

Item J

Given a purchase amount of \$282,000.00.

An interest rate of 3.500%,

A term of 20 years.

Your monthly payments will be \$1,635.49.

Payment Schedule for 240 payments of \$1,635.49

Payment	To Interest	To Principal	Interest To Date	Principal To Date	Total Payments
12	\$796.03	\$839.45	\$9,711.97	\$9,913.87	\$19,625.84
24	\$766.18	\$869.31	\$19,071.33	\$20,180.34	\$39,251.67
36	\$735.26	\$900.23	\$28,065.55	\$30,811.96	\$58,877.51
48	\$703.24	\$932.25	\$36,681.63	\$41,821.72	\$78,503.35
60	\$670.08	\$965.40	\$44,906.12	\$53,223.06	\$98,129.18
72	\$635.75	\$999.74	\$52,725.11	\$65,029.91	\$117,755.02
84	\$600.19	\$1,035.30	\$60,124.16	\$77,256.69	\$137,380.86
96	\$563.37	\$1,072.12	\$67,088.35	\$89,918.35	\$157,006.69
108	\$525.23	\$1,110.25	\$73,602.19	\$103,030.34	\$176,632.53
120	\$485.74	\$1,149.74	\$79,649.69	\$116,608.68	\$196,258.37
132	\$444.85	\$1,190.63	\$85,214.24	\$130,669.96	\$215,884.21
144	\$402.50	\$1,232.98	\$90,278.68	\$145,231.37	\$235,510.04
156	\$358.65	\$1,276.84	\$94,825.21	\$160,310.67	\$255,135.88
168	\$313.24	\$1,322.25	\$98,835.41	\$175,926.30	\$274,761.72
180	\$266.21	\$1,369.28	\$102,290.22	\$192,097.33	\$294,387.55
192	\$217.51	\$1,417.98	\$105,169.87	\$208,843.52	\$314,013.39
204	\$167.08	\$1,468.41	\$107,453.91	\$226,185.31	\$333,639.23
216	\$114.85	\$1,520.64	\$109,121.16	\$244,143.90	\$353,265.06
228	\$60.76	\$1,574.72	\$110,149.67	\$262,741.23	\$372,890.90
240	\$4.76	\$1,630.73	\$110,516.74	\$282,000.00	\$392,516.74

Given a purchase amount of \$282,080.00.

An interest rate of 5.000%,

A term of 20 years.

Your monthly payments will be \$1,861.60.

Payment Schedule for 240 payments of \$1,861.60

Payment	To Interest	To Principal	Interest To Date	Principal To Date	Total Payments
12	\$1,143.22	\$718.39	\$13,912.63	\$8,426.61	\$22,339.24
24	\$1,106.46	\$755.14	\$27,394.14	\$17,284.34	\$44,678.48
36	\$1,067.83	\$793.78	\$40,422.47	\$26,595.24	\$67,017.71
48	\$1,027.22	\$834.39	\$52,974.44	\$36,382.52	\$89,356.95
60	\$984.53	\$877.08	\$65,025.67	\$46,670.52	\$111,696.19
72	\$939.65	\$921.95	\$76,550.54	\$57,484.88	\$134,035.43
84	\$892.49	\$969.12	\$87,522.14	\$68,852.53	\$156,374.66
96	\$842.90	\$1,018.70	\$97,912.14	\$80,801.76	\$178,713.90
108	\$790.79	\$1,070.82	\$107,690.80	\$93,362.34	\$201,053.14
120	\$736.00	\$1,125.60	\$116,826.84	\$106,565.54	\$223,392.38
132	\$678.41	\$1,183.19	\$125,287.37	\$120,444.24	\$245,731.62
144	\$617.88	\$1,243.73	\$133,037.84	\$135,033.01	\$268,070.85
156	\$554.25	\$1,307.36	\$140,041.93	\$150,368.16	\$290,410.09
168	\$487.36	\$1,374.24	\$146,261.44	\$166,487.89	\$312,749.33
180	\$417.05	\$1,444.55	\$151,656.23	\$183,432.33	\$335,088.57
192	\$343.14	\$1,518.46	\$156,184.12	\$201,243.69	\$357,427.80
204	\$265.46	\$1,596.15	\$159,800.74	\$219,966.31	\$379,767.04
216	\$183.80	\$1,677.81	\$162,459.47	\$239,646.81	\$402,106.28
228	\$97.96	\$1,763.65	\$164,111.32	\$260,334.20	\$424,445.52
240	\$7.72	\$1,853.88	\$164,704.76	\$282,080.00	\$446,784.76

Given a purchase amount of \$282,080.00.

An interest rate of 3.000%,

A term of 20 years.

Your monthly payments will be \$1,564.41.

Payment Schedule for 240 payments of \$1,564.41

Payment	To Interest	To Principal	Interest To Date	Principal To Date	Total Payments
12	\$681.27	\$883.13	\$8,319.44	\$10,453.46	\$18,772.91
24	\$654.41	\$910.00	\$16,320.93	\$21,224.88	\$37,545.81
36	\$626.73	\$937.67	\$23,994.80	\$32,323.92	\$56,318.72
48	\$598.21	\$966.19	\$31,331.08	\$43,760.55	\$75,091.63
60	\$568.83	\$995.58	\$38,319.50	\$55,545.03	\$93,864.53
72	\$538.54	\$1,025.86	\$44,949.49	\$67,687.95	\$112,637.44
84	\$507.34	\$1,057.07	\$51,210.14	\$80,200.21	\$131,410.35
96	\$475.19	\$1,089.22	\$57,090.22	\$93,093.04	\$150,183.25
108	\$442.06	\$1,122.35	\$62,578.14	\$106,378.02	\$168,956.16
120	\$407.92	\$1,156.49	\$67,662.00	\$120,067.07	\$187,729.07
132	\$372.75	\$1,191.66	\$72,329.48	\$134,172.49	\$206,501.98
144	\$336.50	\$1,227.91	\$76,567.94	\$148,706.94	\$225,274.88
156	\$299.15	\$1,265.25	\$80,364.32	\$163,683.47	\$244,047.79
168	\$260.67	\$1,303.74	\$83,705.17	\$179,115.52	\$262,820.70
180	\$221.02	\$1,343.39	\$86,576.65	\$195,016.96	\$281,593.60
192	\$180.16	\$1,384.25	\$88,964.46	\$211,402.05	\$300,366.51
204	\$138.05	\$1,426.36	\$90,853.91	\$228,285.51	\$319,139.42
216	\$94.67	\$1,469.74	\$92,229.83	\$245,682.49	\$337,912.32
228	\$49.96	\$1,514.44	\$93,076.60	\$263,608.63	\$356,685.23
240	\$3.90	\$1,560.51	\$93,378.14	\$282,080.00	\$375,458.14