

**Bern Creek Improvement Association
Amortization Schedule**

\$ 56,219.35 **Current Principal**
 4.75% **Current Rate**
 act/360 **Calculation Method**
 \$ 900.86 **Current Payment**

This is a variable rate loan. The next rate change date is 03/22/2016.

3/4/2015	# of Days	Interest	Principal	Balance
4/4/2015	31.00	229.95	670.91	55,548.44
5/4/2015	30.00	219.88	680.98	54,867.46
6/4/2015	31.00	224.42	676.44	54,191.03
7/4/2015	30.00	214.51	686.35	53,504.67
8/4/2015	31.00	218.85	682.01	52,822.66
9/4/2015	31.00	216.06	684.80	52,137.86
10/4/2015	30.00	206.38	694.48	51,443.38
11/4/2015	31.00	210.42	690.44	50,752.94
12/4/2015	30.00	200.90	699.96	50,052.97
1/4/2016	31.00	204.73	696.13	49,356.84
2/4/2016	31.00	201.88	698.98	48,657.87
3/4/2016	29.00	186.18	714.68	47,943.19
4/4/2016	31.00	196.10	704.76	47,238.43
5/4/2016	30.00	186.99	713.87	46,524.56
6/4/2016	31.00	190.30	710.56	45,814.00
7/4/2016	30.00	181.35	719.51	45,094.48
8/4/2016	31.00	184.45	716.41	44,378.07
9/4/2016	31.00	181.52	719.34	43,658.73
10/4/2016	30.00	172.82	728.04	42,930.69
11/4/2016	31.00	175.60	725.26	42,205.42
12/4/2016	30.00	167.06	733.80	41,471.63
1/4/2017	31.00	169.63	731.23	40,740.40
2/4/2017	31.00	166.64	734.22	40,006.18
3/4/2017	28.00	147.80	753.06	39,253.12
4/4/2017	31.00	160.56	740.30	38,512.81
5/4/2017	30.00	152.45	748.41	37,764.40
6/4/2017	31.00	154.47	746.39	37,018.01
7/4/2017	30.00	146.53	754.33	36,263.68
8/4/2017	31.00	148.33	752.53	35,511.15
9/4/2017	31.00	145.25	755.61	34,755.54
10/4/2017	30.00	137.57	763.29	33,992.25
11/4/2017	31.00	139.04	761.82	33,230.43
12/4/2017	30.00	131.54	769.32	32,461.11
1/4/2018	31.00	132.77	768.09	31,693.02
2/4/2018	31.00	129.63	771.23	30,921.79

3/4/2018	28.00	114.24	786.62	30,135.17
4/4/2018	31.00	123.26	777.60	29,357.57
5/4/2018	30.00	116.21	784.65	28,572.92
6/4/2018	31.00	116.87	783.99	27,788.93
7/4/2018	30.00	110.00	790.86	26,998.07
8/4/2018	31.00	110.43	790.43	26,207.64
9/4/2018	31.00	107.20	793.66	25,413.98
10/4/2018	30.00	100.60	800.26	24,613.71
11/4/2018	31.00	100.68	800.18	23,813.53
12/4/2018	30.00	94.26	806.60	23,006.93
1/4/2019	31.00	94.10	806.76	22,200.18
2/4/2019	31.00	90.80	810.06	21,390.12
3/4/2019	28.00	79.02	821.84	20,568.29
4/4/2019	31.00	84.13	816.73	19,751.56
5/4/2019	30.00	78.18	822.68	18,928.88
6/4/2019	31.00	77.42	823.44	18,105.44
7/4/2019	30.00	71.67	829.19	17,276.25
8/4/2019	31.00	70.66	830.20	16,446.06
9/4/2019	31.00	67.27	833.59	15,612.46
10/4/2019	30.00	61.80	839.06	14,773.40
11/4/2019	31.00	60.43	840.43	13,932.97
12/4/2019	30.00	55.15	845.71	13,087.26
1/4/2020	31.00	53.53	847.33	12,239.93
2/4/2020	31.00	50.06	850.80	11,389.14
3/4/2020	29.00	43.58	857.28	10,531.86
4/4/2020	31.00	43.08	857.78	9,674.08
5/4/2020	30.00	38.29	862.57	8,811.51
6/4/2020	31.00	36.04	864.82	7,946.69
7/4/2020	30.00	31.46	869.40	7,077.29
8/4/2020	31.00	28.95	871.91	6,205.37
9/4/2020	31.00	25.38	875.48	5,329.90
10/4/2020	30.00	21.10	879.76	4,450.13
11/4/2020	31.00	18.20	882.66	3,567.48
12/4/2020	30.00	14.12	886.74	2,680.74
1/4/2021	31.00	10.96	889.90	1,790.84
2/4/2021	31.00	7.33	893.53	897.31
3/4/2021	28.00	3.32	897.30	0.00