

### APPENDIX 7A: Amortization Schedules for 30-Year Mortgage in Example 7-1 and No-Points versus Points Mortgages in Example 7-4

Example 7-1: 30-Year Mortgage					
Month	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
1	80.52	800.00	80.52	800.00	119,919.48
2	81.06	799.46	161.58	1,599.46	119,838.42
3	81.60	798.92	243.18	2,398.38	119,756.82
4	82.14	798.38	325.32	3,196.76	119,674.68
5	82.69	797.83	408.01	3,994.59	119,591.99
6	83.24	797.28	491.25	4,791.87	119,508.75
7	83.80	796.72	575.05	5,588.59	119,424.95
8	84.35	796.17	659.40	6,384.76	119,340.60
9	84.92	795.60	744.32	7,180.36	119,255.68
10	85.48	795.04	829.80	7,975.40	119,170.20
11	86.05	794.47	915.85	8,769.87	119,084.15
12	86.63	793.89	1,002.48	9,563.76	118,997.52
13	87.20	793.32	1,089.68	10,357.08	118,910.32
14	87.78	792.74	1,177.46	11,149.82	118,822.54
15	88.37	792.15	1,265.83	11,941.97	118,734.17
16	88.96	791.56	1,354.79	12,733.53	118,645.21
17	89.55	790.97	1,444.34	13,524.50	118,555.66
18	90.15	790.37	1,534.49	14,314.87	118,465.51
19	90.75	789.77	1,625.24	15,104.64	118,374.76
20	91.35	789.17	1,716.59	15,893.81	118,283.41
21	91.96	788.56	1,808.55	16,682.37	118,191.45
22	92.58	787.94	1,901.13	17,470.31	118,098.87
23	93.19	787.33	1,994.32	18,257.64	118,005.68
24	93.82	786.70	2,088.14	19,044.34	117,911.86
25	94.44	786.08	2,182.58	19,830.42	117,817.42
26	95.07	785.45	2,277.65	20,615.87	117,722.35
27	95.70	784.82	2,373.35	21,400.69	117,626.65
28	96.34	784.18	2,469.69	22,184.87	117,530.31
29	96.98	783.54	2,566.67	22,968.41	117,433.33
30	97.63	782.89	2,664.30	23,751.30	117,335.70
31	98.28	782.24	2,762.58	24,533.54	117,237.42
32	98.94	781.58	2,861.52	25,315.12	117,138.48
33	99.60	780.92	2,961.12	26,096.04	117,038.88
34	100.26	780.26	3,061.38	26,876.30	116,938.62
35	100.93	779.59	3,162.31	27,655.89	116,837.69
36	101.60	778.92	3,263.91	28,434.81	116,736.09
37	102.28	778.24	3,366.19	29,213.05	116,633.81
38	102.96	777.56	3,469.15	29,990.61	116,530.85
39	103.65	776.87	3,572.80	30,767.48	116,427.20
40	104.34	776.18	3,677.14	31,543.66	116,322.86
41	105.03	775.49	3,782.17	32,319.15	116,217.83
42	105.73	774.79	3,887.90	33,093.94	116,112.10
43	106.44	774.08	3,994.34	33,868.02	116,005.66
44	107.15	773.37	4,101.49	34,641.39	115,898.51
45	107.86	772.66	4,209.35	35,414.05	115,790.65

(continued)

Month	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
46	108.58	771.94	4,317.93	36,185.99	115,682.07
47	109.31	771.21	4,427.24	36,957.20	115,572.76
48	110.03	770.49	4,537.27	37,727.69	115,462.73
49	110.77	769.75	4,648.04	38,497.44	115,351.96
50	111.51	769.01	4,759.55	39,266.45	115,240.45
51	112.25	768.27	4,871.80	40,034.72	115,128.20
52	113.00	767.52	4,984.80	40,802.24	115,015.20
53	113.75	766.77	5,098.55	41,569.01	114,901.45
54	114.51	766.01	5,213.06	42,335.02	114,786.94
55	115.27	765.25	5,328.33	43,100.27	114,671.67
56	116.04	764.48	5,444.37	43,864.75	114,555.63
57	116.82	763.70	5,561.19	44,628.45	114,438.81
58	117.59	762.93	5,678.78	45,391.38	114,321.22
59	118.38	762.14	5,797.16	46,153.52	114,202.84
60	119.17	761.35	5,916.33	46,914.87	114,083.67
61	119.96	760.56	6,036.29	47,675.43	113,963.71
62	120.76	759.76	6,157.05	48,435.19	113,842.95
63	121.57	758.95	6,278.62	49,194.14	113,721.38
64	122.38	758.14	6,401.00	49,952.28	113,599.00
65	123.19	757.33	6,524.19	50,709.61	113,475.81
66	124.01	756.51	6,648.20	51,466.12	113,351.80
67	124.84	755.68	6,773.04	52,221.80	113,226.96
68	125.67	754.85	6,898.71	52,976.65	113,101.29
69	126.51	754.01	7,025.22	53,730.66	112,974.78
70	127.35	753.17	7,152.57	54,483.83	112,847.43
71	128.20	752.32	7,280.77	55,236.15	112,719.23
72	129.06	751.46	7,409.83	55,987.61	112,590.17
73	129.92	750.60	7,539.75	56,738.21	112,460.25
74	130.79	749.73	7,670.54	57,487.94	112,329.46
75	131.66	748.86	7,802.20	58,236.80	112,197.80
76	132.53	747.99	7,934.73	58,984.79	112,065.27
77	133.42	747.10	8,068.15	59,731.89	111,931.85
78	134.31	746.21	8,202.46	60,478.10	111,797.54
79	135.20	745.32	8,337.66	61,223.42	111,662.34
80	136.10	744.42	8,473.76	61,967.84	111,526.24
81	137.01	743.51	8,610.77	62,711.35	111,389.23
82	137.93	742.59	8,748.70	63,453.94	111,251.30
83	138.84	741.68	8,887.54	64,195.62	111,112.46
84	139.77	740.75	9,027.31	64,936.37	110,972.69
85	140.70	739.82	9,168.01	65,676.19	110,831.99
86	141.64	738.88	9,309.65	66,415.07	110,690.35
87	142.58	737.94	9,452.23	67,153.01	110,547.77
88	143.53	736.99	9,595.76	67,890.00	110,404.24
89	144.49	736.03	9,740.25	68,626.03	110,259.75
90	145.46	735.06	9,885.71	69,361.09	110,114.29
91	146.42	734.10	10,032.13	70,095.19	109,967.87
92	147.40	733.12	10,179.53	70,828.31	109,820.47
93	148.38	732.14	10,327.91	71,560.45	109,672.09
94	149.37	731.15	10,477.28	72,291.60	109,522.72
95	150.37	730.15	10,627.65	73,021.75	109,372.35
96	151.37	729.15	10,779.02	73,750.90	109,220.98
97	152.38	728.14	10,931.40	74,479.04	109,068.60

Month	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
98	153.40	727.12	11,084.80	75,206.16	108,915.20
99	154.42	726.10	11,239.22	75,932.26	108,760.78
100	155.45	725.07	11,394.67	76,657.33	108,605.33
101	156.48	724.04	11,551.15	77,381.37	108,448.85
102	157.53	722.99	11,708.68	78,104.36	108,291.32
103	158.58	721.94	11,867.26	78,826.30	108,132.74
104	159.64	720.88	12,026.90	79,547.18	107,973.10
105	160.70	719.82	12,187.60	80,267.00	107,812.40
106	161.77	718.75	12,349.37	80,985.75	107,650.63
107	162.85	717.67	12,512.22	81,703.42	107,487.78
108	163.93	716.59	12,676.15	82,420.01	107,323.85
109	165.03	715.49	12,841.18	83,135.50	107,158.82
110	166.13	714.39	13,007.31	83,849.89	106,992.69
111	167.24	713.28	13,174.55	84,563.17	106,825.45
112	168.35	712.17	13,342.90	85,275.34	106,657.10
113	169.47	711.05	13,512.37	85,986.39	106,487.63
114	170.60	709.92	13,682.97	86,696.31	106,317.03
115	171.74	708.78	13,854.71	87,405.09	106,145.29
116	172.88	707.64	14,027.59	88,112.73	105,972.41
117	174.04	706.48	14,201.63	88,819.21	105,798.37
118	175.20	705.32	14,376.83	89,524.53	105,623.17
119	176.37	704.15	14,553.20	90,228.68	105,446.80
120	177.54	702.98	14,730.74	90,931.66	105,269.26
121	178.72	701.80	14,909.46	91,633.46	105,090.54
122	179.92	700.60	15,089.38	92,334.06	104,910.62
123	181.12	699.40	15,270.50	93,033.46	104,729.50
124	182.32	698.20	15,452.82	93,731.66	104,547.18
125	183.54	696.98	15,636.36	94,428.64	104,363.64
126	184.76	695.76	15,821.12	95,124.40	104,178.88
127	185.99	694.53	16,007.11	95,818.93	103,992.89
128	187.23	693.29	16,194.34	96,512.22	103,805.66
129	188.48	692.04	16,382.82	97,204.26	103,617.18
130	189.74	690.78	16,572.56	97,895.04	103,427.44
131	191.00	689.52	16,763.56	98,584.56	103,236.44
132	192.28	688.24	16,955.84	99,272.80	103,044.16
133	193.56	686.96	17,149.40	99,959.76	102,850.60
134	194.85	685.67	17,344.25	100,645.43	102,655.75
135	196.15	684.37	17,540.40	101,329.80	102,459.60
136	197.46	683.06	17,737.86	102,012.86	102,262.14
137	198.77	681.75	17,936.63	102,694.61	102,063.37
138	200.10	680.42	18,136.73	103,375.03	101,863.27
139	201.43	679.09	18,338.16	104,054.12	101,661.84
140	202.77	677.75	18,540.93	104,731.87	101,459.07
141	204.13	676.39	18,745.06	105,408.26	101,254.94
142	205.49	675.03	18,950.55	106,083.29	101,049.45
143	206.86	673.66	19,157.41	106,756.95	100,842.59
144	208.24	672.28	19,365.65	107,429.23	100,634.35
145	209.62	670.90	19,575.27	108,100.13	100,424.73
146	211.02	669.50	19,786.29	108,769.63	100,213.71
147	212.43	668.09	19,998.72	109,437.72	100,001.28
148	213.84	666.68	20,212.56	110,104.40	99,787.44

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Month	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
149	215.27	665.25	20,427.83	110,769.65	99,572.17
150	216.71	663.81	20,644.54	111,433.46	99,355.46
151	218.15	662.37	20,862.69	112,095.83	99,137.31
152	219.60	660.92	21,082.29	112,756.75	98,917.71
153	221.07	659.45	21,303.36	113,416.20	98,696.64
154	222.54	657.98	21,525.90	114,074.18	98,474.10
155	224.03	656.49	21,749.93	114,730.67	98,250.07
156	225.52	655.00	21,975.45	115,385.67	98,024.55
157	227.02	653.50	22,202.47	116,039.17	97,797.53
158	228.54	651.98	22,431.01	116,691.15	97,568.99
159	230.06	650.46	22,661.07	117,341.61	97,338.93
160	231.59	648.93	22,892.66	117,990.54	97,107.34
161	233.14	647.38	23,125.80	118,637.92	96,874.20
162	234.69	645.83	23,360.49	119,283.75	96,639.51
163	236.26	644.26	23,596.75	119,928.01	96,403.25
164	237.83	642.69	23,834.58	120,570.70	96,165.42
165	239.42	641.10	24,074.00	121,211.80	95,926.00
166	241.01	639.51	24,315.01	121,851.31	95,684.99
167	242.62	637.90	24,557.63	122,489.21	95,442.37
168	244.24	636.28	24,801.87	123,125.49	95,198.13
169	245.87	634.65	25,047.74	123,760.14	94,952.26
170	247.50	633.02	25,295.24	124,393.16	94,704.76
171	249.15	631.37	25,544.39	125,024.53	94,455.61
172	250.82	629.70	25,795.21	125,654.23	94,204.79
173	252.49	628.03	26,047.70	126,282.26	93,952.30
174	254.17	626.35	26,301.87	126,908.61	93,698.13
175	255.87	624.65	26,557.74	127,533.26	93,442.26
176	257.57	622.95	26,815.31	128,156.21	93,184.69
177	259.29	621.23	27,074.60	128,777.44	92,925.40
178	261.02	619.50	27,335.62	129,396.94	92,664.38
179	262.76	617.76	27,598.38	130,014.70	92,401.62
180	264.51	616.01	27,862.89	130,630.71	92,137.11
181	266.27	614.25	28,129.16	131,244.96	91,870.84
182	268.05	612.47	28,397.21	131,857.43	91,602.79
183	269.83	610.69	28,667.04	132,468.12	91,332.96
184	271.63	608.89	28,938.67	133,077.01	91,061.33
185	273.44	607.08	29,212.11	133,684.09	90,787.89
186	275.27	605.25	29,487.38	134,289.34	90,512.62
187	277.10	603.42	29,764.48	134,892.76	90,235.52
188	278.95	601.57	30,043.43	135,494.33	89,956.57
189	280.81	599.71	30,324.24	136,094.04	89,675.76
190	282.68	597.84	30,606.92	136,691.88	89,393.08
191	284.57	595.95	30,891.49	137,287.83	89,108.51
192	286.46	594.06	31,177.95	137,881.89	88,822.05
193	288.37	592.15	31,466.32	138,474.04	88,533.68
194	290.30	590.22	31,756.62	139,064.26	88,243.38
195	292.23	588.29	32,048.85	139,652.55	87,951.15
196	294.18	586.34	32,343.03	140,238.89	87,656.97
197	296.14	584.38	32,639.17	140,823.27	87,360.83
198	298.11	582.41	32,937.28	141,405.68	87,062.72
199	300.10	580.42	33,237.38	141,986.10	86,762.62
200	302.10	578.42	33,539.48	142,564.52	86,460.52
201	304.12	576.40	33,843.60	143,140.92	86,156.40

Month	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
202	306.14	574.38	34,149.74	143,715.30	85,850.26
203	308.18	572.34	34,457.92	144,287.64	85,542.08
204	310.24	570.28	34,768.16	144,857.92	85,231.84
205	312.31	568.21	35,080.47	145,426.13	84,919.53
206	314.39	566.13	35,394.86	145,992.26	84,605.14
207	316.49	564.03	35,711.35	146,556.29	84,288.65
208	318.60	561.92	36,029.95	147,118.21	83,970.05
209	320.72	559.80	36,350.67	147,678.01	83,649.33
210	322.86	557.66	36,673.53	148,235.67	83,326.47
211	325.01	555.51	36,998.54	148,791.18	83,001.46
212	327.18	553.34	37,325.72	149,344.52	82,674.28
213	329.36	551.16	37,655.08	149,895.68	82,344.92
214	331.55	548.97	37,986.63	150,444.65	82,013.37
215	333.76	546.76	38,320.39	150,991.41	81,679.61
216	335.99	544.53	38,656.38	151,535.94	81,343.62
217	338.23	542.29	38,994.61	152,078.23	81,005.39
218	340.48	540.04	39,335.09	152,618.27	80,664.91
219	342.75	537.77	39,677.84	153,156.04	80,322.16
220	345.04	535.48	40,022.88	153,691.52	79,977.12
221	347.34	533.18	40,370.22	154,224.70	79,629.78
222	349.65	530.87	40,719.87	154,755.57	79,280.13
223	351.99	528.53	41,071.86	155,284.10	78,928.14
224	354.33	526.19	41,426.19	155,810.29	78,573.81
225	356.69	523.83	41,782.88	156,334.12	78,217.12
226	359.07	521.45	42,141.95	156,855.57	77,858.05
227	361.47	519.05	42,503.42	157,374.62	77,496.58
228	363.88	516.64	42,867.30	157,891.26	77,132.70
229	366.30	514.22	43,233.60	158,405.48	76,766.40
230	368.74	511.78	43,602.34	158,917.26	76,397.66
231	371.20	509.32	43,973.54	159,426.58	76,026.46
232	373.68	506.84	44,347.22	159,933.42	75,652.78
233	376.17	504.35	44,723.39	160,437.77	75,276.61
234	378.68	501.84	45,102.07	160,939.61	74,897.93
235	381.20	499.32	45,483.27	161,438.93	74,516.73
236	383.74	496.78	45,867.01	161,935.71	74,132.99
237	386.30	494.22	46,253.31	162,429.93	73,746.69
238	388.88	491.64	46,642.19	162,921.57	73,357.81
239	391.47	489.05	47,033.66	163,410.62	72,966.34
240	394.08	486.44	47,427.74	163,897.06	72,572.26
241	396.70	483.82	47,824.44	164,380.88	72,175.56
242	399.35	481.17	48,223.79	164,862.05	71,776.21
243	402.01	478.51	48,625.80	165,340.56	71,374.20
244	404.69	475.83	49,030.49	165,816.39	70,969.51
245	407.39	473.13	49,437.88	166,289.52	70,562.12
246	410.11	470.41	49,847.99	166,759.93	70,152.01
247	412.84	467.68	50,260.83	167,227.61	69,739.17
248	415.59	464.93	50,676.42	167,692.54	69,323.58
249	418.36	462.16	51,094.78	168,154.70	68,905.22
250	421.15	459.37	51,515.93	168,614.07	68,484.07
251	423.96	456.56	51,939.89	169,070.63	68,060.11
252	426.79	453.73	52,366.68	169,524.36	67,633.32
253	429.63	450.89	52,796.31	169,975.25	67,203.69

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Month	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
254	432.50	448.02	53,228.81	170,423.27	66,771.19
255	435.38	445.14	53,664.19	170,868.41	66,335.81
256	438.28	442.24	54,102.47	171,310.65	65,897.53
257	441.20	439.32	54,543.67	171,749.97	65,456.33
258	444.14	436.38	54,987.81	172,186.35	65,012.19
259	447.11	433.41	55,434.92	172,619.76	64,565.08
260	450.09	430.43	55,885.01	173,050.19	64,114.99
261	453.09	427.43	56,338.10	173,477.62	63,661.90
262	456.11	424.41	56,794.21	173,902.03	63,205.79
263	459.15	421.37	57,253.36	174,323.40	62,746.64
264	462.21	418.31	57,715.57	174,741.71	62,284.43
265	465.29	415.23	58,180.86	175,156.94	61,819.14
266	468.39	412.13	58,649.25	175,569.07	61,350.75
267	471.52	409.00	59,120.77	175,978.07	60,879.23
268	474.66	405.86	59,595.43	176,383.93	60,404.57
269	477.82	402.70	60,073.25	176,786.63	59,926.75
270	481.01	399.51	60,554.26	177,186.14	59,445.74
271	484.22	396.30	61,038.48	177,582.44	58,961.52
272	487.44	393.08	61,525.92	177,975.52	58,474.08
273	490.69	389.83	62,016.61	178,365.35	57,983.39
274	493.96	386.56	62,510.57	178,751.91	57,489.43
275	497.26	383.26	63,007.83	179,135.17	56,992.17
276	500.57	379.95	63,508.40	179,515.12	56,491.60
277	503.91	376.61	64,012.31	179,891.73	55,987.69
278	507.27	373.25	64,519.58	180,264.98	55,480.42
279	510.65	369.87	65,030.23	180,634.85	54,969.77
280	514.05	366.47	65,544.28	181,001.32	54,455.72
281	517.48	363.04	66,061.76	181,364.36	53,938.24
282	520.93	359.59	66,582.69	181,723.95	53,417.31
283	524.40	356.12	67,107.09	182,080.07	52,892.91
284	527.90	352.62	67,634.99	182,432.69	52,365.01
285	531.42	349.10	68,166.41	182,781.79	51,833.59
286	534.96	345.56	68,701.37	183,127.35	51,298.63
287	538.53	341.99	69,239.90	183,469.34	50,760.10
288	542.12	338.40	69,782.02	183,807.74	50,217.98
289	545.73	334.79	70,327.75	184,142.53	49,672.25
290	549.37	331.15	70,877.12	184,473.68	49,122.88
291	553.03	327.49	71,430.15	184,801.17	48,569.85
292	556.72	323.80	71,986.87	185,124.97	48,013.13
293	560.43	320.09	72,547.30	185,445.06	47,452.70
294	564.17	316.35	73,111.47	185,761.41	46,888.53
295	567.93	312.59	73,679.40	186,074.00	46,320.60
296	571.72	308.80	74,251.12	186,382.80	45,748.88
297	575.53	304.99	74,826.65	186,687.79	45,173.35
298	579.36	301.16	75,406.01	186,988.95	44,593.99
299	583.23	297.29	75,989.24	187,286.24	44,010.76
300	587.11	293.41	76,576.35	187,579.65	43,423.65
301	591.03	289.49	77,167.38	187,869.14	42,832.62
302	594.97	285.55	77,762.35	188,154.69	42,237.65
303	598.94	281.58	78,361.29	188,436.27	41,638.71
304	602.93	277.59	78,964.22	188,713.86	41,035.78
305	606.95	273.57	79,571.17	188,987.43	40,428.83
306	610.99	269.53	80,182.16	189,256.96	39,817.84
307	615.07	265.45	80,797.23	189,522.41	39,202.77

Month	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
308	619.17	261.35	81,416.40	189,783.76	38,583.60
309	623.30	257.22	82,039.70	190,040.98	37,960.30
310	627.45	253.07	82,667.15	190,294.05	37,332.85
311	631.63	248.89	83,298.78	190,542.94	36,701.22
312	635.85	244.67	83,934.63	190,787.61	36,065.37
313	640.08	240.44	84,574.71	191,028.05	35,425.29
314	644.35	236.17	85,219.06	191,264.22	34,780.94
315	648.65	231.87	85,867.71	191,496.09	34,132.29
316	652.97	227.55	86,520.68	191,723.64	33,479.32
317	657.32	223.20	87,178.00	191,946.84	32,822.00
318	661.71	218.81	87,839.71	192,165.65	32,160.29
319	666.12	214.40	88,505.83	192,380.05	31,494.17
320	670.56	209.96	89,176.39	192,590.01	30,823.61
321	675.03	205.49	89,851.42	192,795.50	30,148.58
322	679.53	200.99	90,530.95	192,996.49	29,469.05
323	684.06	196.46	91,215.01	193,192.95	28,784.99
324	688.62	191.90	91,903.63	193,384.85	28,096.37
325	693.21	187.31	92,596.84	193,572.16	27,403.16
326	697.83	182.69	93,294.67	193,754.85	26,705.33
327	702.48	178.04	93,997.15	193,932.89	26,002.85
328	707.17	173.35	94,704.32	194,106.24	25,295.68
329	711.88	168.64	95,416.20	194,274.88	24,583.80
330	716.63	163.89	96,132.83	194,438.77	23,867.17
331	721.41	159.11	96,854.24	194,597.88	23,145.76
332	726.21	154.31	97,580.45	194,752.19	22,419.55
333	731.06	149.46	98,311.51	194,901.65	21,688.49
334	735.93	144.59	99,047.44	195,046.24	20,952.56
335	740.84	139.68	99,788.28	195,185.92	20,211.72
336	745.78	134.74	100,534.06	195,320.66	19,465.94
337	750.75	129.77	101,284.81	195,450.43	18,715.19
338	755.75	124.77	102,040.56	195,575.20	17,959.44
339	760.79	119.73	102,801.35	195,694.93	17,198.65
340	765.86	114.66	103,567.21	195,809.59	16,432.79
341	770.97	109.55	104,338.18	195,919.14	15,661.82
342	776.11	104.41	105,114.29	196,023.55	14,885.71
343	781.28	99.24	105,895.57	196,122.79	14,104.43
344	786.49	94.03	106,682.06	196,216.82	13,317.94
345	791.73	88.79	107,473.79	196,305.61	12,526.21
346	797.01	83.51	108,270.80	196,389.12	11,729.20
347	802.33	78.19	109,073.13	196,467.31	10,926.87
348	807.67	72.85	109,880.80	196,540.16	10,119.20
349	813.06	67.46	110,693.86	196,607.62	9,306.14
350	818.48	62.04	111,512.34	196,669.66	8,487.66
351	823.94	56.58	112,336.28	196,726.24	7,663.72
352	829.43	51.09	113,165.71	196,777.33	6,834.29
353	834.96	45.56	114,000.67	196,822.89	5,999.33
354	840.52	40.00	114,841.19	196,862.89	5,158.81
355	846.13	34.39	115,687.32	196,897.28	4,312.68
356	851.77	28.75	116,539.09	196,926.03	3,460.91
357	857.45	23.07	117,396.54	196,949.10	2,603.46
358	863.16	17.36	118,259.70	196,966.46	1,740.30
359	868.92	11.60	119,128.62	196,978.06	871.38
360	871.38*	5.81	120,000.00	196,983.87	0.00

\*The final payment has been adjusted to account for payments having been rounded to the nearest cent.

Example 7-4: Loan with No Points					
Pmt	Principal	Interest	Cumulative Principal	Cumulative Interest	Principal Balance
1	80.52	800.00	80.52	800.00	119,919.48
2	81.06	799.46	161.58	1,599.46	119,838.42
3	81.60	798.92	243.18	2,398.38	119,756.82
4	82.14	798.38	325.32	3,196.76	119,674.68
5	82.69	797.83	408.01	3,994.59	119,591.99
6	83.24	797.28	491.25	4,791.87	119,508.75
7	83.80	796.72	575.05	5,588.59	119,424.95
8	84.35	796.17	659.40	6,384.76	119,340.60
9	84.92	795.60	744.32	7,180.36	119,255.68
10	85.48	795.04	829.80	7,975.40	119,170.20
11	86.05	794.47	915.85	8,769.87	119,084.15
12	86.63	793.89	1,002.48	9,563.76	118,997.52
13	87.20	793.32	1,089.68	10,357.08	118,910.32
14	87.78	792.74	1,177.46	11,149.82	118,822.54
15	88.37	792.15	1,265.83	11,941.97	118,734.17
16	88.96	791.56	1,354.79	12,733.53	118,645.21
17	89.55	790.97	1,444.34	13,524.50	118,555.66
18	90.15	790.37	1,534.49	14,314.87	118,465.51
19	90.75	789.77	1,625.24	15,104.64	118,374.76
20	91.35	789.17	1,716.59	15,893.81	118,283.41
21	91.96	788.56	1,808.55	16,682.37	118,191.45
22	92.58	787.94	1,901.13	17,470.31	118,098.87
23	93.19	787.33	1,994.32	18,257.64	118,005.68
24	93.82	786.70	2,088.14	19,044.34	117,911.86
25	94.44	786.08	2,182.58	19,830.42	117,817.42
26	95.07	785.45	2,277.65	20,615.87	117,722.35
27	95.70	784.82	2,373.35	21,400.69	117,626.65
28	96.34	784.18	2,469.69	22,184.87	117,530.31
29	96.98	783.54	2,566.67	22,968.41	117,433.33
30	97.63	782.89	2,664.30	23,751.30	117,335.70
31	98.28	782.24	2,762.58	24,533.54	117,237.42
32	98.94	781.58	2,861.52	25,315.12	117,138.48
33	99.60	780.92	2,961.12	26,096.04	117,038.88
34	100.26	780.26	3,061.38	26,876.30	116,938.62
35	100.93	779.59	3,162.31	27,655.89	116,837.69
36	101.60	778.92	3,263.91	28,434.81	116,736.09
37	102.28	778.24	3,366.19	29,213.05	116,633.81
38	102.96	777.56	3,469.15	29,990.61	116,530.85
39	103.65	776.87	3,572.80	30,767.48	116,427.20
40	104.34	776.18	3,677.14	31,543.66	116,322.86
41	105.03	775.49	3,782.17	32,319.15	116,217.83
42	105.73	774.79	3,887.90	33,093.94	116,112.10
43	106.44	774.08	3,994.34	33,868.02	116,005.66
44	107.15	773.37	4,101.49	34,641.39	115,898.51
45	107.86	772.66	4,209.35	35,414.05	115,790.65
46	108.58	771.94	4,317.93	36,185.99	115,682.07
47	109.31	771.21	4,427.24	36,957.20	115,572.76
48	110.03	770.49	4,537.27	37,727.69	115,462.73
49	110.77	769.75	4,648.04	38,497.44	115,351.96

Pmt	Principal	Interest	Cumulative Principal	Cumulative Interest	Principal Balance
50	111.51	769.01	4,759.55	39,266.45	115,240.45
51	112.25	768.27	4,871.80	40,034.72	115,128.20
52	113.00	767.52	4,984.80	40,802.24	115,015.20
53	113.75	766.77	5,098.55	41,569.01	114,901.45
54	114.51	766.01	5,213.06	42,335.02	114,786.94
55	115.27	765.25	5,328.33	43,100.27	114,671.67
56	116.04	764.48	5,444.37	43,864.75	114,555.63
57	116.82	763.70	5,561.19	44,628.45	114,438.81
58	117.59	762.93	5,678.78	45,391.38	114,321.22
59	118.38	762.14	5,797.16	46,153.52	114,202.84
60	119.17	761.35	5,916.33	46,914.87	114,083.67
61	119.96	760.56	6,036.29	47,675.43	113,963.71
62	120.76	759.76	6,157.05	48,435.19	113,842.95
63	121.57	758.95	6,278.62	49,194.14	113,721.38
64	122.38	758.14	6,401.00	49,952.28	113,599.00
65	123.19	757.33	6,524.19	50,709.61	113,475.81
66	124.01	756.51	6,648.20	51,466.12	113,351.80
67	124.84	755.68	6,773.04	52,221.80	113,226.96
68	125.67	754.85	6,898.71	52,976.65	113,101.29
69	126.51	754.01	7,025.22	53,730.66	112,974.78
70	127.35	753.17	7,152.57	54,483.83	112,847.43
71	128.20	752.32	7,280.77	55,236.15	112,719.23
72	129.06	751.46	7,409.83	55,987.61	112,590.17
73	129.92	750.60	7,539.75	56,738.21	112,460.25
74	130.79	749.73	7,670.54	57,487.94	112,329.46
75	131.66	748.86	7,802.20	58,236.80	112,197.80
76	132.53	747.99	7,934.73	58,984.79	112,065.27
77	133.42	747.10	8,068.15	59,731.89	111,931.85
78	134.31	746.21	8,202.46	60,478.10	111,797.54
79	135.20	745.32	8,337.66	61,223.42	111,662.34
80	136.10	744.42	8,473.76	61,967.84	111,526.24
81	137.01	743.51	8,610.77	62,711.35	111,389.23
82	137.93	742.59	8,748.70	63,453.94	111,251.30
83	138.84	741.68	8,887.54	64,195.62	111,112.46
84	139.77	740.75	9,027.31	64,936.37	110,972.69
85	140.70	739.82	9,168.01	65,676.19	110,831.99
86	141.64	738.88	9,309.65	66,415.07	110,690.35
87	142.58	737.94	9,452.23	67,153.01	110,547.77
88	143.53	736.99	9,595.76	67,890.00	110,404.24
89	144.49	736.03	9,740.25	68,626.03	110,259.75
90	145.46	735.06	9,885.71	69,361.09	110,114.29
91	146.42	734.10	10,032.13	70,095.19	109,967.87
92	147.40	733.12	10,179.53	70,828.31	109,820.47
93	148.38	732.14	10,327.91	71,560.45	109,672.09
94	149.37	731.15	10,477.28	72,291.60	109,522.72
95	150.37	730.15	10,627.65	73,021.75	109,372.35
96	151.37	729.15	10,779.02	73,750.90	109,220.98
97	152.38	728.14	10,931.40	74,479.04	109,068.60
98	153.40	727.12	11,084.80	75,206.16	108,915.20
99	154.42	726.10	11,239.22	75,932.26	108,760.78

(continued)

Pmt	Principal	Interest	Cumulative Principal	Cumulative Interest	Principal Balance
100	155.45	725.07	11,394.67	76,657.33	108,605.33
101	156.48	724.04	11,551.15	77,381.37	108,448.85
102	157.53	722.99	11,708.68	78,104.36	108,291.32
103	158.58	721.94	11,867.26	78,826.30	108,132.74
104	159.64	720.88	12,026.90	79,547.18	107,973.10
105	160.70	719.82	12,187.60	80,267.00	107,812.40
106	161.77	718.75	12,349.37	80,985.75	107,650.63
107	162.85	717.67	12,512.22	81,703.42	107,487.78
108	163.93	716.59	12,676.15	82,420.01	107,323.85
109	165.03	715.49	12,841.18	83,135.50	107,158.82
110	166.13	714.39	13,007.31	83,849.89	106,992.69
111	167.24	713.28	13,174.55	84,563.17	106,825.45
112	168.35	712.17	13,342.90	85,275.34	106,657.10
113	169.47	711.05	13,512.37	85,986.39	106,487.63
114	170.60	709.92	13,682.97	86,696.31	106,317.03
115	171.74	708.78	13,854.71	87,405.09	106,145.29
116	172.88	707.64	14,027.59	88,112.73	105,972.41
117	174.04	706.48	14,201.63	88,819.21	105,798.37
118	175.20	705.32	14,376.83	89,524.53	105,623.17
119	176.37	704.15	14,553.20	90,228.68	105,446.80
120	177.54	702.98	14,730.74	90,931.66	105,269.26
121	178.72	701.80	14,909.46	91,633.46	105,090.54
122	179.92	700.60	15,089.38	92,334.06	104,910.62
123	181.12	699.40	15,270.50	93,033.46	104,729.50
124	182.32	698.20	15,452.82	93,731.66	104,547.18
125	183.54	696.98	15,636.36	94,428.64	104,363.64
126	184.76	695.76	15,821.12	95,124.40	104,178.88
127	185.99	694.53	16,007.11	95,818.93	103,992.89
128	187.23	693.29	16,194.34	96,512.22	103,805.66
129	188.48	692.04	16,382.82	97,204.26	103,617.18
130	189.74	690.78	16,572.56	97,895.04	103,427.44
131	191.00	689.52	16,763.56	98,584.56	103,236.44
132	192.28	688.24	16,955.84	99,272.80	103,044.16
133	193.56	686.96	17,149.40	99,959.76	102,850.60
134	194.85	685.67	17,344.25	100,645.43	102,655.75
135	196.15	684.37	17,540.40	101,329.80	102,459.60
136	197.46	683.06	17,737.86	102,012.86	102,262.14
137	198.77	681.75	17,936.63	102,694.61	102,063.37
138	200.10	680.42	18,136.73	103,375.03	101,863.27
139	201.43	679.09	18,338.16	104,054.12	101,661.84
140	202.77	677.75	18,540.93	104,731.87	101,459.07
141	204.13	676.39	18,745.06	105,408.26	101,254.94
142	205.49	675.03	18,950.55	106,083.29	101,049.45
143	206.86	673.66	19,157.41	106,756.95	100,842.59
144	208.24	672.28	19,365.65	107,429.23	100,634.35
145	209.62	670.90	19,575.27	108,100.13	100,424.73
146	211.02	669.50	19,786.29	108,769.63	100,213.71
147	212.43	668.09	19,998.72	109,437.72	100,001.28
148	213.84	666.68	20,212.56	110,104.40	99,787.44
149	215.27	665.25	20,427.83	110,769.65	99,572.17

Pmt	Principal	Interest	Cumulative Principal	Cumulative Interest	Principal Balance
150	216.71	663.81	20,644.54	111,433.46	99,355.46
151	218.15	662.37	20,862.69	112,095.83	99,137.31
152	219.60	660.92	21,082.29	112,756.75	98,917.71
153	221.07	659.45	21,303.36	113,416.20	98,696.64
154	222.54	657.98	21,525.90	114,074.18	98,474.10
155	224.03	656.49	21,749.93	114,730.67	98,250.07
156	225.52	655.00	21,975.45	115,385.67	98,024.55
157	227.02	653.50	22,202.47	116,039.17	97,797.53
158	228.54	651.98	22,431.01	116,691.15	97,568.99
159	230.06	650.46	22,661.07	117,341.61	97,338.93
160	231.59	648.93	22,892.66	117,990.54	97,107.34
161	233.14	647.38	23,125.80	118,637.92	96,874.20
162	234.69	645.83	23,360.49	119,283.75	96,639.51
163	236.26	644.26	23,596.75	119,928.01	96,403.25
164	237.83	642.69	23,834.58	120,570.70	96,165.42
165	239.42	641.10	24,074.00	121,211.80	95,926.00
166	241.01	639.51	24,315.01	121,851.31	95,684.99
167	242.62	637.90	24,557.63	122,489.21	95,442.37
168	244.24	636.28	24,801.87	123,125.49	95,198.13
169	245.87	634.65	25,047.74	123,760.14	94,952.26
170	247.50	633.02	25,295.24	124,393.16	94,704.76
171	249.15	631.37	25,544.39	125,024.53	94,455.61
172	250.82	629.70	25,795.21	125,654.23	94,204.79
173	252.49	628.03	26,047.70	126,282.26	93,952.30
174	254.17	626.35	26,301.87	126,908.61	93,698.13
175	255.87	624.65	26,557.74	127,533.26	93,442.26
176	257.57	622.95	26,815.31	128,156.21	93,184.69
177	259.29	621.23	27,074.60	128,777.44	92,925.40
178	261.02	619.50	27,335.62	129,396.94	92,664.38
179	262.76	617.76	27,598.38	130,014.70	<b>92,401.62</b>
180	264.51	616.01	27,862.89	130,630.71	92,137.11
181	266.27	614.25	28,129.16	131,244.96	91,870.84
182	268.05	612.47	28,397.21	131,857.43	91,602.79
183	269.83	610.69	28,667.04	132,468.12	91,332.96
184	271.63	608.89	28,938.67	133,077.01	91,061.33
185	273.44	607.08	29,212.11	133,684.09	90,787.89
186	275.27	605.25	29,487.38	134,289.34	90,512.62
187	277.10	603.42	29,764.48	134,892.76	90,235.52
188	278.95	601.57	30,043.43	135,494.33	89,956.57
189	280.81	599.71	30,324.24	136,094.04	89,675.76
190	282.68	597.84	30,606.92	136,691.88	89,393.08
191	284.57	595.95	30,891.49	137,287.83	89,108.51
192	286.46	594.06	31,177.95	137,881.89	88,822.05
193	288.37	592.15	31,466.32	138,474.04	88,533.68
194	290.30	590.22	31,756.62	139,064.26	88,243.38
195	292.23	588.29	32,048.85	139,652.55	87,951.15
196	294.18	586.34	32,343.03	140,238.89	87,656.97
197	296.14	584.38	32,639.17	140,823.27	87,360.83
198	298.11	582.41	32,937.28	141,405.68	87,062.72

(continued)

Pmt	Principal	Interest	Cumulative Principal	Cumulative Interest	Principal Balance
199	300.10	580.42	33,237.38	141,986.10	86,762.62
200	302.10	578.42	33,539.48	142,564.52	86,460.52
201	304.12	576.40	33,843.60	143,140.92	86,156.40
202	306.14	574.38	34,149.74	143,715.30	85,850.26
203	308.18	572.34	34,457.92	144,287.64	85,542.08
204	310.24	570.28	34,768.16	144,857.92	85,231.84
205	312.31	568.21	35,080.47	145,426.13	84,919.53
206	314.39	566.13	35,394.86	145,992.26	84,605.14
207	316.49	564.03	35,711.35	146,556.29	84,288.65
208	318.60	561.92	36,029.95	147,118.21	83,970.05
209	320.72	559.80	36,350.67	147,678.01	83,649.33
210	322.86	557.66	36,673.53	148,235.67	83,326.47
211	325.01	555.51	36,998.54	148,791.18	83,001.46
212	327.18	553.34	37,325.72	149,344.52	82,674.28
213	329.36	551.16	37,655.08	149,895.68	82,344.92
214	331.55	548.97	37,986.63	150,444.65	82,013.37
215	333.76	546.76	38,320.39	150,991.41	81,679.61
216	335.99	544.53	38,656.38	151,535.94	81,343.62
217	338.23	542.29	38,994.61	152,078.23	81,005.39
218	340.48	540.04	39,335.09	152,618.27	80,664.91
219	342.75	537.77	39,677.84	153,156.04	80,322.16
220	345.04	535.48	40,022.88	153,691.52	79,977.12
221	347.34	533.18	40,370.22	154,224.70	79,629.78
222	349.65	530.87	40,719.87	154,755.57	79,280.13
223	351.99	528.53	41,071.86	155,284.10	78,928.14
224	354.33	526.19	41,426.19	155,810.29	78,573.81
225	356.69	523.83	41,782.88	156,334.12	78,217.12
226	359.07	521.45	42,141.95	156,855.57	77,858.05
227	361.47	519.05	42,503.42	157,374.62	77,496.58
228	363.88	516.64	42,867.30	157,891.26	77,132.70
229	366.30	514.22	43,233.60	158,405.48	76,766.40
230	368.74	511.78	43,602.34	158,917.26	76,397.66
231	371.20	509.32	43,973.54	159,426.58	76,026.46
232	373.68	506.84	44,347.22	159,933.42	75,652.78
233	376.17	504.35	44,723.39	160,437.77	75,276.61
234	378.68	501.84	45,102.07	160,939.61	74,897.93
235	381.20	499.32	45,483.27	161,438.93	74,516.73
236	383.74	496.78	45,867.01	161,935.71	74,132.99
237	386.30	494.22	46,253.31	162,429.93	73,746.69
238	388.88	491.64	46,642.19	162,921.57	73,357.81
239	391.47	489.05	47,033.66	163,410.62	72,966.34
240	394.08	486.44	47,427.74	163,897.06	72,572.26
241	396.70	483.82	47,824.44	164,380.88	72,175.56
242	399.35	481.17	48,223.79	164,862.05	71,776.21
243	402.01	478.51	48,625.80	165,340.56	71,374.20
244	404.69	475.83	49,030.49	165,816.39	70,969.51
245	407.39	473.13	49,437.88	166,289.52	70,562.12
246	410.11	470.41	49,847.99	166,759.93	70,152.01
247	412.84	467.68	50,260.83	167,227.61	69,739.17
248	415.59	464.93	50,676.42	167,692.54	69,323.58

Pmt	Principal	Interest	Cumulative Principal	Cumulative Interest	Principal Balance
249	418.36	462.16	51,094.78	168,154.70	68,905.22
250	421.15	459.37	51,515.93	168,614.07	68,484.07
251	423.96	456.56	51,939.89	169,070.63	68,060.11
252	426.79	453.73	52,366.68	169,524.36	67,633.32
253	429.63	450.89	52,796.31	169,975.25	67,203.69
254	432.50	448.02	53,228.81	170,423.27	66,771.19
255	435.38	445.14	53,664.19	170,868.41	66,335.81
256	438.28	442.24	54,102.47	171,310.65	65,897.53
257	441.20	439.32	54,543.67	171,749.97	65,456.33
258	444.14	436.38	54,987.81	172,186.35	65,012.19
259	447.11	433.41	55,434.92	172,619.76	64,565.08
260	450.09	430.43	55,885.01	173,050.19	64,114.99
261	453.09	427.43	56,338.10	173,477.62	63,661.90
262	456.11	424.41	56,794.21	173,902.03	63,205.79
263	459.15	421.37	57,253.36	174,323.40	62,746.64
264	462.21	418.31	57,715.57	174,741.71	62,284.43
265	465.29	415.23	58,180.86	175,156.94	61,819.14
266	468.39	412.13	58,649.25	175,569.07	61,350.75
267	471.52	409.00	59,120.77	175,978.07	60,879.23
268	474.66	405.86	59,595.43	176,383.93	60,404.57
269	477.82	402.70	60,073.25	176,786.63	59,926.75
270	481.01	399.51	60,554.26	177,186.14	59,445.74
271	484.22	396.30	61,038.48	177,582.44	58,961.52
272	487.44	393.08	61,525.92	177,975.52	58,474.08
273	490.69	389.83	62,016.61	178,365.35	57,983.39
274	493.96	386.56	62,510.57	178,751.91	57,489.43
275	497.26	383.26	63,007.83	179,135.17	56,992.17
276	500.57	379.95	63,508.40	179,515.12	56,491.60
277	503.91	376.61	64,012.31	179,891.73	55,987.69
278	507.27	373.25	64,519.58	180,264.98	55,480.42
279	510.65	369.87	65,030.23	180,634.85	54,969.77
280	514.05	366.47	65,544.28	181,001.32	54,455.72
281	517.48	363.04	66,061.76	181,364.36	53,938.24
282	520.93	359.59	66,582.69	181,723.95	53,417.31
283	524.40	356.12	67,107.09	182,080.07	52,892.91
284	527.90	352.62	67,634.99	182,432.69	52,365.01
285	531.42	349.10	68,166.41	182,781.79	51,833.59
286	534.96	345.56	68,701.37	183,127.35	51,298.63
287	538.53	341.99	69,239.90	183,469.34	50,760.10
288	542.12	338.40	69,782.02	183,807.74	50,217.98
289	545.73	334.79	70,327.75	184,142.53	49,672.25
290	549.37	331.15	70,877.12	184,473.68	49,122.88
291	553.03	327.49	71,430.15	184,801.17	48,569.85
292	556.72	323.80	71,986.87	185,124.97	48,013.13
293	560.43	320.09	72,547.30	185,445.06	47,452.70
294	564.17	316.35	73,111.47	185,761.41	46,888.53
295	567.93	312.59	73,679.40	186,074.00	46,320.60
296	571.72	308.80	74,251.12	186,382.80	45,748.88
297	575.53	304.99	74,826.65	186,687.79	45,173.35

(continued)

Pmt	Principal	Interest	Cumulative Principal	Cumulative Interest	Principal Balance
298	579.36	301.16	75,406.01	186,988.95	44,593.99
299	583.23	297.29	75,989.24	187,286.24	44,010.76
300	587.11	293.41	76,576.35	187,579.65	43,423.65
301	591.03	289.49	77,167.38	187,869.14	42,832.62
302	594.97	285.55	77,762.35	188,154.69	42,237.65
303	598.94	281.58	78,361.29	188,436.27	41,638.71
304	602.93	277.59	78,964.22	188,713.86	41,035.78
305	606.95	273.57	79,571.17	188,987.43	40,428.83
306	610.99	269.53	80,182.16	189,256.96	39,817.84
307	615.07	265.45	80,797.23	189,522.41	39,202.77
308	619.17	261.35	81,416.40	189,783.76	38,583.60
309	623.30	257.22	82,039.70	190,040.98	37,960.30
310	627.45	253.07	82,667.15	190,294.05	37,332.85
311	631.63	248.89	83,298.78	190,542.94	36,701.22
312	635.85	244.67	83,934.63	190,787.61	36,065.37
313	640.08	240.44	84,574.71	191,028.05	35,425.29
314	644.35	236.17	85,219.06	191,264.22	34,780.94
315	648.65	231.87	85,867.71	191,496.09	34,132.29
316	652.97	227.55	86,520.68	191,723.64	33,479.32
317	657.32	223.20	87,178.00	191,946.84	32,822.00
318	661.71	218.81	87,839.71	192,165.65	32,160.29
319	666.12	214.40	88,505.83	192,380.05	31,494.17
320	670.56	209.96	89,176.39	192,590.01	30,823.61
321	675.03	205.49	89,851.42	192,795.50	30,148.58
322	679.53	200.99	90,530.95	192,996.49	29,469.05
323	684.06	196.46	91,215.01	193,192.95	28,784.99
324	688.62	191.90	91,903.63	193,384.85	28,096.37
325	693.21	187.31	92,596.84	193,572.16	27,403.16
326	697.83	182.69	93,294.67	193,754.85	26,705.33
327	702.48	178.04	93,997.15	193,932.89	26,002.85
328	707.17	173.35	94,704.32	194,106.24	25,295.68
329	711.88	168.64	95,416.20	194,274.88	24,583.80
330	716.63	163.89	96,132.83	194,438.77	23,867.17
331	721.41	159.11	96,854.24	194,597.88	23,145.76
332	726.21	154.31	97,580.45	194,752.19	22,419.55
333	731.06	149.46	98,311.51	194,901.65	21,688.49
334	735.93	144.59	99,047.44	195,046.24	20,952.56
335	740.84	139.68	99,788.28	195,185.92	20,211.72
336	745.78	134.74	100,534.06	195,320.66	19,465.94
337	750.75	129.77	101,284.81	195,450.43	18,715.19
338	755.75	124.77	102,040.56	195,575.20	17,959.44
339	760.79	119.73	102,801.35	195,694.93	17,198.65
340	765.86	114.66	103,567.21	195,809.59	16,432.79
341	770.97	109.55	104,338.18	195,919.14	15,661.82
342	776.11	104.41	105,114.29	196,023.55	14,885.71
343	781.28	99.24	105,895.57	196,122.79	14,104.43
344	786.49	94.03	106,682.06	196,216.82	13,317.94
345	791.73	88.79	107,473.79	196,305.61	12,526.21
346	797.01	83.51	108,270.80	196,389.12	11,729.20
347	802.33	78.19	109,073.13	196,467.31	10,926.87

Pmt	Principal	Interest	Cumulative Principal	Cumulative Interest	Principal Balance
348	807.67	72.85	109,880.80	196,540.16	10,119.20
349	813.06	67.46	110,693.86	196,607.62	9,306.14
350	818.48	62.04	111,512.34	196,669.66	8,487.66
351	823.94	56.58	112,336.28	196,726.24	7,663.72
352	829.43	51.09	113,165.71	196,777.33	6,834.29
353	834.96	45.56	114,000.67	196,822.89	5,999.33
354	840.52	40.00	114,841.19	196,862.89	5,158.81
355	846.13	34.39	115,687.32	196,897.28	4,312.68
356	851.77	28.75	116,539.09	196,926.03	3,460.91
357	857.45	23.07	117,396.54	196,949.10	2,603.46
358	863.16	17.36	118,259.70	196,966.46	1,740.30
359	868.92	11.60	119,128.62	196,978.06	871.38
360	871.38*	5.81	120,000.00	196,983.87	0.00

**Example 7-4: Loan with Points**

Pmt	Principal	Interest	Cumulative Principal	Cumulative Interest	Principal Balance
1	84.69	775.00	84.69	775.00	119,915.31
2	85.24	774.45	169.93	1,549.45	119,830.07
3	85.79	773.90	255.72	2,323.35	119,744.28
4	86.34	773.35	342.06	3,096.70	119,657.94
5	86.90	772.79	428.96	3,869.49	119,571.04
6	87.46	772.23	516.42	4,641.72	119,483.58
7	88.03	771.66	604.45	5,413.38	119,395.55
8	88.59	771.10	693.04	6,184.48	119,306.96
9	89.17	770.52	782.21	6,955.00	119,217.79
10	89.74	769.95	871.95	7,724.95	119,128.05
11	90.32	769.37	962.27	8,494.32	119,037.73
12	90.90	768.79	1,053.17	9,263.11	118,946.83
13	91.49	768.20	1,144.66	10,031.31	118,855.34
14	92.08	767.61	1,236.74	10,798.92	118,763.26
15	92.68	767.01	1,329.42	11,565.93	118,670.58
16	93.28	766.41	1,422.70	12,332.34	118,577.30
17	93.88	765.81	1,516.58	13,098.15	118,483.42
18	94.48	765.21	1,611.06	13,863.36	118,388.94
19	95.09	764.60	1,706.15	14,627.96	118,293.85
20	95.71	763.98	1,801.86	15,391.94	118,198.14
21	96.33	763.36	1,898.19	16,155.30	118,101.81
22	96.95	762.74	1,995.14	16,918.04	118,004.86
23	97.58	762.11	2,092.72	17,680.15	117,907.28
24	98.21	761.48	2,190.93	18,441.63	117,809.07
25	98.84	760.85	2,289.77	19,202.48	117,710.23
26	99.48	760.21	2,389.25	19,962.69	117,610.75
27	100.12	759.57	2,489.37	20,722.26	117,510.63
28	100.77	758.92	2,590.14	21,481.18	117,409.86
29	101.42	758.27	2,691.56	22,239.45	117,308.44
30	102.07	757.62	2,793.63	22,997.07	117,206.37
31	102.73	756.96	2,896.36	23,754.03	117,103.64
32	103.40	756.29	2,999.76	24,510.32	117,000.24
33	104.06	755.63	3,103.82	25,265.95	116,896.18
34	104.74	754.95	3,208.56	26,020.90	116,791.44

(continued)

Pmt	Principal	Interest	Cumulative Principal	Cumulative Interest	Principal Balance
35	105.41	754.28	3,313.97	26,775.18	116,686.03
36	106.09	753.60	3,420.06	27,528.78	116,579.94
37	106.78	752.91	3,526.84	28,281.69	116,473.16
38	107.47	752.22	3,634.31	29,033.91	116,365.69
39	108.16	751.53	3,742.47	29,785.44	116,257.53
40	108.86	750.83	3,851.33	30,536.27	116,148.67
41	109.56	750.13	3,960.89	31,286.40	116,039.11
42	110.27	749.42	4,071.16	32,035.82	115,928.84
43	110.98	748.71	4,182.14	32,784.53	115,817.86
44	111.70	747.99	4,293.84	33,532.52	115,706.16
45	112.42	747.27	4,406.26	34,279.79	115,593.74
46	113.15	746.54	4,519.41	35,026.33	115,480.59
47	113.88	745.81	4,633.29	35,772.14	115,366.71
48	114.61	745.08	4,747.90	36,517.22	115,252.10
49	115.35	744.34	4,863.25	37,261.56	115,136.75
50	116.10	743.59	4,979.35	38,005.15	115,020.65
51	116.85	742.84	5,096.20	38,747.99	114,903.80
52	117.60	742.09	5,213.80	39,490.08	114,786.20
53	118.36	741.33	5,332.16	40,231.41	114,667.84
54	119.13	740.56	5,451.29	40,971.97	114,548.71
55	119.90	739.79	5,571.19	41,711.76	114,428.81
56	120.67	739.02	5,691.86	42,450.78	114,308.14
57	121.45	738.24	5,813.31	43,189.02	114,186.69
58	122.23	737.46	5,935.54	43,926.48	114,064.46
59	123.02	736.67	6,058.56	44,663.15	113,941.44
60	123.82	735.87	6,182.38	45,399.02	113,817.62
61	124.62	735.07	6,307.00	46,134.09	113,693.00
62	125.42	734.27	6,432.42	46,868.36	113,567.58
63	126.23	733.46	6,558.65	47,601.82	113,441.35
64	127.05	732.64	6,685.70	48,334.46	113,314.30
65	127.87	731.82	6,813.57	49,066.28	113,186.43
66	128.69	731.00	6,942.26	49,797.28	113,057.74
67	129.53	730.16	7,071.79	50,527.44	112,928.21
68	130.36	729.33	7,202.15	51,256.77	112,797.85
69	131.20	728.49	7,333.35	51,985.26	112,666.65
70	132.05	727.64	7,465.40	52,712.90	112,534.60
71	132.90	726.79	7,598.30	53,439.69	112,401.70
72	133.76	725.93	7,732.06	54,165.62	112,267.94
73	134.63	725.06	7,866.69	54,890.68	112,133.31
74	135.50	724.19	8,002.19	55,614.87	111,997.81
75	136.37	723.32	8,138.56	56,338.19	111,861.44
76	137.25	722.44	8,275.81	57,060.63	111,724.19
77	138.14	721.55	8,413.95	57,782.18	111,586.05
78	139.03	720.66	8,552.98	58,502.84	111,447.02
79	139.93	719.76	8,692.91	59,222.60	111,307.09
80	140.83	718.86	8,833.74	59,941.46	111,166.26
81	141.74	717.95	8,975.48	60,659.41	111,024.52
82	142.66	717.03	9,118.14	61,376.44	110,881.86
83	143.58	716.11	9,261.72	62,092.55	110,738.28
84	144.51	715.18	9,406.23	62,807.73	110,593.77
85	145.44	714.25	9,551.67	63,521.98	110,448.33

Pmt	Principal	Interest	Cumulative Principal	Cumulative Interest	Principal Balance
86	146.38	713.31	9,698.05	64,235.29	110,301.95
87	147.32	712.37	9,845.37	64,947.66	110,154.63
88	148.27	711.42	9,993.64	65,659.08	110,006.36
89	149.23	710.46	10,142.87	66,369.54	109,857.13
90	150.20	709.49	10,293.07	67,079.03	109,706.93
91	151.17	708.52	10,444.24	67,787.55	109,555.76
92	152.14	707.55	10,596.38	68,495.10	109,403.62
93	153.12	706.57	10,749.50	69,201.67	109,250.50
94	154.11	705.58	10,903.61	69,907.25	109,096.39
95	155.11	704.58	11,058.72	70,611.83	108,941.28
96	156.11	703.58	11,214.83	71,315.41	108,785.17
97	157.12	702.57	11,371.95	72,017.98	108,628.05
98	158.13	701.56	11,530.08	72,719.54	108,469.92
99	159.16	700.53	11,689.24	73,420.07	108,310.76
100	160.18	699.51	11,849.42	74,119.58	108,150.58
101	161.22	698.47	12,010.64	74,818.05	107,989.36
102	162.26	697.43	12,172.90	75,515.48	107,827.10
103	163.31	696.38	12,336.21	76,211.86	107,663.79
104	164.36	695.33	12,500.57	76,907.19	107,499.43
105	165.42	694.27	12,665.99	77,601.46	107,334.01
106	166.49	693.20	12,832.48	78,294.66	107,167.52
107	167.57	692.12	13,000.05	78,986.78	106,999.95
108	168.65	691.04	13,168.70	79,677.82	106,831.30
109	169.74	689.95	13,338.44	80,367.77	106,661.56
110	170.83	688.86	13,509.27	81,056.63	106,490.73
111	171.94	687.75	13,681.21	81,744.38	106,318.79
112	173.05	686.64	13,854.26	82,431.02	106,145.74
113	174.17	685.52	14,028.43	83,116.54	105,971.57
114	175.29	684.40	14,203.72	83,800.94	105,796.28
115	176.42	683.27	14,380.14	84,484.21	105,619.86
116	177.56	682.13	14,557.70	85,166.34	105,442.30
117	178.71	680.98	14,736.41	85,847.32	105,263.59
118	179.86	679.83	14,916.27	86,527.15	105,083.73
119	181.02	678.67	15,097.29	87,205.82	104,902.71
120	182.19	677.50	15,279.48	87,883.32	104,720.52
121	183.37	676.32	15,462.85	88,559.64	104,537.15
122	184.55	675.14	15,647.40	89,234.78	104,352.60
123	185.75	673.94	15,833.15	89,908.72	104,166.85
124	186.95	672.74	16,020.10	90,581.46	103,979.90
125	188.15	671.54	16,208.25	91,253.00	103,791.75
126	189.37	670.32	16,397.62	91,923.32	103,602.38
127	190.59	669.10	16,588.21	92,592.42	103,411.79
128	191.82	667.87	16,780.03	93,260.29	103,219.97
129	193.06	666.63	16,973.09	93,926.92	103,026.91
130	194.31	665.38	17,167.40	94,592.30	102,832.60
131	195.56	664.13	17,362.96	95,256.43	102,637.04
132	196.83	662.86	17,559.79	95,919.29	102,440.21
133	198.10	661.59	17,757.89	96,580.88	102,242.11
134	199.38	660.31	17,957.27	97,241.19	102,042.73
135	200.66	659.03	18,157.93	97,900.22	101,842.07

(continued)

Pmt	Principal	Interest	Cumulative Principal	Cumulative Interest	Principal Balance
136	201.96	657.73	18,359.89	98,557.95	101,640.11
137	203.26	656.43	18,563.15	99,214.38	101,436.85
138	204.58	655.11	18,767.73	99,869.49	101,232.27
139	205.90	653.79	18,973.63	100,523.28	101,026.37
140	207.23	652.46	19,180.86	101,175.74	100,819.14
141	208.57	651.12	19,389.43	101,826.86	100,610.57
142	209.91	649.78	19,599.34	102,476.64	100,400.66
143	211.27	648.42	19,810.61	103,125.06	100,189.39
144	212.63	647.06	20,023.24	103,772.12	99,976.76
145	214.01	645.68	20,237.25	104,417.80	99,762.75
146	215.39	644.30	20,452.64	105,062.10	99,547.36
147	216.78	642.91	20,669.42	105,705.01	99,330.58
148	218.18	641.51	20,887.60	106,346.52	99,112.40
149	219.59	640.10	21,107.19	106,986.62	98,892.81
150	221.01	638.68	21,328.20	107,625.30	98,671.80
151	222.43	637.26	21,550.63	108,262.56	98,449.37
152	223.87	635.82	21,774.50	108,898.38	98,225.50
153	225.32	634.37	21,999.82	109,532.75	98,000.18
154	226.77	632.92	22,226.59	110,165.67	97,773.41
155	228.24	631.45	22,454.83	110,797.12	97,545.17
156	229.71	629.98	22,684.54	111,427.10	97,315.46
157	231.19	628.50	22,915.73	112,055.60	97,084.27
158	232.69	627.00	23,148.42	112,682.60	96,851.58
159	234.19	625.50	23,382.61	113,308.10	96,617.39
160	235.70	623.99	23,618.31	113,932.09	96,381.69
161	237.22	622.47	23,855.53	114,554.56	96,144.47
162	238.76	620.93	24,094.29	115,175.49	95,905.71
163	240.30	619.39	24,334.59	115,794.88	95,665.41
164	241.85	617.84	24,576.44	116,412.72	95,423.56
165	243.41	616.28	24,819.85	117,029.00	95,180.15
166	244.98	614.71	25,064.83	117,643.71	94,935.17
167	246.57	613.12	25,311.40	118,256.83	94,688.60
168	248.16	611.53	25,559.56	118,868.36	94,440.44
169	249.76	609.93	25,809.32	119,478.29	94,190.68
170	251.38	608.31	26,060.70	120,086.60	93,939.30
171	253.00	606.69	26,313.70	120,693.29	93,686.30
172	254.63	605.06	26,568.33	121,298.35	93,431.67
173	256.28	603.41	26,824.61	121,901.76	93,175.39
174	257.93	601.76	27,082.54	122,503.52	92,917.46
175	259.60	600.09	27,342.14	123,103.61	92,657.86
176	261.27	598.42	27,603.41	123,702.03	92,396.59
177	262.96	596.73	27,866.37	124,298.76	92,133.63
178	264.66	595.03	28,131.03	124,893.79	91,868.97
179	266.37	593.32	28,397.40	125,487.11	<b>91,602.60</b>
180	268.09	591.60	28,665.49	126,078.71	91,334.51
181	269.82	589.87	28,935.31	126,668.58	91,064.69
182	271.56	588.13	29,206.87	127,256.71	90,793.13
183	273.32	586.37	29,480.19	127,843.08	90,519.81
184	275.08	584.61	29,755.27	128,427.69	90,244.73
185	276.86	582.83	30,032.13	129,010.52	89,967.87
186	278.65	581.04	30,310.78	129,591.56	89,689.22

Pmt	Principal	Interest	Cumulative Principal	Cumulative Interest	Principal Balance
187	280.45	579.24	30,591.23	130,170.80	89,408.77
188	282.26	577.43	30,873.49	130,748.23	89,126.51
189	284.08	575.61	31,157.57	131,323.84	88,842.43
190	285.92	573.77	31,443.49	131,897.61	88,556.51
191	287.76	571.93	31,731.25	132,469.54	88,268.75
192	289.62	570.07	32,020.87	133,039.61	87,979.13
193	291.49	568.20	32,312.36	133,607.81	87,687.64
194	293.37	566.32	32,605.73	134,174.13	87,394.27
195	295.27	564.42	32,901.00	134,738.55	87,099.00
196	297.18	562.51	33,198.18	135,301.06	86,801.82
197	299.09	560.60	33,497.27	135,861.66	86,502.73
198	301.03	558.66	33,798.30	136,420.32	86,201.70
199	302.97	556.72	34,101.27	136,977.04	85,898.73
200	304.93	554.76	34,406.20	137,531.80	85,593.80
201	306.90	552.79	34,713.10	138,084.59	85,286.90
202	308.88	550.81	35,021.98	138,635.40	84,978.02
203	310.87	548.82	35,332.85	139,184.22	84,667.15
204	312.88	546.81	35,645.73	139,731.03	84,354.27
205	314.90	544.79	35,960.63	140,275.82	84,039.37
206	316.94	542.75	36,277.57	140,818.57	83,722.43
207	318.98	540.71	36,596.55	141,359.28	83,403.45
208	321.04	538.65	36,917.59	141,897.93	83,082.41
209	323.12	536.57	37,240.71	142,434.50	82,759.29
210	325.20	534.49	37,565.91	142,968.99	82,434.09
211	327.30	532.39	37,893.21	143,501.38	82,106.79
212	329.42	530.27	38,222.63	144,031.65	81,777.37
213	331.54	528.15	38,554.17	144,559.80	81,445.83
214	333.69	526.00	38,887.86	145,085.80	81,112.14
215	335.84	523.85	39,223.70	145,609.65	80,776.30
216	338.01	521.68	39,561.71	146,131.33	80,438.29
217	340.19	519.50	39,901.90	146,650.83	80,098.10
218	342.39	517.30	40,244.29	147,168.13	79,755.71
219	344.60	515.09	40,588.89	147,683.22	79,411.11
220	346.83	512.86	40,935.72	148,196.08	79,064.28
221	349.07	510.62	41,284.79	148,706.70	78,715.21
222	351.32	508.37	41,636.11	149,215.07	78,363.89
223	353.59	506.10	41,989.70	149,721.17	78,010.30
224	355.87	503.82	42,345.57	150,224.99	77,654.43
225	358.17	501.52	42,703.74	150,726.51	77,296.26
226	360.48	499.21	43,064.22	151,225.72	76,935.78
227	362.81	496.88	43,427.03	151,722.60	76,572.97
228	365.16	494.53	43,792.19	152,217.13	76,207.81
229	367.51	492.18	44,159.70	152,709.31	75,840.30
230	369.89	489.80	44,529.59	153,199.11	75,470.41
231	372.28	487.41	44,901.87	153,686.52	75,098.13
232	374.68	485.01	45,276.55	154,171.53	74,723.45
233	377.10	482.59	45,653.65	154,654.12	74,346.35
234	379.54	480.15	46,033.19	155,134.27	73,966.81
235	381.99	477.70	46,415.18	155,611.97	73,584.82
236	384.45	475.24	46,799.63	156,087.21	73,200.37

(continued)

Pmt	Principal	Interest	Cumulative Principal	Cumulative Interest	Principal Balance
237	386.94	472.75	47,186.57	156,559.96	72,813.43
238	389.44	470.25	47,576.01	157,030.21	72,423.99
239	391.95	467.74	47,967.96	157,497.95	72,032.04
240	394.48	465.21	48,362.44	157,963.16	71,637.56
241	397.03	462.66	48,759.47	158,425.82	71,240.53
242	399.59	460.10	49,159.06	158,885.92	70,840.94
243	402.18	457.51	49,561.24	159,343.43	70,438.76
244	404.77	454.92	49,966.01	159,798.35	70,033.99
245	407.39	452.30	50,373.40	160,250.65	69,626.60
246	410.02	449.67	50,783.42	160,700.32	69,216.58
247	412.67	447.02	51,196.09	161,147.34	68,803.91
248	415.33	444.36	51,611.42	161,591.70	68,388.58
249	418.01	441.68	52,029.43	162,033.38	67,970.57
250	420.71	438.98	52,450.14	162,472.36	67,549.86
251	423.43	436.26	52,873.57	162,908.62	67,126.43
252	426.17	433.52	53,299.74	163,342.14	66,700.26
253	428.92	430.77	53,728.66	163,772.91	66,271.34
254	431.69	428.00	54,160.35	164,200.91	65,839.65
255	434.48	425.21	54,594.83	164,626.12	65,405.17
256	437.28	422.41	55,032.11	165,048.53	64,967.89
257	440.11	419.58	55,472.22	165,468.11	64,527.78
258	442.95	416.74	55,915.17	165,884.85	64,084.83
259	445.81	413.88	56,360.98	166,298.73	63,639.02
260	448.69	411.00	56,809.67	166,709.73	63,190.33
261	451.59	408.10	57,261.26	167,117.83	62,738.74
262	454.50	405.19	57,715.76	167,523.02	62,284.24
263	457.44	402.25	58,173.20	167,925.27	61,826.80
264	460.39	399.30	58,633.59	168,324.57	61,366.41
265	463.37	396.32	59,096.96	168,720.89	60,903.04
266	466.36	393.33	59,563.32	169,114.22	60,436.68
267	469.37	390.32	60,032.69	169,504.54	59,967.31
268	472.40	387.29	60,505.09	169,891.83	59,494.91
269	475.45	384.24	60,980.54	170,276.07	59,019.46
270	478.52	381.17	61,459.06	170,657.24	58,540.94
271	481.61	378.08	61,940.67	171,035.32	58,059.33
272	484.72	374.97	62,425.39	171,410.29	57,574.61
273	487.85	371.84	62,913.24	171,782.13	57,086.76
274	491.00	368.69	63,404.24	172,150.82	56,595.76
275	494.18	365.51	63,898.42	172,516.33	56,101.58
276	497.37	362.32	64,395.79	172,878.65	55,604.21
277	500.58	359.11	64,896.37	173,237.76	55,103.63
278	503.81	355.88	65,400.18	173,593.64	54,599.82
279	507.07	352.62	65,907.25	173,946.26	54,092.75
280	510.34	349.35	66,417.59	174,295.61	53,582.41
281	513.64	346.05	66,931.23	174,641.66	53,068.77
282	516.95	342.74	67,448.18	174,984.40	52,551.82
283	520.29	339.40	67,968.47	175,323.80	52,031.53
284	523.65	336.04	68,492.12	175,659.84	51,507.88
285	527.03	332.66	69,019.15	175,992.50	50,980.85
286	530.44	329.25	69,549.59	176,321.75	50,450.41
287	533.86	325.83	70,083.45	176,647.58	49,916.55

Pmt	Principal	Interest	Cumulative Principal	Cumulative Interest	Principal Balance
288	537.31	322.38	70,620.76	176,969.96	49,379.24
289	540.78	318.91	71,161.54	177,288.87	48,838.46
290	544.27	315.42	71,705.81	177,604.29	48,294.19
291	547.79	311.90	72,253.60	177,916.19	47,746.40
292	551.33	308.36	72,804.93	178,224.55	47,195.07
293	554.89	304.80	73,359.82	178,529.35	46,640.18
294	558.47	301.22	73,918.29	178,830.57	46,081.71
295	562.08	297.61	74,480.37	179,128.18	45,519.63
296	565.71	293.98	75,046.08	179,422.16	44,953.92
297	569.36	290.33	75,615.44	179,712.49	44,384.56
298	573.04	286.65	76,188.48	179,999.14	43,811.52
299	576.74	282.95	76,765.22	180,282.09	43,234.78
300	580.47	279.22	77,345.69	180,561.31	42,654.31
301	584.21	275.48	77,929.90	180,836.79	42,070.10
302	587.99	271.70	78,517.89	181,108.49	41,482.11
303	591.78	267.91	79,109.67	181,376.40	40,890.33
304	595.61	264.08	79,705.28	181,640.48	40,294.72
305	599.45	260.24	80,304.73	181,900.72	39,695.27
306	603.32	256.37	80,908.05	182,157.09	39,091.95
307	607.22	252.47	81,515.27	182,409.56	38,484.73
308	611.14	248.55	82,126.41	182,658.11	37,873.59
309	615.09	244.60	82,741.50	182,902.71	37,258.50
310	619.06	240.63	83,360.56	183,143.34	36,639.44
311	623.06	236.63	83,983.62	183,379.97	36,016.38
312	627.08	232.61	84,610.70	183,612.58	35,389.30
313	631.13	228.56	85,241.83	183,841.14	34,758.17
314	635.21	224.48	85,877.04	184,065.62	34,122.96
315	639.31	220.38	86,516.35	184,286.00	33,483.65
316	643.44	216.25	87,159.79	184,502.25	32,840.21
317	647.60	212.09	87,807.39	184,714.34	32,192.61
318	651.78	207.91	88,459.17	184,922.25	31,540.83
319	655.99	203.70	89,115.16	185,125.95	30,884.84
320	660.23	199.46	89,775.39	185,325.41	30,224.61
321	664.49	195.20	90,439.88	185,520.61	29,560.12
322	668.78	190.91	91,108.66	185,711.52	28,891.34
323	673.10	186.59	91,781.76	185,898.11	28,218.24
324	677.45	182.24	92,459.21	186,080.35	27,540.79
325	681.82	177.87	93,141.03	186,258.22	26,858.97
326	686.23	173.46	93,827.26	186,431.68	26,172.74
327	690.66	169.03	94,517.92	186,600.71	25,482.08
328	695.12	164.57	95,213.04	186,765.28	24,786.96
329	699.61	160.08	95,912.65	186,925.36	24,087.35
330	704.13	155.56	96,616.78	187,080.92	23,383.22
331	708.67	151.02	97,325.45	187,231.94	22,674.55
332	713.25	146.44	98,038.70	187,378.38	21,961.30
333	717.86	141.83	98,756.56	187,520.21	21,243.44
334	722.49	137.20	99,479.05	187,657.41	20,520.95
335	727.16	132.53	100,206.21	187,789.94	19,793.79
336	731.86	127.83	100,938.07	187,917.77	19,061.93
337	736.58	123.11	101,674.65	188,040.88	18,325.35

(continued)

Pmt	Principal	Interest	Cumulative Principal	Cumulative Interest	Principal Balance
338	741.34	118.35	102,415.99	188,159.23	17,584.01
339	746.13	113.56	103,162.12	188,272.79	16,837.88
340	750.95	108.74	103,913.07	188,381.53	16,086.93
341	755.80	103.89	104,668.87	188,485.42	15,331.13
342	760.68	99.01	105,429.55	188,584.43	14,570.45
343	765.59	94.10	106,195.14	188,678.53	13,804.86
344	770.53	89.16	106,965.67	188,767.69	13,034.33
345	775.51	84.18	107,741.18	188,851.87	12,258.82
346	780.52	79.17	108,521.70	188,931.04	11,478.30
347	785.56	74.13	109,307.26	189,005.17	10,692.74
348	790.63	69.06	110,097.89	189,074.23	9,902.11
349	795.74	63.95	110,893.63	189,138.18	9,106.37
350	800.88	58.81	111,694.51	189,196.99	8,305.49
351	806.05	53.64	112,500.56	189,250.63	7,499.44
352	811.26	48.43	113,311.82	189,299.06	6,688.18
353	816.50	43.19	114,128.32	189,342.25	5,871.68
354	821.77	37.92	114,950.09	189,380.17	5,049.91
355	827.08	32.61	115,777.17	189,412.78	4,222.83
356	832.42	27.27	116,609.59	189,440.05	3,390.41
357	837.79	21.90	117,447.38	189,461.95	2,552.62
358	843.20	16.49	118,290.58	189,478.44	1,709.42
359	848.65	11.04	119,139.23	189,489.48	860.77
360*	860.77	5.56	120,000.00	189,495.04	0.00

\*The final payments have been adjusted to account for payments rounded to the nearest cent.