

Bi-Weekly Mortgage Amortization

KEY FIGURES

Annual Loan Payments	\$21,797.88
Bi-Weekly Payments	\$838.38
Interest Over Term of Loan	\$344,947
Sum of All Payments	\$544,947

INPUTS

Loan Principal Amount	\$200,000
Annual Interest Rate	10.00%
Loan Period in Years (30 Max)	25
Base year	1997
Loan start date	1-Jan-97
Date of first payment	15-Jan-97

First 26 Weeks of Payments

Payment Date	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest	Ending Balance
35445	\$200,000.00	\$838.38	\$69.15	\$769.23	\$69.15	\$769.23	\$199,930.85
35459	\$199,930.85	\$838.38	\$69.42	\$768.96	\$138.56	\$1,538.20	\$199,861.44
35473	\$199,861.44	\$838.38	\$69.68	\$768.70	\$208.25	\$2,306.89	\$199,791.75
35487	\$199,791.75	\$838.38	\$69.95	\$768.43	\$278.20	\$3,075.32	\$199,721.80
35501	\$199,721.80	\$838.38	\$70.22	\$768.16	\$348.42	\$3,843.48	\$199,651.58
35515	\$199,651.58	\$838.38	\$70.49	\$767.89	\$418.91	\$4,611.37	\$199,581.09
35529	\$199,581.09	\$838.38	\$70.76	\$767.62	\$489.67	\$5,378.99	\$199,510.33
35543	\$199,510.33	\$838.38	\$71.03	\$767.35	\$560.70	\$6,146.34	\$199,439.30
35557	\$199,439.30	\$838.38	\$71.31	\$767.07	\$632.00	\$6,913.42	\$199,368.00
35571	\$199,368.00	\$838.38	\$71.58	\$766.80	\$703.58	\$7,680.22	\$199,296.42
35585	\$199,296.42	\$838.38	\$71.86	\$766.52	\$775.44	\$8,446.74	\$199,224.56
35599	\$199,224.56	\$838.38	\$72.13	\$766.25	\$847.57	\$9,212.99	\$199,152.43
35613	\$199,152.43	\$838.38	\$72.41	\$765.97	\$919.98	\$9,978.96	\$199,080.02
35627	\$199,080.02	\$838.38	\$72.69	\$765.69	\$992.67	\$10,744.65	\$199,007.33
35641	\$199,007.33	\$838.38	\$72.97	\$765.41	\$1,065.63	\$11,510.07	\$198,934.37
35655	\$198,934.37	\$838.38	\$73.25	\$765.13	\$1,138.88	\$12,275.20	\$198,861.12
35669	\$198,861.12	\$838.38	\$73.53	\$764.85	\$1,212.41	\$13,040.05	\$198,787.59
35683	\$198,787.59	\$838.38	\$73.81	\$764.57	\$1,286.22	\$13,804.62	\$198,713.78
35697	\$198,713.78	\$838.38	\$74.10	\$764.28	\$1,360.32	\$14,568.90	\$198,639.68
35711	\$198,639.68	\$838.38	\$74.38	\$764.00	\$1,434.70	\$15,332.90	\$198,565.30
35725	\$198,565.30	\$838.38	\$74.67	\$763.71	\$1,509.37	\$16,096.61	\$198,490.63
35739	\$198,490.63	\$838.38	\$74.95	\$763.43	\$1,584.32	\$16,860.04	\$198,415.68
35753	\$198,415.68	\$838.38	\$75.24	\$763.14	\$1,659.57	\$17,623.17	\$198,340.43
35767	\$198,340.43	\$838.38	\$75.53	\$762.85	\$1,735.10	\$18,386.02	\$198,264.90
35781	\$198,264.90	\$838.38	\$75.82	\$762.56	\$1,810.92	\$19,148.58	\$198,189.08
35795	\$198,189.08	\$838.38	\$76.11	\$762.27	\$1,887.04	\$19,910.84	\$198,112.96

Amortization Schedule (for Calendar Years after year 1)

Year	Beginning Balance	Payment	Principal	Interest	Ending Balance
1998	\$198,112.96	\$0.00	(\$0.01)	\$0.01	\$198,112.97
1999	\$198,112.97	\$21,797.88	\$2,085.10	\$19,712.78	\$196,027.87
2000	\$196,027.87	\$21,797.88	\$2,303.95	\$19,493.93	\$193,723.92
2001	\$193,723.92	\$21,797.88	\$2,545.76	\$19,252.12	\$191,178.16
2002	\$191,178.16	\$21,797.88	\$2,812.97	\$18,984.91	\$188,365.19
2003	\$188,365.19	\$21,797.88	\$3,108.22	\$18,689.66	\$185,256.97
2004	\$185,256.97	\$21,797.88	\$3,434.44	\$18,363.44	\$181,822.53
2005	\$181,822.53	\$21,797.88	\$3,794.93	\$18,002.95	\$178,027.60
2006	\$178,027.60	\$21,797.88	\$4,193.23	\$17,604.65	\$173,834.37
2007	\$173,834.37	\$21,797.88	\$4,633.36	\$17,164.52	\$169,201.01
2008	\$169,201.01	\$21,797.88	\$5,119.66	\$16,678.22	\$164,081.35
2009	\$164,081.35	\$21,797.88	\$5,657.02	\$16,140.86	\$158,424.33
2010	\$158,424.33	\$21,797.88	\$6,250.78	\$15,547.10	\$152,173.55
2011	\$152,173.55	\$21,797.88	\$6,906.85	\$14,891.03	\$145,266.70
2012	\$145,266.70	\$21,797.88	\$7,631.78	\$14,166.10	\$137,634.92
2013	\$137,634.92	\$21,797.88	\$8,432.81	\$13,365.07	\$129,202.11
2014	\$129,202.11	\$21,797.88	\$9,317.91	\$12,479.97	\$119,884.20
2015	\$119,884.20	\$21,797.88	\$10,295.91	\$11,501.97	\$109,588.29
2016	\$109,588.29	\$21,797.88	\$11,376.55	\$10,421.33	\$98,211.74
2017	\$98,211.74	\$21,797.88	\$12,570.63	\$9,227.25	\$85,641.11
2018	\$85,641.11	\$21,797.88	\$13,890.02	\$7,907.86	\$71,751.09
2019	\$71,751.09	\$21,797.88	\$15,347.91	\$6,449.97	\$56,403.18
2020	\$56,403.18	\$21,797.88	\$16,958.81	\$4,839.07	\$39,444.37
2021	\$39,444.37	\$21,797.88	\$18,738.78	\$3,059.10	\$20,705.59
2022	\$20,705.59	\$21,797.88	\$20,705.59	\$1,092.29	\$0.00