

FACTORS FOR USE WHEN FHA MAXIMUM INTEREST RATE CHANGES

Interest Rate	Term (Yrs.)	Multifamily Mortgages			Single Family	
		(1)	(2)	(3)	(4)	(5)
		Monthly Prin. & Int. Factors (Per \$1000)*	Debt Service Rate Factors	Initial Curtail Rate Factors	Asst. Payments Sec. 235(j)(1) and Int. Reduction Payments Sec. 236 Factors (Per \$1000)	Asst. Payments Sec. 235 Factors (Per \$1000)
6%	40	5.502136	7.102563%	.602563	3.38619	3.3955
	35	5.701897	7.342276%	.842276	3.29004	3.2950
	30	5.995505	7.694606%	1.194606	3.18774	3.1943
	25	6.443014	8.231617%	1.731617	3.07931	3.0933
	20	7.164311	9.097173%	2.597173	2.96457	2.9816
15	8.438568	10.626282%	4.126282	-	-	
6-1/4%	40	5.677396	7.312875%	.562875	3.56171	3.5656
	35	5.870765	7.546918%	.794918	3.45922	3.4651
	30	6.157172	7.88606%	1.138606	3.34978	3.3544
	25	6.596694	8.416033%	1.666033	3.23341	3.2434
	20	7.309282	9.271138%	2.521138	3.11002	3.1218
15	8.574229	10.789075%	4.039075	-	-	
6-1/2%	40	5.854568	7.525482%	.525482	3.73912	3.7457
	35	6.041543	7.749852%	.749852	3.63030	3.6352
	30	6.320680	8.084816%	1.084816	3.51363	3.5245
	25	6.752072	8.602486%	1.602486	3.38420	3.4035
	20	7.455731	9.446877%	2.446877	3.25694	3.2719
15	8.711074	10.953289%	3.953289	-	-	
6-3/4%	40	6.033568	7.740282%	.590282	3.91835	3.9257
	35	6.214165	7.956998%	.706998	3.80320	3.8053
	30	6.485981	8.283177%	1.033177	3.67927	3.6847
	25	6.909115	8.790938%	1.540938	3.54664	3.5537
	20	7.603640	9.624368%	2.374368	3.40531	3.4220
15	8.849095	11.118914%	3.868914	-	-	

*Where Level Annuity Monthly Payment (Lamp) Method of Amortization is Permissible

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Interest Rate	Term (Yrs.)	(1) Multifamily Mortgages			(2) Multifamily Mortgages			(3) Multifamily Mortgages			(4) Multifamily Mortgages			(5) Single Family		
		Monthly Prin. & Int. Factors (Per \$1000)*	Debt Service Rate Factors	Initial Curtail Rate Factors	Rate Factors	Rate Factors	Rate Factors	Rate Factors	Rate Factors	Rate Factors	Rate Factors	Rate Factors	Rate Factors	Rate Factors	Rate Factors	Rate Factors
7%	40	6.214313	7.957176 %	.457176 %	.457176 %	4.09932	4.1058	4.09932	4.1058	4.09932	4.1058	4.09932	4.1058	4.09932	4.1058	
	35	6.388564	8.166277 %	.666277 %	.666277 %	3.97786	3.9753	3.97786	3.9753	3.97786	3.9753	3.97786	3.9753	3.97786	3.9753	
	30	6.653026	8.483631 %	.983631 %	.983631 %	3.84663	3.8548	3.84663	3.8548	3.84663	3.8548	3.84663	3.8548	3.84663	3.8548	
	25	7.067793	8.981352 %	1.481352 %	1.481352 %	3.70570	3.7138	3.70570	3.7138	3.70570	3.7138	3.70570	3.7138	3.70570	3.7138	
	20	7.752990	9.803588 %	2.303588 %	2.303588 %	3.55510	3.5722	3.55510	3.5722	3.55510	3.5722	3.55510	3.5722	3.55510	3.5722	
7-1/4%	40	6.396720	8.176064 %	.426064 %	.426064 %	4.28193	4.2858	4.28193	4.2858	4.28193	4.2858	4.28193	4.2858	4.28193	4.2858	
	35	6.564673	8.377608 %	.627608 %	.627608 %	4.15422	4.1554	4.15422	4.1554	4.15422	4.1554	4.15422	4.1554	4.15422	4.1554	
	30	6.821763	8.686116 %	.936116 %	.936116 %	4.01568	4.0248	4.01568	4.0248	4.01568	4.0248	4.01568	4.0248	4.01568	4.0248	
	25	7.228069	9.173683 %	1.423683 %	1.423683 %	3.86635	3.8739	3.86635	3.8739	3.86635	3.8739	3.86635	3.8739	3.86635	3.8739	
	20	7.903760	9.984512 %	2.234512 %	2.234512 %	3.70631	3.7223	3.70631	3.7223	3.70631	3.7223	3.70631	3.7223	3.70631	3.7223	
7-1/2%	40	6.580708	8.396850 %	.396850 %	.396850 %	4.46612	4.4758	4.46612	4.4758	4.46612	4.4758	4.46612	4.4758	4.46612	4.4758	
	35	6.742426	8.590911 %	.590911 %	.590911 %	4.33222	4.3355	4.33222	4.3355	4.33222	4.3355	4.33222	4.3355	4.33222	4.3355	
	30	6.992146	8.890575 %	.890575 %	.890575 %	4.18636	4.1949	4.18636	4.1949	4.18636	4.1949	4.18636	4.1949	4.18636	4.1949	
	25	7.389912	9.367894 %	1.367894 %	1.367894 %	4.02855	4.0340	4.02855	4.0340	4.02855	4.0340	4.02855	4.0340	4.02855	4.0340	
	20	8.05932	10.167118 %	2.167118 %	2.167118 %	3.85892	3.8724	3.85892	3.8724	3.85892	3.8724	3.85892	3.8724	3.85892	3.8724	
7-3/4%	40	6.766199	8.619439 %	.369439 %	.369439 %	4.65179	4.6559	4.65179	4.6559	4.65179	4.6559	4.65179	4.6559	4.65179	4.6559	
	35	6.921759	8.806112 %	.556112 %	.556112 %	4.51178	4.5156	4.51178	4.5156	4.51178	4.5156	4.51178	4.5156	4.51178	4.5156	
	30	7.164123	9.096948 %	.846948 %	.846948 %	4.35862	4.3650	4.35862	4.3650	4.35862	4.3650	4.35862	4.3650	4.35862	4.3650	
	25	7.553288	9.563946 %	1.313946 %	1.313946 %	4.19228	4.2041	4.19228	4.2041	4.19228	4.2041	4.19228	4.2041	4.19228	4.2041	
	20	8.209486	10.351383 %	2.101383 %	2.101383 %	4.01289	4.0226	4.01289	4.0226	4.01289	4.0226	4.01289	4.0226	4.01289	4.0226	

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FACTORS FOR USE WHEN FHA MAXIMUM INTEREST RATE CHANGES

Interest Rate	Term (Yrs.)	Multifami (2)		Gages (3)		Single Family (5)	
		Monthly Prin. & Int. Factors (Per \$1000)*	Debt Service Rate Factors	Initial Curtail Rate Factors	Asst. Payments Sec. 235(j)(1) and Int. Reduction Payments Sec. 236 Factors (Per \$1000)	Asst. Payments Sec. 235 Factors (Per \$1000)	
8%	40	6.953117	8.843740%	.343740%	4.83888	4.8460	
	35	7.102609	9.023131%	.523131%	4.69285	4.6957	
	30	7.337646	9.305175%	.805175%	4.53242	4.5351	
	25	7.718167	9.761794%	1.261794%	4.35749	4.3642	
	20	8.364401	10.537281%	2.037281%	4.16821	4.1827	
8-1/4%	15	9.556521	11.967825%	3.467825%	-	-	
	40	7.141388	9.069666%	.319666%	5.02731	5.0360	
	35	7.284911	9.241893%	.491893%	4.87536	4.8757	
	30	7.512666	9.515199%	.765199%	4.70170	4.7152	
	25	7.884501	9.961401%	1.211401%	4.52416	4.5343	
8-1/2%	20	8.520657	10.724788%	1.974788%	4.32487	4.3428	
	15	9.701404	12.141685%	3.391685%	-	-	
	40	7.330941	9.297129%	.297129%	5.21701	5.2261	
	35	7.468606	9.462327%	.462327%	5.05925	5.0558	
	30	7.689135	9.726962%	.726962%	4.88642	4.8853	
8-3/4%	25	8.052271	10.162725%	1.162725%	4.69274	4.7043	
	20	8.678232	10.913878%	1.913878%	4.48284	4.4929	
	15	9.847396	12.316875%	3.316875%	-	-	
	40	7.521705	9.320040%	.270040%	5.0749	5.0761	
	35	7.653631	9.484337%	.434337%	4.92449	4.9248	
9%	30	7.867004	9.740995%	.690995%	4.76254	4.7633	
	25	8.221436	10.303723%	1.113723%	4.58171	4.5874	
	20	8.837107	11.103233%	1.933233%	4.34209	4.3430	
	15	9.994487	12.593344%	3.243344%	-	-	
	40	7.713615	9.750348%	.450348%	5.39995	5.4062	
9%	35	7.839930	9.907016%	.607016%	5.24384	5.2458	
	30	8.046226	10.155471%	.855471%	5.04199	5.0453	
	25	8.391964	10.570157%	1.070157%	4.83254	4.8346	
	20	8.997260	11.296712%	1.796712%	4.60262	4.6132	
	15	10.142606	12.671193%	3.171193%	-	-	

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Interest Rate	Multifamily Mortgages					Single Family	
	(1)	(2)	(3)	(4)	(5)		
	Monthly Prin. & Int. Factors (Per \$1000)*	Debt Service Rate Factors	Initial Curtail Rate Factors	Asst. Payments Sec. 235(j)(1) and Int. Reduction Payments Sec. 236 Factors (Per \$1000)	Asst. Payments Sec. 235 Factors (Per \$1000)		
9-1/4%	40	7.906606	9.987927%	.237927%	5.79307	5.7962	
	35	8.027443	10.132932%	.382932%	5.61862	5.6159	
	30	8.226754	10.372105%	.622105%	5.42274	5.4254	
	25	8.563818	10.776582%	1.026582%	5.20468	5.2147	
	20	9.158668	11.490402%	1.740402%	4.96439	4.9733	
9-1/2%	15	10.291923	12.850308%	3.100308%	-	-	
	40	8.100616	10.220739%	.220739%	5.98779	5.9963	
	35	8.216116	10.359339%	.359339%	5.80744	5.8059	
	30	8.408542	10.590250%	.590250%	5.60474	5.6055	
	25	8.736967	10.984360%	.984360%	5.37811	5.3848	
9-3/4%	20	9.321312	11.685574%	1.685574%	5.12739	5.1433	
	15	10.442247	13.030696%	3.030696%	-	-	
	40	8.295586	10.454703%	.204703%	6.18227	6.1863	
	35	8.405894	10.587073%	.337073%	5.99737	5.9960	
	30	8.591544	10.809853%	.559853%	5.78794	5.7956	
10%	25	8.911374	11.193649%	.943649%	5.55279	5.5648	
	20	9.485169	11.882203%	1.632203%	5.29159	5.3034	
	15	10.593627	13.212352%	2.962352%	-	-	
	40	8.491459	10.689751%	.189751%	6.37824	6.3863	
	35	8.596724	10.816069%	.316069%	6.18835	6.1860	
10%	30	8.775716	11.030859%	.530859%	5.97231	5.9756	
	25	9.087007	11.404408%	.904408%	5.72868	5.7349	
	20	9.650216	12.080259%	1.580259%	5.43698	5.4735	
	15	10.746051	13.495261%	2.895261%	-	-	

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