

KISTA Payments

	FY26		FY27		FY28		FY29		FY30		FY31	
	9/1/2025	3/1/2026	9/1/2026	3/1/2027	9/1/2027	3/1/2028	9/1/2028	3/1/2029	9/1/2029	3/1/2030	9/1/2030	3/1/2031
2016 Principal		\$29,650.00										
2016 Interest	\$389.16	\$389.16										
2017 Principal		\$26,347.00		\$27,023.00								
2017 Interest	\$680.46	\$680.46	\$344.54	\$344.54								
2018 Principal		\$31,149.00		\$26,231.00		\$27,002.00						
2018 Interest	\$1,265.74	\$1,265.74	\$798.50	\$798.50	\$405.04	\$405.04						
2019 Principal		\$37,629.00		\$38,788.00		\$28,986.00		\$29,829.00				
2019 Interest	\$2,028.48	\$2,028.48	\$1,464.05	\$1,464.05	\$882.22	\$882.22	\$447.44	\$447.44				
2020 Principal		\$37,286.00		\$38,056.00		\$38,826.00		\$32,447.00		\$33,107.00		
2020 Interest	\$1,797.22	\$1,797.22	\$1,424.36	\$1,424.36	\$1,043.80	\$1,043.80	\$655.54	\$655.54	\$331.07	\$331.07		
2021 Principal		\$35,056.00		\$35,769.00		\$36,482.00		\$37,551.00		\$22,038.00		\$22,751.00
2021 Interest	\$1,241.28	\$1,241.28	\$1,022.18	\$1,022.18	\$798.62	\$798.62	\$570.61	\$570.61	\$335.92	\$335.92	\$170.63	\$170.63
Total Principal	\$0.00	\$197,117.00	\$0.00	\$165,867.00	\$0.00	\$131,296.00	\$0.00	\$99,827.00	\$0.00	\$55,145.00	\$0.00	\$22,751.00
Total Interest	\$7,402.34	\$7,402.34	\$5,053.63	\$5,053.63	\$3,129.68	\$3,129.68	\$1,673.59	\$1,673.59	\$666.99	\$666.99	\$170.63	\$170.63
Overall Total	\$7,402.34	\$204,519.34	\$5,053.63	\$170,920.63	\$3,129.68	\$134,425.68	\$1,673.59	\$101,500.59	\$666.99	\$55,811.99	\$170.63	\$22,921.63
Annual Total		\$211,921.68		\$175,974.26		\$137,555.36		\$103,174.18		\$56,478.98		\$23,092.26

Full Early Payoff	Interest	Principal	Total Payoff	Saved Interest
2016	\$389.16	\$29,650.00	\$30,039.16	\$389.16
2017	\$680.46	\$53,370.00	\$54,050.46	\$1,369.54
2018	\$1,265.74	\$84,382.00	\$85,647.74	\$3,672.82
2019	\$2,028.48	\$135,232.00	\$137,260.48	\$7,615.90
2020	\$1,797.22	\$179,722.00	\$181,519.22	\$8,706.76
2021	\$1,241.28	\$189,647.00	\$190,888.28	\$7,037.20
Total	\$7,402.34	\$672,003.00	\$679,405.34	\$28,791.38

Payoff July 2025 = \$488,517.06, saves \$21,754.18 in interest

Payoff July 2026 = \$155,613.18, saves \$4,773.74 in interest

\$26,527.92 saved in interest in total