

Factors for Determining Borrower's Principal Limit

Factor - Shared Premium Points

I n t e r e s t R a t e

Age	7.000	7.125	7.250	7.375	7.500	7.625	7.750	7.875
62	.457-28	.445-29	.434-30	.423-31	.412-32	.401-33	.391-34	.381-35
63	.468-27	.456-27	.445-28	.433-29	.423-31	.412-32	.402-33	.392-34
64	.478-25	.467-26	.456-27	.445-28	.434-29	.423-30	.413-31	.403-32
65	.489-23	.478-24	.467-25	.456-26	.445-27	.435-28	.425-29	.415-30
66	.501-22	.489-23	.478-24	.467-25	.457-26	.446-27	.436-28	.427-29
67	.512-21	.501-22	.490-22	.479-23	.469-24	.458-25	.448-26	.439-27
68	.523-19	.512-20	.502-21	.491-22	.481-23	.471-24	.461-25	.451-26
69	.535-18	.524-19	.514-20	.503-20	.493-21	.483-22	.473-23	.464-24
70	.547-17	.536-17	.526-18	.516-19	.506-20	.496-21	.486-22	.477-23
71	.559-15	.549-16	.538-17	.528-18	.518-18	.509-19	.499-20	.490-21
72	.571-14	.561-15	.551-16	.541-16	.532-17	.522-18	.513-19	.503-20
73	.584-13	.574-14	.564-14	.554-15	.545-16	.535-17	.526-17	.517-18
74	.596-12	.587-13	.577-13	.567-14	.558-15	.549-15	.540-16	.531-17
75	.609-11	.599-11	.590-12	.581-13	.572-13	.563-14	.554-15	.545-15
76	.622-10	.613-10	.604-11	.594-11	.586-12	.577-13	.568-13	.560-14
77	.635-09	.626-09	.617-10	.608-10	.600-11	.591-12	.583-12	.574-13
78	.648-08	.639-08	.631-09	.622-09	.614-10	.605-10	.597-11	.589-12
79	.661-07	.653-07	.644-08	.636-08	.628-09	.620-09	.612-10	.604-11
80	.674-06	.666-06	.658-07	.650-07	.642-08	.634-08	.626-09	.619-09
81	.687-05	.679-06	.672-06	.664-06	.656-07	.649-07	.641-08	.634-08
82	.700-05-	.693-05	.685-05	.678-06	.670-06	.663-06	.656-07	.648-07
83	.713-05-	.706-05-	.698-05-	.691-05	.684-05	.677-05	.670-06	.663-06
84	.726-05-	.719-05-	.712-05-	.705-05-	.698-05-	.691-05-	.684-05	.678-05
85	.738-05-	.731-05-	.725-05-	.718-05-	.712-05-	.705-05-	.699-05-	.692-05-*
86	.750-05-	.744-05-	.738-05-	.731-05-	.725-05-	.719-05-	.713-05-	.706-05-*
87	.762-05-	.756-05-	.750-05-	.744-05-	.738-05-	.732-05-	.726-05-	.721-05-*
88	.774-05-	.769-05-	.763-05-	.757-05-	.751-05-	.746-05-	.740-05-	.734-05-*
89	.786-05-	.781-05-	.775-05-	.770-05-	.765-05-	.759-05-	.754-05-	.748-05-*
90	.798-05-	.793-05-	.788-05-	.783-05-	.778-05-	.773-05-	.768-05-	.762-05-*
91	.810-05-	.805-05-	.800-05-	.796-05-	.791-05-	.786-05-	.781-05-	.776-05-*
92	.822-05-	.817-05-	.813-05-	.808-05-	.804-05-	.799-05-	.795-05-	.790-05-*
93	.834-05-	.830-05-	.825-05-	.821-05-	.817-05-	.813-05-	.809-05-	.805-05-*
94	.846-05-	.842-05-	.838-05-	.835-05-	.831-05-	.827-05-	.823-05-	.819-05-*
95	.859-05-	.856-05-	.852-05-	.849-05-	.846-05-	.842-05-	.839-05-	.835-05-*
96	.859-05-	.856-05-	.852-05-	.849-05-	.846-05-	.842-05-	.839-05-	.835-05-*
97	.859-05-	.856-05-	.852-05-	.849-05-	.846-05-	.842-05-	.839-05-	.835-05-*
98	.859-05-	.856-05-	.852-05-	.849-05-	.846-05-	.842-05-	.839-05-	.835-05-*
99	.859-05-	.856-05-	.852-05-	.849-05-	.846-05-	.842-05-	.839-05-	.835-05-*

* Indicates END-OF-LINE HYPHENS.

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Factors for Determining Borrowers Principal Limit

Factor - Shared Premium Points

I n t e r e s t R a t e

Age	8.000	8.125	8.250	8.375	8.500	8.625	8.750	8.875
62	.371-36	.361-37	.352-39	.343-40	.335-41	.326-42	.318-43	.310-45
63	.382-35	.373-36	.363-37	.354-38	.346-39	.337-40	.329-42	.321-43
64	.393-33	.384-34	.375-35	.366-36	.357-38	.348-39	.340-40	.332-41
65	.405-31	.396-33	.386-34	.377-35	.369-36	.360-37	.352-38	.344-39
66	.417-30	.407-31	.398-32	.389-33	.381-34	.372-35	.364-36	.356-37
67	.429-28	.420-29	.411-30	.402-31	.393-32	.384-33	.376-34	.368-36
68	.442-27	.432-28	.423-29	.414-30	.406-31	.397-32	.389-33	.381-34
69	.454-25	.445-26	.436-27	.427-28	.419-29	.410-30	.402-31	.394-32
70	.467-23	.452-24	.449-25	.441-26	.432-27	.424-28	.415-29	.407-30
71	.481-22	.472-23	.463-24	.454-25	.446-26	.437-27	.429-28	.421-29
72	.494-20	.485-21	.477-22	.468-23	.460-24	.451-25	.443-26	.435-27
73	.508-19	.499-20	.491-21	.482-21	.474-22	.466-23	.458-24	.450-25
74	.522-18	.514-18	.505-19	.497-20	.489-21	.481-22	.473-23	.465-24
75	.537-16	.528-17	.520-18	.512-19	.503-19	.496-20	.488-21	.480-22
76	.551-15	.543-16	.535-16	.527-17	.519-18	.511-19	.503-20	.495-20
77	.566-14	.558-14	.550-15	.542-16	.534-16	.526-17	.519-18	.511-19
78	.521-12	.573-13	.565-14	.557-14	.550-15	.542-16	.535-17	.527-17
79	.596-11	.588-12	.581-12	.573-13	.565-14	.558-14	.551-15	.544-16
80	.611-10	.604-11	.596-11	.589-12	.581-12	.574-13	.567-14	.560-14
81	.626-09	.619-09	.612-10	.604-10	.597-11	.590-12	.583-12	.576-13
82	.641-08	.634-08	.627-09	.620-09	.613-10	.606-10	.599-11	.593-11
83	.656-06	.649-07	.642-07	.636-08	.629-08	.622-09	.616-09	.609-10
84	.671-05	.664-06	.658-06	.651-06	.645-07	.638-07	.632-08	.625-08
85	.686-05-	.679-05-	.673-05	.667-05	.660-06	.654-06	.648-06	.642-07
86	.700-05-	.694-05-	.668-05-	.682-05-	.676-05-	.670-05	.664-05	.658-05
87	.715-05-	.709-05-	.703-05-	.697-05-	.691-05-	.686-05-	.680-05-	.674-05-*
88	.729-05-	.723-05-	.718-05-	.712-05-	.707-05-	.701-05-	.696-05-	.690-05-*
89	.743-05-	.738-05-	.732-05-	.727-05-	.722-05-	.717-05-	.711-05-	.706-05-*
90	.757-05-	.752-05-	.747-05-	.742-05-	.737-05-	.732-05-	.727-05-	.722-05-*
91	.772-05-	.767-05-	.762-05-	.757-05-	.753-05-	.748-05-	.743-05-	.739-05-*
92	.786-05-	.782-05-	.777-05-	.773-05-	.768-05-	.764-05-	.759-05-	.755-05-*
93	.800-05-	.796-05-	.792-05-	.788-05-	.784-05-	.780-05-	.776-05-	.772-05-*
94	.816-05-	.812-05-	.808-05-	.804-05-	.800-05-	.797-05-	.793-05-	.789-05-*
95	.832-05-	.829-05-	.825-05-	.822-05-	.818-05-	.815-05-	.812-05-	.808-05-*
96	.832-05-	.829-05-	.825-05-	.822-05-	.818-05-	.815-05-	.812-05-	.808-05-*
97	.832-05-	.829-05-	.825-05-	.822-05-	.818-05-	.815-05-	.812-05-	.808-05-*

98 .832-05- .829-05- .825-05- .822-05- .818-05- .815-05- .812-05- .808-05-*
 99 .832-05- .829-05- .825-05- .822-05- .818-05- .815-05- .812-05- .808-05-*

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Factors for Determining Borrowers Principal Limit

Factor - Shared Premium Points

I n t e r e s t R a t e

Age	9.000	9.125	9.250	9.375	9.500	9.625	9.750	9.875
62	.302-46	.294-47	.287-48	.280-50	.273-50+	.267-50+	.260-50+	.253-50+
63	.313-44	.305-45	.298-46	.291-48	.284-49	.277-50	.270-50+	.264-50+
64	.324-42	.316-43	.309-45	.302-46	.295-47	.288-48	.281-50	.275-50+
65	.336-40	.328-41	.321-43	.313-44	.306-45	.299-46	.292-47	.286-49
66	.348-39	.340-40	.333-41	.325-42	.318-43	.311-44	.304-46	.298-47
67	.360-37	.352-38	.345-39	.337-40	.330-41	.323-42	.316-44	.310-45
68	.373-35	.365-36	.358-37	.350-38	.343-39	.336-41	.329-42	.322-43
69	.386-33	.378-34	.371-35	.363-36	.356-38	.349-39	.342-40	.335-41
70	.400-31	.392-32	.384-33	.377-35	.370-36	.362-37	.356-38	.349-39
71	.413-30	.406-31	.398-32	.391-33	.383-34	.376-35	.369-36	.363-37
72	.428-28	.420-29	.412-30	.405-31	.398-32	.391-33	.384-34	.377-35
73	.442-26	.435-27	.427-28	.420-29	.413-30	.405-31	.399-32	.392-33
74	.457-24	.450-25	.442-26	.435-27	.428-28	.421-29	.414-30	.407-31
75	.472-23	.465-24	.458-25	.450-25	.443-26	.436-27	.429-28	.423-30
76	.488-21	.481-22	.473-23	.466-24	.459-25	.452-26	.445-27	.439-28
77	.504-20	.497-21	.489-21	.482-22	.475-23	.468-24	.462-25	.455-26
78	.520-18	.513-19	.506-20	.499-21	.492-21	.485-22	.478-23	.472-24
79	.536-16	.529-17	.522-18	.515-19	.509-20	.502-20	.495-21	.489-22
80	.553-15	.546-16	.539-16	.532-17	.526-18	.519-19	.513-20	.506-20
81	.569-13	.563-14	.556-15	.549-15	.543-16	.536-17	.530-19	.524-19
82	.586-12	.579-13	.573-13	.566-14	.560-14	.554-15	.547-16	.541-17
83	.603-10	.596-11	.590-12	.584-12	.577-13	.571-13	.565-14	.559-15
84	.619-09	.613-09	.607-10	.601-10	.595-11	.588-11	.583-12	.577-13
85	.636-07	.630-08	.624-08	.618-09	.612-09	.606-10	.600-10	.594-11
86	.652-06	.646-06	.640-06	.635-07	.629-07	.623-07	.618-08	.612-09
87	.668-05-	.663-05-	.657-05	.652-05	.646-05	.641-06	.635-06	.630-06
88	.685-05-	.679-05-	.674-05-	.669-05-	.663-05-	.658-05-	.653-05-	.647-05-*
89	.701-05-	.696-05-	.691-05-	.685-05-	.680-05-	.675-05-	.670-05-	.665-05-*
90	.717-05-	.712-05-	.707-05-	.703-05-	.698-05-	.693-05-	.688-05-	.683-05-*
91	.734-05-	.729-05-	.724-05-	.720-05-	.715-05-	.711-05-	.706-05-	.701-05-*
92	.750-05-	.746-05-	.742-05-	.737-05-	.733-05-	.729-05-	.724-05-	.720-05-*
93	.767-05-	.763-05-	.759-05-	.755-05-	.751-05-	.747-05-	.743-05-	.739-05-*

94	.785-05-	.782-05-	.778-05-	.774-05-	.770-05-	.767-05-	.763-05-	.759-05-*
95	.805-05-	.801-05-	.798-05-	.795-05-	.791-05-	.788-05-	.785-05-	.781-05-*
96	.805-05-	.801-05-	.798-05-	.795-05-	.791-05-	.788-05-	.785-05-	.781-05-*
97	.805-05-	.801-05-	.798-05-	.795-05-	.791-05-	.788-05-	.785-05-	.781-05-*
98	.805-05-	.801-05-	.798-05-	.795-05-	.791-05-	.788-05-	.785-05-	.781-05-*
99	.805-05-	.801-05-	.798-05-	.795-05-	.791-05-	.788-05-	.795-05-	.781-05-*

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Appendix 20

Factors for Determining Borrowers Principal Limit

Factor - Shared Premium Points

I n t e r e s t R a t e

Age	10.000	10.125	10.250	10.375	10.500	10.625	10.750	10.875
62	.247-50+	.241-50+	.235-50+	.230-50+	.224-50+	.219-50+	.214-50+	.209-50+
63	.258-50+	.252-50+	.246-50+	.240-50+	.234-50+	.229-50+	.224-50+	.219-50+
64	.268-50+	.262-50+	.256-50+	.250-50+	.245-50+	.239-50+	.234-50+	.229-50+
65	.280-50	.273-50+	.267-50+	.261-50+	.256-50+	.250-50+	.245-50+	.239-50+
66	.291-48	.285-50	.279-50+	.273-50+	.267-50+	.261-50+	.256-50+	.250-50+
67	.303-46	.297-48	.291-49	.285-50	.279-50+	.273-50+	.267-50+	.262-50+
68	.316-44	.309-45	.303-47	.297-48	.291-49	.285-50	.279-50+	.274-50+
69	.329-42	.322-43	.316-45	.310-46	.304-47	.298-48	.292-50	.286-50+
70	.342-40	.336-42	.329-43	.323-44	.317-45	.311-46	.305-47	.299-49
71	.356-38	.349-39	.343-41	.337-42	.331-43	.325-44	.319-45	.313-47
72	.370-36	.364-37	.357-38	.351-40	.345-41	.339-42	.333-43	.327-44
73	.385-34	.378-35	.372-36	.366-38	.360-39	.353-40	.348-41	.342-42
74	.400-32	.394-33	.387-34	.381-36	.375-37	.369-38	.363-39	.357-40
75	.416-30	.409-31	.403-33	.397-34	.390-35	.384-36	.378-37	.372-38
76	.432-29	.425-29	.419-31	.413-32	.407-33	.400-34	.394-35	.389-36
77	.448-27	.442-28	.436-29	.429-30	.423-31	.417-32	.411-33	.405-34
78	.465-25	.459-26	.453-27	.446-28	.440-29	.434-30	.428-31	.422-31
79	.482-23	.476-24	.470-25	.464-26	.458-27	.452-28	.446-29	.440-30
80	.500-21	.494-22	.487-23	.481-24	.475-25	.469-25	.463-26	.458-27
81	.517-19	.511-20	.505-21	.499-22	.493-23	.487-23	.481-24	.476-25
82	.535-17	.529-18	.523-19	.517-20	.511-20	.505-21	.500-22	.494-23
83	.553-15	.547-16	.541-17	.535-17	.529-18	.524-19	.518-20	.512-20
84	.571-13	.565-14	.559-15	.553-15	.548-16	.542-17	.537-17	.531-18
85	.589-11	.583-12	.577-12	.572-13	.566-13	.561-14	.555-15	.550-16
86	.607-09	.601-09	.596-10	.590-10	.585-11	.579-12	.574-12	.569-13
87	.624-07	.619-07	.614-08	.608-08	.603-08	.598-09	.593-09	.588-10
88	.642-05-	.637-05	.632-05	.627-05	.622-06	.617-06	.612-07	.607-07
89	.660-05-	.655-05-	.650-05-	.645-05-	.640-05-	.636-05-	.631-05-	.626-05-*
90	.678-05-	.674-05-	.669-05-	.664-05-	.659-05-	.655-05-	.650-05-	.646-05-*

91	.697-05-	.692-05-	.688-05-	.683-05-	.679-05-	.674-05-	.670-05-	.665-05-*
92	.716-05-	.711-05-	.707-05-	.703-05-	.699-05-	.694-05-	.690-05-	.686-05-*
93	.735-05-	.731-05-	.727-05-	.723-05-	.719-05-	.715-05-	.711-05-	.707-05-*
94	.755-05-	.752-05-	.748-05-	.744-05-	.741-05-	.737-05-	.733-05-	.730-05-*
95	.778-05-	.774-05-	.771-05-	.768-05-	.764-05-	.761-05-	.758-05-	.755-05-*
96	.778-05-	.774-05-	.771-05-	.768-05-	.764-05-	.761-05-	.758-05-	.755-05-*
97	.778-05-	.774-05-	.771-05-	.768-05-	.764-05-	.761-05-	.758-05-	.755-05-*
98	.778-05-	.774-05-	.771-05-	.768-05-	.764-05-	.761-05-	.758-05-	.755-05-*
99	.778-05-	.774-05-	.771-05-	.768-05-	.764-05-	.761-05-	.758-05-	.755-05-*

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Factors for Determining Borrowers Principal Limit

Factor - Shared Premium Points

I n t e r e s t R a t e

Age	11.000	11.125	11.250	11.375	11.500	11.625	11.750	11.875
62	.204-50+	.199-50+	.195-50+	.190-50+	.186-50+	.182-50+	.178-50+	.174-50+
63	.214-50+	.209-50+	.204-50+	.200-50+	.195-50+	.191-50+	.187-50+	.183-50+
64	.224-50+	.219-50+	.214-50+	.209-50+	.205-50+	.200-50+	.196-50+	.192-50+
65	.234-50+	.229-50+	.224-50+	.219-50+	.215-50+	.210-50+	.206-50+	.202-50+
66	.245-50+	.240-50+	.235-50+	.230-50+	.225-50+	.221-50+	.216-50+	.212-50+
67	.257-50+	.251-50+	.246-50+	.241-50+	.236-50+	.232-50+	.227-50+	.223-50+
68	.268-50+	.263-50+	.258-50+	.253-50+	.248-50+	.243-50+	.239-50+	.234-50+
69	.281-50+	.276-50+	.270-50+	.265-50+	.260-50+	.255-50+	.251-50+	.246-50+
70	.294-50	.288-50+	.283-50+	.278-50+	.273-50+	.268-50+	.263-50+	.258-50+
71	.307-48	.302-49	.297-50+	.291-50+	.286-50+	.281-50+	.276-50+	.271-50+
72	.321-45	.316-47	.310-48	.305-49	.300-50+	.295-50+	.290-50+	.285-50+
73	.336-43	.330-44	.325-46	.319-47	.314-48	.309-50	.304-50+	.299-50+
74	.351-41	.345-42	.340-44	.334-45	.329-46	.324-47	.319-49	.314-50
75	.367-39	.361-40	.355-41	.350-43	.345-44	.339-45	.334-46	.329-47
76	.383-37	.377-38	.372-39	.366-40	.361-42	.355-42	.350-44	.345-45
77	.399-35	.394-36	.388-37	.383-38	.377-39	.372-40	.367-42	.361-42
78	.417-33	.411-34	.405-35	.400-36	.394-37	.389-38	.384-39	.379-40
79	.434-30	.428-31	.423-33	.417-33	.412-35	.407-36	.401-37	.396-38
80	.452-28	.446-29	.441-30	.435-31	.430-32	.424-33	.419-34	.414-35
81	.470-26	.464-27	.459-28	.453-29	.448-30	.443-31	.438-32	.432-33
82	.488-24	.483-25	.477-25	.472-26	.467-27	.461-28	.456-29	.451-30
83	.507-21	.502-22	.496-23	.491-24	.485-25	.480-26	.475-27	.470-27
84	.526-19	.520-20	.515-20	.510-21	.505-22	.499-23	.494-24	.489-25
85	.545-16	.539-17	.534-18	.529-18	.524-19	.519-20	.514-21	.509-22
86	.564-13	.558-14	.553-15	.548-15	.543-16	.538-17	.533-17	.529-18
87	.583-10	.578-11	.573-11	.568-12	.563-13	.558-13	.553-14	.548-14
88	.602-07	.597-08	.592-08	.587-09	.582-09	.578-10	.573-10	.568-11

89 .621-05- .616-05 .612-05 .607-05 .602-06 .598-06 .593-06 .589-07

90 .641-05- .636-05- .632-05- .627-05- .623-05- .618-05- .614-05- .610-05-*
91 .661-05- .657-05- .652-05- .648-05- .644-05- .639-05- .635-05- .631-05-*
92 .682-05- .678-05- .673-05- .669-05- .665-05- .661-05- .657-05- .653-05-*
93 .703-05- .699-05- .695-05- .691-05- .687-05- .684-05- .680-05- .676-05-*
94 .726-05- .722-05- .719-05- .715-05- .711-05- .708-05- .704-05- .701-05-*
95 .751-05- .748-05- .745-05- .741-05- .738-05- .735-05- .732-05- .728-05-*
96 .751-05- .748-05- .745-05- .741-05- .738-05- .735-05- .732-05- .728-05-*
97 .751-05- .748-05- .745-05- .741-05- .738-05- .735-05- .732-05- .728-05-*
98 .751-05- .748-05- .745-05- .741-05- .738-05- .735-05- .732-05- .728-05-*
99 .751-05- .748-05- .745-05- .741-05- .738-05- .735-05- .732-05- .728-05-*

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Appendix 20

Factors for Determining Borrowers Principal Limit

Factor - Shared Premium Points

I n t e r e s t R a t e

Age	12.000	12.125	12.250	12.375	12.500	12.625	12.750	12.875
62	.170-50+	.166-50+	.163-50+	.159-50+	.156-50+	.152-50+	.149-50+	.146-50+
63	.179-50+	.175-50+	.171-50+	.167-50+	.164-50+	.161-50+	.157-50+	.154-50+
64	.188-50+	.184-50+	.180-50+	.176-50+	.173-50+	.169-50+	.166-50+	.162-50+
65	.197-50+	.193-50+	.189-50+	.186-50+	.182-50+	.178-50+	.175-50+	.171-50+
66	.208-50+	.203-50+	.199-50+	.195-50+	.192-50+	.188-50+	.184-50+	.181-50+
67	.218-50+	.214-50+	.210-50+	.206-50+	.202-50+	.198-50+	.194-50+	.191-50+
68	.230-50+	.225-50+	.221-50+	.217-50+	.213-50+	.209-50+	.205-50+	.201-50+
69	.241-50+	.237-50+	.233-50+	.228-50+	.224-50+	.220-50+	.216-50+	.212-50+
70	.254-50+	.249-50+	.245-50+	.240-50+	.236-50+	.232-50+	.228-50+	.224-50+
71	.267-50+	.262-50+	.257-50+	.253-50+	.249-50+	.244-50+	.240-50+	.236-50+
72	.280-50+	.275-50+	.271-50+	.266-50+	.262-50+	.257-50+	.253-50+	.249-50+
73	.294-50+	.289-50+	.285-50+	.280-50+	.276-50+	.271-50+	.267-50+	.263-50+
74	.309-50+	.304-50+	.299-50+	.295-50+	.290-50+	.285-50+	.281-50+	.277-50+
75	.324-49	.319-50	.314-50+	.310-50+	.305-50+	.300-50+	.296-50+	.292-50+
76	.340-46	.335-47	.330-49	.325-50	.321-50+	.316-50+	.311-50+	.307-50+
77	.356-44	.351-45	.346-46	.342-47	.337-49	.332-50	.328-50+	.323-50+
78	.373-41	.368-42	.363-43	.359-45	.354-46	.349-47	.344-48	.340-50
79	.391-39	.386-40	.381-41	.376-42	.371-43	.367-45	.362-46	.357-47
80	.409-36	.404-37	.399-39	.394-40	.389-41	.384-42	.380-43	.375-44
81	.427-34	.422-35	.417-36	.412-37	.408-38	.403-39	.398-40	.393-41
82	.446-31	.441-32	.436-33	.431-34	.426-35	.422-36	.417-37	.412-38
83	.465-28	.460-29	.455-30	.450-31	.445-32	.441-33	.436-34	.431-35
84	.484-25	.479-26	.474-27	.470-28	.465-29	.460-30	.455-31	.451-32
85	.504-22	.499-23	.494-24	.489-25	.485-26	.480-27	.475-27	.471-28

86	.524-19	.519-20	.514-20	.509-21	.505-22	.500-23	.495-23	.491-24
87	.543-15	.539-16	.534-16	.529-17	.525-18	.520-18	.516-19	.511-20
88	.564-11	.559-12	.554-12	.550-13	.545-13	.541-14	.536-14	.532-15
89	.584-07	.580-08	.575-08	.571-08	.566-09	.562-09	.558-10	.553-10

90	.605-05-	.601-05-	.596-05-	.592-05	.588-05	.584-05	.579-05	.575-06
91	.627-05-	.622-05-	.618-05-	.614-05-	.610-05-	.606-05-	.602-05-	.598-05-*
92	.649-05-	.645-05-	.641-05-	.637-05-	.633-05-	.629-05-	.625-05-	.621-05-*
93	.672-05-	.668-05-	.665-05-	.661-05-	.657-05-	.653-05-	.650-05-	.646-05-*
94	.697-05-	.694-05-	.690-05-	.687-05-	.683-05-	.680-05-	.676-05-	.673-05-*
95	.725-05-	.722-05-	.719-05-	.715-05-	.712-05-	.709-05-	.706-05-	.703-05-*
96	.725-05-	.722-05-	.719-05-	.715-05-	.712-05-	.709-05-	.706-05-	.703-05-*
97	.725-05-	.722-05-	.719-05-	.715-05-	.712-05-	.709-05-	.706-05-	.703-05-*
98	.725-05-	.722-05-	.719-05-	.715-05-	.712-05-	.709-05-	.706-05-	.703-05-*
99	.725-05-	.722-05-	.719-05-	.715-05-	.712-05-	.709-05-	.706-05-	.703-05-*

Factors for Determining Borrowers Principal Limit

Factor - Shared Premium Points

I n t e r e s t R a t e

Age	13.000	13.125	13.250	13.375	13.500	13.625	13.750	13.875
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62	.143-50+	.140-50+	.137-50+	.134-50+	.132-50+	.129-50+	.127-50+	.124-50+
63	.151-50+	.148-50+	.145-50+	.142-50+	.139-50+	.136-50+	.134-50+	.131-50+
64	.159-50+	.156-50+	.153-50+	.150-50+	.147-50+	.144-50+	.141-50+	.139-50+
65	.168-50+	.165-50+	.161-50+	.158-50+	.155-50+	.152-50+	.150-50+	.147-50+
66	.177-50+	.174-50+	.171-50+	.167-50+	.164-50+	.161-50+	.158-50+	.155-50+
67	.187-50+	.184-50+	.180-50+	.177-50+	.174-50+	.171-50+	.167-50+	.164-50+
68	.198-50+	.194-50+	.190-50+	.187-50+	.184-50+	.180-50+	.177-50+	.174-50+
69	.208-50+	.205-50+	.201-50+	.198-50+	.194-50+	.191-50+	.188-50+	.184-50+

70	.220-50+	.216-50+	.213-50+	.209-50+	.205-50+	.202-50+	.199-50+	.195-50+
71	.232-50+	.228-50+	.225-50+	.221-50+	.217-50+	.214-50+	.210-50+	.207-50+
72	.245-50+	.241-50+	.237-50+	.233-50+	.230-50+	.226-50+	.222-50+	.219-50+
73	.258-50+	.254-50+	.250-50+	.246-50+	.243-50+	.239-50+	.235-50+	.232-50+
74	.273-50+	.268-50+	.264-50+	.260-50+	.256-50+	.253-50+	.249-50+	.245-50+
75	.287-50+	.283-50+	.279-50+	.275-50+	.271-50+	.267-50+	.263-50+	.259-50+
76	.303-50+	.298-50+	.294-50+	.290-50+	.286-50+	.282-50+	.278-50+	.274-50+
77	.319-50+	.314-50+	.310-50+	.306-50+	.302-50+	.298-50+	.294-50+	.290-50+
78	.335-50+	.331-50+	.327-50+	.322-50+	.318-50+	.314-50+	.310-50+	.306-50+
79	.353-48	.348-49	.344-50+	.340-50+	.335-50+	.331-50+	.327-50+	.323-50+

80	.371-46	.366-47	.362-48	.357-49	.353-50	.349-50+	.345-50+	.340-50+
81	.389-43	.384-44	.380-45	.375-46	.371-47	.367-48	.363-50	.359-50+

82	.408-40	.403-41	.399-42	.394-43	.390-44	.386-45	.381-46	.377-47
83	.427-36	.422-37	.418-39	.413-39	.409-41	.405-42	.400-43	.396-44
84	.446-33	.441-34	.437-35	.433-36	.429-37	.424-38	.420-39	.416-40
85	.466-29	.462-30	.457-31	.453-32	.449-33	.444-34	.440-35	.436-36
86	.486-25	.482-26	.478-27	.473-28	.469-29	.465-30	.460-31	.456-32
87	.507-21	.503-22	.498-22	.494-23	.490-24	.485-25	.481-26	.477-27
88	.528-16	.523-16	.519-17	.515-18	.511-19	.507-20	.502-20	.498-21
89	.549-11	.545-11	.541-12	.537-13	.532-13	.528-14	.524-14	.520-15

90	.571-06	.567-06	.563-07	.559-07	.555-08	.551-08	.547-08	.543-09
91	.594-05-	.590-05-	.586-05-	.582-05-	.578-05-	.574-05-	.570-05-	.566-05-*
92	.617-05-	.613-05-	.610-05-	.606-05-	.602-05-	.598-05-	.595-05-	.591-05-*
93	.642-05-	.639-05-	.635-05-	.631-05-	.628-05-	.624-05-	.620-05-	.617-05-*
94	.669-05-	.666-05-	.662-05-	.659-05-	.656-05-	.652-05-	.649-05-	.645-05-*
95	.700-05-	.696-05-	.693-05-	.690-05-	.687-05-	.684-05-	.681-05-	.678-05-*
96	.700-05-	.696-05-	.693-05-	.690-05-	.687-05-	.684-05-	.681-05-	.678-05-*
97	.700-05-	.696-05-	.693-05-	.690-05-	.687-05-	.684-05-	.681-05-	.678-05-*
98	.700-05-	.696-05-	.693-05-	.690-05-	.687-05-	.684-05-	.681-05-	.678-05-*
99	.700-05-	.696-05-	.693-05-	.690-05-	.687-05-	.684-05-	.681-05-	.678-05-*

Factors for Determining Borrowers Principal Limit

Factor - Shared Premium Points

I n t e r e s t R a t e

Age	14.000	14.125	14.250	14.375	14.500	14.625	14.750	14.875
62	.122-50+	.119-50+	.117-50+	.115-50+	.113-50+	.111-50+	.109-50+	.107-50+
63	.129-50+	.126-50+	.124-50+	.122-50+	.119-50+	.117-50+	.115-50+	.113-50+
64	.136-50+	.134-50+	.131-50+	.129-50+	.126-50+	.124-50+	.122-50+	.120-50+
65	.144-50+	.141-50+	.139-50+	.136-50+	.134-50+	.132-50+	.129-50+	.127-50+
66	.153-50+	.150-50+	.147-50+	.145-50+	.142-50+	.140-50+	.137-50+	.135-50+
67	.162-50+	.159-50+	.156-50+	.153-50+	.151-50+	.148-50+	.145-50+	.143-50+
68	.171-50+	.168-50+	.165-50+	.162-50+	.160-50+	.157-50+	.154-50+	.152-50+
69	.181-50+	.178-50+	.175-50+	.172-50+	.169-50+	.167-50+	.164-50+	.161-50+
70	.192-50+	.189-50+	.186-50+	.183-50+	.180-50+	.177-50+	.174-50+	.171-50+
71	.203-50+	.200-50+	.197-50+	.194-50+	.191-50+	.188-50+	.185-50+	.182-50+
72	.215-50+	.212-50+	.209-50+	.206-50+	.202-50+	.199-50+	.196-50+	.193-50+
73	.228-50+	.225-50+	.221-50+	.218-50+	.215-50+	.212-50+	.208-50+	.205-50+
74	.241-50+	.238-50+	.234-50+	.231-50+	.228-50+	.224-50+	.221-50+	.218-50+
75	.256-50+	.252-50+	.248-50+	.245-50+	.241-50+	.238-50+	.235-50+	.231-50+
76	.270-50+	.267-50+	.263-50+	.259-50+	.256-50+	.252-50+	.249-50+	.246-50+
77	.286-50+	.282-50+	.278-50+	.275-50+	.271-50+	.267-50+	.264-50+	.261-50+
78	.302-50+	.298-50+	.294-50+	.291-50+	.287-50+	.283-50+	.280-50+	.276-50+
79	.319-50+	.315-50+	.311-50+	.307-50+	.304-50+	.300-50+	.296-50+	.293-50+

80	.336-50+	.332-50+	.328-50+	.325-50+	.321-50+	.317-50+	.313-50+	.310-50+
81	.354-50+	.350-50+	.346-50+	.343-50+	.339-50+	.335-50+	.331-50+	.327-50+
82	.373-49	.369-50	.365-50+	.361-50+	.357-50+	.353-50+	.349-50+	.346-50+
83	.392-45	.388-46	.384-48	.380-49	.376-50	.372-50+	.368-50+	.365-50+
84	.412-42	.408-43	.403-44	.399-45	.396-46	.392-47	.388-48	.384-50
85	.432-37	.428-39	.424-40	.419-40	.416-42	.412-43	.408-44	.404-45
86	.452-33	.448-34	.444-35	.440-36	.436-37	.432-38	.428-39	.424-40
87	.473-28	.469-29	.465-29	.461-30	.457-31	.453-32	.449-33	.445-34
88	.494-22	.490-22	.486-23	.482-24	.478-25	.474-26	.471-27	.467-28
89	.516-15	.512-16	.508-17	.504-17	.500-18	.497-19	.493-20	.489-20

90	.539-09	.535-10	.531-10	.527-11	.523-11	.520-12	.516-12	.512-13
91	.562-05-	.559-05-	.555-05	.551-05	.547-05	.544-05	.540-06	.536-06
92	.587-05-	.583-05-	.580-05-	.576-05-	.572-05-	.569-05-	.565-05-	.562-05-*
93	.613-05-	.610-05-	.606-05-	.603-05-	.599-05-	.596-05-	.592-05-	.589-05-*
94	.642-05-	.639-05-	.635-05-	.632-05-	.629-05-	.626-05-	.622-05-	.619-05-*
95	.675-05-	.672-05-	.669-05-	.666-05-	.663-05-	.660-05-	.657-05-	.654-05-*
96	.675-05-	.672-05-	.669-05-	.666-05-	.663-05-	.660-05-	.657-05-	.654-05-*
97	.675-05-	.672-05-	.669-05-	.666-05-	.663-05-	.660-05-	.657-05-	.654-05-*
98	.675-05-	.672-05-	.669-05-	.666-05-	.663-05-	.660-05-	.657-05-	.654-05-*
99	.675-05-	.672-05-	.669-05-	.666-05-	.663-05-	.660-05-	.657-05-	.654-05-*

Factors for Determining Borrowers Principal Limit

Factor - Shared Premium Points

I n t e r e s t R a t e

Age	15.000	15.125	15.250	15.375	15.500	15.625	15.750	15.875
62	.105-50+	.103-50+	.101-50+	.099-50+	.097-50+	.096-50+	.094-50+	.093-50+
63	.111-50+	.109-50+	.107-50+	.105-50+	.103-50+	.102-50+	.100-50+	.098-50+
64	.118-50+	.116-50+	.114-50+	.112-50+	.110-50+	.108-50+	.106-50+	.104-50+
65	.125-50+	.123-50+	.121-50+	.119-50+	.117-50+	.115-50+	.113-50+	.111-50+
66	.132-50+	.130-50+	.128-50+	.126-50+	.124-50+	.122-50+	.120-50+	.118-50+
67	.141-50+	.138-50+	.136-50+	.134-50+	.132-50+	.130-50+	.127-50+	.125-50+
68	.149-50+	.147-50+	.145-50+	.142-50+	.140-50+	.138-50+	.136-50+	.133-50+
69	.159-50+	.156-50+	.154-50+	.151-50+	.149-50+	.147-50+	.144-50+	.142-50+
70	.169-50+	.166-50+	.163-50+	.161-50+	.158-50+	.156-50+	.154-50+	.151-50+
71	.179-50+	.176-50+	.174-50+	.171-50+	.169-50+	.166-50+	.164-50+	.161-50+
72	.190-50+	.188-50+	.185-50+	.182-50+	.179-50+	.177-50+	.174-50+	.172-50+
73	.202-50+	.199-50+	.196-50+	.194-50+	.191-50+	.188-50+	.186-50+	.183-50+
74	.215-50+	.212-50+	.209-50+	.206-50+	.203-50+	.200-50+	.198-50+	.195-50+
75	.228-50+	.225-50+	.222-50+	.219-50+	.216-50+	.213-50+	.210-50+	.208-50+
76	.242-50+	.239-50+	.236-50+	.233-50+	.230-50+	.227-50+	.224-50+	.221-50+

77 .257-50+ .254-50+ .251-50+ .247-50+ .244-50+ .241-50+ .238-50+ .235-50+
78 .273-50+ .269-50+ .266-50+ .263-50+ .260-50+ .256-50+ .253-50+ .250-50+
79 .289-50+ .286-50+ .282-50+ .279-50+ .276-50+ .272-50+ .269-50+ .266-50+

80 .306-50+ .303-50+ .299-50+ .296-50+ .292-50+ .289-50+ .286-50+ .282-50+
81 .324-50+ .320-50+ .317-50+ .313-50+ .310-50+ .306-50+ .303-50+ .300-50+
82 .342-50+ .338-50+ .335-50+ .331-50+ .328-50+ .324-50+ .321-50+ .317-50+
83 .361-50+ .357-50+ .353-50+ .350-50+ .346-50+ .343-50+ .339-50+ .336-50+
84 .380-50+ .376-50+ .373-50+ .369-50+ .366-50+ .362-50+ .358-50+ .355-50+
85 .400-46 .396-47 .393-49 .389-50 .386-50+ .382-50+ .378-50+ .375-50+
86 .421-41 .417-42 .413-43 .409-44 .406-46 .402-47 .399-48 .395-49
87 .442-35 .438-36 .434-37 .430-38 .427-40 .423-41 .420-42 .416-43
88 .463-29 .459-29 .456-31 .452-31 .448-32 .445-34 .441-34 .438-36
89 .485-21 .482-22 .478-23 .474-23 .471-24 .467-25 .464-26 .460-27

90 .508-13 .505-14 .501-14 .498-15 .494-16 .490-16 .487-17 .483-17
91 .533-06 .529-07 .526-07 .522-07 .518-08 .515-08 .512-09 .508-09
92 .558-05- .555-05- .551-05- .548-05- .544-05- .541-05- .538-05- .534-05-*
93 .586-05- .582-05- .579-05- .576-05- .572-05- .569-05- .566-05- .562-05-*
94 .616-05- .613-05- .610-05- .606-05- .603-05- .600-05- .597-05- .594-05-*
95 .651-05- .648-05- .645-05- .642-05- .639-05- .636-05- .633-05- .630-05-*
96 .651-05- .648-05- .645-05- .642-05- .639-05- .636-05- .633-05- .630-05-*
97 .651-05- .648-05- .645-05- .642-05- .639-05- .636-05- .633-05- .630-05-*
98 .651-05- .648-05- .645-05- .642-05- .639-05- .636-05- .633-05- .630-05-*
99 .651-05- .648-05- .645-05- .642-05- .639-05- .636-05- .633-05- .630-05-*

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