

# Sample Title - 5yr Balloon

**Loan Number:** J. Smith 98765-12345

**Principal:** \$219,000.00 amortized over 30 Years at 5.75% (Ordinary Interest)  
**Issued:** 12/16/2002 with first payment on 2/1/2003  
**Payment:** \$1,278.03 Monthly (Principal + Interest)  
**Points:** 1%  
**Fees:** \$350.00  
**Prepaid Interest:** \$552.00

**Payor:** John Smith

Sample loan with 5 yr balloon, 360 payment amortization.

<b>APR %</b> 6.0253%	<b>FINANCE CHARGE</b> \$63,922.61	<b>Amount Financed</b> \$215,908.00	<b>Total of Payments</b> \$279,830.61
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<b>Number of Payments</b> 59 1	<b>Amount of Payments</b> \$1,278.03 \$204,426.84	<b>When Payments Are Due</b> Monthly beginning 2/1/2003 1/1/2008
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PMT #	Date	Principal Payment	Interest Payment	Principal Balance	Memo
	1/1/2003			\$219,000.00	
1	2/1/2003	\$228.65	\$1,049.38	\$218,771.35	[ ]
2	3/1/2003	\$229.75	\$1,048.28	\$218,541.60	[ ]
3	4/1/2003	\$230.85	\$1,047.18	\$218,310.75	[ ]
4	5/1/2003	\$231.96	\$1,046.07	\$218,078.79	[ ]
5	6/1/2003	\$233.07	\$1,044.96	\$217,845.72	[ ]
6	7/1/2003	\$234.19	\$1,043.84	\$217,611.53	[ ]
7	8/1/2003	\$235.31	\$1,042.72	\$217,376.22	[ ]
8	9/1/2003	\$236.44	\$1,041.59	\$217,139.78	[ ]
9	10/1/2003	\$237.57	\$1,040.46	\$216,902.21	[ ]
10	11/1/2003	\$238.71	\$1,039.32	\$216,663.50	[ ]
11	12/1/2003	\$239.85	\$1,038.18	\$216,423.65	[ ]
	2003 Totals	\$2,576.35	\$11,481.98		
	Paid To Date	\$2,576.35	\$11,481.98		
12	1/1/2004	\$241.00	\$1,037.03	\$216,182.65	[ ]
13	2/1/2004	\$242.15	\$1,035.88	\$215,940.50	[ ]
14	3/1/2004	\$243.32	\$1,034.71	\$215,697.18	[ ]
15	4/1/2004	\$244.48	\$1,033.55	\$215,452.70	[ ]
16	5/1/2004	\$245.65	\$1,032.38	\$215,207.05	[ ]
17	6/1/2004	\$246.83	\$1,031.20	\$214,960.22	[ ]
18	7/1/2004	\$248.01	\$1,030.02	\$214,712.21	[ ]
19	8/1/2004	\$249.20	\$1,028.83	\$214,463.01	[ ]
20	9/1/2004	\$250.39	\$1,027.64	\$214,212.62	[ ]
21	10/1/2004	\$251.59	\$1,026.44	\$213,961.03	[ ]
22	11/1/2004	\$252.80	\$1,025.23	\$213,708.23	[ ]
23	12/1/2004	\$254.01	\$1,024.02	\$213,454.22	[ ]
	2004 Totals	\$2,969.43	\$12,366.93		
	Paid To Date	\$5,545.78	\$23,848.91		
24	1/1/2005	\$255.23	\$1,022.80	\$213,198.99	[ ]

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PMT #	Date	Principal Payment	Interest Payment	Principal Balance	Memo
25	2/1/2005	\$256.45	\$1,021.58	\$212,942.54	[ ]
26	3/1/2005	\$257.68	\$1,020.35	\$212,684.86	[ ]
27	4/1/2005	\$258.92	\$1,019.11	\$212,425.94	[ ]
28	5/1/2005	\$260.16	\$1,017.87	\$212,165.78	[ ]
29	6/1/2005	\$261.40	\$1,016.63	\$211,904.38	[ ]
30	7/1/2005	\$262.65	\$1,015.38	\$211,641.73	[ ]
31	8/1/2005	\$263.91	\$1,014.12	\$211,377.82	[ ]
32	9/1/2005	\$265.18	\$1,012.85	\$211,112.64	[ ]
33	10/1/2005	\$266.45	\$1,011.58	\$210,846.19	[ ]
34	11/1/2005	\$267.73	\$1,010.30	\$210,578.46	[ ]
35	12/1/2005	\$269.01	\$1,009.02	\$210,309.45	[ ]
2005 Totals		\$3,144.77	\$12,191.59		
Paid To Date		\$8,690.55	\$36,040.50		
36	1/1/2006	\$270.30	\$1,007.73	\$210,039.15	[ ]
37	2/1/2006	\$271.59	\$1,006.44	\$209,767.56	[ ]
38	3/1/2006	\$272.89	\$1,005.14	\$209,494.67	[ ]
39	4/1/2006	\$274.20	\$1,003.83	\$209,220.47	[ ]
40	5/1/2006	\$275.52	\$1,002.51	\$208,944.95	[ ]
41	6/1/2006	\$276.84	\$1,001.19	\$208,668.11	[ ]
42	7/1/2006	\$278.16	\$999.87	\$208,389.95	[ ]
43	8/1/2006	\$279.49	\$998.54	\$208,110.46	[ ]
44	9/1/2006	\$280.83	\$997.20	\$207,829.63	[ ]
45	10/1/2006	\$282.18	\$995.85	\$207,547.45	[ ]
46	11/1/2006	\$283.53	\$994.50	\$207,263.92	[ ]
47	12/1/2006	\$284.89	\$993.14	\$206,979.03	[ ]
2006 Totals		\$3,330.42	\$12,005.94		
Paid To Date		\$12,020.97	\$48,046.44		
48	1/1/2007	\$286.26	\$991.77	\$206,692.77	[ ]
49	2/1/2007	\$287.63	\$990.40	\$206,405.14	[ ]
50	3/1/2007	\$289.01	\$989.02	\$206,116.13	[ ]
51	4/1/2007	\$290.39	\$987.64	\$205,825.74	[ ]
52	5/1/2007	\$291.78	\$986.25	\$205,533.96	[ ]
53	6/1/2007	\$293.18	\$984.85	\$205,240.78	[ ]
54	7/1/2007	\$294.58	\$983.45	\$204,946.20	[ ]
55	8/1/2007	\$296.00	\$982.03	\$204,650.20	[ ]
56	9/1/2007	\$297.41	\$980.62	\$204,352.79	[ ]
57	10/1/2007	\$298.84	\$979.19	\$204,053.95	[ ]
58	11/1/2007	\$300.27	\$977.76	\$203,753.68	[ ]
59	12/1/2007	\$301.71	\$976.32	\$203,451.97	[ ]
2007 Totals		\$3,527.06	\$11,809.30		
Paid To Date		\$15,548.03	\$59,855.74		
60	1/1/2008	\$203,451.97	\$974.87	\$0.00	[ ]
2008 Totals		\$203,451.97	\$974.87		
Paid To Date		\$219,000.00	\$60,830.61		

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Last payment was \$204,426.84

Total payments made: 60

Interest charge per diem on balance of \$203,451.97 is \$32.05

Total interest: \$60,830.61

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