

# Amortization Schedule for Malcolm's Point

Assumes January 1, 2025 close

## Exhibit A

Loan Amount	\$ 1,190,354.00
Interest Rate	2.50%
Term (Amortization)	25
Term (Payment)	10

Payment	Date	Loan Balance	Interest	Principal	Amount due
1	2/1/2025	\$ 1,190,354.00	\$ 2,479.90		0
2	3/1/2025	\$ 1,190,354.00	\$ 2,479.90		0
3	4/1/2025	\$ 1,190,354.00	\$ 2,479.90		0
4	5/1/2025	\$ 1,190,354.00	\$ 2,479.90		0
5	6/1/2025	\$ 1,190,354.00	\$ 2,479.90		0
6	7/1/2025	\$ 1,190,354.00	\$ 2,479.90		0
7	8/1/2025	\$ 1,190,354.00	\$ 2,479.90		0
8	9/1/2025	\$ 1,190,354.00	\$ 2,479.90		0
9	10/1/2025	\$ 1,190,354.00	\$ 2,479.90		0
10	11/1/2025	\$ 1,190,354.00	\$ 2,479.90		0
11	12/1/2025	\$ 1,190,354.00	\$ 2,479.90		0
12	1/1/2026	\$ 1,190,354.00	\$ 2,479.90		0 \$ 29,758.85
13	2/1/2026	\$ 1,190,354.00	\$ 2,479.00	\$ 2,861.13	\$ 5,340.13
14	3/1/2026	\$ 1,187,492.87	\$ 2,473.95	\$ 2,866.18	\$ 5,340.13
15	4/1/2026	\$ 1,184,626.69	\$ 2,467.98	\$ 2,872.15	\$ 5,340.13
16	5/1/2026	\$ 1,181,754.54	\$ 2,461.99	\$ 2,878.14	\$ 5,340.13
17	6/1/2026	\$ 1,178,876.40	\$ 2,456.00	\$ 2,884.13	\$ 5,340.13
18	7/1/2026	\$ 1,175,992.27	\$ 2,449.99	\$ 2,890.14	\$ 5,340.13
19	8/1/2026	\$ 1,173,102.12	\$ 2,443.97	\$ 2,896.16	\$ 5,340.13
20	9/1/2026	\$ 1,170,205.96	\$ 2,437.93	\$ 2,902.20	\$ 5,340.13
21	10/1/2026	\$ 1,167,303.77	\$ 2,431.89	\$ 2,908.24	\$ 5,340.13
22	11/1/2026	\$ 1,164,395.52	\$ 2,425.83	\$ 2,914.30	\$ 5,340.13
23	12/1/2026	\$ 1,161,481.22	\$ 2,419.76	\$ 2,920.37	\$ 5,340.13
24	1/1/2027	\$ 1,158,560.85	\$ 2,413.67	\$ 2,926.46	\$ 5,340.13
25	2/1/2027	\$ 1,155,634.39	\$ 2,407.58	\$ 2,932.55	\$ 5,340.13
26	3/1/2027	\$ 1,152,701.84	\$ 2,401.47	\$ 2,938.66	\$ 5,340.13
27	4/1/2027	\$ 1,149,763.17	\$ 2,395.34	\$ 2,944.79	\$ 5,340.13
28	5/1/2027	\$ 1,146,818.39	\$ 2,389.21	\$ 2,950.92	\$ 5,340.13
29	6/1/2027	\$ 1,143,867.47	\$ 2,383.06	\$ 2,957.07	\$ 5,340.13
30	7/1/2027	\$ 1,140,910.40	\$ 2,376.90	\$ 2,963.23	\$ 5,340.13
31	8/1/2027	\$ 1,137,947.17	\$ 2,370.73	\$ 2,969.40	\$ 5,340.13
32	9/1/2027	\$ 1,134,977.77	\$ 2,364.54	\$ 2,975.59	\$ 5,340.13
33	10/1/2027	\$ 1,132,002.18	\$ 2,358.34	\$ 2,981.79	\$ 5,340.13
34	11/1/2027	\$ 1,129,020.39	\$ 2,352.13	\$ 2,988.00	\$ 5,340.13
35	12/1/2027	\$ 1,126,032.39	\$ 2,345.91	\$ 2,994.22	\$ 5,340.13
36	1/1/2028	\$ 1,123,038.17	\$ 2,339.67	\$ 3,000.46	\$ 5,340.13
37	2/1/2028	\$ 1,120,037.71	\$ 2,333.42	\$ 3,006.71	\$ 5,340.13

38	3/1/2028	\$	1,117,030.99	\$	2,327.15	\$3,012.98	\$	5,340.13
39	4/1/2028	\$	1,114,018.02	\$	2,320.88	\$3,019.25	\$	5,340.13
40	5/1/2028	\$	1,110,998.76	\$	2,314.59	\$3,025.54	\$	5,340.13
41	6/1/2028	\$	1,107,973.22	\$	2,308.28	\$3,031.85	\$	5,340.13
42	7/1/2028	\$	1,104,941.37	\$	2,301.97	\$3,038.16	\$	5,340.13
43	8/1/2028	\$	1,101,903.21	\$	2,295.64	\$3,044.49	\$	5,340.13
44	9/1/2028	\$	1,098,858.71	\$	2,289.29	\$3,050.84	\$	5,340.13
45	10/1/2028	\$	1,095,807.88	\$	2,282.94	\$3,057.19	\$	5,340.13
46	11/1/2028	\$	1,092,750.68	\$	2,276.57	\$3,063.56	\$	5,340.13
47	12/1/2028	\$	1,089,687.12	\$	2,270.19	\$3,069.94	\$	5,340.13
48	1/1/2029	\$	1,086,617.18	\$	2,263.79	\$3,076.34	\$	5,340.13
49	2/1/2029	\$	1,083,540.84	\$	2,257.38	\$3,082.75	\$	5,340.13
50	3/1/2029	\$	1,080,458.09	\$	2,250.96	\$3,089.17	\$	5,340.13
51	4/1/2029	\$	1,077,368.92	\$	2,244.52	\$3,095.61	\$	5,340.13
52	5/1/2029	\$	1,074,273.31	\$	2,238.07	\$3,102.06	\$	5,340.13
53	6/1/2029	\$	1,071,171.26	\$	2,231.61	\$3,108.52	\$	5,340.13
54	7/1/2029	\$	1,068,062.74	\$	2,225.14	\$3,114.99	\$	5,340.13
55	8/1/2029	\$	1,064,947.74	\$	2,218.65	\$3,121.48	\$	5,340.13
56	9/1/2029	\$	1,061,826.26	\$	2,212.14	\$3,127.99	\$	5,340.13
57	10/1/2029	\$	1,058,698.27	\$	2,205.63	\$3,134.50	\$	5,340.13
58	11/1/2029	\$	1,055,563.77	\$	2,199.10	\$3,141.03	\$	5,340.13
59	12/1/2029	\$	1,052,422.73	\$	2,192.55	\$3,147.58	\$	5,340.13
60	1/1/2030	\$	1,049,275.16	\$	2,185.99	\$3,154.14	\$	5,340.13
61	2/1/2030	\$	1,046,121.02	\$	2,179.42	\$3,160.71	\$	5,340.13
62	3/1/2030	\$	1,042,960.31	\$	2,172.84	\$3,167.29	\$	5,340.13
63	4/1/2030	\$	1,039,793.02	\$	2,166.24	\$3,173.89	\$	5,340.13
64	5/1/2030	\$	1,036,619.13	\$	2,159.63	\$3,180.50	\$	5,340.13
65	6/1/2030	\$	1,033,438.63	\$	2,153.00	\$3,187.13	\$	5,340.13
66	7/1/2030	\$	1,030,251.50	\$	2,146.36	\$3,193.77	\$	5,340.13
67	8/1/2030	\$	1,027,057.73	\$	2,139.71	\$3,200.42	\$	5,340.13
68	9/1/2030	\$	1,023,857.31	\$	2,133.04	\$3,207.09	\$	5,340.13
69	10/1/2030	\$	1,020,650.22	\$	2,126.36	\$3,213.77	\$	5,340.13
70	11/1/2030	\$	1,017,436.45	\$	2,119.66	\$3,220.47	\$	5,340.13
71	12/1/2030	\$	1,014,215.99	\$	2,112.95	\$3,227.18	\$	5,340.13
72	1/1/2031	\$	1,010,988.81	\$	2,106.23	\$3,233.90	\$	5,340.13
73	2/1/2031	\$	1,007,754.91	\$	2,099.49	\$3,240.64	\$	5,340.13
74	3/1/2031	\$	1,004,514.28	\$	2,092.74	\$3,247.39	\$	5,340.13
75	4/1/2031	\$	1,001,266.89	\$	2,085.98	\$3,254.15	\$	5,340.13
76	5/1/2031	\$	998,012.74	\$	2,079.20	\$3,260.93	\$	5,340.13
77	6/1/2031	\$	994,751.80	\$	2,072.40	\$3,267.73	\$	5,340.13
78	7/1/2031	\$	991,484.08	\$	2,065.60	\$3,274.53	\$	5,340.13
79	8/1/2031	\$	988,209.54	\$	2,058.77	\$3,281.36	\$	5,340.13
80	9/1/2031	\$	984,928.19	\$	2,051.94	\$3,288.19	\$	5,340.13
81	10/1/2031	\$	981,640.00	\$	2,045.09	\$3,295.04	\$	5,340.13
82	11/1/2031	\$	978,344.96	\$	2,038.22	\$3,301.91	\$	5,340.13
83	12/1/2031	\$	975,043.05	\$	2,031.34	\$3,308.79	\$	5,340.13
84	1/1/2032	\$	971,734.26	\$	2,024.45	\$3,315.68	\$	5,340.13

85	2/1/2032	\$	968,418.58	\$	2,017.54	\$3,322.59	\$	5,340.13	
86	3/1/2032	\$	965,096.00	\$	2,010.62	\$3,329.51	\$	5,340.13	
87	4/1/2032	\$	961,766.49	\$	2,003.68	\$3,336.45	\$	5,340.13	
88	5/1/2032	\$	958,430.04	\$	1,996.73	\$3,343.40	\$	5,340.13	
89	6/1/2032	\$	955,086.65	\$	1,989.77	\$3,350.36	\$	5,340.13	
90	7/1/2032	\$	951,736.29	\$	1,982.79	\$3,357.34	\$	5,340.13	
91	8/1/2032	\$	948,378.94	\$	1,975.79	\$3,364.34	\$	5,340.13	
92	9/1/2032	\$	945,014.61	\$	1,968.79	\$3,371.34	\$	5,340.13	
93	10/1/2032	\$	941,643.26	\$	1,961.76	\$3,378.37	\$	5,340.13	
94	11/1/2032	\$	938,264.90	\$	1,954.72	\$3,385.41	\$	5,340.13	
95	12/1/2032	\$	934,879.49	\$	1,947.67	\$3,392.46	\$	5,340.13	
96	1/1/2033	\$	931,487.03	\$	1,940.60	\$3,399.53	\$	5,340.13	
97	2/1/2033	\$	928,087.50	\$	1,933.52	\$3,406.61	\$	5,340.13	
98	3/1/2033	\$	924,680.89	\$	1,926.42	\$3,413.71	\$	5,340.13	
99	4/1/2033	\$	921,267.18	\$	1,919.31	\$3,420.82	\$	5,340.13	
100	5/1/2033	\$	917,846.37	\$	1,912.18	\$3,427.95	\$	5,340.13	
101	6/1/2033	\$	914,418.42	\$	1,905.04	\$3,435.09	\$	5,340.13	
102	7/1/2033	\$	910,983.33	\$	1,897.89	\$3,442.24	\$	5,340.13	
103	8/1/2033	\$	907,541.09	\$	1,890.72	\$3,449.41	\$	5,340.13	
104	9/1/2033	\$	904,091.68	\$	1,883.53	\$3,456.60	\$	5,340.13	
105	10/1/2033	\$	900,635.07	\$	1,876.33	\$3,463.80	\$	5,340.13	
106	11/1/2033	\$	897,171.27	\$	1,869.11	\$3,471.02	\$	5,340.13	
107	12/1/2033	\$	893,700.25	\$	1,861.88	\$3,478.25	\$	5,340.13	
108	1/1/2034	\$	890,222.00	\$	1,854.63	\$3,485.50	\$	5,340.13	
109	2/1/2034	\$	886,736.51	\$	1,847.37	\$3,492.76	\$	5,340.13	
110	3/1/2034	\$	883,243.75	\$	1,840.10	\$3,500.03	\$	5,340.13	
111	4/1/2034	\$	879,743.72	\$	1,832.80	\$3,507.33	\$	5,340.13	
112	5/1/2034	\$	876,236.39	\$	1,825.50	\$3,514.63	\$	5,340.13	
113	6/1/2034	\$	872,721.76	\$	1,818.17	\$3,521.96	\$	5,340.13	
114	7/1/2034	\$	869,199.80	\$	1,810.84	\$3,529.29	\$	5,340.13	
115	8/1/2034	\$	865,670.51	\$	1,803.48	\$3,536.65	\$	5,340.13	
116	9/1/2034	\$	862,133.86	\$	1,796.12	\$3,544.01	\$	5,340.13	
117	10/1/2034	\$	858,589.85	\$	1,788.73	\$3,551.40	\$	5,340.13	
118	11/1/2034	\$	855,038.45	\$	1,781.33	\$3,558.80	\$	5,340.13	
119	12/1/2034	\$	851,479.66	\$	1,773.92	\$3,566.21	\$	5,340.13	
120	1/1/2035	\$	847,913.45	\$	1,766.49	\$3,573.64	\$	5,340.13	Total payment
	2/1/2035	\$	844,339.81	\$	260,478.70	\$	346,014.19		\$ 1,450,832.70

Balance Due on February 1, 2035	\$ 844,339.81
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