

Line of Credit Calculator

Inputs

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

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	-

Payment Frequency Options

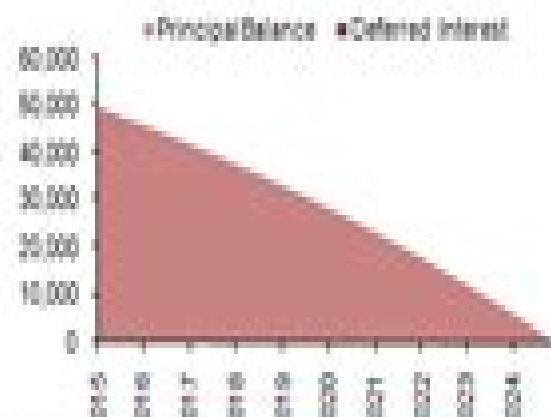
Frequency	Payments/yr	Months
Annual	1	12
Semi-Annual	2	6
Quarterly	4	3
Bi-Monthly	6	2
Monthly	12	1
Semi-Monthly	24	0.5
Bi-Weekly	26	n/a
Chosen:	12	1

Payment Options

Payment Option	Amortized
Minimum Payment Rate	0.50%
Pay Off in X Years	10
Fixed Payment Amount	800.00

Variable Rate Simulation

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



Use Random Rates?

No

Min. Chosen

0.50%

Line Of Credit Payment Calculator CIBC

Yan Bai



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