NYSCEF DOC. NO. 11

INDEX NO. 165880/2025

RECEIVED NYSCEF: 12/09/2025

SUPREME COURT OF THE STATE OF NEW YORK COUNTY OF NEW YORK

~~~~~~~~~~~X

In the Matter of the Application of

Index No. \_\_\_\_\_\_

AFFIRMATION OF

FRED HYDE

COMMITTEE TO PROTECT OUR LENOX HILL NEIGHBORHOOD, INC., CIVITAS CITIZENS INC., 145 EAST 76<sup>TH</sup> STREET CORPORATION, EAST 76<sup>TH</sup> REALTY CO., INC., 829 PARK AVENUE CORPORATION, PARK AND 76<sup>TH</sup> ST. INC., 885 PARK AVENUE CORPORATION, 863 PARK AVENUE, INC., PARK AVENUE AND SEVENTY-SEVENTH STREET CORPORATION, 875 PARK AVENUE CORPORATION, 1065 LEXINGTON AVENUE CORPORATION, ANDREW PEARCE, BARBARA MINTZ, ELIZABETH HERKELRATH, WILLIAM HERKELRATH, HILARY CECIL-JORDAN, LENORE PASSAVANTI, PIERRE VAN BOCKSTAELE, and WENDY LEHMAN LASH,

Petitioners/ Plaintiffs,

For a Judgment Pursuant to Article 78 and Sections 3001 and 6301 of the New York Civil Practice Law and Rules,

-against-

THE CITY OF NEW YORK, NEW YORK CITY COUNCIL, NEW YORK CITY PLANNING COMMISSION, LENOX HILL HOSPITAL and NORTHWELL HEALTH,

Respondents/Defendants.

I, FRED HYDE, affirm as follows:

1. I am an independent consultant specializing in health care services and finance. I submit this affidavit in support of the petition to vacate and annul the City's zoning approvals granted in connection with the proposed redevelopment and expansion of Lenox Hill Hospital.

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**BACKGROUND** 

2. I have more than 50 years of experience in hospital management and finance including

developing and running large medical facilities. In recent years, my clients have included the Offices

of the Attorney General of New York, New Jersey and the State of Washington. I currently teach

hospital operations and health care finance in the Georgetown University graduate schools of health

and nursing. I graduated from Yale College in 1967, B.A., magna cum laude. I received a MD degree

from the Yale School of Medicine in 1972, a JD degree from the Yale School of Law in 1975 and an

MBA from the Columbia School of Business in 1992. A copy of my Curriculum Vitae is attached

hereto as Exhibit A.

THIS APPLICATION

3. There is no justification for the City's approval of the proposed Lenox Hill Hospital

redevelopment. The project is sized in excess of any demonstrated historical need and any reasonable

projected future need. In addition, it will cost more than \$2.5 billion which will be borne by New

Yorkers in the form of higher hospital costs. There is no reason to approve a project that bears no

rational relationship to the health care needs of the community.

4. Neither historical patient data nor reasonable future projections support the need for

more beds at Lenox Hill Hospital. Each year, the hospital reports its inpatient volume to the American

Hospital Association ("AHA"). A chart summarizing the AHA Guide's reporting of Lenox Hill

Hospital's Inpatient Utilization for 2002-2024 is attached hereto as Exhibit B. The data reported in

Exhibit B tracks the number of staffed beds, i.e., beds for which there is staff needed and available (a

smaller number than "licensed" beds); inpatient admissions; the census, i.e., the population of

occupied inpatient beds, taken at the same time each day (the Average Daily Census, or "ADC"); and

the occupancy, i.e., the ADC as a percentage of the staffed beds. Each of these numbers was higher

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two decades ago than it is now. In fact, the number of staffed beds has declined by 32% in that time period, and the average daily census has declined by 36%.

- 5. These numbers demonstrate that not only is a larger Lenox Hill Hospital not needed, in fact, a smaller Lenox Hill Hospital would be far more responsible. Lenox Hill Hospital's ADC in 2024 was 312, only 70% of the staffed beds. With Lenox Hill Hospital proposing conversion from a mix of single, double and multi-bedded rooms to only single-bedded rooms, how many such rooms would be needed?
- 6. With an average daily census of 312 and single-bedded rooms, all patients could be accommodated at 90% occupancy with 347 beds (312/0.9), far less than the 475 Lenox Hill Hospital plans to have in the new hospital. In fact, 475 beds for 312 patients would yield 66% occupancy, an enormous waste. Reducing the project size by 125 beds would enable the architects to plan the project footprint, height and scope with greater freedom. Simply put, if Lenox Hill could build 350 single-bed rooms, it could accommodate all of the patients who seek care there, and have more rooms to spare as the national decline in inpatient hospital utilization continues.
- 7. Notably, in obtaining approvals for this project, Lenox Hill Hospital gave the City assurances that the project size was "data driven," but provided no volume data to corroborate this assertion. Lenox Hill Hospital's suggestion that undisclosed "data" supports the need for its oversized proposed facility is belied by the realities of modern medicine. Lenox Hill Hospital told the City such "data" justified a 130% increase in bed space (from 177,030 departmental gross square feet ("DGSF") to 412,214) despite the decline in utilization shown in Exhibit B. It claimed the "data" supports a 140% increase in operating room space (55,227 DGSF to 131,834) in an era where, according to data compiled by the U.S. Surgical Procedure Volumes Database published by Life Science Intelligence, almost half of all surgery is done in freestanding ambulatory surgery centers and not in hospitals. And it represented that such "data" requires a doubling of emergency department space (24 to 48

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treatment areas), despite the fact that, based on the New York Department of Health's Statewide Planning Cooperative System (SPARCS) data, Lenox Hill Hospital's emergency department volume history shows a peak in 2012 with a downtrend in volume since that time.

- 8. Over-bedding and over-sizing issues for this project are not confined to inpatient services. Lenox Hill Hospital's renovation plans include labor and delivery suites and correlated plans for newborn special care of infants. The AHA Guide shows that Lenox Hill Hospital reached a peak of 4,400 births in the year 2014, with the most recent edition (2024 edition, p. A452) showing 3,882 births. An expectation of continuing decline in births (consistent with national trends) is reaffirmed by the staffing budget sent by Lenox Hill Hospital to the State as part of the State's continuing study of staffing adequacy (see 2026 Final Staffing Plans for: Lenox Hill Hospital, MEETH, Northwell Greenwich Village Hospital (<a href="https://www.health.ny.gov/facilities/hospital/staffing\_plans/docs/1450\_f.pdf">https://www.health.ny.gov/facilities/hospital/staffing\_plans/docs/1450\_f.pdf</a>)). With 28 newborn special care bassinets available, the 2025 plan submitted by Lenox Hill Hospital reflects an average staffing of only 11 babies (id. at 52).
- 9. Lenox Hill Hospital's plan to re-build into an unnecessarily large facility, far outweighing current or projected future need, presents a serious threat to the public interest. Lenox Hill Hospital's owner, Northwell Health, Inc. ("Northwell"), is proposing to spend \$2.5 billion on the project. It is a matter of public record that Northwell has funded similar projects primarily through public debt financing. This project will add nearly \$142 million per year to Lenox Hill Hospital's current charges with payment of more than \$2 billion in interest by the time the borrowing is repaid.
- 10. Northwell asserts that philanthropy and net income will offset the additional expense. This is incorrect, and in fact disingenuous. In its building projects, Northwell has always relied on debt, one reason that there is more than \$15 billion of total liabilities on Northwell's balance sheet (see Northwell Health, Inc. Quarterly Financial Information and Operating Data for the Six Months

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Ended June 30, 2025 and 2024 (https://www.northwell.edu/sites/northwell.edu/files/2025-

10/northwell-health-quarterly-financial-information-june-30-2025.pdf pg. 6)).

11. In a recent building project, Northwell financed only 13% of the project through net

income and philanthropy, with the remaining 87% financed through debt. The implication is clear.

Since Lenox Hill Hospital's project is a \$2.5 billion commitment of the public's money, 13% in equity

would be \$325 million, a huge amount for Northwell to pay through fundraising. And Northwell's

operating income, cited as another source of equity funds for the project, is not a significant source

of capital, amounting to 1%-2% for the entire Northwell system.

12. This leaves 87% of this \$2.5 billion project left to be paid for. Financing of the

remaining \$2.2 billion at 5% (current tax-exempt long-term coupon) over 30 years will add \$141.8

million annually to Lenox Hill Hospital's expense budget for which the only source of payment is a

declining volume of patient services paid through patient and insurer funds. A loan amortization

schedule calculating such interest is attached hereto as Exhibit C. In short, the project will inevitably

result in increased prices and health insurance premiums while decreasing accessibility for uninsured

and underinsured New Yorkers.

13. Having reviewed Northwell's submissions and the City's determinations made in

connection herewith, I respectfully submit that the record lacks any rational basis for the approvals

secured for this project. Indeed, the record evidence leaves no doubt that the proposed expansion, at

considerable cost to New Yorkers, would detract from, rather than enhance, the provision of medical

services to patients.

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CONCLUSION

14. The absence of a demonstrated need for the expansion suggests that Northwell's

endeavor may more aptly be described as a vanity project focused on creating a luxurious, concierge-

like medical space rather than a facility focused on improving the quality of health care to those who

need it. The project is not in the public's best interest. On the contrary, the project is enormously

oversized and extraordinarily expensive, and it will ultimately be paid for through increased hospital

charges. The approval of this project is contrary to the interests of patients, employees, doctors and

the community served by Lenox Hill Hospital.

I affirm this 5th day of December, 2025, under the penalties of perjury under the laws of New

York, which may include a fine or imprisonment, that the foregoing is true, except as to matters

alleged on information and belief and as to those matters I believe it to be true, and I understand that

this document may be filed in an action or proceeding in a court of law.

FRED HYDE

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## **EXHIBIT A**

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Resume for Fred Hyde, MD, JD, MBA

**Exhibit A** 

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Fred Hyde & Associates, Inc. (203) 417-3159 Colt's Pond, P.O. Box 362 fredhyde@aol.com

Dr. Hyde is an independent consultant specializing in health care services and finances. Current and past clients have included academic medical centers, physicians, community hospitals, surgery centers, managed care organizations, health care unions, community organizations and foundations. He has undertaken work involving management, finance, personnel and planning in more than three dozen hospitals. Dr. Hyde works with his wife, Jane Guillette, formerly Vice President at White Plains Hospital Center, New York, as Fred Hyde & Associates, Inc.

#### 2023-2025 - Recent Consulting Assignments

Ashford, CT 06278

The Attorney General of the State of New York as an expert in hospital utilization and finance, concerning the closure of a hospital labor and delivery service, and hospital to health system financial transactions.

The Attorneys General of New York and 22 other "Non-consenting states" in mediation, *In Re Purdue Pharma, L.P., et. al.*, as well as the same group of Attorneys General in the Governmental Plaintiff Ad Hoc Committee, *In Re Mallinckrodt, PLC, et. al.*, in both cases as an expert on hospital operations and health care finance.

The Office of the Attorney General of the State of Washington, as a consultant on hospital charity care policies, national standards for revenue cycle management, and the application of those policies for the benefit of patients.

A union representing nurses in eight western New York State hospitals, as their consultant on work practices, compensation, benefits, and financial strategies of their employer hospitals.

The American Federation of Teachers, a union with 250,000 nurses, hospitalists and other health professionals among its members, as the union's national consulting advisor on hospital management and health care finance issues.

#### **Academic Background and Teaching Activity**

| 2018 - present | Georgetown University, Adjunct Professor in the Schools of Nursing and Health, teaching required graduate level classes in hospital operations and health care finance. |
|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2003 - 2018    | Columbia University, Clinical Professor of Health Policy & Management, the Mailman School of Public Health, and (2016-2017) Columbia Business School.                   |
| 1992           | MBA, Columbia University, School of Business.                                                                                                                           |
| 1975           | JD, Yale School of Law. Admitted to the Bar, State of Connecticut, 1975.                                                                                                |
| 1972           | MD, Yale School of Medicine.                                                                                                                                            |
| 1967           | BA, Yale College, magna cum laude, honors in major (biology), Phi Beta Kappa.                                                                                           |

#### **Executive and Management Experience**

| 2006 - 2010<br>2008 | Chief Executive Officer, Delaware Outpatient Center for Surgery, Newark, DE. Chief Executive Officer, Reproductive Associates of Delaware, Newark, DE. |
|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2001 - 2002         | President/Chief Executive Officer, Aliquippa Community Hospital, Aliquippa, PA.                                                                        |
|                     | , 111                                                                                                                                                  |
| 1997 - 2001         | Chief Executive Officer, Winsted Health Center Foundation, Winsted, CT.                                                                                |
| 1987 - 1994         | President/Chief Executive Officer, Windham Hospital, Willimantic, CT.                                                                                  |
| 1987 - 1994         | President, Northeast Hospital Network (1987-93) and Health Alliance of Connecticut (1993-4).                                                           |
| 1979 - 1981         | Vice President and National Health Care Manager, Smith Barney; also with Lehman Brothers                                                               |
| 1977 - 1981         | Yale New Haven Medical Center. Vice President for Planning, Yale-New Haven Hospital, (1977-79);                                                        |
|                     | Director of the Faculty Practice Plan, Yale Medical School (1979-1981).                                                                                |
| 1973 - 1977         | Vice President (1973-75), General Counsel (1975-77) of the Connecticut Hospital Association.                                                           |

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# **EXHIBIT B**

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NYSCE Enox Hill Hospital, Historical Key Indicators Inpatient Utilization RECEIVED NYSCEF: 12/09/2025 **Exhibit B** 

| AHA Edition | Staffed Beds | Admissions | Census (Average Daily<br>Census, ADC) | Occupancy (ADC as a % of Staffed Beds) |
|-------------|--------------|------------|---------------------------------------|----------------------------------------|
| 2024        | 446          | 27,311     | 312                                   | 70.0%                                  |
| 2023        | 436          | 29,419     | 331                                   | 75.9%                                  |
| 2022        | 425          | 25,709     | 298                                   | 70.1%                                  |
| 2021        | 414          | 30,986     | 348                                   | 84.1%                                  |
| 2020        | 440          | 29,485     | 339                                   | 77.0%                                  |
| 2019        | 440          | 29,560     | 332                                   | 75.5%                                  |
| 2018        | 441          | 28,540     | 327                                   | 74.1%                                  |
| 2017        | 441          | 28,449     | 341                                   | 77.3%                                  |
| 2016        | 441          | 28,699     | 373                                   | 84.6%                                  |
| 2015        | 508          | 29,417     | 384                                   | 75.6%                                  |
| 2014        | 508          | 29,441     | 386                                   | 76.0%                                  |
| 2013        | 539          | 29,222     | 383                                   | 71.1%                                  |
| 2012        | 539          | 29,066     | 398                                   | 73.8%                                  |
| 2011        | 483          | na         | na                                    |                                        |
| 2010        | 524          | na         | na                                    |                                        |
|             |              |            |                                       |                                        |

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NYSCE Enox Hill Hospital, Historical Key Indicators Inpatient Utilization

| AHA Edition       | Staffed Beds | Admissions | Census (Average Daily Census, ADC) | Occupancy (ADC as a % of Staffed Beds) |
|-------------------|--------------|------------|------------------------------------|----------------------------------------|
| 2009              | 515          | na         | na                                 |                                        |
| 2008              | 515          | 30,008     | 426                                | 82.7%                                  |
| 2007              | 626          | 28,576     | 491                                | 78.4%                                  |
| 2006              | 531          | 30,673     | 458                                | 86.3%                                  |
| 2005              | na           | na         | na                                 |                                        |
| 2004              | 626          | na         | na                                 |                                        |
| 2003              | 652          | na         | na                                 |                                        |
| 2002              | 652          | 28,576     | 491                                | 75.3%                                  |
| na=not available  |              |            |                                    |                                        |
| Change %2002-2024 | <u>-32%</u>  | -          | <u>-36%</u>                        | -                                      |

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# EXHIBIT C

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Loan Amortization Schedule

Exhibit C

Loan Amount Enter Values 2,200,000,000

Annual Interest Rate
Loan Period in Years
Start Date of Loan
1-Jan-26

Optional Extra Payments

Scheduled Monthly Payment 11,810,076 Scheduled Number of Payme 360 Actual Number of Payments 360

Total Early Payments 0
Total Interest 2,051,627,254

Annual total 141,720,908

| No.    | Beginning Balance | Scheduled<br>Payment | Total Payment | Principal | Interest  | Ending Balance |
|--------|-------------------|----------------------|---------------|-----------|-----------|----------------|
|        | 2,200,000,000     | 11,810,076           | 11,810,076    | 2,643,409 | 9,166,667 | 2,197,356,591  |
| )      | 2,197,356,591     | 11,810,076           | 11,810,076    | 2,654,423 | 9,155,652 | 2,194,702,168  |
|        | 2,194,702,168     | 11,810,076           | 11,810,076    | 2,665,483 | 9,144,592 | 2,192,036,684  |
|        | 2,192,036,684     | 11,810,076           | 11,810,076    | 2,676,590 | 9,133,486 | 2,189,360,095  |
|        | 2,189,360,095     | 11,810,076           | 11,810,076    | 2,687,742 | 9,122,334 | 2,186,672,353  |
|        | 2,186,672,353     | 11,810,076           | 11,810,076    | 2,698,941 | 9,111,135 | 2,183,973,412  |
|        |                   |                      |               |           |           |                |
|        | 2,183,973,412     | 11,810,076           | 11,810,076    | 2,710,186 | 9,099,889 | 2,181,263,225  |
|        | 2,181,263,225     | 11,810,076           | 11,810,076    | 2,721,479 | 9,088,597 | 2,178,541,747  |
|        | 2,178,541,747     | 11,810,076           | 11,810,076    | 2,732,818 | 9,077,257 | 2,175,808,928  |
| )      | 2,175,808,928     | 11,810,076           | 11,810,076    | 2,744,205 | 9,065,871 | 2,173,064,723  |
|        | 2,173,064,723     | 11,810,076           | 11,810,076    | 2,755,639 | 9,054,436 | 2,170,309,084  |
| 2      | 2,170,309,084     | 11,810,076           | 11,810,076    | 2,767,121 | 9,042,955 | 2,167,541,962  |
| 3      | 2,167,541,962     | 11,810,076           | 11,810,076    | 2,778,651 | 9,031,425 | 2,164,763,312  |
| 1      | 2,164,763,312     | 11,810,076           | 11,810,076    | 2,790,229 | 9,019,847 | 2,161,973,083  |
| )      | 2,161,973,083     | 11,810,076           | 11,810,076    | 2,801,855 | 9,008,221 | 2,159,171,228  |
| ó      | 2,159,171,228     | 11,810,076           | 11,810,076    | 2,813,529 | 8,996,547 | 2,156,357,700  |
| 7      | 2,156,357,700     | 11,810,076           | 11,810,076    | 2,825,252 | 8,984,824 | 2,153,532,448  |
| 3      | 2,153,532,448     | 11,810,076           | 11,810,076    | 2,837,024 | 8,973,052 | 2,150,695,424  |
|        |                   |                      | 11,810,076    |           |           |                |
|        | 2,150,695,424     | 11,810,076           |               | 2,848,845 | 8,961,231 | 2,147,846,579  |
| )      | 2,147,846,579     | 11,810,076           | 11,810,076    | 2,860,715 | 8,949,361 | 2,144,985,864  |
|        | 2,144,985,864     | 11,810,076           | 11,810,076    | 2,872,635 | 8,937,441 | 2,142,113,229  |
| _      | 2,142,113,229     | 11,810,076           | 11,810,076    | 2,884,604 | 8,925,472 | 2,139,228,625  |
| 3      | 2,139,228,625     | 11,810,076           | 11,810,076    | 2,896,623 | 8,913,453 | 2,136,332,002  |
| 1      | 2,136,332,002     | 11,810,076           | 11,810,076    | 2,908,692 | 8,901,383 | 2,133,423,310  |
| )      | 2,133,423,310     | 11,810,076           | 11,810,076    | 2,920,812 | 8,889,264 | 2,130,502,498  |
| ,      | 2,130,502,498     | 11,810,076           | 11,810,076    | 2,932,982 | 8,877,094 | 2,127,569,516  |
| 7      | 2,127,569,516     | 11,810,076           | 11,810,076    | 2,945,203 | 8,864,873 | 2,124,624,313  |
| 3      | 2,124,624,313     | 11,810,076           | 11,810,076    | 2,957,474 | 8,852,601 | 2,121,666,839  |
| )      | 2,121,666,839     | 11,810,076           | 11,810,076    | 2,969,797 | 8,840,278 | 2,118,697,042  |
|        |                   |                      |               |           |           |                |
| )      | 2,118,697,042     | 11,810,076           | 11,810,076    | 2,982,171 | 8,827,904 | 2,115,714,870  |
|        | 2,115,714,870     | 11,810,076           | 11,810,076    | 2,994,597 | 8,815,479 | 2,112,720,273  |
| )      | 2,112,720,273     | 11,810,076           | 11,810,076    | 3,007,075 | 8,803,001 | 2,109,713,199  |
|        | 2,109,713,199     | 11,810,076           | 11,810,076    | 3,019,604 | 8,790,472 | 2,106,693,595  |
|        | 2,106,693,595     | 11,810,076           | 11,810,076    | 3,032,186 | 8,777,890 | 2,103,661,409  |
|        | 2,103,661,409     | 11,810,076           | 11,810,076    | 3,044,820 | 8,765,256 | 2,100,616,589  |
| )      | 2,100,616,589     | 11,810,076           | 11,810,076    | 3,057,507 | 8,752,569 | 2,097,559,083  |
|        | 2,097,559,083     | 11,810,076           | 11,810,076    | 3,070,246 | 8,739,830 | 2,094,488,836  |
|        | 2,094,488,836     | 11,810,076           | 11,810,076    | 3,083,039 | 8,727,037 | 2,091,405,797  |
| )      | 2,091,405,797     | 11,810,076           | 11,810,076    | 3,095,885 | 8,714,191 | 2,088,309,913  |
| )      | 2,088,309,913     | 11,810,076           | 11,810,076    | 3,108,784 | 8,701,291 | 2,085,201,128  |
| ,      | 2,085,201,128     | 11,810,076           | 11,810,076    | 3,121,738 | 8,688,338 | 2,082,079,391  |
|        |                   |                      |               |           |           |                |
| -      | 2,082,079,391     | 11,810,076           | 11,810,076    | 3,134,745 | 8,675,331 | 2,078,944,646  |
|        | 2,078,944,646     | 11,810,076           | 11,810,076    | 3,147,806 | 8,662,269 | 2,075,796,839  |
|        | 2,075,796,839     | 11,810,076           | 11,810,076    | 3,160,922 | 8,649,153 | 2,072,635,917  |
| )      | 2,072,635,917     | 11,810,076           | 11,810,076    | 3,174,093 | 8,635,983 | 2,069,461,824  |
| )      | 2,069,461,824     | 11,810,076           | 11,810,076    | 3,187,318 | 8,622,758 | 2,066,274,506  |
| 7      | 2,066,274,506     | 11,810,076           | 11,810,076    | 3,200,599 | 8,609,477 | 2,063,073,908  |
|        | 2,063,073,908     | 11,810,076           | 11,810,076    | 3,213,934 | 8,596,141 | 2,059,859,973  |
|        | 2,059,859,973     | 11,810,076           | 11,810,076    | 3,227,326 | 8,582,750 | 2,056,632,647  |
|        | 2,056,632,647     | 11,810,076           | 11,810,076    | 3,240,773 | 8,569,303 | 2,053,391,874  |
|        | 2,053,391,874     | 11,810,076           | 11,810,076    | 3,254,276 | 8,555,799 | 2,050,137,598  |
| )      | 2,050,137,598     | 11,810,076           | 11,810,076    | 3,267,836 | 8,542,240 | 2,046,869,762  |
| )      | 2,046,869,762     | 11,810,076           | 11,810,076    | 3,281,452 | 8,528,624 | 2,043,588,311  |
|        |                   |                      |               |           |           |                |
|        | 2,043,588,311     | 11,810,076           | 11,810,076    | 3,295,124 | 8,514,951 | 2,040,293,186  |
|        | 2,040,293,186     | 11,810,076           | 11,810,076    | 3,308,854 | 8,501,222 | 2,036,984,332  |
|        | 2,036,984,332     | 11,810,076           | 11,810,076    | 3,322,641 | 8,487,435 | 2,033,661,691  |
|        | 2,033,661,691     | 11,810,076           | 11,810,076    | 3,336,485 | 8,473,590 | 2,030,325,206  |
|        | 2,030,325,206     | 11,810,076           | 11,810,076    | 3,350,387 | 8,459,688 | 2,026,974,819  |
| )      | 2,026,974,819     | 11,810,076           | 11,810,076    | 3,364,347 | 8,445,728 | 2,023,610,471  |
| )      | 2,023,610,471     | 11,810,076           | 11,810,076    | 3,378,365 | 8,431,710 | 2,020,232,106  |
|        | 2,020,232,106     | 11,810,076           | 11,810,076    | 3,392,442 | 8,417,634 | 2,016,839,664  |
| 2      | 2,016,839,664     | 11,810,076           | 11,810,076    | 3,406,577 | 8,403,499 | 2,013,433,087  |
|        | 2,013,433,087     | 11,810,076           | 11,810,076    | 3,420,771 | 8,389,305 | 2,010,012,316  |
| 3      |                   |                      |               |           |           |                |
| 1<br>- | 2,010,012,316     | 11,810,076           | 11,810,076    | 3,435,024 | 8,375,051 | 2,006,577,291  |
| 5      | 2,006,577,291     | 11,810,076           | 11,810,076    | 3,449,337 | 8,360,739 | 2,003,127,954  |
| 5      | 2,003,127,954     | 11,810,076           | 11,810,076    | 3,463,709 | 8,346,366 | 1,999,664,245  |

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| No.      | Beginning Balance              | Scheduled<br>Payment     | Total Payment            | Principal              | Interest               | Ending Balance                 |
|----------|--------------------------------|--------------------------|--------------------------|------------------------|------------------------|--------------------------------|
| 67       | 1,999,664,245                  | 11,810,076               | 11,810,076               | 3,478,141              | 8,331,934              | 1,996,186,104                  |
| 68       | 1,996,186,104                  | 11,810,076               | 11,810,076               | 3,492,634              | 8,317,442              | 1,992,693,470                  |
| 69       | 1,992,693,470                  | 11,810,076               | 11,810,076               | 3,507,186              | 8,302,889              | 1,989,186,284                  |
| 70       | 1,989,186,284                  | 11,810,076               | 11,810,076               | 3,521,800              | 8,288,276              | 1,985,664,484                  |
| 7]       | 1,985,664,484                  | 11,810,076               | 11,810,076               | 3,536,474              | 8,273,602              | 1,982,128,011                  |
| 72       | 1,982,128,011                  | 11,810,076               | 11,810,076               | 3,551,209              | 8,258,867              | 1,978,576,802                  |
| 73       | 1,978,576,802                  | 11,810,076               | 11,810,076               | 3,566,006              | 8,244,070              | 1,975,010,796                  |
| 74       | 1,975,010,796                  | 11,810,076               | 11,810,076               | 3,580,864              | 8,229,212              | 1,971,429,932                  |
| 75       | 1,971,429,932                  | 11,810,076               | 11,810,076               | 3,595,784              | 8,214,291              | 1,967,834,148                  |
| 76       | 1,967,834,148                  | 11,810,076               | 11,810,076               | 3,610,767              | 8,199,309              | 1,964,223,381                  |
| 77       | 1,964,223,381                  | 11,810,076               | 11,810,076               | 3,625,812              | 8,184,264              | 1,960,597,569                  |
| 78<br>79 | 1,960,597,569<br>1,956,956,650 | 11,810,076<br>11,810,076 | 11,810,076<br>11,810,076 | 3,640,919<br>3,656,090 | 8,169,157<br>8,153,986 | 1,956,956,650<br>1,953,300,560 |
| 7<br>30  | 1,953,300,560                  | 11,810,076               | 11,810,076               | 3,671,323              | 8,138,752              | 1,949,629,237                  |
| 81       | 1,949,629,237                  | 11,810,076               | 11,810,076               | 3,686,621              | 8,123,455              | 1,945,942,616                  |
| 32       | 1,945,942,616                  | 11,810,076               | 11,810,076               | 3,701,981              | 8,108,094              | 1,942,240,635                  |
| 33       | 1,942,240,635                  | 11,810,076               | 11,810,076               | 3,717,406              | 8,092,669              | 1,938,523,229                  |
| 34       | 1,938,523,229                  | 11,810,076               | 11,810,076               | 3,732,896              | 8,077,180              | 1,934,790,333                  |
| 35       | 1,934,790,333                  | 11,810,076               | 11,810,076               | 3,748,449              | 8,061,626              | 1,931,041,884                  |
| 36       | 1,931,041,884                  | 11,810,076               | 11,810,076               | 3,764,068              | 8,046,008              | 1,927,277,816                  |
| 7        | 1,927,277,816                  | 11,810,076               | 11,810,076               | 3,779,751              | 8,030,324              | 1,923,498,064                  |
| 8        | 1,923,498,064                  | 11,810,076               | 11,810,076               | 3,795,500              | 8,014,575              | 1,919,702,564                  |
| 9        | 1,919,702,564                  | 11,810,076               | 11,810,076               | 3,811,315              | 7,998,761              | 1,915,891,249                  |
| 0        | 1,915,891,249                  | 11,810,076               | 11,810,076               | 3,827,196              | 7,982,880              | 1,912,064,053                  |
| 1        | 1,912,064,053                  | 11,810,076               | 11,810,076               | 3,843,142              | 7,762,880              | 1,908,220,911                  |
| 2        | 1,908,220,911                  | 11,810,076               | 11,810,076               | 3,859,155              | 7,766,754              | 1,904,361,756                  |
| 3        | 1,904,361,756                  | 11,810,076               | 11,810,076               | 3,875,235              | 7,730,720              | 1,900,486,521                  |
| 4        | 1,900,486,521                  | 11,810,076               | 11,810,076               | 3,891,382              | 7,918,694              | 1,896,595,139                  |
| 5        | 1,896,595,139                  | 11,810,076               | 11,810,076               | 3,907,596              | 7,902,480              | 1,892,687,543                  |
| 6        | 1,892,687,543                  | 11,810,076               | 11,810,076               | 3,923,878              | 7,702,400              | 1,888,763,665                  |
| 7        | 1,888,763,665                  | 11,810,076               | 11,810,076               | 3,940,227              | 7,869,849              | 1,884,823,438                  |
| 8        | 1,884,823,438                  | 11,810,076               | 11,810,076               | 3,956,645              | 7,853,431              | 1,880,866,794                  |
| 9        | 1,880,866,794                  | 11,810,076               | 11,810,076               | 3,973,131              | 7,836,945              | 1,876,893,663                  |
| 00       | 1,876,893,663                  | 11,810,076               | 11,810,076               | 3,989,685              | 7,820,390              | 1,872,903,977                  |
| 01       | 1,872,903,977                  | 11,810,076               | 11,810,076               | 4,006,309              | 7,803,767              | 1,868,897,668                  |
| 02       | 1,868,897,668                  | 11,810,076               | 11,810,076               | 4,023,002              | 7,787,074              | 1,864,874,666                  |
| 03       | 1,864,874,666                  | 11,810,076               | 11,810,076               | 4,039,765              | 7,770,311              | 1,860,834,902                  |
| 04       | 1,860,834,902                  | 11,810,076               | 11,810,076               | 4,056,597              | 7,753,479              | 1,856,778,305                  |
| 05       | 1,856,778,305                  | 11,810,076               | 11,810,076               | 4,073,499              | 7,736,576              | 1,852,704,805                  |
| 06       | 1,852,704,805                  | 11,810,076               | 11,810,076               | 4,090,472              | 7,719,603              | 1,848,614,333                  |
| 07       | 1,848,614,333                  | 11,810,076               | 11,810,076               | 4,107,516              | 7,702,560              | 1,844,506,817                  |
| 08       | 1,844,506,817                  | 11,810,076               | 11,810,076               | 4,124,631              | 7,685,445              | 1,840,382,186                  |
| 09       | 1,840,382,186                  | 11,810,076               | 11,810,076               | 4,141,817              | 7,668,259              | 1,836,240,370                  |
| 10       | 1,836,240,370                  | 11,810,076               | 11,810,076               | 4,159,074              | 7,651,002              | 1,832,081,296                  |
| 11       | 1,832,081,296                  | 11,810,076               | 11,810,076               | 4,176,404              | 7,633,672              | 1,827,904,892                  |
| 12       | 1,827,904,892                  | 11,810,076               | 11,810,076               | 4,193,805              | 7,616,270              | 1,823,711,087                  |
| 13       | 1,823,711,087                  | 11,810,076               | 11,810,076               | 4,211,280              | 7,598,796              | 1,819,499,807                  |
| 14       | 1,819,499,807                  | 11,810,076               | 11,810,076               | 4,228,827              | 7,581,249              | 1,815,270,981                  |
| 15       | 1,815,270,981                  | 11,810,076               | 11,810,076               | 4,246,447              | 7,563,629              | 1,811,024,534                  |
| 16       | 1,811,024,534                  | 11,810,076               | 11,810,076               | 4,264,140              | 7,545,936              | 1,806,760,394                  |
| 17       | 1,806,760,394                  | 11,810,076               | 11,810,076               | 4,281,907              | 7,528,168              | 1,802,478,486                  |
| 18       | 1,802,478,486                  | 11,810,076               | 11,810,076               | 4,299,749              | 7,510,327              | 1,798,178,738                  |
| 19       | 1,798,178,738                  | 11,810,076               | 11,810,076               | 4,317,664              | 7,492,411              | 1,793,861,073                  |
| 20       | 1,793,861,073                  | 11,810,076               | 11,810,076               | 4,335,655              | 7,474,421              | 1,789,525,419                  |
| 21       | 1,789,525,419                  | 11,810,076               | 11,810,076               | 4,353,720              | 7,456,356              | 1,785,171,699                  |
| 22       | 1,785,171,699                  | 11,810,076               | 11,810,076               | 4,371,860              | 7,438,215              | 1,780,799,839                  |
| 23       | 1,780,799,839                  | 11,810,076               | 11,810,076               | 4,390,076              | 7,419,999              | 1,776,409,762                  |
| 24       | 1,776,409,762                  | 11,810,076               | 11,810,076               | 4,408,368              | 7,401,707              | 1,772,001,394                  |
| 25       | 1,772,001,394                  | 11,810,076               | 11,810,076               | 4,426,737              | 7,383,339              | 1,767,574,657                  |
| 26       | 1,767,574,657                  | 11,810,076               | 11,810,076               | 4,445,181              | 7,364,894              | 1,763,129,476                  |
| 27       | 1,763,129,476                  | 11,810,076               | 11,810,076               | 4,463,703              | 7,346,373              | 1,758,665,773                  |
| 28       | 1,758,665,773                  | 11,810,076               | 11,810,076               | 4,482,302              | 7,327,774              | 1,754,183,472                  |
| 29       | 1,754,183,472                  | 11,810,076               | 11,810,076               | 4,500,978              | 7,309,098              | 1,749,682,494                  |
| 30       | 1,749,682,494                  | 11,810,076               | 11,810,076               | 4,519,732              | 7,290,344              | 1,745,162,762                  |
| 31       | 1,745,162,762                  | 11,810,076               | 11,810,076               | 4,538,564              | 7,271,512              | 1,740,624,197                  |
| 32       | 1,740,624,197                  | 11,810,076               | 11,810,076               | 4,557,475              | 7,252,601              | 1,736,066,723                  |
| 33       | 1,736,066,723                  | 11,810,076               | 11,810,076               | 4,576,464              | 7,233,611              | 1,731,490,258                  |
| 34       | 1,731,490,258                  | 11,810,076               | 11,810,076               | 4,595,533              | 7,214,543              | 1,726,894,725                  |
| 35       | 1,726,894,725                  | 11,810,076               | 11,810,076               | 4,614,681              | 7,195,395              | 1,722,280,044                  |
| 36       | 1,722,280,044                  | 11,810,076               | 11,810,076               | 4,633,909              | 7,176,167              | 1,717,646,135                  |
| 37       | 1,717,646,135                  | 11,810,076               | 11,810,076               | 4,653,217              | 7,156,859              | 1,712,992,919                  |
| 38       | 1,712,992,919                  | 11,810,076               | 11,810,076               | 4,672,605              | 7,137,470              | 1,708,320,313                  |
| 39       | 1,708,320,313                  | 11,810,076               | 11,810,076               | 4,692,074              | 7,118,001              | 1,703,628,239                  |
| 40       | 1,703,628,239                  | 11,810,076               | 11,810,076               | 4,711,625              | 7,098,451              | 1,698,916,614                  |
| 41       | 1,698,916,614                  | 11,810,076               | 11,810,076               | 4,731,256              | 7,078,819              | 1,694,185,358                  |
| 42       | 1,694,185,358                  | 11,810,076               | 11,810,076               | 4,750,970              | 7,059,106              | 1,689,434,388                  |
| 43       | 1,689,434,388                  | 11,810,076               | 11,810,076               | 4,770,766              | 7,039,310              | 1,684,663,622                  |
| 44       | 1,684,663,622                  | 11,810,076               | 11,810,076               | 4,790,644              | 7,019,432              | 1,679,872,978                  |
| 45       | 1,679,872,978                  | 11,810,076               | 11,810,076               | 4,810,605              | 6,999,471              | 1,675,062,373                  |
| 46       | 1,675,062,373                  | 11,810,076               | 11,810,076               | 4,830,649              | 6,979,427              | 1,670,231,724                  |
| 47       | 1,670,231,724                  | 11,810,076               | 11,810,076               | 4,850,777              | 6,959,299              | 1,665,380,947                  |
|          | 1,665,380,947                  | 11,810,076               | 11,810,076               | 4,870,988              | 6,939,087              | 1,660,509,959                  |
| 48       |                                |                          |                          |                        |                        |                                |
| 48<br>49 | 1,660,509,959                  | 11,810,076               | 11,810,076               | 4,891,284              | 6,918,791              | 1,655,618,674                  |

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|            |                                | Cala dala d              |                          |                        |                        |                                |
|------------|--------------------------------|--------------------------|--------------------------|------------------------|------------------------|--------------------------------|
| No.        | Beginning Balance              | Scheduled<br>Payment     | Total Payment            | Principal              | Interest               | Ending Balance                 |
| 151        | 1,650,707,010                  | 11,810,076               | 11,810,076               | 4,932,130              | 6,877,946              | 1,645,774,880                  |
| 152        | 1,645,774,880                  | 11,810,076               | 11,810,076               | 4,952,680              | 6,857,395              | 1,640,822,200                  |
| 153        | 1,640,822,200                  | 11,810,076               | 11,810,076               | 4,973,317              | 6,836,759              | 1,635,848,883                  |
| 154        | 1,635,848,883                  | 11,810,076               | 11,810,076               | 4,994,039              | 6,816,037              | 1,630,854,844                  |
| 155        | 1,630,854,844                  | 11,810,076               | 11,810,076               | 5,014,847              | 6,795,229              | 1,625,839,997                  |
| 156        | 1,625,839,997                  | 11,810,076               | 11,810,076               | 5,035,742              | 6,774,333              | 1,620,804,255                  |
| 157        | 1,620,804,255                  | 11,810,076               | 11,810,076               | 5,056,725              | 6,753,351              | 1,615,747,530                  |
| 158        | 1,615,747,530                  | 11,810,076               | 11,810,076               | 5,077,794              | 6,732,281              | 1,610,669,736                  |
| 159        | 1,610,669,736                  | 11,810,076               | 11,810,076               | 5,098,952              | 6,711,124              | 1,605,570,784                  |
| 160        | 1,605,570,784                  | 11,810,076               | 11,810,076               | 5,120,197              | 6,689,878              | 1,600,450,587<br>1,595,309,055 |
| 161<br>162 | 1,600,450,587<br>1,595,309,055 | 11,810,076<br>11,810,076 | 11,810,076<br>11,810,076 | 5,141,532<br>5,162,955 | 6,668,544<br>6,647,121 | 1,590,146,100                  |
| 163        | 1,590,146,100                  | 11,810,076               | 11,810,076               | 5,184,467              | 6,625,609              | 1,584,961,633                  |
| 164        | 1,584,961,633                  | 11,810,076               | 11,810,076               | 5,206,069              | 6,604,007              | 1,579,755,565                  |
| 165        | 1,579,755,565                  | 11,810,076               | 11,810,076               | 5,227,761              | 6,582,315              | 1,574,527,804                  |
| 166        | 1,574,527,804                  | 11,810,076               | 11,810,076               | 5,249,543              | 6,560,533              | 1,569,278,261                  |
| 167        | 1,569,278,261                  | 11,810,076               | 11,810,076               | 5,271,416              | 6,538,659              | 1,564,006,844                  |
| 168        | 1,564,006,844                  | 11,810,076               | 11,810,076               | 5,293,381              | 6,516,695              | 1,558,713,464                  |
| 169        | 1,558,713,464                  | 11,810,076               | 11,810,076               | 5,315,436              | 6,494,639              | 1,553,398,027                  |
| 170        | 1,553,398,027                  | 11,810,076               | 11,810,076               | 5,337,584              | 6,472,492              | 1,548,060,443                  |
| 171        | 1,548,060,443                  | 11,810,076               | 11,810,076               | 5,359,824              | 6,450,252              | 1,542,700,620                  |
| 172        | 1,542,700,620                  | 11,810,076               | 11,810,076               | 5,382,156              | 6,427,919              | 1,537,318,463                  |
| 173        | 1,537,318,463                  | 11,810,076               | 11,810,076               | 5,404,582              | 6,405,494              | 1,531,913,881                  |
| 174        | 1,531,913,881                  | 11,810,076               | 11,810,076               | 5,427,101              | 6,382,975              | 1,526,486,780                  |
| 175        | 1,526,486,780                  | 11,810,076               | 11,810,076               | 5,449,714              | 6,360,362              | 1,521,037,066                  |
| 176<br>177 | 1,521,037,066<br>1,515,564,644 | 11,810,076<br>11,810,076 | 11,810,076<br>11,810,076 | 5,472,421<br>5,495,223 | 6,337,654<br>6,314,853 | 1,515,564,644<br>1,510,069,421 |
| 177        | 1,510,069,421                  | 11,810,076               | 11,810,076               | 5,518,120              | 6,291,956              | 1,504,551,302                  |
| 179        | 1,504,551,302                  | 11,810,076               | 11,810,076               | 5,541,112              | 6,268,964              | 1,499,010,190                  |
| 180        | 1,499,010,190                  | 11,810,076               | 11,810,076               | 5,564,200              | 6,245,876              | 1,493,445,990                  |
| 181        | 1,493,445,990                  | 11,810,076               | 11,810,076               | 5,587,384              | 6,222,692              | 1,487,858,606                  |
| 182        | 1,487,858,606                  | 11,810,076               | 11,810,076               | 5,610,665              | 6,199,411              | 1,482,247,941                  |
| 183        | 1,482,247,941                  | 11,810,076               | 11,810,076               | 5,634,043              | 6,176,033              | 1,476,613,898                  |
| 184        | 1,476,613,898                  | 11,810,076               | 11,810,076               | 5,657,518              | 6,152,558              | 1,470,956,380                  |
| 185        | 1,470,956,380                  | 11,810,076               | 11,810,076               | 5,681,091              | 6,128,985              | 1,465,275,290                  |
| 186        | 1,465,275,290                  | 11,810,076               | 11,810,076               | 5,704,762              | 6,105,314              | 1,459,570,528                  |
| 187        | 1,459,570,528                  | 11,810,076               | 11,810,076               | 5,728,532              | 6,081,544              | 1,453,841,996                  |
| 188        | 1,453,841,996                  | 11,810,076               | 11,810,076               | 5,752,401              | 6,057,675              | 1,448,089,595                  |
| 189        | 1,448,089,595                  | 11,810,076               | 11,810,076               | 5,776,369              | 6,033,707              | 1,442,313,226                  |
| 190<br>191 | 1,442,313,226<br>1,436,512,789 | 11,810,076<br>11,810,076 | 11,810,076<br>11,810,076 | 5,800,437<br>5,824,606 | 6,009,638<br>5,985,470 | 1,436,512,789<br>1,430,688,183 |
| 192        | 1,430,688,183                  | 11,810,076               | 11,810,076               | 5,848,875              | 5,763,470              | 1,424,839,308                  |
| 193        | 1,424,839,308                  | 11,810,076               | 11,810,076               | 5,873,245              | 5,936,830              | 1,418,966,063                  |
| 194        | 1,418,966,063                  | 11,810,076               | 11,810,076               | 5,897,717              | 5,912,359              | 1,413,068,346                  |
| 195        | 1,413,068,346                  | 11,810,076               | 11,810,076               | 5,922,291              | 5,887,785              | 1,407,146,055                  |
| 196        | 1,407,146,055                  | 11,810,076               | 11,810,076               | 5,946,967              | 5,863,109              | 1,401,199,088                  |
| 197        | 1,401,199,088                  | 11,810,076               | 11,810,076               | 5,971,746              | 5,838,330              | 1,395,227,341                  |
| 198        | 1,395,227,341                  | 11,810,076               | 11,810,076               | 5,996,628              | 5,813,447              | 1,389,230,713                  |
| 199        | 1,389,230,713                  | 11,810,076               | 11,810,076               | 6,021,614              | 5,788,461              | 1,383,209,099                  |
| 200        | 1,383,209,099                  | 11,810,076               | 11,810,076               | 6,046,704              | 5,763,371              | 1,377,162,394                  |
| 201        | 1,377,162,394                  | 11,810,076               | 11,810,076               | 6,071,899              | 5,738,177              | 1,371,090,495                  |
| 202        | 1,371,090,495<br>1,364,993,296 | 11,810,076               | 11,810,076               | 6,097,199              | 5,712,877              | 1,364,993,296                  |
| 203<br>204 | 1,358,870,693                  | 11,810,076<br>11,810,076 | 11,810,076<br>11,810,076 | 6,122,604<br>6,148,114 | 5,687,472<br>5,661,961 | 1,358,870,693<br>1,352,722,578 |
| 205        | 1,352,722,578                  | 11,810,076               | 11,810,076               | 6,173,732              | 5,636,344              | 1,346,548,847                  |
| 206        | 1,346,548,847                  | 11,810,076               | 11,810,076               | 6,199,456              | 5,610,620              | 1,340,349,391                  |
| 207        | 1,340,349,391                  | 11,810,076               | 11,810,076               | 6,225,287              | 5,584,789              | 1,334,124,105                  |
| 208        | 1,334,124,105                  | 11,810,076               | 11,810,076               | 6,251,225              | 5,558,850              | 1,327,872,879                  |
| 209        | 1,327,872,879                  | 11,810,076               | 11,810,076               | 6,277,272              | 5,532,804              | 1,321,595,607                  |
| 210        | 1,321,595,607                  | 11,810,076               | 11,810,076               | 6,303,427              | 5,506,648              | 1,315,292,180                  |
| 211        | 1,315,292,180                  | 11,810,076               | 11,810,076               | 6,329,692              | 5,480,384              | 1,308,962,488                  |
| 212        | 1,308,962,488                  | 11,810,076               | 11,810,076               | 6,356,065              | 5,454,010              | 1,302,606,423                  |
| 213        | 1,302,606,423                  | 11,810,076               | 11,810,076               | 6,382,549              | 5,427,527              | 1,296,223,874                  |
| 214        | 1,296,223,874<br>1,289,814,731 | 11,810,076               | 11,810,076               | 6,409,143              | 5,400,933              | 1,289,814,731<br>1,283,378,883 |
| 215<br>216 | 1,283,378,883                  | 11,810,076<br>11,810,076 | 11,810,076<br>11,810,076 | 6,435,848<br>6,462,664 | 5,374,228<br>5,347,412 | 1,283,378,883                  |
| 217        | 1,276,916,220                  | 11,810,076               | 11,810,076               | 6,489,591              | 5,320,484              | 1,270,426,628                  |
| 218        | 1,270,426,628                  | 11,810,076               | 11,810,076               | 6,516,631              | 5,293,444              | 1,263,909,997                  |
| 219        | 1,263,909,997                  | 11,810,076               | 11,810,076               | 6,543,784              | 5,266,292              | 1,257,366,213                  |
| 220        | 1,257,366,213                  | 11,810,076               | 11,810,076               | 6,571,050              | 5,239,026              | 1,250,795,163                  |
| 221        | 1,250,795,163                  | 11,810,076               | 11,810,076               | 6,598,429              | 5,211,647              | 1,244,196,734                  |
| 222        | 1,244,196,734                  | 11,810,076               | 11,810,076               | 6,625,923              | 5,184,153              | 1,237,570,811                  |
| 223        | 1,237,570,811                  | 11,810,076               | 11,810,076               | 6,653,531              | 5,156,545              | 1,230,917,281                  |
| 224        | 1,230,917,281                  | 11,810,076               | 11,810,076               | 6,681,254              | 5,128,822              | 1,224,236,027                  |
| 225        | 1,224,236,027                  | 11,810,076               | 11,810,076               | 6,709,092              | 5,100,983              | 1,217,526,935                  |
| 226        | 1,217,526,935                  | 11,810,076               | 11,810,076               | 6,737,047              | 5,073,029              | 1,210,789,888                  |
| 227        | 1,210,789,888                  | 11,810,076               | 11,810,076               | 6,765,118              | 5,044,958              | 1,204,024,770                  |
| 228        | 1,204,024,770                  | 11,810,076               | 11,810,076               | 6,793,306              | 5,016,770              | 1,197,231,464                  |
| 229        | 1,197,231,464                  | 11,810,076               | 11,810,076               | 6,821,611<br>6,850,035 | 4,988,464              | 1,190,409,853<br>1,183,559,818 |
| 230<br>231 | 1,190,409,853<br>1,183,559,818 | 11,810,076<br>11,810,076 | 11,810,076<br>11,810,076 | 6,850,035<br>6,878,576 | 4,960,041<br>4,931,499 | 1,183,559,818                  |
| 232        | 1,176,681,242                  | 11,810,076               | 11,810,076               | 6,907,237              | 4,902,839              | 1,176,661,242                  |
| 233        | 1,169,774,005                  | 11,810,076               | 11,810,076               | 6,936,017              | 4,874,058              | 1,162,837,987                  |
| 234        | 1,162,837,987                  | 11,810,076               | 11,810,076               | 6,964,917              | 4,845,158              | 1,155,873,070                  |
|            |                                | •                        | •                        |                        | -                      |                                |

NYSCEF DOC. NO. 14

INDEX NO. 165880/2025
RECEIVED NYSCEF: 12/09/2025

| No.        | Beginning Balance | Scheduled<br>Payment | Total Payment | Principal              | Interest  | Ending Balanc |
|------------|-------------------|----------------------|---------------|------------------------|-----------|---------------|
| 235        | 1,155,873,070     | 11,810,076           | 11,810,076    | 6,993,938              | 4,816,138 | 1,148,879,132 |
| 236        | 1,148,879,132     | 11,810,076           | 11,810,076    | 7,023,079              | 4,786,996 | 1,141,856,052 |
| 237        | 1,141,856,052     | 11,810,076           | 11,810,076    | 7,052,342              | 4,757,734 | 1,134,803,710 |
| 238        | 1,134,803,710     | 11,810,076           | 11,810,076    | 7,081,727              | 4,728,349 | 1,127,721,983 |
| 239        | 1,127,721,983     | 11,810,076           | 11,810,076    | 7,111,234              | 4,698,842 | 1,120,610,749 |
| 40         | 1,120,610,749     | 11,810,076           | 11,810,076    | 7,140,864              | 4,669,211 | 1,113,469,885 |
| 241        | 1,113,469,885     | 11,810,076           | 11,810,076    | 7,170,618              | 4,639,458 | 1,106,299,267 |
| 242        | 1,106,299,267     | 11,810,076           | 11,810,076    | 7,200,495              | 4,609,580 | 1,099,098,772 |
| 243        | 1,099,098,772     | 11,810,076           | 11,810,076    | 7,230,497              | 4,579,578 | 1,091,868,274 |
| 244        | 1,091,868,274     | 11,810,076           | 11,810,076    | 7,260,625              | 4,549,451 | 1,084,607,650 |
| 245        | 1,084,607,650     | 11,810,076           | 11,810,076    | 7,290,877              | 4,519,199 | 1,077,316,773 |
| 246        | 1,077,316,773     | 11,810,076           | 11,810,076    | 7,321,256              | 4,488,820 | 1,069,995,517 |
| 247        | 1,069,995,517     | 11,810,076           | 11,810,076    | 7,351,761              | 4,458,315 | 1,062,643,756 |
| 248        | 1,062,643,756     | 11,810,076           | 11,810,076    | 7,382,393              | 4,427,682 | 1,055,261,362 |
| 249        | 1,055,261,362     | 11,810,076           | 11,810,076    | 7,413,153              | 4,396,922 | 1,047,848,209 |
| 250        | 1,047,848,209     | 11,810,076           | 11,810,076    | 7,444,042              | 4,366,034 | 1,040,404,167 |
| 251        | 1,040,404,167     | 11,810,076           | 11,810,076    | 7,475,058              | 4,335,017 | 1,032,929,109 |
| 252        | 1,032,929,109     | 11,810,076           | 11,810,076    | 7,506,204              | 4,303,871 | 1,025,422,905 |
| 253        | 1,025,422,905     | 11,810,076           | 11,810,076    | 7,537,480              | 4,272,595 | 1,017,885,424 |
| 254        | 1,017,885,424     | 11,810,076           | 11,810,076    | 7,568,886              | 4,241,189 | 1,010,316,538 |
| 255        | 1,010,316,538     | 11,810,076           | 11,810,076    | 7,600,423              | 4,209,652 | 1,002,716,115 |
| 256        | 1,002,716,115     | 11,810,076           | 11,810,076    | 7,632,092              | 4,177,984 | 995,084,023   |
| 257        | 995,084,023       | 11,810,076           | 11,810,076    | 7,663,892              | 4,146,183 | 987,420,130   |
| 258        | 987,420,130       | 11,810,076           | 11,810,076    | 7,695,825              | 4,114,251 | 979,724,305   |
| .59        | 979,724,305       | 11,810,076           | 11,810,076    | 7,727,891              | 4,082,185 | 971,996,414   |
| 260        | 971,996,414       | 11,810,076           | 11,810,076    | 7,760,091              | 4,049,985 | 964,236,323   |
| 261        | 964,236,323       | 11,810,076           | 11,810,076    | 7,792,424              | 4,017,651 | 956,443,899   |
| 62         | 956,443,899       | 11,810,076           | 11,810,076    | 7,824,893              | 3,985,183 | 948,619,006   |
| 63         | 948,619,006       | 11,810,076           | 11,810,076    | 7,857,497              | 3,952,579 | 940,761,510   |
| 64         | 940,761,510       | 11,810,076           | 11,810,076    | 7,890,236              | 3,919,840 | 932,871,274   |
| 65         | 932,871,274       | 11,810,076           | 11,810,076    | 7,923,112              | 3,886,964 | 924,948,162   |
|            | 924,948,162       | 11,810,076           | 11,810,076    | 7,956,125              | 3,853,951 | 916,992,037   |
|            | 916,992,037       | 11,810,076           | 11,810,076    | 7,989,276              | 3,820,800 | 909,002,761   |
| 68         | 909,002,761       | 11,810,076           | 11,810,076    | 8,022,564              | 3,787,512 | 900,980,197   |
| 69         | 900,980,197       | 11,810,076           | 11,810,076    | 8,055,992              | 3,754,084 | 892,924,205   |
| 70         | 892,924,205       | 11,810,076           | 11,810,076    | 8,089,558              | 3,720,518 | 884,834,647   |
| 71         | 884,834,647       | 11,810,076           | 11,810,076    | 8,123,265              | 3,686,811 | 876,711,382   |
| 72         | 876,711,382       | 11,810,076           | 11,810,076    | 8,157,112              | 3,652,964 | 868,554,271   |
| 73         | 868,554,271       | 11,810,076           | 11,810,076    | 8,191,100              | 3,618,976 | 860,363,171   |
| .73        | 860,363,171       | 11,810,076           | 11,810,076    | 8,225,229              | 3,584,847 | 852,137,942   |
| .74        | 852,137,942       | 11,810,076           | 11,810,076    | 8,259,501              | 3,550,575 | 843,878,441   |
| .73        | 843,878,441       | 11,810,076           | 11,810,076    | 8,293,916              | 3,516,160 | 835,584,526   |
| .70        | 835,584,526       |                      | 11,810,076    |                        |           |               |
|            | 827,256,052       | 11,810,076           | 11,810,076    | 8,328,474              | 3,481,602 | 827,256,052   |
| .78<br>.79 |                   | 11,810,076           |               | 8,363,175              | 3,446,900 | 818,892,877   |
|            | 818,892,877       | 11,810,076           | 11,810,076    | 8,398,022              | 3,412,054 | 810,494,855   |
| 280        | 810,494,855       | 11,810,076           | 11,810,076    | 8,433,014              | 3,377,062 | 802,061,841   |
| 281        | 802,061,841       | 11,810,076           | 11,810,076    | 8,468,151              | 3,341,924 | 793,593,689   |
| 282        | 793,593,689       | 11,810,076           | 11,810,076    | 8,503,435              | 3,306,640 | 785,090,254   |
| 283        | 785,090,254       | 11,810,076           | 11,810,076    | 8,538,866              | 3,271,209 | 776,551,388   |
| 284        | 776,551,388       | 11,810,076           | 11,810,076    | 8,574,445              | 3,235,631 | 767,976,943   |
| 285        | 767,976,943       | 11,810,076           | 11,810,076    | 8,610,172              | 3,199,904 | 759,366,771   |
| 86         | 759,366,771       | 11,810,076           | 11,810,076    | 8,646,047              | 3,164,028 | 750,720,723   |
| 87         | 750,720,723       | 11,810,076           | 11,810,076    | 8,682,073              | 3,128,003 | 742,038,651   |
| 88         | 742,038,651       | 11,810,076           | 11,810,076    | 8,718,248              | 3,091,828 | 733,320,403   |
| 89         | 733,320,403       | 11,810,076           | 11,810,076    | 8,754,574              | 3,055,502 | 724,565,829   |
| 90         | 724,565,829       | 11,810,076           | 11,810,076    | 8,791,051              | 3,019,024 | 715,774,777   |
| 91         | 715,774,777       | 11,810,076           | 11,810,076    | 8,827,681              | 2,982,395 | 706,947,097   |
| 92         | 706,947,097       | 11,810,076           | 11,810,076    | 8,864,463              | 2,945,613 | 698,082,634   |
| 93         | 698,082,634       | 11,810,076           | 11,810,076    | 8,901,398              | 2,908,678 | 689,181,236   |
| 94         | 689,181,236       | 11,810,076           | 11,810,076    | 8,938,487              | 2,871,588 | 680,242,748   |
| 95         | 680,242,748       | 11,810,076           | 11,810,076    | 8,975,731              | 2,834,345 | 671,267,018   |
| 96         | 671,267,018       | 11,810,076           | 11,810,076    | 9,013,130              | 2,796,946 | 662,253,888   |
| 97         | 662,253,888       | 11,810,076           | 11,810,076    | 9,050,685              | 2,759,391 | 653,203,203   |
| 98         | 653,203,203       | 11,810,076           | 11,810,076    | 9,088,396              | 2,721,680 | 644,114,808   |
| 99         | 644,114,808       | 11,810,076           | 11,810,076    | 9,126,264              | 2,683,812 | 634,988,544   |
| 00         | 634,988,544       | 11,810,076           | 11,810,076    | 9,164,290              | 2,645,786 | 625,824,253   |
| 01         | 625,824,253       | 11,810,076           | 11,810,076    | 9,202,475              | 2,607,601 | 616,621,779   |
| 02         | 616,621,779       | 11,810,076           | 11,810,076    | 9,240,818              | 2,569,257 | 607,380,960   |
| 03         | 607,380,960       | 11,810,076           | 11,810,076    | 9,279,322              | 2,530,754 | 598,101,639   |
|            | 598,101,639       |                      |               | 9,2/9,322<br>9,317,986 |           |               |
| 04         |                   | 11,810,076           | 11,810,076    |                        | 2,492,090 | 588,783,653   |
| 05         | 588,783,653       | 11,810,076           | 11,810,076    | 9,356,810              | 2,453,265 | 579,426,843   |
| 06         | 579,426,843       | 11,810,076           | 11,810,076    | 9,395,797              | 2,414,279 | 570,031,046   |
| 07         | 570,031,046       | 11,810,076           | 11,810,076    | 9,434,946              | 2,375,129 | 560,596,099   |
| 808        | 560,596,099       | 11,810,076           | 11,810,076    | 9,474,259              | 2,335,817 | 551,121,841   |
| 09         | 551,121,841       | 11,810,076           | 11,810,076    | 9,513,735              | 2,296,341 | 541,608,106   |
| 310        | 541,608,106       | 11,810,076           | 11,810,076    | 9,553,375              | 2,256,700 | 532,054,731   |
| 11         | 532,054,731       | 11,810,076           | 11,810,076    | 9,593,181              | 2,216,895 | 522,461,550   |
| 312        | 522,461,550       | 11,810,076           | 11,810,076    | 9,633,153              | 2,176,923 | 512,828,397   |
| 13         | 512,828,397       | 11,810,076           | 11,810,076    | 9,673,291              | 2,136,785 | 503,155,106   |
| 14         | 503,155,106       | 11,810,076           | 11,810,076    | 9,713,596              | 2,096,480 | 493,441,510   |
| 15         | 493,441,510       | 11,810,076           | 11,810,076    | 9,754,069              | 2,056,006 | 483,687,441   |
| 16         | 483,687,441       | 11,810,076           | 11,810,076    | 9,794,711              | 2,015,364 | 473,892,729   |
|            | 473,892,729       | 11,810,076           | 11,810,076    | 9,835,523              | 1,974,553 | 464,057,207   |
| 317        | 4/3,072.//7       | 1 1 .0 10 .07 0      |               |                        |           |               |

NYSCEF DOC. NO. 14

INDEX NO. 165880/2025

RECEIVED NYSCEF: 12/09/2025

**Scheduled Beginning Balance Payment Total Payment Principal** Interest **Ending Balance** No. 319 454,180,703 11,810,076 11,810,076 9,917,656 1,892,420 444,263,047 444,263,047 11,810,076 9,958,980 320 11,810,076 1,851,096 434,304,067 434,304,067 321 11,810,076 11,810,076 10,000,475 1,809,600 424,303,592 322 424,303,592 11,810,076 11,810,076 10,042,144 1,767,932 414,261,447 323 414,261,447 11,810,076 11,810,076 10,083,986 1,726,089 404,177,461 404,177,461 324 11,810,076 1,684,073 11,810,076 10,126,003 394,051,458 325 394,051,458 11,810,076 1,641,881 11,810,076 10,168,195 383,883,264 326 383,883,264 11,810,076 11,810,076 10,210,562 1,599,514 373,672,701 327 373,672,701 11,810,076 11,810,076 10,253,106 1,556,970 363,419,595 363,419,595 11,810,076 11,810,076 10,295,827 1,514,248 328 353,123,768 329 353,123,768 10,338,727 1,471,349 11,810,076 11,810,076 342,785,041 330 342,785,041 11,810,076 11,810,076 10,381,805 1,428,271 332,403,237 321,978,174 331 332,403,237 11,810,076 11,810,076 10,425,062 1,385,013 332 321,978,174 11,810,076 11,810,076 10,468,500 1,341,576 311,509,674 333 11,810,076 311,509,674 11,810,076 10,512,119 1,297,957 300,997,556 334 300,997,556 11,810,076 11,810,076 10,555,919 1,254,156 290,441,636 335 290,441,636 11,810,076 11,810,076 10,599,902 1,210,173 279,841,734 11,810,076 1,166,007 336 279,841,734 11,810,076 10,644,068 269,197,666 337 269,197,666 11,810,076 11,810,076 10,688,419 1,121,657 258,509,247 1,077,122 338 258,509,247 11,810,076 11,810,076 10,732,954 247,776,293 339 247,776,293 11,810,076 11,810,076 10,777,674 1,032,401 236,998,619 340 236,998,619 11,810,076 11,810,076 987,494 10,822,581 226,176,037 11,810,076 942,400 341 226,176,037 11,810,076 10,867,676 215,308,362 342 215,308,362 11,810,076 11,810,076 10,912,958 897,118 204,395,404 11,810,076 343 204,395,404 11,810,076 10,958,428 851,648 193,436,976 193,436,976 11,810,076 805,987 344 11,810,076 11,004,088 182,432,888 182,432,888 11,810,076 11,810,076 11,049,939 171,382,949 345 760,137 346 171,382,949 11,810,076 11,810,076 11,095,980 714,096 160,286,969 347 160,286,969 11,810,076 11,810,076 11,142,213 667,862 149,144,755 149,144,755 348 11,810,076 11,810,076 621,436 11,188,639 137,956,116 349 11,810,076 574,817 137,956,116 11,810,076 11,235,259 126,720,858 350 126,720,858 11,810,076 11,810,076 11,282,072 528,004 115,438,786 351 115,438,786 11,810,076 11,810,076 11,329,081 480,995 104,109,705 352 104,109,705 11,810,076 11,810,076 11,376,285 433,790 92,733,419 92,733,419 11,810,076 11,423,686 386,389 353 11,810,076 81,309,733 354 81,309,733 11,810,076 11,810,076 11,471,285 338,791 69,838,448 290,994 355 69,838,448 11,810,076 11,810,076 11,519,082 58,319,366 58,319,366 11,810,076 11,810,076 356 11,567,078 242,997 46,752,287 357 46,752,287 11,810,076 11,810,076 11,615,275 194,801 35,137,013 358 35,137,013 11,810,076 11,810,076 146,404 23,473,341 11,663,671 359 23,473,341 11,810,076 11,810,076 11,712,270 97,806 11,761,071 11,761,071 11,810,076 11,810,076 11,761,071 49,004 360 (0)