



QuadCapital Advisors, LLC • 402 Gammon Place, Suite 350 • Madison, WI 53719
 (608) 821-1200 • FAX (608) 821-1219 • email: info@quadcapital.com

Time	Principal Repayment	Time x Principal
1	\$10	1 x \$10 = \$10
2	\$12	2 x \$12 = \$24
3	\$14	3 x \$14 = \$42
4	\$16	4 x \$16 = \$64
5	\$18	5 x \$18 = \$90
Total	\$70	\$230
Average Life = Sum of (Time x Principal)/Total Principal Repayment = 230/70 = 3.3 years		

Term/Amortization	0% coupon	4% coupon	8% coupon
5/30	4.7	4.8	4.9
5 year I/O	5.0	5.0	5.0
15/15	7.5	8.3	9.0
10/30	8.8	9.0	9.5
10 year I/O	10.0	10.0	10.0
20/20	10.0	11.4	12.6
25/25	12.5	14.6	16.4
15 year I/O	15.0	15.0	15.0
30/30	15.0	17.9	20.3

Charlie Knudsen
 608-821-1201
 knudsen@quadcapital.com

Lois O'Rourke
 608-821-1204
 orourke@quadcapital.com

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