

### 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	\$124,542.00	P & I	937.65	
Interest Rate	5.500%	Term/mths.	360	
			337,554.00	
		Loan	124,542.00	
		Excess Int	213,012.00	

### 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	124,727.00	P & I	1,157.00	
Interest Rate	4.25%	Term/mths.	360	
			416,520.00	
		Loan	124,727.00	
		Excess Int	291,793.00	

(\$185.00)

Savings of (78,781.00)