

SECTION 245(B) GRADUATED PAYMENT MORTGAGE  
WITH INCREASING PAYMENTS FOR 10 YEARS AT 4.90 PERCENT EACH YEAR

MONTHLY INSTALLMENT PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS

PREMIUM      FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF

YEAR	15.25	15.50	15.75	16.00	16.25
1	.4229	.4230	.4231	.4231	.4232
2	.4368	.4370	.4372	.4375	.4377
3	.4502	.4506	.4510	.4514	.4518
4	.4629	.4636	.4642	.4648	.4654
5	.4748	.4757	.4765	.4773	.4781
6	.4855	.4866	.4876	.4886	.4896
7	.4946	.4959	.4972	.4984	.4996
8	.5018	.5033	.5048	.5063	.5077
9	.5066	.5083	.5100	.5117	.5133
10	.5083	.5103	.5121	.5140	.5158
11	.5064	.5085	.5105	.5125	.5145
12	.5019	.5041	.5062	.5084	.5104
13	.4966	.4989	.5012	.5035	.5057
14	.4905	.4930	.4954	.4978	.5002
15	.4833	.4860	.4886	.4911	.4936
16	.4750	.4778	.4806	.4833	.4860
17	.4654	.4683	.4713	.4741	.4770
18	.4541	.4573	.4604	.4634	.4664
19	.4411	.4444	.4476	.4508	.4539
20	.4258	.4293	.4327	.4360	.4393
21	.4081	.4117	.4152	.4187	.4221
22	.3875	.3912	.3948	.3984	.4019
23	.3636	.3673	.3709	.3746	.3782
24	.3357	.3394	.3430	.3467	.3503
25	.3032	.3068	.3104	.3139	.3175
26	.2655	.2689	.2722	.2756	.2790
27	.2215	.2246	.2276	.2306	.2337
28	.1704	.1729	.1754	.1779	.1805
29	.1109	.1126	.1144	.1162	.1179
30	.0416	.0423	.0430	.0437	.0445

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PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	16.50	16.75	17.00	17.25	17.50
1	.4232	.4233	.4234	.4234	.4235
2	.4379	.4381	.4383	.4385	.4387
3	.4522	.4526	.4529	.4533	.4536
4	.4659	.4665	.4670	.4675	.4681
5	.4788	.4796	.4803	.4810	.4817
6	.4906	.4915	.4924	.4934	.4942
7	.5008	.5020	.5031	.5042	.5053
8	.5091	.5105	.5118	.5131	.5144
9	.5149	.5165	.5180	.5195	.5210
10	.5176	.5193	.5211	.5227	.5244
11	.5164	.5183	.5201	.5220	.5237
12	.5125	.5145	.5165	.5184	.5203
13	.5079	.5100	.5121	.5142	.5162
14	.5055	.5047	.5070	.5091	.5113
15	.4961	.4985	.5009	.5032	.5055
16	.4886	.4911	.4937	.4961	.4986
17	.4797	.4824	.4851	.4877	.4903
18	.4693	.4722	.4750	.4778	.4805
19	.4570	.4600	.4630	.4660	.4689
20	.4425	.4457	.4489	.4520	.4550
21	.4255	.4288	.4321	.4353	.4385
22	.4054	.4088	.4122	.4156	.4189
23	.3817	.3852	.3887	.3922	.3956
24	.3538	.3574	.3609	.3643	.3678
25	.3210	.3245	.3279	.3313	.3347
26	.2823	.2856	.2889	.2922	.2954
27	.2367	.2397	.2427	.2457	.2487
28	.1830	.1855	.1880	.1905	.1930
29	.1197	.1215	.1233	.1250	.1268
30	.0452	.0459	.0466	.0473	.0481