

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

Compound Period ..... : Monthly

Nominal Annual Rate .... : 15.000 %

CASH FLOW DATA

Event	Date	Amount	Number	Period	End Date
1 Loan	12/15/2018	250,000.00	1		
2 Payment	01/15/2019	3,498.97	180	Monthly	12/15/2033

AMORTIZATION SCHEDULE - Normal Amortization

Date	Payment	Interest	Principal	Balance
Loan 12/15/2018				250,000.00
2018 Totals	0.00	0.00	0.00	
1 01/15/2019	3,498.97	3,125.00	373.97	249,626.03
2 02/15/2019	3,498.97	3,120.33	378.64	249,247.39
3 03/15/2019	3,498.97	3,115.59	383.38	248,864.01
4 04/15/2019	3,498.97	3,110.80	388.17	248,475.84
5 05/15/2019	3,498.97	3,105.95	393.02	248,082.82
6 06/15/2019	3,498.97	3,101.04	397.93	247,684.89
7 07/15/2019	3,498.97	3,096.06	402.91	247,281.98
8 08/15/2019	3,498.97	3,091.02	407.95	246,874.03
9 09/15/2019	3,498.97	3,085.93	413.04	246,460.99
10 10/15/2019	3,498.97	3,080.76	418.21	246,042.78
11 11/15/2019	3,498.97	3,075.53	423.44	245,619.34
12 12/15/2019	3,498.97	3,070.24	428.73	245,190.61
2019 Totals	41,987.64	37,178.25	4,809.39	
13 01/15/2020	3,498.97	3,064.88	434.09	244,756.52
14 02/15/2020	3,498.97	3,059.46	439.51	244,317.01
15 03/15/2020	3,498.97	3,053.96	445.01	243,872.00
16 04/15/2020	3,498.97	3,048.40	450.57	243,421.43
17 05/15/2020	3,498.97	3,042.77	456.20	242,965.23
18 06/15/2020	3,498.97	3,037.07	461.90	242,503.33
19 07/15/2020	3,498.97	3,031.29	467.68	242,035.65
20 08/15/2020	3,498.97	3,025.45	473.52	241,562.13
21 09/15/2020	3,498.97	3,019.53	479.44	241,082.69
22 10/15/2020	3,498.97	3,013.53	485.44	240,597.25
23 11/15/2020	3,498.97	3,007.47	491.50	240,105.75
24 12/15/2020	3,498.97	3,001.32	497.65	239,608.10
2020 Totals	41,987.64	36,405.13	5,582.51	
25 01/15/2021	3,498.97	2,995.10	503.87	239,104.23
26 02/15/2021	3,498.97	2,988.80	510.17	238,594.06
27 03/15/2021	3,498.97	2,982.43	516.54	238,077.52

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	Date	Payment	Interest	Principal	Balance	
	28	04/15/2021	3,498.97	2,975.97	523.00	237,554.52
	29	05/15/2021	3,498.97	2,969.43	529.54	237,024.98
	30	06/15/2021	3,498.97	2,962.81	536.16	236,488.82
	31	07/15/2021	3,498.97	2,956.11	542.86	235,945.96
	32	08/15/2021	3,498.97	2,949.32	549.65	235,396.31
	33	09/15/2021	3,498.97	2,942.45	556.52	234,839.79
	34	10/15/2021	3,498.97	2,935.50	563.47	234,276.32
	35	11/15/2021	3,498.97	2,928.45	570.52	233,705.80
	36	12/15/2021	3,498.97	2,921.32	577.65	233,128.15
	2021 Totals		41,987.64	35,507.69	6,479.95	
	37	01/15/2022	3,498.97	2,914.10	584.87	232,543.28
	38	02/15/2022	3,498.97	2,906.79	592.18	231,951.10
	39	03/15/2022	3,498.97	2,899.39	599.58	231,351.52
	40	04/15/2022	3,498.97	2,891.89	607.08	230,744.44
	41	05/15/2022	3,498.97	2,884.31	614.66	230,129.78
	42	06/15/2022	3,498.97	2,876.62	622.35	229,507.43
	43	07/15/2022	3,498.97	2,868.84	630.13	228,877.30
	44	08/15/2022	3,498.97	2,860.97	638.00	228,239.30
	45	09/15/2022	3,498.97	2,852.99	645.98	227,593.32
	46	10/15/2022	3,498.97	2,844.92	654.05	226,939.27
	47	11/15/2022	3,498.97	2,836.74	662.23	226,277.04
	48	12/15/2022	3,498.97	2,828.46	670.51	225,606.53
	2022 Totals		41,987.64	34,466.02	7,521.62	
	49	01/15/2023	3,498.97	2,820.08	678.89	224,927.64
	50	02/15/2023	3,498.97	2,811.60	687.37	224,240.27
	51	03/15/2023	3,498.97	2,803.00	695.97	223,544.30
	52	04/15/2023	3,498.97	2,794.30	704.67	222,839.63
	53	05/15/2023	3,498.97	2,785.50	713.47	222,126.16
	54	06/15/2023	3,498.97	2,776.58	722.39	221,403.77
	55	07/15/2023	3,498.97	2,767.55	731.42	220,672.35
	56	08/15/2023	3,498.97	2,758.40	740.57	219,931.78
	57	09/15/2023	3,498.97	2,749.15	749.82	219,181.96
	58	10/15/2023	3,498.97	2,739.77	759.20	218,422.76
	59	11/15/2023	3,498.97	2,730.28	768.69	217,654.07
	60	12/15/2023	3,498.97	2,720.68	778.29	216,875.78
	2023 Totals		41,987.64	33,256.89	8,730.75	
	61	01/15/2024	3,498.97	2,710.95	788.02	216,087.76
	62	02/15/2024	3,498.97	2,701.10	797.87	215,289.89
	63	03/15/2024	3,498.97	2,691.12	807.85	214,482.04
	64	04/15/2024	3,498.97	2,681.03	817.94	213,664.10
	65	05/15/2024	3,498.97	2,670.80	828.17	212,835.93
	66	06/15/2024	3,498.97	2,660.45	838.52	211,997.41
	67	07/15/2024	3,498.97	2,649.97	849.00	211,148.41
	68	08/15/2024	3,498.97	2,639.36	859.61	210,288.80

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	Date	Payment	Interest	Principal	Balance
	69 09/15/2024	3,498.97	2,628.61	870.36	209,418.44
	70 10/15/2024	3,498.97	2,617.73	881.24	208,537.20
	71 11/15/2024	3,498.97	2,606.72	892.25	207,644.95
	72 12/15/2024	3,498.97	2,595.56	903.41	206,741.54
	2024 Totals	41,987.64	31,853.40	10,134.24	
	73 01/15/2025	3,498.97	2,584.27	914.70	205,826.84
	74 02/15/2025	3,498.97	2,572.84	926.13	204,900.71
	75 03/15/2025	3,498.97	2,561.26	937.71	203,963.00
	76 04/15/2025	3,498.97	2,549.54	949.43	203,013.57
	77 05/15/2025	3,498.97	2,537.67	961.30	202,052.27
	78 06/15/2025	3,498.97	2,525.65	973.32	201,078.95
	79 07/15/2025	3,498.97	2,513.49	985.48	200,093.47
	80 08/15/2025	3,498.97	2,501.17	997.80	199,095.67
	81 09/15/2025	3,498.97	2,488.70	1,010.27	198,085.40
	82 10/15/2025	3,498.97	2,476.07	1,022.90	197,062.50
	83 11/15/2025	3,498.97	2,463.28	1,035.69	196,026.81
	84 12/15/2025	3,498.97	2,450.34	1,048.63	194,978.18
	2025 Totals	41,987.64	30,224.28	11,763.36	
	85 01/15/2026	3,498.97	2,437.23	1,061.74	193,916.44
	86 02/15/2026	3,498.97	2,423.96	1,075.01	192,841.43
	87 03/15/2026	3,498.97	2,410.52	1,088.45	191,752.98
	88 04/15/2026	3,498.97	2,396.91	1,102.06	190,650.92
	89 05/15/2026	3,498.97	2,383.14	1,115.83	189,535.09
	90 06/15/2026	3,498.97	2,369.19	1,129.78	188,405.31
	91 07/15/2026	3,498.97	2,355.07	1,143.90	187,261.41
	92 08/15/2026	3,498.97	2,340.77	1,158.20	186,103.21
	93 09/15/2026	3,498.97	2,326.29	1,172.68	184,930.53
	94 10/15/2026	3,498.97	2,311.63	1,187.34	183,743.19
	95 11/15/2026	3,498.97	2,296.79	1,202.18	182,541.01
	96 12/15/2026	3,498.97	2,281.76	1,217.21	181,323.80
	2026 Totals	41,987.64	28,333.26	13,654.38	
	97 01/15/2027	3,498.97	2,266.55	1,232.42	180,091.38
	98 02/15/2027	3,498.97	2,251.14	1,247.83	178,843.55
	99 03/15/2027	3,498.97	2,235.54	1,263.43	177,580.12
	100 04/15/2027	3,498.97	2,219.75	1,279.22	176,300.90
	101 05/15/2027	3,498.97	2,203.76	1,295.21	175,005.69
	102 06/15/2027	3,498.97	2,187.57	1,311.40	173,694.29
	103 07/15/2027	3,498.97	2,171.18	1,327.79	172,366.50
	104 08/15/2027	3,498.97	2,154.58	1,344.39	171,022.11
	105 09/15/2027	3,498.97	2,137.78	1,361.19	169,660.92
	106 10/15/2027	3,498.97	2,120.76	1,378.21	168,282.71
	107 11/15/2027	3,498.97	2,103.53	1,395.44	166,887.27
	108 12/15/2027	3,498.97	2,086.09	1,412.88	165,474.39
	2027 Totals	41,987.64	26,138.23	15,849.41	

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	Date	Payment	Interest	Principal	Balance
109	01/15/2028	3,498.97	2,068.43	1,430.54	164,043.85
110	02/15/2028	3,498.97	2,050.55	1,448.42	162,595.43
111	03/15/2028	3,498.97	2,032.44	1,466.53	161,128.90
112	04/15/2028	3,498.97	2,014.11	1,484.86	159,644.04
113	05/15/2028	3,498.97	1,995.55	1,503.42	158,140.62
114	06/15/2028	3,498.97	1,976.76	1,522.21	156,618.41
115	07/15/2028	3,498.97	1,957.73	1,541.24	155,077.17
116	08/15/2028	3,498.97	1,938.46	1,560.51	153,516.66
117	09/15/2028	3,498.97	1,918.96	1,580.01	151,936.65
118	10/15/2028	3,498.97	1,899.21	1,599.76	150,336.89
119	11/15/2028	3,498.97	1,879.21	1,619.76	148,717.13
120	12/15/2028	3,498.97	1,858.96	1,640.01	147,077.12
2028 Totals		41,987.64	23,590.37	18,397.27	
121	01/15/2029	3,498.97	1,838.46	1,660.51	145,416.61
122	02/15/2029	3,498.97	1,817.71	1,681.26	143,735.35
123	03/15/2029	3,498.97	1,796.69	1,702.28	142,033.07
124	04/15/2029	3,498.97	1,775.41	1,723.56	140,309.51
125	05/15/2029	3,498.97	1,753.87	1,745.10	138,564.41
126	06/15/2029	3,498.97	1,732.06	1,766.91	136,797.50
127	07/15/2029	3,498.97	1,709.97	1,789.00	135,008.50
128	08/15/2029	3,498.97	1,687.61	1,811.36	133,197.14
129	09/15/2029	3,498.97	1,664.96	1,834.01	131,363.13
130	10/15/2029	3,498.97	1,642.04	1,856.93	129,506.20
131	11/15/2029	3,498.97	1,618.83	1,880.14	127,626.06
132	12/15/2029	3,498.97	1,595.33	1,903.64	125,722.42
2029 Totals		41,987.64	20,632.94	21,354.70	
133	01/15/2030	3,498.97	1,571.53	1,927.44	123,794.98
134	02/15/2030	3,498.97	1,547.44	1,951.53	121,843.45
135	03/15/2030	3,498.97	1,523.04	1,975.93	119,867.52
136	04/15/2030	3,498.97	1,498.34	2,000.63	117,866.89
137	05/15/2030	3,498.97	1,473.34	2,025.63	115,841.26
138	06/15/2030	3,498.97	1,448.02	2,050.95	113,790.31
139	07/15/2030	3,498.97	1,422.38	2,076.59	111,713.72
140	08/15/2030	3,498.97	1,396.42	2,102.55	109,611.17
141	09/15/2030	3,498.97	1,370.14	2,128.83	107,482.34
142	10/15/2030	3,498.97	1,343.53	2,155.44	105,326.90
143	11/15/2030	3,498.97	1,316.59	2,182.38	103,144.52
144	12/15/2030	3,498.97	1,289.31	2,209.66	100,934.86
2030 Totals		41,987.64	17,200.08	24,787.56	
145	01/15/2031	3,498.97	1,261.69	2,237.28	98,697.58
146	02/15/2031	3,498.97	1,233.72	2,265.25	96,432.33
147	03/15/2031	3,498.97	1,205.40	2,293.57	94,138.76
148	04/15/2031	3,498.97	1,176.73	2,322.24	91,816.52
149	05/15/2031	3,498.97	1,147.71	2,351.26	89,465.26

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	Date	Payment	Interest	Principal	Balance
	150 06/15/2031	3,498.97	1,118.32	2,380.65	87,084.61
	151 07/15/2031	3,498.97	1,088.56	2,410.41	84,674.20
	152 08/15/2031	3,498.97	1,058.43	2,440.54	82,233.66
	153 09/15/2031	3,498.97	1,027.92	2,471.05	79,762.61
	154 10/15/2031	3,498.97	997.03	2,501.94	77,260.67
	155 11/15/2031	3,498.97	965.76	2,533.21	74,727.46
	156 12/15/2031	3,498.97	934.09	2,564.88	72,162.58
	2031 Totals	41,987.64	13,215.36	28,772.28	
	157 01/15/2032	3,498.97	902.03	2,596.94	69,565.64
	158 02/15/2032	3,498.97	869.57	2,629.40	66,936.24
	159 03/15/2032	3,498.97	836.70	2,662.27	64,273.97
	160 04/15/2032	3,498.97	803.42	2,695.55	61,578.42
	161 05/15/2032	3,498.97	769.73	2,729.24	58,849.18
	162 06/15/2032	3,498.97	735.61	2,763.36	56,085.82
	163 07/15/2032	3,498.97	701.07	2,797.90	53,287.92
	164 08/15/2032	3,498.97	666.10	2,832.87	50,455.05
	165 09/15/2032	3,498.97	630.69	2,868.28	47,586.77
	166 10/15/2032	3,498.97	594.83	2,904.14	44,682.63
	167 11/15/2032	3,498.97	558.53	2,940.44	41,742.19
	168 12/15/2032	3,498.97	521.78	2,977.19	38,765.00
	2032 Totals	41,987.64	8,590.06	33,397.58	
	169 01/15/2033	3,498.97	484.56	3,014.41	35,750.59
	170 02/15/2033	3,498.97	446.88	3,052.09	32,698.50
	171 03/15/2033	3,498.97	408.73	3,090.24	29,608.26
	172 04/15/2033	3,498.97	370.10	3,128.87	26,479.39
	173 05/15/2033	3,498.97	330.99	3,167.98	23,311.41
	174 06/15/2033	3,498.97	291.39	3,207.58	20,103.83
	175 07/15/2033	3,498.97	251.30	3,247.67	16,856.16
	176 08/15/2033	3,498.97	210.70	3,288.27	13,567.89
	177 09/15/2033	3,498.97	169.60	3,329.37	10,238.52
	178 10/15/2033	3,498.97	127.98	3,370.99	6,867.53
	179 11/15/2033	3,498.97	85.84	3,413.13	3,454.40
	180 12/15/2033	3,498.97	44.57	3,454.40	0.00
	2033 Totals	41,987.64	3,222.64	38,765.00	
	Grand Totals	629,814.60	379,814.60	250,000.00	