

## APPENDIX 6

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

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

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	10.25	10.50	10.75	11.00	11.25
1	.4175	.4176	.4177	.4178	.4178
2	.4190	.4193	.4195	.4198	.4200
3	.4196	.4201	.4205	.4209	.4213
4	.4192	.4198	.4204	.4210	.4215
5	.4175	.4183	.4191	.4198	.4205
6	.4145	.4155	.4164	.4173	.4181
7	.4106	.4116	.4127	.4137	.4147
8	.4062	.4074	.4066	.4098	.4109
9	.4013	.4072	.4041	.4054	.4067
10	.3959	.3975	.3990	.4005	.4019
11	.3900	.3917	.3934	.3950	.3966
12	.3834	.3853	.3871	.3889	.3907
13	.3760	.3781	.3801	.3821	.3840
14	.3679	.3702	.3724	.3745	.3766
15	.3590	.3614	.3673	.3661	.3683
16	.3490	.3516	.3541	.3566	.3590
17	.3380	.3406	.3434	.3461	.3486
18	.3259	.3287	.3315	.3342	.3370
19	.3124	.3153	.3183	.3212	.3240
20	.2974	.3005	.3035	.3065	.3095
21	.2809	.2840	.2871	.2902	.2932
22	.2626	.2657	.2688	.2719	.2750
23	.2423	.2454	.2485	.2516	.2546
24	.2196	.2228	.2259	.2289	.2319
25	.1949	.1978	.2007	.2036	.2064
26	.1673	.1700	.1727	.1753	.1779
27	.1368	.1391	.1415	.1433	.1461
28	.1030	.1049	.1067	.1066	.1105
29	.0656	.0668	.0681	.1694	.0706
30	.0241	.0246	.0251	.0256	.0261

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

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

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	11.50	11.75	12.00	12.25	12.50
1	.4179	.4180	.4180	.4181	.4182
2	.4203	.4205	.4207	.4209	.4211
3	.4217	.4221	.4224	.4228	.4231
4	.4221	.4226	.4231	.4236	.4241
5	.4212	.4219	.4225	.4232	.4238
6	.4189	.4197	.4205	.4213	.4220
7	.4157	.4166	.4175	.4184	.4192
8	.4120	.4131	.4141	.4151	.4161
9	.4079	.4091	.4103	.4114	.4125
10	.4033	.4047	.4060	.4073	.4085
11	.3982	.3997	.4012	.4026	.4040
12	.3924	.3941	.3957	.3973	.3988
13	.3859	.3877	.3895	.3913	.3929
14	.3787	.3806	.3826	.3845	.3863
15	.3705	.3727	.3748	.3768	.3788
16	.3614	.3637	.3659	.3682	.3703
17	.3511	.3536	.3560	.3584	.3607
18	.3397	.3423	.3448	.3473	.3498
19	.3266	.3295	.3322	.3349	.3375
20	.3123	.3152	.3180	.3206	.3235
21	.2962	.2991	.3020	.3048	.3077
22	.2780	.2810	.2840	.2869	.2897
23	.2577	.2607	.2636	.2666	.2695
24	.2348	.2378	.2407	.2436	.2465
25	.2093	.2121	.2149	.2177	.2205
26	.1806	.1832	.1858	.1884	.1910
27	.1484	.1507	.1530	.1553	.1576
28	.1124	.1142	.1161	.1180	.1198
29	.0719	.0732	.0745	.0758	.0770
30	.0266	.0271	.0276	.0281	.0286

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

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

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	10.25	10.50	10.75	11.00	11.25
1	.4192	.4193	.4194	.4195	.4196
2	.4242	.4246	.4249	.4252	.4256
3	.4278	.4284	.4289	.4295	.4300
4	.4296	.4304	.4312	.4320	.4327
5	.4294	.4305	.4314	.4324	.4334
6	.4269	.4281	.4293	.4304	.4315
7	.4229	.4242	.4255	.4268	.4280
8	.4183	.4196	.4213	.4227	.4241
9	.4133	.4150	.4166	.4182	.4197
10	.4078	.4086	.4114	.4131	.4148
11	.4016	.4036	.4056	.4075	.4093
12	.3948	.3970	.3991	.4012	.4032
13	.3873	.3896	.3919	.3942	.3964
14	.3790	.3815	.3839	.3863	.3887
15	.3697	.3724	.3750	.3776	.3801
16	.3595	.3623	.3651	.3678	.3705
17	.3482	.3512	.3541	.3570	.3598
18	.3356	.3387	.3418	.3448	.3478
19	.3217	.3250	.3281	.3313	.3344
20	.3063	.3097	.3129	.3162	.3194
21	.2893	.2927	.2960	.2993	.3026
22	.2704	.2738	.2772	.2805	.2838
23	.2495	.2529	.2562	.2595	.2628
24	.2264	.2296	.2329	.2361	.2393
25	.2007	.2038	.2069	.2100	.2130
26	.1723	.1752	.1780	.1808	.1837
27	.1409	.1434	.1458	.1483	.1506
28	.1061	.1081	.1100	.1120	.1140
29	.0675	.0689	.0702	.0715	.0729
30	.0248	.0253	.0259	.0264	.0269

WITH INCREASING PAYMENTS FOR 5 YEARS AT 5.00 PERCENT EACH YEAR

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

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	11.50	11.75	12.00	12.25	12.50
1	.4197	.4198	.4199	.4200	.4201
2	.4259	.4262	.4265	.4268	.4271
3	.4306	.4311	.4316	.4321	.4326
4	.4335	.4342	.4349	.4356	.4363
5	.4343	.4352	.4361	.4369	.4378
6	.4326	.4336	.4347	.4357	.4366
7	.4292	.4304	.4316	.4327	.4338
8	.4254	.4268	.4280	.4293	.4305
9	.4212	.4227	.4241	.4255	.4268
10	.4165	.4181	.4196	.4212	.4227
11	.4111	.4129	.4146	.4163	.4180
12	.4052	.4071	.4090	.4108	.4136
13	.3985	.4006	.4026	.4046	.4066
14	.3910	.3932	.3954	.3976	.3997
15	.3826	.3850	.3874	.3897	.3919
16	.3731	.3757	.3782	.3807	.3831
17	.3626	.3653	.3680	.3706	.3732
18	.3507	.3536	.3564	.3592	.3619
19	.3374	.3404	.3434	.3463	.3491
20	.3225	.3256	.3287	.3317	.3347
21	.3058	.3090	.3121	.3153	.3183
22	.2871	.2903	.2935	.2967	.2998
23	.2661	.2693	.2725	.2756	.2788
24	.2425	.2457	.2488	.2519	.2550
25	.2161	.2191	.2221	.2251	.2281
26	.1865	.1893	.1921	.1948	.1976
27	.1532	.1557	.1582	.1606	.1631
28	.1160	.1180	.1200	.1220	.1240
29	.0743	.0756	.0770	.0783	.0797
30	.0274	.0280	.0285	.0290	.0296

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

MONTHLY MORTGAGE INSURANCE PREMIUM FACTORS

(PER THOUSAND DOLLARS OF ORIGINAL LOAN PROCEEDS)

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	10.25	10.50	10.75	11.00	11.25
1	.4207	.4209	.4210	.4211	.4212
2	.4290	.4294	.4298	.4303	.4307
3	.4353	.4361	.4368	.4375	.4382
4	.4394	.4404	.4414	.4423	.4433
5	.4407	.4419	.4431	.4443	.4455
6	.4387	.4401	.4415	.4429	.4442
7	.4345	.4361	.4376	.4391	.4406
8	.4298	.4316	.4333	.4349	.4366
9	.4247	.4266	.4285	.4303	.4321
10	.4190	.4211	.4231	.4251	.4270
11	.4127	.4149	.4171	.4193	.4214
12	.4057	.4081	.4105	.4128	.4151
13	.3980	.4005	.4031	.4056	.4080
14	.3894	.3921	.3949	.3975	.4001
15	.3799	.3828	.3857	.3885	.3913
16	.3694	.3725	.3755	.3785	.3814
17	.3577	.3610	.3642	.3673	.3704
18	.3448	.3482	.3515	.3548	.3580
19	.3306	.3340	.3375	.3409	.3442
20	.3148	.3183	.3218	.3253	.3268
21	.2972	.3009	.3044	.3080	.3115
22	.2779	.2815	.2851	.2896	.2922
23	.2564	.2600	.2635	.2670	.2706
24	.2326	.2361	.2395	.2429	.2464
25	.2062	.2095	.2128	.2161	.2193
26	.1771	.1801	.1831	.1861	.1891
27	.1448	.1474	.1500	.1526	.1552
28	.1090	.1111	.1132	.1153	.1174
29	.0694	.0706	.0722	.0736	.0750
30	.0255	.0260	.0266	.0271	.0277

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

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

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	11.50	11.75	12.00	12.25	12.50
1	.4214	.4215	.4216	.4217	.4218
2	.4311	.4315	.4319	.4322	.4326
3	.4388	.4395	.4402	.4408	.4414
4	.4442	.4451	.4460	.4469	.4478
5	.4467	.4478	.4489	.4500	.4511
6	.4455	.4468	.4481	.4493	.4506
7	.4421	.4435	.4449	.4463	.4476
8	.4382	.4397	.4413	.4428	.4443
9	.4338	.4355	.4372	.4388	.4406
10	.4289	.4308	.4326	.4344	.4362
11	.4235	.4255	.4275	.4294	.4313
12	.4173	.4195	.4216	.4237	.4258
13	.4104	.4128	.4151	.4173	.4195
14	.4027	.4052	.4077	.4101	.4124
15	.3940	.3967	.3993	.4019	.4044
16	.3843	.3872	.3899	.3927	.3954
17	.3734	.3764	.3794	.3822	.3851
18	.3612	.3644	.3674	.3705	.3735
19	.3475	.3508	.3540	.3572	.3603
20	.3322	.3355	.3389	.3421	.3454
21	.3150	.3184	.3218	.3252	.3285
22	.2957	.2991	.3026	.3060	.3093
23	.2740	.2775	.2809	.2843	.2877
24	.2498	.2531	.2565	.2598	.2631
25	.2225	.2258	.2290	.2322	.2354
26	.1920	.1950	.1980	.2010	.2039
27	.1578	.1605	.1631	.1657	.1683
28	.1195	.1216	.1237	.1258	.1279
29	.0765	.0779	.0794	.0806	.0823
30	.0283	.0288	.0294	.0300	.0306

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APPENDIX 6

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

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

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	10.25	10.50	10.75	11.00	11.25

1	.4180	.4181	.4182	.4182	.4183
2	.4207	.4210	.4213	.4215	.4217
3	.4229	.4234	.4238	.4243	.4247
4	.4245	.4252	.4258	.4264	.4270
5	.4254	.4262	.4271	.4279	.4286
6	.4254	.4265	.4275	.4285	.4295
7	.4246	.4259	.4271	.4283	.4295
8	.4227	.4242	.4256	.4270	.4284
9	.4197	.4214	.4230	.4246	.4262
10	.4154	.4173	.4191	.4209	.4226
11	.4096	.4117	.4137	.4157	.4176
12	.4027	.4049	.4071	.4092	.4113
13	.3950	.3974	.3998	.4021	.4043
14	.3865	.3891	.3916	.3941	.3965
15	.3771	.3798	.3825	.3852	.3878
16	.3666	.3695	.3724	.3752	.3780
17	.3551	.3581	.3612	.3641	.3670
18	.3423	.3455	.3486	.3517	.3548
19	.3281	.3314	.3347	.3379	.3411
20	.3124	.3158	.3192	.3225	.3258
21	.2950	.2985	.3019	.3053	.3087
22	.2758	.2793	.2827	.2861	.2895
23	.2545	.2579	.2613	.2647	.2681
24	.2309	.2342	.2375	.2408	.2441
25	.2047	.2079	.2110	.2142	.2173
26	.1758	.1787	.1816	.1845	.1873
27	.1437	.1462	.1488	.1513	.1538
28	.1082	.1102	.1122	.1143	.1163
29	.0689	.0702	.0716	.0730	.0744
30	.0253	.0258	.0264	.0269	.0274

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APPENDIX 6

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

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

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	11.50	11.75	12.00	12.25	12.50
1	.4184	.4184	.4185	.4186	.4186
2	.4220	.4222	.4224	.4226	.4228

3	.4251	.4254	.4258	.4262	.4265
4	.4276	.4281	.4287	.4292	.4297
5	.4294	.4301	.4308	.4315	.4322
6	.4304	.4313	.4322	.4331	.4339
7	.4306	.4317	.4328	.4338	.4348
8	.4297	.4310	.4323	.4335	.4347
9	.4277	.4292	.4306	.4320	.4333
10	.4243	.4260	.4276	.4291	.4307
11	.4194	.4213	.4230	.4248	.4264
12	.4133	.4153	.4173	.4191	.4210
13	.4065	.4087	.4108	.4128	.4148
14	.3989	.4012	.4034	.4057	.4078
15	.3903	.3928	.3952	.3976	.3999
16	.3807	.3833	.3859	.3884	.3909
17	.3699	.3727	.3754	.3781	.3808
18	.3578	.3607	.3636	.3665	.3693
19	.3442	.3473	.3503	.3533	.3562
20	.3290	.3322	.3353	.3384	.3415
21	.3120	.3152	.3185	.3216	.3248
22	.2929	.2962	.2994	.3027	.3059
23	.2714	.2747	.2780	.2812	.2844
24	.2474	.2506	.2538	.2570	.2602
25	.2204	.2235	.2266	.2297	.2327
26	.1902	.1931	.1959	.1988	.2016
27	.1563	.1589	.1614	.1639	.1664
28	.1183	.1204	.1224	.1245	.1265
29	.0758	.0771	.0785	.0799	.0813
30	.0280	.0285	.0291	.0296	.0302

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

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

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	10.25	10.50	10.75	11.00	11.25
1	.4191	.4192	.4193	.4194	.4195
2	.4242	.4245	.4248	.4251	.4254
3	.4287	.4292	.4297	.4302	.4307
4	.4324	.4332	.4339	.4347	.4354
5	.4352	.4363	.4372	.4382	.4391

6	.4371	.4383	.4396	.4408	.4419
7	.4378	.4393	.4408	.4422	.4436
8	.4372	.4389	.4406	.4423	.4439
9	.4351	.4370	.4390	.4408	.4427
10	.4312	.4334	.4356	.4377	.4397
11	.4255	.4279	.4302	.4325	.4347
12	.4183	.4209	.4234	.4258	.4282
13	.4103	.4131	.4157	.4184	.4209
14	.4015	.4044	.4072	.4100	.4128
15	.3917	.3948	.3978	.4008	.4037
16	.3809	.3841	.3873	.3904	.3935
17	.3689	.3722	.3756	.3789	.3821
18	.3556	.3591	.3626	.3660	.3694
19	.3408	.3445	.3481	.3516	.3551
20	.3245	.3283	.3319	.3356	.3392
21	.3065	.3103	.3140	.3177	.3213
22	.2865	.2903	.2940	.2977	.3014
23	.2643	.2681	.2718	.2754	.2791
24	.2398	.2434	.2470	.2506	.2541
25	.2127	.2161	.2195	.2229	.2262
26	.1826	.1857	.1888	.1919	.1950
27	.1493	.1520	.1547	.1574	.1601
28	.1124	.1146	.1167	.1189	.1211
29	.0715	.0730	.0745	.0759	.0774
30	.0263	.0269	.0274	.0280	.0286

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

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

PREMIUM YEAR	FOR 30 YEAR MORTGAGES WITH ANNUAL CONTRACT INTEREST RATES OF				
	11.50	11.75	12.00	12.25	12.50
1	.4195	.4196	.4197	.4198	.4198
2	.4257	.4259	.4262	.4264	.4267
3	.4312	.4317	.4321	.4326	.4330
4	.4360	.4367	.4374	.4380	.4386
5	.4400	.4409	.4418	.4426	.4434
6	.4431	.4442	.4452	.4463	.4473
7	.4449	.4462	.4475	.4488	.4500

8	.4455	.4470	.4485	.4500	.4514
9	.4445	.4462	.4479	.4496	.4512
10	.4417	.4437	.4456	.4474	.4492
11	.4369	.4390	.4411	.4431	.4451
12	.4306	.4328	.4351	.4373	.4394
13	.4234	.4259	.4283	.4307	.4330
14	.4155	.4181	.4207	.4232	.4257
15	.4065	.4093	.4121	.4148	.4174
16	.3965	.3995	.4024	.4053	.4081
17	.3853	.3884	.3915	.3945	.3975
18	.3727	.3760	.3792	.3823	.3854
19	.3586	.3620	.3653	.3686	.3718
20	.3427	.3462	.3497	.3531	.3565
21	.3250	.3285	.3321	.3356	.3390
22	.3050	.3087	.3122	.3158	.3193
23	.2827	.2863	.2899	.2934	.2969
24	.2577	.2612	.2647	.2682	.2716
25	.2296	.2330	.2363	.2396	.2429
26	.1981	.2012	.2043	.2074	.2105
27	.1628	.1656	.1683	.1710	.1737
28	.1233	.1255	.1277	.1299	.1320
29	.0789	.0804	.0819	.0834	.0849
30	.0292	.0297	.0303	.0309	.0315