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I would like to find a program (online or for Microsoft works spreadsheet) that I could use to enter the amount of each payment that I make on my loan which would show me the remaining principle, total payoff amount remaining, and length of time until the mortgage is paid off, so that I could track the progress of the loan and how larger payments affect the balance of the loan. Does anyone know where I might be able to get such a thing? is there anything out there that is free of charge? Thanks in advance.

It would be easier to just call your mortgage co and have them send you a break down between interest/principal. There should be no charge. If you have a 30 year mortgage, you pay about 70% in interest on the first 15 years. That's how most banks and mortgage cos. make their money. There is also no grace period on any type of mortgage. When you go past your due date, you pay add'l interest every day until paid. It's called per-diem.

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