

LOAN AMORTIZATION

ZUSH

DATE OF LOAN
 AMOUNT OF LOAN
 ANNUAL INTEREST
 PERIODIC PAYMENT
 LENGTH IN YEARS
 PAYMENTS PER YEAR

4 AUG 2003
 \$100,000.00
 5.0000%
 \$1,060.66
 10.0000
 12

Period	Payment	Principal	Interest	Balance	Equity Percent
1 1 4 SEP 2003	\$1,060.66	\$643.99	\$416.67	\$99,356.01	0.6440%
2 4 OCT 2003	\$1,060.66	\$646.68	\$413.98	\$98,709.33	1.2907%
3 4 NOV 2003	\$1,060.66	\$649.37	\$411.29	\$98,059.96	1.9400%
4 4 DEC 2003	\$1,060.66	\$652.08	\$408.58	\$97,407.88	2.5921%
2003 Totals	\$4,242.64	\$2,592.12	\$1,650.52		
5 4 JAN 2004	\$1,060.66	\$654.79	\$405.87	\$96,753.09	3.2469%
6 4 FEB 2004	\$1,060.66	\$657.52	\$403.14	\$96,095.57	3.9044%
7 4 MAR 2004	\$1,060.66	\$660.26	\$400.40	\$95,435.31	4.5647%
8 4 APR 2004	\$1,060.66	\$663.01	\$397.65	\$94,772.30	5.2277%
9 4 MAY 2004	\$1,060.66	\$665.78	\$394.88	\$94,106.52	5.8935%
10 4 JUN 2004	\$1,060.66	\$668.55	\$392.11	\$93,437.97	6.5620%
11 4 JUL 2004	\$1,060.66	\$671.34	\$389.32	\$92,766.63	7.2334%
12 4 AUG 2004	\$1,060.66	\$674.13	\$386.53	\$92,092.50	7.9075%
2 13 4 SEP 2004	\$1,060.66	\$676.94	\$383.72	\$91,415.56	8.5844%
14 4 OCT 2004	\$1,060.66	\$679.76	\$380.90	\$90,735.80	9.2642%
15 4 NOV 2004	\$1,060.66	\$682.59	\$378.07	\$90,053.21	9.9468%
16 4 DEC 2004	\$1,060.66	\$685.44	\$375.22	\$89,367.77	10.6322%
2004 Totals	\$12,727.92	\$8,040.11	\$4,687.81		
17 4 JAN 2005	\$1,060.66	\$688.29	\$372.37	\$88,679.48	11.3205%
18 4 FEB 2005	\$1,060.66	\$691.16	\$369.50	\$87,988.32	12.0117%
19 4 MAR 2005	\$1,060.66	\$694.04	\$366.62	\$87,294.28	12.7057%
20 4 APR 2005	\$1,060.66	\$696.93	\$363.73	\$86,597.35	13.4027%
21 4 MAY 2005	\$1,060.66	\$699.84	\$360.82	\$85,897.51	14.1025%
22 4 JUN 2005	\$1,060.66	\$702.75	\$357.91	\$85,194.76	14.8052%
23 4 JUL 2005	\$1,060.66	\$705.68	\$354.98	\$84,489.08	15.5109%
24 4 AUG 2005	\$1,060.66	\$708.62	\$352.04	\$83,780.46	16.2195%
3 25 4 SEP 2005	\$1,060.66	\$711.57	\$349.09	\$83,068.89	16.9311%
26 4 OCT 2005	\$1,060.66	\$714.54	\$346.12	\$82,354.35	17.6457%
27 4 NOV 2005	\$1,060.66	\$717.52	\$343.14	\$81,636.83	18.3632%
28 4 DEC 2005	\$1,060.66	\$720.51	\$340.15	\$80,916.32	19.0837%
2005 Totals	\$12,727.92	\$8,451.45	\$4,276.47		
29 4 JAN 2006	\$1,060.66	\$723.51	\$337.15	\$80,192.81	19.8072%
30 4 FEB 2006	\$1,060.66	\$726.52	\$334.14	\$79,466.29	20.5337%
31 4 MAR 2006	\$1,060.66	\$729.55	\$331.11	\$78,736.74	21.2633%
32 4 APR 2006	\$1,060.66	\$732.59	\$328.07	\$78,004.15	21.9959%
33 4 MAY 2006	\$1,060.66	\$735.64	\$325.02	\$77,268.51	22.7315%
34 4 JUN 2006	\$1,060.66	\$738.71	\$321.95	\$76,529.80	23.4702%
35 4 JUL 2006	\$1,060.66	\$741.79	\$318.87	\$75,788.01	24.2120%
36 4 AUG 2006	\$1,060.66	\$744.88	\$315.78	\$75,043.13	24.9569%
4 37 4 SEP 2006	\$1,060.66	\$747.98	\$312.68	\$74,295.15	25.7049%
38 4 OCT 2006	\$1,060.66	\$751.10	\$309.56	\$73,544.05	26.4560%
39 4 NOV 2006	\$1,060.66	\$754.23	\$306.43	\$72,789.82	27.2102%
40 4 DEC 2006	\$1,060.66	\$757.37	\$303.29	\$72,032.45	27.9676%
2006 Totals	\$12,727.92	\$8,883.87	\$3,844.05		
41 4 JAN 2007	\$1,060.66	\$760.52	\$300.14	\$71,271.93	28.7281%
42 4 FEB 2007	\$1,060.66	\$763.69	\$296.97	\$70,508.24	29.4918%

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Period	Payment	Principal	Interest	Balance	Equity Percent
43 4 MAR 2007	\$1,060.66	\$766.88	\$293.78	\$69,741.36	30.2586%
44 4 APR 2007	\$1,060.66	\$770.07	\$290.59	\$68,971.29	31.0287%
45 4 MAY 2007	\$1,060.66	\$773.28	\$287.38	\$68,198.01	31.8020%
46 4 JUN 2007	\$1,060.66	\$776.50	\$284.16	\$67,421.51	32.5785%
47 4 JUL 2007	\$1,060.66	\$779.74	\$280.92	\$66,641.77	33.3582%
48 4 AUG 2007	\$1,060.66	\$782.99	\$277.67	\$65,858.78	34.1412%
5 49 4 SEP 2007	\$1,060.66	\$786.25	\$274.41	\$65,072.53	34.9275%
50 4 OCT 2007	\$1,060.66	\$789.52	\$271.14	\$64,283.01	35.7170%
51 4 NOV 2007	\$1,060.66	\$792.81	\$267.85	\$63,490.20	36.5098%
52 4 DEC 2007	\$1,060.66	\$796.12	\$264.54	\$62,694.08	37.3059%
2007 Totals	\$12,727.92	\$9,338.37	\$3,389.55		
53 4 JAN 2008	\$1,060.66	\$799.43	\$261.23	\$61,894.65	38.1054%
54 4 FEB 2008	\$1,060.66	\$802.77	\$257.89	\$61,091.88	38.9081%
55 4 MAR 2008	\$1,060.66	\$806.11	\$254.55	\$60,285.77	39.7142%
56 4 APR 2008	\$1,060.66	\$809.47	\$251.19	\$59,476.30	40.5237%
57 4 MAY 2008	\$1,060.66	\$812.84	\$247.82	\$58,663.46	41.3365%
58 4 JUN 2008	\$1,060.66	\$816.23	\$244.43	\$57,847.23	42.1528%
59 4 JUL 2008	\$1,060.66	\$819.63	\$241.03	\$57,027.60	42.9724%
60 4 AUG 2008	\$1,060.66	\$823.04	\$237.62	\$56,204.56	43.7954%
6 61 4 SEP 2008	\$1,060.66	\$826.47	\$234.19	\$55,378.09	44.6219%
62 4 OCT 2008	\$1,060.66	\$829.92	\$230.74	\$54,548.17	45.4518%
63 4 NOV 2008	\$1,060.66	\$833.38	\$227.28	\$53,714.79	46.2852%
64 4 DEC 2008	\$1,060.66	\$836.85	\$223.81	\$52,877.94	47.1221%
2008 Totals	\$12,727.92	\$9,816.14	\$2,911.78		
65 4 JAN 2009	\$1,060.66	\$840.34	\$220.32	\$52,037.60	47.9624%
66 4 FEB 2009	\$1,060.66	\$843.84	\$216.82	\$51,193.76	48.8062%
67 4 MAR 2009	\$1,060.66	\$847.35	\$213.31	\$50,346.41	49.6536%
68 4 APR 2009	\$1,060.66	\$850.88	\$209.78	\$49,495.53	50.5045%
69 4 MAY 2009	\$1,060.66	\$854.43	\$206.23	\$48,641.10	51.3589%
70 4 JUN 2009	\$1,060.66	\$857.99	\$202.67	\$47,783.11	52.2169%
71 4 JUL 2009	\$1,060.66	\$861.56	\$199.10	\$46,921.55	53.0785%
72 4 AUG 2009	\$1,060.66	\$865.15	\$195.51	\$46,056.40	53.9436%
7 73 4 SEP 2009	\$1,060.66	\$868.76	\$191.90	\$45,187.64	54.8124%
74 4 OCT 2009	\$1,060.66	\$872.38	\$188.28	\$44,315.26	55.6847%
75 4 NOV 2009	\$1,060.66	\$876.01	\$184.65	\$43,439.25	56.5607%
76 4 DEC 2009	\$1,060.66	\$879.66	\$181.00	\$42,559.59	57.4404%
2009 Totals	\$12,727.92	\$10,318.35	\$2,409.57		
77 4 JAN 2010	\$1,060.66	\$883.33	\$177.33	\$41,676.26	58.3237%
78 4 FEB 2010	\$1,060.66	\$887.01	\$173.65	\$40,789.25	59.2108%
79 4 MAR 2010	\$1,060.66	\$890.70	\$169.96	\$39,898.55	60.1015%
80 4 APR 2010	\$1,060.66	\$894.42	\$166.24	\$39,004.13	60.9959%
81 4 MAY 2010	\$1,060.66	\$898.14	\$162.52	\$38,105.99	61.8940%
82 4 JUN 2010	\$1,060.66	\$901.89	\$158.77	\$37,204.10	62.7959%
83 4 JUL 2010	\$1,060.66	\$905.64	\$155.02	\$36,298.46	63.7015%
84 4 AUG 2010	\$1,060.66	\$909.42	\$151.24	\$35,389.04	64.6110%
8 85 4 SEP 2010	\$1,060.66	\$913.21	\$147.45	\$34,475.83	65.5242%

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 \$100,000.00
 5.0000%
 \$1,060.66
 10.0000
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Period	Payment	Principal	Interest	Balance	Equity Percent
86 4 OCT 2010	\$1,060.66	\$917.01	\$143.65	\$33,558.82	66.4412%
87 4 NOV 2010	\$1,060.66	\$920.83	\$139.83	\$32,637.99	67.3620%
88 4 DEC 2010	\$1,060.66	\$924.67	\$135.99	\$31,713.32	68.2867%
2010 Totals	\$12,727.92	\$10,846.27	\$1,881.65		
89 4 JAN 2011	\$1,060.66	\$928.52	\$132.14	\$30,784.80	69.2152%
90 4 FEB 2011	\$1,060.66	\$932.39	\$128.27	\$29,852.41	70.1476%
91 4 MAR 2011	\$1,060.66	\$936.27	\$124.39	\$28,916.14	71.0839%
92 4 APR 2011	\$1,060.66	\$940.18	\$120.48	\$27,975.96	72.0240%
93 4 MAY 2011	\$1,060.66	\$944.09	\$116.57	\$27,031.87	72.9681%
94 4 JUN 2011	\$1,060.66	\$948.03	\$112.63	\$26,083.84	73.9162%
95 4 JUL 2011	\$1,060.66	\$951.98	\$108.68	\$25,131.86	74.8681%
96 4 AUG 2011	\$1,060.66	\$955.94	\$104.72	\$24,175.92	75.8241%
9 97 4 SEP 2011	\$1,060.66	\$959.93	\$100.73	\$23,215.99	76.7840%
98 4 OCT 2011	\$1,060.66	\$963.93	\$96.73	\$22,252.06	77.7479%
99 4 NOV 2011	\$1,060.66	\$967.94	\$92.72	\$21,284.12	78.7159%
100 4 DEC 2011	\$1,060.66	\$971.98	\$88.68	\$20,312.14	79.6879%
2011 Totals	\$12,727.92	\$11,401.18	\$1,326.74		
101 4 JAN 2012	\$1,060.66	\$976.03	\$84.63	\$19,336.11	80.6639%
102 4 FEB 2012	\$1,060.66	\$980.09	\$80.57	\$18,356.02	81.6440%
103 4 MAR 2012	\$1,060.66	\$984.18	\$76.48	\$17,371.84	82.6282%
104 4 APR 2012	\$1,060.66	\$988.28	\$72.38	\$16,383.56	83.6164%
105 4 MAY 2012	\$1,060.66	\$992.40	\$68.26	\$15,391.16	84.6088%
106 4 JUN 2012	\$1,060.66	\$996.53	\$64.13	\$14,394.63	85.6054%
107 4 JUL 2012	\$1,060.66	\$1,000.68	\$59.98	\$13,393.95	86.6061%
108 4 AUG 2012	\$1,060.66	\$1,004.85	\$55.81	\$12,389.10	87.6109%
10 109 4 SEP 2012	\$1,060.66	\$1,009.04	\$51.62	\$11,380.06	88.6199%
110 4 OCT 2012	\$1,060.66	\$1,013.24	\$47.42	\$10,366.82	89.6332%
111 4 NOV 2012	\$1,060.66	\$1,017.46	\$43.20	\$9,349.36	90.6506%
112 4 DEC 2012	\$1,060.66	\$1,021.70	\$38.96	\$8,327.66	91.6723%
2012 Totals	\$12,727.92	\$11,984.48	\$743.44		
113 4 JAN 2013	\$1,060.66	\$1,025.96	\$34.70	\$7,301.70	92.6983%
114 4 FEB 2013	\$1,060.66	\$1,030.24	\$30.42	\$6,271.46	93.7285%
115 4 MAR 2013	\$1,060.66	\$1,034.53	\$26.13	\$5,236.93	94.7631%
116 4 APR 2013	\$1,060.66	\$1,038.84	\$21.82	\$4,198.09	95.8019%
117 4 MAY 2013	\$1,060.66	\$1,043.17	\$17.49	\$3,154.92	96.8451%
118 4 JUN 2013	\$1,060.66	\$1,047.51	\$13.15	\$2,107.41	97.8926%
119 4 JUL 2013	\$1,060.66	\$1,051.88	\$8.78	\$1,055.53	98.9445%
120 4 AUG 2013	\$1,059.93	\$1,055.53	\$4.40	\$0.00	100.0000%
2013 Totals	\$8,484.55	\$8,327.66	\$156.89		
TOTALS	\$127,278.47	\$100,000.00	\$27,278.47		

INTEREST COMPARISON

ZUSH

AMOUNT OF LOAN
ANNUAL INTEREST

\$100,000.00
5.0000%

LENGTH IN YEARS
PAYMENTS PER YEAR

10.0000
12

Comparison	Interest Rate	Payment	Difference	Cumulative	Annual
	4.0500%	\$1,014.83	\$0.00	\$0.00	\$0.00
	4.1000%	\$1,017.21	\$2.38	\$2.38	\$28.56
	4.1500%	\$1,019.60	\$2.39	\$4.77	\$57.24
	4.2000%	\$1,021.98	\$2.38	\$7.15	\$85.80
	4.2500%	\$1,024.38	\$2.40	\$9.55	\$114.60
	4.3000%	\$1,026.77	\$2.39	\$11.94	\$143.28
	4.3500%	\$1,029.17	\$2.40	\$14.34	\$172.08
	4.4000%	\$1,031.57	\$2.40	\$16.74	\$200.88
	4.4500%	\$1,033.98	\$2.41	\$19.15	\$229.80
	4.5000%	\$1,036.38	\$2.40	\$21.55	\$258.60
	4.5500%	\$1,038.80	\$2.42	\$23.97	\$287.64
	4.6000%	\$1,041.21	\$2.41	\$26.38	\$316.56
	4.6500%	\$1,043.63	\$2.42	\$28.80	\$345.60
	4.7000%	\$1,046.05	\$2.42	\$31.22	\$374.64
	4.7500%	\$1,048.48	\$2.43	\$33.65	\$403.80
	4.8000%	\$1,050.91	\$2.43	\$36.08	\$432.96
	4.8500%	\$1,053.34	\$2.43	\$38.51	\$462.12
	4.9000%	\$1,055.77	\$2.43	\$40.94	\$491.28
	4.9500%	\$1,058.21	\$2.44	\$43.38	\$520.56
	5.0000%	\$1,060.66	\$2.45	\$45.83	\$549.96
	5.0500%	\$1,063.10	\$2.44	\$48.27	\$579.24
	5.1000%	\$1,065.55	\$2.45	\$50.72	\$608.64
	5.1500%	\$1,068.00	\$2.45	\$53.17	\$638.04
	5.2000%	\$1,070.46	\$2.46	\$55.63	\$667.56
	5.2500%	\$1,072.92	\$2.46	\$58.09	\$697.08
	5.3000%	\$1,075.38	\$2.46	\$60.55	\$726.60
	5.3500%	\$1,077.85	\$2.47	\$63.02	\$756.24
	5.4000%	\$1,080.31	\$2.46	\$65.48	\$785.76
	5.4500%	\$1,082.79	\$2.48	\$67.96	\$815.52
	5.5000%	\$1,085.26	\$2.47	\$70.43	\$845.16
	5.5500%	\$1,087.74	\$2.48	\$72.91	\$874.92
	5.6000%	\$1,090.22	\$2.48	\$75.39	\$904.68
	5.6500%	\$1,092.71	\$2.49	\$77.88	\$934.56
	5.7000%	\$1,095.20	\$2.49	\$80.37	\$964.44
	5.7500%	\$1,097.69	\$2.49	\$82.86	\$994.32
	5.8000%	\$1,100.19	\$2.50	\$85.36	\$1,024.32
	5.8500%	\$1,102.69	\$2.50	\$87.86	\$1,054.32
	5.9000%	\$1,105.19	\$2.50	\$90.36	\$1,084.32
	5.9500%	\$1,107.70	\$2.51	\$92.87	\$1,114.44
	6.0000%	\$1,110.21	\$2.51	\$95.38	\$1,144.56
	6.0500%	\$1,112.72	\$2.51	\$97.89	\$1,174.68