

## APPENDIX 9

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

MONTHLY MORTGAGE INSURANCE PREMIUM FACTORS  
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	12.75	13.00	13.25	13.50	13.75
1	.4182	.4183	.4183	.4184	.4184
2	.4213	.4215	.4217	.4219	.4220
3	.4235	.4238	.4241	.4244	.4247
4	.4245	.4250	.4254	.4259	.4263
5	.4244	.4250	.4255	.4261	.4266
6	.4227	.4234	.4241	.4248	.4254
7	.4201	.4209	.4216	.4224	.4231
8	.4171	.4180	.4189	.4197	.4205
9	.4136	.4147	.4157	.4166	.4176
10	.4097	.4109	.4120	.4131	.4142
11	.4053	.4066	.4079	.4091	.4103
12	.4003	.4017	.4031	.4045	.4058
13	.3946	.3962	.3977	.3992	.4007
14	.3881	.3899	.3916	.3932	.3948
15	.3808	.3827	.3845	.3863	.3881
16	.3724	.2745	.2765	.3785	.3804
17	.3630	.3652	.3673	.3694	.3715
18	.3822	.3546	.3569	.3591	.3614
19	.3400	.3425	.3450	.3474	.3497
20	.3262	.3288	.3314	.3339	.3364
21	.3104	.3132	.3158	.3185	.3211
22	.2926	.2954	.2982	.3009	.3036
23	.2723	.2752	.2780	.2807	.2835
24	.2493	.2521	.2549	.2577	.2604
25	.2232	.2259	.2286	.2313	.2340
26	.1936	.1961	.1987	.2012	.2037
27	.1599	.1622	.1645	.1667	.1690
28	.1217	.1236	.1254	.1273	.1291
29	.0783	.0796	.0809	.0822	.0835
30	.0291	.0296	.0301	.0306	.0311

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

MONTHLY MORTGAGE INSURANCE PREMIUM FACTORS  
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	14.00	14.25	14.50	14.75	15.00
1	.4185	.4185	.4186	.4186	.4187
2	.4222	.4224	.4225	.4227	.4228
3	.4250	.4253	.4255	.4258	.4261
4	.4267	.4271	.4275	.4278	.4282
5	.4271	.4276	.4281	.4286	.4290
6	.4260	.4266	.4272	.4277	.4283
7	.4238	.4245	.4252	.4258	.4264
8	.4213	.4221	.4229	.4236	.4243
9	.4185	.4194	.4202	.4211	.4219
10	.4152	.4162	.4172	.4181	.4190
11	.4114	.4126	.4136	.4147	.4157
12	.4071	.4083	.4096	.4107	.4119
13	.4021	.4035	.4048	.4061	.4074
14	.3964	.3979	.3994	.4008	.4022
15	.3898	.3915	.3931	.3947	.3962
16	.3822	.3841	.3858	.3876	.3893
17	.3735	.3755	.3774	.3793	.3812
18	.3635	.3657	.3677	.3698	.3718
19	.3520	.3543	.3565	.3587	.3609
20	.3388	.3412	.3436	.3459	.3482
21	.3237	.3262	.3287	.3311	.3335
22	.3062	.3088	.3114	.3139	.3165
23	.2862	.2888	.2915	.2941	.2967
24	.2631	.2658	.2685	.2711	.2737
25	.2366	.2393	.2419	.2444	.2470
26	.2062	.2087	.2111	.2136	.2160
27	.1712	.1734	.1757	.1779	.1801
28	.1310	.1323	.1347	.1365	.1384
29	.0848	.0861	.0874	.0887	.0899
30	.0317	.0322	.0327	.0332	.0337

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

MONTHLY MORTGAGE INSURANCE PREMIUM FACTORS  
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	12.75	13.00	13.25	13.50	13.75
1	.4202	.4203	.4203	.4204	.4205
2	.4274	.4277	.4279	.4282	.4284
3	.4331	.4335	.4340	.4344	.4349
4	.4369	.4376	.4382	.4388	.4394
5	.4386	.4394	.4402	.4410	.4417
6	.4376	.4385	.4394	.4403	.4412
7	.4348	.4359	.4369	.4379	.4389
8	.4317	.4329	.4340	.4351	.4362
9	.4282	.4294	.4307	.4319	.4331
10	.4241	.4255	.4259	.4283	.4296
11	.4195	.4211	.4226	.4241	.4255
12	.4143	.4161	.4177	.4193	.4209
13	.4084	.4103	.4121	.4139	.4156
14	.4018	.4038	.4057	.4076	.4095
15	.3941	.3963	.3984	.4005	.4025
16	.3855	.3878	.3901	.3923	.3945
17	.3757	.3782	.3806	.3830	.3853
18	.3646	.3672	.3698	.3723	.3748
19	.3520	.3547	.3574	.3601	.3627
20	.3376	.3405	.3434	.3462	.3489
21	.3213	.3243	.3273	.3302	.3330
22	.3029	.3059	.3089	.3119	.3149
23	.2819	.2850	.2880	.2910	.2940
24	.2581	.2611	.2641	.2671	.2701
25	.2311	.2340	.2369	.2398	.2427
26	.2004	.2031	.2058	.2086	.2113
27	.1655	.1680	.1704	.1728	.1753
28	.1260	.1280	.1300	.1320	.1340
29	.0811	.0825	.2838	.0852	.0866
30	.0301	.0307	.0312	.0318	.0323

MONTHLY MORTGAGE INSURANCE PREMIUM FACTORS  
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	14.00	14.25	14.50	14.75	15.00
1	.4206	.4206	.4207	.4208	.4209
2	.4287	.4289	.4292	.4294	.4297
3	.4353	.4357	.4361	.4366	.4369
4	.4400	.4406	.4412	.4417	.4423
5	.4425	.4432	.4439	.4446	.4453
6	.4421	.4429	.4437	.4445	.4453
7	.4398	.4407	.4416	.4425	.4434
8	.4372	.4383	.4393	.4402	.4412
9	.4343	.4354	.4365	.4376	.4386
10	.4309	.4321	.4333	.4345	.4357
11	.4270	.4283	.4297	.4310	.4322
12	.4225	.4240	.4254	.4268	.4282
13	.4173	.4189	.4205	.4221	.4236
14	.4113	.4131	.4149	.4166	.4182
15	.4045	.4064	.4083	.4102	.4120
16	.3966	.3987	.4008	.4028	.4047
17	.3876	.3899	.3921	.3942	.3963
18	.3772	.3796	.3820	.3843	.3865
19	.3653	.3679	.3704	.3728	.3752
20	.3516	.3543	.3569	.3595	.3620
21	.3359	.3387	.3414	.3441	.3468
22	.3178	.3206	.3235	.3263	.3290
23	.2970	.2999	.3028	.3056	.3084
24	.2730	.2760	.2789	.2817	.2845
25	.2456	.2484	.2512	.2540	.2568
26	.2140	.2167	.2193	.2220	.2246
27	.1777	.1801	.1825	.1849	.1872
28	.1359	.1379	.1399	.1419	.1439
29	.0880	.0894	.0907	.0921	.0935
30	.0329	.0334	.0340	.0345	.0351

(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	12.75	13.00	13.25	13.50	13.75
1	.4220	.4221	.4222	.4223	.4224
2	.4330	.4333	.4337	.4340	.4344
3	.4420	.4427	.4433	.4438	.4444
4	.4486	.4495	.4503	.4511	.4519
5	.4521	.4531	.4542	.4552	.4561
6	.4518	.4529	.4541	.4552	.4564
7	.4489	.4502	.4515	.4527	.4539
8	.4457	.4471	.4485	.4498	.4512
9	.4420	.4436	.4451	.4465	.4480
10	.4379	.4395	.4412	.4428	.4443
11	.4331	.4349	.4367	.4385	.4402
12	.4278	.4297	.4316	.4335	.4354
13	.4217	.4238	.4259	.4279	.4299
14	.4148	.4170	.4193	.4214	.4236
15	.4069	.4093	.4117	.4141	.4163
16	.3980	.4006	.4031	.4056	.4081
17	.3879	.3906	.3933	.3960	.3986
18	.3764	.3793	.3821	.3849	.3877
19	.3634	.3664	.3694	.3723	.3752
20	.3486	.3517	.3548	.3579	.3609
21	.3318	.3350	.3382	.3414	.3445
22	.3127	.3160	.3192	.3225	.3257
23	.2910	.2943	.2976	.3009	.3041
24	.2664	.2697	.2730	.2762	.2794
25	.2385	.2417	.2448	.2479	.2510
26	.2069	.2098	.2127	.2156	.2185
27	.1709	.1735	.1761	.1787	.1813
28	.1301	.1322	.1343	.1364	.1385
29	.0837	.0852	.0866	.0881	.0896
30	.0311	.0317	.0323	.0328	.0334

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

MONTHLY MORTGAGE INSURANCE PREMIUM FACTORS  
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	14.00	14.25	14.50	14.75	15.00
1	.4225	.4226	.4227	.4228	.4229
2	.4347	.4351	.4354	.4357	.4360
3	.4450	.4455	.4461	.4466	.4472
4	.4527	.4534	.4542	.4549	.4557
5	.4571	.4580	.4590	.4599	.4606
6	.4575	.4585	.4596	.4606	.4616
7	.4551	.4563	.4574	.4586	.4597
8	.4525	.4537	.4550	.4562	.4574
9	.4494	.4508	.4521	.4535	.4548
10	.4459	.4474	.4488	.4503	.4517
11	.4418	.4434	.4450	.4466	.4481
12	.4372	.4389	.4406	.4423	.4440
13	.4318	.4337	.4356	.4374	.4392
14	.4257	.4277	.4297	.4317	.4336
15	.4186	.4208	.4229	.4250	.4271
16	.4105	.4128	.4151	.4174	.4196
17	.4011	.4036	.4061	.4085	.4109
18	.3904	.3930	.3957	.3982	.4007
19	.3780	.3808	.3836	.3863	.3890
20	.3639	.3668	.3697	.3725	.3753
21	.3476	.3506	.3536	.3566	.3595
22	.3288	.3320	.3350	.3381	.3411
23	.3073	.3105	.3136	.3167	.3198
24	.2826	.2857	.2888	.2919	.2950
25	.2541	.2572	.2602	.2632	.2662
26	.2214	.2243	.2272	.2300	.2329
27	.1839	.1864	.1890	.1916	.1941
28	.1407	.1428	.1449	.1470	.1491
29	.0910	.0925	.0940	.0955	.0999
30	.0340	.0346	.0352	.0358	.0364

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APPENDIX 9

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

MONTHLY MORTGAGE INSURANCE PREMIUM FACTORS  
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	12.75	13.00	13.25	13.50	13.75

1	.4187	.4187	.4188	.4188	.4189
2	.4230	.4232	.4234	.4235	.4237
3	.4268	.4272	.4275	.4278	.4281
4	.4302	.4306	.4311	.4315	.4319
5	.4328	.4334	.4340	.4346	.4352
6	.4347	.4355	.4363	.4370	.4377
7	.4358	.4367	.4376	.4385	.4394
8	.4358	.4369	.4380	.4390	.4401
9	.4347	.4359	.4372	.4384	.4396
10	.4321	.4336	.4350	.4364	.4377
11	.4281	.4297	.4312	.4327	.4342
12	.4228	.4245	.4262	.4279	.4295
13	.4168	.4187	.4205	.4223	.4241
14	.4099	.4120	.4140	.4159	.4178
15	.4022	.4044	.4065	.4087	.4107
16	.3934	.3957	.3981	.4003	.4025
17	.3834	.3859	.3884	.3908	.3932
18	.3720	.3747	.3773	.3799	.3824
19	.3591	.3619	.3647	.3674	.3701
20	.3445	.3474	.3503	.3532	.3560
21	.3279	.3309	.3339	.3369	.3398
22	.3090	.3121	.3152	.3183	.3213
23	.2876	.2908	.2939	.2970	.3000
24	.2633	.2664	.2695	.2726	.2756
25	.2357	.2388	.2417	.2447	.2476
26	.2044	.2072	.2100	.2128	.2156
27	.1689	.1714	.1739	.1764	.1788
28	.1285	.1306	.1326	.1346	.1367
29	.0827	.0841	.0855	.0870	.0884
30	.0307	.0313	.0318	.0324	.0330

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APPENDIX 9

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

MONTHLY MORTGAGE INSURANCE PREMIUM FACTORS  
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	14.00	14.25	14.50	14.75	15.00
1	.4189	.4190	.4190	.4191	.4191

2	.4239	.4240	.4242	.4243	.4244
3	.4284	.4286	.4289	.4291	.4294
4	.4323	.4327	.4331	.4335	.4339
5	.4357	.4363	.4368	.4373	.4378
6	.4384	.4391	.4397	.4404	.4410
7	.4402	.4410	.4418	.4416	.4433
8	.4411	.4420	.4430	.4439	.4447
9	.4407	.4418	.4429	.4439	.4450
10	.4390	.4402	.4415	.4426	.4438
11	.4356	.4370	.4384	.4397	.4410
12	.4310	.4326	.4341	.4355	.4369
13	.4258	.4274	.4291	.4306	.4322
14	.4197	.4215	.4233	.4250	.4267
15	.4127	.4147	.4166	.4185	.4203
16	.4047	.4068	.4089	.4109	.4129
17	.3955	.3978	.4000	.4022	.4043
18	.3849	.3874	.3897	.3921	.3944
19	.3728	.3753	.3779	.3804	.3828
20	.3588	.3615	.3642	.3668	.3694
21	.3427	.3455	.3483	.3511	.3538
22	.3242	.3272	.3300	.3329	.3357
23	.3030	.3060	.3089	.3118	.3147
24	.2786	.2816	.2845	.2874	.2903
25	.2506	.2535	.2563	.2592	.2620
26	.2183	.2211	.2238	.2265	.2292
27	.1813	.1837	.1862	.1886	.1910
28	.1387	.1407	.1427	.1448	.1468
29	.0898	.0912	.0926	.0940	.0954
30	.0335	.0341	.0346	.0352	.0358

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APPENDIX 9

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

MONTHLY MORTGAGE INSURANCE PREMIUM FACTORS  
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	12.75	13.00	13.25	13.50	13.75
1	.4199	.4200	.4200	.4201	.4202
2	.4269	.4272	.4274	.4276	.4278
3	.4334	.4338	.4342	.4346	.4349



4	.4392	.4398	.4403	.4409	.4414
5	.4442	.4450	.4457	.4465	.4472
6	.4483	.4492	.4502	.4511	.4520
7	.4512	.4524	.4535	.4546	.4557
8	.4528	.4542	.4555	.4568	.4580
9	.4528	.4544	.4559	.4574	.4588
10	.4510	.4527	.4544	.4561	.4577
11	.4471	.4490	.4506	.4526	.4544
12	.4415	.4436	.4456	.4475	.4494
13	.4352	.4374	.4396	.4417	.4438
14	.4281	.4305	.4328	.4351	.4373
15	.4200	.4225	.4250	.4274	.4298
16	.4108	.4135	.4161	.4187	.4213
17	.4004	.4032	.4060	.4088	.4115
18	.3885	.3915	.3945	.3974	.4002
19	.3750	.3782	.3813	.3843	.3873
20	.3598	.3630	.3663	.3694	.3726
21	.3424	.3458	.3491	.3524	.3556
22	.3227	.3262	.3295	.3329	.3362
23	.3004	.3038	.3072	.3106	.3139
24	.2750	.2784	.2818	.2851	.2884
25	.2462	.2495	.2527	.2559	.2592
26	.2135	.2165	.2196	.2226	.2256
27	.1764	.1791	.1818	.1845	.1871
28	.1342	.1364	.1386	.1408	.1430
29	.0864	.0879	.0894	.0909	.0925
30	.0321	.0327	.0333	.0339	.0345

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APPENDIX 9

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

MONTHLY MORTGAGE INSURANCE PREMIUM FACTORS  
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	14.00	14.25	14.50	14.75	15.00
1	.4202	.4203	.4203	.4204	.4204
2	.4280	.4282	.4284	.4286	.4287
3	.4353	.4356	.4359	.4363	.4366
4	.4419	.4424	.4429	.4434	.4438
5	.4478	.4485	.4492	.4498	.4504

6	.4528	.4537	.4545	.4553	.4561
7	.4567	.4577	.4587	.4597	.4606
8	.4593	.4604	.4616	.4627	.4639
9	.4602	.4616	.4629	.4642	.4655
10	.4593	.4607	.4623	.4638	.4652
11	.4561	.4578	.4594	.4610	.4626
12	.4513	.4531	.4549	.4566	.4583
13	.4458	.4477	.4497	.4515	.4534
14	.4394	.4415	.4436	.4456	.4476
15	.4321	.4344	.4366	.4388	.4409
16	.4237	.4262	.4286	.4309	.4332
17	.4141	.4167	.4192	.4217	.4242
18	.4030	.4058	.4085	.4111	.4137
19	.3903	.3932	.3960	.3988	.4016
20	.3756	.3787	.3817	.3846	.3875
21	.3588	.3620	.3651	.3681	.3711
22	.3395	.3427	.3459	.3490	.3521
23	.3172	.3205	.3238	.3270	.3301
24	.2917	.2950	.2982	.3014	.3045
25	.2623	.2655	.2686	.2718	.2749
26	.2286	.2316	.2345	.2375	.2404
27	.1898	.1925	.1951	.1978	.2004
28	.1452	.1474	.1496	.1518	.1540
29	.0940	.0955	.0970	.0986	.1001
30	.0351	.0357	.0363	.0369	.0375