

PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)  
WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 PERCENT EACH YEAR

MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	15.25	15.50	15.75	16.00	16.25
1	.4187	.4188	.4188	.4189	.4189
2	.4230	.4231	.4233	.4234	.4235
3	.4263	.4266	.4268	.4270	.4272
4	.4286	.4289	.4292	.4295	.4299
5	.4295	.4299	.4303	.4307	.4311
6	.4288	.4293	.4298	.4303	.4308
7	.4271	.4276	.4282	.4288	.4293
8	.4250	.4257	.4263	.4270	.4276
9	.4227	.4234	.4242	.4249	.4256
10	.4199	.4208	.4216	.4224	.4232
11	.4167	.4177	.4186	.4195	.4204
12	.4130	.4141	.4151	.4161	.4171
13	.4086	.4098	.4110	.4121	.4132
14	.4036	.4049	.4062	.4075	.4087
15	.3977	.3992	.4006	.4020	.4034
16	.3909	.3925	.3941	.3956	.3971
17	.3830	.3847	.3864	.3881	.3897
18	.3737	.3756	.3775	.3793	.3811
19	.3630	.3650	.3670	.3690	.3709
20	.3504	.3526	.3548	.3569	.3589
21	.3359	.3382	.3405	.3427	.3449
22	.3189	.3213	.3237	.3261	.3284
23	.2992	.3017	.3042	.3066	.3090
24	.2762	.2788	.2813	.2838	.2862
25	.2495	.2520	.2545	.2570	.2594
26	.2184	.2208	.2232	.2256	.2279
27	.1823	.1845	.1866	.1888	.1909
28	.1402	.1420	.1438	.1457	.1475
29	.0912	.0925	.0938	.0951	.0964
30	.0342	.0348	.0353	.0358	.0363

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PLAN I GRADUATED PAYMENT MORTGAGE (SECTION 245)  
WITH INCREASING PAYMENTS FOR 5 YEARS AT 2.50 PERCENT EACH YEAR

MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	16.50	16.75	17.00	17.25	17.50
1	.4189	.4190	.4190	.4190	.4191
2	.4236	.4238	.4239	.4240	.4241
3	.4275	.4277	.4279	.4281	.4283
4	.4302	.4305	.4308	.4310	.4313
5	.4315	.4319	.4323	.4326	.4330
6	.4312	.4317	.4321	.4325	.4329
7	.4298	.4303	.4308	.4313	.4318
8	.4282	.4287	.4293	.4298	.4304
9	.4262	.4269	.4275	.4281	.4287
10	.4239	.4247	.4254	.4261	.4267
11	.4212	.4221	.4228	.4236	.4244
12	.4180	.4190	.4199	.4207	.4216
13	.4143	.4153	.4163	.4173	.4182
14	.4099	.4110	.4121	.4132	.4143
15	.4047	.4059	.4072	.4084	.4096
16	.3985	.4000	.4013	.4027	.4040
17	.3913	.3929	.3944	.3959	.3973
18	.3828	.3845	.3862	.3878	.3894
19	.3728	.3746	.3764	.3782	.3799
20	.3610	.3630	.3649	.3668	.3687
21	.3471	.3492	.3513	.3533	.3553
22	.3307	.3329	.3351	.3373	.3394
23	.3114	.3137	.3160	.3183	.3205
24	.2886	.2910	.2934	.2957	.2980
25	.2618	.2642	.2666	.2689	.2712
26	.2303	.2326	.2349	.2371	.2394
27	.1931	.1952	.1973	.1994	.2015
28	.1493	.1511	.1528	.1546	.1564
29	.0977	.0989	.1002	.1015	.1028
30	.0369	.0374	.0379	.0384	.0389

PLAN II GRADUATED PAYMENT MORTGAGE (SECTION 245)  
WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 PERCENT EACH YEAR

MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	15.25	15.50	15.75	16.00	16.25
1	.4209	.4210	.4211	.4211	.4212
2	.4299	.4301	.4303	.4305	.4308
3	.4373	.4377	.4381	.4384	.4388
4	.4428	.4433	.4439	.4444	.4449
5	.4459	.4466	.4472	.4478	.4484
6	.4461	.4468	.4475	.4482	.4490
7	.4442	.4451	.4459	.4467	.4474
8	.4421	.4430	.4439	.4448	.4456
9	.4397	.4407	.4416	.4426	.4435
10	.4368	.4379	.4390	.4400	.4410
11	.4335	.4347	.4359	.4370	.4381
12	.4296	.4309	.4322	.4335	.4347
13	.4251	.4265	.4280	.4293	.4307
14	.4198	.4214	.4230	.4245	.4259
15	.4137	.4155	.4171	.4188	.4204
16	.4066	.4085	.4103	.4121	.4139
17	.3984	.4004	.4024	.4043	.4062
18	.3888	.3909	.3930	.3951	.3972
19	.3776	.3799	.3821	.3844	.3866
20	.3645	.3670	.3694	.3718	.3741
21	.3494	.3520	.3545	.3570	.3595
22	.3317	.3344	.3371	.3397	.3423
23	.3112	.3140	.3167	.3194	.3220
24	.2873	.2901	.2929	.2956	.2983
25	.2596	.2623	.2650	.2677	.2704
26	.2272	.2298	.2324	.2350	.2376
27	.1896	.1920	.1943	.1967	.1990
28	.1458	.1478	.1498	.1517	.1537
29	.0949	.0963	.0977	.0991	.1004
30	.0356	.0362	.0367	.0373	.0379

MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS

PREMIUM YEAR	FOR 30 YEAR MORTGAGES 16.50	WITH ANNUAL CONTRACT 16.75	INTEREST RATES OF 17.00	17.25	17.50
1	.4213	.4213	.4214	.4214	.4215
2	.4310	.4312	.4314	.4316	.4318
3	.4391	.4395	.4398	.4402	.4405
4	.4453	.4458	.4463	.4467	.4472
5	.4491	.4496	.4502	.4508	.4514
6	.4496	.4503	.4510	.4516	.4523
7	.4482	.4489	.4496	.4503	.4510
8	.4465	.4473	.4480	.4488	.4496
9	.4444	.4453	.4462	.4470	.4478
10	.4420	.4430	.4439	.4449	.4458
11	.4392	.4403	.4413	.4423	.4433
12	.4359	.4371	.4382	.4393	.4404
13	.4320	.4333	.4345	.4357	.4369
14	.4274	.4288	.4301	.4315	.4328
15	.4220	.4235	.4250	.4264	.4279
16	.4156	.4172	.4189	.4204	.4220
17	.4080	.4098	.4116	.4133	.4150
18	.3992	.4011	.4030	.4049	.4067
19	.3887	.3908	.3929	.3949	.3969
20	.3764	.3786	.3809	.3830	.3852
21	.3619	.3643	.3666	.3689	.3712
22	.3448	.3473	.3498	.3522	.3546
23	.3247	.3273	.3298	.3323	.3348
24	.3009	.3036	.3062	.3088	.3113
25	.2730	.2756	.2782	.2808	.2833
26	.2401	.2426	.2451	.2476	.2501
27	.2013	.2036	.2059	.2082	.2105
28	.1556	.1576	.1595	.1615	.1634
29	.1018	.1032	.1046	.1060	.1073
30	.0384	.0390	.0396	.0401	.0407

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APPENDIX 15

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

MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS

PREMIUM FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	15.25	15.50	15.75	16.00	16.25
1	.4230	.4231	.4231	.4232	.4233
2	.4363	.4366	.4369	.4372	.4375
3	.4477	.4482	.4487	.4492	.4497
4	.4564	.4571	.4578	.4585	.4592
5	.4617	.4626	.4634	.4643	.4651
6	.4626	.4636	.4646	.4656	.4665
7	.4608	.4618	.4629	.4639	.4649
8	.4586	.4597	.4609	.4620	.4630
9	.4560	.4573	.4585	.4597	.4609
10	.4531	.4544	.4557	.4570	.4583
11	.4496	.4511	.4525	.4539	.4553
12	.4456	.4472	.4487	.4502	.4517
13	.4409	.4426	.4443	.4459	.4475
14	.4355	.4373	.4391	.4409	.4426
15	.4291	.4311	.4331	.4350	.4368
16	.4218	.4239	.4260	.4280	.4300
17	.4132	.4155	.4177	.4199	.4221
18	.4032	.4056	.4080	.4104	.4127
19	.3916	.3942	.3967	.3992	.4017
20	.3781	.3808	.3835	.3861	.3887
21	.3624	.3652	.3680	.3708	.3735
22	.3441	.3470	.3499	.3528	.3556
23	.3228	.3258	.3288	.3317	.3346
24	.2980	.3011	.3040	.3070	.3099
25	.2692	.2722	.2751	.2780	.2809
26	.2357	.2385	.2413	.2441	.2468
27	.1967	.1992	.2017	.2043	.2068
28	.1513	.1534	.1555	.1576	.1597
29	.0984	.0999	.1014	.1029	.1044
30	.0370	.0375	.0381	.0387	.0393

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

MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF 16.50	16.75	17.00	17.25	17.50
1	.4234	.4235	.4236	.4237	.4237

2	.4378	.4381	.4384	.4386	.4389
3	.4502	.4507	.4511	.4516	.4520
4	.4598	.4605	.4611	.4618	.4624
5	.4659	.4667	.4675	.4683	.4691
6	.4674	.4683	.4692	.4701	.4710
7	.4659	.4669	.4678	.4688	.4697
8	.4641	.4652	.4662	.4672	.4682
9	.4620	.4631	.4642	.4653	.4664
10	.4595	.4607	.4619	.4631	.4642
11	.4566	.4579	.4592	.4604	.4617
12	.4531	.4546	.4559	.4573	.4586
13	.4491	.4506	.4521	.4536	.4550
14	.4443	.4459	.4476	.4491	.4507
15	.4386	.4404	.4422	.4439	.4456
16	.4320	.4339	.4358	.4377	.4395
17	.4242	.4262	.4283	.4303	.4322
18	.4149	.4172	.4193	.4215	.4236
19	.4041	.4065	.4088	.4111	.4133
20	.3913	.3938	.3963	.3987	.4011
21	.3762	.3789	.3815	.3840	.3866
22	.3584	.3612	.3639	.3666	.3693
23	.3375	.3404	.3432	.3459	.3487
24	.3129	.3157	.3186	.3214	.3242
25	.2838	.2867	.2895	.2923	.2951
26	.2496	.2523	.2550	.2577	.2604
27	.2093	.2118	.2143	.2167	.2192
28	.1618	.1639	.1660	.1681	.1702
29	.1059	.1073	.1088	.1103	.1118
30	.0399	.0405	.0412	.0418	.0424

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APPENDIX 15

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

MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	15.25	15.50	15.75	16.00	16.25
1	.4192	.4192	.4192	.4193	.4193
2	.4246	.4247	.4248	.4249	.4251
3	.4296	.4298	.4301	.4303	.4305
4	.4342	.4345	.4349	.4352	.4355

5	.4382	.4387	.4391	.4395	.4399
6	.4416	.4421	.4427	.4432	.4437
7	.4441	.4448	.4454	.4461	.4467
8	.4456	.4464	.4472	.4480	.4488
9	.4460	.4469	.4479	.4488	.4496
10	.4449	.4460	.4471	.4481	.4491
11	.4422	.4434	.4446	.4458	.4469
12	.4383	.4396	.4409	.4422	.4434
13	.4337	.4351	.4366	.4379	.4393
14	.4283	.4299	.4315	.4330	.4345
15	.4221	.4238	.4255	.4272	.4288
16	.4149	.4167	.4186	.4204	.4221
17	.4064	.4085	.4105	.4124	.4143
18	.3966	.3988	.4009	.4031	.4051
19	.3852	.3875	.3898	.3921	.3943
20	.3719	.3744	.3768	.3792	.3816
21	.3564	.3591	.3616	.3642	.3667
22	.3385	.3412	.3439	.3465	.3491
23	.3175	.3203	.3231	.3258	.3285
24	.2932	.2960	.2988	.3015	.3043
25	.2648	.2676	.2703	.2731	.2758
26	.2318	.2345	.2371	.2397	.2423
27	.1934	.1958	.1982	.2006	.2030
28	.1488	.1508	.1528	.1548	.1568
29	.0968	.0982	.0996	.1010	.1024
30	.0363	.0369	.0375	.0381	.0386

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APPENDIX 15

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

MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	16.50	16.75	17.00	17.25	17.50
1	.4193	.4194	.4194	.4194	.4194
2	.4252	.4253	.4254	.4255	.4256
3	.4307	.4309	.4311	.4312	.4314
4	.4358	.4361	.4363	.4366	.4368
5	.4403	.4407	.4411	.4414	.4418
6	.4442	.4447	.4452	.4457	.4461

7	.4474	.4480	.4485	.4491	.4497
8	.4495	.4502	.4509	.4516	.4523
9	.4505	.4513	.4521	.4529	.4537
10	.4501	.4510	.4520	.4528	.4537
11	.4480	.4490	.4501	.4511	.4520
12	.4446	.4458	.4469	.4480	.4490
13	.4406	.4419	.4431	.4443	.4455
14	.4359	.4373	.4387	.4400	.4413
15	.4304	.4319	.4334	.4348	.4363
16	.4239	.4255	.4272	.4287	.4303
17	.4162	.4180	.4198	.4215	.4232
18	.4071	.4091	.4110	.4129	.4147
19	.3965	.3986	.4007	.4027	.4047
20	.3839	.3862	.3884	.3906	.3927
21	.3691	.3715	.3739	.3762	.3785
22	.3517	.3542	.3567	.3591	.3616
23	.3311	.3338	.3363	.3389	.3414
24	.3070	.3096	.3123	.3149	.3174
25	.2785	.2811	.2837	.2863	.2889
26	.2449	.2474	.2500	.2525	.2550
27	.2053	.2077	.2100	.2123	.2146
28	.1587	.1607	.1627	.1646	.1666
29	.1039	.1053	.1067	.1081	.1095
30	.0392	.0398	.0403	.0409	.0415

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

MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	15.25	15.50	15.75	16.00	16.25
1	.4205	.4205	.4206	.4206	.4207
2	.4289	.4291	.4292	.4294	.4295
3	.4369	.4372	.4374	.4377	.4380
4	.4443	.4447	.4451	.4455	.4459
5	.4510	.4516	.4521	.4527	.4532
6	.4568	.4575	.4582	.4589	.4596
7	.4615	.4624	.4633	.4641	.4650
8	.4649	.4660	.4670	.4680	.4690
9	.4667	.4679	.4691	.4703	.4714

10	.4666	.4680	.4693	.4706	.4718
11	.4641	.4656	.4671	.4685	.4699
12	.4600	.4616	.4632	.4647	.4662
13	.4552	.4569	.4586	.4603	.4619
14	.4495	.4514	.4533	.4551	.4568
15	.4430	.4450	.4470	.4490	.4509
16	.4354	.4376	.4397	.4418	.4439
17	.4266	.4289	.4312	.4334	.4356
18	.4163	.4188	.4212	.4236	.4260
19	.4043	.4069	.4095	.4121	.4146
20	.3903	.3931	.3959	.3986	.4012
21	.3741	.3770	.3799	.3827	.3855
22	.3552	.3582	.3612	.3642	.3671
23	.3332	.3363	.3394	.3424	.3454
24	.3077	.3108	.3139	.3169	.3199
25	.2779	.2810	.2840	.2870	.2900
26	.2433	.2462	.2491	.2519	.2548
27	.2030	.2056	.2083	.2108	.2134
28	.1562	.1583	.1605	.1627	.1648
29	.1016	.1031	.1047	.1062	.1077
30	.0381	.0388	.0394	.0400	.0406

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APPENDIX 15

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

MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	16.50	16.75	17.00	17.25	17.50
1	.4207	.4208	.4208	.4208	.4209
2	.4297	.4298	.4300	.4301	.4302
3	.4382	.4385	.4387	.4390	.4392
4	.4463	.4467	.4470	.4474	.4477
5	.4537	.4542	.4547	.4552	.4556
6	.4603	.4609	.4615	.4621	.4627
7	.4658	.4665	.4673	.4680	.4688
8	.4699	.4709	.4718	.4726	.4735
9	.4725	.4736	.4746	.4756	.4766
10	.4731	.4743	.4755	.4766	.4777
11	.4713	.4726	.4739	.4751	.4763

12	.4677	.4691	.4705	.4719	.4732
13	.4635	.4650	.4666	.4680	.4695
14	.4586	.4602	.4619	.4635	.4650
15	.4527	.4545	.4563	.4580	.4597
16	.4459	.4478	.4497	.4516	.4534
17	.4378	.4399	.4420	.4440	.4460
18	.4283	.4305	.4328	.4349	.4371
19	.4171	.4195	.4218	.4242	.4265
20	.4038	.4064	.4089	.4114	.4138
21	.3883	.3910	.3937	.3963	.3989
22	.3699	.3728	.3756	.3783	.3810
23	.3483	.3513	.3541	.3570	.3598
24	.3229	.3259	.3288	.3317	.3345
25	.2929	.2958	.2987	.3016	.3045
26	.2576	.2604	.2632	.2660	.2687
27	.2160	.2186	.2211	.2236	.2262
28	.1670	.1691	.1713	.1734	.1756
29	.1092	.1108	.1123	.1138	.1153
30	.0412	.0418	.0425	.0431	.0437