Interest

I = Interest $13,000

P = Principle $200,000

R = Rate   6.5%

T = Time   3 years

I = P X R X T $39,000 = 200,000 X .065 X 3

$$P = \frac{I}{R \ X \ T}$$ $200,000 = 39,000 / .065 X 3 (.195)

$$R = \frac{I}{P \ X \ T}$$ 6.5% = 39,000/ 600,000 (200,000 X 3)