



# Loan Restructuring Example

## For a \$200,000 Loan

<b>Current Monthly Income</b>	<b>\$3,500</b>
<b>Current Monthly Payment</b>	<b>\$1,744</b>
<b>Initial DTI</b>	<b>50%</b>
<b>After Principal Reduction of \$40,000 and New Fixed Rate of 5.88%</b>	
<b><i>Years 1 - 5</i></b>	
<b>    New Monthly Payment</b>	<b>\$1,222</b>
<b>    DTI</b>	<b>35%</b>
<b><i>Years 6 - 28</i></b>	
<b>    Monthly payment on treasury loan</b>	<b>\$235</b>
<b>    Total Monthly Payment</b>	<b>\$1,457</b>
<b>    DTI</b>	<b>39%</b>