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Loan Amortization - total overall loan

Loan Advance	15,000.00	
PPI SPI	3,000.00	
Total Loan	18,000.00	
Total Mthly Payment	826.79	at outset
Ratio for Advance	83.33%	
Ratio for PPI SPI	16.67%	
Advance Loan Pymt	688.99	at outset
PPI SPI Pymt	137.80	at outset

Loan Amount for this calc.	18,000.00	
Annual Interest Rate (APR)	10.01%	at outset
Annual Interest Rate	9.54%	
Loan Period in Years	2	
No. of Paymnts Per Year	12	
Start Date of Loan	01/04/2008	
	-	

Loan Summary		
Scheduled Payment	£	826.79 at outset
Scheduled No. of Payments		24
	£	-
Total Interest	£	1,970.94 dynamic
Total Loan Amount + Interest	£	19,970.94 dynamic

Name:

Reflecting new conditions

Actual Pymt	Actual APR	Actual AIR (True)	Pymt No.	Payment Date	Beginning Balance	Monthly Payment	Principal	Compound Interest	Ending Balance	Cum Mthly Pymt
£826.79	10.01%	9.54%	1	01/05/2008	18,000.00	826.79	683.69	£143.10	17,316.31	826.79
£826.79	10.01%	9.54%	2	01/06/2008	17,316.31	826.79	689.12	£137.67	16,627.19	1,653.58
£826.79	10.01%	9.54%	3	01/07/2008	16,627.19	826.79	694.60	£132.19	15,932.59	2,480.37
£826.79	10.01%	9.54%	4	01/08/2008	15,932.59	826.79	700.13	£126.66	15,232.46	3,307.16
£826.79	10.01%	9.54%	5	01/09/2008	15,232.46	826.79	705.69	£121.10	14,526.77	4,133.95
£826.79	10.01%	9.54%	6	01/10/2008	14,526.77	826.79	711.30	£115.49	13,815.47	4,960.74
£826.79	10.01%	9.54%	7	01/11/2008	13,815.47	826.79	716.96	£109.83	13,098.51	5,787.53
£826.79	10.01%	9.54%	8	01/12/2008	13,098.51	826.79	722.66	£104.13	12,375.85	6,614.32
£834.79	11.56%	10.94%	9	01/01/2009	12,375.85	834.79	721.96	£112.83	11,653.89	7,449.11
£834.79	11.56%	10.94%	10	01/02/2009	11,653.89	834.79	728.54	£106.25	10,925.35	8,283.90
£834.79	11.56%	10.94%	11	01/03/2009	10,925.35	834.79	735.19	£99.60	10,190.16	9,118.69
£834.79	11.56%	10.94%	12	01/04/2009	10,190.16	834.79	741.89	£92.90	9,448.27	9,953.48
£834.79	11.56%	10.94%	13	01/05/2009	9,448.27	834.79	748.65	£86.14	8,699.62	10,788.27
£834.79	11.56%	10.94%	14	01/06/2009	8,699.62	834.79	755.48	£79.31	7,944.14	11,623.06
£834.79	11.56%	10.94%	15	01/07/2009	7,944.14	834.79	762.37	£72.42	7,181.77	12,457.85
£834.79	11.56%	10.94%	16	01/08/2009	7,181.77	834.79	769.32	£65.47	6,412.45	13,292.64
£834.79	11.56%	10.94%	17	01/09/2009	6,412.45	834.79	776.33	£58.46	5,636.12	14,127.43
£834.79	11.56%	10.94%	18	01/10/2009	5,636.12	834.79	783.41	£51.38	4,852.71	14,962.22
£834.79	11.56%	10.94%	19	01/11/2009	4,852.71	834.79	790.55	£44.24	4,062.16	15,797.01
£834.79	11.56%	10.94%	20	01/12/2009	4,062.16	834.79	797.76	£37.03	3,264.40	16,631.80
£834.79	11.56%	10.94%	21	01/01/2010	3,264.40	834.79	805.03	£29.76	2,459.37	17,466.59
£834.79	11.56%	10.94%	22	01/02/2010	2,459.37	834.79	812.37	£22.42	1,647.00	18,301.38
£834.79	11.56%	10.94%	23	01/03/2010	1,647.00	834.79	819.77	£15.02	827.23	19,136.17
£834.77	11.56%	10.94%	24	01/04/2010	827.23	834.77	827.23	£7.54		19,970.94