

Sample Title - Hybred 5/1 Loan

Principal: \$200,000.00 amortized over 30 Years at 5.19% (Ordinary Interest)
Issued: 3/1/2003 with first payment on 4/1/2003
Payment: Monthly (Principal + Interest)
Points: 2%
Fees: \$1,000.00

Payor: John Smith

This 5/1 hybred loan combines a low fixed rate for the first five years then converts to an adjustable rate loan. In this example, we start with a low 5.19% starting interest rate for 5 years. At five years, the rate is adjusted, in this example, the adjustment is upward by 2% and goes up 2% per year for a cap of 6% above the starting rate. Hybred's can save borrowers a considerable amount, especially if they plan on selling before the loan converts. Risks are that when the loan converts to adjustable, interest rates would increase and the borrower would have difficulty making increased payments.

APR %	FINANCE CHARGE	Amount Financed	Total of Payments
8.1207%	\$371,665.95	\$195,000.00	\$566,665.95

Number of Payments	Amount of Payments	When Payments Are Due
59	\$1,096.99	Monthly beginning 4/1/2003
12	\$1,324.49	Monthly beginning 3/1/2008
12	\$1,564.20	Monthly beginning 3/1/2009
276	\$1,686.95	Monthly beginning 3/1/2010
1	\$1,681.06	3/1/2033

PMT #	Date	Payment Amount	Principal Payment	Interest Payment	Principal Balance	Memo
	3/1/2003				\$200,000.00	
1	4/1/2003	\$1,096.99	\$231.99	\$865.00	\$199,768.01	[]
2	5/1/2003	\$1,096.99	\$232.99	\$864.00	\$199,535.02	[]
3	6/1/2003	\$1,096.99	\$234.00	\$862.99	\$199,301.02	[]
4	7/1/2003	\$1,096.99	\$235.01	\$861.98	\$199,066.01	[]
5	8/1/2003	\$1,096.99	\$236.03	\$860.96	\$198,829.98	[]
6	9/1/2003	\$1,096.99	\$237.05	\$859.94	\$198,592.93	[]
7	10/1/2003	\$1,096.99	\$238.08	\$858.91	\$198,354.85	[]
8	11/1/2003	\$1,096.99	\$239.11	\$857.88	\$198,115.74	[]
9	12/1/2003	\$1,096.99	\$240.14	\$856.85	\$197,875.60	[]
	2003 Totals	\$9,872.91	\$2,124.40	\$7,748.51		
	Paid To Date	\$9,872.91	\$2,124.40	\$7,748.51		
10	1/1/2004	\$1,096.99	\$241.18	\$855.81	\$197,634.42	[]
11	2/1/2004	\$1,096.99	\$242.22	\$854.77	\$197,392.20	[]
12	3/1/2004	\$1,096.99	\$243.27	\$853.72	\$197,148.93	[]
13	4/1/2004	\$1,096.99	\$244.32	\$852.67	\$196,904.61	[]
14	5/1/2004	\$1,096.99	\$245.38	\$851.61	\$196,659.23	[]
15	6/1/2004	\$1,096.99	\$246.44	\$850.55	\$196,412.79	[]
16	7/1/2004	\$1,096.99	\$247.50	\$849.49	\$196,165.29	[]
17	8/1/2004	\$1,096.99	\$248.58	\$848.41	\$195,916.71	[]
18	9/1/2004	\$1,096.99	\$249.65	\$847.34	\$195,667.06	[]
19	10/1/2004	\$1,096.99	\$250.73	\$846.26	\$195,416.33	[]
20	11/1/2004	\$1,096.99	\$251.81	\$845.18	\$195,164.52	[]
21	12/1/2004	\$1,096.99	\$252.90	\$844.09	\$194,911.62	[]

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PMT #	Date	Payment Amount	Principal Payment	Interest Payment	Principal Balance	Memo
2004 Totals		\$13,163.88	\$2,963.98	\$10,199.90		
Paid To Date		\$23,036.79	\$5,088.38	\$17,948.41		
22	1/1/2005	\$1,096.99	\$254.00	\$842.99	\$194,657.62	[]
23	2/1/2005	\$1,096.99	\$255.10	\$841.89	\$194,402.52	[]
24	3/1/2005	\$1,096.99	\$256.20	\$840.79	\$194,146.32	[]
25	4/1/2005	\$1,096.99	\$257.31	\$839.68	\$193,889.01	[]
26	5/1/2005	\$1,096.99	\$258.42	\$838.57	\$193,630.59	[]
27	6/1/2005	\$1,096.99	\$259.54	\$837.45	\$193,371.05	[]
28	7/1/2005	\$1,096.99	\$260.66	\$836.33	\$193,110.39	[]
29	8/1/2005	\$1,096.99	\$261.79	\$835.20	\$192,848.60	[]
30	9/1/2005	\$1,096.99	\$262.92	\$834.07	\$192,585.68	[]
31	10/1/2005	\$1,096.99	\$264.06	\$832.93	\$192,321.62	[]
32	11/1/2005	\$1,096.99	\$265.20	\$831.79	\$192,056.42	[]
33	12/1/2005	\$1,096.99	\$266.35	\$830.64	\$191,790.07	[]
2005 Totals		\$13,163.88	\$3,121.55	\$10,042.33		
Paid To Date		\$36,200.67	\$8,209.93	\$27,990.74		
34	1/1/2006	\$1,096.99	\$267.50	\$829.49	\$191,522.57	[]
35	2/1/2006	\$1,096.99	\$268.65	\$828.34	\$191,253.92	[]
36	3/1/2006	\$1,096.99	\$269.82	\$827.17	\$190,984.10	[]
37	4/1/2006	\$1,096.99	\$270.98	\$826.01	\$190,713.12	[]
38	5/1/2006	\$1,096.99	\$272.16	\$824.83	\$190,440.96	[]
39	6/1/2006	\$1,096.99	\$273.33	\$823.66	\$190,167.63	[]
40	7/1/2006	\$1,096.99	\$274.52	\$822.47	\$189,893.11	[]
41	8/1/2006	\$1,096.99	\$275.70	\$821.29	\$189,617.41	[]
42	9/1/2006	\$1,096.99	\$276.89	\$820.10	\$189,340.52	[]
43	10/1/2006	\$1,096.99	\$278.09	\$818.90	\$189,062.43	[]
44	11/1/2006	\$1,096.99	\$279.29	\$817.70	\$188,783.14	[]
45	12/1/2006	\$1,096.99	\$280.50	\$816.49	\$188,502.64	[]
2006 Totals		\$13,163.88	\$3,287.43	\$9,876.45		
Paid To Date		\$49,364.55	\$11,497.36	\$37,867.19		
46	1/1/2007	\$1,096.99	\$281.72	\$815.27	\$188,220.92	[]
47	2/1/2007	\$1,096.99	\$282.93	\$814.06	\$187,937.99	[]
48	3/1/2007	\$1,096.99	\$284.16	\$812.83	\$187,653.83	[]
49	4/1/2007	\$1,096.99	\$285.39	\$811.60	\$187,368.44	[]
50	5/1/2007	\$1,096.99	\$286.62	\$810.37	\$187,081.82	[]
51	6/1/2007	\$1,096.99	\$287.86	\$809.13	\$186,793.96	[]
52	7/1/2007	\$1,096.99	\$289.11	\$807.88	\$186,504.85	[]
53	8/1/2007	\$1,096.99	\$290.36	\$806.63	\$186,214.49	[]
54	9/1/2007	\$1,096.99	\$291.61	\$805.38	\$185,922.88	[]
55	10/1/2007	\$1,096.99	\$292.87	\$804.12	\$185,630.01	[]
56	11/1/2007	\$1,096.99	\$294.14	\$802.85	\$185,335.87	[]
57	12/1/2007	\$1,096.99	\$295.41	\$801.58	\$185,040.46	[]
2007 Totals		\$13,163.88	\$3,462.18	\$9,701.70		
Paid To Date		\$62,528.43	\$14,959.54	\$47,568.89		
58	1/1/2008	\$1,096.99	\$296.69	\$800.30	\$184,743.77	[]
59	2/1/2008	\$1,096.99	\$297.97	\$799.02	\$184,445.80	[]
	3/1/2008					
		Interest rate changed to 7.19% effective 2/1/2008				

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PMT #	Date	Payment Amount	Principal Payment	Interest Payment	Principal Balance	Memo
60	3/1/2008	\$1,324.49	\$219.35	\$1,105.14	\$184,226.45	[]
61	4/1/2008	\$1,324.49	\$220.67	\$1,103.82	\$184,005.78	[]
62	5/1/2008	\$1,324.49	\$221.99	\$1,102.50	\$183,783.79	[]
63	6/1/2008	\$1,324.49	\$223.32	\$1,101.17	\$183,560.47	[]
64	7/1/2008	\$1,324.49	\$224.66	\$1,099.83	\$183,335.81	[]
65	8/1/2008	\$1,324.49	\$226.00	\$1,098.49	\$183,109.81	[]
66	9/1/2008	\$1,324.49	\$227.36	\$1,097.13	\$182,882.45	[]
67	10/1/2008	\$1,324.49	\$228.72	\$1,095.77	\$182,653.73	[]
68	11/1/2008	\$1,324.49	\$230.09	\$1,094.40	\$182,423.64	[]
69	12/1/2008	\$1,324.49	\$231.47	\$1,093.02	\$182,192.17	[]
2008 Totals		\$15,438.88	\$2,848.29	\$12,590.59		
Paid To Date		\$77,967.31	\$17,807.83	\$60,159.48		
70	1/1/2009	\$1,324.49	\$232.86	\$1,091.63	\$181,959.31	[]
71	2/1/2009	\$1,324.49	\$234.25	\$1,090.24	\$181,725.06	[]
	3/1/2009	Interest rate changed to 9.19% effective 2/1/2009				
72	3/1/2009	\$1,564.20	\$172.49	\$1,391.71	\$181,552.57	[]
73	4/1/2009	\$1,564.20	\$173.81	\$1,390.39	\$181,378.76	[]
74	5/1/2009	\$1,564.20	\$175.14	\$1,389.06	\$181,203.62	[]
75	6/1/2009	\$1,564.20	\$176.48	\$1,387.72	\$181,027.14	[]
76	7/1/2009	\$1,564.20	\$177.83	\$1,386.37	\$180,849.31	[]
77	8/1/2009	\$1,564.20	\$179.20	\$1,385.00	\$180,670.11	[]
78	9/1/2009	\$1,564.20	\$180.57	\$1,383.63	\$180,489.54	[]
79	10/1/2009	\$1,564.20	\$181.95	\$1,382.25	\$180,307.59	[]
80	11/1/2009	\$1,564.20	\$183.34	\$1,380.86	\$180,124.25	[]
81	12/1/2009	\$1,564.20	\$184.75	\$1,379.45	\$179,939.50	[]
2009 Totals		\$18,290.98	\$2,252.67	\$16,038.31		
Paid To Date		\$96,258.29	\$20,060.50	\$76,197.79		
82	1/1/2010	\$1,564.20	\$186.16	\$1,378.04	\$179,753.34	[]
83	2/1/2010	\$1,564.20	\$187.59	\$1,376.61	\$179,565.75	[]
	3/1/2010	Interest rate changed to 10.19% effective 2/1/2010				
84	3/1/2010	\$1,686.95	\$162.14	\$1,524.81	\$179,403.61	[]
85	4/1/2010	\$1,686.95	\$163.51	\$1,523.44	\$179,240.10	[]
86	5/1/2010	\$1,686.95	\$164.90	\$1,522.05	\$179,075.20	[]
87	6/1/2010	\$1,686.95	\$166.30	\$1,520.65	\$178,908.90	[]
88	7/1/2010	\$1,686.95	\$167.72	\$1,519.23	\$178,741.18	[]
89	8/1/2010	\$1,686.95	\$169.14	\$1,517.81	\$178,572.04	[]
90	9/1/2010	\$1,686.95	\$170.58	\$1,516.37	\$178,401.46	[]
91	10/1/2010	\$1,686.95	\$172.02	\$1,514.93	\$178,229.44	[]
92	11/1/2010	\$1,686.95	\$173.49	\$1,513.46	\$178,055.95	[]
93	12/1/2010	\$1,686.95	\$174.96	\$1,511.99	\$177,880.99	[]
2010 Totals		\$19,997.90	\$2,058.51	\$17,939.39		
Paid To Date		\$116,256.19	\$22,119.01	\$94,137.18		
94	1/1/2011	\$1,686.95	\$176.44	\$1,510.51	\$177,704.55	[]
95	2/1/2011	\$1,686.95	\$177.94	\$1,509.01	\$177,526.61	[]
96	3/1/2011	\$1,686.95	\$179.45	\$1,507.50	\$177,347.16	[]
97	4/1/2011	\$1,686.95	\$180.98	\$1,505.97	\$177,166.18	[]
98	5/1/2011	\$1,686.95	\$182.51	\$1,504.44	\$176,983.67	[]
99	6/1/2011	\$1,686.95	\$184.06	\$1,502.89	\$176,799.61	[]

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PMT #	Date	Payment Amount	Principal Payment	Interest Payment	Principal Balance	Memo
100	7/1/2011	\$1,686.95	\$185.63	\$1,501.32	\$176,613.98	[]
101	8/1/2011	\$1,686.95	\$187.20	\$1,499.75	\$176,426.78	[]
102	9/1/2011	\$1,686.95	\$188.79	\$1,498.16	\$176,237.99	[]
103	10/1/2011	\$1,686.95	\$190.40	\$1,496.55	\$176,047.59	[]
104	11/1/2011	\$1,686.95	\$192.01	\$1,494.94	\$175,855.58	[]
105	12/1/2011	\$1,686.95	\$193.64	\$1,493.31	\$175,661.94	[]
2011 Totals		\$20,243.40	\$2,219.05	\$18,024.35		
Paid To Date		\$136,499.59	\$24,338.06	\$112,161.53		
106	1/1/2012	\$1,686.95	\$195.29	\$1,491.66	\$175,466.65	[]
107	2/1/2012	\$1,686.95	\$196.95	\$1,490.00	\$175,269.70	[]
108	3/1/2012	\$1,686.95	\$198.62	\$1,488.33	\$175,071.08	[]
109	4/1/2012	\$1,686.95	\$200.30	\$1,486.65	\$174,870.78	[]
110	5/1/2012	\$1,686.95	\$202.01	\$1,484.94	\$174,668.77	[]
111	6/1/2012	\$1,686.95	\$203.72	\$1,483.23	\$174,465.05	[]
112	7/1/2012	\$1,686.95	\$205.45	\$1,481.50	\$174,259.60	[]
113	8/1/2012	\$1,686.95	\$207.20	\$1,479.75	\$174,052.40	[]
114	9/1/2012	\$1,686.95	\$208.96	\$1,477.99	\$173,843.44	[]
115	10/1/2012	\$1,686.95	\$210.73	\$1,476.22	\$173,632.71	[]
116	11/1/2012	\$1,686.95	\$212.52	\$1,474.43	\$173,420.19	[]
117	12/1/2012	\$1,686.95	\$214.32	\$1,472.63	\$173,205.87	[]
2012 Totals		\$20,243.40	\$2,456.07	\$17,787.33		
Paid To Date		\$156,742.99	\$26,794.13	\$129,948.86		
118	1/1/2013	\$1,686.95	\$216.14	\$1,470.81	\$172,989.73	[]
119	2/1/2013	\$1,686.95	\$217.98	\$1,468.97	\$172,771.75	[]
120	3/1/2013	\$1,686.95	\$219.83	\$1,467.12	\$172,551.92	[]
121	4/1/2013	\$1,686.95	\$221.70	\$1,465.25	\$172,330.22	[]
122	5/1/2013	\$1,686.95	\$223.58	\$1,463.37	\$172,106.64	[]
123	6/1/2013	\$1,686.95	\$225.48	\$1,461.47	\$171,881.16	[]
124	7/1/2013	\$1,686.95	\$227.39	\$1,459.56	\$171,653.77	[]
125	8/1/2013	\$1,686.95	\$229.32	\$1,457.63	\$171,424.45	[]
126	9/1/2013	\$1,686.95	\$231.27	\$1,455.68	\$171,193.18	[]
127	10/1/2013	\$1,686.95	\$233.23	\$1,453.72	\$170,959.95	[]
128	11/1/2013	\$1,686.95	\$235.22	\$1,451.73	\$170,724.73	[]
129	12/1/2013	\$1,686.95	\$237.21	\$1,449.74	\$170,487.52	[]
2013 Totals		\$20,243.40	\$2,718.35	\$17,525.05		
Paid To Date		\$176,986.39	\$29,512.48	\$147,473.91		
130	1/1/2014	\$1,686.95	\$239.23	\$1,447.72	\$170,248.29	[]
131	2/1/2014	\$1,686.95	\$241.26	\$1,445.69	\$170,007.03	[]
132	3/1/2014	\$1,686.95	\$243.31	\$1,443.64	\$169,763.72	[]
133	4/1/2014	\$1,686.95	\$245.37	\$1,441.58	\$169,518.35	[]
134	5/1/2014	\$1,686.95	\$247.46	\$1,439.49	\$169,270.89	[]
135	6/1/2014	\$1,686.95	\$249.56	\$1,437.39	\$169,021.33	[]
136	7/1/2014	\$1,686.95	\$251.68	\$1,435.27	\$168,769.65	[]
137	8/1/2014	\$1,686.95	\$253.81	\$1,433.14	\$168,515.84	[]
138	9/1/2014	\$1,686.95	\$255.97	\$1,430.98	\$168,259.87	[]
139	10/1/2014	\$1,686.95	\$258.14	\$1,428.81	\$168,001.73	[]
140	11/1/2014	\$1,686.95	\$260.34	\$1,426.61	\$167,741.39	[]
141	12/1/2014	\$1,686.95	\$262.55	\$1,424.40	\$167,478.84	[]

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PMT #	Date	Payment Amount	Principal Payment	Interest Payment	Principal Balance	Memo
2014 Totals		\$20,243.40	\$3,008.68	\$17,234.72		
Paid To Date		\$197,229.79	\$32,521.16	\$164,708.63		
142	1/1/2015	\$1,686.95	\$264.78	\$1,422.17	\$167,214.06	[]
143	2/1/2015	\$1,686.95	\$267.02	\$1,419.93	\$166,947.04	[]
144	3/1/2015	\$1,686.95	\$269.29	\$1,417.66	\$166,677.75	[]
145	4/1/2015	\$1,686.95	\$271.58	\$1,415.37	\$166,406.17	[]
146	5/1/2015	\$1,686.95	\$273.88	\$1,413.07	\$166,132.29	[]
147	6/1/2015	\$1,686.95	\$276.21	\$1,410.74	\$165,856.08	[]
148	7/1/2015	\$1,686.95	\$278.56	\$1,408.39	\$165,577.52	[]
149	8/1/2015	\$1,686.95	\$280.92	\$1,406.03	\$165,296.60	[]
150	9/1/2015	\$1,686.95	\$283.31	\$1,403.64	\$165,013.29	[]
151	10/1/2015	\$1,686.95	\$285.71	\$1,401.24	\$164,727.58	[]
152	11/1/2015	\$1,686.95	\$288.14	\$1,398.81	\$164,439.44	[]
153	12/1/2015	\$1,686.95	\$290.59	\$1,396.36	\$164,148.85	[]
2015 Totals		\$20,243.40	\$3,329.99	\$16,913.41		
Paid To Date		\$217,473.19	\$35,851.15	\$181,622.04		
154	1/1/2016	\$1,686.95	\$293.05	\$1,393.90	\$163,855.80	[]
155	2/1/2016	\$1,686.95	\$295.54	\$1,391.41	\$163,560.26	[]
156	3/1/2016	\$1,686.95	\$298.05	\$1,388.90	\$163,262.21	[]
157	4/1/2016	\$1,686.95	\$300.58	\$1,386.37	\$162,961.63	[]
158	5/1/2016	\$1,686.95	\$303.13	\$1,383.82	\$162,658.50	[]
159	6/1/2016	\$1,686.95	\$305.71	\$1,381.24	\$162,352.79	[]
160	7/1/2016	\$1,686.95	\$308.30	\$1,378.65	\$162,044.49	[]
161	8/1/2016	\$1,686.95	\$310.92	\$1,376.03	\$161,733.57	[]
162	9/1/2016	\$1,686.95	\$313.56	\$1,373.39	\$161,420.01	[]
163	10/1/2016	\$1,686.95	\$316.23	\$1,370.72	\$161,103.78	[]
164	11/1/2016	\$1,686.95	\$318.91	\$1,368.04	\$160,784.87	[]
165	12/1/2016	\$1,686.95	\$321.62	\$1,365.33	\$160,463.25	[]
2016 Totals		\$20,243.40	\$3,685.60	\$16,557.80		
Paid To Date		\$237,716.59	\$39,536.75	\$198,179.84		
166	1/1/2017	\$1,686.95	\$324.35	\$1,362.60	\$160,138.90	[]
167	2/1/2017	\$1,686.95	\$327.10	\$1,359.85	\$159,811.80	[]
168	3/1/2017	\$1,686.95	\$329.88	\$1,357.07	\$159,481.92	[]
169	4/1/2017	\$1,686.95	\$332.68	\$1,354.27	\$159,149.24	[]
170	5/1/2017	\$1,686.95	\$335.51	\$1,351.44	\$158,813.73	[]
171	6/1/2017	\$1,686.95	\$338.36	\$1,348.59	\$158,475.37	[]
172	7/1/2017	\$1,686.95	\$341.23	\$1,345.72	\$158,134.14	[]
173	8/1/2017	\$1,686.95	\$344.13	\$1,342.82	\$157,790.01	[]
174	9/1/2017	\$1,686.95	\$347.05	\$1,339.90	\$157,442.96	[]
175	10/1/2017	\$1,686.95	\$350.00	\$1,336.95	\$157,092.96	[]
176	11/1/2017	\$1,686.95	\$352.97	\$1,333.98	\$156,739.99	[]
177	12/1/2017	\$1,686.95	\$355.97	\$1,330.98	\$156,384.02	[]
2017 Totals		\$20,243.40	\$4,079.23	\$16,164.17		
Paid To Date		\$257,959.99	\$43,615.98	\$214,344.01		
178	1/1/2018	\$1,686.95	\$358.99	\$1,327.96	\$156,025.03	[]
179	2/1/2018	\$1,686.95	\$362.04	\$1,324.91	\$155,662.99	[]
180	3/1/2018	\$1,686.95	\$365.11	\$1,321.84	\$155,297.88	[]

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PMT #	Date	Payment Amount	Principal Payment	Interest Payment	Principal Balance	Memo
181	4/1/2018	\$1,686.95	\$368.21	\$1,318.74	\$154,929.67	[]
182	5/1/2018	\$1,686.95	\$371.34	\$1,315.61	\$154,558.33	[]
183	6/1/2018	\$1,686.95	\$374.49	\$1,312.46	\$154,183.84	[]
184	7/1/2018	\$1,686.95	\$377.67	\$1,309.28	\$153,806.17	[]
185	8/1/2018	\$1,686.95	\$380.88	\$1,306.07	\$153,425.29	[]
186	9/1/2018	\$1,686.95	\$384.11	\$1,302.84	\$153,041.18	[]
187	10/1/2018	\$1,686.95	\$387.38	\$1,299.57	\$152,653.80	[]
188	11/1/2018	\$1,686.95	\$390.66	\$1,296.29	\$152,263.14	[]
189	12/1/2018	\$1,686.95	\$393.98	\$1,292.97	\$151,869.16	[]
2018 Totals		\$20,243.40	\$4,514.86	\$15,728.54		
Paid To Date		\$278,203.39	\$48,130.84	\$230,072.55		
190	1/1/2019	\$1,686.95	\$397.33	\$1,289.62	\$151,471.83	[]
191	2/1/2019	\$1,686.95	\$400.70	\$1,286.25	\$151,071.13	[]
192	3/1/2019	\$1,686.95	\$404.10	\$1,282.85	\$150,667.03	[]
193	4/1/2019	\$1,686.95	\$407.54	\$1,279.41	\$150,259.49	[]
194	5/1/2019	\$1,686.95	\$411.00	\$1,275.95	\$149,848.49	[]
195	6/1/2019	\$1,686.95	\$414.49	\$1,272.46	\$149,434.00	[]
196	7/1/2019	\$1,686.95	\$418.01	\$1,268.94	\$149,015.99	[]
197	8/1/2019	\$1,686.95	\$421.56	\$1,265.39	\$148,594.43	[]
198	9/1/2019	\$1,686.95	\$425.14	\$1,261.81	\$148,169.29	[]
199	10/1/2019	\$1,686.95	\$428.75	\$1,258.20	\$147,740.54	[]
200	11/1/2019	\$1,686.95	\$432.39	\$1,254.56	\$147,308.15	[]
201	12/1/2019	\$1,686.95	\$436.06	\$1,250.89	\$146,872.09	[]
2019 Totals		\$20,243.40	\$4,997.07	\$15,246.33		
Paid To Date		\$298,446.79	\$53,127.91	\$245,318.88		
202	1/1/2020	\$1,686.95	\$439.76	\$1,247.19	\$146,432.33	[]
203	2/1/2020	\$1,686.95	\$443.50	\$1,243.45	\$145,988.83	[]
204	3/1/2020	\$1,686.95	\$447.26	\$1,239.69	\$145,541.57	[]
205	4/1/2020	\$1,686.95	\$451.06	\$1,235.89	\$145,090.51	[]
206	5/1/2020	\$1,686.95	\$454.89	\$1,232.06	\$144,635.62	[]
207	6/1/2020	\$1,686.95	\$458.75	\$1,228.20	\$144,176.87	[]
208	7/1/2020	\$1,686.95	\$462.65	\$1,224.30	\$143,714.22	[]
209	8/1/2020	\$1,686.95	\$466.58	\$1,220.37	\$143,247.64	[]
210	9/1/2020	\$1,686.95	\$470.54	\$1,216.41	\$142,777.10	[]
211	10/1/2020	\$1,686.95	\$474.53	\$1,212.42	\$142,302.57	[]
212	11/1/2020	\$1,686.95	\$478.56	\$1,208.39	\$141,824.01	[]
213	12/1/2020	\$1,686.95	\$482.63	\$1,204.32	\$141,341.38	[]
2020 Totals		\$20,243.40	\$5,530.71	\$14,712.69		
Paid To Date		\$318,690.19	\$58,658.62	\$260,031.57		
214	1/1/2021	\$1,686.95	\$486.73	\$1,200.22	\$140,854.65	[]
215	2/1/2021	\$1,686.95	\$490.86	\$1,196.09	\$140,363.79	[]
216	3/1/2021	\$1,686.95	\$495.03	\$1,191.92	\$139,868.76	[]
217	4/1/2021	\$1,686.95	\$499.23	\$1,187.72	\$139,369.53	[]
218	5/1/2021	\$1,686.95	\$503.47	\$1,183.48	\$138,866.06	[]
219	6/1/2021	\$1,686.95	\$507.75	\$1,179.20	\$138,358.31	[]
220	7/1/2021	\$1,686.95	\$512.06	\$1,174.89	\$137,846.25	[]
221	8/1/2021	\$1,686.95	\$516.41	\$1,170.54	\$137,329.84	[]
222	9/1/2021	\$1,686.95	\$520.79	\$1,166.16	\$136,809.05	[]

Sample Title - Hybred 5/1 Loan

PMT #	Date	Payment Amount	Principal Payment	Interest Payment	Principal Balance	Memo
223	10/1/2021	\$1,686.95	\$525.21	\$1,161.74	\$136,283.84	[]
224	11/1/2021	\$1,686.95	\$529.67	\$1,157.28	\$135,754.17	[]
225	12/1/2021	\$1,686.95	\$534.17	\$1,152.78	\$135,220.00	[]
2021 Totals		\$20,243.40	\$6,121.38	\$14,122.02		
Paid To Date		\$338,933.59	\$64,780.00	\$274,153.59		
226	1/1/2022	\$1,686.95	\$538.71	\$1,148.24	\$134,681.29	[]
227	2/1/2022	\$1,686.95	\$543.28	\$1,143.67	\$134,138.01	[]
228	3/1/2022	\$1,686.95	\$547.89	\$1,139.06	\$133,590.12	[]
229	4/1/2022	\$1,686.95	\$552.55	\$1,134.40	\$133,037.57	[]
230	5/1/2022	\$1,686.95	\$557.24	\$1,129.71	\$132,480.33	[]
231	6/1/2022	\$1,686.95	\$561.97	\$1,124.98	\$131,918.36	[]
232	7/1/2022	\$1,686.95	\$566.74	\$1,120.21	\$131,351.62	[]
233	8/1/2022	\$1,686.95	\$571.56	\$1,115.39	\$130,780.06	[]
234	9/1/2022	\$1,686.95	\$576.41	\$1,110.54	\$130,203.65	[]
235	10/1/2022	\$1,686.95	\$581.30	\$1,105.65	\$129,622.35	[]
236	11/1/2022	\$1,686.95	\$586.24	\$1,100.71	\$129,036.11	[]
237	12/1/2022	\$1,686.95	\$591.22	\$1,095.73	\$128,444.89	[]
2022 Totals		\$20,243.40	\$6,775.11	\$13,468.29		
Paid To Date		\$359,176.99	\$71,555.11	\$287,621.88		
238	1/1/2023	\$1,686.95	\$596.24	\$1,090.71	\$127,848.65	[]
239	2/1/2023	\$1,686.95	\$601.30	\$1,085.65	\$127,247.35	[]
240	3/1/2023	\$1,686.95	\$606.41	\$1,080.54	\$126,640.94	[]
241	4/1/2023	\$1,686.95	\$611.56	\$1,075.39	\$126,029.38	[]
242	5/1/2023	\$1,686.95	\$616.75	\$1,070.20	\$125,412.63	[]
243	6/1/2023	\$1,686.95	\$621.99	\$1,064.96	\$124,790.64	[]
244	7/1/2023	\$1,686.95	\$627.27	\$1,059.68	\$124,163.37	[]
245	8/1/2023	\$1,686.95	\$632.60	\$1,054.35	\$123,530.77	[]
246	9/1/2023	\$1,686.95	\$637.97	\$1,048.98	\$122,892.80	[]
247	10/1/2023	\$1,686.95	\$643.39	\$1,043.56	\$122,249.41	[]
248	11/1/2023	\$1,686.95	\$648.85	\$1,038.10	\$121,600.56	[]
249	12/1/2023	\$1,686.95	\$654.36	\$1,032.59	\$120,946.20	[]
2023 Totals		\$20,243.40	\$7,498.69	\$12,744.71		
Paid To Date		\$379,420.39	\$79,053.80	\$300,366.59		
250	1/1/2024	\$1,686.95	\$659.92	\$1,027.03	\$120,286.28	[]
251	2/1/2024	\$1,686.95	\$665.52	\$1,021.43	\$119,620.76	[]
252	3/1/2024	\$1,686.95	\$671.17	\$1,015.78	\$118,949.59	[]
253	4/1/2024	\$1,686.95	\$676.87	\$1,010.08	\$118,272.72	[]
254	5/1/2024	\$1,686.95	\$682.62	\$1,004.33	\$117,590.10	[]
255	6/1/2024	\$1,686.95	\$688.41	\$998.54	\$116,901.69	[]
256	7/1/2024	\$1,686.95	\$694.26	\$992.69	\$116,207.43	[]
257	8/1/2024	\$1,686.95	\$700.16	\$986.79	\$115,507.27	[]
258	9/1/2024	\$1,686.95	\$706.10	\$980.85	\$114,801.17	[]
259	10/1/2024	\$1,686.95	\$712.10	\$974.85	\$114,089.07	[]
260	11/1/2024	\$1,686.95	\$718.14	\$968.81	\$113,370.93	[]
261	12/1/2024	\$1,686.95	\$724.24	\$962.71	\$112,646.69	[]
2024 Totals		\$20,243.40	\$8,299.51	\$11,943.89		
Paid To Date		\$399,663.79	\$87,353.31	\$312,310.48		

Sample Title - Hybred 5/1 Loan

PMT #	Date	Payment Amount	Principal Payment	Interest Payment	Principal Balance	Memo
262	1/1/2025	\$1,686.95	\$730.39	\$956.56	\$111,916.30	[]
263	2/1/2025	\$1,686.95	\$736.59	\$950.36	\$111,179.71	[]
264	3/1/2025	\$1,686.95	\$742.85	\$944.10	\$110,436.86	[]
265	4/1/2025	\$1,686.95	\$749.16	\$937.79	\$109,687.70	[]
266	5/1/2025	\$1,686.95	\$755.52	\$931.43	\$108,932.18	[]
267	6/1/2025	\$1,686.95	\$761.93	\$925.02	\$108,170.25	[]
268	7/1/2025	\$1,686.95	\$768.40	\$918.55	\$107,401.85	[]
269	8/1/2025	\$1,686.95	\$774.93	\$912.02	\$106,626.92	[]
270	9/1/2025	\$1,686.95	\$781.51	\$905.44	\$105,845.41	[]
271	10/1/2025	\$1,686.95	\$788.15	\$898.80	\$105,057.26	[]
272	11/1/2025	\$1,686.95	\$794.84	\$892.11	\$104,262.42	[]
273	12/1/2025	\$1,686.95	\$801.59	\$885.36	\$103,460.83	[]
2025 Totals		\$20,243.40	\$9,185.86	\$11,057.54		
Paid To Date		\$419,907.19	\$96,539.17	\$323,368.02		
274	1/1/2026	\$1,686.95	\$808.40	\$878.55	\$102,652.43	[]
275	2/1/2026	\$1,686.95	\$815.26	\$871.69	\$101,837.17	[]
276	3/1/2026	\$1,686.95	\$822.18	\$864.77	\$101,014.99	[]
277	4/1/2026	\$1,686.95	\$829.16	\$857.79	\$100,185.83	[]
278	5/1/2026	\$1,686.95	\$836.21	\$850.74	\$99,349.62	[]
279	6/1/2026	\$1,686.95	\$843.31	\$843.64	\$98,506.31	[]
280	7/1/2026	\$1,686.95	\$850.47	\$836.48	\$97,655.84	[]
281	8/1/2026	\$1,686.95	\$857.69	\$829.26	\$96,798.15	[]
282	9/1/2026	\$1,686.95	\$864.97	\$821.98	\$95,933.18	[]
283	10/1/2026	\$1,686.95	\$872.32	\$814.63	\$95,060.86	[]
284	11/1/2026	\$1,686.95	\$879.72	\$807.23	\$94,181.14	[]
285	12/1/2026	\$1,686.95	\$887.20	\$799.75	\$93,293.94	[]
2026 Totals		\$20,243.40	\$10,166.89	\$10,076.51		
Paid To Date		\$440,150.59	\$106,706.06	\$333,444.53		
286	1/1/2027	\$1,686.95	\$894.73	\$792.22	\$92,399.21	[]
287	2/1/2027	\$1,686.95	\$902.33	\$784.62	\$91,496.88	[]
288	3/1/2027	\$1,686.95	\$909.99	\$776.96	\$90,586.89	[]
289	4/1/2027	\$1,686.95	\$917.72	\$769.23	\$89,669.17	[]
290	5/1/2027	\$1,686.95	\$925.51	\$761.44	\$88,743.66	[]
291	6/1/2027	\$1,686.95	\$933.37	\$753.58	\$87,810.29	[]
292	7/1/2027	\$1,686.95	\$941.29	\$745.66	\$86,869.00	[]
293	8/1/2027	\$1,686.95	\$949.29	\$737.66	\$85,919.71	[]
294	9/1/2027	\$1,686.95	\$957.35	\$729.60	\$84,962.36	[]
295	10/1/2027	\$1,686.95	\$965.48	\$721.47	\$83,996.88	[]
296	11/1/2027	\$1,686.95	\$973.68	\$713.27	\$83,023.20	[]
297	12/1/2027	\$1,686.95	\$981.94	\$705.01	\$82,041.26	[]
2027 Totals		\$20,243.40	\$11,252.68	\$8,990.72		
Paid To Date		\$460,393.99	\$117,958.74	\$342,435.25		
298	1/1/2028	\$1,686.95	\$990.28	\$696.67	\$81,050.98	[]
299	2/1/2028	\$1,686.95	\$998.69	\$688.26	\$80,052.29	[]
300	3/1/2028	\$1,686.95	\$1,007.17	\$679.78	\$79,045.12	[]
301	4/1/2028	\$1,686.95	\$1,015.73	\$671.22	\$78,029.39	[]
302	5/1/2028	\$1,686.95	\$1,024.35	\$662.60	\$77,005.04	[]
303	6/1/2028	\$1,686.95	\$1,033.05	\$653.90	\$75,971.99	[]

Sample Title - Hybred 5/1 Loan

PMT #	Date	Payment Amount	Principal Payment	Interest Payment	Principal Balance	Memo
304	7/1/2028	\$1,686.95	\$1,041.82	\$645.13	\$74,930.17	[]
305	8/1/2028	\$1,686.95	\$1,050.67	\$636.28	\$73,879.50	[]
306	9/1/2028	\$1,686.95	\$1,059.59	\$627.36	\$72,819.91	[]
307	10/1/2028	\$1,686.95	\$1,068.59	\$618.36	\$71,751.32	[]
308	11/1/2028	\$1,686.95	\$1,077.66	\$609.29	\$70,673.66	[]
309	12/1/2028	\$1,686.95	\$1,086.81	\$600.14	\$69,586.85	[]
2028 Totals		\$20,243.40	\$12,454.41	\$7,788.99		
Paid To Date		\$480,637.39	\$130,413.15	\$350,224.24		
310	1/1/2029	\$1,686.95	\$1,096.04	\$590.91	\$68,490.81	[]
311	2/1/2029	\$1,686.95	\$1,105.35	\$581.60	\$67,385.46	[]
312	3/1/2029	\$1,686.95	\$1,114.74	\$572.21	\$66,270.72	[]
313	4/1/2029	\$1,686.95	\$1,124.20	\$562.75	\$65,146.52	[]
314	5/1/2029	\$1,686.95	\$1,133.75	\$553.20	\$64,012.77	[]
315	6/1/2029	\$1,686.95	\$1,143.37	\$543.58	\$62,869.40	[]
316	7/1/2029	\$1,686.95	\$1,153.08	\$533.87	\$61,716.32	[]
317	8/1/2029	\$1,686.95	\$1,162.88	\$524.07	\$60,553.44	[]
318	9/1/2029	\$1,686.95	\$1,172.75	\$514.20	\$59,380.69	[]
319	10/1/2029	\$1,686.95	\$1,182.71	\$504.24	\$58,197.98	[]
320	11/1/2029	\$1,686.95	\$1,192.75	\$494.20	\$57,005.23	[]
321	12/1/2029	\$1,686.95	\$1,202.88	\$484.07	\$55,802.35	[]
2029 Totals		\$20,243.40	\$13,784.50	\$6,458.90		
Paid To Date		\$500,880.79	\$144,197.65	\$356,683.14		
322	1/1/2030	\$1,686.95	\$1,213.10	\$473.85	\$54,589.25	[]
323	2/1/2030	\$1,686.95	\$1,223.40	\$463.55	\$53,365.85	[]
324	3/1/2030	\$1,686.95	\$1,233.78	\$453.17	\$52,132.07	[]
325	4/1/2030	\$1,686.95	\$1,244.26	\$442.69	\$50,887.81	[]
326	5/1/2030	\$1,686.95	\$1,254.83	\$432.12	\$49,632.98	[]
327	6/1/2030	\$1,686.95	\$1,265.48	\$421.47	\$48,367.50	[]
328	7/1/2030	\$1,686.95	\$1,276.23	\$410.72	\$47,091.27	[]
329	8/1/2030	\$1,686.95	\$1,287.07	\$399.88	\$45,804.20	[]
330	9/1/2030	\$1,686.95	\$1,298.00	\$388.95	\$44,506.20	[]
331	10/1/2030	\$1,686.95	\$1,309.02	\$377.93	\$43,197.18	[]
332	11/1/2030	\$1,686.95	\$1,320.13	\$366.82	\$41,877.05	[]
333	12/1/2030	\$1,686.95	\$1,331.34	\$355.61	\$40,545.71	[]
2030 Totals		\$20,243.40	\$15,256.64	\$4,986.76		
Paid To Date		\$521,124.19	\$159,454.29	\$361,669.90		
334	1/1/2031	\$1,686.95	\$1,342.65	\$344.30	\$39,203.06	[]
335	2/1/2031	\$1,686.95	\$1,354.05	\$332.90	\$37,849.01	[]
336	3/1/2031	\$1,686.95	\$1,365.55	\$321.40	\$36,483.46	[]
337	4/1/2031	\$1,686.95	\$1,377.14	\$309.81	\$35,106.32	[]
338	5/1/2031	\$1,686.95	\$1,388.84	\$298.11	\$33,717.48	[]
339	6/1/2031	\$1,686.95	\$1,400.63	\$286.32	\$32,316.85	[]
340	7/1/2031	\$1,686.95	\$1,412.53	\$274.42	\$30,904.32	[]
341	8/1/2031	\$1,686.95	\$1,424.52	\$262.43	\$29,479.80	[]
342	9/1/2031	\$1,686.95	\$1,436.62	\$250.33	\$28,043.18	[]
343	10/1/2031	\$1,686.95	\$1,448.82	\$238.13	\$26,594.36	[]
344	11/1/2031	\$1,686.95	\$1,461.12	\$225.83	\$25,133.24	[]
345	12/1/2031	\$1,686.95	\$1,473.53	\$213.42	\$23,659.71	[]

Sample Title - Hybred 5/1 Loan

PMT #	Date	Payment Amount	Principal Payment	Interest Payment	Principal Balance	Memo
2031 Totals		\$20,243.40	\$16,886.00	\$3,357.40		
Paid To Date		\$541,367.59	\$176,340.29	\$365,027.30		
346	1/1/2032	\$1,686.95	\$1,486.04	\$200.91	\$22,173.67	[]
347	2/1/2032	\$1,686.95	\$1,498.66	\$188.29	\$20,675.01	[]
348	3/1/2032	\$1,686.95	\$1,511.38	\$175.57	\$19,163.63	[]
349	4/1/2032	\$1,686.95	\$1,524.22	\$162.73	\$17,639.41	[]
350	5/1/2032	\$1,686.95	\$1,537.16	\$149.79	\$16,102.25	[]
351	6/1/2032	\$1,686.95	\$1,550.22	\$136.73	\$14,552.03	[]
352	7/1/2032	\$1,686.95	\$1,563.38	\$123.57	\$12,988.65	[]
353	8/1/2032	\$1,686.95	\$1,576.65	\$110.30	\$11,412.00	[]
354	9/1/2032	\$1,686.95	\$1,590.04	\$96.91	\$9,821.96	[]
355	10/1/2032	\$1,686.95	\$1,603.55	\$83.40	\$8,218.41	[]
356	11/1/2032	\$1,686.95	\$1,617.16	\$69.79	\$6,601.25	[]
357	12/1/2032	\$1,686.95	\$1,630.89	\$56.06	\$4,970.36	[]
2032 Totals		\$20,243.40	\$18,689.35	\$1,554.05		
Paid To Date		\$561,610.99	\$195,029.64	\$366,581.35		
358	1/1/2033	\$1,686.95	\$1,644.74	\$42.21	\$3,325.62	[]
359	2/1/2033	\$1,686.95	\$1,658.71	\$28.24	\$1,666.91	[]
360	3/1/2033	\$1,681.06	\$1,666.91	\$14.15	\$0.00	[]
2033 Totals		\$5,054.96	\$4,970.36	\$84.60		
Paid To Date		\$566,665.95	\$200,000.00	\$366,665.95		

Total payments made: 360

Total interest: \$366,665.95