

APPENDIX 8

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

YEAR	12.75	13.00	13.25	13.50	13.75
1	9.9717	10.1560	10.3411	10.5269	10.7135
2	10.2210	10.4099	10.5996	10.7901	10.9814
3	10.4765	10.6701	10.8646	11.0599	11.2559
4	10.7384	10.9369	11.1362	11.3364	11.5373
5	11.0069	11.2103	11.4146	11.6198	11.8257

REMAINING
 PMTS

	11.2820	11.4906	11.7000	11.9103	12.1214
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YEAR	14.00	14.25	14.50	14.75	15.00
1	10.9008	11.0888	11.2775	11.4667	11.6566
2	11.1734	11.3660	11.5594	11.7534	11.9480
3	11.4527	11.6502	11.8484	12.0472	12.2467
4	11.7390	11.9415	12.1446	12.3484	12.5529
5	12.0325	12.2400	12.4482	12.6571	12.8667

REMAINING
 PMTS

	12.3333	12.5460	12.7594	12.9736	13.1884
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@XQT.RW B. FOSTER-ABS2

NOTE: BECAUSE OF ROUNDING, UTILIZATION OF THESE FACTORS CAN RESULT IN SMALL DIFFERENCES IN THE ACTUAL OUTSTANDING BALANCES AND MORTGAGE INSURANCE PREMIUMS FROM THOSE DERIVED BY USING THE FACTORS SHOWN IN APPENDICES 9 AND 10.

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

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	12.75	13.00	13.25	13.50	13.75
1	9.1505	9.3243	9.4990	9.6745	9.8508
2	9.6081	9.7905	9.9739	10.1582	10.3433
3	10.0885	10.2800	10.4726	10.6661	10.8605
4	10.5929	10.7940	10.9962	11.1994	11.4035
5	11.1225	11.3338	11.5460	11.7594	11.9737

REMAINING
PMTS

	11.6787	11.9004	12.1233	12.3473	12.5724
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YEAR	14.00	14.25	14.50	14.75	15.00
1	10.0279	10.2059	10.3845	10.5639	10.7440
2	10.5293	10.7161	10.9038	11.0921	11.2812
3	11.0558	11.2520	11.4489	11.6467	11.8453
4	11.6086	11.8145	12.0214	12.2291	12.4376
5	12.1890	12.4053	12.6225	12.8405	13.0595

REMAINING
PMTS

	12.7985	13.0255	13.2536	13.4826	13.7124
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@XQT.RW B. FOSTER-ABS3

NOTE: BECAUSE OF ROUNDING, UTILIZATION OF THESE FACTORS CAN RESULT IN SMALL DIFFERENCES IN THE ACTUAL OUTSTANDING BALANCES AND MORTGAGE INSURANCE PREMIUMS FROM THOSE DERIVED BY USING THE FACTORS SHOWN IN APPENDICES 9 AND 10.

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

MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	12.75	13.00	13.25	13.50	13.75
1	8.3983	8.5618	8.7263	8.8917	9.0580
2	9.0282	9.2040	9.3808	9.5586	9.7374
3	9.7053	9.8943	10.0843	10.2755	10.4677
4	10.4332	10.6363	10.8407	11.0461	11.2528

5	11.2157	11.4341	11.6537	11.8746	12.0967
REMAINING PMTS	12.0569	12.2916	12.5277	12.7652	13.0040
YEAR	14.00	14.25	14.50	14.75	15.00
1	9.2252	9.3933	9.5621	9.7318	9.9023
2	9.9171	10.0978	10.2793	10.4617	10.6450
3	10.6609	10.8551	11.0502	11.2464	11.4434
4	11.4604	11.6692	11.8790	12.0898	12.3016
5	12.3200	12.5444	12.7699	12.9966	13.2243
REMAINING PMTS	13.2440	13.4852	13.7277	13.9713	14.2161

@XQT.RW B. FOSTER-ABS4

NOTE: BECAUSE OF ROUNDING, UTILIZATION OF THESE FACTORS CAN RESULT IN SMALL DIFFERENCES IN THE ACTUAL OUTSTANDING BALANCES AND MORTGAGE INSURANCE PREMIUMS FROM THOSE DERIVED BY USING THE FACTORS SHOWN IN APPENDICES 9 AND 10.

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PLAN IV GRADUATED PAYMENT MORTGAGE (SECTION 245)
WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 PERCENT EACH YEAR
MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS
FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	12.75	13.00	13.25	13.50	13.75
1	9.7754	9.9611	10.1478	10.3353	10.5237
2	9.9709	10.1604	10.3508	10.5420	10.7341
3	10.1703	10.3636	10.5578	10.7529	10.9488
4	10.3737	10.5708	10.7689	10.9679	11.1678
5	10.5812	10.7823	10.9843	11.1873	11.3911
6	10.7928	10.9979	11.2040	11.4110	11.6190
7	11.0086	11.2179	11.4281	11.6392	11.8514
8	11.2288	11.4422	11.6566	11.8720	12.0884
9	11.4534	11.6711	11.8898	12.1095	12.3301
10	11.6825	11.9045	12.1276	12.3517	12.5767
REMAINING PMTS					

	11.9161	12.1426	12.3701	12.5987	12.8283
YEAR	14.00	14.25	14.50	14.75	15.00
1	10.7128	10.9027	11.0934	11.2847	11.4768
2	10.9271	11.1208	11.3152	11.5104	11.7063
3	11.1456	11.3432	11.5415	11.7406	11.9404
4	11.3685	11.5700	11.7724	11.9754	12.1792
5	11.5959	11.8014	12.0078	12.2149	12.4228
6	11.8278	12.0375	12.2480	12.4592	12.6713
7	12.0644	12.2782	12.4929	12.7084	12.9247
8	12.3056	12.5238	12.7428	12.9626	13.1832
9	12.5518	12.7743	12.9976	13.2218	13.4469
10	12.8028	13.0297	13.2576	13.4863	13.7158
REMAINING PMTS	13.0588	13.2903	13.5227	13.7560	13.9901

@XQT.RW B. FOSTER-ABS5

NOTE: BECAUSE OF ROUNDING, UTILIZATION OF THESE FACTORS CAN RESULT IN SMALL DIFFERENCES IN THE ACTUAL OUTSTANDING BALANCES AND MORTGAGE INSURANCE PREMIUMS FROM THOSE DERIVED BY USING THE FACTORS SHOWN IN APPENDICES 9 AND 10.

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

MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	12.75	13.00	13.25	13.50	13.75
1	9.2600	9.4409	9.6227	9.8055	9.9892
2	9.5378	9.7241	9.9114	10.0996	10.2888
3	9.8240	10.0158	10.2087	10.4026	10.5975
4	10.1187	10.3163	10.5150	10.7147	10.9154
5	10.4223	10.6258	10.8304	11.0361	11.2429
6	10.7349	10.9446	11.1553	11.3672	11.5802
7	11.0570	11.2729	11.4900	11.7062	11.9276
8	11.3887	11.6111	11.8347	12.0595	12.2854
9	11.7304	11.9594	12.1897	12.4213	12.6540
10	12.0623	12.3182	12.5554	12.7939	13.0336

REMAINING

PMTS	12.4447	12.6877	12.9321	13.1777	13.4246
YEAR	14.00	14.25	14.50	14.75	15.00
1	10.1737	10.3592	10.5455	10.7326	10.9204
2	10.4789	10.6700	10.8618	11.0545	11.2481
3	10.7933	10.9901	11.1877	11.3862	11.5855
4	11.1171	11.3198	11.5233	11.7278	11.9331
5	11.4506	11.6594	11.8690	12.0796	12.2911
6	11.7941	12.0091	12.2251	12.4420	12.6598
7	12.1480	12.3694	12.5918	12.8152	13.0396
8	12.5124	12.7405	12.9696	13.1997	13.4306
9	12.8878	13.1227	13.3587	13.5957	13.8337
10	13.2744	13.5164	13.7595	14.0036	14.2487
REMAINING PMTS	13.6727	13.9219	14.1722	14.4237	14.6762

@BRKPT PRINTS

NOTE: BECAUSE OF ROUNDING, UTILIZATION OF THESE FACTORS CAN RESULT IN SMALL DIFFERENCES IN THE ACTUAL OUTSTANDING BALANCES AND MORTGAGE INSURANCE PREMIUMS FROM THOSE DERIVED BY USING THE FACTORS SHOWN IN APPENDICES 9 AND 10.