

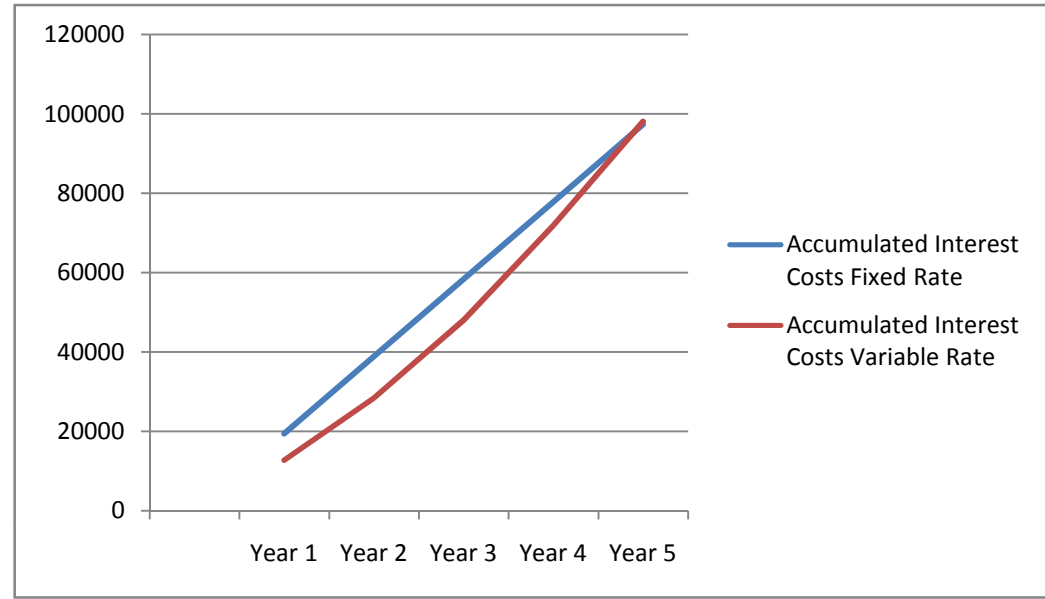
Fixed Rates Vs Variable Rates

Loan Amount	\$250,000
Term	5
Fixed Rate	7.79
Variable rate year 1	5.09
Variable rate year 2	6.25
Variable rate year 3	7.90
variable rate year 4	9.50
variable rate year 5	10.50

Accumulated Interest Costs

	Fixed Rate	Variable Rate
Year 1	\$19,475	\$12,725
Year 2	\$38,950	\$28,350
Year 3	\$58,425	\$48,100
Year 4	\$77,900	\$71,850
Year 5	\$97,375	\$98,100

Accumulated Interest Costs



Annualised Interest Costs

	Fixed Rate	Variable Rate
Year 1	\$19,475	\$12,725
Year 2	\$19,475	\$15,625
Year 3	\$19,475	\$19,750
Year 4	\$19,475	\$23,750
Year 5	\$19,475	\$26,250

Annualised Interest Costs

