FLEXIBLE MORTGAGE ANALYSIS

ORIGINAL RATE **8.500%** **ALTERNATIVE RATE** **13.000%** **ALTERNATIVE TERM** **11** **YEARS**

LOAN AMOUNT	$100,000.00
ANNUAL INTEREST RATE	8.500%
TERM YEARS	20
PAYMENTS/YEAR	12
PAYMENT	Err:508
LOAN AMOUNT	Err:508
ALTERNATIVE RATE	13.000%
ALTERATIVE TERM YEARS	11
START LOAN AT END OF YEA	4
PAYMENT	Err:508
TAX RATE	**28%**

	YEARLY INTEREST	REMAINING PRINCIPAL	CUMLATIVE INTEREST	YEARLY PRINCIPAL PAY DOWN	ALTERNATIVE YEARLY INTEREST	REMAINING PRINCIPAL	CUMLATIVE INTEREST	INTREST SAVINGS (EXPENSE)	ADDITIONAL OF PMTSAVEI (PAID)	PRINCIPAL PAY DOWN	PRINCIPAL PAY DOWN INCREASE (DEFICIT)	CUMLATIVE INTEREST SAVED	CUMALAITIVE PAYMENT SAVED	CUMLATIVE PRINCIPAL SAVED	CUMALITIVE AFTER TAX SAVINGS
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
YEAR 2	Err:508	Err:508	Err:508	Err:508	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	Err:508	Err:508	Err:508	Err:508
YEAR 3	Err:508	Err:508	Err:508	Err:508	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	Err:508	Err:508	Err:508	Err:508
YEAR 4	Err:508	Err:508	Err:508	Err:508	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	Err:508	Err:508	Err:508	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
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
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	Err:508
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	Err:508
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	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
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				