

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

**SECTION 203
 15 YEAR TERM
 UNITED STATES**

POLICY YEAR	SURVIVORS BEGINNING OF POLICY YEAR	TERMINATIONS DURING POLICY YEAR	
		CLAIM	NON-CLAIM
1	100000	40	1500
2	98460	492.3	2953.8
3	95013.9	760.1	4275.6
4	89978.2	764.8	5398.7
5	83814.7	502.9	5028.9
6	78282.9	313.1	4697
7	73272.8	241.8	4396.4
8	68634.6	185.3	4118.1
9	64331.2	141.5	3859.9
10	60329.8	102.6	4072.3
11	56155	73	4211.6
12	51870.4	51.9	4279.3
13	47539.2	47.5	4278.5
14	43213.1	43.2	5185.6
15	37984.3	38	37946.4

ULTIMATE CLAIM TERMINATION RATE

3.80 PERCENT

ULTIMATE NON-CLAIM TERMINATION RATE

96.20 PERCENT

ESTIMATED LIFE EXPECTANCY

9.99 YEARS