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

FACTORS FOR COMPUTING MONTHLY INSTALLMENT TO PRINCIPAL AND INTEREST
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	7.75	8.00	8.25	8.50	8.75
1	6.5039	6.6651	6.8277	6.9918	7.1574
2	6.6665	6.8317	6.9984	7.1666	7.3364
3	6.8332	7.0025	7.1733	7.3458	7.5198
4	7.0040	7.1775	7.3527	7.5294	7.7078
5	7.1791	7.3750	7.5365	7.7177	7.9005
REMAINING PNTS	7.5386	7.5409	7.7249	7.9106	8.0980
YEAR	9.00	9.25	9.50	9.75	10.00
1	7.3244	7.4928	7.6625	7.8335	8.0057
2	7.5075	7.6801	7.8541	8.0293	8.2058
3	7.6952	7.8721	8.0504	8.2300	8.4110
4	7.8876	8.0689	8.2517	8.4358	8.6213
5	8.0848	8.2706	8.4580	8.6467	8.8368
REMAINING PNTS	8.2869	8.4774	8.6694	8.8629	9.0577

NOTE: BECAUSE OF ROUNDING, UTILIZATION OF THESE FACTORS CAN RESULT IN SMALL DIFFERENCES IN THE ACTUAL OUTSTANDING BALANCES AND MORTGAGE INSURANCE PREMIUMS FROM THOSE DERIVED BY USING THE FACTORS SHOWN IN APPENDICES 2 AND 3.

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

FACTORS FOR COMPUTING MONTHLY INSTALLMENT TO PRINCIPAL AND INTEREST
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	7.75	8.00	8.25	8.50	8.75
1	5.9085	6.0579	6.2089	6.3613	6.5153
2	6.2040	6.3608	6.5193	6.6794	6.8410
3	6.5162	6.6789	6.8453	7.0134	7.1831
4	6.8399	7.0128	7.1875	7.3640	7.5422
5	7.1819	7.3634	7.5469	7.7322	7.9193

REMAINING
PNTS 7.5410 7.7316 7.9243 8.1188 8.3153

YEAR	9.00	9.25	9.50	9.75	10.00
1	6.6706	6.8274	6.9856	7.1451	7.3059
2	7.0042	7.1688	7.3349	7.5023	7.6712
3	7.3544	7.5272	7.7016	7.8775	8.0547
4	7.7221	7.9036	8.0867	8.2713	8.4575
5	8.1082	8.2988	8.4910	8.6849	8.8804

REMAINING
PNTS 8.5136 8.7137 9.9156 9.1192 9.3244

NOTE: BECAUSE OF ROUNDING, UTILIZATION OF THESE FACTORS CAN RESULT IN SMALL DIFFERENCES IN THE ACTUAL OUTSTANDING BALANCES AND MORTGAGE INSURANCE PREMIUMS FROM THOSE DERIVED BY USING THE FACTORS SHOWN IN APPENDICES 2 AND 3.

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 PERCENT EACH YEAR
FACTORS FOR COMPUTING MONTHLY INSTALLMENT TO PRINCIPAL AND INTEREST
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)
FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	7.75	8.00	8.25	8.50	8.75
1	5.3711	5.5101	5.6500	5.7915	5.9344
2	5.7746	5.9233	6.0738	6.2258	6.3795
3	6.2077	6.3676	6.5293	6.6928	6.8580
4	6.6732	6.8452	7.0190	7.1947	7.3723
5	7.1737	7.3585	7.5454	7.7343	7.9252

REMAINING
PNTS 7.7110 7.9104 8.1113 8.3114 8.5196

YEAR	9.00	9.25	9.50	9.75	10.00
1	6.0788	6.2246	6.3719	6.5204	6.6704
2	6.5347	6.6915	6.8498	7.0095	7.1706
3	7.0248	7.1934	7.3635	7.5352	7.7084
4	7.5517	7.7329	7.9158	8.1003	8.2866
5	8.1181	8.3128	8.5094	8.7079	8.9081
REMAINING					
PNTS	8.7269	8.9363	9.1476	9.3609	9.5762

NOTE: BECAUSE OF ROUNDING, UTILIZATION OF THESE FACTORS CAN RESULT IN SMALL DIFFERENCES IN THE ACTUAL OUTSTANDING BALANCES AND MORTGAGE INSURANCE PREMIUMS FROM THOSE DERIVED BY USING THE FACTORS SHOWN IN APPENDICES 2 AND 3.

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APPENDIX 1

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

FACTORS FOR COMPUTING MONTHLY INSTALLMENT TO PRINCIPAL AND INTEREST
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	7.75	8.00	8.25	8.50	8.75
1	6.3019	6.4622	6.6241	6.7876	6.9527
2	6.4280	6.5914	6.7565	6.9233	7.0917
3	6.5565	6.7232	6.8917	7.0618	7.2336
4	6.6876	6.8577	7.0295	7.2030	7.3782
5	6.8214	6.9948	7.1701	7.3471	7.5258
6	6.9578	7.1347	7.3135	7.6940	7.6763
7	7.0970	7.2774	7.4598	7.6439	7.8298
8	7.2389	7.4230	7.6090	7.7968	7.9864
9	7.3837	7.5714	7.7611	7.9527	8.1462
10	7.5314	7.7229	7.9164	8.1118	8.3091
REMAINING					
PNTS	7.6820	7.8773	8.0747	8.2740	8.4753

NOTE: BECAUSE OF ROUNDING, UTILIZATION OF THESE FACTORS CAN RESULT IN SMALL DIFFERENCES IN THE ACTUAL OUTSTANDING BALANCES AND MORTGAGE INSURANCE PREMIUMS FROM THOSE DERIVED BY USING THE FACTORS SHOWN IN APPENDICES 2 AND 3.

4240.2 REV

APPENDIX 1

PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
 WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 PERCENT EACH YEAR
 FACTORS FOR COMPUTING MONTHLY INSTALLMENT TO PRINCIPAL AND INTEREST
 (PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	9.00	9.25	9.50	9.75	10.00
1	7.1193	7.2874	7.4570	7.6280	7.8003
2	7.2617	7.4332	7.6061	7.7805	7.9564
3	7.4069	7.5818	7.7583	7.9362	8.1155
4	7.5551	7.7335	7.9134	8.0949	8.2778
5	7.7062	7.8881	8.0717	8.2568	8.4433
6	7.8603	8.0459	8.2331	8.4219	8.6122
7	8.0175	8.2068	8.3978	8.5904	8.7845
8	8.1778	8.3710	8.5657	8.7622	8.9601
9	8.3414	8.5384	8.8371	8.9374	9.1393
10	8.5082	8.7091	8.9118	9.1162	9.3221
REMAINING PNTS	8.6784	8.8833	9.0900	9.2985	9.5086

NOTE: BECAUSE OF ROUNDING, UTILIZATION OF THESE FACTORS CAN RESULT IN SMALL DIFFERENCES IN THE ACTUAL OUTSTANDING BALANCES AND MORTGAGE INSURANCE PREMIUMS FROM THOSE DERIVED BY USING THE FACTORS SHOWN IN APPENDICES 2 AND 3.

4240.2 REV

APPENDIX 1

PLAN V GRADUATED PAYMENT MORTGAGE (SECTION 245)
 WITH INCREASING PAYMENTS FOR 10 YEARS AT 3.00 PERCENT EACH YEAR
 FACTORS FOR COMPUTING MONTHLY INSTALLMENT TO PRINCIPAL AND INTEREST
 (PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	7.75	8.00	8.25	8.50	8.75
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1	5.9047	6.0582	6.2135	6.3705	6.5292
2	6.0818	6.2400	6.3999	6.5616	6.7250
3	6.2642	6.4272	6.5919	6.7585	6.9268
4	6.4522	6.6200	6.7897	6.9612	7.1346
5	6.6457	6.8186	6.9934	7.1701	7.3486
6	6.8451	7.0232	7.2032	7.3852	7.5691
7	7.0505	7.2338	7.4193	7.6067	7.7962
8	7.2620	7.4509	7.6419	7.8349	8.0301
9	7.4798	7.6744	7.8711	8.0700	8.2710
10	7.7042	7.9046	6.1073	8.3121	8.5191

REMAINING
PMTS 7.9354 8.1418 8.3505 8.5615 8.7147

NOTE: BECAUSE OF ROUNDING, UTILIZATION OF THESE FACTORS CAN RESULT IN SMALL DIFFERENCES IN THE ACTUAL OUTSTANDING BALANCES AND MORTGAGE INSURANCE PREMIUMS FROM THOSE DERIVED BY USING THE FACTORS SHOWN IN APPENDICES 2 AND 3.

4240.2 REV

APPENDIX 1

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

FACTORS FOR COMPUTING MONTHLY INSTALLMENT TO PRINCIPAL AND INTEREST
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	9.00	9.25	9.50	9.75	10.00
1	6.6894	6.8512	7.0146	7.1794	7.3457
2	6.8901	7.0568	7.2250	7.3948	7.5661
3	7.0968	7.2685	7.4418	7.6167	7.7931
4	7.3097	7.4865	7.6650	7.8452	8.0269
5	7.5290	7.7111	7.8950	8.0805	8.2677
6	7.7549	7.9425	8.1318	8.3229	8.5157
7	7.9875	8.1807	8.3758	8.5726	8.7712
8	8.2271	8.4262	8.6271	8.8298	9.0343
9	8.4770	8.6789	8.8869	9.0947	9.3053
10	8.7282	8.9393	9.1525	9.3675	9.5845

REMAINING
PMTS 8.9900 9.2075 9.4270 9.6486 9.8720

NOTE: BECAUSE OF ROUNDING, UTILIZATION OF THESE FACTORS CAN RESULT IN SMALL DIFFERENCES IN THE ACTUAL OUTSTANDING BALANCES AND MORTGAGE INSURANCE PREMIUMS FROM THOSE DERIVED BY USING THE FACTORS

SHOWN IN APPENDICES 2 AND 3.
