20 years, 3.5%, 54,000,000 borrowed					20 years, 4.0%, 54,000,000 borrowed			
Annual Payments	Interest	Principal	Balance		Annual Payments	Interest	Principal	Balance
			54,000,000					54,000,000
3,799,498	1,890,000	1,909,498	52,090,502		3,973,415	2,160,000	1,813,415	52,186,585
3,799,498	1,823,168	1,976,331	50,114,171		3,973,415	2,087,463	1,885,951	50,300,634
3,799,498	1,753,996	2,045,502	48,068,669		3,973,415	2,012,025	1,961,389	48,339,245
3,799,498	1,682,403	2,117,095	45,951,574		3,973,415	1,933,570	2,039,845	46,299,401
3,799,498	1,608,305	2,191,193	43,760,381		3,973,415	1,851,976	2,121,438	44,177,962
3,799,498	1,531,613	2,267,885	41,492,497		3,973,415	1,767,118	2,206,296	41,971,666
3,799,498	1,452,237	2,347,261	39,145,236		3,973,415	1,678,867	2,294,548	39,677,118
3,799,498	1,370,083	2,429,415	36,715,821		3,973,415	1,587,085	2,386,330	37,290,788
3,799,498	1,285,054	2,514,444	34,201,376		3,973,415	1,491,632	2,481,783	34,809,005
3,799,498	1,197,048	2,602,450	31,598,927		3,973,415	1,392,360	2,581,054	32,227,951
3,799,498	1,105,962	2,693,536	28,905,391		3,973,415	1,289,118	2,684,296	29,543,655
3,799,498	1,011,689	2,787,809	26,117,581		3,973,415	1,181,746	2,791,668	26,751,986
3,799,498	914,115	2,885,383	23,232,199		3,973,415	1,070,079	2,903,335	23,848,651
3,799,498	813,127	2,986,371	20,245,827		3,973,415	953,946	3,019,468	20,829,183
3,799,498	708,604	3,090,894	17,154,933		3,973,415	833,167	3,140,247	17,688,935
3,799,498	600,423	3,199,075	13,955,858		3,973,415	707,557	3,265,857	14,423,078
3,799,498	488,455	3,311,043	10,644,815		3,973,415	576,923	3,396,491	11,026,587
3,799,498	372,569	3,426,930	7,217,885		3,973,415	441,063	3,532,351	7,494,236
3,799,498	252,626	3,546,872	3,671,013		3,973,415	299,769	3,673,645	3,820,591
3,799,498	128,485	3,671,013	(0)		3,973,415	152,824	3,820,591	0
Total Cost	21,989,963	54,000,000	75,989,963		Total Cost	25,468,290	54,000,000	79,468,290