

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
1	1000.8613	1000.8786	1000.8953	1000.9116	1000.9273
2	1001.7335	1001.7685	1001.8024	1001.8354	1001.8673
3	1002.6168	1002.6699	1002.7214	1002.7714	1002.8199
4	1003.5113	1003.5830	1003.6525	1003.7200	1003.7854
5	1004.4172	1004.5078	1004.5958	1004.6812	1004.7640
6	1005.3346	1005.4446	1005.5515	1005.6552	1005.7559
7	1006.2636	1006.3935	1006.5197	1006.6422	1006.7612
8	1007.2045	1007.3547	1007.5006	1007.6423	1007.7801
9	1008.1573	1008.3283	1008.4944	1008.6558	1008.8128
10	1009.1222	1009.3144	1009.5012	1009.6828	1009.8595
11	1010.0994	1010.3133	1010.5213	1010.7236	1010.9204
12	1011.0890	1011.3251	1011.5547	1011.7781	1011.9956
13	1011.7950	1012.0490	1012.2960	1012.5362	1012.7700
14	1012.5100	1012.7822	1013.0470	1013.3044	1013.5549
15	1013.2341	1013.5250	1013.8078	1014.0829	1014.3505
16	1013.9674	1014.2773	1014.5786	1014.8717	1015.1568
17	1014.7099	1015.0393	1015.3596	1015.6711	1015.9741
18	1015.4620	1015.8112	1016.1508	1016.4811	1016.8024
19	1016.2236	1016.5931	1016.9524	1017.3019	1017.6419
20	1016.9948	1017.3850	1017.7645	1018.1336	1018.4928
21	1017.7759	1018.1872	1018.5872	1018.9764	1019.3552
22	1018.5669	1018.9997	1019.4208	1019.8305	1020.2293
23	1019.3679	1019.8228	1020.2653	1020.6960	1021.1152
24	1020.1791	1020.6564	1021.1209	1021.5730	1022.0131
25	1020.6971	1021.1924	1021.6743	1022.1434	1022.6000
26	1021.2216	1021.7353	1022.2350	1022.7214	1023.1948
27	1021.7528	1022.2852	1022.8031	1023.3071	1023.7976
28	1022.2907	1022.8422	1023.3786	1023.9006	1024.4086
29	1022.8355	1023.4064	1023.9617	1024.5020	1025.0279
30	1023.3872	1023.9778	1024.5524	1025.1114	1025.6556
31	1023.9459	1024.5567	1025.1508	1025.7290	1026.2918
32	1024.5118	1025.1430	1025.7572	1026.3548	1026.9365
33	1025.0848	1025.7369	1026.3714	1026.9889	1027.5901
34	1025.6651	1026.3385	1026.9938	1027.6315	1028.2524
35	1026.2527	1026.9479	1027.6243	1028.2827	1028.9238
36	1026.8479	1027.5651	1028.2631	1028.9426	1029.6042
37	1027.1394	1027.8741	1028.5891	1029.2849	1029.9625
38	1027.4346	1028.1871	1028.9193	1029.6319	1030.3257
39	1027.7336	1028.5042	1029.2538	1029.9835	1030.6937

40	1028.0364	1028.8253	1029.5928	1030.3397	1031.0668
41	1028.3430	1029.1506	1029.9362	1030.7007	1031.4449
42	1028.6535	1029.4801	1030.2841	1031.0666	1031.8282
43	1028.9680	1029.8138	1030.6366	1031.4373	1032.2166
44	1029.2865	1030.1519	1030.9937	1031.8129	1032.6103
45	1029.6090	1030.4943	1031.3555	1032.1936	1033.0093
46	1029.9356	1030.8411	1031.7220	1032.5793	1033.4138
47	1030.2664	1031.1924	1032.0934	1032.9702	1033.8237
48	1030.6013	1031.5483	1032.4696	1033.3663	1034.2391

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
1	1000.9426	1000.9574	1000.9718	1000.9857	1000.9992
2	1001.8982	1001.9282	1001.9573	1001.9856	1002.0131
3	1002.8669	1002.9126	1002.9569	1002.9999	1003.0417
4	1003.8490	1003.9106	1003.9705	1004.0287	1004.0853
5	1004.8445	1004.9227	1004.9986	1005.0724	1005.1441
6	1005.8537	1005.9488	1006.0412	1006.1310	1006.2183
7	1006.8768	1006.9893	1007.0985	1007.2048	1007.3083
8	1007.9140	1008.0442	1008.1709	1008.2941	1008.4141
9	1008.9655	1009.1140	1009.2584	1009.3991	1009.5360
10	1010.0314	1010.1986	1010.3614	1010.5199	1010.6743
11	1011.1119	1011.2984	1011.4800	1011.6569	1011.8292
12	1012.2073	1012.4135	1012.6144	1012.8102	1013.0010
13	1012.9976	1013.2192	1013.4350	1013.6453	1013.8502
14	1013.7987	1014.0361	1014.2673	1014.4924	1014.7119
15	1014.6109	1014.8644	1015.1113	1015.3517	1015.5860
16	1015.4343	1015.7043	1015.9673	1016.2234	1016.4730
17	1016.2689	1016.5559	1016.8354	1017.1076	1017.3728
18	1017.1150	1017.4194	1017.7158	1018.0045	1018.2858
19	1017.9728	1018.2950	1018.6087	1018.9143	1019.2121
20	1018.8424	1019.1827	1019.5143	1019.8372	1020.1520
21	1019.7239	1020.0829	1020.4326	1020.7734	1021.1055
22	1020.6175	1020.9956	1021.3640	1021.7230	1022.0729
23	1021.5235	1021.9211	1022.3086	1022.6862	1023.0545
24	1022.4418	1022.8595	1023.2665	1023.6633	1024.0503
25	1023.0447	1023.4778	1023.8999	1024.3114	1024.7126
26	1023.6558	1024.1048	1024.5423	1024.9687	1025.3845
27	1024.2753	1024.7405	1025.1938	1025.6356	1026.0663
28	1024.9033	1025.3851	1025.8545	1026.3120	1026.7579
29	1025.5400	1026.0387	1026.5246	1026.9981	1027.4597
30	1026.1854	1026.7014	1027.2041	1027.6941	1028.1717
31	1026.8397	1027.3734	1027.8933	1028.4001	1028.8941
32	1027.5030	1028.0547	1028.5923	1029.1162	1029.6270
33	1028.1754	1028.7456	1029.3011	1029.8426	1030.3706
34	1028.8571	1029.4461	1030.0200	1030.5795	1031.1251
35	1029.5481	1030.1563	1030.7491	1031.3270	1031.8905
36	1030.2486	1030.8765	1031.4885	1032.0852	1032.6671
37	1030.6224	1031.2653	1031.8918	1032.5026	1033.0983
38	1031.0013	1031.6595	1032.3009	1032.9261	1033.5357
39	1031.3854	1032.0592	1032.7157	1033.3556	1033.9795
40	1031.7748	1032.4644	1033.1364	1033.7913	1034.4298
41	1032.1696	1032.8754	1033.5630	1034.2333	1034.8867

42	1032.5698	1033.2920	1033.9957	1034.6816	1035.3502
43	1032.9754	1033.7145	1034.4346	1035.1363	1035.8205
44	1033.3867	1034.1429	1034.8796	1035.5976	1036.2976
45	1033.8036	1034.5773	1035.3310	1036.0656	1036.7817
46	1034.2263	1035.0177	1035.7887	1036.5402	1037.2729
47	1034.6547	1035.4642	1036.2530	1037.0217	1037.7712
48	1035.0891	1035.9170	1036.7238	1037.5101	1038.2768

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
49	1030.6216	1031.5847	1032.5215	1033.4332	1034.3206
50	1030.6422	1031.6215	1032.5741	1033.5010	1034.4032
51	1030.6630	1031.6588	1032.6274	1033.5698	1034.4869
52	1030.6840	1031.6966	1032.6814	1033.6395	1034.5717
53	1030.7053	1031.7349	1032.7361	1033.7100	1034.6577
54	1030.7269	1031.7737	1032.7915	1033.7816	1034.7448
55	1030.7488	1031.8129	1032.8477	1033.8541	1034.8332
56	1030.7710	1031.8527	1032.9045	1033.9275	1034.9227
57	1030.7934	1031.8930	1032.9622	1034.0019	1035.0134
58	1030.8161	1031.9338	1033.0205	1034.0773	1035.1054
59	1030.8391	1031.9752	1033.0797	1034.1538	1035.1986
60	1030.8624	1032.0171	1033.1396	1034.2312	1035.2930
61	1030.5591	1031.7273	1032.8628	1033.9669	1035.0407
62	1030.2519	1031.4338	1032.5824	1033.6991	1034.7849
63	1029.9408	1031.1365	1032.2983	1033.4277	1034.5257
64	1029.6258	1030.8353	1032.0105	1033.1527	1034.2630
65	1029.3067	1030.5303	1031.7189	1032.8740	1033.9967
66	1028.9836	1030.2213	1031.4235	1032.5916	1033.7268
67	1028.6564	1029.9083	1031.1242	1032.3054	1033.4532
68	1028.3250	1029.5913	1030.8210	1032.0154	1033.1759
69	1027.9895	1029.2702	1030.5138	1031.7216	1032.8949
70	1027.6496	1028.9449	1030.2025	1031.4238	1032.6101
71	1027.3055	1028.6155	1029.8872	1031.1221	1032.3214
72	1026.9569	1028.2818	1029.5678	1030.8163	1032.0288
73	1026.6040	1027.9437	1029.2441	1030.5065	1031.7323
74	1026.2465	1027.6013	1028.9162	1030.1925	1031.4317
75	1025.8845	1027.2545	1028.5840	1029.8744	1031.1271
76	1025.5180	1026.9032	1028.2474	1029.5520	1030.8183
77	1025.1467	1026.5474	1027.9065	1029.2253	1030.5054

78	1024.7707	1026.1870	1027.5610	1028.8942	1030.1882
79	1024.3900	1025.8219	1027.2110	1028.5588	1029.8667
80	1024.0044	1025.4521	1026.8564	1028.2188	1029.5409
81	1023.6139	1025.0775	1026.4972	1027.8744	1029.2106
82	1023.2185	1024.6981	1026.1332	1027.5253	1028.8759
83	1022.8180	1024.3138	1025.7645	1027.1716	1028.5367
84	1022.4124	1023.9245	1025.3909	1026.8132	1028.1928
85	1022.0017	1023.5302	1025.0124	1026.4500	1027.8443
86	1021.5858	1023.1308	1024.6290	1026.0819	1027.4911
87	1021.1646	1022.7263	1024.2405	1025.7089	1027.1331
88	1020.7380	1022.3165	1023.8470	1025.3310	1026.7703
89	1020.3060	1021.9014	1023.4482	1024.9480	1026.4025
90	1019.8685	1021.4810	1023.0442	1024.5600	1026.0298
91	1019.4255	1021.0551	1022.6350	1024.1667	1025.6520
92	1018.9768	1020.6238	1022.2203	1023.7682	1025.2691
93	1018.5224	1020.1868	1021.8002	1023.3644	1024.8810
94	1018.0623	1019.7442	1021.3746	1022.9552	1024.4876
95	1017.5963	1019.2959	1020.9434	1022.5406	1024.0890
96	1017.1244	1018.8419	1020.5066	1022.1204	1023.6849

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
49	1035.1846	1036.0261	1036.8460	1037.6450	1038.4240
50	1035.2815	1036.1368	1036.9700	1037.7819	1038.5734
51	1035.3796	1036.2489	1037.0957	1037.9208	1038.7249
52	1035.4791	1036.3627	1037.2232	1038.0616	1038.8787
53	1035.5800	1036.4780	1037.3525	1038.2045	1039.0347
54	1035.6823	1036.5950	1037.4837	1038.3494	1039.1930
55	1035.7860	1036.7135	1037.6167	1038.4965	1039.3536
56	1035.8911	1036.8337	1037.7516	1038.6456	1039.5166
57	1035.9976	1036.9557	1037.8884	1038.7969	1039.6819
58	1036.1057	1037.0793	1038.0271	1038.9503	1039.8496
59	1036.2152	1037.2046	1038.1679	1039.1059	1040.0198
60	1036.3262	1037.3317	1038.3106	1039.2638	1040.1925
61	1036.0853	1037.1018	1038.0912	1039.0545	1039.9928
62	1035.8411	1036.8686	1037.8687	1038.8422	1039.7902
63	1035.5935	1036.6323	1037.6430	1038.6268	1039.5847
64	1035.3426	1036.3926	1037.4142	1038.4083	1039.3761
65	1035.0881	1036.1496	1037.1821	1038.1867	1039.1645
66	1034.8302	1035.9032	1036.9467	1037.9619	1038.9499
67	1034.5688	1035.6533	1036.7080	1037.7339	1038.7321
68	1034.3037	1035.4000	1036.4659	1037.5025	1038.5111
69	1034.0350	1035.1431	1036.2203	1037.2679	1038.2869
70	1033.7626	1034.8826	1035.9713	1037.0299	1038.0594
71	1033.4865	1034.6185	1035.7188	1036.7885	1037.8286
72	1033.2065	1034.3508	1035.4627	1036.5435	1037.5945
73	1032.9228	1034.0792	1035.2030	1036.2951	1037.3569
74	1032.6351	1033.8039	1034.9395	1036.0431	1037.1159
75	1032.3434	1033.5248	1034.6724	1035.7875	1036.8713
76	1032.0478	1033.2417	1034.4014	1035.5282	1036.6232
77	1031.7481	1032.9547	1034.1267	1035.2652	1036.3715
78	1031.4442	1032.6637	1033.8480	1034.9984	1036.1161
79	1031.1362	1032.3686	1033.5654	1034.7277	1035.8570

80	1030.8239	1032.0695	1033.2788	1034.4532	1035.5941
81	1030.5074	1031.7661	1032.9881	1034.1747	1035.3273
82	1030.1865	1031.4585	1032.6933	1033.8923	1035.0567
83	1029.8612	1031.1466	1032.3943	1033.6057	1034.7821
84	1029.5314	1030.8304	1032.0911	1033.3151	1034.5035
85	1029.1971	1030.5097	1031.7836	1033.0202	1034.2209
86	1028.8582	1030.1846	1031.4718	1032.7212	1033.9341
87	1028.5146	1029.8549	1031.1555	1032.4178	1033.6432
88	1028.1663	1029.5206	1030.8347	1032.1100	1033.3480
89	1027.8132	1029.1817	1030.5094	1031.7979	1033.0485
90	1027.4553	1028.8380	1030.1795	1031.4812	1032.7446
91	1027.0924	1028.4895	1029.8449	1031.1600	1032.4363
92	1026.7245	1028.1362	1029.5056	1030.8342	1032.1235
93	1026.3516	1027.7779	1029.1615	1030.5037	1031.8062
94	1025.9736	1027.4147	1028.8125	1030.1685	1031.4842
95	1025.5904	1027.0463	1028.4585	1029.8284	1031.1575
96	1025.2018	1026.6729	1028.0996	1029.4835	1030.8261

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
97	1016.6464	1018.3819	1020.0640	1021.6946	1023.2754
98	1016.1625	1017.9160	1019.6156	1021.2631	1022.8603
99	1015.6723	1017.4441	1019.1614	1020.8259	1022.4396
100	1015.1759	1016.9661	1018.7011	1020.3829	1022.0131
101	1014.6733	1016.4819	1018.2348	1019.9339	1021.5810
102	1014.1642	1015.9915	1017.7624	1019.4790	1021.1429
103	1013.6487	1015.4947	1017.2838	1019.0180	1020.6990
104	1013.1266	1014.9915	1016.7990	1018.5509	1020.2490
105	1012.5978	1014.4818	1016.3077	1018.0775	1019.7929
106	1012.0624	1013.9655	1015.8100	1017.5978	1019.3307
107	1011.5202	1013.4426	1015.3058	1017.1117	1018.8622
108	1010.9710	1012.9129	1014.7950	1016.6191	1018.3873
109	1010.4149	1012.3764	1014.2774	1016.1200	1017.9060
110	1009.8517	1011.8329	1013.7531	1015.6142	1017.4182
111	1009.2814	1011.2824	1013.2219	1015.1017	1016.9238
112	1008.7038	1010.7248	1012.6837	1014.5823	1016.4227
113	1008.1189	1010.1600	1012.1384	1014.0560	1015.9149
114	1007.5265	1009.5879	1011.5860	1013.5227	1015.4001
115	1006.9266	1009.0084	1011.0263	1012.9823	1014.8784

116	1006.3191	1008.4214	1010.4593	1012.4347	1014.3496
117	1005.7039	1007.8269	1009.8849	1011.8798	1013.8136
118	1005.0808	1007.2247	1009.3029	1011.3175	1013.2704
119	1004.4498	1006.6147	1008.7132	1010.7476	1012.7198
120	1003.8108	1005.9968	1008.1159	1010.1702	1012.1618
121	1003.1637	1005.3709	1007.5107	1009.5851	1011.5962
122	1002.5084	1004.7369	1006.8975	1008.9922	1011.0230
123	1001.8447	1004.0948	1006.2763	1008.3914	1010.4420
124	1001.1726	1003.4444	1005.6470	1007.7825	1009.8531
125	1000.4920	1002.7855	1005.0093	1007.1656	1009.2562
126	999.8027	1002.1182	1004.3634	1006.5404	1008.6513
127	999.1047	1001.4422	1003.7089	1005.9069	1008.0382
128	998.3978	1000.7575	1003.0458	1005.2649	1007.4168
129	997.6819	1000.0640	1002.3741	1004.6144	1006.7869
130	996.9569	999.3614	1001.6935	1003.9552	1006.1486
131	996.2226	998.6499	1001.0040	1003.2872	1005.5015
132	995.4791	997.9291	1000.3055	1002.6103	1004.8458
133	994.7261	997.1990	999.5977	1001.9244	1004.1811
134	993.9635	996.4595	998.8807	1001.2293	1003.5075
135	993.1913	995.7105	998.1543	1000.5250	1002.8247
136	992.4092	994.9517	997.4184	999.8113	1002.1327
137	991.6172	994.1832	996.6727	999.0881	1001.4313
138	990.8151	993.4047	995.9173	998.3552	1000.7204
139	990.0029	992.6162	995.1520	997.6125	999.9998
140	989.1803	991.8175	994.3767	996.8600	999.2696
141	988.3473	991.0085	993.5911	996.0974	998.5294
142	987.5036	990.1890	992.7953	995.3246	997.7792
143	986.6493	989.3590	991.9890	994.5416	997.0189
144	985.7841	988.5182	991.1721	993.7481	996.2482

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
97	1024.8080	1026.2942	1027.7355	1029.1335	1030.4898
98	1024.4087	1025.9102	1027.3663	1028.7786	1030.1487
99	1024.0040	1025.5209	1026.9919	1028.4186	1029.8025
100	1023.5937	1025.1261	1026.6121	1028.0533	1029.4513
101	1023.1777	1024.7258	1026.2270	1027.6829	1029.0950
102	1022.7560	1024.3199	1025.8364	1027.3071	1028.7335
103	1022.3285	1023.9084	1025.4403	1026.9259	1028.3667
104	1021.8952	1023.4911	1025.0386	1026.5392	1027.9945
105	1021.4559	1023.0680	1024.6312	1026.1469	1027.6170
106	1021.0105	1022.6390	1024.2180	1025.7491	1027.2339
107	1020.5590	1022.2040	1023.7989	1025.3455	1026.8452
108	1020.1013	1021.7630	1023.3740	1024.9361	1026.4509
109	1019.6373	1021.3157	1022.9430	1024.5208	1026.0508
110	1019.1670	1020.8623	1022.5059	1024.0995	1025.6449
111	1018.6902	1020.4025	1022.0626	1023.6722	1025.2331
112	1018.2068	1019.9363	1021.6130	1023.2388	1024.8153
113	1017.7167	1019.4635	1021.1571	1022.7991	1024.3913
114	1017.2200	1018.9842	1020.6947	1022.3531	1023.9612
115	1016.7164	1018.4982	1020.2257	1021.9007	1023.5248
116	1016.2058	1018.0054	1019.7501	1021.4418	1023.0821
117	1015.6883	1017.5057	1019.2678	1020.9762	1022.6329

118	1015.1636	1016.9991	1018.7786	1020.5040	1022.1771
119	1014.6318	1016.4854	1018.2825	1020.0250	1021.7147
120	1014.0926	1015.9645	1017.7794	1019.5392	1021.2456
121	1013.5460	1015.4363	1017.2691	1019.0463	1020.7696
122	1012.9919	1014.9008	1016.7517	1018.5463	1020.2867
123	1012.4301	1014.3578	1016.2268	1018.0392	1019.7967
124	1011.8607	1013.8072	1015.6946	1017.5248	1019.2996
125	1011.2834	1013.2489	1015.1548	1017.0030	1018.7952
126	1010.6981	1012.6828	1014.6074	1016.4736	1018.2835
127	1010.1049	1012.1089	1014.0522	1015.9367	1017.7643
128	1009.5034	1011.5269	1013.4891	1015.3921	1017.2375
129	1008.8937	1010.9368	1012.9181	1014.8396	1016.7031
130	1008.2756	1010.3385	1012.3390	1014.2792	1016.1609
131	1007.6491	1009.7318	1011.7517	1013.7107	1015.6107
132	1007.0138	1009.1166	1011.1560	1013.1340	1015.0526
133	1006.3699	1008.4929	1010.5519	1012.5491	1014.4863
134	1005.7171	1007.8604	1009.9393	1011.9557	1013.9117
135	1005.0554	1007.2191	1009.3180	1011.3539	1013.3288
136	1004.3845	1006.5689	1008.6878	1010.7433	1012.7373
137	1003.7044	1005.9096	1008.0488	1010.1240	1012.1372
138	1003.0150	1005.2411	1007.4007	1009.4958	1011.5284
139	1002.3160	1004.5632	1006.7434	1008.8586	1010.9107
140	1001.6075	1003.8759	1006.0768	1008.2122	1010.2840
141	1000.8892	1003.1790	1005.4008	1007.5565	1009.6482
142	1000.1611	1002.4724	1004.7152	1006.8914	1009.0031
143	999.4229	1001.7559	1004.0198	1006.2167	1008.3485
144	998.6746	1001.0294	1003.3147	1005.5323	1007.6845

4240.2 REV CHG 4

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
145	984.9079	987.6665	990.3445	992.9440	995.4671
146	984.0205	986.8039	989.5061	992.1292	994.6755
147	983.1219	985.9301	988.6566	991.3035	993.8731
148	982.2119	985.0451	987.7960	990.4669	993.0599
149	981.2903	984.1486	986.9241	989.6190	992.2356
150	980.3570	983.2405	986.0407	988.7599	991.4002
151	979.4118	982.3207	985.1458	987.8893	990.5534
152	978.4546	981.3890	984.2391	987.0071	989.6953
153	977.4853	980.4453	983.3205	986.1132	988.8254

154	976.5036	979.4894	982.3899	985.2073	987.9438
155	975.5095	978.5211	981.4470	984.2893	987.0503
156	974.5027	977.5403	980.4917	983.3591	986.1447
157	973.4832	976.5469	979.5240	982.4165	985.2268
158	972.4506	975.5406	978.5435	981.4614	984.2964
159	971.4050	974.5214	977.5501	980.4935	983.3535
160	970.3460	973.4889	976.5438	979.5127	982.3978
161	969.2737	972.4432	975.5242	978.5188	981.4292
162	968.1876	971.3839	974.4912	977.5116	980.4474
163	967.0878	970.3110	973.4447	976.4911	979.4524
164	965.9740	969.2241	972.3844	975.4569	978.4438
165	964.8461	968.1233	971.3102	974.4089	977.4217
166	963.7038	967.0082	970.2219	973.3470	976.3856
167	962.5470	965.8788	969.1194	972.2709	975.3356
168	961.3755	964.7347	968.0023	971.1805	974.2713
169	960.1891	963.5759	966.8706	970.0755	973.1926
170	958.9876	962.4020	965.7241	968.9558	972.0993
171	957.7709	961.2131	964.5625	967.8211	970.9912
172	956.5387	960.0087	963.3856	966.6714	969.8681
173	955.2908	958.7889	962.1933	965.5063	968.7298
174	954.0271	957.5532	960.9854	964.3256	967.5761
175	952.7473	956.3016	959.7616	963.1293	966.4067
176	951.4513	955.0339	958.5217	961.9169	965.2216
177	950.1387	953.7497	957.2656	960.6884	964.0203
178	948.8096	952.4490	955.9930	959.4436	962.8028
179	947.4635	951.1315	954.7036	958.1821	961.5688
180	946.1003	949.7969	953.3974	956.9038	960.3181
181	944.7198	948.4451	952.0740	955.6085	959.0505
182	943.3217	947.0759	950.7332	954.2959	957.7657
183	941.9059	945.6889	949.3749	952.9657	956.4635
184	940.4721	944.2841	947.9987	951.6179	955.1437
185	939.0200	942.8611	946.6045	950.2521	953.8060
186	937.5495	941.4197	945.1919	948.8681	952.4502
187	936.0603	939.9597	943.7608	947.4656	951.0760
188	934.5522	938.4809	942.3110	946.0444	949.6832
189	933.0250	936.9829	940.8421	944.6043	948.2715
190	931.4783	935.4656	939.3539	943.1449	946.8408
191	929.9119	933.9287	937.8462	941.6662	945.3906
192	928.3257	932.3720	936.3187	940.1677	943.9209

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
145	997.9160	1000.2928	1002.5995	1004.8381	1007.0107
146	997.1470	999.5459	1001.8742	1004.1339	1006.3271
147	996.3674	998.7885	1001.1386	1003.4196	1005.6336
148	995.5771	998.0206	1000.3926	1002.6950	1004.9299
149	994.7759	997.2420	999.6360	1001.9600	1004.2160
150	993.9637	996.4525	998.8688	1001.2145	1003.4917
151	993.1403	995.6520	998.0906	1000.4582	1002.7568
152	992.3056	994.8403	997.3014	999.6910	1002.0111
153	991.4594	994.0173	996.5011	998.9129	1001.2547
154	990.6016	993.1828	995.6894	998.1235	1000.4871
155	989.7320	992.3366	994.8662	997.3228	999.7084

156	988.8505	991.4787	994.0313	996.5105	998.9183
157	987.9568	990.6087	993.1846	995.6866	998.1167
158	987.0508	989.7266	992.3260	994.8509	997.3035
159	986.1324	988.8322	991.4551	994.0031	996.4783
160	985.2013	987.9253	990.5719	993.1432	995.6411
161	984.2575	987.0058	989.6763	992.2709	994.7918
162	983.3006	986.0734	988.7679	991.3860	993.9300
163	982.3306	985.1280	987.8466	990.4885	993.0556
164	981.3473	984.1694	986.9123	989.5780	992.1686
165	980.3505	983.1975	985.9648	988.6545	991.2685
166	979.3399	982.2119	985.0038	987.7176	990.3554
167	978.3155	981.2127	984.0293	986.7673	989.4289
168	977.2769	980.1994	983.0409	985.8034	988.4889
169	976.2241	979.1720	982.0385	984.8256	987.5352
170	975.1568	978.1303	981.0219	983.8337	986.5676
171	974.0748	977.0740	979.9909	982.8275	985.5859
172	972.9780	976.0030	978.9453	981.8070	984.5899
173	971.8661	974.9171	977.8849	980.7717	983.5794
174	970.7389	973.8160	976.8095	979.7215	982.5541
175	969.5961	972.6995	975.7189	978.6563	981.5138
176	968.4377	971.5674	974.6127	977.5757	980.4584
177	967.2633	970.4195	973.4910	976.4797	979.3876
178	966.0728	969.2557	972.3533	975.3678	978.3012
179	964.8660	968.0755	971.1995	974.2400	977.1989
180	963.6425	966.8789	970.0294	973.0959	976.0806
181	962.4022	965.6656	968.8427	971.9355	974.9460
182	961.1449	964.4353	967.6391	970.7583	973.7948
183	959.8702	963.1879	966.4186	969.5642	972.6268
184	958.5781	961.9231	965.1807	968.3529	971.4418
185	957.2681	960.6406	963.9253	967.1243	970.2395
186	955.9402	959.3402	962.6521	965.8779	969.0197
187	954.5940	958.0217	961.3609	964.6137	967.7820
188	953.2293	956.6847	960.0514	963.3313	966.5264
189	951.8458	955.3291	958.7233	962.0304	965.2524
190	950.4433	953.9546	957.3764	960.7109	963.9598
191	949.0216	952.5609	956.0105	959.3724	962.6484
192	947.5802	951.1477	954.6252	958.0146	961.3179

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	15.25	15.50	15.75	16.00	16.25
193	926.7193	930.7951	934.7711	938.6492	942.4312
194	925.0925	929.1979	933.2033	937.1104	940.9213
195	923.4450	927.5801	931.6148	935.5512	939.3910
196	921.7766	925.9413	930.0055	933.9712	937.8400
197	920.0869	924.2814	928.3751	932.3701	936.2680
198	918.3758	922.6000	926.7233	930.7476	934.6747
199	916.6430	920.8969	925.0498	929.1035	933.0598
200	914.8881	919.1719	923.3544	927.4375	931.4230
201	913.1110	917.4245	921.6367	925.7493	929.7641
202	911.3112	915.6546	919.8964	924.0386	928.0827
203	909.4886	913.8618	918.1333	922.3050	926.3786
204	907.6428	912.0458	916.3471	920.5484	924.6513
205	905.7735	910.2064	914.5374	918.7683	922.9007
206	903.8805	908.3433	912.7040	916.9645	921.1264
207	901.9635	906.4560	910.8465	915.1366	919.3280
208	900.0221	904.5444	908.9647	913.2844	917.5053
209	898.0560	902.6081	907.0581	911.4075	915.6579
210	896.0649	900.6468	905.1265	909.5055	913.7855
211	894.0485	898.6602	903.1695	907.5782	911.8878
212	892.0065	896.6479	901.1869	905.6252	909.9643
213	889.9385	894.6096	899.1783	903.6461	908.0148
214	887.8443	892.5450	897.1432	901.6407	906.0389
215	885.7235	890.4537	895.0815	899.6085	904.0362
216	883.5757	888.3354	892.9927	897.5492	902.0064
217	881.4006	886.1897	890.8765	895.4625	899.9492
218	879.1978	884.0163	888.7326	893.3480	897.8640
219	876.9671	881.8149	886.5604	891.2052	895.7507
220	874.7080	879.5850	884.3598	889.0339	893.6087
221	872.4202	877.3263	882.1303	886.8336	891.4377
222	870.1033	875.0384	879.8715	884.6040	889.2373
223	867.7570	872.7210	877.5831	882.3447	887.0071
224	865.3809	870.3737	875.2647	880.0552	884.7467
225	862.9746	867.9960	872.9158	877.7353	882.4557
226	860.5377	865.5876	870.5361	875.3843	880.1337
227	858.0698	863.1481	868.1251	873.0021	877.7802
228	855.5706	860.6771	865.6826	870.5881	875.3949
229	853.0396	858.1742	863.2079	868.1418	872.9773
230	850.4764	855.6390	860.7008	865.6630	870.5269
231	847.8807	853.0710	858.1607	863.1511	868.0433
232	845.2519	850.4698	855.5874	860.6058	865.5261
233	842.5898	847.8351	852.9802	858.0264	862.9749
234	839.8939	845.1663	850.3389	855.4127	860.3890
235	837.1636	842.4630	847.6628	852.7642	857.7682
236	834.3987	839.7248	844.9517	850.0803	855.1119
237	831.5987	836.9513	842.2049	847.3607	852.4196
238	828.7630	834.1419	839.4221	844.6048	849.6908
239	825.8913	831.2962	836.6028	841.8121	846.9251
240	822.9832	828.4138	833.7465	838.9822	844.1219

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
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193	946.1191	949.7148	953.2202	956.6373	959.9680
194	944.6378	948.2619	951.7954	955.2402	958.5984
195	943.1362	946.7887	950.3504	953.8231	957.2088
196	941.6140	945.2950	948.8849	952.3855	955.7989
197	940.0708	943.7804	947.3986	950.9273	954.3685
198	938.5064	942.2447	945.8913	949.4482	952.9172
199	936.9205	940.6875	944.3626	947.9478	951.4448
200	935.3128	939.1086	942.8123	946.4258	949.9508
201	933.6829	937.5076	941.2400	944.8819	948.4351
202	932.0307	935.8844	939.6455	943.3158	946.8973
203	930.3558	934.2384	938.0283	941.7273	945.3371
204	928.6578	932.5695	936.3882	940.1159	943.7541
205	926.9364	930.8773	934.7250	938.4813	942.1480
206	925.1914	929.1614	933.0381	936.8232	940.5185
207	923.4225	927.4216	931.3273	935.1413	938.8653
208	921.6291	925.6576	929.5924	933.4352	937.1879
209	919.8112	923.8689	927.8328	931.7046	935.4861
210	917.9682	922.0552	926.0483	929.9491	933.7594
211	916.0999	920.2162	924.2385	928.1684	932.0076
212	914.2059	918.3516	922.4031	926.3621	930.2302
213	912.2858	916.4609	920.5417	924.5298	928.4269
214	910.3394	914.5438	918.6539	922.6712	926.5974
215	908.3662	912.6000	916.7394	920.7858	924.7411
216	906.3658	910.6291	914.7977	918.8734	922.8577
217	904.3380	908.6306	912.8286	916.9335	920.9469
218	902.2823	906.6042	910.8315	914.9656	919.0082
219	900.1983	904.5496	908.8061	912.9695	917.0413
220	898.0856	902.4663	906.7521	910.9447	915.0457
221	895.9439	900.3538	904.6690	908.8908	913.0209
222	893.7728	898.2120	902.5563	906.8074	910.9667
223	891.5718	896.0402	900.4137	904.6940	908.8824
224	889.3405	893.8381	898.2408	902.5502	906.7678
225	887.0786	891.6052	896.0371	900.3757	904.6224
226	884.7855	889.3412	893.8022	898.1698	902.4456
227	882.4610	887.0456	891.5356	895.9323	900.2371
228	880.1044	884.7179	889.2369	893.6626	897.9964
229	877.7155	882.3578	886.9056	891.3602	895.7231
230	875.2937	879.9647	884.5413	889.0248	893.4165
231	872.8386	877.5382	882.1435	886.6558	891.0764
232	870.3498	875.0779	879.7117	884.2527	888.7021
233	867.8267	872.5832	877.2455	881.8151	886.2932
234	865.2689	870.0536	874.7444	879.3424	883.8491
235	862.6760	867.4888	872.2078	876.8343	881.3695
236	860.0474	864.8882	869.6353	874.2900	878.8536
237	857.3827	862.2512	867.0263	871.7092	876.3011
238	854.6813	859.5775	864.3804	869.0913	873.7113
239	851.9428	856.8664	861.6970	866.4357	871.0838
240	849.1667	854.1175	858.9756	863.7420	868.4179

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
241	820.0380	825.4942	830.8527	836.1146	841.2808
242	817.0555	822.5368	827.9209	833.2087	838.4012
243	814.0350	819.5412	824.9506	830.2641	835.4826
244	810.9762	816.5070	821.9414	827.2803	832.5245
245	807.8785	813.4335	818.8926	824.2566	829.5263
246	804.7414	810.3204	815.8039	821.1927	826.4876
247	801.5644	807.1670	812.6746	818.0878	823.4076
248	798.3471	803.9729	809.5042	814.9416	820.2860
249	795.0889	800.7376	806.2922	811.7535	817.1221
250	791.7893	797.4605	803.0381	808.5228	813.9154
251	788.4477	794.1410	799.7412	805.2490	810.6652
252	785.0637	790.7787	796.4011	801.9316	807.3710
253	781.6367	787.3729	793.0171	798.5700	804.0322
254	778.1661	783.9231	789.5887	795.1636	800.6482
255	774.6514	780.4288	786.1154	791.7117	797.2184
256	771.0921	776.8893	782.5964	788.2138	793.7421
257	767.4875	773.3042	779.0312	784.6693	790.2187
258	763.8371	769.6727	775.4193	781.0775	786.6477
259	760.1403	765.9943	771.7599	777.4378	783.0283
260	756.3966	762.2684	768.0526	773.7496	779.3598
261	752.6053	758.4944	764.2965	770.0122	775.6417
262	748.7657	754.6716	760.4912	766.2249	771.8733
263	744.8774	750.7994	756.6359	762.3872	768.0538
264	740.9397	746.8773	752.7300	758.4983	764.1825
265	736.9519	742.9044	748.7729	754.5576	760.2589
266	732.9135	738.8803	744.7638	750.5643	756.2821
267	728.8237	734.8042	740.7021	746.5178	752.2515
268	724.6820	730.6754	736.5871	742.4173	748.1663
269	720.4876	726.4933	732.4180	738.2621	744.0258
270	716.2400	722.2571	728.1943	734.0516	739.8292
271	711.9383	717.9663	723.9151	729.7849	735.5758
272	707.5820	713.6200	719.5798	725.4613	731.2648
273	703.1703	709.2176	715.1875	721.0801	726.8954
274	698.7025	704.7584	710.7376	716.6404	722.4668
275	694.1780	700.2415	706.2293	712.1416	717.9783
276	689.5960	695.6663	701.6619	707.5827	713.4289
277	684.9557	691.0320	697.0344	702.9631	708.8180
278	680.2565	686.3378	692.3463	698.2819	704.1447
279	675.4976	681.5830	687.5966	693.5383	699.4080
280	670.6781	676.7668	682.7846	688.7314	694.6072
281	665.7975	671.8884	677.9094	683.8604	689.7414

282	660.8548	666.9469	672.9702	678.9245	684.8097
283	655.8492	661.9417	667.9662	673.9228	679.8112
284	650.7801	656.8718	662.8966	668.8544	674.7451
285	645.6466	651.7364	657.7603	663.7184	669.6103
286	640.4478	646.5346	652.5567	658.5139	664.4060
287	635.1830	641.2657	647.2848	653.2400	659.1312
288	629.8512	635.9287	641.9437	647.8958	653.7850

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
241	846.3523	851.3302	856.2156	861.0095	865.7132
242	843.4993	848.5041	853.4165	858.2378	862.9690
243	840.6070	845.6384	850.5778	855.4262	860.1848
244	837.6750	842.7328	847.6989	852.5742	857.3601
245	834.7027	839.7866	844.7791	849.6813	854.4941
246	831.6895	836.7993	841.8180	846.7467	851.5863
247	828.6348	833.7703	838.8150	843.7699	848.6361
248	825.5382	830.6990	835.7694	840.7504	845.6429
249	822.3989	827.5848	832.6807	837.6874	842.6060
250	819.2166	824.4272	829.5482	834.5805	839.5249
251	815.9904	821.2255	826.3713	831.4288	836.3988
252	812.7199	817.9791	823.1495	828.2319	833.2271
253	809.4044	814.6874	819.8820	824.9889	830.0092
254	806.0434	811.3498	816.5682	821.6994	826.7444
255	802.6361	807.9655	813.2074	818.3626	823.4319
256	799.1820	804.5340	809.7991	814.9778	820.0711
257	795.6803	801.0547	806.3424	811.5444	816.6613
258	792.1306	797.5267	802.8368	808.0616	813.2018
259	788.5320	793.9495	799.2816	804.5288	809.6919
260	784.8839	790.3224	795.6759	800.9451	806.1307
261	781.1857	786.6447	792.0192	797.3100	802.5176
262	777.4366	782.9156	788.3107	793.6226	798.8519
263	773.6360	779.1344	784.5496	789.8821	795.1326
264	769.7831	775.3005	780.7353	786.0880	791.3592
265	765.8773	771.4131	776.8669	782.2392	787.5307
266	761.9177	767.4714	772.9437	778.3352	783.6464
267	757.9037	763.4747	768.9650	774.3750	779.7054
268	753.8345	759.4222	764.9298	770.3579	775.7069
269	749.7093	755.3131	760.8375	766.2831	771.6502
270	745.5275	751.1467	756.6873	762.1496	767.5342
271	741.2881	746.9221	752.4782	757.9568	763.3583
272	736.9904	742.6386	748.2095	753.7037	759.1215
273	732.6337	738.2952	743.8804	749.3894	754.8228
274	728.2170	733.8913	739.4899	745.0132	750.4615
275	723.7396	729.4259	735.0372	740.5740	746.0366
276	719.2007	724.8981	730.5214	736.0710	741.5471
277	714.5993	720.3071	725.9417	731.5033	736.9922
278	709.9347	715.6521	721.2971	726.8699	732.3709
279	705.2059	710.9321	716.5867	722.1699	727.6821
280	700.4121	706.1462	711.8095	717.4024	722.9250
281	695.5524	701.2934	706.9647	712.5663	718.0985
282	690.6259	696.3730	702.0512	707.6607	713.2016
283	685.6316	691.3839	697.0682	702.6846	708.2333

284	680.5687	686.3251	692.0145	697.6369	703.1926
285	675.4361	681.1957	686.8892	692.5167	698.0783
286	670.2330	675.9948	681.6914	687.3229	692.8895
287	664.9583	670.7212	676.4199	682.0544	687.6249
288	659.6111	665.3740	671.0737	676.7102	682.2837

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
289	624.4517	630.5228	636.5325	642.4804	648.3664
290	618.9835	625.0471	631.0502	636.9927	642.8744
291	613.4459	619.5006	625.4960	631.4319	637.3081
292	607.8379	613.8825	619.8689	625.7970	631.6664
293	602.1587	608.1918	614.1680	620.0869	625.9482
294	596.4072	602.4276	608.3922	614.3006	620.1527
295	590.5827	596.5890	602.5406	608.4373	614.2786
296	584.6841	590.6749	596.6122	602.4957	608.3250
297	578.7106	584.6845	590.6060	596.4749	602.2908
298	572.6612	578.6166	584.5210	590.3739	596.1749
299	566.5349	572.4705	578.3561	584.1915	589.9762
300	560.3307	566.2449	572.1103	577.9266	583.6935
301	554.0477	559.9389	565.7825	571.5783	577.3257
302	547.6849	553.5514	559.3717	565.1453	570.8717
303	541.2412	547.0815	552.8767	558.6265	564.3304
304	534.7156	540.5279	546.2965	552.0208	557.7004
305	528.1070	533.8898	539.6299	545.3270	550.9806
306	521.4145	527.1658	532.8758	538.5440	544.1699
307	514.6370	520.3551	526.0331	531.6705	537.2669
308	507.7733	513.4563	519.1005	524.7054	530.2705
309	500.8224	506.4685	512.0770	517.6474	523.1793
310	493.7831	499.3904	504.9613	510.4953	515.9920
311	486.6544	492.2208	497.7522	503.2479	508.7075
312	479.4351	484.9587	490.4484	495.9038	501.3243
313	472.1240	477.6027	483.0488	488.4618	493.8411
314	464.7201	470.1518	475.5521	480.9206	486.2566
315	457.2220	462.6046	467.9570	473.2788	478.5694
316	449.6287	454.9599	460.2622	465.5351	470.7781
317	441.9388	447.2164	452.4664	457.6882	462.8813
318	434.1513	439.3730	444.5683	449.7367	454.8775
319	426.2647	431.4282	436.5665	441.6791	446.7654

320	418.2780	423.3809	428.4598	433.5141	438.5434
321	410.1897	415.2295	420.2466	425.2402	430.2100
322	401.9987	406.9729	411.9256	416.8561	421.7639
323	393.7035	398.6097	403.4954	408.3601	413.2033
324	385.3030	390.1384	394.9545	399.7508	404.5268
325	376.7956	381.5577	386.3015	391.0268	395.7328
326	368.1802	372.8661	377.5350	382.1864	386.8198
327	359.4553	364.0623	368.6534	373.2282	377.7860
328	350.6195	355.1448	359.6553	364.1505	368.6299
329	341.6714	346.1121	350.5390	354.9518	359.3499
330	332.6096	336.9627	341.3031	345.6304	349.9441
331	323.4327	327.6951	331.9460	336.1848	340.4110
332	314.1391	318.3079	322.4661	326.6132	330.7488
333	304.7274	308.7993	312.8617	316.9140	320.9557
334	295.1961	299.1680	303.1313	307.0855	311.0301
335	285.5437	289.4123	293.2731	297.1259	300.9700
336	275.7686	279.5305	283.2856	287.0335	290.7737

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
289	654.1904	659.9522	665.6518	671.2892	676.8645
290	648.6951	654.4547	660.1531	665.7903	671.3663
291	643.1243	648.8804	654.5764	660.2122	665.7879
292	637.4769	643.2284	648.9208	654.5541	660.1281
293	631.7518	637.4975	643.1851	648.8145	654.3858
294	625.9480	631.6865	637.3681	642.9925	648.5598
295	620.0644	625.7945	631.4686	637.0868	642.6488
296	614.0999	619.8202	625.4857	631.0962	636.6516
297	608.0534	613.7625	619.4179	625.0194	630.5670
298	601.9238	607.6203	613.2642	618.8553	624.3936
299	595.7099	601.3923	607.0233	612.6026	618.1302
300	589.4105	595.0774	600.6940	606.2601	611.7754
301	583.0245	588.6744	594.2751	599.8263	605.3280
302	576.5507	582.1820	587.7652	593.3001	598.7865
303	569.9879	575.5989	581.1630	586.6800	592.1497
304	563.3349	568.9240	574.4674	579.9648	585.4161
305	556.5904	562.1559	567.6769	573.1531	578.5842
306	549.7531	555.2933	560.7902	566.2434	571.6528
307	542.8219	548.3350	553.8059	559.2344	564.6202
308	535.7953	541.2795	546.7227	552.1247	557.4851
309	528.6721	534.1255	539.5391	544.9127	550.2459
310	521.4510	526.8717	532.2538	537.5971	542.9012
311	514.1305	519.5166	524.8653	530.1763	535.4494
312	506.7095	512.0588	517.3721	522.6489	527.8888
313	499.1863	504.4970	509.7727	515.0132	520.2181
314	491.5598	496.8296	502.0657	507.2678	512.4354
315	483.8283	489.0552	494.2495	499.4110	504.5393
316	475.9906	481.1722	486.3226	491.4413	496.5280
317	468.0451	473.1793	478.2834	483.3570	488.3999
318	459.9903	465.0747	470.1303	475.1566	480.1532
319	451.8248	456.8571	461.8617	466.8382	471.7863
320	443.5471	448.5247	453.4759	458.4002	463.2974
321	435.1555	440.0760	444.9713	449.8410	454.6846

322	426.6485	431.5094	436.3463	441.1587	445.9463
323	418.0245	422.8232	427.5991	432.3517	437.0805
324	409.2820	414.0158	418.7280	423.4180	428.0855
325	400.4192	405.0855	409.7311	414.3559	418.9592
326	391.4346	396.0304	400.6069	405.1635	409.6999
327	382.3265	386.8490	391.3533	395.8390	400.3055
328	373.0931	377.5395	381.9687	386.3804	390.7742
329	363.7327	368.1000	372.4511	376.7859	381.1038
330	354.2437	358.5287	362.7987	367.0535	371.2924
331	344.6242	348.8238	353.0096	357.1811	361.3380
332	334.8724	338.9835	343.0818	347.1668	351.2383
333	324.9865	329.0058	333.0133	337.0086	340.9914
334	314.9647	318.8888	322.8022	326.7044	330.5950
335	304.8051	308.6307	312.4464	316.2520	320.0471
336	294.5057	298.2293	301.9440	305.6494	309.3453

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
337	265.8693	269.5211	273.1670	276.8066	280.4393
338	255.8442	259.3824	262.9156	266.4433	269.9650
339	245.6916	249.1128	252.5296	255.9418	259.3488
340	235.4101	238.7105	242.0074	245.3003	248.5889
341	224.9979	228.1738	231.3470	234.5169	237.6833
342	214.4534	217.5011	220.5467	223.5898	226.6299
343	203.7748	206.6905	209.6046	212.5169	215.4269
344	192.9606	195.7402	198.5190	201.2964	204.0722
345	182.0089	184.6486	187.2878	189.9263	192.5638
346	170.9181	173.4136	175.9092	178.4046	180.8995
347	159.6863	162.0335	164.3813	166.7293	169.0772
348	148.3118	150.5065	152.7021	154.8983	157.0949
349	136.7927	138.8305	140.8695	142.9095	144.9502
350	125.1272	127.0038	128.8817	130.7609	132.6412
351	113.3135	115.0242	116.7366	118.4504	120.1654
352	101.3497	102.8900	104.4320	105.9757	107.5207
353	89.2338	90.5990	91.9659	93.3346	94.7048
354	76.9639	78.1492	79.3363	80.5250	81.7153
355	64.5381	65.5386	66.5408	67.5446	68.5499
356	51.9544	52.7652	53.5774	54.3912	55.2062
357	39.2108	39.8267	40.4439	41.0623	41.6819

358	26.3053	26.7212	27.1380	27.5558	27.9744
359	13.2357	13.4463	13.6575	13.8691	14.0813
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
337	284.0648	287.6828	291.2927	294.8944	298.4874
338	273.4803	276.9890	280.4906	283.9847	287.4712
339	262.7503	266.1460	269.5354	272.9183	276.2943
340	251.8728	255.1516	258.4250	261.6927	264.9544
341	240.8456	244.0037	247.1572	250.3058	253.4492
342	229.6669	232.7003	235.7298	238.7552	241.7762
343	218.3344	221.2391	224.1406	227.0386	229.9329
344	206.8462	209.6179	212.3871	215.1536	217.9170
345	195.1999	197.8345	200.4671	203.0976	205.7258
346	183.3935	185.8866	188.3783	190.8684	193.3568
347	171.4248	173.7719	176.1182	178.4634	180.8074
348	159.2915	161.4881	163.6844	165.8801	168.0751
349	146.9914	149.0329	151.0745	153.1159	155.1570
350	134.5222	136.4038	138.2859	140.1682	142.0505
351	121.8815	123.5985	125.3161	127.0344	128.7530
352	109.0670	110.6144	112.1627	113.7117	115.2615
353	96.0763	97.4490	98.8228	100.1976	101.5732
354	82.9070	84.0999	85.2940	86.4892	87.6853
355	69.5566	70.5645	71.5736	72.5838	73.5949
356	56.0226	56.8401	57.6587	58.4784	59.2990
357	42.3025	42.9242	43.5468	44.1703	44.7946
358	28.3938	28.8140	29.2349	29.6565	30.0788
359	14.2938	14.5068	14.7203	14.9341	15.1482
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
1	1001.7835	1001.8104	1001.8366	1001.8622	1001.8872
2	1003.5896	1003.6441	1003.6973	1003.7492	1003.7999
3	1005.4187	1005.5015	1005.5824	1005.6613	1005.7385
4	1007.2711	1007.3829	1007.4922	1007.5990	1007.7034
5	1009.1470	1009.2886	1009.4271	1009.5625	1009.6949
6	1011.0467	1011.2190	1011.3874	1011.5522	1011.7133

7	1012.9706	1013.1742	1013.3735	1013.5684	1013.7591
8	1014.9189	1015.1548	1015.3856	1015.6114	1015.8326
9	1016.8920	1017.1609	1017.4241	1017.6818	1017.9341
10	1018.8902	1019.1929	1019.4893	1019.7797	1020.0642
11	1020.9137	1021.2512	1021.5817	1021.9056	1022.2230
12	1022.9630	1023.3360	1023.7016	1024.0598	1024.4111
13	1024.4920	1024.8925	1025.2848	1025.6693	1026.0461
14	1026.0405	1026.4690	1026.8888	1027.3001	1027.7033
15	1027.6087	1028.0660	1028.5139	1028.9527	1029.3829
16	1029.1968	1029.6835	1030.1603	1030.6274	1031.0852
17	1030.8051	1031.3220	1031.8283	1032.3244	1032.8106
18	1032.4338	1032.9816	1033.5182	1034.0440	1034.5593
19	1034.0833	1034.6626	1035.2303	1035.7865	1036.3317
20	1035.7536	1036.3654	1036.9648	1037.5523	1038.1282
21	1037.4453	1038.0902	1038.7221	1039.3416	1039.9489
22	1039.1584	1039.8372	1040.5025	1041.1548	1041.7943
23	1040.8933	1041.6068	1042.3063	1042.9921	1043.6647
24	1042.6502	1043.3993	1044.1337	1044.8540	1045.5605
25	1043.8559	1044.6318	1045.3925	1046.1384	1046.8700
26	1045.0769	1045.8802	1046.6678	1047.4399	1048.1973
27	1046.3135	1047.1448	1047.9598	1048.7589	1049.5425
28	1047.5657	1048.4257	1049.2688	1050.0954	1050.9060
29	1048.8339	1049.7232	1050.5949	1051.4497	1052.2879
30	1050.1182	1051.0374	1051.9385	1052.8220	1053.6886
31	1051.4188	1052.3686	1053.2997	1054.2127	1055.1082
32	1052.7359	1053.7170	1054.6788	1055.6219	1056.5470
33	1054.0698	1055.0828	1056.0760	1057.0499	1058.0053
34	1055.4206	1056.4662	1057.4915	1058.4970	1059.4834
35	1056.7886	1057.8675	1058.9255	1059.9633	1060.9815
36	1058.1740	1059.2869	1060.3785	1061.4492	1062.4999
37	1058.9748	1060.1125	1061.2282	1062.3226	1063.3963
38	1059.7857	1060.9486	1062.0890	1063.2076	1064.3049
39	1060.6069	1061.7956	1062.9612	1064.1044	1065.2259
40	1061.4386	1062.6535	1063.8448	1065.0131	1066.1593
41	1062.2808	1063.5225	1064.7400	1065.9340	1067.1053
42	1063.1338	1064.4027	1065.6469	1066.8671	1068.0641
43	1063.9976	1065.2943	1066.5658	1067.8127	1069.0359
44	1064.8723	1066.1974	1067.4967	1068.7709	1070.0209
45	1065.7582	1067.1122	1068.4398	1069.7419	1071.0192
46	1066.6553	1068.0388	1069.3953	1070.7258	1072.0311
47	1067.5639	1068.9774	1070.3634	1071.7229	1073.0566
48	1068.4840	1069.9280	1071.3442	1072.7332	1074.0961

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
1	1001.9116	1001.9354	1001.9587	1001.9814	1002.0037
2	1003.8494	1003.8978	1003.9451	1003.9913	1004.0365
3	1005.8139	1005.8876	1005.9597	1006.0301	1006.0991
4	1007.8054	1007.9052	1008.0028	1008.0983	1008.1916
5	1009.8243	1009.9509	1010.0748	1010.1961	1010.3148
6	1011.8710	1012.0252	1012.1763	1012.3241	1012.4688
7	1013.9458	1014.1285	1014.3074	1014.4827	1014.6543
8	1016.0491	1016.2611	1016.4688	1016.6723	1016.8717

9	1018.1813	1018.4235	1018.6608	1018.8934	1019.1214
10	1020.3429	1020.6160	1020.8838	1021.1464	1021.4039
11	1022.5342	1022.8392	1023.1384	1023.4318	1023.7197
12	1024.7556	1025.0934	1025.4248	1025.7501	1026.0693
13	1026.4156	1026.7779	1027.1333	1027.4820	1027.8241
14	1028.0985	1028.4860	1028.8660	1029.2388	1029.6046
15	1029.8045	1030.2178	1030.6232	1031.0208	1031.4110
16	1031.5339	1031.9739	1032.4053	1032.8285	1033.2437
17	1033.2872	1033.7544	1034.2127	1034.6622	1035.1032
18	1035.0645	1035.5598	1036.0456	1036.5222	1036.9898
19	1036.8663	1037.3904	1037.9046	1038.4089	1038.9039
20	1038.6928	1039.2466	1039.7898	1040.3228	1040.8459
21	1040.5445	1041.1287	1041.7018	1042.2642	1042.8162
22	1042.4216	1043.0370	1043.6409	1044.2335	1044.8153
23	1044.3246	1044.9720	1045.6074	1046.2311	1046.8435
24	1046.2537	1046.9340	1047.6018	1048.2574	1048.9013
25	1047.5878	1048.2922	1048.9835	1049.6622	1050.3287
26	1048.9403	1049.6693	1050.3848	1051.0872	1051.7769
27	1050.3113	1051.0656	1051.8059	1052.5327	1053.2462
28	1051.7012	1052.4815	1053.2472	1053.9989	1054.7370
29	1053.1102	1053.9171	1054.7089	1055.4862	1056.2495
30	1054.5386	1055.3727	1056.1913	1056.9949	1057.7840
31	1055.9867	1056.8487	1057.6947	1058.5253	1059.3409
32	1057.4546	1058.3452	1059.2194	1060.0777	1060.9206
33	1058.9427	1059.8627	1060.7657	1061.6524	1062.5232
34	1060.4513	1061.4013	1062.3340	1063.2498	1064.1493
35	1061.9807	1062.9614	1063.9244	1064.8701	1065.7990
36	1063.5310	1064.5433	1065.5373	1066.5137	1067.4728
37	1064.4501	1065.4845	1066.5002	1067.4977	1068.4776
38	1065.3818	1066.4389	1067.4767	1068.4959	1069.4970
39	1066.3264	1067.4065	1068.4670	1069.5084	1070.5313
40	1067.2839	1068.3877	1069.4713	1070.5354	1071.5806
41	1068.2546	1069.3826	1070.4899	1071.5773	1072.6453
42	1069.2386	1070.3913	1071.5229	1072.6341	1073.7255
43	1070.2362	1071.4141	1072.5706	1073.7061	1074.8214
44	1071.2474	1072.4512	1073.6330	1074.7935	1075.9334
45	1072.2726	1073.5028	1074.7106	1075.8966	1077.0615
46	1073.3119	1074.5691	1075.8034	1077.0155	1078.2061
47	1074.3655	1075.6502	1076.9116	1078.1505	1079.3674
48	1075.4335	1076.7465	1078.0356	1079.3018	1080.5456

4240.2 REV CHG 4

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
49	1068.7834	1070.2481	1071.6844	1073.0931	1074.4750
50	1069.0866	1070.5724	1072.0291	1073.4577	1074.8591
51	1069.3937	1070.9008	1072.3783	1073.8272	1075.2483
52	1069.7047	1071.2335	1072.7322	1074.2016	1075.6428
53	1070.0197	1071.5705	1073.0906	1074.5810	1076.0427
54	1070.3386	1071.9118	1073.4538	1074.9655	1076.4480
55	1070.6616	1072.2575	1073.8217	1075.3551	1076.8588
56	1070.9887	1072.6077	1074.1945	1075.7499	1077.2751
57	1071.3200	1072.9625	1074.5721	1076.1500	1077.6971
58	1071.6555	1073.3218	1074.9547	1076.5554	1078.1248
59	1071.9952	1073.6857	1075.3424	1076.9662	1078.5583
60	1072.3392	1074.0544	1075.7351	1077.3825	1078.9976
61	1072.0237	1073.7528	1075.4469	1077.1072	1078.7346
62	1071.7042	1073.4473	1075.1549	1076.8282	1078.4681
63	1071.3806	1073.1379	1074.8591	1076.5454	1078.1979
64	1071.0528	1072.8245	1074.5595	1076.2589	1077.9241
65	1070.7210	1072.5070	1074.2558	1075.9686	1077.6465
66	1070.3849	1072.1855	1073.9482	1075.6744	1077.3652
67	1070.0445	1071.8597	1073.6366	1075.3763	1077.0801
68	1069.6998	1071.5298	1073.3209	1075.0743	1076.7912
69	1069.3507	1071.1956	1073.0010	1074.7682	1076.4983
70	1068.9972	1070.8571	1072.6769	1074.4580	1076.2014
71	1068.6392	1070.5142	1072.3486	1074.1436	1075.9006
72	1068.2766	1070.1669	1072.0160	1073.8251	1075.5956
73	1067.9095	1069.8151	1071.6790	1073.5024	1075.2866
74	1067.5377	1069.4588	1071.3376	1073.1753	1074.9733
75	1067.1611	1069.0979	1070.9917	1072.8439	1074.6558
76	1066.7798	1068.7323	1070.6412	1072.5080	1074.3340
77	1066.3936	1068.3619	1070.2862	1072.1677	1074.0079
78	1066.0025	1067.9868	1069.9265	1071.8228	1073.6773
79	1065.6064	1067.6069	1069.5621	1071.4734	1073.3422
80	1065.2053	1067.2220	1069.1929	1071.1193	1073.0026
81	1064.7991	1066.8322	1068.8188	1070.7604	1072.6585
82	1064.3878	1066.4373	1068.4398	1070.3968	1072.3096
83	1063.9712	1066.0374	1068.0559	1070.0283	1071.9561
84	1063.5493	1065.6322	1067.6669	1069.6549	1071.5977
85	1063.1221	1065.2219	1067.2729	1069.2766	1071.2345
86	1062.6894	1064.8062	1066.8736	1068.8932	1070.8664
87	1062.2512	1064.3852	1066.4691	1068.5046	1070.4932
88	1061.8075	1063.9587	1066.0593	1068.1109	1070.1151
89	1061.3581	1063.5267	1065.6441	1067.7120	1069.7318
90	1060.9030	1063.0891	1065.2235	1067.3077	1069.3433
91	1060.4422	1062.6459	1064.7974	1066.8980	1068.9496
92	1059.9754	1062.1970	1064.3656	1066.4829	1068.5505
93	1059.5028	1061.7423	1063.9282	1066.0623	1068.1460
94	1059.0241	1061.2817	1063.4851	1065.6360	1067.7361
95	1058.5394	1060.8151	1063.0361	1065.2040	1067.3206
96	1058.0484	1060.3425	1062.5812	1064.7663	1066.8995

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
49	1075.8311	1077.1621	1078.4689	1079.7523	1081.0129
50	1076.2341	1077.5835	1078.9083	1080.2092	1081.4870
51	1076.6426	1078.0109	1079.3540	1080.6728	1081.9680
52	1077.0567	1078.4441	1079.8060	1081.1430	1082.4560
53	1077.4766	1078.8835	1080.2643	1081.6200	1082.9512
54	1077.9022	1079.3289	1080.7292	1082.1038	1083.4535
55	1078.3336	1079.7806	1081.2006	1082.5946	1083.9632
56	1078.7710	1080.2386	1081.6788	1083.0924	1084.4803
57	1079.2145	1080.7030	1082.1637	1083.5974	1085.0050
58	1079.6640	1081.1739	1082.6554	1084.1096	1085.5373
59	1080.1197	1081.6513	1083.1542	1084.6292	1086.0774
60	1080.5816	1082.1354	1083.6600	1085.1563	1086.6253
61	1080.3304	1081.8956	1083.4310	1084.9377	1086.4167
62	1080.0758	1081.6524	1083.1988	1084.7160	1086.2051
63	1079.8177	1081.4058	1082.9633	1084.4911	1085.9904
64	1079.5560	1081.1558	1082.7244	1084.2630	1085.7725
65	1079.2907	1080.9022	1082.4822	1084.0316	1085.5515
66	1079.0218	1080.6452	1082.2365	1083.7969	1085.3272
67	1078.7492	1080.3845	1081.9874	1083.5588	1085.0997
68	1078.4728	1080.1203	1081.7347	1083.3172	1084.8689
69	1078.1926	1079.8523	1081.4785	1083.0722	1084.6347
70	1077.9086	1079.5806	1081.2186	1082.8237	1084.3971
71	1077.6206	1079.3051	1080.9550	1082.5716	1084.1560
72	1077.3288	1079.0257	1080.6877	1082.3159	1083.9114
73	1077.0329	1078.7425	1080.4166	1082.0565	1083.6632
74	1076.7329	1078.4553	1080.1417	1081.7934	1083.4114
75	1076.4288	1078.1641	1079.8629	1081.5265	1083.1559
76	1076.1205	1077.8688	1079.5801	1081.2557	1082.8967
77	1075.8080	1077.5694	1079.2934	1080.9811	1082.6338
78	1075.4912	1077.2658	1079.0025	1080.7025	1082.3670
79	1075.1700	1076.9580	1078.7076	1080.4199	1082.0963
80	1074.8444	1076.6459	1078.4084	1080.1333	1081.8216
81	1074.5144	1076.3294	1078.1051	1079.8425	1081.5430
82	1074.1797	1076.0086	1077.7974	1079.5475	1081.2603
83	1073.8405	1075.6832	1077.4854	1079.2483	1080.9735
84	1073.4967	1075.3533	1077.1689	1078.9449	1080.6824
85	1073.1481	1075.0188	1076.8480	1078.6370	1080.3872
86	1072.7947	1074.6796	1076.5225	1078.3247	1080.0876
87	1072.4364	1074.3357	1076.1924	1078.0079	1079.7837
88	1072.0733	1073.9870	1075.8576	1077.6866	1079.4753
89	1071.7051	1073.6334	1075.5181	1077.3607	1079.1624
90	1071.3319	1073.2749	1075.1738	1077.0301	1078.8450
91	1070.9535	1072.9114	1074.8246	1076.6947	1078.5230
92	1070.5700	1072.5428	1074.4705	1076.3545	1078.1962
93	1070.1811	1072.1690	1074.1113	1076.0094	1077.8647
94	1069.7869	1071.7901	1073.7471	1075.6593	1077.5283
95	1069.3873	1071.4058	1073.3776	1075.3042	1077.1871
96	1068.9822	1071.0162	1073.0030	1074.9441	1076.8409

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
97	1057.5513	1059.8638	1062.1204	1064.3228	1066.4726
98	1057.0478	1059.3789	1061.6535	1063.8733	1066.0400
99	1056.5380	1058.8878	1061.1805	1063.4179	1065.6015
100	1056.0216	1058.3903	1060.7013	1062.9563	1065.1571
101	1055.4987	1057.8864	1060.2158	1062.4887	1064.7067
102	1054.9692	1057.3760	1059.7239	1062.0148	1064.2502
103	1054.4329	1056.8590	1059.2256	1061.5345	1063.7875
104	1053.8898	1056.3353	1058.7207	1061.0479	1063.3185
105	1053.3398	1055.8049	1058.2092	1060.5548	1062.8432
106	1052.7828	1055.2676	1057.6910	1060.0551	1062.3614
107	1052.2188	1054.7233	1057.1660	1059.5487	1061.8731
108	1051.6475	1054.1720	1056.6341	1059.0356	1061.3783
109	1051.0690	1053.6136	1056.0952	1058.5156	1060.8767
110	1050.4832	1053.0480	1055.5493	1057.9887	1060.3683
111	1049.8899	1052.4751	1054.9961	1057.4548	1059.8530
112	1049.2891	1051.8948	1054.4358	1056.9138	1059.3307
113	1048.6806	1051.3070	1053.8680	1056.3655	1058.8014
114	1048.0644	1050.7116	1053.2928	1055.8100	1058.2649
115	1047.4404	1050.1085	1052.7101	1055.2470	1057.7212
116	1046.8084	1049.4976	1052.1197	1054.6765	1057.1700
117	1046.1684	1048.8789	1051.5216	1054.0985	1056.6115
118	1045.5203	1048.2521	1050.9156	1053.5127	1056.0453
119	1044.8640	1047.6173	1050.3016	1052.9191	1055.4715
120	1044.1993	1046.9742	1049.6796	1052.3176	1054.8899
121	1043.5261	1046.3228	1049.0495	1051.7080	1054.3005
122	1042.8444	1045.6631	1048.4111	1051.0904	1053.7030
123	1042.1541	1044.9948	1047.7642	1050.4645	1053.0975
124	1041.4549	1044.3178	1047.1089	1049.8303	1052.4837
125	1040.7469	1043.6321	1046.4450	1049.1876	1051.8617
126	1040.0299	1042.9376	1045.7724	1048.5363	1051.2312
127	1039.3037	1042.2341	1045.0910	1047.8764	1050.5922
128	1038.5684	1041.5215	1044.4006	1047.2076	1049.9446
129	1037.8237	1040.7997	1043.7011	1046.5300	1049.2881
130	1037.0695	1040.0686	1042.9925	1045.8433	1048.6228
131	1036.3057	1039.3280	1042.2746	1045.1474	1047.9485
132	1035.5323	1038.5779	1041.5472	1044.4423	1047.2650
133	1034.7490	1037.8181	1040.8103	1043.7277	1046.5723
134	1033.9558	1037.0485	1040.0638	1043.0037	1045.8702

135	1033.1524	1036.2689	1039.3074	1042.2700	1045.1586
136	1032.3389	1035.4792	1038.5411	1041.5265	1044.4374
137	1031.5150	1034.6794	1037.7647	1040.7730	1043.7064
138	1030.6807	1033.8692	1036.9782	1040.0096	1042.9655
139	1029.8357	1033.0486	1036.1813	1039.2360	1042.2145
140	1028.9801	1032.2174	1035.3740	1038.4520	1041.4534
141	1028.1135	1031.3754	1034.5561	1037.6576	1040.6820
142	1027.2359	1030.5225	1033.7274	1036.8526	1039.9002
143	1026.3472	1029.6587	1032.8879	1036.0369	1039.1077
144	1025.4472	1028.7836	1032.0373	1035.2103	1038.3045

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
97	1068.5716	1070.6212	1072.6230	1074.5787	1076.4896
98	1068.1552	1070.2206	1072.2377	1074.2081	1076.1332
99	1067.7332	1069.8145	1071.8469	1073.8321	1075.7716
100	1067.3054	1069.4026	1071.4506	1073.4508	1075.4047
101	1066.8716	1068.9851	1071.0487	1073.0639	1075.0325
102	1066.4319	1068.5617	1070.6410	1072.6715	1074.6548
103	1065.9862	1068.1324	1070.2276	1072.2735	1074.2716
104	1065.5343	1067.6971	1069.8083	1071.8698	1073.8829
105	1065.0763	1067.2557	1069.3831	1071.4602	1073.4885
106	1064.6119	1066.8082	1068.9519	1071.0447	1073.0883
107	1064.1411	1066.3544	1068.5146	1070.6233	1072.6823
108	1063.6639	1065.8943	1068.0710	1070.1958	1072.2704
109	1063.1801	1065.4277	1067.6212	1069.7622	1071.8524
110	1062.6897	1064.9547	1067.1650	1069.3224	1071.4284
111	1062.1925	1064.4750	1066.7024	1068.8762	1070.9982
112	1061.6884	1063.9887	1066.2331	1068.4236	1070.5617
113	1061.1775	1063.4955	1065.7573	1067.9645	1070.1188
114	1060.6595	1062.9955	1065.2747	1067.4988	1069.6695
115	1060.1344	1062.4885	1064.7853	1067.0264	1069.2137
116	1059.6021	1061.9744	1064.2889	1066.5472	1068.7511
117	1059.0624	1061.4532	1063.7855	1066.0612	1068.2819
118	1058.5153	1060.9246	1063.2750	1065.5681	1067.8058
119	1057.9608	1060.3887	1062.7572	1065.0680	1067.3227
120	1057.3985	1059.8453	1062.2321	1064.5606	1066.8327
121	1056.8286	1059.2944	1061.6996	1064.0460	1066.3354
122	1056.2508	1058.7357	1061.1595	1063.5240	1065.8309
123	1055.6651	1058.1692	1060.6117	1062.9944	1065.3191
124	1055.0713	1057.5949	1060.0562	1062.4573	1064.7998
125	1054.4694	1057.0125	1059.4929	1061.9124	1064.2729
126	1053.8591	1056.4220	1058.9215	1061.3597	1063.7383
127	1053.2405	1055.8232	1058.3421	1060.7991	1063.1960
128	1052.6134	1055.2161	1057.7545	1060.2304	1062.6457
129	1051.9777	1054.6005	1057.1585	1059.6535	1062.0874
130	1051.3332	1053.9763	1056.5541	1059.0683	1061.5210
131	1050.6799	1053.3434	1055.9411	1058.4748	1060.9463
132	1050.0175	1052.7017	1055.3194	1057.8726	1060.3632
133	1049.3461	1052.0510	1054.6890	1057.2619	1059.7716
134	1048.6654	1051.3912	1054.0496	1056.6423	1059.1714
135	1047.9754	1050.7222	1053.4011	1056.0139	1058.5624
136	1047.2759	1050.0439	1052.7435	1055.3764	1057.9446

137	1046.5668	1049.3561	1052.0765	1054.7297	1057.3177
138	1045.8479	1048.6588	1051.4001	1054.0738	1056.6817
139	1045.1191	1047.9516	1050.7141	1053.4084	1056.0365
140	1044.3803	1047.2347	1050.0184	1052.7335	1055.3818
141	1043.6314	1046.5077	1049.3128	1052.0488	1054.7176
142	1042.8721	1045.7705	1048.5973	1051.3543	1054.0437
143	1042.1025	1045.0231	1047.8716	1050.6499	1053.3599
144	1041.3222	1044.2652	1047.1356	1049.9353	1052.6662

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
145	1024.5357	1027.8973	1031.1756	1034.3726	1037.4905
146	1023.6127	1026.9995	1030.3026	1033.5238	1036.6654
147	1022.6779	1026.0902	1029.4181	1032.6637	1035.8292
148	1021.7313	1025.1691	1028.5220	1031.7921	1034.9816
149	1020.7726	1024.2360	1027.6141	1030.9089	1034.1225
150	1019.8017	1023.2910	1026.6944	1030.0140	1033.2519
151	1018.8185	1022.3337	1025.7625	1029.1071	1032.3694
152	1017.8229	1021.3641	1024.8184	1028.1881	1031.4750
153	1016.8145	1020.3819	1023.8620	1027.2568	1030.5684
154	1015.7933	1019.3871	1022.8930	1026.3131	1029.6496
155	1014.7592	1018.3794	1021.9112	1025.3569	1028.7183
156	1013.7119	1017.3586	1020.9166	1024.3879	1027.7745
157	1012.6513	1016.3247	1019.9089	1023.4059	1026.8178
158	1011.5773	1015.2775	1018.8880	1022.4109	1025.8482
159	1010.4895	1014.2167	1017.8537	1021.4026	1024.8655
160	1009.3880	1013.1422	1016.8058	1020.3809	1023.8694
161	1008.2725	1012.0539	1015.7442	1019.3456	1022.8599
162	1007.1427	1010.9515	1014.6687	1018.2964	1021.8367
163	1005.9987	1009.8348	1013.5790	1017.2332	1020.7997
164	1004.8401	1008.7037	1012.4750	1016.1559	1019.7486
165	1003.6667	1007.5580	1011.3565	1015.0642	1018.6832
166	1002.4785	1006.3975	1010.2234	1013.9580	1017.6035
167	1001.2751	1005.2221	1009.0753	1012.8370	1016.5091
168	1000.0565	1004.0314	1007.9122	1011.7011	1015.3999
169	998.8224	1002.8253	1006.7339	1010.5500	1014.2757
170	997.5726	1001.6037	1005.5401	1009.3836	1013.1362
171	996.3069	1000.3663	1004.3306	1008.2016	1011.9814
172	995.0251	999.1129	1003.1052	1007.0038	1010.8108

173	993.7270	997.8434	1001.8637	1005.7901	1009.6245
174	992.4124	996.5574	1000.6060	1004.5602	1008.4220
175	991.0812	995.2548	999.3317	1003.3139	1007.2033
176	989.7330	993.9354	998.0408	1002.0510	1005.9681
177	988.3677	992.5990	996.7328	1000.7713	1004.7162
178	986.9850	991.2452	995.4078	999.4745	1003.4473
179	985.5847	989.8741	994.0653	998.1603	1002.1612
180	984.1667	988.4851	992.7052	996.8287	1000.8577
181	982.7306	987.0783	991.3272	995.4793	999.5366
182	981.2763	985.6533	989.9312	994.1120	998.1975
183	979.8035	984.2098	988.5168	992.7264	996.8403
184	978.3120	982.7478	987.0839	991.3223	995.4648
185	976.8016	981.2668	985.6322	989.8995	994.0706
186	975.2719	979.7667	984.1614	988.4577	992.6576
187	973.7228	978.2473	982.6713	986.9967	991.2254
188	972.1540	976.7082	981.1617	985.5162	989.7738
189	970.5653	975.1492	979.6322	984.0160	988.3026
190	968.9564	973.5701	978.0827	982.4958	986.8114
191	967.3270	971.9706	976.5128	980.9553	985.3000
192	965.6770	970.3505	974.9223	979.3943	983.7682

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
145	1040.5312	1043.4968	1046.3892	1049.2104	1051.9624
146	1039.7293	1042.7176	1045.6322	1048.4751	1051.2483
147	1038.9164	1041.9275	1044.8645	1047.7293	1050.5238
148	1038.0924	1041.1265	1044.0859	1046.9727	1049.7887
149	1037.2570	1040.3142	1043.2963	1046.2052	1049.0429
150	1036.4101	1039.4906	1042.4955	1045.4267	1048.2862
151	1035.5515	1038.6555	1041.6834	1044.6371	1047.5185
152	1034.6812	1037.8088	1040.8597	1043.8360	1046.7396
153	1033.7989	1036.9502	1040.0244	1043.0235	1045.9494
154	1032.9044	1036.0797	1039.1773	1042.1993	1045.1476
155	1031.9977	1035.1970	1038.3181	1041.3632	1044.3341
156	1031.0785	1034.3019	1037.4468	1040.5151	1043.5088
157	1030.1466	1033.3944	1036.5631	1039.6548	1042.6714
158	1029.2020	1032.4742	1035.6670	1038.7822	1041.8218
159	1028.2443	1031.5412	1034.7581	1037.8970	1040.9598
160	1027.2735	1030.5951	1033.8363	1036.9990	1040.0853
161	1026.2894	1029.6359	1032.9015	1036.0882	1039.1980
162	1025.2917	1028.6632	1031.9535	1035.1643	1038.2977
163	1024.2802	1027.6770	1030.9920	1034.2271	1037.3844
164	1023.2549	1026.6770	1030.0169	1033.2764	1036.4577
165	1022.2155	1025.6631	1029.0279	1032.3121	1035.5175
166	1021.1618	1024.6350	1028.0250	1031.3339	1034.5636
167	1020.0936	1023.5925	1027.0079	1030.3416	1033.5957
168	1019.0107	1022.5355	1025.9763	1029.3351	1032.6138
169	1017.9129	1021.4638	1024.9302	1028.3141	1031.6175
170	1016.8001	1020.3771	1023.8692	1027.2784	1030.6067
171	1015.6719	1019.2752	1022.7932	1026.2279	1029.5812
172	1014.5282	1018.1579	1021.7019	1025.1622	1028.5407
173	1013.3688	1017.0250	1020.5952	1024.0812	1027.4851
174	1012.1934	1015.8764	1019.4728	1022.9847	1026.4140

175	1011.0019	1014.7117	1018.3345	1021.8724	1025.3273
176	1009.7940	1013.5307	1017.1801	1020.7442	1024.2248
177	1008.5695	1012.3332	1016.0093	1019.5997	1023.1062
178	1007.3282	1011.1191	1014.8220	1018.4387	1021.9713
179	1006.0698	1009.8880	1013.6178	1017.2611	1020.8198
180	1004.7940	1008.6397	1012.3965	1016.0665	1019.6516
181	1003.5008	1007.3740	1011.1580	1014.8548	1018.4663
182	1002.1898	1006.0906	1009.9019	1013.6257	1017.2637
183	1000.8607	1004.7893	1008.6280	1012.3788	1016.0436
184	999.5133	1003.4698	1007.3361	1011.1141	1014.8057
185	998.1475	1002.1319	1006.0259	1009.8312	1013.5497
186	996.7628	1000.7754	1004.6971	1008.5298	1012.2754
187	995.3591	999.3999	1003.3495	1007.2097	1010.9826
188	993.9362	998.0052	1001.9827	1005.8707	1009.6709
189	992.4936	996.5910	1000.5967	1004.5124	1008.3400
190	991.0312	995.1571	999.1910	1003.1346	1006.9898
191	989.5487	993.7032	997.7653	1001.7369	1005.6198
192	988.0458	992.2290	996.3195	1000.3192	1004.2299

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
193	964.0059	968.7094	973.3110	977.8125	982.2156
194	962.3137	967.0471	971.6785	976.2095	980.6421
195	960.5999	965.3633	970.0245	974.5852	979.0472
196	958.8643	963.6578	968.3489	972.9393	977.4307
197	957.1067	961.9303	966.6513	971.2714	975.7923
198	955.3268	960.1804	964.9314	969.5812	974.1317
199	953.5242	958.4080	963.1889	967.8685	972.4486
200	951.6987	956.6126	961.4235	966.1330	970.7428
201	949.8501	954.7941	959.6350	964.3744	969.0138
202	947.9779	952.9521	957.8230	962.5922	967.2615
203	946.0819	951.0863	955.9872	960.7864	965.4854
204	944.1619	949.1963	954.1273	958.9564	963.6852
205	942.2174	947.2820	952.2431	957.1021	961.8607
206	940.2483	945.3430	950.3340	955.2230	960.0115
207	938.2541	943.3789	948.4000	953.3189	958.1372
208	936.2345	941.3894	946.4405	951.3894	956.2375
209	934.1893	939.3742	944.4553	949.4341	954.3122
210	932.1181	937.3330	942.4441	947.4528	952.3607

211	930.0206	935.2655	940.4065	945.4451	950.3828
212	927.8965	933.1712	938.3421	943.4106	948.3782
213	925.7453	931.0499	936.2506	941.3490	946.3464
214	923.5668	928.9011	934.1317	939.2599	944.2870
215	921.3606	926.7247	931.9850	937.1429	942.1998
216	919.1264	924.5201	929.8101	934.9977	940.0844
217	916.8638	922.2870	927.6066	932.8239	937.9402
218	914.5724	920.0251	925.3743	930.6211	935.7671
219	912.2519	917.7340	923.1126	928.3890	933.5645
220	909.9019	915.4133	920.8212	926.1271	931.3321
221	907.5221	913.0626	918.4998	923.8350	929.0695
222	905.1120	910.6815	916.1479	921.5124	926.7762
223	902.6713	908.2697	913.7651	919.1588	924.4519
224	900.1996	905.8267	911.3511	916.7738	922.0960
225	897.6964	903.3522	908.9054	914.3570	919.7083
226	895.1615	900.8457	906.4276	911.9080	917.2883
227	892.5943	898.3069	903.9172	909.4264	914.8355
228	889.9945	895.7352	901.3739	906.9116	912.3494
229	887.3617	893.1304	898.7972	904.3633	909.8297
230	884.6954	890.4919	896.1868	901.7811	907.2759
231	881.9952	887.8193	893.5420	899.1644	904.6875
232	879.2607	885.1121	890.8625	896.5128	902.0641
233	876.4915	882.3701	888.1479	893.8259	899.4051
234	873.6871	879.5926	885.3976	891.1032	896.7101
235	870.8470	876.7792	882.6113	888.3441	893.9786
236	867.9708	873.9295	879.7883	885.5483	891.2102
237	865.0581	871.0429	876.9283	882.7151	888.4042
238	862.1084	868.1191	874.0308	879.8442	885.5603
239	859.1211	865.1576	871.0953	876.9351	882.6778
240	856.0960	862.1577	868.1212	873.9871	879.7563

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
193	986.5223	990.7342	994.8532	998.8811	1002.8197
194	984.9778	989.2186	993.3662	997.4223	1001.3889
195	983.4121	987.6818	991.8580	995.9426	999.9373
196	981.8248	986.1235	990.3285	994.4416	998.4645
197	980.2157	984.5435	988.7773	992.9190	996.9703
198	978.5845	982.9414	987.2042	991.3745	995.4542
199	976.9309	981.3170	985.6088	989.8078	993.9160
200	975.2545	979.6699	983.9907	988.2186	992.3554
201	973.5551	977.9998	982.3498	986.6066	990.7721
202	971.8323	976.3064	980.6856	984.9714	989.1656
203	970.0858	974.5894	978.9978	983.3127	987.5357
204	968.3153	972.8484	977.2861	981.6301	985.8821
205	966.5205	971.0831	975.5502	979.9233	984.2043
206	964.7010	969.2931	973.7896	978.1920	982.5021
207	962.8564	967.4782	972.0041	976.4359	980.7750
208	960.9865	965.6379	970.1934	974.6544	979.0228
209	959.0909	963.7720	968.3570	972.8474	977.2450
210	957.1692	961.8800	966.4945	971.0144	975.4413
211	955.2212	959.9616	964.6057	969.1551	973.6112
212	953.2463	958.0164	962.6901	967.2690	971.7545

213	951.2442	956.0441	960.7474	965.3558	969.8707
214	949.2147	954.0442	958.7772	963.4151	967.9595
215	947.1572	952.0164	956.7790	961.4465	966.0203
216	945.0714	949.9603	954.7526	959.4496	964.0529
217	942.9570	947.8756	952.6974	957.4240	962.0568
218	940.8135	945.7617	950.6131	955.3693	960.0316
219	938.6405	943.6183	948.4993	953.2850	957.9768
220	936.4376	941.4450	946.3556	951.1708	955.8921
221	934.2045	939.2413	944.1814	949.0262	953.7770
222	931.9406	937.0069	941.9765	946.8508	951.6310
223	929.6456	934.7413	939.7404	944.6441	949.4538
224	927.3191	932.4441	937.4725	942.4056	947.2448
225	924.9605	930.1148	935.1726	940.1350	945.0035
226	922.5695	927.7530	932.8400	937.8318	942.7296
227	920.1457	925.3583	930.4744	935.4954	940.4226
228	917.6885	922.9301	928.0753	933.1255	938.0818
229	915.1976	920.4680	925.6422	930.7215	935.7070
230	912.6724	917.9715	923.1747	928.2829	933.2975
231	910.1124	915.4403	920.6721	925.8093	930.8529
232	907.5173	912.8736	918.1342	923.3001	928.3726
233	904.8865	910.2712	915.5602	920.7548	925.8562
234	902.2195	907.6324	912.9498	918.1730	923.3030
235	899.5159	904.9568	910.3025	915.5541	920.7126
236	896.7750	902.2438	907.6176	912.8975	918.0845
237	893.9965	899.4930	904.8947	910.2027	915.4180
238	891.1798	896.7038	902.1332	907.4692	912.7127
239	888.3243	893.8756	899.3326	904.6963	909.9678
240	885.4296	891.0080	896.4923	901.8837	907.1830

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
241	853.0323	859.1191	865.1081	870.9998	876.7952
242	849.9298	856.0413	862.0554	867.9727	873.7941
243	846.7878	852.9237	858.9627	864.9053	870.7523
244	843.6059	849.7659	855.8294	861.7969	867.6693
245	840.3835	846.5673	852.6549	858.6471	864.5445
246	837.1202	843.3273	849.4388	855.4553	861.3775
247	833.8154	840.0455	846.1805	852.2210	858.1676
248	830.4687	836.7213	842.8794	848.9435	854.9141

249	827.0794	833.3542	839.5350	845.6223	851.6167
250	823.6470	829.9435	836.1467	842.2568	848.2746
251	820.1710	826.4889	832.7139	838.8465	844.8872
252	816.6508	822.9896	829.2360	835.3907	841.4539
253	813.0859	819.4451	825.7126	831.8888	837.9742
254	809.4757	815.8548	822.1428	828.3402	834.4473
255	805.8196	812.2181	818.5262	824.7443	830.8727
256	802.1170	808.5345	814.8622	821.1005	827.2497
257	798.3674	804.8033	811.1501	817.4080	823.5776
258	794.5702	801.0239	807.3892	813.6664	819.8558
259	790.7247	797.1957	803.5790	809.8748	816.0836
260	786.8303	793.3180	799.7187	806.0327	812.2603
261	782.8864	789.3902	795.8078	802.1394	808.3852
262	778.8924	785.4117	791.8456	798.1942	804.4577
263	774.8476	781.3819	787.8314	794.1963	800.4769
264	770.7515	777.2999	783.7644	790.1452	796.4423
265	766.6033	773.1653	779.6441	786.0400	792.3530
266	762.4023	768.9772	775.4698	781.8801	788.2084
267	758.1480	764.7350	771.2406	777.6648	784.0076
268	753.8396	760.4381	766.9559	773.3932	779.7499
269	749.4765	756.0856	762.6150	769.0647	775.4346
270	745.0579	751.6770	758.2171	764.6784	771.0609
271	740.5832	747.2113	753.7615	760.2337	766.6279
272	736.0516	742.6880	749.2474	755.7297	762.1349
273	731.4624	738.1063	744.6741	751.1657	757.5810
274	726.8149	733.4654	740.0407	746.5408	752.9655
275	722.1083	728.7646	735.3466	741.8543	748.2875
276	717.3419	724.0030	730.5908	737.1052	743.5461
277	712.5150	719.1799	725.7726	732.2929	738.7406
278	707.6267	714.2945	720.8911	727.4163	733.8699
279	702.6763	709.3461	715.9456	722.4748	728.9333
280	697.6629	704.3337	710.9352	717.4673	723.9299
281	692.5859	699.2565	705.8590	712.3931	718.8586
282	687.4443	694.1138	700.7162	707.2513	713.7188
283	682.2374	688.9047	695.5059	702.0409	708.5093
284	676.9643	683.6282	690.2272	696.7610	703.2292
285	671.6242	678.2836	684.8793	691.4107	697.8777
286	666.2163	672.8700	679.4611	685.9891	692.4537
287	660.7396	667.3865	673.9718	680.4952	686.9563
288	655.1933	661.8321	668.4105	674.9280	681.3844

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
241	882.4951	888.1003	893.6118	899.0305	904.3575
242	879.5202	885.1521	890.6905	896.1364	901.4909
243	876.5045	882.1627	887.7278	893.2007	898.5824
244	873.4472	879.1315	884.7231	890.2228	895.6315
245	870.3479	876.0581	881.6758	887.2020	892.6376
246	867.2061	872.9418	878.5854	884.1379	889.6000
247	864.0210	869.7819	875.4512	881.0297	886.5181
248	860.7921	866.5780	872.2726	877.8768	883.3913
249	857.5188	863.3293	869.0490	874.6786	880.2189
250	854.2005	860.0353	865.7797	871.4344	877.0002

251	850.8366	856.6953	862.4641	868.1436	873.7346
252	847.4264	853.3087	859.1015	864.8054	870.4213
253	843.9694	849.8748	855.6913	861.4193	867.0597
254	840.4648	846.3930	852.2327	857.9846	863.6492
255	836.9120	842.8626	848.7252	854.5004	860.1888
256	833.3103	839.2829	845.1680	850.9661	856.6780
257	829.6592	835.6533	841.5604	847.3811	853.1160
258	825.9578	831.9729	837.9017	843.7445	849.5021
259	822.2056	828.2413	834.1911	840.0557	845.8355
260	818.4017	824.4575	830.4280	836.3138	842.1154
261	814.5456	820.6209	826.6116	832.5181	838.3410
262	810.6364	816.7307	822.7411	828.6678	834.5116
263	806.6735	812.7863	818.8157	824.7623	830.6263
264	802.6561	808.7868	814.8348	820.8005	826.6844
265	798.5834	804.7314	810.7975	816.7819	822.6850
266	794.4548	800.6195	806.7029	812.7054	818.6273
267	790.2693	796.4502	802.5504	808.5704	814.5104
268	786.0264	792.2226	798.3390	804.3759	810.3335
269	781.7250	787.9361	794.0680	800.1211	806.0956
270	777.3646	783.5897	789.7365	795.8051	801.7960
271	772.9442	779.1827	785.3436	791.4271	797.4336
272	768.4630	774.7141	780.8885	786.9862	793.0077
273	763.9202	770.1832	776.3702	782.4815	788.5171
274	759.3149	765.5890	771.7880	777.9119	783.9611
275	754.6463	760.9307	767.1408	773.2767	779.3387
276	749.9135	756.2074	762.4278	768.5749	774.6488
277	745.1157	751.4181	757.6480	763.8055	769.8906
278	740.2518	746.5620	752.8006	758.9675	765.0629
279	735.3211	741.6382	747.8844	754.0600	760.1649
280	730.3226	736.6455	742.8986	749.0819	755.1954
281	725.2554	731.5832	737.8422	744.0323	750.1535
282	720.1185	726.4503	732.7141	738.9100	745.0380
283	714.9109	721.2457	727.5134	733.7142	739.8479
284	709.6318	715.9684	722.2390	728.4436	734.5822
285	704.2800	710.6175	716.8899	723.0973	729.2396
286	698.8547	705.1919	711.4650	717.6742	723.8191
287	693.3548	699.6905	705.9633	712.1730	718.3196
288	687.7792	694.1124	700.3836	706.5928	712.7399

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	15.25	15.50	15.75	16.00	16.25
289	649.5765	656.2060	662.7762	669.2866	675.7370
290	643.8884	650.5072	657.0679	663.5700	670.0132
291	638.1280	644.7348	651.2847	657.7772	664.2119
292	632.2943	638.8878	645.4256	651.9071	658.3320
293	626.3866	632.9654	639.4896	645.9588	652.3725
294	620.4037	626.9664	633.4757	639.9311	646.3322
295	614.3448	620.8899	627.3829	633.8231	640.2102
296	608.2090	614.7350	621.2101	627.6337	634.0053
297	601.9951	608.5005	614.9562	621.3617	627.7164
298	595.7023	602.1855	608.6203	615.0061	621.3423
299	589.3295	595.7890	602.2013	608.5657	614.8818
300	582.8757	589.3098	595.6979	602.0395	608.3339
301	576.3399	582.7469	589.1093	595.4263	601.6974
302	569.7210	576.0993	582.4341	588.7248	594.9709
303	563.0181	569.3658	575.6714	581.9341	588.1534
304	556.2299	562.5453	568.8198	575.0528	581.2435
305	549.3555	555.6368	561.8784	568.0797	574.2401
306	542.3937	548.6390	554.8458	561.0137	567.1419
307	535.3434	541.5508	547.7210	553.8534	559.9475
308	528.2036	534.3710	540.5026	546.5977	552.6557
309	520.9730	527.0985	533.1895	539.2452	545.2651
310	513.6505	519.7321	525.7804	531.7948	537.7745
311	506.2350	512.2705	518.2741	524.2449	530.1824
312	498.7252	504.7126	510.6692	516.5944	522.4876
313	491.1200	497.0570	502.9645	508.8419	514.6885
314	483.4181	489.3025	495.1587	500.9860	506.7838
315	475.6184	481.4479	487.2505	493.0254	498.7721
316	467.7195	473.4918	479.2384	484.9587	490.6518
317	459.7203	465.4330	471.1212	476.7844	482.4217
318	451.6194	457.2700	462.8975	468.5010	474.0800
319	443.4155	449.0017	454.5658	460.1073	465.6254
320	435.1074	440.6265	446.1248	451.6016	457.0564
321	426.6937	432.1431	437.5730	442.9826	448.3712
322	418.1731	423.5502	428.9089	434.2486	439.5685
323	409.5442	414.8463	420.1311	425.3981	430.6466
324	400.8057	406.0299	411.2381	416.4297	421.6038
325	391.9561	397.0997	402.2284	407.3416	412.4386
326	382.9940	388.0541	393.1005	398.1324	403.1493
327	373.9180	378.8917	383.8527	388.8004	393.7342
328	364.7267	369.6109	374.4836	379.3440	384.1915
329	355.4186	360.2103	364.9915	369.7615	374.5197
330	345.9922	350.6882	355.3748	360.0512	364.7169
331	336.4460	341.0432	345.6319	350.2114	354.7814
332	326.7785	331.2735	335.7611	340.2405	344.7113
333	316.9881	321.3777	325.7607	330.1366	334.5048
334	307.0733	311.3541	315.6291	319.8980	324.1601
335	297.0326	301.2009	305.3646	309.5229	313.6754
336	286.8642	290.9167	294.9653	299.0094	303.0486

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
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289	682.1270	688.4564	694.7249	700.9324	707.0788
290	676.3971	682.7214	688.9860	695.1906	701.3352
291	670.5884	676.9064	683.1658	689.3663	695.5078
292	664.6998	671.0103	677.2632	683.4583	689.5954
293	658.7302	665.0318	671.2769	677.4653	683.5968
294	652.6786	658.9699	665.2058	671.3862	677.5107
295	646.5438	652.8234	659.0488	665.2197	671.3358
296	640.3246	646.5911	652.8045	658.9645	665.0709
297	634.0199	640.2717	646.4717	652.6194	658.7147
298	627.6285	633.8642	640.0492	646.1832	652.2657
299	621.1492	627.3673	633.5358	639.6543	645.7227
300	614.5808	620.7796	626.9300	633.0317	639.0843
301	607.9221	614.1000	620.2307	626.3138	632.3491
302	601.1719	607.3272	613.4365	619.4994	625.5156
303	594.3288	600.4598	606.5460	612.5870	618.5825
304	587.3916	593.4966	599.5579	605.5753	611.5483
305	580.3591	586.4362	592.4708	598.4627	604.4115
306	573.2299	579.2772	585.2833	591.2479	597.1706
307	566.0026	572.0183	577.9940	583.9294	589.8241
308	558.6760	564.6580	570.6015	576.5057	582.3705
309	551.2486	557.1951	563.1041	568.9753	574.8082
310	543.7191	549.6280	555.5006	561.3367	567.1356
311	536.0860	541.9552	547.7894	553.5882	559.3511
312	528.3481	534.1753	539.9689	545.7283	551.4531
313	520.5037	526.2869	532.0377	537.7555	543.4399
314	512.5514	518.2883	523.9940	529.6680	535.3099
315	504.4898	510.1781	515.8364	521.4643	527.0613
316	496.3174	501.9547	507.5633	513.1427	518.6924
317	488.0326	493.6165	499.1730	504.7014	510.2014
318	479.6338	485.1619	490.6638	496.1388	501.5866
319	471.1196	476.5893	482.0340	487.4531	492.8462
320	462.4884	467.8971	473.2820	478.6426	483.9784
321	453.7384	459.0835	464.4060	469.7054	474.9812
322	444.8681	450.1469	455.4042	460.6397	465.8528
323	435.8759	441.0855	446.2750	451.4437	456.5912
324	426.7600	431.8977	437.0164	442.1155	447.1947
325	417.5188	422.5816	427.6266	432.6533	437.6610
326	408.1505	413.1355	418.1038	423.0550	427.9884
327	398.6534	403.5576	408.4461	413.3187	418.1747
328	389.0257	393.8459	398.6516	403.4425	408.2178
329	379.2656	383.9987	388.7184	393.4242	398.1158
330	369.3714	374.0140	378.6444	383.2620	387.8664
331	359.3410	363.8900	368.4277	372.9537	377.4676
332	349.1728	353.6246	358.0663	362.4973	366.9171
333	338.8648	343.2160	347.5580	351.8905	356.2128
334	328.4150	332.6621	336.9010	341.1312	345.3524
335	317.8215	321.9608	326.0929	330.2173	334.3335
336	307.0824	311.1102	315.1317	319.1465	323.1540

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
337	276.5665	280.4996	284.4295	288.3558	292.2780
338	266.1381	269.9479	273.7554	277.5601	281.3615
339	255.5771	259.2599	262.9412	266.6205	270.2971
340	244.8818	248.4339	251.9851	255.5350	259.0830
341	234.0507	237.4681	240.8852	244.3017	247.7170
342	223.0819	226.3606	229.6396	232.9186	236.1971
343	211.9737	215.1096	218.2465	221.3837	224.5211
344	200.7244	203.7134	206.7037	209.6951	212.6871
345	189.3321	192.1699	195.0095	197.8506	200.6928
346	177.7950	180.4773	183.1618	185.8482	188.5361
347	166.1113	168.6337	171.1586	173.6857	176.2148
348	154.2791	156.6371	158.9978	161.3611	163.7266
349	142.2966	144.4855	146.6775	148.8722	151.0693
350	130.1617	132.1770	134.1954	136.2167	138.2406
351	117.8727	119.7095	121.5495	123.3925	125.2382
352	105.4275	107.0810	108.7377	110.3973	112.0597
353	92.8241	94.2893	95.7576	97.2288	98.7027
354	80.0606	81.3325	82.6072	83.8848	85.1649
355	67.1348	68.2082	69.2843	70.3628	71.4437
356	54.0448	54.9145	55.7864	56.6605	57.5368
357	40.7885	41.4490	42.1114	42.7756	43.4415
358	27.3636	27.8096	28.2569	28.7055	29.1553
359	13.7682	13.9940	14.2206	14.4478	14.6757
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
337	296.1956	300.1081	304.0153	307.9165	311.8115
338	285.1591	288.9525	292.7413	296.5251	300.3035
339	273.9709	277.6412	281.3077	284.9700	288.6277
340	262.6288	266.1719	269.7120	273.2487	276.7817
341	251.1308	254.5426	257.9521	261.3590	264.7629
342	239.4746	242.7509	246.0256	249.2984	252.5688
343	227.6582	230.7947	233.9302	237.0643	240.1969
344	215.6794	218.6715	221.6633	224.6544	227.6445
345	203.5358	206.3792	209.2227	212.0662	214.9091
346	191.2252	193.9152	196.6059	199.2969	201.9880
347	178.7454	181.2773	183.8103	186.3441	188.8784
348	166.0940	168.4630	170.8335	173.2051	175.5777

349	153.2686	155.4698	157.6728	159.8773	162.0830
350	140.2668	142.2953	144.3257	146.3578	148.3915
351	127.0863	128.9368	130.7895	132.6440	134.5003
352	113.7246	115.3919	117.0615	118.7331	120.4066
353	100.1791	101.6580	103.1390	104.6222	106.1073
354	86.4474	87.7323	89.0193	90.3085	91.5995
355	72.5269	73.6122	74.6996	75.7890	76.8801
356	58.4150	59.2951	60.1770	61.0607	61.9461
357	44.1090	44.7781	45.4487	46.1208	46.7942
358	29.6063	30.0585	30.5117	30.9661	31.4214
359	14.9042	15.1334	15.3632	15.5935	15.8244
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
1	1002.6347	1002.6711	1002.7067	1002.7415	1002.7757
2	1005.3030	1005.3766	1005.4488	1005.5196	1005.5890
3	1008.0051	1008.1171	1008.2270	1008.3347	1008.4404
4	1010.7416	1010.8931	1011.0416	1011.1874	1011.3304
5	1013.5128	1013.7048	1013.8932	1014.0781	1014.2595
6	1016.3193	1016.5529	1016.7822	1017.0073	1017.2283
7	1019.1614	1019.4378	1019.7091	1019.9756	1020.2373
8	1022.0397	1022.3599	1022.6745	1022.9835	1023.2871
9	1024.9545	1025.3198	1025.6787	1026.0314	1026.3782
10	1027.9064	1028.3179	1028.7224	1029.1201	1029.5111
11	1030.8958	1031.3547	1031.8060	1032.2498	1032.6864
12	1033.9232	1034.4308	1034.9301	1035.4214	1035.9047
13	1036.2335	1036.7782	1037.3139	1037.8408	1038.3592
14	1038.5732	1039.1559	1039.7289	1040.2925	1040.8469
15	1040.9426	1041.5643	1042.1756	1042.7769	1043.3683
16	1043.3421	1044.0038	1044.6544	1045.2944	1045.9238
17	1045.7722	1046.4748	1047.1658	1047.8454	1048.5140
18	1048.2331	1048.9778	1049.7101	1050.4305	1051.1392
19	1050.7253	1051.5130	1052.2878	1053.0500	1053.8000
20	1053.2491	1054.0810	1054.8994	1055.7045	1056.4968
21	1055.8051	1056.6822	1057.5452	1058.3944	1059.2301
22	1058.3935	1059.3170	1060.2258	1061.1201	1062.0004
23	1061.0148	1061.9858	1062.9415	1063.8822	1064.8083
24	1063.6694	1064.6891	1065.6929	1066.6811	1067.6541
25	1065.5456	1066.6013	1067.6404	1068.6634	1069.6705

26	1067.4456	1068.5382	1069.6135	1070.6720	1071.7143
27	1069.3698	1070.5000	1071.6125	1072.7075	1073.7856
28	1071.3184	1072.4873	1073.6377	1074.7701	1075.8851
29	1073.2917	1074.5001	1075.6895	1076.8602	1078.0129
30	1075.2902	1076.5390	1077.7682	1078.9782	1080.1696
31	1077.3141	1078.6042	1079.8742	1081.1244	1082.3555
32	1079.3636	1080.6961	1082.0078	1083.2993	1084.5710
33	1081.4393	1082.8151	1084.1695	1085.5031	1086.8165
34	1083.5413	1084.9613	1086.3595	1087.7363	1089.0924
35	1085.6700	1087.1354	1088.5783	1089.9993	1091.3991
36	1087.8257	1089.3374	1090.8262	1092.2925	1093.7370
37	1089.1358	1090.6800	1092.2006	1093.6982	1095.1735
38	1090.4625	1092.0398	1093.5930	1095.1227	1096.6295
39	1091.8061	1093.4173	1095.0037	1096.5662	1098.1052
40	1093.1667	1094.8125	1096.4330	1098.0289	1099.6008
41	1094.5447	1096.2257	1097.8810	1099.5111	1101.1167
42	1095.9401	1097.6572	1099.3480	1101.0131	1102.6532
43	1097.3533	1099.1072	1100.8343	1102.5351	1104.2104
44	1098.7844	1100.5760	1102.3400	1104.0774	1105.7887
45	1100.2338	1102.0637	1103.8656	1105.6402	1107.3884
46	1101.7015	1103.5706	1105.4111	1107.2239	1109.0098
47	1103.1879	1105.0969	1106.9769	1108.8288	1110.6531
48	1104.6932	1106.6430	1108.5633	1110.4550	1112.3187

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
1	1002.8092	1002.8421	1002.8743	1002.9058	1002.9368
2	1005.6570	1005.7238	1005.7892	1005.8534	1005.9164
3	1008.5440	1008.6457	1008.7455	1008.8434	1008.9395
4	1011.4707	1011.6085	1011.7436	1011.8763	1012.0066
5	1014.4377	1014.6125	1014.7843	1014.9529	1015.1185
6	1017.4454	1017.6586	1017.8680	1018.0737	1018.2758
7	1020.4945	1020.7471	1020.9953	1021.2393	1021.4791
8	1023.5855	1023.8787	1024.1670	1024.4504	1024.7291
9	1026.7190	1027.0541	1027.3836	1027.7077	1028.0265
10	1029.8956	1030.2738	1030.6458	1031.0119	1031.3720
11	1033.1159	1033.5384	1033.9542	1034.3635	1034.7663
12	1036.3804	1036.8486	1037.3095	1037.7633	1038.2101
13	1038.8693	1039.3713	1039.8654	1040.3518	1040.8307
14	1041.3924	1041.9292	1042.4575	1042.9775	1043.4894
15	1043.9502	1044.5228	1045.0863	1045.6409	1046.1869
16	1046.5432	1047.1526	1047.7523	1048.3426	1048.9238
17	1049.1718	1049.8191	1050.4561	1051.0832	1051.7006
18	1051.8365	1052.5228	1053.1982	1053.8632	1054.5178
19	1054.5379	1055.2642	1055.9792	1056.6831	1057.3762
20	1057.2765	1058.0440	1058.7996	1059.5435	1060.2762
21	1060.0527	1060.8625	1061.6599	1062.4451	1063.2185
22	1062.8671	1063.7204	1064.5607	1065.3884	1066.2038
23	1065.7201	1066.6181	1067.5026	1068.3740	1069.2325
24	1068.6124	1069.5563	1070.4863	1071.4025	1072.3055
25	1070.6624	1071.6393	1072.6017	1073.5499	1074.4842
26	1072.7406	1073.7514	1074.7471	1075.7281	1076.6947
27	1074.8473	1075.8929	1076.9229	1077.9376	1078.9375

28	1076.9830	1078.0643	1079.1295	1080.1789	1081.2130
29	1079.1481	1080.2660	1081.3673	1082.4524	1083.5216
30	1081.3429	1082.4985	1083.6369	1084.7586	1085.8639
31	1083.5679	1084.7621	1085.9386	1087.0979	1088.2404
32	1085.8235	1087.0573	1088.2730	1089.4709	1090.6516
33	1088.1101	1089.3846	1090.6404	1091.8780	1093.0979
34	1090.4282	1091.7443	1093.0413	1094.3197	1095.5798
35	1092.7781	1094.1370	1095.4763	1096.7964	1098.0980
36	1095.1604	1096.5631	1097.9457	1099.3088	1100.6529
37	1096.6271	1098.0596	1099.4714	1100.8633	1102.2356
38	1098.1140	1099.5769	1101.0188	1102.4401	1103.8414
39	1099.6214	1101.1155	1102.5880	1104.0395	1105.4706
40	1101.1495	1102.6755	1104.1795	1105.6620	1107.1236
41	1102.6986	1104.2573	1105.7935	1107.3077	1108.8007
42	1104.2690	1105.8612	1107.4303	1108.9772	1110.5022
43	1105.8610	1107.4874	1109.0904	1110.6706	1112.2286
44	1107.4748	1109.1364	1110.7740	1112.3884	1113.9801
45	1109.1109	1110.8083	1112.4814	1114.1308	1115.7572
46	1110.7695	1112.5037	1114.2131	1115.8983	1117.5602
47	1112.4508	1114.2226	1115.9692	1117.6913	1119.3895
48	1114.1553	1115.9656	1117.7502	1119.5100	1121.2455

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
49	1105.2790	1107.2545	1109.1998	1111.1160	1113.0037
50	1105.8723	1107.8738	1109.8447	1111.7858	1113.6981
51	1106.4732	1108.5012	1110.4980	1112.4646	1114.4018
52	1107.0816	1109.1366	1111.1599	1113.1525	1115.1150
53	1107.6978	1109.7803	1111.8305	1113.8495	1115.8379
54	1108.3218	1110.4323	1112.5099	1114.5558	1116.5706
55	1108.9538	1111.0927	1113.1982	1115.2715	1117.3133
56	1109.5938	1111.7616	1113.8956	1115.9967	1118.0659
57	1110.2419	1112.4392	1114.6021	1116.7316	1118.8288
58	1110.8983	1113.1255	1115.3179	1117.4764	1119.6020
59	1111.5629	1113.8207	1116.0430	1118.2310	1120.3857
60	1112.2361	1114.5248	1116.7777	1118.9957	1121.1800
61	1111.9088	1114.2119	1116.4785	1118.7098	1120.9067
62	1111.5774	1113.8949	1116.1754	1118.4200	1120.6297
63	1111.2417	1113.5738	1115.8683	1118.1264	1120.3490

64	1110.9018	1113.2486	1115.5572	1117.8288	1120.0644
65	1110.5576	1112.9192	1115.2420	1117.5273	1119.7760
66	1110.2090	1112.5855	1114.9227	1117.2217	1119.4837
67	1109.8560	1112.2475	1114.5992	1116.9121	1119.1875
68	1109.4984	1111.9051	1114.2714	1116.5984	1118.8872
69	1109.1364	1111.5583	1113.9393	1116.2804	1118.5829
70	1108.7697	1111.2071	1113.6029	1115.9583	1118.2744
71	1108.3984	1110.8513	1113.2620	1115.6318	1117.9618
72	1108.0223	1110.4909	1112.9167	1115.3010	1117.6449
73	1107.6415	1110.1259	1112.5668	1114.9657	1117.3238
74	1107.2558	1109.7561	1112.2124	1114.6260	1116.9983
75	1106.8653	1109.3816	1111.8533	1114.2818	1116.6684
76	1106.4698	1109.0022	1111.4895	1113.9330	1116.3340
77	1106.0692	1108.6179	1111.1209	1113.5795	1115.9951
78	1105.6636	1108.2287	1110.7475	1113.2214	1115.6516
79	1105.2528	1107.8344	1110.3691	1112.8584	1115.3035
80	1104.8367	1107.4350	1109.9859	1112.4906	1114.9506
81	1104.4154	1107.0305	1109.5975	1112.1179	1114.5930
82	1103.9888	1106.6208	1109.2041	1111.7402	1114.2305
83	1103.5567	1106.2057	1108.8055	1111.3575	1113.8631
84	1103.1191	1105.7853	1108.4017	1110.9697	1113.4907
85	1102.6760	1105.3595	1107.9926	1110.5767	1113.1133
86	1102.2272	1104.9282	1107.5781	1110.1785	1112.7308
87	1101.7727	1104.4913	1107.1582	1109.7750	1112.3431
88	1101.3125	1104.0487	1106.7328	1109.3661	1111.9501
89	1100.8464	1103.6005	1106.3017	1108.9517	1111.5519
90	1100.3744	1103.1464	1105.8651	1108.5318	1111.1482
91	1099.8964	1102.6865	1105.4227	1108.1063	1110.7391
92	1099.4123	1102.2207	1104.9744	1107.6752	1110.3244
93	1098.9220	1101.7488	1104.5204	1107.2383	1109.9041
94	1098.4256	1101.2708	1104.0603	1106.7956	1109.4781
95	1097.9228	1100.7867	1103.5942	1106.3469	1109.0464
96	1097.4136	1100.2963	1103.1220	1105.8923	1108.6088

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
49	1114.8639	1116.6972	1118.5044	1120.2862	1122.0433
50	1115.5822	1117.4390	1119.2692	1121.0736	1122.8529
51	1116.3103	1118.1911	1120.0448	1121.8723	1123.6742
52	1117.0485	1118.9537	1120.8314	1122.6825	1124.5075
53	1117.7968	1119.7270	1121.6292	1123.5043	1125.3530
54	1118.5555	1120.5111	1122.4383	1124.3379	1126.2108
55	1119.3245	1121.3061	1123.2588	1125.1836	1127.0811
56	1120.1041	1122.1122	1124.0910	1126.0414	1127.9641
57	1120.8945	1122.9296	1124.9350	1126.9115	1128.8600
58	1121.6957	1123.7583	1125.7909	1127.7941	1129.7689
59	1122.5079	1124.5987	1126.6589	1128.6894	1130.6911
60	1123.3313	1125.4508	1127.5392	1129.5976	1131.6268
61	1123.0702	1125.2013	1127.3010	1129.3701	1131.4095
62	1122.8055	1124.9484	1127.0594	1129.1393	1131.1891
63	1122.5371	1124.6919	1126.8143	1128.9052	1130.9655
64	1122.2651	1124.4319	1126.5658	1128.6677	1130.7386
65	1121.9893	1124.1682	1126.3138	1128.4268	1130.5085

66	1121.7098	1123.9009	1126.0581	1128.1825	1130.2749
67	1121.4264	1123.6298	1125.7989	1127.9346	1130.0380
68	1121.1391	1123.3550	1125.5360	1127.6832	1129.7976
69	1120.8478	1123.0763	1125.2694	1127.4282	1129.5537
70	1120.5525	1122.7937	1124.9990	1127.1695	1129.3062
71	1120.2532	1122.5072	1124.7247	1126.9071	1129.0551
72	1119.9498	1122.2166	1124.4466	1126.6409	1128.8004
73	1119.6422	1121.9220	1124.1646	1126.3708	1128.5419
74	1119.3303	1121.6233	1123.8785	1126.0969	1128.2797
75	1119.0142	1121.3205	1123.5884	1125.8191	1128.0137
76	1118.6937	1121.0134	1123.2942	1125.5373	1127.7438
77	1118.3688	1120.7020	1122.9958	1125.2514	1127.4699
78	1118.0395	1120.3863	1122.6932	1124.9614	1127.1920
79	1117.7056	1120.0661	1122.3863	1124.6672	1126.9101
80	1117.3671	1119.7415	1122.0750	1124.3688	1126.6241
81	1117.0240	1119.4124	1121.7594	1124.0662	1126.3339
82	1116.6762	1119.0787	1121.4392	1123.7591	1126.0395
83	1116.3236	1118.7403	1121.1146	1123.4477	1125.7408
84	1115.9661	1118.3972	1120.7853	1123.1318	1125.4377
85	1115.6037	1118.0493	1120.4514	1122.8113	1125.1303
86	1115.2363	1117.6965	1120.1127	1122.4862	1124.8183
87	1114.8639	1117.3389	1119.7693	1122.1565	1124.5018
88	1114.4864	1116.9762	1119.4210	1121.8220	1124.1806
89	1114.1036	1116.6085	1119.0677	1121.4827	1123.8548
90	1113.7156	1116.2356	1118.7094	1121.1385	1123.5242
91	1113.3223	1115.8575	1118.3461	1120.7894	1123.1888
92	1112.9236	1115.4742	1117.9776	1120.4353	1122.8486
93	1112.5194	1115.0855	1117.6039	1120.0761	1122.5033
94	1112.1096	1114.6914	1117.2249	1119.7117	1122.1530
95	1111.6942	1114.2917	1116.8405	1119.3420	1121.7976
96	1111.2730	1113.8865	1116.4507	1118.9671	1121.4371

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
97	1096.8980	1099.7996	1102.6436	1105.4316	1108.1653
98	1096.3758	1099.2964	1102.1589	1104.9648	1107.7158
99	1095.8469	1098.7868	1101.6678	1104.4918	1107.2602
100	1095.3114	1098.2705	1101.1703	1104.0124	1106.7984
101	1094.7690	1097.7477	1100.6663	1103.5267	1106.3303

102	1094.2198	1097.2180	1100.1557	1103.0344	1105.8560
103	1093.6635	1096.6815	1099.6383	1102.5357	1105.3752
104	1093.1002	1096.1381	1099.1142	1102.0302	1104.8879
105	1092.5298	1095.5877	1098.5832	1101.5181	1104.3940
106	1091.9521	1095.0301	1098.0452	1100.9991	1103.8934
107	1091.3670	1094.4654	1097.5002	1100.4731	1103.3860
108	1090.7745	1093.8933	1096.9480	1099.9402	1102.8717
109	1090.1745	1093.3139	1096.3885	1099.4002	1102.3505
110	1089.5669	1092.7270	1095.8217	1098.8529	1101.8223
111	1088.9515	1092.1325	1095.2475	1098.2984	1101.2869
112	1088.3283	1091.5303	1094.6657	1097.7364	1100.7442
113	1087.6972	1090.9203	1094.0763	1097.1670	1100.1942
114	1087.0581	1090.3025	1093.4792	1096.5900	1099.6367
115	1086.4109	1089.6767	1092.8742	1096.0053	1099.0717
116	1085.7554	1089.0428	1092.2613	1095.4128	1098.4990
117	1085.0916	1088.4007	1091.6404	1094.8124	1097.9186
118	1084.4194	1087.7503	1091.0113	1094.2040	1097.3303
119	1083.7386	1087.0915	1090.3739	1093.5875	1096.7341
120	1083.0491	1086.4243	1089.7282	1092.9627	1096.1298
121	1082.3510	1085.7484	1089.0740	1092.3296	1095.5173
122	1081.6439	1085.0637	1088.4112	1091.6881	1094.8965
123	1080.9278	1084.3702	1087.7397	1091.0381	1094.2672
124	1080.2027	1083.6678	1087.0594	1090.3793	1093.6295
125	1079.4683	1082.9563	1086.3701	1089.7118	1092.9832
126	1078.7246	1082.2356	1085.6719	1089.0354	1092.3280
127	1077.9715	1081.5056	1084.9644	1088.3500	1091.6641
128	1077.2088	1080.7661	1084.2477	1087.6554	1090.9911
129	1076.4363	1080.0171	1083.5216	1086.9515	1090.3090
130	1075.6541	1079.2585	1082.7859	1086.2383	1089.6177
131	1074.8619	1078.4900	1082.0406	1085.5156	1088.9170
132	1074.0597	1077.7116	1081.2855	1084.7832	1088.2068
133	1073.2473	1076.9232	1080.5204	1084.0411	1087.4870
134	1072.4245	1076.1245	1079.7454	1083.2891	1086.7575
135	1071.5913	1075.3156	1078.9602	1082.5270	1086.0180
136	1070.7475	1074.4962	1078.1646	1081.7548	1085.2686
137	1069.8930	1073.6662	1077.3587	1080.9723	1084.5090
138	1069.0276	1072.8255	1076.5421	1080.1793	1083.7392
139	1068.1512	1071.9739	1075.7148	1079.3758	1082.9589
140	1067.2637	1071.1114	1074.8767	1078.5616	1082.1680
141	1066.3649	1070.2377	1074.0276	1077.7365	1081.3664
142	1065.4547	1069.3527	1073.1673	1076.9004	1080.5540
143	1064.5329	1068.4563	1072.2957	1076.0532	1079.7306
144	1063.5994	1067.5483	1071.4127	1075.1946	1078.8960

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
97	1110.8461	1113.4757	1116.0554	1118.5868	1121.0712
98	1110.4133	1113.0591	1115.6545	1118.2010	1120.7001
99	1109.9746	1112.6367	1115.2478	1117.8096	1120.3235
100	1109.5298	1112.2084	1114.8355	1117.4127	1119.9414
101	1109.0789	1111.7741	1114.4172	1117.0100	1119.5538
102	1108.6219	1111.3337	1113.9931	1116.6015	1119.1605
103	1108.1585	1110.8872	1113.5630	1116.1872	1118.7614

104	1107.6888	1110.4345	1113.1267	1115.7669	1118.3566
105	1107.2126	1109.9755	1112.6843	1115.3406	1117.9458
106	1106.7298	1109.5100	1112.2356	1114.9081	1117.5291
107	1106.2404	1109.0381	1111.7805	1114.4694	1117.1063
108	1105.7443	1108.5595	1111.3190	1114.0244	1116.6773
109	1105.2414	1108.0743	1110.8510	1113.5731	1116.2420
110	1104.7315	1107.5823	1110.3763	1113.1152	1115.8005
111	1104.2147	1107.0835	1109.8950	1112.6507	1115.3524
112	1103.6907	1106.5777	1109.4067	1112.1796	1114.8979
113	1103.1595	1106.0648	1108.9116	1111.7017	1114.4367
114	1102.6210	1105.5447	1108.4095	1111.2169	1113.9687
115	1102.0752	1105.0174	1107.9002	1110.7252	1113.4940
116	1101.5218	1104.4828	1107.3838	1110.2264	1113.0123
117	1100.9608	1103.9407	1106.8600	1109.7204	1112.5236
118	1100.3921	1103.3910	1106.3288	1109.2072	1112.0278
119	1099.8155	1102.8336	1105.7900	1108.6865	1111.5248
120	1099.2311	1102.2685	1105.2437	1108.1584	1111.0144
121	1098.6386	1101.6954	1104.6896	1107.6227	1110.4966
122	1098.0380	1101.1144	1104.1276	1107.0793	1109.9712
123	1097.4291	1100.5253	1103.5577	1106.5281	1109.4381
124	1096.8118	1099.9279	1102.9797	1105.9690	1108.8973
125	1096.1860	1099.3222	1102.3936	1105.4018	1108.3486
126	1095.5517	1098.7081	1101.7991	1104.8265	1107.7919
127	1094.9086	1098.0854	1101.1962	1104.2428	1107.2271
128	1094.2567	1097.4539	1100.5847	1103.6509	1106.6540
129	1093.5958	1096.8137	1099.9646	1103.0504	1106.0726
130	1092.9258	1096.1645	1099.3358	1102.4412	1105.4827
131	1092.2466	1095.5063	1098.6980	1101.8233	1104.8842
132	1091.5581	1094.8389	1098.0511	1101.1966	1104.2770
133	1090.8601	1094.1622	1097.3951	1100.5608	1103.6609
134	1090.1525	1093.4760	1096.7298	1099.9159	1103.0359
135	1089.4351	1092.7802	1096.0551	1099.2617	1102.4017
136	1088.7080	1092.0748	1095.3708	1098.5981	1101.7582
137	1087.9708	1091.3594	1094.6769	1097.9249	1101.1054
138	1087.2235	1090.6341	1093.9731	1097.2421	1100.4431
139	1086.4659	1089.8987	1093.2593	1096.5495	1099.7711
140	1085.6978	1089.1530	1092.5354	1095.8469	1099.0893
141	1084.9193	1088.3969	1091.8013	1095.1342	1098.3976
142	1084.1300	1087.6303	1091.0568	1094.4113	1097.6957
143	1083.3299	1086.8529	1090.3017	1093.6780	1096.9837
144	1082.5187	1086.0647	1089.5359	1092.9341	1096.2612

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
145	1062.6540	1066.6286	1070.5181	1074.3247	1078.0501
146	1061.6966	1065.6970	1069.6118	1073.4431	1077.1928
147	1060.7271	1064.7533	1068.6936	1072.5498	1076.3238
148	1059.7452	1063.7975	1067.7633	1071.6445	1075.4431
149	1058.7509	1062.8293	1066.8208	1070.7272	1074.5505
150	1057.7439	1061.8487	1065.8659	1069.7976	1073.6458
151	1056.7241	1060.8553	1064.8985	1068.8557	1072.7288
152	1055.6914	1059.8491	1063.9184	1067.9012	1071.7994
153	1054.6455	1058.8300	1062.9255	1066.9340	1070.8574
154	1053.5864	1057.7976	1061.9195	1065.9539	1069.9027
155	1052.5138	1056.7520	1060.9003	1064.9607	1068.9350
156	1051.4275	1055.6928	1059.8677	1063.9542	1067.9543
157	1050.3275	1054.6199	1058.8216	1062.9344	1066.9602
158	1049.2134	1053.5332	1057.7617	1061.9009	1065.9527
159	1048.0852	1052.4325	1056.6880	1060.8537	1064.9316
160	1046.9427	1051.3175	1055.6001	1059.7925	1063.8966
161	1045.7857	1050.1881	1054.4980	1058.7172	1062.8476
162	1044.6139	1049.0442	1053.3814	1057.6275	1061.7844
163	1043.4273	1047.8854	1052.2501	1056.5233	1060.7068
164	1042.2256	1046.7117	1051.1040	1055.4043	1059.6146
165	1041.0086	1045.5229	1049.9429	1054.2705	1058.5076
166	1039.7761	1044.3187	1048.7665	1053.1215	1057.3856
167	1038.5280	1043.0989	1047.5747	1051.9572	1056.2485
168	1037.2640	1041.8634	1046.3672	1050.7774	1055.0959
169	1035.9840	1040.6119	1045.1439	1049.5819	1053.9277
170	1034.6877	1039.3442	1043.9045	1048.3704	1052.7438
171	1033.3749	1038.0602	1042.6489	1047.1428	1051.5437
172	1032.0454	1036.7596	1041.3768	1045.8988	1050.3275
173	1030.6990	1035.4422	1040.0879	1044.6382	1049.0947
174	1029.3356	1034.1078	1038.7822	1043.3608	1047.8453
175	1027.9548	1032.7561	1037.4593	1042.0663	1046.5789
176	1026.5564	1031.3870	1036.1191	1040.7546	1045.2954
177	1025.1403	1030.0002	1034.7613	1039.4255	1043.9945
178	1023.7062	1028.5954	1033.3856	1038.0786	1042.6760
179	1022.2538	1027.1726	1031.9919	1036.7137	1041.3397
180	1020.7830	1025.7313	1030.5799	1035.3306	1039.9852
181	1019.2936	1024.2715	1029.1494	1033.9291	1038.6124
182	1017.7851	1022.7928	1027.7001	1032.5090	1037.2210
183	1016.2576	1021.2949	1026.2318	1031.0698	1035.8108
184	1014.7106	1019.7778	1024.7442	1029.6115	1034.3815
185	1013.1439	1018.2410	1023.2371	1028.1338	1032.9328
186	1011.5573	1016.6844	1021.7102	1026.6363	1031.4645
187	1009.9506	1015.1077	1020.1632	1025.1189	1029.9763
188	1008.3234	1013.5106	1018.5960	1023.5812	1028.4680
189	1006.6756	1011.8929	1017.0082	1022.0231	1026.9392
190	1005.0068	1010.2543	1015.3995	1020.4441	1025.3898
191	1003.3169	1008.5945	1013.7698	1018.8441	1023.8193
192	1001.6054	1006.9133	1012.1186	1017.2228	1022.2276

 INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
145	1081.6964	1085.2655	1088.7593	1092.1796	1095.5283
146	1080.8628	1084.4552	1087.9716	1091.4142	1094.7846
147	1080.0178	1083.6335	1087.1729	1090.6378	1094.0301
148	1079.1611	1082.8003	1086.3627	1089.8502	1093.2646
149	1078.2927	1081.9556	1085.5412	1089.0513	1092.4879
150	1077.4123	1081.0990	1084.7079	1088.2409	1091.6999
151	1076.5198	1080.2305	1083.8629	1087.4189	1090.9004
152	1075.6150	1079.3499	1083.0059	1086.5851	1090.0892
153	1074.6978	1078.4569	1082.1368	1085.7393	1089.2662
154	1073.7679	1077.5515	1081.2553	1084.8813	1088.4313
155	1072.8253	1076.6335	1080.3614	1084.0110	1087.5841
156	1071.8698	1075.7026	1079.4548	1083.1282	1086.7246
157	1070.9010	1074.7588	1078.5354	1082.2326	1085.8525
158	1069.9190	1073.8018	1077.6029	1081.3243	1084.9677
159	1068.9235	1072.8314	1076.6572	1080.4028	1084.0701
160	1067.9143	1071.8475	1075.6981	1079.4681	1083.1593
161	1066.8912	1070.8498	1074.7255	1078.5200	1082.2353
162	1065.8540	1069.8382	1073.7390	1077.5582	1081.2977
163	1064.8026	1068.8125	1072.7386	1076.5826	1080.3465
164	1063.7367	1067.7725	1071.7240	1075.5930	1079.3815
165	1062.6561	1066.7180	1070.6951	1074.5892	1078.4023
166	1061.5607	1065.6487	1069.6515	1073.5709	1077.4089
167	1060.4503	1064.5646	1068.5932	1072.5380	1076.4010
168	1059.3246	1063.4653	1067.5199	1071.4903	1075.3784
169	1058.1834	1062.3506	1066.4313	1070.4275	1074.3409
170	1057.0265	1061.2204	1065.3274	1069.3494	1073.2882
171	1055.8536	1060.0744	1064.2078	1068.2558	1072.2202
172	1054.6647	1058.9124	1063.0724	1067.1465	1071.1366
173	1053.4594	1057.7342	1061.9209	1066.0213	1070.0373
174	1052.2376	1056.5395	1060.7530	1064.8798	1068.9218
175	1050.9989	1055.3282	1059.5686	1063.7220	1067.7902
176	1049.7432	1054.1000	1058.3675	1062.5475	1066.6420
177	1048.4703	1052.8546	1057.1493	1061.3562	1065.4771
178	1047.1798	1051.5918	1055.9138	1060.1477	1064.2951
179	1045.8716	1050.3114	1054.6609	1058.9218	1063.0960
180	1044.5455	1049.0132	1053.3902	1057.6783	1061.8794
181	1043.2010	1047.6968	1052.1015	1056.4170	1060.6450
182	1041.8381	1046.3620	1050.7946	1055.1375	1059.3926
183	1040.4565	1045.0087	1049.4691	1053.8396	1058.1219
184	1039.0558	1043.6364	1048.1249	1052.5231	1056.8328
185	1037.6359	1042.2449	1046.7616	1051.1876	1055.5248
186	1036.1965	1040.8341	1045.3790	1049.8329	1054.1977
187	1034.7373	1039.4035	1043.9768	1048.4588	1052.8513
188	1033.2580	1037.9530	1042.5547	1047.0649	1051.4853
189	1031.7584	1036.4823	1041.1125	1045.6510	1050.0993
190	1030.2382	1034.9910	1039.6499	1044.2167	1048.6932
191	1028.6970	1033.4789	1038.1666	1042.7619	1047.2665
192	1027.1347	1031.9456	1036.6622	1041.2861	1045.8190

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
193	999.8722	1005.2104	1010.4458	1015.5799	1020.6144
194	998.1170	1003.4855	1008.7510	1013.9150	1018.9793
195	996.3394	1001.7383	1007.0340	1012.2280	1017.3220
196	994.5393	999.9685	1005.2944	1010.5185	1015.6423
197	992.7163	998.1759	1003.5320	1008.7861	1013.9399
198	990.8701	996.3601	1001.7465	1007.0307	1012.2144
199	989.0005	994.5209	999.9375	1005.2519	1010.4655
200	987.1071	992.6579	998.1048	1003.4493	1008.6930
201	985.1896	990.7708	996.2480	1001.6227	1006.8964
202	983.2478	988.8594	994.3669	999.7718	1005.0756
203	981.2813	986.9233	992.4611	997.8962	1003.2300
204	979.2898	984.9621	990.5302	995.9956	1001.3595
205	977.2730	982.9757	988.5741	994.0696	999.4637
206	975.2306	980.9636	986.5922	992.1179	997.5421
207	973.1622	978.9254	984.5843	990.1403	995.5946
208	971.0675	976.8610	982.5501	988.1362	993.6207
209	968.9462	974.7699	980.4892	986.1055	991.6200
210	966.7980	972.6518	978.4013	984.0476	989.5923
211	964.6224	970.5063	976.2859	981.9624	987.5371
212	962.4192	968.3331	974.1427	979.8493	985.4540
213	960.1881	966.1319	971.9715	977.7080	983.3428
214	957.9285	963.9022	969.7717	975.5382	981.2030
215	955.6402	961.6437	967.5431	973.3395	979.0342
216	953.3229	959.3561	965.2852	971.1115	976.8360
217	950.9761	957.0389	962.9977	968.8537	974.6081
218	948.5995	954.6917	960.6801	966.5658	972.3500
219	946.1926	952.3143	958.3322	964.2475	970.0613
220	943.7552	949.9061	955.9534	961.8982	967.7416
221	941.2869	947.4668	953.5434	959.5176	965.3905
222	938.7871	944.9961	951.1018	957.1053	963.0076
223	936.2556	942.4934	948.6281	954.6607	960.5924
224	933.6919	939.9584	946.1220	952.1837	958.1444
225	931.0956	937.3906	943.5829	949.6735	955.6634
226	928.4663	934.7897	941.0106	947.1299	953.1487
227	925.8037	932.1552	938.4044	944.5524	950.6000
228	923.1071	929.4866	935.7641	941.9405	948.0168
229	920.3764	926.7836	933.0891	939.2938	945.3986

230	917.6109	924.0457	930.3790	936.6119	942.7450
231	914.8102	921.2724	927.6334	933.8941	940.0554
232	911.9740	918.4632	924.8517	931.1401	937.3294
233	909.1017	915.6178	922.0335	928.3494	934.5664
234	906.1930	912.7357	919.1783	925.5215	931.7661
235	903.2472	909.8163	916.2856	922.6559	928.9278
236	900.2640	906.8592	913.3550	919.7520	926.0511
237	897.2430	903.8639	910.3859	916.8095	923.1355
238	894.1835	900.8299	907.3778	913.8277	920.1803
239	891.0851	897.7568	904.3302	910.8062	917.1852
240	887.9474	894.6439	901.2427	907.7443	914.1495

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
193	1025.5509	1030.3910	1035.1365	1039.7891	1044.3504
194	1023.9453	1028.8147	1033.5893	1038.2706	1042.8604
195	1022.3176	1027.2164	1032.0200	1036.7303	1041.3487
196	1020.6675	1025.5958	1030.4286	1035.1678	1039.8149
197	1018.9948	1023.9525	1028.8146	1033.5828	1038.2587
198	1017.2990	1022.2863	1027.1778	1031.9751	1036.6799
199	1015.5800	1020.5969	1025.5177	1030.3443	1035.0780
200	1013.8373	1018.8838	1023.8342	1028.6900	1033.4528
201	1012.0706	1017.1469	1022.1268	1027.0119	1031.8038
202	1010.2797	1015.3857	1020.3952	1025.3097	1030.1308
203	1008.4641	1013.6000	1018.6391	1023.5831	1028.4335
204	1006.6236	1011.7893	1016.8581	1021.8316	1026.7113
205	1004.7577	1009.9533	1015.0518	1020.0549	1024.9641
206	1002.8662	1008.0917	1013.2200	1018.2527	1023.1914
207	1000.9487	1006.2041	1011.3623	1016.4246	1021.3928
208	999.0048	1004.2902	1009.4782	1014.5703	1019.5680
209	997.0342	1002.3496	1007.5674	1012.6892	1017.7165
210	995.0365	1000.3818	1005.6295	1010.7812	1015.8381
211	993.0114	998.3866	1003.6642	1008.8457	1013.9323
212	990.9584	996.3636	1001.6711	1006.8823	1011.9987
213	988.8771	994.3123	999.6497	1004.8908	1010.0369
214	986.7673	992.2324	997.5997	1002.8706	1008.0465
215	984.6284	990.1234	995.5206	1000.8214	1006.0270
216	982.4601	987.9850	993.4121	998.7427	1003.9781
217	980.2620	985.8168	991.2738	996.6342	1001.8994
218	978.0337	983.6183	989.1051	994.4953	999.7903
219	975.7747	981.3891	986.9057	992.3257	997.6504
220	973.4847	979.1288	984.6751	990.1249	995.4794
221	971.1632	976.8370	982.4130	987.8924	993.2767
222	968.8098	974.5131	980.1188	985.6279	991.0418
223	966.4240	972.1569	977.7921	983.3308	988.7744
224	964.0054	969.7677	975.4324	981.0007	986.4739
225	961.5536	967.3452	973.0393	978.6371	984.1399
226	959.0680	964.8888	970.6123	976.2396	981.7718
227	956.5483	962.3982	968.1509	973.8075	979.3692
228	953.9939	959.8728	965.6547	971.3405	976.9315
229	951.4044	957.3122	963.1231	968.8381	974.4583
230	948.7793	954.7158	960.5556	966.2996	971.9490
231	946.1181	952.0832	957.9517	963.7247	969.4032

232	943.4203	949.4138	955.3110	961.1128	966.8202
233	940.6854	946.7072	952.6328	958.4633	964.1995
234	937.9129	943.9628	949.9168	955.7757	961.5406
235	935.1023	941.1801	947.1622	953.0495	958.8430
236	932.2530	938.3585	944.3686	950.2841	956.1060
237	929.3646	935.4976	941.5354	947.4789	953.3291
238	926.4364	932.5967	938.6621	944.6335	950.5117
239	923.4680	929.6554	935.7481	941.7471	947.6532
240	920.4588	926.6730	932.7928	938.8192	944.7530

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
241	884.7698	891.4908	898.1146	904.6417	911.0726
242	881.5518	888.2970	894.9455	901.4977	907.9542
243	878.2929	885.0620	891.7348	898.3117	904.7934
244	874.9926	881.7851	888.4819	895.0833	901.5899
245	871.6504	878.4660	885.1863	891.8118	898.3430
246	868.2656	875.1039	881.8475	888.4968	895.0522
247	864.8379	871.6985	878.4649	885.1375	891.7167
248	861.3666	868.2490	875.0378	881.7334	888.3361
249	857.8512	864.7550	871.5658	878.2839	884.9098
250	854.2911	861.2159	868.0482	874.7885	881.4370
251	850.6858	857.6310	864.4845	871.2464	877.9172
252	847.0347	853.9999	860.8740	867.6571	874.3497
253	843.3371	850.3218	857.2160	864.0200	870.7339
254	839.5926	846.5963	853.5101	860.3343	867.0692
255	835.8005	842.8226	849.7555	856.5996	863.3548
256	831.9602	839.0001	845.9517	852.8150	859.5902
257	828.0710	835.1283	842.0979	848.9799	855.7745
258	824.1325	831.2065	838.1936	845.0938	851.9072
259	820.1439	827.2340	834.2380	841.1558	847.9875
260	816.1046	823.2103	830.2305	837.1653	844.0148
261	812.0140	819.1345	826.1704	833.1216	839.9882
262	807.8714	815.0061	822.0570	829.0239	835.9071
263	803.6762	810.8244	817.8896	824.8717	831.7708
264	799.4276	806.5886	813.6675	820.6641	827.5784
265	795.1251	802.2982	809.3900	816.4003	823.3293
266	790.7679	797.9523	805.0563	812.0798	819.0226
267	786.3553	793.5503	800.6658	807.7016	814.6576

268	781.8866	789.0915	796.2177	803.2650	810.2335
269	777.3611	784.5750	791.7111	798.7693	805.7495
270	772.7781	780.0002	787.1455	794.2137	801.2047
271	768.1369	775.3663	782.5199	789.5973	796.5984
272	763.4367	770.6726	777.8335	784.9193	791.9298
273	758.6768	765.9182	773.0857	780.1790	787.1979
274	753.8564	761.1024	768.2756	775.3755	782.4019
275	748.9747	756.2245	763.4023	770.5079	777.5410
276	744.0310	751.2835	758.4651	765.5755	772.6143
277	739.0244	746.2787	753.4630	760.5772	767.6209
278	733.9542	741.2092	748.3954	755.5123	762.5598
279	728.8196	736.0743	743.2612	750.3799	757.4302
280	723.6198	730.8730	738.0596	745.1791	752.2311
281	718.3538	725.6046	732.7897	739.9089	746.9617
282	713.0210	720.2681	727.4507	734.5685	741.6209
283	707.6203	714.8626	722.0416	729.1568	736.2077
284	702.1511	709.3874	716.5615	723.6730	730.7213
285	696.6123	703.8414	711.0095	718.1160	725.1605
286	691.0031	698.2238	705.3846	712.4850	719.5245
287	685.3227	692.5337	699.6859	706.7789	713.8121
288	679.5701	686.7700	693.9124	700.9967	708.0224

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
241	917.4082	923.6489	929.7957	935.8493	941.8105
242	914.3156	920.5827	926.7561	932.8366	938.8251
243	911.1805	917.4736	923.6734	929.7807	935.7962
244	908.0023	914.3211	920.5470	926.6808	932.7231
245	904.7804	911.1247	917.3764	923.5363	929.6052
246	901.5143	907.8836	914.1608	920.3467	926.4418
247	898.2032	904.5973	910.8997	917.1112	923.2323
248	894.8465	901.2651	907.5924	913.8292	919.9760
249	891.4437	897.8864	904.2383	910.5000	916.6722
250	887.9942	894.4605	900.8366	907.1229	913.3202
251	884.4972	890.9869	897.3867	903.6974	909.9193
252	880.9521	887.4647	893.8880	900.2225	906.4689
253	877.3583	883.8934	890.3397	896.6977	902.9681
254	873.7150	880.2722	886.7411	893.1223	899.4163
255	870.0217	876.6004	883.0915	889.4954	895.8126
256	866.2776	872.8775	879.3903	885.8165	892.1564
257	862.4820	869.1025	875.6366	882.0846	888.4469
258	858.6342	865.2749	871.8297	878.2991	884.6833
259	854.7335	861.3938	867.9689	874.4591	880.8648
260	850.7791	857.4586	864.0534	870.5640	876.9907
261	846.7704	853.4684	860.0825	866.6129	873.0600
262	842.7066	849.4226	856.0553	862.6050	869.0720
263	838.5869	845.3202	851.9710	858.5394	865.0258
264	834.4105	841.1606	847.8289	854.4154	860.9207
265	830.1768	836.9430	843.6280	850.2322	856.7557
266	825.8848	832.6664	839.3677	845.9888	852.5299
267	821.5338	828.3302	835.0470	841.6844	848.2425
268	817.1229	823.9335	830.6652	837.3181	843.8926
269	812.6515	819.4754	826.2212	832.8891	839.4792

270	808.1185	814.9550	821.7143	828.3964	835.0015
271	803.5232	810.3716	817.1435	823.8391	830.4585
272	798.8647	805.7241	812.5080	819.2163	825.8492
273	794.1422	801.0118	807.8068	814.5271	821.1727
274	789.3547	796.2338	803.0390	809.7704	816.4280
275	784.5014	791.3890	798.2037	804.9454	811.6142
276	779.5814	786.4766	793.2998	800.0510	806.7301
277	774.5937	781.4957	788.3265	795.0862	801.7748
278	769.5375	776.4452	783.2828	790.0501	796.7472
279	764.4117	771.3242	778.1675	784.9416	791.6463
280	759.2155	766.1318	772.9799	779.7597	786.4710
281	753.9477	760.8668	767.7187	774.5032	781.2203
282	748.6076	755.5284	762.3830	769.1712	775.8930
283	743.1940	750.1154	756.9717	763.7626	770.4879
284	737.7060	744.6270	751.4837	758.2762	765.0041
285	732.1426	739.0618	745.9180	752.7109	759.4403
286	726.5026	733.4191	740.2735	747.0657	753.7953
287	720.7851	727.6975	734.5490	741.3392	748.0681
288	714.9890	721.8961	728.7434	735.5305	742.2573

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
289	673.7443	680.9319	688.0631	695.1374	702.1543
290	667.8446	675.0184	682.1371	689.2000	696.2067
291	661.8698	669.0285	676.1332	683.1834	690.1785
292	655.8191	662.9612	670.0506	677.0866	684.0688
293	649.6915	656.8155	663.8881	670.9086	677.8763
294	643.4861	650.5905	657.6447	664.6481	671.5999
295	637.2018	644.2851	651.3194	658.3042	665.2386
296	630.8376	637.8982	644.9111	651.8756	658.7911
297	624.3926	631.4289	638.4187	645.3614	652.2563
298	617.8656	624.8759	631.8411	638.7603	645.6330
299	611.2557	618.2384	625.1771	632.0712	638.9200
300	604.5618	611.5150	618.4257	625.2929	632.1161
301	597.7829	604.7049	611.5856	618.4242	625.2201
302	590.9178	597.8068	604.6558	611.4640	618.2307
303	583.9654	590.8196	597.6350	604.4109	611.1467
304	576.9247	583.7421	590.5221	597.2638	603.9667
305	569.7945	576.5732	583.3158	590.0215	596.6895

306	562.5737	569.3117	576.0149	582.6825	589.3137
307	555.2611	561.9564	568.6182	575.2457	581.8381
308	547.8556	554.5062	561.1245	567.7097	574.2612
309	540.3560	546.9596	553.5323	560.0733	566.5817
310	532.7611	539.3156	545.8406	552.3350	558.7982
311	525.0697	531.5729	538.0478	544.4936	550.9094
312	517.2805	523.7302	530.1528	536.5476	542.9137
313	509.3923	515.7861	522.1542	528.4956	534.8097
314	501.4039	507.7395	514.0506	520.3363	526.5960
315	493.3140	499.5889	505.8406	512.0682	518.2711
316	485.1212	491.3330	497.5229	503.6899	509.8334
317	476.8244	482.9705	489.0960	495.1999	501.2814
318	468.4221	474.5000	480.5585	486.5966	492.6137
319	459.9130	465.9201	471.9089	477.8787	483.8286
320	451.2958	457.2293	463.1458	469.0445	474.9245
321	442.5690	448.4263	454.2677	460.0925	465.8998
322	433.7314	439.5096	445.2731	451.0211	456.7530
323	424.7815	430.4777	436.1604	441.8289	447.4822
324	415.7178	421.3292	426.9282	432.5140	438.0860
325	406.5389	412.0624	417.5747	423.0749	428.5625
326	397.2434	402.6760	408.0985	413.5100	418.9100
327	387.8298	393.1684	398.4979	403.8176	409.1268
328	378.2965	383.5379	388.7713	393.9959	399.2111
329	368.6421	373.7831	378.9170	384.0433	389.1612
330	358.8650	363.9022	368.9334	373.9580	378.9751
331	348.9636	353.8937	358.8188	363.7382	368.6512
332	338.9364	343.7560	348.5714	353.3821	358.1874
333	328.7818	333.4872	338.1895	342.8879	347.5819
334	318.4981	323.0859	327.6714	332.2539	336.8328
335	308.0838	312.5502	317.0152	321.4780	325.9382
336	297.5371	301.8784	306.2191	310.5585	314.8960

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
289	709.1132	716.0137	722.8555	729.6383	736.3617
290	703.1565	710.0492	716.8842	723.6613	730.3802
291	697.1180	704.0014	710.8284	717.5985	724.3115
292	690.9965	697.8693	704.6867	711.4485	718.1542
293	684.7908	691.6515	698.4581	705.2101	711.9072
294	678.4997	685.3469	692.1412	698.8820	705.5691
295	672.1222	678.9544	685.7348	692.4629	699.1385
296	665.6569	672.4726	679.2376	685.9516	692.6141
297	659.1028	665.9003	672.6485	679.3467	685.9946
298	652.4585	659.2363	665.9659	672.6468	679.2786
299	645.7229	652.4793	659.1887	665.8506	672.4646
300	638.8947	645.6280	652.3155	658.9567	665.5513
301	631.9726	638.6810	645.3449	651.9638	658.5371
302	624.9553	631.6371	638.2756	644.8703	651.4207
303	617.8415	624.4948	631.1061	637.6748	644.2004
304	610.6299	617.2529	623.8350	630.3759	636.8749
305	603.3191	609.9098	616.4610	622.9721	629.4425
306	595.9078	602.4643	608.9825	615.4618	621.9018
307	588.3947	594.9148	601.3980	607.8436	614.2511

308	580.7782	587.2600	593.7061	600.1159	606.4888
309	573.0569	579.4983	585.9052	592.2770	598.6133
310	565.2296	571.6283	577.9938	584.3255	590.6229
311	557.2945	563.6484	569.9703	576.2597	582.5161
312	549.2504	555.5571	561.8332	568.0780	574.2910
313	541.0957	547.3529	553.5808	559.7786	565.9459
314	532.8288	539.0342	545.2114	551.3600	557.4792
315	524.4483	530.5994	536.7236	542.8203	548.8889
316	515.9526	522.0468	528.1154	534.1578	540.1735
317	507.3400	513.3748	519.3853	525.3709	531.3309
318	498.6090	504.5818	510.5316	516.4576	522.3593
319	489.7580	495.6661	501.5524	507.4162	513.2569
320	480.7852	486.6259	492.4460	498.2448	504.0218
321	471.6891	477.4595	483.2106	488.9416	494.6520
322	462.4679	468.1652	473.8443	479.5047	485.1456
323	453.1199	458.7412	464.3454	469.9321	475.5005
324	443.6434	449.1856	454.7119	460.2218	465.7147
325	434.0366	439.4966	444.9420	450.3721	455.7863
326	424.2976	429.6724	435.0336	440.3807	445.7131
327	414.4248	419.7110	424.9848	430.2457	435.4929
328	404.4162	409.6106	414.7937	419.9650	425.1237
329	394.2700	399.3693	404.4583	409.5365	414.6033
330	383.9843	388.9849	393.9764	398.9581	403.9295
331	373.5572	378.4557	383.3460	388.2276	393.1000
332	362.9867	367.7794	372.5650	377.3429	382.1126
333	352.2708	356.9541	361.6313	366.3017	370.9650
334	341.4076	345.9778	350.5427	355.1018	359.6548
335	330.3951	334.8482	339.2970	343.7409	348.1796
336	319.2311	323.5632	327.8919	332.2167	336.5371

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
337	286.8563	291.0688	295.2813	299.4933	303.7043
338	276.0398	280.1196	284.2000	288.2807	292.3610
339	265.0859	269.0289	272.9733	276.9185	280.8641
340	253.9928	257.7949	261.5991	265.4049	269.2116
341	242.7587	246.4159	250.0757	253.7377	257.4012
342	231.3818	234.8899	238.4011	241.9149	245.4309
343	219.8603	223.2150	226.5732	229.9346	233.2985

344	208.1924	211.3893	214.5901	217.7944	221.0019
345	196.3763	199.4109	202.4497	205.4925	208.5387
346	184.4099	187.2777	190.1500	193.0265	195.9067
347	172.2915	174.9878	177.6888	180.3942	183.1037
348	160.0191	162.5392	165.0641	167.5936	170.1273
349	147.5908	149.9298	152.2737	154.6223	156.9752
350	135.0045	137.1575	139.3154	141.4780	143.6449
351	122.2582	124.2202	126.1870	128.1584	130.1342
352	109.3500	111.1158	112.8863	114.6613	116.4405
353	96.2777	97.8422	99.4111	100.9842	102.5614
354	83.0393	84.3971	85.7590	87.1248	88.4943
355	69.6326	70.7783	71.9277	73.0805	74.2367
356	56.0556	56.9836	57.9148	58.8490	59.7861
357	42.3060	43.0108	43.7181	44.4278	45.1398
358	28.3817	28.8575	29.3350	29.8142	30.2951
359	14.2805	14.5213	14.7631	15.0058	15.2494
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
337	307.9136	312.1208	316.3254	320.5269	324.7248
338	296.4405	300.5186	304.5949	308.6690	312.7403
339	284.8096	288.7545	292.6983	296.6406	300.5809
340	273.0188	276.8262	280.6331	284.4393	288.2443
341	261.0659	264.7313	268.3970	272.0627	275.7277
342	248.9487	252.4677	255.9876	259.5081	263.0286
343	236.6648	240.0329	243.4024	246.7730	250.1443
344	224.2120	227.4245	230.6389	233.8549	237.0722
345	211.5880	214.6401	217.6945	220.7511	223.8093
346	198.7904	201.6772	204.5668	207.4589	210.3531
347	185.8169	188.5334	191.2531	193.9756	196.7006
348	172.6649	175.2062	177.7508	180.2985	182.8491
349	159.3321	161.6929	164.0572	166.4249	168.7955
350	145.8160	147.9910	150.1697	152.3517	154.5370
351	132.1141	134.0979	136.0853	138.0763	140.0705
352	118.2237	120.0108	121.8015	123.5957	125.3931
353	104.1424	105.7271	107.3153	108.9069	110.5016
354	89.8674	91.2440	92.6239	94.0069	95.3930
355	75.3962	76.5588	77.7243	78.8928	80.0640
356	60.7260	61.6685	62.6137	63.5614	64.5115
357	45.8540	46.5705	47.2890	48.0096	48.7322
358	30.7776	31.2617	31.7472	32.2343	32.7227
359	15.4939	15.7392	15.9853	16.2322	16.4798
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

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

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	15.25	15.50	15.75	16.00	16.25
1	1001.0389	1001.0539	1001.0682	1001.0820	1001.0953
2	1002.0909	1002.1213	1002.1505	1002.1785	1002.2054
3	1003.1564	1003.2026	1003.2470	1003.2896	1003.3305
4	1004.2354	1004.2978	1004.3578	1004.4155	1004.4709
5	1005.3281	1005.4072	1005.4833	1005.5564	1005.6267
6	1006.4346	1006.5309	1006.6235	1006.7125	1006.7982
7	1007.5553	1007.6691	1007.7787	1007.8841	1007.9855
8	1008.6902	1008.8221	1008.9490	1009.0713	1009.1889
9	1009.8395	1009.9899	1010.1347	1010.2742	1010.4086
10	1011.0034	1011.1728	1011.3360	1011.4933	1011.6448
11	1012.1821	1012.3709	1012.5530	1012.7286	1012.8978
12	1013.3758	1013.5846	1013.7860	1013.9803	1014.1677
13	1014.3512	1014.5767	1014.7941	1015.0037	1015.2059
14	1015.3391	1015.5816	1015.8154	1016.0408	1016.2582
15	1016.3395	1016.5994	1016.8500	1017.0917	1017.3247
16	1017.3526	1017.6304	1017.8983	1018.1566	1018.4057
17	1018.3786	1018.6748	1018.9603	1019.2357	1019.5012
18	1019.4177	1019.7326	1020.0363	1020.3292	1020.6117
19	1020.4699	1020.8041	1021.1264	1021.4373	1021.7371
20	1021.5355	1021.8894	1022.2308	1022.5601	1022.8778
21	1022.6147	1022.9888	1023.3497	1023.6979	1024.0340
22	1023.7075	1024.1023	1024.4833	1024.8509	1025.2058
23	1024.8143	1025.2302	1025.6317	1026.0193	1026.3935
24	1025.9351	1026.3727	1026.7952	1027.2032	1027.5972
25	1026.8322	1027.2880	1027.7281	1028.1530	1028.5634
26	1027.7406	1028.2150	1028.6732	1029.1155	1029.5426
27	1028.6605	1029.1541	1029.6306	1030.0908	1030.5351
28	1029.5922	1030.1053	1030.6007	1031.0791	1031.5410
29	1030.5357	1031.0687	1031.5835	1032.0806	1032.5606
30	1031.4911	1032.0446	1032.5792	1033.0954	1033.5940
31	1032.4588	1033.0332	1033.5879	1034.1238	1034.6413
32	1033.4387	1034.0344	1034.6099	1035.1658	1035.7028
33	1034.4311	1035.0487	1035.6453	1036.2218	1036.7788
34	1035.4360	1036.0760	1036.6943	1037.2918	1037.8692
35	1036.4538	1037.1166	1037.7571	1038.3762	1038.9745
36	1037.4845	1038.1706	1038.8338	1039.4749	1040.0947
37	1038.2854	1038.9914	1039.6738	1040.3334	1040.9711
38	1039.0966	1039.8228	1040.5248	1041.2034	1041.8594
39	1039.9180	1040.6649	1041.3869	1042.0849	1042.7597
40	1040.7499	1041.5180	1042.2604	1042.9782	1043.6722
41	1041.5924	1042.3820	1043.1454	1043.8834	1044.5970
42	1042.4456	1043.2572	1044.0419	1044.8007	1045.5344
43	1043.3096	1044.1437	1044.9503	1045.7302	1046.4845
44	1044.1846	1045.0416	1045.8705	1046.6721	1047.4474
45	1045.0707	1045.9512	1046.8028	1047.6266	1048.4234

46	1045.9681	1046.8725	1047.7474	1048.5938	1049.4126
47	1046.8769	1047.8057	1048.7043	1049.5738	1050.4151
48	1047.7972	1048.7510	1049.6739	1050.5670	1051.4313

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
1	1001.1080	1001.1201	1001.1318	1001.1430	1001.1537
2	1002.2312	1002.2559	1002.2796	1002.3024	1002.3242
3	1003.3698	1003.4075	1003.4437	1003.4784	1003.5118
4	1004.5241	1004.5752	1004.6243	1004.6714	1004.7167
5	1005.6943	1005.7592	1005.8216	1005.8815	1005.9391
6	1006.8805	1006.9597	1007.0358	1007.1090	1007.1794
7	1008.0831	1008.1770	1008.2673	1008.3542	1008.4378
8	1009.3022	1009.4112	1009.5162	1009.6173	1009.7146
9	1010.5380	1010.6627	1010.7828	1010.8985	1011.0099
10	1011.7909	1011.9317	1012.0673	1012.1981	1012.3242
11	1013.0610	1013.2183	1013.3701	1013.5164	1013.6576
12	1014.3485	1014.5230	1014.6913	1014.8537	1015.0104
13	1015.4010	1015.5891	1015.7705	1015.9455	1016.1144
14	1016.4678	1016.6700	1016.8650	1017.0531	1017.2345
15	1017.5494	1017.7661	1017.9750	1018.1766	1018.3709
16	1018.6458	1018.8774	1019.1008	1019.3162	1019.5239
17	1019.7573	1020.0043	1020.2424	1020.4722	1020.6938
18	1020.8841	1021.1469	1021.4003	1021.6448	1021.8806
19	1022.0264	1022.3054	1022.5746	1022.8343	1023.0848
20	1023.1844	1023.4801	1023.7655	1024.0408	1024.3066
21	1024.3583	1024.6712	1024.9732	1025.2647	1025.5461
22	1025.5483	1025.8789	1026.1981	1026.5062	1026.8038
23	1026.7547	1027.1035	1027.4403	1027.7656	1028.0797
24	1027.9777	1028.3452	1028.7002	1029.0431	1029.3743
25	1028.9596	1029.3423	1029.7119	1030.0689	1030.4138
26	1029.9550	1030.3534	1030.7380	1031.1096	1031.4685
27	1030.9642	1031.3785	1031.7787	1032.1652	1032.5385
28	1031.9871	1032.4179	1032.8340	1033.2359	1033.6242
29	1033.0242	1033.4719	1033.9044	1034.3221	1034.7257
30	1034.0755	1034.5406	1034.9899	1035.4239	1035.8432
31	1035.1412	1035.6242	1036.0907	1036.5415	1036.9770
32	1036.2217	1036.7229	1037.2072	1037.6752	1038.1274
33	1037.3169	1037.8369	1038.3395	1038.8251	1039.2946
34	1038.4273	1038.9665	1039.4878	1039.9917	1040.4787
35	1039.5529	1040.1119	1040.6524	1041.1749	1041.6802
36	1040.6939	1041.2733	1041.8335	1042.3752	1042.8991
37	1041.5876	1042.1837	1042.7601	1043.3174	1043.8564
38	1042.4936	1043.1068	1043.6998	1044.2732	1044.8277
39	1043.4121	1044.0429	1044.6528	1045.2427	1045.8131
40	1044.3432	1044.9920	1045.6193	1046.2261	1046.8129
41	1045.2871	1045.9543	1046.5996	1047.2236	1047.8273
42	1046.2439	1046.9301	1047.5937	1048.2355	1048.8564
43	1047.2139	1047.9195	1048.6019	1049.2620	1049.9006
44	1048.1973	1048.9227	1049.6244	1050.3032	1050.9600
45	1049.1942	1049.9399	1050.6613	1051.3594	1052.0348
46	1050.2048	1050.9713	1051.7130	1052.4307	1053.1254
47	1051.2292	1052.0171	1052.7795	1053.5175	1054.2318

48 1052.2678 1053.0775 1053.8612 1054.6198 1055.3544

4240.2 REV CHG 4

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
49	1048.4816	1049.4566	1050.4002	1051.3134	1052.1971
50	1049.1746	1050.1714	1051.1361	1052.0697	1052.9732
51	1049.8765	1050.8955	1051.8816	1052.8361	1053.7598
52	1050.5872	1051.6289	1052.6370	1053.6127	1054.5571
53	1051.3070	1052.3717	1053.4022	1054.3997	1055.3652
54	1052.0360	1053.1242	1054.1775	1055.1971	1056.1842
55	1052.7742	1053.8863	1054.9630	1056.0052	1057.0143
56	1053.5218	1054.6584	1055.7587	1056.8241	1057.8557
57	1054.2789	1055.4404	1056.5650	1057.6539	1058.7084
58	1055.0456	1056.2324	1057.3817	1058.4948	1059.5727
59	1055.8221	1057.0348	1058.2093	1059.3469	1060.4488
60	1056.6084	1057.8474	1059.0476	1060.2103	1061.3366
61	1057.1521	1058.4138	1059.6360	1060.8200	1061.9671
62	1057.7027	1058.9875	1060.2321	1061.4379	1062.6060
63	1058.2604	1059.5686	1060.8360	1062.0640	1063.2537
64	1058.8250	1060.1572	1061.4479	1062.6984	1063.9101
65	1059.3969	1060.7534	1062.0677	1063.3413	1064.5754
66	1059.9761	1061.3573	1062.6957	1063.9928	1065.2497
67	1060.5626	1061.9690	1063.3320	1064.6529	1065.9331
68	1061.1565	1062.5886	1063.9766	1065.3219	1066.6258
69	1061.7580	1063.2162	1064.6297	1065.9997	1067.3279
70	1062.3671	1063.8519	1065.2913	1066.6867	1068.0394
71	1062.9840	1064.4959	1065.9616	1067.3827	1068.7606
72	1063.6087	1065.1481	1066.6407	1068.0881	1069.4916
73	1063.9837	1065.5468	1067.0625	1068.5323	1069.9576
74	1064.3635	1065.9507	1067.4899	1068.9825	1070.4300
75	1064.7480	1066.3598	1067.9228	1069.4386	1070.9087
76	1065.1375	1066.7741	1068.3614	1069.9009	1071.3940
77	1065.5319	1067.1939	1068.8058	1070.3693	1071.8858
78	1065.9313	1067.6190	1069.2560	1070.8439	1072.3842
79	1066.3358	1068.0496	1069.7121	1071.3249	1072.8894
80	1066.7455	1068.4858	1070.1742	1071.8123	1073.4015
81	1067.1603	1068.9277	1070.6424	1072.3062	1073.9205
82	1067.5804	1069.3752	1071.1167	1072.8066	1074.4465
83	1068.0059	1069.8285	1071.5973	1073.3138	1074.9796

84	1068.4367	1070.2877	1072.0841	1073.8277	1075.5200
85	1068.6102	1070.4856	1072.3058	1074.0725	1075.7873
86	1068.7860	1070.6861	1072.5304	1074.3206	1076.0583
87	1068.9639	1070.8891	1072.7579	1074.5720	1076.3329
88	1069.1441	1071.0948	1072.9885	1074.8267	1076.6112
89	1069.3266	1071.3032	1073.2220	1075.0849	1076.8934
90	1069.5114	1071.5142	1073.4586	1075.3464	1077.1793
91	1069.6986	1071.7280	1073.6984	1075.6115	1077.4691
92	1069.8881	1071.9445	1073.9412	1075.8801	1077.7628
93	1070.0800	1072.1638	1074.1873	1076.1523	1078.0606
94	1070.2744	1072.3860	1074.4366	1076.4281	1078.3623
95	1070.4713	1072.6110	1074.6891	1076.7076	1078.6681
96	1070.6706	1072.8389	1074.9450	1076.9908	1078.9781

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
49	1053.0523	1053.8802	1054.6815	1055.4572	1056.2083
50	1053.8477	1054.6941	1055.5135	1056.3067	1057.0746
51	1054.6539	1055.5194	1056.3572	1057.1683	1057.9536
52	1055.4713	1056.3562	1057.2129	1058.0423	1058.8454
53	1056.2998	1057.2047	1058.0807	1058.9289	1059.7502
54	1057.1398	1058.0650	1058.9608	1059.8282	1060.6682
55	1057.9913	1058.9373	1059.8534	1060.7405	1061.5996
56	1058.8546	1059.8218	1060.7586	1061.6658	1062.5446
57	1059.7297	1060.7187	1061.6766	1062.6045	1063.5033
58	1060.6168	1061.6281	1062.6077	1063.5567	1064.4761
59	1061.5161	1062.5501	1063.5519	1064.5225	1065.4630
60	1062.4278	1063.4851	1064.5095	1065.5022	1066.4643
61	1063.0784	1064.1551	1065.1985	1066.2096	1067.1895
62	1063.7379	1064.8346	1065.8973	1066.9271	1067.9253
63	1064.4064	1065.5235	1066.6059	1067.6550	1068.6718
64	1065.0842	1066.2220	1067.3246	1068.3933	1069.4292
65	1065.7713	1066.9302	1068.0535	1069.1422	1070.1976
66	1066.4678	1067.6484	1068.7927	1069.9019	1070.9772
67	1067.1739	1068.3766	1069.5424	1070.6725	1071.7682
68	1067.8897	1069.1149	1070.3026	1071.4542	1072.5707
69	1068.6153	1069.8635	1071.0737	1072.2471	1073.3850
70	1069.3510	1070.6226	1071.8557	1073.0514	1074.2111
71	1070.0967	1071.3923	1072.6488	1073.8673	1075.0493
72	1070.8527	1072.1727	1073.4531	1074.6949	1075.8996
73	1071.3399	1072.6806	1073.9809	1075.2423	1076.4659
74	1071.8339	1073.1955	1074.5163	1075.7974	1077.0404
75	1072.3346	1073.7176	1075.0592	1076.3606	1077.6232
76	1072.8422	1074.2470	1075.6098	1076.9319	1078.2146
77	1073.3568	1074.7838	1076.1682	1077.5114	1078.8146
78	1073.8785	1075.3281	1076.7345	1078.0992	1079.4234
79	1074.4073	1075.8800	1077.3089	1078.6954	1080.0410
80	1074.9434	1076.4396	1077.8914	1079.3003	1080.6676
81	1075.4869	1077.0070	1078.4821	1079.9138	1081.3034
82	1076.0379	1077.5823	1079.0812	1080.5361	1081.9484
83	1076.5964	1078.1656	1079.6888	1081.1674	1082.6029
84	1077.1626	1078.7571	1080.3050	1081.8078	1083.2669

85	1077.4519	1079.0677	1080.6364	1082.1593	1083.6381
86	1077.7451	1079.3826	1080.9724	1082.5159	1084.0147
87	1078.0424	1079.7019	1081.3132	1082.8776	1084.3968
88	1078.3437	1080.0257	1081.6588	1083.2446	1084.7844
89	1078.6492	1080.3540	1082.0093	1083.6168	1085.1778
90	1078.9589	1080.6869	1082.3648	1083.9943	1085.5768
91	1079.2729	1081.0244	1082.7254	1084.3773	1085.9817
92	1079.5911	1081.3666	1083.0910	1084.7658	1086.3925
93	1079.9138	1081.7137	1083.4618	1085.1598	1086.8093
94	1080.2409	1082.0655	1083.8379	1085.5595	1087.2321
95	1080.5725	1082.4223	1084.2193	1085.9650	1087.6612
96	1080.9086	1082.7840	1084.6060	1086.3763	1088.0964

4240.2 REV CHG 4

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
97	1070.6044	1072.7972	1074.9273	1076.9964	1079.0063
98	1070.5374	1072.7550	1074.9093	1077.0020	1079.0349
99	1070.4695	1072.7123	1074.8910	1077.0077	1079.0639
100	1070.4008	1072.6690	1074.8726	1077.0134	1079.0933
101	1070.3311	1072.6251	1074.8539	1077.0193	1079.1231
102	1070.2606	1072.5807	1074.8349	1077.0252	1079.1533
103	1070.1892	1072.5357	1074.8157	1077.0312	1079.1839
104	1070.1169	1072.4901	1074.7963	1077.0372	1079.2149
105	1070.0437	1072.4440	1074.7766	1077.0434	1079.2464
106	1069.9695	1072.3972	1074.7566	1077.0496	1079.2782
107	1069.8944	1072.3498	1074.7364	1077.0560	1079.3105
108	1069.8183	1072.3018	1074.7159	1077.0624	1079.3432
109	1069.4678	1071.9753	1074.4126	1076.7818	1079.0848
110	1069.1129	1071.6445	1074.1053	1076.4974	1078.8228
111	1068.7534	1071.3094	1073.7940	1076.2093	1078.5572
112	1068.3894	1070.9700	1073.4786	1075.9173	1078.2881
113	1068.0208	1070.6262	1073.1591	1075.6215	1078.0153
114	1067.6475	1070.2780	1072.8354	1075.3217	1077.7389
115	1067.2694	1069.9252	1072.5074	1075.0179	1077.4586
116	1066.8865	1069.5680	1072.1751	1074.7100	1077.1746
117	1066.4988	1069.2061	1071.8385	1074.3980	1076.8868
118	1066.1061	1068.8395	1071.4974	1074.0819	1076.5950
119	1065.7084	1068.4682	1071.1519	1073.7616	1076.2993
120	1065.3057	1068.0921	1070.8018	1073.4370	1075.9996

121	1064.6190	1067.4276	1070.1590	1072.8152	1075.3984
122	1063.9235	1066.7545	1069.5077	1072.1852	1074.7890
123	1063.2192	1066.0727	1068.8479	1071.5467	1074.1713
124	1062.5059	1065.3821	1068.1794	1070.8997	1073.5453
125	1061.7836	1064.6826	1067.5021	1070.2442	1072.9108
126	1061.0521	1063.9741	1066.8160	1069.5798	1072.2677
127	1060.3112	1063.2564	1066.1208	1068.9066	1071.6159
128	1059.5610	1062.5294	1065.4165	1068.2245	1070.9553
129	1058.8013	1061.7931	1064.7030	1067.5332	1070.2858
130	1058.0318	1061.0472	1063.9801	1066.8327	1069.6071
131	1057.2527	1060.2917	1063.2477	1066.1229	1068.9193
132	1056.4636	1059.5264	1062.5057	1065.4036	1068.2222
133	1055.6644	1058.7513	1061.7540	1064.6747	1067.5156
134	1054.8552	1057.9661	1060.9924	1063.9361	1066.7994
135	1054.0356	1057.1708	1060.2208	1063.1877	1066.0736
136	1053.2056	1056.3653	1059.4391	1062.4293	1065.3379
137	1052.3651	1055.5493	1058.6471	1061.6608	1064.5923
138	1051.5139	1054.7228	1057.8448	1060.8820	1063.8366
139	1050.6519	1053.8856	1057.0319	1060.0928	1063.0706
140	1049.7789	1053.0376	1056.2083	1059.2931	1062.2943
141	1048.8948	1052.1786	1055.3739	1058.4828	1061.5074
142	1047.9995	1051.3086	1054.5286	1057.6616	1060.7099
143	1047.0928	1050.4273	1053.6721	1056.8295	1059.9016
144	1046.1746	1049.5346	1052.8045	1055.9863	1059.0824

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
97	1080.9589	1082.8559	1084.6989	1086.4895	1088.2295
98	1081.0099	1082.9287	1084.7930	1086.6044	1088.3646
99	1081.0617	1083.0026	1084.8885	1086.7209	1088.5016
100	1081.1141	1083.0775	1084.9853	1086.8391	1088.6406
101	1081.1673	1083.1535	1085.0835	1086.9590	1088.7816
102	1081.2211	1083.2305	1085.1830	1087.0806	1088.9247
103	1081.2758	1083.3086	1085.2840	1087.2039	1089.0699
104	1081.3311	1083.3877	1085.3864	1087.3290	1089.2172
105	1081.3873	1083.4680	1085.4903	1087.4560	1089.3666
106	1081.4442	1083.5494	1085.5957	1087.5847	1089.5183
107	1081.5019	1083.6319	1085.7025	1087.7153	1089.6721
108	1081.5604	1083.7156	1085.8108	1087.8478	1089.8282
109	1081.3234	1083.4997	1085.6153	1087.6721	1089.6718
110	1081.0832	1083.2807	1085.4169	1087.4939	1089.5132
111	1080.8397	1083.0586	1085.2158	1087.3131	1089.3523
112	1080.5928	1082.8335	1085.0118	1087.1297	1089.1890
113	1080.3426	1082.6052	1084.8049	1086.9437	1089.0233
114	1080.0889	1082.3737	1084.5951	1086.7550	1088.8552
115	1079.8317	1082.1390	1084.3823	1086.5636	1088.6847
116	1079.5710	1081.9010	1084.1665	1086.3695	1088.5117
117	1079.3067	1081.6597	1083.9476	1086.1725	1088.3361
118	1079.0387	1081.4150	1083.7257	1085.9727	1088.1580
119	1078.7671	1081.1669	1083.5006	1085.7701	1087.9773
120	1078.4917	1080.9153	1083.2723	1085.5645	1087.7940
121	1077.9104	1080.3534	1082.7292	1085.0398	1087.2870
122	1077.3211	1079.7836	1082.1784	1084.5074	1086.7726

123	1076.7237	1079.2059	1081.6198	1083.9675	1086.2507
124	1076.1181	1078.6201	1081.0533	1083.4197	1085.7211
125	1075.5041	1078.0261	1080.4788	1082.8641	1085.1839
126	1074.8817	1077.4239	1079.8962	1082.3005	1084.6388
127	1074.2508	1076.8132	1079.3052	1081.7288	1084.0858
128	1073.6112	1076.1940	1078.7060	1081.1489	1083.5247
129	1072.9627	1075.5662	1078.0982	1080.5606	1082.9555
130	1072.3054	1074.9296	1077.4818	1079.9639	1082.3779
131	1071.6390	1074.2841	1076.8567	1079.3586	1081.7919
132	1070.9635	1073.6297	1076.2227	1078.7446	1081.1974
133	1070.2787	1072.9660	1075.5797	1078.1218	1080.5942
134	1069.5844	1072.2932	1074.9277	1077.4900	1079.9822
135	1068.8806	1071.6109	1074.2664	1076.8492	1079.3613
136	1068.1672	1070.9191	1073.5957	1076.1991	1078.7313
137	1067.4439	1070.2176	1072.9155	1075.5397	1078.0921
138	1066.7107	1069.5064	1072.2257	1074.8708	1077.4436
139	1065.9674	1068.7852	1071.5261	1074.1923	1076.7857
140	1065.2138	1068.0539	1070.8167	1073.5040	1076.1181
141	1064.4500	1067.3125	1070.0971	1072.8059	1075.4408
142	1063.6756	1066.5607	1069.3674	1072.0977	1074.7537
143	1062.8905	1065.7984	1068.6273	1071.3793	1074.0565
144	1062.0947	1065.0255	1067.8768	1070.6506	1073.3492

4240.2 REV CHG 4

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
145	1045.2447	1048.6304	1051.9254	1055.1319	1058.2520
146	1044.3030	1047.7145	1051.0348	1054.2661	1057.4104
147	1043.3494	1046.7868	1050.1325	1053.3887	1056.5574
148	1042.3836	1045.8471	1049.2184	1052.4996	1055.6929
149	1041.4055	1044.8953	1048.2923	1051.5987	1054.8167
150	1040.4151	1043.9312	1047.3540	1050.6858	1053.9286
151	1039.4120	1042.9546	1046.4034	1049.7606	1053.0284
152	1038.3962	1041.9654	1045.4403	1048.8232	1052.1161
153	1037.3674	1040.9634	1044.4646	1047.8732	1051.1914
154	1036.3256	1039.9485	1043.4761	1046.9106	1050.2542
155	1035.2706	1038.9205	1042.4746	1045.9352	1049.3043
156	1034.2021	1037.8792	1041.4600	1044.9467	1048.3416
157	1033.1201	1036.8244	1040.4320	1043.9451	1047.3658
158	1032.0243	1035.7560	1039.3906	1042.9301	1046.3768

159	1030.9146	1034.6739	1038.3355	1041.9016	1045.3744
160	1029.7908	1033.5777	1037.2665	1040.8594	1044.3584
161	1028.6527	1032.4674	1036.1835	1039.8032	1043.3287
162	1027.5002	1031.3427	1035.0863	1038.7330	1042.2850
163	1026.3330	1030.2036	1033.9747	1037.6485	1041.2272
164	1025.1510	1029.0497	1032.8485	1036.5496	1040.1551
165	1023.9539	1027.8809	1031.7075	1035.4360	1039.0684
166	1022.7416	1026.6970	1030.5516	1034.3076	1037.9670
167	1021.5140	1025.4978	1029.3804	1033.1641	1036.8508
168	1020.2707	1024.2831	1028.1939	1032.0053	1035.7194
169	1019.0116	1023.0527	1026.9919	1030.8311	1034.5726
170	1017.7365	1021.8065	1025.7740	1029.6413	1033.4104
171	1016.4453	1020.5441	1024.5402	1028.4356	1032.2324
172	1015.1376	1019.2654	1023.2902	1027.2138	1031.0385
173	1013.8133	1017.9703	1022.0237	1025.9757	1029.8284
174	1012.4721	1016.6584	1020.7407	1024.7212	1028.6019
175	1011.1139	1015.3295	1019.4408	1023.4499	1027.3588
176	1009.7385	1013.9835	1018.1238	1022.1616	1026.0988
177	1008.3456	1012.6201	1016.7896	1020.8562	1024.8218
178	1006.9350	1011.2391	1015.4378	1019.5333	1023.5276
179	1005.5064	1009.8402	1014.0683	1018.1928	1022.2157
180	1004.0597	1008.4233	1012.6809	1016.8345	1020.8862
181	1002.5946	1006.9881	1011.2752	1015.4580	1019.5386
182	1001.1109	1005.5343	1009.8511	1014.0632	1018.1727
183	999.6084	1004.0617	1008.4082	1012.6498	1016.7884
184	998.0867	1002.5702	1006.9465	1011.2175	1015.3853
185	996.5457	1001.0594	1005.4655	1009.7662	1013.9633
186	994.9851	999.5290	1003.9652	1008.2955	1012.5219
187	993.4047	997.9789	1002.4451	1006.8052	1011.0611
188	991.8042	996.4088	1000.9051	1005.2950	1009.5805
189	990.1834	994.8184	999.3448	1003.7647	1008.0798
190	988.5420	993.2074	997.7641	1002.2139	1006.5588
191	986.8797	991.5756	996.1626	1000.6425	1005.0172
192	985.1962	989.9228	994.5402	999.0502	1003.4547

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
145	1061.2879	1064.2417	1067.1156	1069.9115	1072.6315
146	1060.4701	1063.4471	1066.3436	1069.1617	1071.9034
147	1059.6409	1062.6413	1065.5607	1068.4011	1071.1646
148	1058.8004	1061.8243	1064.7667	1067.6296	1070.4151
149	1057.9484	1060.9959	1063.9614	1066.8470	1069.6547
150	1057.0846	1060.1559	1063.1448	1066.0531	1068.8831
151	1056.2089	1059.3043	1062.3165	1065.2479	1068.1004
152	1055.3212	1058.4407	1061.4766	1064.4311	1067.3061
153	1054.4213	1057.5650	1060.6247	1063.6025	1066.5004
154	1053.5090	1056.6772	1059.7608	1062.7620	1065.6828
155	1052.5842	1055.7769	1058.8846	1061.9094	1064.8534
156	1051.6467	1054.8641	1057.9961	1061.0446	1064.0118
157	1050.6962	1053.9386	1057.0949	1060.1673	1063.1580
158	1049.7327	1053.0001	1056.1810	1059.2775	1062.2917
159	1048.7560	1052.0485	1055.2541	1058.3748	1061.4128
160	1047.7658	1051.0836	1054.3141	1057.4592	1060.5211

161	1046.7620	1050.1053	1053.3607	1056.5304	1059.6163
162	1045.7444	1049.1133	1052.3939	1055.5882	1058.6984
163	1044.7128	1048.1075	1051.4134	1054.6325	1057.7671
164	1043.6670	1047.0876	1050.4190	1053.6631	1056.8222
165	1042.6069	1046.0535	1049.4104	1052.6797	1055.8635
166	1041.5321	1045.0050	1048.3877	1051.6822	1054.8908
167	1040.4426	1043.9418	1047.3504	1050.6704	1053.9040
168	1039.3381	1042.8638	1046.2984	1049.6440	1052.9028
169	1038.2185	1041.7707	1045.2315	1048.6029	1051.8869
170	1037.0834	1040.6624	1044.1495	1047.5468	1050.8563
171	1035.9327	1039.5386	1043.0522	1046.4755	1049.8106
172	1034.7662	1038.3991	1041.9393	1045.3888	1048.7497
173	1033.5837	1037.2438	1040.8107	1044.2865	1047.6733
174	1032.3849	1036.0722	1039.6660	1043.1683	1046.5812
175	1031.1696	1034.8844	1038.5052	1042.0341	1045.4731
176	1029.9376	1033.6799	1037.3279	1040.8836	1044.3490
177	1028.6887	1032.4587	1036.1340	1039.7165	1043.2084
178	1027.4226	1031.2204	1034.9231	1038.5327	1042.0512
179	1026.1390	1029.9648	1033.6950	1037.3318	1040.8771
180	1024.8379	1028.6917	1032.4496	1036.1137	1039.6859
181	1023.5188	1027.4008	1031.1865	1034.8780	1038.4773
182	1022.1816	1026.0919	1029.9056	1033.6246	1037.2511
183	1020.8261	1024.7647	1028.6065	1032.3532	1036.0070
184	1019.4518	1023.4190	1027.2889	1031.0635	1034.7448
185	1018.0587	1022.0546	1025.9527	1029.7553	1033.4641
186	1016.6465	1020.6710	1024.5976	1028.4282	1032.1648
187	1015.2148	1019.2682	1023.2233	1027.0821	1030.8465
188	1013.7634	1017.8458	1021.8295	1025.7166	1029.5091
189	1012.2921	1016.4035	1020.4160	1024.3316	1028.1521
190	1010.8005	1014.9411	1018.9825	1022.9265	1026.7753
191	1009.2884	1013.4583	1017.5286	1021.5013	1025.3784
192	1007.7556	1011.9548	1016.0542	1020.0557	1023.9612

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
193	983.4914	988.2486	992.8964	997.4366	1001.8711
194	981.7650	986.5528	991.2310	995.8015	1000.2660
195	980.0165	984.8351	989.5438	994.1446	998.6392
196	978.2459	983.0952	987.8345	992.4656	996.9903

197	976.4528	981.3328	986.1027	990.7642	995.3191
198	974.6368	979.5477	984.3482	989.0401	993.6253
199	972.7978	977.7394	982.5706	987.2931	991.9086
200	970.9355	975.9079	980.7697	985.5227	990.1686
201	969.0494	974.0527	978.9452	983.7288	988.4050
202	967.1394	972.1735	977.0968	981.9109	986.6176
203	965.2051	970.2700	975.2241	980.0688	984.8060
204	963.2463	968.3420	973.3268	978.2021	982.9698
205	961.2625	966.3891	971.4046	976.3106	981.1088
206	959.2535	964.4109	969.4571	974.3938	979.2225
207	957.2190	962.4072	967.4841	972.4515	977.3108
208	955.1587	960.3776	965.4852	970.4832	975.3731
209	953.0721	958.3218	963.4601	968.4887	973.4092
210	950.9591	956.2394	961.4084	966.4677	971.4187
211	948.8192	954.1301	959.3298	964.4196	969.4012
212	946.6521	951.9936	957.2239	962.3443	967.3564
213	944.4574	949.8295	955.0903	960.2413	965.2840
214	942.2349	947.6375	952.9288	958.1103	963.1835
215	939.9841	945.4171	950.7388	955.9508	961.0545
216	937.7047	943.1680	948.5202	953.7626	958.8967
217	935.3964	940.8899	946.2724	951.5452	956.7096
218	933.0587	938.5824	943.9951	949.2982	954.4930
219	930.6913	936.2450	941.6879	947.0212	952.2463
220	928.2938	933.8775	939.3504	944.7139	949.9693
221	925.8659	931.4794	936.9823	942.3759	947.6613
222	923.4071	929.0503	934.5831	940.0066	945.3222
223	920.9170	926.5899	932.1524	937.6058	942.9513
224	918.3954	924.0976	929.6898	935.1729	940.5484
225	915.8416	921.5732	927.1948	932.7076	938.1129
226	913.2554	919.0162	924.6671	930.2095	935.6444
227	910.6364	916.4261	922.1063	927.6780	933.1425
228	907.9840	913.8026	919.5118	925.1128	930.6067
229	905.2980	911.1452	916.8833	922.5134	928.0366
230	902.5778	908.4534	914.2203	919.8793	925.4317
231	899.8230	905.7269	911.5223	917.2101	922.7915
232	897.0333	902.9652	908.7889	914.5053	920.1156
233	894.2081	900.1678	906.0196	911.7645	917.4034
234	891.3469	897.3343	903.2140	908.9871	914.6545
235	888.4495	894.4642	900.3716	906.1727	911.8683
236	885.5152	891.5570	897.4919	903.3207	909.0444
237	882.5436	888.6122	894.5743	900.4307	906.1823
238	879.5342	885.6294	891.6185	897.5022	903.2815
239	876.4866	882.6081	888.6239	894.5346	900.3413
240	873.4003	879.5478	885.5899	891.5275	897.3614

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
193	1006.2017	1010.4303	1014.5588	1018.5892	1022.5233
194	1004.6263	1008.8845	1013.0423	1017.1016	1021.0644
195	1003.0294	1007.3171	1011.5043	1015.5927	1019.5843
196	1001.4105	1005.7279	1009.9445	1014.0621	1018.0825
197	999.7693	1004.1165	1008.3626	1012.5094	1016.5589
198	998.1055	1002.4826	1006.7583	1010.9345	1015.0131

199	996.4189	1000.8259	1005.1312	1009.3369	1013.4447
200	994.7091	999.1460	1003.4812	1007.7163	1011.8534
201	992.9758	997.4427	1001.8077	1006.0725	1010.2389
202	991.2186	995.7157	1000.1105	1004.4050	1008.6009
203	989.4373	993.9645	998.3893	1002.7136	1006.9390
204	987.6315	992.1889	996.6437	1000.9978	1005.2529
205	985.8008	990.3885	994.8734	999.2574	1003.5421
206	983.9450	988.5629	993.0780	997.4919	1001.8065
207	982.0637	986.7119	991.2571	995.7011	1000.0455
208	980.1565	984.8351	989.4105	993.8845	998.2588
209	978.2231	982.9320	987.5377	992.0418	996.4461
210	976.2631	981.0024	985.6384	990.1727	994.6069
211	974.2761	979.0459	983.7122	988.2766	992.7409
212	972.2618	977.0620	981.7586	986.3533	990.8477
213	970.2198	975.0505	979.7774	984.4024	988.9269
214	968.1498	973.0108	977.7682	982.4234	986.9781
215	966.0513	970.9428	975.7304	980.4160	985.0009
216	963.9239	968.8458	973.6639	978.3797	982.9948
217	961.7673	966.7196	971.5680	976.3141	980.9595
218	959.5810	964.5637	969.4424	974.2188	978.8945
219	957.3647	962.3776	967.2867	972.0935	976.7993
220	955.1179	960.1611	965.1005	969.9375	974.6737
221	952.8402	957.9137	962.8833	967.7506	972.5170
222	950.5311	955.6349	960.6347	965.5323	970.3289
223	948.1904	953.3242	958.3543	963.2820	968.1088
224	945.8174	950.9813	956.0415	960.9994	965.8564
225	943.4118	948.6057	953.6960	958.6840	963.5711
226	940.9732	946.1970	951.3173	956.3353	961.2525
227	938.5010	943.7546	948.9048	953.9529	958.9001
228	935.9948	941.2782	946.4582	951.5362	956.5134
229	933.4541	938.7671	943.9769	949.0847	954.0919
230	930.8785	936.2211	941.4605	946.5980	951.6351
231	928.2676	933.6394	938.9084	944.0756	949.1424
232	925.6207	931.0218	936.3201	941.5169	946.6134
233	922.9374	928.3676	933.6952	938.9215	944.0475
234	920.2172	925.6764	931.0331	936.2887	941.4442
235	917.4596	922.9476	928.3333	933.6181	938.8030
236	914.6641	920.1807	925.5953	930.9091	936.1232
237	911.8301	917.3751	922.8184	928.1611	933.4043
238	908.9572	914.5305	920.0022	925.3736	930.6458
239	906.0448	911.6461	917.1462	922.5461	927.8470
240	903.0924	908.7214	914.2496	919.6779	925.0075

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
241	870.2747	876.4479	882.5162	888.4803	894.3410
242	867.1095	873.3080	879.4021	885.3924	891.2798
243	863.9040	870.1275	876.2471	882.2634	888.1772
244	860.6577	866.9060	873.0508	879.0927	885.0325
245	857.3702	863.6428	869.8124	875.8797	881.8452
246	854.0410	860.3375	866.5316	872.6238	878.6148
247	850.6694	856.9895	863.2077	869.3245	875.3406
248	847.2550	853.5983	859.8402	865.9813	872.0221
249	843.7972	850.1633	856.4285	862.5934	868.6586
250	840.2954	846.6838	852.9720	859.1604	865.2496
251	836.7491	843.1595	849.4701	855.6816	861.7945
252	833.1578	839.5896	845.9223	852.1565	858.2925
253	829.5209	835.9736	842.3279	848.5843	854.7431
254	825.8377	832.3109	838.6864	844.9645	851.1457
255	822.1077	828.6009	834.9970	841.2964	847.4996
256	818.3303	824.8430	831.2592	837.5795	843.8040
257	814.5049	821.0365	827.4724	833.8129	840.0585
258	810.6309	817.1808	823.6359	829.9962	836.2622
259	806.7076	813.2754	819.7490	826.1285	832.4145
260	802.7345	809.3195	815.8111	822.2093	828.5147
261	798.7109	805.3125	811.8215	818.2379	824.5620
262	794.6362	801.2538	807.7795	814.2135	820.5559
263	790.5097	797.1426	803.6845	810.1354	816.4955
264	786.3307	792.9784	799.5357	806.0029	812.3801
265	782.0987	788.7603	795.3325	801.8154	808.2090
266	777.8128	784.4878	791.0741	797.5720	803.9814
267	773.4725	780.1601	786.7599	793.2720	799.6966
268	769.0770	775.7764	782.3890	788.9147	795.3538
269	764.6257	771.3362	777.9607	784.4993	790.9521
270	760.1178	766.8386	773.4743	780.0251	786.4908
271	755.5526	762.2829	768.9291	775.4912	781.9691
272	750.9294	757.6684	764.3242	770.8968	777.3862
273	746.2475	752.9942	759.6588	766.2412	772.7412
274	741.5060	748.2597	754.9322	761.5234	768.0333
275	736.7043	743.4640	750.1436	756.7428	763.2617
276	731.8416	738.6064	745.2921	751.8985	758.4255
277	726.9171	733.6860	740.3769	746.9895	753.5237
278	721.9300	728.7021	735.3973	742.0151	748.5556
279	716.8795	723.6538	730.3522	736.9744	743.5202
280	711.7648	718.5403	725.2410	731.8665	738.4166
281	706.5851	713.3608	720.0627	726.6905	733.2439
282	701.3397	708.1143	714.8164	721.4454	728.0012
283	696.0275	702.8001	709.5012	716.1304	722.6875
284	690.6478	697.4173	704.1163	710.7446	717.3018
285	685.1998	691.9649	698.6607	705.2869	711.8431
286	679.6825	686.4421	693.1335	699.7565	706.3106
287	674.0952	680.8479	687.5338	694.1523	700.7031

288	668.4368	675.1815	681.8606	688.4734	695.0197
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INSTALLMENT					
NUMBER	16.50	16.75	17.00	17.25	17.50
241	900.0993	905.7560	911.3120	916.7685	922.1265
242	897.0651	902.7491	908.3329	913.8173	919.2035
243	893.9892	899.7003	905.3115	910.8237	916.2379
244	890.8709	896.6089	902.2473	907.7870	913.2290
245	887.7098	893.4744	899.1397	904.7066	910.1763
246	884.5053	890.2961	895.9880	901.5820	907.0790
247	881.2566	887.0734	892.7917	898.4125	903.9366
248	877.9633	883.8058	889.5502	895.1974	900.7483
249	874.6248	880.4925	886.2627	891.9361	897.5136
250	871.2403	877.1330	882.9286	888.6279	894.2316
251	867.8093	873.7266	879.5474	885.2722	890.9019
252	864.3311	870.2727	876.1182	881.8682	887.5235
253	860.8050	866.7706	872.6404	878.4153	884.0959
254	857.2305	863.2195	869.1134	874.9127	880.6183
255	853.6069	859.6189	865.5364	871.3598	877.0900
256	849.9334	855.9681	861.9087	867.7558	873.5102
257	846.2094	852.2663	858.2296	864.1000	869.8782
258	842.4342	848.5128	854.4984	860.3917	866.1933
259	838.6071	844.7069	850.7144	856.6301	862.4546
260	834.7274	840.8479	846.8767	852.8144	858.6614
261	830.7943	836.9350	842.9847	848.9438	854.8129
262	826.8071	832.9675	839.0375	845.0176	850.9082
263	822.7652	828.9447	835.0344	841.0349	846.9466
264	818.6676	824.8657	830.9747	836.9950	842.9273
265	814.5137	820.7297	826.8574	832.8971	838.8493
266	810.3027	816.5360	822.6817	828.7402	834.7118
267	806.0338	812.2838	818.4469	824.5236	830.5141
268	801.7062	807.9722	814.1522	820.2463	826.2551
269	797.3191	803.6005	809.7965	815.9076	821.9339
270	792.8716	799.1677	805.3792	811.5065	817.5498
271	788.3630	794.6730	800.8993	807.0421	813.1017
272	783.7924	790.1156	796.3559	802.5136	808.5888
273	779.1590	785.4946	791.7482	797.9199	804.0101
274	774.4619	780.8091	787.0752	793.2603	799.3645
275	769.7002	776.0582	782.3360	788.5336	794.6513
276	764.8730	771.2410	777.5296	783.7390	789.8693
277	759.9794	766.3565	772.6552	778.8755	785.0175
278	755.0185	761.4039	767.7117	773.9420	780.0950
279	749.9895	756.3821	762.6982	768.9377	775.1007
280	744.8912	751.2902	757.6136	763.8614	770.0336
281	739.7229	746.1273	752.4570	758.7121	764.8926
282	734.4835	740.8923	747.2274	753.4888	759.6766
283	729.1721	735.5842	741.9237	748.1905	754.3846
284	723.7876	730.2020	736.5448	742.8159	749.0154
285	718.3291	724.7447	731.0897	737.3641	743.5678
286	712.7956	719.2113	725.5574	731.8340	738.0409
287	707.1860	713.6005	719.9467	726.2243	732.4333
288	701.4992	707.9115	714.2565	720.5340	726.7439

4240.2 REV CHG 4

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
289	662.7065	669.4419	676.1129	682.7188	689.2594
290	656.9034	663.6282	670.2897	676.8875	683.4210
291	651.0265	657.7394	664.3902	670.9784	677.5036
292	645.0749	651.7745	658.4132	664.9905	671.5060
293	639.0478	645.7325	652.3577	658.9228	665.4273
294	632.9440	639.6125	646.2228	652.7742	659.2662
295	626.7626	633.4135	640.0074	646.5436	653.0217
296	620.5027	627.1344	633.7103	640.2299	646.6926
297	614.1633	620.7742	627.3307	633.8320	640.2778
298	607.7432	614.3319	620.8673	627.3489	633.7761
299	601.2416	607.8063	614.3190	620.7793	627.1864
300	594.6574	601.1964	607.6849	614.1221	620.5075
301	587.9895	594.5012	600.9636	607.3761	613.7381
302	581.2368	587.7195	594.1541	600.5402	606.8771
303	574.3984	580.8501	587.2553	593.6132	599.9231
304	567.4730	573.8921	580.2659	586.5937	592.8750
305	560.4596	566.8442	573.1848	579.4807	585.7314
306	553.3571	559.7052	566.0107	572.2729	578.4911
307	546.1644	552.4741	558.7425	564.9689	571.1528
308	538.8802	545.1495	551.3789	557.5676	563.7150
309	531.5034	537.7303	543.9186	550.0676	556.1766
310	524.0330	530.2153	536.3604	542.4676	548.5361
311	516.4675	522.6032	528.7030	534.7662	540.7921
312	508.8060	514.8928	520.9451	526.9622	532.9432
313	501.0470	507.0828	513.0854	519.0541	524.9881
314	493.1895	499.1720	505.1226	511.0405	516.9252
315	485.2321	491.1589	497.0552	502.9202	508.7531
316	477.1736	483.0423	488.8819	494.6915	500.4704
317	469.0126	474.8210	480.6014	486.3531	492.0755
318	460.7480	466.4934	472.2121	477.9036	483.5670
319	452.3783	458.0582	463.7128	469.3414	474.9432
320	443.9023	449.5141	455.1019	460.6650	466.2026
321	435.3185	440.8596	446.3780	451.8730	457.3437
322	426.6257	432.0934	437.5396	442.9637	448.3648
323	417.8224	423.2139	428.5852	433.9356	439.2644
324	408.9072	414.2197	419.5133	424.7872	430.0406

325	399.8787	405.1094	410.3223	415.5167	420.6920
326	390.7355	395.8813	401.0106	406.1227	411.2168
327	381.4760	386.5341	391.5768	396.6034	401.6133
328	372.0990	377.0661	382.0191	386.9572	391.8797
329	362.6027	367.4759	372.3360	377.1824	382.0143
330	352.9858	357.7618	362.5258	367.2772	372.0154
331	343.2466	347.9222	352.5868	357.2400	361.8810
332	333.3837	337.9555	342.5174	347.0689	351.6094
333	323.3954	327.8600	332.3158	336.7623	341.1987
334	313.2802	317.6342	321.9804	326.3182	330.6470
335	303.0365	307.2763	311.5092	315.7348	319.9524
336	292.6626	296.7846	300.9007	305.0104	309.1130

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
289	695.7342	702.1431	708.4857	714.7619	720.9716
290	689.8900	696.2941	702.6331	708.9068	715.1151
291	683.9654	690.3635	696.6977	702.9676	709.1732
292	677.9594	684.3501	690.6781	696.9430	703.1447
293	671.8707	678.2528	684.5733	690.8318	697.0282
294	665.6984	672.0704	678.3819	684.6327	690.8225
295	659.4412	665.8017	672.1029	678.3445	684.5263
296	653.0979	659.4455	665.7349	671.9660	678.1384
297	646.6674	653.0005	659.2767	665.4957	671.6572
298	640.1485	646.4656	652.7270	658.9324	665.0815
299	633.5400	639.8395	646.0845	652.2748	658.4100
300	626.8406	633.1209	639.3480	645.5215	651.6411
301	620.0491	626.3085	632.5159	638.6711	644.7736
302	613.1642	619.4010	625.5871	631.7222	637.8058
303	606.1846	612.3971	618.5602	624.6734	630.7365
304	599.1091	605.2954	611.4337	617.5234	623.5641
305	591.9362	598.0947	604.2062	610.2705	616.2871
306	584.6648	590.7934	596.8764	602.9133	608.9039
307	577.2933	583.3901	589.4427	595.4505	601.4131
308	569.8206	575.8836	581.9037	587.8803	593.8130
309	562.2450	568.2723	574.2578	580.2013	586.1021
310	554.5653	560.5547	566.5037	572.4119	578.2788
311	546.7800	552.7294	558.6398	564.5106	570.3414
312	538.8877	544.7949	550.6644	556.4956	562.2882
313	530.8868	536.7496	542.5760	548.3655	554.1175
314	522.7759	528.5920	534.3731	540.1185	545.8277
315	514.5535	520.3206	526.0539	531.7529	537.4171
316	506.2180	511.9337	517.6169	523.2671	528.8837
317	497.7679	503.4297	509.0603	514.6593	520.2259
318	489.2017	494.8071	500.3826	505.9277	511.4419
319	480.5176	486.0641	491.5819	497.0706	502.5298
320	471.7142	477.1990	482.6565	488.0863	493.4877
321	462.7897	468.2102	473.6047	478.9727	484.3137
322	453.7424	459.0959	464.4247	469.7282	475.0059
323	444.5708	449.8544	455.1146	460.3508	465.5624
324	435.2731	440.4839	445.6726	450.8385	455.9812
325	425.8475	430.9827	436.0968	441.1896	446.2603
326	416.2924	421.3488	426.3854	431.4019	436.3976

327	406.6058	411.5804	416.5365	421.4735	426.3910
328	396.7861	401.6757	406.5479	411.4024	416.2386
329	386.8313	391.6327	396.4179	401.1866	405.9380
330	376.7397	381.4495	386.1444	390.8238	395.4873
331	366.5092	371.1242	375.7253	380.3122	384.8842
332	356.1382	360.6548	365.1587	369.6494	374.1264
333	345.6245	350.0392	354.4423	358.8333	363.2117
334	334.9663	339.2755	343.5741	347.8618	352.1379
335	324.1615	328.3615	332.5520	336.7325	340.9026
336	313.2081	317.2952	321.3737	325.4433	329.5034

4240.2 REV CHG 4

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
337	282.1568	286.1573	290.1529	294.1429	298.1268
338	271.5175	275.3929	279.2640	283.1306	286.9919
339	260.7431	264.4893	268.2323	271.9714	275.7061
340	249.8317	253.4449	257.0557	260.6634	264.2676
341	238.7816	242.2579	245.7324	249.2047	252.6741
342	227.5911	230.9264	234.2606	237.5931	240.9237
343	216.2584	219.4485	222.6381	225.8268	229.0141
344	204.7816	207.8223	210.8631	213.9036	216.9432
345	193.1591	196.0460	198.9336	201.8214	204.7089
346	181.3888	184.1176	186.8475	189.5780	192.3089
347	169.4689	172.0351	174.6027	177.1715	179.7410
348	157.3976	159.7965	162.1973	164.5995	167.0029
349	145.1728	147.3999	149.6290	151.8599	154.0924
350	132.7927	134.8431	136.8958	138.9505	141.0069
351	120.2553	122.1241	123.9954	125.8689	127.7443
352	107.5585	109.2409	110.9257	112.6129	114.3021
353	94.7004	96.1912	97.6845	99.1801	100.6779
354	81.6788	82.9730	84.2695	85.5683	86.8691
355	68.4918	69.5840	70.6784	71.7749	72.8734
356	55.1372	56.0221	56.9090	57.7977	58.6881
357	41.6129	42.2850	42.9588	43.6341	44.3108
358	27.9167	28.3705	28.8255	29.2816	29.7388
359	14.0465	14.2763	14.5067	14.7378	14.9694
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
337	302.1041	306.0744	310.0371	313.9917	317.9380
338	290.8475	294.6970	298.5398	302.3756	306.2039
339	279.4361	283.1607	286.8797	290.5925	294.2987
340	267.8678	271.4635	275.0544	278.6400	282.2199
341	256.1404	259.6030	263.0615	266.5157	269.9650
342	244.2517	247.5769	250.8988	254.2170	257.5313
343	232.1996	235.3829	238.5637	241.7416	244.9163
344	219.9818	223.0188	226.0539	229.0869	232.1173
345	207.5959	210.4821	213.3669	216.2503	219.1317
346	195.0398	197.7703	200.5002	203.2291	205.9567
347	182.3110	184.8812	187.4512	190.0207	192.5896
348	169.4072	171.8121	174.2173	176.6225	179.0275
349	156.3260	158.5606	160.7959	163.0317	165.2676
350	143.0649	145.1241	147.1844	149.2455	151.3071
351	129.6215	131.5001	133.3801	135.2611	137.1430
352	115.9932	117.6860	119.3802	121.0757	122.7724
353	102.1775	103.6790	105.1820	106.6864	108.1921
354	88.1719	89.4764	90.7826	92.0903	93.3992
355	73.9737	75.0757	76.1792	77.2843	78.3907
356	59.5803	60.4739	61.3690	62.2655	63.1632
357	44.9889	45.6683	46.3489	47.0308	47.7136
358	30.1969	30.6561	31.1161	31.5771	32.0388
359	15.2016	15.4343	15.6675	15.9012	16.1354
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
1	1001.5993	1001.6182	1001.6365	1001.6541	1001.6710
2	1003.2188	1003.2574	1003.2945	1003.3302	1003.3647
3	1004.8590	1004.9177	1004.9742	1005.0287	1005.0812
4	1006.5200	1006.5994	1006.6760	1006.7499	1006.8211
5	1008.2021	1008.3029	1008.4001	1008.4939	1008.5845
6	1009.9056	1010.0284	1010.1469	1010.2613	1010.3717
7	1011.6308	1011.7761	1011.9166	1012.0522	1012.1832
8	1013.3778	1013.5465	1013.7095	1013.8670	1014.0192
9	1015.1471	1015.3397	1015.5259	1015.7060	1015.8801
10	1016.9388	1017.1560	1017.3662	1017.5695	1017.7661
11	1018.7534	1018.9959	1019.2306	1019.4578	1019.6777
12	1020.5909	1020.8595	1021.1195	1021.3713	1021.6152

13	1022.1186	1022.4082	1022.6885	1022.9600	1023.2228
14	1023.6657	1023.9769	1024.2782	1024.5698	1024.8522
15	1025.2324	1025.5659	1025.8887	1026.2011	1026.5036
16	1026.8191	1027.1754	1027.5203	1027.8542	1028.1774
17	1028.4259	1028.8057	1029.1734	1029.5293	1029.8739
18	1030.0531	1030.4570	1030.8481	1031.2267	1031.5934
19	1031.7010	1032.1297	1032.5448	1032.9468	1033.3361
20	1033.3699	1033.8240	1034.2638	1034.6898	1035.1024
21	1035.0599	1035.5402	1036.0054	1036.4560	1036.8927
22	1036.7715	1037.2785	1037.7698	1038.2458	1038.7071
23	1038.5048	1039.0393	1039.5574	1040.0595	1040.5462
24	1040.2601	1040.8228	1041.3684	1041.8973	1042.4102
25	1041.6944	1042.2803	1042.8482	1043.3988	1043.9326
26	1043.1470	1043.7566	1044.3474	1044.9203	1045.4756
27	1044.6181	1045.2519	1045.8664	1046.4620	1047.0395
28	1046.1078	1046.7666	1047.4052	1048.0243	1048.6246
29	1047.6165	1048.3008	1048.9642	1049.6075	1050.2311
30	1049.1443	1049.8548	1050.5437	1051.2117	1051.8594
31	1050.6916	1051.4289	1052.1440	1052.8374	1053.5098
32	1052.2585	1053.0234	1053.7652	1054.4847	1055.1825
33	1053.8453	1054.6384	1055.4077	1056.1540	1056.8779
34	1055.4523	1056.2743	1057.0718	1057.8455	1058.5962
35	1057.0797	1057.9314	1058.7577	1059.5596	1060.3378
36	1058.7278	1059.6098	1060.4658	1061.2966	1062.1030
37	1060.0433	1060.9503	1061.8306	1062.6850	1063.5142
38	1061.3755	1062.3082	1063.2133	1064.0919	1064.9446
39	1062.7246	1063.6835	1064.6142	1065.5175	1066.3943
40	1064.0909	1065.0767	1066.0335	1066.9622	1067.8637
41	1065.4745	1066.4878	1067.4714	1068.4261	1069.3530
42	1066.8758	1067.9172	1068.9281	1069.9096	1070.8624
43	1068.2948	1069.3650	1070.4040	1071.4128	1072.3923
44	1069.7319	1070.8315	1071.8993	1072.9361	1073.9429
45	1071.1872	1072.3170	1073.4142	1074.4797	1075.5145
46	1072.6610	1073.8216	1074.9489	1076.0439	1077.1074
47	1074.1535	1075.3457	1076.5038	1077.6289	1078.7219
48	1075.6650	1076.8895	1078.0792	1079.2350	1080.3582

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
1	1001.6873	1001.7030	1001.7181	1001.7326	1001.7466
2	1003.3978	1003.4298	1003.4605	1003.4901	1003.5186
3	1005.1319	1005.1806	1005.2276	1005.2729	1005.3165
4	1006.8897	1006.9560	1007.0198	1007.0813	1007.1407
5	1008.6718	1008.7561	1008.8373	1008.9157	1008.9914
6	1010.4784	1010.5813	1010.6806	1010.7765	1010.8691
7	1012.3097	1012.4320	1012.5500	1012.6641	1012.7742
8	1014.1663	1014.3085	1014.4459	1014.5787	1014.7071
9	1016.0484	1016.2112	1016.3687	1016.5209	1016.6681
10	1017.9564	1018.1405	1018.3186	1018.4910	1018.6578
11	1019.8906	1020.0967	1020.2962	1020.4894	1020.6765
12	1021.8514	1022.0802	1022.3019	1022.5166	1022.7246
13	1023.4773	1023.7238	1023.9625	1024.1936	1024.4175

14	1025.1256	1025.3903	1025.6466	1025.8947	1026.1351
15	1026.7965	1027.0800	1027.3545	1027.6203	1027.8777
16	1028.4904	1028.7933	1029.0867	1029.3707	1029.6457
17	1030.2076	1030.5306	1030.8434	1031.1462	1031.4395
18	1031.9483	1032.2921	1032.6250	1032.9473	1033.2595
19	1033.7131	1034.0782	1034.4318	1034.7743	1035.1060
20	1035.5021	1035.8892	1036.2642	1036.6275	1036.9795
21	1037.3156	1037.7255	1038.1226	1038.5074	1038.8803
22	1039.1542	1039.5874	1040.0073	1040.4143	1040.8087
23	1041.0180	1041.4753	1041.9187	1042.3486	1042.7654
24	1042.9074	1043.3896	1043.8572	1044.3107	1044.7505
25	1044.4501	1044.9519	1045.4385	1045.9103	1046.3679
26	1046.0140	1046.5360	1047.0422	1047.5330	1048.0090
27	1047.5994	1048.1422	1048.6686	1049.1790	1049.6739
28	1049.2066	1049.7708	1050.3180	1050.8486	1051.3632
29	1050.8358	1051.4222	1051.9908	1052.5422	1053.0770
30	1052.4875	1053.0966	1053.6873	1054.2602	1054.8159
31	1054.1619	1054.7944	1055.4079	1056.0029	1056.5801
32	1055.8594	1056.5159	1057.1528	1057.7707	1058.3701
33	1057.5801	1058.2614	1058.9224	1059.5638	1060.1862
34	1059.3246	1060.0313	1060.7171	1061.3827	1062.0287
35	1061.0930	1061.8259	1062.5373	1063.2278	1063.8981
36	1062.8857	1063.6455	1064.3832	1065.0994	1065.7948
37	1064.3192	1065.1005	1065.8591	1066.5955	1067.3106
38	1065.7723	1066.5758	1067.3559	1068.1132	1068.8485
39	1067.2455	1068.0717	1068.8738	1069.6526	1070.4088
40	1068.7389	1069.5885	1070.4133	1071.2142	1071.9919
41	1070.2528	1071.1264	1071.9746	1072.7982	1073.5980
42	1071.7876	1072.6858	1073.5580	1074.4050	1075.2276
43	1073.3434	1074.2670	1075.1639	1076.0349	1076.8809
44	1074.9207	1075.8702	1076.7925	1077.6883	1078.5584
45	1076.5196	1077.4959	1078.4441	1079.3653	1080.2603
46	1078.1405	1079.1442	1080.1192	1081.0665	1081.9870
47	1079.7838	1080.8155	1081.8180	1082.7922	1083.7390
48	1081.4496	1082.5101	1083.5409	1084.5427	1085.5164

4240.2 REV CHG 4

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
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49	1076.8316	1078.0828	1079.2985	1080.4798	1081.6275
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50	1078.0130	1079.2916	1080.5339	1081.7411	1082.9140
51	1079.2094	1080.5160	1081.7855	1083.0192	1084.2180
52	1080.4209	1081.7561	1083.0536	1084.3143	1085.5396
53	1081.6479	1083.0123	1084.3382	1085.6268	1086.8791
54	1082.8905	1084.2847	1085.6398	1086.9567	1088.2367
55	1084.1489	1085.5736	1086.9584	1088.3044	1089.6127
56	1085.4232	1086.8791	1088.2943	1089.6700	1091.0074
57	1086.7138	1088.2015	1089.6477	1091.0538	1092.4209
58	1088.0208	1089.5409	1091.0190	1092.4561	1093.8536
59	1089.3443	1090.8977	1092.4082	1093.8771	1095.3057
60	1090.6847	1092.2719	1093.8156	1095.3171	1096.7774
61	1091.6670	1093.2825	1094.8536	1096.3818	1097.8683
62	1092.6618	1094.3060	1095.9053	1097.4608	1098.9739
63	1093.6693	1095.3428	1096.9707	1098.5542	1100.0945
64	1094.6895	1096.3930	1098.0501	1099.6621	1101.2303
65	1095.7228	1097.4568	1099.1437	1100.7848	1102.3815
66	1096.7691	1098.5343	1100.2517	1101.9225	1103.5482
67	1097.8287	1099.6257	1101.3741	1103.0754	1104.7308
68	1098.9019	1100.7312	1102.5113	1104.2436	1105.9293
69	1099.9886	1101.8510	1103.6635	1105.4274	1107.1441
70	1101.0892	1102.9853	1104.8308	1106.6270	1108.3754
71	1102.2037	1104.1342	1106.0133	1107.8426	1109.6233
72	1103.3324	1105.2979	1107.2114	1109.0744	1110.8881
73	1104.0891	1106.0838	1108.0257	1109.9164	1111.7572
74	1104.8554	1106.8798	1108.8507	1110.7696	1112.6381
75	1105.6315	1107.6861	1109.6865	1111.6343	1113.5309
76	1106.4174	1108.5027	1110.5332	1112.5104	1114.4358
77	1107.2133	1109.3300	1111.3911	1113.3983	1115.3529
78	1108.0193	1110.1679	1112.2603	1114.2980	1116.2825
79	1108.8356	1111.0166	1113.1408	1115.2096	1117.2246
80	1109.6622	1111.8764	1114.0329	1116.1335	1118.1795
81	1110.4994	1112.7472	1114.9367	1117.0696	1119.1474
82	1111.3471	1113.6292	1115.8524	1118.0182	1120.1283
83	1112.2057	1114.5227	1116.7801	1118.9795	1121.1226
84	1113.0752	1115.4277	1117.7200	1119.9536	1122.1303
85	1113.5577	1115.9396	1118.2606	1120.5223	1122.7264
86	1114.0464	1116.4582	1118.8084	1121.0986	1123.3306
87	1114.5413	1116.9835	1119.3633	1121.6826	1123.9429
88	1115.0425	1117.5155	1119.9256	1122.2744	1124.5636
89	1115.5501	1118.0544	1120.4952	1122.8740	1125.1926
90	1116.0641	1118.6003	1121.0723	1123.4817	1125.8302
91	1116.5847	1119.1533	1121.6570	1124.0975	1126.4765
92	1117.1118	1119.7133	1122.2493	1124.7214	1127.1314
93	1117.6457	1120.2807	1122.8494	1125.3537	1127.7953
94	1118.1864	1120.8553	1123.4574	1125.9944	1128.4681
95	1118.7339	1121.4374	1124.0734	1126.6437	1129.1500
96	1119.2884	1122.0269	1124.6974	1127.3016	1129.8412

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
49	1082.7428	1083.8267	1084.8801	1085.9039	1086.8990
50	1084.0539	1085.1616	1086.2382	1087.2846	1088.3017
51	1085.3830	1086.5152	1087.6156	1088.6852	1089.7249

52	1086.7303	1087.8876	1089.0125	1090.1059	1091.1689
53	1088.0962	1089.2793	1090.4292	1091.5471	1092.6339
54	1089.4809	1090.6903	1091.8660	1093.0090	1094.1203
55	1090.8846	1092.1210	1093.3231	1094.4919	1095.6283
56	1092.3076	1093.5717	1094.8009	1095.9961	1097.1584
57	1093.7502	1095.0427	1096.2996	1097.5219	1098.7107
58	1095.2126	1096.5342	1097.8195	1099.0697	1100.2857
59	1096.6951	1098.0465	1099.3610	1100.6397	1101.8837
60	1098.1980	1099.5799	1100.9243	1102.2323	1103.5049
61	1099.3143	1100.7209	1102.0894	1103.4209	1104.7164
62	1100.4459	1101.8778	1103.2710	1104.6265	1105.9456
63	1101.5930	1103.0509	1104.4694	1105.8496	1107.1926
64	1102.7560	1104.2404	1105.6847	1107.0902	1108.4579
65	1103.9349	1105.4465	1106.9173	1108.3486	1109.7416
66	1105.1301	1106.6694	1108.1673	1109.6251	1111.0440
67	1106.3417	1107.9093	1109.4350	1110.9200	1112.3654
68	1107.5699	1109.1666	1110.7207	1112.2335	1113.7061
69	1108.8150	1110.4414	1112.0246	1113.5658	1115.0664
70	1110.0773	1111.7341	1113.3470	1114.9174	1116.4464
71	1111.3569	1113.0447	1114.6881	1116.2883	1117.8466
72	1112.6541	1114.3737	1116.0482	1117.6790	1119.2673
73	1113.5496	1115.2950	1116.9946	1118.6499	1120.2622
74	1114.4574	1116.2291	1117.9545	1119.6349	1121.2716
75	1115.3778	1117.1763	1118.9279	1120.6340	1122.2957
76	1116.3107	1118.1367	1119.9152	1121.6474	1123.3348
77	1117.2565	1119.1105	1120.9164	1122.6754	1124.3890
78	1118.2153	1120.0980	1121.9318	1123.7182	1125.4586
79	1119.1873	1121.0991	1122.9616	1124.7760	1126.5438
80	1120.1727	1122.1143	1124.0059	1125.8490	1127.6448
81	1121.1716	1123.1436	1125.0651	1126.9374	1128.7619
82	1122.1842	1124.1874	1126.1393	1128.0414	1129.8952
83	1123.2108	1125.2456	1127.2287	1129.1614	1131.0451
84	1124.2514	1126.3187	1128.3335	1130.2974	1132.2118
85	1124.8743	1126.9677	1129.0081	1130.9969	1132.9356
86	1125.5057	1127.6258	1129.6922	1131.7064	1133.6700
87	1126.1459	1128.2930	1130.3860	1132.4262	1134.4151
88	1126.7948	1128.9696	1131.0896	1133.1563	1135.1711
89	1127.4526	1129.6556	1131.8032	1133.8968	1135.9381
90	1128.1195	1130.3512	1132.5269	1134.6481	1136.7163
91	1128.7956	1131.0565	1133.2608	1135.4101	1137.5058
92	1129.4810	1131.7717	1134.0052	1136.1831	1138.3069
93	1130.1757	1132.4968	1134.7601	1136.9672	1139.1196
94	1130.8801	1133.2321	1135.5257	1137.7625	1139.9442
95	1131.5941	1133.9776	1136.3021	1138.5693	1140.7808
96	1132.3179	1134.7335	1137.0896	1139.3877	1141.6296

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	15.25	15.50	15.75	16.00	16.25
97	1119.4400	1122.2073	1124.9058	1127.5374	1130.1038
98	1119.5936	1122.3899	1125.1169	1127.7763	1130.3699
99	1119.7491	1122.5749	1125.3308	1128.0184	1130.6396
100	1119.9066	1122.7624	1125.5474	1128.2637	1130.9129
101	1120.0661	1122.9522	1125.7670	1128.5123	1131.1900
102	1120.2276	1123.1445	1125.9894	1128.7642	1131.4708
103	1120.3912	1123.3392	1126.2147	1129.0195	1131.7554
104	1120.5569	1123.5365	1126.4430	1129.2782	1132.0439
105	1120.7247	1123.7363	1126.6743	1129.5403	1132.3363
106	1120.8945	1123.9387	1126.9086	1129.8059	1132.6326
107	1121.0666	1124.1438	1127.1459	1130.0751	1132.9330
108	1121.2408	1124.3514	1127.3865	1130.3478	1133.2374
109	1120.9951	1124.1324	1127.1935	1130.1804	1133.0948
110	1120.7463	1123.9105	1126.9980	1130.0107	1132.9503
111	1120.4943	1123.6858	1126.8000	1129.8387	1132.8038
112	1120.2391	1123.4582	1126.5994	1129.6645	1132.6554
113	1119.9806	1123.2276	1126.3961	1129.4879	1132.5049
114	1119.7189	1122.9941	1126.1902	1129.3090	1132.3524
115	1119.4538	1122.7576	1125.9815	1129.1276	1132.1979
116	1119.1854	1122.5179	1125.7701	1128.9439	1132.0412
117	1118.9135	1122.2752	1125.5560	1128.7577	1131.8824
118	1118.6382	1122.0294	1125.3390	1128.5691	1131.7215
119	1118.3594	1121.7804	1125.1192	1128.3779	1131.5584
120	1118.0771	1121.5281	1124.8965	1128.1842	1131.3931
121	1117.3563	1120.8304	1124.2212	1127.5307	1130.7609
122	1116.6264	1120.1236	1123.5370	1126.8685	1130.1201
123	1115.8872	1119.4077	1122.8438	1126.1975	1129.4707
124	1115.1386	1118.6826	1122.1416	1125.5175	1128.8124
125	1114.3805	1117.9481	1121.4301	1124.8285	1128.1453
126	1113.6127	1117.2041	1120.7093	1124.1303	1127.4691
127	1112.8352	1116.4505	1119.9790	1123.4228	1126.7837
128	1112.0478	1115.6872	1119.2392	1122.7058	1126.0891
129	1111.2504	1114.9140	1118.4896	1121.9793	1125.3851
130	1110.4429	1114.1308	1117.7302	1121.2431	1124.6715
131	1109.6251	1113.3375	1116.9608	1120.4970	1123.9483
132	1108.7969	1112.5340	1116.1813	1119.7411	1123.2152
133	1107.9582	1111.7200	1115.3916	1118.9750	1122.4723
134	1107.1089	1110.8956	1114.5916	1118.1988	1121.7193
135	1106.2487	1110.0605	1113.7810	1117.4122	1120.9561
136	1105.3776	1109.2147	1112.9598	1116.6151	1120.1825
137	1104.4954	1108.3579	1112.1278	1115.8073	1119.3985
138	1103.6021	1107.4900	1111.2849	1114.9888	1118.6039
139	1102.6973	1106.6109	1110.4309	1114.1594	1117.7985
140	1101.7811	1105.7205	1109.5657	1113.3189	1116.9822

141	1100.8533	1104.8186	1108.6892	1112.4673	1116.1548
142	1099.9136	1103.9050	1107.8012	1111.6042	1115.3163
143	1098.9620	1102.9796	1106.9015	1110.7297	1114.4663
144	1097.9983	1102.0423	1105.9900	1109.8435	1113.6049

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
97	1132.6067	1135.0478	1137.4289	1139.7514	1142.0172
98	1132.8994	1135.3665	1137.7729	1140.1204	1142.4104
99	1133.1961	1135.6896	1138.1219	1140.4946	1142.8093
100	1133.4969	1136.0173	1138.4758	1140.8742	1143.2141
101	1133.8018	1136.3495	1138.8348	1141.2593	1143.6248
102	1134.1109	1136.6864	1139.1988	1141.6499	1144.0414
103	1134.4243	1137.0279	1139.5679	1142.0461	1144.4641
104	1134.7420	1137.3742	1139.9423	1142.4480	1144.8930
105	1135.0641	1137.7254	1140.3220	1142.8557	1145.3282
106	1135.3905	1138.0815	1140.7071	1143.2693	1145.7697
107	1135.7215	1138.4425	1141.0977	1143.6888	1146.2176
108	1136.0570	1138.8086	1141.4937	1144.1143	1146.6721
109	1135.9388	1138.7140	1141.4223	1144.0655	1146.6453
110	1135.8189	1138.6181	1141.3499	1144.0160	1146.6182
111	1135.6973	1138.5209	1141.2765	1143.9658	1146.5907
112	1135.5741	1138.4223	1141.2020	1143.9149	1146.5628
113	1135.4491	1138.3224	1141.1265	1143.8632	1146.5344
114	1135.3225	1138.2210	1141.0499	1143.8108	1146.5057
115	1135.1941	1138.1183	1140.9722	1143.7576	1146.4765
116	1135.0640	1138.0141	1140.8934	1143.7037	1146.4469
117	1134.9320	1137.9084	1140.8135	1143.6490	1146.4169
118	1134.7983	1137.8013	1140.7324	1143.5935	1146.3864
119	1134.6627	1137.6927	1140.6502	1143.5372	1146.3555
120	1134.5252	1137.5825	1140.5669	1143.4801	1146.3242
121	1133.9137	1136.9912	1139.9951	1142.9274	1145.7899
122	1133.2938	1136.3915	1139.4152	1142.3666	1145.2478
123	1132.6654	1135.7835	1138.8270	1141.7978	1144.6978
124	1132.0283	1135.1670	1138.2306	1141.2209	1144.1398
125	1131.3824	1134.5419	1137.6257	1140.6356	1143.5737
126	1130.7277	1133.9081	1137.0122	1140.0420	1142.9993
127	1130.0640	1133.2654	1136.3900	1139.4398	1142.4165
128	1129.3911	1132.6137	1135.7590	1138.8289	1141.8252
129	1128.7090	1131.9530	1135.1191	1138.2093	1141.2253
130	1128.0175	1131.2830	1134.4701	1137.5807	1140.6167
131	1127.3165	1130.6037	1133.8119	1136.9431	1139.9992
132	1126.6059	1129.9149	1133.1444	1136.2964	1139.3727
133	1125.8854	1129.2165	1132.4675	1135.6403	1138.7370
134	1125.1551	1128.5083	1131.7809	1134.9748	1138.0921
135	1124.4148	1127.7903	1131.0846	1134.2998	1137.4377
136	1123.6642	1127.0622	1130.3785	1133.6151	1136.7738
137	1122.9034	1126.3240	1129.6624	1132.9205	1136.1003
138	1122.1321	1125.5755	1128.9361	1132.2159	1135.4169
139	1121.3501	1124.8165	1128.1995	1131.5012	1134.7236
140	1120.5575	1124.0469	1127.4525	1130.7762	1134.0201
141	1119.7539	1123.2666	1126.6949	1130.0408	1133.3064
142	1118.9393	1122.4754	1125.9265	1129.2948	1132.5822

143	1118.1135	1121.6731	1125.1473	1128.5381	1131.8476
144	1117.2763	1120.8597	1124.3571	1127.7706	1131.1022

4240.2 REV CHG 4

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
145	1097.0224	1101.0928	1105.0665	1108.9455	1112.7318
146	1096.0340	1100.1311	1104.1309	1108.0355	1111.8469
147	1095.0331	1099.1570	1103.1831	1107.1134	1110.9500
148	1094.0195	1098.1703	1102.2228	1106.1790	1110.0410
149	1092.9930	1097.1708	1101.2498	1105.2321	1109.1196
150	1091.9534	1096.1585	1100.2642	1104.2726	1108.1858
151	1090.9007	1095.1330	1099.2655	1103.3003	1107.2393
152	1089.8345	1094.0944	1098.2538	1102.3150	1106.2800
153	1088.7549	1093.0423	1097.2288	1101.3166	1105.3077
154	1087.6614	1091.9766	1096.1904	1100.3049	1104.3223
155	1086.5541	1090.8971	1095.1383	1099.2797	1103.3235
156	1085.4328	1089.8037	1094.0724	1098.2409	1102.3112
157	1084.2971	1088.6962	1092.9925	1097.1881	1101.2851
158	1083.1471	1087.5744	1091.8984	1096.1214	1100.2452
159	1081.9824	1086.4380	1090.7900	1095.0404	1099.1912
160	1080.8029	1085.2870	1089.6671	1093.9450	1098.1229
161	1079.6085	1084.1212	1088.5294	1092.8350	1097.0402
162	1078.3988	1082.9403	1087.3767	1091.7102	1095.9428
163	1077.1738	1081.7441	1086.2090	1090.5704	1094.8305
164	1075.9332	1080.5325	1085.0259	1089.4154	1093.7032
165	1074.6769	1079.3052	1083.8272	1088.2451	1092.5606
166	1073.4045	1078.0621	1082.6129	1087.0591	1091.4025
167	1072.1161	1076.8029	1081.3826	1085.8573	1090.2288
168	1070.8112	1075.5274	1080.1362	1084.6394	1089.0392
169	1069.4898	1074.2355	1078.8734	1083.4053	1087.8334
170	1068.1515	1072.9269	1077.5940	1082.1548	1086.6113
171	1066.7963	1071.6014	1076.2978	1080.8876	1085.3727
172	1065.4238	1070.2587	1074.9847	1079.6035	1084.1173
173	1064.0339	1068.8988	1073.6543	1078.3023	1082.8449
174	1062.6263	1067.5212	1072.3064	1076.9838	1081.5553
175	1061.2009	1066.1259	1070.9408	1075.6476	1080.2482
176	1059.7573	1064.7125	1069.5573	1074.2936	1078.9234
177	1058.2954	1063.2809	1068.1557	1072.9216	1077.5806
178	1056.8149	1061.8308	1066.7357	1071.5313	1076.2197

179	1055.3156	1060.3620	1065.2970	1070.1225	1074.8404
180	1053.7972	1058.8741	1063.8394	1068.6948	1073.4423
181	1052.2595	1057.3671	1062.3627	1067.2482	1072.0254
182	1050.7023	1055.8406	1060.8666	1065.7822	1070.5892
183	1049.1253	1054.2944	1059.3509	1064.2967	1069.1336
184	1047.5283	1052.7282	1057.8153	1062.7914	1067.6583
185	1045.9110	1051.1418	1056.2596	1061.2660	1066.1630
186	1044.2731	1049.5349	1054.6834	1059.7203	1064.6475
187	1042.6144	1047.9073	1053.0865	1058.1540	1063.1115
188	1040.9346	1046.2586	1051.4687	1056.5668	1061.5546
189	1039.2335	1044.5886	1049.8297	1054.9584	1059.9767
190	1037.5107	1042.8970	1048.1691	1053.3286	1058.3774
191	1035.7661	1041.1836	1046.4867	1051.6771	1056.7564
192	1033.9993	1039.4481	1044.7823	1050.0035	1055.1135

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
145	1116.4276	1120.0348	1123.5556	1126.9920	1130.3459
146	1115.5672	1119.1985	1122.7428	1126.2022	1129.5786
147	1114.6950	1118.3505	1121.9185	1125.4010	1128.8001
148	1113.8109	1117.4907	1121.0825	1124.5884	1128.0102
149	1112.9145	1116.6189	1120.2347	1123.7640	1127.2089
150	1112.0059	1115.7349	1119.3748	1122.9278	1126.3958
151	1111.0847	1114.8385	1118.5028	1122.0796	1125.5709
152	1110.1509	1113.9297	1117.6184	1121.2192	1124.7340
153	1109.2042	1113.0081	1116.7215	1120.3464	1123.8848
154	1108.2445	1112.0737	1115.8119	1119.4611	1123.0233
155	1107.2717	1111.1263	1114.8894	1118.5630	1122.1492
156	1106.2854	1110.1656	1113.9538	1117.6520	1121.2624
157	1105.2856	1109.1915	1113.0050	1116.7280	1120.3626
158	1104.2720	1108.2038	1112.0427	1115.7906	1119.4497
159	1103.2445	1107.2024	1111.0668	1114.8398	1118.5235
160	1102.2029	1106.1869	1110.0771	1113.8753	1117.5838
161	1101.1470	1105.1573	1109.0733	1112.8970	1116.6304
162	1100.0765	1104.1133	1108.0553	1111.9046	1115.6631
163	1098.9913	1103.0548	1107.0229	1110.8979	1114.6816
164	1097.8912	1101.9814	1105.9759	1109.8768	1113.6859
165	1096.7760	1100.8931	1104.9141	1108.8409	1112.6756
166	1095.6454	1099.7896	1103.8372	1107.7902	1111.6506
167	1094.4993	1098.6707	1102.7450	1106.7244	1110.6107
168	1093.3374	1097.5361	1101.6374	1105.6432	1109.5556
169	1092.1595	1096.3858	1100.5141	1104.5466	1108.4851
170	1090.9655	1095.2194	1099.3749	1103.4341	1107.3990
171	1089.7550	1094.0367	1098.2195	1102.3057	1106.2971
172	1088.5279	1092.8374	1097.0478	1101.1610	1105.1790
173	1087.2840	1091.6215	1095.8595	1099.9999	1104.0447
174	1086.0229	1090.3886	1094.6543	1098.8221	1102.8939
175	1084.7444	1089.1384	1093.4321	1097.6273	1101.7262
176	1083.4484	1087.8708	1092.1925	1096.4154	1100.5415
177	1082.1346	1086.5856	1090.9354	1095.1861	1099.3396
178	1080.8027	1085.2823	1089.6605	1093.9391	1098.1201
179	1079.4525	1083.9609	1088.3675	1092.6741	1096.8829
180	1078.0838	1082.6211	1087.0562	1091.3910	1095.6276

181	1076.6962	1081.2625	1085.7263	1090.0895	1094.3539
182	1075.2895	1079.8850	1084.3776	1088.7692	1093.0618
183	1073.8635	1078.4883	1083.0098	1087.4299	1091.7507
184	1072.4179	1077.0720	1081.6226	1086.0714	1090.4206
185	1070.9524	1075.6360	1080.2157	1084.6934	1089.0710
186	1069.4668	1074.1799	1078.7889	1083.2956	1087.7018
187	1067.9607	1072.7036	1077.3419	1081.8776	1086.3126
188	1066.4339	1071.2066	1075.8744	1080.4393	1084.9032
189	1064.8861	1069.6887	1074.3861	1078.9803	1083.4731
190	1063.3171	1068.1496	1072.8768	1077.5004	1082.0223
191	1061.7265	1066.5891	1071.3460	1075.9991	1080.5503
192	1060.1140	1065.0067	1069.7936	1074.4763	1079.0568

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
193	1032.2100	1037.6902	1043.0555	1048.3076	1053.4483
194	1030.3980	1035.9095	1041.3060	1046.5891	1051.7606
195	1028.5630	1034.1058	1039.5335	1044.8477	1050.0500
196	1026.7047	1032.2789	1037.7378	1043.0831	1048.3163
197	1024.8227	1030.4283	1035.9186	1041.2949	1046.5591
198	1022.9168	1028.5539	1034.0754	1039.4829	1044.7781
199	1020.9867	1026.6552	1032.2081	1037.6468	1042.9730
200	1019.0321	1024.7320	1030.3162	1035.7861	1041.1434
201	1017.0526	1022.7840	1028.3995	1033.9007	1039.2891
202	1015.0480	1020.8108	1026.4577	1031.9901	1037.4096
203	1013.0179	1018.8121	1024.4904	1030.0540	1035.5047
204	1010.9620	1016.7876	1022.4972	1028.0922	1033.5740
205	1008.8800	1014.7370	1020.4779	1026.1041	1031.6172
206	1006.7715	1012.6599	1018.4321	1024.0896	1029.6338
207	1004.6362	1010.5559	1016.3594	1022.0482	1027.6236
208	1002.4738	1008.4248	1014.2596	1019.9796	1025.5862
209	1000.2839	1006.2661	1012.1321	1017.8834	1023.5212
210	998.0662	1004.0795	1009.9768	1015.7592	1021.4282
211	995.8202	1001.8647	1007.7931	1013.6067	1019.3069
212	993.5458	999.6213	1005.5808	1011.4256	1017.1569
213	991.2424	997.3490	1003.3395	1009.2153	1014.9777
214	988.9098	995.0472	1001.0688	1006.9756	1012.7690
215	986.5475	992.7158	998.7682	1004.7060	1010.5305
216	984.1552	990.3542	996.4374	1002.4062	1008.2616

217	981.7325	987.9621	994.0761	1000.0756	1005.9620
218	979.2791	985.5392	991.6838	997.7141	1003.6312
219	976.7944	983.0849	989.2600	995.3210	1001.2689
220	974.2782	980.5989	986.8045	992.8960	998.8746
221	971.7299	978.0808	984.3167	990.4387	996.4478
222	969.1493	975.5302	981.7963	987.9486	993.9882
223	966.5359	972.9467	979.2428	985.4253	991.4953
224	963.8893	970.3297	976.6558	982.8684	988.9687
225	961.2091	967.6790	974.0348	980.2774	986.4078
226	958.4948	964.9940	971.3794	977.6518	983.8123
227	955.7460	962.2744	968.6892	974.9912	981.1816
228	952.9623	959.5196	965.9636	972.2952	978.5152
229	950.1432	956.7293	963.2023	969.5632	975.8128
230	947.2882	953.9029	960.4048	966.7948	973.0738
231	944.3970	951.0400	957.5705	963.9895	970.2977
232	941.4691	948.1401	954.6990	961.1467	967.4840
233	938.5039	945.2027	951.7899	958.2661	964.6321
234	935.5010	942.2274	948.8425	955.3470	961.7417
235	932.4600	939.2137	945.8565	952.3891	958.8121
236	929.3804	936.1611	942.8313	949.3917	955.8429
237	926.2616	933.0690	939.7664	946.3543	952.8334
238	923.1031	929.9370	936.6612	943.2764	949.7832
239	919.9046	926.7645	933.5153	940.1575	946.6917
240	916.6654	923.5511	930.3281	936.9970	943.5584

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
193	1058.4793	1063.4023	1068.2191	1072.9316	1077.5415
194	1056.8221	1061.7755	1066.6224	1071.3647	1076.0041
195	1055.1422	1060.1260	1065.0030	1069.7752	1074.4444
196	1053.4392	1058.4534	1063.3607	1068.1630	1072.8618
197	1051.7127	1056.7575	1061.6952	1066.5275	1071.2562
198	1049.9625	1055.0379	1060.0060	1064.8685	1069.6272
199	1048.1883	1053.2944	1058.2929	1063.1857	1067.9744
200	1046.3896	1051.5265	1056.5556	1061.4787	1066.2975
201	1044.5662	1049.7339	1054.7936	1059.7471	1064.5962
202	1042.7178	1047.9163	1053.0067	1057.9907	1062.8700
203	1040.8439	1046.0733	1051.1944	1056.2090	1061.1187
204	1038.9443	1044.2046	1049.3565	1054.4017	1059.3418
205	1037.0185	1042.3098	1047.4925	1052.5684	1057.5391
206	1035.0663	1040.3886	1045.6022	1050.7088	1055.7100
207	1033.0872	1038.4405	1043.6850	1048.8224	1053.8542
208	1031.0809	1036.4653	1041.7407	1046.9089	1051.9714
209	1029.0471	1034.4624	1039.7689	1044.9679	1050.0612
210	1026.9852	1032.4317	1037.7691	1042.9990	1048.1231
211	1024.8950	1030.3726	1035.7410	1041.0018	1046.1567
212	1022.7761	1028.2847	1033.6841	1038.9759	1044.1616
213	1020.6280	1026.1677	1031.5982	1036.9209	1042.1374
214	1018.4504	1024.0211	1029.4826	1034.8363	1040.0838
215	1016.2429	1021.8446	1027.3371	1032.7218	1038.0001
216	1014.0050	1019.6377	1025.1612	1030.5769	1035.8861
217	1011.7363	1017.4000	1022.9545	1028.4011	1033.7413

218	1009.4364	1015.1311	1020.7165	1026.1941	1031.5652
219	1007.1050	1012.8305	1018.4468	1023.9553	1029.3573
220	1004.7414	1010.4978	1016.1450	1021.6844	1027.1173
221	1002.3454	1008.1325	1013.8105	1019.3808	1024.8446
222	999.9164	1005.7342	1011.4430	1017.0441	1022.5387
223	997.4540	1003.3024	1009.0419	1014.6738	1020.1992
224	994.9577	1000.8367	1006.6069	1012.2694	1017.8256
225	992.4272	998.3366	1004.1373	1009.8304	1015.4174
226	989.8618	995.8016	1001.6327	1007.3565	1012.9740
227	987.2612	993.2312	999.0927	1004.8469	1010.4950
228	984.6248	990.6249	996.5166	1002.3013	1007.9799
229	981.9521	987.9822	993.9041	999.7190	1005.4281
230	979.2427	985.3026	991.2546	997.0997	1002.8391
231	976.4961	982.5857	988.5675	994.4427	1000.2123
232	973.7117	979.8308	985.8424	991.7475	997.5472
233	970.8890	977.0375	983.0786	989.0136	994.8433
234	968.0274	974.2051	980.2758	986.2403	992.0999
235	965.1266	971.3333	977.4332	983.4272	989.3165
236	962.1858	968.4213	974.5503	980.5737	986.4925
237	959.2047	965.4687	971.6266	977.6791	983.6274
238	956.1825	962.4749	968.6614	974.7429	980.7204
239	953.1188	959.4393	965.6543	971.7646	977.7711
240	950.0129	956.3614	962.6046	968.7434	974.7787

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
241	913.3850	920.2961	927.0991	933.7944	940.3826
242	910.0629	916.9991	923.8277	930.5490	937.1637
243	906.6986	913.6596	920.5133	927.2604	933.9013
244	903.2916	910.2768	917.1555	923.9280	930.5948
245	899.8413	906.8504	913.7536	920.5511	927.2434
246	896.3471	903.3798	910.3070	917.1292	923.8467
247	892.8085	899.8643	906.8152	913.6616	920.4039
248	889.2249	896.3034	903.2776	910.1478	916.9146
249	885.5958	892.6965	899.6935	906.5872	913.3780
250	881.9206	889.0430	896.0624	902.9791	909.7935
251	878.1987	885.3423	892.3836	899.3229	906.1605
252	874.4294	881.5938	888.6566	895.6180	902.4782
253	870.6123	877.7969	884.8806	891.8636	898.7461

254	866.7467	873.9510	881.0551	888.0592	894.9635
255	862.8319	870.0553	877.1793	884.2040	891.1296
256	858.8674	866.1094	873.2527	880.2975	887.2438
257	854.8525	862.1125	869.2746	876.3389	883.3054
258	850.7866	858.0640	865.2442	872.3275	879.3137
259	846.6690	853.9631	861.1610	868.2626	875.2679
260	842.4991	849.8093	857.0241	864.1435	871.1674
261	838.2762	845.6019	852.8330	859.9695	867.0113
262	833.9996	841.3401	848.5869	855.7398	862.7989
263	829.6687	837.0233	844.2850	851.4537	858.5295
264	825.2827	832.6507	839.9266	847.1105	854.2022

265	820.8410	828.2216	835.5111	842.7094	849.8164
266	816.3429	823.7353	831.0376	838.2496	845.3712
267	811.7875	819.1910	826.5054	833.7303	840.8657
268	807.1743	814.5881	821.9137	829.1508	836.2993
269	802.5025	809.9257	817.2617	824.5102	831.6710
270	797.7713	805.2031	812.5487	819.8077	826.9801
271	792.9800	800.4195	807.7738	815.0426	822.2256
272	788.1278	795.5741	802.9362	810.2139	817.4068
273	783.2139	790.6661	798.0352	805.3208	812.5227
274	778.2376	785.6947	793.0698	800.3625	807.5724
275	773.1980	780.6591	788.0393	795.3381	802.5551
276	768.0944	775.5585	782.9427	790.2466	797.4699

277	762.9259	770.3920	777.7792	785.0873	792.3158
278	757.6918	765.1587	772.5480	779.8592	787.0919
279	752.3911	759.8578	767.2481	774.5614	781.7973
280	747.0231	754.4885	761.8787	769.1930	776.4310
281	741.5868	749.0499	756.4387	763.7530	770.9920
282	736.0815	743.5409	750.9274	758.2404	765.4794
283	730.5062	737.9608	745.3438	752.6543	759.8921
284	724.8600	732.3087	739.6868	746.9938	754.2291
285	719.1421	726.5835	733.9556	741.2578	748.4895
286	713.3515	720.7844	728.1492	735.4453	742.6721
287	707.4874	714.9104	722.2666	729.5553	736.7760
288	701.5487	708.9605	716.3067	723.5868	730.8000

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
241	946.8643	953.2404	959.5116	965.6788	971.7427
242	943.6725	950.0759	956.3749	962.5701	968.6625
243	940.4367	946.8673	953.1937	959.4167	965.5373
244	937.1565	943.6138	949.9674	956.2180	962.3665
245	933.8312	940.3149	946.6954	952.9734	959.1495
246	930.4601	936.9700	943.3771	949.6820	955.8856
247	927.0427	933.5784	940.0118	946.3434	952.5741
248	923.5783	930.1395	936.5988	942.9568	949.2143
249	920.0663	926.6525	933.1374	939.5215	945.8055
250	916.5059	923.1169	929.6270	936.0368	942.3470
251	912.8966	919.5320	926.0669	932.5020	938.8380
252	909.2377	915.8969	922.4563	928.9164	935.2779
253	905.5285	912.2112	918.7946	925.2793	931.6658
254	901.7683	908.4740	915.0810	921.5899	928.0011
255	897.9564	904.6846	911.3148	917.8474	924.2830

256	894.0920	900.8424	907.4953	914.0512	920.5106
257	890.1746	896.9465	903.6216	910.2004	916.6832
258	886.2032	892.9962	899.6931	906.2942	912.8000
259	882.1773	888.9908	895.7089	902.3319	908.8601
260	878.0960	884.9295	891.6683	898.3126	904.8628
261	873.9586	880.8115	887.5704	894.2355	900.8072
262	869.7643	876.6360	883.4145	890.0998	896.6925
263	865.5123	872.4023	879.1997	885.9047	892.5177
264	861.2018	868.1094	874.9252	881.6493	888.2821
265	856.8321	863.7566	870.5901	877.3327	883.9847
266	852.4023	859.3431	866.1936	872.9540	879.6246
267	847.9116	854.8680	861.7348	868.5124	875.2010
268	843.3592	850.3303	857.2129	864.0070	870.7128
269	838.7441	845.7294	852.6269	859.4368	866.1592
270	834.0656	841.0642	847.9760	854.8009	861.5392
271	829.3228	836.3339	843.2591	850.0984	856.8518
272	824.5147	831.5376	838.4754	845.3282	852.0960
273	819.6406	826.6744	833.6240	840.4895	847.2709
274	814.6994	821.7432	828.7038	835.5812	842.3754
275	809.6903	816.7432	823.7140	830.6024	837.4085
276	804.6123	811.6735	818.6534	825.5520	832.3692
277	799.4644	806.5329	813.5212	820.4290	827.2564
278	794.2458	801.3206	808.3162	815.2324	822.0691
279	788.9555	796.0356	803.0375	809.9610	816.8061
280	783.5924	790.6768	797.6840	804.6139	811.4663
281	778.1555	785.2432	792.2547	799.1899	806.0487
282	772.6439	779.7337	786.7485	793.6880	800.5521
283	767.0565	774.1474	781.1642	788.1069	794.9753
284	761.3923	768.4830	775.5009	782.4457	789.3171
285	755.6502	762.7396	769.7573	776.7030	783.5765
286	749.8292	756.9161	763.9324	770.8778	777.7521
287	743.9281	751.0112	758.0249	764.9689	771.8428
288	737.9459	745.0239	752.0337	758.9750	765.8474

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APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
289	695.5346	702.9337	710.2687	717.5387	724.7431
290	689.4440	696.8291	704.1514	711.4099	718.6042
291	683.2760	690.6457	697.9538	705.1995	712.3821

292	677.0296	684.3824	691.6748	698.9062	706.0758
293	670.7039	678.0382	685.3135	692.5290	699.6841
294	664.2977	671.6120	678.8686	686.0668	693.2058
295	657.8102	665.1029	672.3392	679.5184	686.6398
296	651.2402	658.5096	665.7241	672.8828	679.9849
297	644.5867	651.8312	659.0221	666.1586	673.2399
298	637.8486	645.0665	652.2322	659.3448	666.4035
299	631.0250	638.2145	645.3532	652.4401	659.4746
300	624.1146	631.2740	638.3838	645.4434	652.4518
301	617.1164	624.2438	631.3230	638.3534	645.3339
302	610.0292	617.1227	624.1696	631.1688	638.1197
303	602.8520	609.9098	616.9222	623.8885	630.8077
304	595.5836	602.6036	609.5797	616.5111	623.3967
305	588.2228	595.2031	602.1409	609.0353	615.8854
306	580.7684	587.7070	594.6044	601.4598	608.2724
307	573.2194	580.1140	586.9690	593.7834	600.5562
308	565.5744	572.4230	579.2334	586.0045	592.7356
309	557.8322	564.6327	571.3962	578.1220	584.8091
310	549.9916	556.7417	563.4562	570.1344	576.7752
311	542.0515	548.7488	555.4120	562.0402	568.6326
312	534.0104	540.6526	547.2622	553.8382	560.3796
313	525.8671	532.4519	539.0054	545.5268	552.0149
314	517.6203	524.1453	530.6403	537.1045	543.5370
315	509.2687	515.7313	522.1654	528.5700	534.9442
316	500.8110	507.2087	513.5792	519.9216	526.2351
317	492.2458	498.5760	504.8804	511.1580	517.4081
318	483.5718	489.8318	496.0673	502.2775	508.4615
319	474.7875	480.9746	487.1386	493.2786	499.3937
320	465.8916	472.0031	478.0927	484.1597	490.2032
321	456.8826	462.9156	468.9281	474.9193	480.8882
322	447.7592	453.7108	459.6432	465.5556	471.4471
323	438.5198	444.3871	450.2365	456.0671	461.8781
324	429.1629	434.9429	440.7062	446.4520	452.1795
325	419.6872	425.3768	431.0509	436.7088	442.3496
326	410.0911	415.6871	421.2689	426.8357	432.3866
327	400.3730	405.8722	411.3584	416.8309	422.2887
328	390.5314	395.9306	401.3179	406.6927	412.0540
329	380.5647	385.8605	391.1456	396.4193	401.6808
330	370.4714	375.6604	380.8398	386.0090	391.1671
331	360.2498	365.3285	370.3988	375.4599	380.5110
332	349.8983	354.8632	359.8207	364.7701	369.7105
333	339.4153	344.2627	349.1038	353.9377	358.7639
334	328.7990	333.5253	338.2462	342.9610	347.6690
335	318.0478	322.6491	327.2461	331.8379	336.4239
336	307.1600	311.6325	316.1016	320.5664	325.0264

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
289	731.8814	738.9531	745.9577	752.8949	759.7645
290	725.7335	732.7975	739.7956	746.7275	753.5929
291	719.5011	726.5560	733.5462	740.4714	747.3312
292	713.1830	720.2273	727.2083	734.1254	740.9783
293	706.7781	713.8104	720.7805	727.6881	734.5327

294	700.2850	707.3038	714.2618	721.1583	727.9931
295	693.7027	700.7065	707.6506	714.5347	721.3582
296	687.0299	694.0170	700.9458	707.8158	714.6265
297	680.2653	687.2342	694.1461	701.0003	707.7966
298	673.4077	680.3567	687.2499	694.0869	700.8671
299	666.4558	673.3832	680.2561	687.0741	693.8366
300	659.4083	666.3124	673.1633	679.9605	686.7035
301	652.2640	659.1428	665.9699	672.7446	679.4665
302	645.0214	651.8732	658.6746	665.4250	672.1238
303	637.6792	644.5022	651.2760	658.0002	664.6741
304	630.2360	637.0282	643.7726	650.4686	657.1158
305	622.6905	629.4499	636.1629	642.8288	649.4472
306	615.0413	621.7658	628.4453	635.0792	641.6668
307	607.2869	613.9745	620.6185	627.2181	633.7729
308	599.4258	606.0744	612.6807	619.2441	625.7639
309	591.4567	598.0641	604.6305	611.1554	617.6381
310	583.3780	589.9419	596.4663	602.9505	609.3938
311	575.1882	581.7064	588.1864	594.6276	601.0293
312	566.8858	573.3559	579.7892	586.1850	592.5428
313	558.4692	564.8888	571.2730	577.6211	583.9326
314	549.9369	556.3036	562.6362	568.9341	575.1967
315	541.2873	547.5985	553.8770	560.1223	566.3335
316	532.5188	538.7719	544.9938	551.1837	557.3410
317	523.6297	529.8221	535.9847	542.1167	548.2174
318	514.6184	520.7474	526.8480	532.9193	538.9607
319	505.4831	511.5461	517.5818	523.5897	529.5691
320	496.2223	502.2163	508.1844	514.1260	520.0404
321	486.8341	492.7562	498.6538	504.5262	510.3728
322	477.3168	483.1641	488.9882	494.7885	500.5643
323	467.6687	473.4381	479.1857	484.9108	490.6126
324	457.8879	463.5764	469.2444	474.8911	480.5159
325	447.9726	453.5770	459.1621	464.7273	470.2719
326	437.9210	443.4381	448.9371	454.4175	459.8785
327	427.7312	433.1576	438.5672	443.9594	449.3336
328	417.4012	422.7336	428.0504	433.3510	438.6348
329	406.9293	412.1641	417.3846	422.5901	427.7801
330	396.3133	401.4471	406.5677	411.6746	416.7670
331	385.5514	390.5805	395.5976	400.6021	405.5934
332	374.6415	379.5622	384.4720	389.3704	394.2568
333	363.5816	368.3901	373.1889	377.9773	382.7548
334	352.3696	357.0621	361.7459	366.4204	371.0852
335	341.0034	345.5759	350.1408	354.6974	359.2453
336	329.4810	333.9294	338.3713	342.8059	347.2328

4240.2 REV CHG 4

APPENDIX 16

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	15.25	15.50	15.75	16.00	16.25
337	296.1338	300.4736	304.8108	309.1447	313.4747
338	284.9675	289.1706	293.3719	297.5707	301.7665
339	273.6593	277.7216	281.7828	285.8424	289.8998
340	262.2074	266.1247	270.0416	273.9577	277.8723
341	250.6100	254.3779	258.1463	261.9145	265.6820
342	238.8651	242.4795	246.0949	249.7108	253.3266
343	226.9710	230.4274	233.8853	237.3444	240.8039
344	214.9258	218.2196	221.5155	224.8130	228.1117
345	202.7275	205.8541	208.9833	212.1146	215.2475
346	190.3741	193.3289	196.2866	199.2469	202.2092
347	177.8638	180.6419	183.4233	186.2076	188.9943
348	165.1945	167.7910	170.3911	172.9944	175.6004
349	152.3642	154.7742	157.1879	159.6051	162.0252
350	139.3708	141.5892	143.8115	146.0372	148.2661
351	126.2123	128.2339	130.2594	132.2884	134.3207
352	112.8866	114.7061	116.5295	118.3563	120.1865
353	99.3915	101.0036	102.6193	104.2385	105.8609
354	85.7249	87.1241	88.5266	89.9324	91.3412
355	71.8847	73.0653	74.2490	75.4356	76.6250
356	57.8685	58.8249	59.7839	60.7455	61.7095
357	43.6743	44.4005	45.1290	45.8595	46.5920
358	29.2996	29.7899	30.2817	30.7750	31.2697
359	14.7423	14.9905	15.2396	15.4894	15.7400
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT					
NUMBER	16.50	16.75	17.00	17.25	17.50
337	317.8001	322.1204	326.4350	330.7434	335.0451
338	305.9586	310.1465	314.3297	318.5075	322.6796
339	293.9543	298.0055	302.0528	306.0958	310.1339
340	281.7849	285.6950	289.6021	293.5056	297.4051
341	269.4482	273.2127	276.9749	280.7344	284.4908
342	256.9419	260.5562	264.1689	267.7797	271.3881
343	244.2636	247.7229	251.1814	254.6387	258.0943
344	231.4110	234.7106	238.0100	241.3088	244.6067
345	218.3817	221.5166	224.6520	227.7873	230.9224
346	205.1732	208.1385	211.1047	214.0715	217.0385
347	191.7831	194.5736	197.3655	200.1585	202.9521
348	178.2089	180.8194	183.4317	186.0454	188.6603
349	164.4480	166.8732	169.3005	171.7295	174.1601
350	150.4979	152.7323	154.9690	157.2078	159.4484
351	136.3560	138.3941	140.4346	142.4774	144.5222
352	122.0197	123.8557	125.6942	127.5352	129.3783
353	107.4862	109.1143	110.7451	112.3782	114.0135
354	92.7529	94.1673	95.5841	97.0033	98.4247

355	77.8170	79.0115	80.2084	81.4074	82.6086
356	62.6758	63.6443	64.6148	65.5874	66.5618
357	47.3263	48.0625	48.8004	49.5399	50.2809
358	31.7658	32.2632	32.7619	33.2617	33.7627
359	15.9914	16.2434	16.4961	16.7495	17.0036
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000