



Example Loan Program Payment Options

Course Offerings with Stratus Financial Courses listed below include fees/points	Loan Option 1 <ul style="list-style-type: none"> 15 Year total term Variable 1 year Deferred 1 year Interest Only 13 years Amortized 	Loan Option 2 <ul style="list-style-type: none"> 15 Year total term Variable 2 years Interest Only 13 years Amortized 	Loan Option 3 <ul style="list-style-type: none"> 15 Year total term Variable 15 years Fully Amortized 	Loan Option 4 <ul style="list-style-type: none"> 10 Year total term 1 year Interest Only 9 years Amortized 	Loan Option 5 <ul style="list-style-type: none"> 15 Year total term Fixed 15 years Fully Amortized
First Officer Plan w/o Exam, \$67,550.00	\$0.00 to \$0.00, 1 year \$747.01 to \$816.51, 1 year \$1,432.61 to \$1,514.85, 13 years	\$672.31 to \$734.86, 2 years \$1,145.83 to \$1,196.56, 13 years	\$961.96 to \$986.92, 15 years	\$495.69 to \$527.67, 1 year \$1,265.01 to \$1,392.11, 9 years	\$1,263.04 to \$1,318.14, 15 years
First Officer Plan w/ Exam, \$72,715.00)	\$0.00 to \$0.00, 1 year \$804.13 to \$878.94, 1 year \$1,542.15 to \$1,630.68, 13 years	\$723.72 to \$791.04, 2 years \$1,233.44 to \$1,288.05, 13 years	\$1,035.52 to \$1,062.38, 15 years	\$533.59 to \$568.02, 1 year \$1,361.74 to \$1,498.55, 9 years	\$1,359.61 to \$1,418.93, 15 years

Variable rate will stay the same unless the Federal Reserve raises rates after 1/2022; Rate will only raise or lower in conjunction with Federal Reserve rate changes. All Rates are subject to change.

Loan Payment estimates include any fees associated with the loan.

All examples of monthly payments listed are only estimates.