

### SAMPLE LOAN SCENARIO

Loan Amount	\$	20,000.00		
Term (# of years)		10		
Interest Rate		5.0%	Total Interest Paid	
# Payments/Year		12	over life of the loan	\$5,455.72
Monthly Payment		<b>\$212.13</b>		

Month	Payment	Interest	Principal	Balance
0				\$ 20,000.00
1	\$212.13	\$83.33	\$128.80	\$ 19,871.20
2	\$212.13	\$82.80	\$129.33	\$ 19,741.87
3	\$212.13	\$82.26	\$129.87	\$ 19,611.99
4	\$212.13	\$81.72	\$130.41	\$ 19,481.58
5	\$212.13	\$81.17	\$130.96	\$ 19,350.62
6	\$212.13	\$80.63	\$131.50	\$ 19,219.12
7	\$212.13	\$80.08	\$132.05	\$ 19,087.07
8	\$212.13	\$79.53	\$132.60	\$ 18,954.47
9	\$212.13	\$78.98	\$133.15	\$ 18,821.31
10	\$212.13	\$78.42	\$133.71	\$ 18,687.60
11	\$212.13	\$77.87	\$134.27	\$ 18,553.34
12	\$212.13	\$77.31	\$134.83	\$ 18,418.51
13	\$212.13	\$76.74	\$135.39	\$ 18,283.12
14	\$212.13	\$76.18	\$135.95	\$ 18,147.17
15	\$212.13	\$75.61	\$136.52	\$ 18,010.66
16	\$212.13	\$75.04	\$137.09	\$ 17,873.57
17	\$212.13	\$74.47	\$137.66	\$ 17,735.91
18	\$212.13	\$73.90	\$138.23	\$ 17,597.68
19	\$212.13	\$73.32	\$138.81	\$ 17,458.87
20	\$212.13	\$72.75	\$139.39	\$ 17,319.49
21	\$212.13	\$72.16	\$139.97	\$ 17,179.52
22	\$212.13	\$71.58	\$140.55	\$ 17,038.97
23	\$212.13	\$71.00	\$141.14	\$ 16,897.83
24	\$212.13	\$70.41	\$141.72	\$ 16,756.11
25	\$212.13	\$69.82	\$142.31	\$ 16,613.80
26	\$212.13	\$69.22	\$142.91	\$ 16,470.89
27	\$212.13	\$68.63	\$143.50	\$ 16,327.39
28	\$212.13	\$68.03	\$144.10	\$ 16,183.29
29	\$212.13	\$67.43	\$144.70	\$ 16,038.59
30	\$212.13	\$66.83	\$145.30	\$ 15,893.28
31	\$212.13	\$66.22	\$145.91	\$ 15,747.37
32	\$212.13	\$65.61	\$146.52	\$ 15,600.86
33	\$212.13	\$65.00	\$147.13	\$ 15,453.73
34	\$212.13	\$64.39	\$147.74	\$ 15,305.99
35	\$212.13	\$63.77	\$148.36	\$ 15,157.63
36	\$212.13	\$63.16	\$148.97	\$ 15,008.66

37	\$212.13	\$62.54	\$149.59	\$	14,859.06
38	\$212.13	\$61.91	\$150.22	\$	14,708.85
39	\$212.13	\$61.29	\$150.84	\$	14,558.00
40	\$212.13	\$60.66	\$151.47	\$	14,406.53
41	\$212.13	\$60.03	\$152.10	\$	14,254.43
42	\$212.13	\$59.39	\$152.74	\$	14,101.69
43	\$212.13	\$58.76	\$153.37	\$	13,948.31
44	\$212.13	\$58.12	\$154.01	\$	13,794.30
45	\$212.13	\$57.48	\$154.65	\$	13,639.65
46	\$212.13	\$56.83	\$155.30	\$	13,484.35
47	\$212.13	\$56.18	\$155.95	\$	13,328.40
48	\$212.13	\$55.54	\$156.60	\$	13,171.80
49	\$212.13	\$54.88	\$157.25	\$	13,014.56
50	\$212.13	\$54.23	\$157.90	\$	12,856.65
51	\$212.13	\$53.57	\$158.56	\$	12,698.09
52	\$212.13	\$52.91	\$159.22	\$	12,538.87
53	\$212.13	\$52.25	\$159.89	\$	12,378.98
54	\$212.13	\$51.58	\$160.55	\$	12,218.43
55	\$212.13	\$50.91	\$161.22	\$	12,057.21
56	\$212.13	\$50.24	\$161.89	\$	11,895.32
57	\$212.13	\$49.56	\$162.57	\$	11,732.75
58	\$212.13	\$48.89	\$163.24	\$	11,569.51
59	\$212.13	\$48.21	\$163.92	\$	11,405.58
60	\$212.13	\$47.52	\$164.61	\$	11,240.97
61	\$212.13	\$46.84	\$165.29	\$	11,075.68
62	\$212.13	\$46.15	\$165.98	\$	10,909.70
63	\$212.13	\$45.46	\$166.67	\$	10,743.02
64	\$212.13	\$44.76	\$167.37	\$	10,575.65
65	\$212.13	\$44.07	\$168.07	\$	10,407.59
66	\$212.13	\$43.36	\$168.77	\$	10,238.82
67	\$212.13	\$42.66	\$169.47	\$	10,069.35
68	\$212.13	\$41.96	\$170.18	\$	9,899.18
69	\$212.13	\$41.25	\$170.88	\$	9,728.29
70	\$212.13	\$40.53	\$171.60	\$	9,556.70
71	\$212.13	\$39.82	\$172.31	\$	9,384.39
72	\$212.13	\$39.10	\$173.03	\$	9,211.36
73	\$212.13	\$38.38	\$173.75	\$	9,037.61
74	\$212.13	\$37.66	\$174.47	\$	8,863.13
75	\$212.13	\$36.93	\$175.20	\$	8,687.93
76	\$212.13	\$36.20	\$175.93	\$	8,512.00
77	\$212.13	\$35.47	\$176.66	\$	8,335.33
78	\$212.13	\$34.73	\$177.40	\$	8,157.93
79	\$212.13	\$33.99	\$178.14	\$	7,979.79
80	\$212.13	\$33.25	\$178.88	\$	7,800.91
81	\$212.13	\$32.50	\$179.63	\$	7,621.29

82	\$212.13	\$31.76	\$180.38	\$	7,440.91
83	\$212.13	\$31.00	\$181.13	\$	7,259.78
84	\$212.13	\$30.25	\$181.88	\$	7,077.90
85	\$212.13	\$29.49	\$182.64	\$	6,895.26
86	\$212.13	\$28.73	\$183.40	\$	6,711.86
87	\$212.13	\$27.97	\$184.16	\$	6,527.70
88	\$212.13	\$27.20	\$184.93	\$	6,342.76
89	\$212.13	\$26.43	\$185.70	\$	6,157.06
90	\$212.13	\$25.65	\$186.48	\$	5,970.58
91	\$212.13	\$24.88	\$187.25	\$	5,783.33
92	\$212.13	\$24.10	\$188.03	\$	5,595.30
93	\$212.13	\$23.31	\$188.82	\$	5,406.48
94	\$212.13	\$22.53	\$189.60	\$	5,216.87
95	\$212.13	\$21.74	\$190.39	\$	5,026.48
96	\$212.13	\$20.94	\$191.19	\$	4,835.29
97	\$212.13	\$20.15	\$191.98	\$	4,643.31
98	\$212.13	\$19.35	\$192.78	\$	4,450.53
99	\$212.13	\$18.54	\$193.59	\$	4,256.94
100	\$212.13	\$17.74	\$194.39	\$	4,062.54
101	\$212.13	\$16.93	\$195.20	\$	3,867.34
102	\$212.13	\$16.11	\$196.02	\$	3,671.32
103	\$212.13	\$15.30	\$196.83	\$	3,474.49
104	\$212.13	\$14.48	\$197.65	\$	3,276.84
105	\$212.13	\$13.65	\$198.48	\$	3,078.36
106	\$212.13	\$12.83	\$199.30	\$	2,879.05
107	\$212.13	\$12.00	\$200.13	\$	2,678.92
108	\$212.13	\$11.16	\$200.97	\$	2,477.95
109	\$212.13	\$10.32	\$201.81	\$	2,276.14
110	\$212.13	\$9.48	\$202.65	\$	2,073.50
111	\$212.13	\$8.64	\$203.49	\$	1,870.00
112	\$212.13	\$7.79	\$204.34	\$	1,665.67
113	\$212.13	\$6.94	\$205.19	\$	1,460.47
114	\$212.13	\$6.09	\$206.05	\$	1,254.43
115	\$212.13	\$5.23	\$206.90	\$	1,047.52
116	\$212.13	\$4.36	\$207.77	\$	839.76
117	\$212.13	\$3.50	\$208.63	\$	631.13
118	\$212.13	\$2.63	\$209.50	\$	421.63
119	\$212.13	\$1.76	\$210.37	\$	211.25
120	\$212.13	\$0.88	\$211.25	\$	(0.00)