ENVOY MORTGAGE

Temporary Buydown Calculator

Assumptions:

- Example below based on a $250,000 30-year conventional loan
- 8% interest rate
- Estimated APR of 8.037%

Buydown Loan Information

Buydown Mode:	3/2/1 Buydown
Loan Amount:	$250,000
Interest Rate:	8%

Total Buydown Fee For This Loan

$11,988.48

For Year 1, your monthly payment will be $1,342.05 (plus taxes and insurance), based on a reduced interest rate of 5% and an estimated subsidy of $492.36 per month.

For year 2 your monthly payment will be $1,498.88 (plus taxes and insurance) with a

reduced interest rate of 6% and an estimated subsidy of $335.53 per month.

For year 3 your monthly payment will be $1,663.26 (plus taxes and insurance) with a reduced interest rate of 7% and an estimated subsidy of $171.15 per month.

From Year 4 and up the interest rate will be 8 % with a monthly payment of $1,834.41 (plus taxes and insurance).

Estimated Monthly Payments for Buydown Period

Monthly Breakdown - Buydown Period

	Est. Monthly Principal	Est. Monthly Interest	Est. Monthly Payment
Year 1	$167.74	$1,174.31	$1,342.05
Year 2	$181.67	$1,317.21	$1,498.88
Year 3	$196.74	$1,466.52	$1,663.26
Year 4	$213.07	$1,621.34	$1,834.41

Year	Monthly Payment	Interest	Subsidy
Year 1	$1,342.05	5%	$492.36
Year 2	$1,498.88	6%	$335.53
Year 3	$1,663.26	7%	$171.15
Year 4 to 30	$1,834.41	8%	$0.00

Amortization Schedule

Month	Monthly Payment	Monthly Principal	Monthly Interest	Monthly Subsidized Amt	Balance
Dec. 2026	$1,342.05	$167.74	$1,174.31	$492.36	$249,832.26
Jan. 2027	$1,342.05	$168.86	$1,173.19	$492.36	$249,663.40
Feb. 2027	$1,342.05	$169.99	$1,172.06	$492.36	$249,493.41

Month	Monthly Payment	Monthly Principal	Monthly Interest	Monthly Subsidized Amt	Balance
Mar. 2027	$1,342.05	$171.12	$1,170.93	$492.36	$249,322.29
Apr. 2027	$1,342.05	$172.26	$1,169.79	$492.36	$249,150.03
May. 2027	$1,342.05	$173.41	$1,168.64	$492.36	$248,976.62
Jun. 2027	$1,342.05	$174.57	$1,167.48	$492.36	$248,802.05
Jul. 2027	$1,342.05	$175.73	$1,166.32	$492.36	$248,626.32
Aug. 2027	$1,342.05	$176.90	$1,165.15	$492.36	$248,449.42
Sep. 2027	$1,342.05	$178.08	$1,163.97	$492.36	$248,271.34
Oct. 2027	$1,342.05	$179.27	$1,162.78	$492.36	$248,092.07
Nov. 2027	$1,342.05	$180.46	$1,161.59	$492.36	$247,911.61
Dec. 2027	$1,498.88	$181.67	$1,317.21	$335.53	$247,729.94
Jan. 2028	$1,498.88	$182.88	$1,316.00	$335.53	$247,547.06
Feb. 2028	$1,498.88	$184.10	$1,314.78	$335.53	$247,362.97
Mar. 2028	$1,498.88	$185.32	$1,313.56	$335.53	$247,177.65
Apr. 2028	$1,498.88	$186.56	$1,312.32	$335.53	$246,991.09
May. 2028	$1,498.88	$187.80	$1,311.08	$335.53	$246,803.28
Jun. 2028	$1,498.88	$189.05	$1,309.83	$335.53	$246,614.23
Jul. 2028	$1,498.88	$190.32	$1,308.56	$335.53	$246,423.91
Aug. 2028	$1,498.88	$191.58	$1,307.30	$335.53	$246,232.33
Sep. 2028	$1,498.88	$192.86	$1,306.02	$335.53	$246,039.47
Oct. 2028	$1,498.88	$194.15	$1,304.73	$335.53	$245,845.32
Nov. 2028	$1,498.88	$195.44	$1,303.44	$335.53	$245,649.88
Dec. 2028	$1,663.26	$196.74	$1,466.52	$171.15	$245,453.14
Jan. 2029	$1,663.26	$198.06	$1,465.20	$171.15	$245,255.08
Feb. 2029	$1,663.26	$199.38	$1,463.88	$171.15	$245,055.70
Mar. 2029	$1,663.26	$200.71	$1,462.55	$171.15	$244,855.00
Apr. 2029	$1,663.26	$202.04	$1,461.22	$171.15	$244,652.96
May. 2029	$1,663.26	$203.39	$1,459.87	$171.15	$244,449.57
Jun. 2029	$1,663.26	$204.75	$1,458.51	$171.15	$244,244.82
Jul. 2029	$1,663.26	$206.11	$1,457.15	$171.15	$244,038.71
Aug. 2029	$1,663.26	$207.49	$1,455.77	$171.15	$243,831.22
Sep. 2029	$1,663.26	$208.87	$1,454.39	$171.15	$243,622.35
Oct. 2029	$1,663.26	$210.26	$1,453.00	$171.15	$243,412.09
Nov. 2029	$1,663.26	$211.66	$1,451.60	$171.15	$243,200.43
Dec. 2029	$1,834.41	$213.07	$1,621.34	$0.00	$242,987.36
Jan. 2030	$1,834.41	$214.49	$1,619.92	$0.00	$242,772.86

Month	Monthly Payment	Monthly Principal	Monthly Interest	Monthly Subsidized Amt	Balance
Feb. 2030	$1,834.41	$215.92	$1,618.49	$0.00	$242,556.94
Mar. 2030	$1,834.41	$217.36	$1,617.05	$0.00	$242,339.57
Apr. 2030	$1,834.41	$218.81	$1,615.60	$0.00	$242,120.76
May. 2030	$1,834.41	$220.27	$1,614.14	$0.00	$241,900.49
Jun. 2030	$1,834.41	$221.74	$1,612.67	$0.00	$241,678.75
Jul. 2030	$1,834.41	$223.22	$1,611.19	$0.00	$241,455.53
Aug. 2030	$1,834.41	$224.71	$1,609.70	$0.00	$241,230.83
Sep. 2030	$1,834.41	$226.20	$1,608.21	$0.00	$241,004.62
Oct. 2030	$1,834.41	$227.71	$1,606.70	$0.00	$240,776.91
Nov. 2030	$1,834.41	$229.23	$1,605.18	$0.00	$240,547.68
Dec. 2030	$1,834.41	$230.76	$1,603.65	$0.00	$240,316.92
Jan. 2031	$1,834.41	$232.30	$1,602.11	$0.00	$240,084.62
Feb. 2031	$1,834.41	$233.85	$1,600.56	$0.00	$239,850.78
Mar. 2031	$1,834.41	$235.40	$1,599.01	$0.00	$239,615.37
Apr. 2031	$1,834.41	$236.97	$1,597.44	$0.00	$239,378.40
May. 2031	$1,834.41	$238.55	$1,595.86	$0.00	$239,139.84
Jun. 2031	$1,834.41	$240.14	$1,594.27	$0.00	$238,899.70
Jul. 2031	$1,834.41	$241.75	$1,592.66	$0.00	$238,657.95
Aug. 2031	$1,834.41	$243.36	$1,591.05	$0.00	$238,414.60
Sep. 2031	$1,834.41	$244.98	$1,589.43	$0.00	$238,169.62
Oct. 2031	$1,834.41	$246.61	$1,587.80	$0.00	$237,923.00
Nov. 2031	$1,834.41	$248.26	$1,586.15	$0.00	$237,674.75
Dec. 2031	$1,834.41	$249.91	$1,584.50	$0.00	$237,424.84
Jan. 2032	$1,834.41	$251.58	$1,582.83	$0.00	$237,173.26
Feb. 2032	$1,834.41	$253.25	$1,581.16	$0.00	$236,920.00
Mar. 2032	$1,834.41	$254.94	$1,579.47	$0.00	$236,665.06
Apr. 2032	$1,834.41	$256.64	$1,577.77	$0.00	$236,408.42
May. 2032	$1,834.41	$258.35	$1,576.06	$0.00	$236,150.06
Jun. 2032	$1,834.41	$260.08	$1,574.33	$0.00	$235,889.99
Jul. 2032	$1,834.41	$261.81	$1,572.60	$0.00	$235,628.18
Aug. 2032	$1,834.41	$263.56	$1,570.85	$0.00	$235,364.62
Sep. 2032	$1,834.41	$265.31	$1,569.10	$0.00	$235,099.31
Oct. 2032	$1,834.41	$267.08	$1,567.33	$0.00	$234,832.23
Nov. 2032	$1,834.41	$268.86	$1,565.55	$0.00	$234,563.37
Dec. 2032	$1,834.41	$270.65	$1,563.76	$0.00	$234,292.71

Month	Monthly Payment	Monthly Principal	Monthly Interest	Monthly Subsidized Amt	Balance
Jan. 2033	$1,834.41	$272.46	$1,561.95	$0.00	$234,020.25
Feb. 2033	$1,834.41	$274.27	$1,560.14	$0.00	$233,745.98
Mar. 2033	$1,834.41	$276.10	$1,558.31	$0.00	$233,469.87
Apr. 2033	$1,834.41	$277.94	$1,556.47	$0.00	$233,191.93
May. 2033	$1,834.41	$279.80	$1,554.61	$0.00	$232,912.13
Jun. 2033	$1,834.41	$281.66	$1,552.75	$0.00	$232,630.47
Jul. 2033	$1,834.41	$283.54	$1,550.87	$0.00	$232,346.93
Aug. 2033	$1,834.41	$285.43	$1,548.98	$0.00	$232,061.50
Sep. 2033	$1,834.41	$287.33	$1,547.08	$0.00	$231,774.17
Oct. 2033	$1,834.41	$289.25	$1,545.16	$0.00	$231,484.92
Nov. 2033	$1,834.41	$291.18	$1,543.23	$0.00	$231,193.74
Dec. 2033	$1,834.41	$293.12	$1,541.29	$0.00	$230,900.62
Jan. 2034	$1,834.41	$295.07	$1,539.34	$0.00	$230,605.55
Feb. 2034	$1,834.41	$297.04	$1,537.37	$0.00	$230,308.51
Mar. 2034	$1,834.41	$299.02	$1,535.39	$0.00	$230,009.49
Apr. 2034	$1,834.41	$301.01	$1,533.40	$0.00	$229,708.48
May. 2034	$1,834.41	$303.02	$1,531.39	$0.00	$229,405.46
Jun. 2034	$1,834.41	$305.04	$1,529.37	$0.00	$229,100.42
Jul. 2034	$1,834.41	$307.07	$1,527.34	$0.00	$228,793.34
Aug. 2034	$1,834.41	$309.12	$1,525.29	$0.00	$228,484.22
Sep. 2034	$1,834.41	$311.18	$1,523.23	$0.00	$228,173.04
Oct. 2034	$1,834.41	$313.26	$1,521.15	$0.00	$227,859.78
Nov. 2034	$1,834.41	$315.34	$1,519.07	$0.00	$227,544.44
Dec. 2034	$1,834.41	$317.45	$1,516.96	$0.00	$227,226.99
Jan. 2035	$1,834.41	$319.56	$1,514.85	$0.00	$226,907.43
Feb. 2035	$1,834.41	$321.69	$1,512.72	$0.00	$226,585.73
Mar. 2035	$1,834.41	$323.84	$1,510.57	$0.00	$226,261.89
Apr. 2035	$1,834.41	$326.00	$1,508.41	$0.00	$225,935.90
May. 2035	$1,834.41	$328.17	$1,506.24	$0.00	$225,607.73
Jun. 2035	$1,834.41	$330.36	$1,504.05	$0.00	$225,277.37
Jul. 2035	$1,834.41	$332.56	$1,501.85	$0.00	$224,944.81
Aug. 2035	$1,834.41	$334.78	$1,499.63	$0.00	$224,610.03
Sep. 2035	$1,834.41	$337.01	$1,497.40	$0.00	$224,273.02
Oct. 2035	$1,834.41	$339.26	$1,495.15	$0.00	$223,933.76
Nov. 2035	$1,834.41	$341.52	$1,492.89	$0.00	$223,592.24

Month	Monthly Payment	Monthly Principal	Monthly Interest	Monthly Subsidized Amt	Balance
Dec. 2035	$1,834.41	$343.80	$1,490.61	$0.00	$223,248.45
Jan. 2036	$1,834.41	$346.09	$1,488.32	$0.00	$222,902.36
Feb. 2036	$1,834.41	$348.39	$1,486.02	$0.00	$222,553.97
Mar. 2036	$1,834.41	$350.72	$1,483.69	$0.00	$222,203.25
Apr. 2036	$1,834.41	$353.05	$1,481.36	$0.00	$221,850.20
May. 2036	$1,834.41	$355.41	$1,479.00	$0.00	$221,494.79
Jun. 2036	$1,834.41	$357.78	$1,476.63	$0.00	$221,137.01
Jul. 2036	$1,834.41	$360.16	$1,474.25	$0.00	$220,776.85
Aug. 2036	$1,834.41	$362.56	$1,471.85	$0.00	$220,414.28
Sep. 2036	$1,834.41	$364.98	$1,469.43	$0.00	$220,049.30
Oct. 2036	$1,834.41	$367.41	$1,467.00	$0.00	$219,681.89
Nov. 2036	$1,834.41	$369.86	$1,464.55	$0.00	$219,312.02
Dec. 2036	$1,834.41	$372.33	$1,462.08	$0.00	$218,939.69
Jan. 2037	$1,834.41	$374.81	$1,459.60	$0.00	$218,564.88
Feb. 2037	$1,834.41	$377.31	$1,457.10	$0.00	$218,187.57
Mar. 2037	$1,834.41	$379.83	$1,454.58	$0.00	$217,807.74
Apr. 2037	$1,834.41	$382.36	$1,452.05	$0.00	$217,425.38
May. 2037	$1,834.41	$384.91	$1,449.50	$0.00	$217,040.48
Jun. 2037	$1,834.41	$387.47	$1,446.94	$0.00	$216,653.00
Jul. 2037	$1,834.41	$390.06	$1,444.35	$0.00	$216,262.95
Aug. 2037	$1,834.41	$392.66	$1,441.75	$0.00	$215,870.29
Sep. 2037	$1,834.41	$395.27	$1,439.14	$0.00	$215,475.02
Oct. 2037	$1,834.41	$397.91	$1,436.50	$0.00	$215,077.11
Nov. 2037	$1,834.41	$400.56	$1,433.85	$0.00	$214,676.54
Dec. 2037	$1,834.41	$403.23	$1,431.18	$0.00	$214,273.31
Jan. 2038	$1,834.41	$405.92	$1,428.49	$0.00	$213,867.39
Feb. 2038	$1,834.41	$408.63	$1,425.78	$0.00	$213,458.76
Mar. 2038	$1,834.41	$411.35	$1,423.06	$0.00	$213,047.41
Apr. 2038	$1,834.41	$414.09	$1,420.32	$0.00	$212,633.32
May. 2038	$1,834.41	$416.85	$1,417.56	$0.00	$212,216.46
Jun. 2038	$1,834.41	$419.63	$1,414.78	$0.00	$211,796.83
Jul. 2038	$1,834.41	$422.43	$1,411.98	$0.00	$211,374.40
Aug. 2038	$1,834.41	$425.25	$1,409.16	$0.00	$210,949.15
Sep. 2038	$1,834.41	$428.08	$1,406.33	$0.00	$210,521.07
Oct. 2038	$1,834.41	$430.94	$1,403.47	$0.00	$210,090.13

Month	Monthly Payment	Monthly Principal	Monthly Interest	Monthly Subsidized Amt	Balance
Nov. 2038	$1,834.41	$433.81	$1,400.60	$0.00	$209,656.32
Dec. 2038	$1,834.41	$436.70	$1,397.71	$0.00	$209,219.62
Jan. 2039	$1,834.41	$439.61	$1,394.80	$0.00	$208,780.01
Feb. 2039	$1,834.41	$442.54	$1,391.87	$0.00	$208,337.46
Mar. 2039	$1,834.41	$445.49	$1,388.92	$0.00	$207,891.97
Apr. 2039	$1,834.41	$448.46	$1,385.95	$0.00	$207,443.51
May. 2039	$1,834.41	$451.45	$1,382.96	$0.00	$206,992.05
Jun. 2039	$1,834.41	$454.46	$1,379.95	$0.00	$206,537.59
Jul. 2039	$1,834.41	$457.49	$1,376.92	$0.00	$206,080.10
Aug. 2039	$1,834.41	$460.54	$1,373.87	$0.00	$205,619.56
Sep. 2039	$1,834.41	$463.61	$1,370.80	$0.00	$205,155.94
Oct. 2039	$1,834.41	$466.70	$1,367.71	$0.00	$204,689.24
Nov. 2039	$1,834.41	$469.82	$1,364.59	$0.00	$204,219.42
Dec. 2039	$1,834.41	$472.95	$1,361.46	$0.00	$203,746.48
Jan. 2040	$1,834.41	$476.10	$1,358.31	$0.00	$203,270.38
Feb. 2040	$1,834.41	$479.27	$1,355.14	$0.00	$202,791.10
Mar. 2040	$1,834.41	$482.47	$1,351.94	$0.00	$202,308.63
Apr. 2040	$1,834.41	$485.69	$1,348.72	$0.00	$201,822.95
May. 2040	$1,834.41	$488.92	$1,345.49	$0.00	$201,334.02
Jun. 2040	$1,834.41	$492.18	$1,342.23	$0.00	$200,841.84
Jul. 2040	$1,834.41	$495.46	$1,338.95	$0.00	$200,346.38
Aug. 2040	$1,834.41	$498.77	$1,335.64	$0.00	$199,847.61
Sep. 2040	$1,834.41	$502.09	$1,332.32	$0.00	$199,345.52
Oct. 2040	$1,834.41	$505.44	$1,328.97	$0.00	$198,840.08
Nov. 2040	$1,834.41	$508.81	$1,325.60	$0.00	$198,331.27
Dec. 2040	$1,834.41	$512.20	$1,322.21	$0.00	$197,819.07
Jan. 2041	$1,834.41	$515.62	$1,318.79	$0.00	$197,303.45
Feb. 2041	$1,834.41	$519.05	$1,315.36	$0.00	$196,784.40
Mar. 2041	$1,834.41	$522.51	$1,311.90	$0.00	$196,261.88
Apr. 2041	$1,834.41	$526.00	$1,308.41	$0.00	$195,735.88
May. 2041	$1,834.41	$529.50	$1,304.91	$0.00	$195,206.38
Jun. 2041	$1,834.41	$533.03	$1,301.38	$0.00	$194,673.35
Jul. 2041	$1,834.41	$536.59	$1,297.82	$0.00	$194,136.76
Aug. 2041	$1,834.41	$540.16	$1,294.25	$0.00	$193,596.59
Sep. 2041	$1,834.41	$543.77	$1,290.64	$0.00	$193,052.83

Month	Monthly Payment	Monthly Principal	Monthly Interest	Monthly Subsidized Amt	Balance
Oct. 2041	$1,834.41	$547.39	$1,287.02	$0.00	$192,505.44
Nov. 2041	$1,834.41	$551.04	$1,283.37	$0.00	$191,954.40
Dec. 2041	$1,834.41	$554.71	$1,279.70	$0.00	$191,399.68
Jan. 2042	$1,834.41	$558.41	$1,276.00	$0.00	$190,841.27
Feb. 2042	$1,834.41	$562.13	$1,272.28	$0.00	$190,279.13
Mar. 2042	$1,834.41	$565.88	$1,268.53	$0.00	$189,713.25
Apr. 2042	$1,834.41	$569.65	$1,264.76	$0.00	$189,143.60
May. 2042	$1,834.41	$573.45	$1,260.96	$0.00	$188,570.14
Jun. 2042	$1,834.41	$577.28	$1,257.13	$0.00	$187,992.87
Jul. 2042	$1,834.41	$581.12	$1,253.29	$0.00	$187,411.74
Aug. 2042	$1,834.41	$585.00	$1,249.41	$0.00	$186,826.75
Sep. 2042	$1,834.41	$588.90	$1,245.51	$0.00	$186,237.85
Oct. 2042	$1,834.41	$592.82	$1,241.59	$0.00	$185,645.02
Nov. 2042	$1,834.41	$596.78	$1,237.63	$0.00	$185,048.25
Dec. 2042	$1,834.41	$600.76	$1,233.65	$0.00	$184,447.49
Jan. 2043	$1,834.41	$604.76	$1,229.65	$0.00	$183,842.73
Feb. 2043	$1,834.41	$608.79	$1,225.62	$0.00	$183,233.94
Mar. 2043	$1,834.41	$612.85	$1,221.56	$0.00	$182,621.09
Apr. 2043	$1,834.41	$616.94	$1,217.47	$0.00	$182,004.15
May. 2043	$1,834.41	$621.05	$1,213.36	$0.00	$181,383.10
Jun. 2043	$1,834.41	$625.19	$1,209.22	$0.00	$180,757.91
Jul. 2043	$1,834.41	$629.36	$1,205.05	$0.00	$180,128.56
Aug. 2043	$1,834.41	$633.55	$1,200.86	$0.00	$179,495.00
Sep. 2043	$1,834.41	$637.78	$1,196.63	$0.00	$178,857.23
Oct. 2043	$1,834.41	$642.03	$1,192.38	$0.00	$178,215.20
Nov. 2043	$1,834.41	$646.31	$1,188.10	$0.00	$177,568.89
Dec. 2043	$1,834.41	$650.62	$1,183.79	$0.00	$176,918.27
Jan. 2044	$1,834.41	$654.95	$1,179.46	$0.00	$176,263.32
Feb. 2044	$1,834.41	$659.32	$1,175.09	$0.00	$175,604.00
Mar. 2044	$1,834.41	$663.72	$1,170.69	$0.00	$174,940.28
Apr. 2044	$1,834.41	$668.14	$1,166.27	$0.00	$174,272.14
May. 2044	$1,834.41	$672.60	$1,161.81	$0.00	$173,599.54
Jun. 2044	$1,834.41	$677.08	$1,157.33	$0.00	$172,922.46
Jul. 2044	$1,834.41	$681.59	$1,152.82	$0.00	$172,240.87
Aug. 2044	$1,834.41	$686.14	$1,148.27	$0.00	$171,554.73

Month	Monthly Payment	Monthly Principal	Monthly Interest	Monthly Subsidized Amt	Balance
Sep. 2044	$1,834.41	$690.71	$1,143.70	$0.00	$170,864.02
Oct. 2044	$1,834.41	$695.32	$1,139.09	$0.00	$170,168.70
Nov. 2044	$1,834.41	$699.95	$1,134.46	$0.00	$169,468.75
Dec. 2044	$1,834.41	$704.62	$1,129.79	$0.00	$168,764.13
Jan. 2045	$1,834.41	$709.32	$1,125.09	$0.00	$168,054.82
Feb. 2045	$1,834.41	$714.04	$1,120.37	$0.00	$167,340.77
Mar. 2045	$1,834.41	$718.80	$1,115.61	$0.00	$166,621.97
Apr. 2045	$1,834.41	$723.60	$1,110.81	$0.00	$165,898.37
May. 2045	$1,834.41	$728.42	$1,105.99	$0.00	$165,169.95
Jun. 2045	$1,834.41	$733.28	$1,101.13	$0.00	$164,436.67
Jul. 2045	$1,834.41	$738.17	$1,096.24	$0.00	$163,698.51
Aug. 2045	$1,834.41	$743.09	$1,091.32	$0.00	$162,955.42
Sep. 2045	$1,834.41	$748.04	$1,086.37	$0.00	$162,207.38
Oct. 2045	$1,834.41	$753.03	$1,081.38	$0.00	$161,454.35
Nov. 2045	$1,834.41	$758.05	$1,076.36	$0.00	$160,696.31
Dec. 2045	$1,834.41	$763.10	$1,071.31	$0.00	$159,933.21
Jan. 2046	$1,834.41	$768.19	$1,066.22	$0.00	$159,165.02
Feb. 2046	$1,834.41	$773.31	$1,061.10	$0.00	$158,391.71
Mar. 2046	$1,834.41	$778.47	$1,055.94	$0.00	$157,613.24
Apr. 2046	$1,834.41	$783.66	$1,050.75	$0.00	$156,829.59
May. 2046	$1,834.41	$788.88	$1,045.53	$0.00	$156,040.71
Jun. 2046	$1,834.41	$794.14	$1,040.27	$0.00	$155,246.57
Jul. 2046	$1,834.41	$799.43	$1,034.98	$0.00	$154,447.14
Aug. 2046	$1,834.41	$804.76	$1,029.65	$0.00	$153,642.37
Sep. 2046	$1,834.41	$810.13	$1,024.28	$0.00	$152,832.25
Oct. 2046	$1,834.41	$815.53	$1,018.88	$0.00	$152,016.72
Nov. 2046	$1,834.41	$820.97	$1,013.44	$0.00	$151,195.75
Dec. 2046	$1,834.41	$826.44	$1,007.97	$0.00	$150,369.31
Jan. 2047	$1,834.41	$831.95	$1,002.46	$0.00	$149,537.37
Feb. 2047	$1,834.41	$837.49	$996.92	$0.00	$148,699.87
Mar. 2047	$1,834.41	$843.08	$991.33	$0.00	$147,856.79
Apr. 2047	$1,834.41	$848.70	$985.71	$0.00	$147,008.10
May. 2047	$1,834.41	$854.36	$980.05	$0.00	$146,153.74
Jun. 2047	$1,834.41	$860.05	$974.36	$0.00	$145,293.69
Jul. 2047	$1,834.41	$865.79	$968.62	$0.00	$144,427.90

Month	Monthly Payment	Monthly Principal	Monthly Interest	Monthly Subsidized Amt	Balance
Aug. 2047	$1,834.41	$871.56	$962.85	$0.00	$143,556.35
Sep. 2047	$1,834.41	$877.37	$957.04	$0.00	$142,678.98
Oct. 2047	$1,834.41	$883.22	$951.19	$0.00	$141,795.76
Nov. 2047	$1,834.41	$889.10	$945.31	$0.00	$140,906.66
Dec. 2047	$1,834.41	$895.03	$939.38	$0.00	$140,011.62
Jan. 2048	$1,834.41	$901.00	$933.41	$0.00	$139,110.62
Feb. 2048	$1,834.41	$907.01	$927.40	$0.00	$138,203.62
Mar. 2048	$1,834.41	$913.05	$921.36	$0.00	$137,290.57
Apr. 2048	$1,834.41	$919.14	$915.27	$0.00	$136,371.43
May. 2048	$1,834.41	$925.27	$909.14	$0.00	$135,446.16
Jun. 2048	$1,834.41	$931.44	$902.97	$0.00	$134,514.72
Jul. 2048	$1,834.41	$937.65	$896.76	$0.00	$133,577.08
Aug. 2048	$1,834.41	$943.90	$890.51	$0.00	$132,633.18
Sep. 2048	$1,834.41	$950.19	$884.22	$0.00	$131,682.99
Oct. 2048	$1,834.41	$956.52	$877.89	$0.00	$130,726.47
Nov. 2048	$1,834.41	$962.90	$871.51	$0.00	$129,763.57
Dec. 2048	$1,834.41	$969.32	$865.09	$0.00	$128,794.25
Jan. 2049	$1,834.41	$975.78	$858.63	$0.00	$127,818.47
Feb. 2049	$1,834.41	$982.29	$852.12	$0.00	$126,836.18
Mar. 2049	$1,834.41	$988.84	$845.57	$0.00	$125,847.35
Apr. 2049	$1,834.41	$995.43	$838.98	$0.00	$124,851.92
May. 2049	$1,834.41	$1,002.06	$832.35	$0.00	$123,849.86
Jun. 2049	$1,834.41	$1,008.74	$825.67	$0.00	$122,841.11
Jul. 2049	$1,834.41	$1,015.47	$818.94	$0.00	$121,825.64
Aug. 2049	$1,834.41	$1,022.24	$812.17	$0.00	$120,803.40
Sep. 2049	$1,834.41	$1,029.05	$805.36	$0.00	$119,774.35
Oct. 2049	$1,834.41	$1,035.91	$798.50	$0.00	$118,738.43
Nov. 2049	$1,834.41	$1,042.82	$791.59	$0.00	$117,695.61
Dec. 2049	$1,834.41	$1,049.77	$784.64	$0.00	$116,645.84
Jan. 2050	$1,834.41	$1,056.77	$777.64	$0.00	$115,589.07
Feb. 2050	$1,834.41	$1,063.82	$770.59	$0.00	$114,525.25
Mar. 2050	$1,834.41	$1,070.91	$763.50	$0.00	$113,454.35
Apr. 2050	$1,834.41	$1,078.05	$756.36	$0.00	$112,376.30
May. 2050	$1,834.41	$1,085.23	$749.18	$0.00	$111,291.06
Jun. 2050	$1,834.41	$1,092.47	$741.94	$0.00	$110,198.59

Month	Monthly Payment	Monthly Principal	Monthly Interest	Monthly Subsidized Amt	Balance
Jul. 2050	$1,834.41	$1,099.75	$734.66	$0.00	$109,098.84
Aug. 2050	$1,834.41	$1,107.08	$727.33	$0.00	$107,991.76
Sep. 2050	$1,834.41	$1,114.46	$719.95	$0.00	$106,877.29
Oct. 2050	$1,834.41	$1,121.89	$712.52	$0.00	$105,755.40
Nov. 2050	$1,834.41	$1,129.37	$705.04	$0.00	$104,626.02
Dec. 2050	$1,834.41	$1,136.90	$697.51	$0.00	$103,489.12
Jan. 2051	$1,834.41	$1,144.48	$689.93	$0.00	$102,344.64
Feb. 2051	$1,834.41	$1,152.11	$682.30	$0.00	$101,192.52
Mar. 2051	$1,834.41	$1,159.79	$674.62	$0.00	$100,032.73
Apr. 2051	$1,834.41	$1,167.53	$666.88	$0.00	$98,865.21
May. 2051	$1,834.41	$1,175.31	$659.10	$0.00	$97,689.90
Jun. 2051	$1,834.41	$1,183.14	$651.27	$0.00	$96,506.75
Jul. 2051	$1,834.41	$1,191.03	$643.38	$0.00	$95,315.72
Aug. 2051	$1,834.41	$1,198.97	$635.44	$0.00	$94,116.75
Sep. 2051	$1,834.41	$1,206.96	$627.45	$0.00	$92,909.79
Oct. 2051	$1,834.41	$1,215.01	$619.40	$0.00	$91,694.77
Nov. 2051	$1,834.41	$1,223.11	$611.30	$0.00	$90,471.66
Dec. 2051	$1,834.41	$1,231.27	$603.14	$0.00	$89,240.40
Jan. 2052	$1,834.41	$1,239.47	$594.94	$0.00	$88,000.92
Feb. 2052	$1,834.41	$1,247.74	$586.67	$0.00	$86,753.19
Mar. 2052	$1,834.41	$1,256.06	$578.35	$0.00	$85,497.13
Apr. 2052	$1,834.41	$1,264.43	$569.98	$0.00	$84,232.70
May. 2052	$1,834.41	$1,272.86	$561.55	$0.00	$82,959.84
Jun. 2052	$1,834.41	$1,281.34	$553.07	$0.00	$81,678.50
Jul. 2052	$1,834.41	$1,289.89	$544.52	$0.00	$80,388.61
Aug. 2052	$1,834.41	$1,298.49	$535.92	$0.00	$79,090.13
Sep. 2052	$1,834.41	$1,307.14	$527.27	$0.00	$77,782.98
Oct. 2052	$1,834.41	$1,315.86	$518.55	$0.00	$76,467.13
Nov. 2052	$1,834.41	$1,324.63	$509.78	$0.00	$75,142.50
Dec. 2052	$1,834.41	$1,333.46	$500.95	$0.00	$73,809.04
Jan. 2053	$1,834.41	$1,342.35	$492.06	$0.00	$72,466.69
Feb. 2053	$1,834.41	$1,351.30	$483.11	$0.00	$71,115.39
Mar. 2053	$1,834.41	$1,360.31	$474.10	$0.00	$69,755.08
Apr. 2053	$1,834.41	$1,369.38	$465.03	$0.00	$68,385.71
May. 2053	$1,834.41	$1,378.51	$455.90	$0.00	$67,007.20

Month	Monthly Payment	Monthly Principal	Monthly Interest	Monthly Subsidized Amt	Balance
Jun. 2053	$1,834.41	$1,387.70	$446.71	$0.00	$65,619.50
Jul. 2053	$1,834.41	$1,396.95	$437.46	$0.00	$64,222.56
Aug. 2053	$1,834.41	$1,406.26	$428.15	$0.00	$62,816.30
Sep. 2053	$1,834.41	$1,415.63	$418.78	$0.00	$61,400.66
Oct. 2053	$1,834.41	$1,425.07	$409.34	$0.00	$59,975.59
Nov. 2053	$1,834.41	$1,434.57	$399.84	$0.00	$58,541.02
Dec. 2053	$1,834.41	$1,444.14	$390.27	$0.00	$57,096.88
Jan. 2054	$1,834.41	$1,453.76	$380.65	$0.00	$55,643.12
Feb. 2054	$1,834.41	$1,463.46	$370.95	$0.00	$54,179.66
Mar. 2054	$1,834.41	$1,473.21	$361.20	$0.00	$52,706.45
Apr. 2054	$1,834.41	$1,483.03	$351.38	$0.00	$51,223.42
May. 2054	$1,834.41	$1,492.92	$341.49	$0.00	$49,730.50
Jun. 2054	$1,834.41	$1,502.87	$331.54	$0.00	$48,227.62
Jul. 2054	$1,834.41	$1,512.89	$321.52	$0.00	$46,714.73
Aug. 2054	$1,834.41	$1,522.98	$311.43	$0.00	$45,191.75
Sep. 2054	$1,834.41	$1,533.13	$301.28	$0.00	$43,658.62
Oct. 2054	$1,834.41	$1,543.35	$291.06	$0.00	$42,115.27
Nov. 2054	$1,834.41	$1,553.64	$280.77	$0.00	$40,561.63
Dec. 2054	$1,834.41	$1,564.00	$270.41	$0.00	$38,997.63
Jan. 2055	$1,834.41	$1,574.43	$259.98	$0.00	$37,423.20
Feb. 2055	$1,834.41	$1,584.92	$249.49	$0.00	$35,838.28
Mar. 2055	$1,834.41	$1,595.49	$238.92	$0.00	$34,242.79
Apr. 2055	$1,834.41	$1,606.12	$228.29	$0.00	$32,636.67
May. 2055	$1,834.41	$1,616.83	$217.58	$0.00	$31,019.83
Jun. 2055	$1,834.41	$1,627.61	$206.80	$0.00	$29,392.22
Jul. 2055	$1,834.41	$1,638.46	$195.95	$0.00	$27,753.76
Aug. 2055	$1,834.41	$1,649.38	$185.03	$0.00	$26,104.38
Sep. 2055	$1,834.41	$1,660.38	$174.03	$0.00	$24,443.99
Oct. 2055	$1,834.41	$1,671.45	$162.96	$0.00	$22,772.54
Nov. 2055	$1,834.41	$1,682.59	$151.82	$0.00	$21,089.95
Dec. 2055	$1,834.41	$1,693.81	$140.60	$0.00	$19,396.14
Jan. 2056	$1,834.41	$1,705.10	$129.31	$0.00	$17,691.04
Feb. 2056	$1,834.41	$1,716.47	$117.94	$0.00	$15,974.57
Mar. 2056	$1,834.41	$1,727.91	$106.50	$0.00	$14,246.66
Apr. 2056	$1,834.41	$1,739.43	$94.98	$0.00	$12,507.22

Month	Monthly Payment	Monthly Principal	Monthly Interest	Monthly Subsidized Amt	Balance
May. 2056	$1,834.41	$1,751.03	$83.38	$0.00	$10,756.20
Jun. 2056	$1,834.41	$1,762.70	$71.71	$0.00	$8,993.49
Jul. 2056	$1,834.41	$1,774.45	$59.96	$0.00	$7,219.04
Aug. 2056	$1,834.41	$1,786.28	$48.13	$0.00	$5,432.76
Sep. 2056	$1,834.41	$1,798.19	$36.22	$0.00	$3,634.57
Oct. 2056	$1,834.41	$1,810.18	$24.23	$0.00	$1,824.39
Nov. 2056	$1,834.41	$1,822.25	$12.16	$0.00	$2.14

Note: This calculator is made available to you as an educational tool only and calculations are based on borrower-input information. This is not an advertisement for the above terms, interest rates, or payment amounts. Envoy Mortgage does not guarantee the applicability of the above terms in regards to your individual circumstances.

Depending on the product and down payment selected, Private mortgage insurance, FHA upfront mortgage insurance, VA Funding Fee and USDA guarantee fee may be required.