

QUALIFIED LOAN LIMIT AND DEDUCTIBLE MORTGAGE INTEREST WORKSHEET

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| 1. | AVERAGE BALANCE OF ALL GRANDFATHERED DEBT | |
| 2. | AVERAGE BALANCE OF ALL HOME ACQUISITION DEBT | 3,279,728. |
| 3. | ENTER \$1,000,000 (\$500,000 IF MFS) | 1,000,000. |
| 4. | THE LARGER OF THE AMOUNT ON LINE 1 OR LINE 3 | 1,000,000. |
| 5. | ADD THE AMOUNTS ON LINES 1 AND 2 | 3,279,728. |
| 6. | THE SMALLER OF THE AMOUNTS ON LINE 4 OR LINE 5 | 1,000,000. |
| 7. | ENTER \$100,000 (\$50,000 IF MFS, OR FMV REDUCTION) | 100,000. |
| 8. | QUALIFIED LOAN LIMIT (LINE 6 PLUS 7) | 1,100,000. |
| 9. | TOTAL AVERAGE BALANCES OF ALL MORTGAGES | 3,279,728. |
| 10. | TOTAL AMOUNT OF INTEREST PAID | 158,907. |
| 11. | DIVIDE LINE 8 BY LINE 9 | 0.335 |
| 12. | DEDUCTIBLE HOME MORTGAGE INTEREST | 53,234. |
| 13. | NON DEDUCTIBLE HOME MORTGAGE INTEREST | 105,673. |