

Input Area

Today's Date: 12/10/2018
 Pmts Per Year: 12

Loan #	House Cost	Down Payment	Amount Financed	Mortgage Rate	Rate Per Period	Years	# of Pmt Periods	% Financed	Date Financed	Payoff Year
452786	\$ 400,000	\$ 80,000	\$ 320,000	3.625%	0.302%	25	300	80.0%	5/1/2016	2041
453000	\$ 425,000	\$ 60,000	\$ 365,000	3.940%	0.328%	30	360	85.9%	11/3/2016	2046
453025	\$ 175,500	\$ 30,000	\$ 145,500	3.550%	0.296%	25	300	82.9%	4/10/2017	2042
452600	\$ 265,950	\$ 58,000	\$ 207,950	2.500%	0.208%	15	180	78.2%	10/14/2017	2032
452638	\$ 329,750	\$ 65,000	\$ 264,750	3.250%	0.271%	30	360	80.3%	2/4/2018	2048

Summary Statistics

Statistics	House Cost	Down Payment	Amount Financed
Total	\$ 1,596,200	\$ 293,000	\$ 1,303,200
Average	\$ 319,240	\$ 58,600	\$ 260,640
Median	\$ 329,750	\$ 60,000	\$ 264,750
Lowest	\$ 175,500	\$ 30,000	\$ 145,500
Highest	\$ 425,000	\$ 80,000	\$ 365,000
# of Mortgages	5	5	5

Townsend Mortgage Company

Input Area		Years	Rate
Today's Date:	12/10/2018	15	3.250%
# Pmts Per Year:	12	25	3.625%
PMI Rate:	0.38%	30	3.750%
Down Pmt Rate:	20.0%		

Loan #	House Cost	Down Payment	Amount Financed	% Down	Years	APR	Monthly Payment	Monthly PMI
392786	\$ 425,750	\$ 86,000	\$ 339,750	20.2%	25	3.625%	\$1,723.73	\$ -
393000	\$ 335,900	\$ 75,500	\$ 260,400	22.5%	30	3.750%	\$1,205.95	\$ -
393025	\$ 205,500	\$ 30,000	\$ 175,500	14.6%	25	3.625%	\$890.40	\$ 55.58
392600	\$ 285,900	\$ 50,000	\$ 235,900	17.5%	15	3.250%	\$1,657.60	\$ 74.70
392638	\$ 329,900	\$ 70,000	\$ 259,900	21.2%	30	3.750%	\$1,203.64	\$ -

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Payoff
Year

- 2041
- 2046
- 2042
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- 2048

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Date Prepared: 12/10/2018

Client	Membership	Cost	Locker	Annual Total	Years	Total Due	Down Payment	Balance	Monthly Payment
Andrews	Deluxe	\$ 575	Yes	\$ 650	1	\$ 650	\$ 250	\$ 400	\$ 34.38
Baker	Individual	\$ 300	Yes	\$ 375	2	750	150	600	26.52
Carter	Family	\$ 1,500	No	\$ 1,500	3	4,500	700	3,800	115.17
Dudley	Deluxe	\$ 575	No	\$ 575	2	1,150	250	900	39.79
Evans	Deluxe	\$ 575	Yes	\$ 650	3	1,950	250	1,700	51.52
Foust	Individual	\$ 300	No	\$ 300	1	300	150	150	12.89
Gardner	Individual	\$ 300	No	\$ 300	2	600	150	450	19.89
Hart	Individual	\$ 300	No	\$ 300	3	900	150	750	22.73
Ivans	Individual	\$ 300	Yes	\$ 375	3	1,125	150	975	29.55
Totals				<u>\$ 5,025</u>		<u>\$ 11,925</u>	<u>\$ 2,200</u>	<u>\$ 9,725</u>	<u>\$ 352</u>

Membership	Cost	Down Payment
Deluxe	\$ 575	\$ 250
Family	\$ 1,500	\$ 700
Individual	\$ 300	\$ 150
Locker Fee	\$ 75	
Interest Rate	5.75%	
Months Per Year	12	

Summary Statistics	
Number of New Members	9
Lowest Monthly Payment	\$ 12.89
Average Monthly Payment	\$ 39.16
Maxium Monthly Payment	\$ 115.17
Median Monthly Payment	\$ 29.55

Date Monday, December 10, 2018

Name	Ring Type	Cost	Personalized	Total	Years	Monthly Payment
Dodson	Silver	\$ 400.00	Yes	\$ 420.00	1	\$ 35.57
Jones	Gold	\$ 550.00	Yes	\$ 577.50	1	\$ 48.91
Clarke	Titanium	\$ 700.00	No	\$ 700.00	2	\$ 30.09
Ranger	Platinum	\$ 750.00	No	\$ 750.00	3	\$ 21.81
McKinley	Platinum	\$ 750.00	Yes	\$ 787.50	3	\$ 22.90
Broadnax	Gold	\$ 550.00	No	\$ 550.00	2	\$ 23.64
Burch	Titanium	\$ 700.00	Yes	\$ 735.00	3	\$ 21.37
Totals		<u>\$ 4,400.00</u>		<u>\$ 4,520.00</u>		<u>\$ 204.30</u>

Ring Type	Cost
Silver	\$ 400.00
Gold	\$ 550.00
Titanium	\$ 700.00
Platinum	\$ 750.00

Personalizing Surcharge	5%
Interest Rate	3%

	A	B	C	D	E	F	G
1							
2							
3	Inputs and Constants			Bonus Data			
4	Today:	12/10/2018		Rating	1	3	4
5	Employees Surveyed	6		Bonus	0%	2%	5%
6							
7							
8							
9	Survey Code	Current Salary	Monthly Salary	Survey Score	Rating Bonus	Monthly Take Home	
10	38078	\$ 50,000	\$ 4,166.67	5	\$ 208.33	\$ 4,375.00	
11	41105	\$ 75,250	\$ 6,270.83	3.5	\$ 125.42	\$ 6,396.25	
12	39752	\$ 67,250	\$ 5,604.17	4.2	\$ 280.21	\$ 5,884.38	
13	37872	\$ 45,980	\$ 3,831.67	3	\$ 76.63	\$ 3,908.30	
14	40616	\$ 58,750	\$ 4,895.83	4.2	\$ 244.79	\$ 5,140.63	
15	40347	\$ 61,000	\$ 5,083.33	4.5	\$ 254.17	\$ 5,337.50	
16							
17							
18	Statistics						
19	Lowest Bonus	\$ 76.63					
20	Average Bonus	\$ 198.26					
21	Highest Bonus	\$ 280.21					


Date 12/10/2018

Vin #	Purchase Price	Credit Rating	Down Payment	Amount Financed	Rate	Payment
619600647	\$ 23,417.00	579	\$ 2,341.70	\$ 21,075.30	4.00%	\$388.13
464119439	\$ 23,732.00	763	-	\$ 23,732.00	3.00%	\$426.43
122140305	\$ 44,176.00	657	\$ 4,417.60	\$ 39,758.40	3.50%	\$723.27
276772526	\$ 42,556.00	827	-	\$ 42,556.00	2.75%	\$759.96
335963723	\$ 24,305.00	652	\$ 2,430.50	\$ 21,874.50	3.50%	\$397.94
401292230	\$ 27,847.00	676	\$ 2,784.70	\$ 25,062.30	3.50%	\$455.93
	\$ 186,033.00			\$ 29,009.75		

Credit Score	APR
500	4.00%
650	3.50%
700	3.25%
750	3.00%
800	2.75%
850	2.25%

Down Payment	Credit Score Threshold
10%	750

Payments Per Year	Total # of Payments
12	60



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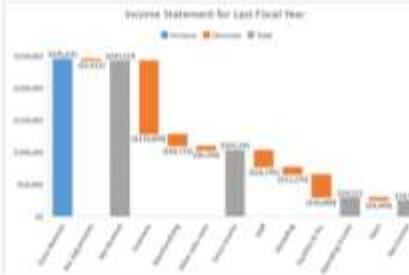
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Income Statement for Last Fiscal Year



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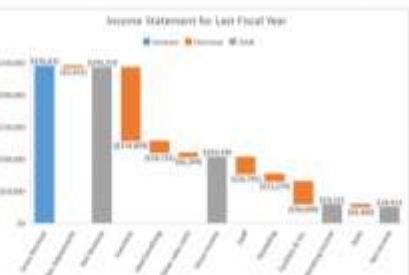
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Inputs	
Negotiated Cost of Vehicle	\$ 35,000.00
Additional Down Payment	\$ 5,000.00
Date of First Payment	5/1/2016
Credit Rating	Excellent

Constants	
Sales Tax Rate	5%
Term of Loan in Years	5
# of Payments Per Year	12

Credit	Down Payment	APR
Excellent	5%	3.25%
Good	10%	3.50%
Fair	15%	4.25%
Poor	20%	5.25%

Intermediate Calculations	
APR Based on Credit Rating	3.25%
Min Down Payment Required	\$ 1,750.00
Sales Tax	\$ 1,750.00

Outputs	
Total Down Payment	\$ 6,750.00
Amount of the Loan	\$ 28,250.00
Monthly Payment (P&I)	\$510.76
Monthly Sales Tax	145.83
Total Monthly Payment	\$ 656.59

No. of Weeks 52

Based on This Week

OT		
Weeks	Hours	OT Pay
1	36	\$ 560.18
52	1,872	\$ 29,129.36

1/2 OT Hours for Year

OT		
Weeks	Hours	OT Pay
1	18	\$ 280.09
52	936	\$ 14,564.68

Using this week as a sample for an entire year, the total gross overtime costs are \$29,129.10.
If we can cut the overtime hours by one-half, the total gross overtime costs are only \$14,564.55
I recommend we try to reduce employees' overtime hours by half to save payroll budget.

