

Loan Estimate

Borrower: **Ms. Jan D Spears**
 Principal Amount: **70,000 USD**
 Loan Type: **Personal Loan**

Loan Term	15 Years
Loan Amount	\$70,000
Interest Rate (APR)	3.500%
Monthly Interest	0.292%
Estimated Total Monthly Payment	\$500.42
Prepayment Penalty	No
Projected Payments	NA

PAYMENT CALCULATION TOTALS	
Number of Payments	180.0
Number of Years to Payoff	15.0
Total Payments	\$ 90,075
Total INTEREST	\$ 20,075

BALANCE at Year ...	1
Outstanding Balance	\$ 66,387
Interest Paid	\$ 2,392
Original Down Payment	\$ NA
EQUITY	\$ 0.00

Loan Cost Details	
Processing Fee	\$ 501.25