

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 PERCENT EACH YEAR
MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS
FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	10.25	10.50	10.75	11.00	11.25
1	8.1791	8.3537	8.5295	8.7063	8.8842
2	8.3836	8.5626	8.7427	8.9240	9.1063
3	8.5932	8.7767	8.9613	9.1471	9.3340
4	8.8080	8.9961	9.1853	9.3757	9.5673
5	9.0282	9.2210	9.4150	9.6101	9.8065
REMAINING PMTS	9.2539	9.4515	9.6506	9.8504	10.0516
YEAR	11.50	11.75	12.00	12.25	12.50
1	9.0631	9.2430	9.4238	9.6056	9.7882
2	9.2897	9.4740	9.6594	9.8457	10.0329
3	9.5219	9.7109	9.9009	10.0918	10.2837
4	9.7600	9.9537	10.1484	10.3441	10.5408
5	10.0040	10.2025	10.4021	10.6027	10.8043
REMAINING PMTS	10.2541	10.4576	10.6622	10.8678	11.0744

@XQT.RW B. FOSTER-ABS2

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 6 AND 7.

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 PERCENT EACH YEAR
MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS
FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	10.25	10.50	10.75	11.00	11.25
1	7.4679	7.6312	7.7957	7.9613	8.1281
2	7.8413	8.0128	8.1855	8.3594	8.5345
3	8.2334	8.4134	8.5948	8.7774	8.9612
4	8.6451	8.8341	9.0245	9.2162	9.4093
5	9.0773	9.2758	9.4757	9.6771	9.8798
REMAINING					
PMTS	9.5312	9.7396	9.9495	10.1609	10.3737
YEAR	11.50	11.75	12.00	12.25	12.50
1	8.2960	8.4649	8.6348	8.8058	8.9777
2	8.7108	8.8881	9.0666	9.2461	9.4266
3	9.1463	9.3325	9.5199	9.7084	9.8979
4	9.6036	9.7992	9.9959	10.1938	10.3928
5	10.0838	10.2891	10.4957	10.7035	10.9124
REMAINING					
PMTS	10.5880	10.8036	11.0205	11.2386	11.4581

@XQT.RW B. FOSTER-ABS3

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 6 AND 7.

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

YEAR	10.25	10.50	10.75	11.00	11.25
1	6.8216	6.9740	7.1277	7.2826	7.4387
2	7.3332	7.4971	7.6623	7.8288	7.9966
3	7.8832	8.0594	8.2370	8.4160	8.5964
4	8.4744	8.6638	8.8548	9.0472	9.2411
5	9.1100	9.3136	9.5189	9.7257	9.9342
REMAINING					
PMTS	9.7932	10.0121	10.2328	10.4552	10.6793
YEAR	11.50	11.75	12.00	12.25	12.50

1	7.5960	7.7543	7.9138	8.0743	8.2358
2	8.1657	8.3359	8.5073	8.6798	8.8535
3	8.7781	8.9611	9.1453	9.3308	9.5175
4	9.4364	9.6332	9.8312	10.0306	10.2313
5	10.1442	10.3556	10.5686	10.7829	10.9986

REMAINING

PMTS	10.9050	11.1323	11.3612	11.5916	11.8235
------	---------	---------	---------	---------	---------

@XQT.RW B. FOSTER-ABS4

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 6 AND 7.

4240.2 REV CHG 2
APPENDIX 5

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

MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	10.25	10.50	10.75	11.00	11.25
1	7.9740	8.1490	8.3252	8.5027	8.6813
2	8.1335	8.3120	8.4917	8.6727	8.8549
3	8.2962	8.4782	8.6616	8.8462	9.0320
4	8.4621	8.6478	8.8348	9.0231	9.2126
5	8.6313	8.8207	9.0115	9.2035	9.3969
6	8.8040	8.9972	9.1917	9.3876	9.5848
7	8.9801	9.1771	9.3756	9.5754	9.7765
8	9.1597	9.3606	9.5631	9.7669	9.9720
9	9.3428	9.5479	9.7543	9.9622	10.1715
10	9.5297	9.7388	9.9494	10.1615	10.3749

REMAINING

PMTS	9.7203	9.9336	10.1484	10.3647	10.5824
------	--------	--------	---------	---------	---------

YEAR	11.50	11.75	12.00	12.25	12.50
1	8.8610	9.0418	9.2237	9.4066	9.5905
2	9.0382	9.2227	9.4082	9.5947	9.7823
3	9.2190	9.4071	9.5963	9.7866	9.9780
4	9.4034	9.5952	9.7883	9.9824	10.1775
5	9.5914	9.7872	9.9840	10.1820	10.3811

6	9.7832	9.9829	10.1837	10.3857	10.5887
7	9.9789	10.1826	10.3874	10.5934	10.8005
8	10.1785	10.3862	10.5951	10.8052	11.0165
9	10.3821	10.5939	10.8070	11.0213	11.2368
10	10.5897	10.8058	11.0232	11.2418	11.4615

REMAINING

PMTS	10.8015	11.0219	11.2436	11.4666	11.6908
------	---------	---------	---------	---------	---------

@XQT.RW.FOSTER-ABS5

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 6 AND 7.

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

MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	10.25	10.50	10.75	11.00	11.25
1	7.5134	7.6825	7.8529	8.0247	8.1976
2	7.7388	7.9130	8.0885	8.2654	8.4436
3	7.9710	8.1504	8.3312	8.5134	8.6969
4	8.2101	8.3949	8.5811	8.7688	8.9578
5	8.4564	8.6467	8.8386	9.0318	9.2265
6	8.7101	8.9061	9.1037	9.3028	9.5033
7	8.9714	9.1733	9.3768	9.5819	9.7884
8	9.2406	9.4485	9.6581	9.8693	10.0821
9	9.5178	9.7320	9.9479	10.1654	10.3845
10	9.8033	10.0239	10.2463	10.4704	10.6961

REMAINING

PMTS	10.0974	10.3247	10.5537	10.7845	11.0170
------	---------	---------	---------	---------	---------

YEAR	11.50	11.75	12.00	12.25	12.50
1	8.3719	8.5473	8.7238	8.9015	9.0802
2	8.6230	8.8037	8.9855	9.1685	9.3526
3	8.8817	9.0678	9.2551	9.4436	9.6332
4	9.1482	9.3398	9.5327	9.7269	9.9222
5	9.4226	9.6200	9.8187	10.0187	10.2199
6	9.7053	9.9086	10.1133	10.3193	10.5265

7	9.9964	10.2059	10.4167	10.6288	10.8423
8	10.2963	10.5120	10.7292	10.9477	11.1675
9	10.6052	10.8274	11.0511	11.2761	11.5026
10	10.9234	11.1522	11.3826	11.6144	11.8477

REMAINING
PMTS

11.2511	11.4868	11.7241	11.9628	12.2031
---------	---------	---------	---------	---------

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 6 AND 7.