APPROXIMATE CLOSING DATES: 1968-1975
CONTRACT RATE 6.75%
SUBSIDY RATE   1.00%
PREMIUM RATE   .50%   SECTION 235 FACTOR TABLES*

AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	3.1230	3.0918	3.0584	3.0227	2.9845	2.9437	2.9000	2.8532	2.8033	2.7490
15	3.2691	3.2520	3.2336	3.2140	3.1930	3.1705	3.1465	3.1208	3.0933	3.0639
20	3.4220	3.4115	3.4002	3.3881	3.3752	3.3613	3.3466	3.3307	3.3138	3.2957
25	3.5537	3.5468	3.5395	3.5317	3.5233	3.5144	3.5048	3.4946	3.4836	3.4719
30	3.6846	3.6800	3.6751	3.6699	3.6642	3.6582	3.6518	3.6449	3.6375	3.6296
35	3.8053	3.8021	3.7987	3.7951	3.7912	3.7871	3.7827	3.7779	3.7728	3.7674
40	3.9257	3.9235	3.9211	3.9186	3.9159	3.9130	3.9099	3.9066	3.9031	3.8993

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	3.0325	2.9989	2.9629	2.9244	2.8832					
20	3.2764	3.2557	3.2335	3.2098	3.1845	3.1574	3.1284	3.0974	3.0643	3.0288
25	3.4594	3.4460	3.4316	3.4163	3.3999	3.3824	3.3636	3.3435	3.3221	3.2991
30	3.6212	3.6122	3.6025	3.5922	3.5811	3.5693	3.5567	3.5432	3.5287	3.5133
35	3.7616	3.7554	3.7488	3.7417	3.7341	3.7260	3.7173	3.7080	3.6980	3.6874
40	3.8952	3.8909	3.8863	3.8813	3.8760	3.8704	3.8643	3.8578	3.8509	3.8435

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	3.2745	3.2483	3.2202	3.1901	3.1580					
30	3.4968	3.4791	3.4601	3.4399	3.4183	3.3951	3.3704	3.3439	3.3156	3.2852
35	3.6760	3.6639	3.6509	3.6369	3.6220	3.6061	3.5891	3.5709	3.5514	3.5305
40	3.8356	3.8271	3.8180	3.8083	3.7979	3.7868	3.7749	3.7622	3.7486	3.7341

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	3.5083	3.4844	3.4589	3.4316	3.4026					
40	3.7185	3.7019	3.6841	3.6651	3.6447	3.6230	3.5997	3.5748	3.5481	3.5201

                    *NOTE:THE FACTORS IN THE 1ST COLUMN ON EACH PAGE OF
THESE FACTOR TABLES ARE ORIGINATION FACTORS :
                              NOT AMORTIZATION FACTORS. FOR EXAMPLE: TO
COMPUTE
                              THE FORMULA TWO ASSISTANCE FOR THE 1ST
ANNIVERSARY
                              OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM
THE
                              2ND COLUMN OF FACTORS.

4330.1 REV-5

APPENDIX 52

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APPROXIMATE CLOSING DATES: 1968-1975
CONTRACT RATE   7.00%
SUBSIDY RATE   1.00%
PREMIUM RATE   .50%

AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
         1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

TERM	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	3.2531	3.2223	3.1892	3.1537	3.1157	3.0749	3.0311	2.9842	2.9339	2.8800
15	3.4093	3.3925	3.3744	3.3551	3.3343	3.3120	3.2882	3.2626	3.2352	3.2057
20	3.5722	3.5619	3.5509	3.5391	3.5264	3.5128	3.4982	3.4826	3.4659	3.4479
25	3.7138	3.7072	3.7001	3.6925	3.6844	3.6757	3.6663	3.6563	3.6456	3.6340
30	3.8547	3.8503	3.8456	3.8405	3.8351	3.8293	3.8230	3.8163	3.8091	3.8014
35	3.9754	3.9724	3.9692	3.9658	3.9621	3.9582	3.9540	3.9495	3.9447	3.9395
40	4.1058	4.1037	4.1015	4.0991	4.0966	4.0939	4.0909	4.0878	4.0844	4.0808

TERM	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	3.1742	3.1404	3.1041	3.0652	3.0235					
20	3.4287	3.4080	3.3859	3.3621	3.3367	3.3094	3.2801	3.2487	3.2151	3.1790
25	3.6217	3.6084	3.5942	3.5790	3.5626	3.5451	3.5263	3.5062	3.4846	3.4614
30	3.7932	3.7843	3.7748	3.7646	3.7537	3.7420	3.7294	3.7160	3.7015	3.6860
35	3.9339	3.9279	3.9215	3.9147	3.9073	3.8994	3.8910	3.8819	3.8722	3.8618
40	4.0770	4.0728	4.0684	4.0636	4.0585	4.0530	4.0472	4.0409	4.0341	4.0269

TERM	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	3.4366	3.4099	3.3814	3.3508	3.3179					
30	3.6694	3.6516	3.6325	3.6121	3.5901	3.5666	3.5413	3.5143	3.4853	3.4542
35	3.8506	3.8386	3.8257	3.8120	3.7972	3.7813	3.7643	3.7461	3.7266	3.7056
40	4.0191	4.0108	4.0018	3.9923	3.9820	3.9710	3.9592	3.9465	3.9329	3.9184

TERM	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	3.6831	3.6590	3.6332	3.6055	3.5758					
40	3.9028	3.8860	3.8681	3.8489	3.8282	3.8061	3.7824	3.7569	3.7297	3.7008

                  *NOTE:THE FACTORS IN THE 1ST COLUMN ON EACH PAGE OF
THESE FACTOR TABLES ARE ORIGINATION FACTORS --
NOT AMORTIZATION FACTORS. FOR EXAMPLE: TO COMPUTE
THE FORMULA TWO ASSISTANCE FOR THE 1ST ANNIVERSARY
OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

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APPROXIMATE CLOSING DATES: 1968-1975
CONTRACT RATE 7.25%
SUBSIDY RATE   1.00%
PREMIUM RATE   .50%

AMORTIZATION YEAR
FORMULA TWO

MORTGAGE TERM (YEARS)	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	3.3833	3.3528	3.3200	3.2848	3.2469	3.2061	3.1623	3.1153	3.0646	3.0102
15	3.5494	3.5329	3.5152	3.4961	3.4756	3.4536	3.4299	3.4044	3.3770	3.3476
20	3.7223	3.7123	3.7016	3.6900	3.6776	3.6643	3.6500	3.6346	3.6180	3.6002
25	3.8739	3.8675	3.8607	3.8534	3.8455	3.8370	3.8279	3.8181	3.8075	3.7962
30	4.0248	4.0206	4.0161	4.0112	4.0060	4.0004	3.9943	3.9878	3.9808	3.9733
35	4.1554	4.1526	4.1496	4.1463	4.1428	4.1390	4.1350	4.1306	4.1259	4.1209
40	4.2858	4.2839	4.2819	4.2796	4.2773	4.2747	4.2720	4.2690	4.2658	4.2624

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	3.3160	3.2820	3.2454	3.2061	3.1639					
20	3.5811	3.5605	3.5384	3.5146	3.4890	3.4616	3.4320	3.4003	3.3662	3.3295
25	3.7841	3.7710	3.7569	3.7418	3.7255	3.7081	3.6893	3.6691	3.6474	3.6240
30	3.9652	3.9565	3.9472	3.9372	3.9264	3.9148	3.9023	3.8890	3.8746	3.8591
35	4.1155	4.1097	4.1034	4.0967	4.0895	4.0817	4.0734	4.0644	4.0547	4.0444
40	4.2587	4.2548	4.2506	4.2460	4.2411	4.2358	4.2302	4.2241	4.2175	4.2105

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	3.5990	3.5720	3.5430	3.5119	3.4784					
30	3.8424	3.8246	3.8053	3.7847	3.7625	3.7386	3.7129	3.6853	3.6556	3.6239
35	4.0332	4.0212	4.0083	3.9945	3.9796	3.9636	3.9464	3.9279	3.9080	3.8866
40	4.2029	4.1948	4.1861	4.1767	4.1666	4.1557	4.1440	4.1315	4.1180	4.1035

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	3.8637	3.8390	3.8124	3.7839	3.7533					
40	4.0879	4.0712	4.0532	4.0338	4.0130	3.9907	3.9666	3.9408	3.9130	3.8833

*NOTE:THE FACTORS IN THE 1ST COLUMN ON EACH PAGE OF
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OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

APPROXIMATE CLOSING DATES: 1968-1975
CONTRACT RATE 7.50%
SUBSIDY RATE   1.00%
PREMIUM RATE   .50%

AMORTIZATION YEAR
FORMULA TWO

MORTGAGE TERM (YEARS)	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	3.5135	3.4833	3.4508	3.4158	3.3781	3.3374	3.2936	3.2463	3.1954	3.1406
15	3.6996	3.6833	3.6659	3.6470	3.6267	3.6048	3.5812	3.5558	3.5284	3.4989
20	3.8724	3.8627	3.8523	3.8410	3.8289	3.8158	3.8017	3.7865	3.7702	3.7525
25	4.0340	4.0279	4.0213	4.0142	4.0066	3.9983	3.9895	3.9799	3.9696	3.9585
30	4.1949	4.1909	4.1866	4.1819	4.1769	4.1715	4.1656	4.1593	4.1525	4.1452
35	4.3355	4.3328	4.3299	4.3268	4.3235	4.3199	4.3160	4.3118	4.3072	4.3024
40	4.4759	4.4740	4.4721	4.4700	4.4677	4.4652	4.4626	4.4597	4.4567	4.4533

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	3.4671	3.4328	3.3958	3.3560	3.3131					
20	3.7335	3.7131	3.6910	3.6672	3.6416	3.6140	3.5842	3.5521	3.5176	3.4803
25	3.9465	3.9336	3.9197	3.9047	3.8886	3.8712	3.8525	3.8323	3.8105	3.7870
30	4.1374	4.1289	4.1197	4.1099	4.0993	4.0878	4.0755	4.0622	4.0479	4.0324
35	4.2971	4.2915	4.2854	4.2788	4.2717	4.2641	4.2559	4.2470	4.2375	4.2272
40	4.4498	4.4459	4.4418	4.4373	4.4325	4.4273	4.4217	4.4157	4.4092	4.4022

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	3.7617	3.7345	3.7051	3.6735	3.6394					
30	4.0158	3.9979	3.9786	3.9577	3.9353	3.9111	3.8851	3.8570	3.8268	3.7943
35	4.2161	4.2041	4.1913	4.1774	4.1624	4.1463	4.1290	4.1102	4.0901	4.0683
40	4.3947	4.3865	4.3778	4.3684	4.3582	4.3472	4.3354	4.3227	4.3090	4.2942

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	4.0449	4.0197	3.9925	3.9632	3.9320					
40	4.2783	4.2611	4.2426	4.2227	4.2012	4.1781	4.1531	4.1263	4.0973	4.0677

*NOTE:THE FACTORS IN THE 1ST COLUMN ON EACH PAGE OF
THESE FACTOR TABLES ARE ORIGINATION FACTORS --
NOT AMORTIZATION FACTORS. FOR EXAMPLE: TO COMPUTE
THE FORMULA TWO ASSISTANCE FOR THE 1ST ANNIVERSARY
OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

APPROXIMATE CLOSING DATES: 1968-1975
CONTRACT RATE   8.50%
SUBSIDY RATE   1.00%
PREMIUM RATE   .50%

AMORTIZATION YEAR
FORMULA TWO

MORTGAGE
 TERM
(YEARS)

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	4.0342	4.0054	3.9742	3.9401	3.9030	3.8627	3.8188	3.7710	3.7190	3.6624
15	4.2702	4.2552	4.2389	4.2212	4.2019	4.1809	4.1581	4.1332	4.1062	4.0767
20	4.4929	4.4843	4.4749	4.4647	4.4535	4.4414	4.4282	4.4139	4.3983	4.3813
25	4.7044	4.6991	4.6933	4.6871	4.6803	4.6729	4.6648	4.6560	4.6465	4.6361
30	4.8852	4.8820	4.8784	4.8745	4.8703	4.8657	4.8607	4.8552	4.8493	4.8428
35	5.0558	5.0537	5.0514	5.0489	5.0462	5.0433	5.0401	5.0366	5.0328	5.0287
40	5.2261	5.2247	5.2232	5.2215	5.2197	5.2178	5.2157	5.2134	5.2108	5.2081

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	4.0446	4.0097	3.9710	3.9304	3.8854					
20	4.3628	4.3426	4.3207	4.2969	4.2709	4.2426	4.2119	4.1784	4.1420	4.1023
25	4.6248	4.6124	4.5990	4.5844	4.5686	4.5513	4.5325	4.5120	4.4897	4.4654
30	4.8358	4.8281	4.8198	4.8107	4.8009	4.7901	4.7785	4.7657	4.7519	4.7368
35	5.0242	5.0194	5.0141	5.0083	5.0020	4.9951	4.9877	4.9796	4.9709	4.9612
40	5.2051	5.2019	5.1984	5.1945	5.1904	5.1858	5.1809	5.1755	5.1696	5.1633

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	4.4390	4.4103	4.3790	4.3450	4.3080					
30	4.7204	4.7026	4.6832	4.6620	4.6390	4.6140	4.5867	4.5570	4.5247	4.4896
35	4.9507	4.9393	4.9270	4.9135	4.8988	4.8828	4.8655	4.8466	4.8260	4.8036
40	5.1563	5.1488	5.1406	5.1316	5.1219	5.1113	5.0998	5.0872	5.0735	5.0587

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	4.7792	4.7527	4.7238	4.6924	4.6581					
40	5.0425	5.0249	5.0057	4.9848	4.9621	4.9374	4.9105	4.8812	4.8494	4.8172

*NOTE:THE FACTORS IN THE 1ST COLUMN ON EACH PAGE OF
THESE FACTOR TABLES ARE ORIGINATION FACTORS --
NOT AMORTIZATION FACTORS. FOR EXAMPLE: TO COMPUTE
THE FORMULA TWO ASSISTANCE FOR THE 1ST ANNIVERSARY
OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

4330.1 REV-5

APPROXIMATE CLOSING DATES: 1968-1975
CONTRACT RATE 8.75%
SUBSIDY RATE   1.00%
PREMIUM RATE   .50%

AMORTIZATION YEAR

FORMULA TWO

MORTGAGE TERM (YEARS)	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	4.1743	4.1459	4.1149	4.0810	4.0441	4.0037	3.9598	3.9118	3.8594	3.8023
15	4.4203	4.4056	4.3896	4.3721	4.3531	4.3323	4.3096	4.2848	4.2578	4.2283
20	4.6530	4.6446	4.6355	4.6255	4.6146	4.6027	4.5897	4.5756	4.5601	4.5433
25	4.8745	4.8694	4.8638	4.8578	4.8512	4.8440	4.8361	4.8275	4.8182	4.8079
30	5.0653	5.0622	5.0588	5.0550	5.0510	5.0465	5.0417	5.0364	5.0306	5.0243
35	5.2458	5.2438	5.2416	5.2393	5.2367	5.2338	5.2307	5.2274	5.2237	5.2197
40	5.4161	5.4148	5.4134	5.4119	5.4102	5.4084	5.4064	5.4042	5.4018	5.3992

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	4.1961	4.1610	4.1227	4.0810	4.0354					
20	4.5249	4.5048	4.4829	4.4590	4.4330	4.4045	4.3735	4.3396	4.3027	4.2624
25	4.7968	4.7846	4.7714	4.7569	4.7411	4.7239	4.7051	4.6845	4.6622	4.6377
30	5.0174	5.0099	5.0018	4.9928	4.9831	4.9725	4.9609	4.9483	4.9345	4.9194
35	5.2153	5.2105	5.2053	5.1997	5.1935	5.1867	5.1793	5.1713	5.1625	5.1529
40	5.3964	5.3933	5.3899	5.3862	5.3822	5.3779	5.3731	5.3679	5.3622	5.3560

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	4.6111	4.5820	4.5503	4.5157	4.4779					
30	4.9030	4.8851	4.8655	4.8442	4.8209	4.7955	4.7678	4.7375	4.7045	4.6685
35	5.1424	5.1310	5.1185	5.1050	5.0901	5.0740	5.0563	5.0370	5.0160	4.9931
40	5.3492	5.3418	5.3338	5.3250	5.3154	5.3049	5.2935	5.2810	5.2674	5.2526

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	4.9681	4.9408	4.9110	4.8785	4.8435					
40	5.2364	5.2187	5.1995	5.1785	5.1555	5.1305	5.1032	5.0734	5.0409	5.0077

*NOTE:THE FACTORS IN THE 1ST COLUMN ON EACH PAGE OF
THESE FACTOR TABLES ARE ORIGINATION FACTORS --
NOT AMORTIZATION FACTORS. FOR EXAMPLE: TO COMPUTE
THE FORMULA TWO ASSISTANCE FOR THE 1ST ANNIVERSARY
OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

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APPENDIX 52

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APPROXIMATE CLOSING DATE:  1968-1975
CONTRACT RATE   9.00%
SUBSIDY RATE    1.00%
PREMIUM RATE     .50%


                             AMORTIZATION YEAR
MORTGAGE                        FORMULA TWO
 TERM
(YEARS)
         1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH   10TH

10   4.3045 4.2764 4.2457 4.2121 4.1754 4.1352 4.0912 4.0431 3.9905 3.9330
15   4.5704 4.5560 4.5403 4.5231 4.5042 4.4836 4.4611 4.4364 4.4095 4.3800
20   4.8131 4.8050 4.7961 4.7863 4.7757 4.7640 4.7513 4.7373 4.7220 4.7053
25   5.0446 5.0397 5.0343 5.0285 5.0221 5.0151 5.0074 4.9990 4.9899 4.9799
30   5.2454 5.2424 5.2391 5.2355 5.2316 5.2274 5.2227 5.2176 5.2120 5.2058
35   5.4259 5.4240 5.4220 5.4198 5.4174 5.4147 5.4118 5.4087 5.4052 5.4014
40   5.6061 5.6050 5.6036 5.6022 5.6007 5.5989 5.5971 5.5950 5.5928 5.5903

        11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15   4.3477 4.3124 4.2738 4.2316 4.1855
20   4.6871 4.6671 4.6453 4.6214 4.5952 4.5666 4.5354 4.5012 4.4637 4.4228
25   4.9689 4.9569 4.9438 4.9295 4.9138 4.8966 4.8779 4.8574 4.8349 4.8104
30   5.1992 5.1918 5.1838 5.1751 5.1655 5.1550 5.1435 5.1310 5.1173 5.1023
35   5.3973 5.3928 5.3878 5.3824 5.3765 5.3700 5.3629 5.3552 5.3467 5.3374
40   5.5877 5.5847 5.5815 5.5780 5.5742 5.5700 5.5654 5.5604 5.5549 5.5489

        21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25   4.7835 4.7541 4.7220 4.6868 4.6484
30   5.0858 5.0679 5.0483 5.0268 5.0033 4.9776 4.9495 4.9187 4.8851 4.8483
35   5.3272 5.3162 5.3040 5.2907 5.2762 5.2603 5.2429 5.2239 5.2032 5.1804
40   5.5423 5.5352 5.5273 5.5187 5.5093 5.4990 5.4878 5.4755 5.4620 5.4473

        31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35   5.1555 5.1283 5.0986 5.0660 5.0304
40   5.4312 5.4136 5.3944 5.3733 5.3503 5.3251 5.2975 5.2674 5.2344 5.1998

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2ND COLUMN OF FACTORS.
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    4330.1 REV-5

    APPENDIX 52

APPROXIMATE CLOSING DATES: 1968-1975
CONTRACT RATE 7.75%
SUBSIDY RATE   1.00%
PREMIUM RATE   .50%

AMORTIZATION YEAR

MORTGAGE   FORMULA TWO
 TERM
(YEARS)
         1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

10	3.6437 3.6139 3.5817 3.5469 3.5093 3.4687 3.4248 3.3774 3.3262 3.2709
15	3.8397 3.8238 3.8066 3.7881 3.7680 3.7464 3.7230 3.6977 3.6704 3.6409
20	4.0226 4.0132 4.0030 3.9920 3.9802 3.9674 3.9535 3.9386 3.9224 3.9050
25	4.2041 4.1982 4.1918 4.1849 4.1774 4.1694 4.1607 4.1513 4.1411 4.1301
30	4.3650 4.3612 4.3571 4.3526 4.3478 4.3426 4.3369 4.3309 4.3243 4.3172
35	4.5156 4.5130 4.5103 4.5073 4.5041 4.5007 4.4970 4.4929 4.4886 4.4839
40	4.6559 4.6543 4.6525 4.6505 4.6484 4.6461 4.6437 4.6410 4.6381 4.6350

         11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15	3.6090 3.5746 3.5374 3.4972 3.4538
20	3.8861 3.8657 3.8437 3.8200 3.7943 3.7666 3.7366 3.7042 3.6692 3.6315
25	4.1183 4.1055 4.0916 4.0767 4.0605 4.0431 4.0242 4.0039 3.9819 3.9581
30	4.3096 4.3013 4.2923 4.2827 4.2723 4.2610 4.2488 4.2357 4.2215 4.2061
35	4.4788 4.4733 4.4674 4.4610 4.4541 4.4466 4.4386 4.4298 4.4204 4.4103
40	4.6317 4.6280 4.6241 4.6199 4.6153 4.6104 4.6051 4.5993 4.5931 4.5863

         21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25	3.9324 3.9047 3.8748 3.8424 3.8074
30	4.1895 4.1716 4.1523 4.1313 4.1088 4.0844 4.0580 4.0295 3.9988 3.9656
35	4.3993 4.3874 4.3746 4.3607 4.3457 4.3296 4.3121 4.2932 4.2728 4.2508
40	4.5791 4.5712 4.5628 4.5536 4.5437 4.5330 4.5215 4.5090 4.4955 4.4810

         31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35	4.2270 4.2013 4.1735 4.1435 4.1116
40	4.4653 4.4483 4.4299 4.4101 4.3887 4.3655 4.3406 4.3135 4.2844 4.2531

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2ND COLUMN OF FACTORS.

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4330.1 REV-5

APPENDIX 52
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APPROXIMATE CLOSING DATES:  1968-1975
CONTRACT RATE  8.00%
SUBSIDY RATE   1.00%
PREMIUM RATE    .50%


                              AMORTIZATION YEAR
MORTGAGE                        FORMULA TWO
 TERM
(YEARS)
         1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH   10TH

10    3.7738 3.7444 3.7125 3.6779 3.6405 3.6000 3.5561 3.5086 3.4571 3.4014
15    3.9799 3.9643 3.9475 3.9292 3.9094 3.8880 3.8648 3.8397 3.8124 3.7830
20    4.1827 4.1735 4.1636 4.1528 4.1412 4.1286 4.1149 4.1001 4.0841 4.0668
25    4.3642 4.3585 4.3524 4.3457 4.3385 4.3307 4.3223 4.3131 4.3032 4.2925
30    4.5351 4.5315 4.5275 4.5233 4.5187 4.5137 4.5083 4.5025 4.4961 4.4893
35    4.6956 4.6932 4.6907 4.6879 4.6848 4.6815 4.6780 4.6741 4.6700 4.6655
40    4.8460 4.8444 4.8427 4.8408 4.8388 4.8367 4.8343 4.8318 4.8290 4.8260

        11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15    3.7511 3.7165 3.6791 3.6385 3.5946
20    4.0480 4.0276 4.0056 3.9817 3.9559 3.9279 3.8976 3.8647 3.8292 3.7907
25    4.2809 4.2683 4.2547 4.2399 4.2239 4.2066 4.1879 4.1676 4.1456 4.1218
30    4.4818 4.4738 4.4651 4.4556 4.4454 4.4344 4.4224 4.4094 4.3953 4.3801
35    4.6606 4.6553 4.6495 4.6433 4.6366 4.6293 4.6214 4.6129 4.6036 4.5936
40    4.8228 4.8193 4.8155 4.8114 4.8069 4.8021 4.7969 4.7912 4.7851 4.7785

        21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25    4.0960 4.0681 4.0378 4.0051 3.9696
30    4.3636 4.3458 4.3264 4.3055 4.2828 4.2583 4.2317 4.2029 4.1717 4.1379
35    4.5827 4.5710 4.5583 4.5445 4.5295 4.5134 4.4959 4.4769 4.4563 4.4341
40    4.7713 4.7635 4.7551 4.7460 4.7361 4.7254 4.7138 4.7012 4.6877 4.6729

        31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35    4.4100 4.3839 4.3557 4.3250 4.2923
40    4.6570 4.6397 4.6210 4.6008 4.5789 4.5551 4.5294 4.5015 4.4714 4.4397
```

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2ND COLUMN OF FACTORS.

      4330.1 REV-5

      APPENDIX 52

APPROXIMATE CLOSING DATES: 1968-1975

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CONTRACT RATE   8.25%
SUBSIDY RATE    1.00%
PREMIUM RATE     .50%
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                              AMORTIZATION YEAR
MORTGAGE                          FORMULA TWO
  TERM
(YEARS)
         1ST     2ND     3RD     4TH     5TH     6TH     7TH     8TH     9TH    10TH

10     3.9040  3.8749  3.8433  3.8090  3.7718  3.7313  3.6874  3.6398  3.5880  3.5318
15     4.1300  4.1147  4.0981  4.0801  4.0605  4.0393  4.0162  3.9912  3.9640  3.9344
20     4.3428  4.3339  4.3242  4.3116  4.3022  4.2898  4.2763  4.2617  4.2458  4.2286
25     4.5343  4.5288  4.5229  4.5164  4.5094  4.5018  4.4935  4.4846  4.4748  4.4643
30     4.7152  4.7117  4.7079  4.7038  4.6993  4.6945  4.6893  4.6836  4.6774  4.6707
35     4.8757  4.9735  4.8710  4.8684  4.8655  4.8624  4.8590  4.8554  4.8514  4.8471
40     5.0360  5.0345  5.0329  5.0312  5.0293  5.0272  5.0250  5.0226  5.0199  5.0171

        11TH    12TH    13TH    14TH    15TH    16TH    17TH    18TH    19TH    20TH

15     3.9024  3.8676  3.8298  3.7888  3.7443
20     4.2099  4.1896  4.1675  4.1436  4.1176  4.0894  4.0587  4.0255  3.9893  3.9501
25     4.4528  4.4403  4.4268  4.4121  4.3962  4.3789  4.3601  4.3397  4.3175  4.2935
30     4.6634  4.6554  4.6469  4.6375  4.6274  4.6164  4.6044  4.5915  4.5774  4.5621
35     4.8424  4.8373  4.8317  4.8257  4.8192  4.8121  4.8045  4.7961  4.7871  4.7772
40     5.0139  5.0106  5.0069  5.0029  4.9986  4.9939  4.9888  4.9833  4.9773  4.9708

        21ST    22ND    23RD    24TH    25TH    26TH    27TH    28TH    29TH    30TH

25     4.2674  4.2390  4.2082  4.1748  4.1385
30     4.5455  4.5275  4.5080  4.4867  4.4637  4.4386  4.4115  4.3820  4.3499  4.3153
35     4.7666  4.7550  4.7424  4.7287  4.7139  4.6978  4.6803  4.6613  4.6407  4.6183
40     4.9637  4.9560  4.9477  4.9386  4.9288  4.9181  4.9065  4.8940  4.8803  4.8655

        31ST    32ND    33RD    34TH    35TH    36TH    37TH    38TH    39TH    40TH

35     4.5940  4.5677  4.5390  4.5079  4.4744
40     4.8494  4.8319  4.8129  4.7923  4.7700  4.7457  4.7193  4.6907  4.6596  4.6278
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2ND COLUMN OF FACTORS.

4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 1968-1975
CONTRACT RATE   9.25%

```
                            AMORTIZATION YEAR
MORTGAGE                      FORMULA TWO
 TERM
(YEARS)
         1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH   10TH

10    4.4447 4.4169 4.3864 4.3530 4.3164 4.2763 4.2322 4.1840 4.1310 4.0730
15    4.7206 4.7065 4.6910 4.6740 4.6554 4.6350 4.6127 4.5881 4.5612 4.5317
20    4.9733 4.9653 4.9567 4.9472 4.9368 4.9253 4.9128 4.8991 4.8840 4.8675
25    5.2146 5.2099 5.2048 5.1992 5.1930 5.1862 5.1788 5.1706 5.1617 5.1519
30    5.4254 5.4226 5.4195 5.4161 5.4123 5.4082 5.4037 5.3988 5.3934 5.3874
35    5.6159 5.6142 5.6122 5.6101 5.6078 5.6053 5.6025 5.5995 5.5961 5.5925
40    5.7962 5.7951 5.7939 5.7926 5.7911 5.7895 5.7878 5.7859 5.7838 5.7815

         11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15    4.4994 4.4639 4.4251 4.3824 4.3357
20    4.8494 4.8295 4.8077 4.7838 4.7577 4.7290 4.6975 4.6629 4.6251 4.5836
25    5.1411 5.1293 5.1164 5.1022 5.0867 5.0696 5.0509 5.0304 5.0080 4.9833
30    5.3809 5.3738 5.3660 5.3574 5.3480 5.3376 5.3263 5.3139 5.3003 5.2854
35    5.5885 5.5841 5.5792 5.5739 5.5681 5.5618 5.5548 5.5472 5.5388 5.5296
40    5.7790 5.7762 5.7732 5.7699 5.7662 5.7623 5.7579 5.7531 5.7478 5.7421

         21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25    4.9563 4.9267 4.8942 4.8586 4.8195
30    5.2691 5.2511 5.2314 5.2099 5.1862 5.1603 5.1319 5.1007 5.0665 5.0290
35    5.5195 5.5084 5.4963 5.4830 5.4684 5.4524 5.4349 5.4157 5.3946 5.3715
40    5.7357 5.7288 5.7212 5.7129 5.7037 5.6937 5.6827 5.6707 5.6574 5.6429

         31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35    5.3461 5.3183 5.2879 5.2545 5.2178
40    5.6271 5.6096 5.5905 5.5696 5.5466 5.5214 5.4938 5.4635 5.4303 5.3942
```

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OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

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     4330.1 REV-5

     APPENDIX 52

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PREMIUM RATE   .50%

MORTGAGE
 TERM
(YEARS)

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	4.5748	4.5474	4.5173	4.4842	4.4478	4.4077	4.3637	4.3154	4.2622	4.2038
15	4.8707	4.8569	4.8417	4.8250	4.8066	4.7864	4.7642	4.7399	4.7130	4.6836
20	5.1433	5.1356	5.1271	5.1278	5.1076	5.0963	5.0839	5.0703	5.0554	5.0389
25	5.3847	5.3802	5.3753	5.3699	5.3639	5.3573	5.3501	5.3422	5.3335	5.3239
30	5.6055	5.6028	5.5999	5.5966	5.5930	5.5891	5.5848	5.5800	5.5748	5.5691
35	5.8060	5.8043	5.8025	5.8005	5.7983	5.7959	5.7932	5.7903	5.7871	5.7835
40	5.9962	5.9952	5.9940	5.9927	5.9913	5.9898	5.9881	5.9862	5.9842	5.9819

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	4.6512	4.6156	4.5764	4.5334	4.4861					
20	5.0209	5.0010	4.9792	4.9551	4.9288	4.8997	4.8679	4.8328	4.7943	4.7519
25	5.3134	5.3018	5.2891	5.2751	5.2597	5.2428	5.2242	5.2038	5.1814	5.1567
30	5.5628	5.5558	5.5482	5.5398	5.5306	5.5205	5.5093	5.4971	5.4837	5.4689
35	5.7797	5.7754	5.7707	5.7656	5.7599	5.7537	5.7460	5.7393	5.7310	5.7219
40	5.9795	5.9767	5.9738	5.9705	5.9669	5.9629	5.9585	5.9537	5.9485	5.9427

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	5.1296	5.0998	5.0670	5.0310	4.9914					
30	5.4526	5.4348	5.4151	5.3935	5.3698	5.3437	5.3150	5.2835	5.2489	5.2108
35	5.7120	5.7010	5.6889	5.6756	5.6610	5.6450	5.6274	5.6080	5.5867	5.5633
40	5.9363	5.9293	5.9216	5.9131	5.9038	5.8936	5.8824	5.8700	5.8565	5.8415

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	5.5375	5.5092	5.4781	5.4439	5.4065					
40	5.8251	5.8071	5.7873	5.7655	5.7415	5.7152	5.6862	5.6544	5.6194	5.5855

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4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 1968-1975
CONTRACT RATE 9.75%
SUBSIDY RATE   1.00%
PREMIUM RATE   .50%

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                                  AMORTIZATION YEAR
MORTGAGE                             FORMULA TWO
 TERM
(YEARS)
         1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH   10TH

10      4.7150 4.6879 4.6580 4.6251 4.5888 4.5489 4.5048 4.4563 4.4028 4.3439
15      5.0208 5.0073 4.9924 4.9759 4.9578 4.9379 4.9159 4.8916 4.8649 4.8355
20      5.3035 5.2960 5.2878 5.2787 5.2687 5.2577 5.2456 5.2322 5.2175 5.2012
25      5.5648 5.5604 5.5557 5.5504 5.5446 5.5391 5.5311 5.5233 5.5147 5.5053
30      5.7955 5.7929 5.7901 5.7869 5.7835 5.7796 5.7754 5.7707 5.7656 5.7600
35      5.9960 5.9944 5.9927 5.9908 5.9887 5.9864 5.9839 5.9811 5.9780 5.9746
40      6.1863 6.1853 6.1842 6.1831 6.1818 6.1804 6.1788 6.1771 6.1752 6.1731

        11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15      4.8030 4.7673 4.7279 4.6845 4.6366
20      5.1833 5.1636 5.1419 5.1179 5.0916 5.0625 5.0304 4.9951 4.9562 4.9134
25      5.4948 5.4833 5.4707 5.4567 5.4414 5.4244 5.4058 5.3852 5.3626 5.3376
30      5.7537 5.7469 5.7393 5.7310 5.7218 5.7117 5.7005 5.6883 5.6747 5.6599
35      5.9709 5.9668 5.9623 5.9573 5.9518 5.9457 5.9390 5.9316 5.9235 5.9145
40      6.1709 6.1683 6.1655 6.1625 6.1591 6.1554 6.1513 6.1467 6.1417 6.1362

        21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25      5.3101 5.2798 5.2463 5.2095 5.1690
30      5.6434 5.6252 5.6053 5.5833 5.5590 5.5323 5.5029 5.4704 5.4347 5.3956
35      5.9047 5.8938 5.8818 5.8686 5.8541 5.8381 5.8204 5.8009 5.7795 5.7558
40      6.1302 6.1235 6.1162 6.1080 6.0991 6.0893 6.0784 6.0665 6.0533 6.0388

        31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35      5.7298 5.7011 5.6694 5.6346 5.5964
40      6.0228 6.0052 5.9857 5.9643 5.9407 5.9147 5.8861 5.8545 5.8198 5.7824
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     4330.1 REV-5

     APPENDIX 52

APPROXIMATE CLOSING DATES: 1/76-3/6/78
CONTRACT RATE 6.75%
SUBSIDY RATE   5.00%
PREMIUM RATE   .70%

                        AMORTIZATION YEAR

```
MORTGAGE                              FORMULA TWO
 TERM
(YEARS)
        1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH    10TH

10   1.4442 1.4005 1.3537 1.3030 1.2503 1.1931 1.1320 1.0665  .9966  .9217
15   1.5128 1.4888 1.4631 1.4356 1.4062 1.3748 1.3411 1.3051 1.2667 1.2255
20   1.5868 1.5721 1.5562 1.5393 1.5212 1.5019 1.4812 1.4590 1.4354 1.4100
25   1.6391 1.6296 1.6193 1.6084 1.5967 1.5841 1.5707 1.5564 1.5411 1.5247
30   1.7005 1.6941 1.6072 1.6798 1.6719 1.6635 1.6545 1.6448 1.6345 1.6235
35   1.7514 1.7470 1.7422 1.7371 1.7317 1.7259 1.7197 1.7131 1.7060 1.6984
40   1.7920 1.7889 1.7856 1.7820 1.7783 1.7742 1.7699 1.7653 1.7603 1.7550


        11TH   12TH   13TH   14TH   15TH   16TH   17TH   10TH   19TH   20TH

15   1.1815 1.1344 1.0840 1.0302  .9725
20   1.3829 1.3539 1.3229 1.2898 1.2543 1.2164 1.1758 1.1324 1.0860 1.0363
25   1.5071 1.4884 1.4683 1.4468 1.4239 1.3993 1.3730 1.3449 1.3149 1.2827
30   1.6116 1.5990 1.5855 1.5711 1.5556 1.5391 1.5214 1.5025 1.4822 1.4606
35   1.6903 1.6816 1.6723 1.6623 1.6517 1.6403 1.6282 1.6152 1.6013 1.5864
40   1.7493 1.7433 1.7368 1.7299 1.7225 1.7145 1.7060 1.6970 1.6873 1.6769


        21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25   1.2484 1.2116 1.1722 1.1301 1.0851
30   1.4375 1.4127 1.3862 1.3579 1.3276 1.2952 1.2605 1.2234 1.1838 1.1413
35   1.5704 1.5534 1.5352 1.5157 1.4949 1.4726 1.4487 1.4232 1.3959 1.3668
40   1.6658 1.6539 1.6412 1.6276 1.6131 1.5975 1.5809 1.5631 1.5441 1.5237


        31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35   1.3356 1.3022 1.2665 1.2283 1.1876
40   1.5019 1.4787 1.4537 1.4271 1.3986 1.3681 1.3355 1.3007 1.2634 1.2241
```

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4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 1/76-3/6/78
CONTRACT RATE 7.00%
SUBSIDY RATE   5.00%
PREMIUM RATE   .70%

                          AMORTIZATION YEAR
MORTGAGE   FORMULA TWO

```
       TERM
     (YEARS)
           1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH   10TH

     10   1.5744 1.5312 1.4849 1.4352 1.3819 1.3248 1.2636 1.1979 1.1275 1.0520
     15   1.6530 1.6294 1.6042 1.5771 1.5480 1.5169 1.4835 1.4476 1.4092 1.3680
     20   1.7370 1.7226 1.7072 1.6907 1.6730 1.6539 1.6335 1.6117 1.5882 1.5631
     25   1.7993 1.7901 1.7802 1.7695 1.7582 1.7460 1.7329 1.7188 1.7038 1.6876
     30   1.8706 1.8645 1.8578 1.8507 1.8431 1.8350 1.8262 1.8168 1.8068 1.7960
     35   1.9215 1.9174 1.9129 1.9081 1.9030 1.8975 1.8916 1.8853 1.8785 1.8713
     40   1.9721 1.9692 1.9661 1.9628 1.9592 1.9554 1.9513 1.9469 1.9422 1.9372

           11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

     15   1.3239 1.2765 1.2257 1.1713 1.1129
     20   1.5361 1.5072 1.4762 1.4430 1.4074 1.3691 1.3282 1.2842 1.2371 1.1866
     25   1.6703 1.6518 1.6319 1.6106 1.5877 1.5632 1.5369 1.5086 1.4784 1.4460
     30   1.7844 1.7720 1.7587 1.7445 1.7292 1.7128 1.6952 1.6763 1.6561 1.6345
     35   1.8635 1.8551 1.8462 1.8366 1.8263 1.8152 1.8034 1.7907 1.7771 1.7625
     40   1.9318 1.9259 1.9197 1.9131 1.9059 1.8982 1.8900 1.8812 1.8717 1.8616

           21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

     25   1.4112 1.3739 1.3339 1.2911 1.2451
     30   1.6112 1.5863 1.5596 1.5209 1.5002 1.4672 1.4319 1.3940 1.3534 1.3099
     35   1.7468 1.7300 1.7120 1.6927 1.6720 1.6499 1.6261 1.6006 1.5732 1.5439
     40   1.8507 1.8391 1.8266 1.8132 1.7988 1.7834 1.7668 1.7491 1.7301 1.7097

           31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

     35   1.5124 1.4787 1.4425 1.4037 1.3621
     40   1.6879 1.6645 1.6393 1.6124 1.5835 1.5525 1.5193 1.4837 1.445S 1.4051
```

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     4330.1 REV-5

     APPENDIX 52

APPROXIMATE CLOSING DATES: 1/76-3/6/78
CONTRACT RATE 7.25%
SUBSIDY RATE   5.00%
PREMIUM RATE   .70%

                                AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM

```
(YEARS)
        1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH   10TH

10    1.7046 1.6619 1.6160 1.5667 1.5136 1.4566 1.3953 1.3294 1.2585 1.1823
15    1.7932 1.7701 1.7453 1.7186 1.6899 1.6590 1.6258 1.5902 1.5519 1.5106
20    1.8872 1.8732 1.8582 1.8421 1.8247 1.8060 1.7860 1.7644 1.7412 1.7163
25    1.9594 1.9506 1.9410 1.9307 1.9197 1.9078 1.8950 1.8813 1.8666 1.8507
30    2.0408 2.0349 2.0285 2.0217 2.0144 2.0065 1.9980 1.9889 1.9791 1.9686
35    2.1016 2.0977 2.0934 2.0888 2.0839 2.0786 2.0730 2.0669 2.0603 2.0533
40    2.1522 2.1495 2.1466 2.1435 2.1402 2.1366 2.1327 2.1286 2.1242 2.1194

       11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15    1.4664 1.4187 1.3676 1.3126 1.2534
20    1.6895 1.6607 1.6297 1.5964 1.5607 1.5222 1.4809 1.4364 1.3886 1.3373
25    1.8337 1.8154 1.7957 1.7745 1.7517 1.7273 1.7010 1.6727 1.6423 1.6097
30    1.9573 1.9452 1.9321 1.9181 1.9030 1.8867 1.8693 1.8505 1.8304 1.8087
35    2.0457 2.0375 2.0288 2.0194 2.0093 1.9984 1.9867 1.9741 1.9606 1.9461
40    2.1142 2.1087 2.1028 2.0964 2.0895 2.0822 2.0742 2.0657 2.0565 2.0467

       21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25    1.5746 1.5368 1.4962 1.4526 1.4057
30    1.7854 1.7604 1.7335 1.7045 1.6734 1.6400 1.6041 1.5654 1.5239 1.4794
35    1.9305 1.9137 1.8957 1.8763 1.8554 1.8330 1.8089 1.7830 1.7552 1.7253
40    2.0361 2.0247 2.0125 1.9993 1.9852 1.9700 1.9537 1.9361 1.9172 1.8969

       31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35    1.6931 1.6586 1.6214 1.5815 1.5387
40    1.8751 1.8517 1.8265 1.7994 1.7703 1.7389 1.7053 1.6691 1.6302 1.5886
```

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4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 1/76-3/6/78
CONTRACT RATE 7.50%
SUBSIDY RATE   5.00%
PREMIUM RATE   .70%

                              AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	1.0349	1.7927	1.7472	1.6981	1.6453	1.5883	1.5270	1.4608	1.3896	1.3128
15	1.9434	1.9207	1.8962	1.8698	1.8414	1.8107	1.7777	1.7421	1.7037	1.6624
20	2.0374	2.0238	2.0092	1.9934	1.9764	1.9581	1.9384	1.9172	1.8942	1.8696
25	2.1196	2.1110	2.1018	2.0919	2.0812	2.0697	2.0572	2.0439	2.0294	2.0139
30	2.2109	2.2053	2.1992	2.1927	2.1856	2.1780	2.1699	2.1610	2.1516	2.1413
35	2.2817	2.2779	2.2739	2.2695	2.2649	2.2598	2.2543	2.2485	2.2421	2.2353
40	2.3422	2.3397	2.3369	2.3340	2.3308	2.3273	2.3236	2.3196	2.3153	2.3107

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	1.6179	1.5699	1.5182	1.4624	1.4024					
20	1.8429	1.8143	1.7834	1.7501	1.7142	1.6755	1.6339	1.5890	1.5406	1.4884
25	1.9971	1.9791	1.9596	1.9386	1.9160	1.8917	1.8654	1.8372	1.8067	1.7738
30	2.1303	2.1184	2.1056	2.0918	2.0770	2.0609	2.0437	2.0251	2.0050	1.9834
35	2.2280	2.2201	2.2115	2.2023	2.1924	2.1817	2.1702	2.1578	2.1444	2.1300
40	2.3057	2.3003	2.2945	2.2882	2.2815	2.2742	2.2664	2.2580	2.2489	2.2391

	21ST	22MD	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	1.7384	1.7003	1.6592	1.6149	1.5672					
30	1.9601	1.9350	1.9080	1.8788	1.8474	1.8136	1.7771	1.7378	1.6955	1.6500
35	2.1145	2.0978	2.0798	2.0603	2.0394	2.0160	1.9925	1.9663	1.9381	1.9077
40	2.2285	2.2172	2.2049	2.1917	2.1775	2.1621	2.1456	2.1278	2.1086	2.0879

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	1.8749	1.8396	1.8015	1.7605	1.7168					
40	2.0656	2.0416	2.0157	1.9878	1.9577	1.9253	1.8904	1.8528	1.8122	1.7707

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2ND COLUMN OF FACTORS.

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4330.1 REV-5

APPENDIX 52

_____

APPROXIMATE CLOSING DATES: 1/76-3/6/78
CONTRACT RATE   7.75%
SUBSIDY RATE   5.00%
PREMIUM RATE   .70%

AMORTIZATION YEAR
FORMULA TWO

MORTGAGE
 TERM
(YEARS)

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH

```
10   1.9651 1.9234 1.8783 1.8296 1.7770 1.7201 1.6587 1.5924 1.5207 1.4433
15   2.0836 2.0614 2.0373 2.0113 1.9833 1.9529 1.9202 1.8848 1.8465 1.8Q52
20   2.1876 2.1744 2.1602 2.1448 2.1282 2.1103 2.0909 2.0700 2.0474 2.0229
25   2.2897 2.2814 2.2725 2.2628 2.2524 2.2411 2.2289 2.2158 2.2015 2.1862
30   2.3810 2.3757 2.3699 2.3636 2.3569 2.3496 2.3417 2.3332 2.3240 2.3141
35   2.4618 2.4582 2.4544 2.4503 2.4458 2.4410 2.4358 2.4301 2.4240 2.4175
40   2.5223 2.5200 2.5174 2.5147 2.5117 2.5086 2.5051 2.5014 2.4974 2.4930

        11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15   1.7606 1.7124 1.6603 1.6041 1.5433
20   1.9965 1.9680 1.9372 1.9040 1.8680 1.8292 1.7872 1.7419 1.6929 1.6400
25   2.1696 2.1516 2.1323 2.1113 2.0887 2.0643 2.0379 2.0094 1.9786 1.9454
30   2.3034 2.2918 2.2793 2.2658 2.2512 2.2354 2.2183 2.1999 2.1800 2.1585
35   2.4103 2.4027 2.3944 2.3854 2.3757 2.3653 2.3540 2.3418 2.3286 2.3144
40   2.4883 2.4832 2.4778 2.4718 2.4655 2.4585 2.4511 2.4430 2.4343 2.4249

        21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25   1.9094 1.8706 1.8287 1.7833 1.7344
30   2.1353 2.1102 2.0832 2.0539 2.0223 1.9881 1.9512 1.9113 1.8683 1.8218
35   2.2990 2.2823 2.2644 2.2450 2.2240 2.2014 2.1769 2.1505 2.1220 2.0911
40   2.4147 2.4037 2.3919 2.3791 2.3652 2.3502 2.3341 2.3166 2.2978 2.2774

        31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35   2.0578 2.0218 1.9029 1.9409 1.8963
40   2.2554 2.2316 2.2059 2.1781 2.1482 2.1158 2.0808 2.0430 2.0021 1.9583
```

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4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 1/76-3/6/78
CONTRACT RATE   8.00%
SUBSIDY RATE   5.00%
PREMIUM RATE   .70%

                              AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
        1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

```
10    2.0954 2.0541 2.0095 1.9611 1.9087 1.8520 1.7905 1.7240 1.6519 1.5739
15    2.2238 2.2020 2.1784 2.1529 2.1252 2.0952 2.0627 2.0275 1.9894 1.9482
20    2.3477 2.3349 2.3210 2.3060 2.2897 2.2720 2.2529 2.2322 2.2097 2.1855
25    2.4499 2.4419 2.4333 2.4240 2.4140 2.4030 2.3912 2.3784 2.3645 2.3495
30    2.5511 2.5461 2.5406 2.5346 2.5282 2.5212 2.5136 2.5054 2.4966 2.4870
35    2.6419 2.6385 2.6349 2.6310 2.6268 2.6222 2.6172 2.6118 2.6060 2.5996
40    2.7124 2.7102 2.7078 2.7052 2.7024 2.6993 2.6960 2.6925 2.6886 2.6844

         11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15    1.9035 1.8551 1.8027 1.7459 1.6845
20    2.1592 2.1307 2.0998 2.0664 2.0302 1.9910 1.9486 1.9026 1.8528 1.7989
25    2.3333 2.3156 2.2966 2.2759 2.2535 2.2293 2.2030 2.1746 2.1438 2.1105
30    2.4766 2.4653 2.4531 2.4399 2.4256 2.4101 2.3933 2.3752 2.3555 2.3342
35    2.5928 2.5854 2.5773 2.5687 2.5592 2.5490 2.5380 2.5260 2.5131 2.4990
40    2.6799 2.6750 2.6697 2.6639 2.6577 2.6509 2.6436 2.6357 2.6271 2.6179

         21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25    2.0744 2.0353 1.9929 1.9471 1.8974
30    2.3111 2.2861 2.2590 2.2297 2.1980 2.1636 2.1263 2.0860 2.0423 1.9950
35    2.4838 2.4674 2.4496 2.4303 2.4094 2.3867 2.3622 2.3356 2.3069 2.2757
40    2.6078 2.5969 2.5851 2.5724 2.5585 2.5435 2.5273 2.5097 2.4907 2.4701

         31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35    2.2420 2.2055 2.1659 2.1231 2.0773
40    2.4478 2.4236 2.3974 2.3691 2.3384 2.3051 2.2691 2.2301 2.1879 2.1436
```

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     4330.1 REV-5

     APPENDIX 52

APPROXIMATE CLOSING DATES: 1/76-3/6/78
CONTRACT RATE   8.25%
SUBSIDY RATE   5.00%
PREMIUM RATE   .70%

                              AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
         1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

10   2.2256 2.1849 2.1406 2.0926 2.0405 1.9839 1.9224 1.8557 1.7832 1.7046

```
15      2.3740 2.3526 2.3294 2.3041 2.2767 2.2470 2.2147 2.1796 2.1416 2.1002
20      2.5079 2.4954 2.4818 2.4671 2.4511 2.4337 2.4149 2.3944 2.3722 2.3481
25      2.6200 2.6123 2.6040 2.5950 2.5852 2.5745 2.5630 2.5504 2.5368 2.5220
30      2.7312 2.7263 2.7211 2.7153 2.7091 2.7023 2.6950 2.6870 2.6783 2.6689
35      2.8220 2.8188 2.8154 2.8117 2.8077 2.8034 2.7986 2.7935 2.7879 2.7819
40      2.9024 2.9004 2.8981 2.8957 2.8930 2.8901 2.8870 2.8836 2.8799 2.8759

        11TH    12TH    13TH    14TH    15TH    16TH    17TH    18TH    19TH    20TH

15      2.0554 2.0066 1.9537 1.8963 1.8340
20      2.3219 2.2934 2.2625 2.2290 2.1926 2.1531 2.1102 2.0636 2.0131 1.9582
25      2.5059 2.4885 2.4695 2.4490 2.4266 2.4024 2.3761 2.3475 2.3165 2.2829
30      2.6587 2.6476 2.6356 2.6225 2.6083 2.5929 2.5762 2.5581 2.5384 2.5170
35      2.7753 2.7682 2.7604 2.7520 2.7429 2.7330 2.7222 2.7106 2.6979 2.6841
40      2.8715 2.8668 2.8617 2.8561 2.8500 2.8435 2.8363 2.8286 2.8202 2.8111

        21ST    22ND    23RD    24TH    25TH    26TH    27TH    28TH    29TH    30TH

25      2.2463 2.2066 2.1635 2.1167 2.0659
30      2.4937 2.4685 2.4411 2.4114 2.3791 2.3441 2.3060 2.2647 2.2199 2.1714
35      2.6692 2.6529 2.6353 2.6162 2.5954 2.5729 2.5484 2.5218 2.4930 2.4617
40      2.8012 2.7904 2.7788 2.7661 2.7523 2.7374 2.7212 2.7035 2.6844 2.6637

        31ST    32ND    33RD    34TH    35TH    36TH    37TH    38TH    39TH    40TH

35      2.4276 2.3907 2.3506 2.3071 2.2601
40      2.6411 2.6167 2.5901 2.5613 2.5299 2.4959 2.4590 2.4190 2.3755 2.3310
```

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2ND COLUMN OF FACTORS.

4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 1/76-3/6/78
CONTRACT RATE   8.50%
SUBSIDY RATE   5.00%
PREMIUM RATE   .70%

```
                                AMORTIZATION YEAR
MORTGAGE                          FORMULA TWO
 TERM
(YEARS)
         1ST     2ND     3RD     4TH     5TH     6TH     7TH     8TH     9TH     10TH

10      2.3559 2.3156 2.2718 2.2241 2.1723 2.1158 2.0543 1.9874 1.9146 1.8354
15      2.5142 2.4933 2.4705 2.4457 2.4187 2.3893 2.3573 2.3225 2.2846 2.2434
```

20	2.6581	2.6460	2.6328	2.6185	2.6029	2.5860	2.5675	2.5474	2.5256	2.5018
25	2.7901	2.7827	2.7747	2.7659	2.7564	2.7460	2.7347	2.7224	2.7091	2.6945
30	2.9013	2.8967	2.8917	2.8863	2.8804	2.8739	2.8669	2.8593	2.8510	2.8419
35	3.0021	2.9991	2.9960	2.9925	2.9887	2.9846	2.9801	2.9753	2.9700	2.9642
40	3.0925	3.0905	3.0884	3.0861	3.0836	3.0809	3.0779	3.0747	3.0712	3.0674

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	2.1985	2.1496	2.0965	2.0386	1.9756					
20	2.4759	2.4477	2.4170	2.3836	2.3472	2.3077	2.2646	2.2178	2.1668	2.1112
25	2.6787	2.6614	2.6426	2.6222	2.6000	2.5758	2.5494	2.5208	2.4896	2.4556
30	2.8321	2.8214	2.8097	2.7970	2.7832	2.7682	2.7518	2.7340	2.7147	2.6936
35	2.9579	2.9511	2.9437	2.9356	2.9268	2.9172	2.9068	2.8954	2.8831	2.8696
40	3.0632	3.0587	3.0537	3.0484	3.0425	3.0362	3.0292	3.0217	3.0135	3.0046

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	2.4187	2.3784	2.3346	2.2870	2.2351					
30	2.6706	2.6456	2.6184	2.5888	2.5566	2.5215	2.4834	2.4418	2.3966	2.3474
35	2.8550	2.8391	2.8217	2.8029	2.7823	2.7600	2.7357	2.7092	2.6804	2.6490
40	2.9949	2.9843	2.9728	2.9603	2.9466	2.9318	2.9157	2.8981	2.8790	2.8581

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	2.6149	2.5777	2.5373	2.4933	2.4454					
40	2.8355	2.8108	2.7840	2.7548	2.7230	2.6884	2.6507	2.6097	2.5651	2.5200

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2ND COLUMN OF FACTORS.

4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 1/76-3/6/78
CONTRACT RATE 8.75%
SUBSIDY RATE   5.00%
PREMIUM RATE   .70%

AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	2.4961	2.4563	2.4120	2.3654	2.3137	2.2572	2.1957	2.1285	2.0552	1.9752
15	2.6644	2.6439	2.6215	2.5970	2.5703	2.5412	2.5094	2.4747	2.4369	2.3956
20	2.8182	2.8065	2.7937	2.7797	2.7644	2.7478	2.7296	2.7098	2.6882	2.6646

```
25    2.9602 2.9531 2.9454 2.9369 2.9276 2.9175 2.9065 2.8945 2.8814 2.8671
30    3.0814 3.0770 3.0723 3.0670 3.0613 3.0551 3.0483 3.0409 3.0328 3.0240
35    3.1921 3.1893 3.1863 3.1830 3.1793 3.1754 3.1710 3.1663 3.1612 3.1556
40    3.2825 3.2807 3.2788 3.2766 3.2743 3.2717 3.2689 3.2659 3.2625 3.2589

      11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15    2.3506 2.3015 2.2478 2.1894 2.1255
20    2.6388 2.6107 2.5801 2.5466 2.5102 2.4703 2.4269 2.3795 2.3278 2.2714
25    2.8515 2.8345 2.8159 2.7957 2.7735 2.7494 2.7231 2.6944 2.6630 2.6288
30    3.0144 3.0039 2.9925 2.9800 2.9664 2.9515 2.9353 2.9176 2.8982 2.8772
35    3.1494 3.1428 3.1355 3.1275 3.1188 3.1094 3.0990 3.0878 3.0754 3.0620
40    3.2549 3.2506 3.2459 3.2407 3.2351 3.2290 3.2223 3.2150 3.2071 3.1984

      21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25    2.5915 2.5508 2.5064 2.4579 2.4051
30    2.8542 2.8291 2.8017 2.7718 2.7392 2.7037 2.6649 2.6225 2.5764 2.5260
35    3.0474 3.0314 3.0140 2.9949 2.9742 2.9515 2.9268 2.8999 2.8704 2.8383
40    3.1889 3.1786 3.1673 3.1550 3.1415 3.1269 3.1109 3.0934 3.0744 3.0536

      31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35    2.8033 2.7651 2.7234 2.6779 2.6289
40    3.0310 3.0062 2.9793 2.9498 2.9177 2.8827 2.8444 2.8027 2.7572 2.7108
```

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4330.1 REV-5

APPENDIX 52

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APPROXIMATE CLOSING DATES: 1/76-3/6/78
CONTRACT RATE   9.00%
SUBSIDY RATE   5.00%
PREMIUM RATE   .70%

```
                              AMORTIZATION YEAR
MORTGAGE                       FORMULA TWO
 TERM
(YEARS)
        1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH    10TH

10    2.6263 2.5870 2.5440 2.4970 2.4455 2.3892 2.3277 2.2603 2.1867 2.1061
15    2.8146 2.7945 2.7724 2.7483 2.7219 2.6931 2.6615 2.6270 2.5893 2.5480
20    2.9784 2.9670 2.9545 2.9409 2.9259 2.9096 2.8918 2.8722 2.8508 2.8275
25    3.1304 3.1235 3.1160 3.1079 3.0989 3.0891 3.0784 3.0667 3.0538 3.0398
```

```
30    3.2615 3.2573 3.2528 3.2478 3.2423 3.2363 3.2298 3.2226 3.2148 3.2062
35    3.3722 3.3696 3.3668 3.3637 3.3603 3.3566 3.3526 3.3481 3.3433 3.3380
40    3.4726 3.4709 3.4691 3.4671 3.4649 3.4625 3.4599 3.4570 3.4539 3.4505


      11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15    2.5028 2.4534 2.3994 2.3403 2.2756
20    2.8019 2.7739 2.7434 2.7099 2.6733 2.6333 2.5895 2.5416 2.4892 2.4319
25    3.0245 3.0077 2.9894 2.9693 2.9473 2.9233 2.8970 2.8683 2.8369 2.8025
30    3.1968 3.1866 3.1753 3.1631 3.1497 3.1350 3.1189 3.1014 3.0022 3.0612
35    3.3322 3.3259 3.3189 3.3114 3.3031 3.2940 3.2841 3.2732 3.2613 3.2484
40    3.4467 3.4426 3.4381 3.4332 3.4279 3.4220 3.4156 3.4085 3.4009 3.3925


      21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25    2.7649 2.7238 2.6788 2.6296 2.5758
30    3.0382 3.0130 2.9856 2.9555 2.9226 2.8866 2.8473 2.8042 2.7571 2.7056
35    3.2341 3.2186 3.2016 3.1830 3.1627 3.1405 3.1161 3.0895 3.0604 3.0286
40    3.3833 3.3732 3.3622 3.3502 3.3370 3.3226 3.3069 3.2897 3.2709 3.2503


      31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35    2.9938 2.9557 2.9140 2.8684 2.8186
40    3.2277 3.2031 3.1761 3.1466 3.1144 3.0791 3.0405 2.9983 2.9522 2.9037
```

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     4330.1 REV-5

     APPENDIX 52

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APPROXIMATE CLOSING DATES: 1/76-3/6/78
CONTRACT RATE   9.25%
SUBSIDY RATE   5.00%
PREMIUM RATE   .70%

```
                               AMORTIZATION YEAR
MORTGAGE                        FORMULA TWO
 TERM
(YEARS)
        1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH    10TH


10    2.7665 2.7277 2.6850 2.6383 2.5870 2.5308 2.4691 2.4015 2.3274 2.2461
15    2.9648 2.9450 2.9234 2.8996 2.8736 2.8450 2.8137 2.7794 2.7417 2.7004
20    3.1386 3.1275 3.1154 3.1021 3.0875 3.0715 3.0539 3.0347 3.0136 2.9905
25    3.3005 3.2939 3.2867 3.278B 3.2702 3.2607 3.2503 3.2388 3.2263 3.2126
30    3.4416 3.4376 3.4333 3.4285 3.4233 3.4175 3.4112 3.4043 3.3967 3.3884
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35     3.5623 3.5598 3.5571 3.5542 3.5510 3.5474 3.5435 3.5393 3.5346 3.5295
40     3.6627 3.6611 3.6594 3.6576 3.6556 3.6533 3.6509 3.6482 3.6453 3.6421


       11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15     2.6552 2.6055 2.5511 2.4914 2.4260
20     2.9651 2.9373 2.9068 2.8734 2.8367 2.7965 2.7525 2.7041 2.6511 2.5930
25     3.1976 3.1810 3.1629 3.1431 3.1213 3.0975 3.0713 3.0426 3.0112 2.9767
30     3.3793 3.3693 3.3583 3.3463 3.3332 3.3187 3.3029 3.2855 3.2665 3.2456
35     3.5238 3.5177 3.5109 3.5035 3.4954 3.4865 3.4767 3.4660 3.4543 3.4414
40     3.6386 3.6347 3.6305 3.6258 3.6207 3.6152 3.6090 3.6023 3.5950 3.5869


       21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25     2.9389 2.8974 2.8519 2.8020 2.7473
30     3.2227 3.1976 3.1700 3.1398 3.1067 3.0704 3.0306 2.9870 2.9391 2.8866
35     3.4273 3.4118 3.3948 3.3762 3.3558 3.3334 3.3089 3.2819 3.2524 3.2201
40     3.5780 3.5683 3.5577 3.5460 3.5332 3.5192 3.5038 3.4869 3.4684 3.4481


       31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35     3.1846 3.1457 3.1030 3.0562 3.0049
40     3.4259 3.4015 3.3747 3.3454 3.3132 3.2780 3.2393 3.1969 3.1504 3.0999
```

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4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 1/76-3/6/78
CONTRACT RATE   9.50%
SUBSIDY RATE   5.00%
PREMIUM RATE   .70%

```
                              AMORTIZATION YEAR
MORTGAGE                         FORMULA TWO
 TERM
(YEARS)
        1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH    10TH

10     2.8968 2.8584 2.8162 2.7698 2.7189 2.6628 2.6012 2.5335 2.4591 2.3773
15     3.1150 3.0956 3.0744 3.0510 3.0253 2.9970 2.9659 2.9318 2.8943 2.8530
20     3.3087 3.2979 3.2860 3.2730 3.2586 3.2429 3.2255 3.2065 3.1855 3.1625
25     3.4706 3.4643 3.4574 3.4498 3.4415 3.4323 3.4222 3.4111 3.3989 3.3855
30     3.6217 3.6179 3.6138 3.6092 3.6042 3.5987 3.5927 3.5860 3.5787 3.5707
35     3.7523 3.7500 3.7475 3.7447 3.7416 3.7382 3.7345 3.7304 3.7259 3.7210
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40    3.8627 3.8612 3.8596 3.8578 3.8558 3.8537 3.8513 3.8487 3.8459 3.8427

        11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15    2.8076 2.7578 2.7030 2.6427 2.5765
20    3.1372 3.1094 3.0788 3.0452 3.0083 2.9676 2.9230 2.8739 2.8200 2.7607
25    3.3707 3.3545 3.3367 3.3171 3.2956 3.2720 3.2459 3.2174 3.1859 3.1514
30    3.5619 3.5521 3.5415 3.5297 3.5168 3.5027 3.4871 3.4700 3.4511 3.4304
35    3.7155 3.7096 3.7030 3.6958 3.6879 3.6791 3.6696 3.6590 3.6474 3.6347
40    3.8392 3.8354 3.8313 3.8267 3.8216 3.8160 3.8099 3.8032 3.7958 3.7877

        21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25    3.1134 3.0717 3.0258 2.9753 2.9199
30    3.4077 3.3827 3.3552 3.3249 3.2917 3.2552 3.2151 3.1709 3.1224 3.0691
35    3.6207 3.6054 3.5884 3.5699 3.5494 3.5270 3.5023 3.4752 3.4453 3.4126
40    3.7788 3.7690 3.7582 3.7464 3.7334 3.7191 3.7033 3.6860 3.6670 3.6461

        31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35    3.3765 3.3369 3.2934 3.2455 3.1931
40    3.6232 3.5979 3.5702 3.5396 3.5061 3.4692 3.4287 3.3842 3.3352 3.2877
```

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2ND COLUMN OF FACTORS.

     4330.1 REV-5

     APPENDIX 52

APPROXIMATE CLOSING DATES: 1/76-3/6/78
CONTRACT RATE   9.75%
SUBSIDY RATE   5.00%
PREMIUM RATE   .70%

```
                              AMORTIZATION YEAR
MORTGAGE                        FORMULA TWO
 TERM
(YEARS)
        1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH    10TH

10    3.0370 2.9991 2.9572 2.9112 2.8604 2.8044 2.7428 2.6748 2.6000 2.5174
15    3.2652 3.2462 3.2253 3.2023 3.1770 3.1490 3.1182 3.0843 3.0469 3.0057
20    3.4688 3.4584 3.4469 3.4342 3.4202 3.4048 3.3878 3.3691 3.3484 3.3257
25    3.6507 3.6446 3.6379 3.6305 3.6224 3.6134 3.6035 3.5926 3.5806 3.5674
30    3.8118 3.8081 3.8041 3.7997 3.7948 3.7895 3.7836 3.7770 3.7699 3.7620
35    3.9424 3.9402 3.9378 3.9352 3.9322 3.9290 3.9255 3.9216 3.9173 3.9125
40    4.0528 4.0514 4.0499 4.0483 4.0465 4.0445 4.0424 4.0400 4.0373 4.0344
```

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	2.9602	2.9102	2.8550	2.7943	2.7273					
20	3.3007	3.2731	3.2426	3.2091	3.1722	3.1315	3.0866	3.0372	2.9827	2.9227
25	3.5528	3.5367	3.5190	3.4994	3.4779	3.4542	3.4281	3.3993	3.3676	3.3326
30	3.7532	3.7436	3.7331	3.7214	3.7085	3.6944	3.6788	3.6616	3.6426	3.6217
35	3.9073	3.9015	3.8952	3.8882	3.8805	3.8720	3.8626	3.8523	3.8409	3.8284
40	4.0312	4.0277	4.0238	4.0195	4.0147	4.0095	4.0038	3.9974	3.9904	3.9827

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	3.2941	3.2517	3.2049	3.1533	3.0966					
30	3.5987	3.5733	3.5454	3.5146	3.4806	3.4432	3.4020	3.3566	3.3065	3.2519
35	3.8146	3.7993	3.7826	3.7641	3.7437	3.7213	3.6965	3.6693	3.6393	3.6062
40	3.9743	3.9649	3.9546	3.9433	3.9308	3.9170	3.9018	3.8851	3.8666	3.8463

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	3.5697	3.5295	3.4852	3.4364	3.3829					
40	3.8239	3.7992	3.7720	3.7421	3.7090	3.6726	3.6325	3.5883	3.5397	3.4873

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4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE   6.75%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

AMORTIZATION YEAR
FORMULA TWO

MORTGAGE
 TERM
(YEARS)

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	1.9242	1.8805	1.8337	1.7838	1.7303	1.6731	1.6120	1.5465	1.4766	1.4017
15	2.0228	1.9988	1.9731	1.9456	1.9162	1.8848	1.8511	1.8151	1.7767	1.7355
20	2.1268	2.1121	2.0962	2.0793	2.0612	2.0419	2.0212	1.9990	1.9754	1.9500
25	2.2091	2.1996	2.1893	2.1784	2.1667	2.1541	2.1407	2.1264	2.1111	2.0947
30	2.2905	2.2841	2.2772	2.2698	2.2619	2.2535	2.2445	2.2348	2.2245	2.2135
35	2.3714	2.3670	2.3622	2.3571	2.3517	2.3459	2.3397	2.3331	2.3260	2.3184
40	2.4420	2.4389	2.4356	2.4320	2.4283	2.4242	2.4199	2.4153	2.4103	2.4050

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH

```
15   1.6915 1.6444 1.5940 1.5402 1.4825
20   1.9229 1.8939 1.8629 1.8298 1.7943 1.7564 1.7158 1.6724 1.6260 1.5763
25   2.0771 2.0584 2.0383 2.0168 1.9939 1.9693 1.9430 1.9149 1.8849 1.8527
30   2.2016 2.1890 2.1755 2.1611 2.1456 2.1291 2.1114 2.0925 2.0722 2.0506
35   2.3103 2.3016 2.2923 2.2823 2.2717 2.2603 2.2482 2.2352 2.2213 2.2064
40   2.3993 2.3933 2.3868 2.3799 2.3725 2.3645 2.3560 2.3470 2.3373 2.3269

        21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25   1.8184 1.7816 1.7422 1.7001 1.6551
30   2.0275 2.0027 1.9762 1.9479 1.9176 1.8852 1.8505 1.8134 1.7738 1.7313
35   2.1904 2.1734 2.1552 2.1357 2.1149 2.0926 2.0687 2.0432 2.0159 1.9868
40   2.3158 2.3039 2.2912 2.2776 2.2631 2.2475 2.2309 2.2131 2.1941 2.1737

        31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35   1.9556 1.9222 1.8865 1.8483 1.8076
40   2.1519 2.1287 2.1037 2.0771 2.0486 2.0181 1.9855 1.9507 1.9134 1.8741
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                  *NOTE:THE FACTORS IN THE 1ST COLUMN ON EACH PAGE OF
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OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

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      4330.1 REV-5

      APPENDIX 52

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APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 7.00%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

                              AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
        1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

```
10   2.0544 2.0112 1.9649 1.9152 1.8619 1.8048 1.7436 1.6779 1.6075 1.5320
15   2.1630 2.1394 2.1142 2.0871 2.0580 2.0269 1.9935 1.9576 1.9192 1.8780
20   2.2770 2.2626 2.2472 2.2307 2.2130 2.1939 2.1735 2.1517 2.1282 2.1031
25   2.3693 2.3601 2.3502 2.3395 2.3282 2.3160 2.3029 2.2888 2.2738 2.2576
30   2.4606 2.4545 2.4478 2.4407 2.4331 2.4250 2.4162 2.4068 2.3968 2.3860
35   2.5415 2.5374 2.5329 2.5281 2.5230 2.5175 2.5116 2.5053 2.4985 2.4913
40   2.6221 2.6192 2.6161 2.6128 2.6092 2.6054 2.6013 2.5969 2.5922 2.5872
```

        11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15	1.8339	1.7865	1.7357	1.6913	1.6229					
20	2.0761	2.0472	2.0162	1.9830	1.9474	1.9091	1.8682	1.8242	1.7771	1.7266
25	2.2403	2.2218	2.2019	2.1806	2.1577	2.1332	2.1069	2.0786	2.0484	2.0160
30	2.3744	2.3620	2.3487	2.3345	2.3192	2.3028	2.2852	2.2663	2.2461	2.2245
35	2.4835	2.4751	2.4662	2.4566	2.4463	2.4352	2.4234	2.4107	2.3971	2.3825
40	2.5818	2.5759	2.5697	2.5631	2.5559	2.5482	2.5400	2.5312	2.5217	2.5116

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	1.9812	1.9439	1.9039	1.8611	1.8151					
30	2.2012	2.1763	2.1496	2.1209	2.0902	2.0572	2.0219	1.9840	1.9434	1.8999
35	2.3668	2.3500	2.3320	2.3127	2.2920	2.2699	2.2461	2.2206	2.1932	2.1639
40	2.5007	2.4891	2.4766	2.4632	2.4488	2.4334	2.4168	2.3991	2.3801	2.3597

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	2.1324	2.0987	2.0625	2.0237	1.9821					
40	2.3379	2.3145	2.2893	2.2624	2.2335	2.2025	2.1693	2.1337	2.0955	2.0551

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OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 7.25%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	2.1846	2.1419	2.0960	2.0467	1.9936	1.9366	1.8753	1.8094	1.7385	1.6623
15	2.3032	2.2801	2.2553	2.2286	2.1999	2.1690	2.1358	2.1002	2.0619	2.0206
20	2.4272	2.4132	2.3982	2.3821	2.3647	2.3460	2.3260	2.3044	2.2812	2.2563
25	2.5294	2.5206	2.5110	2.5007	2.4897	2.4778	2.4650	2.4513	2.4366	2.4207
30	2.6308	2.6249	2.6185	2.6117	2.6044	2.5965	2.5880	2.5789	2.5691	2.5586
35	2.7216	2.7177	2.7134	2.7088	2.7039	2.6986	2.6930	2.6869	2.6803	2.6733
40	2.8022	2.7995	2.7966	2.7935	2.7902	2.7866	2.7827	2.7786	2.7742	2.7694

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	1.9764	1.9287	1.8776	1.8226	1.7634					

```
20    2.2295 2.2007 2.1697 2.1364 2.1007 2.0622 2.0209 1.9764 1.9286 1.8773
25    2.4037 2.3854 2.3657 2.3445 2.3217 2.2973 2.2710 2.2427 2.2123 2.1797
30    2.5473 2.5352 2.5221 2.5081 2.4930 2.4767 2.4593 2.4405 2.4204 2.3987
35    2.6657 2.6575 2.6488 2.6394 2.6293 2.6184 2.6067 2.5941 2.5806 2.5661
40    2.7642 2.7587 2.7528 2.7464 2.7395 2.7322 2.7242 2.7157 2.7065 2.6967

         21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25    2.1446 2.1068 2.0662 2.0226 1.9757
30    2.3754 2.3504 2.3235 2.2945 2.2634 2.2300 2.1941 2.1554 2.1139 2.0694
35    2.5505 2.5337 2.5157 2.4963 2.4754 2.4530 2.4289 2.4030 2.3752 2.3453
40    2.6861 2.6747 2.6625 2.6493 2.6352 2.6200 2.6037 2.5861 2.5672 2.5469

         31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35    2.3131 2.2786 2.2414 2.2015 2.1587
40    2.5251 2.5017 2.4765 2.4494 2.4203 2.3889 2.3553 2.3191 2.2802 2.2386
```

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_____

      4330.1 REV-5

      APPENDIX 52
_____

APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 7.50%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

                                    AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
         1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

```
10    2.3149 2.2727 2.2272 2.1781 2.1253 2.0683 2.0070 1.9408 1.8696 1.7928
15    2.4534 2.4307 2.4062 2.3798 2.3514 2.3207 2.2877 2.2521 2.2137 2.1724
20    2.5774 2.5638 2.5492 2.5334 2.5164 2.4981 2.4784 2.4572 2.4342 2.4096
25    2.6896 2.6810 2.6718 2.6619 2.6512 2.6397 2.6272 2.6139 2.5994 2.5839
30    2.8009 2.7953 2.7892 2.7827 2.7756 2.7680 2.7599 2.7510 2.7416 2.7313
35    2.9017 2.8979 2.8939 2.8895 2.8849 2.8798 2.8743 2.8685 2.8621 2.8553
40    2.9922 2.9897 2.9869 2.9840 2.9808 2.9773 2.9736 2.9696 2.9653 2.9607

         11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15    2.1279 2.0799 2.0282 1.9724 1.9124
20    2.3829 2.3543 2.3234 2.2901 2.2542 2.2155 2.1739 2.1290 2.0806 2.0284
```

```
25    2.5671 2.5491 2.5296 2.5086 2.4860 2.4617 2.4354 2.4072 2.3767 2.3438
30    2.7203 2.7084 2.6956 2.6818 2.6670 2.6509 2.6337 2.6151 2.5950 2.5734
35    2.8480 2.8401 2.8315 2.8223 2.8124 2.8017 2.7902 2.7778 2.7644 2.7500
40    2.9557 2.9503 2.9445 2.9382 2.9315 2.9242 2.9164 2.9080 2.8989 2.8891
```

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	2.3084	2.2703	2.2292	2.1849	2.1372					
30	2.5501	2.5250	2.4980	2.4688	2.4374	2.4036	2.3671	2.3278	2.2855	2.2400
35	2.7345	2.7178	2.6998	2.6803	2.6594	2.6368	2.6125	2.5863	2.5581	2.5277
40	2.8785	2.8672	2.8549	2.8417	2.8275	2.8121	2.7956	2.7778	2.7586	2.7379

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	2.4949	2.4596	2.4215	2.3805	2.3368					
40	2.7156	2.6916	2.6657	2.6378	2.6077	2.5753	2.5404	2.5028	2.4622	2.4207

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4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 7.75%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

                              AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	2.4451	2.4034	2.3583	2.3096	2.2570	2.2001	2.1387	2.0724	2.0007	1.9233
15	2.5936	2.5714	2.5473	2.5213	2.4933	2.4629	2.4302	2.3948	2.3565	2.3152
20	2.7276	2.7144	2.7002	2.6848	2.6682	2.6503	2.6309	2.6100	2.5874	2.5629
25	2.8597	2.8514	2.8425	2.8328	2.8224	2.8111	2.7989	2.7858	2.7715	2.7562
30	2.9710	2.9657	2.9599	2.9536	2.9469	2.9396	2.9317	2.9232	2.9140	2.9041
35	3.0818	3.0782	3.0744	3.0703	3.0658	3.0610	3.0558	3.0501	3.0440	3.0375
40	3.1723	3.1700	3.1674	3.1647	3.1617	3.1586	3.1551	3.1514	3.1474	3.1430

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	2.2706	2.2224	2.1703	2.1141	2.0533					
20	2.5365	2.5080	2.4772	2.4440	2.4080	2.3692	2.3272	2.2819	2.2329	2.1800
25	2.7396	2.7216	2.7023	2.6813	2.6587	2.6343	2.6079	2.5794	2.5486	2.5154

```
30   2.8934 2.8818 2.8693 2.8558 2.8412 2.8254 2.8083 2.7899 2.7700 2.7485
35   3.0303 3.0227 3.0144 3.0054 2.9957 2.9853 2.9740 2.9618 2.9486 2.9344
40   3.1383 3.1332 3.1278 3.1218 3.1155 3.1085 3.1011 3.0930 3.0842 3.0749


        21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25   2.4794 2.4406 2.3987 2.3533 2.3044
30   2.7253 2.7002 2.6732 2.6439 2.6123 2.5781 2.5412 2.5013 2.4583 2.4118
35   2.9190 2.9023 2.8844 2.8650 2.8440 2.8214 2.7969 2.7705 2.7420 2.7111
40   3.0647 3.0537 3.0419 3.0291 3.0152 3.0002 2.9841 2.9666 2.9478 2.9274


        31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35   2.6778 2.6418 2.6029 2.5609 2.5163
40   2.9054 2.8816 2.8559 2.8281 2.7982 2.7658 2.7308 2.6930 2.6521 2.6083
```

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      4330.1 REV-5

      APPENDIX 52

APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 8.00%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

                              AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
         1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

```
10   2.5754 2.5341 2.4895 2.4411 2.3887 2.3320 2.2705 2.2040 2.1319 2.0539
15   2.7338 2.7120 2.6884 2.6629 2.6352 2.6052 2.5727 2.5375 2.4994 2.4582
20   2.8877 2.8749 2.8610 2.8460 2.8297 2.8120 2.7929 2.7722 2.7497 2.7255
25   3.0199 3.0119 3.0033 2.9940 2.9840 2.9730 2.9612 2.9484 2.9345 2.9195
30   3.1411 3.1361 3.1306 3.1246 3.1182 3.1112 3.1036 3.0954 3.0866 3.0770
35   3.2619 3.2585 3.2549 3.2510 3.2468 3.2422 3.2372 3.2318 3.2260 3.2196
40   3.3624 3.3602 3.3578 3.3552 3.3524 3.3493 3.3460 3.3425 3.3386 3.3344
```

        11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

```
15   2.4135 2.3651 2.3127 2.2559 2.1945
20   2.6992 2.6707 2.6398 2.6064 2.5702 2.5310 2.4886 2.4426 2.3928 2.3389
25   2.9033 2.8856 2.8666 2.8459 2.8235 2.7993 2.7730 2.7446 2.7138 2.6805
30   3.0666 3.0553 3.0431 3.0299 3.0156 3.0001 2.9833 2.9652 2.9455 2.9242
```

```
35    3.2128 3.2054 3.1973 3.1887 3.1792 3.1690 3.1580 3.1460 3.1331 3.1190
40    3.3299 3.3250 3.3197 3.3139 3.3077 3.3009 3.2936 3.2857 3.2771 3.2679


      21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25    2.6444 2.6053 2.5629 2.5171 2.4674
30    2.9011 2.8761 2.8490 2.8197 2.7880 2.7536 2.7163 2.6760 2.6323 2.5850
35    3.1038 3.0874 3.0696 3.0503 3.0294 3.0067 2.9822 2.9556 2.9269 2.8957
40    3.2578 3.2469 3.2351 3.2224 3.2085 3.1935 3.1773 3.1597 3.1407 3.1201


      31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35    2.8620 2.8255 2.7859 2.7431 2.6973
40    3.0978 3.0736 3.0474 3.0191 2.9884 2.9551 2.9191 2.8801 2.8379 2.7936
```

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4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 8.25%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

                              AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
        1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

```
10    2.7056 2.6649 2.6206 2.5726 2.5205 2.4639 2.4024 2.3357 2.2632 2.1846
15    2.8840 2.8626 2.8394 2.8141 2.7867 2.7570 2.7247 2.6896 2.6516 2.6102
20    3.0479 3.0354 3.0218 3.0071 2.9911 2.9737 2.9549 2.9344 2.9122 2.8881
25    3.1900 3.1823 3.1740 3.1650 3.1552 3.1445 3.1330 3.1204 3.1068 3.0920
30    3.3212 3.3163 3.3111 3.3053 3.2991 3.2923 3.2850 3.2770 3.2683 3.2589
35    3.4420 3.4388 3.4354 3.4317 3.4277 3.4234 3.4186 3.4135 3.4079 3.4019
40    3.5524 3.5504 3.5481 3.5457 3.5430 3.5401 3.5370 3.5336 3.5299 3.5259


      11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15    2.5654 2.5166 2.4637 2.4063 2.3440
20    2.8619 2.8334 2.8025 2.7690 2.7326 2.6931 2.6502 2.6036 2.5531 2.49B2
25    3.0759 3.0585 3.0395 3.0190 2.9966 2.9724 2.9461 2.9175 2.8865 2.0529
30    3.2487 3.2376 3.2256 3.2125 3.1983 3.1829 3.1662 3.1481 3.1284 3.1070
35    3.3953 3.3882 3.3804 3.3720 3.3629 3.3530 3.3422 3.3306 3.3179 3.3041
```

```
40     3.5215 3.5168 3.5117 3.5061 3.5000 3.4935 3.4863 3.4786 3.4702 3.4611

       21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25     2.8163 2.7766 2.7335 2.6867 2.6359
30     3.0837 3.0585 3.0311 3.0014 2.9691 2.9341 2.8960 2.8547 2.8099 2.7614
35     3.2892 3.2729 3.2553 3.2362 3.2154 3.1929 3.1684 3.1418 3.1130 3.0817
40     3.4512 3.4404 3.4288 3.4161 3.4023 3.3874 3.3712 3.3535 3.3344 3.3137

       31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35     3.0476 3.0107 2.9706 2.9271 2.8801
40     3.2911 3.2667 3.2401 3.2113 3.1799 3.1459 3.1090 3.0690 3.0255 2.9810
```

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     4330.1 REV-5

     APPENDIX 52

APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 8.50%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

                              AMORTIZATION YEAR
     MORTGAGE   FORMULA TWO
      TERM
     (YEARS)
          1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

10   2.8359 2.7956 2.7518 2.7041 2.6523 2.5958 2.5343 2.4674 2.3946 2.3154
15   3.0242 3.0033 2.9805 2.9557 2.9287 2.8993 2.8673 2.8325 2.7946 2.7534
20   3.1981 3.1860 3.1728 3.1585 3.1429 3.1260 3.1075 3.0874 3.0656 3.0418
25   3.3601 3.3527 3.3447 3.3359 3.3264 3.3160 3.3047 3.2924 3.2791 3.2645
30   3.4913 3.4867 3.4817 3.4763 3.4704 3.4639 3.4569 3.4493 3.4410 3.4319
35   3.6221 3.6191 3.6160 3.6125 3.6087 3.6046 3.6001 3.5953 3.5900 3.5842
40   3.7425 3.7405 3.7384 3.7361 3.7336 3.7309 3.7279 3.7247 3.7212 3.7174

       11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15   2.7085 2.6596 2.6065 2.5486 2.4856
20   3.0159 2.9877 2.9570 2.9236 2.8872 2.8477 2.8046 2.7578 2.7066 2.6512
25   3.2487 3.2314 3.2126 3.1922 3.1700 3.1458 3.1194 3.0908 3.0596 3.0256
30   3.4221 3.4114 3.3997 3.3870 3.3732 3.3582 3.3418 3.3240 3.3047 3.2836
35   3.5779 3.5711 3.5637 3.5556 3.5468 3.5372 3.5268 3.5154 3.5031 3.4896
40   3.7132 3.7087 3.7037 3.6984 3.6925 3.6862 3.6792 3.6717 3.6635 3.6546
```

| | 21ST | 22ND | 23RD | 24TH | 25TH | 26TH | 27TH | 28TH | 29TH | 30TH |
|----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 25 | 2.9887 | 2.9484 | 2.9046 | 2.8570 | 2.8051 | | | | | |
| 30 | 3.2606 | 3.2356 | 3.2084 | 3.1788 | 3.1466 | 3.1115 | 3.0734 | 3.0318 | 2.9866 | 2.9374 |
| 35 | 3.4750 | 3.4591 | 3.4417 | 3.4229 | 3.4023 | 3.3800 | 3.3557 | 3.3292 | 3.3004 | 3.2690 |
| 40 | 3.6449 | 3.6343 | 3.6228 | 3.6103 | 3.5966 | 3.5818 | 3.5657 | 3.5481 | 3.5290 | 3.5081 |

| | 31ST | 32ND | 33RD | 34TH | 35TH | 36TH | 37TH | 38TH | 39TH | 40TH |
|----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 35 | 3.2349 | 3.1977 | 3.1573 | 3.1133 | 3.0654 | | | | | |
| 40 | 3.4855 | 3.4608 | 3.4340 | 3.4048 | 3.3730 | 3.3384 | 3.3007 | 3.2597 | 3.2151 | 3.1700 |

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APPENDIX 52

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APPROXIMATE CLOSING DATES:  3/7/78-PRESENT
CONTRACT RATE  8.75%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

AMORTIZATION YEAR
FORMULA TWO

| MORTGAGE TERM (YEARS) | 1ST | 2ND | 3RD | 4TH | 5TH | 6TH | 7TH | 8TH | 9TH | 10TH |
|----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 10 | 2.9761 | 2.9363 | 2.8928 | 2.8454 | 2.7937 | 2.7372 | 2.6757 | 2.6085 | 2.5352 | 2.4552 |
| 15 | 3.1744 | 3.1539 | 3.1315 | 3.1070 | 3.0803 | 3.0512 | 3.0194 | 2.9847 | 2.9469 | 2.9056 |
| 20 | 3.3582 | 3.3465 | 3.3337 | 3.3197 | 3.3044 | 3.2878 | 3.2696 | 3.2498 | 3.2282 | 3.2046 |
| 25 | 3.5302 | 3.5231 | 3.5154 | 3.5069 | 3.4976 | 3.4875 | 3.4765 | 3.4645 | 3.4514 | 3.4371 |
| 30 | 3.6714 | 3.6670 | 3.6623 | 3.6570 | 3.6513 | 3.6451 | 3.6383 | 3.6309 | 3.6228 | 3.6140 |
| 35 | 3.8121 | 3.8093 | 3.8063 | 3.8030 | 3.7993 | 3.7954 | 3.7910 | 3.7863 | 3.7812 | 3.7756 |
| 40 | 3.9325 | 3.9307 | 3.9288 | 3.9266 | 3.9243 | 3.9217 | 3.9189 | 3.9159 | 3.9125 | 3.9089 |

| | 11TH | 12TH | 13TH | 14TH | 15TH | 16TH | 17TH | 18TH | 19TH | 20TH |
|----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 15 | 2.8606 | 2.8115 | 2.7578 | 2.6994 | 2.6355 | | | | | |
| 20 | 3.1788 | 3.1507 | 3.1201 | 3.0866 | 3.0502 | 3.0103 | 2.9669 | 2.9195 | 2.8678 | 2.8114 |
| 25 | 3.4215 | 3.4045 | 3.3859 | 3.3657 | 3.3435 | 3.3194 | 3.2931 | 3.2644 | 3.2330 | 3.1988 |
| 30 | 3.6044 | 3.5939 | 3.5825 | 3.5700 | 3.5564 | 3.5415 | 3.5253 | 3.5076 | 3.4882 | 3.4672 |
| 35 | 3.7694 | 3.7628 | 3.7555 | 3.7475 | 3.7388 | 3.7294 | 3.7190 | 3.7078 | 3.6954 | 3.6820 |
| 40 | 3.9049 | 3.9006 | 3.8959 | 3.8907 | 3.8851 | 3.8790 | 3.8723 | 3.8650 | 3.8571 | 3.8484 |

|      | 21ST   | 22ND   | 23RD   | 24TH   | 25TH   | 26TH   | 27TH   | 28TH   | 29TH   | 30TH   |
|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 25   | 3.1615 | 3.1208 | 3.0764 | 3.0279 | 2.9751 |        |        |        |        |        |
| 30   | 3.4442 | 3.4191 | 3.3917 | 3.3618 | 3.3292 | 3.2937 | 3.2549 | 3.2125 | 3.1664 | 3.1160 |
| 35   | 3.6674 | 3.6514 | 3.6340 | 3.6149 | 3.5942 | 3.5715 | 3.5468 | 3.5199 | 3.4904 | 3.4583 |
| 40   | 3.8389 | 3.8286 | 3.8173 | 3.8050 | 3.7915 | 3.7769 | 3.7609 | 3.7434 | 3.7244 | 3.7036 |

|      | 31ST   | 32ND   | 33RD   | 34TH   | 35TH   | 36TH   | 37TH   | 30TH   | 39TH   | 40TH   |
|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 35   | 3.4233 | 3.3851 | 3.3434 | 3.2979 | 3.2489 |        |        |        |        |        |
| 40   | 3.6810 | 3.6562 | 3.6293 | 3.5998 | 3.5677 | 3.5327 | 3.4944 | 3.4527 | 3.4072 | 3.3608 |

*NOTE:THE FACTORS IN THE 1ST COLUMN ON EACH PAGE OF
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THE FORMULA TWO ASSISTANCE FOR THE 1ST ANNIVERSARY
OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

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4330.1 REV-5

APPENDIX 52

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APPROXIMATE CLOSING DATES:  3/7/78-PRESENT
CONTRACT RATE  9.00%
SUBSIDY RATE   4.00%
PREMIUM RATE    .70%

                          AMORTIZATION YEAR
MORTGAGE                    FORMULA TWO
 TERM
(YEARS)

|      | 1ST    | 2ND    | 3RD    | 4TH    | 5TH    | 6TH    | 7TH    | 8TH    | 9TH    | 10TH   |
|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 10   | 3.1063 | 3.0670 | 3.0240 | 2.9770 | 2.9255 | 2.8692 | 2.8077 | 2.7403 | 2.6667 | 2.5861 |
| 15   | 3.3246 | 3.3045 | 3.2824 | 3.2583 | 3.2319 | 3.2031 | 3.1715 | 3.1370 | 3.0993 | 3.0580 |
| 20   | 3.5184 | 3.5070 | 3.4945 | 3.4809 | 3.4659 | 3.4496 | 3.4318 | 3.4122 | 3.3908 | 3.3675 |
| 25   | 3.7004 | 3.6935 | 3.6860 | 3.6779 | 3.6689 | 3.6591 | 3.6484 | 3.6367 | 3.6238 | 3.6098 |
| 30   | 3.8515 | 3.8473 | 3.8428 | 3.8378 | 3.8323 | 3.8263 | 3.8198 | 3.8126 | 3.8048 | 3.7962 |
| 35   | 3.9922 | 3.9896 | 3.9868 | 3.9837 | 3.9803 | 3.9766 | 3.9726 | 3.9681 | 3.9633 | 3.9580 |
| 40   | 4.1226 | 4.1209 | 4.1191 | 4.1171 | 4.1149 | 4.1125 | 4.1099 | 4.1070 | 4.1039 | 4.1005 |

|      | 11TH   | 12TH   | 13TH   | 14TH   | 15TH   | 16TH   | 17TH   | 18TH   | 19TH   | 20TH   |
|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 15   | 3.0128 | 2.9634 | 2.9094 | 2.8503 | 2.7856 |        |        |        |        |        |
| 20   | 3.3419 | 3.3139 | 3.2834 | 3.2499 | 3.2133 | 3.1733 | 3.1295 | 3.0816 | 3.0292 | 2.9719 |
| 25   | 3.5945 | 3.5777 | 3.5594 | 3.5393 | 3.5173 | 3.4933 | 3.4670 | 3.4383 | 3.4069 | 3.3725 |
| 30   | 3.7868 | 3.7766 | 3.7653 | 3.7531 | 3.7397 | 3.7250 | 3.7089 | 3.6914 | 3.6722 | 3.6512 |
| 35   | 3.9522 | 3.9459 | 3.9389 | 3.9314 | 3.9231 | 3.9140 | 3.9041 | 3.8932 | 3.8813 | 3.8684 |
| 40   | 4.0967 | 4.0926 | 4.0881 | 4.0832 | 4.0779 | 4.0720 | 4.0656 | 4.0585 | 4.0509 | 4.0425 |

|      | 21ST   | 22ND   | 23RD   | 24TH   | 25TH   | 26TH   | 27TH   | 28TH   | 29TH   | 30TH   |
|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|

```
25   3.3349 3.2938 3.2408 3.1996 3.1458
30   3.6282 3.6030 3.5756 3.5455 3.5126 3.4766 3.4373 3.3942 3.3471 3.2956
35   3.8541 3.8386 3.8216 3.8030 3.7827 3.7605 3.7361 3.7095 3.6804 3.6486
40   4.0333 4.0232 4.0122 4.0002 3.9870 3.9726 3.9569 3.9397 3.9209 3.9003

         31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35   3.6138 3.5757 3.5340 3.4884 3.4386
40   3.8777 3.8531 3.8261 3.7966 3.7644 3.7291 3.6905 3.6483 3.6022 3.5537
```

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2ND COLUMN OF FACTORS.

4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 9.25%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

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                              AMORTIZATION YEAR
MORTGAGE                         FORMULA TWO
 TERM
(YEARS)
         1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH    10TH

10   3.2465 3.2077 3.1650 3.1183 3.0670 3.0108 2.9491 2.8815 2.8074 2.7261
15   3.4748 3.4550 3.4334 3.4096 3.3836 3.3550 3.3237 3.2894 3.2517 3.2104
20   3.6786 3.6675 3.6554 3.6421 3.6275 3.6115 3.5939 3.5747 3.5536 3.5305
25   3.8705 3.8639 3.8567 3.8488 3.8402 3.8307 3.8203 3.8088 3.7963 3.7826
30   4.0316 4.0276 4.0233 4.0185 4.0133 4.0075 4.0012 3.9943 3.9867 3.9784
35   4.1823 4.1798 4.1771 4.1742 4.1710 4.1674 4.1635 4.1593 4.1546 4.1495
40   4.3127 4.3111 4.3094 4.3076 4.3056 4.3033 4.3009 4.2982 4.2953 4.2921

         11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15   3.1652 3.1155 3.0611 3.0014 2.9360
20   3.5051 3.4773 3.4468 3.4134 3.3767 3.3365 3.2925 3.2441 3.1911 3.1330
25   3.7676 3.7510 3.7329 3.7131 3.6913 3.6675 3.6413 3.6126 3.5812 3.5467
30   3.9693 3.9593 3.9483 3.9363 3.9232 3.9087 3.8929 3.8755 3.8565 3.8356
35   4.1438 4.1377 4.1309 4.1235 4.1154 4.1065 4.0967 4.0860 4.0743 4.0614
40   4.2886 4.2847 4.2805 4.2758 4.2707 4.2652 4.2590 4.2523 4.2450 4.2369

         21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH
```

```
25   3.5089 3.4674 3.4219 3.3720 3.3173
30   3.8127 3.7876 3.7600 3.7298 3.6967 3.6604 3.6206 3.5770 3.5291 3.4766
35   4.0473 4.0318 4.0148 3.9962 3.9758 3.9534 3.9289 3.9019 3.8724 3.8401
40   4.2280 4.2183 4.2077 4.1960 4.1832 4.1692 4.1538 4.1369 4.1184 4.0981

        31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35   3.8046 3.7657 3.7230 3.6762 3.6249
40   4.0759 4.0515 4.0247 3.9954 3.9632 3.9280 3.8893 3.8469 3.8004 3.7499
```

                 *NOTE:THE FACTORS IN THE 1ST COLUMN ON EACH PAGE OF
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2ND COLUMN OF FACTORS.

     4330.1 REV-5

     APPENDIX 52

APPROXIMATE CLOSING DATE: 3/7/78-PRESENT
CONTRACT RATE 9.50%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

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                         AMORTIZATION YEAR
MORTGAGE                     FORMULA TWO
 TERM
(YEARS)
         1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH    10TH

10   3.3768 3.3384 3.2962 3.2498 3.1989 3.1428 3.0812 3.0135 2.9391 2.8573
15   3.6250 3.6056 3.5844 3.5610 3.5353 3.5070 3.4759 3.4418 3.4043 3.3630
20   3.8487 3.8379 3.8260 3.8130 3.7986 3.7829 3.7655 3.7465 3.7255 3.7025
25   4.0406 4.0343 4.0274 4.0198 4.0115 4.0023 3.9922 3.9811 3.9689 3.9555
30   4.2117 4.2079 4.2038 4.1992 4.1942 4.1887 4.1827 4.1760 4.1687 4.1607
35   4.3723 4.3700 4.3675 4.3647 4.3616 4.3582 4.3545 4.3504 4.3459 4.3410
40   4.5127 4.5112 4.5096 4.5078 4.5058 4.5037 4.5013 4.4987 4.4959 4.4927

        11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15   3.3176 3.2678 3.2130 3.1527 3.0865
20   3.6772 3.6494 3.6188 3.5852 3.5483 3.5076 3.4630 3.4139 3.3600 3.3007
25   3.9407 3.9245 3.9067 3.8871 3.8656 3.0420 3.8159 3.7874 3.7559 3.7214
30   4.1519 4.1421 4.1315 4.1197 4.1068 4.0927 4.0771 4.0600 4.0411 4.0204
35   4.3355 4.3296 4.3230 4.3158 4.3079 4.2991 4.2896 4.2790 4.2674 4.2547
40   4.4892 4.4854 4.4813 4.4767 4.4716 4.4660 4.4599 4.4532 4.4458 4.4377

        21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25   3.6834 3.6417 3.5958 3.5453 3.4899
```

```
30   3.9977 3.9727 3.9452 3.9149 3.8817 3.8452 3.8051 3.7609 3.7124 3.6591
35   4.2407 4.2254 4.2084 4.1899 4.1694 4.1470 4.1223 4.0952 4.0653 4.0326
40   4.4288 4.4190 4.4082 4.3964 4.3834 4.3691 4.3533 4.3360 4.3170 4.2961

     31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35   3.9965 3.9569 3.9134 3.8655 3.8131
40   4.2732 4.2479 4.2202 4.1896 4.1561 4.1192 4.0787 4.0342 3.9852 3.9377
```

            *NOTE:THE FACTORS IN THE 1ST COLUMN ON EACH PAGE OF
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OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

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4330.1 REV-5

APPENDIX 52

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APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE   9.75%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

                              AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
        1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

10   3.5170 3.4791 3.4372 3.3912 3.3404 3.2844 3.2228 3.1548 3.0800 2.9974
15   3.7752 3.7562 3.7353 3.7123 3.6870 3.6590 3.6202 3.5943 3.5569 3.5157
20   4.0088 3.9984 3.9869 3.9742 3.9602 3.9448 3.9278 3.9091 3.8884 3.8657
25   4.2207 4.2146 4.2079 4.2005 4.1924 4.1834 4.1735 4.1626 4.1506 4.1374
30   4.4018 4.3981 4.3941 4.3897 4.3848 4.3795 4.3736 4.3670 4.3599 4.3520
35   4.5624 4.5602 4.5578 4.5552 4.5522 4.5490 4.5455 4.5416 4.5373 4.5325
40   4.7028 4.7014 4.6999 4.6983 4.6965 4.6945 4.6924 4.6900 4.6873 4.6844

        11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15   3.4702 3.4202 3.3650 3.3043 3.2373
20   3.8407 3.8131 3.7826 3.7491 3.7122 3.6715 3.6266 3.5772 3.5227 3.4627
25   4.1228 4.1067 4.0890 4.0694 4.0479 4.0242 3.9981 3.9693 3.9376 3.9026
30   4.3432 4.3336 4.3231 4.3114 4.2985 4.2844 4.2688 4.2516 4.2326 4.2117
35   4.5273 4.5215 4.5152 4.5082 4.5005 4.4920 4.4826 4.4723 4.4609 4.4484
40   4.6812 4.6777 4.6738 4.6695 4.6647 4.6595 4.6538 4.6474 4.6404 4.6327

        21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25   3.8641 3.8217 3.7749 3.7233 3.6666
30   4.1887 4.1633 4.1354 4.1046 4.0706 4.0332 3.9920 3.9466 3.8965 3.8419
```

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
35	4.4346	4.4193	4.4026	4.3841	4.3637	4.3413	4.3165	4.2893	4.2593	4.2262
40	4.6243	4.6149	4.6046	4.5933	4.5808	4.5670	4.5518	4.5351	4.5166	4.4963

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	4.1897	4.1495	4.1052	4.0564	4.0029					
40	4.4739	4.4492	4.4220	4.3921	4.3590	4.3226	4.2825	4.2383	4.1897	4.1373

*NOTE:THE FACTORS IN THE 1ST COLUMN ON EACH PAGE OF
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4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 10.00%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

AMORTIZATION YEAR
FORMULA TWO

MORTGAGE TERM (YEARS)	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	3.6572	3.6197	3.5783	3.5325	3.4619	3.4261	3.3644	3.2962	3.2209	3.1377
15	3.9254	3.9068	3.8863	3.8637	3.8387	3.8111	3.7805	3.7468	3.7096	3.6684
20	4.1790	4.1688	4.1575	4.1451	4.1314	4.1162	4.0995	4.0809	4.0605	4.0379
25	4.3908	4.3850	4.3786	4.3715	4.3637	4.3550	4.3455	4.3349	4.3233	4.3104
30	4.5819	4.5784	4.5746	4.5705	4.5658	4.5607	4.5551	4.5489	4.5420	4.5344
35	4.7525	4.7504	4.7481	4.7456	4.7429	4.7398	4.7365	4.7328	4.7286	4.7241
40	4.9028	4.9015	4.9001	4.8985	4.8968	4.8949	4.8928	4.8905	4.8879	4.8851

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	3.6230	3.5728	3.5173	3.4560	3.3883					
20	4.0130	3.9854	3.9549	3.9213	3.8841	3.8431	3.7977	3.7476	3.6923	3.6311
25	4.2962	4.2804	4.2631	4.2439	4.2227	4.1993	4.1734	4.1448	4.1133	4.0784
30	4.5260	4.5167	4.5064	4.4951	4.4826	4.4688	4.4535	4.4366	4.4180	4.3974
35	4.7191	4.7135	4.7074	4.7007	4.6932	4.6849	4.6758	4.6658	4.6546	4.6423
40	4.8819	4.8785	4.8746	4.8704	4.8657	4.8606	4.8549	4.8486	4.8416	4.8340

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	4.0399	3.9973	3.9503	3.8983	3.8410					
30	4.3747	4.3496	4.3218	4.2911	4.2573	4.2199	4.1785	4.1329	4.0824	4.0267
35	4.6288	4.6138	4.5972	4.5789	4.5587	4.5363	4.5117	4.4844	4.4543	4.4210

```
40     4.8255 4.8161 4.8057 4.7943 4.7817 4.7677 4.7523 4.7352 4.7164 4.6956

        31ST   32HD   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35     4.3842 4.3436 4.2988 4.2492 4.1947
40     4.6727 4.6473 4.6192 4.5883 4.5541 4.5163 4.4745 4.4284 4.3774 4.3280
```

                    *NOTE:THE FACTORS IN THE 1ST COLUMN ON EACH PAGE OF
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OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

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APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 10.25%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

                              AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
        1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

```
10     3.7974 3.7604 3.7193 3.6738 3.6235 3.5677 3.5060 3.4376 3.3619 3.2780
15     4.0755 4.0574 4.0373 4.0151 3.9904 3.9631 3.9329 3.8994 3.8624 3.8213
20     4.3391 4.3293 4.3184 4.3063 4.2930 4.2782 4.2618 4.2437 4.2236 4.2013
25     4.5709 4.5653 4.5591 4.5522 4.5446 4.5362 4.5269 4.5165 4.5051 4.4924
30     4.7719 4.7686 4.7650 4.7609 4.7565 4.7515 4.7460 4.7399 4.7332 4.7257
35     4.9425 4.9406 4.9385 4.9361 4.9335 4.9307 4.9275 4.9240 4.9201 4.9157
40     5.0928 5.0917 5.0904 5.0890 5.0875 5.0858 5.0839 5.0818 5.0794 5.0769

        11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15     3.7759 3.7255 3.6697 3.6080 3.5396
20     4.1767 4.1494 4.1192 4.0857 4.0486 4.0076 3.9621 3.9118 3.8560 3.7943
25     4.4784 4.4628 4.4456 4.4265 4.4054 4.3820 4.3561 4.3274 4.2957 4.2605
30     4.7175 4.7083 4.6982 4.6870 4.6746 4.6608 4.6456 4.6287 4.6100 4.5094
35     4.9110 4.9057 4.8998 4.8933 4.8861 4.8781 4.8693 4.8595 4.8487 4.8367
40     5.0740 5.0708 5.0673 5.0634 5.0591 5.0544 5.0491 5.0433 5.0368 5.0296

        21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25     4.2215 4.1784 4.1306 4.0777 4.0191
30     4.5664 4.5411 4.5130 4.4818 4.4474 4.4092 4.3669 4.3201 4.2683 4.2116
35     4.8234 4.8087 4.7924 4.7743 4.7544 4.7322 4.7077 4.6806 4.6505 4.6172
40     5.0217 5.0129 5.0032 4.9924 4.9805 4.9672 4.9526 4.9364 4.9184 4.8985
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```
        31ST    32ND    33RD    34TH    35TH    36TH    37TH    38TH    39TH    40TH

35     4.5804  4.5395  4.4943  4.4443  4.3888
40     4.8765  4.8521  4.8251  4.7952  4.7621  4.7254  4.6848  4.6398  4.5900  4.5350
```

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THE FORMULA TWO ASSISTANCE FOR THE 1ST ANNIVERSARY
OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

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        4330.1 REV-5

        APPENDIX 52

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APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATS 10.50%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

                                AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
        1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

```
10     3.9376  3.9010  3.8603  3.8152  3.7651  3.7094  3.6477  3.5791  3.5029  3.4184
15     4.2357  4.2179  4.1981  4.1762  4.1518  4.1247  4.0947  4.0613  4.0243  3.9832
20     4.5092  4.4997  4.4891  4.4773  4.4642  4.4497  4.4335  4.4156  4.3958  4.3737
25     4.7510  4.7456  4.7396  4.7330  4.7256  4.7174  4.7083  4.6982  4.6870  4.6745
30     4.9520  4.9489  4.9455  4.9417  4.9375  4.9328  4.9276  4.9218  4.9154  4.9083
35     5.1425  5.1407  5.1386  5.1364  5.1338  5.1310  5.1279  5.1244  5.1206  5.1163
40     5.2929  5.2918  5.2906  5.2893  5.2878  5.2861  5.2843  5.2823  5.2801  5.2776
```

        11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

```
15     3.9376  3.8869  3.8306  3.7682  3.6988
20     4.3492  4.3220  4.2918  4.2583  4.2211  4.1797  4.1339  4.0829  4.0264  3.9636
25     4.6607  4.6453  4.6283  4.6093  4.5883  4.5650  4.5391  4.5104  4.4784  4.4430
30     4.9004  4.8916  4.8819  4.8711  4.8590  4.8457  4.8309  4.8145  4.7963  4.7760
35     5.1116  5.1063  5.1005  5.0940  5.0868  5.0788  5.0699  5.0600  5.0491  5.0369
40     5.2748  5.2717  5.2683  5.2645  5.2603  5.2557  5.2505  5.2447  5.2384  5.2313
```

        21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

```
25     4.4037  4.3600  4.3115  4.2577  4.1980
30     4.7535  4.7266  4.7009  4.6701  4.6359  4.5980  4.5559  4.5092  4.4573  4.3997
35     5.0234  5.0085  4.9918  4.9734  4.9529  4.9301  4.9049  4.8768  4.8457  4.8112
40     5.2234  5.2147  5.2050  5.1942  5.1822  5.1690  5.1542  5.1379  5.1197  5.0996
```

```
          31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35    4.7728 4.7302 4.6829 4.6304 4.5749
40    5.0772 5.0523 5.0247 4.9941 4.9601 4.9224 4.8805 4.8339 4.7823 4.7269
```

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2ND COLUMN OF FACTORS.

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4330.1 REV-5

APPENDIX 52

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APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 10.75%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

                              AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
         1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

```
10    4.0779 4.0417 4.0014 3.9566 3.9067 3.8512 3.7894 3.7206 3.6441 3.5589
15    4.3859 4.3685 4.3491 4.3276 4.3036 4.2769 4.2472 4.2141 4.1773 4.1363
20    4.6794 4.6701 4.6597 4.6482 4.6354 4.6212 4.6053 4.5877 4.5680 4.5462
25    4.9311 4.9259 4.9201 4.9137 4.9066 4.8986 4.8897 4.8799 4.8689 4.8567
30    5.1421 5.1391 5.1358 5.1322 5.1281 5.1236 5.1186 5.1129 5.1067 5.0998
35    5.3326 5.3309 5.3290 5.3269 5.3245 5.3219 5.3189 5.3157 5.3121 5.3080
40    5.4929 5.4919 5.4907 5.4895 5.4881 5.4865 5.4848 5.4829 5.4807 5.4783

         11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15    4.0907 4.0400 3.9835 3.9206 3.8507
20    4.5218 4.4947 4.4646 4.4311 4.3937 4.3522 4.3059 4.2544 4.1972 4.1334
25    4.8431 4.8279 4.8111 4.7923 4.7715 4.7482 4.7224 4.6936 4.6616 4.6260
30    5.0920 5.0834 5.0739 5.0632 5.0513 5.0381 5.0235 5.0071 4.9889 4.9687
35    5.3035 5.2985 5.2930 5.2868 5.2799 5.2722 5.2637 5.2542 5.2437 5.2319
40    5.4756 5.4727 5.4694 5.4657 5.4616 5.4570 5.4520 5.4463 5.4401 5.4331

         21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25    4.5863 4.5422 4.4930 4.4383 4.3777
30    4.9461 4.9210 4.8931 4.8621 4.8275 4.7890 4.7462 4.6985 4.6454 4.5866
35    5.2188 5.2042 5.1880 5.1700 5.1499 5.1275 5.1027 5.0750 5.0442 5.0099
40    5.4253 5.4167 5.4070 5.3963 5.3844 5.3711 5.3563 5.3399 5.3216 5.3012

         31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH
```

```
35    4.9717 4.9292 4.8819 4.8293 4.7716
40    5.2785 5.2533 5.2252 5.1940 5.1592 5.1205 5.0774 5.0294 4.9761 4.9215
```

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4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 11.00%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	4.2181	4.1823	4.1425	4.0980	4.0483	3.9930	3.9312	3.8622	3.7853	3.6995
15	4.5460	4.5290	4.5099	4.4887	4.4650	4.4385	4.4090	4.3761	4.3394	4.2984
20	4.8495	4.8405	4.8304	4.8192	4.8067	4.7927	4.7771	4.7598	4.7404	4.7187
25	5.1112	5.1062	5.1007	5.0945	5.0875	5.0798	5.0712	5.0616	5.0509	5.0389
30	5.3321	5.3293	5.3262	5.3227	5.3188	5.3144	5.3095	5.3041	5.2980	5.2913
35	5.5227	5.5211	5.5193	5.5174	5.5152	5.5127	5.5100	5.5070	5.5036	5.4998
40	5.6929	5.6920	5.6909	5.6897	5.6884	5.6869	5.6853	5.6834	5.6814	5.6791

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	4.2526	4.2016	4.1447	4.0812	4.0103					
20	4.6946	4.6676	4.6376	4.6040	4.5666	4.5249	4.4783	4.4263	4.3684	4.3037
25	5.0255	5.0106	4.9940	4.9755	4.9548	4.9317	4.9059	4.8772	4.8451	4.8094
30	5.2837	5.2753	5.2659	5.2555	5.2438	5.2308	5.2162	5.2000	5.1819	5.1617
35	5.4956	5.4909	5.4856	5.4798	5.4732	5.4659	5.4578	5.4487	5.4386	5.4273
40	5.6765	5.6736	5.6705	5.6669	5.6629	5.6585	5.6536	5.6481	5.6419	5.6351

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	4.7695	4.7249	4.6752	4.6198	4.5582					
30	5.1391	5.1140	5.0859	5.0546	5.0197	4.9807	4.9372	4.8887	4.8346	4.7747
35	5.4146	5.4006	5.3849	5.3674	5.3478	5.3260	5.3017	5.2745	5.2442	5.2104
40	5.6274	5.6189	5.6093	5.5987	5.5869	5.5736	5.5589	5.5424	5.5240	5.5035

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH

```
35   5.1727 5.1306 5.0837 5.0313 4.9729
40   5.4807 5.4551 5.4267 5.3949 5.3595 5.3199 5.2758 5.2266 5.1717 5.1183
```

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2ND COLUMN OF FACTORS.

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4330.1 REV-5

APPENDIX 52

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APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 11.25%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

                              AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
         1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

MORTGAGE TERM (YEARS)	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	4.3583	4.3230	4.2835	4.2394	4.1900	4.1348	4.0730	4.0039	3.9266	3.8402
15	4.7062	4.6895	4.6700	4.6498	4.6264	4.6002	4.5709	4.5382	4.5015	4.4605
20	5.0196	5.0109	5.0011	4.9902	4.9780	4.9643	4.9490	4.9319	4.9128	4.8914
25	5.2913	5.2865	5.2812	5.2752	5.2685	5.2611	5.2527	5.2433	5.2329	5.2212
30	5.5222	5.5195	5.5165	5.5132	5.5094	5.5052	5.5005	5.4953	5.4894	5.4829
35	5.7227	5.7212	5.7195	5.7176	5.7155	5.7131	5.7104	5.7075	5.7042	5.7005
40	5.8930	5.8921	5.8911	5.8899	5.8887	5.8873	5.8857	5.8840	5.0820	5.8798

MORTGAGE TERM (YEARS)	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	4.4147	4.3634	4.3061	4.2419	4.1702					
20	4.8674	4.8407	4.8107	4.7772	4.7398	4.6979	4.6510	4.5986	4.5400	4.4745
25	5.2081	5.1935	5.1771	5.1588	5.1383	5.1154	5.0898	5.0612	5.0291	4.9933
30	5.4755	5.4673	5.4581	5.4479	5.4364	5.4235	5.4092	5.3931	5.3751	5.3550
35	5.6963	5.6917	5.6865	5.6807	5.6742	5.6669	5.6588	5.6497	5.6396	5.6282
40	5.8774	5.8747	5.8716	5.8682	5.8643	5.8601	5.8553	5.8499	5.8439	5.8372

MORTGAGE TERM (YEARS)	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	4.9532	4.9084	4.8582	4.8021	4.7395					
30	5.3325	5.3074	5.2792	5.2478	5.2126	5.1732	5.1292	5.0800	5.0249	4.9640
35	5.6155	5.6013	5.5854	5.5676	5.5477	5.5254	5.5006	5.4727	5.4416	5.4068
40	5.8297	5.8213	5.8120	5.8015	5.7898	5.7766	5.7620	5.7455	5.7272	5.7066

MORTGAGE TERM (YEARS)	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	5.3678	5.3243	5.2756	5.2211	5.1613					

40   5.6837 5.6580 5.6293 5.5971 5.5612 5.5210 5.4760 5.4257 5.3695 5.3166

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2ND COLUMN OF FACTORS.

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     4330.1 REV-5

     APPENDIX 52

_____

APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE   11.50%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

                              AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
        1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

Term	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	4.4985	4.4637	4.4246	4.3808	4.3317	4.2766	4.2149	4.1456	4.0680	3.9810
15	4.8664	4.8500	4.8316	4.8110	4.7878	4.7619	4.7329	4.7003	4.6638	4.6228
20	5.1897	5.1813	5.1718	5.1612	5.1492	5.1359	5.1209	5.1041	5.0852	5.0641
25	5.4714	5.4668	5.4617	5.4560	5.4495	5.4423	5.4342	5.4251	5.4150	5.4036
30	5.7123	5.7097	5.7069	5.7037	5.7001	5.6961	5.6916	5.6865	5.6808	5.6745
35	5.9227	5.9213	5.9196	5.9178	5.9158	5.9135	5.9109	5.9080	5.9048	5.9011
40	6.0930	6.0921	6.0912	6.0902	6.0890	6.0877	6.0862	6.0846	6.0827	6.0806

Term	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	4.5769	4.5254	4.4676	4.4029	4.3303					
20	5.0404	5.0138	4.9841	4.9507	4.9132	4.8712	4.8242	4.7714	4.7122	4.6458
25	5.3908	5.3764	5.3604	5.3423	5.3221	5.2994	5.2740	5.2455	5.2136	5.1777
30	5.6674	5.6594	5.6504	5.6404	5.6291	5.6165	5.6024	5.5865	5.5687	5.5487
35	5.8971	5.8925	5.8874	5.8816	5.8752	5.8680	5.8599	5.8508	5.8407	5.8293
40	6.0783	6.0757	6.0728	6.0695	6.0658	6.0617	6.0571	6.0519	6.0461	6.0396

Term	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	5.1376	5.0925	5.0420	4.9854	4.9219					
30	5.5264	5.5013	5.4732	5.4416	5.4063	5.3666	5.3222	5.2723	5.2165	5.1545
35	5.8165	5.8022	5.7861	5.7681	5.7479	5.7252	5.6990	5.6713	5.6394	5.6036
40	6.0323	6.0241	6.0149	6.0046	5.9931	5.9801	5.9656	5.9493	5.9311	5.9106

Term	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	5.5634	5.5184	5.4680	5.4114	5.3528					
40	5.8877	5.8620	5.8331	5.9008	5.7645	5.7239	5.6783	5.6271	5.5698	5.5164

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4330.1 REV-5

APPENDIX 52

_____

APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 11.75%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
         1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	4.6487	4.6142	4.5755	4.5319	4.4830	4.4280	4.3661	4.2966	4.2185	4.1306
15	5.0265	5.0105	4.9924	4.9721	4.9493	4.9237	4.8949	4.8625	4.8261	4.7852
20	5.3599	5.3517	5.3425	5.3322	5.3205	5.3075	5.2920	5.2763	5.2578	5.2369
25	5.6515	5.6471	5.6422	5.6367	5.6305	5.6236	5.6158	5.6070	5.5971	5.5860
30	5.9023	5.8999	5.8972	5.8942	5.8907	5.8869	5.8826	5.8777	5.8723	5.8662
35	6.1128	6.1115	6.1100	6.1083	6.1065	6.1044	6.1020	6.0994	6.0064	6.0930
40	6.2930	6.2922	6.2914	6.2904	6.2893	6.2881	6.2867	6.2852	6.2834	6.2915

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	4.7392	4.6875	4.6294	4.5640	4.4906					
20	5.2135	5.1872	5.1576	5.1243	5.0869	5.0449	4.9977	4.9445	4.8849	4.8178
25	5.5735	5.5595	5.5438	5.5260	5.5061	5.4837	5.4586	5.4303	5.3985	5.3628
30	5.8593	5.8515	5.8429	5.8330	5.8220	5.8097	5.7958	5.7802	5.7626	5.7429
35	6.0893	6.0850	6.0803	6.0750	6.0690	6.0622	6.0546	6.0461	6.0365	6.0257
40	6.2793	6.2768	6.2740	6.2709	6.2674	6.2635	6.2590	6.2541	6.2485	6.2422

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	5.3226	5.2774	5.2267	5.1696	5.1055					
30	5.7207	5.6958	5.6677	5.6362	5.6008	5.5610	5.5163	5.4660	5.4095	5.3464
35	6.0136	6.0000	5.9847	5.9675	5.9482	5.9264	5.9020	5.8746	5.8437	5.8090
40	6.2351	6.2271	6.2182	6.2081	6.1969	6.1842	6.1699	6.1539	6.1358	6.1156

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	5.7700	5.7262	5.6769	5.6216	5.5594					
40	6.0928	6.0672	6.0384	6.0061	5.9697	5.9288	5.8829	5.8312	5.7732	5.7176

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2ND COLUMN OF FACTORS.

_____

     4330.1 REV-5

     APPENDIX 52

_____

APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 12.00%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

                              AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
        1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

TERM (YEARS)	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	4.7889	4.7549	4.7166	4.6734	4.6247	4.5699	4.5081	4.4385	4.3600	4.2716
15	5.1867	5.1709	5.1532	5.1333	5.1108	5.0855	5.0569	5.0247	4.9885	4.9476
20	5.5399	5.5320	5.5230	5.5129	5.5014	5.4886	5.4741	5.4578	5.4394	5.4187
25	5.8415	5.8373	5.8326	5.8272	5.8212	5.8144	5.8067	5.7980	5.7883	5.7773
30	6.0924	6.0901	6.0875	6.0847	6.0814	6.0778	6.0737	6.0690	6.0638	6.0579
35	6.3128	6.3116	6.3101	6.3086	6.3068	6.3047	6.3025	6.2999	6.2970	6.2938
40	6.4930	6.4923	6.4915	6.4906	6.4896	6.4885	6.4872	6.4858	6.4842	6.4823

TERM (YEARS)	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	4.9016	4.8497	4.7913	4.7254	4.6512					
20	5.3953	5.3690	5.3393	5.3059	5.2682	5.2258	5.1780	5.1241	5.0634	4.9950
25	5.7650	5.7510	5.7353	5.7176	5.6977	5.6752	5.6499	5.6214	5.5892	5.5530
30	6.0512	6.0438	6.0353	6.0258	6.0151	6.0031	5.9895	5.9741	5.9569	5.9374
35	6.2901	6.2860	6.2813	6.2761	6.2702	6.2635	6.2560	6.2476	6.2380	6.2273
40	6.4803	6.4779	6.4753	6.4724	6.4691	6.4653	6.4611	6.4563	6.4510	6.4449

TERM (YEARS)	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	5.5122	5.4662	5.4144	5.3560	5.2904					
30	5.9155	5.8908	5.8630	5.8316	5.7963	5.7565	5.7116	5.6610	5.6041	5.5400
35	6.2152	6.2016	6.1862	6.1689	6.1494	6.1275	6.1027	6.0748	6.0434	6.0080
40	6.4381	6.4305	6.4218	6.4121	6.4011	6.3888	6.3749	6.3592	6.3415	6.3216

TERM (YEARS)	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	5.9681	5.9231	5.8724	5.8153	5.7523					
40	6.2991	6.2738	6.2453	6.2132	6.1770	6.1362	6.0902	6.0385	5.9801	5.9210

THESE FACTOR TABLES ARE ORIGINATION FACTORS --
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THE FORMULA TWO ASSISTANCE FOR THE 1ST ANNIVERSARY
OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 12.25%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

AMORTIZATION YEAR
FORMULA TWO

MORTGAGE
 TERM
(YEARS)

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	4.9391	4.9055	4.8675	4.8245	4.7761	4.7213	4.6594	4.5895	4.5106	4.4214
15	5.3468	5.3314	5.3141	5.2945	5.2723	5.2473	5.2190	5.1871	5.1510	5.1102
20	5.7101	5.7024	5.6937	5.6839	5.6728	5.6603	5.6461	5.6301	5.6121	5.5917
25	6.0216	6.0176	6.0131	6.0080	6.0022	5.9957	5.9883	5.9800	5.9706	5.9599
30	6.2824	6.2803	6.2779	6.2752	6.2721	6.2686	6.2647	6.2603	6.2553	6.2497
35	6.5128	6.5116	6.5103	6.5088	6.5071	6.5051	6.5029	6.5005	6.4977	6.4945
40	6.6931	6.6924	6.6917	6.6909	6.6900	6.6889	6.6877	6.6864	6.6849	6.6832

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	5.0642	5.0122	4.9534	4.8870	4.8121					
20	5.5686	5.5426	5.5132	5.4800	5.4425	5.4001	5.3522	5.2981	5.2371	5.1680
25	5.9479	5.9343	5.9190	5.9017	5.8822	5.8601	5.8351	5.8069	5.7751	5.7391
30	6.2433	6.2361	6.2279	6.2188	6.2084	6.1966	6.1834	6.1684	6.1515	6.1324
35	6.4910	6.4870	6.4824	6.4773	6.4715	6.4649	6.4575	6.4492	6.4397	6.4291
40	6.6813	6.6791	6.6767	6.6739	6.6708	6.6673	6.6633	6.6588	6.6537	6.6480

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	5.6985	5.6526	5.6008	5.5422	5.4760					
30	6.1109	6.0865	6.0590	6.0279	5.9927	5.9531	5.9082	5.8576	5.8004	5.7358
35	6.4170	6.4034	6.3081	6.3707	6.3511	6.3290	6.3039	6.2757	6.2437	6.2077
40	6.6415	6.6342	6.6259	6.6165	6.6060	6.5941	6.5806	6.5654	6.5482	6.5287

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	6.1669	6.1209	6.0689	6.0102	5.9471					
40	6.5068	6.4820	6.4540	6.4224	6.3867	6.3463	6.3008	6.2493	6.1911	6.1282

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     4330.1 REV-5

     APPENDIX 52

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APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 12.50%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

                              AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
         1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

10   5.0793 5.0461 5.0086 4.9660 4.9178 4.8633 4.8015 4.7315 4.6523 4.5626
15   5.5070 5.4919 5.4749 5.4557 5.4338 5.4091 5.3811 5.3494 5.3135 5.2729
20   5.8902 5.8827 5.8742 5.8646 5.8537 5.8414 5.8275 5.8117 5.7938 5.7735
25   6.2117 6.2078 6.2034 6.1985 6.1928 6.1865 6.1792 6.1711 6.1618 6.1513
30   6.4825 6.4804 6.4780 6.4754 6.4724 6.4690 6.4651 6.4608 6.4558 6.4502
35   6.7129 6.7117 6.7105 6.7090 6.7074 6.7055 6.7034 6.7011 6.6984 6.6953
40   6.8931 6.8925 6.8919 6.8911 6.8903 6.8893 6.8883 6.8871 6.8857 6.8841

         11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15   5.2269 5.1747 5.1157 5.0489 4.9732
20   5.7506 5.7246 5.6952 5.6619 5.6242 5.5815 5.5331 5.4784 5.4164 5.3461
25   6.1395 6.1260 6.1108 6.0936 6.0741 6.0520 6.0269 5.9986 5.9665 5.9302
30   6.4439 6.4367 6.4286 6.4194 6.4090 6.3972 6.3038 6.3687 6.3516 6.3322
35   6.6919 6.6880 6.6835 6.6785 6.6729 6.6664 6.6592 6.6509 6.6416 6.6311
40   6.8824 6.8804 6.8781 6.8755 6.8726 6.8693 6.8656 6.8614 6.8566 6.8512

         21ST   22ND   23RD   24TH   25TH   26TH   27TH   20TH   29TH   30TH

25   5.8B90 5.8424 5.7896 5.7299 5.6623
30   6.3102 6.2853 6.2572 6.2253 6.1891 6.1482 6.1019 6.0495 5.9900 5.9240
35   6.6191 6.6056 6.5902 6.5729 6.5532 6.5309 6.5057 6.4772 6.4448 6.4082
40   6.8451 6.8382 6.8304 6.8215 6.8114 6.8000 6.7871 6.7725 6.7560 6.7372

         31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35   6.3668 6.3198 6.2666 6.2064 6.1436
40   6.7160 6.6920 6.6648 6.6340 6.5991 6.5596 6.5148 6.4642 6.4068 6.3419

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OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATE: 3/7/78-PRESENT
CONTRACT RATE   12.75%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

AMORTIZATION YEAR
FORMULA TWO

MORTGAGE
 TERM
(YEARS)

Term	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	5.2295	5.1967	5.1595	5.1172	5.0692	5.0148	4.9529	4.8027	4.8031	4.7126
15	5.6671	5.6524	5.6358	5.6169	5.5954	5.5710	5.5433	5.5119	5.4762	5.4357
20	6.0603	6.0531	6.0449	6.0356	6.0251	6.0131	5.9995	5.9841	5.9666	5.9467
25	6.4018	6.3980	6.3938	6.3009	6.3835	6.3773	6.3702	6.3622	6.3531	6.3428
30	6.6725	6.6706	6.6684	6.6659	6.6631	6.6599	6.6563	6.6521	6.6474	6.6421
35	6.9129	6.9118	6.9106	6.9092	6.9077	6.9059	6.9039	6.9016	6.8991	6.8961
40	7.1031	7.1025	7.1018	7.1011	7.1002	7.0992	7.0981	7.0968	7.0954	7.0938

Term	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	5.3897	5.3375	5.2783	5.2110	5.1346					
20	5.9242	5.8986	5.8695	5.8365	5.7990	5.7565	5.7082	5.6534	5.5912	5.5205
25	6.3311	6.3178	6.3027	6.2856	6.2661	6.2440	6.2190	6.1905	6.1582	6.1216
30	6.6361	6.6292	6.6214	6.6126	6.6026	6.5912	6.5782	6.5636	6.5469	6.5280
35	6.8928	6.8890	6.8847	6.8799	6.8743	6.8681	6.8609	6.8529	6.8437	6.8332
40	7.0919	7.0898	7.0874	7.0847	7.0817	7.0782	7.0742	7.0697	7.0646	7.0588

Term	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	6.0799	6.0327	5.9790	5.9181	5.8494					
30	6.5065	6.4822	6.4545	6.4231	6.3874	6.3469	6.3010	6.2488	6.1896	6.1224
35	6.8214	6.8080	6.7927	6.7754	6.7558	6.7335	6.7082	6.6794	6.6468	6.6097
40	7.0523	7.0448	7.0363	7.0267	7.0158	7.0034	6.9893	6.9734	6.9552	6.9347

Term	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	6.5677	6.5199	6.4657	6.4042	6.3416					
40	6.9113	6.8848	6.8547	6.8205	6.7817	6.7376	6.6876	6.6308	6.5664	6.5209

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OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

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     4330.1 REV-5

     APPENDIX 52

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APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 13.00%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

                             AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
         1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

Term	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	5.3797	5.3473	5.3104	5.2604	5.2206	5.1663	5.1044	5.0340	4.9539	4.8627
15	5.8373	5.8228	5.8064	5.7878	5.7665	5.7423	5.7148	5.6835	5.6479	5.6073
20	6.2404	6.2334	6.2254	6.2164	6.2060	6.1943	6.1810	6.1658	6.1485	6.1288
25	6.5818	6.5783	6.5743	6.5697	6.5646	6.5586	6.5519	6.5443	6.5355	6.5256
30	6.8725	6.8707	6.8686	6.8661	6.8634	6.8602	6.8567	6.8526	6.8480	6.8428
35	7.1129	7.1119	7.1108	7.1095	7.1080	7.1063	7.1044	7.1023	7.0998	7.0970
40	7.3031	7.3026	7.3020	7.3013	7.3005	7.2996	7.2906	7.2975	7.2962	7.2947

Term	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	5.5612	5.5086	5.4489	5.3808	5.3034					
20	6.1064	6.0809	6.0519	6.0188	5.9813	5.9385	5.8898	5.8344	5.7714	5.6997
25	6.5143	6.5015	6.4869	6.4702	6.4513	6.4298	6.4052	6.3773	6.3456	6.3095
30	6.8368	6.8300	6.8222	6.8134	6.8034	6.7920	6.7790	6.7642	6.7474	6.7282
35	7.0938	7.0901	7.0860	7.0813	7.0759	7.0698	7.0428	7.0549	7.0459	7.0357
40	7.2930	7.2911	7.2889	7.2865	7.2836	7.2804	7.2768	7.2726	7.2678	7.2625

Term	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	6.2683	6.2215	6.1683	6.1077	6.0387					
30	6.7064	6.6816	6.6534	6.6213	6.5847	6.5432	6.4958	6.4420	6.3806	6.3127
35	7.0240	7.0107	6.9956	6.9784	6.9589	6.9366	6.9113	6.8825	6.8496	6.8123
40	7.2563	7.2493	7.2414	7.2323	7.2220	7.2103	7.1970	7.1818	7.1645	7.1449

Term	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	6.7698	6.7215	6.6664	6.6038	6.5408					
40	7.1225	7.0971	7.0681	7.0352	6.9976	6.9549	6.9064	6.8511	6.7881	6.7278

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OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE

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4330.1 REV-5

APPENDIX 52

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APPROXIMATE CLOSING DATES: 3/7/78-PRESENT
CONTRACT RATE 13.25%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
         1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	5.5199	5.4879	5.4515	5.4099	5.3625	5.3084	5.2466	5.1762	5.0959	5.0042
15	5.9974	5.9833	5.9673	5.9490	5.9281	5.9043	5.8771	5.8461	5.8107	5.7703
20	6.4205	6.4137	6.4059	6.3971	6.3870	6.3755	6.3624	6.3474	6.3304	6.3109
25	6.7719	6.7685	6.7647	6.7602	6.7552	6.7495	6.7429	6.7355	6.7269	6.7172
30	7.0626	7.0609	7.0589	7.0567	7.0541	7.0512	7.0478	7.0440	7.0397	7.0347
35	7.3129	7.3120	7.3109	7.3097	7.3083	7.3067	7.3049	7.3029	7.3005	7.2978
40	7.5031	7.5027	7.5022	7.5016	7.5009	7.5001	7.4992	7.4982	7.4970	7.4957

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
15	5.7243	5.6717	5.6118	5.5434	5.4654					
20	6.2886	6.2633	6.2344	6.2013	6.1637	6.1207	6.0717	6.0158	5.9520	5.8793
25	6.7061	6.6935	6.6790	6.6626	6.6438	6.6223	6.5979	6.5700	6.5381	6.5018
30	7.0291	7.0226	7.0153	7.0069	6.9973	6.9864	6.9739	6.9597	6.9434	6.9249
35	7.2948	7.2913	7.2813	7.2827	7.2775	7.2716	7.2649	7.2572	7.2484	7.2383
40	7.4942	7.4925	7.4905	7.4882	7.4857	7.4828	7.4794	7.4756	7.4713	7.4664

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	6.4604	6.4131	6.3592	6.2977	6.2275					
30	6.9038	6.8797	6.8522	6.8209	6.7851	6.7443	6.6977	6.6446	6.5840	6.5149
35	7.2269	7.2138	7.1989	7.1819	7.1625	7.1404	7.1152	7.0864	7.0536	7.0161
40	7.4607	7.4543	7.4469	7.4386	7.4290	7.4181	7.4057	7.3915	7.3753	7.3568

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	6.9733	6.9246	6.8689	6.8055	6.7412					
40	7.3357	7.3117	7.2843	7.2530	7.2173	7.1765	7.1301	7.0771	7.0166	6.9482

                 *NOTE:THE FACTORS IN THE 1ST COLUMN ON EACH PAGE OF
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OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

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     4330.1 REV-5
     APPENDIX 52
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APPROXIMATE CLOSING DATES:  3/7/78-PRESENT
CONTRACT RATE   13.50%
SUBSIDY RATE    4.00%
PREMIUM RATE     .70%
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                                  AMORTIZATION YEAR
MORTGAGE                            FORMULA TWO
 TERM
(YEARS)
       1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH    10TH

10    5.6701 5.6385 5.6024 5.5612 5.5140 5.4600 5.3982 5.3276 5.2468 5.1545
15    6.1675 6.1537 6.1380 6.1199 6.0993 6.0757 6.0487 6.0178 5.9825 5.9421
20    6.6006 6.5940 6.5865 6.5779 6.5680 6.5568 6.5439 6.5291 6.5123 6.4930
25    6.9620 6.9587 6.9550 6.9507 6.9459 6.9403 6.9340 6.9267 6.9184 6.9089
30    7.2626 7.2610 7.2591 7.2569 7.2544 7.2515 7.2483 7.2446 7.2403 7.2354
35    7.5130 7.5121 7.5111 7.5100 7.5087 7.5072 7.5055 7.5035 7.5013 7.4987
40    7.7131 7.7127 7.7121 7.7115 7.7108 7.7100 7.7090 7.7080 7.7068 7.7054


       11TH   12TH   13TN   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15    5.8959 5.8431 5.7827 5.7136 5.6346
20    6.4710 6.4458 6.4170 6.3841 6.3464 6.3033 6.2540 6.1976 6.1331 6.0594
25    6.8980 6.8855 6.8713 6.8550 6.8364 6.8151 6.7908 6.7629 6.7311 6.6946
30    7.2299 7.2235 7.2162 7.2079 7.1983 7.1874 7.1749 7.1607 7.1444 7.1257
35    7.4958 7.4925 7.4886 7.4843 7.4793 7.4736 7.4670 7.4596 7.4510 7.4412
40    7.7038 7.7019 7.6999 7.6975 7.6948 7.6916 7.6881 7.6840 7.6793 7.6740


       21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25    6.6530 6.6053 6.5508 6.4885 6.4172
30    7.1044 7.0800 7.0521 7.0201 6.9936 6.9419 6.8941 6.8395 6.7771 6.7067
35    7.4301 7.4173 7.4027 7.3859 7.3668 7.3450 7.3199 7.2913 7.2586 7.2212
40    7.6679 7.6609 7.6530 7.6438 7.6334 7.6215 7.6078 7.5922 7.5744 7.5540


       31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35    7.1784 7.1295 7.0735 7.0095 6.9432
40    7.5306 7.5040 7.4734 7.4385 7.3986 7.3529 7.3007 7.2409 7.1726 7.1302
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                *NOTE:THE FACTORS IN THE 1ST COLUMN ON EACH PAGE OF
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THE FORMULA TWO ASSISTANCE FOR THE 1ST ANNIVERSARY
OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.
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4330.1 REV-5

APPENDIX 52

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APPROXIMATE CLOSING DATES: 3/7/78-3/8/81
CONTRACT RATE 13.75%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

                              AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
        1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

Term	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	5.8203	5.7891	5.7534	5.7124	5.6654	5.6116	5.5498	5.4791	5.3979	5.3049
15	6.3277	6.3142	6.2988	6.2812	6.2609	6.2377	6.2110	6.1805	6.1455	6.1054
20	6.7807	6.7743	6.7670	6.7586	6.7490	6.7380	6.7254	6.7109	6.6943	6.6753
25	7.1520	7.1489	7.1453	7.1413	7.1366	7.1312	7.1250	7.1180	7.1098	7.1006
30	7.4627	7.4611	7.4592	7.4571	7.4547	7.4519	7.4488	7.4451	7.4409	7.4362
35	7.7130	7.7122	7.7113	7.7102	7.7090	7.7076	7.7060	7.7041	7.7020	7.6996
40	7.9132	7.9128	7.9123	7.9117	7.9111	7.9104	7.9096	7.9087	7.9076	7.9064

         11TH   12TH   13TH   14TN   15TH   16TH   17TH   18TH   19TH   20TH

Term	11TH	12TH	13TH	14TN	15TH	16TH	17TH	18TH	19TH	20TH
15	6.0594	6.0066	5.9461	5.6768	5.7973					
20	6.6535	6.6285	6.5998	6.5670	6.5293	6.4861	6.4366	6.3798	6.3147	6.2401
25	7.0899	7.0777	7.0637	7.0476	7.0292	7.0081	6.9839	6.9562	6.9244	6.8879
30	7.4307	7.4244	7.4172	7.4089	7.3994	7.3886	7.3761	7.3618	7.3454	7.3267
35	7.6969	7.6937	7.6901	7.6859	7.6811	7.6756	7.6694	7.6622	7.6539	7.6444
40	7.9050	7.9034	7.9015	7.8994	7.8970	7.8942	7.8910	7.8873	7.8831	7.8783

         21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

Term	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	6.8461	6.7982	6.7432	6.6802	6.6080					
30	7.3051	7.2805	7.2522	7.2197	7.1825	7.1399	7.0910	7.0349	6.9707	6.9002
35	7.6336	7.6211	7.6069	7.5905	7.5718	7.5503	7.5256	7.4974	7.4650	7.4278
40	7.8728	7.8665	7.8592	7.8509	7.8414	7.8305	7.8179	7.8036	7.7871	7.7682

         31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

Term	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	7.3852	7.3364	7.2804	7.2162	7.1473					
40	7.7466	7.7218	7.6933	7.6607	7.6233	7.5804	7.5313	7.4749	7.4103	7.3433

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4330.1 REV-5

APPENDIX 52

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APPROXIMATE CLOSING DATES: 3/7/78-3/8/81
CONTRACT RATE 14.00%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

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                              AMORTIZATION YEAR
MORTGAGE                        FORMULA TWO
 TERM
(YEARS)
        1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH   10TH

10    5.9704 5.9397 5.9043 5.8637 5.8169 5.7632 5.7015 5.6306 5.5490 5.4553
15    6.4978 6.4846 6.4695 6.4521 6.4321 6.4091 6.3827 6.3524 6.3175 6.2774
20    6.9608 6.9546 6.9475 6.9394 6.9300 6.9193 6.9069 6.8927 6.8764 6.8576
25    7.3421 7.3391 7.3357 7.3318 7.3273 7.3221 7.3161 7.3092 7.3014 7.2923
30    7.6527 7.6513 7.6496 7.6477 7.6454 7.6429 7.6400 7.6366 7.6327 7.6283
35    7.9130 7.9123 7.9114 7.9104 7.9093 7.9080 7.9065 7.9048 7.9028 7.9006
40    8.1232 8.1227 8.1222 8.1217 8.1210 8.1203 8.1194 8.1185 8.1173 8.1160


       11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15    6.2313 6.1783 6.1174 6.0475 5.9670
20    6.8361 6.8113 6.7828 6.7501 6.7125 6.6692 6.6195 6.5624 6.496B 6.4213
25    7.2819 7.2699 7.2562 7.2404 7.2222 7.2014 7.1774 7.1498 7.1181 7.0817
30    7.6232 7.6173 7.6105 7.6028 7.5939 7.5836 7.5718 7.5583 7.5427 7.5248
35    7.8980 7.8950 7.8915 7.8876 7.8831 7.8778 7.8718 7.8649 7.8570 7.8479
40    8.1146 8.1128 8.1109 0.1086 8.1060 8.1031 8.0996 8.0957 8.0912 8.0860


       21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25    7.0398 6.9917 6.9364 6.8728 6.7998
30    7.5043 7.4807 7.4535 7.4223 7.3864 7.3452 7.2978 7.2433 7.1807 7.1088
35    7.8375 7.8254 7.8116 7.7957 7.7774 7.7565 7.7323 7.7046 7.6727 7.6361
40    8.0800 8.0731 8.0652 8.0561 8.0457 8.0337 8.0199 8.0041 7.9858 7.9649


       31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35    7.5940 7.5456 7.4900 7.4261 7.3544
40    7.9409 7.9132 7.8814 7.8449 7.8029 7.7547 7.6992 7.6355 7.5641 7.5400
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2ND COLUMN OF FACTORS.

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APPROXIMATE CLOSING DATES:  3/7/78-3/8/81
CONTRACT RATE  14.25%
SUBSIDY RATE    4.00%
PREMIUM RATE     .70%
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                                AMORTIZATION YEAR
MORTGAGE                          FORMULA TWO
 TERM
(YEARS)
        1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH   10TH

10    6.1206 6.0903 6.0552 6.0149 5.9685 5.9149 5.8532 5.7822 5.7003 5.6059
15    6.6679 6.6550 6.6402 6.6231 6.6034 6.5806 6.5544 6.5243 6.4895 6.4495
20    7.1408 7.1349 7.1280 7.1201 7.1111 7.1006 7.0885 7.0746 7.0585 7.0401
25    7.5321 7.5293 7.5260 7.5223 7.5180 7.5130 7.5072 7.5006 7.4929 7.4841
30    7.8527 7.8514 7.8497 7.8479 7.8458 7.8433 7.8405 7.8372 7.8334 7.8291
35    8.1130 8.1124 8.1116 8.1107 8.1097 8.1085 8.1071 8.1055 8.1037 8.1016
40    8.3232 8.3228 8.3224 8.3219 8.3214 8.3208 8.3200 8.3192 8.3182 8.3171


       11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15    6.4033 6.3502 6.2889 6.2183 6.1370
20    7.0188 6.9943 6.9660 6.9334 6.8959 6.8527 6.8029 6.7455 6.6794 6.6033
25    7.4740 7.4623 7.4488 7.4333 7.4154 7.3949 7.3711 7.3438 7.3123 7.2760
30    7.8241 7.8183 7.8117 7.8040 7.7952 7.7851 7.7734 7.7599 7.7444 7.7265
35    8.0991 8.0963 8.0931 8.0894 8.0851 8.0802 8.0745 8.0679 8.0604 8.0517
40    8.3158 8.3143 8.3126 8.3107 8.3094 8.3058 8.3028 8.2993 8.2963 8.2907


       21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25    7.2342 7.1860 7.1305 7.0665 6.9928
30    7.7059 7.6821 7.6547 7.6232 7.5869 7.5450 7.4968 7.4412 7.3772 7.3037
35    8.0417 8.0302 8.0169 8.0016 7.9839 7.9636 7.9402 7.9132 7.8821 7.8462
40    8.2854 8.2793 8.2723 8.2642 8.2548 8.2441 8.2317 8.2174 8.2009 8.1819


       31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35    7.8049 7.7574 7.7026 7.6394 7.5667
40    8.1601 8.1349 8.1059 8.0724 8.0339 7.9895 7.9384 7.8795 7.8116 7.7474
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OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
2ND COLUMN OF FACTORS.

APPROXIMATE CLOSING DATES: 3/7/78-3/8/81
CONTRACT RATE   14.50%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

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                                      AMORTIZATION YEAR
MORTGAGE                                  FORMULA TWO
 TERM
(YEARS)
        1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH    10TH

10     6.2708 6.2408 6.2062 6.1662 6.1200 6.0666 6.0050 5.9338 5.8516 5.7566
15     6.8381 6.8254 6.8109 6.7940 6.7746 6.7521 6.7262 6.6962 6.6616 6.6217
20     7.3209 7.3152 7.3086 7.3009 7.2921 7.2819 7.2701 7.2565 7.2407 7.2226
25     7.7322 7.7294 7.7262 7.7225 7.7182 7.7133 7.7076 7.7010 7.6934 7.6846
30     8.0528 8.0514 8.0499 8.0481 8.0461 8.0437 8.0410 8.0378 8.0341 8.0299
35     8.3230 8.3224 8.3215 8.3206 8.3196 8.3183 8.3169 8.3152 8.3133 8.3111
40     8.5332 8.5328 8.5324 8:5319 8.5313 8.5306 8.5299 8.5290 8.5280 8.5268


        11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TH   19TH   20TH

15     6.5755 6.5222 6.4606 6.3895 6.3073
20     7.2016 7.1774 7.1494 7.1170 7.0797 7.0365 6.9867 6.9292 6.8627 6.7859
25     7.6744 7.6627 7.6492 7.6335 7.6155 7.5946 7.5705 7.5427 7.5105 7.4734
30     8.0250 8.0194 8.0129 8.0054 7.9967 7.9866 7.9750 7.9617 7.9462 7.9283
35     8.3086 8.3057 8.3023 8.2984 8.2939 8.2887 8.2926 8.2757 8.2676 8.2583
40     8.5254 8.5238 8.5220 8.5199 8.5175 8.5147 8.5114 8.5077 8.5033 8.4983


        21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25     7.4305 7.3809 7.3237 7.2576 7.1818
30     7.9077 7.8839 7.8564 7.8246 7.7879 7.7455 7.6965 7.6400 7.5746 7.5000
35     8.2476 8.2352 8.2209 8.2044 8.1853 8.1633 8.1378 8.1084 8.0744 8.0352
40     8.4926 8.4859 8.4782 8.4693 8.4590 8.4471 8.4334 8.4176 8.3993 8.3782


        31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35     7.9898 7.9375 7.8770 7.8072 7.7450
40     8.3538 8.3256 8.2930 8.2554 8.2120 8.1618 8.1038 8.0369 7.9657 7.9500
```

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2ND COLUMN OF FACTORS.

APPROXIMATE CLOSING DATES: 3/7/78-3/8/81
CONTRACT RATE   15.50%
SUBSIDY RATE   4.00%
PREMIUM RATE   .70%

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                                   AMORTIZATION YEAR
MORTGAGE                              FORMULA TWO
 TERM
(YEARS)
          1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH   10TH


10    6.8915 6.8630 6.8297 6.7908 6.7455 6.6927 6.6310 6.5591 6.4753 6.3774
15    7.5186 7.5071 7.4937 7.4780 7.4598 7.4385 7.4136 7.3847 7.3509 7.3115
20    8.0612 8.0562 8.0503 8.0435 8.0355 8.0262 8.0153 8.0026 7.9878 7.9706
25    8.5024 8.5001 8.4974 8.4943 8.4907 8.4864 8.4815 8.4757 8.4690 8.4612
30    8.8529 8.8518 8.8506 8.8491 8.8474 8.8454 8.8431 8.8403 8.8372 8.8335
35    9.1331 9.1326 9.1320 9.1313 9.1305 9.1296 9.1285 9.1272 9.1257 9.1239
40    9.3532 9.3530 9.3526 9.3523 9.3518 9.3513 9.3508 9.3501 9.3493 9.3484


         11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TN   19TN   20TH


15    7.2655 7.2119 7.1493 7.0763 6.9912
20    7.9504 7.9269 7.8995 7.8676 7.8303 7.7868 7.7361 7.6769 7.6079 7.5274
25    8.4520 8.4413 8.4289 8.4144 8.3974 8.3776 8.3546 8.3277 8.2963 8.2597
30    8.8292 8.8242 8.8183 8.811S 8.8035 8.7942 8.7833 8.7707 8.7559 8.7387
35    9.1219 9.1195 9.1167 9.1134 9.1097 9.1052 9.1001 9.0941 9.0871 9.0789
40    9.3473 9.3460 9.3446 9.3429 9.3409 9.3385 9.3358 9.3327 9.3290 9.3247


         21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH


25    8.2170 8.1672 8.1091 8.0414 7.9623
30    8.7186 8.6952 8.6678 8.6359 8.5987 8.5553 8.5047 8.4457 8.3768 8.2982
35    9.0693 9.0582 9.0452 9.0301 9.0124 8.9918 8.9677 8.9397 8.9070 8.8689
40    9.3196 9.3138 9.3070 9.2990 9.2897 9.2708 9.2662 9.2514 9.2342 9.2141


         31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH


35    8.8243 8.7724 8.7118 8.6411 8.5659
40    9.1907 9.1633 9.1315 9.0943 9.0509 9.0003 8.9412 8.8724 8.7948 8.7700
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        4330.1 REV-5

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APPROXIMATE CLOSING DATES: 3/9/81-PRESENT
CONTRACT RATE 13.75%
SUBSIDY RATE   4.75%
PREMIUM RATE   .70%

                                    AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)
         1ST   2ND   3RD   4TH   5TH   6TH   7TH   8TH   9TH   10TH

10   5.4603 5.4291 5.3934 5.3524 5.3054 5.2516 5.1898 5.1191 5.0379 4.9449
15   5.9477 5.9342 5.9188 5.9012 5.8809 5.8577 5.8310 5.8005 5.7655 5.7254
20   6.3707 6.3643 6.3570 6.3486 6.3390 6.3280 6.3154 6.3009 6.2843 6.2653
25   6.7220 6.7189 6.7153 6.7113 6.7066 6.7012 6.6950 6.6880 6.6798 6.6706
30   7.0227 7.0211 7.0192 7.0171 7.0147 7.0119 7.0088 7.0051 7.0009 6.9962
35   7.2530 7.2522 7.2513 7.2502 7.2490 7.2476 7.2460 7.2441 7.2420 7.2396
40   7.4332 1.4328 7.4323 7.4317 7.4311 7.4304 7.4296 7.4287 7.4276 7.4264

         11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TN   19TN   20TH

15   5.6794 5.6266 5.5661 5.4968 5.4173
20   6.2435 6.2185 6.1898 6.1570 6.1193 6.0761 6.0266 5.9698 5.9047 5.8301
25   6.6599 6.6477 6.6337 6.6176 6.5992 6.5761 6.5539 6.5262 6.4944 6.4579
30   6.9907 6.9844 6.9772 6.9689 6.9594 6.9486 6.9361 6.9218 6.9054 6.8967
35   7.2369 7.2337 7.2301 7.2259 7.2211 7.2156 7.2094 7.2022 7.1939 7.1844
40   7.4250 7.4234 7.4215 7.4194 7.4170 7.4142 7.4110 7.4073 7.4031 7.3903

         21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25   6.4161 6.3682 6.3132 6.2502 6.1780
30   6.8651 6.8405 6.8122 6.7797 6.7425 6.6999 6.6510 6.5949 6.5307 6.4602
35   7.1736 7.1611 7.1469 7.1305 7.1118 7.0903 7.0656 7.0374 7.0050 6.9678
40   7.3928 7.3865 7.3792 7.3709 7.3614 7.3505 7.3379 7.3236 7.3071 7.2882

         31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35   6.9252 6.8764 6.8204 6.7562 6.6873
40   7.2666 7.2418 7.2133 7.1807 7.1433 7.1004 7.0513 6.9949 6.9303 6.8633

                  *NOTE:THE FACTORS IN THE 1ST COLUMN ON EACH PAGE OF
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2ND COLUMN OF FACTORS.

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APPROXIMATE CLOSING DATES: 3/9/81-PRESENT
CONTRACT RATE 14.00%
SUBSIDY RATE   4.75%
PREMIUM RATE   .70%

AMORTIZATION YEAR

MORTGAGE   FORMULA TWO
 TERM
(YEARS)

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	5.6104	5.5797	5.5443	5.5037	5.4569	5.4032	5.3415	5.2706	5.1890	5.0953
15	6.1178	6.1046	6.0895	6.0721	6.0521	6.0291	6.0027	5.9724	5.9375	5.8974
20	6.5508	6.5446	6.5375	6.5294	6.5200	6.5093	6.4969	6.4827	6.4664	6.4476
25	6.9121	6.9091	6.9057	6.9018	6.8973	6.8921	6.8861	6.8792	6.8714	6.8623
30	7.2127	7.2113	7.2096	7.2077	7.2054	7.2029	7.2000	7.1966	7.1927	7.1883
35	7.4530	7.4523	7.4514	7.4504	7.4493	7.4480	7.4465	7.4448	7.4428	7.4406
40	7.6432	7.6427	7.6422	7.6417	7.6410	7.6403	7.6394	7.6385	7.6373	7.6360

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TN	19TN	20TH
15	5.8513	5.7983	5.7374	5.6675	5.5870					
20	6.4261	6.4013	6.3728	6.3401	6.3025	6.2592	6.2095	6.1524	6.0868	6.0113
25	6.8519	6.6399	6.8262	6.8104	6.7922	6.7714	6.7474	6.7198	6.6881	6.6517
30	7.1832	7.1773	7.1705	7.1628	7.1539	7.1436	7.1318	7.1183	7.1027	7.0848
35	7.4380	7.4350	7.4315	7.4276	7.4231	7.4178	7.4118	7.4049	7.3970	7.3879
40	7.6346	7.6328	7.6309	7.6286	7.6260	7.6231	7.6196	7.6157	7.6112	7.6060

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	6.6098	6.5617	6.5064	6.4428	6.3698					
30	7.0643	7.0407	7.0135	6.9023	6.9464	6.9052	6.8578	6.8033	6.7407	6.6688
35	7.3775	7.3654	7.3516	7.3357	7.3174	1.2965	7.2723	7.2446	7.2127	7.1761
40	7.6000	7.5931	7.5852	7.5761	7.5657	7.5537	7.5399	7.5241	7.5058	7.4849

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	7.1340	7.0856	7.0300	6.9661	6.8944					
40	7.4609	7.4332	7.4014	7.3649	7.3229	7.2747	7.2192	7.1555	7.0841	7.0600

*NOTE:THE FACTORS IN THE 1ST COLUMN ON EACH PAGE OF
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OF A MORTGAGE, SELECT THE CORRECT FACTOR FROM THE
                       2ND COLUMN OF FACTORS.

4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 3/9/81-PRESENT
CONTRACT RATE 14.50%
SUBSIDY RATE   5.50%
PREMIUM RATE   .70%

AMORTIZATION YEAR
FORMULA TWO

MORTGAGE
 TERM
(YEARS)

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	5.5408	5.5108	5.4762	5.4362	5.3900	5.3366	5.2750	5.2038	5.1216	5.0266
15	6.0581	6.0454	6.0309	6.0140	5.9946	5.9721	5.9462	5.9162	5.8816	5.8417
20	6.5009	6.4952	6.4886	6.4809	6.4721	6.4619	6.4501	6.4365	6.4207	6.4026
25	6.8622	6.8594	6.8562	6.8525	6.8482	6.8433	6.8376	6.8310	6.0234	6.8146
30	7.1528	7.1514	7.1499	7.1481	7.1461	7.1437	7.1410	7.1378	7.1341	7.1299
35	7.3730	7.3724	7.3715	7.3706	7.3696	7.3683	7.3669	7.3652	7.3633	7.3611
40	7.5532	7.5528	7.5524	7.5519	7.5513	7.5506	7.5499	7.5490	7.5480	7.5468

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TN	19TN	20TH
15	5.7955	5.7422	5.6806	5.6095	5.5273					
20	6.3816	6.3574	6.3294	6.2970	6.2597	6.2165	6.1667	6.1092	6.0427	5.9659
25	6.8044	6.7927	6.7792	6.7635	6.7455	6.7246	6.7005	6.6727	6.6405	6.6034
30	7.1250	7.1194	7.1129	7.1054	7.0967	7.0866	7.0750	7.0617	7.0462	7.0283
35	7.3586	7.3557	7.3523	7.3484	7.3439	7.3387	7.3326	7.3257	7.3176	7.3083
40	7.5454	7.5438	7.5420	7.5399	7.5375	7.5347	7.5314	7.5277	7.5233	7.5183

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	6.5605	6.5109	6.4537	6.3876	6.3118					
30	7.0077	6.9839	6.9564	6.9246	6.8879	6.8455	6.7965	6.7400	6.6746	6.6000
35	7.2976	7.2852	7.2709	7.2544	7.2353	7.2133	7.1878	7.1584	7.1244	7.0852
40	7.5126	7.5059	7.4982	7.4893	7.4790	7.4671	7.4534	7.4376	7.4193	7.3982

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	7.0398	6.9875	6.9270	6.8572	6.7950					
40	7.3738	7.3456	7.3130	7.2754	7.2320	7.1818	7.1238	7.0569	6.9857	6.9700

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4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 3/9/81-PRESENT
CONTRACT RATE   15.00%
SUBSIDY RATE   6.00%
PREMIUM RATE   .70%

AMORTIZATION YEAR
MORTGAGE   FORMULA TWO
 TERM
(YEARS)

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	5.6012	5.5719	5.5379	5.4985	5.4527	5.3996	5.3379	5.2664	5.1833	5.0868
15	6.1383	6.1263	6.1123	6.0960	6.0771	6.0553	6.0298	6.0003	5.9661	5.9264
20	6.5811	6.5757	6.5695	6.5622	6.5538	6.5440	6.5326	6.5195	6.5042	6.4864
25	6.9423	6.9398	6.9369	6.9336	6.9297	6.9251	6.9199	6.9138	6.9067	6.8985
30	7.2328	7.2316	7.2302	7.2286	7.2267	7.2245	7.2220	7.2190	7.2156	7.2116
35	7.4431	7.4425	7.4419	7.4411	7.4402	7.4392	7.4380	7.4367	7.4351	7.4332
40	7.6132	7.6129	7.6125	7.6121	7.6116	7.6110	7.6103	7.6095	7.6086	7.6075

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TN	19TN	20TH
15	5.8802	5.8267	5.7645	5.6924	5.6086					
20	6.4658	6.4419	6.4141	6.3819	6.3445	6.3011	6.2507	6.1922	6.1243	6.0455
25	6.8890	6.8779	6.8650	6.8501	6.8328	6.8127	6.7894	6.7624	6.7309	6.6945
30	7.2070	7.2017	7.1955	7.1882	7.1799	7.1701	7.1589	7.1458	7.1306	7.1129
35	7.4311	7.4286	7.4257	7.4223	7.4184	7.4138	7.4086	7.4025	7.3954	7.3871
40	7.6063	7.6049	7.6032	7.6013	7.5991	7.5965	7.5935	7.5900	7.5859	7.5812

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	6.6521	6.6030	6.5460	6.4798	6.4029					
30	7.0924	7.0687	7.0411	7.0090	6.9718	6.9287	6.8786	6.8204	6.7529	6.6764
35	7.3776	7.3665	7.3536	7.3387	7.3213	7.3012	7.2778	7.2506	7.2191	7.1826
40	7.5758	7.5694	7.5621	7.5535	7.5436	7.5321	7.5187	7.5032	7.4852	7.4643

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	7.1401	7.0909	7.0337	6.9673	6.8911					
40	7.4401	7.4119	7.3792	7.3413	7.2973	7.2462	7.1869	7.1180	7.0452	7.0300

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    4330.1 REV-5

    APPENDIX 52

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CONTRACT RATE   15.50%
SUBSIDY RATE     6.75%
PREMIUM RATE      .70%
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                              AMORTIZATION YEAR
MORTGAGE                       FORMULA TWO
  TERM
(YEARS)
         1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH   10TH

10     5.5315 5.5030 5.4697 5.4308 5.3855 5.3327 5.2710 5.1991 5.1153 5.0174
15     6.0686 6.0571 6.0437 6.0280 6.0098 5.9885 5.9636 5.9347 5.9009 5.8615
20     6.5112 6.5062 6.5003 6.4935 6.4855 6.4762 6.4653 6.4526 6.4378 6.4206
25     6.8724 6.8701 6.8674 6.8643 6.8607 6.8564 6.8515 6.8457 6.8390 6.8312
30     7.1429 7.1418 7.1406 7.1391 7.1374 7.1354 7.1331 7.1303 7.1272 7.1235
35     7.3431 7.3426 7.3420 7.3413 7.3405 7.3396 7.3385 7.3372 7.3357 7.3339
40     7.4932 7.4930 7.4926 7.4923 7.4918 7.4913 7.4908 7.4901 7.4893 7.4884

        11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TN   19TN   20TH

15     5.8155 5.7619 5.6993 5.6263 5.5412
20     6.4004 6.3769 6.3495 6.3176 6.2803 6.2368 6.1861 6.1269 6.0579 5.9774
25     6.8220 6.8113 6.7989 6.7844 6.7674 6.7476 6.7246 6.6977 6.6663 6.6297
30     7.1192 7.1142 7.1083 7.1015 7.0935 7.0842 7.0733 7.0607 7.0459 7.0287
35     7.3319 7.3295 7.3267 7.3234 7.3197 7.3152 7.3101 7.3041 7.2971 7.2889
40     7.4873 7.4860 7.4846 7.4829 7.4809 7.4785 7.4758 7.4727 7.4690 7.4647

        21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25     6.5870 6.5372 6.4791 6.4114 6.3323
30     7.0086 6.9852 6.9578 6.9259 6.8887 6.8453 6.7947 6.7357 6.6668 6.5882
35     7.2793 7.2682 7.2552 7.2401 7.2224 7.2018 7.1777 7.1497 7.1170 7.0788
40     7.4596 7.4538 7.4470 7.4390 7.4297 7.4188 7.4062 7.3914 7.3742 7.3541

        31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35     7.0343 6.9824 6.9218 6.8511 6.7759
40     7.3307 7.3033 7.2715 7.2343 7.1909 7.1403 7.0812 7.0124 6.9348 6.9100
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4330.1 REV-5

APPENDIX 52

APPROXIMATE CLOSING DATES: 3/9/81-PRESENT
CONTRACT RATE   16.50%

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SUBSIDY RATE    8.00%
PREMIUM RATE     .70%

                              AMORTIZATION YEAR
MORTGAGE                        FORMULA TWO
 TERM
(YEARS)
         1ST    2ND    3RD    4TH    5TH    6TH    7TH    8TH    9TH    10TH

10    5.5022 5.4751 5.4432 5.4057 5.3614 5.3093 5.2479 5.1755 5.0903 4.9898
15    6.0590 6.0485 6.0361 6.0215 6.0043 5.9840 5.9602 5.9321 5.8989 5.8599
20    6.5015 6.4971 6.4919 6.4858 6.4786 6.4701 6.4602 6.4484 6.4345 6.4182
25    6.8525 6.8506 6.8483 6.8455 6.8424 6.8386 6.8341 6.8289 6.8227 6.8155
30    7.1030 7.1021 7.1010 7.0998 7.0983 7.0966 7.0945 7.0921 7.0893 7.0860
35    7.2732 7.2728 7.2723 7.2717 7.2710 7.2703 7.2693 7.2682 7.2670 7.2654
40    7.3933 7.3931 7.3929 7.3927 7.3924 7.3921 7.3917 7.3913 7.3908 7.3902

         11TH   12TH   13TH   14TH   15TH   16TH   17TH   18TN   19TN   20TH

15    5.8140 5.7598 5.6960 5.4209 5.5323
20    6.3989 6.3763 6.3496 6.3181 6.2811 6.2374 6.1860 6.1254 6.0540 5.9699
25    6.8069 6.7969 6.7850 6.7710 6.7545 6.7351 6.7123 6.6853 6.6536 6.6162
30    7.0821 7.0775 7.0720 7.0656 7.0581 7.0492 7.0387 7.0263 7.0118 6.9947
35    7.2637 7.2616 7.2591 7.2562 7.2528 7.2487 7.2439 7.2383 7.2317 7.2239
40    7.3895 7.3886 7.3876 7.3865 7.3851 7.3835 7.3816 7.3793 7.3767 7.3736

         21ST   22ND   23RD   24TH   25TH   26TH   27TH   28TH   29TH   30TH

25    6.5722 6.5203 6.4592 6.3873 6.3035
30    6.9745 6.9507 6.9227 6.8897 6.8508 6.8051 6.7511 6.6876 6.6127 6.5343
35    7.2148 7.2040 7.1912 7.1762 7.1586 7.1378 7.1132 7.0843 7.0503 7.0102
40    7.3699 7.3656 7.3605 7.3545 7.3474 7.3391 7.3293 7.3177 7.3041 7.2881

         31ST   32ND   33RD   34TH   35TH   36TH   37TH   38TH   39TH   40TH

35    6.9630 6.9074 6.8418 6.7646 6.6954
40    7.2692 7.2469 7.2207 7.1898 7.1534 7.1106 7.0601 7.0006 6.9305 6.8483
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2ND COLUMN OF FACTORS.

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     4330.1 REV-5

     APPENDIX 52

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APPROXIMATE CLOSING DATES: 3/9/81-PRESENT
CONTRACT RATE 17.50%
SUBSIDY RATE   8.00%

PREMIUM RATE   .70%

	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
10	6.1328	6.1072	6.0767	6.0404	5.9972	5.9458	5.8847	5.8119	5.7254	5.6224
15	6.7694	6.7598	6.7484	6.7348	6.7186	6.6994	6.6765	6.6493	6.6169	6.5783
20	7.2618	7.2579	7.2534	7.2479	7.2414	7.2338	7.2246	7.2137	7.2008	7.1853
25	7.6427	7.6411	7.6391	7.6368	7.6341	7.6309	7.6270	7.6224	7.6170	7.6105
30	7.9130	7.9123	7.9115	7.9105	7.9093	7.9078	7.9061	7.9041	7.9017	7.8988
35	8.0932	8.0929	8.0925	8.0921	8.0916	8.0910	8.0903	8.0894	8.0884	8.0872
40	8.2233	8.2231	8.2230	8.2228	8.2226	8.2223	8.2220	8.2216	8.2211	8.2205

	11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TN	19TN	20TH
15	6.5325	6.4779	6.4130	6.3358	6.2439					
20	7.1670	7.1452	7.1192	7.0883	7.0516	7.0079	6.9558	6.8940	6.8203	6.7327
25	7.6027	7.5935	7.5826	7.5696	7.5541	7.5357	7.5137	7.4877	7.4566	7.4197
30	7.8954	7.8914	7.8866	7.8808	7.8740	7.8659	7.8562	7.8447	7.8311	7.8148
35	8.0858	8.0840	8.0820	8.0796	8.0767	8.0733	8.0692	8.0643	8.0585	8.0516
40	8.2199	8.2191	8.2182	8.2171	8.2158	8.2142	8.2124	8.2101	8.2075	8.2044

	21ST	22ND	23RD	24TH	25TH	26TH	27TH	28TH	29TH	30TH
25	7.3758	7.3235	7.2614	7.1874	7.0999					
30	7.7954	7.7724	7.7450	7.7124	7.6736	7.6275	7.5726	7.5073	7.4296	7.3465
35	8.0435	8.0337	8.0221	8.0083	7.9919	7.9724	7.9492	7.9215	7.8887	7.8496
40	8.2007	8.1962	8.1910	8.1847	8.1772	8.1684	8.1578	8.1452	8.1303	8.1125

	31ST	32ND	33RD	34TH	35TH	36TH	37TH	38TH	39TH	40TH
35	7.8030	7.7477	7.6818	7.6034	7.5226					
40	8.0914	8.0662	8.0363	8.0007	7.9583	7.9079	7.8479	7.7765	7.6916	7.6400

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