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You have to go back to the credit crisis of 2008 to find a period during which the discount

disappeared. At that time, consumers were paying a 100-basis-point premium above prime for the privilege of a floating rate.

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Penalty	\$ 3,000	\$ 0	Penalty	Paid off	-
Total	\$ 196,000	\$ 1,943		\$ 196,000	\$ 926.56

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