Present Value Evaluation of Difference Between Extended Loan Terms and Baseline Loan of 20 yr Refi / 25 yr Loan @ 1.5% Inflation

Inflation rate 1.500%

	Refi - 20 yr / Loan - 30 yr	Refi - 25 yr / Loan - 30 yr	Refi - 30 yr / Loan - 30 yr
Yr	B2 - B1	C2 - B1	D2 - B1
1	$0.00	($170,154.12)	($262,245.94)
2	$0.00	($167,639.53)	($258,370.39)
3	$0.00	($165,162.10)	($254,552.10)
4	($89,047.01)	($251,768.29)	($339,837.26)
5	($87,731.04)	($248,047.58)	($334,815.04)
6	($86,434.53)	($244,381.85)	($329,867.03)
7	($85,157.17)	($240,770.30)	($324,992.15)
8	($83,898.69)	($237,212.11)	($320,189.31)
9	($82,658.81)	($233,706.52)	($315,457.45)
10	($81,437.25)	($230,252.73)	($310,795.51)
11	($80,233.74)	($226,849.98)	($306,202.48)
12	($79,048.02)	($223,497.51)	($301,677.32)
13	($77,879.82)	$340,234.43	$263,210.00
14	($76,728.89)	$335,206.34	$259,320.19
15	($75,594.97)	$330,252.55	$255,487.88
16	($74,477.80)	$325,371.97	$251,712.19
17	($73,377.14)	$320,563.52	$247,992.31
18	($72,292.75)	($72,292.75)	$244,327.40
19	($71,224.39)	($71,224.39)	$240,716.65
20	($70,171.81)	($70,171.81)	$237,159.26
21	($69,134.79)	($69,134.79)	$233,654.44
22	($68,113.09)	($68,113.09)	$230,201.42
23	($67,106.49)	($67,106.49)	($67,106.49)
24	($66,114.77)	($66,114.77)	($66,114.77)
25	($65,137.71)	($65,137.71)	($65,137.71)
26	($64,175.08)	($64,175.08)	($64,175.08)
27	($63,226.68)	($63,226.68)	($63,226.68)
28	($62,292.29)	($62,292.29)	($62,292.29)
29	$442,395.95	$442,395.95	$442,395.95
30	$435,858.08	$435,858.08	$435,858.08
31	$429,416.82	$429,416.82	$429,416.82
32	$423,070.76	$423,070.76	$423,070.76
33	$416,818.48	$416,818.48	$416,818.48
**	**$274,865.36**	**$420,756.44**	**$564,286.82**

** Total Present Value Cost to Extend Loan Terms.

($xx.xxx) - amount the longer term saves compared to baseline

$xx,xxx - amount the longer term cost more than baseline