

SageTalk - Building Your Dynamic Future
 Example of Home Mortgage
 15% for 20 Years

Compound Period : Monthly

Nominal Annual Rate : 15.000 %

CASH FLOW DATA

Event	Date	Amount	Number	Period	End Date
1 Loan	12/15/2018	125,296.40	1		
2 Payment	01/15/2019	1,649.89	240	Monthly	12/15/2038

AMORTIZATION SCHEDULE - Normal Amortization

Date	Payment	Interest	Principal	Balance
Loan 12/15/2018				125,296.40
2018 Totals	0.00	0.00	0.00	
1 01/15/2019	1,649.89	1,566.21	83.68	125,212.72
2 02/15/2019	1,649.89	1,565.16	84.73	125,127.99
3 03/15/2019	1,649.89	1,564.10	85.79	125,042.20
4 04/15/2019	1,649.89	1,563.03	86.86	124,955.34
5 05/15/2019	1,649.89	1,561.94	87.95	124,867.39
6 06/15/2019	1,649.89	1,560.84	89.05	124,778.34
7 07/15/2019	1,649.89	1,559.73	90.16	124,688.18
8 08/15/2019	1,649.89	1,558.60	91.29	124,596.89
9 09/15/2019	1,649.89	1,557.46	92.43	124,504.46
10 10/15/2019	1,649.89	1,556.31	93.58	124,410.88
11 11/15/2019	1,649.89	1,555.14	94.75	124,316.13
12 12/15/2019	1,649.89	1,553.95	95.94	124,220.19
2019 Totals	19,798.68	18,722.47	1,076.21	
13 01/15/2020	1,649.89	1,552.75	97.14	124,123.05
14 02/15/2020	1,649.89	1,551.54	98.35	124,024.70
15 03/15/2020	1,649.89	1,550.31	99.58	123,925.12
16 04/15/2020	1,649.89	1,549.06	100.83	123,824.29
17 05/15/2020	1,649.89	1,547.80	102.09	123,722.20
18 06/15/2020	1,649.89	1,546.53	103.36	123,618.84
19 07/15/2020	1,649.89	1,545.24	104.65	123,514.19
20 08/15/2020	1,649.89	1,543.93	105.96	123,408.23
21 09/15/2020	1,649.89	1,542.60	107.29	123,300.94
22 10/15/2020	1,649.89	1,541.26	108.63	123,192.31
23 11/15/2020	1,649.89	1,539.90	109.99	123,082.32
24 12/15/2020	1,649.89	1,538.53	111.36	122,970.96
2020 Totals	19,798.68	18,549.45	1,249.23	
25 01/15/2021	1,649.89	1,537.14	112.75	122,858.21
26 02/15/2021	1,649.89	1,535.73	114.16	122,744.05
27 03/15/2021	1,649.89	1,534.30	115.59	122,628.46

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	Date	Payment	Interest	Principal	Balance
	28 04/15/2021	1,649.89	1,532.86	117.03	122,511.43
	29 05/15/2021	1,649.89	1,531.39	118.50	122,392.93
	30 06/15/2021	1,649.89	1,529.91	119.98	122,272.95
	31 07/15/2021	1,649.89	1,528.41	121.48	122,151.47
	32 08/15/2021	1,649.89	1,526.89	123.00	122,028.47
	33 09/15/2021	1,649.89	1,525.36	124.53	121,903.94
	34 10/15/2021	1,649.89	1,523.80	126.09	121,777.85
	35 11/15/2021	1,649.89	1,522.22	127.67	121,650.18
	36 12/15/2021	1,649.89	1,520.63	129.26	121,520.92
	2021 Totals	19,798.68	18,348.64	1,450.04	
	37 01/15/2022	1,649.89	1,519.01	130.88	121,390.04
	38 02/15/2022	1,649.89	1,517.38	132.51	121,257.53
	39 03/15/2022	1,649.89	1,515.72	134.17	121,123.36
	40 04/15/2022	1,649.89	1,514.04	135.85	120,987.51
	41 05/15/2022	1,649.89	1,512.34	137.55	120,849.96
	42 06/15/2022	1,649.89	1,510.62	139.27	120,710.69
	43 07/15/2022	1,649.89	1,508.88	141.01	120,569.68
	44 08/15/2022	1,649.89	1,507.12	142.77	120,426.91
	45 09/15/2022	1,649.89	1,505.34	144.55	120,282.36
	46 10/15/2022	1,649.89	1,503.53	146.36	120,136.00
	47 11/15/2022	1,649.89	1,501.70	148.19	119,987.81
	48 12/15/2022	1,649.89	1,499.85	150.04	119,837.77
	2022 Totals	19,798.68	18,115.53	1,683.15	
	49 01/15/2023	1,649.89	1,497.97	151.92	119,685.85
	50 02/15/2023	1,649.89	1,496.07	153.82	119,532.03
	51 03/15/2023	1,649.89	1,494.15	155.74	119,376.29
	52 04/15/2023	1,649.89	1,492.20	157.69	119,218.60
	53 05/15/2023	1,649.89	1,490.23	159.66	119,058.94
	54 06/15/2023	1,649.89	1,488.24	161.65	118,897.29
	55 07/15/2023	1,649.89	1,486.22	163.67	118,733.62
	56 08/15/2023	1,649.89	1,484.17	165.72	118,567.90
	57 09/15/2023	1,649.89	1,482.10	167.79	118,400.11
	58 10/15/2023	1,649.89	1,480.00	169.89	118,230.22
	59 11/15/2023	1,649.89	1,477.88	172.01	118,058.21
	60 12/15/2023	1,649.89	1,475.73	174.16	117,884.05
	2023 Totals	19,798.68	17,844.96	1,953.72	
	61 01/15/2024	1,649.89	1,473.55	176.34	117,707.71
	62 02/15/2024	1,649.89	1,471.35	178.54	117,529.17
	63 03/15/2024	1,649.89	1,469.11	180.78	117,348.39
	64 04/15/2024	1,649.89	1,466.85	183.04	117,165.35
	65 05/15/2024	1,649.89	1,464.57	185.32	116,980.03
	66 06/15/2024	1,649.89	1,462.25	187.64	116,792.39
	67 07/15/2024	1,649.89	1,459.90	189.99	116,602.40
	68 08/15/2024	1,649.89	1,457.53	192.36	116,410.04

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	Date	Payment	Interest	Principal	Balance
	69 09/15/2024	1,649.89	1,455.13	194.76	116,215.28
	70 10/15/2024	1,649.89	1,452.69	197.20	116,018.08
	71 11/15/2024	1,649.89	1,450.23	199.66	115,818.42
	72 12/15/2024	1,649.89	1,447.73	202.16	115,616.26
	2024 Totals	19,798.68	17,530.89	2,267.79	
	73 01/15/2025	1,649.89	1,445.20	204.69	115,411.57
	74 02/15/2025	1,649.89	1,442.64	207.25	115,204.32
	75 03/15/2025	1,649.89	1,440.05	209.84	114,994.48
	76 04/15/2025	1,649.89	1,437.43	212.46	114,782.02
	77 05/15/2025	1,649.89	1,434.78	215.11	114,566.91
	78 06/15/2025	1,649.89	1,432.09	217.80	114,349.11
	79 07/15/2025	1,649.89	1,429.36	220.53	114,128.58
	80 08/15/2025	1,649.89	1,426.61	223.28	113,905.30
	81 09/15/2025	1,649.89	1,423.82	226.07	113,679.23
	82 10/15/2025	1,649.89	1,420.99	228.90	113,450.33
	83 11/15/2025	1,649.89	1,418.13	231.76	113,218.57
	84 12/15/2025	1,649.89	1,415.23	234.66	112,983.91
	2025 Totals	19,798.68	17,166.33	2,632.35	
	85 01/15/2026	1,649.89	1,412.30	237.59	112,746.32
	86 02/15/2026	1,649.89	1,409.33	240.56	112,505.76
	87 03/15/2026	1,649.89	1,406.32	243.57	112,262.19
	88 04/15/2026	1,649.89	1,403.28	246.61	112,015.58
	89 05/15/2026	1,649.89	1,400.19	249.70	111,765.88
	90 06/15/2026	1,649.89	1,397.07	252.82	111,513.06
	91 07/15/2026	1,649.89	1,393.91	255.98	111,257.08
	92 08/15/2026	1,649.89	1,390.71	259.18	110,997.90
	93 09/15/2026	1,649.89	1,387.47	262.42	110,735.48
	94 10/15/2026	1,649.89	1,384.19	265.70	110,469.78
	95 11/15/2026	1,649.89	1,380.87	269.02	110,200.76
	96 12/15/2026	1,649.89	1,377.51	272.38	109,928.38
	2026 Totals	19,798.68	16,743.15	3,055.53	
	97 01/15/2027	1,649.89	1,374.10	275.79	109,652.59
	98 02/15/2027	1,649.89	1,370.66	279.23	109,373.36
	99 03/15/2027	1,649.89	1,367.17	282.72	109,090.64
	100 04/15/2027	1,649.89	1,363.63	286.26	108,804.38
	101 05/15/2027	1,649.89	1,360.05	289.84	108,514.54
	102 06/15/2027	1,649.89	1,356.43	293.46	108,221.08
	103 07/15/2027	1,649.89	1,352.76	297.13	107,923.95
	104 08/15/2027	1,649.89	1,349.05	300.84	107,623.11
	105 09/15/2027	1,649.89	1,345.29	304.60	107,318.51
	106 10/15/2027	1,649.89	1,341.48	308.41	107,010.10
	107 11/15/2027	1,649.89	1,337.63	312.26	106,697.84
	108 12/15/2027	1,649.89	1,333.72	316.17	106,381.67
	2027 Totals	19,798.68	16,251.97	3,546.71	

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	Date	Payment	Interest	Principal	Balance
109	01/15/2028	1,649.89	1,329.77	320.12	106,061.55
110	02/15/2028	1,649.89	1,325.77	324.12	105,737.43
111	03/15/2028	1,649.89	1,321.72	328.17	105,409.26
112	04/15/2028	1,649.89	1,317.62	332.27	105,076.99
113	05/15/2028	1,649.89	1,313.46	336.43	104,740.56
114	06/15/2028	1,649.89	1,309.26	340.63	104,399.93
115	07/15/2028	1,649.89	1,305.00	344.89	104,055.04
116	08/15/2028	1,649.89	1,300.69	349.20	103,705.84
117	09/15/2028	1,649.89	1,296.32	353.57	103,352.27
118	10/15/2028	1,649.89	1,291.90	357.99	102,994.28
119	11/15/2028	1,649.89	1,287.43	362.46	102,631.82
120	12/15/2028	1,649.89	1,282.90	366.99	102,264.83
2028 Totals		19,798.68	15,681.84	4,116.84	
121	01/15/2029	1,649.89	1,278.31	371.58	101,893.25
122	02/15/2029	1,649.89	1,273.67	376.22	101,517.03
123	03/15/2029	1,649.89	1,268.96	380.93	101,136.10
124	04/15/2029	1,649.89	1,264.20	385.69	100,750.41
125	05/15/2029	1,649.89	1,259.38	390.51	100,359.90
126	06/15/2029	1,649.89	1,254.50	395.39	99,964.51
127	07/15/2029	1,649.89	1,249.56	400.33	99,564.18
128	08/15/2029	1,649.89	1,244.55	405.34	99,158.84
129	09/15/2029	1,649.89	1,239.49	410.40	98,748.44
130	10/15/2029	1,649.89	1,234.36	415.53	98,332.91
131	11/15/2029	1,649.89	1,229.16	420.73	97,912.18
132	12/15/2029	1,649.89	1,223.90	425.99	97,486.19
2029 Totals		19,798.68	15,020.04	4,778.64	
133	01/15/2030	1,649.89	1,218.58	431.31	97,054.88
134	02/15/2030	1,649.89	1,213.19	436.70	96,618.18
135	03/15/2030	1,649.89	1,207.73	442.16	96,176.02
136	04/15/2030	1,649.89	1,202.20	447.69	95,728.33
137	05/15/2030	1,649.89	1,196.60	453.29	95,275.04
138	06/15/2030	1,649.89	1,190.94	458.95	94,816.09
139	07/15/2030	1,649.89	1,185.20	464.69	94,351.40
140	08/15/2030	1,649.89	1,179.39	470.50	93,880.90
141	09/15/2030	1,649.89	1,173.51	476.38	93,404.52
142	10/15/2030	1,649.89	1,167.56	482.33	92,922.19
143	11/15/2030	1,649.89	1,161.53	488.36	92,433.83
144	12/15/2030	1,649.89	1,155.42	494.47	91,939.36
2030 Totals		19,798.68	14,251.85	5,546.83	
145	01/15/2031	1,649.89	1,149.24	500.65	91,438.71
146	02/15/2031	1,649.89	1,142.98	506.91	90,931.80
147	03/15/2031	1,649.89	1,136.65	513.24	90,418.56
148	04/15/2031	1,649.89	1,130.23	519.66	89,898.90
149	05/15/2031	1,649.89	1,123.74	526.15	89,372.75

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	Date	Payment	Interest	Principal	Balance
	150 06/15/2031	1,649.89	1,117.16	532.73	88,840.02
	151 07/15/2031	1,649.89	1,110.50	539.39	88,300.63
	152 08/15/2031	1,649.89	1,103.76	546.13	87,754.50
	153 09/15/2031	1,649.89	1,096.93	552.96	87,201.54
	154 10/15/2031	1,649.89	1,090.02	559.87	86,641.67
	155 11/15/2031	1,649.89	1,083.02	566.87	86,074.80
	156 12/15/2031	1,649.89	1,075.94	573.95	85,500.85
	2031 Totals	19,798.68	13,360.17	6,438.51	
	157 01/15/2032	1,649.89	1,068.76	581.13	84,919.72
	158 02/15/2032	1,649.89	1,061.50	588.39	84,331.33
	159 03/15/2032	1,649.89	1,054.14	595.75	83,735.58
	160 04/15/2032	1,649.89	1,046.69	603.20	83,132.38
	161 05/15/2032	1,649.89	1,039.15	610.74	82,521.64
	162 06/15/2032	1,649.89	1,031.52	618.37	81,903.27
	163 07/15/2032	1,649.89	1,023.79	626.10	81,277.17
	164 08/15/2032	1,649.89	1,015.96	633.93	80,643.24
	165 09/15/2032	1,649.89	1,008.04	641.85	80,001.39
	166 10/15/2032	1,649.89	1,000.02	649.87	79,351.52
	167 11/15/2032	1,649.89	991.89	658.00	78,693.52
	168 12/15/2032	1,649.89	983.67	666.22	78,027.30
	2032 Totals	19,798.68	12,325.13	7,473.55	
	169 01/15/2033	1,649.89	975.34	674.55	77,352.75
	170 02/15/2033	1,649.89	966.91	682.98	76,669.77
	171 03/15/2033	1,649.89	958.37	691.52	75,978.25
	172 04/15/2033	1,649.89	949.73	700.16	75,278.09
	173 05/15/2033	1,649.89	940.98	708.91	74,569.18
	174 06/15/2033	1,649.89	932.11	717.78	73,851.40
	175 07/15/2033	1,649.89	923.14	726.75	73,124.65
	176 08/15/2033	1,649.89	914.06	735.83	72,388.82
	177 09/15/2033	1,649.89	904.86	745.03	71,643.79
	178 10/15/2033	1,649.89	895.55	754.34	70,889.45
	179 11/15/2033	1,649.89	886.12	763.77	70,125.68
	180 12/15/2033	1,649.89	876.57	773.32	69,352.36
	2033 Totals	19,798.68	11,123.74	8,674.94	
	181 01/15/2034	1,649.89	866.90	782.99	68,569.37
	182 02/15/2034	1,649.89	857.12	792.77	67,776.60
	183 03/15/2034	1,649.89	847.21	802.68	66,973.92
	184 04/15/2034	1,649.89	837.17	812.72	66,161.20
	185 05/15/2034	1,649.89	827.02	822.87	65,338.33
	186 06/15/2034	1,649.89	816.73	833.16	64,505.17
	187 07/15/2034	1,649.89	806.31	843.58	63,661.59
	188 08/15/2034	1,649.89	795.77	854.12	62,807.47
	189 09/15/2034	1,649.89	785.09	864.80	61,942.67
	190 10/15/2034	1,649.89	774.28	875.61	61,067.06

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	Date	Payment	Interest	Principal	Balance
	191 11/15/2034	1,649.89	763.34	886.55	60,180.51
	192 12/15/2034	1,649.89	752.26	897.63	59,282.88
2034 Totals		19,798.68	9,729.20	10,069.48	
	193 01/15/2035	1,649.89	741.04	908.85	58,374.03
	194 02/15/2035	1,649.89	729.68	920.21	57,453.82
	195 03/15/2035	1,649.89	718.17	931.72	56,522.10
	196 04/15/2035	1,649.89	706.53	943.36	55,578.74
	197 05/15/2035	1,649.89	694.73	955.16	54,623.58
	198 06/15/2035	1,649.89	682.79	967.10	53,656.48
	199 07/15/2035	1,649.89	670.71	979.18	52,677.30
	200 08/15/2035	1,649.89	658.47	991.42	51,685.88
	201 09/15/2035	1,649.89	646.07	1,003.82	50,682.06
	202 10/15/2035	1,649.89	633.53	1,016.36	49,665.70
	203 11/15/2035	1,649.89	620.82	1,029.07	48,636.63
	204 12/15/2035	1,649.89	607.96	1,041.93	47,594.70
2035 Totals		19,798.68	8,110.50	11,688.18	
	205 01/15/2036	1,649.89	594.93	1,054.96	46,539.74
	206 02/15/2036	1,649.89	581.75	1,068.14	45,471.60
	207 03/15/2036	1,649.89	568.40	1,081.49	44,390.11
	208 04/15/2036	1,649.89	554.88	1,095.01	43,295.10
	209 05/15/2036	1,649.89	541.19	1,108.70	42,186.40
	210 06/15/2036	1,649.89	527.33	1,122.56	41,063.84
	211 07/15/2036	1,649.89	513.30	1,136.59	39,927.25
	212 08/15/2036	1,649.89	499.09	1,150.80	38,776.45
	213 09/15/2036	1,649.89	484.71	1,165.18	37,611.27
	214 10/15/2036	1,649.89	470.14	1,179.75	36,431.52
	215 11/15/2036	1,649.89	455.39	1,194.50	35,237.02
	216 12/15/2036	1,649.89	440.46	1,209.43	34,027.59
2036 Totals		19,798.68	6,231.57	13,567.11	
	217 01/15/2037	1,649.89	425.34	1,224.55	32,803.04
	218 02/15/2037	1,649.89	410.04	1,239.85	31,563.19
	219 03/15/2037	1,649.89	394.54	1,255.35	30,307.84
	220 04/15/2037	1,649.89	378.85	1,271.04	29,036.80
	221 05/15/2037	1,649.89	362.96	1,286.93	27,749.87
	222 06/15/2037	1,649.89	346.87	1,303.02	26,446.85
	223 07/15/2037	1,649.89	330.59	1,319.30	25,127.55
	224 08/15/2037	1,649.89	314.09	1,335.80	23,791.75
	225 09/15/2037	1,649.89	297.40	1,352.49	22,439.26
	226 10/15/2037	1,649.89	280.49	1,369.40	21,069.86
	227 11/15/2037	1,649.89	263.37	1,386.52	19,683.34
	228 12/15/2037	1,649.89	246.04	1,403.85	18,279.49
2037 Totals		19,798.68	4,050.58	15,748.10	
	229 01/15/2038	1,649.89	228.49	1,421.40	16,858.09

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Date	Payment	Interest	Principal	Balance
230 02/15/2038	1,649.89	210.73	1,439.16	15,418.93
231 03/15/2038	1,649.89	192.74	1,457.15	13,961.78
232 04/15/2038	1,649.89	174.52	1,475.37	12,486.41
233 05/15/2038	1,649.89	156.08	1,493.81	10,992.60
234 06/15/2038	1,649.89	137.41	1,512.48	9,480.12
235 07/15/2038	1,649.89	118.50	1,531.39	7,948.73
236 08/15/2038	1,649.89	99.36	1,550.53	6,398.20
237 09/15/2038	1,649.89	79.98	1,569.91	4,828.29
238 10/15/2038	1,649.89	60.35	1,589.54	3,238.75
239 11/15/2038	1,649.89	40.48	1,609.41	1,629.34
240 12/15/2038	1,649.89	20.55	1,629.34	0.00
2038 Totals	19,798.68	1,519.19	18,279.49	
Grand Totals	395,973.60	270,677.20	125,296.40	