

APPENDIX 19

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
 WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	1002.6129	1002.6400	1002.6662	1002.6916	1002.7162
2	1005.2590	1005.3141	1005.3675	1005.4191	1005.4691
3	1007.9388	1008.0228	1008.1042	1008.1830	1008.2594
4	1010.6526	1010.7664	1010.8768	1010.9837	1011.0874
5	1013.4009	1013.5455	1013.6858	1013.8218	1013.9537
6	1016.1841	1016.3605	1016.5317	1016.6977	1016.8588
7	1019.0027	1019.2119	1019.4149	1019.6120	1019.8033
8	1021.8571	1022.1000	1022.3360	1022.5651	1022.7877
9	1024.7478	1025.0255	1025.2954	1025.5576	1025.8124
10	1027.6752	1027.9888	1028.2936	1028.5900	1028.8781
11	1030.6399	1030.9903	1031.3312	1031.6628	1031.9854
12	1033.6422	1034.0306	1034.4087	1034.7766	1035.1347
13	1036.1879	1036.6066	1037.0140	1037.4105	1037.7962
14	1038.7661	1039.2159	1039.6536	1040.0794	1040.4937
15	1041.3770	1041.8589	1042.3278	1042.7840	1043.2278
16	1044.0210	1044.5361	1045.0372	1045.5246	1045.9989
17	1046.6987	1047.2478	1047.7820	1048.3018	1048.8075
18	1049.4104	1049.9946	1050.5629	1051.1160	1051.6542
19	1052.1566	1052.7768	1053.3804	1053.9678	1054.5394
20	1054.9377	1055.5949	1056.2347	1056.8575	1057.4637
21	1057.7541	1058.4495	1059.1266	1059.7858	1060.4276
22	1060.6063	1061.3409	1062.0564	1062.7531	1063.4316
23	1063.4947	1064.2697	1065.0246	1065.7600	1066.4763
24	1066.4199	1067.2363	1068.0319	1068.8070	1069.5622
25	1068.8633	1069.7130	1070.5409	1071.3476	1072.1335
26	1071.3378	1072.2217	1073.0830	1073.9221	1074.7396
27	1073.8437	1074.7628	1075.6584	1076.5309	1077.3810
28	1076.3814	1077.3368	1078.2676	1079.1745	1080.0581
29	1078.9514	1079.9439	1080.9110	1081.8533	1082.7715
30	1081.5541	1082.5848	1083.5891	1084.5679	1085.5217
31	1084.1899	1085.2597	1086.3024	1087.3186	1088.3091
32	1086.8591	1087.9692	1089.0513	1090.1061	1091.1342
33	1089.5623	1090.7137	1091.8363	1092.9307	1093.9976
34	1092.2998	1093.4937	1094.6578	1095.7929	1096.8998
35	1095.0721	1096.3095	1097.5164	1098.6933	1099.8412
36	1097.8796	1099.1618	1100.4124	1101.6324	1102.8225
37	1100.1785	1101.4967	1102.7826	1104.0369	1105.2605
38	1102.5066	1103.8618	1105.1839	1106.4735	1107.7315
39	1104.8643	1106.2575	1107.6166	1108.9425	1110.2359

40	1107.2519	1108.6841	1110.0814	1111.4445	1112.7743
41	1109.6699	1111.1421	1112.5784	1113.9798	1115.3470
42	1112.1186	1113.6318	1115.1082	1116.5489	1117.9546
43	1114.5984	1116.1537	1117.6713	1119.1523	1120.5975
44	1117.1098	1118.7081	1120.2680	1121.7903	1123.2761
45	1119.6530	1121.2955	1122.8987	1124.4636	1125.9911
46	1122.2286	1123.9164	1125.5640	1127.1725	1128.7428
47	1124.8369	1126.5711	1128.2643	1129.9175	1131.5317
48	1127.4784	1129.2601	1131.0000	1132.6991	1134.3585

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
1	1002.7399	1002.7629	1002.7851	1002.8066	1002.8274
2	1005.5175	1005.5644	1005.6097	1005.6536	1005.6960
3	1008.3333	1008.4049	1008.4743	1008.5414	1008.6064
4	1011.1878	1011.2852	1011.3795	1011.4708	1011.5593
5	1014.0816	1014.2056	1014.3258	1014.4423	1014.5553
6	1017.0151	1017.1668	1017.3139	1017.4565	1017.5949
7	1019.9890	1020.1693	1020.3443	1020.5141	1020.6789
8	1023.0038	1023.2137	1023.4176	1023.6156	1023.8078
9	1026.0600	1026.3006	1026.5345	1026.7617	1026.9824
10	1029.1583	1029.4307	1029.6955	1029.9530	1030.2033
11	1032.2991	1032.6044	1032.9013	1033.1901	1033.4711
12	1035.4832	1035.8224	1036.1525	1036.4739	1036.7866
13	1038.1715	1038.5367	1038.8921	1039.2379	1039.5744
14	1040.8968	1041.2889	1041.6705	1042.0417	1042.4029
15	1043.6596	1044.0796	1044.4882	1044.8858	1045.2726
16	1046.4603	1046.9092	1047.3459	1047.7708	1048.1842
17	1049.2996	1049.7783	1050.2441	1050.6973	1051.1382
18	1052.1779	1052.6874	1053.1833	1053.6658	1054.1353
19	1055.0958	1055.6372	1056.1642	1056.6770	1057.1761
20	1058.0538	1058.6281	1059.1872	1059.7315	1060.2613
21	1061.0524	1061.6608	1062.2531	1062.8299	1063.3914
22	1064.0923	1064.7358	1065.3625	1065.9728	1066.5672
23	1067.1740	1067.8537	1068.5159	1069.1609	1069.7893
24	1070.2981	1071.0152	1071.7139	1072.3949	1073.0584
25	1072.8992	1073.6453	1074.3723	1075.0807	1075.7709
26	1075.5361	1076.3122	1077.0683	1077.8051	1078.5230
27	1078.2092	1079.0162	1079.8025	1080.5687	1081.3152
28	1080.9191	1081.7580	1082.5754	1083.3720	1084.1481
29	1083.6662	1084.5381	1085.3877	1086.2156	1087.0223
30	1086.4512	1087.3570	1088.2397	1089.1000	1089.9385
31	1089.2744	1090.2152	1091.1322	1092.0260	1092.8972
32	1092.1364	1093.1133	1094.0656	1094.9940	1095.8990
33	1095.0378	1096.0519	1097.0406	1098.0046	1098.9446
34	1097.9790	1099.0315	1100.0578	1101.0586	1102.0346
35	1100.9608	1102.0527	1103.1177	1104.1564	1105.1697
36	1103.9835	1105.1160	1106.2209	1107.2988	1108.3505
37	1106.4541	1107.6185	1108.7544	1109.8626	1110.9438
38	1108.9587	1110.1559	1111.3238	1112.4632	1113.5749
39	1111.4977	1112.7287	1113.9296	1115.1013	1116.2444
40	1114.0716	1115.3374	1116.5723	1117.7772	1118.9528
41	1116.6810	1117.9825	1119.2525	1120.4916	1121.7007

42	1119.3262	1120.6646	1121.9706	1123.2450	1124.4887
43	1122.0078	1123.3841	1124.7272	1126.0380	1127.3174
44	1124.7262	1126.1415	1127.5229	1128.8712	1130.1873
45	1127.4821	1128.9375	1130.3582	1131.7451	1133.0990
46	1130.2758	1131.7724	1133.2336	1134.6603	1136.0532
47	1133.1079	1134.6470	1136.1498	1137.6174	1139.0506
48	1135.9790	1137.5616	1139.1073	1140.6170	1142.0916

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APPENDIX 19

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
 WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	1129.5824	1131.4025	1133.1800	1134.9159	1136.6112
50	1131.7131	1133.5727	1135.3887	1137.1623	1138.8944
51	1133.8710	1135.7708	1137.6264	1139.4386	1141.2085
52	1136.0562	1137.9974	1139.8934	1141.7452	1143.5540
53	1138.2692	1140.2527	1142.1902	1144.0826	1145.9312
54	1140.5104	1142.5372	1144.5171	1146.4512	1148.3406
55	1142.7800	1144.8511	1146.8746	1148.8514	1150.7827
56	1145.0785	1147.1950	1149.2630	1151.2835	1153.2578
57	1147.4062	1149.5691	1151.6827	1153.7481	1155.7665
58	1149.7634	1151.9739	1154.1342	1156.2456	1158.3091
59	1152.1506	1154.4098	1156.6179	1158.7763	1160.8861
60	1154.5682	1156.8771	1159.1342	1161.3408	1163.4980
61	1156.4175	1158.7665	1161.0630	1163.3081	1165.5030
62	1158.2903	1160.6804	1163.0171	1165.3016	1167.5352
63	1160.1869	1162.6189	1164.9968	1167.3217	1169.5948
64	1162.1075	1164.5825	1167.0025	1169.3687	1171.6824
65	1164.0526	1166.5715	1169.0345	1171.4430	1173.7982
66	1166.0225	1168.5861	1171.0932	1173.5450	1175.9427
67	1168.0173	1170.6268	1173.1790	1175.6750	1178.1162
68	1170.0375	1172.6939	1175.2921	1177.8334	1180.3192
69	1172.0834	1174.7876	1177.4329	1180.0206	1182.5519
70	1174.1553	1176.9084	1179.6018	1182.2369	1184.8150
71	1176.2535	1179.0566	1181.7992	1184.4828	1187.1086
72	1178.3783	1181.2325	1184.0255	1186.7586	1189.4333
73	1179.9019	1182.7969	1185.6300	1188.4025	1191.1158
74	1181.4447	1184.3815	1187.2555	1190.0682	1192.8210
75	1183.0072	1185.9866	1188.9024	1191.7562	1194.5492
76	1184.5896	1187.6124	1190.5709	1193.4667	1196.3009
77	1186.1921	1189.2592	1192.2613	1195.1999	1198.0764

78	1187.8149	1190.9273	1193.9739	1196.9563	1199.8758
79	1189.4583	1192.6169	1195.7090	1198.7361	1201.6996
80	1191.1227	1194.3283	1197.4669	1200.5397	1203.5482
81	1192.8082	1196.0619	1199.2478	1202.3672	1205.4217
82	1194.5151	1197.8179	1201.0521	1204.2192	1207.3206
83	1196.2437	1199.5965	1202.8801	1206.0958	1209.2453
84	1197.9942	1201.3981	1204.7320	1207.9975	1211.1960
85	1199.1079	1202.5520	1205.9254	1209.2297	1212.4663
86	1200.2357	1203.7208	1207.1345	1210.4784	1213.7538
87	1201.3779	1204.9047	1208.3595	1211.7437	1215.0588
88	1202.5346	1206.1039	1209.6005	1213.0258	1216.3814
89	1203.7060	1207.3186	1210.8578	1214.3251	1217.7220
90	1204.8922	1208.5490	1212.1316	1215.6417	1219.0806
91	1206.0936	1209.7953	1213.4222	1216.9758	1220.4577
92	1207.3102	1211.0577	1214.7297	1218.3277	1221.8535
93	1208.5423	1212.3363	1216.0543	1219.6977	1223.2681
94	1209.7900	1213.6315	1217.3963	1221.0859	1224.7019
95	1211.0536	1214.9435	1218.7560	1222.4927	1226.1551
96	1212.3332	1216.2723	1220.1334	1223.9181	1227.6280

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
49	1138.2668	1139.8837	1141.4630	1143.0054	1144.5120
50	1140.5861	1142.2383	1143.8520	1145.4282	1146.9677
51	1142.9372	1144.6257	1146.2748	1147.8857	1149.4592
52	1145.3207	1147.0464	1148.7320	1150.3786	1151.9871
53	1147.7370	1149.5009	1151.2240	1152.9073	1154.5519
54	1150.1864	1151.9897	1153.7513	1155.4724	1157.1540
55	1152.6696	1154.5132	1156.3144	1158.0744	1159.7941
56	1155.1869	1157.0719	1158.9138	1160.7137	1162.4727
57	1157.7388	1159.6663	1161.5500	1163.3910	1165.1903
58	1160.3258	1162.2970	1164.2236	1166.1068	1167.9476
59	1162.9484	1164.9644	1166.9351	1168.8616	1170.7451
60	1165.6070	1167.6690	1169.6849	1171.6560	1173.5834
61	1167.6490	1169.7471	1171.7985	1173.8042	1175.7655
62	1169.7190	1171.8542	1173.9419	1175.9833	1177.9795
63	1171.8175	1173.9907	1176.1157	1178.1937	1180.2258
64	1173.9448	1176.1570	1178.3204	1180.4359	1182.5048
65	1176.1013	1178.3536	1180.5562	1182.7103	1184.8171
66	1178.2876	1180.5809	1182.8238	1185.0174	1187.1631
67	1180.5039	1182.8392	1185.1234	1187.3577	1189.5433
68	1182.7506	1185.1290	1187.4556	1189.7316	1191.9582
69	1185.0283	1187.4509	1189.8209	1192.1397	1194.4083
70	1187.3373	1189.8051	1192.2197	1194.5823	1196.8942
71	1189.6780	1192.1922	1194.6524	1197.0601	1199.4163
72	1192.0509	1194.6126	1197.1197	1199.5735	1201.9752
73	1193.7711	1196.3699	1198.9135	1201.4029	1203.8397
74	1195.5151	1198.1518	1200.7326	1203.2587	1205.7314
75	1197.2829	1199.9586	1202.5776	1205.1412	1207.6507
76	1199.0751	1201.7906	1204.4487	1207.0507	1209.5979
77	1200.8920	1203.6482	1206.3463	1208.9877	1211.5736
78	1202.7338	1205.5317	1208.2708	1210.9525	1213.5781
79	1204.6010	1207.4415	1210.2226	1212.9456	1215.6118

80	1206.4938	1209.3779	1212.2020	1214.9673	1217.6752
81	1208.4126	1211.3414	1214.2094	1217.0181	1219.7687
82	1210.3579	1213.3323	1216.2453	1219.0983	1221.8927
83	1212.3299	1215.3510	1218.3101	1221.2085	1224.0477
84	1214.3290	1217.3978	1220.4040	1223.3490	1226.2341
85	1215.6367	1218.7423	1221.7846	1224.7649	1227.6848
86	1216.9624	1220.1055	1223.1847	1226.2013	1229.1567
87	1218.3063	1221.4878	1224.6046	1227.6582	1230.6500
88	1219.6688	1222.8894	1226.0447	1229.1361	1232.1652
89	1221.0499	1224.3105	1227.5051	1230.6353	1233.7024
90	1222.4501	1225.7514	1228.9862	1232.1560	1235.2621
91	1223.8695	1227.2125	1230.4884	1233.6985	1236.8445
92	1225.3084	1228.6940	1232.0118	1235.2633	1238.4499
93	1226.7671	1230.1961	1233.5568	1236.8505	1240.0788
94	1228.2458	1231.7192	1235.1236	1238.4605	1241.7314
95	1229.7449	1233.2636	1236.7127	1240.0937	1243.4082
96	1231.2646	1234.8295	1238.3243	1241.7504	1245.1094

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SECTION 245(B) GRADUATED PAYMENT MORTGAGE
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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	1212.9377	1216.9145	1220.8127	1224.6338	1228.3794
98	1213.5498	1217.5650	1221.5009	1225.3590	1229.1410
99	1214.1698	1218.2239	1222.1981	1226.0938	1229.9129
100	1214.7976	1218.8913	1222.9044	1226.8385	1230.6952
101	1215.4334	1219.5673	1223.6200	1227.5931	1231.4882
102	1216.0773	1220.2521	1224.3450	1228.3577	1232.2918
103	1216.7293	1220.9457	1225.0795	1229.1326	1233.1064
104	1217.3897	1221.6482	1225.8237	1229.9177	1233.9320
105	1218.0584	1222.3599	1226.5776	1230.7134	1234.7688
106	1218.7356	1223.0807	1227.3415	1231.5196	1235.6169
107	1219.4215	1223.8108	1228.1153	1232.3366	1236.4764
108	1220.1160	1224.5504	1228.8993	1233.1645	1237.3477
109	1220.0941	1224.5612	1228.9422	1233.2389	1237.4529
110	1220.0719	1224.5721	1228.9857	1233.3143	1237.5596
111	1220.0494	1224.5832	1229.0297	1233.3906	1237.6677
112	1220.0266	1224.5944	1229.0743	1233.4680	1237.7773
113	1220.0035	1224.6057	1229.1195	1233.5465	1237.8884
114	1219.9802	1224.6172	1229.1652	1233.6259	1238.0010
115	1219.9565	1224.6289	1229.2116	1233.7064	1238.1151

116	1219.9326	1224.6407	1229.2586	1233.7880	1238.2308
117	1219.9083	1224.6526	1229.3062	1233.8707	1238.3480
118	1219.8837	1224.6647	1229.3544	1233.9545	1238.4668
119	1219.8588	1224.6770	1229.4033	1234.0394	1238.5872
120	1219.8336	1224.6894	1229.4528	1234.1255	1238.7092
121	1219.0473	1223.9275	1228.7147	1233.4106	1238.0171
122	1218.2509	1223.1557	1227.9669	1232.6863	1237.3155
123	1217.4444	1222.3740	1227.2093	1231.9522	1236.6045
124	1216.6277	1221.5821	1226.4418	1231.2084	1235.8838
125	1215.8006	1220.7801	1225.6642	1230.4547	1235.1533
126	1214.9630	1219.9676	1224.8764	1229.6909	1234.4130
127	1214.1147	1219.1447	1224.0782	1228.9169	1233.6627
128	1213.2556	1218.3112	1223.2696	1228.1327	1232.9022
129	1212.3857	1217.4669	1222.4504	1227.3379	1232.1313
130	1211.5047	1216.6116	1221.6204	1226.5326	1231.3501
131	1210.6124	1215.7454	1220.7795	1225.7165	1230.5583
132	1209.7089	1214.8679	1219.9275	1224.8895	1229.7557
133	1208.7938	1213.9791	1219.0644	1224.0516	1228.9423
134	1207.8672	1213.0789	1218.1900	1223.2024	1228.1178
135	1206.9287	1212.1670	1217.3041	1222.3419	1227.2822
136	1205.9784	1211.2433	1216.4066	1221.4700	1226.4353
137	1205.0159	1210.3077	1215.4972	1220.5864	1225.5769
138	1204.0412	1209.3600	1214.5760	1219.6910	1224.7069
139	1203.0542	1208.4001	1213.6426	1218.7837	1223.8251
140	1202.0546	1207.4277	1212.6971	1217.8643	1222.9314
141	1201.0422	1206.4428	1211.7390	1216.9327	1222.0256
142	1200.0171	1205.4452	1210.7685	1215.9886	1221.1075
143	1198.9789	1204.4347	1209.7852	1215.0320	1220.1769
144	1197.9275	1203.4112	1208.7889	1214.0625	1219.2338

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
97	1232.0511	1235.6505	1239.1792	1242.6386	1246.0302
98	1232.8485	1236.4830	1240.0462	1243.5395	1246.9645
99	1233.6568	1237.3271	1240.9255	1244.4534	1247.9124
100	1234.4762	1238.1830	1241.8172	1245.3804	1248.8741
101	1235.3069	1239.0508	1242.7216	1246.3207	1249.8498
102	1236.1490	1239.9308	1243.6388	1247.2746	1250.8398
103	1237.0027	1240.8230	1244.5689	1248.2422	1251.8442
104	1237.8681	1241.7276	1245.5123	1249.2237	1252.8633
105	1238.7454	1242.6449	1246.4690	1250.2193	1253.8972
106	1239.6348	1243.5751	1247.4393	1251.2292	1254.9462
107	1240.5364	1244.5181	1248.4233	1252.2536	1256.0105
108	1241.4504	1245.4744	1249.4213	1253.2927	1257.0903
109	1241.5860	1245.6397	1249.6157	1253.5157	1257.3413
110	1241.7234	1245.8072	1249.8128	1253.7418	1257.5959
111	1241.8627	1245.9771	1250.0128	1253.9712	1257.8542
112	1242.0039	1246.1494	1250.2155	1254.2039	1258.1163
113	1242.1471	1246.3241	1250.4212	1254.4400	1258.3822
114	1242.2922	1246.5012	1250.6297	1254.6794	1258.6520
115	1242.4393	1246.6808	1250.8412	1254.9223	1258.9257
116	1242.5885	1246.8629	1251.0557	1255.1687	1259.2034
117	1242.7397	1247.0475	1251.2733	1255.4186	1259.4852

118	1242.8929	1247.2347	1251.4939	1255.6721	1259.7711
119	1243.0483	1247.4246	1251.7176	1255.9292	1260.0611
120	1243.2059	1247.6170	1251.9445	1256.1901	1260.3554
121	1242.5358	1246.9685	1251.3169	1255.5828	1259.7679
122	1241.8564	1246.3108	1250.6804	1254.9668	1259.1719
123	1241.1678	1245.6440	1250.0348	1254.3420	1258.5673
124	1240.4697	1244.9679	1249.3801	1253.7081	1257.9537
125	1239.7620	1244.2823	1248.7161	1253.0652	1257.3313
126	1239.0445	1243.5872	1248.0427	1252.4130	1256.6998
127	1238.3172	1242.8823	1247.3598	1251.7515	1256.0590
128	1237.5799	1242.1676	1246.6672	1251.0804	1255.4089
129	1236.8324	1241.4430	1245.9648	1250.3997	1254.7493
130	1236.0747	1240.7082	1245.2524	1249.7092	1254.0802
131	1235.3066	1239.9632	1244.5300	1249.0087	1253.4012
132	1234.5278	1239.2078	1243.7973	1248.2982	1252.7124
133	1233.7384	1238.4418	1243.0542	1247.5775	1252.0135
134	1232.9381	1237.6651	1242.3006	1246.8465	1251.3044
135	1232.1269	1236.8776	1241.5364	1246.1049	1250.5850
136	1231.3044	1236.0791	1240.7613	1245.3526	1249.8550
137	1230.4707	1235.2695	1239.9752	1244.5896	1249.1145
138	1229.6255	1234.4486	1239.1780	1243.8156	1248.3631
139	1228.7687	1233.6162	1238.3695	1243.0304	1247.6008
140	1227.9001	1232.7722	1237.5495	1242.2340	1246.8273
141	1227.0195	1231.9164	1236.7179	1241.4261	1246.0426
142	1226.1269	1231.0486	1235.8746	1240.6066	1245.2465
143	1225.2219	1230.1688	1235.0193	1239.7753	1244.4387
144	1224.3045	1229.2766	1234.1518	1238.9321	1243.6191

4240.2 REV CHG 4

APPENDIX 19

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	1196.8627	1202.3744	1207.7796	1213.0802	1218.2779
146	1195.7844	1201.3242	1206.7571	1212.0847	1217.3090
147	1194.6924	1200.2605	1205.7211	1211.0760	1216.3271
148	1193.5865	1199.1830	1204.6716	1210.0539	1215.3318
149	1192.4666	1198.0917	1203.6082	1209.0181	1214.3231
150	1191.3325	1196.9862	1202.5309	1207.9685	1213.3006
151	1190.1839	1195.8664	1201.4395	1206.9049	1212.2644
152	1189.0207	1194.7322	1200.3337	1205.8271	1211.2141
153	1187.8428	1193.5833	1199.2134	1204.7350	1210.1496

154	1186.6498	1192.4196	1198.0785	1203.6282	1209.0707
155	1185.4418	1191.2408	1196.9286	1202.5068	1207.9772
156	1184.2183	1190.0469	1195.7636	1201.3704	1206.8688
157	1182.9793	1188.8375	1194.5834	1200.2188	1205.7455
158	1181.7246	1187.6125	1193.3876	1199.0519	1204.6069
159	1180.4539	1186.3716	1192.1762	1197.8694	1203.4529
160	1179.1671	1185.1148	1190.9488	1196.6711	1202.2833
161	1177.8640	1183.8417	1189.7054	1195.4569	1201.0979
162	1176.5442	1182.5521	1188.4456	1194.2265	1199.8964
163	1175.2077	1181.2459	1187.1693	1192.9796	1198.6786
164	1173.8542	1179.9228	1185.8763	1191.7162	1197.4444
165	1172.4835	1178.5827	1184.5662	1190.4359	1196.1934
166	1171.0954	1177.2252	1183.2390	1189.1385	1194.9255
167	1169.6897	1175.8502	1181.8944	1187.8239	1193.6404
168	1168.2660	1174.4574	1180.5321	1186.4917	1192.3379
169	1166.8243	1173.0467	1179.1519	1185.1417	1191.0178
170	1165.3643	1171.6177	1177.7536	1183.7738	1189.6798
171	1163.8857	1170.1702	1176.3370	1182.3876	1188.3237
172	1162.3884	1168.7041	1174.9018	1180.9829	1186.9492
173	1160.8719	1167.2190	1173.4477	1179.5595	1185.5561
174	1159.3363	1165.7148	1171.9745	1178.1171	1184.1441
175	1157.7811	1164.1911	1170.4820	1176.6555	1182.7131
176	1156.2061	1162.6477	1168.9700	1175.1744	1181.2626
177	1154.6112	1161.0844	1167.4380	1173.6735	1179.7925
178	1152.9959	1159.5009	1165.8860	1172.1527	1178.3025
179	1151.3602	1157.8970	1164.3136	1170.6115	1176.7923
180	1149.7036	1156.2723	1162.7206	1169.0498	1175.2617
181	1148.0260	1154.6267	1161.1066	1167.4673	1173.7103
182	1146.3271	1152.9598	1159.4715	1165.8637	1172.1379
183	1144.6066	1151.2713	1157.8149	1164.2387	1170.5443
184	1142.8642	1149.5611	1156.1366	1162.5921	1168.9290
185	1141.0996	1147.8288	1154.4362	1160.9235	1167.2919
186	1139.3127	1146.0740	1152.7135	1159.2326	1165.6326
187	1137.5030	1144.2967	1150.9682	1157.5192	1163.9509
188	1135.6704	1142.4963	1149.2001	1155.7829	1162.2463
189	1133.8144	1140.6727	1147.4087	1154.0235	1160.5187
190	1131.9349	1138.8256	1145.5937	1152.2407	1158.7677
191	1130.0315	1136.9546	1143.7550	1150.4340	1156.9930
192	1128.1039	1135.0594	1141.8921	1148.6033	1155.1943

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
145	1223.3746	1228.3720	1233.2721	1238.0767	1242.7876
146	1222.4318	1227.4548	1232.3800	1237.2091	1241.9440
147	1221.4760	1226.5248	1231.4751	1236.3290	1241.0881
148	1220.5072	1225.5818	1230.5575	1235.4362	1240.2197
149	1219.5250	1224.6256	1229.6269	1234.5306	1239.3386
150	1218.5292	1223.6561	1228.6831	1233.6120	1238.4447
151	1217.5198	1222.6731	1227.7259	1232.6801	1237.5377
152	1216.4966	1221.6763	1226.7551	1231.7349	1236.6175
153	1215.4592	1220.6656	1225.7706	1230.7761	1235.6839
154	1214.4076	1219.6408	1224.7722	1229.8035	1234.7367
155	1213.3415	1218.6017	1223.7596	1228.8169	1233.7756

156	1212.2608	1217.5481	1222.7327	1227.8162	1232.8006
157	1211.1652	1216.4798	1221.6912	1226.8010	1231.8113
158	1210.0546	1215.3966	1220.6349	1225.7713	1230.8076
159	1208.9286	1214.2983	1219.5637	1224.7268	1229.7892
160	1207.7872	1213.1846	1218.4774	1223.6672	1228.7561
161	1206.6301	1212.0554	1217.3756	1222.5924	1227.7078
162	1205.4571	1210.9105	1216.2582	1221.5022	1226.6442
163	1204.2680	1209.7495	1215.1250	1220.3963	1225.5652
164	1203.0625	1208.5724	1213.9758	1219.2745	1224.4704
165	1201.8404	1207.3788	1212.8102	1218.1366	1223.3596
166	1200.6015	1206.1685	1211.6282	1216.9823	1222.2327
167	1199.3456	1204.9414	1210.4294	1215.8114	1221.0893
168	1198.0725	1203.6971	1209.2136	1214.6237	1219.9292
169	1196.7818	1202.4355	1207.9806	1213.4189	1218.7523
170	1195.4734	1201.1562	1206.7301	1212.1968	1217.5581
171	1194.1469	1199.8591	1205.4619	1210.9571	1216.3465
172	1192.8023	1198.5439	1204.1758	1209.6997	1215.1173
173	1191.4391	1197.2103	1202.8714	1208.4241	1213.8702
174	1190.0573	1195.8582	1201.5486	1207.1302	1212.6048
175	1188.6564	1194.4871	1200.2070	1205.8177	1211.3210
176	1187.2362	1193.0969	1198.8464	1204.4863	1210.0185
177	1185.7965	1191.6873	1197.4665	1203.1358	1208.6970
178	1184.3371	1190.2580	1196.0671	1201.7659	1207.3562
179	1182.8575	1188.8088	1194.6478	1200.3763	1205.9959
180	1181.3576	1187.3393	1193.2085	1198.9667	1204.6157
181	1179.8371	1185.8494	1191.7487	1197.5368	1203.2154
182	1178.2957	1184.3386	1190.2683	1196.0864	1201.7947
183	1176.7331	1182.8068	1188.7669	1194.6152	1200.3532
184	1175.1490	1181.2535	1187.2442	1193.1228	1198.8908
185	1173.5431	1179.6786	1185.7000	1191.6089	1197.4070
186	1171.9152	1178.0817	1184.1339	1190.0733	1195.9015
187	1170.2648	1176.4625	1182.5456	1188.5156	1194.3741
188	1168.5918	1174.8208	1180.9348	1186.9355	1192.8245
189	1166.8957	1173.1560	1179.3012	1185.3327	1191.2522
190	1165.1764	1171.4681	1177.6444	1183.7069	1189.6570
191	1163.4334	1169.7566	1175.9642	1182.0576	1188.0386
192	1161.6664	1168.0212	1174.2601	1180.3847	1186.3965

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	1126.1518	1133.1398	1140.0048	1146.7482	1153.3712
194	1124.1749	1131.1953	1138.0927	1144.8683	1151.5234
195	1122.1728	1129.2258	1136.1555	1142.9634	1149.6505
196	1120.1454	1127.2308	1134.1929	1141.0330	1147.7524
197	1118.0921	1125.2100	1132.2045	1139.0770	1145.8285
198	1116.0128	1123.1631	1130.1901	1137.0948	1143.8785
199	1113.9070	1121.0898	1128.1492	1135.0862	1141.9022
200	1111.7745	1118.9897	1126.0815	1133.0509	1139.8991
201	1109.6149	1116.8625	1123.9866	1130.9884	1137.8689
202	1107.4278	1114.7078	1121.8643	1128.8984	1135.8111
203	1105.2130	1112.5253	1119.7141	1126.7805	1133.7255
204	1102.9700	1110.3146	1117.5357	1124.6344	1131.6117
205	1100.6984	1108.0753	1115.3287	1122.4597	1129.4693
206	1098.3981	1105.8071	1113.0928	1120.2560	1127.2978
207	1096.0684	1103.5096	1110.8274	1118.0229	1125.0969
208	1093.7092	1101.1825	1108.5324	1115.7600	1122.8662
209	1091.3200	1098.8252	1106.2072	1113.4670	1120.6054
210	1088.9005	1096.4376	1103.8516	1111.1433	1118.3139
211	1086.4502	1094.0190	1101.4649	1108.7887	1115.9913
212	1083.9687	1091.5693	1099.0470	1106.4027	1113.6373
213	1081.4557	1089.0879	1096.5974	1103.9849	1111.2515
214	1078.9108	1086.5744	1094.1155	1101.5349	1108.8333
215	1076.3335	1084.0285	1091.6012	1099.0522	1106.3824
216	1073.7235	1081.4497	1089.0538	1096.5364	1103.8983
217	1071.0803	1078.8376	1086.4729	1093.9870	1101.3806
218	1068.4035	1076.1918	1083.8583	1091.4037	1098.8287
219	1065.6928	1073.5118	1081.2092	1088.7859	1096.2423
220	1062.9475	1070.7971	1078.5255	1086.1332	1093.6209
221	1060.1674	1068.0474	1075.8064	1083.4451	1090.9640
222	1057.3519	1065.2622	1073.0518	1080.7212	1088.2711
223	1054.5007	1062.4410	1070.2609	1077.9610	1085.5418
224	1051.6132	1059.5834	1067.4334	1075.1639	1082.7754
225	1048.6890	1056.6888	1064.5688	1072.3296	1079.9717
226	1045.7277	1053.7569	1061.6666	1069.4575	1077.1299
227	1042.7287	1050.7871	1058.7264	1066.5471	1074.2497
228	1039.6916	1047.7789	1055.7475	1063.5979	1071.3304
229	1036.6160	1044.7319	1052.7295	1060.6093	1068.3717
230	1033.5012	1041.6455	1049.6720	1057.5809	1065.3729
231	1030.3469	1038.5192	1046.5742	1054.5122	1062.3334
232	1027.1524	1035.3526	1043.4359	1051.4025	1059.2528
233	1023.9174	1032.1451	1040.2563	1048.2513	1056.1305
234	1020.6413	1028.8961	1037.0350	1045.0582	1052.9659
235	1017.3235	1025.6052	1033.7715	1041.8224	1049.7585
236	1013.9636	1022.2718	1030.4651	1038.5436	1046.5076
237	1010.5609	1018.8953	1027.1153	1035.2210	1043.2127
238	1007.1150	1015.4752	1023.7215	1031.8541	1039.8731
239	1003.6254	1012.0109	1020.2832	1028.4423	1036.4884
240	1000.0914	1008.5019	1016.7997	1024.9850	1033.0578

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
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193	1159.8752	1166.2616	1172.5320	1178.6878	1184.7305
194	1158.0593	1164.4774	1170.7793	1176.9664	1183.0402
195	1156.2184	1162.6683	1169.0018	1175.2203	1181.3253
196	1154.3522	1160.8340	1167.1991	1173.4491	1179.5853
197	1152.4604	1158.9741	1165.3709	1171.6524	1177.8200
198	1150.5425	1157.0882	1163.5168	1169.8299	1176.0289
199	1148.5983	1155.1760	1161.6365	1167.9812	1174.2117
200	1146.6274	1153.2370	1159.7294	1166.1060	1172.3680
201	1144.6293	1151.2711	1157.7954	1164.2037	1170.4974
202	1142.6038	1149.2777	1155.8340	1162.2742	1168.5996
203	1140.5504	1147.2564	1153.8448	1160.3169	1166.6740
204	1138.4688	1145.2070	1151.8274	1158.3314	1164.7204
205	1136.3586	1143.1289	1149.7814	1156.3174	1162.7383
206	1134.2194	1141.0218	1147.7064	1154.2745	1160.7273
207	1132.0507	1138.8853	1145.6021	1152.2022	1158.6870
208	1129.8522	1136.7190	1143.4679	1150.1001	1156.6169
209	1127.6235	1134.5225	1141.3035	1147.9678	1154.5166
210	1125.3642	1132.2953	1139.1085	1145.8048	1152.3857
211	1123.0737	1130.0370	1136.8823	1143.6108	1150.2237
212	1120.7518	1127.7472	1134.6246	1141.3852	1148.0301
213	1118.3980	1125.4254	1132.3349	1139.1276	1145.8046
214	1116.0118	1123.0712	1130.0128	1136.8375	1143.5467
215	1113.5928	1120.6842	1127.6578	1134.5146	1141.2558
216	1111.1405	1118.2638	1125.2694	1132.1582	1138.9315
217	1108.6545	1115.8097	1122.8472	1129.7680	1136.5733
218	1106.1343	1113.3213	1120.3907	1127.3434	1134.1807
219	1103.5795	1110.7982	1117.8993	1124.8840	1131.7532
220	1100.9895	1108.2398	1115.3727	1122.3892	1129.2903
221	1098.3640	1105.6458	1112.8103	1119.8585	1126.7915
222	1095.7023	1103.0155	1110.2116	1117.2915	1124.2563
223	1093.0040	1100.3485	1107.5760	1114.6876	1121.6841
224	1090.2686	1097.6443	1104.9032	1112.0462	1119.0743
225	1087.4957	1094.9023	1102.1924	1109.3669	1116.4266
226	1084.6846	1092.1221	1099.4433	1106.6490	1113.7402
227	1081.8348	1089.3031	1096.6552	1103.8921	1111.0146
228	1078.9458	1086.4447	1093.8276	1101.0956	1108.2493
229	1076.0172	1083.5464	1090.9600	1098.2588	1105.4436
230	1073.0482	1080.6076	1088.0517	1095.3813	1102.5971
231	1070.0385	1077.6279	1085.1023	1092.4624	1099.7090
232	1066.9873	1074.6065	1082.1110	1089.5015	1096.7788
233	1063.8942	1071.5430	1079.0774	1086.4981	1093.8059
234	1060.7586	1068.4367	1076.0008	1083.4515	1090.7896
235	1057.5798	1065.2871	1072.8806	1080.3612	1087.7293
236	1054.3574	1062.0934	1069.7162	1077.2263	1084.6244
237	1051.0906	1058.8553	1066.5070	1074.0465	1081.4742
238	1047.7789	1055.5719	1063.2523	1070.8209	1078.2781
239	1044.4217	1052.2426	1059.9516	1067.5490	1075.0354
240	1041.0183	1048.8670	1056.6040	1064.2300	1071.7454

APPENDIX 19

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
 WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	996.5124	1004.9475	1013.2706	1021.4816	1029.5808
242	992.8880	1001.3473	1009.6951	1017.9315	1026.0566
243	989.2176	997.7005	1006.0727	1014.3341	1022.4848
244	985.5004	994.0066	1002.4028	1010.6887	1018.8646
245	981.7361	990.2650	998.6846	1006.9947	1015.1953
246	977.9239	986.4751	994.9177	1003.2515	1011.4764
247	974.0632	982.6363	991.1014	999.4583	1007.7071
248	970.1535	978.7478	987.2349	995.6146	1003.8868
249	966.1942	974.8092	983.3177	991.7196	1000.0147
250	962.1845	970.8196	979.3491	987.7727	996.0902
251	958.1238	966.7785	975.3284	983.7732	992.1126
252	954.0115	962.6852	971.2549	979.7203	988.0811
253	949.8470	958.5391	967.1280	975.6134	983.9950
254	945.6295	954.3394	962.9469	971.4517	979.8535
255	941.3585	950.0854	958.7109	967.2346	975.6560
256	937.0332	945.7765	954.4194	962.9612	971.4017
257	932.6529	941.4120	950.0715	958.6308	967.0897
258	928.2169	936.9911	945.6665	954.2427	962.7194
259	923.7246	932.5130	941.2037	949.7961	958.2898
260	919.1752	927.9772	936.6824	945.2902	953.8003
261	914.5679	923.3827	932.1017	940.7242	949.2500
262	909.9021	918.7289	927.4608	936.0974	944.6380
263	905.1771	914.0150	922.7591	931.4088	939.9636
264	900.3919	909.2402	917.9957	926.6578	935.2260
265	895.5460	904.4037	913.1697	921.8434	930.4241
266	890.6385	899.5047	908.2804	916.9648	925.5572
267	885.6686	894.5425	903.3269	912.0211	920.6245
268	880.6355	889.5162	898.3084	907.0116	915.6249
269	875.5385	884.4249	893.2241	901.9352	910.5576
270	870.3767	879.2679	888.0730	896.7912	905.4217
271	865.1493	874.0443	882.8543	891.5785	900.2163
272	859.8555	868.7532	877.5671	886.2964	894.9403
273	854.4944	863.3938	872.2105	880.9439	889.5930
274	849.0652	857.9651	866.7836	875.5199	884.1732
275	843.5670	852.4663	861.2855	870.0237	878.6800
276	837.9989	846.8965	855.7152	864.4542	873.1124
277	832.3600	841.2547	850.0718	858.8104	867.4694
278	826.6495	835.5401	844.3544	853.0913	861.7501
279	820.8664	829.7517	838.5619	847.2960	855.9532
280	815.0099	823.8885	832.6934	841.4235	850.0779
281	809.0789	817.9495	826.7478	835.4726	844.1230

282	803.0725	811.9339	820.7242	829.4424	838.0875
283	796.9898	805.8405	814.6216	823.3318	831.9702
284	790.8298	799.6685	808.4388	817.1397	825.7701
285	784.5915	793.4167	802.1749	810.8651	819.4860
286	778.2739	787.0841	795.8288	804.5067	813.1169
287	771.8760	780.6698	789.3994	798.0637	806.6615
288	765.3969	774.1726	782.8856	791.5347	800.1187

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
241	1037.5682	1045.4441	1053.2090	1060.8633	1068.4074
242	1034.0706	1041.9736	1049.7660	1057.4482	1065.0207
243	1030.5249	1038.4545	1046.2741	1053.9840	1061.5846
244	1026.9304	1034.8864	1042.7328	1050.4700	1058.0985
245	1023.2865	1031.2684	1039.1413	1046.9055	1054.5614
246	1019.5925	1027.6000	1035.4990	1043.2898	1050.9728
247	1015.8477	1023.8803	1031.8050	1039.6221	1047.3319
248	1012.0515	1020.1087	1028.0587	1035.9017	1043.6379
249	1008.2030	1016.2845	1024.2593	1032.1278	1039.8900
250	1004.3016	1012.4069	1020.4062	1028.2996	1036.0874
251	1000.3466	1008.4752	1016.4984	1024.4164	1032.2294
252	996.3372	1004.4886	1012.5352	1020.4774	1028.3152
253	992.2726	1000.4463	1008.5160	1016.4817	1024.3438
254	988.1522	996.3476	1004.4397	1012.4287	1020.3145
255	983.9751	992.1917	1000.3058	1008.3173	1016.2265
256	979.7406	987.9778	996.1132	1004.1469	1012.0789
257	975.4479	983.7051	991.8613	999.9165	1007.8707
258	971.0961	979.3727	987.5492	995.6253	1003.6012
259	966.6845	974.9799	983.1759	991.2724	999.2695
260	962.2122	970.5258	978.7407	986.8570	994.8745
261	957.6785	966.0094	974.2427	982.3780	990.4155
262	953.0824	961.4301	969.6809	977.8347	985.8914
263	948.4231	956.7868	965.0545	973.2261	981.3014
264	943.6997	952.0787	960.3626	968.5512	976.6444
265	938.9114	947.3049	955.6042	963.8092	971.9195
266	934.0573	942.4644	950.7784	958.9989	967.1258
267	929.1364	937.5564	945.8842	954.1195	962.2621
268	924.1478	932.5799	940.9207	949.1700	957.3274
269	919.0907	927.5339	935.8869	944.1493	952.3208
270	913.9640	922.4175	930.7818	939.0565	947.2412
271	908.7668	917.2297	925.6043	933.8904	942.0876
272	903.4982	911.9694	920.3535	928.6501	936.8587
273	898.1571	906.6358	915.0283	923.3344	931.5536
274	892.7426	901.2276	909.6277	917.9424	926.1712
275	887.2537	895.7440	904.1506	912.4728	920.7102
276	881.6892	890.1839	898.5959	906.9246	915.1696
277	876.0483	884.5461	892.9624	901.2966	909.5482
278	870.3297	878.8297	887.2492	895.5878	903.8448
279	864.5326	873.0334	881.4550	889.7968	898.0583
280	858.6558	867.1563	875.5788	883.9227	892.1874
281	852.6981	861.1971	869.6193	877.9641	886.2308
282	846.6585	855.1547	863.5754	871.9198	880.1874
283	840.5359	849.0280	857.4458	865.7886	874.0558

284	834.3291	842.8158	851.2294	859.5694	867.8349
285	828.0369	836.5168	844.9250	853.2607	861.5232
286	821.6583	830.1300	838.5312	846.8613	855.1195
287	815.1919	823.6540	832.0469	840.3699	848.6223
288	808.6366	817.0876	825.4707	833.7852	842.0305

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APPENDIX 19

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	758.8354	767.5915	776.2863	784.9186	793.4872
290	752.1905	760.9254	769.6005	778.2144	786.7660
291	745.4611	754.1732	762.8268	771.4207	779.9538
292	738.6463	747.3338	755.9643	764.5365	773.0493
293	731.7448	740.4060	749.0116	757.5604	766.0513
294	724.7557	733.3888	741.9678	750.4914	758.9585
295	717.6777	726.2809	734.8314	743.3281	751.7697
296	710.5097	719.0812	727.6014	736.0693	744.4836
297	703.2507	711.7884	720.2765	728.7137	737.0988
298	695.8994	704.4016	712.8555	721.2601	729.6140
299	688.4547	696.9192	705.3371	713.7070	722.0278
300	680.9154	689.3403	697.7200	706.0533	714.3389
301	673.2803	681.6634	690.0029	698.2975	706.5459
302	665.5481	673.8874	682.1845	690.4383	698.6473
303	657.7177	666.0110	674.2636	682.4743	690.6418
304	649.7878	658.0328	666.2386	674.4041	682.5279
305	641.7571	649.9515	658.1084	666.2263	674.3041
306	633.6243	641.7659	649.8714	657.9395	665.9689
307	625.3882	633.4745	641.5263	649.5421	657.5209
308	617.0475	625.0761	633.0717	641.0329	648.9584
309	608.6007	616.5691	624.5061	632.4101	640.2800
310	600.0466	607.9523	615.8281	623.6724	631.4841
311	591.3837	599.2242	607.0361	614.8182	622.5691
312	582.6108	590.3834	598.1288	605.8459	613.5334
313	573.7264	581.4283	589.1046	596.7540	604.3753
314	564.7291	572.3576	579.9620	587.5409	595.0932
315	555.6174	563.1697	570.6993	578.2049	585.6854
316	546.3900	553.8632	561.3151	568.7445	576.1501
317	537.0452	544.4364	551.8077	559.1579	566.4858
318	527.5818	534.8879	542.1755	549.4435	556.6906
319	517.9980	525.2160	532.4169	539.5996	546.7628

320	508.2925	515.4192	522.5302	529.6244	536.7005
321	498.4636	505.4959	512.5138	519.5162	526.5019
322	488.5099	495.4444	502.3659	509.2733	516.1653
323	478.4296	485.2630	492.0848	498.8937	505.6887
324	468.2212	474.9502	481.6687	488.3758	495.0702
325	457.8831	464.5041	471.1160	477.7176	484.3079
326	447.4136	453.9231	460.4247	466.9174	473.3998
327	436.8111	443.2054	449.5932	455.9731	462.3441
328	426.0738	432.3493	438.6194	444.8829	451.1387
329	415.2000	421.3530	427.5016	433.6448	439.7815
330	404.1881	410.2147	416.2379	422.2569	428.2705
331	393.0362	398.9324	404.8264	410.7171	416.6036
332	381.7427	387.5045	393.2651	399.0235	404.7787
333	370.3056	375.9289	381.5521	387.1740	392.7938
334	358.7231	364.2038	369.6853	375.1665	380.6465
335	346.9934	352.3273	357.6627	362.9988	368.3347
336	335.1147	340.2974	345.4824	350.6690	355.8562

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
289	801.9912	810.4295	818.8013	827.1059	835.3424
290	795.2544	803.6785	812.0375	820.3305	828.5569
291	788.4250	796.8333	805.1778	813.4578	821.6724
292	781.5016	789.8925	798.2210	806.4863	814.6875
293	774.4831	782.8548	791.1656	799.4145	807.6008
294	767.3681	775.7189	784.0102	792.2411	800.4107
295	760.1552	768.4834	776.7535	784.9646	793.1157
296	752.8431	761.1469	769.3940	777.5834	785.7143
297	745.4306	753.7080	761.9302	770.0962	778.2051
298	737.9161	746.1653	754.3607	762.5013	770.5863
299	730.2982	738.5173	746.6839	754.7973	762.8564
300	722.5757	730.7625	738.8984	746.9825	755.0137
301	714.7469	722.8995	731.0026	739.0554	747.0567
302	706.8105	714.9267	722.9950	731.0143	738.9837
303	698.7650	706.8427	714.8739	722.8576	730.7929
304	690.6088	698.6458	706.6377	714.5837	722.4827
305	682.3405	690.3345	698.2849	706.1908	714.0513
306	673.9585	681.9071	689.8137	697.6773	705.4969
307	665.4612	673.3622	681.2226	689.0414	696.8178
308	656.8472	664.6979	672.5097	680.2814	688.0121
309	648.1146	655.9128	663.6734	671.3955	679.0780
310	639.2620	647.0050	654.7119	662.3818	670.0136
311	630.2877	637.9728	645.6235	653.2385	660.8170
312	621.1900	628.8146	636.4063	643.9638	651.4863
313	611.9672	619.5286	627.0585	634.5558	642.0196
314	602.6176	610.1129	617.5783	625.0125	632.4147
315	593.1394	600.5659	607.9638	615.3321	622.6698
316	583.5309	590.8855	598.2131	605.5125	612.7828
317	573.7902	581.0701	588.3242	595.5517	602.7516
318	563.9157	571.1176	578.2953	585.4478	592.5741
319	553.9053	561.0262	568.1243	575.1986	582.2482
320	543.7574	550.7939	557.8092	564.8021	571.7717
321	533.4698	540.4189	547.3479	554.2561	561.1424

322	523.0409	529.8990	536.7385	543.5586	550.3582
323	512.4685	519.2322	525.9788	532.7072	539.4166
324	501.7508	508.4166	515.0666	521.6999	528.3155
325	490.8857	497.4500	503.9999	510.5343	517.0525
326	479.8712	486.3303	492.7763	499.2082	505.6252
327	468.7052	475.0554	481.3938	487.7194	494.0313
328	457.3857	463.6232	469.8500	476.0653	482.2683
329	445.9106	452.0313	458.1427	464.2438	470.3337
330	434.2777	440.2777	446.2695	452.2523	458.2252
331	422.4849	428.3600	434.2281	440.0884	445.9400
332	410.5299	416.2760	422.0162	427.7497	433.4757
333	398.4105	404.0232	409.6312	415.2336	420.8296
334	386.1244	391.5995	397.0708	402.5376	407.9990
335	373.6695	379.0023	384.3324	389.6590	394.9814
336	361.0432	366.2293	371.4136	376.5954	381.7739

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APPENDIX 19

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	323.0851	328.1120	333.1422	338.1747	343.2087
338	310.9025	315.7693	320.6400	325.5139	330.3900
339	298.5651	303.2672	307.9738	312.6842	317.3976
340	286.0710	290.6035	295.1413	299.6835	304.2294
341	273.4180	277.7763	282.1404	286.5094	290.8828
342	260.6043	264.7834	268.9688	273.1597	277.3555
343	247.6277	251.6227	255.6244	259.6320	263.6449
344	234.4862	238.2920	242.1048	245.9239	249.7488
345	221.1778	224.7891	228.4078	232.0331	235.6644
346	207.7001	211.1118	214.5310	217.9570	221.3893
347	194.0512	197.2579	200.4720	203.6932	206.9210
348	180.2289	183.2249	186.2286	189.2393	192.2567
349	166.2309	169.0108	171.7982	174.5927	177.3938
350	152.0550	154.6130	157.1784	159.7507	162.3296
351	137.6989	140.0292	142.3667	144.7109	147.0615
352	123.1604	125.2571	127.3606	129.4705	131.5866
353	108.4371	110.2942	112.1575	114.0269	115.9021
354	93.5268	95.1380	96.7549	98.3775	100.0052
355	78.4269	79.7860	81.1502	82.5193	83.8931
356	63.1352	64.2357	65.3406	66.4497	67.5628
357	47.6491	48.4846	49.3236	50.1659	51.0113

358	31.9662	32.5300	33.0963	33.6649	34.2358
359	16.0840	16.3694	16.6560	16.9439	17.2330
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	16.50	16.75	17.00	17.25	17.50
337	348.2434	353.2780	358.3118	363.3440	368.3739
338	335.2676	340.1459	345.0243	349.9020	354.7784
339	322.1133	326.8306	331.5486	336.2669	340.9846
340	308.7782	313.3293	317.8820	322.4357	326.9897
341	295.2597	299.6396	304.0218	308.4057	312.7907
342	281.5554	285.7589	289.9653	294.1741	298.3846
343	267.6626	271.6843	275.7096	279.7378	283.7684
344	253.5788	257.4134	261.2520	265.0940	268.9391
345	239.3013	242.9432	246.5895	250.2398	253.8935
346	224.8275	228.2710	231.7193	235.1720	238.6285
347	210.1547	213.3941	216.6385	219.8876	223.1409
348	195.2802	198.3094	201.3440	204.3835	207.4274
349	180.2011	183.0143	185.8328	188.6565	191.4847
350	164.9147	167.5056	170.1019	172.7034	175.3096
351	149.4181	151.7804	154.1482	156.5210	158.8986
352	133.7084	135.8358	137.9684	140.1060	142.2483
353	117.7827	119.6686	121.5594	123.4550	125.3551
354	101.6381	103.2757	104.9180	106.5647	108.2156
355	85.2714	86.6540	88.0408	89.4316	90.8261
356	68.6797	69.8003	70.9245	72.0522	73.1830
357	51.8599	52.7114	53.5658	54.4229	55.2827
358	34.8088	35.3839	35.9611	36.5402	37.1213
359	17.5232	17.8146	18.1070	18.4005	18.6950
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000