



# FIRST MUTUAL FINANCE

www.firstmutualfinance.com  
Ph: 800.468.2255 • e-mail: loans@umwsb.com

## Sample Payment Chart

Rate 12.99% APR

Loan Term	Amount Financed								
	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000	\$ 3,500	\$ 4,000	\$ 4,500	\$ 5,000
12 Mos.	89.31	133.97	178.63	223.28	267.94	312.59	357.25	401.91	446.56
24 Mos.	47.54	71.31	95.07	118.84	142.61	166.38	190.15	213.92	237.69
36 Mos.	33.69	50.53	67.38	84.22	101.07	117.91	134.76	151.6	168.45
48 Mos.	26.82	40.23	53.65	67.06	80.47	93.88	107.29	120.7	134.11
60 Mos.	22.75	34.12	45.5	56.87	68.24	79.62	90.99	102.37	113.74

Term	Amount Financed								
	\$ 6,000	\$ 6,500	\$ 7,000	\$ 7,500	\$ 8,000	\$ 8,500	\$ 9,000	\$ 9,500	\$ 10,000
60 Mos.	136.49	147.86	159.24	170.61	181.98	193.36	204.73	216.11	227.48



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### Payment Factors

Need Help Figuring Monthly Payment Amounts for you products?

Rate	Loan Term				
	12 Mos.	24 Mos.	36 Mos.	48 Mos.	60 Mos.
12.99% APR	0.089310	0.047540	0.033690	0.026820	0.022750

Step 1: Find corresponding factor under the appropriate loan term

Step 2: Multiply the loan amount by the factor

**Example: \$4500 Loan Amount for 60 Mos term (\$4500 x .022750 = \$102.37)**

**The scheduled payment for a \$4500 loan at 12.99% for 60 Mos. = \$102.37**

Payments can be calculated using any loan amount using these factors.

Payments can be calculated with these factors for 12.99% APR only.