

Mortgage Payoff Calculator with Line of Credit

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MORTGAGE Information	
Loan Amount	100,000
Fixed Annual Interest Rate	6.000%
Term (years)	30
Loan Issue Date	1/1/2018
Monthly Payment	1,079.19

BUDGET Information	
Monthly Income	6,000.00
Monthly Non-Pi Expenses	4,420.81
Monthly Loan Payment	1,079.19
Free Cash Flow*	500.00

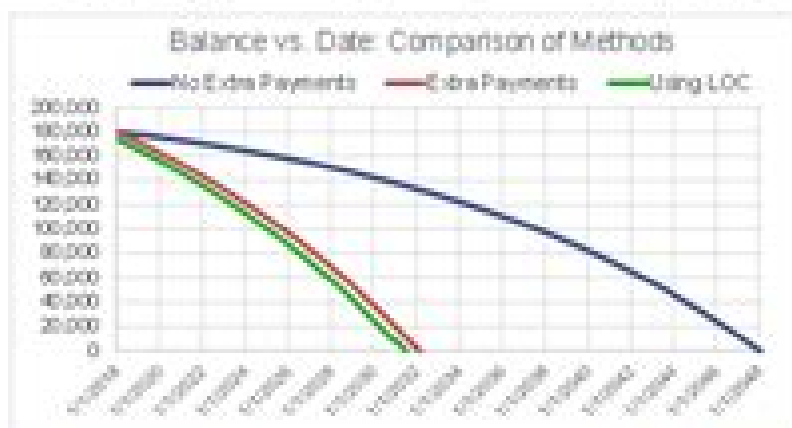
* Used to make extra payments or pay off the line of credit

LINE OF CREDIT Information	
Starting Annual Rate	6.000%
Amount to Transfer	10,000
Paycheck Parking?	Yes
Days in Year	365

Scenario 1: Traditional Amortization	
Total Interest	208,569
Years to Pay Off	30
Interest Savings	0

Scenario 2: Regular Extra Payments	
Total Interest	87,160
Years to Pay Off	14.3112
Interest Savings	121,349

Scenario 3: Using a Line of Credit	
Total Interest	79,541
Years to Pay Off	13.6112
Interest Savings	128,967



MORTGAGE ACCOUNT

Pmt No.	Date	Payment	Interest	Principal Paid	Principal Balance
	1/1/2018	10,000.00		10,000.00	170,000.00
1	2/1/2018	1,079.19	692.30	386.89	169,613.11
2	3/1/2018	1,079.19	696.85	382.34	169,230.77
3	4/1/2018	1,079.19	701.70	377.49	168,853.28
4	5/1/2018	1,079.19	706.84	372.35	168,480.93
5	6/1/2018	1,079.19	712.28	366.91	168,114.02
6	7/1/2018	1,079.19	718.01	361.18	167,752.84
7	8/1/2018	1,079.19	724.03	355.16	167,397.71
8	9/1/2018	1,079.19	730.35	348.84	167,048.87
9	10/1/2018	11,079.19	736.97	10,342.22	156,706.65
10	11/1/2018	1,079.19	743.90	335.29	156,371.36

LINE OF CREDIT ACCOUNT

Rate	Payment	Draw	Payment to Mktg	Interest Accrued	Interest Paid	Interest Balance	LOC Prin. Paid	LOC Balance	Total Owed
6.000%	6,000.00		10,000.00			0.00	-4,000.00	4,000.00	174,000.00
	6,000.00	5,500.00	0.00	30.36	30.36	0.00	479.64	3,520.36	173,291.19
	6,000.00	5,500.00	0.00	30.20	30.20	0.00	483.80	3,036.56	172,577.39
	6,000.00	5,500.00	0.00	30.04	30.04	0.00	488.30	2,552.06	171,859.10
	6,000.00	5,500.00	0.00	29.88	29.88	0.00	493.16	2,067.90	171,136.92
	6,000.00	5,500.00	0.00	29.72	29.72	0.00	498.40	1,583.50	170,410.52
	6,000.00	5,500.00	0.00	29.56	29.56	0.00	503.92	1,098.58	169,680.47
	6,000.00	5,500.00	0.00	29.40	29.40	0.00	509.72	613.86	168,946.75
	6,000.00	5,500.00	0.00	29.24	29.24	0.00	515.76	128.14	168,209.59
	6,000.00	5,500.00	10,000.00	0.45	0.45	0.00	-8,000.45	9,891.90	167,467.44
	6,000.00	5,500.00	0.00	40.88	40.88	0.00	471.12	9,420.78	166,746.81

Line Of Credit Payoff Calculator

Chao Zhang



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