



**Loan Payment Calculator**

Date	October 8 2009	Rate	5.75%
Item	Boat	Years	18
Price	\$52,694.85	Monthly Payment	\$317.72
Down Payment	\$10,000.00	Total Interest	25933.11729
Loan Payment Calculator	42694.85	Total Cost	78627.96729

**Interest Rate Schedule**

	\$317.72	25933.11729	78627.96729
4.50%	288.7557765	19676.39773	72371.24773
4.75%	294.4266689	20901.31049	73596.16049
5.00%	300.1592486	22139.54769	74834.39769
5.25%	305.9530209	23391.00252	76085.85252
5.50%	311.8074724	24655.56404	77350.41404
5.75%	317.7220708	25933.11729	78627.96729
6.00%	323.696266	27223.54346	79918.39346
6.25%	329.7294908	28526.72002	81221.57002
6.50%	335.8211616	29842.52091	82537.37091
6.75%	341.970679	31170.81666	83865.66666
7.00%	348.1774286	32511.47457	85206.32457
7.25%	354.4407818	33864.35887	86559.20887
7.50%	360.7600967	35229.33088	87924.18088
7.75%	367.1347184	36606.24917	89301.09917

**Amortization Schedule**

Year	Beginning Balance	Ending Balance	Paid on Principle	Interest Paid
1	42694.85	41300.77997	1394.070033	309803.3375
2	41300.77997	39824.40428	1476.375692	309721.0318
3	39824.40428	38260.86361	1563.540664	309633.8669
4	38260.86361	36605.01177	1655.851841	309541.5557
5	36605.01177	34851.39872	1753.613054	309443.7945
6	34851.39872	32994.25264	1857.146073	309340.2615
7	32994.25264	31027.46098	1966.791664	309230.6159
8	31027.46098	28944.55027	2082.910712	309114.4968
9	28944.55027	26738.66486	2205.885409	308991.5221
10	26738.66486	24402.54435	2336.120511	308861.287
11	24402.54435	21928.49967	2474.044672	308723.3629
12	21928.49967	19308.38782	2620.111852	308577.2957
13	19308.38782	16533.58501	2774.802814	308422.6047
14	16533.58501	13594.95831	2938.626704	308258.7808
15	13594.95831	10482.83558	3112.122729	308085.2848
16	10482.83558	7186.973647	3295.861929	307901.5456
17	7186.973647	3696.524585	3490.449062	307706.9585
18	3696.524585	0	3696.524585	307500.883
19	0	0	0	0