Chattel Mortgage Loan Schedule - Mazda BT50 1PQ9EQ

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Hedger Constructions Pty Ltd (12623)
30 June 2024

ⓘ The purpose of this worksheet is to calculate the yearly interest, as well as the total, current and non-current components, of a Chattels Mortgage.
Enter data into ALL the mandatory (*) fields in the Loan Details section and press the **Update Summary** button.
Note: Due to the rounding of the interest rate, minor rounding variations are expected.

\+ **IRREGULAR PAYMENTS:** For more information on making irregular payments click here.

Loan Details

Loan Description	Mazda BT50 1PQ9EQ
Financial Institution	
Financial Year End *	June
Start Date of Loan *	30/06/2019

↻ Update Summary

Repayment Plan

Payment Frequency *	Monthly
Payment in Advance/Arrears *	Arrears
First Payment Date *	30/07/2019
Number of Payments (excluding balloon) *	60
Regular Repayment Amount (including admin charge) *	603.07
Admin Charge (included in payment)	-
Total Regular Repayments	36,184.20
Balloon Amount	12,942.00

Loan Commitment

Loan Principal *	43,140.00
Total Interest	5,986.20
Total Admin Charges	-
Total Repayments	**49,126.20**

Interest Rate

	Nominal	Effective
Calculated Interest Rate	4.12%	4.21%
OR		
Specify Manual Interest Rate		

ⓘ When making modifications to a payment schedule, you can retain the original rate by copying the value from the **Calculated** nominal rate into the **Manual** nominal rate prior to making those modifications.

Summary

Total Payments	49,126.20
Total Admin Charges	-
Total Interest	5,986.20

Notes/Hyperlinks

Reconciliation

Account Name		Account Number	Ledger Balance	Variance	Adjustment Journals Debit	Adjustment Journals Credit	
Total Liability	12,942.00	924.014	12,942.00	-	-	-	
Total Unexpired Interest	(43.77)	925.014	(488.51)	444.74	-	444.74	
Total Net Liability	12,898.23				-		
Interest Expense	682.03	383.001	708.73	(26.70)	26.70	-	Interest across all chattel mortgage liabilities reconciled to a single account
Admin Charges	-				-		

Summary

Year	Date	Admin Charges	Total Payments	Total Interest	Unexpired Interest	Total Principal	Ending Balance	Remaining Payments
0	2019	-	-	-	5,986.20	-	43,140.00	49,126.20
1	2020	-	7,236.84	1,677.01	4,309.19	5,559.83	37,580.17	41,889.36
2	2021	-	7,236.84	1,439.18	2,870.01	5,797.66	31,782.51	34,652.52
3	2022	-	7,236.84	1,199.12	1,670.89	6,037.72	25,744.79	27,415.68
4	2023	-	7,236.84	945.09	725.80	6,291.75	19,453.04	20,178.84
5	2024	-	7,236.84	682.03	43.77	6,554.81	12,898.23	12,942.00

Loan Principal	43,140.00
Total Interest	5,986.20
Total Repayments	**49,126.20**

Schedule

ⓘ You can modify Payment Dates, Payment Amounts and Admin Charges in the schedule below by overriding them with custom values.
ENSURE to read the above instructions on how to add irregular payments.

Payment Number	Payment Date	Days	Payment Amount	Interest	Admin Charges	Principal	Ending Balance	Remaining Payments
1	30/07/2019	30	603.07	146.40	-	456.67	42,683.33	48,523.13
2	30/08/2019	31	603.07	149.69	-	453.38	42,229.95	47,920.06
3	30/09/2019	31	603.07	148.10	-	454.97	41,774.98	47,316.99
4	30/10/2019	30	603.07	141.77	-	461.30	41,313.68	46,713.92
5	30/11/2019	31	603.07	144.89	-	458.18	40,855.50	46,110.85
6	30/12/2019	30	603.07	138.65	-	464.42	40,391.08	45,507.78
7	30/01/2020	31	603.07	141.65	-	461.42	39,929.66	44,904.71
8	29/02/2020	30	603.07	135.51	-	467.56	39,462.10	44,301.64
9	29/03/2020	29	603.07	129.45	-	473.62	38,988.48	43,698.57
10	29/04/2020	31	603.07	136.73	-	466.34	38,522.14	43,095.50
11	29/05/2020	30	603.07	130.73	-	472.34	38,049.80	42,492.43
12	29/06/2020	31	603.07	133.44	-	469.63	37,580.17	41,889.36
13	29/07/2020	30	603.07	127.53	-	475.54	37,104.63	41,286.29
14	29/08/2020	31	603.07	130.12	-	472.95	36,631.68	40,683.22
15	29/09/2020	31	603.07	128.47	-	474.60	36,157.08	40,080.15
16	29/10/2020	30	603.07	122.70	-	480.37	35,676.71	39,477.08
17	29/11/2020	31	603.07	125.12	-	477.95	35,198.76	38,874.01
18	29/12/2020	30	603.07	119.45	-	483.62	34,715.14	38,270.94
19	29/01/2021	31	603.07	121.75	-	481.32	34,233.82	37,667.87
20	28/02/2021	30	603.07	116.18	-	486.89	33,746.93	37,064.80
21	28/03/2021	28	603.07	106.88	-	496.19	33,250.74	36,461.73
22	28/04/2021	31	603.07	116.61	-	486.46	32,764.28	35,858.66
23	28/05/2021	30	603.07	111.19	-	491.88	32,272.40	35,255.59
24	28/06/2021	31	603.07	113.18	-	489.89	31,782.51	34,652.52
25	28/07/2021	30	603.07	107.86	-	495.21	31,287.30	34,049.45
26	28/08/2021	31	603.07	109.72	-	493.35	30,793.95	33,446.38
27	28/09/2021	31	603.07	107.99	-	495.08	30,298.87	32,843.31
28	28/10/2021	30	603.07	102.82	-	500.25	29,798.62	32,240.24
29	28/11/2021	31	603.07	104.50	-	498.57	29,300.05	31,637.17
30	28/12/2021	30	603.07	99.43	-	503.64	28,796.41	31,034.10
31	28/01/2022	31	603.07	100.99	-	502.08	28,294.33	30,431.03
32	28/02/2022	31	603.07	99.23	-	503.84	27,790.49	29,827.96
33	28/03/2022	28	603.07	88.01	-	515.06	27,275.43	29,224.89
34	28/04/2022	31	603.07	95.65	-	507.42	26,768.01	28,621.82
35	28/05/2022	30	603.07	90.84	-	512.23	26,255.78	28,018.75
36	28/06/2022	31	603.07	92.08	-	510.99	25,744.79	27,415.68
37	28/07/2022	30	603.07	87.37	-	515.70	25,229.09	26,812.61
38	28/08/2022	31	603.07	88.48	-	514.59	24,714.50	26,209.54
39	28/09/2022	31	603.07	86.67	-	516.40	24,198.10	25,606.47
40	28/10/2022	30	603.07	82.12	-	520.95	23,677.15	25,003.40
41	28/11/2022	31	603.07	83.04	-	520.03	23,157.12	24,400.33
42	28/12/2022	30	603.07	78.59	-	524.48	22,632.64	23,797.26
43	28/01/2023	31	603.07	79.37	-	523.70	22,108.94	23,194.19
44	28/02/2023	31	603.07	77.54	-	525.53	21,583.41	22,591.12
45	28/03/2023	28	603.07	68.36	-	534.71	21,048.70	21,988.05
46	28/04/2023	31	603.07	73.82	-	529.25	20,519.45	21,384.98
47	28/05/2023	30	603.07	69.64	-	533.43	19,986.02	20,781.91
48	28/06/2023	31	603.07	70.09	-	532.98	19,453.04	20,178.84
49	28/07/2023	30	603.07	66.02	-	537.05	18,915.99	19,575.77
50	28/08/2023	31	603.07	66.34	-	536.73	18,379.26	18,972.70
51	28/09/2023	31	603.07	64.46	-	538.61	17,840.65	18,369.63
52	28/10/2023	30	603.07	60.54	-	542.53	17,298.12	17,766.56
53	28/11/2023	31	603.07	60.66	-	542.41	16,755.71	17,163.49
54	28/12/2023	30	603.07	56.86	-	546.21	16,209.50	16,560.42
55	28/01/2024	31	603.07	56.85	-	546.22	15,663.28	15,957.35
56	28/02/2024	31	603.07	54.93	-	548.14	15,115.14	15,354.28
57	28/03/2024	29	603.07	49.58	-	553.49	14,561.65	14,751.21
58	28/04/2024	31	603.07	51.07	-	552.00	14,009.65	14,148.14
59	28/05/2024	30	603.07	47.54	-	555.53	13,454.12	13,545.07
60	28/06/2024	31	603.07	47.18	-	555.89	12,898.23	12,942.00
61	28/07/2024	30	12,942.00	43.77	-	12,898.23	-	-
62	28/08/2024	31	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-

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