

RAD & DAP Calculations Sheets - Wheatfields Inc (EXAMPLES ONLY)

	RAD	Part Payment	Balance	MPIR	DAP Deducted from Deposit	DAP	DAP	Spent deposit
		Deposit		6.36%	PA	Per Week	Per Day	
		100%						
Year 1	500000	500000	0	6.360%	0.00	0.00	0.00	0.00
Year 2	500000	500000	0	6.360%	0.00	0.00	0.00	0.00
Year 3	500000	500000	0	6.360%	0.00	0.00	0.00	0.00
Year 4	500000	500000	0	6.360%	0.00	0.00	0.00	0.00

	RAD	Part Payment	Balance	MPIR	DAP Deducted from Deposit			Spent deposit
		Deposit			PA	Per Week	Per Day	
		80%						
Year 1	500000	400000	100000	6.360%	6360.00	122.31	17.42	6360.00
Year 2	500000	393640	100404	6.360%	6385.73	122.80	17.50	6385.73
Year 3	500000	387254	100811	6.360%	6411.56	123.30	17.57	6411.56
Year 4	500000	380843	101218	6.360%	6437.49	123.80	17.64	6437.49

	RAD	Part Payment	Balance	MPIR	DAP Deducted from Deposit			Spent deposit
		Deposit			PA	Per Week	Per Day	
		50%						
Year 1	500000	250000	250000	6.360%	15900.00	305.77	43.56	15900.00
Year 2	500000	234100	251011	6.360%	15964.31	307.01	43.74	15964.31
Year 3	500000	218136	252027	6.360%	16028.89	308.25	43.91	16028.89
Year 4	500000	202107	253046	6.360%	16093.73	309.49	44.09	16093.73

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		Deposit			PA	Per Week	Per Day	
		25%						
Year 1	500000	125000	375000	6.360%	23850.00	458.65	65.34	23850.00
Year 2	500000	101150	376517	6.360%	23946.47	460.51	65.61	23946.47
Year 3	500000	77204	378040	6.360%	24043.33	462.37	65.87	24043.33
Year 4	500000	53160	379569	6.360%	24140.59	464.24	66.14	24140.59

	RAD	Part Payment	Balance	MPIR	DAP Deducted from Deposit			Spent deposit
		Deposit			PA	Per Week	Per Day	
		10%						
Year 1	500000	50000	450000	6.360%	28620.00	550.38	78.41	28620.00
Year 2	500000	21380	451820	6.360%	28735.77	552.61	78.73	28735.77
Year 3	500000	-7356	453648	6.360%	28852.00	554.85	79.05	28852.00
Year 4	500000	-36208	455483	6.360%	28968.71	557.09	79.37	28968.71

	RAD	Part Payment	Balance	MPIR	DAP Deducted from Deposit			Spent deposit
		Deposit			PA	Per Week	Per Day	
		0%						
Year 1	500000	0	500000	6.360%	31800.00	611.54	87.12	31800.00
Year 2	500000	-31800	502022	6.360%	31928.63	614.01	87.48	31928.63
Year 3	500000	-63729	504053	6.360%	32057.78	616.50	87.83	32057.78
Year 4	500000	-95786	506092	6.360%	32187.45	618.99	88.18	32187.45