

	A	B	C	D	E	F	G	H
1	[Student's Name]							
2	FIL 260 - Trefzger							
3	Monthly Mortgage Loan Payments							
4	Fixed-Rate Loan, Up to 30 Years							
5								
6								
7								
8	Amount Borrowed	Amortization	Annual Interest Rate (APR)	Amortization	Monthly Interest Rate (APR + 12)	Monthly Payment based on standard formula		Compare to Monthly Payment with Excel computation
9	200000	27	0.054	=B10*12	=C10/12	=E10(1-(1/(1+E10))^D10)*A10		
10								
11								
12								
13								
14								
15								
16					Amount Owed	Monthly Payment based on remaining months and balance	Principal Portion of Payment	Ending Principal Balance
17		Payments Remaining	Beginning Prin. Bal.	Plus Interest	Before Payment			
18	Month							
19								
20	=A19+1	=IF(SD\$10.A19>0,SD\$10.A19,"")	=H19	=IF(A20<=&SD\$10.SES10*C20,"")	=IF(A20<=&SD\$10.C20+D20,"")	=IF(A20<=&SD\$10.SES10(1-(1+(+SE\$10))^B20)*C20,"")	=IF(A20<=&SD\$10.F20-D20,"")	=IF(A20<=&SD\$10.C20-G20,"")
21	=A20+1	=IF(SD\$10.A20>0,SD\$10.A20,"")	=IF(H20>0,H20,"")	=IF(A21<=&SD\$10.SES10*C21,"")	=IF(A21<=&SD\$10.C21+D21,"")	=IF(A21<=&SD\$10.SES10(1-(1+(+SE\$10))^B21)*C21,"")	=IF(A21<=&SD\$10.F21-D21,"")	=IF(A21<=&SD\$10.C21-G21,"")
22	=A21+1	=IF(SD\$10.A21>0,SD\$10.A21,"")	=IF(H21>0,H21,"")	=IF(A22<=&SD\$10.SES10*C22,"")	=IF(A22<=&SD\$10.C22+D22,"")	=IF(A22<=&SD\$10.SES10(1-(1+(+SE\$10))^B22)*C22,"")	=IF(A22<=&SD\$10.F22-D22,"")	=IF(A22<=&SD\$10.C22-G22,"")
23	=A22+1	=IF(SD\$10.A22>0,SD\$10.A22,"")	=IF(H22>0,H22,"")	=IF(A23<=&SD\$10.SES10*C23,"")	=IF(A23<=&SD\$10.C23+D23,"")	=IF(A23<=&SD\$10.SES10(1-(1+(+SE\$10))^B23)*C23,"")	=IF(A23<=&SD\$10.F23-D23,"")	=IF(A23<=&SD\$10.C23-G23,"")
24	=A23+1	=IF(SD\$10.A23>0,SD\$10.A23,"")	=IF(H23>0,H23,"")	=IF(A24<=&SD\$10.SES10*C24,"")	=IF(A24<=&SD\$10.C24+D24,"")	=IF(A24<=&SD\$10.SES10(1-(1+(+SE\$10))^B24)*C24,"")	=IF(A24<=&SD\$10.F24-D24,"")	=IF(A24<=&SD\$10.C24-G24,"")
25	=A24+1	=IF(SD\$10.A24>0,SD\$10.A24,"")	=IF(H24>0,H24,"")	=IF(A25<=&SD\$10.SES10*C25,"")	=IF(A25<=&SD\$10.C25+D25,"")	=IF(A25<=&SD\$10.SES10(1-(1+(+SE\$10))^B25)*C25,"")	=IF(A25<=&SD\$10.F25-D25,"")	=IF(A25<=&SD\$10.C25-G25,"")
26	=A25+1	=IF(SD\$10.A25>0,SD\$10.A25,"")	=IF(H25>0,H25,"")	=IF(A26<=&SD\$10.SES10*C26,"")	=IF(A26<=&SD\$10.C26+D26,"")	=IF(A26<=&SD\$10.SES10(1-(1+(+SE\$10))^B26)*C26,"")	=IF(A26<=&SD\$10.F26-D26,"")	=IF(A26<=&SD\$10.C26-G26,"")

Continue pasting down

338	=A337+1	=IF(SD\$10.A337>0,SD\$10.A337,"")	=IF(H337>0,H337,"")	=IF(A338<=&SD\$10.SES10*C338,"")	=IF(A338<=&SD\$10.C338+D338,"")	=IF(A338<=&SD\$10.SES10(1-(1+(+SE\$10))^B338)*C338,"")	=IF(A338<=&SD\$10.F338-D338,"")	=IF(A338<=&SD\$10.C338-G338,"")
339	=A338+1	=IF(SD\$10.A338>0,SD\$10.A338,"")	=IF(H338>0,H338,"")	=IF(A339<=&SD\$10.SES10*C339,"")	=IF(A339<=&SD\$10.C339+D339,"")	=IF(A339<=&SD\$10.SES10(1-(1+(+SE\$10))^B339)*C339,"")	=IF(A339<=&SD\$10.F339-D339,"")	=IF(A339<=&SD\$10.C339-G339,"")
340	=A339+1	=IF(SD\$10.A339>0,SD\$10.A339,"")	=IF(H339>0,H339,"")	=IF(A340<=&SD\$10.SES10*C340,"")	=IF(A340<=&SD\$10.C340+D340,"")	=IF(A340<=&SD\$10.SES10(1-(1+(+SE\$10))^B340)*C340,"")	=IF(A340<=&SD\$10.F340-D340,"")	=IF(A340<=&SD\$10.C340-G340,"")
341	=A340+1	=IF(SD\$10.A340>0,SD\$10.A340,"")	=IF(H340>0,H340,"")	=IF(A341<=&SD\$10.SES10*C341,"")	=IF(A341<=&SD\$10.C341+D341,"")	=IF(A341<=&SD\$10.SES10(1-(1+(+SE\$10))^B341)*C341,"")	=IF(A341<=&SD\$10.F341-D341,"")	=IF(A341<=&SD\$10.C341-G341,"")
342	=A341+1	=IF(SD\$10.A341>0,SD\$10.A341,"")	=IF(H341>0,H341,"")	=IF(A342<=&SD\$10.SES10*C342,"")	=IF(A342<=&SD\$10.C342+D342,"")	=IF(A342<=&SD\$10.SES10(1-(1+(+SE\$10))^B342)*C342,"")	=IF(A342<=&SD\$10.F342-D342,"")	=IF(A342<=&SD\$10.C342-G342,"")
343	=A342+1	=IF(SD\$10.A342>0,SD\$10.A342,"")	=IF(H342>0,H342,"")	=IF(A343<=&SD\$10.SES10*C343,"")	=IF(A343<=&SD\$10.C343+D343,"")	=IF(A343<=&SD\$10.SES10(1-(1+(+SE\$10))^B343)*C343,"")	=IF(A343<=&SD\$10.F343-D343,"")	=IF(A343<=&SD\$10.C343-G343,"")
344	=A343+1	=IF(SD\$10.A343>0,SD\$10.A343,"")	=IF(H343>0,H343,"")	=IF(A344<=&SD\$10.SES10*C344,"")	=IF(A344<=&SD\$10.C344+D344,"")	=IF(A344<=&SD\$10.SES10(1-(1+(+SE\$10))^B344)*C344,"")	=IF(A344<=&SD\$10.F344-D344,"")	=IF(A344<=&SD\$10.C344-G344,"")
345	=A344+1	=IF(SD\$10.A344>0,SD\$10.A344,"")	=IF(H344>0,H344,"")	=IF(A345<=&SD\$10.SES10*C345,"")	=IF(A345<=&SD\$10.C345+D345,"")	=IF(A345<=&SD\$10.SES10(1-(1+(+SE\$10))^B345)*C345,"")	=IF(A345<=&SD\$10.F345-D345,"")	=IF(A345<=&SD\$10.C345-G345,"")
346	=A345+1	=IF(SD\$10.A345>0,SD\$10.A345,"")	=IF(H345>0,H345,"")	=IF(A346<=&SD\$10.SES10*C346,"")	=IF(A346<=&SD\$10.C346+D346,"")	=IF(A346<=&SD\$10.SES10(1-(1+(+SE\$10))^B346)*C346,"")	=IF(A346<=&SD\$10.F346-D346,"")	=IF(A346<=&SD\$10.C346-G346,"")
347	=A346+1	=IF(SD\$10.A346>0,SD\$10.A346,"")	=IF(H346>0,H346,"")	=IF(A347<=&SD\$10.SES10*C347,"")	=IF(A347<=&SD\$10.C347+D347,"")	=IF(A347<=&SD\$10.SES10(1-(1+(+SE\$10))^B347)*C347,"")	=IF(A347<=&SD\$10.F347-D347,"")	=IF(A347<=&SD\$10.C347-G347,"")
348	=A347+1	=IF(SD\$10.A347>0,SD\$10.A347,"")	=IF(H347>0,H347,"")	=IF(A348<=&SD\$10.SES10*C348,"")	=IF(A348<=&SD\$10.C348+D348,"")	=IF(A348<=&SD\$10.SES10(1-(1+(+SE\$10))^B348)*C348,"")	=IF(A348<=&SD\$10.F348-D348,"")	=IF(A348<=&SD\$10.C348-G348,"")
349	=A348+1	=IF(SD\$10.A348>0,SD\$10.A348,"")	=IF(H348>0,H348,"")	=IF(A349<=&SD\$10.SES10*C349,"")	=IF(A349<=&SD\$10.C349+D349,"")	=IF(A349<=&SD\$10.SES10(1-(1+(+SE\$10))^B349)*C349,"")	=IF(A349<=&SD\$10.F349-D349,"")	=IF(A349<=&SD\$10.C349-G349,"")
350	=A349+1	=IF(SD\$10.A349>0,SD\$10.A349,"")	=IF(H349>0,H349,"")	=IF(A350<=&SD\$10.SES10*C350,"")	=IF(A350<=&SD\$10.C350+D350,"")	=IF(A350<=&SD\$10.SES10(1-(1+(+SE\$10))^B350)*C350,"")	=IF(A350<=&SD\$10.F350-D350,"")	=IF(A350<=&SD\$10.C350-G350,"")
351	=A350+1	=IF(SD\$10.A350>0,SD\$10.A350,"")	=IF(H350>0,H350,"")	=IF(A351<=&SD\$10.SES10*C351,"")	=IF(A351<=&SD\$10.C351+D351,"")	=IF(A351<=&SD\$10.SES10(1-(1+(+SE\$10))^B351)*C351,"")	=IF(A351<=&SD\$10.F351-D351,"")	=IF(A351<=&SD\$10.C351-G351,"")
352	=A351+1	=IF(SD\$10.A351>0,SD\$10.A351,"")	=IF(H351>0,H351,"")	=IF(A352<=&SD\$10.SES10*C352,"")	=IF(A352<=&SD\$10.C352+D352,"")	=IF(A352<=&SD\$10.SES10(1-(1+(+SE\$10))^B352)*C352,"")	=IF(A352<=&SD\$10.F352-D352,"")	=IF(A352<=&SD\$10.C352-G352,"")
353	=A352+1	=IF(SD\$10.A352>0,SD\$10.A352,"")	=IF(H352>0,H352,"")	=IF(A353<=&SD\$10.SES10*C353,"")	=IF(A353<=&SD\$10.C353+D353,"")	=IF(A353<=&SD\$10.SES10(1-(1+(+SE\$10))^B353)*C353,"")	=IF(A353<=&SD\$10.F353-D353,"")	=IF(A353<=&SD\$10.C353-G353,"")
354	=A353+1	=IF(SD\$10.A353>0,SD\$10.A353,"")	=IF(H353>0,H353,"")	=IF(A354<=&SD\$10.SES10*C354,"")	=IF(A354<=&SD\$10.C354+D354,"")	=IF(A354<=&SD\$10.SES10(1-(1+(+SE\$10))^B354)*C354,"")	=IF(A354<=&SD\$10.F354-D354,"")	=IF(A354<=&SD\$10.C354-G354,"")
355	=A354+1	=IF(SD\$10.A354>0,SD\$10.A354,"")	=IF(H354>0,H354,"")	=IF(A355<=&SD\$10.SES10*C355,"")	=IF(A355<=&SD\$10.C355+D355,"")	=IF(A355<=&SD\$10.SES10(1-(1+(+SE\$10))^B355)*C355,"")	=IF(A355<=&SD\$10.F355-D355,"")	=IF(A355<=&SD\$10.C355-G355,"")
356	=A355+1	=IF(SD\$10.A355>0,SD\$10.A355,"")	=IF(H355>0,H355,"")	=IF(A356<=&SD\$10.SES10*C356,"")	=IF(A356<=&SD\$10.C356+D356,"")	=IF(A356<=&SD\$10.SES10(1-(1+(+SE\$10))^B356)*C356,"")	=IF(A356<=&SD\$10.F356-D356,"")	=IF(A356<=&SD\$10.C356-G356,"")
357	=A356+1	=IF(SD\$10.A356>0,SD\$10.A356,"")	=IF(H356>0,H356,"")	=IF(A357<=&SD\$10.SES10*C357,"")	=IF(A357<=&SD\$10.C357+D357,"")	=IF(A357<=&SD\$10.SES10(1-(1+(+SE\$10))^B357)*C357,"")	=IF(A357<=&SD\$10.F357-D357,"")	=IF(A357<=&SD\$10.C357-G357,"")
358	=A357+1	=IF(SD\$10.A357>0,SD\$10.A357,"")	=IF(H357>0,H357,"")	=IF(A358<=&SD\$10.SES10*C358,"")	=IF(A358<=&SD\$10.C358+D358,"")	=IF(A358<=&SD\$10.SES10(1-(1+(+SE\$10))^B358)*C358,"")	=IF(A358<=&SD\$10.F358-D358,"")	=IF(A358<=&SD\$10.C358-G358,"")
359	=A358+1	=IF(SD\$10.A358>0,SD\$10.A358,"")	=IF(H358>0,H358,"")	=IF(A359<=&SD\$10.SES10*C359,"")	=IF(A359<=&SD\$10.C359+D359,"")	=IF(A359<=&SD\$10.SES10(1-(1+(+SE\$10))^B359)*C359,"")	=IF(A359<=&SD\$10.F359-D359,"")	=IF(A359<=&SD\$10.C359-G359,"")
360	=A359+1	=IF(SD\$10.A359>0,SD\$10.A359,"")	=IF(H359>0,H359,"")	=IF(A360<=&SD\$10.SES10*C360,"")	=IF(A360<=&SD\$10.C360+D360,"")	=IF(A360<=&SD\$10.SES10(1-(1+(+SE\$10))^B360)*C360,"")	=IF(A360<=&SD\$10.F360-D360,"")	=IF(A360<=&SD\$10.C360-G360,"")
361	=A360+1	=IF(SD\$10.A360>0,SD\$10.A360,"")	=IF(H360>0,H360,"")	=IF(A361<=&SD\$10.SES10*C361,"")	=IF(A361<=&SD\$10.C361+D361,"")	=IF(A361<=&SD\$10.SES10(1-(1+(+SE\$10))^B361)*C361,"")	=IF(A361<=&SD\$10.F361-D361,"")	=IF(A361<=&SD\$10.C361-G361,"")
362	=A361+1	=IF(SD\$10.A361>0,SD\$10.A361,"")	=IF(H361>0,H361,"")	=IF(A362<=&SD\$10.SES10*C362,"")	=IF(A362<=&SD\$10.C362+D362,"")	=IF(A362<=&SD\$10.SES10(1-(1+(+SE\$10))^B362)*C362,"")	=IF(A362<=&SD\$10.F362-D362,"")	=IF(A362<=&SD\$10.C362-G362,"")
363	=A362+1	=IF(SD\$10.A362>0,SD\$10.A362,"")	=IF(H362>0,H362,"")	=IF(A363<=&SD\$10.SES10*C363,"")	=IF(A363<=&SD\$10.C363+D363,"")	=IF(A363<=&SD\$10.SES10(1-(1+(+SE\$10))^B363)*C363,"")	=IF(A363<=&SD\$10.F363-D363,"")	=IF(A363<=&SD\$10.C363-G363,"")
364	=A363+1	=IF(SD\$10.A363>0,SD\$10.A363,"")	=IF(H363>0,H363,"")	=IF(A364<=&SD\$10.SES10*C364,"")	=IF(A364<=&SD\$10.C364+D364,"")	=IF(A364<=&SD\$10.SES10(1-(1+(+SE\$10))^B364)*C364,"")	=IF(A364<=&SD\$10.F364-D364,"")	=IF(A364<=&SD\$10.C364-G364,"")
365	=A364+1	=IF(SD\$10.A364>0,SD\$10.A364,"")	=IF(H364>0,H364,"")	=IF(A365<=&SD\$10.SES10*C365,"")	=IF(A365<=&SD\$10.C365+D365,"")	=IF(A365<=&SD\$10.SES10(1-(1+(+SE\$10))^B365)*C365,"")	=IF(A365<=&SD\$10.F365-D365,"")	=IF(A365<=&SD\$10.C365-G365,"")
366	=A365+1	=IF(SD\$10.A365>0,SD\$10.A365,"")	=IF(H365>0,H365,"")	=IF(A366<=&SD\$10.SES10*C366,"")	=IF(A366<=&SD\$10.C366+D366,"")	=IF(A366<=&SD\$10.SES10(1-(1+(+SE\$10))^B366)*C366,"")	=IF(A366<=&SD\$10.F366-D366,"")	=IF(A366<=&SD\$10.C366-G366,"")
367	=A366+1	=IF(SD\$10.A366>0,SD\$10.A366,"")	=IF(H366>0,H366,"")	=IF(A367<=&SD\$10.SES10*C367,"")	=IF(A367<=&SD\$10.C367+D367,"")	=IF(A367<=&SD\$10.SES10(1-(1+(+SE\$10))^B367)*C367,"")	=IF(A367<=&SD\$10.F367-D367,"")	=IF(A367<=&SD\$10.C367-G367,"")
368	=A367+1	=IF(SD\$10.A367>0,SD\$10.A367,"")	=IF(H367>0,H367,"")	=IF(A368<=&SD\$10.SES10*C368,"")	=IF(A368<=&SD\$10.C368+D368,"")	=IF(A368<=&SD\$10.SES10(1-(1+(+SE\$10))^B368)*C368,"")	=IF(A368<=&SD\$10.F368-D368,"")	=IF(A368<=&SD\$10.C368-G368,"")
369	=A368+1	=IF(SD\$10.A368>0,SD\$10.A368,"")	=IF(H368>0,H368,"")	=IF(A369<=&SD\$10.SES10*C369,"")	=IF(A369<=&SD\$10.C369+D369,"")	=IF(A369<=&SD\$10.SES10(1-(1+(+SE\$10))^B369)*C369,"")	=IF(A369<=&SD\$10.F369-D369,"")	=IF(A369<=&SD\$10.C369-G369,"")
370	=A369+1	=IF(SD\$10.A369>0,SD\$10.A369,"")	=IF(H369>0,H369,"")	=IF(A370<=&SD\$10.SES10*C370,"")	=IF(A370<=&SD\$10.C370+D370,"")	=IF(A370<=&SD\$10.SES10(1-(1+(+SE\$10))^B370)*C370,"")	=IF(A370<=&SD\$10.F370-D370,"")	=IF(A370<=&SD\$10.C370-G370,"")
371	=A370+1	=IF(SD\$10.A370>0,SD\$10.A370,"")	=IF(H370>0,H370,"")	=IF(A371<=&SD\$10.SES10*C371,"")	=IF(A371<=&SD\$10.C371+D371,"")	=IF(A371<=&SD\$10.SES10(1-(1+(+SE\$10))^B371)*C371,"")	=IF(A371<=&SD\$10.F371-D371,"")	=IF(A371<=&SD\$10.C371-G371,"")
372	=A371+1	=IF(SD\$10.A371>0,SD\$10.A371,"")	=IF(H371>0,H371,"")	=IF(A372<=&SD\$10.SES10*C372,"")	=IF(A372<=&SD\$10.C372+D372,"")	=IF(A372<=&SD\$10.SES10(1-(1+(+SE\$10))^B372)*C372,"")	=IF(A372<=&SD\$10.F372-D372,"")	=IF(A372<=&SD\$10.C372-G372,"")
373	=A372+1	=IF(SD\$10.A372>0,SD\$10.A372,"")	=IF(H372>0,H372,"")	=IF(A373<=&SD\$10.SES10*C373,"")	=IF(A373<=&SD\$10.C373+D373,"")	=IF(A373<=&SD\$10.SES10(1-(1+(+SE\$10))^B373)*C373,"")	=IF(A373<=&SD\$10.F373-D373,"")	=IF(A373<=&SD\$10.C373-G373,"")
374	=A373+1	=IF(SD\$10.A373>0,SD\$10.A373,"")	=IF(H373>0,H373,"")	=IF(A374<=&SD\$10.SES10*C374,"")	=IF(A374<=&SD\$10.C374+D374,"")	=IF(A374<=&SD\$10.SES10(1-(1+(+SE\$10))^B374)*C374,"")	=IF(A374<=&SD\$10.F374-D374,"")	=IF(A374<=&SD\$10.C374-G374,"")
375	=A374+1	=IF(SD\$10.A374>0,SD\$10.A374,"")	=IF(H374>0,H374,"")	=IF(A375<=&SD\$10.SES10*C375,"")	=IF(A375<=&SD\$10.C375+D375,"")	=IF(A375<=&SD\$10.SES10(1-(1+(+SE\$10))^B375)*C375,"")	=IF(A375<=&SD\$10.F375-D375,"")	=IF(A375<=&SD\$10.C375-G375,"")
376	=A375+1	=IF(SD\$10.A375>0,SD\$10.A375,"")	=IF(H375>0,H375,"")	=IF(A376<=&SD\$10.SES10*C376,"")	=IF(A376<			