

APPENDIX 10

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)
 WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
 (PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	12.75	13.00	13.25	13.50	13.75
1	1000.6533	1000.6773	1000.7006	1000.7231	1000.7448
2	1001.3136	1001.3620	1001.4089	1001.4542	1001.4981
3	1001.9809	1002.0541	1002.1250	1002.1936	1002.2601
4	1002.6552	1002.7537	1002.8491	1002.9414	1003.0308
5	1003.3367	1003.4609	1003.5811	1003.6975	1003.8103
6	1004.0255	1004.1757	1004.3212	1004.4622	1004.5987
7	1004.7216	1004.8983	1005.0695	1005.2354	1005.3962
8	1005.4251	1005.6287	1005.8261	1006.0174	1006.2028
9	1006.1361	1006.3671	1006.5910	1006.8081	1007.0187
10	1006.8546	1007.1134	1007.3643	1007.6078	1007.8439
11	1007.5807	1007.8678	1008.1462	1008.4164	1008.6786
12	1008.3146	1008.6304	1008.9368	1009.2341	1009.5228
13	1008.8070	1009.1473	1009.4775	1009.7979	1010.1089
14	1009.3046	1009.6698	1010.0242	1010.3680	1010.7016
15	1009.8074	1010.1980	1010.5769	1010.9445	1011.3012
16	1010.3157	1010.7320	1011.1358	1011.5275	1011.9077
17	1010.8293	1011.2717	1011.7008	1012.1171	1012.5211
18	1011.3484	1011.8172	1012.2720	1012.7133	1013.1415
19	1011.8730	1012.3687	1012.8496	1013.3162	1013.7690
20	1012.4032	1012.9261	1013.4335	1013.9259	1014.4037
21	1012.9390	1013.4896	1014.0239	1014.5424	1015.0457
22	1013.4805	1014.0592	1014.6208	1015.1659	1015.6951
23	1014.0277	1014.6349	1015.2243	1015.7964	1016.3519
24	1014.5808	1015.2169	1015.8344	1016.4340	1017.0162
25	1014.8842	1015.5450	1016.1863	1016.8090	1017.4136
26	1015.1909	1015.8766	1016.5421	1017.1882	1017.8155
27	1015.5008	1016.2118	1016.9018	1017.5717	1018.2221
28	1015.8140	1016.5506	1017.2655	1017.9595	1018.6333
29	1016.1305	1016.8931	1017.6332	1018.3517	1019.0492
30	1016.4504	1017.2393	1018.0050	1018.7482	1019.4699
31	1016.7737	1017.5893	1018.3808	1019.1493	1019.8954
32	1017.1004	1017.9430	1018.7609	1019.5548	1020.3258
33	1017.4306	1018.3006	1019.1451	1019.9650	1020.7611
34	1017.7643	1018.6620	1019.5335	1020.3797	1021.2014
35	1018.1016	1019.0274	1019.9263	1020.7991	1021.6468
36	1018.4424	1019.3967	1020.3234	1021.2232	1022.0972
37	1018.5249	1019.5033	1020.4532	1021.3756	1022.2714
38	1018.6083	1019.6110	1020.5845	1021.5297	1022.4476
39	1018.6926	1019.7199	1020.7172	1021.6855	1022.6259

40	1018.7778	1019.8300	1020.8514	1021.8431	1022.8061
41	1018.8640	1019.9413	1020.9871	1022.0025	1022.9885
42	1018.9510	1020.0538	1021.1243	1022.1636	1023.1729
43	1019.0389	1020.1675	1021.2630	1022.3266	1023.3594
44	1019.1278	1020.2824	1021.4032	1022.4914	1023.5481
45	1019.2176	1020.3986	1021.5450	1022.6581	1023.7390
46	1019.3084	1020.5160	1021.6883	1022.8266	1023.9320
47	1019.4001	1020.6347	1021.8332	1022.9970	1024.1272
48	1019.4929	1020.7547	1021.9798	1023.1694	1024.3247

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
1	1000.7658	1000.7862	1000.8059	1000.8249	1000.8434
2	1001.5406	1001.5817	1001.6215	1001.6600	1001.6973
3	1002.3244	1002.3866	1002.4469	1002.5053	1002.5619
4	1003.1173	1003.2011	1003.2824	1003.3611	1003.4373
5	1003.9195	1004.0253	1004.1279	1004.2273	1004.3237
6	1004.7310	1004.8593	1004.9836	1005.1042	1005.2211
7	1005.5521	1005.7032	1005.8497	1005.9919	1006.1298
8	1006.3827	1006.5571	1006.7263	1006.8904	1007.0498
9	1007.2229	1007.4211	1007.6134	1007.8001	1007.9813
10	1008.0730	1008.2954	1008.5113	1008.7209	1008.9245
11	1008.9330	1009.1801	1009.4200	1009.6530	1009.8794
12	1009.8031	1010.0753	1010.3397	1010.5966	1010.8463
13	1010.4107	1010.7039	1010.9885	1011.2651	1011.5338
14	1011.0255	1011.3399	1011.6453	1011.9418	1012.2300
15	1011.6474	1011.9835	1012.3099	1012.6269	1012.9348
16	1012.2766	1012.6348	1012.9826	1013.3203	1013.6485
17	1012.9131	1013.2938	1013.6634	1014.0223	1014.3711
18	1013.5571	1013.9606	1014.3524	1014.7330	1015.1027
19	1014.2086	1014.6353	1015.0498	1015.4523	1015.8434
20	1014.8676	1015.3181	1015.7555	1016.1805	1016.5935
21	1015.5344	1016.0089	1016.4698	1016.9177	1017.3528
22	1016.2089	1016.7080	1017.1928	1017.6639	1018.1217
23	1016.8913	1017.4153	1017.9245	1018.4192	1018.9002
24	1017.5817	1018.1311	1018.6650	1019.1839	1019.6885
25	1018.0008	1018.5712	1019.1255	1019.6641	1020.1878
26	1018.4247	1019.0165	1019.5915	1020.1503	1020.6935
27	1018.8537	1019.4671	1020.0632	1020.6424	1021.2054
28	1019.2876	1019.9231	1020.5405	1021.1405	1021.7237
29	1019.7266	1020.3845	1021.0237	1021.6448	1022.2486
30	1020.1707	1020.8514	1021.5127	1022.1553	1022.7799
31	1020.6200	1021.3238	1022.0076	1022.6720	1023.3180
32	1021.0745	1021.8018	1022.5084	1023.1952	1023.8627
33	1021.5343	1022.2855	1023.0153	1023.7247	1024.4143
34	1021.9995	1022.7749	1023.5284	1024.2607	1024.9727
35	1022.4702	1023.2702	1024.0476	1024.8034	1025.5381
36	1022.9463	1023.7713	1024.5732	1025.3527	1026.1106
37	1023.1416	1023.9871	1024.8088	1025.6075	1026.3841
38	1023.3393	1024.2055	1025.0473	1025.8655	1026.6610
39	1023.5392	1024.4265	1025.2887	1026.1267	1026.9414
40	1023.7415	1024.6501	1025.5330	1026.3911	1027.2253
41	1023.9461	1024.8764	1025.7803	1026.6587	1027.5127

42	1024.1531	1025.1053	1026.0305	1026.9297	1027.8037
43	1024.3626	1025.3370	1026.2838	1027.2039	1028.0984
44	1024.5744	1025.5714	1026.5401	1027.4816	1028.3967
45	1024.7888	1025.8086	1026.7996	1027.7626	1028.6988
46	1025.0056	1026.0487	1027.0621	1028.0471	1029.0046
47	1025.2250	1026.2915	1027.3279	1028.3351	1029.3143
48	1025.4470	1026.5373	1027.5968	1028.6266	1029.6278

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
49	1019.3181	1020.6025	1021.8495	1023.0602	1024.2360
50	1019.1415	1020.4487	1021.7178	1022.9499	1024.1463
51	1018.9630	1020.2933	1021.5846	1022.8383	1024.0556
52	1018.7826	1020.1362	1021.4500	1022.7254	1023.9638
53	1018.6003	1019.9773	1021.3139	1022.6113	1023.8710
54	1018.4161	1019.8168	1021.1763	1022.4959	1023.7771
55	1018.2299	1019.6545	1021.0371	1022.3792	1023.6821
56	1018.0417	1019.4904	1020.8965	1022.2612	1023.5860
57	1017.8515	1019.3246	1020.7542	1022.1419	1023.4889
58	1017.6593	1019.1570	1020.6104	1022.0212	1023.3906
59	1017.4651	1018.9875	1020.4650	1021.8991	1023.2912
60	1017.2688	1018.8162	1020.3181	1021.7757	1023.1907
61	1016.7952	1018.3628	1019.8841	1021.3604	1022.7933
62	1016.3166	1017.9045	1019.4453	1020.9404	1022.3915
63	1015.8329	1017.4413	1019.0017	1020.5157	1021.9850
64	1015.3441	1016.9730	1018.5532	1020.0863	1021.5738
65	1014.8501	1016.4996	1018.0997	1019.6520	1021.1580
66	1014.3508	1016.0211	1017.6412	1019.2128	1020.7373
67	1013.8463	1015.5375	1017.1777	1018.7686	1020.3119
68	1013.3363	1015.0485	1016.7090	1018.3195	1019.8816
69	1012.8210	1014.5543	1016.2352	1017.8653	1019.4463
70	1012.3002	1014.0548	1015.7561	1017.4060	1019.0061
71	1011.7738	1013.5498	1015.2718	1016.9416	1018.5608

72	1011.2419	1013.0393	1014.7821	1016.4719	1018.1104
73	1010.7043	1012.5234	1014.2870	1015.9969	1017.6549
74	1010.1610	1012.0018	1013.7864	1015.5166	1017.1941
75	1009.6119	1011.4746	1013.2803	1015.0309	1016.7281
76	1009.0570	1010.9417	1012.7686	1014.5397	1016.2567
77	1008.4962	1010.4030	1012.2513	1014.0430	1015.7799
78	1007.9294	1009.8584	1011.7282	1013.5407	1015.2977
79	1007.3566	1009.3080	1011.1994	1013.0328	1014.8099
80	1006.7777	1008.7516	1010.6648	1012.5191	1014.3165
81	1006.1927	1008.1892	1010.1242	1011.9997	1013.8175
82	1005.6014	1007.6206	1009.5776	1011.4744	1013.3128
83	1005.0039	1007.0460	1009.0251	1010.9432	1012.8023
84	1004.4000	1006.4651	1008.4664	1010.4060	1012.2859
85	1003.7898	1005.8779	1007.9016	1009.8628	1011.7636
86	1003.1730	1005.2843	1007.3305	1009.3135	1011.2354
87	1002.5496	1004.6843	1006.7531	1008.7580	1010.7010
88	1001.9197	1004.0778	1006.1693	1008.1963	1010.1606
89	1001.2831	1003.4648	1005.5791	1007.6282	1009.6140
90	1000.6396	1002.8451	1004.9824	1007.0537	1009.0611
91	999.9894	1002.2186	1004.3791	1006.4728	1008.5018
92	999.3322	1001.5854	1003.7691	1005.8854	1007.9362
93	998.6681	1000.9454	1003.1524	1005.2913	1007.3641
94	997.9969	1000.2984	1002.5289	1004.6906	1006.7854
95	997.3186	999.6444	1001.8985	1004.0830	1006.2001
96	996.6331	998.9833	1001.2611	1003.4687	1005.6081

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
49	1025.3780	1026.4874	1027.5654	1028.6130	1029.6314
50	1025.3083	1026.4370	1027.5336	1028.5993	1029.6351
51	1025.2377	1026.3859	1027.5014	1028.5853	1029.6388
52	1025.1663	1026.3343	1027.4688	1028.5712	1029.6426
53	1025.0941	1026.2820	1027.4359	1028.5569	1029.6464
54	1025.0210	1026.2291	1027.4025	1028.5425	1029.6503
55	1024.9471	1026.1756	1027.3687	1028.5279	1029.6542
56	1024.8723	1026.1214	1027.3346	1028.5131	1029.6581
57	1024.7967	1026.0666	1027.3000	1028.4981	1029.6621
58	1024.7201	1026.0112	1027.2650	1028.4829	1029.6662
59	1024.6427	1025.9550	1027.2295	1028.4675	1029.6703
60	1024.5644	1025.8983	1027.1937	1028.4520	1029.6745
61	1024.1843	1025.5348	1026.8462	1028.1198	1029.3570
62	1023.7998	1025.1670	1026.4945	1027.7836	1029.0356
63	1023.4109	1024.7949	1026.1385	1027.4432	1028.7101
64	1023.0174	1024.4184	1025.7783	1027.0986	1028.3806
65	1022.6192	1024.0373	1025.4137	1026.7498	1028.0470
66	1022.2165	1023.6518	1025.0447	1026.3967	1027.7092
67	1021.8091	1023.2617	1024.6712	1026.0393	1027.3672
68	1021.3968	1022.8669	1024.2933	1025.6774	1027.0209
69	1020.9798	1022.4675	1023.9107	1025.3112	1026.6703
70	1020.5580	1022.0633	1023.5236	1024.9404	1026.3153
71	1020.1312	1021.6543	1023.1317	1024.5651	1025.9558
72	1019.6994	1021.2404	1022.7351	1024.1851	1025.5919

73	1019.2626	1020.8217	1022.3338	1023.8005	1025.2234
74	1018.8207	1020.3979	1021.9276	1023.4112	1024.8503
75	1018.3736	1019.9692	1021.5164	1023.0170	1024.4725
76	1017.9213	1019.5353	1021.1003	1022.6180	1024.0901
77	1017.4638	1019.0963	1020.6792	1022.2142	1023.7028
78	1017.0009	1018.6521	1020.2530	1021.8053	1023.3107
79	1016.5326	1018.2026	1019.8216	1021.3915	1022.9137
80	1016.0588	1017.7477	1019.3851	1020.9725	1022.5117
81	1015.5795	1017.2875	1018.9432	1020.5484	1022.1047
82	1015.0946	1016.8218	1018.4960	1020.1191	1021.6927
83	1014.6041	1016.3506	1018.0434	1019.6845	1021.2754
84	1014.1078	1015.8737	1017.5854	1019.2445	1020.8530
85	1013.6058	1015.3912	1017.1218	1018.7992	1020.4253
86	1013.0979	1014.9030	1016.6526	1018.3484	1019.9922
87	1012.5841	1014.4090	1016.1777	1017.8920	1019.5537
88	1012.0642	1013.9091	1015.6971	1017.4300	1019.1098
89	1011.5383	1013.4033	1015.2107	1016.9624	1018.6602
90	1011.0063	1012.8915	1014.7184	1016.4890	1018.2051
91	1010.4681	1012.3736	1014.2202	1016.0098	1017.7443
92	1009.9236	1011.8495	1013.7159	1015.5247	1017.2777
93	1009.3727	1011.3192	1013.2055	1015.0336	1016.8053
94	1008.8154	1010.7826	1012.6890	1014.5365	1016.3270
95	1008.2516	1010.2397	1012.1663	1014.0333	1015.8427
96	1007.6812	1009.6903	1011.6372	1013.5239	1015.3523

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	12.75	13.00	13.25	13.50	13.75
97	995.9402	998.3150	1000.6167	1002.8475	1005.0093
98	995.2401	997.6396	999.9652	1002.2192	1004.4036
99	994.5324	996.9567	999.3065	1001.5839	1003.7910
100	993.8173	996.2665	998.6405	1000.9414	1003.1714
101	993.0946	995.5689	997.9672	1000.2918	1002.5447
102	992.3642	994.8636	997.2864	999.6348	1001.9108

103	991.6260	994.1507	996.5981	998.9704	1001.2696
104	990.8800	993.4301	995.9023	998.2985	1000.6211
105	990.1260	992.7017	995.1987	997.6191	999.9651
106	989.3641	991.9654	994.4873	996.9320	999.3017
107	988.5940	991.2212	993.7682	996.2372	998.6306
108	987.8158	990.4688	993.0410	995.5346	997.9519
109	987.0293	989.7083	992.3059	994.8241	997.2653
110	986.2344	988.9396	991.5626	994.1056	996.5710
111	985.4311	988.1625	990.8111	993.3790	995.8686
112	984.6193	987.3771	990.0513	992.6443	995.1582
113	983.7988	986.5831	989.2831	991.9012	994.4397
114	982.9697	985.7805	988.5065	991.1499	993.7129
115	982.1317	984.9692	987.7212	990.3900	992.9778
116	981.2848	984.1491	986.9273	989.6216	992.2343
117	980.4289	983.3202	986.1247	988.8446	991.4822
118	979.5639	982.4823	985.3131	988.0588	990.7216
119	978.6897	981.6352	984.4926	987.2642	989.9522
120	977.8063	980.7791	983.6631	986.4607	989.1740
121	976.9134	979.9136	982.8244	985.6481	988.3869
122	976.0111	979.0388	981.9764	984.8263	987.5908
123	975.0992	978.1544	981.1191	983.9953	986.7855
124	974.1775	977.2605	980.2523	983.1550	985.9711
125	973.2461	976.3570	979.3759	982.3052	985.1473
126	972.3048	975.4436	978.4898	981.4459	984.3140
127	971.3535	974.5203	977.5940	980.5769	983.4712
128	970.3921	973.5871	976.6883	979.6981	982.6188
129	969.4205	972.6437	975.7726	978.8094	981.7566
130	968.4385	971.6901	974.8467	977.9108	980.8845
131	967.4462	970.7262	973.9107	977.0020	980.0024
132	966.4432	969.7518	972.9643	976.0830	979.1102
133	965.4297	968.7669	972.0074	975.1536	978.2077
134	964.4053	967.7713	971.0400	974.2138	977.2950
135	963.3701	966.7649	970.0619	973.2635	976.3718
136	962.3238	965.7476	969.0730	972.3024	975.4380
137	961.2665	964.7193	968.0732	971.3305	974.4935
138	960.1979	963.6799	967.0624	970.3477	973.5381
139	959.1180	962.6292	966.0404	969.3538	972.5719
140	958.0265	961.5671	965.0071	968.3488	971.5945
141	956.9235	960.4935	963.9624	967.3325	970.6060
142	955.8088	959.4083	962.9061	966.3047	969.6061
143	954.6822	958.3113	961.8382	965.2653	968.5948
144	953.5437	957.2024	960.7585	964.2143	967.5719

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
97	1007.1042	1009.1344	1011.1017	1013.0082	1014.8558
98	1006.5205	1008.5719	1010.5598	1012.4862	1014.3532
99	1005.9299	1008.0027	1010.0113	1011.9578	1013.8442
100	1005.3324	1007.4267	1009.4562	1011.4229	1013.3289
101	1004.7280	1006.8439	1008.8944	1010.8814	1012.8071
102	1004.1165	1006.2542	1008.3257	1010.3333	1012.2788
103	1003.4979	1005.6574	1007.7503	1009.7784	1011.7439
104	1002.8721	1005.0536	1007.1678	1009.2167	1011.2023

105	1002.2389	1004.4427	1006.5783	1008.6481	1010.6539
106	1001.5984	1003.8244	1005.9818	1008.0725	1010.0987
107	1000.9504	1003.1988	1005.3779	1007.4898	1009.5366
108	1000.2949	1002.5658	1004.7668	1006.9000	1008.9674
109	999.6317	1001.9253	1004.1484	1006.3029	1008.3911
110	998.9607	1001.2772	1003.5224	1005.6985	1007.8076
111	998.2820	1000.6214	1002.8889	1005.0867	1007.2168
112	997.5953	999.9577	1002.2477	1004.4673	1006.6186
113	996.9006	999.2862	1001.5988	1003.8403	1006.0130
114	996.1978	998.6068	1000.9420	1003.2056	1005.3998
115	995.4868	997.9192	1000.2773	1002.5631	1004.7789
116	994.7675	997.2235	999.6046	1001.9127	1004.1502
117	994.0398	996.5196	998.9237	1001.2544	1003.5137
118	993.3036	995.8073	998.2346	1000.5879	1002.8692
119	992.5589	995.0865	997.5372	999.9132	1002.2167
120	991.8054	994.3571	996.8313	999.2303	1001.5561
121	991.0432	993.6191	996.1170	998.5389	1000.8871
122	990.2721	992.8724	995.3940	997.8391	1000.2098
123	989.4919	992.1167	994.6622	997.1306	999.5241
124	988.7027	991.3521	993.9216	996.4134	998.8297
125	987.9042	990.5784	993.1721	995.6875	998.1267
126	987.0965	989.7956	992.4135	994.9526	997.4149
127	986.2793	989.0034	991.6458	994.2086	996.6942
128	985.4526	988.2018	990.8687	993.4556	995.9645
129	984.6162	987.3907	990.0823	992.6932	995.2257
130	983.7701	986.5700	989.2864	991.9215	994.4776
131	982.9141	985.7395	988.4808	991.1403	993.7202
132	982.0481	984.8992	987.6656	990.3495	992.9533
133	981.1721	984.0489	986.8404	989.5490	992.1768
134	980.2858	983.1885	986.0053	988.7387	991.3907
135	979.3891	982.3178	985.1602	987.9184	990.5947
136	978.4820	981.4369	984.3048	987.0880	989.7887
137	977.5643	980.5454	983.4390	986.2474	988.9727
138	976.6360	979.6434	982.5628	985.3964	988.1464
139	975.6967	978.7307	981.6760	984.5350	987.3099
140	974.7466	977.8071	980.7785	983.6630	986.4629
141	973.7853	976.8726	979.8702	982.7803	985.6053
142	972.8128	975.9270	978.9509	981.8868	984.7370
143	971.8290	974.9701	978.0204	980.9823	983.8578
144	970.8337	974.0019	977.0788	980.0666	982.9676

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)
 WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
 (PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	12.75	13.00	13.25	13.50	13.75
145	952.3930	956.0815	959.6669	963.1514	966.5373
146	951.2302	954.9485	958.5632	962.0766	965.4908
147	950.0550	953.8032	957.4474	960.9897	964.4323
148	948.8672	952.6455	956.3192	959.8905	963.3617
149	947.6669	951.4753	955.1786	958.7790	962.2788
150	946.4538	950.2924	954.0254	957.6550	961.1836
151	945.2279	949.0966	952.8594	956.5184	960.0757
152	943.9889	947.8879	951.6806	955.3689	958.9552
153	942.7367	946.6662	950.4887	954.2065	957.8218
154	941.4712	945.4311	949.2837	953.0311	956.6755
155	940.1923	944.1827	948.0654	951.8424	955.5160
156	938.8998	942.9208	946.8336	950.6404	954.3432
157	937.5936	941.6452	945.5882	949.4248	953.1570
158	936.2735	940.3558	944.3291	948.1955	951.9572
159	934.9394	939.0524	943.0561	946.9525	950.7437
160	933.5910	937.7349	941.7690	945.6954	949.5162
161	932.2284	936.4032	940.4677	944.4242	948.2747
162	930.8513	935.0569	939.1521	943.1387	947.0190
163	929.4595	933.6962	937.8219	941.8387	945.7488
164	928.0530	932.3206	936.4770	940.5241	944.4641
165	926.6315	930.9302	935.1173	939.1948	943.1647
166	925.1950	929.5247	933.7425	937.8504	941.8504
167	923.7431	928.1040	932.3526	936.4910	940.5211
168	922.2758	926.6679	930.9473	935.1162	939.1765
169	920.7930	925.2162	929.5266	933.7260	937.8165
170	919.2944	923.7488	928.0901	932.3201	936.4409
171	917.7798	922.2655	926.6378	930.8985	935.0496
172	916.2492	920.7662	925.1694	929.4608	933.6423
173	914.7023	919.2506	923.6848	928.0069	932.2189
174	913.1390	917.7186	922.1839	926.5367	930.7792
175	911.5590	916.1699	920.6663	925.0500	929.3230
176	909.9623	914.6045	919.1320	923.5465	927.8501
177	908.3486	913.0222	917.5808	922.0262	926.3603
178	906.7178	911.4227	916.0124	920.4887	924.8534
179	905.0696	909.8059	914.4267	918.9339	923.3293
180	903.4039	908.1715	912.8235	917.3616	921.7878
181	901.7205	906.5195	911.2026	915.7717	920.2285
182	900.0193	904.8495	909.5638	914.1638	918.6514
183	898.2999	903.1615	907.9069	912.5379	917.0562
184	896.5623	901.4552	906.2317	910.8937	915.4428
185	894.8063	899.7304	904.5381	909.2310	913.8108
186	893.0315	897.9869	902.8257	907.5495	912.1602

187	891.2380	896.2245	901.0944	905.8492	910.4906
188	889.4253	894.4431	899.3440	904.1297	908.8019
189	887.5934	892.6423	897.5742	902.3909	907.0939
190	885.7421	890.8220	895.7850	900.6325	905.3663
191	883.8710	888.9820	893.9759	898.8544	903.6189
192	881.9801	887.1221	892.1469	897.0562	901.8515

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
145	969.8268	973.0222	976.1257	979.1397	982.0663
146	968.8081	972.0308	975.1612	978.2014	981.1538
147	967.7776	971.0277	974.1849	977.2516	980.2298
148	966.7350	970.0126	973.1969	976.2901	979.2943
149	965.6803	968.9856	972.1970	975.3167	978.3471
150	964.6132	967.9463	971.1849	974.3314	977.3880
151	963.5337	966.8946	970.1607	973.3340	976.4170
152	962.4417	965.8305	969.1240	972.3244	975.4338
153	961.3368	964.7538	968.0748	971.3023	974.4384
154	960.2191	963.6642	967.0130	970.2677	973.4305
155	959.0884	962.5617	965.9383	969.2203	972.4100
156	957.9444	961.4462	964.8506	968.1601	971.3767
157	956.7872	960.3174	963.7498	967.0868	970.3305
158	955.6164	959.1751	962.6357	966.0004	969.2713
159	954.4319	958.0193	961.5082	964.9006	968.1988
160	953.2336	956.8498	960.3670	963.7872	967.1129
161	952.0214	955.6664	959.2120	962.6602	966.0134
162	950.7950	954.4690	958.0430	961.5194	964.9002
163	949.5543	953.2573	956.8600	960.3645	963.7731
164	948.2991	952.0312	955.6626	959.1954	962.6318
165	947.0293	950.7906	954.4508	958.0120	961.4763
166	945.7447	949.5353	953.2243	956.8140	960.3064
167	944.4451	948.2650	951.9830	955.6013	959.1219
168	943.1303	946.9797	950.7267	954.3736	957.9225
169	941.8002	945.6790	949.4553	953.1309	956.7081
170	940.4545	944.3630	948.1684	951.8729	955.4786
171	939.0932	943.0313	946.8660	950.5995	954.2337
172	937.7160	941.6838	945.5479	949.3104	952.9732
173	936.3227	940.3203	944.2139	948.0054	951.6970
174	934.9131	938.9406	942.8637	946.6844	950.4048
175	933.4872	937.5446	941.4972	945.3472	949.0965
176	932.0445	936.1319	940.1142	943.9935	947.7718
177	930.5851	934.7025	938.7145	942.6232	946.4306
178	929.1086	933.2561	937.2979	941.2361	945.0726
179	927.6149	931.7925	935.8642	939.8319	943.6976
180	926.1038	930.3115	934.4131	938.4104	942.3055
181	924.5750	928.8130	932.9445	936.9715	940.8959
182	923.0284	927.2967	931.4582	935.5149	939.4687
183	921.4637	925.7623	929.9539	934.0403	938.0237
184	919.8809	924.2098	928.4314	932.5477	936.5606
185	918.2795	922.6388	926.8905	931.0367	935.0792
186	916.6594	921.0491	925.3310	929.5071	933.5793
187	915.0205	919.4406	923.7527	927.9588	932.0607
188	913.3624	917.8129	922.1553	926.3914	930.5230

189	911.6850	916.1660	920.5386	924.8047	928.9662
190	909.9880	914.4994	918.9023	923.1985	927.3899
191	908.2713	912.8131	917.2463	921.5726	925.7939
192	906.5344	911.1068	915.5703	919.9267	924.1779

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	12.75	13.00	13.25	13.50	13.75
193	880.0691	885.2420	890.2977	895.2378	900.0638
194	878.1378	883.3415	888.4281	893.3989	898.2556
195	876.1860	881.4205	886.5378	891.5394	896.4268
196	874.2134	879.4787	884.6267	889.6589	894.5769
197	872.2199	877.5158	882.6945	887.7573	892.7059
198	870.2052	875.5316	880.7409	885.8343	890.8134
199	868.1691	873.5260	878.7657	883.8897	888.8993
200	866.1113	871.4986	876.7688	881.9232	886.9632
201	864.0317	869.4493	874.7498	879.9345	885.0049
202	861.9300	867.3778	872.7085	877.9235	883.0242
203	859.8060	865.2838	870.6447	875.8899	881.0208
204	857.6594	863.1671	868.5580	873.8334	878.9944
205	855.4900	861.0275	866.4484	871.7537	876.9448
206	853.2975	858.8647	864.3154	869.6507	874.8718
207	851.0817	856.6785	862.1589	867.5240	872.7750
208	848.8424	854.4687	859.9786	865.3733	870.6541
209	846.5794	852.2348	857.7742	863.1985	868.5090
210	844.2922	849.9768	855.5455	860.9992	866.3392
211	841.9808	847.6943	853.2921	858.7752	864.1447
212	839.6448	845.3871	851.0139	856.5261	861.9249
213	837.2840	843.0549	848.7105	854.2518	859.6798
214	834.8981	840.6974	846.3817	851.9518	857.4089
215	832.4868	838.3144	844.0272	849.6260	855.1119
216	830.0499	835.9056	841.6466	847.2740	852.7887
217	827.5872	833.4707	839.2398	844.8956	850.4389

218	825.0983	831.0094	836.8064	842.4904	848.0621
219	822.5829	828.5214	834.3462	840.0581	845.6581
220	820.0408	826.0065	831.8588	837.5985	843.2265
221	817.4717	823.4643	829.3439	835.1112	840.7671
222	814.8753	820.8946	826.8012	832.5959	838.2795
223	812.2513	818.2971	824.2305	830.0523	835.7634
224	809.5994	815.6714	821.6314	827.4802	833.2184
225	806.9194	813.0172	819.0036	824.8790	830.6443
226	804.2108	810.3344	816.3468	822.2486	828.0408
227	801.4735	807.6224	813.6606	819.5887	825.4073
228	798.7071	804.8811	810.9448	816.8988	822.7437
229	795.9114	802.1101	808.1990	814.1786	820.0496
230	793.0859	799.3090	805.4228	811.4278	817.3246
231	790.2304	796.4776	802.6161	808.6461	814.5684
232	787.3445	793.6156	799.7783	805.8331	811.7806
233	784.4280	790.7225	796.9092	802.9885	808.9609
234	781.4805	787.7981	794.0084	800.1118	806.1088
235	778.5017	784.8420	791.0756	797.2028	803.2241
236	775.4913	781.8539	788.1104	794.2610	800.3063
237	772.4488	778.8334	785.1124	791.2862	797.3551
238	769.3740	775.7802	782.0814	788.2779	794.3701
239	766.2666	772.6939	779.0169	785.2357	791.3508
240	763.1261	769.5742	775.9185	782.1594	788.2970

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
193	904.7774	909.3802	913.8740	918.2606	922.5417
194	902.9998	907.6331	912.1572	916.5740	920.8851
195	901.2015	905.8652	910.4197	914.8666	919.2078
196	899.3822	904.0764	908.6612	913.1383	917.5095
197	897.5417	902.2663	906.8814	911.3888	915.7900
198	895.6797	900.4347	905.0802	909.6177	914.0490
199	893.7960	898.5814	903.2571	907.8248	912.2862
200	891.8903	896.7061	901.4121	906.0100	910.5014
201	889.9624	894.8085	899.5447	904.1728	908.6943
202	888.0120	892.8883	897.6548	902.3130	906.8646
203	886.0388	890.9454	895.7420	900.4304	905.0120
204	884.0426	888.9794	893.8062	898.5246	903.1363
205	882.0231	886.9900	891.8469	896.5954	901.2371
206	879.9801	884.9770	889.8640	894.6425	899.3142
207	877.9132	882.9401	887.8571	892.6656	897.3672
208	875.8222	880.8790	885.8259	890.6644	895.3959
209	873.7069	878.7935	883.7703	888.6386	893.4000
210	871.5668	876.6832	881.6897	886.5879	891.3791
211	869.4018	874.5478	879.5841	884.5120	889.3329
212	867.2115	872.3871	877.4529	882.4105	887.2612
213	864.9956	870.2007	875.2961	880.2833	885.1636
214	862.7540	867.9883	873.1132	878.1298	883.0398
215	860.4861	865.7497	870.9039	875.9500	880.8894
216	858.1918	863.4845	868.6679	873.7433	878.7121
217	855.8707	861.1923	866.4048	871.5095	876.5076
218	853.5226	858.8730	864.1145	869.2482	874.2756
219	851.1471	856.5261	861.7964	866.9592	872.0156

220	848.7438	854.1514	859.4504	864.6420	869.7274
221	846.3125	851.7484	857.0760	862.2963	867.4107
222	843.8528	849.3170	854.6729	859.9218	865.0649
223	841.3645	846.8566	852.2408	857.5182	862.6898
224	838.8471	844.3670	849.7793	855.0849	860.2851
225	836.3003	841.8479	847.2880	852.6218	857.8502
226	833.7239	839.2989	844.7667	850.1284	855.3850
227	831.1173	836.7195	842.2149	847.6043	852.8889
228	828.4804	834.1096	839.6322	845.0492	850.3616
229	825.8127	831.4686	837.0183	842.4627	847.8028
230	823.1139	828.7963	834.3729	839.8444	845.2119
231	820.3836	826.0923	831.6955	837.1940	842.5887
232	817.6214	823.3562	828.9857	834.5109	839.9327
233	814.8270	820.5875	826.2432	831.7949	837.2434
234	812.0000	817.7860	823.4676	829.0455	834.5206
235	809.1400	814.9512	820.6584	826.2623	831.7637
236	806.2467	812.0828	817.8152	823.4448	828.9724
237	803.3196	809.1803	814.9378	820.5928	826.1461
238	800.3584	806.2433	812.0255	817.7057	823.2846
239	797.3626	803.2714	809.0781	814.7831	820.3872
240	794.3318	800.2643	806.0950	811.8246	817.4537

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
241	759.9523	766.4207	772.7860	779.0484	785.2082
242	756.7448	763.2330	769.6188	775.9024	782.0840
243	753.5031	760.0108	766.4167	772.7210	778.9240
244	750.2271	756.7537	763.1792	769.5039	775.7277
245	746.9162	753.4613	759.9060	766.2505	772.4949
246	743.5701	750.1332	756.5967	762.9606	769.2250
247	740.1885	746.7691	753.2508	759.6336	765.9176
248	736.7710	743.3685	749.8679	756.2692	762.5724
249	733.3171	739.9311	746.4477	752.8669	759.1888

250	729.8266	736.4564	742.9897	749.4264	755.7665
251	726.2989	732.9441	739.4936	745.9472	752.3049
252	722.7338	729.3938	735.9588	742.4288	748.8037
253	719.1308	725.8050	732.3851	738.8709	745.2623
254	715.4896	722.1773	728.7718	735.2729	741.6804
255	711.8096	718.5103	725.1187	731.6344	738.0574
256	708.0905	714.8036	721.4252	727.9550	734.3929
257	704.3319	711.0568	717.6910	724.2343	730.6864
258	700.5334	707.2693	713.9155	720.4716	726.9375
259	696.6945	703.4408	710.0983	716.6666	723.1456
260	692.8149	699.5709	706.2390	712.8189	719.3103
261	688.8940	695.6590	702.3370	708.9278	715.4310
262	684.9315	691.7047	698.3920	704.9930	711.5072
263	680.9268	687.7076	694.4034	701.0139	707.5385
264	676.8796	683.6672	690.3708	696.9900	703.5243
265	672.7894	679.5830	686.2937	692.9208	699.4642
266	668.6558	675.4546	682.1715	688.8059	695.3575
267	664.4782	671.2815	678.0038	684.6447	691.2037
268	660.2562	667.0631	673.7901	680.4367	687.0024
269	655.9894	662.7991	669.5299	676.1813	682.7529
270	651.6773	658.4888	665.2226	671.8781	678.4547
271	647.3193	654.1319	660.8678	667.5265	674.1073
272	642.9150	649.7277	656.4649	663.1258	669.7100
273	638.4639	645.2759	652.0134	658.6757	665.2624
274	633.9656	640.7758	647.5127	654.1756	660.7638
275	629.4194	636.2270	642.9623	649.6248	656.2136
276	624.8250	631.6289	638.3617	645.0228	651.6114
277	620.1817	626.9809	633.7103	640.3690	646.9564
278	615.4891	622.2827	629.0075	635.6629	642.2480
279	610.7466	617.5335	624.2528	630.9038	637.4857
280	605.9537	612.7329	619.4456	626.0912	632.6688
281	601.1100	607.8802	614.5853	621.2244	627.7968
282	596.2147	602.9750	609.6714	616.3029	622.8689
283	591.2674	598.0167	604.7032	611.3261	617.8845
284	586.2676	593.0046	599.6801	606.2932	612.8431
285	581.2147	587.9383	594.6016	601.2037	607.7438
286	576.1080	582.8171	589.4670	596.0570	602.5862
287	570.9471	577.6403	584.2757	590.8524	597.3694
288	565.7314	572.4075	579.0271	585.5892	592.0929

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
241	791.2657	797.2214	803.0759	808.8297	814.4835
242	788.1638	794.1425	800.0203	805.7980	811.4761
243	785.0258	791.0269	796.9278	802.7290	808.4312
244	781.8511	787.8744	793.7979	799.6223	805.3482
245	778.6394	784.6844	790.6302	796.4775	802.2267
246	775.3902	781.4565	787.4243	793.2940	799.0661
247	772.1031	778.1903	784.1796	790.0713	795.8661
248	768.7777	774.8853	780.8956	786.8090	792.6260
249	765.4135	771.5411	777.5720	783.5067	789.3454
250	762.0100	768.1572	774.2083	780.1637	786.0239
251	758.5668	764.7330	770.8039	776.7797	782.6608

252	755.0834	761.2682	767.3583	773.3540	779.2557
253	751.5594	757.7623	763.8712	769.8863	775.8080
254	747.9943	754.2147	760.3419	766.3759	772.3172
255	744.3876	750.6251	756.7699	762.8224	768.7828
256	740.7388	746.9927	753.1548	759.2252	765.2042
257	737.0475	743.3173	749.4960	755.5838	761.5808
258	733.3130	739.5982	745.7930	751.8976	757.9122
259	729.5351	735.8349	742.0452	748.1661	754.1977
260	725.7130	732.0270	738.2522	744.3888	750.4368
261	721.8463	728.1738	734.4133	740.5650	746.6289
262	717.9346	724.2749	730.5281	736.6942	742.7734
263	713.9772	720.3296	726.5959	732.7758	738.8696
264	709.9736	716.3376	722.6161	728.8093	734.9171
265	705.9233	712.2981	718.5883	724.7940	730.9152
266	701.8258	708.2106	714.5119	720.7294	726.8633
267	697.6804	704.0746	710.3861	716.6148	722.7607
268	693.4867	699.8895	706.2105	712.4496	718.6068
269	689.2441	695.6547	701.9845	708.2333	714.4010
270	684.9520	691.3696	697.7074	703.9651	710.1426
271	680.6098	687.0337	693.3786	699.6444	705.8310
272	676.2169	682.6462	688.9975	695.2707	701.4655
273	671.7728	678.2066	684.5635	690.8431	697.0454
274	667.2769	673.7143	680.0759	686.3612	692.5701
275	662.7284	669.1687	675.5340	681.8242	688.0389
276	658.1270	664.5691	670.9373	677.2314	683.4510
277	653.4718	659.9148	666.2851	672.5821	678.8057
278	648.7623	655.2053	661.5766	667.8757	674.1024
279	643.9979	650.4399	656.8112	663.1114	669.3403
280	639.1779	645.6179	651.9883	658.2886	664.5187
281	634.3017	640.7386	647.1070	653.4065	659.6368
282	629.3686	635.8014	642.1668	648.4644	654.6938
283	624.3779	630.8055	637.1669	643.4616	649.6891
284	619.3290	625.7504	632.1066	638.3972	644.6219
285	614.2212	620.6352	626.9851	633.2706	639.4912
286	609.0538	615.4592	621.8018	628.0810	634.2965
287	603.8261	610.2218	616.5558	622.8276	629.0368
288	598.5375	604.9222	611.2464	617.5097	623.7114

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	12.75	13.00	13.25	13.50	13.75
289	560.4603	567.1181	573.7205	580.2668	586.7559
290	555.1331	561.7713	568.3554	574.8845	581.3577
291	549.7494	556.3665	562.9310	569.4417	575.8977
292	544.3084	550.9033	557.4467	563.9376	570.3752
293	538.8096	545.3808	551.9018	558.3716	564.7893
294	533.2525	539.7986	546.2958	552.7431	559.1395
295	527.6362	534.1558	540.6278	547.0511	553.4249
296	521.9603	528.4519	534.8972	541.2952	547.6448
297	516.2241	522.6863	529.1034	535.4745	541.7986
298	510.4269	516.8581	523.2456	529.5883	535.8853
299	504.5682	510.9668	517.3231	523.6359	529.9042
300	498.6472	505.0117	511.3352	517.6165	523.8547
301	492.6633	498.9921	505.2812	511.5294	517.7358
302	486.6158	492.9073	499.1604	505.3738	511.5468
303	480.5040	486.7566	492.9719	499.1490	505.2868
304	474.3273	480.5392	486.7152	492.8542	498.9552
305	468.0850	474.2545	480.3893	486.4885	492.5510
306	461.7764	467.9017	473.9936	480.0512	486.0734
307	455.4007	461.4800	467.5273	473.5415	479.5216
308	448.9573	454.9888	460.9896	466.9586	472.8948
309	442.4454	448.4273	454.3797	460.3016	466.1919
310	435.8644	441.7947	447.6968	453.5697	459.4123
311	429.2134	435.0902	440.9402	446.7621	452.5550
312	422.4917	428.3131	434.1089	439.8779	445.6192
313	415.6987	421.4626	427.2022	432.9163	438.6038
314	408.8334	414.5379	420.2192	425.8763	431.5081
315	401.8952	407.5382	413.1591	418.7571	424.3311
316	394.8833	400.4626	406.0211	411.5579	417.0718
317	387.7969	393.3104	398.8043	404.2776	409.7294
318	380.6352	386.0807	391.5078	396.9155	402.3028
319	373.3974	378.7726	384.1307	389.4705	394.7911
320	366.0827	371.3854	376.6721	381.9417	387.1934
321	358.6903	363.9182	369.1312	374.3283	379.5086
322	351.2194	356.3701	361.5070	366.6292	371.7357
323	343.6690	348.7402	353.7987	358.8435	363.8738
324	336.0385	341.0276	346.0052	350.9702	355.9218
325	328.3268	333.2315	338.1257	343.0084	347.8787
326	320.5333	325.3510	330.1592	334.9570	339.7434
327	312.6569	317.3851	322.1047	326.8149	331.5149
328	304.6968	309.3328	313.9613	318.5813	323.1921
329	296.6522	301.1934	305.7279	310.2551	314.7740
330	288.5221	292.9657	297.4037	301.8352	306.2594
331	280.3056	284.6489	288.9875	293.3206	297.6472
332	272.0018	276.2421	280.4785	284.7101	288.9363
333	263.6098	267.7441	271.8754	276.0029	280.1257

334	255.1286	259.1541	263.1774	267.1976	271.2141
335	246.5573	250.4710	254.3833	258.2933	262.2003
336	237.8949	241.6939	245.4921	249.2888	253.0833

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
289	593.1871	599.5596	605.8729	612.1263	618.3194
290	587.7743	594.1334	600.4345	606.6768	612.8600
291	582.2984	588.6428	594.9303	601.1603	607.3324
292	576.7585	583.0869	589.3596	595.5760	601.7356
293	571.1541	577.4651	583.7216	589.9231	596.0690
294	565.4842	571.7765	578.0155	584.2007	590.3314
295	559.7482	566.0203	572.2404	578.4079	584.5222
296	553.9453	560.1958	566.3956	572.5440	578.6403
297	548.0747	554.3022	560.4801	566.6079	572.6849
298	542.1356	548.3385	554.4932	560.5989	566.6551
299	536.1272	542.3040	548.4339	554.5161	560.5499
300	530.0487	536.1979	542.3014	548.3584	554.3684
301	523.8993	530.0193	536.0948	542.1251	548.1096
302	517.6782	523.7672	529.8131	535.8152	541.7726
303	511.3845	517.4410	523.4556	529.4277	535.3564
304	505.0173	511.0396	517.0213	522.9617	528.8600
305	498.5759	504.5622	510.5092	516.4162	522.2823
306	492.0593	498.0079	503.9185	509.7902	515.6225
307	485.4667	491.3757	497.2481	503.0828	508.8794
308	478.7971	484.6648	490.4971	496.2930	502.0520
309	472.0498	477.8742	483.6645	489.4197	495.1392
310	465.2237	471.0030	476.7493	482.4619	488.1401
311	458.3180	464.0502	469.7506	475.4186	481.0535
312	451.3318	457.0148	462.6674	468.2888	473.8782
313	444.2640	449.8958	455.4985	461.0713	466.6133
314	437.1138	442.6924	448.2430	453.7650	459.2576
315	429.8801	435.4033	440.8999	446.3690	451.8099
316	422.5621	428.0278	433.4680	438.8821	444.2692
317	415.1587	420.5646	425.9463	431.3031	436.6342
318	407.6689	413.0128	418.3338	423.6310	428.9037
319	400.0917	405.3713	410.6292	415.8645	421.0766
320	392.4261	397.6391	402.8316	408.0026	413.1517
321	384.6711	389.8151	394.9397	400.0441	405.1277
322	376.8257	381.8982	386.9525	391.9878	397.0034
323	368.8887	373.8872	378.8687	383.8324	388.7776
324	360.8591	365.7811	370.6873	375.5768	380.4489
325	352.7358	357.5788	362.4070	367.2197	372.0161
326	344.5177	349.2791	354.0267	358.7599	363.4779
327	336.2038	340.8807	345.5451	350.1961	354.8330
328	327.7928	332.3827	336.9610	341.5270	346.0801
329	319.2838	323.7838	328.2732	332.7514	337.2177
330	310.6755	315.0827	319.4804	323.8679	328.2445
331	301.9667	306.2783	310.5814	314.8752	319.1592
332	293.1563	297.3694	301.5748	305.7720	309.9603
333	284.2432	288.3547	292.4594	296.5569	300.6464
334	275.2261	279.2329	283.2339	287.2285	291.2161
335	266.1037	270.0028	273.8969	277.7854	281.6679

336 256.8750 260.6631 264.4471 268.2263 272.0004

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
337	229.1405	232.8217	236.5028	240.1831	243.8618
338	220.2931	223.8534	227.4142	230.9748	234.5347
339	211.3516	214.7879	218.2252	221.6630	225.1007
340	202.3152	205.6242	208.9348	212.2465	215.5586
341	193.1828	196.3612	199.5418	202.7240	205.9071
342	183.9533	186.9979	190.0451	193.0943	196.1451
343	174.6258	177.5331	180.4435	183.3564	186.2712
344	165.1991	167.9658	170.7359	173.5088	176.2842
345	155.6723	158.2949	160.9211	163.5505	166.1827
346	146.0443	148.5192	150.9980	153.4802	155.9655
347	136.3140	138.6376	140.9652	143.2966	145.6312
348	126.4803	128.6489	130.8217	132.9984	135.1785
349	116.5421	118.5520	120.5662	122.5844	124.6060
350	106.4983	108.3458	110.1975	112.0532	113.9124
351	96.3478	98.0289	99.7143	101.4035	103.0963
352	86.0894	87.6004	89.1153	90.6340	92.1562
353	75.7221	77.0588	78.3993	79.7433	81.0907
354	65.2446	66.4030	67.5650	68.7302	69.8985
355	54.6558	55.6318	56.6110	57.5931	58.5780
356	43.9545	44.7439	45.5361	46.3308	47.1279
357	33.1394	33.7381	34.3389	34.9417	35.5465
358	22.2095	22.6130	23.0180	23.4245	23.8324
359	11.1634	11.3674	11.5722	11.7778	11.9841
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
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337	247.5385	251.2124	254.8830	258.5497	262.2120
338	238.0932	241.6496	245.2035	248.7542	252.3012
339	228.5376	231.9732	235.4069	238.8382	242.2666
340	218.8706	222.1819	225.4920	228.8004	232.1066
341	209.0908	212.2743	215.4573	218.6392	221.8195
342	199.1968	202.2491	205.3013	208.3530	211.4039
343	189.1875	192.1048	195.0226	197.9405	200.8580
344	179.0614	181.8400	184.6197	187.3999	190.1804
345	168.8171	171.4534	174.0911	176.7298	179.3693
346	158.4533	160.9434	163.4353	165.9286	168.4230
347	147.9687	150.3086	152.6507	154.9946	157.3399
348	137.3617	139.5475	141.7358	143.9261	146.1182
349	126.6309	128.6587	130.6890	132.7217	134.7563
350	115.7750	117.6405	119.5088	121.3795	123.2524
351	104.7924	106.4915	108.1934	109.8979	111.6047
352	93.6816	95.2101	96.7413	98.2752	99.8113
353	82.4413	83.7947	85.1509	86.5096	87.8706
354	71.0698	72.2438	73.4204	74.5994	75.7806
355	59.5656	60.5557	61.5481	62.5427	63.5395
356	47.9272	48.7288	49.5324	50.3379	51.1453
357	36.1531	36.7615	37.3715	37.9831	38.5963
358	24.2416	24.6520	25.0637	25.4764	25.8903
359	12.1911	12.3988	12.6071	12.8160	13.0256
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
1	1001.4745	1001.5090	1001.5427	1001.5755	1001.6075
2	1002.9646	1003.0344	1003.1025	1003.1688	1003.2335
3	1004.4705	1004.5763	1004.6794	1004.7800	1004.8781
4	1005.9925	1006.1349	1006.2738	1006.4093	1006.5415
5	1007.5306	1007.7104	1007.8858	1008.0570	1008.2240
6	1009.0851	1009.3030	1009.5156	1009.7231	1009.9258
7	1010.6561	1010.9128	1011.1634	1011.4081	1011.6471

8	1012.2438	1012.5400	1012.8293	1013.1119	1013.3880
9	1013.8483	1014.1849	1014.5137	1014.8350	1015.1490
10	1015.4699	1015.8476	1016.2167	1016.5774	1016.9301
11	1017.1088	1017.5283	1017.9384	1018.3395	1018.7316
12	1018.7650	1019.2272	1019.6792	1020.1213	1020.5538
13	1019.9813	1020.4783	1020.9643	1021.4395	1021.9043
14	1021.2105	1021.7430	1022.2635	1022.7725	1023.2703
15	1022.4528	1023.0213	1023.5771	1024.1205	1024.6519
16	1023.7083	1024.3136	1024.9052	1025.4837	1026.0494
17	1024.9772	1025.6198	1026.2480	1026.8622	1027.4629
18	1026.2595	1026.9401	1027.6055	1028.2562	1028.8926
19	1027.5554	1028.2748	1028.9781	1029.6659	1030.3386
20	1028.8651	1029.6239	1030.3659	1031.0915	1031.8013
21	1030.1888	1030.9876	1031.7689	1032.5331	1033.2807
22	1031.5264	1032.3662	1033.1875	1033.9909	1034.7770
23	1032.8783	1033.7596	1034.6217	1035.4651	1036.2905
24	1034.2446	1035.1681	1036.0717	1036.9559	1037.8213
25	1035.1450	1036.1024	1037.0391	1037.9556	1038.8525
26	1036.0549	1037.0468	1038.0171	1038.9665	1039.8955
27	1036.9745	1038.0014	1039.0060	1039.9887	1040.9505
28	1037.9039	1038.9664	1040.0057	1041.0225	1042.0175
29	1038.8432	1039.9418	1041.0165	1042.0679	1043.0968
30	1039.7924	1040.9278	1042.0385	1043.1251	1044.1885
31	1040.7518	1041.9245	1043.0717	1044.1942	1045.2926
32	1041.7213	1042.9320	1044.1164	1045.2753	1046.4094
33	1042.7011	1043.9503	1045.1726	1046.3685	1047.5391
34	1043.6913	1044.9798	1046.2404	1047.4741	1048.6816
35	1044.6921	1046.0203	1047.3200	1048.5921	1049.8372
36	1045.7035	1047.0722	1048.4116	1049.7226	1051.0061
37	1046.2212	1047.6214	1048.9916	1050.3326	1051.6454
38	1046.7444	1048.1766	1049.5780	1050.9495	1052.2920
39	1047.2731	1048.7378	1050.1708	1051.5732	1052.9459
40	1047.8075	1049.3051	1050.7702	1052.2041	1053.6074
41	1048.3476	1049.8785	1051.3763	1052.8420	1054.2765
42	1048.8934	1050.4581	1051.9890	1053.4870	1054.9532
43	1049.4450	1051.0440	1052.6085	1054.1394	1055.6377
44	1050.0024	1051.6363	1053.2348	1054.7990	1056.3300
45	1050.5658	1052.2350	1053.8680	1055.4661	1057.0303
46	1051.1352	1052.8401	1054.5083	1056.1407	1057.7385
47	1051.7106	1053.4518	1055.1556	1056.8229	1058.4549
48	1052.2921	1054.0702	1055.8100	1057.5128	1059.1795

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
1	1001.6387	1001.6691	1001.6988	1001.7277	1001.7560
2	1003.2966	1003.3581	1003.4181	1003.4767	1003.5339
3	1004.9738	1005.0671	1005.1583	1005.2472	1005.3340
4	1006.6705	1006.7965	1006.9194	1007.0394	1007.1566
5	1008.3871	1008.5463	1008.7018	1008.8537	1009.0020
6	1010.1237	1010.3170	1010.5058	1010.6902	1010.8705
7	1011.8805	1012.1086	1012.3315	1012.5494	1012.7623
8	1013.6579	1013.9216	1014.1793	1014.4314	1014.6778
9	1015.4559	1015.7560	1016.0495	1016.3365	1016.6173

10	1017.2750	1017.6123	1017.9422	1018.2650	1018.5809
11	1019.1153	1019.4906	1019.8578	1020.2173	1020.5692
12	1020.9770	1021.3912	1021.7966	1022.1935	1022.5822
13	1022.3591	1022.8040	1023.2395	1023.6658	1024.0833
14	1023.7573	1024.2337	1024.6999	1025.1563	1025.6030
15	1025.1718	1025.6803	1026.1780	1026.6650	1027.1418
16	1026.6028	1027.1441	1027.6739	1028.1923	1028.6999
17	1028.0505	1028.6253	1029.1878	1029.7384	1030.2774
18	1029.5151	1030.1241	1030.7201	1031.3035	1031.8746
19	1030.9967	1031.6407	1032.2709	1032.8878	1033.4918
20	1032.4957	1033.1753	1033.8404	1034.4916	1035.1292
21	1034.0122	1034.7281	1035.4289	1036.1151	1036.7870
22	1035.5463	1036.2993	1037.0366	1037.7585	1038.4656
23	1037.0983	1037.8892	1038.6637	1039.4222	1040.1652
24	1038.6685	1039.4980	1040.3104	1041.1063	1041.8860
25	1039.7305	1040.5901	1041.4319	1042.2565	1043.0643
26	1040.8049	1041.6952	1042.5669	1043.4208	1044.2573
27	1041.8918	1042.8133	1043.7157	1044.5994	1045.4652
28	1042.9914	1043.9448	1044.8783	1045.7926	1046.6882
29	1044.1039	1045.0897	1046.0550	1047.0004	1047.9265
30	1045.2293	1046.2482	1047.2459	1048.2230	1049.1803
31	1046.3678	1047.4204	1048.4512	1049.4607	1050.4497
32	1047.5196	1048.6066	1049.6710	1050.7136	1051.7350
33	1048.6849	1049.8068	1050.9056	1051.9819	1053.0364
34	1049.8638	1051.0213	1052.1551	1053.2658	1054.3540
35	1051.0564	1052.2503	1053.4197	1054.5654	1055.6882
36	1052.2629	1053.4938	1054.6996	1055.8810	1057.0389
37	1052.9307	1054.1895	1055.4225	1056.6305	1057.8144
38	1053.6063	1054.8934	1056.1541	1057.3892	1058.5995
39	1054.2898	1055.6057	1056.8946	1058.1572	1059.3944
40	1054.9813	1056.3265	1057.6440	1058.9346	1060.1992
41	1055.6808	1057.0558	1058.4025	1059.7216	1061.0141
42	1056.3885	1057.7938	1059.1701	1060.5183	1061.8393
43	1057.1044	1058.5406	1059.9471	1061.3248	1062.6747
44	1057.8287	1059.2962	1060.7334	1062.1412	1063.5205
45	1058.5615	1060.0608	1061.5292	1062.9676	1064.3770
46	1059.3028	1060.8345	1062.3346	1063.8042	1065.2441
47	1060.0527	1061.6173	1063.1498	1064.6510	1066.1221
48	1060.8114	1062.4095	1063.9748	1065.5083	1067.0110

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
49	1052.3502	1054.1555	1055.9219	1057.6504	1059.3423
50	1052.4089	1054.2418	1056.0350	1057.7896	1059.5069
51	1052.4682	1054.3290	1056.1493	1057.9304	1059.6733
52	1052.5281	1054.4171	1056.2649	1058.0727	1059.8417
53	1052.5887	1054.5062	1056.3818	1058.2167	1060.0120
54	1052.6499	1054.5963	1056.5000	1058.3623	1060.1843
55	1052.7118	1054.6873	1056.6195	1058.5095	1060.3586
56	1052.7743	1054.7794	1056.7403	1058.6583	1060.5348
57	1052.8375	1054.8724	1056.8624	1058.8089	1060.7130
58	1052.9013	1054.9664	1056.9859	1058.9611	1060.8933
59	1052.9659	1055.0615	1057.1108	1059.1150	1061.0757
60	1053.0311	1055.1576	1057.2370	1059.2707	1061.2602
61	1052.5409	1054.6880	1056.7873	1058.8402	1060.8481
62	1052.0455	1054.2133	1056.3326	1058.4048	1060.4312
63	1051.5448	1053.7336	1055.8730	1057.9645	1060.0096
64	1051.0388	1053.2486	1055.4082	1057.5193	1059.5832
65	1050.5274	1052.7583	1054.9384	1057.0690	1059.1518
66	1050.0106	1052.2628	1054.4633	1056.6137	1058.7156
67	1049.4883	1051.7618	1053.9830	1056.1533	1058.2743
68	1048.9605	1051.2555	1053.4974	1055.6877	1057.8280
69	1048.4270	1050.7436	1053.0064	1055.2168	1057.3765
70	1047.8879	1050.2263	1052.5100	1054.7407	1056.9199
71	1047.3430	1049.7033	1052.0081	1054.2592	1056.4580
72	1046.7924	1049.1746	1051.5007	1053.7723	1055.9909
73	1046.2359	1048.6402	1050.9877	1053.2799	1055.5184
74	1045.6735	1048.1001	1050.4690	1052.7819	1055.0405
75	1045.1051	1047.5540	1049.9446	1052.2784	1054.5571
76	1044.5306	1047.0021	1049.4144	1051.7692	1054.0682
77	1043.9501	1046.4442	1048.8783	1051.2543	1053.5737
78	1043.3634	1045.8802	1048.3364	1050.7336	1053.0735
79	1042.7705	1045.3102	1047.7884	1050.2070	1052.5676
80	1042.1713	1044.7339	1047.2344	1049.6745	1052.0559
81	1041.5657	1044.1514	1046.6743	1049.1360	1051.5383
82	1040.9536	1043.5626	1046.1079	1048.5914	1051.0148
83	1040.3351	1042.9674	1045.5354	1048.0407	1050.4853
84	1039.7100	1042.3658	1044.9565	1047.4839	1049.9497
85	1039.0783	1041.7577	1044.3712	1046.9207	1049.4080
86	1038.4398	1041.1429	1043.7795	1046.3512	1048.8600
87	1037.7946	1040.5215	1043.1812	1045.7753	1048.3058
88	1037.1425	1039.8934	1042.5763	1045.1930	1047.7453
89	1036.4834	1039.2585	1041.9648	1044.6041	1047.1783
90	1035.8174	1038.6167	1041.3464	1044.0085	1046.6048
91	1035.1443	1037.9679	1040.7213	1043.4063	1046.0248

92	1034.4640	1037.3121	1040.0893	1042.7973	1045.4381
93	1033.7766	1036.6493	1039.4502	1042.1814	1044.8447
94	1033.0818	1035.9792	1038.8042	1041.5586	1044.2445
95	1032.3796	1035.3019	1038.1509	1040.9288	1043.6374
96	1031.6700	1034.6172	1037.4905	1040.2919	1043.0234

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
49	1060.9985	1062.6203	1064.2087	1065.7646	1067.2892
50	1061.1878	1062.8336	1064.4454	1066.0241	1067.5709
51	1061.3793	1063.0495	1064.6850	1066.2868	1067.8561
52	1061.5731	1063.2680	1064.9275	1066.5527	1068.1448
53	1061.7691	1063.4890	1065.1729	1066.8219	1068.4372
54	1061.9674	1063.7126	1065.4213	1067.0944	1068.7332
55	1062.1680	1063.9390	1065.6727	1067.3703	1069.0329
56	1062.3709	1064.1679	1065.9271	1067.6495	1069.3363
57	1062.5762	1064.3997	1066.1846	1067.9322	1069.6436
58	1062.7839	1064.6341	1066.4452	1068.2183	1069.9547
59	1062.9941	1064.8714	1066.7089	1068.5080	1070.2697
60	1063.2066	1065.1115	1066.9759	1068.8012	1070.5886
61	1062.8123	1064.7341	1066.6149	1068.4560	1070.2585
62	1062.4133	1064.3523	1066.2496	1068.1065	1069.9243
63	1062.0096	1063.9659	1065.8799	1067.7528	1069.5859
64	1061.6013	1063.5750	1065.5057	1067.3947	1069.2433
65	1061.1881	1063.1794	1065.1270	1067.0322	1068.8965
66	1060.7702	1062.7791	1064.7437	1066.6653	1068.5452
67	1060.3474	1062.3741	1064.3558	1066.2938	1068.1896
68	1059.9196	1061.9642	1063.9631	1065.9178	1067.8296
69	1059.4869	1061.5495	1063.5658	1065.5371	1067.4650
70	1059.0491	1061.1299	1063.1636	1065.1518	1067.0959
71	1058.6062	1060.7052	1062.7566	1064.7618	1066.7222
72	1058.1582	1060.2756	1062.3447	1064.3669	1066.3438
73	1057.7049	1059.8408	1061.9278	1063.9672	1065.9606
74	1057.2463	1059.4009	1061.5058	1063.5626	1065.5727
75	1056.7824	1058.9557	1061.0788	1063.1530	1065.1800
76	1056.3130	1058.5053	1060.6465	1062.7384	1064.7823
77	1055.8382	1058.0495	1060.2091	1062.3186	1064.3796
78	1055.3579	1057.5883	1059.7664	1061.8938	1063.9719
79	1054.8719	1057.1216	1059.3183	1061.4637	1063.5592
80	1054.3803	1056.6494	1058.8648	1061.0283	1063.1412
81	1053.8829	1056.1716	1058.4059	1060.5875	1062.7181
82	1053.3797	1055.6880	1057.9414	1060.1414	1062.2896
83	1052.8707	1055.1988	1057.4712	1059.6897	1061.8558
84	1052.3557	1054.7037	1056.9954	1059.2325	1061.4166
85	1051.8347	1054.2028	1056.5139	1058.7697	1060.9719
86	1051.3077	1053.6959	1056.0265	1058.3012	1060.5216
87	1050.7745	1053.1830	1055.5333	1057.8269	1060.0657
88	1050.2350	1052.6640	1055.0341	1057.3468	1059.6041
89	1049.6893	1052.1389	1054.5288	1056.8608	1059.1367
90	1049.1372	1051.6075	1054.0174	1056.3689	1058.6635
91	1048.5787	1051.0698	1053.4999	1055.8708	1058.1844
92	1048.0136	1050.5257	1052.9761	1055.3667	1057.6992
93	1047.4420	1049.9751	1052.4460	1054.8564	1057.2080

94	1046.8637	1049.4181	1051.9095	1054.3398	1056.7107
95	1046.2786	1048.8544	1051.3665	1053.8168	1056.2072
96	1045.6867	1048.2840	1050.8169	1053.2874	1055.6973

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	12.75	13.00	13.25	13.50	13.75
97	1030.9528	1033.9251	1036.8228	1039.6479	1042.4023
98	1030.2280	1033.2255	1036.1477	1038.9966	1041.7741
99	1029.4955	1032.5183	1035.4652	1038.3380	1041.1387
100	1028.7552	1031.8035	1034.7751	1037.6719	1040.4960
101	1028.0071	1031.0810	1034.0774	1036.9984	1039.8460
102	1027.2510	1030.3506	1033.3720	1036.3173	1039.1885
103	1026.4869	1029.6123	1032.6588	1035.6285	1038.5235
104	1025.7146	1028.8659	1031.9377	1034.9320	1037.8508
105	1024.9342	1028.1116	1031.2087	1034.2277	1037.1705
106	1024.1454	1027.3490	1030.4716	1033.5154	1036.4824
107	1023.3483	1026.5782	1029.7264	1032.7951	1035.7863
108	1022.5427	1025.7990	1028.9730	1032.0667	1035.0823
109	1021.7286	1025.0114	1028.2112	1031.3301	1034.3703
110	1020.9058	1024.2152	1027.4410	1030.5853	1033.6500
111	1020.0742	1023.4104	1026.6623	1029.8320	1032.9215
112	1019.2339	1022.5970	1025.8751	1029.0703	1032.1847
113	1018.3846	1021.7746	1025.0791	1028.3000	1031.4394
114	1017.5262	1020.9434	1024.2743	1027.5210	1030.6856
115	1016.6588	1020.1032	1023.4607	1026.7333	1029.9232
116	1015.7821	1019.2539	1022.6381	1025.9367	1029.1520
117	1014.8961	1018.3954	1021.8063	1025.1312	1028.3720
118	1014.0007	1017.5275	1020.9655	1024.3166	1027.5830
119	1013.0958	1016.6503	1020.1153	1023.4928	1026.7850
120	1012.1813	1015.7636	1019.2557	1022.6598	1025.9779
121	1011.2571	1014.8673	1018.3866	1021.8173	1025.1615
122	1010.3230	1013.9612	1017.5080	1020.9655	1024.3357

123	1009.3790	1013.0454	1016.6196	1020.1040	1023.5005
124	1008.4250	1012.1196	1015.7215	1019.2328	1022.6558
125	1007.4609	1011.1838	1014.8134	1018.3519	1021.8013
126	1006.4865	1010.2378	1013.8953	1017.4610	1020.9370
127	1005.5017	1009.2816	1012.9670	1016.5601	1020.0629
128	1004.5065	1008.3151	1012.0285	1015.6490	1019.1787
129	1003.5007	1007.3380	1011.0797	1014.7278	1018.2844
130	1002.4843	1006.3504	1010.1203	1013.7961	1017.3799
131	1001.4570	1005.3521	1009.1504	1012.8540	1016.4650
132	1000.4188	1004.3430	1008.1698	1011.9013	1015.5396
133	999.3696	1003.3229	1007.1783	1010.9378	1014.6036
134	998.3092	1002.2918	1006.1759	1009.9635	1013.6569
135	997.2376	1001.2495	1005.1624	1008.9783	1012.6993
136	996.1546	1000.1960	1004.1377	1007.9819	1011.7307
137	995.0601	999.1310	1003.1017	1006.9744	1010.7511
138	993.9539	998.0545	1002.0543	1005.9555	1009.7602
139	992.8360	996.9663	1000.9953	1004.9252	1008.7580
140	991.7062	995.8663	999.9246	1003.8833	1007.7443
141	990.5644	994.7544	998.8421	1002.8296	1006.7190
142	989.4105	993.6305	997.7477	1001.7641	1005.6819
143	988.2443	992.4944	996.6411	1000.6866	1004.6330
144	987.0658	991.3460	995.5224	999.5970	1003.5720

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
97	1045.0880	1047.7068	1050.2607	1052.7515	1055.1811
98	1044.4822	1047.1228	1049.6978	1052.2091	1054.6585
99	1043.8693	1046.5318	1049.1280	1051.6599	1054.1293
100	1043.2493	1045.9338	1048.5514	1051.1040	1053.5935
101	1042.6221	1045.3288	1047.9678	1050.5413	1053.0510
102	1041.9876	1044.7165	1047.3772	1049.9716	1052.5017
103	1041.3456	1044.0970	1046.7794	1049.3950	1051.9455
104	1040.6962	1043.4701	1046.1744	1048.8113	1051.3824
105	1040.0392	1042.8357	1045.5621	1048.2203	1050.8123
106	1039.3745	1042.1939	1044.9424	1047.6222	1050.2350
107	1038.7021	1041.5444	1044.3152	1047.0166	1049.6505
108	1038.0218	1040.8872	1043.6805	1046.4037	1049.0587
109	1037.3336	1040.2222	1043.0380	1045.7832	1048.4595
110	1036.6373	1039.5493	1042.3878	1045.1550	1047.8528
111	1035.9330	1038.8684	1041.7298	1044.5192	1047.2386
112	1035.2204	1038.1794	1041.0638	1043.8755	1046.6166
113	1034.4995	1037.4822	1040.3897	1043.2239	1045.9869
114	1033.7702	1036.7768	1039.7075	1042.5643	1045.3493
115	1033.0324	1036.0630	1039.0171	1041.8966	1044.7038
116	1032.2860	1035.3407	1038.3183	1041.2207	1044.0501
117	1031.5308	1034.6098	1037.6110	1040.5365	1043.3883
118	1030.7669	1033.8703	1036.8953	1039.8439	1042.7183
119	1029.9940	1033.1219	1036.1708	1039.1428	1042.0398
120	1029.2122	1032.3647	1035.4376	1038.4330	1041.3529
121	1028.4212	1031.5985	1034.6956	1037.7145	1040.6574
122	1027.6209	1030.8232	1033.9446	1036.9872	1039.9532
123	1026.8114	1030.0387	1033.1845	1036.2510	1039.2401
124	1025.9924	1029.2449	1032.4153	1035.5057	1038.5182

125	1025.1638	1028.4416	1031.6367	1034.7512	1037.7873
126	1024.3256	1027.6288	1030.8487	1033.9875	1037.0472
127	1023.4776	1026.8064	1030.0512	1033.2144	1036.2978
128	1022.6197	1025.9741	1029.2441	1032.4317	1035.5391
129	1021.7518	1025.1320	1028.4272	1031.6395	1034.7710
130	1020.8738	1024.2799	1027.6005	1030.8375	1033.9932
131	1019.9855	1023.4177	1026.7637	1030.0257	1033.2057
132	1019.0869	1022.5453	1025.9169	1029.2039	1032.4083
133	1018.1778	1021.6624	1025.0598	1028.3719	1031.6010
134	1017.2580	1020.7691	1024.1924	1027.5298	1030.7836
135	1016.3276	1019.8652	1023.3144	1026.6773	1029.9559
136	1015.3863	1018.9506	1022.4259	1025.8143	1029.1180
137	1014.4340	1018.0251	1021.5267	1024.9407	1028.2695
138	1013.4706	1017.0886	1020.6165	1024.0564	1027.4104
139	1012.4959	1016.1410	1019.6954	1023.1612	1026.5406
140	1011.5099	1015.1821	1018.7631	1022.2550	1025.6600
141	1010.5124	1014.2119	1017.8196	1021.3377	1024.7683
142	1009.5032	1013.2301	1016.8647	1020.4091	1023.8655
143	1008.4823	1012.2367	1015.8982	1019.4691	1022.9514
144	1007.4495	1011.2314	1014.9201	1018.5175	1022.0258

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 3

APPENDIX 10

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	12.75	13.00	13.25	13.50	13.75
145	985.8747	990.1851	994.3913	998.4952	1002.4989
146	984.6709	989.0117	993.2477	997.3809	1001.4135
147	983.4544	987.8255	992.0914	996.2541	1000.3156
148	982.2249	986.6265	990.9224	995.1146	999.2052
149	980.9824	985.4146	989.7405	993.9623	998.0820
150	979.7267	984.1894	988.5456	992.7971	996.9460
151	978.4576	982.9510	987.3374	991.6187	995.7969
152	977.1751	981.6992	986.1159	990.4271	994.6347
153	975.8789	980.4339	984.8809	989.2220	993.4592
154	974.5689	979.1548	983.6323	988.0035	992.2702

155	973.2450	977.8619	982.3699	986.7712	991.0676
156	971.9071	976.5549	981.0936	985.5250	989.8512
157	970.5550	975.2339	979.8032	984.2648	988.6208
158	969.1884	973.8984	978.4985	982.9905	987.3764
159	967.8074	972.5486	977.1794	981.7018	986.1177
160	966.4117	971.1841	975.8457	980.3986	984.8445
161	965.0012	969.8048	974.4974	979.0807	983.5568
162	963.5756	968.4106	973.1341	977.7481	982.2544
163	962.1349	967.0013	971.7558	976.4004	980.9370
164	960.6790	965.5767	970.3622	975.0376	979.6045
165	959.2075	964.1366	968.9533	973.6594	978.2567
166	957.7204	962.6810	967.5288	972.2657	976.8935
167	956.2175	961.2096	966.0886	970.8564	975.5147
168	954.6987	959.7223	964.6325	969.4312	974.1201
169	953.1637	958.2188	963.1603	967.9899	972.7095
170	951.6124	956.6991	961.6719	966.5325	971.2828
171	950.0446	955.1629	960.1670	965.0586	969.8397
172	948.4602	953.6101	958.6455	963.5682	968.3800
173	946.8589	952.0404	957.1072	962.0610	966.9036
174	945.2406	950.4537	955.5519	960.5369	965.4104
175	943.6051	948.8499	953.9795	958.9956	963.9000
176	941.9523	947.2286	952.3896	957.4370	962.3723
177	940.2818	945.5898	950.7823	955.8608	960.8271
178	938.5937	943.9333	949.1572	954.2669	959.2641
179	936.8876	942.2588	947.5141	952.6551	957.6833
180	935.1633	940.5661	945.8529	951.0251	956.0844
181	933.4208	938.8552	944.1733	949.3768	954.4671
182	931.6597	937.1257	942.4752	947.7099	952.8314
183	929.8799	935.3774	940.7584	946.0243	951.1768
184	928.0812	933.6102	939.0226	944.3198	949.5033
185	926.2634	931.8239	937.2676	942.5960	947.8107
186	924.4263	930.0182	935.4933	940.8529	946.0986
187	922.5697	928.1930	933.6993	939.0902	944.3669
188	920.6933	926.3480	931.8856	937.3076	942.6154
189	918.7970	924.4830	930.0518	935.5050	940.8438
190	916.8806	922.5978	928.1978	933.6821	939.0520
191	914.9438	920.6921	926.3233	931.8387	937.2395
192	912.9864	918.7659	924.4281	929.9745	935.4064

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
145	1006.4046	1010.2143	1013.9301	1017.5542	1021.0887
146	1005.3475	1009.1850	1012.9282	1016.5791	1020.1399
147	1004.2781	1008.1435	1011.9142	1015.5920	1019.1792
148	1003.1962	1007.0897	1010.8879	1014.5928	1018.2066
149	1002.1017	1006.0234	1009.8492	1013.5813	1017.2217
150	1000.9944	1004.9443	1008.7980	1012.5573	1016.2246
151	999.8742	1003.8525	1007.7340	1011.5208	1015.2149
152	998.7409	1002.7477	1006.6572	1010.4715	1014.1927
153	997.5944	1001.6298	1005.5674	1009.4094	1013.1577
154	996.4346	1000.4986	1004.4645	1008.3341	1012.1097
155	995.2612	999.3540	1003.3482	1007.2457	1011.0487
156	994.0741	998.1958	1002.2184	1006.1439	1009.9744

157	992.8731	997.0238	1001.0749	1005.0285	1008.8866
158	991.6582	995.8379	999.9177	1003.8994	1007.7853
159	990.4291	994.6380	998.7464	1002.7565	1006.6702
160	989.1856	993.4238	997.5610	1001.5995	1005.5411
161	987.9276	992.1951	996.3613	1000.4282	1004.3979
162	986.6550	990.9519	995.1471	999.2426	1003.2405
163	985.3675	989.6939	993.9182	998.0424	1002.0686
164	984.0650	988.4210	992.6745	996.8275	1000.8820
165	982.7473	987.1329	991.4157	995.5976	999.6806
166	981.4142	985.8296	990.1418	994.3526	998.4642
167	980.0656	984.5108	988.8524	993.0923	997.2326
168	978.7012	983.1763	987.5474	991.8165	995.9855
169	977.3209	981.8260	986.2267	990.5250	994.7229
170	975.9245	980.4596	984.8901	989.2177	993.4445
171	974.5118	979.0771	983.5372	987.8943	992.1502
172	973.0827	977.6781	982.1681	986.5546	990.8396
173	971.6368	976.2624	980.7823	985.1985	989.5127
174	970.1741	974.8300	979.3799	983.8256	988.1692
175	968.6944	973.3806	977.9605	982.4359	986.8089
176	967.1973	971.9139	976.5239	981.0292	985.4315
177	965.6828	970.4299	975.0700	979.6051	984.0370
178	964.1507	968.9282	973.5985	978.1635	982.6251
179	962.6006	967.4087	972.1093	976.7042	981.1954
180	961.0325	965.8711	970.6020	975.2270	979.7480
181	959.4461	964.3153	969.0765	973.7316	978.2824
182	957.8411	962.7410	967.5326	972.2179	976.7985
183	956.2175	961.1480	965.9701	970.6855	975.2960
184	954.5749	959.5361	964.3886	969.1343	973.7748
185	952.9131	957.9050	962.7881	967.5640	972.2346
186	951.2320	956.2546	961.1682	965.9744	970.6751
187	949.5312	954.5846	959.5287	964.3653	969.0961
188	947.8106	952.8947	957.8695	962.7364	967.4974
189	946.0699	951.1848	956.1901	961.0875	965.8787
190	944.3090	949.4546	954.4905	959.4183	964.2397
191	942.5274	947.7038	952.7704	957.7286	962.5803
192	940.7251	945.9323	951.0294	956.0182	960.9001

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	12.75	13.00	13.25	13.50	13.75
193	911.0082	916.8187	922.5120	928.0894	933.5522
194	909.0090	914.8505	920.5748	926.1831	931.6767
195	906.9885	912.8609	918.6161	924.2553	929.7798
196	904.9466	910.8498	916.6358	922.3058	927.8611
197	902.8830	908.8169	914.6336	920.3344	925.9205
198	900.7975	906.7620	912.6094	918.3409	923.9576
199	898.6898	904.6848	910.5628	916.3249	921.9722
200	896.5597	902.5851	908.4936	914.2862	919.9641
201	894.4070	900.4627	906.4015	912.2246	917.9330
202	892.2314	898.3172	904.2863	910.1397	915.8786
203	890.0327	896.1486	902.1478	908.0315	913.8006
204	887.8106	893.9564	899.9857	905.8995	911.6989
205	885.5649	891.7405	897.7997	903.7435	909.5730
206	883.2954	889.5006	895.5896	901.5633	907.4228
207	881.0018	887.2364	893.3550	899.3586	905.2480
208	878.6837	884.9477	891.0958	897.1290	903.0482
209	876.3411	882.6342	888.8117	894.8744	900.8233
210	873.9735	880.2956	886.5023	892.5944	898.5728
211	871.5808	877.9317	884.1674	890.2887	896.2966
212	869.1627	875.5422	881.8068	887.9572	893.9943
213	866.7189	873.1268	879.4200	885.5993	891.6656
214	864.2491	870.6852	877.0069	883.2150	889.3102
215	861.7531	868.2172	874.5672	880.8038	886.9278
216	859.2306	865.7225	872.1006	878.3655	884.5181
217	856.6812	863.2007	869.6067	875.8998	882.0808
218	854.1048	860.6516	867.0852	873.4063	879.6156
219	851.5010	858.0749	864.5360	870.8848	877.1222
220	848.8695	855.4702	861.9585	868.3350	874.6001
221	846.2101	852.8374	859.3527	865.7564	872.0492
222	843.5224	850.1760	856.7180	863.1488	869.4691
223	840.8062	847.4858	854.0543	860.5119	866.8593
224	838.0611	844.7665	851.3611	857.8453	864.2197
225	835.2868	842.0177	848.6382	855.1487	861.5498
226	832.4831	839.2391	845.8852	852.4218	858.8494
227	829.6495	836.4304	843.1019	849.6642	856.1180
228	826.7859	833.5913	840.2878	846.8756	853.3553
229	823.8918	830.7214	837.4426	844.0557	850.5609
230	820.9670	827.8205	834.5660	841.2039	847.7345
231	818.0111	824.8881	831.6577	838.3202	844.8758
232	815.0238	821.9240	828.7172	835.4039	841.9842
233	812.0048	818.9277	825.7443	832.4549	839.0596
234	808.9537	815.8990	822.7386	829.4727	836.1014
235	805.8702	812.8374	819.6996	826.4569	833.1094
236	802.7539	809.7427	816.6272	823.4072	830.0830
237	799.6045	806.6145	813.5207	820.3232	827.0220
238	796.4216	803.4524	810.3800	817.2045	823.9259

239	793.2049	800.2560	807.2046	814.0507	820.7943
240	789.9540	797.0250	803.9942	810.8614	817.6269

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
193	938.9018	944.1397	949.2675	954.2867	959.1989
194	937.0572	942.3258	947.4842	952.5339	957.4765
195	935.1910	940.4904	945.6794	950.7596	955.7325
196	933.3031	938.6332	943.8528	948.9634	953.9668
197	931.3932	936.7539	942.0041	947.1452	952.1789
198	929.4610	934.8523	940.1330	945.3047	950.3687
199	927.5062	932.9281	938.2394	943.4415	948.5359
200	925.5287	930.9811	936.3229	941.5554	946.6802
201	923.5280	929.0110	934.3832	939.6461	944.8013
202	921.5040	927.0174	932.4201	937.7134	942.8988
203	919.4565	925.0002	930.4333	935.7569	940.9727
204	917.3850	922.9591	928.4224	933.7764	939.0224
205	915.2893	920.8937	926.3873	931.7715	937.0477
206	913.1692	918.8037	924.3275	929.7420	935.0484
207	911.0244	916.6890	922.2429	927.6875	933.0241
208	908.8546	914.5491	920.1331	925.6078	930.9745
209	906.6594	912.3839	917.9978	923.5025	928.8992
210	904.4386	910.1929	915.8367	921.3713	926.7980
211	902.1920	907.9759	913.6495	919.2140	924.6706
212	899.9191	905.7325	911.4358	917.0301	922.5165
213	897.6196	903.4626	909.1954	914.8194	920.3356
214	895.2934	901.1657	906.9280	912.5815	918.1273
215	892.9400	898.8415	904.6331	910.3161	915.8915
216	890.5592	896.4897	902.3105	908.0228	913.6277
217	888.1506	894.1099	899.9598	905.7014	911.3356
218	885.7139	891.7019	897.5808	903.3514	909.0149
219	883.2487	889.2654	895.1730	900.9726	906.6652
220	880.7548	886.7998	892.7361	898.5645	904.2861
221	878.2318	884.3051	890.2697	896.1268	901.8772
222	875.6794	881.7806	887.7736	893.6591	899.4382
223	873.0972	879.2262	885.2473	891.1611	896.9688
224	870.4849	876.6415	882.6904	888.6324	894.4685
225	867.8421	874.0261	880.1027	886.0726	891.9369
226	865.1684	871.3796	877.4837	883.4814	889.3737
227	862.4636	868.7017	874.8330	880.8583	886.7784
228	859.7272	865.9920	872.1503	878.2030	884.1507
229	856.9589	863.2501	869.4352	875.5150	881.4902
230	854.1583	860.4757	866.6873	872.7940	878.7964
231	851.3250	857.6683	863.9062	870.0395	876.0689
232	848.4586	854.8275	861.0915	867.2512	873.3074
233	845.5588	851.9531	858.2428	864.4286	870.5113
234	842.6252	849.0445	855.3597	861.5714	867.6803
235	839.6574	846.1013	852.4417	858.6790	864.8138
236	836.6549	843.1232	849.4884	855.7510	861.9116
237	833.6174	840.1098	846.4995	852.7871	858.9730
238	830.5445	837.0606	843.4745	849.7867	855.9978
239	827.4357	833.9751	840.4129	846.7494	852.9853
240	824.2907	830.8530	837.3143	843.6748	849.9352

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
 ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
 COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 3

APPENDIX 10

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)
 WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
 (PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
241	786.6686	793.7590	800.7483	807.6363	814.4231
242	783.3483	790.4576	797.4665	804.3749	811.1827
243	779.9927	787.1205	794.1485	801.0768	807.9051
244	776.6015	783.7472	790.7939	797.7415	804.5900
245	773.1742	780.3373	787.4023	794.3688	801.2368
246	769.7105	776.8906	783.9732	790.9581	797.8453
247	766.2100	773.4064	780.5062	787.5091	794.4149
248	762.6724	769.8846	777.0009	784.0212	790.9452
249	759.0971	766.3245	773.4570	780.4941	787.4357
250	755.4838	762.7259	769.8739	776.9273	783.8860
251	751.8322	759.0884	766.2512	773.3204	780.2956
252	748.1417	755.4114	762.5886	769.6729	776.6641
253	744.4121	751.6946	758.8855	765.9844	772.9910
254	740.6428	747.9375	755.1415	762.2544	769.2758
255	736.8334	744.1397	751.3562	758.4824	765.5181
256	732.9836	740.3008	747.5291	754.6680	761.7172
257	729.0929	736.4203	743.6597	750.8107	757.8728
258	725.1609	732.4977	739.7476	746.9100	753.9844
259	721.1870	728.5327	735.7923	742.9654	750.0514
260	717.1710	724.5247	731.7933	738.9764	746.0734
261	713.1123	720.4732	727.7502	734.9426	742.0498
262	709.0104	716.3779	723.6625	730.8633	737.9800
263	704.8650	712.2382	719.5296	726.7382	733.8637
264	700.6755	708.0537	715.3510	722.5667	729.7001
265	696.4415	703.8239	711.1263	718.3482	725.4889
266	692.1625	699.5482	706.8550	714.0823	721.2294
267	687.8381	695.2262	702.5365	709.7684	716.9211
268	683.4677	690.8574	698.1704	705.4060	712.5634
269	679.0509	686.4412	693.7560	700.9944	708.1558

270	674.5871	681.9772	689.2929	696.5333	703.6977
271	670.0760	677.4649	684.7805	692.0220	699.1885
272	665.5169	672.9036	680.2183	687.4599	694.6277
273	660.9093	668.2930	675.6057	682.8465	690.0146
274	656.2528	663.6324	670.9421	678.1812	685.3486
275	651.5468	658.9213	666.2271	673.4634	680.6292
276	646.7909	654.1592	661.4600	668.6925	675.8556
277	641.9843	649.3454	656.6403	663.8679	671.0274
278	637.1268	644.4796	651.7674	658.9891	666.1439
279	632.2176	639.5610	646.8406	654.0554	661.2044
280	627.2562	634.5891	641.8595	649.0662	656.2083
281	622.2421	629.5634	636.8233	644.0209	651.1550
282	617.1748	624.4833	631.7316	638.9188	646.0438
283	612.0536	619.3480	626.5836	633.7593	640.8740
284	606.8780	614.1572	621.3788	628.5417	635.6449
285	601.6474	608.9101	616.1165	623.2655	630.3560
286	596.3613	603.6062	610.7961	617.9299	625.0064
287	591.0189	598.2449	605.4170	612.5343	619.5955
288	585.6199	592.8254	599.9785	607.0779	614.1227

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
241	821.1089	827.6939	834.1782	840.5625	846.8470
242	817.8901	824.4972	831.0043	837.4118	843.7201
243	814.6337	821.2625	827.7920	834.2225	840.5542
244	811.3392	817.9895	824.5409	830.9939	837.3487
245	808.0064	814.6776	821.2506	827.7256	834.1032
246	804.6347	811.3263	817.9204	824.4172	830.8170
247	801.2236	807.9353	814.5501	821.0681	827.4898
248	797.7728	804.5040	811.1390	817.6779	824.1210
249	794.2816	801.0319	807.6866	814.2460	820.7101
250	790.7498	797.5186	804.1926	810.7718	817.2565
251	787.1767	793.9636	800.6564	807.2550	813.7598
252	783.5620	790.3664	797.0774	803.6950	810.2194
253	779.9051	786.7265	793.4552	800.0912	806.6347
254	776.2055	783.0433	789.7892	796.4431	803.0052
255	772.4628	779.3164	786.0789	792.7502	799.3304
256	768.6764	775.5452	782.3237	789.0118	795.6096
257	764.8458	771.7293	778.5232	785.2275	791.8422
258	760.9705	767.8680	774.6768	781.3968	788.0278
259	757.0500	763.9609	770.7839	777.5189	784.1658
260	753.0838	760.0074	766.8440	773.5933	780.2554
261	749.0713	756.0070	762.8564	769.6195	776.2962
262	745.0120	751.9590	758.8207	765.5969	772.2875
263	740.9054	747.8630	754.7362	761.5248	768.2286
264	736.7508	743.7183	750.6024	757.4027	764.1191
265	732.5478	739.5244	746.4186	753.2298	759.9581
266	728.2957	735.2808	742.1842	749.0057	755.7452
267	723.9940	730.9867	737.8987	744.7297	751.4796
268	719.6421	726.6416	733.5614	740.4011	747.1606
269	715.2395	722.2449	729.1717	736.0194	742.7877
270	710.7855	717.7960	724.7289	731.5837	738.3601
271	706.2795	713.2943	720.2325	727.0935	733.8772

272	701.7210	708.7392	715.6817	722.5482	729.3382
273	697.1093	704.1299	711.0759	717.9470	724.7425
274	692.4437	699.4659	706.4145	713.2892	720.0894
275	687.7238	694.7465	701.6968	708.5741	715.3781
276	682.9487	689.9711	696.9221	703.8011	710.6079
277	678.1180	685.1389	692.0896	698.9695	705.7781
278	673.2309	680.2494	687.1988	694.0784	700.8879
279	668.2868	675.3019	682.2489	689.1273	695.9365
280	663.2850	670.2955	677.2391	684.1152	690.9233
281	658.2249	665.2297	672.1689	679.0416	685.8474
282	653.1057	660.1038	667.0373	673.9056	680.7081
283	647.9268	654.9170	661.8438	668.7065	675.5045
284	642.6875	649.6686	656.5875	663.4434	670.2359
285	637.3870	644.3579	651.2677	658.1157	664.9014
286	632.0248	638.9841	645.8836	652.7225	659.5003
287	626.5999	633.5465	640.4344	647.2630	654.0316
288	621.1118	628.0443	634.9194	641.7364	648.4946

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
289	580.1634	587.3472	594.4799	601.5602	608.5871
290	574.6490	581.8097	588.9206	595.9804	602.9881
291	569.0760	576.2122	583.2999	590.3379	597.3250
292	563.4437	570.5541	577.6172	584.6318	591.5969
293	557.7516	564.8347	571.8717	578.8616	585.8033
294	551.9991	559.0533	566.0628	573.0265	579.9432
295	546.1854	553.2092	560.1897	567.1257	574.0160
296	540.3100	547.3019	554.2518	561.1585	568.0209
297	534.3721	541.3305	548.2483	555.1242	561.9571
298	528.3711	535.2945	542.1786	549.0220	555.8238
299	522.3064	529.1931	536.0418	542.8512	549.6202
300	516.1773	523.0256	529.8372	536.6109	543.3455

301	509.9830	516.7913	523.5642	530.3005	536.9990
302	503.7229	510.4894	517.2219	523.9190	530.5797
303	497.3963	504.1193	510.8095	517.4658	524.0869
304	491.0024	497.6801	504.3264	510.9399	517.5197
305	484.5407	491.1712	497.7716	504.3407	510.8772
306	478.0102	484.5918	491.1445	497.6672	504.1586
307	471.4104	477.9411	484.4442	490.9186	497.3630
308	464.7405	471.2184	477.6700	484.0941	490.4896
309	457.9997	464.4228	470.8209	477.1928	483.5374
310	451.1873	457.5536	463.8962	470.2139	476.5055
311	444.3025	450.6100	456.8950	463.1565	469.3931
312	437.3445	443.5911	449.8166	456.0196	462.1992
313	430.3127	436.4963	442.6600	448.8025	454.9228
314	423.2061	429.3245	435.4243	441.5042	447.5631
315	416.0240	422.0751	428.1088	434.1238	440.1190
316	408.7656	414.7472	420.7125	426.6604	432.5897
317	401.4300	407.3398	413.2345	419.1130	424.9740
318	394.0166	399.8522	405.6740	411.4806	417.2711
319	386.5243	392.2835	398.0299	403.7625	409.4800
320	378.9525	384.6328	390.3015	395.9575	401.5996
321	371.3002	376.8992	382.4878	388.0646	393.6288
322	363.5666	369.0819	374.5877	380.0830	385.5668
323	355.7508	361.1798	366.6004	372.0116	377.4123
324	347.8520	353.1922	358.5250	363.8494	369.1645
325	339.8693	345.1180	350.3604	355.5954	360.8221
326	331.8017	336.9563	342.1056	347.2485	352.3841
327	323.6484	328.7062	333.7597	338.8077	343.8495
328	315.4085	320.3668	325.3216	330.2720	335.2170
329	307.0811	311.9370	316.7903	321.6402	326.4857
330	298.6651	303.4158	308.1649	312.9113	317.6543
331	290.1598	294.8024	299.4442	304.0842	308.7217
332	281.5641	286.0957	290.6272	295.1579	299.6867
333	272.8770	277.2946	281.7129	286.1310	290.5482
334	264.0977	268.3982	272.7001	277.0027	281.3050
335	255.2251	259.4054	263.5878	267.7716	271.9559
336	246.2582	250.3152	254.3750	258.4367	262.4997

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
289	615.5596	622.4768	629.3378	636.1419	642.8883
290	609.9427	616.8431	623.6887	630.4785	637.2120
291	604.2602	611.1426	617.9714	624.7456	631.4647
292	598.5114	605.3744	612.1849	618.9422	625.6456
293	592.6956	599.5377	606.3286	613.0675	619.7537
294	586.8119	593.6316	600.4015	607.1206	613.7882
295	580.8596	587.6555	594.4028	601.1006	607.7482
296	574.8378	581.6083	588.3315	595.0065	601.6326
297	568.7458	575.4894	582.1870	588.8376	595.4406
298	562.5827	569.2978	575.9681	582.5929	589.1712
299	556.3477	563.0327	569.6742	576.2714	582.8234
300	550.0399	556.6931	563.3042	569.8721	576.3962
301	543.6586	550.2783	556.8572	563.3943	569.8888
302	537.2028	543.7873	550.3323	556.8368	563.2999

303	530.6717	537.2193	543.7286	550.1987	556.6288
304	524.0644	530.5732	537.0450	543.4790	549.8742
305	517.3800	523.8482	530.2808	536.6767	543.0352
306	510.6177	517.0434	523.4347	529.7908	536.1107
307	503.7764	510.1577	516.5060	522.8203	529.0997
308	496.8553	503.1903	509.4935	515.7640	522.0010
309	489.8535	496.1402	502.3963	508.6211	514.8136
310	482.7700	489.0063	495.2134	501.3903	507.5363
311	475.6039	481.7877	487.9436	494.0707	500.1681
312	468.3541	474.4834	480.5860	486.6611	492.7078
313	461.0198	467.0923	473.1395	479.1604	485.1542
314	453.5999	459.6135	465.6031	471.5676	477.5062
315	446.0934	452.0459	457.9755	463.8814	469.7626
316	438.4994	444.3884	450.2558	456.1007	461.9222
317	430.8167	436.6400	442.4428	448.2244	453.9838
318	423.0444	428.7995	434.5354	440.2513	445.9462
319	415.1815	420.8660	426.5325	432.1801	437.8081
320	407.2268	412.8382	418.4328	424.0098	429.5683
321	399.1793	404.7151	410.2353	415.7390	421.2254
322	391.0379	396.4956	401.9387	407.3666	412.7783
323	382.8016	388.1784	393.5419	398.8913	404.2256
324	374.4691	379.7625	385.0436	390.3118	395.5660
325	366.0395	371.2466	376.4427	381.6268	386.7982
326	357.5115	362.6296	367.7378	372.8351	377.9207
327	348.8840	353.9103	358.9277	363.9353	368.9323
328	340.1558	345.0875	350.0112	354.9261	359.8315
329	331.3258	336.1598	340.9869	345.8062	350.6170
330	322.3928	327.1262	331.8536	336.5742	341.2873
331	313.3556	317.9853	322.6099	327.2287	331.8410
332	304.2130	308.7358	313.2545	317.7683	322.2765
333	294.9636	299.3765	303.7861	308.1917	312.5926
334	285.6064	289.9061	294.2033	298.4973	302.7876
335	276.1400	280.3232	284.5046	288.6838	292.8600
336	266.5632	270.6265	274.6888	278.7496	282.8083

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
337	237.1960	241.1265	245.0603	248.9968	252.9351
338	228.0375	231.8382	235.6429	239.4507	243.2610
339	218.7818	222.4494	226.1214	229.7972	233.4759
340	209.4277	212.9588	216.4948	220.0350	223.5788
341	199.9742	203.3654	206.7620	210.1631	213.5682
342	190.4202	193.6681	196.9216	200.1801	203.4430
343	180.7648	183.8657	186.9726	190.0848	193.2017
344	171.0067	173.9572	176.9138	179.8759	182.8431
345	161.1450	163.9413	166.7438	169.5522	172.3658
346	151.1785	153.8169	156.4616	159.1123	161.7684
347	141.1061	143.5828	146.0659	148.5550	151.0496
348	130.9267	133.2378	135.5554	137.8789	140.2080
349	120.6391	122.7808	124.9288	127.0827	129.2422
350	110.2423	112.2105	114.1849	116.1650	118.1507
351	99.7349	101.5257	103.3223	105.1246	106.9321
352	89.1159	90.7251	92.3398	93.9599	95.5850
353	78.3841	79.8075	81.2361	82.6696	84.1079
354	67.5383	68.7716	70.0097	71.2523	72.4992
355	56.5772	57.6162	58.6594	59.7065	60.7575
356	45.4997	46.3400	47.1837	48.0309	48.8813
357	34.3045	34.9415	35.5814	36.2239	36.8690
358	22.9903	23.4196	23.8509	24.2841	24.7191
359	11.5559	11.7729	11.9909	12.2100	12.4300
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
337	256.8746	260.8146	264.7544	268.6934	272.6310
338	247.0730	250.8862	254.6999	258.5135	262.3264
339	237.1571	240.8400	244.5240	248.2085	251.8931
340	227.1255	230.6744	234.2251	237.7769	241.3293
341	216.9768	220.3881	223.8017	227.2170	230.6335
342	206.7097	209.9797	213.2524	216.5273	219.8040
343	196.3229	199.4477	202.5756	205.7063	208.8391
344	185.8148	188.7906	191.7698	194.7522	197.7372
345	175.1842	178.0069	180.8335	183.6635	186.4965
346	164.4295	167.0952	169.7650	172.4385	175.1153
347	153.5494	156.0539	158.5627	161.0755	163.5918
348	142.5424	144.8815	147.2251	149.5728	151.9243
349	131.4069	133.5764	135.7505	137.9287	140.1109
350	120.1415	122.1371	124.1372	126.1416	128.1498
351	108.7447	110.5619	112.3836	114.2095	116.0393
352	97.2149	98.8493	100.4880	102.1308	103.7774
353	85.5506	86.9976	88.4487	89.9036	91.3621
354	73.7502	75.0052	76.2639	77.5261	78.7917
355	61.8122	62.8703	63.9318	64.9965	66.0642
356	49.7349	50.5914	51.4507	52.3128	53.1776
357	37.5166	38.1666	38.8189	39.4733	40.1299

358	25.1559	25.5943	26.0343	26.4760	26.9191
359	12.6509	12.8727	13.0953	13.3188	13.5431
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	12.75	13.00	13.25	13.50	13.75
1	1002.2267	1002.2715	1002.3154	1002.3583	1002.4003
2	1004.4770	1004.5676	1004.6563	1004.7431	1004.8281
3	1006.7513	1006.8886	1007.0230	1007.1548	1007.2838
4	1009.0497	1009.2347	1009.4159	1009.5935	1009.7675
5	1011.3725	1011.6062	1011.8353	1012.0597	1012.2798
6	1013.7200	1014.0035	1014.2813	1014.5537	1014.8208
7	1016.0925	1016.4267	1016.7544	1017.0757	1017.3909
8	1018.4901	1018.8761	1019.2547	1019.6261	1019.9905
9	1020.9133	1021.3521	1021.7827	1022.2052	1022.6199
10	1023.3622	1023.8549	1024.3385	1024.8133	1025.2794
11	1025.8371	1026.3848	1026.9226	1027.4507	1027.9693
12	1028.3383	1028.9422	1029.5353	1030.1178	1030.6901
13	1030.2362	1030.8851	1031.5223	1032.1481	1032.7628
14	1032.1542	1032.8490	1033.5312	1034.2011	1034.8591
15	1034.0927	1034.8342	1035.5623	1036.2773	1036.9795
16	1036.0517	1036.8410	1037.6159	1038.3768	1039.1242
17	1038.0316	1038.8694	1039.6921	1040.5000	1041.2935
18	1040.0325	1040.9199	1041.7913	1042.6470	1043.4876
19	1042.0546	1042.9925	1043.9136	1044.8182	1045.7068
20	1044.0983	1045.0876	1046.0593	1047.0138	1047.9515
21	1046.1636	1047.2054	1048.2288	1049.2341	1050.2219
22	1048.2509	1049.3462	1050.4222	1051.4794	1052.5183
23	1050.3604	1051.5101	1052.6398	1053.7500	1054.8411
24	1052.4923	1053.6975	1054.8819	1056.0461	1057.1904
25	1053.9697	1055.2183	1056.4453	1057.6511	1058.8364
26	1055.4628	1056.7556	1058.0258	1059.2742	1060.5012
27	1056.9718	1058.3095	1059.6239	1060.9155	1062.1851

28	1058.4968	1059.8802	1061.2395	1062.5754	1063.8883
29	1060.0380	1061.4680	1062.8730	1064.2538	1065.6110
30	1061.5956	1063.0729	1064.5246	1065.9512	1067.3535
31	1063.1698	1064.6953	1066.1944	1067.6677	1069.1159
32	1064.7606	1066.3352	1067.8826	1069.4035	1070.8985
33	1066.3684	1067.9929	1069.5895	1071.1588	1072.7015
34	1067.9933	1069.6686	1071.3152	1072.9338	1074.5252
35	1069.6354	1071.3624	1073.0599	1074.7288	1076.3698
36	1071.2950	1073.0745	1074.8239	1076.5440	1078.2356
37	1072.2443	1074.0631	1075.8511	1077.6090	1079.3376
38	1073.2036	1075.0625	1076.8896	1078.6860	1080.4522
39	1074.1732	1076.0727	1077.9396	1079.7750	1081.5797
40	1075.1531	1077.0938	1079.0012	1080.8764	1082.7200
41	1076.1434	1078.1259	1080.0745	1081.9901	1083.8734
42	1077.1442	1079.1693	1081.1597	1083.1163	1085.0401
43	1078.1557	1080.2239	1082.2568	1084.2552	1086.2201
44	1079.1779	1081.2900	1083.3661	1085.4069	1087.4136
45	1080.2109	1082.3677	1084.4876	1086.5716	1088.6208
46	1081.2550	1083.4570	1085.6214	1087.7494	1089.8418
47	1082.3101	1084.5581	1086.7678	1088.9404	1091.0768
48	1083.3764	1085.6711	1087.9269	1090.1449	1092.3260

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
1	1002.4415	1002.4817	1002.5212	1002.5598	1002.5977
2	1004.9114	1004.9930	1005.0728	1005.1511	1005.2278
3	1007.4102	1007.5340	1007.6553	1007.7743	1007.8908
4	1009.9381	1010.1052	1010.2690	1010.4297	1010.5871
5	1012.4955	1012.7069	1012.9143	1013.1177	1013.3172
6	1015.0827	1015.3396	1015.5915	1015.8387	1016.0813
7	1017.7001	1018.0035	1018.3011	1018.5933	1018.8800
8	1020.3481	1020.6990	1021.0435	1021.3816	1021.7136
9	1023.0269	1023.4266	1023.8189	1024.2043	1024.5827
10	1025.7370	1026.1865	1026.6279	1027.0616	1027.4877
11	1028.4788	1028.9792	1029.4709	1029.9541	1030.4290
12	1031.2525	1031.8051	1032.3482	1032.8821	1033.4070
13	1033.3666	1033.9600	1034.5431	1035.1162	1035.6796
14	1035.5055	1036.1405	1036.7645	1037.3778	1037.9806
15	1037.6693	1038.3469	1039.0128	1039.6672	1040.3103
16	1039.8583	1040.5796	1041.2882	1041.9847	1042.6692
17	1042.0729	1042.8387	1043.5912	1044.3307	1045.0576
18	1044.3133	1045.1246	1045.9219	1046.7055	1047.4758
19	1046.5799	1047.4377	1048.2808	1049.1095	1049.9242
20	1048.8729	1049.7783	1050.6683	1051.5431	1052.4033
21	1051.1926	1052.1467	1053.0845	1054.0066	1054.9133
22	1053.5394	1054.5432	1055.5300	1056.5004	1057.4547
23	1055.9136	1056.9681	1058.0050	1059.0248	1060.0279
24	1058.3155	1059.4219	1060.5099	1061.5803	1062.6333
25	1060.0016	1061.1474	1062.2742	1063.3825	1064.4728
26	1061.7074	1062.8935	1064.0598	1065.2069	1066.3353
27	1063.4332	1064.6602	1065.8669	1067.0537	1068.2211
28	1065.1790	1066.4480	1067.6959	1068.9232	1070.1305
29	1066.9452	1068.2570	1069.5469	1070.8157	1072.0638

30	1068.7320	1070.0874	1071.4204	1072.7314	1074.0212
31	1070.5397	1071.9396	1073.3165	1074.6707	1076.0031
32	1072.3684	1073.8138	1075.2355	1076.6339	1078.0097
33	1074.2185	1075.7103	1077.1776	1078.6212	1080.0415
34	1076.0902	1077.6293	1079.1433	1080.6329	1082.0986
35	1077.9837	1079.5710	1081.1327	1082.6693	1084.1815
36	1079.8992	1081.5359	1083.1461	1084.7307	1086.2904
37	1081.0376	1082.7099	1084.3551	1085.9740	1087.5674
38	1082.1893	1083.8979	1085.5787	1087.2326	1088.8603
39	1083.3544	1085.0999	1086.8171	1088.5067	1090.1695
40	1084.5331	1086.3163	1088.0705	1089.7964	1091.4949
41	1085.7255	1087.5471	1089.3390	1091.1020	1092.8370
42	1086.9318	1088.7925	1090.6228	1092.4237	1094.1958
43	1088.1523	1090.0527	1091.9221	1093.7615	1095.5716
44	1089.3869	1091.3278	1093.2372	1095.1158	1096.9647
45	1090.6360	1092.6181	1094.5681	1096.4868	1098.3751
46	1091.8996	1093.9238	1095.9151	1097.8746	1099.8031
47	1093.1780	1095.2449	1097.2784	1099.2795	1101.2491
48	1094.4713	1096.5817	1098.6582	1100.7017	1102.7130

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 3

APPENDIX 10

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	12.75	13.00	13.25	13.50	13.75
49	1083.6716	1085.9985	1088.2857	1090.5344	1092.7455
50	1083.9699	1086.3294	1088.6485	1090.9283	1093.1699
51	1084.2714	1086.6639	1089.0153	1091.3266	1093.5991
52	1084.5761	1087.0020	1089.3861	1091.7294	1094.0332
53	1084.8840	1087.3438	1089.7610	1092.1368	1094.4723
54	1085.1952	1087.6893	1090.1401	1092.5487	1094.9164
55	1085.5097	1088.0385	1090.5233	1092.9653	1095.3656
56	1085.8276	1088.3915	1090.9108	1093.3865	1095.8200
57	1086.1488	1088.7484	1091.3025	1093.8125	1096.2795
58	1086.4734	1089.1091	1091.6986	1094.2433	1096.7443
59	1086.8015	1089.4737	1092.0991	1094.6789	1097.2145

60	1087.1331	1089.8422	1092.5039	1095.1195	1097.6900
61	1086.6270	1089.3572	1092.0393	1094.6744	1097.2638
62	1086.1155	1088.8670	1091.5694	1094.2242	1096.8326
63	1085.5986	1088.3714	1091.0944	1093.7691	1096.3966
64	1085.0762	1087.8705	1090.6142	1093.3088	1095.9555
65	1084.5483	1087.3641	1090.1287	1092.8433	1095.5093
66	1084.0148	1086.8523	1089.6377	1092.3726	1095.0581
67	1083.4755	1086.3349	1089.1414	1091.8966	1094.6017
68	1082.9306	1085.8119	1088.6396	1091.4152	1094.1400
69	1082.3799	1085.2832	1088.1322	1090.9284	1093.6731
70	1081.8233	1084.7488	1087.6193	1090.4361	1093.2008
71	1081.2608	1084.2086	1087.1007	1089.9383	1092.7231
72	1080.6923	1083.6626	1086.5763	1089.4349	1092.2399
73	1080.1178	1083.1107	1086.0462	1088.9259	1091.7512
74	1079.5371	1082.5527	1085.5102	1088.4111	1091.2569
75	1078.9504	1081.9888	1084.9683	1087.8905	1090.7569
76	1078.3573	1081.4187	1084.4204	1087.3641	1090.2512
77	1077.7580	1080.8424	1083.8665	1086.8317	1089.7397
78	1077.1523	1080.2599	1083.3064	1086.2934	1089.2223
79	1076.5402	1079.6711	1082.7402	1085.7490	1088.6991
80	1075.9215	1079.0759	1082.1677	1085.1984	1088.1698
81	1075.2963	1078.4743	1081.5889	1084.6417	1087.6344
82	1074.6645	1077.8661	1081.0037	1084.0787	1087.0929
83	1074.0259	1077.2514	1080.4120	1083.5094	1086.5453
84	1073.3806	1076.6300	1079.8138	1082.9337	1085.9913
85	1072.7284	1076.0019	1079.2090	1082.3515	1085.4310
86	1072.0692	1075.3669	1078.5975	1081.7627	1084.8643
87	1071.4031	1074.7251	1077.9793	1081.1674	1084.2910
88	1070.7299	1074.0763	1077.3542	1080.5653	1083.7112
89	1070.0495	1073.4205	1076.7223	1079.9565	1083.1248
90	1069.3619	1072.7576	1076.0833	1079.3408	1082.5316
91	1068.6670	1072.0875	1075.4373	1078.7181	1081.9317
92	1067.9647	1071.4102	1074.7842	1078.0885	1081.3249
93	1067.2550	1070.7255	1074.1239	1077.4518	1080.7111
94	1066.5377	1070.0334	1073.4562	1076.8079	1080.0903
95	1065.8128	1069.3338	1072.7812	1076.1568	1079.4623
96	1065.0801	1068.6267	1072.0988	1075.4984	1078.8272

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
49	1094.9201	1097.0592	1099.1637	1101.2345	1103.2727
50	1095.3742	1097.5424	1099.6753	1101.7740	1103.8393
51	1095.8336	1098.0313	1100.1931	1102.3200	1104.4131
52	1096.2983	1098.5260	1100.7172	1102.8728	1104.9940
53	1096.7685	1099.0266	1101.2475	1103.4324	1105.5822
54	1097.2442	1099.5331	1101.7843	1103.9989	1106.1777
55	1097.7254	1100.0457	1102.3276	1104.5723	1106.7807
56	1098.2122	1100.5643	1102.8775	1105.1527	1107.3912
57	1098.7047	1101.0891	1103.4340	1105.7403	1108.0093
58	1099.2029	1101.6201	1103.9972	1106.3352	1108.6352
59	1099.7070	1102.1575	1104.5672	1106.9373	1109.2688
60	1100.2169	1102.7012	1105.1441	1107.5468	1109.9105

61	1099.8088	1102.3105	1104.7702	1107.1891	1109.5683
62	1099.3959	1101.9152	1104.3919	1106.8270	1109.2218
63	1098.9782	1101.5152	1104.0089	1106.4604	1108.8710
64	1098.5556	1101.1105	1103.6213	1106.0894	1108.5158
65	1098.1281	1100.7009	1103.2291	1105.7137	1108.1562
66	1097.6956	1100.2865	1102.8321	1105.3335	1107.7921
67	1097.2581	1099.8672	1102.4303	1104.9486	1107.4234
68	1096.8155	1099.4429	1102.0236	1104.5589	1107.0501
69	1096.3677	1099.0135	1101.6120	1104.1645	1106.6722
70	1095.9146	1098.5791	1101.1955	1103.7652	1106.2895
71	1095.4563	1098.1395	1100.7739	1103.3610	1105.9020
72	1094.9927	1097.6946	1100.3472	1102.9518	1105.5097
73	1094.5236	1097.2445	1099.9154	1102.5376	1105.1125
74	1094.0491	1096.7891	1099.4784	1102.1183	1104.7104
75	1093.5690	1096.3282	1099.0360	1101.6939	1104.3032
76	1093.0833	1095.8619	1098.5884	1101.2642	1103.8909
77	1092.5920	1095.3900	1098.1353	1100.8293	1103.4735
78	1092.0949	1094.9125	1097.6767	1100.3890	1103.0508
79	1091.5920	1094.4294	1097.2126	1099.9433	1102.6229
80	1091.0833	1093.9405	1096.7429	1099.4921	1102.1896
81	1090.5686	1093.4458	1096.2675	1099.0354	1101.7509
82	1090.0479	1092.9452	1095.7864	1098.5731	1101.3067
83	1089.5211	1092.4387	1095.2995	1098.1050	1100.8569
84	1088.9882	1091.9262	1094.8067	1097.6313	1100.4016
85	1088.4491	1091.4076	1094.3079	1097.1517	1099.9405
86	1087.9037	1090.8828	1093.8031	1096.6662	1099.4737
87	1087.3519	1090.3518	1093.2922	1096.1747	1099.0011
88	1086.7937	1089.8145	1092.7751	1095.6772	1098.5225
89	1086.2290	1089.2708	1092.2518	1095.1736	1098.0380
90	1085.6577	1088.7206	1091.7221	1094.6638	1097.5474
91	1085.0797	1088.1640	1091.1861	1094.1477	1097.0506
92	1084.4950	1087.6007	1090.6435	1093.6253	1096.5477
93	1083.9035	1087.0307	1090.0945	1093.0965	1096.0385
94	1083.3050	1086.4539	1089.5387	1092.5612	1095.5229
95	1082.6996	1085.8703	1088.9763	1092.0193	1095.0008
96	1082.0871	1085.2798	1088.4071	1091.4707	1094.4723

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
97	1064.3398	1067.9118	1071.4088	1074.8325	1078.1848
98	1063.5915	1067.1892	1070.7112	1074.1592	1077.5351
99	1062.8353	1066.4588	1070.0059	1073.4783	1076.8779
100	1062.0710	1065.7205	1069.2928	1072.7897	1076.2131
101	1061.2987	1064.9742	1068.5718	1072.0934	1075.5408
102	1060.5181	1064.2198	1067.8429	1071.3892	1074.8607
103	1059.7292	1063.4572	1067.1059	1070.6772	1074.1729
104	1058.9320	1062.6864	1066.3608	1069.9571	1073.4771
105	1058.1262	1061.9072	1065.6074	1069.2289	1072.7734
106	1057.3120	1061.1195	1064.8458	1068.4925	1072.0617
107	1056.4890	1060.3234	1064.0757	1067.7478	1071.3418
108	1055.6573	1059.5186	1063.2971	1066.9948	1070.6136
109	1054.8168	1058.7051	1062.5099	1066.2333	1069.8771
110	1053.9674	1057.8828	1061.7141	1065.4632	1069.1321
111	1053.1089	1057.0515	1060.9094	1064.6845	1068.3786
112	1052.2413	1056.2113	1060.0959	1063.8970	1067.6165
113	1051.3645	1055.3620	1059.2734	1063.1006	1066.8457
114	1050.4784	1054.5034	1058.4417	1062.2953	1066.0660
115	1049.5828	1053.6356	1057.6010	1061.4809	1065.2774
116	1048.6778	1052.7583	1056.7509	1060.6574	1064.4797
117	1047.7631	1051.8716	1055.8914	1059.8245	1063.6729
118	1046.8387	1050.9753	1055.0225	1058.9824	1062.8569
119	1045.9045	1050.0692	1054.1439	1058.1307	1062.0315
120	1044.9604	1049.1533	1053.2557	1057.2695	1061.1966
121	1044.0062	1048.2275	1052.3577	1056.3986	1060.3522
122	1043.0419	1047.2917	1051.4497	1055.5178	1059.4981
123	1042.0673	1046.3457	1050.5317	1054.6272	1058.6342
124	1041.0824	1045.3895	1049.6036	1053.7266	1057.7605
125	1040.0871	1044.4229	1048.6652	1052.8158	1056.8767
126	1039.0811	1043.4459	1047.7165	1051.8948	1055.9827
127	1038.0645	1042.4583	1046.7573	1050.9634	1055.0786
128	1037.0370	1041.4599	1045.7874	1050.0215	1054.1641
129	1035.9987	1040.4508	1044.8069	1049.0690	1053.2391
130	1034.9493	1039.4307	1043.8156	1048.1059	1052.3035
131	1033.8888	1038.3996	1042.8133	1047.1319	1051.3572
132	1032.8169	1037.3573	1041.8000	1046.1469	1050.4000
133	1031.7338	1036.3037	1040.7754	1045.1508	1049.4319
134	1030.6390	1035.2387	1039.7396	1044.1436	1048.4527
135	1029.5327	1034.1622	1038.6923	1043.1250	1047.4622
136	1028.4146	1033.0740	1037.6334	1042.0949	1046.4604
137	1027.2847	1031.9740	1036.5629	1041.0533	1045.4472
138	1026.1427	1030.8621	1035.4805	1039.9999	1044.4223
139	1024.9886	1029.7381	1034.3862	1038.9347	1043.3857
140	1023.8222	1028.6020	1033.2798	1037.8576	1042.3372
141	1022.6434	1027.4536	1032.1612	1036.7682	1041.2766
142	1021.4522	1026.2927	1031.0302	1035.6667	1040.2040
143	1020.2482	1025.1192	1029.8868	1034.5527	1039.1190

144 1019.0315 1023.9331 1028.7307 1033.4262 1038.0216

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
97	1081.4675	1084.6823	1087.8310	1090.9154	1093.9371
98	1080.8406	1084.0776	1087.2479	1090.3532	1093.3953
99	1080.2064	1083.4658	1086.6578	1089.7842	1092.8466
100	1079.5649	1082.8467	1086.0606	1089.2081	1092.2911
101	1078.9158	1082.2203	1085.4561	1088.6250	1091.7287
102	1078.2592	1081.5864	1084.8443	1088.0347	1091.1592
103	1077.5949	1080.9451	1084.2252	1087.4371	1090.5826
104	1076.9228	1080.2960	1083.5986	1086.8322	1089.9989
105	1076.2430	1079.6393	1082.9643	1086.2199	1089.4078
106	1075.5552	1078.9748	1082.3225	1085.6000	1088.8093
107	1074.8593	1078.3024	1081.6729	1084.9726	1088.2033
108	1074.1554	1077.6220	1081.0154	1084.3374	1087.5898
109	1073.4432	1076.9335	1080.3500	1083.6944	1086.9686
110	1072.7227	1076.2369	1079.6765	1083.0435	1086.3396
111	1071.9938	1075.5319	1078.9949	1082.3846	1085.7028
112	1071.2564	1074.8186	1078.3051	1081.7176	1085.0580
113	1070.5104	1074.0969	1077.6069	1081.0424	1084.4052
114	1069.7558	1073.3665	1076.9003	1080.3589	1083.7442
115	1068.9923	1072.6275	1076.1851	1079.6670	1083.0749
116	1068.2198	1071.8798	1075.4613	1078.9665	1082.3973
117	1067.4384	1071.1231	1074.7288	1078.2575	1081.7112
118	1066.6479	1070.3574	1073.9874	1077.5398	1081.0165
119	1065.8481	1069.5827	1073.2371	1076.8132	1080.3131
120	1065.0391	1068.7988	1072.4777	1076.0778	1079.6009
121	1064.2205	1068.0055	1071.7091	1075.3332	1078.8799
122	1063.3924	1067.2028	1070.9312	1074.5796	1078.1498
123	1062.5547	1066.3906	1070.1440	1073.8166	1077.4106
124	1061.7072	1065.5688	1069.3472	1073.0443	1076.6622
125	1060.8498	1064.7372	1068.5408	1072.2625	1075.9044
126	1059.9824	1063.8957	1067.7246	1071.4711	1075.1371
127	1059.1049	1063.0442	1066.8986	1070.6699	1074.3603
128	1058.2171	1062.1826	1066.0626	1069.8589	1073.5737
129	1057.3190	1061.3108	1065.2165	1069.0380	1072.7773
130	1056.4104	1060.4286	1064.3602	1068.2069	1071.9709
131	1055.4912	1059.5360	1063.4935	1067.3657	1071.1545
132	1054.5613	1058.6328	1062.6163	1066.5140	1070.3278
133	1053.6205	1057.7188	1061.7286	1065.6520	1069.4909
134	1052.6688	1056.7940	1060.8301	1064.7793	1068.6434
135	1051.7059	1055.8581	1059.9208	1063.8959	1067.7854
136	1050.7319	1054.9112	1059.0005	1063.0016	1066.9166
137	1049.7464	1053.9531	1058.0691	1062.0964	1066.0370
138	1048.7495	1052.9835	1057.1264	1061.1800	1065.1464
139	1047.7409	1052.0025	1056.1723	1060.2524	1064.2447
140	1046.7206	1051.0098	1055.2067	1059.3133	1063.3317
141	1045.6883	1050.0053	1054.2294	1058.3627	1062.4072
142	1044.6440	1048.9888	1053.2403	1057.4005	1061.4713
143	1043.5876	1047.9603	1052.2393	1056.4264	1060.5236
144	1042.5188	1046.9196	1051.2261	1055.4403	1059.5640

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
 ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
 COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
 WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
 (PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
145	1017.8018	1022.7340	1027.5618	1032.2871	1036.9117
146	1016.5591	1021.5220	1026.3801	1031.1351	1035.7890
147	1015.3031	1020.2969	1025.1853	1029.9702	1034.6534
148	1014.0339	1019.0585	1023.9773	1028.7921	1033.5049
149	1012.7511	1017.8067	1022.7560	1027.6008	1032.3432
150	1011.4547	1016.5413	1021.5211	1026.3962	1031.1681
151	1010.1445	1015.2622	1020.2727	1025.1779	1029.9797
152	1008.8205	1013.9692	1019.0105	1023.9460	1028.7775
153	1007.4823	1012.6623	1017.7343	1022.7001	1027.5617
154	1006.1299	1011.3411	1016.4440	1021.4403	1026.3318
155	1004.7632	1010.0057	1015.1395	1020.1663	1025.0879
156	1003.3819	1008.6558	1013.8206	1018.8780	1023.8298
157	1001.9860	1007.2913	1012.4871	1017.5751	1022.5572
158	1000.5752	1005.9120	1011.1389	1016.2577	1021.2700
159	999.1494	1004.5178	1009.7758	1014.9254	1019.9681
160	997.7085	1003.1084	1008.3977	1013.5781	1018.6513
161	996.2523	1001.6838	1007.0043	1012.2156	1017.3194
162	994.7806	1000.2437	1005.5956	1010.8378	1015.9722
163	993.2933	998.7881	1004.1713	1009.4446	1014.6096
164	991.7901	997.3167	1002.7313	1008.0356	1013.2314
165	990.2710	995.8293	1001.2753	1006.6108	1011.8374
166	988.7358	994.3258	999.8033	1005.1700	1010.4274
167	987.1842	992.8061	998.3151	1003.7129	1009.0012
168	985.6162	991.2698	996.8104	1002.2395	1007.5587
169	984.0315	989.7170	995.2891	1000.7495	1006.0997
170	982.4300	988.1473	993.7510	999.2427	1004.6240
171	980.8114	986.5606	992.1959	997.7190	1003.1313
172	979.1757	984.9567	990.6237	996.1781	1001.6216
173	977.5225	983.3354	989.0341	994.6199	1000.0945
174	975.8518	981.6966	987.4269	993.0442	998.5500

175	974.1634	980.0400	985.8020	991.4507	996.9878
176	972.4570	978.3655	984.1591	989.8394	995.4076
177	970.7325	976.6728	982.4982	988.2098	993.8094
178	968.9896	974.9618	980.8188	986.5620	992.1928
179	967.2283	973.2323	979.1210	984.8956	990.5577
180	965.4482	971.4840	977.4043	983.2105	988.9039
181	963.6492	969.7168	975.6688	981.5064	987.2311
182	961.8311	967.9304	973.9140	979.7831	985.5392
183	959.9937	966.1247	972.1399	978.0405	983.8279
184	958.1367	964.2995	970.3462	976.2783	982.0969
185	956.2601	962.4544	968.5327	974.4962	980.3462
186	954.3635	960.5894	966.6992	972.6941	978.5753
187	952.4467	958.7041	964.8454	970.8717	976.7842
188	950.5096	956.7985	962.9711	969.0288	974.9726
189	948.5519	954.8722	961.0762	967.1651	973.1402
190	946.5734	952.9250	959.1603	965.2805	971.2868
191	944.5738	950.9567	957.2233	963.3747	969.4122
192	942.5530	948.9671	955.2649	961.4475	967.5160

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
145	1041.4375	1045.8666	1050.2008	1054.4421	1058.5925
146	1040.3436	1044.8010	1049.1630	1053.4316	1057.6089
147	1039.2370	1043.7228	1048.1127	1052.4088	1056.6129
148	1038.1174	1042.6317	1047.0497	1051.3733	1055.6045
149	1036.9848	1041.5278	1045.9739	1050.3251	1054.5835
150	1035.8390	1040.4107	1044.8850	1049.2640	1053.5497
151	1034.6798	1039.2803	1043.7830	1048.1899	1052.5030
152	1033.5071	1038.1365	1042.6677	1047.1026	1051.4432
153	1032.3207	1036.9792	1041.5389	1046.0020	1050.3702
154	1031.1205	1035.8080	1040.3965	1044.8877	1049.2837
155	1029.9062	1034.6230	1039.2403	1043.7598	1048.1837
156	1028.6778	1033.4239	1038.0701	1042.6181	1047.0699
157	1027.4351	1032.2106	1036.8857	1041.4623	1045.9422
158	1026.1778	1030.9829	1035.6871	1040.2923	1044.8004
159	1024.9059	1029.7406	1034.4739	1039.1079	1043.6444
160	1023.6192	1028.4835	1033.2461	1037.9089	1042.4738
161	1022.3174	1027.2115	1032.0035	1036.6953	1041.2887
162	1021.0005	1025.9244	1030.7458	1035.4667	1040.0887
163	1019.6682	1024.6220	1029.4730	1034.2230	1038.8738
164	1018.3203	1023.3042	1028.1848	1032.9640	1037.6436
165	1016.9567	1021.9707	1026.8810	1031.6895	1036.3981
166	1015.5772	1020.6213	1025.5614	1030.3994	1035.1370
167	1014.1817	1019.2560	1024.2260	1029.0934	1033.8601
168	1012.7698	1017.8744	1022.8743	1027.7714	1032.5673
169	1011.3415	1016.4764	1021.5064	1026.4331	1031.2583
170	1009.8965	1015.0618	1020.1219	1025.0783	1029.9330
171	1008.4346	1013.6305	1018.7207	1023.7069	1028.5911
172	1006.9557	1012.1821	1017.3025	1022.3187	1027.2324
173	1005.4595	1010.7165	1015.8672	1020.9134	1025.8567
174	1003.9459	1009.2335	1014.4146	1019.4908	1024.4639
175	1002.4146	1007.7330	1012.9444	1018.0507	1023.0536
176	1000.8655	1006.2145	1011.4565	1016.5929	1021.6257

177	999.2983	1004.6781	1009.9506	1015.1173	1020.1799
178	997.7128	1003.1234	1008.4264	1013.6234	1018.7161
179	996.1088	1001.5503	1006.8839	1012.1112	1017.2340
180	994.4860	999.9585	1005.3227	1010.5805	1015.7333
181	992.8444	998.3477	1003.7427	1009.0309	1014.2139
182	991.1836	996.7179	1002.1435	1007.4622	1012.6755
183	989.5034	995.0687	1000.5251	1005.8743	1011.1179
184	987.8037	993.3999	998.8871	1004.2669	1009.5408
185	986.0840	991.7112	997.2293	1002.6397	1007.9440
186	984.3444	990.0026	995.5514	1000.9925	1006.3272
187	982.5844	988.2736	993.8533	999.3250	1004.6902
188	980.8039	986.5241	992.1347	997.6371	1003.0328
189	979.0026	984.7539	990.3953	995.9284	1001.3546
190	977.1804	982.9626	988.6349	994.1987	999.6555
191	975.3368	981.1500	986.8532	992.4477	997.9351
192	973.4718	979.3160	985.0500	990.6752	996.1932

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	12.75	13.00	13.25	13.50	13.75
193	940.5108	946.9560	953.2849	959.4986	965.5982
194	938.4468	944.9230	951.2830	957.5277	963.6584
195	936.3610	942.8681	949.2590	955.5347	961.6963
196	934.2529	940.7909	947.2126	953.5193	959.7118
197	932.1225	938.6911	945.1437	951.4812	957.7046
198	929.9694	936.5687	943.0519	949.4201	955.6743
199	927.7935	934.4232	940.9370	947.3359	953.6208
200	925.5944	932.2545	938.7988	945.2282	951.5437
201	923.3720	930.0623	936.6370	943.0968	949.4429
202	921.1259	927.8463	934.4512	940.9415	947.3179
203	918.8560	925.6064	932.2414	938.7619	945.1687
204	916.5620	923.3421	930.0071	936.5577	942.9948
205	914.2436	921.0534	927.7482	934.3288	940.7959

206	911.9005	918.7399	925.4644	932.0748	938.5719
207	909.5326	916.4012	923.1553	929.7954	936.3224
208	907.1395	914.0373	920.8207	927.4904	934.0472
209	904.7210	911.6477	918.4604	925.1595	931.7458
210	902.2768	909.2323	916.0739	922.8023	929.4181
211	899.8066	906.7907	913.6612	920.4186	927.0638
212	897.3102	904.3226	911.2218	918.0082	924.6824
213	894.7872	901.8278	908.7554	915.5705	922.2738
214	892.2375	899.3060	906.2619	913.1055	919.8375
215	889.6606	896.7569	903.7408	910.6127	917.3734
216	887.0564	894.1801	901.1918	908.0919	914.8810

217	884.4245	891.5754	898.6147	905.5428	912.3600
218	881.7646	888.9425	896.0092	902.9649	909.8102
219	879.0765	886.2811	893.3749	900.3581	907.2311
220	876.3598	883.5909	890.7115	897.7219	904.6225
221	873.6143	880.8715	888.0187	895.0561	901.9840
222	870.8395	878.1226	885.2961	892.3602	899.3153
223	868.0353	875.3440	882.5435	889.6341	896.6160
224	865.2013	872.5353	879.7605	886.8773	893.8858
225	862.3372	869.6961	876.9468	884.0894	891.1243
226	859.4427	866.8262	874.1020	881.2702	888.3311
227	856.5174	863.9252	871.2258	878.4193	885.5059
228	853.5610	860.9928	868.3178	875.5363	882.6484

229	850.5732	858.0285	865.3778	872.6209	879.7581
230	847.5537	855.0322	862.4052	869.6727	876.8347
231	844.5021	852.0035	859.3999	866.6913	873.8778
232	841.4180	848.9419	856.3613	863.6764	870.8870
233	838.3012	845.8471	853.2892	860.6275	867.8620
234	835.1513	842.7188	850.1832	857.5444	864.8023
235	831.9679	839.5567	847.0429	854.4266	861.7075
236	828.7507	836.3602	843.8679	851.2736	858.5773
237	825.4993	833.1292	840.6579	848.0853	855.4112
238	822.2134	829.8631	837.4124	844.8610	852.2088
239	818.8925	826.5617	834.1311	841.6005	848.9698
240	815.5364	823.2245	830.8135	838.3033	845.6936

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
193	971.5850	977.4601	983.2250	988.8810	994.4296
194	969.6761	975.5822	981.3779	987.0647	992.6439
195	967.7450	973.6820	979.5086	985.2260	990.8358
196	965.7914	971.7592	977.6166	983.3648	989.0052
197	963.8150	969.8136	975.7018	981.4807	987.1517
198	961.8155	967.8449	973.7638	979.5734	985.2750
199	959.7927	965.8529	971.8024	977.6427	983.3749
200	957.7463	963.8371	969.8173	975.6882	981.4510
201	955.6760	961.7975	967.8083	973.7097	979.5031
202	953.5816	959.7336	965.7749	971.7069	977.5308
203	951.4628	957.6452	963.7170	969.6795	975.5338
204	949.3192	955.5320	961.6343	967.6272	973.5119
205	947.1506	953.3937	959.5263	965.5496	971.4648
206	944.9567	951.2300	957.3929	963.4465	969.3920
207	942.7372	949.0406	955.2337	961.3176	967.2933

208	940.4918	946.8252	953.0484	959.1624	965.1684
209	938.2202	944.5835	950.8367	956.9808	963.0170
210	935.9222	942.3152	948.5983	954.7724	960.8386
211	933.5973	940.0200	946.3329	952.5369	958.6330
212	931.2453	937.6975	944.0400	950.2738	956.3998
213	928.8658	935.3474	941.7195	947.9829	954.1388
214	926.4586	932.9694	939.3709	945.6639	951.8494
215	924.0233	930.5632	936.9940	943.3164	949.5315
216	921.5596	928.1284	934.5883	940.9400	947.1846
217	919.0671	925.6647	932.1535	938.5344	944.8083
218	916.5456	923.1717	929.6894	936.0993	942.4023
219	913.9946	920.6492	927.1954	933.6342	939.9663
220	911.4139	918.0966	924.6713	931.1388	937.4998
221	908.8031	915.5138	922.1168	928.6127	935.0025
222	906.1618	912.9003	919.5313	926.0556	932.4739
223	903.4897	910.2557	916.9146	923.4670	929.9138
224	900.7865	907.5798	914.2663	920.8467	927.3216
225	898.0517	904.8721	911.5860	918.1941	924.6971
226	895.2849	902.1322	908.8733	915.5089	922.0397
227	892.4860	899.3598	906.1278	912.7907	919.3491
228	889.6543	896.5544	903.3492	910.0392	916.6249
229	886.7896	893.7158	900.5370	907.2537	913.8666
230	883.8915	890.8434	897.6908	904.4341	911.0739
231	880.9596	887.9369	894.8102	901.5798	908.2463
232	877.9935	884.9960	891.8948	898.6904	905.3833
233	874.9928	882.0200	888.9442	895.7655	902.4845
234	871.9570	879.0088	885.9579	892.8046	899.5495
235	868.8859	875.9618	882.9355	889.8074	896.5778
236	865.7789	872.8786	879.8766	886.7733	893.5689
237	862.6357	869.7588	876.7808	883.7019	890.5225
238	859.4558	866.6019	873.6475	880.5927	887.4379
239	856.2388	863.4076	870.4764	877.4454	884.3148
240	852.9842	860.1753	867.2670	874.2593	881.1527

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
241	812.1446	819.8511	827.4594	834.9690	842.3798
242	808.7167	816.4412	824.0681	831.5972	839.0282
243	805.2525	812.9944	820.6395	828.1875	835.6381
244	801.7514	809.5102	817.1730	824.7394	832.2091
245	798.2131	805.9882	813.6682	821.2525	828.7409
246	794.6373	802.4282	810.1247	817.7264	825.2329
247	791.0234	798.8295	806.5421	814.1606	821.6848
248	787.3712	795.1919	802.9199	810.5547	818.0959
249	783.6801	791.5148	799.2577	806.9082	814.4660
250	779.9498	787.7979	795.5551	803.2208	810.7944
251	776.1799	784.0408	791.8116	799.4918	807.0808
252	772.3700	780.2429	788.0268	795.7209	803.3247
253	768.5195	776.4039	784.2002	791.9075	799.5255
254	764.6282	772.5234	780.3313	788.0513	795.6828
255	760.6955	768.6007	776.4197	784.1516	791.7960
256	756.7210	764.6356	772.4649	780.2082	787.8647
257	752.7043	760.6275	768.4665	776.2203	783.8883
258	748.6449	756.5760	764.4239	772.1876	779.8664
259	744.5424	752.4807	760.3366	768.1095	775.7985
260	740.3963	748.3409	756.2043	763.9855	771.6838
261	736.2061	744.1563	752.0263	759.8151	767.5221
262	731.9714	739.9264	747.8022	755.5978	763.3127
263	727.6917	735.6506	743.5314	751.3331	759.0550
264	723.3666	731.3285	739.2135	747.0204	754.7485
265	718.9955	726.9596	734.8479	742.6592	750.3927
266	714.5779	722.5434	730.4341	738.2489	745.9870
267	710.1134	718.0793	725.9715	733.7890	741.5308
268	705.6015	713.5669	721.4597	729.2789	737.0236
269	701.0417	709.0056	716.8981	724.7181	732.4647
270	696.4334	704.3949	712.2861	720.1060	727.8535
271	691.7761	699.7342	707.6232	715.4420	723.1896
272	687.0693	695.0230	702.9088	710.7255	718.4722
273	682.3126	690.2608	698.1423	705.9559	713.7007
274	677.5053	685.4470	693.3232	701.1327	708.8746
275	672.6469	680.5811	688.4509	696.2553	703.9931
276	667.7369	675.6624	683.5248	691.3229	699.0557
277	662.7747	670.6904	678.5443	686.3351	694.0618
278	657.7598	665.6646	673.5088	681.2912	689.0106
279	652.6917	660.5844	668.4177	676.1905	683.9016
280	647.5696	655.4491	663.2704	671.0325	678.7340
281	642.3932	650.2581	658.0663	665.8164	673.5072
282	637.1617	645.0110	652.8047	660.5416	668.2205
283	631.8747	639.7070	647.4850	655.2075	662.8732
284	626.5315	634.3455	642.1066	649.8134	657.4647
285	621.1315	628.9260	636.6687	644.3586	651.9942
286	615.6742	623.4477	631.1709	638.8424	646.4610
287	610.1588	617.9101	625.6123	633.2642	640.8644
288	604.5849	612.3125	619.9924	627.6232	635.2037

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
241	849.6917	856.9047	864.0187	871.0341	877.9510
242	846.3608	853.5952	860.7313	867.7693	874.7093
243	842.9911	850.2464	857.4041	864.4643	871.4271
244	839.5820	846.8578	854.0367	861.1187	868.1039
245	836.1331	843.4290	850.6286	857.7319	864.7391
246	832.6440	839.9595	847.1794	854.3036	861.3323
247	829.1142	836.4488	843.6884	850.8331	857.8829
248	825.5432	832.8964	840.1553	847.3199	854.3903
249	821.9306	829.3018	836.5795	843.7636	850.8541
250	818.2758	825.6645	832.9605	840.1635	847.2737
251	814.5784	821.9841	829.2977	836.5192	843.6486
252	810.8378	818.2599	825.5907	832.8301	839.9781
253	807.0536	814.4915	821.8389	829.0957	836.2618
254	803.2252	810.6783	818.0418	825.3153	832.4990
255	799.3522	806.8199	814.1988	821.4885	828.6891
256	795.4340	802.9157	810.3093	817.6147	824.8317
257	791.4701	798.9650	806.3728	813.6932	820.9260
258	787.4599	794.9675	802.3888	809.7236	816.9715
259	783.4030	790.9225	798.3567	805.7051	812.9676
260	779.2987	786.8295	794.2758	801.6372	808.9136
261	775.1465	782.6878	790.1456	797.5194	804.8089
262	770.9459	778.4970	785.9655	793.3509	800.6530
263	766.6963	774.2564	781.7349	789.1312	796.4451
264	762.3971	769.9655	777.4532	784.8596	792.1846
265	758.0478	765.6236	773.1197	780.5356	787.8708
266	753.6477	761.2302	768.7339	776.1583	783.5031
267	749.1962	756.7845	764.2950	771.7273	779.0808
268	744.6929	752.2861	759.8026	767.2418	774.6033
269	740.1370	747.7343	755.2558	762.7012	770.0697
270	735.5279	743.1284	750.6542	758.1047	765.4795
271	730.8651	738.4678	745.9969	753.4518	760.8319
272	726.1479	733.7519	741.2833	748.7416	756.1263
273	721.3756	728.9799	736.5128	743.9736	751.3618
274	716.5477	724.1513	731.6846	739.1470	746.5377
275	711.6634	719.2654	726.7981	734.2610	741.6534
276	706.7222	714.3214	721.8526	729.3150	736.7080
277	701.7233	709.3188	716.8473	724.3082	731.7007
278	696.6661	704.2567	711.7815	719.2398	726.6309
279	691.5499	699.1345	706.6545	714.1092	721.4977
280	686.3740	693.9515	701.4656	708.9154	716.3004
281	681.1377	688.7069	696.2139	703.6579	711.0381
282	675.8403	683.4001	690.8988	698.3357	705.7100
283	670.4812	678.0302	685.5195	692.9481	700.3153
284	665.0594	672.5966	680.0751	687.4943	694.8531
285	659.5745	667.0984	674.5650	681.9734	689.3227
286	654.0255	661.5350	668.9883	676.3847	683.7232
287	648.4119	655.9055	663.3442	670.7273	678.0537
288	642.7327	650.2091	657.6320	665.0003	672.3133

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
289	598.9517	606.6543	614.3104	621.9187	629.4781
290	593.2587	600.9347	608.5656	616.1501	623.6869
291	587.5052	595.1532	602.7575	610.3166	617.8293
292	581.6906	589.3091	596.8852	604.4175	611.9047
293	575.8142	583.4016	590.9480	598.4520	605.9121
294	569.8753	577.4302	584.9453	592.4193	599.8509
295	563.8734	571.3941	578.8763	586.3188	593.7202
296	557.8077	565.2925	572.7404	580.1497	587.5193
297	551.6775	559.1249	566.5366	573.9112	581.2474
298	545.4822	552.8905	560.2644	567.6025	574.9035
299	539.2211	546.5885	553.9229	561.2228	568.4870
300	532.8934	540.2183	547.5114	554.7714	561.9970
301	526.4986	533.7790	541.0291	548.2474	555.4325
302	520.0357	527.2700	534.4752	541.6499	548.7929
303	513.5042	520.6904	527.8489	534.9783	542.0772
304	506.9033	514.0396	521.1495	528.2316	535.2845
305	500.2323	507.3168	514.3761	521.4090	528.4141
306	493.4904	500.5211	507.5279	514.5096	521.4648
307	486.6769	493.6518	500.6042	507.5327	514.4360
308	479.7909	486.7080	493.6039	500.4772	507.3266
309	472.8318	479.6891	486.5264	493.3424	500.1358
310	465.7988	472.5941	479.3707	486.1273	492.8625
311	458.6910	465.4222	472.1360	478.8310	485.5060
312	451.5078	458.1727	464.8214	471.4526	478.0651
313	444.2482	450.8446	457.4261	463.9913	470.5390
314	436.9114	443.4371	449.9491	456.4460	462.9266
315	429.4967	435.9494	442.3895	448.8158	455.2270
316	422.0033	428.3805	434.7465	441.0998	447.4392
317	414.4302	420.7297	427.0191	433.2969	439.5621
318	406.7766	412.9960	419.2063	425.4063	431.5948
319	399.0417	405.1785	411.3073	417.4269	423.5362
320	391.2247	397.2763	403.3211	409.3578	415.3853
321	383.3246	389.2885	395.2467	401.1979	407.1409

322	375.3405	381.2142	387.0831	392.9461	398.8021
323	367.2716	373.0524	378.8294	384.6016	390.3678
324	359.1170	364.8021	370.4845	376.1631	381.8368
325	350.8758	356.4625	362.0476	367.6298	373.2080
326	342.5470	348.0326	353.5174	359.0004	364.4804
327	334.1296	339.5113	344.8931	350.2739	355.6528
328	325.6229	330.8977	336.1736	341.4493	346.7240
329	317.0258	322.1908	327.3577	332.5254	337.6929
330	308.3373	313.3896	318.4445	323.5011	328.5584
331	299.5565	304.4930	309.4330	314.3753	319.3191
332	290.6824	295.5001	300.3219	305.1468	309.9740
333	281.7140	286.4097	291.1102	295.8145	300.5219
334	272.6504	277.2208	281.7968	286.3772	290.9614
335	263.4904	267.9324	272.3805	276.8338	281.2914
336	254.2331	258.5434	262.8603	267.1830	271.5105

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
289	636.9873	644.4451	651.8507	659.2029	666.5011
290	631.1748	638.6127	645.9995	653.3343	660.6163
291	625.2945	632.7110	640.0776	647.3936	654.6579
292	619.3456	626.7392	634.0842	641.3798	648.6251
293	613.3273	620.6965	628.0184	635.2921	642.5168
294	607.2389	614.5820	621.8792	629.1296	636.3322
295	601.0793	608.3949	615.6659	622.8914	630.0703
296	594.8479	602.1344	609.3775	616.5764	623.7301
297	588.5438	595.7995	603.0132	610.1839	617.3106
298	582.1662	589.3894	596.5719	603.7127	610.8110
299	575.7142	582.9031	590.0528	597.1621	604.2300
300	569.1868	576.3399	583.4549	590.5309	597.5668
301	562.5834	569.6987	576.7773	583.8182	590.8203
302	555.9029	562.9786	570.0190	577.0229	583.9895
303	549.1444	556.1787	563.1790	570.1442	577.0733
304	542.3071	549.2981	556.2564	563.1809	570.0707
305	535.3901	542.3358	549.2501	556.1320	562.9805
306	528.3923	535.2908	542.1592	548.9965	555.8016
307	521.3129	528.1621	534.9826	541.7733	548.5331
308	514.1509	520.9488	527.7193	534.4613	541.1737
309	506.9053	513.6499	520.3682	527.0594	533.7223
310	499.5752	506.2642	512.9283	519.5665	526.1777
311	492.1596	498.7909	505.3985	511.9815	518.5389
312	484.6575	491.2288	497.7777	504.3033	510.8046
313	477.0679	483.5769	490.0648	496.5307	502.9735
314	469.3897	475.8341	482.2588	488.6626	495.0446
315	461.6219	467.9994	474.3584	480.6978	487.0166
316	453.7635	460.0717	466.3625	472.6350	478.8883
317	445.8134	452.0498	458.2700	464.4732	470.6583
318	437.7706	443.9326	450.0798	456.2110	462.3254
319	429.6340	435.7191	441.7905	447.8473	453.8884
320	421.4024	427.4080	433.4012	439.3808	445.3460
321	413.0748	418.9983	424.9104	430.8102	436.6967
322	404.6500	410.4886	416.3170	422.1343	427.9394
323	396.1269	401.8779	407.6198	413.3517	419.0725

324	387.5044	393.1650	398.8176	404.4611	410.0949
325	378.7813	384.3486	389.9089	395.4613	401.0050
326	369.9564	375.4275	380.8926	386.3509	391.8015
327	361.0286	366.4005	371.7674	377.1285	382.4829
328	351.9966	357.2662	362.5319	367.7927	373.0479
329	342.8593	348.0235	353.1848	358.3422	363.4949
330	333.6153	338.6711	343.7248	348.7755	353.8225
331	324.2635	329.2076	334.1504	339.0912	344.0292
332	314.8026	319.6317	324.4604	329.2879	334.1135
333	305.2313	309.9421	314.6532	319.3641	324.0739
334	295.5484	300.1374	304.7276	309.3183	313.9087
335	285.7525	290.2163	294.6820	299.1490	303.6165
336	275.8423	280.1774	284.5151	288.8547	293.1956

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
337	244.8775	249.0527	253.2350	257.4236	261.6176
338	235.4224	239.4591	243.5034	247.5544	251.6114
339	225.8669	229.7616	233.6643	237.5742	241.4905
340	216.2099	219.9591	223.7166	227.4817	231.2536
341	206.4502	210.0504	213.6591	217.2756	220.8994
342	196.5869	200.0343	203.4905	206.9548	210.4266
343	186.6188	189.9097	193.2096	196.5178	199.8338
344	176.5447	179.6754	182.8152	185.9634	189.1196
345	166.3636	169.3303	172.3060	175.2903	178.2826
346	156.0744	158.8731	161.6808	164.4971	167.3215
347	145.6758	148.3026	150.9383	153.5825	156.2347
348	135.1667	137.6176	140.0772	142.5451	145.0209
349	124.5460	126.8168	129.0961	131.3835	133.6787
350	113.8124	115.8990	117.9938	120.0964	122.2065
351	102.9648	104.8630	106.7689	108.6823	110.6028
352	92.0019	93.7074	95.4201	97.1398	98.8661

353	80.9226	82.4309	83.9459	85.4674	86.9950
354	69.7255	71.0323	72.3451	73.6637	74.9879
355	58.4095	59.5102	60.6161	61.7272	62.8432
356	46.9732	47.8632	48.7577	49.6564	50.5593
357	35.4154	36.0901	36.7683	37.4498	38.1346
358	23.7348	24.1895	24.6465	25.1060	25.5676
359	11.9301	12.1599	12.3909	12.6232	12.8566
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
337	265.8164	270.0192	274.2253	278.4339	282.6445
338	255.6736	259.7405	263.8112	267.8850	271.9615
339	245.4125	249.3397	253.2712	257.2065	261.1449
340	235.0317	238.8153	242.6039	246.3967	250.1932
341	224.5297	228.1660	231.8076	235.4540	239.1045
342	213.9053	217.3903	220.8809	224.3768	227.8772
343	203.1569	206.4865	209.8222	213.1634	216.5096
344	192.2830	195.4533	198.6299	201.8123	204.9999
345	181.2824	184.2891	187.3023	190.3216	193.3464
346	170.1533	172.9923	175.8379	178.6896	181.5471
347	158.8945	161.5613	164.2349	166.9147	169.6004
348	147.5043	149.9946	152.4917	154.9950	157.5043
349	135.9812	138.2906	140.6066	142.9289	145.2570
350	124.3236	126.4476	128.5779	130.7144	132.8567
351	112.5301	114.4639	116.4039	118.3498	120.3013
352	100.5990	102.3379	104.0827	105.8332	107.5890
353	88.5286	90.0679	91.6127	93.1627	94.7178
354	76.3175	77.6522	78.9920	80.3365	81.6857
355	63.9639	65.0891	66.2188	67.3527	68.4907
356	51.4661	52.3768	53.2913	54.2093	55.1308
357	38.8226	39.5136	40.2075	40.9043	41.6038
358	26.0315	26.4976	26.9657	27.4357	27.9078
359	13.0913	13.3270	13.5638	13.8017	14.0406
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
1	1000.8496	1000.8722	1000.8939	1000.9147	1000.9347
2	1001.7083	1001.7538	1001.7976	1001.8397	1001.8801
3	1002.5761	1002.6450	1002.7113	1002.7750	1002.8363
4	1003.4531	1003.5459	1003.6351	1003.7209	1003.8034
5	1004.3394	1004.4565	1004.5691	1004.6775	1004.7817
6	1005.2352	1005.3770	1005.5135	1005.6448	1005.7712
7	1006.1404	1006.3074	1006.4682	1006.6230	1006.7720
8	1007.0553	1007.2480	1007.4335	1007.6122	1007.7842
9	1007.9799	1008.1987	1008.4094	1008.6125	1008.8081
10	1008.9143	1009.1597	1009.3962	1009.6241	1009.8437
11	1009.8587	1010.1311	1010.3938	1010.6470	1010.8912
12	1010.8131	1011.1131	1011.4024	1011.6815	1011.9506
13	1011.5821	1011.9064	1012.2192	1012.5209	1012.8118
14	1012.3593	1012.7084	1013.0451	1013.3697	1013.6828
15	1013.1447	1013.5191	1013.8800	1014.2281	1014.5637
16	1013.9385	1014.3385	1014.7242	1015.0962	1015.4548
17	1014.7408	1015.1668	1015.5777	1015.9740	1016.3561
18	1015.5515	1016.0041	1016.4406	1016.8617	1017.2677
19	1016.3709	1016.8504	1017.3131	1017.7593	1018.1898
20	1017.1989	1017.7060	1018.1951	1018.6671	1019.1224
21	1018.0358	1018.5707	1019.0870	1019.5851	1020.0657
22	1018.8816	1019.4449	1019.9886	1020.5134	1021.0198
23	1019.7363	1020.3285	1020.9002	1021.4521	1021.9849
24	1020.6002	1021.2217	1021.8219	1022.4015	1022.9610
25	1021.2737	1021.9214	1022.5468	1023.1506	1023.7336
26	1021.9545	1022.6287	1023.2796	1023.9082	1024.5151
27	1022.6425	1023.3436	1024.0206	1024.6743	1025.3055
28	1023.3378	1024.0662	1024.7697	1025.4490	1026.1050
29	1024.0404	1024.7967	1025.5271	1026.2325	1026.9136
30	1024.7506	1025.5351	1026.2929	1027.0247	1027.7315
31	1025.4683	1026.2815	1027.0671	1027.8259	1028.5588
32	1026.1936	1027.0360	1027.8498	1028.6361	1029.3955
33	1026.9266	1027.7986	1028.6412	1029.4553	1030.2419
34	1027.6674	1028.5696	1029.4414	1030.2839	1031.0979
35	1028.4161	1029.3488	1030.2504	1031.1217	1031.9638
36	1029.1727	1030.1366	1031.0683	1031.9689	1032.8395
37	1029.7340	1030.7255	1031.6841	1032.6107	1033.5064
38	1030.3012	1031.3209	1032.3067	1033.2596	1034.1808
39	1030.8745	1031.9227	1032.9361	1033.9159	1034.8630
40	1031.4538	1032.5310	1033.5725	1034.5795	1035.5530
41	1032.0393	1033.1459	1034.2160	1035.2506	1036.2510
42	1032.6311	1033.7675	1034.8665	1035.9293	1036.9569
43	1033.2291	1034.3958	1035.5243	1036.6155	1037.6709
44	1033.8334	1035.0309	1036.1892	1037.3096	1038.3931
45	1034.4442	1035.6729	1036.8616	1038.0114	1039.1235
46	1035.0615	1036.3219	1037.5413	1038.7211	1039.8624
47	1035.6853	1036.9779	1038.2286	1039.4388	1040.6096
48	1036.3158	1037.6410	1038.9234	1040.1645	1041.3655

 INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
1	1000.9539	1000.9723	1000.9900	1001.0069	1001.0232
2	1001.9189	1001.9561	1001.9919	1002.0263	1002.0593
3	1002.8951	1002.9516	1003.0060	1003.0581	1003.1082
4	1003.8828	1003.9590	1004.0323	1004.1027	1004.1703
5	1004.8819	1004.9783	1005.0710	1005.1601	1005.2457
6	1005.8927	1006.0097	1006.1222	1006.2304	1006.3345
7	1006.9154	1007.0534	1007.1862	1007.3140	1007.4369
8	1007.9499	1008.1094	1008.2630	1008.4108	1008.5531
9	1008.9965	1009.1780	1009.3528	1009.5211	1009.6833
10	1010.0553	1010.2593	1010.4558	1010.6451	1010.8276
11	1011.1265	1011.3534	1011.5721	1011.7829	1011.9862
12	1012.2102	1012.4605	1012.7019	1012.9347	1013.1592
13	1013.0922	1013.3627	1013.6235	1013.8749	1014.1174
14	1013.9846	1014.2756	1014.5562	1014.8267	1015.0876
15	1014.8874	1015.1994	1015.5002	1015.7902	1016.0699
16	1015.8007	1016.1341	1016.4556	1016.7656	1017.0645
17	1016.7246	1017.0799	1017.4226	1017.7529	1018.0715
18	1017.6593	1018.0370	1018.4012	1018.7524	1019.0911
19	1018.6050	1019.0054	1019.3916	1019.7641	1020.1234
20	1019.5616	1019.9853	1020.3941	1020.7883	1021.1687
21	1020.5295	1020.9769	1021.4086	1021.8251	1022.2270
22	1021.5086	1021.9802	1022.4354	1022.8746	1023.2985
23	1022.4991	1022.9955	1023.4746	1023.9371	1024.3834
24	1023.5012	1024.0228	1024.5264	1025.0125	1025.4819
25	1024.2965	1024.8399	1025.3645	1025.8710	1026.3600
26	1025.1010	1025.6667	1026.2128	1026.7401	1027.2491
27	1025.9149	1026.5033	1027.0714	1027.6198	1028.1493
28	1026.7383	1027.3499	1027.9403	1028.5104	1029.0608
29	1027.5713	1028.2065	1028.8197	1029.4118	1029.9836
30	1028.4141	1029.0732	1029.7097	1030.3244	1030.9180
31	1029.2666	1029.9503	1030.6105	1031.2482	1031.8640
32	1030.1292	1030.8378	1031.5222	1032.1833	1032.8219
33	1031.0017	1031.7358	1032.4449	1033.1300	1033.7917
34	1031.8845	1032.6445	1033.3788	1034.0882	1034.7737
35	1032.7775	1033.5639	1034.3239	1035.0583	1035.7680
36	1033.6810	1034.4943	1035.2805	1036.0403	1036.7746
37	1034.3721	1035.2089	1036.0177	1036.7995	1037.5551
38	1035.0713	1035.9320	1036.7639	1037.5680	1038.3453
39	1035.7786	1036.6636	1037.5191	1038.3461	1039.1454
40	1036.4942	1037.4040	1038.2835	1039.1336	1039.9555
41	1037.2181	1038.1531	1039.0570	1039.9309	1040.7757
42	1037.9505	1038.9111	1039.8399	1040.7379	1041.6062
43	1038.6914	1039.6781	1040.6323	1041.5549	1042.4470
44	1039.4409	1040.4543	1041.4343	1042.3819	1043.2984
45	1040.1992	1041.2396	1042.2459	1043.2191	1044.1604
46	1040.9664	1042.0343	1043.0673	1044.0666	1045.0331
47	1041.7425	1042.8384	1043.8987	1044.9245	1045.9168
48	1042.5276	1043.6521	1044.7401	1045.7929	1046.8115

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,

ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	12.75	13.00	13.25	13.50	13.75
49	1036.7455	1038.0998	1039.4106	1040.6791	1041.9067
50	1037.1797	1038.5637	1039.9031	1041.1995	1042.4540
51	1037.6186	1039.0325	1040.4011	1041.7257	1043.0077
52	1038.0621	1039.5064	1040.9045	1042.2578	1043.5677
53	1038.5104	1039.9855	1041.4136	1042.7959	1044.1341
54	1038.9634	1040.4698	1041.9282	1043.3401	1044.7069
55	1039.4212	1040.9593	1042.4485	1043.8904	1045.2864
56	1039.8839	1041.4541	1042.9746	1044.4469	1045.8725
57	1040.3515	1041.9542	1043.5065	1045.0097	1046.4653
58	1040.8241	1042.4598	1044.0442	1045.5787	1047.0649
59	1041.3017	1042.9709	1044.5879	1046.1542	1047.6714
60	1041.7843	1043.4875	1045.1376	1046.7362	1048.2848
61	1042.0605	1043.7940	1045.4737	1047.1009	1048.6774
62	1042.3396	1044.1039	1045.8134	1047.4698	1049.0745
63	1042.6217	1044.4171	1046.1570	1047.8428	1049.4762
64	1042.9067	1044.7337	1046.5043	1048.2200	1049.8825
65	1043.1948	1045.0538	1046.8555	1048.6015	1050.2934
66	1043.4860	1045.3773	1047.2105	1048.9872	1050.7091
67	1043.7802	1045.7043	1047.5695	1049.3773	1051.1295
68	1044.0776	1046.0349	1047.9324	1049.7718	1051.5547
69	1044.3781	1046.3690	1048.2993	1050.1707	1051.9848
70	1044.6819	1046.7068	1048.6703	1050.5741	1052.4198
71	1044.9888	1047.0482	1049.0454	1050.9820	1052.8598
72	1045.2990	1047.3934	1049.4246	1051.3945	1053.3048
73	1045.3967	1047.5223	1049.5839	1051.5835	1053.5226
74	1045.4954	1047.6526	1049.7450	1051.7745	1053.7429
75	1045.5951	1047.7843	1049.9079	1051.9678	1053.9657
76	1045.6959	1047.9174	1050.0726	1052.1632	1054.1910
77	1045.7978	1048.0520	1050.2390	1052.3607	1054.4189
78	1045.9008	1048.1880	1050.4074	1052.5606	1054.6495
79	1046.0048	1048.3256	1050.5776	1052.7626	1054.8826

80	1046.1100	1048.4646	1050.7496	1052.9670	1055.1185
81	1046.2162	1048.6051	1050.9236	1053.1736	1055.3570
82	1046.3236	1048.7471	1051.0994	1053.3826	1055.5983
83	1046.4322	1048.8907	1051.2773	1053.5939	1055.8423
84	1046.5419	1049.0358	1051.4571	1053.8076	1056.0892
85	1046.4326	1048.9581	1051.4103	1053.7909	1056.1018
86	1046.3221	1048.8796	1051.3630	1053.7740	1056.1146
87	1046.2105	1048.8003	1051.3151	1053.7569	1056.1276
88	1046.0976	1048.7201	1051.2668	1053.7396	1056.1406
89	1045.9836	1048.6390	1051.2179	1053.7222	1056.1539
90	1045.8683	1048.5571	1051.1684	1053.7045	1056.1673
91	1045.7519	1048.4742	1051.1185	1053.6867	1056.1808
92	1045.6342	1048.3905	1051.0679	1053.6686	1056.1945
93	1045.5152	1048.3058	1051.0169	1053.6504	1056.2083
94	1045.3950	1048.2202	1050.9652	1053.6319	1056.2224
95	1045.2735	1048.1338	1050.9130	1053.6132	1056.2365
96	1045.1507	1048.0463	1050.8602	1053.5944	1056.2509

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
49	1043.0946	1044.2440	1045.3563	1046.4325	1047.4739
50	1043.6681	1044.8430	1045.9798	1047.0799	1048.1445
51	1044.2484	1045.4490	1046.6110	1047.7354	1048.8235
52	1044.8354	1046.0623	1047.2497	1048.3988	1049.5109
53	1045.4292	1046.6828	1047.8962	1049.0705	1050.2070
54	1046.0300	1047.3108	1048.5504	1049.7503	1050.9118
55	1046.6378	1047.9461	1049.2126	1050.4386	1051.6254
56	1047.2527	1048.5890	1049.8828	1051.1353	1052.3479
57	1047.8748	1049.2396	1050.5611	1051.8406	1053.0794
58	1048.5041	1049.8979	1051.2475	1052.5545	1053.8201
59	1049.1408	1050.5640	1051.9423	1053.2772	1054.5700
60	1049.7849	1051.2380	1052.6455	1054.0088	1055.3293
61	1050.2046	1051.6839	1053.1170	1054.5051	1055.8497
62	1050.6292	1052.1352	1053.5942	1055.0075	1056.3765
63	1051.0587	1052.5919	1054.0771	1055.5160	1056.9100
64	1051.4933	1053.0539	1054.5659	1056.0308	1057.4501
65	1051.9329	1053.5215	1055.0606	1056.5520	1057.9969
66	1052.3776	1053.9945	1055.5613	1057.0795	1058.5506
67	1052.8276	1054.4733	1056.0681	1057.6135	1059.1112
68	1053.2828	1054.9577	1056.5809	1058.1541	1059.6788
69	1053.7433	1055.4478	1057.1000	1058.7014	1060.2535
70	1054.2091	1055.9438	1057.6253	1059.2553	1060.8354
71	1054.6804	1056.4456	1058.1570	1059.8161	1061.4246
72	1055.1573	1056.9535	1058.6951	1060.3838	1062.0212
73	1055.4031	1057.2266	1058.9947	1060.7092	1062.3717
74	1055.6518	1057.5029	1059.2980	1061.0387	1062.7267
75	1055.9033	1057.7825	1059.6049	1061.3722	1063.0861
76	1056.1579	1058.0655	1059.9156	1061.7098	1063.4499
77	1056.4153	1058.3518	1060.2300	1062.0516	1063.8184
78	1056.6758	1058.6415	1060.5481	1062.3976	1064.1914
79	1056.9394	1058.9346	1060.8702	1062.7478	1064.5691
80	1057.2060	1059.2312	1061.1961	1063.1023	1064.9515
81	1057.4757	1059.5314	1061.5260	1063.4612	1065.3387

82	1057.7485	1059.8351	1061.8598	1063.8244	1065.7307
83	1058.0246	1060.1424	1062.1977	1064.1922	1066.1277
84	1058.3039	1060.4534	1062.5397	1064.5645	1066.5296
85	1058.3451	1060.5225	1062.6359	1064.6871	1066.6780
86	1058.3868	1060.5924	1062.7333	1064.8113	1066.8283
87	1058.4290	1060.6632	1062.8319	1064.9370	1066.9804
88	1058.4717	1060.7348	1062.9317	1065.0643	1067.1345
89	1058.5149	1060.8072	1063.0326	1065.1931	1067.2905
90	1058.5586	1060.8805	1063.1348	1065.3235	1067.4484
91	1058.6028	1060.9547	1063.2383	1065.4555	1067.6084
92	1058.6475	1061.0297	1063.3430	1065.5892	1067.7703
93	1058.6928	1061.1057	1063.4489	1065.7244	1067.9342
94	1058.7386	1061.1825	1063.5561	1065.8614	1068.1002
95	1058.7849	1061.2602	1063.6646	1066.0000	1068.2683
96	1058.8317	1061.3389	1063.7745	1066.1403	1068.4384

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
97	1044.8020	1047.7291	1050.5737	1053.3378	1056.0236
98	1044.4497	1047.4084	1050.2840	1053.0784	1055.7937
99	1044.0936	1047.0843	1049.9911	1052.8161	1055.5612
100	1043.7337	1046.7567	1049.6950	1052.5508	1055.3260
101	1043.3699	1046.4255	1049.3956	1052.2825	1055.0882
102	1043.0023	1046.0907	1049.0929	1052.0112	1054.8476
103	1042.6308	1045.7523	1048.7869	1051.7369	1054.6042
104	1042.2554	1045.4102	1048.4775	1051.4594	1054.3581
105	1041.8760	1045.0644	1048.1647	1051.1789	1054.1091
106	1041.4925	1044.7149	1047.8484	1050.8952	1053.8573
107	1041.1050	1044.3616	1047.5286	1050.6083	1053.6026
108	1040.7133	1044.0044	1047.2053	1050.3182	1053.3450
109	1040.0884	1043.4100	1046.6407	1049.7826	1052.8378
110	1039.4569	1042.8091	1046.0698	1049.2410	1052.3248

111	1038.8187	1042.2018	1045.4926	1048.6933	1051.8060
112	1038.1737	1041.5878	1044.9090	1048.1394	1051.2812
113	1037.5218	1040.9672	1044.3190	1047.5793	1050.7504
114	1036.8630	1040.3399	1043.7224	1047.0129	1050.2135
115	1036.1972	1039.7057	1043.1193	1046.4402	1049.6704
116	1035.5243	1039.0647	1042.5095	1045.8610	1049.1211
117	1034.8443	1038.4168	1041.8930	1045.2752	1048.5656
118	1034.1571	1037.7618	1041.2697	1044.6829	1048.0036
119	1033.4625	1037.0998	1040.6395	1044.0839	1047.4353
120	1032.7606	1036.4305	1040.0023	1043.4782	1046.8604
121	1031.8176	1035.5160	1039.1156	1042.6187	1046.0274
122	1030.8645	1034.5915	1038.2191	1041.7494	1045.1848
123	1029.9014	1033.6570	1037.3126	1040.8704	1044.3326
124	1028.9280	1032.7124	1036.3962	1039.9815	1043.4706
125	1027.9442	1031.7575	1035.4696	1039.0826	1042.5988
126	1026.9500	1030.7923	1034.5328	1038.1736	1041.7169
127	1025.9452	1029.8167	1033.5857	1037.2544	1040.8250
128	1024.9298	1028.8304	1032.6281	1036.3248	1039.9228
129	1023.9036	1027.8335	1031.6599	1035.3848	1039.0103
130	1022.8664	1026.8258	1030.6810	1034.4341	1038.0874
131	1021.8183	1025.8072	1029.6914	1033.4728	1037.1538
132	1020.7590	1024.7776	1028.6908	1032.5007	1036.2096
133	1019.6884	1023.7367	1027.6791	1031.5177	1035.2546
134	1018.6065	1022.6847	1026.6563	1030.5235	1034.2886
135	1017.5131	1021.6212	1025.6222	1029.5182	1033.3115
136	1016.4080	1020.5462	1024.5767	1028.5016	1032.3233
137	1015.2913	1019.4595	1023.5196	1027.4736	1031.3237
138	1014.1626	1018.3611	1022.4508	1026.4340	1030.3126
139	1013.0220	1017.2508	1021.3703	1025.3827	1029.2900
140	1011.8692	1016.1284	1020.2778	1024.3195	1028.2557
141	1010.7042	1014.9939	1019.1733	1023.2444	1027.2095
142	1009.5269	1013.8471	1018.0565	1022.1572	1026.1513
143	1008.3370	1012.6879	1016.9275	1021.0578	1025.0810
144	1007.1344	1011.5161	1015.7859	1019.9460	1023.9985

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
97	1058.6330	1061.1681	1063.6308	1066.0231	1068.3470
98	1058.4320	1060.9952	1063.4854	1065.9045	1068.2545
99	1058.2286	1060.8202	1063.3382	1065.7844	1068.1609
100	1058.0228	1060.6432	1063.1892	1065.6628	1068.0660
101	1057.8147	1060.4641	1063.0384	1065.5397	1067.9700
102	1057.6041	1060.2828	1062.8858	1065.4151	1067.8727
103	1057.3910	1060.0994	1062.7314	1065.2890	1067.7743
104	1057.1755	1059.9138	1062.5751	1065.1614	1067.6746
105	1056.9575	1059.7261	1062.4169	1065.0321	1067.5737
106	1056.7369	1059.5360	1062.2568	1064.9013	1067.4715
107	1056.5137	1059.3438	1062.0948	1064.7689	1067.3681
108	1056.2880	1059.1492	1061.9308	1064.6348	1067.2633
109	1055.8085	1058.6969	1061.5049	1064.2347	1066.8883
110	1055.3235	1058.2391	1061.0738	1063.8296	1066.5086
111	1054.8328	1057.7760	1060.6375	1063.4196	1066.1242
112	1054.3364	1057.3073	1060.1960	1063.0045	1065.7349

113	1053.8342	1056.8331	1059.7491	1062.5843	1065.3408
114	1053.3262	1056.3533	1059.2968	1062.1589	1064.9418
115	1052.8122	1055.8677	1058.8390	1061.7284	1064.5378
116	1052.2922	1055.3764	1058.3758	1061.2925	1064.1287
117	1051.7662	1054.8792	1057.9069	1060.8513	1063.7145
118	1051.2340	1054.3762	1057.4323	1060.4046	1063.2952
119	1050.6956	1053.8671	1056.9521	1059.9525	1062.8706
120	1050.1509	1053.3521	1056.4660	1059.4948	1062.4407
121	1049.3438	1052.5703	1055.7089	1058.7617	1061.7311
122	1048.5273	1051.7792	1054.9426	1058.0197	1061.0126
123	1047.7013	1050.9787	1054.1671	1057.2685	1060.2851
124	1046.8656	1050.1688	1053.3822	1056.5081	1059.5486
125	1046.0202	1049.3492	1052.5878	1055.7383	1058.8028
126	1045.1650	1048.5199	1051.7838	1054.9591	1058.0478
127	1044.2997	1047.6807	1050.9702	1054.1703	1057.2833
128	1043.4244	1046.8316	1050.1466	1053.3718	1056.5092
129	1042.5388	1045.9723	1049.3132	1052.5635	1055.7255
130	1041.6429	1045.1029	1048.4696	1051.7452	1054.9319
131	1040.7366	1044.2232	1047.6159	1050.9169	1054.1285
132	1039.8196	1043.3330	1046.7519	1050.0784	1053.3150
133	1038.8920	1042.4322	1045.8774	1049.2297	1052.4913
134	1037.9536	1041.5208	1044.9923	1048.3704	1051.6573
135	1037.0042	1040.5985	1044.0966	1047.5006	1050.8129
136	1036.0437	1039.6652	1043.1900	1046.6202	1049.9580
137	1035.0721	1038.7209	1042.2725	1045.7289	1049.0923
138	1034.0891	1037.7654	1041.3438	1044.8266	1048.2159
139	1033.0946	1036.7985	1040.4040	1043.9133	1047.3285
140	1032.0885	1035.8202	1039.4528	1042.9887	1046.4300
141	1031.0707	1034.8302	1038.4901	1042.0527	1045.5202
142	1030.0410	1033.8284	1037.5158	1041.1053	1044.5991
143	1028.9993	1032.8148	1036.5297	1040.1462	1043.6665
144	1027.9455	1031.7891	1035.5317	1039.1753	1042.7222

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
145	1005.9191	1010.3316	1014.6318	1018.8217	1022.9035
146	1004.6909	1009.1343	1013.4649	1017.6848	1021.7960
147	1003.4496	1007.9240	1012.2851	1016.5350	1020.6758
148	1002.1952	1006.7006	1011.0923	1015.3724	1019.5427
149	1000.9274	1005.4640	1009.8864	1014.1966	1018.3967
150	999.6461	1004.2140	1008.6671	1013.0076	1017.2376
151	998.3513	1002.9504	1007.4344	1011.8053	1016.0651
152	997.0426	1001.6731	1006.1880	1010.5894	1014.8793
153	995.7201	1000.3820	1004.9279	1009.3598	1013.6798
154	994.3835	999.0769	1003.6539	1008.1164	1012.4666
155	993.0327	997.7577	1002.3658	1006.8590	1011.2395
156	991.6676	996.4241	1001.0635	1005.5875	1009.9983
157	990.2879	995.0762	999.7468	1004.3017	1008.7429
158	988.8936	993.7136	998.4155	1003.0014	1007.4732
159	987.4845	992.3362	997.0696	1001.6865	1006.1889
160	986.0604	990.9440	995.7088	1000.3567	1004.8898
161	984.6212	989.5366	994.3330	999.0121	1003.5759
162	983.1667	988.1141	992.9419	997.6523	1002.2469
163	981.6967	986.6761	991.5356	996.2771	1000.9027
164	980.2112	985.2225	990.1137	994.8866	999.5431
165	978.7098	983.7532	988.6761	993.4804	998.1679
166	977.1925	982.2679	987.2226	992.0583	996.7770
167	975.6590	980.7666	985.7531	990.6203	995.3701
168	974.1093	979.2490	984.2673	989.1661	993.9471
169	972.5431	977.7149	982.7652	987.6955	992.5078
170	970.9602	976.1643	981.2464	986.2084	991.0520
171	969.3606	974.5968	979.7109	984.7045	989.5795
172	967.7439	973.0124	978.1584	983.1838	988.0902
173	966.1101	971.4108	976.5888	981.6459	986.5838
174	964.4589	969.7918	975.0019	980.0907	985.0601
175	962.7902	968.1554	973.3974	978.5180	983.5189
176	961.1037	966.5011	971.7752	976.9277	981.9601
177	959.3993	964.8290	970.1352	975.3194	980.3835
178	957.6768	963.1387	968.4770	973.6931	978.7888
179	955.9360	961.4302	966.8004	972.0484	977.1758
180	954.1767	959.7031	965.1054	970.3853	975.5443
181	952.3988	957.9573	963.3917	968.7034	973.8941
182	950.6019	956.1926	961.6590	967.0026	972.2250
183	948.7859	954.4088	959.9072	965.2827	970.5368
184	946.9506	952.6057	958.1361	963.5435	968.8293
185	945.0959	950.7830	956.3454	961.7846	967.1022
186	943.2214	948.9406	954.5350	960.0060	965.3553
187	941.3270	947.0782	952.7045	958.2074	963.5883
188	939.4125	945.1956	950.8539	956.3885	961.8012
189	937.4777	943.2927	948.9828	954.5492	959.9935
190	935.5223	941.3691	947.0910	952.6892	958.1652
191	933.5461	939.4247	945.1784	950.8083	956.3159
192	931.5489	937.4593	943.2446	948.9062	954.4454

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
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145	1026.8793	1030.7513	1034.5216	1038.1925	1041.7662
146	1025.8007	1029.7011	1033.4994	1037.1976	1040.7981
147	1024.7096	1028.6385	1032.4647	1036.1905	1039.8180
148	1023.6057	1027.5632	1031.4176	1035.1710	1038.8256
149	1022.4889	1026.4752	1030.3578	1034.1390	1037.8208
150	1021.3591	1025.3742	1029.2853	1033.0943	1036.8035
151	1020.2161	1024.2602	1028.1997	1032.0367	1035.7734
152	1019.0598	1023.1330	1027.1011	1030.9662	1034.7305
153	1017.8899	1021.9923	1025.9891	1029.8825	1033.6745
154	1016.7065	1020.8381	1024.8637	1028.7854	1032.6053
155	1015.5092	1019.6703	1023.7248	1027.6749	1031.5228
156	1014.2980	1018.4885	1022.5720	1026.5507	1030.4267
157	1013.0726	1017.2927	1021.4054	1025.4127	1029.3169
158	1011.8329	1016.0827	1020.2246	1024.2608	1028.1933
159	1010.5788	1014.8584	1019.0296	1023.0946	1027.0556
160	1009.3100	1013.6195	1017.8201	1021.9142	1025.9037
161	1008.0265	1012.3658	1016.5961	1020.7192	1024.7374
162	1006.7279	1011.0973	1015.3572	1019.5095	1023.5565
163	1005.4143	1009.8138	1014.1033	1018.2850	1022.3608
164	1004.0853	1008.5150	1012.8343	1017.0454	1021.1502
165	1002.7407	1007.2008	1011.5500	1015.7906	1019.9245
166	1001.3805	1005.8709	1010.2502	1014.5203	1018.6835
167	1000.0045	1004.5253	1008.9346	1013.2345	1017.4269
168	998.6123	1003.1637	1007.6032	1011.9328	1016.1546
169	997.2040	1001.7859	1006.2556	1010.6151	1014.8664
170	995.7792	1000.3918	1004.8918	1009.2813	1013.5622
171	994.3377	998.9811	1003.5115	1007.9310	1012.2416
172	992.8795	997.5537	1002.1145	1006.5642	1010.9045
173	991.4043	996.1093	1000.7007	1005.1805	1009.5507
174	989.9118	994.6477	999.2698	1003.7798	1008.1800
175	988.4019	993.1688	997.8215	1002.3620	1006.7921
176	986.8744	991.6724	996.3558	1000.9267	1005.3869
177	985.3291	990.1581	994.8723	999.4737	1003.9641
178	983.7658	988.6259	993.3710	998.0029	1002.5236
179	982.1842	987.0755	991.8515	996.5140	1001.0650
180	980.5842	985.5067	990.3136	995.0068	999.5882
181	978.9655	983.9192	988.7572	993.4811	998.0930
182	977.3279	982.3129	987.1819	991.9366	996.5790
183	975.6712	980.6875	985.5876	990.3732	995.0461
184	973.9952	979.0429	983.9740	988.7905	993.4941
185	972.2996	977.3787	982.3410	987.1884	991.9227
186	970.5843	975.6947	980.6882	985.5666	990.3316
187	968.8489	973.9907	979.0154	983.9248	988.7206
188	967.0933	972.2665	977.3225	982.2629	987.0895
189	965.3172	970.5218	975.6090	980.5805	985.4381
190	963.5204	968.7564	973.8749	978.8775	983.7659
191	961.7026	966.9701	972.1198	977.1535	982.0729
192	959.8636	965.1625	970.3435	975.4084	980.3587

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
193	929.5305	935.4725	941.2895	946.9827	952.5534
194	927.4906	933.4642	939.3128	945.0375	950.6398
195	925.4291	931.4342	937.3142	943.0705	948.7043
196	923.3457	929.3821	935.2936	941.0814	946.7466
197	921.2401	927.3079	933.2507	939.0698	944.7664
198	919.1122	925.2111	931.1853	937.0357	942.7636
199	916.9616	923.0917	929.0970	934.9786	940.7378
200	914.7882	920.9493	926.9857	932.8985	938.6888
201	912.5917	918.7837	924.8510	930.7949	936.6164
202	910.3719	916.5946	922.6928	928.6676	934.5201
203	908.1285	914.3818	920.5108	926.5164	932.3999
204	905.8613	912.1450	918.3046	924.3411	930.2554
205	903.5699	909.8840	916.0742	922.1412	928.0863
206	901.2543	907.5985	913.8190	919.9166	925.8923
207	898.9140	905.2883	911.5390	917.6670	923.6732
208	896.5488	902.9530	909.2338	915.3920	921.4287
209	894.1585	900.5924	906.9032	913.0915	919.1584
210	891.7429	898.2063	904.5468	910.7651	916.8622
211	889.3015	895.7943	902.1644	908.4125	914.5396
212	886.8342	893.3562	899.7557	906.0335	912.1904
213	884.3407	890.8916	897.3204	903.6276	909.8143
214	881.8207	888.4004	894.8582	901.1948	907.4110
215	879.2740	885.8821	892.3688	898.7345	904.9801
216	876.7001	883.3366	889.8519	896.2466	902.5214
217	874.0990	880.7635	887.3072	893.7307	900.0345
218	871.4702	878.1626	884.7345	891.1864	897.5191
219	868.8134	875.5334	882.1333	888.6136	894.9749
220	866.1285	872.8758	879.5034	886.0118	892.4015
221	863.4150	870.1894	876.8445	883.3808	889.7987
222	860.6726	867.4739	874.1562	880.7201	887.1660
223	857.9012	864.7290	871.4383	878.0295	884.5032
224	855.1003	861.9543	868.6903	875.3086	881.8098
225	852.2696	859.1496	865.9120	872.5572	879.0856
226	849.4088	856.3144	863.1030	869.7747	876.3302

227	846.5177	853.4486	860.2630	866.9610	873.5432
228	843.5958	850.5517	857.3916	864.1156	870.7242
229	840.6429	847.6235	854.4885	861.2382	867.8730
230	837.6586	844.6635	851.5534	858.3285	864.9891
231	834.6427	841.6714	848.5858	855.3860	862.0722
232	831.5946	838.6470	845.5855	852.4104	859.1218
233	828.5142	835.5898	842.5521	849.4013	856.1376
234	825.4011	832.4994	839.4852	846.3584	853.1192
235	822.2548	829.3756	836.3844	843.2812	850.0663
236	819.0752	826.2179	833.2494	840.1695	846.9783
237	815.8617	823.0261	830.0797	837.0227	843.8550
238	812.6142	819.7996	826.8751	833.8405	840.6959
239	809.3321	816.5382	823.6350	830.6225	837.5006
240	806.0151	813.2415	820.3592	827.3683	834.2687

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
193	958.0032	963.3335	968.5458	973.6418	978.6231
194	956.1211	961.4827	966.7263	971.8534	976.8658
195	954.2170	959.6100	964.8848	970.0431	975.0865
196	952.2907	957.7150	963.0211	968.2106	973.2849
197	950.3419	955.7975	961.1349	966.3555	971.4609
198	948.3703	953.8573	959.2259	964.4776	969.6140
199	946.3758	951.8940	957.2938	962.5766	967.7441
200	944.3580	949.9074	955.3383	960.6523	965.8508
201	942.3167	947.8972	953.3593	958.7043	963.9338
202	940.2515	945.8631	951.3563	956.7324	961.9929
203	938.1623	943.8049	949.3291	954.7362	960.0277
204	936.0487	941.7223	947.2774	952.7155	958.0379
205	933.9104	939.6149	945.2009	950.6699	956.0233
206	931.7472	937.4825	943.0994	948.5992	953.9835
207	929.5587	935.3247	940.9724	946.5031	951.9182
208	927.3447	933.1414	938.8198	944.3812	949.8270
209	925.1049	930.9321	936.6411	942.2332	947.7098
210	922.8389	928.6965	934.4361	940.0588	945.5660
211	920.5466	926.4345	932.2044	937.8577	943.3955
212	918.2274	924.1455	929.9458	935.6295	941.1978
213	915.8812	921.8294	927.6600	933.3740	938.9727
214	913.5077	919.4858	925.3464	931.0907	936.7198
215	911.1064	917.1144	923.0050	928.7793	934.4386
216	908.6771	914.7147	920.6352	926.4396	932.1290
217	906.2195	912.2866	918.2368	924.0711	929.7905
218	903.7332	909.8297	915.8094	921.6734	927.4228
219	901.2180	907.3436	913.3527	919.2463	925.0255
220	898.6733	904.8279	910.8663	916.7894	922.5982
221	896.0990	902.2824	908.3499	914.3022	920.1406
222	893.4946	899.7067	905.8030	911.7845	917.6522
223	890.8599	897.1004	903.2254	909.2359	915.1328
224	888.1944	894.4631	900.6166	906.6559	912.5818
225	885.4978	891.7945	897.9764	904.0442	909.9990
226	882.7698	889.0942	895.3042	901.4004	907.3838
227	880.0099	886.3619	892.5997	898.7241	904.7360
228	877.2179	883.5971	889.8625	896.0149	902.0551

229	874.3932	880.7994	887.0923	893.2724	899.3407
230	871.5356	877.9686	884.2886	890.4962	896.5924
231	868.6447	875.1041	881.4510	887.6859	893.8097
232	865.7201	872.2057	878.5791	884.8410	890.9922
233	862.7613	869.2728	875.6725	881.9612	888.1395
234	859.7680	866.3050	872.7308	879.0460	885.2511
235	856.7398	863.3021	869.7536	876.0949	882.3266
236	853.6762	860.2634	866.7404	873.1076	879.3656
237	850.5769	857.1887	863.6907	870.0835	876.3676
238	847.4415	854.0775	860.6043	867.0223	873.3321
239	844.2695	850.9293	857.4805	863.9234	870.2586
240	841.0604	847.7438	854.3190	860.7865	867.1467

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
241	802.6629	809.9090	817.0473	824.0775	830.9997
242	799.2751	806.5404	813.6987	820.7497	827.6933
243	795.8513	803.1354	810.3132	817.3844	824.3490
244	792.3911	799.6935	806.8903	813.9813	820.9664
245	788.8941	796.2142	803.4296	810.5399	817.5450
246	785.3600	792.6973	799.9307	807.0598	814.0844
247	781.7883	789.1423	796.3932	803.5405	810.5842
248	778.1787	785.5488	792.8166	799.9817	807.0439
249	774.5308	781.9163	789.2005	796.3828	803.4629
250	770.8441	778.2445	785.5444	792.7434	799.8410
251	767.1182	774.5329	781.8481	789.0630	796.1776
252	763.3527	770.7811	778.1109	785.3413	792.4722
253	759.5472	766.9887	774.3324	781.5777	788.7243
254	755.7013	763.1552	770.5122	777.7718	784.9335
255	751.8145	759.2801	766.6498	773.9230	781.0992
256	747.8864	755.3631	762.7448	770.0309	777.2210
257	743.9166	751.4036	758.7967	766.0951	773.2984

258	739.9046	747.4013	754.8049	762.1150	769.3308
259	735.8500	743.3555	750.7691	758.0901	765.3178
260	731.7522	739.2660	746.6888	754.0199	761.2588
261	727.6110	735.1321	742.5634	749.9039	757.1533
262	723.4258	730.9535	738.3924	745.7417	753.0007
263	719.1960	726.7296	734.1754	741.5326	748.8005
264	714.9214	722.4599	729.9118	737.2761	744.5523
265	710.6013	718.1440	725.6011	732.9718	740.2553
266	706.2353	713.7813	721.2428	728.6190	735.9091
267	701.8230	709.3714	716.8365	724.2173	731.5131
268	697.3637	704.9137	712.3814	719.7660	727.0668
269	692.8571	700.4077	707.8772	715.2647	722.5694
270	688.3026	695.8529	703.3232	710.7128	718.0206
271	683.6997	691.2487	698.7190	706.1096	713.4196
272	679.0479	686.5947	694.0639	701.4546	708.7660
273	674.3467	681.8902	689.3574	696.7473	704.0589
274	669.5955	677.1348	684.5990	691.9870	699.2980
275	664.7939	672.3278	679.7880	687.1732	694.4825
276	659.9412	667.4688	674.9239	682.3052	689.6118
277	655.0369	662.5572	670.0060	677.3824	684.6854
278	650.0806	657.5923	665.0339	672.4043	679.7024
279	645.0716	652.5736	660.0069	667.3701	674.6624
280	640.0094	647.5006	654.9243	662.2794	669.5646
281	634.8933	642.3727	649.7857	657.1313	664.4084
282	629.7230	637.1891	644.5903	651.9253	659.1932
283	624.4977	631.9494	639.3375	646.6608	653.9181
284	619.2168	626.6530	634.0268	641.3371	648.5827
285	613.8799	621.2992	628.6574	635.9534	643.1861
286	608.4863	615.8873	623.2287	630.5092	637.7276
287	603.0353	610.4169	617.7401	625.0037	632.2066
288	597.5265	604.8872	612.1909	619.4363	626.6224

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
241	837.8139	844.5204	851.1193	857.6110	863.9960
242	834.5296	841.2587	847.8809	854.3964	860.8058
243	831.2069	837.9583	844.6034	851.1424	857.5758
244	827.8455	834.6187	841.2862	847.8483	854.3053
245	824.4448	831.2395	837.9290	844.5138	850.9941
246	821.0045	827.8201	834.5313	841.1383	847.6414
247	817.5241	824.3601	831.0925	837.7213	844.2468
248	814.0030	820.8591	827.6121	834.2622	840.8098
249	810.4409	817.3164	824.0897	830.7607	837.3298
250	806.8372	813.7317	820.5247	827.2161	833.8063
251	803.1914	810.1044	816.9166	823.6280	830.2388
252	799.5031	806.4341	813.2649	819.9957	826.6266
253	795.7718	802.7201	809.5691	816.3188	822.9694
254	791.9970	798.9621	805.8287	812.5968	819.2664
255	788.1781	795.1594	802.0431	808.8289	815.5171
256	784.3147	791.3116	798.2117	805.0148	811.7209
257	780.4062	787.4181	794.3340	801.1537	807.8773
258	776.4521	783.4783	790.4094	797.2452	803.9857
259	772.4518	779.4918	786.4375	793.2887	800.0454

260	768.4049	775.4579	782.4175	789.2835	796.0559
261	764.3108	771.3761	778.3490	785.2291	792.0165
262	760.1689	767.2459	774.2313	781.1249	787.9266
263	755.9787	763.0666	770.0639	776.9702	783.7855
264	751.7396	758.8377	765.8461	772.7645	779.5928
265	747.4511	754.5585	761.5773	768.5070	775.3476
266	743.1125	750.2286	757.2569	764.1973	771.0493
267	738.7233	745.8472	752.8844	759.8345	766.6973
268	734.2829	741.4138	748.4590	755.4182	762.2909
269	729.7907	736.9277	743.9801	750.9475	757.8294
270	725.2460	732.3884	739.4472	746.4219	753.3122
271	720.6484	727.7952	734.8594	741.8406	748.7385
272	715.9971	723.1474	730.2162	737.2031	744.1076
273	711.2916	718.4444	725.5169	732.5085	739.4189
274	706.5311	713.6856	720.7608	727.7563	734.6715
275	701.7151	708.8703	715.9473	722.9456	729.8648
276	696.8430	703.9978	711.0756	718.0758	724.9980
277	691.9140	699.0674	706.1450	713.1462	720.0703
278	686.9274	694.0785	701.1549	708.1559	715.0811
279	681.8827	689.0303	696.1044	703.1043	710.0295
280	676.7792	683.9222	690.9929	697.9906	704.9148
281	671.6161	678.7535	685.8197	692.8141	699.7361
282	666.3928	673.5233	680.5839	687.5739	694.4927
283	661.1085	668.2311	675.2849	682.2694	689.1837
284	655.7626	662.8760	669.9219	676.8996	683.8084
285	650.3543	657.4573	664.4940	671.4638	678.3659
286	644.8830	651.9742	659.0006	665.9612	672.8554
287	639.3477	646.4261	653.4408	660.3910	667.2760
288	633.7480	640.8120	647.8138	654.7523	661.6268

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
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289	591.9591	599.2975	606.5804	613.8063	620.9741
290	586.3325	593.6474	600.9079	608.1129	615.2612
291	580.6462	587.9360	595.1728	602.3555	609.4828
292	574.8995	582.1627	589.3744	596.5333	603.6382
293	569.0917	576.3269	583.5120	590.6456	597.7266
294	563.2221	570.4279	577.5848	584.6917	591.7472
295	557.2903	564.4649	571.5922	578.6708	585.6994
296	551.2954	558.4374	565.5334	572.5821	579.5822
297	545.2368	552.3446	559.4078	566.4250	573.3950
298	539.1138	546.1857	553.2144	560.1986	567.1369
299	532.9258	539.9602	546.9527	553.9021	560.8070
300	526.6720	533.6672	540.6219	547.5348	554.4047
301	520.3518	527.3060	534.2212	541.0959	547.9289
302	513.9644	520.8759	527.7498	534.5845	541.3790
303	507.5091	514.3762	521.2069	527.9999	534.7540
304	500.9853	507.8060	514.5918	521.3412	528.0531
305	494.3922	501.1647	507.9036	514.6076	521.2754
306	487.7290	494.4514	501.1416	507.7983	514.4201
307	480.9950	487.6654	494.3049	500.9123	507.4862
308	474.1895	480.8059	487.3928	493.9489	500.4729
309	467.3116	473.8720	480.4043	486.9071	493.3792
310	460.3607	466.8631	473.3387	479.7861	486.2042
311	453.3359	459.7782	466.1950	472.5850	478.9470
312	446.2365	452.6165	458.9725	465.3029	471.6067
313	439.0616	445.3773	451.6702	457.9389	464.1822
314	431.8105	438.0597	444.2873	450.4920	456.6727
315	424.4824	430.6627	436.8228	442.9613	449.0771
316	417.0764	423.1857	429.2760	435.3460	441.3945
317	409.5918	415.6276	421.6458	427.6449	433.6239
318	402.0276	407.9877	413.9313	419.8572	425.7642
319	394.3830	400.2650	406.1317	411.9819	417.8144
320	386.6572	392.4586	398.2460	404.0180	409.7736
321	378.8493	384.5677	390.2732	395.9645	401.6407
322	370.9585	376.5913	382.2123	387.8205	393.4145
323	362.9838	368.5285	374.0625	379.5847	385.0941
324	354.9244	360.3783	365.8227	371.2564	376.6783
325	346.7794	352.1398	357.4918	362.8343	368.1662
326	338.5478	343.8121	349.0690	354.3175	359.5565
327	330.2287	335.3941	340.5532	345.7049	350.8481
328	321.8213	326.8850	331.9434	336.9954	342.0399
329	313.3245	318.2837	323.2385	328.1879	333.1309
330	304.7375	309.5892	314.4375	319.2813	324.1197
331	296.0592	300.8005	305.5393	310.2745	315.0053
332	287.2887	291.9166	296.5428	301.1664	305.7865
333	278.4251	282.9365	287.4471	291.9559	296.4620
334	269.4672	273.8591	278.2509	282.6417	287.0306
335	260.4142	264.6833	268.9531	273.2227	277.4913
336	251.2650	255.4081	259.5527	263.6978	267.8426

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
289	628.0828	635.1313	642.1188	649.0442	655.9071
290	622.3516	629.3832	636.3550	643.2661	650.1158

291	616.5535	623.5668	630.5215	637.4169	644.2521
292	610.6878	617.6813	624.6176	631.4958	638.3152
293	604.7537	611.7259	618.6423	625.5019	632.3040
294	598.7503	605.6998	612.5948	619.4344	626.2177
295	592.6769	599.6022	606.4743	613.2922	620.0553
296	586.5326	593.4321	600.2797	607.0746	613.8159
297	580.3166	587.1888	594.0104	600.7806	607.4985
298	574.0281	580.8713	587.6653	594.4092	601.1021
299	567.6663	574.4788	581.2435	587.9594	594.6258
300	561.2302	568.0104	574.7441	581.4304	588.0685
301	554.7191	561.4652	568.1662	574.8212	581.4292
302	548.1319	554.8422	561.5088	568.1307	574.7070
303	541.4680	548.1406	554.7709	561.3579	567.9007
304	534.7262	541.3594	547.9517	554.5020	561.0094
305	527.9059	534.4977	541.0500	547.5617	554.0319
306	521.0059	527.5546	534.0650	540.5362	546.9672
307	514.0255	520.5289	526.9955	533.4242	539.8141
308	506.9636	513.4199	519.8406	526.2249	532.5717
309	499.8193	506.2264	512.5993	518.9371	525.2388
310	492.5917	498.9475	505.2705	511.5597	517.8141
311	485.2798	491.5821	497.8531	504.0916	510.2967
312	477.8825	484.1293	490.3461	496.5317	502.6853
313	470.3990	476.5880	482.7483	488.8789	494.9788
314	462.8281	468.9572	475.0588	481.1320	487.1759
315	455.1689	461.2357	467.2764	473.2899	479.2755
316	447.4204	453.4225	459.3999	465.3515	471.2763
317	439.5814	445.5166	451.4282	457.3154	463.1772
318	431.6510	437.5167	443.3602	449.1806	454.9768
319	423.6281	429.4219	435.1948	440.9457	446.6739
320	415.5116	421.2310	426.9306	432.6097	438.2672
321	407.3004	412.9427	418.5666	424.1712	429.7554
322	398.9934	404.5561	410.1016	415.6289	421.1372
323	390.5895	396.0698	401.5342	406.9817	412.4114
324	382.0875	387.4828	392.8634	398.2282	403.5764
325	373.4863	378.7938	384.0877	389.3670	394.6310
326	364.7848	370.0017	375.2060	380.3970	385.5738
327	355.9818	361.1051	366.2170	371.3167	376.4033
328	347.0761	352.1029	357.1194	362.1248	367.1183
329	338.0665	342.9938	347.9119	352.8199	357.7171
330	328.9517	333.7765	338.5931	343.4007	348.1985
331	319.7307	324.4497	329.1617	333.8656	338.5609
332	310.4020	315.0122	319.6163	324.2134	328.8028
333	300.9645	305.4627	309.9556	314.4425	318.9227
334	291.4169	295.7997	300.1781	304.5515	308.9191
335	281.7579	286.0220	290.2825	294.5390	298.7905
336	271.9863	276.1281	280.2674	284.4033	288.5353

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
337	242.0186	246.0325	250.0485	254.0657	258.0833
338	232.6739	236.5553	240.4393	244.3252	248.2122
339	223.2300	226.9754	230.7241	234.4752	238.2280
340	213.6857	217.2917	220.9015	224.5143	228.1295
341	204.0400	207.5031	210.9705	214.4414	217.9152
342	194.2918	197.6085	200.9299	204.2552	207.5838
343	184.4400	187.6067	190.7784	193.9544	197.1341
344	174.4836	177.4966	180.5148	183.5377	186.5646
345	164.4214	167.2769	170.1379	173.0038	175.8741
346	154.2522	156.9465	159.6464	162.3514	165.0610
347	143.9750	146.5042	149.0390	151.5792	154.1241
348	133.5887	135.9487	138.3146	140.6857	143.0618
349	123.0919	125.2789	127.4717	129.6697	131.8728
350	112.4837	114.4935	116.5091	118.5298	120.5555
351	101.7627	103.5913	105.4254	107.2646	109.1086
352	90.9278	92.5710	94.2194	95.8726	97.5305
353	79.9778	81.4313	82.8896	84.3525	85.8198
354	68.9115	70.1709	71.4347	72.7028	73.9748
355	57.7275	58.7885	59.8534	60.9220	61.9942
356	46.4248	47.2828	48.1442	49.0087	49.8762
357	35.0019	35.6525	36.3056	36.9613	37.6195
358	23.4577	23.8961	24.3364	24.7785	25.2222
359	11.7908	12.0124	12.2350	12.4585	12.6830
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
337	262.1006	266.1168	270.1312	274.1431	278.1519
338	252.0996	255.9866	259.8725	263.7568	267.6386
339	241.9819	245.7361	249.4899	253.2428	256.9940
340	231.7462	235.3639	238.9819	242.5995	246.2163
341	221.3911	224.8685	228.3468	231.8255	235.3039
342	210.9151	214.2484	217.5833	220.9190	224.2551
343	200.3169	203.5023	206.6897	209.8785	213.0682
344	189.5951	192.6286	195.6644	198.7022	201.7415
345	178.7482	181.6257	184.5060	187.3886	190.2731

346	167.7748	170.4921	173.2127	175.9359	178.6614
347	156.6733	159.2264	161.7829	164.3424	166.9046
348	145.4423	147.8269	150.2150	152.6065	155.0008
349	134.0803	136.2920	138.5074	140.7263	142.9482
350	122.5857	124.6201	126.6583	128.7000	130.7449
351	110.9570	112.8096	114.6660	116.5259	118.3891
352	99.1927	100.8589	102.5288	104.2022	105.8789
353	87.2911	88.7662	90.2450	91.7270	93.2123
354	75.2506	76.5300	77.8127	79.0985	80.3873
355	63.0697	64.1484	65.2302	66.3148	67.4020
356	50.7467	51.6199	52.4956	53.3739	54.2545
357	38.2799	38.9425	39.6072	40.2739	40.9425
358	25.6676	26.1146	26.5631	27.0129	27.4642
359	12.9083	13.1344	13.3613	13.5890	13.8174
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN V GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 3.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
1	1001.3650	1001.3925	1001.4190	1001.4445	1001.4692
2	1002.7444	1002.8000	1002.8536	1002.9053	1002.9552
3	1004.1385	1004.2228	1004.3041	1004.3826	1004.4582
4	1005.5474	1005.6610	1005.7706	1005.8764	1005.9785
5	1006.9713	1007.1148	1007.2533	1007.3871	1007.5162
6	1008.4104	1008.5843	1008.7524	1008.9147	1009.0715
7	1009.8647	1010.0698	1010.2680	1010.4595	1010.6446
8	1011.3344	1011.5713	1011.8003	1012.0217	1012.2358
9	1012.8198	1013.0891	1013.3496	1013.6015	1013.8452
10	1014.3210	1014.6234	1014.9160	1015.1991	1015.4730
11	1015.8381	1016.1743	1016.4997	1016.8146	1017.1195
12	1017.3713	1017.7419	1018.1008	1018.4483	1018.7848
13	1018.6430	1019.0434	1019.4310	1019.8063	1020.1696
14	1019.9283	1020.3589	1020.7758	1021.1795	1021.5702
15	1021.2272	1021.6887	1022.1355	1022.5681	1022.9869

16	1022.5398	1023.0329	1023.5102	1023.9724	1024.4198
17	1023.8665	1024.3916	1024.9001	1025.3924	1025.8691
18	1025.2072	1025.7651	1026.3054	1026.8285	1027.3350
19	1026.5622	1027.1535	1027.7261	1028.2807	1028.8177
20	1027.9316	1028.5569	1029.1626	1029.7492	1030.3174
21	1029.3155	1029.9755	1030.6149	1031.2343	1031.8343
22	1030.7141	1031.4094	1032.0832	1032.7360	1033.3686
23	1032.1276	1032.8589	1033.5677	1034.2547	1034.9205
24	1033.5561	1034.3241	1035.0687	1035.7904	1036.4901
25	1034.7137	1035.5135	1036.2888	1037.0405	1037.7691
26	1035.8835	1036.7157	1037.5225	1038.3046	1039.0627
27	1037.0658	1037.9310	1038.7698	1039.5829	1040.3711
28	1038.2606	1039.1594	1040.0308	1040.8756	1041.6945
29	1039.4682	1040.4011	1041.3058	1042.1828	1043.0331
30	1040.6885	1041.6563	1042.5948	1043.5048	1044.3871
31	1041.9218	1042.9251	1043.8981	1044.8416	1045.7565
32	1043.1683	1044.2076	1045.2157	1046.1934	1047.1416
33	1044.4280	1045.5041	1046.5479	1047.5605	1048.5426
34	1045.7010	1046.8145	1047.8949	1048.9429	1049.9597
35	1046.9876	1048.1392	1049.2567	1050.3409	1051.3930
36	1048.2879	1049.4782	1050.6335	1051.7547	1052.8427
37	1049.3072	1050.5313	1051.7193	1052.8722	1053.9911
38	1050.3374	1051.5957	1052.8170	1054.0023	1055.1527
39	1051.3785	1052.6717	1053.9269	1055.1452	1056.3276
40	1052.4307	1053.7594	1055.0490	1056.3009	1057.5159
41	1053.4941	1054.8588	1056.1836	1057.4696	1058.7179
42	1054.5688	1055.9701	1057.3306	1058.6514	1059.9336
43	1055.6549	1057.0935	1058.4903	1059.8466	1061.1633
44	1056.7525	1058.2290	1059.6629	1061.0551	1062.4070
45	1057.8618	1059.3769	1060.8483	1062.2773	1063.6650
46	1058.9829	1060.5372	1062.0469	1063.5133	1064.9374
47	1060.1158	1061.7100	1063.2587	1064.7631	1066.2244
48	1061.2609	1062.8956	1064.4839	1066.0270	1067.5262

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
1	1001.4929	1001.5158	1001.5379	1001.5591	1001.5796
2	1003.0033	1003.0496	1003.0943	1003.1374	1003.1789
3	1004.5312	1004.6017	1004.6695	1004.7350	1004.7981
4	1006.0770	1006.1721	1006.2638	1006.3523	1006.4377
5	1007.6409	1007.7612	1007.8774	1007.9895	1008.0977
6	1009.2229	1009.3692	1009.5104	1009.6468	1009.7785
7	1010.8235	1010.9963	1011.1632	1011.3245	1011.4803
8	1012.4427	1012.6427	1012.8359	1013.0228	1013.2033
9	1014.0808	1014.3086	1014.5289	1014.7419	1014.9479
10	1015.7380	1015.9943	1016.2423	1016.4822	1016.7143
11	1017.4145	1017.7001	1017.9764	1018.2439	1018.5028
12	1019.1106	1019.4261	1019.7315	1020.0273	1020.3136
13	1020.5213	1020.8618	1021.1914	1021.5106	1021.8195
14	1021.9484	1022.3146	1022.6690	1023.0121	1023.3442
15	1023.3922	1023.7846	1024.1644	1024.5321	1024.8879
16	1024.8528	1025.2721	1025.6779	1026.0707	1026.4510
17	1026.3305	1026.7772	1027.2097	1027.6283	1028.0336

18	1027.8254	1028.3002	1028.7599	1029.2050	1029.6359
19	1029.3378	1029.8413	1030.3290	1030.8011	1031.2583
20	1030.8677	1031.4007	1031.9169	1032.4168	1032.9010
21	1032.4156	1032.9787	1033.5241	1034.0524	1034.5642
22	1033.9815	1034.5753	1035.1507	1035.7081	1036.2482
23	1035.5657	1036.1909	1036.7969	1037.3841	1037.9532
24	1037.1683	1037.8257	1038.4630	1039.0808	1039.6796
25	1038.4753	1039.1599	1039.8234	1040.4666	1041.0901
26	1039.7975	1040.5098	1041.2003	1041.8695	1042.5182
27	1041.1352	1041.8758	1042.5937	1043.2896	1043.9642
28	1042.4884	1043.2580	1044.0040	1044.7272	1045.4282
29	1043.8575	1044.6567	1045.4314	1046.1825	1046.9106
30	1045.2425	1046.0719	1046.8760	1047.6556	1048.4115
31	1046.6437	1047.5039	1048.3381	1049.1469	1049.9311
32	1048.0612	1048.9530	1049.8178	1050.6564	1051.4698
33	1049.4953	1050.4192	1051.3154	1052.1846	1053.0276
34	1050.9461	1051.9029	1052.8311	1053.7315	1054.6050
35	1052.4138	1053.4042	1054.3651	1055.2974	1056.2020
36	1053.8986	1054.9233	1055.9177	1056.8826	1057.8191
37	1055.0770	1056.1307	1057.1533	1058.1457	1059.1087
38	1056.2691	1057.3525	1058.4040	1059.4243	1060.4145
39	1057.4751	1058.5888	1059.6697	1060.7186	1061.7366
40	1058.6952	1059.8398	1060.9507	1062.0289	1063.0753
41	1059.9296	1061.1056	1062.2472	1063.3552	1064.4307
42	1061.1783	1062.3865	1063.5594	1064.6978	1065.8030
43	1062.4416	1063.6826	1064.8874	1066.0570	1067.1924
44	1063.7196	1064.9941	1066.2314	1067.4328	1068.5993
45	1065.0126	1066.3211	1067.5917	1068.8256	1070.0237
46	1066.3206	1067.6639	1068.9685	1070.2355	1071.4659
47	1067.6439	1069.0226	1070.3619	1071.6627	1072.9262
48	1068.9826	1070.3975	1071.7721	1073.1074	1074.4047

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 3

APPENDIX 10

PLAN V GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 3.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF
INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
49	1062.1145	1063.7845	1065.4071	1066.9837	1068.5154
50	1062.9772	1064.6830	1066.3406	1067.9511	1069.5159
51	1063.8491	1065.5913	1067.2843	1068.9294	1070.5279
52	1064.7302	1066.5094	1068.2385	1069.9187	1071.5515
53	1065.6207	1067.4375	1069.2032	1070.9192	1072.5868
54	1066.5206	1068.3756	1070.1786	1071.9309	1073.6340
55	1067.4302	1069.3239	1071.1647	1072.9540	1074.6931
56	1068.3493	1070.2824	1072.1617	1073.9886	1075.7645
57	1069.2783	1071.2514	1073.1698	1075.0349	1076.8480
58	1070.2171	1072.2308	1074.1889	1076.0929	1077.9441
59	1071.1659	1073.2209	1075.2193	1077.1628	1079.0526
60	1072.1248	1074.2216	1076.2611	1078.2447	1080.1739
61	1072.7812	1074.9145	1076.9895	1079.0078	1080.9707
62	1073.4445	1075.6148	1077.7259	1079.7794	1081.7767
63	1074.1149	1076.3227	1078.4705	1080.5597	1082.5919
64	1074.7925	1077.0383	1079.2233	1081.3488	1083.4164
65	1075.4772	1077.7617	1079.9844	1082.1467	1084.2504
66	1076.1692	1078.4929	1080.7539	1082.9537	1085.0939
67	1076.8686	1079.2320	1081.5318	1083.7697	1085.9471
68	1077.5754	1079.9791	1082.3184	1084.5949	1086.8101
69	1078.2897	1080.7343	1083.1137	1085.4294	1087.6830
70	1079.0116	1081.4977	1083.9177	1086.2732	1088.5659
71	1079.7411	1082.2694	1084.7307	1087.1266	1089.4588
72	1080.4785	1083.0494	1085.5526	1087.9896	1090.3621
73	1080.9016	1083.5095	1086.0489	1088.5212	1090.9282
74	1081.3292	1083.9747	1086.5507	1089.0588	1091.5009
75	1081.7613	1084.4448	1087.0580	1089.6025	1092.0801
76	1082.1980	1084.9201	1087.5709	1090.1523	1092.6659
77	1082.6394	1085.4005	1088.0895	1090.7083	1093.2585
78	1083.0855	1085.8861	1088.6139	1091.2705	1093.8579
79	1083.5363	1086.3769	1089.1440	1091.8391	1094.4641
80	1083.9919	1086.8731	1089.6800	1092.4141	1095.0772
81	1084.4523	1087.3747	1090.2218	1092.9955	1095.6974
82	1084.9176	1087.8817	1090.7697	1093.5835	1096.3247
83	1085.3879	1088.3942	1091.3236	1094.1781	1096.9592
84	1085.8631	1088.9122	1091.8837	1094.7793	1097.6010
85	1086.0117	1089.0977	1092.1052	1095.0361	1097.8923
86	1086.1619	1089.2851	1092.3292	1095.2958	1098.1869
87	1086.3137	1089.4746	1092.5556	1095.5584	1098.4849
88	1086.4671	1089.6662	1092.7845	1095.8240	1098.7863
89	1086.6221	1089.8598	1093.0160	1096.0925	1099.0911
90	1086.7788	1090.0556	1093.2500	1096.3641	1099.3995
91	1086.9371	1090.2534	1093.4866	1096.6387	1099.7114
92	1087.0971	1090.4534	1093.7259	1096.9164	1100.0269
93	1087.2589	1090.6556	1093.9677	1097.1972	1100.3459
94	1087.4223	1090.8599	1094.2123	1097.4812	1100.6687
95	1087.5875	1091.0665	1094.4595	1097.7684	1100.9951
96	1087.7544	1091.2753	1094.7095	1098.0588	1101.3253

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
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49	1070.0034	1071.4491	1072.8536	1074.2181	1075.5437
50	1071.0362	1072.5132	1073.9483	1075.3424	1076.6970
51	1072.0810	1073.5900	1075.0561	1076.4806	1077.8646
52	1073.1380	1074.6795	1076.1773	1077.6327	1079.0469
53	1074.2073	1075.7820	1077.3121	1078.7990	1080.2439
54	1075.2891	1076.8975	1078.4606	1079.9797	1081.4559
55	1076.3835	1078.0263	1079.6230	1081.1748	1082.6830
56	1077.4906	1079.1685	1080.7994	1082.3847	1083.9255
57	1078.6107	1080.3243	1081.9901	1083.6094	1085.1835
58	1079.7439	1081.4938	1083.1951	1084.8491	1086.4573
59	1080.8903	1082.6772	1084.4147	1086.1041	1087.7469
60	1082.0500	1083.8746	1085.6490	1087.3746	1089.0527
61	1082.8798	1084.7365	1086.5421	1088.2982	1090.0061
62	1083.7192	1085.6086	1087.4461	1089.2332	1090.9714
63	1084.5685	1086.4910	1088.3610	1090.1797	1091.9487
64	1085.4276	1087.3840	1089.2869	1091.1379	1092.9383
65	1086.2968	1088.2875	1090.2240	1092.1078	1093.9402
66	1087.1761	1089.2018	1091.1725	1093.0896	1094.9547
67	1088.0657	1090.1269	1092.1324	1094.0835	1095.9818
68	1088.9657	1091.0631	1093.1039	1095.0896	1097.0218
69	1089.8761	1092.0103	1094.0871	1096.1081	1098.0748
70	1090.7972	1092.9688	1095.0823	1097.1391	1099.1409
71	1091.7290	1093.9387	1096.0894	1098.1828	1100.2204
72	1092.6717	1094.9200	1097.1087	1099.2393	1101.3134
73	1093.2715	1095.5528	1097.7736	1099.9356	1102.0402
74	1093.8784	1096.1931	1098.4465	1100.6404	1102.7761
75	1094.4923	1096.8410	1099.1276	1101.3538	1103.5213
76	1095.1135	1097.4965	1099.8169	1102.0760	1104.2757
77	1095.7418	1098.1599	1100.5145	1102.8071	1105.0396
78	1096.3775	1098.8311	1101.2205	1103.5472	1105.8130
79	1097.0206	1099.5103	1101.9351	1104.2964	1106.5960
80	1097.6712	1100.1976	1102.6583	1105.0548	1107.3889
81	1098.3294	1100.8931	1103.3902	1105.8225	1108.1917
82	1098.9952	1101.5967	1104.1310	1106.5997	1109.0045
83	1099.6689	1102.3088	1104.8807	1107.3864	1109.8275
84	1100.3504	1103.0293	1105.6395	1108.1828	1110.6607
85	1100.6754	1103.3873	1106.0297	1108.6045	1111.1132
86	1101.0042	1103.7495	1106.4247	1109.0314	1111.5714
87	1101.3368	1104.1160	1106.8243	1109.4635	1112.0352
88	1101.6733	1104.4869	1107.2289	1109.9009	1112.5049
89	1102.0138	1104.8622	1107.6383	1110.3438	1112.9805
90	1102.3582	1105.2420	1108.0526	1110.7920	1113.4619
91	1102.7066	1105.6262	1108.4720	1111.2458	1113.9495
92	1103.0591	1106.0150	1108.8964	1111.7052	1114.4430
93	1103.4157	1106.4085	1109.3260	1112.1702	1114.9428
94	1103.7765	1106.8066	1109.7608	1112.6409	1115.4488
95	1104.1415	1107.2094	1110.2008	1113.1174	1115.9612
96	1104.5107	1107.6170	1110.6461	1113.5998	1116.4799

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 3

APPENDIX 10

PLAN V GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 3.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	12.75	13.00	13.25	13.50	13.75
97	1087.5814	1091.1380	1094.6071	1097.9907	1101.2907
98	1087.4066	1090.9992	1094.5037	1097.9219	1101.2557
99	1087.2300	1090.8590	1094.3991	1097.8522	1101.2203
100	1087.0514	1090.7172	1094.2933	1097.7818	1101.1845
101	1086.8710	1090.5739	1094.1864	1097.7106	1101.1482
102	1086.6887	1090.4290	1094.0783	1097.6386	1101.1116
103	1086.5044	1090.2826	1093.9691	1097.5657	1101.0746
104	1086.3181	1090.1346	1093.8586	1097.4921	1101.0371
105	1086.1299	1089.9849	1093.7468	1097.4176	1100.9992
106	1085.9397	1089.8337	1093.6339	1097.3423	1100.9608
107	1085.7474	1089.6808	1093.5197	1097.2661	1100.9220
108	1085.5532	1089.5262	1093.4043	1097.1891	1100.8828
109	1085.0049	1089.0112	1092.9218	1096.7386	1100.4635
110	1084.4508	1088.4907	1092.4341	1096.2830	1100.0394
111	1083.8908	1087.9644	1091.9409	1095.8223	1099.6105
112	1083.3249	1087.4325	1091.4424	1095.3564	1099.1766
113	1082.7530	1086.8948	1090.9383	1094.8853	1098.7378
114	1082.1750	1086.3513	1090.4286	1094.4088	1098.2939
115	1081.5908	1085.8019	1089.9134	1093.9270	1097.8449
116	1081.0005	1085.2466	1089.3924	1093.4398	1097.3908
117	1080.4038	1084.6852	1088.8657	1092.9471	1096.9315
118	1079.8008	1084.1178	1088.3331	1092.4489	1096.4670
119	1079.1915	1083.5442	1087.7947	1091.9450	1095.9971
120	1078.5756	1082.9644	1087.2504	1091.4355	1095.5218
121	1077.5907	1082.0088	1086.3233	1090.5364	1094.6501
122	1076.5954	1081.0428	1085.3860	1089.6272	1093.7683
123	1075.5895	1080.0663	1084.4384	1088.7078	1092.8765
124	1074.5729	1079.0793	1083.4803	1087.7781	1091.9745
125	1073.5455	1078.0816	1082.5117	1086.8379	1091.0621
126	1072.5072	1077.0730	1081.5323	1085.8871	1090.1393
127	1071.4579	1076.0536	1080.5422	1084.9256	1089.2059
128	1070.3974	1075.0231	1079.5411	1083.9533	1088.2618
129	1069.3256	1073.9814	1078.5289	1082.9700	1087.3069
130	1068.2425	1072.9285	1077.5056	1081.9757	1086.3410
131	1067.1478	1071.8641	1076.4709	1080.9703	1085.3641

132	1066.0415	1070.7882	1075.4249	1079.9535	1084.3760
133	1064.9235	1069.7007	1074.3673	1078.9252	1083.3765
134	1063.7936	1068.6014	1073.2980	1077.8854	1082.3656
135	1062.6517	1067.4901	1072.2169	1076.8339	1081.3431
136	1061.4976	1066.3669	1071.1239	1075.7706	1080.3089
137	1060.3313	1065.2314	1070.0188	1074.6953	1079.2629
138	1059.1526	1064.0837	1068.9015	1073.6079	1078.2049
139	1057.9613	1062.9235	1067.7718	1072.5083	1077.1347
140	1056.7575	1061.7508	1066.6297	1071.3963	1076.0523
141	1055.5408	1060.5653	1065.4750	1070.2717	1074.9575
142	1054.3112	1059.3670	1064.3075	1069.1346	1073.8501
143	1053.0685	1058.1557	1063.1272	1067.9846	1072.7301
144	1051.8126	1056.9313	1061.9338	1066.8217	1071.5972

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
97	1104.5089	1107.6473	1110.7077	1113.6921	1116.6022
98	1104.5070	1107.6779	1110.7701	1113.7855	1116.7261
99	1104.5052	1107.7088	1110.8332	1113.8801	1116.8514
100	1104.5033	1107.7402	1110.8971	1113.9758	1116.9784
101	1104.5014	1107.7719	1110.9617	1114.0728	1117.1069
102	1104.4994	1107.8040	1111.0271	1114.1709	1117.2371
103	1104.4975	1107.8364	1111.0934	1114.2702	1117.3688
104	1104.4955	1107.8693	1111.1604	1114.3707	1117.5023
105	1104.4935	1107.9025	1111.2282	1114.4725	1117.6373
106	1104.4915	1107.9361	1111.2969	1114.5755	1117.7741
107	1104.4894	1107.9702	1111.3663	1114.6798	1117.9126
108	1104.4873	1108.0046	1111.4367	1114.7854	1118.0528
109	1104.0986	1107.6458	1111.1071	1114.4844	1117.7798
110	1103.7053	1107.2827	1110.7735	1114.1797	1117.5033
111	1103.3075	1106.9153	1110.4359	1113.8713	1117.2234
112	1102.9050	1106.5435	1110.0942	1113.5590	1116.9400
113	1102.4978	1106.1673	1109.7484	1113.2430	1116.6530
114	1102.0858	1105.7867	1109.3984	1112.9230	1116.3625
115	1101.6691	1105.4015	1109.0442	1112.5991	1116.0683
116	1101.2475	1105.0117	1108.6857	1112.2712	1115.7705
117	1100.8209	1104.6174	1108.3228	1111.9393	1115.4689
118	1100.3894	1104.2183	1107.9556	1111.6034	1115.1636
119	1099.9529	1103.8145	1107.5840	1111.2632	1114.8544
120	1099.5113	1103.4059	1107.2078	1110.9190	1114.5414
121	1098.6662	1102.5870	1106.4143	1110.1503	1113.7970
122	1097.8114	1101.7583	1105.6113	1109.3723	1113.0433
123	1096.9465	1100.9198	1104.7985	1108.5846	1112.2802
124	1096.0716	1100.0714	1103.9759	1107.7873	1111.5075
125	1095.1864	1099.2128	1103.1434	1106.9802	1110.7252
126	1094.2909	1098.3441	1102.3008	1106.1631	1109.9331
127	1093.3850	1097.4651	1101.4480	1105.3360	1109.1311
128	1092.4685	1096.5756	1100.5850	1104.4988	1108.3190
129	1091.5413	1095.6755	1099.7115	1103.6512	1107.4969
130	1090.6033	1094.7648	1098.8274	1102.7933	1106.6644
131	1089.6544	1093.8432	1097.9327	1101.9248	1105.8216
132	1088.6944	1092.9108	1097.0271	1101.0456	1104.9682

133	1087.7232	1091.9672	1096.1106	1100.1556	1104.1041
134	1086.7406	1091.0124	1095.1831	1099.2547	1103.2292
135	1085.7466	1090.0463	1094.2443	1098.3427	1102.3434
136	1084.7410	1089.0687	1093.2942	1097.4194	1101.4466
137	1083.7236	1088.0795	1092.3326	1096.4849	1100.5385
138	1082.6944	1087.0786	1091.3594	1095.5388	1099.6190
139	1081.6532	1086.0658	1090.3744	1094.5812	1098.6881
140	1080.5999	1085.0409	1089.3775	1093.6117	1097.7456
141	1079.5342	1084.0039	1088.3686	1092.6303	1096.7912
142	1078.4561	1082.9546	1087.3475	1091.6369	1095.8249
143	1077.3655	1081.8928	1086.3140	1090.6313	1094.8466
144	1076.2621	1080.8184	1085.2681	1089.6133	1093.8560

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 3

APPENDIX 10

PLAN V GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 3.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
145	1050.5434	1055.6937	1060.7272	1065.6458	1070.4513
146	1049.2607	1054.4426	1059.5073	1064.4566	1069.2923
147	1047.9643	1053.1780	1058.2739	1063.2540	1068.1201
148	1046.6542	1051.8997	1057.0270	1062.0379	1066.9344
149	1045.3302	1050.6075	1055.7662	1060.8081	1065.7351
150	1043.9921	1049.3014	1054.4915	1059.5645	1064.5220
151	1042.6398	1047.9810	1053.2028	1058.3069	1063.2951
152	1041.2731	1046.6464	1051.8998	1057.0351	1062.0541
153	1039.8919	1045.2973	1050.5824	1055.7490	1060.7989
154	1038.4960	1043.9336	1049.2505	1054.4485	1059.5293
155	1037.0853	1042.5552	1047.9039	1053.1333	1058.2451
156	1035.6596	1041.1618	1046.5424	1051.8033	1056.9463
157	1034.2188	1039.7533	1045.1659	1050.4584	1055.6325
158	1032.7626	1038.3295	1043.7742	1049.0984	1054.3038
159	1031.2910	1036.8903	1042.3671	1047.7230	1052.9597
160	1029.8037	1035.4356	1040.9445	1046.3322	1051.6003
161	1028.3007	1033.9651	1039.5062	1044.9257	1050.2253
162	1026.7816	1032.4786	1038.0520	1043.5034	1048.8346

163	1025.2464	1030.9760	1036.5817	1042.0651	1047.4279
164	1023.6950	1029.4572	1035.0952	1040.6106	1046.0051
165	1022.1270	1027.9219	1033.5923	1039.1398	1044.5660
166	1020.5424	1026.3700	1032.0728	1037.6524	1043.1104
167	1018.9409	1024.8012	1030.5365	1036.1482	1041.6381
168	1017.3224	1023.2155	1028.9832	1034.6272	1040.1489
169	1015.6867	1021.6126	1027.4128	1033.0890	1038.6427
170	1014.0337	1019.9923	1025.8251	1031.5336	1037.1193
171	1012.3630	1018.3545	1024.2198	1029.9606	1035.5783
172	1010.6747	1016.6989	1022.5968	1028.3699	1034.0198
173	1008.9684	1015.0254	1020.9559	1026.7614	1032.4433
174	1007.2439	1013.3337	1019.2969	1025.1347	1030.8488
175	1005.5012	1011.6238	1017.6195	1023.4898	1029.2360
176	1003.7399	1009.8953	1015.9237	1021.8263	1027.6048
177	1001.9599	1008.1481	1014.2091	1020.1442	1025.9548
178	1000.1610	1006.3819	1012.4755	1018.4431	1024.2860
179	998.3430	1004.5967	1010.7228	1016.7228	1022.5980
180	996.5056	1002.7920	1008.9508	1014.9833	1020.8907
181	994.6488	1000.9679	1007.1592	1013.2241	1019.1638
182	992.7722	999.1239	1005.3479	1011.4452	1017.4172
183	990.8756	997.2600	1003.5165	1009.6462	1015.6505
184	988.9590	995.3759	1001.6649	1007.8270	1013.8636
185	987.0219	993.4714	999.7928	1005.9873	1012.0562
186	985.0643	991.5463	997.9001	1004.1270	1010.2281
187	983.0859	989.6003	995.9865	1002.2457	1008.3790
188	981.0864	987.6332	994.0518	1000.3432	1006.5088
189	979.0657	985.6448	992.0957	998.4194	1004.6171
190	977.0236	983.6349	990.1180	996.4739	1002.7038
191	974.9597	981.6032	988.1184	994.5065	1000.7685
192	972.8740	979.5495	986.0968	992.5170	998.8110

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
145	1075.1458	1079.7312	1084.2095	1088.5828	1092.8530
146	1074.0165	1078.6311	1083.1381	1087.5396	1091.8375
147	1072.8741	1077.5180	1082.0538	1086.4836	1090.8093
148	1071.7183	1076.3916	1080.9564	1085.4146	1089.7683
149	1070.5490	1075.2519	1079.8457	1084.3325	1088.7142
150	1069.3661	1074.0986	1078.7216	1083.2371	1087.6470
151	1068.1694	1072.9317	1077.5839	1082.1282	1086.5664
152	1066.9587	1071.7509	1076.4325	1081.0057	1085.4723
153	1065.7339	1070.5560	1075.2672	1079.8694	1084.3646
154	1064.4948	1069.3470	1074.0878	1078.7191	1083.2430
155	1063.2413	1068.1236	1072.8941	1077.5547	1082.1073
156	1061.9731	1066.8857	1071.6860	1076.3759	1080.9575
157	1060.6901	1065.6331	1070.4633	1075.1827	1079.7933
158	1059.3922	1064.3656	1069.2258	1073.9748	1078.6146
159	1058.0791	1063.0831	1067.9734	1072.7521	1077.4211
160	1056.7507	1061.7853	1066.7058	1071.5143	1076.2127
161	1055.4068	1060.4721	1065.4230	1070.2613	1074.9892
162	1054.0473	1059.1433	1064.1246	1068.9930	1073.7504
163	1052.6718	1057.7988	1062.8105	1067.7090	1072.4961
164	1051.2804	1056.4382	1061.4806	1066.4092	1071.2261

165	1049.8726	1055.0616	1060.1346	1065.0935	1069.9403
166	1048.4485	1053.6685	1058.7723	1063.7616	1068.6384
167	1047.0078	1052.2590	1057.3936	1062.4133	1067.3202
168	1045.5502	1050.8327	1055.9982	1061.0485	1065.9855
169	1044.0756	1049.3894	1054.5859	1059.6669	1064.6342
170	1042.5839	1047.9290	1053.1566	1058.2683	1063.2659
171	1041.0747	1046.4513	1051.7100	1056.8525	1061.8806
172	1039.5479	1044.9560	1050.2459	1055.4193	1060.4779
173	1038.0033	1043.4430	1048.7641	1053.9685	1059.0578
174	1036.4407	1041.9120	1047.2645	1052.4998	1057.6198
175	1034.8599	1040.3628	1045.7467	1051.0131	1056.1639
176	1033.2606	1038.7953	1044.2106	1049.5081	1054.6898
177	1031.6426	1037.2091	1042.6559	1047.9847	1053.1972
178	1030.0058	1035.6041	1041.0824	1046.4425	1051.6860
179	1028.3499	1033.9800	1039.4899	1044.8813	1050.1560
180	1026.6747	1032.3366	1037.8782	1043.3010	1048.6067
181	1024.9799	1030.6737	1036.2470	1041.7012	1047.0382
182	1023.2653	1028.9911	1034.5960	1040.0818	1045.4500
183	1021.5308	1027.2885	1032.9252	1038.4424	1043.8419
184	1019.7760	1025.5657	1031.2341	1036.7830	1042.2138
185	1018.0007	1023.8224	1029.5226	1035.1031	1040.5653
186	1016.2047	1022.0584	1027.7905	1033.4025	1038.8962
187	1014.3878	1020.2734	1026.0374	1031.6811	1037.2062
188	1012.5497	1018.4673	1024.2631	1029.9385	1035.4951
189	1010.6901	1016.6397	1022.4674	1028.1745	1033.7627
190	1008.8088	1014.7904	1020.6499	1026.3888	1032.0085
191	1006.9056	1012.9192	1018.8105	1024.5811	1030.2325
192	1004.9802	1011.0257	1016.9489	1022.7513	1028.4342

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN V GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 3.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	12.75	13.00	13.25	13.50	13.75
193	970.7660	977.4735	984.0529	990.5051	996.8312

194	968.6357	975.3751	981.9864	988.4706	994.8286
195	966.4827	973.2539	979.8971	986.4131	992.8031
196	964.3068	971.1097	977.7847	984.3326	990.7544
197	962.1079	968.9423	975.6489	982.2286	988.6822
198	959.8855	966.7515	973.4896	980.1009	986.5863
199	957.6396	964.5369	971.3065	977.9494	984.4663
200	955.3698	962.2983	969.0993	975.7736	982.3221
201	953.0758	960.0354	966.8676	973.5733	980.1533
202	950.7575	957.7480	964.6114	971.3483	977.9596
203	948.4146	955.4359	962.3302	969.0983	975.7408
204	946.0468	953.0987	960.0238	966.8229	973.4966
205	943.6538	950.7362	957.6920	964.5219	971.2267
206	941.2354	948.3481	955.3344	962.1951	968.9307
207	938.7913	945.9341	952.9508	959.8421	966.6085
208	936.3212	943.4940	950.5409	957.4626	964.2596
209	933.8249	941.0274	948.1044	955.0563	961.8838
210	931.3021	938.5341	945.6409	952.6230	959.4808
211	928.7524	936.0138	943.1503	950.1623	957.0503
212	926.1757	933.4662	940.6322	947.6739	954.5919
213	923.5716	930.8910	938.0862	945.1575	952.1054
214	920.9398	928.2879	935.5122	942.6128	949.5903
215	918.2800	925.6567	932.9097	940.0395	947.0465
216	915.5920	922.9969	930.2785	937.4372	944.4735
217	912.8755	920.3082	927.6182	934.8057	941.8710
218	910.1300	917.5905	924.9286	932.1445	939.2387
219	907.3554	914.8433	922.2092	929.4534	936.5762
220	904.5514	912.0664	919.4599	926.7321	933.8832
221	901.7175	909.2593	916.6802	923.9801	931.1594
222	898.8535	906.4219	913.8697	921.1971	928.4043
223	895.9591	903.5537	911.0283	918.3829	925.6177
224	893.0339	900.6545	908.1555	915.5370	922.7992
225	890.0777	897.7238	905.2509	912.6591	919.9483
226	887.0900	894.7614	902.3143	909.7488	917.0648
227	884.0706	891.7669	899.3453	906.8057	914.1483
228	881.0192	888.7400	896.3435	903.8296	911.1983
229	877.9352	885.6802	893.3085	900.8199	908.2145
230	874.8186	882.5874	890.2400	897.7764	905.1966
231	871.6688	879.4610	887.1377	894.6987	902.1440
232	868.4855	876.3007	884.0011	891.5864	899.0565
233	865.2685	873.1062	880.8298	888.4390	895.9336
234	862.0172	869.8771	877.6236	885.2562	892.7749
235	858.7314	866.6131	874.3819	882.0376	889.5801
236	855.4107	863.3136	871.1044	878.7828	886.3486
237	852.0547	859.9784	867.7908	875.4914	883.0801
238	848.6631	856.6071	864.4406	872.1630	879.7741
239	845.2354	853.1993	861.0533	868.7971	876.4303
240	841.7713	849.7545	857.6287	865.3934	873.0481

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
193	1003.0323	1009.1098	1015.0648	1020.8989	1026.6135
194	1001.0617	1007.1711	1013.1580	1019.0238	1024.7700
195	999.0681	1005.2093	1011.2281	1017.1256	1022.9034

196	997.0513	1003.2243	1009.2748	1015.2041	1021.0136
197	995.0109	1001.2157	1007.2980	1013.2590	1019.1001
198	992.9467	999.1833	1005.2973	1011.2900	1017.1627
199	990.8584	997.1267	1003.2724	1009.2967	1015.2010
200	988.7458	995.0457	1001.2230	1007.2790	1013.2149
201	986.6085	992.9400	999.1489	1005.2364	1011.2039
202	984.4463	990.8093	997.0497	1003.1688	1009.1678
203	982.2588	988.6532	994.9252	1001.0757	1007.1062
204	980.0459	986.4716	992.7749	998.9570	1005.0189
205	977.8071	984.2641	990.5987	996.8121	1002.9055
206	975.5422	982.0303	988.3962	994.6409	1000.7656
207	973.2508	979.7701	986.1671	992.4431	998.5990
208	970.9328	977.4830	983.9111	990.2182	996.4053
209	968.5877	975.1687	981.6278	987.9659	994.1842
210	966.2152	972.8269	979.3169	985.6860	991.9354
211	963.8151	970.4574	976.9780	983.3780	989.6584
212	961.3869	968.0597	974.6110	981.0417	987.3530
213	958.9305	965.6335	972.2153	978.6767	985.0187
214	956.4453	963.1785	969.7906	976.2826	982.6553
215	953.9312	960.6944	967.3367	973.8590	980.2623
216	951.3878	958.1807	964.8531	971.4057	977.8394
217	948.8146	955.6373	962.3395	968.9222	975.3863
218	946.2115	953.0636	959.7956	966.4082	972.9024
219	943.5780	950.4593	957.2209	963.8633	970.3875
220	940.9137	947.8241	954.6150	961.2871	967.8412
221	938.2184	945.1577	951.9777	958.6793	965.2631
222	935.4916	942.4595	949.3086	956.0394	962.6527
223	932.7331	939.7294	946.6071	953.3670	960.0097
224	929.9423	936.9668	943.8731	950.6618	957.3336
225	927.1190	934.1714	941.1060	947.9234	954.6241
226	924.2627	931.3428	938.3054	945.1512	951.8808
227	921.3731	928.4806	935.4711	942.3450	949.1031
228	918.4498	925.5844	932.6024	939.5044	946.2908
229	915.4924	922.6538	929.6991	936.6288	943.4432
230	912.5005	919.6885	926.7608	933.7178	940.5601
231	909.4737	916.6879	923.7869	930.7711	937.6409
232	906.4116	913.6517	920.7771	927.7881	934.6853
233	903.3137	910.5794	917.7309	924.7685	931.6927
234	900.1797	907.4707	914.6479	921.7118	928.6627
235	897.0092	904.3250	911.5277	918.6175	925.5948
236	893.8016	901.1420	908.3697	915.4852	922.4886
237	890.5567	897.9212	905.1736	912.3143	919.3435
238	887.2738	894.6621	901.9389	909.1045	916.1591
239	883.9527	891.3643	898.6651	905.8552	912.9350
240	880.5929	888.0274	895.3517	902.5660	909.6705

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN V GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 3.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
241	838.2704	846.2725	854.1663	861.9513	869.6272
242	834.7323	842.7527	850.6656	858.4705	866.1671
243	831.1566	839.1947	847.1263	854.9506	862.6674
244	827.5429	835.5983	843.5479	851.3911	859.1275
245	823.8908	831.9628	839.9299	847.7915	855.5471
246	820.1999	828.2880	836.2721	844.1515	851.9257
247	816.4698	824.5734	832.5738	840.4705	848.2627
248	812.7001	820.8185	828.8347	836.7480	844.5578
249	808.8903	817.0230	825.0544	832.9837	840.8105
250	805.0400	813.1863	821.2323	829.1771	837.0202
251	801.1488	809.3081	817.3679	825.3276	833.1865
252	797.2163	805.3878	813.4610	821.4348	829.3088
253	793.2420	801.4251	809.5108	817.4983	825.3867
254	789.2254	797.4195	805.5171	813.5174	821.4197
255	785.1662	793.3704	801.4792	809.4918	817.4072
256	781.0639	789.2775	797.3968	805.4208	813.3487
257	776.9180	785.1403	793.2693	801.3041	809.2438
258	772.7280	780.9582	789.0962	797.1411	805.0918
259	768.4935	776.7309	784.8771	792.9312	800.8922
260	764.2140	772.4577	780.6114	788.6739	796.6445
261	759.8890	768.1382	776.2985	784.3688	792.3482
262	755.5181	763.7720	771.9381	780.0152	788.0026
263	751.1008	759.3584	767.5294	775.6127	783.6072
264	746.6365	754.8971	763.0722	771.1606	779.1614
265	742.1248	750.3874	758.5657	766.6585	774.6647
266	737.5651	745.8288	754.0094	762.1056	770.1165
267	732.9570	741.2209	749.4028	757.5016	765.5162
268	728.3000	736.5630	744.7454	752.8458	760.8631
269	723.5934	731.8547	740.0365	748.1376	756.1568
270	718.8369	727.0954	735.2757	743.3764	751.3965
271	714.0298	722.2845	730.4623	738.5617	746.5817
272	709.1716	717.4215	725.5957	733.6928	741.7117
273	704.2618	712.5058	720.6754	728.7691	736.7859
274	699.2999	707.5369	715.7008	723.7901	731.8036
275	694.2852	702.5141	710.6712	718.7550	726.7643
276	689.2173	697.4370	705.5861	713.6633	721.6672
277	684.0955	692.3048	700.4449	708.5143	716.5117

278	678.9193	687.1170	695.2468	703.3073	711.2972
279	673.6880	681.8730	689.9914	698.0418	706.0229
280	668.4012	676.5722	684.6780	692.7171	700.6881
281	663.0583	671.2140	679.3059	687.3324	695.2923
282	657.6585	665.7978	673.8745	681.8872	689.8346
283	652.2014	660.3228	668.3831	676.3807	684.3143
284	646.6863	654.7886	662.8311	670.8123	678.7309
285	641.1127	649.1944	657.2177	665.1812	673.0834
286	635.4797	643.5396	651.5424	659.4868	667.3712
287	629.7870	637.8235	645.8044	653.7283	661.5936
288	624.0337	632.0455	640.0031	647.9050	655.7498

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
241	877.1938	884.6508	891.9983	899.2364	906.3652
242	873.7551	881.2342	888.6044	895.8658	903.0186
243	870.2762	877.7770	885.1695	892.4539	899.6302
244	866.7568	874.2787	881.6931	888.9999	896.1994
245	863.1963	870.7388	878.1746	885.5035	892.7257
246	859.5943	867.1570	874.6136	881.9642	889.2086
247	855.9502	863.5326	871.0097	878.3813	885.6476
248	852.2637	859.8652	867.3621	874.7544	882.0420
249	848.5341	856.1542	863.6705	871.0829	878.3913
250	844.7610	852.3991	859.9343	867.3663	874.6951
251	840.9439	848.5995	856.1529	863.6040	870.9526
252	837.0823	844.7547	852.3259	859.7955	867.1633
253	833.1756	840.8643	848.4526	855.9401	863.3267
254	829.2233	836.9277	844.5325	852.0374	859.4421
255	825.2249	832.9443	840.5650	848.0867	855.5090
256	821.1799	828.9137	836.5496	844.0874	851.5267
257	817.0877	824.8351	832.4857	840.0389	847.4946
258	812.9477	820.7082	828.3726	835.9407	843.4121
259	808.7594	816.5322	824.2099	831.7922	839.2786
260	804.5223	812.3066	819.9969	827.5926	835.0934
261	800.2358	808.0309	815.7329	823.3414	830.8559
262	795.8992	803.7044	811.4175	819.0380	826.5655
263	791.5120	799.3265	807.0499	814.6817	822.2214
264	787.0737	794.8966	802.6295	810.2718	817.8230
265	782.5836	790.4141	798.1557	805.8077	813.3696
266	778.0411	785.8784	793.6278	801.2887	808.8606
267	773.4455	781.2888	789.0453	796.7142	804.2951
268	768.7964	776.6448	784.4073	792.0835	799.6727
269	764.0931	771.9455	779.7134	787.3959	794.9924
270	759.3348	767.1905	774.9627	782.6506	790.2537
271	754.5211	762.3790	770.1546	777.8470	785.4557
272	749.6512	757.5104	765.2884	772.9844	780.5977
273	744.7245	752.5839	760.3634	768.0619	775.6790
274	739.7403	747.5990	755.3788	763.0790	770.6988
275	734.6979	742.5548	750.3341	758.0349	765.6564
276	729.5967	737.4508	745.2284	752.9287	760.5509
277	724.4360	732.2861	740.0610	747.7598	755.3817
278	719.2152	727.0602	734.8312	742.5273	750.1478
279	713.9333	721.7721	729.5382	737.2305	744.8484

280	708.5899	716.4213	724.1812	731.8687	739.4829
281	703.1841	711.0069	718.7595	726.4409	734.0503
282	697.7153	705.5282	713.2722	720.9464	728.5497
283	692.1827	699.9845	707.7187	715.3843	722.9804
284	686.5855	694.3749	702.0981	709.7539	717.3415
285	680.9230	688.6987	696.4095	704.0543	711.6321
286	675.1944	682.9552	690.6522	698.2846	705.8514
287	669.3991	677.1434	684.8254	692.4440	699.9983
288	663.5361	671.2626	678.9281	686.5316	694.0721

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN V GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 3.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	12.75	13.00	13.25	13.50	13.75
289	618.2194	626.2049	634.1377	642.0162	649.8390
290	612.3432	620.3010	628.2076	636.0612	643.8605
291	606.4046	614.3332	622.2119	630.0392	637.8135
292	600.4030	608.3008	616.1501	623.9494	631.6972
293	594.3375	602.2029	610.0213	617.7911	625.5108
294	588.2076	596.0390	603.8249	611.5636	619.2535
295	582.0126	589.8084	597.5600	605.2659	612.9246
296	575.7517	583.5102	591.2260	598.8975	606.5231
297	569.4244	577.1438	584.8220	592.4573	600.0482
298	563.0298	570.7085	578.3474	585.9448	593.4992
299	556.5672	564.2034	571.8012	579.3589	586.8751
300	550.0360	557.6279	565.1827	572.6990	580.1752
301	543.4354	550.9811	558.4912	565.9641	573.3984
302	536.7647	544.2623	551.7258	559.1535	566.5440
303	530.0231	537.4707	544.8857	552.2663	559.6111
304	523.2099	530.6056	537.9700	545.3016	552.5987
305	516.3242	523.6661	530.9780	538.2585	545.5060
306	509.3655	516.6514	523.9088	531.1362	538.3320
307	502.3327	509.5607	516.7615	523.9338	531.0758
308	495.2253	502.3932	509.5354	516.6503	523.7365
309	488.0423	495.1480	502.2294	509.2849	516.3130

310	480.7830	487.8244	494.8428	501.8366	508.8045
311	473.4466	480.4214	487.3745	494.3046	501.2100
312	466.0323	472.9382	479.8239	486.6878	493.5284
313	458.5391	465.3740	472.1899	478.9853	485.7589
314	450.9664	457.7278	464.4715	471.1962	477.9003
315	443.3132	449.9987	456.6680	463.3194	469.9516
316	435.5786	442.1860	448.7783	455.3540	461.9119
317	427.7619	434.2886	440.8014	447.2991	453.7801
318	419.8622	426.3056	432.7365	439.1535	445.5551
319	411.8785	418.2362	424.5826	430.9162	437.2358
320	403.8100	410.0793	416.3386	422.5863	428.8212
321	395.6557	401.8341	408.0036	414.1627	420.3102
322	387.4148	393.4996	399.5765	405.6443	411.7017
323	379.0864	385.0747	391.0564	397.0301	402.9945
324	370.6694	376.5586	382.4422	388.3190	394.1876
325	362.1631	367.9502	373.7329	379.5098	385.2797
326	353.5663	359.2486	364.9275	370.6016	376.2698
327	344.8782	350.4527	356.0248	361.5932	367.1566
328	336.0978	341.5616	347.0238	352.4834	357.9391
329	327.2241	332.5741	337.9234	343.2711	348.6159
330	318.2562	323.4892	328.7226	333.9552	339.1858
331	309.1929	314.3059	319.4201	324.5345	329.6478
332	300.0334	305.0232	310.0150	315.0078	320.0004
333	290.7765	295.6398	300.5060	305.3739	310.2425
334	281.4212	286.1548	290.8920	295.6316	300.3728
335	271.9666	276.5671	281.1718	285.7798	290.3899
336	262.4115	266.8755	271.3443	275.8171	280.2927

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
289	657.6047	665.3119	672.9596	680.5466	688.0719
290	651.6041	659.2906	666.9190	674.4880	681.9966
291	645.5335	653.1978	660.8053	668.3549	675.8454
292	639.3920	647.0327	654.6178	662.1464	669.6173
293	633.1790	640.7943	648.3556	655.8616	663.3114
294	626.8934	634.4818	642.0176	649.4996	656.9266
295	620.5345	628.0944	635.6031	643.0593	650.4620
296	614.1014	621.6312	629.1111	636.5399	643.9166
297	607.5933	615.0912	622.5406	629.9404	637.2894
298	601.0092	608.4735	615.8907	623.2597	630.5794
299	594.3484	601.7772	609.1605	616.4969	623.7854
300	587.6098	595.0015	602.3489	609.6510	616.9066
301	580.7926	588.1452	595.4551	602.7210	609.9418
302	573.8958	581.2076	588.4779	595.7058	602.8899
303	566.9186	574.1875	581.4165	588.6043	595.7498
304	559.8600	567.0841	574.2697	581.4156	588.5205
305	552.7191	559.8964	567.0366	574.1384	581.2009
306	545.4948	552.6232	559.7160	566.7719	573.7897
307	538.1863	545.2638	552.3070	559.3148	566.2859
308	530.7925	537.8169	544.8085	551.7660	558.6883
309	523.3124	530.2816	537.2193	544.1245	550.9958
310	515.7450	522.6568	529.5385	536.3890	543.2071
311	508.0894	514.9415	521.7649	528.5584	535.3210

312	500.3445	507.1345	513.8973	520.6316	527.3363
313	492.5092	499.2348	505.9346	512.6074	519.2519
314	484.5825	491.2414	497.8758	504.4845	511.0664
315	476.5633	483.1530	489.7196	496.2618	502.7785
316	468.4505	474.9685	481.4648	487.9380	494.3871
317	460.2431	466.6869	473.1102	479.5119	485.8908
318	451.9400	458.3069	464.6547	470.9822	477.2882
319	443.5400	449.8275	456.0971	462.3477	468.5782
320	435.0419	441.2473	447.4360	453.6070	459.7592
321	426.4448	432.5652	438.6703	444.7589	450.8301
322	417.7473	423.7800	429.7987	435.8021	441.7893
323	408.9484	414.8905	420.8198	426.7352	432.6355
324	400.0468	405.8955	411.7325	417.5568	423.3673
325	391.0414	396.7936	402.5354	408.2656	413.9832
326	381.9309	387.5837	393.2271	398.8602	404.4818
327	372.7141	378.2643	383.8064	389.3391	394.8617
328	363.3897	368.8343	374.2718	379.7011	385.1213
329	353.9566	359.2924	364.6220	369.9446	375.2591
330	344.4135	349.6371	354.8556	360.0681	365.2737
331	334.7590	339.8671	344.9712	350.0703	355.1634
332	324.9919	329.9812	334.9674	339.9496	344.9268
333	315.1108	319.9778	324.8427	329.7044	334.5622
334	305.1144	309.8557	314.5956	319.3334	324.0681
335	295.0014	299.6133	304.2248	308.8348	313.4428
336	284.7705	289.2494	293.7286	298.2073	302.6847

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 10

PLAN V GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 3.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	12.75	13.00	13.25	13.50	13.75
337	252.7549	257.0789	261.4083	265.7423	270.0798
338	242.9957	247.1762	251.3626	255.5542	259.7499
339	233.1328	237.1662	241.2060	245.2514	249.3016
340	223.1651	227.0477	230.9372	234.8328	238.7336

341	213.0915	216.8197	220.5551	224.2970	228.0446
342	202.9109	206.4808	210.0583	213.6426	217.2330
343	192.6221	196.0299	199.4456	202.8683	206.2975
344	182.2240	185.4658	188.7157	191.9729	195.2368
345	171.7154	174.7873	177.8673	180.9549	184.0493
346	161.0951	163.9931	166.8992	169.8129	172.7336
347	150.3620	153.0819	155.8100	158.5456	161.2882
348	139.5149	142.0526	144.5983	147.1515	149.7118
349	128.5525	130.9037	133.2628	135.6292	138.0026
350	117.4736	119.6341	121.8021	123.9774	126.1593
351	106.2771	108.2424	110.2150	112.1944	114.1803
352	94.9615	96.7273	98.4998	100.2789	102.0640
353	83.5258	85.0874	86.6553	88.2293	89.8089
354	71.9685	73.3214	74.6801	76.0441	77.4134
355	60.2884	61.4280	62.5726	63.7219	64.8759
356	48.4843	49.4057	50.3314	51.2611	52.1947
357	36.5547	37.2532	37.9550	38.6601	39.3681
358	24.4983	24.9690	25.4420	25.9173	26.3946
359	12.3139	12.5518	12.7909	13.0311	13.2725
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
337	274.4201	278.7623	283.1055	287.4491	291.7921
338	263.9491	268.1507	272.3542	276.5586	280.7633
339	253.3558	257.4131	261.4729	265.5343	269.5967
340	242.6390	246.5480	250.4601	254.3745	258.2905
341	231.7971	235.5539	239.3143	243.0775	246.8429
342	220.8288	224.4292	228.0337	231.6416	235.2523
343	209.7325	213.1725	216.6169	220.0652	223.5168
344	198.5067	201.7820	205.0621	208.3465	211.6346
345	187.1499	190.2563	193.3677	196.4838	199.6039
346	175.6607	178.5937	181.5320	184.4752	187.4227
347	164.0374	166.7926	169.5533	172.3190	175.0894
348	152.2785	154.8514	157.4298	160.0135	162.6018
349	140.3825	142.7684	145.1599	147.5566	149.9582
350	128.3476	130.5419	132.7417	134.9467	137.1565
351	116.1724	118.1702	120.1734	122.1817	124.1948
352	103.8551	105.6516	107.4533	109.2598	111.0710
353	91.3940	92.9843	94.5794	96.1792	97.7833
354	78.7877	80.1666	81.5500	82.9377	84.3294
355	66.0342	67.1967	68.3632	69.5334	70.7073
356	53.1319	54.0728	55.0170	55.9645	56.9150
357	40.0792	40.7930	41.5095	42.2287	42.9503
358	26.8741	27.3555	27.8389	28.3241	28.8110
359	13.5150	13.7585	14.0030	14.2485	14.4950
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

