

Initial Data

LOAN DATA

Loan amount: **\$1,062,000.00**
 Annual interest rate: **9.00%**
 Term in years: **20**
 Payments per year: **2**
 First payment due: **12/1/2014**

TABLE DATA

Table starts at date: **12/1/2014**
 or at payment number: **1**

PERIODIC PAYMENT

Entered payment: **\$5,002.00**
 Calculated payment: **\$5,002.00**

The table uses the calculated periodic payment amount, unless you enter a value for "Entered payment."

CALCULATIONS

Use payment of: **\$5,002.00**
 t payment in table: **1**

Beginning balance at payment 1: **\$34,426.00**
 Cumulative interest prior to payment 1: **\$0.00**

TABLE

| No. | Payment Date | Beginning Balance | Interest | Total Due | Capital Int Payment | Tax Inc Payment | Total Pay | Loan Balance | Cumulative Interest |
|-----|--------------|-------------------|-----------|--------------|---------------------|-----------------|-----------|--------------|---------------------|
| 1 | 12/1/2014 | 1,062,000.00 | 47,790.00 | 1,109,790.00 | 47,790.00 | 0.00 | 47,790.00 | 1,109,790.00 | 47,790.00 |
| 2 | 6/1/2015 | 1,109,790.00 | 49,940.55 | 1,159,730.55 | 49,940.55 | 0.00 | 49,940.55 | 1,159,730.55 | 97,730.55 |
| 3 | 12/1/2015 | 1,159,730.55 | 52,187.87 | 1,211,918.42 | 52,187.87 | 0.00 | 52,187.87 | 1,211,918.42 | 149,918.42 |
| 4 | 6/1/2016 | 1,211,918.42 | 54,536.33 | 1,266,454.75 | 54,536.33 | 0.00 | 54,536.33 | 1,266,454.75 | 204,454.75 |
| 5 | 12/1/2016 | 1,266,454.75 | 56,990.46 | 1,323,445.22 | 0.00 | 97,731.00 | 97,731.00 | 1,225,714.22 | 261,445.22 |
| 6 | 6/1/2017 | 1,225,714.22 | 55,157.14 | 1,280,871.36 | 0.00 | 97,731.00 | 97,731.00 | 1,183,140.36 | 316,602.36 |
| 7 | 12/1/2017 | 1,183,140.36 | 53,241.32 | 1,236,381.67 | 0.00 | 97,731.00 | 97,731.00 | 1,138,650.67 | 369,843.67 |
| 8 | 6/1/2018 | 1,138,650.67 | 51,239.28 | 1,189,889.95 | 0.00 | 97,731.00 | 97,731.00 | 1,092,158.95 | 421,082.95 |
| 9 | 12/1/2018 | 1,092,158.95 | 49,147.15 | 1,141,306.11 | 0.00 | 97,731.00 | 97,731.00 | 1,043,575.11 | 470,230.11 |
| 10 | 6/1/2019 | 1,043,575.11 | 46,960.88 | 1,090,535.99 | 0.00 | 97,731.00 | 97,731.00 | 992,804.99 | 517,190.99 |
| 11 | 12/1/2019 | 992,804.99 | 44,676.22 | 1,037,481.21 | 0.00 | 97,731.00 | 97,731.00 | 939,750.21 | 561,867.21 |
| 12 | 6/1/2020 | 939,750.21 | 42,288.76 | 982,038.97 | 0.00 | 97,731.00 | 97,731.00 | 884,307.97 | 604,155.97 |
| 13 | 12/1/2020 | 884,307.97 | 39,793.86 | 924,101.83 | 0.00 | 97,731.00 | 97,731.00 | 826,370.83 | 643,949.83 |
| 14 | 6/1/2021 | 826,370.83 | 37,186.69 | 863,557.52 | 0.00 | 97,731.00 | 97,731.00 | 765,826.52 | 681,136.52 |
| 15 | 12/1/2021 | 765,826.52 | 34,462.19 | 800,288.71 | 0.00 | 97,731.00 | 97,731.00 | 702,557.71 | 715,598.71 |
| 16 | 6/1/2022 | 702,557.71 | 31,615.10 | 734,172.81 | 0.00 | 97,731.00 | 97,731.00 | 636,441.81 | 747,213.81 |
| 17 | 12/1/2022 | 636,441.81 | 28,639.88 | 665,081.69 | 0.00 | 97,731.00 | 97,731.00 | 567,350.69 | 775,853.69 |
| 18 | 6/1/2023 | 567,350.69 | 25,530.78 | 592,881.47 | 0.00 | 97,731.00 | 97,731.00 | 495,150.47 | 801,384.47 |
| 19 | 12/1/2023 | 495,150.47 | 22,281.77 | 517,432.24 | 0.00 | 97,731.00 | 97,731.00 | 419,701.24 | 823,666.24 |
| 20 | 6/1/2024 | 419,701.24 | 18,886.56 | 438,587.80 | 0.00 | 97,731.00 | 97,731.00 | 340,856.80 | 842,552.80 |
| 21 | 12/1/2024 | 340,856.80 | 15,338.56 | 356,195.35 | 0.00 | 97,731.00 | 97,731.00 | 258,464.35 | 857,891.35 |
| 22 | 6/1/2025 | 258,464.35 | 11,630.90 | 270,095.25 | 0.00 | 97,731.00 | 97,731.00 | 172,364.25 | 869,522.25 |
| 23 | 12/1/2025 | 172,364.25 | 7,756.39 | 180,120.64 | 0.00 | 97,731.00 | 97,731.00 | 82,389.64 | 877,278.64 |
| 24 | 6/1/2026 | 82,389.64 | 3,707.53 | 86,097.17 | 0.00 | 86,097.17 | 86,097.17 | 0.00 | 880,986.17 |
| 25 | 12/1/2026 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 880,986.17 |
| 26 | 6/1/2027 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 880,986.17 |
| 27 | 12/1/2027 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 880,986.17 |
| 28 | 6/1/2028 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 880,986.17 |
| 29 | 12/1/2028 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 880,986.17 |
| 30 | 6/1/2029 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 880,986.17 |
| 31 | 12/1/2029 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 880,986.17 |
| 32 | 6/1/2030 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 880,986.17 |
| 33 | 12/1/2030 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 880,986.17 |
| 34 | 6/1/2031 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 880,986.17 |
| 35 | 12/1/2031 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 880,986.17 |
| 36 | 6/1/2032 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 880,986.17 |
| 37 | 12/1/2032 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 880,986.17 |
| 38 | 6/1/2033 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 880,986.17 |
| 39 | 12/1/2033 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 880,986.17 |
| 40 | 6/1/2034 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.01 | 880,986.18 |
| 41 | | 0.01 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.01 | 880,986.18 |