## 25 Year

| APR* | PAYMENT FACTOR |  | ( |
| ---: | :---: | :---: | :---: |
| FIRST <br> 18MONTHS | POST <br> MONTH 18 | DEALER FEE |  |
| $3.99 \%$ | $0.38216 \%$ | $0.54628 \%$ | $35.00 \%$ |
| $4.59 \%$ | $0.40814 \%$ | $0.58222 \%$ | $31.80 \%$ |
| $4.99 \%$ | $0.42596 \%$ | $0.60688 \%$ | $30.10 \%$ |
| $5.59 \%$ | $0.45348 \%$ | $0.64486 \%$ | $27.50 \%$ |
| $5.99 \%$ | $0.47236 \%$ | $0.67082 \%$ | $25.80 \%$ |
| $6.59 \%$ | $0.50134 \%$ | $0.71068 \%$ | $23.20 \%$ |
| $6.99 \%$ | $0.52108 \%$ | $0.73786 \%$ | $21.40 \%$ |
| $7.59 \%$ | $0.55128 \%$ | $0.77944 \%$ | $17.70 \%$ |
| $7.99 \%$ | $0.57178 \%$ | $0.80768 \%$ | $15.50 \%$ |
| $8.59 \%$ | $0.60302 \%$ | $0.85080 \%$ | $13.00 \%$ |
| $8.99 \%$ | $0.62416 \%$ | $0.87998 \%$ | $10.50 \%$ |
| $9.59 \%$ | $0.65630 \%$ | $0.92440 \%$ | $8.00 \%$ |
| $9.99 \%$ | $0.67798 \%$ | $0.95440 \%$ | $5.50 \%$ |
| $10.59 \%$ | $0.71086 \%$ | $0.99996 \%$ | $0.00 \%$ |

15 Year

| APR* | PAYMENT FACTOR |  |  |
| ---: | :---: | :---: | :---: |
| FIRST <br> 18 MONTHS <br> POST | DEALER FEE <br> MONTH 18 |  |  |
| $3.99 \%$ | $0.53810 \%$ | $0.77794 \%$ | $31.30 \%$ |
| $4.59 \%$ | $0.56252 \%$ | $0.81134 \%$ | $28.50 \%$ |
| $4.99 \%$ | $0.57916 \%$ | $0.83408 \%$ | $27.10 \%$ |
| $5.59 \%$ | $0.60470 \%$ | $0.86892 \%$ | $25.00 \%$ |
| $5.99 \%$ | $0.62210 \%$ | $0.89262 \%$ | $23.60 \%$ |
| $6.59 \%$ | $0.64872 \%$ | $0.92886 \%$ | $21.40 \%$ |
| $6.99 \%$ | $0.66682 \%$ | $0.95346 \%$ | $19.90 \%$ |
| $7.59 \%$ | $0.69440 \%$ | $0.99098 \%$ | $16.80 \%$ |
| $7.99 \%$ | $0.71310 \%$ | $1.01640 \%$ | $14.50 \%$ |
| $8.59 \%$ | $0.74164 \%$ | $1.05520 \%$ | $12.00 \%$ |
| $8.99 \%$ | $0.76094 \%$ | $1.08146 \%$ | $9.50 \%$ |
| $9.59 \%$ | $0.79034 \%$ | $1.12144 \%$ | $7.00 \%$ |
| $9.99 \%$ | $0.81032 \%$ | $1.14846 \%$ | $4.50 \%$ |
| $10.59 \%$ | $0.84072 \%$ | $1.18956 \%$ | $0.00 \%$ |

20 Year

| APR* | PAYMENT FACTOR |  |  |
| ---: | ---: | ---: | ---: |
|  | FIRST <br> 18 MONTHS | POST <br> MONTH 18 | DEALER FEE |
| $3.99 \%$ | $0.43954 \%$ | $0.63086 \%$ | $33.60 \%$ |
| $4.59 \%$ | $0.46468 \%$ | $0.66548 \%$ | $30.60 \%$ |
| $4.99 \%$ | $0.48190 \%$ | $0.68916 \%$ | $29.10 \%$ |
| $5.59 \%$ | $0.50836 \%$ | $0.72552 \%$ | $26.70 \%$ |
| $5.99 \%$ | $0.52642 \%$ | $0.75032 \%$ | $25.10 \%$ |
| $6.59 \%$ | $0.55410 \%$ | $0.78834 \%$ | $22.60 \%$ |
| $6.99 \%$ | $0.57296 \%$ | $0.81422 \%$ | $21.00 \%$ |
| $7.59 \%$ | $0.60194 \%$ | $0.85382 \%$ | $17.50 \%$ |
| $7.99 \%$ | $0.62162 \%$ | $0.88070 \%$ | $15.00 \%$ |
| $8.59 \%$ | $0.65166 \%$ | $0.92174 \%$ | $12.50 \%$ |
| $8.99 \%$ | $0.67198 \%$ | $0.94956 \%$ | $10.00 \%$ |
| $9.59 \%$ | $0.70294 \%$ | $0.99192 \%$ | $7.50 \%$ |
| $9.99 \%$ | $0.72386 \%$ | $1.02058 \%$ | $5.00 \%$ |
| $10.59 \%$ | $0.75562 \%$ | $1.06414 \%$ | $0.00 \%$ |

## 12 Year

| APR* | PAYMENT FACTOR |  |  |
| ---: | ---: | ---: | ---: |
|  | FIRST <br> 18 MONTHS <br> POST | MONTH 18 |  |
| $3.99 \%$ | $0.63876 \%$ | $0.93062 \%$ | $29.40 \%$ |
| $4.59 \%$ | $0.66290 \%$ | $0.96344 \%$ | $26.90 \%$ |
| $4.99 \%$ | $0.67932 \%$ | $0.98574 \%$ | $25.70 \%$ |
| $5.59 \%$ | $0.70444 \%$ | $1.01978 \%$ | $23.80 \%$ |
| $5.99 \%$ | $0.72150 \%$ | $1.04288 \%$ | $22.50 \%$ |
| $6.59 \%$ | $0.74756 \%$ | $1.07814 \%$ | $20.50 \%$ |
| $6.99 \%$ | $0.76524 \%$ | $1.10202 \%$ | $19.20 \%$ |
| $7.59 \%$ | $0.79224 \%$ | $1.13846 \%$ | $16.40 \%$ |
| $7.99 \%$ | $0.81054 \%$ | $1.16312 \%$ | $14.00 \%$ |
| $8.59 \%$ | $0.83838 \%$ | $1.20064 \%$ | $11.50 \%$ |
| $8.99 \%$ | $0.85722 \%$ | $1.22602 \%$ | $9.00 \%$ |
| $9.59 \%$ | $0.88584 \%$ | $1.26454 \%$ | $6.50 \%$ |
| $9.99 \%$ | $0.90514 \%$ | $1.29056 \%$ | $4.00 \%$ |
| $10.59 \%$ | $0.93450 \%$ | $1.33008 \%$ | $0.00 \%$ |

## LOOK FOR ZERO DEALER FEES ON SELECT PRODUCTS

## 10 Year

| APR* | PAYMENT FACTOR |  | ( |
| ---: | ---: | ---: | ---: |
| FIRST <br> 18ONTHS | POST <br> MONTH 18 | DEALER FEE |  |
| $3.99 \%$ | $0.74078 \%$ | $1.08810 \%$ | $27.40 \%$ |
| $4.59 \%$ | $0.76490 \%$ | $1.12070 \%$ | $25.10 \%$ |
| $4.99 \%$ | $0.78126 \%$ | $1.14280 \%$ | $24.00 \%$ |
| $5.59 \%$ | $0.80624 \%$ | $1.17646 \%$ | $22.30 \%$ |
| $5.99 \%$ | $0.82318 \%$ | $1.19926 \%$ | $21.10 \%$ |
| $6.59 \%$ | $0.84898 \%$ | $1.23396 \%$ | $19.30 \%$ |
| $6.99 \%$ | $0.86648 \%$ | $1.25746 \%$ | $18.10 \%$ |
| $7.59 \%$ | $0.89312 \%$ | $1.29320 \%$ | $15.60 \%$ |
| $7.99 \%$ | $0.91116 \%$ | $1.31738 \%$ | $13.50 \%$ |
| $8.59 \%$ | $0.93862 \%$ | $1.35414 \%$ | $11.00 \%$ |
| $8.99 \%$ | $0.95718 \%$ | $1.37898 \%$ | $8.50 \%$ |
| $9.59 \%$ | $0.98542 \%$ | $1.41672 \%$ | $6.00 \%$ |
| $9.99 \%$ | $1.00450 \%$ | $1.44220 \%$ | $3.50 \%$ |
| $10.59 \%$ | $1.03344 \%$ | $1.48086 \%$ | $0.00 \%$ |

5 Year

| APR* | PAYMENT FACTOR |  | DEALER FEE |
| :---: | :---: | :---: | :---: |
|  | FIRST 18 MONTHS | POST MONTH 18 |  |
| 3.99\% | 1.37086\% | 2.13744\% | 21.76\% |
| 4.59\% | 1.39670\% | 2.17134\% | 20.30\% |
| 4.99\% | 1.41410\% | 2.19416\% | 19.60\% |
| 5.59\% | 1.44046\% | 2.22866\% | 18.50\% |
| 5.99\% | 1.45820\% | 2.25186\% | 17.80\% |
| 6.59\% | 1.48506\% | 2.28696\% | 16.70\% |
| 6.99\% | 1.50314\% | 2.31056\% | 16.00\% |
| 7.59\% | 1.53052\% | 2.34626\% | 14.40\% |
| 7.99\% | 1.54894\% | 2.37028\% | 12.00\% |
| 8.59\% | 1.57684\% | 2.40658\% | 9.50\% |
| 8.99\% | 1.59562\% | 2.43098\% | 7.00\% |
| 9.59\% | 1.62404\% | 2.46790\% | 4.50\% |
| 9.99\% | 1.64314\% | 2.49272\% | 2.50\% |
| 10.59\% | 1.67206\% | 2.53020\% | 0.00\% |

7 Year

| APR* | PAYMENT FACTOR |  | 2 |
| ---: | ---: | ---: | ---: |
|  | FIRST <br> 18 MONTHS | POST <br> MONTH 18 | DEALER FEE |
| $3.99 \%$ | $1.00748 \%$ | $1.51454 \%$ | $24.60 \%$ |
| $4.59 \%$ | $1.03212 \%$ | $1.54736 \%$ | $22.70 \%$ |
| $4.99 \%$ | $1.04874 \%$ | $1.56952 \%$ | $21.80 \%$ |
| $5.59 \%$ | $1.07404 \%$ | $1.60314 \%$ | $20.40 \%$ |
| $5.99 \%$ | $1.09110 \%$ | $1.62582 \%$ | $19.50 \%$ |
| $6.59 \%$ | $1.11704 \%$ | $1.66024 \%$ | $18.10 \%$ |
| $6.99 \%$ | $1.13456 \%$ | $1.68344 \%$ | $17.20 \%$ |
| $7.59 \%$ | $1.16114 \%$ | $1.71864 \%$ | $15.20 \%$ |
| $7.99 \%$ | $1.17908 \%$ | $1.74238 \%$ | $13.00 \%$ |
| $8.59 \%$ | $1.20632 \%$ | $1.77836 \%$ | $10.50 \%$ |
| $8.99 \%$ | $1.22470 \%$ | $1.80262 \%$ | $8.00 \%$ |
| $9.59 \%$ | $1.25258 \%$ | $1.83938 \%$ | $5.50 \%$ |
| $9.99 \%$ | $1.27138 \%$ | $1.86414 \%$ | $3.00 \%$ |
| $10.59 \%$ | $1.29990 \%$ | $1.90168 \%$ | $0.00 \%$ |

