Input cells	
Annual interest rate	1%
Loan term (in years)	10
Payments per year	2
Loan amount	$1,439,501
Extra payment	

Loan summary	
Scheduled payment	$75,813.39
Scheduled no. of payments	20
Actual no. of payments	20
Total extra payments	$12,000.00
Total interest	$75,574.41

Date	Period	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Balance	Total Annual Payment
	0						$1,439,500.63	
7/1/2023	1	$75,813.39	$12,000.00	$87,813.39	$68,615.89	$7,197.50	$1,358,884.74	$87,813.39
1/1/2024	2	$75,813.39	$0.00	$75,813.39	$69,018.97	$6,794.42	$1,289,865.78	
7/1/2024	3	$75,813.39	$0.00	$75,813.39	$69,364.06	$6,449.33	$1,220,501.71	$151,626.78
1/1/2025	4	$75,813.39	$0.00	$75,813.39	$69,710.88	$6,102.51	$1,150,790.83	
7/1/2025	5	$75,813.39	$0.00	$75,813.39	$70,059.44	$5,753.95	$1,080,731.39	$151,626.78
1/1/2026	6	$75,813.39	$0.00	$75,813.39	$70,409.73	$5,403.66	$1,010,321.66	
7/1/2026	7	$75,813.39	$0.00	$75,813.39	$70,761.78	$5,051.61	$939,559.88	$151,626.78
1/1/2027	8	$75,813.39	$0.00	$75,813.39	$71,115.59	$4,697.80	$868,444.29	
7/1/2027	9	$75,813.39	$0.00	$75,813.39	$71,471.17	$4,342.22	$796,973.12	$151,626.78
1/1/2028	10	$75,813.39	$0.00	$75,813.39	$71,828.53	$3,984.87	$725,144.59	
7/1/2028	11	$75,813.39	$0.00	$75,813.39	$72,187.67	$3,625.72	$652,956.92	$151,626.78
1/1/2029	12	$75,813.39	$0.00	$75,813.39	$72,548.61	$3,264.78	$580,408.32	
7/1/2029	13	$75,813.39	$0.00	$75,813.39	$72,911.35	$2,902.04	$507,496.97	$151,626.78
1/1/2030	14	$75,813.39	$0.00	$75,813.39	$73,275.91	$2,537.48	$434,221.06	
7/1/2030	15	$75,813.39	$0.00	$75,813.39	$73,642.29	$2,171.11	$360,578.78	$151,626.78
1/1/2031	16	$75,813.39	$0.00	$75,813.39	$74,010.50	$1,802.89	$286,568.28	
7/1/2031	17	$75,813.39	$0.00	$75,813.39	$74,380.55	$1,432.84	$212,187.73	$151,626.78
1/1/2032	18	$75,813.39	$0.00	$75,813.39	$74,752.45	$1,060.94	$137,435.28	
7/1/2032	19	$75,813.39	$0.00	$75,813.39	$75,126.21	$687.18	$62,309.06	$151,626.78
1/1/2033	20	$62,620.61	$0.00	$62,620.61	$62,309.06	$311.55	$0.00	
								$62,620.61