

### Interest/Loan Term Analysis

Multiply monthly P & I payment by number of months in loan term  
minus principal balance from total = interest costs

		#1	
Loan Amount	\$193,431.15	P & I	952.00
Interest Rate	4.250%	Term/mths.	360
			342,720.00
		Loan	193,431.15
		Excess Int	149,288.85

### Interest/Loan Term Analysis

Multiply monthly P & I payment by number of months in loan term  
minus principal balance from total = interest costs

		#2	
Loan Amount	179,454.00	P & I	886.41
Interest Rate	3.375%	Term/mths.	300
			265,923.00
		Loan	179,454.00
		Excess Int	86,469.00
\$13,977.15			

Savings of 62,819.85