

LOAN AMORTIZATION AND ANALYSIS

Principal:	\$27,515.00
Interest (APR):	7.500%
Time (years):	8.00
Date of First Payment:	1/1/2002
Monthly Payment:	\$2,318.00
Total Repaid:	\$35,581.38
Total Interest Paid:	\$8,066.38
Total Interest Paid (%):	29.32%
Date of Last Payment:	3/1/2003
Number of Payments:	15

<--- Enter the amount you want to borrow.
 <--- Enter your annual percentage rate.
 <--- Enter the length of the loan (up to 30 years).
 <--- Enter date the first payment is due.

DebtSmart® Loan Worksheet

© 2005 Press One Publishing

Press One Publishing

PO Box 563, Barnegat, NJ 08005-0563

<http://www.DebtSmart.com>

1-888-775-4411

Months	Due Date	Payment	Extra Payments	Principal	Interest	Balance
1	1/1/2002	\$2,318.00	\$0.00	\$1,286.19	\$1,031.81	\$26,228.81
2	7/1/2002	\$4,636.00	\$2,318.00	\$1,334.42	\$983.58	\$22,576.39
3	1/1/2003	\$2,318.00	\$0.00	\$1,471.39	\$846.61	\$21,105.00
4	7/1/2003	\$2,318.00	\$0.00	\$1,526.56	\$791.44	\$19,578.44
5	1/1/2004	\$2,318.00	\$0.00	\$1,583.81	\$734.19	\$17,994.63
6	7/1/2004	\$2,318.00	\$0.00	\$1,643.20	\$674.80	\$16,351.43
7	1/1/2005	\$2,318.00	\$0.00	\$1,704.82	\$613.18	\$14,646.61
8	7/1/2005	\$2,318.00	\$0.00	\$1,768.75	\$549.25	\$12,877.86
9	1/1/2006	\$2,318.00	\$0.00	\$1,835.08	\$482.92	\$11,042.78
10	7/1/2006	\$2,318.00	\$0.00	\$1,903.90	\$414.10	\$9,138.88
11	1/1/2007	\$2,318.00	\$0.00	\$1,975.29	\$342.71	\$7,163.59
12	7/1/2007	\$2,318.00	\$0.00	\$2,049.37	\$268.63	\$5,114.22
13	1/1/2008	\$2,318.00	\$0.00	\$2,126.22	\$191.78	\$2,988.00
14	7/1/2008	\$2,318.00	\$0.00	\$2,205.95	\$112.05	\$782.05
15	1/1/2009	\$811.38	\$0.00	\$782.05	\$29.33	\$0.00