

REFI1.wk1

ONE YEAR ADJUSTABLE RATE LOAN

INTRO. INTEREST RATE
INDEX- FIRST ADJUSTMENT
MARGIN
ARM- ANNUAL CAP
ARM- LIFE CAP/CEILING RATE
FINANCED AMOUNT
LOAN AMOUNT
FINANCE POINTS & SETT. COSTS?
SETTLEMENT COSTS
TOTAL POINTS PAID

TOTAL PAYMENTS

PRINCIPAL BALANCE

ONE YEAR ARM

PMT.

#

- 1
- 2.00
- 3.00
- 4.00
- 5.00
- 6.00
- 7.00
- 8.00
- 9.00
- 10.00
- 11.00
- 12.00
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Sheet1

118.00
119.00
120.00

ANALYSIS OF REFINANCE OPTIONS

B.F. SAUL 1/19/92

4.62500%
4.060%
2.750%
2.000%
6.00% 10.63%
#NAME?
169,000
ANNUAL INTEREST PAID
2,000 ANNUAL PRINCIPAL PAID
3.500% SETTLEMENT COSTS PAID

Y

*****AMORTIZATION SCHEDULE ROUTINE*****

PRIN.BAL.: #NAME?
TERM: 360

INT.
RATE

4.62500%
4.62500%
4.62500%
4.62500%
4.62500%
4.62500%
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6.63%
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Sheet1

10.63%
10.63%
10.63%

Sheet1

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YEAR	YEAR	YEAR	YEAR	YEAR	YEAR
3.00	4.00	5.00	6.00	7.00	8.00
\$7.78	\$9.24	\$9.24	\$9.24	\$9.24	\$9.24
8.63%	10.63%	10.63%	10.63%	10.63%	10.63%
9.56%	12.31%	15.06%	17.81%	20.56%	23.31%
8.63%	10.63%	10.63%	10.63%	10.63%	10.63%

#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
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BALANCE	ANNUAL INTEREST	CUMULATIVE INTEREST
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YEAR	YEAR	TOTAL
9.00	10.00	
\$9.24	\$9.24	
10.63%	10.63%	
26.06%	28.81%	
10.63%	10.63%	

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