

SAMPLE LOAN SCENARIO

Loan Amount	\$30,000.00		
Term (# of years)	10		
Interest Rate	6.00%	Total Interest Paid	
# Payments/Year	12	over life of the loan	\$9,967.38
Monthly Payment	\$333.06		

Month	Payment	Interest	Principal	Balance
0				\$30,000.00
1	\$333.06	\$150.00	\$183.06	\$ 29,816.94
2	\$333.06	\$149.08	\$183.98	\$ 29,632.96
3	\$333.06	\$148.16	\$184.90	\$ 29,448.06
4	\$333.06	\$147.24	\$185.82	\$ 29,262.24
5	\$333.06	\$146.31	\$186.75	\$ 29,075.49
6	\$333.06	\$145.38	\$187.68	\$ 28,887.81
7	\$333.06	\$144.44	\$188.62	\$ 28,699.19
8	\$333.06	\$143.50	\$189.57	\$ 28,509.62
9	\$333.06	\$142.55	\$190.51	\$ 28,319.11
10	\$333.06	\$141.60	\$191.47	\$ 28,127.64
11	\$333.06	\$140.64	\$192.42	\$ 27,935.22
12	\$333.06	\$139.68	\$193.39	\$ 27,741.83
13	\$333.06	\$138.71	\$194.35	\$ 27,547.48
14	\$333.06	\$137.74	\$195.32	\$ 27,352.16
15	\$333.06	\$136.76	\$196.30	\$ 27,155.86
16	\$333.06	\$135.78	\$197.28	\$ 26,958.57
17	\$333.06	\$134.79	\$198.27	\$ 26,760.31
18	\$333.06	\$133.80	\$199.26	\$ 26,561.05
19	\$333.06	\$132.81	\$200.26	\$ 26,360.79
20	\$333.06	\$131.80	\$201.26	\$ 26,159.53
21	\$333.06	\$130.80	\$202.26	\$ 25,957.27
22	\$333.06	\$129.79	\$203.28	\$ 25,753.99
23	\$333.06	\$128.77	\$204.29	\$ 25,549.70
24	\$333.06	\$127.75	\$205.31	\$ 25,344.39
25	\$333.06	\$126.72	\$206.34	\$ 25,138.05
26	\$333.06	\$125.69	\$207.37	\$ 24,930.68
27	\$333.06	\$124.65	\$208.41	\$ 24,722.27
28	\$333.06	\$123.61	\$209.45	\$ 24,512.82
29	\$333.06	\$122.56	\$210.50	\$ 24,302.32
30	\$333.06	\$121.51	\$211.55	\$ 24,090.77
31	\$333.06	\$120.45	\$212.61	\$ 23,878.16
32	\$333.06	\$119.39	\$213.67	\$ 23,664.49
33	\$333.06	\$118.32	\$214.74	\$ 23,449.75
34	\$333.06	\$117.25	\$215.81	\$ 23,233.94
35	\$333.06	\$116.17	\$216.89	\$ 23,017.05
36	\$333.06	\$115.09	\$217.98	\$ 22,799.07

37	\$333.06	\$114.00	\$219.07	\$	22,580.01
38	\$333.06	\$112.90	\$220.16	\$	22,359.85
39	\$333.06	\$111.80	\$221.26	\$	22,138.58
40	\$333.06	\$110.69	\$222.37	\$	21,916.21
41	\$333.06	\$109.58	\$223.48	\$	21,692.73
42	\$333.06	\$108.46	\$224.60	\$	21,468.14
43	\$333.06	\$107.34	\$225.72	\$	21,242.42
44	\$333.06	\$106.21	\$226.85	\$	21,015.57
45	\$333.06	\$105.08	\$227.98	\$	20,787.58
46	\$333.06	\$103.94	\$229.12	\$	20,558.46
47	\$333.06	\$102.79	\$230.27	\$	20,328.19
48	\$333.06	\$101.64	\$231.42	\$	20,096.77
49	\$333.06	\$100.48	\$232.58	\$	19,864.19
50	\$333.06	\$99.32	\$233.74	\$	19,630.45
51	\$333.06	\$98.15	\$234.91	\$	19,395.54
52	\$333.06	\$96.98	\$236.08	\$	19,159.46
53	\$333.06	\$95.80	\$237.26	\$	18,922.19
54	\$333.06	\$94.61	\$238.45	\$	18,683.74
55	\$333.06	\$93.42	\$239.64	\$	18,444.10
56	\$333.06	\$92.22	\$240.84	\$	18,203.26
57	\$333.06	\$91.02	\$242.05	\$	17,961.21
58	\$333.06	\$89.81	\$243.26	\$	17,717.96
59	\$333.06	\$88.59	\$244.47	\$	17,473.49
60	\$333.06	\$87.37	\$245.69	\$	17,227.79
61	\$333.06	\$86.14	\$246.92	\$	16,980.87
62	\$333.06	\$84.90	\$248.16	\$	16,732.71
63	\$333.06	\$83.66	\$249.40	\$	16,483.32
64	\$333.06	\$82.42	\$250.64	\$	16,232.67
65	\$333.06	\$81.16	\$251.90	\$	15,980.77
66	\$333.06	\$79.90	\$253.16	\$	15,727.61
67	\$333.06	\$78.64	\$254.42	\$	15,473.19
68	\$333.06	\$77.37	\$255.70	\$	15,217.50
69	\$333.06	\$76.09	\$256.97	\$	14,960.52
70	\$333.06	\$74.80	\$258.26	\$	14,702.26
71	\$333.06	\$73.51	\$259.55	\$	14,442.71
72	\$333.06	\$72.21	\$260.85	\$	14,181.86
73	\$333.06	\$70.91	\$262.15	\$	13,919.71
74	\$333.06	\$69.60	\$263.46	\$	13,656.25
75	\$333.06	\$68.28	\$264.78	\$	13,391.47
76	\$333.06	\$66.96	\$266.10	\$	13,125.37
77	\$333.06	\$65.63	\$267.43	\$	12,857.93
78	\$333.06	\$64.29	\$268.77	\$	12,589.16
79	\$333.06	\$62.95	\$270.12	\$	12,319.04
80	\$333.06	\$61.60	\$271.47	\$	12,047.58
81	\$333.06	\$60.24	\$272.82	\$	11,774.75

82	\$333.06	\$58.87	\$274.19	\$	11,500.57
83	\$333.06	\$57.50	\$275.56	\$	11,225.01
84	\$333.06	\$56.13	\$276.94	\$	10,948.07
85	\$333.06	\$54.74	\$278.32	\$	10,669.75
86	\$333.06	\$53.35	\$279.71	\$	10,390.04
87	\$333.06	\$51.95	\$281.11	\$	10,108.92
88	\$333.06	\$50.54	\$282.52	\$	9,826.41
89	\$333.06	\$49.13	\$283.93	\$	9,542.48
90	\$333.06	\$47.71	\$285.35	\$	9,257.13
91	\$333.06	\$46.29	\$286.78	\$	8,970.35
92	\$333.06	\$44.85	\$288.21	\$	8,682.14
93	\$333.06	\$43.41	\$289.65	\$	8,392.49
94	\$333.06	\$41.96	\$291.10	\$	8,101.39
95	\$333.06	\$40.51	\$292.55	\$	7,808.84
96	\$333.06	\$39.04	\$294.02	\$	7,514.82
97	\$333.06	\$37.57	\$295.49	\$	7,219.33
98	\$333.06	\$36.10	\$296.96	\$	6,922.37
99	\$333.06	\$34.61	\$298.45	\$	6,623.92
100	\$333.06	\$33.12	\$299.94	\$	6,323.98
101	\$333.06	\$31.62	\$301.44	\$	6,022.54
102	\$333.06	\$30.11	\$302.95	\$	5,719.59
103	\$333.06	\$28.60	\$304.46	\$	5,415.12
104	\$333.06	\$27.08	\$305.99	\$	5,109.14
105	\$333.06	\$25.55	\$307.52	\$	4,801.62
106	\$333.06	\$24.01	\$309.05	\$	4,492.57
107	\$333.06	\$22.46	\$310.60	\$	4,181.97
108	\$333.06	\$20.91	\$312.15	\$	3,869.82
109	\$333.06	\$19.35	\$313.71	\$	3,556.11
110	\$333.06	\$17.78	\$315.28	\$	3,240.83
111	\$333.06	\$16.20	\$316.86	\$	2,923.97
112	\$333.06	\$14.62	\$318.44	\$	2,605.53
113	\$333.06	\$13.03	\$320.03	\$	2,285.49
114	\$333.06	\$11.43	\$321.63	\$	1,963.86
115	\$333.06	\$9.82	\$323.24	\$	1,640.62
116	\$333.06	\$8.20	\$324.86	\$	1,315.76
117	\$333.06	\$6.58	\$326.48	\$	989.28
118	\$333.06	\$4.95	\$328.12	\$	661.16
119	\$333.06	\$3.31	\$329.76	\$	331.40
120	\$333.06	\$1.66	\$331.40	\$	(0.00)