

\$ _____	Mortgage	<u>30-year</u>	_____ <u>ARM*</u>	<u>Cumulative</u> <u>ARM Advantage</u>
Year 1				
	Interest rate	_____ %	_____ %	
	Monthly payment	\$ _____	\$ _____	+/- \$ _____
Year 2				
	Interest rate	_____ %	_____ %	
	Monthly payment	\$ _____	\$ _____	+/- \$ _____
Year 3				
	Interest rate	_____ %	_____ %	
	Monthly payment	\$ _____	\$ _____	+/- \$ _____
Year 4				
	Interest rate	_____ %	_____ %	
	Monthly payment	\$ _____	\$ _____	+/- \$ _____
Year 5				
	Interest rate	_____ %	_____ %	
	Monthly payment	\$ _____	\$ _____	+/- \$ _____
Year 6				
	Interest rate	_____ %	_____ %	
	Monthly payment	\$ _____	\$ _____	+/- \$ _____
Year 7				
	Interest rate	_____ %	_____ %	
	Monthly payment	\$ _____	\$ _____	+/- \$ _____

* Assume maximum interest rate increases