



UNION WEST  
Financial

## Becoming Your Own Bank

Mortgage Rate            6.500%  
Marginal Tax Bracket    34%  
Net Mortgage Rate      4.29%

Mortgage                            Investments  
Simple Interest                    Compound Interest

Year 1	4.29%	7.00%
Year 2	4.29%	7.49%
Year 3	4.29%	8.01%
Year 4	4.29%	8.58%
Year 5	4.29%	9.18%
Year 6	4.29%	9.82%
Year 7	4.29%	10.51%
Year 8	4.29%	11.24%
Year 9	4.29%	12.03%
Year 10	4.29%	12.87%
Year 11	4.29%	13.77%
Year 12	4.29%	14.73%
Year 13	4.29%	15.77%
Year 14	4.29%	16.87%
Year 15	4.29%	18.05%
Year 16	4.29%	19.31%
Year 17	4.29%	20.67%
Year 18	4.29%	22.11%
Year 19	4.29%	23.66%
Year 20	4.29%	25.32%
Year 21	4.29%	27.09%
Year 22	4.29%	28.98%
Year 23	4.29%	31.01%
Year 24	4.29%	33.18%
Year 25	4.29%	35.51%
Year 26	4.29%	37.99%
Year 27	4.29%	40.65%
Year 28	4.29%	43.50%
Year 29	4.29%	46.54%
Year 30	4.29%	49.80%