

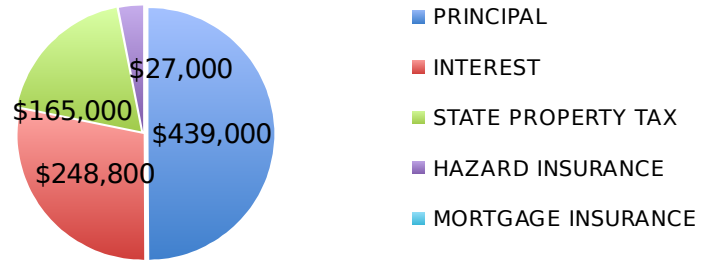
EZ House Payment.Com

CLIENT: Mike Johnson

Purchase Price	\$440,000
Down Payment	0.23% \$1,000
Finance/Loan Amount	\$439,000
Mortgage Term (yrs)	30
Interest Rate	3.25%
Monthly Payments	
Principal & Interest (PI)	\$1,910.56
CA Property Tax*	1.25% \$458.33
Hazard Insurance*	75
Mortgage Insurance (MI)*	0.00% 0
Total Monthly Payment	\$2,443.89

Loan Summary	
P&I	\$1,910.56
Number of payments	360
Total Interest	\$248,800.07
Extra Payment(s)	\$0.00
New Total Interest	\$248,800.07
Whoa...you saved	\$0.00

LIFE OF THE LOAN



* Property tax varies from city to city and is continuous

* Mortgage Insurance varies depending on loan and is continuous

* Hazard Insurance varies on type of coverage

* Mortgage Insurance varies depending on loan and is continuous								
* Hazard Insurance varies on type of coverage								
Year	Mo.	Total Yearly Payments	Extra Payment	1 Principal	2 Interest	\$3.00 State Property Tax	4 Hazard Insurance	5 Mortgage Insurance
1	1	\$2,443.89		\$721.60	\$1,188.96	\$458.33	\$75	0
	2	\$2,443.89		\$723.55	\$1,187.00	\$458.33	\$75	0
	3	\$2,443.89		\$725.51	\$1,185.04	\$458.33	\$75	0
	4	\$2,443.89		\$727.48	\$1,183.08	\$458.33	\$75	0
	5	\$2,443.89		\$729.45	\$1,181.11	\$458.33	\$75	0
	6	\$2,443.89		\$731.42	\$1,179.13	\$458.33	\$75	0
	7	\$2,443.89		\$733.40	\$1,177.15	\$458.33	\$75	0
	8	\$2,443.89		\$735.39	\$1,175.17	\$458.33	\$75	0
	9	\$2,443.89		\$737.38	\$1,173.17	\$458.33	\$75	0
	10	\$2,443.89		\$739.38	\$1,171.18	\$458.33	\$75	0
	11	\$2,443.89		\$741.38	\$1,169.18	\$458.33	\$75	0
	12	\$2,443.89		\$743.39	\$1,167.17	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$8,789.33	\$14,137.34	\$5,500.00	\$900.00	
2	13	\$2,443.89		\$745.40	\$1,165.15	\$458.33	\$75	0
	14	\$2,443.89		\$747.42	\$1,163.14	\$458.33	\$75	0
	15	\$2,443.89		\$749.44	\$1,161.11	\$458.33	\$75	0
	16	\$2,443.89		\$751.47	\$1,159.08	\$458.33	\$75	0
	17	\$2,443.89		\$753.51	\$1,157.05	\$458.33	\$75	0
	18	\$2,443.89		\$755.55	\$1,155.01	\$458.33	\$75	0
	19	\$2,443.89		\$757.60	\$1,152.96	\$458.33	\$75	0
	20	\$2,443.89		\$759.65	\$1,150.91	\$458.33	\$75	0
	21	\$2,443.89		\$761.71	\$1,148.85	\$458.33	\$75	0
	22	\$2,443.89		\$763.77	\$1,146.79	\$458.33	\$75	0
	23	\$2,443.89		\$765.84	\$1,144.72	\$458.33	\$75	0
	24	\$2,443.89		\$767.91	\$1,142.64	\$458.33	\$75	0

* Mortgage Insurance varies depending on loan and is continuous

* Hazard Insurance varies on type of coverage

Year	Mo.	Total Yearly Payments	Extra Payment	1	2	\$3.00	4	5
				Principal	Interest	State Property Tax	Hazard Insurance	Mortgage Insurance
TOTALS:		\$29,326.67	\$0	\$9,079.27	\$13,847.40	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$58,653.34	\$0	\$17,868.60	\$27,984.74	\$11,000.00	\$1,800.00	
3	25	\$2,443.89		\$769.99	\$1,140.56	\$458.33	\$75	0
	26	\$2,443.89		\$772.08	\$1,138.48	\$458.33	\$75	0
	27	\$2,443.89		\$774.17	\$1,136.39	\$458.33	\$75	0
	28	\$2,443.89		\$776.26	\$1,134.29	\$458.33	\$75	0
	29	\$2,443.89		\$778.37	\$1,132.19	\$458.33	\$75	0
	30	\$2,443.89		\$780.48	\$1,130.08	\$458.33	\$75	0
	31	\$2,443.89		\$782.59	\$1,127.97	\$458.33	\$75	0
	32	\$2,443.89		\$784.71	\$1,125.85	\$458.33	\$75	0
	33	\$2,443.89		\$786.83	\$1,123.72	\$458.33	\$75	0
	34	\$2,443.89		\$788.96	\$1,121.59	\$458.33	\$75	0
	35	\$2,443.89		\$791.10	\$1,119.45	\$458.33	\$75	0
	36	\$2,443.89		\$793.24	\$1,117.31	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$9,378.78	\$13,547.88	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$87,980.01	\$0	\$27,247.38	\$41,532.62	\$16,500.00	\$2,700.00	
4	37	\$2,443.89		\$795.39	\$1,115.16	\$458.33	\$75	0
	38	\$2,443.89		\$797.55	\$1,113.01	\$458.33	\$75	0
	39	\$2,443.89		\$799.71	\$1,110.85	\$458.33	\$75	0
	40	\$2,443.89		\$801.87	\$1,108.68	\$458.33	\$75	0
	41	\$2,443.89		\$804.04	\$1,106.51	\$458.33	\$75	0
	42	\$2,443.89		\$806.22	\$1,104.33	\$458.33	\$75	0
	43	\$2,443.89		\$808.41	\$1,102.15	\$458.33	\$75	0
	44	\$2,443.89		\$810.59	\$1,099.96	\$458.33	\$75	0
	45	\$2,443.89		\$812.79	\$1,097.77	\$458.33	\$75	0
	46	\$2,443.89		\$814.99	\$1,095.56	\$458.33	\$75	0
	47	\$2,443.89		\$817.20	\$1,093.36	\$458.33	\$75	0
	48	\$2,443.89		\$819.41	\$1,091.14	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$9,688.18	\$13,238.49	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$117,306.68	\$0	\$36,935.56	\$54,771.12	\$22,000.00	\$3,600.00	
5	49	\$2,443.89		\$821.63	\$1,088.92	\$458.33	\$75	0
	50	\$2,443.89		\$823.86	\$1,086.70	\$458.33	\$75	0
	51	\$2,443.89		\$826.09	\$1,084.47	\$458.33	\$75	0
	52	\$2,443.89		\$828.33	\$1,082.23	\$458.33	\$75	0
	53	\$2,443.89		\$830.57	\$1,079.99	\$458.33	\$75	0
	54	\$2,443.89		\$832.82	\$1,077.74	\$458.33	\$75	0
	55	\$2,443.89		\$835.07	\$1,075.48	\$458.33	\$75	0
	56	\$2,443.89		\$837.34	\$1,073.22	\$458.33	\$75	0
	57	\$2,443.89		\$839.60	\$1,070.95	\$458.33	\$75	0
	58	\$2,443.89		\$841.88	\$1,068.68	\$458.33	\$75	0
	59	\$2,443.89		\$844.16	\$1,066.40	\$458.33	\$75	0
	60	\$2,443.89		\$846.44	\$1,064.11	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$10,007.78	\$12,918.89	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$146,633.34	\$0	\$46,943.34	\$67,690.01	\$27,500.00	\$4,500.00	
6	61	\$2,443.89		\$848.74	\$1,061.82	\$458.33	\$75	0
	62	\$2,443.89		\$851.03	\$1,059.52	\$458.33	\$75	0
	63	\$2,443.89		\$853.34	\$1,057.22	\$458.33	\$75	0
	64	\$2,443.89		\$855.65	\$1,054.91	\$458.33	\$75	0
	65	\$2,443.89		\$857.97	\$1,052.59	\$458.33	\$75	0
	66	\$2,443.89		\$860.29	\$1,050.26	\$458.33	\$75	0
	67	\$2,443.89		\$862.62	\$1,047.93	\$458.33	\$75	0

* Mortgage Insurance varies depending on loan and is continuous

* Hazard Insurance varies on type of coverage

Year	Mo.	Total Yearly Payments	Extra Payment	1	2	\$3.00	4	5
				Principal	Interest	State Property Tax	Hazard Insurance	Mortgage Insurance
	68	\$2,443.89		\$864.96	\$1,045.60	\$458.33	\$75	0
	69	\$2,443.89		\$867.30	\$1,043.26	\$458.33	\$75	0
	70	\$2,443.89		\$869.65	\$1,040.91	\$458.33	\$75	0
	71	\$2,443.89		\$872.00	\$1,038.55	\$458.33	\$75	0
	72	\$2,443.89		\$874.37	\$1,036.19	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$10,337.92	\$12,588.75	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$175,960.01	\$0	\$57,281.25	\$80,278.76	\$33,000.00	\$5,400.00	
7	73	\$2,443.89		\$876.73	\$1,033.82	\$458.33	\$75	0
	74	\$2,443.89		\$879.11	\$1,031.45	\$458.33	\$75	0
	75	\$2,443.89		\$881.49	\$1,029.07	\$458.33	\$75	0
	76	\$2,443.89		\$883.88	\$1,026.68	\$458.33	\$75	0
	77	\$2,443.89		\$886.27	\$1,024.29	\$458.33	\$75	0
	78	\$2,443.89		\$888.67	\$1,021.88	\$458.33	\$75	0
	79	\$2,443.89		\$891.08	\$1,019.48	\$458.33	\$75	0
	80	\$2,443.89		\$893.49	\$1,017.06	\$458.33	\$75	0
	81	\$2,443.89		\$895.91	\$1,014.64	\$458.33	\$75	0
	82	\$2,443.89		\$898.34	\$1,012.22	\$458.33	\$75	0
	83	\$2,443.89		\$900.77	\$1,009.79	\$458.33	\$75	0
	84	\$2,443.89		\$903.21	\$1,007.35	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$10,678.95	\$12,247.72	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$205,286.68	\$0	\$67,960.20	\$92,526.48	\$38,500.00	\$6,300.00	
8	85	\$2,443.89		\$905.66	\$1,004.90	\$458.33	\$75	0
	86	\$2,443.89		\$908.11	\$1,002.45	\$458.33	\$75	0
	87	\$2,443.89		\$910.57	\$999.99	\$458.33	\$75	0
	88	\$2,443.89		\$913.03	\$997.52	\$458.33	\$75	0
	89	\$2,443.89		\$915.51	\$995.05	\$458.33	\$75	0
	90	\$2,443.89		\$917.99	\$992.57	\$458.33	\$75	0
	91	\$2,443.89		\$920.47	\$990.08	\$458.33	\$75	0
	92	\$2,443.89		\$922.97	\$987.59	\$458.33	\$75	0
	93	\$2,443.89		\$925.47	\$985.09	\$458.33	\$75	0
	94	\$2,443.89		\$927.97	\$982.58	\$458.33	\$75	0
	95	\$2,443.89		\$930.49	\$980.07	\$458.33	\$75	0
	96	\$2,443.89		\$933.01	\$977.55	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$11,031.23	\$11,895.44	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$234,613.35	\$0	\$78,991.43	\$104,421.92	\$44,000.00	\$7,200.00	
9	97	\$2,443.89		\$935.53	\$975.02	\$458.33	\$75	0
	98	\$2,443.89		\$938.07	\$972.49	\$458.33	\$75	0
	99	\$2,443.89		\$940.61	\$969.95	\$458.33	\$75	0
	100	\$2,443.89		\$943.15	\$967.40	\$458.33	\$75	0
	101	\$2,443.89		\$945.71	\$964.85	\$458.33	\$75	0
	102	\$2,443.89		\$948.27	\$962.29	\$458.33	\$75	0
	103	\$2,443.89		\$950.84	\$959.72	\$458.33	\$75	0
	104	\$2,443.89		\$953.41	\$957.14	\$458.33	\$75	0
	105	\$2,443.89		\$956.00	\$954.56	\$458.33	\$75	0
	106	\$2,443.89		\$958.58	\$951.97	\$458.33	\$75	0
	107	\$2,443.89		\$961.18	\$949.37	\$458.33	\$75	0
	108	\$2,443.89		\$963.78	\$946.77	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$11,395.14	\$11,531.53	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$263,940.02	\$0	\$90,386.57	\$115,953.45	\$49,500.00	\$8,100.00	
	109	\$2,443.89		\$966.39	\$944.16	\$458.33	\$75	0
	110	\$2,443.89		\$969.01	\$941.54	\$458.33	\$75	0

* Mortgage Insurance varies depending on loan and is continuous

* Hazard Insurance varies on type of coverage

Year	Mo.	Total Yearly Payments	Extra Payment	1	2	\$3.00	4	5
				Principal	Interest	State Property Tax	Hazard Insurance	Mortgage Insurance
10	111	\$2,443.89		\$971.64	\$938.92	\$458.33	\$75	0
	112	\$2,443.89		\$974.27	\$936.29	\$458.33	\$75	0
	113	\$2,443.89		\$976.91	\$933.65	\$458.33	\$75	0
	114	\$2,443.89		\$979.55	\$931.00	\$458.33	\$75	0
	115	\$2,443.89		\$982.20	\$928.35	\$458.33	\$75	0
	116	\$2,443.89		\$984.87	\$925.69	\$458.33	\$75	0
	117	\$2,443.89		\$987.53	\$923.02	\$458.33	\$75	0
	118	\$2,443.89		\$990.21	\$920.35	\$458.33	\$75	0
	119	\$2,443.89		\$992.89	\$917.67	\$458.33	\$75	0
	120	\$2,443.89		\$995.58	\$914.98	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$11,771.04	\$11,155.62	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$293,266.69	\$0	\$102,157.61	\$127,109.08	\$55,000.00	\$9,000.00	
11	121	\$2,443.89		\$998.27	\$912.28	\$458.33	\$75	0
	122	\$2,443.89		\$1,000.98	\$909.58	\$458.33	\$75	0
	123	\$2,443.89		\$1,003.69	\$906.87	\$458.33	\$75	0
	124	\$2,443.89		\$1,006.41	\$904.15	\$458.33	\$75	0
	125	\$2,443.89		\$1,009.13	\$901.42	\$458.33	\$75	0
	126	\$2,443.89		\$1,011.87	\$898.69	\$458.33	\$75	0
	127	\$2,443.89		\$1,014.61	\$895.95	\$458.33	\$75	0
	128	\$2,443.89		\$1,017.35	\$893.20	\$458.33	\$75	0
	129	\$2,443.89		\$1,020.11	\$890.45	\$458.33	\$75	0
	130	\$2,443.89		\$1,022.87	\$887.68	\$458.33	\$75	0
	131	\$2,443.89		\$1,025.64	\$884.91	\$458.33	\$75	0
	132	\$2,443.89		\$1,028.42	\$882.14	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$12,159.35	\$10,767.32	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$322,593.36	\$0	\$114,316.97	\$137,876.39	\$60,500.00	\$9,900.00	
12	133	\$2,443.89		\$1,031.21	\$879.35	\$458.33	\$75	0
	134	\$2,443.89		\$1,034.00	\$876.56	\$458.33	\$75	0
	135	\$2,443.89		\$1,036.80	\$873.76	\$458.33	\$75	0
	136	\$2,443.89		\$1,039.61	\$870.95	\$458.33	\$75	0
	137	\$2,443.89		\$1,042.42	\$868.13	\$458.33	\$75	0
	138	\$2,443.89		\$1,045.25	\$865.31	\$458.33	\$75	0
	139	\$2,443.89		\$1,048.08	\$862.48	\$458.33	\$75	0
	140	\$2,443.89		\$1,050.92	\$859.64	\$458.33	\$75	0
	141	\$2,443.89		\$1,053.76	\$856.79	\$458.33	\$75	0
	142	\$2,443.89		\$1,056.62	\$853.94	\$458.33	\$75	0
	143	\$2,443.89		\$1,059.48	\$851.08	\$458.33	\$75	0
	144	\$2,443.89		\$1,062.35	\$848.21	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$12,560.47	\$10,366.20	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$351,920.03	\$0	\$126,877.44	\$148,242.59	\$66,000.00	\$10,800.00	
13	145	\$2,443.89		\$1,065.22	\$845.33	\$458.33	\$75	0
	146	\$2,443.89		\$1,068.11	\$842.45	\$458.33	\$75	0
	147	\$2,443.89		\$1,071.00	\$839.55	\$458.33	\$75	0
	148	\$2,443.89		\$1,073.90	\$836.65	\$458.33	\$75	0
	149	\$2,443.89		\$1,076.81	\$833.75	\$458.33	\$75	0
	150	\$2,443.89		\$1,079.73	\$830.83	\$458.33	\$75	0
	151	\$2,443.89		\$1,082.65	\$827.90	\$458.33	\$75	0
	152	\$2,443.89		\$1,085.58	\$824.97	\$458.33	\$75	0
	153	\$2,443.89		\$1,088.52	\$822.03	\$458.33	\$75	0
	154	\$2,443.89		\$1,091.47	\$819.08	\$458.33	\$75	0
	155	\$2,443.89		\$1,094.43	\$816.13	\$458.33	\$75	0

* Mortgage Insurance varies depending on loan and is continuous

* Hazard Insurance varies on type of coverage

Year	Mo.	Total Yearly Payments	Extra Payment	1	2	\$3.00	4	5
				Principal	Interest	State Property Tax	Hazard Insurance	Mortgage Insurance
	156	\$2,443.89		\$1,097.39	\$813.16	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$12,974.82	\$9,951.84	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$381,246.70	\$0	\$139,852.26	\$158,194.43	\$71,500.00	\$11,700.00	
14	157	\$2,443.89		\$1,100.36	\$810.19	\$458.33	\$75	0
	158	\$2,443.89		\$1,103.34	\$807.21	\$458.33	\$75	0
	159	\$2,443.89		\$1,106.33	\$804.22	\$458.33	\$75	0
	160	\$2,443.89		\$1,109.33	\$801.23	\$458.33	\$75	0
	161	\$2,443.89		\$1,112.33	\$798.22	\$458.33	\$75	0
	162	\$2,443.89		\$1,115.35	\$795.21	\$458.33	\$75	0
	163	\$2,443.89		\$1,118.37	\$792.19	\$458.33	\$75	0
	164	\$2,443.89		\$1,121.40	\$789.16	\$458.33	\$75	0
	165	\$2,443.89		\$1,124.43	\$786.12	\$458.33	\$75	0
	166	\$2,443.89		\$1,127.48	\$783.08	\$458.33	\$75	0
	167	\$2,443.89		\$1,130.53	\$780.02	\$458.33	\$75	0
	168	\$2,443.89		\$1,133.59	\$776.96	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$13,402.84	\$9,523.82	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$410,573.36	\$0	\$153,255.11	\$167,718.26	\$77,000.00	\$12,600.00	
15	169	\$2,443.89		\$1,136.66	\$773.89	\$458.33	\$75	0
	170	\$2,443.89		\$1,139.74	\$770.81	\$458.33	\$75	0
	171	\$2,443.89		\$1,142.83	\$767.73	\$458.33	\$75	0
	172	\$2,443.89		\$1,145.92	\$764.63	\$458.33	\$75	0
	173	\$2,443.89		\$1,149.03	\$761.53	\$458.33	\$75	0
	174	\$2,443.89		\$1,152.14	\$758.42	\$458.33	\$75	0
	175	\$2,443.89		\$1,155.26	\$755.30	\$458.33	\$75	0
	176	\$2,443.89		\$1,158.39	\$752.17	\$458.33	\$75	0
	177	\$2,443.89		\$1,161.53	\$749.03	\$458.33	\$75	0
	178	\$2,443.89		\$1,164.67	\$745.88	\$458.33	\$75	0
	179	\$2,443.89		\$1,167.83	\$742.73	\$458.33	\$75	0
	180	\$2,443.89		\$1,170.99	\$739.57	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$13,844.98	\$9,081.68	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$439,900.03	\$0	\$167,100.09	\$176,799.94	\$82,500.00	\$13,500.00	
16	181	\$2,443.89		\$1,174.16	\$736.40	\$458.33	\$75	0
	182	\$2,443.89		\$1,177.34	\$733.22	\$458.33	\$75	0
	183	\$2,443.89		\$1,180.53	\$730.03	\$458.33	\$75	0
	184	\$2,443.89		\$1,183.73	\$726.83	\$458.33	\$75	0
	185	\$2,443.89		\$1,186.93	\$723.62	\$458.33	\$75	0
	186	\$2,443.89		\$1,190.15	\$720.41	\$458.33	\$75	0
	187	\$2,443.89		\$1,193.37	\$717.19	\$458.33	\$75	0
	188	\$2,443.89		\$1,196.60	\$713.95	\$458.33	\$75	0
	189	\$2,443.89		\$1,199.84	\$710.71	\$458.33	\$75	0
	190	\$2,443.89		\$1,203.09	\$707.46	\$458.33	\$75	0
	191	\$2,443.89		\$1,206.35	\$704.21	\$458.33	\$75	0
	192	\$2,443.89		\$1,209.62	\$700.94	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$14,301.71	\$8,624.96	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$469,226.70	\$0	\$181,401.80	\$185,424.90	\$88,000.00	\$14,400.00	
17	193	\$2,443.89		\$1,212.89	\$697.66	\$458.33	\$75	0
	194	\$2,443.89		\$1,216.18	\$694.38	\$458.33	\$75	0
	195	\$2,443.89		\$1,219.47	\$691.08	\$458.33	\$75	0
	196	\$2,443.89		\$1,222.78	\$687.78	\$458.33	\$75	0
	197	\$2,443.89		\$1,226.09	\$684.47	\$458.33	\$75	0
	198	\$2,443.89		\$1,229.41	\$681.15	\$458.33	\$75	0

* Mortgage Insurance varies depending on loan and is continuous

* Hazard Insurance varies on type of coverage

Year	Mo.	Total Yearly Payments	Extra Payment	1	2	\$3.00	4	5
				Principal	Interest	State Property Tax	Hazard Insurance	Mortgage Insurance
17	199	\$2,443.89		\$1,232.74	\$677.82	\$458.33	\$75	0
	200	\$2,443.89		\$1,236.08	\$674.48	\$458.33	\$75	0
	201	\$2,443.89		\$1,239.42	\$671.13	\$458.33	\$75	0
	202	\$2,443.89		\$1,242.78	\$667.78	\$458.33	\$75	0
	203	\$2,443.89		\$1,246.15	\$664.41	\$458.33	\$75	0
	204	\$2,443.89		\$1,249.52	\$661.03	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$14,773.50	\$8,153.17	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$498,553.37	\$0	\$196,175.30	\$193,578.07	\$93,500.00	\$15,300.00	
18	205	\$2,443.89		\$1,252.91	\$657.65	\$458.33	\$75	0
	206	\$2,443.89		\$1,256.30	\$654.26	\$458.33	\$75	0
	207	\$2,443.89		\$1,259.70	\$650.85	\$458.33	\$75	0
	208	\$2,443.89		\$1,263.11	\$647.44	\$458.33	\$75	0
	209	\$2,443.89		\$1,266.53	\$644.02	\$458.33	\$75	0
	210	\$2,443.89		\$1,269.96	\$640.59	\$458.33	\$75	0
	211	\$2,443.89		\$1,273.40	\$637.15	\$458.33	\$75	0
	212	\$2,443.89		\$1,276.85	\$633.70	\$458.33	\$75	0
	213	\$2,443.89		\$1,280.31	\$630.25	\$458.33	\$75	0
	214	\$2,443.89		\$1,283.78	\$626.78	\$458.33	\$75	0
	215	\$2,443.89		\$1,287.25	\$623.30	\$458.33	\$75	0
	216	\$2,443.89		\$1,290.74	\$619.81	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$15,260.86	\$7,665.81	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$527,880.04	\$0	\$211,436.16	\$201,243.88	\$99,000.00	\$16,200.00	
19	217	\$2,443.89		\$1,294.24	\$616.32	\$458.33	\$75	0
	218	\$2,443.89		\$1,297.74	\$612.81	\$458.33	\$75	0
	219	\$2,443.89		\$1,301.26	\$609.30	\$458.33	\$75	0
	220	\$2,443.89		\$1,304.78	\$605.77	\$458.33	\$75	0
	221	\$2,443.89		\$1,308.31	\$602.24	\$458.33	\$75	0
	222	\$2,443.89		\$1,311.86	\$598.70	\$458.33	\$75	0
	223	\$2,443.89		\$1,315.41	\$595.14	\$458.33	\$75	0
	224	\$2,443.89		\$1,318.97	\$591.58	\$458.33	\$75	0
	225	\$2,443.89		\$1,322.55	\$588.01	\$458.33	\$75	0
	226	\$2,443.89		\$1,326.13	\$584.43	\$458.33	\$75	0
	227	\$2,443.89		\$1,329.72	\$580.84	\$458.33	\$75	0
	228	\$2,443.89		\$1,333.32	\$577.23	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$15,764.29	\$7,162.38	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$557,206.71	\$0	\$227,200.45	\$208,406.26	\$104,500.00	\$17,100.00	
20	229	\$2,443.89		\$1,336.93	\$573.62	\$458.33	\$75	0
	230	\$2,443.89		\$1,340.55	\$570.00	\$458.33	\$75	0
	231	\$2,443.89		\$1,344.18	\$566.37	\$458.33	\$75	0
	232	\$2,443.89		\$1,347.82	\$562.73	\$458.33	\$75	0
	233	\$2,443.89		\$1,351.47	\$559.08	\$458.33	\$75	0
	234	\$2,443.89		\$1,355.13	\$555.42	\$458.33	\$75	0
	235	\$2,443.89		\$1,358.80	\$551.75	\$458.33	\$75	0
	236	\$2,443.89		\$1,362.48	\$548.07	\$458.33	\$75	0
	237	\$2,443.89		\$1,366.17	\$544.38	\$458.33	\$75	0
	238	\$2,443.89		\$1,369.87	\$540.68	\$458.33	\$75	0
	239	\$2,443.89		\$1,373.59	\$536.97	\$458.33	\$75	0
	240	\$2,443.89		\$1,377.31	\$533.25	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$16,284.33	\$6,642.34	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$586,533.38	\$0	\$243,484.78	\$215,048.60	\$110,000.00	\$18,000.00	
	241	\$2,443.89		\$1,381.04	\$529.52	\$458.33	\$75	0

* Mortgage Insurance varies depending on loan and is continuous

* Hazard Insurance varies on type of coverage

Year	Mo.	Total Yearly Payments	Extra Payment	1	2	\$3.00	4	5
				Principal	Interest	State Property Tax	Hazard Insurance	Mortgage Insurance
21	242	\$2,443.89		\$1,384.78	\$525.78	\$458.33	\$75	0
	243	\$2,443.89		\$1,388.53	\$522.03	\$458.33	\$75	0
	244	\$2,443.89		\$1,392.29	\$518.27	\$458.33	\$75	0
	245	\$2,443.89		\$1,396.06	\$514.50	\$458.33	\$75	0
	246	\$2,443.89		\$1,399.84	\$510.72	\$458.33	\$75	0
	247	\$2,443.89		\$1,403.63	\$506.93	\$458.33	\$75	0
	248	\$2,443.89		\$1,407.43	\$503.12	\$458.33	\$75	0
	249	\$2,443.89		\$1,411.24	\$499.31	\$458.33	\$75	0
	250	\$2,443.89		\$1,415.07	\$495.49	\$458.33	\$75	0
	251	\$2,443.89		\$1,418.90	\$491.66	\$458.33	\$75	0
	252	\$2,443.89		\$1,422.74	\$487.82	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$16,821.53	\$6,105.14	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$615,860.05	\$0	\$260,306.31	\$221,153.74	\$115,500.00	\$18,900.00	
22	253	\$2,443.89		\$1,426.59	\$483.96	\$458.33	\$75	0
	254	\$2,443.89		\$1,430.46	\$480.10	\$458.33	\$75	0
	255	\$2,443.89		\$1,434.33	\$476.22	\$458.33	\$75	0
	256	\$2,443.89		\$1,438.22	\$472.34	\$458.33	\$75	0
	257	\$2,443.89		\$1,442.11	\$468.44	\$458.33	\$75	0
	258	\$2,443.89		\$1,446.02	\$464.54	\$458.33	\$75	0
	259	\$2,443.89		\$1,449.93	\$460.62	\$458.33	\$75	0
	260	\$2,443.89		\$1,453.86	\$456.70	\$458.33	\$75	0
	261	\$2,443.89		\$1,457.80	\$452.76	\$458.33	\$75	0
	262	\$2,443.89		\$1,461.75	\$448.81	\$458.33	\$75	0
	263	\$2,443.89		\$1,465.70	\$444.85	\$458.33	\$75	0
	264	\$2,443.89		\$1,469.67	\$440.88	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$17,376.44	\$5,550.23	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$645,186.72	\$0	\$277,682.75	\$226,703.96	\$121,000.00	\$19,800.00	
23	265	\$2,443.89		\$1,473.65	\$436.90	\$458.33	\$75	0
	266	\$2,443.89		\$1,477.65	\$432.91	\$458.33	\$75	0
	267	\$2,443.89		\$1,481.65	\$428.91	\$458.33	\$75	0
	268	\$2,443.89		\$1,485.66	\$424.89	\$458.33	\$75	0
	269	\$2,443.89		\$1,489.68	\$420.87	\$458.33	\$75	0
	270	\$2,443.89		\$1,493.72	\$416.84	\$458.33	\$75	0
	271	\$2,443.89		\$1,497.76	\$412.79	\$458.33	\$75	0
	272	\$2,443.89		\$1,501.82	\$408.73	\$458.33	\$75	0
	273	\$2,443.89		\$1,505.89	\$404.67	\$458.33	\$75	0
	274	\$2,443.89		\$1,509.97	\$400.59	\$458.33	\$75	0
	275	\$2,443.89		\$1,514.06	\$396.50	\$458.33	\$75	0
	276	\$2,443.89		\$1,518.16	\$392.40	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$17,949.67	\$4,977.00	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$674,513.38	\$0	\$295,632.42	\$231,680.97	\$126,500.00	\$20,700.00	
24	277	\$2,443.89		\$1,522.27	\$388.29	\$458.33	\$75	0
	278	\$2,443.89		\$1,526.39	\$384.16	\$458.33	\$75	0
	279	\$2,443.89		\$1,530.53	\$380.03	\$458.33	\$75	0
	280	\$2,443.89		\$1,534.67	\$375.89	\$458.33	\$75	0
	281	\$2,443.89		\$1,538.83	\$371.73	\$458.33	\$75	0
	282	\$2,443.89		\$1,542.99	\$367.56	\$458.33	\$75	0
	283	\$2,443.89		\$1,547.17	\$363.38	\$458.33	\$75	0
	284	\$2,443.89		\$1,551.36	\$359.19	\$458.33	\$75	0
	285	\$2,443.89		\$1,555.57	\$354.99	\$458.33	\$75	0
	286	\$2,443.89		\$1,559.78	\$350.78	\$458.33	\$75	0

* Mortgage Insurance varies depending on loan and is continuous

* Hazard Insurance varies on type of coverage

Year	Mo.	Total Yearly Payments	Extra Payment	1	2	\$3.00	4	5
				Principal	Interest	State Property Tax	Hazard Insurance	Mortgage Insurance
	287	\$2,443.89		\$1,564.00	\$346.55	\$458.33	\$75	0
	288	\$2,443.89		\$1,568.24	\$342.32	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$18,541.80	\$4,384.87	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$703,840.05	\$0	\$314,174.22	\$236,065.84	\$132,000.00	\$21,600.00	
25	289	\$2,443.89		\$1,572.49	\$338.07	\$458.33	\$75	0
	290	\$2,443.89		\$1,576.74	\$333.81	\$458.33	\$75	0
	291	\$2,443.89		\$1,581.02	\$329.54	\$458.33	\$75	0
	292	\$2,443.89		\$1,585.30	\$325.26	\$458.33	\$75	0
	293	\$2,443.89		\$1,589.59	\$320.97	\$458.33	\$75	0
	294	\$2,443.89		\$1,593.90	\$316.66	\$458.33	\$75	0
	295	\$2,443.89		\$1,598.21	\$312.34	\$458.33	\$75	0
	296	\$2,443.89		\$1,602.54	\$308.01	\$458.33	\$75	0
	297	\$2,443.89		\$1,606.88	\$303.67	\$458.33	\$75	0
	298	\$2,443.89		\$1,611.23	\$299.32	\$458.33	\$75	0
	299	\$2,443.89		\$1,615.60	\$294.96	\$458.33	\$75	0
	300	\$2,443.89		\$1,619.97	\$290.58	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$19,153.47	\$3,773.20	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$733,166.72	\$0	\$333,327.68	\$239,839.04	\$137,500.00	\$22,500.00	
26	301	\$2,443.89		\$1,624.36	\$286.20	\$458.33	\$75	0
	302	\$2,443.89		\$1,628.76	\$281.80	\$458.33	\$75	0
	303	\$2,443.89		\$1,633.17	\$277.39	\$458.33	\$75	0
	304	\$2,443.89		\$1,637.59	\$272.96	\$458.33	\$75	0
	305	\$2,443.89		\$1,642.03	\$268.53	\$458.33	\$75	0
	306	\$2,443.89		\$1,646.48	\$264.08	\$458.33	\$75	0
	307	\$2,443.89		\$1,650.94	\$259.62	\$458.33	\$75	0
	308	\$2,443.89		\$1,655.41	\$255.15	\$458.33	\$75	0
	309	\$2,443.89		\$1,659.89	\$250.67	\$458.33	\$75	0
	310	\$2,443.89		\$1,664.39	\$246.17	\$458.33	\$75	0
	311	\$2,443.89		\$1,668.89	\$241.66	\$458.33	\$75	0
	312	\$2,443.89		\$1,673.41	\$237.14	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$19,785.31	\$3,141.36	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$762,493.39	\$0	\$353,112.99	\$242,980.40	\$143,000.00	\$23,400.00	
27	313	\$2,443.89		\$1,677.95	\$232.61	\$458.33	\$75	0
	314	\$2,443.89		\$1,682.49	\$228.07	\$458.33	\$75	0
	315	\$2,443.89		\$1,687.05	\$223.51	\$458.33	\$75	0
	316	\$2,443.89		\$1,691.62	\$218.94	\$458.33	\$75	0
	317	\$2,443.89		\$1,696.20	\$214.36	\$458.33	\$75	0
	318	\$2,443.89		\$1,700.79	\$209.77	\$458.33	\$75	0
	319	\$2,443.89		\$1,705.40	\$205.16	\$458.33	\$75	0
	320	\$2,443.89		\$1,710.02	\$200.54	\$458.33	\$75	0
	321	\$2,443.89		\$1,714.65	\$195.91	\$458.33	\$75	0
	322	\$2,443.89		\$1,719.29	\$191.26	\$458.33	\$75	0
	323	\$2,443.89		\$1,723.95	\$186.61	\$458.33	\$75	0
	324	\$2,443.89		\$1,728.62	\$181.94	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$20,438.00	\$2,488.67	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$791,820.06	\$0	\$373,550.99	\$245,469.07	\$148,500.00	\$24,300.00	
	325	\$2,443.89		\$1,733.30	\$177.26	\$458.33	\$75	0
	326	\$2,443.89		\$1,737.99	\$172.56	\$458.33	\$75	0
	327	\$2,443.89		\$1,742.70	\$167.86	\$458.33	\$75	0
	328	\$2,443.89		\$1,747.42	\$163.14	\$458.33	\$75	0
	329	\$2,443.89		\$1,752.15	\$158.40	\$458.33	\$75	0

* Mortgage Insurance varies depending on loan and is continuous

* Hazard Insurance varies on type of coverage

				1	2	\$3.00	4	5
Year	Mo.	Total Yearly Payments	Extra Payment	Principal	Interest	State Property Tax	Hazard Insurance	Mortgage Insurance
28	330	\$2,443.89		\$1,756.90	\$153.66	\$458.33	\$75	0
	331	\$2,443.89		\$1,761.66	\$148.90	\$458.33	\$75	0
	332	\$2,443.89		\$1,766.43	\$144.13	\$458.33	\$75	0
	333	\$2,443.89		\$1,771.21	\$139.35	\$458.33	\$75	0
	334	\$2,443.89		\$1,776.01	\$134.55	\$458.33	\$75	0
	335	\$2,443.89		\$1,780.82	\$129.74	\$458.33	\$75	0
	336	\$2,443.89		\$1,785.64	\$124.91	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$21,112.22	\$1,814.45	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$821,146.73	\$0	\$394,663.21	\$247,283.52	\$154,000.00	\$25,200.00	
29	337	\$2,443.89		\$1,790.48	\$120.08	\$458.33	\$75	0
	338	\$2,443.89		\$1,795.33	\$115.23	\$458.33	\$75	0
	339	\$2,443.89		\$1,800.19	\$110.37	\$458.33	\$75	0
	340	\$2,443.89		\$1,805.06	\$105.49	\$458.33	\$75	0
	341	\$2,443.89		\$1,809.95	\$100.60	\$458.33	\$75	0
	342	\$2,443.89		\$1,814.85	\$95.70	\$458.33	\$75	0
	343	\$2,443.89		\$1,819.77	\$90.79	\$458.33	\$75	0
	344	\$2,443.89		\$1,824.70	\$85.86	\$458.33	\$75	0
	345	\$2,443.89		\$1,829.64	\$80.92	\$458.33	\$75	0
	346	\$2,443.89		\$1,834.60	\$75.96	\$458.33	\$75	0
	347	\$2,443.89		\$1,839.56	\$70.99	\$458.33	\$75	0
	348	\$2,443.89		\$1,844.55	\$66.01	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$21,808.68	\$1,117.99	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$850,473.40	\$0	\$416,471.89	\$248,401.51	\$159,500.00	\$26,100.00	
30	349	\$2,443.89		\$1,849.54	\$61.01	\$458.33	\$75	0
	350	\$2,443.89		\$1,854.55	\$56.00	\$458.33	\$75	0
	351	\$2,443.89		\$1,859.57	\$50.98	\$458.33	\$75	0
	352	\$2,443.89		\$1,864.61	\$45.95	\$458.33	\$75	0
	353	\$2,443.89		\$1,869.66	\$40.90	\$458.33	\$75	0
	354	\$2,443.89		\$1,874.72	\$35.83	\$458.33	\$75	0
	355	\$2,443.89		\$1,879.80	\$30.75	\$458.33	\$75	0
	356	\$2,443.89		\$1,884.89	\$25.66	\$458.33	\$75	0
	357	\$2,443.89		\$1,890.00	\$20.56	\$458.33	\$75	0
	358	\$2,443.89		\$1,895.12	\$15.44	\$458.33	\$75	0
	359	\$2,443.89		\$1,900.25	\$10.31	\$458.33	\$75	0
	360	\$2,443.89		\$1,905.40	\$5.16	\$458.33	\$75	0
TOTALS:		\$29,326.67	\$0	\$22,528.11	\$398.56	\$5,500.00	\$900.00	
TOTAL-TO-DATE:		\$879,800.07	\$0	\$439,000.00	\$248,800.07	\$165,000.00	\$27,000.00	

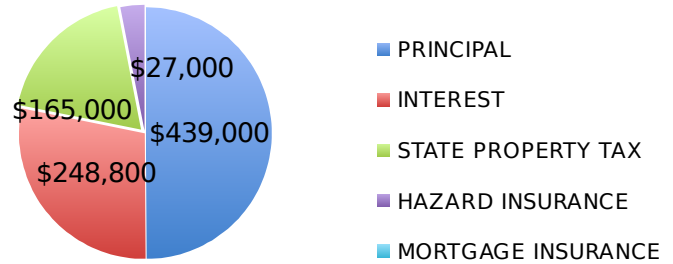
EZ House Payment.Com

CLIENT: Mike Johnson

Purchase Price	\$440,000
Down Payment	0.23% \$1,000
Finance/Loan Amount	\$439,000
Mortgage Term (yrs)	30
Interest Rate	3.25%
Monthly Payments	
Principal & Interest (PI)	\$1,910.56
CA Property Tax*	1.25% \$458.33
Hazard Insurance*	75
Mortgage Insurance (MI)*	0.00% 0
Total Monthly Payment	\$2,443.89

Loan Summary	
P&I	\$1,910.56
Number of payments	360
Total Interest	\$248,800.07
Extra Payment(s)	\$0.00
New Total Interest	\$248,800.07
Whoa...you saved	\$0.00

LIFE OF THE LOAN



* Property tax varies from city to city and is continuous

* Mortgage Insurance varies depending on loan and is continuous

* Hazard Insurance varies on type of coverage

EZ House Payment Forecast - YEARLY

Year	Mo.	Total Yearly Payments	Extra Payment	1	2	\$3.00	4	5
				Principal	Interest	State Property Tax	Hazard Insurance	Mortgage Insurance
1	12	\$29,326.67	\$0.00	\$8,789.33	\$14,137.34	\$5,500.00	\$900.00	
2	24	\$58,653.34	\$0.00	\$17,868.60	\$27,984.74	\$11,000.00	\$1,800.00	
3	36	\$87,980.01	\$0.00	\$27,247.38	\$41,532.62	\$16,500.00	\$2,700.00	
4	48	\$117,306.68	\$0.00	\$36,935.56	\$54,771.12	\$22,000.00	\$3,600.00	
5	60	\$146,633.34	\$0.00	\$46,943.34	\$67,690.01	\$27,500.00	\$4,500.00	
6	72	\$175,960.01	\$0.00	\$57,281.25	\$80,278.76	\$33,000.00	\$5,400.00	
7	84	\$205,286.68	\$0.00	\$67,960.20	\$92,526.48	\$38,500.00	\$6,300.00	
8	96	\$234,613.35	\$0.00	\$78,991.43	\$104,421.92	\$44,000.00	\$7,200.00	
9	108	\$263,940.02	\$0.00	\$90,386.57	\$115,953.45	\$49,500.00	\$8,100.00	
10	120	\$293,266.69	\$0.00	\$102,157.61	\$127,109.08	\$55,000.00	\$9,000.00	
11	132	\$322,593.36	\$0.00	\$114,316.97	\$137,876.39	\$60,500.00	\$9,900.00	
12	144	\$351,920.03	\$0.00	\$126,877.44	\$148,242.59	\$66,000.00	\$10,800.00	
13	156	\$381,246.70	\$0.00	\$139,852.26	\$158,194.43	\$71,500.00	\$11,700.00	
14	168	\$410,573.36	\$0.00	\$153,255.11	\$167,718.26	\$77,000.00	\$12,600.00	
15	180	\$439,900.03	\$0.00	\$167,100.09	\$176,799.94	\$82,500.00	\$13,500.00	
16	192	\$469,226.70	\$0.00	\$181,401.80	\$185,424.90	\$88,000.00	\$14,400.00	
17	204	\$498,553.37	\$0.00	\$196,175.30	\$193,578.07	\$93,500.00	\$15,300.00	
18	216	\$527,880.04	\$0.00	\$211,436.16	\$201,243.88	\$99,000.00	\$16,200.00	
19	228	\$557,206.71	\$0.00	\$227,200.45	\$208,406.26	\$104,500.00	\$17,100.00	
20	240	\$586,533.38	\$0.00	\$243,484.78	\$215,048.60	\$110,000.00	\$18,000.00	
21	252	\$615,860.05	\$0.00	\$260,306.31	\$221,153.74	\$115,500.00	\$18,900.00	
22	264	\$645,186.72	\$0.00	\$277,682.75	\$226,703.96	\$121,000.00	\$19,800.00	

* Property tax varies on state and city. _x000D_ * Mortgage insurance is currently 0.85% of loan amount. _x000D_ * Home owners insurance varies on coverage.

EZ House Payment Forecast - YEARLY

				1	2	\$3.00	4	5
Year	Mo.	Total Yearly Payments	Extra Payment	Principal	Interest	State Property Tax	Hazard Insurance	Mortgage Insurance
23	276	\$674,513.38	\$0.00	\$295,632.42	\$231,680.97	\$126,500.00	\$20,700.00	
24	288	\$703,840.05	\$0.00	\$314,174.22	\$236,065.84	\$132,000.00	\$21,600.00	
25	300	\$733,166.72	\$0.00	\$333,327.68	\$239,839.04	\$137,500.00	\$22,500.00	
26	312	\$762,493.39	\$0.00	\$353,112.99	\$242,980.40	\$143,000.00	\$23,400.00	
27	324	\$791,820.06	\$0.00	\$373,550.99	\$245,469.07	\$148,500.00	\$24,300.00	
28	336	\$821,146.73	\$0.00	\$394,663.21	\$247,283.52	\$154,000.00	\$25,200.00	
29	348	\$850,473.40	\$0.00	\$416,471.89	\$248,401.51	\$159,500.00	\$26,100.00	
30	360	\$879,800.07	\$0.00	\$439,000.00	\$248,800.07	\$165,000.00	\$27,000.00	

* Property tax varies on state and city._x000D_* Mortgage insurance is currently 0.85% of loan amount._x000D_* Home owners insurance varies on coverage.