

APPENDIX 7

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 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	10.25	10.50	10.75	11.00	11.25
1	1000.3625	1000.3963	1000.4289	1000.4604	1000.4908
2	1000.7281	1000.7960	1000.8615	1000.9249	1000.9862
3	1001.0969	1001.1992	1001.2981	1001.3938	1001.4863
4	1001.4688	1001.6059	1001.7386	1001.8669	1001.9910
5	1001.8439	1002.0162	1002.1830	1002.3444	1002.5005
6	1002.2221	1002.4301	1002.6314	1002.8262	1003.0147
7	1002.6036	1002.8477	1003.0839	1003.3125	1003.5338
8	1002.9884	1003.2688	1003.5403	1003.8032	1004.0578
9	1003.3764	1003.6937	1004.0009	1004.2984	1004.5866
10	1003.7678	1004.1223	1004.4656	1004.7982	1005.1204
11	1004.1625	1004.5546	1004.9344	1005.3025	1005.6592
12	1004.5606	1004.9907	1005.4075	1005.8115	1006.2031
13	1004.7576	1005.2218	1005.6716	1006.1075	1006.5300
14	1004.9563	1005.4549	1005.9380	1006.4062	1006.8599
15	1005.1567	1005.6900	1006.2068	1006.7076	1007.1929
16	1005.3588	1005.9272	1006.4780	1007.0118	1007.5290
17	1005.5626	1006.1665	1006.7517	1007.3187	1007.8683
18	1005.7681	1006.4078	1007.0278	1007.6285	1008.2108
19	1005.9755	1006.6513	1007.3063	1007.9412	1008.5565
20	1006.1845	1006.8969	1007.5874	1008.2567	1008.9054
21	1006.3954	1007.1447	1007.8710	1008.5750	1009.2576
22	1006.6081	1007.3946	1008.1571	1008.8964	1009.6131
23	1006.8226	1007.6467	1008.4458	1009.2206	1009.9719
24	1007.0389	1007.9010	1008.7371	1009.5478	1010.3341
25	1007.0475	1007.9435	1008.8124	1009.6550	1010.4720
26	1007.0561	1007.9864	1008.8884	1009.7631	1010.6113
27	1007.0649	1008.0296	1008.9650	1009.8722	1010.7518
28	1007.0737	1008.0732	1009.0424	1009.9822	1010.8936
29	1007.0825	1008.1172	1009.1205	1010.0934	1011.0368
30	1007.0915	1008.1615	1009.1992	1010.2055	1011.1813
31	1007.1005	1008.2063	1009.2787	1010.3186	1011.3272
32	1007.1096	1008.2514	1009.3588	1010.4328	1011.4744
33	1007.1188	1008.2970	1009.4397	1010.5481	1011.6231
34	1007.1281	1008.3429	1009.5213	1010.6643	1011.7731
35	1007.1374	1008.3893	1009.6037	1010.7817	1011.9245
36	1007.1468	1008.4360	1009.6867	1010.9001	1012.0773
37	1006.9415	1008.2638	1009.5465	1010.7910	1011.9983
38	1006.7344	1008.0900	1009.4051	1010.6808	1011.9185
39	1006.5256	1007.9147	1009.2623	1010.5697	1011.8379

40	1006.3149	1007.7379	1009.1183	1010.4575	1011.7566
41	1006.1025	1007.5595	1008.9730	1010.3443	1011.6745
42	1005.8883	1007.3796	1008.8264	1010.2300	1011.5916
43	1005.6722	1007.1981	1008.6785	1010.1147	1011.5080
44	1005.4543	1007.0150	1008.5293	1009.9983	1011.4236
45	1005.2345	1006.8303	1008.3787	1009.8809	1011.3384
46	1005.0128	1006.6440	1008.2268	1009.7624	1011.2524
47	1004.7892	1006.4561	1008.0735	1009.6428	1011.1656
48	1004.5638	1006.2665	1007.9188	1009.5221	1011.0779

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
1	1000.5202	1000.5487	1000.5762	1000.6028	1000.6285
2	1001.0455	1001.1028	1001.1581	1001.2117	1001.2635
3	1001.5757	1001.6622	1001.7459	1001.8268	1001.9051
4	1002.1111	1002.2272	1002.3396	1002.4483	1002.5534
5	1002.6515	1002.7977	1002.9391	1003.0760	1003.2085
6	1003.1972	1003.3738	1003.5447	1003.7102	1003.8704
7	1003.7481	1003.9555	1004.1564	1004.3508	1004.5392
8	1004.3042	1004.5429	1004.7741	1004.9980	1005.2149
9	1004.8657	1005.1361	1005.3981	1005.6518	1005.8977
10	1005.4326	1005.7351	1006.0282	1006.3123	1006.5876
11	1006.0049	1006.3399	1006.6647	1006.9795	1007.2847
12	1006.5827	1006.9507	1007.3075	1007.6535	1007.9891
13	1006.9395	1007.3364	1007.7212	1008.0943	1008.4561
14	1007.2996	1007.7258	1008.1390	1008.5396	1008.9279
15	1007.6632	1008.1191	1008.5610	1008.9894	1009.4047
16	1008.0303	1008.5162	1008.9872	1009.4438	1009.8864
17	1008.4010	1008.9172	1009.4177	1009.9028	1010.3732
18	1008.7751	1009.3222	1009.8524	1010.3665	1010.8650
19	1009.1529	1009.7311	1010.2916	1010.8350	1011.3619
20	1009.5343	1010.1440	1010.7351	1011.3082	1011.8641
21	1009.9193	1010.5609	1011.1830	1011.7863	1012.3714
22	1010.3080	1010.9819	1011.6354	1012.2693	1012.8841
23	1010.7005	1011.4071	1012.0924	1012.7571	1013.4020
24	1011.0967	1011.8364	1012.5539	1013.2500	1013.9254
25	1011.2645	1012.0330	1012.7786	1013.5017	1014.2034
26	1011.4339	1012.2316	1013.0054	1013.7561	1014.4843
27	1011.6048	1012.4322	1013.2346	1014.0130	1014.7681
28	1011.7775	1012.6347	1013.4661	1014.2725	1015.0549
29	1011.9518	1012.8391	1013.6998	1014.5347	1015.3447
30	1012.1277	1013.0456	1013.9359	1014.7996	1015.6374
31	1012.3054	1013.2541	1014.1744	1015.0672	1015.9333
32	1012.4847	1013.4647	1014.4153	1015.3375	1016.2322
33	1012.6658	1013.6773	1014.6585	1015.6105	1016.5342
34	1012.8486	1013.8920	1014.9042	1015.8864	1016.8394
35	1013.0332	1014.1088	1015.1524	1016.1650	1017.1478
36	1013.2195	1014.3277	1015.4030	1016.4465	1017.4593
37	1013.1696	1014.3060	1015.4086	1016.4786	1017.5170
38	1013.1191	1014.2840	1015.4143	1016.5110	1017.5754
39	1013.0682	1014.2619	1015.4200	1016.5438	1017.6343
40	1013.0168	1014.2395	1015.4258	1016.5769	1017.6938
41	1012.9650	1014.2170	1015.4317	1016.6103	1017.7540

42	1012.9126	1014.1942	1015.4376	1016.6440	1017.8148
43	1012.8597	1014.1711	1015.4435	1016.6781	1017.8762
44	1012.8063	1014.1479	1015.4496	1016.7126	1017.9383
45	1012.7524	1014.1244	1015.4556	1016.7474	1018.0010
46	1012.6980	1014.1007	1015.4618	1016.7826	1018.0643
47	1012.6431	1014.0768	1015.4680	1016.8181	1018.1284
48	1012.5876	1014.0526	1015.4743	1016.8540	1018.1930

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 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	10.25	10.50	10.75	11.00	11.25
49	1004.1162	1005.8504	1007.5331	1009.1660	1010.7503
50	1003.6648	1005.4306	1007.1440	1008.8065	1010.4196
51	1003.2095	1005.0071	1006.7514	1008.4438	1010.0858
52	1002.7503	1004.5800	1006.3552	1008.0777	1009.7489
53	1002.2873	1004.1491	1005.9556	1007.7083	1009.4088
54	1001.8202	1003.7144	1005.5523	1007.3355	1009.0655
55	1001.3492	1003.2759	1005.1454	1006.9593	1008.7190
56	1000.8741	1002.8336	1004.7349	1006.5796	1008.3693
57	1000.3950	1002.3874	1004.3207	1006.1964	1008.0163
58	999.9118	1001.9374	1003.9028	1005.8098	1007.6599
59	999.4245	1001.4833	1003.4811	1005.4195	1007.3003
60	998.9330	1001.0253	1003.0557	1005.0257	1006.9372
61	998.2116	1000.3328	1002.3911	1004.3881	1006.3256
62	997.4840	999.6342	1001.7205	1003.7446	1005.7083
63	996.7503	998.9295	1001.0439	1003.0952	1005.0851
64	996.0102	998.2187	1000.3613	1002.4399	1004.4562
65	995.2639	997.5016	999.6725	1001.7785	1003.8213
66	994.5111	996.7782	998.9776	1001.1111	1003.1805
67	993.7520	996.0485	998.2764	1000.4375	1002.5336
68	992.9863	995.3125	997.5690	999.7578	1001.8808
69	992.2141	994.5699	996.8552	999.0719	1001.2217
70	991.4353	993.8209	996.1351	998.3797	1000.5565
71	990.6499	993.0654	995.4085	997.6811	999.8851
72	989.8578	992.3032	994.6753	996.9761	999.2074

73	989.0588	991.5343	993.9356	996.2647	998.5233
74	988.2531	990.7588	993.1893	995.5467	997.8328
75	987.4405	989.9764	992.4363	994.8222	997.1359
76	986.6209	989.1872	991.6766	994.0910	996.4324
77	985.7944	988.3911	990.9100	993.3531	995.7223
78	984.9607	987.5880	990.1366	992.6084	995.0055
79	984.1200	986.7779	989.3562	991.8569	994.2821
80	983.2721	985.9607	988.5689	991.0986	993.5518
81	982.4169	985.1364	987.7745	990.3333	992.8147
82	981.5544	984.3048	986.9730	989.5609	992.0707
83	980.6846	983.4660	986.1643	988.7815	991.3197
84	979.8073	982.6198	985.3484	987.9950	990.5617
85	978.9226	981.7663	984.5251	987.2012	989.7966
86	978.0303	980.9052	983.6945	986.4001	989.0243
87	977.1303	980.0366	982.8564	985.5918	988.2447
88	976.2227	979.1605	982.0109	984.7760	987.4579
89	975.3073	978.2766	981.1577	983.9527	986.6636
90	974.3841	977.3850	980.2969	983.1219	985.8620
91	973.4530	976.4857	979.4284	982.2834	985.0528
92	972.5140	975.5784	978.5521	981.4373	984.2360
93	971.5669	974.6632	977.6680	980.5834	983.4116
94	970.6118	973.7400	976.7760	979.7217	982.5794
95	969.6485	972.8088	975.8759	978.8521	981.7394
96	968.6770	971.8693	974.9678	977.9745	980.8916

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
49	1012.2876	1013.7793	1015.2269	1016.6316	1017.9949
50	1011.9848	1013.5034	1014.9770	1016.4070	1017.7947
51	1011.6790	1013.2248	1014.7247	1016.1800	1017.5924
52	1011.3703	1012.9434	1014.4698	1015.9508	1017.3879
53	1011.0586	1012.6593	1014.2124	1015.7192	1017.1814
54	1010.7440	1012.3724	1013.9524	1015.4853	1016.9727
55	1010.4263	1012.0827	1013.6898	1015.2490	1016.7618
56	1010.1056	1011.7902	1013.4245	1015.0102	1016.5488
57	1009.7819	1011.4948	1013.1567	1014.7690	1016.3335
58	1009.4550	1011.1965	1012.8861	1014.5254	1016.1159
59	1009.1250	1010.8953	1012.6128	1014.2793	1015.8962
60	1008.7918	1010.5911	1012.3368	1014.0306	1015.6741
61	1008.2053	1010.0289	1011.7980	1013.5144	1015.1796
62	1007.6132	1009.4612	1011.2538	1012.9929	1014.6799
63	1007.0155	1008.8879	1010.7042	1012.4660	1014.1750
64	1006.4120	1008.3090	1010.1491	1011.9338	1013.6649
65	1005.8027	1007.7245	1009.5884	1011.3962	1013.1495
66	1005.1876	1007.1342	1009.0221	1010.8530	1012.6287
67	1004.5666	1006.5381	1008.4501	1010.3043	1012.1025
68	1003.9396	1005.9363	1007.8725	1009.7500	1011.5707
69	1003.3067	1005.3285	1007.2890	1009.1901	1011.0335
70	1002.6676	1004.7147	1006.6997	1008.6244	1010.4907
71	1002.0225	1004.0950	1006.1045	1008.0530	1009.9422
72	1001.3711	1003.4692	1005.5034	1007.4757	1009.3879
73	1000.7135	1002.8372	1004.8963	1006.8926	1008.8280

74	1000.0497	1002.1991	1004.2831	1006.3034	1008.2621
75	999.3794	1001.5547	1003.6637	1005.7083	1007.6904
76	998.7027	1000.9040	1003.0382	1005.1071	1007.1128
77	998.0196	1000.2470	1002.4064	1004.4998	1006.5291
78	997.3299	999.5835	1001.7683	1003.8862	1005.9393
79	996.6336	998.9135	1001.1238	1003.2664	1005.3434
80	995.9306	998.2369	1000.4728	1002.6403	1004.7413
81	995.2209	997.5538	999.8154	1002.0078	1004.1329
82	994.5044	996.8639	999.1514	1001.3688	1003.5182
83	993.7810	996.1673	998.4807	1000.7233	1002.8970
84	993.0506	995.4638	997.8033	1000.0712	1002.2694
85	992.3133	994.7535	997.1192	999.4124	1001.6353
86	991.5689	994.0362	996.4282	998.7470	1000.9945
87	990.8174	993.3119	995.7303	998.0747	1000.3471
88	990.0587	992.5805	995.0254	997.3956	999.6930
89	989.2927	991.8420	994.3135	996.7095	999.0320
90	988.5194	991.0962	993.5945	996.0164	998.3641
91	987.7386	990.3431	992.8683	995.3163	997.6893
92	986.9504	989.5826	992.1348	994.6090	997.0075
93	986.1546	988.8147	991.3939	993.8945	996.3185
94	985.3512	988.0392	990.6457	993.1727	995.6224
95	984.5401	987.2562	989.8900	992.4435	994.9190
96	983.7212	986.4655	989.1267	991.7069	994.2083

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 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	10.25	10.50	10.75	11.00	11.25
97	967.6971	970.9217	974.0516	977.0889	980.0358
98	966.7089	969.9658	973.1271	976.1952	979.1720
99	965.7123	969.0015	972.1944	975.2932	978.3001
100	964.7071	968.0287	971.2533	974.3830	977.4200
101	963.6934	967.0475	970.3038	973.4645	976.5317
102	962.6710	966.0576	969.3458	972.5375	975.6350
103	961.6398	965.0592	968.3792	971.6021	974.7300
104	960.5999	964.0519	967.4039	970.6580	973.8164

105	959.5511	963.0359	966.4199	969.7053	972.8943
106	958.4933	962.0109	965.4271	968.7439	971.9635
107	957.4265	960.9770	964.4254	967.7737	971.0240
108	956.3505	959.9341	963.4147	966.7945	970.0757
109	955.2654	958.8820	962.3950	965.8064	969.1186
110	954.1710	957.8207	961.3661	964.8093	968.1524
111	953.0673	956.7502	960.3280	963.8030	967.1772
112	951.9541	955.6702	959.2806	962.7874	966.1928
113	950.8315	954.5809	958.2239	961.7626	965.1992
114	949.6992	953.4819	957.1576	960.7284	964.1963
115	948.5573	952.3734	956.0818	959.6847	963.1840
116	947.4056	951.2552	954.9964	958.6314	962.1622
117	946.2440	950.1272	953.9013	957.5684	961.1309
118	945.0726	948.9893	952.7963	956.4958	960.0898
119	943.8911	947.8414	951.6814	955.4133	959.0390
120	942.6996	946.6835	950.5566	954.3208	957.9784
121	941.4979	945.5155	949.4217	953.2184	956.9078
122	940.2859	944.3373	948.2766	952.1058	955.8271
123	939.0636	943.1487	947.1212	950.9831	954.7364
124	937.8308	941.9498	945.9555	949.8500	953.6354
125	936.5875	940.7404	944.7794	948.7066	952.5241
126	935.3335	939.5203	943.5927	947.5527	951.4023
127	934.0689	938.2896	942.3954	946.3882	950.2701
128	932.7934	937.0482	941.1874	945.2130	949.1272
129	931.5071	935.7959	939.9685	944.0271	947.9736
130	930.2098	934.5326	938.7387	942.8303	946.8092
131	928.9014	933.2582	937.4980	941.6225	945.6339
132	927.5818	931.9727	936.2460	940.4037	944.4476
133	926.2509	930.6760	934.9829	939.1736	943.2502
134	924.9087	929.3679	933.7085	937.9323	942.0415
135	923.5550	928.0484	932.4226	936.6797	940.8215
136	922.1898	926.7173	931.1253	935.4155	939.5900
137	920.8129	925.3746	929.8163	934.1398	938.3470
138	919.4242	924.0201	928.4955	932.8523	937.0924
139	918.0237	922.6538	927.1630	931.5531	935.8260
140	916.6112	921.2755	925.8185	930.2419	934.5477
141	915.1866	919.8852	924.4620	928.9188	933.2575
142	913.7499	918.4827	923.0933	927.5835	931.9551
143	912.3009	917.0679	921.7123	926.2359	930.6405
144	910.8395	915.6408	920.3190	924.8760	929.3136

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
97	982.8945	985.6671	988.3558	990.9628	993.4902
98	982.0598	984.8608	987.5772	990.2110	992.7646
99	981.2172	984.0467	986.7908	989.4516	992.0315
100	980.3665	983.2246	985.9965	988.6845	991.2907
101	979.5076	982.3944	985.1943	987.9095	990.5422
102	978.6405	981.5561	984.3841	987.1266	989.7859
103	977.7651	980.7096	983.5657	986.3357	989.0217
104	976.8813	979.8548	982.7392	985.5367	988.2496
105	975.9890	978.9916	981.9044	984.7296	987.4694
106	975.0882	978.1200	981.0613	983.9142	986.6811

107	974.1787	977.2398	980.2097	983.0905	985.8846
108	973.2605	976.3511	979.3496	982.2585	985.0798
109	972.3335	975.4536	978.4810	981.4179	984.2666
110	971.3977	974.5473	977.6036	980.5687	983.4449
111	970.4529	973.6322	976.7175	979.7109	982.6147
112	969.4990	972.7081	975.8225	978.8443	981.7758
113	968.5360	971.7750	974.9185	977.9688	980.9282
114	967.5637	970.8327	974.0055	977.0844	980.0717
115	966.5821	969.8812	973.0834	976.1910	979.2064
116	965.5912	968.9203	972.1520	975.2885	978.3320
117	964.5907	967.9501	971.2114	974.3768	977.4485
118	963.5806	966.9704	970.2613	973.4557	976.5558
119	962.5609	965.9811	969.3018	972.5253	975.6538
120	961.5314	964.9820	968.3326	971.5853	974.7425
121	960.4920	963.9732	967.3538	970.6358	973.8216
122	959.4426	962.9546	966.3651	969.6765	972.8911
123	958.3832	961.9259	965.3666	968.7075	971.9509
124	957.3137	960.8872	964.3581	967.7286	971.0010
125	956.2339	959.8383	963.3395	966.7397	970.0411
126	955.1438	958.7791	962.3107	965.7407	969.0713
127	954.0432	957.7096	961.2716	964.7315	968.0913
128	952.9320	956.6296	960.2222	963.7120	967.1012
129	951.8102	955.5390	959.1622	962.6820	966.1007
130	950.6777	954.4378	958.0917	961.6416	965.0898
131	949.5343	953.3257	957.0104	960.5906	964.0684
132	948.3799	952.2028	955.9183	959.5288	963.0363
133	947.2145	951.0689	954.8153	958.4561	961.9935
134	946.0379	949.9238	953.7013	957.3726	960.9398
135	944.8501	948.7676	952.5762	956.2779	959.8752
136	943.6508	947.6000	951.4397	955.1721	958.7994
137	942.4401	946.4210	950.2920	954.0550	957.7125
138	941.2178	945.2305	949.1327	952.9265	956.6142
139	939.9837	944.0283	947.9619	951.7865	955.5045
140	938.7378	942.8143	946.7793	950.6349	954.3832
141	937.4800	941.5885	945.5849	949.4715	953.2503
142	936.2101	940.3506	944.3786	948.2962	952.1055
143	934.9281	939.1006	943.1602	947.1089	950.9488
144	933.6338	937.8384	941.9296	945.9095	949.7801

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 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	10.25	10.50	10.75	11.00	11.25
145	909.3656	914.2011	918.9132	923.5037	927.9743
146	907.8792	912.7489	917.4948	922.1187	926.6224
147	906.3800	911.2839	916.0637	920.7211	925.2579
148	904.8681	909.8062	914.6198	919.3106	923.8805
149	903.3432	908.3155	913.1629	917.8873	922.4902
150	901.8053	906.8117	911.6930	916.4509	921.0869
151	900.2543	905.2948	910.2100	915.0013	919.6705
152	898.6900	903.7647	908.7136	913.5384	918.2408
153	897.1124	902.2211	907.2038	912.0621	916.7976
154	895.5213	900.6641	905.6805	910.5723	915.3409
155	893.9166	899.0934	904.1436	909.0688	913.8706
156	892.2982	897.5089	902.5929	907.5515	912.3865
157	890.6659	895.9106	901.0283	906.0204	910.8885
158	889.0198	894.2984	899.4497	904.4752	909.3764
159	887.3595	892.6720	897.8569	902.9158	907.8502
160	885.6851	891.0314	896.2499	901.3421	906.3096
161	883.9964	889.3764	894.6285	899.7541	904.7546
162	882.2932	887.7069	892.9925	898.1514	903.1851
163	880.5755	886.0229	891.3419	896.5341	901.6008
164	878.8432	884.3241	889.6765	894.9019	900.0016
165	877.0960	882.6104	887.9962	893.2548	898.3875
166	875.3339	880.8817	886.3009	891.5926	896.7583
167	873.5568	879.1380	884.5903	889.9151	895.1137
168	871.7645	877.3789	882.8645	888.2223	893.4538
169	869.9568	875.6045	881.1231	886.5139	891.7782
170	868.1338	873.8145	879.3662	884.7899	890.0870
171	866.2951	872.0089	877.5935	883.0501	888.3799
172	864.4408	870.1875	875.8050	881.2944	886.6569
173	862.5706	868.3501	874.0004	879.5225	884.9176
174	860.6844	866.4967	872.1797	877.7344	883.1621
175	858.7822	864.6270	870.3426	875.9299	881.3901
176	856.8637	862.7410	868.4891	874.1089	879.6015
177	854.9288	860.8385	866.6190	872.2712	877.7961
178	852.9773	858.9194	864.7321	870.4166	875.9738
179	851.0092	856.9834	862.8284	868.5450	874.1344
180	849.0243	855.0305	860.9075	866.6563	872.2777
181	847.0225	853.0605	858.9695	864.7502	870.4037
182	845.0035	851.0733	857.0141	862.8267	868.5121
183	842.9673	849.0687	855.0412	860.8856	866.6028
184	840.9137	847.0466	853.0506	858.9267	864.6755
185	838.8425	845.0067	851.0422	856.9498	862.7302
186	836.7537	842.9490	849.0158	854.9547	860.7666
187	834.6470	840.8733	846.9713	852.9414	858.7847
188	832.5223	838.7795	844.9084	850.9097	856.7841
189	830.3795	836.6673	842.8270	848.8593	854.7649

190	828.2184	834.5366	840.7270	846.7901	852.7266
191	826.0388	832.3873	838.6082	844.7020	850.6693
192	823.8406	830.2192	836.4704	842.5947	848.5927

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
145	932.3270	936.5639	940.6868	944.6978	948.5992
146	931.0078	935.2768	939.4314	943.4738	947.4060
147	929.6759	933.9771	938.1636	942.2373	946.2004
148	928.3312	932.6648	936.8830	940.9882	944.9822
149	926.9737	931.3395	935.5897	939.7263	943.7513
150	925.6031	930.0013	934.2834	938.4515	942.5076
151	924.2194	928.6500	932.9641	937.1637	941.2509
152	922.8225	927.2854	931.6315	935.8628	939.9812
153	921.4121	925.9075	930.2857	934.5486	938.6982
154	919.9883	924.5161	928.9264	933.2209	937.4019
155	918.5508	923.1111	927.5534	931.8798	936.0920
156	917.0995	921.6923	926.1668	930.5249	934.7686
157	915.6343	920.2596	924.7663	929.1562	933.4313
158	914.1551	918.8129	923.3518	927.7735	932.0801
159	912.6617	917.3521	921.9231	926.3767	930.7148
160	911.1540	915.8769	920.4802	924.9657	929.3353
161	909.6318	914.3873	919.0228	923.5402	927.9414
162	908.0951	912.8831	917.5509	922.1002	926.5330
163	906.5436	911.3642	916.0642	920.6455	925.1100
164	904.9772	909.8303	914.5627	919.1760	923.6721
165	903.3959	908.2815	913.0461	917.6914	922.2192
166	901.7994	906.7175	911.5144	916.1917	920.7513
167	900.1876	905.1382	909.9674	914.6767	919.2680
168	898.5603	903.5435	908.4049	913.1462	917.7692
169	896.9175	901.9331	906.8267	911.6001	916.2549
170	895.2589	900.3069	905.2328	910.0382	914.7248
171	893.5844	898.6649	903.6230	908.4603	913.1787
172	891.8938	897.0067	901.9970	906.8664	911.6165
173	890.1871	895.3323	900.3548	905.2562	910.0381
174	888.4640	893.6415	898.6962	903.6295	908.4432
175	886.7244	891.9342	897.0210	901.9863	906.8317
176	884.9681	890.2101	895.3290	900.3262	905.2034
177	883.1950	888.4692	893.6201	898.6493	903.5582
178	881.4049	886.7112	891.8942	896.9552	901.8958
179	879.5976	884.9360	890.1509	895.2438	900.2161
180	877.7731	883.1434	888.3903	893.5149	898.5189
181	875.9310	881.3333	886.6120	891.7684	896.8041
182	874.0713	879.5055	884.8159	890.0041	895.0713
183	872.1937	877.6597	883.0019	888.2217	893.3205
184	870.2982	875.7959	881.1697	886.4212	891.5515
185	868.3845	873.9138	879.3193	884.6022	889.7641
186	866.4525	872.0133	877.4503	882.7647	887.9580
187	864.5019	870.0942	875.5626	880.9085	886.1331
188	862.5327	868.1563	873.6561	879.0333	884.2892
189	860.5446	866.1994	871.7304	877.1389	882.4261
190	858.5374	864.2233	869.7856	875.2252	880.5436
191	856.5110	862.2280	867.8213	873.2920	878.6415

192 854.4652 860.2130 865.8373 871.3391 876.7196

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

1/80

Page 4

4240.2 REV CHG 2

APPENDIX 7

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 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	10.25	10.50	10.75	11.00	11.25
193	821.6236	828.0322	834.3135	840.4681	846.4966
194	819.3877	825.8259	832.1372	838.3220	844.3808
195	817.1327	823.6004	829.9414	836.1562	842.2453
196	814.8584	821.3554	827.7260	833.9706	840.0897
197	812.5647	819.0908	825.4907	831.7649	837.9139
198	810.2515	816.8063	823.2354	829.5391	835.7177
199	807.9184	814.5019	820.9599	827.2928	833.5009
200	805.5654	812.1773	818.6640	825.0259	831.2633
201	803.1923	809.8323	816.3476	822.7383	829.0047
202	800.7990	807.4669	814.0104	820.4296	826.7250
203	798.3852	805.0807	811.6522	818.0998	824.4239
204	795.9508	802.6737	809.2729	815.7487	822.1012
205	793.4956	800.2456	806.8723	813.3760	819.7568
206	791.0194	797.7962	804.4502	810.9816	817.3904
207	788.5221	795.3254	802.0065	808.5652	815.0018
208	786.0034	792.8330	799.5408	806.1266	812.5908
209	783.4633	790.3188	797.0530	803.6657	810.1572
210	780.9014	787.7826	794.5429	801.1823	807.7007
211	778.3177	785.2242	792.0104	798.6761	805.2213
212	775.7118	782.6434	789.4552	796.1469	802.7186
213	773.0838	780.0401	786.8770	793.5945	800.1924
214	770.4332	777.4139	784.2758	791.0187	797.6426
215	767.7601	774.7648	781.6513	788.4193	795.0688
216	765.0641	772.0925	779.0033	785.7961	792.4710
217	762.3451	769.3968	776.3315	783.1489	789.8487
218	759.6028	766.6775	773.6358	780.4774	787.2019
219	756.8371	763.9344	770.9160	777.7813	784.5303
220	754.0478	761.1674	768.1718	775.0606	781.8336
221	751.2347	758.3761	765.4030	772.3150	779.1117

222	748.3976	755.5604	762.6094	769.5441	776.3642
223	745.5362	752.7200	759.7908	766.7479	773.5910
224	742.6503	749.8548	756.9469	763.9260	770.7917
225	739.7399	746.9646	754.0776	761.0783	767.9663
226	736.8045	744.0490	751.1825	758.2044	765.1143
227	733.8441	741.1079	748.2615	755.3043	762.2356
228	730.8584	738.1411	745.3144	752.3775	759.3299
229	727.8472	735.1484	742.3408	749.4239	756.3970
230	724.8103	732.1294	739.3407	746.4432	753.4366
231	721.7474	729.0841	736.3136	743.4352	750.4484
232	718.6584	726.0120	733.2594	740.3997	747.4322
233	715.5430	722.9132	730.1779	737.3363	744.3877
234	712.4010	719.7871	727.0687	734.2448	741.3147
235	709.2321	716.6338	723.9317	731.1250	738.2129
236	706.0362	713.4528	720.7666	727.9766	735.0820
237	702.8130	710.2440	717.5731	724.7993	731.9217
238	699.5622	707.0072	714.3511	721.5929	728.7319
239	696.2837	703.7420	711.1001	718.3571	725.5121
240	692.9772	700.4482	707.8201	715.0917	722.2621

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
193	852.3997	858.1784	863.8335	869.3662	874.7776
194	850.3145	856.1238	861.8096	867.3732	872.8155
195	848.2093	854.0491	859.7656	865.3598	870.8328
196	846.0839	851.9541	857.7010	863.3258	868.8296
197	843.9382	849.8385	855.6159	861.2712	866.8054
198	841.7718	847.7023	853.5099	859.1955	864.7602
199	839.5848	845.5451	851.3828	857.0986	862.6937
200	837.3767	843.3669	849.2344	854.9804	860.6056
201	835.1475	841.1672	847.0646	852.8405	858.4958
202	832.8970	838.9461	844.8731	850.6788	856.3641
203	830.6249	836.7032	842.6596	848.4950	854.2101
204	828.3310	834.4383	840.4241	846.2889	852.0336
205	826.0151	832.1513	838.1661	844.0603	849.8346
206	823.6770	829.8419	835.8856	841.8089	847.6125
207	821.3165	827.5098	833.5823	839.5345	845.3674
208	818.9334	825.1549	831.2559	837.2370	843.0989
209	816.5275	822.7770	828.9063	834.9160	840.8067
210	814.0985	820.3758	826.5332	832.5713	838.4907
211	811.6462	817.9511	824.1364	830.2026	836.1505
212	809.1704	815.5026	821.7155	827.8098	833.7860
213	806.6709	813.0301	819.2705	825.3925	831.3968
214	804.1474	810.5335	816.8011	822.9506	828.9827
215	801.5998	808.0124	814.3069	820.4838	826.5435
216	799.0277	805.4666	811.7878	817.9917	824.0789
217	796.4310	802.8959	809.2435	815.4742	821.5886
218	793.8094	800.3000	806.6737	812.9311	819.0724
219	791.1627	797.6787	804.0783	810.3619	816.5299
220	788.4906	795.0317	801.4569	807.7666	813.9610
221	785.7930	792.3588	798.8093	805.1447	811.3653
222	783.0694	789.6597	796.1352	802.4961	808.7426
223	780.3198	786.9342	793.4344	799.8204	806.0926

224	777.5438	784.1821	790.7066	797.1174	803.4149
225	774.7412	781.4029	787.9515	794.3869	800.7094
226	771.9117	778.5966	785.1688	791.6284	797.9757
227	769.0552	775.7628	782.3583	788.8418	795.2135
228	766.1712	772.9012	779.5197	786.0268	792.4225
229	763.2596	770.0116	776.6527	783.1830	789.6024
230	760.3202	767.0937	773.7571	780.3102	786.7530
231	757.3525	764.1473	770.8325	777.4080	783.8739
232	754.3564	761.1720	767.8786	774.4762	780.9648
233	751.3316	758.1675	764.8952	771.5145	778.0254
234	748.2778	755.1337	761.8820	768.5226	775.0554
235	745.1948	752.0701	758.8387	765.5001	772.0545
236	742.0821	748.9766	755.7649	762.4468	769.0223
237	738.9397	745.8527	752.6603	759.3623	765.9585
238	735.7672	742.6983	749.5248	756.2463	762.8628
239	732.5642	739.5130	746.3578	753.0985	759.7348
240	729.3306	736.2964	743.1592	749.9186	756.5743

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 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	10.25	10.50	10.75	11.00	11.25
241	689.6424	697.1257	704.5107	711.7963	718.9817
242	686.2792	693.7740	701.1716	708.4707	715.6705
243	682.8872	690.3930	697.8026	705.1146	712.3282
244	679.4662	686.9825	694.4034	701.7278	708.9547
245	676.0161	683.5421	690.9738	698.3099	705.5495
246	672.5364	680.0716	687.5134	694.8607	702.1124
247	669.0271	676.5707	684.0221	691.3799	698.6430
248	665.4877	673.0392	680.4994	687.8671	695.1411
249	661.9181	669.4768	676.9453	684.3222	691.6064
250	658.3181	665.8832	673.3592	680.7448	688.0386
251	654.6873	662.2582	669.7411	677.1345	684.4373
252	651.0254	658.6015	666.0905	673.4912	680.8023
253	647.3323	654.9127	662.4073	669.8145	677.1332

254	643.6077	651.1917	658.6910	666.1041	673.4296
255	639.8512	647.4381	654.9414	662.3596	669.6914
256	636.0627	643.6517	651.1583	658.5809	665.9181
257	632.2417	639.8322	647.3413	654.7675	662.1094
258	628.3882	635.9792	643.4900	650.9191	658.2651
259	624.5017	632.0925	639.6043	647.0355	654.3847
260	620.5821	628.1718	635.6838	643.1163	650.4679
261	616.6289	624.2169	631.7281	639.1611	646.5144
262	612.6420	620.2273	627.7370	635.1697	642.5238
263	608.6210	616.2027	623.7102	631.1417	638.4958
264	604.5657	612.1430	619.6472	627.0768	634.4301

265	600.4758	608.0478	615.5479	622.9746	630.3262
266	596.3509	603.9167	611.4119	618.8348	626.1839
267	592.1908	599.7495	607.2388	614.6571	622.0027
268	587.9951	595.5458	603.0283	610.4410	617.7823
269	583.7636	591.3053	598.7801	606.1863	613.5224
270	579.4960	587.0277	594.4939	601.8927	609.2225
271	575.1919	582.7127	590.1692	597.5596	604.8823
272	570.8511	578.3600	585.8058	593.1869	600.5014
273	566.4731	573.9691	581.4033	588.7740	596.0795
274	562.0578	569.5398	576.9614	584.3207	591.6161
275	557.6048	565.0718	572.4797	579.8266	587.1109
276	553.1137	560.5647	567.9578	575.2913	582.5634

277	548.5843	556.0181	563.3955	570.7144	577.9733
278	544.0162	551.4318	558.7922	566.0956	573.3401
279	539.4090	546.8053	554.1478	561.4344	568.6635
280	534.7625	542.1384	549.4617	556.7305	563.9431
281	530.0763	537.4306	544.7336	551.9835	559.1784
282	525.3501	532.6816	539.9632	547.1929	554.3691
283	520.5835	527.8911	535.1500	542.3585	549.5146
284	515.7762	523.0586	530.2938	537.4797	544.6147
285	510.9279	518.1839	525.3940	532.5562	539.6688
286	506.0381	513.2665	520.4503	527.5876	534.6766
287	501.1066	508.3061	515.4623	522.5734	529.6375
288	496.1329	503.3023	510.4297	517.5133	524.5512

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
241	726.0659	733.0484	739.9287	746.7062	753.3808
242	722.7700	729.7686	736.6658	743.4610	750.1541
243	719.4425	726.4567	733.3702	740.1827	746.8937
244	716.0831	723.1123	730.0418	736.8709	743.5994
245	712.6915	719.7352	726.6800	733.5253	740.2708
246	709.2674	716.3251	723.2846	730.1456	736.9075
247	705.8105	712.8815	719.8553	726.7314	733.5092
248	702.3205	709.4042	716.3917	723.2823	730.0755
249	698.7970	705.8929	712.8934	719.7980	726.6060
250	695.2397	702.3472	709.3602	716.2781	723.1004
251	691.6484	698.7667	705.7916	712.7223	719.5582
252	688.0226	695.1513	702.1874	709.1302	715.9792
253	684.3621	691.5004	698.5470	705.5014	712.3628
254	680.6665	687.8137	694.8703	701.8356	708.7088
255	676.9355	684.0910	691.1569	698.1324	705.0168

256	673.1688	680.3318	687.4063	694.3913	701.2863
257	669.3659	676.5358	683.6181	690.6121	697.5169
258	665.5266	672.7026	679.7922	686.7943	693.7082
259	661.6505	668.8320	675.9279	682.9375	689.8599
260	657.7373	664.9234	672.0250	679.0413	685.9715
261	653.7866	660.9765	668.0831	675.1054	682.0426
262	649.7979	656.9910	664.1017	671.1293	678.0728
263	645.7711	652.9664	660.0806	667.1126	674.0616
264	641.7057	648.9025	656.0192	663.0549	670.0086
265	637.6013	644.7987	651.9172	658.9558	665.9134
266	633.4576	640.6548	647.7742	654.8148	661.7756
267	629.2742	636.4703	643.5898	650.6315	657.5946
268	625.0507	632.2448	639.3635	646.4056	653.3701
269	620.7867	627.9780	635.0950	642.1365	649.1016
270	616.4819	623.6694	630.7837	637.8238	644.7887
271	612.1358	619.3185	626.4294	633.4672	640.4308
272	607.7480	614.9251	622.0315	629.0660	636.0275
273	603.3182	610.4887	617.5897	624.6199	631.5783
274	598.8459	606.0088	613.1034	620.1284	627.0828
275	594.3308	601.4851	608.5722	615.5911	622.5405
276	589.7724	596.9170	603.9958	611.0074	617.9508
277	585.1704	592.3043	599.3736	606.3770	613.3134
278	580.5242	587.6463	594.7051	601.6993	608.6276
279	575.8335	582.9428	589.9900	596.9738	603.8930
280	571.0978	578.1932	585.2277	592.2001	599.1091
281	566.3168	573.3971	580.4178	587.3777	594.2754
282	561.4900	568.5540	575.5598	582.5060	589.3914
283	556.6168	563.6635	570.6532	577.5846	584.4564
284	551.6970	558.7252	565.6976	572.6130	579.4700
285	546.7301	553.7384	560.6924	567.5906	574.4317
286	541.7155	548.7029	555.6371	562.5169	569.3410
287	536.6529	543.6180	550.5313	557.3915	564.1972
288	531.5418	538.4834	545.3745	552.2137	558.9998

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 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	10.25	10.50	10.75	11.00	11.25
289	491.1168	498.2547	505.3520	512.4068	519.4172
290	486.0578	493.1629	500.2288	507.2534	514.2351
291	480.9556	488.0266	495.0596	502.0529	509.0044
292	475.8098	482.8453	489.8442	496.8046	503.7247
293	470.6200	477.6187	484.5821	491.5083	498.3955
294	465.3860	472.3464	479.2728	486.1634	493.0163
295	460.1072	467.0279	473.9160	480.7695	487.5867
296	454.7833	461.6629	468.5111	475.3262	482.1062
297	449.4140	456.2509	463.0579	469.8329	476.5743
298	443.9988	450.7916	457.5558	464.2894	470.9905
299	438.5373	445.2846	452.0044	458.6950	465.3544
300	433.0292	439.7293	446.4033	453.0493	459.6654
301	427.4740	434.1255	440.7520	447.3518	453.9232
302	421.8714	428.4726	435.0501	441.6022	448.1270
303	416.2210	422.7702	429.2971	435.7998	442.2766
304	410.5222	417.0179	423.4925	429.9442	436.3713
305	404.7748	411.2153	417.6360	424.0350	430.4106
306	398.9783	405.3620	411.7270	418.0716	424.3941
307	393.1323	399.4574	405.7651	412.0535	418.3211
308	387.2364	393.5011	399.7497	405.9803	412.1912
309	381.2901	387.4928	393.6805	399.8514	406.0039
310	375.2930	381.4318	387.5569	393.6663	399.7585
311	369.2447	375.3179	381.3784	387.4245	393.4546
312	363.1447	369.1504	375.1446	381.1255	387.0916
313	356.9926	362.9290	368.8549	374.7688	380.6689
314	350.7880	356.6531	362.5089	368.3538	374.1861
315	344.5303	350.3223	356.1061	361.8800	367.6424
316	338.2192	343.9361	349.6459	355.3468	361.0374
317	331.8543	337.4941	343.1278	348.7538	354.3705
318	325.4349	330.9957	336.5513	342.1003	347.6411
319	318.9607	324.4404	329.9159	335.3858	340.8486
320	312.4312	317.8277	323.2211	328.6098	333.9924
321	305.8459	311.1572	316.4663	321.7717	327.0719
322	299.2044	304.4284	309.6510	314.8709	320.0866
323	292.5062	297.6406	302.7746	307.9068	313.0357
324	285.7507	290.7935	295.8367	300.8789	305.9188
325	278.9376	283.8864	288.8365	293.7866	298.7351
326	272.0662	276.9189	281.7737	286.6292	291.4841
327	265.1362	269.8905	274.6476	279.4063	284.1651
328	258.1469	262.8005	267.4577	272.1171	276.7776
329	251.0980	255.6485	260.2033	264.7611	269.3207
330	243.9888	248.4339	252.8840	257.3377	261.7939
331	236.8189	241.1562	245.4991	249.8462	254.1966
332	229.5878	233.8149	238.0480	242.2861	246.5281
333	222.2949	226.4092	230.5302	234.6567	238.7876
334	214.9398	218.9388	222.9450	226.9573	230.9746
335	207.5218	211.4030	215.2919	219.1874	223.0883
336	200.0404	203.8013	207.5702	211.3462	215.1281

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
--------	-------	-------	-------	-------	-------

289	526.3817	533.2984	540.1660	546.9831	553.7482
290	521.1721	528.0627	534.9055	541.6991	548.4420
291	515.9126	522.7758	529.5924	536.3611	543.0805
292	510.6027	517.4370	524.2262	530.9686	537.6631
293	505.2419	512.0460	518.8062	525.5211	532.1894
294	499.8298	506.6022	513.3321	520.0180	526.6585
295	494.3658	501.1051	507.8033	514.4587	521.0701
296	488.8494	495.5542	502.2191	508.8427	515.4235
297	483.2801	489.9489	496.5792	503.1693	509.7180
298	477.6575	484.2888	490.8828	497.4380	503.9532
299	471.9810	478.5732	485.1294	491.6482	498.1282
300	466.2501	472.8016	479.3185	485.7993	492.2426
301	460.4643	466.9736	473.4495	479.8907	486.2957
302	454.6230	461.0885	467.5219	473.9218	480.2868
303	448.7258	455.1457	461.5349	467.8919	474.2154
304	442.7720	449.1448	455.4881	461.8005	468.0807
305	436.7612	443.0851	449.3808	455.6469	461.8821
306	430.6927	436.9660	443.2124	449.4305	455.6189
307	424.5661	430.7871	436.9824	443.1506	449.2905
308	418.3809	424.5476	430.6900	436.8066	442.8962
309	412.1363	418.2471	424.3347	430.3979	436.4352
310	405.8319	411.8848	417.9159	423.9237	429.9070
311	399.4670	405.4603	411.4329	417.3835	423.3107
312	393.0412	398.9728	404.8850	410.7765	416.6458
313	386.5538	392.4219	398.2717	404.1020	409.9114
314	380.0042	385.8067	391.5923	397.3594	403.1069
315	373.3919	379.1269	384.8460	390.5480	396.2314
316	366.7161	372.3816	378.0323	383.6670	389.2844
317	359.9765	365.5702	371.1504	376.7158	382.2650
318	353.1722	358.6922	364.1998	369.6936	375.1725
319	346.3027	351.7468	357.1796	362.5998	368.0061
320	339.3674	344.7334	350.0892	355.4335	360.7650
321	332.3656	337.6513	342.9279	348.1941	353.4486
322	325.2967	330.4999	335.6950	340.8807	346.0559
323	318.1601	323.2785	328.3898	333.4927	338.5862
324	310.9550	315.9864	321.0115	326.0293	331.0387
325	303.6810	308.6228	313.5595	318.4897	323.4126
326	296.3372	301.1872	306.0329	310.8732	315.7070
327	288.9230	293.6787	298.4310	303.1789	307.9212
328	281.4378	286.0967	290.7532	295.4060	300.0542
329	273.8809	278.4405	282.9985	287.5538	292.1054
330	266.2515	270.7093	275.1663	279.6214	284.0737
331	258.5490	262.9025	267.2558	271.6081	275.9583
332	250.7727	255.0191	259.2662	263.5130	267.7585
333	242.9219	247.0586	251.1967	255.3352	259.4732
334	234.9959	239.0202	243.0465	247.0739	251.1016
335	226.9939	230.9030	234.8148	238.7283	242.6428
336	218.9152	222.7063	226.5007	230.2975	234.0958

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 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	10.25	10.50	10.75	11.00	11.25
337	192.4951	196.1331	199.7794	203.4331	207.0933
338	184.8854	188.3977	191.9188	195.4476	198.9832
339	177.2107	180.5947	183.9877	187.3888	190.7970
340	169.4704	172.7234	175.9856	179.2561	182.5341
341	161.6640	164.7833	167.9118	171.0489	174.1937
342	153.7910	156.7736	159.7657	162.7665	165.7751
343	145.8506	148.6939	151.5466	154.4081	157.2776
344	137.8425	140.5435	143.2539	145.9731	148.7004
345	129.7660	132.3217	134.8869	137.4608	140.0429
346	121.6204	124.0280	126.4449	128.8705	131.3041
347	113.4053	115.6618	117.9273	120.2014	122.4834
348	105.1200	107.2223	109.3334	111.4529	113.5801
349	96.7640	98.7090	100.6626	102.6241	104.5932
350	88.3366	90.1212	91.9140	93.7145	95.5222
351	79.8372	81.4583	83.0871	84.7231	86.3660
352	71.2652	72.7196	74.1811	75.6494	77.1241
353	62.6199	63.9044	65.1953	66.4924	67.7955
354	53.9009	55.0120	56.1290	57.2515	58.3794
355	45.1073	46.0419	46.9815	47.9260	48.8751
356	36.2387	36.9932	37.7520	38.5149	39.2816
357	27.2942	27.8654	28.4399	29.0176	29.5982
358	18.2734	18.6578	19.0444	19.4332	19.8241
359	9.1756	9.3695	9.5646	9.7609	9.9583
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
337	210.7590	214.4294	218.1036	221.7807	225.4599
338	202.5248	206.0715	209.6224	213.1769	216.7340
339	194.2116	197.6317	201.0565	204.4852	207.9172
340	185.8187	189.1092	192.4049	195.7049	199.0086
341	177.3454	180.5033	183.6667	186.8349	190.0071
342	168.7909	171.8132	174.8412	177.8744	180.9119
343	160.1544	163.0380	165.9275	168.8223	171.7220

344	151.4352	154.1768	156.9246	159.6779	162.4363
345	142.6324	145.2289	147.8316	150.4402	153.0539
346	133.7452	136.1933	138.6478	141.1081	143.5738
347	124.7729	127.0693	129.3721	131.6808	133.9949
348	115.7146	117.8559	120.0036	122.1572	124.3162
349	106.5695	108.5524	110.5415	112.5364	114.5367
350	97.3367	99.1577	100.9847	102.8174	104.6554
351	88.0155	89.6710	91.3324	92.9992	94.6711
352	78.6049	80.0915	81.5835	83.0807	84.5828
353	69.1041	70.4181	71.7372	73.0610	74.3894
354	59.5123	60.6501	61.7924	62.9391	64.0899
355	49.8286	50.7864	51.7481	52.7138	53.6830
356	40.0521	40.8261	41.6034	42.3841	43.1678
357	30.1818	30.7682	31.3573	31.9489	32.5430
358	20.2170	20.6119	21.0087	21.4073	21.8076
359	10.1567	10.3562	10.5566	10.7580	10.9603
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

APPENDIX 7

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 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	10.25	10.50	10.75	11.00	11.25
1	1001.0737	1001.1188	1001.1626	1001.2053	1001.2469
2	1002.1566	1002.2473	1002.3357	1002.4217	1002.5055
3	1003.2488	1003.3858	1003.5192	1003.6492	1003.7759
4	1004.3502	1004.5342	1004.7134	1004.8880	1005.0582
5	1005.4611	1005.6926	1005.9182	1006.1381	1006.3525
6	1006.5815	1006.8612	1007.1339	1007.3997	1007.6589
7	1007.7114	1008.0400	1008.3604	1008.6729	1008.9776
8	1008.8510	1009.2291	1009.5979	1009.9577	1010.3087
9	1010.0004	1010.4287	1010.8466	1011.2543	1011.6522
10	1011.1595	1011.6387	1012.1063	1012.5628	1013.0084
11	1012.3285	1012.8593	1013.3774	1013.8833	1014.3772
12	1013.5076	1014.0906	1014.6599	1015.2159	1015.7589
13	1014.3233	1014.9511	1015.5641	1016.1626	1016.7471
14	1015.1459	1015.8191	1016.4763	1017.1180	1017.7446

15	1015.9756	1016.6948	1017.3968	1018.0822	1018.7515
16	1016.8124	1017.5780	1018.3255	1019.0552	1019.7678
17	1017.6564	1018.4691	1019.2625	1020.0371	1020.7936
18	1018.5075	1019.3679	1020.2079	1021.0281	1021.8290
19	1019.3659	1020.2746	1021.1618	1022.0281	1022.8741
20	1020.2317	1021.1892	1022.1242	1023.0373	1023.9291
21	1021.1048	1022.1118	1023.0952	1024.0557	1024.9939
22	1021.9854	1023.0425	1024.0750	1025.0835	1026.0687
23	1022.8735	1023.9813	1025.0635	1026.1207	1027.1536
24	1023.7692	1024.9284	1026.0608	1027.1674	1028.2487
25	1024.2805	1025.4831	1026.6579	1027.8057	1028.9272
26	1024.7962	1026.0426	1027.2603	1028.4499	1029.6122
27	1025.3162	1026.6071	1027.8680	1029.0999	1030.3036
28	1025.8407	1027.1764	1028.4813	1029.7560	1031.0014
29	1026.3697	1027.7508	1029.1000	1030.4180	1031.7059
30	1026.9032	1028.3302	1029.7242	1031.0862	1032.4169
31	1027.4413	1028.9147	1030.3541	1031.7604	1033.1345
32	1027.9839	1029.5042	1030.9896	1032.4408	1033.8589
33	1028.5312	1030.0990	1031.6307	1033.1275	1034.5901
34	1029.0832	1030.6989	1032.2777	1033.8204	1035.3282
35	1029.6399	1031.3041	1032.9304	1034.5198	1036.0731
36	1030.2013	1031.9146	1033.5890	1035.2255	1036.8251
37	1030.3558	1032.1097	1033.8237	1035.4988	1037.1360
38	1030.5117	1032.3066	1034.0605	1035.7746	1037.4499
39	1030.6689	1032.5052	1034.2995	1036.0530	1037.7667
40	1030.8275	1032.7055	1034.5406	1036.3339	1038.0865
41	1030.9874	1032.9076	1034.7839	1036.6174	1038.4092
42	1031.1487	1033.1114	1035.0293	1036.9034	1038.7350
43	1031.3113	1033.3170	1035.2769	1037.1921	1039.0639
44	1031.4754	1033.5245	1035.5268	1037.4835	1039.3958
45	1031.6408	1033.7337	1035.7789	1037.7775	1039.7308
46	1031.8077	1033.9448	1036.0332	1038.0742	1040.0690
47	1031.9759	1034.1577	1036.2898	1038.3736	1040.4104
48	1032.1457	1034.3725	1036.5488	1038.6758	1040.7549

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
1	1001.2874	1001.3268	1001.3652	1001.4026	1001.4390
2	1002.5871	1002.6666	1002.7440	1002.8194	1002.8930
3	1003.8993	1004.0195	1004.1366	1004.2508	1004.3621
4	1005.2240	1005.3856	1005.5432	1005.6967	1005.8465
5	1006.5614	1006.7651	1006.9638	1007.1575	1007.3464
6	1007.9117	1008.1582	1008.3986	1008.6331	1008.8619
7	1009.2749	1009.5648	1009.8477	1010.1238	1010.3932
8	1010.6511	1010.9853	1011.3114	1011.6297	1011.9404
9	1012.0406	1012.4196	1012.7897	1013.1510	1013.5038
10	1013.4433	1013.8680	1014.2828	1014.6878	1015.0834
11	1014.8595	1015.3306	1015.7908	1016.2403	1016.6795
12	1016.2893	1016.8075	1017.3138	1017.8086	1018.2922
13	1017.3180	1017.8756	1018.4204	1018.9527	1019.4729
14	1018.3565	1018.9542	1019.5381	1020.1085	1020.6658
15	1019.4050	1020.0434	1020.6669	1021.2760	1021.8712
16	1020.4636	1021.1432	1021.8070	1022.4555	1023.0891

17	1021.5323	1022.2537	1022.9585	1023.6470	1024.3197
18	1022.6112	1023.3752	1024.1215	1024.8507	1025.5632
19	1023.7005	1024.5076	1025.2962	1026.0666	1026.8195
20	1024.8002	1025.6511	1026.4825	1027.2950	1028.0890
21	1025.9104	1026.8058	1027.6808	1028.5359	1029.3717
22	1027.0313	1027.9719	1028.8911	1029.7895	1030.6677
23	1028.1629	1029.1493	1030.1134	1031.0559	1031.9773
24	1029.3054	1030.3383	1031.3480	1032.3352	1033.3005
25	1030.0233	1031.0945	1032.1416	1033.1652	1034.1661
26	1030.7480	1031.8581	1032.9431	1034.0037	1035.0408
27	1031.4797	1032.6292	1033.7526	1034.8508	1035.9246
28	1032.2185	1033.4078	1034.5702	1035.7066	1036.8176
29	1032.9643	1034.1940	1035.3961	1036.5711	1037.7199
30	1033.7172	1034.9880	1036.2301	1037.4444	1038.6315
31	1034.4774	1035.7897	1037.0725	1038.3266	1039.5527
32	1035.2448	1036.5993	1037.9234	1039.2178	1040.4835
33	1036.0196	1037.4168	1038.7827	1040.1181	1041.4240
34	1036.8018	1038.2423	1039.6506	1041.0276	1042.3742
35	1037.5915	1039.0759	1040.5272	1041.9464	1043.3344
36	1038.3888	1039.9177	1041.4126	1042.8746	1044.3046
37	1038.7365	1040.3011	1041.8309	1043.3268	1044.7899
38	1039.0874	1040.6882	1042.2533	1043.7837	1045.2804
39	1039.4417	1041.0791	1042.6799	1044.2452	1045.7759
40	1039.7994	1041.4739	1043.1108	1044.7114	1046.2766
41	1040.1606	1041.8725	1043.5461	1045.1824	1046.7826
42	1040.5251	1042.2750	1043.9856	1045.6582	1047.2937
43	1040.8932	1042.6814	1044.4296	1046.1388	1047.8103
44	1041.2649	1043.0919	1044.8780	1046.6244	1048.3322
45	1041.6400	1043.5063	1045.3309	1047.1149	1048.8595
46	1042.0188	1043.9248	1045.7883	1047.6104	1049.3923
47	1042.4012	1044.3475	1046.2503	1048.1110	1049.9307
48	1042.7873	1044.7742	1046.7169	1048.6167	1050.4747

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 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	10.25	10.50	10.75	11.00	11.25
49	1031.8846	1034.1474	1036.3588	1038.5200	1040.6322
50	1031.6212	1033.9204	1036.1671	1038.3627	1040.5084
51	1031.3557	1033.6914	1035.9737	1038.2039	1040.3834
52	1031.0878	1033.4604	1035.7786	1038.0437	1040.2572
53	1030.8177	1033.2274	1035.5817	1037.8821	1040.1299
54	1030.5453	1032.9923	1035.3831	1037.7189	1040.0013
55	1030.2705	1032.7552	1035.1827	1037.5543	1039.8716
56	1029.9934	1032.5160	1034.9804	1037.3882	1039.7406
57	1029.7140	1032.2747	1034.7764	1037.2205	1039.6084
58	1029.4321	1032.0313	1034.5706	1037.0513	1039.4750
59	1029.1478	1031.7858	1034.3629	1036.8805	1039.3403
60	1028.8611	1031.5381	1034.1533	1036.7082	1039.2044
61	1028.1181	1030.8245	1033.4681	1036.0505	1038.5732
62	1027.3688	1030.1046	1032.7767	1035.3867	1037.9360
63	1026.6130	1029.3784	1032.0792	1034.7168	1037.2929
64	1025.8508	1028.6459	1031.3753	1034.0408	1036.6438
65	1025.0821	1027.9069	1030.6652	1033.3586	1035.9886
66	1024.3068	1027.1615	1029.9488	1032.6701	1035.3272
67	1023.5249	1026.4096	1029.2259	1031.9754	1034.6597
68	1022.7363	1025.6511	1028.4965	1031.2742	1033.9859
69	1021.9410	1024.8859	1027.7606	1030.5667	1033.3057
70	1021.1389	1024.1141	1027.0181	1029.8526	1032.6192
71	1020.3299	1023.3355	1026.2690	1029.1320	1031.9263
72	1019.5140	1022.5501	1025.5131	1028.4048	1031.2268
73	1018.6912	1021.7578	1024.7505	1027.6709	1030.5208
74	1017.8613	1020.9586	1023.9810	1026.9303	1029.8082
75	1017.0243	1020.1524	1023.2047	1026.1830	1029.0889
76	1016.1802	1019.3391	1022.4214	1025.4287	1028.3629
77	1015.3289	1018.5188	1021.6311	1024.6676	1027.6300
78	1014.4703	1017.6912	1020.8337	1023.8994	1026.8903
79	1013.6044	1016.8564	1020.0291	1023.1243	1026.1437
80	1012.7310	1016.0143	1019.2174	1022.3420	1025.3900
81	1011.8502	1015.1648	1018.3983	1021.5526	1024.6293
82	1010.9619	1014.3079	1017.5720	1020.7559	1023.8615
83	1010.0660	1013.4435	1016.7382	1019.9519	1023.0864
84	1009.1625	1012.5716	1015.8970	1019.1405	1022.3041
85	1008.2512	1011.6920	1015.0482	1018.3217	1021.5144
86	1007.3322	1010.8047	1014.1918	1017.4955	1020.7174
87	1006.4053	1009.9096	1013.3278	1016.6616	1019.9129
88	1005.4704	1009.0068	1012.4560	1015.8201	1019.1008
89	1004.5276	1008.0960	1011.5764	1014.9708	1018.2811
90	1003.5768	1007.1772	1010.6889	1014.1138	1017.4538
91	1002.6178	1006.2504	1009.7935	1013.2490	1016.6186
92	1001.6506	1005.3155	1008.8901	1012.3762	1015.7757
93	1000.6752	1004.3724	1007.9785	1011.4954	1014.9248
94	999.6914	1003.4211	1007.0588	1010.6065	1014.0660
95	998.6993	1002.4614	1006.1309	1009.7095	1013.1991
96	997.6986	1001.4934	1005.1946	1008.8042	1012.3241

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
--------	-------	-------	-------	-------	-------

49	1042.6969	1044.7152	1046.6884	1048.6178	1050.5047
50	1042.6056	1044.6556	1046.6596	1048.6190	1050.5350
51	1042.5134	1044.5954	1046.6305	1048.6202	1050.5657
52	1042.4204	1044.5346	1046.6012	1048.6214	1050.5966
53	1042.3265	1044.4732	1046.5715	1048.6226	1050.6279
54	1042.2316	1044.4112	1046.5415	1048.6238	1050.6595
55	1042.1359	1044.3487	1046.5112	1048.6251	1050.6915
56	1042.0392	1044.2855	1046.4807	1048.6263	1050.7237
57	1041.9417	1044.2216	1046.4498	1048.6276	1050.7563
58	1041.8431	1044.1572	1046.4186	1048.6288	1050.7893
59	1041.7437	1044.0921	1046.3871	1048.6301	1050.8226
60	1041.6433	1044.0264	1046.3553	1048.6314	1050.8562
61	1041.0377	1043.4456	1045.7984	1048.0976	1050.3446
62	1040.4263	1042.8591	1045.2359	1047.5582	1049.8276
63	1039.8091	1042.2669	1044.6678	1047.0134	1049.3053
64	1039.1860	1041.6688	1044.0940	1046.4630	1048.7775
65	1038.5568	1041.0650	1043.5145	1045.9070	1048.2442
66	1037.9217	1040.4551	1042.9292	1045.3454	1047.7053
67	1037.2805	1039.8394	1042.3380	1044.7780	1047.1609
68	1036.6331	1039.2176	1041.7409	1044.2048	1046.6107
69	1035.9795	1038.5897	1041.1378	1043.6257	1046.0549
70	1035.3197	1037.9556	1040.5288	1043.0407	1045.4932
71	1034.6535	1037.3154	1039.9136	1042.4498	1044.9257
72	1033.9810	1036.6689	1039.2923	1041.8528	1044.3523
73	1033.3020	1036.0160	1038.6647	1041.2498	1043.7729
74	1032.6165	1035.3568	1038.0309	1040.6406	1043.1875
75	1031.9244	1034.6911	1037.3907	1040.0251	1042.5960
76	1031.2257	1034.0188	1036.7442	1039.4034	1041.9983
77	1030.5203	1033.3400	1036.0911	1038.7753	1041.3944
78	1029.8081	1032.6546	1035.4316	1038.1409	1040.7842
79	1029.0891	1031.9624	1034.7654	1037.4999	1040.1677
80	1028.3632	1031.2635	1034.0926	1036.8524	1039.5447
81	1027.6304	1030.5577	1033.4131	1036.1983	1038.9152
82	1026.8906	1029.8450	1032.7268	1035.5375	1038.2792
83	1026.1436	1029.1254	1032.0336	1034.8700	1037.6366
84	1025.3895	1028.3987	1031.3334	1034.1957	1036.9872
85	1024.6282	1027.6648	1030.6263	1033.5144	1036.3311
86	1023.8596	1026.9238	1029.9121	1032.8262	1035.6682
87	1023.0836	1026.1755	1029.1907	1032.1310	1034.9983
88	1022.3001	1025.4199	1028.4622	1031.4287	1034.3215
89	1021.5092	1024.6570	1027.7263	1030.7193	1033.6376
90	1020.7107	1023.8865	1026.9831	1030.0025	1032.9467
91	1019.9045	1023.1085	1026.2325	1029.2785	1032.2485
92	1019.0906	1022.3228	1025.4744	1028.5471	1031.5430
93	1018.2689	1021.5295	1024.7086	1027.8082	1030.8302
94	1017.4393	1020.7284	1023.9352	1027.0618	1030.1099
95	1016.6018	1019.9195	1023.1541	1026.3077	1029.3822
96	1015.7563	1019.1026	1022.3652	1025.5460	1028.6469

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)
 WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 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	10.25	10.50	10.75	11.00	11.25
97	996.6894	1000.5169	1004.2500	1007.8907	1011.4409
98	995.6716	999.5318	1003.2969	1006.9688	1010.5494
99	994.6451	998.5381	1002.3352	1006.0384	1009.6496
100	993.6099	997.5357	1001.3650	1005.0995	1008.7413
101	992.5657	996.5246	1000.3860	1004.1520	1007.8245
102	991.5127	995.5046	999.3983	1003.1958	1006.8991
103	990.4507	994.4756	998.4017	1002.2309	1005.9650
104	989.3796	993.4377	997.3962	1001.2571	1005.0222
105	988.2993	992.3907	996.3817	1000.2744	1004.0705
106	987.2099	991.3345	995.3581	999.2826	1003.1099
107	986.1111	990.2691	994.3254	998.2818	1002.1404
108	985.0029	989.1943	993.2833	997.2718	1001.1617
109	983.8853	988.1102	992.2320	996.2525	1000.1738
110	982.7581	987.0166	991.1712	995.2239	999.1767
111	981.6213	985.9134	990.1009	994.1859	998.1702
112	980.4748	984.8005	989.0211	993.1384	997.1543
113	979.3185	983.6779	987.9316	992.0812	996.1289
114	978.1523	982.5455	986.8323	991.0144	995.0939
115	976.9761	981.4032	985.7231	989.9378	994.0491
116	975.7900	980.2509	984.6040	988.8513	992.9946
117	974.5936	979.0885	983.4749	987.7549	991.9301
118	973.3871	977.9159	982.3357	986.6484	990.8557
119	972.1702	976.7331	981.1863	985.5317	989.7713
120	970.9430	975.5399	980.0266	984.4049	988.6766
121	969.7053	974.3363	978.8565	983.2677	987.5717
122	968.4570	973.1221	977.6759	982.1200	986.4565
123	967.1980	971.8974	976.4847	980.9619	985.3307
124	965.9283	970.6619	975.2829	979.7931	984.1945
125	964.6477	969.4156	974.0703	978.6137	983.0475
126	963.3562	968.1583	972.8468	977.4234	981.8899
127	962.0537	966.8901	971.6124	976.2222	980.7213
128	960.7400	965.6108	970.3669	975.0100	979.5418
129	959.4152	964.3203	969.1102	973.7866	978.3513
130	958.0790	963.0185	967.8423	972.5521	977.1496
131	956.7314	961.7054	966.5631	971.3062	975.9366
132	955.3723	960.3807	965.2724	970.0490	974.7123

133	954.0015	959.0444	963.9701	968.7802	973.4765
134	952.6191	957.6965	962.6561	967.4998	972.2290
135	951.2248	956.3367	961.3304	966.2076	970.9699
136	949.8187	954.9651	959.9928	964.9036	969.6990
137	948.4005	953.5814	958.6432	963.5876	968.4162
138	946.9703	952.1857	957.2816	962.2596	967.1214
139	945.5278	950.7777	955.9077	960.9194	965.8144
140	944.0729	949.3574	954.5215	959.5669	964.4951
141	942.6057	947.9247	953.1229	958.2020	963.1635
142	941.1259	946.4794	951.7118	956.8246	961.8195
143	939.6335	945.0215	950.2881	955.4346	960.4628
144	938.1284	943.5509	948.8515	954.0318	959.0933

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
97	1014.9026	1018.2778	1021.5684	1024.7764	1027.9039
98	1014.0408	1017.4449	1020.7636	1023.9990	1027.1532
99	1013.1707	1016.6038	1019.9508	1023.2137	1026.3946
100	1012.2923	1015.7545	1019.1298	1022.4204	1025.6282
101	1011.4054	1014.8968	1018.3007	1021.6190	1024.8538
102	1010.5101	1014.0308	1017.4632	1020.8093	1024.0713
103	1009.6062	1013.1563	1016.6174	1019.9915	1023.2806
104	1008.6936	1012.2732	1015.7631	1019.1652	1022.4817
105	1007.7722	1011.3815	1014.9002	1018.3306	1021.6745
106	1006.8421	1010.4810	1014.0288	1017.4874	1020.8589
107	1005.9030	1009.5717	1013.1486	1016.6356	1020.0348
108	1004.9549	1008.6536	1012.2596	1015.7751	1019.2021
109	1003.9978	1007.7264	1011.3617	1014.9058	1018.3608
110	1003.0314	1006.7901	1010.4549	1014.0277	1017.5106
111	1002.0558	1005.8447	1009.5390	1013.1406	1016.6516
112	1001.0709	1004.8901	1008.6139	1012.2444	1015.7837
113	1000.0765	1003.9260	1007.6796	1011.3391	1014.9067
114	999.0726	1002.9526	1006.7359	1010.4245	1014.0206
115	998.0591	1001.9696	1005.7828	1009.5007	1013.1253
116	997.0358	1000.9770	1004.8201	1008.5673	1012.2206
117	996.0027	999.9747	1003.8479	1007.6245	1011.3065
118	994.9598	998.9625	1002.8659	1006.6720	1010.3829
119	993.9068	997.9404	1001.8741	1005.7098	1009.4497
120	992.8438	996.9084	1000.8724	1004.7378	1008.5067
121	991.7706	995.8662	999.8606	1003.7558	1007.5540
122	990.6871	994.8138	998.8388	1002.7639	1006.5913
123	989.5932	993.7511	997.8067	1001.7618	1005.6185
124	988.4888	992.6781	996.7643	1000.7495	1004.6357
125	987.3738	991.5945	995.7115	999.7268	1003.6426
126	986.2482	990.5003	994.6481	998.6937	1002.6391
127	985.1117	989.3953	993.5741	997.6501	1001.6252
128	983.9644	988.2796	992.4894	996.5958	1000.6008
129	982.8061	987.1529	991.3938	995.5307	999.5657
130	981.6367	986.0153	990.2873	994.4548	998.5197
131	980.4560	984.8664	989.1697	993.3679	997.4629
132	979.2641	983.7063	988.0409	992.2698	996.3951
133	978.0607	982.5349	986.9009	991.1606	995.3162

134	976.8458	981.3520	985.7494	990.0401	994.2260
135	975.6193	980.1575	984.5864	988.9081	993.1245
136	974.3810	978.9513	983.4118	987.7646	992.0115
137	973.1308	977.7333	982.2255	986.6093	990.8869
138	971.8687	976.5034	981.0273	985.4423	989.7505
139	970.5945	975.2614	979.8171	984.2634	988.6024
140	969.3080	974.0073	978.5948	983.0725	987.4423
141	968.0092	972.7409	977.3603	981.8694	986.2701
142	966.6980	971.4620	976.1134	980.6540	985.0857
143	965.3742	970.1707	974.8541	979.4262	983.8889
144	964.0377	968.8667	973.5821	978.1858	982.6797

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 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	10.25	10.50	10.75	11.00	11.25
145	936.6103	942.0674	947.4022	952.6162	957.7111
146	935.0794	940.5709	945.9398	951.1876	956.3159
147	933.5353	939.0613	944.4643	949.7459	954.9076
148	931.9780	937.5384	942.9756	948.2910	953.4861
149	930.4075	936.0023	941.4736	946.8228	952.0513
150	928.8235	934.4527	939.9581	945.3411	950.6030
151	927.2260	932.8896	938.4291	943.8458	949.1412
152	925.6149	931.3128	936.8863	942.3368	947.6656
153	923.9900	929.7222	935.3298	940.8140	946.1763
154	922.3512	928.1177	933.7592	939.2772	944.6729
155	920.6984	926.4991	932.1746	937.7263	943.1555
156	919.0315	924.8664	930.5759	936.1612	941.6238
157	917.3504	923.2194	928.9628	934.5818	940.0778
158	915.6549	921.5579	927.3352	932.9879	938.5173
159	913.9449	919.8820	925.6931	931.3794	936.9421
160	912.2203	918.1913	924.0362	929.7561	935.3522
161	910.4810	916.4859	922.3645	928.1179	933.7474
162	908.7268	914.7656	920.6779	926.4648	932.1275
163	906.9577	913.0302	918.9761	924.7965	930.4924
164	905.1734	911.2796	917.2591	923.1128	928.8421

165	903.3739	909.5137	915.5267	921.4138	927.1762
166	901.5590	907.7324	913.7788	919.6992	925.4947
167	899.7286	905.9354	912.0152	917.9688	923.7975
168	897.8826	904.1228	910.2358	916.2226	922.0843
169	896.0208	902.2942	908.4405	914.4604	920.3551
170	894.1432	900.4497	906.6291	912.6821	918.6097
171	892.2494	898.5891	904.8014	910.8874	916.8479
172	890.3395	896.7121	902.9574	909.0763	915.0696
173	888.4133	894.8188	901.0969	907.2486	913.2747
174	886.4707	892.9088	899.2197	905.4041	911.4629
175	884.5114	890.9822	897.3257	903.5427	909.6341
176	882.5354	889.0387	895.4148	901.6643	907.7882
177	880.5425	887.0782	893.4867	899.7687	905.9249
178	878.5326	885.1005	891.5413	897.8556	904.0442
179	876.5056	883.1056	889.5785	895.9251	902.1459
180	874.4612	881.0931	887.5982	893.9768	900.2298
181	872.3993	879.0631	885.6000	892.0107	898.2957
182	870.3199	877.0153	883.5840	890.0265	896.3434
183	868.2227	874.9496	881.5500	888.0242	894.3729
184	866.1075	872.8658	879.4977	886.0035	892.3839
185	863.9743	870.7638	877.4270	883.9643	890.3762
186	861.8229	868.6434	875.3377	881.9064	888.3498
187	859.6531	866.5044	873.2298	879.8296	886.3043
188	857.4648	864.3468	871.1030	877.7338	884.2397
189	855.2578	862.1702	868.9571	875.6188	882.1557
190	853.0319	859.9746	866.7920	873.4844	880.0521
191	850.7870	857.7598	864.6075	871.3304	877.9289
192	848.5230	855.5256	862.4034	869.1567	875.7857

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
145	962.6884	967.5500	972.2975	976.9328	981.4579
146	961.3262	966.2203	971.0000	975.6670	980.2234
147	959.9510	964.8777	969.6895	974.3883	978.9760
148	958.5625	963.5219	968.3660	973.0966	977.7156
149	957.1608	962.1528	967.0292	971.7916	976.4421
150	955.7456	960.7703	965.6790	970.4734	975.1553
151	954.3168	959.3743	964.3153	969.1416	973.8551
152	952.8744	957.9646	962.9380	967.7963	972.5414
153	951.4181	956.5411	961.5469	966.4373	971.2140
154	949.9479	955.1037	960.1419	965.0643	969.8727
155	948.4636	953.6521	958.7229	963.6774	968.5175
156	946.9650	952.1864	957.2896	962.2763	967.1482
157	945.4521	950.7064	955.8420	960.8609	965.7646
158	943.9247	949.2118	954.3800	959.4310	964.3666
159	942.3827	947.7026	952.9033	957.9866	962.9540
160	940.8259	946.1786	951.4119	956.5274	961.5267
161	939.2541	944.6397	949.9056	955.0533	960.0846
162	937.6673	943.0857	948.3841	953.5642	958.6274
163	936.0653	941.5165	946.8475	952.0598	957.1551
164	934.4480	939.9320	945.2955	950.5401	955.6674
165	932.8151	938.3319	943.7280	949.0049	954.1642
166	931.1666	936.7162	942.1448	947.4540	952.6453

167	929.5023	935.0846	940.5458	945.8873	951.1107
168	927.8221	933.4371	938.9308	944.3046	949.5600
169	926.1257	931.7735	937.2996	942.7057	947.9932
170	924.4131	930.0935	935.6522	941.0905	946.4101
171	922.6841	928.3971	933.9882	939.4589	944.8105
172	920.9385	926.6841	932.3076	937.8105	943.1942
173	919.1762	924.9543	930.6103	936.1454	941.5611
174	917.3970	923.2076	928.8959	934.4632	939.9110
175	915.6007	921.4438	927.1644	932.7639	938.2436
176	913.7873	919.6627	925.4156	931.0472	936.5590
177	911.9564	917.8641	923.6492	929.3130	934.8567
178	910.1080	916.0480	921.8653	927.5611	933.1368
179	908.2419	914.2140	920.0635	925.7913	931.3989
180	906.3579	912.3622	918.2436	924.0035	929.6429
181	904.4558	910.4921	916.4056	922.1973	927.8686
182	902.5356	908.6038	914.5492	920.3728	926.0759
183	900.5969	906.6970	912.6742	918.5296	924.2644
184	898.6396	904.7715	910.7805	916.6676	922.4341
185	896.6636	902.8272	908.8678	914.7867	920.5848
186	894.6686	900.8638	906.9360	912.8865	918.7161
187	892.6546	898.8812	904.9849	910.9669	916.8281
188	890.6212	896.8791	903.0143	909.0277	914.9203
189	888.5683	894.8575	901.0240	907.0687	912.9927
190	886.4958	892.8161	899.0138	905.0897	911.0449
191	884.4034	890.7547	896.9834	903.0905	909.0769
192	882.2910	888.6731	894.9328	901.0709	907.0884

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 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	10.25	10.50	10.75	11.00	11.25
193	846.2396	853.2718	860.1796	866.9630	873.6224
194	843.9367	850.9984	857.9359	864.7493	871.4389
195	841.6141	848.7050	855.6720	862.5152	869.2349
196	839.2717	846.3916	853.3879	860.2607	867.0102

197	836.9093	844.0579	851.0833	857.9855	864.7647
198	834.5267	841.7038	848.7581	855.6895	862.4981
199	832.1237	839.3291	846.4120	853.3724	860.2103
200	829.7003	836.9337	844.0450	851.0340	857.9010
201	827.2561	834.5173	841.6567	848.6743	855.5701
202	824.7910	832.0797	839.2470	846.2929	853.2173
203	822.3049	829.6208	836.8158	843.8896	850.8425
204	819.7976	827.1404	834.3627	841.4644	848.4454
205	817.2688	824.6383	831.8877	839.0169	846.0258
206	814.7185	822.1143	829.3905	836.5470	843.5835
207	812.1463	819.5682	826.8710	834.0544	841.1184
208	809.5522	816.9998	824.3288	831.5390	838.6301
209	806.9359	814.4089	821.7639	829.0005	836.1185
210	804.2973	811.7954	819.1760	826.4388	833.5834
211	801.6361	809.1590	816.5650	823.8536	831.0245
212	798.9523	806.4996	813.9305	821.2446	828.4416
213	796.2454	803.8169	811.2725	818.6118	825.8345
214	793.5155	801.1107	808.5906	815.9548	823.2029
215	790.7623	798.3808	805.8847	813.2735	820.5467
216	787.9855	795.6270	803.1546	810.5676	817.8656
217	785.1850	792.8492	800.4000	807.8369	815.1593
218	782.3606	790.0470	797.6207	805.0811	812.4277
219	779.5121	787.2203	794.8166	802.3001	809.6704
220	776.6392	784.3689	791.9873	799.4937	806.8874
221	773.7418	781.4925	789.1327	796.6614	804.0782
222	770.8196	778.5910	786.2525	793.8032	801.2427
223	767.8725	775.6641	783.3465	790.9189	798.3806
224	764.9002	772.7116	780.4144	788.0080	795.4916
225	761.9026	769.7332	777.4561	785.0705	792.5756
226	758.8793	766.7288	774.4713	782.1061	789.6323
227	755.8302	763.6980	771.4598	779.1145	786.6613
228	752.7550	760.6408	768.4213	776.0955	783.6625
229	749.6536	757.5568	765.3555	773.0488	780.6356
230	746.5257	754.4458	762.2623	769.9741	777.5803
231	743.3711	751.3076	759.1414	766.8713	774.4964
232	740.1895	748.1420	755.9926	763.7401	771.3835
233	736.9808	744.9486	752.8155	760.5801	768.2415
234	733.7446	741.7274	749.6099	757.3912	765.0700
235	730.4808	738.4779	746.3757	754.1730	761.8688
236	727.1891	735.2000	743.1124	750.9253	758.6376
237	723.8694	731.8934	739.8200	747.6479	755.3760
238	720.5212	728.5578	736.4980	744.3404	752.0840
239	717.1445	725.1931	733.1463	741.0026	748.7610
240	713.7389	721.7990	729.7646	737.6343	745.4069

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
193	880.1583	886.5711	892.8617	899.0307	905.0792
194	878.0051	884.4486	890.7698	896.9697	903.0491
195	875.8314	882.3052	888.6570	894.8876	900.9978
196	873.6368	880.1409	886.5231	892.7843	898.9251
197	871.4212	877.9554	884.3679	890.6595	896.8309
198	869.1843	875.7484	882.1911	888.5130	894.7148

199	866.9260	873.5199	879.9926	886.3446	892.5767
200	864.6461	871.2696	877.7720	884.1540	890.4163
201	862.3443	868.9972	875.5293	881.9411	888.2334
202	860.0204	866.7025	873.2641	879.7056	886.0278
203	857.6743	864.3854	870.9763	877.4473	883.7992
204	855.3057	862.0457	868.6656	875.1660	881.5474
205	852.9144	859.6829	866.3318	872.8613	879.2721
206	850.5002	857.2971	863.9746	870.5331	876.9732
207	848.0628	854.8879	861.5939	868.1812	874.6502
208	845.6021	852.4551	859.1894	865.8052	872.3031
209	843.1178	849.9985	856.7608	863.4050	869.9316
210	840.6097	847.5178	854.3079	860.9803	867.5353
211	838.0776	845.0129	851.8305	858.5308	865.1141
212	835.5212	842.4834	849.3284	856.0563	862.6676
213	832.9403	839.9292	846.8012	853.5566	860.1957
214	830.3346	837.3499	844.2488	851.0314	857.6980
215	827.7040	834.7454	841.6708	848.4803	855.1743
216	825.0482	832.1154	839.0670	845.9033	852.6243
217	822.3669	829.4596	836.4372	843.2999	850.0478
218	819.6600	826.7778	833.7811	840.6699	847.4444
219	816.9271	824.0698	831.0985	838.0131	844.8139
220	814.1680	821.3352	828.3890	835.3292	842.1560
221	811.3824	818.5739	825.6524	832.6179	839.4704
222	808.5702	815.7856	822.8885	829.8789	836.7568
223	805.7310	812.9699	820.0969	827.1119	834.0150
224	802.8646	810.1266	817.2774	824.3167	831.2446
225	799.9708	807.2556	814.4297	821.4930	828.4453
226	797.0492	804.3564	811.5535	818.6404	825.6169
227	794.0996	801.4288	808.6486	815.7587	822.7590
228	791.1217	798.4726	805.7146	812.8476	819.8714
229	788.1153	795.4874	802.7513	809.9068	816.9536
230	785.0801	792.4730	799.7583	806.9359	814.0055
231	782.0158	789.4290	796.7355	803.9348	811.0267
232	778.9222	786.3553	793.6823	800.9029	808.0168
233	775.7989	783.2514	790.5987	797.8402	804.9756
234	772.6456	780.1172	787.4842	794.7462	801.9027
235	769.4622	776.9523	784.3386	791.6206	798.7978
236	766.2482	773.7564	781.1615	788.4630	795.6606
237	763.0034	770.5292	777.9527	785.2733	792.4907
238	759.7276	767.2704	774.7117	782.0510	789.2877
239	756.4203	763.9797	771.4384	778.7958	786.0514
240	753.0813	760.6567	768.1323	775.5073	782.7814

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

APPENDIX 7

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)
 WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 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	10.25	10.50	10.75	11.00	11.25
241	710.3042	718.3751	726.3525	734.2350	742.0213
242	706.8402	714.9213	722.9099	730.8046	738.6040
243	703.3466	711.4373	719.4365	727.3427	735.1547
244	699.8231	707.9228	715.9319	723.8491	731.6730
245	696.2696	704.3775	712.3959	720.3235	728.1587
246	692.6857	700.8012	708.8283	716.7655	724.6114
247	689.0712	697.1936	705.2287	713.1750	721.0309
248	685.4258	693.5545	701.5969	709.5515	717.4168
249	681.7493	689.8835	697.9325	705.8948	713.7689
250	678.0414	686.1804	694.2353	702.2046	710.0867
251	674.3018	682.4448	690.5050	698.4805	706.3700
252	670.5302	678.6766	686.7412	694.7224	702.6185
253	666.7265	674.8755	682.9438	690.9297	698.8318
254	662.8902	671.0410	679.1123	687.1023	695.0096
255	659.0212	667.1730	675.2465	683.2399	691.1515
256	655.1192	663.2712	671.3461	679.3420	687.2573
257	651.1838	659.3352	667.4107	675.4084	683.3266
258	647.2148	655.3648	663.4401	671.4387	679.3591
259	643.2119	651.3597	659.4339	667.4327	675.3543
260	639.1748	647.3195	655.3918	663.3899	671.3120
261	635.1032	643.2439	651.3135	659.3100	667.2318
262	630.9968	639.1327	647.1987	655.1928	663.1134
263	626.8554	634.9855	643.0470	651.0378	658.9563
264	622.6786	630.8021	638.8581	646.8448	654.7603
265	618.4661	626.5820	634.6317	642.6133	650.5249
266	614.2176	622.3250	630.3674	638.3430	646.2498
267	609.9329	618.0307	626.0649	634.0335	641.9347
268	605.6115	613.6989	621.7239	629.6846	637.5790
269	601.2533	609.3292	617.3440	625.2958	633.1826
270	596.8578	604.9212	612.9249	620.8667	628.7449
271	592.4247	600.4747	608.4662	616.3971	624.2657
272	587.9538	595.9892	603.9675	611.8865	619.7444
273	583.4447	591.4646	599.4285	607.3346	615.1808
274	578.8971	586.9003	594.8489	602.7409	610.5743
275	574.3107	582.2961	590.2282	598.1051	605.9247
276	569.6851	577.6516	585.5662	593.4268	601.2315
277	565.0199	572.9664	580.8623	588.7056	596.4943
278	560.3149	568.2403	576.1164	583.9412	591.7127
279	555.5698	563.4728	571.3279	579.1331	586.8863
280	550.7841	558.6636	566.4966	574.2809	582.0146
281	545.9575	553.8123	561.6219	569.3842	577.0972

282	541.0897	548.9186	556.7036	564.4427	572.1337
283	536.1803	543.9820	551.7412	559.4558	567.1237
284	531.2289	539.0022	546.7344	554.4232	562.0668
285	526.2353	533.9789	541.6827	549.3445	556.9624
286	521.1991	528.9116	536.5858	544.2193	551.8102
287	516.1198	523.8000	531.4432	539.0470	546.6097
288	510.9971	518.6437	526.2545	533.8274	541.3604

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
241	749.7104	757.3013	764.7931	772.1853	779.4773
242	746.3071	753.9129	761.4206	768.8294	776.1388
243	742.8713	750.4914	758.0143	765.4392	772.7655
244	739.4025	747.0364	754.5740	762.0145	769.3571
245	735.9004	743.5476	751.0993	758.5547	765.9132
246	732.3648	740.0246	747.5898	755.0597	762.4334
247	728.7953	736.4671	744.0453	751.5289	758.9174
248	725.1916	732.8748	740.4652	747.9621	755.3647
249	721.5534	729.2473	736.8494	744.3589	751.7750
250	717.8803	725.5843	733.1975	740.7190	748.1480
251	714.1720	721.8854	729.5090	737.0418	744.4831
252	710.4282	718.1503	725.7836	733.3271	740.7801
253	706.6485	714.3786	722.0210	729.5746	737.0385
254	702.8326	710.5700	718.2207	725.7836	733.2579
255	698.9801	706.7241	714.3824	721.9540	729.4380
256	695.0906	702.8405	710.5058	718.0854	725.5782
257	691.1639	698.9189	706.5904	714.1772	721.6783
258	687.1996	694.9590	702.6358	710.2291	717.7377
259	683.1973	690.9602	698.6417	706.2407	713.7561
260	679.1566	686.9223	694.6077	702.2116	709.7330
261	675.0772	682.8448	690.5333	698.1414	705.6680
262	670.9587	678.7274	686.4181	694.0296	701.5607
263	666.8008	674.5698	682.2619	689.8758	697.4105
264	662.6030	670.3713	678.0640	685.6797	693.2172
265	658.3649	666.1318	673.8242	681.4407	688.9801
266	654.0863	661.8508	669.5420	677.1584	684.6990
267	649.7666	657.5279	665.2169	672.8324	680.3732
268	645.4056	653.1626	660.8486	668.4623	676.0023
269	641.0027	648.7546	656.4366	664.0475	671.5860
270	636.5577	644.3034	651.9805	659.5877	667.1236
271	632.0701	639.8086	647.4799	655.0823	662.6148
272	627.5394	635.2699	642.9342	650.5310	658.0590
273	622.9654	630.6866	638.3431	645.9332	653.4557
274	618.3475	626.0586	633.7060	641.2885	648.8045
275	613.6853	621.3851	629.0226	636.5963	644.1048
276	608.9785	616.6660	624.2924	631.8562	639.3562
277	604.2265	611.9006	619.5148	627.0678	634.5581
278	599.4291	607.0886	614.6895	622.2305	629.7100
279	594.5856	602.2294	609.8160	617.3438	624.8114
280	589.6957	597.3227	604.8937	612.4072	619.8618
281	584.7590	592.3679	599.9221	607.4202	614.8606
282	579.7750	587.3646	594.9009	602.3823	609.8074
283	574.7432	582.3123	589.8294	597.2930	604.7015

284	569.6632	577.2105	584.7072	592.1517	599.5424
285	564.5344	572.0588	579.5338	586.9579	594.3296
286	559.3566	566.8567	574.3087	581.7112	589.0625
287	554.1291	561.6036	569.0313	576.4108	583.7405
288	548.8515	556.2990	563.7012	571.0564	578.3631

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 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	10.25	10.50	10.75	11.00	11.25
289	505.8307	513.4422	521.0193	528.5599	536.0619
290	500.6201	508.1952	515.7373	523.2441	530.7137
291	495.3650	502.9024	510.4079	517.8796	525.3154
292	490.0651	497.5632	505.0308	512.4659	519.8665
293	484.7199	492.1772	499.6055	507.0026	514.3665
294	479.3290	486.7442	494.1317	501.4892	508.8149
295	473.8920	481.2636	488.6087	495.9253	503.2113
296	468.4087	475.7351	483.0363	490.3104	497.5552
297	462.8785	470.1582	477.4140	484.6440	491.8460
298	457.3010	464.5325	471.7413	478.9256	486.0833
299	451.6759	458.8575	466.0179	473.1549	480.2666
300	446.0028	453.1329	460.2431	467.3312	474.3953
301	440.2812	447.3583	454.4166	461.4542	468.4690
302	434.5108	441.5330	448.5379	455.5232	462.4872
303	428.6910	435.6569	442.6065	449.5380	456.4493
304	422.8215	429.7293	436.6220	443.4978	450.3547
305	416.9019	423.7498	430.5839	437.4023	444.2031
306	410.9318	417.7180	424.4917	431.2509	437.9937
307	404.9106	411.6335	418.3449	425.0431	431.7262
308	398.8380	405.4957	412.1431	418.7784	425.3998
309	392.7136	399.3042	405.8857	412.4563	419.0142
310	386.5368	393.0585	399.5722	406.0763	412.5687
311	380.3073	386.7581	393.2022	399.6377	406.0628
312	374.0245	380.4027	386.7752	393.1402	399.4959
313	367.6881	373.9916	380.2905	386.5830	392.8674

314	361.2976	367.5244	373.7478	379.9658	386.1768
315	354.8525	361.0007	367.1464	373.2879	379.4235
316	348.3523	354.4198	360.4859	366.5488	372.6068
317	341.7966	347.7814	353.7657	359.7479	365.7262
318	335.1850	341.0849	346.9854	352.8847	358.7812
319	328.5168	334.3298	340.1443	345.9585	351.7710
320	321.7917	327.5156	333.2419	338.9689	344.6951
321	315.0091	320.6418	326.2777	331.9152	337.5529
322	308.1686	313.7078	319.2511	324.7969	330.3437
323	301.2697	306.7131	312.1615	317.6133	323.0669
324	294.3119	299.6573	305.0084	310.3638	315.7219
325	287.2946	292.5397	297.7913	303.0479	308.3081
326	280.2173	285.3598	290.5095	295.6649	300.8247
327	273.0797	278.1171	283.1625	288.2143	293.2712
328	265.8810	270.8111	275.7496	280.6953	285.6468
329	258.6209	263.4411	268.2704	273.1074	277.9510
330	251.2988	256.0066	260.7241	265.4500	270.1831
331	243.9141	248.5070	253.1102	257.7224	262.3423
332	236.4663	240.9419	245.4282	249.9239	254.4280
333	228.9549	233.3105	237.6773	242.0540	246.4395
334	221.3794	225.6124	229.8570	234.1119	238.3761
335	213.7391	217.8469	221.9666	226.0970	230.2372
336	206.0336	210.0135	214.0055	218.0087	222.0219

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
289	543.5234	550.9426	558.3177	565.6473	572.9296
290	538.1442	545.5336	552.8804	560.1829	567.4396
291	532.7134	540.0718	547.3888	554.6628	561.8924
292	527.2306	534.5564	541.8422	549.0864	556.2874
293	521.6952	528.9870	536.2402	543.4530	550.6240
294	516.1068	523.3631	530.5821	537.7621	544.9016
295	510.4649	517.6842	524.8674	532.0131	539.1196
296	504.7688	511.9496	519.0957	526.2054	533.2774
297	499.0182	506.1589	513.2661	520.3385	527.3743
298	493.2125	500.3114	507.3783	514.4116	521.4097
299	487.3511	494.4067	501.4317	508.4243	515.3830
300	481.4336	488.4442	495.4255	502.3758	509.2935
301	475.4594	482.4234	489.3593	496.2656	503.1406
302	469.4279	476.3435	483.2324	490.0930	496.9236
303	463.3386	470.2042	477.0443	483.8573	490.6418
304	457.1909	464.0047	470.7943	477.5581	484.2946
305	450.9844	457.7445	464.4817	471.1945	477.8813
306	444.7183	451.4230	458.1061	464.7660	471.4012
307	438.3922	445.0396	451.6667	458.2718	464.8536
308	432.0055	438.5937	445.1629	451.7114	458.2377
309	425.5576	432.0847	438.5940	445.0840	451.5530
310	419.0478	425.5120	431.9595	438.3889	444.7986
311	412.4757	418.8749	425.2586	431.6255	437.9739
312	405.8407	412.1728	418.4908	424.7930	431.0780
313	399.1420	405.4051	411.6552	417.8908	424.1104
314	392.3791	398.5711	404.7513	410.9181	417.0702
315	385.5514	391.6702	397.7783	403.8742	409.9566

316	378.6583	384.7018	390.7356	396.7585	402.7689
317	371.6991	377.6651	383.6225	389.5701	395.5064
318	364.6733	370.5595	376.4383	382.3083	388.1682
319	357.5801	363.3843	369.1822	374.9724	380.7535
320	350.4189	356.1389	361.8536	367.5616	373.2617
321	343.1891	348.8225	354.4516	360.0752	365.6917
322	335.8900	341.4345	346.9757	352.5123	358.0430
323	328.5210	333.9741	339.4250	344.8722	350.3145
324	321.0813	326.4407	331.7988	337.1541	342.5056
325	313.5704	318.8336	324.0963	329.3573	334.6153
326	305.9875	311.1519	316.3168	321.4808	326.6428
327	298.3319	303.3950	308.4595	313.5240	318.5873
328	290.6029	295.5622	300.5236	305.4859	310.4479
329	282.7999	287.6527	292.5084	297.3657	302.2236
330	274.9220	279.6657	284.4130	289.1627	293.9138
331	266.9687	271.6006	276.2367	280.8759	285.5173
332	258.9392	263.4564	267.9786	272.5046	277.0334
333	250.8327	255.2325	259.6379	264.0477	268.4611
334	242.6486	246.9281	251.2138	255.5046	259.7995
335	234.3860	238.5424	242.7055	246.8742	251.0477
336	226.0442	230.0745	234.1120	238.1557	242.2047

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 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	10.25	10.50	10.75	11.00	11.25
337	198.2623	202.1115	205.9731	209.8462	213.7296
338	190.4246	194.1404	197.8688	201.6088	205.3596
339	182.5199	186.0995	189.6919	193.2960	196.9111
340	174.5478	177.9883	181.4417	184.9070	188.3834
341	166.5075	169.8061	173.1176	176.4410	179.7757
342	158.3985	161.5523	164.7189	167.8975	171.0873
343	150.2203	153.2263	156.2450	159.2757	162.3175
344	141.9723	144.8274	147.6952	150.5748	153.4655
345	133.6538	136.3551	139.0688	141.7941	144.5305
346	125.2642	127.8086	130.3651	132.9330	135.5117

347	116.8030	119.1873	121.5834	123.9906	126.4084
348	108.2694	110.4906	112.7231	114.9663	117.2197
349	99.6630	101.7178	103.7834	105.8593	107.9449
350	90.9831	92.8683	94.7636	96.6687	98.5832
351	82.2291	83.9413	85.6630	87.3939	89.1336
352	73.4003	74.9362	76.4809	78.0341	79.5955
353	64.4960	65.8523	67.2165	68.5885	69.9680
354	55.5157	56.6889	57.8692	59.0563	60.2502
355	46.4587	47.4453	48.4381	49.4368	50.4413
356	37.3244	38.1209	38.9225	39.7290	40.5404
357	28.1120	28.7148	29.3216	29.9323	30.5467
358	18.8209	19.2265	19.6348	20.0458	20.4593
359	9.4505	9.6551	9.8612	10.0686	10.2774
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
337	217.6225	221.5238	225.4327	229.3483	233.2696
338	209.1200	212.8893	216.6666	220.4509	224.2415
339	200.5361	204.1703	207.8128	211.4627	215.1193
340	191.8699	195.3659	198.8704	202.3827	205.9021
341	183.1207	186.4753	189.8387	193.2101	196.5888
342	174.2876	177.4976	180.7166	183.9438	187.1786
343	165.3699	168.4321	171.5033	174.5829	177.6703
344	156.3667	159.2777	162.1978	165.1265	168.0630
345	147.2773	150.0337	152.7994	155.5735	158.3556
346	138.1007	140.6993	143.3069	145.9230	148.5470
347	128.8362	131.2734	133.7195	136.1740	138.6364
348	119.4829	121.7552	124.0362	126.3254	128.6224
349	110.0399	112.1438	114.2561	116.3764	118.5042
350	100.5065	102.4383	104.3782	106.3257	108.2806
351	90.8817	92.6378	94.4015	96.1725	97.9504
352	81.1647	82.7413	84.3251	85.9156	87.5127
353	71.3545	72.7479	74.1478	75.5540	76.9662
354	61.4504	62.6567	63.8689	65.0867	66.3099
355	51.4513	52.4666	53.4871	54.5125	55.5426
356	41.3564	42.1768	43.0015	43.8303	44.6631
357	31.1647	31.7862	32.4110	33.0391	33.6703
358	20.8754	21.2939	21.7147	22.1377	22.5630
359	10.4875	10.6988	10.9114	11.1251	11.3399
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
 WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 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	10.25	10.50	10.75	11.00	11.25
1	1001.7201	1001.7760	1001.8306	1001.8840	1001.9363
2	1003.4549	1003.5675	1003.6776	1003.7853	1003.8907
3	1005.2045	1005.3747	1005.5411	1005.7040	1005.8634
4	1006.9691	1007.1977	1007.4214	1007.6403	1007.8547
5	1008.7487	1009.0366	1009.3185	1009.5944	1009.8646
6	1010.5436	1010.8917	1011.2325	1011.5664	1011.8933
7	1012.3537	1012.7629	1013.1638	1013.5564	1013.9411
8	1014.1794	1014.6506	1015.1123	1015.5647	1016.0080
9	1016.0206	1016.5547	1017.0783	1017.5914	1018.0944
10	1017.8775	1018.4756	1019.0618	1019.6367	1020.2003
11	1019.7503	1020.4132	1021.0632	1021.7007	1022.3259
12	1021.6392	1022.3678	1023.0825	1023.7836	1024.4715
13	1023.0325	1023.8164	1024.5853	1025.3395	1026.0793
14	1024.4377	1025.2777	1026.1016	1026.9096	1027.7021
15	1025.8549	1026.7518	1027.6314	1028.4941	1029.3402
16	1027.2843	1028.2388	1029.1750	1030.0931	1030.9936
17	1028.7258	1029.7388	1030.7323	1031.7068	1032.6626
18	1030.1797	1031.2520	1032.3037	1033.3352	1034.3471
19	1031.6460	1032.7783	1033.8891	1034.9786	1036.0475
20	1033.1248	1034.3181	1035.4887	1036.6371	1037.7638
21	1034.6162	1035.8713	1037.1026	1038.3107	1039.4962
22	1036.1204	1037.4381	1038.7310	1039.9997	1041.2449
23	1037.6374	1039.0186	1040.3740	1041.7042	1043.0099
24	1039.1674	1040.6129	1042.0317	1043.4243	1044.7915
25	1040.1604	1041.6589	1043.1296	1044.5730	1045.9900
26	1041.1620	1042.7141	1044.2373	1045.7323	1047.1998
27	1042.1720	1043.7784	1045.3549	1046.9022	1048.4209
28	1043.1908	1044.8521	1046.4826	1048.0828	1049.6534
29	1044.2182	1045.9352	1047.6203	1049.2742	1050.8976
30	1045.2544	1047.0278	1048.7683	1050.4765	1052.1533
31	1046.2994	1048.1299	1049.9265	1051.6899	1053.4209
32	1047.3534	1049.2417	1051.0951	1052.9144	1054.7003
33	1048.4164	1050.3632	1052.2742	1054.1501	1055.9918
34	1049.4885	1051.4945	1053.4638	1055.3971	1057.2953
35	1050.5697	1052.6357	1054.6641	1056.6556	1058.6110
36	1051.6601	1053.7869	1055.8751	1057.9256	1059.9391
37	1052.1687	1054.3438	1056.4792	1058.5760	1060.6350
38	1052.6815	1054.9055	1057.0888	1059.2324	1061.3373
39	1053.1988	1055.4721	1057.7038	1059.8948	1062.0462
40	1053.7205	1056.0436	1058.3243	1060.5633	1062.7618
41	1054.2466	1056.6202	1058.9503	1061.2379	1063.4841
42	1054.7772	1057.2018	1059.5820	1061.9187	1064.2131

43	1055.3124	1057.7885	1060.2193	1062.6058	1064.9490
44	1055.8521	1058.3803	1060.8623	1063.2991	1065.6918
45	1056.3964	1058.9774	1061.5111	1063.9988	1066.4415
46	1056.9454	1059.5796	1062.1657	1064.7050	1067.1983
47	1057.4991	1060.1871	1062.8262	1065.4175	1067.9622
48	1058.0575	1060.7999	1063.4926	1066.1367	1068.7332

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
1	1001.9874	1002.0374	1002.0862	1002.1341	1002.1809
2	1003.9938	1004.0947	1004.1934	1004.2900	1004.3845
3	1006.0194	1006.1721	1006.3215	1006.4678	1006.6110
4	1008.0645	1008.2699	1008.4710	1008.6679	1008.8608
5	1010.1291	1010.3882	1010.6420	1010.8905	1011.1340
6	1012.2136	1012.5273	1012.8346	1013.1358	1013.4308
7	1014.3180	1014.6873	1015.0492	1015.4039	1015.7516
8	1016.4426	1016.8685	1017.2860	1017.6953	1018.0966
9	1018.5875	1019.0710	1019.5451	1020.0100	1020.4660
10	1020.7530	1021.2951	1021.8268	1022.3483	1022.8601
11	1022.9393	1023.5409	1024.1313	1024.7106	1025.2791
12	1025.1465	1025.8088	1026.4588	1027.0969	1027.7233
13	1026.8051	1027.5173	1028.2161	1028.9020	1029.5753
14	1028.4797	1029.2425	1029.9910	1030.7256	1031.4465
15	1030.1703	1030.9846	1031.7837	1032.5678	1033.3373
16	1031.8771	1032.7438	1033.5942	1034.4287	1035.2478
17	1033.6002	1034.5202	1035.4229	1036.3087	1037.1781
18	1035.3399	1036.3140	1037.2698	1038.2079	1039.1286
19	1037.0962	1038.1253	1039.1352	1040.1264	1041.0994
20	1038.8694	1039.9544	1041.0193	1042.0646	1043.0907
21	1040.6596	1041.8014	1042.9222	1044.0225	1045.1028
22	1042.4669	1043.6665	1044.8441	1046.0004	1047.1358
23	1044.2916	1045.5498	1046.7853	1047.9985	1049.1900
24	1046.1337	1047.4516	1048.7459	1050.0170	1051.2656
25	1047.3811	1048.7468	1050.0880	1051.4051	1052.6988
26	1048.6404	1050.0547	1051.4435	1052.8074	1054.1470
27	1049.9118	1051.3755	1052.8127	1054.2240	1055.6102
28	1051.1953	1052.7091	1054.1955	1055.6551	1057.0886
29	1052.4912	1054.0558	1055.5921	1057.1007	1058.5825
30	1053.7995	1055.4157	1057.0027	1058.5612	1060.0919
31	1055.1203	1056.7889	1058.4274	1060.0365	1061.6171
32	1056.4538	1058.1755	1059.8663	1061.5269	1063.1581
33	1057.8000	1059.5757	1061.3196	1063.0325	1064.7152
34	1059.1592	1060.9897	1062.7875	1064.5535	1066.2885
35	1060.5314	1062.4174	1064.2701	1066.0900	1067.8782
36	1061.9167	1063.8592	1065.7674	1067.6422	1069.4845
37	1062.6570	1064.6430	1066.5939	1068.5105	1070.3936
38	1063.4043	1065.4345	1067.4286	1069.3876	1071.3123
39	1064.1589	1066.2337	1068.2716	1070.2736	1072.2405
40	1064.9206	1067.0407	1069.1231	1071.1687	1073.1784
41	1065.6896	1067.8557	1069.9831	1072.0729	1074.1260
42	1066.4661	1068.6786	1070.8517	1072.9864	1075.0836
43	1067.2499	1069.5096	1071.7290	1073.9092	1076.0511
44	1068.0413	1070.3487	1072.6151	1074.8414	1077.0287

45	1068.8402	1071.1960	1073.5100	1075.7831	1078.0164
46	1069.6468	1072.0517	1074.4139	1076.7344	1079.0145
47	1070.4612	1072.9157	1075.3268	1077.6955	1080.0229
48	1071.2833	1073.7882	1076.2488	1078.6664	1081.0419

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 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	10.25	10.50	10.75	11.00	11.25
49	1057.9851	1060.7683	1063.5009	1066.1838	1068.8184
50	1057.9121	1060.7364	1063.5092	1066.2314	1068.9043
51	1057.8384	1060.7043	1063.5176	1066.2795	1068.9911
52	1057.7641	1060.6718	1063.5261	1066.3279	1069.0787
53	1057.6892	1060.6391	1063.5346	1066.3769	1069.1671
54	1057.6137	1060.6061	1063.5432	1066.4262	1069.2564
55	1057.5375	1060.5728	1063.5519	1066.4761	1069.3465
56	1057.4606	1060.5392	1063.5607	1066.5263	1069.4374
57	1057.3831	1060.5053	1063.5696	1066.5771	1069.5292
58	1057.3050	1060.4712	1063.5785	1066.6283	1069.6218
59	1057.2261	1060.4367	1063.5875	1066.6800	1069.7153
60	1057.1466	1060.4019	1063.5966	1066.7321	1069.8097
61	1056.3832	1059.6683	1062.8919	1066.0553	1069.1599
62	1055.6132	1058.9283	1062.1809	1065.3723	1068.5040
63	1054.8367	1058.1818	1061.4634	1064.6830	1067.8420
64	1054.0535	1057.4288	1060.7396	1063.9875	1067.1737
65	1053.2637	1056.6691	1060.0093	1063.2855	1066.4992
66	1052.4671	1055.9029	1059.2724	1062.5771	1065.8184
67	1051.6637	1055.1299	1058.5289	1061.8622	1065.1312
68	1050.8534	1054.3502	1057.7788	1061.1408	1064.4375
69	1050.0362	1053.5636	1057.0220	1060.4127	1063.7373
70	1049.2120	1052.7702	1056.2583	1059.6780	1063.0306
71	1048.3808	1051.9698	1055.4879	1058.9365	1062.3173
72	1047.5425	1051.1624	1054.7105	1058.1882	1061.5972
73	1046.6970	1050.3480	1053.9261	1057.4331	1060.8704
74	1045.8443	1049.5264	1053.1348	1056.6711	1060.1368

75	1044.9844	1048.6976	1052.3363	1055.9020	1059.3963
76	1044.1170	1047.8616	1051.5307	1055.1260	1058.6489
77	1043.2423	1047.0183	1050.7179	1054.3428	1057.8945
78	1042.3601	1046.1676	1049.8978	1053.5524	1057.1330
79	1041.4704	1045.3094	1049.0703	1052.7548	1056.3643
80	1040.5730	1044.4437	1048.2355	1051.9499	1055.5885
81	1039.6680	1043.5705	1047.3931	1051.1375	1054.8054
82	1038.7553	1042.6896	1046.5432	1050.3178	1054.0149
83	1037.8348	1041.8010	1045.6857	1049.4905	1053.2170
84	1036.9064	1040.9047	1044.8206	1048.6557	1052.4117
85	1035.9701	1040.0005	1043.9476	1047.8132	1051.5988
86	1035.0257	1039.0883	1043.0669	1046.9629	1050.7783
87	1034.0734	1038.1682	1042.1782	1046.1049	1049.9500
88	1033.1128	1037.2401	1041.2816	1045.2390	1049.1141
89	1032.1441	1036.3038	1040.3770	1044.3652	1048.2702
90	1031.1671	1035.3594	1039.4642	1043.4834	1047.4185
91	1030.1818	1034.4066	1038.5433	1042.5935	1046.5588
92	1029.1880	1033.4456	1037.6141	1041.6954	1045.6910
93	1028.1858	1032.4761	1036.6767	1040.7891	1044.8151
94	1027.1750	1031.4982	1035.7308	1039.8745	1043.9310
95	1026.1555	1030.5116	1034.7764	1038.9515	1043.0386
96	1025.1274	1029.5165	1033.8135	1038.0200	1042.1378

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
49	1071.4056	1073.9467	1076.4427	1078.8948	1081.3041
50	1071.5291	1074.1068	1076.6386	1079.1256	1081.5690
51	1071.6537	1074.2684	1076.8364	1079.3588	1081.8368
52	1071.7796	1074.4317	1077.0362	1079.5943	1082.1073
53	1071.9066	1074.5965	1077.2380	1079.8323	1082.3806
54	1072.0349	1074.7629	1077.4418	1080.0727	1082.6567
55	1072.1643	1074.9310	1077.6476	1080.3155	1082.9358
56	1072.2951	1075.1007	1077.8555	1080.5608	1083.2177
57	1072.4271	1075.2721	1078.0655	1080.8086	1083.5026
58	1072.5603	1075.4452	1078.2776	1081.0589	1083.7905
59	1072.6948	1075.6199	1078.4918	1081.3118	1084.0813
60	1072.8307	1075.7964	1078.7082	1081.5673	1084.3752
61	1072.2070	1075.1979	1078.1340	1081.0167	1083.8472
62	1071.5773	1074.5935	1077.5541	1080.4604	1083.3138
63	1070.9416	1073.9833	1076.9685	1079.8985	1082.7748
64	1070.2998	1073.3670	1076.3769	1079.3308	1082.2302
65	1069.6518	1072.7448	1075.7795	1078.7574	1081.6799
66	1068.9977	1072.1164	1075.1761	1078.1781	1081.1238
67	1068.3372	1071.4819	1074.5666	1077.5928	1080.5620
68	1067.6705	1070.8412	1073.9511	1077.0016	1079.9943
69	1066.9973	1070.1942	1073.3294	1076.4044	1079.4207
70	1066.3177	1069.5408	1072.7014	1075.8011	1078.8412
71	1065.6316	1068.8811	1072.0672	1075.1916	1078.2556
72	1064.9389	1068.2149	1071.4267	1074.5759	1077.6639
73	1064.2396	1067.5422	1070.7798	1073.9538	1077.0660
74	1063.5336	1066.8629	1070.1263	1073.3255	1076.4619
75	1062.8208	1066.1769	1069.4664	1072.6907	1075.8515
76	1062.1012	1065.4843	1068.7998	1072.0495	1075.2348

77	1061.3746	1064.7848	1068.1266	1071.4017	1074.6116
78	1060.6411	1064.0785	1067.4467	1070.7473	1073.9820
79	1059.9006	1063.3653	1066.7599	1070.0862	1073.3457
80	1059.1530	1062.6451	1066.0663	1069.4184	1072.7029
81	1058.3982	1061.9178	1065.3658	1068.7437	1072.0534
82	1057.6362	1061.1834	1064.6582	1068.0622	1071.3970
83	1056.8669	1060.4419	1063.9436	1067.3737	1070.7339
84	1056.0902	1059.6931	1063.2218	1066.6782	1070.0639
85	1055.3061	1058.9369	1062.4928	1065.9755	1069.3868
86	1054.5145	1058.1733	1061.7565	1065.2657	1068.7027
87	1053.7153	1057.4023	1061.0129	1064.5487	1068.0115
88	1052.9084	1056.6237	1060.2618	1063.8243	1067.3131
89	1052.0938	1055.8375	1059.5032	1063.0926	1066.6074
90	1051.2713	1055.0436	1058.7370	1062.3533	1065.8944
91	1050.4410	1054.2419	1057.9631	1061.6066	1065.1739
92	1049.6028	1053.4323	1057.1816	1060.8522	1064.4460
93	1048.7565	1052.6149	1056.3922	1060.0901	1063.7104
94	1047.9021	1051.7894	1055.5949	1059.3202	1062.9672
95	1047.0395	1050.9559	1054.7896	1058.5425	1062.2162
96	1046.1686	1050.1142	1053.9763	1057.7568	1061.4575

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 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	10.25	10.50	10.75	11.00	11.25
97	1024.0904	1028.5126	1032.8419	1037.0800	1041.2286
98	1023.0446	1027.5000	1031.8617	1036.1314	1040.3108
99	1021.9899	1026.4785	1030.8727	1035.1741	1039.3845
100	1020.9262	1025.4481	1029.8748	1034.2080	1038.4495
101	1019.8534	1024.4086	1028.8680	1033.2331	1037.5057
102	1018.7714	1023.3601	1027.8521	1032.2492	1036.5530
103	1017.6802	1022.3024	1026.8272	1031.2563	1035.5914
104	1016.5796	1021.2354	1025.7931	1030.2543	1034.6208
105	1015.4697	1020.1591	1024.7497	1029.2431	1033.6411
106	1014.3502	1019.0733	1023.6969	1028.2227	1032.6523
107	1013.2213	1017.9781	1022.6348	1027.1929	1031.6541

108	1012.0826	1016.8733	1021.5631	1026.1536	1030.6466
109	1010.9343	1015.7588	1020.4818	1025.1048	1029.6297
110	1009.7761	1014.6346	1019.3908	1024.0464	1028.6032
111	1008.6080	1013.5005	1018.2901	1022.9784	1027.5671
112	1007.4300	1012.3565	1017.1795	1021.9005	1026.5212
113	1006.2419	1011.2025	1016.0589	1020.8127	1025.4656
114	1005.0437	1010.0384	1014.9283	1019.7150	1024.4001
115	1003.8352	1008.8642	1013.7876	1018.6072	1023.3246
116	1002.6164	1007.6796	1012.6367	1017.4892	1022.2390
117	1001.3872	1006.4847	1011.4754	1016.3610	1021.1432
118	1000.1475	1005.2793	1010.3038	1015.2225	1020.0372
119	998.8971	1004.0634	1009.1216	1014.0735	1018.9207
120	997.6362	1002.8368	1007.9289	1012.9140	1017.7939
121	996.3644	1001.5995	1006.7255	1011.7439	1016.6564
122	995.0818	1000.3514	1005.5113	1010.5630	1015.5083
123	993.7882	999.0923	1004.2862	1009.3713	1014.3494
124	992.4836	997.8223	1003.0501	1008.1687	1013.1797
125	991.1678	996.5411	1001.8030	1006.9551	1011.9990
126	989.8408	995.2487	1000.5447	1005.7303	1010.8072
127	988.5025	993.9450	999.2751	1004.4944	1009.6043
128	987.1527	992.6299	997.9942	1003.2470	1008.3901
129	985.7914	991.3033	996.7018	1001.9883	1007.1644
130	984.4185	989.9651	995.3978	1000.7180	1005.9274
131	983.0338	988.6151	994.0821	999.4361	1004.6787
132	981.6374	987.2534	992.7546	998.1424	1003.4183
133	980.2289	985.8798	991.4152	996.8368	1002.1460
134	978.8085	984.4941	990.0639	995.5193	1000.8619
135	977.3759	983.0963	988.7004	994.1897	999.5657
136	975.9311	981.6863	987.3247	992.8480	998.2574
137	974.4740	980.2639	985.9367	991.4939	996.9368
138	973.0044	978.8291	984.5363	990.1274	995.6038
139	971.5222	977.3817	983.1233	988.7484	994.2583
140	970.0274	975.9217	981.6977	987.3567	992.9002
141	968.5198	974.4489	980.2593	985.9523	991.5294
142	966.9994	972.9632	978.8080	984.5350	990.1457
143	965.4659	971.4645	977.3437	983.1048	988.7491
144	963.9194	969.9527	975.8663	981.6614	987.3393

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
97	1045.2894	1049.2642	1053.1548	1056.9631	1060.6908
98	1044.4017	1048.4059	1052.3252	1056.1613	1059.9161
99	1043.5056	1047.5392	1051.4872	1055.3513	1059.1334
100	1042.6009	1046.6641	1050.6409	1054.5331	1058.3425
101	1041.6875	1045.7803	1049.7861	1053.7064	1057.5434
102	1040.7653	1044.8880	1048.9227	1052.8714	1056.7359
103	1039.8343	1043.9868	1048.0507	1052.0278	1055.9200
104	1038.8944	1043.0769	1047.1700	1051.1757	1055.0957
105	1037.9455	1042.1580	1046.2805	1050.3148	1054.2627
106	1036.9875	1041.2302	1045.3821	1049.4451	1053.4211
107	1036.0203	1040.2932	1044.4747	1048.5666	1052.5707
108	1035.0438	1039.3471	1043.5582	1047.6791	1051.7115

109	1034.0580	1038.3917	1042.6326	1046.7825	1050.8433
110	1033.0628	1037.4270	1041.6977	1045.8768	1049.9660
111	1032.0579	1036.4528	1040.7535	1044.9618	1049.0796
112	1031.0435	1035.4691	1039.7998	1044.0375	1048.1840
113	1030.0194	1034.4757	1038.8366	1043.1037	1047.2791
114	1028.9854	1033.4727	1037.8637	1042.1604	1046.3647
115	1027.9415	1032.4597	1036.8811	1041.2075	1045.4408
116	1026.8876	1031.4369	1035.8887	1040.2449	1044.5073
117	1025.8236	1030.4041	1034.8864	1039.2724	1043.5640
118	1024.7495	1029.3611	1033.8741	1038.2900	1042.6110
119	1023.6650	1028.3080	1032.8516	1037.2976	1041.6480
120	1022.5701	1027.2445	1031.8189	1036.2951	1040.6749
121	1021.4647	1026.1706	1030.7759	1035.2823	1039.6918
122	1020.3488	1025.0862	1029.7224	1034.2592	1038.6984
123	1019.2221	1023.9912	1028.6584	1033.2256	1037.6946
124	1018.0847	1022.8855	1027.5838	1032.1815	1036.6804
125	1016.9364	1021.7689	1026.4984	1031.1267	1035.6556
126	1015.7770	1020.6414	1025.4022	1030.0611	1034.6202
127	1014.6065	1019.5029	1024.2950	1028.9847	1033.5739
128	1013.4249	1018.3532	1023.1767	1027.8973	1032.5168
129	1012.2319	1017.1922	1022.0473	1026.7988	1031.4486
130	1011.0274	1016.0199	1020.9065	1025.6891	1030.3694
131	1009.8114	1014.8361	1019.7544	1024.5680	1029.2789
132	1008.5838	1013.6407	1018.5907	1023.4355	1028.1770
133	1007.3444	1012.4336	1017.4154	1022.2915	1027.0636
134	1006.0932	1011.2147	1016.2283	1021.1357	1025.9387
135	1004.8299	1009.9839	1015.0294	1019.9682	1024.8020
136	1003.5545	1008.7410	1013.8185	1018.7887	1023.6535
137	1002.2669	1007.4859	1012.5955	1017.5972	1022.4930
138	1000.9670	1006.2186	1011.3602	1016.3936	1021.3205
139	999.6546	1004.9388	1010.1126	1015.1776	1020.1357
140	998.3296	1003.6465	1008.8525	1013.9493	1018.9386
141	996.9920	1002.3416	1007.5798	1012.7084	1017.7290
142	995.6415	1001.0238	1006.2944	1011.4548	1016.5068
143	994.2781	999.6932	1004.9961	1010.1884	1015.2719
144	992.9016	998.3495	1003.6849	1008.9092	1014.0241

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 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	10.25	10.50	10.75	11.00	11.25
145	962.3596	968.4276	974.3756	980.2048	985.9164
146	960.7866	966.8893	972.8716	978.7348	984.4801
147	959.2001	965.3374	971.3541	977.2513	983.0303
148	957.6000	963.7720	969.8231	975.7543	981.5670
149	955.9863	962.1929	968.2783	974.2435	980.0899
150	954.3588	960.6000	966.7197	972.7189	978.5990
151	952.7173	958.9931	965.1471	971.1803	977.0941
152	951.0619	957.3722	963.5604	969.6276	975.5751
153	949.3923	955.7370	961.9595	968.0607	974.0418
154	947.7085	954.0876	960.3443	966.4794	972.4942
155	946.0103	952.4238	958.7146	964.8836	970.9321
156	944.2975	950.7454	957.0703	963.2732	969.3553
157	942.5702	949.0523	955.4112	961.6480	967.7637
158	940.8281	947.3443	953.7373	960.0080	966.1573
159	939.0711	945.6215	952.0484	958.3529	964.5357
160	937.2991	943.8836	950.3444	956.6826	962.8990
161	935.5120	942.1304	948.6251	954.9970	961.2469
162	933.7096	940.3619	946.8905	953.2959	959.5793
163	931.8918	938.5780	945.1402	951.5793	957.8961
164	930.0584	936.7784	943.3743	949.8469	956.1971
165	928.2095	934.9631	941.5926	948.0987	954.4822
166	926.3447	933.1319	939.7949	946.3344	952.7512
167	924.4640	931.2847	937.9811	944.5540	951.0040
168	922.5672	929.4213	936.1511	942.7572	949.2404
169	920.6543	927.5416	934.3047	940.9440	947.4603
170	918.7250	925.6455	932.4417	939.1141	945.6634
171	916.7792	923.7328	930.5620	937.2675	943.8498
172	914.8168	921.8033	928.6655	935.4039	942.0191
173	912.8376	919.8570	926.7520	933.5232	940.1713
174	910.8415	917.8936	924.8214	931.6254	938.3061
175	908.8284	915.9131	922.8735	929.7101	936.4235
176	906.7981	913.9152	920.9081	927.7772	934.5232
177	904.7504	911.8998	918.9251	925.8267	932.6051
178	902.6853	909.8668	916.9244	923.8582	930.6690
179	900.6025	907.8160	914.9057	921.8718	928.7147
180	898.5019	905.7473	912.8689	919.8671	926.7422
181	896.3833	903.6605	910.8139	917.8440	924.7511
182	894.2467	901.5554	908.7405	915.8024	922.7414
183	892.0919	899.4319	906.6485	913.7421	920.7128
184	889.9186	897.2898	904.5378	911.6629	918.6652
185	887.7267	895.1289	902.4082	909.5646	916.5985
186	885.5162	892.9492	900.2595	907.4471	914.5123
187	883.2867	890.7504	898.0915	905.3102	912.4066
188	881.0382	888.5323	895.9041	903.1537	910.2812
189	878.7705	886.2949	893.6971	900.9774	908.1358
190	876.4835	884.0378	891.4704	898.7812	905.9703
191	874.1769	881.7610	889.2237	896.5648	903.7845
192	871.8506	879.4643	886.9569	894.3281	901.5782

 INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
145	991.5119	996.9927	1002.3605	1007.6168	1012.7633
146	990.1089	995.6226	1001.0229	1006.3113	1011.4894
147	988.6924	994.2391	999.6719	1004.9924	1010.2022
148	987.2624	992.8421	998.3074	1003.6601	1008.9016
149	985.8187	991.4313	996.9293	1002.3141	1007.5875
150	984.3611	990.0068	995.5373	1000.9544	1006.2597
151	982.8896	988.5682	994.1315	999.5809	1004.9180
152	981.4040	987.1157	992.7116	998.1933	1003.5624
153	979.9041	985.6488	991.2775	996.7916	1002.1926
154	978.3898	984.1677	989.8291	995.3755	1000.8086
155	976.8611	982.6720	988.3661	993.9450	999.4102
156	975.3177	981.1617	986.8886	992.4999	997.9972
157	973.7595	979.6366	985.3963	991.0401	996.5694
158	972.1864	978.0965	983.8890	989.5653	995.1268
159	970.5982	976.5414	982.3667	988.0755	993.6692
160	968.9947	974.9710	980.8291	986.5704	992.1964
161	967.3759	973.3853	979.2762	985.0501	990.7082
162	965.7416	971.7840	977.7078	983.5141	989.2046
163	964.0917	970.1671	976.1236	981.9626	987.6853
164	962.4259	968.5343	974.5236	980.3951	986.1501
165	960.7441	966.8856	972.9077	978.8117	984.5990
166	959.0463	965.2207	971.2755	977.2121	983.0317
167	957.3322	963.5395	969.6271	975.5962	981.4481
168	955.6016	961.8418	967.9621	973.9638	979.8480
169	953.8545	960.1275	966.2805	972.3147	978.2312
170	952.0906	958.3964	964.5821	970.6488	976.5976
171	950.3098	956.6484	962.8667	968.9658	974.9469
172	948.5119	954.8833	961.1342	967.2657	973.2791
173	946.6968	953.1009	959.3843	965.5483	971.5939
174	944.8644	951.3010	957.6169	963.8133	969.8912
175	943.0143	949.4835	955.8319	962.0606	968.1707
176	941.1466	947.6482	954.0290	960.2900	966.4322
177	939.2609	945.7949	952.2081	958.5013	964.6757
178	937.3571	943.9235	950.3689	956.6944	962.9009
179	935.4352	942.0338	948.5114	954.8690	961.1076
180	933.4948	940.1255	946.6353	953.0250	959.2956
181	931.5358	938.1986	944.7405	951.1622	957.4647
182	929.5580	936.2528	942.8266	949.2803	955.6148
183	927.5613	934.2880	940.8937	947.3792	953.7456
184	925.5454	932.3039	938.9414	945.4588	951.8569
185	923.5102	930.3004	936.9696	943.5187	949.9485
186	921.4555	928.2772	934.9781	941.5588	948.0203
187	919.3812	926.2343	932.9667	939.5789	946.0720
188	917.2869	924.1714	930.9351	937.5788	944.1034
189	915.1726	922.0882	928.8833	935.5583	942.1142
190	913.0380	919.9847	926.8109	933.5172	940.1044
191	910.8829	917.8605	924.7178	931.4552	938.0736
192	908.7073	915.7156	922.6037	929.3722	936.0217

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,

ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

1/80

Page 20

4240.2 REV CHG 2

APPENDIX 7

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 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	10.25	10.50	10.75	11.00	11.25
193	869.5044	877.1475	884.6697	892.0710	899.3512
194	867.1382	874.8104	882.3621	889.7931	897.1034
195	864.7518	872.4529	880.0338	887.4944	894.8345
196	862.3450	870.0747	877.6847	885.1746	892.5443
197	859.9176	867.6758	875.3145	882.8335	890.2326
198	857.4695	865.2558	872.9231	880.4709	887.8993
199	855.0005	862.8147	870.5102	878.0867	885.5441
200	852.5104	860.3522	868.0757	875.6807	883.1668
201	849.9990	857.8681	865.6195	873.2526	880.7672
202	847.4662	855.3624	863.1412	870.8022	878.3452
203	844.9117	852.8347	860.6407	868.3294	875.9004
204	842.3355	850.2849	858.1178	865.8339	873.4327
205	839.7372	847.7127	855.5723	863.3155	870.9418
206	837.1167	845.1181	853.0041	860.7741	868.4277
207	834.4738	842.5008	850.4128	858.2093	865.8899
208	831.8084	839.8605	847.7983	855.6210	863.3284
209	829.1202	837.1972	845.1603	853.0091	860.7428
210	826.4091	834.5105	842.4988	850.3731	858.1330
211	823.6747	831.8004	839.8134	847.7130	855.4987
212	820.9171	829.0665	837.1039	845.0286	852.8398
213	818.1358	826.3087	834.3702	842.3195	850.1559
214	815.3308	823.5268	831.6120	839.5855	847.4468
215	812.5019	820.7205	828.8290	836.8266	844.7124
216	809.6488	817.8897	826.0212	834.0423	841.9523
217	806.7713	815.0341	823.1882	831.2325	839.1663
218	803.8693	812.1536	820.3298	828.3970	836.3543
219	800.9424	809.2478	817.4458	825.5354	833.5158
220	797.9906	806.3166	814.5360	822.6476	830.6508
221	795.0135	803.3597	811.6001	819.7334	827.7589
222	792.0110	800.3770	808.6378	816.7924	824.8398
223	788.9829	797.3682	805.6491	813.8245	821.8934
224	785.9289	794.3330	802.6336	810.8294	818.9194

225	782.8488	791.2713	799.5911	807.8068	815.9175
226	779.7424	788.1828	796.5213	804.7565	812.8875
227	776.6095	785.0673	793.4240	801.6783	809.8291
228	773.4498	781.9245	790.2990	798.5718	806.7419
229	770.2631	778.7543	787.1460	795.4369	803.6259
230	767.0492	775.5562	783.9647	792.2732	800.4806
231	763.8078	772.3302	780.7549	789.0805	797.3059
232	760.5388	769.0760	777.5164	785.8586	794.1013
233	757.2418	765.7933	774.2489	782.6071	790.8668
234	753.9167	762.4819	770.9520	779.3258	787.6019
235	750.5632	759.1415	767.6257	776.0145	784.3064
236	747.1810	755.7718	764.2696	772.6727	780.9800
237	743.7700	752.3727	760.8834	769.3004	777.6224
238	740.3298	748.9438	757.4668	765.8971	774.2334
239	736.8602	745.4850	754.0197	762.4627	770.8125
240	733.3610	741.9959	750.5417	758.9967	767.3596

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
193	906.5107	913.5497	920.4685	927.2679	933.9484
194	904.2931	911.3625	918.3120	925.1421	931.8535
195	902.0543	909.1540	916.1339	922.9947	929.7368
196	899.7940	906.9238	913.9340	920.8253	927.5980
197	897.5120	904.6717	911.7122	918.6337	925.4369
198	895.2082	902.3977	909.4681	916.4198	923.2534
199	892.8822	900.1013	907.2015	914.1833	921.0471
200	890.5340	897.7825	904.9123	911.9240	918.8178
201	888.1633	895.4410	902.6003	909.6416	916.5653
202	885.7699	893.0765	900.2650	907.3359	914.2893
203	883.3535	890.6889	897.9065	905.0066	911.9896
204	880.9140	888.2779	895.5243	902.6536	909.6660
205	878.4511	885.8433	893.1184	900.2765	907.3181
206	875.9646	883.3848	890.6883	897.8752	904.9458
207	873.4543	880.9023	888.2340	895.4494	902.5488
208	870.9199	878.3955	885.7551	892.9988	900.1269
209	868.3612	875.8641	883.2515	890.5232	897.6796
210	865.7780	873.3080	880.7228	888.0224	895.2069
211	863.1701	870.7268	878.1688	885.4960	892.7085
212	860.5371	868.1204	875.5892	882.9438	890.1840
213	857.8790	865.4884	872.9839	880.3655	887.6332
214	855.1953	862.8306	870.3525	877.7609	885.0559
215	852.4860	860.1469	867.6949	875.1298	882.4517
216	849.7506	857.4368	865.0106	872.4718	879.8204
217	846.9891	854.7002	862.2995	869.7866	877.1616
218	844.2011	851.9369	859.5613	867.0741	874.4752
219	841.3863	849.1464	856.7957	864.3338	871.7608
220	838.5446	846.3286	854.0024	861.5656	869.0181
221	835.6757	843.4833	851.1812	858.7691	866.2468
222	832.7793	840.6101	848.3318	855.9441	863.4467
223	829.8551	837.7087	845.4539	853.0902	860.6174
224	826.9029	834.7790	842.5472	850.2072	857.7586
225	823.9223	831.8205	839.6115	847.2948	854.8701
226	820.9133	828.8331	836.6464	844.3526	851.9515

227	817.8754	825.8165	833.6516	841.3804	849.0024
228	814.8084	822.7703	830.6269	838.3779	846.0227
229	811.7119	819.6942	827.5720	835.3447	843.0119
230	808.5859	816.5881	824.4865	832.2805	839.9697
231	805.4298	813.4515	821.3702	829.1851	836.8959
232	802.2435	810.2842	818.2226	826.0581	833.7900
233	799.0267	807.0860	815.0437	822.8991	830.6518
234	795.7791	803.8563	811.8329	819.7079	827.4809
235	792.5003	800.5951	808.5900	816.4841	824.2770
236	789.1901	797.3020	805.3147	813.2275	821.0396
237	785.8482	793.9766	802.0066	809.9375	817.7686
238	782.4742	790.6186	798.6655	806.6140	814.4635
239	779.0679	787.2277	795.2909	803.2566	811.1240
240	775.6290	783.8037	791.8826	799.8648	807.7496

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 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	10.25	10.50	10.75	11.00	11.25
241	729.8319	738.4762	747.0325	755.4990	763.8744
242	726.2726	734.9257	743.4919	751.9693	760.3564
243	722.6830	731.3442	739.9195	748.4071	756.8055
244	719.0627	727.7314	736.3152	744.8123	753.2213
245	715.4114	724.0869	732.6785	741.1846	749.6035
246	711.7290	720.4105	729.0093	737.5236	745.9518
247	708.0151	716.7020	725.3073	733.8291	742.2658
248	704.2695	712.9610	721.5720	730.1007	738.5453
249	700.4919	709.1873	717.8033	726.3381	734.7899
250	696.6821	705.3806	714.0008	722.5410	730.9993
251	692.8397	701.5405	710.1643	718.7091	727.1731
252	688.9645	697.6669	706.2934	714.8421	723.3111
253	685.0561	693.7594	702.3879	710.9396	719.4129
254	681.1144	689.8176	698.4473	707.0014	715.4781
255	677.1390	685.8414	694.4714	703.0271	711.5065
256	673.1297	681.8304	690.4599	699.0163	707.4976

257	669.0861	677.7843	686.4125	694.9688	703.4511
258	665.0080	673.7028	682.3289	690.8841	699.3667
259	660.8951	669.5856	678.2086	686.7620	695.2440
260	656.7470	665.4323	674.0514	682.6022	691.0826
261	652.5635	661.2427	669.8570	678.4042	686.8823
262	648.3442	657.0165	665.6250	674.1677	682.6425
263	644.0889	652.7533	661.3551	669.8924	678.3630
264	639.7973	648.4527	657.0470	665.5779	674.0434
265	635.4690	644.1146	652.7003	661.2239	669.6833
266	631.1037	639.7385	648.3146	656.8299	665.2823
267	626.7012	635.3241	643.8896	652.3957	660.8401
268	622.2610	630.8710	639.4250	647.9208	656.3562
269	617.7829	626.3790	634.9204	643.4049	651.8303
270	613.2666	621.8477	630.3754	638.8476	647.2619
271	608.7117	617.2768	625.7898	634.2485	642.6507
272	604.1179	612.6658	621.1630	629.6072	637.9963
273	599.4848	608.0145	616.4948	624.9235	633.2983
274	594.8122	603.3225	611.7848	620.1967	628.5562
275	590.0996	598.5895	607.0326	615.4267	623.7696
276	585.3468	593.8150	602.2378	610.6129	618.9382
277	580.5535	588.9988	597.4001	605.7550	614.0615
278	575.7191	584.1404	592.5190	600.8526	609.1391
279	570.8435	579.2395	587.5942	595.9052	604.1705
280	565.9262	574.2957	582.6253	590.9125	599.1553
281	560.9669	569.3087	577.6118	585.8740	594.0931
282	555.9653	564.2780	572.5535	580.7894	588.9835
283	550.9209	559.2033	567.4498	575.6581	583.8260
284	545.8335	554.0842	562.3004	570.4798	578.6201
285	540.7026	548.9204	557.1049	565.2540	573.3654
286	535.5279	543.7113	551.8629	559.9803	568.0614
287	530.3089	538.4566	546.5739	554.6583	562.7077
288	525.0454	533.1560	541.2375	549.2875	557.3038

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
241	772.1571	780.3461	788.4402	796.4385	804.3402
242	768.6520	776.8547	784.9634	792.9772	800.8952
243	765.1132	773.3291	781.4518	789.4805	797.4143
244	761.5406	769.7689	777.9051	785.9482	793.8972
245	757.9337	766.1739	774.3230	782.3798	790.3434
246	754.2922	762.5437	770.7050	778.7749	786.7526
247	750.6159	758.8780	767.0508	775.1333	783.1244
248	746.9043	755.1763	763.3601	771.4545	779.4585
249	743.1571	751.4384	759.6325	767.7381	775.7543
250	739.3741	747.6640	755.8676	763.9838	772.0115
251	735.5547	743.8525	752.0651	760.1912	768.2298
252	731.6988	740.0037	748.2245	756.3598	764.4087
253	727.8059	736.1173	744.3455	752.4894	760.5477
254	723.8758	732.1928	740.4278	748.5794	756.6466
255	719.9079	728.2298	736.4708	744.6295	752.7048
256	715.9020	724.2281	732.4743	740.6393	748.7219
257	711.8578	720.1872	728.4378	736.6084	744.6976
258	707.7748	716.1067	724.3610	732.5363	740.6313

259	703.6526	711.9863	720.2434	728.4226	736.5227
260	699.4910	707.8255	716.0846	724.2670	732.3713
261	695.2894	703.6239	711.8843	720.0689	728.1766
262	691.0476	699.3813	707.6419	715.8280	723.9382
263	686.7652	695.0971	703.3571	711.5438	719.6557
264	682.4417	690.7709	699.0294	707.2158	715.3286
265	678.0767	686.4024	694.6585	702.8437	710.9564
266	673.6700	681.9911	690.2439	698.4269	706.5387
267	669.2210	677.5366	685.7851	693.9651	702.0749
268	664.7294	673.0385	681.2818	689.4577	697.5647
269	660.1947	668.4963	676.7334	684.9042	693.0075
270	655.6166	663.9097	672.1395	680.3043	688.4028
271	650.9946	659.2782	667.4997	675.6575	683.7501
272	646.3283	654.6013	662.8134	670.9632	679.0490
273	641.6173	649.8786	658.0804	666.2210	674.2989
274	636.8611	645.1097	653.2999	661.4303	669.4993
275	632.0594	640.2940	648.4717	656.5908	664.6497
276	627.2116	635.4313	643.5952	651.7019	659.7496
277	622.3174	630.5209	638.6700	646.7630	654.7985
278	617.3763	625.5624	633.6955	641.7738	649.7957
279	612.3878	620.5554	628.6712	636.7336	644.7409
280	607.3516	615.4993	623.5967	631.6420	639.6334
281	602.2670	610.3938	618.4714	626.4983	634.4728
282	597.1338	605.2382	613.2949	621.3022	629.2583
283	591.9513	600.0322	608.0667	616.0530	623.9896
284	586.7192	594.7752	602.7861	610.7503	618.6659
285	581.4369	589.4667	597.4528	605.3934	613.2868
286	576.1040	584.1062	592.0661	599.9818	607.8517
287	570.7200	578.6933	586.6255	594.5150	602.3600
288	565.2844	573.2273	581.1306	588.9924	596.8110

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 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	10.25	10.50	10.75	11.00	11.25
--------	-------	-------	-------	-------	-------

289	519.7370	527.8090	535.8533	543.8674	551.8493
290	514.3832	522.4152	530.4208	538.3977	546.3436
291	508.9836	516.9742	524.9397	532.8778	540.7863
292	503.5380	511.4856	519.4095	527.3074	535.1769
293	498.0458	505.9490	513.8298	521.6858	529.5149
294	492.5067	500.3639	508.2001	516.0128	523.7999
295	486.9203	494.7300	502.5199	510.2877	518.0312
296	481.2862	489.0468	496.7889	504.5102	512.2085
297	475.6039	483.3138	491.0065	498.6797	506.3312
298	469.8731	477.5307	485.1723	492.7957	500.3988
299	464.0934	471.6970	479.2858	486.8578	494.4108
300	458.2643	465.8122	473.3466	480.8655	488.3666
301	452.3854	459.8759	467.3543	474.8182	482.2658
302	446.4563	453.8877	461.3082	468.7156	476.1078
303	440.4766	447.8471	455.2080	462.5569	469.8920
304	434.4458	441.7537	449.0531	456.3419	463.6180
305	428.3634	435.6069	442.8431	450.0698	457.2852
306	422.2291	429.4063	436.5774	443.7403	450.8929
307	416.0424	423.1515	430.2556	437.3527	444.4408
308	409.8029	416.8420	423.8772	430.9066	437.9282
309	403.5101	410.4772	417.4417	424.4014	431.3545
310	397.1635	404.0568	410.9485	417.8366	424.7192
311	390.7627	397.5801	404.3971	411.2116	418.0216
312	384.3072	391.0468	397.7870	404.5258	411.2613
313	377.7966	384.4564	391.1177	397.7788	404.4376
314	371.2304	377.8083	384.3887	390.9699	397.5500
315	364.6081	371.1020	377.5994	384.0986	390.5978
316	357.9292	364.3370	370.7493	377.1643	383.5803
317	351.1933	357.5128	363.8378	370.1665	376.4971
318	344.3999	350.6289	356.8644	363.1045	369.3475
319	337.5484	343.6848	349.8285	355.9778	362.1309
320	330.6384	336.6799	342.7296	348.7857	354.8466
321	323.6694	329.6138	335.5671	341.5278	347.4940
322	316.6408	322.4858	328.3405	334.2033	340.0725
323	309.5522	315.2954	321.0490	326.8116	332.5815
324	302.4031	308.0421	313.6923	319.3522	325.0201
325	295.1929	300.7253	306.2697	311.8244	317.3879
326	287.9211	293.3446	298.7806	304.2276	309.6842
327	280.5872	285.8992	291.2244	296.5612	301.9082
328	273.1906	278.3887	283.6005	288.8245	294.0593
329	265.7309	270.8125	275.9083	281.0169	286.1369
330	258.2075	263.1700	268.1472	273.1377	278.1402
331	250.6198	255.4606	260.3165	265.1862	270.0685
332	242.9672	247.6838	252.4157	257.1619	261.9211
333	235.2494	239.8389	244.4442	249.0641	253.6973
334	227.4655	231.9253	236.4012	240.8920	245.3965
335	219.6153	223.9426	228.2862	232.6450	237.0178
336	211.6979	215.8899	220.0985	224.3224	228.5606

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
289	559.7968	567.7079	575.5807	583.4134	591.2043
290	554.2565	562.1344	569.9753	577.7774	585.5391

291	548.6631	556.5063	564.3138	572.0839	579.8150
292	543.0162	550.8231	558.5957	566.3323	574.0312
293	537.3151	545.0842	552.8205	560.5220	568.1871
294	531.5594	539.2892	546.9875	554.6524	562.2822
295	525.7485	533.4374	541.0961	548.7228	556.3158
296	519.8819	527.5283	535.1459	542.7327	550.2872
297	513.9591	521.5614	529.1361	536.6815	544.1958
298	507.9796	515.5360	523.0663	530.5685	538.0410
299	501.9427	509.4516	516.9357	524.3931	531.8221
300	495.8480	503.3077	510.7438	518.1546	525.5384
301	489.6949	497.1036	504.4901	511.8525	519.1892
302	483.4828	490.8388	498.1738	505.4860	512.7739
303	477.2112	484.5126	491.7943	499.0546	506.2918
304	470.8795	478.1244	485.3510	492.5575	499.7421
305	464.4871	471.6737	478.8433	485.9940	493.1242
306	458.0334	465.1599	472.2705	479.3636	486.4374
307	451.5179	458.5823	465.6320	472.6654	479.6809
308	444.9400	451.9402	458.9271	465.8989	472.8541
309	438.2990	445.2332	452.1552	459.0634	465.9561
310	431.5944	438.4604	445.3155	452.1580	458.9863
311	424.8255	431.6213	438.4074	445.1822	451.9439
312	417.9918	424.7153	431.4303	438.1351	444.8281
313	411.0925	417.7417	424.3834	431.0161	437.6382
314	404.1272	410.6997	417.2660	423.8244	430.3734
315	397.0951	403.5888	410.0775	416.5593	423.0329
316	389.9956	396.4083	402.8170	409.2201	415.6160
317	382.8280	389.1575	395.4840	401.8059	408.1218
318	375.5918	381.8357	388.0776	394.3160	400.5495
319	368.2862	374.4422	380.5972	386.7497	392.8984
320	360.9107	366.9763	373.0419	379.1061	385.1675
321	353.4644	359.4373	365.4111	371.3846	377.3562
322	345.9468	351.8244	357.7040	363.5841	369.4634
323	338.3571	344.1370	349.9198	355.7041	361.4885
324	330.6947	336.3744	342.0578	347.7436	353.4304
325	322.9589	328.5357	334.1172	339.7019	345.2885
326	315.1489	320.6203	326.0972	331.5780	337.0617
327	307.2641	312.6274	317.9969	323.3713	328.7492
328	299.3037	304.5562	309.8157	315.0807	320.3502
329	291.2670	296.4060	301.5526	306.7055	311.8636
330	283.1534	288.1760	293.2069	298.2449	303.2887
331	274.9619	279.8654	284.7778	289.6978	294.6244
332	266.6920	271.4735	276.2643	281.0635	285.8699
333	258.3428	262.9993	267.6658	272.3411	277.0242
334	249.9136	254.4422	258.9812	263.5296	268.0863
335	241.4036	245.8013	250.2098	254.6281	259.0553
336	232.8121	237.0758	241.3507	245.6358	249.9303

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN III GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 5 YEARS AT 7.50 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	10.25	10.50	10.75	11.00	11.25
337	203.7129	207.7669	211.8374	215.9235	220.0241
338	195.6597	199.5727	203.5023	207.4476	211.4075
339	187.5378	191.3068	195.0926	198.8940	202.7102
340	179.3464	182.9687	186.6075	190.2620	193.9314
341	171.0851	174.5575	178.0464	181.5509	185.0702
342	162.7532	166.0728	169.4086	172.7600	176.1260
343	154.3502	157.5138	160.6934	163.8884	167.0979
344	145.8754	148.8799	151.9002	154.9355	157.9852
345	137.3282	140.1705	143.0282	145.9006	148.7870
346	128.7079	131.3849	134.0767	136.7828	139.5027
347	120.0141	122.5224	125.0450	127.5815	130.1312
348	111.2460	113.5823	115.9324	118.2958	120.6719
349	102.4030	104.5640	106.7382	108.9250	111.1240
350	93.4844	95.4668	97.4616	99.4683	101.4865
351	84.4897	86.2901	88.1019	89.9249	91.7587
352	75.4182	77.0330	78.6584	80.2941	81.9396
353	66.2692	67.6949	69.1302	70.5749	72.0286
354	57.0420	58.2751	59.5168	60.7667	62.0246
355	47.7360	48.7729	49.8171	50.8685	51.9268
356	38.3505	39.1875	40.0306	40.8796	41.7343
357	28.8848	29.5183	30.1565	30.7992	31.4463
358	19.3383	19.7645	20.1938	20.6263	21.0619
359	9.7103	9.9253	10.1419	10.3602	10.5801
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
337	224.1382	228.2648	232.4030	236.5517	240.7102
338	215.3812	219.3676	223.3658	227.3749	231.3941
339	206.5403	210.3832	214.2382	218.1044	221.9809
340	197.6146	201.3109	205.0194	208.7393	212.4697
341	188.6034	192.1498	195.7084	199.2785	202.8594
342	179.5059	182.8989	186.3043	189.7212	193.1490
343	170.3212	173.5575	176.8061	180.0663	183.3374
344	161.0484	164.1246	167.2129	170.3128	173.4236
345	151.6868	154.5993	157.5238	160.4598	163.4066
346	142.2355	144.9808	147.7379	150.5062	153.2852

347	132.6936	135.2680	137.8540	140.4510	143.0584
348	123.0602	125.4602	127.8714	130.2931	132.7251
349	113.3346	115.5564	117.7889	120.0316	122.2841
350	103.5157	105.5555	107.6055	109.6653	111.7344
351	93.6028	95.4568	97.3204	99.1931	101.0747
352	83.5948	85.2591	86.9324	88.6141	90.3041
353	73.4909	74.9616	76.4405	77.9271	79.4212
354	63.2902	64.5633	65.8437	67.1310	68.4250
355	52.9918	54.0632	55.1409	56.2246	57.3142
356	42.5946	43.4602	44.3311	45.2069	46.0877
357	32.0978	32.7535	33.4132	34.0768	34.7442
358	21.5004	21.9419	22.3861	22.8330	23.2826
359	10.8015	11.0244	11.2487	11.4745	11.7016
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

APPENDIX 7

PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 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	10.25	10.50	10.75	11.00	11.25
1	1000.5676	1000.6010	1000.6331	1000.6640	1000.6937
2	1001.1401	1001.2073	1001.2719	1001.3341	1001.3940
3	1001.7175	1001.8188	1001.9164	1002.0104	1002.1008
4	1002.2998	1002.4357	1002.5667	1002.6928	1002.8142
5	1002.8871	1003.0580	1003.2228	1003.3815	1003.5344
6	1003.4794	1003.6858	1003.8847	1004.0765	1004.2613
7	1004.0767	1004.3190	1004.5527	1004.7779	1004.9950
8	1004.6792	1004.9578	1005.2266	1005.4857	1005.7355
9	1005.2868	1005.6022	1005.9065	1006.2000	1006.4830
10	1005.8996	1006.2522	1006.5925	1006.9208	1007.2376
11	1006.5176	1006.9079	1007.2847	1007.6483	1007.9992
12	1007.1409	1007.5694	1007.9830	1008.3824	1008.7679
13	1007.6101	1008.0736	1008.5212	1008.9532	1009.3702
14	1008.0832	1008.5823	1009.0641	1009.5292	1009.9782
15	1008.5604	1009.0954	1009.6119	1010.1105	1010.5918
16	1009.0417	1009.6130	1010.1646	1010.6972	1011.2113
17	1009.5271	1010.1351	1010.7223	1011.2892	1011.8365

18	1010.0166	1010.6618	1011.2849	1011.8866	1012.4676
19	1010.5103	1011.1931	1011.8526	1012.4896	1013.1046
20	1011.0083	1011.7291	1012.4254	1013.0980	1013.7476
21	1011.5105	1012.2697	1013.0033	1013.7120	1014.3966
22	1012.0169	1012.8151	1013.5864	1014.3317	1015.0517
23	1012.5277	1013.3652	1014.1747	1014.9570	1015.7129
24	1013.0429	1013.9202	1014.7683	1015.5881	1016.3803
25	1013.3998	1014.3138	1015.1974	1016.0515	1016.8769
26	1013.7597	1014.7108	1015.6303	1016.5191	1017.3781
27	1014.1228	1015.1113	1016.0671	1016.9911	1017.8841
28	1014.4889	1015.5153	1016.5078	1017.4673	1018.3948
29	1014.8581	1015.9228	1016.9524	1017.9479	1018.9102
30	1015.2305	1016.3339	1017.4011	1018.4330	1019.4305
31	1015.6061	1016.7486	1017.8537	1018.9224	1019.9557
32	1015.9849	1017.1670	1018.3104	1019.4164	1020.4858
33	1016.3669	1017.5890	1018.7712	1019.9149	1021.0209
34	1016.7522	1018.0146	1019.2362	1020.4179	1021.5610
35	1017.1408	1018.4440	1019.7053	1020.9256	1022.1062
36	1017.5327	1018.8772	1020.1786	1021.4379	1022.6564
37	1017.7620	1019.1446	1020.4829	1021.7780	1023.0312
38	1017.9933	1019.4143	1020.7899	1022.1212	1023.4095
39	1018.2265	1019.6864	1021.0997	1022.4676	1023.7914
40	1018.4618	1019.9609	1021.4122	1022.8171	1024.1768
41	1018.6990	1020.2377	1021.7276	1023.1699	1024.5658
42	1018.9383	1020.5170	1022.0458	1023.5258	1024.9585
43	1019.1796	1020.7988	1022.3668	1023.8851	1025.3549
44	1019.4230	1021.0830	1022.6907	1024.2476	1025.7550
45	1019.6685	1021.3697	1023.0175	1024.6135	1026.1588
46	1019.9160	1021.6589	1023.3473	1024.9827	1026.5664
47	1020.1657	1021.9506	1023.6800	1025.3553	1026.9779
48	1020.4175	1022.2449	1024.0156	1025.7313	1027.3932

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
1	1000.7223	1000.7499	1000.7763	1000.8017	1000.8262
2	1001.4516	1001.5070	1001.5604	1001.6116	1001.6609
3	1002.1879	1002.2717	1002.3523	1002.4298	1002.5044
4	1002.9312	1003.0437	1003.1521	1003.2563	1003.3566
5	1003.6816	1003.8234	1003.9599	1004.0913	1004.2177
6	1004.4392	1004.6107	1004.7758	1004.9348	1005.0878
7	1005.2041	1005.4057	1005.5999	1005.7869	1005.9670
8	1005.9764	1006.2085	1006.4321	1006.6477	1006.8553
9	1006.7560	1007.0191	1007.2728	1007.5173	1007.7529
10	1007.5431	1007.8377	1008.1218	1008.3957	1008.6598
11	1008.3377	1008.6643	1008.9793	1009.2831	1009.5761
12	1009.1399	1009.4990	1009.8454	1010.1796	1010.5021
13	1009.7727	1010.1610	1010.5357	1010.8971	1011.2458
14	1010.4114	1010.8295	1011.2329	1011.6220	1011.9973
15	1011.0563	1011.5046	1011.9370	1012.3542	1012.7566
16	1011.7074	1012.1862	1012.6482	1013.0939	1013.5238
17	1012.3648	1012.8746	1013.3665	1013.8412	1014.2991
18	1013.0284	1013.5696	1014.0920	1014.5960	1015.0824
19	1013.6984	1014.2715	1014.8247	1015.3586	1015.8738

20	1014.3748	1014.9803	1015.5648	1016.1290	1016.6735
21	1015.0576	1015.6960	1016.3123	1016.9072	1017.4815
22	1015.7471	1016.4187	1017.0672	1017.6934	1018.2980
23	1016.4431	1017.1485	1017.8297	1018.4876	1019.1229
24	1017.1458	1017.8854	1018.5999	1019.2900	1019.9565
25	1017.6745	1018.4451	1019.1895	1019.9086	1020.6031
26	1018.2082	1019.0103	1019.7851	1020.5335	1021.2564
27	1018.7471	1019.5810	1020.3866	1021.1648	1021.9165
28	1019.2911	1020.1573	1020.9941	1021.8026	1022.5835
29	1019.8403	1020.7392	1021.6077	1022.4468	1023.2574
30	1020.3948	1021.3268	1022.2274	1023.0977	1023.9384
31	1020.9547	1021.9202	1022.8534	1023.7551	1024.6265
32	1021.5198	1022.5194	1023.4856	1024.4193	1025.3217
33	1022.0904	1023.1245	1024.1241	1025.0903	1026.0241
34	1022.6665	1023.7355	1024.7690	1025.7681	1026.7339
35	1023.2481	1024.3524	1025.4203	1026.4529	1027.4511
36	1023.8352	1024.9754	1026.0782	1027.1446	1028.1758
37	1024.2436	1025.4164	1026.5507	1027.6477	1028.7084
38	1024.6560	1025.8617	1027.0280	1028.1559	1029.2466
39	1025.0722	1026.3114	1027.5100	1028.6693	1029.7904
40	1025.4925	1026.7654	1027.9968	1029.1879	1030.3398
41	1025.9168	1027.2239	1028.4885	1029.7118	1030.8950
42	1026.3451	1027.6869	1028.9851	1030.2411	1031.4560
43	1026.7776	1028.1544	1029.4867	1030.7758	1032.0228
44	1027.2142	1028.6265	1029.9933	1031.3159	1032.5955
45	1027.6550	1029.1032	1030.5050	1031.8615	1033.1742
46	1028.1000	1029.5846	1031.0218	1032.4127	1033.7589
47	1028.5492	1030.0707	1031.5437	1032.9696	1034.3497
48	1029.0028	1030.5616	1032.0709	1033.5321	1034.9466

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 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	10.25	10.50	10.75	11.00	11.25
49	1020.5022	1022.3688	1024.1776	1025.9302	1027.6281

50	1020.5877	1022.4937	1024.3410	1026.1311	1027.8653
51	1020.6739	1022.6198	1024.5059	1026.3337	1028.1046
52	1020.7608	1022.7470	1024.6723	1026.5382	1028.3462
53	1020.8484	1022.8753	1024.8402	1026.7446	1028.5901
54	1020.9368	1023.0047	1025.0095	1026.9529	1028.8363
55	1021.0260	1023.1353	1025.1804	1027.1631	1029.0848
56	1021.1159	1023.2669	1025.3529	1027.3752	1029.3356
57	1021.2066	1023.3998	1025.5268	1027.5893	1029.5887
58	1021.2980	1023.5338	1025.7023	1027.8053	1029.8442
59	1021.3903	1023.6690	1025.8794	1028.0233	1030.1022
60	1021.4833	1023.8053	1026.0581	1028.2433	1030.3625
61	1021.4045	1023.7665	1026.0582	1028.2812	1030.4373
62	1021.3250	1023.7273	1026.0582	1028.3195	1030.5129
63	1021.2449	1023.6877	1026.0583	1028.3582	1030.5891
64	1021.1640	1023.6478	1026.0583	1028.3972	1030.6661
65	1021.0825	1023.6076	1026.0584	1028.4365	1030.7438
66	1021.0003	1023.5670	1026.0584	1028.4762	1030.8222
67	1020.9173	1023.5260	1026.0585	1028.5163	1030.9013
68	1020.8337	1023.4847	1026.0585	1028.5568	1030.9812
69	1020.7493	1023.4431	1026.0586	1028.5976	1031.0619
70	1020.6643	1023.4010	1026.0586	1028.6388	1031.1433
71	1020.5785	1023.3586	1026.0587	1028.6803	1031.2254
72	1020.4919	1023.3159	1026.0587	1028.7223	1031.3084
73	1020.2286	1023.0928	1025.8750	1028.5769	1031.2004
74	1019.9630	1022.8677	1025.6895	1028.4301	1031.0914
75	1019.6951	1022.6407	1025.5024	1028.2820	1030.9814
76	1019.4250	1022.4117	1025.3137	1028.1326	1030.8703
77	1019.1525	1022.1807	1025.1232	1027.9818	1030.7582
78	1018.8777	1021.9477	1024.9311	1027.8296	1030.6451
79	1018.6006	1021.7127	1024.7372	1027.6760	1030.5309
80	1018.3211	1021.4756	1024.5416	1027.5210	1030.4156
81	1018.0392	1021.2364	1024.3442	1027.3645	1030.2992
82	1017.7549	1020.9951	1024.1451	1027.2067	1030.1818
83	1017.4681	1020.7517	1023.9441	1027.0474	1030.0632
84	1017.1790	1020.5062	1023.7414	1026.8866	1029.9436
85	1016.7077	1020.0749	1023.3494	1026.5328	1029.6273
86	1016.2324	1019.6400	1022.9538	1026.1758	1029.3080
87	1015.7531	1019.2012	1022.5547	1025.8156	1028.9857
88	1015.2697	1018.7585	1022.1520	1025.4520	1028.6604
89	1014.7821	1018.3120	1021.7457	1025.0851	1028.3321
90	1014.2904	1017.8616	1021.3358	1024.7148	1028.0007
91	1013.7944	1017.4073	1020.9222	1024.3412	1027.6661
92	1013.2943	1016.9489	1020.5049	1023.9641	1027.3285
93	1012.7899	1016.4866	1020.0839	1023.5836	1026.9877
94	1012.2811	1016.0202	1019.6590	1023.1995	1026.6436
95	1011.7680	1015.5497	1019.2304	1022.8120	1026.2964
96	1011.2506	1015.0751	1018.7980	1022.4209	1025.9459

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
49	1029.2727	1030.8654	1032.4076	1033.9007	1035.3462
50	1029.5451	1031.1721	1032.7476	1034.2731	1035.7500
51	1029.8202	1031.4818	1033.0911	1034.6493	1036.1580

52	1030.0979	1031.7946	1033.4379	1035.0293	1036.5702
53	1030.3782	1032.1104	1033.7883	1035.4132	1036.9868
54	1030.6613	1032.4294	1034.1421	1035.8011	1037.4076
55	1030.9470	1032.7514	1034.4995	1036.1928	1037.8329
56	1031.2355	1033.0766	1034.8605	1036.5886	1038.2626
57	1031.5268	1033.4050	1035.2251	1036.9884	1038.6967
58	1031.8208	1033.7366	1035.5933	1037.3924	1039.1354
59	1032.1177	1034.0715	1035.9652	1037.8004	1039.5787
60	1032.4174	1034.4096	1036.3408	1038.2126	1040.0265
61	1032.5281	1034.5553	1036.5205	1038.4253	1040.2715
62	1032.6400	1034.7024	1036.7020	1038.6403	1040.5189
63	1032.7528	1034.8510	1036.8853	1038.8574	1040.7690
64	1032.8668	1035.0010	1037.0704	1039.0767	1041.0216
65	1032.9819	1035.1525	1037.2574	1039.2983	1041.2769
66	1033.0980	1035.3055	1037.4463	1039.5222	1041.5348
67	1033.2153	1035.4600	1037.6370	1039.7483	1041.7954
68	1033.3337	1035.6159	1037.8297	1039.9767	1042.0588
69	1033.4533	1035.7735	1038.0243	1040.2075	1042.3249
70	1033.5739	1035.9325	1038.2208	1040.4406	1042.5937
71	1033.6958	1036.0931	1038.4193	1040.6761	1042.8654
72	1033.8188	1036.2553	1038.6198	1040.9140	1043.1399
73	1033.7473	1036.2194	1038.6186	1040.9467	1043.2054
74	1033.6751	1036.1832	1038.6174	1040.9796	1043.2717
75	1033.6023	1036.1466	1038.6162	1041.0129	1043.3386
76	1033.5287	1036.1096	1038.6150	1041.0465	1043.4063
77	1033.4545	1036.0723	1038.6137	1041.0805	1043.4746
78	1033.3795	1036.0346	1038.6125	1041.1148	1043.5437
79	1033.3038	1035.9966	1038.6112	1041.1495	1043.6134
80	1033.2274	1035.9582	1038.6099	1041.1846	1043.6839
81	1033.1502	1035.9194	1038.6087	1041.2199	1043.7552
82	1033.0723	1035.8802	1038.6074	1041.2557	1043.8271
83	1032.9937	1035.8407	1038.6060	1041.2918	1043.8999
84	1032.9143	1035.8007	1038.6047	1041.3283	1043.9734
85	1032.6346	1035.5567	1038.3956	1041.1533	1043.8316
86	1032.3522	1035.3103	1038.1844	1040.9765	1043.6884
87	1032.0671	1035.0616	1037.9712	1040.7979	1043.5436
88	1031.7792	1034.8103	1037.7557	1040.6174	1043.3974
89	1031.4886	1034.5566	1037.5382	1040.4352	1043.2496
90	1031.1952	1034.3005	1037.3184	1040.2510	1043.1003
91	1030.8990	1034.0418	1037.0965	1040.0650	1042.9495
92	1030.6000	1033.7806	1036.8723	1039.8771	1042.7971
93	1030.2981	1033.5168	1036.6459	1039.6873	1042.6431
94	1029.9933	1033.2505	1036.4172	1039.4955	1042.4874
95	1029.6856	1032.9815	1036.1862	1039.3018	1042.3302
96	1029.3749	1032.7099	1035.9530	1039.1061	1042.1713

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

APPENDIX 7

PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 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	10.25	10.50	10.75	11.00	11.25
97	1010.5455	1014.4092	1018.1704	1021.8309	1025.3926
98	1009.8344	1013.7374	1017.5371	1021.2354	1024.8342
99	1009.1172	1013.0598	1016.8983	1020.6345	1024.2706
100	1008.3939	1012.3762	1016.2536	1020.0281	1023.7016
101	1007.6644	1011.6866	1015.6033	1019.4162	1023.1274
102	1006.9287	1010.9910	1014.9470	1018.7986	1022.5477
103	1006.1867	1010.2893	1014.2849	1018.1754	1021.9626
104	1005.4384	1009.5815	1013.6169	1017.5465	1021.3720
105	1004.6836	1008.8675	1012.9429	1016.9117	1020.7759
106	1003.9225	1008.1472	1012.2629	1016.2712	1020.1742
107	1003.1548	1007.4207	1011.5767	1015.6248	1019.5669
108	1002.3805	1006.6877	1010.8844	1014.9725	1018.9539
109	1001.4128	1005.7574	1009.9909	1014.1150	1018.1317
110	1000.4369	1004.8190	1009.0893	1013.2496	1017.3017
111	999.4526	1003.8724	1008.1796	1012.3762	1016.4640
112	998.4598	1002.9174	1007.2618	1011.4949	1015.6185
113	997.4587	1001.9541	1006.3358	1010.6055	1014.7650
114	996.4489	1000.9824	1005.4015	1009.7079	1013.9035
115	995.4305	1000.0022	1004.4588	1008.8021	1013.0340
116	994.4035	999.0134	1003.5076	1007.8880	1012.1563
117	993.3676	998.0160	1002.5480	1006.9655	1011.2703
118	992.3229	997.0098	1001.5797	1006.0345	1010.3761
119	991.2693	995.9948	1000.6028	1005.0951	1009.4734
120	990.2067	994.9710	999.6171	1004.1470	1008.5624
121	988.9444	993.7434	998.4236	1002.9870	1007.4352
122	987.6714	992.5050	997.2194	1001.8163	1006.2975
123	986.3874	991.2559	996.0045	1000.6350	1005.1492
124	985.0925	989.9958	994.7786	999.4428	1003.9900
125	983.7866	988.7246	993.5417	998.2396	1002.8200
126	982.4694	987.4424	992.2938	997.0255	1001.6391
127	981.1411	986.1489	991.0347	995.8002	1000.4470
128	979.8013	984.8441	989.7643	994.5637	999.2438
129	978.4502	983.5279	988.4826	993.3158	998.0293
130	977.0875	982.2002	987.1893	992.0565	996.8035
131	975.7131	980.8609	985.8845	990.7857	995.5661
132	974.3270	979.5098	984.5680	989.5032	994.3171
133	972.9291	978.1469	983.2397	988.2089	993.0565
134	971.5193	976.7721	981.8994	986.9028	991.7840

135	970.0974	975.3853	980.5472	985.5848	990.4995
136	968.6633	973.9863	979.1829	984.2546	989.2031
137	967.2170	972.5751	977.8063	982.9122	987.8944
138	965.7584	971.1515	976.4174	981.5576	986.5736
139	964.2872	969.7155	975.0161	980.1905	985.2403
140	962.8036	968.2670	973.6022	978.8109	983.8945
141	961.3072	966.8057	972.1757	977.4186	982.5361
142	959.7981	965.3317	970.7364	976.0136	981.1650
143	958.2761	963.8447	969.2841	974.5957	979.7810
144	956.7410	962.3448	967.8189	973.1648	978.3841

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
97	1028.8577	1032.2279	1035.5055	1038.6923	1041.7905
98	1028.3355	1031.7412	1035.0535	1038.2743	1041.4056
99	1027.8083	1031.2498	1034.5970	1037.8520	1041.0168
100	1027.2761	1030.7535	1034.1359	1037.4254	1040.6239
101	1026.7388	1030.2524	1033.6702	1036.9944	1040.2269
102	1026.1963	1029.7463	1033.1999	1036.5590	1039.8258
103	1025.6486	1029.2353	1032.7249	1036.1192	1039.4205
104	1025.0957	1028.7193	1032.2451	1035.6749	1039.0110
105	1024.5374	1028.1983	1031.7605	1035.2261	1038.5972
106	1023.9739	1027.6721	1031.2710	1034.7727	1038.1791
107	1023.4049	1027.1408	1030.7767	1034.3147	1037.7567
108	1022.8305	1026.6043	1030.2775	1033.8519	1037.3299
109	1022.0429	1025.8507	1029.5570	1033.1641	1036.6738
110	1021.2478	1025.0897	1028.8294	1032.4692	1036.0110
111	1020.4450	1024.3212	1028.0946	1031.7672	1035.3412
112	1019.6346	1023.5452	1027.3523	1031.0581	1034.6645
113	1018.8164	1022.7616	1026.6027	1030.3417	1033.9807
114	1017.9903	1021.9703	1025.8455	1029.6180	1033.2898
115	1017.1564	1021.1713	1025.0808	1028.8869	1032.5916
116	1016.3144	1020.3645	1024.3084	1028.1483	1031.8863
117	1015.4644	1019.5497	1023.5283	1027.4022	1031.1735
118	1014.6062	1018.7270	1022.7404	1026.6485	1030.4534
119	1013.7399	1017.8963	1021.9447	1025.8871	1029.7257
120	1012.8652	1017.0574	1021.1409	1025.1179	1028.9905
121	1011.7703	1015.9941	1020.1087	1024.1161	1028.0183
122	1010.6649	1014.9205	1019.0662	1023.1040	1027.0361
123	1009.5490	1013.8363	1018.0132	1022.0816	1026.0436
124	1008.4223	1012.7415	1016.9497	1021.0487	1025.0408
125	1007.2849	1011.6360	1015.8755	1020.0053	1024.0275
126	1006.1365	1010.5197	1014.7906	1018.9513	1023.0037
127	1004.9772	1009.3925	1013.6949	1017.8865	1021.9692
128	1003.8067	1008.2542	1012.5882	1016.8108	1020.9239
129	1002.6250	1007.1048	1011.4704	1015.7241	1019.8678
130	1001.4320	1005.9441	1010.3415	1014.6263	1018.8006
131	1000.2276	1004.7720	1009.2013	1013.5174	1017.7224
132	999.0116	1003.5885	1008.0497	1012.3971	1016.6328
133	997.7840	1002.3934	1006.8865	1011.2654	1015.5320
134	996.5446	1001.1865	1005.7117	1010.1221	1014.4197
135	995.2933	999.9679	1004.5252	1008.9672	1013.2958
136	994.0300	998.7373	1003.3268	1007.8004	1012.1602

137	992.7547	997.4947	1002.1164	1006.6218	1011.0127
138	991.4671	996.2399	1000.8940	1005.4311	1009.8533
139	990.1671	994.9729	999.6593	1004.2283	1008.6818
140	988.8547	993.6934	998.4122	1003.0132	1007.4982
141	987.5298	992.4014	997.1527	1001.7857	1006.3022
142	986.1921	991.0967	995.8806	1000.5456	1005.0937
143	984.8416	989.7793	994.5958	999.2929	1003.8726
144	983.4782	988.4489	993.2981	998.0274	1002.6389

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 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	10.25	10.50	10.75	11.00	11.25
145	955.1929	960.8317	966.3405	971.7208	976.9740
146	953.6315	959.3054	964.8489	970.2636	975.5507
147	952.0568	957.7657	963.3440	968.7930	974.1141
148	950.4687	956.2126	961.8255	967.3089	972.6640
149	948.8670	954.6459	960.2935	965.8112	971.2004
150	947.2516	953.0654	958.7477	964.2998	969.7230
151	945.6224	951.4711	957.1881	962.7745	968.2317
152	943.9793	949.8629	955.6145	961.2352	966.7265
153	942.3221	948.2406	954.0268	959.6819	965.2071
154	940.6509	946.6042	952.4249	958.1143	963.6736
155	938.9653	944.9533	950.8086	956.5323	962.1256
156	937.2653	943.2881	949.1779	954.9358	960.5631
157	935.5508	941.6083	947.5325	953.3247	958.9860
158	933.8217	939.9138	945.8725	951.6988	957.3941
159	932.0778	938.2044	944.1975	950.0580	955.7873
160	930.3190	936.4801	942.5075	948.4022	954.1654
161	928.5452	934.7407	940.8024	946.7312	952.5283
162	926.7562	932.9861	939.0820	945.0449	950.8758
163	924.9519	931.2162	937.3462	943.3431	949.2079
164	923.1323	929.4307	935.5949	941.6257	947.5243
165	921.2970	927.6296	933.8279	939.8926	945.8249
166	919.4462	925.8128	932.0450	938.1436	944.1097
167	917.5795	923.9801	930.2462	936.3786	942.3783

168	915.6968	922.1313	928.4312	934.5974	940.6307
169	913.7981	920.2664	926.6000	932.7998	938.8667
170	911.8832	918.3851	924.7524	930.9858	937.0862
171	909.9519	916.4874	922.8883	929.1551	935.2889
172	908.0041	914.5731	921.0074	927.3077	933.4749
173	906.0396	912.6420	919.1097	925.4433	931.6438
174	904.0584	910.6940	917.1950	923.5619	929.7956
175	902.0603	908.7290	915.2631	921.6632	927.9300
176	900.0451	906.7468	913.3139	919.7471	926.0469
177	898.0127	904.7472	911.3473	917.8134	924.1462
178	895.9629	902.7302	909.3630	915.8620	922.2277
179	893.8956	900.6955	907.3610	913.8927	920.2912
180	891.8107	898.6430	905.3411	911.9054	918.3365
181	889.7079	896.5725	903.3030	909.8998	916.3635
182	887.5872	894.4839	901.2467	907.8759	914.3720
183	885.4484	892.3771	899.1720	905.8334	912.3619
184	883.2913	890.2518	897.0786	903.7722	910.3328
185	881.1158	888.1079	894.9666	901.6921	908.2848
186	878.9217	885.9453	892.8356	899.5929	906.2176
187	876.7088	883.7637	890.6855	897.4745	904.1310
188	874.4771	881.5630	888.5161	895.3366	902.0248
189	872.2263	879.3431	886.3274	893.1792	899.8989
190	869.9563	877.1038	884.1190	891.0020	897.7530
191	867.6668	874.8449	881.8908	888.8048	895.5871
192	865.3579	872.5662	879.6427	886.5875	893.4008

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
145	982.1017	987.1056	991.9874	996.7490	1001.3923
146	980.7120	985.7491	990.6636	995.4575	1000.1326
147	979.3090	984.3793	989.3266	994.1529	998.8599
148	977.8926	982.9961	987.9763	992.8349	997.5739
149	976.4625	981.5993	986.6124	991.5035	996.2745
150	975.0188	980.1889	985.2349	990.1585	994.9616
151	973.5612	978.7646	983.8436	988.7998	993.6350
152	972.0897	977.3265	982.4384	987.4272	992.2946
153	970.6041	975.8742	981.0191	986.0405	990.9402
154	969.1042	974.4077	979.5857	984.6398	989.5718
155	967.5900	972.9269	978.1379	983.2247	988.1890
156	966.0612	971.4315	976.6756	981.7952	986.7919
157	964.5178	969.9215	975.1987	980.3510	985.3802
158	962.9596	968.3967	973.7071	978.8922	983.9538
159	961.3865	966.8570	972.2005	977.4184	982.5125
160	959.7983	965.3023	970.6789	975.9296	981.0563
161	958.1948	963.7323	969.1420	974.4256	979.5848
162	956.5760	962.1469	967.5898	972.9063	978.0980
163	954.9417	960.5460	966.0220	971.3714	976.5958
164	953.2918	958.9294	964.4386	969.8209	975.0779
165	951.6260	957.2970	962.8394	968.2546	973.5442
166	949.9442	955.6486	961.2241	966.6722	971.9945
167	948.2464	953.9841	959.5927	965.0737	970.4286
168	946.5322	952.3033	957.9450	963.4589	968.8465

169	944.8017	950.6060	956.2808	961.8276	967.2479
170	943.0545	948.8921	954.6000	960.1797	965.6326
171	941.2906	947.1614	952.9023	958.5149	964.0005
172	939.5099	945.4137	951.1877	956.8331	962.3514
173	937.7120	943.6490	949.4560	955.1342	960.6851
174	935.8969	941.8670	947.7069	953.4179	959.0014
175	934.0644	940.0675	945.9403	951.6841	957.3003
176	932.2144	938.2504	944.1561	949.9326	955.5814
177	930.3466	936.4155	942.3540	948.1632	953.8446
178	928.4609	934.5627	940.5339	946.3758	952.0897
179	926.5572	932.6917	938.6956	944.5701	950.3165
180	924.6352	930.8023	936.8389	942.7460	948.5248
181	922.6948	928.8945	934.9636	940.9033	946.7145
182	920.7358	926.9680	933.0696	939.0417	944.8854
183	918.7580	925.0227	931.1567	937.1611	943.0371
184	916.7613	923.0583	929.2246	935.2614	941.1697
185	914.7454	921.0746	927.2732	933.3422	939.2827
186	912.7102	919.0715	925.3023	931.4035	937.3761
187	910.6556	917.0489	923.3117	929.4450	935.4497
188	908.5812	915.0064	921.3012	927.4664	933.5032
189	906.4869	912.9439	919.2705	925.4677	931.5364
190	904.3726	910.8612	917.2196	923.4486	929.5491
191	902.2380	908.7581	915.1482	921.4089	927.5412
192	900.0830	906.6345	913.0560	919.3483	925.5123

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 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	10.25	10.50	10.75	11.00	11.25
193	863.0292	870.2675	877.3744	884.3499	891.1940
194	860.6806	867.9488	875.0858	882.0917	888.9666
195	858.3119	865.6097	872.7767	879.8129	886.7182
196	855.9230	863.2502	870.4470	877.5131	884.4488
197	853.5137	860.8701	868.0963	875.1923	882.1581
198	851.0839	858.4691	865.7246	872.8502	879.8459
199	848.6332	856.0471	863.3316	870.4866	877.5121

200	846.1617	853.6039	860.9173	868.1014	875.1564
201	843.6690	851.1394	858.4812	865.6943	872.7786
202	841.1551	848.6533	856.0234	863.2652	870.3785
203	838.6196	846.1454	853.5435	860.8137	867.9559
204	836.0625	843.6156	851.0415	858.3398	865.5105
205	833.4836	841.0636	848.5170	855.8433	863.0423
206	830.8827	838.4893	845.9699	853.3238	860.5509
207	828.2595	835.8925	843.3999	850.7813	858.0362
208	825.6139	833.2730	840.8070	848.2154	855.4979
209	822.9457	830.6305	838.1908	845.6260	852.9358
210	820.2547	827.9650	835.5512	843.0129	850.3496
211	817.5408	825.2761	832.8880	840.3758	847.7393
212	814.8036	822.5637	830.2008	837.7146	845.1044
213	812.0431	819.8275	827.4897	835.0290	842.4449
214	809.2590	817.0674	824.7542	832.3187	839.7604
215	806.4512	814.2831	821.9942	829.5836	837.0507
216	803.6193	811.4745	819.2095	826.8234	834.3157
217	800.7632	808.6413	816.3999	824.0380	831.5550
218	797.8828	805.7834	813.5650	821.2269	828.7684
219	794.9777	802.9004	810.7048	818.3902	825.9557
220	792.0479	799.9922	807.8190	815.5274	823.1167
221	789.0930	797.0585	804.9073	812.6384	820.2510
222	786.1129	794.0992	801.9695	809.7229	817.3584
223	783.1073	791.1140	799.0054	806.7806	814.4388
224	780.0760	788.1026	796.0148	803.8114	811.4917
225	777.0189	785.0649	792.9973	800.8150	808.5171
226	773.9356	782.0007	789.9529	797.7911	805.5145
227	770.8260	778.9096	786.8811	794.7395	802.4838
228	767.6899	775.7914	783.7819	791.6600	799.4247
229	764.5269	772.6460	780.6548	788.5522	796.3369
230	761.3369	769.4731	777.4998	785.4159	793.2202
231	758.1197	766.2724	774.3165	782.2508	790.0742
232	754.8750	763.0437	771.1047	779.0568	786.8987
233	751.6026	759.7867	767.8641	775.8334	783.6935
234	748.3023	756.5013	764.5945	772.5805	780.4582
235	744.9737	753.1871	761.2956	769.2978	777.1926
236	741.6167	749.8439	757.9671	765.9851	773.8964
237	738.2311	746.4714	754.6088	762.6419	770.5693
238	734.8165	743.0694	751.2205	759.2681	767.2110
239	731.3728	739.6377	747.8017	755.8634	763.8212
240	727.8996	736.1759	744.3524	752.4274	760.3996

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
193	897.9073	904.4900	910.9429	917.2667	923.4622
194	895.7107	902.3246	908.8087	915.1639	921.3909
195	893.4931	900.1379	906.6532	913.0396	919.2979
196	891.2543	897.9298	904.4761	910.8936	917.1831
197	888.9939	895.7001	902.2772	908.7257	915.0464
198	886.7120	893.4486	900.0563	906.5356	912.8873
199	884.4081	891.1750	897.8132	904.3232	910.7058
200	882.0822	888.8792	895.5477	902.0883	908.5015
201	879.7340	886.5609	893.2595	899.8305	906.2743

202	877.3633	884.2199	890.9485	897.5496	904.0239
203	874.9699	881.8559	888.6143	895.2455	901.7500
204	872.5535	879.4689	886.2568	892.9179	899.4525
205	870.1140	877.0584	883.8758	890.5665	897.1310
206	867.6511	874.6243	881.4709	888.1911	894.7853
207	865.1646	872.1664	879.0420	885.7914	892.4152
208	862.6542	869.6845	876.5887	883.3673	890.0204
209	860.1199	867.1782	874.1110	880.9184	887.6007
210	857.5612	864.6474	871.6085	878.4445	885.1558
211	854.9780	862.0918	869.0809	875.9453	882.6854
212	852.3700	859.5112	866.5281	873.4206	880.1892
213	849.7371	856.9054	863.9497	870.8702	877.6671
214	847.0789	854.2740	861.3456	868.2937	875.1187
215	844.3952	851.6168	858.7154	865.6909	872.5437
216	841.6859	848.9336	856.0589	863.0616	869.9419
217	838.9505	846.2242	853.3758	860.4054	867.3131
218	836.1890	843.4882	850.6660	857.7221	864.6568
219	833.4010	840.7254	847.9290	855.0114	861.9728
220	830.5862	837.9356	845.1646	852.2731	859.2610
221	827.7445	835.1185	842.3726	849.5067	856.5208
222	824.8756	832.2738	839.5527	846.7122	853.7521
223	821.9791	829.4012	836.7046	843.8891	850.9546
224	819.0549	826.5005	833.8280	841.0372	848.1279
225	816.1027	823.5714	830.9226	838.1562	845.2718
226	813.1222	820.6136	827.9882	835.2457	842.3860
227	810.1131	817.6269	825.0245	832.3056	839.4700
228	807.0752	814.6109	822.0311	829.3354	836.5237
229	804.0082	811.5653	819.0077	826.3350	833.5467
230	800.9118	808.4900	815.9542	823.3039	830.5387
231	797.7857	805.3845	812.8701	820.2418	827.4994
232	794.6297	802.2487	809.7551	817.1485	824.4284
233	791.4434	799.0821	806.6090	814.0236	821.3254
234	788.2265	795.8845	803.4315	810.8668	818.1901
235	784.9789	792.6556	800.2222	807.6778	815.0222
236	781.7001	789.3951	796.9807	804.4563	811.8212
237	778.3899	786.1027	793.7069	801.2018	808.5869
238	775.0480	782.7780	790.4003	797.9141	805.3189
239	771.6740	779.4208	787.0607	794.5929	802.0169
240	768.2677	776.0307	783.6877	791.2378	798.6804

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 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	10.25	10.50	10.75	11.00	11.25
241	724.3968	732.6839	740.8722	748.9600	756.9459
242	720.8640	729.1613	737.3607	745.4608	753.4599
243	717.3011	725.6079	733.8179	741.9295	749.9412
244	713.7078	722.0233	730.2432	738.3658	746.3895
245	710.0837	718.4075	726.6366	734.7695	742.8045
246	706.4287	714.7599	722.9976	731.1402	739.1859
247	702.7425	711.0805	719.3261	727.4776	735.5334
248	699.0248	707.3689	715.6217	723.7814	731.8466
249	695.2753	703.6247	711.8840	720.0514	728.1252
250	691.4939	699.8479	708.1129	716.2872	724.3690
251	687.6801	696.0379	704.3080	712.4885	720.5776
252	683.8337	692.1947	700.4691	708.6549	716.7506
253	679.9545	688.3178	696.5957	704.7862	712.8877
254	676.0421	684.4070	692.6876	700.8821	708.9886
255	672.0964	680.4620	688.7445	696.9422	705.0530
256	668.1169	676.4824	684.7662	692.9661	701.0805
257	664.1034	672.4680	680.7521	688.9536	697.0707
258	660.0557	668.4186	676.7021	684.9043	693.0233
259	655.9733	664.3336	672.6158	680.8179	688.9380
260	651.8561	660.2130	668.4929	676.6941	684.8144
261	647.7038	656.0562	664.3331	672.5324	680.6522
262	643.5160	651.8631	660.1360	668.3326	676.4509
263	639.2924	647.6333	655.9014	664.0943	672.2102
264	635.0327	643.3665	651.6287	659.8171	667.9298
265	630.7366	639.0624	647.3178	655.5008	663.6092
266	626.4039	634.7206	642.9683	651.1448	659.2481
267	622.0341	630.3408	638.5799	646.7490	654.8462
268	617.6270	625.9227	634.1521	642.3128	650.4030
269	613.1823	621.4660	629.6846	637.8360	645.9181
270	608.6996	616.9702	625.1771	633.3181	641.3912
271	604.1786	612.4351	620.6293	628.7589	636.8218
272	599.6190	607.8603	616.0407	624.1578	632.2096
273	595.0204	603.2455	611.4110	619.5146	627.5542
274	590.3826	598.5903	606.7398	614.8288	622.8551
275	585.7051	593.8944	602.0268	610.1000	618.1120
276	580.9877	589.1574	597.2715	605.3279	613.3244
277	576.2300	584.3789	592.4737	600.5121	608.4919
278	571.4317	579.5586	587.6328	595.6521	603.6141
279	566.5924	574.6962	582.7487	590.7475	598.6906
280	561.7117	569.7912	577.8207	585.7980	593.7209
281	556.7894	564.8433	572.8486	580.8031	588.7046
282	551.8250	559.8521	567.8320	575.7625	583.6413
283	546.8182	554.8172	562.7704	570.6756	578.5306
284	541.7686	549.7382	557.6635	565.5421	573.3719

285	536.6760	544.6149	552.5108	560.3616	568.1649
286	531.5398	539.4466	547.3120	555.1335	562.9090
287	526.3597	534.2332	542.0666	549.8576	557.6039
288	521.1354	528.9742	536.7742	544.5332	552.2490

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
241	764.8288	772.6074	780.2809	787.8484	795.3092
242	761.3569	769.1506	776.8401	784.4244	791.9029
243	757.8518	765.6600	773.3648	780.9655	788.4611
244	754.3130	762.1351	769.8548	777.4712	784.9835
245	750.7403	758.5758	766.3097	773.9413	781.4696
246	747.1334	754.9816	762.7292	770.3753	777.9192
247	743.4920	751.3522	759.1128	766.7730	774.3317
248	739.8156	747.6873	755.4603	763.1338	770.7069
249	736.1040	743.9864	751.7713	759.4576	767.0443
250	732.3569	740.2494	748.0454	755.7437	763.3436
251	728.5738	736.4757	744.2822	751.9920	759.6043
252	724.7545	732.6651	740.4814	748.2020	755.8261
253	720.8985	728.8172	736.6425	744.3733	752.0085
254	717.0056	724.9316	732.7653	740.5055	748.1511
255	713.0755	721.0080	728.8493	736.5982	744.2536
256	709.1076	717.0460	724.8942	732.6510	740.3154
257	705.1017	713.0451	720.8995	728.6636	736.3363
258	701.0575	709.0051	716.8648	724.6354	732.3157
259	696.9744	704.9255	712.7898	720.5661	728.2532
260	692.8523	700.8060	708.6741	716.4553	724.1484
261	688.6906	696.6461	704.5172	712.3025	720.0008
262	684.4891	692.4455	700.3187	708.1073	715.8100
263	680.2473	688.2038	696.0783	703.8693	711.5756
264	675.9648	683.9205	691.7954	699.5880	707.2971
265	671.6413	679.5953	687.4697	695.2631	702.9740
266	667.2764	675.2278	683.1008	690.8939	698.6058
267	662.8696	670.8175	678.6882	686.4802	694.1922
268	658.4206	666.3640	674.2314	682.0214	689.7326
269	653.9290	661.8669	669.7301	677.5171	685.2265
270	649.3943	657.3257	665.1837	672.9668	680.6735
271	644.8162	652.7401	660.5919	668.3701	676.0731
272	640.1942	648.1096	655.9542	663.7264	671.4248
273	635.5279	643.4338	651.2701	659.0353	666.7280
274	630.8169	638.7121	646.5392	654.2964	661.9823
275	626.0607	633.9443	641.7609	649.5091	657.1872
276	621.2589	629.1297	636.9349	644.6729	652.3421
277	616.4112	624.2680	632.0606	639.7873	647.4465
278	611.5170	619.3587	627.1376	634.8518	642.5000
279	606.5758	614.4013	622.1653	629.8660	637.5019
280	601.5874	609.3954	617.1433	624.8293	632.4518
281	596.5511	604.3405	612.0711	619.7411	627.3491
282	591.4665	599.2361	606.9482	614.6011	622.1932
283	586.3333	594.0817	601.7740	609.4085	616.9836
284	581.1508	588.8768	596.5481	604.1629	611.7197
285	575.9187	583.6210	591.2699	598.8638	606.4010
286	570.6364	578.3137	585.9390	593.5106	601.0269

287	565.3035	572.9544	580.5547	588.1028	595.5968
288	559.9195	567.5427	575.1167	582.6397	590.1102

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 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	10.25	10.50	10.75	11.00	11.25
289	515.8665	523.6691	531.4344	539.1601	546.8440
290	510.5525	518.3176	526.0468	533.7377	541.3882
291	505.1932	512.9193	520.6109	528.2656	535.8813
292	499.7881	507.4738	515.1263	522.7434	530.3228
293	494.3368	501.9806	509.5925	517.1705	524.7122
294	488.8390	496.4393	504.0092	511.5465	519.0490
295	483.2942	490.8496	498.3759	505.8710	513.3326
296	477.7020	485.2109	492.6921	500.1435	507.5627
297	472.0621	479.5229	486.9574	494.3634	501.7387
298	466.3740	473.7851	481.1714	488.5304	495.8601
299	460.6373	467.9972	475.3335	482.6439	489.9264
300	454.8516	462.1586	469.4433	476.7035	483.9371
301	449.0165	456.2689	463.5003	470.7086	477.8916
302	443.1315	450.3276	457.5041	464.6587	471.7894
303	437.1963	444.3344	451.4541	458.5534	465.6300
304	431.2104	438.2887	445.3500	452.3921	459.4129
305	425.1734	432.1902	439.1912	446.1743	453.1375
306	419.0848	426.0382	432.9772	439.8996	446.8033
307	412.9441	419.8325	426.7076	433.5673	440.4097
308	406.7511	413.5724	420.3818	427.1770	433.9561
309	400.5051	407.2576	413.9993	420.7281	427.4420
310	394.2058	400.8875	407.5596	414.2201	420.8669
311	387.8527	394.4617	401.0623	407.6524	414.2301
312	381.4453	387.9796	394.5067	401.0245	407.5311
313	374.9832	381.4409	387.8924	394.3359	400.7693
314	368.4658	374.8449	381.2189	387.5860	393.9442
315	361.8929	368.1912	374.4856	380.7741	387.0550
316	355.2637	361.4793	367.6920	373.8999	380.1012

317	348.5780	354.7086	360.8375	366.9626	373.0823
318	341.8351	347.8787	353.9216	359.9617	365.9975
319	335.0346	340.9891	346.9437	352.8967	358.8463
320	328.1761	334.0391	339.9033	345.7669	351.6281
321	321.2590	327.0284	332.7999	338.5717	344.3422
322	314.2828	319.9563	325.6328	331.3106	336.9880
323	307.2470	312.8223	318.4016	323.9830	329.5649
324	300.1511	305.6259	311.1055	316.5881	322.0722
325	292.9946	298.3666	303.7441	309.1255	314.5092
326	285.7769	291.0437	296.3167	301.5944	306.8753
327	278.4976	283.6567	288.8228	293.9944	299.1699
328	271.1562	276.2051	281.2618	286.3246	291.3922
329	263.7520	268.6884	273.6330	278.5846	283.5416
330	256.2846	261.1058	265.9359	270.7736	275.6174
331	248.7534	253.4569	258.1699	262.8910	267.6189
332	241.1578	245.7410	250.3342	254.9361	259.5454
333	233.4974	237.9577	242.4284	246.9084	251.3963
334	225.7716	230.1062	234.4518	238.8070	243.1707
335	217.9798	222.1861	226.4037	230.6314	234.8680
336	210.1214	214.1966	218.2835	222.3808	226.4875

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
289	554.4839	562.0779	569.6242	577.1209	584.5664
290	548.9962	556.5597	564.0768	571.5457	578.9648
291	543.4559	550.9874	558.4739	565.9136	573.3049
292	537.8625	545.3606	552.8150	560.2241	567.5861
293	532.2156	539.6786	547.0995	554.4764	561.8077
294	526.5145	533.9411	541.3269	548.6701	555.9690
295	520.7587	528.1473	535.4965	542.8045	550.0696
296	514.9478	522.2968	529.6078	536.8790	544.1087
297	509.0813	516.3891	523.6603	530.8930	538.0857
298	503.1585	510.4235	517.6532	524.8460	532.0000
299	497.1789	504.3994	511.5861	518.7372	525.8509
300	491.1420	498.3164	505.4583	512.5660	519.6378
301	485.0473	492.1738	499.2693	506.3318	513.3599
302	478.8942	485.9711	493.0183	500.0340	507.0166
303	472.6821	479.7077	486.7049	493.6719	500.6072
304	466.4105	473.3829	480.3283	487.2449	494.1311
305	460.0788	466.9962	473.8879	480.7523	487.5875
306	453.6864	460.5469	467.3831	474.1933	480.9758
307	447.2327	454.0345	460.8133	467.5674	474.2952
308	440.7172	447.4584	454.1778	460.8739	467.5450
309	434.1392	440.8178	447.4760	454.1121	460.7245
310	427.4982	434.1122	440.7071	447.2812	453.8329
311	420.7936	427.3410	433.8705	440.3806	446.8695
312	414.0247	420.5034	426.9656	433.4095	439.8337
313	407.1909	413.5989	419.9916	426.3673	432.7245
314	400.2917	406.6268	412.9479	419.2532	425.5412
315	393.3263	399.5865	405.8337	412.0665	418.2832
316	386.2942	392.4772	398.6484	404.8064	410.9495
317	379.1947	385.2982	391.3912	397.4722	403.5395
318	372.0272	378.0490	384.0615	390.0631	396.0522

319	364.7909	370.7288	376.6585	382.5784	388.4870
320	357.4853	363.3370	369.1814	375.0172	380.8430
321	350.1098	355.8727	361.6296	367.3789	373.1193
322	342.6635	348.3354	354.0023	359.6627	365.3152
323	335.1458	340.7243	346.2986	351.8676	357.4298
324	327.5562	333.0386	338.5180	343.9930	349.4622
325	319.8938	325.2777	330.6595	336.0380	341.4117
326	312.1579	317.4408	322.7225	328.0017	333.2773
327	304.3479	309.5271	314.7061	319.8835	325.0581
328	296.4631	301.5360	306.6095	311.6824	316.7534
329	288.5027	293.4666	298.4319	303.3975	308.3621
330	280.4660	285.3182	290.1726	295.0281	299.8834
331	272.3523	277.0900	281.8307	286.5732	291.3164
332	264.1609	268.7813	273.4054	278.0321	282.6602
333	255.8909	260.3912	264.8958	269.4037	273.9138
334	247.5417	251.9189	256.3011	260.6872	265.0763
335	239.1125	243.3637	247.6205	251.8818	256.1467
336	230.6025	234.7247	238.8530	242.9865	247.1241

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 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	10.25	10.50	10.75	11.00	11.25
337	202.1959	206.1372	210.0905	214.0546	218.0284
338	194.2027	198.0073	201.8242	205.6521	209.4901
339	186.1412	189.8063	193.4838	197.1725	200.8716
340	178.0108	181.5335	185.0687	188.6153	192.1724
341	169.8110	173.1883	176.5782	179.9796	183.3916
342	161.5412	164.7702	168.0116	171.2647	174.5285
343	153.2007	156.2783	159.3683	162.4699	165.5823
344	144.7890	147.7122	150.6476	153.5945	156.5522
345	136.3055	139.0710	141.8487	144.6378	147.4375
346	127.7495	130.3543	132.9711	135.5990	138.2373
347	119.1203	121.5613	124.0139	126.4773	128.9509
348	110.4175	112.6914	114.9764	117.2719	119.5774

349	101.6404	103.7439	105.8580	107.9822	110.1161
350	92.7883	94.7180	96.6579	98.6074	100.5660
351	83.8605	85.6132	87.3754	89.1466	90.9264
352	74.8565	76.4288	78.0097	79.5991	81.1964
353	65.7756	67.1639	68.5602	69.9641	71.3753
354	56.6172	57.8180	59.0260	60.2407	61.4620
355	47.3805	48.3903	49.4063	50.4282	51.4558
356	38.0649	38.8802	39.7005	40.5258	41.3558
357	28.6697	29.2868	29.9078	30.5326	31.1611
358	19.1943	19.6094	20.0273	20.4478	20.8708
359	9.6380	9.8474	10.0583	10.2705	10.4841
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
337	222.0110	226.0011	229.9979	234.0004	238.0076
338	213.3371	217.1921	221.0543	224.9225	228.7960
339	204.5801	208.2969	212.0212	215.7520	219.4886
340	195.7391	199.3145	202.8977	206.4879	210.0841
341	186.8135	190.2442	193.6831	197.1292	200.5817
342	177.8023	181.0851	184.3763	187.6749	190.9803
343	168.7047	171.8363	174.9764	178.1242	181.2789
344	159.5200	162.4970	165.4825	168.4759	171.4765
345	150.2472	153.0661	155.8937	158.7291	161.5719
346	140.8856	143.5430	146.2090	148.8829	151.5642
347	131.4342	133.9266	136.4274	138.9361	141.4522
348	121.8923	124.2160	126.5481	128.8878	131.2349
349	112.2590	114.4104	116.5699	118.7370	120.9111
350	102.5333	104.5087	106.4920	108.4825	110.4798
351	92.7144	94.5101	96.3132	98.1233	99.9399
352	82.8014	84.4136	86.0327	87.6583	89.2902
353	72.7934	74.2183	75.6494	77.0866	78.5295
354	62.6895	63.9231	65.1623	66.4069	67.6567
355	52.4888	53.5270	54.5702	55.6182	56.6707
356	42.1903	43.0292	43.8723	44.7194	45.5702
357	31.7932	32.4286	33.0674	33.7093	34.3541
358	21.2964	21.7243	22.1544	22.5868	23.0212
359	10.6990	10.9150	11.1323	11.3507	11.5703
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	10.25	10.50	10.75	11.00	11.25
1	1001.0282	1001.0675	1001.1054	1001.1420	1001.1774
2	1002.0652	1002.1443	1002.2207	1002.2945	1002.3657
3	1003.1111	1003.2305	1003.3460	1003.4575	1003.5653
4	1004.1659	1004.3263	1004.4813	1004.6312	1004.7761
5	1005.2297	1005.4316	1005.6269	1005.8157	1005.9982
6	1006.3026	1006.5466	1006.7827	1007.0110	1007.2318
7	1007.3847	1007.6714	1007.9488	1008.2172	1008.4769
8	1008.4760	1008.8060	1009.1254	1009.4346	1009.7337
9	1009.5766	1009.9505	1010.3126	1010.6631	1011.0024
10	1010.6867	1011.1051	1011.5103	1011.9028	1012.2829
11	1011.8062	1012.2697	1012.7188	1013.1539	1013.5754
12	1012.9352	1013.4446	1013.9382	1014.4165	1014.8800
13	1013.8486	1014.3992	1014.9328	1015.4499	1015.9509
14	1014.7697	1015.3622	1015.9364	1016.4928	1017.0319
15	1015.6987	1016.3336	1016.9490	1017.5453	1018.1230
16	1016.6356	1017.3135	1017.9706	1018.6074	1019.2243
17	1017.5805	1018.3020	1019.0014	1019.6792	1020.3359
18	1018.5335	1019.2992	1020.0414	1020.7608	1021.4580
19	1019.4946	1020.3051	1021.0908	1021.8524	1022.5906
20	1020.4640	1021.3197	1022.1495	1022.9540	1023.7338
21	1021.4416	1022.3433	1023.2177	1024.0657	1024.8877
22	1022.4276	1023.3758	1024.2955	1025.1875	1026.0525
23	1023.4220	1024.4173	1025.3830	1026.3197	1027.2282
24	1024.4249	1025.4680	1026.4802	1027.4622	1028.4148
25	1025.2041	1026.2904	1027.3445	1028.3672	1029.3594
26	1025.9901	1027.1201	1028.2166	1029.2806	1030.3127
27	1026.7827	1027.9570	1029.0966	1030.2023	1031.2750
28	1027.5822	1028.8012	1029.9844	1031.1324	1032.2463
29	1028.3884	1029.6529	1030.8801	1032.0711	1033.2268
30	1029.2016	1030.5119	1031.7839	1033.0184	1034.2164
31	1030.0217	1031.3785	1032.6958	1033.9744	1035.2153
32	1030.8488	1032.2527	1033.6158	1034.9391	1036.2235
33	1031.6829	1033.1345	1034.5441	1035.9127	1037.2412
34	1032.5242	1034.0241	1035.4807	1036.8952	1038.2685
35	1033.3727	1034.9214	1036.4257	1037.8867	1039.3054
36	1034.2284	1035.8266	1037.3792	1038.8873	1040.3520
37	1034.8523	1036.4952	1038.0913	1039.6417	1041.1475
38	1035.4815	1037.1696	1038.8097	1040.4029	1041.9505
39	1036.1161	1037.8499	1039.5346	1041.1712	1042.7610
40	1036.7562	1038.5362	1040.2660	1041.9465	1043.5791
41	1037.4017	1039.2285	1041.0039	1042.7289	1044.4048
42	1038.0527	1039.9269	1041.7484	1043.5185	1045.2383
43	1038.7092	1040.6313	1042.4996	1044.3153	1046.0796
44	1039.3714	1041.3420	1043.2576	1045.1194	1046.9289
45	1040.0392	1042.0588	1044.0223	1045.9309	1047.7860

46	1040.7128	1042.7819	1044.7939	1046.7499	1048.6512
47	1041.3920	1043.5114	1045.5724	1047.5763	1049.5245
48	1042.0771	1044.2472	1046.3578	1048.4103	1050.4060

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
1	1001.2115	1001.2444	1001.2762	1001.3069	1001.3364
2	1002.4346	1002.5010	1002.5651	1002.6270	1002.6868
3	1003.6694	1003.7699	1003.8670	1003.9607	1004.0512
4	1004.9160	1005.0512	1005.1818	1005.3080	1005.4298
5	1006.1746	1006.3451	1006.5099	1006.6690	1006.8228
6	1007.4453	1007.6516	1007.8511	1008.0440	1008.2303
7	1008.7281	1008.9710	1009.2059	1009.4329	1009.6525
8	1010.0232	1010.3032	1010.5741	1010.8361	1011.0894
9	1011.3307	1011.6485	1011.9560	1012.2536	1012.5414
10	1012.6508	1013.0070	1013.3518	1013.6855	1014.0084
11	1013.9835	1014.3788	1014.7615	1015.1321	1015.4908
12	1015.3290	1015.7640	1016.1853	1016.5934	1016.9886
13	1016.4362	1016.9063	1017.3616	1017.8026	1018.2296
14	1017.5541	1018.0599	1018.5497	1019.0241	1019.4835
15	1018.6826	1019.2247	1019.7497	1020.2581	1020.7505
16	1019.8220	1020.4009	1020.9617	1021.5047	1022.0306
17	1020.9723	1021.5887	1022.1858	1022.7641	1023.3241
18	1022.1336	1022.7881	1023.4221	1024.0363	1024.6311
19	1023.3060	1023.9992	1024.6708	1025.3214	1025.9517
20	1024.4897	1025.2222	1025.9320	1026.6197	1027.2861
21	1025.6847	1026.4571	1027.2058	1027.9313	1028.6343
22	1026.8911	1027.7042	1028.4923	1029.2562	1029.9966
23	1028.1092	1028.9634	1029.7917	1030.5947	1031.3731
24	1029.3389	1030.2350	1031.1041	1031.9468	1032.7639
25	1030.3217	1031.2550	1032.1601	1033.0377	1033.8886
26	1031.3139	1032.2849	1033.2266	1034.1397	1035.0251
27	1032.3156	1033.3249	1034.3038	1035.2530	1036.1734
28	1033.3269	1034.3751	1035.3917	1036.3776	1037.3336
29	1034.3479	1035.4356	1036.4905	1037.5137	1038.5060
30	1035.3787	1036.5064	1037.6003	1038.6614	1039.6905
31	1036.4194	1037.5878	1038.7213	1039.8208	1040.8874
32	1037.4701	1038.6797	1039.8534	1040.9921	1042.0967
33	1038.5308	1039.7823	1040.9968	1042.1753	1043.3187
34	1039.6017	1040.8957	1042.1517	1043.3706	1044.5534
35	1040.6828	1042.0201	1043.3181	1044.5781	1045.8009
36	1041.7743	1043.1554	1044.4962	1045.7979	1047.0614
37	1042.6098	1044.0298	1045.4085	1046.7469	1048.0461
38	1043.4534	1044.9128	1046.3298	1047.7055	1049.0410
39	1044.3050	1045.8044	1047.2604	1048.6740	1050.0463
40	1045.1648	1046.7048	1048.2002	1049.6523	1051.0621
41	1046.0328	1047.6139	1049.1495	1050.6406	1052.0884
42	1046.9091	1048.5320	1050.1082	1051.6390	1053.1254
43	1047.7938	1049.4590	1051.0766	1052.6476	1054.1733
44	1048.6870	1050.3952	1052.0546	1053.6665	1055.2320
45	1049.5888	1051.3405	1053.0424	1054.6958	1056.3018
46	1050.4992	1052.2950	1054.0401	1055.7356	1057.3827
47	1051.4183	1053.2590	1055.0477	1056.7860	1058.4749

48 1052.3463 1054.2323 1056.0655 1057.8471 1059.5785

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN V GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 3.00 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	10.25	10.50	10.75	11.00	11.25
49	1042.5218	1044.7376	1046.8929	1048.9889	1051.0271
50	1042.9702	1045.2323	1047.4327	1049.5728	1051.6539
51	1043.4225	1045.7314	1047.9774	1050.1621	1052.2867
52	1043.8786	1046.2348	1048.5270	1050.7567	1052.9253
53	1044.3386	1046.7426	1049.0815	1051.3569	1053.5700
54	1044.8026	1047.2548	1049.6410	1051.9625	1054.2207
55	1045.2705	1047.7716	1050.2055	1052.5736	1054.8775
56	1045.7424	1048.2928	1050.7750	1053.1904	1055.5404
57	1046.2183	1048.8186	1051.3496	1053.8128	1056.2096
58	1046.6983	1049.3490	1051.9294	1054.4409	1056.8850
59	1047.1825	1049.8841	1052.5144	1055.0748	1057.5668
60	1047.6707	1050.4238	1053.1046	1055.7145	1058.2550
61	1047.9094	1050.7089	1053.4350	1056.0891	1058.6728
62	1048.1502	1050.9965	1053.7683	1056.4671	1059.0945
63	1048.3930	1051.2865	1054.1046	1056.8486	1059.5202
64	1048.6379	1051.5791	1054.4439	1057.2336	1059.9499
65	1048.8849	1051.8743	1054.7862	1057.6221	1060.3836
66	1049.1340	1052.1721	1055.1316	1058.0142	1060.8214
67	1049.3852	1052.4724	1055.4802	1058.4099	1061.2633
68	1049.6385	1052.7754	1055.8318	1058.8092	1061.7093
69	1049.8941	1053.0810	1056.1866	1059.2122	1062.1595
70	1050.1518	1053.3894	1056.5445	1059.6188	1062.6139
71	1050.4117	1053.7004	1056.9057	1060.0292	1063.0726
72	1050.6738	1054.0141	1057.2701	1060.4434	1063.5356
73	1050.6769	1054.0634	1057.3646	1060.5822	1063.7178
74	1050.6800	1054.1131	1057.4600	1060.7224	1063.9018
75	1050.6831	1054.1633	1057.5563	1060.8638	1064.0874
76	1050.6863	1054.2139	1057.6534	1061.0065	1064.2748
77	1050.6894	1054.2649	1057.7514	1061.1505	1064.4640

78	1050.6926	1054.3164	1057.8503	1061.2959	1064.6549
79	1050.6959	1054.3683	1057.9500	1061.4426	1064.8476
80	1050.6991	1054.4207	1058.0507	1061.5906	1065.0422
81	1050.7024	1054.4736	1058.1522	1061.7400	1065.2385
82	1050.7057	1054.5269	1058.2547	1061.8907	1065.4367
83	1050.7091	1054.5807	1058.3580	1062.0429	1065.6368
84	1050.7124	1054.6349	1058.4623	1062.1964	1065.8387
85	1050.4467	1054.4144	1058.2863	1062.0639	1065.7488
86	1050.1787	1054.1920	1058.1086	1061.9301	1065.6582
87	1049.9084	1053.9677	1057.9294	1061.7952	1065.5666
88	1049.6358	1053.7414	1057.7485	1061.6590	1065.4743
89	1049.3608	1053.5131	1057.5661	1061.5215	1065.3810
90	1049.0835	1053.2828	1057.3820	1061.3828	1065.2869
91	1048.8039	1053.0505	1057.1962	1061.2428	1065.1919
92	1048.5218	1052.8161	1057.0088	1061.1015	1065.0960
93	1048.2374	1052.5797	1056.8197	1060.9590	1064.9992
94	1047.9505	1052.3413	1056.6289	1060.8151	1064.9015
95	1047.6611	1052.1007	1056.4365	1060.6699	1064.8029
96	1047.3693	1051.8581	1056.2422	1060.5234	1064.7033

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
49	1053.0086	1054.9350	1056.8074	1058.6273	1060.3959
50	1053.6774	1055.6445	1057.5568	1059.4154	1061.2218
51	1054.3525	1056.3610	1058.3136	1060.2116	1062.0563
52	1055.0341	1057.0846	1059.0780	1061.0159	1062.8995
53	1055.7223	1057.8152	1059.8501	1061.8284	1063.7514
54	1056.4170	1058.5529	1060.6298	1062.6492	1064.6123
55	1057.1184	1059.2979	1061.4174	1063.4783	1065.4821
56	1057.8265	1060.0502	1062.2129	1064.3160	1066.3610
57	1058.5414	1060.8099	1063.0163	1065.1622	1067.2490
58	1059.2632	1061.5769	1063.8277	1066.0170	1068.1463
59	1059.9919	1062.3515	1064.6473	1066.8806	1069.0530
60	1060.7275	1063.1337	1065.4750	1067.7530	1069.9690
61	1061.1876	1063.6350	1066.0165	1068.3337	1070.5881
62	1061.6520	1064.1411	1066.5634	1068.9203	1071.2135
63	1062.1209	1064.6522	1067.1157	1069.5130	1071.8455
64	1062.5943	1065.1683	1067.6736	1070.1117	1072.4841
65	1063.0722	1065.6895	1068.2370	1070.7165	1073.1293
66	1063.5547	1066.2157	1068.8061	1071.3274	1073.7813
67	1064.0418	1066.7472	1069.3809	1071.9446	1074.4400
68	1064.5336	1067.2838	1069.9614	1072.5682	1075.1056
69	1065.0301	1067.8257	1070.5478	1073.1980	1075.7781
70	1065.5314	1068.3728	1071.1399	1073.8343	1076.4577
71	1066.0374	1068.9254	1071.7381	1074.4771	1077.1443
72	1066.5484	1069.4833	1072.3422	1075.1265	1077.8380
73	1066.7730	1069.7495	1072.6489	1075.4729	1078.2232
74	1066.9998	1070.0182	1072.9587	1075.8229	1078.6125
75	1067.2288	1070.2896	1073.2716	1076.1764	1079.0057
76	1067.4600	1070.5637	1073.5876	1076.5335	1079.4031
77	1067.6934	1070.8404	1073.9068	1076.8943	1079.8046
78	1067.9290	1071.1199	1074.2292	1077.2588	1080.2103
79	1068.1669	1071.4020	1074.5548	1077.6269	1080.6202

80	1068.4071	1071.6870	1074.8837	1077.9989	1081.0344
81	1068.6495	1071.9747	1075.2158	1078.3746	1081.4529
82	1068.8943	1072.2653	1075.5513	1078.7542	1081.8757
83	1069.1414	1072.5587	1075.8901	1079.1376	1082.3030
84	1069.3910	1072.8549	1076.2324	1079.5250	1082.7347
85	1069.3430	1072.8479	1076.2655	1079.5975	1082.8456
86	1069.2945	1072.8408	1076.2990	1079.6707	1082.9577
87	1069.2456	1072.8337	1076.3328	1079.7446	1083.0710
88	1069.1962	1072.8265	1076.3669	1079.8193	1083.1854
89	1069.1463	1072.8192	1076.4014	1079.8947	1083.3010
90	1069.0960	1072.8118	1076.4362	1079.9710	1083.4179
91	1069.0452	1072.8044	1076.4714	1080.0480	1083.5359
92	1068.9938	1072.7969	1076.5069	1080.1258	1083.6552
93	1068.9420	1072.7893	1076.5428	1080.2043	1083.7757
94	1068.8897	1072.7817	1076.5791	1080.2837	1083.8975
95	1068.8369	1072.7739	1076.6157	1080.3639	1084.0206
96	1068.7836	1072.7661	1076.6526	1080.4449	1084.1449

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN V GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 3.00 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	10.25	10.50	10.75	11.00	11.25
97	1046.7978	1051.3299	1055.7565	1060.0795	1064.3004
98	1046.2214	1050.7970	1055.2665	1059.6315	1063.8937
99	1045.6401	1050.2595	1054.7720	1059.1794	1063.4831
100	1045.0538	1049.7173	1054.2732	1058.7231	1063.0687
101	1044.4625	1049.1703	1053.7698	1058.2627	1062.6505
102	1043.8662	1048.6186	1053.2620	1057.7980	1062.2283
103	1043.2647	1048.0620	1052.7496	1057.3291	1061.8022
104	1042.6581	1047.5005	1052.2326	1056.8559	1061.3720
105	1042.0464	1046.9342	1051.7110	1056.3783	1060.9378
106	1041.4294	1046.3629	1051.1847	1055.8964	1060.4996
107	1040.8072	1045.7866	1050.6537	1055.4100	1060.0573
108	1040.1796	1045.2052	1050.1179	1054.9192	1059.6108
109	1039.2611	1044.3268	1049.2789	1054.1189	1058.8485

110	1038.3348	1043.4407	1048.4324	1053.3113	1058.0792
111	1037.4006	1042.5469	1047.5783	1052.4963	1057.3026
112	1036.4584	1041.6452	1046.7165	1051.6738	1056.5187
113	1035.5081	1040.7357	1045.8470	1050.8438	1055.7275
114	1034.5498	1039.8181	1044.9698	1050.0062	1054.9289
115	1033.5832	1038.8926	1044.0847	1049.1609	1054.1228
116	1032.6084	1037.9590	1043.1916	1048.3078	1053.3091
117	1031.6253	1037.0172	1042.2906	1047.4469	1052.4878
118	1030.6337	1036.0671	1041.3814	1046.5782	1051.6588
119	1029.6337	1035.1088	1040.4642	1045.7014	1050.8221
120	1028.6252	1034.1420	1039.5387	1044.8167	1049.9775
121	1027.3139	1032.8661	1038.2975	1043.6097	1048.8040
122	1025.9915	1031.5790	1037.0452	1042.3916	1047.6196
123	1024.6577	1030.2806	1035.7817	1041.1624	1046.4241
124	1023.3126	1028.9709	1034.5069	1039.9219	1045.2174
125	1021.9559	1027.6498	1033.2207	1038.6700	1043.9993
126	1020.5877	1026.3170	1031.9229	1037.4067	1042.7699
127	1019.2078	1024.9726	1030.6135	1036.1318	1041.5289
128	1017.8161	1023.6165	1029.2924	1034.8452	1040.2763
129	1016.4125	1022.2485	1027.9595	1033.5468	1039.0119
130	1014.9970	1020.8685	1026.6146	1032.2365	1037.7357
131	1013.5693	1019.4764	1025.2576	1030.9142	1036.4475
132	1012.1294	1018.0722	1023.8885	1029.5798	1035.1473
133	1010.6773	1016.6556	1022.5072	1028.2331	1033.8348
134	1009.2127	1015.2267	1021.1134	1026.8741	1032.5101
135	1007.7356	1013.7853	1019.7072	1025.5026	1031.1729
136	1006.2459	1012.3312	1018.2884	1024.1186	1029.8232
137	1004.7435	1010.8645	1016.8568	1022.7219	1028.4608
138	1003.2283	1009.3849	1015.4125	1021.3124	1027.0857
139	1001.7001	1007.8923	1013.9552	1019.8899	1025.6977
140	1000.1589	1006.3867	1012.4848	1018.4544	1024.2967
141	998.6044	1004.8679	1011.0013	1017.0058	1022.8825
142	997.0368	1003.3358	1009.5045	1015.5439	1021.4551
143	995.4557	1001.7904	1007.9943	1014.0685	1020.0142
144	993.8611	1000.2314	1006.4705	1012.5797	1018.5599

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
97	1068.4209	1072.4429	1076.3681	1080.1984	1083.9355
98	1068.0547	1072.1165	1076.0807	1079.9493	1083.7239
99	1067.6851	1071.7869	1075.7905	1079.6976	1083.5101
100	1067.3118	1071.4541	1075.4973	1079.4434	1083.2941
101	1066.9350	1071.1180	1075.2012	1079.1866	1083.0759
102	1066.5546	1070.7786	1074.9022	1078.9271	1082.8553
103	1066.1705	1070.4359	1074.6002	1078.6651	1082.6325
104	1065.7828	1070.0899	1074.2951	1078.4003	1082.4073
105	1065.3913	1069.7404	1073.9870	1078.1328	1082.1798
106	1064.9961	1069.3876	1073.6758	1077.8626	1081.9500
107	1064.5971	1069.0312	1073.3615	1077.5897	1081.7177
108	1064.1943	1068.6714	1073.0440	1077.3140	1081.4830
109	1063.4694	1067.9833	1072.3919	1076.6971	1080.9008
110	1062.7376	1067.2884	1071.7332	1076.0740	1080.3126
111	1061.9988	1066.5867	1071.0680	1075.4445	1079.7182

112	1061.2529	1065.8781	1070.3961	1074.8086	1079.1176
113	1060.4999	1065.1626	1069.7174	1074.1662	1078.5107
114	1059.7396	1064.4401	1069.0320	1073.5172	1077.8976
115	1058.9721	1063.7105	1068.3397	1072.8616	1077.2780
116	1058.1972	1062.9738	1067.6405	1072.1993	1076.6520
117	1057.4149	1062.2298	1066.9344	1071.5303	1076.0195
118	1056.6251	1061.4786	1066.2211	1070.8544	1075.3804
119	1055.8277	1060.7200	1065.5007	1070.1716	1074.7346
120	1055.0227	1059.9540	1064.7731	1069.4819	1074.0821
121	1053.8822	1058.8459	1063.6968	1068.4367	1073.0674
122	1052.7309	1057.7270	1062.6097	1067.3808	1072.0421
123	1051.5685	1056.5971	1061.5117	1066.3141	1071.0061
124	1050.3949	1055.4562	1060.4028	1065.2366	1069.9593
125	1049.2101	1054.3040	1059.2827	1064.1480	1068.9016
126	1048.0140	1053.1406	1058.1515	1063.0483	1067.8330
127	1046.8064	1051.9658	1057.0089	1061.9374	1066.7531
128	1045.5872	1050.7795	1055.8550	1060.8152	1065.6621
129	1044.3563	1049.5816	1054.6894	1059.6815	1064.5596
130	1043.1137	1048.3720	1053.5123	1058.5362	1063.4457
131	1041.8591	1047.1505	1052.3233	1057.3793	1062.3202
132	1040.5925	1045.9170	1051.1225	1056.2105	1061.1829
133	1039.3138	1044.6715	1049.9096	1055.0298	1060.0338
134	1038.0228	1043.4138	1048.6847	1053.8371	1058.8728
135	1036.7195	1042.1438	1047.4474	1052.6321	1057.6996
136	1035.4036	1040.8613	1046.1978	1051.4149	1056.5142
137	1034.0751	1039.5663	1044.9358	1050.1853	1055.3165
138	1032.7340	1038.2586	1043.6610	1048.9431	1054.1063
139	1031.3799	1036.9380	1042.3736	1047.6882	1052.8835
140	1030.0129	1035.6046	1041.0732	1046.4205	1051.6480
141	1028.6328	1034.2581	1039.7599	1045.1398	1050.3995
142	1027.2394	1032.8984	1038.4334	1043.8461	1049.1381
143	1025.8327	1031.5254	1037.0937	1042.5392	1047.8636
144	1024.4126	1030.1390	1035.7406	1041.2190	1046.5757

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN V GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 3.00 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	10.25	10.50	10.75	11.00	11.25
145	992.2529	998.6587	1004.9331	1011.0772	1017.0920
146	990.6310	997.0723	1003.3820	1009.5609	1015.6103
147	988.9952	995.4720	1001.8169	1008.0307	1014.1147
148	987.3454	993.8578	1000.2378	1006.4866	1012.6050
149	985.6816	992.2293	998.6446	1004.9282	1011.0813
150	984.0035	990.5867	997.0371	1003.3556	1009.5432
151	982.3111	988.9297	995.4152	1001.7685	1007.9907
152	980.6042	987.2581	993.7787	1000.1669	1006.4237
153	978.8828	985.5720	992.1276	998.5506	1004.8419
154	977.1466	983.8711	990.4617	996.9195	1003.2454
155	975.3957	982.1553	988.7809	995.2735	1001.6339
156	973.6298	980.4245	987.0851	993.6124	1000.0072
157	971.8487	978.6785	985.3740	991.9360	998.3653
158	970.0525	976.9173	983.6476	990.2443	996.7081
159	968.2410	975.1406	981.9058	988.5370	995.0352
160	966.4139	973.3484	980.1483	986.8141	993.3467
161	964.5713	971.5406	978.3751	985.0755	991.6424
162	962.7129	969.7169	976.5860	983.3208	989.9221
163	960.8386	967.8773	974.7809	981.5501	988.1857
164	958.9484	966.0215	972.9596	979.7632	986.4330
165	957.0419	964.1495	971.1220	977.9599	984.6638
166	955.1192	962.2612	969.2680	976.1401	982.8781
167	953.1801	960.3563	967.3973	974.3035	981.0756
168	951.2244	958.4347	965.5099	972.4502	979.2563
169	949.2520	956.4964	963.6055	970.5798	977.4198
170	947.2628	954.5411	961.6841	968.6923	975.5662
171	945.2566	952.5686	959.7455	966.7875	973.6952
172	943.2332	950.5789	957.7895	964.8653	971.8066
173	941.1926	948.5718	955.8160	962.9254	969.9004
174	939.1345	946.5472	953.8248	960.9677	967.9762
175	937.0588	944.5048	951.8158	958.9921	966.0340
176	934.9654	942.4446	949.7888	956.9984	964.0737
177	932.8542	940.3663	947.7436	954.9864	962.0949
178	930.7249	938.2698	945.6801	952.9560	960.0976
179	928.5774	936.1550	943.5982	950.9069	958.0816
180	926.4116	934.0217	941.4975	948.8391	956.0466
181	924.2272	931.8697	939.3781	946.7523	953.9926
182	922.0242	929.6989	937.2397	944.6464	951.9193
183	919.8024	927.5091	935.0821	942.5212	949.8266
184	917.5616	925.3002	932.9051	940.3765	947.7143
185	915.3017	923.0719	930.7087	938.2121	945.5822
186	913.0225	920.8241	928.4926	936.0279	943.4301
187	910.7238	918.5566	926.2567	933.8237	941.2578
188	908.4055	916.2693	924.0007	931.5993	939.0651
189	906.0673	913.9620	921.7245	929.3545	936.8519
190	903.7092	911.6345	919.4279	927.0891	934.6179
191	901.3310	909.2867	917.1108	924.8029	932.3630
192	898.9324	906.9183	914.7728	922.4958	930.0870

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
--------	-------	-------	-------	-------	-------

145	1022.9788	1028.7389	1034.3739	1039.8852	1045.2745
146	1021.5313	1027.3252	1032.9936	1038.5379	1043.9597
147	1020.0699	1025.8976	1031.5994	1037.1768	1042.6312
148	1018.5944	1024.4561	1030.1914	1035.8018	1041.2888
149	1017.1049	1023.0004	1028.7692	1034.4127	1039.9325
150	1015.6011	1021.5305	1027.3328	1033.0095	1038.5621
151	1014.0829	1020.0462	1025.8821	1031.5920	1037.1773
152	1012.5501	1018.5474	1024.4168	1030.1600	1035.7782
153	1011.0026	1017.0338	1022.9369	1028.7133	1034.3645
154	1009.4403	1015.5055	1021.4422	1027.2519	1032.9360
155	1007.8630	1013.9622	1019.9326	1025.7756	1031.4927
156	1006.2706	1012.4038	1018.4079	1024.2842	1030.0343
157	1004.6630	1010.8301	1016.8679	1022.7776	1028.5607
158	1003.0399	1009.2410	1015.3125	1021.2556	1027.0718
159	1001.4013	1007.6364	1013.7415	1019.7181	1025.5674
160	999.7470	1006.0160	1012.1549	1018.1649	1024.0473
161	998.0769	1004.3798	1010.5524	1016.5958	1022.5114
162	996.3907	1002.7276	1008.9338	1015.0107	1020.9595
163	994.6884	1001.0591	1007.2991	1013.4094	1019.3914
164	992.9697	999.3744	1005.6480	1011.7918	1017.8070
165	991.2346	997.6731	1003.9804	1010.1576	1016.2060
166	989.4829	995.9552	1002.2961	1008.5068	1014.5884
167	987.7143	994.2205	1000.5950	1006.8391	1012.9540
168	985.9288	992.4687	998.8769	1005.1544	1011.3025
169	984.1263	990.6999	997.1416	1003.4526	1009.6338
170	982.3064	988.9137	995.3890	1001.7333	1007.9478
171	980.4691	987.1100	993.6188	999.9965	1006.2441
172	978.6142	985.2886	991.8309	998.2419	1004.5228
173	976.7415	983.4495	990.0251	996.4695	1002.7835
174	974.8508	981.5923	988.2013	994.6789	1001.0261
175	972.9421	979.7169	986.3593	992.8701	999.2503
176	971.0150	977.8232	984.4988	991.0428	997.4561
177	969.0695	975.9109	982.6197	989.1968	995.6432
178	967.1054	973.9799	980.7218	987.3320	993.8114
179	965.1224	972.0300	978.8050	985.4482	991.9605
180	963.1204	970.0610	976.8690	983.5451	990.0903
181	961.0992	968.0727	974.9136	981.6226	988.2007
182	959.0587	966.0650	972.9387	979.6805	986.2914
183	956.9986	964.0375	970.9440	977.7186	984.3622
184	954.9188	961.9903	968.9293	975.7366	982.4129
185	952.8190	959.9230	966.8946	973.7344	980.4432
186	950.6991	957.8354	964.8394	971.7118	978.4531
187	948.5589	955.7274	962.7638	969.6685	976.4422
188	946.3982	953.5988	960.6673	967.6043	974.4104
189	944.2168	951.4493	958.5499	965.5191	972.3575
190	942.0144	949.2788	956.4114	963.4126	970.2831
191	939.7910	947.0870	954.2514	961.2846	968.1871
192	937.5462	944.8738	952.0699	959.1349	966.0693

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

1/80

Page 36

4240.2 REV CHG 2

APPENDIX 7

PLAN V GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 3.00 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	10.25	10.50	10.75	11.00	11.25
193	896.5134	904.5291	912.4140	920.1675	927.7896
194	894.0736	902.1191	910.0340	917.8179	925.4706
195	891.6131	899.6880	907.6327	915.4468	923.1300
196	889.1315	897.2356	905.2099	913.0539	920.7674
197	886.6288	894.7617	902.7653	910.6391	918.3826
198	884.1046	892.2662	900.2989	908.2021	915.9755
199	881.5589	889.7489	897.8104	905.7429	913.5458
200	878.9915	887.2095	895.2996	903.2610	911.0934
201	876.4021	884.6479	892.7663	900.7564	908.6179
202	873.7906	882.0639	890.2103	898.2289	906.1192
203	871.1568	879.4573	887.6314	895.6782	903.5972
204	868.5005	876.8279	885.0294	893.1041	901.0514
205	865.8215	874.1755	882.4041	890.5064	898.4818
206	863.1196	871.4999	879.7552	887.8849	895.8882
207	860.3947	868.8008	877.0827	885.2394	893.2702
208	857.6464	866.0782	874.3862	882.5696	890.6276
209	854.8747	863.3317	871.6655	879.8753	887.9603
210	852.0794	860.5612	868.9205	877.1564	885.2680
211	849.2601	857.7664	866.1509	874.4125	882.5504
212	846.4168	854.9472	863.3565	871.6435	879.8074
213	843.5491	852.1033	860.5370	868.8491	877.0386
214	840.6570	849.2346	857.6923	866.0290	874.2439
215	837.7402	846.3407	854.8221	863.1832	871.4230
216	834.7985	843.4215	851.9262	860.3112	868.5756
217	831.8316	840.4768	849.0043	857.4129	865.7016
218	828.8394	837.5063	846.0563	854.4881	862.8006
219	825.8217	834.5098	843.0818	851.5364	859.8724
220	822.7781	831.4871	840.0807	848.5577	856.9167
221	819.7086	828.4379	837.0528	845.5516	853.9334
222	816.6128	825.3621	833.9977	842.5180	850.9220
223	813.4906	822.2594	830.9152	839.4566	847.8825
224	810.3418	819.1295	827.8051	836.3672	844.8144
225	807.1660	815.9722	824.6672	833.2494	841.7176
226	803.9631	812.7873	821.5011	830.1031	838.5918
227	800.7329	809.5745	818.3067	826.9279	835.4366

228	797.4750	806.3336	815.0837	823.7236	832.2519
229	794.1894	803.0644	811.8317	820.4899	829.0373
230	790.8756	799.7665	808.5507	817.2266	825.7926
231	787.5336	796.4398	805.2403	813.9333	822.5174
232	784.1630	793.0840	801.9002	810.6099	819.2116
233	780.7636	789.6988	798.5302	807.2560	815.8747
234	777.3352	786.2840	795.1300	803.8714	812.5066
235	773.8775	782.8393	791.6993	800.4557	809.1069
236	770.3903	779.3645	788.2379	797.0088	805.6753
237	766.8733	775.8593	784.7455	793.5302	802.2116
238	763.3262	772.3234	781.2218	790.0198	798.7153
239	759.7489	768.7565	777.6666	786.4771	795.1864
240	756.1410	765.1585	774.0795	782.9020	791.6243

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
193	935.2800	942.6389	949.8665	956.9632	963.9295
194	932.9920	940.3821	947.6411	954.7693	961.7673
195	930.6821	938.1032	945.3934	952.5531	959.5827
196	928.3501	935.8020	943.1233	950.3142	957.3752
197	925.9957	933.4783	940.8305	948.0525	955.1448
198	923.6187	931.1318	938.5147	945.7677	952.8911
199	921.2190	928.7623	936.1758	943.4596	950.6140
200	918.7963	926.3696	933.8135	941.1279	948.3132
201	916.3503	923.9536	931.4275	938.7724	945.9883
202	913.8810	921.5138	929.0177	936.3928	943.6393
203	911.3879	919.0502	926.5838	933.9890	941.2658
204	908.8710	916.5624	924.1256	931.5606	938.8676
205	906.3299	914.0503	921.6428	929.1074	936.4444
206	903.7645	911.5136	919.1351	926.6292	933.9959
207	901.1745	908.9520	916.6024	924.1257	931.5219
208	898.5597	906.3654	914.0444	921.5967	929.0222
209	895.9198	903.7534	911.4608	919.0418	926.4964
210	893.2546	901.1158	908.8513	916.4608	923.9444
211	890.5639	898.4525	906.2157	913.8535	921.3657
212	887.8474	895.7630	903.5538	911.2196	918.7602
213	885.1049	893.0472	900.8653	908.5588	916.1275
214	882.3360	890.3049	898.1499	905.8708	913.4674
215	879.5407	887.5356	895.4073	903.1554	910.7796
216	876.7185	884.7393	892.6373	900.4122	908.0638
217	873.8694	881.9156	889.8396	897.6411	905.3198
218	870.9929	879.0642	887.0139	894.8417	902.5471
219	868.0888	876.1849	884.1600	892.0137	899.7455
220	865.1569	873.2774	881.2775	889.1568	896.9148
221	862.1969	870.3415	878.3663	886.2708	894.0546
222	859.2086	867.3768	875.4258	883.3553	891.1646
223	856.1916	864.3830	872.4560	880.4100	888.2445
224	853.1457	861.3600	869.4565	877.4347	885.2939
225	850.0706	858.3073	866.4270	874.4290	882.3127
226	846.9660	855.2248	863.3672	871.3926	879.3003
227	843.8317	852.1121	860.2768	868.3252	876.2566
228	840.6673	848.9689	857.1555	865.2265	873.1812

229	837.4727	845.7949	854.0030	862.0962	870.0738
230	834.2474	842.5898	850.8190	858.9339	866.9340
231	830.9912	839.3534	847.6031	855.7393	863.7614
232	827.7038	836.0853	844.3551	852.5122	860.5559
233	824.3848	832.7852	841.0745	849.2521	857.3169
234	821.0341	829.4527	837.7612	845.9587	854.0442
235	817.6513	826.0876	834.4148	842.6316	850.7374
236	814.2360	822.6896	831.0348	839.2707	847.3962
237	810.7881	819.2583	827.6211	835.8754	844.0202
238	807.3070	815.7934	824.1733	832.4454	840.6090
239	803.7927	812.2946	820.6909	828.9804	837.1622
240	800.2446	808.7615	817.1738	825.4801	833.6796

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN V GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 3.00 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	10.25	10.50	10.75	11.00	11.25
241	752.5023	761.5290	770.4603	779.2941	788.0288
242	748.8325	757.8677	766.8086	775.6532	784.3996
243	745.1313	754.1743	763.1242	771.9789	780.7364
244	741.3985	750.4487	759.4069	768.2709	777.0389
245	737.6339	746.6905	755.6562	764.5289	773.3067
246	733.8371	742.8993	751.8719	760.7526	769.5395
247	730.0078	739.0750	748.0537	756.9417	765.7369
248	726.1459	735.2173	744.2013	753.0958	761.8988
249	722.2509	731.3258	740.3144	749.2147	758.0246
250	718.3227	727.4002	736.3927	745.2981	754.1141
251	714.3610	723.4403	732.4359	741.3455	750.1670
252	710.3654	719.4457	728.4436	737.3567	746.1829
253	706.3357	715.4162	724.4155	733.3313	742.1614
254	702.2715	711.3514	720.3514	729.2690	738.1022
255	698.1726	707.2511	716.2508	725.1695	734.0050
256	694.0388	703.1149	712.1136	721.0324	729.8693
257	689.8696	698.9425	707.9392	716.8574	725.6949
258	685.6648	694.7336	703.7275	712.6441	721.4813
259	681.4241	690.4878	699.4780	708.3922	717.2282

260	677.1472	686.2049	695.1905	704.1013	712.9353
261	672.8337	681.8845	690.8645	699.7711	708.6021
262	668.4834	677.5264	686.4998	695.4012	704.2283
263	664.0959	673.1300	682.0960	690.9913	699.8135
264	659.6710	668.6953	677.6527	686.5409	695.3573
265	655.2082	664.2217	673.1697	682.0497	690.8593
266	650.7074	659.7090	668.6465	677.5173	686.3192
267	646.1681	655.1568	664.0827	672.9434	681.7365
268	641.5900	650.5647	659.4781	668.3276	677.1108
269	636.9728	645.9325	654.8322	663.6695	672.4418
270	632.3162	641.2597	650.1447	658.9686	667.7290
271	627.6198	636.5461	645.4153	654.2247	662.9720
272	622.8833	631.7912	640.6434	649.4373	658.1704
273	618.1063	626.9947	635.8288	644.6060	653.3238
274	613.2885	622.1562	630.9711	639.7304	648.4317
275	608.4296	617.2754	626.0698	634.8101	643.4938
276	603.5292	612.3519	621.1247	629.8447	638.5096
277	598.5869	607.3853	616.1352	624.8338	633.4787
278	593.6024	602.3753	611.1011	619.7770	628.4006
279	588.5753	597.3214	606.0218	614.6738	623.2749
280	583.5053	592.2233	600.8971	609.5238	618.1012
281	578.3920	587.0806	595.7264	604.3267	612.8789
282	573.2350	581.8929	590.5094	599.0818	607.6077
283	568.0339	576.6598	585.2457	593.7890	602.2871
284	562.7884	571.3809	579.9348	588.4475	596.9166
285	557.4981	566.0558	574.5764	583.0572	591.4957
286	552.1627	560.6841	569.1699	577.6174	586.0240
287	546.7816	555.2655	563.7150	572.1277	580.5011
288	541.3546	549.7994	558.2113	566.5878	574.9263

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
241	796.6625	805.1939	813.6214	821.9440	830.1606
242	793.0461	801.5913	810.0336	818.3719	826.6051
243	789.3951	797.9534	806.4098	814.7632	823.0125
244	785.7091	794.2799	802.7499	811.1178	819.3824
245	781.9877	790.5704	799.0533	807.4351	815.7146
246	778.2307	786.8246	795.3198	803.7148	812.0085
247	774.4376	783.0421	791.5489	799.9565	808.2639
248	770.6083	779.2226	787.7403	796.1599	804.4802
249	766.7422	775.3657	783.8936	792.3245	800.6571
250	762.8391	771.4710	780.0085	788.4500	796.7942
251	758.8985	767.5382	776.0845	784.5359	792.8911
252	754.9202	763.5669	772.1213	780.5819	788.9473
253	750.9038	759.5567	768.1184	776.5875	784.9624
254	746.8489	755.5072	764.0756	772.5523	780.9360
255	742.7551	751.4181	759.9922	768.4759	776.8677
256	738.6221	747.2890	755.8681	764.3579	772.7570
257	734.4495	743.1194	751.7027	760.1979	768.6034
258	730.2369	738.9089	747.4957	755.9954	764.4066
259	725.9839	734.6573	743.2466	751.7500	760.1661
260	721.6902	730.3640	738.9549	747.4613	755.8814
261	717.3553	726.0287	734.6204	743.1288	751.5521

262	712.9789	721.6509	730.2426	738.7520	747.1777
263	708.5605	717.2303	725.8209	734.3306	742.7577
264	704.0998	712.7664	721.3551	729.8640	738.2917
265	699.5964	708.2588	716.8445	725.3519	733.7791
266	695.0498	703.7070	712.2889	720.7937	729.2196
267	690.4596	699.1107	707.6877	716.1889	724.6126
268	685.8254	694.4693	703.0405	711.5372	719.9575
269	681.1468	689.7826	698.3469	706.8379	715.2540
270	676.4234	685.0499	693.6063	702.0907	710.5015
271	671.6547	680.2709	688.8183	697.2951	705.6995
272	666.8404	675.4451	683.9824	692.4504	700.8474
273	661.9798	670.5720	679.0981	687.5564	695.9448
274	657.0727	665.6512	674.1651	682.6123	690.9912
275	652.1186	660.6822	669.1826	677.6178	685.9859
276	647.1170	655.6646	664.1504	672.5723	680.9285
277	642.0675	650.5979	659.0678	667.4753	675.8184
278	636.9695	645.4815	653.9344	662.3263	670.6551
279	631.8228	640.3151	648.7497	657.1247	665.4380
280	626.6267	635.0980	643.5131	651.8700	660.1666
281	621.3808	629.8299	638.2242	646.5616	654.8402
282	616.0846	624.5102	632.8824	641.1991	649.4584
283	610.7376	619.1384	627.4871	635.7818	644.0205
284	605.3395	613.7140	622.0379	630.3092	638.5260
285	599.8896	608.2365	616.5342	624.7808	632.9742
286	594.3874	602.7053	610.9755	619.1959	627.3646
287	588.8326	597.1200	605.3612	613.5540	621.6966
288	583.2245	591.4800	599.6907	607.8546	615.9695

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV CHG 2

APPENDIX 7

PLAN V GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 3.00 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	10.25	10.50	10.75	11.00	11.25
289	535.8813	544.2854	552.6582	560.9970	569.2993
290	530.3612	538.7233	547.0554	555.3550	563.6195
291	524.7939	533.1124	541.4024	549.6613	557.8865

292	519.1791	527.4525	535.6988	543.9154	552.0997
293	513.5163	521.7431	529.9441	538.1168	546.2587
294	507.8052	515.9836	524.1378	532.2650	540.3629
295	502.0452	510.1738	518.2795	526.3597	534.4119
296	496.2361	504.3132	512.3687	520.4002	528.4050
297	490.3774	498.4013	506.4050	514.3860	522.3419
298	484.4686	492.4376	500.3878	508.3167	516.2219
299	478.5093	486.4218	494.3168	502.1918	510.0445
300	472.4991	480.3533	488.1913	496.0108	503.8092
301	466.4376	474.2317	482.0110	489.7731	497.5155
302	460.3244	468.0566	475.7753	483.4782	491.1628
303	454.1589	461.8274	469.4838	477.1256	484.7504
304	447.9407	455.5437	463.1359	470.7148	478.2780
305	441.6694	449.2051	456.7311	464.2452	471.7449
306	435.3446	442.8110	450.2690	457.7163	465.1506
307	428.9657	436.3609	443.7489	451.1275	458.4944
308	422.5324	429.8544	437.1705	444.4784	451.7759
309	416.0441	423.2909	430.5331	437.7683	444.9943
310	409.5004	416.6701	423.8363	430.9967	438.1492
311	402.9008	409.9913	417.0794	424.1630	431.2399
312	396.2448	403.2540	410.2621	417.2667	424.2658
313	389.5319	396.4578	403.3836	410.3072	417.2263
314	382.7617	389.6022	396.4436	403.2839	410.1209
315	375.9337	382.6865	389.4414	396.1961	402.9488
316	369.0474	375.7104	382.3764	389.0435	395.7095
317	362.1023	368.6732	375.2482	381.8252	388.4023
318	355.0978	361.5744	368.0561	374.5408	381.0267
319	348.0335	354.4135	360.7995	367.1896	373.5818
320	340.9088	347.1900	353.4780	359.7711	366.0672
321	333.7233	339.9032	346.0909	352.2845	358.4821
322	326.4764	332.5527	338.6376	344.7293	350.8260
323	319.1677	325.1379	331.1175	337.1048	343.0980
324	311.7965	317.6581	323.5301	329.4105	335.2976
325	304.3623	310.1130	315.8747	321.6456	327.4241
326	296.8646	302.5018	308.1507	313.8095	319.4767
327	289.3029	294.8240	300.3575	305.9016	311.4548
328	281.6766	287.0791	292.4945	297.9213	303.3578
329	273.9852	279.2664	284.5611	289.8677	295.1848
330	266.2280	271.3853	276.5566	281.7404	286.9352
331	258.4046	263.4352	268.4804	273.5385	278.6083
332	250.5144	255.4156	260.3318	265.2615	270.2033
333	242.5568	247.3258	252.1102	256.9086	261.7195
334	234.5312	239.1653	243.8150	248.4791	253.1562
335	226.4370	230.9333	235.4455	239.9723	244.5125
336	218.2738	222.6293	227.0010	231.3876	235.7879

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
289	577.5626	585.7848	593.9636	602.0969	610.1828
290	571.8465	580.0338	588.1791	596.2805	604.3358
291	566.0757	574.2265	582.3369	590.4046	598.4279
292	560.2495	568.3624	576.4362	584.4688	592.4584
293	554.3675	562.4408	570.4765	578.4724	586.4268

294	548.4291	556.4612	564.4572	572.4148	580.3323
295	542.4338	550.4231	558.3777	566.2954	574.1743
296	536.3810	544.3259	552.2374	560.1135	567.9522
297	530.2703	538.1689	546.0357	553.8685	561.6653
298	524.1010	531.9517	539.7720	547.5597	555.3129
299	517.8725	525.6736	533.4456	541.1865	548.8943
300	511.5844	519.3340	527.0560	534.7483	542.4089
301	505.2360	512.9324	520.6025	528.2443	535.8559
302	498.8268	506.4680	514.0844	521.6740	529.2347
303	492.3561	499.9404	507.5012	515.0365	522.5444
304	485.8234	493.3489	500.8522	508.3314	515.7845
305	479.2282	486.6928	494.1366	501.5577	508.9542
306	472.5697	479.9715	487.3539	494.7149	502.0527
307	465.8474	473.1844	480.5034	487.8023	495.0794
308	459.0607	466.3309	473.5843	480.8191	488.0334
309	452.2090	459.4103	466.5961	473.7646	480.9140
310	445.2916	452.4219	459.5380	466.6381	473.7204
311	438.3079	445.3650	452.4093	459.4389	466.4519
312	431.2573	438.2391	445.2093	452.1661	459.1077
313	424.1391	431.0434	437.9374	444.8192	451.6870
314	416.9527	423.7772	430.5927	437.3972	444.1890
315	409.6974	416.4399	423.1745	429.8994	436.6129
316	402.3726	409.0308	415.6822	422.3251	428.9578
317	394.9776	401.5490	408.1149	414.6735	421.2231
318	387.5117	393.9941	400.4720	406.9438	413.4077
319	379.9743	386.3651	392.7527	399.1352	405.5110
320	372.3646	378.6615	384.9561	391.2468	397.5320
321	364.6820	370.8824	377.0816	383.2780	389.4698
322	356.9258	363.0272	369.1284	375.2277	381.3237
323	349.0953	355.0950	361.0956	367.0953	373.0928
324	341.1897	347.0852	352.9825	358.8799	364.7761
325	333.2084	338.9970	344.7882	350.5807	356.3727
326	325.1506	330.8295	336.5120	342.1966	347.8819
327	317.0155	322.5821	328.1531	333.7271	339.3026
328	308.8025	314.2539	319.7106	325.1710	330.6339
329	300.5108	305.8442	311.1836	316.5276	321.8749
330	292.1396	297.3521	302.5714	307.7960	313.0247
331	283.6882	288.7769	293.8730	298.9752	304.0823
332	275.1558	280.1177	285.0877	290.0644	295.0467
333	266.5416	271.3737	276.2145	281.0626	285.9170
334	257.8449	262.5441	267.2525	271.9690	276.6923
335	249.0649	253.6281	258.2010	262.7825	267.3714
336	240.2007	244.6247	249.0589	253.5022	257.9534

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

APPENDIX 7

PLAN V GRADUATED PAYMENT MORTGAGE (SECTION 245)
 WITH INCREASING PAYMENTS FOR 10 YEARS AT 3.00 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	10.25	10.50	10.75	11.00	11.25
337	210.0408	214.2526	218.4809	222.7242	226.9815
338	201.7374	205.8027	209.8844	213.9813	218.0925
339	193.3632	197.2788	201.2109	205.1584	209.1201
340	184.9174	188.6803	192.4597	196.2545	200.0637
341	176.3994	180.0066	183.6301	187.2690	190.9223
342	167.8088	171.2570	174.7215	178.2012	181.6953
343	159.1447	162.4308	165.7330	169.0502	172.3817
344	150.4066	153.5274	156.6640	159.8154	162.9808
345	141.5939	144.5461	147.5137	150.4959	153.4918
346	132.7059	135.4863	138.2815	141.0909	143.9139
347	123.7420	126.3471	128.9666	131.5998	134.2461
348	114.7016	117.1280	119.5682	122.0217	124.4877
349	105.5839	107.8282	110.0856	112.3557	114.6378
350	96.3883	98.4470	100.5181	102.6012	104.6956
351	87.1142	88.9837	90.8649	92.7572	94.6602
352	77.7609	79.4377	81.1252	82.8230	84.5307
353	68.3276	69.8081	71.2982	72.7977	74.3062
354	58.8138	60.0943	61.3833	62.6806	63.9858
355	49.2188	50.2954	51.3795	52.4707	53.5688
356	39.5418	40.4108	41.2860	42.1672	43.0540
357	29.7821	30.4398	31.1022	31.7692	32.4407
358	19.9390	20.3814	20.8271	21.2760	21.7279
359	10.0119	10.2351	10.4600	10.6865	10.9146
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT NUMBER	11.50	11.75	12.00	12.25	12.50
337	231.2515	235.5332	239.8255	244.1272	248.4374
338	222.2166	226.3527	230.4997	234.6565	238.8222
339	213.0951	217.0823	221.0806	225.0891	229.1068
340	203.8862	207.7211	211.5673	215.4240	219.2903
341	194.5890	198.2682	201.9589	205.6603	209.3715
342	185.2027	188.7228	192.2544	195.7969	199.3493
343	175.7265	179.0839	182.4529	185.8328	189.2228
344	166.1595	169.3506	172.5534	175.7670	178.9908
345	156.5008	159.5220	162.5548	165.5985	168.6522
346	146.7495	149.5972	152.4563	155.3261	158.2059
347	136.9048	139.5752	142.2568	144.9489	147.6508
348	126.9657	129.4551	131.9553	134.4657	136.9857

349	116.9314	119.2359	121.5508	123.8755	126.2096
350	106.8009	108.9166	111.0422	113.1772	115.3212
351	96.5734	98.4963	100.4286	102.3697	104.3194
352	86.2478	87.9740	89.7088	91.4519	93.2030
353	75.8232	77.3486	78.8818	80.4227	81.9707
354	65.2988	66.6192	67.9466	69.2808	70.6215
355	54.6735	55.7847	56.9020	58.0252	59.1541
356	43.9464	44.8441	45.7469	46.6547	47.5672
357	33.1165	33.7964	34.4803	35.1681	35.8596
358	22.1828	22.6405	23.1010	23.5643	24.0300
359	11.1443	11.3754	11.6080	11.8420	12.0773
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.