

BMW Financial Services



February 6, 2024

Sandeep Amaradhi
1442 Stellar Truth Way
Wylie TX 75098

Reference 1XXXXX3189 / 2023 BMW X5 xDrive45e
Subject Amortization schedule

Dear Sandeep Amaradhi:

Thank you for contacting BMW Financial Services regarding your account. We are happy to be of assistance.

Enclosed is a copy of the amortization schedule for your account. It reflects each payment you have made to your account, and the application to interest as well as the principal balance. Your retail installment contract (financing agreement) functions as a simple interest account, which is detailed for you in Section One on the back of your financing agreement. The per diem (daily rate) of interest that accrues is calculated as a daily rate, and is based on your remaining principal balance and annual percentage rate on your financing agreement. Therefore, as your principal balance decreases, the per diem of interest that accrues also decreases. Based on the description of the way your financing agreement functions, when we receive a payment for your account, it is first credited to the accrued daily interest since your last payment was made, and then to the remaining principal balance.

We are committed to providing you with the highest level of service. If you have any questions, please contact a Customer Service Advocate at (800) 578-5000, Monday through Thursday, 9:00 a.m. to 9:00 p.m. ET, and Friday 9:00 a.m. to 6:00 p.m. ET, or by mail at the address listed on this letter.

Yours sincerely,

BMW Financial Services

enclosure: actual amortization schedule

Company
BMW Financial
Services NA,
LLC

BMW Group Company

Mailing Address
PO Box 3608
Dublin OH 43016-0306

Office Address
1400 City View Drive
Columbus OH 43215

Telephone
(800) 578-5000

Fax
(800) 820-4269

Internet
bmwusa.com/mybmw

Actual Amortization Schedule



Account Number Year Make Model
 1XXXXX3189 2023 BMW X5 xDrive45e

Payment Number	Date of Payment	Payment Made	Principal		Interest			Principal Balance
			Portion	Other Charges	Interest Paid	Days	Daily Interest	
1	06/09/2023	\$1,067.53	\$415.42	\$0.00	\$652.11	71	\$9.18	\$54,541.78
2	06/09/2023	\$1,120.91	\$1,067.53	\$53.38	\$0.00	0	\$0.00	\$53,474.25
3	07/05/2023	\$1,067.53	\$835.17	\$0.00	\$232.36	26	\$8.94	\$52,639.08
4	08/14/2023	\$1,067.53	\$715.65	\$0.00	\$351.88	40	\$8.80	\$51,923.43
5	09/13/2023	\$1,067.53	\$807.20	\$0.00	\$260.33	30	\$8.68	\$51,116.23
6	10/12/2023	\$1,067.53	\$819.79	\$0.00	\$247.74	29	\$8.54	\$50,296.44
7	10/13/2023	\$1,067.53	\$1,059.12	\$0.00	\$8.41	1	\$8.41	\$49,237.32
8	11/13/2023	\$1,067.53	\$812.44	\$0.00	\$255.09	31	\$8.23	\$48,424.88
9	12/13/2023	\$1,067.53	\$824.75	\$0.00	\$242.78	30	\$8.09	\$47,600.13
10	01/13/2024	\$1,067.53	\$820.92	\$0.00	\$246.61	31	\$7.96	\$46,779.21
Total		\$10,728.68	\$8,177.99	\$53.38	\$2,497.31			

Actual Amortization Schedule



Account Number Year Make Model
1XXXXX3189 2023 BMW X5 xDrive45e

Totals by Year

Year	Payment Made	Principal Portion	Other Charges	Interest Paid
2023	\$9,661.15	\$7,357.07	\$53.38	\$2,250.70
2024	\$1,067.53	\$820.92	\$0.00	\$246.61
Total	\$10,728.68	\$8,177.99	\$53.38	\$2,497.31