

\$200,000 Loan 3.75% Interest Rate 30-Year Fixed

Year	Principal	Interest	Total Payment	Balance
1	\$3,678	\$7,437	\$11,115	\$196,322
2	\$3,818	\$7,297	\$11,115	\$192,505
3	\$3,964	\$7,151	\$11,115	\$188,541
4	\$4,115	\$7,000	\$11,115	\$184,426
5	\$4,272	\$6,843	\$11,115	\$180,155
6	\$4,435	\$6,680	\$11,115	\$175,720
7	\$4,604	\$6,511	\$11,115	\$171,116
8	\$4,780	\$6,335	\$11,115	\$166,337
9	\$4,962	\$6,153	\$11,115	\$161,375
10	\$5,151	\$5,964	\$11,115	\$156,224
11	\$5,348	\$5,767	\$11,115	\$150,876
12	\$5,552	\$5,563	\$11,115	\$145,324
13	\$5,764	\$5,351	\$11,115	\$139,561
14	\$5,983	\$5,131	\$11,115	\$133,577
15	\$6,212	\$4,903	\$11,115	\$127,366
16	\$6,449	\$4,666	\$11,115	\$120,917
17	\$6,695	\$4,420	\$11,115	\$114,222
18	\$6,950	\$4,165	\$11,115	\$107,272
19	\$7,215	\$3,900	\$11,115	\$100,057
20	\$7,491	\$3,624	\$11,115	\$92,566
21	\$7,776	\$3,338	\$11,115	\$84,790
22	\$8,073	\$3,042	\$11,115	\$76,717
23	\$8,381	\$2,734	\$11,115	\$68,336
24	\$8,701	\$2,414	\$11,115	\$59,636
25	\$9,033	\$2,082	\$11,115	\$50,603
26	\$9,377	\$1,738	\$11,115	\$41,226
27	\$9,735	\$1,380	\$11,115	\$31,491
28	\$10,106	\$1,008	\$11,115	\$21,384
29	\$10,492	\$623	\$11,115	\$10,892
30	\$10,892	\$223	\$11,115	\$0

\$400,000 Loan 3.25% Interest Rate 30-Year Fixed

Year	Principal	Interest	Total Payment	Balance
1	\$8,009	\$12,881	\$20,890	\$391,992
2	\$8,273	\$12,617	\$20,890	\$383,719
3	\$8,546	\$12,344	\$20,890	\$375,173
4	\$8,828	\$12,062	\$20,890	\$366,346
5	\$9,119	\$11,771	\$20,890	\$357,227
6	\$9,420	\$11,470	\$20,890	\$347,808
7	\$9,730	\$11,160	\$20,890	\$338,077
8	\$10,051	\$10,839	\$20,890	\$328,026
9	\$10,383	\$10,507	\$20,890	\$317,643
10	\$10,725	\$10,165	\$20,890	\$306,918
11	\$11,079	\$9,811	\$20,890	\$295,839
12	\$11,445	\$9,445	\$20,890	\$284,394
13	\$11,822	\$9,068	\$20,890	\$272,572
14	\$12,212	\$8,678	\$20,890	\$260,360
15	\$12,615	\$8,275	\$20,890	\$247,745
16	\$13,031	\$7,859	\$20,890	\$234,714
17	\$13,461	\$7,429	\$20,890	\$221,253
18	\$13,905	\$6,985	\$20,890	\$207,347
19	\$14,364	\$6,526	\$20,890	\$192,984
20	\$14,838	\$6,052	\$20,890	\$178,146
21	\$15,327	\$5,563	\$20,890	\$162,819
22	\$15,833	\$5,057	\$20,890	\$146,986
23	\$16,355	\$4,535	\$20,890	\$130,631
24	\$16,895	\$3,995	\$20,890	\$113,736
25	\$17,452	\$3,438	\$20,890	\$96,285
26	\$18,028	\$2,862	\$20,890	\$78,257
27	\$18,622	\$2,268	\$20,890	\$59,635
28	\$19,237	\$1,653	\$20,890	\$40,398
29	\$19,871	\$1,019	\$20,890	\$20,527
30	\$20,527	\$363	\$20,890	\$0

\$300,000 Loan 5.0% Interest Rate 30-Year Fixed

Year	Principal	Interest	Total Payment	Balance
1	\$4,426	\$14,899	\$19,326	\$295,574
2	\$4,653	\$14,673	\$19,326	\$290,921
3	\$4,891	\$14,435	\$19,326	\$286,031
4	\$5,141	\$14,185	\$19,326	\$280,890
5	\$5,404	\$13,922	\$19,326	\$275,486
6	\$5,680	\$13,645	\$19,326	\$269,806
7	\$5,971	\$13,355	\$19,326	\$263,835
8	\$6,276	\$13,049	\$19,326	\$257,559
9	\$6,597	\$12,728	\$19,326	\$250,961
10	\$6,935	\$12,391	\$19,326	\$244,026
11	\$7,290	\$12,036	\$19,326	\$236,736
12	\$7,663	\$11,663	\$19,326	\$229,074
13	\$8,055	\$11,271	\$19,326	\$221,019
14	\$8,467	\$10,859	\$19,326	\$212,552
15	\$8,900	\$10,425	\$19,326	\$203,652
16	\$9,355	\$9,970	\$19,326	\$194,296
17	\$9,834	\$9,491	\$19,326	\$184,462
18	\$10,337	\$8,988	\$19,326	\$174,125
19	\$10,866	\$8,459	\$19,326	\$163,259
20	\$11,422	\$7,904	\$19,326	\$151,837
21	\$12,006	\$7,319	\$19,326	\$139,830
22	\$12,621	\$6,705	\$19,326	\$127,210
23	\$13,266	\$6,059	\$19,326	\$113,943
24	\$13,945	\$5,380	\$19,326	\$99,998
25	\$14,659	\$4,667	\$19,326	\$85,340
26	\$15,409	\$3,917	\$19,326	\$69,931
27	\$16,197	\$3,129	\$19,326	\$53,734
28	\$17,026	\$2,300	\$19,326	\$36,709
29	\$17,897	\$1,429	\$19,326	\$18,812
30	\$18,812	\$513	\$19,326	\$0

\$1,000,000 Loan 5.25% Interest Rate 30-Year Fixed

Year	Principal	Interest	Total Payment	Balance
1	\$14,101	\$52,164	\$66,264	\$985,899
2	\$14,859	\$51,406	\$66,264	\$971,041
3	\$15,658	\$50,606	\$66,264	\$955,383
4	\$16,500	\$49,764	\$66,264	\$938,882
5	\$17,388	\$48,877	\$66,264	\$921,495
6	\$18,323	\$47,942	\$66,264	\$903,172
7	\$19,308	\$46,956	\$66,264	\$883,864
8	\$20,347	\$45,918	\$66,264	\$863,518
9	\$21,441	\$44,824	\$66,264	\$842,077
10	\$22,594	\$43,671	\$66,264	\$819,483
11	\$23,809	\$42,455	\$66,264	\$795,674
12	\$25,090	\$41,175	\$66,264	\$770,584
13	\$26,439	\$39,826	\$66,264	\$744,145
14	\$27,861	\$38,404	\$66,264	\$716,284
15	\$29,359	\$36,905	\$66,264	\$686,925
16	\$30,938	\$35,326	\$66,264	\$655,987
17	\$32,602	\$33,662	\$66,264	\$623,385
18	\$34,356	\$31,909	\$66,264	\$589,029
19	\$36,203	\$30,061	\$66,264	\$552,826
20	\$38,150	\$28,114	\$66,264	\$514,675
21	\$40,202	\$26,062	\$66,264	\$474,473
22	\$42,364	\$23,900	\$66,264	\$432,109
23	\$44,643	\$21,622	\$66,264	\$387,466
24	\$47,044	\$19,221	\$66,264	\$340,422
25	\$49,574	\$16,691	\$66,264	\$290,848
26	\$52,240	\$14,024	\$66,264	\$238,608
27	\$55,050	\$11,215	\$66,264	\$183,558
28	\$58,010	\$8,254	\$66,264	\$125,548
29	\$61,130	\$5,134	\$66,264	\$64,418
30	\$64,418	\$1,847	\$66,264	\$0

2014 Vermont Single Family Home Price = <6 acres Average \$213,029; Median \$185,000 >6 acres Average \$271,029; Median \$216,000

Calculator: <http://www.hsh.com/calc-amort.html>