

Potential Credit Union Savings

One eighth of a point savings on a thirty year mortgage			
		.125% lower	Savings
Average House Price	\$188,900.00	\$188,900.00	
Average Interest	3.62%	3.495%	
Total Payments	\$309,942	\$305,178	\$4,764
Total Interest	\$121,042	\$116,278	\$4,764
Albuquerque			
		.125% lower	Savings
Average House Price	\$217,616.00	\$217,616.00	
Average Interest	3.62%	3.495%	
Total Payments	\$357,058.00	\$351,570	\$5,488
Total Interest	\$139,442.00	\$133,954	\$5,488
Denver			
		.125% lower	Savings
Average House Price	\$499,000.00	\$499,000.00	
Average Interest	3.62%	3.495%	
Total Payments	\$818,745	\$806,163	\$12,582
Total Interest	\$319,745	\$307,163	\$12,582
New York			
		.125% lower	Savings
Average House Price	\$1,200,000	\$1,200,000	
Average Interest	3.62%	3.495%	
Total Payments	\$1,968,926	\$1,938,667	\$30,259
Total Interest	\$768,926	\$738,667	\$30,259