

Money 101 - Real Estate

11.33 Mortgage Amortization Schedule - for fixed interest rate 30 year term

Principal		\$ 680,000
Term	30 years	360 months
Interest	4.25% annual	0.354% monthly
Start date		7/1/21
Estimated Payoff Date		7/1/51
Payment	(\$3,345.19) monthly	

Payment #	Payment Date	Payment	Principal	Interest	Total Interest	Balance	ANNUAL	ANNUAL	ANNUAL	
							Total Principal	Total Interest	Total Payment	
1	Aug-21	\$3,345.19	\$936.86	\$2,408.33	\$2,408.33	\$679,063.14				
2	Sep-21	\$3,345.19	\$940.18	\$2,405.02	\$4,813.35	\$678,122.97				
3	Oct-21	\$3,345.19	\$943.51	\$2,401.69	\$7,215.03	\$677,179.46				
4	Nov-21	\$3,345.19	\$946.85	\$2,398.34	\$9,613.38	\$676,232.61				
5	Dec-21	\$3,345.19	\$950.20	\$2,394.99	\$12,008.37	\$675,282.41				
6	Jan-22	\$3,345.19	\$953.57	\$2,391.63	\$14,399.99	\$674,328.85				
7	Feb-22	\$3,345.19	\$956.94	\$2,388.25	\$16,788.24	\$673,371.90				
8	Mar-22	\$3,345.19	\$960.33	\$2,384.86	\$19,173.10	\$672,411.57				
9	Apr-22	\$3,345.19	\$963.73	\$2,381.46	\$21,554.56	\$671,447.84				
10	May-22	\$3,345.19	\$967.15	\$2,378.04	\$23,932.60	\$670,480.69				
11	Jun-22	\$3,345.19	\$970.57	\$2,374.62	\$26,307.22	\$669,510.12				
12	Jul-22	\$3,345.19	\$974.01	\$2,371.18	\$28,678.40	\$668,536.11	\$11,463.90	\$28,678.41	\$40,142.31	1st year
13	Aug-22	\$3,345.19	\$977.46	\$2,367.73	\$31,046.14	\$667,558.65				
14	Sep-22	\$3,345.19	\$980.92	\$2,364.27	\$33,410.41	\$666,577.73				
15	Oct-22	\$3,345.19	\$984.40	\$2,360.80	\$35,771.20	\$665,593.33				
16	Nov-22	\$3,345.19	\$987.88	\$2,357.31	\$38,128.51	\$664,605.45				
17	Dec-22	\$3,345.19	\$991.38	\$2,353.81	\$40,482.32	\$663,614.07				
18	Jan-23	\$3,345.19	\$994.89	\$2,350.30	\$42,832.62	\$662,619.18				
19	Feb-23	\$3,345.19	\$998.41	\$2,346.78	\$45,179.40	\$661,620.76				
20	Mar-23	\$3,345.19	\$1,001.95	\$2,343.24	\$47,522.64	\$660,618.81				
21	Apr-23	\$3,345.19	\$1,005.50	\$2,339.69	\$49,862.33	\$659,613.31				
22	May-23	\$3,345.19	\$1,009.06	\$2,336.13	\$52,198.46	\$658,604.25				
23	Jun-23	\$3,345.19	\$1,012.63	\$2,332.56	\$54,531.02	\$657,591.62				
24	Jul-23	\$3,345.19	\$1,016.22	\$2,328.97	\$56,859.99	\$656,575.40	\$11,960.70	\$28,181.59	\$40,142.29	2nd year
25	Aug-23	\$3,345.19	\$1,019.82	\$2,325.37	\$59,185.36	\$655,555.58				
26	Sep-23	\$3,345.19	\$1,023.43	\$2,321.76	\$61,507.12	\$654,532.15				
27	Oct-23	\$3,345.19	\$1,027.06	\$2,318.13	\$63,825.25	\$653,505.09				
28	Nov-23	\$3,345.19	\$1,030.69	\$2,314.50	\$66,139.75	\$652,474.40				
29	Dec-23	\$3,345.19	\$1,034.34	\$2,310.85	\$68,450.60	\$651,440.05				
30	Jan-24	\$3,345.19	\$1,038.01	\$2,307.18	\$70,757.78	\$650,402.04				
31	Feb-24	\$3,345.19	\$1,041.68	\$2,303.51	\$73,061.29	\$649,360.36				
32	Mar-24	\$3,345.19	\$1,045.37	\$2,299.82	\$75,361.11	\$648,314.99				
33	Apr-24	\$3,345.19	\$1,049.08	\$2,296.12	\$77,657.22	\$647,265.91				
34	May-24	\$3,345.19	\$1,052.79	\$2,292.40	\$79,949.62	\$646,213.12				
35	Jun-24	\$3,345.19	\$1,056.52	\$2,288.67	\$82,238.29	\$645,156.60				
36	Jul-24	\$3,345.19	\$1,060.26	\$2,284.93	\$84,523.22	\$644,096.34	\$12,479.05	\$27,663.24	\$40,142.29	3rd year
37	Aug-24	\$3,345.19	\$1,064.02	\$2,281.17	\$86,804.40	\$643,032.32				
38	Sep-24	\$3,345.19	\$1,067.79	\$2,277.41	\$89,081.80	\$641,964.54				
39	Oct-24	\$3,345.19	\$1,071.57	\$2,273.62	\$91,355.43	\$640,892.97				
40	Nov-24	\$3,345.19	\$1,075.36	\$2,269.83	\$93,625.26	\$639,817.61				
41	Dec-24	\$3,345.19	\$1,079.17	\$2,266.02	\$95,891.28	\$638,738.44				
42	Jan-25	\$3,345.19	\$1,082.99	\$2,262.20	\$98,153.48	\$637,655.44				
43	Feb-25	\$3,345.19	\$1,086.83	\$2,258.36	\$100,411.84	\$636,568.62				
44	Mar-25	\$3,345.19	\$1,090.68	\$2,254.51	\$102,666.35	\$635,477.94				
45	Apr-25	\$3,345.19	\$1,094.54	\$2,250.65	\$104,917.00	\$634,383.40				
46	May-25	\$3,345.19	\$1,098.42	\$2,246.77	\$107,163.78	\$633,284.98				
47	Jun-25	\$3,345.19	\$1,102.31	\$2,242.88	\$109,406.66	\$632,182.67				
48	Jul-25	\$3,345.19	\$1,106.21	\$2,238.98	\$111,645.64	\$631,076.46				
49	Aug-25	\$3,345.19	\$1,110.13	\$2,235.06	\$113,880.71	\$629,966.33				
50	Sep-25	\$3,345.19	\$1,114.06	\$2,231.13	\$116,111.84	\$628,852.27				

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Principal		\$ 680,000
Term	30 years	360 months
Interest	4.25% annual	0.354% monthly
Start date		7/1/21
Estimated Payoff Date		7/1/51
Payment	(\$3,345.19)	monthly

Payment #	Payment Date	Payment	Principal	Interest	Total Interest	Balance	ANNUAL	ANNUAL	ANNUAL
							Total Principal	Total Interest	Total Payment
51	Oct-25	\$3,345.19	\$1,118.01	\$2,227.19	\$118,339.02	\$627,734.27			
52	Nov-25	\$3,345.19	\$1,121.97	\$2,223.23	\$120,562.25	\$626,612.30			
53	Dec-25	\$3,345.19	\$1,125.94	\$2,219.25	\$122,781.50	\$625,486.36			
54	Jan-26	\$3,345.19	\$1,129.93	\$2,215.26	\$124,996.76	\$624,356.44			
55	Feb-26	\$3,345.19	\$1,133.93	\$2,211.26	\$127,208.03	\$623,222.51			
56	Mar-26	\$3,345.19	\$1,137.94	\$2,207.25	\$129,415.27	\$622,084.56			
57	Apr-26	\$3,345.19	\$1,141.98	\$2,203.22	\$131,618.49	\$620,942.59			
58	May-26	\$3,345.19	\$1,146.02	\$2,199.17	\$133,817.66	\$619,796.57			
59	Jun-26	\$3,345.19	\$1,150.08	\$2,195.11	\$136,012.77	\$618,646.49			
60	Jul-26	\$3,345.19	\$1,154.15	\$2,191.04	\$138,203.81	\$617,492.34			
61	Aug-26	\$3,345.19	\$1,158.24	\$2,186.95	\$140,390.76	\$616,334.10			
62	Sep-26	\$3,345.19	\$1,162.34	\$2,182.85	\$142,573.61	\$615,171.76			
63	Oct-26	\$3,345.19	\$1,166.46	\$2,178.73	\$144,752.35	\$614,005.30			
64	Nov-26	\$3,345.19	\$1,170.59	\$2,174.60	\$146,926.95	\$612,834.71			
65	Dec-26	\$3,345.19	\$1,174.73	\$2,170.46	\$149,097.41	\$611,659.97			
66	Jan-27	\$3,345.19	\$1,178.90	\$2,166.30	\$151,263.70	\$610,481.08			
67	Feb-27	\$3,345.19	\$1,183.07	\$2,162.12	\$153,425.82	\$609,298.01			
68	Mar-27	\$3,345.19	\$1,187.26	\$2,157.93	\$155,583.75	\$608,110.75			
69	Apr-27	\$3,345.19	\$1,191.47	\$2,153.73	\$157,737.48	\$606,919.28			
70	May-27	\$3,345.19	\$1,195.69	\$2,149.51	\$159,886.98	\$605,723.60			
71	Jun-27	\$3,345.19	\$1,199.92	\$2,145.27	\$162,032.26	\$604,523.68			
72	Jul-27	\$3,345.19	\$1,204.17	\$2,141.02	\$164,173.28	\$603,319.51			
73	Aug-27	\$3,345.19	\$1,208.43	\$2,136.76	\$166,310.03	\$602,111.07			
74	Sep-27	\$3,345.19	\$1,212.71	\$2,132.48	\$168,442.51	\$600,898.36			
75	Oct-27	\$3,345.19	\$1,217.01	\$2,128.18	\$170,570.69	\$599,681.35			
76	Nov-27	\$3,345.19	\$1,221.32	\$2,123.87	\$172,694.56	\$598,460.03			
77	Dec-27	\$3,345.19	\$1,225.65	\$2,119.55	\$174,814.11	\$597,234.38			
78	Jan-28	\$3,345.19	\$1,229.99	\$2,115.21	\$176,929.31	\$596,004.40			
79	Feb-28	\$3,345.19	\$1,234.34	\$2,110.85	\$179,040.16	\$594,770.05			
80	Mar-28	\$3,345.19	\$1,238.71	\$2,106.48	\$181,146.64	\$593,531.34			
81	Apr-28	\$3,345.19	\$1,243.10	\$2,102.09	\$183,248.73	\$592,288.24			
82	May-28	\$3,345.19	\$1,247.50	\$2,097.69	\$185,346.42	\$591,040.73			
83	Jun-28	\$3,345.19	\$1,251.92	\$2,093.27	\$187,439.69	\$589,788.81			
84	Jul-28	\$3,345.19	\$1,256.36	\$2,088.84	\$189,528.52	\$588,532.46			
85	Aug-28	\$3,345.19	\$1,260.81	\$2,084.39	\$191,612.91	\$587,271.65			
86	Sep-28	\$3,345.19	\$1,265.27	\$2,079.92	\$193,692.83	\$586,006.38			
87	Oct-28	\$3,345.19	\$1,269.75	\$2,075.44	\$195,768.27	\$584,736.63			
88	Nov-28	\$3,345.19	\$1,274.25	\$2,070.94	\$197,839.21	\$583,462.38			
89	Dec-28	\$3,345.19	\$1,278.76	\$2,066.43	\$199,905.64	\$582,183.62			
90	Jan-29	\$3,345.19	\$1,283.29	\$2,061.90	\$201,967.54	\$580,900.33			
91	Feb-29	\$3,345.19	\$1,287.84	\$2,057.36	\$204,024.90	\$579,612.49			
92	Mar-29	\$3,345.19	\$1,292.40	\$2,052.79	\$206,077.69	\$578,320.09			
93	Apr-29	\$3,345.19	\$1,296.97	\$2,048.22	\$208,125.91	\$577,023.12			
94	May-29	\$3,345.19	\$1,301.57	\$2,043.62	\$210,169.53	\$575,721.55			
95	Jun-29	\$3,345.19	\$1,306.18	\$2,039.01	\$212,208.54	\$574,415.37			
96	Jul-29	\$3,345.19	\$1,310.80	\$2,034.39	\$214,242.93	\$573,104.57			
97	Aug-29	\$3,345.19	\$1,315.45	\$2,029.75	\$216,272.68	\$571,789.12			
98	Sep-29	\$3,345.19	\$1,320.10	\$2,025.09	\$218,297.76	\$570,469.02			
99	Oct-29	\$3,345.19	\$1,324.78	\$2,020.41	\$220,318.17	\$569,144.24			
100	Nov-29	\$3,345.19	\$1,329.47	\$2,015.72	\$222,333.89	\$567,814.77			

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Term	30 years	360 months
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Start date		7/1/21
Estimated Payoff Date		7/1/51
Payment	(\$3,345.19) monthly	

Payment #	Payment Date	Payment	Principal	Interest	Total Interest	Balance	ANNUAL	ANNUAL	ANNUAL
							Total Principal	Total Interest	Total Payment
101	Dec-29	\$3,345.19	\$1,334.18	\$2,011.01	\$224,344.90	\$566,480.59			
102	Jan-30	\$3,345.19	\$1,338.91	\$2,006.29	\$226,351.19	\$565,141.68			
103	Feb-30	\$3,345.19	\$1,343.65	\$2,001.54	\$228,352.73	\$563,798.03			
104	Mar-30	\$3,345.19	\$1,348.41	\$1,996.78	\$230,349.52	\$562,449.63			
105	Apr-30	\$3,345.19	\$1,353.18	\$1,992.01	\$232,341.53	\$561,096.44			
106	May-30	\$3,345.19	\$1,357.97	\$1,987.22	\$234,328.74	\$559,738.47			
107	Jun-30	\$3,345.19	\$1,362.78	\$1,982.41	\$236,311.15	\$558,375.69			
108	Jul-30	\$3,345.19	\$1,367.61	\$1,977.58	\$238,288.73	\$557,008.08			
109	Aug-30	\$3,345.19	\$1,372.45	\$1,972.74	\$240,261.47	\$555,635.62			
110	Sep-30	\$3,345.19	\$1,377.32	\$1,967.88	\$242,229.34	\$554,258.31			
111	Oct-30	\$3,345.19	\$1,382.19	\$1,963.00	\$244,192.34	\$552,876.11			
112	Nov-30	\$3,345.19	\$1,387.09	\$1,958.10	\$246,150.45	\$551,489.02			
113	Dec-30	\$3,345.19	\$1,392.00	\$1,953.19	\$248,103.64	\$550,097.02			
114	Jan-31	\$3,345.19	\$1,396.93	\$1,948.26	\$250,051.90	\$548,700.09			
115	Feb-31	\$3,345.19	\$1,401.88	\$1,943.31	\$251,995.21	\$547,298.21			
116	Mar-31	\$3,345.19	\$1,406.84	\$1,938.35	\$253,933.56	\$545,891.37			
117	Apr-31	\$3,345.19	\$1,411.83	\$1,933.37	\$255,866.92	\$544,479.54			
118	May-31	\$3,345.19	\$1,416.83	\$1,928.37	\$257,795.29	\$543,062.72			
119	Jun-31	\$3,345.19	\$1,421.84	\$1,923.35	\$259,718.63	\$541,640.87			
120	Jul-31	\$3,345.19	\$1,426.88	\$1,918.31	\$261,636.95	\$540,213.99	\$16,794.08	\$23,348.23	\$40,142.31
121	Aug-31	\$3,345.19	\$1,431.93	\$1,913.26	\$263,550.20	\$538,782.06			10th year
122	Sep-31	\$3,345.19	\$1,437.00	\$1,908.19	\$265,458.39	\$537,345.06			
123	Oct-31	\$3,345.19	\$1,442.09	\$1,903.10	\$267,361.49	\$535,902.96			
124	Nov-31	\$3,345.19	\$1,447.20	\$1,897.99	\$269,259.48	\$534,455.76			
125	Dec-31	\$3,345.19	\$1,452.33	\$1,892.86	\$271,152.34	\$533,003.43			
126	Jan-32	\$3,345.19	\$1,457.47	\$1,887.72	\$273,040.06	\$531,545.96			
127	Feb-32	\$3,345.19	\$1,462.63	\$1,882.56	\$274,922.62	\$530,083.33			
128	Mar-32	\$3,345.19	\$1,467.81	\$1,877.38	\$276,800.00	\$528,615.52			
129	Apr-32	\$3,345.19	\$1,473.01	\$1,872.18	\$278,672.18	\$527,142.51			
130	May-32	\$3,345.19	\$1,478.23	\$1,866.96	\$280,539.14	\$525,664.28			
131	Jun-32	\$3,345.19	\$1,483.46	\$1,861.73	\$282,400.87	\$524,180.81			
132	Jul-32	\$3,345.19	\$1,488.72	\$1,856.47	\$284,257.34	\$522,692.10			
133	Aug-32	\$3,345.19	\$1,493.99	\$1,851.20	\$286,108.54	\$521,198.11			
134	Sep-32	\$3,345.19	\$1,499.28	\$1,845.91	\$287,954.45	\$519,698.82			
135	Oct-32	\$3,345.19	\$1,504.59	\$1,840.60	\$289,795.05	\$518,194.23			
136	Nov-32	\$3,345.19	\$1,509.92	\$1,835.27	\$291,630.32	\$516,684.31			
137	Dec-32	\$3,345.19	\$1,515.27	\$1,829.92	\$293,460.25	\$515,169.05			
138	Jan-33	\$3,345.19	\$1,520.63	\$1,824.56	\$295,284.81	\$513,648.41			
139	Feb-33	\$3,345.19	\$1,526.02	\$1,819.17	\$297,103.98	\$512,122.39			
140	Mar-33	\$3,345.19	\$1,531.42	\$1,813.77	\$298,917.74	\$510,590.97			
141	Apr-33	\$3,345.19	\$1,536.85	\$1,808.34	\$300,726.09	\$509,054.12			
142	May-33	\$3,345.19	\$1,542.29	\$1,802.90	\$302,528.99	\$507,511.83			
143	Jun-33	\$3,345.19	\$1,547.75	\$1,797.44	\$304,326.42	\$505,964.07			
144	Jul-33	\$3,345.19	\$1,553.24	\$1,791.96	\$306,118.38	\$504,410.84			
145	Aug-33	\$3,345.19	\$1,558.74	\$1,786.46	\$307,904.84	\$502,852.10			
146	Sep-33	\$3,345.19	\$1,564.26	\$1,780.93	\$309,685.77	\$501,287.85			
147	Oct-33	\$3,345.19	\$1,569.80	\$1,775.39	\$311,461.16	\$499,718.05			
148	Nov-33	\$3,345.19	\$1,575.36	\$1,769.83	\$313,231.00	\$498,142.69			
149	Dec-33	\$3,345.19	\$1,580.94	\$1,764.26	\$314,995.25	\$496,561.76			
150	Jan-34	\$3,345.19	\$1,586.54	\$1,758.66	\$316,753.91	\$494,975.22			

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							Total Principal	Total Interest	Total Payment
151	Feb-34	\$3,345.19	\$1,592.15	\$1,753.04	\$318,506.95	\$493,383.07			
152	Mar-34	\$3,345.19	\$1,597.79	\$1,747.40	\$320,254.35	\$491,785.28			
153	Apr-34	\$3,345.19	\$1,603.45	\$1,741.74	\$321,996.09	\$490,181.82			
154	May-34	\$3,345.19	\$1,609.13	\$1,736.06	\$323,732.15	\$488,572.69			
155	Jun-34	\$3,345.19	\$1,614.83	\$1,730.36	\$325,462.51	\$486,957.86			
156	Jul-34	\$3,345.19	\$1,620.55	\$1,724.64	\$327,187.15	\$485,337.31			
157	Aug-34	\$3,345.19	\$1,626.29	\$1,718.90	\$328,906.05	\$483,711.03			
158	Sep-34	\$3,345.19	\$1,632.05	\$1,713.14	\$330,619.20	\$482,078.98			
159	Oct-34	\$3,345.19	\$1,637.83	\$1,707.36	\$332,326.56	\$480,441.15			
160	Nov-34	\$3,345.19	\$1,643.63	\$1,701.56	\$334,028.12	\$478,797.52			
161	Dec-34	\$3,345.19	\$1,649.45	\$1,695.74	\$335,723.86	\$477,148.07			
162	Jan-35	\$3,345.19	\$1,655.29	\$1,689.90	\$337,413.76	\$475,492.78			
163	Feb-35	\$3,345.19	\$1,661.15	\$1,684.04	\$339,097.80	\$473,831.62			
164	Mar-35	\$3,345.19	\$1,667.04	\$1,678.15	\$340,775.95	\$472,164.59			
165	Apr-35	\$3,345.19	\$1,672.94	\$1,672.25	\$342,448.20	\$470,491.65			
166	May-35	\$3,345.19	\$1,678.87	\$1,666.32	\$344,114.53	\$468,812.78			
167	Jun-35	\$3,345.19	\$1,684.81	\$1,660.38	\$345,774.91	\$467,127.97			
168	Jul-35	\$3,345.19	\$1,690.78	\$1,654.41	\$347,429.32	\$465,437.19			
169	Aug-35	\$3,345.19	\$1,696.77	\$1,648.42	\$349,077.74	\$463,740.42			
170	Sep-35	\$3,345.19	\$1,702.78	\$1,642.41	\$350,720.16	\$462,037.64			
171	Oct-35	\$3,345.19	\$1,708.81	\$1,636.38	\$352,356.54	\$460,328.83			
172	Nov-35	\$3,345.19	\$1,714.86	\$1,630.33	\$353,986.87	\$458,613.97			
173	Dec-35	\$3,345.19	\$1,720.93	\$1,624.26	\$355,611.13	\$456,893.04			
174	Jan-36	\$3,345.19	\$1,727.03	\$1,618.16	\$357,229.29	\$455,166.01			
175	Feb-36	\$3,345.19	\$1,733.14	\$1,612.05	\$358,841.34	\$453,432.87			
176	Mar-36	\$3,345.19	\$1,739.28	\$1,605.91	\$360,447.24	\$451,693.58			
177	Apr-36	\$3,345.19	\$1,745.44	\$1,599.75	\$362,046.99	\$449,948.14			
178	May-36	\$3,345.19	\$1,751.62	\$1,593.57	\$363,640.56	\$448,196.52			
179	Jun-36	\$3,345.19	\$1,757.83	\$1,587.36	\$365,227.92	\$446,438.69			
180	Jul-36	\$3,345.19	\$1,764.05	\$1,581.14	\$366,809.06	\$444,674.63			
181	Aug-36	\$3,345.19	\$1,770.30	\$1,574.89	\$368,383.95	\$442,904.33			
182	Sep-36	\$3,345.19	\$1,776.57	\$1,568.62	\$369,952.57	\$441,127.76			
183	Oct-36	\$3,345.19	\$1,782.86	\$1,562.33	\$371,514.90	\$439,344.89			
184	Nov-36	\$3,345.19	\$1,789.18	\$1,556.01	\$373,070.91	\$437,555.72			
185	Dec-36	\$3,345.19	\$1,795.51	\$1,549.68	\$374,620.59	\$435,760.20			
186	Jan-37	\$3,345.19	\$1,801.87	\$1,543.32	\$376,163.90	\$433,958.33			
187	Feb-37	\$3,345.19	\$1,808.26	\$1,536.94	\$377,700.84	\$432,150.07			
188	Mar-37	\$3,345.19	\$1,814.66	\$1,530.53	\$379,231.37	\$430,335.41			
189	Apr-37	\$3,345.19	\$1,821.09	\$1,524.10	\$380,755.47	\$428,514.33			
190	May-37	\$3,345.19	\$1,827.54	\$1,517.65	\$382,273.13	\$426,686.79			
191	Jun-37	\$3,345.19	\$1,834.01	\$1,511.18	\$383,784.31	\$424,852.78			
192	Jul-37	\$3,345.19	\$1,840.50	\$1,504.69	\$385,289.00	\$423,012.28			
193	Aug-37	\$3,345.19	\$1,847.02	\$1,498.17	\$386,787.17	\$421,165.25			
194	Sep-37	\$3,345.19	\$1,853.56	\$1,491.63	\$388,278.79	\$419,311.69			
195	Oct-37	\$3,345.19	\$1,860.13	\$1,485.06	\$389,763.86	\$417,451.56			
196	Nov-37	\$3,345.19	\$1,866.72	\$1,478.47	\$391,242.33	\$415,584.84			
197	Dec-37	\$3,345.19	\$1,873.33	\$1,471.86	\$392,714.19	\$413,711.52			
198	Jan-38	\$3,345.19	\$1,879.96	\$1,465.23	\$394,179.42	\$411,831.55			
199	Feb-38	\$3,345.19	\$1,886.62	\$1,458.57	\$395,637.99	\$409,944.93			
200	Mar-38	\$3,345.19	\$1,893.30	\$1,451.89	\$397,089.88	\$408,051.63			

# Money 101 - Real Estate

## 11.33 Mortgage Amortization Schedule - for fixed interest rate 30 year term

Principal		\$ 680,000
Term	30 years	360 months
Interest	4.25% annual	0.354% monthly
Start date		7/1/21
Estimated Payoff Date		7/1/51
Payment	(\$3,345.19) monthly	

Payment #	Payment Date	Payment	Principal	Interest	Total Interest	Balance	ANNUAL	ANNUAL	ANNUAL
							Total Principal	Total Interest	Total Payment
201	Apr-38	\$3,345.19	\$1,900.01	\$1,445.18	\$398,535.06	\$406,151.62			
202	May-38	\$3,345.19	\$1,906.74	\$1,438.45	\$399,973.52	\$404,244.88			
203	Jun-38	\$3,345.19	\$1,913.49	\$1,431.70	\$401,405.22	\$402,331.39			
204	Jul-38	\$3,345.19	\$1,920.27	\$1,424.92	\$402,830.14	\$400,411.12			
205	Aug-38	\$3,345.19	\$1,927.07	\$1,418.12	\$404,248.26	\$398,484.06			
206	Sep-38	\$3,345.19	\$1,933.89	\$1,411.30	\$405,659.56	\$396,550.16			
207	Oct-38	\$3,345.19	\$1,940.74	\$1,404.45	\$407,064.01	\$394,609.42			
208	Nov-38	\$3,345.19	\$1,947.62	\$1,397.58	\$408,461.58	\$392,661.80			
209	Dec-38	\$3,345.19	\$1,954.51	\$1,390.68	\$409,852.26	\$390,707.29			
210	Jan-39	\$3,345.19	\$1,961.44	\$1,383.75	\$411,236.02	\$388,745.85			
211	Feb-39	\$3,345.19	\$1,968.38	\$1,376.81	\$412,612.83	\$386,777.47			
212	Mar-39	\$3,345.19	\$1,975.35	\$1,369.84	\$413,982.66	\$384,802.12			
213	Apr-39	\$3,345.19	\$1,982.35	\$1,362.84	\$415,345.50	\$382,819.76			
214	May-39	\$3,345.19	\$1,989.37	\$1,355.82	\$416,701.32	\$380,830.39			
215	Jun-39	\$3,345.19	\$1,996.42	\$1,348.77	\$418,050.10	\$378,833.98			
216	Jul-39	\$3,345.19	\$2,003.49	\$1,341.70	\$419,391.80	\$376,830.49			
217	Aug-39	\$3,345.19	\$2,010.58	\$1,334.61	\$420,726.41	\$374,819.91			
218	Sep-39	\$3,345.19	\$2,017.70	\$1,327.49	\$422,053.90	\$372,802.20			
219	Oct-39	\$3,345.19	\$2,024.85	\$1,320.34	\$423,374.24	\$370,777.35			
220	Nov-39	\$3,345.19	\$2,032.02	\$1,313.17	\$424,687.41	\$368,745.33			
221	Dec-39	\$3,345.19	\$2,039.22	\$1,305.97	\$425,993.38	\$366,706.11			
222	Jan-40	\$3,345.19	\$2,046.44	\$1,298.75	\$427,292.13	\$364,659.67			
223	Feb-40	\$3,345.19	\$2,053.69	\$1,291.50	\$428,583.63	\$362,605.98			
224	Mar-40	\$3,345.19	\$2,060.96	\$1,284.23	\$429,867.86	\$360,545.02			
225	Apr-40	\$3,345.19	\$2,068.26	\$1,276.93	\$431,144.79	\$358,476.76			
226	May-40	\$3,345.19	\$2,075.59	\$1,269.61	\$432,414.40	\$356,401.17			
227	Jun-40	\$3,345.19	\$2,082.94	\$1,262.25	\$433,676.65	\$354,318.24			
228	Jul-40	\$3,345.19	\$2,090.31	\$1,254.88	\$434,931.53	\$352,227.92			
229	Aug-40	\$3,345.19	\$2,097.72	\$1,247.47	\$436,179.00	\$350,130.21			
230	Sep-40	\$3,345.19	\$2,105.15	\$1,240.04	\$437,419.05	\$348,025.06			
231	Oct-40	\$3,345.19	\$2,112.60	\$1,232.59	\$438,651.64	\$345,912.46			
232	Nov-40	\$3,345.19	\$2,120.08	\$1,225.11	\$439,876.74	\$343,792.37			
233	Dec-40	\$3,345.19	\$2,127.59	\$1,217.60	\$441,094.34	\$341,664.78			
234	Jan-41	\$3,345.19	\$2,135.13	\$1,210.06	\$442,304.40	\$339,529.65			
235	Feb-41	\$3,345.19	\$2,142.69	\$1,202.50	\$443,506.91	\$337,386.96			
236	Mar-41	\$3,345.19	\$2,150.28	\$1,194.91	\$444,701.82	\$335,236.68			
237	Apr-41	\$3,345.19	\$2,157.89	\$1,187.30	\$445,889.11	\$333,078.79			
238	May-41	\$3,345.19	\$2,165.54	\$1,179.65	\$447,068.77	\$330,913.25			
239	Jun-41	\$3,345.19	\$2,173.21	\$1,171.98	\$448,240.75	\$328,740.04			
240	Jul-41	\$3,345.19	\$2,180.90	\$1,164.29	\$449,405.04	\$326,559.14			
241	Aug-41	\$3,345.19	\$2,188.63	\$1,156.56	\$450,561.60	\$324,370.51			
242	Sep-41	\$3,345.19	\$2,196.38	\$1,148.81	\$451,710.42	\$322,174.13			
243	Oct-41	\$3,345.19	\$2,204.16	\$1,141.03	\$452,851.45	\$319,969.97			
244	Nov-41	\$3,345.19	\$2,211.96	\$1,133.23	\$453,984.68	\$317,758.01			
245	Dec-41	\$3,345.19	\$2,219.80	\$1,125.39	\$455,110.07	\$315,538.21			
246	Jan-42	\$3,345.19	\$2,227.66	\$1,117.53	\$456,227.60	\$313,310.55			
247	Feb-42	\$3,345.19	\$2,235.55	\$1,109.64	\$457,337.24	\$311,075.00			
248	Mar-42	\$3,345.19	\$2,243.47	\$1,101.72	\$458,438.97	\$308,831.53			
249	Apr-42	\$3,345.19	\$2,251.41	\$1,093.78	\$459,532.74	\$306,580.12			
250	May-42	\$3,345.19	\$2,259.39	\$1,085.80	\$460,618.55	\$304,320.73			



# Money 101 - Real Estate

## 11.33 Mortgage Amortization Schedule - for fixed interest rate 30 year term

Principal		\$ 680,000
Term	30 years	360 months
Interest	4.25% annual	0.354% monthly
Start date		7/1/21
Estimated Payoff Date		7/1/51
Payment	(\$3,345.19) monthly	

Payment #	Payment Date	Payment	Principal	Interest	Total Interest	Balance	ANNUAL	ANNUAL	ANNUAL
							Total Principal	Total Interest	Total Payment
251	Jun-42	\$3,345.19	\$2,267.39	\$1,077.80	\$461,696.35	\$302,053.35			
252	Jul-42	\$3,345.19	\$2,275.42	\$1,069.77	\$462,766.12	\$299,777.93			
253	Aug-42	\$3,345.19	\$2,283.48	\$1,061.71	\$463,827.84	\$297,494.45			
254	Sep-42	\$3,345.19	\$2,291.57	\$1,053.63	\$464,881.46	\$295,202.88			
255	Oct-42	\$3,345.19	\$2,299.68	\$1,045.51	\$465,926.97	\$292,903.20			
256	Nov-42	\$3,345.19	\$2,307.83	\$1,037.37	\$466,964.34	\$290,595.38			
257	Dec-42	\$3,345.19	\$2,316.00	\$1,029.19	\$467,993.53	\$288,279.38			
258	Jan-43	\$3,345.19	\$2,324.20	\$1,020.99	\$469,014.52	\$285,955.18			
259	Feb-43	\$3,345.19	\$2,332.43	\$1,012.76	\$470,027.28	\$283,622.74			
260	Mar-43	\$3,345.19	\$2,340.69	\$1,004.50	\$471,031.78	\$281,282.05			
261	Apr-43	\$3,345.19	\$2,348.98	\$996.21	\$472,027.98	\$278,933.06			
262	May-43	\$3,345.19	\$2,357.30	\$987.89	\$473,015.87	\$276,575.76			
263	Jun-43	\$3,345.19	\$2,365.65	\$979.54	\$473,995.41	\$274,210.11			
264	Jul-43	\$3,345.19	\$2,374.03	\$971.16	\$474,966.57	\$271,836.08			
265	Aug-43	\$3,345.19	\$2,382.44	\$962.75	\$475,929.32	\$269,453.64			
266	Sep-43	\$3,345.19	\$2,390.88	\$954.31	\$476,883.64	\$267,062.76			
267	Oct-43	\$3,345.19	\$2,399.34	\$945.85	\$477,829.49	\$264,663.42			
268	Nov-43	\$3,345.19	\$2,407.84	\$937.35	\$478,766.84	\$262,255.58			
269	Dec-43	\$3,345.19	\$2,416.37	\$928.82	\$479,695.66	\$259,839.21			
270	Jan-44	\$3,345.19	\$2,424.93	\$920.26	\$480,615.92	\$257,414.28			
271	Feb-44	\$3,345.19	\$2,433.52	\$911.68	\$481,527.60	\$254,980.77			
272	Mar-44	\$3,345.19	\$2,442.13	\$903.06	\$482,430.65	\$252,538.63			
273	Apr-44	\$3,345.19	\$2,450.78	\$894.41	\$483,325.06	\$250,087.85			
274	May-44	\$3,345.19	\$2,459.46	\$885.73	\$484,210.79	\$247,628.38			
275	Jun-44	\$3,345.19	\$2,468.17	\$877.02	\$485,087.81	\$245,160.21			
276	Jul-44	\$3,345.19	\$2,476.92	\$868.28	\$485,956.08	\$242,683.29			
277	Aug-44	\$3,345.19	\$2,485.69	\$859.50	\$486,815.59	\$240,197.61			
278	Sep-44	\$3,345.19	\$2,494.49	\$850.70	\$487,666.29	\$237,703.12			
279	Oct-44	\$3,345.19	\$2,503.33	\$841.87	\$488,508.15	\$235,199.79			
280	Nov-44	\$3,345.19	\$2,512.19	\$833.00	\$489,341.15	\$232,687.60			
281	Dec-44	\$3,345.19	\$2,521.09	\$824.10	\$490,165.25	\$230,166.51			
282	Jan-45	\$3,345.19	\$2,530.02	\$815.17	\$490,980.42	\$227,636.49			
283	Feb-45	\$3,345.19	\$2,538.98	\$806.21	\$491,786.64	\$225,097.51			
284	Mar-45	\$3,345.19	\$2,547.97	\$797.22	\$492,583.86	\$222,549.54			
285	Apr-45	\$3,345.19	\$2,556.99	\$788.20	\$493,372.05	\$219,992.55			
286	May-45	\$3,345.19	\$2,566.05	\$779.14	\$494,151.19	\$217,426.49			
287	Jun-45	\$3,345.19	\$2,575.14	\$770.05	\$494,921.25	\$214,851.35			
288	Jul-45	\$3,345.19	\$2,584.26	\$760.93	\$495,682.18	\$212,267.10			
289	Aug-45	\$3,345.19	\$2,593.41	\$751.78	\$496,433.96	\$209,673.68			
290	Sep-45	\$3,345.19	\$2,602.60	\$742.59	\$497,176.55	\$207,071.09			
291	Oct-45	\$3,345.19	\$2,611.81	\$733.38	\$497,909.93	\$204,459.27			
292	Nov-45	\$3,345.19	\$2,621.06	\$724.13	\$498,634.06	\$201,838.21			
293	Dec-45	\$3,345.19	\$2,630.35	\$714.84	\$499,348.90	\$199,207.86			
294	Jan-46	\$3,345.19	\$2,639.66	\$705.53	\$500,054.43	\$196,568.20			
295	Feb-46	\$3,345.19	\$2,649.01	\$696.18	\$500,750.61	\$193,919.18			
296	Mar-46	\$3,345.19	\$2,658.39	\$686.80	\$501,437.40	\$191,260.79			
297	Apr-46	\$3,345.19	\$2,667.81	\$677.38	\$502,114.78	\$188,592.98			
298	May-46	\$3,345.19	\$2,677.26	\$667.93	\$502,782.72	\$185,915.72			
299	Jun-46	\$3,345.19	\$2,686.74	\$658.45	\$503,441.17	\$183,228.98			
300	Jul-46	\$3,345.19	\$2,696.26	\$648.94	\$504,090.11	\$180,532.73			

# Money 101 - Real Estate

## 11.33 Mortgage Amortization Schedule - for fixed interest rate 30 year term

Principal		\$ 680,000
Term	30 years	360 months
Interest	4.25% annual	0.354% monthly
Start date		7/1/21
Estimated Payoff Date		7/1/51
Payment	(\$3,345.19) monthly	

Payment #	Payment Date	Payment	Principal	Interest	Total Interest	Balance	ANNUAL	ANNUAL	ANNUAL
							Total Principal	Total Interest	Total Payment
301	Aug-46	\$3,345.19	\$2,705.80	\$639.39	\$504,729.49	\$177,826.92			
302	Sep-46	\$3,345.19	\$2,715.39	\$629.80	\$505,359.30	\$175,111.54			
303	Oct-46	\$3,345.19	\$2,725.00	\$620.19	\$505,979.48	\$172,386.53			
304	Nov-46	\$3,345.19	\$2,734.66	\$610.54	\$506,590.02	\$169,651.88			
305	Dec-46	\$3,345.19	\$2,744.34	\$600.85	\$507,190.87	\$166,907.53			
306	Jan-47	\$3,345.19	\$2,754.06	\$591.13	\$507,782.00	\$164,153.47			
307	Feb-47	\$3,345.19	\$2,763.81	\$581.38	\$508,363.38	\$161,389.66			
308	Mar-47	\$3,345.19	\$2,773.60	\$571.59	\$508,934.97	\$158,616.06			
309	Apr-47	\$3,345.19	\$2,783.43	\$561.77	\$509,496.73	\$155,832.63			
310	May-47	\$3,345.19	\$2,793.28	\$551.91	\$510,048.64	\$153,039.35			
311	Jun-47	\$3,345.19	\$2,803.18	\$542.01	\$510,590.65	\$150,236.17			
312	Jul-47	\$3,345.19	\$2,813.10	\$532.09	\$511,122.74	\$147,423.07			
313	Aug-47	\$3,345.19	\$2,823.07	\$522.12	\$511,644.86	\$144,600.00			
314	Sep-47	\$3,345.19	\$2,833.07	\$512.12	\$512,156.99	\$141,766.93			
315	Oct-47	\$3,345.19	\$2,843.10	\$502.09	\$512,659.08	\$138,923.83			
316	Nov-47	\$3,345.19	\$2,853.17	\$492.02	\$513,151.10	\$136,070.66			
317	Dec-47	\$3,345.19	\$2,863.27	\$481.92	\$513,633.02	\$133,207.39			
318	Jan-48	\$3,345.19	\$2,873.42	\$471.78	\$514,104.79	\$130,333.97			
319	Feb-48	\$3,345.19	\$2,883.59	\$461.60	\$514,566.39	\$127,450.38			
320	Mar-48	\$3,345.19	\$2,893.80	\$451.39	\$515,017.78	\$124,556.58			
321	Apr-48	\$3,345.19	\$2,904.05	\$441.14	\$515,458.92	\$121,652.52			
322	May-48	\$3,345.19	\$2,914.34	\$430.85	\$515,889.77	\$118,738.18			
323	Jun-48	\$3,345.19	\$2,924.66	\$420.53	\$516,310.30	\$115,813.52			
324	Jul-48	\$3,345.19	\$2,935.02	\$410.17	\$516,720.47	\$112,878.51			
325	Aug-48	\$3,345.19	\$2,945.41	\$399.78	\$517,120.25	\$109,933.09			
326	Sep-48	\$3,345.19	\$2,955.84	\$389.35	\$517,509.60	\$106,977.25			
327	Oct-48	\$3,345.19	\$2,966.31	\$378.88	\$517,888.48	\$104,010.93			
328	Nov-48	\$3,345.19	\$2,976.82	\$368.37	\$518,256.85	\$101,034.11			
329	Dec-48	\$3,345.19	\$2,987.36	\$357.83	\$518,614.68	\$98,046.75			
330	Jan-49	\$3,345.19	\$2,997.94	\$347.25	\$518,961.93	\$95,048.81			
331	Feb-49	\$3,345.19	\$3,008.56	\$336.63	\$519,298.56	\$92,040.25			
332	Mar-49	\$3,345.19	\$3,019.22	\$325.98	\$519,624.53	\$89,021.03			
333	Apr-49	\$3,345.19	\$3,029.91	\$315.28	\$519,939.82	\$85,991.13			
334	May-49	\$3,345.19	\$3,040.64	\$304.55	\$520,244.37	\$82,950.49			
335	Jun-49	\$3,345.19	\$3,051.41	\$293.78	\$520,538.15	\$79,899.08			
336	Jul-49	\$3,345.19	\$3,062.22	\$282.98	\$520,821.13	\$76,836.86			
337	Aug-49	\$3,345.19	\$3,073.06	\$272.13	\$521,093.26	\$73,763.80			
338	Sep-49	\$3,345.19	\$3,083.94	\$261.25	\$521,354.50	\$70,679.86			
339	Oct-49	\$3,345.19	\$3,094.87	\$250.32	\$521,604.83	\$67,584.99			
340	Nov-49	\$3,345.19	\$3,105.83	\$239.36	\$521,844.19	\$64,479.16			
341	Dec-49	\$3,345.19	\$3,116.83	\$228.36	\$522,072.56	\$61,362.34			
342	Jan-50	\$3,345.19	\$3,127.87	\$217.32	\$522,289.88	\$58,234.47			
343	Feb-50	\$3,345.19	\$3,138.94	\$206.25	\$522,496.13	\$55,095.53			
344	Mar-50	\$3,345.19	\$3,150.06	\$195.13	\$522,691.26	\$51,945.46			
345	Apr-50	\$3,345.19	\$3,161.22	\$183.97	\$522,875.23	\$48,784.25			
346	May-50	\$3,345.19	\$3,172.41	\$172.78	\$523,048.01	\$45,611.83			
347	Jun-50	\$3,345.19	\$3,183.65	\$161.54	\$523,209.55	\$42,428.18			
348	Jul-50	\$3,345.19	\$3,194.92	\$150.27	\$523,359.82	\$39,233.26			
349	Aug-50	\$3,345.19	\$3,206.24	\$138.95	\$523,498.77	\$36,027.02			
350	Sep-50	\$3,345.19	\$3,217.60	\$127.60	\$523,626.36	\$32,809.42			

Money 101 - Real Estate

11.33 Mortgage Amortization Schedule - for fixed interest rate 30 year term

Principal		\$ 680,000
Term	30 years	360 months
Interest	4.25% annual	0.354% monthly
Start date		7/1/21
Estimated Payoff Date		7/1/51
Payment	(\$3,345.19) monthly	

Payment #	Payment Date	Payment	Principal	Interest	Total Interest	Balance
351	Oct-50	\$3,345.19	\$3,228.99	\$116.20	\$523,742.56	\$29,580.43
352	Nov-50	\$3,345.19	\$3,240.43	\$104.76	\$523,847.33	\$26,340.00
353	Dec-50	\$3,345.19	\$3,251.90	\$93.29	\$523,940.62	\$23,088.10
354	Jan-51	\$3,345.19	\$3,263.42	\$81.77	\$524,022.39	\$19,824.68
355	Feb-51	\$3,345.19	\$3,274.98	\$70.21	\$524,092.60	\$16,549.70
356	Mar-51	\$3,345.19	\$3,286.58	\$58.61	\$524,151.21	\$13,263.12
357	Apr-51	\$3,345.19	\$3,298.22	\$46.97	\$524,198.19	\$9,964.91
358	May-51	\$3,345.19	\$3,309.90	\$35.29	\$524,233.48	\$6,655.01
359	Jun-51	\$3,345.19	\$3,321.62	\$23.57	\$524,257.05	\$3,333.39
360	Jul-51	\$3,345.19	\$3,333.39	\$11.81	\$524,268.85	\$0.00
		<u>\$1,204,268.40</u>	<u>\$679,999.95</u>	<u>\$524,268.87</u>		

ANNUAL	ANNUAL	ANNUAL
Total	Total	Total
Principal	Interest	Payment