

SAMPLE LOAN SCENARIO

Loan Amount	\$ 80,000.00		
Term (# of years)	15		
Interest Rate	10.0%	Total Interest Paid	
# Payments/Year	12	over life of the loan	\$74,743.14
Monthly Payment	\$859.68		

Month	Payment	Interest	Principal	Balance
0				\$ 80,000.00
1	\$859.68	\$666.67	\$193.02	\$ 79,806.98
2	\$859.68	\$665.06	\$194.63	\$ 79,612.36
3	\$859.68	\$663.44	\$196.25	\$ 79,416.11
4	\$859.68	\$661.80	\$197.88	\$ 79,218.23
5	\$859.68	\$660.15	\$199.53	\$ 79,018.69
6	\$859.68	\$658.49	\$201.19	\$ 78,817.50
7	\$859.68	\$656.81	\$202.87	\$ 78,614.63
8	\$859.68	\$655.12	\$204.56	\$ 78,410.06
9	\$859.68	\$653.42	\$206.27	\$ 78,203.80
10	\$859.68	\$651.70	\$207.99	\$ 77,995.81
11	\$859.68	\$649.97	\$209.72	\$ 77,786.09
12	\$859.68	\$648.22	\$211.47	\$ 77,574.63
13	\$859.68	\$646.46	\$213.23	\$ 77,361.40
14	\$859.68	\$644.68	\$215.01	\$ 77,146.39
15	\$859.68	\$642.89	\$216.80	\$ 76,929.59
16	\$859.68	\$641.08	\$218.60	\$ 76,710.99
17	\$859.68	\$639.26	\$220.43	\$ 76,490.56
18	\$859.68	\$637.42	\$222.26	\$ 76,268.30
19	\$859.68	\$635.57	\$224.11	\$ 76,044.19
20	\$859.68	\$633.70	\$225.98	\$ 75,818.20
21	\$859.68	\$631.82	\$227.87	\$ 75,590.34
22	\$859.68	\$629.92	\$229.76	\$ 75,360.57
23	\$859.68	\$628.00	\$231.68	\$ 75,128.89
24	\$859.68	\$626.07	\$233.61	\$ 74,895.28
25	\$859.68	\$624.13	\$235.56	\$ 74,659.73
26	\$859.68	\$622.16	\$237.52	\$ 74,422.21
27	\$859.68	\$620.19	\$239.50	\$ 74,182.71
28	\$859.68	\$618.19	\$241.49	\$ 73,941.21
29	\$859.68	\$616.18	\$243.51	\$ 73,697.71
30	\$859.68	\$614.15	\$245.54	\$ 73,452.17
31	\$859.68	\$612.10	\$247.58	\$ 73,204.59
32	\$859.68	\$610.04	\$249.65	\$ 72,954.94
33	\$859.68	\$607.96	\$251.73	\$ 72,703.22
34	\$859.68	\$605.86	\$253.82	\$ 72,449.39
35	\$859.68	\$603.74	\$255.94	\$ 72,193.45
36	\$859.68	\$601.61	\$258.07	\$ 71,935.38

37	\$859.68	\$599.46	\$260.22	\$ 71,675.16
38	\$859.68	\$597.29	\$262.39	\$ 71,412.77
39	\$859.68	\$595.11	\$264.58	\$ 71,148.19
40	\$859.68	\$592.90	\$266.78	\$ 70,881.41
41	\$859.68	\$590.68	\$269.01	\$ 70,612.40
42	\$859.68	\$588.44	\$271.25	\$ 70,341.15
43	\$859.68	\$586.18	\$273.51	\$ 70,067.65
44	\$859.68	\$583.90	\$275.79	\$ 69,791.86
45	\$859.68	\$581.60	\$278.09	\$ 69,513.77
46	\$859.68	\$579.28	\$280.40	\$ 69,233.37
47	\$859.68	\$576.94	\$282.74	\$ 68,950.63
48	\$859.68	\$574.59	\$285.10	\$ 68,665.54
49	\$859.68	\$572.21	\$287.47	\$ 68,378.06
50	\$859.68	\$569.82	\$289.87	\$ 68,088.20
51	\$859.68	\$567.40	\$292.28	\$ 67,795.92
52	\$859.68	\$564.97	\$294.72	\$ 67,501.20
53	\$859.68	\$562.51	\$297.17	\$ 67,204.02
54	\$859.68	\$560.03	\$299.65	\$ 66,904.37
55	\$859.68	\$557.54	\$302.15	\$ 66,602.22
56	\$859.68	\$555.02	\$304.67	\$ 66,297.56
57	\$859.68	\$552.48	\$307.20	\$ 65,990.35
58	\$859.68	\$549.92	\$309.76	\$ 65,680.59
59	\$859.68	\$547.34	\$312.35	\$ 65,368.24
60	\$859.68	\$544.74	\$314.95	\$ 65,053.30
61	\$859.68	\$542.11	\$317.57	\$ 64,735.72
62	\$859.68	\$539.46	\$320.22	\$ 64,415.50
63	\$859.68	\$536.80	\$322.89	\$ 64,092.61
64	\$859.68	\$534.11	\$325.58	\$ 63,767.04
65	\$859.68	\$531.39	\$328.29	\$ 63,438.74
66	\$859.68	\$528.66	\$331.03	\$ 63,107.72
67	\$859.68	\$525.90	\$333.79	\$ 62,773.93
68	\$859.68	\$523.12	\$336.57	\$ 62,437.36
69	\$859.68	\$520.31	\$339.37	\$ 62,097.99
70	\$859.68	\$517.48	\$342.20	\$ 61,755.79
71	\$859.68	\$514.63	\$345.05	\$ 61,410.73
72	\$859.68	\$511.76	\$347.93	\$ 61,062.81
73	\$859.68	\$508.86	\$350.83	\$ 60,711.98
74	\$859.68	\$505.93	\$353.75	\$ 60,358.23
75	\$859.68	\$502.99	\$356.70	\$ 60,001.53
76	\$859.68	\$500.01	\$359.67	\$ 59,641.86
77	\$859.68	\$497.02	\$362.67	\$ 59,279.19
78	\$859.68	\$493.99	\$365.69	\$ 58,913.50
79	\$859.68	\$490.95	\$368.74	\$ 58,544.76
80	\$859.68	\$487.87	\$371.81	\$ 58,172.95
81	\$859.68	\$484.77	\$374.91	\$ 57,798.04

82	\$859.68	\$481.65	\$378.03	\$ 57,420.01
83	\$859.68	\$478.50	\$381.18	\$ 57,038.82
84	\$859.68	\$475.32	\$384.36	\$ 56,654.46
85	\$859.68	\$472.12	\$387.56	\$ 56,266.90
86	\$859.68	\$468.89	\$390.79	\$ 55,876.10
87	\$859.68	\$465.63	\$394.05	\$ 55,482.05
88	\$859.68	\$462.35	\$397.33	\$ 55,084.72
89	\$859.68	\$459.04	\$400.64	\$ 54,684.08
90	\$859.68	\$455.70	\$403.98	\$ 54,280.09
91	\$859.68	\$452.33	\$407.35	\$ 53,872.74
92	\$859.68	\$448.94	\$410.74	\$ 53,462.00
93	\$859.68	\$445.52	\$414.17	\$ 53,047.83
94	\$859.68	\$442.07	\$417.62	\$ 52,630.21
95	\$859.68	\$438.59	\$421.10	\$ 52,209.11
96	\$859.68	\$435.08	\$424.61	\$ 51,784.50
97	\$859.68	\$431.54	\$428.15	\$ 51,356.36
98	\$859.68	\$427.97	\$431.71	\$ 50,924.64
99	\$859.68	\$424.37	\$435.31	\$ 50,489.33
100	\$859.68	\$420.74	\$438.94	\$ 50,050.39
101	\$859.68	\$417.09	\$442.60	\$ 49,607.79
102	\$859.68	\$413.40	\$446.29	\$ 49,161.51
103	\$859.68	\$409.68	\$450.00	\$ 48,711.50
104	\$859.68	\$405.93	\$453.75	\$ 48,257.75
105	\$859.68	\$402.15	\$457.54	\$ 47,800.21
106	\$859.68	\$398.34	\$461.35	\$ 47,338.86
107	\$859.68	\$394.49	\$465.19	\$ 46,873.67
108	\$859.68	\$390.61	\$469.07	\$ 46,404.60
109	\$859.68	\$386.71	\$472.98	\$ 45,931.62
110	\$859.68	\$382.76	\$476.92	\$ 45,454.70
111	\$859.68	\$378.79	\$480.89	\$ 44,973.81
112	\$859.68	\$374.78	\$484.90	\$ 44,488.90
113	\$859.68	\$370.74	\$488.94	\$ 43,999.96
114	\$859.68	\$366.67	\$493.02	\$ 43,506.94
115	\$859.68	\$362.56	\$497.13	\$ 43,009.82
116	\$859.68	\$358.42	\$501.27	\$ 42,508.55
117	\$859.68	\$354.24	\$505.45	\$ 42,003.10
118	\$859.68	\$350.03	\$509.66	\$ 41,493.44
119	\$859.68	\$345.78	\$513.91	\$ 40,979.54
120	\$859.68	\$341.50	\$518.19	\$ 40,461.35
121	\$859.68	\$337.18	\$522.51	\$ 39,938.84
122	\$859.68	\$332.82	\$526.86	\$ 39,411.98
123	\$859.68	\$328.43	\$531.25	\$ 38,880.73
124	\$859.68	\$324.01	\$535.68	\$ 38,345.05
125	\$859.68	\$319.54	\$540.14	\$ 37,804.91
126	\$859.68	\$315.04	\$544.64	\$ 37,260.27

127	\$859.68	\$310.50	\$549.18	\$ 36,711.09
128	\$859.68	\$305.93	\$553.76	\$ 36,157.33
129	\$859.68	\$301.31	\$558.37	\$ 35,598.96
130	\$859.68	\$296.66	\$563.03	\$ 35,035.93
131	\$859.68	\$291.97	\$567.72	\$ 34,468.21
132	\$859.68	\$287.24	\$572.45	\$ 33,895.76
133	\$859.68	\$282.46	\$577.22	\$ 33,318.54
134	\$859.68	\$277.65	\$582.03	\$ 32,736.51
135	\$859.68	\$272.80	\$586.88	\$ 32,149.63
136	\$859.68	\$267.91	\$591.77	\$ 31,557.86
137	\$859.68	\$262.98	\$596.70	\$ 30,961.16
138	\$859.68	\$258.01	\$601.67	\$ 30,359.49
139	\$859.68	\$253.00	\$606.69	\$ 29,752.80
140	\$859.68	\$247.94	\$611.74	\$ 29,141.05
141	\$859.68	\$242.84	\$616.84	\$ 28,524.21
142	\$859.68	\$237.70	\$621.98	\$ 27,902.23
143	\$859.68	\$232.52	\$627.17	\$ 27,275.06
144	\$859.68	\$227.29	\$632.39	\$ 26,642.67
145	\$859.68	\$222.02	\$637.66	\$ 26,005.01
146	\$859.68	\$216.71	\$642.98	\$ 25,362.03
147	\$859.68	\$211.35	\$648.33	\$ 24,713.70
148	\$859.68	\$205.95	\$653.74	\$ 24,059.96
149	\$859.68	\$200.50	\$659.18	\$ 23,400.78
150	\$859.68	\$195.01	\$664.68	\$ 22,736.10
151	\$859.68	\$189.47	\$670.22	\$ 22,065.89
152	\$859.68	\$183.88	\$675.80	\$ 21,390.08
153	\$859.68	\$178.25	\$681.43	\$ 20,708.65
154	\$859.68	\$172.57	\$687.11	\$ 20,021.54
155	\$859.68	\$166.85	\$692.84	\$ 19,328.70
156	\$859.68	\$161.07	\$698.61	\$ 18,630.09
157	\$859.68	\$155.25	\$704.43	\$ 17,925.66
158	\$859.68	\$149.38	\$710.30	\$ 17,215.35
159	\$859.68	\$143.46	\$716.22	\$ 16,499.13
160	\$859.68	\$137.49	\$722.19	\$ 15,776.94
161	\$859.68	\$131.47	\$728.21	\$ 15,048.73
162	\$859.68	\$125.41	\$734.28	\$ 14,314.45
163	\$859.68	\$119.29	\$740.40	\$ 13,574.05
164	\$859.68	\$113.12	\$746.57	\$ 12,827.49
165	\$859.68	\$106.90	\$752.79	\$ 12,074.70
166	\$859.68	\$100.62	\$759.06	\$ 11,315.64
167	\$859.68	\$94.30	\$765.39	\$ 10,550.25
168	\$859.68	\$87.92	\$771.77	\$ 9,778.48
169	\$859.68	\$81.49	\$778.20	\$ 9,000.29
170	\$859.68	\$75.00	\$784.68	\$ 8,215.61
171	\$859.68	\$68.46	\$791.22	\$ 7,424.38

172	\$859.68	\$61.87	\$797.81	\$	6,626.57
173	\$859.68	\$55.22	\$804.46	\$	5,822.11
174	\$859.68	\$48.52	\$811.17	\$	5,010.94
175	\$859.68	\$41.76	\$817.93	\$	4,193.02
176	\$859.68	\$34.94	\$824.74	\$	3,368.27
177	\$859.68	\$28.07	\$831.62	\$	2,536.66
178	\$859.68	\$21.14	\$838.55	\$	1,698.11
179	\$859.68	\$14.15	\$845.53	\$	852.58
180	\$859.68	\$7.10	\$852.58	\$	0.00