Loan Amortization Schedule

	Enter values
Loan amount	$ 150,000.00
Annual interest rate	5.00 %
Loan period in years	7
Number of payments per year	12
Start date of loan	8/19/2019
Optional extra payments	$ -

	Loan summary
Scheduled payment	$ 2,120.09
Scheduled number of payments	84
Actual number of payments	84
Total early payments	$ -
Total interest	$ 28,087.25

Lender name: Southern Water District

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	9/19/2019	$ 150,000.00	$ 2,120.09	$ -	$ 2,120.09	$ 1,495.09	$ 625.00	$ 148,504.91	$ 625.00
2	10/19/2019	148,504.91	2,120.09	-	2,120.09	1,501.32	618.77	147,003.60	1,243.77
3	11/19/2019	147,003.60	2,120.09	-	2,120.09	1,507.57	612.51	145,496.03	1,856.29
4	12/19/2019	145,496.03	2,120.09	-	2,120.09	1,513.85	606.23	143,982.17	2,462.52
5	1/19/2020	143,982.17	2,120.09	-	2,120.09	1,520.16	599.93	142,462.01	3,062.44
6	2/19/2020	142,462.01	2,120.09	-	2,120.09	1,526.49	593.59	140,935.52	3,656.04
7	3/19/2020	140,935.52	2,120.09	-	2,120.09	1,532.86	587.23	139,402.66	4,243.27
8	4/19/2020	139,402.66	2,120.09	-	2,120.09	1,539.24	580.84	137,863.42	4,824.11
9	5/19/2020	137,863.42	2,120.09	-	2,120.09	1,545.66	574.43	136,317.77	5,398.54
10	6/19/2020	136,317.77	2,120.09	-	2,120.09	1,552.10	567.99	134,765.67	5,966.53
11	7/19/2020	134,765.67	2,120.09	-	2,120.09	1,558.56	561.52	133,207.11	6,528.06
12	8/19/2020	133,207.11	2,120.09	-	2,120.09	1,565.06	555.03	131,642.05	7,083.09
13	9/19/2020	131,642.05	2,120.09	-	2,120.09	1,571.58	548.51	130,070.47	7,631.60
14	10/19/2020	130,070.47	2,120.09	-	2,120.09	1,578.13	541.96	128,492.35	8,173.56
15	11/19/2020	128,492.35	2,120.09	-	2,120.09	1,584.70	535.38	126,907.65	8,708.94
16	12/19/2020	126,907.65	2,120.09	-	2,120.09	1,591.30	528.78	125,316.34	9,237.72
17	1/19/2021	125,316.34	2,120.09	-	2,120.09	1,597.93	522.15	123,718.41	9,759.87
18	2/19/2021	123,718.41	2,120.09	-	2,120.09	1,604.59	515.49	122,113.81	10,275.37
19	3/19/2021	122,113.81	2,120.09	-	2,120.09	1,611.28	508.81	120,502.53	10,784.17
20	4/19/2021	120,502.53	2,120.09	-	2,120.09	1,617.99	502.09	118,884.54	11,286.27
21	5/19/2021	118,884.54	2,120.09	-	2,120.09	1,624.73	495.35	117,259.81	11,781.62
22	6/19/2021	117,259.81	2,120.09	-	2,120.09	1,631.50	488.58	115,628.30	12,270.20
23	7/19/2021	115,628.30	2,120.09	-	2,120.09	1,638.30	481.78	113,990.00	12,751.99
24	8/19/2021	113,990.00	2,120.09	-	2,120.09	1,645.13	474.96	112,344.87	13,226.95
25	9/19/2021	112,344.87	2,120.09	-	2,120.09	1,651.98	468.10	110,692.89	13,695.05
26	10/19/2021	110,692.89	2,120.09	-	2,120.09	1,658.87	461.22	109,034.03	14,156.27
27	11/19/2021	109,034.03	2,120.09	-	2,120.09	1,665.78	454.31	107,368.25	14,610.58
28	12/19/2021	107,368.25	2,120.09	-	2,120.09	1,672.72	447.37	105,695.53	15,057.95
29	1/19/2022	105,695.53	2,120.09	-	2,120.09	1,679.69	440.40	104,015.84	15,498.34
30	2/19/2022	104,015.84	2,120.09	-	2,120.09	1,686.69	433.40	102,329.15	15,931.74
31	3/19/2022	102,329.15	2,120.09	-	2,120.09	1,693.71	426.37	100,635.44	16,358.12
32	4/19/2022	100,635.44	2,120.09	-	2,120.09	1,700.77	419.31	98,934.67	16,777.43
33	5/19/2022	98,934.67	2,120.09	-	2,120.09	1,707.86	412.23	97,226.81	17,189.66
34	6/19/2022	97,226.81	2,120.09	-	2,120.09	1,714.97	405.11	95,511.83	17,594.77
35	7/19/2022	95,511.83	2,120.09	-	2,120.09	1,722.12	397.97	93,789.71	17,992.74
36	8/19/2022	93,789.71	2,120.09	-	2,120.09	1,729.30	390.79	92,060.42	18,383.53
37	9/19/2022	92,060.42	2,120.09	-	2,120.09	1,736.50	383.59	90,323.92	18,767.11
38	10/19/2022	90,323.92	2,120.09	-	2,120.09	1,743.74	376.35	88,580.18	19,143.46
39	11/19/2022	88,580.18	2,120.09	-	2,120.09	1,751.00	369.08	86,829.18	19,512.54
40	12/19/2022	86,829.18	2,120.09	-	2,120.09	1,758.30	361.79	85,070.88	19,874.33
41	1/19/2023	85,070.88	2,120.09	-	2,120.09	1,765.62	354.46	83,305.25	20,228.79
42	2/19/2023	83,305.25	2,120.09	-	2,120.09	1,772.98	347.11	81,532.27	20,575.90
43	3/19/2023	81,532.27	2,120.09	-	2,120.09	1,780.37	339.72	79,751.90	20,915.62
44	4/19/2023	79,751.90	2,120.09	-	2,120.09	1,787.79	332.30	77,964.12	21,247.92
45	5/19/2023	77,964.12	2,120.09	-	2,120.09	1,795.24	324.85	76,168.88	21,572.77
46	6/19/2023	76,168.88	2,120.09	-	2,120.09	1,802.72	317.37	74,366.17	21,890.14
47	7/19/2023	74,366.17	2,120.09	-	2,120.09	1,810.23	309.86	72,555.94	22,200.00
48	8/19/2023	72,555.94	2,120.09	-	2,120.09	1,817.77	302.32	70,738.17	22,502.31
49	9/19/2023	70,738.17	2,120.09	-	2,120.09	1,825.34	294.74	68,912.82	22,797.06
50	10/19/2023	68,912.82	2,120.09	-	2,120.09	1,832.95	287.14	67,079.87	23,084.19
51	11/19/2023	67,079.87	2,120.09	-	2,120.09	1,840.59	279.50	65,239.29	23,363.69
52	12/19/2023	65,239.29	2,120.09	-	2,120.09	1,848.26	271.83	63,391.03	23,635.52
53	1/19/2024	63,391.03	2,120.09	-	2,120.09	1,855.96	264.13	61,535.07	23,899.65
54	2/19/2024	61,535.07	2,120.09	-	2,120.09	1,863.69	256.40	59,671.38	24,156.05
55	3/19/2024	59,671.38	2,120.09	-	2,120.09	1,871.46	248.63	57,799.93	24,404.68
56	4/19/2024	57,799.93	2,120.09	-	2,120.09	1,879.25	240.83	55,920.68	24,645.51
57	5/19/2024	55,920.68	2,120.09	-	2,120.09	1,887.08	233.00	54,033.59	24,878.51

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
58	6/19/2024	54,033.59	2,120.09	-	2,120.09	1,894.95	225.14	52,138.65	25,103.65
59	7/19/2024	52,138.65	2,120.09	-	2,120.09	1,902.84	217.24	50,235.80	25,320.90
60	8/19/2024	50,235.80	2,120.09	-	2,120.09	1,910.77	209.32	48,325.03	25,530.21
61	9/19/2024	48,325.03	2,120.09	-	2,120.09	1,918.73	201.35	46,406.30	25,731.57
62	10/19/2024	46,406.30	2,120.09	-	2,120.09	1,926.73	193.36	44,479.57	25,924.93
63	11/19/2024	44,479.57	2,120.09	-	2,120.09	1,934.75	185.33	42,544.82	26,110.26
64	12/19/2024	42,544.82	2,120.09	-	2,120.09	1,942.82	177.27	40,602.00	26,287.53
65	1/19/2025	40,602.00	2,120.09	-	2,120.09	1,950.91	169.18	38,651.09	26,456.71
66	2/19/2025	38,651.09	2,120.09	-	2,120.09	1,959.04	161.05	36,692.05	26,617.75
67	3/19/2025	36,692.05	2,120.09	-	2,120.09	1,967.20	152.88	34,724.85	26,770.64
68	4/19/2025	34,724.85	2,120.09	-	2,120.09	1,975.40	144.69	32,749.45	26,915.32
69	5/19/2025	32,749.45	2,120.09	-	2,120.09	1,983.63	136.46	30,765.82	27,051.78
70	6/19/2025	30,765.82	2,120.09	-	2,120.09	1,991.90	128.19	28,773.92	27,179.97
71	7/19/2025	28,773.92	2,120.09	-	2,120.09	2,000.20	119.89	26,773.73	27,299.86
72	8/19/2025	26,773.73	2,120.09	-	2,120.09	2,008.53	111.56	24,765.20	27,411.42
73	9/19/2025	24,765.20	2,120.09	-	2,120.09	2,016.90	103.19	22,748.30	27,514.61
74	10/19/2025	22,748.30	2,120.09	-	2,120.09	2,025.30	94.78	20,723.00	27,609.39
75	11/19/2025	20,723.00	2,120.09	-	2,120.09	2,033.74	86.35	18,689.26	27,695.74
76	12/19/2025	18,689.26	2,120.09	-	2,120.09	2,042.21	77.87	16,647.04	27,773.61
77	1/19/2026	16,647.04	2,120.09	-	2,120.09	2,050.72	69.36	14,596.32	27,842.97
78	2/19/2026	14,596.32	2,120.09	-	2,120.09	2,059.27	60.82	12,537.05	27,903.79
79	3/19/2026	12,537.05	2,120.09	-	2,120.09	2,067.85	52.24	10,469.20	27,956.03
80	4/19/2026	10,469.20	2,120.09	-	2,120.09	2,076.46	43.62	8,392.74	27,999.65
81	5/19/2026	8,392.74	2,120.09	-	2,120.09	2,085.12	34.97	6,307.62	28,034.62
82	6/19/2026	6,307.62	2,120.09	-	2,120.09	2,093.80	26.28	4,213.82	28,060.90
83	7/19/2026	4,213.82	2,120.09	-	2,120.09	2,102.53	17.56	2,111.29	28,078.46
84	8/19/2026	2,111.29	2,120.09	-	2,111.29	2,102.49	8.80	0.00	28,087.25

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest