

Apartments on Gerhardt 1 Bedroom

Investment Summary:	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	
Development: Isabel											
Est value of Property-Growth @	10,0%	R 890 509,40	R 979 560,34	R 1 077 516,37	R 1 185 268,01	R 1 303 794,81	R 1 434 174,29	R 1 577 591,72	R 1 735 350,90	R 1 908 885,99	R 2 099 774,58
Cumulative Cash Outflow Year 1-4)											R 63 346,08
Cumulative Cash Inflow (Year 5-10)											R 434 677,24
											R 498 023,32
Outstanding Bond:											R 476 081,64
Total (Bond - Cumulative 10 Year Cashflow)											R -21 941,68
Estimated Position after 10 years with an initial investment of											
											R 161 910,80
											INCOME: R 2 121 716,27
Purchase Price of Property:		R 809 554,00									
Deposit		R 161 910,80									
80% Bond Amount		R 647 643,20	R 637 257,13	R 625 755,02	R 613 016,95	R 598 910,12	R 583 287,43	R 565 986,00	R 546 825,44	R 525 605,98	R 502 106,39
End of Year Outstanding Bond:		R 637 257,13	R 625 755,02	R 613 016,95	R 598 910,12	R 583 287,43	R 565 986,00	R 546 825,44	R 525 605,98	R 502 106,39	R 476 081,64
Bond Interest:	10,25%										
Bond Term (Years):	20										
Monthly Bond Repayment:		R 6 357,55	R 6 357,55	R 6 357,55	R 6 357,55	R 6 357,55	R 6 357,55	R 6 357,55	R 6 357,55	R 6 357,55	R 6 357,55
Less Monthly Expenses:	Increase:										
Levies: Home Owners Ass.	8,0%	R -	R 746,79	R 806,53	R 871,06	R 940,74	R 1 016,00	R 1 097,28	R 1 185,06	R 1 279,87	R 1 382,26
Rates & Taxes	8,0%	R 629,00	R 679,32	R 733,67	R 792,36	R 855,75	R 924,21	R 998,14	R 1 078,00	R 1 164,24	R 1 257,37
Total Expenses		R 629,00	R 1 426,11	R 1 540,20	R 1 663,41	R 1 796,49	R 1 940,21	R 2 095,42	R 2 263,06	R 2 444,10	R 2 639,63
Monthly Rental											
Projected Rental Income: * 2nd year increase 15% to cover levy	10,0%	R 7 750,00	R 8 525,00	R 9 377,50	R 10 315,25	R 11 346,78	R 12 481,45	R 13 729,60	R 15 102,56	R 16 612,81	R 18 274,09
Net Rental Income:		R 7 121,00	R 7 098,89	R 7 837,30	R 8 651,84	R 9 550,29	R 10 541,25	R 11 634,17	R 12 839,50	R 14 168,71	R 15 634,46
Monthly Cash Requirement:		R 763,45	R 741,34	R 1 479,75	R 2 294,29	R 3 192,74	R 4 183,70	R 5 276,63	R 6 481,95	R 7 811,16	R 9 276,92
Annual Shortfall / Surplus:		R 9 161,44	R 8 896,12	R 17 757,05	R 27 531,46	R 38 312,89	R 50 204,39	R 63 319,53	R 77 783,44	R 93 733,98	R 111 323,01

INVESTMENT SCENARIO BASED ON A 80% BOND ALTHOUGH FINANCE REQUIREMENTS DEPENDS ON CLIENT CREDIT RATING

Bond Calculator

Input Variables

Bond Amount	647 643,20
Annual Interest Rate	10,25%
Bond Period in Years	20
Additional Monthly Bond Repayment	-
Annual Interest Rate Sensitivity	12,0%
Average Annual Inflation Rate	8,0%

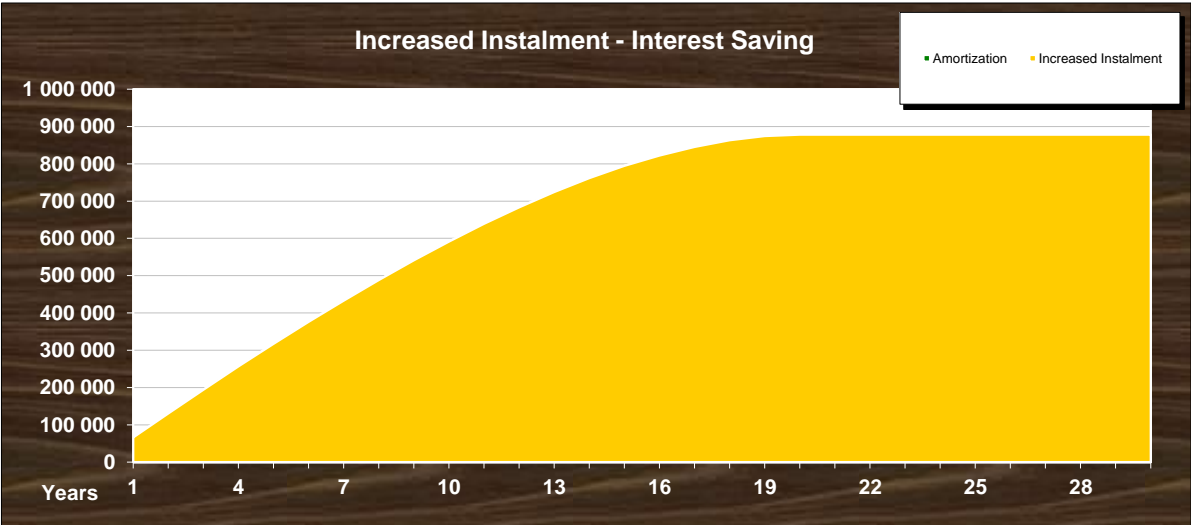
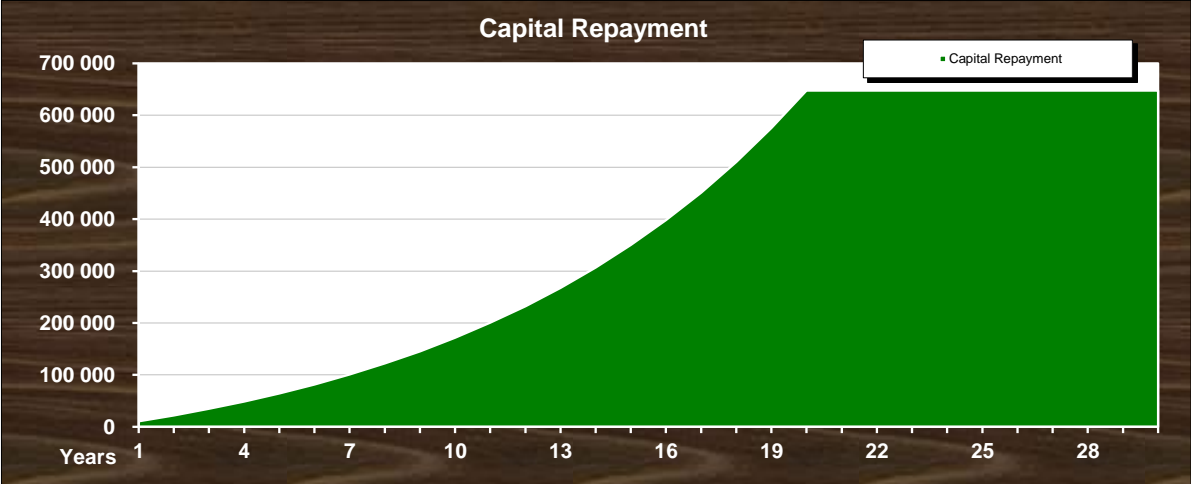
Calculation Results

Monthly Bond Repayment	6 357,55
Total Interest over Bond Period	878 167,99
Total Bond Repayment over Bond Period	1 525 811,19

Net Disposable Income	#REF!
Maximum Bond Qualification Amount	#REF!
Minimum Required Net Disposable Income	21 192
Interest Rate Safety	#REF!

Increased Instalment Repayment Amount	6 357,55
Total Adjusted Interest over Bond Period	878 167,99
Adjusted Bond Repayment Period (in months)	240,00
Adjusted Bond Repayment Period (in years)	20,00
Interest Saving	-
Present Value of Interest Saving	-

Monthly Bond Repayment @ 10,25%	6 357,55
Monthly Bond Repayment @ 12,0%	7 131,11
Monthly Difference	773,56



Annual Amortization Table

Years	Opening Balance	Loan Repayment	Interest Charged	Capital Repaid	Closing Balance	% Capital Outstanding
1	647 643,20	76 290,56	65 904,49	10 386,07	637 257,13	98,4%
2	637 257,13	76 290,56	64 788,45	11 502,11	625 755,02	96,6%
3	625 755,02	76 290,56	63 552,49	12 738,07	613 016,95	94,7%
4	613 016,95	76 290,56	62 183,72	14 106,84	598 910,12	92,5%
5	598 910,12	76 290,56	60 667,87	15 622,69	583 287,43	90,1%
6	583 287,43	76 290,56	58 989,13	17 301,43	565 986,00	87,4%
7	565 986,00	76 290,56	57 130,00	19 160,56	546 825,44	84,4%
8	546 825,44	76 290,56	55 071,10	21 219,46	525 605,98	81,2%
9	525 605,98	76 290,56	52 790,96	23 499,60	502 106,39	77,5%
10	502 106,39	76 290,56	50 265,81	26 024,75	476 081,64	73,5%
11	476 081,64	76 290,56	47 469,32	28 821,24	447 260,39	69,1%
12	447 260,39	76 290,56	44 372,33	31 918,23	415 342,16	64,1%
13	415 342,16	76 290,56	40 942,55	35 348,01	379 994,15	58,7%
14	379 994,15	76 290,56	37 144,22	39 146,34	340 847,81	52,6%
15	340 847,81	76 290,56	32 937,75	43 352,81	297 495,00	45,9%
16	297 495,00	76 290,56	28 279,27	48 011,29	249 483,71	38,5%
17	249 483,71	76 290,56	23 120,21	53 170,35	196 313,35	30,3%
18	196 313,35	76 290,56	17 406,78	58 883,78	137 429,57	21,2%
19	137 429,57	76 290,56	11 079,41	65 211,15	72 218,42	11,2%
20	72 218,42	76 290,56	4 072,14	72 218,42	-	0,0%
21	-	-	-	-	-	0,0%
22	-	-	-	-	-	0,0%
23	-	-	-	-	-	0,0%
24	-	-	-	-	-	0,0%
25	-	-	-	-	-	0,0%
26	-	-	-	-	-	0,0%
27	-	-	-	-	-	0,0%
28	-	-	-	-	-	0,0%
29	-	-	-	-	-	0,0%
30	-	-	-	-	-	0,0%

Monthly Amortization Table

Repayment Number	Opening Balance	Loan Repayment	Interest Charged	Capital Repaid	Closing Balance	% Capital Outstanding
1	647 643,20	6 357,55	5 531,95	825,59	646 817,61	99,87%
2	646 817,61	6 357,55	5 524,90	832,65	645 984,96	99,74%
3	645 984,96	6 357,55	5 517,79	839,76	645 145,20	99,61%
4	645 145,20	6 357,55	5 510,62	846,93	644 298,27	99,48%
5	644 298,27	6 357,55	5 503,38	854,17	643 444,10	99,35%
6	643 444,10	6 357,55	5 496,09	861,46	642 582,64	99,22%
7	642 582,64	6 357,55	5 488,73	868,82	641 713,82	99,08%
8	641 713,82	6 357,55	5 481,31	876,24	640 837,58	98,95%
9	640 837,58	6 357,55	5 473,82	883,73	639 953,86	98,81%
10	639 953,86	6 357,55	5 466,27	891,27	639 062,58	98,68%
11	639 062,58	6 357,55	5 458,66	898,89	638 163,69	98,54%
12	638 163,69	6 357,55	5 450,98	906,57	637 257,13	98,40%
13	637 257,13	6 357,55	5 443,24	914,31	636 342,82	98,26%
14	636 342,82	6 357,55	5 435,43	922,12	635 420,70	98,11%
15	635 420,70	6 357,55	5 427,55	929,99	634 490,71	97,97%
16	634 490,71	6 357,55	5 419,61	937,94	633 552,77	97,82%
17	633 552,77	6 357,55	5 411,60	945,95	632 606,82	97,68%
18	632 606,82	6 357,55	5 403,52	954,03	631 652,79	97,53%
19	631 652,79	6 357,55	5 395,37	962,18	630 690,61	97,38%
20	630 690,61	6 357,55	5 387,15	970,40	629 720,21	97,23%
21	629 720,21	6 357,55	5 378,86	978,69	628 741,53	97,08%
22	628 741,53	6 357,55	5 370,50	987,05	627 754,48	96,93%
23	627 754,48	6 357,55	5 362,07	995,48	626 759,00	96,78%
24	626 759,00	6 357,55	5 353,57	1 003,98	625 755,02	96,62%
25	625 755,02	6 357,55	5 344,99	1 012,56	624 742,47	96,46%
26	624 742,47	6 357,55	5 336,34	1 021,20	623 721,26	96,31%
27	623 721,26	6 357,55	5 327,62	1 029,93	622 691,33	96,15%
28	622 691,33	6 357,55	5 318,82	1 038,72	621 652,61	95,99%
29	621 652,61	6 357,55	5 309,95	1 047,60	620 605,01	95,83%
30	620 605,01	6 357,55	5 301,00	1 056,55	619 548,47	95,66%
31	619 548,47	6 357,55	5 291,98	1 065,57	618 482,90	95,50%
32	618 482,90	6 357,55	5 282,87	1 074,67	617 408,22	95,33%
33	617 408,22	6 357,55	5 273,70	1 083,85	616 324,37	95,16%
34	616 324,37	6 357,55	5 264,44	1 093,11	615 231,26	95,00%
35	615 231,26	6 357,55	5 255,10	1 102,45	614 128,82	94,83%
36	614 128,82	6 357,55	5 245,68	1 111,86	613 016,95	94,65%
37	613 016,95	6 357,55	5 236,19	1 121,36	611 895,59	94,48%
38	611 895,59	6 357,55	5 226,61	1 130,94	610 764,66	94,31%
39	610 764,66	6 357,55	5 216,95	1 140,60	609 624,06	94,13%
40	609 624,06	6 357,55	5 207,21	1 150,34	608 473,72	93,95%
41	608 473,72	6 357,55	5 197,38	1 160,17	607 313,55	93,77%
42	607 313,55	6 357,55	5 187,47	1 170,08	606 143,47	93,59%
43	606 143,47	6 357,55	5 177,48	1 180,07	604 963,40	93,41%
44	604 963,40	6 357,55	5 167,40	1 190,15	603 773,25	93,23%
45	603 773,25	6 357,55	5 157,23	1 200,32	602 572,93	93,04%
46	602 572,93	6 357,55	5 146,98	1 210,57	601 362,36	92,85%
47	601 362,36	6 357,55	5 136,64	1 220,91	600 141,45	92,67%
48	600 141,45	6 357,55	5 126,21	1 231,34	598 910,12	92,48%
49	598 910,12	6 357,55	5 115,69	1 241,86	597 668,26	92,28%
50	597 668,26	6 357,55	5 105,08	1 252,46	596 415,80	92,09%
51	596 415,80	6 357,55	5 094,38	1 263,16	595 152,63	91,90%
52	595 152,63	6 357,55	5 083,60	1 273,95	593 878,68	91,70%
53	593 878,68	6 357,55	5 072,71	1 284,83	592 593,85	91,50%
54	592 593,85	6 357,55	5 061,74	1 295,81	591 298,04	91,30%
55	591 298,04	6 357,55	5 050,67	1 306,88	589 991,17	91,10%
56	589 991,17	6 357,55	5 039,51	1 318,04	588 673,13	90,89%
57	588 673,13	6 357,55	5 028,25	1 329,30	587 343,83	90,69%
58	587 343,83	6 357,55	5 016,90	1 340,65	586 003,18	90,48%
59	586 003,18	6 357,55	5 005,44	1 352,10	584 651,08	90,27%
60	584 651,08	6 357,55	4 993,89	1 363,65	583 287,43	90,06%
61	583 287,43	6 357,55	4 982,25	1 375,30	581 912,13	89,85%

Monthly Amortization Table

Repayment Number	Opening Balance	Loan Repayment	Interest Charged	Capital Repaid	Closing Balance	% Capital Outstanding
62	581 912,13	6 357,55	4 970,50	1 387,05	580 525,08	89,64%
63	580 525,08	6 357,55	4 958,65	1 398,89	579 126,18	89,42%
64	579 126,18	6 357,55	4 946,70	1 410,84	577 715,34	89,20%
65	577 715,34	6 357,55	4 934,65	1 422,89	576 292,44	88,98%
66	576 292,44	6 357,55	4 922,50	1 435,05	574 857,40	88,76%
67	574 857,40	6 357,55	4 910,24	1 447,31	573 410,09	88,54%
68	573 410,09	6 357,55	4 897,88	1 459,67	571 950,42	88,31%
69	571 950,42	6 357,55	4 885,41	1 472,14	570 478,28	88,09%
70	570 478,28	6 357,55	4 872,84	1 484,71	568 993,57	87,86%
71	568 993,57	6 357,55	4 860,15	1 497,39	567 496,18	87,62%
72	567 496,18	6 357,55	4 847,36	1 510,18	565 986,00	87,39%
73	565 986,00	6 357,55	4 834,46	1 523,08	564 462,91	87,16%
74	564 462,91	6 357,55	4 821,45	1 536,09	562 926,82	86,92%
75	562 926,82	6 357,55	4 808,33	1 549,21	561 377,61	86,68%
76	561 377,61	6 357,55	4 795,10	1 562,45	559 815,16	86,44%
77	559 815,16	6 357,55	4 781,75	1 575,79	558 239,37	86,20%
78	558 239,37	6 357,55	4 768,29	1 589,25	556 650,12	85,95%
79	556 650,12	6 357,55	4 754,72	1 602,83	555 047,29	85,70%
80	555 047,29	6 357,55	4 741,03	1 616,52	553 430,77	85,45%
81	553 430,77	6 357,55	4 727,22	1 630,33	551 800,45	85,20%
82	551 800,45	6 357,55	4 713,30	1 644,25	550 156,20	84,95%
83	550 156,20	6 357,55	4 699,25	1 658,30	548 497,90	84,69%
84	548 497,90	6 357,55	4 685,09	1 672,46	546 825,44	84,43%
85	546 825,44	6 357,55	4 670,80	1 686,75	545 138,69	84,17%
86	545 138,69	6 357,55	4 656,39	1 701,15	543 437,54	83,91%
87	543 437,54	6 357,55	4 641,86	1 715,68	541 721,86	83,65%
88	541 721,86	6 357,55	4 627,21	1 730,34	539 991,52	83,38%
89	539 991,52	6 357,55	4 612,43	1 745,12	538 246,40	83,11%
90	538 246,40	6 357,55	4 597,52	1 760,03	536 486,37	82,84%
91	536 486,37	6 357,55	4 582,49	1 775,06	534 711,31	82,56%
92	534 711,31	6 357,55	4 567,33	1 790,22	532 921,09	82,29%
93	532 921,09	6 357,55	4 552,03	1 805,51	531 115,58	82,01%
94	531 115,58	6 357,55	4 536,61	1 820,93	529 294,65	81,73%
95	529 294,65	6 357,55	4 521,06	1 836,49	527 458,16	81,44%
96	527 458,16	6 357,55	4 505,37	1 852,17	525 605,98	81,16%
97	525 605,98	6 357,55	4 489,55	1 868,00	523 737,99	80,87%
98	523 737,99	6 357,55	4 473,60	1 883,95	521 854,04	80,58%
99	521 854,04	6 357,55	4 457,50	1 900,04	519 953,99	80,28%
100	519 953,99	6 357,55	4 441,27	1 916,27	518 037,72	79,99%
101	518 037,72	6 357,55	4 424,91	1 932,64	516 105,08	79,69%
102	516 105,08	6 357,55	4 408,40	1 949,15	514 155,93	79,39%
103	514 155,93	6 357,55	4 391,75	1 965,80	512 190,13	79,09%
104	512 190,13	6 357,55	4 374,96	1 982,59	510 207,54	78,78%
105	510 207,54	6 357,55	4 358,02	1 999,52	508 208,02	78,47%
106	508 208,02	6 357,55	4 340,94	2 016,60	506 191,41	78,16%
107	506 191,41	6 357,55	4 323,72	2 033,83	504 157,59	77,84%
108	504 157,59	6 357,55	4 306,35	2 051,20	502 106,39	77,53%
109	502 106,39	6 357,55	4 288,83	2 068,72	500 037,66	77,21%
110	500 037,66	6 357,55	4 271,16	2 086,39	497 951,27	76,89%
111	497 951,27	6 357,55	4 253,33	2 104,21	495 847,06	76,56%
112	495 847,06	6 357,55	4 235,36	2 122,19	493 724,87	76,23%
113	493 724,87	6 357,55	4 217,23	2 140,31	491 584,56	75,90%
114	491 584,56	6 357,55	4 198,95	2 158,60	489 425,96	75,57%
115	489 425,96	6 357,55	4 180,51	2 177,03	487 248,93	75,23%
116	487 248,93	6 357,55	4 161,92	2 195,63	485 053,30	74,90%
117	485 053,30	6 357,55	4 143,16	2 214,38	482 838,92	74,55%
118	482 838,92	6 357,55	4 124,25	2 233,30	480 605,62	74,21%
119	480 605,62	6 357,55	4 105,17	2 252,37	478 353,25	73,86%
120	478 353,25	6 357,55	4 085,93	2 271,61	476 081,64	73,51%
121	476 081,64	6 357,55	4 066,53	2 291,02	473 790,62	73,16%
122	473 790,62	6 357,55	4 046,96	2 310,59	471 480,03	72,80%

Monthly Amortization Table

Repayment Number	Opening Balance	Loan Repayment	Interest Charged	Capital Repaid	Closing Balance	% Capital Outstanding
123	471 480,03	6 357,55	4 027,23	2 330,32	469 149,71	72,44%
124	469 149,71	6 357,55	4 007,32	2 350,23	466 799,49	72,08%
125	466 799,49	6 357,55	3 987,25	2 370,30	464 429,19	71,71%
126	464 429,19	6 357,55	3 967,00	2 390,55	462 038,64	71,34%
127	462 038,64	6 357,55	3 946,58	2 410,97	459 627,67	70,97%
128	459 627,67	6 357,55	3 925,99	2 431,56	457 196,11	70,59%
129	457 196,11	6 357,55	3 905,22	2 452,33	454 743,78	70,22%
130	454 743,78	6 357,55	3 884,27	2 473,28	452 270,51	69,83%
131	452 270,51	6 357,55	3 863,14	2 494,40	449 776,10	69,45%
132	449 776,10	6 357,55	3 841,84	2 515,71	447 260,39	69,06%
133	447 260,39	6 357,55	3 820,35	2 537,20	444 723,20	68,67%
134	444 723,20	6 357,55	3 798,68	2 558,87	442 164,33	68,27%
135	442 164,33	6 357,55	3 776,82	2 580,73	439 583,60	67,87%
136	439 583,60	6 357,55	3 754,78	2 602,77	436 980,83	67,47%
137	436 980,83	6 357,55	3 732,54	2 625,00	434 355,83	67,07%
138	434 355,83	6 357,55	3 710,12	2 647,42	431 708,40	66,66%
139	431 708,40	6 357,55	3 687,51	2 670,04	429 038,37	66,25%
140	429 038,37	6 357,55	3 664,70	2 692,84	426 345,52	65,83%
141	426 345,52	6 357,55	3 641,70	2 715,85	423 629,68	65,41%
142	423 629,68	6 357,55	3 618,50	2 739,04	420 890,63	64,99%
143	420 890,63	6 357,55	3 595,11	2 762,44	418 128,20	64,56%
144	418 128,20	6 357,55	3 571,51	2 786,03	415 342,16	64,13%
145	415 342,16	6 357,55	3 547,71	2 809,83	412 532,33	63,70%
146	412 532,33	6 357,55	3 523,71	2 833,83	409 698,49	63,26%
147	409 698,49	6 357,55	3 499,51	2 858,04	406 840,46	62,82%
148	406 840,46	6 357,55	3 475,10	2 882,45	403 958,01	62,37%
149	403 958,01	6 357,55	3 450,47	2 907,07	401 050,93	61,92%
150	401 050,93	6 357,55	3 425,64	2 931,90	398 119,03	61,47%
151	398 119,03	6 357,55	3 400,60	2 956,95	395 162,08	61,02%
152	395 162,08	6 357,55	3 375,34	2 982,20	392 179,88	60,55%
153	392 179,88	6 357,55	3 349,87	3 007,68	389 172,20	60,09%
154	389 172,20	6 357,55	3 324,18	3 033,37	386 138,84	59,62%
155	386 138,84	6 357,55	3 298,27	3 059,28	383 079,56	59,15%
156	383 079,56	6 357,55	3 272,14	3 085,41	379 994,15	58,67%
157	379 994,15	6 357,55	3 245,78	3 111,76	376 882,39	58,19%
158	376 882,39	6 357,55	3 219,20	3 138,34	373 744,04	57,71%
159	373 744,04	6 357,55	3 192,40	3 165,15	370 578,89	57,22%
160	370 578,89	6 357,55	3 165,36	3 192,19	367 386,71	56,73%
161	367 386,71	6 357,55	3 138,09	3 219,45	364 167,26	56,23%
162	364 167,26	6 357,55	3 110,60	3 246,95	360 920,30	55,73%
163	360 920,30	6 357,55	3 082,86	3 274,69	357 645,62	55,22%
164	357 645,62	6 357,55	3 054,89	3 302,66	354 342,96	54,71%
165	354 342,96	6 357,55	3 026,68	3 330,87	351 012,09	54,20%
166	351 012,09	6 357,55	2 998,23	3 359,32	347 652,78	53,68%
167	347 652,78	6 357,55	2 969,53	3 388,01	344 264,76	53,16%
168	344 264,76	6 357,55	2 940,59	3 416,95	340 847,81	52,63%
169	340 847,81	6 357,55	2 911,41	3 446,14	337 401,67	52,10%
170	337 401,67	6 357,55	2 881,97	3 475,57	333 926,10	51,56%
171	333 926,10	6 357,55	2 852,29	3 505,26	330 420,84	51,02%
172	330 420,84	6 357,55	2 822,34	3 535,20	326 885,64	50,47%
173	326 885,64	6 357,55	2 792,15	3 565,40	323 320,24	49,92%
174	323 320,24	6 357,55	2 761,69	3 595,85	319 724,39	49,37%
175	319 724,39	6 357,55	2 730,98	3 626,57	316 097,82	48,81%
176	316 097,82	6 357,55	2 700,00	3 657,54	312 440,27	48,24%
177	312 440,27	6 357,55	2 668,76	3 688,79	308 751,49	47,67%
178	308 751,49	6 357,55	2 637,25	3 720,29	305 031,19	47,10%
179	305 031,19	6 357,55	2 605,47	3 752,07	301 279,12	46,52%
180	301 279,12	6 357,55	2 573,43	3 784,12	297 495,00	45,94%
181	297 495,00	6 357,55	2 541,10	3 816,44	293 678,56	45,35%
182	293 678,56	6 357,55	2 508,50	3 849,04	289 829,51	44,75%
183	289 829,51	6 357,55	2 475,63	3 881,92	285 947,59	44,15%

Monthly Amortization Table

Repayment Number	Opening Balance	Loan Repayment	Interest Charged	Capital Repaid	Closing Balance	% Capital Outstanding
184	285 947,59	6 357,55	2 442,47	3 915,08	282 032,52	43,55%
185	282 032,52	6 357,55	2 409,03	3 948,52	278 084,00	42,94%
186	278 084,00	6 357,55	2 375,30	3 982,25	274 101,75	42,32%
187	274 101,75	6 357,55	2 341,29	4 016,26	270 085,49	41,70%
188	270 085,49	6 357,55	2 306,98	4 050,57	266 034,93	41,08%
189	266 034,93	6 357,55	2 272,38	4 085,16	261 949,76	40,45%
190	261 949,76	6 357,55	2 237,49	4 120,06	257 829,70	39,81%
191	257 829,70	6 357,55	2 202,30	4 155,25	253 674,45	39,17%
192	253 674,45	6 357,55	2 166,80	4 190,74	249 483,71	38,52%
193	249 483,71	6 357,55	2 131,01	4 226,54	245 257,17	37,87%
194	245 257,17	6 357,55	2 094,90	4 262,64	240 994,52	37,21%
195	240 994,52	6 357,55	2 058,49	4 299,05	236 695,47	36,55%
196	236 695,47	6 357,55	2 021,77	4 335,77	232 359,70	35,88%
197	232 359,70	6 357,55	1 984,74	4 372,81	227 986,89	35,20%
198	227 986,89	6 357,55	1 947,39	4 410,16	223 576,73	34,52%
199	223 576,73	6 357,55	1 909,72	4 447,83	219 128,90	33,83%
200	219 128,90	6 357,55	1 871,73	4 485,82	214 643,08	33,14%
201	214 643,08	6 357,55	1 833,41	4 524,14	210 118,95	32,44%
202	210 118,95	6 357,55	1 794,77	4 562,78	205 556,17	31,74%
203	205 556,17	6 357,55	1 755,79	4 601,75	200 954,41	31,03%
204	200 954,41	6 357,55	1 716,49	4 641,06	196 313,35	30,31%
205	196 313,35	6 357,55	1 676,84	4 680,70	191 632,65	29,59%
206	191 632,65	6 357,55	1 636,86	4 720,68	186 911,96	28,86%
207	186 911,96	6 357,55	1 596,54	4 761,01	182 150,96	28,13%
208	182 150,96	6 357,55	1 555,87	4 801,67	177 349,28	27,38%
209	177 349,28	6 357,55	1 514,86	4 842,69	172 506,59	26,64%
210	172 506,59	6 357,55	1 473,49	4 884,05	167 622,54	25,88%
211	167 622,54	6 357,55	1 431,78	4 925,77	162 696,77	25,12%
212	162 696,77	6 357,55	1 389,70	4 967,85	157 728,93	24,35%
213	157 728,93	6 357,55	1 347,27	5 010,28	152 718,65	23,58%
214	152 718,65	6 357,55	1 304,47	5 053,07	147 665,57	22,80%
215	147 665,57	6 357,55	1 261,31	5 096,24	142 569,34	22,01%
216	142 569,34	6 357,55	1 217,78	5 139,77	137 429,57	21,22%
217	137 429,57	6 357,55	1 173,88	5 183,67	132 245,90	20,42%
218	132 245,90	6 357,55	1 129,60	5 227,95	127 017,95	19,61%
219	127 017,95	6 357,55	1 084,95	5 272,60	121 745,35	18,80%
220	121 745,35	6 357,55	1 039,91	5 317,64	116 427,71	17,98%
221	116 427,71	6 357,55	994,49	5 363,06	111 064,65	17,15%
222	111 064,65	6 357,55	948,68	5 408,87	105 655,78	16,31%
223	105 655,78	6 357,55	902,48	5 455,07	100 200,71	15,47%
224	100 200,71	6 357,55	855,88	5 501,67	94 699,05	14,62%
225	94 699,05	6 357,55	808,89	5 548,66	89 150,39	13,77%
226	89 150,39	6 357,55	761,49	5 596,05	83 554,34	12,90%
227	83 554,34	6 357,55	713,69	5 643,85	77 910,48	12,03%
228	77 910,48	6 357,55	665,49	5 692,06	72 218,42	11,15%
229	72 218,42	6 357,55	616,87	5 740,68	66 477,74	10,26%
230	66 477,74	6 357,55	567,83	5 789,72	60 688,02	9,37%
231	60 688,02	6 357,55	518,38	5 839,17	54 848,85	8,47%
232	54 848,85	6 357,55	468,50	5 889,05	48 959,81	7,56%
233	48 959,81	6 357,55	418,20	5 939,35	43 020,46	6,64%
234	43 020,46	6 357,55	367,47	5 990,08	37 030,38	5,72%
235	37 030,38	6 357,55	316,30	6 041,25	30 989,13	4,78%
236	30 989,13	6 357,55	264,70	6 092,85	24 896,29	3,84%
237	24 896,29	6 357,55	212,66	6 144,89	18 751,40	2,90%
238	18 751,40	6 357,55	160,17	6 197,38	12 554,02	1,94%
239	12 554,02	6 357,55	107,23	6 250,31	6 303,70	0,97%
240	6 303,70	6 357,55	53,84	6 303,70	-	0,00%
241	-	-	-	-	-	0,00%
242	-	-	-	-	-	0,00%
243	-	-	-	-	-	0,00%
244	-	-	-	-	-	0,00%

Monthly Amortization Table

Repayment Number	Opening Balance	Loan Repayment	Interest Charged	Capital Repaid	Closing Balance	% Capital Outstanding
245	-	-	-	-	-	0,00%
246	-	-	-	-	-	0,00%
247	-	-	-	-	-	0,00%
248	-	-	-	-	-	0,00%
249	-	-	-	-	-	0,00%
250	-	-	-	-	-	0,00%
251	-	-	-	-	-	0,00%
252	-	-	-	-	-	0,00%
253	-	-	-	-	-	0,00%
254	-	-	-	-	-	0,00%
255	-	-	-	-	-	0,00%
256	-	-	-	-	-	0,00%
257	-	-	-	-	-	0,00%
258	-	-	-	-	-	0,00%
259	-	-	-	-	-	0,00%
260	-	-	-	-	-	0,00%
261	-	-	-	-	-	0,00%
262	-	-	-	-	-	0,00%
263	-	-	-	-	-	0,00%
264	-	-	-	-	-	0,00%
265	-	-	-	-	-	0,00%
266	-	-	-	-	-	0,00%
267	-	-	-	-	-	0,00%
268	-	-	-	-	-	0,00%
269	-	-	-	-	-	0,00%
270	-	-	-	-	-	0,00%
271	-	-	-	-	-	0,00%
272	-	-	-	-	-	0,00%
273	-	-	-	-	-	0,00%
274	-	-	-	-	-	0,00%
275	-	-	-	-	-	0,00%
276	-	-	-	-	-	0,00%
277	-	-	-	-	-	0,00%
278	-	-	-	-	-	0,00%
279	-	-	-	-	-	0,00%
280	-	-	-	-	-	0,00%
281	-	-	-	-	-	0,00%
282	-	-	-	-	-	0,00%
283	-	-	-	-	-	0,00%
284	-	-	-	-	-	0,00%
285	-	-	-	-	-	0,00%
286	-	-	-	-	-	0,00%
287	-	-	-	-	-	0,00%
288	-	-	-	-	-	0,00%
289	-	-	-	-	-	0,00%
290	-	-	-	-	-	0,00%
291	-	-	-	-	-	0,00%
292	-	-	-	-	-	0,00%
293	-	-	-	-	-	0,00%
294	-	-	-	-	-	0,00%
295	-	-	-	-	-	0,00%
296	-	-	-	-	-	0,00%
297	-	-	-	-	-	0,00%
298	-	-	-	-	-	0,00%
299	-	-	-	-	-	0,00%
300	-	-	-	-	-	0,00%
301	-	-	-	-	-	0,00%
302	-	-	-	-	-	0,00%
303	-	-	-	-	-	0,00%
304	-	-	-	-	-	0,00%
305	-	-	-	-	-	0,00%

Monthly Amortization Table

Repayment Number	Opening Balance	Loan Repayment	Interest Charged	Capital Repaid	Closing Balance	% Capital Outstanding
306	-	-	-	-	-	0,00%
307	-	-	-	-	-	0,00%
308	-	-	-	-	-	0,00%
309	-	-	-	-	-	0,00%
310	-	-	-	-	-	0,00%
311	-	-	-	-	-	0,00%
312	-	-	-	-	-	0,00%
313	-	-	-	-	-	0,00%
314	-	-	-	-	-	0,00%
315	-	-	-	-	-	0,00%
316	-	-	-	-	-	0,00%
317	-	-	-	-	-	0,00%
318	-	-	-	-	-	0,00%
319	-	-	-	-	-	0,00%
320	-	-	-	-	-	0,00%
321	-	-	-	-	-	0,00%
322	-	-	-	-	-	0,00%
323	-	-	-	-	-	0,00%
324	-	-	-	-	-	0,00%
325	-	-	-	-	-	0,00%
326	-	-	-	-	-	0,00%
327	-	-	-	-	-	0,00%
328	-	-	-	-	-	0,00%
329	-	-	-	-	-	0,00%
330	-	-	-	-	-	0,00%
331	-	-	-	-	-	0,00%
332	-	-	-	-	-	0,00%
333	-	-	-	-	-	0,00%
334	-	-	-	-	-	0,00%
335	-	-	-	-	-	0,00%
336	-	-	-	-	-	0,00%
337	-	-	-	-	-	0,00%
338	-	-	-	-	-	0,00%
339	-	-	-	-	-	0,00%
340	-	-	-	-	-	0,00%
341	-	-	-	-	-	0,00%
342	-	-	-	-	-	0,00%
343	-	-	-	-	-	0,00%
344	-	-	-	-	-	0,00%
345	-	-	-	-	-	0,00%
346	-	-	-	-	-	0,00%
347	-	-	-	-	-	0,00%
348	-	-	-	-	-	0,00%
349	-	-	-	-	-	0,00%
350	-	-	-	-	-	0,00%
351	-	-	-	-	-	0,00%
352	-	-	-	-	-	0,00%
353	-	-	-	-	-	0,00%
354	-	-	-	-	-	0,00%
355	-	-	-	-	-	0,00%
356	-	-	-	-	-	0,00%
357	-	-	-	-	-	0,00%
358	-	-	-	-	-	0,00%
359	-	-	-	-	-	0,00%
360	-	-	-	-	-	0,00%

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