

**SURVIVORSHIP AND DECREMENT TABLE AS OF JUNE 30, 1991
 BASED ON AGGREGATE INSURANCE AND TERMINATION
 EXPERIENCE FOR HOME MORTGAGES INSURED SINCE 1970**

**SECTION 203
 30 YEAR TERM
 UNITED STATES**

POLICY YEAR	SURVIVORS BEGINNING OF POLICY YEAR	TERMINATIONS DURING POLICY YEAR	
		CLAIM	NON-CLAIM
1	100000	100	1500
2	98400	1377.6	2952
3	94070.4	1646.2	4233.2
4	88191	1261.1	5291.5
5	81638.4	955.2	4898.3
6	75784.9	720	4547.1
7	70517.9	557.1	4231.1
8	65729.7	427.2	3943.8
9	61358.7	319.1	3681.5
10	57358.1	229.4	3441.5
11	53687.2	161.1	3221.2
12	50304.9	110.7	3018.3
13	47175.9	75.5	2830.6
14	44269.9	70.8	2656.2
15	41542.9	66.5	2492.6
16	38983.8	62.4	2339
17	36582.4	58.5	2194.9
18	34328.9	54.9	2059.7
19	32214.3	51.5	1932.9
20	30229.9	48.4	1813.8
21	28367.7	45.4	1702.1
22	26620.3	42.6	1597.2
23	24980.5	40	1623.7
24	23316.8	37.3	1632.2
25	21647.3	34.6	1623.5
26	19989.1	32	1599.1
27	18358	29.4	1560.4
28	16768.2	26.8	1509.1
29	15232.2	24.4	1827.9
30	13380	21.4	13358.6

ULTIMATE CLAIM TERMINATION RATE 8.69 PERCENT
 ULTIMATE NON-CLAIM TERMINATION RATE 91.31 PERCENT
 ESTIMATED LIFE EXPECTANCY 13.61 YEARS