

# Sample Title - Fixed Rate Loan, 10 yr Balloon

**Loan Number:** Sally Smith 5678-7654

**Principal:** \$379,000.00 amortized over 15 Years at 5.5% (Ordinary Interest)  
**Issued:** 12/18/2002 with first payment on 2/1/2003  
**Payment:** \$3,096.75 Monthly (Principal + Interest)  
**Points:** 1%  
**Fees:** \$1,250.00  
**Prepaid Interest:** \$799.53

**Payor:** Sally Smith

Sample fixed rate loan with a 10 year balloon. 1 point and \$1,250 in fees. Pre-paid interest is collected at loan closing.

<b>APR %</b> 5.7261%	<b>FINANCE CHARGE</b> \$160,572.38	<b>Amount Financed</b> \$373,160.47	<b>Total of Payments</b> \$533,732.85
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<b>Number of Payments</b> 119 1	<b>Amount of Payments</b> \$3,096.75 \$165,219.60	<b>When Payments Are Due</b> Monthly beginning 2/1/2003 1/1/2013
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PMT #	Date	Principal Payment	Interest Payment	Principal Balance	Memo
	1/1/2003			\$379,000.00	
1	2/1/2003	\$1,359.67	\$1,737.08	\$377,640.33	[ ]
2	3/1/2003	\$1,365.90	\$1,730.85	\$376,274.43	[ ]
3	4/1/2003	\$1,372.16	\$1,724.59	\$374,902.27	[ ]
4	5/1/2003	\$1,378.45	\$1,718.30	\$373,523.82	[ ]
5	6/1/2003	\$1,384.77	\$1,711.98	\$372,139.05	[ ]
6	7/1/2003	\$1,391.11	\$1,705.64	\$370,747.94	[ ]
7	8/1/2003	\$1,397.49	\$1,699.26	\$369,350.45	[ ]
8	9/1/2003	\$1,403.89	\$1,692.86	\$367,946.56	[ ]
9	10/1/2003	\$1,410.33	\$1,686.42	\$366,536.23	[ ]
10	11/1/2003	\$1,416.79	\$1,679.96	\$365,119.44	[ ]
11	12/1/2003	\$1,423.29	\$1,673.46	\$363,696.15	[ ]
	2003 Totals	\$15,303.85	\$18,760.40		
	Paid To Date	\$15,303.85	\$18,760.40		
12	1/1/2004	\$1,429.81	\$1,666.94	\$362,266.34	[ ]
13	2/1/2004	\$1,436.36	\$1,660.39	\$360,829.98	[ ]
14	3/1/2004	\$1,442.95	\$1,653.80	\$359,387.03	[ ]
15	4/1/2004	\$1,449.56	\$1,647.19	\$357,937.47	[ ]
16	5/1/2004	\$1,456.20	\$1,640.55	\$356,481.27	[ ]
17	6/1/2004	\$1,462.88	\$1,633.87	\$355,018.39	[ ]
18	7/1/2004	\$1,469.58	\$1,627.17	\$353,548.81	[ ]
19	8/1/2004	\$1,476.32	\$1,620.43	\$352,072.49	[ ]
20	9/1/2004	\$1,483.08	\$1,613.67	\$350,589.41	[ ]
21	10/1/2004	\$1,489.88	\$1,606.87	\$349,099.53	[ ]
22	11/1/2004	\$1,496.71	\$1,600.04	\$347,602.82	[ ]
23	12/1/2004	\$1,503.57	\$1,593.18	\$346,099.25	[ ]
	2004 Totals	\$17,596.90	\$19,564.10		
	Paid To Date	\$32,900.75	\$38,324.50		

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PMT #	Date	Principal Payment	Interest Payment	Principal Balance	Memo
24	1/1/2005	\$1,510.46	\$1,586.29	\$344,588.79	[ ]
25	2/1/2005	\$1,517.38	\$1,579.37	\$343,071.41	[ ]
26	3/1/2005	\$1,524.34	\$1,572.41	\$341,547.07	[ ]
27	4/1/2005	\$1,531.33	\$1,565.42	\$340,015.74	[ ]
28	5/1/2005	\$1,538.34	\$1,558.41	\$338,477.40	[ ]
29	6/1/2005	\$1,545.40	\$1,551.35	\$336,932.00	[ ]
30	7/1/2005	\$1,552.48	\$1,544.27	\$335,379.52	[ ]
31	8/1/2005	\$1,559.59	\$1,537.16	\$333,819.93	[ ]
32	9/1/2005	\$1,566.74	\$1,530.01	\$332,253.19	[ ]
33	10/1/2005	\$1,573.92	\$1,522.83	\$330,679.27	[ ]
34	11/1/2005	\$1,581.14	\$1,515.61	\$329,098.13	[ ]
35	12/1/2005	\$1,588.38	\$1,508.37	\$327,509.75	[ ]
2005 Totals		\$18,589.50	\$18,571.50		
Paid To Date		\$51,490.25	\$56,896.00		
36	1/1/2006	\$1,595.66	\$1,501.09	\$325,914.09	[ ]
37	2/1/2006	\$1,602.98	\$1,493.77	\$324,311.11	[ ]
38	3/1/2006	\$1,610.32	\$1,486.43	\$322,700.79	[ ]
39	4/1/2006	\$1,617.70	\$1,479.05	\$321,083.09	[ ]
40	5/1/2006	\$1,625.12	\$1,471.63	\$319,457.97	[ ]
41	6/1/2006	\$1,632.57	\$1,464.18	\$317,825.40	[ ]
42	7/1/2006	\$1,640.05	\$1,456.70	\$316,185.35	[ ]
43	8/1/2006	\$1,647.57	\$1,449.18	\$314,537.78	[ ]
44	9/1/2006	\$1,655.12	\$1,441.63	\$312,882.66	[ ]
45	10/1/2006	\$1,662.70	\$1,434.05	\$311,219.96	[ ]
46	11/1/2006	\$1,670.33	\$1,426.42	\$309,549.63	[ ]
47	12/1/2006	\$1,677.98	\$1,418.77	\$307,871.65	[ ]
2006 Totals		\$19,638.10	\$17,522.90		
Paid To Date		\$71,128.35	\$74,418.90		
48	1/1/2007	\$1,685.67	\$1,411.08	\$306,185.98	[ ]
49	2/1/2007	\$1,693.40	\$1,403.35	\$304,492.58	[ ]
50	3/1/2007	\$1,701.16	\$1,395.59	\$302,791.42	[ ]
51	4/1/2007	\$1,708.96	\$1,387.79	\$301,082.46	[ ]
52	5/1/2007	\$1,716.79	\$1,379.96	\$299,365.67	[ ]
53	6/1/2007	\$1,724.66	\$1,372.09	\$297,641.01	[ ]
54	7/1/2007	\$1,732.56	\$1,364.19	\$295,908.45	[ ]
55	8/1/2007	\$1,740.50	\$1,356.25	\$294,167.95	[ ]
56	9/1/2007	\$1,748.48	\$1,348.27	\$292,419.47	[ ]
57	10/1/2007	\$1,756.49	\$1,340.26	\$290,662.98	[ ]
58	11/1/2007	\$1,764.54	\$1,332.21	\$288,898.44	[ ]
59	12/1/2007	\$1,772.63	\$1,324.12	\$287,125.81	[ ]
2007 Totals		\$20,745.84	\$16,415.16		
Paid To Date		\$91,874.19	\$90,834.06		
60	1/1/2008	\$1,780.76	\$1,315.99	\$285,345.05	[ ]
61	2/1/2008	\$1,788.92	\$1,307.83	\$283,556.13	[ ]
62	3/1/2008	\$1,797.12	\$1,299.63	\$281,759.01	[ ]
63	4/1/2008	\$1,805.35	\$1,291.40	\$279,953.66	[ ]
64	5/1/2008	\$1,813.63	\$1,283.12	\$278,140.03	[ ]
65	6/1/2008	\$1,821.94	\$1,274.81	\$276,318.09	[ ]

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PMT #	Date	Principal Payment	Interest Payment	Principal Balance	Memo
66	7/1/2008	\$1,830.29	\$1,266.46	\$274,487.80	[ ]
67	8/1/2008	\$1,838.68	\$1,258.07	\$272,649.12	[ ]
68	9/1/2008	\$1,847.11	\$1,249.64	\$270,802.01	[ ]
69	10/1/2008	\$1,855.57	\$1,241.18	\$268,946.44	[ ]
70	11/1/2008	\$1,864.08	\$1,232.67	\$267,082.36	[ ]
71	12/1/2008	\$1,872.62	\$1,224.13	\$265,209.74	[ ]
2008 Totals		\$21,916.07	\$15,244.93		
Paid To Date		\$113,790.26	\$106,078.99		
72	1/1/2009	\$1,881.21	\$1,215.54	\$263,328.53	[ ]
73	2/1/2009	\$1,889.83	\$1,206.92	\$261,438.70	[ ]
74	3/1/2009	\$1,898.49	\$1,198.26	\$259,540.21	[ ]
75	4/1/2009	\$1,907.19	\$1,189.56	\$257,633.02	[ ]
76	5/1/2009	\$1,915.93	\$1,180.82	\$255,717.09	[ ]
77	6/1/2009	\$1,924.71	\$1,172.04	\$253,792.38	[ ]
78	7/1/2009	\$1,933.53	\$1,163.22	\$251,858.85	[ ]
79	8/1/2009	\$1,942.40	\$1,154.35	\$249,916.45	[ ]
80	9/1/2009	\$1,951.30	\$1,145.45	\$247,965.15	[ ]
81	10/1/2009	\$1,960.24	\$1,136.51	\$246,004.91	[ ]
82	11/1/2009	\$1,969.23	\$1,127.52	\$244,035.68	[ ]
83	12/1/2009	\$1,978.25	\$1,118.50	\$242,057.43	[ ]
2009 Totals		\$23,152.31	\$14,008.69		
Paid To Date		\$136,942.57	\$120,087.68		
84	1/1/2010	\$1,987.32	\$1,109.43	\$240,070.11	[ ]
85	2/1/2010	\$1,996.43	\$1,100.32	\$238,073.68	[ ]
86	3/1/2010	\$2,005.58	\$1,091.17	\$236,068.10	[ ]
87	4/1/2010	\$2,014.77	\$1,081.98	\$234,053.33	[ ]
88	5/1/2010	\$2,024.01	\$1,072.74	\$232,029.32	[ ]
89	6/1/2010	\$2,033.28	\$1,063.47	\$229,996.04	[ ]
90	7/1/2010	\$2,042.60	\$1,054.15	\$227,953.44	[ ]
91	8/1/2010	\$2,051.96	\$1,044.79	\$225,901.48	[ ]
92	9/1/2010	\$2,061.37	\$1,035.38	\$223,840.11	[ ]
93	10/1/2010	\$2,070.82	\$1,025.93	\$221,769.29	[ ]
94	11/1/2010	\$2,080.31	\$1,016.44	\$219,688.98	[ ]
95	12/1/2010	\$2,089.84	\$1,006.91	\$217,599.14	[ ]
2010 Totals		\$24,458.29	\$12,702.71		
Paid To Date		\$161,400.86	\$132,790.39		
96	1/1/2011	\$2,099.42	\$997.33	\$215,499.72	[ ]
97	2/1/2011	\$2,109.04	\$987.71	\$213,390.68	[ ]
98	3/1/2011	\$2,118.71	\$978.04	\$211,271.97	[ ]
99	4/1/2011	\$2,128.42	\$968.33	\$209,143.55	[ ]
100	5/1/2011	\$2,138.18	\$958.57	\$207,005.37	[ ]
101	6/1/2011	\$2,147.98	\$948.77	\$204,857.39	[ ]
102	7/1/2011	\$2,157.82	\$938.93	\$202,699.57	[ ]
103	8/1/2011	\$2,167.71	\$929.04	\$200,531.86	[ ]
104	9/1/2011	\$2,177.65	\$919.10	\$198,354.21	[ ]
105	10/1/2011	\$2,187.63	\$909.12	\$196,166.58	[ ]
106	11/1/2011	\$2,197.65	\$899.10	\$193,968.93	[ ]
107	12/1/2011	\$2,207.73	\$889.02	\$191,761.20	[ ]

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PMT #	Date	Principal Payment	Interest Payment	Principal Balance	Memo
	2011 Totals	\$25,837.94	\$11,323.06		
	Paid To Date	\$187,238.80	\$144,113.45		
108	1/1/2012	\$2,217.84	\$878.91	\$189,543.36	[ ]
109	2/1/2012	\$2,228.01	\$868.74	\$187,315.35	[ ]
110	3/1/2012	\$2,238.22	\$858.53	\$185,077.13	[ ]
111	4/1/2012	\$2,248.48	\$848.27	\$182,828.65	[ ]
112	5/1/2012	\$2,258.79	\$837.96	\$180,569.86	[ ]
113	6/1/2012	\$2,269.14	\$827.61	\$178,300.72	[ ]
114	7/1/2012	\$2,279.54	\$817.21	\$176,021.18	[ ]
115	8/1/2012	\$2,289.99	\$806.76	\$173,731.19	[ ]
116	9/1/2012	\$2,300.48	\$796.27	\$171,430.71	[ ]
117	10/1/2012	\$2,311.03	\$785.72	\$169,119.68	[ ]
118	11/1/2012	\$2,321.62	\$775.13	\$166,798.06	[ ]
119	12/1/2012	\$2,332.26	\$764.49	\$164,465.80	[ ]
	2012 Totals	\$27,295.40	\$9,865.60		
	Paid To Date	\$214,534.20	\$153,979.05		
120	1/1/2013	\$164,465.80	\$753.80	\$0.00	[ ]
	2013 Totals	\$164,465.80	\$753.80		
	Paid To Date	\$379,000.00	\$154,732.85		

Last payment was \$165,219.60

Total payments made: 120

Interest charge per diem on balance of \$164,465.80 is \$24.78

Total interest: \$154,732.85