

ANNUAL MORTGAGE PAYMENT FACTORS (PER \$100)
FOR MARKET RATE PROJECTS
USING LEVEL ANNUITY MONTHLY PAYMENTS

MTG TERM	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50	10.00	10.50
35										
INIT. CURT.	.842276	.749852	.666276	.590911	.523131	.462327	.407916	.359339	.316069	.277408
P+I	6.842276	7.249852	7.666276	8.090911	8.523131	8.962327	9.407916	9.859339	10.316069	10.777408
P+I+0.5 MIP	7.342276	7.749852	8.166276	8.590911	9.023131	9.462327	9.907916	10.359339	10.816069	11.277408
34										
INIT. CURT.	.902036	.806300	.719391	.640704	.569442	.505623	.448086	.394491	.350325	.309102
P+I	6.902036	7.306300	7.719391	8.140704	8.569442	9.005623	9.448086	9.894491	10.350325	10.809102
P+I+0.5 MIP	7.402036	7.806300	8.219391	8.640704	9.069442	9.505623	9.948086	10.394491	10.850325	11.309102
33										
INIT. CURT.	.966635	.867507	.777170	.695053	.620589	.553225	.492419	.437655	.388434	.344283
P+I	6.966635	7.367507	7.777170	8.195053	8.620589	9.053225	9.492419	9.937655	10.388434	10.844283
P+I+0.5 MIP	7.466635	7.867507	8.277170	8.695053	9.120589	9.553225	9.992419	10.437655	10.888434	11.344283
32										
INIT. CURT.	1.036555	.933953	.840094	.754440	.676454	.603609	.541390	.483301	.430860	.383611
P+I	7.036555	7.433953	7.840094	8.254440	8.676454	9.103609	9.541390	9.983301	10.430860	10.883611
P+I+0.5 MIP	7.536555	7.933953	8.340094	8.754440	9.176454	9.603609	10.041390	10.483301	10.930860	11.383611
31										
INIT. CURT.	1.112340	1.006184	.908709	.819408	.737777	.663314	.595537	.533963	.478134	.427408
P+I	7.112340	7.506184	7.908709	8.319408	8.737777	9.163314	9.595537	10.033963	10.478134	10.927408
P+I+0.5 MIP	7.612340	8.006184	8.408709	8.819408	9.237777	9.663314	10.095537	10.533963	10.978134	11.427408
30										
INIT. CURT.	1.194606	1.084816	.983630	.890574	.805175	.728962	.655471	.590250	.530859	.476872
P+I	7.194606	7.584816	7.983630	8.390574	8.805175	9.228962	9.654711	10.090250	10.530859	10.976872
P+I+0.5 MIP	7.694606	8.084816	8.483630	8.890574	9.305175	9.728962	10.155471	10.590250	11.030859	11.476872
29										
INIT. CURT.	1.284055	1.170552	1.065561	.968641	.879350	.797245	.721891	.652857	.589725	.532088
P+I	7.284055	7.670552	8.065561	8.468641	8.879350	9.297245	9.721891	10.152857	10.589725	11.032088
P+I+0.5 MIP	7.784055	8.170552	8.565561	8.968641	9.379350	9.797245	10.221891	10.652857	11.089725	11.532088
28										
INIT. CURT.	1.381488	1.264193	1.155303	1.054411	.961104	.874969	.795596	.722580	.655525	.594043
P+I	7.381488	7.764193	8.155303	8.554411	8.961104	9.374969	9.795596	10.222580	10.655525	11.094043
P+I+0.5 MIP	7.881488	8.264193	8.655303	9.054411	9.461104	9.874969	10.295596	10.722580	11.155525	11.594043
27										
INIT. CURT.	1.487824	1.366660	1.253779	1.148806	1.051358	.961052	.877505	.800336	.729172	.663646
P+I	7.487824	7.866660	8.253779	8.648806	9.051358	9.461052	9.877505	10.300336	10.729172	11.163646
P+I+0.5 MIP	7.987824	8.366660	8.753779	9.148806	9.551358	9.961052	10.377505	10.800336	11.229172	11.663646
26										
INIT. CURT.	1.604124	1.479014	1.362051	1.252889	1.151177	1.053560	.968681	.891185	.811724	.741950
P+I	7.604124	7.979014	8.362051	8.752889	9.151177	9.553560	9.968681	10.391185	10.811724	11.241950
P+I+0.5 MIP	8.104124	8.479014	8.862051	9.252889	9.651177	10.053560	10.468681	10.887185	11.311724	11.741950
25										
INIT. CURT.	1.731617	1.602486	1.481350	1.367894	1.261795	1.162725	1.070356	.983360	.904409	.830180
P+I	7.731617	8.102486	8.481350	8.867894	9.261795	9.662725	10.070356	10.483360	10.904409	11.330180
P+I+0.5 MIP	8.231617	8.602486	8.981350	9.367894	9.761795	10.162725	10.570356	10.983360	11.404409	11.830180
24										
INIT. CURT.	1.871737	1.738512	1.613115	1.495259	1.384649	1.280988	1.183972	1.093298	1.008665	.929771
P+I	7.871737	8.238512	8.613115	8.995259	9.384649	9.780988	10.183972	10.593298	11.008665	11.429771
P+I+0.5 MIP	8.371737	8.738512	9.113115	9.495259	9.884649	10.280988	10.683972	11.093298	11.508665	11.929771
23										
INIT. CURT.	2.026166	1.888776	1.759031	1.636671	1.521431	1.413038	1.311218	1.215691	1.126180	1.042407
P+I	8.026166	8.388776	8.759031	9.136671	9.521431	9.913038	10.311218	10.715691	11.126180	11.542407
P+I+0.5 MIP	8.526166	8.888776	9.259031	9.636671	10.021431	10.413038	10.811218	11.215691	11.626180	12.042407

ANNUAL MORTGAGE PAYMENT FACTORS (PER \$100)
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MTG TERM	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50	10.00	10.50
22										
INIT. CURT.	2.196893	2.055268	1.921089	1.794125	1.674135	1.560874	1.454092	1.353536	1.258952	1.170085
P+I	8.196893	8.555268	8.921089	9.294125	9.674135	10.060874	10.454092	10.853536	11.258952	11.670085
P+I+0.5 MIP	8.696893	9.055268	9.421089	9.794125	10.174135	10.560874	10.954092	11.353536	11.758952	12.170085
21										
INIT. CURT.	2.386283	2.240355	2.101661	1.969992	1.845135	1.726870	1.614972	1.509212	1.409360	1.313184
P+I	8.386283	8.740355	9.101661	9.469992	9.845135	10.226870	10.614972	11.009212	11.409360	11.815184
P+I+0.5 MIP	8.886283	9.240355	9.601661	9.969992	10.345135	10.726870	11.114972	11.509212	11.909360	12.315184
20										
INIT. CURT.	2.597173	2.446878	2.303587	2.167118	2.037281	1.913879	1.796711	1.685574	1.580260	1.480559
P+I	8.597173	8.946878	9.303587	9.667118	10.037281	10.413879	10.796711	11.185574	11.580260	11.980559
P+I+0.5 MIP	9.097173	9.446878	9.803587	10.167118	10.537281	10.913879	11.296711	11.685574	12.080260	12.480559
19										
INIT. CURT.	2.832996	2.678272	2.530309	2.388946	2.254017	2.125348	2.002761	1.886076	1.775107	1.669667
P+I	8.832996	9.178272	9.530309	9.888946	10.254017	10.625348	11.002761	11.386076	11.775107	12.169667
P+I+0.5 MIP	9.332996	9.678272	10.030309	10.388946	10.754017	11.125348	11.502761	11.886076	12.275107	12.669667
18										
INIT. CURT.	3.097948	2.938735	2.786026	2.639680	2.499551	2.365489	2.237338	2.114937	1.998124	1.886733
P+I	9.097948	9.438735	9.786026	10.139680	10.499551	10.865489	11.237338	11.614937	11.998124	12.386733
P+I+0.5 MIP	9.597948	9.938735	10.286026	10.639680	10.999551	11.365489	11.737338	12.114937	12.498124	12.886733
17										
INIT. CURT.	3.397209	3.233453	3.075928	2.924513	2.779082	2.639505	2.505647	2.377368	2.254525	2.136975
P+I	9.397209	9.733453	10.075928	10.424513	10.779082	11.139505	11.505647	11.877368	12.254525	12.636975
P+I+0.5 MIP	9.897209	10.233453	10.575928	10.924513	11.279082	11.639505	12.005647	12.377368	12.754525	13.136975
16										
INIT. CURT.	3.737254	3.568903	3.406496	3.249931	3.099100	2.953892	2.814190	2.679875	2.550823	2.426909
P+I	9.737254	10.068903	10.406496	10.749931	11.099100	11.453892	11.814190	12.179875	12.550823	12.926909
P+I+0.5 MIP	10.237254	10.568903	10.906496	11.249931	11.599100	11.953892	12.314190	12.679875	13.050823	13.426909
15										
INIT. CURT.	4.126282	3.953288	3.785939	3.624148	3.467825	3.316875	3.171199	3.030696	2.895261	2.764787
P+I	10.126282	10.453288	10.785939	11.124148	11.467825	11.816875	12.171199	12.530696	12.895261	13.264787
P+I+0.5 MIP	10.626282	10.953288	11.285939	11.624148	11.967825	12.316875	12.671199	13.030696	13.395261	13.764787
14										
INIT. CURT.	4.574831	4.397153	4.224807	4.057720	3.895818	3.739022	3.587250	3.440416	3.298432	3.161208
P+I	10.574831	10.897153	11.224807	11.557720	11.895818	12.239022	12.587250	12.940416	13.298432	13.661208
P+I+0.5 MIP	11.074831	11.397153	11.724807	12.057720	12.395818	12.739022	13.087250	13.440416	13.798432	14.161208
13										
INIT. CURT.	5.096681	4.914282	4.736890	4.564445	4.396887	4.234149	4.076166	3.922866	3.774177	3.630024
P+I	11.096681	11.414282	11.736890	12.064445	12.396887	12.734149	13.076166	13.422866	13.774177	14.130024
P+I+0.5 MIP	11.596681	11.914282	12.236890	12.564445	12.896887	13.234149	13.576166	13.922866	14.274177	14.630024
12										
INIT. CURT.	5.710203	5.523053	5.340573	5.162716	4.989431	4.820667	4.656368	4.496479	4.340939	4.189488
P+I	11.710203	12.023053	12.340573	12.662716	12.989431	13.320667	13.656368	13.996479	14.340939	14.689488
P+I+0.5 MIP	12.210203	12.523053	12.840573	13.162716	13.489431	13.820667	14.156368	14.496479	14.840939	15.189488
11										
INIT. CURT.	6.440442	6.248521	6.060921	5.877606	5.698536	5.523670	5.352945	5.186375	5.023853	4.865351
P+I	12.440442	12.748521	13.060921	13.377606	13.698536	14.023670	14.352945	14.686375	15.023853	15.365351
P+I+0.5 MIP	12.940442	13.248521	13.560921	13.877606	14.198536	14.523670	14.852945	15.186375	15.523853	15.865351
10										
INIT. CURT.	7.322460	7.125757	6.933018	6.744212	6.559311	6.378281	6.201093	6.027707	5.858088	5.692200
P+I	13.322460	13.625757	13.933018	14.244212	14.559311	14.878281	15.201093	15.527707	15.858088	16.192200
P+I+0.5 MIP	13.822460	14.125757	14.433018	14.744212	15.059311	15.378281	15.701093	16.027707	16.358088	16.692200

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FOR MARKET RATE PROJECTS
USING LEVEL ANNUITY MONTHLY PAYMENTS

MIG TERM	11.00	11.50	12.00	12.50	13.00	13.50	14.00	14.50	15.00	15.50
35										
INIT, CURT.	.243492	.213288	.186597	.163053	.142318	.124086	.108079	.094046	.081760	.071016
P+1	11.243492	11.713288	12.186597	12.663053	13.142318	13.624086	14.108079	14.594046	15.081760	15.571016
P+1+0.5 MIP	11.743492	12.213288	12.686597	13.163053	13.642318	14.124086	14.608079	15.094046	15.581760	16.071016
34										
INIT, CURT.	.272366	.239690	.210678	.184963	.162207	.142102	.124364	.108736	.094986	.082903
P+1	11.272366	11.739690	12.210678	12.684963	13.162207	13.642102	14.124364	14.608736	15.094986	15.582903
P+1+0.5 MIP	11.772366	12.239690	12.710678	13.184963	13.662207	14.142102	14.624364	15.108736	15.594986	16.082903
33										
INIT, CURT.	.304757	.269436	.237927	.209866	.184916	.162764	.143126	.125740	.110368	.096793
P+1	11.304757	11.769436	12.237927	12.709866	13.184916	13.662764	14.143126	14.625740	15.110368	15.596793
P+1+0.5 MIP	11.804757	12.269436	12.737927	13.209866	13.684916	14.162764	14.643126	15.125740	15.610368	16.096793
32										
INIT, CURT.	.341117	.302968	.268778	.236185	.210854	.186472	.164752	.145430	.128262	.113026
P+1	11.341117	11.802968	12.268778	12.736185	13.210854	13.68472	14.164752	14.645430	15.128262	15.613026
P+1+0.5 MIP	11.841117	12.302968	12.768778	13.236185	13.710854	14.186472	14.664752	15.145430	15.628262	16.113026
31										
INIT, CURT.	.381961	.340795	.303729	.270407	.240497	.213688	.189490	.168238	.149085	.132005
P+1	11.381961	11.840795	12.303729	12.770407	13.240497	13.713688	14.189490	14.668238	15.149085	15.632005
P+1+0.5 MIP	11.881961	12.340795	12.803729	13.270407	13.740497	14.213688	14.689490	15.168238	15.649085	16.132005
30										
INIT, CURT.	.427881	.383497	.343351	.307093	.274394	.244946	.218461	.194671	.173328	.154203
P+1	11.427881	11.883497	12.343351	12.807093	13.274394	13.744946	14.218461	14.694671	15.173328	15.654203
P+1+0.5 MIP	11.927881	12.383497	12.843351	13.307093	13.774394	14.244946	14.718461	15.194671	15.673328	16.154203
29										
INIT, CURT.	.479553	.431746	.388306	.348892	.313182	.280871	.251673	.225321	.201566	.180176
P+1	11.479553	11.931746	12.388306	12.848892	13.313182	13.780871	14.251673	14.725321	15.201566	15.680176
P+1+0.5 MIP	11.979553	12.431746	12.888306	13.348892	13.813182	14.280871	14.751673	15.225321	15.701566	16.180176
28										
INIT, CURT.	.537759	.486313	.439356	.396557	.357600	.322188	.290037	.260882	.234475	.210583
P+1	11.537759	11.986313	12.439356	12.896557	13.357600	13.822188	14.290037	14.760882	15.234475	15.710583
P+1+0.5 MIP	12.037759	12.486313	12.939356	13.396557	13.857600	14.322188	14.790037	15.260882	15.734475	16.210583
27										
INIT, CURT.	.603402	.548093	.497387	.450962	.408512	.369746	.334386	.302171	.272854	.246202
P+1	11.603402	12.048093	12.497387	12.950962	13.408512	13.869746	14.334386	14.802171	15.272854	15.746202
P+1+0.5 MIP	12.103402	12.548093	12.997387	13.450962	13.908512	14.369746	14.834386	15.302171	15.772854	16.246202
26										
INIT, CURT.	.677528	.618127	.563430	.513128	.466925	.424539	.385700	.350150	.317645	.287954
P+1	11.677528	12.118127	12.563430	13.013128	13.466925	13.924539	14.385700	14.850150	15.317645	15.787954
P+1+0.5 MIP	12.177528	12.618127	13.063430	13.513128	13.966925	14.424539	14.885700	15.350150	15.817645	16.287954
25										
INIT, CURT.	.761357	.697628	.638690	.584250	.534024	.487739	.445133	.405955	.369967	.336943
P+1	11.761357	12.197628	12.638690	13.084250	13.534024	13.987739	14.445133	14.905955	15.369967	15.836943
P+1+0.5 MIP	12.261357	12.697628	13.138690	13.584250	14.034024	14.487739	14.945133	15.405955	15.869967	16.336943
24										
INIT, CURT.	.856319	.788018	.724583	.665734	.611202	.560725	.514050	.470936	.431151	.394471
P+1	11.856319	12.288018	12.724583	13.165734	13.611202	14.060725	14.514050	14.970936	15.431151	15.894471
P+1+0.5 MIP	12.356319	12.788018	13.224583	13.665734	14.111202	14.560725	15.014050	15.470936	15.931151	16.394471
23										
INIT, CURT.	.964094	.890976	.822779	.759242	.700111	.645136	.594077	.546701	.502783	.462109
P+1	11.964094	12.390976	12.822779	13.259242	13.700111	14.145136	14.594077	15.046701	15.502783	15.962109
P+1+0.5 MIP	12.464094	12.890976	13.322779	13.759242	14.200111	14.645136	15.094077	15.546701	16.002783	16.462109

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MTG TERM	11.00	11.50	12.00	12.50	13.00	13.50	14.00	14.50	15.00	15.50
INIT. CURT.	1.084681	1.008489	.935260	.866749	.802716	.742927	.687153	.635172	.586770	.541739
P+I	12.508489	12.508489	13.366749	13.366749	13.802716	14.242927	14.687153	15.135172	15.586770	16.041739
P+I+0.5 MIP	13.008489	13.008489	13.435260	13.866749	14.302716	14.742927	15.187153	15.635172	16.086770	16.541739
INIT. CURT.	1.226451	1.142932	1.064396	.990616	.921370	.856438	.795605	.738662	.685404	.635637
P+I	12.226451	12.642932	13.064396	13.490616	13.921370	14.356438	14.795605	15.238662	15.685404	16.135637
P+I+0.5 MIP	12.726451	13.142932	13.564396	13.990616	14.421370	14.856438	15.295605	15.738662	16.185404	16.635637
INIT. CURT.	1.386261	1.297156	1.213034	1.133687	1.058909	.988494	.922250	.859973	.801475	.746568
P+I	12.386261	12.797156	13.213034	13.633687	14.058909	14.488494	14.922250	15.359973	15.801475	16.246568
P+I+0.5 MIP	12.886261	13.297156	13.713034	14.133687	14.558909	14.988494	15.422250	15.859973	16.301475	16.746568
INIT. CURT.	1.549567	1.474617	1.384628	1.299410	1.218775	1.142537	1.070512	1.002518	.938374	.877912
P+I	12.549567	12.974617	13.384628	13.799410	14.218775	14.642537	15.070512	15.502518	15.938374	16.377912
P+I+0.5 MIP	13.049567	13.474617	13.884628	14.299410	14.718775	15.142537	15.570512	16.002518	16.438374	16.877912
INIT. CURT.	1.780594	1.679543	1.583405	1.492010	1.405190	1.322775	1.244597	1.170490	1.100289	1.033834
P+I	12.780594	13.179543	13.583405	13.992010	14.405190	14.822775	15.244597	15.670490	16.100289	16.533834
P+I+0.5 MIP	13.280594	13.679543	14.083405	14.492010	14.905190	15.322775	15.744597	16.170490	16.600289	17.033834
INIT. CURT.	2.024568	1.917155	1.814586	1.716710	1.623373	1.534425	1.449715	1.369091	1.292405	1.219510
P+I	13.024568	13.417155	13.814586	14.216710	14.623373	15.034425	15.449715	15.869091	16.292405	16.719510
P+I+0.5 MIP	13.524568	13.917155	14.314586	14.716710	15.123373	15.534425	15.949715	16.369091	16.792405	17.219510
INIT. CURT.	2.308005	2.193980	2.084702	1.980038	1.879854	1.784016	1.692390	1.604841	1.521235	1.441440
P+I	13.308005	13.693980	14.084702	14.480038	14.879854	15.284016	15.692390	16.104841	16.521235	16.941440
P+I+0.5 MIP	13.808005	14.193980	14.584702	14.980038	15.379854	15.784016	16.192390	16.604841	17.021235	17.441440
INIT. CURT.	2.639163	2.518278	2.402017	2.290265	2.182906	2.079823	1.980897	1.886010	1.795045	1.707884
P+I	13.639163	14.018278	14.402017	14.790265	15.182906	15.579823	15.980897	16.386010	16.795045	17.207884
P+I+0.5 MIP	14.139163	14.518278	14.902017	15.290265	15.682906	16.079823	16.480897	16.886010	17.295045	17.707884
INIT. CURT.	3.028651	2.900665	2.777154	2.658029	2.543163	2.432482	2.325875	2.223241	2.124477	2.029479
P+I	14.028651	14.400665	14.777154	15.158029	15.543163	15.932482	16.325875	16.723241	17.124477	17.529479
P+I+0.5 MIP	14.528651	14.900665	15.277154	15.658029	16.043163	16.432482	16.825875	17.223241	17.624477	18.029479
INIT. CURT.	3.490328	3.355012	3.223995	3.097193	2.974523	2.855900	2.741239	2.630451	2.523450	2.420147
P+I	14.490328	14.855012	15.223995	15.597193	15.974523	16.355900	16.741239	17.130451	17.523450	17.920147
P+I+0.5 MIP	14.990328	15.355012	15.723995	16.097193	16.474523	16.855900	17.241239	17.630451	18.023450	18.420147
INIT. CURT.	4.042663	3.899799	3.761030	3.626287	3.495503	3.368606	3.245525	3.126188	3.010521	2.898451
P+I	15.042663	15.399799	15.761030	16.126287	16.495503	16.868606	17.245525	17.626188	18.010521	18.398451
P+I+0.5 MIP	15.542663	15.899799	16.261030	16.626287	16.995503	17.368606	17.745525	18.126188	18.510521	18.898451
INIT. CURT.	4.710819	4.560204	4.413455	4.270515	4.131329	3.995842	3.863993	3.735726	3.610979	3.489494
P+I	15.710819	16.060204	16.413455	16.770515	17.131329	17.495842	17.863993	18.235726	18.610979	18.989494
P+I+0.5 MIP	16.210819	16.560204	16.913455	17.270515	17.631329	17.995842	18.363993	18.735726	19.110979	19.489494
INIT. CURT.	5.530001	5.371453	5.216514	5.065140	4.917289	4.772915	4.631972	4.494415	4.360195	4.229264
P+I	16.530001	16.871453	17.216514	17.565140	17.917289	18.272915	18.631972	18.994415	19.360195	19.729264
P+I+0.5 MIP	17.030001	17.371453	17.716514	18.065140	18.417289	18.772915	19.131972	19.494415	19.860195	20.229264

ANNUAL MORTGAGE PAYMENT FACTORS (PER \$100)
FOR MARKET RATE PROJECTS
USING LEVEL ANNUITY MONTHLY PAYMENTS

MTG TERM	16.00	16.50	17.00	17.50	18.00	18.50	19.00	19.50	20.00	20.50
35										
INIT. CURT.	.061633	.053447	.046314	.040104	.034703	.030011	.025937	.022403	.019339	.016686
P+I	16.061633	16.553447	17.046314	17.540104	18.034703	18.530011	19.025937	19.522403	20.019339	20.516686
P+I+0.5 MIP	16.561635	17.053447	17.546314	18.040104	18.534703	19.030011	19.525937	20.022403	20.519339	21.016686
34										
INIT. CURT.	.072298	.063001	.054858	.047734	.041508	.036070	.031326	.027190	.023587	.020451
P+I	16.072298	16.563001	17.054858	17.547734	18.041508	18.536070	19.031326	19.527190	20.023587	20.520451
P+I+0.5 MIP	16.572298	17.063001	17.554858	18.047734	18.541508	19.036070	19.531326	20.027190	20.523587	21.020451
33										
INIT. CURT.	.084819	.074270	.064985	.056821	.049650	.043356	.037838	.033003	.028770	.025067
P+I	16.084819	16.574270	17.064985	17.556821	18.049650	18.543356	19.037838	19.533003	20.028770	20.525067
P+I+0.5 MIP	16.584819	17.074270	17.564985	18.056821	18.549650	19.043356	19.537838	20.033003	20.528770	21.025067
32										
INIT. CURT.	.099522	.087565	.076989	.067644	.059394	.052118	.045706	.040060	.035093	.030725
P+I	16.099522	16.587565	17.076989	17.567644	18.059394	18.552118	19.045706	19.540060	20.035093	20.530725
P+I+0.5 MIP	16.599522	17.087565	17.576989	18.067644	18.559394	19.052118	19.545706	20.040060	20.535093	21.030725
31										
INIT. CURT.	.116792	.103255	.091222	.080538	.071058	.062656	.055215	.048630	.042808	.037663
P+I	16.116792	16.603255	17.091222	17.580538	18.071058	18.562656	19.055215	19.548630	20.042808	20.537663
P+I+0.5 MIP	16.616792	17.103255	17.591222	18.080538	18.571058	19.062656	19.555215	20.048630	20.542808	21.037663
30										
INIT. CURT.	.137084	.121777	.108104	.095903	.085024	.075334	.066710	.059040	.052224	.046172
P+I	16.137084	16.621777	17.108104	17.595903	18.085024	18.575334	19.066710	19.559040	20.052224	20.546172
P+I+0.5 MIP	16.637084	17.121777	17.608104	18.095903	18.585024	19.075334	19.566710	20.059040	20.552224	21.046172
29										
INIT. CURT.	.160937	.143650	.128133	.114218	.101751	.090590	.080608	.071686	.063718	.056608
P+I	16.160937	16.643650	17.128133	17.614218	18.101751	18.590590	19.080608	19.571686	20.063718	20.556608
P+I+0.5 MIP	16.660937	17.143650	17.628133	18.114218	18.601751	19.090590	19.580608	20.071686	20.563718	21.056608
28										
INIT. CURT.	.188989	.169493	.151907	.136059	.121790	.108954	.097416	.087053	.077752	.069411
P+I	16.188989	16.669493	17.151907	17.636059	18.121790	18.608954	19.097416	19.587053	20.077752	20.569411
P+I+0.5 MIP	16.688989	17.169493	17.651907	18.136059	18.621790	19.108954	19.597416	20.087053	20.577752	21.069411
27										
INIT. CURT.	.221998	.200040	.180137	.162114	.145807	.131066	.117750	.105731	.094891	.085121
P+I	16.221998	16.700040	17.180137	17.662114	18.145807	18.631066	19.117750	19.605731	20.094891	20.585121
P+I+0.5 MIP	16.721998	17.200040	17.680137	18.162114	18.645807	19.131066	19.617750	20.105731	20.594891	21.085121
26										
INIT. CURT.	.260866	.236170	.213679	.193213	.174606	.157703	.142340	.128443	.115830	.104405
P+I	16.260866	16.736170	17.213679	17.693213	18.174606	18.657703	19.142340	19.628443	20.115830	20.604405
P+I+0.5 MIP	16.760866	17.236170	17.713679	18.193213	18.674606	19.157703	19.642340	20.128443	20.615830	21.104405
25										
INIT. CURT.	.306667	.278936	.253559	.230356	.209159	.189810	.172160	.156074	.141421	.128085
P+I	16.306667	16.778936	17.253559	17.730356	18.209159	18.689810	19.172160	19.656074	20.141421	20.628085
P+I+0.5 MIP	16.806667	17.278936	17.753559	18.230356	18.709159	19.189810	19.672160	20.156074	20.641421	21.128085
24										
INIT. CURT.	.360687	.329598	.301012	.274751	.250644	.228533	.208267	.189705	.172716	.157177
P+I	16.360687	16.829598	17.301012	17.774751	18.250644	18.728533	19.208267	19.689705	20.172716	20.657177
P+I+0.5 MIP	16.860687	17.329598	17.801012	18.274751	18.750644	19.228533	19.708267	20.189705	20.672716	21.157177
23										
INIT. CURT.	.424472	.389674	.357530	.327859	.300494	.275273	.252045	.230668	.211008	.192938
P+I	16.424472	16.889674	17.357530	17.827859	18.300494	18.775273	19.252045	19.730668	20.211008	20.692938
P+I+0.5 MIP	16.924472	17.389674	17.857530	18.327859	18.800494	19.275273	19.752045	20.230668	20.711008	21.192938

APPENDIX 22

ANNUAL MORTGAGE PAYMENT FACTORS (PER \$100)
FOR MARKETRATE PROJECTS
USING LEVEL ANNUITY MONTHLY PAYMENTS

MTO TERM	16.00	16.50	17.00	17.50	18.00	18.50	19.00	19.50	20.00	20.50
22										
INIT. CURT.	.499880	.461002	.424920	.391459	.360453	.331741	.305172	.280403	.257898	.236929
P+1	16.499880	16.961002	17.424920	17.891459	18.360453	18.831741	19.305172	19.780403	20.257898	20.736929
P+1+0.5 MIP	16.999880	17.461002	17.924920	18.391459	18.860453	19.331741	19.805172	20.280403	20.757898	21.236929
21										
INIT. CURT.	.589166	.545807	.505382	.467721	.432659	.400039	.369712	.341534	.315371	.291092
P+1	16.589166	17.045807	17.505382	17.967721	18.432659	18.900039	19.369712	19.841534	20.315371	20.791092
P+1+0.5 MIP	17.089166	17.545807	18.005382	18.467721	18.932659	19.400039	19.869712	20.341534	20.815371	21.291092
20										
INIT. CURT.	.695071	.646808	.601607	.559303	.519738	.482759	.448218	.415975	.385895	.357850
P+1	16.695071	17.146808	17.601607	18.059303	18.519738	18.982759	19.448218	19.915975	20.385895	20.857850
P+1+0.5 MIP	17.195071	17.646808	18.101607	18.559303	19.019738	19.482759	19.948218	20.415975	20.885895	21.357850
19										
INIT. CURT.	.820956	.767340	.716902	.669486	.624938	.583112	.543863	.507054	.472558	.440242
P+1	16.820956	17.267340	17.716902	18.169486	18.624938	19.083112	19.543863	20.007054	20.472558	20.940242
P+1+0.5 MIP	17.320956	17.767340	18.216902	18.669486	19.124938	19.583112	20.043863	20.507054	20.972558	21.440242
18										
INIT. CURT.	.970965	.911527	.855368	.802340	.752297	.705100	.660611	.618699	.579235	.542097
P+1	16.970965	17.411527	17.855368	18.302340	18.752297	19.205100	19.660611	20.118699	20.579235	21.042097
P+1+0.5 MIP	17.470965	17.911527	18.355368	18.802340	19.252297	19.705100	20.160611	20.618699	21.079235	21.542097
17										
INIT. CURT.	1.150259	1.084509	1.022121	.962954	.906874	.853750	.803450	.755852	.710831	.668270
P+1	17.150259	17.584509	18.022121	18.462954	18.906874	19.353750	19.803450	20.255852	20.710831	21.168270
P+1+0.5 MIP	17.650259	18.084509	18.522121	18.962954	19.406874	19.853750	20.303450	20.755852	21.210831	21.668270
16										
INIT. CURT.	1.365324	1.292756	1.223609	1.157754	1.095068	1.035428	.978713	.924806	.873593	.824960
P+1	17.365324	17.792756	18.223609	18.657754	19.095068	19.535428	19.978713	20.424806	20.873593	21.324960
P+1+0.5 MIP	17.865324	18.292756	18.723609	19.157754	19.595068	20.035428	20.478713	20.924806	21.373593	21.824960
15										
INIT. CURT.	1.624409	1.544503	1.468051	1.394939	1.325052	1.258280	1.194512	1.133640	1.075558	1.020161
P+1	17.624409	18.044503	18.468051	18.894939	19.325052	19.758280	20.194512	20.633640	21.075558	21.520161
P+1+0.5 MIP	18.124409	18.544503	18.968051	19.394939	19.825052	20.258280	20.694512	21.133640	21.575558	22.020161
14										
INIT. CURT.	1.938145	1.850373	1.766059	1.685103	1.607404	1.532861	1.461375	1.392848	1.327185	1.264288
P+1	17.938145	18.350373	18.766059	19.185103	19.607404	20.032861	20.461375	20.892848	21.327185	21.764288
P+1+0.5 MIP	18.438145	18.850373	19.266059	19.685103	20.107404	20.532861	20.961375	21.392848	21.827185	22.264288
13										
INIT. CURT.	2.320454	2.224282	2.131543	2.042149	1.956010	1.873040	1.793150	1.716254	1.642266	1.571101
P+1	18.320454	18.724282	19.131543	19.542149	19.956010	20.373040	20.793150	21.216254	21.642266	22.071101
P+1+0.5 MIP	18.820454	19.224282	19.631543	20.042149	20.456010	20.873040	21.293150	21.716254	22.142266	22.571101
12										
INIT. CURT.	2.789904	2.684803	2.581075	2.484644	2.389434	2.297370	2.208377	2.122380	2.039303	1.959072
P+1	18.789904	19.184803	19.583075	19.984644	20.389434	20.797370	21.208377	21.622380	22.039303	22.459072
P+1+0.5 MIP	19.289904	19.684803	20.083075	20.484644	20.889434	21.297370	21.708377	22.122380	22.539303	22.959072
11										
INIT. CURT.	3.371807	3.257258	3.145985	3.037925	2.933014	2.831191	2.732391	2.636551	2.543608	2.453499
P+1	19.371807	19.757258	20.145985	20.537925	20.933014	21.331191	21.732391	22.136551	22.543608	22.953499
P+1+0.5 MIP	19.871807	20.257258	20.645985	21.037925	21.433014	21.831191	22.232391	22.636551	23.043608	23.453499
10										
INIT. CURT.	4.101575	3.977076	3.855718	3.737451	3.622224	3.509985	3.400683	3.294265	3.190681	3.089877
P+1	20.101575	20.477076	20.855718	21.237451	21.622224	22.009985	22.400683	22.794265	23.190681	23.589877
P+1+0.5 MIP	20.601575	20.977076	21.355718	21.737451	22.122224	22.509985	22.900683	23.294265	23.690681	24.089877