

Enter Values		Loan Summary	
Loan Amount	\$ 22,700.00	Scheduled Payment	\$ 185.48
Annual Interest Rate	5.50 %	Scheduled Number of Payments	180
Loan Period in Years	15	Actual Number of Payments	180
Number of Payments Per Year	12	Total Early Payments	\$ -
Start Date of Loan	8/3/1999	Total Interest	\$ 10,686.03

PmtNo.	Beginning Principal Balance	Scheduled Payment	Total Payment	Principal	Interest	Ending Principal Balance	Interest Balance
1	\$ 22,700.00	\$ 185.48	\$ 185.48	\$ 81.44	\$ 104.04	\$ 22,618.56	\$10,581.99
2	22,618.56	185.48	185.48	81.81	103.67	22,536.75	10,478.32
3	22,536.75	185.48	185.48	82.18	103.29	22,454.57	10,375.03
4	22,454.57	185.48	185.48	82.56	102.92	22,372.01	10,272.11
5	22,372.01	185.48	185.48	82.94	102.54	22,289.07	10,169.57
6	22,289.07	185.48	185.48	83.32	102.16	22,205.75	10,067.41
7	22,205.75	185.48	185.48	83.70	101.78	22,122.05	9,965.64
8	22,122.05	185.48	185.48	84.09	101.39	22,037.96	9,864.24
9	22,037.96	185.48	185.48	84.47	101.01	21,953.49	9,763.24
10	21,953.49	185.48	185.48	84.86	100.62	21,868.63	9,662.62
11	21,868.63	185.48	185.48	85.25	100.23	21,783.39	9,562.39
12	21,783.39	185.48	185.48	85.64	99.84	21,697.75	9,462.54
13	21,697.75	185.48	185.48	86.03	99.45	21,611.72	9,363.10
14	21,611.72	185.48	185.48	86.42	99.05	21,525.30	9,264.04
15	21,525.30	185.48	185.48	86.82	98.66	21,438.48	9,165.39
16	21,438.48	185.48	185.48	87.22	98.26	21,351.26	9,067.13
17	21,351.26	185.48	185.48	87.62	97.86	21,263.64	8,969.27
18	21,263.64	185.48	185.48	88.02	97.46	21,175.62	8,871.81
19	21,175.62	185.48	185.48	88.42	97.05	21,087.20	8,774.75
20	21,087.20	185.48	185.48	88.83	96.65	20,998.37	8,678.10
21	20,998.37	185.48	185.48	89.24	96.24	20,909.13	8,581.86
22	20,909.13	185.48	185.48	89.64	95.83	20,819.49	8,486.03
23	20,819.49	185.48	185.48	90.06	95.42	20,729.43	8,390.60
24	20,729.43	185.48	185.48	90.47	95.01	20,638.97	8,295.59
25	20,638.97	185.48	185.48	90.88	94.60	20,548.08	8,201.00
26	20,548.08	185.48	185.48	91.30	94.18	20,456.78	8,106.82
27	20,456.78	185.48	185.48	91.72	93.76	20,365.07	8,013.06
28	20,365.07	185.48	185.48	92.14	93.34	20,272.93	7,919.72
29	20,272.93	185.48	185.48	92.56	92.92	20,180.37	7,826.80
30	20,180.37	185.48	185.48	92.98	92.49	20,087.38	7,734.31
31	20,087.38	185.48	185.48	93.41	92.07	19,993.97	7,642.24
32	19,993.97	185.48	185.48	93.84	91.64	19,900.13	7,550.60
33	19,900.13	185.48	185.48	94.27	91.21	19,805.86	7,459.39
34	19,805.86	185.48	185.48	94.70	90.78	19,711.16	7,368.62
35	19,711.16	185.48	185.48	95.14	90.34	19,616.03	7,278.27
36	19,616.03	185.48	185.48	95.57	89.91	19,520.46	7,188.37
37	19,520.46	185.48	185.48	96.01	89.47	19,424.45	7,098.90
38	19,424.45	185.48	185.48	96.45	89.03	19,328.00	7,009.87
39	19,328.00	185.48	185.48	96.89	88.59	19,231.11	6,921.28
40	19,231.11	185.48	185.48	97.34	88.14	19,133.77	6,833.14
41	19,133.77	185.48	185.48	97.78	87.70	19,035.99	6,745.44
42	19,035.99	185.48	185.48	98.23	87.25	18,937.76	6,658.20
43	18,937.76	185.48	185.48	98.68	86.80	18,839.08	6,571.40
44	18,839.08	185.48	185.48	99.13	86.35	18,739.95	6,485.05
45	18,739.95	185.48	185.48	99.59	85.89	18,640.36	6,399.16
46	18,640.36	185.48	185.48	100.04	85.43	18,540.32	6,313.73
47	18,540.32	185.48	185.48	100.50	84.98	18,439.82	6,228.75
48	18,439.82	185.48	185.48	100.96	84.52	18,338.86	6,144.23
49	18,338.86	185.48	185.48	101.42	84.05	18,237.43	6,060.18
50	18,237.43	185.48	185.48	101.89	83.59	18,135.54	5,976.59
51	18,135.54	185.48	185.48	102.36	83.12	18,033.18	5,893.47
52	18,033.18	185.48	185.48	102.83	82.65	17,930.36	5,810.82
53	17,930.36	185.48	185.48	103.30	82.18	17,827.06	5,728.64
54	17,827.06	185.48	185.48	103.77	81.71	17,723.29	5,646.93
55	17,723.29	185.48	185.48	104.25	81.23	17,619.04	5,565.70
56	17,619.04	185.48	185.48	104.72	80.75	17,514.32	5,484.95
57	17,514.32	185.48	185.48	105.20	80.27	17,409.12	5,404.67
58	17,409.12	185.48	185.48	105.69	79.79	17,303.43	5,324.88
59	17,303.43	185.48	185.48	106.17	79.31	17,197.26	5,245.57
60	17,197.26	185.48	185.48	106.66	78.82	17,090.60	5,166.75

PmtNo.	Beginning	Scheduled Payment	Total Payment	Principal	Interest	Ending	Interest
	Principal Balance					Principal Balance	
61	17,090.60	185.48	185.48	107.15	78.33	16,983.46	5,088.42
62	16,983.46	185.48	185.48	107.64	77.84	16,875.82	5,010.58
63	16,875.82	185.48	185.48	108.13	77.35	16,767.69	4,933.23
64	16,767.69	185.48	185.48	108.63	76.85	16,659.06	4,856.38
65	16,659.06	185.48	185.48	109.12	76.35	16,549.94	4,780.02
66	16,549.94	185.48	185.48	109.62	75.85	16,440.31	4,704.17
67	16,440.31	185.48	185.48	110.13	75.35	16,330.19	4,628.82
68	16,330.19	185.48	185.48	110.63	74.85	16,219.56	4,553.97
69	16,219.56	185.48	185.48	111.14	74.34	16,108.42	4,479.63
70	16,108.42	185.48	185.48	111.65	73.83	15,996.77	4,405.80
71	15,996.77	185.48	185.48	112.16	73.32	15,884.61	4,332.48
72	15,884.61	185.48	185.48	112.67	72.80	15,771.94	4,259.68
73	15,771.94	185.48	185.48	113.19	72.29	15,658.75	4,187.39
74	15,658.75	185.48	185.48	113.71	71.77	15,545.04	4,115.62
75	15,545.04	185.48	185.48	114.23	71.25	15,430.81	4,044.37
76	15,430.81	185.48	185.48	114.75	70.72	15,316.06	3,973.65
77	15,316.06	185.48	185.48	115.28	70.20	15,200.78	3,903.45
78	15,200.78	185.48	185.48	115.81	69.67	15,084.97	3,833.78
79	15,084.97	185.48	185.48	116.34	69.14	14,968.63	3,764.64
80	14,968.63	185.48	185.48	116.87	68.61	14,851.76	3,696.04
81	14,851.76	185.48	185.48	117.41	68.07	14,734.35	3,627.97
82	14,734.35	185.48	185.48	117.95	67.53	14,616.41	3,560.43
83	14,616.41	185.48	185.48	118.49	66.99	14,497.92	3,493.44
84	14,497.92	185.48	185.48	119.03	66.45	14,378.89	3,426.99
85	14,378.89	185.48	185.48	119.57	65.90	14,259.32	3,361.09
86	14,259.32	185.48	185.48	120.12	65.36	14,139.19	3,295.73
87	14,139.19	185.48	185.48	120.67	64.80	14,018.52	3,230.93
88	14,018.52	185.48	185.48	121.23	64.25	13,897.29	3,166.68
89	13,897.29	185.48	185.48	121.78	63.70	13,775.51	3,102.98
90	13,775.51	185.48	185.48	122.34	63.14	13,653.17	3,039.84
91	13,653.17	185.48	185.48	122.90	62.58	13,530.27	2,977.27
92	13,530.27	185.48	185.48	123.46	62.01	13,406.81	2,915.25
93	13,406.81	185.48	185.48	124.03	61.45	13,282.78	2,853.80
94	13,282.78	185.48	185.48	124.60	60.88	13,158.18	2,792.93
95	13,158.18	185.48	185.48	125.17	60.31	13,033.01	2,732.62
96	13,033.01	185.48	185.48	125.74	59.73	12,907.26	2,672.88
97	12,907.26	185.48	185.48	126.32	59.16	12,780.95	2,613.72
98	12,780.95	185.48	185.48	126.90	58.58	12,654.05	2,555.14
99	12,654.05	185.48	185.48	127.48	58.00	12,526.57	2,497.15
100	12,526.57	185.48	185.48	128.06	57.41	12,398.50	2,439.73
101	12,398.50	185.48	185.48	128.65	56.83	12,269.85	2,382.91
102	12,269.85	185.48	185.48	129.24	56.24	12,140.61	2,326.67
103	12,140.61	185.48	185.48	129.83	55.64	12,010.78	2,271.03
104	12,010.78	185.48	185.48	130.43	55.05	11,880.35	2,215.98
105	11,880.35	185.48	185.48	131.03	54.45	11,749.32	2,161.53
106	11,749.32	185.48	185.48	131.63	53.85	11,617.69	2,107.67
107	11,617.69	185.48	185.48	132.23	53.25	11,485.46	2,054.43
108	11,485.46	185.48	185.48	132.84	52.64	11,352.63	2,001.78
109	11,352.63	185.48	185.48	133.45	52.03	11,219.18	1,949.75
110	11,219.18	185.48	185.48	134.06	51.42	11,085.13	1,898.33
111	11,085.13	185.48	185.48	134.67	50.81	10,950.45	1,847.52
112	10,950.45	185.48	185.48	135.29	50.19	10,815.17	1,797.33
113	10,815.17	185.48	185.48	135.91	49.57	10,679.26	1,747.76
114	10,679.26	185.48	185.48	136.53	48.95	10,542.73	1,698.82
115	10,542.73	185.48	185.48	137.16	48.32	10,405.57	1,650.50
116	10,405.57	185.48	185.48	137.79	47.69	10,267.78	1,602.80
117	10,267.78	185.48	185.48	138.42	47.06	10,129.37	1,555.74
118	10,129.37	185.48	185.48	139.05	46.43	9,990.31	1,509.32
119	9,990.31	185.48	185.48	139.69	45.79	9,850.63	1,463.53
120	9,850.63	185.48	185.48	140.33	45.15	9,710.30	1,418.38
121	9,710.30	185.48	185.48	140.97	44.51	9,569.32	1,373.87
122	9,569.32	185.48	185.48	141.62	43.86	9,427.71	1,330.02
123	9,427.71	185.48	185.48	142.27	43.21	9,285.44	1,286.81
124	9,285.44	185.48	185.48	142.92	42.56	9,142.52	1,244.25
125	9,142.52	185.48	185.48	143.57	41.90	8,998.94	1,202.34
126	8,998.94	185.48	185.48	144.23	41.25	8,854.71	1,161.10
127	8,854.71	185.48	185.48	144.89	40.58	8,709.82	1,120.51
128	8,709.82	185.48	185.48	145.56	39.92	8,564.26	1,080.59

PmtNo.	Beginning Principal Balance	Scheduled Payment	Total Payment	Principal	Interest	Ending Principal Balance	Interest Balance
129	8,564.26	185.48	185.48	146.23	39.25	8,418.03	1,041.34
130	8,418.03	185.48	185.48	146.90	38.58	8,271.14	1,002.76
131	8,271.14	185.48	185.48	147.57	37.91	8,123.57	964.85
132	8,123.57	185.48	185.48	148.24	37.23	7,975.32	927.62
133	7,975.32	185.48	185.48	148.92	36.55	7,826.40	891.06
134	7,826.40	185.48	185.48	149.61	35.87	7,676.79	855.19
135	7,676.79	185.48	185.48	150.29	35.19	7,526.50	820.01
136	7,526.50	185.48	185.48	150.98	34.50	7,375.52	785.51
137	7,375.52	185.48	185.48	151.67	33.80	7,223.85	751.71
138	7,223.85	185.48	185.48	152.37	33.11	7,071.48	718.60
139	7,071.48	185.48	185.48	153.07	32.41	6,918.41	686.19
140	6,918.41	185.48	185.48	153.77	31.71	6,764.64	654.48
141	6,764.64	185.48	185.48	154.47	31.00	6,610.17	623.47
142	6,610.17	185.48	185.48	155.18	30.30	6,454.99	593.17
143	6,454.99	185.48	185.48	155.89	29.59	6,299.09	563.59
144	6,299.09	185.48	185.48	156.61	28.87	6,142.49	534.72
145	6,142.49	185.48	185.48	157.32	28.15	5,985.16	506.57
146	5,985.16	185.48	185.48	158.05	27.43	5,827.12	479.13
147	5,827.12	185.48	185.48	158.77	26.71	5,668.35	452.43
148	5,668.35	185.48	185.48	159.50	25.98	5,508.85	426.45
149	5,508.85	185.48	185.48	160.23	25.25	5,348.62	401.20
150	5,348.62	185.48	185.48	160.96	24.51	5,187.66	376.68
151	5,187.66	185.48	185.48	161.70	23.78	5,025.95	352.91
152	5,025.95	185.48	185.48	162.44	23.04	4,863.51	329.87
153	4,863.51	185.48	185.48	163.19	22.29	4,700.33	307.58
154	4,700.33	185.48	185.48	163.93	21.54	4,536.39	286.04
155	4,536.39	185.48	185.48	164.69	20.79	4,371.70	265.24
156	4,371.70	185.48	185.48	165.44	20.04	4,206.26	245.21
157	4,206.26	185.48	185.48	166.20	19.28	4,040.06	225.93
158	4,040.06	185.48	185.48	166.96	18.52	3,873.10	207.41
159	3,873.10	185.48	185.48	167.73	17.75	3,705.38	189.66
160	3,705.38	185.48	185.48	168.49	16.98	3,536.88	172.68
161	3,536.88	185.48	185.48	169.27	16.21	3,367.61	156.47
162	3,367.61	185.48	185.48	170.04	15.43	3,197.57	141.03
163	3,197.57	185.48	185.48	170.82	14.66	3,026.75	126.38
164	3,026.75	185.48	185.48	171.61	13.87	2,855.14	112.50
165	2,855.14	185.48	185.48	172.39	13.09	2,682.75	99.42
166	2,682.75	185.48	185.48	173.18	12.30	2,509.57	87.12
167	2,509.57	185.48	185.48	173.98	11.50	2,335.59	75.62
168	2,335.59	185.48	185.48	174.77	10.70	2,160.82	64.91
169	2,160.82	185.48	185.48	175.57	9.90	1,985.25	55.01
170	1,985.25	185.48	185.48	176.38	9.10	1,808.87	45.91
171	1,808.87	185.48	185.48	177.19	8.29	1,631.68	37.62
172	1,631.68	185.48	185.48	178.00	7.48	1,453.68	30.14
173	1,453.68	185.48	185.48	178.82	6.66	1,274.87	23.48
174	1,274.87	185.48	185.48	179.63	5.84	1,095.23	17.64
175	1,095.23	185.48	185.48	180.46	5.02	914.77	12.62
176	914.77	185.48	185.48	181.29	4.19	733.49	8.42
177	733.49	185.48	185.48	182.12	3.36	551.37	5.06
178	551.37	185.48	185.48	182.95	2.53	368.42	2.53
179	368.42	185.48	185.48	183.79	1.69	184.63	0.85
180	184.63	185.48	184.63	183.79	0.85	0.00	0.00