



**PWLB FIXED RATE LOANS
ESTIMATED REPAYMENT COSTS**

Amount of Advance: 384,048.50 50% Loan Option Traditional Construction

Period (years)	Annuity			EIP			
	Rate %	½ Yearly Cost (£)	Total Cost (£)	Rate %	Initial ½ Yearly Costs (£)	Reduces by each ½ year (£)	Total Cost (£)
1 year	-	0.00	0.00	-	0.00	0.00	0.00
Over 1 not over 1½	-	0.00	0.00	-	0.00	0.00	0.00
Over 1½ not over 2	1.06	97,287.65	389,150.60	1.06	98,047.58	508.86	389,137.14
Over 2 not over 2½	1.08	78,058.48	390,292.40	1.08	78,883.56	414.77	390,270.09
Over 2½ not over 3	1.10	65,245.87	391,475.22	1.10	66,120.35	352.04	391,441.43
Over 3 not over 3½	1.12	56,099.89	392,699.23	1.12	57,014.74	307.24	392,651.19
Over 3½ not over 4	1.14	49,245.58	393,964.64	1.14	50,195.14	273.63	393,899.34
Over 4 not over 4½	1.16	43,919.09	395,271.81	1.16	44,899.54	247.50	395,185.91
Over 4½ not over 5	1.18	39,662.08	396,620.80	1.18	40,670.74	226.59	396,510.87
Over 5 not over 5½	1.21	36,193.60	398,129.60	1.21	37,236.99	211.23	397,989.46
Over 5½ not over 6	1.23	33,297.78	399,573.36	1.23	34,365.94	196.82	399,400.84
Over 6 not over 6½	1.25	30,850.77	401,060.01	1.25	31,942.50	184.64	400,850.62
Over 6½ not over 7	1.28	28,766.97	402,737.58	1.28	29,889.95	175.57	402,482.83
Over 7 not over 7½	1.30	26,954.73	404,320.95	1.30	28,099.55	166.42	404,019.02
Over 7½ not over 8	1.33	25,382.28	406,116.48	1.32	26,537.75	158.42	405,593.62
Over 8 not over 8½	1.35	23,988.11	407,797.87	1.35	25,183.42	152.49	407,379.45
Over 8½ not over 9	1.38	22,761.85	409,713.30	1.37	23,966.76	146.15	409,040.46
Over 9 not over 9½	1.40	21,657.60	411,494.40	1.40	22,901.42	141.49	410,931.90
Over 9½ not over 10	1.43	20,676.56	413,531.20	1.42	21,929.17	136.34	412,679.32
Over 10 not over 10½	1.45	19,781.60	415,413.60	1.45	21,072.38	132.59	414,676.37
Over 10½ not over 11	1.48	18,980.64	417,574.08	1.47	20,279.51	128.31	416,510.20
Over 11 not over 11½	1.50	18,241.71	419,559.33	1.50	19,578.12	125.23	418,612.87
Over 11½ not over 12	1.53	17,576.89	421,845.36	1.52	18,920.79	121.62	420,533.11
Over 12 not over 12½	1.55	16,957.42	423,935.50	1.55	18,338.32	119.06	422,741.39
Over 12½ not over 13	1.58	16,398.05	426,349.30	1.57	17,785.88	115.95	424,748.04
Over 13 not over 13½	1.60	15,872.07	428,545.89	1.59	17,277.20	113.08	426,793.10
Over 13½ not over 14	1.63	15,396.06	431,089.68	1.62	16,826.81	111.10	429,155.00
Over 14 not over 14½	1.65	14,944.66	433,395.14	1.64	16,392.25	108.59	431,286.47
Over 14½ not over 15	1.68	14,535.70	436,071.00	1.66	15,989.22	106.25	433,456.34
Over 15 not over 15½	1.70	14,144.74	438,486.94	1.69	15,633.87	104.68	435,971.86
Over 15½ not over 16	1.72	13,779.78	440,952.96	1.71	15,285.13	102.61	438,228.14
Over 16 not over 16½	1.75	13,449.28	443,826.24	1.73	14,959.85	100.67	440,522.83
Over 16½ not over 17	1.77	13,129.59	446,406.06	1.75	14,655.97	98.84	442,855.93
Over 17 not over 17½	1.79	12,829.64	449,037.40	1.77	14,371.64	97.11	445,227.43
Over 17½ not over 18	1.81	12,547.81	451,721.16	1.80	14,124.45	96.01	447,992.58
Over 18 not over 18½	1.83	12,282.63	454,457.31	1.82	13,874.53	94.46	450,450.49
Over 18½ not over 19	1.86	12,043.77	457,663.26	1.84	13,639.79	92.98	452,946.80

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Over 19 not over 19½	1.88	11,808.17	460,518.63	1.86	13,419.05	91.58	455,481.52
Over 19½ not over 20	1.90	11,585.69	463,427.60	1.87	13,192.07	89.77	457,661.00
Over 20 not over 20½	1.92	11,375.41	466,391.81	1.89	12,996.29	88.52	460,262.92
Over 20½ not over 21	1.93	11,165.33	468,943.86	1.91	12,811.68	87.33	462,903.26
Over 21 not over 21½	1.95	10,976.88	472,005.84	1.93	12,637.43	86.19	465,582.00
Over 21½ not over 22	1.97	10,798.27	475,123.88	1.94	12,453.65	84.67	467,867.09
Over 22 not over 22½	1.99	10,628.85	478,298.25	1.96	12,298.09	83.64	470,613.03
Over 22½ not over 23	2.00	10,456.78	481,011.88	1.98	12,150.96	82.65	473,397.38
Over 23 not over 23½	2.02	10,303.99	484,287.53	1.99	11,992.53	81.30	475,759.28
Over 23½ not over 24	2.04	10,158.78	487,621.44	2.01	11,860.70	80.41	478,610.84
Over 24 not over 24½	2.05	10,009.32	490,456.68	2.02	11,716.61	79.16	481,020.75
Over 24½ not over 25	2.06	9,866.47	493,323.50	2.04	11,598.26	78.35	483,939.51
Over 25 not over 25½	2.08	9,741.32	496,807.32	2.05	11,466.86	77.19	486,397.43
Over 25½ not over 26	2.09	9,610.64	499,753.28	2.06	11,341.25	76.07	488,874.54
Over 26 not over 26½	2.10	9,485.52	502,732.56	2.07	11,221.10	75.00	491,370.85
Over 26½ not over 27	2.12	9,377.22	506,369.88	2.09	11,125.32	74.32	494,414.44
Over 27 not over 27½	2.13	9,262.35	509,429.25	2.10	11,015.21	73.32	496,958.76
Over 27½ not over 28	2.14	9,152.20	512,523.20	2.11	10,909.72	72.35	499,522.28
Over 28 not over 28½	2.15	9,046.50	515,650.50	2.12	10,808.61	71.42	502,105.01
Over 28½ not over 29	2.16	8,945.05	518,812.90	2.13	10,711.64	70.52	504,706.94
Over 29 not over 29½	2.17	8,847.62	522,009.58	2.14	10,618.62	69.65	507,328.07
Over 29½ not over 30	2.18	8,754.02	525,241.20	2.15	10,529.33	68.81	509,968.40
Over 30 not over 30½	2.19	8,664.06	528,507.66	2.16	10,443.60	68.00	512,627.94
Over 30½ not over 31	2.20	8,577.58	531,809.96	2.17	10,361.26	67.21	515,306.68
Over 31 not over 31½	2.20	8,482.48	534,396.24	2.18	10,282.14	66.45	518,004.62
Over 31½ not over 32	2.21	8,402.42	537,754.88	2.18	10,186.89	65.41	520,097.68
Over 32 not over 32½	2.22	8,325.38	541,149.70	2.19	10,113.77	64.70	522,824.43
Over 32½ not over 33	2.23	8,251.21	544,579.86	2.20	10,043.45	64.01	525,570.37
Over 33 not over 33½	2.23	8,167.73	547,237.91	2.20	9,956.60	63.05	527,682.64
Over 33½ not over 34	2.24	8,098.93	550,727.24	2.21	9,891.51	62.41	530,457.39
Over 34 not over 34½	2.24	8,020.50	553,414.50	2.22	9,828.86	61.78	533,251.34
Over 34½ not over 35	2.25	7,956.60	556,962.00	2.22	9,749.35	60.90	535,382.81
Over 35 not over 35½	2.25	7,882.79	559,678.09	2.23	9,691.27	60.31	538,205.57
Over 35½ not over 36	2.26	7,823.40	563,284.80	2.23	9,616.15	59.47	540,346.64
Over 36 not over 36½	2.26	7,753.86	566,031.78	2.24	9,562.28	58.92	543,198.20
Over 36½ not over 37	2.27	7,698.62	569,697.88	2.24	9,491.19	58.13	545,348.87
Over 37 not over 37½	2.27	7,632.99	572,474.25	2.25	9,441.19	57.61	548,229.23
Over 37½ not over 38	2.27	7,569.18	575,257.68	2.25	9,373.82	56.85	550,389.51
Over 38 not over 38½	2.28	7,519.57	579,006.89	2.26	9,327.39	56.36	553,298.67
Over 38½ not over 39	2.28	7,459.25	581,821.50	2.26	9,263.45	55.64	555,468.55
Over 39 not over 39½	2.28	7,400.54	584,642.66	2.27	9,220.32	55.18	558,406.52
Over 39½ not over 40	2.29	7,355.95	588,476.00	2.27	9,159.56	54.49	560,585.99
Over 40 not over 40½	2.29	7,300.34	591,327.54	2.27	9,100.29	53.81	562,765.47
Over 40½ not over 41	2.29	7,246.19	594,187.58	2.27	9,042.47	53.16	564,944.94
Over 41 not over 41½	2.29	7,193.44	597,055.52	2.28	9,005.24	52.75	567,930.92

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Over 41½ not over 42	2.29	7,142.03	599,930.52	2.28	8,950.16	52.12	570,120.00
Over 42 not over 42½	2.29	7,091.92	602,813.20	2.28	8,896.37	51.51	572,309.07
Over 42½ not over 43	2.30	7,055.81	606,799.66	2.28	8,843.83	50.91	574,498.15
Over 43 not over 43½	2.30	7,008.19	609,712.53	2.29	8,811.71	50.54	577,532.13
Over 43½ not over 44	2.30	6,961.75	612,634.00	2.29	8,761.54	49.97	579,730.81
Over 44 not over 44½	2.30	6,916.43	615,562.27	2.29	8,712.51	49.41	581,929.49
Over 44½ not over 45	2.30	6,872.21	618,498.90	2.29	8,664.56	48.86	584,128.17
Over 45 not over 45½	2.30	6,829.04	621,442.64	2.29	8,617.67	48.32	586,326.84
Over 45½ not over 46	2.30	6,786.89	624,393.88	2.29	8,571.80	47.80	588,525.52
Over 46 not over 46½	2.30	6,745.73	627,352.89	2.29	8,526.91	47.28	590,724.20
Over 46½ not over 47	2.30	6,705.52	630,318.88	2.30	8,502.18	46.98	593,834.99
Over 47 not over 47½	2.30	6,666.24	633,292.80	2.30	8,459.17	46.49	596,043.27
Over 47½ not over 48	2.30	6,627.86	636,274.56	2.30	8,417.06	46.01	598,251.55
Over 48 not over 48½	2.30	6,590.35	639,263.95	2.30	8,375.82	45.53	600,459.83
Over 48½ not over 49	2.29	6,540.55	640,973.90	2.30	8,335.42	45.07	602,668.11
Over 49 not over 49½	2.29	6,504.66	643,961.34	2.30	8,295.84	44.61	604,876.39
Over 49½ not over 50	2.29	6,469.56	646,956.00	2.30	8,257.04	44.17	607,084.67

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