

## 1st Quarter Personal Budget

Expenses	Jan	Feb	Mar	1st Qtr	Percent
Food	\$400	\$400	\$100	<b>\$900</b>	9.3%
Shelter	\$1,000	\$1,000	\$1,000	<b>\$3,000</b>	31.0%
Utilities	\$300	\$300	\$300	<b>\$900</b>	9.3%
Transportation	\$250	\$400	\$250	<b>\$900</b>	9.3%
Entertainment	\$1,234	\$1,500	\$1,234	<b>\$3,968</b>	41.0%
<b>Total</b>	<b>\$3,184</b>	<b>\$3,600</b>	<b>\$2,884</b>	<b>\$9,668</b>	100.0%

Income	Jan	Feb	Mar	1st Qtr	Percent
Wages	\$2,100	\$2,100	\$2,100	<b>\$6,300</b>	64.6%
Alimony	\$900	\$900	\$900	<b>\$2,700</b>	27.7%
Dividends	\$250	\$250	\$250	<b>\$750</b>	7.7%
<b>Total</b>	<b>\$3,250</b>	<b>\$3,250</b>	<b>\$3,250</b>	<b>\$9,750</b>	100.0%

<b>Cashflow</b>	<b>\$66</b>	<b>(\$350)</b>	<b>\$366</b>	<b>\$82</b>
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## 2nd Quarter Personal Budget

<b>Expenses</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>2nd Qtr</b>	<b>Percent</b>
<b>Food</b>	\$400	\$400	\$400	<b>\$1,200</b>	12.6%
<b>Shelter</b>	\$1,000	\$1,000	\$1,000	<b>\$3,000</b>	31.4%
<b>Utilities</b>	\$300	\$300	\$300	<b>\$900</b>	9.4%
<b>Transportation</b>	\$250	\$250	\$250	<b>\$750</b>	7.9%
<b>Entertainment</b>	\$1,234	\$1,234	\$1,234	<b>\$3,702</b>	38.8%
<b>Total</b>	<b>\$3,184</b>	<b>\$3,184</b>	<b>\$3,184</b>	<b>\$9,552</b>	100.0%

<b>Income</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>2nd Qtr</b>	<b>Percent</b>
<b>Wages</b>	\$2,100	\$2,100	\$2,100	<b>\$6,300</b>	64.6%
<b>Alimony</b>	\$900	\$900	\$900	<b>\$2,700</b>	27.7%
<b>Dividends</b>	\$250	\$250	\$250	<b>\$750</b>	7.7%
<b>Total</b>	<b>\$3,250</b>	<b>\$3,250</b>	<b>\$3,250</b>	<b>\$9,750</b>	100.0%

<b>Cashflow</b>	<b>\$66</b>	<b>\$66</b>	<b>\$66</b>	<b>\$198</b>
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## 3rd Quarter Personal Budget

<b>Expenses</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>3rd Qtr</b>	<b>Percent</b>
<b>Food</b>	\$400	\$400	\$400	<b>\$1,200</b>	12.6%
<b>Shelter</b>	\$1,000	\$1,000	\$1,000	<b>\$3,000</b>	31.4%
<b>Utilities</b>	\$300	\$300	\$300	<b>\$900</b>	9.4%
<b>Transportation</b>	\$250	\$250	\$250	<b>\$750</b>	7.9%
<b>Entertainment</b>	\$1,234	\$1,234	\$1,234	<b>\$3,702</b>	38.8%
<b>Total</b>	<b>\$3,184</b>	<b>\$3,184</b>	<b>\$3,184</b>	<b>\$9,552</b>	100.0%

<b>Income</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>3rd Qtr</b>	<b>Percent</b>
<b>Wages</b>	\$2,100	\$2,100	\$2,100	<b>\$6,300</b>	64.6%
<b>Alimony</b>	\$900	\$900	\$900	<b>\$2,700</b>	27.7%
<b>Dividends</b>	\$250	\$250	\$250	<b>\$750</b>	7.7%
<b>Total</b>	<b>\$3,250</b>	<b>\$3,250</b>	<b>\$3,250</b>	<b>\$9,750</b>	100.0%

<b>Cashflow</b>	<b>\$66</b>	<b>\$66</b>	<b>\$66</b>	<b>\$198</b>
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## 4th Quarter Personal Budget

<b>Expenses</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>4th Qtr</b>	<b>Percent</b>
<b>Food</b>	\$400	\$400	\$400	<b>\$1,200</b>	11.3%
<b>Shelter</b>	\$1,000	\$1,000	\$1,000	<b>\$3,000</b>	28.3%
<b>Utilities</b>	\$400	\$400	\$400	<b>\$1,200</b>	11.3%
<b>Transportation</b>	\$250	\$250	\$250	<b>\$750</b>	7.1%
<b>Entertainment</b>	\$1,234	\$1,234	\$2,000	<b>\$4,468</b>	42.1%
<b>Total</b>	<b>\$3,284</b>	<b>\$3,284</b>	<b>\$4,050</b>	<b>\$10,618</b>	100.0%

<b>Income</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>4th Qtr</b>	<b>Percent</b>
<b>Wages</b>	\$2,100	\$2,100	\$3,100	<b>\$7,300</b>	67.9%
<b>Alimony</b>	\$900	\$900	\$900	<b>\$2,700</b>	25.1%
<b>Dividends</b>	\$250	\$250	\$250	<b>\$750</b>	7.0%
<b>Total</b>	<b>\$3,250</b>	<b>\$3,250</b>	<b>\$4,250</b>	<b>\$10,750</b>	100.0%

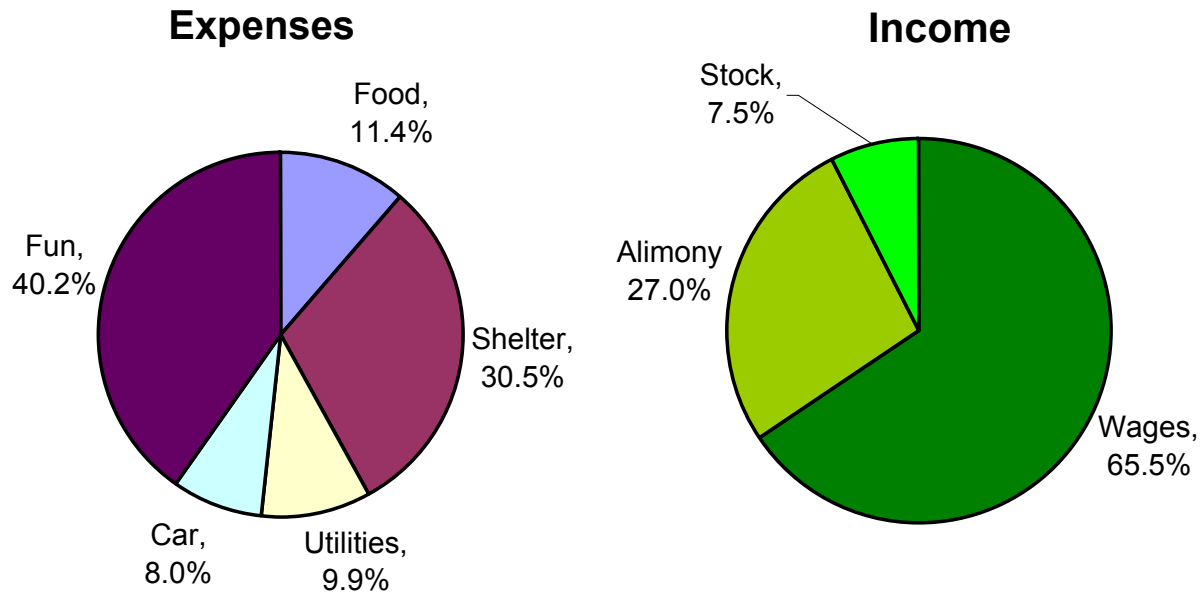
<b>Cashflow</b>	<b>(\$34)</b>	<b>(\$34)</b>	<b>\$200</b>	<b>\$132</b>
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## Annual Summary

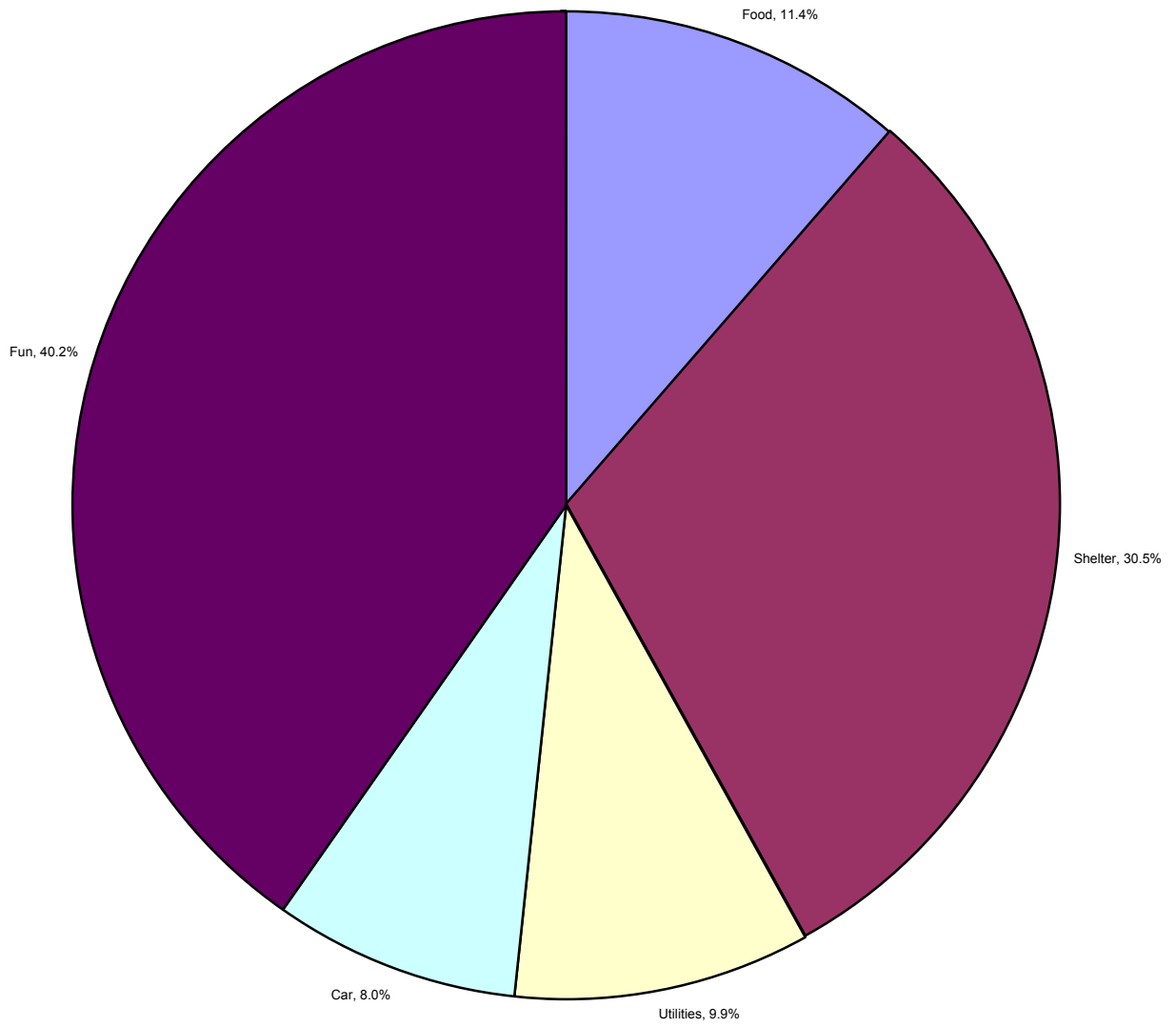
Expenses	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Annual	Percent
Food	\$900	\$1,200	\$1,200	\$1,200	<b>\$4,500</b>	11.4%
Shelter	\$3,000	\$3,000	\$3,000	\$3,000	<b>\$12,000</b>	30.5%
Utilities	\$900	\$900	\$900	\$1,200	<b>\$3,900</b>	9.9%
Transportation	\$900	\$750	\$750	\$750	<b>\$3,150</b>	8.0%
Entertainment	\$3,968	\$3,702	\$3,702	\$4,468	<b>\$15,840</b>	40.2%
<b>Total</b>	<b>\$9,668</b>	<b>\$9,552</b>	<b>\$9,552</b>	<b>\$10,618</b>	<b>\$39,390</b>	100.0%

Income	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Annual	Percent
Wages	\$6,300	\$6,300	\$6,300	\$7,300	<b>\$26,200</b>	65.5%
Alimony	\$2,700	\$2,700	\$2,700	\$2,700	<b>\$10,800</b>	27.0%
Dividends	\$750	\$750	\$750	\$750	<b>\$3,000</b>	7.5%
<b>Total</b>	<b>\$9,750</b>	<b>\$9,750</b>	<b>\$9,750</b>	<b>\$10,750</b>	<b>\$40,000</b>	100.0%

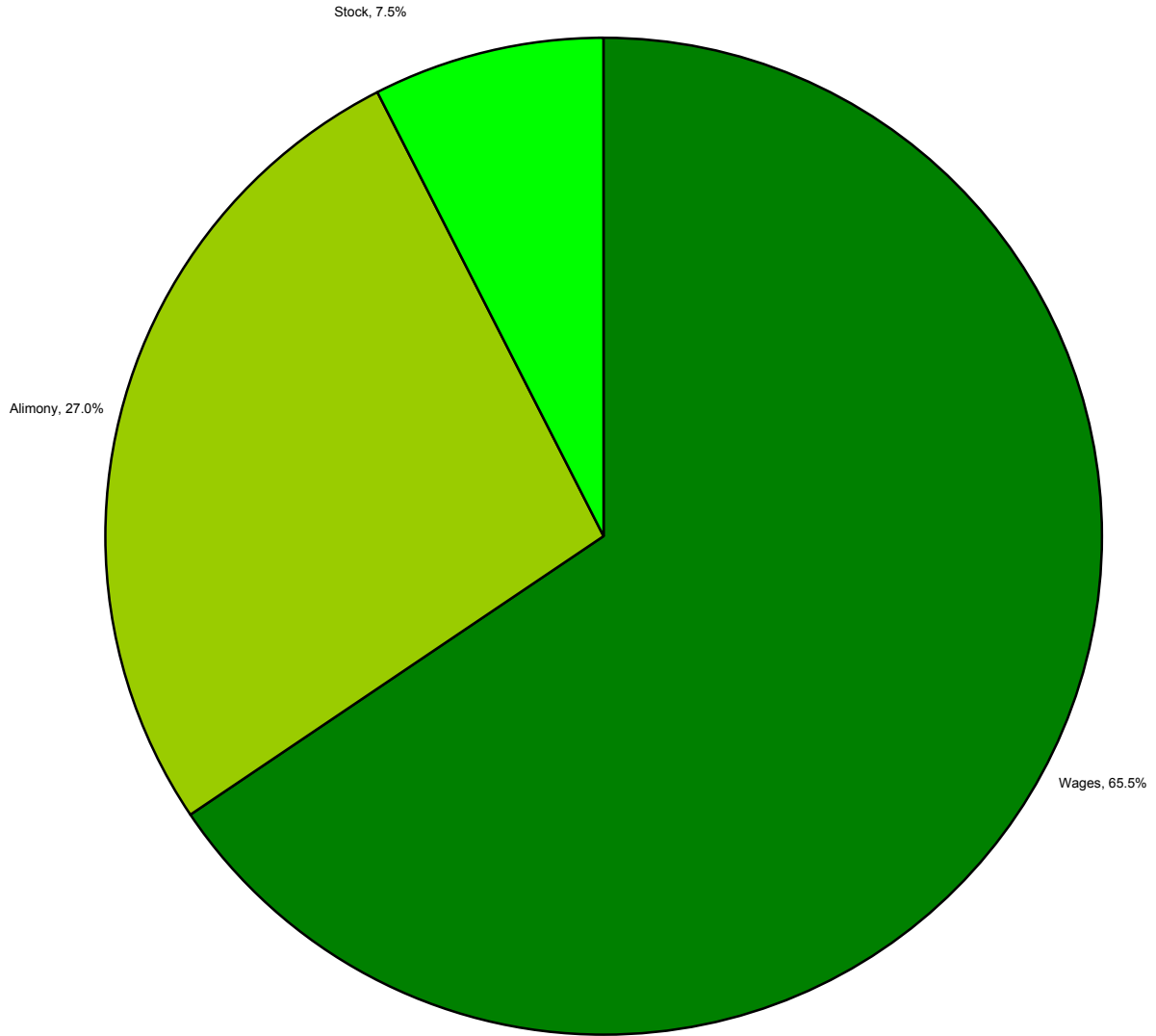
<b>Cashflow</b>	<b>\$82</b>	<b>\$198</b>	<b>\$198</b>	<b>\$132</b>	<b>\$610</b>
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# Expenses



# Income



<b>Loan Amount</b>	<b>\$167,000.00</b>	\$167,000.00	\$167,000.00	\$167,000.00	\$167,000.00
<b>Interest Rate</b>	<b>7.50%</b>	6.00%	6.50%	7.00%	7.50%
<b># of Years</b>	<b>15</b>	30	30	30	30
<b>Payment</b>	<b>(\$1,548.11)</b>	(\$1,001.25)	(\$1,055.55)	(\$1,111.06)	(\$1,167.69)
<b>Total Cost</b>	<b>(\$278,659.92)</b>	(\$360,449.78)	(\$379,999.30)	(\$399,979.86)	(\$420,367.76)
<b>Total Interest</b>	<b>(\$111,659.92)</b>	(\$193,449.78)	(\$212,999.30)	(\$232,979.86)	(\$253,367.76)

#### Amortization Table

Payments	Balance	Payment	Interest	Principle	Extra	New Balance
Month 1	\$167,000.00	(\$1,548.11)	(\$1,043.75)	(\$504.36)	\$0.00	\$166,495.64
Month 2	\$166,495.64	(\$1,548.11)	(\$1,040.60)	(\$507.51)	\$0.00	\$165,988.13
Month 3	\$165,988.13	(\$1,548.11)	(\$1,037.43)	(\$510.68)	\$0.00	\$165,477.44
Month 4	\$165,477.44	(\$1,548.11)	(\$1,034.23)	(\$513.88)	\$0.00	\$164,963.56
Month 5	\$164,963.56	(\$1,548.11)	(\$1,031.02)	(\$517.09)	\$0.00	\$164,446.48
Month 6	\$164,446.48	(\$1,548.11)	(\$1,027.79)	(\$520.32)	\$0.00	\$163,926.16
Month 7	\$163,926.16	(\$1,548.11)	(\$1,024.54)	(\$523.57)	\$0.00	\$163,402.58
Month 8	\$163,402.58	(\$1,548.11)	(\$1,021.27)	(\$526.84)	\$0.00	\$162,875.74
Month 9	\$162,875.74	(\$1,548.11)	(\$1,017.97)	(\$530.14)	\$0.00	\$162,345.60
Month 10	\$162,345.60	(\$1,548.11)	(\$1,014.66)	(\$533.45)	\$0.00	\$161,812.15
Month 11	\$161,812.15	(\$1,548.11)	(\$1,011.33)	(\$536.78)	\$0.00	\$161,275.37
Month 12	\$161,275.37	(\$1,548.11)	(\$1,007.97)	(\$540.14)	\$0.00	\$160,735.23
Month 13	\$160,735.23	(\$1,548.11)	(\$1,004.60)	(\$543.52)	\$0.00	\$160,191.71
Month 14	\$160,191.71	(\$1,548.11)	(\$1,001.20)	(\$546.91)	\$0.00	\$159,644.80
Month 15	\$159,644.80	(\$1,548.11)	(\$997.78)	(\$550.33)	\$0.00	\$159,094.47
Month 16	\$159,094.47	(\$1,548.11)	(\$994.34)	(\$553.77)	\$0.00	\$158,540.70
Month 17	\$158,540.70	(\$1,548.11)	(\$990.88)	(\$557.23)	\$0.00	\$157,983.47
Month 18	\$157,983.47	(\$1,548.11)	(\$987.40)	(\$560.71)	\$0.00	\$157,422.75
Month 19	\$157,422.75	(\$1,548.11)	(\$983.89)	(\$564.22)	\$0.00	\$156,858.54
Month 20	\$156,858.54	(\$1,548.11)	(\$980.37)	(\$567.74)	\$0.00	\$156,290.79
Month 21	\$156,290.79	(\$1,548.11)	(\$976.82)	(\$571.29)	\$0.00	\$155,719.50
Month 22	\$155,719.50	(\$1,548.11)	(\$973.25)	(\$574.86)	\$0.00	\$155,144.63
Month 23	\$155,144.63	(\$1,548.11)	(\$969.65)	(\$578.46)	\$0.00	\$154,566.18
Month 24	\$154,566.18	(\$1,548.11)	(\$966.04)	(\$582.07)	\$0.00	\$153,984.10
Month 25	\$153,984.10	(\$1,548.11)	(\$962.40)	(\$585.71)	\$0.00	\$153,398.39
Month 26	\$153,398.39	(\$1,548.11)	(\$958.74)	(\$589.37)	\$0.00	\$152,809.02
Month 27	\$152,809.02	(\$1,548.11)	(\$955.06)	(\$593.05)	\$0.00	\$152,215.97
Month 28	\$152,215.97	(\$1,548.11)	(\$951.35)	(\$596.76)	\$0.00	\$151,619.21
Month 29	\$151,619.21	(\$1,548.11)	(\$947.62)	(\$600.49)	\$0.00	\$151,018.72
Month 30	\$151,018.72	(\$1,548.11)	(\$943.87)	(\$604.24)	\$0.00	\$150,414.47
Month 31	\$150,414.47	(\$1,548.11)	(\$940.09)	(\$608.02)	\$0.00	\$149,806.45
Month 32	\$149,806.45	(\$1,548.11)	(\$936.29)	(\$611.82)	\$0.00	\$149,194.63
Month 33	\$149,194.63	(\$1,548.11)	(\$932.47)	(\$615.64)	\$0.00	\$148,578.99
Month 34	\$148,578.99	(\$1,548.11)	(\$928.62)	(\$619.49)	\$0.00	\$147,959.50
Month 35	\$147,959.50	(\$1,548.11)	(\$924.75)	(\$623.36)	\$0.00	\$147,336.13
Month 36	\$147,336.13	(\$1,548.11)	(\$920.85)	(\$627.26)	\$0.00	\$146,708.87
Month 37	\$146,708.87	(\$1,548.11)	(\$916.93)	(\$631.18)	\$0.00	\$146,077.69
Month 38	\$146,077.69	(\$1,548.11)	(\$912.99)	(\$635.13)	\$0.00	\$145,442.57
Month 39	\$145,442.57	(\$1,548.11)	(\$909.02)	(\$639.09)	\$0.00	\$144,803.47
Month 40	\$144,803.47	(\$1,548.11)	(\$905.02)	(\$643.09)	\$0.00	\$144,160.39
Month 41	\$144,160.39	(\$1,548.11)	(\$901.00)	(\$647.11)	\$0.00	\$143,513.28



<b>Loan Amount</b>	<b>\$167,000.00</b>	\$167,000.00	\$167,000.00	\$167,000.00	\$167,000.00
<b>Interest Rate</b>	<b>7.50%</b>	6.00%	6.50%	7.00%	7.50%
<b># of Years</b>	<b>15</b>	30	30	30	30
<b>Payment</b>	<b>(\$1,548.11)</b>	(\$1,001.25)	(\$1,055.55)	(\$1,111.06)	(\$1,167.69)
<b>Total Cost</b>	<b>(\$278,659.92)</b>	(\$360,449.78)	(\$379,999.30)	(\$399,979.86)	(\$420,367.76)
<b>Total Interest</b>	<b>(\$111,659.92)</b>	(\$193,449.78)	(\$212,999.30)	(\$232,979.86)	(\$253,367.76)

**Amortization Table**

<b>Payments</b>	<b>Balance</b>	<b>Payment</b>	<b>Interest</b>	<b>Principle</b>	<b>Extra</b>	<b>New Balance</b>
Month 42	\$143,513.28	(\$1,548.11)	(\$896.96)	(\$651.15)	\$0.00	\$142,862.12
Month 43	\$142,862.12	(\$1,548.11)	(\$892.89)	(\$655.22)	\$0.00	\$142,206.90
Month 44	\$142,206.90	(\$1,548.11)	(\$888.79)	(\$659.32)	\$0.00	\$141,547.59
Month 45	\$141,547.59	(\$1,548.11)	(\$884.67)	(\$663.44)	\$0.00	\$140,884.15
Month 46	\$140,884.15	(\$1,548.11)	(\$880.53)	(\$667.58)	\$0.00	\$140,216.56
Month 47	\$140,216.56	(\$1,548.11)	(\$876.35)	(\$671.76)	\$0.00	\$139,544.80
Month 48	\$139,544.80	(\$1,548.11)	(\$872.16)	(\$675.96)	\$0.00	\$138,868.85
Month 49	\$138,868.85	(\$1,548.11)	(\$867.93)	(\$680.18)	\$0.00	\$138,188.67
Month 50	\$138,188.67	(\$1,548.11)	(\$863.68)	(\$684.43)	\$0.00	\$137,504.24
Month 51	\$137,504.24	(\$1,548.11)	(\$859.40)	(\$688.71)	\$0.00	\$136,815.53
Month 52	\$136,815.53	(\$1,548.11)	(\$855.10)	(\$693.01)	\$0.00	\$136,122.51
Month 53	\$136,122.51	(\$1,548.11)	(\$850.77)	(\$697.34)	\$0.00	\$135,425.17
Month 54	\$135,425.17	(\$1,548.11)	(\$846.41)	(\$701.70)	\$0.00	\$134,723.47
Month 55	\$134,723.47	(\$1,548.11)	(\$842.02)	(\$706.09)	\$0.00	\$134,017.38
Month 56	\$134,017.38	(\$1,548.11)	(\$837.61)	(\$710.50)	\$0.00	\$133,306.88
Month 57	\$133,306.88	(\$1,548.11)	(\$833.17)	(\$714.94)	\$0.00	\$132,591.93
Month 58	\$132,591.93	(\$1,548.11)	(\$828.70)	(\$719.41)	\$0.00	\$131,872.52
Month 59	\$131,872.52	(\$1,548.11)	(\$824.20)	(\$723.91)	\$0.00	\$131,148.61
Month 60	\$131,148.61	(\$1,548.11)	(\$819.68)	(\$728.43)	\$0.00	\$130,420.18
Month 61	\$130,420.18	(\$1,548.11)	(\$815.13)	(\$732.98)	\$0.00	\$129,687.20
Month 62	\$129,687.20	(\$1,548.11)	(\$810.54)	(\$737.57)	\$0.00	\$128,949.63
Month 63	\$128,949.63	(\$1,548.11)	(\$805.94)	(\$742.18)	\$0.00	\$128,207.46
Month 64	\$128,207.46	(\$1,548.11)	(\$801.30)	(\$746.81)	\$0.00	\$127,460.64
Month 65	\$127,460.64	(\$1,548.11)	(\$796.63)	(\$751.48)	\$0.00	\$126,709.16
Month 66	\$126,709.16	(\$1,548.11)	(\$791.93)	(\$756.18)	\$0.00	\$125,952.98
Month 67	\$125,952.98	(\$1,548.11)	(\$787.21)	(\$760.90)	\$0.00	\$125,192.08
Month 68	\$125,192.08	(\$1,548.11)	(\$782.45)	(\$765.66)	\$0.00	\$124,426.42
Month 69	\$124,426.42	(\$1,548.11)	(\$777.67)	(\$770.45)	\$0.00	\$123,655.97
Month 70	\$123,655.97	(\$1,548.11)	(\$772.85)	(\$775.26)	\$0.00	\$122,880.71
Month 71	\$122,880.71	(\$1,548.11)	(\$768.00)	(\$780.11)	\$0.00	\$122,100.61
Month 72	\$122,100.61	(\$1,548.11)	(\$763.13)	(\$784.98)	\$0.00	\$121,315.62
Month 73	\$121,315.62	(\$1,548.11)	(\$758.22)	(\$789.89)	\$0.00	\$120,525.74
Month 74	\$120,525.74	(\$1,548.11)	(\$753.29)	(\$794.82)	\$0.00	\$119,730.91
Month 75	\$119,730.91	(\$1,548.11)	(\$748.32)	(\$799.79)	\$0.00	\$118,931.12
Month 76	\$118,931.12	(\$1,548.11)	(\$743.32)	(\$804.79)	\$0.00	\$118,126.33
Month 77	\$118,126.33	(\$1,548.11)	(\$738.29)	(\$809.82)	\$0.00	\$117,316.51
Month 78	\$117,316.51	(\$1,548.11)	(\$733.23)	(\$814.88)	\$0.00	\$116,501.62
Month 79	\$116,501.62	(\$1,548.11)	(\$728.14)	(\$819.98)	\$0.00	\$115,681.65
Month 80	\$115,681.65	(\$1,548.11)	(\$723.01)	(\$825.10)	\$0.00	\$114,856.55
Month 81	\$114,856.55	(\$1,548.11)	(\$717.85)	(\$830.26)	\$0.00	\$114,026.29
Month 82	\$114,026.29	(\$1,548.11)	(\$712.66)	(\$835.45)	\$0.00	\$113,190.84

<b>Loan Amount</b>	<b>\$167,000.00</b>	\$167,000.00	\$167,000.00	\$167,000.00	\$167,000.00
<b>Interest Rate</b>	<b>7.50%</b>	6.00%	6.50%	7.00%	7.50%
<b># of Years</b>	<b>15</b>	30	30	30	30
<b>Payment</b>	<b>(\$1,548.11)</b>	(\$1,001.25)	(\$1,055.55)	(\$1,111.06)	(\$1,167.69)
<b>Total Cost</b>	<b>(\$278,659.92)</b>	(\$360,449.78)	(\$379,999.30)	(\$399,979.86)	(\$420,367.76)
<b>Total Interest</b>	<b>(\$111,659.92)</b>	(\$193,449.78)	(\$212,999.30)	(\$232,979.86)	(\$253,367.76)

**Amortization Table**

<b>Payments</b>	<b>Balance</b>	<b>Payment</b>	<b>Interest</b>	<b>Principle</b>	<b>Extra</b>	<b>New Balance</b>
Month 83	\$113,190.84	(\$1,548.11)	(\$707.44)	(\$840.67)	\$0.00	\$112,350.18
Month 84	\$112,350.18	(\$1,548.11)	(\$702.19)	(\$845.92)	\$0.00	\$111,504.25
Month 85	\$111,504.25	(\$1,548.11)	(\$696.90)	(\$851.21)	\$0.00	\$110,653.05
Month 86	\$110,653.05	(\$1,548.11)	(\$691.58)	(\$856.53)	\$0.00	\$109,796.52
Month 87	\$109,796.52	(\$1,548.11)	(\$686.23)	(\$861.88)	\$0.00	\$108,934.63
Month 88	\$108,934.63	(\$1,548.11)	(\$680.84)	(\$867.27)	\$0.00	\$108,067.37
Month 89	\$108,067.37	(\$1,548.11)	(\$675.42)	(\$872.69)	\$0.00	\$107,194.68
Month 90	\$107,194.68	(\$1,548.11)	(\$669.97)	(\$878.14)	\$0.00	\$106,316.53
Month 91	\$106,316.53	(\$1,548.11)	(\$664.48)	(\$883.63)	\$0.00	\$105,432.90
Month 92	\$105,432.90	(\$1,548.11)	(\$658.96)	(\$889.16)	\$0.00	\$104,543.74
Month 93	\$104,543.74	(\$1,548.11)	(\$653.40)	(\$894.71)	\$0.00	\$103,649.03
Month 94	\$103,649.03	(\$1,548.11)	(\$647.81)	(\$900.30)	\$0.00	\$102,748.73
Month 95	\$102,748.73	(\$1,548.11)	(\$642.18)	(\$905.93)	\$0.00	\$101,842.80
Month 96	\$101,842.80	(\$1,548.11)	(\$636.52)	(\$911.59)	\$0.00	\$100,931.20
Month 97	\$100,931.20	(\$1,548.11)	(\$630.82)	(\$917.29)	\$0.00	\$100,013.91
Month 98	\$100,013.91	(\$1,548.11)	(\$625.09)	(\$923.02)	\$0.00	\$99,090.89
Month 99	\$99,090.89	(\$1,548.11)	(\$619.32)	(\$928.79)	\$0.00	\$98,162.10
Month 100	\$98,162.10	(\$1,548.11)	(\$613.51)	(\$934.60)	\$0.00	\$97,227.50
Month 101	\$97,227.50	(\$1,548.11)	(\$607.67)	(\$940.44)	\$0.00	\$96,287.06
Month 102	\$96,287.06	(\$1,548.11)	(\$601.79)	(\$946.32)	\$0.00	\$95,340.74
Month 103	\$95,340.74	(\$1,548.11)	(\$595.88)	(\$952.23)	\$0.00	\$94,388.51
Month 104	\$94,388.51	(\$1,548.11)	(\$589.93)	(\$958.18)	\$0.00	\$93,430.33
Month 105	\$93,430.33	(\$1,548.11)	(\$583.94)	(\$964.17)	\$0.00	\$92,466.16
Month 106	\$92,466.16	(\$1,548.11)	(\$577.91)	(\$970.20)	\$0.00	\$91,495.96
Month 107	\$91,495.96	(\$1,548.11)	(\$571.85)	(\$976.26)	\$0.00	\$90,519.70
Month 108	\$90,519.70	(\$1,548.11)	(\$565.75)	(\$982.36)	\$0.00	\$89,537.34
Month 109	\$89,537.34	(\$1,548.11)	(\$559.61)	(\$988.50)	\$0.00	\$88,548.84
Month 110	\$88,548.84	(\$1,548.11)	(\$553.43)	(\$994.68)	\$0.00	\$87,554.16
Month 111	\$87,554.16	(\$1,548.11)	(\$547.21)	(\$1,000.90)	\$0.00	\$86,553.26
Month 112	\$86,553.26	(\$1,548.11)	(\$540.96)	(\$1,007.15)	\$0.00	\$85,546.11
Month 113	\$85,546.11	(\$1,548.11)	(\$534.66)	(\$1,013.45)	\$0.00	\$84,532.66
Month 114	\$84,532.66	(\$1,548.11)	(\$528.33)	(\$1,019.78)	\$0.00	\$83,512.88
Month 115	\$83,512.88	(\$1,548.11)	(\$521.96)	(\$1,026.16)	\$0.00	\$82,486.72
Month 116	\$82,486.72	(\$1,548.11)	(\$515.54)	(\$1,032.57)	\$0.00	\$81,454.15
Month 117	\$81,454.15	(\$1,548.11)	(\$509.09)	(\$1,039.02)	\$0.00	\$80,415.13
Month 118	\$80,415.13	(\$1,548.11)	(\$502.59)	(\$1,045.52)	\$0.00	\$79,369.62
Month 119	\$79,369.62	(\$1,548.11)	(\$496.06)	(\$1,052.05)	\$0.00	\$78,317.56
Month 120	\$78,317.56	(\$1,548.11)	(\$489.48)	(\$1,058.63)	\$0.00	\$77,258.94
Month 121	\$77,258.94	(\$1,548.11)	(\$482.87)	(\$1,065.24)	\$0.00	\$76,193.70
Month 122	\$76,193.70	(\$1,548.11)	(\$476.21)	(\$1,071.90)	\$0.00	\$75,121.80
Month 123	\$75,121.80	(\$1,548.11)	(\$469.51)	(\$1,078.60)	\$0.00	\$74,043.20

<b>Loan Amount</b>	<b>\$167,000.00</b>	\$167,000.00	\$167,000.00	\$167,000.00	\$167,000.00
<b>Interest Rate</b>	<b>7.50%</b>	6.00%	6.50%	7.00%	7.50%
<b># of Years</b>	<b>15</b>	30	30	30	30
<b>Payment</b>	<b>(\$1,548.11)</b>	(\$1,001.25)	(\$1,055.55)	(\$1,111.06)	(\$1,167.69)
<b>Total Cost</b>	<b>(\$278,659.92)</b>	(\$360,449.78)	(\$379,999.30)	(\$399,979.86)	(\$420,367.76)
<b>Total Interest</b>	<b>(\$111,659.92)</b>	(\$193,449.78)	(\$212,999.30)	(\$232,979.86)	(\$253,367.76)

**Amortization Table**

<b>Payments</b>	<b>Balance</b>	<b>Payment</b>	<b>Interest</b>	<b>Principle</b>	<b>Extra</b>	<b>New Balance</b>
Month 124	\$74,043.20	(\$1,548.11)	(\$462.77)	(\$1,085.34)	\$0.00	\$72,957.86
Month 125	\$72,957.86	(\$1,548.11)	(\$455.99)	(\$1,092.12)	\$0.00	\$71,865.73
Month 126	\$71,865.73	(\$1,548.11)	(\$449.16)	(\$1,098.95)	\$0.00	\$70,766.78
Month 127	\$70,766.78	(\$1,548.11)	(\$442.29)	(\$1,105.82)	\$0.00	\$69,660.96
Month 128	\$69,660.96	(\$1,548.11)	(\$435.38)	(\$1,112.73)	\$0.00	\$68,548.23
Month 129	\$68,548.23	(\$1,548.11)	(\$428.43)	(\$1,119.68)	\$0.00	\$67,428.55
Month 130	\$67,428.55	(\$1,548.11)	(\$421.43)	(\$1,126.68)	\$0.00	\$66,301.87
Month 131	\$66,301.87	(\$1,548.11)	(\$414.39)	(\$1,133.72)	\$0.00	\$65,168.14
Month 132	\$65,168.14	(\$1,548.11)	(\$407.30)	(\$1,140.81)	\$0.00	\$64,027.33
Month 133	\$64,027.33	(\$1,548.11)	(\$400.17)	(\$1,147.94)	\$0.00	\$62,879.39
Month 134	\$62,879.39	(\$1,548.11)	(\$393.00)	(\$1,155.11)	\$0.00	\$61,724.28
Month 135	\$61,724.28	(\$1,548.11)	(\$385.78)	(\$1,162.33)	\$0.00	\$60,561.95
Month 136	\$60,561.95	(\$1,548.11)	(\$378.51)	(\$1,169.60)	\$0.00	\$59,392.35
Month 137	\$59,392.35	(\$1,548.11)	(\$371.20)	(\$1,176.91)	\$0.00	\$58,215.44
Month 138	\$58,215.44	(\$1,548.11)	(\$363.85)	(\$1,184.26)	\$0.00	\$57,031.18
Month 139	\$57,031.18	(\$1,548.11)	(\$356.44)	(\$1,191.67)	\$0.00	\$55,839.51
Month 140	\$55,839.51	(\$1,548.11)	(\$349.00)	(\$1,199.11)	\$0.00	\$54,640.40
Month 141	\$54,640.40	(\$1,548.11)	(\$341.50)	(\$1,206.61)	\$0.00	\$53,433.79
Month 142	\$53,433.79	(\$1,548.11)	(\$333.96)	(\$1,214.15)	\$0.00	\$52,219.64
Month 143	\$52,219.64	(\$1,548.11)	(\$326.37)	(\$1,221.74)	\$0.00	\$50,997.90
Month 144	\$50,997.90	(\$1,548.11)	(\$318.74)	(\$1,229.37)	\$0.00	\$49,768.53
Month 145	\$49,768.53	(\$1,548.11)	(\$311.05)	(\$1,237.06)	\$0.00	\$48,531.47
Month 146	\$48,531.47	(\$1,548.11)	(\$303.32)	(\$1,244.79)	\$0.00	\$47,286.68
Month 147	\$47,286.68	(\$1,548.11)	(\$295.54)	(\$1,252.57)	\$0.00	\$46,034.11
Month 148	\$46,034.11	(\$1,548.11)	(\$287.71)	(\$1,260.40)	\$0.00	\$44,773.71
Month 149	\$44,773.71	(\$1,548.11)	(\$279.84)	(\$1,268.27)	\$0.00	\$43,505.44
Month 150	\$43,505.44	(\$1,548.11)	(\$271.91)	(\$1,276.20)	\$0.00	\$42,229.24
Month 151	\$42,229.24	(\$1,548.11)	(\$263.93)	(\$1,284.18)	\$0.00	\$40,945.06
Month 152	\$40,945.06	(\$1,548.11)	(\$255.91)	(\$1,292.20)	\$0.00	\$39,652.86
Month 153	\$39,652.86	(\$1,548.11)	(\$247.83)	(\$1,300.28)	\$0.00	\$38,352.57
Month 154	\$38,352.57	(\$1,548.11)	(\$239.70)	(\$1,308.41)	\$0.00	\$37,044.17
Month 155	\$37,044.17	(\$1,548.11)	(\$231.53)	(\$1,316.58)	\$0.00	\$35,727.58
Month 156	\$35,727.58	(\$1,548.11)	(\$223.30)	(\$1,324.81)	\$0.00	\$34,402.77
Month 157	\$34,402.77	(\$1,548.11)	(\$215.02)	(\$1,333.09)	\$0.00	\$33,069.68
Month 158	\$33,069.68	(\$1,548.11)	(\$206.69)	(\$1,341.43)	\$0.00	\$31,728.25
Month 159	\$31,728.25	(\$1,548.11)	(\$198.30)	(\$1,349.81)	\$0.00	\$30,378.44
Month 160	\$30,378.44	(\$1,548.11)	(\$189.87)	(\$1,358.25)	\$0.00	\$29,020.20
Month 161	\$29,020.20	(\$1,548.11)	(\$181.38)	(\$1,366.73)	\$0.00	\$27,653.46
Month 162	\$27,653.46	(\$1,548.11)	(\$172.83)	(\$1,375.28)	\$0.00	\$26,278.19
Month 163	\$26,278.19	(\$1,548.11)	(\$164.24)	(\$1,383.87)	\$0.00	\$24,894.31
Month 164	\$24,894.31	(\$1,548.11)	(\$155.59)	(\$1,392.52)	\$0.00	\$23,501.79

<b>Loan Amount</b>	<b>\$167,000.00</b>	\$167,000.00	\$167,000.00	\$167,000.00	\$167,000.00
<b>Interest Rate</b>	<b>7.50%</b>	6.00%	6.50%	7.00%	7.50%
<b># of Years</b>	<b>15</b>	30	30	30	30
<b>Payment</b>	<b>(\$1,548.11)</b>	(\$1,001.25)	(\$1,055.55)	(\$1,111.06)	(\$1,167.69)
<b>Total Cost</b>	<b>(\$278,659.92)</b>	(\$360,449.78)	(\$379,999.30)	(\$399,979.86)	(\$420,367.76)
<b>Total Interest</b>	<b>(\$111,659.92)</b>	(\$193,449.78)	(\$212,999.30)	(\$232,979.86)	(\$253,367.76)

**Amortization Table**

<b>Payments</b>	<b>Balance</b>	<b>Payment</b>	<b>Interest</b>	<b>Principle</b>	<b>Extra</b>	<b>New Balance</b>
Month 165	\$23,501.79	(\$1,548.11)	(\$146.89)	(\$1,401.22)	\$0.00	\$22,100.57
Month 166	\$22,100.57	(\$1,548.11)	(\$138.13)	(\$1,409.98)	\$0.00	\$20,690.59
Month 167	\$20,690.59	(\$1,548.11)	(\$129.32)	(\$1,418.79)	\$0.00	\$19,271.79
Month 168	\$19,271.79	(\$1,548.11)	(\$120.45)	(\$1,427.66)	\$0.00	\$17,844.13
Month 169	\$17,844.13	(\$1,548.11)	(\$111.53)	(\$1,436.58)	\$0.00	\$16,407.55
Month 170	\$16,407.55	(\$1,548.11)	(\$102.55)	(\$1,445.56)	\$0.00	\$14,961.98
Month 171	\$14,961.98	(\$1,548.11)	(\$93.51)	(\$1,454.60)	\$0.00	\$13,507.38
Month 172	\$13,507.38	(\$1,548.11)	(\$84.42)	(\$1,463.69)	\$0.00	\$12,043.69
Month 173	\$12,043.69	(\$1,548.11)	(\$75.27)	(\$1,472.84)	\$0.00	\$10,570.86
Month 174	\$10,570.86	(\$1,548.11)	(\$66.07)	(\$1,482.04)	\$0.00	\$9,088.81
Month 175	\$9,088.81	(\$1,548.11)	(\$56.81)	(\$1,491.31)	\$0.00	\$7,597.51
Month 176	\$7,597.51	(\$1,548.11)	(\$47.48)	(\$1,500.63)	\$0.00	\$6,096.88
Month 177	\$6,096.88	(\$1,548.11)	(\$38.11)	(\$1,510.01)	\$0.00	\$4,586.88
Month 178	\$4,586.88	(\$1,548.11)	(\$28.67)	(\$1,519.44)	\$0.00	\$3,067.43
Month 179	\$3,067.43	(\$1,548.11)	(\$19.17)	(\$1,528.94)	\$0.00	\$1,538.50
Month 180	\$1,538.50	(\$1,548.11)	(\$9.62)	(\$1,538.50)	\$0.00	\$0.00

January	Monday	1st Qtr	1st Base	1/1/2003	8:00 AM	8:00 AM	100	100
February	Tuesday	2nd Qtr	2nd Base	1/2/2003	9:00 AM	8:30 AM	101	90
March	Wednesday	3rd Qtr	3rd Base	1/3/2003	10:00 AM	9:00 AM	102	80
April	Thursday	4th Qtr	4th Base	1/4/2003	11:00 AM	9:30 AM	103	70
May	Friday	1st Qtr	5th Base	1/5/2003	12:00 PM	10:00 AM	104	60
June	Saturday	2nd Qtr	6th Base	1/6/2003	1:00 PM	10:30 AM	105	50
July	Sunday	3rd Qtr	7th Base	1/7/2003	2:00 PM	11:00 AM	106	40
August	Monday	4th Qtr	8th Base	1/8/2003	3:00 PM	11:30 AM	107	30
September	Tuesday	1st Qtr	9th Base	1/9/2003	4:00 PM	12:00 PM	108	20
October	Wednesday	2nd Qtr	10th Base	1/10/2003	5:00 PM	12:30 PM	109	10
November	Thursday	3rd Qtr	11th Base	1/11/2003		1:00 PM	110	0
December	Friday	4th Qtr	12th Base	1/12/2003		1:30 PM	111	-10
						2:00 PM		
						2:30 PM		
						3:00 PM		
						3:30 PM		
						4:00 PM		
						4:30 PM		