

## PROMISSORY NOTE

\$660,000.00

Athens, Ohio

Date: January \_\_, 2023

Maturity Date: January \_\_, 2032

FOR VALUE RECEIVED, the undersigned, Jackson County Broadcasting, Inc., a Ohio corporation (“Maker”), hereby promises to pay to the order of WATH, INC. (“Payee”), the principal sum of Six Hundred Sixty Thousand Dollars (\$660,000.00) in accordance with the terms and provisions of this Note.

1. Payments. For good and valuable consideration, Maker promises to pay to the order of Payee the aggregate principal amount of Six Hundred Sixty Thousand Dollars (\$660,000.00), as provided:

A. The Term of this Note shall be ten (10) years and shall be paid commencing on January \_\_, 2023, by one hundred twenty (120) equal monthly installments of Five Thousand Five Hundred Dollars;

B. The Amortization Period of this note shall be ten (10) years;

C. This Note shall bear interest of five percent (5%) per annum on any unpaid balance after the expiration of this Promissory Note;

D. The Commencement Date of this Note shall be that of its execution, concurrent with the Closing Date under the Purchase Agreement;

2. Interest and Late Charges. Interest shall accrue on any amount past due if and when not timely paid in accord with the schedule of payments listed in Section 1 at the rate of Five Percent (5%) per annum until paid. However, if Payee has not received the full amount of any monthly payment by the end of fifteen (15) calendar days from the date it is due, Maker will pay a late charge to Payee in the amount of five percent (5%) for each dollar of delinquent principal and interest.

3. Prepayment. Maker shall have the right to prepay, in part or in full, without penalty, this Note at any time or times.

4. Event of Default. The following shall constitute an “Event of Default” hereunder:

A. Maker’s failure to make any required payment of principal and/or interest under this Note, or any other amount due and payable under this Note, on or before five (5) calendar days after the date on which such payment is due under this Note, and the continuation of such failure for a period of ten (10) calendar days after the Payee gives the Maker written notice of such failure to pay;

B. Maker’s failure to perform any other obligation (other than one that can be satisfied with the payment of money) required under this Note or the Security Agreement of even date herewith

(collectively, the “Credit Documents”), and the continuation of such failure for a period of thirty (30) days after the Payee gives the Maker written notice of such failure to perform; and

C. Maker’s insolvency, general assignment for the benefit of creditors, or the commencement by or against the Maker of any case, proceeding, or other action seeking reorganization, arrangement, adjustment, liquidation, dissolution, or composition of the Maker’s debts under any law relating to bankruptcy, insolvency, or reorganization, or relief of debtors, or seeking appointment of a receiver, trustee, custodian, or other similar official for the Maker or for all or any substantial part of the Maker’s assets.

5. This Note is secured by a Security Agreement and the Personal Guarantees of even date herewith by Maker and its principals.

6. Remedies. Upon the occurrence of an Event of Default, Payee shall have the right to cause the entire unpaid principal balance, together with all accrued interest thereon, reasonable attorneys’ fees and all fees, charges, costs and expenses, if any, owed by Maker to Payee of this Note, to become immediately due and payable in full by giving written notice to Maker. Upon the occurrence of an Event of Default, Payee may avail itself of any legal or equitable rights which Payee may have at law or in equity or under this Note or the Security Agreement and Personal Guarantees, including, but not limited to, the right to accelerate the indebtedness due under this Note as described in the preceding sentence. The remedies of Payee of this Note as provided herein shall be distinct and cumulative, and may be pursued singly, successively or together, at the sole discretion of Payee, and may be exercised as often as occasion therefor shall arise. Failure to exercise any of the foregoing options upon the occurrence of an Event of Default shall not constitute a waiver of the right to exercise the same or any other option at any subsequent time in respect to the same or any other Event of Default, and no single or partial exercise of any right or remedy shall preclude other or further exercise of the same or any other right or remedy. Payee shall have no duty to exercise any or all of the rights and remedies herein provided or contemplated. The acceptance by Payee of any payment hereunder that is less than payment in full of all amounts due and payable at the time of such payment shall not constitute a waiver of the right to exercise any of the foregoing rights or remedies at that time, or nullify any prior exercise of any such rights or remedies without the express written consent of Payee.

7. Governing Law. The provisions of this Note shall be governed and construed according to the laws of the State of Ohio, without giving effect to its conflicts of laws provisions, shall be binding upon Maker, and shall inure to the benefit of Payee.

8. Venue. The sole and exclusive venue for any action brought to enforce Maker’s obligations hereunder shall be the state or federal courts have jurisdiction over Athens, Ohio.

9. No Waiver. Neither any course of dealing by Payee nor any failure or delay on his part to exercise any right, power or privilege hereunder shall operate as a waiver of any right or remedy of Payee hereunder unless said waiver is in writing and signed by Payee, and then only to the extent specifically set forth in said writing. A waiver as to one event shall not be construed as a continuing waiver by Payee or as a bar to or waiver of any right or remedy by Payee as to any subsequent event.

10. Modification. This Note may not be modified orally, but only by an instrument in writing.

11. Notices. All notices, requests, demands, payments due under this Note and other communications pertaining to this Agreement shall be in writing and shall be deemed duly given when delivered personally or mailed by certified mail, return receipt requested, postage prepaid, or by an overnight carrier that provides a written confirmation of delivery, addressed as follows (or to such other address which a party shall specify to the other party in accordance herewith):

If the notice is to Maker: Jackson County Broadcasting, Inc.  
P.O. Box 667  
Jackson, OH 45640  
Attn: Alan A. Stockmeister, President

With a copy (which shall not constitute notice to Maker) to: Cole, Kirby & Associates, LLC  
227 E. Main Street  
Jackson, OH 45640  
Attn: William S. Cole, Esq.

If the notice is to Payee: WATH, Inc.  
David Palmer, President  
32 Grand Park Blvd.  
Athens, OH 45640

With a copy (which shall not constitute notice to Payee) to: Telecommunications Law Professionals PLLC  
1025 Connecticut Ave, NW  
Suite 1011  
Washington, DC 20036  
Attn: Gregg P. Skall, Esq.

Notices shall be effective when received. Any of the foregoing persons may change the address to which notices are to be delivered to it hereunder by giving written notice to the others as provided in this Paragraph 11.

12. Waive and Demand. The Maker of this Note waives demand, presentment for payment, protest, and notice of protest, and non-payment. If this Note is not paid when due and is given to an attorney for collection, or suit filed thereon, Maker agrees to pay in addition to the unpaid principal, interest and late charges, reasonable attorney's fees, together with all court costs and other expenses paid by Payee.

13. Due on Sale. Maker, at the election of Payee, shall be required to pay the Note in full immediately upon Maker's sale of a substantial portion of the Station's Assets or the sale of a majority interest in Maker itself.

14. Captions. The captions herein are for convenience of reference only and in no way define or limit the scope or content of this Note or in any way affect its provisions.

**IN WITNESS WHEREOF**, Maker has executed this Promissory Note on this 2nd day of January, 2019.

**WITNESS:**

\_\_\_\_\_

**MAKER:**

JACKSON COUNTY BROADCASTING,  
INC.

By: \_\_\_\_\_  
Alan A. Stockmeister, President

**Loan Description: WATH No Interest**

**Amount of Loan: \$660,000.00**

**Initial Interest Rate: 0 %**

**Years in Loan: 10 Years**

**Loan Starting Date: 01/01/2023**

**Loan Type: Fixed Rate**

Year	Pay #	Date	Rate	MonthlyPay	Interest	PrincipalPay	ExtraPay	PrincipalBalance
1	1	02/01/2023	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$654,500.00
1	2	03/01/2023	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$649,000.00
1	3	04/01/2023	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$643,500.00
1	4	05/01/2023	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$638,000.00
1	5	06/01/2023	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$632,500.00
1	6	07/01/2023	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$627,000.00
1	7	08/01/2023	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$621,500.00
1	8	09/01/2023	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$616,000.00
1	9	10/01/2023	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$610,500.00
1	10	11/01/2023	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$605,000.00
1	11	12/01/2023	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$599,500.00
1	12	01/01/2024	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$594,000.00
<b>Year 1 Total:</b>				<b>\$66,000.00</b>	<b>\$0.00</b>	<b>\$66,000.00</b>	<b>\$0.00</b>	
<b>Escrow Payment: \$0.00</b>		<b>Bank Paid Taxes, Insurance,etc: \$0.00</b>			<b>Escrow Balance: \$0.00</b>			
2	13	02/01/2024	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$588,500.00
2	14	03/01/2024	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$583,000.00
2	15	04/01/2024	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$577,500.00
2	16	05/01/2024	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$572,000.00
2	17	06/01/2024	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$566,500.00
2	18	07/01/2024	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$561,000.00
2	19	08/01/2024	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$555,500.00
2	20	09/01/2024	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$550,000.00
2	21	10/01/2024	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$544,500.00
2	22	11/01/2024	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$539,000.00
2	23	12/01/2024	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$533,500.00
2	24	01/01/2025	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$528,000.00
<b>Year 2 Total:</b>				<b>\$66,000.00</b>	<b>\$0.00</b>	<b>\$66,000.00</b>	<b>\$0.00</b>	
<b>Escrow Payment: \$0.00</b>		<b>Bank Paid Taxes, Insurance,etc: \$0.00</b>			<b>Escrow Balance: \$0.00</b>			
3	25	02/01/2025	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$522,500.00
3	26	03/01/2025	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$517,000.00
3	27	04/01/2025	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$511,500.00
3	28	05/01/2025	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$506,000.00
3	29	06/01/2025	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$500,500.00
3	30	07/01/2025	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$495,000.00
3	31	08/01/2025	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$489,500.00
3	32	09/01/2025	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$484,000.00
3	33	10/01/2025	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$478,500.00
3	34	11/01/2025	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$473,000.00
3	35	12/01/2025	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$467,500.00
3	36	01/01/2026	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$462,000.00
<b>Year 3 Total:</b>				<b>\$66,000.00</b>	<b>\$0.00</b>	<b>\$66,000.00</b>	<b>\$0.00</b>	
<b>Escrow Payment: \$0.00</b>		<b>Bank Paid Taxes, Insurance,etc: \$0.00</b>			<b>Escrow Balance: \$0.00</b>			
4	37	02/01/2026	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$456,500.00
4	38	03/01/2026	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$451,000.00
4	39	04/01/2026	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$445,500.00
4	40	05/01/2026	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$440,000.00
4	41	06/01/2026	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$434,500.00
4	42	07/01/2026	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$429,000.00
4	43	08/01/2026	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$423,500.00
4	44	09/01/2026	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$418,000.00
4	45	10/01/2026	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$412,500.00
4	46	11/01/2026	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$407,000.00
4	47	12/01/2026	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$401,500.00
4	48	01/01/2027	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$396,000.00
<b>Year 4 Total:</b>				<b>\$66,000.00</b>	<b>\$0.00</b>	<b>\$66,000.00</b>	<b>\$0.00</b>	
<b>Escrow Payment: \$0.00</b>		<b>Bank Paid Taxes, Insurance,etc: \$0.00</b>			<b>Escrow Balance: \$0.00</b>			

Loan Description: WATH No Interest

Amount of Loan: \$660,000.00

Initial Interest Rate: 0 %

Years in Loan: 10 Years

Loan Starting Date: 01/01/2023

Loan Type: Fixed Rate

Year	Pay #	Date	Rate	MonthlyPay	Interest	PrincipalPay	ExtraPay	PrincipalBalance
5	49	02/01/2027	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$390,500.00
5	50	03/01/2027	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$385,000.00
5	51	04/01/2027	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$379,500.00
5	52	05/01/2027	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$374,000.00
5	53	06/01/2027	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$368,500.00
5	54	07/01/2027	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$363,000.00
5	55	08/01/2027	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$357,500.00
5	56	09/01/2027	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$352,000.00
5	57	10/01/2027	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$346,500.00
5	58	11/01/2027	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$341,000.00
5	59	12/01/2027	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$335,500.00
5	60	01/01/2028	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$330,000.00
<b>Year 5 Total:</b>				<b>\$66,000.00</b>	<b>\$0.00</b>	<b>\$66,000.00</b>	<b>\$0.00</b>	
<b>Escrow Payment: \$0.00</b>		<b>Bank Paid Taxes, Insurance,etc: \$0.00</b>			<b>Escrow Balance: \$0.00</b>			
6	61	02/01/2028	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$324,500.00
6	62	03/01/2028	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$319,000.00
6	63	04/01/2028	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$313,500.00
6	64	05/01/2028	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$308,000.00
6	65	06/01/2028	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$302,500.00
6	66	07/01/2028	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$297,000.00
6	67	08/01/2028	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$291,500.00
6	68	09/01/2028	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$286,000.00
6	69	10/01/2028	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$280,500.00
6	70	11/01/2028	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$275,000.00
6	71	12/01/2028	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$269,500.00
6	72	01/01/2029	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$264,000.00
<b>Year 6 Total:</b>				<b>\$66,000.00</b>	<b>\$0.00</b>	<b>\$66,000.00</b>	<b>\$0.00</b>	
<b>Escrow Payment: \$0.00</b>		<b>Bank Paid Taxes, Insurance,etc: \$0.00</b>			<b>Escrow Balance: \$0.00</b>			
7	73	02/01/2029	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$258,500.00
7	74	03/01/2029	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$253,000.00
7	75	04/01/2029	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$247,500.00
7	76	05/01/2029	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$242,000.00
7	77	06/01/2029	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$236,500.00
7	78	07/01/2029	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$231,000.00
7	79	08/01/2029	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$225,500.00
7	80	09/01/2029	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$220,000.00
7	81	10/01/2029	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$214,500.00
7	82	11/01/2029	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$209,000.00
7	83	12/01/2029	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$203,500.00
7	84	01/01/2030	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$198,000.00
<b>Year 7 Total:</b>				<b>\$66,000.00</b>	<b>\$0.00</b>	<b>\$66,000.00</b>	<b>\$0.00</b>	
<b>Escrow Payment: \$0.00</b>		<b>Bank Paid Taxes, Insurance,etc: \$0.00</b>			<b>Escrow Balance: \$0.00</b>			
8	85	02/01/2030	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$192,500.00
8	86	03/01/2030	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$187,000.00
8	87	04/01/2030	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$181,500.00
8	88	05/01/2030	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$176,000.00
8	89	06/01/2030	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$170,500.00
8	90	07/01/2030	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$165,000.00
8	91	08/01/2030	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$159,500.00
8	92	09/01/2030	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$154,000.00
8	93	10/01/2030	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$148,500.00
8	94	11/01/2030	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$143,000.00
8	95	12/01/2030	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$137,500.00
8	96	01/01/2031	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$132,000.00
<b>Year 8 Total:</b>				<b>\$66,000.00</b>	<b>\$0.00</b>	<b>\$66,000.00</b>	<b>\$0.00</b>	
<b>Escrow Payment: \$0.00</b>		<b>Bank Paid Taxes, Insurance,etc: \$0.00</b>			<b>Escrow Balance: \$0.00</b>			

**Loan Description: WATH No Interest**

**Amount of Loan: \$660,000.00**

**Initial Interest Rate: 0 %**

**Years in Loan: 10 Years**

**Loan Starting Date: 01/01/2023**

**Loan Type: Fixed Rate**

<b>Year</b>	<b>Pay #</b>	<b>Date</b>	<b>Rate</b>	<b>MonthlyPay</b>	<b>Interest</b>	<b>PrincipalPay</b>	<b>ExtraPay</b>	<b>PrincipalBalance</b>
9	97	02/01/2031	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$126,500.00
9	98	03/01/2031	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$121,000.00
9	99	04/01/2031	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$115,500.00
9	100	05/01/2031	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$110,000.00
9	101	06/01/2031	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$104,500.00
9	102	07/01/2031	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$99,000.00
9	103	08/01/2031	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$93,500.00
9	104	09/01/2031	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$88,000.00
9	105	10/01/2031	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$82,500.00
9	106	11/01/2031	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$77,000.00
9	107	12/01/2031	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$71,500.00
9	108	01/01/2032	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$66,000.00
<b>Year 9 Total:</b>				<b>\$66,000.00</b>	<b>\$0.00</b>	<b>\$66,000.00</b>	<b>\$0.00</b>	
<b>Escrow Payment: \$0.00</b>				<b>Bank Paid Taxes, Insurance,etc: \$0.00</b>		<b>Escrow Balance: \$0.00</b>		
10	109	02/01/2032	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$60,500.00
10	110	03/01/2032	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$55,000.00
10	111	04/01/2032	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$49,500.00
10	112	05/01/2032	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$44,000.00
10	113	06/01/2032	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$38,500.00
10	114	07/01/2032	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$33,000.00
10	115	08/01/2032	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$27,500.00
10	116	09/01/2032	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$22,000.00
10	117	10/01/2032	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$16,500.00
10	118	11/01/2032	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$11,000.00
10	119	12/01/2032	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$5,500.00
10	120	01/01/2033	0 %	\$5,500.00	\$0.00	\$5,500.00	\$0.00	\$0.00
<b>Year 10 Total:</b>				<b>\$66,000.00</b>	<b>\$0.00</b>	<b>\$66,000.00</b>	<b>\$0.00</b>	
<b>Escrow Payment: \$0.00</b>				<b>Bank Paid Taxes, Insurance,etc: \$0.00</b>		<b>Escrow Balance: \$0.00</b>		

**Entire Loan Total Payment: \$660,000.00**

**Entire Loan Total Interest Payment: \$0.00**