

**SURVIVORSHIP AND DECREMENT TABLE AS OF JUNE 30, 1991
 BASED ON AGGREGATE INSURANCE AND TERMINATION
 EXPERIENCE FOR HOME MORTGAGES INSURED SINCE 1970**

**SECTION 203
 25 YEAR TERM
 UNITED STATES**

POLICY YEAR	SURVIVORS BEGINNING OF POLICY YEAR	TERMINATIONS DURING POLICY YEAR	
		CLAIM	NON-CLAIM
1	100000	200	1500
2	98300	1572.8	2949
3	93778.2	1875.6	4220
4	87682.6	1359.1	5261
5	81062.6	972.8	4863.8
6	75226.1	752.3	4513.6
7	69960.2	594.7	4197.6
8	65168	456.2	3910.1
9	60801.7	364.8	3648.1
10	56788.8	283.9	3407.3
11	53097.5	233.6	3185.9
12	49678.1	188.8	2980.7
13	46508.6	153.5	2790.5
14	43564.6	95.8	2613.9
15	40854.9	89.9	2451.3
16	38313.7	84.3	2298.8
17	35930.6	79	1976.2
18	33875.4	74.5	2032.5
19	31768.3	69.9	2064.9
20	29633.5	65.2	2074.3
21	27493.9	60.5	2062
22	25371.4	55.8	2029.7
23	23285.9	51.2	1979.3
24	21255.4	46.8	1913
25	19295.6	42.5	19253.2

ULTIMATE CLAIM TERMINATION RATE 9.82 PERCENT
 ULTIMATE NON-CLAIM TERMINATION RATE 90.18 PERCENT
 ESTIMATED LIFE EXPECTANCY 13.09 YEARS