

## Blended Mortgage Payment Factors (per \$1,000.00 of principal)

Payment Factor			
Rate	25 YRS	20 YRS	15 YRS
1.00%	\$3.77	\$4.60	\$5.98
1.25%	\$3.88	\$4.71	\$6.09
1.50%	\$4.00	\$4.82	\$6.21
1.75%	\$4.11	\$4.94	\$6.32
2.00%	\$4.23	\$5.05	\$6.43
2.25%	\$4.36	\$5.17	\$6.55
2.50%	\$4.48	\$5.29	\$6.66
2.75%	\$4.61	\$5.41	\$6.78
3.00%	\$4.73	\$5.54	\$6.90
3.05%	\$4.76	\$5.56	\$6.92
3.10%	\$4.78	\$5.59	\$6.94
3.15%	\$4.81	\$5.61	\$6.97
3.20%	\$4.84	\$5.64	\$6.99
3.25%	\$4.86	\$5.66	\$7.02
3.30%	\$4.89	\$5.69	\$7.04
3.35%	\$4.91	\$5.71	\$7.06
3.40%	\$4.94	\$5.74	\$7.09
3.45%	\$4.97	\$5.76	\$7.11
3.50%	\$4.99	\$5.79	\$7.14
3.55%	\$5.02	\$5.81	\$7.16
3.60%	\$5.05	\$5.84	\$7.18
3.65%	\$5.07	\$5.86	\$7.21
3.70%	\$5.10	\$5.89	\$7.23
3.75%	\$5.13	\$5.91	\$7.26
3.80%	\$5.15	\$5.94	\$7.28
3.85%	\$5.18	\$5.97	\$7.31
3.90%	\$5.21	\$5.99	\$7.33
3.95%	\$5.23	\$6.02	\$7.36
4.00%	\$5.26	\$6.04	\$7.38
4.05%	\$5.29	\$6.07	\$7.41
4.10%	\$5.31	\$6.09	\$7.43
4.15%	\$5.34	\$6.12	\$7.45

Payment Factor			
Rate	25 YRS	20 YRS	15 YRS
3.90%	\$5.21	\$5.99	\$7.33
3.95%	\$5.23	\$6.02	\$7.36
4.00%	\$5.26	\$6.04	\$7.38
4.05%	\$5.29	\$6.07	\$7.41
4.10%	\$5.31	\$6.09	\$7.43
4.15%	\$5.34	\$6.12	\$7.45
4.20%	\$5.37	\$6.15	\$7.48
4.25%	\$5.40	\$6.17	\$7.50
4.30%	\$5.42	\$6.20	\$7.53
4.35%	\$5.45	\$6.22	\$7.55
4.40%	\$5.48	\$6.25	\$7.58
4.45%	\$5.51	\$6.28	\$7.60
4.50%	\$5.53	\$6.30	\$7.63
4.55%	\$5.56	\$6.33	\$7.65
4.60%	\$5.59	\$6.36	\$7.68
4.65%	\$5.62	\$6.38	\$7.70
4.70%	\$5.65	\$6.41	\$7.73
4.75%	\$5.67	\$6.44	\$7.75
4.80%	\$5.70	\$6.46	\$7.78
4.85%	\$5.73	\$6.49	\$7.81
4.90%	\$5.76	\$6.52	\$7.83
4.95%	\$5.79	\$6.54	\$7.86
5.00%	\$5.82	\$6.57	\$7.88
5.05%	\$5.84	\$6.60	\$7.91
5.10%	\$5.87	\$6.63	\$7.93
5.15%	\$5.90	\$6.65	\$7.96
5.20%	\$5.93	\$6.68	\$7.98
5.25%	\$5.96	\$6.71	\$8.01
5.30%	\$5.99	\$6.73	\$8.03
5.35%	\$6.02	\$6.76	\$8.06
5.40%	\$6.05	\$6.79	\$8.09
5.45%	\$6.07	\$6.82	\$8.11

Payment Factor			
Rate	25 YRS	20 YRS	15 YRS
5.50%	\$6.10	\$6.84	\$8.14
5.55%	\$6.13	\$6.87	\$8.16
5.60%	\$6.16	\$6.90	\$8.19
5.65%	\$6.19	\$6.93	\$8.22
5.70%	\$6.22	\$6.95	\$8.24
5.75%	\$6.25	\$6.98	\$8.27
5.80%	\$6.28	\$7.01	\$8.29
5.85%	\$6.31	\$7.04	\$8.32
5.90%	\$6.34	\$7.07	\$8.35
5.95%	\$6.37	\$7.09	\$8.37
6.00%	\$6.40	\$7.12	\$8.40
6.05%	\$6.43	\$7.15	\$8.43
6.10%	\$6.46	\$7.18	\$8.45
6.15%	\$6.49	\$7.21	\$8.48
6.20%	\$6.52	\$7.23	\$8.50
6.25%	\$6.55	\$7.26	\$8.53
6.30%	\$6.58	\$7.29	\$8.56
6.35%	\$6.61	\$7.32	\$8.58
6.40%	\$6.64	\$7.35	\$8.61
6.45%	\$6.67	\$7.38	\$8.64
6.50%	\$6.70	\$7.41	\$8.66
6.55%	\$6.73	\$7.43	\$8.69
6.60%	\$6.76	\$7.46	\$8.72
6.65%	\$6.79	\$7.49	\$8.74
6.70%	\$6.82	\$7.52	\$8.77
6.75%	\$6.85	\$7.55	\$8.80
6.80%	\$6.88	\$7.58	\$8.82
6.85%	\$6.91	\$7.61	\$8.85
6.90%	\$6.94	\$7.64	\$8.88
6.95%	\$6.97	\$7.66	\$8.91
7.00%	\$7.00	\$7.69	\$8.93
7.05%	\$7.04	\$7.72	\$8.96

Payment Factor			
Rate	25 YRS	20 YRS	15 YRS
7.10%	\$7.07	\$7.75	\$8.99
7.15%	\$7.10	\$7.78	\$9.01
7.20%	\$7.13	\$7.81	\$9.04
7.25%	\$7.16	\$7.84	\$9.07
7.50%	\$7.32	\$7.99	\$9.21
7.75%	\$7.47	\$8.13	\$9.34
8.00%	\$7.63	\$8.28	\$9.48
8.25%	\$7.79	\$8.43	\$9.62
8.50%	\$7.95	\$8.59	\$9.76
8.75%	\$8.12	\$8.74	\$9.90
9.00%	\$8.28	\$8.89	\$10.05
9.25%	\$8.44	\$9.05	\$10.19
9.50%	\$8.61	\$9.20	\$10.33
9.75%	\$8.78	\$9.36	\$10.48
10.00%	\$8.94	\$9.52	\$10.62
10.25%	\$9.11	\$9.68	\$10.77
10.50%	\$9.28	\$9.83	\$10.92
10.75%	\$9.45	\$10.00	\$11.06
11.00%	\$9.63	\$10.16	\$11.21
11.25%	\$9.80	\$10.32	\$11.36
11.50%	\$9.97	\$10.48	\$11.51
11.75%	\$10.14	\$10.65	\$11.66
12.00%	\$10.32	\$10.81	\$11.82
12.25%	\$10.49	\$10.98	\$11.97
12.50%	\$10.67	\$11.14	\$12.12
12.75%	\$10.85	\$11.31	\$12.28
13.00%	\$11.02	\$11.48	\$12.43
13.25%	\$11.20	\$11.64	\$12.59
13.50%	\$11.38	\$11.81	\$12.74
13.75%	\$11.56	\$11.98	\$12.90
14.00%	\$11.74	\$12.15	\$13.06
14.25%	\$11.92	\$12.32	\$13.21

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