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4		Balance Owed		5,000.00	Number of months to pay off			- 3
5		Annual Percentage Rate		18,50%	Number of years to pay off			0.0
6		Compounding Periods		12	(Monthly=12, annual = 1)			
7		Effective Inter	rest Rate	IIDIV/0!	Total Interest Paid			#VALUE!
8		Payment Per I	Month or		Interest Paid / Loan Amount			#VALUE!
9		Percent of Balance		10%	or	5	Minimum Payment	Mode
10			Monthly					End / Begin
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14			457.71	#VALUE!		387.14	4,189.94	
15		4,189.94	418.99	64.59		354.40	3,835.54	
16		3,835.54	383.55	59.13		324.42	3,511.12	
17		3,511.12	351.11	54.13		296.98	3,214.13	
18		3,214.13	321.41	49.55		271.86	2,942.27	
19		2,942.27	294.23	45.36		248.87	2,693.41	
20		2,693.41	269.34	41.52		227.82	2,465.59	
21		2,465.59	246.56	38.01		208.55	2,257.04	
22		2,257.04	225.70	34.80		190.91	2,066.13	
23		2,066.13	206.61	31.85		174.76	1,891.37	
24		1,891.37	189.14	29.16		159.98	1,731.39	

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Huangqi Zhang

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