

Sample Title - Adjustable Rate Loan - No Extra Payments

Loan Number: 12345-98765

Principal: \$340,000.00 amortized over 15 Years at 2.75% (Ordinary Interest)
Issued: 12/15/2002 with first payment on 2/1/2003
Payment: Monthly (Principal + Interest)
Points: 1%
Fees: \$1,500.00
Prepaid Interest: \$435.48

Payor: Joe Smith

Sample adjustable rate loan, with points & fees, no extra payments.

APR %	FINANCE CHARGE	Amount Financed	Total of Payments
6.0911%	\$183,240.28	\$334,664.52	\$517,904.80

Number of Payments	Amount of Payments	When Payments Are Due
12	\$2,307.32	Monthly beginning 2/1/2003
12	\$2,623.08	Monthly beginning 2/1/2004
155	\$2,940.65	Monthly beginning 2/1/2005
1	\$2,939.25	1/1/2018

PMT #	Date	Payment Amount	Principal Payment	Interest Payment	Principal Balance	Memo
	1/1/2003				\$340,000.00	
1	2/1/2003	\$2,307.32	\$1,528.15	\$779.17	\$338,471.85	[]
2	3/1/2003	\$2,307.32	\$1,531.66	\$775.66	\$336,940.19	[]
3	4/1/2003	\$2,307.32	\$1,535.17	\$772.15	\$335,405.02	[]
4	5/1/2003	\$2,307.32	\$1,538.68	\$768.64	\$333,866.34	[]
5	6/1/2003	\$2,307.32	\$1,542.21	\$765.11	\$332,324.13	[]
6	7/1/2003	\$2,307.32	\$1,545.74	\$761.58	\$330,778.39	[]
7	8/1/2003	\$2,307.32	\$1,549.29	\$758.03	\$329,229.10	[]
8	9/1/2003	\$2,307.32	\$1,552.84	\$754.48	\$327,676.26	[]
9	10/1/2003	\$2,307.32	\$1,556.40	\$750.92	\$326,119.86	[]
10	11/1/2003	\$2,307.32	\$1,559.96	\$747.36	\$324,559.90	[]
11	12/1/2003	\$2,307.32	\$1,563.54	\$743.78	\$322,996.36	[]
	2003 Totals	\$25,380.52	\$17,003.64	\$8,376.88		
	Paid To Date	\$25,380.52	\$17,003.64	\$8,376.88		
12	1/1/2004	\$2,307.32	\$1,567.12	\$740.20	\$321,429.24	[]
	2/1/2004	Interest rate changed to 4.75% effective 1/1/2004				
13	2/1/2004	\$2,623.08	\$1,350.76	\$1,272.32	\$320,078.48	[]
14	3/1/2004	\$2,623.08	\$1,356.10	\$1,266.98	\$318,722.38	[]
15	4/1/2004	\$2,623.08	\$1,361.47	\$1,261.61	\$317,360.91	[]
16	5/1/2004	\$2,623.08	\$1,366.86	\$1,256.22	\$315,994.05	[]
17	6/1/2004	\$2,623.08	\$1,372.27	\$1,250.81	\$314,621.78	[]
18	7/1/2004	\$2,623.08	\$1,377.70	\$1,245.38	\$313,244.08	[]
19	8/1/2004	\$2,623.08	\$1,383.16	\$1,239.92	\$311,860.92	[]
20	9/1/2004	\$2,623.08	\$1,388.63	\$1,234.45	\$310,472.29	[]
21	10/1/2004	\$2,623.08	\$1,394.13	\$1,228.95	\$309,078.16	[]
22	11/1/2004	\$2,623.08	\$1,399.65	\$1,223.43	\$307,678.51	[]
23	12/1/2004	\$2,623.08	\$1,405.19	\$1,217.89	\$306,273.32	[]

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PMT #	Date	Payment Amount	Principal Payment	Interest Payment	Principal Balance	Memo
	2004 Totals	\$31,161.20	\$16,723.04	\$14,438.16		
	Paid To Date	\$56,541.72	\$33,726.68	\$22,815.04		
24	1/1/2005	\$2,623.08	\$1,410.75	\$1,212.33	\$304,862.57	[]
	2/1/2005	Interest rate changed to 6.75% effective 1/1/2005				
25	2/1/2005	\$2,940.65	\$1,225.80	\$1,714.85	\$303,636.77	[]
26	3/1/2005	\$2,940.65	\$1,232.69	\$1,707.96	\$302,404.08	[]
27	4/1/2005	\$2,940.65	\$1,239.63	\$1,701.02	\$301,164.45	[]
28	5/1/2005	\$2,940.65	\$1,246.60	\$1,694.05	\$299,917.85	[]
29	6/1/2005	\$2,940.65	\$1,253.61	\$1,687.04	\$298,664.24	[]
30	7/1/2005	\$2,940.65	\$1,260.66	\$1,679.99	\$297,403.58	[]
31	8/1/2005	\$2,940.65	\$1,267.75	\$1,672.90	\$296,135.83	[]
32	9/1/2005	\$2,940.65	\$1,274.89	\$1,665.76	\$294,860.94	[]
33	10/1/2005	\$2,940.65	\$1,282.06	\$1,658.59	\$293,578.88	[]
34	11/1/2005	\$2,940.65	\$1,289.27	\$1,651.38	\$292,289.61	[]
35	12/1/2005	\$2,940.65	\$1,296.52	\$1,644.13	\$290,993.09	[]
	2005 Totals	\$34,970.23	\$15,280.23	\$19,690.00		
	Paid To Date	\$91,511.95	\$49,006.91	\$42,505.04		
36	1/1/2006	\$2,940.65	\$1,303.81	\$1,636.84	\$289,689.28	[]
37	2/1/2006	\$2,940.65	\$1,311.15	\$1,629.50	\$288,378.13	[]
38	3/1/2006	\$2,940.65	\$1,318.52	\$1,622.13	\$287,059.61	[]
39	4/1/2006	\$2,940.65	\$1,325.94	\$1,614.71	\$285,733.67	[]
40	5/1/2006	\$2,940.65	\$1,333.40	\$1,607.25	\$284,400.27	[]
41	6/1/2006	\$2,940.65	\$1,340.90	\$1,599.75	\$283,059.37	[]
42	7/1/2006	\$2,940.65	\$1,348.44	\$1,592.21	\$281,710.93	[]
43	8/1/2006	\$2,940.65	\$1,356.03	\$1,584.62	\$280,354.90	[]
44	9/1/2006	\$2,940.65	\$1,363.65	\$1,577.00	\$278,991.25	[]
45	10/1/2006	\$2,940.65	\$1,371.32	\$1,569.33	\$277,619.93	[]
46	11/1/2006	\$2,940.65	\$1,379.04	\$1,561.61	\$276,240.89	[]
47	12/1/2006	\$2,940.65	\$1,386.79	\$1,553.86	\$274,854.10	[]
	2006 Totals	\$35,287.80	\$16,138.99	\$19,148.81		
	Paid To Date	\$126,799.75	\$65,145.90	\$61,653.85		
48	1/1/2007	\$2,940.65	\$1,394.60	\$1,546.05	\$273,459.50	[]
49	2/1/2007	\$2,940.65	\$1,402.44	\$1,538.21	\$272,057.06	[]
50	3/1/2007	\$2,940.65	\$1,410.33	\$1,530.32	\$270,646.73	[]
51	4/1/2007	\$2,940.65	\$1,418.26	\$1,522.39	\$269,228.47	[]
52	5/1/2007	\$2,940.65	\$1,426.24	\$1,514.41	\$267,802.23	[]
53	6/1/2007	\$2,940.65	\$1,434.26	\$1,506.39	\$266,367.97	[]
54	7/1/2007	\$2,940.65	\$1,442.33	\$1,498.32	\$264,925.64	[]
55	8/1/2007	\$2,940.65	\$1,450.44	\$1,490.21	\$263,475.20	[]
56	9/1/2007	\$2,940.65	\$1,458.60	\$1,482.05	\$262,016.60	[]
57	10/1/2007	\$2,940.65	\$1,466.81	\$1,473.84	\$260,549.79	[]
58	11/1/2007	\$2,940.65	\$1,475.06	\$1,465.59	\$259,074.73	[]
59	12/1/2007	\$2,940.65	\$1,483.35	\$1,457.30	\$257,591.38	[]
	2007 Totals	\$35,287.80	\$17,262.72	\$18,025.08		
	Paid To Date	\$162,087.55	\$82,408.62	\$79,678.93		
60	1/1/2008	\$2,940.65	\$1,491.70	\$1,448.95	\$256,099.68	[]
61	2/1/2008	\$2,940.65	\$1,500.09	\$1,440.56	\$254,599.59	[]

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PMT #	Date	Payment Amount	Principal Payment	Interest Payment	Principal Balance	Memo
62	3/1/2008	\$2,940.65	\$1,508.53	\$1,432.12	\$253,091.06	[]
63	4/1/2008	\$2,940.65	\$1,517.01	\$1,423.64	\$251,574.05	[]
64	5/1/2008	\$2,940.65	\$1,525.55	\$1,415.10	\$250,048.50	[]
65	6/1/2008	\$2,940.65	\$1,534.13	\$1,406.52	\$248,514.37	[]
66	7/1/2008	\$2,940.65	\$1,542.76	\$1,397.89	\$246,971.61	[]
67	8/1/2008	\$2,940.65	\$1,551.43	\$1,389.22	\$245,420.18	[]
68	9/1/2008	\$2,940.65	\$1,560.16	\$1,380.49	\$243,860.02	[]
69	10/1/2008	\$2,940.65	\$1,568.94	\$1,371.71	\$242,291.08	[]
70	11/1/2008	\$2,940.65	\$1,577.76	\$1,362.89	\$240,713.32	[]
71	12/1/2008	\$2,940.65	\$1,586.64	\$1,354.01	\$239,126.68	[]
2008 Totals		\$35,287.80	\$18,464.70	\$16,823.10		
Paid To Date		\$197,375.35	\$100,873.32	\$96,502.03		
72	1/1/2009	\$2,940.65	\$1,595.56	\$1,345.09	\$237,531.12	[]
73	2/1/2009	\$2,940.65	\$1,604.54	\$1,336.11	\$235,926.58	[]
74	3/1/2009	\$2,940.65	\$1,613.56	\$1,327.09	\$234,313.02	[]
75	4/1/2009	\$2,940.65	\$1,622.64	\$1,318.01	\$232,690.38	[]
76	5/1/2009	\$2,940.65	\$1,631.77	\$1,308.88	\$231,058.61	[]
77	6/1/2009	\$2,940.65	\$1,640.95	\$1,299.70	\$229,417.66	[]
78	7/1/2009	\$2,940.65	\$1,650.18	\$1,290.47	\$227,767.48	[]
79	8/1/2009	\$2,940.65	\$1,659.46	\$1,281.19	\$226,108.02	[]
80	9/1/2009	\$2,940.65	\$1,668.79	\$1,271.86	\$224,439.23	[]
81	10/1/2009	\$2,940.65	\$1,678.18	\$1,262.47	\$222,761.05	[]
82	11/1/2009	\$2,940.65	\$1,687.62	\$1,253.03	\$221,073.43	[]
83	12/1/2009	\$2,940.65	\$1,697.11	\$1,243.54	\$219,376.32	[]
2009 Totals		\$35,287.80	\$19,750.36	\$15,537.44		
Paid To Date		\$232,663.15	\$120,623.68	\$112,039.47		
84	1/1/2010	\$2,940.65	\$1,706.66	\$1,233.99	\$217,669.66	[]
85	2/1/2010	\$2,940.65	\$1,716.26	\$1,224.39	\$215,953.40	[]
86	3/1/2010	\$2,940.65	\$1,725.91	\$1,214.74	\$214,227.49	[]
87	4/1/2010	\$2,940.65	\$1,735.62	\$1,205.03	\$212,491.87	[]
88	5/1/2010	\$2,940.65	\$1,745.38	\$1,195.27	\$210,746.49	[]
89	6/1/2010	\$2,940.65	\$1,755.20	\$1,185.45	\$208,991.29	[]
90	7/1/2010	\$2,940.65	\$1,765.07	\$1,175.58	\$207,226.22	[]
91	8/1/2010	\$2,940.65	\$1,775.00	\$1,165.65	\$205,451.22	[]
92	9/1/2010	\$2,940.65	\$1,784.99	\$1,155.66	\$203,666.23	[]
93	10/1/2010	\$2,940.65	\$1,795.03	\$1,145.62	\$201,871.20	[]
94	11/1/2010	\$2,940.65	\$1,805.12	\$1,135.53	\$200,066.08	[]
95	12/1/2010	\$2,940.65	\$1,815.28	\$1,125.37	\$198,250.80	[]
2010 Totals		\$35,287.80	\$21,125.52	\$14,162.28		
Paid To Date		\$267,950.95	\$141,749.20	\$126,201.75		
96	1/1/2011	\$2,940.65	\$1,825.49	\$1,115.16	\$196,425.31	[]
97	2/1/2011	\$2,940.65	\$1,835.76	\$1,104.89	\$194,589.55	[]
98	3/1/2011	\$2,940.65	\$1,846.08	\$1,094.57	\$192,743.47	[]
99	4/1/2011	\$2,940.65	\$1,856.47	\$1,084.18	\$190,887.00	[]
100	5/1/2011	\$2,940.65	\$1,866.91	\$1,073.74	\$189,020.09	[]
101	6/1/2011	\$2,940.65	\$1,877.41	\$1,063.24	\$187,142.68	[]
102	7/1/2011	\$2,940.65	\$1,887.97	\$1,052.68	\$185,254.71	[]
103	8/1/2011	\$2,940.65	\$1,898.59	\$1,042.06	\$183,356.12	[]

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PMT #	Date	Payment Amount	Principal Payment	Interest Payment	Principal Balance	Memo
104	9/1/2011	\$2,940.65	\$1,909.27	\$1,031.38	\$181,446.85	[]
105	10/1/2011	\$2,940.65	\$1,920.01	\$1,020.64	\$179,526.84	[]
106	11/1/2011	\$2,940.65	\$1,930.81	\$1,009.84	\$177,596.03	[]
107	12/1/2011	\$2,940.65	\$1,941.67	\$998.98	\$175,654.36	[]
2011 Totals		\$35,287.80	\$22,596.44	\$12,691.36		
Paid To Date		\$303,238.75	\$164,345.64	\$138,893.11		
108	1/1/2012	\$2,940.65	\$1,952.59	\$988.06	\$173,701.77	[]
109	2/1/2012	\$2,940.65	\$1,963.58	\$977.07	\$171,738.19	[]
110	3/1/2012	\$2,940.65	\$1,974.62	\$966.03	\$169,763.57	[]
111	4/1/2012	\$2,940.65	\$1,985.73	\$954.92	\$167,777.84	[]
112	5/1/2012	\$2,940.65	\$1,996.90	\$943.75	\$165,780.94	[]
113	6/1/2012	\$2,940.65	\$2,008.13	\$932.52	\$163,772.81	[]
114	7/1/2012	\$2,940.65	\$2,019.43	\$921.22	\$161,753.38	[]
115	8/1/2012	\$2,940.65	\$2,030.79	\$909.86	\$159,722.59	[]
116	9/1/2012	\$2,940.65	\$2,042.21	\$898.44	\$157,680.38	[]
117	10/1/2012	\$2,940.65	\$2,053.70	\$886.95	\$155,626.68	[]
118	11/1/2012	\$2,940.65	\$2,065.25	\$875.40	\$153,561.43	[]
119	12/1/2012	\$2,940.65	\$2,076.87	\$863.78	\$151,484.56	[]
2012 Totals		\$35,287.80	\$24,169.80	\$11,118.00		
Paid To Date		\$338,526.55	\$188,515.44	\$150,011.11		
120	1/1/2013	\$2,940.65	\$2,088.55	\$852.10	\$149,396.01	[]
121	2/1/2013	\$2,940.65	\$2,100.30	\$840.35	\$147,295.71	[]
122	3/1/2013	\$2,940.65	\$2,112.11	\$828.54	\$145,183.60	[]
123	4/1/2013	\$2,940.65	\$2,123.99	\$816.66	\$143,059.61	[]
124	5/1/2013	\$2,940.65	\$2,135.94	\$804.71	\$140,923.67	[]
125	6/1/2013	\$2,940.65	\$2,147.95	\$792.70	\$138,775.72	[]
126	7/1/2013	\$2,940.65	\$2,160.04	\$780.61	\$136,615.68	[]
127	8/1/2013	\$2,940.65	\$2,172.19	\$768.46	\$134,443.49	[]
128	9/1/2013	\$2,940.65	\$2,184.41	\$756.24	\$132,259.08	[]
129	10/1/2013	\$2,940.65	\$2,196.69	\$743.96	\$130,062.39	[]
130	11/1/2013	\$2,940.65	\$2,209.05	\$731.60	\$127,853.34	[]
131	12/1/2013	\$2,940.65	\$2,221.47	\$719.18	\$125,631.87	[]
2013 Totals		\$35,287.80	\$25,852.69	\$9,435.11		
Paid To Date		\$373,814.35	\$214,368.13	\$159,446.22		
132	1/1/2014	\$2,940.65	\$2,233.97	\$706.68	\$123,397.90	[]
133	2/1/2014	\$2,940.65	\$2,246.54	\$694.11	\$121,151.36	[]
134	3/1/2014	\$2,940.65	\$2,259.17	\$681.48	\$118,892.19	[]
135	4/1/2014	\$2,940.65	\$2,271.88	\$668.77	\$116,620.31	[]
136	5/1/2014	\$2,940.65	\$2,284.66	\$655.99	\$114,335.65	[]
137	6/1/2014	\$2,940.65	\$2,297.51	\$643.14	\$112,038.14	[]
138	7/1/2014	\$2,940.65	\$2,310.44	\$630.21	\$109,727.70	[]
139	8/1/2014	\$2,940.65	\$2,323.43	\$617.22	\$107,404.27	[]
140	9/1/2014	\$2,940.65	\$2,336.50	\$604.15	\$105,067.77	[]
141	10/1/2014	\$2,940.65	\$2,349.64	\$591.01	\$102,718.13	[]
142	11/1/2014	\$2,940.65	\$2,362.86	\$577.79	\$100,355.27	[]
143	12/1/2014	\$2,940.65	\$2,376.15	\$564.50	\$97,979.12	[]

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PMT #	Date	Payment Amount	Principal Payment	Interest Payment	Principal Balance	Memo
2014 Totals		\$35,287.80	\$27,652.75	\$7,635.05		
Paid To Date		\$409,102.15	\$242,020.88	\$167,081.27		
144	1/1/2015	\$2,940.65	\$2,389.52	\$551.13	\$95,589.60	[]
145	2/1/2015	\$2,940.65	\$2,402.96	\$537.69	\$93,186.64	[]
146	3/1/2015	\$2,940.65	\$2,416.48	\$524.17	\$90,770.16	[]
147	4/1/2015	\$2,940.65	\$2,430.07	\$510.58	\$88,340.09	[]
148	5/1/2015	\$2,940.65	\$2,443.74	\$496.91	\$85,896.35	[]
149	6/1/2015	\$2,940.65	\$2,457.48	\$483.17	\$83,438.87	[]
150	7/1/2015	\$2,940.65	\$2,471.31	\$469.34	\$80,967.56	[]
151	8/1/2015	\$2,940.65	\$2,485.21	\$455.44	\$78,482.35	[]
152	9/1/2015	\$2,940.65	\$2,499.19	\$441.46	\$75,983.16	[]
153	10/1/2015	\$2,940.65	\$2,513.24	\$427.41	\$73,469.92	[]
154	11/1/2015	\$2,940.65	\$2,527.38	\$413.27	\$70,942.54	[]
155	12/1/2015	\$2,940.65	\$2,541.60	\$399.05	\$68,400.94	[]
2015 Totals		\$35,287.80	\$29,578.18	\$5,709.62		
Paid To Date		\$444,389.95	\$271,599.06	\$172,790.89		
156	1/1/2016	\$2,940.65	\$2,555.89	\$384.76	\$65,845.05	[]
157	2/1/2016	\$2,940.65	\$2,570.27	\$370.38	\$63,274.78	[]
158	3/1/2016	\$2,940.65	\$2,584.73	\$355.92	\$60,690.05	[]
159	4/1/2016	\$2,940.65	\$2,599.27	\$341.38	\$58,090.78	[]
160	5/1/2016	\$2,940.65	\$2,613.89	\$326.76	\$55,476.89	[]
161	6/1/2016	\$2,940.65	\$2,628.59	\$312.06	\$52,848.30	[]
162	7/1/2016	\$2,940.65	\$2,643.38	\$297.27	\$50,204.92	[]
163	8/1/2016	\$2,940.65	\$2,658.25	\$282.40	\$47,546.67	[]
164	9/1/2016	\$2,940.65	\$2,673.20	\$267.45	\$44,873.47	[]
165	10/1/2016	\$2,940.65	\$2,688.24	\$252.41	\$42,185.23	[]
166	11/1/2016	\$2,940.65	\$2,703.36	\$237.29	\$39,481.87	[]
167	12/1/2016	\$2,940.65	\$2,718.56	\$222.09	\$36,763.31	[]
2016 Totals		\$35,287.80	\$31,637.63	\$3,650.17		
Paid To Date		\$479,677.75	\$303,236.69	\$176,441.06		
168	1/1/2017	\$2,940.65	\$2,733.86	\$206.79	\$34,029.45	[]
169	2/1/2017	\$2,940.65	\$2,749.23	\$191.42	\$31,280.22	[]
170	3/1/2017	\$2,940.65	\$2,764.70	\$175.95	\$28,515.52	[]
171	4/1/2017	\$2,940.65	\$2,780.25	\$160.40	\$25,735.27	[]
172	5/1/2017	\$2,940.65	\$2,795.89	\$144.76	\$22,939.38	[]
173	6/1/2017	\$2,940.65	\$2,811.62	\$129.03	\$20,127.76	[]
174	7/1/2017	\$2,940.65	\$2,827.43	\$113.22	\$17,300.33	[]
175	8/1/2017	\$2,940.65	\$2,843.34	\$97.31	\$14,456.99	[]
176	9/1/2017	\$2,940.65	\$2,859.33	\$81.32	\$11,597.66	[]
177	10/1/2017	\$2,940.65	\$2,875.41	\$65.24	\$8,722.25	[]
178	11/1/2017	\$2,940.65	\$2,891.59	\$49.06	\$5,830.66	[]
179	12/1/2017	\$2,940.65	\$2,907.85	\$32.80	\$2,922.81	[]
2017 Totals		\$35,287.80	\$33,840.50	\$1,447.30		
Paid To Date		\$514,965.55	\$337,077.19	\$177,888.36		
180	1/1/2018	\$2,939.25	\$2,922.81	\$16.44	\$0.00	[]

Sample Title - Adjustable Rate Loan - No Extra Payments

PMT #	Date	Payment Amount	Principal Payment	Interest Payment	Principal Balance	Memo
	2018 Totals	\$2,939.25	\$2,922.81	\$16.44		
	Paid To Date	\$517,904.80	\$340,000.00	\$177,904.80		

Total payments made: 180