

### SAMPLE LOAN SCENARIO

Loan Amount	\$ 100,000.00		
Term (# of years)	15		
Interest Rate	10.0%	Total Interest Paid	
# Payments/Year	12	over life of the loan	\$93,428.92
Monthly Payment	<b>\$1,074.61</b>		

Month	Payment	Interest	Principal	Balance
0				\$ 100,000.00
1	\$1,074.61	\$833.33	\$241.27	\$ 99,758.73
2	\$1,074.61	\$831.32	\$243.28	\$ 99,515.45
3	\$1,074.61	\$829.30	\$245.31	\$ 99,270.14
4	\$1,074.61	\$827.25	\$247.35	\$ 99,022.78
5	\$1,074.61	\$825.19	\$249.42	\$ 98,773.37
6	\$1,074.61	\$823.11	\$251.49	\$ 98,521.87
7	\$1,074.61	\$821.02	\$253.59	\$ 98,268.28
8	\$1,074.61	\$818.90	\$255.70	\$ 98,012.58
9	\$1,074.61	\$816.77	\$257.83	\$ 97,754.75
10	\$1,074.61	\$814.62	\$259.98	\$ 97,494.77
11	\$1,074.61	\$812.46	\$262.15	\$ 97,232.62
12	\$1,074.61	\$810.27	\$264.33	\$ 96,968.28
13	\$1,074.61	\$808.07	\$266.54	\$ 96,701.75
14	\$1,074.61	\$805.85	\$268.76	\$ 96,432.99
15	\$1,074.61	\$803.61	\$271.00	\$ 96,161.99
16	\$1,074.61	\$801.35	\$273.26	\$ 95,888.74
17	\$1,074.61	\$799.07	\$275.53	\$ 95,613.21
18	\$1,074.61	\$796.78	\$277.83	\$ 95,335.38
19	\$1,074.61	\$794.46	\$280.14	\$ 95,055.23
20	\$1,074.61	\$792.13	\$282.48	\$ 94,772.76
21	\$1,074.61	\$789.77	\$284.83	\$ 94,487.92
22	\$1,074.61	\$787.40	\$287.21	\$ 94,200.72
23	\$1,074.61	\$785.01	\$289.60	\$ 93,911.12
24	\$1,074.61	\$782.59	\$292.01	\$ 93,619.11
25	\$1,074.61	\$780.16	\$294.45	\$ 93,324.66
26	\$1,074.61	\$777.71	\$296.90	\$ 93,027.76
27	\$1,074.61	\$775.23	\$299.37	\$ 92,728.39
28	\$1,074.61	\$772.74	\$301.87	\$ 92,426.52
29	\$1,074.61	\$770.22	\$304.38	\$ 92,122.13
30	\$1,074.61	\$767.68	\$306.92	\$ 91,815.21
31	\$1,074.61	\$765.13	\$309.48	\$ 91,505.73
32	\$1,074.61	\$762.55	\$312.06	\$ 91,193.68
33	\$1,074.61	\$759.95	\$314.66	\$ 90,879.02
34	\$1,074.61	\$757.33	\$317.28	\$ 90,561.74
35	\$1,074.61	\$754.68	\$319.92	\$ 90,241.82
36	\$1,074.61	\$752.02	\$322.59	\$ 89,919.23

37	\$1,074.61	\$749.33	\$325.28	\$ 89,593.95
38	\$1,074.61	\$746.62	\$327.99	\$ 89,265.96
39	\$1,074.61	\$743.88	\$330.72	\$ 88,935.24
40	\$1,074.61	\$741.13	\$333.48	\$ 88,601.76
41	\$1,074.61	\$738.35	\$336.26	\$ 88,265.50
42	\$1,074.61	\$735.55	\$339.06	\$ 87,926.44
43	\$1,074.61	\$732.72	\$341.88	\$ 87,584.56
44	\$1,074.61	\$729.87	\$344.73	\$ 87,239.82
45	\$1,074.61	\$727.00	\$347.61	\$ 86,892.22
46	\$1,074.61	\$724.10	\$350.50	\$ 86,541.71
47	\$1,074.61	\$721.18	\$353.42	\$ 86,188.29
48	\$1,074.61	\$718.24	\$356.37	\$ 85,831.92
49	\$1,074.61	\$715.27	\$359.34	\$ 85,472.58
50	\$1,074.61	\$712.27	\$362.33	\$ 85,110.25
51	\$1,074.61	\$709.25	\$365.35	\$ 84,744.89
52	\$1,074.61	\$706.21	\$368.40	\$ 84,376.50
53	\$1,074.61	\$703.14	\$371.47	\$ 84,005.03
54	\$1,074.61	\$700.04	\$374.56	\$ 83,630.47
55	\$1,074.61	\$696.92	\$377.68	\$ 83,252.78
56	\$1,074.61	\$693.77	\$380.83	\$ 82,871.95
57	\$1,074.61	\$690.60	\$384.01	\$ 82,487.94
58	\$1,074.61	\$687.40	\$387.21	\$ 82,100.74
59	\$1,074.61	\$684.17	\$390.43	\$ 81,710.31
60	\$1,074.61	\$680.92	\$393.69	\$ 81,316.62
61	\$1,074.61	\$677.64	\$396.97	\$ 80,919.65
62	\$1,074.61	\$674.33	\$400.27	\$ 80,519.38
63	\$1,074.61	\$670.99	\$403.61	\$ 80,115.77
64	\$1,074.61	\$667.63	\$406.97	\$ 79,708.79
65	\$1,074.61	\$664.24	\$410.37	\$ 79,298.43
66	\$1,074.61	\$660.82	\$413.78	\$ 78,884.64
67	\$1,074.61	\$657.37	\$417.23	\$ 78,467.41
68	\$1,074.61	\$653.90	\$420.71	\$ 78,046.70
69	\$1,074.61	\$650.39	\$424.22	\$ 77,622.49
70	\$1,074.61	\$646.85	\$427.75	\$ 77,194.73
71	\$1,074.61	\$643.29	\$431.32	\$ 76,763.42
72	\$1,074.61	\$639.70	\$434.91	\$ 76,328.51
73	\$1,074.61	\$636.07	\$438.53	\$ 75,889.97
74	\$1,074.61	\$632.42	\$442.19	\$ 75,447.79
75	\$1,074.61	\$628.73	\$445.87	\$ 75,001.91
76	\$1,074.61	\$625.02	\$449.59	\$ 74,552.32
77	\$1,074.61	\$621.27	\$453.34	\$ 74,098.99
78	\$1,074.61	\$617.49	\$457.11	\$ 73,641.87
79	\$1,074.61	\$613.68	\$460.92	\$ 73,180.95
80	\$1,074.61	\$609.84	\$464.76	\$ 72,716.19
81	\$1,074.61	\$605.97	\$468.64	\$ 72,247.55

82	\$1,074.61	\$602.06	\$472.54	\$ 71,775.01
83	\$1,074.61	\$598.13	\$476.48	\$ 71,298.53
84	\$1,074.61	\$594.15	\$480.45	\$ 70,818.08
85	\$1,074.61	\$590.15	\$484.45	\$ 70,333.62
86	\$1,074.61	\$586.11	\$488.49	\$ 69,845.13
87	\$1,074.61	\$582.04	\$492.56	\$ 69,352.57
88	\$1,074.61	\$577.94	\$496.67	\$ 68,855.90
89	\$1,074.61	\$573.80	\$500.81	\$ 68,355.10
90	\$1,074.61	\$569.63	\$504.98	\$ 67,850.12
91	\$1,074.61	\$565.42	\$509.19	\$ 67,340.93
92	\$1,074.61	\$561.17	\$513.43	\$ 66,827.50
93	\$1,074.61	\$556.90	\$517.71	\$ 66,309.79
94	\$1,074.61	\$552.58	\$522.02	\$ 65,787.76
95	\$1,074.61	\$548.23	\$526.37	\$ 65,261.39
96	\$1,074.61	\$543.84	\$530.76	\$ 64,730.63
97	\$1,074.61	\$539.42	\$535.18	\$ 64,195.45
98	\$1,074.61	\$534.96	\$539.64	\$ 63,655.80
99	\$1,074.61	\$530.47	\$544.14	\$ 63,111.66
100	\$1,074.61	\$525.93	\$548.67	\$ 62,562.99
101	\$1,074.61	\$521.36	\$553.25	\$ 62,009.74
102	\$1,074.61	\$516.75	\$557.86	\$ 61,451.89
103	\$1,074.61	\$512.10	\$562.51	\$ 60,889.38
104	\$1,074.61	\$507.41	\$567.19	\$ 60,322.19
105	\$1,074.61	\$502.68	\$571.92	\$ 59,750.27
106	\$1,074.61	\$497.92	\$576.69	\$ 59,173.58
107	\$1,074.61	\$493.11	\$581.49	\$ 58,592.09
108	\$1,074.61	\$488.27	\$586.34	\$ 58,005.75
109	\$1,074.61	\$483.38	\$591.22	\$ 57,414.53
110	\$1,074.61	\$478.45	\$596.15	\$ 56,818.38
111	\$1,074.61	\$473.49	\$601.12	\$ 56,217.26
112	\$1,074.61	\$468.48	\$606.13	\$ 55,611.13
113	\$1,074.61	\$463.43	\$611.18	\$ 54,999.95
114	\$1,074.61	\$458.33	\$616.27	\$ 54,383.68
115	\$1,074.61	\$453.20	\$621.41	\$ 53,762.27
116	\$1,074.61	\$448.02	\$626.59	\$ 53,135.68
117	\$1,074.61	\$442.80	\$631.81	\$ 52,503.88
118	\$1,074.61	\$437.53	\$637.07	\$ 51,866.80
119	\$1,074.61	\$432.22	\$642.38	\$ 51,224.42
120	\$1,074.61	\$426.87	\$647.73	\$ 50,576.69
121	\$1,074.61	\$421.47	\$653.13	\$ 49,923.55
122	\$1,074.61	\$416.03	\$658.58	\$ 49,264.98
123	\$1,074.61	\$410.54	\$664.06	\$ 48,600.91
124	\$1,074.61	\$405.01	\$669.60	\$ 47,931.32
125	\$1,074.61	\$399.43	\$675.18	\$ 47,256.14
126	\$1,074.61	\$393.80	\$680.80	\$ 46,575.34

127	\$1,074.61	\$388.13	\$686.48	\$ 45,888.86
128	\$1,074.61	\$382.41	\$692.20	\$ 45,196.66
129	\$1,074.61	\$376.64	\$697.97	\$ 44,498.69
130	\$1,074.61	\$370.82	\$703.78	\$ 43,794.91
131	\$1,074.61	\$364.96	\$709.65	\$ 43,085.26
132	\$1,074.61	\$359.04	\$715.56	\$ 42,369.70
133	\$1,074.61	\$353.08	\$721.52	\$ 41,648.18
134	\$1,074.61	\$347.07	\$727.54	\$ 40,920.64
135	\$1,074.61	\$341.01	\$733.60	\$ 40,187.04
136	\$1,074.61	\$334.89	\$739.71	\$ 39,447.33
137	\$1,074.61	\$328.73	\$745.88	\$ 38,701.45
138	\$1,074.61	\$322.51	\$752.09	\$ 37,949.36
139	\$1,074.61	\$316.24	\$758.36	\$ 37,191.00
140	\$1,074.61	\$309.92	\$764.68	\$ 36,426.32
141	\$1,074.61	\$303.55	\$771.05	\$ 35,655.27
142	\$1,074.61	\$297.13	\$777.48	\$ 34,877.79
143	\$1,074.61	\$290.65	\$783.96	\$ 34,093.83
144	\$1,074.61	\$284.12	\$790.49	\$ 33,303.34
145	\$1,074.61	\$277.53	\$797.08	\$ 32,506.26
146	\$1,074.61	\$270.89	\$803.72	\$ 31,702.54
147	\$1,074.61	\$264.19	\$810.42	\$ 30,892.13
148	\$1,074.61	\$257.43	\$817.17	\$ 30,074.96
149	\$1,074.61	\$250.62	\$823.98	\$ 29,250.98
150	\$1,074.61	\$243.76	\$830.85	\$ 28,420.13
151	\$1,074.61	\$236.83	\$837.77	\$ 27,582.36
152	\$1,074.61	\$229.85	\$844.75	\$ 26,737.61
153	\$1,074.61	\$222.81	\$851.79	\$ 25,885.81
154	\$1,074.61	\$215.72	\$858.89	\$ 25,026.92
155	\$1,074.61	\$208.56	\$866.05	\$ 24,160.88
156	\$1,074.61	\$201.34	\$873.26	\$ 23,287.61
157	\$1,074.61	\$194.06	\$880.54	\$ 22,407.07
158	\$1,074.61	\$186.73	\$887.88	\$ 21,519.19
159	\$1,074.61	\$179.33	\$895.28	\$ 20,623.91
160	\$1,074.61	\$171.87	\$902.74	\$ 19,721.17
161	\$1,074.61	\$164.34	\$910.26	\$ 18,810.91
162	\$1,074.61	\$156.76	\$917.85	\$ 17,893.06
163	\$1,074.61	\$149.11	\$925.50	\$ 16,967.57
164	\$1,074.61	\$141.40	\$933.21	\$ 16,034.36
165	\$1,074.61	\$133.62	\$940.99	\$ 15,093.37
166	\$1,074.61	\$125.78	\$948.83	\$ 14,144.55
167	\$1,074.61	\$117.87	\$956.73	\$ 13,187.81
168	\$1,074.61	\$109.90	\$964.71	\$ 12,223.10
169	\$1,074.61	\$101.86	\$972.75	\$ 11,250.36
170	\$1,074.61	\$93.75	\$980.85	\$ 10,269.51
171	\$1,074.61	\$85.58	\$989.03	\$ 9,280.48

172	\$1,074.61	\$77.34	\$997.27	\$	8,283.21
173	\$1,074.61	\$69.03	\$1,005.58	\$	7,277.63
174	\$1,074.61	\$60.65	\$1,013.96	\$	6,263.68
175	\$1,074.61	\$52.20	\$1,022.41	\$	5,241.27
176	\$1,074.61	\$43.68	\$1,030.93	\$	4,210.34
177	\$1,074.61	\$35.09	\$1,039.52	\$	3,170.82
178	\$1,074.61	\$26.42	\$1,048.18	\$	2,122.64
179	\$1,074.61	\$17.69	\$1,056.92	\$	1,065.72
180	\$1,074.61	\$8.88	\$1,065.72	\$	0.00