

CASH FLOW

Year	Loan	MRP over (50yrs)	Interest @ 3.54%	Management Costs	Income	Loss/(Profit)	Cumulative
1	1,080,000		38,232			38,232	38,232
2	1,058,400	21,600	37,467	16,068	(80,340)	(5,205)	33,027
3	1,036,800	21,600	36,703	16,389	(81,947)	(7,255)	25,773
4	1,015,200	21,600	35,938	16,717	(83,586)	(9,331)	16,442
5	993,600	21,600	35,173	17,051	(85,257)	(11,433)	5,010
6	972,000	21,600	34,409	17,393	(86,963)	(13,561)	(8,552)
7	950,400	21,600	33,644	17,740	(88,702)	(15,717)	(24,269)
8	928,800	21,600	32,880	18,095	(90,476)	(17,901)	(42,170)
9	907,200	21,600	32,115	18,457	(92,285)	(20,113)	(62,284)
10	885,600	21,600	31,350	18,826	(94,131)	(22,355)	(84,638)
11	864,000	21,600	30,586	19,203	(96,014)	(24,625)	(109,264)
12	842,400	21,600	29,821	19,587	(97,934)	(26,926)	(136,190)
13	820,800	21,600	29,056	19,979	(99,893)	(29,258)	(165,448)
14	799,200	21,600	28,292	20,378	(101,891)	(31,621)	(197,069)
15	777,600	21,600	27,527	20,786	(103,928)	(34,016)	(231,084)
16	756,000	21,600	26,762	21,201	(106,007)	(36,443)	(267,527)
17	734,400	21,600	25,998	21,625	(108,127)	(38,904)	(306,431)
18	712,800	21,600	25,233	22,058	(110,290)	(41,399)	(347,830)
19	691,200	21,600	24,468	22,499	(112,495)	(43,928)	(391,758)
20	669,600	21,600	23,704	22,949	(114,745)	(46,492)	(438,250)
21	648,000	21,600	22,939	23,408	(117,040)	(49,093)	(487,343)
22	626,400	21,600	22,175	23,876	(119,381)	(51,730)	(539,073)
23	604,800	21,600	21,410	24,354	(121,769)	(54,405)	(593,478)
24	583,200	21,600	20,645	24,841	(124,204)	(57,118)	(650,596)
25	561,600	21,600	19,881	25,338	(126,688)	(59,870)	(710,466)
26	540,000	21,600	19,116	25,844	(129,222)	(62,661)	(773,127)
27	518,400	21,600	18,351	26,361	(131,806)	(65,494)	(838,621)
28	496,800	21,600	17,587	26,888	(134,442)	(68,367)	(906,988)
29	475,200	21,600	16,822	27,426	(137,131)	(71,283)	(978,271)
30	453,600	21,600	16,057	27,975	(139,874)	(74,242)	(1,052,513)
31	432,000	21,600	15,293	28,534	(142,671)	(77,244)	(1,129,757)
32	410,400	21,600	14,528	29,105	(145,525)	(80,292)	(1,210,049)
33	388,800	21,600	13,764	29,687	(148,435)	(83,385)	(1,293,434)
34	367,200	21,600	12,999	30,281	(151,404)	(86,524)	(1,379,958)
35	345,600	21,600	12,234	30,886	(154,432)	(89,711)	(1,469,669)
36	324,000	21,600	11,470	31,504	(157,521)	(92,947)	(1,562,616)
37	302,400	21,600	10,705	32,134	(160,671)	(96,232)	(1,658,848)
38	280,800	21,600	9,940	32,777	(163,885)	(99,567)	(1,758,416)
39	259,200	21,600	9,176	33,432	(167,162)	(102,954)	(1,861,370)
40	237,600	21,600	8,411	34,101	(170,505)	(106,393)	(1,967,763)
41	216,000	21,600	7,646	34,783	(173,916)	(109,886)	(2,077,649)
42	194,400	21,600	6,882	35,479	(177,394)	(113,433)	(2,191,082)
43	172,800	21,600	6,117	36,188	(180,942)	(117,036)	(2,308,119)
44	151,200	21,600	5,352	36,912	(184,561)	(120,696)	(2,428,815)
45	129,600	21,600	4,588	37,650	(188,252)	(124,414)	(2,553,228)
46	108,000	21,600	3,823	38,403	(192,017)	(128,190)	(2,681,419)
47	86,400	21,600	3,059	39,171	(195,857)	(132,027)	(2,813,446)
48	64,800	21,600	2,294	39,955	(199,774)	(135,926)	(2,949,371)
49	43,200	21,600	1,529	40,754	(203,770)	(139,887)	(3,089,258)
50	21,600	21,600	765	41,569	(207,845)	(143,912)	(3,233,170)

Year	Loan	MRP over (20yrs)	Interest @ 3.54%	Management Costs	Income	Loss/(Profit)	Cummulative
1	1,080,000		38,232			38,232	38,232
2	1,026,000	54,000	36,320	16,068	(80,340)	26,048	64,280
3	972,000	54,000	34,409	16,389	(81,947)	22,851	87,132
4	918,000	54,000	32,497	16,717	(83,586)	19,629	106,760
5	864,000	54,000	30,586	17,051	(85,257)	16,380	123,140
6	810,000	54,000	28,674	17,393	(86,963)	13,104	136,244
7	756,000	54,000	26,762	17,740	(88,702)	9,801	146,045
8	702,000	54,000	24,851	18,095	(90,476)	6,470	152,515
9	648,000	54,000	22,939	18,457	(92,285)	3,111	155,626
10	594,000	54,000	21,028	18,826	(94,131)	(277)	155,349
11	540,000	54,000	19,116	19,203	(96,014)	(3,695)	151,654
12	486,000	54,000	17,204	19,587	(97,934)	(7,143)	144,511
13	432,000	54,000	15,293	19,979	(99,893)	(10,621)	133,889
14	378,000	54,000	13,381	20,378	(101,891)	(14,131)	119,758
15	324,000	54,000	11,470	20,786	(103,928)	(17,673)	102,085
16	270,000	54,000	9,558	21,201	(106,007)	(21,248)	80,838
17	216,000	54,000	7,646	21,625	(108,127)	(24,855)	55,982
18	162,000	54,000	5,735	22,058	(110,290)	(28,497)	27,485
19	108,000	54,000	3,823	22,499	(112,495)	(32,173)	(4,688)
20	54,000	54,000	1,912	22,949	(114,745)	(35,885)	(40,572)