

SAMPLE LOAN SCENARIO

Loan Amount	\$60,000.00		
Term (# of years)	10		
Interest Rate	6.00%	Total Interest Paid	
# Payments/Year	12	over life of the loan	\$19,934.76
Monthly Payment	\$666.12		

Month	Payment	Interest	Principal	Balance
0				\$60,000.00
1	\$666.12	\$300.00	\$366.12	\$ 59,633.88
2	\$666.12	\$298.17	\$367.95	\$ 59,265.92
3	\$666.12	\$296.33	\$369.79	\$ 58,896.13
4	\$666.12	\$294.48	\$371.64	\$ 58,524.49
5	\$666.12	\$292.62	\$373.50	\$ 58,150.99
6	\$666.12	\$290.75	\$375.37	\$ 57,775.62
7	\$666.12	\$288.88	\$377.24	\$ 57,398.37
8	\$666.12	\$286.99	\$379.13	\$ 57,019.24
9	\$666.12	\$285.10	\$381.03	\$ 56,638.22
10	\$666.12	\$283.19	\$382.93	\$ 56,255.28
11	\$666.12	\$281.28	\$384.85	\$ 55,870.44
12	\$666.12	\$279.35	\$386.77	\$ 55,483.67
13	\$666.12	\$277.42	\$388.70	\$ 55,094.96
14	\$666.12	\$275.47	\$390.65	\$ 54,704.31
15	\$666.12	\$273.52	\$392.60	\$ 54,311.71
16	\$666.12	\$271.56	\$394.56	\$ 53,917.15
17	\$666.12	\$269.59	\$396.54	\$ 53,520.61
18	\$666.12	\$267.60	\$398.52	\$ 53,122.09
19	\$666.12	\$265.61	\$400.51	\$ 52,721.58
20	\$666.12	\$263.61	\$402.52	\$ 52,319.06
21	\$666.12	\$261.60	\$404.53	\$ 51,914.54
22	\$666.12	\$259.57	\$406.55	\$ 51,507.99
23	\$666.12	\$257.54	\$408.58	\$ 51,099.40
24	\$666.12	\$255.50	\$410.63	\$ 50,688.78
25	\$666.12	\$253.44	\$412.68	\$ 50,276.10
26	\$666.12	\$251.38	\$414.74	\$ 49,861.35
27	\$666.12	\$249.31	\$416.82	\$ 49,444.54
28	\$666.12	\$247.22	\$418.90	\$ 49,025.64
29	\$666.12	\$245.13	\$420.99	\$ 48,604.64
30	\$666.12	\$243.02	\$423.10	\$ 48,181.54
31	\$666.12	\$240.91	\$425.22	\$ 47,756.33
32	\$666.12	\$238.78	\$427.34	\$ 47,328.99
33	\$666.12	\$236.64	\$429.48	\$ 46,899.51
34	\$666.12	\$234.50	\$431.63	\$ 46,467.88
35	\$666.12	\$232.34	\$433.78	\$ 46,034.10
36	\$666.12	\$230.17	\$435.95	\$ 45,598.15

37	\$666.12	\$227.99	\$438.13	\$	45,160.01
38	\$666.12	\$225.80	\$440.32	\$	44,719.69
39	\$666.12	\$223.60	\$442.52	\$	44,277.17
40	\$666.12	\$221.39	\$444.74	\$	43,832.43
41	\$666.12	\$219.16	\$446.96	\$	43,385.47
42	\$666.12	\$216.93	\$449.20	\$	42,936.27
43	\$666.12	\$214.68	\$451.44	\$	42,484.83
44	\$666.12	\$212.42	\$453.70	\$	42,031.13
45	\$666.12	\$210.16	\$455.97	\$	41,575.17
46	\$666.12	\$207.88	\$458.25	\$	41,116.92
47	\$666.12	\$205.58	\$460.54	\$	40,656.38
48	\$666.12	\$203.28	\$462.84	\$	40,193.54
49	\$666.12	\$200.97	\$465.16	\$	39,728.38
50	\$666.12	\$198.64	\$467.48	\$	39,260.90
51	\$666.12	\$196.30	\$469.82	\$	38,791.08
52	\$666.12	\$193.96	\$472.17	\$	38,318.92
53	\$666.12	\$191.59	\$474.53	\$	37,844.39
54	\$666.12	\$189.22	\$476.90	\$	37,367.49
55	\$666.12	\$186.84	\$479.29	\$	36,888.20
56	\$666.12	\$184.44	\$481.68	\$	36,406.52
57	\$666.12	\$182.03	\$484.09	\$	35,922.43
58	\$666.12	\$179.61	\$486.51	\$	35,435.92
59	\$666.12	\$177.18	\$488.94	\$	34,946.97
60	\$666.12	\$174.73	\$491.39	\$	34,455.59
61	\$666.12	\$172.28	\$493.85	\$	33,961.74
62	\$666.12	\$169.81	\$496.31	\$	33,465.43
63	\$666.12	\$167.33	\$498.80	\$	32,966.63
64	\$666.12	\$164.83	\$501.29	\$	32,465.34
65	\$666.12	\$162.33	\$503.80	\$	31,961.54
66	\$666.12	\$159.81	\$506.32	\$	31,455.23
67	\$666.12	\$157.28	\$508.85	\$	30,946.38
68	\$666.12	\$154.73	\$511.39	\$	30,434.99
69	\$666.12	\$152.17	\$513.95	\$	29,921.04
70	\$666.12	\$149.61	\$516.52	\$	29,404.53
71	\$666.12	\$147.02	\$519.10	\$	28,885.43
72	\$666.12	\$144.43	\$521.70	\$	28,363.73
73	\$666.12	\$141.82	\$524.30	\$	27,839.43
74	\$666.12	\$139.20	\$526.93	\$	27,312.50
75	\$666.12	\$136.56	\$529.56	\$	26,782.94
76	\$666.12	\$133.91	\$532.21	\$	26,250.73
77	\$666.12	\$131.25	\$534.87	\$	25,715.86
78	\$666.12	\$128.58	\$537.54	\$	25,178.32
79	\$666.12	\$125.89	\$540.23	\$	24,638.09
80	\$666.12	\$123.19	\$542.93	\$	24,095.15
81	\$666.12	\$120.48	\$545.65	\$	23,549.51

82	\$666.12	\$117.75	\$548.38	\$	23,001.13
83	\$666.12	\$115.01	\$551.12	\$	22,450.01
84	\$666.12	\$112.25	\$553.87	\$	21,896.14
85	\$666.12	\$109.48	\$556.64	\$	21,339.50
86	\$666.12	\$106.70	\$559.43	\$	20,780.07
87	\$666.12	\$103.90	\$562.22	\$	20,217.85
88	\$666.12	\$101.09	\$565.03	\$	19,652.82
89	\$666.12	\$98.26	\$567.86	\$	19,084.96
90	\$666.12	\$95.42	\$570.70	\$	18,514.26
91	\$666.12	\$92.57	\$573.55	\$	17,940.71
92	\$666.12	\$89.70	\$576.42	\$	17,364.29
93	\$666.12	\$86.82	\$579.30	\$	16,784.99
94	\$666.12	\$83.92	\$582.20	\$	16,202.79
95	\$666.12	\$81.01	\$585.11	\$	15,617.68
96	\$666.12	\$78.09	\$588.03	\$	15,029.64
97	\$666.12	\$75.15	\$590.97	\$	14,438.67
98	\$666.12	\$72.19	\$593.93	\$	13,844.74
99	\$666.12	\$69.22	\$596.90	\$	13,247.84
100	\$666.12	\$66.24	\$599.88	\$	12,647.96
101	\$666.12	\$63.24	\$602.88	\$	12,045.07
102	\$666.12	\$60.23	\$605.90	\$	11,439.18
103	\$666.12	\$57.20	\$608.93	\$	10,830.25
104	\$666.12	\$54.15	\$611.97	\$	10,218.28
105	\$666.12	\$51.09	\$615.03	\$	9,603.25
106	\$666.12	\$48.02	\$618.11	\$	8,985.14
107	\$666.12	\$44.93	\$621.20	\$	8,363.94
108	\$666.12	\$41.82	\$624.30	\$	7,739.64
109	\$666.12	\$38.70	\$627.42	\$	7,112.21
110	\$666.12	\$35.56	\$630.56	\$	6,481.65
111	\$666.12	\$32.41	\$633.71	\$	5,847.94
112	\$666.12	\$29.24	\$636.88	\$	5,211.05
113	\$666.12	\$26.06	\$640.07	\$	4,570.99
114	\$666.12	\$22.85	\$643.27	\$	3,927.72
115	\$666.12	\$19.64	\$646.48	\$	3,281.23
116	\$666.12	\$16.41	\$649.72	\$	2,631.52
117	\$666.12	\$13.16	\$652.97	\$	1,978.55
118	\$666.12	\$9.89	\$656.23	\$	1,322.32
119	\$666.12	\$6.61	\$659.51	\$	662.81
120	\$666.12	\$3.31	\$662.81	\$	(0.00)