

APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 PERCENT EACH YEAROUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
1	1001.2492	1001.3165	1001.3819	1001.4456	1001.5075
2	1002.5065	1002.6417	1002.7733	1002.9014	1003.0260
3	1003.7718	1003.9758	1004.1743	1004.3676	1004.5556
4	1005.0454	1005.3187	1005.5849	1005.8441	1006.0963
5	1006.3272	1006.6706	1007.0052	1007.3311	1007.6483
6	1007.6172	1008.0316	1008.4353	1008.8286	1009.2116
7	1008.9156	1009.4016	1009.8752	1010.3367	1010.7863
8	1010.2224	1010.7807	1011.3250	1011.8555	1012.3725
9	1011.5376	1012.1690	1012.7848	1013.3851	1013.9702
10	1012.8613	1013.5666	1014.2546	1014.9255	1015.5796
11	1014.1936	1014.9735	1015.7345	1016.4768	1017.2007
12	1015.5344	1016.3898	1017.2246	1018.0391	1018.8336
13	1016.6287	1017.5534	1018.4558	1019.3362	1020.1950
14	1017.7300	1018.7247	1019.6954	1020.6425	1021.5664
15	1018.8385	1019.9038	1020.9436	1021.9581	1022.9477
16	1019.9541	1021.0908	1022.2003	1023.2830	1024.3392
17	1021.0769	1022.2857	1023.4657	1024.6172	1025.7407
18	1022.2070	1023.4886	1024.7398	1025.9609	1027.1525
19	1023.3443	1024.6995	1026.0226	1027.3142	1028.5746
20	1024.4890	1025.9185	1027.3143	1028.6770	1030.0070
21	1025.6411	1027.1455	1028.6148	1030.0494	1031.4499
22	1026.8007	1028.3808	1029.9243	1031.4316	1032.9034
23	1027.9677	1029.6243	1031.2428	1032.8236	1034.3674
24	1029.1423	1030.8761	1032.5703	1034.2255	1035.8421
25	1030.0567	1031.8613	1033.6246	1035.3474	1037.0302
26	1030.9770	1032.8530	1034.6862	1036.4774	1038.2270
27	1031.9032	1033.8513	1035.7551	1037.6153	1039.4325
28	1032.8355	1034.8562	1036.8313	1038.7613	1040.6468
29	1033.7737	1035.8679	1037.9149	1039.9154	1041.8700
30	1034.7180	1036.8863	1039.0060	1041.0777	1043.1021
31	1035.6684	1037.9115	1040.1046	1042.2482	1044.3431
32	1036.6250	1038.9436	1041.2107	1043.4270	1045.5933
33	1037.5877	1039.9825	1042.3244	1044.6142	1046.8525
34	1038.5567	1041.0283	1043.4458	1045.8098	1048.1209
35	1039.5319	1042.0811	1044.5749	1047.0138	1049.3986
36	1040.5134	1043.1410	1045.7117	1048.2264	1050.6856
37	1041.2203	1043.9194	1046.5602	1049.1436	1051.6700
38	1041.9319	1044.7030	1047.4146	1050.0672	1052.6617
39	1042.6480	1045.4918	1048.2747	1050.9974	1053.6606

40	1043.3687	1046.2859	1049.1409	1051.9342	1054.6668
41	1044.0941	1047.0853	1050.0129	1052.8777	1055.6803
42	1044.8242	1047.8900	1050.8910	1053.8278	1056.7012
43	1045.5590	1048.7001	1051.7751	1054.7846	1057.7295
44	1046.2986	1049.5156	1052.6652	1055.7483	1058.7654
45	1047.0429	1050.3365	1053.5615	1056.7187	1059.8088
46	1047.7920	1051.1629	1054.4640	1057.6960	1060.8598
47	1048.5460	1051.9948	1055.3726	1058.6803	1061.9185
48	1049.3049	1052.8322	1056.2875	1059.6715	1062.9849

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
1	1001.5677	1001.6263	1001.6831	1001.7384	1001.7921
2	1003.1472	1003.2651	1003.3796	1003.4910	1003.5991
3	1004.7386	1004.9165	1005.0895	1005.2577	1005.4212
4	1006.3418	1006.5806	1006.8130	1007.0389	1007.2585
5	1007.9571	1008.2576	1008.5500	1008.8345	1009.1111
6	1009.5845	1009.9476	1010.3009	1010.6447	1010.9791
7	1011.2241	1011.6505	1012.0656	1012.4696	1012.8627
8	1012.8760	1013.3666	1013.8442	1014.3093	1014.7620
9	1014.5403	1015.0959	1015.6370	1016.1640	1016.6771
10	1016.2171	1016.8385	1017.4439	1018.0337	1018.6082
11	1017.9065	1018.5945	1019.2652	1019.9187	1020.5554
12	1019.6085	1020.3641	1021.1008	1021.8189	1022.5188
13	1021.0326	1021.8493	1022.6456	1023.4217	1024.1780
14	1022.4674	1023.3460	1024.2025	1025.0374	1025.8511
15	1023.9130	1024.8542	1025.7719	1026.6663	1027.5381
16	1025.3694	1026.3740	1027.3536	1028.3085	1029.2392
17	1026.8367	1027.9056	1028.9478	1029.9640	1030.9544
18	1028.3150	1029.4489	1030.5547	1031.6329	1032.6840
19	1029.8044	1031.0042	1032.1743	1033.3154	1034.4279
20	1031.3050	1032.5714	1033.8067	1035.0115	1036.1864
21	1032.8169	1034.1507	1035.4521	1036.7215	1037.9595
22	1034.3400	1035.7422	1037.1104	1038.4453	1039.7474
23	1035.8746	1037.3459	1038.7819	1040.1831	1041.5503
24	1037.4207	1038.9621	1040.4666	1041.9351	1043.3681
25	1038.6735	1040.2780	1041.8443	1043.3730	1044.8648
26	1039.9357	1041.6041	1043.2329	1044.8226	1046.3741
27	1041.2073	1042.9404	1044.6324	1046.2840	1047.8959
28	1042.4885	1044.2870	1046.0430	1047.7573	1049.4304
29	1043.7793	1045.6440	1047.4648	1049.2425	1050.9777
30	1045.0798	1047.0115	1048.8979	1050.7398	1052.5378
31	1046.3900	1048.3895	1050.3423	1052.2492	1054.1110
32	1047.7100	1049.7781	1051.7981	1053.7709	1055.6973
33	1049.0400	1051.1774	1053.2655	1055.3050	1057.2968
34	1050.3799	1052.5875	1054.7445	1056.8516	1058.9096
35	1051.7299	1054.0085	1056.2352	1058.4107	1060.5359
36	1053.0900	1055.4404	1057.7377	1059.9825	1062.1757
37	1054.1404	1056.5555	1058.9159	1061.2227	1063.4765
38	1055.1987	1057.6791	1060.1035	1062.4729	1064.7881
39	1056.2650	1058.8114	1061.3005	1063.7334	1066.1107
40	1057.3392	1059.9524	1062.5070	1065.0040	1067.4443
41	1058.4215	1061.1022	1063.7231	1066.2850	1068.7889

42	1059.5119	1062.2608	1064.9487	1067.5764	1070.1448
43	1060.6105	1063.4284	1066.1841	1068.8783	1071.5120
44	1061.7174	1064.6050	1067.4292	1070.1908	1072.8906
45	1062.8325	1065.7907	1068.6842	1071.5139	1074.2807
46	1063.9560	1066.9855	1069.9491	1072.8478	1075.6824
47	1065.0880	1068.1895	1071.2241	1074.1925	1077.0957
48	1066.2284	1069.4028	1072.5091	1075.5482	1078.5208

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	7.75	8.00	8.25	8.50	8.75
49	1049.7740	1053.3726	1056.8980	1060.3509	1063.7319
50	1050.2461	1053.9166	1057.5127	1061.0351	1064.4843
51	1050.7213	1054.4643	1058.1316	1061.7241	1065.2423
52	1051.1995	1055.0156	1058.7548	1062.4180	1066.0057
53	1051.6809	1055.5705	1059.3823	1063.1168	1066.7748
54	1052.1653	1056.1292	1060.0141	1063.8206	1067.5494
55	1052.6529	1056.6916	1060.6502	1064.5293	1068.3297
56	1053.1436	1057.2577	1061.2907	1065.2431	1069.1157
57	1053.6375	1057.8276	1061.9356	1065.9619	1069.9074
58	1054.1346	1058.4013	1062.5849	1066.6858	1070.7049
59	1054.6349	1058.9789	1063.2387	1067.4149	1071.5082
60	1055.1384	1059.5603	1063.8970	1068.1491	1072.3173
61	1055.3361	1059.8281	1064.2338	1068.5540	1072.7892
62	1055.5351	1060.0977	1064.5730	1068.9618	1073.2645
63	1055.7354	1060.3691	1064.9146	1069.3724	1073.7433
64	1055.9369	1060.6423	1065.2585	1069.7860	1074.2255
65	1056.1398	1060.9173	1065.6047	1070.2025	1074.7113
66	1056.3440	1061.1942	1065.9533	1070.6219	1075.2006
67	1056.5495	1061.4729	1066.3044	1071.0444	1075.6935
68	1056.7563	1061.7535	1066.6578	1071.4698	1076.1900
69	1056.9644	1062.0359	1067.0137	1071.8982	1076.6901
70	1057.1739	1062.3202	1067.3720	1072.3297	1077.1938
71	1057.3848	1062.6065	1067.7328	1072.7642	1077.7013

72	1057.5970	1062.8946	1068.0960	1073.2018	1078.2124
73	1057.4864	1062.8516	1068.1199	1073.2916	1078.3672
74	1057.3750	1062.8084	1068.1439	1073.3820	1078.5232
75	1057.2629	1062.7649	1068.1681	1073.4731	1078.6803
76	1057.1501	1062.7211	1068.1925	1073.5648	1078.8386
77	1057.0366	1062.6769	1068.2170	1073.6572	1078.9980
78	1056.9224	1062.6325	1068.2417	1073.7502	1079.1585
79	1056.8074	1062.5878	1068.2666	1073.8439	1079.3203
80	1056.6916	1062.5428	1068.2916	1073.9382	1079.4832
81	1056.5751	1062.4975	1068.3168	1074.0333	1079.6473
82	1056.4579	1062.4519	1068.3422	1074.1289	1079.8126
83	1056.3399	1062.4060	1068.3678	1074.2253	1079.9791
84	1056.2211	1062.3598	1068.3935	1074.3224	1080.1468
85	1055.7615	1061.9640	1068.0608	1074.0520	1079.9381
86	1055.2989	1061.5655	1067.7257	1073.7797	1079.7279
87	1054.8333	1061.1644	1067.3884	1073.5055	1079.5161
88	1054.3647	1060.7606	1067.0488	1073.2294	1079.3028
89	1053.8931	1060.3541	1066.7068	1072.9513	1079.0880
90	1053.4185	1059.9449	1066.3624	1072.6712	1078.8715
91	1052.9407	1059.5330	1066.0157	1072.3892	1078.6535
92	1052.4599	1059.1183	1065.6667	1072.1052	1078.4339
93	1051.9760	1058.7008	1065.3152	1071.8191	1078.2128
94	1051.4889	1058.2806	1064.9613	1071.5310	1077.9899
95	1050.9988	1057.8576	1064.6049	1071.2409	1077.7655
96	1050.5054	1057.4317	1064.2462	1070.9487	1077.5394

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
49	1067.0418	1070.2815	1073.4518	1076.5536	1079.5879
50	1067.8613	1071.1669	1074.4019	1077.5672	1080.6638
51	1068.6870	1072.0591	1075.3595	1078.5890	1081.7486
52	1069.5189	1072.9582	1076.3247	1079.6191	1082.8425
53	1070.3570	1073.8643	1077.2975	1080.6576	1083.9456
54	1071.2014	1074.7773	1078.2781	1081.7046	1085.0578
55	1072.0521	1075.6974	1079.2664	1082.7600	1086.1793
56	1072.9092	1076.6246	1080.2625	1083.8241	1087.3101
57	1073.7728	1077.5589	1081.2665	1084.8967	1088.4504
58	1074.6428	1078.5004	1082.2785	1085.9781	1089.6001
59	1075.5193	1079.4491	1083.2985	1087.0683	1090.7595
60	1076.4024	1080.4052	1084.3265	1088.1673	1091.9285
61	1076.9402	1081.0078	1084.9929	1088.8963	1092.7191
62	1077.4820	1081.6150	1085.6645	1089.6313	1093.5163
63	1078.0278	1082.2269	1086.3414	1090.3722	1094.3202
64	1078.5778	1082.8436	1087.0237	1091.1191	1095.1308
65	1079.1319	1083.4649	1087.7114	1091.8721	1095.9481
66	1079.6901	1084.0911	1088.4045	1092.6312	1096.7722
67	1080.2525	1084.7221	1089.1031	1093.3965	1097.6032
68	1080.8191	1085.3580	1089.8073	1094.1680	1098.4411
69	1081.3900	1085.9987	1090.5170	1094.9458	1099.2860
70	1081.9652	1086.6444	1091.2324	1095.7299	1100.1380
71	1082.5447	1087.2951	1091.9534	1096.5204	1100.9970
72	1083.1285	1087.9508	1092.6801	1097.3172	1101.8632

73	1083.3475	1088.2330	1093.0246	1097.7231	1102.3295
74	1083.5681	1088.5173	1093.3718	1098.1323	1102.7997
75	1083.7903	1088.8039	1093.7217	1098.5447	1103.2738
76	1084.0143	1089.0927	1094.0745	1098.9606	1103.7518
77	1084.2399	1089.3837	1094.4300	1099.3798	1104.2339
78	1084.4672	1089.6769	1094.7884	1099.8024	1104.7199
79	1084.6962	1089.9724	1095.1495	1100.2284	1105.2100
80	1084.9269	1090.2702	1095.5136	1100.6580	1105.7042
81	1085.1594	1090.5703	1095.8805	1101.0910	1106.2025
82	1085.3936	1090.8726	1096.2503	1101.5275	1106.7049
83	1085.6296	1091.1774	1096.6231	1101.9675	1107.2116
84	1085.8673	1091.4844	1096.9988	1102.4112	1107.7224
85	1085.7195	1091.3967	1096.9705	1102.4414	1107.8105
86	1085.5706	1091.3084	1096.9419	1102.4720	1107.8992
87	1085.4206	1091.2194	1096.9132	1102.5027	1107.9888
88	1085.2694	1091.1297	1096.8842	1102.5337	1108.0790
89	1085.1171	1091.0393	1096.8550	1102.5650	1108.1700
90	1084.9637	1090.9482	1096.8255	1102.5965	1108.2618
91	1084.8091	1090.8564	1096.7959	1102.6283	1108.3543
92	1084.6534	1090.7639	1096.7659	1102.6603	1108.4476
93	1084.4965	1090.6706	1096.7358	1102.6926	1108.5417
94	1084.3384	1090.5767	1096.7054	1102.7251	1108.6366
95	1084.1791	1090.4820	1096.6748	1102.7579	1108.7322
96	1084.0186	1090.3866	1096.6439	1102.7910	1108.8287

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	7.75	8.00	8.25	8.50	8.75
97	1049.6521	1056.6366	1063.5087	1070.2683	1076.9156
98	1048.7932	1055.8362	1062.7662	1069.5831	1076.2872
99	1047.9289	1055.0304	1062.0185	1068.8931	1075.6542
100	1047.0589	1054.2193	1061.2657	1068.1981	1075.0165
101	1046.1833	1053.4027	1060.5078	1067.4983	1074.3743
102	1045.3021	1052.5808	1059.7446	1066.7935	1073.7273

103	1044.4152	1051.7533	1058.9762	1066.0837	1073.0757
104	1043.5225	1050.9203	1058.2025	1065.3688	1072.4192
105	1042.6241	1050.0818	1057.4235	1064.6489	1071.7580
106	1041.7199	1049.2377	1056.6391	1063.9239	1071.0920
107	1040.8099	1048.3879	1055.8493	1063.1938	1070.4211
108	1039.8939	1047.5325	1055.0541	1062.4585	1069.7453
109	1038.5978	1046.2870	1053.8588	1061.3129	1068.6491
110	1037.2934	1045.0332	1052.6553	1060.1592	1067.5448
111	1035.9805	1043.7710	1051.4435	1058.9974	1066.4325
112	1034.6591	1042.5004	1050.2233	1057.8273	1065.3121
113	1033.3292	1041.2214	1048.9948	1056.6489	1064.1835
114	1031.9907	1039.9338	1047.7578	1055.4622	1063.0467
115	1030.6435	1038.6376	1046.5123	1054.2671	1061.9015
116	1029.2877	1037.3328	1045.2583	1053.0635	1060.7481
117	1027.9231	1036.0193	1043.9956	1051.8514	1059.5862
118	1026.5497	1034.6971	1042.7243	1050.6307	1058.4159
119	1025.1674	1033.3660	1041.4442	1049.4014	1057.2370
120	1023.7762	1032.0261	1040.1553	1048.1633	1056.0495
121	1021.9834	1030.2739	1038.4436	1046.4916	1054.4175
122	1020.1790	1028.5102	1036.7201	1044.8080	1052.7735
123	1018.3630	1026.7346	1034.9847	1043.1126	1051.1175
124	1016.5353	1024.9472	1033.2374	1041.4051	1049.4495
125	1014.6957	1023.1479	1031.4781	1039.6855	1047.7693
126	1012.8443	1021.3366	1029.7067	1037.9537	1046.0769
127	1010.9809	1019.5133	1027.9232	1036.2097	1044.3721
128	1009.1055	1017.6778	1026.1273	1034.4533	1042.6549
129	1007.2179	1015.8300	1024.3192	1032.6845	1040.9252
130	1005.3182	1013.9699	1022.4985	1030.9031	1039.1828
131	1003.4062	1012.0974	1020.6654	1029.1091	1037.4278
132	1001.4818	1010.2125	1018.8197	1027.3025	1035.6599
133	999.5451	1008.3149	1016.9613	1025.4830	1033.8792
134	997.5958	1006.4048	1015.0901	1023.6506	1032.0855
135	995.6339	1004.4818	1013.2060	1021.8053	1030.2787
136	993.6594	1002.5461	1011.3090	1019.9469	1028.4587
137	991.6721	1000.5975	1009.3989	1018.0753	1026.6255
138	989.6720	998.6358	1007.4757	1016.1904	1024.7789
139	987.6589	996.6611	1005.5393	1014.2922	1022.9188
140	985.6329	994.6733	1003.5896	1012.3806	1021.0451
141	983.5937	992.6721	1001.6265	1010.4554	1019.1578
142	981.5414	990.6577	999.6499	1008.5166	1017.2568
143	979.4759	988.6298	997.6596	1006.5641	1015.3418
144	977.3970	986.5884	995.6558	1004.5977	1013.4130

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
97	1083.4507	1089.8739	1096.1858	1102.3870	1108.4779
98	1082.8784	1089.3573	1095.7242	1101.9796	1108.1243
99	1082.3019	1088.8367	1095.2588	1101.5689	1107.7676
100	1081.7211	1088.3120	1094.7898	1101.1550	1107.4081
101	1081.1359	1087.7834	1094.3171	1100.7376	1107.0455
102	1080.5463	1087.2506	1093.8406	1100.3168	1106.6799
103	1079.9523	1086.7137	1093.3604	1099.8927	1106.3112
104	1079.3538	1086.1727	1092.8763	1099.4651	1105.9395

105	1078.7509	1085.6276	1092.3885	1099.0340	1105.5647
106	1078.1434	1085.0782	1091.8967	1098.5994	1105.1867
107	1077.5313	1084.5246	1091.4011	1098.1613	1104.8056
108	1076.9147	1083.9667	1090.9015	1097.7196	1104.4213
109	1075.8673	1082.9676	1089.9502	1096.8155	1103.5639
110	1074.8120	1081.9607	1088.9913	1095.9040	1102.6993
111	1073.7487	1080.9461	1088.0248	1094.9851	1101.8275
112	1072.6775	1079.9237	1087.0507	1094.0588	1100.9485
113	1071.5983	1078.8934	1086.0688	1093.1249	1100.0621
114	1070.5110	1077.8551	1085.0792	1092.1835	1099.1684
115	1069.4155	1076.8089	1084.0817	1091.2344	1098.2671
116	1068.3118	1075.7545	1083.0764	1090.2776	1097.3584
117	1067.1998	1074.6921	1082.0631	1089.3130	1096.4421
118	1066.0795	1073.6214	1081.0418	1088.3406	1095.5182
119	1064.9508	1072.5426	1080.0123	1087.3602	1094.5866
120	1063.8136	1071.4553	1078.9748	1086.3720	1093.6472
121	1062.2208	1069.9014	1077.4592	1084.8943	1092.2070
122	1060.6160	1068.3354	1075.9316	1083.4047	1090.7548
123	1058.9992	1066.7574	1074.3919	1081.9029	1089.2905
124	1057.3703	1065.1672	1072.8401	1080.3889	1087.8140
125	1055.7292	1063.5648	1071.2759	1078.8627	1086.3251
126	1054.0758	1061.9500	1069.6994	1077.3240	1084.8239
127	1052.4099	1060.3228	1068.1104	1075.7729	1083.3102
128	1050.7316	1058.6830	1066.5088	1074.2091	1081.7838
129	1049.0407	1057.0306	1064.8946	1072.6326	1080.2448
130	1047.3371	1055.3654	1063.2675	1071.0433	1078.6929
131	1045.6207	1053.6874	1061.6276	1069.4411	1077.1280
132	1043.8914	1051.9965	1059.9747	1067.8259	1075.5502
133	1042.1492	1050.2925	1058.3087	1066.1976	1073.9592
134	1040.3939	1048.5754	1056.6295	1064.5560	1072.3549
135	1038.6255	1046.8451	1054.9370	1062.9011	1070.7373
136	1036.8438	1045.1014	1053.2312	1061.2328	1069.1061
137	1035.0487	1043.3443	1051.5118	1059.5509	1067.4614
138	1033.2401	1041.5736	1049.7788	1057.8553	1065.8030
139	1031.4180	1039.7893	1048.0321	1056.1460	1064.1308
140	1029.5823	1037.9912	1046.2715	1054.4227	1062.4446
141	1027.7327	1036.1793	1044.4971	1052.6855	1060.7444
142	1025.8693	1034.3534	1042.7085	1050.9341	1059.0300
143	1023.9919	1032.5135	1040.9058	1049.1685	1057.3013
144	1022.1005	1030.6593	1039.0889	1047.3886	1055.5582

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.

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	7.75	8.00	8.25	8.50	8.75
145	975.3047	984.5333	993.6381	1002.6174	1011.4700
146	973.1988	982.4646	991.6065	1000.6231	1009.5129
147	971.0794	980.3821	989.5610	998.6146	1007.5415
148	968.9463	978.2857	987.5014	996.5919	1005.5557
149	966.7994	976.1753	985.4277	994.5549	1003.5555
150	964.6386	974.0509	983.3397	992.5035	1001.5406
151	962.4639	971.9123	981.2374	990.4375	999.5111
152	960.2752	969.7594	979.1206	988.3569	997.4668
153	958.0723	967.5922	976.9892	986.2615	995.4076
154	955.8551	965.4105	974.8432	984.1514	993.3333
155	953.6237	963.2143	972.6825	982.0262	991.2440
156	951.3778	961.0035	970.5068	979.8860	989.1394
157	949.1175	958.7779	968.3163	977.7307	987.0194
158	946.8425	956.5375	966.1106	975.5601	984.8840
159	944.5529	954.2821	963.8898	973.3741	982.7330
160	942.2484	952.0117	961.6538	971.1726	980.5664
161	939.9291	949.7262	959.4023	968.9556	978.3839
162	937.5948	947.4254	957.1354	966.7228	976.1855
163	935.2454	945.1093	954.8529	964.4742	973.9711
164	932.8809	942.7777	952.5547	962.2097	971.7406
165	930.5010	940.4306	950.2407	959.9291	969.4938
166	928.1059	938.0679	947.9108	957.6324	967.2306
167	925.6952	935.6894	945.5649	955.3195	964.9509
168	923.2690	933.2950	943.2029	952.9901	962.6546
169	920.8271	930.8847	940.8246	950.6442	960.3415
170	918.3694	928.4584	938.4300	948.2818	958.0116
171	915.8959	926.0158	936.0189	945.9026	955.6646
172	913.4064	923.5570	933.5912	943.5065	953.3006
173	910.9008	921.0817	931.1468	941.0935	950.9193
174	908.3790	918.5900	928.6856	938.6633	948.5207
175	905.8409	916.0816	926.2075	936.2160	946.1046
176	903.2865	913.5566	923.7124	933.7513	943.6708
177	900.7155	911.0147	921.2001	931.2692	941.2193
178	898.1280	908.4558	918.6706	928.7695	938.7500
179	895.5237	905.8799	916.1236	926.2521	936.2626
180	892.9026	903.2868	913.5592	923.7168	933.7571
181	890.2646	900.6765	910.9771	921.1636	931.2333
182	887.6095	898.0487	908.3773	918.5923	928.6911
183	884.9374	895.4034	905.7595	916.0028	926.1304
184	882.2479	892.7405	903.1238	913.3949	923.5510
185	879.5411	890.0598	900.4700	910.7686	920.9528
186	876.8168	887.3613	897.7979	908.1237	918.3357

187	874.0749	884.6447	895.1075	905.4600	915.6995
188	871.3153	881.9101	892.3985	902.7775	913.0440
189	868.5378	879.1572	889.6710	900.0760	910.3692
190	865.7425	876.3860	886.9247	897.3553	907.6749
191	862.9290	873.5963	884.1595	894.6154	904.9609
192	860.0974	870.7880	881.3752	891.8560	902.2272

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
145	1020.1948	1028.7909	1037.2575	1045.5942	1053.8006
146	1018.2749	1026.9080	1035.4117	1043.7853	1052.0283
147	1016.3405	1025.0107	1033.5513	1041.9616	1050.2413
148	1014.3917	1023.0987	1031.6761	1040.1231	1048.4394
149	1012.4282	1021.1720	1029.7861	1038.2697	1046.6224
150	1010.4500	1019.2304	1027.8811	1036.4012	1044.7903
151	1008.4570	1017.2739	1025.9610	1034.5176	1042.9430
152	1006.4490	1015.3023	1024.0257	1032.6186	1041.0803
153	1004.4259	1013.3155	1022.0751	1030.7042	1039.2020
154	1002.3877	1011.3133	1020.1091	1028.7742	1037.3081
155	1000.3342	1009.2958	1018.1275	1026.8286	1035.3984
156	998.2653	1007.2626	1016.1302	1024.8672	1033.4728
157	996.1809	1005.2139	1014.1171	1022.8898	1031.5311
158	994.0809	1003.1493	1012.0881	1020.8964	1029.5733
159	991.9651	1001.0688	1010.0430	1018.8867	1027.5991
160	989.8334	998.9722	1007.9817	1016.8608	1025.6085
161	987.6857	996.8596	1005.9041	1014.8183	1023.6013
162	985.5220	994.7306	1003.8101	1012.7593	1021.5774
163	983.3420	992.5852	1001.6994	1010.6835	1019.5366
164	981.1456	990.4233	999.5721	1008.5909	1017.4788
165	978.9328	988.2447	997.4279	1006.4813	1015.4039
166	976.7034	986.0493	995.2667	1004.3546	1013.3116
167	974.4573	983.8370	993.0885	1002.2105	1011.2020
168	972.1943	981.6076	990.8930	1000.0491	1009.0747
169	969.9144	979.3611	988.6801	997.8700	1006.9298
170	967.6173	977.0972	986.4497	995.6733	1004.7669
171	965.3030	974.8159	984.2016	993.4587	1002.5860
172	962.9714	972.5170	981.9357	991.2262	1000.3870
173	960.6223	970.2004	979.6519	988.9754	998.1696
174	958.2555	967.8659	977.3501	986.7065	995.9338
175	955.8710	965.5134	975.0300	984.4190	993.6793
176	953.4687	963.1428	972.6915	982.1130	991.4060
177	951.0483	960.7539	970.3345	979.7883	989.1138
178	948.6097	958.3467	967.9588	977.4446	986.8025
179	946.1529	955.9208	965.5644	975.0819	984.4719
180	943.6776	953.4763	963.1510	972.7000	982.1219
181	941.1838	951.0129	960.7185	970.2988	979.7523
182	938.6713	948.5305	958.2667	967.8781	977.3630
183	936.1399	946.0290	955.7955	965.4377	974.9537
184	933.5896	943.5082	953.3048	962.9774	972.5244
185	931.0201	940.9679	950.7943	960.4972	970.0749
186	928.4313	938.4081	948.2640	957.9968	967.6049
187	925.8231	935.8286	945.7136	955.4761	965.1143
188	923.1954	933.2292	943.1430	952.9349	962.6030

189	920.5480	930.6097	940.5521	950.3731	960.0708
190	917.8807	927.9701	937.9407	947.7905	957.5174
191	915.1934	925.3101	935.3086	945.1868	954.9428
192	912.4859	922.6295	932.6557	942.5621	952.3467

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	7.75	8.00	8.25	8.50	8.75
193	857.2476	867.9609	878.5719	889.0771	899.4735
194	854.3793	865.1151	875.7493	886.2785	896.6997
195	851.4925	862.2502	872.9072	883.4601	893.9058
196	848.5870	859.3663	870.0457	880.6218	891.0914
197	845.6628	856.4631	867.1644	877.7633	888.2565
198	842.7197	853.5406	864.2634	874.8846	885.4010
199	839.7576	850.5986	861.3424	871.9855	882.5246
200	836.7763	847.6369	858.4013	869.0659	879.6272
201	833.7758	844.6556	855.4400	866.1255	876.7088
202	830.7560	841.6543	852.4583	863.1644	873.7690
203	827.7166	838.6331	849.4562	860.1823	870.8078
204	824.6576	835.5917	846.4334	857.1790	867.8250
205	821.5788	832.5300	843.3898	854.1545	864.8205
206	818.4802	829.4479	840.3253	851.1086	861.7941
207	815.3615	826.3453	837.2397	848.0410	858.7456
208	812.2227	823.2220	834.1330	844.9518	855.6748
209	809.0637	820.0779	831.0048	841.8407	852.5817
210	805.8842	816.9128	827.8552	838.7075	849.4660
211	802.6842	813.7266	824.6839	835.5521	846.3276
212	799.4635	810.5191	821.4908	832.3744	843.1663
213	796.2220	807.2903	818.2757	829.1742	839.9820
214	792.9596	804.0400	815.0386	825.9513	836.7744
215	789.6761	800.7680	811.7791	822.7056	833.5435
216	786.3715	797.4741	808.4973	819.4369	830.2890
217	783.0454	794.1584	805.1929	816.1450	827.0108

218	779.6979	790.8205	801.8658	812.8298	823.7086
219	776.3288	787.4603	798.5158	809.4912	820.3824
220	772.9379	784.0778	795.1428	806.1289	817.0320
221	769.5251	780.6727	791.7466	802.7428	813.6571
222	766.0903	777.2449	788.3271	799.3326	810.2575
223	762.6333	773.7942	784.8840	795.8984	806.8333
224	759.1539	770.3206	781.4173	792.4398	803.3840
225	755.6521	766.8238	777.9267	788.9567	799.9096
226	752.1277	763.3037	774.4122	785.4489	796.4098
227	748.5805	759.7601	770.8735	781.9163	792.8846
228	745.0104	756.1929	767.3104	778.3587	789.3336
229	741.4173	752.6019	763.7229	774.7759	785.7567
230	737.8009	748.9869	760.1106	771.1677	782.1538
231	734.1612	745.3479	756.4736	767.5339	778.5246
232	730.4980	741.6846	752.8115	763.8744	774.8689
233	726.8111	737.9969	749.1243	760.1890	771.1865
234	723.1004	734.2846	745.4117	756.4774	767.4773
235	719.3658	730.5475	741.6736	752.7396	763.7411
236	715.6070	726.7856	737.9098	748.9753	759.9776
237	711.8240	722.9985	734.1202	745.1843	756.1867
238	708.0165	719.1862	730.3044	741.3665	752.3682
239	704.1844	715.3485	726.4625	737.5217	748.5218
240	700.3276	711.4853	722.5941	733.6496	744.6473

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
193	909.7581	919.9284	929.9817	939.9160	949.7290
194	907.0099	917.2064	927.2866	937.2484	947.0895
195	904.2411	914.4634	924.5702	934.5591	944.4280
196	901.4515	911.6993	921.8322	931.8480	941.7443
197	898.6410	908.9139	919.0726	929.1148	939.0382
198	895.8094	906.1070	916.2912	926.3594	936.3096
199	892.9565	903.2785	913.4877	923.5817	933.5582
200	890.0823	900.4281	910.6620	920.7814	930.7840
201	887.1865	897.5558	907.8139	917.9583	927.9866
202	884.2690	894.6614	904.9433	915.1123	925.1659
203	881.3296	891.7446	902.0500	912.2431	922.3216
204	878.3682	888.8054	899.1338	909.3507	919.4537
205	875.3845	885.8435	896.1945	906.4348	916.5619
206	872.3785	882.8588	893.2319	903.4951	913.6460
207	869.3499	879.8510	890.2458	900.5316	910.7058
208	866.2987	876.8201	887.2361	897.5440	907.7411
209	863.2245	873.7658	884.2026	894.5321	904.7516
210	860.1273	870.6880	881.1451	891.4958	901.7373
211	857.0068	867.5864	878.0634	888.4347	898.6978
212	853.8630	864.4610	874.9573	885.3489	895.6331
213	850.6955	861.3114	871.8265	882.2379	892.5427
214	847.5043	858.1376	868.6710	879.1017	889.4267
215	844.2892	854.9393	865.4906	875.9399	886.2846
216	841.0500	851.7164	862.2849	872.7525	883.1164
217	837.7864	848.4686	859.0539	869.5392	879.9218
218	834.4984	845.1958	855.7972	866.2998	876.7005
219	831.1858	841.8977	852.5148	863.0341	873.4524

220	827.8483	838.5742	849.2065	859.7418	870.1773
221	824.4857	835.2251	845.8719	856.4228	866.8748
222	821.0979	831.8502	842.5109	853.0768	863.5448
223	817.6848	828.4493	839.1233	849.7036	860.1871
224	814.2460	825.0221	835.7089	846.3030	856.8014
225	810.7814	821.5686	832.2675	842.8748	853.3875
226	807.2909	818.0884	828.7988	839.4188	849.9451
227	803.7742	814.5814	825.3027	835.9346	846.4740
228	800.2311	811.0474	821.7789	832.4222	842.9741
229	796.6614	807.4861	818.2272	828.8812	839.4449
230	793.0649	803.8974	814.6473	825.3114	835.8864
231	789.4415	800.2810	811.0392	821.7127	832.2981
232	785.7909	796.6367	807.4024	818.0847	828.6800
233	782.1130	792.9643	803.7369	814.4272	825.0318
234	778.4074	789.2637	800.0424	810.7400	821.3531
235	774.6740	785.5345	796.3186	807.0228	817.6438
236	770.9127	781.7765	792.5653	803.2754	813.9035
237	767.1231	777.9896	788.7823	799.4976	810.1321
238	763.3052	774.1735	784.9694	795.6891	806.3293
239	759.4585	770.3280	781.1263	791.8497	802.4948
240	755.5831	766.4528	777.2527	787.9790	798.6283

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	7.75	8.00	8.25	8.50	8.75
241	696.4459	707.5962	718.6991	729.7501	740.7446
242	692.5391	703.6812	714.7774	725.8229	736.8134
243	688.6071	699.7402	710.8287	721.8680	732.8536
244	684.6496	695.7728	706.8528	717.8850	728.8649
245	680.6667	691.7790	702.8496	713.8738	724.8471
246	676.6579	687.7586	698.8189	709.8342	720.8001
247	672.6234	683.7114	694.7605	705.7660	716.7235
248	668.5627	679.6372	690.6741	701.6690	712.6172
249	664.4758	675.5358	686.5597	697.5429	708.4809

250	660.3626	671.4071	682.4170	693.3876	704.3145
251	656.2227	667.2509	678.2458	689.2029	700.1177
252	652.0562	663.0669	674.0460	684.9886	695.8903
253	647.8627	658.8551	669.8172	680.7444	691.6321
254	643.6421	654.6152	665.5594	676.4701	687.3428
255	639.3943	650.3470	661.2723	672.1656	683.0222
256	635.1190	646.0504	656.9558	667.8305	678.6702
257	630.8162	641.7251	652.6095	663.4648	674.2864
258	626.4855	637.3710	648.2334	659.0681	669.8707
259	622.1269	632.9879	643.8272	654.6403	665.4227
260	617.7401	628.5755	639.3907	650.1811	660.9423
261	613.3250	624.1337	634.9237	645.6904	656.4293
262	608.8814	619.6623	630.4260	641.1678	651.8833
263	604.4091	615.1611	625.8974	636.6132	647.3042
264	599.9079	610.6299	621.3376	632.0264	642.6917
265	595.3776	606.0685	616.7465	627.4070	638.0456
266	590.8181	601.4767	612.1238	622.7549	633.3656
267	586.2291	596.8543	607.4694	618.0699	628.6514
268	581.6105	592.2010	602.7829	613.3517	623.9029
269	576.9621	587.5167	598.0643	608.6001	619.1198
270	572.2836	582.8012	593.3131	603.8148	614.3018
271	567.5749	578.0543	588.5294	598.9956	609.4487
272	562.8358	573.2757	583.7127	594.1423	604.5601
273	558.0661	568.4653	578.8629	589.2546	599.6360
274	553.2656	563.6228	573.9798	584.3323	594.6759
275	548.4341	558.7480	569.0631	579.3751	589.6796
276	543.5714	553.8407	564.1126	574.3828	584.6470
277	538.6773	548.9007	559.1281	569.3551	579.5776
278	533.7516	543.9277	554.1093	564.2919	574.4713
279	528.7941	538.9216	549.0560	559.1927	569.3277
280	523.8045	533.8822	543.9679	554.0575	564.1466
281	518.7827	528.8091	538.8449	548.8858	558.9278
282	513.7285	523.7022	533.6866	543.6776	553.6708
283	508.6417	518.5613	528.4929	538.4324	548.3756
284	503.5220	513.3861	523.2635	533.1501	543.0418
285	498.3692	508.1764	517.9981	527.8304	537.6690
286	493.1832	502.9319	512.6966	522.4730	532.2571
287	487.9637	497.6525	507.3586	517.0776	526.8057
288	482.7104	492.3379	501.9838	511.6441	521.3146

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
241	751.6785	762.5478	773.3485	784.0770	794.7296
242	747.7447	758.6127	769.4134	780.1432	790.7984
243	743.7814	754.6472	765.4471	776.1774	786.8345
244	739.7883	750.6512	761.4494	772.1794	782.8375
245	735.7654	746.6243	757.4201	768.1490	778.8072
246	731.7122	742.5665	753.3589	764.0858	774.7434
247	727.6286	738.4773	749.2655	759.9895	770.6456
248	723.5144	734.3566	745.1398	755.8600	766.5137
249	719.3694	730.2042	740.9813	751.6970	762.3474
250	715.1932	726.0197	736.7900	747.5001	758.1464
251	710.9858	721.8030	732.5654	743.2691	753.9103

252	706.7468	717.5538	728.3074	739.0037	749.6390
253	702.4760	713.2719	724.0158	734.7037	745.3320
254	698.1731	708.9569	719.6901	730.3688	740.9892
255	693.8380	704.6087	715.3302	725.9986	736.6102
256	689.4704	700.2269	710.9357	721.5929	732.1947
257	685.0700	695.8114	706.5065	717.1514	727.7424
258	680.6366	691.3619	702.0422	712.6739	723.2530
259	676.1700	686.8780	697.5426	708.1599	718.7261
260	671.6699	682.3596	693.0074	703.6093	714.1616
261	667.1360	677.8063	688.4362	699.0217	709.5590
262	662.5681	673.2180	683.8289	694.3968	704.9181
263	657.9660	668.5943	679.1851	689.7344	700.2384
264	653.3293	663.9349	674.5045	685.0341	695.5198
265	648.6579	659.2396	669.7868	680.2955	690.7619
266	643.9514	654.5082	665.0319	675.5185	685.9643
267	639.2096	649.7402	660.2392	670.7027	681.1268
268	634.4323	644.9355	655.4087	665.8477	676.2489
269	629.6191	640.0938	650.5399	660.9533	671.3304
270	624.7698	635.2148	645.6325	656.0191	666.3708
271	619.8842	630.2981	640.6863	651.0449	661.3700
272	614.9619	625.3436	635.7010	646.0302	656.3275
273	610.0027	620.3508	630.6761	640.9748	651.2429
274	605.0064	615.3196	625.6115	635.8783	646.1160
275	599.9725	610.2496	620.5068	630.7404	640.9464
276	594.9009	605.1405	615.3617	625.5607	635.7337
277	589.7912	599.9920	610.1759	620.3390	630.4775
278	584.6433	594.8038	604.9490	615.0748	625.1776
279	579.4567	589.5757	599.6807	609.7679	619.8335
280	574.2312	584.3072	594.3707	604.4178	614.4448
281	568.9665	578.9981	589.0187	599.0243	609.0113
282	563.6624	573.6481	583.6243	593.5869	603.5324
283	558.3184	568.2569	578.1872	588.1054	598.0079
284	552.9344	562.8241	572.7070	582.5793	592.4374
285	547.5100	557.3494	567.1835	577.0084	586.8204
286	542.0449	551.8326	561.6162	571.3921	581.1567
287	536.5389	546.2732	556.0049	565.7303	575.4457
288	530.9915	540.6709	550.3491	560.0224	569.6872

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	7.75	8.00	8.25	8.50	8.75
289	477.4232	486.9879	496.5722	506.1720	515.7834
290	472.1019	481.6022	491.1233	500.6612	510.2119
291	466.7462	476.1806	485.6370	495.1113	504.5998
292	461.3560	470.7229	480.1129	489.5222	498.9467
293	455.9309	465.2287	474.5509	483.8934	493.2525
294	450.4708	459.6980	468.9506	478.2248	487.5167
295	444.9754	454.1304	463.3118	472.5160	481.7391
296	439.4445	448.5256	457.6343	466.7668	475.9193
297	433.8779	442.8835	451.9177	460.9768	470.0571
298	428.2754	437.2038	446.1619	455.1459	464.1522
299	422.6366	431.4862	440.3664	449.2736	458.2042
300	416.9615	425.7305	434.5311	443.3598	452.2129
301	411.2497	419.9364	428.6557	437.4040	446.1779
302	405.5010	414.1037	422.7399	431.4061	440.0988
303	399.7152	408.2321	416.7835	425.3657	433.9754
304	393.8920	402.3214	410.7860	419.2825	427.8074
305	388.0312	396.3713	404.7474	413.1562	421.5944
306	382.1326	390.3815	398.6672	406.9865	415.3361
307	376.1958	384.3517	392.5452	400.7732	409.0322
308	370.2208	378.2818	386.3812	394.5158	402.6823
309	364.2071	372.1714	380.1748	388.2140	396.2861
310	358.1546	366.0202	373.9256	381.8677	389.8433
311	352.0630	359.8281	367.6336	375.4764	383.3535
312	345.9320	353.5947	361.2983	369.0398	376.8163
313	339.7615	347.3197	354.9194	362.5576	370.2315
314	333.5511	341.0029	348.4966	356.0295	363.5987
315	327.3006	334.6440	342.0297	349.4552	356.9175
316	321.0098	328.2426	335.5184	342.8343	350.1876
317	314.6783	321.7986	328.9623	336.1665	343.4086
318	308.3059	315.3117	322.3611	329.4515	336.5802
319	301.8924	308.7815	315.7145	322.6889	329.7021
320	295.4374	302.2077	309.0222	315.8784	322.7737
321	288.9408	295.5902	302.2840	309.0197	315.7948
322	282.4022	288.9285	295.4994	302.1124	308.7651
323	275.8214	282.2224	288.6681	295.1561	301.6841
324	269.1980	275.4716	281.7899	288.1506	294.5514
325	262.5319	268.6758	274.8644	281.0955	287.3668
326	255.8228	261.8347	267.8913	273.9903	280.1297
327	249.0703	254.9480	260.8702	266.8349	272.8399
328	242.2742	248.0154	253.8009	259.6288	265.4970
329	235.4342	241.0365	246.6830	252.3716	258.1005
330	228.5500	234.0112	239.5161	245.0630	250.6500
331	221.6214	226.9390	232.3000	237.7027	243.1453
332	214.6480	219.8196	225.0342	230.2902	235.5858
333	207.6296	212.6528	217.7186	222.8252	227.9712

334	200.5659	205.4382	210.3526	215.3074	220.3010
335	193.4565	198.1755	202.9359	207.7363	212.5750
336	186.3013	190.8644	195.4683	200.1115	204.7926

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
289	525.4025	535.0255	544.6486	554.2682	563.8806
290	519.7716	529.3366	538.9029	548.4672	558.0257
291	514.0985	523.6038	533.1118	542.6191	552.1220
292	508.3828	517.8268	527.2748	536.7234	546.1691
293	502.6243	512.0052	521.3916	530.7799	540.1665
294	496.8226	506.1388	515.4618	524.7880	534.1140
295	490.9774	500.2272	509.4851	518.7475	528.0110
296	485.0883	494.2700	503.4611	512.6579	521.8572
297	479.1550	488.2669	497.3893	506.5188	515.6521
298	473.1773	482.2176	491.2696	500.3299	509.3952
299	467.1547	476.1215	485.1013	494.0906	503.0863
300	461.0870	469.9785	478.8842	487.8007	496.7247
301	454.9737	463.7882	472.6179	481.4597	490.3101
302	448.8146	457.5501	466.3020	475.0671	483.8421
303	442.6093	451.2640	459.9361	468.6226	477.3202
304	436.3575	444.9294	453.5198	462.1257	470.7440
305	430.0587	438.5459	447.0527	455.5761	464.1129
306	423.7128	432.1133	440.5345	448.9732	457.4266
307	417.3192	425.6310	433.9646	442.3167	450.6845
308	410.8777	419.0988	427.3426	435.6061	443.8863
309	404.3879	412.5163	420.6683	428.8410	437.0314
310	397.8494	405.8830	413.9411	422.0209	430.1194
311	391.2618	399.1986	407.1607	415.1454	423.1498
312	384.6249	392.4626	400.3266	408.2140	416.1221
313	377.9382	385.6748	393.4384	401.2264	409.0359
314	371.2013	378.8346	386.4957	394.1819	401.8906
315	364.4139	371.9416	379.4980	387.0802	394.6857
316	357.5756	364.9956	372.4449	379.9208	387.4208
317	350.6860	357.9960	365.3359	372.7033	380.0954
318	343.7448	350.9424	358.1707	365.4270	372.7090
319	336.7514	343.8345	350.9488	358.0917	365.2609
320	329.7057	336.6718	343.6697	350.6968	357.7508
321	322.6071	329.4539	336.3329	343.2418	350.1782
322	315.4552	322.1803	328.9381	335.7262	342.5424
323	308.2497	314.8507	321.4847	328.1496	334.8430
324	300.9902	307.4645	313.9723	320.5114	327.0794
325	293.6762	300.0215	306.4005	312.8111	319.2511
326	286.3074	292.5210	298.7687	305.0483	311.3576
327	278.8833	284.9628	291.0765	297.2224	303.3983
328	271.4035	277.3463	283.3234	289.3329	295.3727
329	263.8676	269.6710	275.5089	281.3793	287.2802
330	256.2752	261.9367	267.6326	273.3611	279.1203
331	248.6258	254.1426	259.6939	265.2777	270.8924
332	240.9191	246.2886	251.6923	257.1287	262.5959
333	233.1546	238.3739	243.6274	248.9134	254.2302
334	225.3319	230.3983	235.4987	240.6314	245.7949
335	217.4505	222.3612	227.3056	232.2821	237.2893

336 209.5099 214.2621 219.0476 223.8650 228.7127

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	7.75	8.00	8.25	8.50	8.75
337	179.0998	183.5045	187.9493	192.4328	196.9534
338	171.8518	176.0956	180.3787	184.6996	189.0571
339	164.5570	168.6373	172.7560	176.9117	181.1032
340	157.2151	161.1293	165.0809	169.0687	173.0914
341	149.8258	153.5712	157.3530	161.1700	165.0211
342	142.3887	145.9627	149.5720	153.2154	156.8919
343	134.9036	138.3035	141.7375	145.2045	148.7035
344	127.3702	130.5933	133.8491	137.1368	140.4554
345	119.7881	122.8316	125.9065	129.0120	132.1471
346	112.1571	115.0182	117.9093	120.8296	123.7783
347	104.4768	107.1527	109.8572	112.5893	115.3484
348	96.7468	99.2348	101.7496	104.2906	106.8570
349	88.9670	91.2641	93.5864	95.9331	98.3038
350	81.1369	83.2402	85.3670	87.5165	89.6882
351	73.2562	75.1629	77.0910	79.0402	81.0097
352	65.3247	67.0317	68.7582	70.5038	72.2680
353	57.3419	58.8463	60.3681	61.9070	63.4625
354	49.3075	50.6063	51.9204	53.2493	54.5928
355	41.2213	42.3114	43.4145	44.5303	45.6585
356	33.0828	33.9612	34.8502	35.7495	36.6590
357	24.8918	25.5553	26.2270	26.9065	27.5939
358	16.6479	17.0934	17.5445	18.0009	18.4627
359	8.3507	8.5751	8.8023	9.0322	9.2649
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT NUMBER	9.00	9.25	9.50	9.75	10.00
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337	201.5098	206.1006	210.7243	215.3795	220.0647
338	193.4498	197.8762	202.3351	206.8250	211.3447
339	185.3292	189.5884	193.8794	198.2010	202.5520
340	177.1478	181.2367	185.3568	189.5070	193.6860
341	168.9050	172.8206	176.7668	180.7423	184.7461
342	160.6004	164.3397	168.1087	171.9064	175.7317
343	152.2335	155.7934	159.3821	162.9988	166.6422
344	143.8038	147.1812	150.5864	154.0187	157.4769
345	135.3109	138.5026	141.7211	144.9657	148.2353
346	126.7544	129.7571	132.7856	135.8391	138.9167
347	118.1336	120.9442	123.7794	126.6384	129.5204
348	109.4482	112.0634	114.7018	117.3629	120.0458
349	100.6977	103.1141	105.5524	108.0120	110.4922
350	91.8815	94.0958	96.3306	98.5852	100.8591
351	82.9992	85.0080	87.0358	89.0818	91.1456
352	74.0503	75.8502	77.6673	79.5012	81.3513
353	65.0342	66.6218	68.2247	69.8427	71.4752
354	55.9506	57.3222	58.7074	60.1057	61.5169
355	46.7988	47.9510	49.1147	50.2897	51.4756
356	37.5784	38.5075	39.4461	40.3939	41.3507
357	28.2888	28.9912	29.7009	30.4176	31.1413
358	18.9296	19.4016	19.8786	20.3604	20.8469
359	9.5002	9.7380	9.9785	10.2214	10.4667
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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	1001.8442	1001.8949	1001.9440	1001.9917	1002.0380
2	1003.7042	1003.8063	1003.9055	1004.0017	1004.0952
3	1005.5801	1005.7345	1005.8845	1006.0301	1006.1716
4	1007.4720	1007.6796	1007.8812	1008.0771	1008.2675
5	1009.3801	1009.6416	1009.8958	1010.1429	1010.3830
6	1011.3045	1011.6209	1011.9285	1012.2276	1012.5183
7	1013.2453	1013.6174	1013.9794	1014.3314	1014.6737

8	1015.2027	1015.6315	1016.0487	1016.4545	1016.8493
9	1017.1768	1017.6631	1018.1365	1018.5971	1019.0453
10	1019.1677	1019.7125	1020.2430	1020.7593	1021.2619
11	1021.1757	1021.7799	1022.3683	1022.9413	1023.4992
12	1023.2008	1023.8653	1024.5127	1025.1433	1025.7576
13	1024.9151	1025.6331	1026.3326	1027.0140	1027.6775
14	1026.6440	1027.4164	1028.1689	1028.9018	1029.6155
15	1028.3876	1029.2153	1030.0215	1030.8069	1031.5717
16	1030.1462	1031.0299	1031.8908	1032.7294	1033.5462
17	1031.9197	1032.8604	1033.7768	1034.6696	1035.5392
18	1033.7084	1034.7069	1035.6797	1036.6276	1037.5509
19	1035.5124	1036.5695	1037.5997	1038.6035	1039.5814
20	1037.3319	1038.4485	1039.5368	1040.5975	1041.6310
21	1039.1668	1040.3439	1041.4913	1042.6098	1043.6998
22	1041.0174	1042.2559	1043.4634	1044.6405	1045.7880
23	1042.8839	1044.1846	1045.4530	1046.6899	1047.8958
24	1044.7662	1046.1302	1047.4606	1048.7581	1050.0233
25	1046.3204	1047.7404	1049.1255	1050.4764	1051.7937
26	1047.8879	1049.3648	1050.8054	1052.2104	1053.5806
27	1049.4688	1051.0033	1052.5003	1053.9604	1055.3843
28	1051.0631	1052.6562	1054.2104	1055.7264	1057.2050
29	1052.6711	1054.3236	1055.9358	1057.5086	1059.0426
30	1054.2928	1056.0055	1057.6767	1059.3071	1060.8975
31	1055.9284	1057.7022	1059.4331	1061.1221	1062.7698
32	1057.5779	1059.4137	1061.2053	1062.9537	1064.6597
33	1059.2415	1061.1402	1062.9934	1064.8022	1066.5673
34	1060.9194	1062.8817	1064.7975	1066.6675	1068.4927
35	1062.6116	1064.6386	1066.6178	1068.5500	1070.4362
36	1064.3182	1066.4108	1068.4543	1070.4498	1072.3979
37	1065.6783	1067.8289	1069.9291	1071.9800	1073.9824
38	1067.0500	1069.2593	1071.4172	1073.5243	1075.5818
39	1068.4334	1070.7023	1072.9185	1075.0828	1077.1962
40	1069.8286	1072.1580	1074.4333	1076.6556	1078.8257
41	1071.2358	1073.6264	1075.9617	1078.2427	1080.4704
42	1072.6549	1075.1076	1077.5038	1079.8444	1082.1306
43	1074.0862	1076.6017	1079.0596	1081.4608	1083.8064
44	1075.5297	1078.1090	1080.6294	1083.0920	1085.4978
45	1076.9856	1079.6294	1082.2133	1084.7382	1087.2051
46	1078.4538	1081.1632	1083.8114	1086.3995	1088.9285
47	1079.9347	1082.7104	1085.4238	1088.0760	1090.6679
48	1081.4281	1084.2711	1087.0506	1089.7678	1092.4237

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
1	1002.0829	1002.1265	1002.1688	1002.2097	1002.2495
2	1004.1858	1004.2738	1004.3592	1004.4420	1004.5224
3	1006.3089	1006.4422	1006.5716	1006.6971	1006.8190
4	1008.4523	1008.6318	1008.8061	1008.9752	1009.1395
5	1010.6162	1010.8428	1011.0629	1011.2766	1011.4841
6	1012.8009	1013.0755	1013.3423	1013.6015	1013.8532
7	1015.0065	1015.3300	1015.6445	1015.9501	1016.2470
8	1017.2333	1017.6066	1017.9697	1018.3226	1018.6657
9	1019.4814	1019.9056	1020.3181	1020.7194	1021.1096

10	1021.7510	1022.2270	1022.6901	1023.1407	1023.5790
11	1024.0424	1024.5711	1025.0858	1025.5866	1026.0741
12	1026.3557	1026.9382	1027.5054	1028.0576	1028.5952
13	1028.3237	1028.9529	1029.5655	1030.1618	1030.7423
14	1030.3106	1030.9873	1031.6462	1032.2875	1032.9118
15	1032.3165	1033.0416	1033.7477	1034.4350	1035.1040
16	1034.3416	1035.1161	1035.8702	1036.6043	1037.3189
17	1036.3861	1037.2109	1038.0139	1038.7958	1039.5569
18	1038.4502	1039.3261	1040.1791	1041.0096	1041.8183
19	1040.5341	1041.4621	1042.3659	1043.2461	1044.1032
20	1042.6380	1043.6190	1044.5746	1045.5054	1046.4118
21	1044.7620	1045.7970	1046.8054	1047.7877	1048.7446
22	1046.9064	1047.9964	1049.0585	1050.0934	1051.1016
23	1049.0714	1050.2173	1051.3341	1052.4225	1053.4832
24	1051.2571	1052.4599	1053.6325	1054.7755	1055.8896
25	1053.0782	1054.3305	1055.5513	1056.7413	1057.9013
26	1054.9167	1056.2194	1057.4893	1058.7273	1059.9339
27	1056.7729	1058.1268	1059.4467	1060.7334	1061.9877
28	1058.6469	1060.0529	1061.4237	1062.7601	1064.0629
29	1060.5388	1061.9978	1063.4204	1064.8075	1066.1597
30	1062.4488	1063.9618	1065.4371	1066.8757	1068.2783
31	1064.3772	1065.9450	1067.4740	1068.9651	1070.4190
32	1066.3240	1067.9476	1069.5312	1071.0758	1072.5820
33	1068.2895	1069.9699	1071.6091	1073.2080	1074.7676
34	1070.2739	1072.0119	1073.7077	1075.3620	1076.9759
35	1072.2772	1074.0739	1075.8272	1077.5380	1079.2072
36	1074.2998	1076.1562	1077.9680	1079.7362	1081.4618
37	1075.9373	1077.8455	1079.7079	1081.5256	1083.2994
38	1077.5905	1079.5513	1081.4653	1083.3332	1085.1562
39	1079.2595	1081.2739	1083.2402	1085.1593	1087.0324
40	1080.9446	1083.0133	1085.0328	1087.0041	1088.9281
41	1082.6458	1084.7698	1086.8434	1088.8676	1090.8435
42	1084.3633	1086.5434	1088.6721	1090.7502	1092.7789
43	1086.0972	1088.3344	1090.5190	1092.6520	1094.7345
44	1087.8478	1090.1430	1092.3845	1094.5732	1096.7104
45	1089.6151	1091.9693	1094.2685	1096.5141	1098.7069
46	1091.3994	1093.8134	1096.1715	1098.4747	1100.7242
47	1093.2008	1095.6756	1098.0934	1100.4554	1102.7625
48	1095.0194	1097.5560	1100.0346	1102.4563	1104.8221

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.

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	1082.5556	1085.4577	1088.2953	1091.0693	1093.7810
50	1083.6926	1086.6547	1089.5511	1092.3828	1095.1510
51	1084.8393	1087.8622	1090.8181	1093.7083	1096.5338
52	1085.9959	1089.0802	1092.0965	1095.0460	1097.9296
53	1087.1623	1090.3089	1093.3864	1096.3959	1099.3385
54	1088.3387	1091.5484	1094.6878	1097.7582	1100.7605
55	1089.5251	1092.7987	1096.0009	1099.1329	1102.1960
56	1090.7217	1094.0599	1097.3257	1100.5203	1103.6448
57	1091.9285	1095.3322	1098.6624	1101.9204	1105.1073
58	1093.1456	1096.6156	1100.0111	1103.3334	1106.5834
59	1094.3731	1097.9102	1101.3719	1104.7592	1108.0734
60	1095.6111	1099.2162	1102.7448	1106.1982	1109.5774
61	1096.4623	1100.1268	1103.7139	1107.2246	1110.6602
62	1097.3207	1101.0455	1104.6917	1108.2605	1111.7531
63	1098.1865	1101.9721	1105.6782	1109.3058	1112.8562
64	1099.0597	1102.9069	1106.6735	1110.3607	1113.9697
65	1099.9403	1103.8498	1107.6778	1111.4253	1115.0936
66	1100.8284	1104.8010	1108.6911	1112.4997	1116.2281
67	1101.7242	1105.7606	1109.7134	1113.5839	1117.3732
68	1102.6276	1106.7285	1110.7449	1114.6780	1118.5290
69	1103.5387	1107.7049	1111.7856	1115.7822	1119.6957
70	1104.4576	1108.6898	1112.8357	1116.8965	1120.8733
71	1105.3843	1109.6833	1113.8952	1118.0210	1122.0619
72	1106.3190	1110.6856	1114.9641	1119.1558	1123.2617
73	1106.8448	1111.2699	1115.6061	1119.8544	1124.0161
74	1107.3750	1111.8594	1116.2538	1120.5595	1124.7775
75	1107.9098	1112.4540	1116.9073	1121.2710	1125.5461
76	1108.4492	1113.0538	1117.5667	1121.9890	1126.3219
77	1108.9932	1113.6589	1118.2320	1122.7136	1127.1050
78	1109.5418	1114.2692	1118.9032	1123.4449	1127.8954
79	1110.0952	1114.8849	1119.5804	1124.1828	1128.6932
80	1110.6532	1115.5060	1120.2638	1124.9275	1129.4985
81	1111.2160	1116.1326	1120.9532	1125.6791	1130.3114
82	1111.7836	1116.7646	1121.6488	1126.4375	1131.1318
83	1112.3561	1117.4021	1122.3507	1127.2029	1131.9600
84	1112.9334	1118.0452	1123.0588	1127.9753	1132.7959
85	1113.0785	1118.2464	1123.3153	1128.2863	1133.1607
86	1113.2247	1118.4493	1123.5741	1128.6002	1133.5288
87	1113.3722	1118.6540	1123.8352	1128.9170	1133.9004
88	1113.5210	1118.8605	1124.0987	1129.2366	1134.2755
89	1113.6710	1119.0688	1124.3645	1129.5592	1134.6541
90	1113.8223	1119.2789	1124.6327	1129.8848	1135.0362
91	1113.9749	1119.4909	1124.9034	1130.2133	1135.4220

92	1114.1288	1119.7047	1125.1764	1130.5449	1135.8113
93	1114.2840	1119.9204	1125.4519	1130.8795	1136.2043
94	1114.4406	1120.1380	1125.7298	1131.2171	1136.6010
95	1114.5984	1120.3575	1126.0103	1131.5579	1137.0014
96	1114.7577	1120.5789	1126.2932	1131.9017	1137.4056

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
49	1096.4313	1099.0213	1101.5523	1104.0251	1106.4411
50	1097.8567	1100.5010	1103.0851	1105.6101	1108.0771
51	1099.2957	1101.9951	1104.6332	1107.2111	1109.7300
52	1100.7485	1103.5039	1106.1969	1108.8286	1111.4002
53	1102.2153	1105.0274	1107.7761	1110.4625	1113.0878
54	1103.6961	1106.5659	1109.3712	1112.1131	1114.7929
55	1105.1910	1108.1194	1110.9822	1113.7806	1116.5158
56	1106.7004	1109.6881	1112.6093	1115.4651	1118.2567
57	1108.2242	1111.2722	1114.2527	1117.1668	1120.0157
58	1109.7625	1112.8718	1115.9125	1118.8858	1121.7930
59	1111.3157	1114.4871	1117.5889	1120.6225	1123.5889
60	1112.8837	1116.1182	1119.2821	1122.3768	1125.4034
61	1114.0217	1117.3104	1120.5276	1123.6745	1126.7523
62	1115.1706	1118.5144	1121.7855	1124.9854	1128.1152
63	1116.3306	1119.7301	1123.0560	1126.3097	1129.4923
64	1117.5016	1120.9577	1124.3392	1127.6475	1130.8837
65	1118.6839	1122.1973	1125.6353	1128.9989	1132.2897
66	1119.8775	1123.4491	1126.9443	1130.3642	1133.7103
67	1121.0825	1124.7131	1128.2663	1131.7434	1135.1456
68	1122.2991	1125.9896	1129.6017	1133.1367	1136.5960
69	1123.5274	1127.2785	1130.9503	1134.5442	1138.0614
70	1124.7674	1128.5800	1132.3125	1135.9661	1139.5421
71	1126.0193	1129.8943	1133.6882	1137.4024	1141.0383
72	1127.2832	1131.2214	1135.0778	1138.8535	1142.5500
73	1128.0924	1132.0845	1135.9938	1139.8215	1143.5691
74	1128.9093	1132.9560	1136.9189	1140.7994	1144.5989
75	1129.7341	1133.8360	1137.8533	1141.7873	1145.6394
76	1130.5667	1134.7247	1138.7971	1142.7853	1146.6907
77	1131.4074	1135.6220	1139.7503	1143.7935	1147.7530
78	1132.2561	1136.5282	1140.7130	1144.8119	1148.8263
79	1133.1129	1137.4432	1141.6854	1145.8408	1149.9108
80	1133.9780	1138.3672	1142.6674	1146.8801	1151.0066
81	1134.8513	1139.3002	1143.6593	1147.9301	1152.1138
82	1135.7330	1140.2424	1144.6612	1148.9908	1153.2326
83	1136.6232	1141.1938	1145.6730	1150.0623	1154.3630
84	1137.5219	1142.1545	1146.6950	1151.1447	1155.5052
85	1137.9395	1142.6241	1147.2158	1151.7160	1156.1261
86	1138.3611	1143.0983	1147.7419	1152.2931	1156.7534
87	1138.7867	1143.5772	1148.2732	1152.8761	1157.3872
88	1139.2165	1144.0608	1148.8099	1153.4650	1158.0277
89	1139.6503	1144.5491	1149.3519	1154.0600	1158.6748
90	1140.0883	1145.0422	1149.8994	1154.6610	1159.3287
91	1140.5305	1145.5401	1150.4523	1155.2682	1159.9893
92	1140.9769	1146.0429	1151.0107	1155.8816	1160.6569
93	1141.4276	1146.5507	1151.5747	1156.5012	1161.3314

94	1141.8827	1147.0634	1152.1444	1157.1271	1162.0129
95	1142.3421	1147.5811	1152.7198	1157.7595	1162.7016
96	1142.8058	1148.1039	1153.3009	1158.3983	1163.3974

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.

HUD-Wash., D.C.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	1114.4596	1120.3327	1126.0983	1131.7573	1137.3110
98	1114.1589	1120.0844	1125.9016	1131.6116	1137.2155
99	1113.8557	1119.8339	1125.7032	1131.4646	1137.1192
100	1113.5499	1119.5812	1125.5030	1131.3162	1137.0219
101	1113.2414	1119.3263	1125.3010	1131.1664	1136.9238
102	1112.9304	1119.0692	1125.0972	1131.0153	1136.8247
103	1112.6167	1118.8098	1124.8915	1130.8628	1136.7247
104	1112.3003	1118.5482	1124.6840	1130.7089	1136.6238
105	1111.9811	1118.2842	1124.4747	1130.5536	1136.5219
106	1111.6593	1118.0180	1124.2635	1130.3968	1136.4190
107	1111.3347	1117.7494	1124.0504	1130.2387	1136.3152
108	1111.0074	1117.4785	1123.8354	1130.0790	1136.2104
109	1110.1961	1116.7127	1123.1145	1129.4024	1135.5775
110	1109.3778	1115.9402	1122.3871	1128.7197	1134.9387
111	1108.5526	1115.1609	1121.6533	1128.0306	1134.2939
112	1107.7203	1114.3748	1120.9129	1127.3353	1133.6430
113	1106.8809	1113.5818	1120.1658	1126.6335	1132.9860
114	1106.0343	1112.7819	1119.4120	1125.9254	1132.3229
115	1105.1805	1111.9750	1118.6515	1125.2107	1131.6536
116	1104.3194	1111.1611	1117.8842	1124.4895	1130.9780
117	1103.4509	1110.3400	1117.1100	1123.7617	1130.2960
118	1102.5751	1109.5117	1116.3288	1123.0272	1129.6077
119	1101.6917	1108.6762	1115.5407	1122.2860	1128.9129
120	1100.8008	1107.8334	1114.7455	1121.5380	1128.2116
121	1099.3976	1106.4665	1113.4146	1120.2423	1126.9507
122	1097.9823	1105.0877	1112.0717	1118.9348	1125.6781

123	1096.5550	1103.6969	1110.7168	1117.6154	1124.3935
124	1095.1154	1102.2938	1109.3497	1116.2838	1123.0968
125	1093.6636	1100.8785	1107.9704	1114.9400	1121.7880
126	1092.1994	1099.4508	1106.5788	1113.5839	1120.4670
127	1090.7226	1098.0106	1105.1747	1112.2154	1119.1335
128	1089.2333	1096.5578	1103.7580	1110.8343	1117.7876
129	1087.7312	1095.0923	1102.3286	1109.4406	1116.4290
130	1086.2163	1093.6140	1100.8864	1108.0340	1115.0577
131	1084.6885	1092.1227	1099.4313	1106.6146	1113.6735
132	1083.1476	1090.6184	1097.9631	1105.1822	1112.2764
133	1081.5935	1089.1010	1096.4818	1103.7367	1110.8661
134	1080.0262	1087.5702	1094.9873	1102.2779	1109.4427
135	1078.4455	1086.0261	1093.4793	1100.8057	1108.0059
136	1076.8513	1084.4684	1091.9578	1099.3200	1106.5556
137	1075.2434	1082.8971	1090.4227	1097.8208	1105.0917
138	1073.6219	1081.3121	1088.8739	1096.3077	1103.6141
139	1071.9865	1079.7132	1087.3112	1094.7808	1102.1227
140	1070.3371	1078.1003	1085.7344	1093.2399	1100.6173
141	1068.6736	1076.4733	1084.1436	1091.6849	1099.0977
142	1066.9959	1074.8320	1082.5385	1090.1156	1097.5639
143	1065.3039	1073.1764	1080.9190	1088.5320	1096.0158
144	1063.5974	1071.5063	1079.2850	1086.9338	1094.4531

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
97	1142.7604	1148.1068	1153.3515	1158.4958	1163.5411
98	1142.7145	1148.1097	1153.4025	1158.5942	1163.6863
99	1142.6682	1148.1127	1153.4541	1158.6937	1163.8330
100	1142.6214	1148.1157	1153.5062	1158.7943	1163.9812
101	1142.5742	1148.1187	1153.5588	1158.8958	1164.1310
102	1142.5265	1148.1218	1153.6120	1158.9984	1164.2823
103	1142.4783	1148.1249	1153.6657	1159.1020	1164.4352
104	1142.4297	1148.1280	1153.7199	1159.2067	1164.5897
105	1142.3807	1148.1312	1153.7747	1159.3124	1164.7458
106	1142.3311	1148.1344	1153.8300	1159.4192	1164.9036
107	1142.2811	1148.1376	1153.8858	1159.5272	1165.0629
108	1142.2306	1148.1408	1153.9423	1159.6362	1165.2240
109	1141.6408	1147.5934	1153.4366	1159.1717	1164.7999
110	1141.0453	1147.0406	1152.9259	1158.7024	1164.3714
111	1140.4441	1146.4824	1152.4101	1158.2283	1163.9385
112	1139.8371	1145.9188	1151.8891	1157.7494	1163.5011
113	1139.2244	1145.3496	1151.3629	1157.2656	1163.0590
114	1138.6057	1144.7748	1150.8315	1156.7769	1162.6124
115	1137.9811	1144.1944	1150.2947	1156.2832	1162.1612
116	1137.3505	1143.6084	1149.7526	1155.7844	1161.7052
117	1136.7139	1143.0166	1149.2050	1155.2806	1161.2445
118	1136.0712	1142.4190	1148.6520	1154.7716	1160.7790
119	1135.4224	1141.8155	1148.0934	1154.2574	1160.3086
120	1134.7673	1141.2061	1147.5293	1153.7379	1159.8334
121	1133.5406	1140.0131	1146.3693	1152.6104	1158.7376
122	1132.3022	1138.8084	1145.1977	1151.4713	1157.6305
123	1131.0520	1137.5919	1144.0144	1150.3206	1156.5118
124	1129.7897	1136.3635	1142.8193	1149.1581	1155.3814

125	1128.5154	1135.1231	1141.6122	1147.9838	1154.2393
126	1127.2288	1133.8705	1140.3930	1146.7975	1153.0853
127	1125.9299	1132.6056	1139.1616	1145.5991	1151.9193
128	1124.6186	1131.3284	1137.9180	1144.3885	1150.7411
129	1123.2947	1130.0387	1136.6619	1143.1655	1149.5507
130	1121.9581	1128.7363	1135.3932	1141.9300	1148.3478
131	1120.6087	1127.4212	1134.1118	1140.6819	1147.1324
132	1119.2464	1126.0932	1132.8177	1139.4210	1145.9044
133	1117.8710	1124.7522	1131.5106	1138.1473	1144.6636
134	1116.4824	1123.3980	1130.1904	1136.8606	1143.4098
135	1115.0806	1122.0306	1128.8570	1135.5607	1142.1430
136	1113.6653	1120.6499	1127.5103	1134.2476	1140.8630
137	1112.2364	1119.2555	1126.1501	1132.9211	1139.5696
138	1110.7938	1117.8476	1124.7763	1131.5810	1138.2628
139	1109.3375	1116.4259	1123.3888	1130.2273	1136.9424
140	1107.8671	1114.9902	1121.9874	1128.8597	1135.6082
141	1106.3827	1113.5405	1120.5720	1127.4782	1134.2601
142	1104.8840	1112.0766	1119.1424	1126.0825	1132.8980
143	1103.3710	1110.5983	1117.6986	1124.6727	1131.5216
144	1101.8435	1109.1056	1116.2403	1123.2484	1130.1310

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	1061.8764	1069.8216	1077.6364	1085.3210	1092.8758
146	1060.1406	1068.1222	1075.9730	1083.6934	1091.2837
147	1058.3901	1066.4079	1074.2947	1082.0508	1089.6766
148	1056.6245	1064.6785	1072.6014	1080.3933	1088.0545
149	1054.8439	1062.9341	1070.8929	1078.7205	1086.4172
150	1053.0481	1061.1744	1069.1691	1077.0324	1084.7645
151	1051.2370	1059.3993	1067.4298	1075.3288	1083.0964
152	1049.4104	1057.6086	1065.6750	1073.6096	1081.4126
153	1047.5681	1055.8023	1063.9045	1071.8746	1079.7130
154	1045.7102	1053.9802	1062.1181	1070.1237	1077.9975

155	1043.8363	1052.1421	1060.3156	1068.3568	1076.2659
156	1041.9465	1050.2880	1058.4971	1066.5737	1074.5180
157	1040.0405	1048.4176	1056.6622	1064.7743	1072.7538
158	1038.1183	1046.5309	1054.8109	1062.9583	1070.9730
159	1036.1796	1044.6277	1052.9431	1061.1257	1069.1756
160	1034.2243	1042.7078	1051.0585	1059.2763	1067.3613
161	1032.2524	1040.7711	1049.1570	1057.4099	1065.5300
162	1030.2636	1038.8174	1047.2385	1055.5265	1063.6815
163	1028.2579	1036.8467	1045.3028	1053.6258	1061.8157
164	1026.2350	1034.8587	1043.3497	1051.7076	1059.9324
165	1024.1948	1032.8534	1041.3792	1049.7719	1058.0314
166	1022.1372	1030.8304	1039.3910	1047.8184	1056.1126
167	1020.0620	1028.7898	1037.3850	1045.8470	1054.1758
168	1017.9691	1026.7313	1035.3610	1043.8576	1052.2209
169	1015.8583	1024.6549	1033.3189	1041.8499	1050.2477
170	1013.7295	1022.5602	1031.2585	1039.8238	1048.2559
171	1011.5825	1020.4472	1029.1796	1037.7791	1046.2455
172	1009.4171	1018.3157	1027.0821	1035.7157	1044.2162
173	1007.2333	1016.1656	1024.9658	1033.6334	1042.1679
174	1005.0308	1013.9967	1022.8306	1031.5320	1040.1004
175	1002.8095	1011.8088	1020.6762	1029.4113	1038.0135
176	1000.5692	1009.6017	1018.5026	1027.2712	1035.9071
177	998.3098	1007.3753	1016.3094	1025.1115	1033.7809
178	996.0311	1005.1295	1014.0967	1022.9319	1031.6347
179	993.7329	1002.8640	1011.8641	1020.7324	1029.4685
180	991.4151	1000.5787	1009.6115	1018.5127	1027.2819
181	989.0775	998.2733	1007.3387	1016.2727	1025.0748
182	986.7200	995.9478	1005.0455	1014.0122	1022.8471
183	984.3423	993.6020	1002.7318	1011.7309	1020.5985
184	981.9443	991.2356	1000.3974	1009.4287	1018.3287
185	979.5258	988.8486	998.0421	1007.1054	1016.0377
186	977.0866	986.4406	995.6657	1004.7608	1013.7253
187	974.6266	984.0116	993.2680	1002.3948	1011.3911
188	972.1456	981.5613	990.8488	1000.0070	1009.0351
189	969.6434	979.0896	988.4079	997.5973	1006.6570
190	967.1198	976.5962	985.9452	995.1656	1004.2565
191	964.5747	974.0810	983.4604	992.7116	1001.8336
192	962.0079	971.5439	980.9533	990.2350	999.3880

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
145	1100.3013	1107.5982	1114.7674	1121.8096	1128.7259
146	1098.7444	1106.0762	1113.2798	1120.3561	1127.3061
147	1097.1725	1104.5391	1111.7773	1118.8877	1125.8715
148	1095.5856	1102.9871	1110.2598	1117.4044	1124.4220
149	1093.9835	1101.4198	1108.7271	1115.9059	1122.9574
150	1092.3660	1099.8373	1107.1791	1114.3922	1121.4775
151	1090.7330	1098.2392	1105.6156	1112.8630	1119.9823
152	1089.0843	1096.6254	1104.0364	1111.3181	1118.4714
153	1087.4199	1094.9959	1102.4415	1109.7575	1116.9448
154	1085.7395	1093.3504	1100.8306	1108.1810	1115.4023
155	1084.0430	1091.6888	1099.2037	1106.5884	1113.8437
156	1082.3303	1090.0109	1097.5604	1104.9795	1112.2689

157	1080.6011	1088.3166	1095.9007	1103.3542	1110.6777
158	1078.8554	1086.6057	1094.2245	1101.7123	1109.0700
159	1077.0929	1084.8780	1092.5314	1100.0536	1107.4454
160	1075.3136	1083.1335	1090.8214	1098.3780	1105.8040
161	1073.5172	1081.3718	1089.0944	1096.6854	1104.1454
162	1071.7035	1079.5929	1087.3500	1094.9754	1102.4696
163	1069.8725	1077.7966	1085.5882	1093.2479	1100.7763
164	1068.0240	1075.9827	1083.8088	1091.5029	1099.0654
165	1066.1577	1074.1510	1082.0116	1089.7400	1097.3367
166	1064.2736	1072.3014	1080.1965	1087.9591	1095.5899
167	1062.3714	1070.4337	1078.3631	1086.1601	1093.8250
168	1060.4509	1068.5477	1076.5115	1084.3426	1092.0417
169	1058.5121	1066.6432	1074.6413	1082.5067	1090.2398
170	1056.5547	1064.7201	1072.7524	1080.6520	1088.4191
171	1054.5785	1062.7782	1070.8447	1078.7783	1086.5795
172	1052.5834	1060.8172	1068.9178	1076.8855	1084.7207
173	1050.5691	1058.8371	1066.9717	1074.9734	1082.8425
174	1048.5356	1056.8375	1065.0062	1073.0418	1080.9448
175	1046.4826	1054.8184	1063.0209	1071.0905	1079.0273
176	1044.4099	1052.7795	1061.0159	1069.1192	1077.0898
177	1042.3173	1050.7206	1058.9907	1067.1278	1075.1322
178	1040.2047	1048.6416	1056.9454	1065.1161	1073.1541
179	1038.0718	1046.5422	1054.8795	1063.0839	1071.1555
180	1035.9185	1044.4223	1052.7930	1061.0309	1069.1360
181	1033.7446	1042.2816	1050.6857	1058.9569	1067.0955
182	1031.5498	1040.1199	1048.5573	1056.8618	1065.0337
183	1029.3340	1037.9371	1046.4075	1054.7453	1062.9505
184	1027.0969	1035.7329	1044.2363	1052.6072	1060.8456
185	1024.8385	1033.5071	1042.0434	1050.4473	1058.7187
186	1022.5583	1031.2595	1039.8286	1048.2653	1056.5697
187	1020.2563	1028.9899	1037.5916	1046.0610	1054.3983
188	1017.9323	1026.6981	1035.3322	1043.8343	1052.2043
189	1015.5860	1024.3839	1033.0502	1041.5848	1049.9874
190	1013.2172	1022.0470	1030.7454	1039.3123	1047.7474
191	1010.8257	1019.6872	1028.4176	1037.0166	1045.4841
192	1008.4113	1017.3043	1026.0665	1034.6975	1043.1972

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	959.4191	968.9845	978.4238	987.7358	996.9194
194	956.8082	966.4027	975.8716	985.2137	994.4277
195	954.1750	963.7984	973.2966	982.6684	991.9126
196	951.5193	961.1712	970.6985	980.0998	989.3740
197	948.8409	958.5211	968.0771	977.5077	986.8115
198	946.1396	955.8477	965.4323	974.8918	984.2251
199	943.4153	953.1510	962.7637	972.2519	981.6144
200	940.6677	950.4307	960.0712	969.5878	978.9792
201	937.8966	947.6866	957.3547	966.8993	976.3193
202	935.1019	944.9185	954.6137	964.1862	973.6344
203	932.2833	942.1261	951.8483	961.4482	970.9244
204	929.4406	939.3093	949.0580	958.6851	968.1890
205	926.5736	936.4679	946.2428	955.8966	965.4280
206	923.6822	933.6016	943.4023	953.0826	962.6410
207	920.7660	930.7102	940.5364	950.2429	959.8280
208	917.8250	927.7936	937.6448	947.3770	956.9885
209	914.8588	924.8514	934.7274	944.4849	954.1225
210	911.8673	921.8834	931.7837	941.5663	951.2295
211	908.8502	918.8895	928.8138	938.6210	948.3095
212	905.8074	915.8694	925.8172	935.6486	945.3620
213	902.7385	912.8229	922.7937	932.6490	942.3870
214	899.6435	909.7497	919.7432	929.6219	939.3840
215	896.5220	906.6496	916.6653	926.5670	936.3529
216	893.3738	903.5224	913.5599	923.4842	933.2934
217	890.1988	900.3679	910.4267	920.3731	930.2052
218	886.9967	897.1857	907.2653	917.2335	927.0881
219	883.7671	893.9757	904.0757	914.0650	923.9417
220	880.5101	890.7376	900.8575	910.8676	920.7658
221	877.2251	887.4712	897.6105	907.6408	917.5602
222	873.9122	884.1762	894.3343	904.3845	914.3245
223	870.5709	880.8523	891.0289	901.0983	911.0584
224	867.2011	877.4994	887.6938	897.7820	907.7618
225	863.8025	874.1171	884.3288	894.4352	904.4342
226	860.3749	870.7053	880.9337	891.0579	901.0755
227	856.9180	867.2635	877.5082	887.6495	897.6852
228	853.4315	863.7917	874.0520	884.2099	894.2632
229	849.9153	860.2895	870.5648	880.7388	890.8091
230	846.3691	856.7566	867.0464	877.2358	887.3226
231	842.7925	853.1929	863.4965	873.7008	883.8034
232	839.1854	849.5979	859.9147	870.1333	880.2512
233	835.5475	845.9715	856.3009	866.5331	876.6658
234	831.8786	842.3134	852.6547	862.9000	873.0467
235	828.1783	838.6233	848.9759	859.2335	869.3937
236	824.4464	834.9008	845.2641	855.5334	865.7064
237	820.6826	831.1458	841.5190	851.7994	861.9846
238	816.8866	827.3580	837.7404	848.0312	858.2278

239	813.0583	823.5370	833.9279	844.2285	854.4359
240	809.1972	819.6825	830.0813	840.3908	850.6084

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
193	1005.9737	1014.8981	1023.6919	1032.3548	1040.8865
194	1003.5128	1012.4683	1021.2935	1029.9881	1038.5518
195	1001.0283	1010.0147	1018.8712	1027.5972	1036.1927
196	998.5200	1007.5371	1016.4246	1025.1820	1033.8090
197	995.9877	1005.0352	1013.9535	1022.7421	1031.4005
198	993.4311	1002.5089	1011.4578	1020.2773	1028.9669
199	990.8500	999.9578	1008.9371	1017.7873	1026.5080
200	988.2441	997.3817	1006.3912	1015.2719	1024.0235
201	985.6133	994.7804	1003.8198	1012.7308	1021.5130
202	982.9573	992.1536	1001.2227	1010.1638	1018.9765
203	980.2758	989.5011	998.5997	1007.5706	1016.4135
204	977.5686	986.8227	995.9504	1004.9509	1013.8238
205	974.8355	984.1180	993.2746	1002.3045	1011.2071
206	972.0761	981.3868	990.5720	999.6310	1008.5632
207	969.2904	978.6289	987.8425	996.9303	1005.8917
208	966.4779	975.8440	985.0856	994.2020	1003.1924
209	963.6385	973.0318	982.3012	991.4458	1000.4650
210	960.7719	970.1920	979.4889	988.6615	997.7091
211	957.8778	967.3245	976.6485	985.8488	994.9246
212	954.9559	964.4289	973.7797	983.0074	992.1111
213	952.0061	961.5049	970.8822	980.1370	989.2682
214	949.0280	958.5523	967.9558	977.2372	986.3958
215	946.0214	955.5708	965.0000	974.3079	983.4934
216	942.9859	952.5601	962.0148	971.3486	980.5608
217	939.9214	949.5199	958.9996	968.3592	977.5976
218	936.8274	946.4500	955.9543	965.3392	974.6036
219	933.7039	943.3500	952.8786	962.2884	971.5784
220	930.5504	940.2196	949.7721	959.2065	968.5216
221	927.3667	937.0586	946.6345	956.0931	965.4331
222	924.1524	933.8666	943.4656	952.9479	962.3123
223	920.9074	930.6434	940.2649	949.7706	959.1591
224	917.6313	927.3886	937.0323	946.5608	955.9730
225	914.3237	924.1020	933.7673	943.3183	952.7537
226	910.9845	920.7832	930.4697	940.0427	949.5009
227	907.6133	917.4318	927.1391	936.7337	946.2142
228	904.2097	914.0477	923.7752	933.3909	942.8932
229	900.7736	910.6304	920.3777	930.0140	939.5377
230	897.3045	907.1797	916.9462	926.6025	936.1472
231	893.8022	903.6951	913.4804	923.1563	932.7214
232	890.2663	900.1765	909.9799	919.6749	929.2599
233	886.6965	896.6234	906.4444	916.1579	925.7624
234	883.0925	893.0355	902.8736	912.6051	922.2284
235	879.4540	889.4125	899.2670	909.0159	918.6576
236	875.7806	885.7539	895.6244	905.3902	915.0496
237	872.0720	882.0596	891.9454	901.7274	911.4040
238	868.3279	878.3291	888.2295	898.0272	907.7205
239	864.5479	874.5621	884.4765	894.2893	903.9986
240	860.7316	870.7582	880.6860	890.5132	900.2379

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
 WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	805.3031	815.7944	826.2003	836.5180	846.7450
242	801.3758	811.8722	822.2844	832.6097	842.8454
243	797.4150	807.9157	818.3335	828.6656	838.9093
244	793.4203	803.9245	814.3472	824.6853	834.9362
245	789.3915	799.8985	810.3251	820.6685	830.9259
246	785.3283	795.8372	806.2671	816.6150	826.8780
247	781.2303	791.7404	802.1727	812.5242	822.7922
248	777.0974	787.6078	798.0416	808.3960	818.6680
249	772.9292	783.4389	793.8735	804.2299	814.5052
250	768.7253	779.2336	789.6681	800.0256	810.3034
251	764.4856	774.9915	785.4250	795.7828	806.0622
252	760.2096	770.7123	781.1438	791.5011	801.7812
253	755.8972	766.3957	776.8244	787.1801	797.4600
254	751.5478	762.0413	772.4662	782.8195	793.0984
255	747.1614	757.6487	768.0690	778.4190	788.6959
256	742.7374	753.2178	763.6324	773.9781	784.2521
257	738.2757	748.7480	759.1560	769.4965	779.7666
258	733.7759	744.2392	754.6396	764.9739	775.2391
259	729.2376	739.6909	750.0827	760.4098	770.6691
260	724.6606	735.1028	745.4850	755.8038	766.0563
261	720.0445	730.4746	740.8460	751.1556	761.4003
262	715.3889	725.8059	736.1656	746.4648	756.7006
263	710.6936	721.0963	731.4432	741.7310	751.9568
264	705.9581	716.3455	726.6785	736.9538	747.1686
265	701.1823	711.5531	721.8711	732.1329	742.3354
266	696.3656	706.7188	717.0206	727.2677	737.4570
267	691.5078	701.8422	712.1267	722.3579	732.5328
268	686.6085	696.9230	707.1889	717.4032	727.5625
269	681.6673	691.9606	702.2070	712.4030	722.5456

270	676.6839	686.9549	697.1803	707.3570	717.4816
271	671.6580	681.9054	692.1087	702.2647	712.3702
272	666.5892	676.8117	686.9916	697.1257	707.2108
273	661.4770	671.6734	681.8287	691.9397	702.0031
274	656.3212	666.4901	676.6195	686.7060	696.7465
275	651.1213	661.2615	671.3637	681.4245	691.4407
276	645.8770	655.9872	666.0608	676.0945	686.0852
277	640.5880	650.6667	660.7103	670.7156	680.6794
278	635.2537	645.2997	655.3120	665.2875	675.2229
279	629.8739	639.8856	649.8653	659.8095	669.7153
280	624.4481	634.4243	644.3698	654.2814	664.1561
281	618.9760	628.9151	638.8250	648.7026	658.5447
282	613.4572	623.3577	633.2306	643.0727	652.8807
283	607.8912	617.7517	627.5861	637.3911	647.1636
284	602.2776	612.0966	621.8910	631.6575	641.3930
285	596.6162	606.3921	616.1449	625.8713	635.5682
286	590.9063	600.6376	610.3473	620.0321	629.6888
287	585.1477	594.8328	604.4978	614.1393	623.7543
288	579.3399	588.9772	598.5958	608.1925	617.7642

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
241	856.8788	866.9170	876.8576	886.6985	896.4380
242	852.9891	863.0383	872.9909	882.8449	892.5986
243	849.0620	859.1215	869.0855	878.9520	888.7191
244	845.0974	855.1664	865.1411	875.0193	884.7993
245	841.0948	851.1726	861.1572	871.0465	880.8386
246	837.0537	847.1397	857.1335	867.0331	876.8367
247	832.9740	843.0672	853.0695	862.9788	872.7931
248	828.8552	838.9549	848.9649	858.8831	868.7073
249	824.6969	834.8024	844.8193	854.7455	864.5790
250	820.4987	830.6091	840.6322	850.5658	860.4077
251	816.2604	826.3749	836.4033	846.3433	856.1930
252	811.9814	822.0991	832.1320	842.0778	851.9343
253	807.6614	817.7815	827.8180	837.7687	847.6313
254	803.3000	813.4216	823.4609	833.4156	843.2834
255	798.8967	809.0190	819.0603	829.0181	838.8903
256	794.4513	804.5734	814.6156	824.5757	834.4514
257	789.9633	800.0841	810.1264	820.0879	829.9663
258	785.4323	795.5510	805.5924	815.5543	825.4344
259	780.8579	790.9734	801.0131	810.9745	820.8553
260	776.2396	786.3510	796.3879	806.3479	816.2286
261	771.5771	781.6834	791.7165	801.6740	811.5536
262	766.8699	776.9700	786.9984	796.9525	806.8300
263	762.1176	772.2105	782.2331	792.1827	802.0571
264	757.3197	767.4044	777.4201	787.3643	797.2345
265	752.4758	762.5513	772.5590	782.4966	792.3617
266	747.5856	757.6506	767.6493	777.5793	787.4382
267	742.6484	752.7019	762.6905	772.6118	782.4633
268	737.6640	747.7048	757.6822	767.5936	777.4366
269	732.6318	742.6587	752.6237	762.5241	772.3576
270	727.5513	737.5633	747.5147	757.4029	767.2256
271	722.4222	732.4179	742.3545	752.2294	762.0402

272	717.2439	727.2222	737.1428	747.0031	756.8008
273	712.0160	721.9755	731.8789	741.7235	751.5068
274	706.7380	716.6776	726.5624	736.3900	746.1577
275	701.4094	711.3277	721.1928	731.0020	740.7528
276	696.0298	705.9254	715.7694	725.5590	735.2917
277	690.5986	700.4703	710.2918	720.0604	729.7736
278	685.1153	694.9617	704.7594	714.5057	724.1981
279	679.5795	689.3992	699.1717	708.8943	718.5645
280	673.9906	683.7823	693.5282	703.2257	712.8722
281	668.3482	678.1103	687.8282	697.4991	707.1206
282	662.6517	672.3828	682.0712	691.7141	701.3091
283	656.9007	666.5992	676.2566	685.8701	695.4371
284	651.0945	660.7590	670.3839	679.9663	689.5039
285	645.2326	654.8616	664.4524	674.0024	683.5089
286	639.3146	648.9065	658.4617	667.9775	677.4514
287	633.3399	642.8930	652.4110	661.8911	671.3309
288	627.3079	636.8207	646.2998	655.7426	665.1466

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	573.4825	583.0704	592.6410	602.1912	611.7179
290	567.5751	577.1119	586.6329	596.1349	605.6149
291	561.6172	571.1012	580.5709	590.0231	599.4548
292	555.6084	565.0380	574.4547	583.8553	593.2368
293	549.5482	558.9217	568.2836	577.6309	586.9606
294	543.4364	552.7518	562.0573	571.3495	580.6255
295	537.2723	546.5280	555.7751	565.0105	574.2311
296	531.0555	540.2498	549.4367	558.6133	567.7766
297	524.7857	533.9166	543.0415	552.1576	561.2617
298	518.4623	527.5280	536.5891	545.6426	554.6857
299	512.0849	521.0834	530.0788	539.0680	548.0481
300	505.6530	514.5825	523.5102	532.4331	541.3482

301	499.1662	508.0247	516.8828	525.7373	534.5855
302	492.6240	501.4096	510.1960	518.9802	527.7594
303	486.0259	494.7365	503.4492	512.1611	520.8693
304	479.3714	488.0051	496.6421	505.2795	513.9147
305	472.6601	481.2147	489.7740	498.3349	506.8948
306	465.8915	474.3650	482.8443	491.3266	499.8091
307	459.0650	467.4553	475.8525	484.2540	492.6570
308	452.1803	460.4851	468.7982	477.1166	485.4378
309	445.2367	453.4540	461.6806	469.9138	478.1510
310	438.2338	446.3613	454.4993	462.6450	470.7958
311	431.1711	439.2066	447.2536	455.3095	463.3717
312	424.0481	431.9893	439.9430	447.9068	455.8780
313	416.8642	424.7088	432.5670	440.4362	448.3140
314	409.6190	417.3646	425.1248	432.8971	440.6791
315	402.3119	409.9562	417.6160	425.2890	432.9726
316	394.9424	402.4829	410.0400	417.6111	425.1939
317	387.5099	394.9443	402.3960	409.8628	417.3423
318	380.0140	387.3396	394.6836	402.0435	409.4171
319	372.4540	379.6685	386.9021	394.1525	401.4175
320	364.8294	371.9302	379.0509	386.1892	393.3430
321	357.1397	364.1242	371.1293	378.1529	385.1927
322	349.3843	356.2499	363.1368	370.0429	376.9661
323	341.5627	348.3067	355.0727	361.8586	368.6623
324	333.6743	340.2940	346.9363	353.5992	360.2807
325	325.7185	332.2112	338.7271	345.2642	351.8205
326	317.6947	324.0576	330.4443	336.8527	343.2810
327	309.6025	315.8327	322.0873	328.3641	334.6614
328	301.4410	307.5359	313.6554	319.7977	325.9610
329	293.2099	299.1664	305.1480	311.1528	317.1791
330	284.9085	290.7238	296.5644	302.4287	308.3148
331	276.5361	282.2072	287.9039	293.6246	299.3675
332	268.0923	273.6161	279.1659	284.7397	290.3362
333	259.5763	264.9499	270.3495	275.7735	281.2203
334	250.9876	256.2078	261.4542	266.7250	272.0189
335	242.3255	247.3893	252.4791	257.5936	262.7312
336	233.5894	238.4935	243.4237	248.3785	253.3565

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
289	621.2181	630.6889	640.1275	649.5314	658.8978
290	615.0699	624.4971	633.8935	643.2567	652.5840
291	608.8629	618.2446	627.5972	636.9180	646.2044
292	602.5963	611.9309	621.2379	630.5145	639.7584
293	596.2697	605.5554	614.8149	624.0457	633.2452
294	589.8824	599.1175	608.3278	617.5109	626.6642
295	583.4340	592.6165	601.7758	610.9093	620.0146
296	576.9237	586.0519	595.1583	604.2404	613.2957
297	570.3511	579.4229	588.4746	597.5034	606.5069
298	563.7155	572.7291	581.7240	590.6976	599.6473
299	557.0162	565.9698	574.9060	583.8223	592.7163
300	550.2528	559.1442	568.0198	576.8769	585.7131
301	543.4246	552.2519	561.0647	569.8605	578.6369
302	536.5309	545.2920	554.0400	562.7725	571.4871

303	529.5712	538.2640	546.9451	555.6122	564.2627
304	522.5447	531.1671	539.7793	548.3788	556.9631
305	515.4510	524.0008	532.5418	541.0715	549.5875
306	508.2892	516.7643	525.2320	533.6896	542.1350
307	501.0588	509.4570	517.8490	526.2324	534.6049
308	493.7591	502.0781	510.3922	518.6991	526.9964
309	486.3895	494.6269	502.8608	511.0888	519.3086
310	478.9492	487.1028	495.2542	503.4009	511.5407
311	471.4377	479.5050	487.5714	495.6345	503.6919
312	463.8541	471.8329	479.8118	487.7887	495.7614
313	456.1979	464.0856	471.9747	479.8630	487.7482
314	448.4683	456.2624	464.0591	471.8562	479.6516
315	440.6646	448.3626	456.0644	463.7678	471.4706
316	432.7862	440.3855	447.9898	455.5968	463.2045
317	424.8322	432.3303	439.8344	447.3424	454.8522
318	416.8020	424.1962	431.5975	439.0037	446.4129
319	408.6949	415.9825	423.2782	430.5799	437.8857
320	400.5100	407.6883	414.8756	422.0701	429.2696
321	392.2468	399.3129	406.3891	413.4734	420.5639
322	383.9043	390.8555	397.8177	404.7890	411.7674
323	375.4819	382.3153	389.1606	396.0159	402.8793
324	366.9788	373.6915	380.4169	387.1533	393.8986
325	358.3942	364.9832	371.5858	378.2001	384.8244
326	349.7273	356.1897	362.6664	369.1556	375.6556
327	340.9773	347.3100	353.6578	360.0188	366.3914
328	332.1435	338.3435	344.5591	350.7887	357.0306
329	323.2251	329.2891	335.3694	341.4643	347.5724
330	314.2212	320.1460	326.0878	332.0448	338.0156
331	305.1310	310.9135	316.7134	322.5291	328.3592
332	295.9536	301.5905	307.2452	312.9163	318.6023
333	286.6884	292.1762	297.6824	303.2054	308.7437
334	277.3343	282.6698	288.0239	293.3953	298.7825
335	267.8906	273.0703	278.2689	283.4850	288.7175
336	258.3564	263.3767	268.4163	273.4736	278.5476

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	224.7787	229.5200	234.2872	239.0789	243.8939
338	215.8927	220.4679	225.0688	229.6941	234.3426
339	206.9309	211.3366	215.7678	220.2232	224.7017
340	197.8925	202.1254	206.3835	210.6656	214.9705
341	188.7769	192.8336	196.9151	201.0203	205.1480
342	179.5834	183.4605	187.3619	191.2866	195.2334
343	170.3114	174.0054	177.7232	181.4637	185.2259
344	160.9602	164.4676	167.9980	171.5507	175.1246
345	151.5291	154.8463	158.1858	161.5468	164.9285
346	142.0175	145.1408	148.2857	151.4513	154.6369
347	132.4246	135.3504	138.2968	141.2632	144.2488
348	122.7498	125.4743	128.2185	130.9818	133.7633
349	112.9924	115.5118	118.0499	120.6060	123.1795
350	103.1516	105.4622	107.7902	110.1352	112.4965
351	93.2267	95.3246	97.4386	99.5684	101.7133
352	83.2171	85.0983	86.9943	88.9047	90.8291
353	73.1220	74.7825	76.4564	78.1433	79.8428
354	62.9406	64.3765	65.8241	67.2832	68.7535
355	52.6723	53.8794	55.0966	56.3236	57.5602
356	42.3163	43.2904	44.2729	45.2635	46.2620
357	31.8718	32.6088	33.3523	34.1020	34.8579
358	21.3381	21.8338	22.3339	22.8383	23.3468
359	10.7144	10.9644	11.2167	11.4712	11.7279
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	11.50	11.75	12.00	12.25	12.50
337	248.7308	253.5883	258.4651	263.3601	268.2718
338	239.0130	243.7040	248.4145	253.1432	257.8890
339	229.2020	233.7230	238.2634	242.8221	247.3980
340	219.2970	223.6442	228.0107	232.3956	236.7977
341	209.2972	213.4667	217.6555	221.8627	226.0870
342	199.2014	203.1896	207.1968	211.2222	215.2647
343	189.0089	192.8118	196.6335	200.4731	204.3297
344	178.7188	182.3324	185.9645	189.6143	193.2808
345	168.3300	171.7504	175.1889	178.6446	182.1168
346	157.8417	161.0648	164.3055	167.5630	170.8366
347	147.2528	150.2746	153.3133	156.3682	159.4388
348	136.5625	139.3787	142.2111	145.0592	147.9222
349	125.7697	128.3761	130.9979	133.6347	136.2858
350	114.8735	117.2658	119.6726	122.0936	124.5281
351	103.8729	106.0467	108.2341	110.4347	112.6479
352	92.7669	94.7177	96.6811	98.6567	100.6440
353	81.5544	83.2778	85.0127	86.7585	88.5150
354	70.2345	71.7259	73.2275	74.7389	76.2597
355	58.8060	60.0609	61.3245	62.5965	63.8767
356	47.2681	48.2817	49.3025	50.3302	51.3648
357	35.6196	36.3871	37.1602	37.9387	38.7225

358	23.8595	24.3761	24.8965	25.4207	25.9485
359	11.9866	12.2474	12.5102	12.7749	13.0415
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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	12.75	13.00	13.25	13.50	13.75
1	1002.2880	1002.3253	1002.3615	1002.3965	1002.4305
2	1004.6003	1004.6758	1004.7491	1004.8201	1004.8889
3	1006.9372	1007.0518	1007.1630	1007.2708	1007.3754
4	1009.2989	1009.4535	1009.6036	1009.7492	1009.8904
5	1011.6856	1011.8812	1012.0711	1012.2554	1012.4342
6	1014.0978	1014.3353	1014.5659	1014.7898	1015.0072
7	1016.5356	1016.8159	1017.0882	1017.3528	1017.6097
8	1018.9992	1019.3234	1019.6384	1019.9445	1020.2420
9	1021.4891	1021.8580	1022.2167	1022.5655	1022.9044
10	1024.0054	1024.4202	1024.8235	1025.2159	1025.5974
11	1026.5485	1027.0100	1027.4591	1027.8961	1028.3212
12	1029.1185	1029.6280	1030.1238	1030.6065	1031.0762
13	1031.3074	1031.8574	1032.3926	1032.9135	1033.4205
14	1033.5195	1034.1109	1034.6864	1035.2465	1035.7915
15	1035.7551	1036.3889	1037.0056	1037.6058	1038.1898
16	1038.0145	1038.6915	1039.3504	1039.9916	1040.6155
17	1040.2979	1041.0191	1041.7210	1042.4042	1043.0691
18	1042.6055	1043.3719	1044.1179	1044.8440	1045.5507
19	1044.9377	1045.7502	1046.5412	1047.3112	1048.0608
20	1047.2946	1048.1542	1048.9912	1049.8062	1050.5996
21	1049.6766	1050.5843	1051.4684	1052.3292	1053.1676
22	1052.0839	1053.0407	1053.9728	1054.8807	1055.7649
23	1054.5167	1055.5238	1056.5049	1057.4608	1058.3920
24	1056.9755	1058.0337	1059.0650	1060.0700	1061.0493
25	1059.0318	1060.1335	1061.2072	1062.2534	1063.2729
26	1061.1099	1062.2561	1063.3730	1064.4614	1065.5220
27	1063.2102	1064.4016	1065.5627	1066.6943	1067.7969

28	1065.3327	1066.5704	1067.7767	1068.9522	1070.0978
29	1067.4778	1068.7627	1070.0150	1071.2356	1072.4251
30	1069.6457	1070.9787	1072.2781	1073.5447	1074.7791
31	1071.8367	1073.2188	1074.5662	1075.8797	1077.1601
32	1074.0509	1075.4831	1076.8795	1078.2410	1079.5683
33	1076.2886	1077.7719	1079.2184	1080.6288	1082.0041
34	1078.5501	1080.0856	1081.5831	1083.0436	1084.4679
35	1080.8356	1082.4243	1083.9739	1085.4855	1086.9598
36	1083.1455	1084.7883	1086.3911	1087.9548	1089.4803
37	1085.0303	1086.7192	1088.3670	1089.9746	1091.5430
38	1086.9352	1088.6710	1090.3647	1092.0171	1093.6292
39	1088.8603	1090.6440	1092.3844	1094.0826	1095.7394
40	1090.8058	1092.6383	1094.4264	1096.1713	1097.8737
41	1092.7721	1094.6542	1096.4910	1098.2835	1100.0325
42	1094.7592	1096.6920	1098.5784	1100.4194	1102.2161
43	1096.7674	1098.7519	1100.6889	1102.5794	1104.4246
44	1098.7970	1100.8340	1102.8226	1104.7637	1106.6585
45	1100.8481	1102.9388	1104.9799	1106.9726	1108.9179
46	1102.9210	1105.0663	1107.1610	1109.2063	1111.2033
47	1105.0160	1107.2169	1109.3662	1111.4652	1113.5148
48	1107.1332	1109.3907	1111.5958	1113.7494	1115.8528

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
1	1002.4634	1002.4953	1002.5261	1002.5560	1002.5849
2	1004.9555	1005.0202	1005.0828	1005.1434	1005.2022
3	1007.4768	1007.5750	1007.6703	1007.7626	1007.8521
4	1010.0274	1010.1603	1010.2891	1010.4140	1010.5352
5	1012.6078	1012.7762	1012.9396	1013.0980	1013.2518
6	1015.2183	1015.4232	1015.6220	1015.8150	1016.0023
7	1017.8592	1018.1016	1018.3369	1018.5654	1018.7873
8	1020.5310	1020.8118	1021.0846	1021.3496	1021.6071
9	1023.2339	1023.5542	1023.8655	1024.1680	1024.4621
10	1025.9684	1026.3292	1026.6800	1027.0211	1027.3528
11	1028.7348	1029.1371	1029.5285	1029.9092	1030.2796
12	1031.5334	1031.9784	1032.4114	1032.8329	1033.2430
13	1033.9138	1034.3938	1034.8609	1035.3154	1035.7576
14	1036.3219	1036.8379	1037.3399	1037.8284	1038.3037
15	1038.7581	1039.3110	1039.8489	1040.3723	1040.8816
16	1041.2227	1041.8135	1042.3883	1042.9475	1043.4917
17	1043.7161	1044.3456	1044.9583	1045.5544	1046.1344
18	1046.2385	1046.9079	1047.5593	1048.1933	1048.8101
19	1048.7904	1049.5006	1050.1918	1050.8646	1051.5194
20	1051.3721	1052.1241	1052.8561	1053.5687	1054.2624
21	1053.9839	1054.7787	1055.5526	1056.3061	1057.0398
22	1056.6261	1057.4649	1058.2817	1059.0772	1059.8519
23	1059.2992	1060.1829	1061.0438	1061.8823	1062.6991
24	1062.0035	1062.9333	1063.8392	1064.7219	1065.5819
25	1064.2662	1065.2341	1066.1771	1067.0959	1067.9911
26	1066.5554	1067.5623	1068.5434	1069.4992	1070.4305
27	1068.8713	1069.9181	1070.9381	1071.9320	1072.9003
28	1071.2142	1072.3019	1073.3619	1074.3947	1075.4010
29	1073.5844	1074.7141	1075.8149	1076.8876	1077.9329

30	1075.9823	1077.1548	1078.2976	1079.4112	1080.4965
31	1078.4081	1079.6246	1080.8102	1081.9658	1083.0921
32	1080.8622	1082.1236	1083.3533	1084.5519	1085.7202
33	1083.3450	1084.6524	1085.9270	1087.1697	1088.3812
34	1085.8568	1087.2112	1088.5319	1089.8197	1091.0754
35	1088.3978	1089.8003	1091.1682	1092.5022	1093.8033
36	1090.9685	1092.4202	1093.8364	1095.2178	1096.5652
37	1093.0730	1094.5655	1096.0215	1097.4417	1098.8271
38	1095.2020	1096.7363	1098.2330	1099.6930	1101.1173
39	1097.3558	1098.9328	1100.4712	1101.9720	1103.4361
40	1099.5348	1101.1554	1102.7365	1104.2790	1105.7838
41	1101.7392	1103.4044	1105.0291	1106.6143	1108.1609
42	1103.9693	1105.6801	1107.3495	1108.9784	1110.5678
43	1106.2254	1107.9828	1109.6979	1111.3715	1113.0047
44	1108.5079	1110.3129	1112.0746	1113.7940	1115.4721
45	1110.8169	1112.6706	1114.4801	1116.2463	1117.9703
46	1113.1530	1115.0564	1116.9146	1118.7287	1120.4997
47	1115.5162	1117.4705	1119.3786	1121.2417	1123.0608
48	1117.9071	1119.9132	1121.8723	1123.7855	1125.6539

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	12.75	13.00	13.25	13.50	13.75
49	1108.8014	1111.1069	1113.3590	1115.5586	1117.7070
50	1110.4872	1112.8417	1115.1416	1117.3882	1119.5824
51	1112.1910	1114.5953	1116.9440	1119.2383	1121.4794
52	1113.9129	1116.3679	1118.7663	1121.1093	1123.3980
53	1115.6531	1118.1597	1120.6086	1123.0012	1125.3386
54	1117.4118	1119.9708	1122.4714	1124.9145	1127.3015
55	1119.1891	1121.8017	1124.3546	1126.8493	1129.2869
56	1120.9854	1123.6523	1126.2587	1128.8059	1131.2950
57	1122.8007	1125.5230	1128.1838	1130.7845	1133.3261
58	1124.6353	1127.4140	1130.1302	1132.7853	1135.3805
59	1126.4894	1129.3254	1132.0981	1134.8086	1137.4584

60	1128.3632	1131.2576	1134.0876	1136.8548	1139.5602
61	1129.7623	1132.7058	1135.5842	1138.3986	1141.1504
62	1131.1762	1134.1698	1137.0972	1139.9598	1142.7588
63	1132.6052	1135.6496	1138.6270	1141.5385	1144.3856
64	1134.0493	1137.1455	1140.1736	1143.1350	1146.0311
65	1135.5088	1138.6576	1141.7374	1144.7495	1147.6954
66	1136.9837	1140.1860	1143.3184	1146.3822	1149.3788
67	1138.4744	1141.7310	1144.9168	1148.0332	1151.0815
68	1139.9809	1143.2927	1146.5329	1149.7028	1152.8036
69	1141.5034	1144.8714	1148.1669	1151.3911	1154.5456
70	1143.0421	1146.4672	1149.8188	1153.0985	1156.3075
71	1144.5971	1148.0802	1151.4891	1154.8250	1158.0895
72	1146.1686	1149.7107	1153.1777	1156.5710	1159.8920
73	1147.2380	1150.8294	1154.3448	1157.7856	1161.1533
74	1148.3187	1151.9601	1155.5247	1159.0139	1162.4290
75	1149.4108	1153.1031	1156.7177	1160.2559	1163.7193
76	1150.5146	1154.2585	1157.9238	1161.5120	1165.0244
77	1151.6301	1155.4265	1159.1433	1162.7822	1166.3444
78	1152.7575	1156.6070	1160.3762	1164.0666	1167.6796
79	1153.8969	1157.8004	1161.6228	1165.3655	1169.0301
80	1155.0483	1159.0067	1162.8831	1166.6791	1170.3961
81	1156.2120	1160.2260	1164.1573	1168.0074	1171.7777
82	1157.3881	1161.4586	1165.4456	1169.3506	1173.1751
83	1158.5766	1162.7045	1166.7481	1170.7090	1174.5886
84	1159.7778	1163.9639	1168.0650	1172.0826	1176.0182
85	1160.4474	1164.6814	1168.8297	1172.8937	1176.8748
86	1161.1241	1165.4068	1169.6029	1173.7138	1177.7412
87	1161.8080	1166.1400	1170.3845	1174.5432	1178.6176
88	1162.4992	1166.8811	1171.1749	1175.3820	1179.5039
89	1163.1977	1167.6303	1171.9739	1176.2301	1180.4005
90	1163.9037	1168.3876	1172.7818	1177.0878	1181.3073
91	1164.6171	1169.1530	1173.5986	1177.9552	1182.2245
92	1165.3382	1169.9268	1174.4244	1178.8323	1183.1522
93	1166.0668	1170.7090	1175.2593	1179.7193	1184.0906
94	1166.8033	1171.4996	1176.1034	1180.6163	1185.0397
95	1167.5475	1172.2988	1176.9569	1181.5233	1185.9996
96	1168.2997	1173.1067	1177.8198	1182.4406	1186.9706

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
49	1119.8052	1121.8544	1123.8556	1125.8100	1127.7186
50	1121.7256	1123.8187	1125.8629	1127.8593	1129.8090
51	1123.6683	1125.8063	1127.8944	1129.9338	1131.9257
52	1125.6337	1127.8175	1129.9505	1132.0339	1134.0687
53	1127.6220	1129.8526	1132.0314	1134.1597	1136.2386
54	1129.6335	1131.9118	1134.1374	1136.3117	1138.4356
55	1131.6685	1133.9955	1136.2689	1138.4901	1140.6600
56	1133.7273	1136.1039	1138.4262	1140.6953	1142.9123
57	1135.8100	1138.2374	1140.6095	1142.9276	1145.1927
58	1137.9171	1140.3962	1142.8192	1145.1873	1147.5016
59	1140.0487	1142.5807	1145.0556	1147.4748	1149.8394
60	1142.2052	1144.7911	1147.3191	1149.7904	1152.2064

61	1143.8408	1146.4712	1149.0428	1151.5569	1154.0147
62	1145.4955	1148.1712	1150.7873	1153.3450	1155.8456
63	1147.1695	1149.8915	1152.5530	1155.1551	1157.6994
64	1148.8630	1151.6322	1154.3399	1156.9875	1159.5763
65	1150.5763	1153.3935	1156.1485	1158.8424	1161.4767
66	1152.3095	1155.1758	1157.9789	1160.7201	1163.4009
67	1154.0630	1156.9792	1159.8314	1162.6209	1165.3491
68	1155.8370	1158.8041	1161.7063	1164.5451	1167.3217
69	1157.6316	1160.6506	1163.6039	1166.4929	1169.3189
70	1159.4472	1162.5190	1165.5244	1168.4646	1171.3411
71	1161.2839	1164.4096	1167.4681	1170.4606	1173.3886
72	1163.1421	1166.3227	1169.4352	1172.4811	1175.4617
73	1164.4492	1167.6747	1170.8314	1173.9205	1176.9435
74	1165.7715	1169.0428	1172.2443	1175.3776	1178.4439
75	1167.1092	1170.4271	1173.6744	1176.8526	1179.9630
76	1168.4625	1171.8278	1175.1217	1178.3457	1181.5012
77	1169.8316	1173.2452	1176.5865	1179.8572	1183.0585
78	1171.2167	1174.6794	1178.0691	1181.3872	1184.6354
79	1172.6180	1176.1306	1179.5695	1182.9361	1186.2319
80	1174.0356	1177.5991	1181.0881	1184.5040	1187.8484
81	1175.4697	1179.0850	1182.6250	1186.0912	1189.4851
82	1176.9206	1180.5885	1184.1805	1187.6979	1191.1422
83	1178.3884	1182.1099	1185.7547	1189.3243	1192.8201
84	1179.8733	1183.6494	1187.3480	1190.9707	1194.5189
85	1180.7747	1184.5948	1188.3366	1192.0017	1195.5917
86	1181.6865	1185.5513	1189.3371	1193.0454	1196.6778
87	1182.6091	1186.5193	1190.3497	1194.1019	1197.7775
88	1183.5423	1187.4987	1191.3745	1195.1714	1198.8909
89	1184.4865	1188.4897	1192.4118	1196.2541	1200.0183
90	1185.4417	1189.4926	1193.4615	1197.3500	1201.1598
91	1186.4080	1190.5073	1194.5239	1198.4595	1202.3155
92	1187.3856	1191.5341	1195.5992	1199.5825	1203.4857
93	1188.3746	1192.5731	1196.6875	1200.7194	1204.6705
94	1189.3752	1193.6244	1197.7889	1201.8703	1205.8701
95	1190.3874	1194.6882	1198.9036	1203.0352	1207.0847
96	1191.4114	1195.7646	1200.0318	1204.2145	1208.3145

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	12.75	13.00	13.25	13.50	13.75
97	1168.4889	1173.3406	1178.0977	1182.7618	1187.3344
98	1168.6800	1173.5770	1178.3787	1183.0866	1187.7023
99	1168.8732	1173.8160	1178.6628	1183.4151	1188.0745
100	1169.0685	1174.0576	1178.9500	1183.7472	1188.4509
101	1169.2658	1174.3018	1179.2404	1184.0831	1188.8317
102	1169.4652	1174.5486	1179.5340	1184.4228	1189.2168
103	1169.6668	1174.7981	1179.8308	1184.7663	1189.6063
104	1169.8704	1175.0503	1180.1309	1185.1137	1190.0003
105	1170.0763	1175.3053	1180.4344	1185.4650	1190.3988
106	1170.2843	1175.5630	1180.7411	1185.8202	1190.8018
107	1170.4946	1175.8235	1181.0513	1186.1794	1191.2095
108	1170.7071	1176.0869	1181.3649	1186.5427	1191.6219
109	1170.3228	1175.7418	1181.0583	1186.2740	1191.3903
110	1169.9345	1175.3930	1180.7484	1186.0022	1191.1562
111	1169.5420	1175.0404	1180.4350	1185.7274	1190.9193
112	1169.1454	1174.6839	1180.1181	1185.4495	1190.6797
113	1168.7446	1174.3237	1179.7978	1185.1685	1190.4374
114	1168.3395	1173.9595	1179.4739	1184.8843	1190.1923
115	1167.9301	1173.5914	1179.1465	1184.5969	1189.9444
116	1167.5163	1173.2192	1178.8154	1184.3063	1189.6936
117	1167.0982	1172.8431	1178.4807	1184.0124	1189.4400
118	1166.6756	1172.4629	1178.1422	1183.7153	1189.1835
119	1166.2485	1172.0785	1177.8001	1183.4147	1188.9240
120	1165.8169	1171.6900	1177.4542	1183.1108	1188.6615
121	1164.7524	1170.6561	1176.4502	1182.1362	1187.7157
122	1163.6766	1169.6110	1175.4352	1181.1507	1186.7590
123	1162.5893	1168.5545	1174.4089	1180.1540	1185.7914
124	1161.4905	1167.4866	1173.3714	1179.1462	1184.8126
125	1160.3800	1166.4072	1172.3223	1178.1270	1183.8227
126	1159.2577	1165.3160	1171.2617	1177.0964	1182.8214
127	1158.1235	1164.2130	1170.1894	1176.0541	1181.8087
128	1156.9772	1163.0981	1169.1053	1175.0001	1180.7843
129	1155.8188	1161.9711	1168.0091	1173.9343	1179.7482
130	1154.6480	1160.8319	1166.9009	1172.8565	1178.7002
131	1153.4648	1159.6803	1165.7804	1171.7665	1177.6402
132	1152.2690	1158.5163	1164.6476	1170.6643	1176.5681
133	1151.0606	1157.3397	1163.5022	1169.5497	1175.4837
134	1149.8393	1156.1503	1162.3442	1168.4226	1174.3869
135	1148.6050	1154.9480	1161.1734	1167.2828	1173.2774
136	1147.3576	1153.7327	1159.9897	1166.1301	1172.1553
137	1146.0969	1152.5042	1158.7929	1164.9645	1171.0204
138	1144.8229	1151.2625	1157.5829	1163.7858	1169.8724
139	1143.5353	1150.0072	1156.3596	1162.5938	1168.7112
140	1142.2340	1148.7384	1155.1227	1161.3884	1167.5368
141	1140.9189	1147.4558	1153.8722	1160.1694	1166.3489
142	1139.5898	1146.1594	1152.6079	1158.9367	1165.1474
143	1138.2466	1144.8489	1151.3296	1157.6902	1163.9321

144 1136.8892 1143.5242 1150.0372 1156.4296 1162.7029

INSTALLMENT

NUMBER 14.00 14.25 14.50 14.75 15.00

97	1191.8171	1196.2114	1200.5190	1204.7416	1208.8806
98	1192.2274	1196.6635	1201.0122	1205.2751	1209.4537
99	1192.6426	1197.1210	1201.5113	1205.8151	1210.0341
100	1193.0626	1197.5839	1202.0164	1206.3618	1210.6216
101	1193.4875	1198.0523	1202.5277	1206.9152	1211.2166
102	1193.9174	1198.5263	1203.0451	1207.4754	1211.8189
103	1194.3523	1199.0059	1203.5687	1208.0425	1212.4288
104	1194.7922	1199.4912	1204.0987	1208.6166	1213.0463
105	1195.2373	1199.9822	1204.6351	1209.1977	1213.6715
106	1195.6876	1200.4791	1205.1780	1209.7859	1214.3046
107	1196.1431	1200.9819	1205.7274	1210.3814	1214.9456
108	1196.6040	1201.4906	1206.2835	1210.9842	1215.5945
109	1196.4090	1201.3315	1206.1597	1210.8950	1215.5393
110	1196.2117	1201.1706	1206.0343	1210.8047	1215.4833
111	1196.0122	1201.0077	1205.9075	1210.7132	1215.4266
112	1195.8103	1200.8428	1205.7791	1210.6206	1215.3693
113	1195.6060	1200.6760	1205.6491	1210.5269	1215.3112
114	1195.3994	1200.5073	1205.5176	1210.4321	1215.2524
115	1195.1903	1200.3365	1205.3845	1210.3360	1215.1928
116	1194.9789	1200.1637	1205.2498	1210.2388	1215.1325
117	1194.7649	1199.9888	1205.1135	1210.1404	1215.0715
118	1194.5485	1199.8119	1204.9755	1210.0408	1215.0097
119	1194.3295	1199.6329	1204.8358	1209.9400	1214.9471
120	1194.1080	1199.4517	1204.6945	1209.8379	1214.8837
121	1193.1903	1198.5615	1203.8311	1209.0008	1214.0723
122	1192.2618	1197.6607	1202.9574	1208.1535	1213.2507
123	1191.3226	1196.7492	1202.0730	1207.2957	1212.4189
124	1190.3723	1195.8269	1201.1780	1206.4274	1211.5767
125	1189.4110	1194.8937	1200.2722	1205.5484	1210.7239
126	1188.4385	1193.9493	1199.3554	1204.6586	1209.8605
127	1187.4547	1192.9937	1198.4276	1203.7579	1208.9863
128	1186.4593	1192.0268	1197.4885	1202.8461	1208.1012
129	1185.4524	1191.0484	1196.5381	1201.9230	1207.2050
130	1184.4337	1190.0584	1195.5762	1200.9887	1206.2976
131	1183.4031	1189.0567	1194.6027	1200.0428	1205.3788
132	1182.3605	1188.0430	1193.6174	1199.0854	1204.4486
133	1181.3057	1187.0173	1192.6202	1198.1161	1203.5068
134	1180.2386	1185.9794	1191.6110	1197.1350	1202.5531
135	1179.1591	1184.9292	1190.5896	1196.1418	1201.5876
136	1178.0669	1183.8666	1189.5558	1195.1364	1200.6100
137	1176.9621	1182.7913	1188.5095	1194.1186	1199.6201
138	1175.8443	1181.7032	1187.4506	1193.0883	1198.6179
139	1174.7135	1180.6022	1186.3789	1192.0454	1197.6032
140	1173.5695	1179.4881	1185.2943	1190.9896	1196.5758
141	1172.4122	1178.3609	1184.1965	1189.9208	1195.5355
142	1171.2414	1177.2202	1183.0855	1188.8389	1194.4822
143	1170.0569	1176.0660	1181.9611	1187.7438	1193.4158
144	1168.8585	1174.8980	1180.8230	1186.6351	1192.3360

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
 WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	12.75	13.00	13.25	13.50	13.75
145	1135.5173	1142.1851	1148.7305	1155.1549	1161.4596
146	1134.1308	1140.8315	1147.4094	1153.8658	1160.2021
147	1132.7296	1139.4633	1146.0737	1152.5622	1158.9302
148	1131.3136	1138.0803	1144.7233	1151.2439	1157.6436
149	1129.8824	1136.6822	1143.3579	1149.9109	1156.3424
150	1128.4361	1135.2690	1141.9775	1148.5628	1155.0262
151	1126.9744	1133.8406	1140.5818	1147.1995	1153.6950
152	1125.4972	1132.3966	1139.1708	1145.8209	1152.3485
153	1124.0043	1130.9370	1137.7441	1144.4268	1150.9865
154	1122.4955	1129.4616	1136.3017	1143.0171	1149.6090
155	1120.9707	1127.9702	1134.8433	1141.5914	1148.2157
156	1119.4296	1126.4626	1133.3689	1140.1498	1146.8064
157	1117.8723	1124.9387	1131.8782	1138.6919	1145.3810
158	1116.2983	1123.3983	1130.3710	1137.2176	1143.9392
159	1114.7077	1121.8412	1128.8472	1135.7267	1142.4809
160	1113.1001	1120.2673	1127.3065	1134.2190	1141.0059
161	1111.4755	1118.6763	1125.7489	1132.6944	1139.5140
162	1109.8335	1117.0680	1124.1740	1131.1526	1138.0050
163	1108.1742	1115.4424	1122.5818	1129.5935	1136.4788
164	1106.4972	1113.7991	1120.9719	1128.0169	1134.9350
165	1104.8024	1112.1380	1119.3443	1126.4225	1133.3735
166	1103.0896	1110.4589	1117.6988	1124.8102	1131.7942
167	1101.3586	1108.7617	1116.0350	1123.1797	1130.1967
168	1099.6092	1107.0460	1114.3529	1121.5309	1128.5810
169	1097.8412	1105.3118	1112.6522	1119.8635	1126.9467
170	1096.0545	1103.5587	1110.9328	1118.1774	1125.2937
171	1094.2487	1101.7867	1109.1943	1116.4723	1123.6218
172	1092.4238	1099.9955	1107.4366	1114.7481	1121.9307
173	1090.5794	1098.1849	1105.6596	1113.0044	1120.2202
174	1088.7155	1096.3547	1103.8629	1111.2411	1118.4902

175	1086.8318	1094.5046	1102.0464	1109.4580	1116.7403
176	1084.9280	1092.6345	1100.2098	1107.6548	1114.9703
177	1083.0041	1090.7441	1098.3530	1105.8313	1113.1801
178	1081.0597	1088.8333	1096.4756	1103.9874	1111.3694
179	1079.0946	1086.9018	1094.5775	1102.1226	1109.5379
180	1077.1086	1084.9493	1092.6585	1100.2369	1107.6854
181	1075.1016	1082.9757	1090.7183	1098.3300	1105.8117
182	1073.0732	1080.9807	1088.7566	1096.4017	1103.9166
183	1071.0233	1078.9641	1086.7733	1094.4516	1101.9997
184	1068.9516	1076.9256	1084.7681	1092.4796	1100.0609
185	1066.8579	1074.8651	1082.7407	1090.4854	1098.0998
186	1064.7419	1072.7822	1080.6910	1088.4688	1096.1163
187	1062.6034	1070.6768	1078.6186	1086.4295	1094.1100
188	1060.4423	1068.5485	1076.5234	1084.3672	1092.0808
189	1058.2581	1066.3972	1074.4050	1082.2818	1090.0283
190	1056.0508	1064.2226	1072.2632	1080.1729	1087.9523
191	1053.8200	1062.0245	1070.0978	1078.0403	1085.8525
192	1051.5655	1059.8025	1067.9084	1075.8836	1083.7286

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
145	1167.6462	1173.7162	1179.6712	1185.5129	1191.2428
146	1166.4198	1172.5204	1178.5055	1184.3768	1190.1358
147	1165.1790	1171.3104	1177.3257	1183.2268	1189.0151
148	1163.9238	1170.0860	1176.1317	1182.0626	1187.8803
149	1162.6540	1168.8470	1174.9232	1180.8841	1186.7313
150	1161.3693	1167.5934	1173.7002	1179.6912	1185.5680
151	1160.0696	1166.3249	1172.4623	1178.4835	1184.3902
152	1158.7548	1165.0413	1171.2095	1177.2611	1183.1976
153	1157.4246	1163.7424	1169.9416	1176.0236	1181.9901
154	1156.0789	1162.4281	1168.6583	1174.7709	1180.7675
155	1154.7175	1161.0983	1167.3595	1173.5028	1179.5296
156	1153.3402	1159.7526	1166.0450	1172.2191	1178.2763
157	1151.9469	1158.3910	1164.7147	1170.9196	1177.0073
158	1150.5373	1157.0131	1163.3683	1169.6042	1175.7224
159	1149.1112	1155.6190	1162.0056	1168.2726	1174.4215
160	1147.6685	1154.2082	1160.6264	1166.9246	1173.1043
161	1146.2090	1152.7807	1159.2306	1165.5600	1171.7706
162	1144.7325	1151.3363	1157.8179	1164.1787	1170.4203
163	1143.2387	1149.8747	1156.3881	1162.7804	1169.0531
164	1141.7275	1148.3958	1154.9411	1161.3649	1167.6688
165	1140.1987	1146.8992	1153.4766	1159.9320	1166.2672
166	1138.6520	1145.3850	1151.9943	1158.4815	1164.8481
167	1137.0873	1143.8527	1150.4942	1157.0132	1163.4112
168	1135.5044	1142.3022	1148.9759	1155.5268	1161.9564
169	1133.9029	1140.7334	1147.4393	1154.0222	1160.4834
170	1132.2828	1139.1459	1145.8842	1152.4991	1158.9919
171	1130.6438	1137.5395	1144.3102	1150.9572	1157.4819
172	1128.9857	1135.9141	1142.7172	1149.3964	1155.9529
173	1127.3082	1134.2694	1141.1050	1147.8164	1154.4049
174	1125.6111	1132.6051	1139.4733	1146.2170	1152.8375
175	1123.8943	1130.9211	1137.8219	1144.5979	1151.2505
176	1122.1574	1129.2171	1136.1505	1142.9589	1149.6437

177	1120.4003	1127.4928	1134.4589	1141.2998	1148.0168
178	1118.6226	1125.7481	1132.7469	1139.6203	1146.3695
179	1116.8242	1123.9826	1131.0142	1137.9201	1144.7017
180	1115.0049	1122.1962	1129.2605	1136.1991	1143.0130
181	1113.1643	1120.3886	1127.4857	1134.4568	1141.3032
182	1111.3022	1118.5595	1125.6894	1132.6932	1139.5720
183	1109.4184	1116.7087	1123.8715	1130.9079	1137.8192
184	1107.5126	1114.8359	1122.0315	1129.1006	1136.0445
185	1105.5846	1112.9408	1120.1693	1127.2712	1134.2476
186	1103.6342	1111.0233	1118.2846	1125.4192	1132.4282
187	1101.6609	1109.0830	1116.3772	1123.5445	1130.5861
188	1099.6646	1107.1196	1114.4467	1121.6468	1128.7209
189	1097.6451	1105.1330	1112.4928	1119.7257	1126.8325
190	1095.6020	1103.1227	1110.5154	1117.7810	1124.9204
191	1093.5350	1101.0886	1108.5141	1115.8124	1122.9845
192	1091.4439	1099.0303	1106.4886	1113.8196	1121.0243

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	12.75	13.00	13.25	13.50	13.75
193	1049.2871	1057.5565	1065.6949	1073.7027	1081.5804
194	1046.9844	1055.2861	1063.4570	1071.4973	1079.4076
195	1044.6573	1052.9911	1061.1943	1069.2671	1077.2099
196	1042.3054	1050.6713	1058.9066	1067.0117	1074.9870
197	1039.9286	1048.3263	1056.5937	1064.7311	1072.7386
198	1037.5265	1045.9560	1054.2553	1062.4247	1070.4645
199	1035.0989	1043.5599	1051.8910	1060.0924	1068.1643
200	1032.6455	1041.1379	1049.5006	1057.7339	1065.8378
201	1030.1660	1038.6897	1047.0839	1055.3488	1063.4846
202	1027.6602	1036.2149	1044.6404	1052.9369	1061.1044
203	1025.1278	1033.7133	1042.1700	1050.4978	1058.6970
204	1022.5684	1031.1847	1039.6723	1048.0313	1056.2619
205	1019.9819	1028.6286	1037.1470	1045.5371	1053.7990

206	1017.3679	1026.0448	1034.5938	1043.0148	1051.3079
207	1014.7261	1023.4331	1032.0125	1040.4642	1048.7882
208	1012.0562	1020.7930	1029.4026	1037.8848	1046.2396
209	1009.3580	1018.1244	1026.7639	1035.2764	1043.6619
210	1006.6311	1015.4268	1024.0961	1032.6387	1041.0546
211	1003.8752	1012.7000	1021.3988	1029.9713	1038.4174
212	1001.0900	1009.9437	1018.6718	1027.2739	1035.7500
213	998.2753	1007.1576	1015.9146	1024.5462	1033.0521
214	995.4306	1004.3412	1013.1270	1021.7877	1030.3232
215	992.5557	1001.4943	1010.3086	1018.9983	1027.5631
216	989.6503	998.6166	1007.4591	1016.1774	1024.7713
217	986.7140	995.7077	1004.5781	1013.3248	1021.9476
218	983.7465	992.7673	1001.6653	1010.4402	1019.0914
219	980.7475	989.7951	998.7204	1007.5230	1016.2026
220	977.7166	986.7906	995.7429	1004.5731	1013.2807
221	974.6535	983.7536	992.7326	1001.5899	1010.3253
222	971.5579	980.6837	989.6890	998.5733	1007.3360
223	968.4294	977.5805	986.6118	995.5226	1004.3125
224	965.2676	974.4437	983.5007	992.4377	1001.2543
225	962.0722	971.2730	980.3551	989.3180	998.1611
226	958.8429	968.0679	977.1749	986.1633	995.0324
227	955.5793	964.8280	973.9595	982.9730	991.8679
228	952.2810	961.5531	970.7087	979.7469	988.6671
229	948.9476	958.2427	967.4219	976.4845	985.4297
230	945.5789	954.8964	964.0989	973.1853	982.1551
231	942.1743	951.5139	960.7391	969.8491	978.8431
232	938.7336	948.0947	957.3423	966.4753	975.4931
233	935.2563	944.6385	953.9079	963.0636	972.1047
234	931.7421	941.1449	950.4357	959.6135	968.6774
235	928.1905	937.6134	946.9250	956.1245	965.2109
236	924.6012	934.0436	943.3757	952.5963	961.7047
237	920.9737	930.4352	939.7871	949.0285	958.1583
238	917.3078	926.7877	936.1589	945.4205	954.5713
239	913.6028	923.1006	932.4907	941.7719	950.9432
240	909.8585	919.3736	928.7819	938.0822	947.2735

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
193	1089.3285	1096.9476	1104.4386	1111.8023	1119.0397
194	1087.1883	1094.8401	1102.3638	1109.7602	1117.0302
195	1085.0232	1092.7076	1100.2640	1107.6930	1114.9956
196	1082.8328	1090.5498	1098.1388	1105.6004	1112.9356
197	1080.6169	1088.3664	1095.9879	1103.4821	1110.8498
198	1078.3751	1086.1570	1093.8110	1101.3377	1108.7380
199	1076.1072	1083.9214	1091.6078	1099.1670	1106.5997
200	1073.8128	1081.6593	1089.3780	1096.9696	1104.4348
201	1071.4916	1079.3703	1087.1213	1094.7452	1102.2428
202	1069.1433	1077.0541	1084.8373	1092.4934	1100.0233
203	1066.7677	1074.7104	1082.5256	1090.2140	1097.7762
204	1064.3643	1072.3389	1080.1861	1087.9065	1095.5009
205	1061.9329	1069.9392	1077.8183	1085.5707	1093.1972
206	1059.4732	1067.5110	1075.4219	1083.2062	1090.8647
207	1056.9847	1065.0540	1072.9965	1080.8126	1088.5030

208	1054.4672	1062.5678	1070.5418	1078.3896	1086.1119
209	1051.9204	1060.0521	1068.0574	1075.9368	1083.6908
210	1049.3438	1057.5065	1065.5431	1073.4539	1081.2395
211	1046.7372	1054.9307	1062.9983	1070.9404	1078.7575
212	1044.1001	1052.3243	1060.4228	1068.3961	1076.2445
213	1041.4323	1049.6869	1057.8162	1065.8205	1073.7001
214	1038.7334	1047.0183	1055.1781	1063.2132	1071.1239
215	1036.0029	1044.3179	1052.5081	1060.5738	1068.5155
216	1033.2406	1041.5854	1049.8058	1057.9021	1065.8745
217	1030.4461	1038.8206	1047.0709	1055.1974	1063.2004
218	1027.6190	1036.0229	1044.3030	1052.4596	1060.4930
219	1024.7589	1033.1919	1041.5016	1049.6881	1057.7517
220	1021.8655	1030.3274	1038.6663	1046.8825	1054.9761
221	1018.9383	1027.4288	1035.7968	1044.0424	1052.1659
222	1015.9769	1024.4958	1032.8926	1041.1675	1049.3205
223	1012.9810	1021.5280	1029.9534	1038.2572	1046.4395
224	1009.9501	1018.5249	1026.9786	1035.3111	1043.5225
225	1006.8839	1015.4862	1023.9678	1032.3288	1040.5691
226	1003.7819	1012.4114	1020.9207	1029.3098	1037.5788
227	1000.6437	1009.3000	1017.8368	1026.2538	1034.5510
228	997.4689	1006.1518	1014.7156	1023.1601	1031.4855
229	994.2570	1002.9661	1011.5566	1020.0285	1028.3816
230	991.0077	999.7426	1008.3596	1016.8583	1025.2389
231	987.7205	996.4809	1005.1238	1013.6492	1022.0569
232	984.3949	993.1804	1001.8490	1010.4007	1018.8351
233	981.0305	989.8407	998.5346	1007.1122	1015.5731
234	977.6269	986.4613	995.1802	1003.7833	1012.2703
235	974.1836	983.0418	991.7852	1000.4134	1008.9262
236	970.7001	979.5817	988.3492	997.0022	1005.5404
237	967.1759	976.0806	984.8717	993.5490	1002.1121
238	963.6107	972.5378	981.3522	990.0534	998.6411
239	960.0038	968.9530	977.7902	986.5148	995.1266
240	956.3549	965.3256	974.1851	982.9327	991.5683

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	12.75	13.00	13.25	13.50	13.75
241	906.0744	915.6063	925.0322	934.3511	943.5617
242	902.2502	911.7981	921.2411	930.5779	939.8075
243	898.3852	907.9487	917.4082	926.7624	936.0102
244	894.4792	904.0576	913.5329	922.9039	932.1694
245	890.5318	900.1243	909.6148	919.0019	928.2846
246	886.5423	896.1484	905.6535	915.0561	924.3552
247	882.5105	892.1294	901.6484	911.0659	920.3809
248	878.4358	888.0669	897.5991	907.0308	916.3610
249	874.3179	883.9604	893.5051	902.9504	912.2950
250	870.1562	879.8094	889.3658	898.8240	908.1825
251	865.9503	875.6135	885.1809	894.6512	904.0228
252	861.6997	871.3720	880.9498	890.4314	899.8155
253	857.4039	867.0847	876.6719	886.1642	895.5600
254	853.0625	862.7509	872.3469	881.8489	891.2557
255	848.6749	858.3701	867.9740	877.4852	886.9020
256	844.2408	853.9419	863.5529	873.0723	882.4985
257	839.7595	849.4657	859.0830	868.6098	878.0446
258	835.2306	844.9410	854.5637	864.0971	873.5396
259	830.6536	840.3673	849.9945	859.5336	868.9830
260	826.0280	835.7440	845.3748	854.9187	864.3741
261	821.3532	831.0707	840.7042	850.2520	859.7125
262	816.6287	826.3467	835.9819	845.5327	854.9975
263	811.8541	821.5715	831.2076	840.7604	850.2284
264	807.0287	816.7447	826.3805	835.9344	845.4047
265	802.1520	811.8655	821.5001	831.0541	840.5257
266	797.2236	806.9335	816.5658	826.1188	835.5908
267	792.2428	801.9480	811.5771	821.1281	830.5993
268	787.2090	796.9085	806.5332	816.0812	825.5507
269	782.1218	791.8145	801.4337	810.9775	820.4442
270	776.9805	786.6652	796.2779	805.8165	815.2792
271	771.7846	781.4602	791.0651	800.5973	810.0550
272	766.5334	776.1988	785.7948	795.3195	804.7710
273	761.2265	770.8804	780.4663	789.9822	799.4264
274	755.8632	765.5043	775.0789	784.5849	794.0206
275	750.4429	760.0701	769.6321	779.1269	788.5528
276	744.9651	754.5769	764.1251	773.6075	783.0224
277	739.4290	749.0243	758.5573	768.0260	777.4286
278	733.8341	743.4115	752.9280	762.3818	771.7707
279	728.1798	737.7379	747.2366	756.6740	766.0480
280	722.4653	732.0028	741.4824	750.9020	760.2597
281	716.6902	726.2056	735.6646	745.0650	754.4051
282	710.8537	720.3456	729.7825	739.1624	748.4834
283	704.9552	714.4221	723.8355	733.1934	742.4938
284	698.9940	708.4344	717.8229	727.1573	736.4356
285	692.9695	702.3819	711.7438	721.0532	730.3080
286	686.8810	696.2638	705.5977	714.8805	724.1102
287	680.7277	690.0794	699.3836	708.6383	717.8414
288	674.5091	683.8280	693.1010	702.3259	711.5007

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
241	952.6634	961.6551	970.5364	979.3066	987.9654
242	948.9288	957.9411	966.8436	975.6359	984.3175
243	945.1506	954.1829	963.1063	971.9201	980.6240
244	941.3284	950.3801	959.3237	968.1587	976.8844
245	937.4616	946.5322	955.4955	964.3509	973.0979
246	933.5497	942.6385	951.6210	960.4964	969.2642
247	929.5921	938.6987	947.6997	956.5945	965.3825
248	925.5884	934.7120	943.7310	952.6447	961.4524
249	921.5379	930.6780	939.7144	948.6463	957.4731
250	917.4402	926.5961	935.6492	944.5987	953.4440
251	913.2947	922.4657	931.5349	940.5014	949.3646
252	909.1008	918.2863	927.3709	936.3538	945.2342
253	904.8580	914.0572	923.1565	932.1551	941.0522
254	900.5657	909.7779	918.8913	927.9049	936.8178
255	896.2233	905.4478	914.5745	923.6024	932.5306
256	891.8303	901.0663	910.2055	919.2470	928.1898
257	887.3860	896.6328	905.7838	914.8381	923.7947
258	882.8899	892.1466	901.3086	910.3750	919.3447
259	878.3413	887.6071	896.7794	905.8570	914.8390
260	873.7396	883.0137	892.1954	901.2835	910.2770
261	869.0842	878.3658	887.5560	896.6538	905.6580
262	864.3746	873.6627	882.8606	891.9671	900.9813
263	859.6100	868.9037	878.1084	887.2229	896.2461
264	854.7898	864.0883	873.2989	882.4204	891.4517
265	849.9133	859.2156	868.4312	877.5588	886.5974
266	844.9800	854.2851	863.5046	872.6375	881.6824
267	839.9891	849.2960	858.5186	867.6556	876.7060
268	834.9400	844.2477	853.4723	862.6126	871.6673
269	829.8320	839.1394	848.3650	857.5075	866.5657
270	824.6644	833.9705	843.1960	852.3397	861.4003
271	819.4365	828.7402	837.9646	847.1084	856.1704
272	814.1476	823.4478	832.6699	841.8128	850.8750
273	808.7970	818.0925	827.3113	836.4521	845.5135
274	803.3840	812.6736	821.8879	831.0255	840.0850
275	797.9078	807.1904	816.3990	825.5322	834.5886
276	792.3678	801.6421	810.8438	819.9713	829.0235
277	786.7631	796.0279	805.2214	814.3421	823.3888
278	781.0930	790.3470	799.5311	808.6438	817.6837
279	775.3568	784.5987	793.7720	802.8754	811.9073
280	769.5536	778.7821	787.9434	797.0360	806.0586
281	763.6828	772.8964	782.0443	791.1249	800.1369
282	757.7434	766.9408	776.0739	785.1412	794.1412
283	751.7348	760.9145	770.0314	779.0839	788.0705
284	745.6560	754.8167	763.9159	772.9521	781.9239
285	739.5064	748.6464	757.7265	766.7450	775.7005
286	733.2850	742.4029	751.4623	760.4616	769.3993
287	726.9910	736.0852	745.1224	754.1009	763.0193
288	720.6236	729.6925	738.7059	747.6621	756.5596

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
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THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	12.75	13.00	13.25	13.50	13.75
289	668.2245	677.5089	686.7490	695.9425	705.0874
290	661.8730	671.1214	680.3268	689.4873	698.6006
291	655.4541	664.6646	673.8338	682.9594	692.0395
292	648.9670	658.1379	667.2690	676.3581	685.4032
293	642.4109	651.5405	660.6318	669.6826	678.6909
294	635.7852	644.8716	653.9213	662.9319	671.9016
295	629.0891	638.1305	647.1366	656.1053	665.0346
296	622.3218	631.3164	640.2771	649.2019	658.0888
297	615.4827	624.4284	633.3418	642.2209	651.0635
298	608.5708	617.4658	626.3300	635.1613	643.9577
299	601.5856	610.4278	619.2407	628.0223	636.7704
300	594.5261	603.3135	612.0732	620.8029	629.5008
301	587.3916	596.1222	604.8265	613.5024	622.1480
302	580.1813	588.8529	597.4997	606.1197	614.7108
303	572.8944	581.5049	590.0921	598.6540	607.1885
304	565.5301	574.0773	582.6027	591.1043	599.5799
305	558.0875	566.5692	575.0306	583.4696	591.8842
306	550.5658	558.9798	567.3749	575.7491	584.1002
307	542.9643	551.3082	559.6347	567.9417	576.2271
308	535.2819	543.5535	551.8090	560.0464	568.2638
309	527.5180	535.7148	543.8969	552.0624	560.2093
310	519.6715	527.7911	535.8974	543.9885	552.0624
311	511.7417	519.7816	527.8096	535.8238	543.8222
312	503.7276	511.6853	519.6325	527.5672	535.4876
313	495.6284	503.5013	511.3651	519.2178	527.0574
314	487.4431	495.2287	503.0064	510.7744	518.5307
315	479.1709	486.8664	494.5555	502.2360	509.9063
316	470.8107	478.4136	486.0112	493.6016	501.1830
317	462.3618	469.8692	477.3725	484.8700	492.3598
318	453.8230	461.2322	468.6385	476.0402	483.4355
319	445.1936	452.5016	459.8081	467.1111	474.4090
320	436.4724	443.6765	450.8801	458.0815	465.2790
321	427.6586	434.7558	441.8536	448.9504	456.0444

322	418.7511	425.7384	432.7274	439.7165	446.7040
323	409.7490	416.6233	423.5004	430.3787	437.2565
324	400.6513	407.4095	414.1716	420.9359	427.7008
325	391.4569	398.0959	404.7397	411.3868	418.0357
326	382.1648	388.6813	395.2037	401.7304	408.2597
327	372.7739	379.1648	385.5624	391.9652	398.3718
328	363.2833	369.5452	375.8147	382.0903	388.3705
329	353.6919	359.8214	365.9593	372.1042	378.2547
330	343.9985	349.9922	355.9951	362.0058	368.0229
331	334.2022	340.0565	345.9209	351.7938	357.6740
332	324.3018	330.0132	335.7354	341.4669	347.2064
333	314.2961	319.8612	325.4375	331.0238	336.6189
334	304.1842	309.5991	315.0258	320.4632	325.9100
335	293.9648	299.2258	304.4993	309.7839	315.0785
336	283.6369	288.7402	293.8564	298.9844	304.1228

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
289	714.1818	723.2239	732.2119	741.1441	750.0191
290	707.6650	716.6785	725.6394	734.5460	743.3969
291	701.0721	710.0553	718.9875	727.8668	736.6919
292	694.4023	703.3535	712.2552	721.1055	729.9031
293	687.6547	696.5721	705.4415	714.2611	723.0294
294	680.8283	689.7102	698.5455	707.3326	716.0698
295	673.9223	682.7668	691.5662	700.3189	709.0232
296	666.9358	675.7410	684.5026	693.2190	701.8885
297	659.8677	668.6317	677.3536	686.0318	694.6647
298	652.7172	661.4380	670.1182	678.7563	687.3505
299	645.4833	654.1588	662.7954	671.3913	679.9449
300	638.1649	646.7933	655.3841	663.9359	672.4468
301	630.7612	639.3402	647.8833	656.3887	664.8549
302	623.2711	631.7987	640.2918	648.7489	657.1681
303	615.6936	624.1676	632.6086	641.0151	649.3853
304	608.0277	616.4459	624.8326	633.1862	641.5051
305	600.2724	608.6324	616.9626	625.2611	633.5265
306	592.4266	600.7262	608.9975	617.2386	625.4481
307	584.4892	592.7262	600.9361	609.1175	617.2687
308	576.4593	584.6311	592.7774	600.8966	608.9871
309	568.3357	576.4399	584.5201	592.5746	600.6020
310	560.1173	568.1514	576.1630	584.1504	592.1121
311	551.8030	559.7645	567.7049	575.6226	583.5160
312	543.3917	551.2780	559.1446	566.9899	574.8125
313	534.8823	542.6907	550.4808	558.2512	566.0002
314	526.2736	534.0014	541.7124	549.4050	557.0777
315	517.5645	525.2090	532.8380	540.4501	548.0438
316	508.7538	516.3121	523.8564	531.3852	538.8968
317	499.8403	507.3096	514.7663	522.2088	529.6356
318	490.8227	498.2002	505.5663	512.9196	520.2586
319	481.7000	488.9826	496.2552	503.5163	510.7643
320	472.4709	479.6556	486.8316	493.9973	501.1514
321	463.1341	470.2178	477.2940	484.3614	491.4184
322	453.6883	460.6679	467.6413	474.6070	481.5636
323	444.1324	451.0046	457.8719	464.7327	471.5857

324	434.4649	441.2266	447.9844	454.7371	461.4831
325	424.6847	431.3325	437.9775	444.6185	451.2542
326	414.7904	421.3208	427.8497	434.3756	440.8974
327	404.7806	411.1903	417.5995	424.0068	430.4111
328	394.6541	400.9395	407.2254	413.5106	419.7938
329	384.4094	390.5669	396.7260	402.8853	409.0438
330	374.0452	380.0712	386.0997	392.1295	398.1593
331	363.5601	369.4508	375.3450	381.2414	387.1389
332	352.9526	358.7043	364.4604	370.2195	375.9806
333	342.2214	347.8302	353.4442	359.0621	364.6829
334	331.3650	336.8270	342.2949	347.7676	353.2440
335	320.3820	325.6931	331.0109	336.3343	341.6621
336	309.2708	314.4270	319.5906	324.7604	329.9354

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.

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APPENDIX 13

SECTION 245(B) GRADUATED PAYMENT MORTGAGE
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 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	12.75	13.00	13.25	13.50	13.75
337	273.1992	278.1410	283.0961	288.0634	293.0417
338	262.6506	267.4270	272.2169	277.0195	281.8335
339	251.9899	256.5968	261.2177	265.8514	270.4969
340	241.2160	245.6494	250.0970	254.5576	259.0305
341	230.3276	234.5834	238.8534	243.1368	247.4326
342	219.3235	223.3975	227.4858	231.5875	235.7018
343	208.2025	212.0904	215.9926	219.9083	223.8367
344	196.9633	200.6608	204.3725	208.0977	211.8355
345	185.6047	189.1074	192.6241	196.1542	199.6969
346	174.1254	177.4288	180.7460	184.0764	187.4192
347	162.5241	165.6237	168.7367	171.8626	175.0007
348	150.7996	153.6907	156.5949	159.5115	162.4400
349	138.9505	141.6285	144.3189	147.0214	149.7354
350	126.9756	129.4355	131.9075	134.3909	136.8852
351	114.8734	117.1105	119.3589	121.6182	123.8878
352	102.6425	104.6520	106.6719	108.7018	110.7414

353	90.2818	92.0585	93.8447	95.6401	97.4444
354	77.7897	79.3285	80.8759	82.4315	83.9950
355	65.1649	66.4607	67.7639	69.0743	70.3915
356	52.4059	53.4534	54.5071	55.5668	56.6322
357	39.5114	40.3053	41.1040	41.9073	42.7152
358	26.4799	27.0147	27.5528	28.0942	28.6387
359	13.3099	13.5801	13.8521	14.1257	14.4009
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	14.00	14.25	14.50	14.75	15.00
337	298.0299	303.0271	308.0322	313.0442	318.0621
338	286.6580	291.4919	296.3342	301.1841	306.0405
339	275.1533	279.8196	284.4949	289.1781	293.8685
340	263.5145	268.0088	272.5124	277.0246	281.5444
341	251.7398	256.0577	260.3852	264.7217	269.0662
342	239.8278	243.9647	248.1115	252.2676	256.4321
343	227.7768	231.7280	235.6895	239.6604	243.6400
344	215.5852	219.3461	223.1173	226.8982	230.6881
345	203.2514	206.8171	210.3932	213.9792	217.5742
346	190.7737	194.1394	197.5154	200.9013	204.2964
347	178.1504	181.3110	184.4820	187.6628	190.8527
348	165.3799	168.3304	171.2911	174.2614	177.2409
349	152.4603	155.1956	157.9408	160.6954	163.4589
350	139.3900	141.9049	144.4292	146.9626	149.5047
351	126.1673	128.4563	130.7543	133.0611	135.3760
352	112.7902	114.8480	116.9142	118.9886	121.0708
353	99.2572	101.0781	102.9069	104.7432	106.5867
354	85.5662	87.1447	88.7303	90.3227	91.9216
355	71.7155	73.0458	74.3824	75.7249	77.0731
356	57.7032	58.7795	59.8611	60.9477	62.0391
357	43.5274	44.3438	45.1643	45.9888	46.8171
358	29.1862	29.7367	30.2900	30.8461	31.4049
359	14.6777	14.9561	15.2360	15.5173	15.8000
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

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THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.