

Loan Advance	<b>50,000.00</b>
PPI SPI	<b>12,245.00</b>
Total Loan	<b>62,245.00</b>
Total Mthly Payment	<b>490.09</b> at outset
Ratio for Advance	<b>80.33%</b>
Ratio for PPI SPI	<b>19.67%</b>
Advance Loan Pymt	<b>393.67</b> at outset
PPI SPI Pymt	<b>96.42</b> at outset

Loan Amount for this calc.	<b>12,245.00</b>
Annual Interest Rate (APR)	<b>7.40%</b> at outset
Annual Interest Rate (True)	<b>7.14%</b> at outset
Loan Period in Years	<b>20</b>
Number of Payments Per Year	<b>12</b>
Start Date of Loan	<b>01/09/2005</b>

Loan Summary	
Scheduled Payment	<b>£ 96.42</b> at outset
Scheduled No. of Payments	<b>240</b>
Refund after 40 pymts	<b>£ 4,906.24</b>
	<b>£ -</b>
Total Interest	<b>£ 3,369.40</b> dynamic
Total Loan Amount + Interest	<b>£ 15,614.40</b> dynamic

Name: A Forum Member

Claim Date  
19/01/09

Reflecting new conditions

Actual Pymt	Actual APR	Actual AIR (True)	Pymt No.	Payment Date	Beginning Balance	Arrears Fees etc	Monthly Payment	Principal	Compound Interest	Ending Balance	8% Interest on Payment	Lapsed Days
96.42	7.40%	7.14%	1	01/10/2005	12,245.00		96.42	24.41	72.01	12,220.59	25.58	1206
96.42	7.40%	7.14%	2	01/11/2005	12,220.59		96.42	22.15	74.27	12,198.44	24.92	1175
96.42	7.40%	7.14%	3	01/12/2005	12,198.44		96.42	24.68	71.74	12,173.76	24.29	1145
96.42	7.40%	7.14%	4	01/01/2006	12,173.76		96.42	22.43	73.99	12,151.33	23.63	1114
96.42	7.40%	7.14%	5	01/02/2006	12,151.33		96.42	22.57	73.85	12,128.76	22.97	1083
96.42	7.40%	7.14%	6	01/03/2006	12,128.76		96.42	29.86	66.56	12,098.89	22.38	1055
96.42	7.40%	7.14%	7	01/04/2006	12,098.89		96.42	22.89	73.53	12,076.01	21.72	1024
101.49	7.90%	7.60%	8	01/05/2006	12,076.01		96.42	20.77	75.65	12,055.24	21.09	994
101.49	7.90%	7.60%	9	01/06/2006	12,055.24		101.49	23.44	78.05	12,031.80	21.50	963
101.49	7.90%	7.60%	10	01/07/2006	12,031.80		101.49	26.11	75.38	12,005.68	20.83	933
	7.90%	7.60%	11	01/08/2006	12,005.68	50.00	101.49	23.76	77.73	12,031.92	20.14	902
203.98	7.90%	7.60%	12	01/09/2006	12,031.92			-77.90	77.90	12,109.82		871
101.49	7.90%	7.60%	13	01/10/2006	12,109.82		203.98	128.12	75.86	11,981.70	37.74	841
101.49	7.90%	7.60%	14	01/11/2006	11,981.70		101.49	23.92	77.57	11,957.78	18.09	810
101.49	7.90%	7.60%	15	01/12/2006	11,957.78		101.49	26.58	74.91	11,931.20	17.42	780
109.37	8.90%	8.53%	16	01/01/2007	11,931.20		101.49	14.84	86.65	11,916.36	16.72	749
109.37	8.90%	8.53%	17	01/02/2007	11,916.36		109.37	22.83	86.54	11,893.54	17.28	718
109.37	8.90%	8.53%	18	01/03/2007	11,893.54		109.37	31.38	77.99	11,862.16	16.60	690
109.37	8.90%	8.53%	19	01/04/2007	11,862.16		109.37	23.22	86.15	11,838.94	15.86	659
109.37	8.90%	8.53%	20	01/05/2007	11,838.94		109.37	26.17	83.20	11,812.76	15.13	629
109.37	8.90%	8.53%	21	01/06/2007	11,812.76		109.37	23.58	85.79	11,789.19	14.39	598
109.37	8.90%	8.53%	22	01/07/2007	11,789.19		109.37	26.52	82.85	11,762.66	13.67	568
109.37	8.90%	8.53%	23	01/08/2007	11,762.66		109.37	23.94	85.43	11,738.72	12.92	537
109.37	8.90%	8.53%	24	01/09/2007	11,738.72		109.37	24.12	85.25	11,714.60	12.18	506
109.37	8.90%	8.53%	25	01/10/2007	11,714.60		109.37	27.05	82.32	11,687.56	11.45	476
109.37	8.90%	8.53%	26	01/11/2007	11,687.56		109.37	24.49	84.88	11,663.07	10.71	445
109.37	8.90%	8.53%	27	01/12/2007	11,663.07		109.37	27.41	81.96	11,635.66	9.99	415
120.97	10.40%	9.90%	28	01/01/2008	11,635.66		109.37	11.25	98.12	11,624.41	9.24	384
120.97	10.40%	9.90%	29	01/02/2008	11,624.41		120.97	22.94	98.03	11,601.47	9.39	353
120.97	10.40%	9.90%	30	01/03/2008	11,601.47		120.97	29.47	91.50	11,571.99	8.62	324
120.97	10.40%	9.90%	31	01/04/2008	11,571.99		120.97	23.39	97.58	11,548.60	7.80	293
120.97	10.40%	9.90%	32	01/05/2008	11,548.60		120.97	26.74	94.23	11,521.87	7.00	263
120.97	10.40%	9.90%	33	01/06/2008	11,521.87		120.97	23.81	97.16	11,498.06	6.17	232
120.97	10.40%	9.90%	34	01/07/2008	11,498.06		120.97	27.15	93.82	11,470.91	5.38	202
120.97	10.40%	9.90%	35	01/08/2008	11,470.91		120.97	24.24	96.73	11,446.67	4.55	171
120.97	10.40%	9.90%	36	01/09/2008	11,446.67		120.97	24.44	96.53	11,422.22	3.73	140
120.97	10.40%	9.90%	37	01/10/2008	11,422.22		120.97	27.77	93.20	11,394.45	2.93	110
120.97	10.40%	9.90%	38	01/11/2008	11,394.45		120.97	24.88	96.09	11,369.57	2.10	79
120.97	10.40%	9.90%	39	01/12/2008	11,369.57		120.97	28.20	92.77	11,341.37	1.30	49
120.97	10.40%	9.90%	40	01/01/2009	11,341.37		120.97	25.33	95.64	<b>11,316.04</b>	0.48	18
							<b>4,348.36</b>				<b>557.88</b>	