

# ENVOY

## MORTGAGE

## Temporary Buydown Calculator

### Assumptions:

- Example below based on a \$250,000 30-year conventional loan
- 6.25% interest rate
- Estimated APR of 6.698%

### Buydown Loan Information

Buydown Mode:	3/2/1 Buydown
Loan Amount:	\$250,000
Interest Rate:	6.25%

### Total Buydown Fee For This Loan

**\$11,033.88**

For Year 1, your monthly payment will be \$1,088.02 (plus taxes and insurance), based on a reduced interest rate of 3.25% and an estimated subsidy of \$451.27 per month.

For year 2 your monthly payment will be \$1,229.85 (plus taxes and insurance) with a

reduced interest rate of 4.25% and an estimated subsidy of \$309.44 per month.

For year 3 your monthly payment will be \$1,380.51 (plus taxes and insurance) with a reduced interest rate of 5.25% and an estimated subsidy of \$158.78 per month.

From Year 4 and up the interest rate will be 6.25 % with a monthly payment of \$1,539.29 (plus taxes and insurance).

## Estimated Monthly Payments for Buydown Period

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### Monthly Breakdown - Buydown Period

	Est. Monthly Principal	Est. Monthly Interest	Est. Monthly Payment
Year 1	\$237.21	\$850.81	\$1,088.02
Year 2	\$252.46	\$977.39	\$1,229.85
Year 3	\$268.70	\$1,111.81	\$1,380.51
Year 4	\$285.99	\$1,253.30	\$1,539.29

Year	Monthly Payment	Interest	Subsidy
Year 1	\$1,088.02	3.25%	\$451.27
Year 2	\$1,229.85	4.25%	\$309.44
Year 3	\$1,380.51	5.25%	\$158.78
Year 4 to 30	\$1,539.29	6.25%	\$0.00

## Amortization Schedule

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Month	Monthly Payment	Monthly Principal	Monthly Interest	Monthly Subsidized Amt	Balance
Jul. 2026	\$1,088.02	\$237.21	\$850.81	\$451.27	\$249,762.79
Aug. 2026	\$1,088.02	\$238.44	\$849.58	\$451.27	\$249,524.35
Sep. 2026	\$1,088.02	\$239.68	\$848.34	\$451.27	\$249,284.67

<b>Month</b>	<b>Monthly Payment</b>	<b>Monthly Principal</b>	<b>Monthly Interest</b>	<b>Monthly Subsidized Amt</b>	<b>Balance</b>
Oct. 2026	\$1,088.02	\$240.93	\$847.09	\$451.27	\$249,043.73
Nov. 2026	\$1,088.02	\$242.19	\$845.83	\$451.27	\$248,801.55
Dec. 2026	\$1,088.02	\$243.45	\$844.57	\$451.27	\$248,558.10
Jan. 2027	\$1,088.02	\$244.72	\$843.30	\$451.27	\$248,313.38
Mar. 2027	\$1,088.02	\$245.99	\$842.03	\$451.27	\$248,067.39
Apr. 2027	\$1,088.02	\$247.27	\$840.75	\$451.27	\$247,820.12
May. 2027	\$1,088.02	\$248.56	\$839.46	\$451.27	\$247,571.56
Jun. 2027	\$1,088.02	\$249.85	\$838.17	\$451.27	\$247,321.70
Jul. 2027	\$1,088.02	\$251.16	\$836.86	\$451.27	\$247,070.55
Aug. 2027	\$1,229.85	\$252.46	\$977.39	\$309.44	\$246,818.08
Sep. 2027	\$1,229.85	\$253.78	\$976.07	\$309.44	\$246,564.30
Oct. 2027	\$1,229.85	\$255.10	\$974.75	\$309.44	\$246,309.20
Nov. 2027	\$1,229.85	\$256.43	\$973.42	\$309.44	\$246,052.77
Dec. 2027	\$1,229.85	\$257.77	\$972.08	\$309.44	\$245,795.01
Jan. 2028	\$1,229.85	\$259.11	\$970.74	\$309.44	\$245,535.90
Feb. 2028	\$1,229.85	\$260.46	\$969.39	\$309.44	\$245,275.44
Mar. 2028	\$1,229.85	\$261.81	\$968.04	\$309.44	\$245,013.63
Apr. 2028	\$1,229.85	\$263.18	\$966.67	\$309.44	\$244,750.45
May. 2028	\$1,229.85	\$264.55	\$965.30	\$309.44	\$244,485.90
Jun. 2028	\$1,229.85	\$265.93	\$963.92	\$309.44	\$244,219.98
Jul. 2028	\$1,229.85	\$267.31	\$962.54	\$309.44	\$243,952.67
Aug. 2028	\$1,380.51	\$268.70	\$1,111.81	\$158.78	\$243,683.96
Sep. 2028	\$1,380.51	\$270.10	\$1,110.41	\$158.78	\$243,413.86
Oct. 2028	\$1,380.51	\$271.51	\$1,109.00	\$158.78	\$243,142.35
Nov. 2028	\$1,380.51	\$272.92	\$1,107.59	\$158.78	\$242,869.43
Dec. 2028	\$1,380.51	\$274.35	\$1,106.16	\$158.78	\$242,595.08
Jan. 2029	\$1,380.51	\$275.77	\$1,104.74	\$158.78	\$242,319.31
Feb. 2029	\$1,380.51	\$277.21	\$1,103.30	\$158.78	\$242,042.10
Mar. 2029	\$1,380.51	\$278.65	\$1,101.86	\$158.78	\$241,763.45
Apr. 2029	\$1,380.51	\$280.11	\$1,100.40	\$158.78	\$241,483.34
May. 2029	\$1,380.51	\$281.56	\$1,098.95	\$158.78	\$241,201.78
Jun. 2029	\$1,380.51	\$283.03	\$1,097.48	\$158.78	\$240,918.75
Jul. 2029	\$1,380.51	\$284.50	\$1,096.01	\$158.78	\$240,634.24
Aug. 2029	\$1,539.29	\$285.99	\$1,253.30	\$0.00	\$240,348.25
Sep. 2029	\$1,539.29	\$287.48	\$1,251.81	\$0.00	\$240,060.78

<b>Month</b>	<b>Monthly Payment</b>	<b>Monthly Principal</b>	<b>Monthly Interest</b>	<b>Monthly Subsidized Amt</b>	<b>Balance</b>
Oct. 2029	\$1,539.29	\$288.97	\$1,250.32	\$0.00	\$239,771.80
Nov. 2029	\$1,539.29	\$290.48	\$1,248.81	\$0.00	\$239,481.33
Dec. 2029	\$1,539.29	\$291.99	\$1,247.30	\$0.00	\$239,189.33
Jan. 2030	\$1,539.29	\$293.51	\$1,245.78	\$0.00	\$238,895.82
Feb. 2030	\$1,539.29	\$295.04	\$1,244.25	\$0.00	\$238,600.78
Mar. 2030	\$1,539.29	\$296.58	\$1,242.71	\$0.00	\$238,304.20
Apr. 2030	\$1,539.29	\$298.12	\$1,241.17	\$0.00	\$238,006.08
May. 2030	\$1,539.29	\$299.67	\$1,239.62	\$0.00	\$237,706.41
Jun. 2030	\$1,539.29	\$301.24	\$1,238.05	\$0.00	\$237,405.17
Jul. 2030	\$1,539.29	\$302.80	\$1,236.49	\$0.00	\$237,102.37
Aug. 2030	\$1,539.29	\$304.38	\$1,234.91	\$0.00	\$236,797.98
Sep. 2030	\$1,539.29	\$305.97	\$1,233.32	\$0.00	\$236,492.02
Oct. 2030	\$1,539.29	\$307.56	\$1,231.73	\$0.00	\$236,184.46
Nov. 2030	\$1,539.29	\$309.16	\$1,230.13	\$0.00	\$235,875.29
Dec. 2030	\$1,539.29	\$310.77	\$1,228.52	\$0.00	\$235,564.52
Jan. 2031	\$1,539.29	\$312.39	\$1,226.90	\$0.00	\$235,252.13
Feb. 2031	\$1,539.29	\$314.02	\$1,225.27	\$0.00	\$234,938.11
Mar. 2031	\$1,539.29	\$315.65	\$1,223.64	\$0.00	\$234,622.46
Apr. 2031	\$1,539.29	\$317.30	\$1,221.99	\$0.00	\$234,305.16
May. 2031	\$1,539.29	\$318.95	\$1,220.34	\$0.00	\$233,986.21
Jun. 2031	\$1,539.29	\$320.61	\$1,218.68	\$0.00	\$233,665.60
Jul. 2031	\$1,539.29	\$322.28	\$1,217.01	\$0.00	\$233,343.31
Aug. 2031	\$1,539.29	\$323.96	\$1,215.33	\$0.00	\$233,019.35
Sep. 2031	\$1,539.29	\$325.65	\$1,213.64	\$0.00	\$232,693.71
Oct. 2031	\$1,539.29	\$327.34	\$1,211.95	\$0.00	\$232,366.36
Nov. 2031	\$1,539.29	\$329.05	\$1,210.24	\$0.00	\$232,037.31
Dec. 2031	\$1,539.29	\$330.76	\$1,208.53	\$0.00	\$231,706.55
Jan. 2032	\$1,539.29	\$332.49	\$1,206.80	\$0.00	\$231,374.07
Feb. 2032	\$1,539.29	\$334.22	\$1,205.07	\$0.00	\$231,039.85
Mar. 2032	\$1,539.29	\$335.96	\$1,203.33	\$0.00	\$230,703.89
Apr. 2032	\$1,539.29	\$337.71	\$1,201.58	\$0.00	\$230,366.19
May. 2032	\$1,539.29	\$339.47	\$1,199.82	\$0.00	\$230,026.72
Jun. 2032	\$1,539.29	\$341.23	\$1,198.06	\$0.00	\$229,685.49
Jul. 2032	\$1,539.29	\$343.01	\$1,196.28	\$0.00	\$229,342.47
Aug. 2032	\$1,539.29	\$344.80	\$1,194.49	\$0.00	\$228,997.68

<b>Month</b>	<b>Monthly Payment</b>	<b>Monthly Principal</b>	<b>Monthly Interest</b>	<b>Monthly Subsidized Amt</b>	<b>Balance</b>
Sep. 2032	\$1,539.29	\$346.59	\$1,192.70	\$0.00	\$228,651.08
Oct. 2032	\$1,539.29	\$348.40	\$1,190.89	\$0.00	\$228,302.68
Nov. 2032	\$1,539.29	\$350.21	\$1,189.08	\$0.00	\$227,952.47
Dec. 2032	\$1,539.29	\$352.04	\$1,187.25	\$0.00	\$227,600.43
Jan. 2033	\$1,539.29	\$353.87	\$1,185.42	\$0.00	\$227,246.56
Feb. 2033	\$1,539.29	\$355.71	\$1,183.58	\$0.00	\$226,890.85
Mar. 2033	\$1,539.29	\$357.57	\$1,181.72	\$0.00	\$226,533.28
Apr. 2033	\$1,539.29	\$359.43	\$1,179.86	\$0.00	\$226,173.85
May. 2033	\$1,539.29	\$361.30	\$1,177.99	\$0.00	\$225,812.55
Jun. 2033	\$1,539.29	\$363.18	\$1,176.11	\$0.00	\$225,449.37
Jul. 2033	\$1,539.29	\$365.07	\$1,174.22	\$0.00	\$225,084.29
Aug. 2033	\$1,539.29	\$366.98	\$1,172.31	\$0.00	\$224,717.32
Sep. 2033	\$1,539.29	\$368.89	\$1,170.40	\$0.00	\$224,348.43
Oct. 2033	\$1,539.29	\$370.81	\$1,168.48	\$0.00	\$223,977.62
Nov. 2033	\$1,539.29	\$372.74	\$1,166.55	\$0.00	\$223,604.88
Dec. 2033	\$1,539.29	\$374.68	\$1,164.61	\$0.00	\$223,230.20
Jan. 2034	\$1,539.29	\$376.63	\$1,162.66	\$0.00	\$222,853.57
Feb. 2034	\$1,539.29	\$378.59	\$1,160.70	\$0.00	\$222,474.97
Mar. 2034	\$1,539.29	\$380.57	\$1,158.72	\$0.00	\$222,094.41
Apr. 2034	\$1,539.29	\$382.55	\$1,156.74	\$0.00	\$221,711.86
May. 2034	\$1,539.29	\$384.54	\$1,154.75	\$0.00	\$221,327.32
Jun. 2034	\$1,539.29	\$386.54	\$1,152.75	\$0.00	\$220,940.77
Jul. 2034	\$1,539.29	\$388.56	\$1,150.73	\$0.00	\$220,552.22
Aug. 2034	\$1,539.29	\$390.58	\$1,148.71	\$0.00	\$220,161.64
Sep. 2034	\$1,539.29	\$392.61	\$1,146.68	\$0.00	\$219,769.02
Oct. 2034	\$1,539.29	\$394.66	\$1,144.63	\$0.00	\$219,374.36
Nov. 2034	\$1,539.29	\$396.72	\$1,142.57	\$0.00	\$218,977.65
Dec. 2034	\$1,539.29	\$398.78	\$1,140.51	\$0.00	\$218,578.86
Jan. 2035	\$1,539.29	\$400.86	\$1,138.43	\$0.00	\$218,178.01
Feb. 2035	\$1,539.29	\$402.95	\$1,136.34	\$0.00	\$217,775.06
Mar. 2035	\$1,539.29	\$405.04	\$1,134.25	\$0.00	\$217,370.02
Apr. 2035	\$1,539.29	\$407.15	\$1,132.14	\$0.00	\$216,962.86
May. 2035	\$1,539.29	\$409.28	\$1,130.01	\$0.00	\$216,553.59
Jun. 2035	\$1,539.29	\$411.41	\$1,127.88	\$0.00	\$216,142.18
Jul. 2035	\$1,539.29	\$413.55	\$1,125.74	\$0.00	\$215,728.63

<b>Month</b>	<b>Monthly Payment</b>	<b>Monthly Principal</b>	<b>Monthly Interest</b>	<b>Monthly Subsidized Amt</b>	<b>Balance</b>
Aug. 2035	\$1,539.29	\$415.70	\$1,123.59	\$0.00	\$215,312.93
Sep. 2035	\$1,539.29	\$417.87	\$1,121.42	\$0.00	\$214,895.06
Oct. 2035	\$1,539.29	\$420.04	\$1,119.25	\$0.00	\$214,475.01
Nov. 2035	\$1,539.29	\$422.23	\$1,117.06	\$0.00	\$214,052.78
Dec. 2035	\$1,539.29	\$424.43	\$1,114.86	\$0.00	\$213,628.35
Jan. 2036	\$1,539.29	\$426.64	\$1,112.65	\$0.00	\$213,201.71
Feb. 2036	\$1,539.29	\$428.86	\$1,110.43	\$0.00	\$212,772.84
Mar. 2036	\$1,539.29	\$431.10	\$1,108.19	\$0.00	\$212,341.74
Apr. 2036	\$1,539.29	\$433.34	\$1,105.95	\$0.00	\$211,908.40
May. 2036	\$1,539.29	\$435.60	\$1,103.69	\$0.00	\$211,472.80
Jun. 2036	\$1,539.29	\$437.87	\$1,101.42	\$0.00	\$211,034.93
Jul. 2036	\$1,539.29	\$440.15	\$1,099.14	\$0.00	\$210,594.78
Aug. 2036	\$1,539.29	\$442.44	\$1,096.85	\$0.00	\$210,152.34
Sep. 2036	\$1,539.29	\$444.75	\$1,094.54	\$0.00	\$209,707.59
Oct. 2036	\$1,539.29	\$447.06	\$1,092.23	\$0.00	\$209,260.53
Nov. 2036	\$1,539.29	\$449.39	\$1,089.90	\$0.00	\$208,811.14
Dec. 2036	\$1,539.29	\$451.73	\$1,087.56	\$0.00	\$208,359.41
Jan. 2037	\$1,539.29	\$454.08	\$1,085.21	\$0.00	\$207,905.32
Feb. 2037	\$1,539.29	\$456.45	\$1,082.84	\$0.00	\$207,448.87
Mar. 2037	\$1,539.29	\$458.83	\$1,080.46	\$0.00	\$206,990.04
Apr. 2037	\$1,539.29	\$461.22	\$1,078.07	\$0.00	\$206,528.83
May. 2037	\$1,539.29	\$463.62	\$1,075.67	\$0.00	\$206,065.21
Jun. 2037	\$1,539.29	\$466.03	\$1,073.26	\$0.00	\$205,599.17
Jul. 2037	\$1,539.29	\$468.46	\$1,070.83	\$0.00	\$205,130.71
Aug. 2037	\$1,539.29	\$470.90	\$1,068.39	\$0.00	\$204,659.81
Sep. 2037	\$1,539.29	\$473.35	\$1,065.94	\$0.00	\$204,186.46
Oct. 2037	\$1,539.29	\$475.82	\$1,063.47	\$0.00	\$203,710.64
Nov. 2037	\$1,539.29	\$478.30	\$1,060.99	\$0.00	\$203,232.34
Dec. 2037	\$1,539.29	\$480.79	\$1,058.50	\$0.00	\$202,751.55
Jan. 2038	\$1,539.29	\$483.29	\$1,056.00	\$0.00	\$202,268.26
Feb. 2038	\$1,539.29	\$485.81	\$1,053.48	\$0.00	\$201,782.45
Mar. 2038	\$1,539.29	\$488.34	\$1,050.95	\$0.00	\$201,294.11
Apr. 2038	\$1,539.29	\$490.88	\$1,048.41	\$0.00	\$200,803.23
May. 2038	\$1,539.29	\$493.44	\$1,045.85	\$0.00	\$200,309.79
Jun. 2038	\$1,539.29	\$496.01	\$1,043.28	\$0.00	\$199,813.78

<b>Month</b>	<b>Monthly Payment</b>	<b>Monthly Principal</b>	<b>Monthly Interest</b>	<b>Monthly Subsidized Amt</b>	<b>Balance</b>
Jul. 2038	\$1,539.29	\$498.59	\$1,040.70	\$0.00	\$199,315.19
Aug. 2038	\$1,539.29	\$501.19	\$1,038.10	\$0.00	\$198,814.00
Sep. 2038	\$1,539.29	\$503.80	\$1,035.49	\$0.00	\$198,310.20
Oct. 2038	\$1,539.29	\$506.42	\$1,032.87	\$0.00	\$197,803.77
Nov. 2038	\$1,539.29	\$509.06	\$1,030.23	\$0.00	\$197,294.71
Dec. 2038	\$1,539.29	\$511.71	\$1,027.58	\$0.00	\$196,783.00
Jan. 2039	\$1,539.29	\$514.38	\$1,024.91	\$0.00	\$196,268.62
Feb. 2039	\$1,539.29	\$517.06	\$1,022.23	\$0.00	\$195,751.56
Mar. 2039	\$1,539.29	\$519.75	\$1,019.54	\$0.00	\$195,231.81
Apr. 2039	\$1,539.29	\$522.46	\$1,016.83	\$0.00	\$194,709.35
May. 2039	\$1,539.29	\$525.18	\$1,014.11	\$0.00	\$194,184.17
Jun. 2039	\$1,539.29	\$527.91	\$1,011.38	\$0.00	\$193,656.26
Jul. 2039	\$1,539.29	\$530.66	\$1,008.63	\$0.00	\$193,125.60
Aug. 2039	\$1,539.29	\$533.43	\$1,005.86	\$0.00	\$192,592.17
Sep. 2039	\$1,539.29	\$536.21	\$1,003.08	\$0.00	\$192,055.96
Oct. 2039	\$1,539.29	\$539.00	\$1,000.29	\$0.00	\$191,516.96
Nov. 2039	\$1,539.29	\$541.81	\$997.48	\$0.00	\$190,975.16
Dec. 2039	\$1,539.29	\$544.63	\$994.66	\$0.00	\$190,430.53
Jan. 2040	\$1,539.29	\$547.46	\$991.83	\$0.00	\$189,883.07
Feb. 2040	\$1,539.29	\$550.32	\$988.97	\$0.00	\$189,332.75
Mar. 2040	\$1,539.29	\$553.18	\$986.11	\$0.00	\$188,779.57
Apr. 2040	\$1,539.29	\$556.06	\$983.23	\$0.00	\$188,223.51
May. 2040	\$1,539.29	\$558.96	\$980.33	\$0.00	\$187,664.55
Jun. 2040	\$1,539.29	\$561.87	\$977.42	\$0.00	\$187,102.68
Jul. 2040	\$1,539.29	\$564.80	\$974.49	\$0.00	\$186,537.88
Aug. 2040	\$1,539.29	\$567.74	\$971.55	\$0.00	\$185,970.14
Sep. 2040	\$1,539.29	\$570.70	\$968.59	\$0.00	\$185,399.44
Oct. 2040	\$1,539.29	\$573.67	\$965.62	\$0.00	\$184,825.78
Nov. 2040	\$1,539.29	\$576.66	\$962.63	\$0.00	\$184,249.12
Dec. 2040	\$1,539.29	\$579.66	\$959.63	\$0.00	\$183,669.46
Jan. 2041	\$1,539.29	\$582.68	\$956.61	\$0.00	\$183,086.78
Feb. 2041	\$1,539.29	\$585.71	\$953.58	\$0.00	\$182,501.07
Mar. 2041	\$1,539.29	\$588.76	\$950.53	\$0.00	\$181,912.31
Apr. 2041	\$1,539.29	\$591.83	\$947.46	\$0.00	\$181,320.48
May. 2041	\$1,539.29	\$594.91	\$944.38	\$0.00	\$180,725.56

<b>Month</b>	<b>Monthly Payment</b>	<b>Monthly Principal</b>	<b>Monthly Interest</b>	<b>Monthly Subsidized Amt</b>	<b>Balance</b>
Jun. 2041	\$1,539.29	\$598.01	\$941.28	\$0.00	\$180,127.55
Jul. 2041	\$1,539.29	\$601.13	\$938.16	\$0.00	\$179,526.43
Aug. 2041	\$1,539.29	\$604.26	\$935.03	\$0.00	\$178,922.17
Sep. 2041	\$1,539.29	\$607.40	\$931.89	\$0.00	\$178,314.77
Oct. 2041	\$1,539.29	\$610.57	\$928.72	\$0.00	\$177,704.20
Nov. 2041	\$1,539.29	\$613.75	\$925.54	\$0.00	\$177,090.45
Dec. 2041	\$1,539.29	\$616.94	\$922.35	\$0.00	\$176,473.51
Jan. 2042	\$1,539.29	\$620.16	\$919.13	\$0.00	\$175,853.35
Feb. 2042	\$1,539.29	\$623.39	\$915.90	\$0.00	\$175,229.97
Mar. 2042	\$1,539.29	\$626.63	\$912.66	\$0.00	\$174,603.33
Apr. 2042	\$1,539.29	\$629.90	\$909.39	\$0.00	\$173,973.43
May. 2042	\$1,539.29	\$633.18	\$906.11	\$0.00	\$173,340.26
Jun. 2042	\$1,539.29	\$636.48	\$902.81	\$0.00	\$172,703.78
Jul. 2042	\$1,539.29	\$639.79	\$899.50	\$0.00	\$172,063.99
Aug. 2042	\$1,539.29	\$643.12	\$896.17	\$0.00	\$171,420.86
Sep. 2042	\$1,539.29	\$646.47	\$892.82	\$0.00	\$170,774.39
Oct. 2042	\$1,539.29	\$649.84	\$889.45	\$0.00	\$170,124.55
Nov. 2042	\$1,539.29	\$653.22	\$886.07	\$0.00	\$169,471.33
Dec. 2042	\$1,539.29	\$656.63	\$882.66	\$0.00	\$168,814.70
Jan. 2043	\$1,539.29	\$660.05	\$879.24	\$0.00	\$168,154.65
Feb. 2043	\$1,539.29	\$663.48	\$875.81	\$0.00	\$167,491.17
Mar. 2043	\$1,539.29	\$666.94	\$872.35	\$0.00	\$166,824.23
Apr. 2043	\$1,539.29	\$670.41	\$868.88	\$0.00	\$166,153.81
May. 2043	\$1,539.29	\$673.91	\$865.38	\$0.00	\$165,479.91
Jun. 2043	\$1,539.29	\$677.42	\$861.87	\$0.00	\$164,802.49
Jul. 2043	\$1,539.29	\$680.94	\$858.35	\$0.00	\$164,121.55
Aug. 2043	\$1,539.29	\$684.49	\$854.80	\$0.00	\$163,437.06
Sep. 2043	\$1,539.29	\$688.06	\$851.23	\$0.00	\$162,749.00
Oct. 2043	\$1,539.29	\$691.64	\$847.65	\$0.00	\$162,057.37
Nov. 2043	\$1,539.29	\$695.24	\$844.05	\$0.00	\$161,362.12
Dec. 2043	\$1,539.29	\$698.86	\$840.43	\$0.00	\$160,663.26
Jan. 2044	\$1,539.29	\$702.50	\$836.79	\$0.00	\$159,960.76
Feb. 2044	\$1,539.29	\$706.16	\$833.13	\$0.00	\$159,254.60
Mar. 2044	\$1,539.29	\$709.84	\$829.45	\$0.00	\$158,544.76
Apr. 2044	\$1,539.29	\$713.54	\$825.75	\$0.00	\$157,831.22

<b>Month</b>	<b>Monthly Payment</b>	<b>Monthly Principal</b>	<b>Monthly Interest</b>	<b>Monthly Subsidized Amt</b>	<b>Balance</b>
May. 2044	\$1,539.29	\$717.25	\$822.04	\$0.00	\$157,113.97
Jun. 2044	\$1,539.29	\$720.99	\$818.30	\$0.00	\$156,392.98
Jul. 2044	\$1,539.29	\$724.74	\$814.55	\$0.00	\$155,668.24
Aug. 2044	\$1,539.29	\$728.52	\$810.77	\$0.00	\$154,939.72
Sep. 2044	\$1,539.29	\$732.31	\$806.98	\$0.00	\$154,207.41
Oct. 2044	\$1,539.29	\$736.13	\$803.16	\$0.00	\$153,471.28
Nov. 2044	\$1,539.29	\$739.96	\$799.33	\$0.00	\$152,731.32
Dec. 2044	\$1,539.29	\$743.81	\$795.48	\$0.00	\$151,987.51
Jan. 2045	\$1,539.29	\$747.69	\$791.60	\$0.00	\$151,239.82
Feb. 2045	\$1,539.29	\$751.58	\$787.71	\$0.00	\$150,488.24
Mar. 2045	\$1,539.29	\$755.50	\$783.79	\$0.00	\$149,732.74
Apr. 2045	\$1,539.29	\$759.43	\$779.86	\$0.00	\$148,973.31
May. 2045	\$1,539.29	\$763.39	\$775.90	\$0.00	\$148,209.92
Jun. 2045	\$1,539.29	\$767.36	\$771.93	\$0.00	\$147,442.56
Jul. 2045	\$1,539.29	\$771.36	\$767.93	\$0.00	\$146,671.20
Aug. 2045	\$1,539.29	\$775.38	\$763.91	\$0.00	\$145,895.82
Sep. 2045	\$1,539.29	\$779.42	\$759.87	\$0.00	\$145,116.40
Oct. 2045	\$1,539.29	\$783.48	\$755.81	\$0.00	\$144,332.93
Nov. 2045	\$1,539.29	\$787.56	\$751.73	\$0.00	\$143,545.37
Dec. 2045	\$1,539.29	\$791.66	\$747.63	\$0.00	\$142,753.72
Jan. 2046	\$1,539.29	\$795.78	\$743.51	\$0.00	\$141,957.93
Feb. 2046	\$1,539.29	\$799.93	\$739.36	\$0.00	\$141,158.01
Mar. 2046	\$1,539.29	\$804.09	\$735.20	\$0.00	\$140,353.92
Apr. 2046	\$1,539.29	\$808.28	\$731.01	\$0.00	\$139,545.64
May. 2046	\$1,539.29	\$812.49	\$726.80	\$0.00	\$138,733.15
Jun. 2046	\$1,539.29	\$816.72	\$722.57	\$0.00	\$137,916.43
Jul. 2046	\$1,539.29	\$820.98	\$718.31	\$0.00	\$137,095.45
Aug. 2046	\$1,539.29	\$825.25	\$714.04	\$0.00	\$136,270.20
Sep. 2046	\$1,539.29	\$829.55	\$709.74	\$0.00	\$135,440.65
Oct. 2046	\$1,539.29	\$833.87	\$705.42	\$0.00	\$134,606.78
Nov. 2046	\$1,539.29	\$838.21	\$701.08	\$0.00	\$133,768.57
Dec. 2046	\$1,539.29	\$842.58	\$696.71	\$0.00	\$132,925.99
Jan. 2047	\$1,539.29	\$846.97	\$692.32	\$0.00	\$132,079.02
Feb. 2047	\$1,539.29	\$851.38	\$687.91	\$0.00	\$131,227.64
Mar. 2047	\$1,539.29	\$855.81	\$683.48	\$0.00	\$130,371.83

<b>Month</b>	<b>Monthly Payment</b>	<b>Monthly Principal</b>	<b>Monthly Interest</b>	<b>Monthly Subsidized Amt</b>	<b>Balance</b>
Apr. 2047	\$1,539.29	\$860.27	\$679.02	\$0.00	\$129,511.56
May. 2047	\$1,539.29	\$864.75	\$674.54	\$0.00	\$128,646.81
Jun. 2047	\$1,539.29	\$869.25	\$670.04	\$0.00	\$127,777.55
Jul. 2047	\$1,539.29	\$873.78	\$665.51	\$0.00	\$126,903.77
Aug. 2047	\$1,539.29	\$878.33	\$660.96	\$0.00	\$126,025.44
Sep. 2047	\$1,539.29	\$882.91	\$656.38	\$0.00	\$125,142.53
Oct. 2047	\$1,539.29	\$887.51	\$651.78	\$0.00	\$124,255.03
Nov. 2047	\$1,539.29	\$892.13	\$647.16	\$0.00	\$123,362.90
Dec. 2047	\$1,539.29	\$896.77	\$642.52	\$0.00	\$122,466.12
Jan. 2048	\$1,539.29	\$901.45	\$637.84	\$0.00	\$121,564.68
Feb. 2048	\$1,539.29	\$906.14	\$633.15	\$0.00	\$120,658.54
Mar. 2048	\$1,539.29	\$910.86	\$628.43	\$0.00	\$119,747.68
Apr. 2048	\$1,539.29	\$915.60	\$623.69	\$0.00	\$118,832.07
May. 2048	\$1,539.29	\$920.37	\$618.92	\$0.00	\$117,911.70
Jun. 2048	\$1,539.29	\$925.17	\$614.12	\$0.00	\$116,986.53
Jul. 2048	\$1,539.29	\$929.99	\$609.30	\$0.00	\$116,056.55
Aug. 2048	\$1,539.29	\$934.83	\$604.46	\$0.00	\$115,121.72
Sep. 2048	\$1,539.29	\$939.70	\$599.59	\$0.00	\$114,182.02
Oct. 2048	\$1,539.29	\$944.59	\$594.70	\$0.00	\$113,237.43
Nov. 2048	\$1,539.29	\$949.51	\$589.78	\$0.00	\$112,287.92
Dec. 2048	\$1,539.29	\$954.46	\$584.83	\$0.00	\$111,333.46
Jan. 2049	\$1,539.29	\$959.43	\$579.86	\$0.00	\$110,374.03
Feb. 2049	\$1,539.29	\$964.43	\$574.86	\$0.00	\$109,409.61
Mar. 2049	\$1,539.29	\$969.45	\$569.84	\$0.00	\$108,440.16
Apr. 2049	\$1,539.29	\$974.50	\$564.79	\$0.00	\$107,465.66
May. 2049	\$1,539.29	\$979.57	\$559.72	\$0.00	\$106,486.09
Jun. 2049	\$1,539.29	\$984.67	\$554.62	\$0.00	\$105,501.41
Jul. 2049	\$1,539.29	\$989.80	\$549.49	\$0.00	\$104,511.61
Aug. 2049	\$1,539.29	\$994.96	\$544.33	\$0.00	\$103,516.65
Sep. 2049	\$1,539.29	\$1,000.14	\$539.15	\$0.00	\$102,516.51
Oct. 2049	\$1,539.29	\$1,005.35	\$533.94	\$0.00	\$101,511.16
Nov. 2049	\$1,539.29	\$1,010.59	\$528.70	\$0.00	\$100,500.57
Dec. 2049	\$1,539.29	\$1,015.85	\$523.44	\$0.00	\$99,484.72
Jan. 2050	\$1,539.29	\$1,021.14	\$518.15	\$0.00	\$98,463.58
Feb. 2050	\$1,539.29	\$1,026.46	\$512.83	\$0.00	\$97,437.13

<b>Month</b>	<b>Monthly Payment</b>	<b>Monthly Principal</b>	<b>Monthly Interest</b>	<b>Monthly Subsidized Amt</b>	<b>Balance</b>
Mar. 2050	\$1,539.29	\$1,031.80	\$507.49	\$0.00	\$96,405.32
Apr. 2050	\$1,539.29	\$1,037.18	\$502.11	\$0.00	\$95,368.14
May. 2050	\$1,539.29	\$1,042.58	\$496.71	\$0.00	\$94,325.56
Jun. 2050	\$1,539.29	\$1,048.01	\$491.28	\$0.00	\$93,277.55
Jul. 2050	\$1,539.29	\$1,053.47	\$485.82	\$0.00	\$92,224.08
Aug. 2050	\$1,539.29	\$1,058.96	\$480.33	\$0.00	\$91,165.12
Sep. 2050	\$1,539.29	\$1,064.47	\$474.82	\$0.00	\$90,100.65
Oct. 2050	\$1,539.29	\$1,070.02	\$469.27	\$0.00	\$89,030.64
Nov. 2050	\$1,539.29	\$1,075.59	\$463.70	\$0.00	\$87,955.05
Dec. 2050	\$1,539.29	\$1,081.19	\$458.10	\$0.00	\$86,873.86
Jan. 2051	\$1,539.29	\$1,086.82	\$452.47	\$0.00	\$85,787.03
Feb. 2051	\$1,539.29	\$1,092.48	\$446.81	\$0.00	\$84,694.55
Mar. 2051	\$1,539.29	\$1,098.17	\$441.12	\$0.00	\$83,596.38
Apr. 2051	\$1,539.29	\$1,103.89	\$435.40	\$0.00	\$82,492.49
May. 2051	\$1,539.29	\$1,109.64	\$429.65	\$0.00	\$81,382.85
Jun. 2051	\$1,539.29	\$1,115.42	\$423.87	\$0.00	\$80,267.42
Jul. 2051	\$1,539.29	\$1,121.23	\$418.06	\$0.00	\$79,146.19
Aug. 2051	\$1,539.29	\$1,127.07	\$412.22	\$0.00	\$78,019.12
Sep. 2051	\$1,539.29	\$1,132.94	\$406.35	\$0.00	\$76,886.18
Oct. 2051	\$1,539.29	\$1,138.84	\$400.45	\$0.00	\$75,747.34
Nov. 2051	\$1,539.29	\$1,144.77	\$394.52	\$0.00	\$74,602.57
Dec. 2051	\$1,539.29	\$1,150.73	\$388.56	\$0.00	\$73,451.83
Jan. 2052	\$1,539.29	\$1,156.73	\$382.56	\$0.00	\$72,295.11
Feb. 2052	\$1,539.29	\$1,162.75	\$376.54	\$0.00	\$71,132.35
Mar. 2052	\$1,539.29	\$1,168.81	\$370.48	\$0.00	\$69,963.54
Apr. 2052	\$1,539.29	\$1,174.90	\$364.39	\$0.00	\$68,788.65
May. 2052	\$1,539.29	\$1,181.02	\$358.27	\$0.00	\$67,607.63
Jun. 2052	\$1,539.29	\$1,187.17	\$352.12	\$0.00	\$66,420.47
Jul. 2052	\$1,539.29	\$1,193.35	\$345.94	\$0.00	\$65,227.12
Aug. 2052	\$1,539.29	\$1,199.57	\$339.72	\$0.00	\$64,027.55
Sep. 2052	\$1,539.29	\$1,205.81	\$333.48	\$0.00	\$62,821.74
Oct. 2052	\$1,539.29	\$1,212.09	\$327.20	\$0.00	\$61,609.64
Nov. 2052	\$1,539.29	\$1,218.41	\$320.88	\$0.00	\$60,391.24
Dec. 2052	\$1,539.29	\$1,224.75	\$314.54	\$0.00	\$59,166.48
Jan. 2053	\$1,539.29	\$1,231.13	\$308.16	\$0.00	\$57,935.35

<b>Month</b>	<b>Monthly Payment</b>	<b>Monthly Principal</b>	<b>Monthly Interest</b>	<b>Monthly Subsidized Amt</b>	<b>Balance</b>
Feb. 2053	\$1,539.29	\$1,237.54	\$301.75	\$0.00	\$56,697.81
Mar. 2053	\$1,539.29	\$1,243.99	\$295.30	\$0.00	\$55,453.82
Apr. 2053	\$1,539.29	\$1,250.47	\$288.82	\$0.00	\$54,203.35
May. 2053	\$1,539.29	\$1,256.98	\$282.31	\$0.00	\$52,946.37
Jun. 2053	\$1,539.29	\$1,263.53	\$275.76	\$0.00	\$51,682.84
Jul. 2053	\$1,539.29	\$1,270.11	\$269.18	\$0.00	\$50,412.74
Aug. 2053	\$1,539.29	\$1,276.72	\$262.57	\$0.00	\$49,136.01
Sep. 2053	\$1,539.29	\$1,283.37	\$255.92	\$0.00	\$47,852.64
Oct. 2053	\$1,539.29	\$1,290.06	\$249.23	\$0.00	\$46,562.58
Nov. 2053	\$1,539.29	\$1,296.78	\$242.51	\$0.00	\$45,265.80
Dec. 2053	\$1,539.29	\$1,303.53	\$235.76	\$0.00	\$43,962.27
Jan. 2054	\$1,539.29	\$1,310.32	\$228.97	\$0.00	\$42,651.95
Feb. 2054	\$1,539.29	\$1,317.14	\$222.15	\$0.00	\$41,334.81
Mar. 2054	\$1,539.29	\$1,324.00	\$215.29	\$0.00	\$40,010.81
Apr. 2054	\$1,539.29	\$1,330.90	\$208.39	\$0.00	\$38,679.91
May. 2054	\$1,539.29	\$1,337.83	\$201.46	\$0.00	\$37,342.07
Jun. 2054	\$1,539.29	\$1,344.80	\$194.49	\$0.00	\$35,997.27
Jul. 2054	\$1,539.29	\$1,351.80	\$187.49	\$0.00	\$34,645.47
Aug. 2054	\$1,539.29	\$1,358.84	\$180.45	\$0.00	\$33,286.62
Sep. 2054	\$1,539.29	\$1,365.92	\$173.37	\$0.00	\$31,920.70
Oct. 2054	\$1,539.29	\$1,373.04	\$166.25	\$0.00	\$30,547.67
Nov. 2054	\$1,539.29	\$1,380.19	\$159.10	\$0.00	\$29,167.48
Dec. 2054	\$1,539.29	\$1,387.38	\$151.91	\$0.00	\$27,780.10
Jan. 2055	\$1,539.29	\$1,394.60	\$144.69	\$0.00	\$26,385.50
Feb. 2055	\$1,539.29	\$1,401.87	\$137.42	\$0.00	\$24,983.63
Mar. 2055	\$1,539.29	\$1,409.17	\$130.12	\$0.00	\$23,574.47
Apr. 2055	\$1,539.29	\$1,416.51	\$122.78	\$0.00	\$22,157.96
May. 2055	\$1,539.29	\$1,423.88	\$115.41	\$0.00	\$20,734.08
Jun. 2055	\$1,539.29	\$1,431.30	\$107.99	\$0.00	\$19,302.78
Jul. 2055	\$1,539.29	\$1,438.75	\$100.54	\$0.00	\$17,864.02
Aug. 2055	\$1,539.29	\$1,446.25	\$93.04	\$0.00	\$16,417.77
Sep. 2055	\$1,539.29	\$1,453.78	\$85.51	\$0.00	\$14,963.99
Oct. 2055	\$1,539.29	\$1,461.35	\$77.94	\$0.00	\$13,502.64
Nov. 2055	\$1,539.29	\$1,468.96	\$70.33	\$0.00	\$12,033.68
Dec. 2055	\$1,539.29	\$1,476.61	\$62.68	\$0.00	\$10,557.06

<b>Month</b>	<b>Monthly Payment</b>	<b>Monthly Principal</b>	<b>Monthly Interest</b>	<b>Monthly Subsidized Amt</b>	<b>Balance</b>
Jan. 2056	\$1,539.29	\$1,484.31	\$54.98	\$0.00	\$9,072.76
Feb. 2056	\$1,539.29	\$1,492.04	\$47.25	\$0.00	\$7,580.72
Mar. 2056	\$1,539.29	\$1,499.81	\$39.48	\$0.00	\$6,080.91
Apr. 2056	\$1,539.29	\$1,507.62	\$31.67	\$0.00	\$4,573.30
May. 2056	\$1,539.29	\$1,515.47	\$23.82	\$0.00	\$3,057.82
Jun. 2056	\$1,539.29	\$1,523.36	\$15.93	\$0.00	\$1,534.46
Jul. 2056	\$1,539.29	\$1,531.30	\$7.99	\$0.00	\$3.16

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.