

Enter Values		Loan Summary	
Loan Amount	\$ 174,026.47	Scheduled Payment	\$ 1,197.11
Annual Interest Rate	5.50 %	Scheduled Number of Payments	240
Loan Period in Years	20	Actual Number of Payments	240
Number of Payments Per Year	12	Total Early Payments	\$ -
Start Date of Loan	7/31/1999	Total Interest	\$ 113,278.97

PmtNo.	Beginning Principal Balance	Scheduled Payment	Total Payment	Principal	Interest	Ending Principal Balance	Interest Balance
1	\$ 174,026.47	\$ 1,197.11	\$ 1,197.11	\$ 399.48	\$ 797.62	\$ 173,626.99	\$112,481.35
2	173,626.99	1,197.11	1,197.11	401.32	795.79	173,225.67	111,685.56
3	173,225.67	1,197.11	1,197.11	403.16	793.95	172,822.51	110,891.61
4	172,822.51	1,197.11	1,197.11	405.00	792.10	172,417.51	110,099.50
5	172,417.51	1,197.11	1,197.11	406.86	790.25	172,010.65	109,309.26
6	172,010.65	1,197.11	1,197.11	408.72	788.38	171,601.93	108,520.87
7	171,601.93	1,197.11	1,197.11	410.60	786.51	171,191.33	107,734.37
8	171,191.33	1,197.11	1,197.11	412.48	784.63	170,778.85	106,949.74
9	170,778.85	1,197.11	1,197.11	414.37	782.74	170,364.48	106,167.00
10	170,364.48	1,197.11	1,197.11	416.27	780.84	169,948.21	105,386.17
11	169,948.21	1,197.11	1,197.11	418.18	778.93	169,530.04	104,607.24
12	169,530.04	1,197.11	1,197.11	420.09	777.01	169,109.94	103,830.22
13	169,109.94	1,197.11	1,197.11	422.02	775.09	168,687.93	103,055.14
14	168,687.93	1,197.11	1,197.11	423.95	773.15	168,263.97	102,281.98
15	168,263.97	1,197.11	1,197.11	425.90	771.21	167,838.08	101,510.77
16	167,838.08	1,197.11	1,197.11	427.85	769.26	167,410.23	100,741.52
17	167,410.23	1,197.11	1,197.11	429.81	767.30	166,980.42	99,974.22
18	166,980.42	1,197.11	1,197.11	431.78	765.33	166,548.64	99,208.89
19	166,548.64	1,197.11	1,197.11	433.76	763.35	166,114.88	98,445.54
20	166,114.88	1,197.11	1,197.11	435.75	761.36	165,679.14	97,684.18
21	165,679.14	1,197.11	1,197.11	437.74	759.36	165,241.39	96,924.82
22	165,241.39	1,197.11	1,197.11	439.75	757.36	164,801.64	96,167.46
23	164,801.64	1,197.11	1,197.11	441.77	755.34	164,359.88	95,412.12
24	164,359.88	1,197.11	1,197.11	443.79	753.32	163,916.09	94,658.81
25	163,916.09	1,197.11	1,197.11	445.82	751.28	163,470.26	93,907.53
26	163,470.26	1,197.11	1,197.11	447.87	749.24	163,022.40	93,158.29
27	163,022.40	1,197.11	1,197.11	449.92	747.19	162,572.48	92,411.10
28	162,572.48	1,197.11	1,197.11	451.98	745.12	162,120.49	91,665.98
29	162,120.49	1,197.11	1,197.11	454.05	743.05	161,666.44	90,922.93
30	161,666.44	1,197.11	1,197.11	456.13	740.97	161,210.31	90,181.95
31	161,210.31	1,197.11	1,197.11	458.23	738.88	160,752.08	89,443.07
32	160,752.08	1,197.11	1,197.11	460.33	736.78	160,291.75	88,706.29
33	160,291.75	1,197.11	1,197.11	462.44	734.67	159,829.32	87,971.62
34	159,829.32	1,197.11	1,197.11	464.55	732.55	159,364.76	87,239.07
35	159,364.76	1,197.11	1,197.11	466.68	730.42	158,898.08	86,508.65
36	158,898.08	1,197.11	1,197.11	468.82	728.28	158,429.26	85,780.37
37	158,429.26	1,197.11	1,197.11	470.97	726.13	157,958.29	85,054.23
38	157,958.29	1,197.11	1,197.11	473.13	723.98	157,485.15	84,330.26
39	157,485.15	1,197.11	1,197.11	475.30	721.81	157,009.86	83,608.45
40	157,009.86	1,197.11	1,197.11	477.48	719.63	156,532.38	82,888.82
41	156,532.38	1,197.11	1,197.11	479.67	717.44	156,052.71	82,171.38
42	156,052.71	1,197.11	1,197.11	481.86	715.24	155,570.85	81,456.14
43	155,570.85	1,197.11	1,197.11	484.07	713.03	155,086.78	80,743.11
44	155,086.78	1,197.11	1,197.11	486.29	710.81	154,600.48	80,032.29
45	154,600.48	1,197.11	1,197.11	488.52	708.59	154,111.96	79,323.71
46	154,111.96	1,197.11	1,197.11	490.76	706.35	153,621.20	78,617.36
47	153,621.20	1,197.11	1,197.11	493.01	704.10	153,128.19	77,913.26
48	153,128.19	1,197.11	1,197.11	495.27	701.84	152,632.93	77,211.43
49	152,632.93	1,197.11	1,197.11	497.54	699.57	152,135.39	76,511.86
50	152,135.39	1,197.11	1,197.11	499.82	697.29	151,635.57	75,814.57
51	151,635.57	1,197.11	1,197.11	502.11	695.00	151,133.46	75,119.57
52	151,133.46	1,197.11	1,197.11	504.41	692.70	150,629.05	74,426.88
53	150,629.05	1,197.11	1,197.11	506.72	690.38	150,122.33	73,736.50
54	150,122.33	1,197.11	1,197.11	509.05	688.06	149,613.28	73,048.44

PmtNo.	Beginning Principal Balance	Scheduled Payment	Total Payment	Principal	Interest	Ending Principal Balance	Interest Balance
55	149,613.28	1,197.11	1,197.11	511.38	685.73	149,101.90	72,362.71
56	149,101.90	1,197.11	1,197.11	513.72	683.38	148,588.18	71,679.32
57	148,588.18	1,197.11	1,197.11	516.08	681.03	148,072.10	70,998.30
58	148,072.10	1,197.11	1,197.11	518.44	678.66	147,553.66	70,319.63
59	147,553.66	1,197.11	1,197.11	520.82	676.29	147,032.84	69,643.34
60	147,032.84	1,197.11	1,197.11	523.21	673.90	146,509.64	68,969.44
61	146,509.64	1,197.11	1,197.11	525.60	671.50	145,984.03	68,297.94
62	145,984.03	1,197.11	1,197.11	528.01	669.09	145,456.02	67,628.85
63	145,456.02	1,197.11	1,197.11	530.43	666.67	144,925.59	66,962.17
64	144,925.59	1,197.11	1,197.11	532.86	664.24	144,392.72	66,297.93
65	144,392.72	1,197.11	1,197.11	535.31	661.80	143,857.42	65,636.13
66	143,857.42	1,197.11	1,197.11	537.76	659.35	143,319.66	64,976.79
67	143,319.66	1,197.11	1,197.11	540.22	656.88	142,779.43	64,319.90
68	142,779.43	1,197.11	1,197.11	542.70	654.41	142,236.73	63,665.50
69	142,236.73	1,197.11	1,197.11	545.19	651.92	141,691.55	63,013.58
70	141,691.55	1,197.11	1,197.11	547.69	649.42	141,143.86	62,364.16
71	141,143.86	1,197.11	1,197.11	550.20	646.91	140,593.66	61,717.25
72	140,593.66	1,197.11	1,197.11	552.72	644.39	140,040.95	61,072.86
73	140,040.95	1,197.11	1,197.11	555.25	641.85	139,485.69	60,431.01
74	139,485.69	1,197.11	1,197.11	557.80	639.31	138,927.90	59,791.70
75	138,927.90	1,197.11	1,197.11	560.35	636.75	138,367.54	59,154.95
76	138,367.54	1,197.11	1,197.11	562.92	634.18	137,804.62	58,520.76
77	137,804.62	1,197.11	1,197.11	565.50	631.60	137,239.12	57,889.16
78	137,239.12	1,197.11	1,197.11	568.09	629.01	136,671.03	57,260.14
79	136,671.03	1,197.11	1,197.11	570.70	626.41	136,100.33	56,633.74
80	136,100.33	1,197.11	1,197.11	573.31	623.79	135,527.02	56,009.94
81	135,527.02	1,197.11	1,197.11	575.94	621.17	134,951.08	55,388.78
82	134,951.08	1,197.11	1,197.11	578.58	618.53	134,372.50	54,770.25
83	134,372.50	1,197.11	1,197.11	581.23	615.87	133,791.26	54,154.38
84	133,791.26	1,197.11	1,197.11	583.90	613.21	133,207.37	53,541.17
85	133,207.37	1,197.11	1,197.11	586.57	610.53	132,620.80	52,930.63
86	132,620.80	1,197.11	1,197.11	589.26	607.85	132,031.54	52,322.79
87	132,031.54	1,197.11	1,197.11	591.96	605.14	131,439.57	51,717.64
88	131,439.57	1,197.11	1,197.11	594.67	602.43	130,844.90	51,115.21
89	130,844.90	1,197.11	1,197.11	597.40	599.71	130,247.50	50,515.51
90	130,247.50	1,197.11	1,197.11	600.14	596.97	129,647.36	49,918.54
91	129,647.36	1,197.11	1,197.11	602.89	594.22	129,044.47	49,324.32
92	129,044.47	1,197.11	1,197.11	605.65	591.45	128,438.82	48,732.87
93	128,438.82	1,197.11	1,197.11	608.43	588.68	127,830.39	48,144.19
94	127,830.39	1,197.11	1,197.11	611.22	585.89	127,219.18	47,558.30
95	127,219.18	1,197.11	1,197.11	614.02	583.09	126,605.16	46,975.21
96	126,605.16	1,197.11	1,197.11	616.83	580.27	125,988.32	46,394.94
97	125,988.32	1,197.11	1,197.11	619.66	577.45	125,368.67	45,817.49
98	125,368.67	1,197.11	1,197.11	622.50	574.61	124,746.17	45,242.89
99	124,746.17	1,197.11	1,197.11	625.35	571.75	124,120.81	44,671.13
100	124,120.81	1,197.11	1,197.11	628.22	568.89	123,492.59	44,102.25
101	123,492.59	1,197.11	1,197.11	631.10	566.01	122,861.50	43,536.24
102	122,861.50	1,197.11	1,197.11	633.99	563.12	122,227.51	42,973.12
103	122,227.51	1,197.11	1,197.11	636.90	560.21	121,590.61	42,412.91
104	121,590.61	1,197.11	1,197.11	639.82	557.29	120,950.79	41,855.62
105	120,950.79	1,197.11	1,197.11	642.75	554.36	120,308.04	41,301.27
106	120,308.04	1,197.11	1,197.11	645.69	551.41	119,662.35	40,749.85
107	119,662.35	1,197.11	1,197.11	648.65	548.45	119,013.70	40,201.40
108	119,013.70	1,197.11	1,197.11	651.63	545.48	118,362.07	39,655.92
109	118,362.07	1,197.11	1,197.11	654.61	542.49	117,707.46	39,113.43
110	117,707.46	1,197.11	1,197.11	657.61	539.49	117,049.84	38,573.94
111	117,049.84	1,197.11	1,197.11	660.63	536.48	116,389.22	38,037.46
112	116,389.22	1,197.11	1,197.11	663.66	533.45	115,725.56	37,504.01
113	115,725.56	1,197.11	1,197.11	666.70	530.41	115,058.86	36,973.60
114	115,058.86	1,197.11	1,197.11	669.75	527.35	114,389.11	36,446.25
115	114,389.11	1,197.11	1,197.11	672.82	524.28	113,716.29	35,921.96
116	113,716.29	1,197.11	1,197.11	675.91	521.20	113,040.38	35,400.76
117	113,040.38	1,197.11	1,197.11	679.00	518.10	112,361.38	34,882.66

PmtNo.	Beginning Principal Balance	Scheduled Payment	Total Payment	Principal	Interest	Ending Principal Balance	Interest Balance
118	112,361.38	1,197.11	1,197.11	682.12	514.99	111,679.26	34,367.67
119	111,679.26	1,197.11	1,197.11	685.24	511.86	110,994.02	33,855.81
120	110,994.02	1,197.11	1,197.11	688.38	508.72	110,305.63	33,347.09
121	110,305.63	1,197.11	1,197.11	691.54	505.57	109,614.10	32,841.52
122	109,614.10	1,197.11	1,197.11	694.71	502.40	108,919.39	32,339.12
123	108,919.39	1,197.11	1,197.11	697.89	499.21	108,221.50	31,839.91
124	108,221.50	1,197.11	1,197.11	701.09	496.02	107,520.41	31,343.89
125	107,520.41	1,197.11	1,197.11	704.30	492.80	106,816.10	30,851.09
126	106,816.10	1,197.11	1,197.11	707.53	489.57	106,108.57	30,361.51
127	106,108.57	1,197.11	1,197.11	710.78	486.33	105,397.79	29,875.18
128	105,397.79	1,197.11	1,197.11	714.03	483.07	104,683.76	29,392.11
129	104,683.76	1,197.11	1,197.11	717.31	479.80	103,966.46	28,912.31
130	103,966.46	1,197.11	1,197.11	720.59	476.51	103,245.86	28,435.80
131	103,245.86	1,197.11	1,197.11	723.90	473.21	102,521.97	27,962.59
132	102,521.97	1,197.11	1,197.11	727.21	469.89	101,794.75	27,492.69
133	101,794.75	1,197.11	1,197.11	730.55	466.56	101,064.21	27,026.14
134	101,064.21	1,197.11	1,197.11	733.90	463.21	100,330.31	26,562.92
135	100,330.31	1,197.11	1,197.11	737.26	459.85	99,593.05	26,103.08
136	99,593.05	1,197.11	1,197.11	740.64	456.47	98,852.41	25,646.61
137	98,852.41	1,197.11	1,197.11	744.03	453.07	98,108.38	25,193.54
138	98,108.38	1,197.11	1,197.11	747.44	449.66	97,360.94	24,743.87
139	97,360.94	1,197.11	1,197.11	750.87	446.24	96,610.07	24,297.63
140	96,610.07	1,197.11	1,197.11	754.31	442.80	95,855.76	23,854.84
141	95,855.76	1,197.11	1,197.11	757.77	439.34	95,097.99	23,415.50
142	95,097.99	1,197.11	1,197.11	761.24	435.87	94,336.75	22,979.63
143	94,336.75	1,197.11	1,197.11	764.73	432.38	93,572.03	22,547.26
144	93,572.03	1,197.11	1,197.11	768.23	428.87	92,803.79	22,118.38
145	92,803.79	1,197.11	1,197.11	771.76	425.35	92,032.04	21,693.03
146	92,032.04	1,197.11	1,197.11	775.29	421.81	91,256.74	21,271.22
147	91,256.74	1,197.11	1,197.11	778.85	418.26	90,477.90	20,852.96
148	90,477.90	1,197.11	1,197.11	782.42	414.69	89,695.48	20,438.27
149	89,695.48	1,197.11	1,197.11	786.00	411.10	88,909.48	20,027.17
150	88,909.48	1,197.11	1,197.11	789.60	407.50	88,119.88	19,619.66
151	88,119.88	1,197.11	1,197.11	793.22	403.88	87,326.65	19,215.78
152	87,326.65	1,197.11	1,197.11	796.86	400.25	86,529.79	18,815.53
153	86,529.79	1,197.11	1,197.11	800.51	396.59	85,729.28	18,418.94
154	85,729.28	1,197.11	1,197.11	804.18	392.93	84,925.10	18,026.01
155	84,925.10	1,197.11	1,197.11	807.87	389.24	84,117.24	17,636.77
156	84,117.24	1,197.11	1,197.11	811.57	385.54	83,305.67	17,251.24
157	83,305.67	1,197.11	1,197.11	815.29	381.82	82,490.38	16,869.42
158	82,490.38	1,197.11	1,197.11	819.03	378.08	81,671.35	16,491.34
159	81,671.35	1,197.11	1,197.11	822.78	374.33	80,848.58	16,117.01
160	80,848.58	1,197.11	1,197.11	826.55	370.56	80,022.03	15,746.45
161	80,022.03	1,197.11	1,197.11	830.34	366.77	79,191.69	15,379.69
162	79,191.69	1,197.11	1,197.11	834.14	362.96	78,357.54	15,016.73
163	78,357.54	1,197.11	1,197.11	837.97	359.14	77,519.58	14,657.59
164	77,519.58	1,197.11	1,197.11	841.81	355.30	76,677.77	14,302.29
165	76,677.77	1,197.11	1,197.11	845.67	351.44	75,832.10	13,950.85
166	75,832.10	1,197.11	1,197.11	849.54	347.56	74,982.56	13,603.28
167	74,982.56	1,197.11	1,197.11	853.44	343.67	74,129.12	13,259.61
168	74,129.12	1,197.11	1,197.11	857.35	339.76	73,271.78	12,919.86
169	73,271.78	1,197.11	1,197.11	861.28	335.83	72,410.50	12,584.03
170	72,410.50	1,197.11	1,197.11	865.22	331.88	71,545.27	12,252.15
171	71,545.27	1,197.11	1,197.11	869.19	327.92	70,676.08	11,924.23
172	70,676.08	1,197.11	1,197.11	873.17	323.93	69,802.91	11,600.30
173	69,802.91	1,197.11	1,197.11	877.18	319.93	68,925.73	11,280.37
174	68,925.73	1,197.11	1,197.11	881.20	315.91	68,044.54	10,964.46
175	68,044.54	1,197.11	1,197.11	885.24	311.87	67,159.30	10,652.59
176	67,159.30	1,197.11	1,197.11	889.29	307.81	66,270.01	10,344.77
177	66,270.01	1,197.11	1,197.11	893.37	303.74	65,376.64	10,041.04
178	65,376.64	1,197.11	1,197.11	897.46	299.64	64,479.18	9,741.39
179	64,479.18	1,197.11	1,197.11	901.58	295.53	63,577.60	9,445.86
180	63,577.60	1,197.11	1,197.11	905.71	291.40	62,671.89	9,154.47

PmtNo.	Beginning Principal Balance	Scheduled Payment	Total Payment	Principal	Interest	Ending Principal Balance	Interest Balance
181	62,671.89	1,197.11	1,197.11	909.86	287.25	61,762.03	8,867.22
182	61,762.03	1,197.11	1,197.11	914.03	283.08	60,848.00	8,584.14
183	60,848.00	1,197.11	1,197.11	918.22	278.89	59,929.78	8,305.26
184	59,929.78	1,197.11	1,197.11	922.43	274.68	59,007.36	8,030.58
185	59,007.36	1,197.11	1,197.11	926.66	270.45	58,080.70	7,760.13
186	58,080.70	1,197.11	1,197.11	930.90	266.20	57,149.80	7,493.93
187	57,149.80	1,197.11	1,197.11	935.17	261.94	56,214.63	7,231.99
188	56,214.63	1,197.11	1,197.11	939.46	257.65	55,275.17	6,974.34
189	55,275.17	1,197.11	1,197.11	943.76	253.34	54,331.41	6,720.99
190	54,331.41	1,197.11	1,197.11	948.09	249.02	53,383.32	6,471.98
191	53,383.32	1,197.11	1,197.11	952.43	244.67	52,430.89	6,227.30
192	52,430.89	1,197.11	1,197.11	956.80	240.31	51,474.09	5,986.99
193	51,474.09	1,197.11	1,197.11	961.18	235.92	50,512.91	5,751.07
194	50,512.91	1,197.11	1,197.11	965.59	231.52	49,547.32	5,519.55
195	49,547.32	1,197.11	1,197.11	970.01	227.09	48,577.31	5,292.46
196	48,577.31	1,197.11	1,197.11	974.46	222.65	47,602.85	5,069.82
197	47,602.85	1,197.11	1,197.11	978.93	218.18	46,623.92	4,851.64
198	46,623.92	1,197.11	1,197.11	983.41	213.69	45,640.51	4,637.94
199	45,640.51	1,197.11	1,197.11	987.92	209.19	44,652.59	4,428.76
200	44,652.59	1,197.11	1,197.11	992.45	204.66	43,660.14	4,224.10
201	43,660.14	1,197.11	1,197.11	997.00	200.11	42,663.14	4,023.99
202	42,663.14	1,197.11	1,197.11	1,001.57	195.54	41,661.58	3,828.45
203	41,661.58	1,197.11	1,197.11	1,006.16	190.95	40,655.42	3,637.50
204	40,655.42	1,197.11	1,197.11	1,010.77	186.34	39,644.65	3,451.16
205	39,644.65	1,197.11	1,197.11	1,015.40	181.70	38,629.25	3,269.46
206	38,629.25	1,197.11	1,197.11	1,020.06	177.05	37,609.19	3,092.41
207	37,609.19	1,197.11	1,197.11	1,024.73	172.38	36,584.46	2,920.03
208	36,584.46	1,197.11	1,197.11	1,029.43	167.68	35,555.04	2,752.35
209	35,555.04	1,197.11	1,197.11	1,034.15	162.96	34,520.89	2,589.39
210	34,520.89	1,197.11	1,197.11	1,038.89	158.22	33,482.01	2,431.17
211	33,482.01	1,197.11	1,197.11	1,043.65	153.46	32,438.36	2,277.71
212	32,438.36	1,197.11	1,197.11	1,048.43	148.68	31,389.93	2,129.04
213	31,389.93	1,197.11	1,197.11	1,053.24	143.87	30,336.69	1,985.17
214	30,336.69	1,197.11	1,197.11	1,058.06	139.04	29,278.63	1,846.12
215	29,278.63	1,197.11	1,197.11	1,062.91	134.19	28,215.72	1,711.93
216	28,215.72	1,197.11	1,197.11	1,067.78	129.32	27,147.93	1,582.61
217	27,147.93	1,197.11	1,197.11	1,072.68	124.43	26,075.26	1,458.18
218	26,075.26	1,197.11	1,197.11	1,077.59	119.51	24,997.66	1,338.67
219	24,997.66	1,197.11	1,197.11	1,082.53	114.57	23,915.13	1,224.10
220	23,915.13	1,197.11	1,197.11	1,087.49	109.61	22,827.63	1,114.49
221	22,827.63	1,197.11	1,197.11	1,092.48	104.63	21,735.15	1,009.86
222	21,735.15	1,197.11	1,197.11	1,097.49	99.62	20,637.67	910.24
223	20,637.67	1,197.11	1,197.11	1,102.52	94.59	19,535.15	815.65
224	19,535.15	1,197.11	1,197.11	1,107.57	89.54	18,427.58	726.11
225	18,427.58	1,197.11	1,197.11	1,112.65	84.46	17,314.94	641.65
226	17,314.94	1,197.11	1,197.11	1,117.75	79.36	16,197.19	562.29
227	16,197.19	1,197.11	1,197.11	1,122.87	74.24	15,074.32	488.06
228	15,074.32	1,197.11	1,197.11	1,128.02	69.09	13,946.31	418.97
229	13,946.31	1,197.11	1,197.11	1,133.19	63.92	12,813.12	355.05
230	12,813.12	1,197.11	1,197.11	1,138.38	58.73	11,674.74	296.32
231	11,674.74	1,197.11	1,197.11	1,143.60	53.51	10,531.14	242.81
232	10,531.14	1,197.11	1,197.11	1,148.84	48.27	9,382.31	194.54
233	9,382.31	1,197.11	1,197.11	1,154.10	43.00	8,228.20	151.54
234	8,228.20	1,197.11	1,197.11	1,159.39	37.71	7,068.81	113.83
235	7,068.81	1,197.11	1,197.11	1,164.71	32.40	5,904.10	81.43
236	5,904.10	1,197.11	1,197.11	1,170.05	27.06	4,734.06	54.37
237	4,734.06	1,197.11	1,197.11	1,175.41	21.70	3,558.65	32.67
238	3,558.65	1,197.11	1,197.11	1,180.80	16.31	2,377.85	16.36
239	2,377.85	1,197.11	1,197.11	1,186.21	10.90	1,191.64	5.46
240	1,191.64	1,197.11	1,191.64	1,186.18	5.46	0.00	0.00