

APPENDIX 12

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 PERCENT EACH YEAR

MONTHLY MORTGAGE INSURANCE PREMIUM FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

| PREMIUM YEAR | FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF | | | | |
|-----------------|--|-------|-------|-------|-------|
| | 7.75 | 8.00 | 8.25 | 8.50 | 8.75 |
| 1 | .4196 | .4198 | .4199 | .4201 | .4202 |
| 2 | .4257 | .4262 | .4267 | .4272 | .4277 |
| 3 | .4310 | .4318 | .4327 | .4336 | .4344 |
| 4 | .4352 | .4365 | .4377 | .4389 | .4401 |
| 5 | .4383 | .4399 | .4416 | .4431 | .4447 |
| 6 | .4401 | .4421 | .4441 | .4460 | .4479 |
| 7 | .4404 | .4428 | .4451 | .4474 | .4496 |
| 8 | .4390 | .4417 | .4444 | .4470 | .4496 |
| 9 | .4357 | .4387 | .4417 | .4446 | .4475 |
| 10 | .4303 | .4336 | .4368 | .4400 | .4432 |
| 11 | .4224 | .4259 | .4294 | .4328 | .4362 |
| 12 | .4127 | .4165 | .4202 | .4238 | .4273 |
| 13 | .4023 | .4063 | .4101 | .4139 | .4177 |
| 14 | .3911 | .3952 | .3992 | .4032 | .4072 |
| 15 | .3790 | .3832 | .3874 | .3916 | .3957 |
| 16 | .3659 | .3703 | .3746 | .3789 | .3831 |
| 17 | .3517 | .3562 | .3607 | .3651 | .3695 |
| 18 | .3364 | .3410 | .3455 | .3501 | .3545 |
| 19 | .3099 | .3245 | .3291 | .3337 | .3383 |
| 20 | .3020 | .3067 | .3113 | .3159 | .3205 |
| 21 | .2827 | .2873 | .2919 | .2965 | .3011 |
| 22 | .2619 | .2664 | .2709 | .2755 | .2800 |
| 23 | .2394 | .2437 | .2481 | .2525 | .2569 |
| 24 | .2150 | .2192 | .2234 | .2275 | .2317 |
| 25 | .1887 | .1926 | .1965 | .2003 | .2042 |
| 26 | .1604 | .1638 | .1673 | .1708 | .1743 |
| 27 | .1297 | .1326 | .1356 | .1386 | .1415 |
| 28 | .0966 | .0989 | .1012 | .1035 | .1059 |
| 29 | .0608 | .0623 | .0638 | .0654 | .0669 |
| 30 | .0221 | .0227 | .0233 | .0238 | .0244 |

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 PERCENT EACH YEAR

MONTHLY MORTGAGE INSURANCE PREMIUM FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

| PREMIUM YEAR | FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF | | | | |
|-----------------|--|-------|-------|-------|-------|
| | 9.00 | 9.25 | 9.50 | 9.75 | 10.00 |
| 1 | .4204 | .4205 | .4206 | .4208 | .4209 |
| 2 | .4282 | .4286 | .4291 | .4295 | .4300 |
| 3 | .4352 | .4360 | .4368 | .4375 | .4383 |
| 4 | .4413 | .4424 | .4435 | .4446 | .4456 |
| 5 | .4462 | .4477 | .4491 | .4505 | .4519 |
| 6 | .4498 | .4516 | .4534 | .4551 | .4568 |
| 7 | .4518 | .4540 | .4561 | .4582 | .4602 |
| 8 | .4521 | .4546 | .4570 | .4564 | .4618 |
| 9 | .4503 | .4531 | .4559 | .4585 | .4612 |
| 10 | .4463 | .4493 | .4523 | .4553 | .4582 |
| 11 | .4395 | .4428 | .4460 | .4492 | .4523 |
| 12 | .4309 | .4343 | .4377 | .4411 | .4444 |
| 13 | .4214 | .4250 | .4286 | .4322 | .4357 |
| 14 | .4110 | .4149 | .4187 | .4224 | .4260 |
| 15 | .3997 | .4037 | .4077 | .4116 | .4154 |
| 16 | .3873 | .3915 | .3956 | .3996 | .4036 |
| 17 | .3738 | .3781 | .3823 | .3865 | .3906 |
| 18 | .3590 | .3634 | .3677 | .3720 | .3763 |
| 19 | .3428 | .3472 | .3517 | .3561 | .3604 |
| 20 | .3250 | .3296 | .3340 | .3385 | .3429 |
| 21 | .3057 | .3102 | .3147 | .3191 | .3236 |
| 22 | .2844 | .2889 | .2934 | .2978 | .3022 |
| 23 | .2612 | .2656 | .2699 | .2743 | .2786 |
| 24 | .2359 | .2400 | .2442 | .2484 | .2525 |
| 25 | .2081 | .2120 | .2159 | .2198 | .2237 |
| 26 | .1778 | .1813 | .1848 | .1883 | .1919 |
| 27 | .1445 | .1476 | .1506 | .1536 | .1567 |
| 28 | .1082 | .1106 | .1130 | .1154 | .1178 |
| 29 | .0685 | .0701 | .0717 | .0733 | .0749 |
| 30 | .0250 | .0256 | .0263 | .0269 | .0275 |

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
 WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 PERCENT EACH YEAR
 MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS
 FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

| YEAR | 10.25 | 10.50 | 10.75 | 11.00 | 11.25 |
|------------------|---------|---------|---------|---------|---------|
| 1 | 6.6974 | 6.8551 | 7.0143 | 7.1749 | 7.3370 |
| 2 | 7.0256 | 7.1910 | 7.3580 | 7.5265 | 7.6965 |
| 3 | 7.3698 | 7.5434 | 7.7186 | 7.8953 | 8.0736 |
| 4 | 7.7310 | 7.9130 | 8.0968 | 8.2822 | 8.4692 |
| 5 | 8.1098 | 8.3008 | 8.4935 | 8.6880 | 8.8842 |
| 6 | 8.5072 | 8.7075 | 8.9097 | 9.1137 | 9.3195 |
| 7 | 8.9240 | 9.1342 | 9.3463 | 9.5603 | 9.7762 |
| 8 | 9.3613 | 9.5817 | 9.8042 | 10.0287 | 10.2552 |
| 9 | 9.8200 | 10.0512 | 10.2846 | 10.5202 | 10.7577 |
| 10 | 10.3012 | 10.5437 | 10.7886 | 11.0356 | 11.2849 |
| REMAINING PMT | 10.8059 | 11.0604 | 11.3172 | 11.5764 | 11.8378 |

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SECTION 245(B) GRADUATED PAYMENT MORTGAGE
 WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 PERCENT EACH YEAR
 MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS
 FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

| YEAR | 11.50 | 11.75 | 12.00 | 12.25 | 12.50 |
|------|---------|---------|---------|---------|---------|
| 1 | 7.5004 | 7.6652 | 7.8312 | 7.9986 | 8.1672 |
| 2 | 7.8679 | 8.0408 | 8.2150 | 8.3905 | 8.5674 |
| 3 | 8.2534 | 8.4347 | 8.6175 | 8.8017 | 8.9872 |
| 4 | 8.6579 | 8.8481 | 9.0398 | 9.2329 | 9.4276 |
| 5 | 9.0821 | 9.2816 | 9.4827 | 9.6854 | 9.8895 |
| 6 | 9.5271 | 9.7364 | 9.9474 | 10.1599 | 10.3741 |
| 7 | 9.9939 | 10.2135 | 10.4348 | 10.6578 | 10.8824 |
| 8 | 10.4837 | 10.7139 | 10.9461 | 11.1800 | 11.4157 |

| | | | | | |
|-----------|---------|---------|---------|---------|---------|
| 9 | 10.9973 | 11.2389 | 11.4824 | 11.7278 | 11.9750 |
| 10 | 11.5362 | 11.7896 | 12.0451 | 12.3025 | 12.5618 |
| REMAINING | | | | | |
| PMT | 12.1015 | 12.3673 | 12.6353 | 12.9053 | 13.1773 |

NOTE: THIS PLAN CAN BE USED ONLY FOR SECTION 245(B) LOANS

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SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 PERCENT EACH YEAR

MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

| YEAR | 12.75 | 13.00 | 13.25 | 13.50 | 13.75 |
|-----------|---------|---------|---------|---------|---------|
| 1 | 8.3370 | 8.5080 | 8.6802 | 8.8535 | 9.0278 |
| 2 | 8.7455 | 8.9249 | 9.1055 | 9.2873 | 9.4702 |
| 3 | 9.1741 | 9.3622 | 9.5517 | 9.7423 | 9.9342 |
| 4 | 9.6236 | 9.8210 | 10.0197 | 10.2197 | 10.4210 |
| 5 | 10.0951 | 10.3022 | 10.5107 | 10.7205 | 10.9316 |
| 6 | 10.5898 | 10.8070 | 11.0257 | 11.2458 | 11.4673 |
| 7 | 11.1087 | 11.3366 | 11.5659 | 11.7968 | 12.0292 |
| 8 | 11.6530 | 11.8920 | 12.1327 | 12.3749 | 12.6186 |
| 9 | 12.2240 | 12.4748 | 12.7272 | 12.9812 | 13.2369 |
| 10 | 12.8230 | 13.0860 | 13.3508 | 13.6173 | 13.8855 |
| REMAINING | | | | | |
| PMT | 13.4513 | 13.7272 | 14.0050 | 14.2846 | 14.5659 |

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SECTION 245(B) GRADUATED PAYMENT MORTGAGE

WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 PERCENT EACH YEAR
 MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS
 FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

| YEAR | 14.00 | 14.25 | 14.50 | 14.75 | 15.00 |
|------------------|---------|---------|---------|---------|---------|
| 1 | 9.2033 | 9.3797 | 9.5572 | 9.7357 | 9.9151 |
| 2 | 9.6542 | 9.8393 | 10.0255 | 10.2127 | 10.4009 |
| 3 | 10.1273 | 10.3215 | 10.5168 | 10.7131 | 10.9106 |
| 4 | 10.6235 | 10.8272 | 11.0321 | 11.2381 | 11.4452 |
| 5 | 11.1441 | 11.3578 | 11.5727 | 11.7888 | 12.0060 |
| 6 | 11.6901 | 11.9143 | 12.1397 | 12.3664 | 12.5943 |
| 7 | 12.2629 | 12.4981 | 12.7346 | 12.9724 | 13.2114 |
| 8 | 12.8638 | 13.1105 | 13.3586 | 13.6080 | 13.8588 |
| 9 | 13.4942 | 13.7529 | 14.0131 | 14.2748 | 14.5378 |
| 10 | 14.1554 | 14.4268 | 14.6998 | 14.9743 | 15.2502 |
| REMAINING PMT | 14.8490 | 15.1337 | 15.4201 | 15.7080 | 15.9975 |

NOTE: THIS PLAN CAN BE USED ONLY FOR SECTION 245(B) LOANS

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