

SageTalk - Building Your Dynamic Future  
 Example of Home Mortgage  
 5% for 20 Years

Compound Period ..... : Monthly

Nominal Annual Rate .... : 5.000 %

CASH FLOW DATA

Event	Date	Amount	Number	Period	End Date
1 Loan	12/15/2018	250,000.00	1		
2 Payment	01/15/2019	1,649.89	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	1,649.89	1,041.67	608.22	249,391.78
2 02/15/2019	1,649.89	1,039.13	610.76	248,781.02
3 03/15/2019	1,649.89	1,036.59	613.30	248,167.72
4 04/15/2019	1,649.89	1,034.03	615.86	247,551.86
5 05/15/2019	1,649.89	1,031.47	618.42	246,933.44
6 06/15/2019	1,649.89	1,028.89	621.00	246,312.44
7 07/15/2019	1,649.89	1,026.30	623.59	245,688.85
8 08/15/2019	1,649.89	1,023.70	626.19	245,062.66
9 09/15/2019	1,649.89	1,021.09	628.80	244,433.86
10 10/15/2019	1,649.89	1,018.47	631.42	243,802.44
11 11/15/2019	1,649.89	1,015.84	634.05	243,168.39
12 12/15/2019	1,649.89	1,013.20	636.69	242,531.70
2019 Totals	19,798.68	12,330.38	7,468.30	
13 01/15/2020	1,649.89	1,010.55	639.34	241,892.36
14 02/15/2020	1,649.89	1,007.88	642.01	241,250.35
15 03/15/2020	1,649.89	1,005.21	644.68	240,605.67
16 04/15/2020	1,649.89	1,002.52	647.37	239,958.30
17 05/15/2020	1,649.89	999.83	650.06	239,308.24
18 06/15/2020	1,649.89	997.12	652.77	238,655.47
19 07/15/2020	1,649.89	994.40	655.49	237,999.98
20 08/15/2020	1,649.89	991.67	658.22	237,341.76
21 09/15/2020	1,649.89	988.92	660.97	236,680.79
22 10/15/2020	1,649.89	986.17	663.72	236,017.07
23 11/15/2020	1,649.89	983.40	666.49	235,350.58
24 12/15/2020	1,649.89	980.63	669.26	234,681.32
2020 Totals	19,798.68	11,948.30	7,850.38	
25 01/15/2021	1,649.89	977.84	672.05	234,009.27
26 02/15/2021	1,649.89	975.04	674.85	233,334.42
27 03/15/2021	1,649.89	972.23	677.66	232,656.76

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	Date	Payment	Interest	Principal	Balance
	28 04/15/2021	1,649.89	969.40	680.49	231,976.27
	29 05/15/2021	1,649.89	966.57	683.32	231,292.95
	30 06/15/2021	1,649.89	963.72	686.17	230,606.78
	31 07/15/2021	1,649.89	960.86	689.03	229,917.75
	32 08/15/2021	1,649.89	957.99	691.90	229,225.85
	33 09/15/2021	1,649.89	955.11	694.78	228,531.07
	34 10/15/2021	1,649.89	952.21	697.68	227,833.39
	35 11/15/2021	1,649.89	949.31	700.58	227,132.81
	36 12/15/2021	1,649.89	946.39	703.50	226,429.31
2021 Totals		19,798.68	11,546.67	8,252.01	
	37 01/15/2022	1,649.89	943.46	706.43	225,722.88
	38 02/15/2022	1,649.89	940.51	709.38	225,013.50
	39 03/15/2022	1,649.89	937.56	712.33	224,301.17
	40 04/15/2022	1,649.89	934.59	715.30	223,585.87
	41 05/15/2022	1,649.89	931.61	718.28	222,867.59
	42 06/15/2022	1,649.89	928.61	721.28	222,146.31
	43 07/15/2022	1,649.89	925.61	724.28	221,422.03
	44 08/15/2022	1,649.89	922.59	727.30	220,694.73
	45 09/15/2022	1,649.89	919.56	730.33	219,964.40
	46 10/15/2022	1,649.89	916.52	733.37	219,231.03
	47 11/15/2022	1,649.89	913.46	736.43	218,494.60
	48 12/15/2022	1,649.89	910.39	739.50	217,755.10
2022 Totals		19,798.68	11,124.47	8,674.21	
	49 01/15/2023	1,649.89	907.31	742.58	217,012.52
	50 02/15/2023	1,649.89	904.22	745.67	216,266.85
	51 03/15/2023	1,649.89	901.11	748.78	215,518.07
	52 04/15/2023	1,649.89	897.99	751.90	214,766.17
	53 05/15/2023	1,649.89	894.86	755.03	214,011.14
	54 06/15/2023	1,649.89	891.71	758.18	213,252.96
	55 07/15/2023	1,649.89	888.55	761.34	212,491.62
	56 08/15/2023	1,649.89	885.38	764.51	211,727.11
	57 09/15/2023	1,649.89	882.20	767.69	210,959.42
	58 10/15/2023	1,649.89	879.00	770.89	210,188.53
	59 11/15/2023	1,649.89	875.79	774.10	209,414.43
	60 12/15/2023	1,649.89	872.56	777.33	208,637.10
2023 Totals		19,798.68	10,680.68	9,118.00	
	61 01/15/2024	1,649.89	869.32	780.57	207,856.53
	62 02/15/2024	1,649.89	866.07	783.82	207,072.71
	63 03/15/2024	1,649.89	862.80	787.09	206,285.62
	64 04/15/2024	1,649.89	859.52	790.37	205,495.25
	65 05/15/2024	1,649.89	856.23	793.66	204,701.59
	66 06/15/2024	1,649.89	852.92	796.97	203,904.62
	67 07/15/2024	1,649.89	849.60	800.29	203,104.33
	68 08/15/2024	1,649.89	846.27	803.62	202,300.71

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	Date	Payment	Interest	Principal	Balance
	69 09/15/2024	1,649.89	842.92	806.97	201,493.74
	70 10/15/2024	1,649.89	839.56	810.33	200,683.41
	71 11/15/2024	1,649.89	836.18	813.71	199,869.70
	72 12/15/2024	1,649.89	832.79	817.10	199,052.60
	2024 Totals	19,798.68	10,214.18	9,584.50	
	73 01/15/2025	1,649.89	829.39	820.50	198,232.10
	74 02/15/2025	1,649.89	825.97	823.92	197,408.18
	75 03/15/2025	1,649.89	822.53	827.36	196,580.82
	76 04/15/2025	1,649.89	819.09	830.80	195,750.02
	77 05/15/2025	1,649.89	815.63	834.26	194,915.76
	78 06/15/2025	1,649.89	812.15	837.74	194,078.02
	79 07/15/2025	1,649.89	808.66	841.23	193,236.79
	80 08/15/2025	1,649.89	805.15	844.74	192,392.05
	81 09/15/2025	1,649.89	801.63	848.26	191,543.79
	82 10/15/2025	1,649.89	798.10	851.79	190,692.00
	83 11/15/2025	1,649.89	794.55	855.34	189,836.66
	84 12/15/2025	1,649.89	790.99	858.90	188,977.76
	2025 Totals	19,798.68	9,723.84	10,074.84	
	85 01/15/2026	1,649.89	787.41	862.48	188,115.28
	86 02/15/2026	1,649.89	783.81	866.08	187,249.20
	87 03/15/2026	1,649.89	780.21	869.68	186,379.52
	88 04/15/2026	1,649.89	776.58	873.31	185,506.21
	89 05/15/2026	1,649.89	772.94	876.95	184,629.26
	90 06/15/2026	1,649.89	769.29	880.60	183,748.66
	91 07/15/2026	1,649.89	765.62	884.27	182,864.39
	92 08/15/2026	1,649.89	761.93	887.96	181,976.43
	93 09/15/2026	1,649.89	758.24	891.65	181,084.78
	94 10/15/2026	1,649.89	754.52	895.37	180,189.41
	95 11/15/2026	1,649.89	750.79	899.10	179,290.31
	96 12/15/2026	1,649.89	747.04	902.85	178,387.46
	2026 Totals	19,798.68	9,208.38	10,590.30	
	97 01/15/2027	1,649.89	743.28	906.61	177,480.85
	98 02/15/2027	1,649.89	739.50	910.39	176,570.46
	99 03/15/2027	1,649.89	735.71	914.18	175,656.28
	100 04/15/2027	1,649.89	731.90	917.99	174,738.29
	101 05/15/2027	1,649.89	728.08	921.81	173,816.48
	102 06/15/2027	1,649.89	724.24	925.65	172,890.83
	103 07/15/2027	1,649.89	720.38	929.51	171,961.32
	104 08/15/2027	1,649.89	716.51	933.38	171,027.94
	105 09/15/2027	1,649.89	712.62	937.27	170,090.67
	106 10/15/2027	1,649.89	708.71	941.18	169,149.49
	107 11/15/2027	1,649.89	704.79	945.10	168,204.39
	108 12/15/2027	1,649.89	700.85	949.04	167,255.35
	2027 Totals	19,798.68	8,666.57	11,132.11	

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109	01/15/2028	1,649.89	696.90	952.99	166,302.36
110	02/15/2028	1,649.89	692.93	956.96	165,345.40
111	03/15/2028	1,649.89	688.94	960.95	164,384.45
112	04/15/2028	1,649.89	684.94	964.95	163,419.50
113	05/15/2028	1,649.89	680.91	968.98	162,450.52
114	06/15/2028	1,649.89	676.88	973.01	161,477.51
115	07/15/2028	1,649.89	672.82	977.07	160,500.44
116	08/15/2028	1,649.89	668.75	981.14	159,519.30
117	09/15/2028	1,649.89	664.66	985.23	158,534.07
118	10/15/2028	1,649.89	660.56	989.33	157,544.74
119	11/15/2028	1,649.89	656.44	993.45	156,551.29
120	12/15/2028	1,649.89	652.30	997.59	155,553.70
2028 Totals		19,798.68	8,097.03	11,701.65	
121	01/15/2029	1,649.89	648.14	1,001.75	154,551.95
122	02/15/2029	1,649.89	643.97	1,005.92	153,546.03
123	03/15/2029	1,649.89	639.78	1,010.11	152,535.92
124	04/15/2029	1,649.89	635.57	1,014.32	151,521.60
125	05/15/2029	1,649.89	631.34	1,018.55	150,503.05
126	06/15/2029	1,649.89	627.10	1,022.79	149,480.26
127	07/15/2029	1,649.89	622.83	1,027.06	148,453.20
128	08/15/2029	1,649.89	618.56	1,031.33	147,421.87
129	09/15/2029	1,649.89	614.26	1,035.63	146,386.24
130	10/15/2029	1,649.89	609.94	1,039.95	145,346.29
131	11/15/2029	1,649.89	605.61	1,044.28	144,302.01
132	12/15/2029	1,649.89	601.26	1,048.63	143,253.38
2029 Totals		19,798.68	7,498.36	12,300.32	
133	01/15/2030	1,649.89	596.89	1,053.00	142,200.38
134	02/15/2030	1,649.89	592.50	1,057.39	141,142.99
135	03/15/2030	1,649.89	588.10	1,061.79	140,081.20
136	04/15/2030	1,649.89	583.67	1,066.22	139,014.98
137	05/15/2030	1,649.89	579.23	1,070.66	137,944.32
138	06/15/2030	1,649.89	574.77	1,075.12	136,869.20
139	07/15/2030	1,649.89	570.29	1,079.60	135,789.60
140	08/15/2030	1,649.89	565.79	1,084.10	134,705.50
141	09/15/2030	1,649.89	561.27	1,088.62	133,616.88
142	10/15/2030	1,649.89	556.74	1,093.15	132,523.73
143	11/15/2030	1,649.89	552.18	1,097.71	131,426.02
144	12/15/2030	1,649.89	547.61	1,102.28	130,323.74
2030 Totals		19,798.68	6,869.04	12,929.64	
145	01/15/2031	1,649.89	543.02	1,106.87	129,216.87
146	02/15/2031	1,649.89	538.40	1,111.49	128,105.38
147	03/15/2031	1,649.89	533.77	1,116.12	126,989.26
148	04/15/2031	1,649.89	529.12	1,120.77	125,868.49
149	05/15/2031	1,649.89	524.45	1,125.44	124,743.05

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	Date	Payment	Interest	Principal	Balance
150	06/15/2031	1,649.89	519.76	1,130.13	123,612.92
151	07/15/2031	1,649.89	515.05	1,134.84	122,478.08
152	08/15/2031	1,649.89	510.33	1,139.56	121,338.52
153	09/15/2031	1,649.89	505.58	1,144.31	120,194.21
154	10/15/2031	1,649.89	500.81	1,149.08	119,045.13
155	11/15/2031	1,649.89	496.02	1,153.87	117,891.26
156	12/15/2031	1,649.89	491.21	1,158.68	116,732.58
2031 Totals		19,798.68	6,207.52	13,591.16	
157	01/15/2032	1,649.89	486.39	1,163.50	115,569.08
158	02/15/2032	1,649.89	481.54	1,168.35	114,400.73
159	03/15/2032	1,649.89	476.67	1,173.22	113,227.51
160	04/15/2032	1,649.89	471.78	1,178.11	112,049.40
161	05/15/2032	1,649.89	466.87	1,183.02	110,866.38
162	06/15/2032	1,649.89	461.94	1,187.95	109,678.43
163	07/15/2032	1,649.89	456.99	1,192.90	108,485.53
164	08/15/2032	1,649.89	452.02	1,197.87	107,287.66
165	09/15/2032	1,649.89	447.03	1,202.86	106,084.80
166	10/15/2032	1,649.89	442.02	1,207.87	104,876.93
167	11/15/2032	1,649.89	436.99	1,212.90	103,664.03
168	12/15/2032	1,649.89	431.93	1,217.96	102,446.07
2032 Totals		19,798.68	5,512.17	14,286.51	
169	01/15/2033	1,649.89	426.86	1,223.03	101,223.04
170	02/15/2033	1,649.89	421.76	1,228.13	99,994.91
171	03/15/2033	1,649.89	416.65	1,233.24	98,761.67
172	04/15/2033	1,649.89	411.51	1,238.38	97,523.29
173	05/15/2033	1,649.89	406.35	1,243.54	96,279.75
174	06/15/2033	1,649.89	401.17	1,248.72	95,031.03
175	07/15/2033	1,649.89	395.96	1,253.93	93,777.10
176	08/15/2033	1,649.89	390.74	1,259.15	92,517.95
177	09/15/2033	1,649.89	385.49	1,264.40	91,253.55
178	10/15/2033	1,649.89	380.22	1,269.67	89,983.88
179	11/15/2033	1,649.89	374.93	1,274.96	88,708.92
180	12/15/2033	1,649.89	369.62	1,280.27	87,428.65
2033 Totals		19,798.68	4,781.26	15,017.42	
181	01/15/2034	1,649.89	364.29	1,285.60	86,143.05
182	02/15/2034	1,649.89	358.93	1,290.96	84,852.09
183	03/15/2034	1,649.89	353.55	1,296.34	83,555.75
184	04/15/2034	1,649.89	348.15	1,301.74	82,254.01
185	05/15/2034	1,649.89	342.73	1,307.16	80,946.85
186	06/15/2034	1,649.89	337.28	1,312.61	79,634.24
187	07/15/2034	1,649.89	331.81	1,318.08	78,316.16
188	08/15/2034	1,649.89	326.32	1,323.57	76,992.59
189	09/15/2034	1,649.89	320.80	1,329.09	75,663.50
190	10/15/2034	1,649.89	315.26	1,334.63	74,328.87

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	191 11/15/2034	1,649.89	309.70	1,340.19	72,988.68
	192 12/15/2034	1,649.89	304.12	1,345.77	71,642.91
2034 Totals		19,798.68	4,012.94	15,785.74	
	193 01/15/2035	1,649.89	298.51	1,351.38	70,291.53
	194 02/15/2035	1,649.89	292.88	1,357.01	68,934.52
	195 03/15/2035	1,649.89	287.23	1,362.66	67,571.86
	196 04/15/2035	1,649.89	281.55	1,368.34	66,203.52
	197 05/15/2035	1,649.89	275.85	1,374.04	64,829.48
	198 06/15/2035	1,649.89	270.12	1,379.77	63,449.71
	199 07/15/2035	1,649.89	264.37	1,385.52	62,064.19
	200 08/15/2035	1,649.89	258.60	1,391.29	60,672.90
	201 09/15/2035	1,649.89	252.80	1,397.09	59,275.81
	202 10/15/2035	1,649.89	246.98	1,402.91	57,872.90
	203 11/15/2035	1,649.89	241.14	1,408.75	56,464.15
	204 12/15/2035	1,649.89	235.27	1,414.62	55,049.53
2035 Totals		19,798.68	3,205.30	16,593.38	
	205 01/15/2036	1,649.89	229.37	1,420.52	53,629.01
	206 02/15/2036	1,649.89	223.45	1,426.44	52,202.57
	207 03/15/2036	1,649.89	217.51	1,432.38	50,770.19
	208 04/15/2036	1,649.89	211.54	1,438.35	49,331.84
	209 05/15/2036	1,649.89	205.55	1,444.34	47,887.50
	210 06/15/2036	1,649.89	199.53	1,450.36	46,437.14
	211 07/15/2036	1,649.89	193.49	1,456.40	44,980.74
	212 08/15/2036	1,649.89	187.42	1,462.47	43,518.27
	213 09/15/2036	1,649.89	181.33	1,468.56	42,049.71
	214 10/15/2036	1,649.89	175.21	1,474.68	40,575.03
	215 11/15/2036	1,649.89	169.06	1,480.83	39,094.20
	216 12/15/2036	1,649.89	162.89	1,487.00	37,607.20
2036 Totals		19,798.68	2,356.35	17,442.33	
	217 01/15/2037	1,649.89	156.70	1,493.19	36,114.01
	218 02/15/2037	1,649.89	150.48	1,499.41	34,614.60
	219 03/15/2037	1,649.89	144.23	1,505.66	33,108.94
	220 04/15/2037	1,649.89	137.95	1,511.94	31,597.00
	221 05/15/2037	1,649.89	131.65	1,518.24	30,078.76
	222 06/15/2037	1,649.89	125.33	1,524.56	28,554.20
	223 07/15/2037	1,649.89	118.98	1,530.91	27,023.29
	224 08/15/2037	1,649.89	112.60	1,537.29	25,486.00
	225 09/15/2037	1,649.89	106.19	1,543.70	23,942.30
	226 10/15/2037	1,649.89	99.76	1,550.13	22,392.17
	227 11/15/2037	1,649.89	93.30	1,556.59	20,835.58
	228 12/15/2037	1,649.89	86.81	1,563.08	19,272.50
2037 Totals		19,798.68	1,463.98	18,334.70	
	229 01/15/2038	1,649.89	80.30	1,569.59	17,702.91

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	Date	Payment	Interest	Principal	Balance
	230 02/15/2038	1,649.89	73.76	1,576.13	16,126.78
	231 03/15/2038	1,649.89	67.19	1,582.70	14,544.08
	232 04/15/2038	1,649.89	60.60	1,589.29	12,954.79
	233 05/15/2038	1,649.89	53.98	1,595.91	11,358.88
	234 06/15/2038	1,649.89	47.33	1,602.56	9,756.32
	235 07/15/2038	1,649.89	40.65	1,609.24	8,147.08
	236 08/15/2038	1,649.89	33.95	1,615.94	6,531.14
	237 09/15/2038	1,649.89	27.21	1,622.68	4,908.46
	238 10/15/2038	1,649.89	20.45	1,629.44	3,279.02
	239 11/15/2038	1,649.89	13.66	1,636.23	1,642.79
	240 12/15/2038	1,649.89	7.10	1,642.79	0.00
	2038 Totals	19,798.68	526.18	19,272.50	
	Grand Totals	395,973.60	145,973.60	250,000.00	