

Borrowing Illustration

Year	Beg. of Year Account Balance	Beginning Of Year Payment	Annual Earnings Rate	Annual Earnings On Acct.	Annual Taxes	Annual Loan Or Withdrawal	Beg. of Year Loan Balance	End Of Year Loan Repayment	End of Year Loan Balance	Extra Pmt Lost Or Found	End of Year Account Balance	NET EOY Loan Bal. + Acct. Bal.
1	0	50,000	1.00%	500	(150)	(50,000)	(50,000)	(55,000)	0	0	55,350	55,350
2	55,350	50,000	1.00%	1,053	(316)	(50,000)	(50,000)	(55,000)	0	0	111,087	111,087
3	111,087	50,000	1.00%	1,611	(483)	(50,000)	(50,000)	(55,000)	0	0	167,215	167,215
4	167,215	50,000	1.00%	2,172	(652)	(50,000)	(50,000)	(55,000)	0	0	223,736	223,736
5	223,736	50,000	1.00%	2,737	(821)	(50,000)	(50,000)	(55,000)	0	0	280,652	280,652
6	280,652	50,000	1.00%	3,307	(992)	(50,000)	(50,000)	(55,000)	0	0	337,966	337,966
7	337,966	50,000	1.00%	3,880	(1,164)	(50,000)	(50,000)	(55,000)	0	0	395,682	395,682
8	395,682	50,000	1.00%	4,457	(1,337)	(50,000)	(50,000)	(55,000)	0	0	453,802	453,802
9	453,802	50,000	1.00%	5,038	(1,511)	(50,000)	(50,000)	(55,000)	0	0	512,328	512,328
10	512,328	50,000	1.00%	5,623	(1,687)	(50,000)	(50,000)	(55,000)	0	0	571,265	571,265
11	571,265	50,000	1.00%	6,213	(1,864)	(50,000)	(50,000)	(55,000)	0	0	630,614	630,614
12	630,614	50,000	1.00%	6,806	(2,042)	(50,000)	(50,000)	(55,000)	0	0	690,378	690,378
13	690,378	50,000	1.00%	7,404	(2,221)	(50,000)	(50,000)	(55,000)	0	0	750,561	750,561
14	750,561	50,000	1.00%	8,006	(2,402)	(50,000)	(50,000)	(55,000)	0	0	811,164	811,164
15	811,164	50,000	1.00%	8,612	(2,583)	(50,000)	(50,000)	(55,000)	0	0	872,193	872,193
16	872,193	50,000	1.00%	9,222	(2,767)	(50,000)	(50,000)	(55,000)	0	0	933,648	933,648
17	933,648	50,000	1.00%	9,836	(2,951)	(50,000)	(50,000)	(55,000)	0	0	995,533	995,533
18	995,533	50,000	1.00%	10,455	(3,137)	(50,000)	(50,000)	(55,000)	0	0	1,057,852	1,057,852
19	1,057,852	50,000	1.00%	11,079	(3,324)	(50,000)	(50,000)	(55,000)	0	0	1,120,607	1,120,607
20	1,120,607	50,000	1.00%	11,706	(3,512)	(50,000)	(50,000)	(55,000)	0	0	1,183,801	1,183,801
21	1,183,801	0	1.00%	11,838	(3,551)	0	0	0	0	0	1,192,088	1,192,088
TOTAL	1,183,801	1,000,000	1.00%	131,554	(39,466)	(1,000,000)	0	(1,100,000)	0	0	1,192,088	1,192,088