

Term	Factor Rate	Add-on Rate Per Month
3 months	0.343338077	1.00%
6 months	0.176667651	1.00%
9 months	0.121111407	1.00%
12 months	0.093334686	1.00%
18 months	0.065559120	1.00%
24 months	0.051670980	1.00%
36 months	0.037777833	1.00%