# Line of Credit Calculator

| Irputs                     |          |
|----------------------------|----------|
| Credit Limit               | 75,000   |
| Starting Interest Rate     | 6.00%    |
| Draw Period in Years       | 10       |
| First Day Interest Accrues | 1/1/2015 |
| Payment Frequency          | Monthly. |
| Days in Year               | 365      |

| Payment Options      |          |
|----------------------|----------|
| Payment Option       | Amortand |
| Minimum Payment Rate | 0.50%    |
| Pay Off in X Years   | 10       |
| Fixed Payment Amount | 800.00   |



| Balance at End of Draw Period |           |
|-------------------------------|-----------|
| Total Borrowed                | 50,000.00 |
| Total Payments                | 66,630.65 |
| Total Interest Accrued        | 16,630.65 |
| Ending Principal Balance      | -         |
| Deferred Interest Balance     |           |
| Total Balloon Payment Owed    |           |

| Variable Rate Simulation             |        |
|--------------------------------------|--------|
| Periods Between Rate Changes         | 1      |
| Estimated Rate Change                | 0.00%  |
| Maximum Interest Rate                | 18.00% |
| Maximum Payment During Draw Period 1 | 555.49 |



## Payment Frequency Options

| frequency    | Paymentslyr | Vorte |
|--------------|-------------|-------|
| Atrough      | 1           | 12    |
| Seni-Annual  | 2           | 6     |
| Quarterly    |             | 3     |
| Billiothy    | 4           | 2     |
| Worldy       | 12          | 1     |
| Sensitivitiy | 24          | 0.5   |
| 0s-Weekly    | 26          | 10    |
| Chosen:      | 12          | - 1   |

# **Line Of Credit Payment Calculator Excel**

**Deborah M. Coates** 

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