

Loan Amount \$187500 5 years 3.39%

| ANNUAL PAYMENTS | | |
|-----------------|----------------------|---------------------|
| Pymt | Principal | Interest |
| 1 | \$ 35,042.22 | \$ 6,356.25 |
| 2 | \$ 36,230.15 | \$ 5,168.32 |
| 3 | \$ 37,458.35 | \$ 3,940.12 |
| 4 | \$ 38,728.19 | \$ 2,670.28 |
| 5 | \$ 40,041.09 | \$ 1,357.39 |
| Totals | \$ 187,500.00 | \$ 19,492.36 |

| SEMI-ANNUAL PAYMENTS | | |
|----------------------|----------------------|---------------------|
| Pymt | Principal | Interest |
| 1 | \$ 17,363.89 | \$ 3,178.13 |
| 2 | \$ 17,658.21 | \$ 2,883.81 |
| 3 | \$ 17,957.52 | \$ 2,584.50 |
| 4 | \$ 18,261.90 | \$ 2,280.12 |
| 5 | \$ 18,571.44 | \$ 1,970.58 |
| 6 | \$ 18,886.22 | \$ 1,655.80 |
| 7 | \$ 19,206.35 | \$ 1,335.67 |
| 8 | \$ 19,531.89 | \$ 1,010.13 |
| 9 | \$ 19,862.96 | \$ 679.06 |
| 10 | \$ 20,199.62 | \$ 342.38 |
| Totals | \$ 187,500.00 | \$ 17,920.18 |

| MONTHLY PAYMENTS-least interest paid | | | | | |
|--------------------------------------|--------------|-------------|---------------|----------------------|---------------------|
| Pymt | Principal | Interest | Pymt | Principal | Interest |
| 1 | \$ 2,872.03 | \$ 529.69 | 25 | \$ 3,073.22 | \$ 328.50 |
| 2 | \$ 2,880.15 | \$ 521.57 | 26 | \$ 3,081.90 | \$ 319.82 |
| 3 | \$ 2,888.28 | \$ 513.44 | 27 | \$ 3,090.60 | \$ 311.12 |
| 4 | \$ 2,896.44 | \$ 505.28 | 28 | \$ 3,099.33 | \$ 302.39 |
| 5 | \$ 2,904.62 | \$ 497.10 | 29 | \$ 3,108.09 | \$ 293.63 |
| 6 | \$ 2,912.83 | \$ 488.89 | 30 | \$ 3,116.87 | \$ 284.85 |
| 7 | \$ 2,921.06 | \$ 480.66 | 31 | \$ 3,125.68 | \$ 276.04 |
| 8 | \$ 2,929.31 | \$ 472.41 | 32 | \$ 3,134.51 | \$ 267.21 |
| 9 | \$ 2,937.59 | \$ 464.13 | 33 | \$ 3,143.36 | \$ 258.36 |
| 10 | \$ 2,945.88 | \$ 455.84 | 34 | \$ 3,152.24 | \$ 249.48 |
| 11 | \$ 2,954.21 | \$ 447.51 | 35 | \$ 3,161.15 | \$ 240.57 |
| 12 | \$ 2,962.55 | \$ 439.17 | 36 | \$ 3,170.08 | \$ 231.64 |
| Annual totals | \$ 35,004.95 | \$ 5,815.69 | Annual totals | \$ 37,457.03 | \$ 3,363.61 |
| 13 | \$ 2,970.92 | \$ 430.80 | 37 | \$ 3,179.03 | \$ 222.69 |
| 14 | \$ 2,979.31 | \$ 422.41 | 38 | \$ 3,188.01 | \$ 213.71 |
| 15 | \$ 2,987.73 | \$ 413.99 | 39 | \$ 3,197.02 | \$ 204.70 |
| 16 | \$ 2,996.17 | \$ 405.55 | 40 | \$ 3,206.05 | \$ 195.67 |
| 17 | \$ 3,004.64 | \$ 397.08 | 41 | \$ 3,215.11 | \$ 186.61 |
| 18 | \$ 3,013.12 | \$ 388.60 | 42 | \$ 3,224.19 | \$ 177.53 |
| 19 | \$ 3,021.64 | \$ 380.08 | 43 | \$ 3,233.30 | \$ 168.42 |
| 20 | \$ 3,030.17 | \$ 371.55 | 44 | \$ 3,242.43 | \$ 159.29 |
| 21 | \$ 3,038.73 | \$ 362.99 | 45 | \$ 3,251.59 | \$ 150.13 |
| 22 | \$ 3,047.32 | \$ 354.40 | 46 | \$ 3,260.78 | \$ 140.94 |
| 23 | \$ 3,055.93 | \$ 345.79 | 47 | \$ 3,269.99 | \$ 131.73 |
| 24 | \$ 3,064.56 | \$ 337.16 | 48 | \$ 3,279.23 | \$ 122.49 |
| Annual totals | \$ 36,210.24 | \$ 4,610.40 | Annual totals | \$ 38,746.73 | \$ 2,073.91 |
| | | | 49 | \$ 3,288.49 | \$ 113.23 |
| | | | 50 | \$ 3,297.78 | \$ 103.94 |
| | | | 51 | \$ 3,307.10 | \$ 94.62 |
| | | | 52 | \$ 3,316.44 | \$ 85.28 |
| | | | 53 | \$ 3,325.81 | \$ 75.91 |
| | | | 54 | \$ 3,335.20 | \$ 66.52 |
| | | | 55 | \$ 3,344.63 | \$ 57.09 |
| | | | 56 | \$ 3,354.07 | \$ 47.65 |
| | | | 57 | \$ 3,363.55 | \$ 38.17 |
| | | | 58 | \$ 3,373.05 | \$ 28.67 |
| | | | 59 | \$ 3,382.58 | \$ 19.14 |
| | | | 60 | \$ 3,392.35 | \$ 9.58 |
| | | | Annual totals | \$ 40,081.05 | \$ 739.80 |
| | | | TOTALS | \$ 187,500.00 | \$ 16,603.41 |

Loan Amount \$187500 7 years 3.49%

| ANNUAL PAYMENTS | | |
|-----------------|----------------------|---------------------|
| Pymt | Principal | Interest |
| 1 | \$ 24,109.40 | \$ 6,543.75 |
| 2 | \$ 24,950.82 | \$ 5,702.33 |
| 3 | \$ 25,821.60 | \$ 4,831.55 |
| 4 | \$ 26,722.78 | \$ 3,930.37 |
| 5 | \$ 27,655.40 | \$ 2,997.75 |
| 6 | \$ 28,620.57 | \$ 2,032.58 |
| 7 | \$ 29,619.43 | \$ 1,033.72 |
| Totals | \$ 187,500.00 | \$ 27,072.05 |

| SEMI-ANNUAL PAYMENTS | | |
|----------------------|----------------------|---------------------|
| Pymt | Principal | Interest |
| 1 | \$ 11,939.40 | \$ 3,271.88 |
| 2 | \$ 12,147.75 | \$ 3,063.53 |
| 3 | \$ 12,359.73 | \$ 2,851.55 |
| 4 | \$ 12,575.40 | \$ 2,635.88 |
| 5 | \$ 12,794.84 | \$ 2,416.44 |
| 6 | \$ 13,018.11 | \$ 2,193.17 |
| 7 | \$ 13,245.28 | \$ 1,966.00 |
| 8 | \$ 13,476.41 | \$ 1,734.87 |
| 9 | \$ 13,711.57 | \$ 1,499.71 |
| 10 | \$ 13,950.84 | \$ 1,260.44 |
| 11 | \$ 14,194.28 | \$ 1,017.00 |
| 12 | \$ 14,441.97 | \$ 769.31 |
| 13 | \$ 14,693.98 | \$ 517.30 |
| 14 | \$ 14,950.44 | \$ 260.89 |
| Totals | \$ 187,500.00 | \$ 25,457.97 |

| MONTHLY PAYMENTS | | | | | |
|------------------|----------------------|---------------------|--------------|--------------|-------------|
| Pymt | Principal | Interest | Pymt | Principal | Interest |
| 1 | \$ 1,973.81 | \$ 545.31 | 37 | \$ 2,191.34 | \$ 327.78 |
| 2 | \$ 1,979.55 | \$ 539.57 | 38 | \$ 2,197.71 | \$ 321.41 |
| 3 | \$ 1,985.31 | \$ 533.81 | 39 | \$ 2,204.10 | \$ 315.02 |
| 4 | \$ 1,991.08 | \$ 528.04 | 40 | \$ 2,210.51 | \$ 308.61 |
| 5 | \$ 1,996.87 | \$ 522.25 | 41 | \$ 2,216.94 | \$ 302.18 |
| 6 | \$ 2,002.68 | \$ 516.44 | 42 | \$ 2,223.39 | \$ 295.73 |
| 7 | \$ 2,008.50 | \$ 510.62 | 43 | \$ 2,229.86 | \$ 289.26 |
| 8 | \$ 2,014.34 | \$ 504.78 | 44 | \$ 2,236.34 | \$ 282.78 |
| 9 | \$ 2,020.20 | \$ 498.92 | 45 | \$ 2,242.85 | \$ 276.27 |
| 10 | \$ 2,026.08 | \$ 493.04 | 46 | \$ 2,249.37 | \$ 269.75 |
| 11 | \$ 2,031.97 | \$ 487.15 | 47 | \$ 2,255.91 | \$ 263.21 |
| 12 | \$ 2,037.88 | \$ 481.24 | 48 | \$ 2,262.47 | \$ 256.65 |
| Annual total | \$ 24,068.27 | \$ 6,161.17 | Annual total | \$ 26,720.79 | \$ 3,508.65 |
| 13 | \$ 2,043.81 | \$ 475.31 | 49 | \$ 2,269.05 | \$ 250.07 |
| 14 | \$ 2,049.75 | \$ 469.37 | 50 | \$ 2,275.65 | \$ 243.47 |
| 15 | \$ 2,055.71 | \$ 463.41 | 51 | \$ 2,282.27 | \$ 236.85 |
| 16 | \$ 2,061.69 | \$ 457.43 | 52 | \$ 2,288.91 | \$ 230.21 |
| 17 | \$ 2,067.69 | \$ 451.43 | 53 | \$ 2,295.56 | \$ 223.56 |
| 18 | \$ 2,073.70 | \$ 445.42 | 54 | \$ 2,302.24 | \$ 216.88 |
| 19 | \$ 2,079.73 | \$ 439.39 | 55 | \$ 2,308.94 | \$ 210.18 |
| 20 | \$ 2,085.78 | \$ 433.34 | 56 | \$ 2,315.65 | \$ 203.47 |
| 21 | \$ 2,091.85 | \$ 427.27 | 57 | \$ 2,322.39 | \$ 196.73 |
| 22 | \$ 2,097.93 | \$ 421.19 | 58 | \$ 2,329.14 | \$ 189.98 |
| 23 | \$ 2,104.03 | \$ 415.09 | 59 | \$ 2,335.91 | \$ 183.21 |
| 24 | \$ 2,110.15 | \$ 408.97 | 60 | \$ 2,342.71 | \$ 176.41 |
| Annual total | \$ 24,921.82 | \$ 5,307.62 | Annual total | \$ 27,668.42 | \$ 2,561.02 |
| 25 | \$ 2,116.29 | \$ 402.83 | 61 | \$ 2,349.52 | \$ 169.60 |
| 26 | \$ 2,122.44 | \$ 396.68 | 62 | \$ 2,356.35 | \$ 162.77 |
| 27 | \$ 2,128.61 | \$ 390.51 | 63 | \$ 2,363.21 | \$ 155.91 |
| 28 | \$ 2,134.81 | \$ 384.31 | 64 | \$ 2,370.08 | \$ 149.04 |
| 29 | \$ 2,141.01 | \$ 378.11 | 65 | \$ 2,376.97 | \$ 142.15 |
| 30 | \$ 2,147.24 | \$ 371.88 | 66 | \$ 2,383.89 | \$ 135.23 |
| 31 | \$ 2,153.49 | \$ 365.63 | 67 | \$ 2,390.82 | \$ 128.30 |
| 32 | \$ 2,159.75 | \$ 359.37 | 68 | \$ 2,397.77 | \$ 121.35 |
| 33 | \$ 2,166.03 | \$ 353.09 | 69 | \$ 2,404.75 | \$ 114.37 |
| 34 | \$ 2,172.33 | \$ 346.79 | 70 | \$ 2,411.74 | \$ 107.38 |
| 35 | \$ 2,178.65 | \$ 340.47 | 71 | \$ 2,418.75 | \$ 100.37 |
| 36 | \$ 2,184.98 | \$ 334.14 | 72 | \$ 2,425.79 | \$ 93.33 |
| Annual total | \$ 25,805.63 | \$ 4,423.81 | Annual total | \$ 28,649.64 | \$ 1,579.80 |
| 73 | \$ 2,432.84 | \$ 86.28 | | | |
| 74 | \$ 2,439.92 | \$ 79.20 | | | |
| 75 | \$ 2,447.01 | \$ 72.11 | | | |
| 76 | \$ 2,454.13 | \$ 64.99 | | | |
| 77 | \$ 2,461.27 | \$ 57.85 | | | |
| 78 | \$ 2,468.43 | \$ 50.69 | | | |
| 79 | \$ 2,475.61 | \$ 43.51 | | | |
| 80 | \$ 2,482.81 | \$ 36.31 | | | |
| 81 | \$ 2,490.03 | \$ 29.09 | | | |
| 82 | \$ 2,497.27 | \$ 21.85 | | | |
| 83 | \$ 2,504.53 | \$ 14.59 | | | |
| 84 | \$ 2,511.58 | \$ 7.30 | | | |
| Annual total | \$ 29,665.43 | \$ 563.77 | Annual total | \$ 29,665.43 | \$ 563.77 |
| TOTALS | \$ 187,500.00 | \$ 24,105.84 | | | |

Loan Amount \$187500 10 years 3.59%

| ANNUAL PAYMENTS | | |
|-----------------|----------------------|---------------------|
| Pymt | Principal | Interest |
| 1 | \$ 15,916.40 | \$ 6,731.25 |
| 2 | \$ 16,487.80 | \$ 6,159.85 |
| 3 | \$ 17,079.71 | \$ 5,567.94 |
| 4 | \$ 17,692.87 | \$ 4,954.78 |
| 5 | \$ 18,328.05 | \$ 4,319.60 |
| 6 | \$ 18,986.02 | \$ 3,661.63 |
| 7 | \$ 19,667.62 | \$ 2,980.03 |
| 8 | \$ 20,373.69 | \$ 2,273.96 |
| 9 | \$ 21,105.10 | \$ 1,542.55 |
| 10 | \$ 21,862.74 | \$ 784.87 |
| Totals | \$ 187,500.00 | \$ 38,976.46 |

| SEMI-ANNUAL PAYMENTS | | |
|----------------------|----------------------|---------------------|
| Pymt | Principal | Interest |
| 1 | \$ 7,875.66 | \$ 3,365.63 |
| 2 | \$ 8,017.03 | \$ 3,224.26 |
| 3 | \$ 8,160.94 | \$ 3,080.35 |
| 4 | \$ 8,307.43 | \$ 2,933.86 |
| 5 | \$ 8,456.55 | \$ 2,784.74 |
| 6 | \$ 8,608.34 | \$ 2,632.95 |
| 7 | \$ 8,762.86 | \$ 2,478.43 |
| 8 | \$ 8,920.15 | \$ 2,321.14 |
| 9 | \$ 9,080.27 | \$ 2,161.02 |
| 10 | \$ 9,243.26 | \$ 1,998.03 |
| 11 | \$ 9,409.18 | \$ 1,832.11 |
| 12 | \$ 9,578.07 | \$ 1,663.22 |
| 13 | \$ 9,750.00 | \$ 1,491.29 |
| 14 | \$ 9,925.01 | \$ 1,316.28 |
| 15 | \$ 10,103.17 | \$ 1,138.12 |
| 16 | \$ 10,284.52 | \$ 956.77 |
| 17 | \$ 10,469.12 | \$ 772.17 |
| 18 | \$ 10,657.05 | \$ 584.24 |
| 19 | \$ 10,848.34 | \$ 392.95 |
| 20 | \$ 11,043.05 | \$ 198.22 |
| Totals | \$ 187,500.00 | \$ 37,325.78 |

| MONTHLY PAYMENTS | | | | | |
|------------------|--------------|-------------|---------------|----------------------|---------------------|
| Pymt | Principal | Interest | Pymt | Principal | Interest |
| 1 | \$ 1,301.09 | \$ 560.94 | 61 | \$ 1,556.49 | \$ 305.54 |
| 2 | \$ 1,304.98 | \$ 557.05 | 62 | \$ 1,561.15 | \$ 300.88 |
| 3 | \$ 1,308.89 | \$ 553.14 | 63 | \$ 1,565.82 | \$ 296.21 |
| 4 | \$ 1,312.80 | \$ 549.23 | 64 | \$ 1,570.51 | \$ 291.52 |
| 5 | \$ 1,316.73 | \$ 545.30 | 65 | \$ 1,575.20 | \$ 286.83 |
| 6 | \$ 1,320.67 | \$ 541.36 | 66 | \$ 1,579.92 | \$ 282.11 |
| 7 | \$ 1,324.62 | \$ 537.41 | 67 | \$ 1,584.64 | \$ 277.39 |
| 8 | \$ 1,328.59 | \$ 533.44 | 68 | \$ 1,589.38 | \$ 272.65 |
| 9 | \$ 1,332.56 | \$ 529.47 | 69 | \$ 1,594.14 | \$ 267.89 |
| 10 | \$ 1,336.55 | \$ 525.48 | 70 | \$ 1,598.91 | \$ 263.12 |
| 11 | \$ 1,340.55 | \$ 521.48 | 71 | \$ 1,603.69 | \$ 258.34 |
| 12 | \$ 1,344.56 | \$ 517.47 | 72 | \$ 1,608.49 | \$ 253.54 |
| Annual totals | \$ 15,872.59 | \$ 6,471.77 | Annual totals | \$ 18,988.34 | \$ 3,356.02 |
| 13 | \$ 1,348.58 | \$ 513.45 | 73 | \$ 1,613.30 | \$ 248.73 |
| 14 | \$ 1,352.61 | \$ 509.42 | 74 | \$ 1,618.13 | \$ 243.90 |
| 15 | \$ 1,356.66 | \$ 505.37 | 75 | \$ 1,622.97 | \$ 239.06 |
| 16 | \$ 1,360.72 | \$ 501.31 | 76 | \$ 1,627.82 | \$ 234.21 |
| 17 | \$ 1,364.79 | \$ 497.24 | 77 | \$ 1,632.69 | \$ 229.34 |
| 18 | \$ 1,368.87 | \$ 493.16 | 78 | \$ 1,637.58 | \$ 224.45 |
| 19 | \$ 1,372.97 | \$ 489.06 | 79 | \$ 1,642.48 | \$ 219.55 |
| 20 | \$ 1,377.07 | \$ 484.96 | 80 | \$ 1,647.39 | \$ 214.64 |
| 21 | \$ 1,381.19 | \$ 480.84 | 81 | \$ 1,652.32 | \$ 209.71 |
| 22 | \$ 1,385.33 | \$ 476.70 | 82 | \$ 1,657.26 | \$ 204.77 |
| 23 | \$ 1,389.47 | \$ 472.56 | 83 | \$ 1,662.22 | \$ 199.81 |
| 24 | \$ 1,393.63 | \$ 468.40 | 84 | \$ 1,667.19 | \$ 194.84 |
| Annual totals | \$ 16,451.89 | \$ 5,892.47 | Annual totals | \$ 19,681.35 | \$ 2,663.01 |
| 25 | \$ 1,397.80 | \$ 464.23 | 85 | \$ 1,672.18 | \$ 189.85 |
| 26 | \$ 1,401.98 | \$ 460.05 | 86 | \$ 1,677.18 | \$ 184.85 |
| 27 | \$ 1,406.17 | \$ 455.86 | 87 | \$ 1,682.20 | \$ 179.83 |
| 28 | \$ 1,410.38 | \$ 451.65 | 88 | \$ 1,687.23 | \$ 174.80 |
| 29 | \$ 1,414.60 | \$ 447.43 | 89 | \$ 1,692.28 | \$ 169.75 |
| 30 | \$ 1,418.83 | \$ 443.20 | 90 | \$ 1,697.34 | \$ 164.69 |
| 31 | \$ 1,423.08 | \$ 438.95 | 91 | \$ 1,702.42 | \$ 159.61 |
| 32 | \$ 1,427.33 | \$ 434.70 | 92 | \$ 1,707.52 | \$ 154.51 |
| 33 | \$ 1,431.60 | \$ 430.43 | 93 | \$ 1,712.62 | \$ 149.41 |
| 34 | \$ 1,435.89 | \$ 426.14 | 94 | \$ 1,717.75 | \$ 144.28 |
| 35 | \$ 1,440.18 | \$ 421.85 | 95 | \$ 1,722.89 | \$ 139.14 |
| 36 | \$ 1,444.49 | \$ 417.54 | 96 | \$ 1,728.04 | \$ 133.99 |
| Annual totals | \$ 17,052.33 | \$ 5,292.03 | Annual totals | \$ 20,399.65 | \$ 1,944.71 |
| 37 | \$ 1,448.81 | \$ 413.22 | 97 | \$ 1,733.21 | \$ 128.82 |
| 38 | \$ 1,453.15 | \$ 408.88 | 98 | \$ 1,738.40 | \$ 123.63 |
| 39 | \$ 1,457.49 | \$ 404.54 | 99 | \$ 1,743.60 | \$ 118.43 |
| 40 | \$ 1,461.85 | \$ 400.18 | 100 | \$ 1,748.81 | \$ 113.22 |
| 41 | \$ 1,466.23 | \$ 395.80 | 101 | \$ 1,754.04 | \$ 107.99 |
| 42 | \$ 1,470.61 | \$ 391.42 | 102 | \$ 1,759.29 | \$ 102.74 |
| 43 | \$ 1,475.01 | \$ 387.02 | 103 | \$ 1,764.56 | \$ 97.47 |
| 44 | \$ 1,479.43 | \$ 382.60 | 104 | \$ 1,769.83 | \$ 92.20 |
| 45 | \$ 1,483.85 | \$ 378.18 | 105 | \$ 1,775.13 | \$ 86.90 |
| 46 | \$ 1,488.29 | \$ 373.74 | 106 | \$ 1,780.44 | \$ 81.59 |
| 47 | \$ 1,492.74 | \$ 369.29 | 107 | \$ 1,785.77 | \$ 76.26 |
| 48 | \$ 1,497.21 | \$ 364.82 | 108 | \$ 1,791.11 | \$ 70.92 |
| Annual totals | \$ 17,674.67 | \$ 4,669.69 | Annual totals | \$ 21,144.19 | \$ 1,200.17 |
| 49 | \$ 1,501.69 | \$ 360.34 | 109 | \$ 1,796.47 | \$ 65.56 |
| 50 | \$ 1,506.18 | \$ 355.85 | 110 | \$ 1,801.84 | \$ 60.19 |
| 51 | \$ 1,510.69 | \$ 351.34 | 111 | \$ 1,807.23 | \$ 54.80 |
| 52 | \$ 1,515.21 | \$ 346.82 | 112 | \$ 1,812.64 | \$ 49.39 |
| 53 | \$ 1,519.74 | \$ 342.29 | 113 | \$ 1,818.06 | \$ 43.97 |
| 54 | \$ 1,524.29 | \$ 337.74 | 114 | \$ 1,823.50 | \$ 38.53 |
| 55 | \$ 1,528.85 | \$ 333.18 | 115 | \$ 1,828.96 | \$ 33.07 |
| 56 | \$ 1,533.42 | \$ 328.61 | 116 | \$ 1,834.43 | \$ 27.60 |
| 57 | \$ 1,538.01 | \$ 324.02 | 117 | \$ 1,839.92 | \$ 22.11 |
| 58 | \$ 1,542.61 | \$ 319.42 | 118 | \$ 1,845.42 | \$ 16.61 |
| 59 | \$ 1,547.22 | \$ 314.81 | 119 | \$ 1,850.94 | \$ 11.09 |
| 60 | \$ 1,551.85 | \$ 310.18 | 120 | \$ 1,855.82 | \$ 5.55 |
| Annual totals | \$ 18,319.76 | \$ 4,024.60 | Annual totals | \$ 21,915.23 | \$ 428.47 |
| | | | TOTALS | \$ 187,500.00 | \$ 35,942.94 |