

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

YEAR	15.25	15.50	15.75	16.00	16.25
1	10.0954	10.2766	10.4588	10.6417	10.8255
2	10.5901	10.7802	10.9712	11.1632	11.3559
3	11.1090	11.3084	11.5088	11.7101	11.9124
4	11.6533	11.8625	12.0728	12.2839	12.4961
5	12.2244	12.4438	12.6643	12.8859	13.1084
6	12.8234	13.0536	13.2849	13.5173	13.7507
7	13.4517	13.6932	13.9358	14.1796	14.4245
8	14.1108	14.3641	14.6187	14.8744	15.1313
9	14.8023	15.0680	15.3350	15.6033	15.8727
10	15.5276	15.8063	16.0864	16.3678	16.6505
REMAINING PMTS	16.2884	16.5808	16.8747	17.1698	17.4664
YEAR	16.50	16.75	17.00	17.25	17.50
1	11.0101	11.1954	11.3815	11.5684	11.7560
2	11.5496	11.7440	11.9392	12.1352	12.3320
3	12.1155	12.3195	12.5243	12.7299	12.9363
4	12.7092	12.9231	13.1380	13.3536	13.5701
5	13.3319	13.5564	13.7817	14.0080	14.2351
6	13.9852	14.2206	14.4570	14.6944	14.9326
7	14.6704	14.9174	15.1654	15.4144	15.6643
8	15.3893	15.6484	15.9085	16.1697	16.4318
9	16.1434	16.4151	16.6880	16.9620	16.2370
10	16.9344	17.2195	17.5057	17.7931	18.0816
REMAINING PMTS	17.7642	18.0632	18.3635	18.6650	18.9676

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

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