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ANALYSIS OF REFINANCE OPTIONS

CURRENT FIXED RATE LOAN

INTRO. INTEREST RATE		9.75000%
INDEX- FIRST ADJUSTMENT		0.000%
MARGIN		0.000%
ARM- ANNUAL CAP		0.000%
ARM- LIFE CAP/CEILING RATE		0.00%
FINANCED AMOUNT		#NAME?
LOAN AMOUNT		169,000
FINANCE POINTS?	Y	
ANNUAL PRINCIPAL PAID		
TOTAL POINTS PAID		0.000%

TOTAL PAYMENTS

PRINCIPAL BALANCE

FIXED RATE LOAN

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

PRIN.BAL.:
TERM:

PMT. #	INT. RATE	
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	1	9.75000%
	2.00	9.75000%
	3.00	9.75000%
	4.00	9.75000%
	5.00	9.75000%
	6.00	9.75000%
	7.00	9.75000%
	8.00	9.75000%
	9.00	9.75000%
	10.00	9.75000%
	11.00	9.75000%
	12.00	9.75000%
	13.00	9.75000%
	14.00	9.75000%
	15.00	9.75000%
	16.00	9.75000%
	17.00	9.75000%
	18.00	9.75000%
	19.00	9.75000%

Sheet1

20.00	9.75000%
21.00	9.75000%
22.00	9.75000%
23.00	9.75000%
24.00	9.75000%
25.00	9.75000%
26.00	9.75000%
27.00	9.75000%
28.00	9.75000%
29.00	9.75000%
30.00	9.75000%
31.00	9.75000%
32.00	9.75000%
33.00	9.75000%
34.00	9.75000%
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36.00	9.75000%
37.00	9.75000%
38.00	9.75000%
39.00	9.75000%
40.00	9.75000%
41.00	9.75000%
42.00	9.75000%
43.00	9.75000%
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46.00	9.75000%
47.00	9.75000%
48.00	9.75000%
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62.00	9.75000%
63.00	9.75000%
64.00	9.75000%
65.00	9.75000%
66.00	9.75000%
67.00	9.75000%
68.00	9.75000%

Sheet1

69.00	9.75000%
70.00	9.75000%
71.00	9.75000%
72.00	9.75000%
73.00	9.75000%
74.00	9.75000%
75.00	9.75000%
76.00	9.75000%
77.00	9.75000%
78.00	9.75000%
79.00	9.75000%
80.00	9.75000%
81.00	9.75000%
82.00	9.75000%
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106.00	9.75000%
107.00	9.75000%
108.00	9.75000%
109.00	9.75000%
110.00	9.75000%
111.00	9.75000%
112.00	9.75000%
113.00	9.75000%
114.00	9.75000%
115.00	9.75000%
116.00	9.75000%
117.00	9.75000%

Sheet1

118.00
119.00
120.00

9.75000%
9.75000%
9.75000%

Sheet1

#NAME?
#NAME?
#NAME?

#NAME?
#NAME?
#NAME?

YEAR	YEAR	YEAR	YEAR	YEAR	YEAR
2.00	3.00	4.00	5.00	6.00	7.00
\$8.59	\$8.59	\$8.59	\$8.59	\$8.59	\$8.59
9.75000%	9.75000%	9.75000%	9.75000%	9.75000%	9.75000%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9.75%	9.75%	9.75%	9.75%	9.75%	9.75%

#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?

#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?

FIXED RATE LOAN

INTEREST	BALANCE	ANNUAL INTEREST	YTD INTEREST
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?	#NAME?	#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?

Sheet1

#NAME?	#NAME?		#NAME?
#NAME?	#NAME?		#NAME?
#NAME?	#NAME?	#NAME?	#NAME?

Sheet1

YEAR	YEAR	YEAR	TOTAL
8.00	9.00	10.00	
\$8.59	\$8.59	\$8.59	
9.75000%	9.75000%	9.75000%	
0.00%	0.00%	0.00%	
9.75%	9.75%	9.75%	

#NAME? #NAME? #NAME?

#NAME? #NAME? #NAME? #NAME?

#NAME? #NAME? #NAME? #NAME?

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#NAME?	#NAME?	#NAME?	#NAME?
=====	=====	=====	=====
#NAME?	#NAME?	#NAME?	#NAME?