

REPUBLIC OF KENYA



OFFICE OF THE AUDITOR-GENERAL

REPORT

OF

THE AUDITOR-GENERAL

ON

THE FINANCIAL STATEMENTS OF
COUNTY EXECUTIVE OF HOMA BAY CAR
LOAN AND MORTGAGE FUND

FOR THE SIX (6) MONTHS
PERIOD ENDED 30 JUNE 2016

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COUNTY GOVERNMENT OF HOMABAY

**EXECUTIVE
CAR LOAN & MORTGAGE FUND**

**FOR THE FINANCIAL PERIOD
JANUARY 2016-JUNE 2016**

**Prepared in accordance with the Accrual Basis of Accounting International Public Sector
Accounting Standards (IPSAS)**

COUNTY GOVERNMENT OF HOMA BAY
Executive Car Loan & Mortgage Fund
For the year ended June 30, 2016

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COUNTY GOVERNMENT



DEPARTMENT OF FINANCE AND ECONOMIC PLANNING



REPUBLIC OF KENYA

HOMA BAY COUNTY

P.O Box 469-40300 Homa Bay, Tel: +254 20 38617565/55

E-mail: finance@homabay.go.ke

Website: www.homabay.go.ke/finance-economic-planning

File Ref:KSM-HUB/HBCMCL/2015/2016/(03)

23RD JULY,2018

THE DIRECTOR,
KENYA NATIONAL AUDIT OFFICE,
KISUMU HUB,
PO BOX.1188-40100,
KISUMU.

Dear Sir/Madam,

**RE: REPORT OF THE AUDITOR GENERAL ON THE COUNTY
EXECUTIVE CAR LOAN AND MORTGAGE FUND FOR THE FY
2015/2016**

4.1 Failure to provide ownership Documents and Securities

MANAGEMENT RESPONSE

4.2 Failure to remit Loan Deductions

MANAGEMENT RESPONSE

The Management has deposited the Balance of Ksh 5,459 in the car loan and Mortgage Fund account and the support documents for the same have been attached for your verification.

cc.

CEC-M Finance and Economic planning

County Secretary

HOMA BAY COUNTY GOVERNMENT

FUND INFORMATION AND OVERAL PERFORMANCE

(a) Background information

The County is constituted as per the constitution of Kenya is headed by the County Governor, who is responsible for the general policy and strategic direction of the County.

(b) Key Management

The Homa Bay County's day-to-day management is under the following key organs:

- The Governor.
- Deputy Governor
- County Executive Committee Member and
- Transport Officer

(c) Fiduciary Management

The key management personnel who held office during the financial year ended 30th June 2016 and who had direct fiduciary responsibility were:

No.	Designation	Name
1.	Head of Treasury	-Dr David Okeyo
2.	Accounting Officer	-Mr Noah Otieno Ochieng.
3.	Transport Officer	-Mr.Samson Okumu

(d) Fiduciary Oversight Arrangements

- *Audit and finance committee activities*
- *County Assembly committee activities*
- *Other oversight activities*

(e) Entity Headquarters

P.O. Box 469-40300
Homa Bay
Homa Bay, KENYA

(f) Entity Contacts

Telephone:(254) 721-918-080
E-mail: governorofficehomabaycounty@gmail.com
Website: www.homabaygo.ke

COUNTY GOVERNMENT OF HOMA BAY
Executive Car Loan & Mortgage Fund
For the year ended June 30, 2016

(g) Executive Car Loan Bankers

1. Equity Bank (Kenya) Limited
Homa Bay Branch
P.O. Box 7104 - 00200
Nairobi, Kenya

(h) Independent Auditors

Auditor General
Kenya National Audit Office
Anniversary Towers, University Way
P.O.Box 30084
GOP 00100
Nairobi, Kenya

(i) Principal Legal Adviser

The Attorney General
State Law Office
Harambee Avenue
P.O. Box 40112
City Square 00200
Nairobi, Kenya

COUNTY GOVERNMENT OF HOMA BAY
Executive Car Loan & Mortgage Fund
For the year ended June 30, 2016

FORWARD BY THE CEC

This Financial Statement for the year 2015/2016 is the first report of its kind on the financial position and financial performance of the Executive Car Loan for the County Government of Homa Bay. The report captures the amounts received in respect of the budget approved by The County Assembly and the Controller of Budget for the financial year 2015/2016.

Invaluable effort and commitment went into running the Fund against receipts. The budget for The year was Kshs. 60,000,000. We received 92% of Final printed budget and we were able to fully absorb it. The physical progress noted was adequate with the key output and Outcomes expected realized in most of the spending unit.

The County Treasury of Homa Bay prides itself for pursuing value for money principles of the economy, efficiency and effectiveness. I wish therefore to appreciate all technical officers for their efforts in compiling this report on financial year 2015/2016. I particularly wish to Acknowledge the contributions of Mr Noah Otieno Ochieng (Acting Chief Officer Finance) Mr Daniel Owuor (Head of Accounts, Samson Okumu Transport Officer) and other staff of the County Treasury without whose commitment this report would not have been produced. I sincerely hope the content of this report will be useful in engineering new processes to bring about better results for the County of Homa Bay



Nicholas K' Oriko
County Executive Member
For Finance and Economic Planning
Homa Bay County Government



REPUBLIC OF KENYA

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Website: www.kenao.go.ke



P.O. Box 30084-00100
NAIROBI

OFFICE OF THE AUDITOR-GENERAL

REPORT OF THE AUDITOR-GENERAL ON COUNTY EXECUTIVE OF HOMA BAY CAR LOAN AND MORTGAGE FUND FOR THE SIX (6) MONTHS PERIOD ENDED 30 JUNE 2016

REPORT ON THE FINANCIAL STATEMENTS

I have audited the accompanying financial statements of County Executive of Homa Bay Car Loans and Mortgage Fund set out on pages 5 to 13, which comprise the statement of financial position as at 30 June 2016, and the statement of income and expenditure, cash flows statements for the period then ended, and a summary of significant accounting policies and other explanatory information in accordance with the provisions of Article 229 of the Constitution of Kenya and Section 35 of the Public Audit Act, 2015.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Public Sector Accounting Standards (Accrual Basis) and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

The management is also responsible for the submission of the financial statements to the Auditor-General in accordance with the provisions of Section 47 of the Public Audit Act, 2015.

Auditor-General's Responsibility

My responsibility is to express an opinion on these financial statements based on the audit and report in accordance with Section 48 of the Public Audit Act, 2015 and submit the audit report in compliance with Article 229(7) of the Constitution of Kenya. The audit was conducted in accordance with International Standards of Supreme Audit Institutions. Those standards require compliance with ethical requirements and that the audit be planned and performed to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedure to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risk of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

Report of the Auditor-General on the Financial Statements of County Executive of Homa Bay Car Loan and Mortgage Fund for Six (6) months Period ended 30 June 2016

I believe that the audit evidence obtained is sufficient and appropriate to provide a basis for my adverse audit opinion.

Basis for Adverse Opinion

1. Inaccuracies in Financial Statements

1.1 Outstanding Loan Balance

The following differences were noted between balances reflected in the financial statements and the respective schedules as shown below:

Item	Statements of Financial Position 2015/2016 Kshs	Schedule to the Accounts 2015/2016 Kshs	Difference Kshs
Outstanding Loan Balance	53,745,649	53,807,675	(62,026)

No plausible explanation has been provided for the anomaly

1.2 Surplus/Deficit

The statement of receipts and payments reflects a surplus of Kshs.2,697,808 while the statement of financial position reflects a surplus of Kshs.197,808 resulting to unexplained difference of Kshs.2,500,000.

Consequently, the accuracy of the financial statements balances as at 30 June 2016 cannot be confirmed.

2. Ownership Documents and Securities

Included in the financial statements under Note 4 are staff loans totaling Kshs.53,745,649 as at 30 June 2017. However, the management of the Fund has not provided the respective title deeds and log books jointly registered under the name of the county government and the beneficiaries. However, Section 9 (2) of the County Executive Car Loan Regulations 2015 and Section 17(2) of County Executive Mortgage Regulations, 2015 provides that the log book of a vehicle subject to a loan or title deed of a property mortgaged from the Fund shall be issued jointly between the County and the borrower and the originals of all documents relating to the property financed by a loan from the fund shall be kept in safe custody by the officer administering the Fund.

Consequently, the Fund management breached the law and therefore recoverability of the loans is doubtful.

Key Audit Matters

1. Budgetary Under performance

During the year under review, the County Assembly appropriated a sum of Kshs.60 million towards the County Executive Car Loan and Mortgage Fund, but only Kshs.57.5 million was transferred into the fund leaving a balance of Kshs.2.5 million. However, contrary to Section 5(1) of the car and mortgage regulations provides that the initial capital of the Fund shall consist of the monies standing to the credit of the account on the date of the coming into operation of these regulations. Section 5(2) of the regulations further provides that the County Assembly may appropriate additional monies to the Fund.

Consequently, the Executive breached the law by retaining the funds which were meant for the Fund without approval from the Assembly.

2. Delayed Recovery of Loans

The Fund started issuing loans as from 13 January 2016 but the recovery of the loans commenced in June 2016 as shown in the County Executive payroll. However, the Fund did not avail any moratorium agreement to confirm that the delay was regular. Contrary, to regulations Section 12 which states that the repayment period for the loan shall not exceed the last month of the end of the employment term of the member.

Consequently, the management were in breach of the regulations.

Adverse Opinion

In my opinion, because of the significance of the matters discussed in the basis for Adverse Opinion Paragraph, the financial statements do not present fairly, the financial position of County Executive of Homa Bay Car Loan and Mortgage Fund as at 30 June 2016, and its financial performance and its cash flows for the period then ended, in accordance with International Public Sector Accounting Standards (Accrual Basis) and do not comply with the Homa Bay County Executive Car Loan Regulations, 2015 and County Executive Mortgage Regulations, 2015.



FCPA Edward R. O. Ouko, CBS
AUDITOR-GENERAL

Nairobi


21 January 2019

COUNTY GOVERNMENT OF HOMA BAY
Executive Car Loan & Mortgage Fund
For the year ended June 30, 2016

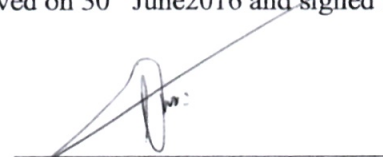
I. STATEMENT OF RECEIPTS AND PAYMENTS

	NOTE	2015-2016	2014-2015
		Ksh	Kshs
RECEIPTS			
Homa Bay County Treasury		57,500,000	0
Interest Earned	1	201,108	0
Other Interest Income		0	0
TOTAL RECEIPTS		57,701,108	0
PAYMENTS			
Administrative Costs		0	0
Payments to Members		55,000,000	
Bank Charges	2	3,300	0
TOTAL PAYMENTS		55,003,300	0
SURPLUS/DEFICIT		2,697,808	0

The accounting policies and explanatory notes to these financial statements form an integral part of the financial statements. The entity financial statements were approved on 30th June 2016 and signed by:



 Chief Officer



 Head of Treasury Accounts



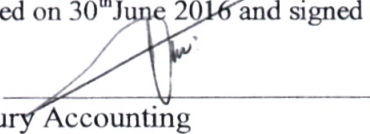
COUNTY GOVERNMENT OF HOMA BAY
Executive Car Loan & Mortgage Fund
For the year ended June 30, 2016

II. STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2016

		2015-2016	2014-2015
	NOTE	Kshs	Kshs
ASSETS			
Cash and Cash Equivalent	3	2,496,700	0
Outstanding Loan Balances	4	53,745,649	0
Unremitted Loan Deductions	5	1,455,459	
Outstanding Inter Fund Transfers		0	0
TOTAL		57,679,808	0
REPRESENTED BY			
Car and Mortgage Fund	6	57,500,000	0
Accumulated Surplus (Deficit)		197,808	
TOTAL		57,697,808	0

The accounting policies and explanatory notes to these financial statements form an integral part of the financial statements. The entity financial statements were approved on 30th June 2016 and signed by:


 Chief Officer Finance


 Head of Treasury Accounting

30 JUN 2016

COUNTY GOVERNMENT OF HOMA BAY
Executive Car Loan & Mortgage Fund
For the year ended June 30, 2016

III. STATEMENT OF CASHFLOW

	NOTES	2015-2016 Kshs	2014-2015 Kshs
CASH FLOW FROM OPERATING ACTIVITIES			
Homa Bay County Treasury		0	
Interest Earned		0	0
Administrative Expenses	2	(3,300)	0
Net Cash Flow from Operating Activities		(3,300)	
CASH FLOW FROM INVESTING ACTIVITIES			
Other Interest Income		0	0
Net Cash Flow from Investing Activities		0	0
CASHFLOW FROM FINANCING ACTIVITIES			
Grants Received	6	57,500,000	0
Loans Disbursed	7	(55,000,000)	0
Principal Loan Repayments		0	0
Inter Fund Borrowing		0	0
Refund of Borrowings		0	0
Net Cash Flow from Financing Activities		(2,500,000)	0
NET INCREASE IN CASH AND CASH EQUIVALENT		2,496,700	0
Cash and cash equivalent at BEGINNING of the year		0	0
Cash and cash equivalent at END of the year	3	2,496,700	0

The accounting policies and explanatory notes to these financial statements form an integral part of the financial statements. The entity financial statements were approved on 30th June 2016 and signed by:


 Chief Officer Finance

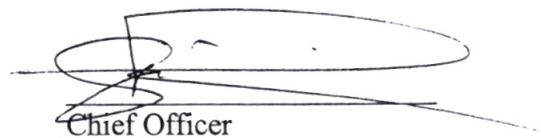

 Head of Treasury Accounting

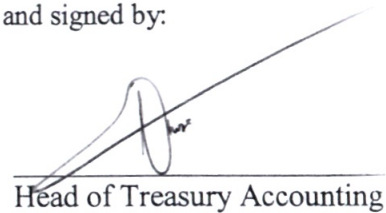
30 JUN 2016

SUMMARY STATEMENT OF APPROPRIATION: HOMABAY COUNTY GOVERNMENT CAR LOAN ACCOUNT

Receipt/Expense Item	Original Budget	Adjustments	Final Budget	Actual on Comparable Basis	Budget Utilisation Difference	% of Utilisation
	a	b	c=a+b	d	e=c-d	f=d/c %
		Kshs	Kshs	Kshs		
RECEIPTS						
HomaBay County Treasury	60,000,000	0	60,000,000	57,500,000	2,500,000	95%
TOTAL	60,000,000	0	60,000,000	57,500,000		
PAYMENTS						
Payment to Beneficiaries	60,000,000	0	60,000,000	55,000,000	5,000,000	92%
Administration Costs	0		0	3,300		
TOTAL	60,000,000		60,000,000	55,003,300		

The entity financial statements were approved on 30th June 2016 and signed by:


Chief Officer


Head of Treasury Accounting

30 JUN 2016

COUNTY GOVERNMENT OF HOMA BAY
Executive Car Loan & Mortgage Fund
For the year ended June 30, 2016

NOTES TO THE FINANCIAL STATEMENT

The principle accounting policies adopted in the preparation of these financial statements are set out below:

1. Statement of compliance and basis of preparation

The financial statements have been prepared in accordance with and comply with International Public Sector Accounting Standards (IPSAS) with particular emphasis on Cash Basis Financial Reporting under the Cash Basis of Accounting and applicable government legislations and regulations. The financial statements comply with and conform to the form of presentation prescribed by the Public Sector Accounting Standards Board of Kenya.

The financial statements are presented in Kenya Shillings, which is the functional and reporting currency of the *County Government of Homa Bay* and all values are rounded to the nearest thousand (Kshs). The accounting policies adopted have been consistently applied to all the years presented.

The financial statements have been prepared on the cash basis following the Government's standard chart of accounts.

2. Recognition of revenue and expenses

The Fund recognises all various sources when the event occurs and the related cash has actually been received by the County. In addition, the *County Government of Homa Bay* recognises all expenses when the event occurs and the related cash has actually been paid out by the *County*.

3. Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and cash at bank, short-term deposits on call and highly liquid investments with an original maturity of three months or less, which are readily convertible to known amounts of cash and are subject to insignificant risk of changes in value. Bank account balances include amounts held at the Central Bank of Kenya and at various commercial banks at the end of the financial year.

COUNTY GOVERNMENT OF HOMA BAY

Executive Car Loan & Mortgage Fund

For the year ended June 30, 2016

4. Budget

The budget is developed on the same accounting basis (Accrual), the same accounts classification basis, and for the same period as the financial statements. The *County Government of Homa Bay's* budget was approved as required by Law and as detailed in the Government of Kenya Budget Printed Estimates. A high-level assessment of the *County's* actual performance against the comparable budget for the financial year under review has been included in an annex to these financial statements.

5. Comparative figures

Where necessary comparative figures for the previous financial year have been amended or reconfigured to conform to the required changes in presentation.

6. Subsequent events

There have been no events subsequent to the financial year end with significant impact on the financial statements for the year ended June 2016.

COUNTY GOVERNMENT OF HOMA BAY
Executive Car Loan & Mortgage Fund
For the year ended June 30, 2016

NOTES TO THE FINANCIAL STATEMENTS

1. LOAN INTEREST

BENEFICIARIES	2015-2016			2014-2015
	AMOUNT	INTEREST	REPAYMENTS	Kshs
1. CONSOLATA YAMBO	4,000,000	19,845	143,749	0
2. DOROTHY ATIENO	4,000,000	19,845	143,749	0
3. DR. DAVID OKEYO	4,000,000	19,845	143,749	0
4. BEATRICE AKINYI	4,000,000	19,845	143,749	0
5. DR. LAWRENCE OTENG'	4,000,000	19,845	143,749	0
6. ELIUD OCHIENG	4,000,000	19,845	143,749	0
7. PROF. PETER OGADA	4,000,000	19,845	143,749	0
8. MR NICHOLAS ORIKO	4,000,000	19,845	143,749	0
9. ISAIAH OGWE	4,000,000	10,000	71,874.75	0
10. HE. HAMILTON ORATA	5,000,000	12,500	89,843.45	0
11. H.E CYPRIAN AWITI	10,000,000	-	-	0
12. PHARESH RATEGO	4,000,000	19,845	143,749	0
TOTAL	55,000,000	201,107.79	1,455,459.20	0

2. ADMINISTRATIVE EXPENSES

	2015-2016	2014-2015
	Kshs	Kshs
Payment to Beneficiaries	0	0
Administration costs	3,300	
TOTAL	3,300	0

3. CASH AND CASH EQUIVALENT

	2015-2016	2014 - 2015
	Kshs	Kshs
EQUITY BANK LTD AC NO. 0980265595510	2,496,700	0
TOTAL	2,496,700	0

COUNTY GOVERNMENT OF HOMA BAY
Executive Car Loan & Mortgage Fund
For the year ended June 30, 2016

4. OUTSTANDING LOAN BALANCES

	2015-2016	2014-2015
	Kshs	Kshs
MEMBERS OF COUNTY EXECUTIVE		
1. Hon Cyprian Otieno Awiti	10,000,000	0
2. Hon Hamilton Orata	4,922,657	0
3. Mrs. Dorothy Okello	3,938,125	0
4. Mr. Nicholas Obuya Oriko	3,876,096	0
5. Mrs. Beatrice Oyomo	3,876,096	0
6. Mr. Pharesh Ratego	3,876,096	0
7. Mrs. Consolata Yambo	3,876,096	0
8. Prof Tom Peter Ogada	3,876,096	0
9. Dr. Lawrence Oteng	3,876,096	0
10. Dr. David Okeyo	3,876,096	0
11. Mr Eliud Otieno	3,876,096	0
12. Mr Isaiah Ogwe	3,938,125	0
TOTAL	53,745,649	0

5. UNREMITTED LOAN DEDUCTIONS

	2015-2016	2014-2015
	Kshs	Kshs
Balance B/f	0	0
Payroll Recoveries	0	0
Amount Unremitted	1,455,459	0
TOTAL	1,455,459	0

6 CAR AND MORTGAGE FUND

	2015-2016	2014-2015
	Kshs	Kshs
Car and Mortgage Fund	57,500,000	0
TOTAL	57,500,000	0

COUNTY GOVERNMENT OF HOMA BAY
Executive Car Loan & Mortgage Fund
For the year ended June 30, 2016

7. LOANS DISBURSED

	2015-2016	2014-2015
	Kshs	Kshs
	0	0
Executive Staff Loan	55,000,000	0
TOTAL	55,000,000	0

8. PRINCIPAL LOAN REPAYMENTS

	2015-2016	2014-2015
	Kshs	Kshs
Loans Remitted in the Year	0	0
Interest Income Received	0	0
TOTAL	0	0

**County Government of Homa Bay Executive Car Loan & Mortgage Fund For
the period January 2016-June 2016**

JOURNAL ENTRIES TO THE EXECUTIVE CAR LOAN & MORTGAGE FUND

J.V 1/2015/2016

EXECUTIVE CAR LOAN & MORTGAGE A/C

DR	Kshs	CR	Ksh
Balance b/d	0	Transfer from County Treasury	57,500,000
Balance c/d	57,500,00		
TOTAL	57,500,000	TOTAL	57,500,000

(Being inclusion of Transfer of Funds from County Treasury To Statement of Receipts in Car Loan & mortgage fund account)

J.V 2/2015/2016

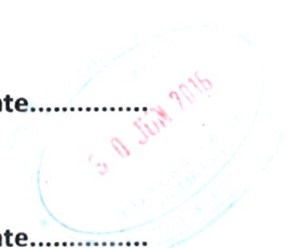
COUNTY TREASURY A/C

DR	Kshs	CR	Ksh
Transfer to Executive Car Loan a/c	57,500,000	Balance b/d	0
		Balance c/d	57,500,000
TOTAL	57,500,000	TOTAL	57,500,000

(Being transfer of Funds to the Executive Car Loan & Mortgage Fund account)

Prepared By.....*Barbra Othman*.....Signature.....*[Signature]*..... Date.....

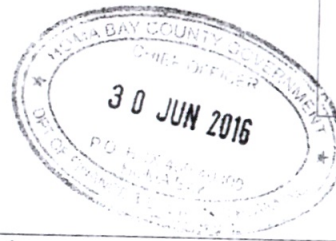
Authorised By.....*Barbra Othman*.....Signature.....*[Signature]*..... Date.....



Loan Amortization Schedule

Enter values	
Loan amount	\$10,000,000.00
Annual interest rate	3.00 %
Loan period in years	5
Number of payments per year	12
Start date of loan	30/06/2016
Optional extra payments	

Loan summary	
Scheduled payment	\$ 179,686.91
Scheduled number of payments	60
Actual number of payments	60
Total early payments	\$ -
Total interest	\$ 781,214.40



Lender name: HE CYPRIAN AWITI

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	30/07/2016	\$ 10,000,000.00	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 154,686.91	\$ 25,000.00	\$ 9,845,313.09	\$ 25,000.00
2	30/08/2016	\$ 9,845,313.09	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 155,073.62	\$ 24,613.28	\$ 9,690,239.47	\$ 49,613.28
3	30/09/2016	\$ 9,690,239.47	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 155,461.31	\$ 24,225.60	\$ 9,534,778.16	\$ 73,838.88
4	30/10/2016	\$ 9,534,778.16	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 155,849.96	\$ 23,836.95	\$ 9,378,928.20	\$ 97,675.83
5	30/11/2016	\$ 9,378,928.20	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 156,239.59	\$ 23,447.32	\$ 9,222,688.61	\$ 121,123.15
6	30/12/2016	\$ 9,222,688.61	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 156,630.19	\$ 23,056.72	\$ 9,066,058.43	\$ 144,179.87
7	30/01/2017	\$ 9,066,058.43	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 157,021.76	\$ 22,665.15	\$ 8,909,036.67	\$ 166,845.01
8	02/03/2017	\$ 8,909,036.67	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 157,414.31	\$ 22,272.59	\$ 8,751,622.35	\$ 189,117.61
9	30/03/2017	\$ 8,751,622.35	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 157,807.85	\$ 21,879.06	\$ 8,593,814.50	\$ 210,996.66
10	30/04/2017	\$ 8,593,814.50	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 158,202.37	\$ 21,484.54	\$ 8,435,612.13	\$ 232,481.20
11	30/05/2017	\$ 8,435,612.13	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 158,597.88	\$ 21,089.03	\$ 8,277,014.26	\$ 253,570.23
12	30/06/2017	\$ 8,277,014.26	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 158,994.37	\$ 20,692.54	\$ 8,118,019.89	\$ 274,262.76
13	30/07/2017	\$ 8,118,019.89	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 159,391.86	\$ 20,295.05	\$ 7,958,628.03	\$ 294,557.81
14	30/08/2017	\$ 7,958,628.03	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 159,790.34	\$ 19,896.57	\$ 7,798,837.69	\$ 314,454.38
15	30/09/2017	\$ 7,798,837.69	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 160,189.81	\$ 19,497.09	\$ 7,638,647.88	\$ 333,951.47
16	30/10/2017	\$ 7,638,647.88	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 160,590.29	\$ 19,096.62	\$ 7,478,057.59	\$ 353,048.09
17	30/11/2017	\$ 7,478,057.59	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 160,991.76	\$ 18,695.14	\$ 7,317,065.83	\$ 371,743.24
18	30/12/2017	\$ 7,317,065.83	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 161,394.24	\$ 18,292.66	\$ 7,155,671.59	\$ 390,035.91
19	30/01/2018	\$ 7,155,671.59	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 161,797.73	\$ 17,889.18	\$ 6,993,873.86	\$ 407,925.09
20	02/03/2018	\$ 6,993,873.86	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 162,202.22	\$ 17,484.68	\$ 6,831,671.64	\$ 425,409.77
21	30/03/2018	\$ 6,831,671.64	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 162,607.73	\$ 17,079.18	\$ 6,669,063.91	\$ 442,488.95
22	30/04/2018	\$ 6,669,063.91	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 163,014.25	\$ 16,672.66	\$ 6,506,049.66	\$ 459,161.61
23	30/05/2018	\$ 6,506,049.66	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 163,421.78	\$ 16,265.12	\$ 6,342,627.88	\$ 475,426.73
24	30/06/2018	\$ 6,342,627.88	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 163,830.34	\$ 15,856.57	\$ 6,178,797.54	\$ 491,283.30
25	30/07/2018	\$ 6,178,797.54	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 164,239.91	\$ 15,446.99	\$ 6,014,557.63	\$ 506,730.30
26	30/08/2018	\$ 6,014,557.63	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 164,650.51	\$ 15,036.39	\$ 5,849,907.12	\$ 521,766.69
27	30/09/2018	\$ 5,849,907.12	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 165,062.14	\$ 14,624.77	\$ 5,684,844.98	\$ 536,391.46
28	30/10/2018	\$ 5,684,844.98	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 165,474.79	\$ 14,212.11	\$ 5,519,370.19	\$ 550,603.57
29	30/11/2018	\$ 5,519,370.19	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 165,888.48	\$ 13,798.43	\$ 5,353,481.70	\$ 564,402.00
30	30/12/2018	\$ 5,353,481.70	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 166,303.20	\$ 13,383.70	\$ 5,187,178.50	\$ 577,785.70
31	30/01/2019	\$ 5,187,178.50	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 166,718.96	\$ 12,967.95	\$ 5,020,459.54	\$ 590,753.65
32	02/03/2019	\$ 5,020,459.54	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 167,135.76	\$ 12,551.15	\$ 4,853,323.78	\$ 603,304.80
33	30/03/2019	\$ 4,853,323.78	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 167,553.60	\$ 12,133.31	\$ 4,685,770.19	\$ 615,438.11

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	30/04/2019	\$ 4,685,770.19	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 167,972.48	\$ 11,714.43	\$ 4,517,797.71	\$ 627,152.53
35	30/05/2019	\$ 4,517,797.71	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 168,392.41	\$ 11,294.49	\$ 4,349,405.29	\$ 638,447.03
36	30/06/2019	\$ 4,349,405.29	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 168,813.39	\$ 10,873.51	\$ 4,180,591.90	\$ 649,320.54
37	30/07/2019	\$ 4,180,591.90	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 169,235.43	\$ 10,451.48	\$ 4,011,356.47	\$ 659,772.02
38	30/08/2019	\$ 4,011,356.47	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 169,658.52	\$ 10,028.39	\$ 3,841,697.96	\$ 669,800.41
39	30/09/2019	\$ 3,841,697.96	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 170,082.66	\$ 9,604.24	\$ 3,671,615.30	\$ 679,404.65
40	30/10/2019	\$ 3,671,615.30	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 170,507.87	\$ 9,179.04	\$ 3,501,107.43	\$ 688,583.69
41	30/11/2019	\$ 3,501,107.43	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 170,934.14	\$ 8,752.77	\$ 3,330,173.29	\$ 697,336.46
42	30/12/2019	\$ 3,330,173.29	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 171,361.47	\$ 8,325.43	\$ 3,158,811.82	\$ 705,661.89
43	30/01/2020	\$ 3,158,811.82	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 171,789.88	\$ 7,897.03	\$ 2,987,021.94	\$ 713,558.92
44	01/03/2020	\$ 2,987,021.94	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 172,219.35	\$ 7,467.55	\$ 2,814,802.59	\$ 721,026.48
45	30/03/2020	\$ 2,814,802.59	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 172,649.90	\$ 7,037.01	\$ 2,642,152.69	\$ 728,063.49
46	30/04/2020	\$ 2,642,152.69	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 173,081.52	\$ 6,605.38	\$ 2,469,071.16	\$ 734,668.87
47	30/05/2020	\$ 2,469,071.16	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 173,514.23	\$ 6,172.68	\$ 2,295,556.93	\$ 740,841.55
48	30/06/2020	\$ 2,295,556.93	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 173,948.01	\$ 5,738.89	\$ 2,121,608.92	\$ 746,580.44
49	30/07/2020	\$ 2,121,608.92	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 174,382.88	\$ 5,304.02	\$ 1,947,226.03	\$ 751,884.46
50	30/08/2020	\$ 1,947,226.03	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 174,818.84	\$ 4,868.07	\$ 1,772,407.19	\$ 756,752.52
51	30/09/2020	\$ 1,772,407.19	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 175,255.89	\$ 4,431.02	\$ 1,597,151.30	\$ 761,183.54
52	30/10/2020	\$ 1,597,151.30	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 175,694.03	\$ 3,992.88	\$ 1,421,457.28	\$ 765,176.42
53	30/11/2020	\$ 1,421,457.28	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 176,133.26	\$ 3,553.64	\$ 1,245,324.01	\$ 768,730.06
54	30/12/2020	\$ 1,245,324.01	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 176,573.60	\$ 3,113.31	\$ 1,068,750.42	\$ 771,843.37
55	30/01/2021	\$ 1,068,750.42	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 177,015.03	\$ 2,671.88	\$ 891,735.39	\$ 774,515.25
56	02/03/2021	\$ 891,735.39	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 177,457.57	\$ 2,229.34	\$ 714,277.82	\$ 776,744.59
57	30/03/2021	\$ 714,277.82	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 177,901.21	\$ 1,785.69	\$ 536,376.60	\$ 778,530.28
58	30/04/2021	\$ 536,376.60	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 178,345.97	\$ 1,340.94	\$ 358,030.64	\$ 779,871.22
59	30/05/2021	\$ 358,030.64	\$ 179,686.91	\$ -	\$ 179,686.91	\$ 178,791.83	\$ 895.08	\$ 179,238.81	\$ 780,766.30
60	30/06/2021	\$ 179,238.81	\$ 179,686.91	\$ -	\$ 179,238.81	\$ 178,790.71	\$ 448.10	\$ -	\$ 781,214.40

Loan Amortization Schedule

Enter values	
Loan amount	\$ 5,000,000.00
Annual interest rate	3.00 %
Loan period in years	5
Number of payments per year	12
Start date of loan	06/06/2016
Optional extra payments	

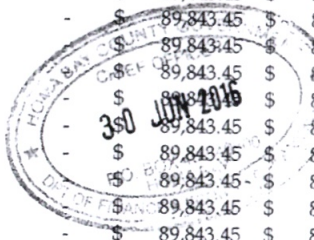
Loan summary	
Scheduled payment	\$ 89,843.45
Scheduled number of payments	60
Actual number of payments	60
Total early payments	\$ -
Total interest	\$ 390,607.20

Lender name: HE HAMILTON ORATA



Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	06/07/2016	\$ 5,000,000.00	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 77,343.45	\$ 12,500.00	\$ 4,922,656.55	\$ 12,500.00
2	06/08/2016	\$ 4,922,656.55	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 77,536.81	\$ 12,306.64	\$ 4,845,119.73	\$ 24,806.64
3	06/09/2016	\$ 4,845,119.73	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 77,730.65	\$ 12,112.80	\$ 4,767,389.08	\$ 36,919.44
4	06/10/2016	\$ 4,767,389.08	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 77,924.98	\$ 11,918.47	\$ 4,689,464.10	\$ 48,837.91
5	06/11/2016	\$ 4,689,464.10	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 78,119.79	\$ 11,723.66	\$ 4,611,344.31	\$ 60,561.57
6	06/12/2016	\$ 4,611,344.31	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 78,315.09	\$ 11,528.36	\$ 4,533,029.21	\$ 72,089.93
7	06/01/2017	\$ 4,533,029.21	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 78,510.88	\$ 11,332.57	\$ 4,454,518.33	\$ 83,422.51
8	06/02/2017	\$ 4,454,518.33	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 78,707.16	\$ 11,136.30	\$ 4,375,811.18	\$ 94,558.80
9	06/03/2017	\$ 4,375,811.18	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 78,903.93	\$ 10,939.53	\$ 4,296,907.25	\$ 105,498.33
10	06/04/2017	\$ 4,296,907.25	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 79,101.19	\$ 10,742.27	\$ 4,217,806.07	\$ 116,240.60
11	06/05/2017	\$ 4,217,806.07	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 79,298.94	\$ 10,544.52	\$ 4,138,507.13	\$ 126,785.11
12	06/06/2017	\$ 4,138,507.13	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 79,497.19	\$ 10,346.27	\$ 4,059,009.94	\$ 137,131.38
13	06/07/2017	\$ 4,059,009.94	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 79,695.93	\$ 10,147.52	\$ 3,979,314.01	\$ 147,278.91
14	06/08/2017	\$ 3,979,314.01	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 79,895.17	\$ 9,948.29	\$ 3,899,418.85	\$ 157,227.19
15	06/09/2017	\$ 3,899,418.85	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 80,094.91	\$ 9,748.55	\$ 3,819,323.94	\$ 166,975.74
16	06/10/2017	\$ 3,819,323.94	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 80,295.14	\$ 9,548.31	\$ 3,739,028.80	\$ 176,524.05
17	06/11/2017	\$ 3,739,028.80	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 80,495.88	\$ 9,347.57	\$ 3,658,532.91	\$ 185,871.62
18	06/12/2017	\$ 3,658,532.91	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 80,697.12	\$ 9,146.33	\$ 3,577,835.79	\$ 195,017.95
19	06/01/2018	\$ 3,577,835.79	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 80,898.86	\$ 8,944.59	\$ 3,496,936.93	\$ 203,962.54
20	06/02/2018	\$ 3,496,936.93	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 81,101.11	\$ 8,742.34	\$ 3,415,835.82	\$ 212,704.89
21	06/03/2018	\$ 3,415,835.82	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 81,303.86	\$ 8,539.59	\$ 3,334,531.96	\$ 221,244.47
22	06/04/2018	\$ 3,334,531.96	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 81,507.12	\$ 8,336.33	\$ 3,253,024.83	\$ 229,580.80
23	06/05/2018	\$ 3,253,024.83	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 81,710.89	\$ 8,132.56	\$ 3,171,313.94	\$ 237,713.37
24	06/06/2018	\$ 3,171,313.94	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 81,915.17	\$ 7,928.28	\$ 3,089,398.77	\$ 245,641.65
25	06/07/2018	\$ 3,089,398.77	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 82,119.96	\$ 7,723.50	\$ 3,007,278.82	\$ 253,365.15
26	06/08/2018	\$ 3,007,278.82	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 82,325.26	\$ 7,518.20	\$ 2,924,953.56	\$ 260,883.35
27	06/09/2018	\$ 2,924,953.56	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 82,531.07	\$ 7,312.38	\$ 2,842,422.49	\$ 268,195.73
28	06/10/2018	\$ 2,842,422.49	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 82,737.40	\$ 7,106.06	\$ 2,759,685.09	\$ 275,301.79
29	06/11/2018	\$ 2,759,685.09	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 82,944.24	\$ 6,899.21	\$ 2,676,740.85	\$ 282,201.00
30	06/12/2018	\$ 2,676,740.85	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 83,151.60	\$ 6,691.85	\$ 2,593,589.25	\$ 288,892.85
31	06/01/2019	\$ 2,593,589.25	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 83,359.48	\$ 6,483.97	\$ 2,510,229.77	\$ 295,376.82
32	06/02/2019	\$ 2,510,229.77	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 83,567.88	\$ 6,275.57	\$ 2,426,661.89	\$ 301,652.40
33	06/03/2019	\$ 2,426,661.89	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 83,776.80	\$ 6,066.65	\$ 2,342,885.09	\$ 307,719.05

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	06/04/2019	\$ 2,342,885.09	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 83,986.24	\$ 5,857.21	\$ 2,258,898.85	\$ 313,576.27
35	06/05/2019	\$ 2,258,898.85	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 84,196.21	\$ 5,647.25	\$ 2,174,702.65	\$ 319,223.51
36	06/06/2019	\$ 2,174,702.65	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 84,406.70	\$ 5,436.76	\$ 2,090,295.95	\$ 324,660.27
37	06/07/2019	\$ 2,090,295.95	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 84,617.71	\$ 5,225.74	\$ 2,005,678.24	\$ 329,886.01
38	06/08/2019	\$ 2,005,678.24	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 84,829.26	\$ 5,014.20	\$ 1,920,848.98	\$ 334,900.20
39	06/09/2019	\$ 1,920,848.98	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 85,041.33	\$ 4,802.12	\$ 1,835,807.65	\$ 339,702.33
40	06/10/2019	\$ 1,835,807.65	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 85,253.93	\$ 4,589.52	\$ 1,750,553.71	\$ 344,291.85
41	06/11/2019	\$ 1,750,553.71	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 85,467.07	\$ 4,376.38	\$ 1,665,086.64	\$ 348,668.23
42	06/12/2019	\$ 1,665,086.64	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 85,680.74	\$ 4,162.72	\$ 1,579,405.91	\$ 352,830.95
43	06/01/2020	\$ 1,579,405.91	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 85,894.94	\$ 3,948.51	\$ 1,493,510.97	\$ 356,779.46
44	06/02/2020	\$ 1,493,510.97	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 86,109.68	\$ 3,733.78	\$ 1,407,401.29	\$ 360,513.24
45	06/03/2020	\$ 1,407,401.29	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 86,324.95	\$ 3,518.50	\$ 1,321,076.34	\$ 364,031.74
46	06/04/2020	\$ 1,321,076.34	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 86,540.76	\$ 3,302.69	\$ 1,234,535.58	\$ 367,334.43
47	06/05/2020	\$ 1,234,535.58	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 86,757.11	\$ 3,086.34	\$ 1,147,778.47	\$ 370,420.77
48	06/06/2020	\$ 1,147,778.47	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 86,974.01	\$ 2,869.45	\$ 1,060,804.46	\$ 373,290.22
49	06/07/2020	\$ 1,060,804.46	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 87,191.44	\$ 2,652.01	\$ 973,613.02	\$ 375,942.23
50	06/08/2020	\$ 973,613.02	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 87,409.42	\$ 2,434.03	\$ 886,203.60	\$ 378,376.26
51	06/09/2020	\$ 886,203.60	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 87,627.94	\$ 2,215.51	\$ 798,575.65	\$ 380,591.77
52	06/10/2020	\$ 798,575.65	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 87,847.01	\$ 1,996.44	\$ 710,728.64	\$ 382,588.21
53	06/11/2020	\$ 710,728.64	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 88,066.63	\$ 1,776.82	\$ 622,662.01	\$ 384,365.03
54	06/12/2020	\$ 622,662.01	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 88,286.80	\$ 1,556.66	\$ 534,375.21	\$ 385,921.69
55	06/01/2021	\$ 534,375.21	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 88,507.52	\$ 1,335.94	\$ 445,867.69	\$ 387,257.63
56	06/02/2021	\$ 445,867.69	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 88,728.78	\$ 1,114.67	\$ 357,138.91	\$ 388,372.29
57	06/03/2021	\$ 357,138.91	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 88,950.61	\$ 892.85	\$ 268,188.30	\$ 389,265.14
58	06/04/2021	\$ 268,188.30	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 89,172.98	\$ 670.47	\$ 179,015.32	\$ 389,935.61
59	06/05/2021	\$ 179,015.32	\$ 89,843.45	\$ -	\$ 89,843.45	\$ 89,395.92	\$ 447.54	\$ 89,619.40	\$ 390,383.15
60	06/06/2021	\$ 89,619.40	\$ 89,843.45	\$ -	\$ 89,619.40	\$ 89,395.36	\$ 224.05	\$ -	\$ 390,607.20



Loan Amortization Schedule

Enter values	
Loan amount	\$ 4,000,000.00
Annual interest rate	3.00 %
Loan period in years	5
Number of payments per year	12
Start date of loan	06/06/2016
Optional extra payments	



Loan summary	
Scheduled payment	\$ 71,874.76
Scheduled number of payments	60
Actual number of payments	60
Total early payments	\$ -
Total interest	\$ 312,485.76

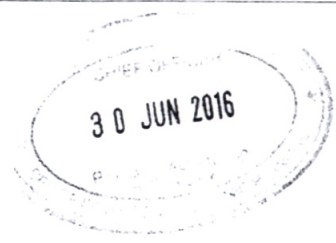
Lender name: ISALIAH OGWE

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	06/07/2016	\$ 4,000,000.00	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 61,874.76	\$ 10,000.00	\$ 3,938,125.24	\$ 10,000.00
2	06/08/2016	\$ 3,938,125.24	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,029.45	\$ 9,845.31	\$ 3,876,095.79	\$ 19,845.31
3	06/09/2016	\$ 3,876,095.79	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,184.52	\$ 9,690.24	\$ 3,813,911.26	\$ 29,535.55
4	06/10/2016	\$ 3,813,911.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,339.98	\$ 9,534.78	\$ 3,751,571.28	\$ 39,070.33
5	06/11/2016	\$ 3,751,571.28	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,495.83	\$ 9,378.93	\$ 3,689,075.45	\$ 48,449.26
6	06/12/2016	\$ 3,689,075.45	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,652.07	\$ 9,222.69	\$ 3,626,423.37	\$ 57,671.95
7	06/01/2017	\$ 3,626,423.37	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,808.70	\$ 9,066.06	\$ 3,563,614.67	\$ 66,738.01
8	06/02/2017	\$ 3,563,614.67	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,965.73	\$ 8,909.04	\$ 3,500,648.94	\$ 75,647.04
9	06/03/2017	\$ 3,500,648.94	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,123.14	\$ 8,751.62	\$ 3,437,525.80	\$ 84,398.66
10	06/04/2017	\$ 3,437,525.80	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,280.95	\$ 8,593.81	\$ 3,374,244.85	\$ 92,992.48
11	06/05/2017	\$ 3,374,244.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,439.15	\$ 8,435.61	\$ 3,310,805.70	\$ 101,428.09
12	06/06/2017	\$ 3,310,805.70	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,597.75	\$ 8,277.01	\$ 3,247,207.95	\$ 109,705.11
13	06/07/2017	\$ 3,247,207.95	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,756.74	\$ 8,118.02	\$ 3,183,451.21	\$ 117,823.13
14	06/08/2017	\$ 3,183,451.21	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,916.13	\$ 7,958.63	\$ 3,119,535.08	\$ 125,781.75
15	06/09/2017	\$ 3,119,535.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,075.92	\$ 7,798.84	\$ 3,055,459.15	\$ 133,580.59
16	06/10/2017	\$ 3,055,459.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,236.11	\$ 7,638.65	\$ 2,991,223.04	\$ 141,219.24
17	06/11/2017	\$ 2,991,223.04	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,396.71	\$ 7,478.06	\$ 2,926,826.33	\$ 148,697.30
18	06/12/2017	\$ 2,926,826.33	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,557.70	\$ 7,317.07	\$ 2,862,268.63	\$ 156,014.36
19	06/01/2018	\$ 2,862,268.63	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,719.09	\$ 7,155.67	\$ 2,797,549.54	\$ 163,170.03
20	06/02/2018	\$ 2,797,549.54	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,880.89	\$ 6,993.87	\$ 2,732,668.66	\$ 170,163.91
21	06/03/2018	\$ 2,732,668.66	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,043.09	\$ 6,831.67	\$ 2,667,625.56	\$ 176,995.58
22	06/04/2018	\$ 2,667,625.56	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,205.70	\$ 6,669.06	\$ 2,602,419.87	\$ 183,664.64
23	06/05/2018	\$ 2,602,419.87	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,368.71	\$ 6,506.05	\$ 2,537,051.15	\$ 190,170.69
24	06/06/2018	\$ 2,537,051.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,532.13	\$ 6,342.63	\$ 2,471,519.02	\$ 196,513.32
25	06/07/2018	\$ 2,471,519.02	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,695.97	\$ 6,178.80	\$ 2,405,823.05	\$ 202,692.12
26	06/08/2018	\$ 2,405,823.05	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,860.21	\$ 6,014.56	\$ 2,339,962.85	\$ 208,706.68
27	06/09/2018	\$ 2,339,962.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,024.86	\$ 5,849.91	\$ 2,273,937.99	\$ 214,556.58
28	06/10/2018	\$ 2,273,937.99	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,189.92	\$ 5,684.84	\$ 2,207,748.07	\$ 220,241.43
29	06/11/2018	\$ 2,207,748.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,355.39	\$ 5,519.37	\$ 2,141,392.68	\$ 225,760.80
30	06/12/2018	\$ 2,141,392.68	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,521.28	\$ 5,353.48	\$ 2,074,871.40	\$ 231,114.28
31	06/01/2019	\$ 2,074,871.40	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,687.58	\$ 5,187.18	\$ 2,008,183.82	\$ 236,301.46
32	06/02/2019	\$ 2,008,183.82	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,854.30	\$ 5,020.46	\$ 1,941,329.51	\$ 241,321.92
33	06/03/2019	\$ 1,941,329.51	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,021.44	\$ 4,853.32	\$ 1,874,308.07	\$ 246,175.24

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	06/04/2019	\$ 1,874,308.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,188.99	\$ 4,685.77	\$ 1,807,119.08	\$ 250,861.01
35	06/05/2019	\$ 1,807,119.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,356.96	\$ 4,517.80	\$ 1,739,762.12	\$ 255,378.81
36	06/06/2019	\$ 1,739,762.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,525.36	\$ 4,349.41	\$ 1,672,236.76	\$ 259,728.22
37	06/07/2019	\$ 1,672,236.76	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,694.17	\$ 4,180.59	\$ 1,604,542.59	\$ 263,908.81
38	06/08/2019	\$ 1,604,542.59	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,863.41	\$ 4,011.36	\$ 1,536,679.18	\$ 267,920.16
39	06/09/2019	\$ 1,536,679.18	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,033.06	\$ 3,841.70	\$ 1,468,646.12	\$ 271,761.86
40	06/10/2019	\$ 1,468,646.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,203.15	\$ 3,671.62	\$ 1,400,442.97	\$ 275,433.48
41	06/11/2019	\$ 1,400,442.97	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,373.66	\$ 3,501.11	\$ 1,332,069.32	\$ 278,934.58
42	06/12/2019	\$ 1,332,069.32	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,544.59	\$ 3,330.17	\$ 1,263,524.73	\$ 282,264.76
43	06/01/2020	\$ 1,263,524.73	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,715.95	\$ 3,158.81	\$ 1,194,808.78	\$ 285,423.57
44	06/02/2020	\$ 1,194,808.78	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,887.74	\$ 2,987.02	\$ 1,125,921.03	\$ 288,410.59
45	06/03/2020	\$ 1,125,921.03	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,059.96	\$ 2,814.80	\$ 1,056,861.07	\$ 291,225.39
46	06/04/2020	\$ 1,056,861.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,232.61	\$ 2,642.15	\$ 987,628.46	\$ 293,867.55
47	06/05/2020	\$ 987,628.46	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,405.69	\$ 2,469.07	\$ 918,222.77	\$ 296,336.62
48	06/06/2020	\$ 918,222.77	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,579.21	\$ 2,295.56	\$ 848,643.57	\$ 298,632.17
49	06/07/2020	\$ 848,643.57	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,753.15	\$ 2,121.61	\$ 778,890.41	\$ 300,753.78
50	06/08/2020	\$ 778,890.41	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,927.54	\$ 1,947.23	\$ 708,962.88	\$ 302,701.01
51	06/09/2020	\$ 708,962.88	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,102.36	\$ 1,772.41	\$ 638,860.52	\$ 304,473.42
52	06/10/2020	\$ 638,860.52	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,277.61	\$ 1,597.15	\$ 568,582.91	\$ 306,070.57
53	06/11/2020	\$ 568,582.91	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,453.31	\$ 1,421.46	\$ 498,129.60	\$ 307,492.03
54	06/12/2020	\$ 498,129.60	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,629.44	\$ 1,245.32	\$ 427,500.17	\$ 308,737.35
55	06/01/2021	\$ 427,500.17	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,806.01	\$ 1,068.75	\$ 356,694.15	\$ 309,806.10
56	06/02/2021	\$ 356,694.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,983.03	\$ 891.74	\$ 285,711.13	\$ 310,697.84
57	06/03/2021	\$ 285,711.13	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,160.48	\$ 714.28	\$ 214,550.64	\$ 311,412.11
58	06/04/2021	\$ 214,550.64	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,338.39	\$ 536.38	\$ 143,212.26	\$ 311,948.49
59	06/05/2021	\$ 143,212.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,516.73	\$ 358.03	\$ 71,695.52	\$ 312,306.52
60	06/06/2021	\$ 71,695.52	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,516.29	\$ 179.24	\$ -	\$ 312,485.76

Loan Amortization Schedule

Enter values	
Loan amount	\$ 4,000,000.00
Annual interest rate	3.00 %
Loan period in years	5
Number of payments per year	12
Start date of loan	05/09/2016
Optional extra payments	



Loan summary	
Scheduled payment	\$ 71,874.76
Scheduled number of payments	60
Actual number of payments	60
Total early payments	\$ -
Total interest	\$ 312,485.76

Lender name: NICHOLAS ORIKO

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	05/10/2016	\$ 4,000,000.00	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 61,874.76	\$ 10,000.00	\$ 3,938,125.24	\$ 10,000.00
2	05/11/2016	\$ 3,938,125.24	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,029.45	\$ 9,845.31	\$ 3,876,095.79	\$ 19,845.31
3	05/12/2016	\$ 3,876,095.79	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,184.52	\$ 9,690.24	\$ 3,813,911.26	\$ 29,535.55
4	05/01/2017	\$ 3,813,911.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,339.98	\$ 9,534.78	\$ 3,751,571.28	\$ 39,070.33
5	05/02/2017	\$ 3,751,571.28	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,495.83	\$ 9,378.93	\$ 3,689,075.45	\$ 48,449.26
6	05/03/2017	\$ 3,689,075.45	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,652.07	\$ 9,222.69	\$ 3,626,423.37	\$ 57,671.95
7	05/04/2017	\$ 3,626,423.37	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,808.70	\$ 9,066.06	\$ 3,563,614.67	\$ 66,738.01
8	05/05/2017	\$ 3,563,614.67	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,965.73	\$ 8,909.04	\$ 3,500,648.94	\$ 75,647.04
9	05/06/2017	\$ 3,500,648.94	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,123.14	\$ 8,751.62	\$ 3,437,525.80	\$ 84,398.66
10	05/07/2017	\$ 3,437,525.80	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,280.95	\$ 8,593.81	\$ 3,374,244.85	\$ 92,992.48
11	05/08/2017	\$ 3,374,244.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,439.15	\$ 8,435.61	\$ 3,310,805.70	\$ 101,428.09
12	05/09/2017	\$ 3,310,805.70	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,597.75	\$ 8,277.01	\$ 3,247,207.95	\$ 109,705.11
13	05/10/2017	\$ 3,247,207.95	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,756.74	\$ 8,118.02	\$ 3,183,451.21	\$ 117,823.13
14	05/11/2017	\$ 3,183,451.21	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,916.13	\$ 7,958.63	\$ 3,119,535.08	\$ 125,781.75
15	05/12/2017	\$ 3,119,535.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,075.92	\$ 7,798.84	\$ 3,055,459.15	\$ 133,580.59
16	05/01/2018	\$ 3,055,459.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,236.11	\$ 7,638.65	\$ 2,991,223.04	\$ 141,219.24
17	05/02/2018	\$ 2,991,223.04	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,396.71	\$ 7,478.06	\$ 2,926,826.33	\$ 148,697.30
18	05/03/2018	\$ 2,926,826.33	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,557.70	\$ 7,317.07	\$ 2,862,268.63	\$ 156,014.36
19	05/04/2018	\$ 2,862,268.63	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,719.09	\$ 7,155.67	\$ 2,797,549.54	\$ 163,170.03
20	05/05/2018	\$ 2,797,549.54	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,880.89	\$ 6,993.87	\$ 2,732,668.66	\$ 170,163.91
21	05/06/2018	\$ 2,732,668.66	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,043.09	\$ 6,831.67	\$ 2,667,625.56	\$ 176,995.58
22	05/07/2018	\$ 2,667,625.56	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,205.70	\$ 6,669.06	\$ 2,602,419.87	\$ 183,664.64
23	05/08/2018	\$ 2,602,419.87	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,368.71	\$ 6,506.05	\$ 2,537,051.15	\$ 190,170.69
24	05/09/2018	\$ 2,537,051.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,532.13	\$ 6,342.63	\$ 2,471,519.02	\$ 196,513.32
25	05/10/2018	\$ 2,471,519.02	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,695.97	\$ 6,178.80	\$ 2,405,823.05	\$ 202,692.12
26	05/11/2018	\$ 2,405,823.05	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,860.21	\$ 6,014.56	\$ 2,339,962.85	\$ 208,706.68
27	05/12/2018	\$ 2,339,962.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,024.86	\$ 5,849.91	\$ 2,273,937.99	\$ 214,556.58
28	05/01/2019	\$ 2,273,937.99	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,189.92	\$ 5,684.84	\$ 2,207,748.07	\$ 220,241.43
29	05/02/2019	\$ 2,207,748.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,355.39	\$ 5,519.37	\$ 2,141,392.68	\$ 225,760.80
30	05/03/2019	\$ 2,141,392.68	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,521.28	\$ 5,353.48	\$ 2,074,871.40	\$ 231,114.28
31	05/04/2019	\$ 2,074,871.40	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,687.58	\$ 5,187.18	\$ 2,008,183.82	\$ 236,301.46
32	05/05/2019	\$ 2,008,183.82	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,854.30	\$ 5,020.46	\$ 1,941,329.51	\$ 241,321.92
33	05/06/2019	\$ 1,941,329.51	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,021.44	\$ 4,853.32	\$ 1,874,308.07	\$ 246,175.24

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	05/07/2019	\$ 1,874,308.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,188.99	\$ 4,685.77	\$ 1,807,119.08	\$ 250,861.01
35	05/08/2019	\$ 1,807,119.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,356.96	\$ 4,517.80	\$ 1,739,762.12	\$ 255,378.81
36	05/09/2019	\$ 1,739,762.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,525.36	\$ 4,349.41	\$ 1,672,236.76	\$ 259,728.22
37	05/10/2019	\$ 1,672,236.76	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,694.17	\$ 4,180.59	\$ 1,604,542.59	\$ 263,908.81
38	05/11/2019	\$ 1,604,542.59	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,863.41	\$ 4,011.36	\$ 1,536,679.18	\$ 267,920.16
39	05/12/2019	\$ 1,536,679.18	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,033.06	\$ 3,841.70	\$ 1,468,646.12	\$ 271,761.86
40	05/01/2020	\$ 1,468,646.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,203.15	\$ 3,671.62	\$ 1,400,442.97	\$ 275,433.48
41	05/02/2020	\$ 1,400,442.97	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,373.66	\$ 3,501.11	\$ 1,332,069.32	\$ 278,934.58
42	05/03/2020	\$ 1,332,069.32	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,544.59	\$ 3,330.17	\$ 1,263,524.73	\$ 282,264.76
43	05/04/2020	\$ 1,263,524.73	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,715.95	\$ 3,158.81	\$ 1,194,808.78	\$ 285,423.57
44	05/05/2020	\$ 1,194,808.78	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,887.74	\$ 2,987.02	\$ 1,125,921.03	\$ 288,410.59
45	05/06/2020	\$ 1,125,921.03	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,059.96	\$ 2,814.80	\$ 1,056,861.07	\$ 291,225.39
46	05/07/2020	\$ 1,056,861.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,232.61	\$ 2,642.15	\$ 987,628.46	\$ 293,867.55
47	05/08/2020	\$ 987,628.46	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,405.69	\$ 2,469.07	\$ 918,222.77	\$ 296,336.62
48	05/09/2020	\$ 918,222.77	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,579.21	\$ 2,295.56	\$ 848,643.57	\$ 298,632.17
49	05/10/2020	\$ 848,643.57	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,753.15	\$ 2,121.61	\$ 778,890.41	\$ 300,753.78
50	05/11/2020	\$ 778,890.41	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,927.54	\$ 1,947.23	\$ 708,962.88	\$ 302,701.01
51	05/12/2020	\$ 708,962.88	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,102.36	\$ 1,772.41	\$ 638,860.52	\$ 304,473.42
52	05/01/2021	\$ 638,860.52	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,277.61	\$ 1,597.15	\$ 568,582.91	\$ 306,070.57
53	05/02/2021	\$ 568,582.91	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,453.31	\$ 1,421.46	\$ 498,129.60	\$ 307,492.03
54	05/03/2021	\$ 498,129.60	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,629.44	\$ 1,245.32	\$ 427,500.17	\$ 308,737.35
55	05/04/2021	\$ 427,500.17	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,806.01	\$ 1,068.75	\$ 356,694.15	\$ 309,806.10
56	05/05/2021	\$ 356,694.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,983.03	\$ 891.74	\$ 285,711.13	\$ 310,697.84
57	05/06/2021	\$ 285,711.13	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,160.48	\$ 714.28	\$ 214,550.64	\$ 311,412.11
58	05/07/2021	\$ 214,550.64	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,338.39	\$ 536.38	\$ 143,212.26	\$ 311,948.49
59	05/08/2021	\$ 143,212.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,516.73	\$ 358.03	\$ 71,695.52	\$ 312,306.52
60	05/09/2021	\$ 71,695.52	\$ 71,874.76	\$ -	\$ 71,695.52	\$ 71,516.29	\$ 179.24	\$ -	\$ 312,485.76

Loan Amortization Schedule

Enter values	
Loan amount	\$ 4,000,000.00
Annual interest rate	3.00 %
Loan period in years	5
Number of payments per year	12
Start date of loan	05/09/2016
Optional extra payments	

Loan summary	
Scheduled payment	\$ 71,874.76
Scheduled number of payments	60
Actual number of payments	60
Total early payments	\$ -
Total interest	\$ 312,485.76

Lender name: ELIUD OCHIENG

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	05/10/2016	\$ 4,000,000.00	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 61,874.76	\$ 10,000.00	\$ 3,938,125.24	\$ 10,000.00
2	05/11/2016	\$ 3,938,125.24	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,029.45	\$ 9,845.31	\$ 3,876,095.79	\$ 19,845.31
3	05/12/2016	\$ 3,876,095.79	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,184.52	\$ 9,690.24	\$ 3,813,911.26	\$ 29,535.55
4	05/01/2017	\$ 3,813,911.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,339.98	\$ 9,534.78	\$ 3,751,571.28	\$ 39,070.33
5	05/02/2017	\$ 3,751,571.28	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,495.83	\$ 9,378.93	\$ 3,689,075.45	\$ 48,449.26
6	05/03/2017	\$ 3,689,075.45	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,652.07	\$ 9,222.69	\$ 3,626,423.37	\$ 57,671.95
7	05/04/2017	\$ 3,626,423.37	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,808.70	\$ 9,066.06	\$ 3,563,614.67	\$ 66,738.01
8	05/05/2017	\$ 3,563,614.67	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,965.73	\$ 8,909.04	\$ 3,500,648.94	\$ 75,647.04
9	05/06/2017	\$ 3,500,648.94	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,123.14	\$ 8,751.62	\$ 3,437,525.80	\$ 84,398.66
10	05/07/2017	\$ 3,437,525.80	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,280.95	\$ 8,593.81	\$ 3,374,244.85	\$ 92,992.48
11	05/08/2017	\$ 3,374,244.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,439.15	\$ 8,435.61	\$ 3,310,805.70	\$ 101,428.09
12	05/09/2017	\$ 3,310,805.70	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,597.75	\$ 8,277.01	\$ 3,247,207.95	\$ 109,705.11
13	05/10/2017	\$ 3,247,207.95	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,756.74	\$ 8,118.02	\$ 3,183,451.21	\$ 117,823.13
14	05/11/2017	\$ 3,183,451.21	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,916.13	\$ 7,958.63	\$ 3,119,535.08	\$ 125,781.76
15	05/12/2017	\$ 3,119,535.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,075.92	\$ 7,798.84	\$ 3,055,459.15	\$ 133,580.60
16	05/01/2018	\$ 3,055,459.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,236.11	\$ 7,638.65	\$ 2,991,223.04	\$ 141,219.24
17	05/02/2018	\$ 2,991,223.04	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,396.71	\$ 7,478.06	\$ 2,926,826.33	\$ 148,697.30
18	05/03/2018	\$ 2,926,826.33	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,557.70	\$ 7,317.07	\$ 2,862,268.63	\$ 156,014.36
19	05/04/2018	\$ 2,862,268.63	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,719.09	\$ 7,155.67	\$ 2,797,549.54	\$ 163,170.03
20	05/05/2018	\$ 2,797,549.54	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,880.89	\$ 6,993.87	\$ 2,732,668.66	\$ 170,163.91
21	05/06/2018	\$ 2,732,668.66	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,043.09	\$ 6,831.67	\$ 2,667,625.56	\$ 176,995.58
22	05/07/2018	\$ 2,667,625.56	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,205.70	\$ 6,669.06	\$ 2,602,419.87	\$ 183,664.64
23	05/08/2018	\$ 2,602,419.87	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,368.71	\$ 6,506.05	\$ 2,537,051.15	\$ 190,170.69
24	05/09/2018	\$ 2,537,051.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,532.13	\$ 6,342.63	\$ 2,471,519.02	\$ 196,513.32
25	05/10/2018	\$ 2,471,519.02	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,695.97	\$ 6,178.80	\$ 2,405,823.05	\$ 202,692.12
26	05/11/2018	\$ 2,405,823.05	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,860.21	\$ 6,014.56	\$ 2,339,962.85	\$ 208,706.68
27	05/12/2018	\$ 2,339,962.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,024.86	\$ 5,849.91	\$ 2,273,937.99	\$ 214,556.58
28	05/01/2019	\$ 2,273,937.99	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,189.92	\$ 5,684.84	\$ 2,207,748.07	\$ 220,241.43
29	05/02/2019	\$ 2,207,748.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,355.39	\$ 5,519.37	\$ 2,141,392.68	\$ 225,760.80
30	05/03/2019	\$ 2,141,392.68	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,521.28	\$ 5,353.48	\$ 2,074,871.40	\$ 231,114.28
31	05/04/2019	\$ 2,074,871.40	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,687.58	\$ 5,187.18	\$ 2,008,183.82	\$ 236,301.46
32	05/05/2019	\$ 2,008,183.82	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,854.30	\$ 5,020.46	\$ 1,941,329.51	\$ 241,321.92
33	05/06/2019	\$ 1,941,329.51	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,021.44	\$ 4,853.32	\$ 1,874,308.07	\$ 246,175.24

30 JUN 2018

30 JUN 2016

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	05/07/2019	\$ 1,874,308.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,188.99	\$ 4,685.77	\$ 1,807,119.08	\$ 250,861.01
35	05/08/2019	\$ 1,807,119.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,356.96	\$ 4,517.80	\$ 1,739,762.12	\$ 255,378.81
36	05/09/2019	\$ 1,739,762.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,525.36	\$ 4,349.41	\$ 1,672,236.76	\$ 259,728.22
37	05/10/2019	\$ 1,672,236.76	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,694.17	\$ 4,180.59	\$ 1,604,542.59	\$ 263,908.81
38	05/11/2019	\$ 1,604,542.59	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,863.41	\$ 4,011.36	\$ 1,536,679.18	\$ 267,920.16
39	05/12/2019	\$ 1,536,679.18	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,033.06	\$ 3,841.70	\$ 1,468,646.12	\$ 271,761.86
40	05/01/2020	\$ 1,468,646.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,203.15	\$ 3,671.62	\$ 1,400,442.97	\$ 275,433.48
41	05/02/2020	\$ 1,400,442.97	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,373.66	\$ 3,501.11	\$ 1,332,069.32	\$ 278,934.58
42	05/03/2020	\$ 1,332,069.32	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,544.59	\$ 3,330.17	\$ 1,263,524.73	\$ 282,264.76
43	05/04/2020	\$ 1,263,524.73	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,715.95	\$ 3,158.81	\$ 1,194,808.78	\$ 285,423.57
44	05/05/2020	\$ 1,194,808.78	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,887.74	\$ 2,987.02	\$ 1,125,921.03	\$ 288,410.59
45	05/06/2020	\$ 1,125,921.03	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,059.96	\$ 2,814.80	\$ 1,056,861.07	\$ 291,225.39
46	05/07/2020	\$ 1,056,861.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,232.61	\$ 2,642.15	\$ 987,628.46	\$ 293,867.55
47	05/08/2020	\$ 987,628.46	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,405.69	\$ 2,469.07	\$ 918,222.77	\$ 296,336.62
48	05/09/2020	\$ 918,222.77	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,579.21	\$ 2,295.56	\$ 848,643.57	\$ 298,632.17
49	05/10/2020	\$ 848,643.57	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,753.15	\$ 2,121.61	\$ 778,890.41	\$ 300,753.78
50	05/11/2020	\$ 778,890.41	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,927.54	\$ 1,947.23	\$ 708,962.88	\$ 302,701.01
51	05/12/2020	\$ 708,962.88	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,102.36	\$ 1,772.41	\$ 638,860.52	\$ 304,473.42
52	05/01/2021	\$ 638,860.52	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,277.61	\$ 1,597.15	\$ 568,582.91	\$ 306,070.57
53	05/02/2021	\$ 568,582.91	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,453.31	\$ 1,421.46	\$ 498,129.60	\$ 307,492.03
54	05/03/2021	\$ 498,129.60	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,629.44	\$ 1,245.32	\$ 427,500.17	\$ 308,737.35
55	05/04/2021	\$ 427,500.17	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,806.01	\$ 1,068.75	\$ 356,694.15	\$ 309,806.10
56	05/05/2021	\$ 356,694.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,983.03	\$ 891.74	\$ 285,711.13	\$ 310,697.84
57	05/06/2021	\$ 285,711.13	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,160.48	\$ 714.28	\$ 214,550.64	\$ 311,412.11
58	05/07/2021	\$ 214,550.64	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,338.39	\$ 536.38	\$ 143,212.26	\$ 311,948.49
59	05/08/2021	\$ 143,212.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,516.73	\$ 358.03	\$ 71,695.52	\$ 312,306.52
60	05/09/2021	\$ 71,695.52	\$ 71,874.76	\$ -	\$ 71,695.52	\$ 71,516.29	\$ 179.24	\$ -	\$ 312,485.76

Loan Amortization Schedule

Enter values	
Loan amount	\$ 4,000,000.00
Annual interest rate	3.00 %
Loan period in years	5
Number of payments per year	12
Start date of loan	04/01/2016
Optional extra payments	



Loan summary	
Scheduled payment	\$ 71,874.76
Scheduled number of payments	60
Actual number of payments	60
Total early payments	\$ -
Total interest	\$ 312,485.76

Lender name: BEATRICE AKINYI

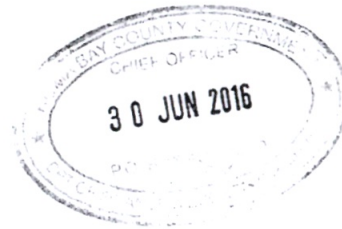
Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	04/02/2016	\$ 4,000,000.00	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 61,874.76	\$ 10,000.00	\$ 3,938,125.24	\$ 10,000.00
2	04/03/2016	\$ 3,938,125.24	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,029.45	\$ 9,845.31	\$ 3,876,095.79	\$ 19,845.31
3	04/04/2016	\$ 3,876,095.79	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,184.52	\$ 9,690.24	\$ 3,813,911.26	\$ 29,535.55
4	04/05/2016	\$ 3,813,911.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,339.98	\$ 9,534.78	\$ 3,751,571.28	\$ 39,070.33
5	04/06/2016	\$ 3,751,571.28	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,495.83	\$ 9,378.93	\$ 3,689,075.45	\$ 48,449.26
6	04/07/2016	\$ 3,689,075.45	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,652.07	\$ 9,222.69	\$ 3,626,423.37	\$ 57,671.95
7	04/08/2016	\$ 3,626,423.37	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,808.70	\$ 9,066.06	\$ 3,563,614.67	\$ 66,738.01
8	04/09/2016	\$ 3,563,614.67	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,965.73	\$ 8,909.04	\$ 3,500,648.94	\$ 75,647.04
9	04/10/2016	\$ 3,500,648.94	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,123.14	\$ 8,751.62	\$ 3,437,525.80	\$ 84,398.66
10	04/11/2016	\$ 3,437,525.80	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,280.95	\$ 8,593.81	\$ 3,374,244.85	\$ 92,992.48
11	04/12/2016	\$ 3,374,244.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,439.15	\$ 8,435.61	\$ 3,310,805.70	\$ 101,428.09
12	04/01/2017	\$ 3,310,805.70	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,597.75	\$ 8,277.01	\$ 3,247,207.95	\$ 109,705.11
13	04/02/2017	\$ 3,247,207.95	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,756.74	\$ 8,118.02	\$ 3,183,451.21	\$ 117,823.13
14	04/03/2017	\$ 3,183,451.21	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,916.13	\$ 7,958.63	\$ 3,119,535.08	\$ 125,781.75
15	04/04/2017	\$ 3,119,535.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,075.92	\$ 7,798.84	\$ 3,055,459.15	\$ 133,580.59
16	04/05/2017	\$ 3,055,459.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,236.11	\$ 7,638.65	\$ 2,991,223.04	\$ 141,219.24
17	04/06/2017	\$ 2,991,223.04	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,396.71	\$ 7,478.06	\$ 2,926,826.33	\$ 148,697.30
18	04/07/2017	\$ 2,926,826.33	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,557.70	\$ 7,317.07	\$ 2,862,268.63	\$ 156,014.36
19	04/08/2017	\$ 2,862,268.63	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,719.09	\$ 7,155.67	\$ 2,797,549.54	\$ 163,170.03
20	04/09/2017	\$ 2,797,549.54	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,880.89	\$ 6,993.87	\$ 2,732,668.66	\$ 170,163.91
21	04/10/2017	\$ 2,732,668.66	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,043.09	\$ 6,831.67	\$ 2,667,625.56	\$ 176,995.58
22	04/11/2017	\$ 2,667,625.56	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,205.70	\$ 6,669.06	\$ 2,602,419.87	\$ 183,664.64
23	04/12/2017	\$ 2,602,419.87	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,368.71	\$ 6,506.05	\$ 2,537,051.15	\$ 190,170.69
24	04/01/2018	\$ 2,537,051.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,532.13	\$ 6,342.63	\$ 2,471,519.02	\$ 196,513.32
25	04/02/2018	\$ 2,471,519.02	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,695.97	\$ 6,178.80	\$ 2,405,823.05	\$ 202,692.12
26	04/03/2018	\$ 2,405,823.05	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,860.21	\$ 6,014.56	\$ 2,339,962.85	\$ 208,706.68
27	04/04/2018	\$ 2,339,962.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,024.86	\$ 5,849.91	\$ 2,273,937.99	\$ 214,556.58
28	04/05/2018	\$ 2,273,937.99	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,189.92	\$ 5,684.84	\$ 2,207,748.07	\$ 220,241.43
29	04/06/2018	\$ 2,207,748.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,355.39	\$ 5,519.37	\$ 2,141,392.68	\$ 225,760.80
30	04/07/2018	\$ 2,141,392.68	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,521.28	\$ 5,353.48	\$ 2,074,871.40	\$ 231,114.28
31	04/08/2018	\$ 2,074,871.40	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,687.58	\$ 5,187.18	\$ 2,008,183.82	\$ 236,301.46
32	04/09/2018	\$ 2,008,183.82	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,854.30	\$ 5,020.46	\$ 1,941,329.51	\$ 241,321.92
33	04/10/2018	\$ 1,941,329.51	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,021.44	\$ 4,853.32	\$ 1,874,308.07	\$ 246,175.24

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	04/11/2018	\$ 1,874,308.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,188.99	\$ 4,685.77	\$ 1,807,119.08	\$ 250,861.01
35	04/12/2018	\$ 1,807,119.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,356.96	\$ 4,517.80	\$ 1,739,762.12	\$ 255,378.81
36	04/01/2019	\$ 1,739,762.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,525.36	\$ 4,349.41	\$ 1,672,236.76	\$ 259,728.22
37	04/02/2019	\$ 1,672,236.76	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,694.17	\$ 4,180.59	\$ 1,604,542.59	\$ 263,908.81
38	04/03/2019	\$ 1,604,542.59	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,863.41	\$ 4,011.36	\$ 1,536,679.18	\$ 267,920.16
39	04/04/2019	\$ 1,536,679.18	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,033.15	\$ 3,841.70	\$ 1,468,646.12	\$ 271,761.86
40	04/05/2019	\$ 1,468,646.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,203.15	\$ 3,671.62	\$ 1,400,442.97	\$ 275,433.48
41	04/06/2019	\$ 1,400,442.97	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,373.66	\$ 3,501.11	\$ 1,332,069.32	\$ 278,934.58
42	04/07/2019	\$ 1,332,069.32	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,544.59	\$ 3,330.17	\$ 1,263,524.73	\$ 282,264.76
43	04/08/2019	\$ 1,263,524.73	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,715.95	\$ 3,158.81	\$ 1,194,808.78	\$ 285,423.57
44	04/09/2019	\$ 1,194,808.78	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,887.74	\$ 2,987.02	\$ 1,125,921.03	\$ 288,410.59
45	04/10/2019	\$ 1,125,921.03	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,059.96	\$ 2,814.80	\$ 1,056,861.07	\$ 291,225.39
46	04/11/2019	\$ 1,056,861.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,232.61	\$ 2,642.15	\$ 987,628.46	\$ 293,867.55
47	04/12/2019	\$ 987,628.46	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,405.69	\$ 2,469.07	\$ 918,222.77	\$ 296,336.62
48	04/01/2020	\$ 918,222.77	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,579.21	\$ 2,295.56	\$ 848,643.57	\$ 298,632.17
49	04/02/2020	\$ 848,643.57	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,753.15	\$ 2,121.61	\$ 778,890.41	\$ 300,753.78
50	04/03/2020	\$ 778,890.41	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,927.54	\$ 1,947.23	\$ 708,962.88	\$ 302,701.01
51	04/04/2020	\$ 708,962.88	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,102.36	\$ 1,772.41	\$ 638,860.52	\$ 304,473.42
52	04/05/2020	\$ 638,860.52	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,277.61	\$ 1,597.15	\$ 568,582.91	\$ 306,070.57
53	04/06/2020	\$ 568,582.91	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,453.31	\$ 1,421.46	\$ 498,129.60	\$ 307,492.03
54	04/07/2020	\$ 498,129.60	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,629.44	\$ 1,245.32	\$ 427,500.17	\$ 308,737.35
55	04/08/2020	\$ 427,500.17	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,806.01	\$ 1,068.75	\$ 356,694.15	\$ 309,806.10
56	04/09/2020	\$ 356,694.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,983.03	\$ 891.74	\$ 285,711.13	\$ 310,697.84
57	04/10/2020	\$ 285,711.13	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,160.48	\$ 714.28	\$ 214,550.64	\$ 311,412.11
58	04/11/2020	\$ 214,550.64	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,338.39	\$ 536.38	\$ 143,212.26	\$ 311,948.49
59	04/12/2020	\$ 143,212.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,516.73	\$ 358.03	\$ 71,695.52	\$ 312,306.52
60	04/01/2021	\$ 71,695.52	\$ 71,874.76	\$ -	\$ 71,695.52	\$ 71,516.29	\$ 179.24	\$ -	\$ 312,485.76

30 JUN 2016

Loan Amortization Schedule

Enter values	
Loan amount	\$ 4,000,000.00
Annual interest rate	3.00 %
Loan period in years	5
Number of payments per year	12
Start date of loan	05/09/2016
Optional extra payments	



Loan summary	
Scheduled payment	\$ 71,874.76
Scheduled number of payments	60
Actual number of payments	60
Total early payments	\$ -
Total interest	\$ 312,485.76

Lender name: DR. LAWRENCE OTENG

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	05/10/2016	\$ 4,000,000.00	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 61,874.76	\$ 10,000.00	\$ 3,938,125.24	\$ 10,000.00
2	05/11/2016	\$ 3,938,125.24	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,029.45	\$ 9,845.31	\$ 3,876,095.79	\$ 19,845.31
3	05/12/2016	\$ 3,876,095.79	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,184.52	\$ 9,690.24	\$ 3,813,911.26	\$ 29,535.55
4	05/01/2017	\$ 3,813,911.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,339.98	\$ 9,534.78	\$ 3,751,571.28	\$ 39,070.33
5	05/02/2017	\$ 3,751,571.28	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,495.83	\$ 9,378.93	\$ 3,689,075.45	\$ 48,449.26
6	05/03/2017	\$ 3,689,075.45	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,652.07	\$ 9,222.69	\$ 3,626,423.37	\$ 57,671.95
7	05/04/2017	\$ 3,626,423.37	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,808.70	\$ 9,066.06	\$ 3,563,614.67	\$ 66,738.01
8	05/05/2017	\$ 3,563,614.67	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,965.73	\$ 8,909.04	\$ 3,500,648.94	\$ 75,647.04
9	05/06/2017	\$ 3,500,648.94	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,123.14	\$ 8,751.62	\$ 3,437,525.80	\$ 84,398.66
10	05/07/2017	\$ 3,437,525.80	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,280.95	\$ 8,593.81	\$ 3,374,244.85	\$ 92,992.48
11	05/08/2017	\$ 3,374,244.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,439.15	\$ 8,435.61	\$ 3,310,805.70	\$ 101,428.09
12	05/09/2017	\$ 3,310,805.70	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,597.75	\$ 8,277.01	\$ 3,247,207.95	\$ 109,705.11
13	05/10/2017	\$ 3,247,207.95	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,756.74	\$ 8,118.02	\$ 3,183,451.21	\$ 117,823.13
14	05/11/2017	\$ 3,183,451.21	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,916.13	\$ 7,958.63	\$ 3,119,535.08	\$ 125,781.75
15	05/12/2017	\$ 3,119,535.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,075.92	\$ 7,798.84	\$ 3,055,459.15	\$ 133,580.59
16	05/01/2018	\$ 3,055,459.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,236.11	\$ 7,638.65	\$ 2,991,222.04	\$ 141,219.24
17	05/02/2018	\$ 2,991,222.04	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,396.71	\$ 7,478.06	\$ 2,926,825.28	\$ 148,697.30
18	05/03/2018	\$ 2,926,825.28	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,557.70	\$ 7,317.07	\$ 2,862,268.63	\$ 156,014.36
19	05/04/2018	\$ 2,862,268.63	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,719.09	\$ 7,155.67	\$ 2,797,549.54	\$ 163,170.03
20	05/05/2018	\$ 2,797,549.54	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,880.89	\$ 6,993.87	\$ 2,732,668.66	\$ 170,163.91
21	05/06/2018	\$ 2,732,668.66	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,043.09	\$ 6,831.67	\$ 2,667,625.56	\$ 176,995.58
22	05/07/2018	\$ 2,667,625.56	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,205.70	\$ 6,669.06	\$ 2,602,419.87	\$ 183,664.64
23	05/08/2018	\$ 2,602,419.87	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,368.71	\$ 6,506.05	\$ 2,537,051.15	\$ 190,170.69
24	05/09/2018	\$ 2,537,051.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,532.13	\$ 6,342.63	\$ 2,471,519.02	\$ 196,513.32
25	05/10/2018	\$ 2,471,519.02	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,695.97	\$ 6,178.80	\$ 2,405,823.05	\$ 202,692.12
26	05/11/2018	\$ 2,405,823.05	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,860.21	\$ 6,014.56	\$ 2,339,962.85	\$ 208,706.68
27	05/12/2018	\$ 2,339,962.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,024.86	\$ 5,849.91	\$ 2,273,937.99	\$ 214,556.58
28	05/01/2019	\$ 2,273,937.99	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,189.92	\$ 5,684.84	\$ 2,207,748.07	\$ 220,241.43
29	05/02/2019	\$ 2,207,748.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,355.39	\$ 5,519.37	\$ 2,141,392.68	\$ 225,760.80
30	05/03/2019	\$ 2,141,392.68	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,521.28	\$ 5,353.48	\$ 2,074,871.40	\$ 231,114.28
31	05/04/2019	\$ 2,074,871.40	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,687.58	\$ 5,187.18	\$ 2,008,183.82	\$ 236,301.46
32	05/05/2019	\$ 2,008,183.82	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,854.30	\$ 5,020.46	\$ 1,941,329.51	\$ 241,321.92
33	05/06/2019	\$ 1,941,329.51	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,021.44	\$ 4,853.32	\$ 1,874,308.07	\$ 246,175.24

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	05/07/2019	\$ 1,874,308.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,188.99	\$ 4,685.77	\$ 1,807,119.08	\$ 250,861.01
35	05/08/2019	\$ 1,807,119.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,356.96	\$ 4,517.80	\$ 1,739,762.12	\$ 255,378.81
36	05/09/2019	\$ 1,739,762.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,525.36	\$ 4,349.41	\$ 1,672,236.76	\$ 259,728.22
37	05/10/2019	\$ 1,672,236.76	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,694.17	\$ 4,180.59	\$ 1,604,542.59	\$ 263,908.81
38	05/11/2019	\$ 1,604,542.59	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,863.41	\$ 4,011.36	\$ 1,536,679.18	\$ 267,920.16
39	05/12/2019	\$ 1,536,679.18	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,033.06	\$ 3,841.70	\$ 1,468,646.12	\$ 271,761.86
40	05/01/2020	\$ 1,468,646.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,203.15	\$ 3,671.62	\$ 1,400,442.97	\$ 275,433.48
41	05/02/2020	\$ 1,400,442.97	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,373.66	\$ 3,501.11	\$ 1,332,069.32	\$ 278,934.58
42	05/03/2020	\$ 1,332,069.32	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,544.59	\$ 3,330.17	\$ 1,263,524.73	\$ 282,264.76
43	05/04/2020	\$ 1,263,524.73	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,715.95	\$ 3,158.81	\$ 1,194,808.78	\$ 285,423.57
44	05/05/2020	\$ 1,194,808.78	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,887.74	\$ 2,987.02	\$ 1,125,921.03	\$ 288,410.59
45	05/06/2020	\$ 1,125,921.03	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,059.96	\$ 2,814.80	\$ 1,056,861.07	\$ 291,225.39
46	05/07/2020	\$ 1,056,861.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,232.61	\$ 2,642.15	\$ 987,628.46	\$ 293,867.55
47	05/08/2020	\$ 987,628.46	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,405.69	\$ 2,469.07	\$ 918,222.77	\$ 296,336.62
48	05/09/2020	\$ 918,222.77	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,579.21	\$ 2,295.56	\$ 848,643.57	\$ 298,632.17
49	05/10/2020	\$ 848,643.57	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,753.15	\$ 2,121.61	\$ 778,890.41	\$ 300,753.78
50	05/11/2020	\$ 778,890.41	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,927.54	\$ 1,947.23	\$ 708,962.88	\$ 302,701.01
51	05/12/2020	\$ 708,962.88	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,102.36	\$ 1,772.41	\$ 638,860.52	\$ 304,473.42
52	05/01/2021	\$ 638,860.52	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,277.61	\$ 1,597.15	\$ 568,582.91	\$ 306,070.57
53	05/02/2021	\$ 568,582.91	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,453.31	\$ 1,421.46	\$ 498,129.60	\$ 307,492.03
54	05/03/2021	\$ 498,129.60	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,629.44	\$ 1,245.32	\$ 427,500.17	\$ 308,737.35
55	05/04/2021	\$ 427,500.17	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,806.01	\$ 1,068.75	\$ 356,694.15	\$ 309,806.10
56	05/05/2021	\$ 356,694.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,983.03	\$ 891.74	\$ 285,711.13	\$ 310,697.84
57	05/06/2021	\$ 285,711.13	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,160.48	\$ 714.28	\$ 214,550.64	\$ 311,412.11
58	05/07/2021	\$ 214,550.64	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,338.39	\$ 536.38	\$ 143,212.26	\$ 311,948.49
59	05/08/2021	\$ 143,212.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,516.73	\$ 358.03	\$ 71,695.52	\$ 312,306.52
60	05/09/2021	\$ 71,695.52	\$ 71,874.76	\$ -	\$ 71,695.52	\$ 71,516.29	\$ 179.24	\$ -	\$ 312,485.76

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Loan Amortization Schedule

Enter values	
Loan amount	\$ 4,000,000.00
Annual interest rate	3.00 %
Loan period in years	5
Number of payments per year	12
Start date of loan	04/01/2016
Optional extra payments	



Loan summary	
Scheduled payment	\$ 71,874.76
Scheduled number of payments	60
Actual number of payments	60
Total early payments	\$ -
Total interest	\$ 312,485.76

Lender name: PROF TOM OGADA

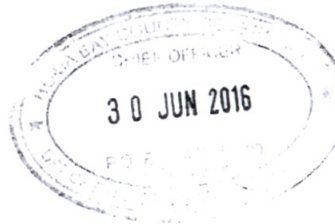
Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	04/02/2016	\$ 4,000,000.00	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 61,874.76	\$ 10,000.00	\$ 3,938,125.24	\$ 10,000.00
2	04/03/2016	\$ 3,938,125.24	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,029.45	\$ 9,845.31	\$ 3,876,095.79	\$ 19,845.31
3	04/04/2016	\$ 3,876,095.79	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,184.52	\$ 9,690.24	\$ 3,813,911.26	\$ 29,535.55
4	04/05/2016	\$ 3,813,911.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,339.98	\$ 9,534.78	\$ 3,751,571.28	\$ 39,070.33
5	04/06/2016	\$ 3,751,571.28	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,495.83	\$ 9,378.93	\$ 3,689,075.45	\$ 48,449.26
6	04/07/2016	\$ 3,689,075.45	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,652.07	\$ 9,222.69	\$ 3,626,423.37	\$ 57,671.95
7	04/08/2016	\$ 3,626,423.37	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,808.70	\$ 9,066.06	\$ 3,563,614.67	\$ 66,738.01
8	04/09/2016	\$ 3,563,614.67	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,965.73	\$ 8,909.04	\$ 3,500,648.94	\$ 75,647.04
9	04/10/2016	\$ 3,500,648.94	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,123.14	\$ 8,751.62	\$ 3,437,525.80	\$ 84,398.66
10	04/11/2016	\$ 3,437,525.80	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,280.95	\$ 8,593.81	\$ 3,374,244.85	\$ 92,992.48
11	04/12/2016	\$ 3,374,244.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,439.15	\$ 8,435.61	\$ 3,310,805.70	\$ 101,428.09
12	04/01/2017	\$ 3,310,805.70	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,597.75	\$ 8,277.01	\$ 3,247,207.95	\$ 109,705.11
13	04/02/2017	\$ 3,247,207.95	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,756.74	\$ 8,118.02	\$ 3,183,451.21	\$ 117,823.13
14	04/03/2017	\$ 3,183,451.21	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,916.13	\$ 7,958.63	\$ 3,119,535.08	\$ 125,781.75
15	04/04/2017	\$ 3,119,535.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,075.92	\$ 7,798.84	\$ 3,055,459.15	\$ 133,580.59
16	04/05/2017	\$ 3,055,459.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,236.11	\$ 7,638.65	\$ 2,991,223.04	\$ 141,219.24
17	04/06/2017	\$ 2,991,223.04	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,396.71	\$ 7,478.06	\$ 2,926,826.33	\$ 148,697.30
18	04/07/2017	\$ 2,926,826.33	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,557.70	\$ 7,317.07	\$ 2,862,268.63	\$ 156,014.36
19	04/08/2017	\$ 2,862,268.63	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,719.09	\$ 7,155.67	\$ 2,797,549.54	\$ 163,170.03
20	04/09/2017	\$ 2,797,549.54	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,880.89	\$ 6,993.87	\$ 2,732,668.66	\$ 170,163.91
21	04/10/2017	\$ 2,732,668.66	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,043.09	\$ 6,831.67	\$ 2,667,625.56	\$ 176,995.58
22	04/11/2017	\$ 2,667,625.56	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,205.70	\$ 6,669.06	\$ 2,602,419.87	\$ 183,664.64
23	04/12/2017	\$ 2,602,419.87	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,368.71	\$ 6,506.05	\$ 2,537,051.15	\$ 190,170.69
24	04/01/2018	\$ 2,537,051.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,532.13	\$ 6,342.63	\$ 2,471,519.02	\$ 196,513.32
25	04/02/2018	\$ 2,471,519.02	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,695.97	\$ 6,178.80	\$ 2,405,823.05	\$ 202,692.12
26	04/03/2018	\$ 2,405,823.05	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,860.21	\$ 6,014.56	\$ 2,339,962.85	\$ 208,706.68
27	04/04/2018	\$ 2,339,962.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,024.86	\$ 5,849.91	\$ 2,273,937.99	\$ 214,556.58
28	04/05/2018	\$ 2,273,937.99	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,189.92	\$ 5,684.84	\$ 2,207,748.07	\$ 220,241.43
29	04/06/2018	\$ 2,207,748.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,355.39	\$ 5,519.37	\$ 2,141,392.68	\$ 225,760.80
30	04/07/2018	\$ 2,141,392.68	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,521.28	\$ 5,353.48	\$ 2,074,871.40	\$ 231,114.28
31	04/08/2018	\$ 2,074,871.40	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,687.58	\$ 5,187.18	\$ 2,008,183.82	\$ 236,301.46
32	04/09/2018	\$ 2,008,183.82	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,854.30	\$ 5,020.46	\$ 1,941,329.51	\$ 241,321.92
33	04/10/2018	\$ 1,941,329.51	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,021.44	\$ 4,853.32	\$ 1,874,308.07	\$ 246,175.24

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	04/11/2018	\$ 1,874,308.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,188.99	\$ 4,685.77	\$ 1,807,119.08	\$ 250,861.01
35	04/12/2018	\$ 1,807,119.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,356.96	\$ 4,517.80	\$ 1,739,762.12	\$ 255,378.81
36	04/01/2019	\$ 1,739,762.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,525.36	\$ 4,349.41	\$ 1,672,236.76	\$ 259,728.22
37	04/02/2019	\$ 1,672,236.76	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,694.17	\$ 4,180.59	\$ 1,604,542.59	\$ 263,908.81
38	04/03/2019	\$ 1,604,542.59	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,863.41	\$ 4,011.36	\$ 1,536,679.18	\$ 267,920.16
39	04/04/2019	\$ 1,536,679.18	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,033.06	\$ 3,841.70	\$ 1,468,646.12	\$ 271,761.86
40	04/05/2019	\$ 1,468,646.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,203.15	\$ 3,671.62	\$ 1,400,442.97	\$ 275,433.48
41	04/06/2019	\$ 1,400,442.97	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,373.66	\$ 3,501.11	\$ 1,332,069.32	\$ 278,934.58
42	04/07/2019	\$ 1,332,069.32	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,544.59	\$ 3,330.17	\$ 1,263,524.73	\$ 282,264.76
43	04/08/2019	\$ 1,263,524.73	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,715.95	\$ 3,158.81	\$ 1,194,808.78	\$ 285,423.57
44	04/09/2019	\$ 1,194,808.78	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,887.74	\$ 2,987.02	\$ 1,125,921.03	\$ 288,410.59
45	04/10/2019	\$ 1,125,921.03	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,059.96	\$ 2,814.80	\$ 1,056,861.07	\$ 291,225.39
46	04/11/2019	\$ 1,056,861.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,232.61	\$ 2,642.15	\$ 987,628.46	\$ 293,867.55
47	04/12/2019	\$ 987,628.46	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,405.69	\$ 2,469.07	\$ 918,222.77	\$ 296,336.62
48	04/01/2020	\$ 918,222.77	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,579.21	\$ 2,295.56	\$ 848,643.57	\$ 298,632.17
49	04/02/2020	\$ 848,643.57	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,753.15	\$ 2,121.61	\$ 778,890.41	\$ 300,753.78
50	04/03/2020	\$ 778,890.41	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,927.54	\$ 1,947.23	\$ 708,962.88	\$ 302,701.01
51	04/04/2020	\$ 708,962.88	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,102.36	\$ 1,772.41	\$ 638,860.52	\$ 304,473.42
52	04/05/2020	\$ 638,860.52	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,277.61	\$ 1,597.15	\$ 568,582.91	\$ 306,070.57
53	04/06/2020	\$ 568,582.91	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,453.31	\$ 1,421.46	\$ 498,129.60	\$ 307,492.03
54	04/07/2020	\$ 498,129.60	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,629.44	\$ 1,245.32	\$ 427,500.17	\$ 308,737.35
55	04/08/2020	\$ 427,500.17	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,806.01	\$ 1,068.75	\$ 356,694.15	\$ 309,806.10
56	04/09/2020	\$ 356,694.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,983.03	\$ 891.74	\$ 285,711.13	\$ 310,697.84
57	04/10/2020	\$ 285,711.13	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,160.48	\$ 714.28	\$ 214,550.64	\$ 311,412.11
58	04/11/2020	\$ 214,550.64	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,338.39	\$ 536.38	\$ 143,212.26	\$ 311,948.49
59	04/12/2020	\$ 143,212.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,516.73	\$ 358.03	\$ 71,695.52	\$ 312,306.52
60	04/01/2021	\$ 71,695.52	\$ 71,874.76	\$ -	\$ 71,695.52	\$ 71,516.29	\$ 179.24	\$ -	\$ 312,485.76

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Loan Amortization Schedule

Enter values	
Loan amount	\$ 4,000,000.00
Annual interest rate	3.00 %
Loan period in years	5
Number of payments per year	12
Start date of loan	04/01/2016
Optional extra payments	



Loan summary	
Scheduled payment	\$ 71,874.76
Scheduled number of payments	60
Actual number of payments	60
Total early payments	\$ -
Total interest	\$ 312,485.76

Lender name: DR. DAVID OKEYO

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	04/02/2016	\$ 4,000,000.00	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 61,874.76	\$ 10,000.00	\$ 3,938,125.24	\$ 10,000.00
2	04/03/2016	\$ 3,938,125.24	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,029.45	\$ 9,845.31	\$ 3,876,095.79	\$ 19,845.31
3	04/04/2016	\$ 3,876,095.79	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,184.52	\$ 9,690.24	\$ 3,813,911.26	\$ 29,535.55
4	04/05/2016	\$ 3,813,911.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,339.98	\$ 9,534.78	\$ 3,751,571.28	\$ 39,070.33
5	04/06/2016	\$ 3,751,571.28	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,495.83	\$ 9,378.93	\$ 3,689,075.45	\$ 48,449.26
6	04/07/2016	\$ 3,689,075.45	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,652.07	\$ 9,222.69	\$ 3,626,423.37	\$ 57,671.95
7	04/08/2016	\$ 3,626,423.37	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,808.70	\$ 9,066.06	\$ 3,563,614.67	\$ 66,738.01
8	04/09/2016	\$ 3,563,614.67	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,965.73	\$ 8,909.04	\$ 3,500,648.94	\$ 75,647.04
9	04/10/2016	\$ 3,500,648.94	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,123.14	\$ 8,751.62	\$ 3,437,525.80	\$ 84,398.66
10	04/11/2016	\$ 3,437,525.80	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,280.95	\$ 8,593.81	\$ 3,374,244.85	\$ 92,992.48
11	04/12/2016	\$ 3,374,244.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,439.15	\$ 8,435.61	\$ 3,310,805.70	\$ 101,428.09
12	04/01/2017	\$ 3,310,805.70	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,597.75	\$ 8,277.01	\$ 3,247,207.95	\$ 109,705.11
13	04/02/2017	\$ 3,247,207.95	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,756.74	\$ 8,118.02	\$ 3,183,451.21	\$ 117,823.13
14	04/03/2017	\$ 3,183,451.21	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,916.13	\$ 7,958.63	\$ 3,119,535.08	\$ 125,781.75
15	04/04/2017	\$ 3,119,535.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,075.92	\$ 7,798.84	\$ 3,055,459.15	\$ 133,580.59
16	04/05/2017	\$ 3,055,459.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,236.11	\$ 7,638.65	\$ 2,991,222.94	\$ 141,219.24
17	04/06/2017	\$ 2,991,222.94	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,396.71	\$ 7,478.06	\$ 2,926,826.23	\$ 148,697.30
18	04/07/2017	\$ 2,926,826.23	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,557.70	\$ 7,317.07	\$ 2,862,268.53	\$ 156,014.36
19	04/08/2017	\$ 2,862,268.53	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,719.09	\$ 7,155.67	\$ 2,797,549.54	\$ 163,170.03
20	04/09/2017	\$ 2,797,549.54	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,880.89	\$ 6,993.87	\$ 2,732,668.66	\$ 170,163.91
21	04/10/2017	\$ 2,732,668.66	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,043.09	\$ 6,831.67	\$ 2,667,625.56	\$ 176,995.58
22	04/11/2017	\$ 2,667,625.56	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,205.70	\$ 6,669.06	\$ 2,602,419.87	\$ 183,664.64
23	04/12/2017	\$ 2,602,419.87	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,368.71	\$ 6,506.05	\$ 2,537,051.15	\$ 190,170.69
24	04/01/2018	\$ 2,537,051.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,532.13	\$ 6,342.63	\$ 2,471,519.02	\$ 196,513.32
25	04/02/2018	\$ 2,471,519.02	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,695.97	\$ 6,178.80	\$ 2,405,823.05	\$ 202,692.12
26	04/03/2018	\$ 2,405,823.05	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,860.21	\$ 6,014.56	\$ 2,339,962.85	\$ 208,706.68
27	04/04/2018	\$ 2,339,962.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,024.86	\$ 5,849.91	\$ 2,273,937.99	\$ 214,556.58
28	04/05/2018	\$ 2,273,937.99	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,189.92	\$ 5,684.84	\$ 2,207,748.07	\$ 220,241.43
29	04/06/2018	\$ 2,207,748.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,355.39	\$ 5,519.37	\$ 2,141,392.68	\$ 225,760.80
30	04/07/2018	\$ 2,141,392.68	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,521.28	\$ 5,353.48	\$ 2,074,871.40	\$ 231,114.28
31	04/08/2018	\$ 2,074,871.40	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,687.58	\$ 5,187.18	\$ 2,008,183.82	\$ 236,301.46
32	04/09/2018	\$ 2,008,183.82	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,854.30	\$ 5,020.46	\$ 1,941,329.51	\$ 241,321.92
33	04/10/2018	\$ 1,941,329.51	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,021.44	\$ 4,853.32	\$ 1,874,308.07	\$ 246,175.24

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	04/11/2018	\$ 1,874,308.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,188.99	\$ 4,685.77	\$ 1,807,119.08	\$ 250,861.01
35	04/12/2018	\$ 1,807,119.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,356.96	\$ 4,517.80	\$ 1,739,762.12	\$ 255,378.81
36	04/01/2019	\$ 1,739,762.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,525.36	\$ 4,349.41	\$ 1,672,236.76	\$ 259,728.22
37	04/02/2019	\$ 1,672,236.76	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,694.17	\$ 4,180.59	\$ 1,604,542.59	\$ 263,908.81
38	04/03/2019	\$ 1,604,542.59	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,863.41	\$ 4,011.36	\$ 1,536,679.18	\$ 267,920.16
39	04/04/2019	\$ 1,536,679.18	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,033.06	\$ 3,841.70	\$ 1,468,646.12	\$ 271,761.86
40	04/05/2019	\$ 1,468,646.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,203.15	\$ 3,671.62	\$ 1,400,442.97	\$ 275,433.48
41	04/06/2019	\$ 1,400,442.97	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,373.66	\$ 3,501.11	\$ 1,332,069.32	\$ 278,934.58
42	04/07/2019	\$ 1,332,069.32	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,544.59	\$ 3,330.17	\$ 1,263,524.73	\$ 282,264.76
43	04/08/2019	\$ 1,263,524.73	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,715.95	\$ 3,158.81	\$ 1,194,808.78	\$ 285,423.57
44	04/09/2019	\$ 1,194,808.78	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,887.74	\$ 2,987.02	\$ 1,125,921.03	\$ 288,410.59
45	04/10/2019	\$ 1,125,921.03	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,059.96	\$ 2,814.80	\$ 1,056,861.07	\$ 291,225.39
46	04/11/2019	\$ 1,056,861.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,232.61	\$ 2,642.15	\$ 987,628.46	\$ 293,867.55
47	04/12/2019	\$ 987,628.46	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,405.69	\$ 2,469.07	\$ 918,222.77	\$ 296,336.62
48	04/01/2020	\$ 918,222.77	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,579.21	\$ 2,295.56	\$ 848,643.57	\$ 298,632.17
49	04/02/2020	\$ 848,643.57	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,753.15	\$ 2,121.61	\$ 778,890.41	\$ 300,753.78
50	04/03/2020	\$ 778,890.41	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,927.54	\$ 1,947.23	\$ 708,962.88	\$ 302,701.01
51	04/04/2020	\$ 708,962.88	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,102.36	\$ 1,772.41	\$ 638,860.52	\$ 304,473.42
52	04/05/2020	\$ 638,860.52	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,277.61	\$ 1,597.15	\$ 568,582.91	\$ 306,070.57
53	04/06/2020	\$ 568,582.91	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,453.31	\$ 1,421.46	\$ 498,129.60	\$ 307,492.03
54	04/07/2020	\$ 498,129.60	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,629.44	\$ 1,245.32	\$ 427,500.17	\$ 308,737.35
55	04/08/2020	\$ 427,500.17	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,806.01	\$ 1,068.75	\$ 356,694.15	\$ 309,806.10
56	04/09/2020	\$ 356,694.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,983.03	\$ 891.74	\$ 285,711.13	\$ 310,697.84
57	04/10/2020	\$ 285,711.13	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,160.48	\$ 714.28	\$ 214,550.64	\$ 311,412.11
58	04/11/2020	\$ 214,550.64	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,338.39	\$ 536.38	\$ 143,212.26	\$ 311,948.49
59	04/12/2020	\$ 143,212.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,516.73	\$ 358.03	\$ 71,695.52	\$ 312,306.52
60	04/01/2021	\$ 71,695.52	\$ 71,874.76	\$ -	\$ 71,695.52	\$ 71,516.29	\$ 179.24	\$ -	\$ 312,485.76

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Loan Amortization Schedule

Enter values	
Loan amount	\$ 4,000,000.00
Annual interest rate	3.00 %
Loan period in years	5
Number of payments per year	12
Start date of loan	14/01/2016
Optional extra payments	



Loan summary	
Scheduled payment	\$ 71,874.76
Scheduled number of payments	60
Actual number of payments	60
Total early payments	\$ -
Total interest	\$ 312,485.76

Lender name:

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	14/02/2016	\$ 4,000,000.00	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 61,874.76	\$ 10,000.00	\$ 3,938,125.24	\$ 10,000.00
2	14/03/2016	\$ 3,938,125.24	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,029.45	\$ 9,845.31	\$ 3,876,095.79	\$ 19,845.31
3	14/04/2016	\$ 3,876,095.79	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,184.52	\$ 9,690.24	\$ 3,813,911.26	\$ 29,535.55
4	14/05/2016	\$ 3,813,911.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,339.98	\$ 9,534.78	\$ 3,751,571.28	\$ 39,070.33
5	14/06/2016	\$ 3,751,571.28	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,495.83	\$ 9,378.93	\$ 3,689,075.45	\$ 48,449.26
6	14/07/2016	\$ 3,689,075.45	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,652.07	\$ 9,222.69	\$ 3,626,423.37	\$ 57,671.95
7	14/08/2016	\$ 3,626,423.37	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,808.70	\$ 9,066.06	\$ 3,563,614.67	\$ 66,738.01
8	14/09/2016	\$ 3,563,614.67	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,965.73	\$ 8,909.04	\$ 3,500,648.94	\$ 75,647.04
9	14/10/2016	\$ 3,500,648.94	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,123.14	\$ 8,751.62	\$ 3,437,525.80	\$ 84,398.66
10	14/11/2016	\$ 3,437,525.80	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,280.95	\$ 8,593.81	\$ 3,374,244.85	\$ 92,992.48
11	14/12/2016	\$ 3,374,244.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,439.15	\$ 8,435.61	\$ 3,310,805.70	\$ 101,428.09
12	14/01/2017	\$ 3,310,805.70	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,597.75	\$ 8,277.01	\$ 3,247,207.95	\$ 109,705.11
13	14/02/2017	\$ 3,247,207.95	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,756.74	\$ 8,118.02	\$ 3,183,451.21	\$ 117,823.13
14	14/03/2017	\$ 3,183,451.21	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,916.13	\$ 7,958.63	\$ 3,119,535.08	\$ 125,781.75
15	14/04/2017	\$ 3,119,535.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,075.92	\$ 7,798.84	\$ 3,055,459.15	\$ 133,580.59
16	14/05/2017	\$ 3,055,459.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,236.11	\$ 7,638.65	\$ 2,991,222.04	\$ 141,219.24
17	14/06/2017	\$ 2,991,222.04	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,396.71	\$ 7,478.06	\$ 2,926,825.33	\$ 148,697.30
18	14/07/2017	\$ 2,926,825.33	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,557.70	\$ 7,317.07	\$ 2,862,268.63	\$ 156,014.36
19	14/08/2017	\$ 2,862,268.63	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,719.09	\$ 7,155.67	\$ 2,797,549.54	\$ 163,170.03
20	14/09/2017	\$ 2,797,549.54	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,880.89	\$ 6,993.87	\$ 2,732,668.66	\$ 170,163.91
21	14/10/2017	\$ 2,732,668.66	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,043.09	\$ 6,831.67	\$ 2,667,625.56	\$ 176,995.58
22	14/11/2017	\$ 2,667,625.56	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,205.70	\$ 6,669.06	\$ 2,602,419.87	\$ 183,664.64
23	14/12/2017	\$ 2,602,419.87	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,368.71	\$ 6,506.05	\$ 2,537,051.15	\$ 190,170.69
24	14/01/2018	\$ 2,537,051.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,532.13	\$ 6,342.63	\$ 2,471,519.02	\$ 196,513.32
25	14/02/2018	\$ 2,471,519.02	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,695.97	\$ 6,178.80	\$ 2,405,823.05	\$ 202,692.12
26	14/03/2018	\$ 2,405,823.05	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,860.21	\$ 6,014.56	\$ 2,339,962.85	\$ 208,706.68
27	14/04/2018	\$ 2,339,962.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,024.86	\$ 5,849.91	\$ 2,273,937.99	\$ 214,556.58
28	14/05/2018	\$ 2,273,937.99	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,189.92	\$ 5,684.84	\$ 2,207,748.07	\$ 220,241.43
29	14/06/2018	\$ 2,207,748.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,355.39	\$ 5,519.37	\$ 2,141,392.68	\$ 225,760.80
30	14/07/2018	\$ 2,141,392.68	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,521.28	\$ 5,353.48	\$ 2,074,871.40	\$ 231,114.28
31	14/08/2018	\$ 2,074,871.40	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,687.58	\$ 5,187.18	\$ 2,008,183.82	\$ 236,301.46
32	14/09/2018	\$ 2,008,183.82	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,854.30	\$ 5,020.46	\$ 1,941,329.51	\$ 241,321.92
33	14/10/2018	\$ 1,941,329.51	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,021.44	\$ 4,853.32	\$ 1,874,308.07	\$ 246,175.24

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	14/11/2018	\$ 1,874,308.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,188.99	\$ 4,685.77	\$ 1,807,119.08	\$ 250,861.01
35	14/12/2018	\$ 1,807,119.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,356.96	\$ 4,517.80	\$ 1,739,762.12	\$ 255,378.81
36	14/01/2019	\$ 1,739,762.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,525.36	\$ 4,349.41	\$ 1,672,236.76	\$ 259,728.22
37	14/02/2019	\$ 1,672,236.76	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,694.17	\$ 4,180.59	\$ 1,604,542.59	\$ 263,908.81
38	14/03/2019	\$ 1,604,542.59	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,863.41	\$ 4,011.36	\$ 1,536,679.18	\$ 267,920.16
39	14/04/2019	\$ 1,536,679.18	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,033.06	\$ 3,841.70	\$ 1,468,646.12	\$ 271,761.86
40	14/05/2019	\$ 1,468,646.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,203.15	\$ 3,671.62	\$ 1,400,442.97	\$ 275,433.48
41	14/06/2019	\$ 1,400,442.97	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,373.66	\$ 3,501.11	\$ 1,332,069.32	\$ 278,934.58
42	14/07/2019	\$ 1,332,069.32	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,544.59	\$ 3,330.17	\$ 1,263,524.73	\$ 282,264.76
43	14/08/2019	\$ 1,263,524.73	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,715.95	\$ 3,158.81	\$ 1,194,808.78	\$ 285,423.57
44	14/09/2019	\$ 1,194,808.78	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,887.74	\$ 2,987.02	\$ 1,125,921.03	\$ 288,410.59
45	14/10/2019	\$ 1,125,921.03	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,059.96	\$ 2,814.80	\$ 1,056,861.07	\$ 291,225.39
46	14/11/2019	\$ 1,056,861.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,232.61	\$ 2,642.15	\$ 987,628.46	\$ 293,867.55
47	14/12/2019	\$ 987,628.46	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,405.69	\$ 2,469.07	\$ 918,222.77	\$ 296,336.62
48	14/01/2020	\$ 918,222.77	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,579.21	\$ 2,295.56	\$ 848,643.57	\$ 298,632.17
49	14/02/2020	\$ 848,643.57	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,753.15	\$ 2,121.61	\$ 778,890.41	\$ 300,753.78
50	14/03/2020	\$ 778,890.41	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,927.54	\$ 1,947.23	\$ 708,962.88	\$ 302,701.01
51	14/04/2020	\$ 708,962.88	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,102.36	\$ 1,772.41	\$ 638,860.52	\$ 304,473.42
52	14/05/2020	\$ 638,860.52	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,277.61	\$ 1,597.15	\$ 568,582.91	\$ 306,070.57
53	14/06/2020	\$ 568,582.91	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,453.31	\$ 1,421.46	\$ 498,129.60	\$ 307,492.03
54	14/07/2020	\$ 498,129.60	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,629.44	\$ 1,245.32	\$ 427,500.17	\$ 308,737.35
55	14/08/2020	\$ 427,500.17	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,806.01	\$ 1,068.75	\$ 356,694.15	\$ 309,806.10
56	14/09/2020	\$ 356,694.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,983.03	\$ 891.74	\$ 285,711.13	\$ 310,697.84
57	14/10/2020	\$ 285,711.13	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,160.48	\$ 714.28	\$ 214,550.64	\$ 311,412.11
58	14/11/2020	\$ 214,550.64	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,338.39	\$ 536.38	\$ 143,212.26	\$ 311,948.49
59	14/12/2020	\$ 143,212.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,516.73	\$ 358.03	\$ 71,695.52	\$ 312,306.52
60	14/01/2021	\$ 71,695.52	\$ 71,874.76	\$ -	\$ 71,695.52	\$ 71,516.29	\$ 179.24	\$ -	\$ 312,485.76

Loan Amortization Schedule

Enter values	
Loan amount	\$ 4,000,000.00
Annual interest rate	3.00 %
Loan period in years	5
Number of payments per year	12
Start date of loan	14/01/2016
Optional extra payments	



Loan summary	
Scheduled payment	\$ 71,874.76
Scheduled number of payments	60
Actual number of payments	60
Total early payments	\$ -
Total interest	\$ 312,485.76

Lender name: CONSOLATA YAMBO

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	14/02/2016	\$ 4,000,000.00	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 61,874.76	\$ 10,000.00	\$ 3,938,125.24	\$ 10,000.00
2	14/03/2016	\$ 3,938,125.24	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,029.45	\$ 9,845.31	\$ 3,876,095.79	\$ 19,845.31
3	14/04/2016	\$ 3,876,095.79	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,184.52	\$ 9,690.24	\$ 3,813,911.26	\$ 29,535.55
4	14/05/2016	\$ 3,813,911.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,339.98	\$ 9,534.78	\$ 3,751,571.28	\$ 39,070.33
5	14/06/2016	\$ 3,751,571.28	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,495.83	\$ 9,378.93	\$ 3,689,075.45	\$ 48,449.26
6	14/07/2016	\$ 3,689,075.45	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,652.07	\$ 9,222.69	\$ 3,626,423.37	\$ 57,671.95
7	14/08/2016	\$ 3,626,423.37	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,808.70	\$ 9,066.06	\$ 3,563,614.67	\$ 66,738.01
8	14/09/2016	\$ 3,563,614.67	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 62,965.73	\$ 8,909.04	\$ 3,500,648.94	\$ 75,647.04
9	14/10/2016	\$ 3,500,648.94	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,123.14	\$ 8,751.62	\$ 3,437,525.80	\$ 84,398.66
10	14/11/2016	\$ 3,437,525.80	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,280.95	\$ 8,593.81	\$ 3,374,244.85	\$ 92,992.48
11	14/12/2016	\$ 3,374,244.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,439.15	\$ 8,435.61	\$ 3,310,805.70	\$ 101,428.09
12	14/01/2017	\$ 3,310,805.70	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,597.75	\$ 8,277.01	\$ 3,247,207.95	\$ 109,705.11
13	14/02/2017	\$ 3,247,207.95	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,756.74	\$ 8,118.02	\$ 3,183,451.21	\$ 117,823.13
14	14/03/2017	\$ 3,183,451.21	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 63,916.13	\$ 7,958.63	\$ 3,119,535.08	\$ 125,781.75
15	14/04/2017	\$ 3,119,535.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,075.92	\$ 7,798.84	\$ 3,055,459.15	\$ 133,580.59
16	14/05/2017	\$ 3,055,459.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,236.11	\$ 7,638.65	\$ 2,991,223.04	\$ 141,219.24
17	14/06/2017	\$ 2,991,223.04	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,396.71	\$ 7,478.06	\$ 2,926,826.33	\$ 148,697.30
18	14/07/2017	\$ 2,926,826.33	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,557.70	\$ 7,317.07	\$ 2,862,268.63	\$ 156,014.36
19	14/08/2017	\$ 2,862,268.63	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,719.09	\$ 7,155.67	\$ 2,797,549.54	\$ 163,170.03
20	14/09/2017	\$ 2,797,549.54	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 64,880.89	\$ 6,993.87	\$ 2,732,668.66	\$ 170,163.91
21	14/10/2017	\$ 2,732,668.66	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,043.09	\$ 6,831.67	\$ 2,667,625.56	\$ 176,995.58
22	14/11/2017	\$ 2,667,625.56	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,205.70	\$ 6,669.06	\$ 2,602,419.87	\$ 183,664.64
23	14/12/2017	\$ 2,602,419.87	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,368.71	\$ 6,506.05	\$ 2,537,051.15	\$ 190,170.69
24	14/01/2018	\$ 2,537,051.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,532.13	\$ 6,342.63	\$ 2,471,519.02	\$ 196,513.32
25	14/02/2018	\$ 2,471,519.02	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,695.97	\$ 6,178.80	\$ 2,405,823.05	\$ 202,692.12
26	14/03/2018	\$ 2,405,823.05	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 65,860.21	\$ 6,014.56	\$ 2,339,962.85	\$ 208,706.68
27	14/04/2018	\$ 2,339,962.85	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,024.86	\$ 5,849.91	\$ 2,273,937.99	\$ 214,556.58
28	14/05/2018	\$ 2,273,937.99	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,189.92	\$ 5,684.84	\$ 2,207,748.07	\$ 220,241.43
29	14/06/2018	\$ 2,207,748.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,355.39	\$ 5,519.37	\$ 2,141,392.68	\$ 225,760.80
30	14/07/2018	\$ 2,141,392.68	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,521.28	\$ 5,353.48	\$ 2,074,871.40	\$ 231,114.28
31	14/08/2018	\$ 2,074,871.40	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,687.58	\$ 5,187.18	\$ 2,008,183.82	\$ 236,301.46
32	14/09/2018	\$ 2,008,183.82	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 66,854.30	\$ 5,020.46	\$ 1,941,329.51	\$ 241,321.92
33	14/10/2018	\$ 1,941,329.51	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,021.44	\$ 4,853.32	\$ 1,874,308.07	\$ 246,175.24

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
34	14/11/2018	\$ 1,874,308.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,188.99	\$ 4,685.77	\$ 1,807,119.08	\$ 250,861.01
35	14/12/2018	\$ 1,807,119.08	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,356.96	\$ 4,517.80	\$ 1,739,762.12	\$ 255,378.81
36	14/01/2019	\$ 1,739,762.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,525.36	\$ 4,349.41	\$ 1,672,236.76	\$ 259,728.22
37	14/02/2019	\$ 1,672,236.76	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,694.17	\$ 4,180.59	\$ 1,604,542.59	\$ 263,908.81
38	14/03/2019	\$ 1,604,542.59	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 67,863.41	\$ 4,011.36	\$ 1,536,679.18	\$ 267,920.16
39	14/04/2019	\$ 1,536,679.18	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,033.06	\$ 3,841.70	\$ 1,468,646.12	\$ 271,761.86
40	14/05/2019	\$ 1,468,646.12	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,203.15	\$ 3,671.62	\$ 1,400,442.97	\$ 275,433.48
41	14/06/2019	\$ 1,400,442.97	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,373.66	\$ 3,501.11	\$ 1,332,069.32	\$ 278,934.58
42	14/07/2019	\$ 1,332,069.32	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,544.59	\$ 3,330.17	\$ 1,263,524.73	\$ 282,264.76
43	14/08/2019	\$ 1,263,524.73	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,715.95	\$ 3,158.81	\$ 1,194,808.78	\$ 285,423.57
44	14/09/2019	\$ 1,194,808.78	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 68,887.74	\$ 2,987.02	\$ 1,125,921.03	\$ 288,410.59
45	14/10/2019	\$ 1,125,921.03	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,059.96	\$ 2,814.80	\$ 1,056,861.07	\$ 291,225.39
46	14/11/2019	\$ 1,056,861.07	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,232.61	\$ 2,642.15	\$ 987,628.46	\$ 293,867.55
47	14/12/2019	\$ 987,628.46	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,405.69	\$ 2,469.07	\$ 918,222.77	\$ 296,336.62
48	14/01/2020	\$ 918,222.77	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,579.21	\$ 2,295.56	\$ 848,643.57	\$ 298,632.17
49	14/02/2020	\$ 848,643.57	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,753.15	\$ 2,121.61	\$ 778,890.41	\$ 300,753.78
50	14/03/2020	\$ 778,890.41	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 69,927.54	\$ 1,947.23	\$ 708,962.88	\$ 302,701.01
51	14/04/2020	\$ 708,962.88	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,102.36	\$ 1,772.41	\$ 638,860.52	\$ 304,473.42
52	14/05/2020	\$ 638,860.52	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,277.61	\$ 1,597.15	\$ 568,582.91	\$ 306,070.57
53	14/06/2020	\$ 568,582.91	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,453.31	\$ 1,421.46	\$ 498,129.60	\$ 307,492.03
54	14/07/2020	\$ 498,129.60	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,629.44	\$ 1,245.32	\$ 427,500.17	\$ 308,737.35
55	14/08/2020	\$ 427,500.17	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,806.01	\$ 1,068.75	\$ 356,694.15	\$ 309,806.10
56	14/09/2020	\$ 356,694.15	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 70,983.03	\$ 891.74	\$ 285,711.13	\$ 310,697.84
57	14/10/2020	\$ 285,711.13	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,160.48	\$ 714.28	\$ 214,550.64	\$ 311,412.11
58	14/11/2020	\$ 214,550.64	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,338.39	\$ 536.38	\$ 143,212.26	\$ 311,948.49
59	14/12/2020	\$ 143,212.26	\$ 71,874.76	\$ -	\$ 71,874.76	\$ 71,516.73	\$ 358.03	\$ 71,695.52	\$ 312,306.52
60	14/01/2021	\$ 71,695.52	\$ 71,874.76	\$ -	\$ 71,695.52	\$ 71,516.29	\$ 179.24	\$ -	\$ 312,485.76

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