

Balance, April 1, 2015 = 12,850,000.00

fixed rate

BB&T

Fifth Third

Term	Rate	P & I	Int 1st year	Rate	P & I	Int 1st year
3 yr				3.71%	\$ 4,605,015	\$ 476,735
5 yr	2.80%	\$ 2,789,853	\$ 359,800	4.21%	\$ 2,903,508	\$ 540,985
7 yr	3.29%	\$ 2,085,107	\$ 422,765			
10 yr	3.72%	\$ 1,562,283	\$ 478,020			

variable rate

BB&T

Fifth Third

Term	Rate*	P & I	Int 1st year	Rate	P & I	Int 1st year
1 yr LOC				1.50%	\$ 4,469,691	\$ 192,750
3 yr				2.16%	\$ 4,469,691	\$ 277,560
5 yr	0.86%	\$ 2,636,684	\$ 110,510	2.61%	\$ 2,774,686	\$ 335,385
7 yr	0.88%	\$ 1,976,330	\$ 113,080			
10 yr	0.91%	\$ 1,423,817	\$ 116,935			

Does not include VR interest or other costs