

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	250,000.00	1		
2 Payment	01/15/2019	3,291.97	240	Monthly	12/15/2038

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	3,291.97	3,125.00	166.97	249,833.03
2 02/15/2019	3,291.97	3,122.91	169.06	249,663.97
3 03/15/2019	3,291.97	3,120.80	171.17	249,492.80
4 04/15/2019	3,291.97	3,118.66	173.31	249,319.49
5 05/15/2019	3,291.97	3,116.49	175.48	249,144.01
6 06/15/2019	3,291.97	3,114.30	177.67	248,966.34
7 07/15/2019	3,291.97	3,112.08	179.89	248,786.45
8 08/15/2019	3,291.97	3,109.83	182.14	248,604.31
9 09/15/2019	3,291.97	3,107.55	184.42	248,419.89
10 10/15/2019	3,291.97	3,105.25	186.72	248,233.17
11 11/15/2019	3,291.97	3,102.91	189.06	248,044.11
12 12/15/2019	3,291.97	3,100.55	191.42	247,852.69
2019 Totals	39,503.64	37,356.33	2,147.31	
13 01/15/2020	3,291.97	3,098.16	193.81	247,658.88
14 02/15/2020	3,291.97	3,095.74	196.23	247,462.65
15 03/15/2020	3,291.97	3,093.28	198.69	247,263.96
16 04/15/2020	3,291.97	3,090.80	201.17	247,062.79
17 05/15/2020	3,291.97	3,088.28	203.69	246,859.10
18 06/15/2020	3,291.97	3,085.74	206.23	246,652.87
19 07/15/2020	3,291.97	3,083.16	208.81	246,444.06
20 08/15/2020	3,291.97	3,080.55	211.42	246,232.64
21 09/15/2020	3,291.97	3,077.91	214.06	246,018.58
22 10/15/2020	3,291.97	3,075.23	216.74	245,801.84
23 11/15/2020	3,291.97	3,072.52	219.45	245,582.39
24 12/15/2020	3,291.97	3,069.78	222.19	245,360.20
2020 Totals	39,503.64	37,011.15	2,492.49	
25 01/15/2021	3,291.97	3,067.00	224.97	245,135.23
26 02/15/2021	3,291.97	3,064.19	227.78	244,907.45
27 03/15/2021	3,291.97	3,061.34	230.63	244,676.82

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	Date	Payment	Interest	Principal	Balance
	28 04/15/2021	3,291.97	3,058.46	233.51	244,443.31
	29 05/15/2021	3,291.97	3,055.54	236.43	244,206.88
	30 06/15/2021	3,291.97	3,052.59	239.38	243,967.50
	31 07/15/2021	3,291.97	3,049.59	242.38	243,725.12
	32 08/15/2021	3,291.97	3,046.56	245.41	243,479.71
	33 09/15/2021	3,291.97	3,043.50	248.47	243,231.24
	34 10/15/2021	3,291.97	3,040.39	251.58	242,979.66
	35 11/15/2021	3,291.97	3,037.25	254.72	242,724.94
	36 12/15/2021	3,291.97	3,034.06	257.91	242,467.03
2021 Totals		39,503.64	36,610.47	2,893.17	
	37 01/15/2022	3,291.97	3,030.84	261.13	242,205.90
	38 02/15/2022	3,291.97	3,027.57	264.40	241,941.50
	39 03/15/2022	3,291.97	3,024.27	267.70	241,673.80
	40 04/15/2022	3,291.97	3,020.92	271.05	241,402.75
	41 05/15/2022	3,291.97	3,017.53	274.44	241,128.31
	42 06/15/2022	3,291.97	3,014.10	277.87	240,850.44
	43 07/15/2022	3,291.97	3,010.63	281.34	240,569.10
	44 08/15/2022	3,291.97	3,007.11	284.86	240,284.24
	45 09/15/2022	3,291.97	3,003.55	288.42	239,995.82
	46 10/15/2022	3,291.97	2,999.95	292.02	239,703.80
	47 11/15/2022	3,291.97	2,996.30	295.67	239,408.13
	48 12/15/2022	3,291.97	2,992.60	299.37	239,108.76
2022 Totals		39,503.64	36,145.37	3,358.27	
	49 01/15/2023	3,291.97	2,988.86	303.11	238,805.65
	50 02/15/2023	3,291.97	2,985.07	306.90	238,498.75
	51 03/15/2023	3,291.97	2,981.23	310.74	238,188.01
	52 04/15/2023	3,291.97	2,977.35	314.62	237,873.39
	53 05/15/2023	3,291.97	2,973.42	318.55	237,554.84
	54 06/15/2023	3,291.97	2,969.44	322.53	237,232.31
	55 07/15/2023	3,291.97	2,965.40	326.57	236,905.74
	56 08/15/2023	3,291.97	2,961.32	330.65	236,575.09
	57 09/15/2023	3,291.97	2,957.19	334.78	236,240.31
	58 10/15/2023	3,291.97	2,953.00	338.97	235,901.34
	59 11/15/2023	3,291.97	2,948.77	343.20	235,558.14
	60 12/15/2023	3,291.97	2,944.48	347.49	235,210.65
2023 Totals		39,503.64	35,605.53	3,898.11	
	61 01/15/2024	3,291.97	2,940.13	351.84	234,858.81
	62 02/15/2024	3,291.97	2,935.74	356.23	234,502.58
	63 03/15/2024	3,291.97	2,931.28	360.69	234,141.89
	64 04/15/2024	3,291.97	2,926.77	365.20	233,776.69
	65 05/15/2024	3,291.97	2,922.21	369.76	233,406.93
	66 06/15/2024	3,291.97	2,917.59	374.38	233,032.55
	67 07/15/2024	3,291.97	2,912.91	379.06	232,653.49
	68 08/15/2024	3,291.97	2,908.17	383.80	232,269.69

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	Date	Payment	Interest	Principal	Balance
69	09/15/2024	3,291.97	2,903.37	388.60	231,881.09
70	10/15/2024	3,291.97	2,898.51	393.46	231,487.63
71	11/15/2024	3,291.97	2,893.60	398.37	231,089.26
72	12/15/2024	3,291.97	2,888.62	403.35	230,685.91
2024 Totals		39,503.64	34,978.90	4,524.74	
73	01/15/2025	3,291.97	2,883.57	408.40	230,277.51
74	02/15/2025	3,291.97	2,878.47	413.50	229,864.01
75	03/15/2025	3,291.97	2,873.30	418.67	229,445.34
76	04/15/2025	3,291.97	2,868.07	423.90	229,021.44
77	05/15/2025	3,291.97	2,862.77	429.20	228,592.24
78	06/15/2025	3,291.97	2,857.40	434.57	228,157.67
79	07/15/2025	3,291.97	2,851.97	440.00	227,717.67
80	08/15/2025	3,291.97	2,846.47	445.50	227,272.17
81	09/15/2025	3,291.97	2,840.90	451.07	226,821.10
82	10/15/2025	3,291.97	2,835.26	456.71	226,364.39
83	11/15/2025	3,291.97	2,829.55	462.42	225,901.97
84	12/15/2025	3,291.97	2,823.77	468.20	225,433.77
2025 Totals		39,503.64	34,251.50	5,252.14	
85	01/15/2026	3,291.97	2,817.92	474.05	224,959.72
86	02/15/2026	3,291.97	2,812.00	479.97	224,479.75
87	03/15/2026	3,291.97	2,806.00	485.97	223,993.78
88	04/15/2026	3,291.97	2,799.92	492.05	223,501.73
89	05/15/2026	3,291.97	2,793.77	498.20	223,003.53
90	06/15/2026	3,291.97	2,787.54	504.43	222,499.10
91	07/15/2026	3,291.97	2,781.24	510.73	221,988.37
92	08/15/2026	3,291.97	2,774.85	517.12	221,471.25
93	09/15/2026	3,291.97	2,768.39	523.58	220,947.67
94	10/15/2026	3,291.97	2,761.85	530.12	220,417.55
95	11/15/2026	3,291.97	2,755.22	536.75	219,880.80
96	12/15/2026	3,291.97	2,748.51	543.46	219,337.34
2026 Totals		39,503.64	33,407.21	6,096.43	
97	01/15/2027	3,291.97	2,741.72	550.25	218,787.09
98	02/15/2027	3,291.97	2,734.84	557.13	218,229.96
99	03/15/2027	3,291.97	2,727.87	564.10	217,665.86
100	04/15/2027	3,291.97	2,720.82	571.15	217,094.71
101	05/15/2027	3,291.97	2,713.68	578.29	216,516.42
102	06/15/2027	3,291.97	2,706.46	585.51	215,930.91
103	07/15/2027	3,291.97	2,699.14	592.83	215,338.08
104	08/15/2027	3,291.97	2,691.73	600.24	214,737.84
105	09/15/2027	3,291.97	2,684.22	607.75	214,130.09
106	10/15/2027	3,291.97	2,676.63	615.34	213,514.75
107	11/15/2027	3,291.97	2,668.93	623.04	212,891.71
108	12/15/2027	3,291.97	2,661.15	630.82	212,260.89
2027 Totals		39,503.64	32,427.19	7,076.45	

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	Date	Payment	Interest	Principal	Balance
109	01/15/2028	3,291.97	2,653.26	638.71	211,622.18
110	02/15/2028	3,291.97	2,645.28	646.69	210,975.49
111	03/15/2028	3,291.97	2,637.19	654.78	210,320.71
112	04/15/2028	3,291.97	2,629.01	662.96	209,657.75
113	05/15/2028	3,291.97	2,620.72	671.25	208,986.50
114	06/15/2028	3,291.97	2,612.33	679.64	208,306.86
115	07/15/2028	3,291.97	2,603.84	688.13	207,618.73
116	08/15/2028	3,291.97	2,595.23	696.74	206,921.99
117	09/15/2028	3,291.97	2,586.52	705.45	206,216.54
118	10/15/2028	3,291.97	2,577.71	714.26	205,502.28
119	11/15/2028	3,291.97	2,568.78	723.19	204,779.09
120	12/15/2028	3,291.97	2,559.74	732.23	204,046.86
2028 Totals		39,503.64	31,289.61	8,214.03	
121	01/15/2029	3,291.97	2,550.59	741.38	203,305.48
122	02/15/2029	3,291.97	2,541.32	750.65	202,554.83
123	03/15/2029	3,291.97	2,531.94	760.03	201,794.80
124	04/15/2029	3,291.97	2,522.44	769.53	201,025.27
125	05/15/2029	3,291.97	2,512.82	779.15	200,246.12
126	06/15/2029	3,291.97	2,503.08	788.89	199,457.23
127	07/15/2029	3,291.97	2,493.22	798.75	198,658.48
128	08/15/2029	3,291.97	2,483.23	808.74	197,849.74
129	09/15/2029	3,291.97	2,473.12	818.85	197,030.89
130	10/15/2029	3,291.97	2,462.89	829.08	196,201.81
131	11/15/2029	3,291.97	2,452.52	839.45	195,362.36
132	12/15/2029	3,291.97	2,442.03	849.94	194,512.42
2029 Totals		39,503.64	29,969.20	9,534.44	
133	01/15/2030	3,291.97	2,431.41	860.56	193,651.86
134	02/15/2030	3,291.97	2,420.65	871.32	192,780.54
135	03/15/2030	3,291.97	2,409.76	882.21	191,898.33
136	04/15/2030	3,291.97	2,398.73	893.24	191,005.09
137	05/15/2030	3,291.97	2,387.56	904.41	190,100.68
138	06/15/2030	3,291.97	2,376.26	915.71	189,184.97
139	07/15/2030	3,291.97	2,364.81	927.16	188,257.81
140	08/15/2030	3,291.97	2,353.22	938.75	187,319.06
141	09/15/2030	3,291.97	2,341.49	950.48	186,368.58
142	10/15/2030	3,291.97	2,329.61	962.36	185,406.22
143	11/15/2030	3,291.97	2,317.58	974.39	184,431.83
144	12/15/2030	3,291.97	2,305.40	986.57	183,445.26
2030 Totals		39,503.64	28,436.48	11,067.16	
145	01/15/2031	3,291.97	2,293.07	998.90	182,446.36
146	02/15/2031	3,291.97	2,280.58	1,011.39	181,434.97
147	03/15/2031	3,291.97	2,267.94	1,024.03	180,410.94
148	04/15/2031	3,291.97	2,255.14	1,036.83	179,374.11
149	05/15/2031	3,291.97	2,242.18	1,049.79	178,324.32

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	Date	Payment	Interest	Principal	Balance
150	06/15/2031	3,291.97	2,229.05	1,062.92	177,261.40
151	07/15/2031	3,291.97	2,215.77	1,076.20	176,185.20
152	08/15/2031	3,291.97	2,202.32	1,089.65	175,095.55
153	09/15/2031	3,291.97	2,188.69	1,103.28	173,992.27
154	10/15/2031	3,291.97	2,174.90	1,117.07	172,875.20
155	11/15/2031	3,291.97	2,160.94	1,131.03	171,744.17
156	12/15/2031	3,291.97	2,146.80	1,145.17	170,599.00
2031 Totals		39,503.64	26,657.38	12,846.26	
157	01/15/2032	3,291.97	2,132.49	1,159.48	169,439.52
158	02/15/2032	3,291.97	2,117.99	1,173.98	168,265.54
159	03/15/2032	3,291.97	2,103.32	1,188.65	167,076.89
160	04/15/2032	3,291.97	2,088.46	1,203.51	165,873.38
161	05/15/2032	3,291.97	2,073.42	1,218.55	164,654.83
162	06/15/2032	3,291.97	2,058.19	1,233.78	163,421.05
163	07/15/2032	3,291.97	2,042.76	1,249.21	162,171.84
164	08/15/2032	3,291.97	2,027.15	1,264.82	160,907.02
165	09/15/2032	3,291.97	2,011.34	1,280.63	159,626.39
166	10/15/2032	3,291.97	1,995.33	1,296.64	158,329.75
167	11/15/2032	3,291.97	1,979.12	1,312.85	157,016.90
168	12/15/2032	3,291.97	1,962.71	1,329.26	155,687.64
2032 Totals		39,503.64	24,592.28	14,911.36	
169	01/15/2033	3,291.97	1,946.10	1,345.87	154,341.77
170	02/15/2033	3,291.97	1,929.27	1,362.70	152,979.07
171	03/15/2033	3,291.97	1,912.24	1,379.73	151,599.34
172	04/15/2033	3,291.97	1,894.99	1,396.98	150,202.36
173	05/15/2033	3,291.97	1,877.53	1,414.44	148,787.92
174	06/15/2033	3,291.97	1,859.85	1,432.12	147,355.80
175	07/15/2033	3,291.97	1,841.95	1,450.02	145,905.78
176	08/15/2033	3,291.97	1,823.82	1,468.15	144,437.63
177	09/15/2033	3,291.97	1,805.47	1,486.50	142,951.13
178	10/15/2033	3,291.97	1,786.89	1,505.08	141,446.05
179	11/15/2033	3,291.97	1,768.08	1,523.89	139,922.16
180	12/15/2033	3,291.97	1,749.03	1,542.94	138,379.22
2033 Totals		39,503.64	22,195.22	17,308.42	
181	01/15/2034	3,291.97	1,729.74	1,562.23	136,816.99
182	02/15/2034	3,291.97	1,710.21	1,581.76	135,235.23
183	03/15/2034	3,291.97	1,690.44	1,601.53	133,633.70
184	04/15/2034	3,291.97	1,670.42	1,621.55	132,012.15
185	05/15/2034	3,291.97	1,650.15	1,641.82	130,370.33
186	06/15/2034	3,291.97	1,629.63	1,662.34	128,707.99
187	07/15/2034	3,291.97	1,608.85	1,683.12	127,024.87
188	08/15/2034	3,291.97	1,587.81	1,704.16	125,320.71
189	09/15/2034	3,291.97	1,566.51	1,725.46	123,595.25
190	10/15/2034	3,291.97	1,544.94	1,747.03	121,848.22

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	191 11/15/2034	3,291.97	1,523.10	1,768.87	120,079.35
	192 12/15/2034	3,291.97	1,500.99	1,790.98	118,288.37
2034 Totals		39,503.64	19,412.79	20,090.85	
	193 01/15/2035	3,291.97	1,478.60	1,813.37	116,475.00
	194 02/15/2035	3,291.97	1,455.94	1,836.03	114,638.97
	195 03/15/2035	3,291.97	1,432.99	1,858.98	112,779.99
	196 04/15/2035	3,291.97	1,409.75	1,882.22	110,897.77
	197 05/15/2035	3,291.97	1,386.22	1,905.75	108,992.02
	198 06/15/2035	3,291.97	1,362.40	1,929.57	107,062.45
	199 07/15/2035	3,291.97	1,338.28	1,953.69	105,108.76
	200 08/15/2035	3,291.97	1,313.86	1,978.11	103,130.65
	201 09/15/2035	3,291.97	1,289.13	2,002.84	101,127.81
	202 10/15/2035	3,291.97	1,264.10	2,027.87	99,099.94
	203 11/15/2035	3,291.97	1,238.75	2,053.22	97,046.72
	204 12/15/2035	3,291.97	1,213.08	2,078.89	94,967.83
2035 Totals		39,503.64	16,183.10	23,320.54	
	205 01/15/2036	3,291.97	1,187.10	2,104.87	92,862.96
	206 02/15/2036	3,291.97	1,160.79	2,131.18	90,731.78
	207 03/15/2036	3,291.97	1,134.15	2,157.82	88,573.96
	208 04/15/2036	3,291.97	1,107.17	2,184.80	86,389.16
	209 05/15/2036	3,291.97	1,079.86	2,212.11	84,177.05
	210 06/15/2036	3,291.97	1,052.21	2,239.76	81,937.29
	211 07/15/2036	3,291.97	1,024.22	2,267.75	79,669.54
	212 08/15/2036	3,291.97	995.87	2,296.10	77,373.44
	213 09/15/2036	3,291.97	967.17	2,324.80	75,048.64
	214 10/15/2036	3,291.97	938.11	2,353.86	72,694.78
	215 11/15/2036	3,291.97	908.68	2,383.29	70,311.49
	216 12/15/2036	3,291.97	878.89	2,413.08	67,898.41
2036 Totals		39,503.64	12,434.22	27,069.42	
	217 01/15/2037	3,291.97	848.73	2,443.24	65,455.17
	218 02/15/2037	3,291.97	818.19	2,473.78	62,981.39
	219 03/15/2037	3,291.97	787.27	2,504.70	60,476.69
	220 04/15/2037	3,291.97	755.96	2,536.01	57,940.68
	221 05/15/2037	3,291.97	724.26	2,567.71	55,372.97
	222 06/15/2037	3,291.97	692.16	2,599.81	52,773.16
	223 07/15/2037	3,291.97	659.66	2,632.31	50,140.85
	224 08/15/2037	3,291.97	626.76	2,665.21	47,475.64
	225 09/15/2037	3,291.97	593.45	2,698.52	44,777.12
	226 10/15/2037	3,291.97	559.71	2,732.26	42,044.86
	227 11/15/2037	3,291.97	525.56	2,766.41	39,278.45
	228 12/15/2037	3,291.97	490.98	2,800.99	36,477.46
2037 Totals		39,503.64	8,082.69	31,420.95	
	229 01/15/2038	3,291.97	455.97	2,836.00	33,641.46

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

	Date	Payment	Interest	Principal	Balance
	230 02/15/2038	3,291.97	420.52	2,871.45	30,770.01
	231 03/15/2038	3,291.97	384.63	2,907.34	27,862.67
	232 04/15/2038	3,291.97	348.28	2,943.69	24,918.98
	233 05/15/2038	3,291.97	311.49	2,980.48	21,938.50
	234 06/15/2038	3,291.97	274.23	3,017.74	18,920.76
	235 07/15/2038	3,291.97	236.51	3,055.46	15,865.30
	236 08/15/2038	3,291.97	198.32	3,093.65	12,771.65
	237 09/15/2038	3,291.97	159.65	3,132.32	9,639.33
	238 10/15/2038	3,291.97	120.49	3,171.48	6,467.85
	239 11/15/2038	3,291.97	80.85	3,211.12	3,256.73
	240 12/15/2038	3,291.97	35.24	3,256.73	0.00
	2038 Totals	39,503.64	3,026.18	36,477.46	
	Grand Totals	790,072.80	540,072.80	250,000.00	