



## Example Loan Program Payment Options

Course Offerings with Stratus Financial	Loan Option 1 <ul style="list-style-type: none"> <li>15 Years total term</li> <li>Variable Rate</li> <li>1 year Deferred Payments</li> <li>1 year Interest Only <ul style="list-style-type: none"> <li>13 years Principal/Interest</li> </ul> </li> </ul>	Loan Option 2 <ul style="list-style-type: none"> <li>15 Years total term</li> <li>Variable Rate</li> <li>2 years Interest Only</li> <li>13 years Principal/Interest</li> </ul>	Loan Option 3 <ul style="list-style-type: none"> <li>15 Years total term</li> <li>Variable Rate</li> <li>15 years Principal/Interest</li> </ul>	Loan Option 4 <ul style="list-style-type: none"> <li>10 Years total term</li> <li>Variable Rate</li> <li>1 year Interest Only</li> <li>9 years Principal/Interest</li> </ul>	Loan Option 5 <ul style="list-style-type: none"> <li>15 Years total term</li> <li>Fixed Rate</li> <li>15 years Principal/Interest</li> </ul>
<b>Gold II- \$81,000</b>	\$0.00 to \$0.00, 1 year \$874.92 to \$958.25, 1 year \$1,712.72 to \$1,810.26, 13 years	\$787.43 to \$862.43, 2 years \$1,373.43 to \$1,434.25, 13 years	\$1,138.66 to \$1,159.05, 15 years	\$575.21 to \$613.56, 1 year \$1,503.29 to \$1,669.30, 9 years	\$1,514.52 to \$1,580.60, 15 years
<b>Gold - \$77,000</b>	\$0.00 to \$0.00, 1 year \$831.71 to \$910.93, 1 year \$1,628.14 to \$1,720.87, 13 years	\$748.54 to \$819.84, 2 years \$1,305.61 to \$1,363.43, 13 years	\$1,082.43 to \$1,110.73, 15 years	\$546.80 to \$583.26, 1 year \$1,429.15 to \$1,586.86, 9 years	\$1,439.73 to \$1,502.55, 15 years
<b>Silver II - \$70,000.00</b>	\$0.00 to \$0.00, 1 year \$756.10 to \$828.12, 1 year \$1,480.13 to \$1,564.43, 13 years	\$680.49 to \$745.31, 2 years \$1,186.42 to \$1,239.48, 13 years	\$984.03 to \$1,009.75, 15 years	\$497.09 to \$530.24, 1 year \$1,299.23 to \$1,442.60, 9 years	\$1,308.85 to \$1,365.95, 15 years
<b>Silver - \$65,000.00</b>	\$0.00 to \$0.00, 1 year \$702.09 to \$768.97, 1 year \$1,374.41 to \$1,452.68, 13 years	\$631.88 to \$692.07, 2 years \$1,102.14 to \$1,150.94, 13 years	\$913.74 to \$937.63, 15 years	\$461.59 to \$492.36, 1 year \$1,206.42 to \$1,339.56, 9 years	\$1,215.36 to \$1,268.38, 15 years

<b>Bronze - \$67,000.00</b>	\$0.00 to \$0.00, 1 year \$723.70 to \$792.63, 1 year \$1,416.69 to \$1,497.38, 13 years	\$651.33 to \$713.36, 2 years \$1,136.05 to \$1,186.36, 13 years	\$941.85 to \$966.46, 15 years	\$475.79 to \$507.51, 1 year \$1,243.54 to \$1,380.78, 9 years	\$1,252.75 to \$1,307.41, 15 years
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**Variable rate will stay the same unless the Federal Reserve raises rates after 1/2022; Rate will only raise or lower in conjunction with Federal Reserve rate changes. All Rates are subject to change.**

**Loan Payment estimates include any fees associated with the loan.**

**All examples of monthly payments listed are only estimates.**