

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
1	999.9544	1000.0016	1000.0473	1000.0915	1000.1342
2	999.9085	1000.0032	1000.0949	1000.1837	1000.2695
3	999.8623	1000.0049	1000.1429	1000.2765	1000.4057
4	999.8158	1000.0065	1000.1912	1000.3699	1000.5429
5	999.7690	1000.0082	1000.2398	1000.4640	1000.6811
6	999.7219	1000.0099	1000.2888	1000.5588	1000.8203
7	999.6744	1000.0115	1000.3381	1000.6543	1000.9605
8	999.6267	1000.0132	1000.3877	1000.7504	1001.1018
9	999.5787	1000.0149	1000.4377	1000.8472	1001.2441
10	999.5304	1000.0166	1000.4880	1000.9448	1001.3874
11	999.4817	1000.0184	1000.5386	1001.0429	1001.5317
12	999.4328	1000.0201	1000.5896	1001.1418	1001.6772
13	999.2209	999.8552	1000.4703	1001.0666	1001.6447
14	999.0076	999.6893	1000.3502	1000.9909	1001.6120
15	998.7930	999.5222	1000.2292	1000.9146	1001.5791
16	998.5770	999.3540	1000.1074	1000.8378	1001.5459
17	998.3596	999.1847	999.9847	1000.7604	1001.5125
18	998.1408	999.0142	999.8612	1000.6825	1001.4788
19	997.9206	998.8426	999.7369	1000.6041	1001.4449
20	997.6989	998.6699	999.6117	1000.5251	1001.4107
21	997.4759	998.4960	999.4856	1000.4455	1001.3763
22	997.2514	998.3210	999.3587	1000.3654	1001.3417
23	997.0254	998.1448	999.2309	1000.2847	1001.3068
24	996.7980	997.9674	999.1023	1000.2034	1001.2716
25	996.4024	997.6181	998.7977	999.9424	1001.0528
26	996.0043	997.2664	998.4911	999.6795	1000.8324
27	995.6036	996.9123	998.1824	999.4148	1000.6103
28	995.2003	996.5560	997.8716	999.1482	1000.3867
29	994.7945	996.1972	997.5586	998.8797	1000.1614
30	994.3860	995.8360	997.2435	998.6093	999.9345
31	993.9748	995.4725	996.9262	998.3370	999.7059
32	993.5611	995.1065	996.6067	998.0627	999.4757
33	993.1446	994.7381	996.2850	997.7865	999.2438
34	992.7254	994.3672	995.9611	997.5084	999.0101
35	992.3036	993.9938	995.6350	997.2283	998.7748
36	991.8790	993.6180	995.3067	996.9462	998.5378
37	991.2809	993.0646	994.7967	996.4785	998.1110
38	990.6788	992.5075	994.2833	996.0074	997.6812
39	990.0729	991.9467	993.7663	995.5330	997.2482

40	989.4631	991.3821	993.2458	995.0553	996.8120
41	988.8494	990.8138	992.7216	994.5742	996.3727
42	988.2316	990.2417	992.1939	994.0896	995.9301
43	987.6099	989.6658	991.6626	993.6017	995.4844
44	986.9842	989.0860	991.1276	993.1102	995.0353
45	986.3544	988.5024	990.5889	992.6153	994.5830
46	985.7206	987.9149	990.0465	992.1169	994.1275
47	985.0827	987.3234	989.5004	991.6150	993.6685
48	984.4406	986.7281	988.9505	991.1095	993.2063

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
1	1000.1756	1000.2155	1000.2542	1000.2915	1000.3276
2	1000.3525	1000.4327	1000.5104	1000.5854	1000.6580
3	1000.5307	1000.6516	1000.7686	1000.8817	1000.9911
4	1000.7103	1000.8722	1001.0288	1001.1804	1001.3270
5	1000.8912	1001.0945	1001.2912	1001.4815	1001.6657
6	1001.0734	1001.3184	1001.5556	1001.7851	1002.0072
7	1001.2570	1001.5441	1001.8221	1002.0911	1002.3515
8	1001.4421	1001.7716	1002.0907	1002.3996	1002.6988
9	1001.6284	1002.0008	1002.3614	1002.7106	1003.0489
10	1001.8162	1002.2317	1002.6343	1003.0242	1003.4019
11	1002.0054	1002.4645	1002.9093	1003.3403	1003.7579
12	1002.1961	1002.6990	1003.1865	1003.6590	1004.1168
13	1002.2050	1002.7480	1003.2743	1003.7844	1004.2786
14	1002.2140	1002.7975	1003.3629	1003.9108	1004.4418
15	1002.2231	1002.8472	1003.4521	1004.0383	1004.6063
16	1002.2322	1002.8974	1003.5421	1004.1668	1004.7722
17	1002.2414	1002.9480	1003.6327	1004.2963	1004.9394
18	1002.2507	1002.9989	1003.7241	1004.4269	1005.1081
19	1002.2600	1003.0502	1003.8162	1004.5586	1005.2781
20	1002.2695	1003.1020	1003.9090	1004.6913	1005.4496
21	1002.2790	1003.1541	1004.0026	1004.8251	1005.6225
22	1002.2885	1003.2066	1004.0969	1004.9600	1005.7968
23	1002.2981	1003.2596	1004.1919	1005.0960	1005.9726
24	1002.3079	1003.3129	1004.2877	1005.2331	1006.1499
25	1002.1299	1003.1747	1004.1879	1005.1706	1006.1235
26	1001.9507	1003.0354	1004.0874	1005.1075	1006.0968
27	1001.7701	1002.8950	1003.9860	1005.0440	1006.0700
28	1001.5882	1002.7535	1003.8838	1004.9799	1006.0429
29	1001.4048	1002.6110	1003.7808	1004.9153	1006.0156
30	1001.2202	1002.4673	1003.6770	1004.8502	1005.9881
31	1001.0341	1002.3226	1003.5724	1004.7846	1005.9603
32	1000.8466	1002.1767	1003.4669	1004.7184	1005.9323
33	1000.6578	1002.0297	1003.3606	1004.6517	1005.9041
34	1000.4675	1001.8815	1003.2535	1004.5845	1005.8756
35	1000.2758	1001.7323	1003.1455	1004.5167	1005.8469
36	1000.0826	1001.5818	1003.0367	1004.4483	1005.8180
37	999.6956	1001.2334	1002.7257	1004.1737	1005.5785
38	999.3057	1000.8824	1002.4123	1003.8968	1005.3371
39	998.9129	1000.5286	1002.0964	1003.6177	1005.0936
40	998.5172	1000.1721	1001.7780	1003.3363	1004.8482
41	998.1185	999.8128	1001.4571	1003.0526	1004.6006

42	997.7167	999.4508	1001.1336	1002.7666	1004.3510
43	997.3120	999.0860	1000.8076	1002.4783	1004.0993
44	996.9043	998.7183	1000.4790	1002.1876	1003.8456
45	996.4934	998.3479	1000.1478	1001.8946	1003.5897
46	996.0795	997.9746	999.8140	1001.5992	1003.3317
47	995.6625	997.5984	999.4775	1001.3014	1003.0715
48	995.2424	997.2193	999.1384	1001.0012	1002.8092

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	7.75	8.00	8.25	8.50	8.75
49	983.6193	985.9493	988.2131	990.4122	992.5480
50	982.7927	985.1653	987.4706	989.7099	991.8848
51	981.9608	984.3761	986.7229	989.0027	991.2169
52	981.1235	983.5816	985.9701	988.2904	990.5440
53	980.2808	982.7819	985.2122	987.5732	989.8663
54	979.4326	981.9768	984.4490	986.8508	989.1836
55	978.5790	981.1663	983.6806	986.1233	988.4960
56	977.7198	980.3505	982.9069	985.3907	987.8033
57	976.8551	979.5292	982.1279	984.6529	987.1056
58	975.9848	978.7024	981.3436	983.9098	986.4028
59	975.1089	977.8701	980.5538	983.1615	985.6948
60	974.2274	977.0323	979.7586	982.4079	984.9817
61	973.1606	976.0049	978.7695	981.4560	984.0659
62	972.0870	974.9707	977.7737	980.4974	983.1435
63	971.0064	973.9297	976.7710	979.5319	982.2142
64	969.9189	972.8816	975.7614	978.5597	981.2783
65	968.8243	971.8266	974.7448	977.5805	980.3354
66	967.7227	970.7646	973.7213	976.5944	979.3858
67	966.6140	969.6954	972.6907	975.6014	978.4292
68	965.4981	968.6192	971.6530	974.6013	977.4656
69	964.3750	967.5357	970.6082	973.5941	976.4950
70	963.2446	966.4451	969.5563	972.5798	975.5173
71	962.1069	965.3472	968.4971	971.5583	974.5324
72	960.9619	964.2419	967.4306	970.5295	973.5404

73	959.8095	963.1293	966.3567	969.4935	972.5412
74	958.6497	962.0093	965.2755	968.4501	971.5347
75	957.4823	960.8818	964.1869	967.3994	970.5208
76	956.3074	959.7467	963.0908	966.3412	969.4996
77	955.1250	958.6042	961.9871	965.2755	968.4709
78	953.9349	957.4540	960.8759	964.2022	967.4347
79	952.7371	956.2961	959.7570	963.1214	966.3909
80	951.5315	955.1305	958.6304	962.0329	965.3396
81	950.3182	953.9572	957.4961	960.9366	964.2805
82	949.0971	952.7760	956.3540	959.8327	963.2138
83	947.8681	951.5869	955.2040	958.7209	962.1393
84	946.6311	950.3899	954.0461	957.6012	961.0569
85	945.3861	949.1850	952.8803	956.4736	959.9666
86	944.1331	947.9720	951.7064	955.3380	958.8684
87	942.8720	946.7509	950.5245	954.1943	957.7622
88	941.6028	945.5217	949.3344	953.0426	956.6479
89	940.3254	944.2843	948.1362	951.8827	955.5255
90	939.0397	943.0386	946.9297	950.7146	954.3949
91	937.7457	941.7846	945.7150	949.5382	953.2561
92	936.4433	940.5223	944.4918	948.3535	952.1090
93	935.1326	939.2516	943.2603	947.1604	950.9535
94	933.8134	937.9723	942.0203	945.9588	949.7895
95	932.4856	936.6846	940.7718	944.7487	948.6171
96	931.1493	935.3883	939.5147	943.5301	947.4361

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
49	994.6219	996.6355	998.5903	1000.4876	1002.3291
50	993.9968	996.0473	998.0378	999.9699	1001.8450
51	993.3670	995.4545	997.4810	999.4480	1001.3570
52	992.7324	994.8572	996.9198	998.9218	1000.8648
53	992.0931	994.2552	996.3541	998.3913	1000.3685
54	991.4490	993.6486	995.7839	997.8566	999.8681
55	990.8001	993.0374	995.2093	997.3175	999.3636
56	990.1463	992.4214	994.6301	996.7740	998.8548
57	989.4876	991.8007	994.0463	996.2261	998.3418
58	988.8240	991.1751	993.4578	995.6737	997.8245
59	988.1554	990.5448	992.8648	995.1169	997.3029
60	987.4818	989.9096	992.2670	994.5555	996.7770
61	986.6010	989.0628	991.4530	993.7734	996.0257
62	985.7136	988.2094	990.6326	992.9850	995.2682
63	984.8195	987.3494	989.8057	992.1901	994.5044
64	983.9187	986.4828	988.9723	991.3888	993.7342
65	983.0112	985.6096	988.1323	990.5810	992.9576
66	982.0969	984.7296	987.2856	989.7666	992.1745
67	981.1757	983.8428	986.4322	988.9456	991.3849
68	980.2476	982.9492	985.5720	988.1179	990.5888
69	979.3126	982.0487	984.7051	987.2835	989.7860
70	978.3705	981.1412	983.8312	986.4424	988.9765
71	977.4214	980.2268	982.9505	985.5944	988.1602
72	976.4651	979.3053	982.0628	984.7395	987.3371
73	975.5017	978.3767	981.1680	983.8776	986.5072

74	974.5310	977.4409	980.2662	983.0088	985.6704
75	973.5531	976.4980	979.3573	982.1328	984.8266
76	972.5679	975.5477	978.4411	981.2498	983.9758
77	971.5752	974.5902	977.5177	980.3596	983.1179
78	970.5751	973.6252	976.5870	979.4622	982.2528
79	969.5675	972.6529	975.6489	978.5575	981.3805
80	968.5524	971.6730	974.7034	977.6454	980.5010
81	967.5296	970.6856	973.7504	976.7259	979.6141
82	966.4991	969.6905	972.7898	975.7989	978.7198
83	965.4610	968.6878	971.8217	974.8644	977.8181
84	964.4150	967.6774	970.8458	973.9224	976.9089
85	963.3612	966.6592	969.8623	972.9726	975.9920
86	962.2995	965.6331	968.8710	972.0152	975.0676
87	961.2299	964.5991	967.8718	971.0499	974.1354
88	960.1522	963.5571	966.8647	970.0769	973.1955
89	959.0664	962.5072	965.8497	969.0959	972.2478
90	957.9725	961.4491	964.8266	968.1069	971.2921
91	956.8704	960.3828	963.7954	967.1099	970.3285
92	955.7600	959.3084	962.7560	966.1048	969.3568
93	954.6413	958.2256	961.7084	965.0916	968.3771
94	953.5142	957.1346	960.6526	964.0701	967.3892
95	952.3786	956.0351	959.5883	963.0403	966.3930
96	951.2345	954.9271	958.5157	962.0022	965.3886

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
97	929.8044	934.0833	938.2489	942.3028	946.2466
98	928.4507	932.7696	936.9745	941.0669	945.0483
99	927.0883	931.4472	935.6913	939.8221	943.8413
100	925.7172	930.1160	934.3993	938.5686	942.6255
101	924.3371	928.7758	933.0983	937.3062	941.4009
102	922.9482	927.4268	931.7885	936.0348	940.1673
103	921.5503	926.0687	930.4696	934.7544	938.9247
104	920.1433	924.7016	929.1417	933.4650	937.6731

105	918.7273	923.3254	927.8046	932.1664	936.4123
106	917.3021	921.9400	926.4584	930.8587	935.1424
107	915.8678	920.5454	925.1029	929.5416	933.8632
108	914.4241	919.1415	923.7381	928.2153	932.5746
109	912.9712	917.7282	922.3638	926.8795	931.2767
110	911.5088	916.3055	920.9802	925.5343	929.9693
111	910.0370	914.8733	919.5870	924.1796	928.6523
112	908.5557	913.4316	918.1843	922.8152	927.3258
113	907.0649	911.9802	916.7719	921.4412	925.9896
114	905.5644	910.5192	915.3498	920.0575	924.6436
115	904.0542	909.0484	913.9179	918.6639	923.2878
116	902.5343	907.5678	912.4762	917.2605	921.9222
117	901.0045	906.0774	911.0245	915.8472	920.5466
118	899.4649	904.5770	909.5629	914.4238	919.1609
119	897.9153	903.0666	908.0913	912.9903	917.7652
120	896.3557	901.5462	906.6095	911.5468	916.3592
121	894.7861	900.0156	905.1175	910.0929	914.9431
122	893.2063	898.4748	903.6153	908.6288	913.5166
123	891.6163	896.9238	902.1027	907.1543	912.0796
124	890.0160	895.3624	900.5798	905.6694	910.6323
125	888.4054	893.7905	899.0464	904.1739	909.1743
126	886.7844	892.2083	897.5024	902.6679	907.7058
127	885.1529	890.6154	895.9478	901.1511	906.2265
128	883.5109	889.0120	894.3826	899.6237	904.7364
129	881.8583	887.3978	892.8065	898.0854	903.2355
130	880.1950	885.7729	891.2197	896.5362	901.7236
131	878.5210	884.1372	889.6219	894.9761	900.2007
132	876.8362	882.4905	888.0131	893.4049	898.6667
133	875.1405	880.8329	886.3933	891.8226	897.1215
134	873.4338	879.1642	884.7624	890.2290	895.5651
135	871.7161	877.4844	883.1202	888.6242	893.9973
136	869.9873	875.7934	881.4667	887.0080	892.4180
137	868.2474	874.0911	879.8019	885.3804	890.8273
138	866.4962	872.3775	878.1257	883.7412	889.2249
139	864.7337	870.6525	876.4379	882.0904	887.6109
140	862.9598	868.9159	874.7385	880.4279	885.9851
141	861.1744	867.1678	873.0274	878.7537	884.3475
142	859.3776	865.4080	871.3045	877.0676	882.6979
143	857.5691	863.6365	869.5698	875.3695	881.0362
144	855.7490	861.8532	867.8232	873.6594	879.3625

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
97	950.0819	953.8106	957.4345	960.9556	964.3758
98	948.9206	952.6855	956.3448	959.9005	963.3545
99	947.7506	951.5517	955.2464	958.8368	962.3247
100	946.5718	950.4092	954.1394	957.7645	961.2864
101	945.3842	949.2578	953.0236	956.6835	960.2394
102	944.1877	948.0976	951.8990	955.5937	959.1837
103	942.9822	946.9284	950.7654	954.4950	958.1192
104	941.7676	945.7503	949.6229	953.3874	957.0458
105	940.5440	944.5630	948.4714	952.2709	955.9634
106	939.3111	943.3666	947.3107	951.1452	954.8721

107	938.0690	942.1610	946.1408	950.0104	953.7716
108	936.8177	940.9461	944.9617	948.8664	952.6620
109	935.5569	939.7218	943.7733	947.7131	951.5431
110	934.2866	938.4881	942.5754	946.5504	950.4149
111	933.0069	937.2449	941.3681	945.3782	949.2773
112	931.7175	935.9921	940.1511	944.1966	948.1303
113	930.4185	934.7296	938.9246	943.0053	946.9736
114	929.1097	933.4574	937.6884	941.8044	945.8073
115	927.7911	932.1754	936.4423	940.5937	944.6314
116	926.4627	930.8835	935.1864	939.3732	943.4456
117	925.1242	929.5817	933.9206	938.1427	942.2499
118	923.7757	928.2698	932.6447	936.9023	941.0443
119	922.4171	926.9478	931.3587	935.6517	939.8286
120	921.0484	925.6156	930.0626	934.3910	938.6028
121	919.6693	924.2731	928.7562	933.1201	937.3667
122	918.2799	922.9203	927.4394	931.8389	936.1204
123	916.8801	921.5571	926.1123	930.5472	934.8637
124	915.4698	920.1834	924.7746	929.2450	933.5965
125	914.0489	918.7991	923.4263	927.9323	932.3187
126	912.6174	917.4041	922.0674	926.6089	931.0303
127	911.1751	915.9983	920.6977	925.2747	929.7312
128	909.7220	914.5817	919.3171	923.9297	928.4213
129	908.2580	913.1542	917.9256	922.5738	927.1004
130	906.7830	911.7157	916.5231	921.2069	925.7685
131	905.2970	910.2661	915.1095	919.8288	924.4255
132	903.7998	908.8053	913.6848	918.4396	923.0713
133	902.2914	907.3333	912.2487	917.0390	921.7059
134	900.7716	905.8499	910.8013	915.6271	920.3290
135	899.2405	904.3551	909.3424	914.2037	918.9407
136	897.6979	902.8488	907.8719	912.7688	917.5408
137	896.1437	901.3308	906.3898	911.3222	916.1293
138	894.5779	899.8012	904.8960	909.8638	914.7060
139	893.0003	898.2597	903.3904	908.3936	913.2708
140	891.4109	896.7064	901.8728	906.9114	911.8237
141	889.8096	895.1411	900.3432	905.4172	910.3645
142	888.1963	893.5638	898.8016	903.9109	908.8932
143	886.5708	891.9743	897.2477	902.3923	907.4095
144	884.9332	890.3725	895.6815	900.8614	905.9136

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
145	853.9170	860.0580	866.0646	871.9372	877.6765
146	852.0733	858.2508	864.2939	870.2028	875.9783
147	850.2177	856.4316	862.5110	868.4562	874.2677
148	848.3500	854.6003	860.7159	866.6971	872.5446
149	846.4703	852.7567	858.9084	864.9256	870.8089
150	844.5785	850.9009	857.0885	863.1416	869.0606
151	842.6745	849.0326	855.2560	861.3449	867.2995
152	840.7581	847.1520	853.4110	859.5354	865.5256
153	838.8294	845.2588	851.5533	857.7132	863.7388
154	836.8882	843.3529	849.6828	855.8781	861.9389
155	834.9345	841.4344	847.7995	854.0299	860.1259
156	832.9682	839.5030	845.9032	852.1687	858.2997
157	830.9891	837.5588	843.9939	850.2943	856.4602
158	828.9973	835.6017	842.0714	848.4066	854.6072
159	826.9926	833.6315	840.1358	846.5055	852.7408
160	824.9750	831.6481	838.1868	844.5910	850.8607
161	822.9443	829.6515	836.2244	842.6629	848.9670
162	820.9006	827.6417	834.2485	840.7211	847.0594
163	818.8436	825.6184	832.2591	838.7656	845.1379
164	816.7734	823.5816	830.2560	836.7962	843.2024
165	814.6897	821.5312	828.2391	834.8129	841.2528
166	812.5926	819.4672	826.2083	832.8156	839.2889
167	810.4820	817.3895	824.1636	830.8041	837.3108
168	808.3578	815.2978	822.1048	828.7783	835.3182
169	806.2198	813.1922	820.0319	826.7382	833.3111
170	804.0680	811.0726	817.9447	824.6837	831.2894
171	801.9023	808.9389	815.8431	822.6146	829.2529
172	799.7227	806.7909	813.7271	820.5308	827.2016
173	797.5289	804.6286	811.5966	818.4323	825.1353
174	795.3210	802.4519	809.4514	816.3189	823.0539
175	793.0988	800.2607	807.2915	814.1905	820.9574
176	790.8623	798.0549	805.1167	812.0471	818.8456
177	788.6113	795.8344	802.9270	809.8885	816.7184
178	786.3458	793.5990	800.7222	807.7146	814.5756
179	784.0657	791.3488	798.5023	805.5253	812.4173
180	781.7708	789.0836	796.2671	803.3205	810.2432
181	779.4612	786.8032	794.0165	801.1000	808.0533
182	777.1366	784.5077	791.7504	798.8639	805.8473
183	774.7969	782.1969	789.4688	796.6119	803.6254
184	772.4422	779.8706	787.1715	794.3439	801.3872
185	770.0723	777.5288	784.8584	792.0599	799.1326
186	767.6871	775.1715	782.5294	789.7597	796.8617
187	765.2864	772.7984	780.1844	787.4433	794.5742
188	762.8703	770.4095	777.8232	785.1104	792.2700
189	760.4385	768.0047	775.4459	782.7610	789.9490

190	757.9911	765.5838	773.0521	780.3949	787.6111
191	755.5278	763.1468	770.6420	778.0121	785.2561
192	753.0486	760.6936	768.2152	775.6124	782.8840

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
145	883.2833	888.7584	894.1029	899.3180	904.4051
146	881.6210	887.1318	892.5118	897.7621	902.8841
147	879.9462	885.4927	890.9081	896.1936	901.3504
148	878.2589	883.8410	889.2917	894.6123	899.8040
149	876.5589	882.1765	887.6625	893.0182	898.2446
150	874.8462	880.4992	886.0205	891.4111	896.6723
151	873.1207	878.8090	884.3654	889.7909	895.0868
152	871.3822	877.1057	882.6972	888.1576	893.4882
153	869.6306	875.3893	881.0158	886.5111	891.8762
154	867.8659	873.6597	879.3211	884.8511	890.2508
155	866.0880	871.9168	877.6130	883.1777	888.6118
156	864.2968	870.1604	875.8914	881.4906	886.9592
157	862.4921	868.3905	874.1561	879.7899	885.2928
158	860.6739	866.6069	872.4071	878.0753	883.6125
159	858.8420	864.8096	870.6443	876.3468	881.9182
160	856.9964	862.9984	868.8675	874.6043	880.2098
161	855.1370	861.1733	867.0766	872.8476	878.4872
162	853.2636	859.3341	865.2716	871.0766	876.7502
163	851.3761	857.4808	863.4522	869.2913	874.9987
164	849.4746	855.6131	861.6185	867.4914	873.2326
165	847.5587	853.7310	859.7702	865.6769	871.4519
166	845.6285	851.8345	857.9073	863.8477	869.6562
167	843.6838	849.9233	856.0297	862.0036	867.8457
168	841.7245	847.9974	854.1372	860.1445	866.0200
169	839.7505	846.0566	852.2297	858.2703	864.1791
170	837.7617	844.1009	850.3071	856.3809	862.3229
171	835.7580	842.1301	848.3693	854.4762	860.4512
172	833.7393	840.1441	846.4162	852.5559	858.5639
173	831.7055	838.1428	844.4476	850.6201	856.6609
174	829.6563	836.1261	842.4634	848.6685	854.7420
175	827.5918	834.0938	840.4635	846.7011	852.8071
176	825.5119	832.0459	838.4477	844.7177	850.8561
177	823.4163	829.9822	836.4161	842.7181	848.8889
178	821.3050	827.9026	834.3683	840.7024	846.9052
179	819.1779	825.8069	832.3043	838.6702	844.9050
180	817.0348	823.6951	830.2240	836.6216	842.8882
181	814.8757	821.5670	828.1272	834.5563	840.8546
182	812.7003	819.4225	826.0138	832.4742	838.8040
183	810.5087	817.2615	823.8836	830.3752	836.7363
184	808.3006	815.0838	821.7366	828.2591	834.6513
185	806.0759	812.8893	819.5727	826.1259	832.5491
186	803.8346	810.6779	817.3915	823.9753	830.4292
187	801.5764	808.4495	815.1932	821.8072	828.2918
188	799.3013	806.2039	812.9774	819.6215	826.1365
189	797.0092	803.9410	810.7440	817.4181	823.9632
190	794.6998	801.6606	808.4930	815.1968	821.7719
191	792.3732	799.3627	806.2242	812.9574	819.5623

192 790.0291 797.0470 803.9374 810.6998 817.3342

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	7.75	8.00	8.25	8.50	8.75
193	750.5535	758.2239	765.7718	773.1957	780.4945
194	748.0422	755.7379	763.3116	770.7619	778.0877
195	745.5147	753.2352	760.8344	768.3108	775.6633
196	742.9708	750.7159	758.3403	765.8424	773.2212
197	740.4106	748.1798	755.8289	763.3565	770.7613
198	737.8337	745.6268	753.3004	760.8530	768.2834
199	735.2403	743.0567	750.7544	758.3318	765.7875
200	732.6301	740.4695	748.1909	755.7927	763.2734
201	730.0031	737.8651	745.6098	753.2356	760.7410
202	727.3590	735.2433	743.0110	750.6604	758.1901
203	724.6980	732.6040	740.3943	748.0670	755.6206
204	722.0197	729.9472	737.7596	745.4552	753.0324
205	719.3241	727.2726	735.1068	742.8248	750.4253
206	716.6111	724.5802	732.4357	740.1759	747.7992
207	713.8806	721.8698	729.7463	737.5082	745.1539
208	711.1325	719.1414	727.0384	734.8216	742.4894
209	708.3666	716.3948	724.3119	732.1160	739.8054
210	705.5828	713.6299	721.5666	729.3912	737.1018
211	702.7811	710.8465	718.8025	726.6471	734.3786
212	699.9613	708.0446	716.0193	723.8836	731.6354
213	697.1232	705.2240	713.2171	721.1005	728.8723
214	694.2669	702.3846	710.3955	718.2976	726.0891
215	691.3921	699.5262	707.5546	715.4750	723.2855
216	688.4987	696.6489	704.6941	712.6323	720.4615
217	685.5866	693.7523	701.8140	709.7695	717.6169
218	682.6557	690.8364	698.9140	706.8864	714.7515
219	679.7059	687.9011	695.9942	703.9829	711.8653
220	676.7371	684.9462	693.0542	701.0588	708.9580
221	673.7491	681.9716	690.0941	698.1141	706.0295

222	670.7417	678.9772	687.1135	695.1484	703.0797
223	667.7150	675.9628	684.1125	692.1618	700.1084
224	664.6687	672.9284	681.0909	689.1540	697.1154
225	661.6027	669.8737	678.0485	686.1249	694.1005
226	658.5170	666.7986	674.9852	683.0743	691.0637
227	655.4113	663.7030	671.9008	680.0021	688.0048
228	652.2855	660.5868	668.7952	676.9082	684.9235
229	649.1396	657.4498	665.6683	673.7924	681.8198
230	645.9733	654.2919	662.5198	670.6544	678.6934
231	642.7866	651.1130	659.3497	667.4943	675.5442
232	639.5793	647.9128	656.1579	664.3118	672.3721
233	636.3513	644.6914	652.9440	661.1067	669.1769
234	633.1025	641.4484	649.7081	657.8789	665.9583
235	629.8326	638.1838	646.4500	654.6283	662.7163
236	626.5417	634.8975	643.1694	651.3546	659.4506
237	623.2295	631.5893	639.8663	648.0578	656.1612
238	619.8959	628.2590	636.5404	644.7375	652.8477
239	616.5408	624.9065	633.1918	641.3938	649.5101
240	613.1640	621.5316	629.8200	638.0264	646.1481

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
193	787.6674	794.7135	801.6325	808.4239	815.0876
194	785.2880	792.3620	799.3093	806.1295	812.8223
195	782.8907	789.9924	796.9678	803.8164	810.5381
196	780.4755	787.6045	794.6077	801.4846	808.2349
197	778.0421	785.1983	792.2290	799.1338	805.9124
198	775.5905	782.7734	789.8314	796.7639	803.5706
199	773.1206	780.3299	787.4148	794.3747	801.2093
200	770.6320	777.8675	784.9791	791.9662	798.8284
201	768.1249	775.3862	782.5241	789.5381	796.4276
202	765.5989	772.8857	780.0497	787.0902	794.0067
203	763.0540	770.3660	777.5557	784.6224	791.5657
204	760.4900	767.8268	775.0419	782.1346	789.1044
205	757.9067	765.2681	772.5083	779.6266	786.6225
206	755.3041	762.6896	769.9546	777.0982	784.1200
207	752.6820	760.0912	767.3806	774.5493	781.5966
208	750.0402	757.4729	764.7863	771.9797	779.0522
209	747.3786	754.8343	762.1715	769.3891	776.4866
210	744.6970	752.1754	759.5359	766.7776	773.8996
211	741.9953	749.4960	756.8795	764.1448	771.2910
212	739.2734	746.7960	754.2021	761.4906	768.6607
213	736.5310	744.0752	751.5034	758.8149	766.0085
214	733.7681	741.3333	748.7834	756.1174	763.3342
215	730.9845	738.5704	746.0419	753.3980	760.6376
216	728.1799	735.7861	743.2787	750.6565	757.9185
217	725.3544	732.9804	740.4936	747.8927	755.1768
218	722.5076	730.1530	737.6864	745.1065	752.4122
219	719.6395	727.3039	734.8570	742.2976	749.6246
220	716.7499	724.4328	732.0052	739.4659	746.8138
221	713.8386	721.5395	729.1309	736.6112	743.9795
222	710.9055	718.6240	726.2337	733.7333	741.1216
223	707.9504	715.6860	723.3137	730.8321	738.2399

224	704.9731	712.7253	720.3705	727.9072	735.3342
225	701.9735	709.7419	717.4041	724.9586	732.4042
226	698.9514	706.7354	714.4141	721.9860	729.4499
227	695.9066	703.7057	711.4005	718.9893	726.4709
228	692.8390	700.6527	708.3630	715.9682	723.4671
229	689.7484	697.5762	705.3015	712.9226	720.4383
230	686.6346	694.4759	702.2157	709.8523	717.3842
231	683.4974	691.3518	699.1055	706.7570	714.3047
232	680.3367	688.2035	695.9707	703.6365	711.1995
233	677.1523	685.0310	692.8110	700.4907	708.0685
234	673.9441	681.8341	689.6264	697.3193	704.9113
235	670.7117	678.6125	686.4165	694.1222	701.7279
236	667.4552	675.3660	683.1813	690.8991	698.5179
237	664.1742	672.0946	679.9204	687.6498	695.2811
238	660.8686	668.7979	676.6337	684.3741	692.0174
239	657.5382	665.4758	673.3210	681.0718	688.7265
240	654.1828	662.1281	669.9820	677.7426	685.4082

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
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THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
241	609.7654	618.1343	626.4251	634.6352	642.7617
242	606.3448	614.7143	623.0069	631.2199	639.3505
243	602.9022	611.2715	619.5652	627.7804	635.9145
244	599.4373	607.8057	616.0998	624.3166	632.4534
245	595.9500	604.3169	612.6105	620.8282	628.9671
246	592.4403	600.8048	609.0973	617.3151	625.4553
247	588.9078	597.2692	605.5600	613.7771	621.9180
248	585.3526	593.7101	601.9983	610.2141	618.3548
249	581.7743	590.1273	598.4121	606.6259	614.7657
250	578.1730	586.5206	594.8013	603.0122	611.1504
251	574.5484	582.8898	591.1656	599.3729	607.5087
252	570.9004	579.2349	587.5050	595.7078	603.8405
253	567.2289	575.5555	583.8192	592.0168	600.1456

254	563.5336	571.8517	580.1080	588.2997	596.4237
255	559.8145	568.1231	576.3714	584.5562	592.6746
256	556.0713	564.3697	572.6090	580.7862	588.8982
257	552.3040	560.5913	568.8208	576.9894	585.0943
258	548.5124	556.7877	565.0065	573.1658	581.2627
259	544.6962	552.9587	561.1660	569.3152	577.4031
260	540.8554	549.1042	557.2992	565.4372	573.5153
261	536.9898	545.2240	553.4057	561.5318	569.5993
262	533.0993	541.3179	549.4854	557.5987	565.6546
263	529.1836	537.3858	545.5382	553.6377	561.6812
264	525.2426	533.4275	541.5639	549.6487	557.6789

265	521.2762	529.4428	537.5623	545.6314	553.6473
266	517.2841	525.4315	533.5331	541.5857	549.5863
267	513.2663	521.3935	529.4762	537.5113	545.4958
268	509.2225	517.3286	525.3915	533.4081	541.3754
269	505.1526	513.2365	521.2786	529.2758	537.2250
270	501.0565	509.1172	517.1375	525.1142	533.0443
271	496.9338	504.9704	512.9679	520.9231	528.8331
272	492.7846	500.7960	508.7697	516.7024	524.5912
273	488.6085	496.5938	504.5425	512.4517	520.3184
274	484.4055	492.3635	500.2864	508.1710	516.0144
275	480.1753	488.1050	496.0009	503.8599	511.6790
276	475.9179	483.8182	491.6860	499.5183	507.3121

277	471.6329	479.5027	487.3415	495.1460	502.9132
278	467.3202	475.1585	482.9670	490.7426	498.4823
279	462.9797	470.7853	478.5625	486.3081	494.0192
280	458.6112	466.3830	474.1277	481.8422	489.5234
281	454.2144	461.9513	469.6624	477.3446	484.9949
282	449.7893	457.4901	465.1665	472.8152	480.4333
283	445.3355	452.9992	460.6396	468.2537	475.8385
284	440.8530	448.4783	456.0816	463.6599	471.2102
285	436.3416	443.9272	451.4922	459.0335	466.5482
286	431.8010	439.3459	446.8713	454.3744	461.8521
287	427.2311	434.7339	442.2186	449.6822	457.1218
288	422.6317	430.0913	437.5340	444.9569	452.3570

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
241	650.8022	658.7546	666.6166	674.3864	682.0622
242	647.3964	655.3551	663.2246	671.0029	678.6883
243	643.9649	651.9294	659.8057	667.5920	675.2864
244	640.5077	648.4773	656.3598	664.1533	671.8560
245	637.0246	644.9985	652.8866	660.6867	668.3971
246	633.5154	641.4930	649.3858	657.1919	664.9094
247	629.9799	637.9604	645.8574	653.6688	661.3925
248	626.4178	634.4006	642.3011	650.1170	657.8464
249	622.8290	630.8134	638.7165	646.5363	654.2708
250	619.2133	627.1985	635.1036	642.9266	650.6653
251	615.5705	623.5558	631.4621	639.2875	647.0298
252	611.9004	619.8849	627.7918	635.6188	643.3640
253	608.2027	616.1858	624.0924	631.9204	639.6676
254	604.4773	612.4582	620.3637	628.1919	635.9405
255	600.7240	608.7018	616.6056	624.4331	632.1823

256	596.9425	604.9165	612.8176	620.6437	628.3927
257	593.1327	601.1020	608.9997	616.8236	624.5716
258	589.2943	597.2580	605.1515	612.9724	620.7187
259	585.4271	593.3845	601.2729	609.0900	616.8336
260	581.5309	589.4811	597.3636	605.1760	612.9162
261	577.6054	585.5476	593.4233	601.2302	608.9661
262	573.6506	581.5838	589.4518	597.2523	604.9831
263	569.6660	577.5894	585.4489	593.2421	600.9669
264	565.6516	573.5643	581.4143	589.1994	596.9172
265	561.6071	569.5081	577.3478	585.1238	592.8338
266	557.5322	565.4206	573.2491	581.0150	588.7164
267	553.4268	561.3017	569.1179	576.8729	584.5646
268	549.2906	557.1510	564.9540	572.6972	580.3783
269	545.1234	552.9683	560.7571	568.4875	576.1570
270	540.9249	548.7533	556.5271	564.2436	571.9006
271	536.6949	544.5059	552.2635	559.9652	567.6087
272	532.4332	540.2257	547.9662	555.6521	563.2811
273	528.1395	535.9126	543.6348	551.3039	558.9174
274	523.8137	531.5662	539.2692	546.9204	554.5173
275	519.4554	527.1862	534.8690	542.5012	550.0806
276	515.0644	522.7726	530.4340	538.0462	545.6069
277	510.6405	518.3249	525.9639	533.5550	541.0959
278	506.1833	513.8429	521.4583	529.0273	536.5473
279	501.6928	509.3263	516.9171	524.4627	531.9608
280	497.1686	504.7750	512.3400	519.8611	527.3361
281	492.6104	500.1886	507.7266	515.2222	522.6728
282	488.0181	495.5668	503.0767	510.5455	517.9707
283	483.3913	490.9094	498.3900	505.8308	513.2294
284	478.7299	486.2160	493.6662	501.0778	508.4486
285	474.0334	481.4866	488.9050	496.2862	503.6279
286	469.3018	476.7206	484.1061	491.4557	498.7671
287	464.5346	471.9179	479.2692	486.5859	493.8658
288	459.7317	467.0782	474.3940	481.6766	488.9236

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	7.75	8.00	8.25	8.50	8.75
289	418.0026	425.4176	432.8171	440.1980	447.5575
290	413.3435	420.7129	428.0678	435.4055	442.7230
291	408.6544	415.9767	423.2859	430.5790	437.8532
292	403.9350	411.2090	418.4711	425.7183	432.9479
293	399.1852	406.4095	413.6232	420.8232	428.0069
294	394.4046	401.5780	408.7419	415.8934	423.0298
295	389.5932	396.7143	403.8271	410.9287	418.0164
296	384.7507	391.8182	398.8785	405.9289	412.9665
297	379.8769	386.8894	393.8959	400.8936	407.8797
298	374.9717	381.9278	388.8790	395.8226	402.7559
299	370.0347	376.9331	383.8276	390.7158	397.5947
300	365.0659	371.9051	378.7416	385.5727	392.3959
301	360.0650	366.8435	373.6205	380.3932	387.1591
302	355.0318	361.7483	368.4642	375.1771	381.8842
303	349.9661	356.6190	363.2725	369.9240	376.5708
304	344.8677	351.4556	358.0451	364.6336	371.2187
305	339.7364	346.2577	352.7818	359.3058	365.8275
306	334.5719	341.0252	347.4822	353.9403	360.3970
307	329.3740	335.7578	342.1463	348.5368	354.9270
308	324.1426	330.4553	336.7736	343.0950	349.4170
309	318.8774	325.1175	331.3640	337.6146	343.8669
310	313.5782	319.7440	325.9172	332.0954	338.2763
311	308.2448	314.3348	320.4330	326.5372	332.6449
312	302.8769	308.8894	314.9111	320.9395	326.9725
313	297.4744	303.4078	309.3512	315.3022	321.2587
314	292.0369	297.8896	303.7531	309.6250	315.5032
315	286.5644	292.3347	298.1165	303.9076	309.7058
316	281.0565	286.7427	292.4411	298.1496	303.8661
317	275.5130	281.1134	286.7267	292.3509	297.9838
318	269.9338	275.4466	280.9731	286.5111	292.0587
319	264.3185	269.7420	275.1798	280.6299	286.0903
320	258.6669	263.9994	269.3468	274.7071	280.0784
321	252.9789	258.2185	263.4736	268.7424	274.0227
322	247.2541	252.3991	257.5601	262.7353	267.9228
323	241.4923	246.5408	251.6059	256.6858	261.7784
324	235.6933	240.6435	245.6108	250.5933	255.5893
325	229.8569	234.7069	239.5745	244.4578	249.3550
326	223.9828	228.7307	233.4966	238.2787	243.0752
327	218.0707	222.7147	227.3770	232.0559	236.7497
328	212.1204	216.6586	221.2153	225.7890	230.3780
329	206.1318	210.5621	215.0113	219.4778	223.9599
330	200.1044	204.4249	208.7646	213.1218	217.4950
331	194.0381	198.2469	202.4749	206.7208	210.9829
332	187.9327	192.0276	196.1420	200.2744	204.4234
333	181.7878	185.7669	189.7656	193.7824	197.8160
334	175.6032	179.4645	183.3453	187.2444	191.1604
335	169.3787	173.1200	176.8809	180.6601	184.4563
336	163.1140	166.7333	170.3721	174.0292	177.7034

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
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289	454.8928	462.2012	469.4802	476.7273	483.9403
290	450.0176	457.2866	464.5275	471.7379	478.9154
291	445.1058	452.3341	459.5356	466.7079	473.8486
292	440.1572	447.3434	454.5042	461.6371	468.7396
293	435.1714	442.3143	449.4330	456.5250	463.5881
294	430.1483	437.2464	444.3216	451.3714	458.3936
295	425.0875	432.1394	439.1697	446.1759	453.1558
296	419.9888	426.9931	433.9771	440.9383	447.8744
297	414.8518	421.8071	428.7433	435.6580	442.5490
298	409.6763	416.5811	423.4681	430.3349	437.1792
299	404.4619	411.3149	418.1512	424.9685	431.7646
300	399.2085	406.0080	412.7922	419.5585	426.3049
301	393.9156	400.6603	407.3907	414.1046	420.7997
302	388.5831	395.2713	401.9465	408.6063	415.2487
303	383.2105	389.8408	396.4591	403.0634	409.6514
304	377.7977	384.3684	390.9284	397.4754	404.0074
305	372.3443	378.8538	385.3538	391.8421	398.3164
306	366.8499	373.2967	379.7351	386.1629	392.5780
307	361.3144	367.6968	374.0720	380.4376	386.7918
308	355.7374	362.0537	368.3640	374.6658	380.9573
309	350.1185	356.3672	362.6108	368.8471	375.0742
310	344.4575	350.6368	356.8120	362.9812	369.1421
311	338.7540	344.8622	350.9674	357.0675	363.1606
312	333.0077	339.0431	345.0765	351.1058	357.1292
313	327.2184	333.1791	339.1389	345.0957	351.0476
314	321.3856	327.2700	333.1544	339.0368	344.9153
315	315.5091	321.3153	327.1224	332.9286	338.7318
316	309.5885	315.3147	321.0428	326.7708	332.4969
317	303.6235	309.2678	314.9149	320.5629	326.2100
318	297.6137	303.1744	308.7386	314.3047	319.8707
319	291.5589	297.0339	302.5134	307.9955	313.4785
320	285.4587	290.8462	296.2389	301.6351	307.0331
321	279.3127	284.6107	289.9147	295.2231	300.5340
322	273.1207	278.3272	283.5405	288.7589	293.9808
323	266.8822	271.9952	277.1158	282.2422	287.3729
324	260.5969	265.6144	270.6402	275.6726	280.7099
325	254.2644	259.1844	264.1134	269.0495	273.9915
326	247.8845	252.7049	257.5348	262.3727	267.2170
327	241.4567	246.1755	250.9043	255.6416	260.3861
328	234.9808	239.5956	244.2212	248.8559	253.4983
329	228.4562	232.9651	237.4852	242.0150	246.5530
330	221.8827	226.2835	230.6959	235.1185	239.5499
331	215.2599	219.5504	223.8528	228.1660	232.4884
332	208.5875	212.7653	216.9556	221.1570	225.3681
333	201.8650	205.9280	210.0038	214.0910	218.1885
334	195.0920	199.0379	202.9969	206.9676	210.9490
335	188.2683	192.0948	195.9345	199.7864	203.6492
336	181.3934	185.0981	188.8163	192.5468	196.2885

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
337	156.8088	160.3039	163.8185	167.3513	170.9012
338	150.4629	153.8317	157.2198	160.6261	164.0494
339	144.0760	147.3164	150.5758	153.8532	157.1476
340	137.6479	140.7576	143.8861	147.0324	150.1955
341	131.1783	134.1551	137.1504	140.1633	143.1927
342	124.6668	127.5085	130.3684	133.2455	136.1388
343	118.1134	120.8177	123.5398	126.2787	129.0336
344	111.5176	114.0823	116.6642	119.2626	121.8765
345	104.8792	107.3019	109.7414	112.1967	114.6672
346	98.1979	100.4764	102.7709	105.0808	107.4053
347	91.4735	93.6053	95.7526	97.9145	100.0905
348	84.7056	86.6885	88.6860	90.6975	92.7224
349	77.8940	79.7255	81.5708	83.4293	85.3005
350	71.0385	72.7161	74.4067	76.1097	77.8246
351	64.1387	65.6600	67.1933	68.7381	70.2941
352	57.1943	58.5568	59.9303	61.3144	62.7087
353	50.2050	51.4063	52.6175	53.8381	55.0679
354	43.1706	44.2081	45.2543	46.3089	47.3715
355	36.0908	36.9620	37.8405	38.7263	39.6190
356	28.9653	29.6675	30.3758	31.0900	31.8099
357	21.7938	22.3244	22.8597	23.3996	23.9439
358	14.5759	14.9323	15.2919	15.6547	16.0205
359	7.3114	7.4910	7.6722	7.8550	8.0393
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT NUMBER	9.00	9.25	9.50	9.75	10.00
337	174.4669	178.0475	181.6417	185.2484	188.8665
338	167.4885	170.9425	174.4103	177.8907	181.3827
339	160.4578	163.7828	167.1216	170.4732	173.8365
340	153.3743	156.5679	159.7752	162.9954	166.2274
341	146.2377	149.2974	152.3707	155.4569	158.5549
342	139.0476	141.9708	144.9076	147.8571	150.8185
343	131.8035	134.5877	137.3854	140.1956	143.0176

344	124.5051	127.1478	129.8036	132.4718	135.1517
345	117.1520	119.6505	122.1618	124.6853	127.2203
346	109.7437	112.0954	114.4595	116.8355	119.2227
347	102.2799	104.4820	106.6963	108.9220	111.1585
348	94.7601	96.8100	98.8715	100.9441	103.0271
349	87.1839	89.0789	90.9849	92.9014	94.8279
350	79.5509	81.2881	83.0358	84.7934	86.5605
351	71.8606	73.4373	75.0237	76.6195	78.2241
352	64.1126	65.5260	66.9483	68.3791	69.8182
353	56.3066	57.5536	58.8089	60.0719	61.3423
354	48.4419	49.5199	50.6050	51.6971	52.7958
355	40.5184	41.4242	42.3362	43.2543	44.1780
356	32.5353	33.2661	34.0020	34.7429	35.4885
357	24.4924	25.0451	25.6018	26.1623	26.7265
358	16.3892	16.7608	17.1351	17.5120	17.8915
359	8.2252	8.4126	8.6013	8.7914	8.9829
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	7.75	8.00	8.25	8.50	8.75
1	1000.5498	1000.6087	1000.6661	1000.7220	1000.7764
2	1001.1031	1001.2215	1001.3369	1001.4491	1001.5585
3	1001.6601	1001.8384	1002.0122	1002.1814	1002.3462
4	1002.2206	1002.4594	1002.6922	1002.9189	1003.1398
5	1002.7847	1003.0846	1003.3768	1003.6616	1003.9391
6	1003.3525	1003.7139	1004.0662	1004.4095	1004.7442
7	1003.9240	1004.3474	1004.7602	1005.1628	1005.5552
8	1004.4991	1004.9851	1005.4591	1005.9213	1006.3721
9	1005.0779	1005.6271	1006.1628	1006.6853	1007.1950
10	1005.6605	1006.2734	1006.8713	1007.4547	1008.0238
11	1006.2469	1006.9239	1007.5847	1008.2295	1008.8587
12	1006.8370	1007.5788	1008.3029	1009.0098	1009.6997
13	1007.1356	1007.9352	1008.7157	1009.4775	1010.2211
14	1007.4360	1008.2940	1009.1313	1009.9486	1010.7463

15	1007.7384	1008.6551	1009.5498	1010.4230	1011.2753
16	1008.0428	1009.0186	1009.9712	1010.9008	1011.8081
17	1008.3491	1009.3846	1010.3954	1011.3820	1012.3449
18	1008.6574	1009.7530	1010.8226	1011.8665	1012.8855
19	1008.9676	1010.1239	1011.2527	1012.3545	1013.4301
20	1009.2799	1010.4972	1011.6857	1012.8460	1013.9787
21	1009.5942	1010.8731	1012.1217	1013.3409	1014.5313
22	1009.9106	1011.2514	1012.5608	1013.8394	1015.0879
23	1010.2289	1011.6323	1013.0028	1014.3413	1015.6485
24	1010.5494	1012.0157	1013.4479	1014.8469	1016.2133
25	1010.5617	1012.0836	1013.5701	1015.0220	1016.4401
26	1010.5741	1012.1519	1013.6931	1015.1984	1016.6685
27	1010.5865	1012.2208	1013.8170	1015.3760	1016.8987
28	1010.5991	1012.2900	1013.9417	1015.5549	1017.1305
29	1010.6117	1012.3598	1014.0673	1015.7351	1017.3640
30	1010.6244	1012.4300	1014.1937	1015.9165	1017.5992
31	1010.6372	1012.5007	1014.3210	1016.0992	1017.8361
32	1010.6501	1012.5718	1014.4492	1016.2832	1018.0748
33	1010.6630	1012.6434	1014.5783	1016.4686	1018.3151
34	1010.6761	1012.7155	1014.7083	1016.6552	1018.5573
35	1010.6892	1012.7881	1014.8391	1016.8431	1018.8012
36	1010.7024	1012.8612	1014.9708	1017.0324	1019.0469
37	1010.3900	1012.6008	1014.7612	1016.8724	1018.9352
38	1010.0755	1012.3386	1014.5502	1016.7112	1018.8227
39	1009.7591	1012.0748	1014.3377	1016.5489	1018.7094
40	1009.4406	1011.8091	1014.1237	1016.3854	1018.5952
41	1009.1200	1011.5417	1013.9083	1016.2208	1018.4803
42	1008.7974	1011.2725	1013.6914	1016.0550	1018.3645
43	1008.4726	1011.0015	1013.4730	1015.8880	1018.2478
44	1008.1458	1010.7288	1013.2531	1015.7199	1018.1303
45	1007.8169	1010.4541	1013.0316	1015.5505	1018.0119
46	1007.4858	1010.1777	1012.8087	1015.3800	1017.8927
47	1007.1527	1009.8994	1012.5842	1015.2082	1017.7726
48	1006.8173	1009.6193	1012.3582	1015.0352	1017.6516

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
1	1000.8294	1000.8809	1000.9311	1000.9799	1001.0274
2	1001.6649	1001.7686	1001.8695	1001.9678	1002.0635
3	1002.5068	1002.6631	1002.8154	1002.9637	1003.1081
4	1003.3549	1003.5645	1003.7687	1003.9677	1004.1614
5	1004.2094	1004.4729	1004.7296	1004.9798	1005.2236
6	1005.0704	1005.3883	1005.6982	1006.0002	1006.2945
7	1005.9377	1006.3107	1006.6743	1007.0288	1007.3744
8	1006.8116	1007.2403	1007.6582	1008.0658	1008.4634
9	1007.6921	1008.1770	1008.6499	1009.1113	1009.5613
10	1008.5791	1009.1209	1009.6495	1010.1652	1010.6684
11	1009.4728	1010.0721	1010.6569	1011.2277	1011.7848
12	1010.3732	1011.0306	1011.6724	1012.2989	1012.9105
13	1010.9468	1011.6552	1012.3466	1013.0214	1013.6802
14	1011.5248	1012.2846	1013.0261	1013.7499	1014.4563
15	1012.1070	1012.9188	1013.7110	1014.4843	1015.2390
16	1012.6936	1013.5579	1014.4014	1015.2246	1016.0281

17	1013.2847	1014.2019	1015.0972	1015.9709	1016.8238
18	1013.8801	1014.8509	1015.7985	1016.7234	1017.6262
19	1014.4801	1015.5049	1016.5053	1017.4819	1018.4352
20	1015.0845	1016.1640	1017.2178	1018.2466	1019.2510
21	1015.6934	1016.8281	1017.9359	1019.0175	1020.0736
22	1016.3070	1017.4973	1018.6597	1019.7947	1020.9030
23	1016.9251	1018.1717	1019.3892	1020.5781	1021.7394
24	1017.5478	1018.8513	1020.1245	1021.3680	1022.5827
25	1017.8251	1019.1777	1020.4988	1021.7891	1023.0495
26	1018.1044	1019.5066	1020.8762	1022.2137	1023.5201
27	1018.3858	1019.8381	1021.2565	1022.6417	1023.9947
28	1018.6693	1020.1721	1021.6398	1023.0732	1024.4733
29	1018.9549	1020.5087	1022.0262	1023.5082	1024.9558
30	1019.2427	1020.8478	1022.4156	1023.9468	1025.4424
31	1019.5326	1021.1896	1022.8081	1024.3889	1025.9330
32	1019.8247	1021.5340	1023.2037	1024.8346	1026.4277
33	1020.1190	1021.8811	1023.6024	1025.2839	1026.9265
34	1020.4155	1022.2309	1024.0043	1025.7369	1027.4295
35	1020.7142	1022.5833	1024.4094	1026.1935	1027.9367
36	1021.0152	1022.9385	1024.8177	1026.6539	1028.4481
37	1020.9507	1022.9200	1024.8441	1026.7241	1028.5610
38	1020.8857	1022.9014	1024.8708	1026.7949	1028.6748
39	1020.8203	1022.8827	1024.8976	1026.8663	1028.7897
40	1020.7543	1022.8638	1024.9247	1026.9382	1028.9054
41	1020.6879	1022.8447	1024.9520	1027.0107	1029.0222
42	1020.6209	1022.8256	1024.9795	1027.0839	1029.1399
43	1020.5535	1022.8062	1025.0072	1027.1576	1029.2586
44	1020.4855	1022.7867	1025.0351	1027.2319	1029.3782
45	1020.4171	1022.7671	1025.0633	1027.3068	1029.4989
46	1020.3481	1022.7473	1025.0917	1027.3824	1029.6206
47	1020.2786	1022.7274	1025.1203	1027.4585	1029.7433
48	1020.2086	1022.7073	1025.1491	1027.5353	1029.8670

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF
INSTALLMENT

NUMBER	7.75	8.00	8.25	8.50	8.75
49	1006.1378	1008.9866	1011.7712	1014.4929	1017.1527
50	1005.4539	1008.3498	1011.1803	1013.9466	1016.6501
51	1004.7656	1007.7087	1010.5852	1013.3965	1016.1438
52	1004.0729	1007.0633	1009.9861	1012.8425	1015.6338
53	1003.3756	1006.4136	1009.3828	1012.2846	1015.1202
54	1002.6739	1005.7596	1008.7754	1011.7227	1014.6027
55	1001.9677	1005.1012	1008.1638	1011.1569	1014.0815
56	1001.2568	1004.4384	1007.5480	1010.5870	1013.5565
57	1000.5414	1003.7712	1006.9280	1010.0131	1013.0277
58	999.8214	1003.0996	1006.3037	1009.4351	1012.4950
59	999.0967	1002.4235	1005.6752	1008.8531	1011.9585
60	998.3673	1001.7429	1005.0423	1008.2669	1011.4180
61	997.2742	1000.6895	1004.0277	1007.2899	1010.4776
62	996.1739	999.6292	1003.0061	1006.3061	1009.5304
63	995.0666	998.5618	1001.9775	1005.3152	1008.5762
64	993.9521	997.4872	1000.9419	1004.3174	1007.6151
65	992.8304	996.4055	999.8991	1003.3124	1006.6470
66	991.7015	995.3166	998.8491	1002.3004	1005.6718
67	990.5653	994.2205	997.7920	1001.2812	1004.6895
68	989.4218	993.1170	996.7275	1000.2548	1003.7001
69	988.2708	992.0061	995.6558	999.2211	1002.7034
70	987.1124	990.8879	994.5767	998.1800	1001.6995
71	985.9466	989.7622	993.4901	997.1316	1000.6882
72	984.7732	988.6290	992.3961	996.0758	999.6696
73	983.5922	987.4883	991.2946	995.0125	998.6436
74	982.4036	986.3399	990.1855	993.9417	997.6100
75	981.2074	985.1839	989.0687	992.8633	996.5690
76	980.0034	984.0202	987.9443	991.7772	995.5203
77	978.7916	982.8487	986.8122	990.6835	994.4640
78	977.5720	981.6694	985.6723	989.5820	993.4000
79	976.3446	980.4822	984.5245	988.4727	992.3282
80	975.1092	979.2872	983.3688	987.3555	991.2486
81	973.8658	978.0841	982.2052	986.2304	990.1612
82	972.6144	976.8731	981.0336	985.0974	989.0658
83	971.3549	975.6540	979.8540	983.9563	987.9624
84	970.0873	974.4267	978.6662	982.8072	986.8510
85	968.8115	973.1913	977.4703	981.6499	985.7315
86	967.5274	971.9476	976.2662	980.4844	984.6038
87	966.2351	970.6956	975.0537	979.3107	983.4679
88	964.9344	969.4353	973.8330	978.1286	982.3237
89	963.6253	968.1666	972.6038	976.9382	981.1712
90	962.3078	966.8895	971.3662	975.7393	980.0103
91	960.9817	965.6038	970.1201	974.5320	978.8409
92	959.6471	964.3095	968.8654	973.3161	977.6629
93	958.3039	963.0066	967.6021	972.0916	976.4764
94	956.9519	961.6951	966.3301	970.8584	975.2812
95	955.5913	960.3747	965.0494	969.6165	974.0774
96	954.2219	959.0456	963.7598	968.3657	972.8647

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
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49	1019.7519	1022.2919	1024.7738	1027.1991	1029.5689
50	1019.2919	1021.8733	1024.3956	1026.8602	1029.2683
51	1018.8283	1021.4514	1024.0144	1026.5185	1028.9652
52	1018.3613	1021.0263	1023.6301	1026.1741	1028.6595
53	1017.8908	1020.5979	1023.2428	1025.8268	1028.3513
54	1017.4168	1020.1663	1022.8524	1025.4768	1028.0406
55	1016.9392	1019.7312	1022.4590	1025.1238	1027.7272
56	1016.4580	1019.2929	1022.0624	1024.7681	1027.4113
57	1015.9733	1018.8511	1021.6627	1024.4094	1027.0927
58	1015.4849	1018.4060	1021.2598	1024.0478	1026.7714
59	1014.9928	1017.9574	1020.8538	1023.6833	1026.4475
60	1014.4970	1017.5054	1020.4445	1023.3158	1026.1209
61	1013.5921	1016.6349	1019.6074	1022.5111	1025.3475
62	1012.6804	1015.7577	1018.7637	1021.6999	1024.5677
63	1011.7619	1014.8738	1017.9133	1020.8820	1023.7814
64	1010.8365	1013.9831	1017.0562	1020.0576	1022.9886
65	1009.9042	1013.0855	1016.1923	1019.2264	1022.1891
66	1008.9648	1012.1809	1015.3216	1018.3884	1021.3830
67	1008.0184	1011.2694	1014.4440	1017.5437	1020.5701
68	1007.0650	1010.3509	1013.5594	1016.6921	1019.7505
69	1006.1043	1009.4253	1012.6678	1015.8336	1018.9241
70	1005.1365	1008.4925	1011.7692	1014.9681	1018.0907
71	1004.1614	1007.5526	1010.8634	1014.0955	1017.2505
72	1003.1790	1006.6054	1009.9505	1013.2159	1016.4032
73	1002.1892	1005.6509	1009.0304	1012.3291	1015.5488
74	1001.1920	1004.6891	1008.1029	1011.4351	1014.6874
75	1000.1873	1003.7198	1007.1682	1010.5339	1013.8187
76	999.1751	1002.7431	1006.2260	1009.6253	1012.9429
77	998.1553	1001.7589	1005.2764	1008.7094	1012.0597
78	997.1278	1000.7670	1004.3192	1007.7860	1011.1691
79	996.0927	999.7675	1003.3545	1006.8551	1010.2712
80	995.0497	998.7604	1002.3821	1005.9167	1009.3657
81	993.9990	997.7454	1001.4020	1004.9706	1008.4527
82	992.9404	996.7226	1000.4142	1004.0168	1007.5322
83	991.8738	995.6920	999.4186	1003.0553	1006.6039
84	990.7992	994.6534	998.4151	1002.0860	1005.6679
85	989.7166	993.6067	997.4036	1001.1088	1004.7241
86	988.6258	992.5521	996.3841	1000.1237	1003.7724
87	987.5269	991.4893	995.3566	999.1305	1002.8128
88	986.4197	990.4183	994.3209	998.1293	1001.8452
89	985.3043	989.3390	993.2770	997.1199	1000.8696
90	984.1804	988.2514	992.2248	996.1024	999.8858
91	983.0482	987.1555	991.1644	995.0766	998.8938
92	981.9074	986.0511	990.0955	994.0424	997.8935
93	980.7581	984.9381	989.0182	992.9999	996.8849
94	979.6001	983.8166	987.9323	991.9488	995.8680
95	978.4335	982.6865	986.8378	990.8893	994.8425
96	977.2582	981.5476	985.7347	989.8211	993.8085

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
97	952.8436	957.7077	962.4614	967.1062	971.6432
98	951.4564	956.3608	961.1541	965.8377	970.4128
99	950.0603	955.0049	959.8378	964.5602	969.1734
100	948.6551	953.6400	958.5124	963.2736	967.9250
101	947.2409	952.2660	957.1779	961.9780	966.6675
102	945.8176	950.8828	955.8342	960.6732	965.4008
103	944.3850	949.4904	954.4814	959.3591	964.1248
104	942.9432	948.0887	953.1192	958.0357	962.8396
105	941.4921	946.6777	951.7476	956.7030	961.5450
106	940.0316	945.2573	950.3666	955.3608	960.2410
107	938.5617	943.8274	948.9761	954.0091	958.9274
108	937.0823	942.3879	947.5761	952.6478	957.6043
109	935.5933	940.9389	946.1664	951.2769	956.2715
110	934.0947	939.4802	944.7470	949.8962	954.9290
111	932.5865	938.0118	943.3179	948.5058	953.5767
112	931.0685	936.5336	941.8790	947.1056	952.2146
113	929.5407	935.0455	940.4301	945.6954	950.8425
114	928.0030	933.5476	938.9713	944.2752	949.4604
115	926.4554	932.0396	937.5025	942.8450	948.0683
116	924.8978	930.5216	936.0236	941.4047	946.6659
117	923.3301	928.9934	934.5345	939.9541	945.2534
118	921.7524	927.4551	933.0351	938.4933	943.8306
119	920.1644	925.9065	931.5255	937.0221	942.3974
120	918.5662	924.3476	930.0055	935.5405	940.9537
121	916.9576	922.7783	928.4750	934.0484	939.4995
122	915.3387	921.1986	926.9340	932.5458	938.0347
123	913.7093	919.6083	925.3824	931.0325	936.5593
124	912.0694	918.0074	923.8202	929.5084	935.0730
125	910.4189	916.3958	922.2472	927.9736	933.5760
126	908.7577	914.7735	920.6634	926.4279	932.0680
127	907.0858	913.1404	919.0687	924.8713	930.5490
128	905.4031	911.4964	917.4630	923.3036	929.0189
129	903.7095	909.8414	915.8463	921.7248	927.4777
130	902.0050	908.1754	914.2185	920.1349	925.9253
131	900.2895	906.4983	912.5795	918.5337	924.3615
132	898.5629	904.8100	910.9292	916.9211	922.7863

133	896.8252	903.1105	909.2676	915.2971	921.1997
134	895.0762	901.3996	907.5946	913.6616	919.6014
135	893.3160	899.6773	905.9100	912.0146	917.9916
136	891.5444	897.9435	904.2139	910.3558	916.3699
137	889.7613	896.1982	902.5061	908.6854	914.7365
138	887.9667	894.4413	900.7866	907.0030	913.0911
139	886.1606	892.6726	899.0552	905.3088	911.4338
140	884.3427	890.8921	897.3120	903.6026	909.7644
141	882.5131	889.0998	895.5567	901.8843	908.0827
142	880.6718	887.2955	893.7894	900.1538	906.3889
143	878.8185	885.4792	892.0100	898.4110	904.6826
144	876.9532	883.6508	890.2183	896.6559	902.9640

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
97	976.0740	980.4000	984.6229	988.7442	992.7658
98	974.8809	979.2435	983.5022	987.6586	991.7145
99	973.6789	978.0781	982.3727	986.5642	990.6544
100	972.4679	976.9037	981.2342	985.4609	989.5855
101	971.2477	975.7203	980.0867	984.3486	988.5077
102	970.0185	974.5278	978.9302	983.2273	987.4209
103	968.7800	973.3260	977.7644	982.0969	986.3250
104	967.5322	972.1150	976.5895	980.9573	985.2200
105	966.2751	970.8947	975.4052	979.8084	984.1058
106	965.0085	969.6649	974.2116	978.6502	982.9824
107	963.7325	968.4257	973.0085	977.4826	981.8495
108	962.4468	967.1769	971.7959	976.3055	980.7072
109	961.1516	965.9185	970.5737	975.1188	979.5554
110	959.8466	964.6504	969.3418	973.9225	978.3940
111	958.5318	963.3725	968.1002	972.7164	977.2229
112	957.2072	962.0847	966.8487	971.5006	976.0421
113	955.8726	960.7871	965.5873	970.2749	974.8514
114	954.5280	959.4794	964.3160	969.0392	973.6508
115	953.1734	958.1617	963.0346	967.7935	972.4402
116	951.8086	956.8338	961.7430	966.5377	971.2195
117	950.4335	955.4956	960.4412	965.2717	969.9886
118	949.0481	954.1472	959.1291	963.9954	968.7475
119	947.6524	952.7883	957.8066	962.7087	967.4960
120	946.2461	951.4190	956.4737	961.4115	966.2341
121	944.8294	950.0391	955.1302	960.1038	964.9617
122	943.4020	948.6486	953.7760	958.7855	963.6787
123	941.9639	947.2474	952.4112	957.4565	962.3849
124	940.5150	945.8354	951.0355	956.1167	961.0805
125	939.0552	944.4124	949.6489	954.7660	959.7651
126	937.5845	942.9786	948.2514	953.4043	958.4388
127	936.1028	941.5336	946.8428	952.0316	957.1014
128	934.6099	940.0776	945.4231	950.6477	955.7529
129	933.1059	938.6102	943.9921	949.2526	954.3931
130	931.5905	937.1316	942.5497	947.8461	953.0220
131	930.0638	935.6416	941.0960	946.4282	951.6395
132	928.5257	934.1401	939.6308	944.9988	950.2454
133	926.9760	932.6271	938.1539	943.5577	948.8398

134	925.4147	931.1023	936.6654	942.1050	947.4224
135	923.8417	929.5659	935.1651	940.6404	945.9932
136	922.2569	928.0175	933.6529	939.1640	944.5522
137	920.6602	926.4573	932.1287	937.6755	943.0991
138	919.0515	924.8850	930.5924	936.1750	941.6338
139	917.4308	923.3006	929.0440	934.6623	940.1564
140	915.7979	921.7039	927.4834	933.1373	938.6667
141	914.1528	920.0950	925.9104	931.5998	937.1645
142	912.4953	918.4737	924.3249	930.0499	935.6499
143	910.8254	916.8398	922.7269	928.4875	934.1226
144	909.1429	915.1934	921.1162	926.9123	932.5826

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	7.75	8.00	8.25	8.50	8.75
145	875.0759	881.8102	888.4143	894.8884	901.2328
146	873.1865	879.9573	886.5979	893.1084	899.4890
147	871.2849	878.0920	884.7690	891.3157	897.7324
148	869.3710	876.2144	882.9275	889.5104	895.9631
149	867.4447	874.3242	881.0734	887.6922	894.1808
150	865.5060	872.4214	879.2065	885.8612	892.3856
151	863.5548	870.5059	877.3268	884.0172	890.5773
152	861.5909	868.5777	875.4342	882.1602	888.7558
153	859.6144	866.6366	873.5285	880.2900	886.9210
154	857.6251	864.6826	871.6098	878.4065	885.0728
155	855.6230	862.7155	869.6778	876.5097	883.2111
156	853.6079	860.7353	867.7326	874.5995	881.3359
157	851.5799	858.7419	865.7740	872.6757	879.4470
158	849.5387	856.7353	863.8019	870.7383	877.5443
159	847.4843	854.7152	861.8163	868.7872	875.6278
160	845.4167	852.6817	859.8171	866.8223	873.6973
161	843.3358	850.6347	857.8040	864.8435	871.7527
162	841.2413	848.5739	855.7772	862.8506	869.7939
163	839.1334	846.4995	853.7364	860.8436	867.8208
164	837.0119	844.4112	851.6816	858.8224	865.8334

165	834.8766	842.3090	849.6126	856.7869	863.8314
166	832.7276	840.1928	847.5295	854.7370	861.8149
167	830.5646	838.0624	845.4320	852.6725	859.7836
168	828.3877	835.9179	843.3201	850.5934	857.7376
169	826.1968	833.7591	841.1936	848.4996	855.6766
170	823.9917	831.5859	839.0526	846.3910	853.6006
171	821.7723	829.3982	836.8968	844.2674	851.5095
172	819.5387	827.1959	834.7262	842.1288	849.4031
173	817.2906	824.9789	832.5407	839.9751	847.2814
174	815.0279	822.7471	830.3402	837.8061	845.1441
175	812.7507	820.5005	828.1245	835.6217	842.9913
176	810.4588	818.2389	825.8936	833.4218	840.8228
177	808.1520	815.9622	823.6473	831.2064	838.6385
178	805.8304	813.6703	821.3857	828.9753	836.4383
179	803.4938	811.3632	819.1084	826.7283	834.2220
180	801.1420	809.0407	816.8155	824.4655	831.9896
181	798.7751	806.7027	814.5069	822.1866	829.7409
182	796.3929	804.3491	812.1824	819.8916	827.4757
183	793.9953	801.9798	809.8419	817.5803	825.1941
184	791.5823	799.5947	807.4853	815.2527	822.8958
185	789.1536	797.1937	805.1125	812.9086	820.5808
186	786.7093	794.7767	802.7234	810.5478	818.2489
187	784.2491	792.3436	800.3178	808.1704	815.9000
188	781.7731	789.8943	797.8958	805.7761	813.5340
189	779.2811	787.4286	795.4570	803.3648	811.1507
190	776.7730	784.9465	793.0015	800.9365	808.7500
191	774.2487	782.4479	790.5292	798.4909	806.3318
192	771.7081	779.9326	788.0398	796.0281	803.8960

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
145	907.4479	913.5343	919.4928	925.3243	931.0297
146	905.7401	911.8624	917.8565	923.7234	929.4639
147	904.0196	910.1776	916.2073	922.1095	927.8851
148	902.2861	908.4798	914.5450	920.4825	926.2931
149	900.5396	906.7690	912.8696	918.8422	924.6879
150	898.7800	905.0449	911.1809	917.1887	923.0692
151	897.0073	903.3076	909.4788	915.5217	921.4371
152	895.2212	901.5568	907.7633	913.8412	919.7914
153	893.4217	899.7926	906.0341	912.1470	918.1319
154	891.6088	898.0148	904.2913	910.4390	916.4587
155	889.7822	896.2232	902.5347	908.7172	914.7715
156	887.9420	894.4179	900.7642	906.9814	913.0702
157	886.0879	892.5986	898.9796	905.2314	911.3547
158	884.2199	890.7654	897.1810	903.4673	909.6250
159	882.3380	888.9179	895.3681	901.6888	907.8808
160	880.4419	887.0563	893.5408	899.8959	906.1221
161	878.5316	885.1803	891.6991	898.0884	904.3488
162	876.6069	883.2898	889.8428	896.2662	902.5607
163	874.6679	881.3848	887.9718	894.4292	900.7576
164	872.7142	879.4651	886.0860	892.5773	898.9396
165	870.7460	877.5305	884.1852	890.7103	897.1064
166	868.7630	875.5811	882.2694	888.8282	895.2579

167	866.7651	873.6166	880.3385	886.9308	893.3940
168	864.7522	871.6370	878.3922	885.0179	891.5146
169	862.7242	869.6422	876.4306	883.0896	889.6195
170	860.6810	867.6319	874.4534	881.1455	887.7086
171	858.6225	865.6062	872.4606	879.1857	885.7818
172	856.5485	863.5648	870.4519	877.2099	883.8390
173	854.4590	861.5078	868.4274	875.2181	881.8799
174	852.3538	859.4348	866.3869	873.2101	879.9046
175	850.2329	857.3459	864.3302	871.1858	877.9127
176	848.0960	855.2409	862.2572	869.1450	875.9043
177	845.9431	853.1196	860.1678	867.0877	873.8791
178	843.7740	850.9820	858.0619	865.0136	871.8371
179	841.5887	848.8279	855.9393	862.9227	869.7780
180	839.3870	846.6573	853.7999	860.8148	867.7018
181	837.1688	844.4698	851.6436	858.6897	865.6083
182	834.9339	842.2656	849.4702	856.5475	863.4973
183	832.6823	840.0443	847.2795	854.3877	861.3688
184	830.4138	837.8059	845.0716	852.2105	859.2225
185	828.1283	835.5503	842.8461	850.0156	857.0583
186	825.8256	833.2772	840.6031	847.8028	854.8761
187	823.5057	830.9867	838.3423	845.5720	852.6757
188	821.1684	828.6785	836.0636	843.3232	850.4569
189	818.8135	826.3525	833.7668	841.0560	848.2197
190	816.4410	824.0085	831.4519	838.7704	845.9639
191	814.0507	821.6465	829.1186	836.4663	843.6892
192	811.6425	819.2663	826.7669	834.1434	841.3956

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
193	769.1511	777.4006	785.5333	793.5478	801.4425
194	766.5776	774.8516	783.0096	791.0499	798.9710
195	763.9875	772.2857	780.4685	788.5343	796.4815
196	761.3806	769.7026	777.9100	786.0009	793.9739

197	758.7569	767.1024	775.3339	783.4496	791.4480
198	756.1162	764.4848	772.7400	780.8802	788.9036
199	753.4585	761.8497	770.1284	778.2926	786.3408
200	750.7837	759.1971	767.4987	775.6867	783.7592
201	748.0915	756.5268	764.8510	773.0623	781.1588
202	745.3820	753.8387	762.1851	770.4193	778.5394
203	742.6550	751.1327	759.5009	767.7576	775.9010
204	739.9103	748.4086	756.7982	765.0770	773.2433
205	737.1479	745.6664	754.0769	762.3775	770.5662
206	734.3677	742.9059	751.3370	759.6588	767.8696
207	731.5696	740.1270	748.5782	756.9209	765.1533
208	728.7533	737.3295	745.8004	754.1636	762.4173
209	725.9189	734.5135	743.0035	751.3868	759.6613
210	723.0662	731.6786	740.1874	748.5902	756.8851
211	720.1950	728.8249	737.3519	745.7739	754.0888
212	717.3053	725.9521	734.4969	742.9377	751.2720
213	714.3970	723.0601	731.6224	740.0813	748.4348
214	711.4698	720.1489	728.7280	737.2047	745.5768
215	708.5238	717.2183	725.8138	734.3077	742.6980
216	705.5587	714.2681	722.8795	731.3902	739.7982
217	702.5745	711.2983	719.9250	728.4521	736.8772
218	699.5710	708.3087	716.9502	725.4931	733.9350
219	696.5481	705.2991	713.9550	722.5132	730.9713
220	693.5057	702.2695	710.9392	719.5121	727.9860
221	690.4436	699.2197	707.9026	716.4898	724.9789
222	687.3618	696.1495	704.8452	713.4461	721.9499
223	684.2600	693.0589	701.7668	710.3809	718.8988
224	681.1383	689.9477	698.6672	707.2939	715.8255
225	677.9963	686.8157	695.5462	704.1851	712.7297
226	674.8341	683.6629	692.4039	701.0542	709.6114
227	671.6514	680.4890	689.2399	697.9012	706.4703
228	668.4482	677.2940	686.0541	694.7258	703.3064
229	665.2243	674.0777	682.8465	691.5279	700.1193
230	661.9796	670.8399	679.6168	688.3074	696.9091
231	658.7140	667.5806	676.3649	685.0641	693.6754
232	655.4272	664.2995	673.0907	681.7978	690.4181
233	652.1192	660.9966	669.7939	678.5084	687.1371
234	648.7899	657.6716	666.4745	675.1956	683.8322
235	645.4390	654.3245	663.1323	671.8594	680.5032
236	642.0665	650.9550	659.7670	668.4996	677.1499
237	638.6722	647.5631	656.3787	665.1160	673.7721
238	635.2560	644.1486	652.9670	661.7084	670.3697
239	631.8178	640.7113	649.5319	658.2766	666.9425
240	628.3573	637.2511	646.0732	654.8206	663.4903

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
193	809.2161	816.8678	824.3965	831.8017	839.0828
194	806.7716	814.4507	822.0074	829.4409	836.7508
195	804.3088	812.0151	819.5994	827.0610	834.3994
196	801.8275	809.5606	817.1723	824.6617	832.0283
197	799.3276	807.0873	814.7260	822.2429	829.6375
198	796.8089	804.5948	812.2603	819.8045	827.2268

199	794.2714	802.0832	809.7751	817.3463	824.7960
200	791.7148	799.5522	807.2702	814.8681	822.3449
201	789.1390	797.0017	804.7455	812.3697	819.8734
202	786.5439	794.4315	802.2008	809.8511	817.3813
203	783.9294	791.8415	799.6360	807.3120	814.8685
204	781.2952	789.2315	797.0509	804.7522	812.3347
205	778.6413	786.6015	794.4453	802.1717	809.7798
206	775.9675	783.9511	791.8190	799.5702	807.2036
207	773.2737	781.2803	789.1720	796.9475	804.6059
208	770.5596	778.5890	786.5040	794.3036	801.9866
209	767.8252	775.8769	783.8149	791.6381	799.3454
210	765.0702	773.1439	781.1046	788.9511	796.6823
211	762.2946	770.3898	778.3727	786.2421	793.9969
212	759.4982	767.6145	775.6192	783.5112	791.2892
213	756.6808	764.8178	772.8440	780.7581	788.5589
214	753.8423	761.9995	770.0467	777.9826	785.8059
215	750.9825	759.1595	767.2273	775.1845	783.0299
216	748.1013	756.2976	764.3856	772.3638	780.2308
217	745.1984	753.4137	761.5214	769.5201	777.4083
218	742.2738	750.5075	758.6346	766.6533	774.5623
219	739.3272	747.5790	755.7248	763.7632	771.6927
220	736.3585	744.6278	752.7921	760.8496	768.7991
221	733.3676	741.6539	749.8361	757.9124	765.8814
222	730.3542	738.6571	746.8567	754.9512	762.9393
223	727.3183	735.6372	743.8537	751.9661	759.9728
224	724.2595	732.5940	740.8270	748.9566	756.9815
225	721.1779	729.5274	737.7762	745.9228	753.9653
226	718.0731	726.4371	734.7014	742.8642	750.9240
227	714.9450	723.3230	731.6022	739.7809	747.8574
228	711.7935	720.1848	728.4784	736.6724	744.7651
229	708.6183	717.0225	725.3300	733.5387	741.6471
230	705.4193	713.8358	722.1566	730.3796	738.5032
231	702.1963	710.6246	718.9581	727.1948	735.3330
232	698.9492	707.3886	715.7342	723.9841	732.1364
233	695.6777	704.1277	712.4849	720.7473	728.9132
234	692.3816	700.8416	709.2098	717.4842	725.6631
235	689.0609	697.5302	705.9088	714.1946	722.3859
236	685.7152	694.1932	702.5816	710.8783	719.0814
237	682.3445	690.8306	699.2281	707.5351	715.7494
238	678.9484	687.4420	695.8481	704.1646	712.3896
239	675.5269	684.0273	692.4413	700.7668	709.0018
240	672.0797	680.5863	689.0076	697.3414	705.5858

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
 (PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
241	624.8745	633.7678	642.5907	651.3400	660.0130
242	621.3692	630.2613	639.0842	647.8349	656.5103
243	617.8412	626.7314	635.5537	644.3049	652.9820
244	614.2905	623.1780	631.9989	640.7498	649.4280
245	610.7168	619.6009	628.4196	637.1697	645.8481
246	607.1201	616.0000	624.8157	633.5641	642.2421
247	603.5001	612.3750	621.1871	629.9330	638.6098
248	599.8568	608.7259	617.5335	626.2762	634.9510
249	596.1899	605.0525	613.8548	622.5935	631.2656
250	592.4993	601.3546	610.1508	618.8847	627.5533
251	588.7849	597.6320	606.4213	615.1496	623.8139
252	585.0465	593.8846	602.6662	611.3881	620.0472
253	581.2840	590.1122	598.8852	607.5999	616.2531
254	577.4972	586.3147	595.0783	603.7849	612.4313
255	573.6859	582.4918	591.2452	599.9429	608.5816
256	569.8500	578.6435	587.3858	596.0736	604.7039
257	565.9893	574.7695	583.4998	592.1770	600.7979
258	562.1037	570.8697	579.5871	588.2527	596.8634
259	558.1930	566.9439	575.6475	584.3007	592.9002
260	554.2571	562.9919	571.6808	580.3206	588.9081
261	550.2957	559.0135	567.6869	576.3124	584.8869
262	546.3087	555.0087	563.6655	572.2758	580.8364
263	542.2960	550.9771	559.6164	568.2106	576.7564
264	538.2574	546.9187	555.5395	564.1166	572.6466
265	534.1927	542.8332	551.4346	559.9935	568.5068
266	530.1017	538.7205	547.3015	555.8413	564.3369
267	525.9843	534.5803	543.1399	551.6597	560.1365
268	521.8404	530.4126	538.9497	547.4484	555.9055
269	517.6696	526.2170	534.7307	543.2074	551.6437
270	513.4719	521.9935	530.4828	538.9362	547.3508
271	509.2472	517.7419	526.2056	534.6349	543.0266
272	504.9951	513.4619	521.8990	530.3030	538.6709
273	500.7156	509.1534	517.5628	525.9405	534.2834
274	496.4084	504.8161	513.1968	521.5471	529.8639
275	492.0734	500.4499	508.8007	517.1225	525.4121
276	487.7104	496.0546	504.3745	512.6667	520.9280
277	483.3193	491.6301	499.9178	508.1792	516.4111
278	478.8998	487.1760	495.4305	503.6600	511.8613
279	474.4517	482.6922	490.9123	499.1087	507.2783
280	469.9749	478.1785	486.3631	494.5252	502.6619
281	465.4692	473.6348	481.7826	489.9093	498.0118

282	460.9344	469.0607	477.1706	485.2606	493.3278
283	456.3703	464.4562	472.5268	480.5791	488.6097
284	451.7767	459.8209	467.8512	475.8643	483.8572
285	447.1535	455.1548	463.1434	471.1162	479.0700
286	442.5004	450.4576	458.4033	466.3344	474.2479
287	437.8173	445.7290	453.6305	461.5188	469.3907
288	433.1039	440.9689	448.8250	456.6690	464.4980

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
241	668.6067	677.1187	685.5466	693.8881	702.1413
242	665.1076	673.6244	682.0583	690.4068	698.6681
243	661.5823	670.1032	678.5423	686.8972	695.1660
244	658.0306	666.5549	674.9985	683.3591	691.6347
245	654.4522	662.9792	671.4267	679.7923	688.0739
246	650.8470	659.3759	667.8265	676.1964	684.4835
247	647.2147	655.7449	664.1979	672.5714	680.8632
248	643.5552	652.0858	660.5405	668.9169	677.2126
249	639.8682	648.3986	656.8542	665.2327	673.5317
250	636.1536	644.6829	653.1387	661.5185	669.8201
251	632.4111	640.9386	649.3938	657.7742	666.0776
252	628.6406	637.1655	645.6193	653.9995	662.3039
253	624.8418	633.3632	641.8148	650.1941	658.4987
254	621.0145	629.5317	637.9803	646.3578	654.6618
255	617.1585	625.6706	634.1154	642.4903	650.7930
256	613.2735	621.7797	630.2199	638.5914	646.8919
257	609.3594	617.8589	626.2935	634.6608	642.9583
258	605.4160	613.9078	622.3361	630.6982	638.9919
259	601.4430	609.9263	618.3473	626.7035	634.9924
260	597.4402	605.9141	614.3270	622.6763	630.9597
261	593.4074	601.8709	610.2748	618.6164	626.8933
262	589.3443	597.7966	606.1906	614.5235	622.7930
263	585.2508	593.6909	602.0740	610.3974	618.6586
264	581.1266	589.5535	597.9248	606.2377	614.4897
265	576.9714	585.3843	593.7428	602.0442	610.2861
266	572.7850	581.1829	589.5277	597.8167	606.0475
267	568.5673	576.9491	585.2792	593.5548	601.7735
268	564.3179	572.6827	580.9970	589.2583	597.4639
269	560.0367	568.3834	576.6810	584.9269	593.1184
270	555.7234	564.0510	572.3308	580.5602	588.7367
271	551.3777	559.6851	567.9462	576.1581	584.3185
272	546.9994	555.2856	563.5268	571.7203	579.8634
273	542.5882	550.8522	559.0725	567.2463	575.3712
274	538.1440	546.3846	554.5829	562.7361	570.8416
275	533.6665	541.8826	550.0577	558.1892	566.2743
276	529.1554	537.3459	545.4968	553.6053	561.6689
277	524.6104	532.7742	540.8997	548.9842	557.0251
278	520.0314	528.1673	536.2662	544.3255	552.3426
279	515.4180	523.5248	531.5961	539.6290	547.6211
280	510.7700	518.8466	526.8890	534.8944	542.8602
281	506.0871	514.1323	522.1446	530.1212	538.0597
282	501.3692	509.3817	517.3626	525.3093	533.2191
283	496.6158	504.5945	512.5428	520.4583	528.3383

284	491.8268	499.7703	507.6849	515.5679	523.4167
285	487.0019	494.9090	502.7885	510.6377	518.4541
286	482.1408	490.0102	497.8533	505.6675	513.4502
287	477.2432	485.0736	492.8790	500.6569	508.4046
288	472.3089	480.0990	487.8654	495.6056	503.3170

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
289	428.3601	436.1771	443.9864	451.7849	459.5697
290	423.5856	431.3533	439.1146	446.8663	454.6054
291	418.7803	426.4974	434.2092	441.9127	449.6049
292	413.9440	421.6091	429.2702	436.9241	444.5680
293	409.0764	416.6882	424.2971	431.9001	439.4943
294	404.1774	411.7345	419.2899	426.8406	434.3836
295	399.2468	406.7478	414.2483	421.7452	429.2357
296	394.2843	401.7278	409.1720	416.6137	424.0502
297	389.2897	396.6744	404.0608	411.4459	418.8270
298	384.2629	391.5873	398.9144	406.2415	413.5656
299	379.2037	386.4663	393.7327	401.0002	408.2659
300	374.1118	381.3111	388.5154	395.7218	402.9275
301	368.9869	376.1215	383.2622	390.4060	397.5502
302	363.8290	370.8974	377.9728	385.0525	392.1337
303	358.6378	365.6384	372.6471	379.6611	386.6777
304	353.4130	360.3444	367.2848	374.2315	381.1819
305	348.1546	355.0151	361.8856	368.7635	375.6461
306	342.8621	349.6503	356.4494	363.2567	370.0698
307	337.5355	344.2496	350.9757	357.7110	364.4530
308	332.1744	338.8130	345.4644	352.1259	358.7951
309	326.7788	333.3402	339.9152	346.5013	353.0960
310	321.3482	327.8308	334.3279	340.8369	347.3554
311	315.8827	322.2847	328.7021	335.1323	341.5729
312	310.3818	316.7017	323.0377	329.3873	335.7482
313	304.8454	311.0814	317.3343	323.6016	329.8810

314	299.2732	305.4237	311.5917	317.7750	323.9711
315	293.6651	299.7282	305.8097	311.9070	318.0181
316	288.0207	293.9948	299.9878	305.9975	312.0217
317	282.3399	288.2232	294.1260	300.0462	305.9815
318	276.6224	282.4130	288.2239	294.0527	299.8973
319	270.8679	276.5642	282.2811	288.0167	293.7688
320	265.0763	270.6763	276.2976	281.9380	287.5955
321	259.2473	264.7492	270.2729	275.8162	281.3773
322	253.3807	258.7826	264.2067	269.6511	275.1137
323	247.4761	252.7762	258.0989	263.4423	268.8044
324	241.5335	246.7298	251.9491	257.1895	262.4491
325	235.5524	240.6430	245.7569	250.8924	256.0475
326	229.5327	234.5157	239.5223	244.5507	249.5992
327	223.4742	228.3475	233.2447	238.1641	243.1039
328	217.3765	222.1382	226.9240	231.7323	236.5612
329	211.2394	215.8875	220.5599	225.2549	229.9708
330	205.0627	209.5952	214.1520	218.7316	223.3324
331	198.8461	203.2608	207.7000	212.1621	216.6456
332	192.5894	196.8843	201.2037	205.5461	209.9100
333	186.2922	190.4652	194.6627	198.8832	203.1252
334	179.9544	184.0034	188.0768	192.1731	196.2911
335	173.5757	177.4985	181.4455	185.4155	189.4070
336	167.1557	170.9502	174.7687	178.6100	182.4728

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
289	467.3376	475.0860	482.8121	490.5132	498.1869
290	462.3290	470.0344	477.7188	485.3795	493.0141
291	457.2829	464.9438	472.5851	480.2040	487.7982
292	452.1989	459.8141	467.4108	474.9866	482.5388
293	447.0767	454.6447	462.1956	469.7267	477.2356
294	441.9162	449.4355	456.9390	464.4241	471.8882
295	436.7169	444.1862	451.6409	459.0783	466.4962
296	431.4787	438.8964	446.3008	453.6892	461.0593
297	426.2012	433.5658	440.9184	448.2563	455.5771
298	420.8841	428.1942	435.4934	442.7792	450.0492
299	415.5271	422.7811	430.0255	437.2576	444.4752
300	410.1299	417.3263	424.5143	431.6912	438.8548
301	404.6922	411.8295	418.9594	426.0796	433.1876
302	399.2138	406.2903	413.3606	420.4223	427.4731
303	393.6943	400.7084	407.7174	414.7191	421.7110
304	388.1334	395.0834	402.0296	408.9695	415.9009
305	382.5308	389.4151	396.2967	403.1732	410.0424
306	376.8861	383.7031	390.5185	397.3299	404.1350
307	371.1991	377.9471	384.6945	391.4390	398.1785
308	365.4695	372.1467	378.8244	385.5003	392.1722
309	359.6969	366.3016	372.9079	379.5134	386.1160
310	353.8810	360.4115	366.9445	373.4778	380.0092
311	348.0215	354.4759	360.9338	367.3931	373.8516
312	342.1180	348.4946	354.8757	361.2590	367.6427
313	336.1703	342.4672	348.7695	355.0751	361.3820
314	330.1780	336.3933	342.6150	348.8410	355.0692
315	324.1407	330.2726	336.4118	342.5561	348.7037

316	318.0581	324.1047	330.1594	336.2203	342.2852
317	311.9299	317.8893	323.8576	329.8329	335.8132
318	305.7558	311.6260	317.5059	323.3936	329.2873
319	299.5353	305.3144	311.1039	316.9021	322.7070
320	293.2682	298.9541	304.6512	310.3577	316.0718
321	286.9541	292.5448	298.1474	303.7602	309.3814
322	280.5926	286.0861	291.5922	297.1091	302.6352
323	274.1835	279.5776	284.9850	290.4040	295.8328
324	267.7262	273.0190	278.3256	283.6444	288.9737
325	261.2205	266.4097	271.6134	276.8298	282.0574
326	254.6661	259.7496	264.8481	269.9599	275.0835
327	248.0624	253.0381	258.0292	263.0342	268.0515
328	241.4093	246.2749	251.1564	256.0522	260.9609
329	234.7062	239.4595	244.2291	249.0135	253.8112
330	227.9529	232.5916	237.2470	241.9176	246.6020
331	221.1489	225.6708	230.2096	234.7640	239.3326
332	214.2939	218.6966	223.1165	227.5523	232.0027
333	207.3875	211.6686	215.9672	220.2820	224.6117
334	200.4293	204.5865	208.7614	212.9527	217.1591
335	193.4189	197.4498	201.4985	205.5638	209.6444
336	186.3559	190.2581	194.1781	198.1148	202.0670

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
337	160.6943	164.3582	168.0460	171.7563	175.4880
338	154.1912	157.7223	161.2770	164.8541	168.4523
339	147.6460	151.0422	154.4616	157.9030	161.3653
340	141.0586	144.3176	147.5992	150.9026	154.2266
341	134.4287	137.5481	140.6897	143.8527	147.0359
342	127.7559	130.7334	133.7327	136.7528	139.7927
343	121.0400	123.8734	126.7279	129.6026	132.4967
344	114.2808	116.9676	119.6749	122.4018	125.1475
345	107.4779	110.0157	112.5734	115.1500	117.7448
346	100.6311	103.0176	105.4230	107.8468	110.2880

347	93.7400	95.9727	98.2236	100.4918	102.7769
348	86.8045	88.8809	90.9746	93.0848	95.2110
349	79.8241	81.7419	83.6758	85.6253	87.5899
350	72.7987	74.5552	76.3268	78.1130	79.9133
351	65.7279	67.3206	68.9273	70.5475	72.1807
352	58.6115	60.0378	61.4769	62.9283	64.3917
353	51.4490	52.7065	53.9753	55.2553	56.5459
354	44.2404	45.3262	46.4221	47.5278	48.6429
355	36.9851	37.8968	38.8170	39.7456	40.6823
356	29.6830	30.4178	31.1596	31.9083	32.6636
357	22.3338	22.8890	23.4496	24.0155	24.5865
358	14.9371	15.3100	15.6866	16.0668	16.4505
359	7.4926	7.6804	7.8701	8.0617	8.2551
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
337	179.2400	183.0109	186.7998	190.6053	194.4266
338	172.0706	175.7079	179.3630	183.0349	186.7224
339	164.8476	168.3486	171.8674	175.4029	178.9541
340	157.5703	160.9325	164.3124	167.7089	171.1210
341	150.2384	153.4593	156.6976	159.9524	163.2226
342	142.8516	145.9285	149.0226	152.1328	155.2584
343	135.4094	138.3397	141.2867	144.2497	147.2279
344	127.9113	130.6923	133.4897	136.3026	139.1304
345	120.3570	122.9860	125.6309	128.2909	130.9655
346	112.7461	115.2203	117.7098	120.2141	122.7325
347	105.0781	107.3947	109.7261	112.0717	114.4309
348	97.3525	99.5088	101.6792	103.8632	106.0601
349	89.5690	91.5621	93.5686	95.5879	97.6196
350	81.7272	83.5542	85.3937	87.2454	89.1087
351	73.8265	75.4845	77.1542	78.8351	80.5269
352	65.8666	67.3526	68.8494	70.3565	71.8736
353	57.8470	59.1581	60.4789	61.8090	63.1482
354	49.7672	50.9004	52.0421	53.1921	54.3500
355	41.6268	42.5790	43.5385	44.5051	45.4786
356	33.4254	34.1935	34.9676	35.7475	36.5332
357	25.1625	25.7433	26.3288	26.9188	27.5133
358	16.8376	17.2280	17.6216	18.0184	18.4182
359	8.4502	8.6471	8.8456	9.0457	9.2473
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
1	1001.0866	1001.1566	1001.2250	1001.2919	1001.3572
2	1002.1803	1002.3209	1002.4584	1002.5929	1002.7244
3	1003.2810	1003.4929	1003.7003	1003.9031	1004.1015
4	1004.3888	1004.6728	1004.9507	1005.2226	1005.4887
5	1005.5038	1005.8606	1006.2097	1006.5515	1006.8859
6	1006.6260	1007.0562	1007.4774	1007.8897	1008.2934
7	1007.7554	1008.2599	1008.7538	1009.2375	1009.7111
8	1008.8922	1009.4715	1010.0390	1010.5948	1011.1392
9	1010.0362	1010.6912	1011.3330	1011.9617	1012.5776
10	1011.1877	1011.9191	1012.6359	1013.3383	1014.0266
11	1012.3466	1013.1551	1013.9477	1014.7246	1015.4861
12	1013.5130	1014.3994	1015.2686	1016.1208	1016.9563
13	1014.2840	1015.2388	1016.1748	1017.0924	1017.9921
14	1015.0600	1016.0837	1017.0872	1018.0710	1019.0354
15	1015.8410	1016.9342	1018.0059	1019.0565	1020.0864
16	1016.6271	1017.7905	1018.9310	1020.0490	1021.1450
17	1017.4183	1018.6524	1019.8623	1021.0485	1022.2114
18	1018.2145	1019.5201	1020.8001	1022.0551	1023.2855
19	1019.0159	1020.3936	1021.7444	1023.0688	1024.3675
20	1019.8225	1021.2728	1022.6951	1024.0897	1025.4573
21	1020.6343	1022.1580	1023.6523	1025.1179	1026.5551
22	1021.4513	1023.0491	1024.6162	1026.1533	1027.6609
23	1022.2736	1023.9460	1025.5867	1027.1960	1028.7747
24	1023.1012	1024.8490	1026.5638	1028.2462	1029.8967
25	1023.5011	1025.3138	1027.0921	1028.8368	1030.5484
26	1023.9035	1025.7816	1027.6241	1029.4316	1031.2049
27	1024.3086	1026.2526	1028.1597	1030.0307	1031.8661
28	1024.7162	1026.7267	1028.6990	1030.6339	1032.5322
29	1025.1265	1027.2039	1029.2420	1031.2415	1033.2031
30	1025.5395	1027.6844	1029.7887	1031.8534	1033.8789
31	1025.9551	1028.1680	1030.3392	1032.4695	1034.5596
32	1026.3734	1028.6549	1030.8935	1033.0901	1035.2453
33	1026.7944	1029.1450	1031.4516	1033.7150	1035.9360
34	1027.2181	1029.6384	1032.0136	1034.3444	1036.6318
35	1027.6445	1030.1350	1032.5793	1034.9783	1037.3326
36	1028.0738	1030.6350	1033.1490	1035.6166	1038.0385
37	1028.0402	1030.6608	1033.2329	1035.7575	1038.2352
38	1028.0063	1030.6867	1033.3174	1035.8994	1038.4334
39	1027.9723	1030.7128	1033.4025	1036.0422	1038.6330
40	1027.9381	1030.7390	1033.4881	1036.1861	1038.8340
41	1027.9036	1030.7655	1033.5744	1036.3311	1039.0366
42	1027.8689	1030.7921	1033.6612	1036.4770	1039.2405

43	1027.8340	1030.8189	1033.7486	1036.6240	1039.4460
44	1027.7988	1030.8459	1033.8366	1036.7720	1039.6530
45	1027.7635	1030.8730	1033.9253	1036.9211	1039.8615
46	1027.7279	1030.9004	1034.0145	1037.0712	1040.0715
47	1027.6920	1030.9279	1034.1044	1037.2224	1040.2831
48	1027.6560	1030.9556	1034.1948	1037.3747	1040.4962

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
1	1001.4212	1001.4837	1001.5448	1001.6046	1001.6630
2	1002.8530	1002.9788	1003.1018	1003.2221	1003.3398
3	1004.2956	1004.4855	1004.6712	1004.8529	1005.0306
4	1005.7490	1006.0037	1006.2530	1006.4969	1006.7355
5	1007.2133	1007.5337	1007.8473	1008.1542	1008.4546
6	1008.6886	1009.0754	1009.4542	1009.8250	1010.1881
7	1010.1749	1010.6291	1011.0738	1011.5094	1011.9360
8	1011.6724	1012.1947	1012.7063	1013.2075	1013.6984
9	1013.1811	1013.7724	1014.3517	1014.9193	1015.4755
10	1014.7011	1015.3622	1016.0101	1016.6451	1017.2675
11	1016.2326	1016.9643	1017.6817	1018.3849	1019.0743
12	1017.7755	1018.5788	1019.3664	1020.1388	1020.8963
13	1018.8741	1019.7388	1020.5867	1021.4180	1022.2331
14	1019.9809	1020.9078	1021.8165	1022.7075	1023.5811
15	1021.0960	1022.0858	1023.0562	1024.0075	1024.9403
16	1022.2195	1023.2729	1024.3056	1025.3181	1026.3108
17	1023.3514	1024.4691	1025.5649	1026.6393	1027.6928
18	1024.4918	1025.6746	1026.8342	1027.9713	1029.0863
19	1025.6408	1026.8893	1028.1136	1029.3141	1030.4914
20	1026.7984	1028.1134	1029.4031	1030.6678	1031.9082
21	1027.9646	1029.3470	1030.7027	1032.0325	1033.3368
22	1029.1396	1030.5900	1032.0127	1033.4083	1034.7773
23	1030.3234	1031.8427	1033.3330	1034.7952	1036.2298
24	1031.5161	1033.1049	1034.6638	1036.1935	1037.6944
25	1032.2276	1033.8751	1035.4914	1037.0773	1038.6334
26	1032.9445	1034.6512	1036.3256	1037.9684	1039.5803
27	1033.6668	1035.4333	1037.1663	1038.8667	1040.5350
28	1034.3944	1036.2214	1038.0138	1039.7723	1041.4977
29	1035.1275	1037.0156	1038.8679	1040.6853	1042.4685
30	1035.8662	1037.8159	1039.7288	1041.6056	1043.4473
31	1036.6103	1038.6223	1040.5965	1042.5335	1044.4342
32	1037.3600	1039.4350	1041.4710	1043.4689	1045.4294
33	1038.1154	1040.2540	1042.3525	1044.4119	1046.4329
34	1038.8764	1041.0792	1043.2410	1045.3625	1047.4447
35	1039.6432	1041.9109	1044.1365	1046.3209	1048.4650
36	1040.4157	1042.7489	1045.0391	1047.2871	1049.4938
37	1040.6671	1043.0539	1045.3965	1047.6960	1049.9530
38	1040.9204	1043.3612	1045.7569	1048.1082	1050.4161
39	1041.1756	1043.6709	1046.1200	1048.5237	1050.8830
40	1041.4327	1043.9830	1046.4860	1048.9426	1051.3538
41	1041.6917	1044.2975	1046.8550	1049.3650	1051.8285
42	1041.9527	1044.6145	1047.2268	1049.7907	1052.3072
43	1042.2157	1044.9339	1047.6016	1050.2199	1052.7899
44	1042.4806	1045.2557	1047.9794	1050.6526	1053.2765

45	1042.7475	1045.5800	1048.3601	1051.0889	1053.7673
46	1043.0164	1045.9068	1048.7439	1051.5286	1054.2621
47	1043.2873	1046.2362	1049.1307	1051.9720	1054.7611
48	1043.5603	1046.5680	1049.5206	1052.4189	1055.2642

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
49	1027.1192	1030.4701	1033.7595	1036.9884	1040.1579
50	1026.5789	1029.9813	1033.3212	1036.5994	1039.8171
51	1026.0352	1029.4893	1032.8798	1036.2077	1039.4739
52	1025.4879	1028.9941	1032.4355	1035.8131	1039.1281
53	1024.9372	1028.4955	1031.9880	1035.4158	1038.7799
54	1024.3828	1027.9936	1031.5375	1035.0157	1038.4291
55	1023.8249	1027.4883	1031.0839	1034.6127	1038.0757
56	1023.2634	1026.9797	1030.6272	1034.2069	1037.7198
57	1022.6982	1026.4677	1030.1673	1033.7982	1037.3613
58	1022.1294	1025.9523	1029.7043	1033.3866	1037.0001
59	1021.5569	1025.4334	1029.2381	1032.9721	1036.6364
60	1020.9807	1024.9111	1028.7687	1032.5546	1036.2699
61	1019.8628	1023.8334	1027.7302	1031.5541	1035.3064
62	1018.7377	1022.7485	1026.6845	1030.5466	1034.3359
63	1017.6052	1021.6564	1025.6316	1029.5319	1033.3583
64	1016.4655	1020.5570	1024.5715	1028.5100	1032.3736
65	1015.3184	1019.4503	1023.5041	1027.4808	1031.3817
66	1014.1639	1018.3362	1022.4294	1026.4444	1030.3826
67	1013.0020	1017.2147	1021.3472	1025.4006	1029.3761
68	1011.8325	1016.0857	1020.2577	1024.3495	1028.3624
69	1010.6555	1014.9492	1019.1606	1023.2909	1027.3412
70	1009.4709	1013.8051	1018.0560	1022.2248	1026.3126
71	1008.2786	1012.6534	1016.9438	1021.1511	1025.2765
72	1007.0787	1011.4940	1015.8240	1020.0699	1024.2329
73	1005.8710	1010.3268	1014.6964	1018.9810	1023.1816
74	1004.6555	1009.1519	1013.5611	1017.8843	1022.1227

75	1003.4321	1007.9691	1012.4181	1016.7800	1021.0560
76	1002.2008	1006.7785	1011.2671	1015.6677	1019.9816
77	1000.9616	1005.5799	1010.1082	1014.5476	1018.8994
78	999.7144	1004.3734	1008.9414	1013.4196	1017.8092
79	998.4591	1003.1588	1007.7665	1012.2836	1016.7111
80	997.1958	1001.9361	1006.5836	1011.1395	1015.6050
81	995.9242	1000.7052	1005.3925	1009.9873	1014.4908
82	994.6445	999.4661	1004.1933	1008.8270	1013.3685
83	993.3565	998.2188	1002.9858	1007.6585	1012.2380
84	992.0601	996.9632	1001.7700	1006.4816	1011.0993
85	990.7554	995.6992	1000.5458	1005.2965	1009.9523
86	989.4423	994.4267	999.3133	1004.1029	1008.7969
87	988.1207	993.1458	998.0722	1002.9009	1007.6331
88	986.7905	991.8564	996.8226	1001.6904	1006.4608
89	985.4518	990.5583	995.5644	1000.4713	1005.2799
90	984.1044	989.2516	994.2976	999.2435	1004.0905
91	982.7483	987.9362	993.0221	998.0071	1002.8923
92	981.3835	986.6120	991.7378	996.7619	1001.6855
93	980.0098	985.2790	990.4447	995.5079	1000.4698
94	978.6273	983.9371	989.1426	994.2450	999.2452
95	977.2358	982.5862	987.8317	992.9732	998.0118
96	975.8354	981.2264	986.5117	991.6923	996.7693

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
49	1043.2689	1046.3225	1049.3198	1052.2620	1055.1500
50	1042.9753	1046.0751	1049.1175	1052.1037	1055.0349
51	1042.6795	1045.8258	1048.9136	1051.9442	1054.9188
52	1042.3816	1045.5745	1048.7081	1051.7834	1054.8017
53	1042.0813	1045.3213	1048.5009	1051.6213	1054.6837
54	1041.7789	1045.0662	1048.2921	1051.4579	1054.5647
55	1041.4741	1044.8091	1048.0817	1051.2931	1054.4446
56	1041.1671	1044.5500	1047.8695	1051.1270	1054.3236
57	1040.8578	1044.2889	1047.6557	1050.9596	1054.2016
58	1040.5461	1044.0258	1047.4402	1050.7908	1054.0786
59	1040.2322	1043.7607	1047.2230	1050.6206	1053.9545
60	1039.9158	1043.4935	1047.0041	1050.4490	1053.8294
61	1038.9883	1042.6008	1046.1453	1049.6230	1053.0352
62	1038.0537	1041.7012	1045.2796	1048.7902	1052.2343
63	1037.1122	1040.7947	1044.4071	1047.9507	1051.4268
64	1036.1636	1039.8812	1043.5277	1047.1043	1050.6125
65	1035.2079	1038.9607	1042.6413	1046.2511	1049.7915
66	1034.2450	1038.0330	1041.7479	1045.3910	1048.9636
67	1033.2749	1037.0983	1040.8474	1044.5238	1048.1288
68	1032.2975	1036.1563	1039.9398	1043.6496	1047.2870
69	1031.3128	1035.2070	1039.0251	1042.7683	1046.4383
70	1030.3208	1034.2504	1038.1030	1041.8799	1045.5824
71	1029.3212	1033.2865	1037.1737	1040.9842	1044.7194
72	1028.3142	1032.3151	1036.2370	1040.0813	1043.8493
73	1027.2996	1031.3363	1035.2929	1039.1710	1042.9719
74	1026.2774	1030.3499	1034.3414	1038.2533	1042.0871
75	1025.2476	1029.3559	1033.3823	1037.3282	1041.1951
76	1024.2100	1028.3542	1032.4156	1036.3955	1040.2955

77	1023.1646	1027.3448	1031.4412	1035.4553	1039.3885
78	1022.1114	1026.3276	1030.4591	1034.5074	1038.4739
79	1021.0503	1025.3026	1029.4693	1033.5519	1037.5517
80	1019.9813	1024.2697	1028.4716	1032.5885	1036.6218
81	1018.9042	1023.2288	1027.4661	1031.6174	1035.6842
82	1017.8190	1022.1799	1026.4525	1030.6383	1034.7387
83	1016.7257	1021.1229	1025.4310	1029.6513	1033.7854
84	1015.6243	1020.0578	1024.4013	1028.6563	1032.8241
85	1014.5145	1018.9845	1023.3635	1027.6532	1031.8548
86	1013.3964	1017.9028	1022.3175	1026.6419	1030.8775
87	1012.2700	1016.8129	1021.2632	1025.6224	1029.8919
88	1011.1351	1015.7145	1020.2006	1024.5946	1028.8982
89	1009.9916	1014.6077	1019.1295	1023.5585	1027.8962
90	1008.8396	1013.4924	1018.0500	1022.5140	1026.8859
91	1007.6790	1012.3684	1016.9619	1021.4610	1025.8671
92	1006.5096	1011.2358	1015.8652	1020.3994	1024.8398
93	1005.3315	1010.0944	1014.7599	1019.3292	1023.8040
94	1004.1446	1008.9443	1013.6457	1018.2503	1022.7595
95	1002.9487	1007.7853	1012.5228	1017.1627	1021.7064
96	1001.7439	1006.6173	1011.3910	1016.0662	1020.6445

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
97	974.4259	979.8574	985.1826	990.4024	995.5178
98	973.0073	978.4794	983.8444	989.1033	994.2572
99	971.5795	977.0922	982.4970	987.7951	992.9873
100	970.1425	975.6957	981.1404	986.4775	991.7082
101	968.6963	974.2899	979.7744	985.1507	990.4198
102	967.2407	972.8747	978.3990	983.8144	989.1220
103	965.7757	971.4501	977.0142	982.4687	987.8147
104	964.3012	970.0160	975.6198	981.1134	986.4979
105	962.8172	968.5724	974.2159	979.7486	985.1715
106	961.3237	967.1191	972.8023	978.3741	983.8354
107	959.8205	965.6561	971.3790	976.9898	982.4896

108	958.3075	964.1834	969.9459	975.5957	981.1339
109	956.7849	962.7009	968.5029	974.1918	979.7684
110	955.2523	961.2084	967.0500	972.7779	978.3929
111	953.7099	959.7061	965.5872	971.3540	977.0074
112	952.1575	958.1937	964.1143	969.9200	975.6118
113	950.5951	956.6712	962.6312	968.4759	974.2060
114	949.0226	955.1386	961.1380	967.0215	972.7900
115	947.4400	953.5957	959.6345	965.5568	971.3636
116	945.8471	952.0426	958.1206	964.0818	969.9268
117	944.2439	950.4791	956.5964	962.5963	968.4796
118	942.6304	948.9052	955.0617	961.1003	967.0218
119	941.0065	947.3208	953.5164	959.5937	965.5534
120	939.3720	945.7259	951.9605	958.0764	964.0742
121	937.7270	944.1203	950.3939	956.5483	962.5843
122	936.0714	942.5040	948.8165	955.0095	961.0835
123	934.4051	940.8769	947.2283	953.4597	959.5718
124	932.7281	939.2390	945.6292	951.8990	958.0491
125	931.0402	937.5902	944.0190	950.3272	956.5152
126	929.3414	935.9303	942.3978	948.7443	954.9702
127	927.6316	934.2594	940.7655	947.1501	953.4139
128	925.9108	932.5774	939.1219	945.5447	951.8462
129	924.1789	930.8842	937.4671	943.9279	950.2671
130	922.4358	929.1796	935.8008	942.2996	948.6765
131	920.6814	927.4637	934.1231	940.6599	947.0743
132	918.9157	925.7364	932.4339	939.0085	945.4605
133	917.1386	923.9975	930.7330	937.3454	943.8348
134	915.3501	922.2471	929.0205	935.6705	942.1973
135	913.5499	920.4850	927.2962	933.9837	940.5479
136	911.7382	918.7111	925.5600	932.2850	938.8864
137	909.9147	916.9254	923.8119	930.5743	937.2128
138	908.0795	915.1278	922.0518	928.8515	935.5271
139	906.2324	913.3182	920.2796	927.1164	933.8290
140	904.3734	911.4966	918.4952	925.3691	932.1185
141	902.5024	909.6628	916.6985	923.6094	930.3956
142	900.6193	907.8168	914.8895	921.8372	928.6601
143	898.7240	905.9585	913.0680	920.0525	926.9119
144	896.8165	904.0878	911.2340	918.2551	925.1511

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
97	1000.5301	1005.4404	1010.2502	1014.9608	1019.5737
98	999.3071	1004.2544	1009.1003	1013.8464	1018.4940
99	998.0750	1003.0592	1007.9414	1012.7229	1017.4053
100	996.8336	1001.8548	1006.7733	1011.5904	1016.3075
101	995.5829	1000.6412	1005.5959	1010.4486	1015.2005
102	994.3228	999.4182	1004.4093	1009.2975	1014.0844
103	993.0533	998.1857	1003.2132	1008.1371	1012.9589
104	991.7743	996.9438	1002.0077	1006.9673	1011.8241
105	990.4857	995.6923	1000.7926	1005.7880	1010.6798
106	989.1874	994.4311	999.5679	1004.5990	1009.5260
107	987.8793	993.1602	998.3335	1003.4005	1008.3626
108	986.5615	991.8796	997.0893	1002.1922	1007.1894

109	985.2338	990.5890	995.8353	1000.9740	1006.0065
110	983.8961	989.2885	994.5714	999.7460	1004.8137
111	982.5484	987.9780	993.2974	998.5080	1003.6110
112	981.1906	986.6574	992.0134	997.2599	1002.3983
113	979.8226	985.3266	990.7192	996.0017	1001.1755
114	978.4443	983.9855	989.4147	994.7333	999.9424
115	977.0557	982.6341	988.1000	993.4545	998.6991
116	975.6567	981.2723	986.7748	992.1654	997.4455
117	974.2472	979.9000	985.4391	990.8658	996.1814
118	972.8271	978.5171	984.0929	989.5557	994.9067
119	971.3963	977.1235	982.7360	988.2349	993.6215
120	969.9549	975.7192	981.3683	986.9033	992.3255
121	968.5026	974.3041	979.9898	985.5610	991.0187
122	967.0394	972.8781	978.6005	984.2077	989.7010
123	965.5653	971.4410	977.2001	982.8434	988.3724
124	964.0801	969.9930	975.7886	981.4681	987.0327
125	962.5838	968.5337	974.3659	980.0816	985.6818
126	961.0762	967.0632	972.9320	978.6838	984.3197
127	959.5573	965.5813	971.4868	977.2747	982.9462
128	958.0271	964.0881	970.0301	975.8541	981.5612
129	956.4854	962.5833	968.5618	974.4219	980.1647
130	954.9321	961.0669	967.0820	972.9782	978.7566
131	953.3671	959.5389	965.5904	971.5227	977.3368
132	951.7904	957.9990	964.0870	970.0554	975.9051
133	950.2019	956.4473	962.5717	968.5761	974.4615
134	948.6015	954.8836	961.0445	967.0849	973.0058
135	946.9891	953.3079	959.5051	965.5815	971.5381
136	945.3646	951.7200	957.9535	964.0659	970.0581
137	943.7279	950.1199	956.3897	962.5380	968.5657
138	942.0789	948.5075	954.8135	960.9977	967.0609
139	940.4175	946.8826	953.2248	959.4448	965.5436
140	938.7437	945.2452	951.6235	957.8794	964.0137
141	937.0574	943.5952	950.0095	956.3012	962.4710
142	935.3584	941.9324	948.3828	954.7102	960.9154
143	933.6466	940.2569	946.7432	953.1063	959.3469
144	931.9220	938.5684	945.0906	951.4893	957.7653

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	7.75	8.00	8.25	8.50	8.75
145	894.8967	902.2046	909.3874	916.4450	923.3773
146	892.9645	900.3089	907.5281	914.6221	921.5907
147	891.0198	898.4005	905.6561	912.7862	919.7910
148	889.0625	896.4794	903.7711	910.9374	917.9781
149	887.0926	894.5455	901.8732	909.0755	916.1521
150	885.1100	892.5987	899.9623	907.2003	914.3128
151	883.1146	890.6389	898.0382	905.3119	912.4600
152	881.1063	888.6661	896.1009	903.4102	910.5937
153	879.0850	886.6801	894.1502	901.4949	908.7138
154	877.0507	884.6809	892.1862	899.5661	906.8202
155	875.0032	882.6683	890.2086	897.6236	904.9128
156	872.9425	880.6423	888.2175	895.6674	902.9915
157	870.8685	878.6029	886.2127	893.6973	901.0562
158	868.7811	876.5498	884.1940	891.7132	899.1068
159	866.6802	874.4830	882.1616	889.7151	897.1432
160	864.5657	872.4025	880.1151	887.7028	895.1652
161	862.4376	870.3081	878.0545	885.6763	893.1728
162	860.2958	868.1997	875.9798	883.6355	891.1659
163	858.1401	866.0773	873.8909	881.5801	889.1444
164	855.9705	863.9407	871.7875	879.5102	887.1081
165	853.7869	861.7898	869.6698	877.4257	885.0570
166	851.5891	859.6247	867.5374	875.3264	882.9909
167	849.3772	857.4451	865.3904	873.2122	880.9097
168	847.1510	855.2510	863.2286	871.0831	878.8134
169	844.9105	853.0422	861.0520	868.9388	876.7018
170	842.6554	850.8187	858.8604	866.7794	874.5748
171	840.3858	848.5804	856.6537	864.6047	872.4322
172	838.1015	846.3272	854.4319	862.4145	870.2741
173	835.8025	844.0589	852.1948	860.2089	868.1002
174	833.4886	841.7756	849.9423	857.9876	865.9105
175	831.1598	839.4770	847.6743	855.7506	863.7048
176	828.8160	837.1631	845.3908	853.4978	861.4830
177	826.4570	834.8337	843.0915	851.2290	859.2450
178	824.0828	832.4888	840.7764	848.9441	856.9907
179	821.6932	830.1283	838.4454	846.6431	854.7200
180	819.2882	827.7521	836.0984	844.3257	852.4327
181	816.8677	825.3600	833.7353	841.9919	850.1287
182	814.4315	822.9520	831.3559	839.6416	847.8080
183	811.9796	820.5279	828.9601	837.2747	845.4703
184	809.5119	818.0877	826.5479	834.8910	843.1155
185	807.0282	815.6311	824.1191	832.4904	840.7436
186	804.5285	813.1583	821.6736	830.0728	838.3544
187	802.0127	810.6689	819.2112	827.6381	835.9478
188	799.4806	808.1629	816.7320	825.1861	833.5236
189	796.9321	805.6402	814.2357	822.7167	831.0818
190	794.3672	803.1007	811.7222	820.2299	828.6221
191	791.7858	800.5443	809.1915	817.7255	826.1445
192	789.1876	797.9708	806.6434	815.2033	823.6489

 INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
145	930.1845	936.8669	943.4249	949.8592	956.1705
146	928.4340	935.1523	941.7461	948.2159	954.5624
147	926.6703	933.4245	940.0539	946.5592	952.9410
148	924.8934	931.6833	938.3484	944.8890	951.3060
149	923.1031	929.9288	936.6293	943.2053	949.6574
150	921.2995	928.1607	934.8967	941.5079	947.9950
151	919.4823	926.3790	933.1503	939.7967	946.3188
152	917.6515	924.5835	931.3901	938.0716	944.6287
153	915.8069	922.7742	929.6160	936.3325	942.9244
154	913.9485	920.9510	927.8278	934.5793	941.2060
155	912.0762	919.1137	926.0254	932.8118	939.4732
156	910.1898	917.2622	924.2088	931.0299	937.7260
157	908.2893	915.3965	922.3778	929.2336	935.9642
158	906.3746	913.5164	920.5324	927.4227	934.1877
159	904.4454	911.6218	918.6723	925.5970	932.3965
160	902.5018	909.7126	916.7975	923.7566	930.5903
161	900.5437	907.7887	914.9078	921.9012	928.7691
162	898.5708	905.8499	913.0032	920.0307	926.9327
163	896.5832	903.8962	911.0835	918.1450	925.0809
164	894.5806	901.9275	909.1486	916.2439	923.2138
165	892.5630	899.9435	907.1984	914.3275	921.3311
166	890.5303	897.9443	905.2327	912.3955	919.4327
167	888.4823	895.9297	903.2515	910.4477	917.5185
168	886.4190	893.8995	901.2546	908.4842	915.5883
169	884.3402	891.8537	899.2419	906.5047	913.6420
170	882.2459	889.7921	897.2132	904.5091	911.6796
171	880.1358	887.7146	895.1685	902.4973	909.7008
172	878.0098	885.6212	893.1077	900.4691	907.7054
173	875.8680	883.5115	891.0304	898.4245	905.6935
174	873.7101	881.3856	888.9368	896.3632	903.6648
175	871.5359	879.2434	886.8266	894.2852	901.6192
176	869.3455	877.0846	884.6996	892.1904	899.5565
177	867.1387	874.9092	882.5559	890.0785	897.4767
178	864.9153	872.7170	880.3951	887.9494	895.3795
179	862.6752	870.5079	878.2173	885.8030	893.2648
180	860.4183	868.2817	876.0222	883.6392	891.1325
181	858.1445	866.0385	873.8097	881.4579	888.9825
182	855.8537	863.7779	871.5798	879.2588	886.8145
183	853.5457	861.4999	869.3321	877.0418	884.6285
184	851.2203	859.2043	867.0667	874.8068	882.4242
185	848.8775	856.8911	864.7833	872.5537	880.2016
186	846.5172	854.5600	862.4819	870.2822	877.9605
187	844.1391	852.2109	860.1622	867.9923	875.7006
188	841.7432	849.8438	857.8242	865.6838	873.4220
189	839.3294	847.4583	855.4677	863.3566	871.1243
190	836.8974	845.0545	853.0925	861.0104	868.8076
191	834.4472	842.6322	850.6985	858.6452	866.4715
192	831.9786	840.1912	848.2856	856.2607	864.1159

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,

ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	7.75	8.00	8.25	8.50	8.75
193	786.5727	795.3802	804.0777	812.6632	821.1350
194	783.9409	792.7723	801.4944	810.1052	818.6028
195	781.2921	790.1470	798.8934	807.5290	816.0522
196	778.6262	787.5043	796.2744	804.9346	813.4829
197	775.9430	784.8439	793.6375	802.3218	810.8950
198	773.2426	782.1657	790.9824	799.6905	808.2881
199	770.5247	779.4697	788.3091	797.0406	805.6622
200	767.7892	776.7558	785.6174	794.3719	803.0172
201	765.0361	774.0237	782.9072	791.6843	800.3529
202	762.2652	771.2734	780.1783	788.9776	797.6692
203	759.4764	768.5048	777.4307	786.2518	794.9659
204	756.6696	765.7178	774.6642	783.5067	792.2429
205	753.8446	762.9121	771.8787	780.7421	789.5001
206	751.0014	760.0878	769.0741	777.9580	786.7372
207	748.1399	757.2446	766.2501	775.1541	783.9542
208	745.2599	754.3825	763.4068	772.3304	781.1509
209	742.3613	751.5012	760.5439	769.4866	778.3272
210	739.4439	748.6008	757.6613	766.6227	775.4829
211	736.5077	745.6811	754.7589	763.7386	772.6178
212	733.5526	742.7418	751.8365	760.8340	769.7318
213	730.5783	739.7830	748.8941	757.9088	766.8248
214	727.5849	736.8045	745.9314	754.9629	763.8966
215	724.5721	733.8061	742.9483	751.9962	760.9471
216	721.5399	730.7877	739.9448	749.0084	757.9760
217	718.4881	727.7492	736.9206	745.9995	754.9833
218	715.4165	724.6904	733.8756	742.9692	751.9688
219	712.3252	721.6112	730.8096	739.9175	748.9323
220	709.2139	718.5116	727.7226	736.8442	745.8736
221	706.0824	715.3912	724.6144	733.7491	742.7926
222	702.9308	712.2500	721.4848	730.6321	739.6892
223	699.7588	709.0879	718.3336	727.4930	736.5631
224	696.5663	705.9048	715.1609	724.3316	733.4143

225	693.3532	702.7004	711.9663	721.1479	730.2425
226	690.1193	699.4746	708.7497	717.9416	727.0475
227	686.8646	696.2273	705.5110	714.7126	723.8293
228	683.5888	692.9584	702.2501	711.4608	720.5876
229	680.2919	689.6677	698.9667	708.1859	717.3222
230	676.9737	686.3551	695.6608	704.8878	714.0331
231	673.6341	683.0203	692.3321	701.5663	710.7200
232	670.2729	679.6634	688.9806	698.2213	707.3827
233	666.8900	676.2840	685.6060	694.8527	704.0210
234	663.4852	672.8822	682.2082	691.4601	700.6349
235	660.0584	669.4576	678.7871	688.0436	697.2241
236	656.6096	666.0102	675.3424	684.6028	693.7884
237	653.1384	662.5399	671.8741	681.1377	690.3276
238	649.6448	659.0464	668.3819	677.6480	686.8416
239	646.1287	655.5296	664.8657	674.1336	683.3302
240	642.5898	651.9894	661.3253	670.5943	679.7932

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
193	829.4915	837.7314	845.8535	853.8569	861.7407
194	826.9858	835.2526	843.4022	851.4335	859.3457
195	824.4612	832.7548	840.9315	848.9905	856.9308
196	821.9178	830.2376	838.4413	846.5276	854.4957
197	819.3552	827.7011	835.9313	844.0447	852.0404
198	816.7734	825.1450	833.4014	841.5416	849.5646
199	814.1723	822.5692	830.8515	839.0182	847.0681
200	811.5517	819.9735	828.2815	836.4743	844.5508
201	808.9114	817.3579	825.6911	833.9097	842.0126
202	806.2513	814.7221	823.0801	831.3242	839.4532
203	803.5712	812.0659	820.4486	828.7178	836.8725
204	800.8710	809.3893	817.7961	826.0902	834.2703
205	798.1506	806.6921	815.1227	823.4412	831.6464
206	795.4098	803.9740	812.4281	820.7707	829.0006
207	792.6485	801.2350	809.7122	818.0786	826.3328
208	789.8664	798.4749	806.9748	815.3645	823.6428
209	787.0635	795.6935	804.2157	812.6284	820.9303
210	784.2395	792.8907	801.4348	809.8701	818.1952
211	781.3944	790.0663	798.6318	807.0893	815.4374
212	778.5279	787.2201	795.8067	804.2860	812.6565
213	775.6399	784.3520	792.9592	801.4598	809.8525
214	772.7303	781.4617	790.0891	798.6108	807.0251
215	769.7988	778.5492	787.1964	795.7385	804.1742
216	766.8454	775.6142	784.2807	792.8430	801.2995
217	763.8698	772.6566	781.3419	789.9239	798.4008
218	760.8719	769.6763	778.3799	786.9811	795.4780
219	757.8515	766.6729	775.3945	784.0143	792.5308
220	754.8084	763.6464	772.3854	781.0235	789.5591
221	751.7425	760.5965	769.3524	778.0084	786.5626
222	748.6537	757.5232	766.2955	774.9687	783.5411
223	745.5416	754.4261	763.2144	771.9044	780.4945
224	742.4063	751.3052	760.1088	768.8152	777.4224
225	739.2474	748.1602	756.9787	765.7009	774.3248
226	736.0648	744.9910	753.8238	762.5613	771.2014

227	732.8584	741.7973	750.6440	759.3961	768.0519
228	729.6279	738.5791	747.4389	756.2053	764.8762
229	726.3731	735.3360	744.2085	752.9885	761.6740
230	723.0940	732.0679	740.9525	749.7456	758.4451
231	719.7903	728.7747	737.6708	746.4763	755.1893
232	716.4618	725.4560	734.3630	743.1805	751.9064
233	713.1083	722.1118	731.0291	739.8579	748.5961
234	709.7297	718.7418	727.6688	736.5083	745.2583
235	706.3257	715.3458	724.2818	733.1315	741.8926
236	702.8962	711.9236	720.8681	729.7272	738.4989
237	699.4410	708.4751	717.4273	726.2953	735.0769
238	695.9599	704.9999	713.9593	722.8355	731.6264
239	692.4526	701.4980	710.4638	719.3476	728.1471
240	688.9191	697.9691	706.9407	715.8314	724.6388

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	7.75	8.00	8.25	8.50	8.75
241	639.0281	648.4255	657.7606	667.0299	676.2304
242	635.4434	644.8379	654.1713	663.4403	672.6416
243	631.8356	641.2264	650.5574	659.8253	669.0267
244	628.2044	637.5908	646.9187	656.1846	665.3854
245	624.5498	633.9310	643.2549	652.5182	661.7175
246	620.8716	630.2468	639.5660	648.8258	658.0229
247	617.1696	626.5380	635.8517	645.1072	654.3014
248	613.4438	622.8045	632.1118	641.3623	650.5527
249	609.6938	619.0461	628.3463	637.5909	646.7767
250	605.9197	615.2626	624.5548	633.7927	642.9731
251	602.1211	611.4540	620.7373	629.9677	639.1418
252	598.2981	607.6199	616.8935	626.1156	635.2826
253	594.4503	603.7603	613.0234	622.2361	631.3953
254	590.5777	599.8749	609.1266	618.3292	627.4796
255	586.6801	595.9636	605.2030	614.3947	623.5353
256	582.7573	592.0263	601.2524	610.4322	619.5623

257	578.8092	588.0627	597.2747	606.4417	615.5603
258	574.8356	584.0727	593.2696	602.4229	611.5291
259	570.8363	580.0561	589.2370	598.3757	607.4686
260	566.8112	576.0127	585.1767	594.2998	603.3784
261	562.7601	571.9423	581.0885	590.1950	599.2584
262	558.6828	567.8449	576.9721	586.0611	595.1084
263	554.5792	563.7201	572.8275	581.8980	590.9281
264	550.4491	559.5678	568.6544	577.7053	586.7173
265	546.2923	555.3878	564.4525	573.4830	582.4758
266	542.1087	551.1800	560.2218	569.2308	578.2034
267	537.8981	546.9441	555.9620	564.9484	573.8998
268	533.6602	542.6799	551.6729	560.6357	569.5649
269	529.3950	538.3874	547.3543	556.2925	565.1984
270	525.1023	534.0662	543.0061	551.9185	560.8000
271	520.7818	529.7162	538.6279	547.5135	556.3695
272	516.4334	525.3372	534.2196	543.0773	551.9067
273	512.0570	520.9290	529.7811	538.6097	547.4114
274	507.6522	516.4914	525.3120	534.1104	542.8833
275	503.2191	512.0243	520.8122	529.5793	538.3222
276	498.7573	507.5274	516.2814	525.0161	533.7279
277	494.2666	503.0004	511.7196	520.4205	529.1000
278	489.7470	498.4433	507.1263	515.7924	524.4384
279	485.1982	493.8559	502.5015	511.1315	519.7428
280	480.6200	489.2378	497.8448	506.4377	515.0130
281	476.0123	484.5890	493.1562	501.7105	510.2487
282	471.3747	479.9091	488.4353	496.9499	505.4496
283	466.7073	475.1981	483.6820	492.1555	500.6155
284	462.0097	470.4557	478.8960	487.3272	495.7462
285	457.2817	465.6816	474.0770	482.4647	490.8414
286	452.5232	460.8757	469.2250	477.5678	485.9008
287	447.7340	456.0378	464.3396	472.6361	480.9242
288	442.9139	451.1676	459.4206	467.6696	475.9114

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
241	685.3590	694.4130	703.3897	712.2866	721.1013
242	681.7723	690.8295	699.8105	708.7129	717.5344
243	678.1587	687.2183	696.2031	705.1103	713.9377
244	674.5179	683.5794	692.5670	701.4784	710.3110
245	670.8499	679.9123	688.9022	697.8169	706.6541
246	667.1543	676.2170	685.2084	694.1258	702.9667
247	663.4310	672.4933	681.4853	690.4046	699.2486
248	659.6798	668.7408	677.7328	686.6532	695.4995
249	655.9005	664.9594	673.9505	682.8713	691.7192
250	652.0928	661.1488	670.1383	679.0587	687.9074
251	648.2566	657.3089	666.2959	675.2151	684.0638
252	644.3915	653.4393	662.4231	671.3403	680.1882
253	640.4975	649.5400	658.5197	667.4340	676.2802
254	636.5743	645.6106	654.5853	663.4959	672.3398
255	632.6217	641.6508	650.6198	659.5259	668.3664
256	628.6394	637.6606	646.6229	655.5236	664.3600
257	624.6273	633.6396	642.5944	651.4888	660.3202
258	620.5851	629.5876	638.5339	647.4212	656.2467

259	616.5125	625.5044	634.4414	643.3205	652.1393
260	612.4094	621.3897	630.3164	639.1866	647.9976
261	608.2756	617.2433	626.1587	635.0190	643.8214
262	604.1107	613.0650	621.9682	630.8176	639.6104
263	599.9146	608.8544	617.7445	626.5820	635.3644
264	595.6870	604.6113	613.4873	622.3121	631.0829
265	591.4277	600.3356	609.1964	618.0074	626.7658
266	587.1365	596.0269	604.8716	613.6678	622.4127
267	582.8131	591.6850	600.5125	609.2929	618.0233
268	578.4572	587.3096	596.1190	604.8824	613.5973
269	574.0687	582.9005	591.6906	600.4362	609.1345
270	569.6473	578.4574	587.2272	595.9538	604.6345
271	565.1927	573.9800	582.7284	591.4349	600.0969
272	560.7047	569.4682	578.1940	586.8794	595.5216
273	556.1831	564.9215	573.6238	582.2869	590.9081
274	551.6275	560.3399	569.0173	577.6570	586.2562
275	547.0378	555.7229	564.3744	572.9895	581.5655
276	542.4137	551.0703	559.6947	568.2841	576.8357
277	537.7548	546.3818	554.9780	563.5405	572.0665
278	533.0610	541.6572	550.2239	558.7583	567.2576
279	528.3321	536.8962	545.4322	553.9373	562.4086
280	523.5676	532.0985	540.6026	549.0771	557.5192
281	518.7674	527.2638	535.7347	544.1774	552.5890
282	513.9313	522.3918	530.8283	539.2379	547.6177
283	509.0588	517.4823	525.8831	534.2582	542.6051
284	504.1498	512.5349	520.8987	529.2381	537.5506
285	499.2040	507.5494	515.8748	524.1772	532.4541
286	494.2211	502.5255	510.8112	519.0752	527.3150
287	489.2008	497.4629	505.7075	513.9318	522.1332
288	484.1429	492.3612	500.5633	508.7465	516.9081

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	7.75	8.00	8.25	8.50	8.75
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289	438.0626	446.2650	454.4678	462.6678	470.8619
290	433.1800	441.3296	449.4809	457.6306	465.7757
291	428.2658	436.3614	444.4598	452.5578	460.6523
292	423.3200	431.3600	439.4041	447.4490	455.4916
293	418.3421	426.3253	434.3137	442.3040	450.2933
294	413.3322	421.2571	429.1883	437.1226	445.0570
295	408.2899	416.1550	424.0276	431.9045	439.7826
296	403.2150	411.0190	418.8315	426.6494	434.4697
297	398.1073	405.8487	413.5996	421.3571	429.1181
298	392.9667	400.6439	408.3318	416.0273	423.7275
299	387.7928	395.4044	403.0277	410.6597	418.2975
300	382.5855	390.1300	397.6872	405.2541	412.8280
301	377.3446	384.8205	392.3100	399.8103	407.3186
302	372.0699	379.4755	386.8958	394.3279	401.7690
303	366.7611	374.0949	381.4444	388.8066	396.1789
304	361.4180	368.6784	375.9555	383.2463	390.5481
305	356.0404	363.2259	370.4288	377.6465	384.8762
306	350.6280	357.7369	364.8642	372.0071	379.1630
307	345.1808	352.2114	359.2613	366.3277	373.4081
308	339.6983	346.6491	353.6199	360.6081	367.6112
309	334.1804	341.0496	347.9397	354.8480	361.7721
310	328.6269	335.4129	342.2205	349.0471	355.8904
311	323.0375	329.7385	336.4619	343.2051	349.9658
312	317.4120	324.0264	330.6637	337.3218	343.9980
313	311.7502	318.2761	324.8257	331.3967	337.9867
314	306.0519	312.4875	318.9476	325.4297	331.9315
315	300.3167	306.6603	313.0290	319.4204	325.8322
316	294.5445	300.7943	307.0698	313.3686	319.6885
317	288.7350	294.8892	301.0695	307.2739	313.4999
318	282.8880	288.9447	295.0281	301.1360	307.2662
319	277.0032	282.9605	288.9451	294.9546	300.9871
320	271.0804	276.9365	282.8202	288.7295	294.6621
321	265.1194	270.8723	276.6533	282.4602	288.2911
322	259.1198	264.7677	270.4439	276.1466	281.8736
323	253.0816	258.6224	264.1919	269.7882	275.4093
324	247.0043	252.4361	257.8969	263.3848	268.8979
325	240.8878	246.2086	251.5586	256.9360	262.3389
326	234.7317	239.9395	245.1768	250.4416	255.7322
327	228.5359	233.6287	238.7510	243.9011	249.0773
328	222.3001	227.2758	232.2811	237.3144	242.3739
329	216.0241	220.8805	225.7667	230.6809	235.6215
330	209.7075	214.4427	219.2075	224.0005	228.8200
331	203.3501	207.9618	212.6033	217.2728	221.9688
332	196.9516	201.4378	205.9536	210.4974	215.0677
333	190.5118	194.8703	199.2582	203.6740	208.1163
334	184.0305	188.2590	192.5168	196.8023	201.1142
335	177.5072	181.6037	185.7290	189.8819	194.0610
336	170.9419	174.9039	178.8945	182.9125	186.9564

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
289	479.0470	487.2202	495.3785	503.5192	511.6395
290	473.9129	482.0395	490.1526	498.2493	506.3270

291	468.7404	476.8190	484.8853	492.9366	500.9703
292	463.5290	471.5582	479.5764	487.5808	495.5689
293	458.2785	466.2568	474.2254	482.1815	490.1224
294	452.9887	460.9146	468.8320	476.7382	484.6306
295	447.6591	455.5312	463.3960	471.2508	479.0931
296	442.2896	450.1063	457.9169	465.7188	473.5094
297	436.8799	444.6396	452.3944	460.1418	467.8791
298	431.4295	439.1307	446.8282	454.5195	462.2020
299	425.9383	433.5794	441.2180	448.8515	456.4775
300	420.4059	427.9853	435.5633	443.1375	450.7053
301	414.8320	422.3480	429.8639	437.3770	444.8850
302	409.2163	416.6673	424.1193	431.5698	439.0162
303	403.5585	410.9429	418.3293	425.7153	433.0986
304	397.8583	405.1743	412.4934	419.8133	427.1316
305	392.1153	399.3612	406.6114	413.8634	421.1148
306	386.3292	393.5033	400.6827	407.8651	415.0480
307	380.4998	387.6003	394.7072	401.8180	408.9305
308	374.6266	381.6517	388.6843	395.7219	402.7621
309	368.7093	375.6573	382.6137	389.5762	396.5423
310	362.7477	369.6167	376.4951	383.3805	390.2707
311	356.7414	363.5296	370.3281	377.1345	383.9468
312	350.6900	357.3955	364.1122	370.8378	377.5702
313	344.5932	351.2141	357.8471	364.4899	371.1405
314	338.4508	344.9851	351.5324	358.0905	364.6571
315	332.2622	338.7081	345.1677	351.6390	358.1198
316	326.0272	332.3827	338.7527	345.1351	351.5280
317	319.7455	326.0085	332.2868	338.5784	344.8812
318	313.4167	319.5852	325.7698	331.9684	338.1791
319	307.0404	313.1124	319.2012	325.3047	331.4211
320	300.6162	306.5897	312.5805	318.5869	324.6068
321	294.1439	300.0167	305.9075	311.8144	317.7357
322	287.6230	293.3930	299.1816	304.9870	310.8073
323	281.0533	286.7183	292.4025	298.1041	303.8212
324	274.4342	279.9921	285.5697	291.1652	296.7769
325	267.7656	273.2141	278.6828	284.1700	289.6739
326	261.0469	266.3839	271.7414	277.1179	282.5117
327	254.2778	259.5009	264.7451	270.0086	275.2898
328	247.4579	252.5650	257.6933	262.8414	268.0077
329	240.5869	245.5755	250.5858	255.6161	260.6650
330	233.6644	238.5322	243.4219	248.3320	253.2610
331	226.6900	231.4346	236.2014	240.9888	245.7954
332	219.6632	224.2823	228.9237	233.5859	238.2675
333	212.5837	217.0749	221.5883	226.1228	230.6769
334	205.4512	209.8119	214.1949	218.5991	223.0231
335	198.2651	202.4929	206.7430	211.0143	215.3054
336	191.0252	195.1175	199.2321	203.3678	207.5235

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	7.75	8.00	8.25	8.50	8.75
337	164.3341	168.1595	172.0131	175.8937	179.8000
338	157.6837	161.3701	165.0844	168.8252	172.5914
339	150.9903	154.5355	158.1080	161.7066	165.3303
340	144.2537	147.6553	151.0837	154.5376	158.0162
341	137.4735	140.7293	144.0110	147.3179	150.6488
342	130.6496	133.7570	136.8898	140.0470	143.2276
343	123.7816	126.7383	129.7196	132.7245	135.7524
344	116.8693	119.6728	122.5001	125.3503	128.2226
345	109.9123	112.5602	115.2309	117.9238	120.6379
346	102.9104	105.4002	107.9118	110.4446	112.9979
347	95.8633	98.1924	100.5424	102.9126	105.3023
348	88.7706	90.9366	93.1223	95.3271	97.5505
349	81.6322	83.6324	85.6512	87.6879	89.7421
350	74.4476	76.2795	78.1287	79.9946	81.8769
351	67.2167	68.8776	70.5545	72.2469	73.9543
352	59.9390	61.4264	62.9282	64.4442	65.9739
353	52.6144	53.9254	55.2495	56.5863	57.9353
354	45.2424	46.3745	47.5180	48.6727	49.8382
355	37.8228	38.7733	39.7334	40.7030	41.6819
356	30.3554	31.1213	31.8952	32.6769	33.4662
357	22.8396	23.4184	24.0032	24.5940	25.1906
358	15.2754	15.6640	16.0569	16.4538	16.8547
359	7.6623	7.8580	8.0559	8.2559	8.4580
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
337	183.7309	187.6852	191.6617	195.6592	199.6767
338	176.3820	180.1957	184.0314	187.8880	191.7645
339	168.9779	172.6484	176.3407	180.0537	183.7864
340	161.5183	165.0429	168.5890	172.1557	175.7418
341	154.0028	157.3788	160.7761	164.1935	167.6301
342	146.4308	149.6557	152.9012	156.1666	159.4509
343	138.8021	141.8730	144.9641	148.0745	151.2035
344	131.1162	134.0303	136.9641	139.9167	142.8874
345	123.3726	126.1272	128.9007	131.6926	134.5020
346	115.5710	118.1631	120.7735	123.4016	126.0466

347	107.7109	110.1377	112.5820	115.0433	117.5209
348	99.7917	102.0503	104.3257	106.6171	108.9241
349	91.8133	93.9007	96.0039	98.1224	100.2556
350	83.7749	85.6882	87.6163	89.5587	91.5149
351	75.6763	77.4124	79.1623	80.9254	82.7014
352	67.5169	69.0729	70.6414	72.2220	73.8144
353	59.2964	60.6690	62.0530	63.4479	64.8534
354	51.0142	52.2004	53.3966	54.6024	55.8177
355	42.6698	43.6665	44.6717	45.6851	46.7067
356	34.2629	35.0668	35.8777	36.6954	37.5197
357	25.7929	26.4008	27.0141	27.6326	28.2562
358	17.2595	17.6680	18.0803	18.4962	18.9155
359	8.6620	8.8679	9.0758	9.2855	9.4970
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
1	1000.1564	1000.2045	1000.2509	1000.2958	1000.3390
2	1000.3138	1000.4104	1000.5036	1000.5936	1000.6805
3	1000.4723	1000.6176	1000.7580	1000.8936	1001.0244
4	1000.6317	1000.8263	1001.0142	1001.1957	1001.3709
5	1000.7922	1001.0363	1001.2721	1001.4999	1001.7199
6	1000.9538	1001.2477	1001.5318	1001.8063	1002.0715
7	1001.1163	1001.4605	1001.7933	1002.1149	1002.4256
8	1001.2800	1001.6748	1002.0566	1002.4256	1002.7823
9	1001.4446	1001.8905	1002.3217	1002.7386	1003.1415
10	1001.6104	1002.1076	1002.5886	1003.0537	1003.5035
11	1001.7772	1002.3262	1002.8573	1003.3711	1003.8680
12	1001.9451	1002.5462	1003.1279	1003.6908	1004.2352
13	1001.9880	1002.6384	1003.2679	1003.8769	1004.4660
14	1002.0312	1002.7313	1003.4088	1004.0644	1004.6986
15	1002.0747	1002.8248	1003.5507	1004.2532	1004.9328
16	1002.1185	1002.9189	1003.6936	1004.4433	1005.1687
17	1002.1626	1003.0136	1003.8375	1004.6348	1005.4063

18	1002.2069	1003.1089	1003.9823	1004.8277	1005.6457
19	1002.2515	1003.2049	1004.1282	1005.0219	1005.8868
20	1002.2965	1003.3016	1004.2750	1005.2175	1006.1297
21	1002.3417	1003.3989	1004.4229	1005.4144	1006.3743
22	1002.3872	1003.4968	1004.5718	1005.6128	1006.6207
23	1002.4330	1003.5954	1004.7217	1005.8126	1006.8690
24	1002.4790	1003.6946	1004.8726	1006.0138	1007.1190
25	1002.3969	1003.6627	1004.8894	1006.0779	1007.2290
26	1002.3142	1003.6305	1004.9064	1006.1425	1007.3399
27	1002.2309	1003.5982	1004.9234	1006.2076	1007.4515
28	1002.1471	1003.5656	1004.9406	1006.2731	1007.5639
29	1002.0628	1003.5328	1004.9579	1006.3391	1007.6772
30	1001.9780	1003.4998	1004.9754	1006.4055	1007.7913
31	1001.8926	1003.4666	1004.9929	1006.4724	1007.9062
32	1001.8066	1003.4332	1005.0106	1006.5398	1008.0220
33	1001.7201	1003.3995	1005.0284	1006.6077	1008.1386
34	1001.6330	1003.3656	1005.0463	1006.6761	1008.2561
35	1001.5454	1003.3315	1005.0643	1006.7449	1008.3744
36	1001.4572	1003.2971	1005.0824	1006.8142	1008.4936
37	1001.2373	1003.1281	1004.9629	1006.7428	1008.4689
38	1001.0159	1002.9579	1004.8425	1006.6709	1008.4441
39	1000.7932	1002.7866	1004.7213	1006.5984	1008.4191
40	1000.5690	1002.6142	1004.5993	1006.5255	1008.3940
41	1000.3434	1002.4406	1004.4764	1006.4520	1008.3686
42	1000.1163	1002.2658	1004.3527	1006.3780	1008.3431
43	999.8877	1002.0899	1004.2281	1006.3035	1008.3174
44	999.6577	1001.9128	1004.1027	1006.2285	1008.2915
45	999.4261	1001.7345	1003.9764	1006.1529	1008.2654
46	999.1931	1001.5551	1003.8492	1006.0768	1008.2391
47	998.9586	1001.3744	1003.7212	1006.0002	1008.2126
48	998.7225	1001.1926	1003.5923	1005.9230	1008.1859

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
1	1000.3807	1000.4209	1000.4597	1000.4970	1000.5330
2	1000.7643	1000.8451	1000.9230	1000.9981	1001.0704
3	1001.1507	1001.2725	1001.3899	1001.5032	1001.6123
4	1001.5400	1001.7032	1001.8606	1002.0124	1002.1587
5	1001.9323	1002.1373	1002.3350	1002.5258	1002.7097
6	1002.3275	1002.5746	1002.8132	1003.0433	1003.2653
7	1002.7256	1003.0154	1003.2951	1003.5650	1003.8255
8	1003.1268	1003.4595	1003.7809	1004.0910	1004.3904
9	1003.5309	1003.9071	1004.2705	1004.6213	1004.9599
10	1003.9381	1004.3582	1004.7639	1005.1558	1005.5343
11	1004.3484	1004.8127	1005.2613	1005.6947	1006.1134
12	1004.7617	1005.2707	1005.7626	1006.2380	1006.6973
13	1005.0357	1005.5865	1006.1188	1006.6332	1007.1301
14	1005.3118	1005.9047	1006.4777	1007.0315	1007.5665
15	1005.5900	1006.2254	1006.8395	1007.4331	1008.0065
16	1005.8702	1006.5485	1007.2042	1007.8379	1008.4502
17	1006.1525	1006.8742	1007.5718	1008.2461	1008.8976
18	1006.4370	1007.2023	1007.9423	1008.6575	1009.3488
19	1006.7236	1007.5330	1008.3157	1009.0723	1009.8036

20	1007.0123	1007.8662	1008.6920	1009.4905	1010.2623
21	1007.3033	1008.2020	1009.0714	1009.9120	1010.7248
22	1007.5963	1008.5404	1009.4537	1010.3370	1011.1912
23	1007.8916	1008.8814	1009.8391	1010.7655	1011.6614
24	1008.1891	1009.2250	1010.2275	1011.1974	1012.1356
25	1008.3436	1009.4226	1010.4669	1011.4772	1012.4546
26	1008.4993	1009.6218	1010.7081	1011.7593	1012.7762
27	1008.6561	1009.8224	1010.9513	1012.0437	1013.1005
28	1008.8141	1010.0246	1011.1964	1012.3304	1013.4275
29	1008.9733	1010.2284	1011.4434	1012.6194	1013.7573
30	1009.1337	1010.4338	1011.6924	1012.9108	1014.0898
31	1009.2953	1010.6407	1011.9434	1013.2045	1014.4251
32	1009.4581	1010.8492	1012.1964	1013.5006	1014.7631
33	1009.6221	1011.0593	1012.4513	1013.7992	1015.1040
34	1009.7874	1011.2711	1012.7083	1014.1001	1015.4477
35	1009.9539	1011.4845	1012.9673	1014.4035	1015.7943
36	1010.1216	1011.6995	1013.2284	1014.7094	1016.1438
37	1010.1425	1011.7645	1013.3363	1014.8590	1016.3339
38	1010.1635	1011.8301	1013.4451	1015.0099	1016.5255
39	1010.1846	1011.8961	1013.5548	1015.1620	1016.7188
40	1010.2060	1011.9627	1013.6654	1015.3153	1016.9136
41	1010.2275	1012.0298	1013.7768	1015.4698	1017.1101
42	1010.2491	1012.0974	1013.8891	1015.6256	1017.3083
43	1010.2709	1012.1655	1014.0023	1015.7827	1017.5080
44	1010.2929	1012.2341	1014.1164	1015.9411	1017.7095
45	1010.3150	1012.3033	1014.2314	1016.1007	1017.9126
46	1010.3374	1012.3730	1014.3473	1016.2616	1018.1174
47	1010.3598	1012.4432	1014.4641	1016.4239	1018.3240
48	1010.3825	1012.5140	1014.5818	1016.5874	1018.5322

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
49	998.3512	1000.8723	1003.3219	1005.7012	1008.0115

50	997.9775	1000.5500	1003.0497	1005.4778	1007.8358
51	997.6014	1000.2255	1002.7755	1005.2529	1007.6588
52	997.2228	999.8988	1002.4995	1005.0263	1007.4805
53	996.8418	999.5700	1002.2216	1004.7982	1007.3010
54	996.4584	999.2389	1001.9418	1004.5684	1007.1201
55	996.0724	998.9057	1001.6601	1004.3370	1006.9379
56	995.6840	998.5702	1001.3764	1004.1040	1006.7543
57	995.2930	998.2325	1001.0908	1003.8693	1006.5695
58	994.8996	997.8925	1000.8032	1003.6330	1006.3832
59	994.5036	997.5503	1000.5136	1003.3950	1006.1957
60	994.1050	997.2058	1000.2221	1003.1553	1006.0067
61	993.5674	996.7191	999.7851	1002.7669	1005.6659
62	993.0264	996.2291	999.3452	1002.3758	1005.3226
63	992.4819	995.7359	998.9022	1001.9820	1004.9767
64	991.9338	995.2394	998.4561	1001.5853	1004.6284
65	991.3822	994.7396	998.0070	1001.1859	1004.2775
66	990.8271	994.2365	997.5549	1000.7836	1003.9241
67	990.2683	993.7300	997.0996	1000.3784	1003.5680
68	989.7060	993.2201	996.6411	999.9704	1003.2094
69	989.1400	992.7068	996.1796	999.5595	1002.8482
70	988.5704	992.1901	995.7148	999.1457	1002.4843
71	987.9971	991.6700	995.2469	998.7290	1002.1178
72	987.4201	991.1464	994.7757	998.3093	1001.7486
73	986.7002	990.4766	994.1550	997.7367	1001.2232
74	985.9756	989.8023	993.5301	997.1601	1000.6939
75	985.2464	989.1236	992.9008	996.5794	1000.1608
76	984.5124	988.4403	992.2673	995.9946	999.6239
77	983.7738	987.7525	991.6294	995.4057	999.0829
78	983.0303	987.0601	990.9870	994.8126	998.5381
79	982.2821	986.3630	990.3403	994.2153	997.9893
80	981.5290	985.6614	989.6892	993.6137	997.4365
81	980.7711	984.9550	989.0335	993.0079	996.8796
82	980.0082	984.2439	988.3734	992.3978	996.3187
83	979.2404	983.5281	987.7087	991.7834	995.7537
84	978.4677	982.8075	987.0394	991.1646	995.1845
85	977.5481	981.9366	986.2164	990.3886	994.4547
86	976.6225	981.0599	985.3876	989.6071	993.7195
87	975.6909	980.1773	984.5532	988.8200	992.9789
88	974.7533	979.2888	983.7131	988.0274	992.2330
89	973.8097	978.3944	982.8672	987.2291	991.4816
90	972.8599	977.4941	982.0154	986.4252	990.7247
91	971.9041	976.5877	981.1578	985.6156	989.9623
92	970.9420	975.6753	980.2943	984.8003	989.1944
93	969.9738	974.7568	979.4249	983.9791	988.4208
94	968.9993	973.8322	978.5495	983.1522	987.6416
95	968.0184	972.9015	977.6681	982.3194	986.8568
96	967.0313	971.9645	976.7806	981.4807	986.0662

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
49	1010.2542	1012.4306	1014.5423	1016.5904	1018.5766
50	1010.1249	1012.3467	1014.5024	1016.5935	1018.6214
51	1009.9947	1012.2620	1014.4621	1016.5965	1018.6666

52	1009.8635	1012.1767	1014.4216	1016.5996	1018.7121
53	1009.7314	1012.0908	1014.3807	1016.6027	1018.7581
54	1009.5982	1012.0042	1014.3396	1016.6058	1018.8044
55	1009.4640	1011.9169	1014.2980	1016.6089	1018.8511
56	1009.3288	1011.8290	1014.2562	1016.6121	1018.8981
57	1009.1926	1011.7403	1014.2140	1016.6153	1018.9456
58	1009.0554	1011.6510	1014.1715	1016.6185	1018.9935
59	1008.9172	1011.5610	1014.1287	1016.6217	1019.0417
60	1008.7779	1011.4703	1014.0855	1016.6250	1019.0904
61	1008.4835	1011.2212	1013.8806	1016.4632	1018.9706
62	1008.1868	1010.9701	1013.6740	1016.3000	1018.8498
63	1007.8879	1010.7171	1013.4658	1016.1356	1018.7280
64	1007.5868	1010.4622	1013.2559	1015.9697	1018.6052
65	1007.2835	1010.2052	1013.0444	1015.8026	1018.4814
66	1006.9778	1009.9463	1012.8312	1015.6341	1018.3565
67	1006.6699	1009.6854	1012.6163	1015.4642	1018.2306
68	1006.3596	1009.4225	1012.3997	1015.2929	1018.1037
69	1006.0470	1009.1576	1012.1814	1015.1202	1017.9756
70	1005.7321	1008.8906	1011.9614	1014.9462	1017.8466
71	1005.4148	1008.6216	1011.7396	1014.7707	1017.7164
72	1005.0951	1008.3504	1011.5161	1014.5938	1017.5852
73	1004.6159	1007.9163	1011.1262	1014.2470	1017.2806
74	1004.1330	1007.4789	1010.7331	1013.8974	1016.9735
75	1003.6465	1007.0380	1010.3370	1013.5450	1016.6638
76	1003.1564	1006.5938	1009.9377	1013.1897	1016.3515
77	1002.6626	1006.1461	1009.5352	1012.8315	1016.0367
78	1002.1651	1005.6950	1009.1296	1012.4704	1015.7192
79	1001.6638	1005.2404	1008.7207	1012.1064	1015.3991
80	1001.1588	1004.7823	1008.3086	1011.7394	1015.0763
81	1000.6500	1004.3207	1007.8933	1011.3694	1014.7508
82	1000.1374	1003.8555	1007.4746	1010.9964	1014.4226
83	999.6209	1003.3868	1007.0527	1010.6204	1014.0916
84	999.1006	1002.9144	1006.6274	1010.2414	1013.7580
85	998.4160	1002.2742	1006.0308	1009.6874	1013.2458
86	997.7263	1001.6291	1005.4294	1009.1290	1012.7294
87	997.0314	1000.9791	1004.8233	1008.5660	1012.2086
88	996.3313	1000.3240	1004.2124	1007.9984	1011.6836
89	995.6260	999.6638	1003.5967	1007.4262	1011.1541
90	994.9154	998.9986	1002.9761	1006.8494	1010.6202
91	994.1994	998.3283	1002.3506	1006.2679	1010.0819
92	993.4781	997.6528	1001.7201	1005.6817	1009.5391
93	992.7513	996.9721	1001.0846	1005.0907	1008.9918
94	992.0191	996.2861	1000.4441	1004.4949	1008.4399
95	991.2814	995.5948	999.7986	1003.8942	1007.8835
96	990.5382	994.8983	999.1479	1003.2887	1007.3223

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
97	965.8930	970.8728	975.7348	980.4802	985.1101
98	964.7474	969.7739	974.6819	979.4725	984.1470
99	963.5943	968.6676	973.6217	978.4577	983.1769
100	962.4338	967.5539	972.5542	977.4358	982.1998
101	961.2659	966.4328	971.4794	976.4065	981.2155
102	960.0903	965.3043	970.3972	975.3700	980.2240
103	958.9072	964.1682	969.3075	974.3262	979.2253
104	957.7164	963.0245	968.2104	973.2750	978.2194
105	956.5180	961.8733	967.1057	972.2163	977.2061
106	955.3118	960.7143	965.9934	971.1501	976.1854
107	954.0978	959.5476	964.8735	970.0763	975.1572
108	952.8760	958.3732	963.7459	968.9950	974.1216
109	951.4986	957.0394	962.4553	967.7469	972.9155
110	950.1123	955.6968	961.1558	966.4900	971.7006
111	948.7171	954.3453	959.8474	965.2242	970.4768
112	947.3128	952.9847	958.5300	963.9495	969.2442
113	945.8995	951.6151	957.2035	962.6657	968.0025
114	944.4771	950.2363	955.8679	961.3728	966.7518
115	943.0455	948.8483	954.5232	960.0707	965.4919
116	941.6046	947.4511	953.1692	958.7595	964.2229
117	940.1544	946.0446	951.8059	957.4389	962.9446
118	938.6949	944.6287	950.4332	956.1090	961.6570
119	937.2259	943.2033	949.0510	954.7697	960.3600
120	935.7474	941.7685	947.6594	953.4208	959.0535
121	934.1088	940.1696	946.0999	951.9002	957.5714
122	932.4596	938.5601	944.5297	950.3689	956.0784
123	930.7997	936.9398	942.9486	948.8266	954.5746
124	929.1291	935.3088	941.3567	947.2735	953.0597
125	927.4477	933.6668	939.7539	945.7093	951.5339
126	925.7555	932.0139	938.1400	944.1341	949.9969
127	924.0523	930.3500	936.5150	942.5477	948.4487
128	922.3382	928.6750	934.8789	940.9501	946.8892
129	920.6129	926.9889	933.2315	939.3411	945.3183
130	918.8765	925.2915	931.5728	937.7208	943.7360
131	917.1289	923.5828	929.9027	936.0890	942.1422
132	915.3701	921.8626	928.2211	934.4456	940.5367
133	913.5998	920.1311	926.5279	932.7906	938.9195
134	911.8181	918.3879	924.8231	931.1238	937.2906

135	910.0250	916.6332	923.1066	929.4453	935.6497
136	908.2202	914.8668	921.3782	927.7548	933.9969
137	906.4038	913.0885	919.6380	926.0524	932.3320
138	904.5756	911.2985	917.8859	924.3380	930.6550
139	902.7357	909.4965	916.1217	922.6113	928.9658
140	900.8839	907.6824	914.3453	920.8725	927.2642
141	899.0201	905.8563	912.5568	919.1213	925.5503
142	897.1442	904.0180	910.7559	917.3578	923.8238
143	895.2563	902.1675	908.9427	915.5817	922.0848
144	893.3561	900.3046	907.1170	913.7931	920.3331

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
97	989.6258	994.0289	998.3208	1002.5030	1006.5774
98	988.7066	993.1528	997.4871	1001.7110	1005.8261
99	987.7805	992.2700	996.6468	1000.9125	1005.0687
100	986.8475	991.3804	995.7998	1000.1075	1004.3049
101	985.9075	990.4839	994.9462	999.2959	1003.5348
102	984.9604	989.5805	994.0858	998.4778	1002.7582
103	984.0062	988.6701	993.2186	997.6530	1001.9752
104	983.0449	987.7528	992.3445	996.8216	1001.1856
105	982.0763	986.8283	991.4635	995.9833	1000.3895
106	981.1005	985.8967	990.5755	995.1383	999.5867
107	980.1174	984.9580	989.6805	994.2864	998.7773
108	979.1268	984.0120	988.7784	993.4276	997.9611
109	977.9621	982.8879	987.6944	992.3830	996.9553
110	976.7886	981.7552	986.6019	991.3300	995.9411
111	975.6063	980.6138	985.5007	990.2684	994.9185
112	974.4151	979.4635	984.3907	989.1982	993.8873
113	973.2150	978.3044	983.2720	988.1192	992.8476
114	972.0059	977.1364	982.1444	987.0316	991.7992
115	970.7877	975.9593	981.0079	985.9350	990.7420
116	969.5604	974.7732	979.8625	984.8296	989.6761
117	968.3239	973.5779	978.7079	983.7152	988.6012
118	967.0781	972.3734	977.5442	982.5917	987.5175
119	965.8230	971.1597	976.3713	981.4591	986.4246
120	964.5584	969.9365	975.1891	980.3173	985.3227
121	963.1142	968.5298	973.8193	978.9839	984.0252
122	961.6592	967.1122	972.4386	977.6397	982.7168
123	960.1933	965.6837	971.0471	976.2846	981.3975
124	958.7163	964.2442	969.6445	974.9184	980.0672
125	957.2283	962.7936	968.2308	973.5411	978.7259
126	955.7292	961.3318	966.8059	972.1527	977.3734
127	954.2187	959.8587	965.3698	970.7529	976.0096
128	952.6970	958.3743	963.9222	969.3418	974.6344
129	951.1638	956.8785	962.4632	967.9193	973.2478
130	949.6192	955.3711	960.9927	966.4851	971.8496
131	948.0629	953.8521	959.5105	965.0393	970.4398
132	946.4950	952.3214	958.0166	963.5818	969.0182
133	944.9154	950.7788	956.5109	962.1124	967.5848
134	943.3239	949.2244	954.9932	960.6311	966.1394
135	941.7204	947.6580	953.4635	959.1378	964.6820
136	940.1049	946.0796	951.9217	957.6323	963.2124

137	938.4773	944.4890	950.3677	956.1146	961.7306
138	936.8375	942.8861	948.8014	954.5845	960.2365
139	935.1854	941.2708	947.2227	953.0421	958.7298
140	933.5209	939.6431	945.6315	951.4871	957.2107
141	931.8440	938.0029	944.0277	949.9194	955.6789
142	930.1544	936.3500	942.4113	948.3390	954.1343
143	928.4522	934.6844	940.7820	946.7458	952.5768
144	926.7372	933.0059	939.1398	945.1397	951.0064

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
145	891.4437	898.4293	905.2787	911.9918	918.5686
146	889.5190	896.5415	903.4278	910.1777	916.7912
147	887.5818	894.6411	901.5642	908.3508	915.0009
148	885.6321	892.7281	899.6878	906.5109	913.1975
149	883.6698	890.8023	897.7985	904.6581	911.3810
150	881.6948	888.8636	895.8961	902.7920	909.5512
151	879.7071	886.9121	893.9808	900.9128	907.7081
152	877.7065	884.9475	892.0522	899.0203	905.8515
153	875.6930	882.9698	890.1104	897.1143	903.9814
154	873.6665	880.9789	888.1552	895.1949	902.0977
155	871.6269	878.9748	886.1866	893.2618	900.2003
156	869.5742	876.9573	884.2044	891.3151	898.2890
157	867.5082	874.9264	882.2087	889.3546	896.3637
158	865.4288	872.8819	880.1992	887.3802	894.4244
159	863.3361	870.8238	878.1759	885.3918	892.4710
160	861.2298	868.7519	876.1386	883.3893	890.5034
161	859.1099	866.6663	874.0874	881.3726	888.5214
162	856.9763	864.5667	872.0221	879.3417	886.5249
163	854.8289	862.4532	869.9425	877.2963	884.5139
164	852.6677	860.3255	867.8487	875.2365	882.4882
165	850.4925	858.1837	865.7405	873.1621	880.4478
166	848.3033	856.0276	863.6178	871.0730	878.3924
167	846.0999	853.8571	861.4805	868.9691	876.3221

168	843.8823	851.6722	859.3285	866.8502	874.2367
169	841.6503	849.4726	857.1617	864.7164	872.1361
170	839.4040	847.2585	854.9800	862.5675	870.0202
171	837.1431	845.0295	852.7833	860.4033	867.8888
172	834.8677	842.7857	850.5715	858.2239	865.7419
173	832.5775	840.5270	848.3445	856.0289	863.5793
174	830.2726	838.2532	846.1022	853.8185	861.4010
175	827.9528	835.9642	843.8445	851.5923	859.2068
176	825.6179	833.6599	841.5712	849.3504	856.9966
177	823.2681	831.3404	839.2823	847.0927	854.7703
178	820.9030	829.0053	836.9777	844.8189	852.5277
179	818.5227	826.6547	834.6573	842.5290	850.2688
180	816.1269	824.2884	832.3208	840.2229	847.9934
181	813.7158	821.9063	829.9684	837.9005	845.7015
182	811.2890	819.5083	827.5997	835.5616	843.3928
183	808.8466	817.0944	825.2148	833.2062	841.0672
184	806.3884	814.6644	822.8135	830.8341	838.7248
185	803.9143	812.2181	820.3956	828.4451	836.3652
186	801.4242	809.7556	817.9612	826.0393	833.9885
187	798.9181	807.2766	815.5100	823.6164	831.5944
188	796.3958	804.7811	813.0419	821.1763	829.1828
189	793.8571	802.2690	810.5569	818.7190	826.7537
190	791.3021	799.7402	808.0548	816.2442	824.3068
191	788.7306	797.1944	805.5355	813.7519	821.8421
192	786.1425	794.6317	802.9989	811.2420	819.3595

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
145	925.0093	931.3145	937.4846	943.5204	949.4229
146	923.2685	929.6100	935.8163	941.8881	947.8261
147	921.5146	927.8925	934.1348	940.2424	946.2161
148	919.7476	926.1616	932.4400	938.5834	944.5927
149	917.9674	924.4175	930.7318	936.9109	942.9557
150	916.1737	922.6599	929.0100	935.2249	941.3051
151	914.3666	920.8887	927.2747	933.5251	939.6407
152	912.5460	919.1039	925.5255	931.8115	937.9625
153	910.7117	917.3053	923.7626	930.0840	936.2703
154	908.8637	915.4929	921.9857	928.3425	934.5639
155	907.0018	913.6665	920.1947	926.5868	932.8434
156	905.1259	911.8260	918.3895	924.8168	931.1085
157	903.2360	909.9713	916.5700	923.0325	929.3592
158	901.3319	908.1024	914.7362	921.2336	927.5952
159	899.4135	906.2190	912.8878	919.4202	925.8166
160	897.4807	904.3211	911.0248	917.5920	924.0232
161	895.5334	902.4086	909.1470	915.7490	922.2148
162	893.5715	900.4813	907.2544	913.8909	920.3914
163	891.5949	898.5392	905.3468	912.0178	918.5527
164	889.6035	896.5821	903.4241	910.1295	916.6987
165	887.5971	894.6100	901.4861	908.2258	914.8293
166	885.5757	892.6226	899.5329	906.3067	912.9443
167	883.5392	890.6199	897.5641	904.3720	911.0436
168	881.4873	888.6018	895.5798	902.4215	909.1271

169	879.4201	886.5681	893.5798	900.4552	907.1945
170	877.3374	884.5187	891.5639	898.4729	905.2459
171	875.2390	882.4535	889.5321	896.4745	903.2811
172	873.1249	880.3725	887.4842	894.4599	901.2998
173	870.9950	878.2753	885.4200	892.4289	899.3021
174	868.8491	876.1620	883.3396	890.3814	897.2877
175	866.6871	874.0325	881.2426	888.3173	895.2565
176	864.5088	871.8865	879.1291	886.2364	893.2084
177	862.3143	869.7239	876.9988	884.1386	891.1432
178	860.1032	867.5447	874.8517	882.0238	889.0608
179	857.8756	865.3487	872.6876	879.8917	886.9611
180	855.6313	863.1358	870.5063	877.7424	884.8439
181	853.3702	860.9058	868.3078	875.5756	882.7090
182	851.0921	858.6586	866.0918	873.3911	880.5563
183	848.7969	856.3941	863.8583	871.1890	878.3857
184	846.4845	854.1122	861.6072	868.9689	876.1970
185	844.1547	851.8126	859.3382	866.7308	873.9901
186	841.8075	849.4954	857.0512	864.4745	871.7647
187	839.4427	847.1602	854.7462	862.1999	869.5209
188	837.0601	844.8071	852.4229	859.9068	867.2583
189	834.6597	842.4358	850.0812	857.5951	864.9769
190	832.2412	840.0463	847.7210	855.2645	862.6764
191	829.8047	837.6383	845.3420	852.9151	860.3568
192	827.3498	835.2118	842.9443	850.5466	858.0179

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
193	783.5377	792.0519	800.4448	808.7143	816.8587
194	780.9160	789.4550	797.8732	806.1687	814.3397
195	778.2774	786.8407	795.2839	803.6050	811.8024
196	775.6218	784.2089	792.6768	801.0232	809.2465
197	772.9490	781.5597	790.0517	798.4231	806.6720
198	770.2590	778.8927	787.4087	795.8046	804.0787
199	767.5516	776.2080	784.7474	793.1676	801.4665

200	764.8266	773.5054	782.0679	790.5118	798.8353
201	762.0842	770.7848	779.3699	787.8373	796.1849
202	759.3239	768.0460	776.6534	785.1438	793.5151
203	756.5459	765.2890	773.9182	782.4312	790.8259
204	753.7499	762.5136	771.1642	779.6994	788.1171
205	750.9359	759.7197	768.3913	776.9483	785.3885
206	748.1037	756.9072	765.5993	774.1777	782.6401
207	745.2532	754.0759	762.7881	771.3874	779.8715
208	742.3843	751.2257	759.9576	768.5774	777.0829
209	739.4968	748.3566	757.1076	765.7475	774.2738
210	736.5907	745.4683	754.2381	762.8975	771.4443
211	733.6659	742.5608	751.3488	760.0274	768.5942
212	730.7221	739.6338	748.4396	757.1369	765.7232
213	727.7594	736.6874	745.5105	754.2259	762.8314
214	724.7775	733.7213	742.5612	751.2944	759.9184
215	721.7763	730.7355	739.5916	748.3420	756.9842
216	718.7558	727.7297	736.6016	745.3688	754.0287
217	715.7158	724.7039	733.5911	742.3745	751.0515
218	712.6561	721.6579	730.5598	739.3589	748.0527
219	709.5766	718.5917	727.5077	736.3221	745.0320
220	706.4773	715.5049	724.4347	733.2637	741.9892
221	703.3580	712.3976	721.3405	730.1836	738.9243
222	700.2185	709.2696	718.2250	727.0817	735.8371
223	697.0587	706.1208	715.0881	723.9579	732.7273
224	693.8786	702.9509	711.9297	720.8119	729.5948
225	690.6779	699.7599	708.7495	717.6437	726.4395
226	687.4565	696.5477	705.5475	714.4530	723.2612
227	684.2143	693.3140	702.3235	711.2397	720.0597
228	680.9512	690.0587	699.0773	708.0036	716.8349
229	677.6670	686.7818	695.8087	704.7446	713.5866
230	674.3616	683.4830	692.5177	701.4626	710.3146
231	671.0348	680.1622	689.2041	698.1572	707.0187
232	667.6866	676.8193	685.8677	694.8285	703.6988
233	664.3167	673.4541	682.5084	691.4762	700.3546
234	660.9251	670.0665	679.1259	688.1002	696.9861
235	657.5116	666.6563	675.7202	684.7002	693.5931
236	654.0760	663.2233	672.2911	681.2762	690.1753
237	650.6182	659.7675	668.8385	677.8278	686.7325
238	647.1381	656.2886	665.3620	674.3551	683.2647
239	643.6356	652.7865	661.8617	670.8578	679.7716
240	640.1104	649.2611	658.3373	667.3357	676.2530

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
193	824.8766	832.7665	840.5276	848.1588	855.6595
194	822.3847	830.3024	838.0917	845.7516	853.2814
195	819.8743	827.8194	835.6365	843.3248	850.8835
196	817.3449	825.3171	833.1620	840.8784	848.4656
197	814.7966	822.7956	830.6678	838.4120	846.0276
198	812.2292	820.2547	828.1539	835.9257	843.5692
199	809.6426	817.6942	825.6200	833.4191	841.0904
200	807.0365	815.1139	823.0662	830.8921	838.5909
201	804.4109	812.5137	820.4921	828.3447	836.0706

202	801.7656	809.8935	817.8976	825.7765	833.5293
203	799.1004	807.2531	815.2826	823.1875	830.9668
204	796.4153	804.5924	812.6468	820.5774	828.3829
205	793.7100	801.9111	809.9903	817.9461	825.7775
206	790.9845	799.2092	807.3126	815.2934	823.1504
207	788.2385	796.4864	804.6138	812.6192	820.5014
208	785.4719	793.7427	801.8936	809.9233	817.8304
209	782.6846	790.9778	799.1519	807.2054	815.1370
210	779.8763	788.1916	796.3885	804.4655	812.4213
211	777.0470	785.3839	793.6032	801.7033	809.6829
212	774.1965	782.5546	790.7958	798.9187	806.9217
213	771.3246	779.7035	787.9663	796.1114	804.1374
214	768.4311	776.8303	785.1143	793.2813	801.3300
215	765.5160	773.9351	782.2397	790.4283	798.4992
216	762.5789	771.0175	779.3424	787.5520	795.6447
217	759.6199	768.0774	776.4222	784.6524	792.7665
218	756.6387	765.1147	773.4788	781.7292	789.8644
219	753.6351	762.1291	770.5122	778.7823	786.9380
220	750.6090	759.1206	767.5220	775.8114	783.9872
221	747.5601	756.0888	764.5082	772.8164	781.0119
222	744.4885	753.0336	761.4705	769.7971	778.0117
223	741.3937	749.9550	758.4088	766.7532	774.9866
224	738.2758	746.8525	755.3228	763.6846	771.9362
225	735.1345	743.7262	752.2124	760.5911	768.8604
226	731.9696	740.5757	749.0774	757.4724	765.7590
227	728.7810	737.4010	745.9175	754.3284	762.6318
228	725.5685	734.2018	742.7326	751.1588	759.4785
229	722.3319	730.9780	739.5226	747.9635	756.2989
230	719.0710	727.7293	736.2871	744.7422	753.0928
231	715.7856	724.4555	733.0260	741.4948	749.8600
232	712.4756	721.1565	729.7391	738.2210	746.6002
233	709.1408	717.8321	726.4261	734.9205	743.3133
234	705.7810	714.4821	723.0870	731.5933	739.9990
235	702.3960	711.1062	719.7213	728.2390	736.6571
236	698.9856	707.7043	716.3291	724.8575	733.2873
237	695.5496	704.2762	712.9100	721.4485	729.8895
238	692.0878	700.8217	709.4638	718.0118	726.4633
239	688.6001	697.3406	705.9904	714.5471	723.0086
240	685.0862	693.8326	702.4894	711.0544	719.5251

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

WITH INCREASING PAYMENTS FOR 10 YEARS AT 2.00 PERCENT EACH YEAR

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
241	636.5624	645.7122	654.7887	663.7887	672.7087
242	632.9915	642.1396	651.2157	660.2165	669.1386
243	629.3976	638.5432	647.6182	656.6190	665.5425
244	625.7805	634.9228	643.9959	652.9960	661.9202
245	622.1400	631.2783	640.3486	649.3474	658.2714
246	618.4759	627.6095	636.6764	645.6730	654.5961
247	614.7883	623.9163	632.9788	641.9725	650.8939
248	611.0768	620.1984	629.2559	638.2458	647.1647
249	607.3413	616.4557	625.5073	634.4927	643.4084
250	603.5817	612.6881	621.7330	630.7130	639.6246
251	599.7978	608.8953	617.9327	626.9065	635.8133
252	595.9895	605.0773	614.1064	623.0731	631.9742
253	592.1566	601.2338	610.2537	619.2125	628.1071
254	588.2990	597.3647	606.3745	615.3246	624.2118
255	584.4164	593.4698	602.4686	611.4092	620.2881
256	580.5087	589.5490	598.5359	607.4660	616.3357
257	576.5758	585.6020	594.5762	603.4948	612.3546
258	572.6176	581.6286	590.5892	599.4956	608.3444
259	568.6337	577.6288	586.5748	595.4680	604.3050
260	564.6241	573.6024	582.5328	591.4119	600.2361
261	560.5887	569.5491	578.4631	587.3271	596.1376
262	556.5271	565.4687	574.3653	583.2133	592.0092
263	552.4393	561.3612	570.2394	579.0704	587.8506
264	548.3252	557.2263	566.0851	574.8981	583.6618
265	544.1844	553.0638	561.9023	570.6963	579.4424
266	540.0170	548.8735	557.6907	566.4647	575.1922
267	535.8226	544.6554	553.4501	562.2032	570.9111
268	531.6011	540.4091	549.1804	557.9114	566.5987
269	527.3523	536.1345	544.8813	553.5893	562.2549
270	523.0761	531.8314	540.5527	549.2366	557.8794
271	518.7723	527.4996	536.1943	544.8530	553.4721
272	514.4407	523.1389	531.8060	540.4383	549.0325
273	510.0812	518.7492	527.3875	535.9924	544.5606
274	505.6934	514.3302	522.9386	531.5150	540.0561
275	501.2774	509.8817	518.4591	527.0059	535.5188
276	496.8328	505.4036	513.9488	522.4649	530.9483
277	492.3595	500.8956	509.4075	517.8917	526.3446
278	487.8573	496.3576	504.8350	513.2861	521.7073
279	483.3260	491.7893	500.2311	508.6478	517.0361
280	478.7655	487.1906	495.5955	503.9768	512.3309
281	474.1755	482.5612	490.9281	499.2726	507.5914
282	469.5559	477.9010	486.2285	494.5351	502.8173
283	464.9065	473.2096	481.4966	489.7640	498.0084
284	460.2270	468.4870	476.7323	484.9592	493.1645

285	455.5173	463.7329	471.9351	480.1203	488.2852
286	450.7771	458.9472	467.1050	475.2472	483.3704
287	446.0064	454.1295	462.2416	470.3395	478.4197
288	441.2049	449.2797	457.3449	465.3970	473.4329

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
241	681.5460	690.2975	698.9608	707.5332	716.0126
242	677.9792	686.7352	695.4042	703.9834	712.4708
243	674.3856	683.1455	691.8194	700.4048	708.8995
244	670.7652	679.5281	688.2063	696.7971	705.2984
245	667.1175	675.8828	684.5645	693.1601	701.6673
246	663.4425	672.2094	680.8939	689.4936	698.0059
247	659.7399	668.5077	677.1943	685.7973	694.3141
248	656.0096	664.7774	673.4654	682.0709	690.5914
249	652.2513	661.0184	669.7070	678.3142	686.8378
250	648.4648	657.2305	665.9188	674.5271	683.0529
251	644.6499	653.4133	662.1006	670.7091	679.2364
252	640.8064	649.5667	658.2522	666.8602	675.3881
253	636.9341	645.6904	654.3733	662.9799	671.5078
254	633.0327	641.7843	650.4637	659.0682	667.5951
255	629.1020	637.8481	646.5232	655.1246	663.6498
256	625.1419	633.8815	642.5514	651.1490	659.6716
257	621.1521	629.8843	638.5482	647.1411	655.6603
258	617.1324	625.8563	634.5134	643.1007	651.6156
259	613.0825	621.7973	630.4466	639.0274	647.5371
260	609.0022	617.7070	626.3476	634.9210	643.4247
261	604.8914	613.5852	622.2161	630.7813	639.2780
262	600.7497	609.4316	618.0519	626.6079	635.0967
263	596.5769	605.2460	613.8548	622.4006	630.8806
264	592.3728	601.0281	609.6245	618.1591	626.6294
265	588.1373	596.7777	605.3606	613.8832	622.3427
266	583.8699	592.4945	601.0630	609.5725	618.0203
267	579.5705	588.1783	596.7314	605.2268	613.6619
268	575.2389	583.8289	592.3655	600.8458	609.2672
269	570.8748	579.4459	587.9650	596.4292	604.8359
270	566.4780	575.0291	583.5297	591.9767	600.3676
271	562.0482	570.5783	579.0592	587.4881	595.8621
272	557.5852	566.0932	574.5534	582.9629	591.3190
273	553.0887	561.5735	570.0119	578.4010	586.7381
274	548.5585	557.0190	565.4345	573.8021	582.1190
275	543.9943	552.4293	560.8208	569.1657	577.4614
276	539.3959	547.8043	556.1706	564.4917	572.7650
277	534.7630	543.1436	551.4835	559.7798	568.0295
278	530.0953	538.4470	546.7594	555.0295	563.2545
279	525.3926	533.7142	541.9979	550.2406	558.4397
280	520.6547	528.9450	537.1987	545.4129	553.5848
281	515.8812	524.1389	532.3614	540.5459	548.6894
282	511.0720	519.2958	527.4859	535.6393	543.7532
283	506.2266	514.4154	522.5718	530.6929	538.7759
284	501.3449	509.4974	517.6188	525.7063	533.7572
285	496.4266	504.5414	512.6266	520.6792	528.6966
286	491.4714	499.5473	507.5948	515.6113	523.5938

287	486.4791	494.5146	502.5232	510.5021	518.4485
288	481.4493	489.4432	497.4115	505.3515	513.2603

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
289	436.3723	444.3976	452.4144	460.4196	468.4098
290	431.5085	439.4829	447.4501	455.4069	463.3500
291	426.6134	434.5354	442.4516	450.3587	458.2533
292	421.6866	429.5550	437.4188	445.2747	453.1195
293	416.7280	424.5414	432.3514	440.1547	447.9482
294	411.7373	419.4943	427.2491	434.9985	442.7393
295	406.7145	414.4136	422.1118	429.8057	437.4923
296	401.6591	409.2991	416.9391	424.5762	432.2071
297	396.5712	404.1504	411.7309	419.3096	426.8834
298	391.4504	398.9674	406.4869	414.0057	421.5208
299	386.2965	393.7499	401.2068	408.6642	416.1191
300	381.1093	388.4975	395.8904	403.2849	410.6781
301	375.8886	383.2102	390.5375	397.8675	405.1973
302	370.6342	377.8876	385.1477	392.4117	399.6766
303	365.3459	372.5295	379.7209	386.9173	394.1157
304	360.0234	367.1357	374.2569	381.3840	388.5142
305	354.6666	361.7059	368.7552	375.8114	382.8719
306	349.2751	356.2400	363.2157	370.1994	377.1884
307	343.8489	350.7376	357.6381	364.5477	371.4634
308	338.3876	345.1985	352.0222	358.8559	365.6968
309	332.8910	339.6225	346.3677	353.1237	359.8880
310	327.3589	334.0093	340.6743	347.3510	354.0370
311	321.7911	328.3587	334.9417	341.5374	348.1432
312	316.1873	322.6705	329.1698	335.6826	342.2065
313	310.5473	316.9443	323.3581	329.7864	336.2265
314	304.8710	311.1799	317.5065	323.8484	330.2029
315	299.1579	305.3771	311.6147	317.8683	324.1354
316	293.4080	299.5356	305.6824	311.8458	318.0236

317	287.6209	293.6552	299.7093	305.7807	311.8673
318	281.7964	287.7356	293.6951	299.6727	305.6660
319	275.9344	281.7765	287.6396	293.5214	299.4196
320	270.0344	275.7777	281.5424	287.3265	293.1276
321	264.0964	269.7389	275.4033	281.0877	286.7897
322	258.1200	263.6598	269.2221	274.8047	280.4057
323	252.1050	257.5402	262.9983	268.4772	273.9750
324	246.0512	251.3798	256.7317	262.1049	267.4975
325	239.9583	245.1783	250.4221	255.6875	260.9727
326	233.8260	238.9355	244.0690	249.2246	254.4004
327	227.6541	232.6511	237.6723	242.7160	247.7802
328	221.4424	226.3248	231.2316	236.1612	241.1116
329	215.1905	219.9563	224.7467	229.5600	234.3945
330	208.8983	213.5453	218.2171	222.9120	227.6283
331	202.5654	207.0916	211.6427	216.2170	220.8129
332	196.1917	200.5949	205.0231	209.4745	213.9477
333	189.7767	194.0549	198.3579	202.6843	207.0325
334	183.3204	187.4713	191.6469	195.8460	200.0668
335	176.8223	180.8437	184.8898	188.9592	193.0504
336	170.2823	174.1720	178.0863	182.0236	185.9828

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
289	476.3818	484.3326	492.2593	500.1590	508.0289
290	471.2763	479.1827	487.0663	494.9243	502.7539
291	466.1325	473.9931	481.8322	489.6471	497.4349
292	460.9501	468.7634	476.5567	484.3270	492.0717
293	455.7288	463.4935	471.2394	478.9637	486.6637
294	450.4684	458.1829	465.8800	473.5568	481.2106
295	445.1685	452.8314	460.4782	468.1060	475.7121
296	439.8289	447.4387	455.0336	462.6108	470.1678
297	434.4493	442.0044	449.5459	457.0711	464.5773
298	429.0292	436.5282	444.0147	451.4863	458.9402
299	423.5686	431.0097	438.4398	445.8562	453.2561
300	418.0670	425.4488	432.8208	440.1803	447.5247
301	412.5241	419.8449	427.1572	434.4583	441.7455
302	406.9396	414.1979	421.4488	428.6897	435.9181
303	401.3133	408.5074	415.6953	422.8744	430.0422
304	395.6448	402.7730	409.8961	417.0118	424.1173
305	389.9337	396.9943	404.0511	411.1015	418.1430
306	384.1798	391.1712	398.1598	405.1432	412.1190
307	378.3828	385.3031	392.2219	399.1365	406.0447
308	372.5423	379.3898	386.2369	393.0811	399.9199
309	366.6580	373.4310	380.2046	386.9764	393.7440
310	360.7295	367.4262	374.1245	380.8221	387.5166
311	354.7566	361.3751	367.9963	374.6178	381.2373
312	348.7389	355.2774	361.8195	368.3631	374.9057
313	342.6761	349.1326	355.5939	362.0575	368.5213
314	336.5678	342.9405	349.3190	355.7008	362.0838
315	330.4136	336.7007	342.9944	349.2924	355.5926
316	324.2134	330.4128	336.6197	342.8319	349.0473
317	317.9666	324.0764	330.1946	336.3189	342.4474
318	311.6729	317.6912	323.7186	329.7531	335.7926

319	305.3321	311.2567	317.1913	323.1338	329.0823
320	298.9437	304.7726	310.6124	316.4608	322.3160
321	292.5074	298.2386	303.9813	309.7336	315.4934
322	286.0228	291.6542	297.2978	302.9517	308.6140
323	279.4896	285.0190	290.5614	296.1147	301.6772
324	272.9074	278.3327	283.7716	289.2222	294.6826
325	266.2758	271.5949	276.9281	282.2736	287.6297
326	259.5945	264.8051	270.0304	275.2686	280.5180
327	252.8631	257.9630	263.0781	268.2067	273.3471
328	246.0812	251.0681	256.0708	261.0874	266.1164
329	239.2484	244.1201	249.0079	253.9103	258.8255
330	232.3644	237.1185	241.8892	246.6748	251.4738
331	225.4287	230.0630	234.7141	239.3806	244.0608
332	218.4411	222.9531	227.4822	232.0270	236.5861
333	211.4010	215.7884	220.1931	224.6138	229.0490
334	204.3081	208.5684	212.8463	217.1403	221.4492
335	197.1621	201.2928	205.4412	209.6061	213.7860
336	189.9624	193.9611	197.9776	202.0107	206.0590

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
337	163.7000	167.4558	171.2359	175.0390	178.8637
338	157.0752	160.6949	164.3385	168.0048	171.6926
339	150.4077	153.8889	157.3936	160.9209	164.4693
340	143.6971	147.0375	150.4010	153.7867	157.1933
341	136.9431	140.1404	143.3604	146.6020	149.8642
342	130.1455	133.1973	136.2713	139.3664	142.4817
343	123.3040	126.2080	129.1335	132.0796	135.0454
344	116.4184	119.1720	121.9466	124.7412	127.5548
345	109.4882	112.0892	114.7103	117.3507	120.0097
346	102.5133	104.9591	107.4242	109.9080	112.4095
347	95.4934	97.7815	100.0881	102.4125	104.7539
348	88.4281	90.5561	92.7015	94.8639	97.0424

349	81.3172	83.2824	85.2642	87.2618	89.2748
350	74.1604	75.9603	77.7757	79.6059	81.4505
351	66.9573	68.5894	70.2357	71.8958	73.5691
352	59.7078	61.1693	62.6439	64.1311	65.6303
353	52.4114	53.6998	54.9999	56.3113	57.6336
354	45.0678	46.1805	47.3033	48.4362	49.5786
355	37.6769	38.6110	39.5539	40.5053	41.4649
356	30.2382	30.9911	31.7511	32.5182	33.2919
357	22.7515	23.3204	23.8947	24.4745	25.0594
358	15.2164	15.5985	15.9843	16.3738	16.7669
359	7.6327	7.8252	8.0195	8.2158	8.4139
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
337	182.7087	186.5729	190.4549	194.3535	198.2676
338	175.4007	179.1277	182.8726	186.6342	190.4112
339	168.0378	171.6252	175.2303	178.8521	182.4894
340	160.6197	164.0648	167.5275	171.0068	174.5016
341	153.1459	156.4461	159.7637	163.0978	166.4472
342	145.6162	148.7687	151.9385	155.1245	158.3257
343	138.0299	141.0322	144.0513	147.0864	150.1365
344	130.3867	133.2360	136.1017	138.9830	141.8790
345	122.6863	125.3797	128.0891	130.8137	133.5528
346	114.9280	117.4628	120.0131	122.5781	125.1571
347	107.1116	109.4849	111.8731	114.2756	116.6915
348	99.2365	101.4455	103.6688	105.9056	108.1554
349	91.3024	93.3442	95.3994	97.4676	99.5481
350	83.3088	85.1804	87.0646	88.9611	90.8691
351	75.2553	76.9537	78.6639	80.3854	82.1178
352	67.1413	68.6635	70.1966	71.7400	73.2935
353	58.9665	60.3095	61.6623	63.0245	64.3957
354	50.7303	51.8910	53.0604	54.2381	55.4238
355	42.4324	43.4077	44.3904	45.3803	46.3770
356	34.0723	34.8590	35.6518	36.4505	37.2549
357	25.6494	26.2443	26.8440	27.4482	28.0568
358	17.1634	17.5633	17.9665	18.3727	18.7821
359	8.6138	8.8154	9.0186	9.2235	9.4300
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
1	1000.5537	1000.6084	1000.6615	1000.7128	1000.7625
2	1001.1109	1001.2209	1001.3275	1001.4307	1001.5306
3	1001.6718	1001.8375	1001.9981	1002.1536	1002.3042
4	1002.2363	1002.4582	1002.6733	1002.8817	1003.0835
5	1002.8044	1003.0830	1003.3531	1003.6149	1003.8685
6	1003.3762	1003.7120	1004.0376	1004.3533	1004.6592
7	1003.9517	1004.3452	1004.7268	1005.0969	1005.4557
8	1004.5309	1004.9826	1005.4208	1005.8458	1006.2579
9	1005.1138	1005.6242	1006.1195	1006.6000	1007.0661
10	1005.7005	1006.2702	1006.8231	1007.3596	1007.8801
11	1006.2910	1006.9204	1007.5314	1008.1245	1008.7000
12	1006.8853	1007.5750	1008.2447	1008.8949	1009.5260
13	1007.3063	1008.0522	1008.7764	1009.4796	1010.1620
14	1007.7301	1008.5325	1009.3118	1010.0684	1010.8028
15	1008.1565	1009.0161	1009.8509	1010.6614	1011.4482
16	1008.5857	1009.5029	1010.3937	1011.2586	1012.0983
17	1009.0177	1009.9929	1010.9402	1011.8600	1012.7531
18	1009.4525	1010.4862	1011.4905	1012.4657	1013.4127
19	1009.8901	1010.9828	1012.0445	1013.0757	1014.0771
20	1010.3305	1011.4827	1012.6024	1013.6900	1014.7464
21	1010.7738	1011.9860	1013.1641	1014.3087	1015.4205
22	1011.2199	1012.4926	1013.7296	1014.9317	1016.0996
23	1011.6689	1013.0025	1014.2991	1015.5592	1016.7836
24	1012.1208	1013.5159	1014.8724	1016.1911	1017.4726
25	1012.3932	1013.8455	1015.2577	1016.6306	1017.9649
26	1012.6673	1014.1773	1015.6457	1017.0733	1018.4608
27	1012.9432	1014.5113	1016.0363	1017.5190	1018.9602
28	1013.2209	1014.8475	1016.4296	1017.9680	1019.4634
29	1013.5003	1015.1860	1016.8256	1018.4201	1019.9701
30	1013.7816	1015.5267	1017.2244	1018.8754	1020.4806
31	1014.0647	1015.8697	1017.6259	1019.3339	1020.9948
32	1014.3496	1016.2150	1018.0301	1019.7957	1021.5128
33	1014.6364	1016.5626	1018.4371	1020.2608	1022.0345
34	1014.9250	1016.9125	1018.8469	1020.7291	1022.5601
35	1015.2155	1017.2648	1019.2595	1021.2008	1023.0894
36	1015.5078	1017.6193	1019.6750	1021.6758	1023.6227
37	1015.6141	1017.7835	1019.8956	1021.9514	1023.9520
38	1015.7211	1017.9487	1020.1177	1022.2290	1024.2837
39	1015.8288	1018.1150	1020.3413	1022.5085	1024.6178
40	1015.9372	1018.2825	1020.5664	1022.7901	1024.9544
41	1016.0463	1018.4510	1020.7931	1023.0736	1025.2934
42	1016.1561	1018.6207	1021.0214	1023.3591	1025.6349
43	1016.2666	1018.7915	1021.2512	1023.6466	1025.9789
44	1016.3778	1018.9635	1021.4826	1023.9362	1026.3254
45	1016.4897	1019.1366	1021.7156	1024.2278	1026.6744

46	1016.6024	1019.3108	1021.9502	1024.5215	1027.0260
47	1016.7158	1019.4862	1022.1864	1024.8173	1027.3801
48	1016.8299	1019.6628	1022.4242	1025.1152	1027.7368

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
1	1000.8106	1000.8571	1000.9021	1000.9456	1000.9876
2	1001.6272	1001.7208	1001.8113	1001.8988	1001.9834
3	1002.4500	1002.5911	1002.7277	1002.8598	1002.9876
4	1003.2790	1003.4682	1003.6514	1003.8286	1004.0001
5	1004.1141	1004.3520	1004.5824	1004.8053	1005.0210
6	1004.9556	1005.2427	1005.5207	1005.7899	1006.0505
7	1005.8033	1006.1402	1006.4665	1006.7825	1007.0885
8	1006.6574	1007.0446	1007.4198	1007.7832	1008.1352
9	1007.5179	1007.9560	1008.3806	1008.7920	1009.1906
10	1008.3849	1008.8744	1009.3490	1009.8090	1010.2547
11	1009.2584	1009.7999	1010.3251	1010.8342	1011.3278
12	1010.1384	1010.7326	1011.3089	1011.8678	1012.4098
13	1010.8243	1011.4668	1012.0901	1012.6944	1013.2805
14	1011.5154	1012.2068	1012.8774	1013.5278	1014.1584
15	1012.2117	1012.9524	1013.6710	1014.3679	1015.0436
16	1012.9131	1013.7038	1014.4709	1015.2148	1015.9362
17	1013.6199	1014.4610	1015.2771	1016.0686	1016.8362
18	1014.3319	1015.2240	1016.0896	1016.9293	1017.7437
19	1015.0493	1015.9929	1016.9087	1017.7971	1018.6588
20	1015.7721	1016.7678	1017.7341	1018.6719	1019.5816
21	1016.5003	1017.5486	1018.5662	1019.5537	1020.5120
22	1017.2339	1018.3354	1019.4048	1020.4428	1021.4501
23	1017.9731	1019.1283	1020.2501	1021.3391	1022.3961
24	1018.7178	1019.9273	1021.1020	1022.2426	1023.3500
25	1019.2613	1020.5208	1021.7440	1022.9317	1024.0848
26	1019.8090	1021.1188	1022.3910	1023.6264	1024.8258
27	1020.3608	1021.7214	1023.0431	1024.3267	1025.5729
28	1020.9167	1022.3287	1023.7004	1025.0327	1026.3263
29	1021.4767	1022.9407	1024.3630	1025.7444	1027.0859
30	1022.0410	1023.5574	1025.0307	1026.4619	1027.8519
31	1022.6095	1024.1788	1025.7038	1027.1852	1028.6242
32	1023.1823	1024.8051	1026.3821	1027.9145	1029.4030
33	1023.7593	1025.4361	1027.0659	1028.6496	1030.1883
34	1024.3407	1026.0720	1027.7550	1029.3907	1030.9801
35	1024.9265	1026.7129	1028.4496	1030.1379	1031.7785
36	1025.5166	1027.3586	1029.1498	1030.8911	1032.5836
37	1025.8983	1027.7913	1029.6322	1031.4219	1033.1616
38	1026.2828	1028.2273	1030.1184	1031.9570	1033.7444
39	1026.6702	1028.6667	1030.6085	1032.4965	1034.3320
40	1027.0605	1029.1095	1031.1024	1033.0404	1034.9246
41	1027.4538	1029.5557	1031.6003	1033.5887	1035.5221
42	1027.8499	1030.0053	1032.1021	1034.1414	1036.1246
43	1028.2491	1030.4584	1032.6078	1034.6987	1036.7321
44	1028.6513	1030.9149	1033.1176	1035.2604	1037.3446
45	1029.0564	1031.3750	1033.6314	1035.8268	1037.9623
46	1029.4647	1031.8387	1034.1493	1036.3977	1038.5851
47	1029.8759	1032.3059	1034.6713	1036.9733	1039.2131

48 1030.2903 1032.7767 1035.1974 1037.5535 1039.8463

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	7.75	8.00	8.25	8.50	8.75
49	1016.7512	1019.6420	1022.4600	1025.2063	1027.8821
50	1016.6720	1019.6210	1022.4960	1025.2981	1028.0284
51	1016.5922	1019.5999	1022.5323	1025.3906	1028.1758
52	1016.5120	1019.5786	1022.5688	1025.4837	1028.3243
53	1016.4312	1019.5572	1022.6056	1025.5774	1028.4739
54	1016.3499	1019.5357	1022.6426	1025.6718	1028.6245
55	1016.2681	1019.5140	1022.6799	1025.7669	1028.7763
56	1016.1858	1019.4921	1022.7174	1025.8627	1028.9291
57	1016.1029	1019.4702	1022.7552	1025.9591	1029.0831
58	1016.0195	1019.4480	1022.7932	1026.0562	1029.2382
59	1015.9355	1019.4258	1022.8316	1026.1541	1029.3944
60	1015.8510	1019.4033	1022.8701	1026.2526	1029.5518
61	1015.5666	1019.1762	1022.6992	1026.1367	1029.4898
62	1015.2804	1018.9476	1022.5270	1026.0199	1029.4274
63	1014.9923	1018.7174	1022.3537	1025.9024	1029.3646
64	1014.7023	1018.4857	1022.1792	1025.7840	1029.3012
65	1014.4105	1018.2524	1022.0035	1025.6648	1029.2375
66	1014.1168	1018.0176	1021.8266	1025.5447	1029.1732
67	1013.8212	1017.7813	1021.6484	1025.4238	1029.1085
68	1013.5237	1017.5433	1021.4691	1025.3020	1029.0433
69	1013.2242	1017.3038	1021.2885	1025.1794	1028.9777
70	1012.9229	1017.0627	1021.1067	1025.0559	1028.9115
71	1012.6196	1016.8199	1020.9236	1024.9315	1028.8449
72	1012.3143	1016.5756	1020.7392	1024.8063	1028.7778
73	1011.8017	1016.1189	1020.3375	1024.4586	1028.4831
74	1011.2858	1015.6592	1019.9331	1024.1084	1028.1863
75	1010.7665	1015.1964	1019.5258	1023.7558	1027.8874
76	1010.2439	1014.7305	1019.1158	1023.4006	1027.5862
77	1009.7180	1014.2616	1018.7029	1023.0430	1027.2828

78	1009.1886	1013.7895	1018.2872	1022.6828	1026.9773
79	1008.6558	1013.3142	1017.8686	1022.3200	1026.6695
80	1008.1196	1012.8358	1017.4472	1021.9547	1026.3594
81	1007.5799	1012.3542	1017.0228	1021.5868	1026.0471
82	1007.0367	1011.8694	1016.5956	1021.2163	1025.7326
83	1006.4900	1011.3813	1016.1654	1020.8432	1025.4157
84	1005.9398	1010.8900	1015.7322	1020.4674	1025.0965
85	1005.1745	1010.1784	1015.0735	1019.8608	1024.5411
86	1004.4043	1009.4621	1014.4103	1019.2498	1023.9817
87	1003.6291	1008.7410	1013.7425	1018.6346	1023.4181
88	1002.8489	1008.0150	1013.0701	1018.0149	1022.8505
89	1002.0636	1007.2843	1012.3931	1017.3909	1022.2787
90	1001.2733	1006.5487	1011.7114	1016.7625	1021.7028
91	1000.4779	1005.8081	1011.0251	1016.1296	1021.1227
92	999.6773	1005.0626	1010.3340	1015.4923	1020.5383
93	998.8716	1004.3122	1009.6382	1014.8504	1019.9497
94	998.0607	1003.5568	1008.9376	1014.2040	1019.3567
95	997.2445	1002.7963	1008.2322	1013.5530	1018.7595
96	996.4230	1002.0307	1007.5219	1012.8973	1018.1579

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
49	1030.4885	1033.0266	1035.4977	1037.9031	1040.2440
50	1030.6881	1033.2784	1035.8004	1038.2556	1040.6451
51	1030.8893	1033.5321	1036.1055	1038.6109	1041.0494
52	1031.0919	1033.7878	1036.4131	1038.9691	1041.4571
53	1031.2961	1034.0454	1036.7230	1039.3302	1041.8683
54	1031.5018	1034.3051	1037.0354	1039.6942	1042.2828
55	1031.7091	1034.5667	1037.3503	1040.0612	1042.7008
56	1031.9179	1034.8303	1037.6677	1040.4312	1043.1223
57	1032.1283	1035.0960	1037.9875	1040.8042	1043.5473
58	1032.3403	1035.3638	1038.3100	1041.1802	1043.9759
59	1032.5538	1035.6336	1038.6349	1041.5593	1044.4080
60	1032.7690	1035.9054	1038.9625	1041.9414	1044.8437
61	1032.7599	1035.9481	1039.0558	1042.0843	1045.0350
62	1032.7507	1035.9910	1039.1498	1042.2283	1045.2279
63	1032.7414	1036.0343	1039.2446	1042.3735	1045.4225
64	1032.7321	1036.0780	1039.3401	1042.5198	1045.6186
65	1032.7228	1036.1219	1039.4363	1042.6673	1045.8164
66	1032.7133	1036.1662	1039.5334	1042.8161	1046.0158
67	1032.7038	1036.2109	1039.6312	1042.9660	1046.2169
68	1032.6942	1036.2559	1039.7298	1043.1172	1046.4196
69	1032.6845	1036.3012	1039.8291	1043.2696	1046.6241
70	1032.6748	1036.3469	1039.9293	1043.4232	1046.8302
71	1032.6650	1036.3930	1040.0302	1043.5781	1047.0381
72	1032.6551	1036.4394	1040.1319	1043.7343	1047.2477
73	1032.4125	1036.2478	1039.9905	1043.6420	1047.2036
74	1032.1681	1036.0548	1039.8480	1043.5490	1047.1591
75	1031.9218	1035.8604	1039.7043	1043.4552	1047.1143
76	1031.6737	1035.6644	1039.5595	1043.3606	1047.0690
77	1031.4237	1035.4669	1039.4136	1043.2653	1047.0234
78	1031.1719	1035.2679	1039.2665	1043.1692	1046.9774
79	1030.9182	1035.0673	1039.1182	1043.0723	1046.9311

80	1030.6625	1034.8652	1038.9688	1042.9747	1046.8843
81	1030.4050	1034.6616	1038.8182	1042.8762	1046.8371
82	1030.1455	1034.4563	1038.6664	1042.7770	1046.7896
83	1029.8841	1034.2495	1038.5134	1042.6769	1046.7417
84	1029.6207	1034.0411	1038.3591	1042.5761	1046.6933
85	1029.1157	1033.5857	1037.9524	1042.2172	1046.3815
86	1028.6069	1033.1268	1037.5425	1041.8554	1046.0670
87	1028.0943	1032.6643	1037.1293	1041.4907	1045.7499
88	1027.5779	1032.1982	1036.7128	1041.1230	1045.4302
89	1027.0576	1031.7286	1036.2931	1040.7523	1045.1078
90	1026.5334	1031.2553	1035.8700	1040.3786	1044.7827
91	1026.0052	1030.7784	1035.4436	1040.0019	1044.4549
92	1025.4731	1030.2979	1035.0138	1039.6221	1044.1243
93	1024.9370	1029.8136	1034.5806	1039.2393	1043.7911
94	1024.3969	1029.3256	1034.1439	1038.8533	1043.4550
95	1023.8527	1028.8338	1033.7038	1038.4642	1043.1161
96	1023.3045	1028.3382	1033.2603	1038.0719	1042.7744

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
97	995.3784	1001.0365	1006.5775	1012.0020	1017.3110
98	994.3271	1000.0357	1005.6266	1011.1004	1016.4579
99	993.2689	999.0282	1004.6692	1010.1924	1015.5986
100	992.2040	998.0140	1003.7051	1009.2779	1014.7331
101	991.1321	996.9931	1002.7345	1008.3569	1013.8612
102	990.0533	995.9653	1001.7572	1007.4295	1012.9830
103	988.9676	994.9307	1000.7731	1006.4954	1012.0984
104	987.8748	993.8892	999.7823	1005.5548	1011.2073
105	986.7750	992.8407	998.7847	1004.6075	1010.3097
106	985.6681	991.7853	997.7802	1003.6534	1009.4056
107	984.5540	990.7228	996.7688	1002.6927	1008.4949
108	983.4328	989.6532	995.7505	1001.7251	1007.5776
109	982.0799	988.3463	994.4890	1000.5085	1006.4054

110	980.7182	987.0306	993.2189	999.2834	1005.2247
111	979.3478	985.7062	991.9400	998.0495	1004.0354
112	977.9685	984.3730	990.6523	996.8069	1002.8374
113	976.5804	983.0309	989.3558	995.5556	1001.6306
114	975.1832	981.6798	988.0504	994.2953	1000.4151
115	973.7770	980.3197	986.7360	993.0261	999.1907
116	972.3618	978.9505	985.4125	991.7480	997.9574
117	970.9374	977.5723	984.0800	990.4608	996.7151
118	969.5038	976.1848	982.7383	989.1644	995.4637
119	968.0609	974.7881	981.3873	987.8589	994.2032
120	966.6087	973.3820	980.0271	986.5442	992.9335
121	964.9161	971.7295	978.4143	984.9707	991.3990
122	963.2125	970.0659	976.7904	983.3861	989.8533
123	961.4978	968.3913	975.1554	981.7903	988.2963
124	959.7722	966.7055	973.5091	980.1832	986.7280
125	958.0353	965.0084	971.8515	978.5647	985.1482
126	956.2873	963.3000	970.1825	976.9348	983.5569
127	954.5279	961.5803	968.5021	975.2933	981.9540
128	952.7572	959.8491	966.8100	973.6401	980.3394
129	950.9751	958.1063	965.1064	971.9753	978.7131
130	949.1815	956.3519	963.3910	970.2986	977.0749
131	947.3762	954.5858	961.6639	968.6101	975.4247
132	945.5593	952.8080	959.9248	966.9097	973.7625
133	943.7307	951.0183	958.1738	965.1971	972.0882
134	941.8903	949.2166	956.4108	963.4725	970.4017
135	940.0380	947.4030	954.6356	961.7356	968.7029
136	938.1737	945.5773	952.8483	959.9865	966.9917
137	936.2974	943.7394	951.0486	958.2249	965.2680
138	934.4089	941.8892	949.2366	956.4509	963.5318
139	932.5083	940.0267	947.4122	954.6643	961.7829
140	930.5954	938.1518	945.5751	952.8650	960.0212
141	928.6701	936.2644	943.7255	951.0530	958.2467
142	926.7324	934.3644	941.8631	949.2282	956.4593
143	924.7822	932.4517	939.9880	947.3904	954.6588
144	922.8194	930.5263	938.0999	945.5397	952.8452

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
97	1022.5053	1027.5860	1032.5544	1037.4115	1042.1589
98	1021.7001	1026.8281	1031.8429	1036.7458	1041.5382
99	1020.8889	1026.0643	1031.1258	1036.0747	1040.9123
100	1020.0716	1025.2946	1030.4030	1035.3981	1040.2812
101	1019.2482	1024.5189	1029.6745	1034.7160	1039.6449
102	1018.4186	1023.7373	1028.9402	1034.0284	1039.0033
103	1017.5828	1022.9497	1028.2001	1033.3352	1038.3563
104	1016.7407	1022.1560	1027.4541	1032.6363	1037.7039
105	1015.8923	1021.3561	1026.7023	1031.9318	1037.0461
106	1015.0375	1020.5501	1025.9444	1031.2216	1036.3828
107	1014.1764	1019.7379	1025.1806	1030.5056	1035.7140
108	1013.3087	1018.9195	1024.4108	1029.7837	1035.0396
109	1012.1804	1017.8343	1023.3682	1028.7832	1034.0804
110	1011.0435	1016.7408	1022.3174	1027.7745	1033.1132
111	1009.8982	1015.6389	1021.2583	1026.7576	1032.1380

112	1008.7443	1014.5284	1020.1908	1025.7325	1031.1546
113	1007.5817	1013.4094	1019.1149	1024.6991	1030.1631
114	1006.4103	1012.2818	1018.0304	1023.6572	1029.1632
115	1005.2302	1011.1455	1016.9374	1022.6069	1028.1551
116	1004.0413	1010.0005	1015.8357	1021.5480	1027.1385
117	1002.8434	1008.8466	1014.7253	1020.4806	1026.1135
118	1001.6366	1007.6838	1013.6061	1019.4045	1025.0799
119	1000.4207	1006.5120	1012.4780	1018.3196	1024.0378
120	999.1956	1005.3312	1011.3410	1017.2259	1022.9869
121	997.6996	1003.8732	1009.9204	1015.8423	1021.6398
122	996.1923	1002.4039	1008.4886	1014.4475	1020.2814
123	994.6737	1000.9232	1007.0455	1013.0413	1018.9117
124	993.1438	999.4312	1005.5909	1011.6237	1017.5306
125	991.6023	997.9276	1004.1248	1010.1946	1016.1379
126	990.0493	996.4125	1002.6471	1008.7538	1014.7337
127	988.4847	994.8857	1001.1577	1007.3014	1013.3178
128	986.9083	993.3471	999.6565	1005.8372	1011.8900
129	985.3201	991.7966	998.1434	1004.3610	1010.4504
130	983.7199	990.2342	996.6183	1002.8729	1008.9988
131	982.1078	988.6598	995.0812	1001.3727	1007.5351
132	980.4836	987.0732	993.5319	999.8603	1006.0592
133	978.8472	985.4744	991.9703	998.3356	1004.5709
134	977.1985	983.8633	990.3964	996.7985	1003.0703
135	975.5375	982.2397	988.8100	995.2489	1001.5572
136	973.8640	980.6037	987.2111	993.6868	1000.0315
137	972.1780	978.9550	985.5995	992.1119	998.4930
138	970.4793	977.2936	983.9751	990.5243	996.9417
139	968.7679	975.6194	982.3379	988.9237	995.3775
140	967.0436	973.9323	980.6877	987.3102	993.8003
141	965.3064	972.2322	979.0245	985.6835	992.2099
142	963.5562	970.5190	977.3481	984.0436	990.6063
143	961.7928	968.7926	975.6584	982.3904	988.9893
144	960.0163	967.0529	973.9553	980.7238	987.3588

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT

NUMBER	7.75	8.00	8.25	8.50	8.75
145	920.8439	928.5881	936.1989	943.6758	951.0183
146	918.8556	926.6369	934.2848	941.7987	949.1782
147	916.8546	924.6727	932.3575	939.9083	947.3246
148	914.8406	922.6954	930.4170	938.0045	945.4575
149	912.8135	920.7050	928.4631	936.0873	943.5768
150	910.7734	918.7013	926.4958	934.1564	941.6824
151	908.7201	916.6842	924.5150	932.2119	939.7742
152	906.6536	914.6536	922.5206	930.2536	937.8521
153	904.5737	912.6096	920.5124	928.2815	935.9159
154	902.4804	910.5519	918.4905	926.2953	933.9656
155	900.3736	908.4805	916.4546	924.2951	932.0011
156	898.2531	906.3952	914.4048	922.2807	930.0223
157	896.1190	904.2961	912.3409	920.2521	928.0291
158	893.9710	902.1830	910.2627	918.2091	926.0213
159	891.8092	900.0558	908.1703	916.1516	923.9989
160	889.6335	897.9144	906.0635	914.0796	921.9617
161	887.4437	895.7588	903.9422	911.9928	919.9097
162	885.2397	893.5887	901.8063	909.8913	917.8427
163	883.0215	891.4042	899.6558	907.7749	915.7606
164	880.7890	889.2052	897.4904	905.6436	913.6634
165	878.5421	886.9914	895.3102	903.4971	911.5509
166	876.2806	884.7630	893.1150	901.3354	909.4229
167	874.0046	882.5196	890.9047	899.1584	907.2795
168	871.7138	880.2613	888.6792	896.9660	905.1204
169	869.4083	877.9880	886.4384	894.7580	902.9456
170	867.0879	875.6995	884.1822	892.5344	900.7549
171	864.7525	873.3957	881.9104	890.2951	898.5482
172	862.4020	871.0766	879.6231	888.0399	896.3255
173	860.0363	868.7420	877.3200	885.7687	894.0865
174	857.6553	866.3919	875.0011	883.4814	891.8313
175	855.2590	864.0261	872.6663	881.1780	889.5595
176	852.8472	861.6445	870.3154	878.8582	887.2713
177	850.4198	859.2470	867.9484	876.5220	884.9663
178	847.9767	856.8336	865.5650	874.1692	882.6445
179	845.5179	854.4040	863.1653	871.7998	880.3058
180	843.0431	851.9583	860.7491	869.4136	877.9500
181	840.5524	849.4963	858.3163	867.0105	875.5771
182	838.0456	847.0178	855.8667	864.5903	873.1868
183	835.5227	844.5229	853.4003	862.1530	870.7792
184	832.9834	842.0112	850.9170	859.6985	868.3539
185	830.4277	839.4829	848.4166	857.2266	865.9110
186	827.8555	836.9377	845.8990	854.7371	863.4503
187	825.2667	834.3755	843.3640	852.2301	860.9716
188	822.6612	831.7963	840.8117	849.7052	858.4749
189	820.0389	829.1998	838.2418	847.1625	855.9599
190	817.3996	826.5861	835.6542	844.6018	853.4267
191	814.7433	823.9549	833.0489	842.0229	850.8749
192	812.0698	821.3062	830.4256	839.4258	848.3045

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
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145	958.2263	965.2998	972.2388	979.0436	985.7148
146	956.4230	963.5331	970.5086	977.3498	984.0570
147	954.6062	961.7529	968.7648	975.6422	982.3855
148	952.7757	959.9589	967.0072	973.9207	980.7000
149	950.9315	958.1511	965.2356	972.1853	979.0004
150	949.0735	956.3293	963.4500	970.4357	977.2867
151	947.2015	954.4935	961.6503	968.6719	975.5587
152	945.3155	952.6436	959.8364	966.8938	973.8163
153	943.4153	950.7794	958.0080	965.1013	972.0594
154	941.5009	948.9008	956.1652	963.2942	970.2879
155	939.5721	947.0078	954.3079	961.4724	968.5016
156	937.6289	945.1001	952.4358	959.6358	966.7004
157	935.6711	943.1778	950.5489	957.7843	964.8841
158	933.6986	941.2406	948.6470	955.9177	963.0528
159	931.7113	939.2885	946.7301	954.0360	961.2062
160	929.7091	937.3214	944.7980	952.1390	959.3442
161	927.6919	935.3391	942.8507	950.2265	957.4667
162	925.6596	933.3415	940.8879	948.2986	955.5735
163	923.6120	931.3285	938.9095	946.3549	953.6646
164	921.5491	929.3000	936.9156	944.3955	951.7398
165	919.4707	927.2558	934.9058	942.4202	949.7989
166	917.3767	925.1959	932.8801	940.4288	947.8418
167	915.2670	923.1202	930.8384	938.4212	945.8685
168	913.1415	921.0284	928.7805	936.3973	943.8787
169	911.0000	918.9205	926.7063	934.3570	941.8723
170	908.8425	916.7963	924.6157	932.3001	939.8492
171	906.6688	914.6558	922.5085	930.2265	937.8092
172	904.4788	912.4988	920.3847	928.1360	935.7522
173	902.2724	910.3251	918.2441	926.0285	933.6781
174	900.0494	908.1347	916.0865	923.9040	931.5867
175	897.8097	905.9274	913.9118	921.7621	929.4779
176	895.5533	903.7031	911.7199	919.6029	927.3515
177	893.2799	901.4617	909.5107	917.4261	925.2074
178	890.9895	899.2030	907.2839	915.2316	923.0454
179	888.6819	896.9268	905.0396	913.0193	920.8654
180	886.3570	894.6331	902.7774	910.7890	918.6672
181	884.0146	892.3218	900.4974	908.5406	916.4507
182	881.6547	889.9926	898.1993	906.2740	914.2158
183	879.2771	887.6455	895.8830	903.9889	911.9622
184	876.8817	885.2802	893.5484	901.6852	909.6899
185	874.4682	882.8968	891.1953	899.3629	907.3986
186	872.0367	880.4949	888.8236	897.0216	905.0882
187	869.5870	878.0746	886.4331	894.6614	902.7585
188	867.1189	875.6356	884.0237	892.2819	900.4095
189	864.6322	873.1778	881.5952	889.8832	898.0408
190	862.1270	870.7010	879.1474	887.4649	895.6525
191	859.6029	868.2052	876.6803	885.0270	893.2442
192	857.0599	865.6901	874.1937	882.5693	890.8158

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
193	809.3791	818.6398	827.7843	836.8103	845.7154
194	806.6709	815.9556	825.1249	834.1762	843.1075
195	803.9453	813.2536	822.4471	831.5235	840.4805
196	801.2021	810.5335	819.7510	828.8520	837.8343
197	798.4412	807.7953	817.0363	826.1616	835.1688
198	795.6624	805.0388	814.3029	823.4521	832.4840
199	792.8657	802.2640	811.5508	820.7234	829.7795
200	790.0509	799.4707	808.7797	817.9754	827.0553
201	787.2180	796.6587	805.9896	815.2080	824.3113
202	784.3667	793.8280	803.1803	812.4209	821.5472
203	781.4971	790.9784	800.3517	809.6141	818.7630
204	778.6089	788.1099	797.5037	806.7874	815.9585
205	775.7021	785.2222	794.6360	803.9407	813.1335
206	772.7764	782.3152	791.7487	801.0738	810.2880
207	769.8319	779.3889	788.8415	798.1866	807.4216
208	766.8684	776.4431	785.9143	795.2790	804.5344
209	763.8857	773.4776	782.9670	792.3507	801.6262
210	760.8838	770.4924	779.9994	789.4018	798.6967
211	757.8625	767.4872	777.0114	786.4319	795.7459
212	754.8216	764.4621	774.0029	783.4410	792.7735
213	751.7612	761.4167	770.9737	780.4289	789.7795
214	748.6809	758.3511	767.9236	777.3955	786.7637
215	745.5808	755.2650	764.8527	774.3406	783.7258
216	742.4606	752.1583	761.7605	771.2640	780.6658
217	739.3203	749.0310	758.6472	768.1657	777.5835
218	736.1598	745.8827	755.5124	765.0454	774.4787
219	732.9788	742.7135	752.3561	761.9030	771.3513
220	729.7772	739.5232	749.1780	758.7384	768.2011
221	726.5550	736.3116	745.9782	755.5513	765.0279
222	723.3120	733.0786	742.7563	752.3417	761.8316
223	720.0480	729.8240	739.5123	749.1093	758.6119
224	716.7630	726.5478	736.2459	745.8540	755.3688
225	713.4567	723.2497	732.9572	742.5757	752.1021
226	710.1291	719.9296	729.6458	739.2742	748.8115
227	706.7800	716.5873	726.3116	735.9492	745.4969

228	703.4092	713.2228	722.9545	732.6007	742.1582
229	700.0167	709.8359	719.5744	729.2285	738.7951
230	696.6023	706.4264	716.1710	725.8324	735.4075
231	693.1658	702.9941	712.7442	722.4123	731.9951
232	689.7072	699.5390	709.2938	718.9679	728.5579
233	686.2262	696.0608	705.8197	715.4992	725.0957
234	682.7227	692.5595	702.3218	712.0058	721.6082
235	679.1966	689.0348	698.7997	708.4877	718.0953
236	675.6477	685.4866	695.2535	704.9447	714.5567
237	672.0759	681.9147	691.6829	701.3766	710.9924
238	668.4810	678.3191	688.0878	697.7833	707.4020
239	664.8629	674.6995	684.4679	694.1644	703.7855
240	661.2215	671.0557	680.8231	690.5200	700.1426

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
193	854.4978	863.1556	871.6874	880.0916	888.3673
194	851.9165	860.6016	869.1612	877.5938	885.8983
195	849.3159	858.0279	866.6150	875.0757	883.4087
196	846.6957	855.4344	864.0487	872.5371	880.8984
197	844.0559	852.8209	861.4621	869.9779	878.3672
198	841.3963	850.1872	858.8549	867.3979	875.8149
199	838.7168	847.5333	856.2272	864.7970	873.2413
200	836.0171	844.8588	853.5786	862.1749	870.6462
201	833.2972	842.1638	850.9091	859.5315	868.0296
202	830.5569	839.4480	848.2184	856.8666	865.3911
203	827.7961	836.7112	845.5065	854.1801	862.7307
204	825.0145	833.9534	842.7730	851.4718	860.0480
205	822.2121	831.1743	840.0180	848.7414	857.3431
206	819.3887	828.3737	837.2411	845.9889	854.6155
207	816.5441	825.5516	834.4422	843.2140	851.8653
208	813.6781	822.7078	831.6212	840.4166	849.0921
209	810.7907	819.8420	828.7778	837.5964	846.2959
210	807.8816	816.9541	825.9120	834.7533	843.4763
211	804.9507	814.0440	823.0234	831.8871	840.6332
212	801.9978	811.1114	820.1120	828.9976	837.7664
213	799.0228	808.1562	817.1775	826.0847	834.8758
214	796.0254	805.1782	814.2198	823.1481	831.9610
215	793.0056	802.1773	811.2387	820.1876	829.0220
216	789.9631	799.1533	808.2340	817.2030	826.0585
217	786.8978	796.1059	805.2055	814.1943	823.0702
218	783.8095	793.0351	802.1530	811.1610	820.0571
219	780.6981	789.9406	799.0764	808.1031	817.0189
220	777.5633	786.8222	795.9754	805.0204	813.9553
221	774.4050	783.6798	792.8498	801.9127	810.8662
222	771.2230	780.5132	789.6995	798.7796	807.7514
223	768.0171	777.3221	786.5243	795.6212	804.6106
224	764.7872	774.1065	783.3239	792.4370	801.4437
225	761.5331	770.8661	780.0982	789.2270	798.2503
226	758.2546	767.6007	776.8469	785.9909	795.0304
227	754.9515	764.3101	773.5699	782.7285	791.7836
228	751.6236	760.9941	770.2670	779.4397	788.5097

229	748.2708	757.6526	766.9379	776.1240	785.2086
230	744.8928	754.2854	763.5825	772.7815	781.8800
231	741.4894	750.8922	760.2005	769.4118	778.5236
232	738.0606	747.4728	756.7917	766.0147	775.1392
233	734.6060	744.0271	753.3560	762.5900	771.7267
234	731.1255	740.5548	749.8930	759.1375	768.2857
235	727.6190	737.0557	746.4026	755.6569	764.8160
236	724.0861	733.5297	742.8846	752.1481	761.3174
237	720.5267	729.9765	739.3388	748.6107	757.7897
238	716.9406	726.3959	735.7649	745.0446	754.2326
239	713.3277	722.7877	732.1626	741.4496	750.6458
240	709.6876	719.1517	728.5319	737.8253	747.0291

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
241	657.5565	667.3876	677.1533	686.8497	696.4731
242	653.8679	663.6951	673.4583	683.1534	692.7769
243	650.1554	659.9780	669.7378	679.4310	689.0538
244	646.4190	656.2361	665.9918	675.6821	685.3035
245	642.6584	652.4693	662.2200	671.9068	681.5258
246	638.8735	648.6773	658.4223	668.1046	677.7206
247	635.0642	644.8601	654.5985	664.2756	673.8877
248	631.2303	641.0174	650.7484	660.4194	670.0268
249	627.3717	637.1491	646.8718	656.5359	666.1377
250	623.4881	633.2550	642.9686	652.6249	662.2203
251	619.5794	629.3349	639.0385	648.6862	658.2743
252	615.6455	625.3887	635.0814	644.7196	654.2996
253	611.6862	621.4162	631.0971	640.7249	650.2959
254	607.7013	617.4172	627.0854	636.7019	646.2630
255	603.6907	613.3916	623.0462	632.6505	642.2006
256	599.6541	609.3391	618.9791	628.5703	638.1087
257	595.5915	605.2596	614.8841	624.4612	633.9869
258	591.5027	601.1529	610.7610	620.3230	629.8351
259	587.3875	597.0188	606.6095	616.1555	625.6530

260	583.2457	592.8572	602.4295	611.9585	621.4403
261	579.0771	588.6678	598.2207	607.7317	617.1970
262	574.8816	584.4505	593.9830	603.4750	612.9228
263	570.6590	580.2051	589.7162	599.1882	608.6173
264	566.4092	575.9314	585.4200	594.8710	604.2805
265	562.1319	571.6292	581.0943	590.5232	599.9121
266	557.8269	567.2983	576.7388	586.1446	595.5118
267	553.4942	562.9385	572.3534	581.7350	591.0794
268	549.1335	558.5497	567.9379	577.2941	586.6147
269	544.7446	554.1316	563.4920	572.8219	582.1174
270	540.3274	549.6840	559.0155	568.3179	577.5873
271	535.8817	545.2068	554.5083	563.7820	573.0243
272	531.4072	540.6998	549.9700	559.2140	568.4279
273	526.9038	536.1627	545.4006	554.6136	563.7980
274	522.3714	531.5954	540.7998	549.9807	559.1344
275	517.8097	526.9976	536.1673	545.3149	554.4368
276	513.2185	522.3691	531.5030	540.6161	549.7049
277	508.5977	517.7098	526.8066	535.8840	544.9385
278	503.9470	513.0195	522.0779	531.1184	540.1373
279	499.2663	508.2979	517.3167	526.3190	535.3012
280	494.5554	503.5447	512.5228	521.4857	530.4297
281	489.8140	498.7600	507.6959	516.6181	525.5228
282	485.0421	493.9433	502.8358	511.7160	520.5801
283	480.2393	489.0945	497.9424	506.7792	515.6013
284	475.4054	484.2133	493.0152	501.8074	510.5862
285	470.5404	479.2997	488.0542	496.8004	505.5346
286	465.6440	474.3532	483.0591	491.7580	500.4461
287	460.7159	469.3738	478.0297	486.6798	495.3206
288	455.7560	464.3612	472.9657	481.5657	490.1576

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
241	706.0202	715.4877	724.8724	734.1715	743.3823
242	702.3254	711.7954	721.1840	730.4881	739.7051
243	698.6028	708.0747	717.4663	726.7748	735.9973
244	694.8523	704.3253	713.7192	723.0313	732.2586
245	691.0737	700.5469	709.9425	719.2573	728.4887
246	687.2667	696.7395	706.1358	715.4528	724.6874
247	683.4312	692.9027	702.2991	711.6172	720.8544
248	679.5669	689.0363	698.4319	707.7506	716.9895
249	675.6736	685.1401	694.5341	703.8525	713.0923
250	671.7511	681.2139	690.6055	699.9227	709.1627
251	667.7992	677.2575	686.6458	695.9610	705.2004
252	663.8177	673.2705	682.6547	691.9672	701.2050
253	659.8063	669.2528	678.6320	687.9408	697.1763
254	655.7648	665.2041	674.5775	683.8818	693.1141
255	651.6931	661.1242	670.4909	679.7898	689.0180
256	647.5907	657.0129	666.3719	675.6645	684.8878
257	643.4576	652.8699	662.2203	671.5057	680.7231
258	639.2936	648.6949	658.0359	667.3132	676.5238
259	635.0982	644.4878	653.8183	663.0865	672.2894
260	630.8714	640.2482	649.5673	658.8255	668.0198
261	626.6130	635.9760	645.2827	654.5299	663.7146

262	622.3225	631.6708	640.9642	650.1994	659.3735
263	617.9999	627.3324	636.6115	645.8337	654.9962
264	613.6449	622.9606	632.2243	641.4326	650.5825
265	609.2572	618.5551	627.8024	636.9957	646.1319
266	604.8366	614.1157	623.3454	632.5227	641.6443
267	600.3829	609.6420	618.8532	628.0134	637.1193
268	595.8957	605.1338	614.3255	623.4674	632.5566
269	591.3749	600.5909	609.7618	618.8846	627.9559
270	586.8202	596.0129	605.1621	614.2644	623.3168
271	582.2313	591.3997	600.5259	609.6068	618.6390
272	577.6081	586.7509	595.8531	604.9113	613.9223
273	572.9501	582.0663	591.1432	600.1776	609.1663
274	568.2572	577.3456	586.3961	595.4055	604.3706
275	563.5291	572.5884	581.6114	590.5946	599.5350
276	558.7655	567.7946	576.7888	585.7446	594.6591
277	553.9663	562.9639	571.9280	580.8552	589.7425
278	549.1310	558.0959	567.0287	575.9261	584.7850
279	544.2594	553.1904	562.0907	570.9570	579.7862
280	539.3514	548.2471	557.1135	565.9474	574.7457
281	534.4065	543.2657	552.0970	560.8972	569.6632
282	529.4245	538.2458	547.0407	555.8059	564.5383
283	524.4052	533.1873	541.9444	550.6733	559.3708
284	519.3482	528.0898	536.8078	545.4990	554.1602
285	514.2533	522.9530	531.6305	540.2826	548.9061
286	509.1202	517.7766	526.4122	535.0238	543.6083
287	503.9485	512.5603	521.1526	529.7223	538.2663
288	498.7381	507.3038	515.8514	524.3778	532.8798

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

4240.2 REV

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
289	450.7640	459.3152	467.8668	476.4153	484.9570
290	445.7399	454.2356	462.7329	471.2284	479.7185
291	440.6832	449.1220	457.5638	466.0048	474.4418

292	435.5940	443.9744	452.3590	460.7442	469.1266
293	430.4718	438.7925	447.1185	455.4464	463.7727
294	425.3166	433.5760	441.8420	450.1110	458.3797
295	420.1281	428.3248	436.5292	444.7378	452.9474
296	414.9060	423.0385	431.1799	439.3266	447.4755
297	409.6503	417.7170	425.7937	433.8770	441.9636
298	404.3606	412.3600	420.3706	428.3889	436.4116
299	399.0367	406.9674	414.9102	422.8618	430.8191
300	393.6784	401.5387	409.4122	417.2957	425.1859
301	388.2856	396.0739	403.8764	411.6900	419.5115
302	382.8579	390.5726	398.3026	406.0447	413.7958
303	377.3952	385.0347	392.6905	400.3594	408.0384
304	371.8972	379.4598	387.0397	394.6338	402.2390
305	366.3636	373.8478	381.3502	388.8677	396.3974
306	360.7944	368.1984	375.6215	383.0607	390.5131
307	355.1891	362.5113	369.8534	377.2126	384.5859
308	349.5477	356.7862	364.0457	371.3231	378.6155
309	343.8698	351.0231	358.1980	365.3918	372.6016
310	338.1553	345.2215	352.3101	359.4185	366.5438
311	332.4039	339.3812	346.3818	353.4030	360.4419
312	326.6153	333.5020	340.4127	347.3448	354.2955
313	320.7893	327.5835	334.4026	341.2437	348.1042
314	314.9257	321.6257	328.3511	335.0994	341.8678
315	309.0243	315.6281	322.2580	328.9115	335.5859
316	303.0847	309.5905	316.1231	322.6798	329.2583
317	297.1067	303.5127	309.9460	316.4040	322.8844
318	291.0902	297.3944	303.7264	310.0838	316.4641
319	285.0348	291.2352	297.4640	303.7187	309.9970
320	278.9403	285.0350	291.1586	297.3086	303.4828
321	272.8064	278.7935	284.8098	290.8531	296.9210
322	266.6329	272.5104	278.4174	284.3519	290.3114
323	260.4196	266.1854	271.9811	277.8046	283.6536
324	254.1661	259.8182	265.5005	271.2109	276.9472
325	247.8722	253.4085	258.9753	264.5705	270.1920
326	241.5377	246.9562	252.4053	257.8831	263.3875
327	235.1623	240.4608	245.7901	251.1483	256.5333
328	228.7457	233.9221	239.1295	244.3658	249.6292
329	222.2876	227.3398	232.4230	237.5353	242.6748
330	215.7879	220.7137	225.6704	230.6563	235.6696
331	209.2461	214.0433	218.8714	223.7287	228.6134
332	202.6621	207.3285	212.0257	216.7520	221.5057
333	196.0356	200.5690	205.1329	209.7258	214.3462
334	189.3663	193.7643	198.1927	202.6499	207.1345
335	182.6540	186.9143	191.2048	195.5239	199.8702
336	175.8983	180.0187	184.1689	188.3474	192.5529

INSTALLMENT

NUMBER	9.00	9.25	9.50	9.75	10.00
289	493.4886	502.0068	510.5082	518.9898	527.4484
290	488.1998	496.6689	505.1227	513.5580	521.9718
291	482.8713	491.2899	499.6946	508.0821	516.4495
292	477.5028	485.8694	494.2235	502.5617	510.8812
293	472.0940	480.4072	488.7090	496.9965	505.2665

294	466.6447	474.9028	483.1510	491.3860	499.6050
295	461.1545	469.3560	477.5489	485.7300	493.8964
296	455.6231	463.7665	471.9024	480.0280	488.1401
297	450.0503	458.1339	466.2113	474.2796	482.3359
298	444.4357	452.4578	460.4751	468.4846	476.4833
299	438.7789	446.7380	454.6935	462.6425	470.5820
300	433.0797	440.9741	448.8662	456.7529	464.6314
301	427.3378	435.1658	442.9927	450.8154	458.6313
302	421.5528	429.3127	437.0727	444.8297	452.5812
303	415.7244	423.4145	431.1058	438.7954	446.4807
304	409.8523	417.4708	425.0917	432.7121	440.3293
305	403.9362	411.4814	419.0300	426.5793	434.1267
306	397.9757	405.4457	412.9203	420.3967	427.8723
307	391.9705	399.3635	406.7622	414.1639	421.5659
308	385.9203	393.2344	400.5554	407.8804	415.2069
309	379.8246	387.0581	394.2994	401.5459	408.7949
310	373.6833	380.8342	387.9939	395.1599	402.3295
311	367.4959	374.5623	381.6385	388.7220	395.8102
312	361.2621	368.2421	375.2328	382.2318	389.2366
313	354.9815	361.8731	368.7764	375.6889	382.6082
314	348.6539	355.4550	362.2688	369.0928	375.9245
315	342.2788	348.9875	355.7098	362.4431	369.1852
316	335.8558	342.4701	349.0988	355.7394	362.3897
317	329.3847	335.9025	342.4354	348.9812	355.5376
318	322.8651	329.2843	335.7194	342.1681	348.6283
319	316.2966	322.6150	328.9501	335.2997	341.6615
320	309.6788	315.8943	322.1273	328.3754	334.6366
321	303.0113	309.1219	315.2504	321.3949	327.5532
322	296.2939	302.2972	308.3191	314.3577	320.4108
323	289.5261	295.4199	301.3330	307.2633	313.2088
324	282.7075	288.4896	294.2915	300.1113	305.9469
325	275.8378	281.5059	287.1943	292.9011	298.6244
326	268.9165	274.4683	280.0409	285.6324	291.2409
327	261.9434	267.3765	272.8308	278.3046	283.7958
328	254.9179	260.2300	265.5637	270.9172	276.2888
329	247.8398	253.0285	258.2391	263.4699	268.7191
330	240.7086	245.7714	250.8565	255.9620	261.0864
331	233.5239	238.4584	243.4154	248.3931	253.3901
332	226.2853	231.0890	235.9154	240.7628	245.6296
333	218.9924	223.6628	228.3560	233.0704	237.8045
334	211.6448	216.1794	220.7368	225.3155	229.9141
335	204.2421	208.6383	213.0573	217.4977	221.9581
336	196.7839	201.0391	205.3170	209.6163	213.9357

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS, ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.

APPENDIX 3

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

OUTSTANDING PRINCIPAL BALANCE FACTORS
 (PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

INSTALLMENT NUMBER	7.75	8.00	8.25	8.50	8.75
337	169.0989	173.0770	177.0846	181.1201	185.1823
338	162.2556	166.0891	169.9515	173.8416	177.7579
339	155.3682	159.0546	162.7695	166.5115	170.2794
340	148.4362	151.9732	155.5381	159.1295	162.7464
341	141.4595	144.8446	148.2569	151.6952	155.1584
342	134.4378	137.6685	140.9257	144.2082	147.5151
343	127.3706	130.4446	133.5441	136.6683	139.8161
344	120.2579	123.1724	126.1117	129.0749	132.0609
345	113.0992	115.8518	118.6283	121.4277	124.2492
346	105.8943	108.4824	111.0934	113.7263	116.3805
347	98.6428	101.0639	103.5067	105.9704	108.4545
348	91.3445	93.5959	95.8678	98.1596	100.4706
349	83.9991	86.0781	88.1764	90.2934	92.4285
350	76.6062	78.5102	80.4321	82.3716	84.3278
351	69.1656	70.8918	72.6346	74.3936	76.1681
352	61.6769	63.2227	64.7835	66.3591	67.9488
353	54.1399	55.5024	56.8784	58.2676	59.6696
354	46.5542	47.7307	48.9190	50.1189	51.3300
355	38.9195	39.9071	40.9049	41.9125	42.9297
356	31.2355	32.0314	32.8356	33.6479	34.4680
357	23.5019	24.1032	24.7109	25.3248	25.9447
358	15.7183	16.1221	16.5303	16.9427	17.3592
359	7.8844	8.0878	8.2935	8.5012	8.7111
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

INSTALLMENT NUMBER	9.00	9.25	9.50	9.75	10.00
337	189.2698	193.3812	197.5154	201.6709	205.8464
338	181.6993	185.6644	189.6520	193.6609	197.6898
339	174.0720	177.8881	181.7264	185.5858	189.4651
340	166.3875	170.0518	173.7380	177.4451	181.1720
341	158.6454	162.1551	165.6865	169.2383	172.8097
342	150.8452	154.1976	157.5711	160.9648	164.3777
343	142.9865	146.1787	149.3915	152.6241	155.8755
344	135.0689	138.0980	141.1472	144.2156	147.3024
345	127.0919	129.9550	132.8376	135.7388	138.6579
346	119.0551	121.7492	124.4622	127.1931	129.9413
347	110.9580	113.4802	116.0205	118.5780	121.1521
348	102.8001	105.1475	107.5119	109.8929	112.2897

349	94.5811	96.7505	98.9361	101.1372	103.3534
350	86.3004	88.2888	90.2923	92.3104	94.3426
351	77.9577	79.7618	81.5801	83.4119	85.2567
352	69.5523	71.1692	72.7989	74.4410	76.0952
353	61.0839	62.5103	63.9482	65.3973	66.8572
354	52.5521	53.7846	55.0274	56.2801	57.5423
355	43.9562	44.9917	46.0360	47.0888	48.1498
356	35.2958	36.1310	36.9735	37.8229	38.6790
357	26.5705	27.2020	27.8391	28.4816	29.1293
358	17.7798	18.2042	18.6325	19.0645	19.5000
359	8.9231	9.1371	9.3530	9.5708	9.7905
360	-0.0000	-0.0000	-0.0000	-0.0000	-0.0000

NOTE: DUE TO THE ROUNDING INVOLVED IN COMPUTING ACTUAL PAYMENTS,
ACTUAL OUTSTANDING BALANCES WILL TEND TO BE LOWER THAN THOSE
COMPUTED USING THE ABOVE FACTORS.

THE HIGHEST OUTSTANDING BALANCE AND FACTORS ARE UNDERLINED.