

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

FACTORS FOR COMPUTING MONTHLY MORTGAGE INSURANCE PREMIUMS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	7.75	8.00	8.25	8.50	8.75
1	.4166	.4167	.4168	.4169	.4170
2	.4159	.4163	.4166	.4170	.4173
3	.4144	.4150	.4156	.4161	.4167
4	.4119	.4127	.4135	.4143	.4151
5	.4083	.4093	.4103	.4113	.4123
6	.4034	.4047	.4059	.4071	.4083
7	.3977	.3992	.4006	.4020	.4033
8	.3915	.3932	.3948	.3964	.3979
9	.3848	.3867	.3885	.3903	.3920
10	.3776	.3197	.3817	.3836	.3855
11	.3698	.3721	.3743	.3764	.3785
12	.3614	.3638	.3662	.3685	.3708
13	.3523	.3549	.3575	.3600	.3624
14	.3424	.3452	.3480	.3507	.3533
15	.3318	.3348	.3377	.3405	.3433
16	.3203	.3234	.3265	.3295	.3325
17	.3079	.3112	.3144	.3175	.3206
18	.2945	.2979	.3012	.3044	.3076
19	.2801	.2835	.2869	.2902	.2935
20	.2644	.2679	.2713	.2747	.2781
21	.2475	.2510	.2545	.2579	.2613
22	.2293	.2327	.2362	.2396	.2429
23	.2096	.2129	.2163	.2196	.2229
24	.1883	.1915	.1947	.1979	.2011
25	.1653	.1683	.1712	.1742	.1772
26	.1404	.1431	.1458	.1485	.1512
27	.1135	.1159	.1182	.1205	.1228
28	.0845	.0864	.0882	.0900	.0919
29	.0532	.0544	.0556	.0568	.0581
30	.0193	.0198	.0203	.0207	.0212

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

FACTORS FOR COMPUTING MONTHLY MORTGAGE INSURANCE PREMIUMS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	9.00	9.25	9.50	9.75	10.00
1	.4171	.4172	.4173	.4174	.4174
2	.4176	.4179	.4182	.4186	.4188
3	.4172	.4177	.4182	.4187	.4192
4	.4158	.4165	.4172	.4179	.4185
5	.4132	.4141	.4150	.4159	.4167
6	.4094	.4105	.4115	.4126	.4136
7	.4046	.4059	.4071	.4083	.4094
8	.3994	.4008	.4022	.4036	.4049
9	.3936	.3953	.3968	.3984	.3999
10	.3874	.3892	.3909	.3926	.3943
11	.3805	.3825	.3845	.3863	.3882
12	.3730	.3752	.3773	.3794	.3814
13	.3648	.3672	.3695	.3717	.3739
14	.3559	.3584	.3609	.3633	.3656
15	.3461	.3488	.3514	.3540	.3565
16	.3354	.3382	.3410	.3437	.3464
17	.3236	.3266	.3295	.3324	.3353
18	.3108	.3139	.3170	.3200	.3229
19	.2968	.3000	.3031	.3063	.3093
20	.2814	.2847	.2879	.2911	.2943
21	.2646	.2680	.2712	.2745	.2777
22	.2463	.2496	.2529	.2561	.2594
23	.2262	.2294	.2327	.2359	.2391
24	.2042	.2074	.2105	.2136	.2167
25	.1802	.1831	.1861	.1890	.1920
26	.1539	.1566	.1593	.1620	.1647
27	.1251	.1275	.1298	.1321	.1345
28	.0937	.0956	.0974	.0993	.1011
29	.0593	.0605	.0618	.0630	.0643
30	.0217	.0222	.0226	.0231	.0236

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

FACTORS FOR COMPUTING MONTHLY MORTGAGE INSURANCE PREMIUMS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	7.75	8.00	8.25	8.50	8.75
1	.4180	.4181	.4182	.4184	.4185
2	.4202	.4207	.4211	.4215	.4219
3	.4211	.4218	.4226	.4233	.4240
4	.4204	.4214	.4224	.4234	.4243
5	.4179	.4192	.4204	.4217	.4228
6	.4134	.4149	.4164	.4178	.4192
7	.4076	.4093	.4109	.4125	.4141
8	.4012	.4031	.4050	.4068	.4086
9	.3944	.3965	.3985	.4005	.4025
10	.3870	.3893	.3915	.3937	.3959
11	.3790	.3815	.3839	.3863	.3886
12	.3703	.3730	.3757	.3782	.3808
13	.3610	.3639	.3667	.3695	.3722
14	.3509	.3540	.3570	.3599	.3628
15	.3400	.3432	.3464	.3495	.3526
16	.3283	.3316	.3349	.3382	.3414
17	.3156	.3190	.3225	.3259	.3292
18	.3018	.3054	.3090	.3124	.3159
19	.2870	.2907	.2943	.2979	.3014
20	.2710	.2747	.2783	.2820	.2856
21	.2537	.2574	.2610	.2647	.2683
22	.2350	.2386	.2422	.2459	.2494
23	.2148	.2183	.2218	.2254	.2289
24	.1929	.1963	.1997	.2031	.2064
25	.1694	.1725	.1757	.1788	.1820
26	.1439	.1467	.1496	.1524	.1553
27	.1164	.1188	.1212	.1237	.1261
28	.0866	.0885	.0905	.0924	.0943
29	.0545	.0558	.0571	.0583	.0596
30	.0198	.0203	.0208	.0213	.0218

FACTORS FOR COMPUTING MONTHLY MORTGAGE INSURANCE PREMIUMS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	9.00	9.25	9.50	9.75	10.00
1	.4186	.4187	.4189	.4190	.4191
2	.4223	.4227	.4231	.4235	.4239
3	.4246	.4253	.4259	.4266	.4272
4	.4253	.4262	.4271	.4279	.4288
5	.4240	.4252	.4263	.4273	.4284
6	.4206	.4219	.4232	.4245	.4257
7	.4157	.4172	.4186	.4201	.4215
8	.4103	.4120	.4136	.4152	.4168
9	.4044	.4063	.4081	.4099	.4116
10	.3980	.4000	.4020	.4040	.4059
11	.3909	.3932	.3954	.3975	.3996
12	.3832	.3857	.3880	.3904	.3926
13	.3748	.3774	.3800	.3825	.3849
14	.3656	.3684	.3711	.3738	.3764
15	.3555	.3585	.3614	.3642	.3670
16	.3445	.3476	.3507	.3537	.3566
17	.3325	.3357	.3389	.3420	.3451
18	.3193	.3227	.3260	.3292	.3325
19	.3049	.3083	.3118	.3151	.3184
20	.2891	.2926	.2961	.2996	.3030
21	.2719	.2754	.2789	.2824	.2859
22	.2530	.2565	.2601	.2635	.2670
23	.2324	.2358	.2393	.2427	.2461
24	.2098	.2131	.2165	.2198	.2231
25	.1851	.1883	.1914	.1945	.1976
26	.1581	.1610	.1638	.1667	.1695
27	.1286	.1310	.1335	.1360	.1384
28	.0963	.0982	.1002	.1021	.1041
29	.0609	.0622	.0635	.0649	.0662
30	.0223	.0228	.0233	.0238	.0243

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 PERCENT EACH YEAR

FACTORS FOR COMPUTING MONTHLY MORTGAGE INSURANCE PREMIUMS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	7.75	8.00	8.25	8.50	8.75
1	.4192	.4194	.4195	.4197	.4199
2	.4241	.4246	.4252	.4257	.4262
3	.4272	.4281	.4290	.4298	.4307
4	.4283	.4295	.4307	.4318	.4330
5	.4269	.4284	.4299	.4313	.4327
6	.4228	.4245	.4262	.4279	.4295
7	.4168	.4187	.4206	.4225	.4243
8	.4103	.4124	.4145	.4166	.4186
9	.4033	.4056	.4079	.4102	.4124
10	.3957	.3983	.4008	.4032	.4056
11	.3876	.3903	.3930	.3956	.3982
12	.3787	.3816	.3845	.3874	.3901
13	.3692	.3723	.3754	.3784	.3813
14	.3589	.3622	.3654	.3686	.3717
15	.3477	.3512	.3546	.3579	.3612
16	.3357	.3393	.3428	.3463	.3498
17	.3227	.3264	.3301	.3337	.3373
18	.3087	.3125	.3162	.3200	.3237
19	.2935	.2974	.3012	.3050	.3088
20	.2771	.2810	.2849	.2888	.2926
21	.2594	.2633	.2672	.2710	.2749
22	.2403	.2441	.2480	.2518	.2556
23	.2196	.2234	.2271	.2308	.2345
24	.1973	.2009	.2044	.2080	.2115
25	.1732	.1765	.1798	.1831	.1864
26	.1471	.1501	.1531	.1561	.1591
27	.1190	.1215	.1241	.1266	.1292
28	.0886	.0906	.0926	.0946	.0966
29	.0558	.0571	.0584	.0597	.0611
30	.0203	.0208	.0213	.0218	.0223

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 PERCENT EACH YEAR

FACTORS FOR COMPUTING MONTHLY MORTGAGE INSURANCE PREMIUMS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	9.00	9.25	9.50	9.75	10.00

1	.4200	.4202	.4203	.4204	.4206
2	.4267	.4271	.4276	.4281	.4285
3	.4315	.4323	.4331	.4338	.4346
4	.4341	.4352	.4363	.4373	.4384
5	.4341	.4355	.4368	.4381	.4394
6	.4311	.4327	.4342	.4357	.4372
7	.4261	.4278	.4295	.4312	.4329
8	.4206	.4225	.4244	.4262	.4281
9	.4145	.4167	.4187	.4208	.4227
10	.4079	.4102	.4125	.4147	.4169
11	.4007	.4032	.4057	.4080	.4104
12	.3928	.3955	.3981	.4007	.4032
13	.3842	.3871	.3899	.3926	.3953
14	.3748	.3778	.3808	.3837	.3866
15	.3645	.3676	.3708	.3739	.3769
16	.3532	.3565	.3598	.3630	.3662
17	.3408	.3443	.3477	.3511	.3545
18	.3273	.3309	.3345	.3380	.3414
19	.3125	.3162	.3199	.3235	.3270
20	.2964	.3001	.3038	.3075	.3112
21	.2787	.2825	.2862	.2899	.2936
22	.2593	.2631	.2668	.2705	.2742
23	.2382	.2419	.2455	.2492	.2528
24	.2151	.2186	.2221	.2256	.2291
25	.1898	.1931	.1964	.1997	.2030
26	.1621	.1651	.1681	.1711	.1741
27	.1316	.1344	.1370	.1396	.1422
28	.0987	.1007	.1020	.1048	.1069
29	.0625	.0638	.0652	.0666	.0680
30	.0228	.0234	.0239	.0244	.0250

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APPENDIX 2

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

FACTORS FOR COMPUTING MONTHLY MORTGAGE INSURANCE PREMIUMS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	7.75	8.00	8.25	8.50	8.75
1	.4170	.4171	.4173	.4174	.4175
2	.4176	.4179	.4183	.4186	.4190

3	.4175	.4181	.4187	.4193	.4199
4	.4168	.4176	.4185	.4193	.4201
5	.4153	.4164	.4175	.4186	.4197
6	.4130	.4144	.4157	.4171	.4184
7	.4097	.4114	.4130	.4146	.4162
8	.4055	.4075	.4093	.4112	.4129
9	.4003	.4024	.4045	.4066	.4086
10	.3938	.3962	.3985	.4008	.4031
11	.3861	.3887	.3912	.3937	.3961
12	.3773	.3801	.3828	.3855	.3881
13	.3678	.3707	.3737	.3765	.3793
14	.3575	.3606	.3637	.3668	.3698
15	.3464	.3497	.3530	.3562	.3593
16	.3344	.3379	.3413	.3446	.3479
17	.3215	.3251	.3286	.3321	.3355
18	.3075	.3112	.3148	.3184	.3220
19	.2924	.2961	.2999	.3035	.3072
20	.2760	.2798	.2836	.2874	.2911
21	.2584	.2622	.2660	.2697	.2734
22	.2394	.2431	.2468	.2506	.2542
23	.2188	.2224	.2261	.2297	.2333
24	.1965	.2000	.2035	.2070	.2104
25	.1725	.1758	.1790	.1822	.1855
26	.1466	.1495	.1524	.1553	.1582
27	.1165	.1210	.1235	.1260	.1285
28	.0883	.0902	.0922	.0942	.0961
29	.0555	.0568	.0581	.0595	.0608
30	.0202	.0207	.0212	.0217	.0222

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APPENDIX 2

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

FACTORS FOR COMPUTING MONTHLY MORTGAGE INSURANCE PREMIUMS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	9.00	9.25	9.50	9.75	10.00
1	.4176	.4177	.4117	.4178	.4179
2	.4193	.4196	.4199	.4202	.4205
3	.4204	.4218	.4215	.4220	.4225
4	.4209	.4217	.4224	.4231	.4238
5	.4207	.4217	.4226	.4236	.4245

6	.4196	.4209	.4221	.4232	.4243
7	.4177	.4191	.4205	.4219	.4233
8	.4147	.4164	.4180	.4196	.4212
9	.4106	.4125	.4144	.4162	.4180
10	.4052	.4074	.4094	.4115	.4134
11	.3985	.4008	.4031	.4053	.4075
12	.3907	.3932	.3956	.3980	.4004
13	.3821	.3848	.3874	.3900	.3925
14	.3727	.3756	.3784	.3811	.3838
15	.3624	.3655	.3685	.3714	.3742
16	.3512	.3544	.3575	.3606	.3637
17	.3389	.3423	.3455	.3488	.3519
18	.3255	.3289	.3324	.3357	.3390
19	.3108	.3143	.3179	.3213	.3247
20	.2947	.2983	.3019	.3055	.3090
21	.2771	.2808	.2844	.2880	.2915
22	.2579	.2615	.2651	.2687	.2723
23	.2369	.2404	.2440	.2475	.2510
24	.2139	.2173	.2207	.2241	.2275
25	.1887	.1919	.1951	.1983	.2015
26	.1612	.1641	.1670	.1699	.1728
27	.1311	.1336	.1361	.1386	.1412
28	.0981	.1001	.1021	.1041	.1062
29	.0621	.0634	.0648	.0661	.0675
30	.0227	.0232	.0237	.0243	.0248

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APPENDIX 2

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

FACTORS FOR COMPUTING MONTHLY MORTGAGE INSURANCE PREMIUMS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	7.75	8.00	8.25	8.50	8.75
1	.4180	.4181	.4182	.4183	.4185
2	.4205	.4209	.4213	.4217	.4221
3	.4224	.4231	.4238	.4244	.4251
4	.4234	.4244	.4254	.4263	.4273
5	.4235	.4248	.4261	.4273	.4286
6	.4226	.4242	.4258	.4273	.4288

7	.4206	.4225	.4244	.4262	.4280
8	.4173	.4195	.4217	.4238	.4258
9	.4127	.4152	.4176	.4199	.4222
10	.4066	.4093	.4119	.4145	.4171
11	.3988	.4017	.4046	.4074	.4101
12	.3897	.3928	.3959	.3989	.4018
13	.3799	.3832	.3864	.3896	.3927
14	.3693	.3727	.3762	.3795	.3828
15	.3578	.3614	.3650	.3686	.3720
16	.3454	.3492	.3529	.3566	.3602
17	.3321	.3360	.3398	.3436	.3474
18	.3176	.3216	.3256	.3296	.3333
19	.3020	.3061	.3101	.3141	.3180
20	.2851	.2892	.2933	.2973	.3013
21	.2669	.2710	.2751	.2791	.2831
22	.2472	.2513	.2553	.2593	.2632
23	.2260	.2299	.2338	.2377	.2415
24	.2030	.2067	.2104	.2142	.2179
25	.1702	.1817	.1851	.1886	.1920
26	.1514	.1545	.1576	.1607	.1638
27	.1224	.1251	.1277	.1304	.1331
28	.0912	.0932	.0953	.0974	.0995
29	.0574	.0587	.0601	.0615	.0629
30	.0209	.0214	.0219	.0224	.0230

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

FACTORS FOR COMPUTING MONTHLY MORTGAGE INSURANCE PREMIUMS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	9.00	9.25	9.50	9.75	10.00
1	.4186	.4187	.4188	.4189	.4190
2	.4225	.4229	.4232	.4236	.4239
3	.4257	.4264	.4270	.4276	.4281
4	.4282	.4291	.4299	.4308	.4316
5	.4298	.4309	.4320	.4331	.4342
6	.4303	.4317	.4331	.4345	.4358
7	.4297	.4314	.4331	.4347	.4362
8	.4278	.4298	.4317	.4336	.4354

9	.4245	.4267	.4289	.4310	.4330
10	.4196	.4220	.4244	.4267	.4290
11	.4128	.4155	.4180	.4206	.4231
12	.4047	.4075	.4103	.4130	.4157
13	.3958	.3988	.4018	.4047	.4075
14	.3861	.3893	.3924	.3955	.3985
15	.3754	.3788	.3821	.3854	.3886
16	.3638	.3673	.3708	.3742	.3776
17	.3511	.3547	.3583	.3619	.3654
18	.3372	.3409	.3447	.3484	.3520
19	.3219	.3258	.3296	.3334	.3371
20	.3053	.3092	.3131	.3170	.3208
21	.2871	.2910	.2949	.2988	.3027
22	.2672	.2711	.2750	.2788	.2827
23	.2454	.2492	.2530	.2568	.2606
24	.2215	.2252	.2289	.2325	.2362
25	.1955	.1989	.2024	.2058	.2092
26	.1670	.1701	.1732	.1763	.1795
27	.1358	.1385	.1412	.1439	.1466
28	.1017	.1038	.1059	.1081	.1102
29	.0643	.0658	.0672	.0686	.0701
30	.0235	.0241	.0246	.0252	.0257