

# Sample Title - Irregular Payment Report

**Loan Number:** Smith 99871

**Principal:** \$130,000.00 at 7% (Ordinary Interest)  
**Issued:** 1/1/1999 with first payment on 4/1/1999  
**Payment:** Annually (Deferred)

**Payor:** John Smith

This is a sample of someone who pays irregular amounts at irregular times. We put in a 5 year balloon to terminate the loan.

Date	Payment Amount	Principal Payment	Interest Payment	Interest Charge	Interest Accrual Balance	Principal Balance	Memo
1/1/1999					\$0.00	\$130,000.00	
4/1/1999	\$4,000.00	\$1,756.16	\$2,243.84	\$2,243.84	\$0.00	\$128,243.84	[ ]
8/12/1999	\$3,000.00	\$0.00	\$3,000.00	\$3,271.10	\$271.10	\$128,243.84	[ ]
11/19/1999	\$2,000.00	\$0.00	\$2,000.00	\$2,434.88	\$705.98	\$128,243.84	[ ]
1999 Totals	\$9,000.00	\$1,756.16	\$7,243.84	\$7,949.82			
Paid To Date	\$9,000.00	\$1,756.16	\$7,243.84	\$7,949.82			
1/1/2000	\$0.00	\$0.00	\$0.00	\$1,057.57	\$1,763.55	\$128,243.84	[ ]
1/22/2000	\$2,450.00	\$171.37	\$2,278.63	\$515.08	\$0.00	\$128,072.47	[ ]
5/14/2000	\$3,248.00	\$480.09	\$2,767.91	\$2,767.91	\$0.00	\$127,592.38	[ ]
11/16/2000	\$2,200.00	\$0.00	\$2,200.00	\$4,538.94	\$2,338.94	\$127,592.38	[ ]
2000 Totals	\$7,898.00	\$651.46	\$7,246.54	\$8,879.50			
Paid To Date	\$16,898.00	\$2,407.62	\$14,490.38	\$16,829.32			
1/1/2001	\$0.00	\$0.00	\$0.00	\$1,122.53	\$3,461.47	\$127,592.38	[ ]
4/16/2001	\$1,000.00	\$0.00	\$1,000.00	\$2,569.33	\$5,030.80	\$127,592.38	[ ]
12/19/2001	\$8,000.00	\$0.00	\$8,000.00	\$6,044.03	\$3,074.83	\$127,592.38	[ ]
2001 Totals	\$9,000.00	\$0.00	\$9,000.00	\$9,735.89			
Paid To Date	\$25,898.00	\$2,407.62	\$23,490.38	\$26,565.21			
1/1/2002	\$0.00	\$0.00	\$0.00	\$318.11	\$3,392.94	\$127,592.38	[ ]
5/27/2002	\$4,200.00	\$0.00	\$4,200.00	\$3,572.59	\$2,765.53	\$127,592.38	[ ]
9/18/2002	\$2,200.00	\$0.00	\$2,200.00	\$2,789.55	\$3,355.08	\$127,592.38	[ ]
2002 Totals	\$6,400.00	\$0.00	\$6,400.00	\$6,680.25			
Paid To Date	\$32,298.00	\$2,407.62	\$29,890.38	\$33,245.46			
1/1/2003	\$0.00	\$0.00	\$0.00	\$2,569.33	\$5,924.41	\$127,592.38	[ ]
12/14/2003	\$10,000.00	\$0.00	\$10,000.00	\$8,491.01	\$4,415.42	\$127,592.38	[ ]
2003 Totals	\$10,000.00	\$0.00	\$10,000.00	\$11,060.34			
Paid To Date	\$42,298.00	\$2,407.62	\$39,890.38	\$44,305.80			
1/1/2004	\$0.00	\$0.00	\$0.00	\$440.46	\$4,855.88	\$127,592.38	[ ]
6/12/2004	\$1,200.00	\$0.00	\$1,200.00	\$3,977.68	\$7,633.56	\$127,592.38	[ ]
11/19/2004	\$3,300.00	\$0.00	\$3,300.00	\$3,904.47	\$8,238.03	\$127,592.38	[ ]
2004 Totals	\$4,500.00	\$0.00	\$4,500.00	\$8,322.61			
Paid To Date	\$46,798.00	\$2,407.62	\$44,390.38	\$52,628.41			
1/1/2005	\$136,879.74	\$127,592.38	\$9,287.36	\$1,049.33	\$0.00	\$0.00	[ ]
Paid To Date	\$183,677.74	\$130,000.00	\$53,677.74	\$53,677.74			

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Total payments made: 14

Interest charge per diem on balance of \$127,592.38 is \$24.47

Total interest: \$53,677.74

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