

**Input cells**

Annual interest rate	5.80%
Loan term (in years)	15
Payments per year	12
Loan amount	\$780,000
Extra payment	

**Loan summary**

Scheduled payment	\$6,498.10
Scheduled no. of payments	180
Actual no. of payments	152
Total extra payments	\$77,938.00
Total interest	\$297,371.21

Period	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Balance
0						\$780,000.00
1	\$6,498.10	\$19,501.90	\$26,000.00	\$2,728.10	\$3,770.00	\$757,770.00
2	\$6,498.10	\$23,101.90	\$29,600.00	\$2,835.55	\$3,662.55	\$731,832.55
3	\$6,498.10	\$15,101.90	\$21,600.00	\$2,960.91	\$3,537.19	\$713,769.74
4	\$6,498.10	-\$898.10	\$5,600.00	\$3,048.21	\$3,449.89	\$711,619.63
5	\$6,498.10	-\$4,498.10	\$2,000.00	\$3,058.61	\$3,439.49	\$713,059.12
6	\$6,498.10	-\$2,498.10	\$4,000.00	\$3,051.65	\$3,446.45	\$712,505.57
7	\$6,498.10	-\$2,498.10	\$4,000.00	\$3,054.32	\$3,443.78	\$711,949.35
8	\$6,498.10	\$2,501.90	\$9,000.00	\$3,057.01	\$3,441.09	\$706,390.45
9	\$6,498.10	\$13,501.90	\$20,000.00	\$3,083.88	\$3,414.22	\$689,804.67
10	\$6,498.10	\$3,501.90	\$10,000.00	\$3,164.04	\$3,334.06	\$683,138.72
11	\$6,498.10	-\$2,298.10	\$4,200.00	\$3,196.26	\$3,301.84	\$682,240.56
12	\$6,498.10	-\$6,498.10	\$0.00	\$3,200.60	\$3,297.50	\$685,538.05
13	\$6,498.10	\$1,501.90	\$8,000.00	\$3,184.67	\$3,313.43	\$680,851.49
14	\$6,498.10	\$14,001.90	\$20,500.00	\$3,207.32	\$3,290.78	\$663,642.27
15	\$6,498.10	\$9,501.90	\$16,000.00	\$3,290.50	\$3,207.60	\$650,849.87
16	\$6,498.10	-\$6,498.10	\$0.00	\$3,352.33	\$3,145.77	\$653,995.65
17	\$6,498.10	\$1,501.90	\$8,000.00	\$3,337.12	\$3,160.98	\$649,156.62
18	\$6,498.10	-\$4,098.10	\$2,400.00	\$3,360.51	\$3,137.59	\$649,894.21
19	\$6,498.10	-\$2,498.10	\$4,000.00	\$3,356.95	\$3,141.16	\$649,035.37
20	\$6,498.10	\$6,501.90	\$13,000.00	\$3,361.10	\$3,137.00	<b>\$639,172.37</b>
21	\$6,498.10		\$6,498.10	\$3,408.77	\$3,089.33	\$635,763.60
22	\$6,498.10		\$6,498.10	\$3,425.24	\$3,072.86	\$632,338.36
23	\$6,498.10		\$6,498.10	\$3,441.80	\$3,056.30	\$628,896.56
24	\$6,498.10		\$6,498.10	\$3,458.43	\$3,039.67	\$625,438.13
25	\$6,498.10		\$6,498.10	\$3,475.15	\$3,022.95	\$621,962.98
26	\$6,498.10		\$6,498.10	\$3,491.95	\$3,006.15	\$618,471.03
27	\$6,498.10		\$6,498.10	\$3,508.82	\$2,989.28	\$614,962.21
28	\$6,498.10		\$6,498.10	\$3,525.78	\$2,972.32	\$611,436.42
29	\$6,498.10		\$6,498.10	\$3,542.82	\$2,955.28	\$607,893.60
30	\$6,498.10		\$6,498.10	\$3,559.95	\$2,938.15	\$604,333.65
31	\$6,498.10		\$6,498.10	\$3,577.15	\$2,920.95	\$600,756.50
32	\$6,498.10		\$6,498.10	\$3,594.44	\$2,903.66	\$597,162.05
33	\$6,498.10		\$6,498.10	\$3,611.82	\$2,886.28	\$593,550.23
34	\$6,498.10		\$6,498.10	\$3,629.27	\$2,868.83	\$589,920.96
35	\$6,498.10		\$6,498.10	\$3,646.82	\$2,851.28	\$586,274.14
36	\$6,498.10		\$6,498.10	\$3,664.44	\$2,833.66	\$582,609.70

37	\$6,498.10	\$6,498.10	\$3,682.15	\$2,815.95	\$578,927.55
38	\$6,498.10	\$6,498.10	\$3,699.95	\$2,798.15	\$575,227.60
39	\$6,498.10	\$6,498.10	\$3,717.83	\$2,780.27	\$571,509.76
40	\$6,498.10	\$6,498.10	\$3,735.80	\$2,762.30	\$567,773.96
41	\$6,498.10	\$6,498.10	\$3,753.86	\$2,744.24	\$564,020.10
42	\$6,498.10	\$6,498.10	\$3,772.00	\$2,726.10	\$560,248.09
43	\$6,498.10	\$6,498.10	\$3,790.24	\$2,707.87	\$556,457.86
44	\$6,498.10	\$6,498.10	\$3,808.55	\$2,689.55	\$552,649.30
45	\$6,498.10	\$6,498.10	\$3,826.96	\$2,671.14	\$548,822.34
46	\$6,498.10	\$6,498.10	\$3,845.46	\$2,652.64	\$544,976.88
47	\$6,498.10	\$6,498.10	\$3,864.05	\$2,634.05	\$541,112.84
48	\$6,498.10	\$6,498.10	\$3,882.72	\$2,615.38	\$537,230.11
49	\$6,498.10	\$6,498.10	\$3,901.49	\$2,596.61	\$533,328.63
50	\$6,498.10	\$6,498.10	\$3,920.35	\$2,577.76	\$529,408.28
51	\$6,498.10	\$6,498.10	\$3,939.29	\$2,558.81	\$525,468.99
52	\$6,498.10	\$6,498.10	\$3,958.33	\$2,539.77	\$521,510.65
53	\$6,498.10	\$6,498.10	\$3,977.47	\$2,520.63	\$517,533.19
54	\$6,498.10	\$6,498.10	\$3,996.69	\$2,501.41	\$513,536.49
55	\$6,498.10	\$6,498.10	\$4,016.01	\$2,482.09	\$509,520.49
56	\$6,498.10	\$6,498.10	\$4,035.42	\$2,462.68	\$505,485.07
57	\$6,498.10	\$6,498.10	\$4,054.92	\$2,443.18	\$501,430.15
58	\$6,498.10	\$6,498.10	\$4,074.52	\$2,423.58	\$497,355.62
59	\$6,498.10	\$6,498.10	\$4,094.22	\$2,403.89	\$493,261.41
60	\$6,498.10	\$6,498.10	\$4,114.00	\$2,384.10	\$489,147.40
61	\$6,498.10	\$6,498.10	\$4,133.89	\$2,364.21	\$485,013.52
62	\$6,498.10	\$6,498.10	\$4,153.87	\$2,344.23	\$480,859.65
63	\$6,498.10	\$6,498.10	\$4,173.95	\$2,324.15	\$476,685.70
64	\$6,498.10	\$6,498.10	\$4,194.12	\$2,303.98	\$472,491.58
65	\$6,498.10	\$6,498.10	\$4,214.39	\$2,283.71	\$468,277.19
66	\$6,498.10	\$6,498.10	\$4,234.76	\$2,263.34	\$464,042.43
67	\$6,498.10	\$6,498.10	\$4,255.23	\$2,242.87	\$459,787.20
68	\$6,498.10	\$6,498.10	\$4,275.80	\$2,222.30	\$455,511.40
69	\$6,498.10	\$6,498.10	\$4,296.46	\$2,201.64	\$451,214.94
70	\$6,498.10	\$6,498.10	\$4,317.23	\$2,180.87	\$446,897.71
71	\$6,498.10	\$6,498.10	\$4,338.10	\$2,160.01	\$442,559.62
72	\$6,498.10	\$6,498.10	\$4,359.06	\$2,139.04	\$438,200.55
73	\$6,498.10	\$6,498.10	\$4,380.13	\$2,117.97	\$433,820.42
74	\$6,498.10	\$6,498.10	\$4,401.30	\$2,096.80	\$429,419.12
75	\$6,498.10	\$6,498.10	\$4,422.58	\$2,075.53	\$424,996.55
76	\$6,498.10	\$6,498.10	\$4,443.95	\$2,054.15	\$420,552.59
77	\$6,498.10	\$6,498.10	\$4,465.43	\$2,032.67	\$416,087.16
78	\$6,498.10	\$6,498.10	\$4,487.01	\$2,011.09	\$411,600.15
79	\$6,498.10	\$6,498.10	\$4,508.70	\$1,989.40	\$407,091.45
80	\$6,498.10	\$6,498.10	\$4,530.49	\$1,967.61	\$402,560.96
81	\$6,498.10	\$6,498.10	\$4,552.39	\$1,945.71	\$398,008.57
82	\$6,498.10	\$6,498.10	\$4,574.39	\$1,923.71	\$393,434.18
83	\$6,498.10	\$6,498.10	\$4,596.50	\$1,901.60	\$388,837.68

84	\$6,498.10	\$6,498.10	\$4,618.72	\$1,879.38	\$384,218.96
85	\$6,498.10	\$6,498.10	\$4,641.04	\$1,857.06	\$379,577.91
86	\$6,498.10	\$6,498.10	\$4,663.47	\$1,834.63	\$374,914.44
87	\$6,498.10	\$6,498.10	\$4,686.01	\$1,812.09	\$370,228.43
88	\$6,498.10	\$6,498.10	\$4,708.66	\$1,789.44	\$365,519.76
89	\$6,498.10	\$6,498.10	\$4,731.42	\$1,766.68	\$360,788.34
90	\$6,498.10	\$6,498.10	\$4,754.29	\$1,743.81	\$356,034.05
91	\$6,498.10	\$6,498.10	\$4,777.27	\$1,720.83	\$351,256.78
92	\$6,498.10	\$6,498.10	\$4,800.36	\$1,697.74	\$346,456.42
93	\$6,498.10	\$6,498.10	\$4,823.56	\$1,674.54	\$341,632.86
94	\$6,498.10	\$6,498.10	\$4,846.88	\$1,651.23	\$336,785.98
95	\$6,498.10	\$6,498.10	\$4,870.30	\$1,627.80	\$331,915.68
96	\$6,498.10	\$6,498.10	\$4,893.84	\$1,604.26	\$327,021.84
97	\$6,498.10	\$6,498.10	\$4,917.50	\$1,580.61	\$322,104.34
98	\$6,498.10	\$6,498.10	\$4,941.26	\$1,556.84	\$317,163.08
99	\$6,498.10	\$6,498.10	\$4,965.15	\$1,532.95	\$312,197.93
100	\$6,498.10	\$6,498.10	\$4,989.14	\$1,508.96	\$307,208.79
101	\$6,498.10	\$6,498.10	\$5,013.26	\$1,484.84	\$302,195.53
102	\$6,498.10	\$6,498.10	\$5,037.49	\$1,460.61	\$297,158.04
103	\$6,498.10	\$6,498.10	\$5,061.84	\$1,436.26	\$292,096.21
104	\$6,498.10	\$6,498.10	\$5,086.30	\$1,411.80	\$287,009.90
105	\$6,498.10	\$6,498.10	\$5,110.89	\$1,387.21	\$281,899.02
106	\$6,498.10	\$6,498.10	\$5,135.59	\$1,362.51	\$276,763.43
107	\$6,498.10	\$6,498.10	\$5,160.41	\$1,337.69	\$271,603.02
108	\$6,498.10	\$6,498.10	\$5,185.35	\$1,312.75	\$266,417.66
109	\$6,498.10	\$6,498.10	\$5,210.42	\$1,287.69	\$261,207.25
110	\$6,498.10	\$6,498.10	\$5,235.60	\$1,262.50	\$255,971.65
111	\$6,498.10	\$6,498.10	\$5,260.90	\$1,237.20	\$250,710.75
112	\$6,498.10	\$6,498.10	\$5,286.33	\$1,211.77	\$245,424.41
113	\$6,498.10	\$6,498.10	\$5,311.88	\$1,186.22	\$240,112.53
114	\$6,498.10	\$6,498.10	\$5,337.56	\$1,160.54	\$234,774.97
115	\$6,498.10	\$6,498.10	\$5,363.36	\$1,134.75	\$229,411.62
116	\$6,498.10	\$6,498.10	\$5,389.28	\$1,108.82	\$224,022.34
117	\$6,498.10	\$6,498.10	\$5,415.33	\$1,082.77	\$218,607.01
118	\$6,498.10	\$6,498.10	\$5,441.50	\$1,056.60	\$213,165.51
119	\$6,498.10	\$6,498.10	\$5,467.80	\$1,030.30	\$207,697.71
120	\$6,498.10	\$6,498.10	\$5,494.23	\$1,003.87	\$202,203.48
121	\$6,498.10	\$6,498.10	\$5,520.78	\$977.32	\$196,682.70
122	\$6,498.10	\$6,498.10	\$5,547.47	\$950.63	\$191,135.23
123	\$6,498.10	\$6,498.10	\$5,574.28	\$923.82	\$185,560.95
124	\$6,498.10	\$6,498.10	\$5,601.22	\$896.88	\$179,959.73
125	\$6,498.10	\$6,498.10	\$5,628.30	\$869.81	\$174,331.43
126	\$6,498.10	\$6,498.10	\$5,655.50	\$842.60	\$168,675.93
127	\$6,498.10	\$6,498.10	\$5,682.83	\$815.27	\$162,993.10
128	\$6,498.10	\$6,498.10	\$5,710.30	\$787.80	\$157,282.80
129	\$6,498.10	\$6,498.10	\$5,737.90	\$760.20	\$151,544.90
130	\$6,498.10	\$6,498.10	\$5,765.63	\$732.47	\$145,779.27

131	\$6,498.10	\$6,498.10	\$5,793.50	\$704.60	\$139,985.76
132	\$6,498.10	\$6,498.10	\$5,821.50	\$676.60	\$134,164.26
133	\$6,498.10	\$6,498.10	\$5,849.64	\$648.46	\$128,314.62
134	\$6,498.10	\$6,498.10	\$5,877.91	\$620.19	\$122,436.71
135	\$6,498.10	\$6,498.10	\$5,906.32	\$591.78	\$116,530.38
136	\$6,498.10	\$6,498.10	\$5,934.87	\$563.23	\$110,595.51
137	\$6,498.10	\$6,498.10	\$5,963.56	\$534.54	\$104,631.96
138	\$6,498.10	\$6,498.10	\$5,992.38	\$505.72	\$98,639.58
139	\$6,498.10	\$6,498.10	\$6,021.34	\$476.76	\$92,618.24
140	\$6,498.10	\$6,498.10	\$6,050.45	\$447.65	\$86,567.79
141	\$6,498.10	\$6,498.10	\$6,079.69	\$418.41	\$80,488.10
142	\$6,498.10	\$6,498.10	\$6,109.08	\$389.03	\$74,379.02
143	\$6,498.10	\$6,498.10	\$6,138.60	\$359.50	\$68,240.42
144	\$6,498.10	\$6,498.10	\$6,168.27	\$329.83	\$62,072.15
145	\$6,498.10	\$6,498.10	\$6,198.09	\$300.02	\$55,874.06
146	\$6,498.10	\$6,498.10	\$6,228.04	\$270.06	\$49,646.02
147	\$6,498.10	\$6,498.10	\$6,258.15	\$239.96	\$43,387.88
148	\$6,498.10	\$6,498.10	\$6,288.39	\$209.71	\$37,099.48
149	\$6,498.10	\$6,498.10	\$6,318.79	\$179.31	\$30,780.70
150	\$6,498.10	\$6,498.10	\$6,349.33	\$148.77	\$24,431.37
151	\$6,498.10	\$6,498.10	\$6,380.02	\$118.08	\$18,051.35
152	\$6,498.10	\$6,498.10	\$6,410.85	\$87.25	\$11,640.50
153	\$6,498.10	\$6,498.10	\$6,441.84	\$56.26	\$5,198.66
154	\$5,223.79	\$5,223.79	\$5,198.66	\$25.13	\$0.00









		2019	2020
3/10/2018	Interest	\$28,190.45	\$38,881.93
Nov-18	Total Minimum Repayments	\$51,984.81	\$77,977.21
Dec-18	Actual Repayments	\$101,800.01	\$106,100.01
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