



# ISLAND CRUISING

## YACHT CHARTERS & SAILING SCHOOL

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Capital		\$ 380,000	Loan Amount		\$ 285,000
Interest rate		6.50%	Payment		\$ 2,124.88
Period Months		240	Capital investment		\$ 95,000
Month	Balance Open	Interest	Outstanding	Payment	Balance end
1	285,000	1,544	286,544	(\$2,124.88)	284,419
Year 1	277,815	1,505	279,320	(\$2,124.88)	277,195
Year 2	270,148	1,463	271,612	(\$2,124.88)	269,487
Year 3	261,969	1,419	263,388	(\$2,124.88)	261,263
Year 4	253,241	1,372	254,613	(\$2,124.88)	252,488
Year 5	244,728	1,326	246,054	(\$2,124.88)	243,929
Year 6	234,846	1,272	236,118	(\$2,124.88)	233,993
Year 7	224,302	1,215	225,517	(\$2,124.88)	223,392
Year 8	213,052	1,154	214,206	(\$2,124.88)	212,081
Year 9	201,048	1,089	202,137	(\$2,124.88)	200,012
Year 10	188,241	1,020	189,260	(\$2,124.88)	187,135
Year 11	174,575	946	175,521	(\$2,124.88)	173,396
Year 12	159,995	867	160,861	(\$2,124.88)	158,736
Year 13	144,438	782	145,220	(\$2,124.88)	143,095
Year 14	127,839	692	128,531	(\$2,124.88)	126,406
Year 15	110,128	597	110,725	(\$2,124.88)	108,600
Year 16	91,232	494	91,726	(\$2,124.88)	89,601
Year 17	71,070	385	71,454	(\$2,124.88)	69,330
Year 18	49,557	268	49,825	(\$2,124.88)	47,701
Year 19	26,604	144	26,748	(\$2,124.88)	24,623
Year 20	2,113	11	2,125	(\$2,124.88)	-0