

ANTICIPATED AMORTIZATION & PAYMENT SCHEDULE

	Payment Date	Beginning Balance	Payment	Interest	Principal	Ending Balance
1	03-31-2028	\$ 880,000.00	\$ 22,141.42	\$ 17,600.00	\$ 4,541.42	\$ 875,458.58
2	06-30-2028	\$ 875,458.58	\$ 22,141.42	\$ 17,509.17	\$ 4,632.25	\$ 870,826.33
3	09-30-2028	\$ 870,826.33	\$ 22,141.42	\$ 17,416.53	\$ 4,724.89	\$ 866,101.44
4	12-31-2028	\$ 866,101.44	\$ 22,141.42	\$ 17,322.03	\$ 4,819.39	\$ 861,282.05
5	03-31-2029	\$ 861,282.05	\$ 22,141.42	\$ 17,225.64	\$ 4,915.78	\$ 856,366.27
6	06-30-2029	\$ 856,366.27	\$ 22,141.42	\$ 17,127.33	\$ 5,014.10	\$ 851,352.17
7	09-30-2029	\$ 851,352.17	\$ 22,141.42	\$ 17,027.04	\$ 5,114.38	\$ 846,237.79
8	12-31-2029	\$ 846,237.79	\$ 22,141.42	\$ 16,924.76	\$ 5,216.67	\$ 841,021.12
9	03-31-2030	\$ 841,021.12	\$ 22,141.42	\$ 16,820.42	\$ 5,321.00	\$ 835,700.12
10	06-30-2030	\$ 835,700.12	\$ 22,141.42	\$ 16,714.00	\$ 5,427.42	\$ 830,272.70
11	09-30-2030	\$ 830,272.70	\$ 22,141.42	\$ 16,605.45	\$ 5,535.97	\$ 824,736.73
12	12-31-2030	\$ 824,736.73	\$ 22,141.42	\$ 16,494.73	\$ 5,646.69	\$ 819,090.04
13	03-31-2031	\$ 819,090.04	\$ 22,141.42	\$ 16,381.80	\$ 5,759.62	\$ 813,330.42
14	06-30-2031	\$ 813,330.42	\$ 22,141.42	\$ 16,266.61	\$ 5,874.81	\$ 807,455.61
15	09-30-2031	\$ 807,455.61	\$ 22,141.42	\$ 16,149.11	\$ 5,992.31	\$ 801,463.32
16	12-31-2031		\$ 801,463.32			

Assumptions made **

Principal:	\$ 800,000.00
Interest Rate:	8.00%
Default Rate:	10.00%
Closing Date:	10/1/2026
Accrual Period:	10/1/2026 – 12/31/2027
Interest Accrued:	\$ 80,000.00
Capitalized Balance:	\$ 880,000.00
Amortization Period:	20 years
Payment Frequency:	Quarterly
Quarterly Payment:	\$ 22,141.42
Balloon Payment Amt	\$ 801,463.32
Balloon Payment Date	12/31/2023

** This amortization schedule will change if 1) The principal amount raised through the offering is less than \$800,000 and 2) The offering does not close on 9/30/2026.