ANNUAL MORTGAGE PAYMENT FACTORS (PER $100)
FOR MARKET RATE PROJECTS
USING LEVEL ANNUITY MONTHLY PAYMENTS

MORTGAGE TERM YEARS	6.625	6.750	6.875	7.000	7.125	7.250	7.375	7.500	7.625	7.750
40										
INIT. CURT.	.507614	.490282	.473473	.457175	.441376	.426063	.411225	.396849	.382924	.369438
P&I	7.132614	7.240282	7.348473	7.457175	7.566376	7.676063	7.786225	7.896849	8.007924	8.119438
P,I&.5% MIP	7.632614	7.740282	7.848473	7.957175	8.066376	8.176063	8.286225	8.396849	8.507924	8.619438
35										
INIT. CURT.	.728153	.706998	.686376	.666276	.646690	.627607	.609017	.590911	.573279	.556111
P&I	7.353153	7.456998	7.561376	7.666276	7.771690	7.877607	7.984017	8.090911	8.198279	8.306111
P,I&.5% MIP	7.853153	7.956998	8.061376	8.166276	8.271690	8.377607	8.484017	8.590911	8.698279	8.806111
30										
INIT. CURT.	1.058732	1.033177	1.008146	.983630	.959622	.936115	.913102	.890574	.868525	.846947
P&I	7.683732	7.783177	7.883146	7.983630	8.084622	8.186115	8.288102	8.390574	8.493525	8.596947
P,I&.5% MIP	8.183732	8.283177	8.383146	8.483630	8.584622	8.686115	8.788102	8.890574	8.993525	9.096947
25										
INIT. CURT.	1.571465	1.540938	1.510902	1.481350	1.452279	1.423682	1.395556	1.367894	1.340692	1.313945
P&I	8.196465	8.290938	8.385902	8.481350	8.577279	8.673682	8.770556	8.867894	8.965692	9.063945
P,I&.5% MIP	8.696465	8.790938	8.885902	8.981350	9.077279	9.173682	9.270556	9.367894	9.465692	9.563945
20										
INIT. CURT.	2.410405	2.374368	2.338763	2.303587	2.268838	2.234512	2.200606	2.167118	2.134045	2.101383
P&I	9.035405	9.124368	9.213763	9.303587	9.393838	9.484512	9.575606	9.667118	9.759045	9.851383
P,I&.5% MIP	9.535405	9.624368	9.713763	9.803587	9.893838	9.984512	10.075606	10.167118	10.259045	10.351383
15										
INIT. CURT.	3.910925	3.868914	3.827252	3.785939	3.744974	3.704355	3.664080	3.624148	3.584559	3.545309
P&I	10.535925	10.618914	10.702252	10.785939	10.869974	10.954355	11.039080	11.124148	11.209559	11.295309
P,I&.5% MIP	11.035925	11.118914	11.202252	11.285939	11.369974	11.454355	11.539080	11.624148	11.709559	11.795309

ANNUAL MORTGAGE PAYMENT FACTORS (PER $100)
FOR MARKET RATE PROJECTS
USING LEVEL ANNUITY MONTHLY PAYMENTS

MORTGAGE TERM YEARS	9.125	9.250	9.375	9.500	9.625	9.750	9.875	10.000	10.125	10.250
40										
INIT. CURT.	.246975	.237927	.229184	.220739	.212581	.204703	.197095	.189751	.182661	.175818
P&I	9.371975	9.487927	9.604184	9.720739	9.837581	9.954703	10.072095	10.189751	10.307661	10.425818
P.I&.5% MIP	9.871975	9.987927	10.104184	10.220739	10.337581	10.454703	10.572095	10.689751	10.807661	10.925818
35										
INIT. CURT.	.395246	.382932	.370966	.359339	.348044	.337073	.326417	.316069	.306022	.296267
P&I	9.520246	9.632932	9.745966	9.859339	9.973044	10.087073	10.201417	10.316069	10.431022	10.546267
P.I&.5% MIP	10.020246	10.132932	10.245966	10.359339	10.473044	10.587073	10.701417	10.816069	10.931022	11.046267
30										
INIT. CURT.	.638596	.622105	.605992	.590250	.574873	.559853	.545184	.530859	.516872	.503216
P&I	9.763596	9.872105	9.980992	10.090250	10.199873	10.309853	10.420184	10.530859	10.641872	10.753216
P.I&.5% MIP	10.263596	10.372105	10.480992	10.590250	10.699873	10.809853	10.920184	11.030859	11.141872	11.253216
25										
INIT. CURT.	1.048273	1.026582	1.005280	.984360	.963818	.943649	.923848	.904409	.885328	.866599
P&I	10.173273	10.276582	10.380280	10.484360	10.588818	10.693649	10.798848	10.904409	11.010328	11.116599
P.I&.5% MIP	10.673273	10.776582	10.880280	10.984360	11.088818	11.193649	11.298848	11.404409	11.510328	11.616599
20										
INIT. CURT.	1.768370	1.740402	1.712805	1.685574	1.658708	1.632202	1.606054	1.580260	1.554816	1.529721
P&I	10.893370	10.990402	11.087805	11.185574	11.283708	11.382202	11.481054	11.580260	11.679816	11.779721
P.I&.5% MIP	11.393370	11.490402	11.587805	11.685574	11.783708	11.882202	11.981054	12.080260	12.179816	12.279721
15										
INIT. CURT.	3.135592	3.100307	3.065343	3.030696	2.996367	2.962352	2.928651	2.895261	2.862182	2.829411
P&I	12.260592	12.350307	12.440343	12.530696	12.621367	12.712352	12.803651	12.895261	12.987182	13.079411
P.I&.5% MIP	12.760592	12.850307	12.940343	13.030696	13.121367	13.212352	13.303651	13.395261	13.487182	13.579411

ANNUAL MORTGAGE PAYMENT FACTORS (PER $100)
FOR MARKET RATE PROJECTS
USING LEVEL ANNUITY MONTHLY PAYMENTS

MORTGAGE TERM YEARS	11.625	11.750	11.875	12.000	12.125	12.250	12.375	12.500	12.625	12.750
40										
INIT. CURT.	.114792	.110368	.106106	.101999	.098044	.094234	.090566	.087033	.083631	.080356
P&I	11.739792	11.860368	11.981106	12.101999	12.223044	12.344234	12.465566	12.587033	12.708631	12.830356
P,I&.5% MIP	12.239792	12.360368	12.481106	12.601999	12.723044	12.844234	12.965566	13.087033	13.208631	13.330356
35										
INIT. CURT.	.206301	.199527	.192961	.186597	.180430	.174453	.168663	.163053	.157618	.152354
P&I	11.831301	11.949527	12.067961	12.186597	12.305430	12.424453	12.543663	12.663053	12.782618	12.902354
P,I&.5% MIP	12.331301	12.449527	12.567961	12.686597	12.805430	12.924453	13.043663	13.163053	13.282618	13.402354
30										
INIT. CURT.	.373077	.362917	.353010	.343351	.333935	.324757	.315811	.307093	.298597	.290319
P&I	11.998077	12.112917	12.228010	12.343351	12.458935	12.574757	12.690811	12.807093	12.923597	13.040319
P,I&.5% MIP	12.498077	12.612917	12.728010	12.843351	12.958935	13.074757	13.190811	13.307093	13.423597	13.540319
25										
INIT. CURT.	.682456	.667578	.652991	.638690	.624669	.610925	.597454	.584250	.571309	.558627
P&I	12.307456	12.417578	12.527991	12.638690	12.749669	12.860925	12.972454	13.084250	13.196309	13.308627
P,I&.5% MIP	12.807456	12.917578	13.027991	13.138690	13.249669	13.360925	13.472454	13.584250	13.696309	13.808627
20										
INIT. CURT.	1.275666	1.254485	1.233608	1.213034	1.192757	1.172776	1.153087	1.133687	1.114572	1.095739
P&I	12.900666	13.004485	13.108608	13.213034	13.317757	13.422776	13.528087	13.633687	13.739572	13.845739
P,I&.5% MIP	13.400666	13.504485	13.608608	13.713034	13.817757	13.922776	14.028087	14.133687	14.239572	14.345739
15										
INIT. CURT.	2.488783	2.459576	2.430655	2.402017	2.373661	2.345584	2.317787	2.290265	2.263018	2.236044
P&I	14.113783	14.209576	14.305655	14.402017	14.498661	14.595584	14.692787	14.790265	14.888018	14.986044
P,I&.5% MIP	14.613783	14.709576	14.805655	14.902017	14.998661	15.095584	15.192787	15.290265	15.388018	15.486044

ANNUAL MORTGAGE PAYMENT FACTORS (PER $100)
FOR MARKET RATE PROJECTS
USING LEVEL ANNUITY MONTHLY PAYMENTS

MORTGAGE TERM YEARS	14.125	14.250	14.375	14.500	14.625	14.750	14.875	15.000	15.125	15.250
40										
INIT. CURT.	.051539	.049479	.047499	.045595	.043765	.042006	.040315	.038690	.037128	.035627
P&I	14.176539	14.299479	14.422499	14.545595	14.668765	14.792006	14.915315	15.038690	15.162128	15.285627
P,I&.5% MIP	14.676539	14.799479	14.922499	15.045595	15.168765	15.292006	15.415315	15.538690	15.662128	15.785627
35										
INIT. CURT.	.104395	.100831	.097382	.094046	.090819	.087698	.084679	.081760	.078936	.076207
P&I	14.229395	14.350831	14.472382	14.594046	14.715819	14.837698	14.959679	15.081760	15.203936	15.326207
P,I&.5% MIP	14.729395	14.850831	14.972382	15.094046	15.215819	15.337698	15.459679	15.581760	15.703936	15.826207
30										
INIT. CURT.	.212271	.206245	.200380	.194671	.189115	.183709	.178447	.173328	.168348	.163502
P&I	14.337271	14.456245	14.575380	14.694671	14.814115	14.933709	15.053447	15.173328	15.293348	15.413502
P,I&.5% MIP	14.837271	14.956245	15.075380	15.194671	15.314115	15.433709	15.553447	15.673328	15.793348	15.913502
25										
INIT. CURT.	.435026	.425130	.415441	.405955	.396668	.387577	.378678	.369967	.361442	.353098
P&I	14.560026	14.675130	14.790441	14.905955	15.021668	15.137577	15.253678	15.369967	15.486442	15.603098
P,I&.5% MIP	15.060026	15.175130	15.290441	15.405955	15.521668	15.637577	15.753678	15.869967	15.986442	16.103098
20										
INIT. CURT.	.906316	.890627	.875181	.859973	.845002	.830264	.815756	.801475	.787419	.773584
P&I	15.031316	15.140627	15.250181	15.359973	15.470002	15.580264	15.690756	15.801475	15.912419	16.023584
P,I&.5% MIP	15.531316	15.640627	15.750181	15.859973	15.970002	16.080264	16.190756	16.301475	16.412419	16.523584
15										
INIT. CURT.	1.956801	1.932956	1.909360	1.886010	1.862906	1.840045	1.817425	1.795045	1.772903	1.750997
P&I	16.081801	16.182956	16.284360	16.386010	16.487906	16.590045	16.692425	16.795045	16.897903	17.000997
P,I&.5% MIP	16.581801	16.682956	16.784360	16.886010	16.987906	17.090045	17.192425	17.295045	17.397903	17.500997

ANNUAL MORTGAGE PAYMENT FACTORS (PER $100)
FOR MARKET RATE PROJECTS
USING LEVEL ANNUITY MONTHLY PAYMENTS

MORTGAGE TERM YEARS	16.625	16.750	16.875	17.000	17.125	17.250	17.375	17.500	17.625	17.750
40										
INIT. CURT.	.022548	.021623	.020735	.019883	.019064	.018279	.017525	.016801	.016107	.015441
P&I	16.647548	16.771623	16.895735	17.019883	17.144064	17.268279	17.392525	17.516801	17.641107	17.765441
P,I&.5% MIP	17.147548	17.271623	17.395735	17.519883	17.644064	17.768279	17.892525	18.016801	18.141107	18.265441
35										
INIT. CURT.	.051570	.049757	.048006	.046314	.044680	.043101	.041576	.040104	.038682	.037309
P&I	16.676570	16.799757	16.923006	17.046314	17.169680	17.293101	17.416576	17.540104	17.663682	17.787309
P,I&.5% MIP	17.176570	17.299757	17.423006	17.546314	17.669680	17.793101	17.916576	18.040104	18.163682	18.287309
30										
INIT. CURT.	.118212	.114747	.111378	.108104	.104922	.101829	.098823	.095903	.093065	.090307
P&I	16.743212	16.864747	16.986378	17.108104	17.229922	17.351829	17.473823	17.595903	17.718065	17.840307
P,I&.5% MIP	17.243212	17.364747	17.486378	17.608104	17.729922	17.851829	17.973823	18.095903	18.218065	18.340307
25										
INIT. CURT.	.272378	.265965	.259693	.253559	.247561	.241697	.235963	.230356	.224875	.219517
P&I	16.897378	17.015965	17.134693	17.253559	17.372561	17.491697	17.610963	17.730356	17.849875	17.969517
P,I&.5% MIP	17.397378	17.515965	17.634693	17.753559	17.872561	17.991697	18.110963	18.230356	18.349875	18.469517
20										
INIT. CURT.	.635227	.623835	.612629	.601607	.590765	.580103	.569616	.559303	.549161	.539188
P&I	17.260227	17.373835	17.487629	17.601607	17.715765	17.830103	17.944616	18.059303	18.174161	18.289188
P,I&.5% MIP	17.760227	17.873835	17.987629	18.101607	18.215765	18.330103	18.444616	18.559303	18.674161	18.789188
15										
INIT. CURT.	1.525071	1.505853	1.486847	1.468051	1.449465	1.431085	1.412910	1.394939	1.377169	1.359599
P&I	18.150071	18.255853	18.361847	18.468051	18.574465	18.681085	18.787910	18.894939	19.002169	19.109599
P,I&.5% MIP	18.650071	18.755853	18.861847	18.968051	19.074465	19.181085	19.287910	19.394939	19.502169	19.609599

ANNUAL MORTGAGE PAYMENT FACTORS (PER $100)
FOR MARKET RATE PROJECTS
USING LEVEL ANNUITY MONTHLY PAYMENTS

MORTGAGE TERM YEARS	19.125	19.250	19.375	19.500	19.625	19.750	19.875	20.000	20.125	20.250
40										
INIT. CURT.	.009675	.009271	.008883	.008511	.008154	.007812	.007484	.007169	.006868	.006579
P&I	19.134675	19.259271	19.383883	19.508511	19.633154	19.757812	19.882484	20.007169	20.131868	20.256579
P,I&.5% MIP	19.634675	19.759271	19.883883	20.008511	20.133154	20.257812	20.382484	20.507169	20.631868	20.756579
35										
INIT. CURT.	.025005	.024107	.023239	.022403	.021595	.020816	.020065	.019339	.018640	.017965
P&I	19.150005	19.274107	19.398239	19.522403	19.646595	19.770816	19.895065	20.019339	20.143640	20.267965
P,I&.5% MIP	19.650005	19.774107	19.898239	20.022403	20.146595	20.270816	20.395065	20.519339	20.643640	20.767965
30										
INIT. CURT.	.064707	.062762	.060874	.059040	.057260	.055531	.053853	.052224	.050643	.049108
P&I	19.189707	19.312762	19.435874	19.559040	19.682260	19.805531	19.928853	20.052224	20.175643	20.299108
P,I&.5% MIP	19.689707	19.812762	19.935874	20.059040	20.182260	20.305531	20.428853	20.552224	20.675643	20.799108
25										
INIT. CURT.	.167997	.163930	.159956	.156074	.152281	.148576	.144956	.141421	.137968	.134596
P&I	19.292997	19.413930	19.534956	19.656074	19.777281	19.898576	20.019956	20.141421	20.262968	20.384596
P,I&.5% MIP	19.792997	19.913930	20.034956	20.156074	20.277281	20.398576	20.519956	20.641421	20.762968	20.884596
20										
INIT. CURT.	.439947	.431818	.423828	.415975	.408258	.400673	.393220	.385895	.378698	.371626
P&I	19.564947	19.681818	19.798828	19.915975	20.033258	20.150673	20.268220	20.385895	20.503698	20.621626
P,I&.5% MIP	20.064947	20.181818	20.298828	20.415975	20.533258	20.650673	20.768220	20.885895	21.003698	21.121626
15										
INIT. CURT.	1.179027	1.163721	1.148593	1.133640	1.118862	1.104257	1.089823	1.075558	1.061461	1.047530
P&I	20.304027	20.413721	20.523593	20.633640	20.743862	20.854257	20.964823	21.075558	21.186461	21.297530
P,I&.5% MIP	20.804027	20.913721	21.023593	21.133640	21.243862	21.354257	21.464823	21.575558	21.686461	21.797530

ANNUAL MORTGAGE PAYMENT FACTORS (PER $100)
FOR MARKET RATE PROJECTS
USING LEVEL ANNUITY MONTHLY PAYMENTS

MORTGAGE TERM YEARS	21.625	21.750	21.875	22.000	22.125	22.250	22.375	22.500	22.625	22.750
40										
INIT. CURT.	.004091	.003917	.003751	.003592	.003439	.003293	.003153	.003018	.002890	.002767
P&I	21.629091	21.753917	21.878751	22.003592	22.128439	22.253293	22.378153	22.503018	22.627890	22.752767
P,I&.5% MIP	22.129091	22.253917	22.378751	22.503592	22.628439	22.753293	22.878153	23.003018	23.127890	23.252767
35										
INIT. CURT.	.011951	.011514	.011093	.010687	.010295	.009918	.009554	.009204	.008866	.008540
P&I	21.636951	21.761514	21.886093	22.010687	22.135295	22.259918	22.384554	22.509204	22.633866	22.758540
P,I&.5% MIP	22.136951	22.261514	22.386093	22.510687	22.635295	22.759918	22.884554	23.009204	23.133866	23.258540
30										
INIT. CURT.	.034935	.033864	.032825	.031817	.030840	.029891	.028971	.028079	.027213	.026374
P&I	21.659935	21.783864	21.907825	22.031817	22.155840	22.279891	22.403971	22.528079	22.652213	22.776374
P,I&.5% MIP	22.159935	22.283864	22.407825	22.531817	22.655840	22.779891	22.903971	23.028079	23.152213	23.276374
25										
INIT. CURT.	.102331	.099797	.097323	.094908	.092551	.090250	.088004	.085812	.083673	.081585
P&I	21.727331	21.849797	21.972323	22.094908	22.217551	22.340250	22.463004	22.585812	22.708673	22.831585
P,I&.5% MIP	22.227331	22.349797	22.472323	22.594908	22.717551	22.840250	22.963004	23.085812	23.208673	23.331585
20										
INIT. CURT.	.301558	.295844	.290231	.284719	.279306	.273989	.268768	.263641	.258606	.253662
P&I	21.926558	22.045844	22.165231	22.284719	22.404306	22.523989	22.643768	22.763641	22.883606	23.003662
P,I&.5% MIP	22.426558	22.545844	22.665231	22.784719	22.904306	23.023989	23.143768	23.263641	23.383606	23.503662
15										
INIT. CURT.	.904811	.892752	.880840	.869072	.857447	.845964	.834622	.823418	.812351	.801421
P&I	22.529811	22.642752	22.755840	22.869072	22.982447	23.095964	23.209622	23.323418	23.437351	23.551421
P,I&.5% MIP	23.029811	23.142752	23.255840	23.369072	23.482447	23.595964	23.709622	23.823418	23.937351	24.051421