

**Table 3: Examples of Loan Repayments (Per £1000 of Loan)**

Year	25-Year Repayment Loan Period (Interest, 6.0%)		35-Year Low-start/deferred Interest Loan Period (6.0% with 2.5% deferred Interest, i.e. 5.2%)		30-Year Low-start/deferred Interest Loan Period (6.0% with 2.5% deferred interest, i.e. 5.6%)	
	Yearly Payment £	Ending Balance £	Yearly Payments £	Ending Balance £	Yearly Payments £	Ending Balance £
0	0	1000.00	0	1000	0	1000
1	77	982.24	52	1,010	56	1,005
2	77	962.85	54	1,020	57	1,009
3	77	942.80	55	1,028	59	1,012
4	77	921.50	56	1,036	60	1,014
5	77	898.90	58	1,043	62	1,014
6	77	874.90	59	1,049	63	1,013
7	77	849.42	61	1,054	65	1,010
8	77	822.37	62	1,057	66	1,005
9	77	793.65	64	1,059	68	998
10	77	763.16	65	1,060	70	990
11	77	730.79	67	1,059	71	979
12	77	696.42	69	1,057	73	965
13	77	659.94	70	1,052	75	949
14	77	621.20	72	1,046	77	930
15	77	580.07	74	1,037	79	908
16	77	536.41	76	1,026	81	882
17	77	490.05	78	1,013	83	853
18	77	440.84	80	996	85	820
19	77	388.59	82	977	87	783
20	77	333.11	84	954	89	742
21	77	274.22	86	928	91	695
22	77	211.69	88	898	94	644
23	77	145.30	90	864	96	587
24	77	74.83	92	825	98	525
25	77	0.00	95	782	101	456
26	-	-	97	734	103	380
27	-	-	100	680	106	297
28	-	-	102	620	109	206
29	-	-	105	555	111	108
30	-	-	107	482	114	0
31	-	-	110	402	-	-
32	-	-	113	315	-	-
33	-	-	115	219	-	-
34	-	-	118	114	-	-
35	-	-	121	0	-	-