

AMORTIZATION SCHEDULE

Mortgage Information

Mortgage Amount	180,000	Mortgage Period	360 Months
Annual Interest Rate	6.12%	Monthly Payment	1,093
Amortization Period	30 Years	Annual Payment	13,117

Individual Payments					Cumulative		Year-to-Date		
Month	Principal	Interest	Payment	Balance	Principal	Interest	Principal	Interest	
YEAR 1	1	175	918	1,093	179,825	175	918	175	918
	2	176	917	1,093	179,649	351	1,835	351	1,835
	3	177	916	1,093	179,472	528	2,751	528	2,751
	4	178	915	1,093	179,294	706	3,667	706	3,667
	5	179	914	1,093	179,115	885	4,581	885	4,581
	6	180	913	1,093	178,936	1,064	5,495	1,064	5,495
	7	181	913	1,093	178,755	1,245	6,407	1,245	6,407
	8	181	912	1,093	178,574	1,426	7,319	1,426	7,319
	9	182	911	1,093	178,391	1,609	8,229	1,609	8,229
	10	183	910	1,093	178,208	1,792	9,139	1,792	9,139
	11	184	909	1,093	178,024	1,976	10,048	1,976	10,048
	12	185	908	1,093	177,839	2,161	10,956	2,161	10,956
YEAR 2	13	186	907	1,093	177,652	2,348	11,863	186	907
	14	187	906	1,093	177,465	2,535	12,769	373	1,813
	15	188	905	1,093	177,277	2,723	13,674	561	2,718
	16	189	904	1,093	177,088	2,912	14,578	750	3,622
	17	190	903	1,093	176,898	3,102	15,481	940	4,525
	18	191	902	1,093	176,707	3,293	16,384	1,131	5,428
	19	192	901	1,093	176,516	3,484	17,285	1,323	6,329
	20	193	900	1,093	176,323	3,677	18,185	1,516	7,229
	21	194	899	1,093	176,129	3,871	19,084	1,710	8,128
	22	195	898	1,093	175,934	4,066	19,983	1,905	9,026
	23	196	897	1,093	175,738	4,262	20,880	2,101	9,924
	24	197	896	1,093	175,541	4,459	21,776	2,297	10,820
YEAR 3	25	198	895	1,093	175,343	4,657	22,671	198	895
	26	199	894	1,093	175,145	4,855	23,566	397	1,790
	27	200	893	1,093	174,945	5,055	24,459	597	2,683
	28	201	892	1,093	174,744	5,256	25,351	798	3,575
	29	202	891	1,093	174,542	5,458	26,242	999	4,466
	30	203	890	1,093	174,339	5,661	27,132	1,202	5,356
	31	204	889	1,093	174,135	5,865	28,021	1,406	6,245
	32	205	888	1,093	173,930	6,070	28,910	1,611	7,134
	33	206	887	1,093	173,724	6,276	29,797	1,817	8,021
	34	207	886	1,093	173,517	6,483	30,683	2,025	8,907
	35	208	885	1,093	173,308	6,692	31,568	2,233	9,792
	36	209	884	1,093	173,099	6,901	32,451	2,442	10,675
YEAR 4	37	210	883	1,093	172,889	7,111	33,334	210	883
	38	211	882	1,093	172,678	7,322	34,216	422	1,765
	39	212	881	1,093	172,465	7,535	35,097	634	2,645
	40	214	880	1,093	172,251	7,749	35,976	848	3,525
	41	215	878	1,093	172,037	7,963	36,855	1,062	4,403
	42	216	877	1,093	171,821	8,179	37,732	1,278	5,281
	43	217	876	1,093	171,604	8,396	38,608	1,495	6,157
	44	218	875	1,093	171,386	8,614	39,484	1,713	7,032
	45	219	874	1,093	171,167	8,833	40,358	1,932	7,906
	46	220	873	1,093	170,947	9,053	41,231	2,152	8,779
	47	221	872	1,093	170,726	9,274	42,102	2,373	9,651
	48	222	871	1,093	170,503	9,497	42,973	2,596	10,522
YEAR 5	49	224	870	1,093	170,280	9,720	43,843	224	870
	50	225	868	1,093	170,055	9,945	44,711	448	1,738
	51	226	867	1,093	169,829	10,171	45,578	674	2,605
	52	227	866	1,093	169,602	10,398	46,444	901	3,471
	53	228	865	1,093	169,374	10,626	47,309	1,129	4,336
	54	229	864	1,093	169,145	10,855	48,173	1,359	5,200
	55	230	863	1,093	168,914	11,086	49,036	1,589	6,063
	56	232	861	1,093	168,683	11,317	49,897	1,821	6,924
	57	233	860	1,093	168,450	11,550	50,758	2,053	7,785
	58	234	859	1,093	168,216	11,784	51,617	2,288	8,644
	59	235	858	1,093	167,981	12,019	52,475	2,523	9,502
	60	236	857	1,093	167,744	12,256	53,331	2,759	10,358

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Individual Payments					Cumulative		Year-to-Date		
Month	Principal	Interest	Payment	Balance	Principal	Interest	Principal	Interest	
YEAR 6	61	238	855	1,093	167,507	12,493	54,187	238	855
	62	239	854	1,093	167,268	12,732	55,041	476	1,710
	63	240	853	1,093	167,028	12,972	55,894	717	2,563
	64	241	852	1,093	166,787	13,213	56,746	958	3,415
	65	243	851	1,093	166,544	13,456	57,597	1,200	4,265
	66	244	849	1,093	166,300	13,700	58,446	1,444	5,115
	67	245	848	1,093	166,055	13,945	59,294	1,689	5,963
	68	246	847	1,093	165,809	14,191	60,141	1,935	6,810
	69	247	846	1,093	165,562	14,438	60,987	2,183	7,655
	70	249	844	1,093	165,313	14,687	61,831	2,431	8,500
	71	250	843	1,093	165,063	14,937	62,674	2,682	9,343
	72	251	842	1,093	164,812	15,188	63,516	2,933	10,185
YEAR 7	73	253	841	1,093	164,559	15,441	64,356	253	841
	74	254	839	1,093	164,305	15,695	65,196	506	1,680
	75	255	838	1,093	164,050	15,950	66,034	762	2,518
	76	256	837	1,093	163,793	16,207	66,870	1,018	3,354
	77	258	835	1,093	163,536	16,464	67,706	1,276	4,190
	78	259	834	1,093	163,277	16,723	68,540	1,535	5,024
	79	260	833	1,093	163,016	16,984	69,372	1,795	5,856
	80	262	831	1,093	162,754	17,246	70,204	2,057	6,688
	81	263	830	1,093	162,491	17,509	71,034	2,320	7,518
	82	264	829	1,093	162,227	17,773	71,863	2,585	8,347
	83	266	827	1,093	161,961	18,039	72,690	2,850	9,174
	84	267	826	1,093	161,694	18,306	73,516	3,117	10,000
YEAR 8	85	268	825	1,093	161,426	18,574	74,341	268	825
	86	270	823	1,093	161,156	18,844	75,164	538	1,648
	87	271	822	1,093	160,885	19,115	75,986	810	2,470
	88	273	821	1,093	160,612	19,388	76,806	1,082	3,290
	89	274	819	1,093	160,338	19,662	77,625	1,356	4,109
	90	275	818	1,093	160,063	19,937	78,443	1,632	4,927
	91	277	816	1,093	159,786	20,214	79,259	1,908	5,743
	92	278	815	1,093	159,508	20,492	80,074	2,187	6,558
	93	280	813	1,093	159,228	20,772	80,888	2,466	7,372
	94	281	812	1,093	158,947	21,053	81,700	2,747	8,184
	95	282	811	1,093	158,664	21,336	82,510	3,030	8,995
	96	284	809	1,093	158,380	21,620	83,320	3,314	9,804
YEAR 9	97	285	808	1,093	158,095	21,905	84,127	285	808
	98	287	806	1,093	157,808	22,192	84,934	572	1,614
	99	288	805	1,093	157,520	22,480	85,739	861	2,419
	100	290	803	1,093	157,230	22,770	86,542	1,150	3,222
	101	291	802	1,093	156,939	23,061	87,344	1,442	4,024
	102	293	800	1,093	156,646	23,354	88,144	1,734	4,824
	103	294	799	1,093	156,352	23,648	88,943	2,028	5,623
	104	296	797	1,093	156,056	23,944	89,740	2,324	6,421
	105	297	796	1,093	155,759	24,241	90,536	2,621	7,217
	106	299	794	1,093	155,460	24,540	91,331	2,920	8,011
	107	300	793	1,093	155,160	24,840	92,124	3,220	8,804
	108	302	791	1,093	154,858	25,142	92,915	3,522	9,595
YEAR 10	109	303	790	1,093	154,555	25,445	93,705	303	790
	110	305	788	1,093	154,250	25,750	94,493	608	1,578
	111	306	787	1,093	153,944	26,056	95,280	915	2,365
	112	308	785	1,093	153,636	26,364	96,065	1,223	3,150
	113	310	784	1,093	153,326	26,674	96,848	1,532	3,933
	114	311	782	1,093	153,015	26,985	97,630	1,843	4,715
	115	313	780	1,093	152,702	27,298	98,411	2,156	5,496
	116	314	779	1,093	152,388	27,612	99,189	2,470	6,274
	117	316	777	1,093	152,072	27,928	99,966	2,786	7,052
	118	318	776	1,093	151,754	28,246	100,742	3,104	7,827
	119	319	774	1,093	151,435	28,565	101,516	3,423	8,601
	120	321	772	1,093	151,114	28,886	102,288	3,744	9,373

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