

## Amortization Schedule

Amortization Schedule For:

Property Address:

Prepared For:

Provided By:

### Loan Program:

Loan Amount	\$ 20,000	Buydown:	Rate	Term
Interest Rate	12.000 %			
Term/Due In	120/36 months			
1st PMT Date				
Qual Rate				
APR	12.000 %			

### Rate Adjustment

First Adj. Cap  
 First Change  
 Adjust Cap  
 Adjust Period  
 Life Cap  
 Margin  
 Index  
 Rounding

### Payment Adjustment

First Adj. Cap  
 First Change  
 Recast Period  
 Recast Stop  
 Max Balance  
**Interest Only**  
**GPM** Rate  
 Term

### Summary

No	Pmt Date	Int Rate	Monthly Payment	Principal Paid	Interest Paid	Mtg Insurance	Balance
35		12.000	286.94	3,621.92	6,420.98		16,378.08
1		12.000	16,541.86	16,378.08	163.78		0.00
<b>TOTAL</b>			<b>26,584.76</b>	<b>20,000.00</b>	<b>6,584.76</b>		<b>0.00</b>

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**Yearly Schedule**

<b>No</b>	<b>Pmt Date</b>	<b>Int Rate</b>	<b>Monthly Payment</b>	<b>Principal Paid</b>	<b>Interest Paid</b>	<b>Mtg Insurance</b>	<b>Balance</b>
12		12.000	286.94	1,102.61	2,340.67		18,897.39
12		12.000	286.94	1,242.45	2,200.83		17,654.94
11		12.000	286.94	1,276.86	1,879.48		16,378.08
1		12.000	16,541.86	16,378.08	163.78		0.00
<b>TOTAL</b>			<b>26,584.76</b>	<b>20,000.00</b>	<b>6,584.76</b>		

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**Monthly Payment**

No	Pmt Date	Int Rate	Monthly Schedule	Principal Paid	Interest Paid	Mtg Insurance	Balance
1		12.000	286.94	86.94	200.00		19,913.06
2		12.000	286.94	87.81	199.13		19,825.25
3		12.000	286.94	88.69	198.25		19,736.56
4		12.000	286.94	89.57	197.37		19,646.99
5		12.000	286.94	90.47	196.47		19,556.52
6		12.000	286.94	91.37	195.57		19,465.15
7		12.000	286.94	92.29	194.65		19,372.86
8		12.000	286.94	93.21	193.73		19,279.65
9		12.000	286.94	94.14	192.80		19,185.51
10		12.000	286.94	95.08	191.86		19,090.43
11		12.000	286.94	96.04	190.90		18,994.39
12		12.000	286.94	97.00	189.94		18,897.39
<b>Sub Total</b>			<b>3,443.28</b>	<b>1,102.61</b>	<b>2,340.67</b>		
13		12.000	286.94	97.97	188.97		18,799.42
14		12.000	286.94	98.95	187.99		18,700.47
15		12.000	286.94	99.94	187.00		18,600.53
16		12.000	286.94	100.93	186.01		18,499.60
17		12.000	286.94	101.94	185.00		18,397.66
18		12.000	286.94	102.96	183.98		18,294.70
19		12.000	286.94	103.99	182.95		18,190.71
20		12.000	286.94	105.03	181.91		18,085.68
21		12.000	286.94	106.08	180.86		17,979.60
22		12.000	286.94	107.14	179.80		17,872.46
23		12.000	286.94	108.22	178.72		17,764.24
24		12.000	286.94	109.30	177.64		17,654.94
<b>Sub Total</b>			<b>3,443.28</b>	<b>1,242.45</b>	<b>2,200.83</b>		
25		12.000	286.94	110.39	176.55		17,544.55
26		12.000	286.94	111.49	175.45		17,433.06
27		12.000	286.94	112.61	174.33		17,320.45
28		12.000	286.94	113.74	173.20		17,206.71
29		12.000	286.94	114.87	172.07		17,091.84
30		12.000	286.94	116.02	170.92		16,975.82
31		12.000	286.94	117.18	169.76		16,858.64
32		12.000	286.94	118.35	168.59		16,740.29
33		12.000	286.94	119.54	167.40		16,620.75
34		12.000	286.94	120.73	166.21		16,500.02
35		12.000	286.94	121.94	165.00		16,378.08
36		12.000	16,541.86	16,378.08	163.78		0.00
<b>Sub Total</b>			<b>19,698.20</b>	<b>17,654.94</b>	<b>2,043.26</b>		
<b>TOTAL</b>			<b>26,584.76</b>	<b>20,000.00</b>	<b>6,584.76</b>		