Loan Amortization Example

Amount of Loan	125,000.00	Monthly Payment	1,005.78
Term of Loan	30.00	Total Payments	362,080.18
Interest Rate per Year	9.00	Total Interest	237,080.18
Balloon Payment	0.00		

Period	Payment	Interest	Principal	Balance	Total Payments	Amt to Principal	Amt to Interest
0				125,000.00			
1	1,005.78	937.50	68.28	124,931.72	1,005.78	68.28	937.50
2	1,005.78	936.99	68.79	124,862.93	2,011.56	137.07	1,874.49
3	1,005.78	936.47	69.31	124,793.63	3,017.33	206.37	2,810.96
4	1,005.78	935.95	69.83	124,723.80	4,023.11	276.20	3,746.91
5	1,005.78	935.43	70.35	124,653.45	5,028.89	346.55	4,682.34
6	1,005.78	934.90	70.88	124,582.57	6,034.67	417.43	5,617.24
7	1,005.78	934.37	71.41	124,511.16	7,040.45	488.84	6,551.61
8	1,005.78	933.83	71.94	124,439.22	8,046.23	560.78	7,485.44
9	1,005.78	933.29	72.48	124,366.73	9,052.00	633.27	8,418.74
10	1,005.78	932.75	73.03	124,293.71	10,057.78	706.29	9,351.49
11	1,005.78	932.20	73.58	124,220.13	11,063.56	779.87	10,283.69
12	1,005.78	931.65	74.13	124,146.00	12,069.34	854.00	11,215.34
349	1,005.78	86.26	919.52	10,581.47	351,016.62	114,418.53	236,598.08
350	1,005.78	79.36	926.42	9,655.05	352,022.39	115,344.95	236,677.44
351	1,005.78	72.41	933.37	8,721.68	353,028.17	116,278.32	236,749.86
352	1,005.78	65.41	940.37	7,781.32	354,033.95	117,218.68	236,815.27
353	1,005.78	58.36	947.42	6,833.90	355,039.73	118,166.10	236,873.63
354	1,005.78	51.25	954.52	5,879.38	356,045.51	119,120.62	236,924.88
355	1,005.78	44.10	961.68	4,917.69	357,051.29	120,082.31	236,968.98
356	1,005.78	36.88	968.90	3,948.80	358,057.06	121,051.20	237,005.86
357	1,005.78	29.62	976.16	2,972.63	359,062.84	122,027.37	237,035.48
358	1,005.78	22.29	983.48	1,989.15	360,068.62	123,010.85	237,057.77
359	1,005.78	14.92	990.86	998.29	361,074.40	124,001.71	237,072.69
360	1,005.78	7.49	998.29	0.00	362,080.18	125,000.00	237,080.18