

Goal: Compare refinance options. Rules: [1]				
<b>Mortgage</b>				
	Original	Refinance		
Starting Date	7/1/2005	7/28/13		
Initial Value	\$140,800.00	\$129,593.91		
Interest Paid to Date	\$52,965.03			
Total Interest to be Paid	\$143,038.22			
<b>Apply Monthly Savings to Principal</b>				
Extra Monthly Payment	\$74.02	yes [2]		
<b>Refinance Options</b>				
	Original	Scenario 1	Scenario 2	Scenario 3
<b>Fees</b>				
<b>Points (+ or -)</b>				
Total Closing Price (credit or due)	\$0.00	\$0.00	\$0.00	\$0.00
Rate	5.38%	3.50%	3.35%	3.15%
NPER (# of months)	360	360	360	180
Principal/Int Monthly Payment	\$788.44	\$554.99	\$544.70	\$962.46
Difference from Orig Payment	\$0.00	\$233.45	\$243.74	-\$74.02
Extra Monthly Payment + Diff from Orig Payment	\$74.02	\$307.47	\$317.76	\$0.00
<b>Final Monthly Payment [4]</b>	<b>\$862.46</b>	<b>\$862.46</b>	<b>\$862.46</b>	<b>\$862.46</b>
<b>Savings Analysis</b>				
	Original	Scenario 1	Scenario 2	Scenario 3
Max Interest to be Paid	\$127,541.54	\$36,682.47	\$34,470.76	\$31,649.14
<b>Savings Compared to Original Mortgage Plan [5]</b>	<b>\$15,496.68</b>	<b>\$53,390.72</b>	<b>\$55,602.43</b>	<b>\$58,424.05</b>
<b>Time Remaining (years)</b>	<b>19.08</b>	<b>15.50</b>	<b>15.33</b>	<b>15.00</b>

You do not need to touch the other sheets in this spreadsheet, unless you want to add additional scenarios. (see last note in this column)

Delete the comments in this column once you understand the concepts described in them.

Bright green backgrounds indicate fields that are meant to be changed frequently.  
Darker green backgrounds indicate fields that are meant to be adjusted based on mortgage options and then left alone.

Cells C12 and C13 act as switches. Turn on the option by entering the word "yes" (without the quotes) into the cell.

There is an important concept to grasp with the intended goal of the section to the left of this comment block.

I wanted this section to show when a refinance option was going to cost more than the original mortgage payment.

If the new payment is greater than the original payment, the calculations prevent you from paying any more than the unavoidable increase.

However, if you raise the extra monthly payment to a value greater than the negative difference, then the calculations subtract the negative difference from the extra payment and apply what's left to determine the Final Monthly Payment.

Bottom line is...play with the "yes" switches in cells C12 and C13, as well as the Extra Payment in cell B13 to see how this affects your Final Monthly Payment and the Savings fields.

The Savings fields display the interest saved as compared to the original, unaltered mortgage.

This calculation takes into account the fees and points that you entered in rows 18 and 19.

One last thing...

If you want to add additional scenarios, you can do so by highlighting the last scenario cells E17 to E33 and using the auto-fill as you drag to the right and add additional columns.

Rename cell ?17 with a new name.

For each column, you must duplicate any one of the "Scenario" or "Original" sheets.

Rename the new sheet to match the name you gave the new column.

Last step will be to go to the new sheet and change the values in the 7 cells that have notes in them. They must point to the new column that you created on the "Summary Sheet". All you should have to change is the letter in each of the 7 cells.







Year	Date	Principle Paid	Extra Payment	Interest Paid	Total Interest	Total Principal	Balance
24.33	11/1/2029	\$687.77	\$74.02	\$100.67	\$126,164.64	\$119,085.75	\$21,714.25
24.42	12/1/2029	\$691.18	\$74.02	\$97.26	\$126,261.90	\$119,850.95	\$20,949.05
24.50	1/1/2030	\$694.61	\$74.02	\$93.83	\$126,355.74	\$120,619.58	\$20,180.42
24.58	2/1/2030	\$698.05	\$74.02	\$90.39	\$126,446.13	\$121,391.64	\$19,408.36
24.67	3/1/2030	\$701.51	\$74.02	\$86.93	\$126,533.06	\$122,167.17	\$18,632.83
24.75	4/1/2030	\$704.98	\$74.02	\$83.46	\$126,616.52	\$122,946.17	\$17,853.83
24.83	5/1/2030	\$708.47	\$74.02	\$79.97	\$126,696.49	\$123,728.66	\$17,071.34
24.92	6/1/2030	\$711.97	\$74.02	\$76.47	\$126,772.96	\$124,514.65	\$16,285.35
25.00	7/1/2030	\$715.49	\$74.02	\$72.94	\$126,845.90	\$125,304.17	\$15,495.83
25.08	8/1/2030	\$719.03	\$74.02	\$69.41	\$126,915.31	\$126,097.22	\$14,702.78
25.17	9/1/2030	\$722.58	\$74.02	\$65.86	\$126,981.17	\$126,893.82	\$13,906.18
25.25	10/1/2030	\$726.15	\$74.02	\$62.29	\$127,043.46	\$127,693.99	\$13,106.01
25.33	11/1/2030	\$729.74	\$74.02	\$58.70	\$127,102.16	\$128,497.75	\$12,302.25
25.42	12/1/2030	\$733.34	\$74.02	\$55.10	\$127,157.26	\$129,305.10	\$11,494.90
25.50	1/1/2031	\$736.95	\$74.02	\$51.49	\$127,208.75	\$130,116.08	\$10,683.92
25.58	2/1/2031	\$740.58	\$74.02	\$47.86	\$127,256.61	\$130,930.68	\$9,869.32
25.67	3/1/2031	\$744.23	\$74.02	\$44.21	\$127,300.81	\$131,748.93	\$9,051.07
25.75	4/1/2031	\$747.90	\$74.02	\$40.54	\$127,341.35	\$132,570.85	\$8,229.15
25.83	5/1/2031	\$751.58	\$74.02	\$36.86	\$127,378.21	\$133,396.45	\$7,403.55
25.92	6/1/2031	\$755.28	\$74.02	\$33.16	\$127,411.38	\$134,225.75	\$6,574.25
26.00	7/1/2031	\$758.99	\$74.02	\$29.45	\$127,440.82	\$135,058.76	\$5,741.24
26.08	8/1/2031	\$762.72	\$74.02	\$25.72	\$127,466.54	\$135,895.51	\$4,904.49
26.17	9/1/2031	\$766.47	\$74.02	\$21.97	\$127,488.51	\$136,736.00	\$4,064.00
26.25	10/1/2031	\$770.24	\$74.02	\$18.20	\$127,506.71	\$137,580.25	\$3,219.75
26.33	11/1/2031	\$774.02	\$74.02	\$14.42	\$127,521.13	\$138,428.29	\$2,371.71
26.42	12/1/2031	\$777.82	\$74.02	\$10.62	\$127,531.76	\$139,280.13	\$1,519.87
26.50	1/1/2032	\$781.63	\$74.02	\$6.81	\$127,538.56	\$140,135.78	\$664.22
26.58	2/1/2032	\$785.46	\$74.02	\$2.98	\$127,541.54	\$140,995.26	-\$195.26
26.67	3/1/2032	\$789.31	\$74.02	-\$0.87	\$127,540.66	\$141,858.60	-\$1,058.60
26.75	4/1/2032	\$793.18	\$74.02	-\$4.74	\$127,535.92	\$142,725.80	-\$1,925.80
26.83	5/1/2032	\$797.07	\$74.02	-\$8.63	\$127,527.30	\$143,596.88	-\$2,796.88
26.92	6/1/2032	\$800.97	\$74.02	-\$12.53	\$127,514.77	\$144,471.87	-\$3,671.87
27.00	7/1/2032	\$804.89	\$74.02	-\$16.45	\$127,498.32	\$145,350.78	-\$4,550.78
27.08	8/1/2032	\$808.82	\$74.02	-\$20.38	\$127,477.94	\$146,233.62	-\$5,433.62
27.17	9/1/2032	\$812.78	\$74.02	-\$24.34	\$127,453.60	\$147,120.42	-\$6,320.42
27.25	10/1/2032	\$816.75	\$74.02	-\$28.31	\$127,425.29	\$148,011.19	-\$7,211.19
27.33	11/1/2032	\$820.74	\$74.02	-\$32.30	\$127,392.99	\$148,905.95	-\$8,105.95
27.42	12/1/2032	\$824.75	\$74.02	-\$36.31	\$127,356.68	\$149,804.72	-\$9,004.72
27.50	1/1/2033	\$828.77	\$74.02	-\$40.33	\$127,316.35	\$150,707.51	-\$9,907.51
27.58	2/1/2033	\$832.82	\$74.02	-\$44.38	\$127,271.97	\$151,614.35	-\$10,814.35
27.67	3/1/2033	\$836.88	\$74.02	-\$48.44	\$127,223.53	\$152,525.24	-\$11,725.24
27.75	4/1/2033	\$840.96	\$74.02	-\$52.52	\$127,171.01	\$153,440.22	-\$12,640.22
27.83	5/1/2033	\$845.06	\$74.02	-\$56.62	\$127,114.39	\$154,359.30	-\$13,559.30
27.92	6/1/2033	\$849.17	\$74.02	-\$60.73	\$127,053.66	\$155,282.49	-\$14,482.49
28.00	7/1/2033	\$853.31	\$74.02	-\$64.87	\$126,988.79	\$156,209.82	-\$15,409.82
28.08	8/1/2033	\$857.46	\$74.02	-\$69.02	\$126,919.77	\$157,141.31	-\$16,341.31
28.17	9/1/2033	\$861.63	\$74.02	-\$73.20	\$126,846.57	\$158,076.96	-\$17,276.96
28.25	10/1/2033	\$865.83	\$74.02	-\$77.39	\$126,769.19	\$159,016.81	-\$18,216.81
28.33	11/1/2033	\$870.04	\$74.02	-\$81.60	\$126,687.59	\$159,960.86	-\$19,160.86
28.42	12/1/2033	\$874.26	\$74.02	-\$85.82	\$126,601.76	\$160,909.15	-\$20,109.15
28.50	1/1/2034	\$878.51	\$74.02	-\$90.07	\$126,511.69	\$161,861.68	-\$21,061.68
28.58	2/1/2034	\$882.78	\$74.02	-\$94.34	\$126,417.35	\$162,818.48	-\$22,018.48
28.67	3/1/2034	\$887.06	\$74.02	-\$98.62	\$126,318.73	\$163,779.56	-\$22,979.56
28.75	4/1/2034	\$891.37	\$74.02	-\$102.93	\$126,215.80	\$164,744.95	-\$23,944.95
28.83	5/1/2034	\$895.69	\$74.02	-\$107.25	\$126,108.55	\$165,714.66	-\$24,914.66
28.92	6/1/2034	\$900.04	\$74.02	-\$111.60	\$125,996.95	\$166,688.72	-\$25,888.72
29.00	7/1/2034	\$904.40	\$74.02	-\$115.96	\$125,880.99	\$167,667.14	-\$26,867.14
29.08	8/1/2034	\$908.78	\$74.02	-\$120.34	\$125,760.65	\$168,649.94	-\$27,849.94
29.17	9/1/2034	\$913.18	\$74.02	-\$124.74	\$125,635.90	\$169,637.14	-\$28,837.14
29.25	10/1/2034	\$917.61	\$74.02	-\$129.17	\$125,506.74	\$170,628.77	-\$29,828.77
29.33	11/1/2034	\$922.05	\$74.02	-\$133.61	\$125,373.13	\$171,624.84	-\$30,824.84
29.42	12/1/2034	\$926.51	\$74.02	-\$138.07	\$125,235.06	\$172,625.37	-\$31,825.37
29.50	1/1/2035	\$930.99	\$74.02	-\$142.55	\$125,092.51	\$173,630.38	-\$32,830.38
29.58	2/1/2035	\$935.49	\$74.02	-\$147.05	\$124,945.45	\$174,639.89	-\$33,839.89
29.67	3/1/2035	\$940.01	\$74.02	-\$151.57	\$124,793.88	\$175,653.92	-\$34,853.92
29.75	4/1/2035	\$944.56	\$74.02	-\$156.12	\$124,637.76	\$176,672.50	-\$35,872.50
29.83	5/1/2035	\$949.12	\$74.02	-\$160.68	\$124,477.08	\$177,695.64	-\$36,895.64
29.92	6/1/2035	\$953.70	\$74.02	-\$165.26	\$124,311.82	\$178,723.36	-\$37,923.36
30.00	7/1/2035	\$958.30	\$74.02	-\$169.87	\$124,141.96	\$179,755.68	-\$38,955.68









Year	Date	Principle Paid	Extra Payment	Interest Paid	Total Interest	Total Principal	Balance
24.33	5/1/2037	\$864.07	\$307.47	-\$309.07	\$21,104.26	\$230,733.92	-\$107,140.00
24.42	6/1/2037	\$867.48	\$307.47	-\$312.49	\$20,791.77	\$231,908.87	-\$108,314.95
24.50	7/1/2037	\$870.91	\$307.47	-\$315.92	\$20,475.85	\$233,087.25	-\$109,493.33
24.58	8/1/2037	\$874.35	\$307.47	-\$319.36	\$20,156.49	\$234,269.06	-\$110,675.15
24.67	9/1/2037	\$877.79	\$307.47	-\$322.80	\$19,833.69	\$235,454.32	-\$111,860.41
24.75	10/1/2037	\$881.25	\$307.47	-\$326.26	\$19,507.43	\$236,643.04	-\$113,049.13
24.83	11/1/2037	\$884.72	\$307.47	-\$329.73	\$19,177.70	\$237,835.23	-\$114,241.31
24.92	12/1/2037	\$888.20	\$307.47	-\$333.20	\$18,844.50	\$239,030.89	-\$115,436.98
25.00	1/1/2038	\$891.68	\$307.47	-\$336.69	\$18,507.81	\$240,230.04	-\$116,636.13
25.08	2/1/2038	\$895.18	\$307.47	-\$340.19	\$18,167.62	\$241,432.69	-\$117,838.78
25.17	3/1/2038	\$898.69	\$307.47	-\$343.70	\$17,823.92	\$242,638.85	-\$119,044.93
25.25	4/1/2038	\$902.21	\$307.47	-\$347.21	\$17,476.71	\$243,848.52	-\$120,254.61
25.33	5/1/2038	\$905.73	\$307.47	-\$350.74	\$17,125.97	\$245,061.72	-\$121,467.81
25.42	6/1/2038	\$909.27	\$307.47	-\$354.28	\$16,771.69	\$246,278.46	-\$122,684.55
25.50	7/1/2038	\$912.82	\$307.47	-\$357.83	\$16,413.86	\$247,498.75	-\$123,904.84
25.58	8/1/2038	\$916.38	\$307.47	-\$361.39	\$16,052.47	\$248,722.60	-\$125,128.69
25.67	9/1/2038	\$919.95	\$307.47	-\$364.96	\$15,687.51	\$249,950.02	-\$126,356.10
25.75	10/1/2038	\$923.53	\$307.47	-\$368.54	\$15,318.97	\$251,181.02	-\$127,587.10
25.83	11/1/2038	\$927.12	\$307.47	-\$372.13	\$14,946.84	\$252,415.61	-\$128,821.69
25.92	12/1/2038	\$930.72	\$307.47	-\$375.73	\$14,571.11	\$253,653.79	-\$130,059.88
26.00	1/1/2039	\$934.33	\$307.47	-\$379.34	\$14,191.77	\$254,895.60	-\$131,301.68
26.08	2/1/2039	\$937.96	\$307.47	-\$382.96	\$13,808.81	\$256,141.02	-\$132,547.10
26.17	3/1/2039	\$941.59	\$307.47	-\$386.60	\$13,422.21	\$257,390.07	-\$133,796.16
26.25	4/1/2039	\$945.23	\$307.47	-\$390.24	\$13,031.97	\$258,642.77	-\$135,048.86
26.33	5/1/2039	\$948.88	\$307.47	-\$393.89	\$12,638.08	\$259,899.12	-\$136,305.21
26.42	6/1/2039	\$952.55	\$307.47	-\$397.56	\$12,240.52	\$261,159.14	-\$137,565.23
26.50	7/1/2039	\$956.22	\$307.47	-\$401.23	\$11,839.29	\$262,422.83	-\$138,828.92
26.58	8/1/2039	\$959.91	\$307.47	-\$404.92	\$11,434.37	\$263,690.21	-\$140,096.29
26.67	9/1/2039	\$963.61	\$307.47	-\$408.61	\$11,025.76	\$264,961.28	-\$141,367.37
26.75	10/1/2039	\$967.31	\$307.47	-\$412.32	\$10,613.44	\$266,236.06	-\$142,642.15
26.83	11/1/2039	\$971.03	\$307.47	-\$416.04	\$10,197.40	\$267,514.56	-\$143,920.65
26.92	12/1/2039	\$974.76	\$307.47	-\$419.77	\$9,777.63	\$268,796.79	-\$145,202.88
27.00	1/1/2040	\$978.50	\$307.47	-\$423.51	\$9,354.12	\$270,082.76	-\$146,488.84
27.08	2/1/2040	\$982.25	\$307.47	-\$427.26	\$8,926.86	\$271,372.48	-\$147,778.56
27.17	3/1/2040	\$986.01	\$307.47	-\$431.02	\$8,495.84	\$272,665.96	-\$149,072.04
27.25	4/1/2040	\$989.79	\$307.47	-\$434.79	\$8,061.05	\$273,963.21	-\$150,369.30
27.33	5/1/2040	\$993.57	\$307.47	-\$438.58	\$7,622.47	\$275,264.25	-\$151,670.33
27.42	6/1/2040	\$997.36	\$307.47	-\$442.37	\$7,180.10	\$276,569.08	-\$152,975.16
27.50	7/1/2040	\$1,001.17	\$307.47	-\$446.18	\$6,733.92	\$277,877.72	-\$154,283.80
27.58	8/1/2040	\$1,004.99	\$307.47	-\$449.99	\$6,283.93	\$279,190.17	-\$155,596.26
27.67	9/1/2040	\$1,008.81	\$307.47	-\$453.82	\$5,830.10	\$280,506.45	-\$156,912.54
27.75	10/1/2040	\$1,012.65	\$307.47	-\$457.66	\$5,372.44	\$281,826.57	-\$158,232.66
27.83	11/1/2040	\$1,016.50	\$307.47	-\$461.51	\$4,910.93	\$283,150.54	-\$159,556.63
27.92	12/1/2040	\$1,020.37	\$307.47	-\$465.37	\$4,445.56	\$284,478.38	-\$160,884.46
28.00	1/1/2041	\$1,024.24	\$307.47	-\$469.25	\$3,976.31	\$285,810.08	-\$162,216.17
28.08	2/1/2041	\$1,028.12	\$307.47	-\$473.13	\$3,503.18	\$287,145.67	-\$163,551.76
28.17	3/1/2041	\$1,032.02	\$307.47	-\$477.03	\$3,026.15	\$288,485.16	-\$164,891.24
28.25	4/1/2041	\$1,035.92	\$307.47	-\$480.93	\$2,545.22	\$289,828.55	-\$166,234.64
28.33	5/1/2041	\$1,039.84	\$307.47	-\$484.85	\$2,060.37	\$291,175.86	-\$167,581.95
28.42	6/1/2041	\$1,043.77	\$307.47	-\$488.78	\$1,571.59	\$292,527.10	-\$168,933.19
28.50	7/1/2041	\$1,047.71	\$307.47	-\$492.72	\$1,078.87	\$293,882.28	-\$170,288.37
28.58	8/1/2041	\$1,051.67	\$307.47	-\$496.67	\$582.19	\$295,241.42	-\$171,647.50
28.67	9/1/2041	\$1,055.63	\$307.47	-\$500.64	\$81.56	\$296,604.51	-\$173,010.60
28.75	10/1/2041	\$1,059.61	\$307.47	-\$504.61	-\$423.06	\$297,971.59	-\$174,377.67
28.83	11/1/2041	\$1,063.59	\$307.47	-\$508.60	-\$931.66	\$299,342.65	-\$175,748.74
28.92	12/1/2041	\$1,067.59	\$307.47	-\$512.60	-\$1,444.26	\$300,717.71	-\$177,123.80
29.00	1/1/2042	\$1,071.60	\$307.47	-\$516.61	-\$1,960.87	\$302,096.78	-\$178,502.87
29.08	2/1/2042	\$1,075.63	\$307.47	-\$520.63	-\$2,481.51	\$303,479.87	-\$179,885.96
29.17	3/1/2042	\$1,079.66	\$307.47	-\$524.67	-\$3,006.17	\$304,867.00	-\$181,273.09
29.25	4/1/2042	\$1,083.71	\$307.47	-\$528.71	-\$3,534.89	\$306,258.17	-\$182,664.26
29.33	5/1/2042	\$1,087.76	\$307.47	-\$532.77	-\$4,067.66	\$307,653.40	-\$184,059.49
29.42	6/1/2042	\$1,091.83	\$307.47	-\$536.84	-\$4,604.50	\$309,052.70	-\$185,458.79
29.50	7/1/2042	\$1,095.91	\$307.47	-\$540.92	-\$5,145.42	\$310,456.08	-\$186,862.17
29.58	8/1/2042	\$1,100.01	\$307.47	-\$545.01	-\$5,690.43	\$311,863.56	-\$188,269.64
29.67	9/1/2042	\$1,104.11	\$307.47	-\$549.12	-\$6,239.55	\$313,275.14	-\$189,681.22
29.75	10/1/2042	\$1,108.23	\$307.47	-\$553.24	-\$6,792.79	\$314,690.83	-\$191,096.92
29.83	11/1/2042	\$1,112.36	\$307.47	-\$557.37	-\$7,350.16	\$316,110.66	-\$192,516.74
29.92	12/1/2042	\$1,116.50	\$307.47	-\$561.51	-\$7,911.66	\$317,534.62	-\$193,940.71
30.00	1/1/2043	\$1,120.65	\$307.47	-\$565.66	-\$8,477.32	\$318,962.74	-\$195,368.83







Year	Date	Principle Paid	Extra Payment	Interest Paid	Total Interest	Total Principal	Balance
24.33	5/1/2037	\$846.81	\$317.76	-\$302.11	\$18,859.57	\$232,978.61	-\$109,384.70
24.42	6/1/2037	\$850.06	\$317.76	-\$305.37	\$18,554.20	\$234,146.43	-\$110,552.52
24.50	7/1/2037	\$853.32	\$317.76	-\$308.63	\$18,245.57	\$235,317.52	-\$111,723.61
24.58	8/1/2037	\$856.59	\$317.76	-\$311.90	\$17,933.68	\$236,491.87	-\$112,897.96
24.67	9/1/2037	\$859.87	\$317.76	-\$315.17	\$17,618.51	\$237,669.51	-\$114,075.59
24.75	10/1/2037	\$863.16	\$317.76	-\$318.46	\$17,300.04	\$238,850.43	-\$115,256.51
24.83	11/1/2037	\$866.45	\$317.76	-\$321.76	\$16,978.29	\$240,034.65	-\$116,440.73
24.92	12/1/2037	\$869.76	\$317.76	-\$325.06	\$16,653.22	\$241,222.17	-\$117,628.25
25.00	1/1/2038	\$873.07	\$317.76	-\$328.38	\$16,324.84	\$242,413.01	-\$118,819.09
25.08	2/1/2038	\$876.40	\$317.76	-\$331.70	\$15,993.14	\$243,607.17	-\$120,013.26
25.17	3/1/2038	\$879.73	\$317.76	-\$335.04	\$15,658.10	\$244,804.67	-\$121,210.75
25.25	4/1/2038	\$883.08	\$317.76	-\$338.38	\$15,319.72	\$246,005.51	-\$122,411.59
25.33	5/1/2038	\$886.43	\$317.76	-\$341.73	\$14,977.99	\$247,209.70	-\$123,615.78
25.42	6/1/2038	\$889.79	\$317.76	-\$345.09	\$14,632.90	\$248,417.25	-\$124,823.34
25.50	7/1/2038	\$893.16	\$317.76	-\$348.47	\$14,284.43	\$249,628.18	-\$126,034.26
25.58	8/1/2038	\$896.54	\$317.76	-\$351.85	\$13,932.59	\$250,842.48	-\$127,248.57
25.67	9/1/2038	\$899.93	\$317.76	-\$355.24	\$13,577.35	\$252,060.18	-\$128,466.26
25.75	10/1/2038	\$903.33	\$317.76	-\$358.63	\$13,218.72	\$253,281.27	-\$129,687.36
25.83	11/1/2038	\$906.74	\$317.76	-\$362.04	\$12,856.67	\$254,505.77	-\$130,911.86
25.92	12/1/2038	\$910.16	\$317.76	-\$365.46	\$12,491.21	\$255,733.70	-\$132,139.78
26.00	1/1/2039	\$913.59	\$317.76	-\$368.89	\$12,122.32	\$256,965.05	-\$133,371.13
26.08	2/1/2039	\$917.02	\$317.76	-\$372.33	\$11,749.99	\$258,199.83	-\$134,605.92
26.17	3/1/2039	\$920.47	\$317.76	-\$375.77	\$11,374.22	\$259,438.07	-\$135,844.15
26.25	4/1/2039	\$923.93	\$317.76	-\$379.23	\$10,994.99	\$260,679.76	-\$137,085.84
26.33	5/1/2039	\$927.39	\$317.76	-\$382.70	\$10,612.29	\$261,924.92	-\$138,331.00
26.42	6/1/2039	\$930.87	\$317.76	-\$386.17	\$10,226.11	\$263,173.55	-\$139,579.64
26.50	7/1/2039	\$934.35	\$317.76	-\$389.66	\$9,836.45	\$264,425.67	-\$140,831.75
26.58	8/1/2039	\$937.85	\$317.76	-\$393.16	\$9,443.30	\$265,681.28	-\$142,087.37
26.67	9/1/2039	\$941.36	\$317.76	-\$396.66	\$9,046.64	\$266,940.40	-\$143,346.49
26.75	10/1/2039	\$944.87	\$317.76	-\$400.18	\$8,646.46	\$268,203.04	-\$144,609.12
26.83	11/1/2039	\$948.40	\$317.76	-\$403.70	\$8,242.76	\$269,469.20	-\$145,875.28
26.92	12/1/2039	\$951.93	\$317.76	-\$407.24	\$7,835.53	\$270,738.89	-\$147,144.98
27.00	1/1/2040	\$955.47	\$317.76	-\$410.78	\$7,424.75	\$272,012.13	-\$148,418.22
27.08	2/1/2040	\$959.03	\$317.76	-\$414.33	\$7,010.41	\$273,288.93	-\$149,695.01
27.17	3/1/2040	\$962.59	\$317.76	-\$417.90	\$6,592.51	\$274,569.28	-\$150,975.37
27.25	4/1/2040	\$966.17	\$317.76	-\$421.47	\$6,171.04	\$275,853.22	-\$152,259.30
27.33	5/1/2040	\$969.75	\$317.76	-\$425.06	\$5,745.98	\$277,140.73	-\$153,546.82
27.42	6/1/2040	\$973.35	\$317.76	-\$428.65	\$5,317.33	\$278,431.84	-\$154,837.93
27.50	7/1/2040	\$976.95	\$317.76	-\$432.26	\$4,885.08	\$279,726.56	-\$156,132.65
27.58	8/1/2040	\$980.57	\$317.76	-\$435.87	\$4,449.21	\$281,024.89	-\$157,430.98
27.67	9/1/2040	\$984.19	\$317.76	-\$439.49	\$4,009.71	\$282,326.84	-\$158,732.93
27.75	10/1/2040	\$987.82	\$317.76	-\$443.13	\$3,566.58	\$283,632.43	-\$160,038.52
27.83	11/1/2040	\$991.47	\$317.76	-\$446.77	\$3,119.81	\$284,941.67	-\$161,347.75
27.92	12/1/2040	\$995.12	\$317.76	-\$450.43	\$2,669.38	\$286,254.55	-\$162,660.64
28.00	1/1/2041	\$998.79	\$317.76	-\$454.09	\$2,215.28	\$287,571.11	-\$163,977.20
28.08	2/1/2041	\$1,002.46	\$317.76	-\$457.77	\$1,757.52	\$288,891.34	-\$165,297.42
28.17	3/1/2041	\$1,006.15	\$317.76	-\$461.46	\$1,296.06	\$290,215.25	-\$166,621.34
28.25	4/1/2041	\$1,009.85	\$317.76	-\$465.15	\$830.91	\$291,542.86	-\$167,948.95
28.33	5/1/2041	\$1,013.55	\$317.76	-\$468.86	\$362.05	\$292,874.18	-\$169,280.27
28.42	6/1/2041	\$1,017.27	\$317.76	-\$472.57	-\$110.52	\$294,209.21	-\$170,615.30
28.50	7/1/2041	\$1,021.00	\$317.76	-\$476.30	-\$586.82	\$295,547.97	-\$171,954.06
28.58	8/1/2041	\$1,024.73	\$317.76	-\$480.04	-\$1,066.86	\$296,890.47	-\$173,296.56
28.67	9/1/2041	\$1,028.48	\$317.76	-\$483.79	-\$1,550.65	\$298,236.72	-\$174,642.80
28.75	10/1/2041	\$1,032.24	\$317.76	-\$487.54	-\$2,038.19	\$299,586.72	-\$175,992.81
28.83	11/1/2041	\$1,036.01	\$317.76	-\$491.31	-\$2,529.51	\$300,940.49	-\$177,346.58
28.92	12/1/2041	\$1,039.79	\$317.76	-\$495.09	-\$3,024.60	\$302,298.05	-\$178,704.13
29.00	1/1/2042	\$1,043.58	\$317.76	-\$498.88	-\$3,523.48	\$303,659.39	-\$180,065.48
29.08	2/1/2042	\$1,047.38	\$317.76	-\$502.68	-\$4,026.16	\$305,024.53	-\$181,430.62
29.17	3/1/2042	\$1,051.19	\$317.76	-\$506.49	-\$4,532.66	\$306,393.48	-\$182,799.57
29.25	4/1/2042	\$1,055.01	\$317.76	-\$510.32	-\$5,042.97	\$307,766.26	-\$184,172.35
29.33	5/1/2042	\$1,058.84	\$317.76	-\$514.15	-\$5,557.12	\$309,142.87	-\$185,548.95
29.42	6/1/2042	\$1,062.69	\$317.76	-\$517.99	-\$6,075.11	\$310,523.32	-\$186,929.40
29.50	7/1/2042	\$1,066.54	\$317.76	-\$521.84	-\$6,596.96	\$311,907.62	-\$188,313.71
29.58	8/1/2042	\$1,070.40	\$317.76	-\$525.71	-\$7,122.67	\$313,295.79	-\$189,701.88
29.67	9/1/2042	\$1,074.28	\$317.76	-\$529.58	-\$7,652.25	\$314,687.83	-\$191,093.92
29.75	10/1/2042	\$1,078.17	\$317.76	-\$533.47	-\$8,185.72	\$316,083.76	-\$192,489.85
29.83	11/1/2042	\$1,082.06	\$317.76	-\$537.37	-\$8,723.09	\$317,483.59	-\$193,889.68
29.92	12/1/2042	\$1,085.97	\$317.76	-\$541.28	-\$9,264.36	\$318,887.33	-\$195,293.41
30.00	1/1/2043	\$1,089.89	\$317.76	-\$545.19	-\$9,809.56	\$320,294.98	-\$196,701.07









Year	Date	Principle Paid	Extra Payment	Interest Paid	Total Interest	Total Principal	Balance
24.33	5/1/2037	\$1,153.76	\$0.00	-\$291.30	\$16,119.20	\$235,719.53	-\$112,125.62
24.42	6/1/2037	\$1,156.79	\$0.00	-\$294.33	\$15,824.87	\$236,876.32	-\$113,282.41
24.50	7/1/2037	\$1,159.83	\$0.00	-\$297.37	\$15,527.51	\$238,036.15	-\$114,442.24
24.58	8/1/2037	\$1,162.87	\$0.00	-\$300.41	\$15,227.10	\$239,199.02	-\$115,605.11
24.67	9/1/2037	\$1,165.92	\$0.00	-\$303.46	\$14,923.63	\$240,364.95	-\$116,771.04
24.75	10/1/2037	\$1,168.99	\$0.00	-\$306.52	\$14,617.11	\$241,533.93	-\$117,940.02
24.83	11/1/2037	\$1,172.05	\$0.00	-\$309.59	\$14,307.52	\$242,705.99	-\$119,112.08
24.92	12/1/2037	\$1,175.13	\$0.00	-\$312.67	\$13,994.85	\$243,881.12	-\$120,287.21
25.00	1/1/2038	\$1,178.22	\$0.00	-\$315.75	\$13,679.09	\$245,059.33	-\$121,465.42
25.08	2/1/2038	\$1,181.31	\$0.00	-\$318.85	\$13,360.25	\$246,240.64	-\$122,646.73
25.17	3/1/2038	\$1,184.41	\$0.00	-\$321.95	\$13,038.30	\$247,425.05	-\$123,831.14
25.25	4/1/2038	\$1,187.52	\$0.00	-\$325.06	\$12,713.24	\$248,612.57	-\$125,018.66
25.33	5/1/2038	\$1,190.64	\$0.00	-\$328.17	\$12,385.07	\$249,803.21	-\$126,209.29
25.42	6/1/2038	\$1,193.76	\$0.00	-\$331.30	\$12,053.77	\$250,996.97	-\$127,403.05
25.50	7/1/2038	\$1,196.89	\$0.00	-\$334.43	\$11,719.34	\$252,193.86	-\$128,599.95
25.58	8/1/2038	\$1,200.04	\$0.00	-\$337.57	\$11,381.76	\$253,393.90	-\$129,799.98
25.67	9/1/2038	\$1,203.19	\$0.00	-\$340.72	\$11,041.04	\$254,597.08	-\$131,003.17
25.75	10/1/2038	\$1,206.34	\$0.00	-\$343.88	\$10,697.15	\$255,803.43	-\$132,209.51
25.83	11/1/2038	\$1,209.51	\$0.00	-\$347.05	\$10,350.10	\$257,012.94	-\$133,419.03
25.92	12/1/2038	\$1,212.69	\$0.00	-\$350.22	\$9,999.88	\$258,225.63	-\$134,631.71
26.00	1/1/2039	\$1,215.87	\$0.00	-\$353.41	\$9,646.47	\$259,441.50	-\$135,847.58
26.08	2/1/2039	\$1,219.06	\$0.00	-\$356.60	\$9,289.87	\$260,660.56	-\$137,066.64
26.17	3/1/2039	\$1,222.26	\$0.00	-\$359.80	\$8,930.07	\$261,882.82	-\$138,288.91
26.25	4/1/2039	\$1,225.47	\$0.00	-\$363.01	\$8,567.06	\$263,108.29	-\$139,514.37
26.33	5/1/2039	\$1,228.69	\$0.00	-\$366.23	\$8,200.84	\$264,336.98	-\$140,743.06
26.42	6/1/2039	\$1,231.91	\$0.00	-\$369.45	\$7,831.39	\$265,568.89	-\$141,974.97
26.50	7/1/2039	\$1,235.15	\$0.00	-\$372.68	\$7,458.70	\$266,804.03	-\$143,210.12
26.58	8/1/2039	\$1,238.39	\$0.00	-\$375.93	\$7,082.78	\$268,042.42	-\$144,448.51
26.67	9/1/2039	\$1,241.64	\$0.00	-\$379.18	\$6,703.60	\$269,284.06	-\$145,690.15
26.75	10/1/2039	\$1,244.90	\$0.00	-\$382.44	\$6,321.16	\$270,528.96	-\$146,935.04
26.83	11/1/2039	\$1,248.17	\$0.00	-\$385.70	\$5,935.46	\$271,777.12	-\$148,183.21
26.92	12/1/2039	\$1,251.44	\$0.00	-\$388.98	\$5,546.48	\$273,028.57	-\$149,434.65
27.00	1/1/2040	\$1,254.73	\$0.00	-\$392.27	\$5,154.21	\$274,283.29	-\$150,689.38
27.08	2/1/2040	\$1,258.02	\$0.00	-\$395.56	\$4,758.65	\$275,541.31	-\$151,947.40
27.17	3/1/2040	\$1,261.32	\$0.00	-\$398.86	\$4,359.79	\$276,802.64	-\$153,208.72
27.25	4/1/2040	\$1,264.63	\$0.00	-\$402.17	\$3,957.62	\$278,067.27	-\$154,473.36
27.33	5/1/2040	\$1,267.95	\$0.00	-\$405.49	\$3,552.12	\$279,335.23	-\$155,741.31
27.42	6/1/2040	\$1,271.28	\$0.00	-\$408.82	\$3,143.30	\$280,606.51	-\$157,012.59
27.50	7/1/2040	\$1,274.62	\$0.00	-\$412.16	\$2,731.14	\$281,881.13	-\$158,287.21
27.58	8/1/2040	\$1,277.97	\$0.00	-\$415.50	\$2,315.64	\$283,159.09	-\$159,565.18
27.67	9/1/2040	\$1,281.32	\$0.00	-\$418.86	\$1,896.78	\$284,440.41	-\$160,846.50
27.75	10/1/2040	\$1,284.68	\$0.00	-\$422.22	\$1,474.56	\$285,725.10	-\$162,131.18
27.83	11/1/2040	\$1,288.06	\$0.00	-\$425.59	\$1,048.97	\$287,013.15	-\$163,419.24
27.92	12/1/2040	\$1,291.44	\$0.00	-\$428.98	\$619.99	\$288,304.59	-\$164,710.68
28.00	1/1/2041	\$1,294.83	\$0.00	-\$432.37	\$187.62	\$289,599.42	-\$166,005.50
28.08	2/1/2041	\$1,298.23	\$0.00	-\$435.76	-\$248.14	\$290,897.64	-\$167,303.73
28.17	3/1/2041	\$1,301.63	\$0.00	-\$439.17	-\$687.31	\$292,199.28	-\$168,605.36
28.25	4/1/2041	\$1,305.05	\$0.00	-\$442.59	-\$1,129.90	\$293,504.33	-\$169,910.41
28.33	5/1/2041	\$1,308.48	\$0.00	-\$446.01	-\$1,575.92	\$294,812.80	-\$171,218.89
28.42	6/1/2041	\$1,311.91	\$0.00	-\$449.45	-\$2,025.37	\$296,124.71	-\$172,530.80
28.50	7/1/2041	\$1,315.35	\$0.00	-\$452.89	-\$2,478.26	\$297,440.07	-\$173,846.16
28.58	8/1/2041	\$1,318.81	\$0.00	-\$456.35	-\$2,934.61	\$298,758.88	-\$175,164.96
28.67	9/1/2041	\$1,322.27	\$0.00	-\$459.81	-\$3,394.41	\$300,081.15	-\$176,487.23
28.75	10/1/2041	\$1,325.74	\$0.00	-\$463.28	-\$3,857.69	\$301,406.89	-\$177,812.97
28.83	11/1/2041	\$1,329.22	\$0.00	-\$466.76	-\$4,324.45	\$302,736.11	-\$179,142.19
28.92	12/1/2041	\$1,332.71	\$0.00	-\$470.25	-\$4,794.70	\$304,068.82	-\$180,474.90
29.00	1/1/2042	\$1,336.21	\$0.00	-\$473.75	-\$5,268.45	\$305,405.02	-\$181,811.11
29.08	2/1/2042	\$1,339.72	\$0.00	-\$477.25	-\$5,745.70	\$306,744.74	-\$183,150.83
29.17	3/1/2042	\$1,343.23	\$0.00	-\$480.77	-\$6,226.47	\$308,087.97	-\$184,494.06
29.25	4/1/2042	\$1,346.76	\$0.00	-\$484.30	-\$6,710.77	\$309,434.73	-\$185,840.82
29.33	5/1/2042	\$1,350.29	\$0.00	-\$487.83	-\$7,198.60	\$310,785.02	-\$187,191.11
29.42	6/1/2042	\$1,353.84	\$0.00	-\$491.38	-\$7,689.98	\$312,138.86	-\$188,544.95
29.50	7/1/2042	\$1,357.39	\$0.00	-\$494.93	-\$8,184.91	\$313,496.25	-\$189,902.34
29.58	8/1/2042	\$1,360.96	\$0.00	-\$498.49	-\$8,683.40	\$314,857.21	-\$191,263.30
29.67	9/1/2042	\$1,364.53	\$0.00	-\$502.07	-\$9,185.47	\$316,221.74	-\$192,627.82
29.75	10/1/2042	\$1,368.11	\$0.00	-\$505.65	-\$9,691.12	\$317,589.85	-\$193,995.93
29.83	11/1/2042	\$1,371.70	\$0.00	-\$509.24	-\$10,200.35	\$318,961.55	-\$195,367.63
29.92	12/1/2042	\$1,375.30	\$0.00	-\$512.84	-\$10,713.19	\$320,336.85	-\$196,742.93
30.00	1/1/2043	\$1,378.91	\$0.00	-\$516.45	-\$11,229.64	\$321,715.76	-\$198,121.85

[1] 1. Consider paying extra monthly payments to principal.

2. When the monthly payment goes down, apply the surplus between original and new payment to the principal monthly.

3. When the monthly payment goes up, deduct the difference between original and new payment from the intended extra monthly payment.

[2] "yes" = on  
Anything other than a "yes" is evaluated as a "no".

[3] "yes" = on  
Anything other than a "yes" is evaluated as a "no".

[4] Final Monthly Payment is based on going no higher than "original payment"+"extra monthly payment". If the monthly princ/int payment is already > the original, then the negative difference is added to prevent paying more than you would on any other Refi option.

[5] Takes into account the Fees and Points (+ or -)

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