ - | $ - | $ 45,877.69 | $ 45,877.69 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 45,877.69 | $ 371.73 | $ - | $ - | $ - | $ - | $ - | $ 46,249.43 | $ 46,249.43 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 46,249.43 | $ 419.67 | $ - | $ - | $ - | $ - | $ - | $ 46,669.09 | $ 46,669.09 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 46,669.09 | $ 577.57 | $ - | $ - | $ - | $ - | $ - | $ 47,246.66 | $ 47,246.66 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 47,246.66 | $ 735.11 | $ - | $ - | $ - | $ - | $ - | $ 47,981.77 | $ 47,981.77 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 47,981.77 | $ 897.19 | $ - | $ - | $ - | $ - | $ - | $ 48,878.96 | $ 48,878.96 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 48,878.96 | $ 988.08 | $ - | $ - | $ - | $ - | $ - | $ 49,867.04 | $ 49,867.04 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 49,867.04 | $ 1,049.53 | $ - | $ - | $ - | $ - | $ - | $ 50,916.57 | $ 50,916.57 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 50,916.57 | $ 1,076.06 | $ - | $ - | $ - | $ - | $ - | $ 51,992.64 | $ 51,992.64 |
| 01 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 51,992.64 | $ 1,098.81 | $ 872.12 | $ 1,098.81 | $ 1,970.93 | $ 1,782.45 | $ 3,753.38 | $ 54,190.25 | $ 50,436.87 |
| 02 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 50,436.87 | $ - | $ 872.12 | $ 1,077.64 | $ 1,949.76 | $ 1,782.45 | $ 3,732.21 | $ 51,514.51 | $ 47,782.30 |
| 03 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 47,782.30 | $ - | $ 872.12 | $ 1,020.92 | $ 1,893.04 | $ 1,782.45 | $ 3,675.49 | $ 48,803.22 | $ 45,127

| Payment # | Date Payment Received | Facility Cost | ITCC | One-Time Cost | Total Cost |
|---|---|---|---|---|---|
| 01 | 6/17/2015 | $ 145,335.00 | $ - | $ 76,013.00 | $ 221,348.00 |
| 02 | 7/16/2015 | $ 91,779.00 | $ - | $ 48,001.00 | $ 139,780.00 |
| 03 | 9/15/2015 | $ 111,285.00 | $ - | $ 58,203.00 | $ 169,488.00 |
| 04 | 10/22/2015 | $ 118,991.00 | $ - | $ 62,233.00 | $ 181,224.00 |
| 05 | 10/21/2015 | $ 41,253.83 | $ - | $ 21,576.17 | $ 62,830.00 |
| 06 | 10/21/2015 | $ 70,031.17 | $ - | $ 36,626.83 | $ 106,658.00 |
| 07 | 11/25/2015 | $ 91,779.00 | $ - | $ 48,001.00 | $ 139,780.00 |
| 08 | 1/6/2016 | $ 68,161.00 | $ - | $ 35,649.00 | $ 103,810.00 |
| | **Total** | **$ 229,971.17** | **$ -** | **$ 120,276.83** | **$ 350,248.00** |
| True Up 1 | N/A | $ 56,742.27 | $ - | $ - | $ 56,742.27 |
| True Up 2 | N/A | $ - | $ - | $ - | $ - |
| | **Grand Total** | **$ 286,713.44** | **$ -** | **$ 120,276.83** | **$ 406,990.27** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | 05/01/16 | 05/01/16 | | | |
| **COD:** | 08/26/16 | 08/26/16 | | | |
| **NU:** | 02/01/17 | | | | |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 07/23/21 | | | |
| **COD:** | 02/18/22 | 02/18/22 | | | |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 7/23/2021 | 9/30/2021 | 70 | 3.250% | $ 56,742.27 | $ 353.67 | $ - | $ - | $ - | $ - | $ - | $ 57,095.94 | $ 57,095.94 |
| N/A | Q4/2021 | 10/1/2021 | 12/31/2021 | 92 | 3.250% | $ 57,095.94 | $ 467.72 | $ - | $ - | $ - | $ - | $ - | $ 57,563.65 | $ 57,563.65 |
| N/A | Q1/2022 | 1/1/2022 | 3/31/2022 | 90 | 3.250% | $ 57,563.65 | $ 461.30 | $ - | $ - | $ - | $ - | $ - | $ 58,024.95 | $ 58,024.95 |
| N/A | Q2/2022 | 4/1/2022 | 6/30/2022 | 91 | 3.250% | $ 58,024.95 | $ 470.16 | $ - | $ - | $ - | $ - | $ - | $ 58,495.11 | $ 58,495.11 |
| N/A | Q3/2022 | 7/1/2022 | 9/30/2022 | 92 | 3.600% | $ 58,495.11 | $ 530.78 | $ - | $ - | $ - | $ - | $ - | $ 59,025.90 | $ 59,025.90 |
| N/A | Q4/2022 | 10/1/2022 | 12/31/2022 | 92 | 4.910% | $ 59,025.90 | $ 730.50 | $ - | $ - | $ - | $ - | $ - | $ 59,756.39 | $ 59,756.39 |
| N/A | Q1/2023 | 1/1/2023 | 3/31/2023 | 90 | 6.310% | $ 59,756.39 | $ 929.74 | $ - | $ - | $ - | $ - | $ - | $ 60,686.14 | $ 60,686.14 |
| N/A | Q2/2023 | 4/1/2023 | 6/30/2023 | 91 | 7.500% | $ 60,686.14 | $ 1,134.75 | $ - | $ - | $ - | $ - | $ - | $ 61,820.89 | $ 61,820.89 |
| N/A | Q3/2023 | 7/1/2023 | 9/30/2023 | 92 | 8.020% | $ 61,820.89 | $ 1,249.70 | $ - | $ - | $ - | $ - | $ - | $ 63,070.58 | $ 63,070.58 |
| N/A | Q4/2023 | 10/1/2023 | 12/31/2023 | 92 | 8.350% | $ 63,070.58 | $ 1,327.42 | $ - | $ - | $ - | $ - | $ - | $ 64,398.00 | $ 64,398.00 |
| N/A | Q1/2024 | 1/1/2024 | 3/31/2024 | 91 | 8.500% | $ 64,398.00 | $ 1,360.98 | $ - | $ - | $ - | $ - | $ - | $ 65,758.98 | $ 65,758.98 |
| 01 | Q2/2024 | 4/1/2024 | 6/30/2024 | 91 | 8.500% | $ 65,758.98 | $ 1,389.74 | $ 520.32 | $ 1,389.74 | $ 1,910.07 | $ 2,837.11 | $ 4,747.18 | $ 68,538.47 | $ 63,791.29 |
| 02 | Q3/2024 | 7/1/2024 | 9/30/2024 | 92 | 8.500% | $ 63,791.29 | $ - | $ 520.32 | $ 1,362.97 | $ 1,883.30 | $ 2,837.11 | $ 4,720.41 | $ 65,154.26 | $ 60,433.85 |
| 03 | Q4/2024 | 10/1/2024 | 12/31/2024 | 92 | 8.500% | $ 60,433.85 | $ - | $ 520.32 | $ 1,291.24 | $ 1,811.56 | $ 2,837.11 | $ 4,648.67 | $ 61,725.09 | $ 57,076.42 |
| 04 | Q1/2025 | 1/1/2025 | 3/31/2025 | 90 | 8.040% | $ 57,076.42 | $ - | $ 520.32 | $ 1,131.52 | $ 1,651.84 | $ 2,837.11 | $ 4,488.96 | $ 58,207.94 | $ 53,718.98 |
| 05 | Q2/2025 | 4/1/2025 | 6/30/2025 | 91 | 7.550% | $ 53,718.98 | $ - | $ 520.32 | $ 1,011.17 | $ 1,531.49 | $ 2,837.11 | $ 4,368.60 | $ 54,730.15 | $ 50,361.54 |
| 06 | Q3/2025 | 7/1/2025 | 9/30/2025 | 92 | 7.500% | $ 50,361.54 | $ - | $ 520.32 | $ 952.04 | $ 1,472.36 | $ 2,837.11 | $ 4,309.48 | $ 51,313.58 | $ 47,004.11 |
| 07 | Q4/2025 | 10/1/2025 | 12/31/2025 | 92 | 7.500% | $ 47,004.11 | $ - | $ 520.32 | $ 888.57 | $ 1,408.89 | $ 2,837.11 | $ 4,246.01 | $ 47,892.68 | $ 43,646.67 |
| | | | | | | **$ 1,054,825.00** | **$ 10,406.46** | **$ 3,642.26** | **$ 8,027.25** | **$ 11,669.51** | **$ 19,859.79** | **$ 31,529.30** | **$ 1,073,258.71** | **$ 1,041,729.41** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 7/6/2017 | $836,769.00 | $6,092.00 | $842,861.00 |
| 02 | 11/3/2017 | $843,955.00 | $6,145.00 | $850,100.00 |
| 03 | 2/6/2018 | $27,532.00 | $257.00 | $27,789.00 |
| 04 | 2/26/2018 | $35,176.00 | $328.00 | $35,504.00 |
| 05 | 3/30/2018 | $44,668.00 | $417.00 | $45,085.00 |
| 06 | 5/9/2018 | $370,168.00 | $2,810.00 | $372,978.00 |
| 07 | 6/15/2018 | $376,451.00 | $2,885.00 | $379,336.00 |
| 08 | 7/3/2018 | $371,250.00 | $2,881.00 | $374,131.00 |
| 09 | 8/2/2018 | $358,151.00 | $2,823.00 | $360,974.00 |
| 10 | 9/3/2018 | $341,421.00 | $2,742.00 | $344,163.00 |
| 11 | 9/28/2018 | $125,868.00 | $0.00 | $125,868.00 |
| | **Total** | **$3,731,409.00** | **$27,380.00** | **$3,758,789.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 10/05/19 | | | |
| **COD:** | | 02/06/20 | | | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 10/05/19 | 12/31/19 | 88 | 5.420% | $3,731,409.00 | $ 48,759.80 | $ - | $ - | $ - | $ - | $ - | $ 3,780,168.80 | $ 3,780,168.80 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $3,780,168.80 | $ 46,617.95 | $ - | $ - | $ - | $ - | $ - | $ 3,826,786.75 | $ 3,826,786.75 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $3,826,786.75 | $ 45,194.77 | $ - | $ - | $ - | $ - | $ - | $ 3,871,981.52 | $ 3,871,981.52 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $3,871,981.52 | $ 33,383.67 | $ - | $ - | $ - | $ - | $ - | $ 3,905,365.20 | $ 3,905,365.20 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $3,905,365.20 | $ 31,904.49 | $ - | $ - | $ - | $ - | $ - | $ 3,937,269.68 | $ 3,937,269.68 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $3,937,269.68 | $ 31,552.09 | $ - | $ - | $ - | $ - | $ - | $ 3,968,821.78 | $ 3,968,821.78 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $3,968,821.78 | $ 32,158.33 | $ - | $ - | $ - | $ - | $ - | $ 4,000,980.11 | $ 4,000,980.11 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $4,000,980.11 | $ 32,775.15 | $ - | $ - | $ - | $ - | $ - | $ 4,033,755.26 | $ 4,033,755.26 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $4,033,755.26 | $ 33,043.64 | $ - | $ - | $ - | $ - | $ - | $ 4,066,798.90 | $ 4,066,798.90 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $4,066,798.90 | $ 32,590.10 | $ - | $ - | $ - | $ - | $ - | $ 4,099,389.00 | $ 4,099,389.00 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $4,099,389.00 | $ 33,216.28 | $ - | $ - | $ - | $ - | $ - | $ 4,132,605.28 | $ 4,132,605.28 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $4,132,605.28 | $ 37,499.15 | $ - | $ - | $ - | $ - | $ - | $ 4,170,104.43 | $ 4,170,104.43 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $4,170,104.43 | $ 51,608.76 | $ - | $ - | $ - | $ - | $ - | $ 4,221,713.18 | $ 4,221,713.18 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $4,221,713.18 | $ 65,685.23 | $ - | $ - | $ - | $ - | $ - | $ 4,287,398.41 | $ 4,287,398.41 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $4,287,398.41 | $ 80,168.48 | $ - | $ - | $ - | $ - | $ - | $ 4,367,566.89 | $ 4,367,566.89 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $4,367,566.89 | $ 88,289.47 | $ - | $ - | $ - | $ - | $ - | $ 4,455,856.36 | $ 4,455,856.36 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $4,455,856.36 | $ 93,780.52 | $ - | $ - | $ - | $ - | $ - | $ 4,549,636.88 | $ 4,549,636.88 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,549,636.88 | $ 96,151.48 | $ 45,718.97 | $ 96,151.48 | $ 141,870.45 | $ 186,570.45 | $ 328,440.90 | $ 4,741,939.83 | $ 4,413,498.94 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,413,498.94 | $ - | $ 45,718.97 | $ 93,274.36 | $ 138,993.32 | $ 186,570.45 | $ 325,563.77 | $ 4,506,773.29 | $ 4,181,209.52 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,181,209.52 | $ - | $ 45,718.97 | $ 89,336.23 | $ 135,055.19 | $ 186,570.45 | $ 321,625.64 | $ 4,270,545.74 | $ 3,948,920.10 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,948,920.10 | $ - | $ 45,718.97 | $ 84,373.10 | $ 130,092.07 | $ 186,570.45 | $ 316,662.52 | $ 4,033,293.20 | $ 3,716,630.68 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,716,630.68 | $ - | $ 45,718.97 | $ 73,680.93 | $ 119,399.90 | $ 186,570.45 | $ 305,970.35 | $ 3,790,311.61 | $ 3,484,341.27 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,484,341.27 | $ - | $ 45,718.97 | $ 65,586.76 | $ 111,305.73 | $ 186,570.45 | $ 297,876.18 | $ 3,549,928.02 | $ 3,252,051.85 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,252,051.85 | $ - | $ 45,718.97 | $ 61,477.14 | $ 107,196.11 | $ 186,570.45 | $ 293,766.56 | $ 3,313,528.99 | $ 3,019,762.43 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,019,762.43 | $ - | $ 45,718.97 | $ 57,085.92 | $ 102,804.89 | $ 186,570.45 | $ 289,375.34 | $ 3,076,848.35 | $ 2,787,473.01 |
| | | | | | | **$99,424,022.23** | **$914,379.35** | **$365,751.74** | **$620,965.91** | **$986,717.66** | **$1,492,563.60** | **$2,479,281.26** | **$100,959,367.50** | **$98,480,086.24** |

**One-Time Costs 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2017 | 07/06/17 | 09/30/17 | 87 | 3.960% | $ 6,092.00 | $ 57.50 | $ - | $ - | $ - | $ - | $ - | $ 6,149.50 | $ 6,149.50 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 6,149.50 | $ 65.26 | $ - | $ - | $ - | $ - | $ - | $ 6,214.76 | $ 6,214.76 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 6,214.76 | $ 65.13 | $ - | $ - | $ - | $ - | $ - | $ 6,279.88 | $ 6,279.88 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 6,279.88 | $ 69.99 | $ - | $ - | $ - | $ - | $ - | $ 6,349.87 | $ 6,349.87 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 6,349.87 | $ 75.06 | $ - | $ - | $ - | $ - | $ - | $ 6,424.93 | $ 6,424.93 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 6,424.93 | $ 80.32 | $ - | $ - | $ - | $ - | $ - | $ 6,505.26 | $ 6,505.26 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 6,505.26 | $ 83.09 | $ - | $ - | $ - | $ - | $ - | $ 6,588.35 | $ 6,588.35 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 6,588.35 | $ 89.52 | $ - | $ - | $ - | $ - | $ - | $ 6,677.87 | $ 6,677.87 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 6,677.87 | $ 92.58 | $ - | $ - | $ - | $ - | $ - | $ 6,770.44 | $ 6,770.44 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 6,770.44 | $ 92.49 | $ - | $ - | $ - | $ - | $ - | $ 6,862.94 | $ 6,862.94 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 6,862.94 | $ 84.64 | $ - | $ - | $ - | $ - | $ - | $ 6,947.57 | $ 6,947.57 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 6,947.57 | $ 82.05 | $ - | $ - | $ - | $ - | $ - | $ 7,029.62 | $ 7,029.62 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 7,029.62 | $ 60.61 | $ - | $ - | $ - | $ - | $ - | $ 7,090.23 | $ 7,090.23 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 7,090.23 | $ 57.92 | $ - | $ - | $ - | $ - | $ - | $ 7,148.15 | $ 7,148.15 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 7,148.15 | $ 57.28 | $ - | $ - | $ - | $ - | $ - | $ 7,205.44 | $ 7,205.44 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 7,205.44 | $ 58.38 | $ - | $ - | $ - | $ - | $ - | $ 7,263.82 | $ 7,263.82 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 7,263.82 | $ 59.50 | $ - | $ - | $ - | $ - | $ - | $ 7,323.33 | $ 7,323.33 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 7,323.33 | $ 59.99 | $ - | $ - | $ - | $ - | $ - | $ 7,383.32 | $ 7,383.32 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 7,383.32 | $ 59.17 | $ - | $ - | $ - | $ - | $ - | $ 7,442.48 | $ 7,442.48 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 7,442.48 | $ 60.30 | $ - | $ - | $ - | $ - | $ - | $ 7,502.79 | $ 7,502.79 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 7,502.79 | $ 68.08 | $ - | $ - | $ - | $ - | $ - | $ 7,570.87 | $ 7,570.87 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 7,570.87 | $ 93.70 | $ - | $ - | $ - | $ - | $ - | $ 7,664.56 | $ 7,664.56 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,664.56 | $ 119.25 | $ - | $ - | $ - | $ - | $ - | $ 7,783.82 | $ 7,783.82 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 7,783.82 | $ 145.55 | $ - | $ - | $ - | $ - | $ - | $ 7,929.36 | $ 7,929.36 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 7,929.36 | $ 160.29 | $ - | $ - | $ - | $ - | $ - | $ 8,089.65 | $ 8,089.65 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 8,089.65 | $ 170.26 | $ - | $ - | $ - | $ - | $ - | $ 8,259.91 | $ 8,259.91 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 8,259.91 | $ 174.56 | $ 117.12 | $ 174.56 | $ 291.69 | $ 304.60 | $ 596.29 | $ 8,609.04 | $ 8,012.75 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 8,012.75 | $ - | $ 117.12 | $ 169.34 | $ 286.46 | $ 304.60 | $ 591.06 | $ 8,182.09 | $ 7,591.03 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 7,591.03 | $ - | $ 117.12 | $ 162.19 | $ 279.31 | $ 304.60 | $ 583.91 | $ 7,753.22 | $ 7,169.31 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 7,169.31 | $ - | $ 117.12 | $ 153.18 | $ 270.30 | $ 304.60 | $ 574.90 | $ 7,322.49 | $ 6,747.58 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 6,747.58 | $ - | $ 117.12 | $ 133.77 | $ 250.89 | $ 304.60 | $ 555.49 | $ 6,881.35 | $ 6,325.86 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 6,325.86 | $ - | $ 117.12 | $ 119.07 | $ 236.20 | $ 304.60 | $ 540.80 | $ 6,444.93 | $ 5,904.13 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,904.13 | $ - | $ 117.12 | $ 111.61 | $ 228.74 | $ 304.60 | $ 533.34 | $ 6,015.75 | $ 5,482.41 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,482.41 | $ - | $ 117.12 | $ 103.64 | $ 220.76 | $ 304.60 | $ 525.36 | $ 5,586.05 | $ 5,060.69 |
| | | | | | | **$ 237,783.81** | **$ 2,342.48** | **$ 936.99** | **$ 1,127.37** | **$ 2,064.36** | **$ 2,436.80** | **$ 4,501.16** | **$ 241,253.66** | **$ 236,752.50** |

**One-Time Costs 02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2017 | 11/03/17 | 12/31/17 | 59 | 4.210% | $ 6,145.00 | $ 41.82 | $ - | $ - | $ - | $ - | $ - | $ 6,186.82 | $ 6,186.82 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 6,186.82 | $ 64.83 | $ - | $ - | $ - | $ - | $ - | $ 6,251.65 | $ 6,251.65 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 6,251.65 | $ 69.67 | $ - | $ - | $ - | $ - | $ - | $ 6,321.32 | $ 6,321.32 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 6,321.32 | $ 74.73 | $ - | $ - | $ - | $ - | $ - | $ 6,396.05 | $ 6,396.05 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 6,396.05 | $ 79.96 | $ - | $ - | $ - | $ - | $ - | $ 6,476.01 | $ 6,476.01 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 6,476.01 | $ 82.72 | $ - | $ - | $ - | $ - | $ - | $ 6,558.73 | $ 6,558.73 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 6,558.73 | $ 89.12 | $ - | $ - | $ - | $ - | $ - | $ 6,647.85 | $ 6,647.85 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 6,647.85 | $ 92.16 | $ - | $ - | $ - | $ - | $ - | $ 6,740.01 | $ 6,740.01 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 6,740.01 | $ 92.08 | $ - | $ - | $ - | $ - | $ - | $ 6,832.08 | $ 6,832.08 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 6,832.08 | $ 84.25 | $ - | $ - | $ - | $ - | $ - | $ 6,916.34 | $ 6,916.34 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 6,916.34 | $ 81.68 | $ - | $ - | $ - | $ - | $ - | $ 6,998.02 | $ 6,998.02 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 6,998.02 | $ 60.34 | $ - | $ - | $ - | $ - | $ - | $ 7,058.36 | $ 7,058.36 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 7,058.36 | $ 57.66 | $ - | $ - | $ - | $ - | $ - | $ 7,116.02 | $ 7,116.02 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 7,116.02 | $ 57.03 | $ - | $ - | $ - | $ - | $ - | $ 7,173.04 | $ 7,173.04 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 7,173.04 | $ 58.12 | $ - | $ - | $ - | $ - | $ - | $ 7,231.17 | $ 7,231.17 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 7,231.17 | $ 59.24 | $ - | $ - | $ - | $ - | $ - | $ 7,290.40 | $ 7,290.40 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 7,290.40 | $ 59.72 | $ - | $ - | $ - | $ - | $ - | $ 7,350.12 | $ 7,350.12 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 7,350.12 | $ 58.90 | $ - | $ - | $ - | $ - | $ - | $ 7,409.03 | $ 7,409.03 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 7,409.03 | $ 60.03 | $ - | $ - | $ - | $ - | $ - | $ 7,469.06 | $ 7,469.06 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 7,469.06 | $ 67.77 | $ - | $ - | $ - | $ - | $ - | $ 7,536.83 | $ 7,536.83 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 7,536.83 | $ 93.28 | $ - | $ - | $ - | $ - | $ - | $ 7,630.11 | $ 7,630.11 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,630.11 | $ 118.72 | $ - | $ - | $ - | $ - | $ - | $ 7,748.82 | $ 7,748.82 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 7,748.82 | $ 144.89 | $ - | $ - | $ - | $ - | $ - | $ 7,893.72 | $ 7,893.72 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 7,893.72 | $ 159.57 | $ - | $ - | $ - | $ - | $ - | $ 8,053.29 | $ 8,053.29 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 8,053.29 | $ 169.49 | $ - | $ - | $ - | $ - | $ - | $ 8,222.78 | $ 8,222.78 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 8,222.78 | $ 173.78 | $ 112.58 | $ 173.78 | $ 286.36 | $ 307.25 | $ 593.61 | $ 8,570.34 | $ 7,976.73 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 7,976.73 | $ - | $ 112.58 | $ 168.58 | $ 281.16 | $ 307.25 | $ 588.41 | $ 8,145.31 | $ 7,556.90 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 7,556.90 | $ - | $ 112.58 | $ 161.46 | $ 274.04 | $ 307.25 | $ 581.29 | $ 7,718.37 | $ 7,137.08 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 7,137.08 | $ - | $ 112.58 | $ 152.49 | $ 265.07 | $ 307.25 | $ 572.32 | $ 7,289.57 | $ 6,717.25 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 6,717.25 | $ - | $ 112.58 | $ 133.17 | $ 245.75 | $ 307.25 | $ 553.00 | $ 6,850.41 | $ 6,297.42 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 6,297.42 | $ - | $ 112.58 | $ 118.54 | $ 231.12 | $ 307.25 | $ 538.37 | $ 6,415.96 | $ 5,877.59 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,877.59 | $ - | $ 112.58 | $ 111.11 | $ 223.69 | $ 307.25 | $ 530.94 | $ 5,988.70 | $ 5,457.76 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,457.76 | $ - | $ 112.58 | $ 103.17 | $ 215.75 | $ 307.25 | $ 523.00 | $ 5,560.94 | $ 5,037.94 |
| | | | | | | **$ 230,673.36** | **$ 2,251.56** | **$ 900.62** | **$ 1,122.30** | **$ 2,022.93** | **$ 2,458.00** | **$ 4,480.93** | **$ 234,047.22** | **$ 229,566.29** |

**One-Time Costs 03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2018 | 02/06/18 | 03/31/18 | 54 | 4.250% | $ 257.00 | $ 1.62 | $ - | $ - | $ - | $ - | $ - | $ 258.62 | $ 258.62 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 258.62 | $ 2.88 | $ - | $ - | $ - | $ - | $ - | $ 261.50 | $ 261.50 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 261.50 | $ 3.09 | $ - | $ - | $ - | $ - | $ - | $ 264.59 | $ 264.59 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 264.59 | $ 3.31 | $ - | $ - | $ - | $ - | $ - | $ 267.90 | $ 267.90 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 267.90 | $ 3.42 | $ - | $ - | $ - | $ - | $ - | $ 271.32 | $ 271.32 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 271.32 | $ 3.69 | $ - | $ - | $ - | $ - | $ - | $ 275.01 | $ 275.01 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 275.01 | $ 3.81 | $ - | $ - | $ - | $ - | $ - | $ 278.82 | $ 278.82 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 278.82 | $ 3.81 | $ - | $ - | $ - | $ - | $ - | $ 282.63 | $ 282.63 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 282.63 | $ 3.49 | $ - | $ - | $ - | $ - | $ - | $ 286.11 | $ 286.11 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 286.11 | $ 3.38 | $ - | $ - | $ - | $ - | $ - | $ 289.49 | $ 289.49 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 289.49 | $ 2.50 | $ - | $ - | $ - | $ - | $ - | $ 291.99 | $ 291.99 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 291.99 | $ 2.39 | $ - | $ - | $ - | $ - | $ - | $ 294.37 | $ 294.37 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 294.37 | $ 2.36 | $ - | $ - | $ - | $ - | $ - | $ 296.73 | $ 296.73 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 296.73 | $ 2.40 | $ - | $ - | $ - | $ - | $ - | $ 299.14 | $ 299.14 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 299.14 | $ 2.45 | $ - | $ - | $ - | $ - | $ - | $ 301.59 | $ 301.59 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 301.59 | $ 2.47 | $ - | $ - | $ - | $ - | $ - | $ 304.06 | $ 304.06 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 304.06 | $ 2.44 | $ - | $ - | $ - | $ - | $ - | $ 306.49 | $ 306.49 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 306.49 | $ 2.48 | $ - | $ - | $ - | $ - | $ - | $ 308.98 | $ 308.98 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 308.98 | $ 2.80 | $ - | $ - | $ - | $ - | $ - | $ 311.78 | $ 311.78 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 311.78 | $ 3.86 | $ - | $ - | $ - | $ - | $ - | $ 315.64 | $ 315.64 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 315.64 | $ 4.91 | $ - | $ - | $ - | $ - | $ - | $ 320.55 | $ 320.55 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 320.55 | $ 5.99 | $ - | $ - | $ - | $ - | $ - | $ 326.54 | $ 326.54 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 326.54 | $ 6.60 | $ - | $ - | $ - | $ - | $ - | $ 333.15 | $ 333.15 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 333.15 | $ 7.01 | $ - | $ - | $ - | $ - | $ - | $ 340.16 | $ 340.16 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 340.16 | $ 7.19 | $ 4.52 | $ 7.19 | $ 11.71 | $ 12.85 | $ 24.56 | $ 354.53 | $ 329.98 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 329.98 | $ - | $ 4.52 | $ 6.97 | $ 11.49 | $ 12.85 | $ 24.34 | $ 336.95 | $ 312.61 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 312.61 | $ - | $ 4.52 | $ 6.68 | $ 11.20 | $ 12.85 | $ 24.05 | $ 319.29 | $ 295.24 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 295.24 | $ - | $ 4.52 | $ 6.31 | $ 10.83 | $ 12.85 | $ 23.68 | $ 301.55 | $ 277.88 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 277.88 | $ - | $ 4.52 | $ 5.51 | $ 10.03 | $ 12.85 | $ 22.88 | $ 283.39 | $ 260.51 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 260.51 | $ - | $ 4.52 | $ 4.90 | $ 9.42 | $ 12.85 | $ 22.27 | $ 265.41 | $ 243.14 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 243.14 | $ - | $ 4.52 | $ 4.60 | $ 9.11 | $ 12.85 | $ 21.96 | $ 247.74 | $ 225.77 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 225.77 | $ - | $ 4.52 | $ 4.27 | $ 8.79 | $ 12.85 | $ 21.64 | $ 230.04 | $ 208.41 |
| | | | | | | **$ 9,289.27** | **$ 90.35** | **$ 36.14** | **$ 46.43** | **$ 82.57** | **$ 102.80** | **$ 185.37** | **$ 9,426.04** | **$ 9,240.68** |

**One-Time Costs 04**

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 01/01/24 | 03/31/24 | $ 478.51 | $ 764.74 | $ 1,243.25 | $ 1,369.00 |
| 04/01/24 | 06/30/24 | $ 478.51 | $ 741.86 | $ 1,220.36 | $ 1,369.00 |
| 07/01/24 | 09/30/24 | $ 478.51 | $ 710.53 | $ 1,189.04 | $ 1,369.00 |
| 10/01/24 | 12/31/24 | $ 478.51 | $ 671.06 | $ 1,149.57 | $ 1,369.00 |
| 01/01/25 | 03/31/25 | $ 478.51 | $ 586.02 | $ 1,064.53 | $ 1,369.00 |
| 04/01/25 | 06/30/25 | $ 478.51 | $ 521.64 | $ 1,000.15 | $ 1,369.00 |
| 07/01/25 | 09/30/25 | $ 478.51 | $ 488.96 | $ 967.46 | $ 1,369.00 |
| 10/01/25 | 12/31/25 | $ 478.51 | $ 454.03 | $ 932.54 | $ 1,369.00 |
| | | **$ 3,828.06** | **$ 4,938.84** | **$ 8,766.90** | **$ 10,952.00** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2018 | 02/26/18 | 03/31/18 | 34 | 4.250% | $ 328.00 | $ 1.30 | $ - | $ - | $ - | $ - | $ - | $ 329.30 | $ 329.30 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 329.30 | $ 3.67 | $ - | $ - | $ - | $ - | $ - | $ 332.97 | $ 332.97 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 332.97 | $ 3.94 | $ - | $ - | $ - | $ - | $ - | $ 336.90 | $ 336.90 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 336.90 | $ 4.21 | $ - | $ - | $ - | $ - | $ - | $ 341.12 | $ 341.12 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 341.12 | $ 4.36 | $ - | $ - | $ - | $ - | $ - | $ 345.47 | $ 345.47 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 345.47 | $ 4.69 | $ - | $ - | $ - | $ - | $ - | $ 350.17 | $ 350.17 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 350.17 | $ 4.85 | $ - | $ - | $ - | $ - | $ - | $ 355.02 | $ 355.02 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 355.02 | $ 4.85 | $ - | $ - | $ - | $ - | $ - | $ 359.87 | $ 359.87 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 359.87 | $ 4.44 | $ - | $ - | $ - | $ - | $ - | $ 364.31 | $ 364.31 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 364.31 | $ 4.30 | $ - | $ - | $ - | $ - | $ - | $ 368.61 | $ 368.61 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 368.61 | $ 3.18 | $ - | $ - | $ - | $ - | $ - | $ 371.79 | $ 371.79 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 371.79 | $ 3.04 | $ - | $ - | $ - | $ - | $ - | $ 374.83 | $ 374.83 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 374.83 | $ 3.00 | $ - | $ - | $ - | $ - | $ - | $ 377.83 | $ 377.83 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 377.83 | $ 3.06 | $ - | $ - | $ - | $ - | $ - | $ 380.89 | $ 380.89 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 380.89 | $ 3.12 | $ - | $ - | $ - | $ - | $ - | $ 384.01 | $ 384.01 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 384.01 | $ 3.15 | $ - | $ - | $ - | $ - | $ - | $ 387.16 | $ 387.16 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 387.16 | $ 3.10 | $ - | $ - | $ - | $ - | $ - | $ 390.26 | $ 390.26 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 390.26 | $ 3.16 | $ - | $ - | $ - | $ - | $ - | $ 393.42 | $ 393.42 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 393.42 | $ 3.57 | $ - | $ - | $ - | $ - | $ - | $ 396.99 | $ 396.99 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 396.99 | $ 4.91 | $ - | $ - | $ - | $ - | $ - | $ 401.91 | $ 401.91 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 401.91 | $ 6.25 | $ - | $ - | $ - | $ - | $ - | $ 408.16 | $ 408.16 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 408.16 | $ 7.63 | $ - | $ - | $ - | $ - | $ - | $ 415.79 | $ 415.79 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 415.79 | $ 8.41 | $ - | $ - | $ - | $ - | $ - | $ 424.20 | $ 424.20 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 424.20 | $ 8.93 | $ - | $ - | $ - | $ - | $ - | $ 433.13 | $ 433.13 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 433.13 | $ 9.15 | $ 5.71 | $ 9.15 | $ 14.87 | $ 16.40 | $ 31.27 | $ 451.43 | $ 420.17 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 420.17 | $ - | $ 5.71 | $ 8.88 | $ 14.59 | $ 16.40 | $ 30.99 | $ 429.04 | $ 398.05 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 398.05 | $ - | $ 5.71 | $ 8.50 | $ 14.22 | $ 16.40 | $ 30.62 | $ 406.56 | $ 375.94 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 375.94 | $ - | $ 5.71 | $ 8.03 | $ 13.75 | $ 16.40 | $ 30.15 | $ 383.97 | $ 353.82 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 353.82 | $ - | $ 5.71 | $ 7.01 | $ 12.73 | $ 16.40 | $ 29.13 | $ 360.84 | $ 331.71 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 331.71 | $ - | $ 5.71 | $ 6.24 | $ 11.96 | $ 16.40 | $ 28.36 | $ 337.95 | $ 309.60 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 309.60 | $ - | $ 5.71 | $ 5.85 | $ 11.57 | $ 16.40 | $ 27.97 | $ 315.45 | $ 287.48 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 287.48 | $ - | $ 5.71 | $ 5.43 | $ 11.15 | $ 16.40 | $ 27.55 | $ 292.92 | $ 265.37 |
| | | | | | | **$ 11,828.89** | **$ 114.28** | **$ 45.71** | **$ 59.12** | **$ 104.83** | **$ 131.20** | **$ 236.03** | **$ 12,002.28** | **$ 11,766.25** |

**One-Time Costs 05**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2018 | 03/30/18 | 03/31/18 | 2 | 4.250% | $ 417.00 | $ 0.10 | $ - | $ - | $ - | $ - | $ - | $ 417.10 | $ 417.10 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 417.10 | $ 4.65 | $ - | $ - | $ - | $ - | $ - | $ 421.75 | $ 421.75 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 421.75 | $ 4.99 | $ - | $ - | $ - | $ - | $ - | $ 426.73 | $ 426.73 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 426.73 | $ 5.33 | $ - | $ - | $ - | $ - | $ - | $ 432.07 | $ 432.07 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 432.07 | $ 5.52 | $ - | $ - | $ - | $ - | $ - | $ 437.58 | $ 437.58 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 437.58 | $ 5.95 | $ - | $ - | $ - | $ - | $ - | $ 443.53 | $ 443.53 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 443.53 | $ 6.15 | $ - | $ - | $ - | $ - | $ - | $ 449.68 | $ 449.68 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 449.68 | $ 6.14 | $ - | $ - | $ - | $ - | $ - | $ 455.82 | $ 455.82 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 455.82 | $ 5.62 | $ - | $ - | $ - | $ - | $ - | $ 461.44 | $ 461.44 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 461.44 | $ 5.45 | $ - | $ - | $ - | $ - | $ - | $ 466.89 | $ 466.89 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 466.89 | $ 4.03 | $ - | $ - | $ - | $ - | $ - | $ 470.92 | $ 470.92 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 470.92 | $ 3.85 | $ - | $ - | $ - | $ - | $ - | $ 474.77 | $ 474.77 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 474.77 | $ 3.80 | $ - | $ - | $ - | $ - | $ - | $ 478.57 | $ 478.57 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 478.57 | $ 3.88 | $ - | $ - | $ - | $ - | $ - | $ 482.45 | $ 482.45 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 482.45 | $ 3.95 | $ - | $ - | $ - | $ - | $ - | $ 486.40 | $ 486.40 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 486.40 | $ 3.98 | $ - | $ - | $ - | $ - | $ - | $ 490.38 | $ 490.38 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 490.38 | $ 3.93 | $ - | $ - | $ - | $ - | $ - | $ 494.31 | $ 494.31 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 494.31 | $ 4.01 | $ - | $ - | $ - | $ - | $ - | $ 498.32 | $ 498.32 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 498.32 | $ 4.52 | $ - | $ - | $ - | $ - | $ - | $ 502.84 | $ 502.84 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 502.84 | $ 6.22 | $ - | $ - | $ - | $ - | $ - | $ 509.06 | $ 509.06 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 509.06 | $ 7.92 | $ - | $ - | $ - | $ - | $ - | $ 516.99 | $ 516.99 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 516.99 | $ 9.67 | $ - | $ - | $ - | $ - | $ - | $ 526.65 | $ 526.65 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 526.65 | $ 10.65 | $ - | $ - | $ - | $ - | $ - | $ 537.30 | $ 537.30 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 537.30 | $ 11.31 | $ - | $ - | $ - | $ - | $ - | $ 548.61 | $ 548.61 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 548.61 | $ 11.59 | $ 7.16 | $ 11.59 | $ 18.75 | $ 20.85 | $ 39.60 | $ 571.79 | $ 532.19 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 532.19 | $ - | $ 7.16 | $ 11.25 | $ 18.41 | $ 20.85 | $ 39.26 | $ 543.44 | $ 504.18 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 504.18 | $ - | $ 7.16 | $ 10.77 | $ 17.93 | $ 20.85 | $ 38.78 | $ 514.95 | $ 476.17 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 476.17 | $ - | $ 7.16 | $ 10.17 | $ 17.33 | $ 20.85 | $ 38.18 | $ 486.34 | $ 448.16 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 448.16 | $ - | $ 7.16 | $ 8.88 | $ 16.04 | $ 20.85 | $ 36.89 | $ 457.05 | $ 420.15 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 420.15 | $ - | $ 7.16 | $ 7.91 | $ 15.07 | $ 20.85 | $ 35.92 | $ 428.06 | $ 392.14 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 392.14 | $ - | $ 7.16 | $ 7.41 | $ 14.57 | $ 20.85 | $ 35.42 | $ 399.55 | $ 364.13 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 364.13 | $ - | $ 7.16 | $ 6.88 | $ 14.04 | $ 20.85 | $ 34.89 | $ 371.01 | $ 336.12 |
| | | | | | | **$ 14,984.29** | **$ 143.20** | **$ 57.28** | **$ 74.88** | **$ 132.16** | **$ 166.80** | **$ 298.96** | **$ 15,202.37** | **$ 14,903.41** |

**One-Time Costs 06**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2018 | 05/09/18 | 06/30/18 | 53 | 4.470% | $ 2,810.00 | $ 18.24 | $ - | $ - | $ - | $ - | $ - | $ 2,828.24 | $ 2,828.24 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 2,828.24 | $ 33.43 | $ - | $ - | $ - | $ - | $ - | $ 2,861.67 | $ 2,861.67 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 2,861.67 | $ 35.78 | $ - | $ - | $ - | $ - | $ - | $ 2,897.45 | $ 2,897.45 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 2,897.45 | $ 37.01 | $ - | $ - | $ - | $ - | $ - | $ 2,934.46 | $ 2,934.46 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 2,934.46 | $ 39.87 | $ - | $ - | $ - | $ - | $ - | $ 2,974.33 | $ 2,974.33 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 2,974.33 | $ 41.23 | $ - | $ - | $ - | $ - | $ - | $ 3,015.56 | $ 3,015.56 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 3,015.56 | $ 41.20 | $ - | $ - | $ - | $ - | $ - | $ 3,056.76 | $ 3,056.76 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 3,056.76 | $ 37.70 | $ - | $ - | $ - | $ - | $ - | $ 3,094.46 | $ 3,094.46 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 3,094.46 | $ 36.55 | $ - | $ - | $ - | $ - | $ - | $ 3,131.00 | $ 3,131.00 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 3,131.00 | $ 27.00 | $ - | $ - | $ - | $ - | $ - | $ 3,158.00 | $ 3,158.00 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,158.00 | $ 25.80 | $ - | $ - | $ - | $ - | $ - | $ 3,183.80 | $ 3,183.80 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,183.80 | $ 25.51 | $ - | $ - | $ - | $ - | $ - | $ 3,209.31 | $ 3,209.31 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,209.31 | $ 26.00 | $ - | $ - | $ - | $ - | $ - | $ 3,235.31 | $ 3,235.31 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,235.31 | $ 26.50 | $ - | $ - | $ - | $ - | $ - | $ 3,261.82 | $ 3,261.82 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,261.82 | $ 26.72 | $ - | $ - | $ - | $ - | $ - | $ 3,288.54 | $ 3,288.54 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,288.54 | $ 26.35 | $ - | $ - | $ - | $ - | $ - | $ 3,314.89 | $ 3,314.89 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,314.89 | $ 26.86 | $ - | $ - | $ - | $ - | $ - | $ 3,341.75 | $ 3,341.75 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,341.75 | $ 30.32 | $ - | $ - | $ - | $ - | $ - | $ 3,372.07 | $ 3,372.07 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,372.07 | $ 41.73 | $ - | $ - | $ - | $ - | $ - | $ 3,413.81 | $ 3,413.81 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,413.81 | $ 53.12 | $ - | $ - | $ - | $ - | $ - | $ 3,466.92 | $ 3,466.92 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,466.92 | $ 64.83 | $ - | $ - | $ - | $ - | $ - | $ 3,531.75 | $ 3,531.75 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,531.75 | $ 71.39 | $ - | $ - | $ - | $ - | $ - | $ 3,603.14 | $ 3,603.14 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,603.14 | $ 75.83 | $ - | $ - | $ - | $ - | $ - | $ 3,678.97 | $ 3,678.97 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,678.97 | $ 77.75 | $ 47.34 | $ 77.75 | $ 125.09 | $ 140.50 | $ 265.59 | $ 3,834.48 | $ 3,568.89 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,568.89 | $ - | $ 47.34 | $ 75.42 | $ 122.76 | $ 140.50 | $ 263.26 | $ 3,644.31 | $ 3,381.05 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,381.05 | $ - | $ 47.34 | $ 72.24 | $ 119.58 | $ 140.50 | $ 260.08 | $ 3,453.29 | $ 3,193.22 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,193.22 | $ - | $ 47.34 | $ 68.23 | $ 115.56 | $ 140.50 | $ 256.06 | $ 3,261.44 | $ 3,005.38 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,005.38 | $ - | $ 47.34 | $ 59.58 | $ 106.92 | $ 140.50 | $ 247.42 | $ 3,064.96 | $ 2,817.54 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,817.54 | $ - | $ 47.34 | $ 53.04 | $ 100.37 | $ 140.50 | $ 240.87 | $ 2,870.58 | $ 2,629.71 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,629.71 | $ - | $ 47.34 | $ 49.71 | $ 97.05 | $ 140.50 | $ 237.55 | $ 2,679.42 | $ 2,441.87 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,441.87 | $ - | $ 47.34 | $ 46.16 | $ 93.50 | $ 140.50 | $ 234.00 | $ 2,488.03 | $ 2,254.04 |
| | | | | | | **$ 97,701.66** | **$ 946.73** | **$ 378.69** | **$ 502.13** | **$ 880.82** | **$ 1,124.00** | **$ 2,004.82** | **$ 99,150.52** | **$ 97,145.69** |

**One-Time Costs 07**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2018 | 06/15/18 | 06/30/18 | 16 | 4.470% | $ 2,885.00 | $ 5.65 | $ - | $ - | $ - | $ - | $ - | $ 2,890.65 | $ 2,890.65 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 2,890.65 | $ 34.17 | $ - | $ - | $ - | $ - | $ - | $ 2,924.82 | $ 2,924.82 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 2,924.82 | $ 36.57 | $ - | $ - | $ - | $ - | $ - | $ 2,961.39 | $ 2,961.39 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 2,961.39 | $ 37.82 | $ - | $ - | $ - | $ - | $ - | $ 2,999.22 | $ 2,999.22 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 2,999.22 | $ 40.75 | $ - | $ - | $ - | $ - | $ - | $ 3,039.97 | $ 3,039.97 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 3,039.97 | $ 42.14 | $ - | $ - | $ - | $ - | $ - | $ 3,082.11 | $ 3,082.11 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 3,082.11 | $ 42.11 | $ - | $ - | $ - | $ - | $ - | $ 3,124.22 | $ 3,124.22 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 3,124.22 | $ 38.53 | $ - | $ - | $ - | $ - | $ - | $ 3,162.74 | $ 3,162.74 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 3,162.74 | $ 37.35 | $ - | $ - | $ - | $ - | $ - | $ 3,200.10 | $ 3,200.10 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 3,200.10 | $ 27.59 | $ - | $ - | $ - | $ - | $ - | $ 3,227.69 | $ 3,227.69 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,227.69 | $ 26.37 | $ - | $ - | $ - | $ - | $ - | $ 3,254.06 | $ 3,254.06 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,254.06 | $ 26.08 | $ - | $ - | $ - | $ - | $ - | $ 3,280.13 | $ 3,280.13 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,280.13 | $ 26.58 | $ - | $ - | $ - | $ - | $ - | $ 3,306.71 | $ 3,306.71 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,306.71 | $ 27.09 | $ - | $ - | $ - | $ - | $ - | $ 3,333.80 | $ 3,333.80 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,333.80 | $ 27.31 | $ - | $ - | $ - | $ - | $ - | $ 3,361.11 | $ 3,361.11 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,361.11 | $ 26.93 | $ - | $ - | $ - | $ - | $ - | $ 3,388.04 | $ 3,388.04 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,388.04 | $ 27.45 | $ - | $ - | $ - | $ - | $ - | $ 3,415.50 | $ 3,415.50 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,415.50 | $ 30.99 | $ - | $ - | $ - | $ - | $ - | $ 3,446.49 | $ 3,446.49 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,446.49 | $ 42.65 | $ - | $ - | $ - | $ - | $ - | $ 3,489.14 | $ 3,489.14 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,489.14 | $ 54.29 | $ - | $ - | $ - | $ - | $ - | $ 3,543.43 | $ 3,543.43 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,543.43 | $ 66.26 | $ - | $ - | $ - | $ - | $ - | $ 3,609.69 | $ 3,609.69 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,609.69 | $ 72.97 | $ - | $ - | $ - | $ - | $ - | $ 3,682.66 | $ 3,682.66 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,682.66 | $ 77.51 | $ - | $ - | $ - | $ - | $ - | $ 3,760.16 | $ 3,760.16 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,760.16 | $ 79.47 | $ 47.73 | $ 79.47 | $ 127.20 | $ 144.25 | $ 271.45 | $ 3,919.10 | $ 3,647.65 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,647.65 | $ - | $ 47.73 | $ 77.09 | $ 124.82 | $ 144.25 | $ 269.07 | $ 3,724.74 | $ 3,455.67 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,455.67 | $ - | $ 47.73 | $ 73.83 | $ 121.57 | $ 144.25 | $ 265.82 | $ 3,529.50 | $ 3,263.69 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,263.69 | $ - | $ 47.73 | $ 69.73 | $ 117.46 | $ 144.25 | $ 261.71 | $ 3,333.42 | $ 3,071.70 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,071.70 | $ - | $ 47.73 | $ 60.90 | $ 108.63 | $ 144.25 | $ 252.88 | $ 3,132.60 | $ 2,879.72 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,879.72 | $ - | $ 47.73 | $ 54.21 | $ 101.94 | $ 144.25 | $ 246.19 | $ 2,933.93 | $ 2,687.74 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,687.74 | $ - | $ 47.73 | $ 50.81 | $ 98.54 | $ 144.25 | $ 242.79 | $ 2,738.55 | $ 2,495.76 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,495.76 | $ - | $ 47.73 | $ 47.18 | $ 94.91 | $ 144.25 | $ 239.16 | $ 2,542.94 | $ 2,303.78 |
| | | | | | | **$ 99,870.75** | **$ 954.63** | **$ 381.85** | **$ 513.21** | **$ 895.06** | **$ 1,154.00** | **$ 2,049.06** | **$ 101,338.59** | **$ 99,289.53** |

**One-Time Costs 08**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2018 | 07/03/18 | 09/30/18 | 90 | 4.690% | $ 2,881.00 | $ 33.32 | $ - | $ - | $ - | $ - | $ - | $ 2,914.32 | $ 2,914.32 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 2,914.32 | $ 36.43 | $ - | $ - | $ - | $ - | $ - | $ 2,950.75 | $ 2,950.75 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 2,950.75 | $ 37.69 | $ - | $ - | $ - | $ - | $ - | $ 2,988.44 | $ 2,988.44 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 2,988.44 | $ 40.61 | $ - | $ - | $ - | $ - | $ - | $ 3,029.05 | $ 3,029.05 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 3,029.05 | $ 41.99 | $ - | $ - | $ - | $ - | $ - | $ 3,071.04 | $ 3,071.04 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 3,071.04 | $ 41.95 | $ - | $ - | $ - | $ - | $ - | $ 3,112.99 | $ 3,112.99 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 3,112.99 | $ 38.39 | $ - | $ - | $ - | $ - | $ - | $ 3,151.38 | $ 3,151.38 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 3,151.38 | $ 37.22 | $ - | $ - | $ - | $ - | $ - | $ 3,188.60 | $ 3,188.60 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 3,188.60 | $ 27.49 | $ - | $ - | $ - | $ - | $ - | $ 3,216.09 | $ 3,216.09 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,216.09 | $ 26.27 | $ - | $ - | $ - | $ - | $ - | $ 3,242.37 | $ 3,242.37 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,242.37 | $ 25.98 | $ - | $ - | $ - | $ - | $ - | $ 3,268.35 | $ 3,268.35 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,268.35 | $ 26.48 | $ - | $ - | $ - | $ - | $ - | $ 3,294.83 | $ 3,294.83 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,294.83 | $ 26.99 | $ - | $ - | $ - | $ - | $ - | $ 3,321.82 | $ 3,321.82 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,321.82 | $ 27.21 | $ - | $ - | $ - | $ - | $ - | $ 3,349.03 | $ 3,349.03 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,349.03 | $ 26.84 | $ - | $ - | $ - | $ - | $ - | $ 3,375.87 | $ 3,375.87 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,375.87 | $ 27.35 | $ - | $ - | $ - | $ - | $ - | $ 3,403.23 | $ 3,403.23 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,403.23 | $ 30.88 | $ - | $ - | $ - | $ - | $ - | $ 3,434.11 | $ 3,434.11 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,434.11 | $ 42.50 | $ - | $ - | $ - | $ - | $ - | $ 3,476.61 | $ 3,476.61 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,476.61 | $ 54.09 | $ - | $ - | $ - | $ - | $ - | $ 3,530.70 | $ 3,530.70 |

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ | 3,530.70 | $ | 66.02 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 3,596.72 | $ | 3,596.72 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ | 3,596.72 | $ | 72.71 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 3,669.43 | $ | 3,669.43 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ | 3,669.43 | $ | 77.23 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 3,746.65 | $ | 3,746.65 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ | 3,746.65 | $ | 79.18 | $ | 47.24 | $ | 79.18 | $ | 126.42 | $ | 144.05 | $ | 270.47 | $ | 3,905.02 | $ | 3,634.54 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ | 3,634.54 | $ | - | $ | 47.24 | $ | 76.81 | $ | 124.05 | $ | 144.05 | $ | 268.10 | $ | 3,711.36 | $ | 3,443.25 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ | 3,443.25 | $ | - | $ | 47.24 | $ | 73.57 | $ | 120.81 | $ | 144.05 | $ | 264.86 | $ | 3,516.82 | $ | 3,251.96 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ | 3,251.96 | $ | - | $ | 47.24 | $ | 69.48 | $ | 116.72 | $ | 144.05 | $ | 260.77 | $ | 3,321.44 | $ | 3,060.67 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ | 3,060.67 | $ | - | $ | 47.24 | $ | 60.68 | $ | 107.92 | $ | 144.05 | $ | 251.97 | $ | 3,121.35 | $ | 2,869.38 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ | 2,869.38 | $ | - | $ | 47.24 | $ | 54.01 | $ | 101.25 | $ | 144.05 | $ | 245.30 | $ | 2,923.39 | $ | 2,678.08 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ | 2,678.08 | $ | - | $ | 47.24 | $ | 50.63 | $ | 97.87 | $ | 144.05 | $ | 241.92 | $ | 2,728.71 | $ | 2,486.79 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ | 2,486.79 | $ | - | $ | 47.24 | $ | 47.01 | $ | 94.25 | $ | 144.05 | $ | 238.30 | $ | 2,533.80 | $ | 2,295.50 |
| | | | | | | **$** | **96,638.06** | **$** | **944.84** | **$** | **377.93** | **$** | **511.37** | **$** | **889.30** | **$** | **1,152.40** | **$** | **2,041.70** | **$** | **98,094.26** | **$** | **96,052.56** |

| | | | | | | | | | One-Time Costs | | | | 09 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q3/2018 | 08/02/18 | 09/30/18 | 60 | 4.690% | $ 2,823.00 | $ 21.76 | $ - | $ - | $ - | $ - | $ - | $ 2,844.76 | $ 2,844.76 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 2,844.76 | $ 35.57 | $ - | $ - | $ - | $ - | $ - | $ 2,880.33 | $ 2,880.33 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 2,880.33 | $ 36.79 | $ - | $ - | $ - | $ - | $ - | $ 2,917.12 | $ 2,917.12 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 2,917.12 | $ 39.64 | $ - | $ - | $ - | $ - | $ - | $ 2,956.76 | $ 2,956.76 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 2,956.76 | $ 40.99 | $ - | $ - | $ - | $ - | $ - | $ 2,997.74 | $ 2,997.74 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 2,997.74 | $ 40.95 | $ - | $ - | $ - | $ - | $ - | $ 3,038.70 | $ 3,038.70 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 3,038.70 | $ 37.47 | $ - | $ - | $ - | $ - | $ - | $ 3,076.17 | $ 3,076.17 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 3,076.17 | $ 36.33 | $ - | $ - | $ - | $ - | $ - | $ 3,112.50 | $ 3,112.50 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 3,112.50 | $ 26.84 | $ - | $ - | $ - | $ - | $ - | $ 3,139.34 | $ 3,139.34 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,139.34 | $ 25.65 | $ - | $ - | $ - | $ - | $ - | $ 3,164.98 | $ 3,164.98 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,164.98 | $ 25.36 | $ - | $ - | $ - | $ - | $ - | $ 3,190.35 | $ 3,190.35 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,190.35 | $ 25.85 | $ - | $ - | $ - | $ - | $ - | $ 3,216.20 | $ 3,216.20 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,216.20 | $ 26.35 | $ - | $ - | $ - | $ - | $ - | $ 3,242.54 | $ 3,242.54 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,242.54 | $ 26.56 | $ - | $ - | $ - | $ - | $ - | $ 3,269.11 | $ 3,269.11 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,269.11 | $ 26.20 | $ - | $ - | $ - | $ - | $ - | $ 3,295.30 | $ 3,295.30 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,295.30 | $ 26.70 | $ - | $ - | $ - | $ - | $ - | $ 3,322.01 | $ 3,322.01 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,322.01 | $ 30.14 | $ - | $ - | $ - | $ - | $ - | $ 3,352.15 | $ 3,352.15 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,352.15 | $ 41.49 | $ - | $ - | $ - | $ - | $ - | $ 3,393.63 | $ 3,393.63 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,393.63 | $ 52.80 | $ - | $ - | $ - | $ - | $ - | $ 3,446.44 | $ 3,446.44 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,446.44 | $ 64.44 | $ - | $ - | $ - | $ - | $ - | $ 3,510.88 | $ 3,510.88 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,510.88 | $ 70.97 | $ - | $ - | $ - | $ - | $ - | $ 3,581.85 | $ 3,581.85 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,581.85 | $ 75.39 | $ - | $ - | $ - | $ - | $ - | $ 3,657.24 | $ 3,657.24 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,657.24 | $ 77.29 | $ 45.58 | $ 77.29 | $ 122.87 | $ 141.15 | $ 264.02 | $ 3,811.82 | $ 3,547.80 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,547.80 | $ - | $ 45.58 | $ 74.98 | $ 120.56 | $ 141.15 | $ 261.71 | $ 3,622.78 | $ 3,361.08 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,361.08 | $ - | $ 45.58 | $ 71.81 | $ 117.39 | $ 141.15 | $ 258.54 | $ 3,432.89 | $ 3,174.35 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,174.35 | $ - | $ 45.58 | $ 67.82 | $ 113.40 | $ 141.15 | $ 254.55 | $ 3,242.17 | $ 2,987.62 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,987.62 | $ - | $ 45.58 | $ 59.23 | $ 104.81 | $ 141.15 | $ 245.96 | $ 3,046.85 | $ 2,800.90 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,800.90 | $ - | $ 45.58 | $ 52.72 | $ 98.30 | $ 141.15 | $ 239.45 | $ 2,853.62 | $ 2,614.17 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,614.17 | $ - | $ 45.58 | $ 49.42 | $ 94.99 | $ 141.15 | $ 236.14 | $ 2,663.59 | $ 2,427.44 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,427.44 | $ - | $ 45.58 | $ 45.89 | $ 91.47 | $ 141.15 | $ 232.62 | $ 2,473.33 | $ 2,240.72 |
| | | | | | | **$ 94,342.46** | **$ 911.53** | **$ 364.61** | **$ 499.17** | **$ 863.78** | **$ 1,129.20** | **$ 1,992.98** | **$ 95,753.15** | **$ 93,760.18** |

| | | | | | | | | | One-Time Costs | | | | 10 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q3/2018 | 09/03/18 | 09/30/18 | 28 | 4.690% | $ 2,742.00 | $ 9.87 | $ - | $ - | $ - | $ - | $ - | $ 2,751.87 | $ 2,751.87 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 2,751.87 | $ 34.40 | $ - | $ - | $ - | $ - | $ - | $ 2,786.27 | $ 2,786.27 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 2,786.27 | $ 35.59 | $ - | $ - | $ - | $ - | $ - | $ 2,821.86 | $ 2,821.86 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 2,821.86 | $ 38.34 | $ - | $ - | $ - | $ - | $ - | $ 2,860.20 | $ 2,860.20 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 2,860.20 | $ 39.65 | $ - | $ - | $ - | $ - | $ - | $ 2,899.85 | $ 2,899.85 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 2,899.85 | $ 39.62 | $ - | $ - | $ - | $ - | $ - | $ 2,939.47 | $ 2,939.47 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,939.47 | $ 36.25 | $ - | $ - | $ - | $ - | $ - | $ 2,975.72 | $ 2,975.72 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,975.72 | $ 35.14 | $ - | $ - | $ - | $ - | $ - | $ 3,010.86 | $ 3,010.86 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 3,010.86 | $ 25.96 | $ - | $ - | $ - | $ - | $ - | $ 3,036.82 | $ 3,036.82 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,036.82 | $ 24.81 | $ - | $ - | $ - | $ - | $ - | $ 3,061.63 | $ 3,061.63 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,061.63 | $ 24.53 | $ - | $ - | $ - | $ - | $ - | $ 3,086.16 | $ 3,086.16 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,086.16 | $ 25.01 | $ - | $ - | $ - | $ - | $ - | $ 3,111.17 | $ 3,111.17 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,111.17 | $ 25.49 | $ - | $ - | $ - | $ - | $ - | $ 3,136.66 | $ 3,136.66 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,136.66 | $ 25.69 | $ - | $ - | $ - | $ - | $ - | $ 3,162.35 | $ 3,162.35 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,162.35 | $ 25.34 | $ - | $ - | $ - | $ - | $ - | $ 3,187.69 | $ 3,187.69 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,187.69 | $ 25.83 | $ - | $ - | $ - | $ - | $ - | $ 3,213.52 | $ 3,213.52 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,213.52 | $ 29.16 | $ - | $ - | $ - | $ - | $ - | $ 3,242.68 | $ 3,242.68 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,242.68 | $ 40.13 | $ - | $ - | $ - | $ - | $ - | $ 3,282.81 | $ 3,282.81 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,282.81 | $ 51.08 | $ - | $ - | $ - | $ - | $ - | $ 3,333.89 | $ 3,333.89 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,333.89 | $ 62.34 | $ - | $ - | $ - | $ - | $ - | $ 3,396.23 | $ 3,396.23 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,396.23 | $ 68.65 | $ - | $ - | $ - | $ - | $ - | $ 3,464.88 | $ 3,464.88 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,464.88 | $ 72.92 | $ - | $ - | $ - | $ - | $ - | $ 3,537.81 | $ 3,537.81 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,537.81 | $ 74.77 | $ 43.53 | $ 74.77 | $ 118.30 | $ 137.10 | $ 255.40 | $ 3,687.34 | $ 3,431.94 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,431.94 | $ - | $ 43.53 | $ 72.53 | $ 116.06 | $ 137.10 | $ 253.16 | $ 3,504.48 | $ 3,251.32 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,251.32 | $ - | $ 43.53 | $ 69.47 | $ 113.00 | $ 137.10 | $ 250.10 | $ 3,320.78 | $ 3,070.69 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,070.69 | $ - | $ 43.53 | $ 65.61 | $ 109.14 | $ 137.10 | $ 246.24 | $ 3,136.30 | $ 2,890.06 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,890.06 | $ - | $ 43.53 | $ 57.29 | $ 100.82 | $ 137.10 | $ 237.92 | $ 2,947.35 | $ 2,709.43 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,709.43 | $ - | $ 43.53 | $ 51.00 | $ 94.53 | $ 137.10 | $ 231.63 | $ 2,760.43 | $ 2,528.80 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,528.80 | $ - | $ 43.53 | $ 47.80 | $ 91.33 | $ 137.10 | $ 228.43 | $ 2,576.61 | $ 2,348.17 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,348.17 | $ - | $ 43.53 | $ 44.39 | $ 87.92 | $ 137.10 | $ 225.02 | $ 2,392.56 | $ 2,167.54 |
| | | | | | | **$ 91,272.79** | **$ 870.57** | **$ 348.23** | **$ 482.86** | **$ 831.09** | **$ 1,096.80** | **$ 1,927.89** | **$ 92,626.23** | **$ 90,698.33** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 9/28/2018 | $201,358.00 | $0.00 | $201,358.00 |
| 02 | 12/3/2018 | $296,130.00 | $2,532.00 | $298,662.00 |
| 03 | 12/3/2018 | $309,432.00 | $2,593.00 | $312,025.00 |
| 04 | 12/24/2018 | $290,002.00 | $2,524.00 | $292,526.00 |
| 05 | 12/24/2018 | ($106,943.67) | $0.00 | ($106,943.67) |
| | **Total** | **$989,978.33** | **$7,649.00** | **$997,627.33** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 11/09/20 | | | |
| **COD:** | | 12/24/20 | | | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2020 | 11/09/20 | 12/31/20 | 53 | 3.250% | $989,978.33 | $ 4,659.12 | $ - | $ - | $ - | $ - | $ - | $ 994,637.45 | $ 994,637.45 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $994,637.45 | $ 7,970.72 | $ - | $ - | $ - | $ - | $ - | $ 1,002,608.17 | $ 1,002,608.17 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $1,002,608.17 | $ 8,123.87 | $ - | $ - | $ - | $ - | $ - | $ 1,010,732.05 | $ 1,010,732.05 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $1,010,732.05 | $ 8,279.70 | $ - | $ - | $ - | $ - | $ - | $ 1,019,011.74 | $ 1,019,011.74 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $1,019,011.74 | $ 8,347.52 | $ - | $ - | $ - | $ - | $ - | $ 1,027,359.26 | $ 1,027,359.26 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $1,027,359.26 | $ 8,232.95 | $ - | $ - | $ - | $ - | $ - | $ 1,035,592.21 | $ 1,035,592.21 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $1,035,592.21 | $ 8,391.13 | $ - | $ - | $ - | $ - | $ - | $ 1,043,983.35 | $ 1,043,983.35 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $1,043,983.35 | $ 9,473.08 | $ - | $ - | $ - | $ - | $ - | $ 1,053,456.42 | $ 1,053,456.42 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $1,053,456.42 | $ 13,037.46 | $ - | $ - | $ - | $ - | $ - | $ 1,066,493.88 | $ 1,066,493.88 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $1,066,493.88 | $ 16,593.48 | $ - | $ - | $ - | $ - | $ - | $ 1,083,087.36 | $ 1,083,087.36 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $1,083,087.36 | $ 20,252.25 | $ - | $ - | $ - | $ - | $ - | $ 1,103,339.61 | $ 1,103,339.61 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $1,103,339.61 | $ 22,303.78 | $ - | $ - | $ - | $ - | $ - | $ 1,125,643.39 | $ 1,125,643.39 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $1,125,643.39 | $ 23,690.94 | $ - | $ - | $ - | $ - | $ - | $ 1,149,334.33 | $ 1,149,334.33 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,149,334.33 | $ 24,289.89 | $ 9,182.29 | $ 24,289.89 | $ 33,472.19 | $ 49,498.92 | $ 82,971.10 | $ 1,197,914.12 | $ 1,114,943.01 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,114,943.01 | $ - | $ 9,182.29 | $ 23,563.07 | $ 32,745.37 | $ 49,498.92 | $ 82,244.28 | $ 1,138,506.08 | $ 1,056,261.80 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,056,261.80 | $ - | $ 9,182.29 | $ 22,568.22 | $ 31,750.51 | $ 49,498.92 | $ 81,249.43 | $ 1,078,830.02 | $ 997,580.59 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 997,580.59 | $ - | $ 9,182.29 | $ 21,314.43 | $ 30,496.72 | $ 49,498.92 | $ 79,995.64 | $ 1,018,895.02 | $ 938,899.38 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 938,899.38 | $ - | $ 9,182.29 | $ 18,613.36 | $ 27,795.65 | $ 49,498.92 | $ 77,294.57 | $ 957,512.74 | $ 880,218.17 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 880,218.17 | $ - | $ 9,182.29 | $ 16,568.60 | $ 25,750.89 | $ 49,498.92 | $ 75,249.81 | $ 896,786.77 | $ 821,536.96 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 821,536.96 | $ - | $ 9,182.29 | $ 15,530.42 | $ 24,712.72 | $ 49,498.92 | $ 74,211.64 | $ 837,067.38 | $ 762,855.75 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 762,855.75 | $ - | $ 9,182.29 | $ 14,421.11 | $ 23,603.40 | $ 49,498.92 | $ 73,102.32 | $ 777,276.85 | $ 704,174.53 |
| | | | | | | **$21,277,553.21** | **$183,645.89** | **$73,458.36** | **$156,869.10** | **$230,327.46** | **$395,991.33** | **$626,318.79** | **$21,618,068.21** | **$20,991,749.42** |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 01/01/24 | 03/31/24 | $ 114.91 | $ 205.87 | $ 320.78 | $ 382.45 |
| 04/01/24 | 06/30/24 | $ 114.91 | $ 199.71 | $ 314.62 | $ 382.45 |
| 07/01/24 | 09/30/24 | $ 114.91 | $ 191.28 | $ 306.19 | $ 382.45 |
| 10/01/24 | 12/31/24 | $ 114.91 | $ 180.65 | $ 295.56 | $ 382.45 |
| 01/01/25 | 03/31/25 | $ 114.91 | $ 157.76 | $ 272.67 | $ 382.45 |
| 04/01/25 | 06/30/25 | $ 114.91 | $ 140.43 | $ 255.34 | $ 382.45 |
| 07/01/25 | 09/30/25 | $ 114.91 | $ 131.63 | $ 246.54 | $ 382.45 |
| 10/01/25 | 12/31/25 | $ 114.91 | $ 122.23 | $ 237.14 | $ 382.45 |
| | | **$ 919.26** | **$ 1,329.56** | **$ 2,248.82** | **$ 3,059.60** |

**One-Time Costs 02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2018 | 12/03/18 | 12/31/18 | 29 | 4.960% | $ 2,532.00 | $ 9.98 | $ - | $ - | $ - | $ - | $ - | $ 2,541.98 | $ 2,541.98 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 2,541.98 | $ 32.47 | $ - | $ - | $ - | $ - | $ - | $ 2,574.45 | $ 2,574.45 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 2,574.45 | $ 34.98 | $ - | $ - | $ - | $ - | $ - | $ 2,609.43 | $ 2,609.43 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 2,609.43 | $ 36.17 | $ - | $ - | $ - | $ - | $ - | $ 2,645.60 | $ 2,645.60 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 2,645.60 | $ 36.14 | $ - | $ - | $ - | $ - | $ - | $ 2,681.74 | $ 2,681.74 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,681.74 | $ 33.07 | $ - | $ - | $ - | $ - | $ - | $ 2,714.82 | $ 2,714.82 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,714.82 | $ 32.06 | $ - | $ - | $ - | $ - | $ - | $ 2,746.88 | $ 2,746.88 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,746.88 | $ 23.68 | $ - | $ - | $ - | $ - | $ - | $ 2,770.56 | $ 2,770.56 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,770.56 | $ 22.63 | $ - | $ - | $ - | $ - | $ - | $ 2,793.19 | $ 2,793.19 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,793.19 | $ 22.38 | $ - | $ - | $ - | $ - | $ - | $ 2,815.58 | $ 2,815.58 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,815.58 | $ 22.81 | $ - | $ - | $ - | $ - | $ - | $ 2,838.39 | $ 2,838.39 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,838.39 | $ 23.25 | $ - | $ - | $ - | $ - | $ - | $ 2,861.64 | $ 2,861.64 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,861.64 | $ 23.44 | $ - | $ - | $ - | $ - | $ - | $ 2,885.09 | $ 2,885.09 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,885.09 | $ 23.12 | $ - | $ - | $ - | $ - | $ - | $ 2,908.21 | $ 2,908.21 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,908.21 | $ 23.56 | $ - | $ - | $ - | $ - | $ - | $ 2,931.77 | $ 2,931.77 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,931.77 | $ 26.60 | $ - | $ - | $ - | $ - | $ - | $ 2,958.37 | $ 2,958.37 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,958.37 | $ 36.61 | $ - | $ - | $ - | $ - | $ - | $ 2,994.99 | $ 2,994.99 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,994.99 | $ 46.60 | $ - | $ - | $ - | $ - | $ - | $ 3,041.58 | $ 3,041.58 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,041.58 | $ 56.87 | $ - | $ - | $ - | $ - | $ - | $ 3,098.46 | $ 3,098.46 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,098.46 | $ 62.63 | $ - | $ - | $ - | $ - | $ - | $ 3,161.09 | $ 3,161.09 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,161.09 | $ 66.53 | $ - | $ - | $ - | $ - | $ - | $ 3,227.62 | $ 3,227.62 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,227.62 | $ 68.21 | $ 38.19 | $ 68.21 | $ 106.40 | $ 126.60 | $ 233.00 | $ 3,364.05 | $ 3,131.04 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,131.04 | $ - | $ 38.19 | $ 66.17 | $ 104.36 | $ 126.60 | $ 230.96 | $ 3,197.21 | $ 2,966.25 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,966.25 | $ - | $ 38.19 | $ 63.38 | $ 101.57 | $ 126.60 | $ 228.17 | $ 3,029.63 | $ 2,801.46 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,801.46 | $ - | $ 38.19 | $ 59.86 | $ 98.05 | $ 126.60 | $ 224.65 | $ 2,861.32 | $ 2,636.67 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,636.67 | $ - | $ 38.19 | $ 52.27 | $ 90.46 | $ 126.60 | $ 217.06 | $ 2,688.94 | $ 2,471.88 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,471.88 | $ - | $ 38.19 | $ 46.53 | $ 84.72 | $ 126.60 | $ 211.32 | $ 2,518.41 | $ 2,307.08 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,307.08 | $ - | $ 38.19 | $ 43.61 | $ 81.81 | $ 126.60 | $ 208.41 | $ 2,350.70 | $ 2,142.29 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,142.29 | $ - | $ 38.19 | $ 40.50 | $ 78.69 | $ 126.60 | $ 205.29 | $ 2,182.79 | $ 1,977.50 |
| | | | | | | **$ 80,790.12** | **$ 763.84** | **$ 305.53** | **$ 440.53** | **$ 746.06** | **$ 1,012.80** | **$ 1,758.86** | **$ 81,994.48** | **$ 80,235.62** |

**One-Time Costs 03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2018 | 12/03/18 | 12/31/18 | 29 | 4.960% | $ 2,593.00 | $ 10.22 | $ - | $ - | $ - | $ - | $ - | $ 2,603.22 | $ 2,603.22 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 2,603.22 | $ 33.25 | $ - | $ - | $ - | $ - | $ - | $ 2,636.47 | $ 2,636.47 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 2,636.47 | $ 35.82 | $ - | $ - | $ - | $ - | $ - | $ 2,672.29 | $ 2,672.29 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 2,672.29 | $ 37.05 | $ - | $ - | $ - | $ - | $ - | $ 2,709.34 | $ 2,709.34 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 2,709.34 | $ 37.01 | $ - | $ - | $ - | $ - | $ - | $ 2,746.35 | $ 2,746.35 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,746.35 | $ 33.87 | $ - | $ - | $ - | $ - | $ - | $ 2,780.22 | $ 2,780.22 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,780.22 | $ 32.83 | $ - | $ - | $ - | $ - | $ - | $ 2,813.05 | $ 2,813.05 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,813.05 | $ 24.25 | $ - | $ - | $ - | $ - | $ - | $ 2,837.31 | $ 2,837.31 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,837.31 | $ 23.18 | $ - | $ - | $ - | $ - | $ - | $ 2,860.49 | $ 2,860.49 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,860.49 | $ 22.92 | $ - | $ - | $ - | $ - | $ - | $ 2,883.41 | $ 2,883.41 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,883.41 | $ 23.36 | $ - | $ - | $ - | $ - | $ - | $ 2,906.77 | $ 2,906.77 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,906.77 | $ 23.81 | $ - | $ - | $ - | $ - | $ - | $ 2,930.59 | $ 2,930.59 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,930.59 | $ 24.01 | $ - | $ - | $ - | $ - | $ - | $ 2,954.59 | $ 2,954.59 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,954.59 | $ 23.68 | $ - | $ - | $ - | $ - | $ - | $ 2,978.27 | $ 2,978.27 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,978.27 | $ 24.13 | $ - | $ - | $ - | $ - | $ - | $ 3,002.40 | $ 3,002.40 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,002.40 | $ 27.24 | $ - | $ - | $ - | $ - | $ - | $ 3,029.65 | $ 3,029.65 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,029.65 | $ 37.49 | $ - | $ - | $ - | $ - | $ - | $ 3,067.14 | $ 3,067.14 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,067.14 | $ 47.72 | $ - | $ - | $ - | $ - | $ - | $ 3,114.86 | $ 3,114.86 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,114.86 | $ 58.24 | $ - | $ - | $ - | $ - | $ - | $ 3,173.10 | $ 3,173.10 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,173.10 | $ 64.14 | $ - | $ - | $ - | $ - | $ - | $ 3,237.25 | $ 3,237.25 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,237.25 | $ 68.13 | $ - | $ - | $ - | $ - | $ - | $ 3,305.38 | $ 3,305.38 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,305.38 | $ 69.86 | $ 39.11 | $ 69.86 | $ 108.97 | $ 129.65 | $ 238.62 | $ 3,445.09 | $ 3,206.48 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,206.48 | $ - | $ 39.11 | $ 67.77 | $ 106.88 | $ 129.65 | $ 236.53 | $ 3,274.24 | $ 3,037.71 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,037.71 | $ - | $ 39.11 | $ 64.90 | $ 104.02 | $ 129.65 | $ 233.67 | $ 3,102.62 | $ 2,868.95 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,868.95 | $ - | $ 39.11 | $ 61.30 | $ 100.41 | $ 129.65 | $ 230.06 | $ 2,930.25 | $ 2,700.19 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,700.19 | $ - | $ 39.11 | $ 53.53 | $ 92.64 | $ 129.65 | $ 222.29 | $ 2,753.72 | $ 2,531.43 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,531.43 | $ - | $ 39.11 | $ 47.65 | $ 86.76 | $ 129.65 | $ 216.41 | $ 2,579.08 | $ 2,362.67 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,362.67 | $ - | $ 39.11 | $ 44.66 | $ 83.78 | $ 129.65 | $ 213.43 | $ 2,407.33 | $ 2,193.90 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,193.90 | $ - | $ 39.11 | $ 41.47 | $ 80.59 | $ 129.65 | $ 210.24 | $ 2,235.38 | $ 2,025.14 |
| | | | | | | **$ 82,736.48** | **$ 782.24** | **$ 312.89** | **$ 451.14** | **$ 764.04** | **$ 1,037.20** | **$ 1,801.24** | **$ 83,969.86** | **$ 82,168.62** |

**One-Time Costs 04**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2018 | 12/24/18 | 12/31/18 | 8 | 4.960% | $ 2,524.00 | $ 2.74 | $ - | $ - | $ - | $ - | $ - | $ 2,526.74 | $ 2,526.74 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 2,526.74 | $ 32.27 | $ - | $ - | $ - | $ - | $ - | $ 2,559.02 | $ 2,559.02 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 2,559.02 | $ 34.77 | $ - | $ - | $ - | $ - | $ - | $ 2,593.79 | $ 2,593.79 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 2,593.79 | $ 35.96 | $ - | $ - | $ - | $ - | $ - | $ 2,629.75 | $ 2,629.75 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 2,629.75 | $ 35.93 | $ - | $ - | $ - | $ - | $ - | $ 2,665.67 | $ 2,665.67 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,665.67 | $ 32.87 | $ - | $ - | $ - | $ - | $ - | $ 2,698.55 | $ 2,698.55 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,698.55 | $ 31.87 | $ - | $ - | $ - | $ - | $ - | $ 2,730.42 | $ 2,730.42 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,730.42 | $ 23.54 | $ - | $ - | $ - | $ - | $ - | $ 2,753.96 | $ 2,753.96 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,753.96 | $ 22.50 | $ - | $ - | $ - | $ - | $ - | $ 2,776.45 | $ 2,776.45 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,776.45 | $ 22.25 | $ - | $ - | $ - | $ - | $ - | $ 2,798.70 | $ 2,798.70 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,798.70 | $ 22.68 | $ - | $ - | $ - | $ - | $ - | $ 2,821.38 | $ 2,821.38 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,821.38 | $ 23.11 | $ - | $ - | $ - | $ - | $ - | $ 2,844.49 | $ 2,844.49 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,844.49 | $ 23.30 | $ - | $ - | $ - | $ - | $ - | $ 2,867.80 | $ 2,867.80 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,867.80 | $ 22.98 | $ - | $ - | $ - | $ - | $ - | $ 2,890.78 | $ 2,890.78 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,890.78 | $ 23.42 | $ - | $ - | $ - | $ - | $ - | $ 2,914.20 | $ 2,914.20 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,914.20 | $ 26.44 | $ - | $ - | $ - | $ - | $ - | $ 2,940.64 | $ 2,940.64 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,940.64 | $ 36.39 | $ - | $ - | $ - | $ - | $ - | $ 2,977.04 | $ 2,977.04 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,977.04 | $ 46.32 | $ - | $ - | $ - | $ - | $ - | $ 3,023.36 | $ 3,023.36 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,023.36 | $ 56.53 | $ - | $ - | $ - | $ - | $ - | $ 3,079.89 | $ 3,079.89 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,079.89 | $ 62.26 | $ - | $ - | $ - | $ - | $ - | $ 3,142.15 | $ 3,142.15 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,142.15 | $ 66.13 | $ - | $ - | $ - | $ - | $ - | $ 3,208.28 | $ 3,208.28 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,208.28 | $ 67.80 | $ 37.60 | $ 67.80 | $ 105.41 | $ 126.20 | $ 231.61 | $ 3,343.89 | $ 3,112.28 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,112.28 | $ - | $ 37.60 | $ 65.77 | $ 103.38 | $ 126.20 | $ 229.58 | $ 3,178.05 | $ 2,948.47 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,948.47 | $ - | $ 37.60 | $ 63.00 | $ 100.60 | $ 126.20 | $ 226.80 | $ 3,011.47 | $ 2,784.67 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,784.67 | $ - | $ 37.60 | $ 59.50 | $ 97.10 | $ 126.20 | $ 223.30 | $ 2,844.17 | $ 2,620.87 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,620.87 | $ - | $ 37.60 | $ 51.96 | $ 89.56 | $ 126.20 | $ 215.76 | $ 2,672.82 | $ 2,457.06 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,457.06 | $ - | $ 37.60 | $ 46.25 | $ 83.85 | $ 126.20 | $ 210.05 | $ 2,503.31 | $ 2,293.26 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,293.26 | $ - | $ 37.60 | $ 43.35 | $ 80.96 | $ 126.20 | $ 207.16 | $ 2,336.61 | $ 2,129.45 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,129.45 | $ - | $ 37.60 | $ 40.26 | $ 77.86 | $ 126.20 | $ 204.06 | $ 2,169.71 | $ 1,965.65 |
| | | | | | | **$ 80,313.11** | **$ 752.08** | **$ 300.83** | **$ 437.89** | **$ 738.72** | **$ 1,009.60** | **$ 1,748.32** | **$ 81,503.08** | **$ 79,754.76** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 12/24/2018 | $106,943.67 | $0.00 | $106,943.67 |
| 02 | 1/30/2019 | $275,943.00 | $2,437.00 | $278,380.00 |
| 03 | 2/28/2019 | $259,272.00 | $2,315.00 | $261,587.00 |
| 04 | 3/26/2019 | $239,255.00 | $2,155.00 | $241,410.00 |
| 05 | 3/26/2019 | -$70,266.25 | $0.00 | -$70,266.25 |
| | Total | $811,147.42 | $6,907.00 | $818,054.42 |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| In-Service Date: | | 11/09/20 | | | |
| COD: | | 11/14/24 | | | |

**Facility Cost 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2020 | 11/09/20 | 12/31/20 | 53 | 3.250% | $811,147.42 | $ 3,817.49 | $ - | $ - | $ - | $ - | $ - | $ 814,964.91 | $ 814,964.91 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $814,964.91 | $ 6,530.88 | $ - | $ - | $ - | $ - | $ - | $ 821,495.79 | $ 821,495.79 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $821,495.79 | $ 6,656.37 | $ - | $ - | $ - | $ - | $ - | $ 828,152.16 | $ 828,152.16 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $828,152.16 | $ 6,784.04 | $ - | $ - | $ - | $ - | $ - | $ 834,936.20 | $ 834,936.20 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $834,936.20 | $ 6,839.61 | $ - | $ - | $ - | $ - | $ - | $ 841,775.82 | $ 841,775.82 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $841,775.82 | $ 6,745.74 | $ - | $ - | $ - | $ - | $ - | $ 848,521.55 | $ 848,521.55 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $848,521.55 | $ 6,875.35 | $ - | $ - | $ - | $ - | $ - | $ 855,396.90 | $ 855,396.90 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $855,396.90 | $ 7,761.85 | $ - | $ - | $ - | $ - | $ - | $ 863,158.75 | $ 863,158.75 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $863,158.75 | $ 10,682.36 | $ - | $ - | $ - | $ - | $ - | $ 873,841.11 | $ 873,841.11 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $873,841.11 | $ 13,596.01 | $ - | $ - | $ - | $ - | $ - | $ 887,437.12 | $ 887,437.12 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $887,437.12 | $ 16,593.86 | $ - | $ - | $ - | $ - | $ - | $ 904,030.98 | $ 904,030.98 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $904,030.98 | $ 18,274.80 | $ - | $ - | $ - | $ - | $ - | $ 922,305.78 | $ 922,305.78 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $922,305.78 | $ 19,411.38 | $ - | $ - | $ - | $ - | $ - | $ 941,717.16 | $ 941,717.16 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $941,717.16 | $ 19,902.14 | $ - | $ - | $ - | $ - | $ - | $ 961,619.29 | $ 961,619.29 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $961,619.29 | $ 20,322.75 | $ - | $ - | $ - | $ - | $ - | $ 981,942.04 | $ 981,942.04 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $981,942.04 | $ 20,980.29 | $ - | $ - | $ - | $ - | $ - | $ 1,002,922.33 | $ 1,002,922.33 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $1,002,922.33 | $ 21,428.56 | $ - | $ - | $ - | $ - | $ - | $ 1,024,350.89 | $ 1,024,350.89 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,024,350.89 | $ 20,307.41 | $ 11,675.54 | $ 20,307.41 | $ 31,982.95 | $ 40,557.37 | $ 72,540.32 | $ 1,064,965.70 | $ 992,425.38 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 992,425.38 | $ - | $ 11,675.54 | $ 18,680.71 | $ 30,356.25 | $ 40,557.37 | $ 70,913.62 | $ 1,011,106.09 | $ 940,192.47 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 940,192.47 | $ - | $ 11,675.54 | $ 17,773.50 | $ 29,449.05 | $ 40,557.37 | $ 70,006.42 | $ 957,965.97 | $ 887,959.55 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 887,959.55 | $ - | $ 11,675.54 | $ 16,786.08 | $ 28,461.63 | $ 40,557.37 | $ 69,019.00 | $ 904,745.64 | $ 835,726.64 |
| | | | | | | **$18,840,293.59** | **$233,510.88** | **$46,702.18** | **$73,547.70** | **$120,249.88** | **$162,229.48** | **$282,479.36** | **$19,147,352.17** | **$18,864,872.81** |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 01/01/25 | 03/31/25 | $ 137.28 | $ 187.64 | $ 324.91 | $ 345.35 |
| 04/01/25 | 06/30/25 | $ 137.28 | $ 172.61 | $ 309.88 | $ 345.35 |
| 07/01/25 | 09/30/25 | $ 137.28 | $ 164.22 | $ 301.50 | $ 345.35 |
| 10/01/25 | 12/31/25 | $ 137.28 | $ 155.10 | $ 292.38 | $ 345.35 |
| | | **$ 549.10** | **$ 679.57** | **$ 1,228.67** | **$ 1,381.40** |

**One-Time Costs 02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2019 | 01/30/19 | 03/31/19 | 61 | 5.180% | $ 2,437.00 | $ 21.10 | $ - | $ - | $ - | $ - | $ - | $ 2,458.10 | $ 2,458.10 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 2,458.10 | $ 33.40 | $ - | $ - | $ - | $ - | $ - | $ 2,491.50 | $ 2,491.50 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 2,491.50 | $ 34.54 | $ - | $ - | $ - | $ - | $ - | $ 2,526.04 | $ 2,526.04 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 2,526.04 | $ 34.51 | $ - | $ - | $ - | $ - | $ - | $ 2,560.55 | $ 2,560.55 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,560.55 | $ 31.58 | $ - | $ - | $ - | $ - | $ - | $ 2,592.12 | $ 2,592.12 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,592.12 | $ 30.61 | $ - | $ - | $ - | $ - | $ - | $ 2,622.74 | $ 2,622.74 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,622.74 | $ 22.61 | $ - | $ - | $ - | $ - | $ - | $ 2,645.35 | $ 2,645.35 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,645.35 | $ 21.61 | $ - | $ - | $ - | $ - | $ - | $ 2,666.96 | $ 2,666.96 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,666.96 | $ 21.37 | $ - | $ - | $ - | $ - | $ - | $ 2,688.33 | $ 2,688.33 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,688.33 | $ 21.78 | $ - | $ - | $ - | $ - | $ - | $ 2,710.12 | $ 2,710.12 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,710.12 | $ 22.20 | $ - | $ - | $ - | $ - | $ - | $ 2,732.32 | $ 2,732.32 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,732.32 | $ 22.38 | $ - | $ - | $ - | $ - | $ - | $ 2,754.70 | $ 2,754.70 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,754.70 | $ 22.08 | $ - | $ - | $ - | $ - | $ - | $ 2,776.77 | $ 2,776.77 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,776.77 | $ 22.50 | $ - | $ - | $ - | $ - | $ - | $ 2,799.27 | $ 2,799.27 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,799.27 | $ 25.40 | $ - | $ - | $ - | $ - | $ - | $ 2,824.67 | $ 2,824.67 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,824.67 | $ 34.96 | $ - | $ - | $ - | $ - | $ - | $ 2,859.63 | $ 2,859.63 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,859.63 | $ 44.49 | $ - | $ - | $ - | $ - | $ - | $ 2,904.12 | $ 2,904.12 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,904.12 | $ 54.30 | $ - | $ - | $ - | $ - | $ - | $ 2,958.43 | $ 2,958.43 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,958.43 | $ 59.80 | $ - | $ - | $ - | $ - | $ - | $ 3,018.23 | $ 3,018.23 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,018.23 | $ 63.52 | $ - | $ - | $ - | $ - | $ - | $ 3,081.75 | $ 3,081.75 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,081.75 | $ 65.13 | $ - | $ - | $ - | $ - | $ - | $ 3,146.88 | $ 3,146.88 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,146.88 | $ 66.51 | $ - | $ - | $ - | $ - | $ - | $ 3,213.39 | $ 3,213.39 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,213.39 | $ 68.66 | $ - | $ - | $ - | $ - | $ - | $ 3,282.05 | $ 3,282.05 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,282.05 | $ 70.12 | $ - | $ - | $ - | $ - | $ - | $ 3,352.17 | $ 3,352.17 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,352.17 | $ 66.46 | $ 49.08 | $ 66.46 | $ 115.54 | $ 121.85 | $ 237.39 | $ 3,485.08 | $ 3,247.70 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,247.70 | $ - | $ 49.08 | $ 61.13 | $ 110.21 | $ 121.85 | $ 232.06 | $ 3,308.83 | $ 3,076.77 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,076.77 | $ - | $ 49.08 | $ 58.16 | $ 107.24 | $ 121.85 | $ 229.09 | $ 3,134.93 | $ 2,905.83 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,905.83 | $ - | $ 49.08 | $ 54.93 | $ 104.01 | $ 121.85 | $ 225.86 | $ 2,960.77 | $ 2,734.90 |
| | | | | | | **$ 79,333.48** | **$ 981.63** | **$ 196.33** | **$ 240.68** | **$ 437.01** | **$ 487.40** | **$ 924.41** | **$ 80,555.80** | **$ 79,631.39** |

**One-Time Costs 03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2019 | 02/28/19 | 03/31/19 | 32 | 5.180% | $ 2,315.00 | $ 10.51 | $ - | $ - | $ - | $ - | $ - | $ 2,325.51 | $ 2,325.51 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 2,325.51 | $ 31.60 | $ - | $ - | $ - | $ - | $ - | $ 2,357.11 | $ 2,357.11 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 2,357.11 | $ 32.68 | $ - | $ - | $ - | $ - | $ - | $ 2,389.79 | $ 2,389.79 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 2,389.79 | $ 32.65 | $ - | $ - | $ - | $ - | $ - | $ 2,422.44 | $ 2,422.44 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,422.44 | $ 29.87 | $ - | $ - | $ - | $ - | $ - | $ 2,452.31 | $ 2,452.31 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,452.31 | $ 28.96 | $ - | $ - | $ - | $ - | $ - | $ 2,481.27 | $ 2,481.27 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,481.27 | $ 21.39 | $ - | $ - | $ - | $ - | $ - | $ 2,502.67 | $ 2,502.67 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,502.67 | $ 20.45 | $ - | $ - | $ - | $ - | $ - | $ 2,523.11 | $ 2,523.11 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,523.11 | $ 20.22 | $ - | $ - | $ - | $ - | $ - | $ 2,543.33 | $ 2,543.33 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,543.33 | $ 20.61 | $ - | $ - | $ - | $ - | $ - | $ 2,563.94 | $ 2,563.94 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,563.94 | $ 21.00 | $ - | $ - | $ - | $ - | $ - | $ 2,584.94 | $ 2,584.94 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,584.94 | $ 21.18 | $ - | $ - | $ - | $ - | $ - | $ 2,606.12 | $ 2,606.12 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,606.12 | $ 20.88 | $ - | $ - | $ - | $ - | $ - | $ 2,627.00 | $ 2,627.00 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,627.00 | $ 21.29 | $ - | $ - | $ - | $ - | $ - | $ 2,648.29 | $ 2,648.29 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,648.29 | $ 24.03 | $ - | $ - | $ - | $ - | $ - | $ 2,672.32 | $ 2,672.32 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,672.32 | $ 33.07 | $ - | $ - | $ - | $ - | $ - | $ 2,705.39 | $ 2,705.39 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,705.39 | $ 42.09 | $ - | $ - | $ - | $ - | $ - | $ 2,747.48 | $ 2,747.48 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,747.48 | $ 51.37 | $ - | $ - | $ - | $ - | $ - | $ 2,798.86 | $ 2,798.86 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,798.86 | $ 56.58 | $ - | $ - | $ - | $ - | $ - | $ 2,855.44 | $ 2,855.44 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,855.44 | $ 60.10 | $ - | $ - | $ - | $ - | $ - | $ 2,915.53 | $ 2,915.53 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,915.53 | $ 61.62 | $ - | $ - | $ - | $ - | $ - | $ 2,977.15 | $ 2,977.15 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,977.15 | $ 62.92 | $ - | $ - | $ - | $ - | $ - | $ 3,040.07 | $ 3,040.07 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,040.07 | $ 64.95 | $ - | $ - | $ - | $ - | $ - | $ 3,105.02 | $ 3,105.02 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,105.02 | $ 66.34 | $ - | $ - | $ - | $ - | $ - | $ 3,171.36 | $ 3,171.36 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,171.36 | $ 62.87 | $ 45.96 | $ 62.87 | $ 108.83 | $ 115.75 | $ 224.58 | $ 3,297.11 | $ 3,072.52 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,072.52 | $ - | $ 45.96 | $ 57.83 | $ 103.80 | $ 115.75 | $ 219.55 | $ 3,130.36 | $ 2,910.81 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,910.81 | $ - | $ 45.96 | $ 55.03 | $ 100.99 | $ 115.75 | $ 216.74 | $ 2,965.84 | $ 2,749.10 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,749.10 | $ - | $ 45.96 | $ 51.97 | $ 97.93 | $ 115.75 | $ 213.68 | $ 2,801.07 | $ 2,587.39 |
| | | | | | | **$ 75,063.87** | **$ 919.24** | **$ 183.85** | **$ 227.70** | **$ 411.55** | **$ 463.00** | **$ 874.55** | **$ 76,210.81** | **$ 75,336.26** |

**One-Time Costs 04**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2019 | 03/26/19 | 03/31/19 | 6 | 5.180% | $ 2,155.00 | $ 1.83 | $ - | $ - | $ - | $ - | $ - | $ 2,156.83 | $ 2,156.83 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 2,156.83 | $ 29.31 | $ - | $ - | $ - | $ - | $ - | $ 2,186.14 | $ 2,186.14 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 2,186.14 | $ 30.31 | $ - | $ - | $ - | $ - | $ - | $ 2,216.45 | $ 2,216.45 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 2,216.45 | $ 30.28 | $ - | $ - | $ - | $ - | $ - | $ 2,246.73 | $ 2,246.73 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,246.73 | $ 27.71 | $ - | $ - | $ - | $ - | $ - | $ 2,274.43 | $ 2,274.43 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,274.43 | $ 26.86 | $ - | $ - | $ - | $ - | $ - | $ 2,301.30 | $ 2,301.30 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,301.30 | $ 19.84 | $ - | $ - | $ - | $ - | $ - | $ 2,321.14 | $ 2,321.14 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,321.14 | $ 18.96 | $ - | $ - | $ - | $ - | $ - | $ 2,340.10 | $ 2,340.10 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,340.10 | $ 18.75 | $ - | $ - | $ - | $ - | $ - | $ 2,358.85 | $ 2,358.85 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,358.85 | $ 19.11 | $ - | $ - | $ - | $ - | $ - | $ 2,377.97 | $ 2,377.97 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,377.97 | $ 19.48 | $ - | $ - | $ - | $ - | $ - | $ 2,397.45 | $ 2,397.45 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,397.45 | $ 19.64 | $ - | $ - | $ - | $ - | $ - | $ 2,417.08 | $ 2,417.08 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,417.08 | $ 19.37 | $ - | $ - | $ - | $ - | $ - | $ 2,436.45 | $ 2,436.45 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,436.45 | $ 19.74 | $ - | $ - | $ - | $ - | $ - | $ 2,456.20 | $ 2,456.20 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,456.20 | $ 22.29 | $ - | $ - | $ - | $ - | $ - | $ 2,478.48 | $ 2,478.48 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,478.48 | $ 30.67 | $ - | $ - | $ - | $ - | $ - | $ 2,509.16 | $ 2,509.16 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,509.16 | $ 39.04 | $ - | $ - | $ - | $ - | $ - | $ 2,548.20 | $ 2,548.20 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,548.20 | $ 47.65 | $ - | $ - | $ - | $ - | $ - | $ 2,595.85 | $ 2,595.85 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,595.85 | $ 52.47 | $ - | $ - | $ - | $ - | $ - | $ 2,648.32 | $ 2,648.32 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,648.32 | $ 55.74 | $ - | $ - | $ - | $ - | $ - | $ 2,704.06 | $ 2,704.06 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,704.06 | $ 57.15 | $ - | $ - | $ - | $ - | $ - | $ 2,761.20 | $ 2,761.20 |
| N/A | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,761.20 | $ 58.35 | $ - | $ - | $ - | $ - | $ - | $ 2,819.56 | $ 2,819.56 |
| N/A | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,819.56 | $ 60.24 | $ - | $ - | $ - | $ - | $ - | $ 2,879.80 | $ 2,879.80 |
| N/A | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,879.80 | $ 61.53 | $ - | $ - | $ - | $ - | $ - | $ 2,941.33 | $ 2,941.33 |
| 01 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,941.33 | $ 58.31 | $ 42.23 | $ 58.31 | $ 100.54 | $ 107.75 | $ 208.29 | $ 3,057.96 | $ 2,849.66 |
| 02 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,849.66 | $ - | $ 42.23 | $ 53.64 | $ 95.87 | $ 107.75 | $ 203.62 | $ 2,903.30 | $ 2,699.68 |
| 03 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,699.68 | $ - | $ 42.23 | $ 51.04 | $ 93.27 | $ 107.75 | $ 201.02 | $ 2,750.71 | $ 2,549.70 |
| 04 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,549.70 | $ - | $ 42.23 | $ 48.20 | $ 90.43 | $ 107.75 | $ 198.18 | $ 2,597.90 | $ 2,399.72 |
| | | | | | | **$ 69,627.12** | **$ 844.64** | **$ 168.93** | **$ 211.19** | **$ 380.11** | **$ 431.00** | **$ 811.11** | **$ 70,682.95** | **$ 69,871.84** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 3/28/2019 | $59,728.00 | $1,400.00 | $61,128.00 |
| 02 | 5/14/2019 | $76,312.00 | $1,788.00 | $78,100.00 |
| 03 | 6/10/2019 | $96,902.00 | $2,272.00 | $99,174.00 |
| 04 | 8/6/2019 | $122,098.00 | $2,862.00 | $124,960.00 |
| 05 | 8/6/2019 | $152,347.00 | $3,572.00 | $155,919.00 |
| 06 | 9/11/2019 | $187,788.00 | $4,404.00 | $192,192.00 |
| 07 | 9/27/2019 | $228,027.00 | $5,346.00 | $233,373.00 |
| 08 | 11/4/2019 | $271,901.00 | $6,376.00 | $278,277.00 |
| 09 | 11/25/2019 | $317,272.00 | $7,440.00 | $324,712.00 |
| 10 | 12/31/2019 | $369,373.00 | $8,662.00 | $378,035.00 |
| 11 | 1/21/2020 | $408,412.00 | $9,576.00 | $417,988.00 |
| 12 | 3/27/2020 | $437,523.00 | $10,258.00 | $447,781.00 |
| 13 | 4/2/2020 | $135,038.33 | $10,624.00 | $145,662.33 |
| 14 | 4/2/2020 | $318,077.67 | $0.00 | $318,077.67 |
| 15 | 5/4/2020 | $453,116.00 | $10,624.00 | $463,740.00 |
| 16 | 6/2/2020 | $437,523.00 | $10,258.00 | $447,781.00 |
| 17 | 7/2/2020 | $408,412.00 | $9,576.00 | $417,988.00 |
| 18 | 8/12/2020 | $369,373.00 | $8,662.00 | $378,035.00 |
| 19 | 9/9/2020 | $324,634.00 | $7,612.00 | $332,246.00 |
| 20 | 10/5/2020 | $278,209.00 | $6,524.00 | $284,733.00 |
| 21 | 11/3/2020 | $233,319.00 | $5,472.00 | $238,791.00 |
| 22 | 11/30/2020 | $192,146.00 | $4,506.00 | $196,652.00 |
| 23 | 1/20/2021 | $159,517.00 | $3,740.00 | $163,257.00 |
| 24 | 1/27/2021 | $127,844.00 | $2,998.00 | $130,842.00 |
| 25 | 3/3/2021 | $101,463.00 | $2,380.00 | $103,843.00 |
| 26 | 3/24/2021 | $79,902.00 | $1,874.00 | $81,776.00 |
| 27 | 5/6/2021 | $62,539.00 | $1,466.00 | $64,005.00 |
| 28 | 5/20/2021 | $48,716.00 | $1,144.00 | $49,860.00 |
| | **Total** | **$3,594,790.67** | **$151,416.00** | **$6,608,928.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 02/09/22 | | | |
| **COD:** | | 05/13/22 | | | |

**Facility Cost** **01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 02/09/22 | 03/31/22 | 51 | 3.250% | $ 3,594,790.67 | $ 16,324.29 | $ - | $ - | $ - | $ - | $ - | $ 3,611,114.96 | $ 3,611,114.96 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,611,114.96 | $ 29,259.92 | $ - | $ - | $ - | $ - | $ - | $ 3,640,374.88 | $ 3,640,374.88 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,640,374.88 | $ 33,032.66 | $ - | $ - | $ - | $ - | $ - | $ 3,673,407.54 | $ 3,673,407.54 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,673,407.54 | $ 45,461.69 | $ - | $ - | $ - | $ - | $ - | $ 3,718,869.23 | $ 3,718,869.23 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,718,869.23 | $ 57,861.53 | $ - | $ - | $ - | $ - | $ - | $ 3,776,730.76 | $ 3,776,730.76 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,776,730.76 | $ 70,619.69 | $ - | $ - | $ - | $ - | $ - | $ 3,847,350.45 | $ 3,847,350.45 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,847,350.45 | $ 77,773.40 | $ - | $ - | $ - | $ - | $ - | $ 3,925,123.85 | $ 3,925,123.85 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,925,123.85 | $ 82,610.41 | $ 20,647.18 | $ 82,610.41 | $ 103,257.59 | $ 179,739.53 | $ 282,997.13 | $ 4,090,344.68 | $ 3,807,347.55 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,807,347.55 | $ - | $ 20,647.18 | $ 80,464.03 | $ 101,111.21 | $ 179,739.53 | $ 280,850.74 | $ 3,887,811.58 | $ 3,606,960.84 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,606,960.84 | $ - | $ 20,647.18 | $ 76,229.08 | $ 96,876.26 | $ 179,739.53 | $ 276,615.79 | $ 3,683,189.92 | $ 3,406,574.13 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,406,574.13 | $ - | $ 20,647.18 | $ 72,785.27 | $ 93,432.45 | $ 179,739.53 | $ 273,171.99 | $ 3,479,359.40 | $ 3,206,187.41 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,206,187.41 | $ - | $ 20,647.18 | $ 68,503.79 | $ 89,150.97 | $ 179,739.53 | $ 268,890.50 | $ 3,274,691.20 | $ 3,005,800.70 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,005,800.70 | $ - | $ 20,647.18 | $ 59,588.97 | $ 80,236.15 | $ 179,739.53 | $ 259,975.68 | $ 3,065,389.67 | $ 2,805,413.99 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,805,413.99 | $ - | $ 20,647.18 | $ 52,807.11 | $ 73,454.29 | $ 179,739.53 | $ 253,193.83 | $ 2,858,221.10 | $ 2,605,027.27 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,605,027.27 | $ - | $ 20,647.18 | $ 49,245.72 | $ 69,892.90 | $ 179,739.53 | $ 249,632.43 | $ 2,654,272.99 | $ 2,404,640.56 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,404,640.56 | $ - | $ 20,647.18 | $ 45,457.59 | $ 66,104.77 | $ 179,739.53 | $ 245,844.30 | $ 2,450,098.15 | $ 2,204,253.85 |
| | | | | | | **$ 54,635,714.80** | **$412,943.60** | **$185,824.62** | **$587,691.97** | **$773,516.59** | **$1,617,655.80** | **$2,391,172.39** | **$55,636,350.36** | **$53,245,177.98** |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 10/01/23 | 12/31/23 | $ 646.38 | $ 1,850.27 | $ 2,496.65 | $ 3,841.80 |
| 01/01/24 | 03/31/24 | $ 646.38 | $ 1,802.20 | $ 2,448.58 | $ 3,841.80 |
| 04/01/24 | 06/30/24 | $ 646.38 | $ 1,707.35 | $ 2,353.73 | $ 3,841.80 |
| 07/01/24 | 09/30/24 | $ 646.38 | $ 1,630.21 | $ 2,276.59 | $ 3,841.80 |
| 10/01/24 | 12/31/24 | $ 646.38 | $ 1,534.32 | $ 2,180.70 | $ 3,841.80 |
| 01/01/25 | 03/31/25 | $ 646.38 | $ 1,334.65 | $ 1,981.03 | $ 3,841.80 |
| 04/01/25 | 06/30/25 | $ 646.38 | $ 1,182.75 | $ 1,829.13 | $ 3,841.80 |
| 07/01/25 | 09/30/25 | $ 646.38 | $ 1,102.99 | $ 1,749.36 | $ 3,841.80 |
| 10/01/25 | 12/31/25 | $ 646.38 | $ 1,018.14 | $ 1,664.52 | $ 3,841.80 |
| | | **$ 5,817.41** | **$ 13,162.88** | **$ 18,980.29** | **$ 34,576.20** |

**One-Time Costs** **15**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2020 | 05/04/20 | 06/30/20 | 58 | 4.750% | $ 10,624.00 | $ 79.97 | $ - | $ - | $ - | $ - | $ - | $ 10,703.97 | $ 10,703.97 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 10,703.97 | $ 92.29 | $ - | $ - | $ - | $ - | $ - | $ 10,796.26 | $ 10,796.26 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 10,796.26 | $ 88.20 | $ - | $ - | $ - | $ - | $ - | $ 10,884.46 | $ 10,884.46 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 10,884.46 | $ 87.22 | $ - | $ - | $ - | $ - | $ - | $ 10,971.68 | $ 10,971.68 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 10,971.68 | $ 88.90 | $ - | $ - | $ - | $ - | $ - | $ 11,060.58 | $ 11,060.58 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 11,060.58 | $ 90.61 | $ - | $ - | $ - | $ - | $ - | $ 11,151.19 | $ 11,151.19 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 11,151.19 | $ 91.35 | $ - | $ - | $ - | $ - | $ - | $ 11,242.54 | $ 11,242.54 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 11,242.54 | $ 90.09 | $ - | $ - | $ - | $ - | $ - | $ 11,332.63 | $ 11,332.63 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 11,332.63 | $ 91.83 | $ - | $ - | $ - | $ - | $ - | $ 11,424.46 | $ 11,424.46 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 11,424.46 | $ 103.67 | $ - | $ - | $ - | $ - | $ - | $ 11,528.12 | $ 11,528.12 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 11,528.12 | $ 142.67 | $ - | $ - | $ - | $ - | $ - | $ 11,670.79 | $ 11,670.79 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 11,670.79 | $ 181.58 | $ - | $ - | $ - | $ - | $ - | $ 11,852.38 | $ 11,852.38 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 11,852.38 | $ 221.62 | $ - | $ - | $ - | $ - | $ - | $ 12,074.00 | $ 12,074.00 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 12,074.00 | $ 244.07 | $ - | $ - | $ - | $ - | $ - | $ 12,318.07 | $ 12,318.07 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 12,318.07 | $ 259.25 | $ 97.67 | $ 259.25 | $ 356.92 | $ 531.20 | $ 888.12 | $ 12,836.58 | $ 11,948.46 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 11,948.46 | $ - | $ 97.67 | $ 252.52 | $ 350.18 | $ 531.20 | $ 881.38 | $ 12,200.98 | $ 11,319.59 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 11,319.59 | $ - | $ 97.67 | $ 239.23 | $ 336.89 | $ 531.20 | $ 868.09 | $ 11,558.82 | $ 10,690.73 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 10,690.73 | $ - | $ 97.67 | $ 228.42 | $ 326.09 | $ 531.20 | $ 857.29 | $ 10,919.15 | $ 10,061.86 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 10,061.86 | $ - | $ 97.67 | $ 214.98 | $ 312.65 | $ 531.20 | $ 843.85 | $ 10,276.84 | $ 9,433.00 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 9,433.00 | $ - | $ 97.67 | $ 187.01 | $ 284.67 | $ 531.20 | $ 815.87 | $ 9,620.00 | $ 8,804.13 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 8,804.13 | $ - | $ 97.67 | $ 165.72 | $ 263.39 | $ 531.20 | $ 794.59 | $ 8,969.85 | $ 8,175.26 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 8,175.26 | $ - | $ 97.67 | $ 154.55 | $ 252.21 | $ 531.20 | $ 783.41 | $ 8,329.81 | $ 7,546.40 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 7,546.40 | $ - | $ 97.67 | $ 142.66 | $ 240.32 | $ 531.20 | $ 771.52 | $ 7,689.05 | $ 6,917.53 |
| | | | | | | **$ 247,614.56** | **$ 1,953.33** | **$ 879.00** | **$ 1,844.33** | **$ 2,723.33** | **$ 4,780.80** | **$ 7,504.13** | **$ 251,412.22** | **$ 243,908.09** |

**One-Time Costs** **16**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2020 | 06/02/20 | 06/30/20 | 29 | 4.750% | $ 10,258.00 | $ 38.61 | $ - | $ - | $ - | $ - | $ - | $ 10,296.61 | $ 10,296.61 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 10,296.61 | $ 88.78 | $ - | $ - | $ - | $ - | $ - | $ 10,385.38 | $ 10,385.38 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 10,385.38 | $ 84.84 | $ - | $ - | $ - | $ - | $ - | $ 10,470.23 | $ 10,470.23 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 10,470.23 | $ 83.91 | $ - | $ - | $ - | $ - | $ - | $ 10,554.13 | $ 10,554.13 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 10,554.13 | $ 85.52 | $ - | $ - | $ - | $ - | $ - | $ 10,639.65 | $ 10,639.65 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 10,639.65 | $ 87.16 | $ - | $ - | $ - | $ - | $ - | $ 10,726.81 | $ 10,726.81 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 10,726.81 | $ 87.87 | $ - | $ - | $ - | $ - | $ - | $ 10,814.68 | $ 10,814.68 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 10,814.68 | $ 86.67 | $ - | $ - | $ - | $ - | $ - | $ 10,901.34 | $ 10,901.34 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 10,901.34 | $ 88.33 | $ - | $ - | $ - | $ - | $ - | $ 10,989.67 | $ 10,989.67 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 10,989.67 | $ 99.72 | $ - | $ - | $ - | $ - | $ - | $ 11,089.39 | $ 11,089.39 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 11,089.39 | $ 137.24 | $ - | $ - | $ - | $ - | $ - | $ 11,226.64 | $ 11,226.64 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 11,226.64 | $ 174.67 | $ - | $ - | $ - | $ - | $ - | $ 11,401.31 | $ 11,401.31 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 11,401.31 | $ 213.19 | $ - | $ - | $ - | $ - | $ - | $ 11,614.50 | $ 11,614.50 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 11,614.50 | $ 234.78 | $ - | $ - | $ - | $ - | $ - | $ 11,849.28 | $ 11,849.28 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 11,849.28 | $ 249.39 | $ 92.03 | $ 249.39 | $ 341.42 | $ 512.90 | $ 854.32 | $ 12,348.06 | $ 11,493.74 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 11,493.74 | $ - | $ 92.03 | $ 242.91 | $ 334.94 | $ 512.90 | $ 847.84 | $ 11,736.64 | $ 10,888.80 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 10,888.80 | $ - | $ 92.03 | $ 230.12 | $ 322.16 | $ 512.90 | $ 835.06 | $ 11,118.93 | $ 10,283.87 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 10,283.87 | $ - | $ 92.03 | $ 219.73 | $ 311.76 | $ 512.90 | $ 824.66 | $ 10,503.60 | $ 9,678.94 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 9,678.94 | $ - | $ 92.03 | $ 206.80 | $ 298.83 | $ 512.90 | $ 811.73 | $ 9,885.74 | $ 9,074.00 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 9,074.00 | $ - | $ 92.03 | $ 179.89 | $ 271.92 | $ 512.90 | $ 784.82 | $ 9,253.89 | $ 8,469.07 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 8,469.07 | $ - | $ 92.03 | $ 159.42 | $ 251.45 | $ 512.90 | $ 764.35 | $ 8,628.48 | $ 7,864.14 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 7,864.14 | $ - | $ 92.03 | $ 148.66 | $ 240.70 | $ 512.90 | $ 753.60 | $ 8,012.80 | $ 7,259.20 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 7,259.20 | $ - | $ 92.03 | $ 137.23 | $ 229.26 | $ 512.90 | $ 742.16 | $ 7,396.43 | $ 6,654.27 |
| | | | | | | **$ 238,229.37** | **$ 1,840.67** | **$ 828.30** | **$ 1,774.14** | **$ 2,602.44** | **$ 4,616.10** | **$ 7,218.54** | **$ 241,844.18** | **$ 234,625.64** |

**One-Time Costs** **17**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 07/02/20 | 09/30/20 | 91 | 3.430% | $ 9,576.00 | $ 81.67 | $ - | $ - | $ - | $ - | $ - | $ 9,657.67 | $ 9,657.67 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 9,657.67 | $ 78.90 | $ - | $ - | $ - | $ - | $ - | $ 9,736.56 | $ 9,736.56 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 9,736.56 | $ 78.03 | $ - | $ - | $ - | $ - | $ - | $ 9,814.59 | $ 9,814.59 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 9,814.59 | $ 79.53 | $ - | $ - | $ - | $ - | $ - | $ 9,894.11 | $ 9,894.11 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 9,894.11 | $ 81.05 | $ - | $ - | $ - | $ - | $ - | $ 9,975.16 | $ 9,975.16 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 9,975.16 | $ 81.71 | $ - | $ - | $ - | $ - | $ - | $ 10,056.88 | $ 10,056.88 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 10,056.88 | $ 80.59 | $ - | $ - | $ - | $ - | $ - | $ 10,137.47 | $ 10,137.47 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 10,137.47 | $ 82.14 | $ - | $ - | $ - | $ - | $ - | $ 10,219.61 | $ 10,219.61 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 10,219.61 | $ 92.73 | $ - | $ - | $ - | $ - | $ - | $ 10,312.35 | $ 10,312.35 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 10,312.35 | $ 127.62 | $ - | $ - | $ - | $ - | $ - | $ 10,439.97 | $ 10,439.97 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 10,439.97 | $ 162.43 | $ - | $ - | $ - | $ - | $ - | $ 10,602.40 | $ 10,602.40 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 10,602.40 | $ 198.25 | $ - | $ - | $ - | $ - | $ - | $ 10,800.65 | $ 10,800.65 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 10,800.65 | $ 218.33 | $ - | $ - | $ - | $ - | $ - | $ 11,018.99 | $ 11,018.99 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 11,018.99 | $ 231.91 | $ 83.74 | $ 231.91 | $ 315.66 | $ 478.80 | $ 794.46 | $ 11,482.81 | $ 10,688.35 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 10,688.35 | $ - | $ 83.74 | $ 225.89 | $ 309.63 | $ 478.80 | $ 788.43 | $ 10,914.24 | $ 10,125.81 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 10,125.81 | $ - | $ 83.74 | $ 214.00 | $ 297.74 | $ 478.80 | $ 776.54 | $ 10,339.81 | $ 9,563.26 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 9,563.26 | $ - | $ 83.74 | $ 204.33 | $ 288.07 | $ 478.80 | $ 766.87 | $ 9,767.59 | $ 9,000.72 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 9,000.72 | $ - | $ 83.74 | $ 192.31 | $ 276.06 | $ 478.80 | $ 754.86 | $ 9,193.03 | $ 8,438.17 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 8,438.17 | $ - | $ 83.74 | $ 167.28 | $ 251.03 | $ 478.80 | $ 729.83 | $ 8,605.46 | $ 7,875.63 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 7,875.63 | $ - | $ 83.74 | $ 148.25 | $ 231.99 | $ 478.80 | $ 710.79 | $ 8,023.87 | $ 7,313.08 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 7,313.08 | $ - | $ 83.74 | $ 138.25 | $ 221.99 | $ 478.80 | $ 700.79 | $ 7,451.33 | $ 6,750.54 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 6,750.54 | $ - | $ 83.74 | $ 127.61 | $ 211.36 | $ 478.80 | $ 690.16 | $ 6,878.15 | $ 6,187.99 |
| | | | | | | **$ 211,997.99** | **$ 1,674.90** | **$ 753.70** | **$ 1,649.83** | **$ 2,403.53** | **$ 4,309.20** | **$ 6,712.73** | **$ 215,322.72** | **$ 208,609.99** |

**One-Time Costs** **18**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 08/12/20 | 09/30/20 | 50 | 3.430% | $ 8,662.00 | $ 40.59 | $ - | $ - | $ - | $ - | $ - | $ 8,702.59 | $ 8,702.59 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 8,702.59 | $ 71.09 | $ - | $ - | $ - | $ - | $ - | $ 8,773.68 | $ 8,773.68 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 8,773.68 | $ 70.31 | $ - | $ - | $ - | $ - | $ - | $ 8,843.99 | $ 8,843.99 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 8,843.99 | $ 71.66 | $ - | $ - | $ - | $ - | $ - | $ 8,915.65 | $ 8,915.65 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 8,915.65 | $ 73.04 | $ - | $ - | $ - | $ - | $ - | $ 8,988.69 | $ 8,988.69 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 8,988.69 | $ 73.63 | $ - | $ - | $ - | $ - | $ - | $ 9,062.32 | $ 9,062.32 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 9,062.32 | $ 72.62 | $ - | $ - | $ - | $ - | $ - | $ 9,134.94 | $ 9,134.94 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 9,134.94 | $ 74.02 | $ - | $ - | $ - | $ - | $ - | $ 9,208.96 | $ 9,208.96 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 9,208.96 | $ 83.56 | $ - | $ - | $ - | $ - | $ - | $ 9,292.52 | $ 9,292.52 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 9,292.52 | $ 115.00 | $ - | $ - | $ - | $ - | $ - | $ 9,407.53 | $ 9,407.53 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 9,407.53 | $ 146.37 | $ - | $ - | $ - | $ - | $ - | $ 9,553.90 | $ 9,553.90 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 9,553.90 | $ 178.64 | $ - | $ - | $ - | $ - | $ - | $ 9,732.54 | $ 9,732.54 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 9,732.54 | $ 196.74 | $ - | $ - | $ - | $ - | $ - | $ 9,929.28 | $ 9,929.28 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 9,929.28 | $ 208.98 | $ 73.81 | $ 208.98 | $ 282.79 | $ 433.10 | $ 715.89 | $ 10,347.24 | $ 9,631.35 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 9,631.35 | $ - | $ 73.81 | $ 203.55 | $ 277.36 | $ 433.10 | $ 710.46 | $ 9,834.90 | $ 9,124.44 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 9,124.44 | $ - | $ 73.81 | $ 192.83 | $ 266.65 | $ 433.10 | $ 699.75 | $ 9,317.27 | $ 8,617.52 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 8,617.52 | $ - | $ 73.81 | $ 184.12 | $ 257.94 | $ 433.10 | $ 691.04 | $ 8,801.65 | $ 8,110.61 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 8,110.61 | $ - | $ 73.81 | $ 173.29 | $ 247.11 | $ 433.10 | $ 680.21 | $ 8,283.90 | $ 7,603.70 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 7,603.70 | $ - | $ 73.81 | $ 150.74 | $ 224.55 | $ 433.10 | $ 657.65 | $ 7,754.44 | $ 7,096.78 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 7,096.78 | $ - | $ 73.81 | $ 133.58 | $ 207.40 | $ 433.10 | $ 640.50 | $ 7,230.37 | $ 6,589.87 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 6,589.87 | $ - | $ 73.81 | $ 124.58 | $ 198.39 | $ 433.10 | $ 631.49 | $ 6,714.45 | $ 6,082.96 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 6,082.96 | $ - | $ 73.81 | $ 114.99 | $ 188.81 | $ 433.10 | $ 621.91 | $ 6,197.95 | $ 5,576.04 |
| | | | | | | **$ 191,065.84** | **$ 1,476.26** | **$ 664.32** | **$ 1,486.67** | **$ 2,150.99** | **$ 3,897.90** | **$ 6,048.89** | **$ 194,028.77** | **$ 187,979.89** |

**One-Time Costs** **19**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 09/09/20 | 09/30/20 | 22 | 3.430% | $ 7,612.00 | $ 15.69 | $ - | $ - | $ - | $ - | $ - | $ 7,627.69 | $ 7,627.69 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 7,627.69 | $ 62.31 | $ - | $ - | $ - | $ - | $ - | $ 7,690.01 | $ 7,690.01 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 7,690.01 | $ 61.63 | $ - | $ - | $ - | $ - | $ - | $ 7,751.63 | $ 7,751.63 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 7,751.63 | $ 62.81 | $ - | $ - | $ - | $ - | $ - | $ 7,814.44 | $ 7,814.44 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 7,814.44 | $ 64.01 | $ - | $ - | $ - | $ - | $ - | $ 7,878.46 | $ 7,878.46 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 7,878.46 | $ 64.54 | $ - | $ - | $ - | $ - | $ - | $ 7,943.00 | $ 7,943.00 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 7,943.00 | $ 63.65 | $ - | $ - | $ - | $ - | $ - | $ 8,006.65 | $ 8,006.65 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 8,006.65 | $ 64.88 | $ - | $ - | $ - | $ - | $ - | $ 8,071.52 | $ 8,071.52 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 8,071.52 | $ 73.24 | $ - | $ - | $ - | $ - | $ - | $ 8,144.76 | $ 8,144.76 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 8,144.76 | $ 100.80 

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 7,997.44 | $ - | $ 63.70 | $ 169.02 | $ 232.72 | $ 380.60 | $ 613.32 | $ 8,166.45 | $ 7,553.14 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 7,553.14 | $ - | $ 63.70 | $ 161.38 | $ 225.08 | $ 380.60 | $ 605.68 | $ 7,714.52 | $ 7,108.83 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 7,108.83 | $ - | $ 63.70 | $ 151.89 | $ 215.59 | $ 380.60 | $ 596.19 | $ 7,260.72 | $ 6,664.53 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 6,664.53 | $ - | $ 63.70 | $ 132.12 | $ 195.82 | $ 380.60 | $ 576.42 | $ 6,796.65 | $ 6,220.23 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 6,220.23 | $ - | $ 63.70 | $ 117.09 | $ 180.79 | $ 380.60 | $ 561.39 | $ 6,337.31 | $ 5,775.93 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,775.93 | $ - | $ 63.70 | $ 109.19 | $ 172.89 | $ 380.60 | $ 553.49 | $ 5,885.12 | $ 5,331.63 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,331.63 | $ - | $ 63.70 | $ 100.79 | $ 164.49 | $ 380.60 | $ 545.09 | $ 5,432.41 | $ 4,887.32 |
| | | | | | | **$ 167,486.35** | **$ 1,274.04** | **$ 573.32** | **$ 1,303.04** | **$ 1,876.36** | **$ 3,425.40** | **$ 5,301.76** | **$ 170,063.44** | **$ 164,761.68** |

**One-Time Costs 20**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2020 | 10/05/20 | 12/31/20 | 88 | 3.250% | $ 6,524.00 | $ 50.98 | $ - | $ - | $ - | $ - | $ - | $ 6,574.98 | $ 6,574.98 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 6,574.98 | $ 52.69 | $ - | $ - | $ - | $ - | $ - | $ 6,627.67 | $ 6,627.67 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 6,627.67 | $ 53.70 | $ - | $ - | $ - | $ - | $ - | $ 6,681.37 | $ 6,681.37 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 6,681.37 | $ 54.73 | $ - | $ - | $ - | $ - | $ - | $ 6,736.10 | $ 6,736.10 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 6,736.10 | $ 55.18 | $ - | $ - | $ - | $ - | $ - | $ 6,791.29 | $ 6,791.29 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 6,791.29 | $ 54.42 | $ - | $ - | $ - | $ - | $ - | $ 6,845.71 | $ 6,845.71 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 6,845.71 | $ 55.47 | $ - | $ - | $ - | $ - | $ - | $ 6,901.18 | $ 6,901.18 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 6,901.18 | $ 62.62 | $ - | $ - | $ - | $ - | $ - | $ 6,963.80 | $ 6,963.80 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 6,963.80 | $ 86.18 | $ - | $ - | $ - | $ - | $ - | $ 7,049.98 | $ 7,049.98 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,049.98 | $ 109.69 | $ - | $ - | $ - | $ - | $ - | $ 7,159.67 | $ 7,159.67 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 7,159.67 | $ 133.88 | $ - | $ - | $ - | $ - | $ - | $ 7,293.55 | $ 7,293.55 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 7,293.55 | $ 147.44 | $ - | $ - | $ - | $ - | $ - | $ 7,440.99 | $ 7,440.99 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 7,440.99 | $ 156.61 | $ 53.68 | $ 156.61 | $ 210.29 | $ 326.20 | $ 536.49 | $ 7,754.20 | $ 7,217.71 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 7,217.71 | $ - | $ 53.68 | $ 152.54 | $ 206.22 | $ 326.20 | $ 532.42 | $ 7,370.25 | $ 6,837.83 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 6,837.83 | $ - | $ 53.68 | $ 144.51 | $ 198.19 | $ 326.20 | $ 524.39 | $ 6,982.34 | $ 6,457.95 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 6,457.95 | $ - | $ 53.68 | $ 137.98 | $ 191.66 | $ 326.20 | $ 517.86 | $ 6,595.94 | $ 6,078.07 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 6,078.07 | $ - | $ 53.68 | $ 129.86 | $ 183.54 | $ 326.20 | $ 509.74 | $ 6,207.94 | $ 5,698.19 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 5,698.19 | $ - | $ 53.68 | $ 112.96 | $ 166.64 | $ 326.20 | $ 492.84 | $ 5,811.16 | $ 5,318.31 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 5,318.31 | $ - | $ 53.68 | $ 100.11 | $ 153.79 | $ 326.20 | $ 479.99 | $ 5,418.42 | $ 4,938.44 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,938.44 | $ - | $ 53.68 | $ 93.36 | $ 147.04 | $ 326.20 | $ 473.24 | $ 5,031.79 | $ 4,558.56 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,558.56 | $ - | $ 53.68 | $ 86.18 | $ 139.86 | $ 326.20 | $ 466.06 | $ 4,644.73 | $ 4,178.68 |
| | | | | | | **$ 136,695.36** | **$ 1,073.59** | **$ 483.12** | **$ 1,114.11** | **$ 1,597.22** | **$ 2,935.80** | **$ 4,533.02** | **$ 138,883.06** | **$ 134,350.03** |

**One-Time Costs 21**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2020 | 11/03/20 | 12/31/20 | 59 | 3.250% | $ 5,472.00 | $ 28.67 | $ - | $ - | $ - | $ - | $ - | $ 5,500.67 | $ 5,500.67 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 5,500.67 | $ 44.08 | $ - | $ - | $ - | $ - | $ - | $ 5,544.75 | $ 5,544.75 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 5,544.75 | $ 44.93 | $ - | $ - | $ - | $ - | $ - | $ 5,589.68 | $ 5,589.68 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 5,589.68 | $ 45.79 | $ - | $ - | $ - | $ - | $ - | $ 5,635.47 | $ 5,635.47 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 5,635.47 | $ 46.16 | $ - | $ - | $ - | $ - | $ - | $ 5,681.63 | $ 5,681.63 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 5,681.63 | $ 45.53 | $ - | $ - | $ - | $ - | $ - | $ 5,727.16 | $ 5,727.16 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 5,727.16 | $ 46.41 | $ - | $ - | $ - | $ - | $ - | $ 5,773.57 | $ 5,773.57 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 5,773.57 | $ 52.39 | $ - | $ - | $ - | $ - | $ - | $ 5,825.96 | $ 5,825.96 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 5,825.96 | $ 72.10 | $ - | $ - | $ - | $ - | $ - | $ 5,898.06 | $ 5,898.06 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,898.06 | $ 91.77 | $ - | $ - | $ - | $ - | $ - | $ 5,989.82 | $ 5,989.82 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,989.82 | $ 112.00 | $ - | $ - | $ - | $ - | $ - | $ 6,101.83 | $ 6,101.83 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 6,101.83 | $ 123.35 | $ - | $ - | $ - | $ - | $ - | $ 6,225.17 | $ 6,225.17 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 6,225.17 | $ 131.02 | $ 44.21 | $ 131.02 | $ 175.23 | $ 273.60 | $ 448.83 | $ 6,487.21 | $ 6,038.38 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 6,038.38 | $ - | $ 44.21 | $ 127.61 | $ 171.82 | $ 273.60 | $ 445.42 | $ 6,166.00 | $ 5,720.57 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,720.57 | $ - | $ 44.21 | $ 120.90 | $ 165.11 | $ 273.60 | $ 438.71 | $ 5,841.47 | $ 5,402.76 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,402.76 | $ - | $ 44.21 | $ 115.44 | $ 159.65 | $ 273.60 | $ 433.25 | $ 5,518.20 | $ 5,084.95 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,084.95 | $ - | $ 44.21 | $ 108.65 | $ 152.86 | $ 273.60 | $ 426.46 | $ 5,193.60 | $ 4,767.14 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,767.14 | $ - | $ 44.21 | $ 94.51 | $ 138.72 | $ 273.60 | $ 412.32 | $ 4,861.65 | $ 4,449.33 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,449.33 | $ - | $ 44.21 | $ 83.75 | $ 127.96 | $ 273.60 | $ 401.56 | $ 4,533.09 | $ 4,131.52 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,131.52 | $ - | $ 44.21 | $ 78.10 | $ 122.31 | $ 273.60 | $ 395.91 | $ 4,209.63 | $ 3,813.72 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,813.72 | $ - | $ 44.21 | $ 72.09 | $ 116.30 | $ 273.60 | $ 389.90 | $ 3,885.81 | $ 3,495.91 |
| | | | | | | **$ 114,374.15** | **$ 884.19** | **$ 397.89** | **$ 932.07** | **$ 1,329.96** | **$ 2,462.40** | **$ 3,792.36** | **$ 116,190.41** | **$ 112,398.05** |

**One-Time Costs 22**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2020 | 11/30/20 | 12/31/20 | 32 | 3.250% | $ 4,506.00 | $ 12.80 | $ - | $ - | $ - | $ - | $ - | $ 4,518.80 | $ 4,518.80 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 4,518.80 | $ 36.21 | $ - | $ - | $ - | $ - | $ - | $ 4,555.02 | $ 4,555.02 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 4,555.02 | $ 36.91 | $ - | $ - | $ - | $ - | $ - | $ 4,591.92 | $ 4,591.92 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 4,591.92 | $ 37.62 | $ - | $ - | $ - | $ - | $ - | $ 4,629.54 | $ 4,629.54 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,629.54 | $ 37.92 | $ - | $ - | $ - | $ - | $ - | $ 4,667.46 | $ 4,667.46 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,667.46 | $ 37.40 | $ - | $ - | $ - | $ - | $ - | $ 4,704.87 | $ 4,704.87 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,704.87 | $ 38.12 | $ - | $ - | $ - | $ - | $ - | $ 4,742.99 | $ 4,742.99 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,742.99 | $ 43.04 | $ - | $ - | $ - | $ - | $ - | $ 4,786.03 | $ 4,786.03 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,786.03 | $ 59.23 | $ - | $ - | $ - | $ - | $ - | $ 4,845.26 | $ 4,845.26 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,845.26 | $ 75.39 | $ - | $ - | $ - | $ - | $ - | $ 4,920.65 | $ 4,920.65 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,920.65 | $ 92.01 | $ - | $ - | $ - | $ - | $ - | $ 5,012.66 | $ 5,012.66 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,012.66 | $ 101.33 | $ - | $ - | $ - | $ - | $ - | $ 5,113.99 | $ 5,113.99 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,113.99 | $ 107.63 | $ 35.78 | $ 107.63 | $ 143.41 | $ 225.30 | $ 368.71 | $ 5,329.25 | $ 4,960.54 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,960.54 | $ - | $ 35.78 | $ 104.84 | $ 140.62 | $ 225.30 | $ 365.92 | $ 5,065.37 | $ 4,699.46 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,699.46 | $ - | $ 35.78 | $ 99.32 | $ 135.10 | $ 225.30 | $ 360.40 | $ 4,798.77 | $ 4,438.38 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,438.38 | $ - | $ 35.78 | $ 94.83 | $ 130.61 | $ 225.30 | $ 355.91 | $ 4,533.21 | $ 4,177.29 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,177.29 | $ - | $ 35.78 | $ 89.25 | $ 125.03 | $ 225.30 | $ 350.33 | $ 4,266.55 | $ 3,916.21 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,916.21 | $ - | $ 35.78 | $ 77.64 | $ 113.42 | $ 225.30 | $ 338.72 | $ 3,993.85 | $ 3,655.13 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,655.13 | $ - | $ 35.78 | $ 68.80 | $ 104.58 | $ 225.30 | $ 329.88 | $ 3,723.93 | $ 3,394.05 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,394.05 | $ - | $ 35.78 | $ 64.16 | $ 99.94 | $ 225.30 | $ 325.24 | $ 3,458.21 | $ 3,132.97 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,132.97 | $ - | $ 35.78 | $ 59.23 | $ 95.01 | $ 225.30 | $ 320.31 | $ 3,192.20 | $ 2,871.89 |
| | | | | | | **$ 93,969.21** | **$ 715.62** | **$ 322.03** | **$ 765.70** | **$ 1,087.72** | **$ 2,027.70** | **$ 3,115.42** | **$ 95,450.53** | **$ 92,335.10** |

**One-Time Costs 23**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 01/20/21 | 03/31/21 | 71 | 3.250% | $ 3,740.00 | $ 23.64 | $ - | $ - | $ - | $ - | $ - | $ 3,763.64 | $ 3,763.64 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,763.64 | $ 30.50 | $ - | $ - | $ - | $ - | $ - | $ 3,794.14 | $ 3,794.14 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,794.14 | $ 31.08 | $ - | $ - | $ - | $ - | $ - | $ 3,825.22 | $ 3,825.22 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,825.22 | $ 31.34 | $ - | $ - | $ - | $ - | $ - | $ 3,856.56 | $ 3,856.56 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,856.56 | $ 30.91 | $ - | $ - | $ - | $ - | $ - | $ 3,887.46 | $ 3,887.46 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,887.46 | $ 31.50 | $ - | $ - | $ - | $ - | $ - | $ 3,918.96 | $ 3,918.96 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,918.96 | $ 35.56 | $ - | $ - | $ - | $ - | $ - | $ 3,954.52 | $ 3,954.52 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,954.52 | $ 48.94 | $ - | $ - | $ - | $ - | $ - | $ 4,003.46 | $ 4,003.46 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,003.46 | $ 62.29 | $ - | $ - | $ - | $ - | $ - | $ 4,065.75 | $ 4,065.75 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,065.75 | $ 76.02 | $ - | $ - | $ - | $ - | $ - | $ 4,141.77 | $ 4,141.77 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,141.77 | $ 83.73 | $ - | $ - | $ - | $ - | $ - | $ 4,225.50 | $ 4,225.50 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,225.50 | $ 88.93 | $ 28.72 | $ 88.93 | $ 117.65 | $ 187.00 | $ 304.65 | $ 4,403.36 | $ 4,098.71 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,098.71 | $ - | $ 28.72 | $ 86.62 | $ 115.34 | $ 187.00 | $ 302.34 | $ 4,185.33 | $ 3,882.99 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,882.99 | $ - | $ 28.72 | $ 82.06 | $ 110.78 | $ 187.00 | $ 297.78 | $ 3,965.05 | $ 3,667.27 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,667.27 | $ - | $ 28.72 | $ 78.36 | $ 107.08 | $ 187.00 | $ 294.08 | $ 3,745.62 | $ 3,451.55 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,451.55 | $ - | $ 28.72 | $ 73.75 | $ 102.47 | $ 187.00 | $ 289.47 | $ 3,525.29 | $ 3,235.82 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,235.82 | $ - | $ 28.72 | $ 64.15 | $ 92.87 | $ 187.00 | $ 279.87 | $ 3,299.97 | $ 3,020.10 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,020.10 | $ - | $ 28.72 | $ 56.85 | $ 85.57 | $ 187.00 | $ 272.57 | $ 3,076.95 | $ 2,804.38 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,804.38 | $ - | $ 28.72 | $ 53.01 | $ 81.74 | $ 187.00 | $ 268.74 | $ 2,857.40 | $ 2,588.66 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,588.66 | $ - | $ 28.72 | $ 48.94 | $ 77.66 | $ 187.00 | $ 264.66 | $ 2,637.60 | $ 2,372.94 |
| | | | | | | **$ 73,926.47** | **$ 574.43** | **$ 258.49** | **$ 632.67** | **$ 891.16** | **$ 1,683.00** | **$ 2,574.16** | **$ 75,133.57** | **$ 72,559.41** |

**One-Time Costs 24**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 01/27/21 | 03/31/21 | 64 | 3.250% | $ 2,998.00 | $ 17.08 | $ - | $ - | $ - | $ - | $ - | $ 3,015.08 | $ 3,015.08 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,015.08 | $ 24.43 | $ - | $ - | $ - | $ - | $ - | $ 3,039.51 | $ 3,039.51 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,039.51 | $ 24.90 | $ - | $ - | $ - | $ - | $ - | $ 3,064.41 | $ 3,064.41 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,064.41 | $ 25.10 | $ - | $ - | $ - | $ - | $ - | $ 3,089.52 | $ 3,089.52 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,089.52 | $ 24.76 | $ - | $ - | $ - | $ - | $ - | $ 3,114.28 | $ 3,114.28 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,114.28 | $ 25.23 | $ - | $ - | $ - | $ - | $ - | $ 3,139.51 | $ 3,139.51 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,139.51 | $ 28.49 | $ - | $ - | $ - | $ - | $ - | $ 3,168.00 | $ 3,168.00 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,168.00 | $ 39.21 | $ - | $ - | $ - | $ - | $ - | $ 3,207.20 | $ 3,207.20 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,207.20 | $ 49.90 | $ - | $ - | $ - | $ - | $ - | $ 3,257.10 | $ 3,257.10 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,257.10 | $ 60.90 | $ - | $ - | $ - | $ - | $ - | $ 3,318.01 | $ 3,318.01 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,318.01 | $ 67.07 | $ - | $ - | $ - | $ - | $ - | $ 3,385.08 | $ 3,385.08 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,385.08 | $ 71.24 | $ 22.92 | $ 71.24 | $ 94.16 | $ 149.90 | $ 244.06 | $ 3,527.57 | $ 3,283.51 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,283.51 | $ - | $ 22.92 | $ 69.39 | $ 92.31 | $ 149.90 | $ 242.21 | $ 3,352.90 | $ 3,110.69 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,110.69 | $ - | $ 22.92 | $ 65.74 | $ 88.66 | $ 149.90 | $ 238.56 | $ 3,176.43 | $ 2,937.88 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,937.88 | $ - | $ 22.92 | $ 62.77 | $ 85.69 | $ 149.90 | $ 235.59 | $ 3,000.65 | $ 2,765.06 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,765.06 | $ - | $ 22.92 | $ 59.08 | $ 81.99 | $ 149.90 | $ 231.89 | $ 2,824.14 | $ 2,592.24 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,592.24 | $ - | $ 22.92 | $ 51.39 | $ 74.31 | $ 149.90 | $ 224.21 | $ 2,643.63 | $ 2,419.43 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,419.43 | $ - | $ 22.92 | $ 45.54 | $ 68.46 | $ 149.90 | $ 218.36 | $ 2,464.97 | $ 2,246.61 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,246.61 | $ - | $ 22.92 | $ 42.47 | $ 65.39 | $ 149.90 | $ 215.29 | $ 2,289.08 | $ 2,073.80 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,073.80 | $ - | $ 22.92 | $ 39.20 | $ 62.12 | $ 149.90 | $ 212.02 | $ 2,113.00 | $ 1,900.98 |
| | | | | | | **$ 59,224.93** | **$ 458.33** | **$ 206.25** | **$ 506.83** | **$ 713.08** | **$ 1,349.10** | **$ 2,062.18** | **$ 60,190.09** | **$ 58,127.91** |

**One-Time Costs 25**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 03/03/21 | 03/31/21 | 29 | 3.250% | $ 2,380.00 | $ 6.15 | $ - | $ - | $ - | $ - | $ - | $ 2,386.15 | $ 2,386.15 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,386.15 | $ 19.33 | $ - | $ - | $ - | $ - | $ - | $ 2,405.48 | $ 2,405.48 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,405.48 | $ 19.71 | $ - | $ - | $ - | $ - | $ - | $ 2,425.19 | $ 2,425.19 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,425.19 | $ 19.87 | $ - | $ - | $ - | $ - | $ - | $ 2,445.05 | $ 2,445.05 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,445.05 | $ 19.59 | $ - | $ - | $ - | $ - | $ - | $ 2,464.65 | $ 2,464.65 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,464.65 | $ 19.97 | $ - | $ - | $ - | $ - | $ - | $ 2,484.62 | $ 2,484.62 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,484.62 | $ 22.55 | $ - | $ - | $ - | $ - | $ - | $ 2,507.16 | $ 2,507.16 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,507.16 | $ 31.03 | $ - | $ - | $ - | $ - | $ - | $ 2,538.19 | $ 2,538.19 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,538.19 | $ 39.49 | $ - | $ - | $ - | $ - | $ - | $ 2,577.68 | $ 2,577.68 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,577.68 | $ 48.20 | $ - | $ - | $ - | $ - | $ - | $ 2,625.88 | $ 2,625.88 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,625.88 | $ 53.08 | $ - | $ - | $ - | $ - | $ - | $ 2,678.96 | $ 2,678.96 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,678.96 | $ 56.38 | $ 17.77 | $ 56.38 | $ 74.15 | $ 119.00 | $ 193.15 | $ 2,791.73 | $ 2,598.58 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,598.58 | $ - | $ 17.77 | $ 54.92 | $ 72.69 | $ 119.00 | $ 191.69 | $ 2,653.50 | $ 2,461.81 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,461.81 | $ - | $ 17.77 | $ 52.03 | $ 69.79 | $ 119.00 | $ 188.79 | $ 2,513.84 | $ 2,325.04 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,325.04 | $ - | $ 17.77 | $ 49.68 | $ 67.44 | $ 119.00 | $ 186.44 | $ 2,374.72 | $ 2,188.28 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,188.28 | $ - | $ 17.77 | $ 46.75 | $ 64.52 | $ 119.00 | $ 183.52 | $ 2,235.03 | $ 2,051.51 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,051.51 | $ - | $ 17.77 | $ 40.67 | $ 58.44 | $ 119.00 | $ 177.44 | $ 2,092.18 | $ 1,914.74 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,914.74 | $ - | $ 17.77 | $ 36.04 | $ 53.81 | $ 119.00 | $ 172.81 | $ 1,950.78 | $ 1,777.97 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,777.97 | $ - | $ 17.77 | $ 33.61 | $ 51.38 | $ 119.00 | $ 170.38 | $ 1,811.59 | $ 1,641.21 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,641.21 | $ - | $ 17.77 | $ 31.03 | $ 48.79 | $ 119.00 | $ 167.79 | $ 1,672.23 | $ 1,504.44 |
| | | | | | | **$ 46,878.14** | **$ 355.34** | **$ 159.91** | **$ 401.11** | **$ 561.01** | **$ 1,071.00** | **$ 1,632.01** | **$ 47,634.59** | **$ 46,002.58** |

**One-Time Costs 26**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 05/06/21 | 06/30/21 | 56 | 3.250% | $ 1,466.00 | $ 7.31 | $ - | $ - | $ - | $ - | $ - | $ 1,473.31 | $ 1,473.31 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,473.31 | $ 12.07 | $ - | $ - | $ - | $ - | $ - | $ 1,485.38 | $ 1,485.38 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,485.38 | $ 12.17 | $ - | $ - | $ - | $ - | $ - | $ 1,497.55 | $ 1,497.55 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,497.55 | $ 12.00 | $ - | $ - | $ - | $ - | $ - | $ 1,509.55 | $ 1,509.55 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,509.55 | $ 12.23 | $ - | $ - | $ - | $ - | $ - | $ 1,521.78 | $ 1,521.78 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,521.78 | $ 13.81 | $ - | $ - | $ - | $ - | $ - | $ 1,535.59 | $ 1,535.59 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,535.59 | $ 19.00 | $ - | $ - | $ - | $ - | $ - | $ 1,554.59 | $ 1,554.59 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,554.59 | $ 24.19 | $ - | $ - | $ - | $ - | $ - | $ 1,578.78 | $ 1,578.78 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,578.78 | $ 29.52 | $ - | $ - | $ - | $ - | $ - | $ 1,608.30 | $ 1,608.30 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,608.30 | $ 32.51 | $ - | $ - | $ - | $ - | $ - | $ 1,640.81 | $ 1,640.81 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,640.81 | $ 34.53 | $ 10.47 | $ 34.53 | $ 45.00 | $ 73.30 | $ 118.30 | $ 1,709.88 | $ 1,591.58 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,591.58 | $ - | $ 10.47 | $ 33.64 | $ 44.10 | $ 73.30 | $ 117.40 | $ 1,625.21 | $ 1,507.81 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,507.81 | $ - | $ 10.47 | $ 31.87 | $ 42.33 | $ 73.30 | $ 115.63 | $ 1,539.68 | $ 1,424.04 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,424.04 | $ - | $ 10.47 | $ 30.43 | $ 40.89 | $ 73.30 | $ 114.19 | $ 1,454.47 | $ 1,340.28 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,340.28 | $ - | $ 10.47 | $ 28.64 | $ 39.10 | $ 73.30 | $ 112.40 | $ 1,368.91 | $ 1,256.51 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,256.51 | $ - | $ 10.47 | $ 24.91 | $ 35.38 | $ 73.30 | $ 108.68 | $ 1,281.42 | $ 1,172.74 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,172.74 | $ - | $ 10.47 | $ 22.07 | $ 32.54 | $ 73.30 | $ 105.84 | $ 1,194.82 | $ 1,088.97 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,088.97 | $ - | $ 10.47 | $ 20.59 | $ 31.05 | $ 73.30 | $ 104.35 | $ 1,109.56 | $ 1,005.21 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,005.21 | $ - | $ 10.47 | $ 19.00 | $ 29.47 | $ 73.30 | $ 102.77 | $ 1,024.21 | $ 921.44 |
| | | | | | | **$ 27,258.78** | **$ 209.35** | **$ 94.21** | **$ 245.67** | **$ 339.88** | **$ 659.70** | **$ 999.58** | **$ 27,713.80** | **$ 26,714.22** |

| | | | | | | | | One-Time Costs | | | 28 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q2/2021 | 05/20/21 | 06/30/21 | 42 | 3.250% | $ 1,144.00 | $ 4.28 | $ - | $ - | $ - | $ - | $ - | $ 1,148.28 | $ 1,148.28 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,148.28 | $ 9.41 | $ - | $ - | $ - | $ - | $ - | $ 1,157.68 | $ 1,157.68 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,157.68 | $ 9.48 | $ - | $ - | $ - | $ - | $ - | $ 1,167.17 | $ 1,167.17 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,167.17 | $ 9.35 | $ - | $ - | $ - | $ - | $ - | $ 1,176.52 | $ 1,176.52 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,176.52 | $ 9.53 | $ - | $ - | $ - | $ - | $ - | $ 1,186.05 | $ 1,186.05 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,186.05 | $ 10.76 | $ - | $ - | $ - | $ - | $ - | $ 1,196.82 | $ 1,196.82 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,196.82 | $ 14.81 | $ - | $ - | $ - | $ - | $ - | $ 1,211.63 | $ 1,211.63 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,211.63 | $ 18.85 | $ - | $ - | $ - | $ - | $ - | $ 1,230.48 | $ 1,230.48 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,230.48 | $ 23.01 | $ - | $ - | $ - | $ - | $ - | $ 1,253.49 | $ 1,253.49 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,253.49 | $ 25.34 | $ - | $ - | $ - | $ - | $ - | $ 1,278.83 | $ 1,278.83 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,278.83 | $ 26.91 | $ 8.09 | $ 26.91 | $ 35.00 | $ 57.20 | $ 92.20 | $ 1,332.66 | $ 1,240.46 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,240.46 | $ - | $ 8.09 | $ 26.22 | $ 34.30 | $ 57.20 | $ 91.50 | $ 1,266.67 | $ 1,175.17 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,175.17 | $ - | $ 8.09 | $ 24.84 | $ 32.92 | $ 57.20 | $ 90.12 | $ 1,200.00 | $ 1,109.88 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,109.88 | $ - | $ 8.09 | $ 23.71 | $ 31.80 | $ 57.20 | $ 89.00 | $ 1,133.59 | $ 1,044.59 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,044.59 | $ - | $ 8.09 | $ 22.32 | $ 30.41 | $ 57.20 | $ 87.61 | $ 1,066.91 | $ 979.31 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 979.31 | $ - | $ 8.09 | $ 19.41 | $ 27.50 | $ 57.20 | $ 84.70 | $ 998.72 | $ 914.02 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 914.02 | $ - | $ 8.09 | $ 17.20 | $ 25.29 | $ 57.20 | $ 82.49 | $ 931.22 | $ 848.73 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 848.73 | $ - | $ 8.09 | $ 16.04 | $ 24.13 | $ 57.20 | $ 81.33 | $ 864.78 | $ 783.45 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 783.45 | $ - | $ 8.09 | $ 14.81 | $ 22.90 | $ 57.20 | $ 80.10 | $ 798.26 | $ 718.16 |
| | | | | | | **$ 21,246.55** | **$ 161.74** | **$ 72.78** | **$ 191.47** | **$ 264.26** | **$ 514.80** | **$ 779.06** | **$ 21,599.77** | **$ 20,820.71** |

| Payment # | Date Payment Received | Facility Cost | One-Time Cost | Total Cost |
|---|---|---|---|---|
| 01 | 08/31/18 | $ 33,305.00 | $ 701.00 | $ 34,006.00 |
| 02 | 09/25/18 | $ 42,553.00 | $ 896.00 | $ 43,449.00 |
| 03 | 10/24/18 | $ 54,035.00 | $ 1,138.00 | $ 55,173.00 |
| 04 | 11/28/18 | $ 68,084.00 | $ 1,434.00 | $ 69,518.00 |
| 05 | 12/31/18 | $ 87,190.00 | $ 1,836.00 | $ 89,026.00 |
| 06 | 02/08/19 | $ 107,472.00 | $ 2,263.00 | $ 109,735.00 |
| 07 | 03/07/19 | $ 130,503.00 | $ 2,748.00 | $ 133,251.00 |
| 08 | 04/11/19 | $ 155,611.00 | $ 3,276.00 | $ 158,887.00 |
| 09 | 05/06/19 | $ 181,579.00 | $ 3,824.00 | $ 185,403.00 |
| 10 | 06/25/19 | $ 206,601.00 | $ 4,350.00 | $ 210,951.00 |
| 11 | 07/03/19 | $ 228,438.00 | $ 4,810.00 | $ 233,248.00 |
| 12 | 08/16/19 | $ 244,720.00 | $ 5,153.00 | $ 249,873.00 |
| 13 | 09/10/19 | $ 253,442.00 | $ 5,337.00 | $ 258,779.00 |
| 14 | 10/16/19 | $ 253,442.00 | $ 5,337.00 | $ 258,779.00 |
| 15 | 11/07/19 | $ 244,720.00 | $ 5,153.00 | $ 249,873.00 |
| 16 | 12/11/19 | $ 228,438.00 | $ 4,810.00 | $ 233,248.00 |
| 17 | 01/30/20 | $ 212,017.00 | $ 4,464.00 | $ 216,481.00 |
| 18 | 03/18/20 | $ 186,336.00 | $ 3,924.00 | $ 190,260.00 |
| 19 | 03/18/20 | $ 159,690.00 | $ 3,363.00 | $ 163,053.00 |
| 20 | 07/31/20 | $ 133,923.00 | $ 2,820.00 | $ 136,743.00 |
| 21 | 04/13/20 | $ 110,290.00 | $ 2,322.00 | $ 112,612.00 |
| 22 | 07/31/20 | $ 89,474.00 | $ 1,884.00 | $ 91,358.00 |
| 23 | 07/31/20 | $ 71,709.00 | $ 1,510.00 | $ 73,219.00 |
| 24 | 07/21/20 | $ 56,912.00 | $ 1,199.00 | $ 58,111.00 |
| 25 | 12/01/20 | $ 44,818.00 | $ 943.00 | $ 45,761.00 |
| 26 | 09/14/20 | $ 35,079.00 | $ 739.00 | $ 35,818.00 |
| 27 | 10/26/20 | $ 27,325.00 | $ 575.00 | $ 27,900.00 |
| | **Total** | **$ 3,647,706.00** | **$ 76,809.00** | **$ 3,724,515.00** |
| True Up 1 | N/A | $ - | $ - | $ - |
| True Up 2 | N/A | $ - | $ - | $ - |
| | **Grand Total** | **$ 3,647,706.00** | **$ 76,809.00** | **$ 3,724,515.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 06/23/22 | | | |
| **COD:** | | 0816/2022 | | | |

**Facility Cost — 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) | Start Date | End Date | Quarterly Interest Amount ($) | Principal Paid | Accrued Interest Paid | Total Interest Paid |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 06/23/22 | 06/30/22 | 8 | 3.250% | $ 3,647,706.00 | $ 2,598.37 | $ - | $ - | $ - | $ - | $ - | $ 3,650,304.37 | $ 3,650,304.37 | 10/1/2023 | 12/31/2023 | $ 1,931.69 | $ 3,840.45 | $ 845.22 | $ 2,776.91 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,650,304.37 | $ 33,122.76 | $ - | $ - | $ - | $ - | $ - | $ 3,683,427.13 | $ 3,683,427.13 | 1/1/2024 | 3/31/2024 | $ 1,881.50 | $ 3,840.45 | $ 845.22 | $ 2,726.72 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,683,427.13 | $ 45,585.69 | $ - | $ - | $ - | $ - | $ - | $ 3,729,012.82 | $ 3,729,012.82 | 4/1/2024 | 6/30/2024 | $ 1,782.47 | $ 3,840.45 | $ 845.22 | $ 2,627.69 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,729,012.82 | $ 58,019.35 | $ - | $ - | $ - | $ - | $ - | $ 3,787,032.17 | $ 3,787,032.17 | 7/1/2024 | 9/30/2024 | $ 1,701.95 | $ 3,840.45 | $ 845.22 | $ 2,547.17 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,787,032.17 | $ 70,812.31 | $ - | $ - | $ - | $ - | $ - | $ 3,857,844.48 | $ 3,857,844.48 | 10/1/2024 | 12/31/2024 | $ 1,601.83 | $ 3,840.45 | $ 845.22 | $ 2,447.05 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,857,844.48 | $ 77,985.53 | $ - | $ - | $ - | $ - | $ - | $ 3,935,830.02 | $ 3,935,830.02 | 1/1/2025 | 3/31/2025 | $ 1,393.38 | $ 3,840.45 | $ 845.22 | $ 2,238.60 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,935,830.02 | $ 82,835.74 | $ 18,547.99 | $ 82,835.74 | $ 101,383.73 | $ 182,385.30 | $ 283,769.03 | $ 4,101,501.50 | $ 3,817,732.47 | 4/1/2025 | 6/30/2025 | $ 1,234.80 | $ 3,840.45 | $ 845.22 | $ 2,080.01 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,817,732.47 | $ - | $ 18,547.99 | $ 80,683.50 | $ 99,231.49 | $ 182,385.30 | $ 281,616.79 | $ 3,898,415.97 | $ 3,616,799.19 | 7/1/2025 | 9/30/2025 | $ 1,151.52 | $ 3,840.45 | $ 845.22 | $ 1,996.74 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,616,799.19 | $ - | $ 18,547.99 | $ 76,437.00 | $ 94,984.99 | $ 182,385.30 | $ 277,370.29 | $ 3,693,236.18 | $ 3,415,865.90 | 10/1/2025 | 12/31/2025 | $ 1,062.94 | $ 3,840.45 | $ 845.22 | $ 1,908.16 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,415,865.90 | $ - | $ 18,547.99 | $ 72,983.80 | $ 91,531.79 | $ 182,385.30 | $ 273,917.09 | $ 3,488,849.70 | $ 3,214,932.61 | | | **$ 13,742.08** | **$ 34,564.05** | **$ 7,606.97** | **$ 21,349.05** |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,214,932.61 | $ - | $ 18,547.99 | $ 68,690.64 | $ 87,238.62 | $ 182,385.30 | $ 269,623.92 | $ 3,283,623.25 | $ 3,013,999.32 | | | | | | |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,013,999.32 | $ - | $ 18,547.99 | $ 59,751.50 | $ 78,299.49 | $ 182,385.30 | $ 260,684.79 | $ 3,073,750.83 | $ 2,813,066.03 | | | | | | |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,813,066.03 | $ - | $ 18,547.99 | $ 52,951.15 | $ 71,499.14 | $ 182,385.30 | $ 253,884.44 | $ 2,866,017.18 | $ 2,612,132.74 | | | | | | |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,612,132.74 | $ - | $ 18,547.99 | $ 49,380.04 | $ 67,928.03 | $ 182,385.30 | $ 250,313.33 | $ 2,661,512.79 | $ 2,411,199.46 | | | | | | |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,411,199.46 | $ - | $ 18,547.99 | $ 45,581.58 | $ 64,129.57 | $ 182,385.30 | $ 246,514.87 | $ 2,456,781.04 | $ 2,210,266.17 | | | | | | |
| | | | | | | **$ 51,206,884.71** | **$ 370,959.76** | **$ 166,931.89** | **$ 589,294.96** | **$ 756,226.85** | **$ 1,641,467.70** | **$ 2,397,694.55** | **$ 52,167,139.43** | **$ 49,769,444.88** | | | | | | |

**One-Time Costs — 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2018 | 08/31/18 | 09/30/18 | 31 | 4.690% | $ 701.00 | $ 2.79 | $ - | $ - | $ - | $ - | $ - | $ 703.79 | $ 703.79 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 703.79 | $ 8.80 | $ - | $ - | $ - | $ - | $ - | $ 712.59 | $ 712.59 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 712.59 | $ 9.10 | $ - | $ - | $ - | $ - | $ - | $ 721.69 | $ 721.69 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 721.69 | $ 9.81 | $ - | $ - | $ - | $ - | $ - | $ 731.50 | $ 731.50 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 731.50 | $ 10.14 | $ - | $ - | $ - | $ - | $ - | $ 741.64 | $ 741.64 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 741.64 | $ 10.13 | $ - | $ - | $ - | $ - | $ - | $ 751.77 | $ 751.77 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 751.77 | $ 9.27 | $ - | $ - | $ - | $ - | $ - | $ 761.04 | $ 761.04 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 761.04 | $ 8.99 | $ - | $ - | $ - | $ - | $ - | $ 770.03 | $ 770.03 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 770.03 | $ 6.64 | $ - | $ - | $ - | $ - | $ - | $ 776.67 | $ 776.67 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 776.67 | $ 6.34 | $ - | $ - | $ - | $ - | $ - | $ 783.01 | $ 783.01 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 783.01 | $ 6.27 | $ - | $ - | $ - | $ - | $ - | $ 789.29 | $ 789.29 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 789.29 | $ 6.40 | $ - | $ - | $ - | $ - | $ - | $ 795.68 | $ 795.68 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 795.68 | $ 6.52 | $ - | $ - | $ - | $ - | $ - | $ 802.20 | $ 802.20 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 802.20 | $ 6.57 | $ - | $ - | $ - | $ - | $ - | $ 808.77 | $ 808.77 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 808.77 | $ 6.48 | $ - | $ - | $ - | $ - | $ - | $ 815.26 | $ 815.26 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 815.26 | $ 6.61 | $ - | $ - | $ - | $ - | $ - | $ 821.86 | $ 821.86 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 821.86 | $ 7.46 | $ - | $ - | $ - | $ - | $ - | $ 829.32 | $ 829.32 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 829.32 | $ 10.26 | $ - | $ - | $ - | $ - | $ - | $ 839.58 | $ 839.58 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 839.58 | $ 13.06 | $ - | $ - | $ - | $ - | $ - | $ 852.65 | $ 852.65 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 852.65 | $ 15.94 | $ - | $ - | $ - | $ - | $ - | $ 868.59 | $ 868.59 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 868.59 | $ 17.56 | $ - | $ - | $ - | $ - | $ - | $ 886.15 | $ 886.15 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 886.15 | $ 18.65 | $ 10.19 | $ 18.65 | $ 28.84 | $ 35.05 | $ 63.89 | $ 923.45 | $ 859.56 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 859.56 | $ - | $ 10.19 | $ 18.17 | $ 28.36 | $ 35.05 | $ 63.41 | $ 877.72 | $ 814.32 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 814.32 | $ - | $ 10.19 | $ 17.21 | $ 27.40 | $ 35.05 | $ 62.45 | $ 831.53 | $ 769.08 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 769.08 | $ - | $ 10.19 | $ 16.43 | $ 26.62 | $ 35.05 | $ 61.67 | $ 785.51 | $ 723.84 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 723.84 | $ - | $ 10.19 | $ 15.47 | $ 25.66 | $ 35.05 | $ 60.71 | $ 739.30 | $ 678.60 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 678.60 | $ - | $ 10.19 | $ 13.45 | $ 23.64 | $ 35.05 | $ 58.69 | $ 692.05 | $ 633.36 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 633.36 | $ - | $ 10.19 | $ 11.92 | $ 22.11 | $ 35.05 | $ 57.16 | $ 645.28 | $ 588.12 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 588.12 | $ - | $ 10.19 | $ 11.12 | $ 21.31 | $ 35.05 | $ 56.36 | $ 599.24 | $ 542.88 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 542.88 | $ - | $ 10.19 | $ 10.26 | $ 20.45 | $ 35.05 | $ 55.50 | $ 553.14 | $ 497.64 |
| | | | | | | **$ 22,873.84** | **$ 203.80** | **$ 91.71** | **$ 132.68** | **$ 224.39** | **$ 315.45** | **$ 539.84** | **$ 23,210.31** | **$ 22,670.47** |

**One-Time Costs — 02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2018 | 09/25/18 | 09/30/18 | 6 | 4.690% | $ 896.00 | $ 0.69 | $ - | $ - | $ - | $ - | $ - | $ 896.69 | $ 896.69 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 896.69 | $ 11.21 | $ - | $ - | $ - | $ - | $ - | $ 907.90 | $ 907.90 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 907.90 | $ 11.60 | $ - | $ - | $ - | $ - | $ - | $ 919.50 | $ 919.50 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 919.50 | $ 12.49 | $ - | $ - | $ - | $ - | $ - | $ 931.99 | $ 931.99 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 931.99 | $ 12.92 | $ - | $ - | $ - | $ - | $ - | $ 944.91 | $ 944.91 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 944.91 | $ 12.91 | $ - | $ - | $ - | $ - | $ - | $ 957.82 | $ 957.82 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 957.82 | $ 11.81 | $ - | $ - | $ - | $ - | $ - | $ 969.63 | $ 969.63 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 969.63 | $ 11.45 | $ - | $ - | $ - | $ - | $ - | $ 981.08 | $ 981.08 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 981.08 | $ 8.46 | $ - | $ - | $ - | $ - | $ - | $ 989.54 | $ 989.54 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 989.54 | $ 8.08 | $ - | $ - | $ - | $ - | $ - | $ 997.63 | $ 997.63 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 997.63 | $ 7.99 | $ - | $ - | $ - | $ - | $ - | $ 1,005.62 | $ 1,005.62 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,005.62 | $ 8.15 | $ - | $ - | $ - | $ - | $ - | $ 1,013.77 | $ 1,013.77 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,013.77 | $ 8.30 | $ - | $ - | $ - | $ - | $ - | $ 1,022.07 | $ 1,022.07 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,022.07 | $ 8.37 | $ - | $ - | $ - | $ - | $ - | $ 1,030.45 | $ 1,030.45 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,030.45 | $ 8.26 | $ - | $ - | $ - | $ - | $ - | $ 1,038.70 | $ 1,038.70 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,038.70 | $ 8.42 | $ - | $ - | $ - | $ - | $ - | $ 1,047.12 | $ 1,047.12 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,047.12 | $ 9.50 | $ - | $ - | $ - | $ - | $ - | $ 1,056.62 | $ 1,056.62 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,056.62 | $ 13.08 | $ - | $ - | $ - | $ - | $ - | $ 1,069.70 | $ 1,069.70 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,069.70 | $ 16.64 | $ - | $ - | $ - | $ - | $ - | $ 1,086.34 | $ 1,086.34 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,086.34 | $ 20.31 | $ - | $ - | $ - | $ - | $ - | $ 1,106.66 | $ 1,106.66 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,106.66 | $ 22.37 | $ - | $ - | $ - | $ - | $ - | $ 1,129.03 | $ 1,129.03 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,129.03 | $ 23.76 | $ 12.84 | $ 23.76 | $ 36.60 | $ 44.80 | $ 81.40 | $ 1,176.55 | $ 1,095.15 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,095.15 | $ - | $ 12.84 | $ 23.14 | $ 35.98 | $ 44.80 | $ 80.78 | $ 1,118.29 | $ 1,037.51 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,037.51 | $ - | $ 12.84 | $ 21.93 | $ 34.77 | $ 44.80 | $ 79.57 | $ 1,059.44 | $ 979.87 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 979.87 | $ - | $ 12.84 | $ 20.94 | $ 33.78 | $ 44.80 | $ 78.58 | $ 1,000.81 | $ 922.23 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 922.23 | $ - | $ 12.84 | $ 19.70 | $ 32.54 | $ 44.80 | $ 77.34 | $ 941.94 | $ 864.59 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 864.59 | $ - | $ 12.84 | $ 17.14 | $ 29.98 | $ 44.80 | $ 74.78 | $ 881.73 | $ 806.95 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 806.95 | $ - | $ 12.84 | $ 15.19 | $ 28.03 | $ 44.80 | $ 72.83 | $ 822.14 | $ 749.31 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 749.31 | $ - | $ 12.84 | $ 14.17 | $ 27.00 | $ 44.80 | $ 71.80 | $ 763.48 | $ 691.67 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 691.67 | $ - | $ 12.84 | $ 13.08 | $ 25.91 | $ 44.80 | $ 70.71 | $ 704.75 | $ 634.03 |
| | | | | | | **$ 29,146.07** | **$ 256.79** | **$ 115.55** | **$ 169.04** | **$ 284.60** | **$ 403.20** | **$ 687.80** | **$ 29,571.90** | **$ 28,884.10** |

**One-Time Costs — 03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2018 | 10/24/18 | 12/31/18 | 69 | 4.960% | $ 1,138.00 | $ 10.67 | $ - | $ - | $ - | $ - | $ - | $ 1,148.67 | $ 1,148.67 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,148.67 | $ 14.67 | $ - | $ - | $ - | $ - | $ - | $ 1,163.34 | $ 1,163.34 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,163.34 | $ 15.81 | $ - | $ - | $ - | $ - | $ - | $ 1,179.15 | $ 1,179.15 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,179.15 | $ 16.35 | $ - | $ - | $ - | $ - | $ - | $ 1,195.50 | $ 1,195.50 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,195.50 | $ 16.33 | $ - | $ - | $ - | $ - | $ - | $ 1,211.83 | $ 1,211.83 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,211.83 | $ 14.94 | $ - | $ - | $ - | $ - | $ - | $ 1,226.77 | $ 1,226.77 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,226.77 | $ 14.49 | $ - | $ - | $ - | $ - | $ - | $ 1,241.26 | $ 1,241.26 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,241.26 | $ 10.70 | $ - | $ - | $ - | $ - | $ - | $ 1,251.96 | $ 1,251.96 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,251.96 | $ 10.23 | $ - | $ - | $ - | $ - | $ - | $ 1,262.19 | $ 1,262.19 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,262.19 | $ 10.11 | $ - | $ - | $ - | $ - | $ - | $ 1,272.31 | $ 1,272.31 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,272.31 | $ 10.31 | $ - | $ - | $ - | $ - | $ - | $ 1,282.61 | $ 1,282.61 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,282.61 | $ 10.51 | $ - | $ - | $ - | $ - | $ - | $ 1,293.12 | $ 1,293.12 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,293.12 | $ 10.59 | $ - | $ - | $ - | $ - | $ - | $ 1,303.71 | $ 1,303.71 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,303.71 | $ 10.45 | $ - | $ - | $ - | $ - | $ - | $ 1,314.16 | $ 1,314.16 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,314.16 | $ 10.65 | $ - | $ - | $ - | $ - | $ - | $ 1,324.81 | $ 1,324.81 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,324.81 | $ 12.02 | $ - | $ - | $ - | $ - | $ - | $ 1,336.83 | $ 1,336.83 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,336.83 | $ 16.54 | $ - | $ - | $ - | $ - | $ - | $ 1,353.38 | $ 1,353.38 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,353.38 | $ 21.06 | $ - | $ - | $ - | $ - | $ - | $ 1,374.43 | $ 1,374.43 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,374.43 | $ 25.70 | $ - | $ - | $ - | $ - | $ - | $ 1,400.13 | $ 1,400.13 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,400.13 | $ 28.30 | $ - | $ - | $ - | $ - | $ - | $ 1,428.44 | $ 1,428.44 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,428.44 | $ 30.06 | $ 16.02 | $ 30.06 | $ 46.09 | $ 56.90 | $ 102.99 | $ 1,488.56 | $ 1,385.57 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,385.57 | $ - | $ 16.02 | $ 29.28 | $ 45.31 | $ 56.90 | $ 102.21 | $ 1,414.86 | $ 1,312.65 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,312.65 | $ - | $ 16.02 | $ 27.74 | $ 43.77 | $ 56.90 | $ 100.67 | $ 1,340.39 | $ 1,239.72 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,239.72 | $ - | $ 16.02 | $ 26.49 | $ 42.51 | $ 56.90 | $ 99.41 | $ 1,266.21 | $ 1,166.80 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,166.80 | $ - | $ 16.02 | $ 24.93 | $ 40.95 | $ 56.90 | $ 97.85 | $ 1,191.73 | $ 1,093.87 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,093.87 | $ - | $ 16.02 | $ 21.69 | $ 37.71 | $ 56.90 | $ 94.61 | $ 1,115.56 | $ 1,020.95 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,020.95 | $ - | $ 16.02 | $ 19.22 | $ 35.24 | $ 56.90 | $ 92.14 | $ 1,040.17 | $ 948.02 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 948.02 | $ - | $ 16.02 | $ 17.92 | $ 33.95 | $ 56.90 | $ 90.85 | $ 965.95 | $ 875.10 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 875.10 | $ - | $ 16.02 | $ 16.54 | $ 32.57 | $ 56.90 | $ 89.47 | $ 891.64 | $ 802.17 |
| | | | | | | **$ 35,745.30** | **$ 320.50** | **$ 144.22** | **$ 213.87** | **$ 358.10** | **$ 512.10** | **$ 870.20** | **$ 36,279.68** | **$ 35,409.48** |

**One-Time Costs — 04**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2018 | 11/28/18 | 12/31/18 | 34 | 4.960% | $ 1,434.00 | $ 6.63 | $ - | $ - | $ - | $ - | $ - | $ 1,440.63 | $ 1,440.63 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,440.63 | $ 18.40 | $ - | $ - | $ - | $ - | $ - | $ 1,459.03 | $ 1,459.03 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,459.03 | $ 19.82 | $ - | $ - | $ - | $ - | $ - | $ 1,478.85 | $ 1,478.85 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,478.85 | $ 20.50 | $ - | $ - | $ - | $ - | $ - | $ 1,499.35 | $ 1,499.35 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,499.35 | $ 20.48 | $ - | $ - | $ - | $ - | $ - | $ 1,519.84 | $ 1,519.84 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,519.84 | $ 18.74 | $ - | $ - | $ - | $ - | $ - | $ 1,538.58 | $ 1,538.58 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,538.58 | $ 18.17 | $ - | $ - | $ - | $ - | $ - | $ 1,556.75 | $ 1,556.75 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,556.75 | $ 13.42 | $ - | $ - | $ - | $ - | $ - | $ 1,570.17 | $ 1,570.17 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,570.17 | $ 12.83 | $ - | $ - | $ - | $ - | $ - | $ 1,583.00 | $ 1,583.00 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,583.00 | $ 12.69 | $ - | $ - | $ - | $ - | $ - | $ 1,595.68 | $ 1,595.68 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,595.68 | $ 12.93 | $ - | $ - | $ - | $ - | $ - | $ 1,608.61 | $ 1,608.61 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,608.61 | $ 13.18 | $ - | $ - | $ - | $ - | $ - | $ 1,621.79 | $ 1,621.79 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,621.79 | $ 13.29 | $ - | $ - | $ - | $ - | $ - | $ 1,635.08 | $ 1,635.08 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,635.08 | $ 13.10 | $ - | $ - | $ - | $ - | $ - | $ 1,648.18 | $ 1,648.18 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,648.18 | $ 13.35 | $ - | $ - | $ - | $ - | $ - | $ 1,661.53 | $ 1,661.53 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,661.53 | $ 15.08 | $ - | $ - | $ - | $ - | $ - | $ 1,676.61 | $ 1,676.61 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,676.61 | $ 20.75 | $ - | $ - | $ - | $ - | $ - | $ 1,697.36 | $ 1,697.36 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | One-Time Costs: Accrued Interest Refund (A) | One-Time Costs: Quarterly Interest Refund (B) | One-Time Costs: Total Interest Refund (A) + (B) = (C) | 06: Principal Refund (D) | 06: Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,836.25 | $ 23.45 | $ - | $ - | $ - | $ - | $ - | $ 1,859.70 | $ 1,859.70 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,859.70 | $ 25.27 | $ - | $ - | $ - | $ - | $ - | $ 1,884.97 | $ 1,884.97 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,884.97 | $ 26.13 | $ - | $ - | $ - | $ - | $ - | $ 1,911.10 | $ 1,911.10 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,911.10 | $ 26.11 | $ - | $ - | $ - | $ - | $ - | $ 1,937.21 | $ 1,937.21 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,937.21 | $ 23.89 | $ - | $ - | $ - | $ - | $ - | $ 1,961.10 | $ 1,961.10 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,961.10 | $ 23.16 | $ - | $ - | $ - | $ - | $ - | $ 1,984.26 | $ 1,984.26 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,984.26 | $ 17.11 | $ - | $ - | $ - | $ - | $ - | $ 2,001.37 | $ 2,001.37 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,001.37 | $ 16.35 | $ - | $ - | $ - | $ - | $ - | $ 2,017.72 | $ 2,017.72 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,017.72 | $ 16.17 | $ - | $ - | $ - | $ - | $ - | $ 2,033.89 | $ 2,033.89 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,033.89 | $ 16.48 | $ - | $ - | $ - | $ - | $ - | $ 2,050.37 | $ 2,050.37 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,050.37 | $ 16.80 | $ - | $ - | $ - | $ - | $ - | $ 2,067.17 | $ 2,067.17 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,067.17 | $ 16.93 | $ - | $ - | $ - | $ - | $ - | $ 2,084.10 | $ 2,084.10 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,084.10 | $ 16.70 | $ - | $ - | $ - | $ - | $ - | $ 2,100.80 | $ 2,100.80 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,100.80 | $ 17.02 | $ - | $ - | $ - | $ - | $ - | $ 2,117.82 | $ 2,117.82 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,117.82 | $ 19.22 | $ - | $ - | $ - | $ - | $ - | $ 2,137.04 | $ 2,137.04 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,137.04 | $ 26.45 | $ - | $ - | $ - | $ - | $ - | $ 2,163.49 | $ 2,163.49 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,163.49 | $ 33.66 | $ - | $ - | $ - | $ - | $ - | $ 2,197.15 | $ 2,197.15 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,197.15 | $ 41.08 | $ - | $ - | $ - | $ - | $ - | $ 2,238.23 | $ 2,238.23 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,238.23 | $ 45.25 | $ - | $ - | $ - | $ - | $ - | $ 2,283.48 | $ 2,283.48 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,283.48 | $ 48.06 | $ 24.78 | $ 48.06 | $ 72.84 | $ 91.80 | $ 164.64 | $ 2,379.60 | $ 2,214.96 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,214.96 | $ - | $ 24.78 | $ 46.81 | $ 71.59 | $ 91.80 | $ 163.39 | $ 2,261.77 | $ 2,098.39 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,098.39 | $ - | $ 24.78 | $ 44.35 | $ 69.12 | $ 91.80 | $ 160.92 | $ 2,142.73 | $ 1,981.81 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,981.81 | $ - | $ 24.78 | $ 42.34 | $ 67.12 | $ 91.80 | $ 158.92 | $ 2,024.15 | $ 1,865.23 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,865.23 | $ - | $ 24.78 | $ 39.85 | $ 64.63 | $ 91.80 | $ 156.43 | $ 1,905.08 | $ 1,748.65 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,748.65 | $ - | $ 24.78 | $ 34.67 | $ 59.44 | $ 91.80 | $ 151.24 | $ 1,783.32 | $ 1,632.08 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,632.08 | $ - | $ 24.78 | $ 30.72 | $ 55.50 | $ 91.80 | $ 147.30 | $ 1,662.80 | $ 1,515.50 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,515.50 | $ - | $ 24.78 | $ 28.65 | $ 53.43 | $ 91.80 | $ 145.23 | $ 1,544.15 | $ 1,398.92 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,398.92 | $ - | $ 24.78 | $ 26.45 | $ 51.22 | $ 91.80 | $ 143.02 | $ 1,425.37 | $ 1,282.35 |
| | | | | | | **$ 57,158.79** | **$ 495.54** | **$ 222.99** | **$ 341.90** | **$ 564.89** | **$ 826.20** | **$ 1,391.09** | **$ 57,996.22** | **$ 56,605.13** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | One-Time Costs: Accrued Interest Refund (A) | One-Time Costs: Quarterly Interest Refund (B) | One-Time Costs: Total Interest Refund (A) + (B) = (C) | 06: Principal Refund (D) | 06: Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2019 | 02/08/19 | 03/31/19 | 52 | 5.180% | $ 2,263.00 | $ 16.70 | $ - | $ - | $ - | $ - | $ - | $ 2,279.70 | $ 2,279.70 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 2,279.70 | $ 30.98 | $ - | $ - | $ - | $ - | $ - | $ 2,310.68 | $ 2,310.68 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 2,310.68 | $ 32.03 | $ - | $ - | $ - | $ - | $ - | $ 2,342.71 | $ 2,342.71 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 2,342.71 | $ 32.00 | $ - | $ - | $ - | $ - | $ - | $ 2,374.71 | $ 2,374.71 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,374.71 | $ 29.29 | $ - | $ - | $ - | $ - | $ - | $ 2,404.00 | $ 2,404.00 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,404.00 | $ 28.39 | $ - | $ - | $ - | $ - | $ - | $ 2,432.39 | $ 2,432.39 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,432.39 | $ 20.97 | $ - | $ - | $ - | $ - | $ - | $ 2,453.36 | $ 2,453.36 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,453.36 | $ 20.04 | $ - | $ - | $ - | $ - | $ - | $ 2,473.40 | $ 2,473.40 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,473.40 | $ 19.82 | $ - | $ - | $ - | $ - | $ - | $ 2,493.23 | $ 2,493.23 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,493.23 | $ 20.20 | $ - | $ - | $ - | $ - | $ - | $ 2,513.43 | $ 2,513.43 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,513.43 | $ 20.59 | $ - | $ - | $ - | $ - | $ - | $ 2,534.02 | $ 2,534.02 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,534.02 | $ 20.76 | $ - | $ - | $ - | $ - | $ - | $ 2,554.78 | $ 2,554.78 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,554.78 | $ 20.47 | $ - | $ - | $ - | $ - | $ - | $ 2,575.25 | $ 2,575.25 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,575.25 | $ 20.87 | $ - | $ - | $ - | $ - | $ - | $ 2,596.12 | $ 2,596.12 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,596.12 | $ 23.56 | $ - | $ - | $ - | $ - | $ - | $ 2,619.67 | $ 2,619.67 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,619.67 | $ 32.42 | $ - | $ - | $ - | $ - | $ - | $ 2,652.09 | $ 2,652.09 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,652.09 | $ 41.26 | $ - | $ - | $ - | $ - | $ - | $ 2,693.36 | $ 2,693.36 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,693.36 | $ 50.36 | $ - | $ - | $ - | $ - | $ - | $ 2,743.72 | $ 2,743.72 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,743.72 | $ 55.46 | $ - | $ - | $ - | $ - | $ - | $ 2,799.18 | $ 2,799.18 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,799.18 | $ 58.91 | $ 29.75 | $ 58.91 | $ 88.67 | $ 113.15 | $ 201.82 | $ 2,917.01 | $ 2,715.19 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,715.19 | $ - | $ 29.75 | $ 57.38 | $ 87.14 | $ 113.15 | $ 200.29 | $ 2,772.57 | $ 2,572.29 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,572.29 | $ - | $ 29.75 | $ 54.36 | $ 84.12 | $ 113.15 | $ 197.27 | $ 2,626.65 | $ 2,429.38 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,429.38 | $ - | $ 29.75 | $ 51.91 | $ 81.66 | $ 113.15 | $ 194.81 | $ 2,481.29 | $ 2,286.48 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,286.48 | $ - | $ 29.75 | $ 48.85 | $ 78.61 | $ 113.15 | $ 191.76 | $ 2,335.33 | $ 2,143.57 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,143.57 | $ - | $ 29.75 | $ 42.50 | $ 72.25 | $ 113.15 | $ 185.40 | $ 2,186.07 | $ 2,000.67 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,000.67 | $ - | $ 29.75 | $ 37.66 | $ 67.41 | $ 113.15 | $ 180.56 | $ 2,038.33 | $ 1,857.76 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,857.76 | $ - | $ 29.75 | $ 35.12 | $ 64.87 | $ 113.15 | $ 178.02 | $ 1,892.88 | $ 1,714.86 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,714.86 | $ - | $ 29.75 | $ 32.42 | $ 62.17 | $ 113.15 | $ 175.32 | $ 1,747.28 | $ 1,571.95 |
| | | | | | | **$ 67,828.99** | **$ 595.10** | **$ 267.79** | **$ 419.11** | **$ 686.90** | **$ 1,018.35** | **$ 1,705.25** | **$ 68,843.19** | **$ 67,137.94** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | One-Time Costs: Accrued Interest Refund (A) | One-Time Costs: Quarterly Interest Refund (B) | One-Time Costs: Total Interest Refund (A) + (B) = (C) | 07: Principal Refund (D) | 07: Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2019 | 03/07/19 | 03/31/19 | 25 | 5.180% | $ 2,748.00 | $ 9.75 | $ - | $ - | $ - | $ - | $ - | $ 2,757.75 | $ 2,757.75 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 2,757.75 | $ 37.47 | $ - | $ - | $ - | $ - | $ - | $ 2,795.22 | $ 2,795.22 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 2,795.22 | $ 38.75 | $ - | $ - | $ - | $ - | $ - | $ 2,833.97 | $ 2,833.97 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 2,833.97 | $ 38.72 | $ - | $ - | $ - | $ - | $ - | $ 2,872.69 | $ 2,872.69 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,872.69 | $ 35.43 | $ - | $ - | $ - | $ - | $ - | $ 2,908.11 | $ 2,908.11 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,908.11 | $ 34.35 | $ - | $ - | $ - | $ - | $ - | $ 2,942.46 | $ 2,942.46 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,942.46 | $ 25.37 | $ - | $ - | $ - | $ - | $ - | $ 2,967.83 | $ 2,967.83 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,967.83 | $ 24.25 | $ - | $ - | $ - | $ - | $ - | $ 2,992.07 | $ 2,992.07 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,992.07 | $ 23.98 | $ - | $ - | $ - | $ - | $ - | $ 3,016.05 | $ 3,016.05 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,016.05 | $ 24.44 | $ - | $ - | $ - | $ - | $ - | $ 3,040.49 | $ 3,040.49 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,040.49 | $ 24.91 | $ - | $ - | $ - | $ - | $ - | $ 3,065.40 | $ 3,065.40 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,065.40 | $ 25.11 | $ - | $ - | $ - | $ - | $ - | $ 3,090.51 | $ 3,090.51 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,090.51 | $ 24.77 | $ - | $ - | $ - | $ - | $ - | $ 3,115.27 | $ 3,115.27 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,115.27 | $ 25.24 | $ - | $ - | $ - | $ - | $ - | $ 3,140.52 | $ 3,140.52 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,140.52 | $ 28.50 | $ - | $ - | $ - | $ - | $ - | $ 3,169.01 | $ 3,169.01 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,169.01 | $ 39.22 | $ - | $ - | $ - | $ - | $ - | $ 3,208.23 | $ 3,208.23 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,208.23 | $ 49.92 | $ - | $ - | $ - | $ - | $ - | $ 3,258.15 | $ 3,258.15 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,258.15 | $ 60.92 | $ - | $ - | $ - | $ - | $ - | $ 3,319.07 | $ 3,319.07 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,319.07 | $ 67.09 | $ - | $ - | $ - | $ - | $ - | $ 3,386.17 | $ 3,386.17 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,386.17 | $ 71.27 | $ 35.47 | $ 71.27 | $ 106.74 | $ 137.40 | $ 244.14 | $ 3,528.70 | $ 3,284.56 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,284.56 | $ - | $ 35.47 | $ 69.42 | $ 104.89 | $ 137.40 | $ 242.29 | $ 3,353.98 | $ 3,111.69 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,111.69 | $ - | $ 35.47 | $ 65.76 | $ 101.23 | $ 137.40 | $ 238.63 | $ 3,177.45 | $ 2,938.82 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,938.82 | $ - | $ 35.47 | $ 62.79 | $ 98.26 | $ 137.40 | $ 235.66 | $ 3,001.61 | $ 2,765.95 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,765.95 | $ - | $ 35.47 | $ 59.10 | $ 94.57 | $ 137.40 | $ 231.97 | $ 2,825.04 | $ 2,593.08 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,593.08 | $ - | $ 35.47 | $ 51.41 | $ 86.88 | $ 137.40 | $ 224.28 | $ 2,644.48 | $ 2,420.20 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,420.20 | $ - | $ 35.47 | $ 45.56 | $ 81.03 | $ 137.40 | $ 218.43 | $ 2,465.76 | $ 2,247.33 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,247.33 | $ - | $ 35.47 | $ 42.48 | $ 77.96 | $ 137.40 | $ 215.36 | $ 2,289.82 | $ 2,074.46 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,074.46 | $ - | $ 35.47 | $ 39.22 | $ 74.69 | $ 137.40 | $ 212.09 | $ 2,113.68 | $ 1,901.59 |
| | | | | | | **$ 82,063.07** | **$ 709.43** | **$ 319.25** | **$ 507.00** | **$ 826.24** | **$ 1,236.60** | **$ 2,062.84** | **$ 83,279.50** | **$ 81,216.66** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | One-Time Costs: Accrued Interest Refund (A) | One-Time Costs: Quarterly Interest Refund (B) | One-Time Costs: Total Interest Refund (A) + (B) = (C) | 08: Principal Refund (D) | 08: Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2019 | 04/11/19 | 06/30/19 | 81 | 5.450% | $ 3,276.00 | $ 39.62 | $ - | $ - | $ - | $ - | $ - | $ 3,315.62 | $ 3,315.62 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 3,315.62 | $ 45.96 | $ - | $ - | $ - | $ - | $ - | $ 3,361.59 | $ 3,361.59 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 3,361.59 | $ 45.92 | $ - | $ - | $ - | $ - | $ - | $ 3,407.51 | $ 3,407.51 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 3,407.51 | $ 42.02 | $ - | $ - | $ - | $ - | $ - | $ 3,449.53 | $ 3,449.53 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 3,449.53 | $ 40.74 | $ - | $ - | $ - | $ - | $ - | $ 3,490.27 | $ 3,490.27 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 3,490.27 | $ 30.09 | $ - | $ - | $ - | $ - | $ - | $ 3,520.36 | $ 3,520.36 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,520.36 | $ 28.76 | $ - | $ - | $ - | $ - | $ - | $ 3,549.12 | $ 3,549.12 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,549.12 | $ 28.44 | $ - | $ - | $ - | $ - | $ - | $ 3,577.57 | $ 3,577.57 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,577.57 | $ 28.99 | $ - | $ - | $ - | $ - | $ - | $ 3,606.55 | $ 3,606.55 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,606.55 | $ 29.54 | $ - | $ - | $ - | $ - | $ - | $ 3,636.10 | $ 3,636.10 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,636.10 | $ 29.79 | $ - | $ - | $ - | $ - | $ - | $ 3,665.88 | $ 3,665.88 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,665.88 | $ 29.38 | $ - | $ - | $ - | $ - | $ - | $ 3,695.26 | $ 3,695.26 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,695.26 | $ 29.94 | $ - | $ - | $ - | $ - | $ - | $ 3,725.20 | $ 3,725.20 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,725.20 | $ 33.80 | $ - | $ - | $ - | $ - | $ - | $ 3,759.00 | $ 3,759.00 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,759.00 | $ 46.52 | $ - | $ - | $ - | $ - | $ - | $ 3,805.53 | $ 3,805.53 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,805.53 | $ 59.21 | $ - | $ - | $ - | $ - | $ - | $ 3,864.74 | $ 3,864.74 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,864.74 | $ 72.27 | $ - | $ - | $ - | $ - | $ - | $ 3,937.00 | $ 3,937.00 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,937.00 | $ 79.59 | $ - | $ - | $ - | $ - | $ - | $ 4,016.59 | $ 4,016.59 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,016.59 | $ 84.54 | $ 41.26 | $ 84.54 | $ 125.79 | $ 163.80 | $ 289.59 | $ 4,185.66 | $ 3,896.07 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,896.07 | $ - | $ 41.26 | $ 82.34 | $ 123.60 | $ 163.80 | $ 287.40 | $ 3,978.40 | $ 3,691.01 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,691.01 | $ - | $ 41.26 | $ 78.01 | $ 119.26 | $ 163.80 | $ 283.06 | $ 3,769.02 | $ 3,485.95 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,485.95 | $ - | $ 41.26 | $ 74.48 | $ 115.74 | $ 163.80 | $ 279.54 | $ 3,560.43 | $ 3,280.90 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,280.90 | $ - | $ 41.26 | $ 70.10 | $ 111.36 | $ 163.80 | $ 275.16 | $ 3,351.00 | $ 3,075.84 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,075.84 | $ - | $ 41.26 | $ 60.98 | $ 102.23 | $ 163.80 | $ 266.03 | $ 3,136.82 | $ 2,870.79 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,870.79 | $ - | $ 41.26 | $ 54.04 | $ 95.29 | $ 163.80 | $ 259.09 | $ 2,924.82 | $ 2,665.73 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,665.73 | $ - | $ 41.26 | $ 50.39 | $ 91.65 | $ 163.80 | $ 255.45 | $ 2,716.12 | $ 2,460.67 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,460.67 | $ - | $ 41.26 | $ 46.52 | $ 87.77 | $ 163.80 | $ 251.57 | $ 2,507.19 | $ 2,255.62 |
| | | | | | | **$ 94,086.38** | **$ 825.12** | **$ 371.30** | **$ 601.39** | **$ 972.69** | **$ 1,474.20** | **$ 2,446.89** | **$ 95,512.89** | **$ 93,066.00** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | One-Time Costs: Accrued Interest Refund (A) | One-Time Costs: Quarterly Interest Refund (B) | One-Time Costs: Total Interest Refund (A) + (B) = (C) | 09: Principal Refund (D) | 09: Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2019 | 05/06/19 | 06/30/19 | 56 | 5.450% | $ 3,824.00 | $ 31.97 | $ - | $ - | $ - | $ - | $ - | $ 3,855.97 | $ 3,855.97 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 3,855.97 | $ 53.46 | $ - | $ - | $ - | $ - | $ - | $ 3,909.43 | $ 3,909.43 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 3,909.43 | $ 53.41 | $ - | $ - | $ - | $ - | $ - | $ 3,962.84 | $ 3,962.84 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 3,962.84 | $ 48.87 | $ - | $ - | $ - | $ - | $ - | $ 4,011.71 | $ 4,011.71 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 4,011.71 | $ 47.38 | $ - | $ - | $ - | $ - | $ - | $ 4,059.09 | $ 4,059.09 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 4,059.09 | $ 35.00 | $ - | $ - | $ - | $ - | $ - | $ 4,094.08 | $ 4,094.08 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 4,094.08 | $ 33.45 | $ - | $ - | $ - | $ - | $ - | $ 4,127.53 | $ 4,127.53 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 4,127.53 | $ 33.08 | $ - | $ - | $ - | $ - | $ - | $ 4,160.61 | $ 4,160.61 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 4,160.61 | $ 33.71 | $ - | $ - | $ - | $ - | $ - | $ 4,194.32 | $ 4,194.32 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 4,194.32 | $ 34.36 | $ - | $ - | $ - | $ - | $ - | $ 4,228.68 | $ 4,228.68 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,228.68 | $ 34.64 | $ - | $ - | $ - | $ - | $ - | $ 4,263.32 | $ 4,263.32 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,263.32 | $ 34.16 | $ - | $ - | $ - | $ - | $ - | $ 4,297.48 | $ 4,297.48 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,297.48 | $ 34.82 | $ - | $ - | $ - | $ - | $ - | $ 4,332.31 | $ 4,332.31 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,332.31 | $ 39.31 | $ - | $ - | $ - | $ - | $ - | $ 4,371.62 | $ 4,371.62 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,371.62 | $ 54.10 | $ - | $ - | $ - | $ - | $ - | $ 4,425.72 | $ 4,425.72 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,425.72 | $ 68.86 | $ - | $ - | $ - | $ - | $ - | $ 4,494.58 | $ 4,494.58 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,494.58 | $ 84.04 | $ - | $ - | $ - | $ - | $ - | $ 4,578.62 | $ 4,578.62 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,578.62 | $ 92.56 | $ - | $ - | $ - | $ - | $ - | $ 4,671.18 | $ 4,671.18 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,671.18 | $ 98.31 | $ 47.27 | $ 98.31 | $ 145.59 | $ 191.20 | $ 336.79 | $ 4,867.80 | $ 4,531.02 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,531.02 | $ - | $ 47.27 | $ 95.76 | $ 143.03 | $ 191.20 | $ 334.23 | $ 4,626.77 | $ 4,292.54 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,292.54 | $ - | $ 47.27 | $ 90.72 | $ 137.99 | $ 191.20 | $ 329.19 | $ 4,383.26 | $ 4,054.07 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,054.07 | $ - | $ 47.27 | $ 86.62 | $ 133.89 | $ 191.20 | $ 325.09 | $ 4,140.69 | $ 3,815.59 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,815.59 | $ - | $ 47.27 | $ 81.52 | $ 128.80 | $ 191.20 | $ 320.00 | $ 3,897.12 | $ 3,577.12 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,577.12 | $ - | $ 47.27 | $ 70.92 | $ 118.19 | $ 191.20 | $ 309.39 | $ 3,648.03 | $ 3,338.64 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,338.64 | $ - | $ 47.27 | $ 62.84 | $ 110.12 | $ 191.20 | $ 301.32 | $ 3,401.49 | $ 3,100.17 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,100.17 | $ - | $ 47.27 | $ 58.61 | $ 105.88 | $ 191.20 | $ 297.08 | $ 3,158.77 | $ 2,861.69 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,861.69 | $ - | $ 47.27 | $ 54.10 | $ 101.37 | $ 191.20 | $ 292.57 | $ 2,915.79 | $ 2,623.22 |
| | | | | | | **$ 109,433.92** | **$ 945.49** | **$ 425.47** | **$ 699.40** | **$ 1,124.87** | **$ 1,720.80** | **$ 2,845.67** | **$ 111,078.81** | **$ 108,233.14** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1)

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 5,105.50 | $ 41.71 | $ - | $ - | $ - | $ - | $ - | $ 5,147.21 | $ 5,147.21 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 5,147.21 | $ 41.25 | $ - | $ - | $ - | $ - | $ - | $ 5,188.46 | $ 5,188.46 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 5,188.46 | $ 42.04 | $ - | $ - | $ - | $ - | $ - | $ 5,230.50 | $ 5,230.50 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 5,230.50 | $ 42.85 | $ - | $ - | $ - | $ - | $ - | $ 5,273.35 | $ 5,273.35 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 5,273.35 | $ 43.20 | $ - | $ - | $ - | $ - | $ - | $ 5,316.55 | $ 5,316.55 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 5,316.55 | $ 42.61 | $ - | $ - | $ - | $ - | $ - | $ 5,359.15 | $ 5,359.15 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 5,359.15 | $ 43.42 | $ - | $ - | $ - | $ - | $ - | $ 5,402.58 | $ 5,402.58 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 5,402.58 | $ 49.02 | $ - | $ - | $ - | $ - | $ - | $ 5,451.60 | $ 5,451.60 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 5,451.60 | $ 67.47 | $ - | $ - | $ - | $ - | $ - | $ 5,519.07 | $ 5,519.07 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,519.07 | $ 85.87 | $ - | $ - | $ - | $ - | $ - | $ 5,604.94 | $ 5,604.94 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,604.94 | $ 104.80 | $ - | $ - | $ - | $ - | $ - | $ 5,709.74 | $ 5,709.74 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,709.74 | $ 115.42 | $ - | $ - | $ - | $ - | $ - | $ 5,825.16 | $ 5,825.16 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,825.16 | $ 122.60 | $ 56.89 | $ 122.60 | $ 179.49 | $ 240.50 | $ 419.99 | $ 6,070.36 | $ 5,650.38 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,650.38 | $ - | $ 56.89 | $ 119.41 | $ 176.30 | $ 240.50 | $ 416.80 | $ 5,769.79 | $ 5,352.99 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,352.99 | $ - | $ 56.89 | $ 113.13 | $ 170.02 | $ 240.50 | $ 410.52 | $ 5,466.12 | $ 5,055.60 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,055.60 | $ - | $ 56.89 | $ 108.02 | $ 164.91 | $ 240.50 | $ 405.41 | $ 5,163.62 | $ 4,758.21 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,758.21 | $ - | $ 56.89 | $ 101.66 | $ 158.55 | $ 240.50 | $ 399.05 | $ 4,859.88 | $ 4,460.82 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,460.82 | $ - | $ 56.89 | $ 88.43 | $ 145.32 | $ 240.50 | $ 385.82 | $ 4,549.26 | $ 4,163.43 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,163.43 | $ - | $ 56.89 | $ 78.37 | $ 135.26 | $ 240.50 | $ 375.76 | $ 4,241.80 | $ 3,866.05 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,866.05 | $ - | $ 56.89 | $ 73.08 | $ 129.97 | $ 240.50 | $ 370.47 | $ 3,939.13 | $ 3,568.66 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,568.66 | $ - | $ 56.89 | $ 67.46 | $ 124.35 | $ 240.50 | $ 364.85 | $ 3,636.12 | $ 3,271.27 |
| | | | | | | **$ 131,701.65** | **$ 1,137.76** | **$ 511.99** | **$ 872.18** | **$ 1,384.17** | **$ 2,164.50** | **$ 3,548.67** | **$ 133,711.59** | **$ 130,162.92** |

| | | | | | | | | One-Time Costs | | | 12 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q3/2019 | 08/16/19 | 09/30/19 | 46 | 5.500% | $ 5,153.00 | $ 35.72 | $ - | $ - | $ - | $ - | $ - | $ 5,188.72 | $ 5,188.72 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 5,188.72 | $ 70.88 | $ - | $ - | $ - | $ - | $ - | $ 5,259.60 | $ 5,259.60 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 5,259.60 | $ 64.86 | $ - | $ - | $ - | $ - | $ - | $ 5,324.47 | $ 5,324.47 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 5,324.47 | $ 62.88 | $ - | $ - | $ - | $ - | $ - | $ 5,387.35 | $ 5,387.35 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 5,387.35 | $ 46.45 | $ - | $ - | $ - | $ - | $ - | $ 5,433.80 | $ 5,433.80 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 5,433.80 | $ 44.39 | $ - | $ - | $ - | $ - | $ - | $ 5,478.19 | $ 5,478.19 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 5,478.19 | $ 43.90 | $ - | $ - | $ - | $ - | $ - | $ 5,522.09 | $ 5,522.09 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 5,522.09 | $ 44.74 | $ - | $ - | $ - | $ - | $ - | $ 5,566.83 | $ 5,566.83 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 5,566.83 | $ 45.60 | $ - | $ - | $ - | $ - | $ - | $ 5,612.43 | $ 5,612.43 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 5,612.43 | $ 45.98 | $ - | $ - | $ - | $ - | $ - | $ 5,658.41 | $ 5,658.41 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 5,658.41 | $ 45.34 | $ - | $ - | $ - | $ - | $ - | $ 5,703.76 | $ 5,703.76 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 5,703.76 | $ 46.22 | $ - | $ - | $ - | $ - | $ - | $ 5,749.97 | $ 5,749.97 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 5,749.97 | $ 52.18 | $ - | $ - | $ - | $ - | $ - | $ 5,802.15 | $ 5,802.15 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 5,802.15 | $ 71.81 | $ - | $ - | $ - | $ - | $ - | $ 5,873.95 | $ 5,873.95 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,873.95 | $ 91.39 | $ - | $ - | $ - | $ - | $ - | $ 5,965.35 | $ 5,965.35 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,965.35 | $ 111.54 | $ - | $ - | $ - | $ - | $ - | $ 6,076.89 | $ 6,076.89 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 6,076.89 | $ 122.84 | $ - | $ - | $ - | $ - | $ - | $ 6,199.73 | $ 6,199.73 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 6,199.73 | $ 130.48 | $ 58.86 | $ 130.48 | $ 189.34 | $ 257.65 | $ 446.99 | $ 6,460.70 | $ 6,013.70 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 6,013.70 | $ - | $ 58.86 | $ 127.09 | $ 185.95 | $ 257.65 | $ 443.60 | $ 6,140.80 | $ 5,697.19 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,697.19 | $ - | $ 58.86 | $ 120.40 | $ 179.26 | $ 257.65 | $ 436.91 | $ 5,817.60 | $ 5,380.68 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,380.68 | $ - | $ 58.86 | $ 114.96 | $ 173.83 | $ 257.65 | $ 431.48 | $ 5,495.65 | $ 5,064.17 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,064.17 | $ - | $ 58.86 | $ 108.20 | $ 167.06 | $ 257.65 | $ 424.71 | $ 5,172.37 | $ 4,747.66 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,747.66 | $ - | $ 58.86 | $ 94.12 | $ 152.98 | $ 257.65 | $ 410.63 | $ 4,841.78 | $ 4,431.15 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,431.15 | $ - | $ 58.86 | $ 83.41 | $ 142.27 | $ 257.65 | $ 399.92 | $ 4,514.56 | $ 4,114.64 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,114.64 | $ - | $ 58.86 | $ 77.78 | $ 136.64 | $ 257.65 | $ 394.29 | $ 4,192.42 | $ 3,798.13 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,798.13 | $ - | $ 58.86 | $ 71.80 | $ 130.66 | $ 257.65 | $ 388.31 | $ 3,869.93 | $ 3,481.62 |
| | | | | | | **$ 140,204.02** | **$ 1,177.22** | **$ 529.75** | **$ 928.26** | **$ 1,458.01** | **$ 2,318.85** | **$ 3,776.86** | **$ 142,309.50** | **$ 138,532.64** |

| | | | | | | | | One-Time Costs | | | 13 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q3/2019 | 09/10/19 | 09/30/19 | 21 | 5.500% | $ 5,337.00 | $ 16.89 | $ - | $ - | $ - | $ - | $ - | $ 5,353.89 | $ 5,353.89 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 5,353.89 | $ 73.14 | $ - | $ - | $ - | $ - | $ - | $ 5,427.03 | $ 5,427.03 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 5,427.03 | $ 66.93 | $ - | $ - | $ - | $ - | $ - | $ 5,493.96 | $ 5,493.96 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 5,493.96 | $ 64.88 | $ - | $ - | $ - | $ - | $ - | $ 5,558.84 | $ 5,558.84 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 5,558.84 | $ 47.93 | $ - | $ - | $ - | $ - | $ - | $ 5,606.77 | $ 5,606.77 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 5,606.77 | $ 45.80 | $ - | $ - | $ - | $ - | $ - | $ 5,652.57 | $ 5,652.57 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 5,652.57 | $ 45.30 | $ - | $ - | $ - | $ - | $ - | $ 5,697.87 | $ 5,697.87 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 5,697.87 | $ 46.17 | $ - | $ - | $ - | $ - | $ - | $ 5,744.04 | $ 5,744.04 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 5,744.04 | $ 47.05 | $ - | $ - | $ - | $ - | $ - | $ 5,791.09 | $ 5,791.09 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 5,791.09 | $ 47.44 | $ - | $ - | $ - | $ - | $ - | $ 5,838.53 | $ 5,838.53 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 5,838.53 | $ 46.79 | $ - | $ - | $ - | $ - | $ - | $ 5,885.32 | $ 5,885.32 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 5,885.32 | $ 47.69 | $ - | $ - | $ - | $ - | $ - | $ 5,933.01 | $ 5,933.01 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 5,933.01 | $ 53.84 | $ - | $ - | $ - | $ - | $ - | $ 5,986.84 | $ 5,986.84 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 5,986.84 | $ 74.09 | $ - | $ - | $ - | $ - | $ - | $ 6,060.94 | $ 6,060.94 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 6,060.94 | $ 94.30 | $ - | $ - | $ - | $ - | $ - | $ 6,155.24 | $ 6,155.24 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 6,155.24 | $ 115.09 | $ - | $ - | $ - | $ - | $ - | $ 6,270.33 | $ 6,270.33 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 6,270.33 | $ 126.75 | $ - | $ - | $ - | $ - | $ - | $ 6,397.09 | $ 6,397.09 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 6,397.09 | $ 134.64 | $ 59.74 | $ 134.64 | $ 194.37 | $ 266.85 | $ 461.22 | $ 6,666.36 | $ 6,205.14 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 6,205.14 | $ - | $ 59.74 | $ 131.14 | $ 190.87 | $ 266.85 | $ 457.72 | $ 6,336.28 | $ 5,878.55 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,878.55 | $ - | $ 59.74 | $ 124.24 | $ 183.97 | $ 266.85 | $ 450.82 | $ 6,002.79 | $ 5,551.96 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,551.96 | $ - | $ 59.74 | $ 118.62 | $ 178.36 | $ 266.85 | $ 445.21 | $ 5,670.59 | $ 5,225.38 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,225.38 | $ - | $ 59.74 | $ 111.65 | $ 171.38 | $ 266.85 | $ 438.23 | $ 5,337.02 | $ 4,898.79 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,898.79 | $ - | $ 59.74 | $ 97.12 | $ 156.85 | $ 266.85 | $ 423.70 | $ 4,995.91 | $ 4,572.21 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,572.21 | $ - | $ 59.74 | $ 86.06 | $ 145.80 | $ 266.85 | $ 412.65 | $ 4,658.27 | $ 4,245.62 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,245.62 | $ - | $ 59.74 | $ 80.26 | $ 140.00 | $ 266.85 | $ 406.85 | $ 4,325.88 | $ 3,919.03 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,919.03 | $ - | $ 59.74 | $ 74.09 | $ 133.82 | $ 266.85 | $ 400.67 | $ 3,993.12 | $ 3,592.45 |
| | | | | | | **$ 144,687.04** | **$ 1,194.72** | **$ 537.63** | **$ 957.81** | **$ 1,495.43** | **$ 2,401.65** | **$ 3,897.08** | **$ 146,839.57** | **$ 142,942.49** |

| | | | | | | | | One-Time Costs | | | 14 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2019 | 10/16/19 | 12/31/19 | 77 | 5.420% | $ 5,337.00 | $ 61.02 | $ - | $ - | $ - | $ - | $ - | $ 5,398.02 | $ 5,398.02 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 5,398.02 | $ 66.57 | $ - | $ - | $ - | $ - | $ - | $ 5,464.59 | $ 5,464.59 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 5,464.59 | $ 64.54 | $ - | $ - | $ - | $ - | $ - | $ 5,529.13 | $ 5,529.13 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 5,529.13 | $ 47.67 | $ - | $ - | $ - | $ - | $ - | $ 5,576.80 | $ 5,576.80 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 5,576.80 | $ 45.56 | $ - | $ - | $ - | $ - | $ - | $ 5,622.36 | $ 5,622.36 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 5,622.36 | $ 45.06 | $ - | $ - | $ - | $ - | $ - | $ 5,667.42 | $ 5,667.42 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 5,667.42 | $ 45.92 | $ - | $ - | $ - | $ - | $ - | $ 5,713.34 | $ 5,713.34 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 5,713.34 | $ 46.80 | $ - | $ - | $ - | $ - | $ - | $ 5,760.14 | $ 5,760.14 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 5,760.14 | $ 47.19 | $ - | $ - | $ - | $ - | $ - | $ 5,807.33 | $ 5,807.33 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 5,807.33 | $ 46.54 | $ - | $ - | $ - | $ - | $ - | $ 5,853.86 | $ 5,853.86 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 5,853.86 | $ 47.43 | $ - | $ - | $ - | $ - | $ - | $ 5,901.30 | $ 5,901.30 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 5,901.30 | $ 53.55 | $ - | $ - | $ - | $ - | $ - | $ 5,954.85 | $ 5,954.85 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 5,954.85 | $ 73.70 | $ - | $ - | $ - | $ - | $ - | $ 6,028.54 | $ 6,028.54 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 6,028.54 | $ 93.80 | $ - | $ - | $ - | $ - | $ - | $ 6,122.34 | $ 6,122.34 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 6,122.34 | $ 114.48 | $ - | $ - | $ - | $ - | $ - | $ 6,236.82 | $ 6,236.82 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 6,236.82 | $ 126.08 | $ - | $ - | $ - | $ - | $ - | $ 6,362.89 | $ 6,362.89 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 6,362.89 | $ 133.92 | $ 57.99 | $ 133.92 | $ 191.91 | $ 266.85 | $ 458.76 | $ 6,630.73 | $ 6,171.97 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 6,171.97 | $ - | $ 57.99 | $ 130.44 | $ 188.43 | $ 266.85 | $ 455.28 | $ 6,302.41 | $ 5,847.13 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,847.13 | $ - | $ 57.99 | $ 123.57 | $ 181.56 | $ 266.85 | $ 448.41 | $ 5,970.70 | $ 5,522.29 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,522.29 | $ - | $ 57.99 | $ 117.99 | $ 175.98 | $ 266.85 | $ 442.83 | $ 5,640.28 | $ 5,197.45 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,197.45 | $ - | $ 57.99 | $ 111.05 | $ 169.04 | $ 266.85 | $ 435.89 | $ 5,308.50 | $ 4,872.61 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,872.61 | $ - | $ 57.99 | $ 96.60 | $ 154.59 | $ 266.85 | $ 421.44 | $ 4,969.21 | $ 4,547.77 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,547.77 | $ - | $ 57.99 | $ 85.60 | $ 143.59 | $ 266.85 | $ 410.44 | $ 4,633.37 | $ 4,222.93 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,222.93 | $ - | $ 57.99 | $ 79.83 | $ 137.82 | $ 266.85 | $ 404.67 | $ 4,302.76 | $ 3,898.09 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,898.09 | $ - | $ 57.99 | $ 73.69 | $ 131.68 | $ 266.85 | $ 398.53 | $ 3,971.78 | $ 3,573.25 |
| | | | | | | **$ 138,616.96** | **$ 1,159.81** | **$ 521.92** | **$ 952.69** | **$ 1,474.60** | **$ 2,401.65** | **$ 3,876.25** | **$ 140,729.47** | **$ 136,853.21** |

| | | | | | | | | One-Time Costs | | | 15 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2019 | 11/07/19 | 12/31/19 | 55 | 5.420% | $ 5,153.00 | $ 42.09 | $ - | $ - | $ - | $ - | $ - | $ 5,195.09 | $ 5,195.09 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 5,195.09 | $ 64.07 | $ - | $ - | $ - | $ - | $ - | $ 5,259.15 | $ 5,259.15 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 5,259.15 | $ 62.11 | $ - | $ - | $ - | $ - | $ - | $ 5,321.26 | $ 5,321.26 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 5,321.26 | $ 45.88 | $ - | $ - | $ - | $ - | $ - | $ 5,367.14 | $ 5,367.14 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 5,367.14 | $ 43.85 | $ - | $ - | $ - | $ - | $ - | $ 5,410.99 | $ 5,410.99 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 5,410.99 | $ 43.36 | $ - | $ - | $ - | $ - | $ - | $ 5,454.35 | $ 5,454.35 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 5,454.35 | $ 44.20 | $ - | $ - | $ - | $ - | $ - | $ 5,498.55 | $ 5,498.55 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 5,498.55 | $ 45.04 | $ - | $ - | $ - | $ - | $ - | $ 5,543.59 | $ 5,543.59 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 5,543.59 | $ 45.41 | $ - | $ - | $ - | $ - | $ - | $ 5,589.00 | $ 5,589.00 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 5,589.00 | $ 44.79 | $ - | $ - | $ - | $ - | $ - | $ 5,633.79 | $ 5,633.79 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 5,633.79 | $ 45.65 | $ - | $ - | $ - | $ - | $ - | $ 5,679.44 | $ 5,679.44 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 5,679.44 | $ 51.54 | $ - | $ - | $ - | $ - | $ - | $ 5,730.97 | $ 5,730.97 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 5,730.97 | $ 70.93 | $ - | $ - | $ - | $ - | $ - | $ 5,801.90 | $ 5,801.90 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,801.90 | $ 90.27 | $ - | $ - | $ - | $ - | $ - | $ 5,892.17 | $ 5,892.17 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,892.17 | $ 110.18 | $ - | $ - | $ - | $ - | $ - | $ 6,002.35 | $ 6,002.35 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 6,002.35 | $ 121.34 | $ - | $ - | $ - | $ - | $ - | $ 6,123.68 | $ 6,123.68 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 6,123.68 | $ 128.88 | $ 54.98 | $ 128.88 | $ 183.86 | $ 257.65 | $ 441.51 | $ 6,381.45 | $ 5,939.94 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,939.94 | $ - | $ 54.98 | $ 125.53 | $ 180.51 | $ 257.65 | $ 438.16 | $ 6,065.47 | $ 5,627.31 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,627.31 | $ - | $ 54.98 | $ 118.93 | $ 173.91 | $ 257.65 | $ 431.56 | $ 5,746.24 | $ 5,314.68 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,314.68 | $ - | $ 54.98 | $ 113.55 | $ 168.53 | $ 257.65 | $ 426.18 | $ 5,428.23 | $ 5,002.05 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,002.05 | $ - | $ 54.98 | $ 106.87 | $ 161.85 | $ 257.65 | $ 419.50 | $ 5,108.93 | $ 4,689.42 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,689.42 | $ - | $ 54.98 | $ 92.97 | $ 147.94 | $ 257.65 | $ 405.59 | $ 4,782.39 | $ 4,376.80 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,376.80 | $ - | $ 54.98 | $ 82.39 | $ 137.36 | $ 257.65 | $ 395.01 | $ 4,459.18 | $ 4,064.17 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,064.17 | $ - | $ 54.98 | $ 76.83 | $ 131.81 | $ 257.65 | $ 389.46 | $ 4,141.00 | $ 3,751.54 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,751.54 | $ - | $ 54.98 | $ 70.92 | $ 125.90 | $ 257.65 | $ 383.55 | $ 3,822.46 | $ 3,438.91 |
| | | | | | | **$ 133,422.32** | **$ 1,099.56** | **$ 494.80** | **$ 916.87** | **$ 1,411.68** | **$ 2,318.85** | **$ 3,730.53** | **$ 135,438.76** | **$ 131,708.23** |

| | | | | | | | | One-Time Costs | | | 16 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2019 | 12/11/19 | 12/31/19 | 21 | 5.420% | $ 4,810.00 | $ 15.00 | $ - | $ - | $ - | $ - | $ - | $ 4,825.00 | $ 4,825.00 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 4,825.00 | $ 59.50 | $ - | $ - | $ - | $ - | $ - | $ 4,884.50 | $ 4,884.50 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 4,884.50 | $ 57.69 | $ - | $ - | $ - | $ - | $ - | $ 4,942.19 | $ 4,942.19 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 4,942.19 | $ 42.61 | $ - | $ - | $ - | $ - | $ - | $ 4,984.80 | $ 4,984.80 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 4,984.80 | $ 40.72 | $ - | $ - | $ - | $ - | $ - | $ 5,025.52 | $ 5,025.52 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 5,025.52 | $ 40.27 | $ - | $ - | $ - | $ - | $ - | $ 5,065.80 | $ 5,065.80 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 5,065.80 | $ 41.05 | $ - | $ - | $ - | $ - | $ - | $ 5,106.84 | $ 5,106.84 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 5,106.84 | $ 41.83 | $ - | $ - | $ - | $ - | $ - | $ 5,148.68 | $ 5,148.68 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 5,148.68 | $ 42.18 | $ - | $ - | $ - | $ - | $ - | $ 5,190.85 | $ 5,190.85 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 5,190.85 | $ 41.60 | $ - | $ - | $ - | $ - | $ - | $ 5,232.45 | $ 5,232.45 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 5,232.45 | $ 42.40 | $ - | $ - | $ - | $ - | $ - | $ 5,274.85 | $ 5,274.85 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 5,274.85 | $ 47.86 | $ - | $ - | $ - | $ - | $ - | $ 5,322.71 | $ 5,322.71 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 5,322.71 | $ 65.87 | $ - | $ - | $ - | $ - | $ - | $ 5,388.59 | $ 5,388.59 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,388.59 | $ 83.84 | $ - | $ - | $ - | $ - | $ - | $ 5,472.43 | $ 5,472.43 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,472.43 | $ 102.33 | $ - | $ - | $ - | $ - | $ -

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,478.67 | $ - | $ 44.39 | $ 65.76 | $ 110.15 | $ 223.20 | $ 333.35 | $ 3,544.44 | $ 3,211.08 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,211.08 | $ - | $ 44.39 | $ 60.70 | $ 105.09 | $ 223.20 | $ 328.29 | $ 3,271.79 | $ 2,943.49 |
| | | | | | | **$ 109,807.90** | **$ 887.81** | **$ 399.51** | **$ 784.79** | **$ 1,184.30** | **$ 2,008.80** | **$ 3,193.10** | **$ 111,480.49** | **$ 108,287.39** |

| | | | | | | | | One-Time Costs | | | 18 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2020 | 03/18/20 | 03/31/20 | 14 | 4.960% | $ 3,924.00 | $ 7.44 | $ - | $ - | $ - | $ - | $ - | $ 3,931.44 | $ 3,931.44 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 3,931.44 | $ 46.43 | $ - | $ - | $ - | $ - | $ - | $ 3,977.88 | $ 3,977.88 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 3,977.88 | $ 34.30 | $ - | $ - | $ - | $ - | $ - | $ 4,012.17 | $ 4,012.17 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 4,012.17 | $ 32.78 | $ - | $ - | $ - | $ - | $ - | $ 4,044.95 | $ 4,044.95 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 4,044.95 | $ 32.42 | $ - | $ - | $ - | $ - | $ - | $ 4,077.36 | $ 4,077.36 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 4,077.36 | $ 33.04 | $ - | $ - | $ - | $ - | $ - | $ 4,110.40 | $ 4,110.40 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 4,110.40 | $ 33.67 | $ - | $ - | $ - | $ - | $ - | $ 4,144.07 | $ 4,144.07 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,144.07 | $ 33.95 | $ - | $ - | $ - | $ - | $ - | $ 4,178.02 | $ 4,178.02 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,178.02 | $ 33.48 | $ - | $ - | $ - | $ - | $ - | $ 4,211.50 | $ 4,211.50 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,211.50 | $ 34.12 | $ - | $ - | $ - | $ - | $ - | $ 4,245.63 | $ 4,245.63 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,245.63 | $ 38.52 | $ - | $ - | $ - | $ - | $ - | $ 4,284.15 | $ 4,284.15 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,284.15 | $ 53.02 | $ - | $ - | $ - | $ - | $ - | $ 4,337.17 | $ 4,337.17 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,337.17 | $ 67.48 | $ - | $ - | $ - | $ - | $ - | $ 4,404.65 | $ 4,404.65 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,404.65 | $ 82.36 | $ - | $ - | $ - | $ - | $ - | $ 4,487.01 | $ 4,487.01 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,487.01 | $ 90.70 | $ - | $ - | $ - | $ - | $ - | $ 4,577.72 | $ 4,577.72 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,577.72 | $ 96.35 | $ 37.50 | $ 96.35 | $ 133.85 | $ 196.20 | $ 330.05 | $ 4,770.41 | $ 4,440.36 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,440.36 | $ - | $ 37.50 | $ 93.84 | $ 131.35 | $ 196.20 | $ 327.55 | $ 4,534.20 | $ 4,206.66 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,206.66 | $ - | $ 37.50 | $ 88.90 | $ 126.41 | $ 196.20 | $ 322.61 | $ 4,295.56 | $ 3,972.95 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,972.95 | $ - | $ 37.50 | $ 84.89 | $ 122.39 | $ 196.20 | $ 318.59 | $ 4,057.84 | $ 3,739.25 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,739.25 | $ - | $ 37.50 | $ 79.89 | $ 117.40 | $ 196.20 | $ 313.60 | $ 3,819.14 | $ 3,505.55 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,505.55 | $ - | $ 37.50 | $ 69.50 | $ 107.00 | $ 196.20 | $ 303.20 | $ 3,575.04 | $ 3,271.84 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,271.84 | $ - | $ 37.50 | $ 61.59 | $ 99.09 | $ 196.20 | $ 295.29 | $ 3,333.43 | $ 3,038.14 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,038.14 | $ - | $ 37.50 | $ 57.43 | $ 94.94 | $ 196.20 | $ 291.14 | $ 3,095.58 | $ 2,804.44 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,804.44 | $ - | $ 37.50 | $ 53.02 | $ 90.52 | $ 196.20 | $ 286.72 | $ 2,857.45 | $ 2,570.74 |
| | | | | | | **$ 95,927.34** | **$ 750.06** | **$ 337.53** | **$ 685.40** | **$ 1,022.93** | **$ 1,765.80** | **$ 2,788.73** | **$ 97,362.81** | **$ 94,574.08** |

| | | | | | | | | One-Time Costs | | | 19 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2020 | 03/18/20 | 03/31/20 | 14 | 4.960% | $ 3,363.00 | $ 6.38 | $ - | $ - | $ - | $ - | $ - | $ 3,369.38 | $ 3,369.38 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 3,369.38 | $ 39.79 | $ - | $ - | $ - | $ - | $ - | $ 3,409.17 | $ 3,409.17 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 3,409.17 | $ 29.39 | $ - | $ - | $ - | $ - | $ - | $ 3,438.57 | $ 3,438.57 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,438.57 | $ 28.09 | $ - | $ - | $ - | $ - | $ - | $ 3,466.66 | $ 3,466.66 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,466.66 | $ 27.78 | $ - | $ - | $ - | $ - | $ - | $ 3,494.44 | $ 3,494.44 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,494.44 | $ 28.31 | $ - | $ - | $ - | $ - | $ - | $ 3,522.75 | $ 3,522.75 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,522.75 | $ 28.86 | $ - | $ - | $ - | $ - | $ - | $ 3,551.61 | $ 3,551.61 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,551.61 | $ 29.09 | $ - | $ - | $ - | $ - | $ - | $ 3,580.70 | $ 3,580.70 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,580.70 | $ 28.69 | $ - | $ - | $ - | $ - | $ - | $ 3,609.40 | $ 3,609.40 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,609.40 | $ 29.25 | $ - | $ - | $ - | $ - | $ - | $ 3,638.65 | $ 3,638.65 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,638.65 | $ 33.02 | $ - | $ - | $ - | $ - | $ - | $ 3,671.66 | $ 3,671.66 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,671.66 | $ 45.44 | $ - | $ - | $ - | $ - | $ - | $ 3,717.10 | $ 3,717.10 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,717.10 | $ 57.83 | $ - | $ - | $ - | $ - | $ - | $ 3,774.94 | $ 3,774.94 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,774.94 | $ 70.59 | $ - | $ - | $ - | $ - | $ - | $ 3,845.52 | $ 3,845.52 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,845.52 | $ 77.74 | $ - | $ - | $ - | $ - | $ - | $ 3,923.26 | $ 3,923.26 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,923.26 | $ 82.57 | $ 32.14 | $ 82.57 | $ 114.71 | $ 168.15 | $ 282.86 | $ 4,088.40 | $ 3,805.54 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,805.54 | $ - | $ 32.14 | $ 80.43 | $ 112.57 | $ 168.15 | $ 280.72 | $ 3,885.96 | $ 3,605.25 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,605.25 | $ - | $ 32.14 | $ 76.19 | $ 108.33 | $ 168.15 | $ 276.48 | $ 3,681.44 | $ 3,404.96 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,404.96 | $ - | $ 32.14 | $ 72.75 | $ 104.89 | $ 168.15 | $ 273.04 | $ 3,477.71 | $ 3,204.66 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,204.66 | $ - | $ 32.14 | $ 68.47 | $ 100.61 | $ 168.15 | $ 268.76 | $ 3,273.14 | $ 3,004.37 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,004.37 | $ - | $ 32.14 | $ 59.56 | $ 91.70 | $ 168.15 | $ 259.85 | $ 3,063.93 | $ 2,804.08 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,804.08 | $ - | $ 32.14 | $ 52.78 | $ 84.92 | $ 168.15 | $ 253.07 | $ 2,856.86 | $ 2,603.79 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,603.79 | $ - | $ 32.14 | $ 49.22 | $ 81.36 | $ 168.15 | $ 249.51 | $ 2,653.01 | $ 2,403.50 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,403.50 | $ - | $ 32.14 | $ 45.44 | $ 77.58 | $ 168.15 | $ 245.73 | $ 2,448.93 | $ 2,203.21 |
| | | | | | | **$ 82,212.96** | **$ 642.83** | **$ 289.27** | **$ 587.41** | **$ 876.69** | **$ 1,513.35** | **$ 2,390.04** | **$ 83,443.20** | **$ 81,053.17** |

| | | | | | | | | One-Time Costs | | | 20 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q3/2020 | 07/31/20 | 09/30/20 | 62 | 3.430% | $ 2,820.00 | $ 16.39 | $ - | $ - | $ - | $ - | $ - | $ 2,836.39 | $ 2,836.39 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,836.39 | $ 23.17 | $ - | $ - | $ - | $ - | $ - | $ 2,859.56 | $ 2,859.56 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,859.56 | $ 22.92 | $ - | $ - | $ - | $ - | $ - | $ 2,882.47 | $ 2,882.47 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,882.47 | $ 23.36 | $ - | $ - | $ - | $ - | $ - | $ 2,905.83 | $ 2,905.83 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,905.83 | $ 23.80 | $ - | $ - | $ - | $ - | $ - | $ 2,929.63 | $ 2,929.63 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,929.63 | $ 24.00 | $ - | $ - | $ - | $ - | $ - | $ 2,953.63 | $ 2,953.63 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,953.63 | $ 23.67 | $ - | $ - | $ - | $ - | $ - | $ 2,977.30 | $ 2,977.30 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,977.30 | $ 24.12 | $ - | $ - | $ - | $ - | $ - | $ 3,001.43 | $ 3,001.43 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,001.43 | $ 27.23 | $ - | $ - | $ - | $ - | $ - | $ 3,028.66 | $ 3,028.66 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,028.66 | $ 37.48 | $ - | $ - | $ - | $ - | $ - | $ 3,066.14 | $ 3,066.14 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,066.14 | $ 47.71 | $ - | $ - | $ - | $ - | $ - | $ 3,113.85 | $ 3,113.85 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,113.85 | $ 58.22 | $ - | $ - | $ - | $ - | $ - | $ 3,172.07 | $ 3,172.07 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,172.07 | $ 64.12 | $ - | $ - | $ - | $ - | $ - | $ 3,236.20 | $ 3,236.20 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,236.20 | $ 68.11 | $ 24.22 | $ 68.11 | $ 92.33 | $ 141.00 | $ 233.33 | $ 3,372.42 | $ 3,139.09 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,139.09 | $ - | $ 24.22 | $ 66.34 | $ 90.56 | $ 141.00 | $ 231.56 | $ 3,205.43 | $ 2,973.88 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,973.88 | $ - | $ 24.22 | $ 62.85 | $ 87.06 | $ 141.00 | $ 228.06 | $ 3,036.73 | $ 2,808.66 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,808.66 | $ - | $ 24.22 | $ 60.01 | $ 84.23 | $ 141.00 | $ 225.23 | $ 2,868.67 | $ 2,643.45 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,643.45 | $ - | $ 24.22 | $ 56.48 | $ 80.70 | $ 141.00 | $ 221.70 | $ 2,699.93 | $ 2,478.23 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,478.23 | $ - | $ 24.22 | $ 49.13 | $ 73.35 | $ 141.00 | $ 214.35 | $ 2,527.36 | $ 2,313.01 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,313.01 | $ - | $ 24.22 | $ 43.54 | $ 67.75 | $ 141.00 | $ 208.75 | $ 2,356.55 | $ 2,147.80 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,147.80 | $ - | $ 24.22 | $ 40.60 | $ 64.82 | $ 141.00 | $ 205.82 | $ 2,188.40 | $ 1,982.58 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,982.58 | $ - | $ 24.22 | $ 37.48 | $ 61.69 | $ 141.00 | $ 202.69 | $ 2,020.06 | $ 1,817.37 |
| | | | | | | **$ 62,269.85** | **$ 484.31** | **$ 217.94** | **$ 484.54** | **$ 702.48** | **$ 1,269.00** | **$ 1,971.48** | **$ 63,238.70** | **$ 61,267.22** |

| | | | | | | | | One-Time Costs | | | 21 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q2/2020 | 04/13/20 | 06/30/20 | 79 | 4.750% | $ 2,322.00 | $ 23.81 | $ - | $ - | $ - | $ - | $ - | $ 2,345.81 | $ 2,345.81 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,345.81 | $ 20.23 | $ - | $ - | $ - | $ - | $ - | $ 2,366.03 | $ 2,366.03 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,366.03 | $ 19.33 | $ - | $ - | $ - | $ - | $ - | $ 2,385.36 | $ 2,385.36 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,385.36 | $ 19.12 | $ - | $ - | $ - | $ - | $ - | $ 2,404.48 | $ 2,404.48 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,404.48 | $ 19.48 | $ - | $ - | $ - | $ - | $ - | $ 2,423.96 | $ 2,423.96 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,423.96 | $ 19.86 | $ - | $ - | $ - | $ - | $ - | $ 2,443.82 | $ 2,443.82 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,443.82 | $ 20.02 | $ - | $ - | $ - | $ - | $ - | $ 2,463.84 | $ 2,463.84 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,463.84 | $ 19.74 | $ - | $ - | $ - | $ - | $ - | $ 2,483.58 | $ 2,483.58 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,483.58 | $ 20.12 | $ - | $ - | $ - | $ - | $ - | $ 2,503.70 | $ 2,503.70 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,503.70 | $ 22.72 | $ - | $ - | $ - | $ - | $ - | $ 2,526.42 | $ 2,526.42 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,526.42 | $ 31.27 | $ - | $ - | $ - | $ - | $ - | $ 2,557.69 | $ 2,557.69 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,557.69 | $ 39.79 | $ - | $ - | $ - | $ - | $ - | $ 2,597.48 | $ 2,597.48 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,597.48 | $ 48.57 | $ - | $ - | $ - | $ - | $ - | $ 2,646.05 | $ 2,646.05 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,646.05 | $ 53.49 | $ - | $ - | $ - | $ - | $ - | $ 2,699.54 | $ 2,699.54 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,699.54 | $ 56.82 | $ 21.72 | $ 56.82 | $ 78.53 | $ 116.10 | $ 194.63 | $ 2,813.17 | $ 2,618.54 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,618.54 | $ - | $ 21.72 | $ 55.34 | $ 77.06 | $ 116.10 | $ 193.16 | $ 2,673.88 | $ 2,480.72 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,480.72 | $ - | $ 21.72 | $ 52.43 | $ 74.15 | $ 116.10 | $ 190.25 | $ 2,533.15 | $ 2,342.90 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,342.90 | $ - | $ 21.72 | $ 50.06 | $ 71.78 | $ 116.10 | $ 187.88 | $ 2,392.96 | $ 2,205.09 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,205.09 | $ - | $ 21.72 | $ 47.11 | $ 68.83 | $ 116.10 | $ 184.93 | $ 2,252.20 | $ 2,067.27 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,067.27 | $ - | $ 21.72 | $ 40.98 | $ 62.70 | $ 116.10 | $ 178.80 | $ 2,108.25 | $ 1,929.45 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,929.45 | $ - | $ 21.72 | $ 36.32 | $ 58.04 | $ 116.10 | $ 174.14 | $ 1,965.77 | $ 1,791.63 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,791.63 | $ - | $ 21.72 | $ 33.87 | $ 55.59 | $ 116.10 | $ 171.69 | $ 1,825.50 | $ 1,653.82 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,653.82 | $ - | $ 21.72 | $ 31.26 | $ 52.98 | $ 116.10 | $ 169.08 | $ 1,685.08 | $ 1,516.00 |
| | | | | | | **$ 54,259.18** | **$ 434.36** | **$ 195.46** | **$ 404.19** | **$ 599.65** | **$ 1,044.90** | **$ 1,644.55** | **$ 55,097.73** | **$ 53,453.18** |

| | | | | | | | | One-Time Costs | | | 22 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q3/2020 | 07/31/20 | 09/30/20 | 62 | 3.430% | $ 1,884.00 | $ 10.95 | $ - | $ - | $ - | $ - | $ - | $ 1,894.95 | $ 1,894.95 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,894.95 | $ 15.48 | $ - | $ - | $ - | $ - | $ - | $ 1,910.43 | $ 1,910.43 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,910.43 | $ 15.31 | $ - | $ - | $ - | $ - | $ - | $ 1,925.74 | $ 1,925.74 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,925.74 | $ 15.60 | $ - | $ - | $ - | $ - | $ - | $ 1,941.34 | $ 1,941.34 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,941.34 | $ 15.90 | $ - | $ - | $ - | $ - | $ - | $ 1,957.24 | $ 1,957.24 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,957.24 | $ 16.03 | $ - | $ - | $ - | $ - | $ - | $ 1,973.28 | $ 1,973.28 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,973.28 | $ 15.81 | $ - | $ - | $ - | $ - | $ - | $ 1,989.09 | $ 1,989.09 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,989.09 | $ 16.12 | $ - | $ - | $ - | $ - | $ - | $ 2,005.21 | $ 2,005.21 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,005.21 | $ 18.20 | $ - | $ - | $ - | $ - | $ - | $ 2,023.40 | $ 2,023.40 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,023.40 | $ 25.04 | $ - | $ - | $ - | $ - | $ - | $ 2,048.44 | $ 2,048.44 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,048.44 | $ 31.87 | $ - | $ - | $ - | $ - | $ - | $ 2,080.32 | $ 2,080.32 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,080.32 | $ 38.90 | $ - | $ - | $ - | $ - | $ - | $ 2,119.21 | $ 2,119.21 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,119.21 | $ 42.84 | $ - | $ - | $ - | $ - | $ - | $ 2,162.05 | $ 2,162.05 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,162.05 | $ 45.50 | $ 16.18 | $ 45.50 | $ 61.68 | $ 94.20 | $ 155.88 | $ 2,253.06 | $ 2,097.18 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,097.18 | $ - | $ 16.18 | $ 44.32 | $ 60.50 | $ 94.20 | $ 154.70 | $ 2,141.50 | $ 1,986.80 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,986.80 | $ - | $ 16.18 | $ 41.99 | $ 58.17 | $ 94.20 | $ 152.37 | $ 2,028.79 | $ 1,876.42 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,876.42 | $ - | $ 16.18 | $ 40.09 | $ 56.27 | $ 94.20 | $ 150.47 | $ 1,916.52 | $ 1,766.05 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,766.05 | $ - | $ 16.18 | $ 37.73 | $ 53.91 | $ 94.20 | $ 148.11 | $ 1,803.78 | $ 1,655.67 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,655.67 | $ - | $ 16.18 | $ 32.82 | $ 49.00 | $ 94.20 | $ 143.20 | $ 1,688.49 | $ 1,545.29 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,545.29 | $ - | $ 16.18 | $ 29.09 | $ 45.27 | $ 94.20 | $ 139.47 | $ 1,574.38 | $ 1,434.91 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,434.91 | $ - | $ 16.18 | $ 27.13 | $ 43.30 | $ 94.20 | $ 137.50 | $ 1,462.04 | $ 1,324.53 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,324.53 | $ - | $ 16.18 | $ 25.04 | $ 41.22 | $ 94.20 | $ 135.42 | $ 1,349.57 | $ 1,214.16 |
| | | | | | | **$ 41,601.56** | **$ 323.56** | **$ 145.60** | **$ 323.72** | **$ 469.32** | **$ 847.80** | **$ 1,317.12** | **$ 42,248.83** | **$ 40,931.72** |

| | | | | | | | | One-Time Costs | | | 23 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q3/2020 | 07/31/20 | 09/30/20 | 62 | 3.430% | $ 1,510.00 | $ 8.77 | $ - | $ - | $ - | $ - | $ - | $ 1,518.77 | $ 1,518.77 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,518.77 | $ 12.41 | $ - | $ - | $ - | $ - | $ - | $ 1,531.18 | $ 1,531.18 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,531.18 | $ 12.27 | $ - | $ - | $ - | $ - | $ - | $ 1,543.45 | $ 1,543.45 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,543.45 | $ 12.51 | $ - | $ - | $ - | $ - | $ - | $ 1,555.96 | $ 1,555.96 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,555.96 | $ 12.75 | $ - | $ - | $ - | $ - | $ - | $ 1,568.70 | $ 1,568.70 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,568.70 | $ 12.85 | $ - | $ - | $ - | $ - | $ - | $ 1,581.55 | $ 1,581.55 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,581.55 | $ 12.67 | $ - | $ - | $ - | $ - | $ - | $ 1,594.23 | $ 1,594.23 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,594.23 | $ 12.92 | $ - | $ - | $ - | $ - | $ - | $ 1,607.15 | $ 1,607.15 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,607.15 | $ 14.58 | $ - | $ - | $ - | $ - | $ - | $ 1,621.73 | $ 1,621.73 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,621.73 | $ 20.07 | $ - | $ - | $ - | $ - | $ - | $ 1,641.80 | $ 1,641.80 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,641.80 | $ 25.54 | $ - | $ - | $ - | $ - | $ - | $ 1,667.34 | $ 1,667.34 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,667.34 | $ 31.18 | $ - | $ - | $ - | $ - | $ - | $ 1,698.52 | $ 1,698.52 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,698.52 | $ 34.34 | $ - | $ - | $ - | $ - | $ - | $ 1,732.86 | $ 1,732.86 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,732.86 | $ 36.47 | $ 12.97 | $ 36.47 | $ 49.44 | $ 75.50 | $ 124.94 | $ 1,805.80 | $ 1,680.86 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,680.86 | $ - | $ 12.97 | $ 35.52 | $ 48.49 | $ 75.50 | $ 123.99 | $ 1,716.38 | $ 1,592.39 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,592.39 | $ - | $ 12.97 | $ 33.65 | $ 46.62 | $ 75.50 | $ 122.12 | $ 1,626.05 | $ 1,503.93 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,503.93 | $ - | $ 12.97 | $ 32.13 | $ 45.10 | $

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2020 | 12/01/20 | 12/31/20 | 31 | 3.250% | $ 943.00 | $ 2.60 | $ - | $ - | $ - | $ - | $ - | $ 945.60 | $ 945.60 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 945.60 | $ 7.58 | $ - | $ - | $ - | $ - | $ - | $ 953.17 | $ 953.17 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 953.17 | $ 7.72 | $ - | $ - | $ - | $ - | $ - | $ 960.90 | $ 960.90 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 960.90 | $ 7.87 | $ - | $ - | $ - | $ - | $ - | $ 968.77 | $ 968.77 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 968.77 | $ 7.94 | $ - | $ - | $ - | $ - | $ - | $ 976.70 | $ 976.70 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 976.70 | $ 7.83 | $ - | $ - | $ - | $ - | $ - | $ 984.53 | $ 984.53 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 984.53 | $ 7.98 | $ - | $ - | $ - | $ - | $ - | $ 992.51 | $ 992.51 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 992.51 | $ 9.01 | $ - | $ - | $ - | $ - | $ - | $ 1,001.51 | $ 1,001.51 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,001.51 | $ 12.39 | $ - | $ - | $ - | $ - | $ - | $ 1,013.91 | $ 1,013.91 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,013.91 | $ 15.78 | $ - | $ - | $ - | $ - | $ - | $ 1,029.68 | $ 1,029.68 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,029.68 | $ 19.25 | $ - | $ - | $ - | $ - | $ - | $ 1,048.94 | $ 1,048.94 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,048.94 | $ 21.20 | $ - | $ - | $ - | $ - | $ - | $ 1,070.14 | $ 1,070.14 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,070.14 | $ 22.52 | $ 7.48 | $ 22.52 | $ 30.01 | $ 47.15 | $ 77.16 | $ 1,115.19 | $ 1,038.03 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,038.03 | $ - | $ 7.48 | $ 21.94 | $ 29.42 | $ 47.15 | $ 76.57 | $ 1,059.97 | $ 983.40 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 983.40 | $ - | $ 7.48 | $ 20.78 | $ 28.27 | $ 47.15 | $ 75.42 | $ 1,004.18 | $ 928.77 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 928.77 | $ - | $ 7.48 | $ 19.84 | $ 27.33 | $ 47.15 | $ 74.48 | $ 948.61 | $ 874.13 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 874.13 | $ - | $ 7.48 | $ 18.68 | $ 26.16 | $ 47.15 | $ 73.31 | $ 892.81 | $ 819.50 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 819.50 | $ - | $ 7.48 | $ 16.25 | $ 23.73 | $ 47.15 | $ 70.88 | $ 835.75 | $ 764.87 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 764.87 | $ - | $ 7.48 | $ 14.40 | $ 21.88 | $ 47.15 | $ 69.03 | $ 779.26 | $ 710.23 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 710.23 | $ - | $ 7.48 | $ 13.43 | $ 20.91 | $ 47.15 | $ 68.06 | $ 723.66 | $ 655.60 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 655.60 | $ - | $ 7.48 | $ 12.39 | $ 19.88 | $ 47.15 | $ 67.03 | $ 667.99 | $ 600.97 |
| | | | | | | **$ 19,663.89** | **$ 149.67** | **$ 67.35** | **$ 160.23** | **$ 227.58** | **$ 424.35** | **$ 651.93** | **$ 19,973.79** | **$ 19,321.86** |

| | | | | | | | | One-Time Costs | | | 26 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q3/2020 | 09/14/20 | 09/30/20 | 17 | 3.430% | $ 739.00 | $ 1.18 | $ - | $ - | $ - | $ - | $ - | $ 740.18 | $ 740.18 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 740.18 | $ 6.05 | $ - | $ - | $ - | $ - | $ - | $ 746.22 | $ 746.22 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 746.22 | $ 5.98 | $ - | $ - | $ - | $ - | $ - | $ 752.20 | $ 752.20 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 752.20 | $ 6.09 | $ - | $ - | $ - | $ - | $ - | $ 758.30 | $ 758.30 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 758.30 | $ 6.21 | $ - | $ - | $ - | $ - | $ - | $ 764.51 | $ 764.51 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 764.51 | $ 6.26 | $ - | $ - | $ - | $ - | $ - | $ 770.77 | $ 770.77 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 770.77 | $ 6.18 | $ - | $ - | $ - | $ - | $ - | $ 776.95 | $ 776.95 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 776.95 | $ 6.30 | $ - | $ - | $ - | $ - | $ - | $ 783.25 | $ 783.25 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 783.25 | $ 7.11 | $ - | $ - | $ - | $ - | $ - | $ 790.35 | $ 790.35 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 790.35 | $ 9.78 | $ - | $ - | $ - | $ - | $ - | $ 800.13 | $ 800.13 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 800.13 | $ 12.45 | $ - | $ - | $ - | $ - | $ - | $ 812.58 | $ 812.58 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 812.58 | $ 15.19 | $ - | $ - | $ - | $ - | $ - | $ 827.78 | $ 827.78 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 827.78 | $ 16.73 | $ - | $ - | $ - | $ - | $ - | $ 844.51 | $ 844.51 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 844.51 | $ 17.77 | $ 6.16 | $ 17.77 | $ 23.94 | $ 36.95 | $ 60.89 | $ 880.06 | $ 819.17 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 819.17 | $ - | $ 6.16 | $ 17.31 | $ 23.48 | $ 36.95 | $ 60.43 | $ 836.48 | $ 776.06 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 776.06 | $ - | $ 6.16 | $ 16.40 | $ 22.57 | $ 36.95 | $ 59.52 | $ 792.46 | $ 732.94 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 732.94 | $ - | $ 6.16 | $ 15.66 | $ 21.82 | $ 36.95 | $ 58.77 | $ 748.60 | $ 689.83 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 689.83 | $ - | $ 6.16 | $ 14.74 | $ 20.90 | $ 36.95 | $ 57.85 | $ 704.57 | $ 646.71 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 646.71 | $ - | $ 6.16 | $ 12.82 | $ 18.99 | $ 36.95 | $ 55.94 | $ 659.53 | $ 603.60 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 603.60 | $ - | $ 6.16 | $ 11.36 | $ 17.53 | $ 36.95 | $ 54.48 | $ 614.96 | $ 560.49 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 560.49 | $ - | $ 6.16 | $ 10.60 | $ 16.76 | $ 36.95 | $ 53.71 | $ 571.08 | $ 517.37 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 517.37 | $ - | $ 6.16 | $ 9.78 | $ 15.94 | $ 36.95 | $ 52.89 | $ 527.15 | $ 474.26 |
| | | | | | | **$ 16,252.91** | **$ 123.29** | **$ 55.48** | **$ 126.45** | **$ 181.92** | **$ 332.55** | **$ 514.47** | **$ 16,502.64** | **$ 15,988.17** |

| | | | | | | | | One-Time Costs | | | 27 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q4/2020 | 10/26/20 | 12/31/20 | 67 | 3.250% | $ 575.00 | $ 3.42 | $ - | $ - | $ - | $ - | $ - | $ 578.42 | $ 578.42 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 578.42 | $ 4.64 | $ - | $ - | $ - | $ - | $ - | $ 583.06 | $ 583.06 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 583.06 | $ 4.72 | $ - | $ - | $ - | $ - | $ - | $ 587.78 | $ 587.78 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 587.78 | $ 4.81 | $ - | $ - | $ - | $ - | $ - | $ 592.60 | $ 592.60 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 592.60 | $ 4.85 | $ - | $ - | $ - | $ - | $ - | $ 597.45 | $ 597.45 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 597.45 | $ 4.79 | $ - | $ - | $ - | $ - | $ - | $ 602.24 | $ 602.24 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 602.24 | $ 4.88 | $ - | $ - | $ - | $ - | $ - | $ 607.12 | $ 607.12 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 607.12 | $ 5.51 | $ - | $ - | $ - | $ - | $ - | $ 612.63 | $ 612.63 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 612.63 | $ 7.58 | $ - | $ - | $ - | $ - | $ - | $ 620.21 | $ 620.21 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 620.21 | $ 9.65 | $ - | $ - | $ - | $ - | $ - | $ 629.86 | $ 629.86 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 629.86 | $ 11.78 | $ - | $ - | $ - | $ - | $ - | $ 641.64 | $ 641.64 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 641.64 | $ 12.97 | $ - | $ - | $ - | $ - | $ - | $ 654.61 | $ 654.61 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 654.61 | $ 13.78 | $ 4.67 | $ 13.78 | $ 18.45 | $ 28.75 | $ 47.20 | $ 682.16 | $ 634.96 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 634.96 | $ - | $ 4.67 | $ 13.42 | $ 18.09 | $ 28.75 | $ 46.84 | $ 648.38 | $ 601.54 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 601.54 | $ - | $ 4.67 | $ 12.71 | $ 17.38 | $ 28.75 | $ 46.13 | $ 614.26 | $ 568.13 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 568.13 | $ - | $ 4.67 | $ 12.14 | $ 16.81 | $ 28.75 | $ 45.56 | $ 580.26 | $ 534.71 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 534.71 | $ - | $ 4.67 | $ 11.42 | $ 16.09 | $ 28.75 | $ 44.84 | $ 546.13 | $ 501.29 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 501.29 | $ - | $ 4.67 | $ 9.94 | $ 14.61 | $ 28.75 | $ 43.36 | $ 511.23 | $ 467.87 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 467.87 | $ - | $ 4.67 | $ 8.81 | $ 13.48 | $ 28.75 | $ 42.23 | $ 476.68 | $ 434.45 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 434.45 | $ - | $ 4.67 | $ 8.21 | $ 12.88 | $ 28.75 | $ 41.63 | $ 442.66 | $ 401.03 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 401.03 | $ - | $ 4.67 | $ 7.58 | $ 12.25 | $ 28.75 | $ 41.00 | $ 408.61 | $ 367.61 |
| | | | | | | **$ 12,026.57** | **$ 93.38** | **$ 42.02** | **$ 98.01** | **$ 140.03** | **$ 258.75** | **$ 398.78** | **$ 12,217.96** | **$ 11,819.18** |

| Payment # | Date Payment Received | Facility Cost | One-Time Cost | Total Cost |
|---|---|---|---|---|
| 01 | 08/31/18 | $ 33,305.00 | $ 701.00 | $ 34,006.00 |
| 02 | 09/25/18 | $ 42,553.00 | $ 896.00 | $ 43,449.00 |
| 03 | 10/24/18 | $ 54,035.00 | $ 1,138.00 | $ 55,173.00 |
| 04 | 11/28/18 | $ 68,084.00 | $ 1,434.00 | $ 69,518.00 |
| 05 | 12/31/18 | $ 87,190.00 | $ 1,836.00 | $ 89,026.00 |
| 06 | 02/08/19 | $ 107,472.00 | $ 2,263.00 | $ 109,735.00 |
| 07 | 03/07/19 | $ 130,503.00 | $ 2,748.00 | $ 133,251.00 |
| 08 | 04/11/19 | $ 155,611.00 | $ 3,276.00 | $ 158,887.00 |
| 09 | 05/06/19 | $ 181,579.00 | $ 3,824.00 | $ 185,403.00 |
| 10 | 06/25/19 | $ 206,601.00 | $ 4,350.00 | $ 210,951.00 |
| 11 | 07/03/19 | $ 228,438.00 | $ 4,810.00 | $ 233,248.00 |
| 12 | 08/16/19 | $ 244,720.00 | $ 5,153.00 | $ 249,873.00 |
| 13 | 09/10/19 | $ 253,442.00 | $ 5,337.00 | $ 258,779.00 |
| 14 | 10/16/19 | $ 253,442.00 | $ 5,337.00 | $ 258,779.00 |
| 15 | 11/07/19 | $ 244,720.00 | $ 5,153.00 | $ 249,873.00 |
| 16 | 12/11/19 | $ 228,438.00 | $ 4,810.00 | $ 233,248.00 |
| 17 | 01/30/20 | $ 212,017.00 | $ 4,464.00 | $ 216,481.00 |
| 18 | 03/18/20 | $ 186,336.00 | $ 3,924.00 | $ 190,260.00 |
| 19 | 03/18/20 | $ 159,690.00 | $ 3,363.00 | $ 163,053.00 |
| 20 | 07/31/20 | $ 133,923.00 | $ 2,820.00 | $ 136,743.00 |
| 21 | 04/13/20 | $ 110,290.00 | $ 2,322.00 | $ 112,612.00 |
| 22 | 07/31/20 | $ 89,474.00 | $ 1,884.00 | $ 91,358.00 |
| 23 | 07/31/20 | $ 71,709.00 | $ 1,510.00 | $ 73,219.00 |
| 24 | 07/21/20 | $ 56,912.00 | $ 1,199.00 | $ 58,111.00 |
| 25 | 12/01/20 | $ 44,818.00 | $ 943.00 | $ 45,761.00 |
| 26 | 09/14/20 | $ 35,079.00 | $ 739.00 | $ 35,818.00 |
| 27 | 10/26/20 | $ 27,325.00 | $ 575.00 | $ 27,900.00 |
| | **Total** | **$ 3,647,706.00** | **$ 76,809.00** | **$ 3,724,515.00** |
| True Up 1 | N/A | $ 3,589,211.16 | $ - | $ 3,589,211.16 |
| True Up 2 | N/A | $ - | $ - | $ - |
| | **Grand Total** | **$ 7,236,917.16** | **$ 76,809.00** | **$ 7,313,726.16** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 06/23/22 | | | |
| **COD:** | | 0816/2022 | | | |

**Facility Cost** — **01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 06/23/22 | 06/30/22 | 8 | 3.250% | $ 3,589,211.16 | $ 2,556.70 | $ - | $ - | $ - | $ - | $ - | $ 3,591,767.86 | $ 3,591,767.86 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,591,767.86 | $ 32,591.60 | $ - | $ - | $ - | $ - | $ - | $ 3,624,359.46 | $ 3,624,359.46 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,624,359.46 | $ 44,854.68 | $ - | $ - | $ - | $ - | $ - | $ 3,669,214.14 | $ 3,669,214.14 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,669,214.14 | $ 57,088.95 | $ - | $ - | $ - | $ - | $ - | $ 3,726,303.09 | $ 3,726,303.09 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,726,303.09 | $ 69,676.76 | $ - | $ - | $ - | $ - | $ - | $ 3,795,979.85 | $ 3,795,979.85 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,795,979.85 | $ 76,734.95 | $ - | $ - | $ - | $ - | $ - | $ 3,872,714.80 | $ 3,872,714.80 |
| 01 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,872,714.80 | $ 81,507.38 | $ 18,250.55 | $ 81,507.38 | $ 99,757.94 | $ 179,460.56 | $ 279,218.49 | $ 4,035,729.57 | $ 3,756,511.08 |
| 02 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,756,511.08 | $ - | $ 18,250.55 | $ 79,389.65 | $ 97,640.20 | $ 179,460.56 | $ 277,100.76 | $ 3,835,900.73 | $ 3,558,799.97 |
| 03 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,558,799.97 | $ - | $ 18,250.55 | $ 75,211.25 | $ 93,461.80 | $ 179,460.56 | $ 272,922.36 | $ 3,634,011.22 | $ 3,361,088.86 |
| 04 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,361,088.86 | $ - | $ 18,250.55 | $ 71,813.43 | $ 90,063.98 | $ 179,460.56 | $ 269,524.54 | $ 3,432,902.29 | $ 3,163,377.75 |
| 05 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,163,377.75 | $ - | $ 18,250.55 | $ 67,589.11 | $ 85,839.66 | $ 179,460.56 | $ 265,300.22 | $ 3,230,966.86 | $ 2,965,666.64 |
| 06 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,965,666.64 | $ - | $ 18,250.55 | $ 58,793.33 | $ 77,043.88 | $ 179,460.56 | $ 256,504.43 | $ 3,024,459.97 | $ 2,767,955.53 |
| 07 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,767,955.53 | $ - | $ 18,250.55 | $ 52,102.02 | $ 70,352.57 | $ 179,460.56 | $ 249,813.13 | $ 2,820,057.55 | $ 2,570,244.42 |
| 08 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,570,244.42 | $ - | $ 18,250.55 | $ 48,588.18 | $ 66,838.73 | $ 179,460.56 | $ 246,299.29 | $ 2,618,832.60 | $ 2,372,533.31 |
| 09 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,372,533.31 | $ - | $ 18,250.55 | $ 44,850.63 | $ 63,101.18 | $ 179,460.56 | $ 242,561.74 | $ 2,417,383.94 | $ 2,174,822.20 |
| | | | | | | **$ 50,385,727.92** | **$ 365,011.03** | **$ 164,254.96** | **$ 579,844.99** | **$ 744,099.95** | **$ 1,615,145.02** | **$ 2,359,244.97** | **$ 51,330,583.94** | **$ 48,971,338.97** |

| Payment # | Date Payment Received | Facility Cost | One-Time Cost | Total Cost |
|---|---|---|---|---|
| 01 | 05/05/16 | $11,840.00 | $0.00 | $ 11,840.00 |
| 02 | 05/05/16 | $16,970.00 | $0.00 | $ 16,970.00 |
| 03 | 05/05/16 | $35,650.00 | $0.00 | $ 35,650.00 |
| 04 | 05/05/16 | $45,490.00 | $0.00 | $ 45,490.00 |
| 05 | 05/05/16 | $57,750.00 | $0.00 | $ 57,750.00 |
| 06 | 05/05/16 | $73,140.00 | $0.00 | $ 73,140.00 |
| 07 | 03/10/16 | $84,690.00 | $0.00 | $ 84,690.00 |
| 08 | 08/31/16 | $97,950.00 | $0.00 | $ 97,950.00 |
| 09 | 08/31/16 | $111,920.00 | $0.00 | $ 111,920.00 |
| 10 | 08/31/16 | $134,440.00 | $0.00 | $ 134,440.00 |
| 11 | 08/31/16 | $180,160.00 | $0.00 | $ 180,160.00 |
| 12 | 08/31/16 | $360,610.00 | $0.00 | $ 360,610.00 |
| 13 | 07/05/19 | $27,649.67 | $596.00 | $ 28,245.67 |
| 14 | 07/05/19 | $35,848.09 | $772.00 | $ 36,620.09 |
| 15 | 08/05/19 | $46,130.63 | $994.00 | $ 47,124.63 |
| 16 | 09/05/19 | $58,793.63 | $1,266.00 | $ 60,059.63 |
| 17 | 10/16/19 | $74,017.00 | $1,594.00 | $ 75,611.00 |
| 18 | 11/04/19 | $91,758.24 | $1,978.00 | $ 93,736.24 |
| 19 | 12/11/19 | $111,599.67 | $2,404.00 | $ 114,003.67 |
| 20 | 01/15/20 | $135,701.88 | $2,924.00 | $ 138,625.88 |
| 21 | 02/14/20 | $156,898.68 | $3,380.00 | $ 160,278.68 |
| 22 | 03/06/20 | $175,747.89 | $3,786.00 | $ 179,533.89 |
| 23 | 04/06/20 | $190,010.00 | $4,094.00 | $ 194,104.00 |
| 24 | 05/05/20 | $197,717.93 | $4,260.00 | $ 201,977.93 |
| 25 | 10/20/20 | $25,666.99 | $542.06 | $ 26,209.05 |
| 26 | 11/20/20 | $35,708.94 | $754.54 | $ 36,463.48 |
| 27 | 11/03/20 | $48,790.94 | $1,031.27 | $ 49,822.21 |
| 28 | 03/04/21 | $56,661.55 | $1,012.97 | $ 57,674.52 |
| 29 | 03/04/21 | $44,155.51 | $789.36 | $ 44,944.87 |
| 30 | 03/04/21 | $58,100.54 | $1,038.03 | $ 59,138.57 |
| 31 | 04/14/21 | $74,650.70 | $1,333.92 | $ 75,984.62 |
| 32 | 05/14/21 | $93,032.08 | $1,662.57 | $ 94,694.65 |
| 33 | 07/09/21 | $111,629.74 | $1,995.09 | $ 113,624.83 |
| 34 | 07/29/21 | $128,012.57 | $2,287.12 | $ 130,299.69 |
| 35 | 07/29/21 | $139,392.47 | $2,490.49 | $ 141,882.96 |
| 36 | 08/31/21 | $143,483.95 | $2,563.74 | $ 146,047.69 |
| 37 | 10/12/21 | $139,392.47 | $2,490.49 | $ 141,882.96 |
| 38 | 11/04/21 | $128,012.57 | $2,287.12 | $ 130,299.69 |
| 39 | 11/30/21 | $111,629.74 | $1,995.09 | $ 113,624.83 |
| 40 | 12/31/21 | $95,243.37 | $1,702.09 | $ 96,945.46 |
| 41 | 01/31/22 | $76,424.98 | $1,365.72 | $ 77,790.70 |
| 42 | 03/31/22 | $59,481.96 | $1,063.08 | $ 60,545.04 |
| 43 | 03/31/22 | $45,204.85 | $807.67 | $ 46,012.52 |
| 44 | 04/30/22 | $33,735.67 | $602.38 | $ 34,338.05 |
| 45 | 12/14/22 | $24,837.71 | $443.35 | $ 25,281.06 |
| 46 | 12/14/22 | $18,103.37 | $323.84 | $ 18,427.21 |
| | **Total** | **$4,203,835.98** | **$58,629.99** | **$4,262,465.97** |
| True Up 1 | N/A | $ - | $ - | $ - |
| True Up 2 | N/A | $ - | $ - | $ - |
| | **Grand Total** | **$ 4,203,835.98** | **$ 58,629.99** | **$ 4,262,465.97** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| In-Service Date: | | 08/01/22 | | | |
| COD: | | 12/21/22 | | | |
| | | | | | |

Facility Cost

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 08/01/22 | 09/30/22 | 61 | 3.600% | $ 4,203,835.98 | $ 25,292.12 | $ - | $ - | $ - | $ - | $ - | $ 4,229,128.10 | $ 4,229,128.10 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,229,128.10 | $ 52,339.23 | $ - | $ - | $ - | $ - | $ - | $ 4,281,467.33 | $ 4,281,467.33 |
| 01 | Q1/2023 | 1/1/2023 | 3/31/2023 | 90 | 6.310% | $ 4,281,467.33 | $ 66,614.94 | $ 7,212.31 | $ 66,614.94 | $ 73,827.25 | $ 210,191.80 | $ 284,019.05 | $ 4,414,697.21 | $ 4,130,678.15 |
| 02 | Q2/2023 | 4/1/2023 | 6/30/2023 | 91 | 7.500% | $ 4,130,678.15 | $ - | $ 7,212.31 | $ 77,238.02 | $ 84,450.34 | $ 210,191.80 | $ 294,642.14 | $ 4,207,916.18 | $ 3,913,274.04 |
| 03 | Q3/2023 | 7/1/2023 | 9/30/2023 | 92 | 8.020% | $ 3,913,274.04 | $ - | $ 7,212.31 | $ 79,106.03 | $ 86,318.34 | $ 210,191.80 | $ 296,510.14 | $ 3,992,380.07 | $ 3,695,869.93 |
| 04 | Q4/2023 | 10/1/2023 | 12/31/2023 | 92 | 8.350% | $ 3,695,869.93 | $ - | $ 7,212.31 | $ 77,785.40 | $ 84,997.72 | $ 210,191.80 | $ 295,189.52 | $ 3,773,655.33 | $ 3,478,465.81 |
| 05 | Q1/2024 | 1/1/2024 | 3/31/2024 | 91 | 8.500% | $ 3,478,465.81 | $ - | $ 7,212.31 | $ 73,513.48 | $ 80,725.79 | $ 210,191.80 | $ 290,917.59 | $ 3,551,979.29 | $ 3,261,061.70 |
| 06 | Q2/2024 | 4/1/2024 | 6/30/2024 | 91 | 8.500% | $ 3,261,061.70 | $ - | $ 7,212.31 | $ 68,918.89 | $ 76,131.20 | $ 210,191.80 | $ 286,323.00 | $ 3,329,980.59 | $ 3,043,657.59 |
| 07 | Q3/2024 | 7/1/2024 | 9/30/2024 | 92 | 8.500% | $ 3,043,657.59 | $ - | $ 7,212.31 | $ 65,031.15 | $ 72,243.47 | $ 210,191.80 | $ 282,435.27 | $ 3,108,688.74 | $ 2,826,253.47 |
| 08 | Q4/2024 | 10/1/2024 | 12/31/2024 | 92 | 8.500% | $ 2,826,253.47 | $ - | $ 7,212.31 | $ 60,386.07 | $ 67,598.39 | $ 210,191.80 | $ 277,790.18 | $ 2,886,639.54 | $ 2,608,849.36 |
| 09 | Q1/2025 | 1/1/2025 | 3/31/2025 | 90 | 8.040% | $ 2,608,849.36 | $ - | $ 7,212.31 | $ 51,719.55 | $ 58,931.86 | $ 210,191.80 | $ 269,123.66 | $ 2,660,568.90 | $ 2,391,445.25 |
| 10 | Q2/2025 | 4/1/2025 | 6/30/2025 | 91 | 7.550% | $ 2,391,445.25 | $ - | $ 7,212.31 | $ 45,014.86 | $ 52,227.18 | $ 210,191.80 | $ 262,418.98 | $ 2,436,460.11 | $ 2,174,041.13 |
| 11 | Q3/2025 | 7/1/2025 | 9/30/2025 | 92 | 7.500% | $ 2,174,041.13 | $ - | $ 7,212.31 | $ 41,098.31 | $ 48,310.63 | $ 210,191.80 | $ 258,502.43 | $ 2,215,139.44 | $ 1,956,637.02 |
| 12 | Q4/2025 | 10/1/2025 | 12/31/2025 | 92 | 7.500% | $ 1,956,637.02 | $ - | $ 7,212.31 | $ 36,988.48 | $ 44,200.79 | $ 210,191.80 | $ 254,392.59 | $ 1,993,625.50 | $ 1,739,232.91 |
| | | | | | | **$ 46,194,664.85** | **$ 144,246.29** | **$ 86,547.77** | **$ 743,415.19** | **$ 829,962.96** | **$ 2,522,301.59** | **$ 3,352,264.55** | **$ 47,082,326.32** | **$ 43,730,061.78** |

| Start Date | End Date | Quarterly Interest Amount ($) | Principal Paid | Accrued Interest Paid | Total Interest Paid |
|---|---|---|---|---|---|
| 1/1/2023 | 3/31/2023 | $ 985.87 | $ 2,931.50 | $ 285.97 | $ 1,271.84 |
| 4/1/2023 | 6/30/2023 | $ 1,143.08 | $ 2,931.50 | $ 285.97 | $ 1,429.06 |
| 7/1/2023 | 9/30/2023 | $ 1,170.73 | $ 2,931.50 | $ 285.97 | $ 1,456.70 |
| 10/1/2023 | 12/31/2023 | $ 1,151.19 | $ 2,931.50 | $ 285.97 | $ 1,437.16 |
| 1/1/2024 | 3/31/2024 | $ 1,087.96 | $ 2,931.50 | $ 285.97 | $ 1,373.94 |
| 4/1/2024 | 6/30/2024 | $ 1,019.97 | $ 2,931.50 | $ 285.97 | $ 1,305.94 |
| 7/1/2024 | 9/30/2024 | $ 962.43 | $ 2,931.50 | $ 285.97 | $ 1,248.40 |
| 10/1/2024 | 12/31/2024 | $ 893.68 | $ 2,931.50 | $ 285.97 | $ 1,179.66 |
| 1/1/2025 | 3/31/2025 | $ 765.42 | $ 2,931.50 | $ 285.97 | $ 1,051.40 |
| 4/1/2025 | 6/30/2025 | $ 666.20 | $ 2,931.50 | $ 285.97 | $ 952.17 |
| 7/1/2025 | 9/30/2025 | $ 608.23 | $ 2,931.50 | $ 285.97 | $ 894.21 |
| 10/1/2025 | 12/31/2025 | $ 547.41 | $ 2,931.50 | $ 285.97 | $ 833.38 |
| | | $ 11,002.18 | $ 35,177.99 | $ 3,431.68 | $ 14,433.86 |

One Time

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **13** | 07/05/19 | 09/30/19 | 88 | 5.500% | $ 596.00 | $ 7.90 | $ - | $ - | $ - | $ - | $ - | $ 603.90 | $ 603.90 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 603.90 | $ 8.25 | $ - | $ - | $ - | $ - | $ - | $ 612.15 | $ 612.15 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 612.15 | $ 7.55 | $ - | $ - | $ - | $ - | $ - | $ 619.70 | $ 619.70 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 619.70 | $ 7.32 | $ - | $ - | $ - | $ - | $ - | $ 627.02 | $ 627.02 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 627.02 | $ 5.41 | $ - | $ - | $ - | $ - | $ - | $ 632.43 | $ 632.43 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 632.43 | $ 5.17 | $ - | $ - | $ - | $ - | $ - | $ 637.59 | $ 637.59 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 637.59 | $ 5.11 | $ - | $ - | $ - | $ - | $ - | $ 642.70 | $ 642.70 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 642.70 | $ 5.21 | $ - | $ - | $ - | $ - | $ - | $ 647.91 | $ 647.91 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 647.91 | $ 5.31 | $ - | $ - | $ - | $ - | $ - | $ 653.22 | $ 653.22 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 653.22 | $ 5.35 | $ - | $ - | $ - | $ - | $ - | $ 658.57 | $ 658.57 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 658.57 | $ 5.28 | $ - | $ - | $ - | $ - | $ - | $ 663.85 | $ 663.85 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 663.85 | $ 5.38 | $ - | $ - | $ - | $ - | $ - | $ 669.23 | $ 669.23 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 669.23 | $ 6.07 | $ - | $ - | $ - | $ - | $ - | $ 675.30 | $ 675.30 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 675.30 | $ 8.36 | $ - | $ - | $ - | $ - | $ - | $ 683.66 | $ 683.66 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 683.66 | $ 10.64 | $ 4.91 | $ 10.64 | $ 15.55 | $ 29.80 | $ 45.35 | $ 704.93 | $ 659.58 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 659.58 | | $ 4.91 | $ 12.33 | $ 17.25 | $ 29.80 | $ 47.05 | $ 671.91 | $ 624.86 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 624.86 | | $ 4.91 | $ 12.63 | $ 17.55 | $ 29.80 | $ 47.35 | $ 637.50 | $ 590.15 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 590.15 | | $ 4.91 | $ 12.42 | $ 17.34 | $ 29.80 | $ 47.14 | $ 602.57 | $ 555.43 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 555.43 | | $ 4.91 | $ 11.74 | $ 16.65 | $ 29.80 | $ 46.45 | $ 567.17 | $ 520.72 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 520.72 | | $ 4.91 | $ 11.00 | $ 15.92 | $ 29.80 | $ 45.72 | $ 531.72 | $ 486.01 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 486.01 | | $ 4.91 | $ 10.38 | $ 15.30 | $ 29.80 | $ 45.10 | $ 496.39 | $ 451.29 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 451.29 | | $ 4.91 | $ 9.64 | $ 14.56 | $ 29.80 | $ 44.36 | $ 460.93 | $ 416.58 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 416.58 | | $ 4.91 | $ 8.26 | $ 13.17 | $ 29.80 | $ 42.97 | $ 424.83 | $ 381.86 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 381.86 | | $ 4.91 | $ 7.19 | $ 12.10 | $ 29.80 | $ 41.90 | $ 389.05 | $ 347.15 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 347.15 | | $ 4.91 | $ 6.56 | $ 11.48 | $ 29.80 | $ 41.28 | $ 353.71 | $ 312.43 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 312.43 | | $ 4.91 | $ 5.91 | $ 10.82 | $ 29.80 | $ 40.62 | $ 318.34 | $ 277.72 |
| | | | | | | **$ 14,969.29** | **$ 98.29** | **$ 58.98** | **$ 118.71** | **$ 177.68** | **$ 357.60** | **$ 535.28** | **$ 15,186.29** | **$ 14,651.01** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **14** | 07/05/19 | 09/30/19 | 88 | 5.500% | $ 772.00 | $ 10.24 | $ - | $ - | $ - | $ - | $ - | $ 782.24 | $ 782.24 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 782.24 | $ 10.69 | $ - | $ - | $ - | $ - | $ - | $ 792.92 | $ 792.92 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 792.92 | $ 9.78 | $ - | $ - | $ - | $ - | $ - | $ 802.70 | $ 802.70 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 802.70 | $ 9.48 | $ - | $ - | $ - | $ - | $ - | $ 812.18 | $ 812.18 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 812.18 | $ 7.00 | $ - | $ - | $ - | $ - | $ - | $ 819.18 | $ 819.18 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 819.18 | $ 6.69 | $ - | $ - | $ - | $ - | $ - | $ 825.88 | $ 825.88 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 825.88 | $ 6.62 | $ - | $ - | $ - | $ - | $ - | $ 832.49 | $ 832.49 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 832.49 | $ 6.75 | $ - | $ - | $ - | $ - | $ - | $ 839.24 | $ 839.24 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 839.24 | $ 6.87 | $ - | $ - | $ - | $ - | $ - | $ 846.12 | $ 846.12 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 846.12 | $ 6.93 | $ - | $ - | $ - | $ - | $ - | $ 853.05 | $ 853.05 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 853.05 | $ 6.84 | $ - | $ - | $ - | $ - | $ - | $ 859.88 | $ 859.88 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 859.88 | $ 6.97 | $ - | $ - | $ - | $ - | $ - | $ 866.85 | $ 866.85 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 866.85 | $ 7.87 | $ - | $ - | $ - | $ - | $ - | $ 874.72 | $ 874.72 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 874.72 | $ 10.83 | $ - | $ - | $ - | $ - | $ - | $ 885.54 | $ 885.54 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 885.54 | $ 13.78 | $ 6.37 | $ 13.78 | $ 20.14 | $ 38.60 | $ 58.74 | $ 913.10 | $ 854.35 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 854.35 | $ - | $ 6.37 | $ 15.98 | $ 22.34 | $ 38.60 | $ 60.94 | $ 870.33 | $ 809.39 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 809.39 | $ - | $ 6.37 | $ 16.36 | $ 22.73 | $ 38.60 | $ 61.33 | $ 825.75 | $ 764.42 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 764.42 | $ - | $ 6.37 | $ 16.09 | $ 22.45 | $ 38.60 | $ 61.05 | $ 780.51 | $ 719.46 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 719.46 | $ - | $ 6.37 | $ 15.20 | $ 21.57 | $ 38.60 | $ 60.17 | $ 734.66 | $ 674.49 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 674.49 | $ - | $ 6.37 | $ 14.25 | $ 20.62 | $ 38.60 | $ 59.22 | $ 688.74 | $ 629.52 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 629.52 | $ - | $ 6.37 | $ 13.45 | $ 19.82 | $ 38.60 | $ 58.42 | $ 642.97 | $ 584.56 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 584.56 | $ - | $ 6.37 | $ 12.49 | $ 18.86 | $ 38.60 | $ 57.46 | $ 597.05 | $ 539.59 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 539.59 | $ - | $ 6.37 | $ 10.70 | $ 17.06 | $ 38.60 | $ 55.66 | $ 550.29 | $ 494.63 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 494.63 | $ - | $ 6.37 | $ 9.31 | $ 15.68 | $ 38.60 | $ 54.28 | $ 503.94 | $ 449.66 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 449.66 | $ - | $ 6.37 | $ 8.50 | $ 14.87 | $ 38.60 | $ 53.47 | $ 458.16 | $ 404.69 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 404.69 | $ - | $ 6.37 | $ 7.65 | $ 14.02 | $ 38.60 | $ 52.62 | $ 412.34 | $ 359.73 |
| | | | | | | **$ 19,389.75** | **$ 127.32** | **$ 76.39** | **$ 153.76** | **$ 230.15** | **$ 463.20** | **$ 693.35** | **$ 19,670.83** | **$ 18,977.48** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **15** | 08/05/19 | 09/30/19 | 57 | 5.500% | $ 994.00 | $ 8.54 | $ - | $ - | $ - | $ - | $ - | $ 1,002.54 | $ 1,002.54 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,002.54 | $ 13.70 | $ - | $ - | $ - | $ - | $ - | $ 1,016.23 | $ 1,016.23 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,016.23 | $ 12.53 | $ - | $ - | $ - | $ - | $ - | $ 1,028.77 | $ 1,028.77 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,028.77 | $ 12.15 | $ - | $ - | $ - | $ - | $ - | $ 1,040.92 | $ 1,040.92 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,040.92 | $ 8.97 | $ - | $ - | $ - | $ - | $ - | $ 1,049.89 | $ 1,049.89 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,049.89 | $ 8.58 | $ - | $ - | $ - | $ - | $ - | $ 1,058.47 | $ 1,058.47 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,058.47 | $ 8.48 | $ - | $ - | $ - | $ - | $ - | $ 1,066.95 | $ 1,066.95 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,066.95 | $ 8.65 | $ - | $ - | $ - | $ - | $ - | $ 1,075.59 | $ 1,075.59 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,075.59 | $ 8.81 | $ - | $ - | $ - | $ - | $ - | $ 1,084.41 | $ 1,084.41 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,084.41 | $ 8.88 | $ - | $ - | $ - | $ - | $ - | $ 1,093.29 | $ 1,093.29 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,093.29 | $ 8.76 | $ - | $ - | $ - | $ - | $ - | $ 1,102.05 | $ 1,102.05 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,102.05 | $ 8.93 | $ - | $ - | $ - | $ - | $ - | $ 1,110.98 | $ 1,110.98 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,110.98 | $ 10.08 | $ - | $ - | $ - | $ - | $ - | $ 1,121.06 | $ 1,121.06 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,121.06 | $ 13.87 | $ - | $ - | $ - | $ - | $ - | $ 1,134.94 | $ 1,134.94 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,134.94 | $ 17.66 | $ 7.93 | $ 17.66 | $ 25.59 | $ 49.70 | $ 75.29 | $ 1,170.25 | $ 1,094.96 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,094.96 | $ - | $ 7.93 | $ 20.47 | $ 28.40 | $ 49.70 | $ 78.10 | $ 1,115.44 | $ 1,037.33 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,037.33 | $ - | $ 7.93 | $ 20.97 | $ 28.90 | $ 49.70 | $ 78.60 | $ 1,058.30 | $ 979.70 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 979.70 | $ - | $ 7.93 | $ 20.62 | $ 28.55 | $ 49.70 | $ 78.25 | $ 1,000.32 | $ 922.07 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 922.07 | $ - | $ 7.93 | $ 19.49 | $ 27.42 | $ 49.70 | $ 77.12 | $ 941.56 | $ 864.45 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 864.45 | $ - | $ 7.93 | $ 18.27 | $ 26.20 | $ 49.70 | $ 75.90 | $ 882.71 | $ 806.82 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 806.82 | $ - | $ 7.93 | $ 17.24 | $ 25.17 | $ 49.70 | $ 74.87 | $ 824.05 | $ 749.19 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 749.19 | $ - | $ 7.93 | $ 16.01 | $ 23.94 | $ 49.70 | $ 73.64 | $ 765.19 | $ 691.56 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 691.56 | $ - | $ 7.93 | $ 13.71 | $ 21.64 | $ 49.70 | $ 71.34 | $ 705.27 | $ 633.93 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 633.93 | $ - | $ 7.93 | $ 11.93 | $ 19.86 | $ 49.70 | $ 69.56 | $ 645.86 | $ 576.30 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 576.30 | $ - | $ 7.93 | $ 10.89 | $ 18.82 | $ 49.70 | $ 68.52 | $ 587.19 | $ 518.67 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 518.67 | $ - | $ 7.93 | $ 9.80 | $ 17.73 | $ 49.70 | $ 67.43 | $ 528.47 | $ 461.04 |
| | | | | | | **$ 24,855.05** | **$ 158.59** | **$ 95.16** | **$ 197.07** | **$ 292.22** | **$ 596.40** | **$ 888.62** | **$ 25,210.71** | **$ 24,322.08** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **16** | 09/05/19 | 09/30/19 | 26 | 5.500% | $ 1,266.00 | $ 4.96 | $ - | $ - | $ - | $ - | $ - | $ 1,270.96 | $ 1,270.96 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,270.96 | $ 17.36 | $ - | $ - | $ - | $ - | $ - | $ 1,288.32 | $ 1,288.32 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,288.32 | $ 15.89 | $ - | $ - | $ - | $ - | $ - | $ 1,304.21 | $ 1,304.21 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,304.21 | $ 15.40 | $ - | $ - | $ - | $ - | $ - | $ 1,319.61 | $ 1,319.61 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,319.61 | $ 11.38 | $ - | $ - | $ - | $ - | $ - | $ 1,330.99 | $ 1,330.99 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,330.99 | $ 10.87 | $ - | $ - | $ - | $ - | $ - | $ 1,341.86 | $ 1,341.86 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,341.86 | $ 10.75 | $ - | $ - | $ - | $ - | $ - | $ 1,352.62 | $ 1,352.62 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,352.62 | $ 10.96 | $ - | $ - | $ - | $ - | $ - | $ 1,363.58 | $ 1,363.58 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,363.58 | $ 11.17 | $ - | $ - | $ - | $ - | $ - | $ 1,374.75 | $ 1,374.75 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,374.75 | $ 11.26 | $ - | $ - | $ - | $ - | $ - | $ 1,386.01 | $ 1,386.01 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,386.01 | $ 11.11 | $ - | $ - | $ - | $ - | $ - | $ 1,397.12 | $ 1,397.12 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,397.12 | $ 11.32 | $ - | $ - | $ - | $ - | $ - | $ 1,408.44 | $ 1,408.44 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,408.44 | $ 12.78 | $ - | $ - | $ - | $ - | $ - | $ 1,421.22 | $ 1,421.22 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,421.22 | $ 17.59 | $ - | $ - | $ - | $ - | $ - | $ 1,438.81 | $ 1,438.81 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,438.81 | $ 22.39 | $ 9.76 | $ 22.39 | $ 32.15 | $ 63.30 | $ 95.45 | $ 1,483.58 | $ 1,388.13 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,388.13 | $ - | $ 9.76 | $ 25.96 | $ 35.72 | $ 63.30 | $ 99.02 | $ 1,414.09 | $ 1,315.07 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,315.07 | $ - | $ 9.76 | $ 26.58 | $ 36.34 | $ 63.30 | $ 99.64 | $ 1,341.66 | $ 1,242.01 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,242.01 | $ - | $ 9.76 | $ 26.14 | $ 35.90 | $ 63.30 | $ 99.20 | $ 1,268.15 | $ 1,168.95 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,168.95 | $ - | $ 9.76 | $ 24.70 | $ 34.46 | $ 63.30 | $ 97.76 | $ 1,193.66 | $ 1,095.89 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,095.89 | $ - | $ 9.76 | $ 23.16 | $ 32.92 | $ 63.30 | $ 96.22 | $ 1,119.05 | $ 1,022.83 |

| | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,679.23 | $ 13.46 | $ - | $ - | $ - | $ - | $ - | $ 1,692.69 | $ 1,692.69 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,692.69 | $ 13.72 | $ - | $ - | $ - | $ - | $ - | $ 1,706.40 | $ 1,706.40 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,706.40 | $ 13.98 | $ - | $ - | $ - | $ - | $ - | $ 1,720.38 | $ 1,720.38 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,720.38 | $ 14.09 | $ - | $ - | $ - | $ - | $ - | $ 1,734.47 | $ 1,734.47 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,734.47 | $ 13.90 | $ - | $ - | $ - | $ - | $ - | $ 1,748.37 | $ 1,748.37 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,748.37 | $ 14.17 | $ - | $ - | $ - | $ - | $ - | $ 1,762.54 | $ 1,762.54 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,762.54 | $ 15.99 | $ - | $ - | $ - | $ - | $ - | $ 1,778.53 | $ 1,778.53 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,778.53 | $ 22.01 | $ - | $ - | $ - | $ - | $ - | $ 1,800.54 | $ 1,800.54 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,800.54 | $ 28.01 | $ 11.73 | $ 28.01 | $ 39.74 | $ 79.70 | $ 119.44 | $ 1,856.57 | $ 1,737.13 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,737.13 | $ - | $ 11.73 | $ 32.48 | $ 44.21 | $ 79.70 | $ 123.91 | $ 1,769.61 | $ 1,645.70 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,645.70 | $ - | $ 11.73 | $ 33.27 | $ 45.00 | $ 79.70 | $ 124.70 | $ 1,678.97 | $ 1,554.27 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,554.27 | $ - | $ 11.73 | $ 32.71 | $ 44.44 | $ 79.70 | $ 124.14 | $ 1,586.99 | $ 1,462.85 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,462.85 | $ - | $ 11.73 | $ 30.92 | $ 42.64 | $ 79.70 | $ 122.34 | $ 1,493.76 | $ 1,371.42 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,371.42 | $ - | $ 11.73 | $ 28.98 | $ 40.71 | $ 79.70 | $ 120.41 | $ 1,400.40 | $ 1,279.99 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,279.99 | $ - | $ 11.73 | $ 27.35 | $ 39.08 | $ 79.70 | $ 118.78 | $ 1,307.34 | $ 1,188.56 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,188.56 | $ - | $ 11.73 | $ 25.39 | $ 37.12 | $ 79.70 | $ 116.82 | $ 1,213.96 | $ 1,097.13 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,097.13 | $ - | $ 11.73 | $ 21.75 | $ 33.48 | $ 79.70 | $ 113.18 | $ 1,118.88 | $ 1,005.71 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,005.71 | $ - | $ 11.73 | $ 18.93 | $ 30.66 | $ 79.70 | $ 110.36 | $ 1,024.64 | $ 914.28 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 914.28 | $ - | $ 11.73 | $ 17.28 | $ 29.01 | $ 79.70 | $ 108.71 | $ 931.56 | $ 822.85 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 822.85 | $ - | $ 11.73 | $ 15.56 | $ 27.28 | $ 79.70 | $ 106.98 | $ 838.41 | $ 731.42 |
| | | | | | | **$ 37,858.38** | **$ 234.56** | **$ 140.73** | **$ 312.64** | **$ 453.37** | **$ 956.40** | **$ 1,409.77** | **$ 38,405.57** | **$ 36,995.80** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **18** | 11/04/19 | 12/31/19 | 58 | 5.420% | $ 1,978.00 | $ 17.04 | $ - | $ - | $ - | $ - | $ - | $ 1,995.04 | $ 1,995.04 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,995.04 | $ 24.60 | $ - | $ - | $ - | $ - | $ - | $ 2,019.64 | $ 2,019.64 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,019.64 | $ 23.85 | $ - | $ - | $ - | $ - | $ - | $ 2,043.49 | $ 2,043.49 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,043.49 | $ 17.62 | $ - | $ - | $ - | $ - | $ - | $ 2,061.11 | $ 2,061.11 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,061.11 | $ 16.84 | $ - | $ - | $ - | $ - | $ - | $ 2,077.95 | $ 2,077.95 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,077.95 | $ 16.65 | $ - | $ - | $ - | $ - | $ - | $ 2,094.60 | $ 2,094.60 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,094.60 | $ 16.97 | $ - | $ - | $ - | $ - | $ - | $ 2,111.57 | $ 2,111.57 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,111.57 | $ 17.30 | $ - | $ - | $ - | $ - | $ - | $ 2,128.87 | $ 2,128.87 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,128.87 | $ 17.44 | $ - | $ - | $ - | $ - | $ - | $ 2,146.31 | $ 2,146.31 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,146.31 | $ 17.20 | $ - | $ - | $ - | $ - | $ - | $ 2,163.51 | $ 2,163.51 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,163.51 | $ 17.53 | $ - | $ - | $ - | $ - | $ - | $ 2,181.04 | $ 2,181.04 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,181.04 | $ 19.79 | $ - | $ - | $ - | $ - | $ - | $ 2,200.83 | $ 2,200.83 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,200.83 | $ 27.24 | $ - | $ - | $ - | $ - | $ - | $ 2,228.07 | $ 2,228.07 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,228.07 | $ 34.67 | $ 14.24 | $ 34.67 | $ 48.90 | $ 98.90 | $ 147.80 | $ 2,297.40 | $ 2,149.60 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,149.60 | $ - | $ 14.24 | $ 40.19 | $ 54.43 | $ 98.90 | $ 153.33 | $ 2,189.79 | $ 2,036.46 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,036.46 | $ - | $ 14.24 | $ 41.17 | $ 55.40 | $ 98.90 | $ 154.30 | $ 2,077.63 | $ 1,923.32 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,923.32 | $ - | $ 14.24 | $ 40.48 | $ 54.72 | $ 98.90 | $ 153.62 | $ 1,963.80 | $ 1,810.19 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,810.19 | $ - | $ 14.24 | $ 38.26 | $ 52.49 | $ 98.90 | $ 151.39 | $ 1,848.44 | $ 1,697.05 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,697.05 | $ - | $ 14.24 | $ 35.87 | $ 50.10 | $ 98.90 | $ 149.00 | $ 1,732.92 | $ 1,583.91 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,583.91 | $ - | $ 14.24 | $ 33.84 | $ 48.08 | $ 98.90 | $ 146.98 | $ 1,617.76 | $ 1,470.78 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,470.78 | $ - | $ 14.24 | $ 31.42 | $ 45.66 | $ 98.90 | $ 144.56 | $ 1,502.20 | $ 1,357.64 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,357.64 | $ - | $ 14.24 | $ 26.91 | $ 41.15 | $ 98.90 | $ 140.05 | $ 1,384.55 | $ 1,244.50 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,244.50 | $ - | $ 14.24 | $ 23.43 | $ 37.66 | $ 98.90 | $ 136.56 | $ 1,267.93 | $ 1,131.37 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,131.37 | $ - | $ 14.24 | $ 21.39 | $ 35.62 | $ 98.90 | $ 134.52 | $ 1,152.75 | $ 1,018.23 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,018.23 | $ - | $ 14.24 | $ 19.25 | $ 33.49 | $ 98.90 | $ 132.39 | $ 1,037.48 | $ 905.09 |
| | | | | | | **$ 46,853.06** | **$ 284.73** | **$ 170.84** | **$ 386.87** | **$ 557.71** | **$ 1,186.80** | **$ 1,744.51** | **$ 47,524.67** | **$ 45,780.16** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **19** | 12/11/19 | 12/31/19 | 21 | 5.420% | $ 2,404.00 | $ 7.50 | $ - | $ - | $ - | $ - | $ - | $ 2,411.50 | $ 2,411.50 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,411.50 | $ 29.74 | $ - | $ - | $ - | $ - | $ - | $ 2,441.24 | $ 2,441.24 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,441.24 | $ 28.83 | $ - | $ - | $ - | $ - | $ - | $ 2,470.07 | $ 2,470.07 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,470.07 | $ 21.30 | $ - | $ - | $ - | $ - | $ - | $ 2,491.36 | $ 2,491.36 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,491.36 | $ 20.35 | $ - | $ - | $ - | $ - | $ - | $ 2,511.72 | $ 2,511.72 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,511.72 | $ 20.13 | $ - | $ - | $ - | $ - | $ - | $ 2,531.84 | $ 2,531.84 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,531.84 | $ 20.51 | $ - | $ - | $ - | $ - | $ - | $ 2,552.36 | $ 2,552.36 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,552.36 | $ 20.91 | $ - | $ - | $ - | $ - | $ - | $ 2,573.27 | $ 2,573.27 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,573.27 | $ 21.08 | $ - | $ - | $ - | $ - | $ - | $ 2,594.35 | $ 2,594.35 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,594.35 | $ 20.79 | $ - | $ - | $ - | $ - | $ - | $ 2,615.14 | $ 2,615.14 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,615.14 | $ 21.19 | $ - | $ - | $ - | $ - | $ - | $ 2,636.33 | $ 2,636.33 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,636.33 | $ 23.92 | $ - | $ - | $ - | $ - | $ - | $ 2,660.25 | $ 2,660.25 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,660.25 | $ 32.92 | $ - | $ - | $ - | $ - | $ - | $ 2,693.17 | $ 2,693.17 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,693.17 | $ 41.90 | $ 16.55 | $ 41.90 | $ 58.46 | $ 120.20 | $ 178.66 | $ 2,776.98 | $ 2,598.32 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,598.32 | $ - | $ 16.55 | $ 48.59 | $ 65.14 | $ 120.20 | $ 185.34 | $ 2,646.91 | $ 2,461.57 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,461.57 | $ - | $ 16.55 | $ 49.76 | $ 66.31 | $ 120.20 | $ 186.51 | $ 2,511.33 | $ 2,324.81 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,324.81 | $ - | $ 16.55 | $ 48.93 | $ 65.48 | $ 120.20 | $ 185.68 | $ 2,373.74 | $ 2,188.06 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,188.06 | $ - | $ 16.55 | $ 46.24 | $ 62.80 | $ 120.20 | $ 183.00 | $ 2,234.30 | $ 2,051.31 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,051.31 | $ - | $ 16.55 | $ 43.35 | $ 59.91 | $ 120.20 | $ 180.11 | $ 2,094.66 | $ 1,914.55 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,914.55 | $ - | $ 16.55 | $ 40.91 | $ 57.46 | $ 120.20 | $ 177.66 | $ 1,955.46 | $ 1,777.80 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,777.80 | $ - | $ 16.55 | $ 37.98 | $ 54.54 | $ 120.20 | $ 174.74 | $ 1,815.78 | $ 1,641.05 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,641.05 | $ - | $ 16.55 | $ 32.53 | $ 49.09 | $ 120.20 | $ 169.29 | $ 1,673.58 | $ 1,504.29 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,504.29 | $ - | $ 16.55 | $ 28.32 | $ 44.87 | $ 120.20 | $ 165.07 | $ 1,532.61 | $ 1,367.54 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,367.54 | $ - | $ 16.55 | $ 25.85 | $ 42.41 | $ 120.20 | $ 162.61 | $ 1,393.39 | $ 1,230.78 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,230.78 | $ - | $ 16.55 | $ 23.27 | $ 39.82 | $ 120.20 | $ 160.02 | $ 1,254.05 | $ 1,094.03 |
| | | | | | | **$ 56,646.67** | **$ 331.08** | **$ 198.65** | **$ 467.63** | **$ 666.28** | **$ 1,442.40** | **$ 2,108.68** | **$ 57,445.37** | **$ 55,336.70** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **20** | 01/15/20 | 03/31/20 | 77 | 4.960% | $ 2,924.00 | $ 30.51 | $ - | $ - | $ - | $ - | $ - | $ 2,954.51 | $ 2,954.51 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,954.51 | $ 34.89 | $ - | $ - | $ - | $ - | $ - | $ 2,989.40 | $ 2,989.40 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,989.40 | $ 25.77 | $ - | $ - | $ - | $ - | $ - | $ 3,015.18 | $ 3,015.18 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,015.18 | $ 24.63 | $ - | $ - | $ - | $ - | $ - | $ 3,039.81 | $ 3,039.81 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,039.81 | $ 24.36 | $ - | $ - | $ - | $ - | $ - | $ 3,064.17 | $ 3,064.17 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,064.17 | $ 24.83 | $ - | $ - | $ - | $ - | $ - | $ 3,089.00 | $ 3,089.00 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,089.00 | $ 25.30 | $ - | $ - | $ - | $ - | $ - | $ 3,114.30 | $ 3,114.30 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,114.30 | $ 25.51 | $ - | $ - | $ - | $ - | $ - | $ 3,139.82 | $ 3,139.82 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,139.82 | $ 25.16 | $ - | $ - | $ - | $ - | $ - | $ 3,164.98 | $ 3,164.98 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,164.98 | $ 25.64 | $ - | $ - | $ - | $ - | $ - | $ 3,190.62 | $ 3,190.62 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,190.62 | $ 28.95 | $ - | $ - | $ - | $ - | $ - | $ 3,219.57 | $ 3,219.57 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,219.57 | $ 39.85 | $ - | $ - | $ - | $ - | $ - | $ 3,259.42 | $ 3,259.42 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,259.42 | $ 50.71 | $ 19.31 | $ 50.71 | $ 70.02 | $ 146.20 | $ 216.22 | $ 3,360.85 | $ 3,144.63 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,144.63 | $ - | $ 19.31 | $ 58.80 | $ 78.11 | $ 146.20 | $ 224.31 | $ 3,203.43 | $ 2,979.12 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,979.12 | $ - | $ 19.31 | $ 60.22 | $ 79.53 | $ 146.20 | $ 225.73 | $ 3,039.34 | $ 2,813.61 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,813.61 | $ - | $ 19.31 | $ 59.22 | $ 78.52 | $ 146.20 | $ 224.72 | $ 2,872.83 | $ 2,648.11 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,648.11 | $ - | $ 19.31 | $ 55.96 | $ 75.27 | $ 146.20 | $ 221.47 | $ 2,704.07 | $ 2,482.60 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,482.60 | $ - | $ 19.31 | $ 52.47 | $ 71.77 | $ 146.20 | $ 217.97 | $ 2,535.07 | $ 2,317.09 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,317.09 | $ - | $ 19.31 | $ 49.51 | $ 68.81 | $ 146.20 | $ 215.01 | $ 2,366.60 | $ 2,151.59 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,151.59 | $ - | $ 19.31 | $ 45.97 | $ 65.28 | $ 146.20 | $ 211.48 | $ 2,197.56 | $ 1,986.08 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,986.08 | $ - | $ 19.31 | $ 39.37 | $ 58.68 | $ 146.20 | $ 204.88 | $ 2,025.45 | $ 1,820.57 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,820.57 | $ - | $ 19.31 | $ 34.27 | $ 53.58 | $ 146.20 | $ 199.78 | $ 1,854.84 | $ 1,655.07 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,655.07 | $ - | $ 19.31 | $ 31.29 | $ 50.59 | $ 146.20 | $ 196.79 | $ 1,686.35 | $ 1,489.56 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,489.56 | $ - | $ 19.31 | $ 28.16 | $ 47.47 | $ 146.20 | $ 193.67 | $ 1,517.72 | $ 1,324.05 |
| | | | | | | **$ 65,652.81** | **$ 386.13** | **$ 231.68** | **$ 565.95** | **$ 797.63** | **$ 1,754.40** | **$ 2,552.03** | **$ 66,604.89** | **$ 64,052.86** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **21** | 02/14/20 | 03/31/20 | 47 | 4.960% | $ 3,380.00 | $ 21.53 | $ - | $ - | $ - | $ - | $ - | $ 3,401.53 | $ 3,401.53 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 3,401.53 | $ 40.17 | $ - | $ - | $ - | $ - | $ - | $ 3,441.70 | $ 3,441.70 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 3,441.70 | $ 29.67 | $ - | $ - | $ - | $ - | $ - | $ 3,471.37 | $ 3,471.37 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,471.37 | $ 28.36 | $ - | $ - | $ - | $ - | $ - | $ 3,499.73 | $ 3,499.73 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,499.73 | $ 28.05 | $ - | $ - | $ - | $ - | $ - | $ 3,527.78 | $ 3,527.78 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,527.78 | $ 28.58 | $ - | $ - | $ - | $ - | $ - | $ 3,556.36 | $ 3,556.36 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,556.36 | $ 29.13 | $ - | $ - | $ - | $ - | $ - | $ 3,585.50 | $ 3,585.50 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,585.50 | $ 29.37 | $ - | $ - | $ - | $ - | $ - | $ 3,614.87 | $ 3,614.87 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,614.87 | $ 28.97 | $ - | $ - | $ - | $ - | $ - | $ 3,643.84 | $ 3,643.84 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,643.84 | $ 29.53 | $ - | $ - | $ - | $ - | $ - | $ 3,673.36 | $ 3,673.36 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,673.36 | $ 33.33 | $ - | $ - | $ - | $ - | $ - | $ 3,706.69 | $ 3,706.69 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,706.69 | $ 45.87 | $ - | $ - | $ - | $ - | $ - | $ 3,752.57 | $ 3,752.57 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,752.57 | $ 58.39 | $ 21.55 | $ 58.39 | $ 79.93 | $ 169.00 | $ 248.93 | $ 3,869.34 | $ 3,620.41 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,620.41 | $ - | $ 21.55 | $ 67.70 | $ 89.24 | $ 169.00 | $ 258.24 | $ 3,688.10 | $ 3,429.86 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,429.86 | $ - | $ 21.55 | $ 69.33 | $ 90.88 | $ 169.00 | $ 259.88 | $ 3,499.19 | $ 3,239.31 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,239.31 | $ - | $ 21.55 | $ 68.18 | $ 89.72 | $ 169.00 | $ 258.72 | $ 3,307.49 | $ 3,048.76 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,048.76 | $ - | $ 21.55 | $ 64.43 | $ 85.98 | $ 169.00 | $ 254.98 | $ 3,113.20 | $ 2,858.22 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,858.22 | $ - | $ 21.55 | $ 60.41 | $ 81.95 | $ 169.00 | $ 250.95 | $ 2,918.62 | $ 2,667.67 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,667.67 | $ - | $ 21.55 | $ 57.00 | $ 78.55 | $ 169.00 | $ 247.55 | $ 2,724.67 | $ 2,477.12 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,477.12 | $ - | $ 21.55 | $ 52.93 | $ 74.47 | $ 169.00 | $ 243.47 | $ 2,530.05 | $ 2,286.57 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,286.57 | $ - | $ 21.55 | $ 45.33 | $ 66.88 | $ 169.00 | $ 235.88 | $ 2,331.90 | $ 2,096.02 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,096.02 | $ - | $ 21.55 | $ 39.45 | $ 61.00 | $ 169.00 | $ 230.00 | $ 2,135.48 | $ 1,905.48 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,905.48 | $ - | $ 21.55 | $ 36.02 | $ 57.57 | $ 169.00 | $ 226.57 | $ 1,941.50 | $ 1,714.93 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,714.93 | $ - | $ 21.55 | $ 32.42 | $ 53.97 | $ 169.00 | $ 222.97 | $ 1,747.35 | $ 1,524.38 |
| | | | | | | **$ 75,599.66** | **$ 430.95** | **$ 258.57** | **$ 651.58** | **$ 910.15** | **$ 2,028.00** | **$ 2,938.15** | **$ 76,682.19** | **$ 73,744.04** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **22** | 03/06/20 | 03/31/20 | 26 | 4.960% | $ 3,786.00 | $ 13.34 | $ - | $ - | $ - | $ - | $ - | $ 3,799.34 | $ 3,799.34 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 3,799.34 | $ 44.87 | $ - | $ - | $ - | $ - | $ - | $ 3,844.21 | $ 3,844.21 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 3,844.21 | $ 33.14 | $ - | $ - | $ - | $ - | $ - | $ 3,877.35 | $ 3,877.35 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,877.35 | $ 31.68 | $ - | $ - | $ - | $ - | $ - | $ 3,909.03 | $ 3,909.03 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,909.03 | $ 31.33 | $ - | $ - | $ - | $ - | $ - | $ 3,940.36 | $ 3,940.36 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,940.36 | $ 31.93 | $ - | $ - | $ - | $ - | $ - | $ 3,972.28 | $ 3,972.28 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,972.28 | $ 32.54 | $ - | $ - | $ - | $ - | $ - | $ 4,004.82 | $ 4,004.82 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,004.82 | $ 32.81 | $ - | $ - | $ - | $ - | $ - | $ 4,037.63 | $ 4,037.63 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,037.63 | $ 32.36 | $ - | $ - | $ - | $ - | $ - | $ 4,069.99 | $ 4,069.99 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,069.99 | $ 32.98 | $ - | $ - | $ - | $ - | $ - | $ 4,102.97 | $ 4,102.97 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,102.97 | $ 37.23 | $ - | $ - | $ - | $ - | $ - | $ 4,140.20 | $ 4,140.20 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,140.20 | $ 51.24 | $ - | $ - | $ - | $ - | $ - | $ 4,191.43 | $ 4,191.43 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,191.43 | $ 65.21 | $ 23.53 | $ 65.21 | $ 88.75 | $ 189.30 | $ 278.05 | $ 4,321.86 | $ 4,043.82 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,043.82 | $ - | $ 23.53 | $ 75.61 | $ 99.15 | $ 189.30 | $ 288.45 | $ 4,119.43 | $ 3,830.98 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,830.98 | $ - | $ 23.53 | $ 77.44 | $ 100.97 | $ 189.30 | $ 290.27 | $ 3,908.43 | $ 3,618.15 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,618.15 | $ - | $ 23.53 | $ 76.15 | $ 99.68 | $ 189.30 | $ 288.98 | $ 3,694.30 | $ 3,405.32 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,405.32 | $ - | $ 23.53 | $ 71.97 | $ 95.50 | $ 189.30 | $ 284.80 | $ 3,477.29 | $ 3,192.49 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,192.49 | $ - | $ 23.53 | $ 67.47 | $ 91.00 | $ 189.30 | $ 280.30 | $ 3,259.96 | $ 2,979.65 |
| 07 | Q3/2024 | 07/01/24 | 09

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,470.82 | $ 36.62 | $ - | $ - | $ - | $ - | $ - | $ 4,507.44 | $ 4,507.44 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,507.44 | $ 36.12 | $ - | $ - | $ - | $ - | $ - | $ 4,543.56 | $ 4,543.56 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,543.56 | $ 36.82 | $ - | $ - | $ - | $ - | $ - | $ 4,580.38 | $ 4,580.38 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,580.38 | $ 41.56 | $ - | $ - | $ - | $ - | $ - | $ 4,621.94 | $ 4,621.94 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,621.94 | $ 57.20 | $ - | $ - | $ - | $ - | $ - | $ 4,679.14 | $ 4,679.14 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,679.14 | $ 72.80 | $ 24.60 | $ 72.80 | $ 97.40 | $ 213.00 | $ 310.40 | $ 4,824.74 | $ 4,514.34 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,514.34 | $ - | $ 24.60 | $ 84.41 | $ 109.01 | $ 213.00 | $ 322.01 | $ 4,598.76 | $ 4,276.75 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,276.75 | $ - | $ 24.60 | $ 86.45 | $ 111.05 | $ 213.00 | $ 324.05 | $ 4,363.20 | $ 4,039.15 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,039.15 | $ - | $ 24.60 | $ 85.01 | $ 109.61 | $ 213.00 | $ 322.61 | $ 4,124.16 | $ 3,801.55 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,801.55 | $ - | $ 24.60 | $ 80.34 | $ 104.94 | $ 213.00 | $ 317.94 | $ 3,881.89 | $ 3,563.96 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,563.96 | $ - | $ 24.60 | $ 75.32 | $ 99.92 | $ 213.00 | $ 312.92 | $ 3,639.28 | $ 3,326.36 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,326.36 | $ - | $ 24.60 | $ 71.07 | $ 95.67 | $ 213.00 | $ 308.67 | $ 3,397.43 | $ 3,088.76 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,088.76 | $ - | $ 24.60 | $ 65.99 | $ 90.59 | $ 213.00 | $ 303.59 | $ 3,154.76 | $ 2,851.16 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,851.16 | $ - | $ 24.60 | $ 56.52 | $ 81.12 | $ 213.00 | $ 294.12 | $ 2,907.69 | $ 2,613.57 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,613.57 | $ - | $ 24.60 | $ 49.20 | $ 73.79 | $ 213.00 | $ 286.79 | $ 2,662.76 | $ 2,375.97 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,375.97 | $ - | $ 24.60 | $ 44.92 | $ 69.51 | $ 213.00 | $ 282.51 | $ 2,420.89 | $ 2,138.37 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,138.37 | $ - | $ 24.60 | $ 40.42 | $ 65.02 | $ 213.00 | $ 278.02 | $ 2,178.80 | $ 1,900.78 |
| | | | | | | **$ 90,070.46** | **$ 491.94** | **$ 295.16** | **$ 812.47** | **$ 1,107.63** | **$ 2,556.00** | **$ 3,663.63** | **$ 91,374.86** | **$ 87,711.23** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **25** | 10/20/20 | 12/31/20 | 73 | 3.250% | $ 542.06 | $ 3.51 | $ - | $ - | $ - | $ - | $ - | $ 545.57 | $ 545.57 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 545.57 | $ 4.37 | $ - | $ - | $ - | $ - | $ - | $ 549.95 | $ 549.95 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 549.95 | $ 4.46 | $ - | $ - | $ - | $ - | $ - | $ 554.40 | $ 554.40 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 554.40 | $ 4.54 | $ - | $ - | $ - | $ - | $ - | $ 558.94 | $ 558.94 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 558.94 | $ 4.58 | $ - | $ - | $ - | $ - | $ - | $ 563.52 | $ 563.52 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 563.52 | $ 4.52 | $ - | $ - | $ - | $ - | $ - | $ 568.04 | $ 568.04 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 568.04 | $ 4.60 | $ - | $ - | $ - | $ - | $ - | $ 572.64 | $ 572.64 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 572.64 | $ 5.20 | $ - | $ - | $ - | $ - | $ - | $ 577.84 | $ 577.84 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 577.84 | $ 7.15 | $ - | $ - | $ - | $ - | $ - | $ 584.99 | $ 584.99 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 584.99 | $ 9.10 | $ 2.60 | $ 9.10 | $ 11.70 | $ 27.10 | $ 38.81 | $ 603.19 | $ 564.39 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 564.39 | $ - | $ 2.60 | $ 10.55 | $ 13.15 | $ 27.10 | $ 40.26 | $ 574.94 | $ 534.68 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 534.68 | $ - | $ 2.60 | $ 10.81 | $ 13.41 | $ 27.10 | $ 40.51 | $ 545.49 | $ 504.98 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 504.98 | $ - | $ 2.60 | $ 10.63 | $ 13.23 | $ 27.10 | $ 40.33 | $ 515.60 | $ 475.27 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 475.27 | $ - | $ 2.60 | $ 10.04 | $ 12.65 | $ 27.10 | $ 39.75 | $ 485.32 | $ 445.57 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 445.57 | $ - | $ 2.60 | $ 9.42 | $ 12.02 | $ 27.10 | $ 39.12 | $ 454.98 | $ 415.86 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 415.86 | $ - | $ 2.60 | $ 8.89 | $ 11.49 | $ 27.10 | $ 38.59 | $ 424.75 | $ 386.16 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 386.16 | $ - | $ 2.60 | $ 8.25 | $ 10.85 | $ 27.10 | $ 37.96 | $ 394.41 | $ 356.45 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 356.45 | $ - | $ 2.60 | $ 7.07 | $ 9.67 | $ 27.10 | $ 36.77 | $ 363.52 | $ 326.75 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 326.75 | $ - | $ 2.60 | $ 6.15 | $ 8.75 | $ 27.10 | $ 35.85 | $ 332.90 | $ 297.04 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 297.04 | $ - | $ 2.60 | $ 5.62 | $ 8.22 | $ 27.10 | $ 35.32 | $ 302.66 | $ 267.34 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 267.34 | $ - | $ 2.60 | $ 5.05 | $ 7.66 | $ 27.10 | $ 34.76 | $ 272.39 | $ 237.64 |
| | | | | | | **$ 10,192.44** | **$ 52.03** | **$ 31.22** | **$ 101.57** | **$ 132.79** | **$ 325.24** | **$ 458.03** | **$ 10,346.05** | **$ 9,888.02** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **26** | 11/20/20 | 12/31/20 | 42 | 3.250% | $ 754.54 | $ 2.81 | $ - | $ - | $ - | $ - | $ - | $ 757.35 | $ 757.35 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 757.35 | $ 6.07 | $ - | $ - | $ - | $ - | $ - | $ 763.42 | $ 763.42 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 763.42 | $ 6.19 | $ - | $ - | $ - | $ - | $ - | $ 769.61 | $ 769.61 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 769.61 | $ 6.30 | $ - | $ - | $ - | $ - | $ - | $ 775.91 | $ 775.91 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 775.91 | $ 6.36 | $ - | $ - | $ - | $ - | $ - | $ 782.27 | $ 782.27 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 782.27 | $ 6.27 | $ - | $ - | $ - | $ - | $ - | $ 788.54 | $ 788.54 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 788.54 | $ 6.39 | $ - | $ - | $ - | $ - | $ - | $ 794.93 | $ 794.93 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 794.93 | $ 7.21 | $ - | $ - | $ - | $ - | $ - | $ 802.14 | $ 802.14 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 802.14 | $ 9.93 | $ - | $ - | $ - | $ - | $ - | $ 812.07 | $ 812.07 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 812.07 | $ 12.63 | $ 3.51 | $ 12.63 | $ 16.14 | $ 37.73 | $ 53.87 | $ 837.34 | $ 783.47 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 783.47 | $ - | $ 3.51 | $ 14.65 | $ 18.16 | $ 37.73 | $ 55.88 | $ 798.12 | $ 742.23 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 742.23 | $ - | $ 3.51 | $ 15.00 | $ 18.51 | $ 37.73 | $ 56.24 | $ 757.24 | $ 701.00 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 701.00 | $ - | $ 3.51 | $ 14.75 | $ 18.26 | $ 37.73 | $ 55.99 | $ 715.75 | $ 659.76 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 659.76 | $ - | $ 3.51 | $ 13.94 | $ 17.45 | $ 37.73 | $ 55.18 | $ 673.71 | $ 618.53 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 618.53 | $ - | $ 3.51 | $ 13.07 | $ 16.58 | $ 37.73 | $ 54.31 | $ 631.60 | $ 577.29 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 577.29 | $ - | $ 3.51 | $ 12.33 | $ 15.84 | $ 37.73 | $ 53.57 | $ 589.63 | $ 536.06 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 536.06 | $ - | $ 3.51 | $ 11.45 | $ 14.96 | $ 37.73 | $ 52.69 | $ 547.51 | $ 494.82 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 494.82 | $ - | $ 3.51 | $ 9.81 | $ 13.32 | $ 37.73 | $ 51.04 | $ 504.63 | $ 453.59 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 453.59 | $ - | $ 3.51 | $ 8.54 | $ 12.05 | $ 37.73 | $ 49.77 | $ 462.12 | $ 412.35 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 412.35 | $ - | $ 3.51 | $ 7.80 | $ 11.30 | $ 37.73 | $ 49.03 | $ 420.15 | $ 371.12 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 371.12 | $ - | $ 3.51 | $ 7.02 | $ 10.52 | $ 37.73 | $ 48.25 | $ 378.13 | $ 329.88 |
| | | | | | | **$ 14,151.00** | **$ 70.16** | **$ 42.10** | **$ 141.00** | **$ 183.10** | **$ 452.72** | **$ 635.83** | **$ 14,362.17** | **$ 13,726.34** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **27** | 11/03/20 | 12/31/20 | 59 | 3.250% | $ 1,031.27 | $ 5.40 | $ - | $ - | $ - | $ - | $ - | $ 1,036.67 | $ 1,036.67 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,036.67 | $ 8.31 | $ - | $ - | $ - | $ - | $ - | $ 1,044.98 | $ 1,044.98 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,044.98 | $ 8.47 | $ - | $ - | $ - | $ - | $ - | $ 1,053.45 | $ 1,053.45 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,053.45 | $ 8.63 | $ - | $ - | $ - | $ - | $ - | $ 1,062.08 | $ 1,062.08 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,062.08 | $ 8.70 | $ - | $ - | $ - | $ - | $ - | $ 1,070.78 | $ 1,070.78 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,070.78 | $ 8.58 | $ - | $ - | $ - | $ - | $ - | $ 1,079.36 | $ 1,079.36 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,079.36 | $ 8.75 | $ - | $ - | $ - | $ - | $ - | $ 1,088.10 | $ 1,088.10 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,088.10 | $ 9.87 | $ - | $ - | $ - | $ - | $ - | $ 1,097.98 | $ 1,097.98 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,097.98 | $ 13.59 | $ - | $ - | $ - | $ - | $ - | $ 1,111.57 | $ 1,111.57 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,111.57 | $ 17.29 | $ 4.88 | $ 17.29 | $ 22.17 | $ 51.56 | $ 73.74 | $ 1,146.16 | $ 1,072.42 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,072.42 | $ - | $ 4.88 | $ 20.05 | $ 24.93 | $ 51.56 | $ 76.50 | $ 1,092.47 | $ 1,015.97 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,015.97 | $ - | $ 4.88 | $ 20.54 | $ 25.42 | $ 51.56 | $ 76.98 | $ 1,036.51 | $ 959.53 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 959.53 | $ - | $ 4.88 | $ 20.19 | $ 25.07 | $ 51.56 | $ 76.64 | $ 979.73 | $ 903.09 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 903.09 | $ - | $ 4.88 | $ 19.09 | $ 23.97 | $ 51.56 | $ 75.53 | $ 922.17 | $ 846.65 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 846.65 | $ - | $ 4.88 | $ 17.89 | $ 22.77 | $ 51.56 | $ 74.34 | $ 864.54 | $ 790.20 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 790.20 | $ - | $ 4.88 | $ 16.88 | $ 21.76 | $ 51.56 | $ 73.33 | $ 807.09 | $ 733.76 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 733.76 | $ - | $ 4.88 | $ 15.68 | $ 20.56 | $ 51.56 | $ 72.12 | $ 749.44 | $ 677.32 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 677.32 | $ - | $ 4.88 | $ 13.43 | $ 18.31 | $ 51.56 | $ 69.87 | $ 690.74 | $ 620.87 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 620.87 | $ - | $ 4.88 | $ 11.69 | $ 16.57 | $ 51.56 | $ 68.13 | $ 632.56 | $ 564.43 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 564.43 | $ - | $ 4.88 | $ 10.67 | $ 15.55 | $ 51.56 | $ 67.11 | $ 575.10 | $ 507.99 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 507.99 | $ - | $ 4.88 | $ 9.60 | $ 14.48 | $ 51.56 | $ 66.05 | $ 517.59 | $ 451.54 |
| | | | | | | **$ 19,368.46** | **$ 97.59** | **$ 58.55** | **$ 193.01** | **$ 251.56** | **$ 618.76** | **$ 870.32** | **$ 19,659.06** | **$ 18,788.74** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **28** | 03/04/21 | 03/31/21 | 28 | 3.250% | $ 1,012.97 | $ 2.53 | $ - | $ - | $ - | $ - | $ - | $ 1,015.50 | $ 1,015.50 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,015.50 | $ 8.23 | $ - | $ - | $ - | $ - | $ - | $ 1,023.72 | $ 1,023.72 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,023.72 | $ 8.39 | $ - | $ - | $ - | $ - | $ - | $ 1,032.11 | $ 1,032.11 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,032.11 | $ 8.45 | $ - | $ - | $ - | $ - | $ - | $ 1,040.56 | $ 1,040.56 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,040.56 | $ 8.34 | $ - | $ - | $ - | $ - | $ - | $ 1,048.90 | $ 1,048.90 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,048.90 | $ 8.50 | $ - | $ - | $ - | $ - | $ - | $ 1,057.40 | $ 1,057.40 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,057.40 | $ 9.59 | $ - | $ - | $ - | $ - | $ - | $ 1,067.00 | $ 1,067.00 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,067.00 | $ 13.21 | $ - | $ - | $ - | $ - | $ - | $ 1,080.20 | $ 1,080.20 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,080.20 | $ 16.81 | $ 4.20 | $ 16.81 | $ 21.01 | $ 50.65 | $ 71.66 | $ 1,113.82 | $ 1,042.16 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,042.16 | $ - | $ 4.20 | $ 19.49 | $ 23.69 | $ 50.65 | $ 74.34 | $ 1,061.65 | $ 987.31 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 987.31 | $ - | $ 4.20 | $ 19.96 | $ 24.16 | $ 50.65 | $ 74.81 | $ 1,007.27 | $ 932.46 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 932.46 | $ - | $ 4.20 | $ 19.63 | $ 23.83 | $ 50.65 | $ 74.48 | $ 952.08 | $ 877.61 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 877.61 | $ - | $ 4.20 | $ 18.55 | $ 22.75 | $ 50.65 | $ 73.40 | $ 896.15 | $ 822.76 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 822.76 | $ - | $ 4.20 | $ 17.39 | $ 21.59 | $ 50.65 | $ 72.24 | $ 840.14 | $ 767.91 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 767.91 | $ - | $ 4.20 | $ 16.41 | $ 20.61 | $ 50.65 | $ 71.26 | $ 784.31 | $ 713.06 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 713.06 | $ - | $ 4.20 | $ 15.24 | $ 19.44 | $ 50.65 | $ 70.09 | $ 728.29 | $ 658.21 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 658.21 | $ - | $ 4.20 | $ 13.05 | $ 17.25 | $ 50.65 | $ 67.90 | $ 671.25 | $ 603.36 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 603.36 | $ - | $ 4.20 | $ 11.36 | $ 15.56 | $ 50.65 | $ 66.21 | $ 614.71 | $ 548.50 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 548.50 | $ - | $ 4.20 | $ 10.37 | $ 14.57 | $ 50.65 | $ 65.22 | $ 558.87 | $ 493.65 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 493.65 | $ - | $ 4.20 | $ 9.33 | $ 13.53 | $ 50.65 | $ 64.18 | $ 502.99 | $ 438.80 |
| | | | | | | **$ 17,825.34** | **$ 84.04** | **$ 50.42** | **$ 187.56** | **$ 237.99** | **$ 607.78** | **$ 845.77** | **$ 18,096.94** | **$ 17,251.17** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **29** | 03/04/21 | 03/31/21 | 28 | 3.250% | $ 789.36 | $ 1.97 | $ - | $ - | $ - | $ - | $ - | $ 791.33 | $ 791.33 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 791.33 | $ 6.41 | $ - | $ - | $ - | $ - | $ - | $ 797.74 | $ 797.74 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 797.74 | $ 6.53 | $ - | $ - | $ - | $ - | $ - | $ 804.27 | $ 804.27 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 804.27 | $ 6.59 | $ - | $ - | $ - | $ - | $ - | $ 810.86 | $ 810.86 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 810.86 | $ 6.50 | $ - | $ - | $ - | $ - | $ - | $ 817.36 | $ 817.36 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 817.36 | $ 6.62 | $ - | $ - | $ - | $ - | $ - | $ 823.98 | $ 823.98 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 823.98 | $ 7.48 | $ - | $ - | $ - | $ - | $ - | $ 831.46 | $ 831.46 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 831.46 | $ 10.29 | $ - | $ - | $ - | $ - | $ - | $ 841.75 | $ 841.75 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 841.75 | $ 13.10 | $ 3.27 | $ 13.10 | $ 16.37 | $ 39.47 | $ 55.84 | $ 867.94 | $ 812.11 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 812.11 | $ - | $ 3.27 | $ 15.19 | $ 18.46 | $ 39.47 | $ 57.93 | $ 827.29 | $ 769.36 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 769.36 | $ - | $ 3.27 | $ 15.55 | $ 18.83 | $ 39.47 | $ 58.29 | $ 784.92 | $ 726.62 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 726.62 | $ - | $ 3.27 | $ 15.29 | $ 18.57 | $ 39.47 | $ 58.04 | $ 741.91 | $ 683.88 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 683.88 | $ - | $ 3.27 | $ 14.45 | $ 17.73 | $ 39.47 | $ 57.20 | $ 698.33 | $ 641.14 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 641.14 | $ - | $ 3.27 | $ 13.55 | $ 16.82 | $ 39.47 | $ 56.29 | $ 654.69 | $ 598.39 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 598.39 | $ - | $ 3.27 | $ 12.79 | $ 16.06 | $ 39.47 | $ 55.53 | $ 611.18 | $ 555.65 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 555.65 | $ - | $ 3.27 | $ 11.87 | $ 15.15 | $ 39.47 | $ 54.61 | $ 567.52 | $ 512.91 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 512.91 | $ - | $ 3.27 | $ 10.17 | $ 13.44 | $ 39.47 | $ 52.91 | $ 523.08 | $ 470.17 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 470.17 | $ - | $ 3.27 | $ 8.85 | $ 12.12 | $ 39.47 | $ 51.59 | $ 479.02 | $ 427.42 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 427.42 | $ - | $ 3.27 | $ 8.08 | $ 11.35 | $ 39.47 | $ 50.82 | $ 435.50 | $ 384.68 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 384.68 | $ - | $ 3.27 | $ 7.27 | $ 10.55 | $ 39.47 | $ 50.01 | $ 391.95 | $ 341.94 |
| | | | | | | **$ 13,890.45** | **$ 65.49** | **$ 39.29** | **$ 146.16** | **$ 185.45** | **$ 473.62** | **$ 659.07** | **$ 14,102.10** | **$ 13,443.03** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **30** | 03/04/21 | 03/31/21 | 28 | 3.250% | $ 1,038.03 | $ 2.59 | $ - | $ - | $ - | $ - | $ - | $ 1,040.62 | $ 1,040.62 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,040.62 | $ 8.43 | $ - | $ - | $ - | $ - | $ - | $ 1,049.05 | $ 1,049.05 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,049.05 | $ 8.59 | $ - | $ - | $ - | $ - | $ - | $ 1,057.64 | $ 1,057.64 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,057.64 | $ 8.66 | $ - | $ - | $ - | $ - | $ - | $ 1,066.31 | $ 1,066.31 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,066.31 | $ 8.55 | $ - | $ - | $ - | $ - | $ - | $ 1,074.85 | $ 1,074.85 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,074.85 | $ 8.71 | $ - | $ - | $ - | $ - | $ - | $ 1,083.56 | $ 1,083.56 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,083.56 | $ 9.83 | $ - | $ - | $ - | $ - | $ - | $ 1,093.39 | $ 1,093.39 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,093.39 | $ 13.53 | $ - | $ - | $ - | $ - | $ - | $ 1,106.93 | $ 1,106.93 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,106.93 | $ 17.22 | $ 4.31 | $ 17.22 | $ 21.53 | $ 51.90 | $ 73.43 | $ 1,141.37 | $ 1,067.94 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,067.94 | $ - | $ 4.31 | $ 19.97 | $ 24.27 | $ 51.90 | $ 76.18 | $ 1,087.91 | $ 1,011.73 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,011.73 | $ - | $ 4.31 | $ 20.45 | $ 24.76 | $ 51.90 | $ 76.66 | $ 1,032.19 | $ 955.53 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 955.53 | $ - | $ 4.31 | $ 20.11 | $ 24.42 | $ 51.90 | $ 76.32 | $ 975.64 | $ 899.32 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 899.32 | $ - | $ 4.31 | $ 19.01 | $ 23.31 | $ 51.90 | $ 75.21 | $ 918.32 | $ 843.11 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 843.11 | $ - | $ 4.31 | $ 17.82 | $ 22.12 | $ 51.90 | $ 74.03 | $ 860.93 | $ 786.90 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 786.90 | $ - | $ 4.31 | $ 16.81 | $ 21.12 | $ 51.90 | $ 73.02 | $ 803.72 | $ 730.70 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 730.70 | $ - | $ 4.31 | $ 15.61 | $ 19.92 | $ 51.90 | $ 71.82 | $ 746.31 | $ 674.49 |
| 09 | Q1/2025 | 01/01/

| | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,761.79 | $ 27.41 | $ 6.33 | $ 27.41 | $ 33.74 | $ 83.13 | $ 116.87 | $ 1,816.61 | $ 1,699.74 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,699.74 | $ - | $ 6.33 | $ 31.78 | $ 38.11 | $ 83.13 | $ 121.24 | $ 1,731.53 | $ 1,610.28 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,610.28 | $ - | $ 6.33 | $ 32.55 | $ 38.88 | $ 83.13 | $ 122.01 | $ 1,642.83 | $ 1,520.82 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,520.82 | $ - | $ 6.33 | $ 32.01 | $ 38.34 | $ 83.13 | $ 121.47 | $ 1,552.83 | $ 1,431.36 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,431.36 | $ - | $ 6.33 | $ 30.25 | $ 36.58 | $ 83.13 | $ 119.71 | $ 1,461.61 | $ 1,341.90 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,341.90 | $ - | $ 6.33 | $ 28.36 | $ 34.69 | $ 83.13 | $ 117.82 | $ 1,370.26 | $ 1,252.44 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,252.44 | $ - | $ 6.33 | $ 26.76 | $ 33.09 | $ 83.13 | $ 116.22 | $ 1,279.20 | $ 1,162.98 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,162.98 | $ - | $ 6.33 | $ 24.85 | $ 31.18 | $ 83.13 | $ 114.31 | $ 1,187.83 | $ 1,073.52 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,073.52 | $ - | $ 6.33 | $ 21.28 | $ 27.61 | $ 83.13 | $ 110.74 | $ 1,094.80 | $ 984.06 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 984.06 | $ - | $ 6.33 | $ 18.52 | $ 24.85 | $ 83.13 | $ 107.98 | $ 1,002.58 | $ 894.60 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 894.60 | $ - | $ 6.33 | $ 16.91 | $ 23.24 | $ 83.13 | $ 106.37 | $ 911.51 | $ 805.14 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 805.14 | $ - | $ 6.33 | $ 15.22 | $ 21.55 | $ 83.13 | $ 104.68 | $ 820.36 | $ 715.68 |
| | | | | | | **$ 27,427.00** | **$ 126.63** | **$ 75.98** | **$ 305.91** | **$ 381.89** | **$ 997.54** | **$ 1,379.43** | **$ 27,859.54** | **$ 26,480.11** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **33** | 07/09/21 | 09/30/21 | 84 | 3.250% | $ 1,995.09 | $ 14.92 | $ - | $ - | $ - | $ - | $ - | $ 2,010.01 | $ 2,010.01 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,010.01 | $ 16.47 | $ - | $ - | $ - | $ - | $ - | $ 2,026.48 | $ 2,026.48 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,026.48 | $ 16.24 | $ - | $ - | $ - | $ - | $ - | $ 2,042.72 | $ 2,042.72 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,042.72 | $ 16.55 | $ - | $ - | $ - | $ - | $ - | $ 2,059.27 | $ 2,059.27 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,059.27 | $ 18.69 | $ - | $ - | $ - | $ - | $ - | $ 2,077.95 | $ 2,077.95 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,077.95 | $ 25.72 | $ - | $ - | $ - | $ - | $ - | $ 2,103.67 | $ 2,103.67 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,103.67 | $ 32.73 | $ 7.07 | $ 32.73 | $ 39.80 | $ 99.75 | $ 139.55 | $ 2,169.13 | $ 2,029.58 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,029.58 | $ - | $ 7.07 | $ 37.95 | $ 45.02 | $ 99.75 | $ 144.77 | $ 2,067.53 | $ 1,922.76 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,922.76 | $ - | $ 7.07 | $ 38.87 | $ 45.93 | $ 99.75 | $ 145.69 | $ 1,961.63 | $ 1,815.94 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,815.94 | $ - | $ 7.07 | $ 38.22 | $ 45.28 | $ 99.75 | $ 145.04 | $ 1,854.16 | $ 1,709.12 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,709.12 | $ - | $ 7.07 | $ 36.12 | $ 43.19 | $ 99.75 | $ 142.94 | $ 1,745.24 | $ 1,602.30 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,602.30 | $ - | $ 7.07 | $ 33.86 | $ 40.93 | $ 99.75 | $ 140.68 | $ 1,636.16 | $ 1,495.48 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,495.48 | $ - | $ 7.07 | $ 31.95 | $ 39.02 | $ 99.75 | $ 138.77 | $ 1,527.43 | $ 1,388.66 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,388.66 | $ - | $ 7.07 | $ 29.67 | $ 36.74 | $ 99.75 | $ 136.49 | $ 1,418.33 | $ 1,281.84 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,281.84 | $ - | $ 7.07 | $ 25.41 | $ 32.48 | $ 99.75 | $ 132.23 | $ 1,307.25 | $ 1,175.02 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,175.02 | $ - | $ 7.07 | $ 22.12 | $ 29.18 | $ 99.75 | $ 128.94 | $ 1,197.14 | $ 1,068.20 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,068.20 | $ - | $ 7.07 | $ 20.19 | $ 27.26 | $ 99.75 | $ 127.01 | $ 1,088.39 | $ 961.38 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 961.38 | $ - | $ 7.07 | $ 18.17 | $ 25.24 | $ 99.75 | $ 124.99 | $ 979.55 | $ 854.56 |
| | | | | | | **$ 30,765.49** | **$ 141.31** | **$ 84.79** | **$ 365.27** | **$ 450.06** | **$ 1,197.05** | **$ 1,647.11** | **$ 31,272.07** | **$ 29,624.96** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **34** | 07/29/21 | 09/30/21 | 64 | 3.250% | $ 2,287.12 | $ 13.03 | $ - | $ - | $ - | $ - | $ - | $ 2,300.15 | $ 2,300.15 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,300.15 | $ 18.84 | $ - | $ - | $ - | $ - | $ - | $ 2,319.00 | $ 2,319.00 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,319.00 | $ 18.58 | $ - | $ - | $ - | $ - | $ - | $ 2,337.58 | $ 2,337.58 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,337.58 | $ 18.94 | $ - | $ - | $ - | $ - | $ - | $ 2,356.52 | $ 2,356.52 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,356.52 | $ 21.38 | $ - | $ - | $ - | $ - | $ - | $ 2,377.90 | $ 2,377.90 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,377.90 | $ 29.43 | $ - | $ - | $ - | $ - | $ - | $ 2,407.33 | $ 2,407.33 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,407.33 | $ 37.46 | $ 7.88 | $ 37.46 | $ 45.34 | $ 114.36 | $ 159.69 | $ 2,482.24 | $ 2,322.55 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,322.55 | $ - | $ 7.88 | $ 43.43 | $ 51.31 | $ 114.36 | $ 165.67 | $ 2,365.98 | $ 2,200.31 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,200.31 | $ - | $ 7.88 | $ 44.48 | $ 52.36 | $ 114.36 | $ 166.72 | $ 2,244.79 | $ 2,078.07 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,078.07 | $ - | $ 7.88 | $ 43.74 | $ 51.62 | $ 114.36 | $ 165.98 | $ 2,121.81 | $ 1,955.83 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,955.83 | $ - | $ 7.88 | $ 41.33 | $ 49.22 | $ 114.36 | $ 163.57 | $ 1,997.16 | $ 1,833.59 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,833.59 | $ - | $ 7.88 | $ 38.75 | $ 46.63 | $ 114.36 | $ 160.99 | $ 1,872.34 | $ 1,711.35 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,711.35 | $ - | $ 7.88 | $ 36.56 | $ 44.45 | $ 114.36 | $ 158.80 | $ 1,747.92 | $ 1,589.11 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,589.11 | $ - | $ 7.88 | $ 33.95 | $ 41.84 | $ 114.36 | $ 156.19 | $ 1,623.07 | $ 1,466.87 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,466.87 | $ - | $ 7.88 | $ 29.08 | $ 36.96 | $ 114.36 | $ 151.32 | $ 1,495.95 | $ 1,344.63 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,344.63 | $ - | $ 7.88 | $ 25.31 | $ 33.19 | $ 114.36 | $ 147.55 | $ 1,369.94 | $ 1,222.39 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,222.39 | $ - | $ 7.88 | $ 23.11 | $ 30.99 | $ 114.36 | $ 145.35 | $ 1,245.50 | $ 1,100.15 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,100.15 | $ - | $ 7.88 | $ 20.80 | $ 28.68 | $ 114.36 | $ 143.04 | $ 1,120.95 | $ 977.91 |
| | | | | | | **$ 35,210.47** | **$ 157.67** | **$ 94.60** | **$ 418.00** | **$ 512.60** | **$ 1,372.27** | **$ 1,884.87** | **$ 35,786.13** | **$ 33,901.26** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **35** | 07/29/21 | 09/30/21 | 64 | 3.250% | $ 2,490.49 | $ 14.19 | $ - | $ - | $ - | $ - | $ - | $ 2,504.68 | $ 2,504.68 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,504.68 | $ 20.52 | $ - | $ - | $ - | $ - | $ - | $ 2,525.20 | $ 2,525.20 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,525.20 | $ 20.24 | $ - | $ - | $ - | $ - | $ - | $ 2,545.44 | $ 2,545.44 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,545.44 | $ 20.63 | $ - | $ - | $ - | $ - | $ - | $ 2,566.06 | $ 2,566.06 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,566.06 | $ 23.28 | $ - | $ - | $ - | $ - | $ - | $ 2,589.35 | $ 2,589.35 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,589.35 | $ 32.05 | $ - | $ - | $ - | $ - | $ - | $ 2,621.39 | $ 2,621.39 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,621.39 | $ 40.79 | $ 8.58 | $ 40.79 | $ 49.37 | $ 124.52 | $ 173.89 | $ 2,702.96 | $ 2,529.07 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,529.07 | $ - | $ 8.58 | $ 47.29 | $ 55.87 | $ 124.52 | $ 180.40 | $ 2,576.36 | $ 2,395.96 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,395.96 | $ - | $ 8.58 | $ 48.43 | $ 57.02 | $ 124.52 | $ 181.54 | $ 2,444.39 | $ 2,262.85 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,262.85 | $ - | $ 8.58 | $ 47.63 | $ 56.21 | $ 124.52 | $ 180.73 | $ 2,310.48 | $ 2,129.74 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,129.74 | $ - | $ 8.58 | $ 45.01 | $ 53.59 | $ 124.52 | $ 178.12 | $ 2,174.75 | $ 1,996.63 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,996.63 | $ - | $ 8.58 | $ 42.20 | $ 50.78 | $ 124.52 | $ 175.31 | $ 2,038.83 | $ 1,863.52 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,863.52 | $ - | $ 8.58 | $ 39.82 | $ 48.40 | $ 124.52 | $ 172.93 | $ 1,903.34 | $ 1,730.42 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,730.42 | $ - | $ 8.58 | $ 36.97 | $ 45.56 | $ 124.52 | $ 170.08 | $ 1,767.39 | $ 1,597.31 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,597.31 | $ - | $ 8.58 | $ 31.67 | $ 40.25 | $ 124.52 | $ 164.77 | $ 1,628.97 | $ 1,464.20 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,464.20 | $ - | $ 8.58 | $ 27.56 | $ 36.15 | $ 124.52 | $ 160.67 | $ 1,491.76 | $ 1,331.09 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,331.09 | $ - | $ 8.58 | $ 25.16 | $ 33.75 | $ 124.52 | $ 158.27 | $ 1,356.25 | $ 1,197.98 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,197.98 | $ - | $ 8.58 | $ 22.65 | $ 31.23 | $ 124.52 | $ 155.76 | $ 1,220.63 | $ 1,064.87 |
| | | | | | | **$ 38,341.37** | **$ 171.69** | **$ 103.01** | **$ 455.17** | **$ 558.18** | **$ 1,494.29** | **$ 2,052.47** | **$ 38,968.23** | **$ 36,915.75** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **36** | 08/31/21 | 09/30/21 | 31 | 3.250% | $ 2,563.74 | $ 7.08 | $ - | $ - | $ - | $ - | $ - | $ 2,570.82 | $ 2,570.82 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,570.82 | $ 21.06 | $ - | $ - | $ - | $ - | $ - | $ 2,591.88 | $ 2,591.88 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,591.88 | $ 20.77 | $ - | $ - | $ - | $ - | $ - | $ 2,612.65 | $ 2,612.65 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,612.65 | $ 21.17 | $ - | $ - | $ - | $ - | $ - | $ 2,633.82 | $ 2,633.82 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,633.82 | $ 23.90 | $ - | $ - | $ - | $ - | $ - | $ 2,657.72 | $ 2,657.72 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,657.72 | $ 32.89 | $ - | $ - | $ - | $ - | $ - | $ 2,690.61 | $ 2,690.61 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,690.61 | $ 41.86 | $ 8.44 | $ 41.86 | $ 50.30 | $ 128.19 | $ 178.49 | $ 2,774.33 | $ 2,595.85 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,595.85 | $ - | $ 8.44 | $ 48.54 | $ 56.98 | $ 128.19 | $ 185.16 | $ 2,644.39 | $ 2,459.22 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,459.22 | $ - | $ 8.44 | $ 49.71 | $ 58.15 | $ 128.19 | $ 186.34 | $ 2,508.94 | $ 2,322.60 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,322.60 | $ - | $ 8.44 | $ 48.88 | $ 57.32 | $ 128.19 | $ 185.51 | $ 2,371.48 | $ 2,185.98 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,185.98 | $ - | $ 8.44 | $ 46.20 | $ 54.63 | $ 128.19 | $ 182.82 | $ 2,232.17 | $ 2,049.35 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,049.35 | $ - | $ 8.44 | $ 43.31 | $ 51.75 | $ 128.19 | $ 179.93 | $ 2,092.66 | $ 1,912.73 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,912.73 | $ - | $ 8.44 | $ 40.87 | $ 49.30 | $ 128.19 | $ 177.49 | $ 1,953.60 | $ 1,776.11 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,776.11 | $ - | $ 8.44 | $ 37.95 | $ 46.38 | $ 128.19 | $ 174.57 | $ 1,814.05 | $ 1,639.48 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,639.48 | $ - | $ 8.44 | $ 32.50 | $ 40.94 | $ 128.19 | $ 169.13 | $ 1,671.98 | $ 1,502.86 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,502.86 | $ - | $ 8.44 | $ 28.29 | $ 36.73 | $ 128.19 | $ 164.91 | $ 1,531.15 | $ 1,366.23 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,366.23 | $ - | $ 8.44 | $ 25.83 | $ 34.26 | $ 128.19 | $ 162.45 | $ 1,392.06 | $ 1,229.61 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,229.61 | $ - | $ 8.44 | $ 23.24 | $ 31.68 | $ 128.19 | $ 159.87 | $ 1,252.86 | $ 1,092.99 |
| | | | | | | **$ 39,361.24** | **$ 168.73** | **$ 101.24** | **$ 467.19** | **$ 568.42** | **$ 1,538.24** | **$ 2,106.67** | **$ 39,997.15** | **$ 37,890.49** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **37** | 10/12/21 | 12/31/21 | 81 | 3.250% | $ 2,490.49 | $ 17.96 | $ - | $ - | $ - | $ - | $ - | $ 2,508.45 | $ 2,508.45 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,508.45 | $ 20.10 | $ - | $ - | $ - | $ - | $ - | $ 2,528.55 | $ 2,528.55 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,528.55 | $ 20.49 | $ - | $ - | $ - | $ - | $ - | $ 2,549.04 | $ 2,549.04 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,549.04 | $ 23.13 | $ - | $ - | $ - | $ - | $ - | $ 2,572.17 | $ 2,572.17 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,572.17 | $ 31.83 | $ - | $ - | $ - | $ - | $ - | $ 2,604.01 | $ 2,604.01 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,604.01 | $ 40.52 | $ 7.70 | $ 40.52 | $ 48.22 | $ 124.52 | $ 172.74 | $ 2,685.04 | $ 2,512.29 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,512.29 | $ - | $ 7.70 | $ 46.98 | $ 54.68 | $ 124.52 | $ 179.20 | $ 2,559.27 | $ 2,380.07 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,380.07 | $ - | $ 7.70 | $ 48.11 | $ 55.81 | $ 124.52 | $ 180.34 | $ 2,428.18 | $ 2,247.84 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,247.84 | $ - | $ 7.70 | $ 47.31 | $ 55.01 | $ 124.52 | $ 179.54 | $ 2,295.15 | $ 2,115.62 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,115.62 | $ - | $ 7.70 | $ 44.71 | $ 52.41 | $ 124.52 | $ 176.94 | $ 2,160.33 | $ 1,983.39 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,983.39 | $ - | $ 7.70 | $ 41.92 | $ 49.62 | $ 124.52 | $ 174.14 | $ 2,025.31 | $ 1,851.16 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,851.16 | $ - | $ 7.70 | $ 39.55 | $ 47.25 | $ 124.52 | $ 171.78 | $ 1,890.72 | $ 1,718.94 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,718.94 | $ - | $ 7.70 | $ 36.73 | $ 44.43 | $ 124.52 | $ 168.95 | $ 1,755.67 | $ 1,586.71 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,586.71 | $ - | $ 7.70 | $ 31.46 | $ 39.16 | $ 124.52 | $ 163.68 | $ 1,618.17 | $ 1,454.49 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,454.49 | $ - | $ 7.70 | $ 27.38 | $ 35.08 | $ 124.52 | $ 159.60 | $ 1,481.86 | $ 1,322.26 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,322.26 | $ - | $ 7.70 | $ 25.00 | $ 32.70 | $ 124.52 | $ 157.22 | $ 1,347.26 | $ 1,190.03 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,190.03 | $ - | $ 7.70 | $ 22.50 | $ 30.20 | $ 124.52 | $ 154.72 | $ 1,212.53 | $ 1,057.81 |
| | | | | | | **$ 35,615.53** | **$ 154.03** | **$ 92.42** | **$ 452.15** | **$ 544.57** | **$ 1,494.29** | **$ 2,038.86** | **$ 36,221.71** | **$ 34,182.84** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **38** | 11/04/21 | 12/31/21 | 58 | 3.250% | $ 2,287.12 | $ 11.81 | $ - | $ - | $ - | $ - | $ - | $ 2,298.93 | $ 2,298.93 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,298.93 | $ 18.42 | $ - | $ - | $ - | $ - | $ - | $ 2,317.35 | $ 2,317.35 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,317.35 | $ 18.78 | $ - | $ - | $ - | $ - | $ - | $ 2,336.13 | $ 2,336.13 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,336.13 | $ 21.20 | $ - | $ - | $ - | $ - | $ - | $ 2,357.33 | $ 2,357.33 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,357.33 | $ 29.17 | $ - | $ - | $ - | $ - | $ - | $ 2,386.50 | $ 2,386.50 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,386.50 | $ 37.13 | $ 6.83 | $ 37.13 | $ 43.96 | $ 114.36 | $ 158.31 | $ 2,460.77 | $ 2,302.45 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,302.45 | $ - | $ 6.83 | $ 43.05 | $ 49.88 | $ 114.36 | $ 164.23 | $ 2,345.51 | $ 2,181.27 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,181.27 | $ - | $ 6.83 | $ 44.09 | $ 50.92 | $ 114.36 | $ 165.28 | $ 2,225.37 | $ 2,060.09 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,060.09 | $ - | $ 6.83 | $ 43.36 | $ 50.18 | $ 114.36 | $ 164.54 | $ 2,103.45 | $ 1,938.91 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,938.91 | $ - | $ 6.83 | $ 40.98 | $ 47.80 | $ 114.36 | $ 162.16 | $ 1,979.88 | $ 1,817.73 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,817.73 | $ - | $ 6.83 | $ 38.42 | $ 45.24 | $ 114.36 | $ 159.60 | $ 1,856.14 | $ 1,696.54 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,696.54 | $ - | $ 6.83 | $ 36.25 | $ 43.07 | $ 114.36 | $ 157.43 | $ 1,732.79 | $ 1,575.36 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,575.36 | $ - | $ 6.83 | $ 33.66 | $ 40.49 | $ 114.36 | $ 154.84 | $ 1,609.02 | $ 1,454.18 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,454.18 | $ - | $ 6.83 | $ 28.83 | $ 35.65 | $ 114.36 | $ 150.01 | $ 1,483.01 | $ 1,333.00 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,333.00 | $ - | $ 6.83 | $ 25.09 | $ 31.92 | $ 114.36 | $ 146.27 | $ 1,358.09 | $ 1,211.82 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,211.82 | $ - | $ 6.83 | $ 22.91 | $ 29.73 | $ 114.36 | $ 144.09 | $ 1,234.73 | $ 1,090.64 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,090.64 | $ - | $ 6.83 | $ 20.62 | $ 27.44 | $ 114.36 | $ 141.80 | $ 1,111.25 | $ 969.45 |
| | | | | | | **$ 32,645.36** | **$ 136.51** | **$ 81.91** | **$ 414.38** | **$ 496.29** | **$ 1,372.27** | **$ 1,868.56** | **$ 33,196.26** | **$ 31,327.69** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **39** | 11/30/21 | 12/31/21 | 32 | 3.250% | $ 1,995.09 | $ 5.68 | $ - | $ - | $ - | $ - | $ - | $ 2,000.77 | $ 2,000.77 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,000.77 | $ 16.03 | $ - | $ - | $ - | $ - | $ - | $ 2,016.81 | $ 2,016.81 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,016.81 | $ 16.34 | $ - | $ - | $ - | $ - | $ - | $ 2,033.15 | $ 2,033.15 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,033.15 | $ 18.45 | $ - | $ - | $ - | $ - | $ - | $ 2,051.60 | $ 2,051.60 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,051.60 | $ 25.39 | $ - | $ - | $ - | $ - | $ - | $ 2,076.99 | $ 2,076.99 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,076.99 | $ 32.32 | $ 5.71 | $ 32.32 | $ 38.03 | $ 99.75 | $ 137.78 | $ 2,141.62 | $ 2,003.84 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,003.84 | $ - | $ 5.71 | $ 37.47 | $ 43.18 | $ 99.75 | $ 142.93 | $ 2,041.31 | $ 1,898.37 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,898.37 | $ - | $ 5.71 | $ 38.38 | $ 44.09 | $ 99.75 | $ 143.84 | $ 1,936.75 | $ 1,792.91 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,792.91 | $ - | $ 5.71 | $ 37.73 | $ 43.45 | $ 99.75 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,148.79 | $ - | $ 3.51 | $ 24.28 | $ 27.79 | $ 68.29 | $ 96.08 | $ 1,173.07 | $ 1,076.99 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,076.99 | $ - | $ 3.51 | $ 22.76 | $ 26.27 | $ 68.29 | $ 94.56 | $ 1,099.75 | $ 1,005.19 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,005.19 | $ - | $ 3.51 | $ 21.48 | $ 24.99 | $ 68.29 | $ 93.28 | $ 1,026.67 | $ 933.39 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 933.39 | $ - | $ 3.51 | $ 19.94 | $ 23.46 | $ 68.29 | $ 91.74 | $ 953.33 | $ 861.59 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 861.59 | $ - | $ 3.51 | $ 17.08 | $ 20.59 | $ 68.29 | $ 88.88 | $ 878.67 | $ 789.79 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 789.79 | $ - | $ 3.51 | $ 14.87 | $ 18.38 | $ 68.29 | $ 86.67 | $ 804.66 | $ 717.99 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 717.99 | $ - | $ 3.51 | $ 13.57 | $ 17.09 | $ 68.29 | $ 85.37 | $ 731.57 | $ 646.19 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 646.19 | $ - | $ 3.51 | $ 12.22 | $ 15.73 | $ 68.29 | $ 84.02 | $ 658.41 | $ 574.39 |
| | | | | | | **$ 17,990.66** | **$ 70.27** | **$ 42.16** | **$ 245.52** | **$ 287.68** | **$ 819.43** | **$ 1,107.11** | **$ 18,306.45** | **$ 17,199.34** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **42** | 03/31/22 | 03/31/22 | 1 | 3.250% | $ 1,063.08 | $ 0.09 | $ - | $ - | $ - | $ - | $ - | $ 1,063.17 | $ 1,063.17 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,063.17 | $ 8.61 | $ - | $ - | $ - | $ - | $ - | $ 1,071.79 | $ 1,071.79 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,071.79 | $ 9.73 | $ - | $ - | $ - | $ - | $ - | $ 1,081.51 | $ 1,081.51 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,081.51 | $ 13.38 | $ - | $ - | $ - | $ - | $ - | $ 1,094.90 | $ 1,094.90 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,094.90 | $ 17.04 | $ 2.44 | $ 17.04 | $ 19.48 | $ 53.15 | $ 72.63 | $ 1,128.97 | $ 1,056.34 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,056.34 | $ - | $ 2.44 | $ 19.75 | $ 22.19 | $ 53.15 | $ 75.35 | $ 1,076.09 | $ 1,000.74 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,000.74 | $ - | $ 2.44 | $ 20.23 | $ 22.67 | $ 53.15 | $ 75.83 | $ 1,020.97 | $ 945.14 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 945.14 | $ - | $ 2.44 | $ 19.89 | $ 22.33 | $ 53.15 | $ 75.49 | $ 965.04 | $ 889.55 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 889.55 | $ - | $ 2.44 | $ 18.80 | $ 21.24 | $ 53.15 | $ 74.40 | $ 908.35 | $ 833.95 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 833.95 | $ - | $ 2.44 | $ 17.62 | $ 20.07 | $ 53.15 | $ 73.22 | $ 851.58 | $ 778.35 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 778.35 | $ - | $ 2.44 | $ 16.63 | $ 19.07 | $ 53.15 | $ 72.23 | $ 794.98 | $ 722.76 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 722.76 | $ - | $ 2.44 | $ 15.44 | $ 17.89 | $ 53.15 | $ 71.04 | $ 738.20 | $ 667.16 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 667.16 | $ - | $ 2.44 | $ 13.23 | $ 15.67 | $ 53.15 | $ 68.82 | $ 680.39 | $ 611.56 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 611.56 | $ - | $ 2.44 | $ 11.51 | $ 13.95 | $ 53.15 | $ 67.11 | $ 623.08 | $ 555.97 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 555.97 | $ - | $ 2.44 | $ 10.51 | $ 12.95 | $ 53.15 | $ 66.11 | $ 566.48 | $ 500.37 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 500.37 | $ - | $ 2.44 | $ 9.46 | $ 11.90 | $ 53.15 | $ 65.06 | $ 509.83 | $ 444.77 |
| | | | | | | **$ 13,936.36** | **$ 48.85** | **$ 29.31** | **$ 190.11** | **$ 219.43** | **$ 637.85** | **$ 857.27** | **$ 14,175.32** | **$ 13,318.05** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **43** | 03/31/22 | 03/31/22 | 1 | 3.250% | $ 807.67 | $ 0.07 | $ - | $ - | $ - | $ - | $ - | $ 807.74 | $ 807.74 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 807.74 | $ 6.54 | $ - | $ - | $ - | $ - | $ - | $ 814.29 | $ 814.29 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 814.29 | $ 7.39 | $ - | $ - | $ - | $ - | $ - | $ 821.68 | $ 821.68 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 821.68 | $ 10.17 | $ - | $ - | $ - | $ - | $ - | $ 831.84 | $ 831.84 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 831.84 | $ 12.94 | $ 1.86 | $ 12.94 | $ 14.80 | $ 40.38 | $ 55.18 | $ 857.73 | $ 802.55 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 802.55 | $ - | $ 1.86 | $ 15.01 | $ 16.86 | $ 40.38 | $ 57.25 | $ 817.55 | $ 760.31 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 760.31 | $ - | $ 1.86 | $ 15.37 | $ 17.23 | $ 40.38 | $ 57.61 | $ 775.68 | $ 718.07 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 718.07 | $ - | $ 1.86 | $ 15.11 | $ 16.97 | $ 40.38 | $ 57.35 | $ 733.18 | $ 675.83 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 675.83 | $ - | $ 1.86 | $ 14.28 | $ 16.14 | $ 40.38 | $ 56.52 | $ 690.11 | $ 633.59 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 633.59 | $ - | $ 1.86 | $ 13.39 | $ 15.25 | $ 40.38 | $ 55.63 | $ 646.98 | $ 591.35 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 591.35 | $ - | $ 1.86 | $ 12.63 | $ 14.49 | $ 40.38 | $ 54.87 | $ 603.99 | $ 549.11 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 549.11 | $ - | $ 1.86 | $ 11.73 | $ 13.59 | $ 40.38 | $ 53.97 | $ 560.84 | $ 506.87 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 506.87 | $ - | $ 1.86 | $ 10.05 | $ 11.90 | $ 40.38 | $ 52.29 | $ 516.92 | $ 464.63 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 464.63 | $ - | $ 1.86 | $ 8.75 | $ 10.60 | $ 40.38 | $ 50.99 | $ 473.38 | $ 422.39 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 422.39 | $ - | $ 1.86 | $ 7.98 | $ 9.84 | $ 40.38 | $ 50.22 | $ 430.38 | $ 380.15 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 380.15 | $ - | $ 1.86 | $ 7.19 | $ 9.04 | $ 40.38 | $ 49.43 | $ 387.34 | $ 337.91 |
| | | | | | | **$ 10,588.08** | **$ 37.12** | **$ 22.27** | **$ 144.44** | **$ 166.71** | **$ 484.60** | **$ 651.31** | **$ 10,769.64** | **$ 10,118.33** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **44** | 04/30/22 | 06/30/22 | 62 | 3.250% | $ 602.38 | $ 3.33 | $ - | $ - | $ - | $ - | $ - | $ 605.71 | $ 605.71 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 605.71 | $ 5.50 | $ - | $ - | $ - | $ - | $ - | $ 611.20 | $ 611.20 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 611.20 | $ 7.56 | $ - | $ - | $ - | $ - | $ - | $ 618.77 | $ 618.77 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 618.77 | $ 9.63 | $ 1.30 | $ 9.63 | $ 10.93 | $ 30.12 | $ 41.05 | $ 638.02 | $ 596.97 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 596.97 | $ - | $ 1.30 | $ 11.16 | $ 12.46 | $ 30.12 | $ 42.58 | $ 608.14 | $ 565.55 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 565.55 | $ - | $ 1.30 | $ 11.43 | $ 12.73 | $ 30.12 | $ 42.85 | $ 576.99 | $ 534.13 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 534.13 | $ - | $ 1.30 | $ 11.24 | $ 12.54 | $ 30.12 | $ 42.66 | $ 545.38 | $ 502.71 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 502.71 | $ - | $ 1.30 | $ 10.62 | $ 11.92 | $ 30.12 | $ 42.04 | $ 513.34 | $ 471.29 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 471.29 | $ - | $ 1.30 | $ 9.96 | $ 11.26 | $ 30.12 | $ 41.38 | $ 481.26 | $ 439.88 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 439.88 | $ - | $ 1.30 | $ 9.40 | $ 10.70 | $ 30.12 | $ 40.82 | $ 449.27 | $ 408.46 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 408.46 | $ - | $ 1.30 | $ 8.73 | $ 10.03 | $ 30.12 | $ 40.15 | $ 417.18 | $ 377.04 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 377.04 | $ - | $ 1.30 | $ 7.47 | $ 8.78 | $ 30.12 | $ 38.89 | $ 384.51 | $ 345.62 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 345.62 | $ - | $ 1.30 | $ 6.51 | $ 7.81 | $ 30.12 | $ 37.93 | $ 352.12 | $ 314.20 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 314.20 | $ - | $ 1.30 | $ 5.94 | $ 7.24 | $ 30.12 | $ 37.36 | $ 320.14 | $ 282.78 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 282.78 | $ - | $ 1.30 | $ 5.35 | $ 6.65 | $ 30.12 | $ 36.77 | $ 288.12 | $ 251.36 |
| | | | | | | **$ 7,276.68** | **$ 26.01** | **$ 15.61** | **$ 107.44** | **$ 123.05** | **$ 361.43** | **$ 484.48** | **$ 7,410.13** | **$ 6,925.66** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **45** | 12/14/22 | 12/31/22 | 18 | 4.910% | $ 443.35 | $ 1.07 | $ - | $ - | $ - | $ - | $ - | $ 444.42 | $ 444.42 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 444.42 | $ 6.91 | $ 0.40 | $ 6.91 | $ 7.31 | $ 22.17 | $ 29.48 | $ 458.25 | $ 428.77 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 428.77 | $ - | $ 0.40 | $ 8.02 | $ 8.42 | $ 22.17 | $ 30.58 | $ 436.79 | $ 406.20 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 406.20 | $ - | $ 0.40 | $ 8.21 | $ 8.61 | $ 22.17 | $ 30.78 | $ 414.42 | $ 383.64 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 383.64 | $ - | $ 0.40 | $ 8.07 | $ 8.47 | $ 22.17 | $ 30.64 | $ 391.71 | $ 361.07 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 361.07 | $ - | $ 0.40 | $ 7.63 | $ 8.03 | $ 22.17 | $ 30.20 | $ 368.70 | $ 338.50 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 338.50 | $ - | $ 0.40 | $ 7.15 | $ 7.55 | $ 22.17 | $ 29.72 | $ 345.66 | $ 315.94 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 315.94 | $ - | $ 0.40 | $ 6.75 | $ 7.15 | $ 22.17 | $ 29.32 | $ 322.69 | $ 293.37 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 293.37 | $ - | $ 0.40 | $ 6.27 | $ 6.67 | $ 22.17 | $ 28.84 | $ 299.64 | $ 270.80 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 270.80 | $ - | $ 0.40 | $ 5.37 | $ 5.77 | $ 22.17 | $ 27.94 | $ 276.17 | $ 248.24 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 248.24 | $ - | $ 0.40 | $ 4.67 | $ 5.07 | $ 22.17 | $ 27.24 | $ 252.91 | $ 225.67 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 225.67 | $ - | $ 0.40 | $ 4.27 | $ 4.67 | $ 22.17 | $ 26.83 | $ 229.94 | $ 203.10 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 203.10 | $ - | $ 0.40 | $ 3.84 | $ 4.24 | $ 22.17 | $ 26.41 | $ 206.94 | $ 180.54 |
| | | | | | | **$ 4,363.08** | **$ 7.99** | **$ 4.79** | **$ 77.17** | **$ 81.96** | **$ 266.01** | **$ 347.97** | **$ 4,448.23** | **$ 4,100.26** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **46** | 12/14/22 | 12/31/22 | 18 | 4.910% | $ 323.84 | $ 0.78 | $ - | $ - | $ - | $ - | $ - | $ 324.62 | $ 324.62 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 324.62 | $ 5.05 | $ 0.29 | $ 5.05 | $ 5.34 | $ 16.19 | $ 21.53 | $ 334.73 | $ 313.19 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 313.19 | $ - | $ 0.29 | $ 5.86 | $ 6.15 | $ 16.19 | $ 22.34 | $ 319.05 | $ 296.71 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 296.71 | $ - | $ 0.29 | $ 6.00 | $ 6.29 | $ 16.19 | $ 22.48 | $ 302.71 | $ 280.22 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 280.22 | $ - | $ 0.29 | $ 5.90 | $ 6.19 | $ 16.19 | $ 22.38 | $ 286.12 | $ 263.74 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 263.74 | $ - | $ 0.29 | $ 5.57 | $ 5.87 | $ 16.19 | $ 22.06 | $ 269.31 | $ 247.26 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 247.26 | $ - | $ 0.29 | $ 5.23 | $ 5.52 | $ 16.19 | $ 21.71 | $ 252.48 | $ 230.77 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 230.77 | $ - | $ 0.29 | $ 4.93 | $ 5.22 | $ 16.19 | $ 21.41 | $ 235.70 | $ 214.29 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 214.29 | $ - | $ 0.29 | $ 4.58 | $ 4.87 | $ 16.19 | $ 21.06 | $ 218.87 | $ 197.80 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 197.80 | $ - | $ 0.29 | $ 3.92 | $ 4.21 | $ 16.19 | $ 20.41 | $ 201.73 | $ 181.32 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 181.32 | $ - | $ 0.29 | $ 3.41 | $ 3.70 | $ 16.19 | $ 19.90 | $ 184.73 | $ 164.84 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 164.84 | $ - | $ 0.29 | $ 3.12 | $ 3.41 | $ 16.19 | $ 19.60 | $ 167.95 | $ 148.35 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 148.35 | $ - | $ 0.29 | $ 2.80 | $ 3.10 | $ 16.19 | $ 19.29 | $ 151.16 | $ 131.87 |
| | | | | | | **$ 3,186.96** | **$ 5.83** | **$ 3.50** | **$ 56.37** | **$ 59.87** | **$ 194.30** | **$ 254.17** | **$ 3,249.16** | **$ 2,994.99** |

| Payment # | Date Payment Received | Facility Cost | ITCC | One-Time Cost | Total Cost |
|---|---|---|---|---|---|
| 01 | 06/06/18 | $ 853,000.00 | $ - | $ 30,000.00 | $ 883,000.00 |
| 02 | 7/2/2019 | $ (350,000.00) | $ - | $ - | $ (350,000.00) |
| | **Total** | **$ 503,000.00** | **$ -** | **$ 30,000.00** | **$ 533,000.00** |
| True Up 1 | N/A | $ - | $ - | $ - | $ - |
| True Up 2 | N/A | $ - | $ - | $ - | $ - |
| | **Grand Total** | **$ 503,000.00** | **$ -** | **$ 30,000.00** | **$ 533,000.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | 11/09/18 | 11/09/18 | | | |
| **COD:** | 11/23/22 | | | | |

**Facility Cost** — **01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2018 | 11/09/18 | 12/31/18 | 53 | 4.960% | $ 853,000.00 | $ 6,143.47 | $ - | $ - | $ - | $ - | $ - | $ 859,143.47 | $ 859,143.47 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 859,143.47 | $ 10,973.50 | $ - | $ - | $ - | $ - | $ - | $ 870,116.97 | $ 870,116.97 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 870,116.97 | $ 11,822.86 | $ - | $ - | $ - | $ 350,000.00 | $ 350,000.00 | $ 881,939.83 | $ 531,939.83 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 531,939.83 | $ 7,374.29 | $ - | $ - | $ - | $ - | $ - | $ 539,314.12 | $ 539,314.12 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 539,314.12 | $ 7,367.77 | $ - | $ - | $ - | $ - | $ - | $ 546,681.89 | $ 546,681.89 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 546,681.89 | $ 6,741.81 | $ - | $ - | $ - | $ - | $ - | $ 553,423.70 | $ 553,423.70 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 553,423.70 | $ 6,535.99 | $ - | $ - | $ - | $ - | $ - | $ 559,959.70 | $ 559,959.70 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 559,959.70 | $ 4,827.89 | $ - | $ - | $ - | $ - | $ - | $ 564,787.59 | $ 564,787.59 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 564,787.59 | $ 4,613.98 | $ - | $ - | $ - | $ - | $ - | $ 569,401.56 | $ 569,401.56 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 569,401.56 | $ 4,563.01 | $ - | $ - | $ - | $ - | $ - | $ 573,964.58 | $ 573,964.58 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 573,964.58 | $ 4,650.69 | $ - | $ - | $ - | $ - | $ - | $ 578,615.26 | $ 578,615.26 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 578,615.26 | $ 4,739.89 | $ - | $ - | $ - | $ - | $ - | $ 583,355.15 | $ 583,355.15 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 583,355.15 | $ 4,778.72 | $ - | $ - | $ - | $ - | $ - | $ 588,133.87 | $ 588,133.87 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 588,133.87 | $ 4,713.13 | $ - | $ - | $ - | $ - | $ - | $ 592,847.00 | $ 592,847.00 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 592,847.00 | $ 4,803.68 | $ - | $ - | $ - | $ - | $ - | $ 597,650.68 | $ 597,650.68 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 597,650.68 | $ 5,423.07 | $ - | $ - | $ - | $ - | $ - | $ 603,073.75 | $ 603,073.75 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 603,073.75 | $ 7,463.57 | $ - | $ - | $ - | $ - | $ - | $ 610,537.32 | $ 610,537.32 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 610,537.32 | $ 9,499.29 | $ 5,851.83 | $ 9,499.29 | $ 15,351.12 | $ 25,150.00 | $ 40,501.12 | $ 629,535.91 | $ 589,034.78 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 589,034.78 | $ - | $ 5,851.83 | $ 11,014.14 | $ 16,865.97 | $ 25,150.00 | $ 42,015.97 | $ 600,048.93 | $ 558,032.95 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 558,032.95 | $ - | $ 5,851.83 | $ 11,280.52 | $ 17,132.35 | $ 25,150.00 | $ 42,282.35 | $ 569,313.47 | $ 527,031.12 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 527,031.12 | $ - | $ 5,851.83 | $ 11,092.20 | $ 16,944.03 | $ 25,150.00 | $ 42,094.03 | $ 538,123.32 | $ 496,029.29 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 496,029.29 | $ - | $ 5,851.83 | $ 10,483.02 | $ 16,334.85 | $ 25,150.00 | $ 41,484.85 | $ 506,512.32 | $ 465,027.46 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 465,027.46 | $ - | $ 5,851.83 | $ 9,827.83 | $ 15,679.67 | $ 25,150.00 | $ 40,829.67 | $ 474,855.30 | $ 434,025.63 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 434,025.63 | $ - | $ 5,851.83 | $ 9,273.44 | $ 15,125.27 | $ 25,150.00 | $ 40,275.27 | $ 443,299.07 | $ 403,023.80 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 403,023.80 | $ - | $ 5,851.83 | $ 8,611.05 | $ 14,462.89 | $ 25,150.00 | $ 39,612.89 | $ 411,634.85 | $ 372,021.97 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 372,021.97 | $ - | $ 5,851.83 | $ 7,375.21 | $ 13,227.04 | $ 25,150.00 | $ 38,377.04 | $ 379,397.18 | $ 341,020.14 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 341,020.14 | $ - | $ 5,851.83 | $ 6,419.12 | $ 12,270.95 | $ 25,150.00 | $ 37,420.95 | $ 347,439.26 | $ 310,018.31 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 310,018.31 | $ - | $ 5,851.83 | $ 5,860.62 | $ 11,712.45 | $ 25,150.00 | $ 36,862.45 | $ 315,878.93 | $ 279,016.48 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 279,016.48 | $ - | $ 5,851.83 | $ 5,274.56 | $ 11,126.39 | $ 25,150.00 | $ 36,276.39 | $ 284,291.03 | $ 248,014.65 |
| | | | | | | | **$ 117,036.61** | **$ 70,221.97** | **$ 106,011.02** | **$ 176,232.99** | **$ 651,800.00** | **$ 478,032.99** | **$ 16,173,276.02** | **$ 15,345,243.03** |

**One-Time Costs** — **01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2018 | *06/06/18* | *06/30/18* | *25* | *4.470%* | *$ 30,000.00* | *$ 91.85* | $ - | $ - | $ - | $ - | $ - | *$ 30,091.85* | *$ 30,091.85* |
| N/A | Q3/2018 | *07/01/18* | *09/30/18* | *92* | *4.690%* | *$ 30,091.85* | *$ 355.73* | $ - | $ - | $ - | $ - | $ - | *$ 30,447.58* | *$ 30,447.58* |
| N/A | Q4/2018 | *10/01/18* | *12/31/18* | *92* | *4.960%* | *$ 30,447.58* | *$ 380.65* | $ - | $ - | $ - | $ - | $ - | *$ 30,828.23* | *$ 30,828.23* |
| N/A | Q1/2019 | *01/01/19* | *03/31/19* | *90* | *5.180%* | *$ 30,828.23* | *$ 393.76* | $ - | $ - | $ - | $ - | $ - | *$ 31,221.99* | *$ 31,221.99* |
| N/A | Q2/2019 | *04/01/19* | *06/30/19* | *91* | *5.450%* | *$ 31,221.99* | *$ 424.23* | $ - | $ - | $ - | $ - | $ - | *$ 31,646.22* | *$ 31,646.22* |
| N/A | Q3/2019 | *07/01/19* | *09/30/19* | *92* | *5.500%* | *$ 31,646.22* | *$ 438.71* | $ - | $ - | $ - | $ - | $ - | *$ 32,084.93* | *$ 32,084.93* |
| N/A | Q4/2019 | *10/01/19* | *12/31/19* | *92* | *5.420%* | *$ 32,084.93* | *$ 438.32* | $ - | $ - | $ - | $ - | $ - | *$ 32,523.26* | *$ 32,523.26* |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | *4.960%* | $ 32,523.26 | *$ 401.08* | $ - | $ - | $ - | $ - | $ - | $ 32,924.34 | $ 32,924.34 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | *4.750%* | $ 32,924.34 | *$ 388.84* | $ - | $ - | $ - | $ - | $ - | $ 33,313.18 | $ 33,313.18 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | *3.430%* | $ 33,313.18 | *$ 287.22* | $ - | $ - | $ - | $ - | $ - | $ 33,600.40 | $ 33,600.40 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | *3.250%* | $ 33,600.40 | *$ 274.50* | $ - | $ - | $ - | $ - | $ - | $ 33,874.90 | $ 33,874.90 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | *3.250%* | $ 33,874.90 | *$ 271.46* | $ - | $ - | $ - | $ - | $ - | $ 34,146.36 | $ 34,146.36 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | *3.250%* | $ 34,146.36 | *$ 276.68* | $ - | $ - | $ - | $ - | $ - | $ 34,423.04 | $ 34,423.04 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | *3.250%* | $ 34,423.04 | *$ 281.99* | $ - | $ - | $ - | $ - | $ - | $ 34,705.03 | $ 34,705.03 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | *3.250%* | $ 34,705.03 | *$ 284.30* | $ - | $ - | $ - | $ - | $ - | $ 34,989.32 | $ 34,989.32 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | *3.250%* | $ 34,989.32 | *$ 280.39* | $ - | $ - | $ - | $ - | $ - | $ 35,269.72 | $ 35,269.72 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | *3.250%* | $ 35,269.72 | *$ 285.78* | $ - | $ - | $ - | $ - | $ - | $ 35,555.50 | $ 35,555.50 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | *3.600%* | $ 35,555.50 | *$ 322.63* | $ - | $ - | $ - | $ - | $ - | $ 35,878.13 | $ 35,878.13 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | *4.910%* | $ 35,878.13 | *$ 444.02* | $ - | $ - | $ - | $ - | $ - | $ 36,322.15 | $ 36,322.15 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | *6.310%* | $ 36,322.15 | *$ 565.13* | $ 344.36 | *$ 565.13* | $ 909.50 | $ 1,500.00 | $ 2,409.50 | $ 37,452.42 | $ 35,042.92 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | *7.500%* | $ 35,042.92 | $ - | $ 344.36 | *$ 655.25* | $ 999.62 | $ 1,500.00 | $ 2,499.62 | $ 35,698.17 | $ 33,198.55 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | *8.020%* | $ 33,198.55 | $ - | $ 344.36 | *$ 671.10* | $ 1,015.47 | $ 1,500.00 | $ 2,515.47 | $ 33,869.66 | $ 31,354.19 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | *8.350%* | $ 31,354.19 | $ - | $ 344.36 | *$ 659.90* | $ 1,004.26 | $ 1,500.00 | $ 2,504.26 | $ 32,014.09 | $ 29,509.83 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | *8.500%* | $ 29,509.83 | $ - | $ 344.36 | *$ 623.66* | $ 968.02 | $ 1,500.00 | $ 2,468.02 | $ 30,133.48 | $ 27,665.46 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | *8.500%* | $ 27,665.46 | $ - | $ 344.36 | *$ 584.68* | $ 929.04 | $ 1,500.00 | $ 2,429.04 | $ 28,250.14 | $ 25,821.10 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | *8.500%* | $ 25,821.10 | $ - | $ 344.36 | *$ 551.70* | $ 896.06 | $ 1,500.00 | $ 2,396.06 | $ 26,372.79 | $ 23,976.73 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | *8.500%* | $ 23,976.73 | $ - | $ 344.36 | *$ 512.29* | $ 856.65 | $ 1,500.00 | $ 2,356.65 | $ 24,489.02 | $ 22,132.37 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | *8.040%* | $ 22,132.37 | $ - | $ 344.36 | *$ 438.77* | $ 783.13 | $ 1,500.00 | $ 2,283.13 | $ 22,571.14 | $ 20,288.01 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | *7.550%* | $ 20,288.01 | $ - | $ 344.36 | *$ 381.89* | $ 726.25 | $ 1,500.00 | $ 2,226.25 | $ 20,669.89 | $ 18,443.64 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | *7.500%* | $ 18,443.64 | $ - | $ 344.36 | *$ 348.66* | $ 693.02 | $ 1,500.00 | $ 2,193.02 | $ 18,792.30 | $ 16,599.28 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | *7.500%* | $ 16,599.28 | $ - | $ 344.36 | *$ 313.79* | $ 658.16 | $ 1,500.00 | $ 2,158.16 | $ 16,913.07 | $ 14,754.91 |
| | | | | | | | **$ 6,887.28** | **$ 4,132.37** | **$ 6,306.82** | **$ 10,439.19** | **$ 18,000.00** | **$ 28,439.19** | **$ 961,072.29** | **$ 932,633.10** |

| Payment # | Date Payment Received | Facility Cost | ITCC | One-Time Cost | Total Cost |
|---|---|---|---|---|---|
| | **Total** | **$ 1,340,206.19** | **$ -** | **$ -** | **$ 1,340,206.19** |
| True Up 1 | N/A | $ - | $ - | $ - | $ - |
| True Up 2 | N/A | $ - | $ - | $ - | $ - |
| | **Grand Total** | **$ 1,340,206.19** | **$ -** | **$ -** | **$ 1,340,206.19** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 12/01/15 | | | |
| **COD:** | | 11/20/20 | Phased | | |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Facility Cost 01 Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2015 | 12/01/15 | 12/31/15 | 31 | 3.250% | $ 1,340,206.19 | $ 3,699.34 | $ - | $ - | $ - | $ - | $ - | $ 1,343,905.52 | $ 1,343,905.52 |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 1,343,905.52 | $ 10,859.56 | $ - | $ - | $ - | $ - | $ - | $ 1,354,765.09 | $ 1,354,765.09 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 1,354,765.09 | $ 11,654.68 | $ - | $ - | $ - | $ - | $ - | $ 1,366,419.77 | $ 1,366,419.77 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 1,366,419.77 | $ 12,021.51 | $ - | $ - | $ - | $ - | $ - | $ 1,378,441.27 | $ 1,378,441.27 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 1,378,441.27 | $ 12,127.27 | $ - | $ - | $ - | $ - | $ - | $ 1,390,568.55 | $ 1,390,568.55 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 1,390,568.55 | $ 12,000.80 | $ - | $ - | $ - | $ - | $ - | $ 1,402,569.34 | $ 1,402,569.34 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 1,402,569.34 | $ 12,973.19 | $ - | $ - | $ - | $ - | $ - | $ 1,415,542.53 | $ 1,415,542.53 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 1,415,542.53 | $ 14,129.05 | $ - | $ - | $ - | $ - | $ - | $ 1,429,671.59 | $ 1,429,671.59 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,429,671.59 | $ 15,170.97 | $ - | $ - | $ - | $ - | $ - | $ 1,444,842.56 | $ 1,444,842.56 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,444,842.56 | $ 15,141.16 | $ - | $ - | $ - | $ - | $ - | $ 1,459,983.71 | $ 1,459,983.71 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,459,983.71 | $ 16,270.62 | $ - | $ - | $ - | $ - | $ - | $ 1,476,254.33 | $ 1,476,254.33 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,476,254.33 | $ 17,451.35 | $ - | $ - | $ - | $ - | $ - | $ 1,493,705.68 | $ 1,493,705.68 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,493,705.68 | $ 18,674.19 | $ - | $ - | $ - | $ - | $ - | $ 1,512,379.87 | $ 1,512,379.87 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,512,379.87 | $ 19,317.03 | $ - | $ - | $ - | $ - | $ - | $ 1,531,696.89 | $ 1,531,696.89 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,531,696.89 | $ 20,812.19 | $ - | $ - | $ - | $ - | $ - | $ 1,552,509.09 | $ 1,552,509.09 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,552,509.09 | $ 21,522.45 | $ - | $ - | $ - | $ - | $ - | $ 1,574,031.54 | $ 1,574,031.54 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,574,031.54 | $ 21,503.43 | $ - | $ - | $ - | $ - | $ - | $ 1,595,534.97 | $ 1,595,534.97 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,595,534.97 | $ 19,676.52 | $ - | $ - | $ - | $ - | $ - | $ 1,615,211.49 | $ 1,615,211.49 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,615,211.49 | $ 19,075.82 | $ - | $ - | $ - | $ - | $ - | $ 1,634,287.31 | $ 1,634,287.31 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,634,287.31 | $ 14,090.59 | $ - | $ - | $ - | $ - | $ - | $ 1,648,377.91 | $ 1,648,377.91 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,648,377.91 | $ 13,466.26 | $ - | $ - | $ - | $ - | $ - | $ 1,661,844.16 | $ 1,661,844.16 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,661,844.16 | $ 13,317.52 | $ - | $ - | $ - | $ - | $ - | $ 1,675,161.68 | $ 1,675,161.68 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,675,161.68 | $ 13,573.40 | $ - | $ - | $ - | $ - | $ - | $ 1,688,735.08 | $ 1,688,735.08 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,688,735.08 | $ 13,833.75 | $ - | $ - | $ - | $ - | $ - | $ 1,702,568.83 | $ 1,702,568.83 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,702,568.83 | $ 13,947.07 | $ - | $ - | $ - | $ - | $ - | $ 1,716,515.90 | $ 1,716,515.90 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,716,515.90 | $ 13,755.64 | $ - | $ - | $ - | $ - | $ - | $ 1,730,271.54 | $ 1,730,271.54 |
| 01 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,730,271.54 | $ 14,019.94 | $ 20,204.26 | $ 14,019.94 | $ 34,224.20 | $ 67,010.31 | $ 101,234.51 | $ 1,758,311.42 | $ 1,657,076.91 |
| 02 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,657,076.91 | | $ 20,204.26 | $ 15,036.27 | $ 35,240.54 | $ 67,010.31 | $ 102,250.84 | $ 1,672,113.18 | $ 1,569,862.33 |
| 03 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,569,862.33 | | $ 20,204.26 | $ 19,428.44 | $ 39,632.71 | $ 67,010.31 | $ 106,643.02 | $ 1,589,290.78 | $ 1,482,647.76 |
| 04 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,482,647.76 | | $ 20,204.26 | $ 23,068.37 | $ 43,272.64 | $ 67,010.31 | $ 110,282.95 | $ 1,505,716.13 | $ 1,395,433.18 |
| 05 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,395,433.18 | | $ 20,204.26 | $ 26,092.69 | $ 46,296.95 | $ 67,010.31 | $ 113,307.26 | $ 1,421,525.87 | $ 1,308,218.61 |
| 06 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,308,218.61 | | $ 20,204.26 | $ 26,445.37 | $ 46,649.64 | $ 67,010.31 | $ 113,659.94 | $ 1,334,663.98 | $ 1,221,004.04 |
| 07 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,221,004.04 | | $ 20,204.26 | $ 25,697.95 | $ 45,902.22 | $ 67,010.31 | $ 112,912.53 | $ 1,246,701.99 | $ 1,133,789.46 |
| 08 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,133,789.46 | | $ 20,204.26 | $ 23,961.37 | $ 44,165.63 | $ 67,010.31 | $ 111,175.94 | $ 1,157,750.83 | $ 1,046,574.89 |
| 09 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,046,574.89 | | $ 20,204.26 | $ 22,118.19 | $ 42,322.45 | $ 67,010.31 | $ 109,332.76 | $ 1,068,693.08 | $ 959,360.31 |
| 10 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 959,360.31 | | $ 20,204.26 | $ 20,497.81 | $ 40,702.07 | $ 67,010.31 | $ 107,712.38 | $ 979,858.12 | $ 872,145.74 |
| 11 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 872,145.74 | | $ 20,204.26 | $ 18,634.37 | $ 38,838.64 | $ 67,010.31 | $ 105,848.94 | $ 890,780.11 | $ 784,931.17 |
| 12 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 784,931.17 | | $ 20,204.26 | $ 15,560.99 | $ 35,765.26 | $ 67,010.31 | $ 102,775.57 | $ 800,492.16 | $ 697,716.59 |
| 13 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 697,716.59 | | $ 20,204.26 | $ 13,133.32 | $ 33,337.58 | $ 67,010.31 | $ 100,347.89 | $ 710,849.91 | $ 610,502.02 |
| 14 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 610,502.02 | | $ 20,204.26 | $ 11,541.00 | $ 31,745.26 | $ 67,010.31 | $ 98,755.57 | $ 622,043.02 | $ 523,287.44 |
| 15 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 523,287.44 | | $ 20,204.26 | $ 9,892.28 | $ 30,096.55 | $ 67,010.31 | $ 97,106.86 | $ 533,179.73 | $ 436,072.87 |
| | | | | | | **$ 56,398,552.85** | **$ 404,085.30** | **$ 303,063.97** | **$ 285,128.37** | **$ 588,192.34** | **$ 1,005,154.64** | **$ 1,593,346.98** | **$ 57,087,766.51** | **$ 55,494,419.53** |

| Payment # | Date Payment Received | Facility Cost | ITCC | One-Time Cost | Total Cost |
|---|---|---|---|---|---|
| 01 | | $ 2,717,000.00 | $ - | $ - | $ 2,717,000.00 |
| | **Total** | **$ 2,717,000.00** | **$ -** | **$ -** | **$ 2,717,000.00** |
| True Up 1 | N/A | $ - | $ - | $ - | $ - |
| True Up 2 | N/A | $ - | $ - | $ - | $ - |
| | **Grand Total** | **$ 2,717,000.00** | **$ -** | **$ -** | **$ 2,717,000.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | 12/01/21 | 09/14/20 | | | |
| **COD:** | 12/31/20 | | | | |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | *09/14/20* | *09/30/20* | *17* | *3.430%* | $ *2,717,000.00* | $ *4,328.64* | $ - | $ - | $ - | $ - | $ - | $ *2,721,328.64* | $ *2,721,328.64* |
| N/A | Q4/2020 | *10/01/20* | *12/31/20* | *92* | *3.250%* | $ *2,721,328.64* | $ *22,231.62* | $ - | $ - | $ - | $ - | $ - | $ *2,743,560.26* | $ *2,743,560.26* |
| N/A | Q1/2021 | *01/01/21* | *03/31/21* | *90* | *3.250%* | $ *2,743,560.26* | $ *21,986.07* | $ - | $ - | $ - | $ - | $ - | $ *2,765,546.33* | $ *2,765,546.33* |
| N/A | Q2/2021 | *04/01/21* | *06/30/21* | *91* | *3.250%* | $ *2,765,546.33* | $ *22,408.50* | $ - | $ - | $ - | $ - | $ - | $ *2,787,954.83* | $ *2,787,954.83* |
| 01 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,787,954.83 | $ *22,838.31* | $ 4,689.66 | $ *22,838.31* | $ 27,527.97 | $ 135,850.00 | $ 163,377.97 | $ 2,833,631.46 | $ 2,670,253.49 |
| 02 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,670,253.49 | $ - | $ 4,689.66 | $ *21,874.13* | $ 26,563.79 | $ 135,850.00 | $ 162,413.79 | $ 2,692,127.62 | $ 2,529,713.83 |
| 03 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,529,713.83 | $ - | $ 4,689.66 | $ *20,272.36* | $ 24,962.02 | $ 135,850.00 | $ 160,812.02 | $ 2,549,986.19 | $ 2,389,174.17 |
| 04 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,389,174.17 | $ - | $ 4,689.66 | $ *19,358.86* | $ 24,048.51 | $ 135,850.00 | $ 159,898.51 | $ 2,408,533.03 | $ 2,248,634.51 |
| 05 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,248,634.51 | $ - | $ 4,689.66 | $ *20,404.05* | $ 25,093.71 | $ 135,850.00 | $ 160,943.71 | $ 2,269,038.56 | $ 2,108,094.86 |
| 06 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,108,094.86 | $ - | $ 4,689.66 | $ *26,089.55* | $ 30,779.21 | $ 135,850.00 | $ 166,629.21 | $ 2,134,184.41 | $ 1,967,555.20 |
| 07 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,967,555.20 | $ - | $ 4,689.66 | $ *30,613.00* | $ 35,302.66 | $ 135,850.00 | $ 171,152.66 | $ 1,998,168.20 | $ 1,827,015.54 |
| 08 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,827,015.54 | $ - | $ 4,689.66 | $ *34,162.69* | $ 38,852.35 | $ 135,850.00 | $ 174,702.35 | $ 1,861,178.23 | $ 1,686,475.89 |
| 09 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,686,475.89 | $ - | $ 4,689.66 | $ *34,091.76* | $ 38,781.42 | $ 135,850.00 | $ 174,631.42 | $ 1,720,567.65 | $ 1,545,936.23 |
| 10 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,545,936.23 | $ - | $ 4,689.66 | $ *32,536.66* | $ 37,226.32 | $ 135,850.00 | $ 173,076.32 | $ 1,578,472.89 | $ 1,405,396.57 |
| 11 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,405,396.57 | $ - | $ 4,689.66 | $ *29,701.48* | $ 34,391.14 | $ 135,850.00 | $ 170,241.14 | $ 1,435,098.05 | $ 1,264,856.91 |
| 12 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,264,856.91 | $ - | $ 4,689.66 | $ *26,731.33* | $ 31,420.99 | $ 135,850.00 | $ 167,270.99 | $ 1,291,588.25 | $ 1,124,317.26 |
| 13 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,124,317.26 | $ - | $ 4,689.66 | $ *24,022.30* | $ 28,711.95 | $ 135,850.00 | $ 164,561.95 | $ 1,148,339.55 | $ 983,777.60 |
| 14 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 983,777.60 | $ - | $ 4,689.66 | $ *21,019.51* | $ 25,709.17 | $ 135,850.00 | $ 161,559.17 | $ 1,004,797.11 | $ 843,237.94 |
| 15 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 843,237.94 | $ - | $ 4,689.66 | $ *16,716.90* | $ 21,406.56 | $ 135,850.00 | $ 157,256.56 | $ 859,954.85 | $ 702,698.29 |
| 16 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 702,698.29 | $ - | $ 4,689.66 | $ *13,227.09* | $ 17,916.75 | $ 135,850.00 | $ 153,766.75 | $ 715,925.38 | $ 562,158.63 |
| 17 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 562,158.63 | $ - | $ 4,689.66 | $ *10,627.11* | $ 15,316.77 | $ 135,850.00 | $ 151,166.77 | $ 572,785.74 | $ 421,618.97 |
| 18 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 421,618.97 | $ - | $ 4,689.66 | $ *7,970.33* | $ 12,659.99 | $ 135,850.00 | $ 148,509.99 | $ 429,589.30 | $ 281,079.31 |
| | | | | | | **$ 40,016,305.94** | **$ 93,793.14** | **$ 84,413.83** | **$ 412,257.44** | **$ 496,671.27** | **$ 2,445,300.00** | **$ 2,941,971.27** | **$ 40,522,356.52** | **$ 37,580,385.25** |

| Payment # | Date Payment Received | Facility Cost | ITCC | One-Time Cost | Total Cost |
|---|---|---|---|---|---|
| 01 | 12/14/2015 | $ 90,344.82 | $ - | $ - | $ 90,344.82 |
| 02 | 12/14/2015 | $ 437,577.00 | $ - | $ - | $ 437,577.00 |
| 03 | 1/22/2016 | $ 194,652.00 | $ - | $ - | $ 194,652.00 |
| 04 | 2/19/2016 | $ 202,263.00 | $ - | $ - | $ 202,263.00 |
| 05 | 3/18/2016 | $ 240,996.00 | $ - | $ - | $ 240,996.00 |
| 06 | 4/22/2016 | $ 329,776.00 | $ - | $ - | $ 329,776.00 |
| 07 | 5/20/2016 | $ 315,282.00 | $ - | $ - | $ 315,282.00 |
| 08 | 6/17/2016 | $ 284,055.00 | $ - | $ - | $ 284,055.00 |
| 09 | 7/22/2016 | $ 243,757.00 | $ - | $ - | $ 243,757.00 |
| 10 | 8/26/2016 | $ 130,887.00 | $ - | $ - | $ 130,887.00 |
| 11 | 10/11/2016 | $ 17,522.00 | $ - | $ - | $ 17,522.00 |
| 12 | 3/6/2017 | $ 591,274.00 | $ - | $ - | $ 591,274.00 |
| | **Total** | **$ 3,078,385.82** | **$ -** | **$ -** | **$ 3,078,385.82** |
| True Up 1 | N/A | $ - | $ - | $ - | $ - |
| True Up 2 | N/A | $ - | $ - | $ - | $ - |
| | **Grand Total** | **$ 3,078,385.82** | **$ -** | **$ -** | **$ 3,078,385.82** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 09/01/20 | | | |
| **COD:** | | 12/21/20 | | | |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Facility Cost 01 Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 09/01/20 | 09/30/20 | 30 | 3.430% | $ 3,078,385.82 | $ 8,654.81 | $ - | $ - | $ - | $ - | $ - | $ 3,087,040.63 | $ 3,087,040.63 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,087,040.63 | $ 25,219.27 | $ - | $ - | $ - | $ - | $ - | $ 3,112,259.89 | $ 3,112,259.89 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,112,259.89 | $ 24,940.71 | $ - | $ - | $ - | $ - | $ - | $ 3,137,200.61 | $ 3,137,200.61 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,137,200.61 | $ 25,419.92 | $ - | $ - | $ - | $ - | $ - | $ 3,162,620.53 | $ 3,162,620.53 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,162,620.53 | $ 25,907.49 | $ - | $ - | $ - | $ - | $ - | $ 3,188,528.02 | $ 3,188,528.02 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,188,528.02 | $ 26,119.72 | $ - | $ - | $ - | $ - | $ - | $ 3,214,647.74 | $ 3,214,647.74 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,214,647.74 | $ 25,761.22 | $ - | $ - | $ - | $ - | $ - | $ 3,240,408.96 | $ 3,240,408.96 |
| 01 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,240,408.96 | $ - | $ 8,101.16 | $ 26,256.19 | $ 34,357.35 | $ 153,919.29 | $ 188,276.64 | $ 3,266,665.15 | $ 3,078,388.51 |
| 02 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,078,388.51 | $ - | $ 8,101.16 | $ 27,933.21 | $ 36,034.37 | $ 153,919.29 | $ 189,953.66 | $ 3,106,321.73 | $ 2,916,368.06 |
| 03 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,916,368.06 | $ - | $ 8,101.16 | $ 36,092.65 | $ 44,193.81 | $ 153,919.29 | $ 198,113.10 | $ 2,952,460.72 | $ 2,754,347.62 |
| 04 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,754,347.62 | $ - | $ 8,101.16 | $ 42,854.63 | $ 50,955.79 | $ 153,919.29 | $ 204,875.08 | $ 2,797,202.25 | $ 2,592,327.17 |
| 05 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,592,327.17 | $ - | $ 8,101.16 | $ 48,472.97 | $ 56,574.12 | $ 153,919.29 | $ 210,493.41 | $ 2,640,800.14 | $ 2,430,306.72 |
| 06 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,430,306.72 | $ - | $ 8,101.16 | $ 49,128.15 | $ 57,229.31 | $ 153,919.29 | $ 211,148.60 | $ 2,479,434.87 | $ 2,268,286.27 |
| 07 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,268,286.27 | $ - | $ 8,101.16 | $ 47,739.66 | $ 55,840.81 | $ 153,919.29 | $ 209,760.11 | $ 2,316,025.93 | $ 2,106,265.82 |
| 08 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,106,265.82 | $ - | $ 8,101.16 | $ 44,513.57 | $ 52,614.73 | $ 153,919.29 | $ 206,534.02 | $ 2,150,779.39 | $ 1,944,245.38 |
| 09 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,944,245.38 | $ - | $ 8,101.16 | $ 41,089.45 | $ 49,190.61 | $ 153,919.29 | $ 203,109.90 | $ 1,985,334.82 | $ 1,782,224.93 |
| 10 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,782,224.93 | $ - | $ 8,101.16 | $ 38,079.23 | $ 46,180.39 | $ 153,919.29 | $ 200,099.68 | $ 1,820,304.16 | $ 1,620,204.48 |
| 11 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,620,204.48 | $ - | $ 8,101.16 | $ 34,617.48 | $ 42,718.64 | $ 153,919.29 | $ 196,637.93 | $ 1,654,821.96 | $ 1,458,184.03 |
| 12 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,458,184.03 | $ - | $ 8,101.16 | $ 28,908.00 | $ 37,009.16 | $ 153,919.29 | $ 190,928.45 | $ 1,487,092.03 | $ 1,296,163.58 |
| 13 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,296,163.58 | $ - | $ 8,101.16 | $ 24,398.06 | $ 32,499.22 | $ 153,919.29 | $ 186,418.51 | $ 1,320,561.64 | $ 1,134,143.14 |
| 14 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,134,143.14 | $ - | $ 8,101.16 | $ 21,439.97 | $ 29,541.12 | $ 153,919.29 | $ 183,460.41 | $ 1,155,583.10 | $ 972,122.69 |
| 15 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 972,122.69 | $ - | $ 8,101.16 | $ 18,377.11 | $ 26,478.27 | $ 153,919.29 | $ 180,397.56 | $ 990,499.80 | $ 810,102.24 |
| | | | | | | **$ 53,574,670.59** | **$ 162,023.14** | **$ 121,517.36** | **$ 529,900.33** | **$ 651,417.69** | **$ 2,308,789.37** | **$ 2,960,207.05** | **$ 54,266,594.07** | **$ 51,306,387.01** |

| Payment # | Date Payment Received | Reliability NUCs | Delivery NUCs | One Time Cost | Total Cost |
|---|---|---|---|---|---|
| 01 | 07/03/18 | $ 52,797.00 | $ - | | $ 52,797.00 |
| 02 | 06/04/18 | $ 11,808.00 | $ - | $ 29,515.00 | $ 41,323.00 |
| 03 | 08/02/18 | $ 67,042.00 | $ - | | $ 67,042.00 |
| 04 | 08/14/18 | $ 84,474.00 | $ 122,520.00 | $ 29,976.00 | $ 236,970.00 |
| 05 | 09/21/18 | $ 105,401.00 | $ 185,571.00 | | $ 290,972.00 |
| 06 | 10/30/18 | $ 129,924.00 | $ 225,168.00 | | $ 355,092.00 |
| 07 | 12/04/18 | $ 157,763.00 | $ 272,254.00 | | $ 430,017.00 |
| 08 | 12/21/18 | $ 192,951.00 | $ 336,220.00 | | $ 529,171.00 |
| 09 | 01/23/19 | $ 225,148.00 | $ 402,745.00 | | $ 627,893.00 |
| 10 | 02/20/19 | $ 256,177.00 | $ 479,495.00 | | $ 735,672.00 |
| 11 | 03/26/19 | $ 283,253.00 | $ 566,731.00 | | $ 849,984.00 |
| 12 | 04/16/19 | $ 303,443.00 | $ 664,108.00 | | $ 967,551.00 |
| 13 | 05/16/19 | $ 314,257.00 | $ 770,424.00 | | $ 1,084,681.00 |
| 14 | 06/21/19 | $ 314,257.00 | $ 883,397.00 | | $ 1,197,654.00 |
| 15 | 07/19/20 | $ 303,443.00 | $ 999,489.00 | | $ 1,302,932.00 |
| 16 | 08/13/19 | $ 283,253.00 | $ 1,113,885.00 | | $ 1,397,138.00 |
| 17 | 09/20/19 | $ 256,177.00 | $ 1,220,668.00 | | $ 1,476,845.00 |
| 18 | 11/04/19 | $ 225,148.00 | $ 1,313,277.00 | | $ 1,538,425.00 |
| 19 | 11/27/19 | $ 192,951.00 | $ 1,385,208.00 | | $ 1,578,159.00 |
| 20 | 12/18/19 | $ 165,814.00 | $ 1,466,240.00 | | $ 1,632,054.00 |
| 21 | 01/30/20 | $ 136,553.00 | $ 1,482,302.00 | | $ 1,618,855.00 |
| 22 | 03/17/20 | $ 110,782.00 | $ 1,466,240.00 | | $ 1,577,022.00 |
| 23 | 03/17/20 | $ 88,786.00 | $ 1,419,423.00 | | $ 1,508,209.00 |
| 24 | 05/26/20 | $ 70,464.00 | $ 1,345,714.00 | | $ 1,416,178.00 |
| 25 | 05/26/20 | $ 55,491.00 | $ 1,250,819.00 | | $ 1,306,310.00 |
| 26 | 06/24/20 | $ 43,433.00 | $ 1,141,398.00 | | $ 1,184,831.00 |
| 27 | 08/14/20 | $ 33,832.00 | $ 1,024,177.00 | | $ 1,058,009.00 |
| 28 | 08/14/20 | | $ 905,216.00 | | $ 905,216.00 |
| 29 | 09/23/20 | | $ 789,453.00 | | $ 789,453.00 |
| 30 | 11/03/20 | | $ 680,511.00 | | $ 680,511.00 |
| 31 | 12/04/20 | | $ 580,730.00 | | $ 580,730.00 |
| 32 | 01/08/21 | | $ 503,572.00 | | $ 503,572.00 |
| 33 | 02/26/21 | | $ 422,969.00 | | $ 422,969.00 |
| 34 | 02/26/21 | | $ 353,101.00 | | $ 353,101.00 |
| 35 | 03/21/21 | | $ 293,275.00 | | $ 293,275.00 |
| 36 | 05/21/21 | | $ 242,552.00 | | $ 242,552.00 |
| 37 | 05/21/21 | | $ 199,898.00 | | $ 199,898.00 |
| 38 | 06/18/21 | | $ 164,270.00 | | $ 164,270.00 |
| 39 | 07/30/21 | | $ 134,671.00 | | $ 134,671.00 |
| | Total | $ 4,464,822.00 | $ 26,807,691.00 | $ 59,491.00 | $ 31,332,004.00 |
| Phase 1 | **80 MWs** | | | | |
| Phase 2 | **70 MWs** | | | | |
| True Up 1 | N/A | $ - | | | $ - |
| True Up 2 | N/A | $ - | | | $ - |
| | **Grand Total** | **$ 4,464,822.00** | | | **$ 31,332,004.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | 06/01/20 | 09/01/20 | | | |
| **COD:** | 12/11/20 | 12/11/20 | 10167613 | | |
| | | | | | |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 9/1/2020 | 9/30/2020 | 30 | 3.430% | $ 31,272,513.00 | $ 87,921.90 | | | | | | $ 31,360,434.90 | $ 31,360,434.90 |
| N/A | Q4/2020 | 10/1/2020 | 12/31/2020 | 92 | 3.250% | $ 31,360,434.90 | $ 256,195.90 | | | | | | $ 31,616,630.80 | $ 31,616,630.80 |
| N/A | Q1/2021 | 1/1/2021 | 3/31/2021 | 90 | 3.250% | $ 31,616,630.80 | $ 253,366.15 | | | | | | $ 31,869,996.95 | $ 31,869,996.95 |
| N/A | Q2/2021 | 4/1/2021 | 6/30/2021 | 91 | 3.250% | $ 31,869,996.95 | $ 258,234.29 | | | | | | $ 32,128,231.25 | $ 32,128,231.25 |
| 01 | Q3/2021 | 7/1/2021 | 9/30/2021 | 92 | 3.250% | $ 32,128,231.25 | $ 263,187.43 | $ 55,945.28 | $ 263,187.43 | $ 319,132.71 | $ 1,563,625.65 | $ 1,882,758.36 | $ 32,654,606.10 | $ 30,771,847.74 |
| 02 | Q4/2021 | 10/1/2021 | 12/31/2021 | 92 | 3.250% | $ 30,771,847.74 | $ - | $ 55,945.28 | $ 252,076.23 | $ 308,021.52 | $ 1,563,625.65 | $ 1,871,647.17 | $ 31,023,923.97 | $ 29,152,276.81 |
| 03 | Q1/2022 | 1/1/2022 | 3/31/2022 | 90 | 3.250% | $ 29,152,276.81 | $ - | $ 55,945.28 | $ 233,617.56 | $ 289,562.84 | $ 1,563,625.65 | $ 1,853,188.49 | $ 29,385,894.37 | $ 27,532,705.87 |
| 04 | Q2/2022 | 4/1/2022 | 6/30/2022 | 91 | 3.250% | $ 27,532,705.87 | $ - | $ 55,945.28 | $ 223,090.35 | $ 279,035.63 | $ 1,563,625.65 | $ 1,842,661.28 | $ 27,755,796.22 | $ 25,913,134.94 |
| 05 | Q3/2022 | 7/1/2022 | 9/30/2022 | 92 | 3.600% | $ 25,913,134.94 | $ - | $ 55,945.28 | $ 235,135.08 | $ 291,080.36 | $ 1,563,625.65 | $ 1,854,706.01 | $ 26,148,270.02 | $ 24,293,564.01 |
| 06 | Q4/2022 | 10/1/2022 | 12/31/2022 | 92 | 4.910% | $ 24,293,564.01 | $ - | $ 55,945.28 | $ 300,654.49 | $ 356,599.77 | $ 1,563,625.65 | $ 1,920,225.42 | $ 24,594,218.49 | $ 22,673,993.07 |
| 07 | Q1/2023 | 1/1/2023 | 3/31/2023 | 90 | 6.310% | $ 22,673,993.07 | $ - | $ 55,945.28 | $ 352,782.48 | $ 408,727.77 | $ 1,563,625.65 | $ 1,972,353.42 | $ 23,026,775.56 | $ 21,054,422.14 |
| 08 | Q2/2023 | 4/1/2023 | 6/30/2023 | 91 | 7.500% | $ 21,054,422.14 | $ - | $ 55,945.28 | $ 393,688.85 | $ 449,634.14 | $ 1,563,625.65 | $ 2,013,259.79 | $ 21,448,110.99 | $ 19,434,851.20 |
| 09 | Q3/2023 | 7/1/2023 | 9/30/2023 | 92 | 8.020% | $ 19,434,851.20 | $ - | $ 55,945.28 | $ 392,871.52 | $ 448,816.81 | $ 1,563,625.65 | $ 2,012,442.46 | $ 19,827,722.73 | $ 17,815,280.27 |
| 10 | Q4/2023 | 10/1/2023 | 12/31/2023 | 92 | 8.350% | $ 17,815,280.27 | $ - | $ 55,945.28 | $ 374,950.64 | $ 430,895.92 | $ 1,563,625.65 | $ 1,994,521.57 | $ 18,190,230.91 | $ 16,195,709.34 |
| 11 | Q1/2024 | 1/1/2024 | 3/31/2024 | 91 | 8.500% | $ 16,195,709.34 | $ - | $ 55,945.28 | $ 342,278.17 | $ 398,223.46 | $ 1,563,625.65 | $ 1,961,849.11 | $ 16,537,987.51 | $ 14,576,138.40 |
| 12 | Q2/2024 | 4/1/2024 | 6/30/2024 | 91 | 8.500% | $ 14,576,138.40 | $ - | $ 55,945.28 | $ 308,050.36 | $ 363,995.64 | $ 1,563,625.65 | $ 1,927,621.29 | $ 14,884,188.76 | $ 12,956,567.47 |
| 13 | Q3/2024 | 7/1/2024 | 9/30/2024 | 92 | 8.500% | $ 12,956,567.47 | $ - | $ 55,945.28 | $ 276,831.58 | $ 332,776.86 | $ 1,563,625.65 | $ 1,896,402.51 | $ 13,233,399.05 | $ 11,336,996.54 |
| 14 | Q4/2024 | 10/1/2024 | 12/31/2024 | 92 | 8.500% | $ 11,336,996.54 | $ - | $ 55,945.28 | $ 242,227.63 | $ 298,172.91 | $ 1,563,625.65 | $ 1,861,798.56 | $ 11,579,224.17 | $ 9,717,425.60 |
| 15 | Q1/2025 | 1/1/2025 | 3/31/2025 | 90 | 8.040% | $ 9,717,425.60 | $ - | $ 55,945.28 | $ 192,644.63 | $ 248,589.92 | $ 1,563,625.65 | $ 1,812,215.57 | $ 9,910,070.24 | $ 8,097,854.67 |
| 16 | Q2/2025 | 4/1/2025 | 6/30/2025 | 91 | 7.550% | $ 8,097,854.67 | $ - | $ 55,945.28 | $ 152,428.25 | $ 208,373.53 | $ 1,563,625.65 | $ 1,771,999.18 | $ 8,250,282.92 | $ 6,478,283.73 |
| 17 | Q3/2025 | 7/1/2025 | 9/30/2025 | 92 | 7.500% | $ 6,478,283.73 | $ - | $ 55,945.28 | $ 122,466.19 | $ 178,411.47 | $ 1,563,625.65 | $ 1,742,037.12 | $ 6,600,749.92 | $ 4,858,712.80 |
| 18 | Q4/2025 | 10/1/2025 | 12/31/2025 | 92 | 7.500% | $ 4,858,712.80 | $ - | $ 55,945.28 | $ 91,849.64 | $ 147,794.92 | $ 1,563,625.65 | $ 1,711,420.57 | $ 4,950,562.44 | $ 3,239,141.87 |
| | | | | | | **$ 461,107,571.51** | **$ 1,118,905.67** | **$ 1,007,015.11** | **$ 4,750,831.08** | **$ 5,757,846.19** | **$ 28,145,261.70** | **$ 33,903,107.89** | **$ 466,977,308.26** | **$ 433,074,200.37** |

| Start Date | End Date | Quarterly Interest Amount ($) | Principal Paid | Accrued Interest Paid | Total Interest Paid |
|---|---|---|---|---|---|
| 7/1/2021 | 9/30/2021 | $ 556.83 | $ 2,974.55 | $ 451.98 | $ 1,008.80 |
| 10/1/2021 | 12/31/2021 | $ 533.32 | $ 2,974.55 | $ 451.98 | $ 985.29 |
| 1/1/2022 | 3/31/2022 | $ 494.26 | $ 2,974.55 | $ 451.98 | $ 946.24 |
| 4/1/2022 | 6/30/2022 | $ 471.99 | $ 2,974.55 | $ 451.98 | $ 923.97 |
| 7/1/2022 | 9/30/2022 | $ 497.48 | $ 2,974.55 | $ 451.98 | $ 949.45 |
| 10/1/2022 | 12/31/2022 | $ 636.09 | $ 2,974.55 | $ 451.98 | $ 1,088.07 |
| 1/1/2023 | 3/31/2023 | $ 746.38 | $ 2,974.55 | $ 451.98 | $ 1,198.36 |
| 4/1/2023 | 6/30/2023 | $ 832.93 | $ 2,974.55 | $ 451.98 | $ 1,284.90 |
| 7/1/2023 | 9/30/2023 | $ 831.20 | $ 2,974.55 | $ 451.98 | $ 1,283.18 |
| 10/1/2023 | 12/31/2023 | $ 793.28 | $ 2,974.55 | $ 451.98 | $ 1,245.26 |
| 1/1/2024 | 3/31/2024 | $ 724.16 | $ 2,974.55 | $ 451.98 | $ 1,176.14 |
| 4/1/2024 | 6/30/2024 | $ 651.74 | $ 2,974.55 | $ 451.98 | $ 1,103.72 |
| 7/1/2024 | 9/30/2024 | $ 585.69 | $ 2,974.55 | $ 451.98 | $ 1,037.67 |
| 10/1/2024 | 12/31/2024 | $ 512.48 | $ 2,974.55 | $ 451.98 | $ 964.46 |
| 1/1/2025 | 3/31/2025 | $ 407.58 | $ 2,974.55 | $ 451.98 | $ 859.56 |
| 4/1/2025 | 6/30/2025 | $ 322.49 | $ 2,974.55 | $ 451.98 | $ 774.47 |
| 7/1/2025 | 9/30/2025 | $ 259.10 | $ 2,974.55 | $ 451.98 | $ 711.08 |
| 10/1/2025 | 12/31/2025 | $ 194.33 | $ 2,974.55 | $ 451.98 | $ 646.30 |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **02** | 06/04/18 | 06/30/18 | 27 | 4.470% | $ 29,515.00 | $ 97.59 | $ - | $ - | $ - | $ - | $ - | $ 29,612.59 | $ 29,612.59 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 29,612.59 | $ 350.06 | $ - | $ - | $ - | $ - | $ - | $ 29,962.65 | $ 29,962.65 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 29,962.65 | $ 374.59 | $ - | $ - | $ - | $ - | $ - | $ 30,337.25 | $ 30,337.25 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 30,337.25 | $ 387.49 | $ - | $ - | $ - | $ - | $ - | $ 30,724.73 | $ 30,724.73 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 30,724.73 | $ 417.48 | $ - | $ - | $ - | $ - | $ - | $ 31,142.21 | $ 31,142.21 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 31,142.21 | $ 431.72 | $ - | $ - | $ - | $ - | $ - | $ 31,573.93 | $ 31,573.93 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 31,573.93 | $ 431.34 | $ - | $ - | $ - | $ - | $ - | $ 32,005.28 | $ 32,005.28 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 32,005.28 | $ 394.70 | $ - | $ - | $ - | $ - | $ - | $ 32,399.97 | $ 32,399.97 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 32,399.97 | $ 382.65 | $ - | $ - | $ - | $ - | $ - | $ 32,782.62 | $ 32,782.62 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 32,782.62 | $ 282.65 | $ - | $ - | $ - | $ - | $ - | $ 33,065.27 | $ 33,065.27 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 33,065.27 | $ 270.12 | $ - | $ - | $ - | $ - | $ - | $ 33,335.39 | $ 33,335.39 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 33,335.39 | $ 267.14 | $ - | $ - | $ - | $ - | $ - | $ 33,602.53 | $ 33,602.53 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 33,602.53 | $ 272.27 | $ - | $ - | $ - | $ - | $ - | $ 33,874.80 | $ 33,874.80 |
| 01 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 33,874.80 | $ 277.49 | $ 231.86 | $ 277.49 | $ 509.36 | $ 1,475.75 | $ 1,985.11 | $ 34,429.79 | $ 32,444.68 |
| 02 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 32,444.68 | $ - | $ 231.86 | $ 265.78 | $ 497.64 | $ 1,475.75 | $ 1,973.39 | $ 32,710.46 | $ 30,737.07 |
| 03 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 30,737.07 | $ - | $ 231.86 | $ 246.32 | $ 478.18 | $ 1,475.75 | $ 1,953.93 | $ 30,983.39 | $ 29,029.45 |
| 04 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 29,029.45 | $ - | $ 231.86 | $ 235.22 | $ 467.08 | $ 1,475.75 | $ 1,942.83 | $ 29,264.67 | $ 27,321.84 |
| 05 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 27,321.84 | $ - | $ 231.86 | $ 247.92 | $ 479.78 | $ 1,475.75 | $ 1,955.53 | $ 27,569.76 | $ 25,614.22 |
| 06 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 25,614.22 | $ - | $ 231.86 | $ 317.00 | $ 548.86 | $ 1,475.75 | $ 2,024.61 | $ 25,931.22 | $ 23,906.61 |
| 07 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 23,906.61 | $ - | $ 231.86 | $ 371.96 | $ 603.83 | $ 1,475.75 | $ 2,079.58 | $ 24,278.57 | $ 22,198.99 |
| 08 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 22,198.99 | $ - | $ 231.86 | $ 415.09 | $ 646.96 | $ 1,475.75 | $ 2,122.71 | $ 22,614.08 | $ 20,491.38 |
| 09 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 20,491.38 | $ - | $ 231.86 | $ 414.23 | $ 646.09 | $ 1,475.75 | $ 2,121.84 | $ 20,905.61 | $ 18,783.76 |
| 10 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 18,783.76 | $ - | $ 231.86 | $ 395.33 | $ 627.20 | $ 1,475.75 | $ 2,102.95 | $ 19,179.10 | $ 17,076.15 |
| 11 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 17,076.15 | $ - | $ 231.86 | $ 360.89 | $ 592.75 | $ 1,475.75 | $ 2,068.50 | $ 17,437.03 | $ 15,368.53 |
| 12 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 15,368.53 | $ - | $ 231.86 | $ 324.80 | $ 556.66 | $ 1,475.75 | $ 2,032.41 | $ 15,693.33 | $ 13,660.92 |
| 13 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 13,660.92 | $ - | $ 231.86 | $ 291.88 | $ 523.75 | $ 1,475.75 | $ 1,999.50 | $ 13,952.80 | $ 11,953.30 |
| 14 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 11,953.30 | $ - | $ 231.86 | $ 255.40 | $ 487.26 | $ 1,475.75 | $ 1,963.01 | $ 12,208.70 | $ 10,245.69 |
| 15 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 10,245.69 | $ - | $ 231.86 | $ 203.12 | $ 434.98 | $ 1,475.75 | $ 1,910.73 | $ 10,448.81 | $ 8,538.07 |
| 16 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 8,538.07 | $ - | $ 231.86 | $ 160.71 | $ 392.58 | $ 1,475.75 | $ 1,868.33 | $ 8,698.79 | $ 6,830.46 |
| 17 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 6,830.46 | $ - | $ 231.86 | $ 129.12 | $ 360.99 | $ 1,475.75 | $ 1,836.74 | $ 6,959.58 | $ 5,122.84 |
| 18 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,122.84 | $ - | $ 231.86 | $ 96.84 | $ 328.71 | $ 1,475.75 | $ 1,804.46 | $ 5,219.69 | $ 3,415.23 |
| | | | | | | **$ 763,258.22** | **$ 4,637.30** | **$ 4,173.57** | **$ 5,009.10** | **$ 9,182.67** | **$ 26,563.50** | **$ 35,746.17** | **$ 772,904.62** | **$ 737,158.45** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **04** | 08/14/18 | 09/30/18 | 48 | 4.690% | $ 29,976.00 | $ 184.88 | $ - | $ - | $ - | $ - | $ - | $ 30,160.88 | $ 30,160.88 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 30,160.88 | $ 377.07 | $ - | $ - | $ - | $ - | $ - | $ 30,537.95 | $ 30,537.95 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 30,537.95 | $ 390.05 | $ - | $ - | $ - | $ - | $ - | $ 30,928.00 | $ 30,928.00 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 30,928.00 | $ 420.24 | $ - | $ - | $ - | $ - | $ - | $ 31,348.24 | $ 31,348.24 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 31,348.24 | $ 434.58 | $ - | $ - | $ - | $ - | $ - | $ 31,782.82 | $ 31,782.82 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 31,782.82 | $ 434.20 | $ - | $ - | $ - | $ - | $ - | $ 32,217.02 | $ 32,217.02 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 32,217.02 | $ 397.31 | $ - | $ - | $ - | $ - | $ - | $ 32,614.33 | $ 32,614.33 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 32,614.33 | $ 385.18 | $ - | $ - | $ - | $ - | $ - | $ 32,999.50 | $ 32,999.50 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 32,999.50 | $ 284.52 | $ - | $ - | $ - | $ - | $ - | $ 33,284.02 | $ 33,284.02 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 33,284.02 | $ 271.91 | $ - | $ - | $ - | $ - | $ - | $ 33,555.93 | $ 33,555.93 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 33,555.93 | $ 268.91 | $ - | $ - | $ - | $ - | $ - | $ 33,824.84 | $ 33,824.84 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 33,824.84 | $ 274.07 | $ - | $ - | $ - | $ - | $ - | $ 34,098.91 | $ 34,098.91 |
| 01 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 34,098.91 | $ 279.33 | $ 220.11 | $ 279.33 | $ 499.44 | $ 1,498.80 | $ 1,998.24 | $ 34,657.57 | $ 32,659.33 |
| 02 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 32,659.33 | $ - | $ 220.11 | $ 267.54 | $ 487.65 | $ 1,498.80 | $ 1,986.45 | $ 32,926.87 | $ 30,940.42 |
| 03 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 30,940.42 | $ - | $ 220.11 | $ 247.95 | $ 468.06 | $ 1,498.80 | $ 1,966.86 | $ 31,188.37 | $ 29,221.51 |
| 04 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 29,221.51 | $ - | $ 220.11 | $ 236.77 | $ 456.89 | $ 1,498.80 | $ 1,955.69 | $ 29,458.28 | $ 27,502.59 |
| 05 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 27,502.59 | $ - | $ 220.11 | $ 249.56 | $ 469.67 | $ 1,498.80 | $ 1,968.47 | $ 27,752.15 | $ 25,783.68 |
| 06 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 25,783.68 | $ - | $ 220.11 | $ 319.10 | $ 539.21 | $ 1,498.80 | $ 2,038.01 | $ 26,102.78 | $ 24,064.77 |
| 07 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 24,064.77 | $ - | $ 220.11 | $ 374.42 | $ 594.53 | $ 1,498.80 | $ 2,093.33 | $ 24,439.19 | $ 22,345.86 |
| 08 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 22,345.86 | $ - | $ 220.11 | $ 417.84 | $ 637.95 | $ 1,498.80 | $ 2,136.75 | $ 22,763.70 | $ 20,626.95 |
| 09 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 20,626.95 | $ - | $ 220.11 | $ 416.97 | $ 637.08 | $ 1,498.80 | $ 2,135.88 | $ 21,043.92 | $ 18,908.03 |
| 10 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 18,908.03 | $ - | $ 220.11 | $ 397.95 | $ 618.06 | $ 1,498.80 | $ 2,116.86 | $ 19,305.98 | $ 17,189.12 |
| 11 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 17,189.12 | $ - | $ 220.11 | $ 363.27 | $ 583.39 | $ 1,498.80 | $ 2,082.19 | $ 17,552.39 | $ 15,470.21 |
| 12 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 15,470.21 | $ - | $ 220.11 | $ 326.95 | $ 547.06 | $ 1,498.80 | $ 2,045.86 | $ 15,797.16 | $ 13,751.30 |
| 13 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 13,751.30 | $ - | $ 220.11 | $ 293.81 | $ 513.92 | $ 1,498.80 | $ 2,012.72 | $ 14,045.11 | $ 12,032.39 |
| 14 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 12,032.39 | $ - | $ 220.11 | $ 257.09 | $ 477.20 | $ 1,498.80 | $ 1,976.00 | $ 12,289.47 | $ 10,313.47 |
| 15 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 10,313.47 | $ - | $ 220.11 | $ 204.46 | $ 424.57 | $ 1,498.80 | $ 1,923.37 | $ 10,517.93 | $ 8,594.56 |
| 16 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 8,594.56 | $ - | $ 220.11 | $ 161.78 | $ 381.89 | $ 1,498.80 | $ 1,880.69 | $ 8,756.34 | $ 6,875.65 |
| 17 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 6,875.65 | $ - | $ 220.11 | $ 129.98 | $ 350.09 | $ 1,498.80 | $ 1,848.89 | $ 7,005.63 | $ 5,156.74 |
| 18 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,156.74 | $ - | $ 220.11 | $ 97.48 | $ 317.60 | $ 1,498.80 | $ 1,816.40 | $ 5,254.22 | $ 3,437.82 |
| | | | | | | **$ 738,765.02** | **$ 4,402.24** | **$ 3,962.02** | **$ 5,042.24** | **$ 9,004.26** | **$ 26,978.40** | **$ 35,982.66** | **$ 748,209.50** | **$ 712,226.85** |

| Payment # | Date Payment Received | Facility Cost | ITCC | One-Time Cost | Total Cost |
|---|---|---|---|---|---|
| 01 | 11/25/15 | $ 63,999.00 | $ - | $ 295.00 | $ 64,294.00 |
| 02 | 11/25/15 | $ 90,249.00 | $ - | $ 416.00 | $ 90,665.00 |
| 03 | 11/25/15 | $ 124,611.00 | $ - | $ 574.00 | $ 125,185.00 |
| 04 | 11/25/15 | $ 167,144.00 | $ - | $ 770.00 | $ 167,914.00 |
| 05 | 12/08/15 | $ 215,686.00 | $ - | $ 994.00 | $ 216,680.00 |
| 06 | 01/13/16 | $ 272,051.00 | $ - | $ 1,254.00 | $ 273,305.00 |
| 07 | 03/23/16 | $ 338,884.00 | $ - | $ 1,562.00 | $ 340,446.00 |
| 08 | 03/23/16 | $ 314,406.00 | $ - | $ 1,449.00 | $ 315,855.00 |
| 09 | 04/07/16 | $ 338,884.00 | $ - | $ 1,562.00 | $ 340,446.00 |
| 10 | 05/10/16 | $ 314,406.00 | $ - | $ 1,449.00 | $ 315,855.00 |
| 11 | 06/07/16 | $ 272,051.00 | $ - | $ 1,254.00 | $ 273,305.00 |
| 12 | 07/08/16 | $ 221,553.00 | $ - | $ 1,021.00 | $ 222,574.00 |
| 13 | 07/26/16 | $ 171,691.00 | $ - | $ 791.00 | $ 172,482.00 |
| 14 | 09/13/16 | $ 128,001.00 | $ - | $ 590.00 | $ 128,591.00 |
| 15 | 10/04/16 | $ 92,704.00 | $ - | $ 427.00 | $ 93,131.00 |
| 16 | 11/09/16 | $ 65,740.00 | $ - | $ 115.00 | $ 65,855.00 |
| 17 | 12/01/16 | $ (1,300,685.00) | $ - | | $ (1,300,685.00) |
| 18 | 10/2/2019 | $ 1,050,102.00 | $ - | | $ 1,050,102.00 |
| | **Total** | **$ 2,941,477.00** | **$ -** | **$ 14,523.00** | **$ 2,956,000.00** |
| True Up 1 | N/A | $ 138,380.82 | $ - | $ - | $ 138,380.82 |
| True Up 2 | N/A | $ - | $ - | $ - | $ - |
| | **Grand Total** | **$ 3,079,857.82** | **$ -** | **$ 14,523.00** | **$ 3,094,380.82** |

| | Estimate | Actual | Comments/Notes | Principal | Accrued Interest |
|---|---|---|---|---|---|
| **In-Service Date:** | 07/01/18 | 11/09/18 | SAP# 10172718 | | |
| **COD:** | 12/31/18 | 01/29/19 | | | |
| **Actual True Up** | | | | **$ 138,380.82** | **$ 19,982.77** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2018 | 11/9/2018 | 12/31/2018 | 53 | 4.960% | $ 138,380.82 | $ 21,185.08 | $ - | $ - | $ - | $ - | $ - | $ 159,565.90 | $ 159,565.90 |
| N/A | Q1/2019 | 1/1/2019 | 3/31/2019 | 90 | 5.180% | $ 159,565.90 | $ 37,840.91 | $ - | $ - | $ - | $ - | $ - | $ 197,406.81 | $ 197,406.81 |
| N/A | Q2/2019 | 4/1/2019 | 6/30/2019 | 91 | 5.450% | $ 197,406.81 | $ 40,769.85 | $ - | $ - | $ - | $ - | $ - | $ 238,176.66 | $ 238,176.66 |
| N/A | Q3/2019 | 7/1/2019 | 9/30/2019 | 92 | 5.500% | $ 238,176.66 | $ 42,161.21 | $ - | $ - | $ - | $ - | $ - | $ 280,337.86 | $ 280,337.86 |
| N/A | Q4/2019 | 10/1/2019 | 12/31/2019 | 92 | 5.420% | $ 280,337.86 | $ 42,123.93 | $ - | $ - | $ - | $ - | $ - | $ 322,461.80 | $ 322,461.80 |
| 01 | Q1/2020 | 1/1/2020 | 3/31/2020 | 91 | 4.960% | $ 322,461.80 | $ 38,545.13 | $ 11,131.31 | $ 3,976.68 | $ 15,107.98 | $ 6,919.04 | $ 22,027.02 | $ 364,983.60 | $ 342,956.58 |
| 02 | Q2/2020 | 4/1/2020 | 6/30/2020 | 91 | 4.750% | $ 342,956.58 | $ - | $ 11,131.31 | $ 4,050.35 | $ 15,181.66 | $ 6,919.04 | $ 22,100.70 | $ 347,006.94 | $ 324,906.23 |
| 03 | Q3/2020 | 7/1/2020 | 9/30/2020 | 92 | 3.430% | $ 324,906.23 | $ - | $ 11,131.31 | $ 2,801.30 | $ 13,932.60 | $ 6,919.04 | $ 20,851.64 | $ 327,707.53 | $ 306,855.89 |
| 04 | Q4/2020 | 10/1/2020 | 12/31/2020 | 92 | 3.250% | $ 306,855.89 | $ - | $ 11,131.31 | $ 2,506.83 | $ 13,638.13 | $ 6,919.04 | $ 20,557.17 | $ 309,362.72 | $ 288,805.54 |
| 05 | Q1/2021 | 1/1/2021 | 3/31/2021 | 90 | 3.250% | $ 288,805.54 | $ - | $ 11,131.31 | $ 2,314.40 | $ 13,445.71 | $ 6,919.04 | $ 20,364.75 | $ 291,119.94 | $ 270,755.20 |
| 06 | Q2/2021 | 4/1/2021 | 6/30/2021 | 91 | 3.250% | $ 270,755.20 | $ - | $ 11,131.31 | $ 2,193.86 | $ 13,325.16 | $ 6,919.04 | $ 20,244.21 | $ 272,949.05 | $ 252,704.85 |
| 07 | Q3/2021 | 7/1/2021 | 9/30/2021 | 92 | 3.250% | $ 252,704.85 | $ - | $ 11,131.31 | $ 2,070.10 | $ 13,201.41 | $ 6,919.04 | $ 20,120.45 | $ 254,774.95 | $ 234,654.50 |
| 08 | Q4/2021 | 10/1/2021 | 12/31/2021 | 92 | 3.250% | $ 234,654.50 | $ - | $ 11,131.31 | $ 1,922.24 | $ 13,053.54 | $ 6,919.04 | $ 19,972.58 | $ 236,576.74 | $ 216,604.16 |
| 09 | Q1/2022 | 1/1/2022 | 3/31/2022 | 90 | 3.250% | $ 216,604.16 | $ - | $ 11,131.31 | $ 1,735.80 | $ 12,867.11 | $ 6,919.04 | $ 19,786.15 | $ 218,339.96 | $ 198,553.81 |
| 10 | Q2/2022 | 4/1/2022 | 6/30/2022 | 91 | 3.250% | $ 198,553.81 | $ - | $ 11,131.31 | $ 1,608.83 | $ 12,740.14 | $ 6,919.04 | $ 19,659.18 | $ 200,162.64 | $ 180,503.46 |
| 11 | Q3/2022 | 7/1/2022 | 9/30/2022 | 92 | 3.600% | $ 180,503.46 | $ - | $ 11,131.31 | $ 1,637.88 | $ 12,769.19 | $ 6,919.04 | $ 19,688.23 | $ 182,141.35 | $ 162,453.12 |
| 12 | Q4/2022 | 10/1/2022 | 12/31/2022 | 92 | 4.910% | $ 162,453.12 | $ - | $ 11,131.31 | $ 2,010.50 | $ 13,141.81 | $ 6,919.04 | $ 20,060.85 | $ 164,463.62 | $ 144,402.77 |
| 13 | Q1/2023 | 1/1/2023 | 3/31/2023 | 90 | 6.310% | $ 144,402.77 | $ - | $ 11,131.31 | $ 2,246.75 | $ 13,378.05 | $ 6,919.04 | $ 20,297.10 | $ 146,649.52 | $ 126,352.42 |
| 14 | Q2/2023 | 4/1/2023 | 6/30/2023 | 91 | 7.500% | $ 126,352.42 | $ - | $ 11,131.31 | $ 2,362.62 | $ 13,493.92 | $ 6,919.04 | $ 20,412.96 | $ 128,715.04 | $ 108,302.08 |
| 15 | Q3/2023 | 7/1/2023 | 9/30/2023 | 92 | 8.020% | $ 108,302.08 | $ - | $ 11,131.31 | $ 2,189.30 | $ 13,320.61 | $ 6,919.04 | $ 20,239.65 | $ 110,491.38 | $ 90,251.73 |
| 16 | Q4/2023 | 10/1/2023 | 12/31/2023 | 92 | 8.350% | $ 90,251.73 | $ - | $ 11,131.31 | $ 1,899.49 | $ 13,030.80 | $ 6,919.04 | $ 19,949.84 | $ 92,151.22 | $ 72,201.39 |
| 17 | Q1/2024 | 1/1/2024 | 3/31/2024 | 91 | 8.500% | $ 72,201.39 | $ - | $ 11,131.31 | $ 1,525.90 | $ 12,657.20 | $ 6,919.04 | $ 19,576.24 | $ 73,727.28 | $ 54,151.04 |
| 18 | Q2/2024 | 4/1/2024 | 6/30/2024 | 91 | 8.500% | $ 54,151.04 | $ - | $ 11,131.31 | $ 1,144.42 | $ 12,275.73 | $ 6,919.04 | $ 19,194.77 | $ 55,295.46 | $ 36,100.69 |
| 19 | Q3/2024 | 7/1/2024 | 9/30/2024 | 92 | 8.500% | $ 36,100.69 | $ - | $ 11,131.31 | $ 771.33 | $ 11,902.64 | $ 6,919.04 | $ 18,821.68 | $ 36,872.02 | $ 18,050.35 |
| 20 | Q4/2024 | 10/1/2024 | 12/31/2024 | 92 | 8.500% | $ 18,050.35 | $ - | $ 11,131.31 | $ 385.67 | $ 11,516.97 | $ 6,919.04 | $ 18,436.01 | $ 18,436.01 | $ (0.00) |
| | | | | | | **$ 4,765,895.66** | **$ 222,626.11** | **$ 222,626.11** | **$ 41,354.25** | **$ 263,980.35** | **$ 138,380.82** | **$ 402,361.17** | **$ 5,029,876.01** | **$ 4,627,514.84** |

| Start Date | End Date | Quarterly Interest Amount ($) | Principal Paid | Accrued Interest Paid | Total Interest Paid |
|---|---|---|---|---|---|
| 1/1/2020 | 3/31/2020 | $ 210.84 | $ 726.15 | $ 139.23 | $ 350.07 |
| 4/1/2020 | 6/30/2020 | $ 194.18 | $ 726.15 | $ 139.23 | $ 333.41 |
| 7/1/2020 | 9/30/2020 | $ 134.30 | $ 726.15 | $ 139.23 | $ 273.53 |
| 10/1/2020 | 12/31/2020 | $ 120.18 | $ 726.15 | $ 139.23 | $ 259.41 |
| 1/1/2021 | 3/31/2021 | $ 110.96 | $ 726.15 | $ 139.23 | $ 250.19 |
| 4/1/2021 | 6/30/2021 | $ 105.18 | $ 726.15 | $ 139.23 | $ 244.41 |
| 7/1/2021 | 9/30/2021 | $ 99.25 | $ 726.15 | $ 139.23 | $ 238.47 |
| 10/1/2021 | 12/31/2021 | $ 92.16 | $ 726.15 | $ 139.23 | $ 231.39 |
| 1/1/2022 | 3/31/2022 | $ 83.22 | $ 726.15 | $ 139.23 | $ 222.45 |
| 4/1/2022 | 6/30/2022 | $ 77.13 | $ 726.15 | $ 139.23 | $ 216.36 |
| 7/1/2022 | 9/30/2022 | $ 78.52 | $ 726.15 | $ 139.23 | $ 217.75 |
| 10/1/2022 | 12/31/2022 | $ 96.39 | $ 726.15 | $ 139.23 | $ 235.62 |
| 1/1/2023 | 3/31/2023 | $ 107.71 | $ 726.15 | $ 139.23 | $ 246.94 |
| 4/1/2023 | 6/30/2023 | $ 113.27 | $ 726.15 | $ 139.23 | $ 252.50 |
| 7/1/2023 | 9/30/2023 | $ 104.96 | $ 726.15 | $ 139.23 | $ 244.19 |
| 10/1/2023 | 12/31/2023 | $ 91.07 | $ 726.15 | $ 139.23 | $ 230.29 |
| 1/1/2024 | 3/31/2024 | $ 73.16 | $ 726.15 | $ 139.23 | $ 212.38 |
| 4/1/2024 | 6/30/2024 | $ 54.87 | $ 726.15 | $ 139.23 | $ 194.09 |
| 7/1/2024 | 9/30/2024 | $ 36.98 | $ 726.15 | $ 139.23 | $ 176.21 |
| 10/1/2024 | 12/31/2024 | $ 18.49 | $ 726.15 | $ 139.23 | $ 157.72 |
| | | $ 2,002.81 | $ 14,523.00 | $ 2,784.57 | $ 4,787.38 |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **01** | 11/25/15 | 12/31/15 | 37 | 3.250% | $ 295.00 | $ 0.97 | $ - | $ - | $ - | $ - | $ - | $ 295.97 | $ 295.97 |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 295.97 | $ 2.39 | $ - | $ - | $ - | $ - | $ - | $ 298.36 | $ 298.36 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 298.36 | $ 2.57 | $ - | $ - | $ - | $ - | $ - | $ 300.93 | $ 300.93 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 300.93 | $ 2.65 | $ - | $ - | $ - | $ - | $ - | $ 303.58 | $ 303.58 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 303.58 | $ 2.67 | $ - | $ - | $ - | $ - | $ - | $ 306.25 | $ 306.25 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 306.25 | $ 2.64 | $ - | $ - | $ - | $ - | $ - | $ 308.89 | $ 308.89 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 308.89 | $ 2.86 | $ - | $ - | $ - | $ - | $ - | $ 311.75 | $ 311.75 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 311.75 | $ 3.11 | $ - | $ - | $ - | $ - | $ - | $ 314.86 | $ 314.86 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 314.86 | $ 3.34 | $ - | $ - | $ - | $ - | $ - | $ 318.20 | $ 318.20 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 318.20 | $ 3.33 | $ - | $ - | $ - | $ - | $ - | $ 321.54 | $ 321.54 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 321.54 | $ 3.58 | $ - | $ - | $ - | $ - | $ - | $ 325.12 | $ 325.12 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 325.12 | $ 3.84 | $ - | $ - | $ - | $ - | $ - | $ 328.96 | $ 328.96 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 328.96 | $ 4.11 | $ - | $ - | $ - | $ - | $ - | $ 333.08 | $ 333.08 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 333.08 | $ 4.25 | $ - | $ - | $ - | $ - | $ - | $ 337.33 | $ 337.33 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 337.33 | $ 4.58 | $ - | $ - | $ - | $ - | $ - | $ 341.91 | $ 341.91 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 341.91 | $ 4.74 | $ - | $ - | $ - | $ - | $ - | $ 346.65 | $ 346.65 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 346.65 | $ 4.74 | $ - | $ - | $ - | $ - | $ - | $ 351.39 | $ 351.39 |
| 01 | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 351.39 | $ 4.33 | $ 3.04 | $ 4.33 | $ 7.37 | $ 14.75 | $ 22.12 | $ 360.06 | $ 337.94 |
| 02 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 337.94 | $ - | $ 3.04 | $ 3.99 | $ 7.03 | $ 14.75 | $ 21.78 | $ 341.93 | $ 320.15 |
| 03 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 320.15 | $ - | $ 3.04 | $ 2.76 | $ 5.80 | $ 14.75 | $ 20.55 | $ 322.91 | $ 302.36 |
| 04 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 302.36 | $ - | $ 3.04 | $ 2.47 | $ 5.51 | $ 14.75 | $ 20.26 | $ 304.83 | $ 284.58 |
| 05 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 284.58 | $ - | $ 3.04 | $ 2.28 | $ 5.32 | $ 14.75 | $ 20.07 | $ 286.86 | $ 266.79 |
| 06 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 266.79 | $ - | $ 3.04 | $ 2.16 | $ 5.20 | $ 14.75 | $ 19.95 | $ 268.95 | $ 249.01 |
| 07 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 249.01 | $ - | $ 3.04 | $ 2.04 | $ 5.08 | $ 14.75 | $ 19.83 | $ 251.05 | $ 231.22 |
| 08 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 231.22 | $ - | $ 3.04 | $ 1.89 | $ 4.93 | $ 14.75 | $ 19.68 | $ 233.11 | $ 213.43 |
| 09 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 213.43 | $ - | $ 3.04 | $ 1.71 | $ 4.75 | $ 14.75 | $ 19.50 | $ 215.14 | $ 195.65 |
| 10 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 195.65 | $ - | $ 3.04 | $ 1.59 | $ 4.62 | $ 14.75 | $ 19.37 | $ 197.23 | $ 177.86 |
| 11 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 177.86 | $ - | $ 3.04 | $ 1.61 | $ 4.65 | $ 14.75 | $ 19.40 | $ 179.48 | $ 160.08 |
| 12 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 160.08 | $ - | $ 3.04 | $ 1.98 | $ 5.02 | $ 14.75 | $ 19.77 | $ 162.06 | $ 142.29 |
| 13 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 142.29 | $ - | $ 3.04 | $ 2.21 | $ 5.25 | $ 14.75 | $ 20.00 | $ 144.50 | $ 124.50 |
| 14 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 124.50 | $ - | $ 3.04 | $ 2.33 | $ 5.36 | $ 14.75 | $ 20.11 | $ 126.83 | $ 106.72 |
| 15 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 106.72 | $ - | $ 3.04 | $ 2.16 | $ 5.19 | $ 14.75 | $ 19.94 | $ 108.87 | $ 88.93 |
| 16 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 88.93 | $ - | $ 3.04 | $ 1.87 | $ 4.91 | $ 14.75 | $ 19.66 | $ 90.80 | $ 71.14 |
| 17 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 71.14 | $ - | $ 3.04 | $ 1.50 | $ 4.54 | $ 14.75 | $ 19.29 | $ 72.65 | $ 53.36 |
| 18 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 53.36 | $ - | $ 3.04 | $ 1.13 | $ 4.16 | $ 14.75 | $ 18.91 | $ 54.49 | $ 35.57 |
| 19 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 35.57 | $ - | $ 3.04 | $ 0.76 | $ 3.80 | $ 14.75 | $ 18.55 | $ 36.33 | $ 17.79 |
| 20 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 17.79 | $ - | $ 3.04 | $ 0.38 | $ 3.42 | $ 14.75 | $ 18.17 | $ 18.17 | $ 0.00 |
| | | | | | | **$ 9,119.13** | **$ 60.72** | **$ 60.72** | **$ 41.16** | **$ 101.89** | **$ 295.00** | **$ 396.89** | **$ 9,221.02** | **$ 8,824.13** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **02** | 11/25/15 | 12/31/15 | 37 | 3.250% | $ 416.00 | $ 1.37 | $ - | $ - | $ - | $ - | $ - | $ 417.37 | $ 417.37 |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 417.37 | $ 3.37 | $ - | $ - | $ - | $ - | $ - | $ 420.74 | $ 420.74 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 420.74 | $ 3.62 | $ - | $ - | $ - | $ - | $ - | $ 424.36 | $ 424.36 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 424.36 | $ 3.73 | $ - | $ - | $ - | $ - | $ - | $ 428.10 | $ 428.10 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 428.10 | $ 3.77 | $ - | $ - | $ - | $ - | $ - | $ 431.86 | $ 431.86 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 431.86 | $ 3.73 | $ - | $ - | $ - | $ - | $ - | $ 435.59 | $ 435.59 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 435.59 | $ 4.03 | $ - | $ - | $ - | $ - | $ - | $ 439.62 | $ 439.62 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 439.62 | $ 4.39 | $ - | $ - | $ - | $ - | $ - | $ 444.01 | $ 444.01 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 444.01 | $ 4.71 | $ - | $ - | $ - | $ - | $ - | $ 448.72 | $ 448.72 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 448.72 | $ 4.70 | $ - | $ - | $ - | $ - | $ - | $ 453.42 | $ 453.42 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 453.42 | $ 5.05 | $ - | $ - | $ - | $ - | $ - | $ 458.47 | $ 458.47 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 458.47 | $ 5.42 | $ - | $ - | $ - | $ - | $ - | $ 463.89 | $ 463.89 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 463.89 | $ 5.80 | $ - | $ - | $ - | $ - | $ - | $ 469.69 | $ 469.69 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 469.69 | $ 6.00 | $ - | $ - | $ - | $ - | $ - | $ 475.69 | $ 475.69 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 475.69 | $ 6.46 | $ - | $ - | $ - | $ - | $ - | $ 482.16 | $ 482.16 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 482.16 | $ 6.68 | $ - | $ - | $ - | $ - | $ - | $ 488.84 | $ 488.84 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 488.84 | $ 6.68 | $ - | $ - | $ - | $ - | $ - | $ 495.52 | $ 495.52 |
| 01 | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 495.52 | $ 6.11 | $ 4.28 | $ 6.11 | $ 10.39 | $ 20.80 | $ 31.19 | $ 507.74 | $ 476.55 |
| 02 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 476.55 | $ - | $ 4.28 | $ 5.63 | $ 9.91 | $ 20.80 | $ 30.71 | $ 482.18 | $ 451.47 |
| 03 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 451.47 | $ - | $ 4.28 | $ 3.89 | $ 8.17 | $ 20.80 | $ 28.97 | $ 455.36 | $ 426.38 |
| 04 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 426.38 | $ - | $ 4.28 | $ 3.48 | $ 7.76 | $ 20.80 | $ 28.56 | $ 429.87 | $ 401.30 |
| 05 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 401.30 | $ - | $ 4.28 | $ 3.22 | $ 7.50 | $ 20.80 | $ 28.30 | $ 404.52 | $ 376.22 |
| 06 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 376.22 | $ - | $ 4.28 | $ 3.05 | $ 7.33 | $ 20.80 | $ 28.13 | $ 379.27 | $ 351.14 |
| 07 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 351.14 | $ - | $ 4.28 | $ 2.88 | $ 7.16 | $ 20.80 | $ 27.96 | $ 354.02 | $ 326.06 |
| 08 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 326.06 | $ - | $ 4.28 | $ 2.67 | $ 6.95 | $ 20.80 | $ 27.75 | $ 328.73 | $ 300.98 |
| 09 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 300.98 | $ - | $ 4.28 | $ 2.41 | $ 6.69 | $ 20.80 | $ 27.49 | $ 303.39 | $ 275.90 |
| 10 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 275.90 | $ - | $ 4.28 | $ 2.24 | $ 6.52 | $ 20.80 | $ 27.32 | $ 278.13 | $ 250.81 |
| 11 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 250.81 | $ - | $ 4.28 | $ 2.28 | $ 6.56 | $ 20.80 | $ 27.36 | $ 253.09 | $ 225.73 |
| 12 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 225.73 | $ - | $ 4.28 | $ 2.79 | $ 7.08 | $ 20.80 | $ 27.88 | $ 228.53 | $ 200.65 |
| 13 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 200.65 | $ - | $ 4.28 | $ 3.12 | $ 7.40 | $ 20.80 | $ 28.20 | $ 203.77 | $ 175.57 |
| 14 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 175.57 | $ - | $ 4.28 | $ 3.28 | $ 7.56 | $ 20.80 | $ 28.36 | $ 178.85 | $ 150.49 |
| 15 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 150.49 | $ - | $ 4.28 | $ 3.04 | $ 7.32 | $ 20.80 | $ 28.12 | $ 153.53 | $ 125.41 |
| 16 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 125.41 | $ - | $ 4.28 | $ 2.64 | $ 6.92 | $ 20.80 | $ 27.72 | $ 128.05 | $ 100.33 |
| 17 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 100.33 | $ - | $ 4.28 | $ 2.12 | $ 6.40 | $ 20.80 | $ 27.20 | $ 102.45 | $ 75.24 |
| 18 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 75.24 | $ - | $ 4.28 | $ 1.59 | $ 5.87 | $ 20.80 | $ 26.67 | $ 76.83 | $ 50.16 |
| 19 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 50.16 | $ - | $ 4.28 | $ 1.07 | $ 5.35 | $ 20.80 | $ 26.15 | $ 51.23 | $ 25.08 |
| 20 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 25.08 | $ - | $ 4.28 | $ 0.54 | $ 4.82 | $ 20.80 | $ 25.62 | $ 25.62 | $ (0.00) |
| | | | | | | **$ 12,859.53** | **$ 85.63** | **$ 85.63** | **$ 58.05** | **$ 143.68** | **$ 416.00** | **$ 559.68** | **$ 13,003.20** | **$ 12,443.53** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **03** | 11/25/15 | 12/31/15 | 37 | 3.250% | $ 574.00 | $ 1.89 | $ - | $ - | $ - | $ - | $ - | $ 575.89 | $ 575.89 |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 575.89 | $ 4.65 | $ - | $ - | $ - | $ - | $ - | $ 580.54 | $ 580.54 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 580.54 | $ 4.99 | $ - | $ - | $ - | $ - | $ - | $ 585.54 | $ 585.54 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 585.54 | $ 5.15 | $ - | $ - | $ - | $ - | $ - | $ 590.69 | $ 590.69 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 590.69 | $ 5.20 | $ - | $ - | $ - | $ - | $ - | $ 595.89 | $ 595.89 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 595.89 | $ 5.14 | $ - | $ - | $ - | $ - | $ - | $ 601.03 | $ 601.03 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 601.03 | $ 5.56 | $ - | $ - | $ - | $ - | $ - | $ 606.59 | $ 606.59 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 606.59 | $ 6.05 | $ - | $ - | $ - | $ - | $ - | $ 612.64 | $ 612.64 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 612.64 | $ 6.50 | $ - | $ - | $ - | $ - | $ - | $ 619.14 | $ 619.14 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 619.14 | $ 6.49 | $ - | $ - | $ - | $ - | $ - | $ 625.63 | $ 625.63 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 625.63 | $ 6.97 | $ - | $ - | $ - | $ - | $ - | $ 632.61 | $ 632.61 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 632.61 | $ 7.48 | $ - | $ - | $ - | $ - | $ - | $ 640.08 | $ 640.08 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 640.08 | $ 8.00 | $ - | $ - | $ - | $ - | $ - | $ 648.09 | $ 648.09 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 648.09 | $ 8.28 | $ - | $ - | $ - | $ - | $ - | $ 656.36 | $ 656.36 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 656.36 | $ 8.92 | $ - | $ - | $ - | $ - | $ - | $ 665.28 | $ 665.28 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 665.28 | $ 9.22 | $ - | $ - | $ - | $ - | $ - | $ 674.50 | $ 674.50 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 674.50 | $ 9.21 | $ - | $ - | $ - | $ - | $ - | $ 683.72 | $ 683.72 |
| 01 | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 683.72 | $ 8.43 | $ 5.91 | $ 8.43 | $ 14.34 | $ 28.70 | $ 43.04 | $ 700.58 | $ 657.54 |
| 02 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 657.54 | $ - | $ 5.91 | $ 7.77 | $ 13.67 | $ 28.70 | $ 42.37 | $ 665.31 | $ 622.94 |
| 03 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 622.94 | $ - | $ 5.91 | $ 5.37 | $ 11.28 | $ 28.70 | $ 39.98 | $ 628.31 | $ 588.33 |
| 04 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 588.33 | $ - | $ 5.91 | $ 4.81 | $ 10.71 | $ 28.70 | $ 39.41 | $ 593.13 | $ 553.72

| | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 04 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 789.22 | $ - | $ 7.92 | $ 6.45 | $ 14.37 | $ 38.50 | $ 52.87 | $ 795.67 | $ 742.80 | |
| 05 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 742.80 | $ - | $ 7.92 | $ 5.95 | $ 13.88 | $ 38.50 | $ 52.38 | $ 748.75 | $ 696.37 | |
| 06 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 696.37 | $ - | $ 7.92 | $ 5.64 | $ 13.57 | $ 38.50 | $ 52.07 | $ 702.01 | $ 649.95 | |
| 07 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 649.95 | $ - | $ 7.92 | $ 5.32 | $ 13.25 | $ 38.50 | $ 51.75 | $ 655.27 | $ 603.52 | |
| 08 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 603.52 | $ - | $ 7.92 | $ 4.94 | $ 12.87 | $ 38.50 | $ 51.37 | $ 608.47 | $ 557.10 | |
| 09 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 557.10 | $ - | $ 7.92 | $ 4.46 | $ 12.39 | $ 38.50 | $ 50.89 | $ 561.56 | $ 510.67 | |
| 10 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 510.67 | $ - | $ 7.92 | $ 4.14 | $ 12.06 | $ 38.50 | $ 50.56 | $ 514.81 | $ 464.25 | |
| 11 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 464.25 | $ - | $ 7.92 | $ 4.21 | $ 12.14 | $ 38.50 | $ 50.64 | $ 468.46 | $ 417.82 | |
| 12 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 417.82 | $ - | $ 7.92 | $ 5.17 | $ 13.10 | $ 38.50 | $ 51.60 | $ 422.99 | $ 371.40 | |
| 13 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 371.40 | $ - | $ 7.92 | $ 5.78 | $ 13.70 | $ 38.50 | $ 52.20 | $ 377.18 | $ 324.97 | |
| 14 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 324.97 | $ - | $ 7.92 | $ 6.08 | $ 14.00 | $ 38.50 | $ 52.50 | $ 331.05 | $ 278.55 | |
| 15 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 278.55 | $ - | $ 7.92 | $ 5.63 | $ 13.56 | $ 38.50 | $ 52.06 | $ 284.18 | $ 232.12 | |
| 16 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 232.12 | $ - | $ 7.92 | $ 4.89 | $ 12.81 | $ 38.50 | $ 51.31 | $ 237.01 | $ 185.70 | |
| 17 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 185.70 | $ - | $ 7.92 | $ 3.92 | $ 11.85 | $ 38.50 | $ 50.35 | $ 189.62 | $ 139.27 | |
| 18 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 139.27 | $ - | $ 7.92 | $ 2.94 | $ 10.87 | $ 38.50 | $ 49.37 | $ 142.22 | $ 92.85 | |
| 19 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 92.85 | $ - | $ 7.92 | $ 1.98 | $ 9.91 | $ 38.50 | $ 48.41 | $ 94.83 | $ 46.42 | |
| 20 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 46.42 | $ - | $ 7.92 | $ 0.99 | $ 8.92 | $ 38.50 | $ 47.42 | $ 47.42 | $ (0.00) | |
| | | | | | | **$ 19,577.83** | **$ 158.50** | **$ 158.50** | **$ 107.44** | **$ 265.94** | **$ 770.00** | **$ 1,035.94** | **$ 24,068.43** | **$ 23,032.49** | |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **05** | 12/08/15 | 12/31/15 | 24 | 3.250% | $ 994.00 | $ 2.12 | $ - | $ - | $ - | $ - | $ - | $ 996.12 | $ 996.12 | |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 996.12 | $ 8.05 | $ - | $ - | $ - | $ - | $ - | $ 1,004.17 | $ 1,004.17 | |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 1,004.17 | $ 8.64 | $ - | $ - | $ - | $ - | $ - | $ 1,012.81 | $ 1,012.81 | |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 1,012.81 | $ 8.91 | $ - | $ - | $ - | $ - | $ - | $ 1,021.72 | $ 1,021.72 | |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 1,021.72 | $ 8.99 | $ - | $ - | $ - | $ - | $ - | $ 1,030.71 | $ 1,030.71 | |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 1,030.71 | $ 8.90 | $ - | $ - | $ - | $ - | $ - | $ 1,039.61 | $ 1,039.61 | |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 1,039.61 | $ 9.62 | $ - | $ - | $ - | $ - | $ - | $ 1,049.22 | $ 1,049.22 | |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 1,049.22 | $ 10.47 | $ - | $ - | $ - | $ - | $ - | $ 1,059.70 | $ 1,059.70 | |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,059.70 | $ 11.24 | $ - | $ - | $ - | $ - | $ - | $ 1,070.94 | $ 1,070.94 | |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,070.94 | $ 11.22 | $ - | $ - | $ - | $ - | $ - | $ 1,082.16 | $ 1,082.16 | |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,082.16 | $ 12.06 | $ - | $ - | $ - | $ - | $ - | $ 1,094.22 | $ 1,094.22 | |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,094.22 | $ 12.94 | $ - | $ - | $ - | $ - | $ - | $ 1,107.16 | $ 1,107.16 | |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,107.16 | $ 13.84 | $ - | $ - | $ - | $ - | $ - | $ 1,121.00 | $ 1,121.00 | |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,121.00 | $ 14.32 | $ - | $ - | $ - | $ - | $ - | $ 1,135.32 | $ 1,135.32 | |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,135.32 | $ 15.43 | $ - | $ - | $ - | $ - | $ - | $ 1,150.74 | $ 1,150.74 | |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,150.74 | $ 15.95 | $ - | $ - | $ - | $ - | $ - | $ 1,166.70 | $ 1,166.70 | |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,166.70 | $ 15.94 | $ - | $ - | $ - | $ - | $ - | $ 1,182.64 | $ 1,182.64 | |
| 01 | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,182.64 | $ 14.58 | $ 10.16 | $ 14.58 | $ 24.75 | $ 49.70 | $ 74.45 | $ 1,211.81 | $ 1,137.36 | |
| 02 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,137.36 | $ - | $ 10.16 | $ 13.43 | $ 23.59 | $ 49.70 | $ 73.29 | $ 1,150.79 | $ 1,077.50 | |
| 03 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,077.50 | $ - | $ 10.16 | $ 9.29 | $ 19.45 | $ 49.70 | $ 69.15 | $ 1,086.79 | $ 1,017.64 | |
| 04 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,017.64 | $ - | $ 10.16 | $ 8.31 | $ 18.47 | $ 49.70 | $ 68.17 | $ 1,025.95 | $ 957.78 | |
| 05 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 957.78 | $ - | $ 10.16 | $ 7.68 | $ 17.84 | $ 49.70 | $ 67.54 | $ 965.45 | $ 897.92 | |
| 06 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 897.92 | $ - | $ 10.16 | $ 7.28 | $ 17.44 | $ 49.70 | $ 67.14 | $ 905.19 | $ 838.05 | |
| 07 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 838.05 | $ - | $ 10.16 | $ 6.87 | $ 17.03 | $ 49.70 | $ 66.73 | $ 844.92 | $ 778.19 | |
| 08 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 778.19 | $ - | $ 10.16 | $ 6.37 | $ 16.54 | $ 49.70 | $ 66.24 | $ 784.57 | $ 718.33 | |
| 09 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 718.33 | $ - | $ 10.16 | $ 5.76 | $ 15.92 | $ 49.70 | $ 65.62 | $ 724.09 | $ 658.47 | |
| 10 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 658.47 | $ - | $ 10.16 | $ 5.34 | $ 15.50 | $ 49.70 | $ 65.20 | $ 663.81 | $ 598.61 | |
| 11 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 598.61 | $ - | $ 10.16 | $ 5.43 | $ 15.59 | $ 49.70 | $ 65.29 | $ 604.04 | $ 538.75 | |
| 12 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 538.75 | $ - | $ 10.16 | $ 6.67 | $ 16.83 | $ 49.70 | $ 66.53 | $ 545.42 | $ 478.89 | |
| 13 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 478.89 | $ - | $ 10.16 | $ 7.45 | $ 17.61 | $ 49.70 | $ 67.31 | $ 486.34 | $ 419.03 | |
| 14 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 419.03 | $ - | $ 10.16 | $ 7.84 | $ 18.00 | $ 49.70 | $ 67.70 | $ 426.86 | $ 359.17 | |
| 15 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 359.17 | $ - | $ 10.16 | $ 7.26 | $ 17.42 | $ 49.70 | $ 67.12 | $ 366.43 | $ 299.31 | |
| 16 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 299.31 | $ - | $ 10.16 | $ 6.30 | $ 16.46 | $ 49.70 | $ 66.16 | $ 305.60 | $ 239.44 | |
| 17 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 239.44 | $ - | $ 10.16 | $ 5.06 | $ 15.22 | $ 49.70 | $ 64.92 | $ 244.50 | $ 179.58 | |
| 18 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 179.58 | $ - | $ 10.16 | $ 3.80 | $ 13.96 | $ 49.70 | $ 63.66 | $ 183.38 | $ 119.72 | |
| 19 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 119.72 | $ - | $ 10.16 | $ 2.56 | $ 12.72 | $ 49.70 | $ 62.42 | $ 122.28 | $ 59.86 | |
| 20 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 59.86 | $ - | $ 10.16 | $ 1.28 | $ 11.44 | $ 49.70 | $ 61.14 | $ 61.14 | $ (0.00) | |
| | | | | | | **$ 30,692.54** | **$ 203.22** | **$ 203.22** | **$ 138.54** | **$ 341.76** | **$ 994.00** | **$ 1,335.76** | **$ 31,034.31** | **$ 29,698.54** | |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **06** | 01/13/16 | 03/31/16 | 79 | 3.250% | $ 1,254.00 | $ 8.80 | $ - | $ - | $ - | $ - | $ - | $ 1,262.80 | $ 1,262.80 | |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 1,262.80 | $ 10.86 | $ - | $ - | $ - | $ - | $ - | $ 1,273.66 | $ 1,273.66 | |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 1,273.66 | $ 11.21 | $ - | $ - | $ - | $ - | $ - | $ 1,284.87 | $ 1,284.87 | |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 1,284.87 | $ 11.30 | $ - | $ - | $ - | $ - | $ - | $ 1,296.17 | $ 1,296.17 | |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 1,296.17 | $ 11.19 | $ - | $ - | $ - | $ - | $ - | $ 1,307.36 | $ 1,307.36 | |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 1,307.36 | $ 12.09 | $ - | $ - | $ - | $ - | $ - | $ 1,319.45 | $ 1,319.45 | |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 1,319.45 | $ 13.17 | $ - | $ - | $ - | $ - | $ - | $ 1,332.62 | $ 1,332.62 | |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,332.62 | $ 14.14 | $ - | $ - | $ - | $ - | $ - | $ 1,346.76 | $ 1,346.76 | |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,346.76 | $ 14.11 | $ - | $ - | $ - | $ - | $ - | $ 1,360.87 | $ 1,360.87 | |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,360.87 | $ 15.17 | $ - | $ - | $ - | $ - | $ - | $ 1,376.04 | $ 1,376.04 | |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,376.04 | $ 16.27 | $ - | $ - | $ - | $ - | $ - | $ 1,392.31 | $ 1,392.31 | |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,392.31 | $ 17.41 | $ - | $ - | $ - | $ - | $ - | $ 1,409.71 | $ 1,409.71 | |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,409.71 | $ 18.01 | $ - | $ - | $ - | $ - | $ - | $ 1,427.72 | $ 1,427.72 | |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,427.72 | $ 19.40 | $ - | $ - | $ - | $ - | $ - | $ 1,447.12 | $ 1,447.12 | |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,447.12 | $ 20.06 | $ - | $ - | $ - | $ - | $ - | $ 1,467.18 | $ 1,467.18 | |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,467.18 | $ 20.04 | $ - | $ - | $ - | $ - | $ - | $ 1,487.22 | $ 1,487.22 | |
| 01 | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,487.22 | $ 18.34 | $ 12.58 | $ 18.34 | $ 30.92 | $ 62.70 | $ 93.62 | $ 1,523.90 | $ 1,430.28 | |
| 02 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,430.28 | $ - | $ 12.58 | $ 16.89 | $ 29.47 | $ 62.70 | $ 92.17 | $ 1,447.18 | $ 1,355.01 | |
| 03 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,355.01 | $ - | $ 12.58 | $ 11.68 | $ 24.26 | $ 62.70 | $ 86.96 | $ 1,366.69 | $ 1,279.73 | |
| 04 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,279.73 | $ - | $ 12.58 | $ 10.45 | $ 23.03 | $ 62.70 | $ 85.73 | $ 1,290.18 | $ 1,204.45 | |
| 05 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,204.45 | $ - | $ 12.58 | $ 9.65 | $ 22.23 | $ 62.70 | $ 84.93 | $ 1,214.10 | $ 1,129.17 | |
| 06 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,129.17 | $ - | $ 12.58 | $ 9.15 | $ 21.73 | $ 62.70 | $ 84.43 | $ 1,138.32 | $ 1,053.89 | |
| 07 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,053.89 | $ - | $ 12.58 | $ 8.63 | $ 21.21 | $ 62.70 | $ 83.91 | $ 1,062.53 | $ 978.62 | |
| 08 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 978.62 | $ - | $ 12.58 | $ 8.02 | $ 20.59 | $ 62.70 | $ 83.29 | $ 986.63 | $ 903.34 | |
| 09 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 903.34 | $ - | $ 12.58 | $ 7.24 | $ 19.82 | $ 62.70 | $ 82.52 | $ 910.58 | $ 828.06 | |
| 10 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 828.06 | $ - | $ 12.58 | $ 6.71 | $ 19.29 | $ 62.70 | $ 81.99 | $ 834.77 | $ 752.78 | |
| 11 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 752.78 | $ - | $ 12.58 | $ 6.83 | $ 19.41 | $ 62.70 | $ 82.11 | $ 759.61 | $ 677.50 | |
| 12 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 677.50 | $ - | $ 12.58 | $ 8.38 | $ 20.96 | $ 62.70 | $ 83.66 | $ 685.89 | $ 602.23 | |
| 13 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 602.23 | $ - | $ 12.58 | $ 9.37 | $ 21.95 | $ 62.70 | $ 84.65 | $ 611.60 | $ 526.95 | |
| 14 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 526.95 | $ - | $ 12.58 | $ 9.85 | $ 22.43 | $ 62.70 | $ 85.13 | $ 536.80 | $ 451.67 | |
| 15 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 451.67 | $ - | $ 12.58 | $ 9.13 | $ 21.71 | $ 62.70 | $ 84.41 | $ 460.80 | $ 376.39 | |
| 16 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 376.39 | $ - | $ 12.58 | $ 7.92 | $ 20.50 | $ 62.70 | $ 83.20 | $ 384.31 | $ 301.11 | |
| 17 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 301.11 | $ - | $ 12.58 | $ 6.36 | $ 18.94 | $ 62.70 | $ 81.64 | $ 307.48 | $ 225.83 | |
| 18 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 225.83 | $ - | $ 12.58 | $ 4.77 | $ 17.35 | $ 62.70 | $ 80.05 | $ 230.61 | $ 150.56 | |
| 19 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 150.56 | $ - | $ 12.58 | $ 3.22 | $ 15.79 | $ 62.70 | $ 78.49 | $ 153.77 | $ 75.28 | |
| 20 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 75.28 | $ - | $ 12.58 | $ 1.61 | $ 14.19 | $ 62.70 | $ 76.89 | $ 76.89 | $ (0.00) | |
| | | | | | | **$ 30,498.37** | **$ 251.56** | **$ 251.56** | **$ 174.22** | **$ 425.79** | **$ 1,254.00** | **$ 1,679.79** | **$ 37,774.47** | **$ 36,094.69** | |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **07** | 03/23/16 | 03/31/16 | 9 | 3.250% | $ 1,562.00 | $ 1.25 | $ - | $ - | $ - | $ - | $ - | $ 1,563.25 | $ 1,563.25 | |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 1,563.25 | $ 13.45 | $ - | $ - | $ - | $ - | $ - | $ 1,576.70 | $ 1,576.70 | |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 1,576.70 | $ 13.87 | $ - | $ - | $ - | $ - | $ - | $ 1,590.57 | $ 1,590.57 | |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 1,590.57 | $ 13.99 | $ - | $ - | $ - | $ - | $ - | $ 1,604.56 | $ 1,604.56 | |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 1,604.56 | $ 13.85 | $ - | $ - | $ - | $ - | $ - | $ 1,618.41 | $ 1,618.41 | |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 1,618.41 | $ 14.97 | $ - | $ - | $ - | $ - | $ - | $ 1,633.38 | $ 1,633.38 | |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 1,633.38 | $ 16.30 | $ - | $ - | $ - | $ - | $ - | $ 1,649.68 | $ 1,649.68 | |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,649.68 | $ 17.51 | $ - | $ - | $ - | $ - | $ - | $ 1,667.19 | $ 1,667.19 | |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,667.19 | $ 17.47 | $ - | $ - | $ - | $ - | $ - | $ 1,684.66 | $ 1,684.66 | |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,684.66 | $ 18.77 | $ - | $ - | $ - | $ - | $ - | $ 1,703.43 | $ 1,703.43 | |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,703.43 | $ 20.14 | $ - | $ - | $ - | $ - | $ - | $ 1,723.57 | $ 1,723.57 | |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,723.57 | $ 21.55 | $ - | $ - | $ - | $ - | $ - | $ 1,745.12 | $ 1,745.12 | |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,745.12 | $ 22.29 | $ - | $ - | $ - | $ - | $ - | $ 1,767.41 | $ 1,767.41 | |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,767.41 | $ 24.01 | $ - | $ - | $ - | $ - | $ - | $ 1,791.42 | $ 1,791.42 | |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,791.42 | $ 24.83 | $ - | $ - | $ - | $ - | $ - | $ 1,816.26 | $ 1,816.26 | |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,816.26 | $ 24.81 | $ - | $ - | $ - | $ - | $ - | $ 1,841.07 | $ 1,841.07 | |
| 01 | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,841.07 | $ 22.70 | $ 15.09 | $ 22.70 | $ 37.79 | $ 78.10 | $ 115.89 | $ 1,886.48 | $ 1,770.59 | |
| 02 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,770.59 | $ - | $ 15.09 | $ 20.91 | $ 36.00 | $ 78.10 | $ 114.10 | $ 1,791.50 | $ 1,677.40 | |
| 03 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,677.40 | $ - | $ 15.09 | $ 14.46 | $ 29.55 | $ 78.10 | $ 107.65 | $ 1,691.86 | $ 1,584.21 | |
| 04 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,584.21 | $ - | $ 15.09 | $ 12.94 | $ 28.03 | $ 78.10 | $ 106.13 | $ 1,597.15 | $ 1,491.02 | |
| 05 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,491.02 | $ - | $ 15.09 | $ 11.95 | $ 27.04 | $ 78.10 | $ 105.14 | $ 1,502.97 | $ 1,397.83 | |
| 06 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,397.83 | $ - | $ 15.09 | $ 11.33 | $ 26.41 | $ 78.10 | $ 104.51 | $ 1,409.16 | $ 1,304.64 | |
| 07 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,304.64 | $ - | $ 15.09 | $ 10.69 | $ 25.78 | $ 78.10 | $ 103.88 | $ 1,315.33 | $ 1,211.45 | |
| 08 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,211.45 | $ - | $ 15.09 | $ 9.92 | $ 25.01 | $ 78.10 | $ 103.11 | $ 1,221.38 | $ 1,118.26 | |
| 09 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,118.26 | $ - | $ 15.09 | $ 8.96 | $ 24.05 | $ 78.10 | $ 102.15 | $ 1,127.23 | $ 1,025.08 | |
| 10 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,025.08 | $ - | $ 15.09 | $ 8.31 | $ 23.39 | $ 78.10 | $ 101.49 | $ 1,033.38 | $ 931.89 | |
| 11 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 931.89 | $ - | $ 15.09 | $ 8.46 | $ 23.54 | $ 78.10 | $ 101.64 | $ 940.34 | $ 838.70 | |
| 12 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 838.70 | $ - | $ 15.09 | $ 10.38 | $ 25.47 | $ 78.10 | $ 103.57 | $ 849.08 | $ 745.51 | |
| 13 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 745.51 | $ - | $ 15.09 | $ 11.60 | $ 26.69 | $ 78.10 | $ 104.79 | $ 757.11 | $ 652.32 | |
| 14 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 652.32 | $ - | $ 15.09 | $ 12.20 | $ 27.29 | $ 78.10 | $ 105.39 | $ 664.52 | $ 559.13 | |
| 15 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 559.13 | $ - | $ 15.09 | $ 11.30 | $ 26.39 | $ 78.10 | $ 104.49 | $ 570.44 | $ 465.94 | |
| 16 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 465.94 | $ - | $ 15.09 | $ 9.81 | $ 24.90 | $ 78.10 | $ 103.00 | $ 475.75 | $ 372.75 | |
| 17 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 372.75 | $ - | $ 15.09 | $ 7.88 | $ 22.97 | $ 78.10 | $ 101.07 | $ 380.63 | $ 279.57 | |
| 18 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 279.57 | $ - | $ 15.09 | $ 5.91 | $ 21.00 | $ 78.10 | $ 99.10 | $ 285.47 | $ 186.38 | |
| 19 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 186.38 | $ - | $ 15.09 | $ 3.98 | $ 19.07 | $ 78.10 | $ 97.17 | $ 190.36 | $ 93.19 | |
| 20 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 93.19 | $ - | $ 15.09 | $ 1.99 | $ 17.08 | $ 78.10 | $ 95.18 | $ 95.18 | $ 0.00 | |
| | | | | | | **$ 37,764.36** | **$ 301.77** | **$ 301.77** | **$ 215.67** | **$ 517.45** | **$ 1,562.00** | **$ 2,079.45** | **$ 46,761.98** | **$ 44,682.53** | # |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **08** | 03/23/16 | 03/31/16 | 9 | 3.250% | $ 1,449.00 | $ 1.16 | $ - | $ - | $ - | $ - | $ - | $ 1,450.16 | $ 1,450.16 | |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 1,450.16 | $ 12.48 | $ - | $ - | $ - | $ - | $ - | $ 1,462.63 | $ 1,462.63 | |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 1,462.63 | $ 12.87 | $ - | $ - | $ - | $ - | $ - | $ 1,475.50 | $ 1,475.50 | |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 1,475.50 | $ 12.98 | $ - | $ - | $ - | $ - | $ - | $ 1,488.48 | $ 1,488.48 | |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 1,488.48 | $ 12.85 | $ - | $ - | $ - | $ - | $ - | $ 1,501.33 | $ 1,501.33 | |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 1,501.33 | $ 13.89 | $ - | $ - | $ - | $ - | $ - | $ 1,515.21 | $ 1,515.21 | |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 1,515.21 | $ 15.12 | $ - | $ - | $ - | $ - | $ - | $ 1,530.34 | $ 1,530.34 | |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,530.34 | $ 16.24 | $ - | $ - | $ - | $ - | $ - | $ 1,546.58 | $ 1,546.58 | |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,546.58 | $ 16.21 | $ - | $ - | $ - | $ - | $ - | $ 1,562.79 | $ 1,562.79 | |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,562.79 | $ 17.42 | $ - | $ - | $ - | $ - | $ - | $ 1,580.20 | $ 1,580.20 | |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,580.20 | $ 18.68 | $ - | $ - | $ - | $ - | $ - | $ 1,598.88 | $ 1,598.88 | |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,598.88 | $ 19.99 | $ - | $ - | $ - | $ - | $ - | $ 1,618.87 | $ 1,618.87 | |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,618.87 | $ 20.68 | $ - | $ - | $ - | $ - | $ - | $ 1,639.55 | $ 1,639.55 | |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% |

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 05 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,488.99 | $ - | $ 14.96 | $ 11.93 | $ 26.89 | $ 78.10 | $ 104.99 | $ 1,500.92 | $ 1,395.93 |
| 06 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,395.93 | $ - | $ 14.96 | $ 11.31 | $ 26.27 | $ 78.10 | $ 104.37 | $ 1,407.24 | $ 1,302.87 |
| 07 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,302.87 | $ - | $ 14.96 | $ 10.67 | $ 25.63 | $ 78.10 | $ 103.73 | $ 1,313.54 | $ 1,209.81 |
| 08 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,209.81 | $ - | $ 14.96 | $ 9.91 | $ 24.87 | $ 78.10 | $ 102.97 | $ 1,219.72 | $ 1,116.74 |
| 09 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,116.74 | $ - | $ 14.96 | $ 8.95 | $ 23.91 | $ 78.10 | $ 102.01 | $ 1,125.69 | $ 1,023.68 |
| 10 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,023.68 | $ - | $ 14.96 | $ 8.29 | $ 23.26 | $ 78.10 | $ 101.36 | $ 1,031.98 | $ 930.62 |
| 11 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 930.62 | $ - | $ 14.96 | $ 8.44 | $ 23.41 | $ 78.10 | $ 101.51 | $ 939.06 | $ 837.56 |
| 12 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 837.56 | $ - | $ 14.96 | $ 10.37 | $ 25.33 | $ 78.10 | $ 103.43 | $ 847.92 | $ 744.50 |
| 13 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 744.50 | $ - | $ 14.96 | $ 11.58 | $ 26.55 | $ 78.10 | $ 104.65 | $ 756.08 | $ 651.43 |
| 14 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 651.43 | $ - | $ 14.96 | $ 12.18 | $ 27.14 | $ 78.10 | $ 105.24 | $ 663.61 | $ 558.37 |
| 15 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 558.37 | $ - | $ 14.96 | $ 11.29 | $ 26.25 | $ 78.10 | $ 104.35 | $ 569.66 | $ 465.31 |
| 16 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 465.31 | $ - | $ 14.96 | $ 9.79 | $ 24.76 | $ 78.10 | $ 102.86 | $ 475.10 | $ 372.25 |
| 17 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 372.25 | $ - | $ 14.96 | $ 7.87 | $ 22.83 | $ 78.10 | $ 100.93 | $ 380.11 | $ 279.19 |
| 18 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 279.19 | $ - | $ 14.96 | $ 5.90 | $ 20.86 | $ 78.10 | $ 98.96 | $ 285.09 | $ 186.12 |
| 19 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 186.12 | $ - | $ 14.96 | $ 3.98 | $ 18.94 | $ 78.10 | $ 97.04 | $ 190.10 | $ 93.06 |
| 20 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 93.06 | $ - | $ 14.96 | $ 1.99 | $ 16.95 | $ 78.10 | $ 95.05 | $ 95.05 | $ 0.00 |
| | | | | | | **$ 44,622.62** | **$ 299.24** | **$ 299.24** | **$ 215.38** | **$ 514.62** | **$ 1,562.00** | **$ 2,076.62** | **$ 45,137.24** | **$ 43,060.62** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **10** | 05/10/16 | 06/30/16 | 52 | 3.460% | $ 1,449.00 | $ 7.12 | $ - | $ - | $ - | $ - | $ - | $ 1,456.12 | $ 1,456.12 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 1,456.12 | $ 12.81 | $ - | $ - | $ - | $ - | $ - | $ 1,468.93 | $ 1,468.93 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 1,468.93 | $ 12.92 | $ - | $ - | $ - | $ - | $ - | $ 1,481.86 | $ 1,481.86 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 1,481.86 | $ 12.79 | $ - | $ - | $ - | $ - | $ - | $ 1,494.65 | $ 1,494.65 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 1,494.65 | $ 13.82 | $ - | $ - | $ - | $ - | $ - | $ 1,508.47 | $ 1,508.47 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 1,508.47 | $ 15.06 | $ - | $ - | $ - | $ - | $ - | $ 1,523.53 | $ 1,523.53 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,523.53 | $ 16.17 | $ - | $ - | $ - | $ - | $ - | $ 1,539.69 | $ 1,539.69 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,539.69 | $ 16.14 | $ - | $ - | $ - | $ - | $ - | $ 1,555.83 | $ 1,555.83 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,555.83 | $ 17.34 | $ - | $ - | $ - | $ - | $ - | $ 1,573.17 | $ 1,573.17 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,573.17 | $ 18.60 | $ - | $ - | $ - | $ - | $ - | $ 1,591.77 | $ 1,591.77 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,591.77 | $ 19.90 | $ - | $ - | $ - | $ - | $ - | $ 1,611.67 | $ 1,611.67 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,611.67 | $ 20.59 | $ - | $ - | $ - | $ - | $ - | $ 1,632.25 | $ 1,632.25 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,632.25 | $ 22.18 | $ - | $ - | $ - | $ - | $ - | $ 1,654.43 | $ 1,654.43 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,654.43 | $ 22.94 | $ - | $ - | $ - | $ - | $ - | $ 1,677.36 | $ 1,677.36 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,677.36 | $ 22.92 | $ - | $ - | $ - | $ - | $ - | $ 1,700.28 | $ 1,700.28 |
| 01 | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,700.28 | $ 20.97 | $ 13.61 | $ 20.97 | $ 34.58 | $ 72.45 | $ 107.03 | $ 1,742.22 | $ 1,635.19 |
| 02 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,635.19 | $ - | $ 13.61 | $ 19.31 | $ 32.92 | $ 72.45 | $ 105.37 | $ 1,654.50 | $ 1,549.12 |
| 03 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,549.12 | $ - | $ 13.61 | $ 13.36 | $ 26.97 | $ 72.45 | $ 99.42 | $ 1,562.48 | $ 1,463.06 |
| 04 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,463.06 | $ - | $ 13.61 | $ 11.95 | $ 25.56 | $ 72.45 | $ 98.01 | $ 1,475.01 | $ 1,377.00 |
| 05 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,377.00 | $ - | $ 13.61 | $ 11.03 | $ 24.65 | $ 72.45 | $ 97.10 | $ 1,388.03 | $ 1,290.94 |
| 06 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,290.94 | $ - | $ 13.61 | $ 10.46 | $ 24.07 | $ 72.45 | $ 96.52 | $ 1,301.40 | $ 1,204.87 |
| 07 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,204.87 | $ - | $ 13.61 | $ 9.87 | $ 23.48 | $ 72.45 | $ 95.93 | $ 1,214.74 | $ 1,118.81 |
| 08 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,118.81 | $ - | $ 13.61 | $ 9.17 | $ 22.78 | $ 72.45 | $ 95.23 | $ 1,127.98 | $ 1,032.75 |
| 09 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,032.75 | $ - | $ 13.61 | $ 8.28 | $ 21.89 | $ 72.45 | $ 94.34 | $ 1,041.02 | $ 946.69 |
| 10 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 946.69 | $ - | $ 13.61 | $ 7.67 | $ 21.28 | $ 72.45 | $ 93.73 | $ 954.36 | $ 860.62 |
| 11 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 860.62 | $ - | $ 13.61 | $ 7.81 | $ 21.42 | $ 72.45 | $ 93.87 | $ 868.43 | $ 774.56 |
| 12 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 774.56 | $ - | $ 13.61 | $ 9.59 | $ 23.20 | $ 72.45 | $ 95.65 | $ 784.15 | $ 688.50 |
| 13 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 688.50 | $ - | $ 13.61 | $ 10.71 | $ 24.32 | $ 72.45 | $ 96.77 | $ 699.21 | $ 602.44 |
| 14 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 602.44 | $ - | $ 13.61 | $ 11.26 | $ 24.88 | $ 72.45 | $ 97.33 | $ 613.70 | $ 516.37 |
| 15 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 516.37 | $ - | $ 13.61 | $ 10.44 | $ 24.05 | $ 72.45 | $ 96.50 | $ 526.81 | $ 430.31 |
| 16 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 430.31 | $ - | $ 13.61 | $ 9.06 | $ 22.67 | $ 72.45 | $ 95.12 | $ 439.37 | $ 344.25 |
| 17 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 344.25 | $ - | $ 13.61 | $ 7.28 | $ 20.89 | $ 72.45 | $ 93.34 | $ 351.52 | $ 258.19 |
| 18 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 258.19 | $ - | $ 13.61 | $ 5.46 | $ 19.07 | $ 72.45 | $ 91.52 | $ 263.64 | $ 172.12 |
| 19 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 172.12 | $ - | $ 13.61 | $ 3.68 | $ 17.29 | $ 72.45 | $ 89.74 | $ 175.80 | $ 86.06 |
| 20 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 86.06 | $ - | $ 13.61 | $ 1.84 | $ 15.45 | $ 72.45 | $ 87.90 | $ 87.90 | $ (0.00) |
| | | | | | | **$ 41,270.85** | **$ 272.25** | **$ 272.25** | **$ 199.18** | **$ 471.43** | **$ 1,449.00** | **$ 1,920.43** | **$ 41,742.28** | **$ 39,821.85** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **11** | 06/07/16 | 06/30/16 | 24 | 3.460% | $ 1,254.00 | $ 2.85 | $ - | $ - | $ - | $ - | $ - | $ 1,256.85 | $ 1,256.85 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 1,256.85 | $ 11.06 | $ - | $ - | $ - | $ - | $ - | $ 1,267.90 | $ 1,267.90 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 1,267.90 | $ 11.15 | $ - | $ - | $ - | $ - | $ - | $ 1,279.06 | $ 1,279.06 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 1,279.06 | $ 11.04 | $ - | $ - | $ - | $ - | $ - | $ 1,290.10 | $ 1,290.10 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 1,290.10 | $ 11.93 | $ - | $ - | $ - | $ - | $ - | $ 1,302.03 | $ 1,302.03 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 1,302.03 | $ 13.00 | $ - | $ - | $ - | $ - | $ - | $ 1,315.02 | $ 1,315.02 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,315.02 | $ 13.95 | $ - | $ - | $ - | $ - | $ - | $ 1,328.98 | $ 1,328.98 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,328.98 | $ 13.93 | $ - | $ - | $ - | $ - | $ - | $ 1,342.91 | $ 1,342.91 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,342.91 | $ 14.97 | $ - | $ - | $ - | $ - | $ - | $ 1,357.87 | $ 1,357.87 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,357.87 | $ 16.05 | $ - | $ - | $ - | $ - | $ - | $ 1,373.92 | $ 1,373.92 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,373.92 | $ 17.18 | $ - | $ - | $ - | $ - | $ - | $ 1,391.10 | $ 1,391.10 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,391.10 | $ 17.77 | $ - | $ - | $ - | $ - | $ - | $ 1,408.87 | $ 1,408.87 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,408.87 | $ 19.14 | $ - | $ - | $ - | $ - | $ - | $ 1,428.01 | $ 1,428.01 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,428.01 | $ 19.80 | $ - | $ - | $ - | $ - | $ - | $ 1,447.81 | $ 1,447.81 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,447.81 | $ 19.78 | $ - | $ - | $ - | $ - | $ - | $ 1,467.59 | $ 1,467.59 |
| 01 | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,467.59 | $ 18.10 | $ 11.58 | $ 18.10 | $ 29.68 | $ 62.70 | $ 92.38 | $ 1,503.78 | $ 1,411.40 |
| 02 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,411.40 | $ - | $ 11.58 | $ 16.67 | $ 28.25 | $ 62.70 | $ 90.95 | $ 1,428.07 | $ 1,337.12 |
| 03 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,337.12 | $ - | $ 11.58 | $ 11.53 | $ 23.11 | $ 62.70 | $ 85.81 | $ 1,348.65 | $ 1,262.83 |
| 04 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,262.83 | $ - | $ 11.58 | $ 10.32 | $ 21.90 | $ 62.70 | $ 84.60 | $ 1,273.15 | $ 1,188.55 |
| 05 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,188.55 | $ - | $ 11.58 | $ 9.52 | $ 21.11 | $ 62.70 | $ 83.81 | $ 1,198.07 | $ 1,114.26 |
| 06 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,114.26 | $ - | $ 11.58 | $ 9.03 | $ 20.61 | $ 62.70 | $ 83.31 | $ 1,123.29 | $ 1,039.98 |
| 07 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,039.98 | $ - | $ 11.58 | $ 8.52 | $ 20.10 | $ 62.70 | $ 82.80 | $ 1,048.50 | $ 965.70 |
| 08 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 965.70 | $ - | $ 11.58 | $ 7.91 | $ 19.50 | $ 62.70 | $ 82.20 | $ 973.61 | $ 891.41 |
| 09 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 891.41 | $ - | $ 11.58 | $ 7.14 | $ 18.73 | $ 62.70 | $ 81.43 | $ 898.56 | $ 817.13 |
| 10 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 817.13 | $ - | $ 11.58 | $ 6.62 | $ 18.21 | $ 62.70 | $ 80.91 | $ 823.75 | $ 742.84 |
| 11 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 742.84 | $ - | $ 11.58 | $ 6.74 | $ 18.32 | $ 62.70 | $ 81.02 | $ 749.58 | $ 668.56 |
| 12 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 668.56 | $ - | $ 11.58 | $ 8.27 | $ 19.86 | $ 62.70 | $ 82.56 | $ 676.83 | $ 594.27 |
| 13 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 594.27 | $ - | $ 11.58 | $ 9.25 | $ 20.83 | $ 62.70 | $ 83.53 | $ 603.52 | $ 519.99 |
| 14 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 519.99 | $ - | $ 11.58 | $ 9.72 | $ 21.31 | $ 62.70 | $ 84.01 | $ 529.71 | $ 445.71 |
| 15 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 445.71 | $ - | $ 11.58 | $ 9.01 | $ 20.59 | $ 62.70 | $ 83.29 | $ 454.72 | $ 371.42 |
| 16 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 371.42 | $ - | $ 11.58 | $ 7.82 | $ 19.40 | $ 62.70 | $ 82.10 | $ 379.24 | $ 297.14 |
| 17 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 297.14 | $ - | $ 11.58 | $ 6.28 | $ 17.86 | $ 62.70 | $ 80.56 | $ 303.42 | $ 222.85 |
| 18 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 222.85 | $ - | $ 11.58 | $ 4.71 | $ 16.29 | $ 62.70 | $ 78.99 | $ 227.56 | $ 148.57 |
| 19 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 148.57 | $ - | $ 11.58 | $ 3.17 | $ 14.76 | $ 62.70 | $ 77.46 | $ 151.74 | $ 74.28 |
| 20 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 74.28 | $ - | $ 11.58 | $ 1.59 | $ 13.17 | $ 62.70 | $ 75.87 | $ 75.87 | $ (0.00) |
| | | | | | | **$ 35,626.03** | **$ 231.69** | **$ 231.69** | **$ 171.92** | **$ 403.61** | **$ 1,254.00** | **$ 1,657.61** | **$ 36,029.64** | **$ 34,372.03** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **12** | 07/08/16 | 09/30/16 | 85 | 3.500% | $ 1,021.00 | $ 8.30 | $ - | $ - | $ - | $ - | $ - | $ 1,029.30 | $ 1,029.30 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 1,029.30 | $ 9.06 | $ - | $ - | $ - | $ - | $ - | $ 1,038.35 | $ 1,038.35 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 1,038.35 | $ 8.96 | $ - | $ - | $ - | $ - | $ - | $ 1,047.32 | $ 1,047.32 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 1,047.32 | $ 9.69 | $ - | $ - | $ - | $ - | $ - | $ 1,057.00 | $ 1,057.00 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 1,057.00 | $ 10.55 | $ - | $ - | $ - | $ - | $ - | $ 1,067.55 | $ 1,067.55 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,067.55 | $ 11.33 | $ - | $ - | $ - | $ - | $ - | $ 1,078.88 | $ 1,078.88 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,078.88 | $ 11.31 | $ - | $ - | $ - | $ - | $ - | $ 1,090.19 | $ 1,090.19 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,090.19 | $ 12.15 | $ - | $ - | $ - | $ - | $ - | $ 1,102.34 | $ 1,102.34 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,102.34 | $ 13.03 | $ - | $ - | $ - | $ - | $ - | $ 1,115.37 | $ 1,115.37 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,115.37 | $ 13.94 | $ - | $ - | $ - | $ - | $ - | $ 1,129.31 | $ 1,129.31 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,129.31 | $ 14.42 | $ - | $ - | $ - | $ - | $ - | $ 1,143.74 | $ 1,143.74 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,143.74 | $ 15.54 | $ - | $ - | $ - | $ - | $ - | $ 1,159.28 | $ 1,159.28 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,159.28 | $ 16.07 | $ - | $ - | $ - | $ - | $ - | $ 1,175.35 | $ 1,175.35 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,175.35 | $ 16.06 | $ - | $ - | $ - | $ - | $ - | $ 1,191.41 | $ 1,191.41 |
| 01 | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,191.41 | $ 14.69 | $ 9.25 | $ 14.69 | $ 23.95 | $ 51.05 | $ 75.00 | $ 1,220.79 | $ 1,145.79 |
| 02 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,145.79 | | $ 9.25 | $ 13.53 | $ 22.79 | $ 51.05 | $ 73.84 | $ 1,159.33 | $ 1,085.49 |
| 03 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,085.49 | $ - | $ 9.25 | $ 9.36 | $ 18.61 | $ 51.05 | $ 69.66 | $ 1,094.85 | $ 1,025.18 |
| 04 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,025.18 | $ - | $ 9.25 | $ 8.38 | $ 17.63 | $ 51.05 | $ 68.68 | $ 1,033.56 | $ 964.88 |
| 05 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 964.88 | $ - | $ 9.25 | $ 7.73 | $ 16.99 | $ 51.05 | $ 68.04 | $ 972.61 | $ 904.57 |
| 06 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 904.57 | $ - | $ 9.25 | $ 7.33 | $ 16.58 | $ 51.05 | $ 67.63 | $ 911.90 | $ 844.27 |
| 07 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 844.27 | $ - | $ 9.25 | $ 6.92 | $ 16.17 | $ 51.05 | $ 67.22 | $ 851.18 | $ 783.96 |
| 08 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 783.96 | $ - | $ 9.25 | $ 6.42 | $ 15.68 | $ 51.05 | $ 66.73 | $ 790.39 | $ 723.66 |
| 09 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 723.66 | $ - | $ 9.25 | $ 5.80 | $ 15.05 | $ 51.05 | $ 66.10 | $ 729.46 | $ 663.35 |
| 10 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 663.35 | $ - | $ 9.25 | $ 5.37 | $ 14.63 | $ 51.05 | $ 65.68 | $ 668.73 | $ 603.05 |
| 11 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 603.05 | $ - | $ 9.25 | $ 5.47 | $ 14.73 | $ 51.05 | $ 65.78 | $ 608.52 | $ 542.74 |
| 12 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 542.74 | $ - | $ 9.25 | $ 6.72 | $ 15.97 | $ 51.05 | $ 67.02 | $ 549.46 | $ 482.44 |
| 13 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 482.44 | $ - | $ 9.25 | $ 7.51 | $ 16.76 | $ 51.05 | $ 67.81 | $ 489.95 | $ 422.13 |
| 14 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 422.13 | $ - | $ 9.25 | $ 7.89 | $ 17.15 | $ 51.05 | $ 68.20 | $ 430.03 | $ 361.83 |
| 15 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 361.83 | $ - | $ 9.25 | $ 7.31 | $ 16.57 | $ 51.05 | $ 67.62 | $ 369.14 | $ 301.52 |
| 16 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 301.52 | $ - | $ 9.25 | $ 6.35 | $ 15.60 | $ 51.05 | $ 66.65 | $ 307.87 | $ 241.22 |
| 17 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 241.22 | $ - | $ 9.25 | $ 5.10 | $ 14.35 | $ 51.05 | $ 65.40 | $ 246.32 | $ 180.91 |
| 18 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 180.91 | $ - | $ 9.25 | $ 3.82 | $ 13.08 | $ 51.05 | $ 64.13 | $ 184.74 | $ 120.61 |
| 19 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 120.61 | $ - | $ 9.25 | $ 2.58 | $ 11.83 | $ 51.05 | $ 62.88 | $ 123.19 | $ 60.30 |
| 20 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 60.30 | $ - | $ 9.25 | $ 1.29 | $ 10.54 | $ 51.05 | $ 61.59 | $ 61.59 | $ 0.00 |
| | | | | | | **$ 27,904.32** | **$ 185.10** | **$ 185.10** | **$ 139.57** | **$ 324.67** | **$ 1,021.00** | **$ 1,345.67** | **$ 28,228.98** | **$ 26,883.32** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **13** | 07/26/16 | 09/30/16 | 67 | 3.500% | $ 791.00 | $ 5.07 | $ - | $ - | $ - | $ - | $ - | $ 796.07 | $ 796.07 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 796.07 | $ 7.00 | $ - | $ - | $ - | $ - | $ - | $ 803.07 | $ 803.07 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 803.07 | $ 6.93 | $ - | $ - | $ - | $ - | $ - | $ 810.00 | $ 810.00 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 810.00 | $ 7.49 | $ - | $ - | $ - | $ - | $ - | $ 817.49 | $ 817.49 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 817.49 | $ 8.16 | $ - | $ - | $ - | $ - | $ - | $ 825.65 | $ 825.65 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 825.65 | $ 8.76 | $ - | $ - | $ - | $ - | $ - | $ 834.42 | $ 834.42 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 834.42 | $ 8.74 | $ - | $ - | $ - | $ - | $ - | $ 843.16 | $ 843.16 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 843.16 | $ 9.40 | $ - | $ - | $ - | $ - | $ - | $ 852.56 | $ 852.56 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 852.56 | $ 10.08 | $ - | $ - | $ - | $ - | $ - | $ 862.63 | $ 862.63 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 862.63 | $ 10.78 | $ - | $ - | $ - | $ - | $ - | $ 873.42 | $ 873.42 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 873.42 | $ 11.16 | $ - | $ - | $ - | $ - | $ - | $ 884.58 | $ 884.58 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 884.58 | $ 12.02 | $ - | $ - | $ - | $ - | $ - | $ 896.59 | $ 896.59 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 896.59 | $ 12.43 | $ - | $ - | $ - | $ - | $ - | $ 909.02 | $ 909.02 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 909.02 | $ 12.42 | $ - | $ - | $ - | $ - | $ - | $ 921.44 | $ 921.44 |
| 01 | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 921.44 | $ 11.36 | $ 7.09 | $ 11.36 | $ 18.45 | $ 39.55 | $ 58.00 | $ 944.17 | $ 886.17 |
| 02 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 886.17 | $ - | $ 7.09 | $ 10.47 | $ 17.56 | $ 39.55 | $ 57.11 | $ 896.63 | $ 839.53 |
| 03 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 839.53 | $ - | $ 7.09 | $ 7.24 | $ 14.33 | $ 39.55 | $ 53.88 | $ 846.76 | $ 792.89 |
| 04 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 792.89 | $ - | $ 7.09 | $ 6.48 | $ 13.57 | $ 39.55 | $ 53.12 | $ 799.36 | $ 746.24 |
| 05 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 746.24 | $ - | $ 7.09 | $ 5.98 | $ 13.07 | $ 39.55 | $ 52.62 | $ 752.22 | $ 699.60 |
| 06 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 699.60 | $ - | $ 7.09 | $ 5.67 | $ 12.76 | $ 39.55 | $ 52.31 | $ 705.27 | $ 652.96 |
| 07 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 652.96 | $ - | $ 7.09 | $ 5.35 | $ 12.44 | $ 39.55 | $

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 14 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 242.39 | $ - | $ 5.13 | $ 4.53 | $ 9.66 | $ 29.50 | $ 39.16 | $ 246.92 | $ 207.76 |
| 15 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 207.76 | $ - | $ 5.13 | $ 4.20 | $ 9.33 | $ 29.50 | $ 38.83 | $ 211.96 | $ 173.13 |
| 16 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 173.13 | $ - | $ 5.13 | $ 3.64 | $ 8.77 | $ 29.50 | $ 38.27 | $ 176.78 | $ 138.51 |
| 17 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 138.51 | $ - | $ 5.13 | $ 2.93 | $ 8.05 | $ 29.50 | $ 37.55 | $ 141.43 | $ 103.88 |
| 18 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 103.88 | $ - | $ 5.13 | $ 2.20 | $ 7.32 | $ 29.50 | $ 36.82 | $ 106.08 | $ 69.25 |
| 19 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 69.25 | $ - | $ 5.13 | $ 1.48 | $ 6.61 | $ 29.50 | $ 36.11 | $ 70.73 | $ 34.63 |
| 20 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 34.63 | $ - | $ 5.13 | $ 0.74 | $ 5.87 | $ 29.50 | $ 35.37 | $ 35.37 | $ (0.00) |
| | | | | | | **$ 16,026.19** | **$ 102.53** | **$ 102.53** | **$ 80.14** | **$ 182.67** | **$ 590.00** | **$ 772.67** | **$ 16,208.86** | **$ 15,436.19** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **15** | 10/04/16 | 12/31/16 | 89 | 3.500% | $ 427.00 | $ 3.63 | $ - | $ - | $ - | $ - | $ - | $ 430.63 | $ 430.63 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 430.63 | $ 3.72 | $ - | $ - | $ - | $ - | $ - | $ 434.35 | $ 434.35 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 434.35 | $ 4.02 | $ - | $ - | $ - | $ - | $ - | $ 438.37 | $ 438.37 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 438.37 | $ 4.38 | $ - | $ - | $ - | $ - | $ - | $ 442.74 | $ 442.74 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 442.74 | $ 4.70 | $ - | $ - | $ - | $ - | $ - | $ 447.44 | $ 447.44 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 447.44 | $ 4.69 | $ - | $ - | $ - | $ - | $ - | $ 452.13 | $ 452.13 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 452.13 | $ 5.04 | $ - | $ - | $ - | $ - | $ - | $ 457.17 | $ 457.17 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 457.17 | $ 5.40 | $ - | $ - | $ - | $ - | $ - | $ 462.57 | $ 462.57 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 462.57 | $ 5.78 | $ - | $ - | $ - | $ - | $ - | $ 468.36 | $ 468.36 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 468.36 | $ 5.98 | $ - | $ - | $ - | $ - | $ - | $ 474.34 | $ 474.34 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 474.34 | $ 6.45 | $ - | $ - | $ - | $ - | $ - | $ 480.78 | $ 480.78 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 480.78 | $ 6.67 | $ - | $ - | $ - | $ - | $ - | $ 487.45 | $ 487.45 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 487.45 | $ 6.66 | $ - | $ - | $ - | $ - | $ - | $ 494.11 | $ 494.11 |
| 01 | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 494.11 | $ 6.09 | $ 3.66 | $ 6.09 | $ 9.75 | $ 21.35 | $ 31.10 | $ 506.30 | $ 475.19 |
| 02 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 475.19 | $ - | $ 3.66 | $ 5.61 | $ 9.27 | $ 21.35 | $ 30.62 | $ 480.80 | $ 450.18 |
| 03 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 450.18 | $ - | $ 3.66 | $ 3.88 | $ 7.54 | $ 21.35 | $ 28.89 | $ 454.06 | $ 425.17 |
| 04 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 425.17 | $ - | $ 3.66 | $ 3.47 | $ 7.13 | $ 21.35 | $ 28.48 | $ 428.65 | $ 400.16 |
| 05 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 400.16 | $ - | $ 3.66 | $ 3.21 | $ 6.87 | $ 21.35 | $ 28.22 | $ 403.37 | $ 375.15 |
| 06 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 375.15 | $ - | $ 3.66 | $ 3.04 | $ 6.70 | $ 21.35 | $ 28.05 | $ 378.19 | $ 350.14 |
| 07 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 350.14 | $ - | $ 3.66 | $ 2.87 | $ 6.53 | $ 21.35 | $ 27.88 | $ 353.01 | $ 325.13 |
| 08 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 325.13 | $ - | $ 3.66 | $ 2.66 | $ 6.32 | $ 21.35 | $ 27.67 | $ 327.79 | $ 300.12 |
| 09 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 300.12 | $ - | $ 3.66 | $ 2.41 | $ 6.07 | $ 21.35 | $ 27.42 | $ 302.53 | $ 275.11 |
| 10 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 275.11 | $ - | $ 3.66 | $ 2.23 | $ 5.89 | $ 21.35 | $ 27.24 | $ 277.34 | $ 250.10 |
| 11 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 250.10 | $ - | $ 3.66 | $ 2.27 | $ 5.93 | $ 21.35 | $ 27.28 | $ 252.37 | $ 225.09 |
| 12 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 225.09 | $ - | $ 3.66 | $ 2.79 | $ 6.45 | $ 21.35 | $ 27.80 | $ 227.88 | $ 200.08 |
| 13 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 200.08 | $ - | $ 3.66 | $ 3.11 | $ 6.77 | $ 21.35 | $ 28.12 | $ 203.19 | $ 175.07 |
| 14 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 175.07 | $ - | $ 3.66 | $ 3.27 | $ 6.93 | $ 21.35 | $ 28.28 | $ 178.34 | $ 150.06 |
| 15 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 150.06 | $ - | $ 3.66 | $ 3.03 | $ 6.69 | $ 21.35 | $ 28.04 | $ 153.09 | $ 125.05 |
| 16 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 125.05 | $ - | $ 3.66 | $ 2.63 | $ 6.29 | $ 21.35 | $ 27.64 | $ 127.68 | $ 100.04 |
| 17 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 100.04 | $ - | $ 3.66 | $ 2.11 | $ 5.77 | $ 21.35 | $ 27.12 | $ 102.15 | $ 75.03 |
| 18 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 75.03 | $ - | $ 3.66 | $ 1.59 | $ 5.25 | $ 21.35 | $ 26.60 | $ 76.62 | $ 50.02 |
| 19 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 50.02 | $ - | $ 3.66 | $ 1.07 | $ 4.73 | $ 21.35 | $ 26.08 | $ 51.09 | $ 25.01 |
| 20 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 25.01 | $ - | $ 3.66 | $ 0.53 | $ 4.19 | $ 21.35 | $ 25.54 | $ 25.54 | $ (0.00) |
| | | | | | | **$ 11,149.37** | **$ 73.20** | **$ 73.20** | **$ 57.88** | **$ 131.08** | **$ 427.00** | **$ 558.08** | **$ 11,280.46** | **$ 10,722.37** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **16** | 11/09/16 | 12/31/16 | 53 | 3.500% | $ 115.00 | $ 0.58 | $ - | $ - | $ - | $ - | $ - | $ 115.58 | $ 115.58 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 115.58 | $ 1.00 | $ - | $ - | $ - | $ - | $ - | $ 116.58 | $ 116.58 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 116.58 | $ 1.08 | $ - | $ - | $ - | $ - | $ - | $ 117.66 | $ 117.66 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 117.66 | $ 1.17 | $ - | $ - | $ - | $ - | $ - | $ 118.83 | $ 118.83 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 118.83 | $ 1.26 | $ - | $ - | $ - | $ - | $ - | $ 120.09 | $ 120.09 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 120.09 | $ 1.26 | $ - | $ - | $ - | $ - | $ - | $ 121.35 | $ 121.35 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 121.35 | $ 1.35 | $ - | $ - | $ - | $ - | $ - | $ 122.70 | $ 122.70 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 122.70 | $ 1.45 | $ - | $ - | $ - | $ - | $ - | $ 124.16 | $ 124.16 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 124.16 | $ 1.55 | $ - | $ - | $ - | $ - | $ - | $ 125.71 | $ 125.71 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 125.71 | $ 1.61 | $ - | $ - | $ - | $ - | $ - | $ 127.31 | $ 127.31 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 127.31 | $ 1.73 | $ - | $ - | $ - | $ - | $ - | $ 129.04 | $ 129.04 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 129.04 | $ 1.79 | $ - | $ - | $ - | $ - | $ - | $ 130.83 | $ 130.83 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 130.83 | $ 1.79 | $ - | $ - | $ - | $ - | $ - | $ 132.62 | $ 132.62 |
| 01 | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 132.62 | $ 1.64 | $ 0.96 | $ 1.64 | $ 2.60 | $ 5.75 | $ 8.35 | $ 135.89 | $ 127.54 |
| 02 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 127.54 | $ - | $ 0.96 | $ 1.51 | $ 2.47 | $ 5.75 | $ 8.22 | $ 129.05 | $ 120.83 |
| 03 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 120.83 | $ - | $ 0.96 | $ 1.04 | $ 2.00 | $ 5.75 | $ 7.75 | $ 121.87 | $ 114.12 |
| 04 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 114.12 | $ - | $ 0.96 | $ 0.93 | $ 1.90 | $ 5.75 | $ 7.65 | $ 115.05 | $ 107.40 |
| 05 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 107.40 | $ - | $ 0.96 | $ 0.86 | $ 1.82 | $ 5.75 | $ 7.57 | $ 108.26 | $ 100.69 |
| 06 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 100.69 | $ - | $ 0.96 | $ 0.82 | $ 1.78 | $ 5.75 | $ 7.53 | $ 101.51 | $ 93.98 |
| 07 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 93.98 | $ - | $ 0.96 | $ 0.77 | $ 1.73 | $ 5.75 | $ 7.48 | $ 94.75 | $ 87.27 |
| 08 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 87.27 | $ - | $ 0.96 | $ 0.71 | $ 1.68 | $ 5.75 | $ 7.43 | $ 87.98 | $ 80.55 |
| 09 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 80.55 | $ - | $ 0.96 | $ 0.65 | $ 1.61 | $ 5.75 | $ 7.36 | $ 81.20 | $ 73.84 |
| 10 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 73.84 | $ - | $ 0.96 | $ 0.60 | $ 1.56 | $ 5.75 | $ 7.31 | $ 74.44 | $ 67.13 |
| 11 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 67.13 | $ - | $ 0.96 | $ 0.61 | $ 1.57 | $ 5.75 | $ 7.32 | $ 67.74 | $ 60.41 |
| 12 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 60.41 | $ - | $ 0.96 | $ 0.75 | $ 1.71 | $ 5.75 | $ 7.46 | $ 61.16 | $ 53.70 |
| 13 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 53.70 | $ - | $ 0.96 | $ 0.84 | $ 1.80 | $ 5.75 | $ 7.55 | $ 54.54 | $ 46.99 |
| 14 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 46.99 | $ - | $ 0.96 | $ 0.88 | $ 1.84 | $ 5.75 | $ 7.59 | $ 47.87 | $ 40.28 |
| 15 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 40.28 | $ - | $ 0.96 | $ 0.81 | $ 1.78 | $ 5.75 | $ 7.53 | $ 41.09 | $ 33.56 |
| 16 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 33.56 | $ - | $ 0.96 | $ 0.71 | $ 1.67 | $ 5.75 | $ 7.42 | $ 34.27 | $ 26.85 |
| 17 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 26.85 | $ - | $ 0.96 | $ 0.57 | $ 1.53 | $ 5.75 | $ 7.28 | $ 27.42 | $ 20.14 |
| 18 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 20.14 | $ - | $ 0.96 | $ 0.43 | $ 1.39 | $ 5.75 | $ 7.14 | $ 20.56 | $ 13.43 |
| 19 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 13.43 | $ - | $ 0.96 | $ 0.29 | $ 1.25 | $ 5.75 | $ 7.00 | $ 13.71 | $ 6.71 |
| 20 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 6.71 | $ - | $ 0.96 | $ 0.14 | $ 1.11 | $ 5.75 | $ 6.86 | $ 6.86 | $ 0.00 |
| | | | | | | **$ 2,992.90** | **$ 19.25** | **$ 19.25** | **$ 15.54** | **$ 34.79** | **$ 115.00** | **$ 149.79** | **$ 3,027.69** | **$ 2,877.90** |

| Payment # | Date Payment Received | Facility Cost | ITCC | One-Time Cost | Total Cost |
|---|---|---|---|---|---|
| 01 | 03/16/15 | $ 59,849.00 | $ - | $ 410.00 | $ 60,259.00 |
| 02 | 03/16/15 | $ 80,587.00 | $ - | $ 552.00 | $ 81,139.00 |
| 03 | 03/16/15 | $ 104,451.00 | $ - | $ 716.00 | $ 105,167.00 |
| 04 | 03/23/15 | $ 133,928.00 | $ - | $ 918.00 | $ 134,846.00 |
| 05 | 03/23/15 | $ 169,361.00 | $ - | $ 1,161.00 | $ 170,522.00 |
| **06** | 04/28/15 | $ 210,457.00 | $ - | $ 1,443.00 | $ 211,900.00 |
| 07 | 05/27/15 | $ 255,920.00 | $ - | $ 1,755.00 | $ 257,675.00 |
| 08 | 06/23/15 | $ 303,130.00 | $ - | $ 2,078.00 | $ 305,208.00 |
| 09 | 12/14/15 | $ 50,272.00 | $ - | $ 220.00 | $ 50,492.00 |
| 10 | 12/14/15 | $ 68,283.00 | $ - | $ 299.00 | $ 68,582.00 |
| 11 | 12/14/15 | $ 91,495.00 | $ - | $ 400.00 | $ 91,895.00 |
| 12 | 12/14/15 | $ 120,394.00 | $ - | $ 526.00 | $ 120,920.00 |
| 13 | 12/14/15 | $ 154,687.00 | $ - | $ 677.00 | $ 155,364.00 |
| 14 | 03/29/16 | $ 198,019.00 | $ - | $ 866.00 | $ 198,885.00 |
| 15 | 03/22/16 | $ 237,602.00 | $ - | $ 1,039.00 | $ 238,641.00 |
| 16 | 03/22/16 | $ 272,474.00 | $ - | $ 1,191.00 | $ 273,665.00 |
| 17 | 03/15/16 | $ 296,697.00 | $ - | $ 1,297.00 | $ 297,994.00 |
| 18 | 04/21/16 | $ 305,406.00 | $ - | $ 1,335.00 | $ 306,741.00 |
| 19 | 05/24/16 | $ 296,697.00 | $ - | $ 1,297.00 | $ 297,994.00 |
| 20 | 06/21/16 | $ 272,474.00 | $ - | $ 1,191.00 | $ 273,665.00 |
| 21 | 07/26/16 | $ 237,602.00 | $ - | $ 1,039.00 | $ 238,641.00 |
| 22 | 10/12/16 | $ 198,019.00 | $ - | $ 866.00 | $ 198,885.00 |
| 23 | 09/23/16 | $ 158,894.00 | $ - | $ 694.00 | $ 159,588.00 |
| 24 | 10/21/16 | $ 123,667.00 | $ - | $ 541.00 | $ 124,208.00 |
| 25 | 11/22/16 | $ 93,985.00 | $ - | $ 413.00 | $ 94,398.00 |
| 26 | 08/31/17 | $ (2,066,139.00) | $ - | $ - | $ (2,066,139.00) |
| 27 | 11/14/18 | $ 1,543,789.00 | $ - | $ - | $ 1,543,789.00 |
| | **Total** | **$ 3,972,000.00** | **$ -** | **$ 22,924.00** | **$ 3,994,924.00** |
| True Up 1 | N/A | $ 3,838,514.96 | $ - | | $ 3,838,514.96 |
| True Up 2 | N/A | $ - | $ - | $ - | $ - |
| | **Grand Total** | **$ 7,810,514.96** | **$ -** | **$ 22,924.00** | **$ 7,833,438.96** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | 03/08/19 | 03/08/19 | | | |
| **COD:** | 04/30/20 | 08/31/20 | | | |
| **Actual True Up** | | | | | |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2019 | 3/8/2019 | 3/31/2019 | 24 | 5.180% | $ 3,838,514.96 | $ 13,606.82 | $ - | $ - | $ - | $ - | $ - | $ 3,852,121.78 | $ 3,852,121.78 |
| N/A | Q2/2019 | 4/1/2019 | 6/30/2019 | 91 | 5.450% | $ 3,852,121.78 | $ 54,466.60 | $ - | $ - | $ - | $ - | $ - | $ 3,906,588.38 | $ 3,906,588.38 |
| N/A | Q3/2019 | 7/1/2019 | 9/30/2019 | 92 | 5.500% | $ 3,906,588.38 | $ 56,325.39 | $ - | $ - | $ - | $ - | $ - | $ 3,962,913.77 | $ 3,962,913.77 |
| N/A | Q4/2019 | 10/1/2019 | 12/31/2019 | 92 | 5.420% | $ 3,962,913.77 | $ 56,275.59 | $ - | $ - | $ - | $ - | $ - | $ 4,019,189.36 | $ 4,019,189.36 |
| N/A | Q1/2020 | 1/1/2020 | 3/31/2020 | 91 | 4.960% | $ 4,019,189.36 | $ 51,494.48 | $ - | $ - | $ - | $ - | $ - | $ 4,070,683.84 | $ 4,070,683.84 |
| N/A | Q2/2020 | 4/1/2020 | 6/30/2020 | 91 | 4.750% | $ 4,070,683.84 | $ 49,926.11 | $ - | $ - | $ - | $ - | $ - | $ 4,120,609.95 | $ 4,120,609.95 |
| N/A | Q3/2020 | 7/1/2020 | 9/30/2020 | 92 | 3.430% | $ 4,120,609.95 | $ 36,875.85 | $ - | $ - | $ - | $ - | $ - | $ 4,157,485.80 | $ 4,157,485.80 |
| 01 | Q4/2020 | 10/1/2020 | 12/31/2020 | 92 | 3.250% | $ 4,157,485.80 | $ 35,241.93 | $ 17,710.64 | $ 33,964.16 | $ 51,674.80 | $ 191,925.75 | $ 243,600.55 | $ 4,226,691.89 | $ 3,983,091.34 |
| 02 | Q1/2021 | 1/1/2021 | 3/31/2021 | 90 | 3.250% | $ 3,983,091.34 | $ - | $ 17,710.64 | $ 31,919.29 | $ 49,629.93 | $ 191,925.75 | $ 241,555.68 | $ 4,015,010.64 | $ 3,773,454.96 |
| 03 | Q2/2021 | 4/1/2021 | 6/30/2021 | 91 | 3.250% | $ 3,773,454.96 | $ - | $ 17,710.64 | $ 30,575.32 | $ 48,285.96 | $ 191,925.75 | $ 240,211.71 | $ 3,804,030.28 | $ 3,563,818.57 |
| 04 | Q3/2021 | 7/1/2021 | 9/30/2021 | 92 | 3.250% | $ 3,563,818.57 | $ - | $ 17,710.64 | $ 29,194.02 | $ 46,904.66 | $ 191,925.75 | $ 238,830.41 | $ 3,593,012.59 | $ 3,354,182.18 |
| 05 | Q4/2021 | 10/1/2021 | 12/31/2021 | 92 | 3.250% | $ 3,354,182.18 | $ - | $ 17,710.64 | $ 27,476.73 | $ 45,187.36 | $ 191,925.75 | $ 237,113.11 | $ 3,381,658.91 | $ 3,144,545.80 |
| 06 | Q1/2022 | 1/1/2022 | 3/31/2022 | 90 | 3.250% | $ 3,144,545.80 | $ - | $ 17,710.64 | $ 25,199.44 | $ 42,910.08 | $ 191,925.75 | $ 234,835.83 | $ 3,169,745.24 | $ 2,934,909.41 |
| 07 | Q2/2022 | 4/1/2022 | 6/30/2022 | 91 | 3.250% | $ 2,934,909.41 | $ - | $ 17,710.64 | $ 23,780.81 | $ 41,491.45 | $ 191,925.75 | $ 233,417.19 | $ 2,958,690.22 | $ 2,725,273.02 |
| 08 | Q3/2022 | 7/1/2022 | 9/30/2022 | 92 | 3.600% | $ 2,725,273.02 | $ - | $ 17,710.64 | $ 24,729.05 | $ 42,439.69 | $ 191,925.75 | $ 234,365.44 | $ 2,750,002.08 | $ 2,515,636.64 |
| 09 | Q4/2022 | 10/1/2022 | 12/31/2022 | 92 | 4.910% | $ 2,515,636.64 | $ - | $ 17,710.64 | $ 31,133.24 | $ 48,843.88 | $ 191,925.75 | $ 240,769.63 | $ 2,546,769.88 | $ 2,306,000.25 |
| 10 | Q1/2023 | 1/1/2023 | 3/31/2023 | 90 | 6.310% | $ 2,306,000.25 | $ - | $ 17,710.64 | $ 35,878.84 | $ 53,589.48 | $ 191,925.75 | $ 245,515.22 | $ 2,341,879.09 | $ 2,096,363.86 |
| 11 | Q2/2023 | 4/1/2023 | 6/30/2023 | 91 | 7.500% | $ 2,096,363.86 | $ - | $ 17,710.64 | $ 39,199.13 | $ 56,909.77 | $ 191,925.75 | $ 248,835.52 | $ 2,135,563.00 | $ 1,886,727.48 |
| 12 | Q3/2023 | 7/1/2023 | 9/30/2023 | 92 | 8.020% | $ 1,886,727.48 | $ - | $ 17,710.64 | $ 38,139.81 | $ 55,850.45 | $ 191,925.75 | $ 247,776.19 | $ 1,924,867.29 | $ 1,677,091.09 |
| 13 | Q4/2023 | 10/1/2023 | 12/31/2023 | 92 | 8.350% | $ 1,677,091.09 | $ - | $ 17,710.64 | $ 35,297.02 | $ 53,007.66 | $ 191,925.75 | $ 244,933.41 | $ 1,712,388.12 | $ 1,467,454.71 |
| 14 | Q1/2024 | 1/1/2024 | 3/31/2024 | 91 | 8.500% | $ 1,467,454.71 | $ - | $ 17,710.64 | $ 31,013.01 | $ 48,723.65 | $ 191,925.75 | $ 240,649.40 | $ 1,498,467.72 | $ 1,257,818.32 |
| 15 | Q2/2024 | 4/1/2024 | 6/30/2024 | 91 | 8.500% | $ 1,257,818.32 | $ - | $ 17,710.64 | $ 26,582.58 | $ 44,293.22 | $ 191,925.75 | $ 236,218.97 | $ 1,284,400.90 | $ 1,048,181.93 |
| 16 | Q3/2024 | 7/1/2024 | 9/30/2024 | 92 | 8.500% | $ 1,048,181.93 | $ - | $ 17,710.64 | $ 22,395.58 | $ 40,106.22 | $ 191,925.75 | $ 232,031.97 | $ 1,070,577.51 | $ 838,545.55 |
| 17 | Q4/2024 | 10/1/2024 | 12/31/2024 | 92 | 8.500% | $ 838,545.55 | $ - | $ 17,710.64 | $ 17,916.46 | $ 35,627.10 | $ 191,925.75 | $ 227,552.85 | $ 856,462.01 | $ 628,909.16 |
| 18 | Q1/2025 | 1/1/2025 | 3/31/2025 | 90 | 8.040% | $ 628,909.16 | $ - | $ 17,710.64 | $ 12,467.91 | $ 30,178.55 | $ 191,925.75 | $ 222,104.30 | $ 641,377.07 | $ 419,272.77 |
| 19 | Q2/2025 | 4/1/2025 | 6/30/2025 | 91 | 7.550% | $ 419,272.77 | $ - | $ 17,710.64 | $ 7,892.09 | $ 25,602.73 | $ 191,925.75 | $ 217,528.48 | $ 427,164.86 | $ 209,636.39 |
| 20 | Q3/2025 | 7/1/2025 | 9/30/2025 | 92 | 7.500% | $ 209,636.39 | $ - | $ 17,710.64 | $ 3,962.99 | $ 21,673.63 | $ 191,925.75 | $ 213,599.38 | $ 213,599.38 | $ 0.00 |
| | | | | | | **$ 71,759,021.28** | **$ 354,212.77** | **$ 354,212.77** | **$ 528,717.50** | **$ 882,930.27** | **$ 3,838,514.96** | **$ 4,721,445.23** | **$ 72,641,951.55** | **$ 67,920,506.32** |

| Start Date | End Date | Quarterly Interest Amount ($) | Principal Paid | Accrued Interest Paid | Total Interest Paid |
|---|---|---|---|---|---|
| 10/1/2020 | 12/31/2020 | $ 230.08 | $ 1,146.20 | $ 273.46 | $ 503.53 |
| 1/1/2021 | 3/31/2021 | $ 216.16 | $ 1,146.20 | $ 273.46 | $ 489.62 |
| 4/1/2021 | 6/30/2021 | $ 207.06 | $ 1,146.20 | $ 273.46 | $ 480.51 |
| 7/1/2021 | 9/30/2021 | $ 197.70 | $ 1,146.20 | $ 273.46 | $ 471.16 |
| 10/1/2021 | 12/31/2021 | $ 186.07 | $ 1,146.20 | $ 273.46 | $ 459.53 |
| 1/1/2022 | 3/31/2022 | $ 170.65 | $ 1,146.20 | $ 273.46 | $ 444.11 |
| 4/1/2022 | 6/30/2022 | $ 161.04 | $ 1,146.20 | $ 273.46 | $ 434.50 |
| 7/1/2022 | 9/30/2022 | $ 167.47 | $ 1,146.20 | $ 273.46 | $ 440.92 |
| 10/1/2022 | 12/31/2022 | $ 210.83 | $ 1,146.20 | $ 273.46 | $ 484.29 |
| 1/1/2023 | 3/31/2023 | $ 242.97 | $ 1,146.20 | $ 273.46 | $ 516.43 |
| 4/1/2023 | 6/30/2023 | $ 265.46 | $ 1,146.20 | $ 273.46 | $ 538.92 |
| 7/1/2023 | 9/30/2023 | $ 258.28 | $ 1,146.20 | $ 273.46 | $ 531.74 |
| 10/1/2023 | 12/31/2023 | $ 239.03 | $ 1,146.20 | $ 273.46 | $ 512.49 |
| 1/1/2024 | 3/31/2024 | $ 210.02 | $ 1,146.20 | $ 273.46 | $ 483.48 |
| 4/1/2024 | 6/30/2024 | $ 180.02 | $ 1,146.20 | $ 273.46 | $ 453.48 |
| 7/1/2024 | 9/30/2024 | $ 151.66 | $ 1,146.20 | $ 273.46 | $ 425.12 |
| 10/1/2024 | 12/31/2024 | $ 121.33 | $ 1,146.20 | $ 273.46 | $ 394.79 |
| 1/1/2025 | 3/31/2025 | $ 84.43 | $ 1,146.20 | $ 273.46 | $ 357.89 |
| 4/1/2025 | 6/30/2025 | $ 53.45 | $ 1,146.20 | $ 273.46 | $ 326.90 |
| 7/1/2025 | 9/30/2025 | $ 26.84 | $ 1,146.20 | $ 273.46 | $ 300.30 |
| | | $ 3,580.55 | $ 22,924.00 | $ 5,469.17 | $ 9,049.72 |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **01** | 03/16/15 | 03/31/15 | 16 | 3.250% | $ 410.00 | $ 0.58 | $ - | $ - | $ - | $ - | $ - | $ 410.58 | $ 410.58 |
| N/A | Q2/2015 | 04/01/15 | 06/30/15 | 91 | 3.250% | $ 410.58 | $ 3.33 | $ - | $ - | $ - | $ - | $ - | $ 413.91 | $ 413.91 |
| N/A | Q3/2015 | 07/01/15 | 09/30/15 | 92 | 3.250% | $ 413.91 | $ 3.39 | $ - | $ - | $ - | $ - | $ - | $ 417.30 | $ 417.30 |
| N/A | Q4/2015 | 10/01/15 | 12/31/15 | 92 | 3.250% | $ 417.30 | $ 3.42 | $ - | $ - | $ - | $ - | $ - | $ 420.72 | $ 420.72 |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 420.72 | $ 3.40 | $ - | $ - | $ - | $ - | $ - | $ 424.12 | $ 424.12 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 424.12 | $ 3.65 | $ - | $ - | $ - | $ - | $ - | $ 427.77 | $ 427.77 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 427.77 | $ 3.76 | $ - | $ - | $ - | $ - | $ - | $ 431.53 | $ 431.53 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 431.53 | $ 3.80 | $ - | $ - | $ - | $ - | $ - | $ 435.33 | $ 435.33 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 435.33 | $ 3.76 | $ - | $ - | $ - | $ - | $ - | $ 439.09 | $ 439.09 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 439.09 | $ 4.06 | $ - | $ - | $ - | $ - | $ - | $ 443.15 | $ 443.15 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 443.15 | $ 4.42 | $ - | $ - | $ - | $ - | $ - | $ 447.57 | $ 447.57 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 447.57 | $ 4.75 | $ - | $ - | $ - | $ - | $ - | $ 452.32 | $ 452.32 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 452.32 | $ 4.74 | $ - | $ - | $ - | $ - | $ - | $ 457.06 | $ 457.06 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 457.06 | $ 5.09 | $ - | $ - | $ - | $ - | $ - | $ 462.15 | $ 462.15 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 462.15 | $ 5.46 | $ - | $ - | $ - | $ - | $ - | $ 467.62 | $ 467.62 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 467.62 | $ 5.85 | $ - | $ - | $ - | $ - | $ - | $ 473.46 | $ 473.46 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 473.46 | $ 6.05 | $ - | $ - | $ - | $ - | $ - | $ 479.51 | $ 479.51 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 479.51 | $ 6.52 | $ - | $ - | $ - | $ - | $ - | $ 486.03 | $ 486.03 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 486.03 | $ 6.74 | $ - | $ - | $ - | $ - | $ - | $ 492.76 | $ 492.76 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 492.76 | $ 6.73 | $ - | $ - | $ - | $ - | $ - | $ 499.49 | $ 499.49 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 499.49 | $ 6.16 | $ - | $ - | $ - | $ - | $ - | $ 505.65 | $ 505.65 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 505.65 | $ 5.97 | $ - | $ - | $ - | $ - | $ - | $ 511.63 | $ 511.63 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 511.63 | $ 4.41 | $ - | $ - | $ - | $ - | $ - | $ 516.04 | $ 516.04 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 516.04 | $ 4.22 | $ 5.51 | $ 4.22 | $ 9.73 | $ 20.50 | $ 30.23 | $ 524.47 | $ 494.24 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 494.24 | $ - | $ 5.51 | $ 3.96 | $ 9.47 | $ 20.50 | $ 29.97 | $ 498.20 | $ 468.23 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 468.23 | $ - | $ 5.51 | $ 3.79 | $ 9.31 | $ 20.50 | $ 29.81 | $ 472.02 | $ 442.22 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 442.22 | $ - | $ 5.51 | $ 3.62 | $ 9.14 | $ 20.50 | $ 29.64 | $ 445.84 | $ 416.20 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 416.20 | $ - | $ 5.51 | $ 3.41 | $ 8.92 | $ 20.50 | $ 29.42 | $ 419.61 | $ 390.19 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 390.19 | $ - | $ 5.51 | $ 3.13 | $ 8.64 | $ 20.50 | $ 29.14 | $ 393.32 | $ 364.18 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 364.18 | $ - | $ 5.51 | $ 2.95 | $ 8.46 | $ 20.50 | $ 28.96 | $ 367.13 | $ 338.16 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 338.16 | $ - | $ 5.51 | $ 3.07 | $ 8.58 | $ 20.50 | $ 29.08 | $ 341.23 | $ 312.15 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 312.15 | $ - | $ 5.51 | $ 3.86 | $ 9.38 | $ 20.50 | $ 29.88 | $ 316.02 | $ 286.14 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 286.14 | $ - | $ 5.51 | $ 4.45 | $ 9.96 | $ 20.50 | $ 30.46 | $ 290.59 | $ 260.13 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 260.13 | $ - | $ 5.51 | $ 4.86 | $ 10.38 | $ 20.50 | $ 30.88 | $ 264.99 | $ 234.11 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 234.11 | $ - | $ 5.51 | $ 4.73 | $ 10.25 | $ 20.50 | $ 30.75 | $ 238.85 | $ 208.10 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 208.10 | $ - | $ 5.51 | $ 4.38 | $ 9.89 | $ 20.50 | $ 30.39 | $ 212.48 | $ 182.09 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 182.09 | $ - | $ 5.51 | $ 3.85 | $ 9.36 | $ 20.50 | $ 29.86 | $ 185.94 | $ 156.08 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 156.08 | $ - | $ 5.51 | $ 3.30 | $ 8.81 | $ 20.50 | $ 29.31 | $ 159.37 | $ 130.06 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 130.06 | $ - | $ 5.51 | $ 2.78 | $ 8.29 | $ 20.50 | $ 28.79 | $ 132.84 | $ 104.05 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 104.05 | $ - | $ 5.51 | $ 2.22 | $ 7.74 | $ 20.50 | $ 28.24 | $ 106.27 | $ 78.04 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 78.04 | $ - | $ 5.51 | $ 1.55 | $ 7.06 | $ 20.50 | $ 27.56 | $ 79.59 | $ 52.03 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 52.03 | $ - | $ 5.51 | $ 0.98 | $ 6.49 | $ 20.50 | $ 26.99 | $ 53.00 | $ 26.01 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 26.01 | $ - | $ 5.51 | $ 0.49 | $ 6.00 | $ 20.50 | $ 26.50 | $ 26.50 | $ (0.00) |
| | | | | | | **$ 11,419.03** | **$ 110.25** | **$ 110.25** | **$ 65.61** | **$ 175.86** | **$ 410.00** | **$ 585.86** | **$ 16,043.05** | **$ 15,457.19** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **02** | 03/16/15 | 03/31/15 | 16 | 3.250% | $ 552.00 | $ 0.79 | $ - | $ - | $ - | $ - | $ - | $ 552.79 | $ 552.79 |
| N/A | Q2/2015 | 04/01/15 | 06/30/15 | 91 | 3.250% | $ 552.79 | $ 4.48 | $ - | $ - | $ - | $ - | $ - | $ 557.27 | $ 557.27 |
| N/A | Q3/2015 | 07/01/15 | 09/30/15 | 92 | 3.250% | $ 557.27 | $ 4.56 | $ - | $ - | $ - | $ - | $ - | $ 561.83 | $ 561.83 |
| N/A | Q4/2015 | 10/01/15 | 12/31/15 | 92 | 3.250% | $ 561.83 | $ 4.60 | $ - | $ - | $ - | $ - | $ - | $ 566.43 | $ 566.43 |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 566.43 | $ 4.58 | $ - | $ - | $ - | $ - | $ - | $ 571.01 | $ 571.01 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 571.01 | $ 4.91 | $ - | $ - | $ - | $ - | $ - | $ 575.92 | $ 575.92 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 575.92 | $ 5.07 | $ - | $ - | $ - | $ - | $ - | $ 580.99 | $ 580.99 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 580.99 | $ 5.11 | $ - | $ - | $ - | $ - | $ - | $ 586.10 | $ 586.10 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 586.10 | $ 5.06 | $ - | $ - | $ - | $ - | $ - | $ 591.16 | $ 591.16 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 591.16 | $ 5.47 | $ - | $ - | $ - | $ - | $ - | $ 596.63 | $ 596.63 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 596.63 | $ 5.96 | $ - | $ - | $ - | $ - | $ - | $ 602.58 | $ 602.58 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 602.58 | $ 6.39 | $ - | $ - | $ - | $ - | $ - | $ 608.98 | $ 608.98 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 608.98 | $ 6.38 | $ - | $ - | $ - | $ - | $ - | $ 615.36 | $ 615.36 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 615.36 | $ 6.86 | $ - | $ - | $ - | $ - | $ - | $ 622.22 | $ 622.22 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 622.22 | $ 7.36 | $ - | $ - | $ - | $ - | $ - | $ 629.57 | $ 629.57 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 629.57 | $ 7.87 | $ - | $ - | $ - | $ - | $ - | $ 637.44 | $ 637.44 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 637.44 | $ 8.14 | $ - | $ - | $ - | $ - | $ - | $ 645.58 | $ 645.58 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 645.58 | $ 8.77 | $ - | $ - | $ - | $ - | $ - | $ 654.36 | $ 654.36 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 654.36 | $ 9.07 | $ - | $ - | $ - | $ - | $ - | $ 663.43 | $ 663.43 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 663.43 | $ 9.06 | $ - | $ - | $ - | $ - | $ - | $ 672.49 | $ 672.49 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 672.49 | $ 8.29 | $ - | $ - | $ - | $ - | $ - | $ 680.78 | $ 680.78 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 680.78 | $ 8.04 | $ - | $ - | $ - | $ - | $ - | $ 688.82 | $ 688.82 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 688.82 | $ 5.94 | $ - | $ - | $ - | $ - | $ - | $ 694.76 | $ 694.76 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 694.76 | $ 5.68 | $ 7.42 | $ 5.68 | $ 13.10 | $ 27.60 | $ 40.70 | $ 706.11 | $ 665.42 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 665.42 | $ - | $ 7.42 | $ 5.33 | $ 12.75 | $ 27.60 | $ 40.35 | $ 670.75 | $ 630.39 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 630.39 | $ - | $ 7.42 | $ 5.11 | $ 12.53 | $ 27.60 | $ 40.13 | $ 635.50 | $ 595.37 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 595.37 | $ - | $ 7.42 | $ 4.88 | $ 12.30 | $ 27.60 | $ 39.90 | $ 600.25 | $ 560.35 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 560.35 | $ - | $ 7.42 | $ 4.59 | $ 12.01 | $ 27.60 | $ 39.61 | $ 564.94 | $ 525.33 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 525.33 | $ - | $ 7.42 | $ 4.21 | $ 11.63 | $ 27.60 | $ 39.23 | $ 529.54 | $ 490.31 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 490.31 | $ - | $ 7.42 | $ 3.97 | $ 11.39 | $ 27.60 | $ 38.99 | $ 494.28 | $ 455.29 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 455.29 | $ - | $ 7.42 | $ 4.13 | $ 11.55 | $ 27.60 | $ 39.15 | $ 459.42 | $ 420.26 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 420.26 | $ - | $ 7.42 | $ 5.20 | $ 12.62 | $ 27.60 | $ 40.22 | $ 425.46 | $ 385.24 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 385.24 | $ - | $ 7.42 | $ 5.99 | $ 13.42 | $ 27.60 | $ 41.02 | $ 391.24 | $ 350.22 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 350.22 | $ - | $ 7.42 | $ 6.55 | $ 13.97 | $ 27.60 | $ 41.57 | $ 356.77 | $ 315.20 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 315.20 | $ - | $ 7.42 | $ 6.37 | $ 13.79 | $ 27.60 | $ 41.39 | $ 321.57 | $ 280.18 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 280.18 | $ - | $ 7.42 | $ 5.90 | $ 13.32 | $ 27.60 | $ 40.92 | $ 286.07 | $ 245.15 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 245.15 | $ - | $ 7.42 | $ 5.18 | $ 12.60 | $ 27.60 | $ 40.20 | $ 250.33 | $ 210.13 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 210.13 | $ - | $ 7.42 | $ 4.44 | $ 11.86 | $ 27.60 | $ 39.46 | $ 214.57 | $ 175.11 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 175.11 | $ - | $ 7.42 | $ 3.74 | $ 11.16 | $ 27.60 | $ 38.76 | $ 178.85 | $ 140.09 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 140.09 | $ - | $ 7.42 | $ 2.99 | $ 10.42 | $ 27.60 | $ 38.02 | $ 143.08 | $ 105.07 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 105.07 | $ - | $ 7.42 | $ 2.08 | $ 9.50 | $ 27.60 | $ 37.10 | $ 107.15 | $ 70.04 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 70.04 | $ - | $ 7.42 | $ 1.32 | $ 8.74 | $ 27.60 | $ 36.34 | $ 71.36 | $ 35.02 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 35.02 | $ - | $ 7.42 | $ 0.66 | $ 8.08 | $ 27.60 | $ 35.68 | $ 35.68 | $ (0.00) |
| | | | | | | **$ 15,373.91** | **$ 148.44** | **$ 148.44** | **$ 88.33** | **$ 236.77** | **$ 552.00** | **$ 788.77** | **$ 21,599.43** | **$ 20,810.66** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **03** | 03/16/15 | 03/31/15 | 16 | 3.250% | $ 716.00 | $ 1.02 | $ - | $ - | $ - | $ - | $ - | $ 717.02 | $ 717.02 |
| N/A | Q2/2015 | 04/01/15 | 06/

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 590.55 | $ - | $ 9.63 | $ 5.36 | $ 14.99 | $ 35.80 | $ 50.79 | $ 595.91 | $ 545.12 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 545.12 | $ - | $ 9.63 | $ 6.75 | $ 16.37 | $ 35.80 | $ 52.17 | $ 551.87 | $ 499.70 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 499.70 | $ - | $ 9.63 | $ 7.77 | $ 17.40 | $ 35.80 | $ 53.20 | $ 507.47 | $ 454.27 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 454.27 | $ - | $ 9.63 | $ 8.49 | $ 18.12 | $ 35.80 | $ 53.92 | $ 462.76 | $ 408.84 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 408.84 | $ - | $ 9.63 | $ 8.26 | $ 17.89 | $ 35.80 | $ 53.69 | $ 417.11 | $ 363.42 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 363.42 | $ - | $ 9.63 | $ 7.65 | $ 17.28 | $ 35.80 | $ 53.08 | $ 371.06 | $ 317.99 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 317.99 | $ - | $ 9.63 | $ 6.72 | $ 16.35 | $ 35.80 | $ 52.15 | $ 324.71 | $ 272.56 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 272.56 | $ - | $ 9.63 | $ 5.76 | $ 15.39 | $ 35.80 | $ 51.19 | $ 278.32 | $ 227.13 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 227.13 | $ - | $ 9.63 | $ 4.85 | $ 14.48 | $ 35.80 | $ 50.28 | $ 231.99 | $ 181.71 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 181.71 | $ - | $ 9.63 | $ 3.88 | $ 13.51 | $ 35.80 | $ 49.31 | $ 185.59 | $ 136.28 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 136.28 | $ - | $ 9.63 | $ 2.70 | $ 12.33 | $ 35.80 | $ 48.13 | $ 138.98 | $ 90.85 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 90.85 | $ - | $ 9.63 | $ 1.71 | $ 11.34 | $ 35.80 | $ 47.14 | $ 92.56 | $ 45.43 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 45.43 | $ - | $ 9.63 | $ 0.86 | $ 10.49 | $ 35.80 | $ 46.29 | $ 46.29 | $ 0.00 |
| | | | | | | **$ 19,941.52** | **$ 192.54** | **$ 192.54** | **$ 114.57** | **$ 307.11** | **$ 716.00** | **$ 1,023.11** | **$ 28,016.65** | **$ 26,993.54** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **04** | 03/23/15 | 03/31/15 | 9 | 3.250% | $ 918.00 | $ 0.74 | $ - | $ - | $ - | $ - | $ - | $ 918.74 | $ 918.74 |
| N/A | Q2/2015 | 04/01/15 | 06/30/15 | 91 | 3.250% | $ 918.74 | $ 7.44 | $ - | $ - | $ - | $ - | $ - | $ 926.18 | $ 926.18 |
| N/A | Q3/2015 | 07/01/15 | 09/30/15 | 92 | 3.250% | $ 926.18 | $ 7.59 | $ - | $ - | $ - | $ - | $ - | $ 933.77 | $ 933.77 |
| N/A | Q4/2015 | 10/01/15 | 12/31/15 | 92 | 3.250% | $ 933.77 | $ 7.65 | $ - | $ - | $ - | $ - | $ - | $ 941.42 | $ 941.42 |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 941.42 | $ 7.61 | $ - | $ - | $ - | $ - | $ - | $ 949.02 | $ 949.02 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 949.02 | $ 8.16 | $ - | $ - | $ - | $ - | $ - | $ 957.19 | $ 957.19 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 957.19 | $ 8.42 | $ - | $ - | $ - | $ - | $ - | $ 965.61 | $ 965.61 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 965.61 | $ 8.50 | $ - | $ - | $ - | $ - | $ - | $ 974.10 | $ 974.10 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 974.10 | $ 8.41 | $ - | $ - | $ - | $ - | $ - | $ 982.51 | $ 982.51 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 982.51 | $ 9.09 | $ - | $ - | $ - | $ - | $ - | $ 991.60 | $ 991.60 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 991.60 | $ 9.90 | $ - | $ - | $ - | $ - | $ - | $ 1,001.50 | $ 1,001.50 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,001.50 | $ 10.63 | $ - | $ - | $ - | $ - | $ - | $ 1,012.12 | $ 1,012.12 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,012.12 | $ 10.61 | $ - | $ - | $ - | $ - | $ - | $ 1,022.73 | $ 1,022.73 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,022.73 | $ 11.40 | $ - | $ - | $ - | $ - | $ - | $ 1,034.13 | $ 1,034.13 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,034.13 | $ 12.22 | $ - | $ - | $ - | $ - | $ - | $ 1,046.35 | $ 1,046.35 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,046.35 | $ 13.08 | $ - | $ - | $ - | $ - | $ - | $ 1,059.43 | $ 1,059.43 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,059.43 | $ 13.53 | $ - | $ - | $ - | $ - | $ - | $ 1,072.97 | $ 1,072.97 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,072.97 | $ 14.58 | $ - | $ - | $ - | $ - | $ - | $ 1,087.54 | $ 1,087.54 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,087.54 | $ 15.08 | $ - | $ - | $ - | $ - | $ - | $ 1,102.62 | $ 1,102.62 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,102.62 | $ 15.06 | $ - | $ - | $ - | $ - | $ - | $ 1,117.68 | $ 1,117.68 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,117.68 | $ 13.78 | $ - | $ - | $ - | $ - | $ - | $ 1,131.47 | $ 1,131.47 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,131.47 | $ 13.36 | $ - | $ - | $ - | $ - | $ - | $ 1,144.83 | $ 1,144.83 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,144.83 | $ 9.87 | $ - | $ - | $ - | $ - | $ - | $ 1,154.70 | $ 1,154.70 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,154.70 | $ 9.43 | $ 12.31 | $ 9.43 | $ 21.74 | $ 45.90 | $ 67.64 | $ 1,173.57 | $ 1,105.93 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,105.93 | $ - | $ 12.31 | $ 8.86 | $ 21.17 | $ 45.90 | $ 67.07 | $ 1,114.79 | $ 1,047.72 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,047.72 | $ - | $ 12.31 | $ 8.49 | $ 20.80 | $ 45.90 | $ 66.70 | $ 1,056.21 | $ 989.51 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 989.51 | $ - | $ 12.31 | $ 8.11 | $ 20.41 | $ 45.90 | $ 66.31 | $ 997.62 | $ 931.31 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 931.31 | $ - | $ 12.31 | $ 7.63 | $ 19.94 | $ 45.90 | $ 65.84 | $ 938.94 | $ 873.10 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 873.10 | $ - | $ 12.31 | $ 7.00 | $ 19.30 | $ 45.90 | $ 65.20 | $ 880.10 | $ 814.89 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 814.89 | $ - | $ 12.31 | $ 6.60 | $ 18.91 | $ 45.90 | $ 64.81 | $ 821.50 | $ 756.69 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 756.69 | $ - | $ 12.31 | $ 6.87 | $ 19.17 | $ 45.90 | $ 65.07 | $ 763.55 | $ 698.48 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 698.48 | $ - | $ 12.31 | $ 8.64 | $ 20.95 | $ 45.90 | $ 66.85 | $ 707.13 | $ 640.27 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 640.27 | $ - | $ 12.31 | $ 9.96 | $ 22.27 | $ 45.90 | $ 68.17 | $ 650.24 | $ 582.07 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 582.07 | $ - | $ 12.31 | $ 10.88 | $ 23.19 | $ 45.90 | $ 69.09 | $ 592.95 | $ 523.86 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 523.86 | $ - | $ 12.31 | $ 10.59 | $ 22.90 | $ 45.90 | $ 68.80 | $ 534.45 | $ 465.65 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 465.65 | $ - | $ 12.31 | $ 9.80 | $ 22.11 | $ 45.90 | $ 68.01 | $ 475.45 | $ 407.45 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 407.45 | $ - | $ 12.31 | $ 8.61 | $ 20.92 | $ 45.90 | $ 66.82 | $ 416.06 | $ 349.24 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 349.24 | $ - | $ 12.31 | $ 7.38 | $ 19.69 | $ 45.90 | $ 65.59 | $ 356.62 | $ 291.03 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 291.03 | $ - | $ 12.31 | $ 6.22 | $ 18.52 | $ 45.90 | $ 64.42 | $ 297.25 | $ 232.83 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 232.83 | $ - | $ 12.31 | $ 4.97 | $ 17.28 | $ 45.90 | $ 63.18 | $ 237.80 | $ 174.62 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 174.62 | $ - | $ 12.31 | $ 3.46 | $ 15.77 | $ 45.90 | $ 61.67 | $ 178.08 | $ 116.41 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 116.41 | $ - | $ 12.31 | $ 2.19 | $ 14.50 | $ 45.90 | $ 60.40 | $ 118.60 | $ 58.21 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 58.21 | $ - | $ 12.31 | $ 1.10 | $ 13.41 | $ 45.90 | $ 59.31 | $ 59.31 | $ (0.00) |
| | | | | | | **$ 25,552.14** | **$ 246.13** | **$ 246.13** | **$ 146.80** | **$ 392.94** | **$ 918.00** | **$ 1,310.94** | **$ 35,898.43** | **$ 34,587.49** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **05** | 03/23/15 | 03/31/15 | 9 | 3.250% | $ 1,161.00 | $ 0.93 | $ - | $ - | $ - | $ - | $ - | $ 1,161.93 | $ 1,161.93 |
| N/A | Q2/2015 | 04/01/15 | 06/30/15 | 91 | 3.250% | $ 1,161.93 | $ 9.41 | $ - | $ - | $ - | $ - | $ - | $ 1,171.35 | $ 1,171.35 |
| N/A | Q3/2015 | 07/01/15 | 09/30/15 | 92 | 3.250% | $ 1,171.35 | $ 9.60 | $ - | $ - | $ - | $ - | $ - | $ 1,180.94 | $ 1,180.94 |
| N/A | Q4/2015 | 10/01/15 | 12/31/15 | 92 | 3.250% | $ 1,180.94 | $ 9.67 | $ - | $ - | $ - | $ - | $ - | $ 1,190.61 | $ 1,190.61 |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 1,190.61 | $ 9.62 | $ - | $ - | $ - | $ - | $ - | $ 1,200.24 | $ 1,200.24 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 1,200.24 | $ 10.33 | $ - | $ - | $ - | $ - | $ - | $ 1,210.56 | $ 1,210.56 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 1,210.56 | $ 10.65 | $ - | $ - | $ - | $ - | $ - | $ 1,221.21 | $ 1,221.21 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 1,221.21 | $ 10.74 | $ - | $ - | $ - | $ - | $ - | $ 1,231.96 | $ 1,231.96 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 1,231.96 | $ 10.63 | $ - | $ - | $ - | $ - | $ - | $ 1,242.59 | $ 1,242.59 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 1,242.59 | $ 11.49 | $ - | $ - | $ - | $ - | $ - | $ 1,254.08 | $ 1,254.08 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 1,254.08 | $ 12.52 | $ - | $ - | $ - | $ - | $ - | $ 1,266.60 | $ 1,266.60 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,266.60 | $ 13.44 | $ - | $ - | $ - | $ - | $ - | $ 1,280.04 | $ 1,280.04 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,280.04 | $ 13.41 | $ - | $ - | $ - | $ - | $ - | $ 1,293.45 | $ 1,293.45 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,293.45 | $ 14.41 | $ - | $ - | $ - | $ - | $ - | $ 1,307.87 | $ 1,307.87 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,307.87 | $ 15.46 | $ - | $ - | $ - | $ - | $ - | $ 1,323.33 | $ 1,323.33 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,323.33 | $ 16.54 | $ - | $ - | $ - | $ - | $ - | $ 1,339.87 | $ 1,339.87 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,339.87 | $ 17.11 | $ - | $ - | $ - | $ - | $ - | $ 1,356.99 | $ 1,356.99 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,356.99 | $ 18.44 | $ - | $ - | $ - | $ - | $ - | $ 1,375.42 | $ 1,375.42 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,375.42 | $ 19.07 | $ - | $ - | $ - | $ - | $ - | $ 1,394.49 | $ 1,394.49 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,394.49 | $ 19.05 | $ - | $ - | $ - | $ - | $ - | $ 1,413.54 | $ 1,413.54 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,413.54 | $ 17.43 | $ - | $ - | $ - | $ - | $ - | $ 1,430.97 | $ 1,430.97 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,430.97 | $ 16.90 | $ - | $ - | $ - | $ - | $ - | $ 1,447.87 | $ 1,447.87 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,447.87 | $ 12.48 | $ - | $ - | $ - | $ - | $ - | $ 1,460.36 | $ 1,460.36 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,460.36 | $ 11.93 | $ 15.56 | $ 11.93 | $ 27.49 | $ 58.05 | $ 85.54 | $ 1,484.22 | $ 1,398.67 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,398.67 | $ - | $ 15.56 | $ 11.21 | $ 26.77 | $ 58.05 | $ 84.82 | $ 1,409.88 | $ 1,325.06 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,325.06 | $ - | $ 15.56 | $ 10.74 | $ 26.30 | $ 58.05 | $ 84.35 | $ 1,335.80 | $ 1,251.44 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,251.44 | $ - | $ 15.56 | $ 10.25 | $ 25.82 | $ 58.05 | $ 83.87 | $ 1,261.70 | $ 1,177.83 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,177.83 | $ - | $ 15.56 | $ 9.65 | $ 25.21 | $ 58.05 | $ 83.26 | $ 1,187.48 | $ 1,104.22 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,104.22 | $ - | $ 15.56 | $ 8.85 | $ 24.41 | $ 58.05 | $ 82.46 | $ 1,113.06 | $ 1,030.60 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,030.60 | $ - | $ 15.56 | $ 8.35 | $ 23.92 | $ 58.05 | $ 81.97 | $ 1,038.95 | $ 956.99 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 956.99 | $ - | $ 15.56 | $ 8.68 | $ 24.25 | $ 58.05 | $ 82.30 | $ 965.67 | $ 883.37 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 883.37 | $ - | $ 15.56 | $ 10.93 | $ 26.50 | $ 58.05 | $ 84.55 | $ 894.31 | $ 809.76 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 809.76 | $ - | $ 15.56 | $ 12.60 | $ 28.16 | $ 58.05 | $ 86.21 | $ 822.36 | $ 736.14 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 736.14 | $ - | $ 15.56 | $ 13.76 | $ 29.33 | $ 58.05 | $ 87.38 | $ 749.91 | $ 662.53 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 662.53 | $ - | $ 15.56 | $ 13.39 | $ 28.96 | $ 58.05 | $ 87.01 | $ 675.92 | $ 588.92 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 588.92 | $ - | $ 15.56 | $ 12.39 | $ 27.96 | $ 58.05 | $ 86.01 | $ 601.31 | $ 515.30 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 515.30 | $ - | $ 15.56 | $ 10.89 | $ 26.45 | $ 58.05 | $ 84.50 | $ 526.19 | $ 441.69 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 441.69 | $ - | $ 15.56 | $ 9.33 | $ 24.90 | $ 58.05 | $ 82.95 | $ 451.02 | $ 368.07 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 368.07 | $ - | $ 15.56 | $ 7.86 | $ 23.43 | $ 58.05 | $ 81.48 | $ 375.94 | $ 294.46 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 294.46 | $ - | $ 15.56 | $ 6.29 | $ 21.86 | $ 58.05 | $ 79.91 | $ 300.75 | $ 220.84 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 220.84 | $ - | $ 15.56 | $ 4.38 | $ 19.94 | $ 58.05 | $ 77.99 | $ 225.22 | $ 147.23 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 147.23 | $ - | $ 15.56 | $ 2.77 | $ 18.34 | $ 58.05 | $ 76.39 | $ 150.00 | $ 73.61 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 73.61 | $ - | $ 15.56 | $ 1.39 | $ 16.96 | $ 58.05 | $ 75.01 | $ 75.01 | $ (0.00) |
| | | | | | | **$ 32,315.94** | **$ 311.29** | **$ 311.29** | **$ 185.66** | **$ 496.95** | **$ 1,161.00** | **$ 1,657.95** | **$ 45,400.96** | **$ 43,743.00** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **06** | 04/28/15 | 06/30/15 | 64 | 3.250% | $ 1,443.00 | $ 8.22 | $ - | $ - | $ - | $ - | $ - | $ 1,451.22 | $ 1,451.22 |
| N/A | Q3/2015 | 07/01/15 | 09/30/15 | 92 | 3.250% | $ 1,451.22 | $ 11.89 | $ - | $ - | $ - | $ - | $ - | $ 1,463.11 | $ 1,463.11 |
| N/A | Q4/2015 | 10/01/15 | 12/31/15 | 92 | 3.250% | $ 1,463.11 | $ 11.99 | $ - | $ - | $ - | $ - | $ - | $ 1,475.10 | $ 1,475.10 |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 1,475.10 | $ 11.92 | $ - | $ - | $ - | $ - | $ - | $ 1,487.02 | $ 1,487.02 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 1,487.02 | $ 12.79 | $ - | $ - | $ - | $ - | $ - | $ 1,499.81 | $ 1,499.81 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 1,499.81 | $ 13.20 | $ - | $ - | $ - | $ - | $ - | $ 1,513.00 | $ 1,513.00 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 1,513.00 | $ 13.31 | $ - | $ - | $ - | $ - | $ - | $ 1,526.31 | $ 1,526.31 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 1,526.31 | $ 13.17 | $ - | $ - | $ - | $ - | $ - | $ 1,539.49 | $ 1,539.49 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 1,539.49 | $ 14.24 | $ - | $ - | $ - | $ - | $ - | $ 1,553.73 | $ 1,553.73 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 1,553.73 | $ 15.51 | $ - | $ - | $ - | $ - | $ - | $ 1,569.24 | $ 1,569.24 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,569.24 | $ 16.65 | $ - | $ - | $ - | $ - | $ - | $ 1,585.89 | $ 1,585.89 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,585.89 | $ 16.62 | $ - | $ - | $ - | $ - | $ - | $ 1,602.51 | $ 1,602.51 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,602.51 | $ 17.86 | $ - | $ - | $ - | $ - | $ - | $ 1,620.37 | $ 1,620.37 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,620.37 | $ 19.15 | $ - | $ - | $ - | $ - | $ - | $ 1,639.52 | $ 1,639.52 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,639.52 | $ 20.50 | $ - | $ - | $ - | $ - | $ - | $ 1,660.02 | $ 1,660.02 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,660.02 | $ 21.20 | $ - | $ - | $ - | $ - | $ - | $ 1,681.22 | $ 1,681.22 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,681.22 | $ 22.84 | $ - | $ - | $ - | $ - | $ - | $ 1,704.06 | $ 1,704.06 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,704.06 | $ 23.62 | $ - | $ - | $ - | $ - | $ - | $ 1,727.69 | $ 1,727.69 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,727.69 | $ 23.60 | $ - | $ - | $ - | $ - | $ - | $ 1,751.29 | $ 1,751.29 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,751.29 | $ 21.60 | $ - | $ - | $ - | $ - | $ - | $ 1,772.89 | $ 1,772.89 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,772.89 | $ 20.94 | $ - | $ - | $ - | $ - | $ - | $ 1,793.83 | $ 1,793.83 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,793.83 | $ 15.47 | $ - | $ - | $ - | $ - | $ - | $ 1,809.29 | $ 1,809.29 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,809.29 | $ 14.78 | $ 19.05 | $ 14.78 | $ 33.83 | $ 72.15 | $ 105.98 | $ 1,838.85 | $ 1,732.87 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,732.87 | $ - | $ 19.05 | $ 13.89 | $ 32.94 | $ 72.15 | $ 105.09 | $ 1,746.76 | $ 1,641.67 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,641.67 | $ - | $ 19.05 | $ 13.30 | $ 32.36 | $ 72.15 | $ 104.51 | $ 1,654.97 | $ 1,550.46 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,550.46 | $ - | $ 19.05 | $ 12.70 | $ 31.75 | $ 72.15 | $ 103.90 | $ 1,563.16 | $ 1,459.26 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,459.26 | $ - | $ 19.05 | $ 11.95 | $ 31.01 | $ 72.15 | $ 103.16 | $ 1,471.21 | $ 1,368.05 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,368.05 | $ - | $ 19.05 | $ 10.96 | $ 30.02 | $ 72.15 | $ 102.17 | $ 1,379.02 | $ 1,276.85 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,276.85 | $ - | $ 19.05 | $ 10.35 | $ 29.40 | $ 72.15 | $ 101.55 | $ 1,287.20 | $ 1,185.65 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,185.65 | $ - | $ 19.05 | $ 10.76 | $ 29.81 | $ 72.15 | $ 101.96 | $ 1,196.41 | $ 1,094.44 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,094.44 | $ - | $ 19.05 | $ 13.54 | $ 32.60 | $ 72.15 | $ 104.75 | $ 1,107.99 | $ 1,003.24 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,003.24 | $ - | $ 19.05 | $ 15.61 | $ 34.66 | $ 72.15 | $ 106.81 | $ 1,018.85 | $ 912.04 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 912.04 | $ - | $ 19.05 | $ 17.05 | $ 36.11 | $ 72.15 | $ 108.26 | $ 929.09 | $ 820.83 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 820.83 | $ - | $ 19.05 | $ 16.59 | $ 35.65 | $ 72.15 | $ 107.80 | $ 837.43 | $ 729.63 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 729.63 | $ - | $ 19.05 | $ 15.36 | $ 34.41 | $ 72.15 | $ 106.56 | $ 744.99 | $ 638.43 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 638.43 | $ - | $ 19.05 | $ 13.49 | $ 32.55 | $ 72.15 | $ 104.70 | $ 651.92 | $ 547.22 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 547.22 | $ - | $ 19.05 | $ 11.56 | $ 30.62 | $ 72.15 | $ 102.77 | $ 558.79 | $ 456.02 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 456.02 | $ - | $ 19.05 | $ 9.74 | $ 28.80 | $ 72.15 | $ 100.95 | $ 465.76 | $ 364.81 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 364.81 | $ - | $ 19.05 | $ 7.79 | $ 26.85 | $ 72.15 | $ 99.00 | $ 372.61 | $ 273.61 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 273.61 | $ - | $ 19.05 | $ 5.42 | $ 24.48 | $ 72.15 | $ 96.63 | $ 279.04 | $ 182.41 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 182.41 | $ - | $ 19.05 | $ 3.43 | $ 22.49 | $ 72.15 | $ 94.64 | $ 185.84 | $ 91.20 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 91.20 | $ - | $ 19.05 | $ 1.72 | $ 20.78 | $ 72.15 | $ 92.93 | $ 92.93 | $ (0.00) |
| | | | | | | **$ 40,244.12** | **$ 381.07** | **$ 381.07** | **$ 230.03** | **$ 611.10** | **$ 1,443.00** | **$ 2,054.10** | **$ 54,809.37** | **$ 52,755.27** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **07** | 05/27/15 | 06/30/15 | 35 | 3.250% | $ 1,755.00 | $ 5.47 | $ - | $ - | $ - | $ - | $ - | $ 1,760.47 | $ 1,760

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 663.83 | $ - | $ 22.89 | $ 14.03 | $ 36.92 | $ 87.75 | $ 124.67 | $ 677.86 | $ 553.19 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 553.19 | $ - | $ 22.89 | $ 11.82 | $ 34.71 | $ 87.75 | $ 122.46 | $ 565.01 | $ 442.55 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 442.55 | $ - | $ 22.89 | $ 9.46 | $ 32.34 | $ 87.75 | $ 120.09 | $ 452.01 | $ 331.92 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 331.92 | $ - | $ 22.89 | $ 6.58 | $ 29.47 | $ 87.75 | $ 117.22 | $ 338.50 | $ 221.28 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 221.28 | $ - | $ 22.89 | $ 4.17 | $ 27.05 | $ 87.75 | $ 114.80 | $ 225.44 | $ 110.64 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 110.64 | $ - | $ 22.89 | $ 2.09 | $ 24.98 | $ 87.75 | $ 112.73 | $ 112.73 | $ (0.00) |
| | | | | | | **$ 48,824.39** | **$ 457.77** | **$ 457.77** | **$ 279.04** | **$ 736.81** | **$ 1,755.00** | **$ 2,491.81** | **$ 66,488.89** | **$ 63,997.08** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **08** | 06/23/15 | 06/30/15 | 8 | 3.250% | $ 2,078.00 | $ 1.48 | $ - | $ - | $ - | $ - | $ - | $ 2,079.48 | $ 2,079.48 |
| N/A | Q3/2015 | 07/01/15 | 09/30/15 | 92 | 3.250% | $ 2,079.48 | $ 17.03 | $ - | $ - | $ - | $ - | $ - | $ 2,096.51 | $ 2,096.51 |
| N/A | Q4/2015 | 10/01/15 | 12/31/15 | 92 | 3.250% | $ 2,096.51 | $ 17.17 | $ - | $ - | $ - | $ - | $ - | $ 2,113.69 | $ 2,113.69 |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 2,113.69 | $ 17.08 | $ - | $ - | $ - | $ - | $ - | $ 2,130.77 | $ 2,130.77 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 2,130.77 | $ 18.33 | $ - | $ - | $ - | $ - | $ - | $ 2,149.10 | $ 2,149.10 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 2,149.10 | $ 18.91 | $ - | $ - | $ - | $ - | $ - | $ 2,168.01 | $ 2,168.01 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 2,168.01 | $ 19.07 | $ - | $ - | $ - | $ - | $ - | $ 2,187.08 | $ 2,187.08 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 2,187.08 | $ 18.87 | $ - | $ - | $ - | $ - | $ - | $ 2,205.96 | $ 2,205.96 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 2,205.96 | $ 20.40 | $ - | $ - | $ - | $ - | $ - | $ 2,226.36 | $ 2,226.36 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 2,226.36 | $ 22.22 | $ - | $ - | $ - | $ - | $ - | $ 2,248.58 | $ 2,248.58 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 2,248.58 | $ 23.86 | $ - | $ - | $ - | $ - | $ - | $ 2,272.44 | $ 2,272.44 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 2,272.44 | $ 23.81 | $ - | $ - | $ - | $ - | $ - | $ 2,296.26 | $ 2,296.26 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 2,296.26 | $ 25.59 | $ - | $ - | $ - | $ - | $ - | $ 2,321.85 | $ 2,321.85 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 2,321.85 | $ 27.45 | $ - | $ - | $ - | $ - | $ - | $ 2,349.29 | $ 2,349.29 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 2,349.29 | $ 29.37 | $ - | $ - | $ - | $ - | $ - | $ 2,378.66 | $ 2,378.66 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 2,378.66 | $ 30.38 | $ - | $ - | $ - | $ - | $ - | $ 2,409.05 | $ 2,409.05 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 2,409.05 | $ 32.73 | $ - | $ - | $ - | $ - | $ - | $ 2,441.78 | $ 2,441.78 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 2,441.78 | $ 33.85 | $ - | $ - | $ - | $ - | $ - | $ 2,475.63 | $ 2,475.63 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 2,475.63 | $ 33.82 | $ - | $ - | $ - | $ - | $ - | $ 2,509.45 | $ 2,509.45 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,509.45 | $ 30.95 | $ - | $ - | $ - | $ - | $ - | $ 2,540.40 | $ 2,540.40 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,540.40 | $ 30.00 | $ - | $ - | $ - | $ - | $ - | $ 2,570.40 | $ 2,570.40 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,570.40 | $ 22.16 | $ - | $ - | $ - | $ - | $ - | $ 2,592.56 | $ 2,592.56 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,592.56 | $ 21.18 | $ 26.79 | $ 21.18 | $ 47.97 | $ 103.90 | $ 151.87 | $ 2,634.92 | $ 2,483.05 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,483.05 | $ - | $ 26.79 | $ 19.90 | $ 46.69 | $ 103.90 | $ 150.59 | $ 2,502.95 | $ 2,352.37 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,352.37 | $ - | $ 26.79 | $ 19.06 | $ 45.85 | $ 103.90 | $ 149.75 | $ 2,371.43 | $ 2,221.68 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,221.68 | $ - | $ 26.79 | $ 18.20 | $ 44.99 | $ 103.90 | $ 148.89 | $ 2,239.88 | $ 2,090.99 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,090.99 | $ - | $ 26.79 | $ 17.13 | $ 43.92 | $ 103.90 | $ 147.82 | $ 2,108.12 | $ 1,960.31 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,960.31 | $ - | $ 26.79 | $ 15.71 | $ 42.50 | $ 103.90 | $ 146.40 | $ 1,976.02 | $ 1,829.62 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,829.62 | $ - | $ 26.79 | $ 14.82 | $ 41.61 | $ 103.90 | $ 145.51 | $ 1,844.44 | $ 1,698.93 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,698.93 | $ - | $ 26.79 | $ 15.42 | $ 42.20 | $ 103.90 | $ 146.10 | $ 1,714.35 | $ 1,568.24 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,568.24 | $ - | $ 26.79 | $ 19.41 | $ 46.20 | $ 103.90 | $ 150.10 | $ 1,587.65 | $ 1,437.56 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,437.56 | $ - | $ 26.79 | $ 22.37 | $ 49.15 | $ 103.90 | $ 153.05 | $ 1,459.92 | $ 1,306.87 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,306.87 | $ - | $ 26.79 | $ 24.44 | $ 51.22 | $ 103.90 | $ 155.12 | $ 1,331.31 | $ 1,176.18 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,176.18 | $ - | $ 26.79 | $ 23.78 | $ 50.56 | $ 103.90 | $ 154.46 | $ 1,199.96 | $ 1,045.50 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,045.50 | $ - | $ 26.79 | $ 22.00 | $ 48.79 | $ 103.90 | $ 152.69 | $ 1,067.50 | $ 914.81 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 914.81 | $ - | $ 26.79 | $ 19.33 | $ 46.12 | $ 103.90 | $ 150.02 | $ 934.14 | $ 784.12 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 784.12 | $ - | $ 26.79 | $ 16.57 | $ 43.36 | $ 103.90 | $ 147.26 | $ 800.69 | $ 653.44 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 653.44 | $ - | $ 26.79 | $ 13.96 | $ 40.75 | $ 103.90 | $ 144.65 | $ 667.40 | $ 522.75 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 522.75 | $ - | $ 26.79 | $ 11.17 | $ 37.96 | $ 103.90 | $ 141.86 | $ 533.92 | $ 392.06 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 392.06 | $ - | $ 26.79 | $ 7.77 | $ 34.56 | $ 103.90 | $ 138.46 | $ 399.83 | $ 261.37 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 261.37 | $ - | $ 26.79 | $ 4.92 | $ 31.71 | $ 103.90 | $ 135.61 | $ 266.29 | $ 130.69 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 130.69 | $ - | $ 26.79 | $ 2.47 | $ 29.26 | $ 103.90 | $ 133.16 | $ 133.16 | $ (0.00) |
| | | | | | | **$ 57,676.73** | **$ 535.74** | **$ 535.74** | **$ 329.61** | **$ 865.35** | **$ 2,078.00** | **$ 2,943.35** | **$ 78,537.20** | **$ 75,593.85** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **09** | 12/14/15 | 12/31/15 | 18 | 3.250% | $ 220.00 | $ 0.35 | $ - | $ - | $ - | $ - | $ - | $ 220.35 | $ 220.35 |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 220.35 | $ 1.78 | $ - | $ - | $ - | $ - | $ - | $ 222.13 | $ 222.13 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 222.13 | $ 1.91 | $ - | $ - | $ - | $ - | $ - | $ 224.04 | $ 224.04 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 224.04 | $ 1.97 | $ - | $ - | $ - | $ - | $ - | $ 226.02 | $ 226.02 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 226.02 | $ 1.99 | $ - | $ - | $ - | $ - | $ - | $ 228.00 | $ 228.00 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 228.00 | $ 1.97 | $ - | $ - | $ - | $ - | $ - | $ 229.97 | $ 229.97 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 229.97 | $ 2.13 | $ - | $ - | $ - | $ - | $ - | $ 232.10 | $ 232.10 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 232.10 | $ 2.32 | $ - | $ - | $ - | $ - | $ - | $ 234.42 | $ 234.42 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 234.42 | $ 2.49 | $ - | $ - | $ - | $ - | $ - | $ 236.90 | $ 236.90 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 236.90 | $ 2.48 | $ - | $ - | $ - | $ - | $ - | $ 239.39 | $ 239.39 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 239.39 | $ 2.67 | $ - | $ - | $ - | $ - | $ - | $ 242.05 | $ 242.05 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 242.05 | $ 2.86 | $ - | $ - | $ - | $ - | $ - | $ 244.91 | $ 244.91 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 244.91 | $ 3.06 | $ - | $ - | $ - | $ - | $ - | $ 247.98 | $ 247.98 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 247.98 | $ 3.17 | $ - | $ - | $ - | $ - | $ - | $ 251.14 | $ 251.14 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 251.14 | $ 3.41 | $ - | $ - | $ - | $ - | $ - | $ 254.56 | $ 254.56 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 254.56 | $ 3.53 | $ - | $ - | $ - | $ - | $ - | $ 258.09 | $ 258.09 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 258.09 | $ 3.53 | $ - | $ - | $ - | $ - | $ - | $ 261.61 | $ 261.61 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 261.61 | $ 3.23 | $ - | $ - | $ - | $ - | $ - | $ 264.84 | $ 264.84 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 264.84 | $ 3.13 | $ - | $ - | $ - | $ - | $ - | $ 267.96 | $ 267.96 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 267.96 | $ 2.31 | $ - | $ - | $ - | $ - | $ - | $ 270.28 | $ 270.28 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 270.28 | $ 2.21 | $ 2.62 | $ 2.21 | $ 4.83 | $ 11.00 | $ 15.83 | $ 274.69 | $ 258.86 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 258.86 | $ - | $ 2.62 | $ 2.07 | $ 4.70 | $ 11.00 | $ 15.70 | $ 260.93 | $ 245.23 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 245.23 | $ - | $ 2.62 | $ 1.99 | $ 4.61 | $ 11.00 | $ 15.61 | $ 247.22 | $ 231.61 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 231.61 | $ - | $ 2.62 | $ 1.90 | $ 4.52 | $ 11.00 | $ 15.52 | $ 233.51 | $ 217.99 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 217.99 | $ - | $ 2.62 | $ 1.79 | $ 4.41 | $ 11.00 | $ 15.41 | $ 219.77 | $ 204.36 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 204.36 | $ - | $ 2.62 | $ 1.64 | $ 4.26 | $ 11.00 | $ 15.26 | $ 206.00 | $ 190.74 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 190.74 | $ - | $ 2.62 | $ 1.55 | $ 4.17 | $ 11.00 | $ 15.17 | $ 192.28 | $ 177.11 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 177.11 | $ - | $ 2.62 | $ 1.61 | $ 4.23 | $ 11.00 | $ 15.23 | $ 178.72 | $ 163.49 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 163.49 | $ - | $ 2.62 | $ 2.02 | $ 4.65 | $ 11.00 | $ 15.65 | $ 165.51 | $ 149.87 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 149.87 | $ - | $ 2.62 | $ 2.33 | $ 4.96 | $ 11.00 | $ 15.96 | $ 152.20 | $ 136.24 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 136.24 | $ - | $ 2.62 | $ 2.55 | $ 5.17 | $ 11.00 | $ 16.17 | $ 138.79 | $ 122.62 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 122.62 | $ - | $ 2.62 | $ 2.48 | $ 5.10 | $ 11.00 | $ 16.10 | $ 125.10 | $ 108.99 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 108.99 | $ - | $ 2.62 | $ 2.29 | $ 4.92 | $ 11.00 | $ 15.92 | $ 111.29 | $ 95.37 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 95.37 | $ - | $ 2.62 | $ 2.02 | $ 4.64 | $ 11.00 | $ 15.64 | $ 97.38 | $ 81.74 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 81.74 | $ - | $ 2.62 | $ 1.73 | $ 4.35 | $ 11.00 | $ 15.35 | $ 83.47 | $ 68.12 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 68.12 | $ - | $ 2.62 | $ 1.46 | $ 4.08 | $ 11.00 | $ 15.08 | $ 69.58 | $ 54.50 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 54.50 | $ - | $ 2.62 | $ 1.16 | $ 3.79 | $ 11.00 | $ 14.79 | $ 55.66 | $ 40.87 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 40.87 | $ - | $ 2.62 | $ 0.81 | $ 3.43 | $ 11.00 | $ 14.43 | $ 41.68 | $ 27.25 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 27.25 | $ - | $ 2.62 | $ 0.51 | $ 3.14 | $ 11.00 | $ 14.14 | $ 27.76 | $ 13.62 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 13.62 | $ - | $ 2.62 | $ 0.26 | $ 2.88 | $ 11.00 | $ 13.88 | $ 13.88 | $ 0.00 |
| | | | | | | **$ 6,030.43** | **$ 52.48** | **$ 52.48** | **$ 34.36** | **$ 86.84** | **$ 220.00** | **$ 306.84** | **$ 7,752.17** | **$ 7,445.33** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **10** | 12/14/15 | 12/31/15 | 18 | 3.250% | $ 299.00 | $ 0.48 | $ - | $ - | $ - | $ - | $ - | $ 299.48 | $ 299.48 |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 299.48 | $ 2.42 | $ - | $ - | $ - | $ - | $ - | $ 301.90 | $ 301.90 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 301.90 | $ 2.60 | $ - | $ - | $ - | $ - | $ - | $ 304.50 | $ 304.50 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 304.50 | $ 2.68 | $ - | $ - | $ - | $ - | $ - | $ 307.18 | $ 307.18 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 307.18 | $ 2.70 | $ - | $ - | $ - | $ - | $ - | $ 309.88 | $ 309.88 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 309.88 | $ 2.67 | $ - | $ - | $ - | $ - | $ - | $ 312.55 | $ 312.55 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 312.55 | $ 2.89 | $ - | $ - | $ - | $ - | $ - | $ 315.44 | $ 315.44 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 315.44 | $ 3.15 | $ - | $ - | $ - | $ - | $ - | $ 318.59 | $ 318.59 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 318.59 | $ 3.38 | $ - | $ - | $ - | $ - | $ - | $ 321.97 | $ 321.97 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 321.97 | $ 3.37 | $ - | $ - | $ - | $ - | $ - | $ 325.35 | $ 325.35 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 325.35 | $ 3.63 | $ - | $ - | $ - | $ - | $ - | $ 328.97 | $ 328.97 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 328.97 | $ 3.89 | $ - | $ - | $ - | $ - | $ - | $ 332.86 | $ 332.86 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 332.86 | $ 4.16 | $ - | $ - | $ - | $ - | $ - | $ 337.02 | $ 337.02 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 337.02 | $ 4.30 | $ - | $ - | $ - | $ - | $ - | $ 341.33 | $ 341.33 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 341.33 | $ 4.64 | $ - | $ - | $ - | $ - | $ - | $ 345.96 | $ 345.96 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 345.96 | $ 4.80 | $ - | $ - | $ - | $ - | $ - | $ 350.76 | $ 350.76 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 350.76 | $ 4.79 | $ - | $ - | $ - | $ - | $ - | $ 355.55 | $ 355.55 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 355.55 | $ 4.38 | $ - | $ - | $ - | $ - | $ - | $ 359.94 | $ 359.94 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 359.94 | $ 4.25 | $ - | $ - | $ - | $ - | $ - | $ 364.19 | $ 364.19 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 364.19 | $ 3.14 | $ - | $ - | $ - | $ - | $ - | $ 367.33 | $ 367.33 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 367.33 | $ 3.00 | $ 3.57 | $ 3.00 | $ 6.57 | $ 14.95 | $ 21.52 | $ 373.33 | $ 351.81 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 351.81 | $ - | $ 3.57 | $ 2.82 | $ 6.39 | $ 14.95 | $ 21.34 | $ 354.63 | $ 333.30 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 333.30 | $ - | $ 3.57 | $ 2.70 | $ 6.27 | $ 14.95 | $ 21.22 | $ 336.00 | $ 314.78 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 314.78 | $ - | $ 3.57 | $ 2.58 | $ 6.15 | $ 14.95 | $ 21.10 | $ 317.36 | $ 296.26 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 296.26 | $ - | $ 3.57 | $ 2.43 | $ 5.99 | $ 14.95 | $ 20.94 | $ 298.69 | $ 277.75 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 277.75 | $ - | $ 3.57 | $ 2.23 | $ 5.79 | $ 14.95 | $ 20.74 | $ 279.97 | $ 259.23 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 259.23 | $ - | $ 3.57 | $ 2.10 | $ 5.67 | $ 14.95 | $ 20.62 | $ 261.33 | $ 240.71 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 240.71 | $ - | $ 3.57 | $ 2.18 | $ 5.75 | $ 14.95 | $ 20.70 | $ 242.90 | $ 222.20 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 222.20 | $ - | $ 3.57 | $ 2.75 | $ 6.32 | $ 14.95 | $ 21.27 | $ 224.95 | $ 203.68 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 203.68 | $ - | $ 3.57 | $ 3.17 | $ 6.74 | $ 14.95 | $ 21.69 | $ 206.85 | $ 185.16 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 185.16 | $ - | $ 3.57 | $ 3.46 | $ 7.03 | $ 14.95 | $ 21.98 | $ 188.63 | $ 166.65 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 166.65 | $ - | $ 3.57 | $ 3.37 | $ 6.94 | $ 14.95 | $ 21.89 | $ 170.02 | $ 148.13 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 148.13 | $ - | $ 3.57 | $ 3.12 | $ 6.68 | $ 14.95 | $ 21.63 | $ 151.25 | $ 129.62 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 129.62 | $ - | $ 3.57 | $ 2.74 | $ 6.31 | $ 14.95 | $ 21.26 | $ 132.35 | $ 111.10 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 111.10 | $ - | $ 3.57 | $ 2.35 | $ 5.91 | $ 14.95 | $ 20.86 | $ 113.45 | $ 92.58 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 92.58 | $ - | $ 3.57 | $ 1.98 | $ 5.54 | $ 14.95 | $ 20.49 | $ 94.56 | $ 74.07 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 74.07 | $ - | $ 3.57 | $ 1.58 | $ 5.15 | $ 14.95 | $ 20.10 | $ 75.65 | $ 55.55 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 55.55 | $ - | $ 3.57 | $ 1.10 | $ 4.67 | $ 14.95 | $ 19.62 | $ 56.65 | $ 37.03 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 37.03 | $ - | $ 3.57 | $ 0.70 | $ 4.26 | $ 14.95 | $ 19.21 | $ 37.73 | $ 18.52 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 18.52 | $ - | $ 3.57 | $ 0.35 | $ 3.92 | $ 14.95 | $ 18.87 | $ 18.87 | $ 0.00 |
| | | | | | | **$ 8,195.90** | **$ 71.33** | **$ 71.33** | **$ 46.70** | **$ 118.03** | **$ 299.00** | **$ 417.03** | **$ 10,535.91** | **$ 10,118.88** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **11** | 12/14/15 | 12/31/15 | 18 | 3.250% | $ 400.00 | $ 0.64 | $ - | $ - | $ - | $ - | $ - | $ 400.64 | $ 400.64 |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 400.64 | $ 3.24 | $ - | $ - | $ - | $ - | $ - | $ 403.88 | $ 403.88 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 403.88 | $ 3.47 | $ - | $ - | $ - | $ - | $ - | $ 407.35 | $ 407.35 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 407.35 | $ 3.58 | $ - | $ - | $ - | $ - | $ - | $ 410.94 | $ 410.94 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 410.94 | $ 3.62 | $ - | $ - | $ - | $ - | $ - | $ 414.55 | $ 414.55 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 414.55 | $ 3.58 | $ - | $ - | $ - | $ - | $ - | $ 418.13 | $ 418.13 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 418.13 | $ 3.87 | $ - | $ - | $ - | $ - | $ - | $ 422.00 | $ 422.00 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 422.00 | $ 4.21 | $ - | $ - | $ - | $ - | $ - | $ 426.21 | $ 426.21 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 426.21 | $ 4.52 | $ - | $ - | $ - | $ - | $ - | $ 430.73 | $ 430.73 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 430.73 | $ 4.51 | $ - | $ - | $ - | $ - | $ - | $ 435.25 | $ 435.25 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 435.25 | $ 4.85 | $ - | $ - | $ - | $ - | $ - | $ 440.10 | $ 440.10 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 440.10 | $ 5.20 | $ - | $ - | $ - | $ - | $ - | $ 445.30 | $ 445.30 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 445.30 | $ 5.57 | $ - | $ - | $ - | $ - | $ - | $ 450.87 | $ 450.87 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 450.87 | $ 5.76 | $ - | $ - | $ - | $ - | $ - | $ 456.62 | $ 456.62 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 456.62 | $ 6.20 | $ - | $ - | $ - | $ - | $ - | $ 462.83 | $ 462.83 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 462.83 | $ 6.42 | $ - | $ - | $ - | $ - | $ - | $ 469.25 | $ 469.25 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 469.25 | $ 6.41 | $ - | $ - | $ - | $ - | $ - | $ 475.66 | $ 475.66 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 475.66 | $ 5.87 | $ - | $ - | $ - | $ - | $ - | $ 481.52 | $ 481.52 |
|

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 540.38 | $ 4.75 | $ - | $ - | $ - | $ - | $ - | $ 545.14 | $ 545.14 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 545.14 | $ 4.70 | $ - | $ - | $ - | $ - | $ - | $ 549.84 | $ 549.84 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 549.84 | $ 5.09 | $ - | $ - | $ - | $ - | $ - | $ 554.93 | $ 554.93 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 554.93 | $ 5.54 | $ - | $ - | $ - | $ - | $ - | $ 560.47 | $ 560.47 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 560.47 | $ 5.95 | $ - | $ - | $ - | $ - | $ - | $ 566.41 | $ 566.41 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 566.41 | $ 5.94 | $ - | $ - | $ - | $ - | $ - | $ 572.35 | $ 572.35 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 572.35 | $ 6.38 | $ - | $ - | $ - | $ - | $ - | $ 578.73 | $ 578.73 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 578.73 | $ 6.84 | $ - | $ - | $ - | $ - | $ - | $ 585.57 | $ 585.57 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 585.57 | $ 7.32 | $ - | $ - | $ - | $ - | $ - | $ 592.89 | $ 592.89 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 592.89 | $ 7.57 | $ - | $ - | $ - | $ - | $ - | $ 600.46 | $ 600.46 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 600.46 | $ 8.16 | $ - | $ - | $ - | $ - | $ - | $ 608.62 | $ 608.62 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 608.62 | $ 8.44 | $ - | $ - | $ - | $ - | $ - | $ 617.06 | $ 617.06 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 617.06 | $ 8.43 | $ - | $ - | $ - | $ - | $ - | $ 625.49 | $ 625.49 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 625.49 | $ 7.71 | $ - | $ - | $ - | $ - | $ - | $ 633.20 | $ 633.20 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 633.20 | $ 7.48 | $ - | $ - | $ - | $ - | $ - | $ 640.68 | $ 640.68 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 640.68 | $ 5.52 | $ - | $ - | $ - | $ - | $ - | $ 646.20 | $ 646.20 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 646.20 | $ 5.28 | $ 6.27 | $ 5.28 | $ 11.55 | $ 26.30 | $ 37.85 | $ 656.76 | $ 618.91 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 618.91 | $ - | $ 6.27 | $ 4.96 | $ 11.23 | $ 26.30 | $ 37.53 | $ 623.87 | $ 586.33 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 586.33 | $ - | $ 6.27 | $ 4.75 | $ 11.03 | $ 26.30 | $ 37.33 | $ 591.09 | $ 553.76 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 553.76 | $ - | $ 6.27 | $ 4.54 | $ 10.81 | $ 26.30 | $ 37.11 | $ 558.30 | $ 521.19 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 521.19 | $ - | $ 6.27 | $ 4.27 | $ 10.54 | $ 26.30 | $ 36.84 | $ 525.46 | $ 488.61 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 488.61 | $ - | $ 6.27 | $ 3.92 | $ 10.19 | $ 26.30 | $ 36.49 | $ 492.53 | $ 456.04 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 456.04 | $ - | $ 6.27 | $ 3.70 | $ 9.97 | $ 26.30 | $ 36.27 | $ 459.73 | $ 423.46 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 423.46 | $ - | $ 6.27 | $ 3.84 | $ 10.12 | $ 26.30 | $ 36.42 | $ 427.31 | $ 390.89 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 390.89 | $ - | $ 6.27 | $ 4.84 | $ 11.11 | $ 26.30 | $ 37.41 | $ 395.73 | $ 358.32 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 358.32 | $ - | $ 6.27 | $ 5.57 | $ 11.85 | $ 26.30 | $ 38.15 | $ 363.89 | $ 325.74 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 325.74 | $ - | $ 6.27 | $ 6.09 | $ 12.37 | $ 26.30 | $ 38.67 | $ 331.83 | $ 293.17 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 293.17 | $ - | $ 6.27 | $ 5.93 | $ 12.20 | $ 26.30 | $ 38.50 | $ 299.09 | $ 260.59 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 260.59 | $ - | $ 6.27 | $ 5.48 | $ 11.76 | $ 26.30 | $ 38.06 | $ 266.08 | $ 228.02 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 228.02 | $ - | $ 6.27 | $ 4.82 | $ 11.09 | $ 26.30 | $ 37.39 | $ 232.84 | $ 195.44 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 195.44 | $ - | $ 6.27 | $ 4.13 | $ 10.40 | $ 26.30 | $ 36.70 | $ 199.58 | $ 162.87 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 162.87 | $ - | $ 6.27 | $ 3.48 | $ 9.75 | $ 26.30 | $ 36.05 | $ 166.35 | $ 130.30 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 130.30 | $ - | $ 6.27 | $ 2.78 | $ 9.06 | $ 26.30 | $ 35.36 | $ 133.08 | $ 97.72 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 97.72 | $ - | $ 6.27 | $ 1.94 | $ 8.21 | $ 26.30 | $ 34.51 | $ 99.66 | $ 65.15 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 65.15 | $ - | $ 6.27 | $ 1.23 | $ 7.50 | $ 26.30 | $ 33.80 | $ 66.37 | $ 32.57 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 32.57 | $ - | $ 6.27 | $ 0.62 | $ 6.89 | $ 26.30 | $ 33.19 | $ 33.19 | $ 0.00 |
| | | | | | | **$ 14,418.21** | **$ 125.48** | **$ 125.48** | **$ 82.16** | **$ 207.64** | **$ 526.00** | **$ 733.64** | **$ 18,534.74** | **$ 17,801.11** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **13** | 12/14/15 | 12/31/15 | 18 | 3.250% | $ 677.00 | $ 1.09 | $ - | $ - | $ - | $ - | $ - | $ 678.09 | $ 678.09 |
| N/A | Q1/2016 | 01/01/16 | 03/31/16 | 91 | 3.250% | $ 678.09 | $ 5.48 | $ - | $ - | $ - | $ - | $ - | $ 683.56 | $ 683.56 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 683.56 | $ 5.88 | $ - | $ - | $ - | $ - | $ - | $ 689.44 | $ 689.44 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 689.44 | $ 6.07 | $ - | $ - | $ - | $ - | $ - | $ 695.51 | $ 695.51 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 695.51 | $ 6.12 | $ - | $ - | $ - | $ - | $ - | $ 701.63 | $ 701.63 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 701.63 | $ 6.06 | $ - | $ - | $ - | $ - | $ - | $ 707.68 | $ 707.68 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 707.68 | $ 6.55 | $ - | $ - | $ - | $ - | $ - | $ 714.23 | $ 714.23 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 714.23 | $ 7.13 | $ - | $ - | $ - | $ - | $ - | $ 721.36 | $ 721.36 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 721.36 | $ 7.65 | $ - | $ - | $ - | $ - | $ - | $ 729.01 | $ 729.01 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 729.01 | $ 7.64 | $ - | $ - | $ - | $ - | $ - | $ 736.65 | $ 736.65 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 736.65 | $ 8.21 | $ - | $ - | $ - | $ - | $ - | $ 744.86 | $ 744.86 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 744.86 | $ 8.81 | $ - | $ - | $ - | $ - | $ - | $ 753.67 | $ 753.67 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 753.67 | $ 9.42 | $ - | $ - | $ - | $ - | $ - | $ 763.09 | $ 763.09 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 763.09 | $ 9.75 | $ - | $ - | $ - | $ - | $ - | $ 772.84 | $ 772.84 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 772.84 | $ 10.50 | $ - | $ - | $ - | $ - | $ - | $ 783.34 | $ 783.34 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 783.34 | $ 10.86 | $ - | $ - | $ - | $ - | $ - | $ 794.20 | $ 794.20 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 794.20 | $ 10.85 | $ - | $ - | $ - | $ - | $ - | $ 805.05 | $ 805.05 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 805.05 | $ 9.93 | $ - | $ - | $ - | $ - | $ - | $ 814.98 | $ 814.98 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 814.98 | $ 9.62 | $ - | $ - | $ - | $ - | $ - | $ 824.60 | $ 824.60 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 824.60 | $ 7.11 | $ - | $ - | $ - | $ - | $ - | $ 831.71 | $ 831.71 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 831.71 | $ 6.79 | $ 8.08 | $ 6.79 | $ 14.87 | $ 33.85 | $ 48.72 | $ 845.30 | $ 796.58 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 796.58 | $ - | $ 8.08 | $ 6.38 | $ 14.46 | $ 33.85 | $ 48.31 | $ 802.96 | $ 754.65 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 754.65 | $ - | $ 8.08 | $ 6.11 | $ 14.19 | $ 33.85 | $ 48.04 | $ 760.77 | $ 712.73 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 712.73 | $ - | $ 8.08 | $ 5.84 | $ 13.91 | $ 33.85 | $ 47.76 | $ 718.57 | $ 670.80 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 670.80 | $ - | $ 8.08 | $ 5.50 | $ 13.57 | $ 33.85 | $ 47.42 | $ 676.30 | $ 628.88 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 628.88 | $ - | $ 8.08 | $ 5.04 | $ 13.11 | $ 33.85 | $ 46.96 | $ 633.92 | $ 586.95 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 586.95 | $ - | $ 8.08 | $ 4.76 | $ 12.83 | $ 33.85 | $ 46.68 | $ 591.71 | $ 545.03 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 545.03 | $ - | $ 8.08 | $ 4.95 | $ 13.02 | $ 33.85 | $ 46.87 | $ 549.97 | $ 503.10 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 503.10 | $ - | $ 8.08 | $ 6.23 | $ 14.30 | $ 33.85 | $ 48.15 | $ 509.33 | $ 461.18 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 461.18 | $ - | $ 8.08 | $ 7.18 | $ 15.25 | $ 33.85 | $ 49.10 | $ 468.35 | $ 419.25 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 419.25 | $ - | $ 8.08 | $ 7.84 | $ 15.91 | $ 33.85 | $ 49.76 | $ 427.09 | $ 377.33 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 377.33 | $ - | $ 8.08 | $ 7.63 | $ 15.70 | $ 33.85 | $ 49.55 | $ 384.95 | $ 335.40 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 335.40 | $ - | $ 8.08 | $ 7.06 | $ 15.13 | $ 33.85 | $ 48.98 | $ 342.46 | $ 293.48 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 293.48 | $ - | $ 8.08 | $ 6.20 | $ 14.28 | $ 33.85 | $ 48.13 | $ 299.68 | $ 251.55 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 251.55 | $ - | $ 8.08 | $ 5.32 | $ 13.39 | $ 33.85 | $ 47.24 | $ 256.87 | $ 209.63 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 209.63 | $ - | $ 8.08 | $ 4.48 | $ 12.55 | $ 33.85 | $ 46.40 | $ 214.11 | $ 167.70 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 167.70 | $ - | $ 8.08 | $ 3.58 | $ 11.66 | $ 33.85 | $ 45.51 | $ 171.28 | $ 125.78 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 125.78 | $ - | $ 8.08 | $ 2.49 | $ 10.57 | $ 33.85 | $ 44.42 | $ 128.27 | $ 83.85 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 83.85 | $ - | $ 8.08 | $ 1.58 | $ 9.65 | $ 33.85 | $ 43.50 | $ 85.43 | $ 41.93 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 41.93 | $ - | $ 8.08 | $ 0.79 | $ 8.87 | $ 33.85 | $ 42.72 | $ 42.72 | $ (0.00) |
| | | | | | | **$ 18,557.28** | **$ 161.51** | **$ 161.51** | **$ 105.74** | **$ 267.25** | **$ 677.00** | **$ 944.25** | **$ 23,855.55** | **$ 22,911.31** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **14** | 03/29/16 | 03/31/16 | 3 | 3.250% | $ 866.00 | $ 0.23 | $ - | $ - | $ - | $ - | $ - | $ 866.23 | $ 866.23 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 866.23 | $ 7.45 | $ - | $ - | $ - | $ - | $ - | $ 873.68 | $ 873.68 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 873.68 | $ 7.69 | $ - | $ - | $ - | $ - | $ - | $ 881.37 | $ 881.37 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 881.37 | $ 7.75 | $ - | $ - | $ - | $ - | $ - | $ 889.12 | $ 889.12 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 889.12 | $ 7.67 | $ - | $ - | $ - | $ - | $ - | $ 896.80 | $ 896.80 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 896.80 | $ 8.29 | $ - | $ - | $ - | $ - | $ - | $ 905.09 | $ 905.09 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 905.09 | $ 9.03 | $ - | $ - | $ - | $ - | $ - | $ 914.13 | $ 914.13 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 914.13 | $ 9.70 | $ - | $ - | $ - | $ - | $ - | $ 923.83 | $ 923.83 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 923.83 | $ 9.68 | $ - | $ - | $ - | $ - | $ - | $ 933.51 | $ 933.51 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 933.51 | $ 10.40 | $ - | $ - | $ - | $ - | $ - | $ 943.91 | $ 943.91 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 943.91 | $ 11.16 | $ - | $ - | $ - | $ - | $ - | $ 955.07 | $ 955.07 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 955.07 | $ 11.94 | $ - | $ - | $ - | $ - | $ - | $ 967.01 | $ 967.01 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 967.01 | $ 12.35 | $ - | $ - | $ - | $ - | $ - | $ 979.36 | $ 979.36 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 979.36 | $ 13.31 | $ - | $ - | $ - | $ - | $ - | $ 992.67 | $ 992.67 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 992.67 | $ 13.76 | $ - | $ - | $ - | $ - | $ - | $ 1,006.43 | $ 1,006.43 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,006.43 | $ 13.75 | $ - | $ - | $ - | $ - | $ - | $ 1,020.18 | $ 1,020.18 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,020.18 | $ 12.58 | $ - | $ - | $ - | $ - | $ - | $ 1,032.76 | $ 1,032.76 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,032.76 | $ 12.20 | $ - | $ - | $ - | $ - | $ - | $ 1,044.96 | $ 1,044.96 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,044.96 | $ 9.01 | $ - | $ - | $ - | $ - | $ - | $ 1,053.97 | $ 1,053.97 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,053.97 | $ 8.61 | $ 9.83 | $ 8.61 | $ 18.44 | $ 43.30 | $ 61.74 | $ 1,071.19 | $ 1,009.45 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,009.45 | $ - | $ 9.83 | $ 8.09 | $ 17.92 | $ 43.30 | $ 61.22 | $ 1,017.54 | $ 956.32 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 956.32 | $ - | $ 9.83 | $ 7.75 | $ 17.58 | $ 43.30 | $ 60.88 | $ 964.07 | $ 903.19 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 903.19 | $ - | $ 9.83 | $ 7.40 | $ 17.23 | $ 43.30 | $ 60.53 | $ 910.59 | $ 850.06 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 850.06 | $ - | $ 9.83 | $ 6.96 | $ 16.79 | $ 43.30 | $ 60.09 | $ 857.02 | $ 796.93 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 796.93 | $ - | $ 9.83 | $ 6.39 | $ 16.22 | $ 43.30 | $ 59.52 | $ 803.32 | $ 743.80 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 743.80 | $ - | $ 9.83 | $ 6.03 | $ 15.86 | $ 43.30 | $ 59.16 | $ 749.83 | $ 690.67 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 690.67 | $ - | $ 9.83 | $ 6.27 | $ 16.10 | $ 43.30 | $ 59.40 | $ 696.94 | $ 637.55 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 637.55 | $ - | $ 9.83 | $ 7.89 | $ 17.72 | $ 43.30 | $ 61.02 | $ 645.44 | $ 584.42 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 584.42 | $ - | $ 9.83 | $ 9.09 | $ 18.92 | $ 43.30 | $ 62.22 | $ 593.51 | $ 531.29 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 531.29 | $ - | $ 9.83 | $ 9.93 | $ 19.76 | $ 43.30 | $ 63.06 | $ 541.22 | $ 478.16 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 478.16 | $ - | $ 9.83 | $ 9.67 | $ 19.49 | $ 43.30 | $ 62.79 | $ 487.82 | $ 425.03 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 425.03 | $ - | $ 9.83 | $ 8.95 | $ 18.77 | $ 43.30 | $ 62.07 | $ 433.98 | $ 371.90 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 371.90 | $ - | $ 9.83 | $ 7.86 | $ 17.69 | $ 43.30 | $ 60.99 | $ 379.76 | $ 318.77 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 318.77 | $ - | $ 9.83 | $ 6.74 | $ 16.57 | $ 43.30 | $ 59.87 | $ 325.51 | $ 265.64 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 265.64 | $ - | $ 9.83 | $ 5.68 | $ 15.50 | $ 43.30 | $ 58.80 | $ 271.32 | $ 212.52 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 212.52 | $ - | $ 9.83 | $ 4.54 | $ 14.37 | $ 43.30 | $ 57.67 | $ 217.06 | $ 159.39 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 159.39 | $ - | $ 9.83 | $ 3.16 | $ 12.99 | $ 43.30 | $ 56.29 | $ 162.55 | $ 106.26 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 106.26 | $ - | $ 9.83 | $ 2.00 | $ 11.83 | $ 43.30 | $ 55.13 | $ 108.26 | $ 53.13 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 53.13 | $ - | $ 9.83 | $ 1.00 | $ 10.83 | $ 43.30 | $ 54.13 | $ 54.13 | $ 0.00 |
| | | | | | | **$ 23,462.00** | **$ 196.58** | **$ 196.58** | **$ 134.00** | **$ 330.57** | **$ 866.00** | **$ 1,196.57** | **$ 29,371.10** | **$ 28,174.52** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **15** | 03/22/16 | 03/31/16 | 10 | 3.250% | $ 1,039.00 | $ 0.92 | $ - | $ - | $ - | $ - | $ - | $ 1,039.92 | $ 1,039.92 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 1,039.92 | $ 8.95 | $ - | $ - | $ - | $ - | $ - | $ 1,048.87 | $ 1,048.87 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 1,048.87 | $ 9.23 | $ - | $ - | $ - | $ - | $ - | $ 1,058.10 | $ 1,058.10 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 1,058.10 | $ 9.31 | $ - | $ - | $ - | $ - | $ - | $ 1,067.41 | $ 1,067.41 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 1,067.41 | $ 9.21 | $ - | $ - | $ - | $ - | $ - | $ 1,076.62 | $ 1,076.62 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 1,076.62 | $ 9.96 | $ - | $ - | $ - | $ - | $ - | $ 1,086.58 | $ 1,086.58 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 1,086.58 | $ 10.85 | $ - | $ - | $ - | $ - | $ - | $ 1,097.42 | $ 1,097.42 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,097.42 | $ 11.65 | $ - | $ - | $ - | $ - | $ - | $ 1,109.07 | $ 1,109.07 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,109.07 | $ 11.62 | $ - | $ - | $ - | $ - | $ - | $ 1,120.69 | $ 1,120.69 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,120.69 | $ 12.49 | $ - | $ - | $ - | $ - | $ - | $ 1,133.18 | $ 1,133.18 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,133.18 | $ 13.40 | $ - | $ - | $ - | $ - | $ - | $ 1,146.57 | $ 1,146.57 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,146.57 | $ 14.33 | $ - | $ - | $ - | $ - | $ - | $ 1,160.91 | $ 1,160.91 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,160.91 | $ 14.83 | $ - | $ - | $ - | $ - | $ - | $ 1,175.74 | $ 1,175.74 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,175.74 | $ 15.98 | $ - | $ - | $ - | $ - | $ - | $ 1,191.71 | $ 1,191.71 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,191.71 | $ 16.52 | $ - | $ - | $ - | $ - | $ - | $ 1,208.23 | $ 1,208.23 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,208.23 | $ 16.51 | $ - | $ - | $ - | $ - | $ - | $ 1,224.74 | $ 1,224.74 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,224.74 | $ 15.10 | $ - | $ - | $ - | $ - | $ - | $ 1,239.84 | $ 1,239.84 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,239.84 | $ 14.64 | $ - | $ - | $ - | $ - | $ - | $ 1,254.48 | $ 1,254.48 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,254.48 | $ 10.82 | $ - | $ - | $ - | $ - | $ - | $ 1,265.30 | $ 1,265.30 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,265.30 | $ 10.34 | $ 11.83 | $ 10.34 | $ 22.17 | $ 51.95 | $ 74.12 | $ 1,285.97 | $ 1,211.86 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,211.86 | $ - | $ 11.83 | $ 9.71 | $ 21.54 | $ 51.95 | $ 73.49 | $ 1,221.57 | $ 1,148.07 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,148.07 | $ - | $ 11.83 | $ 9.30 | $ 21.13 | $ 51.95 | $ 73.08 | $ 1,157.38 | $ 1,084.29 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,084.29 | $ - | $ 11.83 | $ 8.88 | $ 20.71 | $ 51.95 | $ 72.66 | $ 1,093.17 | $ 1,020.51 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,020.51 | $ - | $ 11.83 | $ 8.36 | $ 20.19 | $ 51.95 | $ 72.14 | $ 1,028.87 | $ 956.73 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 956.73 | $ - | $ 11.83 | $ 7.67 | $ 19.50 | $ 51.95 | $ 71.45 | $ 964.40 | $ 892.95 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 892.95 | $ - | $ 11.83 | $ 7.24 | $ 19.07 | $ 51.95 | $ 71.02 | $ 900.18 | $ 829.16 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 829.16 | $ - | $ 11.83 | $ 7.52 | $ 19.36 | $ 51.95 | $ 71.31 | $ 836.69 | $ 765.38 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 765.38 | $ - | $ 11.83 | $ 9.47 | $ 21.30 | $ 51.95 | $ 73.25 | $ 774.85 | $ 701.60 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 701.60 | $ - | $ 11.83 | $ 10.92 | $ 22.75 | $ 51.95 | $ 74.70 | $ 712.52 | $ 637.82 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 637.82 | $ - | $ 11.83 | $ 11.93 | $ 23.76 | $ 51.95 | $ 75.71 | $ 649.75 | $ 574.04 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 574.04 | $ - | $ 11.83 | $ 11.60 | $ 23.44 | $ 51.95 | $ 75.39 | $ 585.64 | $ 510.26 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 510.26 | $ - | $ 11.83 | $ 10.74 | $ 22.57 | $ 51.95 | $ 74.52 | $ 520.99 | $ 446.47 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 446.47 | $ - | $ 11.83 | $ 9.44 | $ 21.27 | $ 51.95 | $ 73.22 | $ 455.91 | $ 382.69 |
| 15 | Q2/2024 

| | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,169.81 | $ - | $ 13.56 | $ 9.58 | $ 23.15 | $ 59.55 | $ 82.70 | $ 1,179.39 | $ 1,096.69 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,096.69 | $ - | $ 13.56 | $ 8.79 | $ 22.35 | $ 59.55 | $ 81.90 | $ 1,105.48 | $ 1,023.58 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,023.58 | $ - | $ 13.56 | $ 8.29 | $ 21.86 | $ 59.55 | $ 81.41 | $ 1,031.87 | $ 950.47 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 950.47 | $ - | $ 13.56 | $ 8.62 | $ 22.19 | $ 59.55 | $ 81.74 | $ 959.09 | $ 877.35 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 877.35 | $ - | $ 13.56 | $ 10.86 | $ 24.42 | $ 59.55 | $ 83.97 | $ 888.21 | $ 804.24 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 804.24 | $ - | $ 13.56 | $ 12.51 | $ 26.08 | $ 59.55 | $ 85.63 | $ 816.75 | $ 731.13 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 731.13 | $ - | $ 13.56 | $ 13.67 | $ 27.23 | $ 59.55 | $ 86.78 | $ 744.80 | $ 658.02 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 658.02 | $ - | $ 13.56 | $ 13.30 | $ 26.86 | $ 59.55 | $ 86.41 | $ 671.32 | $ 584.90 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 584.90 | $ - | $ 13.56 | $ 12.31 | $ 25.87 | $ 59.55 | $ 85.42 | $ 597.21 | $ 511.79 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 511.79 | $ - | $ 13.56 | $ 10.82 | $ 24.38 | $ 59.55 | $ 83.93 | $ 522.61 | $ 438.68 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 438.68 | $ - | $ 13.56 | $ 9.27 | $ 22.83 | $ 59.55 | $ 82.38 | $ 447.95 | $ 365.56 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 365.56 | $ - | $ 13.56 | $ 7.81 | $ 21.37 | $ 59.55 | $ 80.92 | $ 373.37 | $ 292.45 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 292.45 | $ - | $ 13.56 | $ 6.25 | $ 19.81 | $ 59.55 | $ 79.36 | $ 298.70 | $ 219.34 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 219.34 | $ - | $ 13.56 | $ 4.35 | $ 17.91 | $ 59.55 | $ 77.46 | $ 223.69 | $ 146.23 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 146.23 | $ - | $ 13.56 | $ 2.75 | $ 16.32 | $ 59.55 | $ 75.87 | $ 148.98 | $ 73.11 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 73.11 | $ - | $ 13.56 | $ 1.38 | $ 14.94 | $ 59.55 | $ 74.49 | $ 74.49 | $ 0.00 |
| | | | | | | **$ 32,286.34** | **$ 271.26** | **$ 271.26** | **$ 184.40** | **$ 455.66** | **$ 1,191.00** | **$ 1,646.66** | **$ 40,418.84** | **$ 38,772.18** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **17** | 03/15/16 | 03/31/16 | 17 | 3.250% | $ 1,297.00 | $ 1.96 | $ - | $ - | $ - | $ - | $ - | $ 1,298.96 | $ 1,298.96 |
| N/A | Q2/2016 | 04/01/16 | 06/30/16 | 91 | 3.460% | $ 1,298.96 | $ 11.17 | $ - | $ - | $ - | $ - | $ - | $ 1,310.13 | $ 1,310.13 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 1,310.13 | $ 11.53 | $ - | $ - | $ - | $ - | $ - | $ 1,321.66 | $ 1,321.66 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 1,321.66 | $ 11.63 | $ - | $ - | $ - | $ - | $ - | $ 1,333.29 | $ 1,333.29 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 1,333.29 | $ 11.51 | $ - | $ - | $ - | $ - | $ - | $ 1,344.79 | $ 1,344.79 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 1,344.79 | $ 12.44 | $ - | $ - | $ - | $ - | $ - | $ 1,357.23 | $ 1,357.23 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 1,357.23 | $ 13.55 | $ - | $ - | $ - | $ - | $ - | $ 1,370.78 | $ 1,370.78 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,370.78 | $ 14.55 | $ - | $ - | $ - | $ - | $ - | $ 1,385.32 | $ 1,385.32 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,385.32 | $ 14.52 | $ - | $ - | $ - | $ - | $ - | $ 1,399.84 | $ 1,399.84 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,399.84 | $ 15.60 | $ - | $ - | $ - | $ - | $ - | $ 1,415.44 | $ 1,415.44 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,415.44 | $ 16.73 | $ - | $ - | $ - | $ - | $ - | $ 1,432.18 | $ 1,432.18 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,432.18 | $ 17.90 | $ - | $ - | $ - | $ - | $ - | $ 1,450.08 | $ 1,450.08 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,450.08 | $ 18.52 | $ - | $ - | $ - | $ - | $ - | $ 1,468.60 | $ 1,468.60 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,468.60 | $ 19.95 | $ - | $ - | $ - | $ - | $ - | $ 1,488.56 | $ 1,488.56 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,488.56 | $ 20.64 | $ - | $ - | $ - | $ - | $ - | $ 1,509.19 | $ 1,509.19 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,509.19 | $ 20.62 | $ - | $ - | $ - | $ - | $ - | $ 1,529.81 | $ 1,529.81 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,529.81 | $ 18.87 | $ - | $ - | $ - | $ - | $ - | $ 1,548.68 | $ 1,548.68 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,548.68 | $ 18.29 | $ - | $ - | $ - | $ - | $ - | $ 1,566.97 | $ 1,566.97 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,566.97 | $ 13.51 | $ - | $ - | $ - | $ - | $ - | $ 1,580.48 | $ 1,580.48 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,580.48 | $ 12.91 | $ 14.82 | $ 12.91 | $ 27.73 | $ 64.85 | $ 92.58 | $ 1,606.30 | $ 1,513.72 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,513.72 | $ - | $ 14.82 | $ 12.13 | $ 26.95 | $ 64.85 | $ 91.80 | $ 1,525.85 | $ 1,434.05 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,434.05 | $ - | $ 14.82 | $ 11.62 | $ 26.44 | $ 64.85 | $ 91.29 | $ 1,445.67 | $ 1,354.38 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,354.38 | $ - | $ 14.82 | $ 11.09 | $ 25.91 | $ 64.85 | $ 90.76 | $ 1,365.47 | $ 1,274.71 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,274.71 | $ - | $ 14.82 | $ 10.44 | $ 25.26 | $ 64.85 | $ 90.11 | $ 1,285.15 | $ 1,195.04 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,195.04 | $ - | $ 14.82 | $ 9.58 | $ 24.40 | $ 64.85 | $ 89.25 | $ 1,204.62 | $ 1,115.37 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,115.37 | $ - | $ 14.82 | $ 9.04 | $ 23.86 | $ 64.85 | $ 88.71 | $ 1,124.41 | $ 1,035.70 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,035.70 | $ - | $ 14.82 | $ 9.40 | $ 24.22 | $ 64.85 | $ 89.07 | $ 1,045.10 | $ 956.03 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 956.03 | $ - | $ 14.82 | $ 11.83 | $ 26.65 | $ 64.85 | $ 91.50 | $ 967.86 | $ 876.36 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 876.36 | $ - | $ 14.82 | $ 13.64 | $ 28.45 | $ 64.85 | $ 93.30 | $ 890.00 | $ 796.69 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 796.69 | $ - | $ 14.82 | $ 14.90 | $ 29.72 | $ 64.85 | $ 94.57 | $ 811.59 | $ 717.02 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 717.02 | $ - | $ 14.82 | $ 14.49 | $ 29.31 | $ 64.85 | $ 94.16 | $ 731.52 | $ 637.35 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 637.35 | $ - | $ 14.82 | $ 13.41 | $ 28.23 | $ 64.85 | $ 93.08 | $ 650.77 | $ 557.69 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 557.69 | $ - | $ 14.82 | $ 11.79 | $ 26.61 | $ 64.85 | $ 91.46 | $ 569.47 | $ 478.02 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 478.02 | $ - | $ 14.82 | $ 10.10 | $ 24.92 | $ 64.85 | $ 89.77 | $ 488.12 | $ 398.35 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 398.35 | $ - | $ 14.82 | $ 8.51 | $ 23.33 | $ 64.85 | $ 88.18 | $ 406.86 | $ 318.68 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 318.68 | $ - | $ 14.82 | $ 6.81 | $ 21.63 | $ 64.85 | $ 86.48 | $ 325.49 | $ 239.01 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 239.01 | $ - | $ 14.82 | $ 4.74 | $ 19.56 | $ 64.85 | $ 84.41 | $ 243.75 | $ 159.34 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 159.34 | $ - | $ 14.82 | $ 3.00 | $ 17.82 | $ 64.85 | $ 82.67 | $ 162.34 | $ 79.67 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 79.67 | $ - | $ 14.82 | $ 1.51 | $ 16.33 | $ 64.85 | $ 81.18 | $ 81.18 | $ 0.00 |
| | | | | | | **$ 35,180.88** | **$ 296.39** | **$ 296.39** | **$ 200.94** | **$ 497.32** | **$ 1,297.00** | **$ 1,794.32** | **$ 44,043.48** | **$ 42,249.16** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **18** | 04/21/16 | 06/30/16 | 71 | 3.460% | $ 1,335.00 | $ 8.96 | $ - | $ - | $ - | $ - | $ - | $ 1,343.96 | $ 1,343.96 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 1,343.96 | $ 11.82 | $ - | $ - | $ - | $ - | $ - | $ 1,355.78 | $ 1,355.78 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 1,355.78 | $ 11.93 | $ - | $ - | $ - | $ - | $ - | $ 1,367.71 | $ 1,367.71 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 1,367.71 | $ 11.80 | $ - | $ - | $ - | $ - | $ - | $ 1,379.52 | $ 1,379.52 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 1,379.52 | $ 12.76 | $ - | $ - | $ - | $ - | $ - | $ 1,392.28 | $ 1,392.28 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 1,392.28 | $ 13.90 | $ - | $ - | $ - | $ - | $ - | $ 1,406.17 | $ 1,406.17 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,406.17 | $ 14.92 | $ - | $ - | $ - | $ - | $ - | $ 1,421.09 | $ 1,421.09 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,421.09 | $ 14.89 | $ - | $ - | $ - | $ - | $ - | $ 1,435.99 | $ 1,435.99 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,435.99 | $ 16.00 | $ - | $ - | $ - | $ - | $ - | $ 1,451.99 | $ 1,451.99 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,451.99 | $ 17.16 | $ - | $ - | $ - | $ - | $ - | $ 1,469.15 | $ 1,469.15 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,469.15 | $ 18.37 | $ - | $ - | $ - | $ - | $ - | $ 1,487.52 | $ 1,487.52 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,487.52 | $ 19.00 | $ - | $ - | $ - | $ - | $ - | $ 1,506.52 | $ 1,506.52 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,506.52 | $ 20.47 | $ - | $ - | $ - | $ - | $ - | $ 1,526.99 | $ 1,526.99 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,526.99 | $ 21.17 | $ - | $ - | $ - | $ - | $ - | $ 1,548.16 | $ 1,548.16 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,548.16 | $ 21.15 | $ - | $ - | $ - | $ - | $ - | $ 1,569.31 | $ 1,569.31 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,569.31 | $ 19.35 | $ - | $ - | $ - | $ - | $ - | $ 1,588.66 | $ 1,588.66 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,588.66 | $ 18.76 | $ - | $ - | $ - | $ - | $ - | $ 1,607.43 | $ 1,607.43 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,607.43 | $ 13.86 | $ - | $ - | $ - | $ - | $ - | $ 1,621.28 | $ 1,621.28 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,621.28 | $ 13.24 | $ 14.98 | $ 13.24 | $ 28.22 | $ 66.75 | $ 94.97 | $ 1,647.77 | $ 1,552.80 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,552.80 | $ - | $ 14.98 | $ 12.44 | $ 27.42 | $ 66.75 | $ 94.17 | $ 1,565.25 | $ 1,471.08 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,471.08 | $ - | $ 14.98 | $ 11.92 | $ 26.90 | $ 66.75 | $ 93.65 | $ 1,483.00 | $ 1,389.35 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,389.35 | $ - | $ 14.98 | $ 11.38 | $ 26.36 | $ 66.75 | $ 93.11 | $ 1,400.73 | $ 1,307.62 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,307.62 | $ - | $ 14.98 | $ 10.71 | $ 25.69 | $ 66.75 | $ 92.44 | $ 1,318.34 | $ 1,225.90 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,225.90 | $ - | $ 14.98 | $ 9.82 | $ 24.80 | $ 66.75 | $ 91.55 | $ 1,235.72 | $ 1,144.17 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,144.17 | $ - | $ 14.98 | $ 9.27 | $ 24.25 | $ 66.75 | $ 91.00 | $ 1,153.44 | $ 1,062.44 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,062.44 | $ - | $ 14.98 | $ 9.64 | $ 24.62 | $ 66.75 | $ 91.37 | $ 1,072.08 | $ 980.72 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 980.72 | $ - | $ 14.98 | $ 12.14 | $ 27.11 | $ 66.75 | $ 93.86 | $ 992.85 | $ 898.99 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 898.99 | $ - | $ 14.98 | $ 13.99 | $ 28.96 | $ 66.75 | $ 95.71 | $ 912.98 | $ 817.26 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 817.26 | $ - | $ 14.98 | $ 15.28 | $ 30.26 | $ 66.75 | $ 97.01 | $ 832.55 | $ 735.54 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 735.54 | $ - | $ 14.98 | $ 14.87 | $ 29.85 | $ 66.75 | $ 96.60 | $ 750.41 | $ 653.81 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 653.81 | $ - | $ 14.98 | $ 13.76 | $ 28.74 | $ 66.75 | $ 95.49 | $ 667.57 | $ 572.09 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 572.09 | $ - | $ 14.98 | $ 12.09 | $ 27.07 | $ 66.75 | $ 93.82 | $ 584.18 | $ 490.36 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 490.36 | $ - | $ 14.98 | $ 10.36 | $ 25.34 | $ 66.75 | $ 92.09 | $ 500.72 | $ 408.63 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 408.63 | $ - | $ 14.98 | $ 8.73 | $ 23.71 | $ 66.75 | $ 90.46 | $ 417.36 | $ 326.91 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 326.91 | $ - | $ 14.98 | $ 6.98 | $ 21.96 | $ 66.75 | $ 88.71 | $ 333.89 | $ 245.18 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 245.18 | $ - | $ 14.98 | $ 4.86 | $ 19.84 | $ 66.75 | $ 86.59 | $ 250.04 | $ 163.45 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 163.45 | $ - | $ 14.98 | $ 3.08 | $ 18.05 | $ 66.75 | $ 84.80 | $ 166.53 | $ 81.73 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 81.73 | $ - | $ 14.98 | $ 1.54 | $ 16.52 | $ 66.75 | $ 83.27 | $ 83.27 | $ 0.00 |
| | | | | | | **$ 35,905.44** | **$ 299.53** | **$ 299.53** | **$ 206.12** | **$ 505.65** | **$ 1,335.00** | **$ 1,840.65** | **$ 43,848.20** | **$ 42,007.55** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **19** | 05/24/16 | 06/30/16 | 38 | 3.460% | $ 1,297.00 | $ 4.66 | $ - | $ - | $ - | $ - | $ - | $ 1,301.66 | $ 1,301.66 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 1,301.66 | $ 11.45 | $ - | $ - | $ - | $ - | $ - | $ 1,313.11 | $ 1,313.11 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 1,313.11 | $ 11.55 | $ - | $ - | $ - | $ - | $ - | $ 1,324.66 | $ 1,324.66 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 1,324.66 | $ 11.43 | $ - | $ - | $ - | $ - | $ - | $ 1,336.10 | $ 1,336.10 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 1,336.10 | $ 12.36 | $ - | $ - | $ - | $ - | $ - | $ 1,348.45 | $ 1,348.45 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 1,348.45 | $ 13.46 | $ - | $ - | $ - | $ - | $ - | $ 1,361.91 | $ 1,361.91 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,361.91 | $ 14.45 | $ - | $ - | $ - | $ - | $ - | $ 1,376.37 | $ 1,376.37 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,376.37 | $ 14.42 | $ - | $ - | $ - | $ - | $ - | $ 1,390.79 | $ 1,390.79 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,390.79 | $ 15.50 | $ - | $ - | $ - | $ - | $ - | $ 1,406.29 | $ 1,406.29 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,406.29 | $ 16.62 | $ - | $ - | $ - | $ - | $ - | $ 1,422.91 | $ 1,422.91 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,422.91 | $ 17.79 | $ - | $ - | $ - | $ - | $ - | $ 1,440.70 | $ 1,440.70 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,440.70 | $ 18.40 | $ - | $ - | $ - | $ - | $ - | $ 1,459.10 | $ 1,459.10 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,459.10 | $ 19.83 | $ - | $ - | $ - | $ - | $ - | $ 1,478.93 | $ 1,478.93 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,478.93 | $ 20.50 | $ - | $ - | $ - | $ - | $ - | $ 1,499.43 | $ 1,499.43 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,499.43 | $ 20.48 | $ - | $ - | $ - | $ - | $ - | $ 1,519.92 | $ 1,519.92 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,519.92 | $ 18.74 | $ - | $ - | $ - | $ - | $ - | $ 1,538.66 | $ 1,538.66 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,538.66 | $ 18.17 | $ - | $ - | $ - | $ - | $ - | $ 1,556.83 | $ 1,556.83 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,556.83 | $ 13.42 | $ - | $ - | $ - | $ - | $ - | $ 1,570.25 | $ 1,570.25 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,570.25 | $ 12.83 | $ 14.30 | $ 12.83 | $ 27.13 | $ 64.85 | $ 91.98 | $ 1,595.91 | $ 1,503.93 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,503.93 | $ - | $ 14.30 | $ 12.05 | $ 26.36 | $ 64.85 | $ 91.21 | $ 1,515.98 | $ 1,424.77 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,424.77 | $ - | $ 14.30 | $ 11.54 | $ 25.85 | $ 64.85 | $ 90.70 | $ 1,436.32 | $ 1,345.62 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,345.62 | $ - | $ 14.30 | $ 11.02 | $ 25.33 | $ 64.85 | $ 90.18 | $ 1,356.64 | $ 1,266.47 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,266.47 | $ - | $ 14.30 | $ 10.37 | $ 24.68 | $ 64.85 | $ 89.53 | $ 1,276.84 | $ 1,187.31 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,187.31 | $ - | $ 14.30 | $ 9.51 | $ 23.82 | $ 64.85 | $ 88.67 | $ 1,196.83 | $ 1,108.16 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,108.16 | $ - | $ 14.30 | $ 8.98 | $ 23.28 | $ 64.85 | $ 88.13 | $ 1,117.14 | $ 1,029.00 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,029.00 | $ - | $ 14.30 | $ 9.34 | $ 23.64 | $ 64.85 | $ 88.49 | $ 1,038.34 | $ 949.85 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 949.85 | $ - | $ 14.30 | $ 11.76 | $ 26.06 | $ 64.85 | $ 90.91 | $ 961.60 | $ 870.70 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 870.70 | $ - | $ 14.30 | $ 13.55 | $ 27.85 | $ 64.85 | $ 92.70 | $ 884.24 | $ 791.54 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 791.54 | $ - | $ 14.30 | $ 14.80 | $ 29.10 | $ 64.85 | $ 93.95 | $ 806.34 | $ 712.39 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 712.39 | $ - | $ 14.30 | $ 14.40 | $ 28.70 | $ 64.85 | $ 93.55 | $ 726.79 | $ 633.23 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 633.23 | $ - | $ 14.30 | $ 13.33 | $ 27.63 | $ 64.85 | $ 92.48 | $ 646.56 | $ 554.08 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 554.08 | $ - | $ 14.30 | $ 11.71 | $ 26.01 | $ 64.85 | $ 90.86 | $ 565.79 | $ 474.92 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 474.92 | $ - | $ 14.30 | $ 10.04 | $ 24.34 | $ 64.85 | $ 89.19 | $ 484.96 | $ 395.77 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 395.77 | $ - | $ 14.30 | $ 8.46 | $ 22.76 | $ 64.85 | $ 87.61 | $ 404.23 | $ 316.62 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 316.62 | $ - | $ 14.30 | $ 6.76 | $ 21.07 | $ 64.85 | $ 85.92 | $ 323.38 | $ 237.46 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 237.46 | $ - | $ 14.30 | $ 4.71 | $ 19.01 | $ 64.85 | $ 83.86 | $ 242.17 | $ 158.31 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 158.31 | $ - | $ 14.30 | $ 2.98 | $ 17.28 | $ 64.85 | $ 82.13 | $ 161.29 | $ 79.15 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 79.15 | $ - | $ 14.30 | $ 1.50 | $ 15.80 | $ 64.85 | $ 80.65 | $ 80.65 | $ 0.00 |
| | | | | | | **$ 34,779.34** | **$ 286.08** | **$ 286.08** | **$ 199.64** | **$ 485.72** | **$ 1,297.00** | **$ 1,782.72** | **$ 42,468.08** | **$ 40,685.36** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **20** | 06/30/16 | 06/30/16 | 10 | 3.460% | $ 1,191.00 | $ 1.13 | $ - | $ - | $ - | $ - | $ - | $ 1,192.13 | $ 1,192.13 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 1,192.13 | $ 10.49 | $ - | $ - | $ - | $ - | $ - | $ 1,202.61 | $ 1,202.61 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 1,202.61 | $ 10.58 | $ - | $ - | $ - | $ - | $ - | $ 1,213.19 | $ 1,213.19 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 1,213.19 | $ 10.47 | $ - | $ - | $ - | $ - | $ - | $ 1,223.66 | $ 1,223.66 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 1,223.66 | $ 11.32 | $ - | $ - | $ - | $ - | $ - | $ 1,234.98 | $ 1,234.98 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 1,234.98 | $ 12.33 | $ - | $ - | $ - | $ - | $ - | $ 1,247.31 | $ 1,247.31 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,247.31 | $ 13.24 | $ - | $ - | $ - | $ - | $ - | $ 1,260.55 | $ 1,260.55 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,260.55 | $ 13.21 | $ - | $ - | $ - | $ - | $ - | $ 1,273.76 | $ 1,273.76 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,273.76 | $ 14.20 | $ - | $ - | $ - | $ - | $ - | $ 1,287.95 | $ 1,287.95 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,287.95 | $ 15.23 | $ - |

| | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 1,063.96 | $ 9.84 | $ - | $ - | $ - | $ - | $ - | $ 1,073.80 | $ 1,073.80 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 1,073.80 | $ 10.72 | $ - | $ - | $ - | $ - | $ - | $ 1,084.52 | $ 1,084.52 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 1,084.52 | $ 11.51 | $ - | $ - | $ - | $ - | $ - | $ 1,096.03 | $ 1,096.03 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 1,096.03 | $ 11.49 | $ - | $ - | $ - | $ - | $ - | $ 1,107.51 | $ 1,107.51 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 1,107.51 | $ 12.34 | $ - | $ - | $ - | $ - | $ - | $ 1,119.86 | $ 1,119.86 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,119.86 | $ 13.24 | $ - | $ - | $ - | $ - | $ - | $ 1,133.09 | $ 1,133.09 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,133.09 | $ 14.17 | $ - | $ - | $ - | $ - | $ - | $ 1,147.26 | $ 1,147.26 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,147.26 | $ 14.65 | $ - | $ - | $ - | $ - | $ - | $ 1,161.91 | $ 1,161.91 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,161.91 | $ 15.79 | $ - | $ - | $ - | $ - | $ - | $ 1,177.70 | $ 1,177.70 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,177.70 | $ 16.33 | $ - | $ - | $ - | $ - | $ - | $ 1,194.03 | $ 1,194.03 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,194.03 | $ 16.31 | $ - | $ - | $ - | $ - | $ - | $ 1,210.34 | $ 1,210.34 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,210.34 | $ 14.93 | $ - | $ - | $ - | $ - | $ - | $ 1,225.27 | $ 1,225.27 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,225.27 | $ 14.47 | $ - | $ - | $ - | $ - | $ - | $ 1,239.74 | $ 1,239.74 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,239.74 | $ 10.69 | $ - | $ - | $ - | $ - | $ - | $ 1,250.43 | $ 1,250.43 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,250.43 | $ 10.22 | $ 11.08 | $ 10.22 | $ 21.30 | $ 51.95 | $ 73.25 | $ 1,270.86 | $ 1,197.61 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,197.61 | $ - | $ 11.08 | $ 9.60 | $ 20.68 | $ 51.95 | $ 72.63 | $ 1,207.21 | $ 1,134.58 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,134.58 | $ - | $ 11.08 | $ 9.19 | $ 20.28 | $ 51.95 | $ 72.23 | $ 1,143.77 | $ 1,071.54 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,071.54 | $ - | $ 11.08 | $ 8.78 | $ 19.86 | $ 51.95 | $ 71.81 | $ 1,080.32 | $ 1,008.51 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,008.51 | $ - | $ 11.08 | $ 8.26 | $ 19.34 | $ 51.95 | $ 71.29 | $ 1,016.77 | $ 945.48 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 945.48 | $ - | $ 11.08 | $ 7.58 | $ 18.66 | $ 51.95 | $ 70.61 | $ 953.06 | $ 882.45 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 882.45 | $ - | $ 11.08 | $ 7.15 | $ 18.23 | $ 51.95 | $ 70.18 | $ 889.60 | $ 819.42 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 819.42 | $ - | $ 11.08 | $ 7.44 | $ 18.52 | $ 51.95 | $ 70.47 | $ 826.85 | $ 756.38 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 756.38 | $ - | $ 11.08 | $ 9.36 | $ 20.44 | $ 51.95 | $ 72.39 | $ 765.75 | $ 693.35 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 693.35 | $ - | $ 11.08 | $ 10.79 | $ 21.87 | $ 51.95 | $ 73.82 | $ 704.14 | $ 630.32 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 630.32 | $ - | $ 11.08 | $ 11.79 | $ 22.87 | $ 51.95 | $ 74.82 | $ 642.11 | $ 567.29 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 567.29 | $ - | $ 11.08 | $ 11.47 | $ 22.55 | $ 51.95 | $ 74.50 | $ 578.76 | $ 504.26 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 504.26 | $ - | $ 11.08 | $ 10.61 | $ 21.69 | $ 51.95 | $ 73.64 | $ 514.87 | $ 441.22 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 441.22 | $ - | $ 11.08 | $ 9.32 | $ 20.41 | $ 51.95 | $ 72.36 | $ 450.55 | $ 378.19 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 378.19 | $ - | $ 11.08 | $ 7.99 | $ 19.07 | $ 51.95 | $ 71.02 | $ 386.18 | $ 315.16 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 315.16 | $ - | $ 11.08 | $ 6.73 | $ 17.82 | $ 51.95 | $ 69.77 | $ 321.89 | $ 252.13 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 252.13 | $ - | $ 11.08 | $ 5.39 | $ 16.47 | $ 51.95 | $ 68.42 | $ 257.52 | $ 189.10 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 189.10 | $ - | $ 11.08 | $ 3.75 | $ 14.83 | $ 51.95 | $ 66.78 | $ 192.84 | $ 126.06 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 126.06 | $ - | $ 11.08 | $ 2.37 | $ 13.45 | $ 51.95 | $ 65.40 | $ 128.44 | $ 63.03 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 63.03 | $ - | $ 11.08 | $ 1.19 | $ 12.27 | $ 51.95 | $ 64.22 | $ 64.22 | $ (0.00) |
| | | | | | | **$ 27,484.54** | **$ 221.64** | **$ 221.64** | **$ 158.97** | **$ 380.61** | **$ 1,039.00** | **$ 1,419.61** | **$ 32,781.65** | **$ 31,362.04** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **22** | 10/12/16 | 12/31/16 | 81 | 3.500% | $ 866.00 | $ 6.71 | $ - | $ - | $ - | $ - | $ - | $ 872.71 | $ 872.71 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 872.71 | $ 7.53 | $ - | $ - | $ - | $ - | $ - | $ 880.24 | $ 880.24 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 880.24 | $ 8.14 | $ - | $ - | $ - | $ - | $ - | $ 888.38 | $ 888.38 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 888.38 | $ 8.87 | $ - | $ - | $ - | $ - | $ - | $ 897.25 | $ 897.25 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 897.25 | $ 9.52 | $ - | $ - | $ - | $ - | $ - | $ 906.77 | $ 906.77 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 906.77 | $ 9.50 | $ - | $ - | $ - | $ - | $ - | $ 916.27 | $ 916.27 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 916.27 | $ 10.21 | $ - | $ - | $ - | $ - | $ - | $ 926.48 | $ 926.48 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 926.48 | $ 10.95 | $ - | $ - | $ - | $ - | $ - | $ 937.44 | $ 937.44 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 937.44 | $ 11.72 | $ - | $ - | $ - | $ - | $ - | $ 949.16 | $ 949.16 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 949.16 | $ 12.12 | $ - | $ - | $ - | $ - | $ - | $ 961.28 | $ 961.28 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 961.28 | $ 13.06 | $ - | $ - | $ - | $ - | $ - | $ 974.34 | $ 974.34 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 974.34 | $ 13.51 | $ - | $ - | $ - | $ - | $ - | $ 987.85 | $ 987.85 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 987.85 | $ 13.50 | $ - | $ - | $ - | $ - | $ - | $ 1,001.34 | $ 1,001.34 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,001.34 | $ 12.35 | $ - | $ - | $ - | $ - | $ - | $ 1,013.69 | $ 1,013.69 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,013.69 | $ 11.97 | $ - | $ - | $ - | $ - | $ - | $ 1,025.66 | $ 1,025.66 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,025.66 | $ 8.84 | $ - | $ - | $ - | $ - | $ - | $ 1,034.51 | $ 1,034.51 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,034.51 | $ 8.45 | $ 8.85 | $ 8.45 | $ 17.30 | $ 43.30 | $ 60.60 | $ 1,051.41 | $ 990.81 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 990.81 | $ - | $ 8.85 | $ 7.94 | $ 16.79 | $ 43.30 | $ 60.09 | $ 998.75 | $ 938.66 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 938.66 | $ - | $ 8.85 | $ 7.61 | $ 16.45 | $ 43.30 | $ 59.75 | $ 946.27 | $ 886.51 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 886.51 | $ - | $ 8.85 | $ 7.26 | $ 16.11 | $ 43.30 | $ 59.41 | $ 893.78 | $ 834.37 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 834.37 | $ - | $ 8.85 | $ 6.83 | $ 15.68 | $ 43.30 | $ 58.98 | $ 841.20 | $ 782.22 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 782.22 | $ - | $ 8.85 | $ 6.27 | $ 15.12 | $ 43.30 | $ 58.42 | $ 788.49 | $ 730.07 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 730.07 | $ - | $ 8.85 | $ 5.92 | $ 14.76 | $ 43.30 | $ 58.06 | $ 735.99 | $ 677.92 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 677.92 | $ - | $ 8.85 | $ 6.15 | $ 15.00 | $ 43.30 | $ 58.30 | $ 684.07 | $ 625.77 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 625.77 | $ - | $ 8.85 | $ 7.74 | $ 16.59 | $ 43.30 | $ 59.89 | $ 633.52 | $ 573.63 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 573.63 | $ - | $ 8.85 | $ 8.93 | $ 17.77 | $ 43.30 | $ 61.07 | $ 582.55 | $ 521.48 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 521.48 | $ - | $ 8.85 | $ 9.75 | $ 18.60 | $ 43.30 | $ 61.90 | $ 531.23 | $ 469.33 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 469.33 | $ - | $ 8.85 | $ 9.49 | $ 18.34 | $ 43.30 | $ 61.64 | $ 478.82 | $ 417.18 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 417.18 | $ - | $ 8.85 | $ 8.78 | $ 17.63 | $ 43.30 | $ 60.93 | $ 425.96 | $ 365.04 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 365.04 | $ - | $ 8.85 | $ 7.71 | $ 16.56 | $ 43.30 | $ 59.86 | $ 372.75 | $ 312.89 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 312.89 | $ - | $ 8.85 | $ 6.61 | $ 15.46 | $ 43.30 | $ 58.76 | $ 319.50 | $ 260.74 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 260.74 | $ - | $ 8.85 | $ 5.57 | $ 14.42 | $ 43.30 | $ 57.72 | $ 266.31 | $ 208.59 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 208.59 | $ - | $ 8.85 | $ 4.46 | $ 13.30 | $ 43.30 | $ 56.60 | $ 213.05 | $ 156.44 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 156.44 | $ - | $ 8.85 | $ 3.10 | $ 11.95 | $ 43.30 | $ 55.25 | $ 159.55 | $ 104.30 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 104.30 | $ - | $ 8.85 | $ 1.96 | $ 10.81 | $ 43.30 | $ 54.11 | $ 106.26 | $ 52.15 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 52.15 | $ - | $ 8.85 | $ 0.99 | $ 9.83 | $ 43.30 | $ 53.13 | $ 53.13 | $ 0.00 |
| | | | | | | **$ 22,505.71** | **$ 176.96** | **$ 176.96** | **$ 131.52** | **$ 308.48** | **$ 866.00** | **$ 1,174.48** | **$ 26,255.95** | **$ 25,081.47** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **23** | 09/23/16 | 09/30/16 | 8 | 3.500% | $ 694.00 | $ 0.53 | $ - | $ - | $ - | $ - | $ - | $ 694.53 | $ 694.53 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 694.53 | $ 6.11 | $ - | $ - | $ - | $ - | $ - | $ 700.64 | $ 700.64 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 700.64 | $ 6.05 | $ - | $ - | $ - | $ - | $ - | $ 706.69 | $ 706.69 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 706.69 | $ 6.54 | $ - | $ - | $ - | $ - | $ - | $ 713.22 | $ 713.22 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 713.22 | $ 7.12 | $ - | $ - | $ - | $ - | $ - | $ 720.34 | $ 720.34 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 720.34 | $ 7.64 | $ - | $ - | $ - | $ - | $ - | $ 727.99 | $ 727.99 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 727.99 | $ 7.63 | $ - | $ - | $ - | $ - | $ - | $ 735.62 | $ 735.62 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 735.62 | $ 8.20 | $ - | $ - | $ - | $ - | $ - | $ 743.81 | $ 743.81 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 743.81 | $ 8.79 | $ - | $ - | $ - | $ - | $ - | $ 752.61 | $ 752.61 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 752.61 | $ 9.41 | $ - | $ - | $ - | $ - | $ - | $ 762.02 | $ 762.02 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 762.02 | $ 9.73 | $ - | $ - | $ - | $ - | $ - | $ 771.75 | $ 771.75 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 771.75 | $ 10.49 | $ - | $ - | $ - | $ - | $ - | $ 782.24 | $ 782.24 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 782.24 | $ 10.84 | $ - | $ - | $ - | $ - | $ - | $ 793.08 | $ 793.08 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 793.08 | $ 10.83 | $ - | $ - | $ - | $ - | $ - | $ 803.91 | $ 803.91 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 803.91 | $ 9.91 | $ - | $ - | $ - | $ - | $ - | $ 813.83 | $ 813.83 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 813.83 | $ 9.61 | $ - | $ - | $ - | $ - | $ - | $ 823.44 | $ 823.44 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 823.44 | $ 7.10 | $ - | $ - | $ - | $ - | $ - | $ 830.54 | $ 830.54 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 830.54 | $ 6.79 | $ 7.17 | $ 6.79 | $ 13.95 | $ 34.70 | $ 48.65 | $ 844.11 | $ 795.46 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 795.46 | $ - | $ 7.17 | $ 6.37 | $ 13.54 | $ 34.70 | $ 48.24 | $ 801.83 | $ 753.59 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 753.59 | $ - | $ 7.17 | $ 6.11 | $ 13.27 | $ 34.70 | $ 47.97 | $ 759.70 | $ 711.73 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 711.73 | $ - | $ 7.17 | $ 5.83 | $ 13.00 | $ 34.70 | $ 47.70 | $ 717.56 | $ 669.86 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 669.86 | $ - | $ 7.17 | $ 5.49 | $ 12.65 | $ 34.70 | $ 47.35 | $ 675.35 | $ 627.99 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 627.99 | $ - | $ 7.17 | $ 5.03 | $ 12.20 | $ 34.70 | $ 46.90 | $ 633.03 | $ 586.13 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 586.13 | $ - | $ 7.17 | $ 4.75 | $ 11.92 | $ 34.70 | $ 46.62 | $ 590.88 | $ 544.26 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 544.26 | $ - | $ 7.17 | $ 4.94 | $ 12.10 | $ 34.70 | $ 46.80 | $ 549.20 | $ 502.39 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 502.39 | $ - | $ 7.17 | $ 6.22 | $ 13.38 | $ 34.70 | $ 48.08 | $ 508.61 | $ 460.53 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 460.53 | $ - | $ 7.17 | $ 7.17 | $ 14.33 | $ 34.70 | $ 49.03 | $ 467.69 | $ 418.66 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 418.66 | $ - | $ 7.17 | $ 7.83 | $ 14.99 | $ 34.70 | $ 49.69 | $ 426.49 | $ 376.80 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 376.80 | $ - | $ 7.17 | $ 7.62 | $ 14.78 | $ 34.70 | $ 49.48 | $ 384.41 | $ 334.93 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 334.93 | $ - | $ 7.17 | $ 7.05 | $ 14.22 | $ 34.70 | $ 48.92 | $ 341.98 | $ 293.06 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 293.06 | $ - | $ 7.17 | $ 6.19 | $ 13.36 | $ 34.70 | $ 48.06 | $ 299.26 | $ 251.20 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 251.20 | $ - | $ 7.17 | $ 5.31 | $ 12.47 | $ 34.70 | $ 47.17 | $ 256.51 | $ 209.33 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 209.33 | $ - | $ 7.17 | $ 4.47 | $ 11.64 | $ 34.70 | $ 46.34 | $ 213.80 | $ 167.46 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 167.46 | $ - | $ 7.17 | $ 3.58 | $ 10.74 | $ 34.70 | $ 45.44 | $ 171.04 | $ 125.60 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 125.60 | $ - | $ 7.17 | $ 2.49 | $ 9.66 | $ 34.70 | $ 44.36 | $ 128.09 | $ 83.73 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 83.73 | $ - | $ 7.17 | $ 1.58 | $ 8.74 | $ 34.70 | $ 43.44 | $ 85.31 | $ 41.87 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 41.87 | $ - | $ 7.17 | $ 0.79 | $ 7.96 | $ 34.70 | $ 42.66 | $ 42.66 | $ (0.00) |
| | | | | | | **$ 18,259.27** | **$ 143.32** | **$ 143.32** | **$ 105.59** | **$ 248.92** | **$ 694.00** | **$ 942.92** | **$ 21,773.75** | **$ 20,830.83** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **24** | 10/21/16 | 12/31/16 | 72 | 3.500% | $ 541.00 | $ 3.72 | $ - | $ - | $ - | $ - | $ - | $ 544.72 | $ 544.72 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 544.72 | $ 4.70 | $ - | $ - | $ - | $ - | $ - | $ 549.43 | $ 549.43 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 549.43 | $ 5.08 | $ - | $ - | $ - | $ - | $ - | $ 554.51 | $ 554.51 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 554.51 | $ 5.53 | $ - | $ - | $ - | $ - | $ - | $ 560.04 | $ 560.04 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 560.04 | $ 5.94 | $ - | $ - | $ - | $ - | $ - | $ 565.99 | $ 565.99 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 565.99 | $ 5.93 | $ - | $ - | $ - | $ - | $ - | $ 571.92 | $ 571.92 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 571.92 | $ 6.37 | $ - | $ - | $ - | $ - | $ - | $ 578.29 | $ 578.29 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 578.29 | $ 6.84 | $ - | $ - | $ - | $ - | $ - | $ 585.13 | $ 585.13 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 585.13 | $ 7.32 | $ - | $ - | $ - | $ - | $ - | $ 592.44 | $ 592.44 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 592.44 | $ 7.57 | $ - | $ - | $ - | $ - | $ - | $ 600.01 | $ 600.01 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 600.01 | $ 8.15 | $ - | $ - | $ - | $ - | $ - | $ 608.16 | $ 608.16 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 608.16 | $ 8.43 | $ - | $ - | $ - | $ - | $ - | $ 616.59 | $ 616.59 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 616.59 | $ 8.42 | $ - | $ - | $ - | $ - | $ - | $ 625.02 | $ 625.02 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 625.02 | $ 7.71 | $ - | $ - | $ - | $ - | $ - | $ 632.72 | $ 632.72 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 632.72 | $ 7.47 | $ - | $ - | $ - | $ - | $ - | $ 640.20 | $ 640.20 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 640.20 | $ 5.52 | $ - | $ - | $ - | $ - | $ - | $ 645.72 | $ 645.72 |
| 01 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 645.72 | $ 5.28 | $ 5.50 | $ 5.28 | $ 10.77 | $ 27.05 | $ 37.82 | $ 656.27 | $ 618.44 |
| 02 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 618.44 | $ - | $ 5.50 | $ 4.96 | $ 10.46 | $ 27.05 | $ 37.51 | $ 623.40 | $ 585.89 |
| 03 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 585.89 | $ - | $ 5.50 | $ 4.75 | $ 10.25 | $ 27.05 | $ 37.30 | $ 590.64 | $ 553.34 |
| 04 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 553.34 | $ - | $ 5.50 | $ 4.53 | $ 10.03 | $ 27.05 | $ 37.08 | $ 557.88 | $ 520.79 |
| 05 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 520.79 | $ - | $ 5.50 | $ 4.27 | $ 9.77 | $ 27.05 | $ 36.82 | $ 525.06 | $ 488.24 |
| 06 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 488.24 | $ - | $ 5.50 | $ 3.91 | $ 9.41 | $ 27.05 | $ 36.46 | $ 492.16 | $ 455.69 |
| 07 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 455.69 | $ - | $ 5.50 | $ 3.69 | $ 9.19 | $ 27.05 | $ 36.24 | $ 459.39 | $ 423.14 |
| 08 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 423.14 | $ - | $ 5.50 | $ 3.84 | $ 9.34 | $ 27.05 | $ 36.39 | $ 426.98 | $ 390.59 |
| 09 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 390.59 | $ - | $ 5.50 | $ 4.83 | $ 10.33 | $ 27.05 | $ 37.38 | $ 395.43 | $ 358.05 |
| 10 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 358.05 | $ - | $ 5.50 | $ 5.57 | $ 11.07 | $ 27.05 | $ 38.12 | $ 363.62 | $ 325.50 |
| 11 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 325.50 | $ - | $ 5.50 | $ 6.09 | $ 11.59 | $ 27.05 | $ 38.64 | $ 331.58 | $ 292.95 |
| 12 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 292.95 | $ - | $ 5.50 | $ 5.92 | $ 11.42 | $ 27.05 | $ 38.47 | $ 298.87 | $ 260.40 |
| 13 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 260.40 | $ - | $ 5.50 | $ 5.48 | $ 10.98 | $ 27.05 | $ 38.03 | $ 265.88 | $ 227.85 |
| 14 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 227.85 | $ - | $ 5.50 | $ 4.82 | $ 10.31 | $ 27.05 | $ 37.36 | $ 232.66 | $ 195.30 |
| 15 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 195.30 | $ - | $ 5.50 | $ 4.13 | $ 9.63 | $ 27.05 | $ 36.68 | $ 199.42 | $ 162.75 |
| 16 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 162.75 | $ - | $ 5.50 | $ 3.48 | $ 8.98 | $ 27.05 | $ 36.03 | $ 166.23 | $ 130.20 |
| 17 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 130.20 | $ - | $ 5.50 | $ 2.78 | $ 8.28 | $ 27.05 | $ 35.33 | $ 132.98 | $ 97.65 |
| 18 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 97.65 | $ - | $ 5.50 | $ 1.94 | $ 7.44 | $ 27.05 | $ 34.49 | $ 99.58 | $ 65.10 |
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 65.10 | $ - | $ 5.50 | $ 1.23 | $ 6.72 | $ 27.05 | $ 33.77 | $ 66.32 | $ 32.55 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 32.55 | $ - | $ 5.50 | $ 0.62 | $ 6.11 | $ 27.05 | $ 33.16 | $ 33.16 | $ (0.00) |
| | | | | | | **$ 14,048.02** | **$ 109.99** | **$ 109.99** | **$ 82.09** | **$ 192.09** | **$ 541.00** | **$ 733.09** | **$ 16,388.38** | **$ 15,655.30** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **25** | 11/22/16 | 12/31/16 | 40 | 3.500% | $ 413.00 | $ 1.58 | $ - | $ - | $ - | $ - | $ - | $ 414.58 | $ 414.58 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 19 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 49.55 | $ - | $ 4.12 | $ 0.93 | $ 5.06 | $ 20.65 | $ 25.71 | $ 50.48 | $ 24.77 |
| 20 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 24.77 | $ - | $ 4.12 | $ 0.47 | $ 4.59 | $ 20.65 | $ 25.24 | $ 25.24 | $ 0.00 |
| | | | | | | **$ 10,692.94** | **$ 82.46** | **$ 82.46** | **$ 62.48** | **$ 144.94** | **$ 413.00** | **$ 557.94** | **$ 12,472.88** | **$ 11,914.95** |

| Payment # | Date Payment Received | Facility Cost | ITCC | One-Time Cost | Total Cost |
|---|---|---|---|---|---|
| 01 | 08/01/14 | | | | $ - |
| 02 | 11/01/14 | | | | $ - |
| 03 | 02/01/15 | | | | $ - |
| 04 | 05/01/15 | | | | $ - |
| 05 | 08/01/15 | | | | $ - |
| 06 | 11/01/15 | $ 253,241.27 | $ - | $ 1,141.37 | $ 254,382.64 |
| 07 | 02/01/16 | $ 373,466.00 | $ - | $ 1,684.86 | $ 375,150.86 |
| 08 | 05/01/16 | $ 201,660.00 | $ - | $ 909.14 | $ 202,569.14 |
| 09 | 08/01/16 | $ 99,143.00 | $ - | $ 447.45 | $ 99,590.45 |
| 10 | N/A | $ - | $ - | $ - | $ - |
| 11 | N/A | $ - | $ - | $ - | $ - |
| 12 | N/A | $ - | $ - | $ - | $ - |
| 13 | N/A | $ - | $ - | $ - | $ - |
| 14 | N/A | $ - | $ - | $ - | $ - |
| 15 | N/A | $ - | $ - | $ - | $ - |
| 16 | N/A | $ - | $ - | $ - | $ - |
| 17 | N/A | $ - | $ - | $ - | $ - |
| 18 | N/A | $ - | $ - | $ - | $ - |
| 19 | N/A | $ - | $ - | $ - | $ - |
| 20 | N/A | $ - | $ - | $ - | $ - |
| | **Total** | **$ 927,510.27** | **$ -** | **$ 4,182.82** | **$ 931,693.09** |
| | **phase 1** | **$ 1,030,566.97** | **$ -** | **$ 4,647.58** | **$ 1,035,214.55** |
| | **phase 2** | **$ 1,442,793.76** | **$ -** | **$ 6,506.61** | **$ 1,449,300.36** |
| | **phase 3** | **$ 927,510.27** | **$ -** | **$ 4,182.82** | **$ 931,693.09** |
| | | **$ 3,400,871.00** | **$ -** | **$ 15,337.00** | **$ 3,416,208.00** |
| True Up 1 | N/A | $ - | $ - | $ - | $ - |
| True Up 2 | N/A | $ - | $ - | $ - | $ - |
| | **Grand Total** | **$ 927,510.27** | **$ -** | **$ 4,182.82** | **$ 931,693.09** |

| | Estimate | Actual | MW | Ratio | 10163404 |
|---|---|---|---|---|---|
| **In-Service Date:** | 06/07/16 | 06/07/16 | | | |
| **COD Phase 1:** | 07/15/16 | 07/25/16 | 100 | 0.303030303 | $ 1,030,566.97 |
| **COD Phase 2:** | 10/01/16 | 08/19/16 | 140 | 0.424242424 | $ 1,442,793.76 |
| **COD Phase 3:** | 11/30/16 | 09/30/20 | 90 | 0.272727273 | $ 927,510.27 |

**Facility Cost 06**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2016 | 06/07/16 | 06/30/16 | 24 | 3.460% | $ 927,510.27 | $ 2,104.38 | | | | | | $ 929,614.66 | $ 929,614.66 |
| N/A | Q3/2016 | 07/01/16 | 09/30/16 | 92 | 3.500% | $ 929,614.66 | $ 8,178.58 | | | | | | $ 937,793.23 | $ 937,793.23 |
| N/A | Q4/2016 | 10/01/16 | 12/31/16 | 92 | 3.500% | $ 937,793.23 | $ 8,250.53 | | | | | | $ 946,043.76 | $ 946,043.76 |
| N/A | Q1/2017 | 01/01/17 | 03/31/17 | 90 | 3.500% | $ 946,043.76 | $ 8,164.49 | | | | | | $ 954,208.25 | $ 954,208.25 |
| N/A | Q2/2017 | 04/01/17 | 06/30/17 | 91 | 3.710% | $ 954,208.25 | $ 8,826.03 | | | | | | $ 963,034.29 | $ 963,034.29 |
| N/A | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 963,034.29 | $ 9,612.40 | | | | | | $ 972,646.69 | $ 972,646.69 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 972,646.69 | $ 10,321.25 | | | | | | $ 982,967.93 | $ 982,967.93 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 982,967.93 | $ 10,300.97 | | | | | | $ 993,268.90 | $ 993,268.90 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 993,268.90 | $ 11,069.37 | | | | | | $ 1,004,338.27 | $ 1,004,338.27 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 1,004,338.27 | $ 11,872.65 | | | | | | $ 1,016,210.92 | $ 1,016,210.92 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 1,016,210.92 | $ 12,704.59 | | | | | | $ 1,028,915.51 | $ 1,028,915.51 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 1,028,915.51 | $ 13,141.93 | | | | | | $ 1,042,057.44 | $ 1,042,057.44 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,042,057.44 | $ 14,159.13 | | | | | | $ 1,056,216.57 | $ 1,056,216.57 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,056,216.57 | $ 14,642.34 | | | | | | $ 1,070,858.92 | $ 1,070,858.92 |
| N/A | Q4/2019 | 10/1/2019 | 12/31/2019 | 92 | 5.420% | $ 1,070,858.92 | $ 14,629.40 | | | | | | $ 1,085,488.32 | $ 1,085,488.32 |
| N/A | Q1/2020 | 1/1/2020 | 3/31/2020 | 91 | 4.960% | $ 1,085,488.32 | $ 13,386.50 | | | | | | $ 1,098,874.82 | $ 1,098,874.82 |
| N/A | Q2/2020 | 4/1/2020 | 6/30/2020 | 91 | 4.750% | $ 1,098,874.82 | $ 12,977.83 | | | | | | $ 1,111,852.65 | $ 1,111,852.65 |
| N/A | Q3/2020 | 7/1/2020 | 9/30/2020 | 92 | 3.430% | $ 1,111,852.65 | $ 9,586.24 | | | | | | $ 1,121,438.89 | $ 1,121,438.89 |
| N/A | Q4/2020 | 10/1/2020 | 12/31/2020 | 92 | 3.250% | $ 1,121,438.89 | $ 9,161.48 | | | | | | $ 1,130,600.37 | $ 1,130,600.37 |
| N/A | Q1/2021 | 1/1/2021 | 3/31/2021 | 90 | 3.250% | $ 1,130,600.37 | $ 9,060.29 | | | | | | $ 1,139,660.66 | $ 1,139,660.66 |
| N/A | Q2/2021 | 4/1/2021 | 6/30/2021 | 91 | 3.250% | $ 1,139,660.66 | $ 9,234.37 | | | | | | $ 1,148,895.03 | $ 1,148,895.03 |
| N/A | Q3/2021 | 7/1/2021 | 9/30/2021 | 92 | 3.250% | $ 1,148,895.03 | $ 9,411.50 | | | | | | $ 1,158,306.53 | $ 1,158,306.53 |
| N/A | Q4/2021 | 10/1/2021 | 12/31/2021 | 92 | 3.250% | $ 1,158,306.53 | $ 9,488.59 | | | | | | $ 1,167,795.12 | $ 1,167,795.12 |
| N/A | Q1/2022 | 1/1/2022 | 3/31/2022 | 90 | 3.250% | $ 1,167,795.12 | $ 9,358.36 | | | | | | $ 1,177,153.48 | $ 1,177,153.48 |
| N/A | Q2/2022 | 4/1/2022 | 6/30/2022 | 91 | 3.250% | $ 1,177,153.48 | $ 9,538.17 | | | | | | $ 1,186,691.65 | $ 1,186,691.65 |
| 1 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,186,691.65 | $ 10,768.01 | $ 13,497.47 | $ 10,768.01 | $ 24,265.48 | $ 46,375.51 | $ 70,640.99 | $ 1,208,227.66 | $ 1,137,586.67 |
| 2 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,137,586.67 | | $ 13,497.47 | $ 14,078.65 | $ 27,576.12 | $ 46,375.51 | $ 73,951.63 | $ 1,151,665.32 | $ 1,077,713.69 |
| 3 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,077,713.69 | | $ 13,497.47 | $ 16,768.04 | $ 30,265.51 | $ 46,375.51 | $ 76,641.03 | $ 1,094,481.73 | $ 1,017,840.71 |
| 4 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,017,840.71 | | $ 13,497.47 | $ 19,032.23 | $ 32,529.70 | $ 46,375.51 | $ 78,905.21 | $ 1,036,872.93 | $ 957,967.72 |
| 5 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 957,967.72 | | $ 13,497.47 | $ 19,365.12 | $ 32,862.59 | $ 46,375.51 | $ 79,238.10 | $ 977,332.85 | $ 898,094.74 |
| 6 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 898,094.74 | | $ 13,497.47 | $ 18,901.82 | $ 32,399.29 | $ 46,375.51 | $ 78,774.80 | $ 916,996.56 | $ 838,221.76 |
| 7 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 838,221.76 | | $ 13,497.47 | $ 17,714.88 | $ 31,212.35 | $ 46,375.51 | $ 77,587.86 | $ 855,936.64 | $ 778,348.78 |
| 8 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 778,348.78 | | $ 13,497.47 | $ 16,449.53 | $ 29,947.00 | $ 46,375.51 | $ 76,322.51 | $ 794,798.31 | $ 718,475.79 |
| 9 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 718,475.79 | | $ 13,497.47 | $ 15,351.04 | $ 28,848.51 | $ 46,375.51 | $ 75,224.02 | $ 733,826.83 | $ 658,602.81 |
| 10 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 658,602.81 | | $ 13,497.47 | $ 14,071.79 | $ 27,569.26 | $ 46,375.51 | $ 73,944.77 | $ 672,674.60 | $ 598,729.83 |
| 11 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 598,729.83 | | $ 13,497.47 | $ 11,869.61 | $ 25,367.08 | $ 46,375.51 | $ 71,742.60 | $ 610,599.44 | $ 538,856.85 |
| 12 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 538,856.85 | | $ 13,497.47 | $ 10,143.06 | $ 23,640.53 | $ 46,375.51 | $ 70,016.04 | $ 548,999.90 | $ 478,983.86 |
| 13 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 478,983.86 | | $ 13,497.47 | $ 9,054.76 | $ 22,552.23 | $ 46,375.51 | $ 68,927.75 | $ 488,038.63 | $ 419,110.88 |
| 14 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 419,110.88 | | $ 13,497.47 | $ 7,922.92 | $ 21,420.39 | $ 46,375.51 | $ 67,795.90 | $ 427,033.80 | $ 359,237.90 |
| | | | | | | | **$ 269,949.38** | **$ 188,964.57** | **$ 201,491.45** | **$ 390,456.02** | **$ 649,257.19** | **$ 1,039,713.21** | **$ 37,942,418.05** | **$ 36,902,704.84** |

| Start Date | End Date | Quarterly Interest Amount ($) | Principal Paid | Accrued Interest Paid | Total Interest Paid |
|---|---|---|---|---|---|
| 07/01/22 | 09/30/22 | $ 49.06 | $ 209.14 | $ 63.67 | $112.73 |
| 10/01/22 | 12/31/22 | $ 64.15 | $ 209.14 | $ 63.67 | $127.81 |
| 01/01/23 | 03/31/23 | $ 76.40 | $ 209.14 | $ 63.67 | $140.07 |
| 04/01/23 | 06/30/23 | $ 86.72 | $ 209.14 | $ 63.67 | $150.38 |
| 07/01/23 | 09/30/23 | $ 88.24 | $ 209.14 | $ 63.67 | $151.90 |
| 10/01/23 | 12/31/23 | $ 86.12 | $ 209.14 | $ 63.67 | $149.79 |
| 01/01/24 | 03/31/24 | $ 80.72 | $ 209.14 | $ 63.67 | $144.38 |
| 04/01/24 | 06/30/24 | $ 74.95 | $ 209.14 | $ 63.67 | $138.62 |
| 07/01/24 | 09/30/24 | $ 69.95 | $ 209.14 | $ 63.67 | $133.61 |
| 10/01/24 | 12/31/24 | $ 64.12 | $ 209.14 | $ 63.67 | $127.78 |
| 01/01/25 | 03/31/25 | $ 54.08 | $ 209.14 | $ 63.67 | $117.75 |
| 04/01/25 | 06/30/25 | $ 46.22 | $ 209.14 | $ 63.67 | $109.88 |
| 07/01/25 | 09/30/25 | $ 41.26 | $ 209.14 | $ 63.67 | $104.92 |
| 10/01/25 | 12/31/25 | $ 36.10 | $ 209.14 | $ 63.67 | $ 99.77 |
| | | **$ 5,243.16** | **$ 2,524.33** | **$ 1,696.67** | **$ -** |

| Payment # | Date Payment Received | Facility Cost | ITCC | One-Time Cost | Total Cost |
|---|---|---|---|---|---|
| 01 | 04/19/17 | $ 361,734.00 | $ - | $ - | $ 361,734.00 |
| 02 | 02/24/18 | $ 495,256.00 | $ - | $ - | $ 495,256.00 |
| | **Total** | **$ 856,990.00** | **$ -** | **$ -** | **$ 856,990.00** |
| **True Up** | **N/A** | **$ (81,090.68)** | $ - | $ - | $ (81,090.68) |
| **Revised True Up** | **N/A** | **$ -** | $ - | $ - | $ - |
| | **Grand Total** | **$ 775,899.32** | **$ -** | **$ -** | **$ 775,899.32** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | 09/30/13 | 12/17/19 | | | |
| **COD:** | 01/01/20 | 12/17/19 | | | |

**Facility Cost** **01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 12/17/19 | 12/31/19 | 15 | 5.420% | $ 856,990.00 | $ 1,908.86 | $ - | $ - | $ - | $ - | $ - | $ 858,898.86 | $ 858,898.86 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 858,898.86 | $ 10,592.15 | $ - | $ - | $ - | $ - | $ - | $ 869,491.00 | $ 869,491.00 |
| 01 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 869,491.00 | $ 10,268.78 | $ 1,138.49 | $ 10,268.78 | $ 11,407.27 | $ 42,849.50 | $ 54,256.77 | $ 890,028.57 | $ 835,771.80 |
| 02 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 835,771.80 | $ - | $ 1,138.49 | $ 7,205.91 | $ 8,344.40 | $ 42,849.50 | $ 51,193.90 | $ 842,977.70 | $ 791,783.81 |
| 03 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 791,783.81 | $ - | $ 1,138.49 | $ 6,468.40 | $ 7,606.89 | $ 42,849.50 | $ 50,456.39 | $ 798,252.21 | $ 747,795.82 |
| 04 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 747,795.82 | $ - | $ 1,138.49 | $ 5,992.61 | $ 7,131.10 | $ 42,849.50 | $ 49,980.60 | $ 753,788.43 | $ 703,807.83 |
| 05 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 703,807.83 | $ - | $ 1,138.49 | $ 5,702.77 | $ 6,841.26 | $ 42,849.50 | $ 49,690.76 | $ 709,510.60 | $ 659,819.84 |
| 06 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 659,819.84 | $ - | $ 1,138.49 | $ 5,405.10 | $ 6,543.59 | $ 42,849.50 | $ 49,393.09 | $ 665,224.94 | $ 615,831.85 |
| 07 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 615,831.85 | $ - | $ 1,138.49 | $ 5,044.76 | $ 6,183.25 | $ 42,849.50 | $ 49,032.75 | $ 620,876.61 | $ 571,843.86 |
| 08 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 571,843.86 | $ - | $ 1,138.49 | $ 4,582.58 | $ 5,721.07 | $ 42,849.50 | $ 48,570.57 | $ 576,426.45 | $ 527,855.87 |
| 09 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 527,855.87 | $ - | $ 1,138.49 | $ 4,277.08 | $ 5,415.57 | $ 42,849.50 | $ 48,265.07 | $ 532,132.95 | $ 483,867.88 |
| 10 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 483,867.88 | $ - | $ 1,138.49 | $ 4,390.60 | $ 5,529.09 | $ 42,849.50 | $ 48,378.59 | $ 488,258.49 | $ 439,879.89 |
| 11 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 439,879.89 | $ - | $ 1,138.49 | $ 5,443.91 | $ 6,582.39 | $ 42,849.50 | $ 49,431.89 | $ 445,323.80 | $ 395,891.90 |
| 12 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 395,891.90 | $ - | $ 1,138.49 | $ 6,159.64 | $ 7,298.13 | $ 42,849.50 | $ 50,147.63 | $ 402,051.55 | $ 351,903.92 |
| 13 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 351,903.92 | $ - | $ 1,138.49 | $ 6,580.12 | $ 7,718.61 | $ 42,849.50 | $ 50,568.11 | $ 358,484.04 | $ 307,915.93 |
| 14 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 307,915.93 | $ - | $ 1,138.49 | $ 6,224.46 | $ 7,362.95 | $ 42,849.50 | $ 50,212.45 | $ 314,140.38 | $ 263,927.94 |
| 15 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 263,927.94 | $ - | $ 1,138.49 | $ 5,554.78 | $ 6,693.27 | $ 42,849.50 | $ 49,542.77 | $ 269,482.72 | $ 219,939.95 |
| 16 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 219,939.95 | $ - | $ 1,138.49 | $ 4,648.18 | $ 5,786.67 | $ 42,849.50 | $ 48,636.17 | $ 224,588.13 | $ 175,951.96 |
| 17 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 175,951.96 | $ - | $ 1,138.49 | $ 3,718.55 | $ 4,857.04 | $ 42,849.50 | $ 47,706.54 | $ 179,670.51 | $ 131,963.97 |
| 18 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 131,963.97 | $ - | $ 1,138.49 | $ 2,819.56 | $ 3,958.05 | $ 42,849.50 | $ 46,807.55 | $ 134,783.53 | $ 87,975.98 |
| 19 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 87,975.98 | $ - | $ 1,138.49 | $ 1,879.71 | $ 3,018.19 | $ 42,849.50 | $ 45,867.69 | $ 89,855.68 | $ 43,987.99 |
| 20 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 43,987.99 | $ - | $ 1,138.49 | $ 872.05 | $ 2,010.54 | $ 42,849.50 | $ 44,860.04 | $ 44,860.04 | $ - |
| | | | | | | **$ 10,943,097.85** | **$ 22,769.79** | **$ 22,769.79** | **$ 103,239.54** | **$ 126,009.33** | **$ 856,990.00** | **$ 982,999.33** | **$ 11,069,107.18** | **$ 10,086,107.85** |

**TC Module Calculations** **01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Q2/2017 | 04/19/17 | 06/30/17 | 73 | 3.710% | $ 361,734.00 | $ 2,684.07 | $ - | $ - | $ - | $ - | $ - | $ 364,418.07 | $ 364,418.07 |
| | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 364,418.07 | $ 3,637.39 | $ - | $ - | $ - | $ - | $ - | $ 368,055.46 | $ 368,055.46 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 368,055.46 | $ 3,905.62 | $ - | $ - | $ - | $ - | $ - | $ 371,961.08 | $ 371,961.08 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 371,961.08 | $ 3,897.95 | $ - | $ - | $ - | $ - | $ - | $ 375,859.03 | $ 375,859.03 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 375,859.03 | $ 4,188.72 | $ - | $ - | $ - | $ - | $ - | $ 380,047.75 | $ 380,047.75 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 380,047.75 | $ 4,492.68 | $ - | $ - | $ - | $ - | $ - | $ 384,540.43 | $ 384,540.43 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 384,540.43 | $ 4,807.49 | $ - | $ - | $ - | $ - | $ - | $ 389,347.92 | $ 389,347.92 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 389,347.92 | $ 4,972.99 | $ - | $ - | $ - | $ - | $ - | $ 394,320.91 | $ 394,320.91 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 394,320.91 | $ 5,357.90 | $ - | $ - | $ - | $ - | $ - | $ 399,678.81 | $ 399,678.81 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 399,678.81 | $ 5,540.75 | $ - | $ - | $ - | $ - | $ - | $ 405,219.57 | $ 405,219.57 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 405,219.57 | $ 5,535.85 | $ - | $ - | $ - | $ - | $ - | $ 410,755.42 | $ 410,755.42 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 410,755.42 | $ 5,065.53 | $ - | $ - | $ - | $ - | $ - | $ 415,820.96 | $ 415,820.96 |
| 01 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 415,820.96 | $ 4,910.89 | $ 2,949.89 | $ - | $ 2,949.89 | $ 18,086.70 | $ 21,036.59 | $ 420,731.85 | $ 399,695.25 |
| 02 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 399,695.25 | $ - | $ 2,949.89 | $ 3,446.12 | $ 6,396.01 | $ 18,086.70 | $ 24,482.71 | $ 403,141.37 | $ 378,658.66 |
| 03 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 378,658.66 | $ - | $ 2,949.89 | $ 3,093.41 | $ 6,043.31 | $ 18,086.70 | $ 24,130.01 | $ 381,752.08 | $ 357,622.07 |
| 04 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 357,622.07 | $ - | $ 2,949.89 | $ 2,865.88 | $ 5,815.77 | $ 18,086.70 | $ 23,902.47 | $ 360,487.94 | $ 336,585.48 |
| 05 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 336,585.48 | $ - | $ 2,949.89 | $ 2,727.26 | $ 5,677.16 | $ 18,086.70 | $ 23,763.86 | $ 339,312.74 | $ 315,548.88 |
| 06 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 315,548.88 | $ - | $ 2,949.89 | $ 2,584.91 | $ 5,534.80 | $ 18,086.70 | $ 23,621.50 | $ 318,133.79 | $ 294,512.29 |
| 07 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 294,512.29 | $ - | $ 2,949.89 | $ 2,412.58 | $ 5,362.47 | $ 18,086.70 | $ 23,449.17 | $ 296,924.87 | $ 273,475.70 |
| 08 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 273,475.70 | $ - | $ 2,949.89 | $ 2,191.55 | $ 5,141.44 | $ 18,086.70 | $ 23,228.14 | $ 275,667.25 | $ 252,439.11 |
| 09 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 252,439.11 | $ - | $ 2,949.89 | $ 2,045.45 | $ 4,995.34 | $ 18,086.70 | $ 23,082.04 | $ 254,484.56 | $ 231,402.52 |
| 10 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 231,402.52 | $ - | $ 2,949.89 | $ 2,099.74 | $ 5,049.63 | $ 18,086.70 | $ 23,136.33 | $ 233,502.26 | $ 210,365.92 |
| 11 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 210,365.92 | $ - | $ 2,949.89 | $ 2,603.47 | $ 5,553.36 | $ 18,086.70 | $ 23,640.06 | $ 212,969.39 | $ 189,329.33 |
| 12 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 189,329.33 | $ - | $ 2,949.89 | $ 2,945.76 | $ 5,895.65 | $ 18,086.70 | $ 23,982.35 | $ 192,275.09 | $ 168,292.74 |
| 13 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 168,292.74 | $ - | $ 2,949.89 | $ 3,146.84 | $ 6,096.74 | $ 18,086.70 | $ 24,183.44 | $ 171,439.58 | $ 147,256.15 |
| 14 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 147,256.15 | $ - | $ 2,949.89 | $ 2,976.75 | $ 5,926.65 | $ 18,086.70 | $ 24,013.35 | $ 150,232.90 | $ 126,219.55 |
| 15 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 126,219.55 | $ - | $ 2,949.89 | $ 2,656.49 | $ 5,606.38 | $ 18,086.70 | $ 23,693.08 | $ 128,876.04 | $ 105,182.96 |
| 16 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 105,182.96 | $ - | $ 2,949.89 | $ 2,222.92 | $ 5,172.82 | $ 18,086.70 | $ 23,259.52 | $ 107,405.89 | $ 84,146.37 |
| 17 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 84,146.37 | $ - | $ 2,949.89 | $ 1,778.34 | $ 4,728.23 | $ 18,086.70 | $ 22,814.93 | $ 85,924.71 | $ 63,109.78 |
| 18 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 63,109.78 | $ - | $ 2,949.89 | $ 1,348.41 | $ 4,298.30 | $ 18,086.70 | $ 22,385.00 | $ 64,458.19 | $ 42,073.18 |
| 19 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 42,073.18 | $ - | $ 2,949.89 | $ 898.94 | $ 3,848.83 | $ 18,086.70 | $ 21,935.53 | $ 42,972.13 | $ 21,036.59 |
| 20 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 21,036.59 | $ - | $ 2,949.89 | $ 417.04 | $ 3,366.94 | $ 18,086.70 | $ 21,453.64 | $ 21,453.64 | $ - |
| | | | | | | **$ 9,018,711.94** | **$ 58,997.85** | **$ 58,997.85** | **$ 44,461.86** | **$ 103,459.71** | **$ 361,734.00** | **$ 465,193.71** | **$ 9,122,171.65** | |

**TC Module Calculations** **02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Q1/2018 | 02/24/18 | 03/31/18 | 36 | 4.250% | $ 495,256.00 | $ 2,076.00 | $ - | $ - | $ - | $ - | $ - | $ 497,332.00 | $ 497,332.00 |
| | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 497,332.00 | $ 5,542.46 | $ - | $ - | $ - | $ - | $ - | $ 502,874.46 | $ 502,874.46 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 502,874.46 | $ 5,944.67 | $ - | $ - | $ - | $ - | $ - | $ 508,819.13 | $ 508,819.13 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 508,819.13 | $ 6,361.21 | $ - | $ - | $ - | $ - | $ - | $ 515,180.34 | $ 515,180.34 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 515,180.34 | $ 6,580.19 | $ - | $ - | $ - | $ - | $ - | $ 521,760.54 | $ 521,760.54 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 521,760.54 | $ 7,089.51 | $ - | $ - | $ - | $ - | $ - | $ 528,850.05 | $ 528,850.05 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 528,850.05 | $ 7,331.46 | $ - | $ - | $ - | $ - | $ - | $ 536,181.50 | $ 536,181.50 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 536,181.50 | $ 7,324.97 | $ - | $ - | $ - | $ - | $ - | $ 543,506.48 | $ 543,506.48 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 543,506.48 | $ 6,702.65 | $ - | $ - | $ - | $ - | $ - | $ 550,209.13 | $ 550,209.13 |
| 01 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 550,209.13 | $ 6,498.03 | $ 3,072.56 | $ - | $ 3,072.56 | $ 24,762.80 | $ 27,835.36 | $ 556,707.16 | $ 528,871.80 |
| 02 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 528,871.80 | $ - | $ 3,072.56 | $ 4,559.86 | $ 7,632.42 | $ 24,762.80 | $ 32,395.22 | $ 533,431.66 | $ 501,036.44 |
| 03 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 501,036.44 | $ - | $ 3,072.56 | $ 4,093.17 | $ 7,165.72 | $ 24,762.80 | $ 31,928.52 | $ 505,129.61 | $ 473,201.09 |
| 04 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 473,201.09 | $ - | $ 3,072.56 | $ 3,792.09 | $ 6,864.65 | $ 24,762.80 | $ 31,627.45 | $ 476,993.18 | $ 445,365.73 |
| 05 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 445,365.73 | $ - | $ 3,072.56 | $ 3,608.68 | $ 6,681.24 | $ 24,762.80 | $ 31,444.04 | $ 448,974.41 | $ 417,530.37 |
| 06 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 417,530.37 | $ - | $ 3,072.56 | $ 3,420.32 | $ 6,492.88 | $ 24,762.80 | $ 31,255.68 | $ 420,950.69 | $ 389,695.01 |
| 07 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 389,695.01 | $ - | $ 3,072.56 | $ 3,192.30 | $ 6,264.85 | $ 24,762.80 | $ 31,027.65 | $ 392,887.31 | $ 361,859.65 |
| 08 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 361,859.65 | $ - | $ 3,072.56 | $ 2,899.83 | $ 5,972.39 | $ 24,762.80 | $ 30,735.19 | $ 364,759.49 | $ 334,024.30 |
| 09 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 334,024.30 | $ - | $ 3,072.56 | $ 2,706.51 | $ 5,779.07 | $ 24,762.80 | $ 30,541.87 | $ 336,730.81 | $ 306,188.94 |
| 10 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 306,188.94 | $ - | $ 3,072.56 | $ 2,778.35 | $ 5,850.91 | $ 24,762.80 | $ 30,613.71 | $ 308,967.29 | $ 278,353.58 |
| 11 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 278,353.58 | $ - | $ 3,072.56 | $ 3,444.87 | $ 6,517.43 | $ 24,762.80 | $ 31,280.23 | $ 281,798.45 | $ 250,518.22 |
| 12 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 250,518.22 | $ - | $ 3,072.56 | $ 3,897.79 | $ 6,970.35 | $ 24,762.80 | $ 31,733.15 | $ 254,416.01 | $ 222,682.86 |
| 13 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 222,682.86 | $ - | $ 3,072.56 | $ 4,163.86 | $ 7,236.42 | $ 24,762.80 | $ 31,999.22 | $ 226,846.73 | $ 194,847.51 |
| 14 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 194,847.51 | $ - | $ 3,072.56 | $ 3,938.80 | $ 7,011.36 | $ 24,762.80 | $ 31,774.16 | $ 198,786.31 | $ 167,012.15 |
| 15 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 167,012.15 | $ - | $ 3,072.56 | $ 3,515.03 | $ 6,587.59 | $ 24,762.80 | $ 31,350.39 | $ 170,527.18 | $ 139,176.79 |
| 16 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 139,176.79 | $ - | $ 3,072.56 | $ 2,941.35 | $ 6,013.90 | $ 24,762.80 | $ 30,776.70 | $ 142,118.14 | $ 111,341.43 |
| 17 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 111,341.43 | $ - | $ 3,072.56 | $ 2,353.08 | $ 5,425.63 | $ 24,762.80 | $ 30,188.43 | $ 113,694.51 | $ 83,506.07 |
| 18 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 83,506.07 | $ - | $ 3,072.56 | $ 1,784.20 | $ 4,856.76 | $ 24,762.80 | $ 29,619.56 | $ 85,290.27 | $ 55,670.72 |
| 19 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 55,670.72 | $ - | $ 3,072.56 | $ 1,189.47 | $ 4,262.03 | $ 24,762.80 | $ 29,024.83 | $ 56,860.18 | $ 27,835.36 |
| 20 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 27,835.36 | $ - | $ 3,072.56 | $ 551.83 | $ 3,624.38 | $ 24,762.80 | $ 28,387.18 | $ 28,387.18 | $ 0.00 |
| | | | | | | **$ 10,488,687.65** | **$ 61,451.16** | **$ 61,451.16** | **$ 58,831.39** | **$ 120,282.55** | **$ 495,256.00** | **$ 615,538.55** | **$ 10,608,970.19** | |

| Payment # | Date Payment Received | Facility Cost | ITCC | One-Time Cost | Total Cost |
|---|---|---|---|---|---|
| 01 | 04/19/17 | $ 361,734.00 | $ - | $ - | $ 361,734.00 |
| 02 | 02/24/18 | $ 495,256.00 | $ - | $ - | $ 495,256.00 |
| | **Total** | **$ 856,990.00** | **$ -** | **$ -** | **$ 856,990.00** |
| **True Up** | **N/A** | **$ (81,090.68)** | $ - | $ - | $ (81,090.68) |
| **Revised True Up** | **N/A** | **$ -** | $ - | $ - | $ - |
| | **Grand Total** | **$ 775,899.32** | **$ -** | **$ -** | **$ 775,899.32** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | 09/30/13 | 12/17/19 | | | |
| **COD:** | 01/01/20 | 12/17/19 | | | |

**Facility Cost** **01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 12/17/19 | 12/31/19 | 15 | 5.420% | $ 775,899.32 | $ 1,908.86 | $ - | $ - | $ - | $ - | $ - | $ 777,808.18 | $ 777,808.18 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 777,808.18 | $ 10,592.15 | $ - | $ - | $ - | $ - | $ - | $ 788,400.32 | $ 788,400.32 |
| 01 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 788,400.32 | $ 10,269.54 | $ 1,138.53 | $ 9,311.09 | $ 10,449.62 | $ 38,794.97 | $ 49,244.59 | $ 807,980.96 | $ 758,736.37 |
| 02 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 758,736.37 | $ - | $ 1,138.53 | $ 6,541.72 | $ 7,680.24 | $ 38,794.97 | $ 46,475.21 | $ 765,278.09 | $ 718,802.88 |
| 03 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 718,802.88 | $ - | $ 1,138.53 | $ 5,872.19 | $ 7,010.71 | $ 38,794.97 | $ 45,805.68 | $ 724,675.07 | $ 678,869.39 |
| 04 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 678,869.39 | $ - | $ 1,138.53 | $ 5,440.25 | $ 6,578.78 | $ 38,794.97 | $ 45,373.75 | $ 684,309.64 | $ 638,935.89 |
| 05 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 638,935.89 | $ - | $ 1,138.53 | $ 5,177.13 | $ 6,315.66 | $ 38,794.97 | $ 45,110.62 | $ 644,113.02 | $ 599,002.40 |
| 06 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 599,002.40 | $ - | $ 1,138.53 | $ 4,906.90 | $ 6,045.42 | $ 38,794.97 | $ 44,840.39 | $ 603,909.29 | $ 559,068.91 |
| 07 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 559,068.91 | $ - | $ 1,138.53 | $ 4,579.77 | $ 5,718.30 | $ 38,794.97 | $ 44,513.26 | $ 563,648.68 | $ 519,135.41 |
| 08 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 519,135.41 | $ - | $ 1,138.53 | $ 4,160.19 | $ 5,298.72 | $ 38,794.97 | $ 44,093.69 | $ 523,295.61 | $ 479,201.92 |
| 09 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 479,201.92 | $ - | $ 1,138.53 | $ 3,882.85 | $ 5,021.38 | $ 38,794.97 | $ 43,816.34 | $ 483,084.77 | $ 439,268.43 |
| 10 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 439,268.43 | $ - | $ 1,138.53 | $ 3,985.91 | $ 5,124.44 | $ 38,794.97 | $ 43,919.40 | $ 443,254.34 | $ 399,334.93 |
| 11 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 399,334.93 | $ - | $ 1,138.53 | $ 4,942.13 | $ 6,080.65 | $ 38,794.97 | $ 44,875.62 | $ 404,277.06 | $ 359,401.44 |
| 12 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 359,401.44 | $ - | $ 1,138.53 | $ 5,591.89 | $ 6,730.42 | $ 38,794.97 | $ 45,525.39 | $ 364,993.33 | $ 319,467.95 |
| 13 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 319,467.95 | $ - | $ 1,138.53 | $ 5,973.61 | $ 7,112.14 | $ 38,794.97 | $ 45,907.11 | $ 325,441.56 | $ 279,534.45 |
| 14 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 279,534.45 | $ - | $ 1,138.53 | $ 5,650.73 | $ 6,789.26 | $ 38,794.97 | $ 45,584.22 | $ 285,185.18 | $ 239,600.96 |
| 15 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 239,600.96 | $ - | $ 1,138.53 | $ 5,042.78 | $ 6,181.31 | $ 38,794.97 | $ 44,976.27 | $ 244,643.74 | $ 199,667.47 |
| 16 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 199,667.47 | $ - | $ 1,138.53 | $ 4,219.75 | $ 5,358.28 | $ 38,794.97 | $ 44,153.24 | $ 203,887.21 | $ 159,733.97 |
| 17 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 159,733.97 | $ - | $ 1,138.53 | $ 3,375.80 | $ 4,514.33 | $ 38,794.97 | $ 43,309.29 | $ 163,109.77 | $ 119,800.48 |
| 18 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 119,800.48 | $ - | $ 1,138.53 | $ 2,559.67 | $ 3,698.20 | $ 38,794.97 | $ 42,493.16 | $ 122,360.15 | $ 79,866.99 |
| 19 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 79,866.99 | $ - | $ 1,138.53 | $ 1,706.45 | $ 2,844.97 | $ 38,794.97 | $ 41,639.94 | $ 81,573.43 | $ 39,933.49 |
| 20 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 39,933.49 | $ - | $ 1,138.53 | $ 791.67 | $ 1,930.20 | $ 38,794.97 | $ 40,725.16 | $ 40,725.16 | **$ 0.00** |
| | | | | | | **$ 9,929,471.54** | **$ 22,770.54** | **$ 22,770.54** | **$ 93,712.48** | **$ 116,483.02** | **$ 775,899.32** | **$ 892,382.34** | **$ 10,045,954.56** | **$ 9,153,572.22** |

**TC Module Calculations** **01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Q2/2017 | 04/19/17 | 06/30/17 | 73 | 3.710% | $ 361,734.00 | $ 2,684.07 | $ - | $ - | $ - | $ - | $ - | $ 364,418.07 | $ 364,418.07 |
| | Q3/2017 | 07/01/17 | 09/30/17 | 92 | 3.960% | $ 364,418.07 | $ 3,637.39 | $ - | $ - | $ - | $ - | $ - | $ 368,055.46 | $ 368,055.46 |
| N/A | Q4/2017 | 10/01/17 | 12/31/17 | 92 | 4.210% | $ 368,055.46 | $ 3,905.62 | $ - | $ - | $ - | $ - | $ - | $ 371,961.08 | $ 371,961.08 |
| N/A | Q1/2018 | 01/01/18 | 03/31/18 | 90 | 4.250% | $ 371,961.08 | $ 3,897.95 | $ - | $ - | $ - | $ - | $ - | $ 375,859.03 | $ 375,859.03 |
| N/A | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 375,859.03 | $ 4,188.72 | $ - | $ - | $ - | $ - | $ - | $ 380,047.75 | $ 380,047.75 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 380,047.75 | $ 4,492.68 | $ - | $ - | $ - | $ - | $ - | $ 384,540.43 | $ 384,540.43 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 384,540.43 | $ 4,807.49 | $ - | $ - | $ - | $ - | $ - | $ 389,347.92 | $ 389,347.92 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 389,347.92 | $ 4,972.99 | $ - | $ - | $ - | $ - | $ - | $ 394,320.91 | $ 394,320.91 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 394,320.91 | $ 5,357.90 | $ - | $ - | $ - | $ - | $ - | $ 399,678.81 | $ 399,678.81 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 399,678.81 | $ 5,540.75 | $ - | $ - | $ - | $ - | $ - | $ 405,219.57 | $ 405,219.57 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 405,219.57 | $ 5,535.85 | $ - | $ - | $ - | $ - | $ - | $ 410,755.42 | $ 410,755.42 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 410,755.42 | $ 5,065.53 | $ - | $ - | $ - | $ - | $ - | $ 415,820.96 | $ 415,820.96 |
| 01 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 415,820.96 | $ 4,910.89 | $ 2,949.89 | $ - | $ 2,949.89 | $ 18,086.70 | $ 21,036.59 | $ 420,731.85 | $ 399,695.25 |
| 02 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 399,695.25 | $ - | $ 2,949.89 | $ 3,446.12 | $ 6,396.01 | $ 18,086.70 | $ 24,482.71 | $ 403,141.37 | $ 378,658.66 |
| 03 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 378,658.66 | $ - | $ 2,949.89 | $ 3,093.41 | $ 6,043.31 | $ 18,086.70 | $ 24,130.01 | $ 381,752.08 | $ 357,622.07 |
| 04 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 357,622.07 | $ - | $ 2,949.89 | $ 2,865.88 | $ 5,815.77 | $ 18,086.70 | $ 23,902.47 | $ 360,487.94 | $ 336,585.48 |
| 05 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 336,585.48 | $ - | $ 2,949.89 | $ 2,727.26 | $ 5,677.16 | $ 18,086.70 | $ 23,763.86 | $ 339,312.74 | $ 315,548.88 |
| 06 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 315,548.88 | $ - | $ 2,949.89 | $ 2,584.91 | $ 5,534.80 | $ 18,086.70 | $ 23,621.50 | $ 318,133.79 | $ 294,512.29 |
| 07 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 294,512.29 | $ - | $ 2,949.89 | $ 2,412.58 | $ 5,362.47 | $ 18,086.70 | $ 23,449.17 | $ 296,924.87 | $ 273,475.70 |
| 08 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 273,475.70 | $ - | $ 2,949.89 | $ 2,191.55 | $ 5,141.44 | $ 18,086.70 | $ 23,228.14 | $ 275,667.25 | $ 252,439.11 |
| 09 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 252,439.11 | $ - | $ 2,949.89 | $ 2,045.45 | $ 4,995.34 | $ 18,086.70 | $ 23,082.04 | $ 254,484.56 | $ 231,402.52 |
| 10 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 231,402.52 | $ - | $ 2,949.89 | $ 2,099.74 | $ 5,049.63 | $ 18,086.70 | $ 23,136.33 | $ 233,502.26 | $ 210,365.92 |
| 11 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 210,365.92 | $ - | $ 2,949.89 | $ 2,603.47 | $ 5,553.36 | $ 18,086.70 | $ 23,640.06 | $ 212,969.39 | $ 189,329.33 |
| 12 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 189,329.33 | $ - | $ 2,949.89 | $ 2,945.76 | $ 5,895.65 | $ 18,086.70 | $ 23,982.35 | $ 192,275.09 | $ 168,292.74 |
| 13 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 168,292.74 | $ - | $ 2,949.89 | $ 3,146.84 | $ 6,096.74 | $ 18,086.70 | $ 24,183.44 | $ 171,439.58 | $ 147,256.15 |
| 14 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 147,256.15 | $ - | $ 2,949.89 | $ 2,976.75 | $ 5,926.65 | $ 18,086.70 | $ 24,013.35 | $ 150,232.90 | $ 126,219.55 |
| 15 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 126,219.55 | $ - | $ 2,949.89 | $ 2,656.49 | $ 5,606.38 | $ 18,086.70 | $ 23,693.08 | $ 128,876.04 | $ 105,182.96 |
| 16 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 105,182.96 | $ - | $ 2,949.89 | $ 2,222.92 | $ 5,172.82 | $ 18,086.70 | $ 23,259.52 | $ 107,405.89 | $ 84,146.37 |
| 17 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 84,146.37 | $ - | $ 2,949.89 | $ 1,778.34 | $ 4,728.23 | $ 18,086.70 | $ 22,814.93 | $ 85,924.71 | $ 63,109.78 |
| 18 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 63,109.78 | $ - | $ 2,949.89 | $ 1,348.41 | $ 4,298.30 | $ 18,086.70 | $ 22,385.00 | $ 64,458.19 | $ 42,073.18 |
| 19 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 42,073.18 | $ - | $ 2,949.89 | $ 898.94 | $ 3,848.83 | $ 18,086.70 | $ 21,935.53 | $ 42,972.13 | $ 21,036.59 |
| 20 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 21,036.59 | $ - | $ 2,949.89 | $ 417.04 | $ 3,366.94 | $ 18,086.70 | $ 21,453.64 | $ 21,453.64 | $ - |
| | | | | | | **$ 9,018,711.94** | **$ 58,997.85** | **$ 58,997.85** | **$ 44,461.86** | **$ 103,459.71** | **$ 361,734.00** | **$ 465,193.71** | **$ 9,122,171.65** | |

**TC Module Calculations** **02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Q1/2018 | 02/24/18 | 03/31/18 | 36 | 4.250% | $ 495,256.00 | $ 2,076.00 | $ - | $ - | $ - | $ - | $ - | $ 497,332.00 | $ 497,332.00 |
| | Q2/2018 | 04/01/18 | 06/30/18 | 91 | 4.470% | $ 497,332.00 | $ 5,542.46 | $ - | $ - | $ - | $ - | $ - | $ 502,874.46 | $ 502,874.46 |
| N/A | Q3/2018 | 07/01/18 | 09/30/18 | 92 | 4.690% | $ 502,874.46 | $ 5,944.67 | $ - | $ - | $ - | $ - | $ - | $ 508,819.13 | $ 508,819.13 |
| N/A | Q4/2018 | 10/01/18 | 12/31/18 | 92 | 4.960% | $ 508,819.13 | $ 6,361.21 | $ - | $ - | $ - | $ - | $ - | $ 515,180.34 | $ 515,180.34 |
| N/A | Q1/2019 | 01/01/19 | 03/31/19 | 90 | 5.180% | $ 515,180.34 | $ 6,580.19 | $ - | $ - | $ - | $ - | $ - | $ 521,760.54 | $ 521,760.54 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 521,760.54 | $ 7,089.51 | $ - | $ - | $ - | $ - | $ - | $ 528,850.05 | $ 528,850.05 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 528,850.05 | $ 7,331.46 | $ - | $ - | $ - | $ - | $ - | $ 536,181.50 | $ 536,181.50 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 536,181.50 | $ 7,324.97 | $ - | $ - | $ - | $ - | $ - | $ 543,506.48 | $ 543,506.48 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 543,506.48 | $ 6,702.65 | $ - | $ - | $ - | $ - | $ - | $ 550,209.13 | $ 550,209.13 |
| 01 | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 550,209.13 | $ 6,498.03 | $ 3,072.56 | $ - | $ 3,072.56 | $ 24,762.80 | $ 27,835.36 | $ 556,707.16 | $ 528,871.80 |
| 02 | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 528,871.80 | $ - | $ 3,072.56 | $ 4,559.86 | $ 7,632.42 | $ 24,762.80 | $ 32,395.22 | $ 533,431.66 | $ 501,036.44 |
| 03 | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 501,036.44 | $ - | $ 3,072.56 | $ 4,093.17 | $ 7,165.72 | $ 24,762.80 | $ 31,928.52 | $ 505,129.61 | $ 473,201.09 |
| 04 | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 473,201.09 | $ - | $ 3,072.56 | $ 3,792.09 | $ 6,864.65 | $ 24,762.80 | $ 31,627.45 | $ 476,993.18 | $ 445,365.73 |
| 05 | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 445,365.73 | $ - | $ 3,072.56 | $ 3,608.68 | $ 6,681.24 | $ 24,762.80 | $ 31,444.04 | $ 448,974.41 | $ 417,530.37 |
| 06 | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 417,530.37 | $ - | $ 3,072.56 | $ 3,420.32 | $ 6,492.88 | $ 24,762.80 | $ 31,255.68 | $ 420,950.69 | $ 389,695.01 |
| 07 | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 389,695.01 | $ - | $ 3,072.56 | $ 3,192.30 | $ 6,264.85 | $ 24,762.80 | $ 31,027.65 | $ 392,887.31 | $ 361,859.65 |
| 08 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 361,859.65 | $ - | $ 3,072.56 | $ 2,899.83 | $ 5,972.39 | $ 24,762.80 | $ 30,735.19 | $ 364,759.49 | $ 334,024.30 |
| 09 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 334,024.30 | $ - | $ 3,072.56 | $ 2,706.51 | $ 5,779.07 | $ 24,762.80 | $ 30,541.87 | $ 336,730.81 | $ 306,188.94 |
| 10 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 306,188.94 | $ - | $ 3,072.56 | $ 2,778.35 | $ 5,850.91 | $ 24,762.80 | $ 30,613.71 | $ 308,967.29 | $ 278,353.58 |
| 11 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 278,353.58 | $ - | $ 3,072.56 | $ 3,444.87 | $ 6,517.43 | $ 24,762.80 | $ 31,280.23 | $ 281,798.45 | $ 250,518.22 |
| 12 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 250,518.22 | $ - | $ 3,072.56 | $ 3,897.79 | $ 6,970.35 | $ 24,762.80 | $ 31,733.15 | $ 254,416.01 | $ 222,682.86 |
| 13 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 222,682.86 | $ - | $ 3,072.56 | $ 4,163.86 | $ 7,236.42 | $ 24,762.80 | $ 31,999.22 | $ 226,846.73 | $ 194,847.51 |
| 14 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 194,847.51 | $ - | $ 3,072.56 | $ 3,938.80 | $ 7,011.36 | $ 24,762.80 | $ 31,774.16 | $ 198,786.31 | $ 167,012.15 |
| 15 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 167,012.15 | $ - | $ 3,072.56 | $ 3,515.03 | $ 6,587.59 | $ 24,762.80 | $ 31,350.39 | $ 170,527.18 | $ 139,176.79 |
| 16 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 139,176.79 | $ - | $ 3,072.56 | $ 2,941.35 | $ 6,013.90 | $ 24,762.80 | $ 30,776.70 | $ 142,118.14 | $ 111,341.43 |
| 17 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 111,341.43 | $ - | $ 3,072.56 | $ 2,353.08 | $ 5,425.63 | $ 24,762.80 | $ 30,188.43 | $ 113,694.51 | $ 83,506.07 |
| 18 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 83,506.07 | $ - | $ 3,072.56 | $ 1,784.20 | $ 4,856.76 | $ 24,762.80 | $ 29,619.56 | $ 85,290.27 | $ 55,670.72 |
| 19 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 55,670.72 | $ - | $ 3,072.56 | $ 1,189.47 | $ 4,262.03 | $ 24,762.80 | $ 29,024.83 | $ 56,860.18 | $ 27,835.36 |
| 20 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 27,835.36 | $ - | $ 3,072.56 | $ 551.83 | $ 3,624.38 | $ 24,762.80 | $ 28,387.18 | $ 28,387.18 | $ 0.00 |
| | | | | | | **$ 10,488,687.65** | **$ 61,451.16** | **$ 61,451.16** | **$ 58,831.39** | **$ 120,282.55** | **$ 495,256.00** | **$ 615,538.55** | **$ 10,608,970.19** | |

| Payment # | Date Payment Received | Facility Cost | One-Time Cost | Total Cost |
|---|---|---|---|---|
| 01 | 02/11/19 | $ 34,678.00 | $ 1,006.00 | $ 35,684.00 |
| 02 | 02/11/19 | $ 44,305.00 | $ 1,285.00 | $ 45,590.00 |
| 03 | 02/26/19 | $ 56,261.00 | $ 1,632.00 | $ 57,893.00 |
| 04 | 03/29/19 | $ 70,889.00 | $ 2,056.00 | $ 72,945.00 |
| 05 | 05/03/19 | $ 88,451.00 | $ 2,566.00 | $ 91,017.00 |
| 06 | 06/19/19 | $ 109,028.00 | $ 3,163.00 | $ 112,191.00 |
| 07 | 07/05/19 | $ 132,391.00 | $ 3,840.00 | $ 136,231.00 |
| 08 | 08/05/19 | $ 157,864.00 | $ 4,579.00 | $ 162,443.00 |
| 09 | 08/22/19 | $ 184,205.00 | $ 5,342.00 | $ 189,547.00 |
| 10 | 09/27/19 | $ 209,592.00 | $ 6,079.00 | $ 215,671.00 |
| 11 | 10/31/19 | $ 231,744.00 | $ 6,721.00 | $ 238,465.00 |
| 12 | 12/31/19 | $ 248,262.00 | $ 7,201.00 | $ 255,463.00 |
| 13 | 02/04/20 | $ 263,849.00 | $ 7,652.00 | $ 271,501.00 |
| 14 | 03/20/20 | $ 263,849.00 | $ 7,652.00 | $ 271,501.00 |
| 15 | 03/10/20 | $ 254,769.00 | $ 7,390.00 | $ 262,159.00 |
| 16 | 04/03/20 | $ 237,817.00 | $ 6,899.00 | $ 244,716.00 |
| 17 | 05/26/20 | $ 215,085.00 | $ 6,239.00 | $ 221,324.00 |
| 18 | 06/23/20 | $ 189,034.00 | $ 5,483.00 | $ 194,517.00 |
| 19 | 07/08/20 | $ 162,000.00 | $ 4,698.00 | $ 166,698.00 |
| 20 | 07/24/20 | $ 135,860.00 | $ 3,941.00 | $ 139,801.00 |
| 21 | 08/31/20 | $ 111,886.00 | $ 3,245.00 | $ 115,131.00 |
| 22 | 09/17/20 | $ 90,770.00 | $ 2,633.00 | $ 93,403.00 |
| 23 | 10/24/20 | $ 72,747.00 | $ 2,109.00 | $ 74,856.00 |
| 24 | 11/18/20 | $ 57,735.00 | $ 1,676.00 | $ 59,411.00 |
| 25 | 12/21/20 | $ 46,638.00 | $ 1,352.00 | $ 47,990.00 |
| 26 | 01/21/21 | $ 36,503.00 | $ 1,058.00 | $ 37,561.00 |
| 27 | 02/17/21 | $ 28,435.00 | $ 824.00 | $ 29,259.00 |
| | **Total** | **$ 3,734,647.00** | **$ 108,321.00** | **$ 3,842,968.00** |
| True Up 1 | N/A | $ - | $ - | $ - |
| True Up 2 | N/A | $ - | $ - | $ - |
| | **Grand Total** | **$ 3,734,647.00** | **$ 108,321.00** | **$ 3,842,968.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | 04/01/21 | 04/01/21 | | | |
| **COD:** | | 09/16/22 | Phase 1 | | |
| **COD:** | | 10/27/22 | Phase 2 | | |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 4/1/2021 | 6/30/2021 | 91 | 3.250% | $ 3,734,647.00 | $ 30,260.87 | | | | | | $ 3,764,907.87 | $ 3,764,907.87 |
| N/A | Q3/2021 | 7/1/2021 | 9/30/2021 | 92 | 3.250% | $ 3,764,907.87 | $ 30,841.30 | | | | | | $ 3,795,749.17 | $ 3,795,749.17 |
| N/A | Q4/2021 | 10/1/2021 | 12/31/2021 | 92 | 3.250% | $ 3,795,749.17 | $ 31,093.95 | | | | | | $ 3,826,843.12 | $ 3,826,843.12 |
| N/A | Q1/2022 | 1/1/2022 | 3/31/2022 | 90 | 3.250% | $ 3,826,843.12 | $ 30,667.17 | | | | | | $ 3,857,510.29 | $ 3,857,510.29 |
| N/A | Q2/2022 | 4/1/2022 | 6/30/2022 | 91 | 3.250% | $ 3,857,510.29 | $ 31,256.40 | | | | | | $ 3,888,766.69 | $ 3,888,766.69 |
| N/A | Q3/2022 | 7/1/2022 | 9/30/2022 | 92 | 3.600% | $ 3,888,766.69 | $ 35,286.56 | | | | | | $ 3,924,053.25 | $ 3,924,053.25 |
| 01 | Q4/2022 | 10/1/2022 | 12/31/2022 | 92 | 4.910% | $ 3,924,053.25 | $ 48,563.65 | $ 11,898.50 | $ 48,563.65 | $ 60,462.15 | $ 186,732.35 | $ 247,194.50 | $ 4,021,180.56 | $ 3,773,986.06 |
| 02 | Q1/2023 | 1/1/2023 | 3/31/2023 | 90 | 6.310% | $ 3,773,986.06 | $ - | $ 11,898.50 | $ 58,719.09 | $ 70,617.58 | $ 186,732.35 | $ 257,349.93 | $ 3,832,705.14 | $ 3,575,355.21 |
| 03 | Q2/2023 | 4/1/2023 | 6/30/2023 | 91 | 7.500% | $ 3,575,355.21 | $ - | $ 11,898.50 | $ 66,854.24 | $ 78,752.74 | $ 186,732.35 | $ 265,485.09 | $ 3,642,209.46 | $ 3,376,724.37 |
| 04 | Q3/2023 | 7/1/2023 | 9/30/2023 | 92 | 8.020% | $ 3,376,724.37 | $ - | $ 11,898.50 | $ 68,259.79 | $ 80,158.28 | $ 186,732.35 | $ 266,890.63 | $ 3,444,984.16 | $ 3,178,093.52 |
| 05 | Q4/2023 | 10/1/2023 | 12/31/2023 | 92 | 8.350% | $ 3,178,093.52 | $ - | $ 11,898.50 | $ 66,887.98 | $ 78,786.48 | $ 186,732.35 | $ 265,518.83 | $ 3,244,981.51 | $ 2,979,462.68 |
| 06 | Q1/2024 | 1/1/2024 | 3/31/2024 | 91 | 8.500% | $ 2,979,462.68 | $ - | $ 11,898.50 | $ 62,967.61 | $ 74,866.10 | $ 186,732.35 | $ 261,598.45 | $ 3,042,430.28 | $ 2,780,831.83 |
| 07 | Q2/2024 | 4/1/2024 | 6/30/2024 | 91 | 8.500% | $ 2,780,831.83 | $ - | $ 11,898.50 | $ 58,769.77 | $ 70,668.26 | $ 186,732.35 | $ 257,400.61 | $ 2,839,601.60 | $ 2,582,200.99 |
| 08 | Q3/2024 | 7/1/2024 | 9/30/2024 | 92 | 8.500% | $ 2,582,200.99 | $ - | $ 11,898.50 | $ 55,171.62 | $ 67,070.11 | $ 186,732.35 | $ 253,802.46 | $ 2,637,372.60 | $ 2,383,570.14 |
| 09 | Q4/2024 | 10/1/2024 | 12/31/2024 | 92 | 8.500% | $ 2,383,570.14 | $ - | $ 11,898.50 | $ 50,927.65 | $ 62,826.14 | $ 186,732.35 | $ 249,558.49 | $ 2,434,497.79 | $ 2,184,939.30 |
| 10 | Q1/2025 | 1/1/2025 | 3/31/2025 | 90 | 8.040% | $ 2,184,939.30 | $ - | $ 11,898.50 | $ 43,315.67 | $ 55,214.17 | $ 186,732.35 | $ 241,946.52 | $ 2,228,254.97 | $ 1,986,308.45 |
| 11 | Q2/2025 | 4/1/2025 | 6/30/2025 | 91 | 7.550% | $ 1,986,308.45 | $ - | $ 11,898.50 | $ 37,388.86 | $ 49,287.35 | $ 186,732.35 | $ 236,019.70 | $ 2,023,697.31 | $ 1,787,677.61 |
| 12 | Q3/2025 | 7/1/2025 | 9/30/2025 | 92 | 7.500% | $ 1,787,677.61 | $ - | $ 11,898.50 | $ 33,794.45 | $ 45,692.95 | $ 186,732.35 | $ 232,425.30 | $ 1,821,472.06 | $ 1,589,046.76 |
| 13 | Q4/2025 | 10/1/2025 | 12/31/2025 | 92 | 7.500% | $ 1,589,046.76 | $ - | $ 11,898.50 | $ 30,039.51 | $ 41,938.01 | $ 186,732.35 | $ 228,670.36 | $ 1,619,086.28 | $ 1,390,415.92 |
| | | | | | | **$ 58,970,674.30** | **$ 237,969.90** | **$ 154,680.44** | **$ 681,659.89** | **$ 836,340.33** | **$ 2,427,520.55** | **$ 3,263,860.88** | **$ 59,890,304.09** | **$ 56,626,443.21** |

| Start Date | End Date | Quarterly Interest Amount ($) | Principal Paid | Accrued Interest Paid | Total Interest Paid |
|---|---|---|---|---|---|
| 10/1/2022 | 12/31/2022 | $ 1,475.49 | $ 5,416.05 | $ 618.87 | $ 2,094.35 |
| 1/1/2023 | 3/31/2023 | $ 1,784.04 | $ 5,416.05 | $ 618.87 | $ 2,402.90 |
| 4/1/2023 | 6/30/2023 | $ 2,031.20 | $ 5,416.05 | $ 618.87 | $ 2,650.07 |
| 7/1/2023 | 9/30/2023 | $ 2,073.91 | $ 5,416.05 | $ 618.87 | $ 2,692.77 |
| 10/1/2023 | 12/31/2023 | $ 2,032.23 | $ 5,416.05 | $ 618.87 | $ 2,651.09 |
| 1/1/2024 | 3/31/2024 | $ 1,913.12 | $ 5,416.05 | $ 618.87 | $ 2,531.98 |
| 4/1/2024 | 6/30/2024 | $ 1,785.58 | $ 5,416.05 | $ 618.87 | $ 2,404.44 |
| 7/1/2024 | 9/30/2024 | $ 1,676.26 | $ 5,416.05 | $ 618.87 | $ 2,295.12 |
| 10/1/2024 | 12/31/2024 | $ 1,547.31 | $ 5,416.05 | $ 618.87 | $ 2,166.18 |
| 1/1/2025 | 3/31/2025 | $ 1,316.04 | $ 5,416.05 | $ 618.87 | $ 1,934.91 |
| 4/1/2025 | 6/30/2025 | $ 1,135.97 | $ 5,416.05 | $ 618.87 | $ 1,754.84 |
| 7/1/2025 | 9/30/2025 | $ 1,026.76 | $ 5,416.05 | $ 618.87 | $ 1,645.63 |
| 10/1/2025 | 12/31/2025 | $ 912.68 | $ 5,416.05 | $ 618.87 | $ 1,531.54 |
| | | $ 20,710.58 | $ 70,408.65 | $ 8,045.25 | $ 28,755.83 |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **01** | 02/11/19 | 03/31/19 | 49 | 5.180% | $ 1,006.00 | $ 7.00 | $ - | $ - | $ - | $ - | $ - | $ 1,013.00 | $ 1,013.00 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,013.00 | $ 13.76 | $ - | $ - | $ - | $ - | $ - | $ 1,026.76 | $ 1,026.76 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,026.76 | $ 14.23 | $ - | $ - | $ - | $ - | $ - | $ 1,040.99 | $ 1,040.99 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,040.99 | $ 14.22 | $ - | $ - | $ - | $ - | $ - | $ 1,055.22 | $ 1,055.22 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,055.22 | $ 13.01 | $ - | $ - | $ - | $ - | $ - | $ 1,068.23 | $ 1,068.23 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,068.23 | $ 12.62 | $ - | $ - | $ - | $ - | $ - | $ 1,080.84 | $ 1,080.84 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,080.84 | $ 9.32 | $ - | $ - | $ - | $ - | $ - | $ 1,090.16 | $ 1,090.16 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,090.16 | $ 8.91 | $ - | $ - | $ - | $ - | $ - | $ 1,099.07 | $ 1,099.07 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,099.07 | $ 8.81 | $ - | $ - | $ - | $ - | $ - | $ 1,107.88 | $ 1,107.88 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,107.88 | $ 8.98 | $ - | $ - | $ - | $ - | $ - | $ 1,116.85 | $ 1,116.85 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,116.85 | $ 9.15 | $ - | $ - | $ - | $ - | $ - | $ 1,126.00 | $ 1,126.00 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,126.00 | $ 9.22 | $ - | $ - | $ - | $ - | $ - | $ 1,135.23 | $ 1,135.23 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,135.23 | $ 9.10 | $ - | $ - | $ - | $ - | $ - | $ 1,144.32 | $ 1,144.32 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,144.32 | $ 9.27 | $ - | $ - | $ - | $ - | $ - | $ 1,153.60 | $ 1,153.60 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,153.60 | $ 10.47 | $ - | $ - | $ - | $ - | $ - | $ 1,164.06 | $ 1,164.06 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,164.06 | $ 14.41 | $ 8.62 | $ 14.41 | $ 23.03 | $ 50.30 | $ 73.33 | $ 1,192.88 | $ 1,119.55 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,119.55 | $ - | $ 8.62 | $ 17.42 | $ 26.04 | $ 50.30 | $ 76.34 | $ 1,136.97 | $ 1,060.62 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,060.62 | $ - | $ 8.62 | $ 19.83 | $ 28.46 | $ 50.30 | $ 78.76 | $ 1,080.46 | $ 1,001.70 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,001.70 | $ - | $ 8.62 | $ 20.25 | $ 28.87 | $ 50.30 | $ 79.17 | $ 1,021.95 | $ 942.78 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 942.78 | $ - | $ 8.62 | $ 19.84 | $ 28.47 | $ 50.30 | $ 78.77 | $ 962.62 | $ 883.85 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 883.85 | $ - | $ 8.62 | $ 18.68 | $ 27.30 | $ 50.30 | $ 77.60 | $ 902.53 | $ 824.93 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 824.93 | $ - | $ 8.62 | $ 17.43 | $ 26.06 | $ 50.30 | $ 76.36 | $ 842.36 | $ 766.01 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 766.01 | $ - | $ 8.62 | $ 16.37 | $ 24.99 | $ 50.30 | $ 75.29 | $ 782.37 | $ 707.08 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 707.08 | $ - | $ 8.62 | $ 15.11 | $ 23.73 | $ 50.30 | $ 74.03 | $ 722.19 | $ 648.16 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 648.16 | $ - | $ 8.62 | $ 12.85 | $ 21.47 | $ 50.30 | $ 71.77 | $ 661.01 | $ 589.24 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 589.24 | $ - | $ 8.62 | $ 11.09 | $ 19.71 | $ 50.30 | $ 70.01 | $ 600.33 | $ 530.31 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 530.31 | $ - | $ 8.62 | $ 10.03 | $ 18.65 | $ 50.30 | $ 68.95 | $ 540.34 | $ 471.39 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 471.39 | $ - | $ 8.62 | $ 8.91 | $ 17.53 | $ 50.30 | $ 67.83 | $ 480.30 | $ 412.46 |
| | | | | | | **$ 26,973.82** | **$ 172.47** | **$ 112.11** | **$ 202.21** | **$ 314.32** | **$ 653.90** | **$ 968.22** | **$ 27,348.51** | **$ 26,380.29** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **02** | 02/11/19 | 03/31/19 | 49 | 5.180% | $ 1,285.00 | $ 8.94 | $ - | $ - | $ - | $ - | $ - | $ 1,293.94 | $ 1,293.94 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,293.94 | $ 17.58 | $ - | $ - | $ - | $ - | $ - | $ 1,311.52 | $ 1,311.52 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,311.52 | $ 18.18 | $ - | $ - | $ - | $ - | $ - | $ 1,329.70 | $ 1,329.70 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,329.70 | $ 18.17 | $ - | $ - | $ - | $ - | $ - | $ 1,347.86 | $ 1,347.86 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,347.86 | $ 16.62 | $ - | $ - | $ - | $ - | $ - | $ 1,364.49 | $ 1,364.49 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,364.49 | $ 16.11 | $ - | $ - | $ - | $ - | $ - | $ 1,380.60 | $ 1,380.60 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,380.60 | $ 11.90 | $ - | $ - | $ - | $ - | $ - | $ 1,392.50 | $ 1,392.50 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,392.50 | $ 11.38 | $ - | $ - | $ - | $ - | $ - | $ 1,403.88 | $ 1,403.88 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,403.88 | $ 11.25 | $ - | $ - | $ - | $ - | $ - | $ 1,415.13 | $ 1,415.13 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,415.13 | $ 11.47 | $ - | $ - | $ - | $ - | $ - | $ 1,426.60 | $ 1,426.60 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,426.60 | $ 11.69 | $ - | $ - | $ - | $ - | $ - | $ 1,438.28 | $ 1,438.28 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,438.28 | $ 11.78 | $ - | $ - | $ - | $ - | $ - | $ 1,450.07 | $ 1,450.07 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,450.07 | $ 11.62 | $ - | $ - | $ - | $ - | $ - | $ 1,461.69 | $ 1,461.69 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,461.69 | $ 11.84 | $ - | $ - | $ - | $ - | $ - | $ 1,473.53 | $ 1,473.53 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,473.53 | $ 13.37 | $ - | $ - | $ - | $ - | $ - | $ 1,486.90 | $ 1,486.90 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,486.90 | $ 18.40 | $ 11.02 | $ 18.40 | $ 29.42 | $ 64.25 | $ 93.67 | $ 1,523.70 | $ 1,430.04 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,430.04 | $ - | $ 11.02 | $ 22.25 | $ 33.26 | $ 64.25 | $ 97.51 | $ 1,452.29 | $ 1,354.77 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,354.77 | $ - | $ 11.02 | $ 25.33 | $ 36.35 | $ 64.25 | $ 100.60 | $ 1,380.10 | $ 1,279.51 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,279.51 | $ - | $ 11.02 | $ 25.86 | $ 36.88 | $ 64.25 | $ 101.13 | $ 1,305.37 | $ 1,204.24 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,204.24 | $ - | $ 11.02 | $ 25.35 | $ 36.36 | $ 64.25 | $ 100.61 | $ 1,229.59 | $ 1,128.98 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,128.98 | $ - | $ 11.02 | $ 23.86 | $ 34.87 | $ 64.25 | $ 99.12 | $ 1,152.84 | $ 1,053.71 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,053.71 | $ - | $ 11.02 | $ 22.27 | $ 33.28 | $ 64.25 | $ 97.53 | $ 1,075.98 | $ 978.45 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 978.45 | $ - | $ 11.02 | $ 20.91 | $ 31.92 | $ 64.25 | $ 96.17 | $ 999.35 | $ 903.18 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 903.18 | $ - | $ 11.02 | $ 19.30 | $ 30.31 | $ 64.25 | $ 94.56 | $ 922.48 | $ 827.92 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 827.92 | $ - | $ 11.02 | $ 16.41 | $ 27.43 | $ 64.25 | $ 91.68 | $ 844.33 | $ 752.65 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 752.65 | $ - | $ 11.02 | $ 14.17 | $ 25.18 | $ 64.25 | $ 89.43 | $ 766.82 | $ 677.39 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 677.39 | $ - | $ 11.02 | $ 12.81 | $ 23.82 | $ 64.25 | $ 88.07 | $ 690.19 | $ 602.12 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 602.12 | $ - | $ 11.02 | $ 11.38 | $ 22.40 | $ 64.25 | $ 86.65 | $ 613.50 | $ 526.86 |
| | | | | | | **$ 34,454.64** | **$ 220.30** | **$ 143.20** | **$ 258.29** | **$ 401.49** | **$ 835.25** | **$ 1,236.74** | **$ 34,933.23** | **$ 33,696.49** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **03** | 02/26/19 | 03/31/19 | 34 | 5.180% | $ 1,632.00 | $ 7.87 | $ - | $ - | $ - | $ - | $ - | $ 1,639.87 | $ 1,639.87 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,639.87 | $ 22.28 | $ - | $ - | $ - | $ - | $ - | $ 1,662.16 | $ 1,662.16 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,662.16 | $ 23.04 | $ - | $ - | $ - | $ - | $ - | $ 1,685.20 | $ 1,685.20 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,685.20 | $ 23.02 | $ - | $ - | $ - | $ - | $ - | $ 1,708.22 | $ 1,708.22 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,708.22 | $ 21.07 | $ - | $ - | $ - | $ - | $ - | $ 1,729.29 | $ 1,729.29 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,729.29 | $ 20.42 | $ - | $ - | $ - | $ - | $ - | $ 1,749.71 | $ 1,749.71 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,749.71 | $ 15.09 | $ - | $ - | $ - | $ - | $ - | $ 1,764.80 | $ 1,764.80 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,764.80 | $ 14.42 | $ - | $ - | $ - | $ - | $ - | $ 1,779.21 | $ 1,779.21 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,779.21 | $ 14.26 | $ - | $ - | $ - | $ - | $ - | $ 1,793.47 | $ 1,793.47 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,793.47 | $ 14.53 | $ - | $ - | $ - | $ - | $ - | $ 1,808.00 | $ 1,808.00 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,808.00 | $ 14.81 | $ - | $ - | $ - | $ - | $ - | $ 1,822.81 | $ 1,822.81 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,822.81 | $ 14.93 | $ - | $ - | $ - | $ - | $ - | $ 1,837.75 | $ 1,837.75 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,837.75 | $ 14.73 | $ - | $ - | $ - | $ - | $ - | $ 1,852.47 | $ 1,852.47 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,852.47 | $ 15.01 | $ - | $ - | $ - | $ - | $ - | $ 1,867.48 | $ 1,867.48 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,867.48 | $ 16.95 | $ - | $ - | $ - | $ - | $ - | $ 1,884.43 | $ 1,884.43 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,884.43 | $ 23.32 | $ 13.79 | $ 23.32 | $ 37.11 | $ 81.60 | $ 118.71 | $ 1,931.07 | $ 1,812.36 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,812.36 | $ - | $ 13.79 | $ 28.20 | $ 41.99 | $ 81.60 | $ 123.59 | $ 1,840.56 | $ 1,716.98 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,716.98 | $ - | $ 13.79 | $ 32.11 | $ 45.89 | $ 81.60 | $ 127.49 | $ 1,749.08 | $ 1,621.59 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,621.59 | $ - | $ 13.79 | $ 32.78 | $ 46.57 | $ 81.60 | $ 128.17 | $ 1,654.37 | $ 1,526.20 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,526.20 | $ - | $ 13.79 | $ 32.12 | $ 45.91 | $ 81.60 | $ 127.51 | $ 1,558.32 | $ 1,430.81 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,430.81 | $ - | $ 13.79 | $ 30.24 | $ 44.03 | $ 81.60 | $ 125.63 | $ 1,461.05 | $ 1,335.43 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,335.43 | $ - | $ 13.79 | $ 28.22 | $ 42.01 | $ 81.60 | $ 123.61 | $ 1,363.65 | $ 1,240.04 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,240.04 | $ - | $ 13.79 | $ 26.49 | $ 40.28 | $ 81.60 | $ 121.88 | $ 1,266.53 | $ 1,144.65 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,144.65 | $ - | $ 13.79 | $ 24.46 | $ 38.24 | $ 81.60 | $ 119.84 | $ 1,169.11 | $ 1,049.26 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,049.26 | $ - | $ 13.79 | $ 20.80 | $ 34.59 | $ 81.60 | $ 116.19 | $ 1,070.06 | $ 953.88 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 953.88 | $ - | $ 13.79 | $ 17.96 | $ 31.74 | $ 81.60 | $ 113.34 | $ 971.83 | $ 858.49 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 858.49 | $ - | $ 13.79 | $ 16.23 | $ 30.02 | $ 81.60 | $ 111.62 | $ 874.72 | $ 763.10 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 763.10 | $ - | $ 13.79 | $ 14.43 | $ 28.21 | $ 81.60 | $ 109.81 | $ 777.53 | $ 667.71 |
| | | | | | | **$ 43,669.67** | **$ 275.75** | **$ 179.24** | **$ 327.35** | **$ 506.59** | **$ 1,060.80** | **$ 1,567.39** | **$ 44,272.77** | **$ 42,705.38** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **04** | 03/29/19 | 03/31/19 | 3 | 5.180% | $ 2,056.00 | $ 0.88 | $ - | $ - | $ - | $ - | $ - | $ 2,056.88 | $ 2,056.88 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 2,056.88 | $ 27.95 | $ - | $ - | $ - | $ - | $ - | $ 2,084.82 | $ 2,084.82 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 2,084.82 | $ 28.90 | $ - | $ - | $ - | $ - | $ - | $ 2,113.73 | $ 2,113.73 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 2,113.73 | $ 28.88 | $ - | $ - | $ - | $ - | $ - | $ 2,142.60 | $ 2,142.60 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,142.60 | $ 26.42 | $ - | $ - | $ - | $ - | $ - | $ 2,169.02 | $ 2,169.02 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,169.02 | $ 25.62 | $ - | $ - | $ - | $ - | $ - | $ 2,194.64 | $ 2,194.64 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,194.64 | $ 18.92 | $ - | $ - | $ - | $ - | $ - | $ 2,213.56 | $ 2,213.56 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,213.56 | $ 18.08 | $ - | $ - | $ - | $ - | $ - | $ 2,231.65 | $ 2,231.65 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,231.65 | $ 17.88 | $ - | $ - | $ - | $ - | $ - | $ 2,249.53 | $ 2,249.53 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,249.53 | $ 18.23 | $ - | $ - | $ - | $ - | $ - | $ 2,267.76 | $ 2,267.76 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,267.76 | $ 18.58 | $ - | $ - | $ - | $ - | $ - | $ 2,286.33 | $ 2,286.33 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,286.33 | $ 18.73 | $ - | $ - | $ - | $ - | $ - | $

| | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,673.98 | $ - | $ 20.25 | $ 50.00 | $ 70.25 | $ 128.30 | $ 198.55 | $ 2,723.98 | $ 2,525.43 | |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,525.43 | $ - | $ 20.25 | $ 51.05 | $ 71.31 | $ 128.30 | $ 199.61 | $ 2,576.48 | $ 2,376.87 | |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,376.87 | $ - | $ 20.25 | $ 50.02 | $ 70.28 | $ 128.30 | $ 198.58 | $ 2,426.90 | $ 2,228.32 | |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,228.32 | $ - | $ 20.25 | $ 47.09 | $ 67.35 | $ 128.30 | $ 195.65 | $ 2,275.41 | $ 2,079.76 | |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,079.76 | $ - | $ 20.25 | $ 43.95 | $ 64.21 | $ 128.30 | $ 192.51 | $ 2,123.72 | $ 1,931.21 | |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,931.21 | $ - | $ 20.25 | $ 41.26 | $ 61.52 | $ 128.30 | $ 189.82 | $ 1,972.47 | $ 1,782.65 | |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,782.65 | $ - | $ 20.25 | $ 38.09 | $ 58.34 | $ 128.30 | $ 186.64 | $ 1,820.74 | $ 1,634.10 | |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,634.10 | $ - | $ 20.25 | $ 32.40 | $ 52.65 | $ 128.30 | $ 180.95 | $ 1,666.49 | $ 1,485.54 | |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,485.54 | $ - | $ 20.25 | $ 27.96 | $ 48.22 | $ 128.30 | $ 176.52 | $ 1,513.51 | $ 1,336.99 | |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,336.99 | $ - | $ 20.25 | $ 25.27 | $ 45.53 | $ 128.30 | $ 173.83 | $ 1,362.26 | $ 1,188.44 | |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,188.44 | $ - | $ 20.25 | $ 22.47 | $ 42.72 | $ 128.30 | $ 171.02 | $ 1,210.90 | $ 1,039.88 | |
| | | | | | | **$ 65,480.61** | **$ 405.09** | **$ 263.31** | **$ 509.81** | **$ 773.12** | **$ 1,667.90** | **$ 2,441.02** | **$ 66,395.51** | **$ 63,954.49** | |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **06** | 06/19/19 | 06/30/19 | 12 | 5.450% | $ 3,163.00 | $ 5.67 | $ - | $ - | $ - | $ - | $ - | $ 3,168.67 | $ 3,168.67 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 3,168.67 | $ 43.93 | $ - | $ - | $ - | $ - | $ - | $ 3,212.59 | $ 3,212.59 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 3,212.59 | $ 43.89 | $ - | $ - | $ - | $ - | $ - | $ 3,256.48 | $ 3,256.48 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 3,256.48 | $ 40.16 | $ - | $ - | $ - | $ - | $ - | $ 3,296.64 | $ 3,296.64 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 3,296.64 | $ 38.93 | $ - | $ - | $ - | $ - | $ - | $ 3,335.58 | $ 3,335.58 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 3,335.58 | $ 28.76 | $ - | $ - | $ - | $ - | $ - | $ 3,364.34 | $ 3,364.34 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,364.34 | $ 27.48 | $ - | $ - | $ - | $ - | $ - | $ 3,391.82 | $ 3,391.82 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,391.82 | $ 27.18 | $ - | $ - | $ - | $ - | $ - | $ 3,419.00 | $ 3,419.00 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,419.00 | $ 27.70 | $ - | $ - | $ - | $ - | $ - | $ 3,446.70 | $ 3,446.70 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,446.70 | $ 28.23 | $ - | $ - | $ - | $ - | $ - | $ 3,474.94 | $ 3,474.94 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,474.94 | $ 28.47 | $ - | $ - | $ - | $ - | $ - | $ 3,503.40 | $ 3,503.40 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,503.40 | $ 28.08 | $ - | $ - | $ - | $ - | $ - | $ 3,531.48 | $ 3,531.48 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,531.48 | $ 28.61 | $ - | $ - | $ - | $ - | $ - | $ 3,560.09 | $ 3,560.09 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,560.09 | $ 32.30 | $ - | $ - | $ - | $ - | $ - | $ 3,592.40 | $ 3,592.40 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,592.40 | $ 44.46 | $ 23.69 | $ 44.46 | $ 68.15 | $ 158.15 | $ 226.30 | $ 3,681.32 | $ 3,455.02 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,455.02 | $ - | $ 23.69 | $ 53.76 | $ 77.45 | $ 158.15 | $ 235.60 | $ 3,508.77 | $ 3,273.17 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,273.17 | $ - | $ 23.69 | $ 61.20 | $ 84.90 | $ 158.15 | $ 243.05 | $ 3,334.38 | $ 3,091.33 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,091.33 | $ - | $ 23.69 | $ 62.49 | $ 86.18 | $ 158.15 | $ 244.33 | $ 3,153.82 | $ 2,909.49 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,909.49 | $ - | $ 23.69 | $ 61.23 | $ 84.93 | $ 158.15 | $ 243.08 | $ 2,970.72 | $ 2,727.64 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,727.64 | $ - | $ 23.69 | $ 57.65 | $ 81.34 | $ 158.15 | $ 239.49 | $ 2,785.29 | $ 2,545.80 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,545.80 | $ - | $ 23.69 | $ 53.80 | $ 77.50 | $ 158.15 | $ 235.65 | $ 2,599.60 | $ 2,363.96 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,363.96 | $ - | $ 23.69 | $ 50.51 | $ 74.20 | $ 158.15 | $ 232.35 | $ 2,414.47 | $ 2,182.11 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,182.11 | $ - | $ 23.69 | $ 46.62 | $ 70.32 | $ 158.15 | $ 228.47 | $ 2,228.74 | $ 2,000.27 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,000.27 | $ - | $ 23.69 | $ 39.65 | $ 63.35 | $ 158.15 | $ 221.50 | $ 2,039.93 | $ 1,818.43 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,818.43 | $ - | $ 23.69 | $ 34.23 | $ 57.92 | $ 158.15 | $ 216.07 | $ 1,852.66 | $ 1,636.59 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,636.59 | $ - | $ 23.69 | $ 30.94 | $ 54.63 | $ 158.15 | $ 212.78 | $ 1,667.52 | $ 1,454.74 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,454.74 | $ - | $ 23.69 | $ 27.50 | $ 51.19 | $ 158.15 | $ 209.34 | $ 1,482.24 | $ 1,272.90 |
| | | | | | | **$ 80,175.69** | **$ 473.86** | **$ 308.01** | **$ 624.05** | **$ 932.05** | **$ 2,055.95** | **$ 2,988.00** | **$ 81,273.60** | **$ 78,285.59** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **07** | 07/05/19 | 09/30/19 | 88 | 5.500% | $ 3,840.00 | $ 50.92 | $ - | $ - | $ - | $ - | $ - | $ 3,890.92 | $ 3,890.92 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 3,890.92 | $ 53.16 | $ - | $ - | $ - | $ - | $ - | $ 3,944.07 | $ 3,944.07 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 3,944.07 | $ 48.64 | $ - | $ - | $ - | $ - | $ - | $ 3,992.71 | $ 3,992.71 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 3,992.71 | $ 47.15 | $ - | $ - | $ - | $ - | $ - | $ 4,039.87 | $ 4,039.87 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 4,039.87 | $ 34.83 | $ - | $ - | $ - | $ - | $ - | $ 4,074.70 | $ 4,074.70 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 4,074.70 | $ 33.29 | $ - | $ - | $ - | $ - | $ - | $ 4,107.99 | $ 4,107.99 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 4,107.99 | $ 32.92 | $ - | $ - | $ - | $ - | $ - | $ 4,140.91 | $ 4,140.91 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 4,140.91 | $ 33.55 | $ - | $ - | $ - | $ - | $ - | $ 4,174.46 | $ 4,174.46 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 4,174.46 | $ 34.20 | $ - | $ - | $ - | $ - | $ - | $ 4,208.66 | $ 4,208.66 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,208.66 | $ 34.48 | $ - | $ - | $ - | $ - | $ - | $ 4,243.13 | $ 4,243.13 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,243.13 | $ 34.00 | $ - | $ - | $ - | $ - | $ - | $ 4,277.14 | $ 4,277.14 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,277.14 | $ 34.66 | $ - | $ - | $ - | $ - | $ - | $ 4,311.79 | $ 4,311.79 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,311.79 | $ 39.13 | $ - | $ - | $ - | $ - | $ - | $ 4,350.92 | $ 4,350.92 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,350.92 | $ 53.85 | $ 28.24 | $ 53.85 | $ 82.08 | $ 192.00 | $ 274.08 | $ 4,458.61 | $ 4,184.53 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,184.53 | $ - | $ 28.24 | $ 65.11 | $ 93.34 | $ 192.00 | $ 285.34 | $ 4,249.63 | $ 3,964.29 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,964.29 | $ - | $ 28.24 | $ 74.13 | $ 102.36 | $ 192.00 | $ 294.36 | $ 4,038.41 | $ 3,744.05 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,744.05 | $ - | $ 28.24 | $ 75.69 | $ 103.92 | $ 192.00 | $ 295.92 | $ 3,819.73 | $ 3,523.81 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,523.81 | $ - | $ 28.24 | $ 74.16 | $ 102.40 | $ 192.00 | $ 294.40 | $ 3,597.98 | $ 3,303.57 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,303.57 | $ - | $ 28.24 | $ 69.82 | $ 98.06 | $ 192.00 | $ 290.06 | $ 3,373.39 | $ 3,083.33 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,083.33 | $ - | $ 28.24 | $ 65.16 | $ 93.40 | $ 192.00 | $ 285.40 | $ 3,148.50 | $ 2,863.10 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,863.10 | $ - | $ 28.24 | $ 61.17 | $ 89.41 | $ 192.00 | $ 281.41 | $ 2,924.27 | $ 2,642.86 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,642.86 | $ - | $ 28.24 | $ 56.47 | $ 84.71 | $ 192.00 | $ 276.71 | $ 2,699.33 | $ 2,422.62 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,422.62 | $ - | $ 28.24 | $ 48.03 | $ 76.27 | $ 192.00 | $ 268.27 | $ 2,470.65 | $ 2,202.38 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,202.38 | $ - | $ 28.24 | $ 41.46 | $ 69.69 | $ 192.00 | $ 261.69 | $ 2,243.84 | $ 1,982.14 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,982.14 | $ - | $ 28.24 | $ 37.47 | $ 65.71 | $ 192.00 | $ 257.71 | $ 2,019.61 | $ 1,761.91 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,761.91 | $ - | $ 28.24 | $ 33.31 | $ 61.55 | $ 192.00 | $ 253.55 | $ 1,795.21 | $ 1,541.67 |
| | | | | | | **$ 93,275.86** | **$ 564.76** | **$ 367.10** | **$ 755.81** | **$ 1,122.91** | **$ 2,496.00** | **$ 3,618.91** | **$ 94,596.43** | **$ 90,977.53** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **08** | 08/05/19 | 09/30/19 | 57 | 5.500% | $ 4,579.00 | $ 39.33 | $ - | $ - | $ - | $ - | $ - | $ 4,618.33 | $ 4,618.33 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 4,618.33 | $ 63.09 | $ - | $ - | $ - | $ - | $ - | $ 4,681.42 | $ 4,681.42 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 4,681.42 | $ 57.73 | $ - | $ - | $ - | $ - | $ - | $ 4,739.15 | $ 4,739.15 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 4,739.15 | $ 55.97 | $ - | $ - | $ - | $ - | $ - | $ 4,795.12 | $ 4,795.12 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 4,795.12 | $ 41.34 | $ - | $ - | $ - | $ - | $ - | $ 4,836.47 | $ 4,836.47 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 4,836.47 | $ 39.51 | $ - | $ - | $ - | $ - | $ - | $ 4,875.98 | $ 4,875.98 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 4,875.98 | $ 39.07 | $ - | $ - | $ - | $ - | $ - | $ 4,915.05 | $ 4,915.05 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 4,915.05 | $ 39.83 | $ - | $ - | $ - | $ - | $ - | $ 4,954.88 | $ 4,954.88 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 4,954.88 | $ 40.59 | $ - | $ - | $ - | $ - | $ - | $ 4,995.47 | $ 4,995.47 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,995.47 | $ 40.92 | $ - | $ - | $ - | $ - | $ - | $ 5,036.39 | $ 5,036.39 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 5,036.39 | $ 40.36 | $ - | $ - | $ - | $ - | $ - | $ 5,076.75 | $ 5,076.75 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 5,076.75 | $ 41.14 | $ - | $ - | $ - | $ - | $ - | $ 5,117.88 | $ 5,117.88 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 5,117.88 | $ 46.44 | $ - | $ - | $ - | $ - | $ - | $ 5,164.32 | $ 5,164.32 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 5,164.32 | $ 63.91 | $ 32.46 | $ 63.91 | $ 96.37 | $ 228.95 | $ 325.32 | $ 5,292.15 | $ 4,966.83 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,966.83 | $ - | $ 32.46 | $ 77.28 | $ 109.74 | $ 228.95 | $ 338.69 | $ 5,044.10 | $ 4,705.41 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,705.41 | $ - | $ 32.46 | $ 87.98 | $ 120.45 | $ 228.95 | $ 349.40 | $ 4,793.40 | $ 4,444.00 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,444.00 | $ - | $ 32.46 | $ 89.83 | $ 122.30 | $ 228.95 | $ 351.25 | $ 4,533.84 | $ 4,182.59 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,182.59 | $ - | $ 32.46 | $ 88.03 | $ 120.49 | $ 228.95 | $ 349.44 | $ 4,270.62 | $ 3,921.18 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,921.18 | $ - | $ 32.46 | $ 82.87 | $ 115.33 | $ 228.95 | $ 344.28 | $ 4,004.05 | $ 3,659.77 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,659.77 | $ - | $ 32.46 | $ 77.35 | $ 109.81 | $ 228.95 | $ 338.76 | $ 3,737.11 | $ 3,398.35 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,398.35 | $ - | $ 32.46 | $ 72.61 | $ 105.07 | $ 228.95 | $ 334.02 | $ 3,470.96 | $ 3,136.94 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,136.94 | $ - | $ 32.46 | $ 67.02 | $ 99.49 | $ 228.95 | $ 328.44 | $ 3,203.97 | $ 2,875.53 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,875.53 | $ - | $ 32.46 | $ 57.01 | $ 89.47 | $ 228.95 | $ 318.42 | $ 2,932.54 | $ 2,614.12 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,614.12 | $ - | $ 32.46 | $ 49.21 | $ 81.67 | $ 228.95 | $ 310.62 | $ 2,663.33 | $ 2,352.71 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,352.71 | $ - | $ 32.46 | $ 44.48 | $ 76.94 | $ 228.95 | $ 305.89 | $ 2,397.18 | $ 2,091.30 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,091.30 | $ - | $ 32.46 | $ 39.53 | $ 72.00 | $ 228.95 | $ 300.95 | $ 2,130.83 | $ 1,829.88 |
| | | | | | | **$ 110,734.95** | **$ 649.24** | **$ 422.00** | **$ 897.11** | **$ 1,319.12** | **$ 2,976.35** | **$ 4,295.47** | **$ 112,281.30** | **$ 107,985.83** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **09** | 08/22/19 | 09/30/19 | 40 | 5.500% | $ 5,342.00 | $ 32.20 | $ - | $ - | $ - | $ - | $ - | $ 5,374.20 | $ 5,374.20 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 5,374.20 | $ 73.42 | $ - | $ - | $ - | $ - | $ - | $ 5,447.62 | $ 5,447.62 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 5,447.62 | $ 67.18 | $ - | $ - | $ - | $ - | $ - | $ 5,514.80 | $ 5,514.80 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 5,514.80 | $ 65.13 | $ - | $ - | $ - | $ - | $ - | $ 5,579.93 | $ 5,579.93 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 5,579.93 | $ 48.11 | $ - | $ - | $ - | $ - | $ - | $ 5,628.04 | $ 5,628.04 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 5,628.04 | $ 45.98 | $ - | $ - | $ - | $ - | $ - | $ 5,674.02 | $ 5,674.02 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 5,674.02 | $ 45.47 | $ - | $ - | $ - | $ - | $ - | $ 5,719.49 | $ 5,719.49 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 5,719.49 | $ 46.34 | $ - | $ - | $ - | $ - | $ - | $ 5,765.83 | $ 5,765.83 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 5,765.83 | $ 47.23 | $ - | $ - | $ - | $ - | $ - | $ 5,813.06 | $ 5,813.06 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 5,813.06 | $ 47.62 | $ - | $ - | $ - | $ - | $ - | $ 5,860.68 | $ 5,860.68 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 5,860.68 | $ 46.97 | $ - | $ - | $ - | $ - | $ - | $ 5,907.65 | $ 5,907.65 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 5,907.65 | $ 47.87 | $ - | $ - | $ - | $ - | $ - | $ 5,955.51 | $ 5,955.51 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 5,955.51 | $ 54.04 | $ - | $ - | $ - | $ - | $ - | $ 6,009.56 | $ 6,009.56 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 6,009.56 | $ 74.37 | $ 37.10 | $ 74.37 | $ 111.47 | $ 267.10 | $ 378.57 | $ 6,158.30 | $ 5,779.73 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,779.73 | $ - | $ 37.10 | $ 89.93 | $ 127.02 | $ 267.10 | $ 394.12 | $ 5,869.66 | $ 5,475.54 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,475.54 | $ - | $ 37.10 | $ 102.39 | $ 139.48 | $ 267.10 | $ 406.58 | $ 5,577.92 | $ 5,171.34 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,171.34 | $ - | $ 37.10 | $ 104.54 | $ 141.63 | $ 267.10 | $ 408.73 | $ 5,275.88 | $ 4,867.14 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,867.14 | $ - | $ 37.10 | $ 102.44 | $ 139.53 | $ 267.10 | $ 406.63 | $ 4,969.58 | $ 4,562.95 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,562.95 | $ - | $ 37.10 | $ 96.43 | $ 133.53 | $ 267.10 | $ 400.63 | $ 4,659.38 | $ 4,258.75 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,258.75 | $ - | $ 37.10 | $ 90.00 | $ 127.10 | $ 267.10 | $ 394.20 | $ 4,348.75 | $ 3,954.55 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,954.55 | $ - | $ 37.10 | $ 84.49 | $ 121.59 | $ 267.10 | $ 388.69 | $ 4,039.05 | $ 3,650.36 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,650.36 | $ - | $ 37.10 | $ 77.99 | $ 115.09 | $ 267.10 | $ 382.19 | $ 3,728.35 | $ 3,346.16 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,346.16 | $ - | $ 37.10 | $ 66.34 | $ 103.43 | $ 267.10 | $ 370.53 | $ 3,412.50 | $ 3,041.96 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,041.96 | $ - | $ 37.10 | $ 57.26 | $ 94.36 | $ 267.10 | $ 361.46 | $ 3,099.22 | $ 2,737.77 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,737.77 | $ - | $ 37.10 | $ 51.76 | $ 88.85 | $ 267.10 | $ 355.95 | $ 2,789.52 | $ 2,433.57 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,433.57 | $ - | $ 37.10 | $ 46.00 | $ 83.10 | $ 267.10 | $ 350.20 | $ 2,479.58 | $ 2,129.38 |
| | | | | | | **$ 128,872.20** | **$ 741.93** | **$ 482.25** | **$ 1,043.94** | **$ 1,526.19** | **$ 3,472.30** | **$ 4,998.49** | **$ 130,658.06** | **$ 125,659.57** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **10** | 09/27/19 | 09/30/19 | 4 | 5.500% | $ 6,079.00 | $ 3.66 | $ - | $ - | $ - | $ - | $ - | $ 6,082.66 | $ 6,082.66 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 6,082.66 | $ 83.10 | $ - | $ - | $ - | $ - | $ - | $ 6,165.76 | $ 6,165.76 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 6,165.76 | $ 76.04 | $ - | $ - | $ - | $ - | $ - | $ 6,241.80 | $ 6,241.80 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 6,241.80 | $ 73.72 | $ - | $ - | $ - | $ - | $ - | $ 6,315.52 | $ 6,315.52 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 6,315.52 | $ 54.45 | $ - | $ - | $ - | $ - | $ - | $ 6,369.97 | $ 6,369.97 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 6,369.97 | $ 52.04 | $ - | $ - | $ - | $ - | $ - | $ 6,422.01 | $ 6,422.01 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 6,422.01 | $ 51.46 | $ - | $ - | $ - | $ - | $ - | $ 6,473.47 | $ 6,473.47 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 6,473.47 | $ 52.45 | $ - | $ - | $ - | $ - | $ - | $ 6,525.92 | $ 6,525.92 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 6,525.92 | $ 53.46 | $ - | $ - | $ - | $ - | $ - | $ 6,579.38 | $ 6,579.38 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 6,579.38 | $ 53.90 | $ - | $ - | $ - | $ - | $ - | $ 6,633.28 | $ 6,633.28 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 6,633.28 | $ 53.16 | $ - | $ - | $ - | $ - | $ - | $ 6,686.44 | $ 6,686.44 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 6,686.44 | $ 54.18 | $ - | $ - | $ - | $ - | $ - | $ 6,740.61 | $ 6,740.61 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 6,740.61 | $ 61.16 | $ - | $ - | $ - | $ - | $ - | $ 6,801.78 | $ 6,801.78 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 6,801.78 | $ 84.18 | $ 40.35 | $ 84.18 | $ 124.53 | $ 303.95 | $ 428.48 | $ 6,970.13 | $ 6,541.66 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 6,541.66 | $ - | $ 40.35 | $ 101.78 | $ 142.13 | $ 303.95 | $ 446.08 | $ 6,643.44 | $ 6,197.36 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 6,197.36 | $ - | $ 40.35 | $ 115.88 | $ 156.23 | $ 303.95 | $ 460.18 | $ 6,313.24 | $ 5,853.06 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,853.06 | $ - | $ 40.35 | $ 118.32 | $ 158.67 | $ 303.95 | $ 462.62 | $ 5,971.38 | $ 5,508.76 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,508.76 | $ - | $ 40.35 | $ 115.94 | $ 156.29 | $ 303.95 | $ 460.24 | $ 5,624.71 | $ 5,164.47 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,164.47 | $ - | $ 40.35 | $ 109.15 | $ 149.49 | $ 303.95 | $ 453.44 | $ 5,273.61 | $ 4,820.17 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% |

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 7,685.21 | $ 62.96 | $ - | $ - | $ - | $ - | $ - | $ 7,748.16 | $ 7,748.16 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 7,748.16 | $ 62.09 | $ - | $ - | $ - | $ - | $ - | $ 7,810.26 | $ 7,810.26 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 7,810.26 | $ 63.28 | $ - | $ - | $ - | $ - | $ - | $ 7,873.54 | $ 7,873.54 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 7,873.54 | $ 71.44 | $ - | $ - | $ - | $ - | $ - | $ 7,944.98 | $ 7,944.98 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 7,944.98 | $ 98.33 | $ 42.12 | $ 98.33 | $ 140.44 | $ 360.05 | $ 500.49 | $ 8,141.64 | $ 7,641.14 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,641.14 | $ - | $ 42.12 | $ 118.89 | $ 161.00 | $ 360.05 | $ 521.05 | $ 7,760.03 | $ 7,238.98 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 7,238.98 | $ - | $ 42.12 | $ 135.36 | $ 177.47 | $ 360.05 | $ 537.52 | $ 7,374.34 | $ 6,836.81 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 6,836.81 | $ - | $ 42.12 | $ 138.20 | $ 180.32 | $ 360.05 | $ 540.37 | $ 6,975.02 | $ 6,434.65 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 6,434.65 | $ - | $ 42.12 | $ 135.43 | $ 177.54 | $ 360.05 | $ 537.59 | $ 6,570.08 | $ 6,032.48 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 6,032.48 | $ - | $ 42.12 | $ 127.49 | $ 169.61 | $ 360.05 | $ 529.66 | $ 6,159.97 | $ 5,630.32 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,630.32 | $ - | $ 42.12 | $ 118.99 | $ 161.11 | $ 360.05 | $ 521.16 | $ 5,749.31 | $ 5,228.15 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,228.15 | $ - | $ 42.12 | $ 111.71 | $ 153.82 | $ 360.05 | $ 513.87 | $ 5,339.86 | $ 4,825.99 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,825.99 | $ - | $ 42.12 | $ 103.11 | $ 145.23 | $ 360.05 | $ 505.28 | $ 4,929.10 | $ 4,423.82 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,423.82 | $ - | $ 42.12 | $ 87.70 | $ 129.82 | $ 360.05 | $ 489.87 | $ 4,511.52 | $ 4,021.66 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,021.66 | $ - | $ 42.12 | $ 75.70 | $ 117.82 | $ 360.05 | $ 477.87 | $ 4,097.36 | $ 3,619.49 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,619.49 | $ - | $ 42.12 | $ 68.42 | $ 110.54 | $ 360.05 | $ 470.59 | $ 3,687.91 | $ 3,217.32 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,217.32 | $ - | $ 42.12 | $ 60.82 | $ 102.94 | $ 360.05 | $ 462.99 | $ 3,278.14 | $ 2,815.16 |
| | | | | | | **$ 163,410.15** | **$ 842.31** | **$ 547.50** | **$ 1,380.15** | **$ 1,927.65** | **$ 4,680.65** | **$ 6,608.30** | **$ 165,632.61** | **$ 159,024.31** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **13** | 02/04/20 | 03/31/20 | 57 | 4.960% | $ 7,652.00 | $ 59.11 | $ - | $ - | $ - | $ - | $ - | $ 7,711.11 | $ 7,711.11 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 7,711.11 | $ 91.07 | $ - | $ - | $ - | $ - | $ - | $ 7,802.18 | $ 7,802.18 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 7,802.18 | $ 67.27 | $ - | $ - | $ - | $ - | $ - | $ 7,869.45 | $ 7,869.45 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 7,869.45 | $ 64.29 | $ - | $ - | $ - | $ - | $ - | $ 7,933.74 | $ 7,933.74 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 7,933.74 | $ 63.58 | $ - | $ - | $ - | $ - | $ - | $ 7,997.31 | $ 7,997.31 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 7,997.31 | $ 64.80 | $ - | $ - | $ - | $ - | $ - | $ 8,062.11 | $ 8,062.11 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 8,062.11 | $ 66.04 | $ - | $ - | $ - | $ - | $ - | $ 8,128.16 | $ 8,128.16 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 8,128.16 | $ 66.58 | $ - | $ - | $ - | $ - | $ - | $ 8,194.74 | $ 8,194.74 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 8,194.74 | $ 65.67 | $ - | $ - | $ - | $ - | $ - | $ 8,260.41 | $ 8,260.41 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 8,260.41 | $ 66.93 | $ - | $ - | $ - | $ - | $ - | $ 8,327.34 | $ 8,327.34 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 8,327.34 | $ 75.56 | $ - | $ - | $ - | $ - | $ - | $ 8,402.91 | $ 8,402.91 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 8,402.91 | $ 103.99 | $ 42.74 | $ 103.99 | $ 146.74 | $ 382.60 | $ 529.34 | $ 8,610.89 | $ 8,081.55 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 8,081.55 | $ - | $ 42.74 | $ 125.74 | $ 168.49 | $ 382.60 | $ 551.09 | $ 8,207.29 | $ 7,656.21 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 7,656.21 | $ - | $ 42.74 | $ 143.16 | $ 185.91 | $ 382.60 | $ 568.51 | $ 7,799.37 | $ 7,230.86 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 7,230.86 | $ - | $ 42.74 | $ 146.17 | $ 188.92 | $ 382.60 | $ 571.52 | $ 7,377.03 | $ 6,805.52 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 6,805.52 | $ - | $ 42.74 | $ 143.23 | $ 185.98 | $ 382.60 | $ 568.58 | $ 6,948.75 | $ 6,380.17 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 6,380.17 | $ - | $ 42.74 | $ 134.84 | $ 177.58 | $ 382.60 | $ 560.18 | $ 6,515.01 | $ 5,954.83 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,954.83 | $ - | $ 42.74 | $ 125.85 | $ 168.59 | $ 382.60 | $ 551.19 | $ 6,080.68 | $ 5,529.48 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,529.48 | $ - | $ 42.74 | $ 118.14 | $ 160.89 | $ 382.60 | $ 543.49 | $ 5,647.63 | $ 5,104.14 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,104.14 | $ - | $ 42.74 | $ 109.06 | $ 151.80 | $ 382.60 | $ 534.40 | $ 5,213.20 | $ 4,678.79 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,678.79 | $ - | $ 42.74 | $ 92.76 | $ 135.50 | $ 382.60 | $ 518.10 | $ 4,771.55 | $ 4,253.45 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,253.45 | $ - | $ 42.74 | $ 80.06 | $ 122.81 | $ 382.60 | $ 505.41 | $ 4,333.51 | $ 3,828.10 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,828.10 | $ - | $ 42.74 | $ 72.37 | $ 115.11 | $ 382.60 | $ 497.71 | $ 3,900.47 | $ 3,402.76 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,402.76 | $ - | $ 42.74 | $ 64.33 | $ 107.07 | $ 382.60 | $ 489.67 | $ 3,467.09 | $ 2,977.41 |
| | | | | | | **$ 165,247.34** | **$ 854.90** | **$ 555.68** | **$ 1,459.70** | **$ 2,015.38** | **$ 4,973.80** | **$ 6,989.18** | **$ 167,561.93** | **$ 160,572.75** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **14** | 03/20/20 | 03/31/20 | 12 | 4.960% | $ 7,652.00 | $ 12.44 | $ - | $ - | $ - | $ - | $ - | $ 7,664.44 | $ 7,664.44 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 7,664.44 | $ 90.52 | $ - | $ - | $ - | $ - | $ - | $ 7,754.96 | $ 7,754.96 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 7,754.96 | $ 66.86 | $ - | $ - | $ - | $ - | $ - | $ 7,821.82 | $ 7,821.82 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 7,821.82 | $ 63.90 | $ - | $ - | $ - | $ - | $ - | $ 7,885.72 | $ 7,885.72 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 7,885.72 | $ 63.19 | $ - | $ - | $ - | $ - | $ - | $ 7,948.92 | $ 7,948.92 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 7,948.92 | $ 64.41 | $ - | $ - | $ - | $ - | $ - | $ 8,013.33 | $ 8,013.33 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 8,013.33 | $ 65.64 | $ - | $ - | $ - | $ - | $ - | $ 8,078.97 | $ 8,078.97 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 8,078.97 | $ 66.18 | $ - | $ - | $ - | $ - | $ - | $ 8,145.15 | $ 8,145.15 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 8,145.15 | $ 65.27 | $ - | $ - | $ - | $ - | $ - | $ 8,210.42 | $ 8,210.42 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 8,210.42 | $ 66.53 | $ - | $ - | $ - | $ - | $ - | $ 8,276.95 | $ 8,276.95 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 8,276.95 | $ 75.10 | $ - | $ - | $ - | $ - | $ - | $ 8,352.05 | $ 8,352.05 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 8,352.05 | $ 103.36 | $ 40.17 | $ 103.36 | $ 143.54 | $ 382.60 | $ 526.14 | $ 8,558.78 | $ 8,032.65 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 8,032.65 | $ - | $ 40.17 | $ 124.98 | $ 165.15 | $ 382.60 | $ 547.75 | $ 8,157.63 | $ 7,609.88 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 7,609.88 | $ - | $ 40.17 | $ 142.29 | $ 182.47 | $ 382.60 | $ 565.07 | $ 7,752.17 | $ 7,187.11 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 7,187.11 | $ - | $ 40.17 | $ 145.29 | $ 185.46 | $ 382.60 | $ 568.06 | $ 7,332.39 | $ 6,764.33 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 6,764.33 | $ - | $ 40.17 | $ 142.37 | $ 182.54 | $ 382.60 | $ 565.14 | $ 6,906.70 | $ 6,341.56 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 6,341.56 | $ - | $ 40.17 | $ 134.02 | $ 174.19 | $ 382.60 | $ 556.79 | $ 6,475.59 | $ 5,918.79 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,918.79 | $ - | $ 40.17 | $ 125.09 | $ 165.26 | $ 382.60 | $ 547.86 | $ 6,043.88 | $ 5,496.02 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,496.02 | $ - | $ 40.17 | $ 117.43 | $ 157.60 | $ 382.60 | $ 540.20 | $ 5,613.45 | $ 5,073.25 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,073.25 | $ - | $ 40.17 | $ 108.40 | $ 148.57 | $ 382.60 | $ 531.17 | $ 5,181.65 | $ 4,650.48 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,650.48 | $ - | $ 40.17 | $ 92.19 | $ 132.37 | $ 382.60 | $ 514.97 | $ 4,742.67 | $ 4,227.71 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,227.71 | $ - | $ 40.17 | $ 79.58 | $ 119.75 | $ 382.60 | $ 502.35 | $ 4,307.29 | $ 3,804.94 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,804.94 | $ - | $ 40.17 | $ 71.93 | $ 112.10 | $ 382.60 | $ 494.70 | $ 3,876.87 | $ 3,382.17 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,382.17 | $ - | $ 40.17 | $ 63.94 | $ 104.11 | $ 382.60 | $ 486.71 | $ 3,446.10 | $ 2,959.40 |
| | | | | | | **$ 164,293.63** | **$ 803.42** | **$ 522.22** | **$ 1,450.86** | **$ 1,973.08** | **$ 4,973.80** | **$ 6,946.88** | **$ 166,547.91** | **$ 159,601.03** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **15** | 03/10/20 | 03/31/20 | 22 | 4.960% | $ 7,390.00 | $ 22.03 | $ - | $ - | $ - | $ - | $ - | $ 7,412.03 | $ 7,412.03 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 7,412.03 | $ 87.54 | $ - | $ - | $ - | $ - | $ - | $ 7,499.57 | $ 7,499.57 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 7,499.57 | $ 64.66 | $ - | $ - | $ - | $ - | $ - | $ 7,564.23 | $ 7,564.23 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 7,564.23 | $ 61.80 | $ - | $ - | $ - | $ - | $ - | $ 7,626.03 | $ 7,626.03 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 7,626.03 | $ 61.11 | $ - | $ - | $ - | $ - | $ - | $ 7,687.14 | $ 7,687.14 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 7,687.14 | $ 62.29 | $ - | $ - | $ - | $ - | $ - | $ 7,749.42 | $ 7,749.42 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 7,749.42 | $ 63.48 | $ - | $ - | $ - | $ - | $ - | $ 7,812.91 | $ 7,812.91 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 7,812.91 | $ 64.00 | $ - | $ - | $ - | $ - | $ - | $ 7,876.91 | $ 7,876.91 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 7,876.91 | $ 63.12 | $ - | $ - | $ - | $ - | $ - | $ 7,940.03 | $ 7,940.03 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 7,940.03 | $ 64.34 | $ - | $ - | $ - | $ - | $ - | $ 8,004.37 | $ 8,004.37 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 8,004.37 | $ 72.63 | $ - | $ - | $ - | $ - | $ - | $ 8,077.00 | $ 8,077.00 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 8,077.00 | $ 99.96 | $ 39.35 | $ 99.96 | $ 139.31 | $ 369.50 | $ 508.81 | $ 8,276.92 | $ 7,768.11 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,768.11 | $ - | $ 39.35 | $ 120.86 | $ 160.21 | $ 369.50 | $ 529.71 | $ 7,888.97 | $ 7,359.26 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 7,359.26 | $ - | $ 39.35 | $ 137.61 | $ 176.96 | $ 369.50 | $ 546.46 | $ 7,496.87 | $ 6,950.41 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 6,950.41 | $ - | $ 39.35 | $ 140.50 | $ 179.85 | $ 369.50 | $ 549.35 | $ 7,090.92 | $ 6,541.57 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 6,541.57 | $ - | $ 39.35 | $ 137.68 | $ 177.03 | $ 369.50 | $ 546.53 | $ 6,679.24 | $ 6,132.72 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 6,132.72 | $ - | $ 39.35 | $ 129.61 | $ 168.96 | $ 369.50 | $ 538.46 | $ 6,262.33 | $ 5,723.87 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,723.87 | $ - | $ 39.35 | $ 120.97 | $ 160.32 | $ 369.50 | $ 529.82 | $ 5,844.84 | $ 5,315.02 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,315.02 | $ - | $ 39.35 | $ 113.56 | $ 152.91 | $ 369.50 | $ 522.41 | $ 5,428.58 | $ 4,906.18 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,906.18 | $ - | $ 39.35 | $ 104.83 | $ 144.17 | $ 369.50 | $ 513.67 | $ 5,011.00 | $ 4,497.33 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,497.33 | $ - | $ 39.35 | $ 89.16 | $ 128.51 | $ 369.50 | $ 498.01 | $ 4,586.49 | $ 4,088.48 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,088.48 | $ - | $ 39.35 | $ 76.96 | $ 116.31 | $ 369.50 | $ 485.81 | $ 4,165.44 | $ 3,679.63 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,679.63 | $ - | $ 39.35 | $ 69.56 | $ 108.91 | $ 369.50 | $ 478.41 | $ 3,749.19 | $ 3,270.78 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,270.78 | $ - | $ 39.35 | $ 61.83 | $ 101.18 | $ 369.50 | $ 470.68 | $ 3,332.61 | $ 2,861.94 |
| | | | | | | **$ 158,872.99** | **$ 786.96** | **$ 511.52** | **$ 1,403.08** | **$ 1,914.60** | **$ 4,803.50** | **$ 6,718.10** | **$ 161,063.03** | **$ 154,344.93** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **16** | 04/03/20 | 06/30/20 | 89 | 4.750% | $ 6,899.00 | $ 79.69 | $ - | $ - | $ - | $ - | $ - | $ 6,978.69 | $ 6,978.69 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 6,978.69 | $ 60.17 | $ - | $ - | $ - | $ - | $ - | $ 7,038.86 | $ 7,038.86 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 7,038.86 | $ 57.50 | $ - | $ - | $ - | $ - | $ - | $ 7,096.36 | $ 7,096.36 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 7,096.36 | $ 56.87 | $ - | $ - | $ - | $ - | $ - | $ 7,153.23 | $ 7,153.23 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 7,153.23 | $ 57.96 | $ - | $ - | $ - | $ - | $ - | $ 7,211.19 | $ 7,211.19 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 7,211.19 | $ 59.07 | $ - | $ - | $ - | $ - | $ - | $ 7,270.26 | $ 7,270.26 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 7,270.26 | $ 59.56 | $ - | $ - | $ - | $ - | $ - | $ 7,329.82 | $ 7,329.82 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 7,329.82 | $ 58.74 | $ - | $ - | $ - | $ - | $ - | $ 7,388.56 | $ 7,388.56 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 7,388.56 | $ 59.87 | $ - | $ - | $ - | $ - | $ - | $ 7,448.42 | $ 7,448.42 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 7,448.42 | $ 67.59 | $ - | $ - | $ - | $ - | $ - | $ 7,516.01 | $ 7,516.01 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 7,516.01 | $ 93.02 | $ 35.50 | $ 93.02 | $ 128.52 | $ 344.95 | $ 473.47 | $ 7,702.05 | $ 7,228.58 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,228.58 | $ - | $ 35.50 | $ 112.47 | $ 147.97 | $ 344.95 | $ 492.92 | $ 7,341.05 | $ 6,848.13 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 6,848.13 | $ - | $ 35.50 | $ 128.05 | $ 163.55 | $ 344.95 | $ 508.50 | $ 6,976.18 | $ 6,467.67 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 6,467.67 | $ - | $ 35.50 | $ 130.74 | $ 166.24 | $ 344.95 | $ 511.19 | $ 6,598.42 | $ 6,087.22 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 6,087.22 | $ - | $ 35.50 | $ 128.12 | $ 163.62 | $ 344.95 | $ 508.57 | $ 6,215.34 | $ 5,706.77 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,706.77 | $ - | $ 35.50 | $ 120.61 | $ 156.11 | $ 344.95 | $ 501.06 | $ 5,827.38 | $ 5,326.32 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,326.32 | $ - | $ 35.50 | $ 112.57 | $ 148.07 | $ 344.95 | $ 493.02 | $ 5,438.89 | $ 4,945.87 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,945.87 | $ - | $ 35.50 | $ 105.67 | $ 141.18 | $ 344.95 | $ 486.13 | $ 5,051.54 | $ 4,565.42 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,565.42 | $ - | $ 35.50 | $ 97.55 | $ 133.05 | $ 344.95 | $ 478.00 | $ 4,662.96 | $ 4,184.97 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,184.97 | $ - | $ 35.50 | $ 82.97 | $ 118.47 | $ 344.95 | $ 463.42 | $ 4,267.93 | $ 3,804.51 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,804.51 | $ - | $ 35.50 | $ 71.61 | $ 107.11 | $ 344.95 | $ 452.06 | $ 3,876.13 | $ 3,424.06 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,424.06 | $ - | $ 35.50 | $ 64.73 | $ 100.23 | $ 344.95 | $ 445.18 | $ 3,488.79 | $ 3,043.61 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,043.61 | $ - | $ 35.50 | $ 57.54 | $ 93.04 | $ 344.95 | $ 437.99 | $ 3,101.15 | $ 2,663.16 |
| | | | | | | **$ 140,963.52** | **$ 710.03** | **$ 461.52** | **$ 1,305.63** | **$ 1,767.15** | **$ 4,484.35** | **$ 6,251.50** | **$ 142,979.17** | **$ 136,727.68** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **17** | 05/26/20 | 06/30/20 | 36 | 4.750% | $ 6,239.00 | $ 29.15 | $ - | $ - | $ - | $ - | $ - | $ 6,268.15 | $ 6,268.15 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 6,268.15 | $ 54.04 | $ - | $ - | $ - | $ - | $ - | $ 6,322.19 | $ 6,322.19 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 6,322.19 | $ 51.65 | $ - | $ - | $ - | $ - | $ - | $ 6,373.84 | $ 6,373.84 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 6,373.84 | $ 51.08 | $ - | $ - | $ - | $ - | $ - | $ 6,424.92 | $ 6,424.92 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 6,424.92 | $ 52.06 | $ - | $ - | $ - | $ - | $ - | $ 6,476.98 | $ 6,476.98 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 6,476.98 | $ 53.06 | $ - | $ - | $ - | $ - | $ - | $ 6,530.04 | $ 6,530.04 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 6,530.04 | $ 53.49 | $ - | $ - | $ - | $ - | $ - | $ 6,583.53 | $ 6,583.53 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 6,583.53 | $ 52.76 | $ - | $ - | $ - | $ - | $ - | $ 6,636.29 | $ 6,636.29 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 6,636.29 | $ 53.77 | $ - | $ - | $ - | $ - | $ - | $ 6,690.06 | $ 6,690.06 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 6,690.06 | $ 60.71 | $ - | $ - | $ - | $ - | $ - | $ 6,750.77 | $ 6,750.77 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 6,750.77 | $ 83.55 | $ 29.77 | $ 83.55 | $ 113.31 | $ 311.95 | $ 425.26 | $ 6,917.86 | $ 6,492.60 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 6,492.60 | $ - | $ 29.77 | $ 101.02 | $ 130.78 | $ 311.95 | $ 442.73 | $ 6,593.61 | $ 6,150.88 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 6,150.88 | $ - | $ 29.77 | $ 115.01 | $ 144.78 | $ 311.95 | $ 456.73 | $ 6,265.89 | $ 5,809.17 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,809.17 | $ - | $ 29.77 | $ 117.43 | $ 147.20 | $ 311.95 | $ 459.15 | $ 5,926.60 | $ 5,467.45 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,467.45 | $ - | $ 29.77 | $ 115.07 | $ 144.84 | $ 311.95 | $ 456.79 | $ 5,582.52 | $ 5,125.73 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,125.73 | $ - | $ 29.77 | $ 108.33 | $ 138.09 | $ 311.95 | $ 450.04 | $ 5,234.06 | $ 4,784.02 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,784.02 | $ - | $ 29.77 | $ 101.10 | $ 130.87 | $ 311.95 | $ 442.82 | $ 4,885.12 | $ 4,442.30 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,442.30 | $ - | $ 29.77 | $ 94.91 | $ 124.68 | $ 311.95 | $ 436.63 | $ 4,537.22 | $ 4,100.59 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,100.59 | $ - | $ 29.77 | $ 87.61 | $ 117.38 | $ 311.95 | $ 429.33 | $ 4,188.20 | $ 3,758.87 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,758.87 | $ - | $ 29.77 | $ 74.52 | $ 104.28 | $ 311.95 | $ 416.23 | $ 3,833.39 | $ 3,417.16 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,417.16 | $ - | $ 29.77 | $ 64.32 | $ 94.09 | $ 311.95 | $ 406.04 | $ 3,481.48 | $ 3,075.44 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,075.44 | $ - | $ 29.77 | $ 58.14 | $ 87.90 | $ 311.95 | $ 399.85 | $ 3,133.58 | $ 2,733.72 |
| 

| | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,071.41 | $ - | $ 21.05 | $ 65.62 | $ 86.67 | $ 234.90 | $ 321.57 | $ 3,137.03 | $ 2,815.46 | |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,815.46 | $ - | $ 21.05 | $ 55.82 | $ 76.87 | $ 234.90 | $ 311.77 | $ 2,871.27 | $ 2,559.50 | |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,559.50 | $ - | $ 21.05 | $ 48.18 | $ 69.23 | $ 234.90 | $ 304.13 | $ 2,607.68 | $ 2,303.55 | |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,303.55 | $ - | $ 21.05 | $ 43.55 | $ 64.60 | $ 234.90 | $ 299.50 | $ 2,347.10 | $ 2,047.60 | |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,047.60 | $ - | $ 21.05 | $ 38.71 | $ 59.76 | $ 234.90 | $ 294.66 | $ 2,086.31 | $ 1,791.65 | |
| | | | | | | **$ 90,195.58** | **$ 421.01** | **$ 273.66** | **$ 878.37** | **$ 1,152.02** | **$ 3,053.70** | **$ 4,205.72** | **$ 91,494.96** | **$ 87,289.24** | |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **20** | 07/24/20 | 09/30/20 | 69 | 3.430% | $ 3,941.00 | $ 25.48 | $ - | $ - | $ - | $ - | $ - | $ 3,966.48 | $ 3,966.48 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,966.48 | $ 32.40 | $ - | $ - | $ - | $ - | $ - | $ 3,998.89 | $ 3,998.89 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,998.89 | $ 32.05 | $ - | $ - | $ - | $ - | $ - | $ 4,030.93 | $ 4,030.93 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 4,030.93 | $ 32.66 | $ - | $ - | $ - | $ - | $ - | $ 4,063.60 | $ 4,063.60 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 4,063.60 | $ 33.29 | $ - | $ - | $ - | $ - | $ - | $ 4,096.88 | $ 4,096.88 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,096.88 | $ 33.56 | $ - | $ - | $ - | $ - | $ - | $ 4,130.44 | $ 4,130.44 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,130.44 | $ 33.10 | $ - | $ - | $ - | $ - | $ - | $ 4,163.54 | $ 4,163.54 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,163.54 | $ 33.74 | $ - | $ - | $ - | $ - | $ - | $ 4,197.28 | $ 4,197.28 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,197.28 | $ 38.09 | $ - | $ - | $ - | $ - | $ - | $ 4,235.37 | $ 4,235.37 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,235.37 | $ 52.42 | $ 17.34 | $ 52.42 | $ 69.76 | $ 197.05 | $ 266.81 | $ 4,340.20 | $ 4,073.39 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,073.39 | $ - | $ 17.34 | $ 63.38 | $ 80.72 | $ 197.05 | $ 277.77 | $ 4,136.77 | $ 3,859.00 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,859.00 | $ - | $ 17.34 | $ 72.16 | $ 89.50 | $ 197.05 | $ 286.55 | $ 3,931.16 | $ 3,644.62 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,644.62 | $ - | $ 17.34 | $ 73.68 | $ 91.01 | $ 197.05 | $ 288.06 | $ 3,718.29 | $ 3,430.23 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,430.23 | $ - | $ 17.34 | $ 72.19 | $ 89.53 | $ 197.05 | $ 286.58 | $ 3,502.42 | $ 3,215.84 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,215.84 | $ - | $ 17.34 | $ 67.96 | $ 85.30 | $ 197.05 | $ 282.35 | $ 3,283.80 | $ 3,001.45 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,001.45 | $ - | $ 17.34 | $ 63.43 | $ 80.77 | $ 197.05 | $ 277.82 | $ 3,064.88 | $ 2,787.06 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,787.06 | $ - | $ 17.34 | $ 59.55 | $ 76.89 | $ 197.05 | $ 273.94 | $ 2,846.61 | $ 2,572.67 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,572.67 | $ - | $ 17.34 | $ 54.97 | $ 72.31 | $ 197.05 | $ 269.36 | $ 2,627.64 | $ 2,358.28 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,358.28 | $ - | $ 17.34 | $ 46.75 | $ 64.09 | $ 197.05 | $ 261.14 | $ 2,405.03 | $ 2,143.89 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,143.89 | $ - | $ 17.34 | $ 40.36 | $ 57.69 | $ 197.05 | $ 254.74 | $ 2,184.25 | $ 1,929.50 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,929.50 | $ - | $ 17.34 | $ 36.48 | $ 53.81 | $ 197.05 | $ 250.86 | $ 1,965.98 | $ 1,715.11 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,715.11 | $ - | $ 17.34 | $ 32.42 | $ 49.76 | $ 197.05 | $ 246.81 | $ 1,747.54 | $ 1,500.72 |
| | | | | | | **$ 75,555.46** | **$ 346.78** | **$ 225.41** | **$ 735.74** | **$ 961.15** | **$ 2,561.65** | **$ 3,522.80** | **$ 76,637.98** | **$ 73,115.19** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **21** | 08/31/20 | 09/30/20 | 31 | 3.430% | $ 3,245.00 | $ 9.43 | $ - | $ - | $ - | $ - | $ - | $ 3,254.43 | $ 3,254.43 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,254.43 | $ 26.59 | $ - | $ - | $ - | $ - | $ - | $ 3,281.01 | $ 3,281.01 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,281.01 | $ 26.29 | $ - | $ - | $ - | $ - | $ - | $ 3,307.31 | $ 3,307.31 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,307.31 | $ 26.80 | $ - | $ - | $ - | $ - | $ - | $ 3,334.11 | $ 3,334.11 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,334.11 | $ 27.31 | $ - | $ - | $ - | $ - | $ - | $ 3,361.42 | $ 3,361.42 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,361.42 | $ 27.54 | $ - | $ - | $ - | $ - | $ - | $ 3,388.95 | $ 3,388.95 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,388.95 | $ 27.16 | $ - | $ - | $ - | $ - | $ - | $ 3,416.11 | $ 3,416.11 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,416.11 | $ 27.68 | $ - | $ - | $ - | $ - | $ - | $ 3,443.79 | $ 3,443.79 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,443.79 | $ 31.25 | $ - | $ - | $ - | $ - | $ - | $ 3,475.04 | $ 3,475.04 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,475.04 | $ 43.01 | $ 13.65 | $ 43.01 | $ 56.66 | $ 162.25 | $ 218.91 | $ 3,561.05 | $ 3,342.14 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,342.14 | $ - | $ 13.65 | $ 52.00 | $ 65.65 | $ 162.25 | $ 227.90 | $ 3,394.14 | $ 3,166.24 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,166.24 | $ - | $ 13.65 | $ 59.20 | $ 72.86 | $ 162.25 | $ 235.11 | $ 3,225.45 | $ 2,990.34 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,990.34 | $ - | $ 13.65 | $ 60.45 | $ 74.10 | $ 162.25 | $ 236.35 | $ 3,050.79 | $ 2,814.44 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,814.44 | $ - | $ 13.65 | $ 59.23 | $ 72.89 | $ 162.25 | $ 235.14 | $ 2,873.67 | $ 2,638.54 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,638.54 | $ - | $ 13.65 | $ 55.76 | $ 69.41 | $ 162.25 | $ 231.66 | $ 2,694.30 | $ 2,462.63 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,462.63 | $ - | $ 13.65 | $ 52.04 | $ 65.70 | $ 162.25 | $ 227.95 | $ 2,514.68 | $ 2,286.73 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,286.73 | $ - | $ 13.65 | $ 48.86 | $ 62.51 | $ 162.25 | $ 224.76 | $ 2,335.59 | $ 2,110.83 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,110.83 | $ - | $ 13.65 | $ 45.10 | $ 58.75 | $ 162.25 | $ 221.00 | $ 2,155.93 | $ 1,934.93 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,934.93 | $ - | $ 13.65 | $ 38.36 | $ 52.01 | $ 162.25 | $ 214.26 | $ 1,973.29 | $ 1,759.02 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,759.02 | $ - | $ 13.65 | $ 33.11 | $ 46.76 | $ 162.25 | $ 209.01 | $ 1,792.13 | $ 1,583.12 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,583.12 | $ - | $ 13.65 | $ 29.93 | $ 43.58 | $ 162.25 | $ 205.83 | $ 1,613.05 | $ 1,407.22 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,407.22 | $ - | $ 13.65 | $ 26.60 | $ 40.25 | $ 162.25 | $ 202.50 | $ 1,433.82 | $ 1,231.32 |
| | | | | | | **$ 62,003.35** | **$ 273.05** | **$ 177.48** | **$ 603.66** | **$ 781.14** | **$ 2,109.25** | **$ 2,890.39** | **$ 62,880.06** | **$ 59,989.67** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **22** | 09/17/20 | 09/30/20 | 14 | 3.430% | $ 2,633.00 | $ 3.45 | $ - | $ - | $ - | $ - | $ - | $ 2,636.45 | $ 2,636.45 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,636.45 | $ 21.54 | $ - | $ - | $ - | $ - | $ - | $ 2,657.99 | $ 2,657.99 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,657.99 | $ 21.30 | $ - | $ - | $ - | $ - | $ - | $ 2,679.29 | $ 2,679.29 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,679.29 | $ 21.71 | $ - | $ - | $ - | $ - | $ - | $ 2,701.00 | $ 2,701.00 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,701.00 | $ 22.13 | $ - | $ - | $ - | $ - | $ - | $ 2,723.13 | $ 2,723.13 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,723.13 | $ 22.31 | $ - | $ - | $ - | $ - | $ - | $ 2,745.44 | $ 2,745.44 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,745.44 | $ 22.00 | $ - | $ - | $ - | $ - | $ - | $ 2,767.44 | $ 2,767.44 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,767.44 | $ 22.42 | $ - | $ - | $ - | $ - | $ - | $ 2,789.86 | $ 2,789.86 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,789.86 | $ 25.32 | $ - | $ - | $ - | $ - | $ - | $ 2,815.18 | $ 2,815.18 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,815.18 | $ 34.84 | $ 10.85 | $ 34.84 | $ 45.69 | $ 131.65 | $ 177.34 | $ 2,884.86 | $ 2,707.52 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,707.52 | $ - | $ 10.85 | $ 42.13 | $ 52.98 | $ 131.65 | $ 184.63 | $ 2,749.64 | $ 2,565.01 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,565.01 | $ - | $ 10.85 | $ 47.96 | $ 58.81 | $ 131.65 | $ 190.46 | $ 2,612.98 | $ 2,422.51 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,422.51 | $ - | $ 10.85 | $ 48.97 | $ 59.82 | $ 131.65 | $ 191.47 | $ 2,471.48 | $ 2,280.01 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,280.01 | $ - | $ 10.85 | $ 47.99 | $ 58.84 | $ 131.65 | $ 190.49 | $ 2,328.00 | $ 2,137.51 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,137.51 | $ - | $ 10.85 | $ 45.17 | $ 56.02 | $ 131.65 | $ 187.67 | $ 2,182.69 | $ 1,995.01 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,995.01 | $ - | $ 10.85 | $ 42.16 | $ 53.01 | $ 131.65 | $ 184.66 | $ 2,037.17 | $ 1,852.51 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,852.51 | $ - | $ 10.85 | $ 39.58 | $ 50.43 | $ 131.65 | $ 182.08 | $ 1,892.09 | $ 1,710.01 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,710.01 | $ - | $ 10.85 | $ 36.54 | $ 47.39 | $ 131.65 | $ 179.04 | $ 1,746.55 | $ 1,567.51 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,567.51 | $ - | $ 10.85 | $ 31.08 | $ 41.93 | $ 131.65 | $ 173.58 | $ 1,598.58 | $ 1,425.01 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,425.01 | $ - | $ 10.85 | $ 26.82 | $ 37.67 | $ 131.65 | $ 169.32 | $ 1,451.83 | $ 1,282.51 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,282.51 | $ - | $ 10.85 | $ 24.24 | $ 35.10 | $ 131.65 | $ 166.75 | $ 1,306.75 | $ 1,140.01 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,140.01 | $ - | $ 10.85 | $ 21.55 | $ 32.40 | $ 131.65 | $ 164.05 | $ 1,161.56 | $ 997.51 |
| | | | | | | **$ 50,233.92** | **$ 217.02** | **$ 141.06** | **$ 489.03** | **$ 630.09** | **$ 1,711.45** | **$ 2,341.54** | **$ 50,939.97** | **$ 48,598.42** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **23** | 10/24/20 | 12/31/20 | 69 | 3.250% | $ 2,109.00 | $ 12.92 | $ - | $ - | $ - | $ - | $ - | $ 2,121.92 | $ 2,121.92 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,121.92 | $ 17.00 | $ - | $ - | $ - | $ - | $ - | $ 2,138.93 | $ 2,138.93 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,138.93 | $ 17.33 | $ - | $ - | $ - | $ - | $ - | $ 2,156.26 | $ 2,156.26 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,156.26 | $ 17.66 | $ - | $ - | $ - | $ - | $ - | $ 2,173.92 | $ 2,173.92 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,173.92 | $ 17.81 | $ - | $ - | $ - | $ - | $ - | $ 2,191.73 | $ 2,191.73 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,191.73 | $ 17.56 | $ - | $ - | $ - | $ - | $ - | $ 2,209.29 | $ 2,209.29 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,209.29 | $ 17.90 | $ - | $ - | $ - | $ - | $ - | $ 2,227.19 | $ 2,227.19 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,227.19 | $ 20.21 | $ - | $ - | $ - | $ - | $ - | $ 2,247.40 | $ 2,247.40 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,247.40 | $ 27.81 | $ 8.31 | $ 27.81 | $ 36.12 | $ 105.45 | $ 141.57 | $ 2,303.03 | $ 2,161.46 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,161.46 | $ - | $ 8.31 | $ 33.63 | $ 41.94 | $ 105.45 | $ 147.39 | $ 2,195.09 | $ 2,047.70 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,047.70 | $ - | $ 8.31 | $ 38.29 | $ 46.60 | $ 105.45 | $ 152.05 | $ 2,085.99 | $ 1,933.94 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,933.94 | $ - | $ 8.31 | $ 39.09 | $ 47.40 | $ 105.45 | $ 152.85 | $ 1,973.03 | $ 1,820.17 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,820.17 | $ - | $ 8.31 | $ 38.31 | $ 46.62 | $ 105.45 | $ 152.07 | $ 1,858.48 | $ 1,706.41 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,706.41 | $ - | $ 8.31 | $ 36.06 | $ 44.37 | $ 105.45 | $ 149.82 | $ 1,742.48 | $ 1,592.65 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,592.65 | $ - | $ 8.31 | $ 33.66 | $ 41.97 | $ 105.45 | $ 147.42 | $ 1,626.31 | $ 1,478.89 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,478.89 | $ - | $ 8.31 | $ 31.60 | $ 39.91 | $ 105.45 | $ 145.36 | $ 1,510.49 | $ 1,365.13 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,365.13 | $ - | $ 8.31 | $ 29.17 | $ 37.48 | $ 105.45 | $ 142.93 | $ 1,394.30 | $ 1,251.37 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,251.37 | $ - | $ 8.31 | $ 24.81 | $ 33.12 | $ 105.45 | $ 138.57 | $ 1,276.18 | $ 1,137.61 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,137.61 | $ - | $ 8.31 | $ 21.41 | $ 29.72 | $ 105.45 | $ 135.17 | $ 1,159.02 | $ 1,023.85 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,023.85 | $ - | $ 8.31 | $ 19.35 | $ 27.67 | $ 105.45 | $ 133.12 | $ 1,043.20 | $ 910.09 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 910.09 | $ - | $ 8.31 | $ 17.20 | $ 25.52 | $ 105.45 | $ 130.97 | $ 927.29 | $ 796.33 |
| | | | | | | **$ 38,004.91** | **$ 166.22** | **$ 108.04** | **$ 390.40** | **$ 498.45** | **$ 1,370.85** | **$ 1,869.30** | **$ 38,561.53** | **$ 36,692.24** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **24** | 11/18/20 | 12/31/20 | 44 | 3.250% | $ 1,676.00 | $ 6.55 | $ - | $ - | $ - | $ - | $ - | $ 1,682.55 | $ 1,682.55 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,682.55 | $ 13.48 | $ - | $ - | $ - | $ - | $ - | $ 1,696.03 | $ 1,696.03 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,696.03 | $ 13.74 | $ - | $ - | $ - | $ - | $ - | $ 1,709.77 | $ 1,709.77 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,709.77 | $ 14.01 | $ - | $ - | $ - | $ - | $ - | $ 1,723.78 | $ 1,723.78 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,723.78 | $ 14.12 | $ - | $ - | $ - | $ - | $ - | $ 1,737.90 | $ 1,737.90 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,737.90 | $ 13.93 | $ - | $ - | $ - | $ - | $ - | $ 1,751.83 | $ 1,751.83 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,751.83 | $ 14.19 | $ - | $ - | $ - | $ - | $ - | $ 1,766.02 | $ 1,766.02 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,766.02 | $ 16.02 | $ - | $ - | $ - | $ - | $ - | $ 1,782.05 | $ 1,782.05 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,782.05 | $ 22.05 | $ 6.41 | $ 22.05 | $ 28.46 | $ 83.80 | $ 112.26 | $ 1,826.16 | $ 1,713.90 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,713.90 | $ - | $ 6.41 | $ 26.67 | $ 33.07 | $ 83.80 | $ 116.87 | $ 1,740.56 | $ 1,623.69 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,623.69 | $ - | $ 6.41 | $ 30.36 | $ 36.77 | $ 83.80 | $ 120.57 | $ 1,654.05 | $ 1,533.49 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,533.49 | $ - | $ 6.41 | $ 31.00 | $ 37.40 | $ 83.80 | $ 121.20 | $ 1,564.49 | $ 1,443.28 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,443.28 | $ - | $ 6.41 | $ 30.38 | $ 36.78 | $ 83.80 | $ 120.58 | $ 1,473.66 | $ 1,353.08 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,353.08 | $ - | $ 6.41 | $ 28.60 | $ 35.00 | $ 83.80 | $ 118.80 | $ 1,381.67 | $ 1,262.87 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,262.87 | $ - | $ 6.41 | $ 26.69 | $ 33.09 | $ 83.80 | $ 116.89 | $ 1,289.56 | $ 1,172.67 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,172.67 | $ - | $ 6.41 | $ 25.06 | $ 31.46 | $ 83.80 | $ 115.26 | $ 1,197.72 | $ 1,082.46 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,082.46 | $ - | $ 6.41 | $ 23.13 | $ 29.53 | $ 83.80 | $ 113.33 | $ 1,105.59 | $ 992.26 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 992.26 | $ - | $ 6.41 | $ 19.67 | $ 26.08 | $ 83.80 | $ 109.88 | $ 1,011.93 | $ 902.05 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 902.05 | $ - | $ 6.41 | $ 16.98 | $ 23.38 | $ 83.80 | $ 107.18 | $ 919.03 | $ 811.85 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 811.85 | $ - | $ 6.41 | $ 15.35 | $ 21.75 | $ 83.80 | $ 105.55 | $ 827.19 | $ 721.64 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 721.64 | $ - | $ 6.41 | $ 13.64 | $ 20.05 | $ 83.80 | $ 103.85 | $ 735.28 | $ 631.44 |
| | | | | | | **$ 30,139.16** | **$ 128.10** | **$ 83.27** | **$ 309.57** | **$ 392.83** | **$ 1,089.40** | **$ 1,482.23** | **$ 30,576.83** | **$ 29,094.60** |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **25** | 12/21/20 | 12/31/20 | 11 | 3.250% | $ 1,352.00 | $ 1.32 | $ - | $ - | $ - | $ - | $ - | $ 1,353.32 | $ 1,353.32 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,353.32 | $ 10.85 | $ - | $ - | $ - | $ - | $ - | $ 1,364.17 | $ 1,364.17 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,364.17 | $ 11.05 | $ - | $ - | $ - | $ - | $ - | $ 1,375.22 | $ 1,375.22 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,375.22 | $ 11.27 | $ - | $ - | $ - | $ - | $ - | $ 1,386.48 | $ 1,386.48 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,386.48 | $ 11.36 | $ - | $ - | $ - | $ - | $ - | $ 1,397.84 | $ 1,397.84 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,397.84 | $ 11.20 | $ - | $ - | $ - | $ - | $ - | $ 1,409.04 | $ 1,409.04 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,409.04 | $ 11.42 | $ - | $ - | $ - | $ - | $ - | $ 1,420.46 | $ 1,420.46 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,420.46 | $ 12.89 | $ - | $ - | $ - | $ - | $ - | $ 1,433.35 | $ 1,433.35 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,433.35 | $ 17.74 | $ 4.95 | $ 17.74 | $ 22.69 | $ 67.60 | $ 90.29 | $ 1,468.83 | $ 1,378.54 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,378.54 | $ - | $ 4.95 | $ 21.45 | $ 26.40 | $ 67.60 | $ 94.00 | $ 1,399.98 | $ 1,305.98 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,305.98 | $ - | $ 4.95 | $ 24.42 | $ 29.37 | $ 67.60 | $ 96.97 | $ 1,330.40 | $ 1,233.43 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,233.43 | $ - | $ 4.95 | $ 24.93 | $ 29.89 | $ 67.60 | $ 97.49 | $ 1,258.36 | $ 1,160.87 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,160.87 | $ - | $ 4.95 | $ 24.43 | $ 29.39 | $ 67.60 | $ 96.99 | $ 1,185.30 | $ 1,088.32 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,088.32 | $ - | $ 4.95 | $ 23.00 | $ 27.95 | $ 67.60 | $ 95.55 | $ 1,111.32 | $ 1,015.76 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,015.76 | $ - | $ 4.95 | $ 21.47 | $ 26.42 | $ 67.60 | $ 94.02 | $ 1,037.23 | $ 943.21 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 943.21 | $ - | $ 4.95 | $ 20.15 | $ 25.11 | $ 67.60 | $ 92.71 | $ 963.36 | $ 870.65 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 870.65 | $ - | $ 4.95 | $ 18.60 | $ 23.56 | $ 67.60 | $ 91.16 | $ 889.26 | $ 798.10 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 798.10 | $ - | $ 4.95 | $ 15.82 | $ 20.78 | $ 67.60 | $ 88.38 | $ 813.92 | $ 725.54 |
| 11 | Q2/2025 | 04/01/25 | 06

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Payment** | **27** | 02/17/21 | 03/31/21 | 43 | 3.250% | $ 824.00 | $ 3.15 | $ - | $ - | $ - | $ - | $ - | $ 827.15 | $ 827.15 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 827.15 | $ 6.70 | $ - | $ - | $ - | $ - | $ - | $ 833.86 | $ 833.86 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 833.86 | $ 6.83 | $ - | $ - | $ - | $ - | $ - | $ 840.69 | $ 840.69 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 840.69 | $ 6.89 | $ - | $ - | $ - | $ - | $ - | $ 847.57 | $ 847.57 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 847.57 | $ 6.79 | $ - | $ - | $ - | $ - | $ - | $ 854.37 | $ 854.37 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 854.37 | $ 6.92 | $ - | $ - | $ - | $ - | $ - | $ 861.29 | $ 861.29 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 861.29 | $ 7.82 | $ - | $ - | $ - | $ - | $ - | $ 869.10 | $ 869.10 |
| 01 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 869.10 | $ 10.76 | $ 2.79 | $ 10.76 | $ 13.55 | $ 41.20 | $ 54.75 | $ 890.62 | $ 835.87 |
| 02 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 835.87 | $ - | $ 2.79 | $ 13.01 | $ 15.80 | $ 41.20 | $ 57.00 | $ 848.87 | $ 791.87 |
| 03 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 791.87 | $ - | $ 2.79 | $ 14.81 | $ 17.60 | $ 41.20 | $ 58.80 | $ 806.68 | $ 747.88 |
| 04 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 747.88 | $ - | $ 2.79 | $ 15.12 | $ 17.91 | $ 41.20 | $ 59.11 | $ 763.00 | $ 703.89 |
| 05 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 703.89 | $ - | $ 2.79 | $ 14.81 | $ 17.61 | $ 41.20 | $ 58.81 | $ 718.70 | $ 659.90 |
| 06 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 659.90 | $ - | $ 2.79 | $ 13.95 | $ 16.74 | $ 41.20 | $ 57.94 | $ 673.84 | $ 615.90 |
| 07 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 615.90 | $ - | $ 2.79 | $ 13.02 | $ 15.81 | $ 41.20 | $ 57.01 | $ 628.92 | $ 571.91 |
| 08 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 571.91 | $ - | $ 2.79 | $ 12.22 | $ 15.01 | $ 41.20 | $ 56.21 | $ 584.13 | $ 527.92 |
| 09 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 527.92 | $ - | $ 2.79 | $ 11.28 | $ 14.07 | $ 41.20 | $ 55.27 | $ 539.20 | $ 483.92 |
| 10 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 483.92 | $ - | $ 2.79 | $ 9.59 | $ 12.39 | $ 41.20 | $ 53.59 | $ 493.52 | $ 439.93 |
| 11 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 439.93 | $ - | $ 2.79 | $ 8.28 | $ 11.07 | $ 41.20 | $ 52.27 | $ 448.21 | $ 395.94 |
| 12 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 395.94 | $ - | $ 2.79 | $ 7.48 | $ 10.28 | $ 41.20 | $ 51.48 | $ 403.42 | $ 351.94 |
| 13 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 351.94 | $ - | $ 2.79 | $ 6.65 | $ 9.45 | $ 41.20 | $ 50.65 | $ 358.60 | $ 307.95 |
| | | | | | | **$ 13,884.91** | **$ 55.86** | **$ 36.31** | **$ 150.97** | **$ 187.28** | **$ 535.60** | **$ 722.88** | **$ 14,091.74** | **$ 13,368.86** |

| Payment # | Date Payment Received | Facility Cost | One-Time Cost | Total Cost |
|---|---|---|---|---|
| 01 | 02/11/19 | $ 34,678.00 | $ 1,006.00 | $ 35,684.00 |
| 02 | 02/11/19 | $ 44,305.00 | $ 1,285.00 | $ 45,590.00 |
| 03 | 02/26/19 | $ 56,261.00 | $ 1,632.00 | $ 57,893.00 |
| 04 | 03/29/19 | $ 70,889.00 | $ 2,056.00 | $ 72,945.00 |
| 05 | 05/03/19 | $ 88,451.00 | $ 2,566.00 | $ 91,017.00 |
| 06 | 06/19/19 | $ 109,028.00 | $ 3,163.00 | $ 112,191.00 |
| 07 | 07/05/19 | $ 132,391.00 | $ 3,840.00 | $ 136,231.00 |
| 08 | 08/05/19 | $ 157,864.00 | $ 4,579.00 | $ 162,443.00 |
| 09 | 08/22/19 | $ 184,205.00 | $ 5,342.00 | $ 189,547.00 |
| 10 | 09/27/19 | $ 209,592.00 | $ 6,079.00 | $ 215,671.00 |
| 11 | 10/31/19 | $ 231,744.00 | $ 6,721.00 | $ 238,465.00 |
| 12 | 12/31/19 | $ 248,262.00 | $ 7,201.00 | $ 255,463.00 |
| 13 | 02/04/20 | $ 263,849.00 | $ 7,652.00 | $ 271,501.00 |
| 14 | 03/20/20 | $ 263,849.00 | $ 7,652.00 | $ 271,501.00 |
| 15 | 03/10/20 | $ 254,769.00 | $ 7,390.00 | $ 262,159.00 |
| 16 | 04/03/20 | $ 237,817.00 | $ 6,899.00 | $ 244,716.00 |
| 17 | 05/26/20 | $ 215,085.00 | $ 6,239.00 | $ 221,324.00 |
| 18 | 06/23/20 | $ 189,034.00 | $ 5,483.00 | $ 194,517.00 |
| 19 | 07/08/20 | $ 162,000.00 | $ 4,698.00 | $ 166,698.00 |
| 20 | 07/24/20 | $ 135,860.00 | $ 3,941.00 | $ 139,801.00 |
| 21 | 08/31/20 | $ 111,886.00 | $ 3,245.00 | $ 115,131.00 |
| 22 | 09/17/20 | $ 90,770.00 | $ 2,633.00 | $ 93,403.00 |
| 23 | 10/24/20 | $ 72,747.00 | $ 2,109.00 | $ 74,856.00 |
| 24 | 11/18/20 | $ 57,735.00 | $ 1,676.00 | $ 59,411.00 |
| 25 | 12/21/20 | $ 46,638.00 | $ 1,352.00 | $ 47,990.00 |
| 26 | 01/21/21 | $ 36,503.00 | $ 1,058.00 | $ 37,561.00 |
| 27 | 02/17/21 | $ 28,435.00 | $ 824.00 | $ 29,259.00 |
| | **Total** | **$ 3,734,647.00** | **$ 108,321.00** | **$ 3,842,968.00** |
| True Up 1 | N/A | $ 2,243,377.31 | $ - | $ 2,243,377.31 |
| True Up 2 | N/A | $ - | $ - | $ - |
| | **Grand Total** | **$ 5,978,024.31** | **$ 108,321.00** | **$ 6,086,345.31** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | 04/01/21 | 04/01/21 | | | |
| **COD:** | | 09/16/22 | Phase 1 | | |
| **COD:** | | 10/27/22 | Phase 2 | | |

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 4/1/2021 | 6/30/2021 | 91 | 3.250% | $ 2,243,377.31 | $ 18,177.50 | | | | | | $ 2,261,554.81 | $ 2,261,554.81 |
| N/A | Q3/2021 | 7/1/2021 | 9/30/2021 | 92 | 3.250% | $ 2,261,554.81 | $ 18,526.16 | | | | | | $ 2,280,080.97 | $ 2,280,080.97 |
| N/A | Q4/2021 | 10/1/2021 | 12/31/2021 | 92 | 3.250% | $ 2,280,080.97 | $ 18,677.92 | | | | | | $ 2,298,758.90 | $ 2,298,758.90 |
| N/A | Q1/2022 | 1/1/2022 | 3/31/2022 | 90 | 3.250% | $ 2,298,758.90 | $ 18,421.56 | | | | | | $ 2,317,180.46 | $ 2,317,180.46 |
| N/A | Q2/2022 | 4/1/2022 | 6/30/2022 | 91 | 3.250% | $ 2,317,180.46 | $ 18,775.51 | | | | | | $ 2,335,955.97 | $ 2,335,955.97 |
| N/A | Q3/2022 | 7/1/2022 | 9/30/2022 | 92 | 3.600% | $ 2,335,955.97 | $ 21,196.40 | | | | | | $ 2,357,152.37 | $ 2,357,152.37 |
| 01 | Q4/2022 | 10/1/2022 | 12/31/2022 | 92 | 4.910% | $ 2,357,152.37 | $ 29,171.86 | $ 7,147.35 | $ 29,171.86 | $ 36,319.21 | $ 112,168.87 | $ 148,488.07 | $ 2,415,496.09 | $ 2,267,008.02 |
| 02 | Q1/2023 | 1/1/2023 | 3/31/2023 | 90 | 6.310% | $ 2,267,008.02 | $ - | $ 7,147.35 | $ 35,272.16 | $ 42,419.51 | $ 112,168.87 | $ 154,588.37 | $ 2,302,280.18 | $ 2,147,691.81 |
| 03 | Q2/2023 | 4/1/2023 | 6/30/2023 | 91 | 7.500% | $ 2,147,691.81 | $ - | $ 7,147.35 | $ 40,158.89 | $ 47,306.24 | $ 112,168.87 | $ 159,475.11 | $ 2,187,850.70 | $ 2,028,375.59 |
| 04 | Q3/2023 | 7/1/2023 | 9/30/2023 | 92 | 8.020% | $ 2,028,375.59 | $ - | $ 7,147.35 | $ 41,003.20 | $ 48,150.54 | $ 112,168.87 | $ 160,319.41 | $ 2,069,378.79 | $ 1,909,059.38 |
| 05 | Q4/2023 | 10/1/2023 | 12/31/2023 | 92 | 8.350% | $ 1,909,059.38 | $ - | $ 7,147.35 | $ 40,179.16 | $ 47,326.51 | $ 112,168.87 | $ 159,495.37 | $ 1,949,238.54 | $ 1,789,743.17 |
| 06 | Q1/2024 | 1/1/2024 | 3/31/2024 | 91 | 8.500% | $ 1,789,743.17 | $ - | $ 7,147.35 | $ 37,824.22 | $ 44,971.56 | $ 112,168.87 | $ 157,140.43 | $ 1,827,567.39 | $ 1,670,426.96 |
| 07 | Q2/2024 | 4/1/2024 | 6/30/2024 | 91 | 8.500% | $ 1,670,426.96 | $ - | $ 7,147.35 | $ 35,302.60 | $ 42,449.95 | $ 112,168.87 | $ 154,618.81 | $ 1,705,729.56 | $ 1,551,110.75 |
| 08 | Q3/2024 | 7/1/2024 | 9/30/2024 | 92 | 8.500% | $ 1,551,110.75 | $ - | $ 7,147.35 | $ 33,141.22 | $ 40,288.56 | $ 112,168.87 | $ 152,457.43 | $ 1,584,251.97 | $ 1,431,794.54 |
| 09 | Q4/2024 | 10/1/2024 | 12/31/2024 | 92 | 8.500% | $ 1,431,794.54 | $ - | $ 7,147.35 | $ 30,591.89 | $ 37,739.24 | $ 112,168.87 | $ 149,908.11 | $ 1,462,386.43 | $ 1,312,478.33 |
| 10 | Q1/2025 | 1/1/2025 | 3/31/2025 | 90 | 8.040% | $ 1,312,478.33 | $ - | $ 7,147.35 | $ 26,019.43 | $ 33,166.78 | $ 112,168.87 | $ 145,335.64 | $ 1,338,497.76 | $ 1,193,162.11 |
| 11 | Q2/2025 | 4/1/2025 | 6/30/2025 | 91 | 7.550% | $ 1,193,162.11 | $ - | $ 7,147.35 | $ 22,459.23 | $ 29,606.58 | $ 112,168.87 | $ 141,775.45 | $ 1,215,621.35 | $ 1,073,845.90 |
| 12 | Q3/2025 | 7/1/2025 | 9/30/2025 | 92 | 7.500% | $ 1,073,845.90 | $ - | $ 7,147.35 | $ 20,300.10 | $ 27,447.45 | $ 112,168.87 | $ 139,616.31 | $ 1,094,146.00 | $ 954,529.69 |
| 13 | Q4/2025 | 10/1/2025 | 12/31/2025 | 92 | 7.500% | $ 954,529.69 | $ - | $ 7,147.35 | $ 18,044.53 | $ 25,191.88 | $ 112,168.87 | $ 137,360.75 | $ 972,574.23 | $ 835,213.48 |
| | | | | | | **$ 35,423,287.04** | **$ 142,946.92** | **$ 92,915.50** | **$ 409,468.51** | **$ 502,384.00** | **$ 1,458,195.25** | **$ 1,960,579.25** | **$ 35,975,702.46** | **$ 34,015,123.21** |

| Payment # | Date Payment Received | Facility Cost | One-Time Cost | Total Cost |
|---|---|---|---|---|
| 1 | 08/21/19 | $33,350.00 | $269.00 | $33,619.00 |
| 2 | 10/3/2019 | $42,608.00 | $344.00 | $42,952.00 |
| 3 | 10/15/2019 | $54,105.00 | $436.00 | $54,541.00 |
| 4 | 11/5/2019 | $68,172.00 | $550.00 | $68,722.00 |
| 5 | 1/28/2020 | $85,063.00 | $686.00 | $85,749.00 |
| 6 | 1/28/2020 | $104,851.00 | $845.00 | $105,696.00 |
| 7 | 2/14/2020 | $151,815.00 | $1,224.00 | $153,039.00 |
| 8 | 3/12/2020 | $127,318.00 | $1,027.00 | $128,345.00 |
| 9 | 3/13/2020 | $91,697.18 | $1,428.00 | $93,125.18 |
| 10 | 4/8/2020 | $201,561.00 | $1,625.00 | $203,186.00 |
| 11 | 5/19/2020 | $222,864.00 | $1,797.00 | $224,661.00 |
| 12 | 7/6/2020 | $238,749.00 | $1,925.00 | $240,674.00 |
| 13 | 7/31/2020 | $253,025.00 | $2,040.00 | $255,065.00 |
| 14 | 8/10/2020 | $253,025.00 | $2,040.00 | $255,065.00 |
| 15 | 9/10/2020 | $244,317.00 | $1,970.00 | $246,287.00 |
| 16 | 4/5/2021 | $438,425.00 | $25,391.00 | $463,816.00 |
| 17 | 5/4/2021 | $428,708.00 | $5,153.00 | $433,861.00 |
| 18 | 6/2/2021 | $419,476.00 | $4,460.00 | $423,936.00 |
| 19 | 7/2/2021 | $388,726.00 | $3,790.00 | $392,516.00 |
| 20 | 10/5/2022 | ($275,574.00) | ($57,000.00) | ($332,574.00) |
| | **Total** | **$758,979.18** | **$0.00** | **$3,572,281.18** |
| True Up 1 | N/A | $ - | $ - | $ - |
| True Up 2 | N/A | $ - | $ - | $ - |
| | **Grand Total** | **$ 758,979.18** | **$ -** | **$ 3,572,281.18** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 03/18/22 | | | |
| **COD:** | | 11/29/22 | | | |

**Facility Cost** **01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 03/18/22 | 03/31/22 | 14 | 3.250% | $ 758,979.18 | $ 946.12 | $ - | $ - | $ - | $ - | $ - | $ 759,925.30 | $ 759,925.30 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 759,925.30 | $ 6,157.48 | $ - | $ - | $ - | $ - | $ - | $ 766,082.78 | $ 766,082.78 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 766,082.78 | $ 6,951.41 | $ - | $ - | $ - | $ - | $ - | $ 773,034.20 | $ 773,034.20 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 773,034.20 | $ 9,566.99 | $ - | $ - | $ - | $ - | $ - | $ 782,601.18 | $ 782,601.18 |
| 01 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 782,601.18 | $ 12,176.42 | $ 1,789.92 | $ 12,176.42 | $ 13,966.34 | $ 37,948.96 | $ 51,915.30 | $ 806,954.02 | $ 755,038.72 |
| 02 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 755,038.72 | $ - | $ 1,789.92 | $ 14,118.19 | $ 15,908.11 | $ 37,948.96 | $ 53,857.07 | $ 769,156.91 | $ 715,299.84 |
| 03 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 715,299.84 | $ - | $ 1,789.92 | $ 14,459.64 | $ 16,249.56 | $ 37,948.96 | $ 54,198.52 | $ 729,759.48 | $ 675,560.96 |
| 04 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 675,560.96 | $ - | $ 1,789.92 | $ 14,218.24 | $ 16,008.17 | $ 37,948.96 | $ 53,957.12 | $ 689,779.20 | $ 635,822.08 |
| 05 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 635,822.08 | $ - | $ 1,789.92 | $ 13,437.39 | $ 15,227.31 | $ 37,948.96 | $ 53,176.27 | $ 649,259.47 | $ 596,083.20 |
| 06 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 596,083.20 | $ - | $ 1,789.92 | $ 12,597.55 | $ 14,387.47 | $ 37,948.96 | $ 52,336.43 | $ 608,680.75 | $ 556,344.32 |
| 07 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 556,344.32 | $ - | $ 1,789.92 | $ 11,886.92 | $ 13,676.84 | $ 37,948.96 | $ 51,625.80 | $ 568,231.24 | $ 516,605.44 |
| 08 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 516,605.44 | $ - | $ 1,789.92 | $ 11,037.85 | $ 12,827.77 | $ 37,948.96 | $ 50,776.73 | $ 527,643.29 | $ 476,866.56 |
| 09 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 476,866.56 | $ - | $ 1,789.92 | $ 9,453.72 | $ 11,243.64 | $ 37,948.96 | $ 49,192.60 | $ 486,320.28 | $ 437,127.68 |
| 10 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 437,127.68 | $ - | $ 1,789.92 | $ 8,228.18 | $ 10,018.10 | $ 37,948.96 | $ 47,967.06 | $ 445,355.86 | $ 397,388.80 |
| 11 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 397,388.80 | $ - | $ 1,789.92 | $ 7,512.28 | $ 9,302.20 | $ 37,948.96 | $ 47,251.16 | $ 404,901.08 | $ 357,649.92 |
| 12 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 357,649.92 | $ - | $ 1,789.92 | $ 6,761.05 | $ 8,550.97 | $ 37,948.96 | $ 46,499.93 | $ 364,410.97 | $ 317,911.04 |
| | | | | | | **$ 9,960,410.16** | **$ 35,798.42** | **$ 21,479.05** | **$ 135,887.43** | **$ 157,366.48** | **$ 455,387.51** | **$ 612,753.99** | **$ 10,132,096.01** | **$ 9,519,342.02** |

| Payment # | Date Payment Received | Facility Cost | One-Time Cost | Total Cost |
|---|---|---|---|---|
| 01 | 8/21/2019 | $ - | | $ - |
| 02 | 10/03/19 | $ - | | $ - |
| 03 | 10/15/2019 | $ - | | $ - |
| 04 | 11/5/2019 | $ - | | $ - |
| 05 | 1/28/2020 | $ - | | $ - |
| 06 | 1/28/2020 | $ - | | $ - |
| 07 | 2/14/2020 | $ - | | $ - |
| 08 | 3/12/2020 | $ - | | $ - |
| 09 | 3/13/2020 | $ 85,449.82 | | $ 85,449.82 |
| 10 | 4/8/2020 | $ 201,561.00 | | $ 201,561.00 |
| 11 | 5/19/2020 | $ 222,864.00 | | $ 222,864.00 |
| 12 | 7/6/2020 | $ 238,749.00 | | $ 238,749.00 |
| 13 | 7/31/2020 | $ 253,025.00 | | $ 253,025.00 |
| 14 | 8/10/2020 | $ 253,025.00 | | $ 253,025.00 |
| 15 | 9/10/2020 | $ 244,317.00 | | $ 244,317.00 |
| 16 | 4/5/2021 | $ 438,425.00 | | $ 438,425.00 |
| 17 | 5/4/2021 | $ 202,356.82 | | $ 202,356.82 |
| 18 | 6/2/2021 | $ - | | $ - |
| 19 | 7/2/2021 | $ - | | $ - |
| 20 | 10/5/2022 | $ - | | $ - |
| | **Total** | **$ 2,139,772.64** | **$0.00** | **$2,139,772.64** |
| True Up 1 | N/A | $ - | $ - | $ - |
| True Up 2 | N/A | $ - | $ - | $ - |
| | **Grand Total** | **$ 2,139,772.64** | **$ -** | **$ 2,139,772.64** |

| | Estimate | Actual | Comments/Notes | MW | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 11/29/22 | | | |
| **COD:** | | 11/19/21 | Phase 1 | 100 | |
| | | 11/01/21 | Phase 2 | 100 | |
| | | 04/02/22 | Phase 4 | 151 | |
| | | 12/30/21 | Phase 5 | 24 | |
| | | 04/13/22 | Phase 6 | 51 | |
| | | 04/13/22 | Phase 7 | 42 | |

**Facility Cost** **01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 11/29/22 | 12/31/22 | 33 | 4.910% | $ 2,139,772.64 | $ 9,498.83 | $ - | $ - | $ - | $ - | $ - | $ 2,149,271.47 | $ 2,149,271.47 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,149,271.47 | $ 33,440.31 | $ - | $ - | $ - | $ - | $ - | $ 2,182,711.78 | $ 2,182,711.78 |
| 01 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,182,711.78 | $ 40,813.72 | $ 4,187.64 | $ 40,813.72 | $ 45,001.36 | $ 106,988.63 | $ 151,989.99 | $ 2,264,339.22 | $ 2,112,349.22 |
| 02 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,112,349.22 | $ - | $ 4,187.64 | $ 42,700.71 | $ 46,888.35 | $ 106,988.63 | $ 153,876.98 | $ 2,155,049.93 | $ 2,001,172.95 |
| 03 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,001,172.95 | $ - | $ 4,187.64 | $ 42,117.84 | $ 46,305.48 | $ 106,988.63 | $ 153,294.11 | $ 2,043,290.78 | $ 1,889,996.67 |
| 04 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,889,996.67 | $ - | $ 4,187.64 | $ 39,942.96 | $ 44,130.61 | $ 106,988.63 | $ 151,119.24 | $ 1,929,939.63 | $ 1,778,820.40 |
| 05 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,778,820.40 | $ - | $ 4,187.64 | $ 37,593.38 | $ 41,781.02 | $ 106,988.63 | $ 148,769.65 | $ 1,816,413.77 | $ 1,667,644.12 |
| 06 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,667,644.12 | $ - | $ 4,187.64 | $ 35,631.08 | $ 39,818.73 | $ 106,988.63 | $ 146,807.36 | $ 1,703,275.21 | $ 1,556,467.85 |
| 07 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,556,467.85 | $ - | $ 4,187.64 | $ 33,255.68 | $ 37,443.32 | $ 106,988.63 | $ 144,431.95 | $ 1,589,723.53 | $ 1,445,291.57 |
| 08 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,445,291.57 | $ - | $ 4,187.64 | $ 28,652.41 | $ 32,840.05 | $ 106,988.63 | $ 139,828.69 | $ 1,473,943.98 | $ 1,334,115.30 |
| 09 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,334,115.30 | $ - | $ 4,187.64 | $ 25,112.44 | $ 29,300.08 | $ 106,988.63 | $ 136,288.71 | $ 1,359,227.73 | $ 1,222,939.02 |
| 10 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,222,939.02 | $ - | $ 4,187.64 | $ 23,118.57 | $ 27,306.22 | $ 106,988.63 | $ 134,294.85 | $ 1,246,057.60 | $ 1,111,762.75 |
| 11 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,111,762.75 | $ - | $ 4,187.64 | $ 21,016.88 | $ 25,204.53 | $ 106,988.63 | $ 132,193.16 | $ 1,132,779.63 | $ 1,000,586.47 |
| | | | | | | **$ 22,592,315.72** | **$ 83,752.86** | **$ 46,064.07** | **$ 369,955.67** | **$ 416,019.74** | **$ 1,176,874.95** | **$ 1,592,894.69** | **$ 23,046,024.25** | **$ 21,453,129.56** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 08/05/19 | $ 7,717.00 | | $ 7,717.00 |
| 02 | 09/30/19 | $ 9,859.00 | | $ 9,859.00 |
| 03 | 09/30/19 | $ 12,520.00 | | $ 12,520.00 |
| 04 | 09/30/19 | $ 15,775.00 | | $ 15,775.00 |
| 05 | 09/30/19 | $ 19,683.00 | | $ 19,683.00 |
| 06 | 09/30/19 | $ 24,262.00 | | $ 24,262.00 |
| 07 | 09/30/19 | $ 29,461.00 | | $ 29,461.00 |
| 08 | 09/30/19 | $ 35,130.00 | | $ 35,130.00 |
| 09 | 09/05/19 | $ 40,992.00 | | $ 40,992.00 |
| 10 | 10/03/19 | $ 46,641.00 | | $ 46,641.00 |
| 11 | 11/01/19 | $ 51,570.00 | | $ 51,570.00 |
| 12 | 12/02/19 | $ 56,658.00 | | $ 56,658.00 |
| 13 | 01/30/20 | $ 58,678.00 | | $ 58,678.00 |
| 14 | 02/28/20 | $ 58,678.00 | | $ 58,678.00 |
| 15 | 03/31/20 | $ 56,658.00 | | $ 56,658.00 |
| 16 | 05/04/20 | $ 52,889.00 | | $ 52,889.00 |
| 17 | 06/02/20 | $ 47,833.00 | | $ 47,833.00 |
| 18 | 07/02/20 | $ 42,039.00 | | $ 42,039.00 |
| 19 | 07/31/20 | $ 36,028.00 | | $ 36,028.00 |
| 20 | 09/02/20 | $ 30,214.00 | | $ 30,214.00 |
| 21 | 07/08/22 | $ 9,749.00 | $ 37,231.00 | $ 46,980.00 |
| | **Total** | **$ 743,034.00** | **$ 37,231.00** | **$ 780,265.00** |
| True Up 1 | N/A | $ 629,403.99 | | $ 629,403.99 |
| True Up 2 | N/A | $ - | $ - | |
| | **Grand Total** | **$ 629,403.99** | **$ 37,231.00** | **$ 629,403.99** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | 05/29/21 | 06/21/21 | | | |
| **COD:** | 08/13/21 | 12/08/21 | | | |

**Facility Cost** — **01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 06/21/21 | 06/30/21 | 10 | 3.250% | $ 629,403.99 | $ 661.61 | $ - | $ - | $ - | $ - | $ - | $ 630,065.60 | $ 630,065.60 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 630,065.60 | $ 6,092.19 | $ - | $ - | $ - | $ - | $ - | $ 636,157.79 | $ 636,157.79 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 636,157.79 | $ 6,142.10 | $ - | $ - | $ - | $ - | $ - | $ 642,299.88 | $ 642,299.88 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 642,299.88 | $ 6,057.79 | $ - | $ - | $ - | $ - | $ - | $ 648,357.68 | $ 648,357.68 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 648,357.68 | $ 6,174.19 | $ - | $ - | $ - | $ - | $ - | $ 654,531.87 | $ 654,531.87 |
| 01 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 654,531.87 | $ 6,970.28 | $ 1,604.91 | $ 5,939.20 | $ 7,544.11 | $ 31,470.20 | $ 39,014.31 | $ 667,441.35 | $ 628,427.04 |
| 02 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 628,427.04 | $ - | $ 1,604.91 | $ 7,777.34 | $ 9,382.25 | $ 31,470.20 | $ 40,852.45 | $ 636,204.38 | $ 595,351.93 |
| 03 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 595,351.93 | $ - | $ 1,604.91 | $ 9,263.02 | $ 10,867.93 | $ 31,470.20 | $ 42,338.13 | $ 604,614.96 | $ 562,276.82 |
| 04 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 562,276.82 | $ - | $ 1,604.91 | $ 10,513.81 | $ 12,118.71 | $ 31,470.20 | $ 43,588.91 | $ 572,790.63 | $ 529,201.72 |
| 05 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 529,201.72 | $ - | $ 1,604.91 | $ 10,697.70 | $ 12,302.61 | $ 31,470.20 | $ 43,772.81 | $ 539,899.42 | $ 496,126.61 |
| 06 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 496,126.61 | $ - | $ 1,604.91 | $ 10,441.77 | $ 12,046.67 | $ 31,470.20 | $ 43,516.87 | $ 506,568.38 | $ 463,051.50 |
| 07 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 463,051.50 | $ - | $ 1,604.91 | $ 9,786.07 | $ 11,390.98 | $ 31,470.20 | $ 42,861.18 | $ 472,837.58 | $ 429,976.40 |
| 08 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 429,976.40 | $ - | $ 1,604.91 | $ 9,087.07 | $ 10,691.98 | $ 31,470.20 | $ 42,162.18 | $ 439,063.46 | $ 396,901.29 |
| 09 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 396,901.29 | $ - | $ 1,604.91 | $ 8,480.24 | $ 10,085.15 | $ 31,470.20 | $ 41,555.35 | $ 405,381.53 | $ 363,826.18 |
| 10 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 363,826.18 | $ - | $ 1,604.91 | $ 7,773.55 | $ 9,378.46 | $ 31,470.20 | $ 40,848.66 | $ 371,599.73 | $ 330,751.07 |
| 11 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 330,751.07 | $ - | $ 1,604.91 | $ 6,557.03 | $ 8,161.93 | $ 31,470.20 | $ 39,632.13 | $ 337,308.10 | $ 297,675.97 |
| 12 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 297,675.97 | $ - | $ 1,604.91 | $ 5,603.24 | $ 7,208.15 | $ 31,470.20 | $ 38,678.35 | $ 303,279.21 | $ 264,600.86 |
| 13 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 264,600.86 | $ - | $ 1,604.91 | $ 5,002.04 | $ 6,606.95 | $ 31,470.20 | $ 38,077.15 | $ 269,602.90 | $ 231,525.75 |
| 14 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 231,525.75 | $ - | $ 1,604.91 | $ 4,376.79 | $ 5,981.70 | $ 31,470.20 | $ 37,451.90 | $ 235,902.54 | $ 198,450.64 |
| | | | | | | **$ 9,430,509.94** | **$ 32,098.16** | **$ 22,468.71** | **$ 111,298.89** | **$ 133,767.60** | **$ 440,582.79** | **$ 574,350.39** | **$ 9,573,906.98** | **$ 8,999,556.59** |

**One-Time Costs** — **21**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | Q3/2022 | 07/08/22 | 09/30/22 | 85 | 3.600% | $ 37,231.00 | $ 312.13 | $ 15.61 | $ 312.13 | $ 327.73 | $ 1,861.55 | $ 2,189.28 | $ 37,855.26 | $ 35,665.97 |
| 02 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 35,665.97 | $ - | $ 15.61 | $ 441.40 | $ 457.00 | $ 1,861.55 | $ 2,318.55 | $ 36,107.37 | $ 33,788.82 |
| 03 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 33,788.82 | $ - | $ 15.61 | $ 525.72 | $ 541.32 | $ 1,861.55 | $ 2,402.87 | $ 34,314.53 | $ 31,911.66 |
| 04 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 31,911.66 | $ - | $ 15.61 | $ 596.70 | $ 612.31 | $ 1,861.55 | $ 2,473.86 | $ 32,508.36 | $ 30,034.50 |
| 05 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 30,034.50 | $ - | $ 15.61 | $ 607.14 | $ 622.75 | $ 1,861.55 | $ 2,484.30 | $ 30,641.64 | $ 28,157.35 |
| 06 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 28,157.35 | $ - | $ 15.61 | $ 592.62 | $ 608.22 | $ 1,861.55 | $ 2,469.77 | $ 28,749.96 | $ 26,280.19 |
| 07 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 26,280.19 | $ - | $ 15.61 | $ 555.40 | $ 571.01 | $ 1,861.55 | $ 2,432.56 | $ 26,835.59 | $ 24,403.03 |
| 08 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 24,403.03 | $ - | $ 15.61 | $ 515.73 | $ 531.34 | $ 1,861.55 | $ 2,392.89 | $ 24,918.76 | $ 22,525.88 |
| 09 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 22,525.88 | $ - | $ 15.61 | $ 481.29 | $ 496.90 | $ 1,861.55 | $ 2,358.45 | $ 23,007.17 | $ 20,648.72 |
| 10 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 20,648.72 | $ - | $ 15.61 | $ 441.18 | $ 456.79 | $ 1,861.55 | $ 2,318.34 | $ 21,089.90 | $ 18,771.56 |
| 11 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 18,771.56 | $ - | $ 15.61 | $ 372.14 | $ 387.75 | $ 1,861.55 | $ 2,249.30 | $ 19,143.70 | $ 16,894.41 |
| 12 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 16,894.41 | $ - | $ 15.61 | $ 318.01 | $ 333.61 | $ 1,861.55 | $ 2,195.16 | $ 17,212.42 | $ 15,017.25 |
| 13 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 15,017.25 | $ - | $ 15.61 | $ 283.89 | $ 299.49 | $ 1,861.55 | $ 2,161.04 | $ 15,301.14 | $ 13,140.09 |
| 14 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 13,140.09 | $ - | $ 15.61 | $ 248.40 | $ 264.01 | $ 1,861.55 | $ 2,125.56 | $ 13,388.50 | $ 11,262.94 |
| | | | | | | **$ 354,470.43** | **$ 312.13** | **$ 218.49** | **$ 6,291.75** | **$ 6,510.24** | **$ 26,061.70** | **$ 32,571.94** | **$ 361,074.31** | **$ 328,502.37** |

| Payment # | Date Payment Received | Facility Cost | One Time Cost | Project Payment |
|---|---|---|---|---|
| 01 | 3/28/2019 | $59,728.00 | $1,400.00 | $61,128.00 |
| 02 | 5/14/2019 | $76,312.00 | $1,788.00 | $78,100.00 |
| 03 | 6/10/2019 | $96,902.00 | $2,272.00 | $99,174.00 |
| 04 | 8/6/2019 | $122,098.00 | $2,862.00 | $124,960.00 |
| 05 | 8/6/2019 | $152,347.00 | $3,572.00 | $155,919.00 |
| 06 | 9/11/2019 | $187,788.00 | $4,404.00 | $192,192.00 |
| 07 | 9/27/2019 | $228,027.00 | $5,346.00 | $233,373.00 |
| 08 | 11/4/2019 | $271,901.00 | $6,376.00 | $278,277.00 |
| 09 | 11/25/2019 | $317,272.00 | $7,440.00 | $324,712.00 |
| 10 | 12/31/2019 | $369,373.00 | $8,662.00 | $378,035.00 |
| 11 | 1/21/2020 | $408,412.00 | $9,576.00 | $417,988.00 |
| 12 | 3/27/2020 | $437,523.00 | $10,258.00 | $447,781.00 |
| 13 | 4/2/2020 | $135,038.33 | $10,624.00 | $145,662.33 |
| 14 | 5/4/2020 | $453,116.00 | $10,624.00 | $463,740.00 |
| 15 | 6/2/2020 | $437,523.00 | $10,258.00 | $447,781.00 |
| 16 | 7/2/2020 | $408,412.00 | $9,576.00 | $417,988.00 |
| 17 | 7/31/2020 | $369,373.00 | $8,662.00 | $378,035.00 |
| 18 | 9/9/2020 | $324,634.00 | $7,612.00 | $332,246.00 |
| 19 | 10/5/2020 | $278,209.00 | $6,524.00 | $284,733.00 |
| 20 | 11/3/2020 | $233,319.00 | $5,472.00 | $238,791.00 |
| 21 | 11/30/2020 | $192,146.00 | $4,506.00 | $196,652.00 |
| 22 | 1/19/2021 | $159,517.00 | $3,740.00 | $163,257.00 |
| 23 | 1/27/2021 | $127,844.00 | $2,998.00 | $130,842.00 |
| 24 | 3/3/2021 | $101,463.00 | $2,380.00 | $103,843.00 |
| 25 | 3/24/2021 | $79,902.00 | $1,874.00 | $81,776.00 |
| 26 | 5/6/2021 | $62,539.00 | $1,466.00 | $64,005.00 |
| 27 | 5/20/2021 | $48,716.00 | $1,144.00 | $49,860.00 |
| | **Total** | **$2,862,721.33** | **$74,580.00** | **$6,290,850.33** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | 10/08/21 | 10/08/21 | | | |
| **COD:** | 12/15/21 | 12/15/21 | | | |

**Facility Cost** — **01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 10/08/21 | 12/31/21 | 85 | 3.250% | $2,862,721.33 | $ 21,666.49 | $ - | $ - | $ - | $ - | $ - | $ 2,884,387.82 | $ 2,884,387.82 |
| 01 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,884,387.82 | $ 23,114.61 | $ 2,239.06 | $ 23,114.61 | $ 25,353.67 | $ 143,136.07 | $ 168,489.74 | $ 2,930,617.05 | $ 2,762,127.31 |
| 02 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,762,127.31 | $ - | $ 2,239.06 | $ 22,380.80 | $ 24,619.85 | $ 143,136.07 | $ 167,755.92 | $ 2,784,508.11 | $ 2,616,752.19 |
| 03 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,616,752.19 | $ - | $ 2,239.06 | $ 23,744.34 | $ 25,983.39 | $ 143,136.07 | $ 169,119.46 | $ 2,640,496.53 | $ 2,471,377.07 |
| 04 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,471,377.07 | $ - | $ 2,239.06 | $ 30,585.49 | $ 32,824.55 | $ 143,136.07 | $ 175,960.61 | $ 2,501,962.56 | $ 2,326,001.95 |
| 05 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,326,001.95 | $ - | $ 2,239.06 | $ 36,190.04 | $ 38,429.10 | $ 143,136.07 | $ 181,565.16 | $ 2,362,191.99 | $ 2,180,626.83 |
| 06 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,180,626.83 | $ - | $ 2,239.06 | $ 40,774.73 | $ 43,013.79 | $ 143,136.07 | $ 186,149.86 | $ 2,221,401.56 | $ 2,035,251.70 |
| 07 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,035,251.70 | $ - | $ 2,239.06 | $ 41,142.20 | $ 43,381.25 | $ 143,136.07 | $ 186,517.32 | $ 2,076,393.90 | $ 1,889,876.58 |
| 08 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,889,876.58 | $ - | $ 2,239.06 | $ 39,775.43 | $ 42,014.48 | $ 143,136.07 | $ 185,150.55 | $ 1,929,652.01 | $ 1,744,501.46 |
| 09 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,744,501.46 | $ - | $ 2,239.06 | $ 36,868.08 | $ 39,107.14 | $ 143,136.07 | $ 182,243.21 | $ 1,781,369.55 | $ 1,599,126.34 |
| 10 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,599,126.34 | $ - | $ 2,239.06 | $ 33,795.74 | $ 36,034.80 | $ 143,136.07 | $ 179,170.87 | $ 1,632,922.08 | $ 1,453,751.22 |
| 11 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,453,751.22 | $ - | $ 2,239.06 | $ 31,061.02 | $ 33,300.08 | $ 143,136.07 | $ 176,436.15 | $ 1,484,812.24 | $ 1,308,376.10 |
| 12 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,308,376.10 | $ - | $ 2,239.06 | $ 27,954.92 | $ 30,193.98 | $ 143,136.07 | $ 173,330.04 | $ 1,336,331.02 | $ 1,163,000.97 |
| 13 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,163,000.97 | $ - | $ 2,239.06 | $ 23,056.10 | $ 25,295.15 | $ 143,136.07 | $ 168,431.22 | $ 1,186,057.07 | $ 1,017,625.85 |
| 14 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,017,625.85 | $ - | $ 2,239.06 | $ 19,155.06 | $ 21,394.12 | $ 143,136.07 | $ 164,530.19 | $ 1,036,780.92 | $ 872,250.73 |
| 15 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 872,250.73 | $ - | $ 2,239.06 | $ 16,489.12 | $ 18,728.18 | $ 143,136.07 | $ 161,864.25 | $ 888,739.85 | $ 726,875.61 |
| 16 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 726,875.61 | $ - | $ 2,239.06 | $ 13,740.94 | $ 15,979.99 | $ 143,136.07 | $ 159,116.06 | $ 740,616.54 | $ 581,500.49 |
| | | | | | | **$ 31,914,631.07** | **$ 44,781.10** | **$ 35,824.88** | **$ 459,828.64** | **$ 495,653.52** | **$ 2,290,177.07** | **$ 2,785,830.58** | **$ 32,419,240.80** | **$ 29,633,410.22** |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 01/01/22 | 03/31/22 | $ 331.58 | $ 645.63 | $ 977.21 | $ 3,729.00 |
| 04/01/22 | 06/30/22 | $ 331.58 | $ 625.13 | $ 956.71 | $ 3,729.00 |
| 07/01/22 | 09/30/22 | $ 331.58 | $ 663.22 | $ 994.80 | $ 3,729.00 |
| 10/01/22 | 12/31/22 | $ 331.58 | $ 854.31 | $ 1,185.88 | $ 3,729.00 |
| 01/01/23 | 03/31/23 | $ 331.58 | $ 1,010.85 | $ 1,342.43 | $ 3,729.00 |
| 04/01/23 | 06/30/23 | $ 331.58 | $ 1,138.91 | $ 1,470.49 | $ 3,729.00 |
| 07/01/23 | 09/30/23 | $ 331.58 | $ 1,149.17 | $ 1,480.75 | $ 3,729.00 |
| 10/01/23 | 12/31/23 | $ 331.58 | $ 1,111.00 | $ 1,442.58 | $ 3,729.00 |
| 01/01/24 | 03/31/24 | $ 331.58 | $ 1,029.79 | $ 1,361.37 | $ 3,729.00 |
| 04/01/24 | 06/30/24 | $ 331.58 | $ 943.97 | $ 1,275.55 | $ 3,729.00 |
| 07/01/24 | 09/30/24 | $ 331.58 | $ 867.59 | $ 1,199.17 | $ 3,729.00 |
| 10/01/24 | 12/31/24 | $ 331.58 | $ 780.83 | $ 1,112.41 | $ 3,729.00 |
| 01/01/25 | 03/31/25 | $ 331.58 | $ 644.00 | $ 975.58 | $ 3,729.00 |
| 04/01/25 | 06/30/25 | $ 331.58 | $ 535.03 | $ 866.61 | $ 3,729.00 |
| 07/01/25 | 09/30/25 | $ 331.58 | $ 460.57 | $ 792.15 | $ 3,729.00 |
| 10/01/25 | 12/31/25 | $ 331.58 | $ 383.81 | $ 715.39 | $ 3,729.00 |
| | | **$ 5,305.26** | **$ 12,843.81** | **$ 18,149.07** | **$ 59,664.00** |

**One-Time Costs** — **01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2019 | 03/28/19 | 03/31/19 | 4 | 5.180% | $ 1,400.00 | $ 0.79 | $ - | $ - | $ - | $ - | $ - | $ 1,400.79 | $ 1,400.79 |
| N/A | Q2/2019 | 04/01/19 | 06/30/19 | 91 | 5.450% | $ 1,400.79 | $ 19.03 | $ - | $ - | $ - | $ - | $ - | $ 1,419.83 | $ 1,419.83 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,419.83 | $ 19.68 | $ - | $ - | $ - | $ - | $ - | $ 1,439.51 | $ 1,439.51 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,439.51 | $ 19.67 | $ - | $ - | $ - | $ - | $ - | $ 1,459.18 | $ 1,459.18 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,459.18 | $ 17.99 | $ - | $ - | $ - | $ - | $ - | $ 1,477.17 | $ 1,477.17 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,477.17 | $ 17.45 | $ - | $ - | $ - | $ - | $ - | $ 1,494.62 | $ 1,494.62 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,494.62 | $ 12.89 | $ - | $ - | $ - | $ - | $ - | $ 1,507.50 | $ 1,507.50 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,507.50 | $ 12.32 | $ - | $ - | $ - | $ - | $ - | $ 1,519.82 | $ 1,519.82 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,519.82 | $ 12.18 | $ - | $ - | $ - | $ - | $ - | $ 1,532.00 | $ 1,532.00 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,532.00 | $ 12.41 | $ - | $ - | $ - | $ - | $ - | $ 1,544.41 | $ 1,544.41 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,544.41 | $ 12.65 | $ - | $ - | $ - | $ - | $ - | $ 1,557.06 | $ 1,557.06 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,557.06 | $ 12.76 | $ - | $ - | $ - | $ - | $ - | $ 1,569.82 | $ 1,569.82 |
| 01 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,569.82 | $ 12.58 | $ 9.12 | $ 12.58 | $ 21.70 | $ 70.00 | $ 91.70 | $ 1,594.98 | $ 1,503.28 |
| 02 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,503.28 | $ - | $ 9.12 | $ 12.18 | $ 21.30 | $ 70.00 | $ 91.30 | $ 1,515.46 | $ 1,424.16 |
| 03 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,424.16 | $ - | $ 9.12 | $ 12.92 | $ 22.04 | $ 70.00 | $ 92.04 | $ 1,437.08 | $ 1,345.04 |
| 04 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,345.04 | $ - | $ 9.12 | $ 16.65 | $ 25.77 | $ 70.00 | $ 95.77 | $ 1,361.69 | $ 1,265.92 |
| 05 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,265.92 | $ - | $ 9.12 | $ 19.70 | $ 28.82 | $ 70.00 | $ 98.82 | $ 1,285.62 | $ 1,186.80 |
| 06 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,186.80 | $ - | $ 9.12 | $ 22.19 | $ 31.31 | $ 70.00 | $ 101.31 | $ 1,208.99 | $ 1,107.68 |
| 07 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,107.68 | $ - | $ 9.12 | $ 22.39 | $ 31.51 | $ 70.00 | $ 101.51 | $ 1,130.07 | $ 1,028.56 |
| 08 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,028.56 | $ - | $ 9.12 | $ 21.65 | $ 30.77 | $ 70.00 | $ 100.77 | $ 1,050.21 | $ 949.44 |
| 09 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 949.44 | $ - | $ 9.12 | $ 20.07 | $ 29.19 | $ 70.00 | $ 99.19 | $ 969.50 | $ 870.32 |
| 10 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 870.32 | $ - | $ 9.12 | $ 18.39 | $ 27.51 | $ 70.00 | $ 97.51 | $ 888.71 | $ 791.20 |
| 11 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 791.20 | $ - | $ 9.12 | $ 16.90 | $ 26.02 | $ 70.00 | $ 96.02 | $ 808.10 | $ 712.08 |
| 12 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 712.08 | $ - | $ 9.12 | $ 15.21 | $ 24.33 | $ 70.00 | $ 94.33 | $ 727.29 | $ 632.96 |
| 13 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 632.96 | $ - | $ 9.12 | $ 12.55 | $ 21.67 | $ 70.00 | $ 91.67 | $ 645.51 | $ 553.84 |
| 14 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 553.84 | $ - | $ 9.12 | $ 10.43 | $ 19.55 | $ 70.00 | $ 89.55 | $ 564.26 | $ 474.72 |
| 15 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 474.72 | $ - | $ 9.12 | $ 8.97 | $ 18.09 | $ 70.00 | $ 88.09 | $ 483.69 | $ 395.60 |
| 16 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 395.60 | $ - | $ 9.12 | $ 7.48 | $ 16.60 | $ 70.00 | $ 86.60 | $ 403.08 | $ 316.48 |
| | | | | | | **$ 33,563.31** | **$ 182.40** | **$ 145.92** | **$ 250.26** | **$ 396.18** | **$ 1,120.00** | **$ 1,516.18** | **$ 33,995.97** | **$ 32,479.79** |

**One-Time Costs** — **02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2019 | 05/14/19 | 06/30/19 | 48 | 5.450% | $ 1,788.00 | $ 12.81 | $ - | $ - | $ - | $ - | $ - | $ 1,800.81 | $ 1,800.81 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 1,800.81 | $ 24.96 | $ - | $ - | $ - | $ - | $ - | $ 1,825.78 | $ 1,825.78 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 1,825.78 | $ 24.94 | $ - | $ - | $ - | $ - | $ - | $ 1,850.72 | $ 1,850.72 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 1,850.72 | $ 22.82 | $ - | $ - | $ - | $ - | $ - | $ 1,873.55 | $ 1,873.55 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 1,873.55 | $ 22.13 | $ - | $ - | $ - | $ - | $ - | $ 1,895.67 | $ 1,895.67 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 1,895.67 | $ 16.34 | $ - | $ - | $ - | $ - | $ - | $ 1,912.02 | $ 1,912.02 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,912.02 | $ 15.62 | $ - | $ - | $ - | $ - | $ - | $ 1,927.64 | $ 1,927.64 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,927.64 | $ 15.45 | $ - | $ - | $ - | $ - | $ - | $ 1,943.08 | $ 1,943.08 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,943.08 | $ 15.74 | $ - | $ - | $ - | $ - | $ - | $ 1,958.83 | $ 1,958.83 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,958.83 | $ 16.05 | $ - | $ - | $ - | $ - | $ - | $ 1,974.87 | $ 1,974.87 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,974.87 | $ 16.18 | $ - | $ - | $ - | $ - | $ - | $ 1,991.05 | $ 1,991.05 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,991.05 | $ 15.96 | $ 10.95 | $ 15.96 | $ 26.91 | $ 89.40 | $ 116.31 | $ 2,022.96 | $ 1,906.66 |
| 01 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,906.66 | $ - | $ 10.95 | $ 15.45 | $ 26.40 | $ 89.40 | $ 115.80 | $ 1,922.11 | $ 1,806.31 |
| 02 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,806.31 | $ - | $ 10.95 | $ 16.39 | $ 27.34 | $ 89.40 | $ 116.74 | $ 1,822.70 | $ 1,705.96 |
| 03 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,705.96 | $ - | $ 10.95 | $ 21.11 | $ 32.06 | $ 89.40 | $ 121.46 | $ 1,727.07 | $ 1,605.61 |
| 04 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,605.61 | $ - | $ 10.95 | $ 24.98 | $ 35.93 | $ 89.40 | $ 125.33 | $ 1,630.59 | $ 1,505.26 |
| 05 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,505.26 | $ - | $ 10.95 | $ 28.15 | $ 39.10 | $ 89.40 | $ 128.50 | $ 1,533.40 | $ 1,404.91 |
| 06 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,404.91 | $ - | $ 10.95 | $ 28.40 | $ 39.35 | $ 89.40 | $ 128.75 | $ 1,433.31 | $ 1,304.56 |
| 07 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,304.56 | $ - | $ 10.95 | $ 27.46 | $ 38.41 | $ 89.40 | $ 127.81 | $ 1,332.01 | $ 1,204.20 |
| 08 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,204.20 | $ - | $ 10.95 | $ 25.45 | $ 36.40 | $ 89.40 | $ 125.80 | $ 1,229.65 | $ 1,103.85 |
| 09 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,103.85 | $ - | $ 10.95 | $ 23.33 | $ 34.28 | $ 89.40 | $ 123.68 | $ 1,127.18 | $ 1,003.50 |
| 10 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,003.50 | $ - | $ 10.95 | $ 21.44 | $ 32.39 | $ 89.40 | $ 121.79 | $ 1,024.95 | $ 903.15 |
| 11 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 903.15 | $ - | $ 10.95 | $ 19.30 | $ 30.25 | $ 89.40 | $ 119.65 | $ 922.45 | $ 802.80 |
| 12 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 802.80 | $ - | $ 10.95 | $ 15.92 | $ 26.87 | $ 89.40 | $ 116.27 | $ 818.72 | $ 702.45 |
| 13 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 702.45 | $ - | $ 10.95 | $ 13.22 | $ 24.17 | $ 89.40 | $ 113.57 | $ 715.68 | $ 602.10 |
| 14 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 602.10 | $ - | $ 10.95 | $ 11.38 | $ 22.33 | $ 89.40 | $ 111.73 | $ 613.48 | $ 501.75 |
| 15 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 501.75 | $ - | $ 10.95 | $ 9.49 | $ 20.44 | $ 89.40 | $ 109.84 | $ 511.24 | $ 401.40 |
| | | | | | | **$ 40,805.10** | **$ 219.01** | **$ 175.21** | **$ 317.41** | **$ 492.62** | **$ 1,430.40** | **$ 1,923.02** | **$ 41,341.52** | **$ 39,418.50** |

**One-Time Costs** — **03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2019 | 06/10/19 | 06/30/19 | 21 | 5.450% | $ 2,272.00 | $ 7.12 | $ - | $ - | $ - | $ - | $ - | $ 2,279.12 | $ 2,279.12 |
| N/A | Q3/2019 | 07/01/19 | 09/30/19 | 92 | 5.500% | $ 2,279.12 | $ 31.60 | $ - | $ - | $ - | $ - | $ - | $ 2,310.72 | $ 2,310.72 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 2,310.72 | $ 31.57 | $ - | $ - | $ - | $ - | $ - | $ 2,342.29 | $ 2,342.29 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,342.29 | $ 28.89 | $ - | $ - | $ - | $ - | $ - | $ 2,371.17 | $ 2,371.17 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,371.17 | $ 28.00 | $ - | $ - | $ - | $ - | $ - | $ 2,399.18 | $ 2,399.18 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,399.18 | $ 20.69 | $ - | $ - | $ - | $ - | $ - | $ 2,419.86 | $ 2,419.86 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 2,419.86 | $ 19.77 | $ - | $ - | $ - | $ - | $ - | $ 2,439.63 | $ 2,439.63 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,439.63 | $ 19.55 | $ - | $ - | $ - | $ - | $ - | $ 2,459.18 | $ 2,459.18 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,459.18 | $ 19.93 | $ - | $ - | $ - | $ - | $ - | $ 2,479.11 | $ 2,479.11 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,479.11 | $ 20.31 | $ - | $ - | $ - | $ - | $ - | $ 2,499.42 | $ 2,499.42 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,499.42 | $ 20.47 | $ - | $ - | $ - | $ - | $ - | $ 2,519.89 | $ 2,519.89 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,519.89 | $ 20.19 | $ 13.40 | $ 20.19 | $ 33.60 | $ 113.60 | $ 147.20 | $ 2,560.28 | $ 2,413.08 |
| 01 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,413.08 | $ - | $ 13.40 | $ 19.55 | $ 32.96 | $ 113.60 | $ 146.56 | $ 2,432.63 | $ 2,286.08 |
| 02 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,286.08 | $ - | $ 13.40 | $ 20.74 | $ 34.15 | $ 113.60 | $ 147.75 | $ 2,306.82 | $ 2,159.07 |
| 03 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,159.07 | $ - | $ 13.40 | $ 26.72 | $ 40.12 | $ 113.60 | $ 153.72 | $ 2,185.79 | $ 2,032.07 |
| 04 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,032.07 | $ - | $ 13.40 | $ 31.62 | $ 45.02 | $ 113.60 | $ 158.62 | $ 2,063.68 | $ 1,905.06 |
| 05 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,905.06 | $ - | $ 13.40 | $ 35.62 | $ 49.03 | $ 113.60 | $ 162.63 | $ 1,940.69 | $ 1,778.06 |
| 06 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,778.06 | $ - | $ 13.40 | $ 35.94 | $ 49.35 | $ 113.60 | $ 162.95 | $ 1,814.00 | $ 1,651.05 |
| 07 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,651.05 | $ - | $ 13.40 | $ 34.75 | $ 48.15 | $ 113.60 | $ 161.75 | $ 1,685.80 | $ 1,524.05 |
| 08 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,524.05 | $ - | $ 13.40 | $ 32.21 | $ 45.61 | $ 113.60 | $ 159.21 | $ 1,556.26 | $ 1,397.05 |
| 09 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,397.05 | $ - | $ 13.40 | $ 29.53 | $ 42.93 | $ 113.60 | $ 156.53 | $ 1,426.57 | $ 1,270.04 |
| 10 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,270.04 | $ - | $ 13.40 | $ 27.14 | $ 40.54 | $ 113.60 | $ 154.14 | $ 1,297.18 | $ 1,143.04 |
| 11 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,143.04 | $ - | $ 13.40 | $ 24.42 | $ 37.83 | $ 113.60 | $ 151.43 | $ 1,167.46 | $ 1,016.03 |
| 12 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,016.03 | $ - | $ 13.40 | $ 20.14 | $ 33.55 | $ 113.60 | $ 147.15 | $ 1,036.18 | $ 889.03 |
| 13 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 889.03 | $ - | $ 13.40 | $ 16.73 | $ 30.14 | $ 113.60 | $ 143.74 | $ 905.76 | $ 762.03 |
| 14 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 762.03 | $ - | $ 13.40 | $ 14.41 | $ 27.81 | $ 113.60 | $ 141.41 | $ 776.43 | $ 635.02 |
| 15 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 635.02 | $ - | $ 13.40 | $ 12.00 | $ 25.41 | $ 113.60 | $ 139.01 | $ 647.03 | $ 508.02 |
| | | | | | | **$ 51,652.33** | **$ 268.08** | **$ 214.47** | **$ 401.72** | **$ 616.19** | **$ 1,817.60** | **$ 2,433.79** | **$ 52,322.13** | **$ 49,888.34** |

**One-Time Costs** — **04**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2019 | 08/06/19 | 09/30/19 | 56 | 5.500% | $ 2,862.00 | $ 24.15 | $ - | $ - | $ - | $ - | $ - | $ 2,886.15 | $ 2,886.15 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 2,886.15 | $ 39.43 | $ - | $ - | $ - | $ - | $ - | $ 2,925.58 | $ 2,925.58 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 2,925.58 | $ 36.08 | $ - | $ - | $ - | $ - | $ - | $ 2,961.66 | $ 2,961.66 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 2,961.66 | $ 34.98 | $ - | $ - | $ - | $ - | $ - | $ 2,996.64 | $ 2,996.64 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 2,996.64 | $ 25.84 | $ - | $ - | $ - | $ - | $ - | $ 3,022.47 | $ 3,022.47 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,022.47 | $ 24.69 | $ - | $ - | $ - | $ - | $ - | $ 3,047.16 | $ 3,047.16 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,047.16 | $ 24.42 | $ - | $ - | $ - | $ - | $ - | $ 3,071.58 | $ 3,071.58 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,071.58 | $ 24.89 | $ - | $ - | $ - | $ - | $ - | $ 3,096.47 | $ 3,096.47 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,096.47 | $ 25.37 | $ - | $ - | $ - | $ - | $ - | $ 3,121.84 | $ 3,121.84 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,121.84 | $ 25.57 | $ - | $ - | $ - | $ - | $ - | $ 3,147.41 | $ 3,147.41 |
| 01 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,147.41 | $ 25.22 | $ 15.53 | $ 25.22 | $ 40.75 | $ 143.10 | $ 183.85 | $ 3,197.86 | $ 3,014.00 |
| 02 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,014.00 | $ - | $ 15.53 | $ 24.42 | $ 39.95 | $ 143.10 | $ 183.05 | $ 3,038.42 | $ 2,855.37 |
| 03 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,855.37 | $ - | $ 15.53 | $ 25.91 | $ 41.44 | $ 143.10 | $ 184.54 | $ 2,881.28 | $ 2,696.74 |
| 04 | Q4/2022 | 10/01/22 | 12/31/22 | 92

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 3,740.04 | $ 32.25 | $ - | $ - | $ - | $ - | $ - | $ 3,772.28 | $ 3,772.28 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 3,772.28 | $ 30.82 | $ - | $ - | $ - | $ - | $ - | $ 3,803.10 | $ 3,803.10 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 3,803.10 | $ 30.48 | $ - | $ - | $ - | $ - | $ - | $ 3,833.58 | $ 3,833.58 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,833.58 | $ 31.06 | $ - | $ - | $ - | $ - | $ - | $ 3,864.64 | $ 3,864.64 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,864.64 | $ 31.66 | $ - | $ - | $ - | $ - | $ - | $ 3,896.30 | $ 3,896.30 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,896.30 | $ 31.92 | $ - | $ - | $ - | $ - | $ - | $ 3,928.21 | $ 3,928.21 |
| 01 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,928.21 | $ 31.48 | $ 19.38 | $ 31.48 | $ 50.86 | $ 178.60 | $ 229.46 | $ 3,991.17 | $ 3,761.71 |
| 02 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,761.71 | $ - | $ 19.38 | $ 30.48 | $ 49.86 | $ 178.60 | $ 228.46 | $ 3,792.19 | $ 3,563.72 |
| 03 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,563.72 | $ - | $ 19.38 | $ 32.34 | $ 51.72 | $ 178.60 | $ 230.32 | $ 3,596.06 | $ 3,365.74 |
| 04 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,365.74 | $ - | $ 19.38 | $ 41.65 | $ 61.04 | $ 178.60 | $ 239.64 | $ 3,407.39 | $ 3,167.76 |
| 05 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,167.76 | $ - | $ 19.38 | $ 49.29 | $ 68.67 | $ 178.60 | $ 247.27 | $ 3,217.04 | $ 2,969.77 |
| 06 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,969.77 | $ - | $ 19.38 | $ 55.53 | $ 74.92 | $ 178.60 | $ 253.52 | $ 3,025.30 | $ 2,771.79 |
| 07 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,771.79 | $ - | $ 19.38 | $ 56.03 | $ 75.42 | $ 178.60 | $ 254.02 | $ 2,827.82 | $ 2,573.80 |
| 08 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,573.80 | $ - | $ 19.38 | $ 54.17 | $ 73.55 | $ 178.60 | $ 252.15 | $ 2,627.97 | $ 2,375.82 |
| 09 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,375.82 | $ - | $ 19.38 | $ 50.21 | $ 69.59 | $ 178.60 | $ 248.19 | $ 2,426.03 | $ 2,177.83 |
| 10 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,177.83 | $ - | $ 19.38 | $ 46.03 | $ 65.41 | $ 178.60 | $ 244.01 | $ 2,223.86 | $ 1,979.85 |
| 11 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,979.85 | $ - | $ 19.38 | $ 42.30 | $ 61.69 | $ 178.60 | $ 240.29 | $ 2,022.15 | $ 1,781.86 |
| 12 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,781.86 | $ - | $ 19.38 | $ 38.07 | $ 57.46 | $ 178.60 | $ 236.06 | $ 1,819.93 | $ 1,583.88 |
| 13 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,583.88 | $ - | $ 19.38 | $ 31.40 | $ 50.78 | $ 178.60 | $ 229.38 | $ 1,615.28 | $ 1,385.89 |
| 14 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,385.89 | $ - | $ 19.38 | $ 26.09 | $ 45.47 | $ 178.60 | $ 224.07 | $ 1,411.98 | $ 1,187.91 |
| 15 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,187.91 | $ - | $ 19.38 | $ 22.46 | $ 41.84 | $ 178.60 | $ 220.44 | $ 1,210.36 | $ 989.92 |
| 16 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 989.92 | $ - | $ 19.38 | $ 18.71 | $ 38.10 | $ 178.60 | $ 216.70 | $ 1,008.64 | $ 791.94 |
| | | | | | | **$ 76,997.27** | **$ 387.69** | **$ 310.16** | **$ 626.24** | **$ 936.39** | **$ 2,857.60** | **$ 3,793.99** | **$ 78,011.20** | **$ 74,217.21** |

**One-Time Costs 06**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2019 | 09/11/19 | 09/30/19 | 20 | 5.500% | $ 4,404.00 | $ 13.27 | $ - | $ - | $ - | $ - | $ - | $ 4,417.27 | $ 4,417.27 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 4,417.27 | $ 60.35 | $ - | $ - | $ - | $ - | $ - | $ 4,477.62 | $ 4,477.62 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 4,477.62 | $ 55.22 | $ - | $ - | $ - | $ - | $ - | $ 4,532.84 | $ 4,532.84 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 4,532.84 | $ 53.53 | $ - | $ - | $ - | $ - | $ - | $ 4,586.37 | $ 4,586.37 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 4,586.37 | $ 39.54 | $ - | $ - | $ - | $ - | $ - | $ 4,625.91 | $ 4,625.91 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 4,625.91 | $ 37.79 | $ - | $ - | $ - | $ - | $ - | $ 4,663.70 | $ 4,663.70 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 4,663.70 | $ 37.37 | $ - | $ - | $ - | $ - | $ - | $ 4,701.08 | $ 4,701.08 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 4,701.08 | $ 38.09 | $ - | $ - | $ - | $ - | $ - | $ 4,739.17 | $ 4,739.17 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 4,739.17 | $ 38.82 | $ - | $ - | $ - | $ - | $ - | $ 4,777.99 | $ 4,777.99 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,777.99 | $ 39.14 | $ - | $ - | $ - | $ - | $ - | $ 4,817.13 | $ 4,817.13 |
| 01 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,817.13 | $ 38.60 | $ 22.59 | $ 38.60 | $ 61.19 | $ 220.20 | $ 281.39 | $ 4,894.34 | $ 4,612.95 |
| 02 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,612.95 | $ - | $ 22.59 | $ 37.38 | $ 59.96 | $ 220.20 | $ 280.16 | $ 4,650.33 | $ 4,370.16 |
| 03 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,370.16 | $ - | $ 22.59 | $ 39.65 | $ 62.24 | $ 220.20 | $ 282.44 | $ 4,409.82 | $ 4,127.38 |
| 04 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,127.38 | $ - | $ 22.59 | $ 51.08 | $ 73.67 | $ 220.20 | $ 293.87 | $ 4,178.45 | $ 3,884.59 |
| 05 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,884.59 | $ - | $ 22.59 | $ 60.44 | $ 83.03 | $ 220.20 | $ 303.23 | $ 3,945.03 | $ 3,641.80 |
| 06 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,641.80 | $ - | $ 22.59 | $ 68.10 | $ 90.68 | $ 220.20 | $ 310.88 | $ 3,709.90 | $ 3,399.01 |
| 07 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,399.01 | $ - | $ 22.59 | $ 68.71 | $ 91.30 | $ 220.20 | $ 311.50 | $ 3,467.73 | $ 3,156.23 |
| 08 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,156.23 | $ - | $ 22.59 | $ 66.43 | $ 89.01 | $ 220.20 | $ 309.21 | $ 3,222.66 | $ 2,913.44 |
| 09 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,913.44 | $ - | $ 22.59 | $ 61.57 | $ 84.16 | $ 220.20 | $ 304.36 | $ 2,975.01 | $ 2,670.65 |
| 10 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,670.65 | $ - | $ 22.59 | $ 56.44 | $ 79.03 | $ 220.20 | $ 299.23 | $ 2,727.10 | $ 2,427.87 |
| 11 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,427.87 | $ - | $ 22.59 | $ 51.87 | $ 74.46 | $ 220.20 | $ 294.66 | $ 2,479.74 | $ 2,185.08 |
| 12 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,185.08 | $ - | $ 22.59 | $ 46.69 | $ 69.27 | $ 220.20 | $ 289.47 | $ 2,231.77 | $ 1,942.29 |
| 13 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,942.29 | $ - | $ 22.59 | $ 38.51 | $ 61.09 | $ 220.20 | $ 281.29 | $ 1,980.80 | $ 1,699.51 |
| 14 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,699.51 | $ - | $ 22.59 | $ 31.99 | $ 54.58 | $ 220.20 | $ 274.78 | $ 1,731.50 | $ 1,456.72 |
| 15 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,456.72 | $ - | $ 22.59 | $ 27.54 | $ 50.12 | $ 220.20 | $ 270.32 | $ 1,484.26 | $ 1,213.93 |
| 16 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,213.93 | $ - | $ 22.59 | $ 22.95 | $ 45.54 | $ 220.20 | $ 265.74 | $ 1,236.88 | $ 971.15 |
| | | | | | | **$ 94,444.71** | **$ 451.74** | **$ 361.39** | **$ 767.95** | **$ 1,129.33** | **$ 3,523.20** | **$ 4,652.53** | **$ 95,664.39** | **$ 91,011.85** |

**One-Time Costs 07**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2019 | 09/27/19 | 09/30/19 | 4 | 5.500% | $ 5,346.00 | $ 3.22 | $ - | $ - | $ - | $ - | $ - | $ 5,349.22 | $ 5,349.22 |
| N/A | Q4/2019 | 10/01/19 | 12/31/19 | 92 | 5.420% | $ 5,349.22 | $ 73.08 | $ - | $ - | $ - | $ - | $ - | $ 5,422.30 | $ 5,422.30 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 5,422.30 | $ 66.87 | $ - | $ - | $ - | $ - | $ - | $ 5,489.17 | $ 5,489.17 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 5,489.17 | $ 64.83 | $ - | $ - | $ - | $ - | $ - | $ 5,554.00 | $ 5,554.00 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 5,554.00 | $ 47.89 | $ - | $ - | $ - | $ - | $ - | $ 5,601.88 | $ 5,601.88 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 5,601.88 | $ 45.76 | $ - | $ - | $ - | $ - | $ - | $ 5,647.65 | $ 5,647.65 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 5,647.65 | $ 45.26 | $ - | $ - | $ - | $ - | $ - | $ 5,692.91 | $ 5,692.91 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 5,692.91 | $ 46.13 | $ - | $ - | $ - | $ - | $ - | $ 5,739.03 | $ 5,739.03 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 5,739.03 | $ 47.01 | $ - | $ - | $ - | $ - | $ - | $ 5,786.05 | $ 5,786.05 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 5,786.05 | $ 47.40 | $ - | $ - | $ - | $ - | $ - | $ 5,833.44 | $ 5,833.44 |
| 01 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 5,833.44 | $ 46.75 | $ 26.71 | $ 46.75 | $ 73.46 | $ 267.30 | $ 340.76 | $ 5,926.94 | $ 5,586.18 |
| 02 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 5,586.18 | $ - | $ 26.71 | $ 45.26 | $ 71.97 | $ 267.30 | $ 339.27 | $ 5,631.45 | $ 5,292.17 |
| 03 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 5,292.17 | $ - | $ 26.71 | $ 48.02 | $ 74.73 | $ 267.30 | $ 342.03 | $ 5,340.19 | $ 4,998.16 |
| 04 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,998.16 | $ - | $ 26.71 | $ 61.86 | $ 88.57 | $ 267.30 | $ 355.87 | $ 5,060.02 | $ 4,704.15 |
| 05 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,704.15 | $ - | $ 26.71 | $ 73.19 | $ 99.90 | $ 267.30 | $ 367.20 | $ 4,777.34 | $ 4,410.14 |
| 06 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,410.14 | $ - | $ 26.71 | $ 82.46 | $ 109.17 | $ 267.30 | $ 376.47 | $ 4,492.61 | $ 4,116.13 |
| 07 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,116.13 | $ - | $ 26.71 | $ 83.21 | $ 109.92 | $ 267.30 | $ 377.22 | $ 4,199.34 | $ 3,822.12 |
| 08 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,822.12 | $ - | $ 26.71 | $ 80.44 | $ 107.15 | $ 267.30 | $ 374.45 | $ 3,902.57 | $ 3,528.11 |
| 09 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,528.11 | $ - | $ 26.71 | $ 74.56 | $ 101.27 | $ 267.30 | $ 368.57 | $ 3,602.68 | $ 3,234.11 |
| 10 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,234.11 | $ - | $ 26.71 | $ 68.35 | $ 95.06 | $ 267.30 | $ 362.36 | $ 3,302.45 | $ 2,940.10 |
| 11 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,940.10 | $ - | $ 26.71 | $ 62.82 | $ 89.53 | $ 267.30 | $ 356.83 | $ 3,002.91 | $ 2,646.09 |
| 12 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,646.09 | $ - | $ 26.71 | $ 56.54 | $ 83.25 | $ 267.30 | $ 350.55 | $ 2,702.62 | $ 2,352.08 |
| 13 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,352.08 | $ - | $ 26.71 | $ 46.63 | $ 73.34 | $ 267.30 | $ 340.64 | $ 2,398.71 | $ 2,058.07 |
| 14 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,058.07 | $ - | $ 26.71 | $ 38.74 | $ 65.45 | $ 267.30 | $ 332.75 | $ 2,096.81 | $ 1,764.06 |
| 15 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,764.06 | $ - | $ 26.71 | $ 33.35 | $ 60.06 | $ 267.30 | $ 327.36 | $ 1,797.41 | $ 1,470.05 |
| 16 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,470.05 | $ - | $ 26.71 | $ 27.79 | $ 54.50 | $ 267.30 | $ 321.80 | $ 1,497.84 | $ 1,176.04 |
| | | | | | | **$ 114,383.37** | **$ 534.19** | **$ 427.35** | **$ 929.97** | **$ 1,357.32** | **$ 4,276.80** | **$ 5,634.12** | **$ 115,847.53** | **$ 110,213.41** |

**One-Time Costs 08**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 11/04/19 | 12/31/19 | 58 | 5.420% | $ 6,376.00 | $ 54.91 | $ - | $ - | $ - | $ - | $ - | $ 6,430.91 | $ 6,430.91 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 6,430.91 | $ 79.31 | $ - | $ - | $ - | $ - | $ - | $ 6,510.22 | $ 6,510.22 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 6,510.22 | $ 76.89 | $ - | $ - | $ - | $ - | $ - | $ 6,587.11 | $ 6,587.11 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 6,587.11 | $ 56.79 | $ - | $ - | $ - | $ - | $ - | $ 6,643.90 | $ 6,643.90 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 6,643.90 | $ 54.28 | $ - | $ - | $ - | $ - | $ - | $ 6,698.18 | $ 6,698.18 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 6,698.18 | $ 53.68 | $ - | $ - | $ - | $ - | $ - | $ 6,751.85 | $ 6,751.85 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 6,751.85 | $ 54.71 | $ - | $ - | $ - | $ - | $ - | $ 6,806.56 | $ 6,806.56 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 6,806.56 | $ 55.76 | $ - | $ - | $ - | $ - | $ - | $ 6,862.32 | $ 6,862.32 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 6,862.32 | $ 56.21 | $ - | $ - | $ - | $ - | $ - | $ 6,918.54 | $ 6,918.54 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 6,918.54 | $ 55.44 | $ 29.90 | $ 55.44 | $ 85.34 | $ 318.80 | $ 404.14 | $ 7,029.42 | $ 6,625.28 |
| 01 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 6,625.28 | $ - | $ 29.90 | $ 53.68 | $ 83.58 | $ 318.80 | $ 402.38 | $ 6,678.96 | $ 6,276.58 |
| 02 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 6,276.58 | $ - | $ 29.90 | $ 56.95 | $ 86.85 | $ 318.80 | $ 405.65 | $ 6,333.53 | $ 5,927.88 |
| 03 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 5,927.88 | $ - | $ 29.90 | $ 73.36 | $ 103.26 | $ 318.80 | $ 422.06 | $ 6,001.24 | $ 5,579.18 |
| 04 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,579.18 | $ - | $ 29.90 | $ 86.81 | $ 116.70 | $ 318.80 | $ 435.50 | $ 5,665.99 | $ 5,230.48 |
| 05 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,230.48 | $ - | $ 29.90 | $ 97.80 | $ 127.70 | $ 318.80 | $ 446.50 | $ 5,328.29 | $ 4,881.79 |
| 06 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,881.79 | $ - | $ 29.90 | $ 98.68 | $ 128.58 | $ 318.80 | $ 447.38 | $ 4,980.47 | $ 4,533.09 |
| 07 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,533.09 | $ - | $ 29.90 | $ 95.41 | $ 125.30 | $ 318.80 | $ 444.10 | $ 4,628.49 | $ 4,184.39 |
| 08 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,184.39 | $ - | $ 29.90 | $ 88.43 | $ 118.33 | $ 318.80 | $ 437.13 | $ 4,272.82 | $ 3,835.69 |
| 09 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,835.69 | $ - | $ 29.90 | $ 81.06 | $ 110.96 | $ 318.80 | $ 429.76 | $ 3,916.75 | $ 3,486.99 |
| 10 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,486.99 | $ - | $ 29.90 | $ 74.50 | $ 104.40 | $ 318.80 | $ 423.20 | $ 3,561.49 | $ 3,138.29 |
| 11 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,138.29 | $ - | $ 29.90 | $ 67.05 | $ 96.95 | $ 318.80 | $ 415.75 | $ 3,205.34 | $ 2,789.59 |
| 12 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,789.59 | $ - | $ 29.90 | $ 55.30 | $ 85.20 | $ 318.80 | $ 404.00 | $ 2,844.89 | $ 2,440.89 |
| 13 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,440.89 | $ - | $ 29.90 | $ 45.95 | $ 75.84 | $ 318.80 | $ 394.64 | $ 2,486.84 | $ 2,092.19 |
| 14 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,092.19 | $ - | $ 29.90 | $ 39.55 | $ 69.45 | $ 318.80 | $ 388.25 | $ 2,131.74 | $ 1,743.49 |
| 15 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,743.49 | $ - | $ 29.90 | $ 32.96 | $ 62.86 | $ 318.80 | $ 381.66 | $ 1,776.45 | $ 1,394.80 |
| | | | | | | **$ 129,351.41** | **$ 597.98** | **$ 478.38** | **$ 1,102.95** | **$ 1,581.34** | **$ 5,100.80** | **$ 6,682.14** | **$ 131,052.34** | **$ 124,370.20** |

**One-Time Costs 09**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 11/25/19 | 12/31/19 | 37 | 5.420% | $ 7,440.00 | $ 40.88 | $ - | $ - | $ - | $ - | $ - | $ 7,480.88 | $ 7,480.88 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 7,480.88 | $ 92.26 | $ - | $ - | $ - | $ - | $ - | $ 7,573.13 | $ 7,573.13 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 7,573.13 | $ 89.44 | $ - | $ - | $ - | $ - | $ - | $ 7,662.57 | $ 7,662.57 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 7,662.57 | $ 66.07 | $ - | $ - | $ - | $ - | $ - | $ 7,728.64 | $ 7,728.64 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 7,728.64 | $ 63.14 | $ - | $ - | $ - | $ - | $ - | $ 7,791.78 | $ 7,791.78 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 7,791.78 | $ 62.44 | $ - | $ - | $ - | $ - | $ - | $ 7,854.22 | $ 7,854.22 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 7,854.22 | $ 63.64 | $ - | $ - | $ - | $ - | $ - | $ 7,917.86 | $ 7,917.86 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 7,917.86 | $ 64.86 | $ - | $ - | $ - | $ - | $ - | $ 7,982.72 | $ 7,982.72 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 7,982.72 | $ 65.39 | $ - | $ - | $ - | $ - | $ - | $ 8,048.11 | $ 8,048.11 |
| 01 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 8,048.11 | $ 64.50 | $ 33.63 | $ 64.50 | $ 98.13 | $ 372.00 | $ 470.13 | $ 8,177.10 | $ 7,706.98 |
| 02 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 7,706.98 | $ - | $ 33.63 | $ 62.45 | $ 96.08 | $ 372.00 | $ 468.08 | $ 7,769.42 | $ 7,301.35 |
| 03 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 7,301.35 | $ - | $ 33.63 | $ 66.25 | $ 99.88 | $ 372.00 | $ 471.88 | $ 7,367.60 | $ 6,895.72 |
| 04 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 6,895.72 | $ - | $ 33.63 | $ 85.34 | $ 118.97 | $ 372.00 | $ 490.97 | $ 6,981.06 | $ 6,490.09 |
| 05 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 6,490.09 | $ - | $ 33.63 | $ 100.98 | $ 134.61 | $ 372.00 | $ 506.61 | $ 6,591.06 | $ 6,084.46 |
| 06 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 6,084.46 | $ - | $ 33.63 | $ 113.77 | $ 147.40 | $ 372.00 | $ 519.40 | $ 6,198.23 | $ 5,678.83 |
| 07 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,678.83 | $ - | $ 33.63 | $ 114.80 | $ 148.43 | $ 372.00 | $ 520.43 | $ 5,793.62 | $ 5,273.19 |
| 08 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,273.19 | $ - | $ 33.63 | $ 110.98 | $ 144.61 | $ 372.00 | $ 516.61 | $ 5,384.18 | $ 4,867.56 |
| 09 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,867.56 | $ - | $ 33.63 | $ 102.87 | $ 136.50 | $ 372.00 | $ 508.50 | $ 4,970.44 | $ 4,461.93 |
| 10 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,461.93 | $ - | $ 33.63 | $ 94.30 | $ 127.93 | $ 372.00 | $ 499.93 | $ 4,556.23 | $ 4,056.30 |
| 11 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,056.30 | $ - | $ 33.63 | $ 86.67 | $ 120.30 | $ 372.00 | $ 492.30 | $ 4,142.97 | $ 3,650.67 |
| 12 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,650.67 | $ - | $ 33.63 | $ 78.00 | $ 111.63 | $ 372.00 | $ 483.63 | $ 3,728.67 | $ 3,245.04 |
| 13 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,245.04 | $ - | $ 33.63 | $ 64.33 | $ 97.96 | $ 372.00 | $ 469.96 | $ 3,309.37 | $ 2,839.41 |
| 14 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,839.41 | $ - | $ 33.63 | $ 53.45 | $ 87.08 | $ 372.00 | $ 459.08 | $ 2,892.86 | $ 2,433.78 |
| 15 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,433.78 | $ - | $ 33.63 | $ 46.01 | $ 79.64 | $ 372.00 | $ 451.64 | $ 2,479.79 | $ 2,028.15 |
| 16 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,028.15 | $ - | $ 33.63 | $ 38.34 | $ 71.97 | $ 372.00 | $ 443.97 | $ 2,066.49 | $ 1,622.52 |
| | | | | | | **$ 150,493.37** | **$ 672.61** | **$ 538.09** | **$ 1,283.03** | **$ 1,821.11** | **$ 5,952.00** | **$ 7,773.11** | **$ 152,449.01** | **$ 144,675.89** |

**One-Time Costs 10**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2019 | 12/31/19 | 12/31/19 | 1 | 5.420% | $ 8,662.00 | $ 1.29 | $ - | $ - | $ - | $ - | $ - | $ 8,663.29 | $ 8,663.29 |
| N/A | Q1/2020 | 01/01/20 | 03/31/20 | 91 | 4.960% | $ 8,663.29 | $ 106.84 | $ - | $ - | $ - | $ - | $ - | $ 8,770.12 | $ 8,770.12 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 8,770.12 | $ 103.58 | $ - | $ - | $ - | $ - | $ - | $ 8,873.70 | $ 8,873.70 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 8,873.70 | $ 76.51 | $ - | $ - | $ - | $ - | $ - | $ 8,950.21 | $ 8,950.21 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 8,950.21 | $ 73.12 | $ - | $ - | $ - | $ - | $ - | $ 9,023.33 | $ 9,023.33 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 9,023.33 | $ 72.31 | $ - | $ - | $ - | $ - | $ - | $ 9,095.64 | $ 9,095.64 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 9,095.64 | $ 73.70 | $ - | $ - | $ - | $ - | $ - | $ 9,169.34 | $ 9,169.34 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 9,169.34 | $ 75.11 | $ - | $ - | $ - | $ - | $ - | $ 9,244.45 | $ 9,244.45 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 9,244.45 | $ 75.73 | $ - | $ - | $ - | $ - | $ - | $ 9,320.18 | $ 9,320.18 |

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 13 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,142.74 | $ - | $ 39.04 | $ 82.13 | $ 121.17 | $ 478.80 | $ 599.97 | $ 4,224.87 | $ 3,624.90 |
| 14 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,624.90 | $ - | $ 39.04 | $ 68.23 | $ 107.28 | $ 478.80 | $ 586.08 | $ 3,693.13 | $ 3,107.06 |
| 15 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,107.06 | $ - | $ 39.04 | $ 58.74 | $ 97.78 | $ 478.80 | $ 576.58 | $ 3,165.79 | $ 2,589.21 |
| 16 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,589.21 | $ - | $ 39.04 | $ 48.95 | $ 87.99 | $ 478.80 | $ 566.79 | $ 2,638.16 | $ 2,071.37 |
| | | | | | | **$ 182,652.81** | **$ 780.85** | **$ 624.68** | **$ 1,637.96** | **$ 2,262.64** | **$ 7,660.80** | **$ 9,923.44** | **$ 185,071.62** | **$ 175,148.18** |

| | | | | | | | | One-Time Costs | | | | 12 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2020 | 03/27/20 | 03/31/20 | 5 | 4.960% | $ 10,258.00 | $ 6.95 | $ - | $ - | $ - | $ - | $ - | $ 10,264.95 | $ 10,264.95 |
| N/A | Q2/2020 | 04/01/20 | 06/30/20 | 91 | 4.750% | $ 10,264.95 | $ 121.23 | $ - | $ - | $ - | $ - | $ - | $ 10,386.18 | $ 10,386.18 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 10,386.18 | $ 89.55 | $ - | $ - | $ - | $ - | $ - | $ 10,475.73 | $ 10,475.73 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 10,475.73 | $ 85.58 | $ - | $ - | $ - | $ - | $ - | $ 10,561.31 | $ 10,561.31 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 10,561.31 | $ 84.64 | $ - | $ - | $ - | $ - | $ - | $ 10,645.94 | $ 10,645.94 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 10,645.94 | $ 86.26 | $ - | $ - | $ - | $ - | $ - | $ 10,732.21 | $ 10,732.21 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 10,732.21 | $ 87.92 | $ - | $ - | $ - | $ - | $ - | $ 10,820.12 | $ 10,820.12 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 10,820.12 | $ 88.64 | $ - | $ - | $ - | $ - | $ - | $ 10,908.76 | $ 10,908.76 |
| 01 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 10,908.76 | $ 87.42 | $ 36.91 | $ 87.42 | $ 124.33 | $ 512.90 | $ 637.23 | $ 11,083.60 | $ 10,446.37 |
| 02 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 10,446.37 | $ - | $ 36.91 | $ 84.64 | $ 121.55 | $ 512.90 | $ 634.45 | $ 10,531.01 | $ 9,896.56 |
| 03 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 9,896.56 | $ - | $ 36.91 | $ 89.80 | $ 126.71 | $ 512.90 | $ 639.61 | $ 9,986.36 | $ 9,346.75 |
| 04 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 9,346.75 | $ - | $ 36.91 | $ 115.67 | $ 152.58 | $ 512.90 | $ 665.48 | $ 9,462.43 | $ 8,796.94 |
| 05 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 8,796.94 | $ - | $ 36.91 | $ 136.87 | $ 173.78 | $ 512.90 | $ 686.68 | $ 8,933.81 | $ 8,247.13 |
| 06 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 8,247.13 | $ - | $ 36.91 | $ 154.21 | $ 191.12 | $ 512.90 | $ 704.02 | $ 8,401.34 | $ 7,697.32 |
| 07 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 7,697.32 | $ - | $ 36.91 | $ 155.60 | $ 192.51 | $ 512.90 | $ 705.41 | $ 7,852.92 | $ 7,147.52 |
| 08 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 7,147.52 | $ - | $ 36.91 | $ 150.43 | $ 187.34 | $ 512.90 | $ 700.24 | $ 7,297.95 | $ 6,597.71 |
| 09 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 6,597.71 | $ - | $ 36.91 | $ 139.44 | $ 176.34 | $ 512.90 | $ 689.24 | $ 6,737.14 | $ 6,047.90 |
| 10 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 6,047.90 | $ - | $ 36.91 | $ 127.82 | $ 164.72 | $ 512.90 | $ 677.62 | $ 6,175.71 | $ 5,498.09 |
| 11 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,498.09 | $ - | $ 36.91 | $ 117.47 | $ 154.38 | $ 512.90 | $ 667.28 | $ 5,615.56 | $ 4,948.28 |
| 12 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,948.28 | $ - | $ 36.91 | $ 105.73 | $ 142.63 | $ 512.90 | $ 655.53 | $ 5,054.01 | $ 4,398.47 |
| 13 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,398.47 | $ - | $ 36.91 | $ 87.20 | $ 124.11 | $ 512.90 | $ 637.01 | $ 4,485.67 | $ 3,848.66 |
| 14 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,848.66 | $ - | $ 36.91 | $ 72.44 | $ 109.35 | $ 512.90 | $ 622.25 | $ 3,921.11 | $ 3,298.85 |
| 15 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,298.85 | $ - | $ 36.91 | $ 62.36 | $ 99.27 | $ 512.90 | $ 612.17 | $ 3,361.22 | $ 2,749.04 |
| 16 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,749.04 | $ - | $ 36.91 | $ 51.97 | $ 88.88 | $ 512.90 | $ 601.78 | $ 2,801.01 | $ 2,199.24 |
| | | | | | | **$ 194,018.80** | **$ 738.18** | **$ 590.54** | **$ 1,739.07** | **$ 2,329.61** | **$ 8,206.40** | **$ 10,536.01** | **$ 196,496.05** | **$ 185,960.03** |

| | | | | | | | | One-Time Costs | | | | 13 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q2/2020 | 04/02/20 | 06/30/20 | 90 | 4.750% | $ 10,624.00 | $ 124.09 | $ - | $ - | $ - | $ - | $ - | $ 10,748.09 | $ 10,748.09 |
| N/A | Q3/2020 | 07/01/20 | 09/30/20 | 92 | 3.430% | $ 10,748.09 | $ 92.67 | $ - | $ - | $ - | $ - | $ - | $ 10,840.76 | $ 10,840.76 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 10,840.76 | $ 88.56 | $ - | $ - | $ - | $ - | $ - | $ 10,929.32 | $ 10,929.32 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 10,929.32 | $ 87.58 | $ - | $ - | $ - | $ - | $ - | $ 11,016.91 | $ 11,016.91 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 11,016.91 | $ 89.27 | $ - | $ - | $ - | $ - | $ - | $ 11,106.17 | $ 11,106.17 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 11,106.17 | $ 90.98 | $ - | $ - | $ - | $ - | $ - | $ 11,197.15 | $ 11,197.15 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 11,197.15 | $ 91.72 | $ - | $ - | $ - | $ - | $ - | $ 11,288.88 | $ 11,288.88 |
| 01 | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 11,288.88 | $ 90.47 | $ 37.77 | $ 90.47 | $ 128.23 | $ 531.20 | $ 659.43 | $ 11,469.81 | $ 10,810.38 |
| 02 | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 10,810.38 | $ - | $ 37.77 | $ 87.59 | $ 125.36 | $ 531.20 | $ 656.56 | $ 10,897.97 | $ 10,241.41 |
| 03 | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 10,241.41 | $ - | $ 37.77 | $ 92.93 | $ 130.70 | $ 531.20 | $ 661.90 | $ 10,334.34 | $ 9,672.44 |
| 04 | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 9,672.44 | $ - | $ 37.77 | $ 119.71 | $ 157.47 | $ 531.20 | $ 688.67 | $ 9,792.15 | $ 9,103.48 |
| 05 | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 9,103.48 | $ - | $ 37.77 | $ 141.64 | $ 179.41 | $ 531.20 | $ 710.61 | $ 9,245.12 | $ 8,534.51 |
| 06 | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 8,534.51 | $ - | $ 37.77 | $ 159.58 | $ 197.35 | $ 531.20 | $ 728.55 | $ 8,694.09 | $ 7,965.54 |
| 07 | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 7,965.54 | $ - | $ 37.77 | $ 161.02 | $ 198.79 | $ 531.20 | $ 729.99 | $ 8,126.56 | $ 7,396.57 |
| 08 | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 7,396.57 | $ - | $ 37.77 | $ 155.67 | $ 193.44 | $ 531.20 | $ 724.64 | $ 7,552.25 | $ 6,827.61 |
| 09 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 6,827.61 | $ - | $ 37.77 | $ 144.29 | $ 182.06 | $ 531.20 | $ 713.26 | $ 6,971.90 | $ 6,258.64 |
| 10 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 6,258.64 | $ - | $ 37.77 | $ 132.27 | $ 170.04 | $ 531.20 | $ 701.24 | $ 6,390.91 | $ 5,689.67 |
| 11 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,689.67 | $ - | $ 37.77 | $ 121.57 | $ 159.33 | $ 531.20 | $ 690.53 | $ 5,811.24 | $ 5,120.70 |
| 12 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,120.70 | $ - | $ 37.77 | $ 109.41 | $ 147.18 | $ 531.20 | $ 678.38 | $ 5,230.11 | $ 4,551.74 |
| 13 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,551.74 | $ - | $ 37.77 | $ 90.24 | $ 128.00 | $ 531.20 | $ 659.20 | $ 4,641.97 | $ 3,982.77 |
| 14 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,982.77 | $ - | $ 37.77 | $ 74.97 | $ 112.74 | $ 531.20 | $ 643.94 | $ 4,057.74 | $ 3,413.80 |
| 15 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,413.80 | $ - | $ 37.77 | $ 64.53 | $ 102.30 | $ 531.20 | $ 633.50 | $ 3,478.34 | $ 2,844.84 |
| 16 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,844.84 | $ - | $ 37.77 | $ 53.78 | $ 91.55 | $ 531.20 | $ 622.75 | $ 2,898.62 | $ 2,275.87 |
| | | | | | | **$ 190,165.38** | **$ 755.34** | **$ 604.28** | **$ 1,799.67** | **$ 2,403.95** | **$ 8,499.20** | **$ 10,903.15** | **$ 192,720.40** | **$ 181,817.25** |

| Payment # | Date Payment Received | Facility Cost | ITCC | One-Time Cost | Total Cost |
|---|---|---|---|---|---|
| 01 | 8/6/2020 | $36,684.00 | $ - | | $ 36,684.00 |
| 02 | 8/6/2020 | $43,654.00 | $ - | | $ 43,654.00 |
| 03 | 9/1/2020 | $51,846.00 | $ - | | $ 51,846.00 |
| 04 | 09/29/20 | $61,434.00 | $ - | | $ 61,434.00 |
| 05 | 11/03/20 | $74,300.00 | $ - | | $ 74,300.00 |
| 06 | 12/03/20 | $87,517.00 | $ - | | $ 87,517.00 |
| 07 | 02/22/21 | $92,607.00 | $ - | $ 1,169.00 | $ 93,776.00 |
| 08 | 3/4/2021 | $59,765.00 | $ - | $ 755.00 | $ 60,520.00 |
| 09 | 04/14/21 | $70,816.00 | $ - | $ 894.00 | $ 71,710.00 |
| 10 | 5/14/2021 | $83,682.00 | $ - | $ 1,057.00 | $ 84,739.00 |
| 11 | 6/3/2021 | $98,565.00 | $ - | $ 1,246.00 | $ 99,811.00 |
| 12 | 5/28/2021 | $94,303.74 | $ - | $ 1,191.72 | $ 95,495.46 |
| 13 | 08/18/21 | $125,479.65 | $ - | $ 1,585.80 | $ 127,065.45 |
| 14 | 08/18/21 | $165,212.41 | $ - | $ 2,085.98 | $ 167,298.40 |
| 15 | 10/18/21 | $214,536.09 | $ - | $ 2,709.32 | $ 217,245.41 |
| 16 | 11/09/21 | $273,635.41 | $ - | $ 3,455.80 | $ 277,091.21 |
| 17 | 12/07/21 | $341,140.35 | $ - | $ 4,308.38 | $ 345,448.74 |
| 18 | 01/11/22 | $422,022.97 | $ - | $ 5,331.48 | $ 427,354.45 |
| 19 | 02/04/22 | $494,191.17 | $ - | $ 6,242.80 | $ 500,433.97 |
| 20 | 02/28/22 | $555,998.80 | $ - | $ 7,023.38 | $ 563,022.18 |
| 21 | 04/04/22 | $598,065.00 | $ - | $ 7,553.88 | $ 605,618.88 |
| 22 | 05/26/22 | $613,022.74 | $ - | $ 7,743.34 | $ 620,766.08 |
| 23 | 06/02/22 | $598,065.00 | $ - | $ 7,553.88 | $ 605,618.88 |
| 24 | 06/08/22 | $555,998.80 | $ - | $ 7,023.38 | $ 563,022.18 |
| 25 | 07/19/22 | $494,191.17 | $ - | $ 6,242.80 | $ 500,433.97 |
| 26 | 09/01/22 | $422,022.97 | $ - | $ 5,331.48 | $ 427,354.45 |
| 27 | 01/24/24 | $348,251.14 | $ - | $ 4,399.32 | $ 352,650.47 |
| 28 | 11/17/22 | $279,339.07 | $ - | $ 3,527.80 | $ 282,866.86 |
| 29 | 12/21/22 | $219,008.29 | $ - | $ 2,766.16 | $ 221,774.45 |
| 30 | 01/24/24 | $172,377.53 | $ - | $ 2,176.93 | $ 174,554.46 |
| 31 | 03/21/23 | $130,920.72 | $ - | $ 1,654.01 | $ 132,574.73 |
| 32 | 03/02/23 | $98,394.73 | $ - | $ 1,242.88 | $ 99,637.60 |
| 33 | 04/05/23 | $73,365.26 | $ - | $ 926.47 | $ 74,291.73 |
| | **Total** | **$8,050,413.00** | **$ -** | **$ 97,198.00** | **$ 8,147,611.00** |
| True Up 1 | N/A | $ - | $ - | $ - | $ - |
| True Up 2 | N/A | $ - | $ - | $ - | $ - |
| | **Grand Total** | **$ 8,050,413.00** | **$ -** | **$ 97,198.00** | **$ 8,147,611.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | 05/10/23 | | | | |
| **COD:** | 11/08/23 | | | | |

**Facility Cost — 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2023 | 05/10/23 | 06/30/23 | 52 | 7.500% | $ 8,050,413.00 | $ 86,018.11 | $ - | $ - | $ - | $ - | $ - | $ 8,136,431.11 | $ 8,136,431.11 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 8,136,431.11 | $ 164,476.28 | $ - | $ - | $ - | $ - | $ - | $ 8,300,907.39 | $ 8,300,907.39 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 8,300,907.39 | $ 174,705.67 | $ - | $ - | $ - | $ - | $ - | $ 8,475,613.07 | $ 8,475,613.07 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 8,475,613.07 | $ 179,122.59 | $ 30,216.13 | $ 179,122.59 | $ 209,338.72 | $ 402,520.65 | $ 611,859.37 | $ 8,833,858.24 | $ 8,221,998.87 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 8,221,998.87 | $ - | $ 30,216.13 | $ 173,762.74 | $ 203,978.87 | $ 402,520.65 | $ 606,499.52 | $ 8,395,761.61 | $ 7,789,262.09 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 7,789,262.09 | $ - | $ 30,216.13 | $ 166,426.31 | $ 196,642.44 | $ 402,520.65 | $ 599,163.09 | $ 7,955,688.40 | $ 7,356,525.31 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 7,356,525.31 | $ - | $ 30,216.13 | $ 157,180.40 | $ 187,396.54 | $ 402,520.65 | $ 589,917.19 | $ 7,513,705.71 | $ 6,923,788.52 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 6,923,788.52 | $ - | $ 30,216.13 | $ 137,261.74 | $ 167,477.87 | $ 402,520.65 | $ 569,998.52 | $ 7,061,050.26 | $ 6,491,051.74 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 6,491,051.74 | $ - | $ 30,216.13 | $ 122,182.93 | $ 152,399.07 | $ 402,520.65 | $ 554,919.72 | $ 6,613,234.68 | $ 6,058,314.96 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 6,058,314.96 | $ - | $ 30,216.13 | $ 114,527.05 | $ 144,743.18 | $ 402,520.65 | $ 547,263.83 | $ 6,172,842.01 | $ 5,625,578.18 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,625,578.18 | $ - | $ 30,216.13 | $ 106,346.55 | $ 136,562.68 | $ 402,520.65 | $ 539,083.33 | $ 5,731,924.72 | $ 5,192,841.39 |
| | | | | | | **$ 81,429,884.24** | **$ 604,322.66** | **$ 241,729.06** | **$ 1,156,810.30** | **$ 1,398,539.37** | **$ 3,220,165.20** | **$ 4,618,704.57** | **$ 83,191,017.20** | **$ 78,572,312.64** |

**One Time Cost — 07**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 02/22/21 | 03/31/21 | 38 | 3.250% | $ 1,169.00 | $ 3.96 | $ - | $ - | $ - | $ - | $ - | $ 1,172.96 | $ 1,172.96 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,172.96 | $ 9.50 | $ - | $ - | $ - | $ - | $ - | $ 1,182.46 | $ 1,182.46 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,182.46 | $ 9.69 | $ - | $ - | $ - | $ - | $ - | $ 1,192.15 | $ 1,192.15 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,192.15 | $ 9.77 | $ - | $ - | $ - | $ - | $ - | $ 1,201.91 | $ 1,201.91 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,201.91 | $ 9.63 | $ - | $ - | $ - | $ - | $ - | $ 1,211.54 | $ 1,211.54 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,211.54 | $ 9.82 | $ - | $ - | $ - | $ - | $ - | $ 1,221.36 | $ 1,221.36 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,221.36 | $ 11.08 | $ - | $ - | $ - | $ - | $ - | $ 1,232.44 | $ 1,232.44 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,232.44 | $ 15.25 | $ - | $ - | $ - | $ - | $ - | $ 1,247.70 | $ 1,247.70 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,247.70 | $ 19.41 | $ - | $ - | $ - | $ - | $ - | $ 1,267.11 | $ 1,267.11 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,267.11 | $ 23.69 | $ - | $ - | $ - | $ - | $ - | $ 1,290.80 | $ 1,290.80 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,290.80 | $ 26.09 | $ - | $ - | $ - | $ - | $ - | $ 1,316.89 | $ 1,316.89 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,316.89 | $ 27.72 | $ - | $ - | $ - | $ - | $ - | $ 1,344.61 | $ 1,344.61 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,344.61 | $ 28.42 | $ 10.20 | $ 28.42 | $ 38.62 | $ 58.45 | $ 97.07 | $ 1,401.44 | $ 1,304.38 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,304.38 | $ - | $ 10.20 | $ 27.57 | $ 37.77 | $ 58.45 | $ 96.22 | $ 1,331.94 | $ 1,235.72 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,235.72 | $ - | $ 10.20 | $ 26.40 | $ 36.60 | $ 58.45 | $ 95.05 | $ 1,262.13 | $ 1,167.07 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,167.07 | $ - | $ 10.20 | $ 24.94 | $ 35.14 | $ 58.45 | $ 93.59 | $ 1,192.01 | $ 1,098.42 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,098.42 | $ - | $ 10.20 | $ 21.78 | $ 31.98 | $ 58.45 | $ 90.43 | $ 1,120.20 | $ 1,029.77 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,029.77 | $ - | $ 10.20 | $ 19.38 | $ 29.59 | $ 58.45 | $ 88.04 | $ 1,049.15 | $ 961.12 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 961.12 | $ - | $ 10.20 | $ 18.17 | $ 28.37 | $ 58.45 | $ 86.82 | $ 979.29 | $ 892.47 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 892.47 | $ - | $ 10.20 | $ 16.87 | $ 27.07 | $ 58.45 | $ 85.52 | $ 909.34 | $ 823.82 |
| | | | | | | **$ 23,739.89** | **$ 204.03** | **$ 81.61** | **$ 183.52** | **$ 265.13** | **$ 467.60** | **$ 732.73** | **$ 24,127.44** | **$ 23,394.70** |

**One Time Cost — 08**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 03/04/21 | 03/31/21 | 28 | 3.250% | $ 755.00 | $ 1.88 | $ - | $ - | $ - | $ - | $ - | $ 756.88 | $ 756.88 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 756.88 | $ 6.13 | $ - | $ - | $ - | $ - | $ - | $ 763.02 | $ 763.02 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 763.02 | $ 6.25 | $ - | $ - | $ - | $ - | $ - | $ 769.27 | $ 769.27 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 769.27 | $ 6.30 | $ - | $ - | $ - | $ - | $ - | $ 775.57 | $ 775.57 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 775.57 | $ 6.22 | $ - | $ - | $ - | $ - | $ - | $ 781.78 | $ 781.78 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 781.78 | $ 6.33 | $ - | $ - | $ - | $ - | $ - | $ 788.12 | $ 788.12 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 788.12 | $ 7.15 | $ - | $ - | $ - | $ - | $ - | $ 795.27 | $ 795.27 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 795.27 | $ 9.84 | $ - | $ - | $ - | $ - | $ - | $ 805.11 | $ 805.11 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 805.11 | $ 12.53 | $ - | $ - | $ - | $ - | $ - | $ 817.64 | $ 817.64 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 817.64 | $ 15.29 | $ - | $ - | $ - | $ - | $ - | $ 832.93 | $ 832.93 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 832.93 | $ 16.84 | $ - | $ - | $ - | $ - | $ - | $ 849.76 | $ 849.76 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 849.76 | $ 17.88 | $ - | $ - | $ - | $ - | $ - | $ 867.65 | $ 867.65 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 867.65 | $ 18.34 | $ 6.55 | $ 18.34 | $ 24.89 | $ 37.75 | $ 62.64 | $ 904.32 | $ 841.69 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 841.69 | $ - | $ 6.55 | $ 17.79 | $ 24.34 | $ 37.75 | $ 62.09 | $ 859.47 | $ 797.39 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 797.39 | $ - | $ 6.55 | $ 17.04 | $ 23.59 | $ 37.75 | $ 61.34 | $ 814.42 | $ 753.09 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 753.09 | $ - | $ 6.55 | $ 16.09 | $ 22.64 | $ 37.75 | $ 60.39 | $ 769.18 | $ 708.79 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 708.79 | $ - | $ 6.55 | $ 14.05 | $ 20.60 | $ 37.75 | $ 58.35 | $ 722.84 | $ 664.49 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 664.49 | $ - | $ 6.55 | $ 12.51 | $ 19.06 | $ 37.75 | $ 56.81 | $ 677.00 | $ 620.19 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 620.19 | $ - | $ 6.55 | $ 11.72 | $ 18.27 | $ 37.75 | $ 56.02 | $ 631.91 | $ 575.89 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 575.89 | $ - | $ 6.55 | $ 10.89 | $ 17.44 | $ 37.75 | $ 55.19 | $ 586.78 | $ 531.59 |
| | | | | | | **$ 15,319.50** | **$ 130.98** | **$ 52.39** | **$ 118.42** | **$ 170.82** | **$ 302.00** | **$ 472.82** | **$ 15,568.90** | **$ 15,096.09** |

**One Time Cost — 09**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 04/14/21 | 06/30/21 | 78 | 3.250% | $ 894.00 | $ 6.21 | $ - | $ - | $ - | $ - | $ - | $ 900.21 | $ 900.21 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 900.21 | $ 7.37 | $ - | $ - | $ - | $ - | $ - | $ 907.58 | $ 907.58 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 907.58 | $ 7.43 | $ - | $ - | $ - | $ - | $ - | $ 915.02 | $ 915.02 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 915.02 | $ 7.33 | $ - | $ - | $ - | $ - | $ - | $ 922.35 | $ 922.35 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 922.35 | $ 7.47 | $ - | $ - | $ - | $ - | $ - | $ 929.82 | $ 929.82 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 929.82 | $ 8.44 | $ - | $ - | $ - | $ - | $ - | $ 938.26 | $ 938.26 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 938.26 | $ 11.61 | $ - | $ - | $ - | $ - | $ - | $ 949.87 | $ 949.87 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 949.87 | $ 14.78 | $ - | $ - | $ - | $ - | $ - | $ 964.65 | $ 964.65 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 964.65 | $ 18.04 | $ - | $ - | $ - | $ - | $ - | $ 982.69 | $ 982.69 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 982.69 | $ 19.86 | $ - | $ - | $ - | $ - | $ - | $ 1,002.55 | $ 1,002.55 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,002.55 | $ 21.10 | $ - | $ - | $ - | $ - | $ - | $ 1,023.66 | $ 1,023.66 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,023.66 | $ 21.63 | $ 7.56 | $ 21.63 | $ 29.20 | $ 44.70 | $ 73.90 | $ 1,066.92 | $ 993.02 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 993.02 | $ - | $ 7.56 | $ 20.99 | $ 28.55 | $ 44.70 | $ 73.25 | $ 1,014.01 | $ 940.76 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 940.76 | $ - | $ 7.56 | $ 20.10 | $ 27.66 | $ 44.70 | $ 72.36 | $ 960.86 | $ 888.50 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 888.50 | $ - | $ 7.56 | $ 18.98 | $ 26.55 | $ 44.70 | $ 71.25 | $ 907.48 | $ 836.23 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 836.23 | $ - | $ 7.56 | $ 16.58 | $ 24.14 | $ 44.70 | $ 68.84 | $ 852.81 | $ 783.97 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 783.97 | $ - | $ 7.56 | $ 14.76 | $ 22.32 | $ 44.70 | $ 67.02 | $ 798.72 | $ 731.70 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 731.70 | $ - | $ 7.56 | $ 13.83 | $ 21.40 | $ 44.70 | $ 66.10 | $ 745.53 | $ 679.44 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 679.44 | $ - | $ 7.56 | $ 12.84 | $ 20.41 | $ 44.70 | $ 65.11 | $ 692.28 | $ 627.17 |
| | | | | | | **$ 17,184.29** | **$ 151.29** | **$ 60.52** | **$ 139.72** | **$ 200.23** | **$ 357.60** | **$ 557.83** | **$ 17,475.30** | **$ 16,917.46** |

**One Time Cost — 10**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 05/14/21 | 06/30/21 | 48 | 3.250% | $ 1,057.00 | $ 4.52 | $ - | $ - | $ - | $ - | $ - | $ 1,061.52 | $ 1,061.52 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,061.52 | $ 8.70 | $ - | $ - | $ - | $ - | $ - | $ 1,070.21 | $ 1,070.21 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,070.21 | $ 8.77 | $ - | $ - | $ - | $ - | $ - | $ 1,078.98 | $ 1,078.98 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,078.98 | $ 8.65 | $ - | $ - | $ - | $ - | $ - | $ 1,087.63 | $ 1,087.63 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,087.63 | $ 8.81 | $ - | $ - | $ - | $ - | $ - | $ 1,096.44 | $ 1,096.44 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,096.44 | $ 9.95 | $ - | $ - | $ - | $ - | $ - | $ 1,106.39 | $ 1,106.39 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,106.39 | $ 13.69 | $ - | $ - | $ - | $ - | $ - | $ 1,120.08 | $ 1,120.08 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,120.08 | $ 17.43 | $ - | $ - | $ - | $ - | $ - | $ 1,137.51 | $ 1,137.51 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,137.51 | $ 21.27 | $ - | $ - | $ - | $ - | $ - | $ 1,158.78 | $ 1,158.78 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,158.78 | $ 23.42 | $ - | $ - | $ - | $ - | $ - | $ 1,182.20 | $ 1,182.20 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,182.20 | $ 24.88 | $ - | $ - | $ - | $ - | $ - | $ 1,207.08 | $ 1,207.08 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,207.08 | $ 25.51 | $ 8.78 | $ 25.51 | $ 34.29 | $ 52.85 | $ 87.14 | $ 1,258.10 | $ 1,170.96 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,170.96 | $ - | $ 8.78 | $ 24.75 | $ 33.53 | $ 52.85 | $ 86.38 | $ 1,195.71 | $ 1,109.34 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,109.34 | $ - | $ 8.78 | $ 23.70 | $ 32.48 | $ 52.85 | $ 85.33 | $ 1,133.04 | $ 1,047.71 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,047.71 | $ - | $ 8.78 | $ 22.39 | $ 31.17 | $ 52.85 | $ 84.02 | $ 1,070.09 | $ 986.08 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 986.08 | $ - | $ 8.78 | $ 19.55 | $ 28.33 | $ 52.85 | $ 81.18 | $ 1,005.62 | $ 924.45 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 924.45 | $ - | $ 8.78 | $ 17.40 | $ 26.18 | $ 52.85 | $ 79.03 | $ 941.85 | $ 862.82 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 862.82 | $ - | $ 8.78 | $ 16.31 | $ 25.09 | $ 52.85 | $ 77.94 | $ 879.13 | $ 801.19 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 801.19 | $ - | $ 8.78 | $ 15.15 | $ 23.93 | $ 52.85 | $ 76.78 | $ 816.33 | $ 739.56 |
| | | | | | | **$ 20,266.35** | **$ 175.59** | **$ 70.24** | **$ 164.75** | **$ 234.99** | **$ 422.80** | **$ 657.79** | **$ 20,606.70** | **$ 19,948.91** |

**One Time Cost — 11**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 06/03/21 | 06/30/21 | 28 | 3.250% | $ 1,246.00 | $ 3.11 | $ - | $ - | $ - | $ - | $ - | $ 1,249.11 | $ 1,249.11 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,249.11 | $ 10.23 | $ - | $ - | $ - | $ - | $ - | $ 1,259.34 | $ 1,259.34 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,259.34 | $ 10.32 | $ - | $ - | $ - | $ - | $ - | $ 1,269.66 | $ 1,269.66 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,269.66 | $ 10.17 | $ - | $ - | $ - | $ - | $ - | $ 1,279.83 | $ 1,279.83 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,279.83 | $ 10.37 | $ - | $ - | $ - | $ - | $ - | $ 1,290.20 | $ 1,290.20 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,290.20 | $ 11.71 | $ - | $ - | $ - | $ - | $ - | $ 1,301.91 | $ 1,301.91 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,301.91 | $ 16.11 | $ - | $ - | $ - | $ - | $ - | $ 1,318.02 | $ 1,318.02 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,318.02 | $ 20.51 | $ - | $ - | $ - | $ - | $ - | $ 1,338.53 | $ 1,338.53 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,338.53 | $ 25.03 | $ - | $ - | $ - | $ - | $ - | $ 1,363.55 | $ 1,363.55 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,363.55 | $ 27.56 | $ - | $ - | $ - | $ - | $ - | $ 1,391.12 | $ 1,391.12 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,391.12 | $ 29.28 | $ - | $ - | $ - | $ - | $ - | $ 1,420.40 | $ 1,420.40 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,420.40 | $ 30.02 | $ 10.22 | $ 30.02 | $ 40.24 | $ 62.30 | $ 102.54 | $ 1,480.43 | $ 1,377.89 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,377.89 | $ - | $ 10.22 | $ 29.12 | $ 39.34 | $ 62.30 | $ 101.64 | $ 1,407.02 | $ 1,305.37 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,305.37 | $ - | $ 10.22 | $ 27.89 | $ 38.11 | $ 62.30 | $ 100.41 | $ 1,333.26 | $ 1,232.85 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,232.85 | $ - | $ 10.22 | $ 26.34 | $ 36.56 | $ 62.30 | $ 98.86 | $ 1,259.19 | $ 1,160.33 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,160.33 | $ - | $ 10.22 | $ 23.00 | $ 33.22 | $ 62.30 | $ 95.52 | $ 1,183.34 | $ 1,087.81 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,087.81 | $ - | $ 10.22 | $ 20.48 | $ 30.70 | $ 62.30 | $ 93.00 | $ 1,108.29 | $ 1,015.29 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,015.29 | $ - | $ 10.22 | $ 19.19 | $ 29.41 | $ 62.30 | $ 91.71 | $ 1,034.48 | $ 942.77 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 942.77 | $ - | $ 10.22 | $ 17.82 | $ 28.04 | $ 62.30 | $ 90.34 | $ 960.59 | $ 870.25 |
| | | | | | | **$ 23,849.98** | **$ 204.42** | **$ 81.77** | **$ 193.87** | **$ 275.63** | **$ 498.40** | **$ 774.03** | **$ 24,248.26** | **$ 23,474.23** |

**One Time Cost — 12**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 05/28/21 | 06/30/21 | 34 | 3.250% | $ 1,191.72 | $ 3.61 | $ - | $ - | $ - | $ - | $ - | $ 1,195.33 | $ 1,195.33 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,195.33 | $ 9.79 | $ - | $ - | $ - | $ - | $ - | $ 1,205.12 | $ 1,205.12 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,205.12 | $ 9.87 | $ - | $ - | $ - | $ - | $ - | $ 1,214.99 | $ 1,214.99 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,214.99 | $ 9.74 | $ - | $ - | $ - | $ - | $ - | $ 1,224.73 | $ 1,224.73 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,224.73 | $ 9.92 | $ - | $ - | $ - | $ - | $ - | $ 1,234.65 | $ 1,234.65 |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 01/01/24 | 03/31/24 | $ 604.08 | $ 2,227.30 | $ 2,831.39 | $ 4,859.90 |
| 04/01/24 | 06/30/24 | $ 604.08 | $ 2,194.03 | $ 2,798.11 | $ 4,859.90 |
| 07/01/24 | 09/30/24 | $ 604.08 | $ 2,101.39 | $ 2,705.48 | $ 4,859.90 |
| 10/01/24 | 12/31/24 | $ 604.08 | $ 1,984.65 | $ 2,588.73 | $ 4,859.90 |
| 01/01/25 | 03/31/25 | $ 604.08 | $ 1,733.15 | $ 2,337.23 | $ 4,859.90 |

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ | 1,234.65 | $ | 11.20 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,245.86 | $ | 1,245.86 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ | 1,245.86 | $ | 15.42 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,261.27 | $ | 1,261.27 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ | 1,261.27 | $ | 19.62 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,280.90 | $ | 1,280.90 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ | 1,280.90 | $ | 23.95 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,304.85 | $ | 1,304.85 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ | 1,304.85 | $ | 26.38 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,331.23 | $ | 1,331.23 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ | 1,331.23 | $ | 28.02 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,359.24 | $ | 1,359.24 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ | 1,359.24 | $ | 28.73 | $ | 9.81 | $ | 28.73 | $ | 38.54 | $ | 59.59 | $ | 98.12 | $ | 1,416.70 | $ | 1,318.57 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ | 1,318.57 | $ | - | $ | 9.81 | $ | 27.87 | $ | 37.68 | $ | 59.59 | $ | 97.27 | $ | 1,346.44 | $ | 1,249.17 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ | 1,249.17 | $ | - | $ | 9.81 | $ | 26.69 | $ | 36.50 | $ | 59.59 | $ | 96.09 | $ | 1,275.86 | $ | 1,179.78 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ | 1,179.78 | $ | - | $ | 9.81 | $ | 25.21 | $ | 35.02 | $ | 59.59 | $ | 94.61 | $ | 1,204.98 | $ | 1,110.38 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ | 1,110.38 | $ | - | $ | 9.81 | $ | 22.01 | $ | 31.83 | $ | 59.59 | $ | 91.41 | $ | 1,132.39 | $ | 1,040.98 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ | 1,040.98 | $ | - | $ | 9.81 | $ | 19.59 | $ | 29.41 | $ | 59.59 | $ | 88.99 | $ | 1,060.57 | $ | 971.58 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ | 971.58 | $ | - | $ | 9.81 | $ | 18.37 | $ | 28.18 | $ | 59.59 | $ | 87.77 | $ | 989.95 | $ | 902.18 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ | 902.18 | $ | - | $ | 9.81 | $ | 17.05 | $ | 26.87 | $ | 59.59 | $ | 86.45 | $ | 919.24 | $ | 832.78 |
| | | | | | | **$** | **22,822.53** | **$** | **196.25** | **$** | **78.50** | **$** | **185.52** | **$** | **264.02** | **$** | **476.69** | **$** | **740.71** | **$** | **23,204.30** | **$** | **22,463.59** |

**One Time Cost 13**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 08/18/21 | 09/30/21 | 44 | 3.250% | $ 1,585.80 | $ 6.21 | $ - | $ - | $ - | $ - | $ - | $ 1,592.02 | $ 1,592.02 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,592.02 | $ 13.04 | $ - | $ - | $ - | $ - | $ - | $ 1,605.06 | $ 1,605.06 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,605.06 | $ 12.86 | $ - | $ - | $ - | $ - | $ - | $ 1,617.92 | $ 1,617.92 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,617.92 | $ 13.11 | $ - | $ - | $ - | $ - | $ - | $ 1,631.03 | $ 1,631.03 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,631.03 | $ 14.80 | $ - | $ - | $ - | $ - | $ - | $ 1,645.83 | $ 1,645.83 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,645.83 | $ 20.37 | $ - | $ - | $ - | $ - | $ - | $ 1,666.20 | $ 1,666.20 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,666.20 | $ 25.92 | $ - | $ - | $ - | $ - | $ - | $ 1,692.12 | $ 1,692.12 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,692.12 | $ 31.64 | $ - | $ - | $ - | $ - | $ - | $ 1,723.76 | $ 1,723.76 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,723.76 | $ 34.85 | $ - | $ - | $ - | $ - | $ - | $ 1,758.61 | $ 1,758.61 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,758.61 | $ 37.01 | $ - | $ - | $ - | $ - | $ - | $ 1,795.62 | $ 1,795.62 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,795.62 | $ 37.95 | $ 12.39 | $ 37.95 | $ 50.34 | $ 79.29 | $ 129.63 | $ 1,871.52 | $ 1,741.89 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,741.89 | $ - | $ 12.39 | $ 36.81 | $ 49.20 | $ 79.29 | $ 128.49 | $ 1,778.70 | $ 1,650.21 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,650.21 | $ - | $ 12.39 | $ 35.26 | $ 47.65 | $ 79.29 | $ 126.94 | $ 1,685.47 | $ 1,558.53 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,558.53 | $ - | $ 12.39 | $ 33.30 | $ 45.69 | $ 79.29 | $ 124.98 | $ 1,591.83 | $ 1,466.86 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,466.86 | $ - | $ 12.39 | $ 29.08 | $ 41.47 | $ 79.29 | $ 120.76 | $ 1,495.94 | $ 1,375.18 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,375.18 | $ - | $ 12.39 | $ 25.89 | $ 38.27 | $ 79.29 | $ 117.56 | $ 1,401.06 | $ 1,283.50 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,283.50 | $ - | $ 12.39 | $ 24.26 | $ 36.65 | $ 79.29 | $ 115.94 | $ 1,307.76 | $ 1,191.82 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,191.82 | $ - | $ 12.39 | $ 22.53 | $ 34.92 | $ 79.29 | $ 114.21 | $ 1,214.35 | $ 1,100.14 |
| | | | | | | **$ 28,581.96** | **$ 247.77** | **$ 99.11** | **$ 245.08** | **$ 344.19** | **$ 634.32** | **$ 978.51** | **$ 29,074.80** | **$ 28,096.29** |

**One Time Cost 14**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 08/18/21 | 09/30/21 | 44 | 3.250% | $ 2,085.98 | $ 8.17 | $ - | $ - | $ - | $ - | $ - | $ 2,094.16 | $ 2,094.16 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,094.16 | $ 17.15 | $ - | $ - | $ - | $ - | $ - | $ 2,111.31 | $ 2,111.31 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,111.31 | $ 16.92 | $ - | $ - | $ - | $ - | $ - | $ 2,128.23 | $ 2,128.23 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,128.23 | $ 17.24 | $ - | $ - | $ - | $ - | $ - | $ 2,145.48 | $ 2,145.48 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,145.48 | $ 19.47 | $ - | $ - | $ - | $ - | $ - | $ 2,164.94 | $ 2,164.94 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,164.94 | $ 26.79 | $ - | $ - | $ - | $ - | $ - | $ 2,191.74 | $ 2,191.74 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,191.74 | $ 34.10 | $ - | $ - | $ - | $ - | $ - | $ 2,225.84 | $ 2,225.84 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,225.84 | $ 41.62 | $ - | $ - | $ - | $ - | $ - | $ 2,267.46 | $ 2,267.46 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,267.46 | $ 45.84 | $ - | $ - | $ - | $ - | $ - | $ 2,313.29 | $ 2,313.29 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,313.29 | $ 48.69 | $ - | $ - | $ - | $ - | $ - | $ 2,361.98 | $ 2,361.98 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,361.98 | $ 49.92 | $ 16.30 | $ 49.92 | $ 66.21 | $ 104.30 | $ 170.51 | $ 2,461.82 | $ 2,291.30 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,291.30 | $ - | $ 16.30 | $ 48.42 | $ 64.72 | $ 104.30 | $ 169.02 | $ 2,339.73 | $ 2,170.71 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,170.71 | $ - | $ 16.30 | $ 46.38 | $ 62.68 | $ 104.30 | $ 166.97 | $ 2,217.09 | $ 2,050.11 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,050.11 | $ - | $ 16.30 | $ 43.80 | $ 60.10 | $ 104.30 | $ 164.40 | $ 2,093.92 | $ 1,929.52 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,929.52 | $ - | $ 16.30 | $ 38.25 | $ 54.55 | $ 104.30 | $ 158.85 | $ 1,967.77 | $ 1,808.92 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,808.92 | $ - | $ 16.30 | $ 34.05 | $ 50.35 | $ 104.30 | $ 154.64 | $ 1,842.97 | $ 1,688.33 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,688.33 | $ - | $ 16.30 | $ 31.92 | $ 48.21 | $ 104.30 | $ 152.51 | $ 1,720.25 | $ 1,567.73 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,567.73 | $ - | $ 16.30 | $ 29.64 | $ 45.93 | $ 104.30 | $ 150.23 | $ 1,597.37 | $ 1,447.14 |
| | | | | | | **$ 37,597.05** | **$ 325.91** | **$ 130.37** | **$ 322.38** | **$ 452.75** | **$ 834.39** | **$ 1,287.14** | **$ 38,245.35** | **$ 36,958.21** |

**One Time Cost 15**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 10/18/21 | 12/31/21 | 75 | 3.250% | $ 2,709.32 | $ 18.09 | $ - | $ - | $ - | $ - | $ - | $ 2,727.41 | $ 2,727.41 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,727.41 | $ 21.86 | $ - | $ - | $ - | $ - | $ - | $ 2,749.27 | $ 2,749.27 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,749.27 | $ 22.28 | $ - | $ - | $ - | $ - | $ - | $ 2,771.54 | $ 2,771.54 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,771.54 | $ 25.15 | $ - | $ - | $ - | $ - | $ - | $ 2,796.69 | $ 2,796.69 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,796.69 | $ 34.61 | $ - | $ - | $ - | $ - | $ - | $ 2,831.30 | $ 2,831.30 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,831.30 | $ 44.05 | $ - | $ - | $ - | $ - | $ - | $ 2,875.36 | $ 2,875.36 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,875.36 | $ 53.77 | $ - | $ - | $ - | $ - | $ - | $ 2,929.12 | $ 2,929.12 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,929.12 | $ 59.21 | $ - | $ - | $ - | $ - | $ - | $ 2,988.33 | $ 2,988.33 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,988.33 | $ 62.89 | $ - | $ - | $ - | $ - | $ - | $ 3,051.23 | $ 3,051.23 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,051.23 | $ 64.48 | $ 20.32 | $ 64.48 | $ 84.80 | $ 135.47 | $ 220.27 | $ 3,180.20 | $ 2,959.93 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,959.93 | $ - | $ 20.32 | $ 62.55 | $ 82.87 | $ 135.47 | $ 218.34 | $ 3,022.48 | $ 2,804.14 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,804.14 | $ - | $ 20.32 | $ 59.91 | $ 80.23 | $ 135.47 | $ 215.70 | $ 2,864.05 | $ 2,648.35 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,648.35 | $ - | $ 20.32 | $ 56.59 | $ 76.90 | $ 135.47 | $ 212.37 | $ 2,704.94 | $ 2,492.57 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,492.57 | $ - | $ 20.32 | $ 49.41 | $ 69.73 | $ 135.47 | $ 205.20 | $ 2,541.98 | $ 2,336.78 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,336.78 | $ - | $ 20.32 | $ 43.99 | $ 64.31 | $ 135.47 | $ 199.77 | $ 2,380.77 | $ 2,181.00 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,181.00 | $ - | $ 20.32 | $ 41.23 | $ 61.55 | $ 135.47 | $ 197.02 | $ 2,222.23 | $ 2,025.21 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,025.21 | $ - | $ 20.32 | $ 38.28 | $ 58.60 | $ 135.47 | $ 194.07 | $ 2,063.50 | $ 1,869.43 |
| | | | | | | **$ 45,877.55** | **$ 406.39** | **$ 162.56** | **$ 416.45** | **$ 579.01** | **$ 1,083.73** | **$ 1,662.74** | **$ 46,700.40** | **$ 45,037.66** |

**One Time Cost 16**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 11/09/21 | 12/31/21 | 53 | 3.250% | $ 3,455.80 | $ 16.31 | $ - | $ - | $ - | $ - | $ - | $ 3,472.11 | $ 3,472.11 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,472.11 | $ 27.82 | $ - | $ - | $ - | $ - | $ - | $ 3,499.93 | $ 3,499.93 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,499.93 | $ 28.36 | $ - | $ - | $ - | $ - | $ - | $ 3,528.29 | $ 3,528.29 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,528.29 | $ 32.02 | $ - | $ - | $ - | $ - | $ - | $ 3,560.31 | $ 3,560.31 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,560.31 | $ 44.06 | $ - | $ - | $ - | $ - | $ - | $ 3,604.37 | $ 3,604.37 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,604.37 | $ 56.08 | $ - | $ - | $ - | $ - | $ - | $ 3,660.45 | $ 3,660.45 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,660.45 | $ 68.45 | $ - | $ - | $ - | $ - | $ - | $ 3,728.90 | $ 3,728.90 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,728.90 | $ 75.38 | $ - | $ - | $ - | $ - | $ - | $ 3,804.27 | $ 3,804.27 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,804.27 | $ 80.07 | $ - | $ - | $ - | $ - | $ - | $ 3,884.34 | $ 3,884.34 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,884.34 | $ 82.09 | $ 25.53 | $ 82.09 | $ 107.62 | $ 172.79 | $ 280.41 | $ 4,048.52 | $ 3,768.11 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,768.11 | $ - | $ 25.53 | $ 79.63 | $ 105.17 | $ 172.79 | $ 277.96 | $ 3,847.75 | $ 3,569.79 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,569.79 | $ - | $ 25.53 | $ 76.27 | $ 101.80 | $ 172.79 | $ 274.59 | $ 3,646.06 | $ 3,371.47 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,371.47 | $ - | $ 25.53 | $ 72.04 | $ 97.57 | $ 172.79 | $ 270.36 | $ 3,443.50 | $ 3,173.15 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,173.15 | $ - | $ 25.53 | $ 62.91 | $ 88.44 | $ 172.79 | $ 261.23 | $ 3,236.05 | $ 2,974.82 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,974.82 | $ - | $ 25.53 | $ 56.00 | $ 81.53 | $ 172.79 | $ 254.32 | $ 3,030.82 | $ 2,776.50 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,776.50 | $ - | $ 25.53 | $ 52.49 | $ 78.02 | $ 172.79 | $ 250.81 | $ 2,828.99 | $ 2,578.18 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,578.18 | $ - | $ 25.53 | $ 48.74 | $ 74.27 | $ 172.79 | $ 247.06 | $ 2,626.92 | $ 2,379.86 |
| | | | | | | **$ 58,410.80** | **$ 510.63** | **$ 204.25** | **$ 530.16** | **$ 734.41** | **$ 1,382.32** | **$ 2,116.73** | **$ 59,451.59** | **$ 57,334.86** |

**One Time Cost 17**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 12/07/21 | 12/31/21 | 25 | 3.250% | $ 4,308.38 | $ 9.59 | $ - | $ - | $ - | $ - | $ - | $ 4,317.97 | $ 4,317.97 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,317.97 | $ 34.60 | $ - | $ - | $ - | $ - | $ - | $ 4,352.58 | $ 4,352.58 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,352.58 | $ 35.27 | $ - | $ - | $ - | $ - | $ - | $ 4,387.84 | $ 4,387.84 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,387.84 | $ 39.82 | $ - | $ - | $ - | $ - | $ - | $ 4,427.66 | $ 4,427.66 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,427.66 | $ 54.80 | $ - | $ - | $ - | $ - | $ - | $ 4,482.46 | $ 4,482.46 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,482.46 | $ 69.74 | $ - | $ - | $ - | $ - | $ - | $ 4,552.20 | $ 4,552.20 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,552.20 | $ 85.12 | $ - | $ - | $ - | $ - | $ - | $ 4,637.32 | $ 4,637.32 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,637.32 | $ 93.74 | $ - | $ - | $ - | $ - | $ - | $ 4,731.06 | $ 4,731.06 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,731.06 | $ 99.57 | $ - | $ - | $ - | $ - | $ - | $ 4,830.63 | $ 4,830.63 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,830.63 | $ 102.09 | $ 31.22 | $ 102.09 | $ 133.31 | $ 215.42 | $ 348.73 | $ 5,034.81 | $ 4,686.09 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,686.09 | $ - | $ 31.22 | $ 99.04 | $ 130.25 | $ 215.42 | $ 345.67 | $ 4,785.12 | $ 4,439.45 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,439.45 | $ - | $ 31.22 | $ 94.85 | $ 126.07 | $ 215.42 | $ 341.49 | $ 4,534.30 | $ 4,192.81 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 4,192.81 | $ - | $ 31.22 | $ 89.58 | $ 120.80 | $ 215.42 | $ 336.22 | $ 4,282.40 | $ 3,946.18 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,946.18 | $ - | $ 31.22 | $ 78.23 | $ 109.45 | $ 215.42 | $ 324.87 | $ 4,024.41 | $ 3,699.54 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,699.54 | $ - | $ 31.22 | $ 69.64 | $ 100.85 | $ 215.42 | $ 316.27 | $ 3,769.18 | $ 3,452.91 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,452.91 | $ - | $ 31.22 | $ 65.27 | $ 96.49 | $ 215.42 | $ 311.91 | $ 3,518.18 | $ 3,206.27 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,206.27 | $ - | $ 31.22 | $ 60.61 | $ 91.83 | $ 215.42 | $ 307.25 | $ 3,266.88 | $ 2,959.63 |
| | | | | | | **$ 72,651.35** | **$ 624.34** | **$ 249.74** | **$ 659.32** | **$ 909.05** | **$ 1,723.35** | **$ 2,632.41** | **$ 73,935.00** | **$ 71,302.60** |

**One Time Cost 18**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 01/11/22 | 03/31/22 | 80 | 3.250% | $ 5,331.48 | $ 37.98 | $ - | $ - | $ - | $ - | $ - | $ 5,369.46 | $ 5,369.46 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 5,369.46 | $ 43.51 | $ - | $ - | $ - | $ - | $ - | $ 5,412.97 | $ 5,412.97 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 5,412.97 | $ 49.12 | $ - | $ - | $ - | $ - | $ - | $ 5,462.08 | $ 5,462.08 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 5,462.08 | $ 67.60 | $ - | $ - | $ - | $ - | $ - | $ 5,529.68 | $ 5,529.68 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,529.68 | $ 86.04 | $ - | $ - | $ - | $ - | $ - | $ 5,615.72 | $ 5,615.72 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,615.72 | $ 105.01 | $ - | $ - | $ - | $ - | $ - | $ 5,720.72 | $ 5,720.72 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,720.72 | $ 115.64 | $ - | $ - | $ - | $ - | $ - | $ 5,836.37 | $ 5,836.37 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,836.37 | $ 122.84 | $ - | $ - | $ - | $ - | $ - | $ 5,959.20 | $ 5,959.20 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,959.20 | $ 125.94 | $ 37.68 | $ 125.94 | $ 163.62 | $ 266.57 | $ 430.20 | $ 6,211.08 | $ 5,780.89 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,780.89 | $ - | $ 37.68 | $ 122.17 | $ 159.86 | $ 266.57 | $ 426.43 | $ 5,903.06 | $ 5,476.63 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,476.63 | $ - | $ 37.68 | $ 117.01 | $ 154.70 | $ 266.57 | $ 421.27 | $ 5,593.64 | $ 5,172.37 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,172.37 | $ - | $ 37.68 | $ 110.51 | $ 148.20 | $ 266.57 | $ 414.77 | $ 5,282.89 | $ 4,868.12 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,868.12 | $ - | $ 37.68 | $ 96.51 | $ 134.19 | $ 266.57 | $ 400.77 | $ 4,964.62 | $ 4,563.86 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,563.86 | $ - | $ 37.68 | $ 85.91 | $ 123.59 | $ 266.57 | $ 390.16 | $ 4,649.76 | $ 4,259.60 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,259.60 | $ - | $ 37.68 | $ 80.52 | $ 118.21 | $ 266.57 | $ 384.78 | $ 4,340.12 | $ 3,955.34 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,955.34 | $ - | $ 37.68 | $ 74.77 | $ 112.46 | $ 266.57 | $ 379.03 | $ 4,030.12 | $ 3,651.09 |
| | | | | | | **$ 84,314.49** | **$ 753.66** | **$ 301.46** | **$ 813.35** | **$ 1,114.82** | **$ 2,132.59** | **$ 3,247.41** | **$ 85,881.51** | **$ 82,634.10** |

**One Time Cost 19**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 02/04/22 | 03/31/22 | 56 | 3.250% | $ 6,242.80 | $ 31.13 | $ - | $ - | $ - | $ - | $ - | $ 6,273.93 | $ 6,273.93 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 6,273.93 | $ 50.84 | $ - | $ - | $ - | $ - | $ - | $ 6,324.76 | $ 6,324.76 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 6,324.76 | $ 57.39 | $ - | $ - | $ - | $ - | $ - | $ 6,382.15 | $ 6,382.15 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 6,382.15 | $ 78.98 | $ - | $ - | $ - | $ - | $ - | $ 6,461.14 | $ 6,461.14 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 6,461.14 | $ 100.53 | $ - | $ - | $ - | $ - | $ - | $ 6,561.67 | $ 6,561.67 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 6,561.67 | $ 122.69 | $ - | $ - | $ - | $ - | $ - | $ 6,684.36 | $ 6,684.36 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 6,684.36 | $ 135.12 | $ - | $ - | $ - | $ - | $ - | $ 6,819.48 | $ 6,819.48 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 6,819.48 | $ 143.53 | $ - | $ - | $ - | $ - | $ - | $ 6,963.01 | $ 6,963.01 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 6,963.01 | $ 147.16 | $ 43.37 | $ 147.16 | $ 190.52 | $ 312.14 | $ 502.66 | $ 7,257.32 | $ 6,754.66 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 6,754.66 | $ - | $ 43.37 | $ 142.75 | $ 186.12 | $ 312.14 | $ 498.26 | $ 6,897.41 | $ 6,399.15 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 6,399.15 | $ - | $ 43.37 | $ 136.72 | $ 180.09 | $ 312.14 | $ 492.23 | $ 6,535.87 | $ 6,043.64 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 6,043.64 | $ - | $ 43.37 | $ 129.13 | $ 172.50 | $ 312.14 | $ 484

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,188.43 | $ - | $ 47.94 | $ 98.08 | $ 146.02 | $ 351.17 | $ 497.19 | $ 5,286.51 | $ 4,789.32 | | |
| | | | | | | **$ 110,629.46** | **$ 958.81** | **$ 383.52** | **$ 1,066.92** | **$ 1,450.44** | **$ 2,809.35** | **$ 4,259.80** | **$ 112,655.19** | **$ 108,395.39** | | |

**One Time Cost 21**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 04/04/22 | 06/30/22 | 88 | 3.250% | $ 7,553.88 | $ 59.19 | $ - | $ - | $ - | $ - | $ - | $ 7,613.07 | $ 7,613.07 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 7,613.07 | $ 69.08 | $ - | $ - | $ - | $ - | $ - | $ 7,682.15 | $ 7,682.15 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 7,682.15 | $ 95.07 | $ - | $ - | $ - | $ - | $ - | $ 7,777.22 | $ 7,777.22 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,777.22 | $ 121.01 | $ - | $ - | $ - | $ - | $ - | $ 7,898.23 | $ 7,898.23 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 7,898.23 | $ 147.69 | $ - | $ - | $ - | $ - | $ - | $ 8,045.91 | $ 8,045.91 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 8,045.91 | $ 162.65 | $ - | $ - | $ - | $ - | $ - | $ 8,208.56 | $ 8,208.56 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 8,208.56 | $ 172.76 | $ - | $ - | $ - | $ - | $ - | $ 8,381.32 | $ 8,381.32 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 8,381.32 | $ 177.13 | $ 50.23 | $ 177.13 | $ 227.36 | $ 377.69 | $ 605.05 | $ 8,735.58 | $ 8,130.53 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 8,130.53 | $ - | $ 50.23 | $ 171.83 | $ 222.06 | $ 377.69 | $ 599.75 | $ 8,302.36 | $ 7,702.61 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 7,702.61 | $ - | $ 50.23 | $ 164.57 | $ 214.80 | $ 377.69 | $ 592.50 | $ 7,867.18 | $ 7,274.68 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 7,274.68 | $ - | $ 50.23 | $ 155.43 | $ 205.66 | $ 377.69 | $ 583.35 | $ 7,430.12 | $ 6,846.76 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 6,846.76 | $ - | $ 50.23 | $ 135.73 | $ 185.96 | $ 377.69 | $ 563.66 | $ 6,982.50 | $ 6,418.84 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 6,418.84 | $ - | $ 50.23 | $ 120.82 | $ 171.05 | $ 377.69 | $ 548.75 | $ 6,539.66 | $ 5,990.92 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,990.92 | $ - | $ 50.23 | $ 113.25 | $ 163.48 | $ 377.69 | $ 541.18 | $ 6,104.17 | $ 5,562.99 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,562.99 | $ - | $ 50.23 | $ 105.16 | $ 155.39 | $ 377.69 | $ 533.09 | $ 5,668.16 | $ 5,135.07 |
| | | | | | | **$ 111,087.68** | **$ 1,004.57** | **$ 401.83** | **$ 1,143.94** | **$ 1,545.77** | **$ 3,021.55** | **$ 4,567.32** | **$ 113,236.20** | **$ 108,668.88** |

**One Time Cost 22**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 05/26/22 | 06/30/22 | 36 | 3.250% | $ 7,743.34 | $ 24.82 | $ - | $ - | $ - | $ - | $ - | $ 7,768.16 | $ 7,768.16 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 7,768.16 | $ 70.49 | $ - | $ - | $ - | $ - | $ - | $ 7,838.65 | $ 7,838.65 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 7,838.65 | $ 97.01 | $ - | $ - | $ - | $ - | $ - | $ 7,935.66 | $ 7,935.66 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,935.66 | $ 123.47 | $ - | $ - | $ - | $ - | $ - | $ 8,059.13 | $ 8,059.13 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 8,059.13 | $ 150.69 | $ - | $ - | $ - | $ - | $ - | $ 8,209.83 | $ 8,209.83 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 8,209.83 | $ 165.96 | $ - | $ - | $ - | $ - | $ - | $ 8,375.79 | $ 8,375.79 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 8,375.79 | $ 176.28 | $ - | $ - | $ - | $ - | $ - | $ 8,552.07 | $ 8,552.07 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 8,552.07 | $ 180.74 | $ 49.47 | $ 180.74 | $ 230.21 | $ 387.17 | $ 617.38 | $ 8,913.55 | $ 8,296.17 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 8,296.17 | $ - | $ 49.47 | $ 175.33 | $ 224.80 | $ 387.17 | $ 611.97 | $ 8,471.50 | $ 7,859.53 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 7,859.53 | $ - | $ 49.47 | $ 167.93 | $ 217.40 | $ 387.17 | $ 604.57 | $ 8,027.45 | $ 7,422.89 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 7,422.89 | $ - | $ 49.47 | $ 158.60 | $ 208.07 | $ 387.17 | $ 595.24 | $ 7,581.48 | $ 6,986.25 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 6,986.25 | $ - | $ 49.47 | $ 138.50 | $ 187.97 | $ 387.17 | $ 575.14 | $ 7,124.75 | $ 6,549.61 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 6,549.61 | $ - | $ 49.47 | $ 123.29 | $ 172.76 | $ 387.17 | $ 559.93 | $ 6,672.89 | $ 6,112.96 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 6,112.96 | $ - | $ 49.47 | $ 115.56 | $ 165.03 | $ 387.17 | $ 552.20 | $ 6,228.52 | $ 5,676.32 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,676.32 | $ - | $ 49.47 | $ 107.31 | $ 156.78 | $ 387.17 | $ 543.95 | $ 5,783.63 | $ 5,239.68 |
| | | | | | | **$ 113,386.35** | **$ 989.46** | **$ 395.79** | **$ 1,167.25** | **$ 1,563.03** | **$ 3,097.34** | **$ 4,660.37** | **$ 115,543.06** | **$ 110,882.69** |

**One Time Cost 23**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 06/02/22 | 06/30/22 | 29 | 3.250% | $ 7,553.88 | $ 19.51 | $ - | $ - | $ - | $ - | $ - | $ 7,573.39 | $ 7,573.39 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 7,573.39 | $ 68.72 | $ - | $ - | $ - | $ - | $ - | $ 7,642.11 | $ 7,642.11 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 7,642.11 | $ 94.58 | $ - | $ - | $ - | $ - | $ - | $ 7,736.68 | $ 7,736.68 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,736.68 | $ 120.37 | $ - | $ - | $ - | $ - | $ - | $ 7,857.06 | $ 7,857.06 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 7,857.06 | $ 146.92 | $ - | $ - | $ - | $ - | $ - | $ 8,003.97 | $ 8,003.97 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 8,003.97 | $ 161.80 | $ - | $ - | $ - | $ - | $ - | $ 8,165.77 | $ 8,165.77 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 8,165.77 | $ 171.86 | $ - | $ - | $ - | $ - | $ - | $ 8,337.63 | $ 8,337.63 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 8,337.63 | $ 176.21 | $ 48.00 | $ 176.21 | $ 224.20 | $ 377.69 | $ 601.90 | $ 8,690.05 | $ 8,088.15 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 8,088.15 | $ - | $ 48.00 | $ 170.93 | $ 218.93 | $ 377.69 | $ 596.63 | $ 8,259.08 | $ 7,662.46 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 7,662.46 | $ - | $ 48.00 | $ 163.72 | $ 211.72 | $ 377.69 | $ 589.41 | $ 7,826.17 | $ 7,236.77 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 7,236.77 | $ - | $ 48.00 | $ 154.62 | $ 202.62 | $ 377.69 | $ 580.31 | $ 7,391.39 | $ 6,811.07 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 6,811.07 | $ - | $ 48.00 | $ 135.03 | $ 183.03 | $ 377.69 | $ 560.72 | $ 6,946.10 | $ 6,385.38 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 6,385.38 | $ - | $ 48.00 | $ 120.19 | $ 168.19 | $ 377.69 | $ 545.89 | $ 6,505.57 | $ 5,959.69 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,959.69 | $ - | $ 48.00 | $ 112.66 | $ 160.66 | $ 377.69 | $ 538.35 | $ 6,072.35 | $ 5,534.00 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,534.00 | $ - | $ 48.00 | $ 104.62 | $ 152.61 | $ 377.69 | $ 530.31 | $ 5,638.61 | $ 5,108.30 |
| | | | | | | **$ 110,548.01** | **$ 959.96** | **$ 383.98** | **$ 1,137.98** | **$ 1,521.96** | **$ 3,021.55** | **$ 4,543.51** | **$ 112,645.94** | **$ 108,102.43** |

**One Time Cost 24**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 06/08/22 | 06/30/22 | 23 | 3.250% | $ 7,023.38 | $ 14.38 | $ - | $ - | $ - | $ - | $ - | $ 7,037.77 | $ 7,037.77 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 7,037.77 | $ 63.86 | $ - | $ - | $ - | $ - | $ - | $ 7,101.63 | $ 7,101.63 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 7,101.63 | $ 87.89 | $ - | $ - | $ - | $ - | $ - | $ 7,189.52 | $ 7,189.52 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 7,189.52 | $ 111.86 | $ - | $ - | $ - | $ - | $ - | $ 7,301.38 | $ 7,301.38 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 7,301.38 | $ 136.53 | $ - | $ - | $ - | $ - | $ - | $ 7,437.90 | $ 7,437.90 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 7,437.90 | $ 150.36 | $ - | $ - | $ - | $ - | $ - | $ 7,588.26 | $ 7,588.26 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 7,588.26 | $ 159.71 | $ - | $ - | $ - | $ - | $ - | $ 7,747.97 | $ 7,747.97 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 7,747.97 | $ 163.74 | $ 44.42 | $ 163.74 | $ 208.16 | $ 351.17 | $ 559.33 | $ 8,075.46 | $ 7,516.13 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 7,516.13 | $ - | $ 44.42 | $ 158.84 | $ 203.26 | $ 351.17 | $ 554.43 | $ 7,674.97 | $ 7,120.54 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 7,120.54 | $ - | $ 44.42 | $ 152.14 | $ 196.55 | $ 351.17 | $ 547.72 | $ 7,272.68 | $ 6,724.95 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 6,724.95 | $ - | $ 44.42 | $ 143.69 | $ 188.10 | $ 351.17 | $ 539.27 | $ 6,868.64 | $ 6,329.37 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 6,329.37 | $ - | $ 44.42 | $ 125.48 | $ 169.89 | $ 351.17 | $ 521.06 | $ 6,454.85 | $ 5,933.78 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 5,933.78 | $ - | $ 44.42 | $ 111.69 | $ 156.11 | $ 351.17 | $ 507.28 | $ 6,045.48 | $ 5,538.20 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 5,538.20 | $ - | $ 44.42 | $ 104.69 | $ 149.11 | $ 351.17 | $ 500.28 | $ 5,642.89 | $ 5,142.61 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 5,142.61 | $ - | $ 44.42 | $ 97.22 | $ 141.63 | $ 351.17 | $ 492.80 | $ 5,239.83 | $ 4,747.03 |
| | | | | | | **$ 102,733.39** | **$ 888.33** | **$ 355.33** | **$ 1,057.50** | **$ 1,412.83** | **$ 2,809.35** | **$ 4,222.18** | **$ 104,679.21** | **$ 100,457.03** |

**One Time Cost 25**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 07/19/22 | 09/30/22 | 74 | 3.600% | $ 6,242.80 | $ 45.56 | $ - | $ - | $ - | $ - | $ - | $ 6,288.36 | $ 6,288.36 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 6,288.36 | $ 77.82 | $ - | $ - | $ - | $ - | $ - | $ 6,366.19 | $ 6,366.19 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 6,366.19 | $ 99.05 | $ - | $ - | $ - | $ - | $ - | $ 6,465.24 | $ 6,465.24 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 6,465.24 | $ 120.89 | $ - | $ - | $ - | $ - | $ - | $ 6,586.13 | $ 6,586.13 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 6,586.13 | $ 133.14 | $ - | $ - | $ - | $ - | $ - | $ 6,719.26 | $ 6,719.26 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 6,719.26 | $ 141.42 | $ - | $ - | $ - | $ - | $ - | $ 6,860.68 | $ 6,860.68 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 6,860.68 | $ 144.99 | $ 38.14 | $ 144.99 | $ 183.14 | $ 312.14 | $ 495.28 | $ 7,150.67 | $ 6,655.39 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 6,655.39 | $ - | $ 38.14 | $ 140.65 | $ 178.80 | $ 312.14 | $ 490.94 | $ 6,796.05 | $ 6,305.11 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 6,305.11 | $ - | $ 38.14 | $ 134.72 | $ 172.86 | $ 312.14 | $ 485.00 | $ 6,439.82 | $ 5,954.82 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,954.82 | $ - | $ 38.14 | $ 127.23 | $ 165.38 | $ 312.14 | $ 477.52 | $ 6,082.06 | $ 5,604.54 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 5,604.54 | $ - | $ 38.14 | $ 111.11 | $ 149.25 | $ 312.14 | $ 461.39 | $ 5,715.65 | $ 5,254.26 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 5,254.26 | $ - | $ 38.14 | $ 98.90 | $ 137.05 | $ 312.14 | $ 449.19 | $ 5,353.16 | $ 4,903.97 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,903.97 | $ - | $ 38.14 | $ 92.71 | $ 130.85 | $ 312.14 | $ 442.99 | $ 4,996.68 | $ 4,553.69 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 4,553.69 | $ - | $ 38.14 | $ 86.08 | $ 124.23 | $ 312.14 | $ 436.37 | $ 4,639.77 | $ 4,203.40 |
| | | | | | | **$ 84,760.43** | **$ 762.88** | **$ 305.15** | **$ 936.39** | **$ 1,241.54** | **$ 2,497.12** | **$ 3,738.66** | **$ 86,459.70** | **$ 82,721.04** |

**One Time Cost 26**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 09/01/22 | 09/30/22 | 30 | 3.600% | $ 5,331.48 | $ 15.78 | $ - | $ - | $ - | $ - | $ - | $ 5,347.26 | $ 5,347.26 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 5,347.26 | $ 66.18 | $ - | $ - | $ - | $ - | $ - | $ 5,413.43 | $ 5,413.43 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 5,413.43 | $ 84.23 | $ - | $ - | $ - | $ - | $ - | $ 5,497.66 | $ 5,497.66 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 5,497.66 | $ 102.80 | $ - | $ - | $ - | $ - | $ - | $ 5,600.46 | $ 5,600.46 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 5,600.46 | $ 113.21 | $ - | $ - | $ - | $ - | $ - | $ 5,713.67 | $ 5,713.67 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 5,713.67 | $ 120.25 | $ - | $ - | $ - | $ - | $ - | $ 5,833.93 | $ 5,833.93 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 5,833.93 | $ 123.29 | $ 31.29 | $ 123.29 | $ 154.58 | $ 266.57 | $ 421.15 | $ 6,080.51 | $ 5,659.36 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 5,659.36 | $ - | $ 31.29 | $ 119.60 | $ 150.89 | $ 266.57 | $ 417.47 | $ 5,778.96 | $ 5,361.50 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 5,361.50 | $ - | $ 31.29 | $ 114.55 | $ 145.84 | $ 266.57 | $ 412.42 | $ 5,476.05 | $ 5,063.64 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 5,063.64 | $ - | $ 31.29 | $ 108.19 | $ 139.48 | $ 266.57 | $ 406.05 | $ 5,171.83 | $ 4,765.78 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 4,765.78 | $ - | $ 31.29 | $ 94.48 | $ 125.77 | $ 266.57 | $ 392.34 | $ 4,860.25 | $ 4,467.91 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 4,467.91 | $ - | $ 31.29 | $ 84.10 | $ 115.39 | $ 266.57 | $ 381.96 | $ 4,552.01 | $ 4,170.05 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 4,170.05 | $ - | $ 31.29 | $ 78.83 | $ 110.12 | $ 266.57 | $ 376.69 | $ 4,248.88 | $ 3,872.19 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,872.19 | $ - | $ 31.29 | $ 73.20 | $ 104.49 | $ 266.57 | $ 371.06 | $ 3,945.39 | $ 3,574.33 |
| | | | | | | **$ 72,098.32** | **$ 625.74** | **$ 250.29** | **$ 796.25** | **$ 1,046.55** | **$ 2,132.59** | **$ 3,179.14** | **$ 73,520.31** | **$ 70,341.17** |

**One Time Cost 27**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | Q1/2024 | 01/24/24 | 03/31/24 | 68 | 8.500% | $ 4,399.32 | $ 69.48 | $ 3.47 | $ 69.48 | $ 72.95 | $ 219.97 | $ 292.92 | $ 4,538.28 | $ 4,245.36 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,245.36 | $ - | $ 3.47 | $ 89.72 | $ 93.19 | $ 219.97 | $ 313.16 | $ 4,335.08 | $ 4,021.92 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,021.92 | $ - | $ 3.47 | $ 85.93 | $ 89.41 | $ 219.97 | $ 309.37 | $ 4,107.85 | $ 3,798.48 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,798.48 | $ - | $ 3.47 | $ 81.16 | $ 84.63 | $ 219.97 | $ 304.60 | $ 3,879.64 | $ 3,575.04 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,575.04 | $ - | $ 3.47 | $ 70.87 | $ 74.35 | $ 219.97 | $ 294.31 | $ 3,645.91 | $ 3,351.60 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,351.60 | $ - | $ 3.47 | $ 63.09 | $ 66.56 | $ 219.97 | $ 286.53 | $ 3,414.69 | $ 3,128.16 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,128.16 | $ - | $ 3.47 | $ 59.14 | $ 62.61 | $ 219.97 | $ 282.58 | $ 3,187.30 | $ 2,904.72 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,904.72 | $ - | $ 3.47 | $ 54.91 | $ 58.38 | $ 219.97 | $ 278.35 | $ 2,959.63 | $ 2,681.28 |
| | | | | | | **$ 29,424.61** | **$ 69.48** | **$ 27.79** | **$ 574.30** | **$ 602.09** | **$ 1,759.73** | **$ 2,361.82** | **$ 30,068.38** | **$ 27,706.56** |

**One Time Cost 28**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 11/17/22 | 12/31/22 | 45 | 4.910% | $ 3,527.80 | $ 21.36 | $ - | $ - | $ - | $ - | $ - | $ 3,549.15 | $ 3,549.15 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,549.15 | $ 55.22 | $ - | $ - | $ - | $ - | $ - | $ 3,604.37 | $ 3,604.37 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,604.37 | $ 67.40 | $ - | $ - | $ - | $ - | $ - | $ 3,671.77 | $ 3,671.77 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,671.77 | $ 74.22 | $ - | $ - | $ - | $ - | $ - | $ 3,745.99 | $ 3,745.99 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,745.99 | $ 78.84 | $ - | $ - | $ - | $ - | $ - | $ 3,824.83 | $ 3,824.83 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,824.83 | $ 80.83 | $ 18.89 | $ 80.83 | $ 99.73 | $ 176.39 | $ 276.12 | $ 3,986.50 | $ 3,710.38 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,710.38 | $ - | $ 18.89 | $ 78.41 | $ 97.31 | $ 176.39 | $ 273.70 | $ 3,788.80 | $ 3,515.10 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,515.10 | $ - | $ 18.89 | $ 75.10 | $ 94.00 | $ 176.39 | $ 270.39 | $ 3,590.20 | $ 3,319.82 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,319.82 | $ - | $ 18.89 | $ 70.93 | $ 89.83 | $ 176.39 | $ 266.21 | $ 3,390.75 | $ 3,124.53 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,124.53 | $ - | $ 18.89 | $ 61.94 | $ 80.84 | $ 176.39 | $ 257.23 | $ 3,186.48 | $ 2,929.25 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,929.25 | $ - | $ 18.89 | $ 55.14 | $ 74.03 | $ 176.39 | $ 250.42 | $ 2,984.39 | $ 2,733.97 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,733.97 | $ - | $ 18.89 | $ 51.68 | $ 70.58 | $ 176.39 | $ 246.97 | $ 2,785.65 | $ 2,538.68 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,538.68 | $ - | $ 18.89 | $ 47.99 | $ 66.89 | $ 176.39 | $ 243.27 | $ 2,586.68 | $ 2,343.40 |
| | | | | | | **$ 43,795.65** | **$ 377.87** | **$ 151.15** | **$ 522.04** | **$ 673.19** | **$ 1,411.12** | **$ 2,084.31** | **$ 44,695.56** | **$ 42,611.26** |

**One Time Cost 29**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 12/21/22 | 12/31/22 | 11 | 4.910% | $ 2,766.16 | $ 4.09 | $ - | $ - | $ - | $ - | $ - | $ 2,770.25 | $ 2,770.25 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,770.25 | $ 43.10 | $ - | $ - | $ - | $ - | $ - | $ 2,813.35 | $ 2,813.35 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,813.35 | $ 52.61 | $ - | $ - | $ - | $ - | $ - | $ 2,865.96 | $ 2,865.96 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,865.96 | $ 57.93 | $ - | $ - | $ - | $ - | $ - | $ 2,923.89 | $ 2,923.89 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,923.89 | $ 61.54 | $ - | $ - | $ - | $ - | $ - | $ 2,985.43 | $ 2,985.43 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,985.43 | $ 63.09 | $ 14.12 | $ 63.09 | $ 77.21 | $ 138.31 | $ 215.52 | $ 3,111.62 | $ 2,896.10 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,896.10 | $ - | $ 14.12 | $ 61.21 | $ 75.32 | $ 138.31 | $ 213.63 | $ 2,957.30 | $ 2,743.67 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,743.67 | $ - | $ 14.12 | $ 58.62 | $ 72.74 | $ 138.31 | $ 211.05 | $ 2,802.29 | $ 2,591.24 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,591.24 | $ - | $ 14.12 | $ 55.36 | $ 69.48 | $ 138.31 | $ 207.79 | $ 2,646.61 | $ 2,438.82 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,438.82 | $ - | $ 14.12 | $ 48.35 | $ 62.47 | $ 138.31 | $ 200.77 | $ 2,487.17 | $ 2,286.39 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,286.39 | $ - | $ 14.12 | $ 43.04 | $ 57.16 | $ 138.31 | $ 195.46 | $ 2,329.43 | $ 2,133.97 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,133.97 | $ - | $ 14

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2023 | 03/21/23 | 03/31/23 | 11 | 6.310% | $ 1,654.01 | $ 3.15 | $ - | $ - | $ - | $ - | $ - | $ 1,657.16 | $ 1,657.16 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,657.16 | $ 30.99 | $ - | $ - | $ - | $ - | $ - | $ 1,688.14 | $ 1,688.14 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,688.14 | $ 34.13 | $ - | $ - | $ - | $ - | $ - | $ 1,722.27 | $ 1,722.27 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,722.27 | $ 36.25 | $ - | $ - | $ - | $ - | $ - | $ 1,758.51 | $ 1,758.51 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,758.51 | $ 37.16 | $ 7.08 | $ 37.16 | $ 44.25 | $ 82.70 | $ 126.95 | $ 1,832.84 | $ 1,705.90 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,705.90 | $ - | $ 7.08 | $ 36.05 | $ 43.14 | $ 82.70 | $ 125.84 | $ 1,741.95 | $ 1,616.11 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,616.11 | $ - | $ 7.08 | $ 34.53 | $ 41.61 | $ 82.70 | $ 124.31 | $ 1,650.64 | $ 1,526.33 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,526.33 | $ - | $ 7.08 | $ 32.61 | $ 39.70 | $ 82.70 | $ 122.40 | $ 1,558.94 | $ 1,436.54 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,436.54 | $ - | $ 7.08 | $ 28.48 | $ 35.56 | $ 82.70 | $ 118.26 | $ 1,465.02 | $ 1,346.76 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,346.76 | $ - | $ 7.08 | $ 25.35 | $ 32.43 | $ 82.70 | $ 115.13 | $ 1,372.11 | $ 1,256.98 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,256.98 | $ - | $ 7.08 | $ 23.76 | $ 30.85 | $ 82.70 | $ 113.55 | $ 1,280.74 | $ 1,167.19 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,167.19 | $ - | $ 7.08 | $ 22.06 | $ 29.15 | $ 82.70 | $ 111.85 | $ 1,189.26 | $ 1,077.41 |
| | | | | | | **$ 18,535.89** | **$ 141.67** | **$ 56.67** | **$ 240.01** | **$ 296.68** | **$ 661.60** | **$ 958.29** | **$ 18,917.58** | **$ 17,959.29** |

| | | | | | | | | One Time Cost | | 32 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q1/2023 | 03/02/23 | 03/31/23 | 30 | 6.310% | $ 1,242.88 | $ 6.45 | $ - | $ - | $ - | $ - | $ - | $ 1,249.32 | $ 1,249.32 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,249.32 | $ 23.36 | $ - | $ - | $ - | $ - | $ - | $ 1,272.68 | $ 1,272.68 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,272.68 | $ 25.73 | $ - | $ - | $ - | $ - | $ - | $ 1,298.41 | $ 1,298.41 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,298.41 | $ 27.33 | $ - | $ - | $ - | $ - | $ - | $ 1,325.74 | $ 1,325.74 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,325.74 | $ 28.02 | $ 5.54 | $ 28.02 | $ 33.56 | $ 62.14 | $ 95.71 | $ 1,381.77 | $ 1,286.07 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,286.07 | $ - | $ 5.54 | $ 27.18 | $ 32.72 | $ 62.14 | $ 94.87 | $ 1,313.25 | $ 1,218.38 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,218.38 | $ - | $ 5.54 | $ 26.03 | $ 31.58 | $ 62.14 | $ 93.72 | $ 1,244.41 | $ 1,150.69 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,150.69 | $ - | $ 5.54 | $ 24.59 | $ 30.13 | $ 62.14 | $ 92.27 | $ 1,175.28 | $ 1,083.00 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,083.00 | $ - | $ 5.54 | $ 21.47 | $ 27.01 | $ 62.14 | $ 89.16 | $ 1,104.47 | $ 1,015.32 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,015.32 | $ - | $ 5.54 | $ 19.11 | $ 24.66 | $ 62.14 | $ 86.80 | $ 1,034.43 | $ 947.63 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 947.63 | $ - | $ 5.54 | $ 17.91 | $ 23.46 | $ 62.14 | $ 85.60 | $ 965.54 | $ 879.94 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 879.94 | $ - | $ 5.54 | $ 16.63 | $ 22.18 | $ 62.14 | $ 84.32 | $ 896.57 | $ 812.25 |
| | | | | | | **$ 13,970.05** | **$ 110.88** | **$ 44.35** | **$ 180.95** | **$ 225.30** | **$ 497.15** | **$ 722.45** | **$ 14,261.87** | **$ 13,539.42** |

| | | | | | | | | One Time Cost | | 33 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
| N/A | Q2/2023 | 04/05/23 | 06/30/23 | 87 | 7.500% | $ 926.47 | $ 16.56 | $ - | $ - | $ - | $ - | $ - | $ 943.04 | $ 943.04 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 943.04 | $ 19.06 | $ - | $ - | $ - | $ - | $ - | $ 962.10 | $ 962.10 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 962.10 | $ 20.25 | $ - | $ - | $ - | $ - | $ - | $ 982.35 | $ 982.35 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 982.35 | $ 20.76 | $ 3.83 | $ 20.76 | $ 24.59 | $ 46.32 | $ 70.92 | $ 1,023.87 | $ 952.95 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 952.95 | $ - | $ 3.83 | $ 20.14 | $ 23.97 | $ 46.32 | $ 70.29 | $ 973.09 | $ 902.80 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 902.80 | $ - | $ 3.83 | $ 19.29 | $ 23.12 | $ 46.32 | $ 69.44 | $ 922.09 | $ 852.64 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 852.64 | $ - | $ 3.83 | $ 18.22 | $ 22.05 | $ 46.32 | $ 68.37 | $ 870.86 | $ 802.49 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 802.49 | $ - | $ 3.83 | $ 15.91 | $ 19.74 | $ 46.32 | $ 66.06 | $ 818.40 | $ 752.33 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 752.33 | $ - | $ 3.83 | $ 14.16 | $ 17.99 | $ 46.32 | $ 64.32 | $ 766.49 | $ 702.18 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 702.18 | $ - | $ 3.83 | $ 13.27 | $ 17.11 | $ 46.32 | $ 63.43 | $ 715.45 | $ 652.02 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 652.02 | $ - | $ 3.83 | $ 12.33 | $ 16.16 | $ 46.32 | $ 62.48 | $ 664.35 | $ 601.86 |
| | | | | | | **$ 9,431.36** | **$ 76.64** | **$ 30.65** | **$ 134.08** | **$ 164.73** | **$ 370.59** | **$ 535.32** | **$ 9,642.07** | **$ 9,106.75** |

| Payment # | Date Payment Received | Facility Cost | ITCC | One-Time Cost | Total Cost |
|---|---|---|---|---|---|
| 01 | 7/6/2020 | $37,762.00 | | $526.00 | $38,288.00 |
| 02 | 7/6/2020 | $48,246.00 | | $672.00 | $48,918.00 |
| 03 | 8/27/2020 | $61,263.00 | | $852.00 | $62,115.00 |
| 04 | 8/10/2020 | $77,195.00 | | $1,074.00 | $78,269.00 |
| 05 | 9/21/2020 | $96,318.00 | | $1,340.00 | $97,658.00 |
| 06 | 10/22/2020 | $118,726.00 | | $1,652.00 | $120,378.00 |
| 07 | 11/18/2020 | $147,555.00 | | $2,054.00 | $149,609.00 |
| 08 | 12/24/2020 | $175,944.00 | | $2,450.00 | $178,394.00 |
| 09 | 2/9/2021 | $205,304.00 | | $2,858.00 | $208,162.00 |
| 10 | 3/2/2021 | $233,598.00 | | $3,252.00 | $236,850.00 |
| 11 | 3/9/2021 | $258,288.00 | | $3,596.00 | $261,884.00 |
| 12 | 5/4/2021 | $276,698.00 | | $3,852.00 | $280,550.00 |
| 13 | 6/2/2021 | $286,559.00 | | $3,988.00 | $290,547.00 |
| 14 | 7/2/2021 | $286,559.00 | | $3,988.00 | $290,547.00 |
| 15 | 8/30/2021 | $276,698.00 | | $3,852.00 | $280,550.00 |
| 16 | 9/2/2021 | $258,288.00 | | $3,596.00 | $261,884.00 |
| 17 | 9/23/2021 | $233,598.00 | | $3,252.00 | $236,850.00 |
| 18 | 10/29/2021 | $205,304.00 | | $2,858.00 | $208,162.00 |
| 19 | 12/2/2021 | $179,613.00 | | $2,500.00 | $182,113.00 |
| 20 | 1/7/2022 | $150,630.00 | | $2,096.00 | $152,726.00 |
| 21 | 1/21/2022 | $124,049.00 | | $1,726.00 | $125,775.00 |
| 22 | 2/23/2022 | $100,638.00 | | $1,400.00 | $102,038.00 |
| 23 | 3/15/2022 | $80,656.00 | | $1,122.00 | $81,778.00 |
| 24 | 5/3/2022 | $64,011.00 | | $890.00 | $64,901.00 |
| 25 | 5/17/2022 | $50,410.00 | | $702.00 | $51,112.00 |
| 26 | 6/28/2022 | $39,456.00 | | $550.00 | $40,006.00 |
| 27 | 7/27/2022 | $30,734.00 | | $428.00 | $31,162.00 |
| | **Total** | **$4,104,100.00** | **$0.00** | **$57,126.00** | **$4,161,226.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | | 07/21/22 | | | |
| **COD:** | | 11/16/23 | | | |

**Facility Cost — 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 07/21/22 | 09/30/22 | 72 | 3.600% | $4,104,100.00 | $ 29,144.73 | $ - | $ - | $ - | $ - | $ - | $ 4,133,244.73 | $ 4,133,244.73 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,133,244.73 | $ 51,152.58 | $ - | $ - | $ - | $ - | $ - | $ 4,184,397.32 | $ 4,184,397.32 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,184,397.32 | $ 65,104.64 | $ - | $ - | $ - | $ - | $ - | $ 4,249,501.95 | $ 4,249,501.95 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,249,501.95 | $ 79,459.87 | $ - | $ - | $ - | $ - | $ - | $ 4,328,961.82 | $ 4,328,961.82 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,328,961.82 | $ 87,509.07 | $ - | $ - | $ - | $ - | $ - | $ 4,416,470.89 | $ 4,416,470.89 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,416,470.89 | $ 92,951.59 | $ - | $ - | $ - | $ - | $ - | $ 4,509,422.48 | $ 4,509,422.48 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,509,422.48 | $ 95,301.59 | $ 25,031.20 | $ 95,301.59 | $ 120,332.80 | $ 205,205.00 | $ 325,537.80 | $ 4,700,025.66 | $ 4,374,487.87 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,374,487.87 | $ - | $ 25,031.20 | $ 92,449.90 | $ 117,481.10 | $ 205,205.00 | $ 322,686.10 | $ 4,466,937.77 | $ 4,144,251.66 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,144,251.66 | $ - | $ 25,031.20 | $ 88,546.58 | $ 113,577.78 | $ 205,205.00 | $ 318,782.78 | $ 4,232,798.24 | $ 3,914,015.46 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,914,015.46 | $ - | $ 25,031.20 | $ 83,627.32 | $ 108,658.53 | $ 205,205.00 | $ 313,863.53 | $ 3,997,642.79 | $ 3,683,779.26 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,683,779.26 | $ - | $ 25,031.20 | $ 73,029.66 | $ 98,060.87 | $ 205,205.00 | $ 303,265.87 | $ 3,756,808.92 | $ 3,453,543.05 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,453,543.05 | $ - | $ 25,031.20 | $ 65,007.03 | $ 90,038.24 | $ 205,205.00 | $ 295,243.24 | $ 3,518,550.09 | $ 3,223,306.85 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,223,306.85 | $ - | $ 25,031.20 | $ 60,933.75 | $ 85,964.95 | $ 205,205.00 | $ 291,169.95 | $ 3,284,240.60 | $ 2,993,070.65 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,993,070.65 | $ - | $ 25,031.20 | $ 56,581.34 | $ 81,612.54 | $ 205,205.00 | $ 286,817.54 | $ 3,049,651.98 | $ 2,762,834.44 |
| | | | | | | **$55,712,553.99** | **$500,624.07** | **$200,249.63** | **$615,477.18** | **$815,726.80** | **$1,641,640.00** | **$2,457,366.80** | **$56,828,655.23** | **$54,371,288.43** |

**One-Time Costs (Summary)**

| Start Date | End Date | Accrued Interest Refund | Quarterly Interest Refund | Total Interest Refund | Principal Refund |
|---|---|---|---|---|---|
| 01/01/24 | 03/31/24 | $ 463.94 | $ 1,374.34 | $ 1,838.28 | $ 2,856.30 |
| 04/01/24 | 06/30/24 | $ 463.94 | $ 1,333.22 | $ 1,797.16 | $ 2,856.30 |
| 07/01/24 | 09/30/24 | $ 463.94 | $ 1,276.93 | $ 1,740.87 | $ 2,856.30 |
| 10/01/24 | 12/31/24 | $ 463.94 | $ 1,205.99 | $ 1,669.93 | $ 2,856.30 |
| 01/01/25 | 03/31/25 | $ 463.94 | $ 1,053.16 | $ 1,517.10 | $ 2,856.30 |
| 04/01/25 | 06/30/25 | $ 463.94 | $ 937.47 | $ 1,401.40 | $ 2,856.30 |
| 07/01/25 | 09/30/25 | $ 463.94 | $ 878.73 | $ 1,342.66 | $ 2,856.30 |
| 10/01/25 | 12/31/25 | $ 463.94 | $ 815.96 | $ 1,279.90 | $ 2,856.30 |
| | | **$ 3,711.50** | **$ 8,875.80** | **$ 12,587.30** | **$ 22,850.40** |

**One Time Cost — 01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 07/06/20 | 09/30/20 | 87 | 3.430% | $ 526.00 | $ 4.29 | $ - | $ - | $ - | $ - | $ - | $ 530.29 | $ 530.29 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 530.29 | $ 4.33 | $ - | $ - | $ - | $ - | $ - | $ 534.62 | $ 534.62 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 534.62 | $ 4.28 | $ - | $ - | $ - | $ - | $ - | $ 538.91 | $ 538.91 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 538.91 | $ 4.37 | $ - | $ - | $ - | $ - | $ - | $ 543.27 | $ 543.27 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 543.27 | $ 4.45 | $ - | $ - | $ - | $ - | $ - | $ 547.72 | $ 547.72 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 547.72 | $ 4.49 | $ - | $ - | $ - | $ - | $ - | $ 552.21 | $ 552.21 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 552.21 | $ 4.43 | $ - | $ - | $ - | $ - | $ - | $ 556.63 | $ 556.63 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 556.63 | $ 4.51 | $ - | $ - | $ - | $ - | $ - | $ 561.14 | $ 561.14 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 561.14 | $ 5.09 | $ - | $ - | $ - | $ - | $ - | $ 566.24 | $ 566.24 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 566.24 | $ 7.01 | $ - | $ - | $ - | $ - | $ - | $ 573.24 | $ 573.24 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 573.24 | $ 8.92 | $ - | $ - | $ - | $ - | $ - | $ 582.16 | $ 582.16 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 582.16 | $ 10.89 | $ - | $ - | $ - | $ - | $ - | $ 593.05 | $ 593.05 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 593.05 | $ 11.99 | $ - | $ - | $ - | $ - | $ - | $ 605.04 | $ 605.04 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 605.04 | $ 12.73 | $ - | $ - | $ - | $ - | $ - | $ 617.77 | $ 617.77 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 617.77 | $ 13.06 | $ 5.24 | $ 13.06 | $ 18.30 | $ 26.30 | $ 44.60 | $ 643.88 | $ 599.29 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 599.29 | $ - | $ 5.24 | $ 12.67 | $ 17.91 | $ 26.30 | $ 44.21 | $ 611.95 | $ 567.74 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 567.74 | $ - | $ 5.24 | $ 12.13 | $ 17.37 | $ 26.30 | $ 43.67 | $ 579.87 | $ 536.20 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 536.20 | $ - | $ 5.24 | $ 11.46 | $ 16.70 | $ 26.30 | $ 43.00 | $ 547.66 | $ 504.66 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 504.66 | $ - | $ 5.24 | $ 10.00 | $ 15.25 | $ 26.30 | $ 41.55 | $ 514.67 | $ 473.12 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 473.12 | $ - | $ 5.24 | $ 8.91 | $ 14.15 | $ 26.30 | $ 40.45 | $ 482.03 | $ 441.58 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 441.58 | $ - | $ 5.24 | $ 8.35 | $ 13.59 | $ 26.30 | $ 39.89 | $ 449.93 | $ 410.04 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 410.04 | $ - | $ 5.24 | $ 7.75 | $ 12.99 | $ 26.30 | $ 39.29 | $ 417.79 | $ 378.50 |
| | | | | | | **$ 11,960.92** | **$ 104.83** | **$ 41.93** | **$ 84.32** | **$ 126.25** | **$ 210.40** | **$ 336.65** | **$ 12,150.07** | **$ 11,813.42** |

**One Time Cost — 02**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 07/06/20 | 09/30/20 | 87 | 3.430% | $ 672.00 | $ 5.48 | $ - | $ - | $ - | $ - | $ - | $ 677.48 | $ 677.48 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 677.48 | $ 5.53 | $ - | $ - | $ - | $ - | $ - | $ 683.01 | $ 683.01 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 683.01 | $ 5.47 | $ - | $ - | $ - | $ - | $ - | $ 688.49 | $ 688.49 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 688.49 | $ 5.58 | $ - | $ - | $ - | $ - | $ - | $ 694.07 | $ 694.07 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 694.07 | $ 5.69 | $ - | $ - | $ - | $ - | $ - | $ 699.75 | $ 699.75 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 699.75 | $ 5.73 | $ - | $ - | $ - | $ - | $ - | $ 705.48 | $ 705.48 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 705.48 | $ 5.65 | $ - | $ - | $ - | $ - | $ - | $ 711.14 | $ 711.14 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 711.14 | $ 5.76 | $ - | $ - | $ - | $ - | $ - | $ 716.90 | $ 716.90 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 716.90 | $ 6.51 | $ - | $ - | $ - | $ - | $ - | $ 723.40 | $ 723.40 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 723.40 | $ 8.95 | $ - | $ - | $ - | $ - | $ - | $ 732.36 | $ 732.36 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 732.36 | $ 11.39 | $ - | $ - | $ - | $ - | $ - | $ 743.75 | $ 743.75 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 743.75 | $ 13.91 | $ - | $ - | $ - | $ - | $ - | $ 757.66 | $ 757.66 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 757.66 | $ 15.32 | $ - | $ - | $ - | $ - | $ - | $ 772.97 | $ 772.97 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 772.97 | $ 16.27 | $ - | $ - | $ - | $ - | $ - | $ 789.24 | $ 789.24 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 789.24 | $ 16.68 | $ 6.70 | $ 16.68 | $ 23.38 | $ 33.60 | $ 56.98 | $ 822.60 | $ 765.63 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 765.63 | $ - | $ 6.70 | $ 16.18 | $ 22.88 | $ 33.60 | $ 56.48 | $ 781.81 | $ 725.33 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 725.33 | $ - | $ 6.70 | $ 15.50 | $ 22.19 | $ 33.60 | $ 55.79 | $ 740.83 | $ 685.03 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 685.03 | $ - | $ 6.70 | $ 14.64 | $ 21.33 | $ 33.60 | $ 54.93 | $ 699.67 | $ 644.74 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 644.74 | $ - | $ 6.70 | $ 12.78 | $ 19.48 | $ 33.60 | $ 53.08 | $ 657.52 | $ 604.44 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 604.44 | $ - | $ 6.70 | $ 11.38 | $ 18.07 | $ 33.60 | $ 51.67 | $ 615.82 | $ 564.15 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 564.15 | $ - | $ 6.70 | $ 10.66 | $ 17.36 | $ 33.60 | $ 50.96 | $ 574.81 | $ 523.85 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 523.85 | $ - | $ 6.70 | $ 9.90 | $ 16.60 | $ 33.60 | $ 50.20 | $ 533.75 | $ 483.55 |
| | | | | | | **$ 15,280.88** | **$ 133.92** | **$ 53.57** | **$ 107.72** | **$ 161.29** | **$ 268.80** | **$ 430.09** | **$ 15,522.52** | **$ 15,092.43** |

**One Time Cost — 03**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 08/27/20 | 09/30/20 | 35 | 3.430% | $ 852.00 | $ 2.79 | $ - | $ - | $ - | $ - | $ - | $ 854.79 | $ 854.79 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 854.79 | $ 6.98 | $ - | $ - | $ - | $ - | $ - | $ 861.78 | $ 861.78 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 861.78 | $ 6.91 | $ - | $ - | $ - | $ - | $ - | $ 868.68 | $ 868.68 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 868.68 | $ 7.04 | $ - | $ - | $ - | $ - | $ - | $ 875.72 | $ 875.72 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 875.72 | $ 7.17 | $ - | $ - | $ - | $ - | $ - | $ 882.90 | $ 882.90 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 882.90 | $ 7.23 | $ - | $ - | $ - | $ - | $ - | $ 890.13 | $ 890.13 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 890.13 | $ 7.13 | $ - | $ - | $ - | $ - | $ - | $ 897.26 | $ 897.26 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 897.26 | $ 7.27 | $ - | $ - | $ - | $ - | $ - | $ 904.53 | $ 904.53 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 904.53 | $ 8.21 | $ - | $ - | $ - | $ - | $ - | $ 912.74 | $ 912.74 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 912.74 | $ 11.30 | $ - | $ - | $ - | $ - | $ - | $ 924.04 | $ 924.04 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 924.04 | $ 14.38 | $ - | $ - | $ - | $ - | $ - | $ 938.41 | $ 938.41 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 938.41 | $ 17.55 | $ - | $ - | $ - | $ - | $ - | $ 955.96 | $ 955.96 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 955.96 | $ 19.32 | $ - | $ - | $ - | $ - | $ - | $ 975.28 | $ 975.28 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 975.28 | $ 20.53 | $ - | $ - | $ - | $ - | $ - | $ 995.81 | $ 995.81 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 995.81 | $ 21.05 | $ 8.24 | $ 21.05 | $ 29.29 | $ 42.60 | $ 71.89 | $ 1,037.90 | $ 966.01 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 966.01 | $ - | $ 8.24 | $ 20.42 | $ 28.66 | $ 42.60 | $ 71.26 | $ 986.43 | $ 915.17 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 915.17 | $ - | $ 8.24 | $ 19.55 | $ 27.80 | $ 42.60 | $ 70.40 | $ 934.72 | $ 864.33 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 864.33 | $ - | $ 8.24 | $ 18.47 | $ 26.71 | $ 42.60 | $ 69.31 | $ 882.80 | $ 813.48 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 813.48 | $ - | $ 8.24 | $ 16.13 | $ 24.37 | $ 42.60 | $ 66.97 | $ 829.61 | $ 762.64 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 762.64 | $ - | $ 8.24 | $ 14.36 | $ 22.60 | $ 42.60 | $ 65.20 | $ 777.00 | $ 711.80 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 711.80 | $ - | $ 8.24 | $ 13.46 | $ 21.70 | $ 42.60 | $ 64.30 | $ 725.26 | $ 660.96 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 660.96 | $ - | $ 8.24 | $ 12.49 | $ 20.74 | $ 42.60 | $ 63.34 | $ 673.45 | $ 610.11 |
| | | | | | | **$ 19,284.44** | **$ 164.86** | **$ 65.94** | **$ 135.92** | **$ 201.86** | **$ 340.80** | **$ 542.66** | **$ 19,585.21** | **$ 19,042.55** |

**One Time Cost — 04**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 08/10/20 | 09/30/20 | 52 | 3.430% | $ 1,074.00 | $ 5.23 | $ - | $ - | $ - | $ - | $ - | $ 1,079.23 | $ 1,079.23 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,079.23 | $ 8.82 | $ - | $ - | $ - | $ - | $ - | $ 1,088.05 | $ 1,088.05 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,088.05 | $ 8.72 | $ - | $ - | $ - | $ - | $ - | $ 1,096.77 | $ 1,096.77 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,096.77 | $ 8.89 | $ - | $ - | $ - | $ - | $ - | $ 1,105.66 | $ 1,105.66 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,105.66 | $ 9.06 | $ - | $ - | $ - | $ - | $ - | $ 1,114.71 | $ 1,114.71 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,114.71 | $ 9.13 | $ - | $ - | $ - | $ - | $ - | $ 1,123.85 | $ 1,123.85 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,123.85 | $ 9.01 | $ - | $ - | $ - | $ - | $ - | $ 1,132.85 | $ 1,132.85 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,132.85 | $ 9.18 | $ - | $ - | $ - | $ - | $ - | $ 1,142.03 | $ 1,142.03 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,142.03 | $ 10.36 | $ - | $ - | $ - | $ - | $ - | $ 1,152.39 | $ 1,152.39 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,152.39 | $ 14.26 | $ - | $ - | $ - | $ - | $ - | $ 1,166.66 | $ 1,166.66 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,166.66 | $ 18.15 | $ - | $ - | $ - | $ - | $ - | $ 1,184.81 | $ 1,184.81 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,184.81 | $ 22.15 | $ - | $ - | $ - | $ - | $ - | $ 1,206.96 | $ 1,206.96 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,206.96 | $ 24.40 | $ - | $ - | $ - | $ - | $ - | $ 1,231.36 | $ 1,231.36 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,231.36 | $ 25.92 | $ - | $ - | $ - | $ - | $ - | $ 1,257.28 | $ 1,257.28 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,257.28 | $ 26.57 | $ 10.49 | $ 26.57 | $ 37.06 | $ 53.70 | $ 90.76 | $ 1,310.42 | $ 1,219.65 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,219.65 | $ - | $ 10.49 | $ 25.78 | $ 36.27 | $ 53.70 | $ 89.97 | $ 1,245.43 | $ 1,155.46 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,155.46 | $ - | $ 10.49 | $ 24.69 | $ 35.18 | $ 53.70 | $ 88.88 | $ 1,180.15 | $ 1,091.27 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,091.27 | $ - | $ 10.49 | $ 23.32 | $ 33.81 | $ 53.70 | $ 87.51 | $ 1,114.59 | $ 1,027.08 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,027.08 | $ - | $ 10.49 | $ 20.36 | $ 30.85 | $ 53.70 | $ 84.55 | $ 1,047.44 | $ 962.89 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 962.89 | $ - | $ 10.49 | $ 18.12 | $ 28.62 | $ 53.70 | $ 82.32 | $ 981.01 | $ 898.69 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 898.69 | $ - | $ 10.49 | $ 16.99 | $ 27.48 | $ 53.70 | $ 81.18 | $ 915.68 | $ 834.50 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 834.50 | $ - | $ 10.49 | $ 15.78 | $ 26.27 | $ 53.70 | $ 79.97 | $ 850.28 | $ 770.31 |
| | | | | | | **$ 24,346.15** | **$ 209.85** | **$ 83.94** | **$ 171.60** | **$ 255.54** | **$ 429.60** | **$ 685.14** | **$ 24,727.60** | **$ 24,042.46** |

**One Time Cost — 05**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2020 | 09/21/20 | 09/30/20 | 10 | 3.430% | $ 1,340.00 | $ 1.26 | $ - | $ - | $ - | $ - | $ - | $ 1,341.26 | $ 1,341.26 |
| N/A | Q4/2020 | 10/01/20 | 12/31/20 | 92 | 3.250% | $ 1,341.26 | $ 10.96 | $ - | $ - | $ - | $ - | $ - | $ 1,352.21 | $ 1,352.21 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,352.21 | $ 10.84 | $ - | $ - | $ - | $ - | $ - | $ 1,363.05 | $ 1,363.05 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,363.05 | $ 11.04 | $ - | $ - | $ - | $ - | $ - | $ 1,374.09 | $ 1,374.09 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,374.09 | $ 11.26 | $ - | $ - | $ - | $ - | $ - | $ 1,385.35 | $ 1,385.35 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,385.35 | $ 11.35 | $ - | $ - | $ - | $ - | $ - | $ 1,396.70 | $ 1,396.70 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,396.70 | $ 11.19 | $ - | $ - | $ - | $ - | $ - | $ 1,407.89 | $ 1,407.89 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,407.89 | $ 11.41 | $ - | $ - | $ - | $ - | $ - | $ 1,419.30 | $ 1,419.30 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,419.30 | $ 12.88 | $ - | $ - | $ - | $ - | $ - | $ 1,432.18 | $ 1,432.18 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,432.18 | $ 17.72 | $ - | $ - | $ - | $ - | $ - | $ 1,449.90 | $ 1,449.90 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,449.90 | $ 22.56 | $ - | $ - | $ - | $ - | $ - | $ 1,472.46 | $ 1,472.46 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,472.46 | $ 27.53 | $ - | $ - | $ - | $ - | $ - | $ 1,499.99 | $ 1,499.99 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,499.99 | $ 30.32 | $ - | $ - | $ - | $ - | $ - | $ 1,530.32 | $ 1,530.32 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,530.32 | $ 32.21 | $ - | $ - | $ - | $ - | $ - | $ 1,562.52 | $ 1,562.52 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,562.52 | $ 33.02 | $ 12.78 | $ 33.02 | $ 45.80 | $ 67.00 | $ 112.80 | $ 1,628.57 | $ 1,515.77 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,515.77 | $ - | $ 12.78 | $ 32.03 | $ 44.81 | $ 67.00 | $ 111.81 | $ 1,547.80 | $ 1,435.99 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,435.99 | $ - | $ 12.78 | $ 30.68 | $ 43.46 | $ 67.00 | $ 110.46 | $ 1,466.67 | $ 1,356.21 |

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,356.21 | $ - | $ 12.78 | $ 28.98 | $ 41.75 | $ 67.00 | $ 108.75 | $ 1,385.19 | $ 1,276.44 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,276.44 | $ - | $ 12.78 | $ 25.30 | $ 38.08 | $ 67.00 | $ 105.08 | $ 1,301.74 | $ 1,196.66 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,196.66 | $ - | $ 12.78 | $ 22.53 | $ 35.30 | $ 67.00 | $ 102.30 | $ 1,219.18 | $ 1,116.88 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,116.88 | $ - | $ 12.78 | $ 21.11 | $ 33.89 | $ 67.00 | $ 100.89 | $ 1,138.00 | $ 1,037.11 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,037.11 | $ - | $ 12.78 | $ 19.61 | $ 32.38 | $ 67.00 | $ 99.38 | $ 1,056.71 | $ 957.33 |
| | | | | | | **$ 30,262.28** | **$ 255.55** | **$ 102.22** | **$ 213.26** | **$ 315.48** | **$ 536.00** | **$ 851.48** | **$ 30,731.09** | **$ 29,879.61** |

**One Time Cost** **06**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2020 | 10/22/20 | 12/31/20 | 71 | 3.250% | $ 1,652.00 | $ 10.42 | $ - | $ - | $ - | $ - | $ - | $ 1,662.42 | $ 1,662.42 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 1,662.42 | $ 13.32 | $ - | $ - | $ - | $ - | $ - | $ 1,675.74 | $ 1,675.74 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 1,675.74 | $ 13.58 | $ - | $ - | $ - | $ - | $ - | $ 1,689.32 | $ 1,689.32 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 1,689.32 | $ 13.84 | $ - | $ - | $ - | $ - | $ - | $ 1,703.15 | $ 1,703.15 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 1,703.15 | $ 13.95 | $ - | $ - | $ - | $ - | $ - | $ 1,717.11 | $ 1,717.11 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 1,717.11 | $ 13.76 | $ - | $ - | $ - | $ - | $ - | $ 1,730.87 | $ 1,730.87 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,730.87 | $ 14.02 | $ - | $ - | $ - | $ - | $ - | $ 1,744.89 | $ 1,744.89 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,744.89 | $ 15.83 | $ - | $ - | $ - | $ - | $ - | $ 1,760.72 | $ 1,760.72 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,760.72 | $ 21.79 | $ - | $ - | $ - | $ - | $ - | $ 1,782.51 | $ 1,782.51 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,782.51 | $ 27.73 | $ - | $ - | $ - | $ - | $ - | $ 1,810.25 | $ 1,810.25 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,810.25 | $ 33.85 | $ - | $ - | $ - | $ - | $ - | $ 1,844.10 | $ 1,844.10 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,844.10 | $ 37.28 | $ - | $ - | $ - | $ - | $ - | $ 1,881.38 | $ 1,881.38 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,881.38 | $ 39.60 | $ - | $ - | $ - | $ - | $ - | $ 1,920.97 | $ 1,920.97 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,920.97 | $ 40.60 | $ 15.48 | $ 40.60 | $ 56.08 | $ 82.60 | $ 138.68 | $ 2,002.17 | $ 1,863.49 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,863.49 | $ - | $ 15.48 | $ 39.38 | $ 54.86 | $ 82.60 | $ 137.46 | $ 1,902.87 | $ 1,765.41 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,765.41 | $ - | $ 15.48 | $ 37.72 | $ 53.20 | $ 82.60 | $ 135.80 | $ 1,803.13 | $ 1,667.33 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,667.33 | $ - | $ 15.48 | $ 35.62 | $ 51.10 | $ 82.60 | $ 133.70 | $ 1,702.96 | $ 1,569.26 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,569.26 | $ - | $ 15.48 | $ 31.11 | $ 46.59 | $ 82.60 | $ 129.19 | $ 1,600.37 | $ 1,471.18 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,471.18 | $ - | $ 15.48 | $ 27.69 | $ 43.17 | $ 82.60 | $ 125.77 | $ 1,498.87 | $ 1,373.10 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,373.10 | $ - | $ 15.48 | $ 25.96 | $ 41.44 | $ 82.60 | $ 124.04 | $ 1,399.06 | $ 1,275.02 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,275.02 | $ - | $ 15.48 | $ 24.10 | $ 39.58 | $ 82.60 | $ 122.18 | $ 1,299.12 | $ 1,176.94 |
| | | | | | | **$ 35,560.21** | **$ 309.57** | **$ 123.83** | **$ 262.19** | **$ 386.02** | **$ 660.80** | **$ 1,046.82** | **$ 36,131.97** | **$ 35,085.15** |

**One Time Cost** **07**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2020 | 11/18/20 | 12/31/20 | 44 | 3.250% | $ 2,054.00 | $ 8.03 | $ - | $ - | $ - | $ - | $ - | $ 2,062.03 | $ 2,062.03 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,062.03 | $ 16.52 | $ - | $ - | $ - | $ - | $ - | $ 2,078.55 | $ 2,078.55 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,078.55 | $ 16.84 | $ - | $ - | $ - | $ - | $ - | $ 2,095.39 | $ 2,095.39 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,095.39 | $ 17.16 | $ - | $ - | $ - | $ - | $ - | $ 2,112.56 | $ 2,112.56 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,112.56 | $ 17.31 | $ - | $ - | $ - | $ - | $ - | $ 2,129.86 | $ 2,129.86 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,129.86 | $ 17.07 | $ - | $ - | $ - | $ - | $ - | $ 2,146.93 | $ 2,146.93 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,146.93 | $ 17.40 | $ - | $ - | $ - | $ - | $ - | $ 2,164.33 | $ 2,164.33 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,164.33 | $ 19.64 | $ - | $ - | $ - | $ - | $ - | $ 2,183.97 | $ 2,183.97 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,183.97 | $ 27.03 | $ - | $ - | $ - | $ - | $ - | $ 2,210.99 | $ 2,210.99 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,210.99 | $ 34.40 | $ - | $ - | $ - | $ - | $ - | $ 2,245.39 | $ 2,245.39 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,245.39 | $ 41.99 | $ - | $ - | $ - | $ - | $ - | $ 2,287.38 | $ 2,287.38 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,287.38 | $ 46.24 | $ - | $ - | $ - | $ - | $ - | $ 2,333.62 | $ 2,333.62 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,333.62 | $ 49.11 | $ - | $ - | $ - | $ - | $ - | $ 2,382.73 | $ 2,382.73 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,382.73 | $ 50.36 | $ 18.95 | $ 50.36 | $ 69.31 | $ 102.70 | $ 172.01 | $ 2,483.45 | $ 2,311.44 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,311.44 | $ - | $ 18.95 | $ 48.85 | $ 67.80 | $ 102.70 | $ 170.50 | $ 2,360.29 | $ 2,189.78 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,189.78 | $ - | $ 18.95 | $ 46.79 | $ 65.74 | $ 102.70 | $ 168.44 | $ 2,236.57 | $ 2,068.13 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,068.13 | $ - | $ 18.95 | $ 44.19 | $ 63.14 | $ 102.70 | $ 165.84 | $ 2,112.31 | $ 1,946.47 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,946.47 | $ - | $ 18.95 | $ 38.59 | $ 57.54 | $ 102.70 | $ 160.24 | $ 1,985.06 | $ 1,824.82 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,824.82 | $ - | $ 18.95 | $ 34.35 | $ 53.30 | $ 102.70 | $ 156.00 | $ 1,859.17 | $ 1,703.16 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,703.16 | $ - | $ 18.95 | $ 32.20 | $ 51.15 | $ 102.70 | $ 153.85 | $ 1,735.36 | $ 1,581.51 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,581.51 | $ - | $ 18.95 | $ 29.90 | $ 48.85 | $ 102.70 | $ 151.55 | $ 1,611.41 | $ 1,459.85 |
| | | | | | | **$ 44,113.03** | **$ 379.09** | **$ 151.64** | **$ 325.21** | **$ 476.85** | **$ 821.60** | **$ 1,298.45** | **$ 44,817.34** | **$ 43,518.89** |

**One Time Cost** **08**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2020 | 12/24/20 | 12/31/20 | 8 | 3.250% | $ 2,450.00 | $ 1.74 | $ - | $ - | $ - | $ - | $ - | $ 2,451.74 | $ 2,451.74 |
| N/A | Q1/2021 | 01/01/21 | 03/31/21 | 90 | 3.250% | $ 2,451.74 | $ 19.65 | $ - | $ - | $ - | $ - | $ - | $ 2,471.39 | $ 2,471.39 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,471.39 | $ 20.03 | $ - | $ - | $ - | $ - | $ - | $ 2,491.41 | $ 2,491.41 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,491.41 | $ 20.41 | $ - | $ - | $ - | $ - | $ - | $ 2,511.82 | $ 2,511.82 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,511.82 | $ 20.58 | $ - | $ - | $ - | $ - | $ - | $ 2,532.40 | $ 2,532.40 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,532.40 | $ 20.29 | $ - | $ - | $ - | $ - | $ - | $ 2,552.69 | $ 2,552.69 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,552.69 | $ 20.68 | $ - | $ - | $ - | $ - | $ - | $ 2,573.38 | $ 2,573.38 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,573.38 | $ 23.35 | $ - | $ - | $ - | $ - | $ - | $ 2,596.73 | $ 2,596.73 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,596.73 | $ 32.14 | $ - | $ - | $ - | $ - | $ - | $ 2,628.86 | $ 2,628.86 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,628.86 | $ 40.90 | $ - | $ - | $ - | $ - | $ - | $ 2,669.77 | $ 2,669.77 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,669.77 | $ 49.92 | $ - | $ - | $ - | $ - | $ - | $ 2,719.69 | $ 2,719.69 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,719.69 | $ 54.98 | $ - | $ - | $ - | $ - | $ - | $ 2,774.66 | $ 2,774.66 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,774.66 | $ 58.40 | $ - | $ - | $ - | $ - | $ - | $ 2,833.06 | $ 2,833.06 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,833.06 | $ 59.87 | $ 22.15 | $ 59.87 | $ 82.02 | $ 122.50 | $ 204.52 | $ 2,952.81 | $ 2,748.29 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,748.29 | $ - | $ 22.15 | $ 58.08 | $ 80.23 | $ 122.50 | $ 202.73 | $ 2,806.37 | $ 2,603.64 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,603.64 | $ - | $ 22.15 | $ 55.63 | $ 77.78 | $ 122.50 | $ 200.28 | $ 2,659.27 | $ 2,459.00 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,459.00 | $ - | $ 22.15 | $ 52.54 | $ 74.69 | $ 122.50 | $ 197.19 | $ 2,511.53 | $ 2,314.35 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,314.35 | $ - | $ 22.15 | $ 45.88 | $ 68.03 | $ 122.50 | $ 190.53 | $ 2,360.23 | $ 2,169.70 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,169.70 | $ - | $ 22.15 | $ 40.84 | $ 62.99 | $ 122.50 | $ 185.49 | $ 2,210.54 | $ 2,025.05 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,025.05 | $ - | $ 22.15 | $ 38.28 | $ 60.43 | $ 122.50 | $ 182.93 | $ 2,063.34 | $ 1,880.41 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,880.41 | $ - | $ 22.15 | $ 35.55 | $ 57.69 | $ 122.50 | $ 180.19 | $ 1,915.96 | $ 1,735.76 |
| | | | | | | **$ 52,458.04** | **$ 442.94** | **$ 177.17** | **$ 386.68** | **$ 563.85** | **$ 980.00** | **$ 1,543.85** | **$ 53,287.65** | **$ 51,743.80** |

**One Time Cost** **09**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 02/09/21 | 03/31/21 | 51 | 3.250% | $ 2,858.00 | $ 12.98 | $ - | $ - | $ - | $ - | $ - | $ 2,870.98 | $ 2,870.98 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 2,870.98 | $ 23.26 | $ - | $ - | $ - | $ - | $ - | $ 2,894.24 | $ 2,894.24 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 2,894.24 | $ 23.71 | $ - | $ - | $ - | $ - | $ - | $ 2,917.95 | $ 2,917.95 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 2,917.95 | $ 23.90 | $ - | $ - | $ - | $ - | $ - | $ 2,941.85 | $ 2,941.85 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,941.85 | $ 23.58 | $ - | $ - | $ - | $ - | $ - | $ 2,965.43 | $ 2,965.43 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,965.43 | $ 24.03 | $ - | $ - | $ - | $ - | $ - | $ 2,989.46 | $ 2,989.46 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,989.46 | $ 27.13 | $ - | $ - | $ - | $ - | $ - | $ 3,016.58 | $ 3,016.58 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,016.58 | $ 37.33 | $ - | $ - | $ - | $ - | $ - | $ 3,053.92 | $ 3,053.92 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,053.92 | $ 47.52 | $ - | $ - | $ - | $ - | $ - | $ 3,101.43 | $ 3,101.43 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,101.43 | $ 57.99 | $ - | $ - | $ - | $ - | $ - | $ 3,159.42 | $ 3,159.42 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,159.42 | $ 63.87 | $ - | $ - | $ - | $ - | $ - | $ 3,223.29 | $ 3,223.29 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,223.29 | $ 67.84 | $ - | $ - | $ - | $ - | $ - | $ 3,291.13 | $ 3,291.13 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,291.13 | $ 69.55 | $ 25.13 | $ 69.55 | $ 94.69 | $ 142.90 | $ 237.59 | $ 3,430.24 | $ 3,192.65 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,192.65 | $ - | $ 25.13 | $ 67.47 | $ 92.61 | $ 142.90 | $ 235.51 | $ 3,260.12 | $ 3,024.62 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,024.62 | $ - | $ 25.13 | $ 64.62 | $ 89.76 | $ 142.90 | $ 232.66 | $ 3,089.24 | $ 2,856.58 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,856.58 | $ - | $ 25.13 | $ 61.03 | $ 86.17 | $ 142.90 | $ 229.07 | $ 2,917.62 | $ 2,688.55 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,688.55 | $ - | $ 25.13 | $ 53.30 | $ 78.43 | $ 142.90 | $ 221.33 | $ 2,741.85 | $ 2,520.51 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,520.51 | $ - | $ 25.13 | $ 47.44 | $ 72.58 | $ 142.90 | $ 215.48 | $ 2,567.96 | $ 2,352.48 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,352.48 | $ - | $ 25.13 | $ 44.47 | $ 69.61 | $ 142.90 | $ 212.51 | $ 2,396.95 | $ 2,184.44 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,184.44 | $ - | $ 25.13 | $ 41.29 | $ 66.43 | $ 142.90 | $ 209.33 | $ 2,225.74 | $ 2,016.41 |
| | | | | | | **$ 58,103.52** | **$ 502.68** | **$ 201.07** | **$ 449.20** | **$ 650.27** | **$ 1,143.20** | **$ 1,793.47** | **$ 59,055.40** | **$ 57,261.93** |

**One Time Cost** **10**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 03/02/21 | 03/31/21 | 30 | 3.250% | $ 3,252.00 | $ 8.69 | $ - | $ - | $ - | $ - | $ - | $ 3,260.69 | $ 3,260.69 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,260.69 | $ 26.42 | $ - | $ - | $ - | $ - | $ - | $ 3,287.11 | $ 3,287.11 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,287.11 | $ 26.93 | $ - | $ - | $ - | $ - | $ - | $ 3,314.03 | $ 3,314.03 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,314.03 | $ 27.15 | $ - | $ - | $ - | $ - | $ - | $ 3,341.18 | $ 3,341.18 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,341.18 | $ 26.78 | $ - | $ - | $ - | $ - | $ - | $ 3,367.96 | $ 3,367.96 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,367.96 | $ 27.29 | $ - | $ - | $ - | $ - | $ - | $ 3,395.25 | $ 3,395.25 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,395.25 | $ 30.81 | $ - | $ - | $ - | $ - | $ - | $ 3,426.06 | $ 3,426.06 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,426.06 | $ 42.40 | $ - | $ - | $ - | $ - | $ - | $ 3,468.46 | $ 3,468.46 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,468.46 | $ 53.97 | $ - | $ - | $ - | $ - | $ - | $ 3,522.42 | $ 3,522.42 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,522.42 | $ 65.86 | $ - | $ - | $ - | $ - | $ - | $ 3,588.29 | $ 3,588.29 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,588.29 | $ 72.54 | $ - | $ - | $ - | $ - | $ - | $ 3,660.82 | $ 3,660.82 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,660.82 | $ 77.05 | $ - | $ - | $ - | $ - | $ - | $ 3,737.87 | $ 3,737.87 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,737.87 | $ 79.00 | $ 28.24 | $ 79.00 | $ 107.24 | $ 162.60 | $ 269.84 | $ 3,895.86 | $ 3,626.02 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,626.02 | $ - | $ 28.24 | $ 76.63 | $ 104.88 | $ 162.60 | $ 267.48 | $ 3,702.65 | $ 3,435.18 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,435.18 | $ - | $ 28.24 | $ 73.40 | $ 101.64 | $ 162.60 | $ 264.24 | $ 3,508.58 | $ 3,244.34 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,244.34 | $ - | $ 28.24 | $ 69.32 | $ 97.56 | $ 162.60 | $ 260.16 | $ 3,313.65 | $ 3,053.49 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,053.49 | $ - | $ 28.24 | $ 60.53 | $ 88.78 | $ 162.60 | $ 251.38 | $ 3,114.03 | $ 2,862.65 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,862.65 | $ - | $ 28.24 | $ 53.88 | $ 82.13 | $ 162.60 | $ 244.73 | $ 2,916.53 | $ 2,671.81 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,671.81 | $ - | $ 28.24 | $ 50.51 | $ 78.75 | $ 162.60 | $ 241.35 | $ 2,722.31 | $ 2,480.96 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,480.96 | $ - | $ 28.24 | $ 46.90 | $ 75.14 | $ 162.60 | $ 237.74 | $ 2,527.86 | $ 2,290.12 |
| | | | | | | **$ 65,996.58** | **$ 564.87** | **$ 225.95** | **$ 510.17** | **$ 736.12** | **$ 1,300.80** | **$ 2,036.92** | **$ 67,071.62** | **$ 65,034.70** |

**One Time Cost** **11**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2021 | 03/09/21 | 03/31/21 | 23 | 3.250% | $ 3,596.00 | $ 7.36 | $ - | $ - | $ - | $ - | $ - | $ 3,603.36 | $ 3,603.36 |
| N/A | Q2/2021 | 04/01/21 | 06/30/21 | 91 | 3.250% | $ 3,603.36 | $ 29.20 | $ - | $ - | $ - | $ - | $ - | $ 3,632.56 | $ 3,632.56 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,632.56 | $ 29.76 | $ - | $ - | $ - | $ - | $ - | $ 3,662.32 | $ 3,662.32 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,662.32 | $ 30.00 | $ - | $ - | $ - | $ - | $ - | $ 3,692.32 | $ 3,692.32 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,692.32 | $ 29.59 | $ - | $ - | $ - | $ - | $ - | $ 3,721.91 | $ 3,721.91 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,721.91 | $ 30.16 | $ - | $ - | $ - | $ - | $ - | $ 3,752.07 | $ 3,752.07 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,752.07 | $ 34.05 | $ - | $ - | $ - | $ - | $ - | $ 3,786.11 | $ 3,786.11 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,786.11 | $ 46.86 | $ - | $ - | $ - | $ - | $ - | $ 3,832.97 | $ 3,832.97 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,832.97 | $ 59.64 | $ - | $ - | $ - | $ - | $ - | $ 3,892.61 | $ 3,892.61 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,892.61 | $ 72.79 | $ - | $ - | $ - | $ - | $ - | $ 3,965.39 | $ 3,965.39 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,965.39 | $ 80.16 | $ - | $ - | $ - | $ - | $ - | $ 4,045.55 | $ 4,045.55 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,045.55 | $ 85.15 | $ - | $ - | $ - | $ - | $ - | $ 4,130.70 | $ 4,130.70 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,130.70 | $ 87.30 | $ 31.10 | $ 87.30 | $ 118.40 | $ 179.80 | $ 298.20 | $ 4,305.29 | $ 4,007.09 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,007.09 | $ - | $ 31.10 | $ 84.69 | $ 115.79 | $ 179.80 | $ 295.59 | $ 4,091.78 | $ 3,796.20 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,796.20 | $ - | $ 31.10 | $ 81.11 | $ 112.21 | $ 179.80 | $ 292.01 | $ 3,877.31 | $ 3,585.30 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,585.30 | $ - | $ 31.10 | $ 76.60 | $ 107.70 | $ 179.80 | $ 287.50 | $ 3,661.90 | $ 3,374.40 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,374.40 | $ - | $ 31.10 | $ 66.90 | $ 98.00 | $ 179.80 | $ 277.80 | $ 3,441.29 | $ 3,163.50 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,163.50 | $ - | $ 31.10 | $ 59.55 | $ 90.65 | $ 179.80 | $ 270.45 | $ 3,223.04 | $ 2,952.60 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,952.60 | $ - | $ 31.10 | $ 55.82 | $ 86.92 | $ 179.80 | $ 266.72 | $ 3,008.41 | $ 2,741.70 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,741.70 | $ - | $ 31.10 | $ 51.83 | $ 82.93 | $ 179.80 | $ 262.73 | $ 2,793.53 | $ 2,530.80 |
| | | | | | | **$ 72,934.64** | **$ 621.99** | **$ 248.80** | **$ 563.79** | **$ 812.58** | **$ 1,438.40** | **$ 2,250.98** | **$ 74,120.42** | **$ 71,869.43** |

**One Time Cost** **12**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 05/04/21 | 06/30/21 | 58 | 3.250% | $ 3,852.00 | $ 19.89 | $ - | $ - | $ - | $ - | $ - | $ 3,871.89 | $ 3,871.89 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,871.89 | $ 31.72 | $ - | $ - | $ - | $ - | $ - | $ 3,903.61 | $ 3,903.61 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,903.61 | $ 31.98 | $ - | $ - | $ - | $ - | $ - | $ 3,935.59 | $ 3,935.59 |
| N/A | Q1/2022 | 01/01/22 | 03

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2021 | 06/02/21 | 06/30/21 | 29 | 3.250% | $ 3,988.00 | $ 10.30 | $ - | $ - | $ - | $ - | $ - | $ 3,998.30 | $ 3,998.30 |
| N/A | Q3/2021 | 07/01/21 | 09/30/21 | 92 | 3.250% | $ 3,998.30 | $ 32.75 | $ - | $ - | $ - | $ - | $ - | $ 4,031.05 | $ 4,031.05 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,031.05 | $ 33.02 | $ - | $ - | $ - | $ - | $ - | $ 4,064.07 | $ 4,064.07 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,064.07 | $ 32.57 | $ - | $ - | $ - | $ - | $ - | $ 4,096.64 | $ 4,096.64 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,096.64 | $ 33.19 | $ - | $ - | $ - | $ - | $ - | $ 4,129.83 | $ 4,129.83 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,129.83 | $ 37.47 | $ - | $ - | $ - | $ - | $ - | $ 4,167.31 | $ 4,167.31 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,167.31 | $ 51.57 | $ - | $ - | $ - | $ - | $ - | $ 4,218.88 | $ 4,218.88 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,218.88 | $ 65.64 | $ - | $ - | $ - | $ - | $ - | $ 4,284.52 | $ 4,284.52 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,284.52 | $ 80.11 | $ - | $ - | $ - | $ - | $ - | $ 4,364.64 | $ 4,364.64 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,364.64 | $ 88.23 | $ - | $ - | $ - | $ - | $ - | $ 4,452.87 | $ 4,452.87 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,452.87 | $ 93.72 | $ - | $ - | $ - | $ - | $ - | $ 4,546.59 | $ 4,546.59 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,546.59 | $ 96.09 | $ 32.73 | $ 96.09 | $ 128.82 | $ 199.40 | $ 328.22 | $ 4,738.76 | $ 4,410.54 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,410.54 | $ - | $ 32.73 | $ 93.21 | $ 125.95 | $ 199.40 | $ 325.35 | $ 4,503.75 | $ 4,178.41 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,178.41 | $ - | $ 32.73 | $ 89.28 | $ 122.01 | $ 199.40 | $ 321.41 | $ 4,267.68 | $ 3,946.27 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,946.27 | $ - | $ 32.73 | $ 84.32 | $ 117.05 | $ 199.40 | $ 316.45 | $ 4,030.59 | $ 3,714.14 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,714.14 | $ - | $ 32.73 | $ 73.63 | $ 106.37 | $ 199.40 | $ 305.77 | $ 3,787.77 | $ 3,482.01 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,482.01 | $ - | $ 32.73 | $ 65.54 | $ 98.28 | $ 199.40 | $ 297.68 | $ 3,547.55 | $ 3,249.87 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,249.87 | $ - | $ 32.73 | $ 61.44 | $ 94.17 | $ 199.40 | $ 293.57 | $ 3,311.31 | $ 3,017.74 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,017.74 | $ - | $ 32.73 | $ 57.05 | $ 89.78 | $ 199.40 | $ 289.18 | $ 3,074.79 | $ 2,785.60 |
| | | | | | | **$ 76,341.68** | **$ 654.67** | **$ 261.87** | **$ 620.55** | **$ 882.42** | **$ 1,595.20** | **$ 2,477.62** | **$ 77,616.90** | **$ 75,139.28** |

**One Time Cost** **14**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 07/02/21 | 09/30/21 | 91 | 3.250% | $ 3,988.00 | $ 32.31 | $ - | $ - | $ - | $ - | $ - | $ 4,020.31 | $ 4,020.31 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 4,020.31 | $ 32.93 | $ - | $ - | $ - | $ - | $ - | $ 4,053.25 | $ 4,053.25 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 4,053.25 | $ 32.48 | $ - | $ - | $ - | $ - | $ - | $ 4,085.73 | $ 4,085.73 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 4,085.73 | $ 33.11 | $ - | $ - | $ - | $ - | $ - | $ 4,118.83 | $ 4,118.83 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 4,118.83 | $ 37.37 | $ - | $ - | $ - | $ - | $ - | $ 4,156.21 | $ 4,156.21 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 4,156.21 | $ 51.44 | $ - | $ - | $ - | $ - | $ - | $ 4,207.65 | $ 4,207.65 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,207.65 | $ 65.47 | $ - | $ - | $ - | $ - | $ - | $ 4,273.11 | $ 4,273.11 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,273.11 | $ 79.90 | $ - | $ - | $ - | $ - | $ - | $ 4,353.01 | $ 4,353.01 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,353.01 | $ 88.00 | $ - | $ - | $ - | $ - | $ - | $ 4,441.01 | $ 4,441.01 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,441.01 | $ 93.47 | $ - | $ - | $ - | $ - | $ - | $ 4,534.48 | $ 4,534.48 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,534.48 | $ 95.83 | $ 32.12 | $ 95.83 | $ 127.95 | $ 199.40 | $ 327.35 | $ 4,726.14 | $ 4,398.79 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,398.79 | $ - | $ 32.12 | $ 92.96 | $ 125.08 | $ 199.40 | $ 324.48 | $ 4,491.76 | $ 4,167.28 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,167.28 | $ - | $ 32.12 | $ 89.04 | $ 121.15 | $ 199.40 | $ 320.55 | $ 4,256.32 | $ 3,935.76 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,935.76 | $ - | $ 32.12 | $ 84.09 | $ 116.21 | $ 199.40 | $ 315.61 | $ 4,019.85 | $ 3,704.25 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,704.25 | $ - | $ 32.12 | $ 73.44 | $ 105.55 | $ 199.40 | $ 304.95 | $ 3,777.68 | $ 3,472.73 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,472.73 | $ - | $ 32.12 | $ 65.37 | $ 97.48 | $ 199.40 | $ 296.88 | $ 3,538.10 | $ 3,241.22 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,241.22 | $ - | $ 32.12 | $ 61.27 | $ 93.39 | $ 199.40 | $ 292.79 | $ 3,302.49 | $ 3,009.70 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 3,009.70 | $ - | $ 32.12 | $ 56.90 | $ 89.01 | $ 199.40 | $ 288.41 | $ 3,066.60 | $ 2,778.18 |
| | | | | | | **$ 72,161.31** | **$ 642.31** | **$ 256.92** | **$ 618.90** | **$ 875.82** | **$ 1,595.20** | **$ 2,471.02** | **$ 73,422.51** | **$ 70,951.49** |

**One Time Cost** **15**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 08/30/21 | 09/30/21 | 32 | 3.250% | $ 3,852.00 | $ 10.98 | $ - | $ - | $ - | $ - | $ - | $ 3,862.98 | $ 3,862.98 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,862.98 | $ 31.64 | $ - | $ - | $ - | $ - | $ - | $ 3,894.62 | $ 3,894.62 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,894.62 | $ 31.21 | $ - | $ - | $ - | $ - | $ - | $ 3,925.83 | $ 3,925.83 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,925.83 | $ 31.81 | $ - | $ - | $ - | $ - | $ - | $ 3,957.64 | $ 3,957.64 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,957.64 | $ 35.91 | $ - | $ - | $ - | $ - | $ - | $ 3,993.55 | $ 3,993.55 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,993.55 | $ 49.42 | $ - | $ - | $ - | $ - | $ - | $ 4,042.98 | $ 4,042.98 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 4,042.98 | $ 62.90 | $ - | $ - | $ - | $ - | $ - | $ 4,105.88 | $ 4,105.88 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 4,105.88 | $ 76.77 | $ - | $ - | $ - | $ - | $ - | $ 4,182.65 | $ 4,182.65 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 4,182.65 | $ 84.55 | $ - | $ - | $ - | $ - | $ - | $ 4,267.21 | $ 4,267.21 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 4,267.21 | $ 89.81 | $ - | $ - | $ - | $ - | $ - | $ 4,357.02 | $ 4,357.02 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,357.02 | $ 92.08 | $ 29.85 | $ 92.08 | $ 121.94 | $ 192.60 | $ 314.54 | $ 4,541.18 | $ 4,226.64 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 4,226.64 | $ - | $ 29.85 | $ 89.33 | $ 119.18 | $ 192.60 | $ 311.78 | $ 4,315.97 | $ 4,004.19 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 4,004.19 | $ - | $ 29.85 | $ 85.55 | $ 115.41 | $ 192.60 | $ 308.01 | $ 4,089.74 | $ 3,781.73 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,781.73 | $ - | $ 29.85 | $ 80.80 | $ 110.66 | $ 192.60 | $ 303.26 | $ 3,862.53 | $ 3,559.28 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,559.28 | $ - | $ 29.85 | $ 70.56 | $ 100.42 | $ 192.60 | $ 293.02 | $ 3,629.84 | $ 3,336.82 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,336.82 | $ - | $ 29.85 | $ 62.81 | $ 92.66 | $ 192.60 | $ 285.26 | $ 3,399.63 | $ 3,114.37 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 3,114.37 | $ - | $ 29.85 | $ 58.87 | $ 88.73 | $ 192.60 | $ 281.33 | $ 3,173.24 | $ 2,891.91 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,891.91 | $ - | $ 29.85 | $ 54.67 | $ 84.52 | $ 192.60 | $ 277.12 | $ 2,946.58 | $ 2,669.46 |
| | | | | | | **$ 69,357.29** | **$ 597.10** | **$ 238.84** | **$ 594.68** | **$ 833.51** | **$ 1,540.80** | **$ 2,374.31** | **$ 70,549.06** | **$ 68,174.75** |

**One Time Cost** **16**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 09/02/21 | 09/30/21 | 29 | 3.250% | $ 3,596.00 | $ 9.29 | $ - | $ - | $ - | $ - | $ - | $ 3,605.29 | $ 3,605.29 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,605.29 | $ 29.53 | $ - | $ - | $ - | $ - | $ - | $ 3,634.82 | $ 3,634.82 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,634.82 | $ 29.13 | $ - | $ - | $ - | $ - | $ - | $ 3,663.95 | $ 3,663.95 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,663.95 | $ 29.69 | $ - | $ - | $ - | $ - | $ - | $ 3,693.64 | $ 3,693.64 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,693.64 | $ 33.52 | $ - | $ - | $ - | $ - | $ - | $ 3,727.15 | $ 3,727.15 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,727.15 | $ 46.13 | $ - | $ - | $ - | $ - | $ - | $ 3,773.28 | $ 3,773.28 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,773.28 | $ 58.71 | $ - | $ - | $ - | $ - | $ - | $ 3,831.99 | $ 3,831.99 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,831.99 | $ 71.65 | $ - | $ - | $ - | $ - | $ - | $ 3,903.64 | $ 3,903.64 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,903.64 | $ 78.91 | $ - | $ - | $ - | $ - | $ - | $ 3,982.55 | $ 3,982.55 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,982.55 | $ 83.82 | $ - | $ - | $ - | $ - | $ - | $ 4,066.37 | $ 4,066.37 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 4,066.37 | $ 85.94 | $ 27.82 | $ 85.94 | $ 113.75 | $ 179.80 | $ 293.55 | $ 4,238.25 | $ 3,944.69 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,944.69 | $ - | $ 27.82 | $ 83.37 | $ 111.18 | $ 179.80 | $ 290.98 | $ 4,028.06 | $ 3,737.08 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,737.08 | $ - | $ 27.82 | $ 79.85 | $ 107.66 | $ 179.80 | $ 287.46 | $ 3,816.92 | $ 3,529.46 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,529.46 | $ - | $ 27.82 | $ 75.41 | $ 103.23 | $ 179.80 | $ 283.03 | $ 3,604.87 | $ 3,321.85 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 3,321.85 | $ - | $ 27.82 | $ 65.85 | $ 93.67 | $ 179.80 | $ 273.47 | $ 3,387.70 | $ 3,114.23 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 3,114.23 | $ - | $ 27.82 | $ 58.62 | $ 86.44 | $ 179.80 | $ 266.24 | $ 3,172.85 | $ 2,906.62 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,906.62 | $ - | $ 27.82 | $ 54.95 | $ 82.76 | $ 179.80 | $ 262.56 | $ 2,961.56 | $ 2,699.00 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,699.00 | $ - | $ 27.82 | $ 51.02 | $ 78.84 | $ 179.80 | $ 258.64 | $ 2,750.02 | $ 2,491.38 |
| | | | | | | **$ 64,731.59** | **$ 556.31** | **$ 222.52** | **$ 555.01** | **$ 777.53** | **$ 1,438.40** | **$ 2,215.93** | **$ 65,842.90** | **$ 63,626.97** |

**One Time Cost** **17**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2021 | 09/23/21 | 09/30/21 | 8 | 3.250% | $ 3,252.00 | $ 2.32 | $ - | $ - | $ - | $ - | $ - | $ 3,254.32 | $ 3,254.32 |
| N/A | Q4/2021 | 10/01/21 | 12/31/21 | 92 | 3.250% | $ 3,254.32 | $ 26.66 | $ - | $ - | $ - | $ - | $ - | $ 3,280.98 | $ 3,280.98 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 3,280.98 | $ 26.29 | $ - | $ - | $ - | $ - | $ - | $ 3,307.27 | $ 3,307.27 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 3,307.27 | $ 26.80 | $ - | $ - | $ - | $ - | $ - | $ 3,334.07 | $ 3,334.07 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 3,334.07 | $ 30.25 | $ - | $ - | $ - | $ - | $ - | $ 3,364.32 | $ 3,364.32 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 3,364.32 | $ 41.64 | $ - | $ - | $ - | $ - | $ - | $ 3,405.96 | $ 3,405.96 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 3,405.96 | $ 52.99 | $ - | $ - | $ - | $ - | $ - | $ 3,458.95 | $ 3,458.95 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,458.95 | $ 64.68 | $ - | $ - | $ - | $ - | $ - | $ 3,523.63 | $ 3,523.63 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,523.63 | $ 71.23 | $ - | $ - | $ - | $ - | $ - | $ 3,594.86 | $ 3,594.86 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,594.86 | $ 75.66 | $ - | $ - | $ - | $ - | $ - | $ 3,670.51 | $ 3,670.51 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,670.51 | $ 77.57 | $ 24.80 | $ 77.57 | $ 102.38 | $ 162.60 | $ 264.98 | $ 3,825.66 | $ 3,560.68 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,560.68 | $ - | $ 24.80 | $ 75.25 | $ 100.06 | $ 162.60 | $ 262.66 | $ 3,635.93 | $ 3,373.28 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 3,373.28 | $ - | $ 24.80 | $ 72.07 | $ 96.88 | $ 162.60 | $ 259.48 | $ 3,445.35 | $ 3,185.87 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 3,185.87 | $ - | $ 24.80 | $ 68.07 | $ 92.87 | $ 162.60 | $ 255.47 | $ 3,253.94 | $ 2,998.47 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,998.47 | $ - | $ 24.80 | $ 59.44 | $ 84.25 | $ 162.60 | $ 246.85 | $ 3,057.91 | $ 2,811.07 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,811.07 | $ - | $ 24.80 | $ 52.91 | $ 77.72 | $ 162.60 | $ 240.32 | $ 2,863.98 | $ 2,623.66 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,623.66 | $ - | $ 24.80 | $ 49.60 | $ 74.40 | $ 162.60 | $ 237.00 | $ 2,673.26 | $ 2,436.26 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,436.26 | $ - | $ 24.80 | $ 46.06 | $ 70.86 | $ 162.60 | $ 233.46 | $ 2,482.31 | $ 2,248.85 |
| | | | | | | **$ 58,436.13** | **$ 496.09** | **$ 198.43** | **$ 500.98** | **$ 699.41** | **$ 1,300.80** | **$ 2,000.21** | **$ 59,433.20** | **$ 57,432.98** |

**One Time Cost** **18**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 10/29/21 | 12/31/21 | 64 | 3.250% | $ 2,858.00 | $ 16.29 | $ - | $ - | $ - | $ - | $ - | $ 2,874.29 | $ 2,874.29 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,874.29 | $ 23.03 | $ - | $ - | $ - | $ - | $ - | $ 2,897.32 | $ 2,897.32 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,897.32 | $ 23.48 | $ - | $ - | $ - | $ - | $ - | $ 2,920.80 | $ 2,920.80 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,920.80 | $ 26.50 | $ - | $ - | $ - | $ - | $ - | $ 2,947.30 | $ 2,947.30 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,947.30 | $ 36.48 | $ - | $ - | $ - | $ - | $ - | $ 2,983.78 | $ 2,983.78 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,983.78 | $ 46.42 | $ - | $ - | $ - | $ - | $ - | $ 3,030.20 | $ 3,030.20 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 3,030.20 | $ 56.66 | $ - | $ - | $ - | $ - | $ - | $ 3,086.86 | $ 3,086.86 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 3,086.86 | $ 62.40 | $ - | $ - | $ - | $ - | $ - | $ 3,149.26 | $ 3,149.26 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 3,149.26 | $ 66.28 | $ - | $ - | $ - | $ - | $ - | $ 3,215.54 | $ 3,215.54 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 3,215.54 | $ 67.96 | $ 21.27 | $ 67.96 | $ 89.23 | $ 142.90 | $ 232.13 | $ 3,351.46 | $ 3,119.32 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 3,119.32 | $ - | $ 21.27 | $ 65.92 | $ 87.20 | $ 142.90 | $ 230.10 | $ 3,185.25 | $ 2,955.15 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,955.15 | $ - | $ 21.27 | $ 63.14 | $ 84.41 | $ 142.90 | $ 227.31 | $ 3,018.29 | $ 2,790.97 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,790.97 | $ - | $ 21.27 | $ 59.63 | $ 80.91 | $ 142.90 | $ 223.81 | $ 2,850.61 | $ 2,626.80 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,626.80 | $ - | $ 21.27 | $ 52.08 | $ 73.35 | $ 142.90 | $ 216.25 | $ 2,678.87 | $ 2,462.62 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,462.62 | $ - | $ 21.27 | $ 46.35 | $ 67.63 | $ 142.90 | $ 210.53 | $ 2,508.98 | $ 2,298.45 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,298.45 | $ - | $ 21.27 | $ 43.45 | $ 64.73 | $ 142.90 | $ 207.63 | $ 2,341.90 | $ 2,134.27 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 2,134.27 | $ - | $ 21.27 | $ 40.35 | $ 61.62 | $ 142.90 | $ 204.52 | $ 2,174.62 | $ 1,970.10 |
| | | | | | | **$ 48,350.93** | **$ 425.50** | **$ 170.20** | **$ 438.88** | **$ 609.08** | **$ 1,143.20** | **$ 1,752.28** | **$ 49,215.31** | **$ 47,463.03** |

**One Time Cost** **19**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2021 | 12/02/21 | 12/31/21 | 30 | 3.250% | $ 2,500.00 | $ 6.68 | $ - | $ - | $ - | $ - | $ - | $ 2,506.68 | $ 2,506.68 |
| N/A | Q1/2022 | 01/01/22 | 03/31/22 | 90 | 3.250% | $ 2,506.68 | $ 20.09 | $ - | $ - | $ - | $ - | $ - | $ 2,526.77 | $ 2,526.77 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,526.77 | $ 20.47 | $ - | $ - | $ - | $ - | $ - | $ 2,547.24 | $ 2,547.24 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,547.24 | $ 23.11 | $ - | $ - | $ - | $ - | $ - | $ 2,570.35 | $ 2,570.35 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,570.35 | $ 31.81 | $ - | $ - | $ - | $ - | $ - | $ 2,602.16 | $ 2,602.16 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 2,602.16 | $ 40.49 | $ - | $ - | $ - | $ - | $ - | $ 2,642.65 | $ 2,642.65 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 2,642.65 | $ 49.41 | $ - | $ - | $ - | $ - | $ - | $ 2,692.06 | $ 2,692.06 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 2,692.06 | $ 54.42 | $ - | $ - | $ - | $ - | $ - | $ 2,746.48 | $ 2,746.48 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 2,746.48 | $ 57.80 | $ - | $ - | $ - | $ - | $ - | $ 2,804.29 | $ 2,804.29 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 2,804.29 | $ 59.27 | $ 18.18 | $ 59.27 | $ 77.44 | $ 125.00 | $ 202.44 | $ 2,922.82 | $ 2,720.38 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 2,720.38 | $ - | $ 18.18 | $ 57.49 | $ 75.67 | $ 125.00 | $ 200.67 | $ 2,777.87 | $ 2,577.20 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 2,577.20 | $ - | $ 18.18 | $ 55.06 | $ 73.24 | $ 125.00 | $ 198.24 | $ 2,632.26 | $ 2,434.02 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 2,434.02 | $ - | $ 18.18 | $ 52.01 | $ 70.18 | $ 125.00 | $ 195.18 | $ 2,486.03 | $ 2,290.84 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 2,290.84 | $ - | $ 18.18 | $ 45.42 | $ 63.59 | $ 125.00 | $ 188.59 | $ 2,336.26 | $ 2,147.67 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 2,147.67 | $ - | $ 18.18 | $ 40.43 | $ 58.60 | $ 125.00 | $ 183.60 | $ 2,188.09 | $ 2,004.49 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 2,004.49 | $ - | $ 18.18 | $ 37.89 | $ 56.07 | $ 125.00 | $ 181.07 | $ 2,042.38 | $ 1,861.31 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,861.31 | $ - | $ 18.18 | $ 35.19 | $ 53.36 | $ 125.00 | $ 178.36 | $ 1,896.50 | $ 1,718.13 |
| | | | | | | **$ 42,174.59** | **$ 363.55** | **$ 145.42** | **$ 382.75** | **$ 528.17** | **$ 1,000.00** | **$ 1,528.17** | **$ 42,920.89** | **$ 41,392.72** |

**One Time Cost** **20**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 01/07/22 | 03/31/22 | 84 | 3.250% | $ 2,096.00 | $ 15.68 | $ - | $ - | $ - | $ - | $ - | $ 2,111.68 | $ 2,111.68 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 2,111.68 | $ 17.11 | $ - | $ - | $ - | $ - | $ - | $ 2,128.79 | $ 2,128.79 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 2,128.79 | $ 19.32 | $ - | $ - | $ - | $ - | $ - | $ 2,148.10 | $ 2,148.10 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 2,148.10 | $ 26.58 | $ - | $ - | $ - | $ - | $ - | $ 2,174.69 | $ 2,174.69 |
| N/A | Q1/2023 | 01/

| | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ | 1,736.76 | $ | 14.07 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,750.83 | $ | 1,750.83 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ | 1,750.83 | $ | 15.89 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,766.72 | $ | 1,766.72 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ | 1,766.72 | $ | 21.86 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,788.58 | $ | 1,788.58 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ | 1,788.58 | $ | 27.83 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,816.41 | $ | 1,816.41 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ | 1,816.41 | $ | 33.96 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,850.37 | $ | 1,850.37 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ | 1,850.37 | $ | 37.40 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,887.78 | $ | 1,887.78 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ | 1,887.78 | $ | 39.73 | $ | - | $ | - | $ | - | $ | - | $ | - | $ | 1,927.51 | $ | 1,927.51 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ | 1,927.51 | $ | 40.74 | $ | 12.11 | $ | 40.74 | $ | 52.85 | $ | 86.30 | $ | 139.15 | $ | 2,008.98 | $ | 1,869.83 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ | 1,869.83 | $ | - | $ | 12.11 | $ | 39.52 | $ | 51.63 | $ | 86.30 | $ | 137.93 | $ | 1,909.35 | $ | 1,771.42 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ | 1,771.42 | $ | - | $ | 12.11 | $ | 37.85 | $ | 49.96 | $ | 86.30 | $ | 136.26 | $ | 1,809.27 | $ | 1,673.01 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ | 1,673.01 | $ | - | $ | 12.11 | $ | 35.75 | $ | 47.86 | $ | 86.30 | $ | 134.16 | $ | 1,708.76 | $ | 1,574.60 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ | 1,574.60 | $ | - | $ | 12.11 | $ | 31.22 | $ | 43.33 | $ | 86.30 | $ | 129.63 | $ | 1,605.81 | $ | 1,476.19 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ | 1,476.19 | $ | - | $ | 12.11 | $ | 27.79 | $ | 39.90 | $ | 86.30 | $ | 126.20 | $ | 1,503.97 | $ | 1,377.77 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ | 1,377.77 | $ | - | $ | 12.11 | $ | 26.05 | $ | 38.16 | $ | 86.30 | $ | 124.46 | $ | 1,403.82 | $ | 1,279.36 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ | 1,279.36 | $ | - | $ | 12.11 | $ | 24.19 | $ | 36.30 | $ | 86.30 | $ | 122.60 | $ | 1,303.55 | $ | 1,180.95 |
| | | | | | | **$** | **27,273.15** | **$** | **242.25** | **$** | **96.90** | **$** | **263.08** | **$** | **359.98** | **$** | **690.40** | **$** | **1,050.38** | **$** | **27,778.47** | **$** | **26,728.10** |

**One Time Cost** **22**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 02/23/22 | 03/31/22 | 37 | 3.250% | $ 1,400.00 | $ 4.61 | $ - | $ - | $ - | $ - | $ - | $ 1,404.61 | $ 1,404.61 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,404.61 | $ 11.38 | $ - | $ - | $ - | $ - | $ - | $ 1,415.99 | $ 1,415.99 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,415.99 | $ 12.85 | $ - | $ - | $ - | $ - | $ - | $ 1,428.84 | $ 1,428.84 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,428.84 | $ 17.68 | $ - | $ - | $ - | $ - | $ - | $ 1,446.53 | $ 1,446.53 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,446.53 | $ 22.51 | $ - | $ - | $ - | $ - | $ - | $ 1,469.03 | $ 1,469.03 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,469.03 | $ 27.47 | $ - | $ - | $ - | $ - | $ - | $ 1,496.50 | $ 1,496.50 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,496.50 | $ 30.25 | $ - | $ - | $ - | $ - | $ - | $ 1,526.75 | $ 1,526.75 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,526.75 | $ 32.13 | $ - | $ - | $ - | $ - | $ - | $ 1,558.89 | $ 1,558.89 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,558.89 | $ 32.95 | $ 9.59 | $ 32.95 | $ 42.54 | $ 70.00 | $ 112.54 | $ 1,624.78 | $ 1,512.24 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,512.24 | $ - | $ 9.59 | $ 31.96 | $ 41.55 | $ 70.00 | $ 111.55 | $ 1,544.20 | $ 1,432.65 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,432.65 | $ - | $ 9.59 | $ 30.61 | $ 40.20 | $ 70.00 | $ 110.20 | $ 1,463.26 | $ 1,353.06 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,353.06 | $ - | $ 9.59 | $ 28.91 | $ 38.50 | $ 70.00 | $ 108.50 | $ 1,381.97 | $ 1,273.46 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,273.46 | $ - | $ 9.59 | $ 25.25 | $ 34.84 | $ 70.00 | $ 104.84 | $ 1,298.71 | $ 1,193.87 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 1,193.87 | $ - | $ 9.59 | $ 22.47 | $ 32.06 | $ 70.00 | $ 102.06 | $ 1,216.35 | $ 1,114.28 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 1,114.28 | $ - | $ 9.59 | $ 21.06 | $ 30.66 | $ 70.00 | $ 100.66 | $ 1,135.35 | $ 1,034.69 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 1,034.69 | $ - | $ 9.59 | $ 19.56 | $ 29.15 | $ 70.00 | $ 99.15 | $ 1,054.25 | $ 955.10 |
| | | | | | | **$ 22,061.39** | **$ 191.83** | **$ 76.73** | **$ 212.77** | **$ 289.50** | **$ 560.00** | **$ 849.50** | **$ 22,465.99** | **$ 21,616.49** |

**One Time Cost** **23**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q1/2022 | 03/15/22 | 03/31/22 | 17 | 3.250% | $ 1,122.00 | $ 1.70 | $ - | $ - | $ - | $ - | $ - | $ 1,123.70 | $ 1,123.70 |
| N/A | Q2/2022 | 04/01/22 | 06/30/22 | 91 | 3.250% | $ 1,123.70 | $ 9.11 | $ - | $ - | $ - | $ - | $ - | $ 1,132.80 | $ 1,132.80 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 1,132.80 | $ 10.28 | $ - | $ - | $ - | $ - | $ - | $ 1,143.08 | $ 1,143.08 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 1,143.08 | $ 14.15 | $ - | $ - | $ - | $ - | $ - | $ 1,157.23 | $ 1,157.23 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 1,157.23 | $ 18.01 | $ - | $ - | $ - | $ - | $ - | $ 1,175.23 | $ 1,175.23 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 1,175.23 | $ 21.98 | $ - | $ - | $ - | $ - | $ - | $ 1,197.21 | $ 1,197.21 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 1,197.21 | $ 24.20 | $ - | $ - | $ - | $ - | $ - | $ 1,221.41 | $ 1,221.41 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 1,221.41 | $ 25.71 | $ - | $ - | $ - | $ - | $ - | $ 1,247.12 | $ 1,247.12 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 1,247.12 | $ 26.36 | $ 7.57 | $ 26.36 | $ 33.93 | $ 56.10 | $ 90.03 | $ 1,299.83 | $ 1,209.80 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 1,209.80 | $ - | $ 7.57 | $ 25.57 | $ 33.14 | $ 56.10 | $ 89.24 | $ 1,235.37 | $ 1,146.13 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 1,146.13 | $ - | $ 7.57 | $ 24.49 | $ 32.06 | $ 56.10 | $ 88.16 | $ 1,170.61 | $ 1,082.45 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 1,082.45 | $ - | $ 7.57 | $ 23.13 | $ 30.70 | $ 56.10 | $ 86.80 | $ 1,105.58 | $ 1,018.78 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 1,018.78 | $ - | $ 7.57 | $ 20.20 | $ 27.77 | $ 56.10 | $ 83.87 | $ 1,038.98 | $ 955.11 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 955.11 | $ - | $ 7.57 | $ 17.98 | $ 25.55 | $ 56.10 | $ 81.65 | $ 973.08 | $ 891.43 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 891.43 | $ - | $ 7.57 | $ 16.85 | $ 24.43 | $ 56.10 | $ 80.53 | $ 908.28 | $ 827.76 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 827.76 | $ - | $ 7.57 | $ 15.65 | $ 23.22 | $ 56.10 | $ 79.32 | $ 843.41 | $ 764.08 |
| | | | | | | **$ 17,651.24** | **$ 151.47** | **$ 60.59** | **$ 170.22** | **$ 230.80** | **$ 448.80** | **$ 679.60** | **$ 17,972.93** | **$ 17,293.32** |

**One Time Cost** **24**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 05/03/22 | 06/30/22 | 59 | 3.250% | $ 890.00 | $ 4.68 | $ - | $ - | $ - | $ - | $ - | $ 894.68 | $ 894.68 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 894.68 | $ 8.12 | $ - | $ - | $ - | $ - | $ - | $ 902.79 | $ 902.79 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 902.79 | $ 11.17 | $ - | $ - | $ - | $ - | $ - | $ 913.97 | $ 913.97 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 913.97 | $ 14.22 | $ - | $ - | $ - | $ - | $ - | $ 928.19 | $ 928.19 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 928.19 | $ 17.36 | $ - | $ - | $ - | $ - | $ - | $ 945.54 | $ 945.54 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 945.54 | $ 19.11 | $ - | $ - | $ - | $ - | $ - | $ 964.66 | $ 964.66 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 964.66 | $ 20.30 | $ - | $ - | $ - | $ - | $ - | $ 984.96 | $ 984.96 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 984.96 | $ 20.82 | $ 5.79 | $ 20.82 | $ 26.60 | $ 44.50 | $ 71.10 | $ 1,026.59 | $ 955.49 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 955.49 | $ - | $ 5.79 | $ 20.19 | $ 25.98 | $ 44.50 | $ 70.48 | $ 975.68 | $ 905.20 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 905.20 | $ - | $ 5.79 | $ 19.34 | $ 25.13 | $ 44.50 | $ 69.63 | $ 924.54 | $ 854.91 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 854.91 | $ - | $ 5.79 | $ 18.27 | $ 24.05 | $ 44.50 | $ 68.55 | $ 873.18 | $ 804.62 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 804.62 | $ - | $ 5.79 | $ 15.95 | $ 21.74 | $ 44.50 | $ 66.24 | $ 820.57 | $ 754.33 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 754.33 | $ - | $ 5.79 | $ 14.20 | $ 19.99 | $ 44.50 | $ 64.49 | $ 768.53 | $ 704.04 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 704.04 | $ - | $ 5.79 | $ 13.31 | $ 19.10 | $ 44.50 | $ 63.60 | $ 717.35 | $ 653.75 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 653.75 | $ - | $ 5.79 | $ 12.36 | $ 18.15 | $ 44.50 | $ 62.65 | $ 666.11 | $ 603.47 |
| | | | | | | **$ 13,057.13** | **$ 115.78** | **$ 46.31** | **$ 134.43** | **$ 180.74** | **$ 356.00** | **$ 536.74** | **$ 13,307.33** | **$ 12,770.59** |

**One Time Cost** **25**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 05/17/22 | 06/30/22 | 45 | 3.250% | $ 702.00 | $ 2.81 | $ - | $ - | $ - | $ - | $ - | $ 704.81 | $ 704.81 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 704.81 | $ 6.40 | $ - | $ - | $ - | $ - | $ - | $ 711.21 | $ 711.21 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 711.21 | $ 8.80 | $ - | $ - | $ - | $ - | $ - | $ 720.01 | $ 720.01 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 720.01 | $ 11.20 | $ - | $ - | $ - | $ - | $ - | $ 731.21 | $ 731.21 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 731.21 | $ 13.67 | $ - | $ - | $ - | $ - | $ - | $ 744.89 | $ 744.89 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 744.89 | $ 15.06 | $ - | $ - | $ - | $ - | $ - | $ 759.94 | $ 759.94 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 759.94 | $ 15.99 | $ - | $ - | $ - | $ - | $ - | $ 775.94 | $ 775.94 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 775.94 | $ 16.40 | $ 4.52 | $ 16.40 | $ 20.92 | $ 35.10 | $ 56.02 | $ 808.73 | $ 752.72 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 752.72 | $ - | $ 4.52 | $ 15.91 | $ 20.42 | $ 35.10 | $ 55.52 | $ 768.63 | $ 713.10 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 713.10 | $ - | $ 4.52 | $ 15.24 | $ 19.75 | $ 35.10 | $ 54.85 | $ 728.34 | $ 673.49 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 673.49 | $ - | $ 4.52 | $ 14.39 | $ 18.91 | $ 35.10 | $ 54.01 | $ 687.88 | $ 633.87 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 633.87 | $ - | $ 4.52 | $ 12.57 | $ 17.08 | $ 35.10 | $ 52.18 | $ 646.43 | $ 594.25 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 594.25 | $ - | $ 4.52 | $ 11.19 | $ 15.70 | $ 35.10 | $ 50.80 | $ 605.44 | $ 554.64 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 554.64 | $ - | $ 4.52 | $ 10.48 | $ 15.00 | $ 35.10 | $ 50.10 | $ 565.12 | $ 515.02 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 515.02 | $ - | $ 4.52 | $ 9.74 | $ 14.25 | $ 35.10 | $ 49.35 | $ 524.75 | $ 475.40 |
| | | | | | | **$ 10,287.09** | **$ 90.34** | **$ 36.13** | **$ 105.91** | **$ 142.04** | **$ 280.80** | **$ 422.84** | **$ 10,483.33** | **$ 10,060.49** |

**One Time Cost** **26**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q2/2022 | 06/28/22 | 06/30/22 | 3 | 3.250% | $ 550.00 | $ 0.15 | $ - | $ - | $ - | $ - | $ - | $ 550.15 | $ 550.15 |
| N/A | Q3/2022 | 07/01/22 | 09/30/22 | 92 | 3.600% | $ 550.15 | $ 4.99 | $ - | $ - | $ - | $ - | $ - | $ 555.14 | $ 555.14 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 555.14 | $ 6.87 | $ - | $ - | $ - | $ - | $ - | $ 562.01 | $ 562.01 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 562.01 | $ 8.74 | $ - | $ - | $ - | $ - | $ - | $ 570.75 | $ 570.75 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 570.75 | $ 10.67 | $ - | $ - | $ - | $ - | $ - | $ 581.43 | $ 581.43 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 581.43 | $ 11.75 | $ - | $ - | $ - | $ - | $ - | $ 593.18 | $ 593.18 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 593.18 | $ 12.48 | $ - | $ - | $ - | $ - | $ - | $ 605.66 | $ 605.66 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 605.66 | $ 12.80 | $ 3.42 | $ 12.80 | $ 16.22 | $ 27.50 | $ 43.72 | $ 631.26 | $ 587.54 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 587.54 | $ - | $ 3.42 | $ 12.42 | $ 15.84 | $ 27.50 | $ 43.34 | $ 599.96 | $ 556.62 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 556.62 | $ - | $ 3.42 | $ 11.89 | $ 15.32 | $ 27.50 | $ 42.82 | $ 568.51 | $ 525.69 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 525.69 | $ - | $ 3.42 | $ 11.23 | $ 14.66 | $ 27.50 | $ 42.16 | $ 536.93 | $ 494.77 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 494.77 | $ - | $ 3.42 | $ 9.81 | $ 13.23 | $ 27.50 | $ 40.73 | $ 504.58 | $ 463.85 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 463.85 | $ - | $ 3.42 | $ 8.73 | $ 12.15 | $ 27.50 | $ 39.65 | $ 472.58 | $ 432.92 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 432.92 | $ - | $ 3.42 | $ 8.18 | $ 11.61 | $ 27.50 | $ 39.11 | $ 441.11 | $ 402.00 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 402.00 | $ - | $ 3.42 | $ 7.60 | $ 11.02 | $ 27.50 | $ 38.52 | $ 409.60 | $ 371.08 |
| | | | | | | **$ 8,031.71** | **$ 68.46** | **$ 27.39** | **$ 82.67** | **$ 110.05** | **$ 220.00** | **$ 330.05** | **$ 8,182.84** | **$ 7,852.79** |

**One Time Cost** **27**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q3/2022 | 07/27/22 | 09/30/22 | 66 | 3.600% | $ 428.00 | $ 2.79 | $ - | $ - | $ - | $ - | $ - | $ 430.79 | $ 430.79 |
| N/A | Q4/2022 | 10/01/22 | 12/31/22 | 92 | 4.910% | $ 430.79 | $ 5.33 | $ - | $ - | $ - | $ - | $ - | $ 436.12 | $ 436.12 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 436.12 | $ 6.79 | $ - | $ - | $ - | $ - | $ - | $ 442.90 | $ 442.90 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 442.90 | $ 8.28 | $ - | $ - | $ - | $ - | $ - | $ 451.18 | $ 451.18 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 451.18 | $ 9.12 | $ - | $ - | $ - | $ - | $ - | $ 460.31 | $ 460.31 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 460.31 | $ 9.69 | $ - | $ - | $ - | $ - | $ - | $ 469.99 | $ 469.99 |
| 01 | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 469.99 | $ 9.93 | $ 2.60 | $ 9.93 | $ 12.53 | $ 21.40 | $ 33.93 | $ 489.86 | $ 455.93 |
| 02 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 455.93 | $ - | $ 2.60 | $ 9.64 | $ 12.23 | $ 21.40 | $ 33.63 | $ 465.57 | $ 431.93 |
| 03 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 431.93 | $ - | $ 2.60 | $ 9.23 | $ 11.83 | $ 21.40 | $ 33.23 | $ 441.16 | $ 407.94 |
| 04 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 407.94 | $ - | $ 2.60 | $ 8.72 | $ 11.31 | $ 21.40 | $ 32.71 | $ 416.65 | $ 383.94 |
| 05 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 383.94 | $ - | $ 2.60 | $ 7.61 | $ 10.21 | $ 21.40 | $ 31.61 | $ 391.55 | $ 359.94 |
| 06 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 359.94 | $ - | $ 2.60 | $ 6.78 | $ 9.37 | $ 21.40 | $ 30.77 | $ 366.72 | $ 335.95 |
| 07 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 335.95 | $ - | $ 2.60 | $ 6.35 | $ 8.95 | $ 21.40 | $ 30.35 | $ 342.30 | $ 311.95 |
| 08 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 311.95 | $ - | $ 2.60 | $ 5.90 | $ 8.49 | $ 21.40 | $ 29.89 | $ 317.85 | $ 287.96 |
| | | | | | | **$ 5,806.87** | **$ 51.93** | **$ 20.77** | **$ 64.15** | **$ 84.92** | **$ 171.20** | **$ 256.12** | **$ 5,922.95** | **$ 5,666.83** |

| Payment # | Date Payment Received | Facility Cost | ITCC | One-Time Cost | Total Cost |
|---|---|---|---|---|---|
| 01 | 02/02/18 | $ 253,013.00 | $ - | $ - | $ 253,013.00 |
| 02 | 03/05/18 | $ 330,693.00 | $ - | $ - | $ 330,693.00 |
| 03 | 03/29/18 | $ 428,625.00 | $ - | $ - | $ 428,625.00 |
| 04 | 04/20/18 | $ 549,583.00 | $ - | $ - | $ 549,583.00 |
| 05 | 05/24/18 | $ 694,987.00 | $ - | $ - | $ 694,987.00 |
| 06 | 06/29/18 | $ 863,634.00 | $ - | $ - | $ 863,634.00 |
| 07 | 08/02/18 | $ 1,050,198.00 | $ - | $ - | $ 1,050,198.00 |
| 08 | 08/31/18 | $ 1,243,924.00 | $ - | $ - | $ 1,243,924.00 |
| 09 | 10/02/18 | $ 1,428,313.00 | $ - | $ - | $ 1,428,313.00 |
| 10 | 11/02/18 | $ 1,582,688.00 | $ - | $ - | $ 1,582,688.00 |
| 11 | 12/04/18 | $ 1,686,054.00 | $ - | $ - | $ 1,686,054.00 |
| 12 | 01/02/19 | $ 1,766,766.00 | $ - | $ - | $ 1,766,766.00 |
| 13 | 02/05/19 | $ 1,729,386.00 | $ - | $ - | $ 1,729,386.00 |
| 14 | 03/05/19 | $ 1,623,364.00 | $ - | $ - | $ 1,623,364.00 |
| 15 | 03/29/19 | $ 1,465,020.00 | $ - | $ - | $ 1,465,020.00 |
| 16 | 05/06/19 | $ 1,275,892.00 | $ - | $ - | $ 1,275,892.00 |
| 17 | 06/04/19 | $ 1,077,188.00 | $ - | $ - | $ 1,077,188.00 |
| 18 | 07/03/19 | $ 885,829.00 | $ - | $ - | $ 885,829.00 |
| 19 | 07/31/19 | $ 712,848.00 | $ - | $ - | $ 712,848.00 |
| 20 | 08/23/19 | $ 563,708.00 | $ - | $ - | $ 563,708.00 |
| 21 | 10/02/19 | $ 439,641.00 | $ - | $ - | $ 439,641.00 |
| 22 | 11/05/19 | $ 339,191.00 | $ - | $ - | $ 339,191.00 |
| 23 | 12/03/19 | $ 259,515.00 | $ - | $ - | $ 259,515.00 |
| 24 | 12/18/19 | $ 202,162.00 | $ - | $ - | $ 202,162.00 |
| | **Total** | **$ 22,452,222.00** | **$ -** | **$ -** | **$ 22,452,222.00** |
| True Up 1 | N/A | $ - | $ - | $ - | $ - |
| True Up 2 | N/A | $ - | $ - | $ - | $ - |
| | **Grand Total** | **$ 22,452,222.00** | **$ -** | **$ -** | **$ 22,452,222.00** |

| | Estimate | Actual | Comments/Notes | | |
|---|---|---|---|---|---|
| **In-Service Date:** | 11/30/21 | 10/18/22 | | | |
| **COD:** | 12/31/21 | 04/16/24 | | | |

**Facility Cost** **01**

| Refund # | Period | Start Date | End Date | Days | APR Interest Rate (%) | Principal Due (1) | Accrued Interest Due (2) | Accrued Interest Refund (A) | Quarterly Interest Refund (B) | Total Interest Refund (A) + (B) = (C) | Principal Refund (D) | Total Refund (C) + (D) = (E) | Total Due (1) + (2) + (B) = (3) | Running Balance (3) - (E) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | Q4/2022 | 10/18/22 | 12/31/22 | 75 | 4.910% | $ 22,452,222.00 | $ 226,521.39 | $ - | $ - | $ - | $ - | $ - | $ 22,678,743.39 | $ 22,678,743.39 |
| N/A | Q1/2023 | 01/01/23 | 03/31/23 | 90 | 6.310% | $ 22,678,743.39 | $ 352,856.39 | $ - | $ - | $ - | $ - | $ - | $ 23,031,599.78 | $ 23,031,599.78 |
| N/A | Q2/2023 | 04/01/23 | 06/30/23 | 91 | 7.500% | $ 23,031,599.78 | $ 430,659.37 | $ - | $ - | $ - | $ - | $ - | $ 23,462,259.15 | $ 23,462,259.15 |
| N/A | Q3/2023 | 07/01/23 | 09/30/23 | 92 | 8.020% | $ 23,462,259.15 | $ 474,284.75 | $ - | $ - | $ - | $ - | $ - | $ 23,936,543.90 | $ 23,936,543.90 |
| N/A | Q4/2023 | 10/01/23 | 12/31/23 | 92 | 8.350% | $ 23,936,543.90 | $ 503,782.27 | $ - | $ - | $ - | $ - | $ - | $ 24,440,326.17 | $ 24,440,326.17 |
| N/A | Q1/2024 | 01/01/24 | 03/31/24 | 91 | 8.500% | $ 24,440,326.17 | $ 516,518.92 | $ - | $ - | $ - | $ - | $ - | $ 24,956,845.09 | $ 24,956,845.09 |
| 01 | Q2/2024 | 04/01/24 | 06/30/24 | 91 | 8.500% | $ 24,956,845.09 | $ 527,434.96 | $ 151,602.90 | $ 527,434.96 | $ 679,037.87 | $ 1,122,611.10 | $ 1,801,648.97 | $ 26,011,715.02 | $ 24,210,066.05 |
| 02 | Q3/2024 | 07/01/24 | 09/30/24 | 92 | 8.500% | $ 24,210,066.05 | $ - | $ 151,602.90 | $ 517,275.18 | $ 668,878.08 | $ 1,122,611.10 | $ 1,791,489.18 | $ 24,727,341.23 | $ 22,935,852.05 |
| 03 | Q4/2024 | 10/01/24 | 12/31/24 | 92 | 8.500% | $ 22,935,852.05 | $ - | $ 151,602.90 | $ 490,050.17 | $ 641,653.07 | $ 1,122,611.10 | $ 1,764,264.17 | $ 23,425,902.22 | $ 21,661,638.04 |
| 04 | Q1/2025 | 01/01/25 | 03/31/25 | 90 | 8.040% | $ 21,661,638.04 | $ - | $ 151,602.90 | $ 429,434.56 | $ 581,037.46 | $ 1,122,611.10 | $ 1,703,648.56 | $ 22,091,072.60 | $ 20,387,424.04 |
| 05 | Q2/2025 | 04/01/25 | 06/30/25 | 91 | 7.550% | $ 20,387,424.04 | $ - | $ 151,602.90 | $ 383,758.35 | $ 535,361.25 | $ 1,122,611.10 | $ 1,657,972.35 | $ 20,771,182.39 | $ 19,113,210.04 |
| 06 | Q3/2025 | 07/01/25 | 09/30/25 | 92 | 7.500% | $ 19,113,210.04 | $ - | $ 151,602.90 | $ 361,318.22 | $ 512,921.12 | $ 1,122,611.10 | $ 1,635,532.22 | $ 19,474,528.26 | $ 17,838,996.04 |
| 07 | Q4/2025 | 10/01/25 | 12/31/25 | 92 | 7.500% | $ 17,838,996.04 | $ - | $ 151,602.90 | $ 337,230.34 | $ 488,833.24 | $ 1,122,611.10 | $ 1,611,444.34 | $ 18,176,226.37 | $ 16,564,782.03 |
| | | | | | | **$ 291,105,725.74** | **$ 3,032,058.05** | **$ 1,061,220.32** | **$ 3,046,501.77** | **$ 4,107,722.09** | **$ 7,858,277.70** | **$ 11,965,999.79** | **$ 297,184,285.56** | **$ 285,218,285.77** |

| End Date Range | Rate | Status |
|---|---|---|
| 03/31/05 | 4.750% | Actual |
| 06/30/05 | 5.300% | Actual |
| 09/30/05 | 5.770% | Actual |
| 12/31/05 | 6.230% | Actual |
| 03/31/06 | 6.780% | Actual |
| 06/30/06 | 7.300% | Actual |
| 09/30/06 | 7.740% | Actual |
| 12/31/06 | 8.170% | Actual |
| 03/31/07 | 8.250% | Actual |
| 06/30/07 | 8.250% | Actual |
| 09/30/07 | 8.250% | Actual |
| 12/31/07 | 8.250% | Actual |
| 03/31/08 | 7.760% | Actual |
| 06/30/08 | 6.770% | Actual |
| 09/30/08 | 5.300% | Actual |
| 12/31/08 | 5.000% | Actual |
| 03/31/09 | 4.520% | Actual |
| 06/30/09 | 3.370% | Actual |
| 09/30/09 | 3.250% | Actual |
| 12/31/09 | 3.250% | Actual |
| 03/31/10 | 3.250% | Actual |
| 06/30/10 | 3.250% | Actual |
| 09/30/10 | 3.250% | Actual |
| 12/31/10 | 3.250% | Actual |
| 03/31/11 | 3.250% | Actual |
| 06/30/11 | 3.250% | Actual |
| 09/30/11 | 3.250% | Actual |
| 12/31/11 | 3.250% | Actual |
| 03/31/12 | 3.250% | Actual |
| 06/30/12 | 3.250% | Actual |
| 09/30/12 | 3.250% | Actual |
| 12/31/12 | 3.250% | Actual |
| 03/31/13 | 3.250% | Actual |
| 06/30/13 | 3.250% | Actual |
| 09/30/13 | 3.250% | Actual |
| 12/31/13 | 3.250% | Actual |
| 03/31/14 | 3.250% | Actual |
| 06/30/14 | 3.250% | Actual |
| 09/30/14 | 3.250% | Actual |
| 12/31/14 | 3.250% | Actual |
| 03/31/15 | 3.250% | Actual |
| 06/30/15 | 3.250% | Actual |
| 09/30/15 | 3.250% | Actual |
| 12/31/15 | 3.250% | Actual |
| 03/31/16 | 3.250% | Actual |
| 06/30/16 | 3.460% | Actual |
| 09/30/16 | 3.500% | Actual |
| 12/31/16 | 3.500% | Actual |
| 03/31/17 | 3.500% | Actual |
| 06/30/17 | 3.710% | Actual |
| 09/30/17 | 3.960% | Actual |
| 12/31/17 | 4.210% | Actual |
| 03/31/18 | 4.250% | Actual |
| 06/30/18 | 4.470% | Actual |
| 09/30/18 | 4.690% | Actual |
| 12/31/18 | 4.960% | Actual |
| 03/31/19 | 5.180% | Actual |
| 06/30/19 | 5.450% | Actual |
| 09/30/19 | 5.500% | Actual |
| 12/31/19 | 5.420% | Actual |
| 03/31/20 | 4.960% | Actual |
| 06/30/20 | 4.750% | Actual |
| 09/30/20 | 3.430% | Actual |
| 12/31/20 | 3.250% | Actual |
| 3/31/2021 | 3.250% | Actual |
| 6/30/2021 | 3.250% | Actual |
| 9/30/2021 | 3.250% | Actual |
| 12/31/2021 | 3.250% | Actual |
| 3/31/2022 | 3.250% | Actual |
| 6/30/2022 | 3.250% | Actual |
| 9/30/2022 | 3.600% | Actual |
| 12/31/2022 | 4.910% | Actual |
| 3/31/2023 | 6.310% | Actual |
| 6/30/2023 | 7.500% | Actual |
| 9/30/2023 | 8.020% | Actual |
| 12/31/2023 | 8.350% | Actual |
| 3/31/2024 | 8.500% | Actual |
| 6/30/2024 | 8.500% | Actual |
| 9/30/2024 | 8.500% | Actual |
| 12/31/2024 | 8.500% | Actual |
| 3/31/2025 | 8.040% | Actual |
| 6/30/2025 | 7.550% | Actual |
| 9/30/2025 | 7.500% | Actual |
| 12/31/2025 | 7.500% | Actual |
| 3/31/2026 | 7.200% | Actual |
| 6/30/2026 | 6.780% | Actual |
| 9/30/2026 | 6.780% | Estimate |
| 12/31/2026 | 6.780% | Estimate |
| 3/31/2027 | 6.780% | Estimate |