



Example Loan Program Payment Options

Course Offerings with Stratus Financial	Loan Option 1	Loan Option 2	Loan Option 3	Loan Option 4	Loan Option 5
	<ul style="list-style-type: none"> • 15 Years total term • Variable Rate • 1 year Deferred Payments • 1 year Interest Only • 13 years Principal/Interest 	<ul style="list-style-type: none"> • 15 Years total term • Variable Rate • 2 years Interest Only • 13 years Principal/Interest 	<ul style="list-style-type: none"> • 15 Years total term • Variable Rate • 15 years Principal/Interest 	<ul style="list-style-type: none"> • 10 Years total term • Variable Rate • 1 year Interest Only • 9 years Principal/Interest 	<ul style="list-style-type: none"> • 15 Years total term • Fixed Rate • 15 years Principal/Interest
Zero to CFII R22 (W/ Housing 12 months) - \$120,000.00 \$ 120,000.00 + \$3,600 down payment	\$0.00 to \$0.00, 1 year \$ 1,728.27 to \$1,851.73 , 1 year \$ 3,007.52 to \$3,170.28 , 13 years	\$ 1,555.44 to \$ 1,638.78 , 2 years \$ 2,240.37 to \$2,404.60 , 13 years	\$ 1,958.17 to \$ 2,051.91 , 15 years	\$ 1,363.52 to \$ 1,477.16 , 1 year \$ 2,600.48 to \$2,687.05 , 9 year	\$ 2,341.63 to \$ 2,440.72 , 15 years
Zero to CFII R22 - \$114,000.00 \$ 114,000.00	\$0.00 to \$0.00, 1 year \$ 1,641.86 to \$1,759.14 , 1 year \$ 2,857.14 to \$3,011.77 , 13 years	\$ 1,477.67 to \$ 1,556.84 , 2 years \$ 2,128.35 to \$2,284.37 , 13 years	\$ 1,860.27 to \$ 1,949.32 , 15 years	\$ 1,295.35 to \$ 1,403.30 , 1 year \$ 2,470.46 to \$2,552.70 , 9 year	\$ 2,224.55 to \$ 2,318.68 , 15 years
Zero to CFII R22 (W/ Housing 10 months) - \$109,400.00 \$ 109,400.00	\$0.00 to \$0.00, 1 year \$ 1,575.61 to \$1,688.16 , 1 year \$ 2,741.85 to \$2,890.24 , 13 years	\$ 1,418.05 to \$ 1,494.02 , 2 years \$ 2,042.47 to \$2,192.19 , 13 years	\$ 1,785.20 to \$ 1,870.66 , 15 years	\$ 1,243.08 to \$ 1,346.68 , 1 year \$ 2,370.77 to \$2,449.69 , 9 year	\$ 2,134.79 to \$ 2,225.12 , 15 years
Zero to CFII R22 - \$101,400.00 \$ 101,400.00	\$0.00 to \$0.00, 1 year \$ 1,460.39 to \$1,564.71 , 1 year \$ 2,541.35 to \$2,678.89 , 13 years	\$ 1,314.35 to \$ 1,384.77 , 2 years \$ 1,893.11 to \$2,031.89 , 13 years	\$ 1,654.66 to \$ 1,733.86 , 15 years	\$ 1,152.18 to \$ 1,248.20 , 1 year \$ 2,197.41 to \$2,270.56 , 9 year	\$ 1,978.68 to \$ 2,062.41 , 15 years
Zero to Commercial R22 (W/ Housing 8 months) - \$95,200.00 \$ 95,200.00	\$0.00 to \$0.00, 1 year \$ 1,371.10 to \$1,469.04 , 1 year \$ 2,385.96 to \$2,515.09 , 13 years	\$ 1,233.99 to \$ 1,300.10 , 2 years \$ 1,777.36 to \$1,907.65 , 13 years	\$ 1,553.49 to \$ 1,627.85 , 15 years	\$ 1,081.73 to \$ 1,171.88 , 1 year \$ 2,063.05 to \$2,131.72 , 9 year	\$ 1,857.69 to \$ 1,936.30 , 15 years
Zero to Commercial R22 - \$88,800.00 \$ 88,800.00	\$0.00 to \$0.00, 1 year \$ 1,278.92 to \$1,370.28 , 1 year \$ 2,225.56 to \$2,346.01 , 13 years	\$ 1,151.03 to \$ 1,212.70 , 2 years \$ 1,657.87 to \$ 1,779.40 , 13 years	\$ 1,449.05 to \$ 1,518.41 , 15 years	\$ 1,009.01 to \$ 1,093.10 , 1 year \$ 1,924.36 to \$ 1,988.42 , 9 year	\$ 1,732.81 to \$ 1,806.13 , 15 years
Add-on to CFII R22 (W/ Housing 6 months) - \$65,175.00 \$ 65,175.00	\$0.00 to \$0.00, 1 year \$ 938.67 to \$1,005.72 , 1 year \$ 1,633.46 to \$1,721.86 , 13 years	\$ 844.80 to \$ 890.06 , 2 years \$ 1,216.80 to \$1,306.00 , 13 years	\$ 1,063.53 to \$ 1,114.44 , 15 years	\$ 740.56 to \$ 802.28 , 1 year \$ 1,412.39 to \$1,459.40 , 9 year	\$ 1,271.80 to \$ 1,325.61 , 15 years
Add-on to CFII R22 W/ Housing - \$60,375.00 \$ 60,375.00	\$0.00 to \$0.00, 1 year \$ 869.54 to \$931.65 , 1 year \$ 1,513.16 to \$1,595.05 , 13 years	\$ 782.58 to \$ 824.51 , 2 years \$ 1,127.18 to \$1,209.82 , 13 years	\$ 985.21 to \$ 1,032.37 , 15 years	\$ 686.02 to \$ 743.20 , 1 year \$ 1,308.37 to \$1,351.92 , 9 year	\$ 1,178.13 to \$ 1,227.99 , 15 years
Zero to CFII B47G (W/ Housing 12 months) - \$120,000.00 \$ 120,000.00 + \$12,100 down payment	\$0.00 to \$0.00, 1 year \$ 1,728.27 to \$1,851.73 , 1 year \$ 3,007.52 to \$3,170.28 , 13 years	\$ 1,555.44 to \$ 1,638.78 , 2 years \$ 2,240.37 to \$2,404.60 , 13 years	\$ 1,958.17 to \$ 2,051.91 , 15 years	\$ 1,363.52 to \$ 1,477.16 , 1 year \$ 2,600.48 to \$2,687.05 , 9 year	\$ 2,341.63 to \$ 2,440.72 , 15 years

Zero to CFII B47G - \$120,000.00 \$ 120,000.00 + \$2,500 down payment	\$0.00 to \$0.00, 1 year \$ 1,728.27 to \$1,851.73 , 1 year \$ 3,007.52 to \$3,170.28 , 13 years	\$ 1,555.44 to \$ 1,638.78 , 2 years \$ 2,240.37 to \$2,404.60 , 13 years	\$ 1,958.17 to \$ 2,051.91 , 15 years	\$ 1,363.52 to \$ 2,600.48 , 1 year \$ 2,600.48 to \$2,687.05 , 9 year	\$ 2,341.63 to \$ 2,440.72 , 15 years
Zero to CFI B47G (W/ Housing 10 months) - \$117,900.00 \$ 117,900.00	\$0.00 to \$0.00, 1 year \$ 1,698.03 to \$1,819.32 , 1 year \$ 2,954.89 to \$3,114.80 , 13 years	\$ 1,528.22 to \$ 1,610.10 , 2 years \$ 2,201.16 to \$2,362.52 , 13 years	\$ 1,923.91 to \$ 2,016.00 , 15 years	\$ 1,339.66 to \$ 1,451.31 , 1 year \$ 2,554.97 to \$2,640.02 , 9 year	\$ 2,300.65 to \$ 2,398.00 , 15 years
Zero to CFI B47G - \$109,900.00 \$ 109,900.00	\$0.00 to \$0.00, 1 year \$ 1,582.81 to \$1,695.87 , 1 year \$ 2,754.39 to \$2,903.45 , 13 years	\$ 1,424.53 to \$ 1,500.85 , 2 years \$ 2,051.80 to \$2,202.21 , 13 years	\$ 1,793.36 to \$ 1,879.21 , 15 years	\$ 1,248.76 to \$ 1,352.83 , 1 year \$ 2,381.61 to \$2,460.89 , 9 year	\$ 2,144.54 to \$ 2,235.29 , 15 years
Zero to Commercial B47G (W/ Housing 8 months) - \$106,000.00 \$ 106,000.00	\$0.00 to \$0.00, 1 year \$ 1,526.64 to \$1,635.69 , 1 year \$ 2,656.64 to \$2,800.42 , 13 years	\$ 1,373.98 to \$ 1,447.59 , 2 years \$ 1,978.99 to \$2,124.06 , 13 years	\$ 1,729.72 to \$ 1,812.52 , 15 years	\$ 1,204.45 to \$ 1,304.82 , 1 year \$ 2,297.09 to \$2,373.56 , 9 year	\$ 2,068.44 to \$ 2,155.97 , 15 years
Zero to Commercial B47G - \$99,600.00 \$ 99,600.00	\$0.00 to \$0.00, 1 year \$ 1,434.47 to \$1,536.93 , 1 year \$ 2,496.24 to \$2,631.34 , 13 years	\$ 1,291.02 to \$ 1,360.19 , 2 years \$ 1,859.50 to \$1,995.82 , 13 years	\$ 1,625.28 to \$ 1,703.09 , 15 years	\$ 1,131.72 to \$ 1,226.04 , 1 year \$ 2,158.40 to \$2,230.25 , 9 year	\$ 1,943.55 to \$ 2,025.79 , 15 years
Add-on to CFII B47G (W/ Housing 6 months) - \$76,350.00 \$ 76,350.00	\$0.00 to \$0.00, 1 year \$ 1,099.61 to \$1,178.16 , 1 year \$ 1,913.53 to \$2,017.09 , 13 years	\$ 989.65 to \$ 1,042.67 , 2 years \$ 1,425.43 to \$1,529.93 , 13 years	\$ 1,245.89 to \$ 1,305.53 , 15 years	\$ 867.54 to \$ 939.84 , 1 year \$ 1,654.56 to \$1,709.63 , 9 year	\$ 1,489.86 to \$ 1,552.91 , 15 years
Add-on to CFII B47G W/ Housing - \$71,550.00 \$ 71,550.00	\$0.00 to \$0.00, 1 year \$ 1,030.48 to \$1,104.09 , 1 year \$ 1,793.23 to \$1,890.28 , 13 years	\$ 927.43 to \$ 977.12 , 2 years \$ 1,335.82 to \$1,433.74 , 13 years	\$ 1,167.56 to \$ 1,223.45 , 15 years	\$ 813.00 to \$ 880.76 , 1 year \$ 1,550.54 to \$1,602.15 , 9 year	\$ 1,396.20 to \$ 1,455.28 , 15 years
Zero to CFII R44 (W/ Housing 12 months) - \$120,000.00 \$ 120,000.00 + \$28,000 down payment	\$0.00 to \$0.00, 1 year \$ 1,728.27 to \$1,851.73 , 1 year \$ 3,007.52 to \$3,170.28 , 13 years	\$ 1,555.44 to \$ 1,638.78 , 2 years \$ 2,240.37 to \$2,404.60 , 13 years	\$ 1,958.17 to \$ 2,051.91 , 15 years	\$ 1,363.52 to \$ 1,477.16 , 1 year \$ 2,600.48 to \$2,687.05 , 9 year	\$ 2,341.63 to \$ 2,440.72 , 15 years
Zero to CFII R44 - \$120,000.00 \$ 120,000.00 + \$18,400 down payment	\$0.00 to \$0.00, 1 year \$ 1,728.27 to \$1,851.73 , 1 year \$ 3,007.52 to \$3,170.28 , 13 years	\$ 1,555.44 to \$ 1,638.78 , 2 years \$ 2,240.37 to \$2,404.60 , 13 years	\$ 1,958.17 to \$ 2,051.91 , 15 years	\$ 1,363.52 to \$ 1,477.16 , 1 year \$ 2,600.48 to \$2,687.05 , 9 year	\$ 2,341.63 to \$ 2,440.72 , 15 years
Zero to CFI R44 (W/ Housing 10 months) - \$120,000.00 \$ 120,000.00 + \$13,800 down payment	\$0.00 to \$0.00, 1 year \$ 1,728.27 to \$1,851.73 , 1 year \$ 3,007.52 to \$3,170.28 , 13 years	\$ 1,555.44 to \$ 1,638.78 , 2 years \$ 2,240.37 to \$2,404.60 , 13 years	\$ 1,958.17 to \$ 2,051.91 , 15 years	\$ 1,363.52 to \$ 1,477.16 , 1 year \$ 2,600.48 to \$2,687.05 , 9 year	\$ 2,341.63 to \$ 2,440.72 , 15 years
Zero to CFI R44 - \$120,000.00 \$ 120,000.00 + \$5,800 down payment	\$0.00 to \$0.00, 1 year \$ 1,728.27 to \$1,851.73 , 1 year \$ 3,007.52 to \$3,170.28 , 13 years	\$ 1,555.44 to \$ 1,638.78 , 2 years \$ 2,240.37 to \$2,404.60 , 13 years	\$ 1,958.17 to \$ 2,051.91 , 15 years	\$ 1,363.52 to \$ 1,477.16 , 1 year \$ 2,600.48 to \$2,687.05 , 9 year	\$ 2,341.63 to \$ 2,440.72 , 15 years
Zero to Commercial R44 (W/ Housing 8 months) - \$119,600.00 \$ 119,600.00	\$0.00 to \$0.00, 1 year \$ 1,722.51 to \$1,845.56 , 1 year \$ 2,997.49 to \$3,159.72 , 13 years	\$ 1,550.26 to \$ 1,633.32 , 2 years \$ 2,232.90 to \$2,396.59 , 13 years	\$ 1,951.65 to \$ 2,045.07 , 15 years	\$ 1,358.98 to \$ 1,472.24 , 1 year \$ 2,591.81 to \$2,678.09 , 9 year	\$ 2,333.82 to \$ 2,432.58 , 15 years
Zero to Commercial R44 - \$113,200.00 \$ 113,200.00	\$0.00 to \$0.00, 1 year \$ 1,630.34 to \$1,746.80 , 1 year \$ 2,837.09 to \$2,990.63 , 13 years	\$ 1,467.30 to \$ 1,545.91 , 2 years \$ 2,113.41 to \$2,268.34 , 13 years	\$ 1,847.21 to \$ 1,935.64 , 15 years	\$ 1,286.26 to \$ 1,393.45 , 1 year \$ 2,453.12 to \$2,534.78 , 9 year	\$ 2,208.94 to \$ 2,302.41 , 15 years
Add-on to CFII R44 (W/ Housing 6 months) - \$87,700.00 \$ 87,700.00	\$0.00 to \$0.00, 1 year \$ 1,263.08 to \$1,353.30 , 1 year \$ 2,197.99 to \$2,316.95 , 13 years	\$ 1,136.77 to \$ 1,197.67 , 2 years \$ 1,637.33 to \$1,757.36 , 13 years	\$ 1,431.10 to \$ 1,499.61 , 15 years	\$ 996.51 to \$ 1,079.56 , 1 year \$ 1,900.52 to \$1,963.78 , 9 year	\$ 1,711.34 to \$ 1,783.76 , 15 years
Add-on to CFII R44 (W/ Housing) - \$81,900.00 \$ 81,900.00	\$0.00 to \$0.00, 1 year \$ 1,179.55 to \$1,263.80 , 1 year \$ 2,052.63 to \$2,163.72 , 13 years	\$ 1,061.59 to \$ 1,118.47 , 2 years \$ 1,529.05 to \$1,641.14 , 13 years	\$ 1,336.45 to \$ 1,400.43 , 15 years	\$ 930.60 to \$ 1,008.16 , 1 year \$ 1,774.83 to \$1,833.91 , 9 year	\$ 1,598.16 to \$ 1,665.79 , 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.