



| Loan & Payment Information |             |  | Additional Equity |              |
|----------------------------|-------------|--|-------------------|--------------|
| Loan Balance               | \$200,000   |  | <u>5 Years</u>    |              |
| Interest Rate              | 5.000%      |  | Biweekly          | \$ 7,331.30  |
| Remaining Term (Months)    | 360         |  | Biweekly + \$25   | \$ 11,014.96 |
| Escrow:                    | \$ 350.00   |  | Biweekly + \$150  | \$ 29,433.28 |
| P&I:                       | \$ 1,073.64 |  |                   |              |
| Total:                     | 1,423.64    |  | <u>10 Years</u>   |              |
| Biweekly Payment:          | \$ 715.77   |  | Biweekly          | \$ 16,739.99 |
| Biweekly + \$25            | \$ 740.77   |  | Biweekly + \$25   | \$ 25,151.11 |
| Biweekly + \$150           | \$ 865.77   |  | Biweekly + \$150  | \$ 67,206.73 |

| Remaining Balance | Traditional   | Biweekly      | Biweekly + \$25 | Biweekly + \$150 |
|-------------------|---------------|---------------|-----------------|------------------|
| Year 0            | \$ 200,000.00 | \$ 200,000.00 | \$ 200,000.00   | \$ 200,000.00    |
| Year 1            | \$ 197,049.27 | \$ 195,725.56 | \$ 195,060.46   | \$ 191,734.94    |
| Year 2            | \$ 193,947.57 | \$ 191,232.44 | \$ 189,868.20   | \$ 183,047.02    |
| Year 3            | \$ 190,687.19 | \$ 186,509.44 | \$ 184,410.30   | \$ 173,914.61    |
| Year 4            | \$ 187,260.00 | \$ 181,544.80 | \$ 178,673.16   | \$ 164,314.96    |
| Year 5            | \$ 183,657.46 | \$ 176,326.16 | \$ 172,642.50   | \$ 154,224.19    |
| Year 6            | \$ 179,870.62 | \$ 170,840.53 | \$ 166,303.30   | \$ 143,617.15    |
| Year 7            | \$ 175,890.03 | \$ 165,074.24 | \$ 159,639.77   | \$ 132,467.43    |
| Year 8            | \$ 171,705.79 | \$ 159,012.94 | \$ 152,635.33   | \$ 120,747.27    |
| Year 9            | \$ 167,307.47 | \$ 152,641.52 | \$ 145,272.52   | \$ 108,427.49    |
| Year 10           | \$ 162,684.13 | \$ 145,944.14 | \$ 137,533.02   | \$ 95,477.40     |
| Year 11           | \$ 157,824.25 | \$ 138,904.10 | \$ 129,397.55   | \$ 81,864.76     |
| Year 12           | \$ 152,715.73 | \$ 131,503.89 | \$ 120,845.85   | \$ 67,555.67     |
| Year 13           | \$ 147,345.84 | \$ 123,725.06 | \$ 111,856.63   | \$ 52,514.51     |
| Year 14           | \$ 141,701.22 | \$ 115,548.25 | \$ 102,407.51   | \$ 36,703.81     |
| Year 15           | \$ 135,767.82 | \$ 106,953.11 | \$ 92,474.95    | \$ 20,084.20     |
| Year 16           | \$ 129,530.85 | \$ 97,918.21  | \$ 82,034.23    | \$ 2,614.30      |
| Year 17           | \$ 122,974.78 | \$ 88,421.08  | \$ 71,059.34    | \$ -             |
| Year 18           | \$ 116,083.29 | \$ 78,438.06  | \$ 59,522.95    | \$ -             |
| Year 19           | \$ 108,839.22 | \$ 67,944.28  | \$ 47,396.33    | \$ -             |
| Year 20           | \$ 101,224.54 | \$ 56,913.62  | \$ 34,649.30    | \$ -             |
| Year 21           | \$ 93,220.26  | \$ 45,318.62  | \$ 21,250.10    | \$ -             |
| Year 22           | \$ 84,806.48  | \$ 33,130.39  | \$ 7,165.38     | \$ -             |
| Year 23           | \$ 75,962.23  | \$ 20,318.59  | \$ -            | \$ -             |
| Year 24           | \$ 66,665.49  | \$ 6,851.31   | \$ -            | \$ -             |
| Year 25           | \$ 56,893.11  | \$ -          | \$ -            | \$ -             |
| Year 26           | \$ 46,620.76  | \$ -          | \$ -            | \$ -             |
| Year 27           | \$ 35,822.86  | \$ -          | \$ -            | \$ -             |
| Year 28           | \$ 24,472.52  | \$ -          | \$ -            | \$ -             |
| Year 29           | \$ 12,541.47  | \$ -          | \$ -            | \$ -             |
| Year 30           | \$ -          | \$ -          | \$ -            | \$ -             |

|                                    |               |               |               |               |
|------------------------------------|---------------|---------------|---------------|---------------|
| <b>Total Cost of Loan:</b>         | \$ 386,511.57 | \$ 347,701.83 | \$ 333,965.70 | \$ 292,362.65 |
| <b>Total Interest Paid:</b>        | \$ 186,511.57 | \$ 147,701.83 | \$ 133,965.70 | \$ 92,362.65  |
| <b>Dollars Saved:</b>              | \$ -          | \$ 38,809.74  | \$ 52,545.86  | \$ 94,148.92  |
| <b>Years Saved</b>                 | \$ -          | 5.50          | 7.50          | 13.83         |
| <b>Payments Saved:</b>             | \$ -          | 66.00         | 90.00         | 166.00        |
| <b>Effective Rate of Interest:</b> | 5.000%        | 4.095%        | 3.763%        | 2.709%        |