

Loan Costs									
\$100,000									
		FFB		LCNB		USB		UMCCR	
type		Variable		Fixed		Fixed		Fixed	
variable rate		Prime+							
APR		5		5.25		3.99 5.99		6.25	
PP Penalty		no		no		no		no	
Amortization (yrs)		15		15		15		15	
Tot Acc'ts		yes		yes		not req'd		req'd	
Int Bearing		yes		yes		n/a		no	
Monthly Payment		790.79		803.88		739.19 836.93		857.42	
ARM Reset (yrs)		n/a		3		1 note 2		5	
Est Closing (Max)		695.00		2400.00		1400.00		2900.00	
	closing	695.00		2400.00		1400.00		2900.00	Closing
24 months	Tot Int	9556.32		10043.07		3899.76		11997.16	
24 Month	Tot Pay	18978.96		19293.12		17740.56		20578.08	Payment
24 Month	Tot Cost	95406.15		90750.01		90557.65		91419.01	Balance
24 Month	Tot Cost	115080.11		112443.13		109698.21		114897.09	Tot Cost
Cost/100K		15080.00		12443.00		9698.00		14897.00	
		assumes no				note 2 assumes			
		interest incr				int at cap			
						second yr.			

