HVAC LOAN PROGRAM

AMOUNT FINANCED	12 MONTHS	24 MONTHS	36 MONTHS	48 MONTHS	60 MONTHS
1,000	96.52				
1,250	118.50	62.18			
1,500	140.48	73.72			
1,750	162.46	85.25	59.60		
2,000	184.43	96.78	67.66		
2,250	206.41	108.32	75.73	59.51	
2,500	228.39	119.85	83.79	65.85	
2,750	250.37	131.38	91.85	72.18	60.46
3,000	272.34	142.91	99.91	78.52	65.77
3,250	294.32	154.45	107.98	84.86	71.07
3,500	316.30	165.98	116.04	91.19	76.38
3,750	338.28	177.51	124.10	97.53	81.69
4,000	360.25	189.04	132.16	103.87	87.00
4,250	382.23	200.58	140.23	110.20	92.30
4,500	404.21	212.11	148.29	116.54	97.61
4,750	426.19	223.64	156.35	122.88	102.92
5,000	448.16	235.17	164.42	129.21	108.23
5,250	470.14	246.71	172.48	135.55	113.53
5,500	492.12	258.24	180.54	141.88	118.84
5,750	514.10	269.77	188.60	148.22	124.15
6,000	536.07	281.31	196.67	154.56	129.45
6,250	558.05	292.84	204.73	160.89	134.76
6,500	580.03	304.37	212.79	167.23	140.07
6,750	602.01	315.90	220.86	173.57	145.38
7,000	623.98	327.44	228.92	179.90	150.68
7,250	645.96	338.97	236.98	186.24	155.99
7,500	667.94	350.50	245.04	192.58	161.30

- **INTEREST RATE IS FIXED AT 9.95%** (actual a.p.r. based on $3000 loan for 36 months = 11.0848%)
- **TERM IS UP TO 60 MONTHS**
- **SIMPLE INTEREST PROMISSORY NOTE - NO PENALTY FOR EARLY PAYOFF OR PREPAYMENTS**
- **PAYMENT SCHEDULE ABOVE INCLUDES PROCESSING AND FILING FEES**

Contact Karen Anderson at : *State Bank & Trust*
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