

MGIC Loan Comparison Report

Loan Information

Purpose of Loan

Purchase

Property Information

Property Value	Purchase Price	Occupancy	Annual Home Appreciation Rate
\$250,000.00	\$250,000.00	Primary Residence	1.00%
Property Taxes	Homeowner's Insurance	HOA Dues	Other Expense
\$300.00	\$50.00	\$0.00	\$0.00

Borrower/Co-Borrower Data

Total Income	Current Monthly Housing Expense	Total Monthly Non-Housing Debt
\$7,083.33	\$0.00	\$427.00

Comparison Data

	★ 30 Year Fixed	15 Year Fixed	FHA 30 Year Fixed
1st Mortgage Amount	\$225,000.00	\$200,000.00	\$241,250.00
MI Premium Amt Financed	\$0.00	\$0.00	\$4,221.88
Down Payment (equity)	\$25,000.00	\$50,000.00	\$8,750.00
2nd Mortgage Amount	\$0.00	\$0.00	\$0.00
Total Amount Borrowed	\$225,000.00	\$200,000.00	\$245,471.88
1st Mortgage Start Rate	5.375%	5.000%	5.500%
2nd Mortgage Start Rate			
Interest Only # Mos.			
Qualifying Rate (ARM Only)			
Life Cap (ARM Only)			
Interest Rate Projection			
MI Program	Monthly MI		FHA
Closing Costs	\$0.00	\$0.00	\$0.00

Initial Monthly Payment

	★ 30 Year Fixed	15 Year Fixed	FHA 30 Year Fixed
Principal & Interest	\$1,259.94	\$1,581.59	\$1,393.76
2nd Mortgage P & I	\$0.00	\$0.00	\$0.00
Taxes	\$300.00	\$300.00	\$300.00
Insurance	\$50.00	\$50.00	\$50.00
Monthly MI Premium	\$116.25	\$0.00	\$110.57
HOA Dues	\$0.00	\$0.00	\$0.00
Other Expense	\$0.00	\$0.00	\$0.00

Total Initial Monthly Payment

\$1,726.19

\$1,931.59

\$1,854.33

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Property Information

Property Value	Purchase Price	Occupancy	Annual Home Appreciation Rate
\$250,000.00	\$250,000.00	Primary Residence	1.00%
Property Taxes	Homeowner's Insurance	HOA Dues	Other Expense
\$300.00	\$50.00	\$0.00	\$0.00

Borrower/Co-Borrower Data

Total Income	Current Monthly Housing Expense	Total Monthly Non-Housing Debt
\$7,083.33	\$0.00	\$427.00

Loan Qualification

LTV/CLTV	90.000%	80.000%	98.189%
Housing Ratio	24.370%	27.270%	26.179%
Total Debt Ratio	30.398%	33.298%	32.207%

8 Years from Now

Principal and Interest	\$1,259.94	\$1,581.59	\$1,393.76
Monthly MI Premium	\$0.00	\$0.00	\$110.57
Total Monthly Payment	\$1,609.94	\$1,931.59	\$1,854.33

Life of Loan

MI End Month (if applicable)	61	0	137
Total Interest Paid	\$228,576.69	\$84,685.71	\$256,282.71
Total Amount Paid	\$453,576.69	\$284,685.71	\$501,754.59
Ending Balance	\$0.00	\$0.00	\$0.00

Notes

This loan scenario is what I recommend based on our discussions. Please contact me if you have any questions: Joe Originator, 414-555-1212. Thank you!

Payment Schedule for Selected (★) Loan: Years 1 - 5

Month	Monthly Payment	Interest Paid	Principal Paid	MI Paid	Loan Balance
1	\$1,259.93	\$1,007.81	\$252.12	\$116.25	\$224,747.88
2	\$1,259.93	\$1,006.68	\$253.25	\$116.25	\$224,494.63
3	\$1,259.93	\$1,005.54	\$254.38	\$116.25	\$224,240.24
4	\$1,259.93	\$1,004.40	\$255.52	\$116.25	\$223,984.71
5	\$1,259.93	\$1,003.26	\$256.67	\$116.25	\$223,728.04
6	\$1,259.93	\$1,002.11	\$257.82	\$116.25	\$223,470.22
7	\$1,259.93	\$1,000.96	\$258.97	\$116.25	\$223,211.25
8	\$1,259.93	\$999.80	\$260.13	\$116.25	\$222,951.12
9	\$1,259.93	\$998.63	\$261.30	\$116.25	\$222,689.82
10	\$1,259.93	\$997.46	\$262.47	\$116.25	\$222,427.35
11	\$1,259.93	\$996.28	\$263.64	\$116.25	\$222,163.70
12	\$1,259.93	\$995.10	\$264.82	\$116.25	\$221,898.87
13	\$1,259.93	\$993.92	\$266.01	\$116.25	\$221,632.86
14	\$1,259.93	\$992.73	\$267.20	\$116.25	\$221,365.66
15	\$1,259.93	\$991.53	\$268.40	\$116.25	\$221,097.26
16	\$1,259.93	\$990.33	\$269.60	\$116.25	\$220,827.66
17	\$1,259.93	\$989.12	\$270.81	\$116.25	\$220,556.85
18	\$1,259.93	\$987.91	\$272.02	\$116.25	\$220,284.83
19	\$1,259.93	\$986.69	\$273.24	\$116.25	\$220,011.59
20	\$1,259.93	\$985.46	\$274.46	\$116.25	\$219,737.12
21	\$1,259.93	\$984.23	\$275.69	\$116.25	\$219,461.42
22	\$1,259.93	\$983.00	\$276.93	\$116.25	\$219,184.49
23	\$1,259.93	\$981.76	\$278.17	\$116.25	\$218,906.32
24	\$1,259.93	\$980.51	\$279.41	\$116.25	\$218,626.90
25	\$1,259.93	\$979.26	\$280.66	\$116.25	\$218,346.23
26	\$1,259.93	\$978.00	\$281.92	\$116.25	\$218,064.30
27	\$1,259.93	\$976.74	\$283.18	\$116.25	\$217,781.11
28	\$1,259.93	\$975.47	\$284.45	\$116.25	\$217,496.65
29	\$1,259.93	\$974.20	\$285.73	\$116.25	\$217,210.92
30	\$1,259.93	\$972.92	\$287.01	\$116.25	\$216,923.91
31	\$1,259.93	\$971.63	\$288.29	\$116.25	\$216,635.61
32	\$1,259.93	\$970.34	\$289.58	\$116.25	\$216,346.02
33	\$1,259.93	\$969.04	\$290.88	\$116.25	\$216,055.13
34	\$1,259.93	\$967.74	\$292.18	\$116.25	\$215,762.94
35	\$1,259.93	\$966.43	\$293.49	\$116.25	\$215,469.44
36	\$1,259.93	\$965.12	\$294.81	\$116.25	\$215,174.63
37	\$1,259.93	\$963.80	\$296.13	\$116.25	\$214,878.50
38	\$1,259.93	\$962.47	\$297.45	\$116.25	\$214,581.04
39	\$1,259.93	\$961.14	\$298.79	\$116.25	\$214,282.25
40	\$1,259.93	\$959.80	\$300.12	\$116.25	\$213,982.12
41	\$1,259.93	\$958.46	\$301.47	\$116.25	\$213,680.65
42	\$1,259.93	\$957.11	\$302.82	\$116.25	\$213,377.83
43	\$1,259.93	\$955.75	\$304.18	\$116.25	\$213,073.65
44	\$1,259.93	\$954.39	\$305.54	\$116.25	\$212,768.11
45	\$1,259.93	\$953.02	\$306.91	\$116.25	\$212,461.20
46	\$1,259.93	\$951.64	\$308.28	\$116.25	\$212,152.91
47	\$1,259.93	\$950.26	\$309.66	\$116.25	\$211,843.24
48	\$1,259.93	\$948.88	\$311.05	\$116.25	\$211,532.19
49	\$1,259.93	\$947.48	\$312.44	\$116.25	\$211,219.74
50	\$1,259.93	\$946.08	\$313.84	\$116.25	\$210,905.89
51	\$1,259.93	\$944.68	\$315.25	\$116.25	\$210,590.64
52	\$1,259.93	\$943.27	\$316.66	\$116.25	\$210,273.98
53	\$1,259.93	\$941.85	\$318.08	\$116.25	\$209,955.90
54	\$1,259.93	\$940.42	\$319.50	\$116.25	\$209,636.39
55	\$1,259.93	\$938.99	\$320.93	\$116.25	\$209,315.45
56	\$1,259.93	\$937.55	\$322.37	\$116.25	\$208,993.07
57	\$1,259.93	\$936.11	\$323.82	\$116.25	\$208,669.25
58	\$1,259.93	\$934.66	\$325.27	\$116.25	\$208,343.98
59	\$1,259.93	\$933.20	\$326.72	\$116.25	\$208,017.25
60	\$1,259.93	\$931.74	\$328.19	\$116.25	\$207,689.06

Calculators are provided as loan scenario comparison tools, independent of actual loan files that exist on eMagic.com and eMagic-hosted lender sites. Although eMagic believes the calculations to be accurate, the results are not warranted. For loan scenarios with an LTV greater than 80%, numerous assumptions are embedded in the calculator relative to private mortgage insurance (MI) pricing and availability. Please be aware that the MI calculations in this calculator are not to be relied on for qualifying a borrower for MI or as a final MI quote.

MI End Month calculation does not account for the possibility of cancelling MI early due to appreciating home value.

Payment Schedule for Selected (★) Loan: Years 6 - 10

Month	Monthly Payment	Interest Paid	Principal Paid	MI Paid	Loan Balance
61	\$1,259.93	\$930.27	\$329.66	\$0.00	\$207,359.40
62	\$1,259.93	\$928.79	\$331.13	\$0.00	\$207,028.26
63	\$1,259.93	\$927.31	\$332.62	\$0.00	\$206,695.64
64	\$1,259.93	\$925.82	\$334.11	\$0.00	\$206,361.53
65	\$1,259.93	\$924.32	\$335.60	\$0.00	\$206,025.92
66	\$1,259.93	\$922.82	\$337.11	\$0.00	\$205,688.81
67	\$1,259.93	\$921.31	\$338.62	\$0.00	\$205,350.19
68	\$1,259.93	\$919.79	\$340.13	\$0.00	\$205,010.05
69	\$1,259.93	\$918.27	\$341.66	\$0.00	\$204,668.39
70	\$1,259.93	\$916.74	\$343.19	\$0.00	\$204,325.20
71	\$1,259.93	\$915.20	\$344.72	\$0.00	\$203,980.47
72	\$1,259.93	\$913.66	\$346.27	\$0.00	\$203,634.20
73	\$1,259.93	\$912.11	\$347.82	\$0.00	\$203,286.38
74	\$1,259.93	\$910.55	\$349.38	\$0.00	\$202,937.00
75	\$1,259.93	\$908.98	\$350.94	\$0.00	\$202,586.05
76	\$1,259.93	\$907.41	\$352.51	\$0.00	\$202,233.53
77	\$1,259.93	\$905.83	\$354.09	\$0.00	\$201,879.43
78	\$1,259.93	\$904.25	\$355.68	\$0.00	\$201,523.75
79	\$1,259.93	\$902.65	\$357.27	\$0.00	\$201,166.47
80	\$1,259.93	\$901.05	\$358.87	\$0.00	\$200,807.59
81	\$1,259.93	\$899.45	\$360.48	\$0.00	\$200,447.11
82	\$1,259.93	\$897.83	\$362.09	\$0.00	\$200,085.01
83	\$1,259.93	\$896.21	\$363.72	\$0.00	\$199,721.29
84	\$1,259.93	\$894.58	\$365.35	\$0.00	\$199,355.94
85	\$1,259.93	\$892.94	\$366.98	\$0.00	\$198,988.95
86	\$1,259.93	\$891.30	\$368.63	\$0.00	\$198,620.32
87	\$1,259.93	\$889.65	\$370.28	\$0.00	\$198,250.04
88	\$1,259.93	\$887.99	\$371.94	\$0.00	\$197,878.10
89	\$1,259.93	\$886.32	\$373.60	\$0.00	\$197,504.49
90	\$1,259.93	\$884.65	\$375.27	\$0.00	\$197,129.21
91	\$1,259.93	\$882.97	\$376.96	\$0.00	\$196,752.25
92	\$1,259.93	\$881.28	\$378.64	\$0.00	\$196,373.60
93	\$1,259.93	\$879.59	\$380.34	\$0.00	\$195,993.25
94	\$1,259.93	\$877.88	\$382.04	\$0.00	\$195,611.20
95	\$1,259.93	\$876.17	\$383.76	\$0.00	\$195,227.44
96	\$1,259.93	\$874.45	\$385.47	\$0.00	\$194,841.96
97	\$1,259.93	\$872.72	\$387.20	\$0.00	\$194,454.75
98	\$1,259.93	\$870.99	\$388.94	\$0.00	\$194,065.81
99	\$1,259.93	\$869.25	\$390.68	\$0.00	\$193,675.13
100	\$1,259.93	\$867.50	\$392.43	\$0.00	\$193,282.70
101	\$1,259.93	\$865.74	\$394.18	\$0.00	\$192,888.51
102	\$1,259.93	\$863.97	\$395.95	\$0.00	\$192,492.55
103	\$1,259.93	\$862.20	\$397.72	\$0.00	\$192,094.82
104	\$1,259.93	\$860.42	\$399.51	\$0.00	\$191,695.31
105	\$1,259.93	\$858.63	\$401.30	\$0.00	\$191,294.01
106	\$1,259.93	\$856.83	\$403.09	\$0.00	\$190,890.91
107	\$1,259.93	\$855.03	\$404.90	\$0.00	\$190,486.01
108	\$1,259.93	\$853.21	\$406.71	\$0.00	\$190,079.29
109	\$1,259.93	\$851.39	\$408.53	\$0.00	\$189,670.75
110	\$1,259.93	\$849.56	\$410.36	\$0.00	\$189,260.38
111	\$1,259.93	\$847.72	\$412.20	\$0.00	\$188,848.17
112	\$1,259.93	\$845.88	\$414.05	\$0.00	\$188,434.12
113	\$1,259.93	\$844.02	\$415.90	\$0.00	\$188,018.21
114	\$1,259.93	\$842.16	\$417.77	\$0.00	\$187,600.44
115	\$1,259.93	\$840.29	\$419.64	\$0.00	\$187,180.80
116	\$1,259.93	\$838.41	\$421.52	\$0.00	\$186,759.28
117	\$1,259.93	\$836.52	\$423.40	\$0.00	\$186,335.87
118	\$1,259.93	\$834.62	\$425.30	\$0.00	\$185,910.56
119	\$1,259.93	\$832.72	\$427.21	\$0.00	\$185,483.35
120	\$1,259.93	\$830.81	\$429.12	\$0.00	\$185,054.23

Payment Schedule for Selected (★) Loan: Years 11 - 15

Month	Monthly Payment	Interest Paid	Principal Paid	MI Paid	Loan Balance
121	\$1,259.93	\$828.88	\$431.04	\$0.00	\$184,623.18
122	\$1,259.93	\$826.95	\$432.97	\$0.00	\$184,190.20
123	\$1,259.93	\$825.01	\$434.91	\$0.00	\$183,755.28
124	\$1,259.93	\$823.07	\$436.86	\$0.00	\$183,318.42
125	\$1,259.93	\$821.11	\$438.82	\$0.00	\$182,879.60
126	\$1,259.93	\$819.14	\$440.78	\$0.00	\$182,438.81
127	\$1,259.93	\$817.17	\$442.76	\$0.00	\$181,996.05
128	\$1,259.93	\$815.19	\$444.74	\$0.00	\$181,551.31
129	\$1,259.93	\$813.19	\$446.73	\$0.00	\$181,104.57
130	\$1,259.93	\$811.19	\$448.73	\$0.00	\$180,655.83
131	\$1,259.93	\$809.18	\$450.74	\$0.00	\$180,205.08
132	\$1,259.93	\$807.16	\$452.76	\$0.00	\$179,752.31
133	\$1,259.93	\$805.14	\$454.79	\$0.00	\$179,297.52
134	\$1,259.93	\$803.10	\$456.83	\$0.00	\$178,840.69
135	\$1,259.93	\$801.05	\$458.87	\$0.00	\$178,381.81
136	\$1,259.93	\$799.00	\$460.93	\$0.00	\$177,920.88
137	\$1,259.93	\$796.93	\$462.99	\$0.00	\$177,457.88
138	\$1,259.93	\$794.86	\$465.07	\$0.00	\$176,992.81
139	\$1,259.93	\$792.78	\$467.15	\$0.00	\$176,525.66
140	\$1,259.93	\$790.68	\$469.24	\$0.00	\$176,056.41
141	\$1,259.93	\$788.58	\$471.34	\$0.00	\$175,585.06
142	\$1,259.93	\$786.47	\$473.46	\$0.00	\$175,111.60
143	\$1,259.93	\$784.35	\$475.58	\$0.00	\$174,636.02
144	\$1,259.93	\$782.22	\$477.71	\$0.00	\$174,158.31
145	\$1,259.93	\$780.08	\$479.85	\$0.00	\$173,678.46
146	\$1,259.93	\$777.93	\$482.00	\$0.00	\$173,196.46
147	\$1,259.93	\$775.77	\$484.15	\$0.00	\$172,712.30
148	\$1,259.93	\$773.60	\$486.32	\$0.00	\$172,225.97
149	\$1,259.93	\$771.42	\$488.50	\$0.00	\$171,737.46
150	\$1,259.93	\$769.24	\$490.69	\$0.00	\$171,246.77
151	\$1,259.93	\$767.04	\$492.89	\$0.00	\$170,753.88
152	\$1,259.93	\$764.83	\$495.10	\$0.00	\$170,258.78
153	\$1,259.93	\$762.61	\$497.31	\$0.00	\$169,761.46
154	\$1,259.93	\$760.38	\$499.54	\$0.00	\$169,261.91
155	\$1,259.93	\$758.15	\$501.78	\$0.00	\$168,760.13
156	\$1,259.93	\$755.90	\$504.03	\$0.00	\$168,256.10
157	\$1,259.93	\$753.64	\$506.28	\$0.00	\$167,749.81
158	\$1,259.93	\$751.37	\$508.55	\$0.00	\$167,241.25
159	\$1,259.93	\$749.10	\$510.83	\$0.00	\$166,730.42
160	\$1,259.93	\$746.81	\$513.12	\$0.00	\$166,217.30
161	\$1,259.93	\$744.51	\$515.42	\$0.00	\$165,701.88
162	\$1,259.93	\$742.20	\$517.72	\$0.00	\$165,184.15
163	\$1,259.93	\$739.88	\$520.04	\$0.00	\$164,664.10
164	\$1,259.93	\$737.55	\$522.37	\$0.00	\$164,141.72
165	\$1,259.93	\$735.21	\$524.71	\$0.00	\$163,617.00
166	\$1,259.93	\$732.86	\$527.06	\$0.00	\$163,089.93
167	\$1,259.93	\$730.50	\$529.42	\$0.00	\$162,560.50
168	\$1,259.93	\$728.13	\$531.79	\$0.00	\$162,028.70
169	\$1,259.93	\$725.75	\$534.18	\$0.00	\$161,494.52
170	\$1,259.93	\$723.36	\$536.57	\$0.00	\$160,957.95
171	\$1,259.93	\$720.95	\$538.97	\$0.00	\$160,418.97
172	\$1,259.93	\$718.54	\$541.39	\$0.00	\$159,877.58
173	\$1,259.93	\$716.11	\$543.81	\$0.00	\$159,333.76
174	\$1,259.93	\$713.68	\$546.25	\$0.00	\$158,787.51
175	\$1,259.93	\$711.23	\$548.69	\$0.00	\$158,238.81
176	\$1,259.93	\$708.77	\$551.15	\$0.00	\$157,687.65
177	\$1,259.93	\$706.30	\$553.62	\$0.00	\$157,134.02
178	\$1,259.93	\$703.82	\$556.10	\$0.00	\$156,577.91
179	\$1,259.93	\$701.33	\$558.59	\$0.00	\$156,019.31
180	\$1,259.93	\$698.83	\$561.09	\$0.00	\$155,458.21

Payment Schedule for Selected (★) Loan: Years 16 - 20

Month	Monthly Payment	Interest Paid	Principal Paid	MI Paid	Loan Balance
181	\$1,259.93	\$696.32	\$563.61	\$0.00	\$154,894.60
182	\$1,259.93	\$693.79	\$566.13	\$0.00	\$154,328.46
183	\$1,259.93	\$691.26	\$568.67	\$0.00	\$153,759.79
184	\$1,259.93	\$688.71	\$571.21	\$0.00	\$153,188.57
185	\$1,259.93	\$686.15	\$573.77	\$0.00	\$152,614.79
186	\$1,259.93	\$683.58	\$576.34	\$0.00	\$152,038.44
187	\$1,259.93	\$681.00	\$578.92	\$0.00	\$151,459.51
188	\$1,259.93	\$678.41	\$581.52	\$0.00	\$150,877.99
189	\$1,259.93	\$675.80	\$584.12	\$0.00	\$150,293.86
190	\$1,259.93	\$673.19	\$586.74	\$0.00	\$149,707.12
191	\$1,259.93	\$670.56	\$589.37	\$0.00	\$149,117.75
192	\$1,259.93	\$667.92	\$592.01	\$0.00	\$148,525.74
193	\$1,259.93	\$665.27	\$594.66	\$0.00	\$147,931.08
194	\$1,259.93	\$662.60	\$597.32	\$0.00	\$147,333.75
195	\$1,259.93	\$659.93	\$600.00	\$0.00	\$146,733.75
196	\$1,259.93	\$657.24	\$602.69	\$0.00	\$146,131.06
197	\$1,259.93	\$654.54	\$605.38	\$0.00	\$145,525.67
198	\$1,259.93	\$651.83	\$608.10	\$0.00	\$144,917.57
199	\$1,259.93	\$649.10	\$610.82	\$0.00	\$144,306.74
200	\$1,259.93	\$646.37	\$613.56	\$0.00	\$143,693.18
201	\$1,259.93	\$643.62	\$616.30	\$0.00	\$143,076.87
202	\$1,259.93	\$640.86	\$619.07	\$0.00	\$142,457.80
203	\$1,259.93	\$638.09	\$621.84	\$0.00	\$141,835.96
204	\$1,259.93	\$635.30	\$624.62	\$0.00	\$141,211.33
205	\$1,259.93	\$632.50	\$627.42	\$0.00	\$140,583.90
206	\$1,259.93	\$629.69	\$630.23	\$0.00	\$139,953.66
207	\$1,259.93	\$626.87	\$633.05	\$0.00	\$139,320.60
208	\$1,259.93	\$624.04	\$635.89	\$0.00	\$138,684.70
209	\$1,259.93	\$621.19	\$638.74	\$0.00	\$138,045.96
210	\$1,259.93	\$618.33	\$641.60	\$0.00	\$137,404.36
211	\$1,259.93	\$615.45	\$644.47	\$0.00	\$136,759.88
212	\$1,259.93	\$612.57	\$647.36	\$0.00	\$136,112.52
213	\$1,259.93	\$609.67	\$650.26	\$0.00	\$135,462.26
214	\$1,259.93	\$606.75	\$653.17	\$0.00	\$134,809.08
215	\$1,259.93	\$603.83	\$656.10	\$0.00	\$134,152.98
216	\$1,259.93	\$600.89	\$659.04	\$0.00	\$133,493.94
217	\$1,259.93	\$597.94	\$661.99	\$0.00	\$132,831.95
218	\$1,259.93	\$594.97	\$664.95	\$0.00	\$132,166.99
219	\$1,259.93	\$591.99	\$667.93	\$0.00	\$131,499.05
220	\$1,259.93	\$589.00	\$670.92	\$0.00	\$130,828.12
221	\$1,259.93	\$586.00	\$673.93	\$0.00	\$130,154.19
222	\$1,259.93	\$582.98	\$676.95	\$0.00	\$129,477.24
223	\$1,259.93	\$579.95	\$679.98	\$0.00	\$128,797.25
224	\$1,259.93	\$576.90	\$683.03	\$0.00	\$128,114.22
225	\$1,259.93	\$573.84	\$686.09	\$0.00	\$127,428.13
226	\$1,259.93	\$570.77	\$689.16	\$0.00	\$126,738.97
227	\$1,259.93	\$567.68	\$692.25	\$0.00	\$126,046.72
228	\$1,259.93	\$564.58	\$695.35	\$0.00	\$125,351.37
229	\$1,259.93	\$561.46	\$698.46	\$0.00	\$124,652.90
230	\$1,259.93	\$558.34	\$701.59	\$0.00	\$123,951.31
231	\$1,259.93	\$555.19	\$704.73	\$0.00	\$123,246.57
232	\$1,259.93	\$552.04	\$707.89	\$0.00	\$122,538.68
233	\$1,259.93	\$548.87	\$711.06	\$0.00	\$121,827.62
234	\$1,259.93	\$545.68	\$714.24	\$0.00	\$121,113.37
235	\$1,259.93	\$542.48	\$717.44	\$0.00	\$120,395.92
236	\$1,259.93	\$539.27	\$720.66	\$0.00	\$119,675.26
237	\$1,259.93	\$536.04	\$723.88	\$0.00	\$118,951.37
238	\$1,259.93	\$532.80	\$727.13	\$0.00	\$118,224.24
239	\$1,259.93	\$529.54	\$730.38	\$0.00	\$117,493.85
240	\$1,259.93	\$526.27	\$733.66	\$0.00	\$116,760.19

Payment Schedule for Selected (★) Loan: Years 21 - 25

Month	Monthly Payment	Interest Paid	Principal Paid	MI Paid	Loan Balance
241	\$1,259.93	\$522.98	\$736.94	\$0.00	\$116,023.24
242	\$1,259.93	\$519.68	\$740.24	\$0.00	\$115,282.99
243	\$1,259.93	\$516.37	\$743.56	\$0.00	\$114,539.43
244	\$1,259.93	\$513.04	\$746.89	\$0.00	\$113,792.54
245	\$1,259.93	\$509.69	\$750.23	\$0.00	\$113,042.30
246	\$1,259.93	\$506.33	\$753.59	\$0.00	\$112,288.70
247	\$1,259.93	\$502.95	\$756.97	\$0.00	\$111,531.72
248	\$1,259.93	\$499.56	\$760.36	\$0.00	\$110,771.35
249	\$1,259.93	\$496.16	\$763.77	\$0.00	\$110,007.58
250	\$1,259.93	\$492.74	\$767.19	\$0.00	\$109,240.39
251	\$1,259.93	\$489.30	\$770.62	\$0.00	\$108,469.76
252	\$1,259.93	\$485.85	\$774.08	\$0.00	\$107,695.68
253	\$1,259.93	\$482.38	\$777.54	\$0.00	\$106,918.13
254	\$1,259.93	\$478.90	\$781.03	\$0.00	\$106,137.10
255	\$1,259.93	\$475.40	\$784.52	\$0.00	\$105,352.57
256	\$1,259.93	\$471.89	\$788.04	\$0.00	\$104,564.53
257	\$1,259.93	\$468.36	\$791.57	\$0.00	\$103,772.96
258	\$1,259.93	\$464.81	\$795.11	\$0.00	\$102,977.84
259	\$1,259.93	\$461.25	\$798.68	\$0.00	\$102,179.16
260	\$1,259.93	\$457.67	\$802.25	\$0.00	\$101,376.90
261	\$1,259.93	\$454.08	\$805.85	\$0.00	\$100,571.05
262	\$1,259.93	\$450.47	\$809.46	\$0.00	\$99,761.59
263	\$1,259.93	\$446.84	\$813.08	\$0.00	\$98,948.50
264	\$1,259.93	\$443.20	\$816.72	\$0.00	\$98,131.77
265	\$1,259.93	\$439.54	\$820.38	\$0.00	\$97,311.38
266	\$1,259.93	\$435.87	\$824.06	\$0.00	\$96,487.32
267	\$1,259.93	\$432.18	\$827.75	\$0.00	\$95,659.57
268	\$1,259.93	\$428.47	\$831.46	\$0.00	\$94,828.11
269	\$1,259.93	\$424.75	\$835.18	\$0.00	\$93,992.93
270	\$1,259.93	\$421.00	\$838.92	\$0.00	\$93,154.00
271	\$1,259.93	\$417.25	\$842.68	\$0.00	\$92,311.32
272	\$1,259.93	\$413.47	\$846.45	\$0.00	\$91,464.86
273	\$1,259.93	\$409.68	\$850.24	\$0.00	\$90,614.61
274	\$1,259.93	\$405.87	\$854.05	\$0.00	\$89,760.55
275	\$1,259.93	\$402.05	\$857.88	\$0.00	\$88,902.67
276	\$1,259.93	\$398.20	\$861.72	\$0.00	\$88,040.94
277	\$1,259.93	\$394.35	\$865.58	\$0.00	\$87,175.35
278	\$1,259.93	\$390.47	\$869.46	\$0.00	\$86,305.89
279	\$1,259.93	\$386.57	\$873.35	\$0.00	\$85,432.53
280	\$1,259.93	\$382.66	\$877.26	\$0.00	\$84,555.26
281	\$1,259.93	\$378.73	\$881.19	\$0.00	\$83,674.06
282	\$1,259.93	\$374.79	\$885.14	\$0.00	\$82,788.91
283	\$1,259.93	\$370.82	\$889.10	\$0.00	\$81,899.80
284	\$1,259.93	\$366.84	\$893.09	\$0.00	\$81,006.71
285	\$1,259.93	\$362.84	\$897.09	\$0.00	\$80,109.62
286	\$1,259.93	\$358.82	\$901.11	\$0.00	\$79,208.51
287	\$1,259.93	\$354.78	\$905.14	\$0.00	\$78,303.36
288	\$1,259.93	\$350.73	\$909.20	\$0.00	\$77,394.16
289	\$1,259.93	\$346.66	\$913.27	\$0.00	\$76,480.89
290	\$1,259.93	\$342.57	\$917.36	\$0.00	\$75,563.53
291	\$1,259.93	\$338.46	\$921.47	\$0.00	\$74,642.06
292	\$1,259.93	\$334.33	\$925.60	\$0.00	\$73,716.46
293	\$1,259.93	\$330.18	\$929.74	\$0.00	\$72,786.71
294	\$1,259.93	\$326.02	\$933.91	\$0.00	\$71,852.80
295	\$1,259.93	\$321.84	\$938.09	\$0.00	\$70,914.71
296	\$1,259.93	\$317.63	\$942.29	\$0.00	\$69,972.41
297	\$1,259.93	\$313.41	\$946.51	\$0.00	\$69,025.89
298	\$1,259.93	\$309.17	\$950.75	\$0.00	\$68,075.13
299	\$1,259.93	\$304.91	\$955.01	\$0.00	\$67,120.11
300	\$1,259.93	\$300.64	\$959.29	\$0.00	\$66,160.82

Payment Schedule for Selected (★) Loan: Years 26 - 30

Month	Monthly Payment	Interest Paid	Principal Paid	MI Paid	Loan Balance
301	\$1,259.93	\$296.34	\$963.58	\$0.00	\$65,197.23
302	\$1,259.93	\$292.02	\$967.90	\$0.00	\$64,229.32
303	\$1,259.93	\$287.69	\$972.24	\$0.00	\$63,257.08
304	\$1,259.93	\$283.33	\$976.59	\$0.00	\$62,280.48
305	\$1,259.93	\$278.96	\$980.97	\$0.00	\$61,299.51
306	\$1,259.93	\$274.57	\$985.36	\$0.00	\$60,314.15
307	\$1,259.93	\$270.15	\$989.77	\$0.00	\$59,324.37
308	\$1,259.93	\$265.72	\$994.21	\$0.00	\$58,330.16
309	\$1,259.93	\$261.27	\$998.66	\$0.00	\$57,331.50
310	\$1,259.93	\$256.79	\$1,003.13	\$0.00	\$56,328.36
311	\$1,259.93	\$252.30	\$1,007.63	\$0.00	\$55,320.73
312	\$1,259.93	\$247.79	\$1,012.14	\$0.00	\$54,308.59
313	\$1,259.93	\$243.25	\$1,016.67	\$0.00	\$53,291.91
314	\$1,259.93	\$238.70	\$1,021.23	\$0.00	\$52,270.68
315	\$1,259.93	\$234.12	\$1,025.80	\$0.00	\$51,244.87
316	\$1,259.93	\$229.53	\$1,030.40	\$0.00	\$50,214.47
317	\$1,259.93	\$224.91	\$1,035.01	\$0.00	\$49,179.45
318	\$1,259.93	\$220.28	\$1,039.65	\$0.00	\$48,139.80
319	\$1,259.93	\$215.62	\$1,044.30	\$0.00	\$47,095.49
320	\$1,259.93	\$210.94	\$1,048.98	\$0.00	\$46,046.50
321	\$1,259.93	\$206.24	\$1,053.68	\$0.00	\$44,992.81
322	\$1,259.93	\$201.53	\$1,058.40	\$0.00	\$43,934.41
323	\$1,259.93	\$196.78	\$1,063.14	\$0.00	\$42,871.26
324	\$1,259.93	\$192.02	\$1,067.90	\$0.00	\$41,803.35
325	\$1,259.93	\$187.24	\$1,072.69	\$0.00	\$40,730.66
326	\$1,259.93	\$182.43	\$1,077.49	\$0.00	\$39,653.16
327	\$1,259.93	\$177.61	\$1,082.32	\$0.00	\$38,570.84
328	\$1,259.93	\$172.76	\$1,087.17	\$0.00	\$37,483.67
329	\$1,259.93	\$167.89	\$1,092.03	\$0.00	\$36,391.63
330	\$1,259.93	\$163.00	\$1,096.93	\$0.00	\$35,294.70
331	\$1,259.93	\$158.09	\$1,101.84	\$0.00	\$34,192.86
332	\$1,259.93	\$153.15	\$1,106.77	\$0.00	\$33,086.08
333	\$1,259.93	\$148.19	\$1,111.73	\$0.00	\$31,974.34
334	\$1,259.93	\$143.21	\$1,116.71	\$0.00	\$30,857.62
335	\$1,259.93	\$138.21	\$1,121.71	\$0.00	\$29,735.90
336	\$1,259.93	\$133.19	\$1,126.74	\$0.00	\$28,609.16
337	\$1,259.93	\$128.14	\$1,131.79	\$0.00	\$27,477.37
338	\$1,259.93	\$123.07	\$1,136.85	\$0.00	\$26,340.51
339	\$1,259.93	\$117.98	\$1,141.95	\$0.00	\$25,198.56
340	\$1,259.93	\$112.86	\$1,147.06	\$0.00	\$24,051.49
341	\$1,259.93	\$107.73	\$1,152.20	\$0.00	\$22,899.29
342	\$1,259.93	\$102.56	\$1,157.36	\$0.00	\$21,741.92
343	\$1,259.93	\$97.38	\$1,162.54	\$0.00	\$20,579.37
344	\$1,259.93	\$92.17	\$1,167.75	\$0.00	\$19,411.61
345	\$1,259.93	\$86.94	\$1,172.98	\$0.00	\$18,238.62
346	\$1,259.93	\$81.69	\$1,178.24	\$0.00	\$17,060.38
347	\$1,259.93	\$76.41	\$1,183.51	\$0.00	\$15,876.86
348	\$1,259.93	\$71.11	\$1,188.82	\$0.00	\$14,688.04
349	\$1,259.93	\$65.79	\$1,194.14	\$0.00	\$13,493.89
350	\$1,259.93	\$60.44	\$1,199.49	\$0.00	\$12,294.40
351	\$1,259.93	\$55.06	\$1,204.86	\$0.00	\$11,089.53
352	\$1,259.93	\$49.67	\$1,210.26	\$0.00	\$9,879.27
353	\$1,259.93	\$44.25	\$1,215.68	\$0.00	\$8,663.59
354	\$1,259.93	\$38.80	\$1,221.12	\$0.00	\$7,442.46
355	\$1,259.93	\$33.33	\$1,226.59	\$0.00	\$6,215.86
356	\$1,259.93	\$27.84	\$1,232.09	\$0.00	\$4,983.77
357	\$1,259.93	\$22.32	\$1,237.61	\$0.00	\$3,746.16
358	\$1,259.93	\$16.77	\$1,243.15	\$0.00	\$2,503.00
359	\$1,259.93	\$11.21	\$1,248.72	\$0.00	\$1,254.28
360	\$1,259.89	\$5.61	\$1,254.28	\$0.00	\$0.00