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Loan Amortization - PPI SPI loan

PPI SPI	3,000.00
Ratio for PPI SPI	16.67%
PPI SPI Pymt	137.80 at outset

Loan Amount for this calc.	3,000.00
Annual Interest Rate (APR)	10.01% at outset
Annual Interest Rate (True)	9.54%
Loan Period in Years	2
No. of Paymnts Per Year	12
Start Date of Loan	01/04/08

Loan Summary	
Scheduled Payment	£ 137.80 at outset
Scheduled No. of Payments	24
Total Interest	£ 328.49 dynamic
Total Loan Amount + Interest	£ 3,328.49 dynamic

Name:

Claim Date 14/05/09

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	Cum 8% Interest
137.80	10.01%	9.54%	1	01/05/2008	3,000.00	137.80	113.95	23.85	2,886.05	137.80	11.46
137.80	10.01%	9.54%	2	01/06/2008	2,886.05	137.80	114.85	22.95	2,771.20	275.60	21.98
137.80	10.01%	9.54%	3	01/07/2008	2,771.20	137.80	115.77	22.03	2,655.43	413.40	31.59
137.80	10.01%	9.54%	4	01/08/2008	2,655.43	137.80	116.69	21.11	2,538.74	551.19	40.26
137.80	10.01%	9.54%	5	01/09/2008	2,538.74	137.80	117.62	20.18	2,421.13	688.99	47.99
137.80	10.01%	9.54%	6	01/10/2008	2,421.13	137.80	118.55	19.25	2,302.58	826.79	54.81
137.80	10.01%	9.54%	7	01/11/2008	2,302.58	137.80	119.49	18.31	2,183.09	964.59	60.69
137.80	10.01%	9.54%	8	01/12/2008	2,183.09	137.80	120.44	17.36	2,062.64	1,102.39	65.66
139.13	11.56%	10.94%	9	01/01/2009	2,062.64	139.13	120.33	18.81	1,942.32	1,241.52	69.73
139.13	11.56%	10.94%	10	01/02/2009	1,942.32	139.13	121.42	17.71	1,820.89	1,380.65	72.86
139.13	11.56%	10.94%	11	01/03/2009	1,820.89	139.13	122.53	16.60	1,698.36	1,519.78	75.12
139.13	11.56%	10.94%	12	01/04/2009	1,698.36	139.13	123.65	15.48	1,574.71	1,658.91	76.44
139.13	11.56%	10.94%	13	01/05/2009	1,574.71	139.13	124.78	14.36	1,449.94	1,798.05	76.84
139.13	11.56%	10.94%	14	01/06/2009	1,449.94	139.13	125.91	13.22	1,324.02	1,937.18	
139.13	11.56%	10.94%	15	01/07/2009	1,324.02	139.13	127.06	12.07	1,196.96	2,076.31	
139.13	11.56%	10.94%	16	01/08/2009	1,196.96	139.13	128.22	10.91	1,068.74	2,215.44	
139.13	11.56%	10.94%	17	01/09/2009	1,068.74	139.13	129.39	9.74	939.35	2,354.57	
139.13	11.56%	10.94%	18	01/10/2009	939.35	139.13	130.57	8.56	808.78	2,493.70	
139.13	11.56%	10.94%	19	01/11/2009	808.78	139.13	131.76	7.37	677.03	2,632.84	
139.13	11.56%	10.94%	20	01/12/2009	677.03	139.13	132.96	6.17	544.07	2,771.97	
139.13	11.56%	10.94%	21	01/01/2010	544.07	139.13	134.17	4.96	409.90	2,911.10	
139.13	11.56%	10.94%	22	01/02/2010	409.90	139.13	135.40	3.74	274.50	3,050.23	
139.13	11.56%	10.94%	23	01/03/2010	274.50	139.13	136.63	2.50	137.87	3,189.36	
139.13	11.56%	10.94%	24	01/04/2010	137.87	139.13	137.87	1.26		3,328.49	