
SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 PERCENT EACH YEAR
MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS
FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	7.75	8.00	8.25	8.50	8.75
1	5.2091	5.3502	5.4931	5.6377	5.7841
2	5.4644	5.6124	5.7622	5.9140	6.0676
3	5.7321	5.8874	6.0446	6.2038	6.3649
4	6.0130	6.1759	6.3408	6.5078	6.6768
5	6.3077	6.4785	6.6515	6.8266	7.0039
6	6.6167	6.7959	6.9774	7.1612	7.3471
7	6.9410	7.1289	7.3193	7.5120	7.7071
8	7.2811	7.4782	7.6779	7.8801	8.0848
9	7.6378	7.8447	8.0542	8.2663	8.4809
10	8.0121	8.2291	8.4488	8.6713	8.8965
REMAINING PMTS	8.4047	8.6323	8.8628	9.0962	9.3324

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FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	9.00	9.25	9.50	9.75	10.00
1	5.9323	6.0821	6.2335	6.3866	6.5412
2	6.2230	6.3801	6.5390	6.6995	6.8618
3	6.5279	6.6927	6.8594	7.0278	7.1980
4	6.8477	7.0207	7.1955	7.3722	7.5507
5	7.1833	7.3647	7.5481	7.7334	7.9207
6	7.5353	7.7255	7.9179	8.1123	8.3088
7	7.9045	8.1041	8.3059	8.5098	8.7159

8	8.2918	8.5012	8.7129	8.9268	9.1430
9	8.6981	8.9178	9.1398	9.3642	9.5910
10	9.1243	9.3547	9.5877	9.8231	10.0609

REMAINING
PMTS

9.5714	9.8131	10.0575	10.3044	10.5539
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NOTE: THIS PLAN CAN BE USED ONLY FOR SECTION 245(B) LOANS

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MONTHLY MORTGAGE INSURANCE PREMIUM FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF 10.25	10.50	10.75	11.00	11.25
1	.4210	.4211	.4213	.4214	.4215
2	.4304	.4308	.4312	.4316	.4319
3	.4390	.4397	.4404	.4410	.4417
4	.4467	.4477	.4487	.4496	.4506
5	.4533	.4546	.4559	.4571	.4584
6	.4585	.4602	.4618	.4633	.4649
7	.4622	.4642	.4661	.4680	.4698
8	.4641	.4663	.4685	.4707	.4729
9	.4638	.4663	.4688	.4713	.4737
10	.4610	.4638	.4666	.4693	.4719
11	.4554	.4584	.4613	.4642	.4671
12	.4476	.4508	.4540	.4571	.4601
13	.4391	.4425	.4458	.4491	.4523
14	.4296	.4332	.4367	.4402	.4435
15	.4192	.4229	.4266	.4302	.4338
16	.4076	.4115	.4153	.4191	.4228
17	.3947	.3988	.4028	.4067	.4106
18	.3805	.3847	.3888	.3929	.3969
19	.3648	.3690	.3733	.3774	.3816
20	.3473	.3516	.3560	.3602	.3644
21	.3280	.3324	.3367	.3410	.3453
22	.3066	.3109	.3153	.3196	.3239

23	.2829	.2872	.2914	.2957	.2999
24	.2566	.2608	.2649	.2690	.2731
25	.2276	.2315	.2354	.2392	.2431
26	.1954	.1989	.2025	.2060	.2096
27	.1597	.1628	.1659	.1690	.1721
28	.1203	.1227	.1252	.1276	.1301
29	.0766	.0782	.0799	.0815	.0832
30	.0281	.0288	.0294	.0301	.0307

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(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	11.50	11.75	12.00	12.25	12.50
1	.4216	.4217	.4218	.4219	.4220
2	.4323	.4327	.4330	.4333	.4337
3	.4423	.4430	.4436	.4442	.4447
4	.4515	.4524	.4533	.4541	.4550
5	.4596	.4608	.4619	.4631	.4642
6	.4664	.4679	.4693	.4707	.4721
7	.4716	.4734	.4751	.4768	.4785
8	.4750	.4770	.4790	.4810	.4829
9	.4761	.4784	.4807	.4829	.4851
10	.4745	.4771	.4796	.4821	.4845
11	.4699	.4727	.4754	.4781	.4807
12	.4631	.4660	.4689	.4717	.4745
13	.4555	.4586	.4616	.4646	.4676
14	.4469	.4502	.4534	.4566	.4597
15	.4373	.4407	.4441	.4475	.4507
16	.4265	.4301	.4337	.4372	.4406
17	.4144	.4182	.4219	.4256	.4232
18	.4009	.4048	.4086	.4125	.4162
19	.3857	.3897	.3937	.3976	.4015
20	.3686	.3728	.3769	.3809	.3849
21	.3495	.3537	.3579	.3620	.3661
22	.3281	.3323	.3365	.3406	.3448
23	.3041	.3083	.3124	.3165	.3206
24	.2772	.2812	.2853	.2893	.2933

25	.2470	.2508	.2547	.2585	.2623
26	.2131	.2167	.2202	.2237	.2273
27	.1752	.1783	.1813	.1844	.1876
28	.1326	.1351	.1376	.1401	.1426
29	.0849	.0866	.0883	.0900	.0917
30	.0314	.0320	.0327	.0333	.0340

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MONTHLY MORTGAGE INSURANCE PREMIUM FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	12.75	13.00	13.25	13.50	13.75
1	.4221	.4222	.4223	.4224	.4225
2	.4340	.4343	.4346	.4349	.4352
3	.4453	.4458	.4464	.4469	.4474
4	.4458	.4566	.4574	.4581	.4589
5	.4653	.4663	.4674	.4684	.4694
6	.4735	.4748	.4761	.4774	.4786
7	.4801	.4817	.4833	.4848	.4863
8	.4848	.4867	.4885	.4903	.4920
9	.4872	.4894	.4914	.4934	.4954
10	.4869	.4892	.4915	.4938	.4960
11	.4832	.4857	.4882	.4906	.4930
12	.4772	.4799	.4825	.4851	.4877
13	.4704	.4733	.4761	.4788	.4815
14	.4627	.4657	.4687	.4716	.4744
15	.4540	.4571	.4603	.4633	.4664
16	.4440	.4474	.4507	.4539	.4571
17	.4327	.4362	.4397	.4431	.4464
18	.4199	.4236	.4272	.4307	.4342
19	.4054	.4092	.4129	.4166	.4203
20	.3889	.3928	.3966	.4005	.4042
21	.3701	.3741	.3781	.3820	.3859
22	.3488	.3529	.3569	.3609	.3648
23	.3247	.3287	.3327	.3367	.3406
24	.2973	.3012	.3051	.3091	.3129
25	.2661	.2699	.2737	.2774	.2812

26	.2308	.2343	.2378	.2413	.2448
27	.1907	.1938	.1969	.1999	.2030
28	.1451	.1476	.1501	.1527	.1552
29	.0934	.0951	.0969	.0986	.1003
30	.0347	.0354	.0361	.0367	.0374

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MONTHLY MORTGAGE INSURANCE PREMIUM FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	14.00	14.25	14.50	14.75	15.00
1	.4225	.4226	.4227	.4228	.4228
2	.4355	.4358	.4360	.4363	.4365
3	.4479	.4484	.4488	.4493	.4498
4	.4596	.4603	.4610	.4617	.4623
5	.4703	.4713	.4722	.4731	.4740
6	.4798	.4810	.4822	.4833	.4844
7	.4878	.4892	.4906	.4920	.4933
8	.4938	.4954	.4971	.4987	.5003
9	.4974	.4993	.5012	.5030	.5048
10	.4981	.5002	.5023	.5044	.5064
11	.4954	.4976	.4999	.5021	.5043
12	.4901	.4926	.4950	.4973	.4996
13	.4841	.4867	.4893	.4918	.4942
14	.4772	.4800	.4827	.4853	.4879
15	.4693	.4722	.4751	.4779	.4806
16	.4602	.4633	.4663	.4693	.4722
17	.4497	.4530	.4561	.4593	.4624
18	.4377	.4411	.4444	.4477	.4510
19	.4239	.4274	.4309	.4343	.4377
20	.4080	.4116	.4153	.4188	.4224
21	.3897	.3935	.3972	.4009	.4045
22	.3687	.3725	.3763	.3801	.3839
23	.3445	.3484	.3523	.3561	.3598
24	.3168	.3206	.3244	.3282	.3320
25	.2849	.2886	.2923	.2960	.2996
26	.2483	.2517	.2552	.2586	.2620
27	.2061	.2092	.2123	.2154	.2184

28	.1577	.1602	.1628	.1653	.1678
29	.1021	.1038	.1056	.1073	.1091
30	.0381	.0388	.0395	.0402	.0409