

# LOAN AMORTIZATION SCHEDULE

## ENTER VALUES

Loan amount	\$15,000.00
Annual interest rate	4.00%
Loan period in years	5
Number of payments per year	12
Start date of loan	4/16/2020
Optional extra payments	

## LOAN SUMMARY

Scheduled payment	\$276.25
Scheduled number of payments	60
Actual number of payments	60
Total early payments	\$0.00
Total interest	\$1,574.87

LENDER NAME	City of Oelwein
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PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST
1	4/16/2020	\$15,000.00	\$276.25	\$0.00	\$276.25	\$226.25	\$50.00	\$14,773.75	\$50.00
2	5/16/2020	\$14,773.75	\$276.25	\$0.00	\$276.25	\$227.00	\$49.25	\$14,546.75	\$99.25
3	6/16/2020	\$14,546.75	\$276.25	\$0.00	\$276.25	\$227.76	\$48.49	\$14,318.99	\$147.74
4	7/16/2020	\$14,318.99	\$276.25	\$0.00	\$276.25	\$228.52	\$47.73	\$14,090.47	\$195.46
5	8/16/2020	\$14,090.47	\$276.25	\$0.00	\$276.25	\$229.28	\$46.97	\$13,861.19	\$242.43
6	9/16/2020	\$13,861.19	\$276.25	\$0.00	\$276.25	\$230.04	\$46.20	\$13,631.15	\$288.64
7	10/16/2020	\$13,631.15	\$276.25	\$0.00	\$276.25	\$230.81	\$45.44	\$13,400.34	\$334.07
8	11/16/2020	\$13,400.34	\$276.25	\$0.00	\$276.25	\$231.58	\$44.67	\$13,168.76	\$378.74
9	12/16/2020	\$13,168.76	\$276.25	\$0.00	\$276.25	\$232.35	\$43.90	\$12,936.41	\$422.64
10	1/16/2021	\$12,936.41	\$276.25	\$0.00	\$276.25	\$233.13	\$43.12	\$12,703.28	\$465.76
11	2/16/2021	\$12,703.28	\$276.25	\$0.00	\$276.25	\$233.90	\$42.34	\$12,469.38	\$508.10
12	3/16/2021	\$12,469.38	\$276.25	\$0.00	\$276.25	\$234.68	\$41.56	\$12,234.69	\$549.67
13	4/16/2021	\$12,234.69	\$276.25	\$0.00	\$276.25	\$235.47	\$40.78	\$11,999.23	\$590.45
14	5/16/2021	\$11,999.23	\$276.25	\$0.00	\$276.25	\$236.25	\$40.00	\$11,762.98	\$630.45
15	6/16/2021	\$11,762.98	\$276.25	\$0.00	\$276.25	\$237.04	\$39.21	\$11,525.94	\$669.66
16	7/16/2021	\$11,525.94	\$276.25	\$0.00	\$276.25	\$237.83	\$38.42	\$11,288.11	\$708.08
17	8/16/2021	\$11,288.11	\$276.25	\$0.00	\$276.25	\$238.62	\$37.63	\$11,049.49	\$745.70
18	9/16/2021	\$11,049.49	\$276.25	\$0.00	\$276.25	\$239.42	\$36.83	\$10,810.08	\$782.54
19	10/16/2021	\$10,810.08	\$276.25	\$0.00	\$276.25	\$240.21	\$36.03	\$10,569.86	\$818.57
20	11/16/2021	\$10,569.86	\$276.25	\$0.00	\$276.25	\$241.01	\$35.23	\$10,328.85	\$853.80
21	12/16/2021	\$10,328.85	\$276.25	\$0.00	\$276.25	\$241.82	\$34.43	\$10,087.03	\$888.23
22	1/16/2022	\$10,087.03	\$276.25	\$0.00	\$276.25	\$242.62	\$33.62	\$9,844.40	\$921.86
23	2/16/2022	\$9,844.40	\$276.25	\$0.00	\$276.25	\$243.43	\$32.81	\$9,600.97	\$954.67
24	3/16/2022	\$9,600.97	\$276.25	\$0.00	\$276.25	\$244.24	\$32.00	\$9,356.73	\$986.67
25	4/16/2022	\$9,356.73	\$276.25	\$0.00	\$276.25	\$245.06	\$31.19	\$9,111.67	\$1,017.86
26	5/16/2022	\$9,111.67	\$276.25	\$0.00	\$276.25	\$245.88	\$30.37	\$8,865.79	\$1,048.24
27	6/16/2022	\$8,865.79	\$276.25	\$0.00	\$276.25	\$246.70	\$29.55	\$8,619.10	\$1,077.79
28	7/16/2022	\$8,619.10	\$276.25	\$0.00	\$276.25	\$247.52	\$28.73	\$8,371.58	\$1,106.52
29	8/16/2022	\$8,371.58	\$276.25	\$0.00	\$276.25	\$248.34	\$27.91	\$8,123.24	\$1,134.42
30	9/16/2022	\$8,123.24	\$276.25	\$0.00	\$276.25	\$249.17	\$27.08	\$7,874.07	\$1,161.50
31	10/16/2022	\$7,874.07	\$276.25	\$0.00	\$276.25	\$250.00	\$26.25	\$7,624.06	\$1,187.75

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST
32	11/16/2022	\$7,624.06	\$276.25	\$0.00	\$276.25	\$250.83	\$25.41	\$7,373.23	\$1,213.16
33	12/16/2022	\$7,373.23	\$276.25	\$0.00	\$276.25	\$251.67	\$24.58	\$7,121.56	\$1,237.74
34	1/16/2023	\$7,121.56	\$276.25	\$0.00	\$276.25	\$252.51	\$23.74	\$6,869.05	\$1,261.48
35	2/16/2023	\$6,869.05	\$276.25	\$0.00	\$276.25	\$253.35	\$22.90	\$6,615.70	\$1,284.37
36	3/16/2023	\$6,615.70	\$276.25	\$0.00	\$276.25	\$254.20	\$22.05	\$6,361.50	\$1,306.43
37	4/16/2023	\$6,361.50	\$276.25	\$0.00	\$276.25	\$255.04	\$21.21	\$6,106.46	\$1,327.63
38	5/16/2023	\$6,106.46	\$276.25	\$0.00	\$276.25	\$255.89	\$20.35	\$5,850.57	\$1,347.99
39	6/16/2023	\$5,850.57	\$276.25	\$0.00	\$276.25	\$256.75	\$19.50	\$5,593.82	\$1,367.49
40	7/16/2023	\$5,593.82	\$276.25	\$0.00	\$276.25	\$257.60	\$18.65	\$5,336.22	\$1,386.13
41	8/16/2023	\$5,336.22	\$276.25	\$0.00	\$276.25	\$258.46	\$17.79	\$5,077.76	\$1,403.92
42	9/16/2023	\$5,077.76	\$276.25	\$0.00	\$276.25	\$259.32	\$16.93	\$4,818.44	\$1,420.85
43	10/16/2023	\$4,818.44	\$276.25	\$0.00	\$276.25	\$260.19	\$16.06	\$4,558.25	\$1,436.91
44	11/16/2023	\$4,558.25	\$276.25	\$0.00	\$276.25	\$261.05	\$15.19	\$4,297.20	\$1,452.10
45	12/16/2023	\$4,297.20	\$276.25	\$0.00	\$276.25	\$261.92	\$14.32	\$4,035.27	\$1,466.43
46	1/16/2024	\$4,035.27	\$276.25	\$0.00	\$276.25	\$262.80	\$13.45	\$3,772.48	\$1,479.88
47	2/16/2024	\$3,772.48	\$276.25	\$0.00	\$276.25	\$263.67	\$12.57	\$3,508.80	\$1,492.45
48	3/16/2024	\$3,508.80	\$276.25	\$0.00	\$276.25	\$264.55	\$11.70	\$3,244.25	\$1,504.15
49	4/16/2024	\$3,244.25	\$276.25	\$0.00	\$276.25	\$265.43	\$10.81	\$2,978.82	\$1,514.96
50	5/16/2024	\$2,978.82	\$276.25	\$0.00	\$276.25	\$266.32	\$9.93	\$2,712.50	\$1,524.89
51	6/16/2024	\$2,712.50	\$276.25	\$0.00	\$276.25	\$267.21	\$9.04	\$2,445.29	\$1,533.93
52	7/16/2024	\$2,445.29	\$276.25	\$0.00	\$276.25	\$268.10	\$8.15	\$2,177.20	\$1,542.09
53	8/16/2024	\$2,177.20	\$276.25	\$0.00	\$276.25	\$268.99	\$7.26	\$1,908.21	\$1,549.34
54	9/16/2024	\$1,908.21	\$276.25	\$0.00	\$276.25	\$269.89	\$6.36	\$1,638.32	\$1,555.70
55	10/16/2024	\$1,638.32	\$276.25	\$0.00	\$276.25	\$270.79	\$5.46	\$1,367.53	\$1,561.16
56	11/16/2024	\$1,367.53	\$276.25	\$0.00	\$276.25	\$271.69	\$4.56	\$1,095.84	\$1,565.72
57	12/16/2024	\$1,095.84	\$276.25	\$0.00	\$276.25	\$272.60	\$3.65	\$823.25	\$1,569.38
58	1/16/2025	\$823.25	\$276.25	\$0.00	\$276.25	\$273.50	\$2.74	\$549.75	\$1,572.12
59	2/16/2025	\$549.75	\$276.25	\$0.00	\$276.25	\$274.42	\$1.83	\$275.33	\$1,573.95
60	3/16/2025	\$275.33	\$276.25	\$0.00	\$275.33	\$274.41	\$0.92	\$0.00	\$1,574.87