



# 43 FAIRLANE AVE - MATTHEW ALEXANDER GIZZIE

Ahmad El-Farram

Mortgage Agent Level 1 - M21005249

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Report

June 02, 2026

## Purchase Summary

Home Price	Down Payment (20.00%)
<b>\$1,280,000</b>	<b>\$256,000</b>

Mortgage Amount	
<b>\$1,024,000</b>	
<hr/>	
Home Price	<b>\$1,280,000</b>
Down Payment	<b>\$256,000</b>
<hr/>	
Total Mortgage Amount	<b>\$1,024,000</b>

Total Monthly Cost

# \$4,765

Mortgage Payment	\$1,169 / Bi-Weekly
Increased Payment	n/a
Property Tax	\$0.00
Heat	\$100
Other Expenses	\$0
<hr/>	
Total Monthly Cost	<b>\$4,765</b>

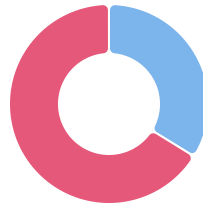
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# Mortgage Summary



Bi-Weekly

**\$1,168.60**



Principal	\$727.40
Interest	\$1,425.57
Extra Principal	\$0.00
<b>Total Payment</b>	<b>\$1,168.60</b>



Mortgage Amount

**\$1,024,000**



Adjustable

**3.65%**



Term

**60 Months**



Balance end of Term

**\$920,420**



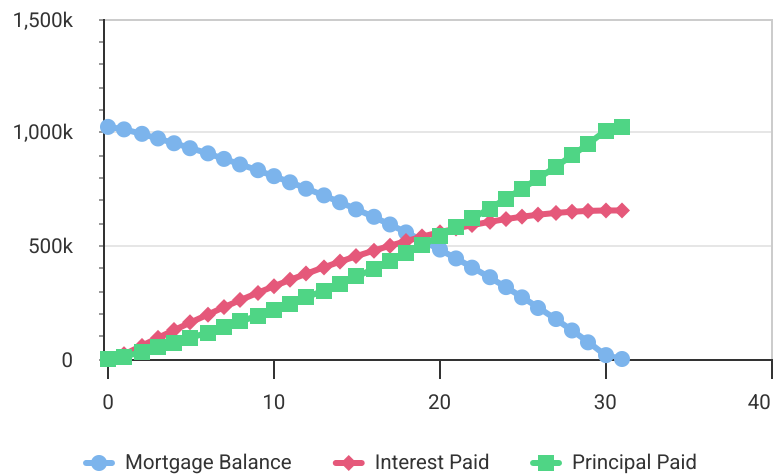
Amortization

**30 Years**

## Term Summary

Principal Paid	\$103,580.40
Interest Paid	\$176,305.51
Extra Principal	\$0.00
<b>Total Payment</b>	<b>\$279,885.91</b>

## Amortization Graph



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## Details

Payment Frequency	<b>Bi-Weekly</b>	Effective Amortization	<b>30 Years</b>
Extra Payment	n/a	Time Saving	<b>No Change</b>
Annual Payment	n/a	Term Interest Saving	n/a
One time Pre-Payment	n/a	Total Interest Saving	<b>\$1,363.86</b>
Trigger Rate	<b>2.9875375%</b>		

## Amortization Schedule

Year	Balance Remaining	Annual Interest Paid	Annual Principal Paid	Annual Paid	Total Interest Paid	Total Principal Paid	Total Paid
2026	\$1,012,982	\$21,277	\$11,018	\$32,295	\$21,277	\$11,018	\$32,295
2027	\$993,331	\$36,326	\$19,651	\$55,977	\$57,603	\$30,669	\$88,272
2028	\$972,956	\$35,602	\$20,375	\$55,977	\$93,205	\$51,044	\$144,249
2029	\$951,831	\$34,852	\$21,125	\$55,977	\$128,057	\$72,169	\$200,226
2030	\$929,928	\$34,074	\$21,903	\$55,977	\$162,131	\$94,072	\$256,203
2031	\$907,217	\$33,267	\$22,710	\$55,977	\$195,398	\$116,783	\$312,180
2032	\$882,748	\$33,661	\$24,469	\$58,130	\$229,059	\$141,252	\$370,311
2033	\$858,300	\$31,529	\$24,448	\$55,977	\$260,588	\$165,700	\$426,288
2034	\$832,952	\$30,629	\$25,348	\$55,977	\$291,217	\$191,048	\$482,265
2035	\$806,670	\$29,695	\$26,282	\$55,977	\$320,912	\$217,330	\$538,242
2036	\$779,420	\$28,727	\$27,250	\$55,977	\$349,639	\$244,580	\$594,219
2037	\$751,166	\$27,723	\$28,254	\$55,977	\$377,362	\$272,834	\$650,196
2038	\$721,871	\$26,683	\$29,294	\$55,977	\$404,045	\$302,129	\$706,174
2039	\$691,498	\$25,604	\$30,374	\$55,977	\$429,649	\$332,502	\$762,151
2040	\$660,005	\$24,485	\$31,492	\$55,977	\$454,133	\$363,995	\$818,128

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## Amortization Schedule (Continued)

Year	Balance Remaining	Annual Interest Paid	Annual Principal Paid	Annual Paid	Total Interest Paid	Total Principal Paid	Total Paid
2041	\$627,353	\$23,325	\$32,652	\$55,977	\$477,458	\$396,647	\$874,105
2042	\$593,498	\$22,122	\$33,855	\$55,977	\$499,581	\$430,502	\$930,082
2043	\$558,396	\$20,875	\$35,102	\$55,977	\$520,456	\$465,604	\$986,060
2044	\$520,575	\$20,309	\$37,821	\$58,130	\$540,765	\$503,425	\$1,044,190
2045	\$482,788	\$18,189	\$37,788	\$55,977	\$558,955	\$541,212	\$1,100,167
2046	\$443,608	\$16,797	\$39,180	\$55,977	\$575,752	\$580,392	\$1,156,144
2047	\$402,985	\$15,354	\$40,623	\$55,977	\$591,106	\$621,015	\$1,212,121
2048	\$360,866	\$13,858	\$42,119	\$55,977	\$604,965	\$663,134	\$1,268,098
2049	\$317,196	\$12,307	\$43,670	\$55,977	\$617,271	\$706,804	\$1,324,076
2050	\$271,917	\$10,698	\$45,279	\$55,977	\$627,970	\$752,083	\$1,380,053
2051	\$224,970	\$9,030	\$46,947	\$55,977	\$637,000	\$799,030	\$1,436,030
2052	\$176,294	\$7,301	\$48,676	\$55,977	\$644,301	\$847,706	\$1,492,007
2053	\$125,825	\$5,508	\$50,469	\$55,977	\$649,810	\$898,175	\$1,547,984
2054	\$73,498	\$3,649	\$52,328	\$55,977	\$653,459	\$950,502	\$1,603,962
2055	\$17,116	\$1,749	\$56,381	\$58,130	\$655,208	\$1,006,884	\$1,662,092
2056	\$0	\$107	\$17,116	\$17,224	\$655,315	\$1,024,000	\$1,679,315

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# Term Schedule

No.	Payment Date	Balance Remaining	Payment	Interest	Principal	Total Interest	Total Principal
1	Jun 12, 2026	\$1,023,273	\$2,153	\$1,426	\$727	\$1,426	\$727
2	Jun 26, 2026	\$1,022,544	\$2,153	\$1,425	\$728	\$2,850	\$1,456
3	Jul 10, 2026	\$1,021,815	\$2,153	\$1,424	\$729	\$4,274	\$2,185
4	Jul 24, 2026	\$1,021,084	\$2,153	\$1,423	\$730	\$5,696	\$2,916
5	Aug 07, 2026	\$1,020,353	\$2,153	\$1,422	\$731	\$7,118	\$3,647
6	Aug 21, 2026	\$1,019,620	\$2,153	\$1,420	\$732	\$8,538	\$4,380
7	Sep 04, 2026	\$1,018,887	\$2,153	\$1,419	\$733	\$9,958	\$5,113
8	Sep 18, 2026	\$1,018,152	\$2,153	\$1,418	\$735	\$11,376	\$5,848
9	Oct 02, 2026	\$1,017,417	\$2,153	\$1,417	\$736	\$12,794	\$6,583
10	Oct 16, 2026	\$1,016,680	\$2,153	\$1,416	\$737	\$14,210	\$7,320
11	Oct 30, 2026	\$1,015,943	\$2,153	\$1,415	\$738	\$15,625	\$8,057
12	Nov 13, 2026	\$1,015,204	\$2,153	\$1,414	\$739	\$17,040	\$8,796
13	Nov 27, 2026	\$1,014,464	\$2,153	\$1,413	\$740	\$18,453	\$9,536
14	Dec 11, 2026	\$1,013,724	\$2,153	\$1,412	\$741	\$19,865	\$10,276
15	Dec 25, 2026	\$1,012,982	\$2,153	\$1,411	\$742	\$21,277	\$11,018
16	Jan 08, 2027	\$1,012,239	\$2,153	\$1,410	\$743	\$22,687	\$11,761
17	Jan 22, 2027	\$1,011,496	\$2,153	\$1,409	\$744	\$24,096	\$12,504
18	Feb 05, 2027	\$1,010,751	\$2,153	\$1,408	\$745	\$25,504	\$13,249
19	Feb 19, 2027	\$1,010,005	\$2,153	\$1,407	\$746	\$26,911	\$13,995
20	Mar 05, 2027	\$1,009,258	\$2,153	\$1,406	\$747	\$28,317	\$14,742
21	Mar 19, 2027	\$1,008,510	\$2,153	\$1,405	\$748	\$29,722	\$15,490
22	Apr 02, 2027	\$1,007,761	\$2,153	\$1,404	\$749	\$31,126	\$16,239
23	Apr 16, 2027	\$1,007,011	\$2,153	\$1,403	\$750	\$32,529	\$16,989
24	Apr 30, 2027	\$1,006,260	\$2,153	\$1,402	\$751	\$33,931	\$17,740
25	May 14, 2027	\$1,005,508	\$2,153	\$1,401	\$752	\$35,332	\$18,492
26	May 28, 2027	\$1,004,755	\$2,153	\$1,400	\$753	\$36,732	\$19,245
27	Jun 11, 2027	\$1,004,001	\$2,153	\$1,399	\$754	\$38,131	\$19,999
28	Jun 25, 2027	\$1,003,245	\$2,153	\$1,398	\$755	\$39,529	\$20,755
29	Jul 09, 2027	\$1,002,489	\$2,153	\$1,397	\$756	\$40,925	\$21,511
30	Jul 23, 2027	\$1,001,732	\$2,153	\$1,396	\$757	\$42,321	\$22,268
31	Aug 06, 2027	\$1,000,973	\$2,153	\$1,395	\$758	\$43,715	\$23,027
32	Aug 20, 2027	\$1,000,214	\$2,153	\$1,394	\$759	\$45,109	\$23,786
33	Sep 03, 2027	\$999,453	\$2,153	\$1,392	\$761	\$46,501	\$24,547
34	Sep 17, 2027	\$998,692	\$2,153	\$1,391	\$762	\$47,893	\$25,308
35	Oct 01, 2027	\$997,929	\$2,153	\$1,390	\$763	\$49,283	\$26,071
36	Oct 15, 2027	\$997,165	\$2,153	\$1,389	\$764	\$50,672	\$26,835

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## Term Schedule (Continued)

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37	Oct 29, 2027	\$996,401	\$2,153	\$1,388	\$765	\$52,061	\$27,599
38	Nov 12, 2027	\$995,635	\$2,153	\$1,387	\$766	\$53,448	\$28,365
39	Nov 26, 2027	\$994,868	\$2,153	\$1,386	\$767	\$54,834	\$29,132
40	Dec 10, 2027	\$994,100	\$2,153	\$1,385	\$768	\$56,219	\$29,900
41	Dec 24, 2027	\$993,331	\$2,153	\$1,384	\$769	\$57,603	\$30,669
42	Jan 07, 2028	\$992,561	\$2,153	\$1,383	\$770	\$58,986	\$31,439
43	Jan 21, 2028	\$991,790	\$2,153	\$1,382	\$771	\$60,367	\$32,210
44	Feb 04, 2028	\$991,018	\$2,153	\$1,381	\$772	\$61,748	\$32,982
45	Feb 18, 2028	\$990,244	\$2,153	\$1,380	\$773	\$63,128	\$33,756
46	Mar 03, 2028	\$989,470	\$2,153	\$1,379	\$774	\$64,506	\$34,530
47	Mar 17, 2028	\$988,694	\$2,153	\$1,377	\$775	\$65,884	\$35,306
48	Mar 31, 2028	\$987,918	\$2,153	\$1,376	\$777	\$67,260	\$36,082
49	Apr 14, 2028	\$987,140	\$2,153	\$1,375	\$778	\$68,636	\$36,860
50	Apr 28, 2028	\$986,361	\$2,153	\$1,374	\$779	\$70,010	\$37,639
51	May 12, 2028	\$985,582	\$2,153	\$1,373	\$780	\$71,383	\$38,418
52	May 26, 2028	\$984,801	\$2,153	\$1,372	\$781	\$72,755	\$39,199
53	Jun 09, 2028	\$984,019	\$2,153	\$1,371	\$782	\$74,126	\$39,981
54	Jun 23, 2028	\$983,236	\$2,153	\$1,370	\$783	\$75,496	\$40,764
55	Jul 07, 2028	\$982,452	\$2,153	\$1,369	\$784	\$76,865	\$41,548
56	Jul 21, 2028	\$981,666	\$2,153	\$1,368	\$785	\$78,233	\$42,334
57	Aug 04, 2028	\$980,880	\$2,153	\$1,367	\$786	\$79,599	\$43,120
58	Aug 18, 2028	\$980,093	\$2,153	\$1,366	\$787	\$80,965	\$43,907
59	Sep 01, 2028	\$979,304	\$2,153	\$1,364	\$789	\$82,329	\$44,696
60	Sep 15, 2028	\$978,514	\$2,153	\$1,363	\$790	\$83,693	\$45,486
61	Sep 29, 2028	\$977,724	\$2,153	\$1,362	\$791	\$85,055	\$46,276
62	Oct 13, 2028	\$976,932	\$2,153	\$1,361	\$792	\$86,416	\$47,068
63	Oct 27, 2028	\$976,139	\$2,153	\$1,360	\$793	\$87,776	\$47,861
64	Nov 10, 2028	\$975,345	\$2,153	\$1,359	\$794	\$89,135	\$48,655
65	Nov 24, 2028	\$974,550	\$2,153	\$1,358	\$795	\$90,493	\$49,450
66	Dec 08, 2028	\$973,754	\$2,153	\$1,357	\$796	\$91,850	\$50,246
67	Dec 22, 2028	\$972,956	\$2,153	\$1,356	\$797	\$93,205	\$51,044
68	Jan 05, 2029	\$972,158	\$2,153	\$1,355	\$798	\$94,560	\$51,842
69	Jan 19, 2029	\$971,358	\$2,153	\$1,353	\$800	\$95,913	\$52,642
70	Feb 02, 2029	\$970,558	\$2,153	\$1,352	\$801	\$97,265	\$53,442
71	Feb 16, 2029	\$969,756	\$2,153	\$1,351	\$802	\$98,616	\$54,244
72	Mar 02, 2029	\$968,953	\$2,153	\$1,350	\$803	\$99,967	\$55,047

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73	Mar 16, 2029	\$968,149	\$2,153	\$1,349	\$804	\$101,315	\$55,851
74	Mar 30, 2029	\$967,344	\$2,153	\$1,348	\$805	\$102,663	\$56,656
75	Apr 13, 2029	\$966,537	\$2,153	\$1,347	\$806	\$104,010	\$57,463
76	Apr 27, 2029	\$965,730	\$2,153	\$1,346	\$807	\$105,356	\$58,270
77	May 11, 2029	\$964,921	\$2,153	\$1,344	\$809	\$106,700	\$59,079
78	May 25, 2029	\$964,112	\$2,153	\$1,343	\$810	\$108,043	\$59,888
79	Jun 08, 2029	\$963,301	\$2,153	\$1,342	\$811	\$109,386	\$60,699
80	Jun 22, 2029	\$962,489	\$2,153	\$1,341	\$812	\$110,727	\$61,511
81	Jul 06, 2029	\$961,676	\$2,153	\$1,340	\$813	\$112,067	\$62,324
82	Jul 20, 2029	\$960,862	\$2,153	\$1,339	\$814	\$113,405	\$63,138
83	Aug 03, 2029	\$960,047	\$2,153	\$1,338	\$815	\$114,743	\$63,953
84	Aug 17, 2029	\$959,230	\$2,153	\$1,337	\$816	\$116,080	\$64,770
85	Aug 31, 2029	\$958,413	\$2,153	\$1,335	\$818	\$117,415	\$65,587
86	Sep 14, 2029	\$957,594	\$2,153	\$1,334	\$819	\$118,749	\$66,406
87	Sep 28, 2029	\$956,774	\$2,153	\$1,333	\$820	\$120,082	\$67,226
88	Oct 12, 2029	\$955,953	\$2,153	\$1,332	\$821	\$121,414	\$68,047
89	Oct 26, 2029	\$955,131	\$2,153	\$1,331	\$822	\$122,745	\$68,869
90	Nov 09, 2029	\$954,308	\$2,153	\$1,330	\$823	\$124,075	\$69,692
91	Nov 23, 2029	\$953,483	\$2,153	\$1,329	\$824	\$125,403	\$70,517
92	Dec 07, 2029	\$952,658	\$2,153	\$1,327	\$826	\$126,731	\$71,342
93	Dec 21, 2029	\$951,831	\$2,153	\$1,326	\$827	\$128,057	\$72,169
94	Jan 04, 2030	\$951,003	\$2,153	\$1,325	\$828	\$129,382	\$72,997
95	Jan 18, 2030	\$950,174	\$2,153	\$1,324	\$829	\$130,706	\$73,826
96	Feb 01, 2030	\$949,344	\$2,153	\$1,323	\$830	\$132,029	\$74,656
97	Feb 15, 2030	\$948,513	\$2,153	\$1,322	\$831	\$133,351	\$75,487
98	Mar 01, 2030	\$947,680	\$2,153	\$1,320	\$832	\$134,671	\$76,320
99	Mar 15, 2030	\$946,846	\$2,153	\$1,319	\$834	\$135,990	\$77,154
100	Mar 29, 2030	\$946,012	\$2,153	\$1,318	\$835	\$137,308	\$77,988
101	Apr 12, 2030	\$945,176	\$2,153	\$1,317	\$836	\$138,625	\$78,824
102	Apr 26, 2030	\$944,339	\$2,153	\$1,316	\$837	\$139,941	\$79,661
103	May 10, 2030	\$943,500	\$2,153	\$1,315	\$838	\$141,256	\$80,500
104	May 24, 2030	\$942,661	\$2,153	\$1,314	\$839	\$142,569	\$81,339
105	Jun 07, 2030	\$941,820	\$2,153	\$1,312	\$841	\$143,882	\$82,180
106	Jun 21, 2030	\$940,978	\$2,153	\$1,311	\$842	\$145,193	\$83,022
107	Jul 05, 2030	\$940,135	\$2,153	\$1,310	\$843	\$146,503	\$83,865
108	Jul 19, 2030	\$939,291	\$2,153	\$1,309	\$844	\$147,812	\$84,709

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## Term Schedule (Continued)

No.	Payment Date	Balance Remaining	Payment	Interest	Principal	Total Interest	Total Principal
109	Aug 02, 2030	\$938,446	\$2,153	\$1,308	\$845	\$149,119	\$85,554
110	Aug 16, 2030	\$937,599	\$2,153	\$1,306	\$847	\$150,426	\$86,401
111	Aug 30, 2030	\$936,752	\$2,153	\$1,305	\$848	\$151,731	\$87,248
112	Sep 13, 2030	\$935,903	\$2,153	\$1,304	\$849	\$153,035	\$88,097
113	Sep 27, 2030	\$935,053	\$2,153	\$1,303	\$850	\$154,338	\$88,947
114	Oct 11, 2030	\$934,202	\$2,153	\$1,302	\$851	\$155,640	\$89,798
115	Oct 25, 2030	\$933,349	\$2,153	\$1,301	\$852	\$156,940	\$90,651
116	Nov 08, 2030	\$932,496	\$2,153	\$1,299	\$854	\$158,240	\$91,504
117	Nov 22, 2030	\$931,641	\$2,153	\$1,298	\$855	\$159,538	\$92,359
118	Dec 06, 2030	\$930,785	\$2,153	\$1,297	\$856	\$160,835	\$93,215
119	Dec 20, 2030	\$929,928	\$2,153	\$1,296	\$857	\$162,131	\$94,072
120	Jan 03, 2031	\$929,069	\$2,153	\$1,295	\$858	\$163,425	\$94,931
121	Jan 17, 2031	\$928,210	\$2,153	\$1,293	\$860	\$164,719	\$95,790
122	Jan 31, 2031	\$927,349	\$2,153	\$1,292	\$861	\$166,011	\$96,651
123	Feb 14, 2031	\$926,487	\$2,153	\$1,291	\$862	\$167,302	\$97,513
124	Feb 28, 2031	\$925,624	\$2,153	\$1,290	\$863	\$168,592	\$98,376
125	Mar 14, 2031	\$924,759	\$2,153	\$1,289	\$864	\$169,881	\$99,241
126	Mar 28, 2031	\$923,894	\$2,153	\$1,287	\$866	\$171,168	\$100,106
127	Apr 11, 2031	\$923,027	\$2,153	\$1,286	\$867	\$172,454	\$100,973
128	Apr 25, 2031	\$922,159	\$2,153	\$1,285	\$868	\$173,739	\$101,841
129	May 09, 2031	\$921,290	\$2,153	\$1,284	\$869	\$175,023	\$102,710
130	May 23, 2031	\$920,420	\$2,153	\$1,283	\$870	\$176,306	\$103,580

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