

FLEXIBLE MORTGAGE ANALYSIS

		ORIGINAL				ALTERNATIVE				ALTERNATIVE							
		RATE		8.500%		RATE		13.000%		TERM		11 YEARS					
		YEARLY	REMAINING	CUMULATIVE	YEARLY	ALTERNATIVE	YEARLY	REMAINING	CUMULATIVE	INTEREST	ADDITIONAL	PRINCIPAL	PRINCIPAL	CUMULATIVE	CUMALAITIVE	CUMULATIVE	CUMALITIVE
		INTEREST	PRINCIPAL	INTEREST	PRINCIPAL	INTEREST	INTEREST	PRINCIPAL	INTEREST	SAVINGS	OF PMTSAVEI	PAY DOWN	PAY DOWN	INTEREST	PAYMENT	PRINCIPAL	AFTER TAX
					PAY DOWN		(EXPENSE)				(PAID)		INCREASE	SAVED	SAVED	SAVED	SAVINGS
													(DEFICIT)				
LOAN AMOUNT	\$100,000.00	YEAR 1	Err:508	Err:508	Err:508	Err:508	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	ANNUAL INTEREST RATE	8.500%	YEAR 2	Err:508	Err:508	Err:508	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Err:508
	TERM YEARS	20	YEAR 3	Err:508	Err:508	Err:508	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Err:508	Err:508	Err:508
	PAYMENTS/YEAR	12	YEAR 4	Err:508	Err:508	Err:508	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Err:508	Err:508	Err:508
PAYMENT	Err:508	YEAR 5	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508
		YEAR 6	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508
		YEAR 7	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508
		YEAR 8	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508
LOAN AMOUNT	Err:508	YEAR 9	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508
	ALTERNATIVE RATE	13.000%	YEAR 10	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508
	ALTERNATIVE TERM YEARS	11	YEAR 11	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508
	START LOAN AT END OF YEA	4	YEAR 12	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508
PAYMENT	Err:508	YEAR 13	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508
		YEAR 14	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508
		YEAR 15	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508	Err:508
		YEAR 16	Err:508	Err:508	Err:508	Err:508	\$0.00	Err:508	\$0.00	Err:508	Err:508	\$0.00	\$0.00	Err:508	Err:508	Err:508	Err:508
TAX RATE		YEAR 17	Err:508	Err:508	Err:508	Err:508	\$0.00	Err:508	\$0.00	Err:508	Err:508	\$0.00	\$0.00	Err:508	Err:508	Err:508	Err:508
		YEAR 18	Err:508	Err:508	Err:508	Err:508	\$0.00	Err:508	\$0.00	Err:508	Err:508	\$0.00	\$0.00	Err:508	Err:508	Err:508	Err:508
		YEAR 19	Err:508	Err:508	Err:508	Err:508	\$0.00	Err:508	\$0.00	Err:508	Err:508	\$0.00	\$0.00	Err:508	Err:508	Err:508	Err:508
		YEAR 20	Err:508	Err:508	Err:508	Err:508	\$0.00	Err:508	\$0.00	Err:508	Err:508	\$0.00	\$0.00	Err:508	Err:508	Err:508	Err:508
		YEAR 21	Err:508	Err:508	Err:508	Err:508	\$0.00	Err:508	\$0.00	Err:508	\$0.00	\$0.00	\$0.00	Err:508	Err:508	Err:508	Err:508
		YEAR 22	Err:508	Err:508	Err:508	Err:508	\$0.00	Err:508	\$0.00	Err:508	\$0.00	\$0.00	\$0.00	Err:508	Err:508	Err:508	Err:508
		YEAR 23	Err:508	Err:508	Err:508	Err:508	\$0.00	Err:508	\$0.00	Err:508	\$0.00	\$0.00	\$0.00	Err:508	Err:508	Err:508	Err:508
		YEAR 24	Err:508	Err:508	Err:508	Err:508	\$0.00	Err:508	\$0.00	Err:508	\$0.00	\$0.00	\$0.00	Err:508	Err:508	Err:508	Err:508
		YEAR 25	Err:508	Err:508	Err:508	Err:508	\$0.00	Err:508	\$0.00	Err:508	\$0.00	\$0.00	\$0.00	Err:508	Err:508	Err:508	Err:508
		YEAR 26	Err:508	Err:508	Err:508	Err:508	\$0.00	Err:508	\$0.00	Err:508	\$0.00	\$0.00	\$0.00	Err:508	Err:508	Err:508	Err:508
		YEAR 27	Err:508	Err:508	Err:508	Err:508	\$0.00	Err:508	\$0.00	Err:508	\$0.00	\$0.00	\$0.00	Err:508	Err:508	Err:508	Err:508
		YEAR 28	Err:508	Err:508	Err:508	Err:508	\$0.00	Err:508	\$0.00	Err:508	\$0.00	\$0.00	\$0.00	Err:508	Err:508	Err:508	Err:508
		YEAR 29	Err:508	Err:508	Err:508	Err:508	\$0.00	Err:508	\$0.00	Err:508	\$0.00	\$0.00	\$0.00	Err:508	Err:508	Err:508	Err:508
		YEAR 30	Err:508	Err:508	Err:508	Err:508	\$0.00	Err:508	\$0.00	Err:508	\$0.00	\$0.00	\$0.00	Err:508	Err:508	Err:508	Err:508
			Err:508		Err:508		Err:508			Err:508	Err:508	Err:508	Err:508				