

Year	Prime rate	Bank interest rate	LOC interest		FDICIA 8(a)	FDICIA 8(c)	Tax Source	Interest Paid	One off payments	Payments/ payments	Principal payments	Total payments	Monthly interest	LOC balance	LOC balance/principal	Investment income
2025	6.45%	4.00%	10.45%	9.45%	\$945	\$2,000	\$645	\$1,450	4.00	\$2,580	\$3,225	\$209	\$7,420	74.20%	\$10,945	
2026	4.00%	4.00%	8.00%	7.00%	\$700	0	\$207	\$0	0.00	\$1,791	\$2,078	\$173	\$5,659	56.59%	\$11,731	
2027	3.00%	4.00%	7.00%	6.00%	\$600	0	\$169	\$0	0.00	\$1,523	\$1,692	\$141	\$4,117	41.17%	\$8,782	Recession and I lose 25% of my portfolio
2028	3.00%	4.00%	7.00%	6.00%	\$627	0	\$123	\$0	13.50	\$1,967	\$1,791	\$149	\$2,449	24.49%	\$9,310	
2029	3.00%	4.00%	7.00%	6.00%	\$639	0	\$73	\$0	20.25	\$1,488	\$1,561	\$136	\$951	9.51%	\$9,889	
2030	3.00%	4.00%	7.00%	6.00%	\$592	0	\$20	\$0	30.38	\$876	\$905	\$75	\$85	0.85%	\$10,461	

Amount borrowed	\$10,000
FDIC above prime rate	3.0%
Tax rebate from investment	25%
Initial principal payment/interest payment	4
Annual increase in P payment	50%
Rebate allocated to repayment in 1st year	50%
Bank spread	1%
Interest paid	\$1,337
Return on investment	\$461
Net income	\$1,450
Total profit	\$574
Profit margin	6%
COGS	94%

Year	Prime rate	Bank interest rate	LOC interest		Fixed fee	Fixed fee	Tax Source	Interest Paid	One off payments	Principal payments	Total payments	Monthly interest	LOC interest	LOC interest	Payment
2025	6.45%	4.00%	10.45%	5.95%	\$395	\$2,800	\$640	\$1,450	4.00	\$2,580	\$3,225	\$209	\$1,420	74.20%	\$10,595
2026	4.00%	4.00%	8.00%	3.50%	\$371	0	\$287	\$0	6.00	\$1,781	\$2,078	\$173	\$5,639	56.39%	\$10,268
2027	3.00%	4.00%	7.00%	2.50%	\$274	0	\$169	\$0	6.00	\$1,523	\$1,692	\$141	\$4,117	41.17%	\$11,240
2028	3.00%	4.00%	7.00%	2.50%	\$281	0	\$123	\$0	13.50	\$1,967	\$1,791	\$149	\$2,449	24.49%	\$11,521
2029	3.00%	4.00%	7.00%	2.50%	\$288	0	\$73	\$0	20.25	\$1,488	\$1,561	\$126	\$961	9.61%	\$11,809
2030	3.00%	4.00%	7.00%	2.50%	\$295	0	\$20	\$0	30.38	\$876	\$905	\$75	\$65	0.65%	\$12,104

Amount borrowed	\$10,000
WD above prime rate	-0.5%
Tax rebate from investment	20%
Initial principal payment/interest payment	4
Annual increase in P equipment	5%
Rebate allocated to equipment in 1st year	5%
Bank spread	1%
Interest paid	\$1,337
Return on investment	\$2,154
Net income	\$1,450
Total profit	\$2,217
Profit margin	22%
COGS	3.30%