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LOAN AMORTIZATION

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ASSUMPTIONS

Annual Interest Rate	>	12
Principal Amount	>	1575
Term in Months	>	36
Monthly Payment	\$	\$52.31

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LOAN AMORTIZATION TABLE (Continued to Row 85) Row 86)

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Month	Beg. Balance	Interest Paid	Principal Paid
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1	1575.00	15.75	36.56
2	1538.4375	15.38	36.93
3	1501.5093	15.02	37.30
4	1464.2119	14.64	37.67
5	1426.5414	14.27	38.05
6	1388.4943	13.88	38.43
7	1350.0667	13.50	38.81
8	1311.2548	13.11	39.20
9	1272.0549	12.72	39.59
10	1232.4629	12.32	39.99
11	1192.475	11.92	40.39
12	1152.0872	11.52	40.79
13	1111.2955	11.11	41.20
14	1070.0959	10.70	41.61
15	1028.4843	10.28	42.03
16	986.45665	9.86	42.45
17	944.00867	9.44	42.87
18	901.13622	9.01	43.30
19	857.83505	8.58	43.73
20	814.10086	8.14	44.17
21	769.92933	7.70	44.61
22	725.31609	7.25	45.06

23	680.25671	6.80	45.51
24	634.74674	6.35	45.97
25	588.78167	5.89	46.42
26	542.35695	5.42	46.89
27	495.46798	4.95	47.36
28	448.11012	4.48	47.83
29	400.27868	4.00	48.31
30	351.96893	3.52	48.79
31	303.17608	3.03	49.28
32	253.89531	2.54	49.77
33	204.12172	2.04	50.27
34	153.8504	1.54	50.77
35	103.07637	1.03	51.28
36	51.794592	0.52	51.79
37	-4.4764192E-13	0.00	52.31
38	-52.312538	-0.52	52.84
39	-105.1482	-1.05	53.36
40	-158.51222	-1.59	53.90
41	-212.40988	-2.12	54.44
42	-266.84652	-2.67	54.98
43	-321.82752	-3.22	55.53
44	-377.35833	-3.77	56.09
45	-433.44446	-4.33	56.65
46	-490.09144	-4.90	57.21
47	-547.30489	-5.47	57.79
48	-605.09048	-6.05	58.36
49	-663.45392	-6.63	58.95
50	-722.401	-7.22	59.54
51	-781.93755	-7.82	60.13
52	-842.06946	-8.42	60.73
53	-902.80269	-9.03	61.34
54	-964.14326	-9.64	61.95
55	-1026.0972	-10.26	62.57
56	-1088.6707	-10.89	63.20
57	-1151.87	-11.52	63.83
58	-1215.7012	-12.16	64.47
59	-1280.1708	-12.80	65.11
60	-1345.285	-13.45	65.77

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End.
Balance

1538.44
1501.51
1464.21
1426.54
1388.49
1350.07
1311.25
1272.05
1232.46
1192.48
1152.09
1111.30
1070.10
1028.48
986.46
944.01
901.14
857.84
814.10
769.93
725.32
680.26

634.75
588.78
542.36
495.47
448.11
400.28
351.97
303.18
253.90
204.12
153.85
103.08
51.79
0.00
-52.31
-105.15
-158.51
-212.41
-266.85
-321.83
-377.36
-433.44
-490.09
-547.30
-605.09
-663.45
-722.40
-781.94
-842.07
-902.80
-964.14
-1026.10
-1088.67
-1151.87
-1215.70
-1280.17
-1345.29
-1411.05