

ASSESSORS' HANDBOOK  
SECTION 505

CAPITALIZATION FORMULAS  
AND TABLES

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## Reprint Note

This manual has been reprinted with a new format and minor corrections for spelling and math errors. The text of the manual has not changed from the prior edition. It has **not** been edited for changes in law, court cases or other changes since the original publication date.

In reprinting this manual, the factors were recalculated using a different program. In a few cases, the final number was rounded differently. These differences are mathematically insignificant.

## FOREWORD

With the ready availability of sophisticated electronic calculators and personal computers, printed compound interest tables are used less often than in years past. Computers and financial calculators allow buyers, sellers, and appraisers to create sophisticated financial models with anticipated revenues, expenses, and even capitalization rates, with the data and rates varying from year to year. Most such work can be done with preprinted tables, but the process is too cumbersome in most instances. Despite this limitation, in many instances a printed table is easier to use than an electronic device and is often useful in providing verification that a correct formula was entered in the calculator or computer. For these and other reasons, we continue to get requests for copies of Assessors' Handbook Section 505, *Capitalization Formulas and Tables*.

This edition of AH 505 contains several revisions from the 1975 version. The previous edition carried tables to four decimal places, and the final number was truncated. In this edition, the first six tables are carried to six decimal places and the final number is rounded. The constant annual percent table was a separate table; in this edition it is included as column 7 of the compound interest tables, labeled as "Mortgage Constant," and carried to seven decimal places. We deleted the "Mortgage Yield Guide Tables" because they are no longer in common use. We also deleted the Bibliography because ample information on the derivation and use of capitalization tables is readily available from many sources.

The Board approved this revision of the Handbook on June 23, 1993.

Verne Walton, Chief  
Assessment Standards Division  
June 30, 1993

# TABLE OF CONTENTS

|   |           |
|---|-----------|
| <b>CHAPTER 1: INTRODUCTION.....</b>                                   | <b>1</b>  |
| <b>CHAPTER 2: EXPLANATION OF COMPOUND INTEREST TABLES.....</b>        | <b>2</b>  |
| FUTURE WORTH OF 1 .....   | 2         |
| FUTURE WORTH OF 1 PER PERIOD.....                                     | 3         |
| SINKING FUND FACTOR .....   | 4         |
| PRESENT WORTH OF 1 .....  | 5         |
| PRESENT WORTH OF 1 PER PERIOD .....                                   | 6         |
| PERIODIC REPAYMENT.....   | 7         |
| MORTGAGE CONSTANT.....  | 7         |
| EXTENSION OF FACTORS.....   | 8         |
| <b>CHAPTER 3: FORMULAS FOR CALCULATING FACTORS.....</b>               | <b>10</b> |
| <b>CHAPTER 4: CONDENSED EXPLANATION OF COMPOUND INTEREST TABLES .</b> | <b>11</b> |
| <b>CHAPTER 5: COMPOUND INTEREST TABLES.....</b>                       | <b>12</b> |

## CHAPTER 1: INTRODUCTION

The intent of this section of the Assessors' Handbook is to provide property tax appraisers with the necessary mathematical tools for most appraisal problems involving the conversion of future income into present worth. It does not purport to explain the various appraisal techniques and methodology discussed in AH 501, *General Appraisal Manual*, AH 501A, *The Income Approach to Value*, or other Handbook sections that deal with present worth or the income approach to value.

The following information is presented in this manual:

- A discussion and condensed explanation of the tables, including the formulas and the relationships of one factor to another.
- Examples of the use and application of the factors to various appraisal situations.
- Precomputed tables of six functions of \$1 with interest rates from 1 percent to 25 percent at one-half percent intervals, for periods up to 50 years, compounded monthly and annually.
- Mortgage Constant tables for the monthly compound interest tables.

The tables and explanations contained in this Handbook section should, in most cases, provide the appraiser with the basic formulas used in developing, applying, and verifying the income approach to value.

## CHAPTER 2: EXPLANATION OF COMPOUND INTEREST TABLES

The six compound interest factors in general use that serve as basic tools in appraisal practice are as follows:

- Future Worth of 1
- Future Worth of 1 Per Period
- Sinking Fund Factor
- Present Worth of 1
- Present Worth of 1 Per Period
- Periodic Repayment

All of these factors are known by other names. For clarity, a chart on page 11 includes various terms commonly applied to each function.

### FUTURE WORTH OF 1

This compound interest factor provides the foundation from which discount factors used in appraisal practices are derived. An understanding of the function and derivation of this factor is important, for it will permit the ready computation of factors contained in **all** of the standard functions listed above.

The Future Worth of 1 factor is based on the premise that \$1 deposited at **the beginning of a period** earns interest that accrues during the period and becomes part of the principal at the end of that period or at the beginning of the second period. This continues for the number of periods in the appraisal problem. The interest earned and added to the principal during each period increases in geometric progression. The formula for the computation of this table is:

$$(1+i)^n$$

The symbols in this formula represent the following:

$i$  = the **effective** rate of interest for the period

$n$  = the number of compounding periods

These symbols are common to all of the six compound interest functions. It should be noted that " $i$ " is the effective rate rather than the nominal rate. For an annual factor, the nominal and effective rates are the same. The effective rate for a semi-annual factor is the nominal rate divided by two; for a quarterly factor, the nominal rate is divided by four; and for a monthly factor, the nominal rate is divided by 12. The Future Worth of 1 factor may be computed in the following manner:

Problem: Calculate the factor for three years at 6 percent interest.

Solution:  $(1+i)^n = (1.06)^3 = 1.06 \times 1.06 \times 1.06 = \mathbf{1.191016}$

Note: Four years at 6 percent is  $1.191016 \times 1.06 = \mathbf{1.26247696}$   
(rounded to 1.262477 in the Column 1 entry on page 33)

Here are three examples of how the factors are used.

1. An investor places \$5,000 in a savings account at 6 percent interest compounded **monthly**. How much will be in the savings account in 10 years?

**Answer.** Look in the 6 percent monthly compound interest table (page 32) for the factor in column 1 for 10 years; the factor is 1.819397. Then,  $\$5,000 \times 1.819397 = \$9,096.98$ , the amount in the savings account after 10 years of interest compounded monthly at 6 percent.

2. How long will it take an investment of \$1 to double at 9 percent interest compounded **annually**?

**Answer.** By reference to the column 1 factor at 9 percent, we see that \$1 will accumulate to \$1.992563, or nearly twice its original value, in eight years.

3. An investor bought a property 10 years ago for \$5,000. If this property is sold today, how much must the owner realize in order to recapture the original investment and earn 8 percent interest compounded **annually**?

**Answer.**  $\$5,000 \times 2.158925$  (column 1 factor, 8%, 10 years) = \$10,794.62.

### **FUTURE WORTH OF 1 PER PERIOD**

The Future Worth of 1 Per Period factors (column 2) are applicable to ordinary annuity problems. An ordinary annuity may be defined as a series of periodic payments, usually equal in amount, and payable at the **end of the period**. A factor for the amount of \$1 per period provides the total accumulation of the principal payments and compound interest amounts over the periods that the respective payments remain invested. The formula for computing factors for the accumulation of 1 per period is:

$$\frac{(1+i)^n - 1}{i}$$

This formula can also be expressed as the

$$\frac{\text{Amount of \$1 at Compound Interest (column 1) - 1}}{\text{Effective Interest Rate}}$$

As a result, a table of these factors at a 5 percent rate can be constructed in the following manner:

For one year, the column 1 entry is 1.050000

$$1.050000 - 1 = .05$$

.05 + .05 = 1.000000, the column 2 entry for the first year;

For two years, the column 1 entry is 1.102500

$$1.102500 - 1 = .102500$$

.102500 + .05 = 2.050000, the column 2 entry for the second year.

Here are three examples of how the factors are used.

1. An investor intends to sell a vacant lot on which property taxes amounted to \$500 a year over the investor's five-year period of ownership. How much must the investor receive in order to recover the \$500 per year outlay with 8 percent interest compounded **annually**?

**Answer.** \$500 x 5.866601 (5th year factor at 8%, column 2) = \$2,933.30.

2. \$1,000 is placed in a bank at the end of each year by an apartment house owner to provide funds for the replacement of refrigerators in five years. How much money will the owner have in five years at 4 percent interest compounded **annually**?

**Answer.** \$1,000 x 5.416323 (5th year factor at 4%, Column 2) = \$5,416.32.

3. If the \$1,000 were deposited at the **beginning of each year**, how much money will the investor have in five years at 4 percent interest compounded **annually**? Note: If deposits are made at the **beginning of the period**, the factor for the accumulated amount of \$1 can be derived by using the factor for the following year **minus 1**.

**Answer.** \$1,000 x 5.632975 (6th year factor 6.632975 minus 1, column 2) = \$5,632.98.

### SINKING FUND FACTOR

The Sinking Fund factor (column 3) measures the amount of periodic deposits necessary to accumulate \$1 at some future date. The formula for the Sinking Fund factor is

$$\frac{i}{(1+i)^n - 1}$$

Note that it is the reciprocal of the column 2 factor (column 2 factor divided into 1 = column 3 factor). The formula for calculating the Sinking Fund factor can also be expressed as the



Effective Interest Rate

Amount of \$1 at Compound Interest (column 1) - 1

The Sinking Fund factor has considerable application in the mortgage-equity appraisal technique. Here are two examples of how the factors are used.

1. An apartment house owner must have \$5,416.32 in five years to provide funds for the replacement of refrigerators. How much money must be deposited **annually** at 4 percent compound interest to have the required amount five years hence?

**Answer.** \$5,416.32 x .184627 (amount required at end of period multiplied by sinking fund factor from column 3) = \$1,000. See example 2 under Future Worth of 1 Per Period for the reciprocal relationship of the two columns.

2. Annual net income of a property is \$20,000 before any allowance for recapture. The property recently sold for \$200,000. Assume the building has a remaining economic life of 25 years, is worth \$90,000, and is to be amortized at 8 percent a year. What is the interest component of the 10 percent overall capitalization rate?

|                |                                      |              |
|----------------|--------------------------------------|--------------|
| <b>Answer.</b> | Net Income Before Recapture          | \$ 20,000    |
|                | Less Recapture (90,000 X .013679*)   | <u>1,231</u> |
|                | Net to Interest on Land and Building | \$ 18,769    |
|                | Interest Rate: \$18,769 Divided by   |              |
|                | \$200,000 = .093845 or               | 9.38%        |

\*Column 3 Factor, 25 Years at 8% Annual Compound Interest.

**PRESENT WORTH OF 1**

The Present Worth of 1 is the present value of \$1 due at a stipulated time in the future. It is the **discounted** amount of a future value, so the factor is always less than 1. It is based on the fact that money collectible in the future is always worth less than current money. The formula for the factor is:

$$\frac{1}{(1+i)^n}$$

The factor is the reciprocal of the column 1 factor. Here are three examples of how the factors are used.

1. An investor owns 10 acres of recreational land and believes the land will be worth \$50,000 in five years. The current real estate market indicates a capitalization rate of 10 percent for the property, including an allowance for property taxes. What is the current indicated value of the property?

**Answer.** \$50,000 x .620921 (5th year factor at 10%, column 4) = \$31,046.

2. A warehouse property is leased to a tenant for 25 years. It is estimated that the property will have a value of \$500,000 when the lease expires. What is the present value of the reversionary right discounted at 8 percent annually?

**Answer.** \$500,000 x .146018 (column 4 factor) = \$73,009.

3. How may the mathematics be checked on examples 1 and 2?

**Answer.** (1) \$31,046 x 1.610510 (column 1 factor) = \$49,999.89.

(2) \$73,009 x 6.848475 (column 1 factor) = \$500,000.31.

### PRESENT WORTH OF 1 PER PERIOD

These factors are probably the best known and most frequently applied by appraisers. The factors are used to compute the present value of a series of future equal income payments. The formula for deriving the factor is:

$$\frac{1 - \frac{1}{(1+i)^n}}{i}$$

The factors are the sum of the column 4 factors (Present Worth of 1). Here are two examples of how the factors are used.

1. A property has just been leased for 40 years at \$12,000 net per year, payable at \$1,000 **monthly**. What is the indicated value of the lease, presuming a required rate of return of 8 percent?

**Answer.** \$1,000 x 143.820392 (column 5 factor, monthly) = \$143,820.

What would be the indicated value of the lease if the rent were paid **annually**?

**Answer.** \$12,000 x 11.924613 (column 5 factor, annually) = \$143,095.

2. A property has been sold for \$400,000. It was financed as follows:

|  |               |
|--|---------------|
| 1st TD, 25 years at 9% Interest                      | \$240,000     |
| 2nd TD, 15 years at 8% Interest (Accepted by Seller) | 130,000       |
| Cash   | <u>30,000</u> |
| Total Indicated Price                                | \$400,000     |

If the seller wishes to convert the 2nd TD to cash, it will be necessary to discount it so it would yield 12 percent to the buyer of 2nd TD, if held to maturity. What is the full cash value indicated by the sale if the **monthly** payments on the 2nd TD are \$1,235?

|                |  |                |
|----------------|--|----------------|
| <b>Answer.</b> | Cash Received by the Seller at Time of Sale:       | \$270,000      |
|                | Present Value 2nd TD at 12%, 15 years              |                |
|                | \$1,235 x 83.321664 (Factor 12% Monthly, 15 Years) | <u>102,902</u> |
|                | Indicated Cash Equivalent                          | \$372,902      |
|                | Rounded  | \$373,000      |

### PERIODIC REPAYMENT

The factors listed in column 6 are used to calculate the periodic payment necessary to amortize a loan. A primary use for appraisers is in the application of the mortgage-equity techniques where cash flow (net income after mortgage payments) income is desired. The formula to derive this factor is

$$\frac{i}{1 - \frac{1}{(1+i)^n}}$$

This formula is the reciprocal of the column 5 factors and is equal to the sinking fund factor (column 3) plus the effective interest rate. Here is an example of how the factors are used.

1. What monthly payment, including interest at 8 percent, is required to amortize a \$30,000 loan over 30 years?

**Answer.** Column 6 **monthly** factor for 30 years at 8 percent is .007338 x \$30,000 = \$220.14, the monthly payment required.

### MORTGAGE CONSTANT

The Mortgage Constant, or constant annual percent, is the sum of 12 equal monthly payments expressed as a factor to be applied to a remaining principal loan amount that is to be amortized over a certain term. The payments include principal and interest. The mortgage constant is primarily used by appraisers in the development of overall capitalization rates by the band of investment method. The formula for deriving the factors is the **monthly** column 6 factor (periodic repayment) of the compound interest tables **times 12**. The formula may also be expressed as the monthly payment times 12, divided by the loan amount.

Here is an example of the derivation of a mortgage constant. The monthly payment necessary to amortize a \$1,000 loan in 30 years at 6 percent interest is \$6. The sum of 12 monthly payments is \$72, which is 7.2 percent of the original \$1,000 loan. Referring to the mortgage constant table, the factor for 30 years at 6 percent is .0719461. Again, referring to the monthly column 6 factor for 30 years at 6 percent, the factor is .005996 which, multiplied by 12, equals .071952, or 7.2 percent. Here are three examples of how the table is used:

1. A property is purchased with a 25 percent down payment and a 75 percent, 25-year first trust deed at 8 percent interest. The equity dividend rate is estimated at 12 percent. What is the overall capitalization rate indicated by the band of investment method?

**Answer.**

|                             | <b>% of Value</b> | <b>Rate</b> | <b>Product</b> |
|-----------------------------|-------------------|-------------|----------------|
| First trust deed            | 75                | .0926179*   | .069463        |
| Equity                      | 25                | .1200       | <u>.030000</u> |
| Overall capitalization rate |                   |             | .099463        |

\* The constant annual percent for an 8 percent, 25-year loan is determined by reference to the mortgage constant table.

2. To find the remaining term of a loan. Problem: How many years of equal monthly payments are remaining on a loan with a remaining balance of \$40,000, payable at \$322.15 monthly, including interest at 6 percent per annum?

**Answer.** First, divide the **sum** of 12 monthly payments by the remaining loan balance for a quotient of .0966.

$$\frac{\$322.15 \times 12}{\$40,000} = .096645$$

The quotient is expressed as a mortgage constant of 9.6645. Next, find this figure in the 6 percent interest column in the tables and find the number of years remaining by following the appropriate line to the left. The term remaining is between 16 and 16 1/2 years.

3. To find an interest rate. Problem: What is the interest rate if a loan of \$50,000 is to be fully amortized over 23 years with equal monthly payments of \$365?

**Answer.** Divide the **sum** of 12 monthly payments of \$365 by the loan amount, thereby deriving a mortgage constant percent of 8.76. The interest rate of 7 percent can be found by locating the factor of .0875903 in column 7 of the 7 percent monthly table.

### **EXTENSION OF FACTORS**

A problem may be encountered where it is necessary to have a factor beyond the scope of the precomputed tables. Procedures for extending the factors are demonstrated on the following page for a 60-year period at 6 percent interest compounded annually.

1. **Future Worth of 1** factor can be extended directly by multiplication of known factors.

$$\begin{array}{r}
 50 \text{ Year Factor, Future Worth of 1} \quad 18.420154 \\
 10 \text{ Year Factor, Future Worth of 1} \quad \times \quad \underline{1.790848} \\
 = \mathbf{60 \text{ Year Factor, Future Worth of 1}} \quad 32.987696
 \end{array}$$

2. **Future Worth of 1 Per Period** factor can be extended by separating it into two annuities, to be treated separately. The sum of the two is the desired factor.

$$\begin{array}{r}
 50\text{-Year Factor, Future Worth of 1 Per Period} \quad 290.335905 \\
 10\text{-Year Factor, Future Worth of 1} \quad \times \quad \underline{1.790848} \\
 \quad \quad \quad \quad \quad \quad \quad \quad \quad \quad 519.947475 \\
 10\text{-Year Factor, Future Worth of 1 Per Period} \quad + \quad \underline{13.180795} \\
 \mathbf{60\text{-Year Factor, Future Worth of 1 Per Period}} = \quad 533.128270
 \end{array}$$

3. **Sinking Fund Factor** has various complicated methods for developing the extended factor. Since this factor is always the reciprocal of the Future Worth of 1 Per Period, it is simpler to extend that table and invert the result.

$$\begin{array}{r}
 60\text{-Year Factor, Future Worth of 1 Per Period} \quad 533.128270 \\
 \mathbf{60\text{-Year Sinking Fund Factor}} = \quad \frac{1}{533.12827} = \quad .001876
 \end{array}$$

4. **Present Worth of 1** factor can be extended directly by multiplication of known factors.

$$\begin{array}{r}
 50\text{-Year Factor, Present Worth of 1} \quad .054288 \\
 10\text{-Year Factor, Present Worth of 1} \quad \times \quad \underline{.558395} \\
 \mathbf{60\text{-Year Factor, Present Worth of 1}} \quad = \quad .030314
 \end{array}$$

5. **Present Worth of 1 Per Period** factor can be extended by separating it into two annuities, to be treated separately. The sum of the two is the desired factor.

$$\begin{array}{r}
 10\text{-Year Factor, Present Worth of 1 Per Period} \quad 7.360087 \\
 50\text{-Year Factor, Present Worth of 1} \quad \times \quad \underline{.054288} \\
 \quad \quad \quad \quad \quad \quad \quad \quad \quad \quad .399564 \\
 50\text{-Year Factor, Present Worth of 1 Per Period} \quad + \quad \underline{15.761861} \\
 \mathbf{60\text{-Year Factor, Present Worth of 1 Per Period}} = \quad 16.161425
 \end{array}$$

6. **Periodic Repayment** factor can be extended only by complicated mathematical devices. Since this factor is always the reciprocal of the Present Worth of 1 Per Period, it is easier to extend that table and invert the result.

$$\begin{array}{r}
 60\text{-Year Factor, Present Worth of 1 Per Period} \quad 16.161425 \\
 \mathbf{60\text{-Year Factor, Periodic Repayment}} = \quad \frac{1}{16.161425} = \quad .061876
 \end{array}$$

## CHAPTER 3: FORMULAS FOR CALCULATING FACTORS

The formulas for calculating the factors in the six compound interest tables follow. Column 1 is the base figure used for computation of columns 2 to 6. It is apparent that columns 2 to 6 can be calculated when column 1 is known.

- (1) Column 1 – Future Worth of 1  
 $(1+i)^n$        $i =$  interest rate (effective rate)  
                          $n =$  number of periods
- (2) Column 2 – Future Worth of 1 Per Period  
$$\frac{\text{Future Worth of 1 (column 1)} - 1}{\text{Effective Interest Rate}}$$
- (3) Column 3 – Sinking Fund Factor  
$$\frac{\text{Effective Interest Rate}}{\text{Future Worth of 1 (column 1)} - 1}$$
- (4) Column 4 – Present Worth of 1  
$$\frac{1}{\text{Future Worth of 1 (column 1)}}$$
- (5) Column 5 – Present Worth of 1 Per Period  
$$\frac{1 - \text{Present Worth of 1 (column 4)}}{\text{Effective Interest Rate}}$$
- (6) Column 6 – Periodic Repayment  
$$\frac{\text{Effective Interest Rate}}{1 - \text{Present Worth of 1 (column 4)}}$$
- (7) Column 7 – Mortgage Constant -- calculated by multiplying the factor from column 6 in the **monthly** compound interest table by 12.

## CHAPTER 4: CONDENSED EXPLANATION OF COMPOUND INTEREST TABLES

(Examples are calculated with an Effective Rate of 10%, 5th Year)

| Future Worth of \$1   |  |  | Present Worth of \$1   |   |  |
|---|--|--|--|---|--|
| 1   | 2  | 3  | 4  | 5   | 6  |
| $(1+i)^n$   | $\frac{(1+i)^n - 1}{i}$  | $\frac{i}{(1+i)^n - 1}$  | $\frac{1}{(1+i)^n}$  | $\frac{1 - \frac{1}{(1+i)^n}}{i}$   | $\frac{i}{1 - \frac{1}{(1+i)^n}}$  |
| $1.10^{(5)} = 1.6105$   | $\frac{1.6105 - 1}{.10} = 6.1051$  | $\frac{.10}{1.6105 - 1} = 0.1637$  | $\frac{1}{1.6105} = 0.6209$  | $\frac{1 - 0.6209}{.10} = 3.7097$   | $\frac{.10}{1 - 0.6209} = 0.2637$  |
| FUTURE WORTH OF 1   | FUTURE WORTH OF 1 PER PERIOD   | SINKING FUND FACTOR  | PRESENT WORTH OF 1   | PRESENT WORTH OF 1 PER PERIOD   | PERIODIC REPAYMENT   |
| Referred to as the future worth of \$1, amount of \$1, growth of \$1, how \$1 left at compound interest will grow, the future worth of \$1 with interest, and the compound amount of \$1. | Referred to as the amount of 1 per period, how \$1 deposited periodically will grow, growth of \$1 per period, the future worth of \$1 per period with interest, the future worth of 1, and the future worth of an annuity of 1. | Referred to as the amortization rate-- sinking fund, and as a periodic deposit that will grow to \$1 at a future date.   | Referred to as the present worth of 1, what \$1 due in the future is worth today, the present value of a reversion of 1, and the reversion factor. | Referred to as the present worth of \$1 per period, what \$1 payable periodically is worth today, the present worth of an annuity of 1, present worth of \$1 per annum, and the Inwood Coefficient. | Referred to as the periodic repayment (partial payment), installment to amortize \$1, and as an ordinary annuity which has a present value of \$1.   |
| FUNCTION  | FUNCTION   | FUNCTION   | FUNCTION   | FUNCTION  | FUNCTION   |
| Indicates growth at compound interest of a single initial deposit or investment. Deposits are made at the beginning of the period.  | Indicates growth at compound interest of level <b>series</b> of periodic deposits. Includes principal and interest. Deposits are made at the end of the period.  | Indicates the amount of periodic deposit required which will grow at compound interest to a specified future amount. Deposits are made at the end of the period. | Indicates the present value of a <b>single</b> future income payment. Used in estimating the value of a reversionary interest.                     | Indicates the present value of a <b>series</b> of future income payments. Used in estimating cash equivalents. Deposits are made at the end of the period.  | Indicates the amount of periodic payment required to amortize a loan. It is used primarily in the mortgage equity appraisal technique. Used to determine what payments are necessary to amortize a loan. Has application in estimating cash equivalents. |

# CHAPTER 5: COMPOUND INTEREST TABLES

| MONTHLY COMPOUND INTEREST TABLES |                   |                              |                     |                    |                               |                    | ANNUAL RATE       | EFFECTIVE RATE |
|----------------------------------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|----------------|
|                                  |                   |                              |                     |                    |                               |                    | 1.00%             | 0.083333%      |
|                                  | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |                |
| Months                           | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |                |
| 1                                | 1.000833          | 1.000000                     | 1.000000            | 0.999167           | 0.999167                      | 1.000833           |                   |                |
| 2                                | 1.001667          | 2.000833                     | 0.499792            | 0.998335           | 1.997503                      | 0.500625           |                   |                |
| 3                                | 1.002502          | 3.002501                     | 0.333056            | 0.997504           | 2.995007                      | 0.333889           |                   |                |
| 4                                | 1.003338          | 4.005003                     | 0.249688            | 0.996674           | 3.991681                      | 0.250521           |                   |                |
| 5                                | 1.004174          | 5.008340                     | 0.199667            | 0.995844           | 4.987524                      | 0.200500           |                   |                |
| 6                                | 1.005010          | 6.012514                     | 0.166320            | 0.995015           | 5.982539                      | 0.167153           |                   |                |
| 7                                | 1.005848          | 7.017524                     | 0.142500            | 0.994186           | 6.976725                      | 0.143334           |                   |                |
| 8                                | 1.006686          | 8.023372                     | 0.124636            | 0.993358           | 7.970083                      | 0.125469           |                   |                |
| 9                                | 1.007525          | 9.030058                     | 0.110741            | 0.992531           | 8.962614                      | 0.111575           |                   |                |
| 10                               | 1.008365          | 10.037583                    | 0.099626            | 0.991705           | 9.954319                      | 0.100459           |                   |                |
| 11                               | 1.009205          | 11.045948                    | 0.090531            | 0.990879           | 10.945198                     | 0.091364           |                   |                |
| Years                            |                   |                              |                     |                    |                               |                    | Months            |                |
| 1                                | 1.010046          | 12.055153                    | 0.082952            | 0.990054           | 11.935252                     | 0.083785           | 12                |                |
| 2                                | 1.020193          | 24.231412                    | 0.041269            | 0.980207           | 23.751795                     | 0.042102           | 24                |                |
| 3                                | 1.030442          | 36.529993                    | 0.027375            | 0.970458           | 35.450811                     | 0.028208           | 36                |                |
| 4                                | 1.040793          | 48.952125                    | 0.020428            | 0.960805           | 47.033468                     | 0.021261           | 48                |                |
| 5                                | 1.051249          | 61.499049                    | 0.016260            | 0.951249           | 58.500923                     | 0.017094           | 60                |                |
| 6                                | 1.061810          | 74.172019                    | 0.013482            | 0.941788           | 69.854322                     | 0.014316           | 72                |                |
| 7                                | 1.072477          | 86.972301                    | 0.011498            | 0.932421           | 81.094800                     | 0.012331           | 84                |                |
| 8                                | 1.083251          | 99.901175                    | 0.010010            | 0.923147           | 92.223480                     | 0.010843           | 96                |                |
| 9                                | 1.094133          | 112.959931                   | 0.008853            | 0.913965           | 103.241473                    | 0.009686           | 108               |                |
| 10                               | 1.105125          | 126.149875                   | 0.007927            | 0.904875           | 114.149881                    | 0.008760           | 120               |                |
| 11                               | 1.116227          | 139.472325                   | 0.007170            | 0.895875           | 124.949793                    | 0.008003           | 132               |                |
| 12                               | 1.127441          | 152.928611                   | 0.006539            | 0.886965           | 135.642289                    | 0.007372           | 144               |                |
| 13                               | 1.138767          | 166.520079                   | 0.006005            | 0.878143           | 146.228437                    | 0.006839           | 156               |                |
| 14                               | 1.150207          | 180.248087                   | 0.005548            | 0.869409           | 156.709294                    | 0.006381           | 168               |                |
| 15                               | 1.161762          | 194.114005                   | 0.005152            | 0.860762           | 167.085909                    | 0.005985           | 180               |                |
| 16                               | 1.173433          | 208.119220                   | 0.004805            | 0.852201           | 177.359317                    | 0.005638           | 192               |                |
| 17                               | 1.185221          | 222.265130                   | 0.004499            | 0.843725           | 187.530546                    | 0.005332           | 204               |                |
| 18                               | 1.197128          | 236.553150                   | 0.004227            | 0.835333           | 197.600611                    | 0.005061           | 216               |                |
| 19                               | 1.209154          | 250.984707                   | 0.003984            | 0.827025           | 207.570519                    | 0.004818           | 228               |                |
| 20                               | 1.221301          | 265.561242                   | 0.003766            | 0.818799           | 217.441265                    | 0.004599           | 240               |                |
| 21                               | 1.233570          | 280.284213                   | 0.003568            | 0.810655           | 227.213837                    | 0.004401           | 252               |                |
| 22                               | 1.245963          | 295.155091                   | 0.003388            | 0.802592           | 236.889210                    | 0.004221           | 264               |                |
| 23                               | 1.258479          | 310.175360                   | 0.003224            | 0.794610           | 246.468352                    | 0.004057           | 276               |                |
| 24                               | 1.271122          | 325.346523                   | 0.003074            | 0.786706           | 255.952219                    | 0.003907           | 288               |                |
| 25                               | 1.283892          | 340.670094                   | 0.002935            | 0.778882           | 265.341759                    | 0.003769           | 300               |                |
| 26                               | 1.296790          | 356.147606                   | 0.002808            | 0.771135           | 274.637911                    | 0.003641           | 312               |                |
| 27                               | 1.309817          | 371.780604                   | 0.002690            | 0.763465           | 283.841602                    | 0.003523           | 324               |                |
| 28                               | 1.322976          | 387.570650                   | 0.002580            | 0.755872           | 292.953753                    | 0.003414           | 336               |                |
| 29                               | 1.336266          | 403.519323                   | 0.002478            | 0.748354           | 301.975274                    | 0.003312           | 348               |                |
| 30                               | 1.349690          | 419.628215                   | 0.002383            | 0.740911           | 310.907067                    | 0.003216           | 360               |                |
| 31                               | 1.363249          | 435.898937                   | 0.002294            | 0.733542           | 319.750024                    | 0.003127           | 372               |                |
| 32                               | 1.376944          | 452.333114                   | 0.002211            | 0.726246           | 328.505028                    | 0.003044           | 384               |                |
| 33                               | 1.390777          | 468.932388                   | 0.002133            | 0.719023           | 337.172955                    | 0.002966           | 396               |                |
| 34                               | 1.404749          | 485.698417                   | 0.002059            | 0.711871           | 345.754670                    | 0.002892           | 408               |                |
| 35                               | 1.418861          | 502.632877                   | 0.001990            | 0.704791           | 354.251031                    | 0.002823           | 420               |                |
| 36                               | 1.433115          | 519.737461                   | 0.001924            | 0.697781           | 362.662887                    | 0.002757           | 432               |                |
| 37                               | 1.447512          | 537.013876                   | 0.001862            | 0.690841           | 370.991078                    | 0.002695           | 444               |                |
| 38                               | 1.462053          | 554.463849                   | 0.001804            | 0.683970           | 379.236437                    | 0.002637           | 456               |                |
| 39                               | 1.476741          | 572.089125                   | 0.001748            | 0.677167           | 387.399787                    | 0.002581           | 468               |                |
| 40                               | 1.491576          | 589.891463                   | 0.001695            | 0.670432           | 395.481944                    | 0.002529           | 480               |                |
| 41                               | 1.506561          | 607.872642                   | 0.001645            | 0.663764           | 403.483715                    | 0.002478           | 492               |                |
| 42                               | 1.521695          | 626.034460                   | 0.001597            | 0.657162           | 411.405901                    | 0.002431           | 504               |                |
| 43                               | 1.536982          | 644.378731                   | 0.001552            | 0.650626           | 419.249292                    | 0.002385           | 516               |                |
| 44                               | 1.552423          | 662.907288                   | 0.001509            | 0.644154           | 427.014672                    | 0.002342           | 528               |                |
| 45                               | 1.568018          | 681.621981                   | 0.001467            | 0.637748           | 434.702818                    | 0.002300           | 540               |                |
| 46                               | 1.583771          | 700.524682                   | 0.001428            | 0.631405           | 442.314497                    | 0.002261           | 552               |                |
| 47                               | 1.599681          | 719.617279                   | 0.001390            | 0.625125           | 449.850470                    | 0.002223           | 564               |                |
| 48                               | 1.615751          | 738.901679                   | 0.001353            | 0.618907           | 457.311489                    | 0.002187           | 576               |                |
| 49                               | 1.631983          | 758.379809                   | 0.001319            | 0.612751           | 464.698302                    | 0.002152           | 588               |                |
| 50                               | 1.648378          | 778.053616                   | 0.001285            | 0.606657           | 472.011644                    | 0.002119           | 600               |                |



ANNUAL

## COMPOUND INTEREST TABLES

ANNUAL RATE

1.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.010000             | 1.000000                        | 1.000000               | 0.990099              | 0.990099                         | 1.010000              | 1     |
| 2     | 1.020100             | 2.010000                        | 0.497512               | 0.980296              | 1.970395                         | 0.507512              | 2     |
| 3     | 1.030301             | 3.030100                        | 0.330022               | 0.970590              | 2.940985                         | 0.340022              | 3     |
| 4     | 1.040604             | 4.060401                        | 0.246281               | 0.960980              | 3.901966                         | 0.256281              | 4     |
| 5     | 1.051010             | 5.101005                        | 0.196040               | 0.951466              | 4.853431                         | 0.206040              | 5     |
| 6     | 1.061520             | 6.152015                        | 0.162548               | 0.942045              | 5.795476                         | 0.172548              | 6     |
| 7     | 1.072135             | 7.213535                        | 0.138628               | 0.932718              | 6.728195                         | 0.148628              | 7     |
| 8     | 1.082857             | 8.285671                        | 0.120690               | 0.923483              | 7.651678                         | 0.130690              | 8     |
| 9     | 1.093685             | 9.368527                        | 0.106740               | 0.914340              | 8.566018                         | 0.116740              | 9     |
| 10    | 1.104622             | 10.462213                       | 0.095582               | 0.905287              | 9.471305                         | 0.105582              | 10    |
| 11    | 1.115668             | 11.566835                       | 0.086454               | 0.896324              | 10.367628                        | 0.096454              | 11    |
| 12    | 1.126825             | 12.682503                       | 0.078849               | 0.887449              | 11.255077                        | 0.088849              | 12    |
| 13    | 1.138093             | 13.809328                       | 0.072415               | 0.878663              | 12.133740                        | 0.082415              | 13    |
| 14    | 1.149474             | 14.947421                       | 0.066901               | 0.869963              | 13.003703                        | 0.076901              | 14    |
| 15    | 1.160969             | 16.096896                       | 0.062124               | 0.861349              | 13.865053                        | 0.072124              | 15    |
| 16    | 1.172579             | 17.257864                       | 0.057945               | 0.852821              | 14.717874                        | 0.067945              | 16    |
| 17    | 1.184304             | 18.430443                       | 0.054258               | 0.844377              | 15.562251                        | 0.064258              | 17    |
| 18    | 1.196147             | 19.614748                       | 0.050982               | 0.836017              | 16.398269                        | 0.060982              | 18    |
| 19    | 1.208109             | 20.810895                       | 0.048052               | 0.827740              | 17.226008                        | 0.058052              | 19    |
| 20    | 1.220190             | 22.019004                       | 0.045415               | 0.819544              | 18.045553                        | 0.055415              | 20    |
| 21    | 1.232392             | 23.239194                       | 0.043031               | 0.811430              | 18.856983                        | 0.053031              | 21    |
| 22    | 1.244716             | 24.471586                       | 0.040864               | 0.803396              | 19.660379                        | 0.050864              | 22    |
| 23    | 1.257163             | 25.716302                       | 0.038886               | 0.795442              | 20.455821                        | 0.048886              | 23    |
| 24    | 1.269735             | 26.973465                       | 0.037073               | 0.787566              | 21.243387                        | 0.047073              | 24    |
| 25    | 1.282432             | 28.243200                       | 0.035407               | 0.779768              | 22.023156                        | 0.045407              | 25    |
| 26    | 1.295256             | 29.525631                       | 0.033869               | 0.772048              | 22.795204                        | 0.043869              | 26    |
| 27    | 1.308209             | 30.820888                       | 0.032446               | 0.764404              | 23.559608                        | 0.042446              | 27    |
| 28    | 1.321291             | 32.129097                       | 0.031124               | 0.756836              | 24.316443                        | 0.041124              | 28    |
| 29    | 1.334504             | 33.450388                       | 0.029895               | 0.749342              | 25.065785                        | 0.039895              | 29    |
| 30    | 1.347849             | 34.784892                       | 0.028748               | 0.741923              | 25.807708                        | 0.038748              | 30    |
| 31    | 1.361327             | 36.132740                       | 0.027676               | 0.734577              | 26.542285                        | 0.037676              | 31    |
| 32    | 1.374941             | 37.494068                       | 0.026671               | 0.727304              | 27.269589                        | 0.036671              | 32    |
| 33    | 1.388690             | 38.869009                       | 0.025727               | 0.720103              | 27.989693                        | 0.035727              | 33    |
| 34    | 1.402577             | 40.257699                       | 0.024840               | 0.712973              | 28.702666                        | 0.034840              | 34    |
| 35    | 1.416603             | 41.660276                       | 0.024004               | 0.705914              | 29.408580                        | 0.034004              | 35    |
| 36    | 1.430769             | 43.076878                       | 0.023214               | 0.698925              | 30.107505                        | 0.033214              | 36    |
| 37    | 1.445076             | 44.507647                       | 0.022468               | 0.692005              | 30.799510                        | 0.032468              | 37    |
| 38    | 1.459527             | 45.952724                       | 0.021761               | 0.685153              | 31.484663                        | 0.031761              | 38    |
| 39    | 1.474123             | 47.412251                       | 0.021092               | 0.678370              | 32.163033                        | 0.031092              | 39    |
| 40    | 1.488864             | 48.886373                       | 0.020456               | 0.671653              | 32.834686                        | 0.030456              | 40    |
| 41    | 1.503752             | 50.375237                       | 0.019851               | 0.665003              | 33.499689                        | 0.029851              | 41    |
| 42    | 1.518790             | 51.878989                       | 0.019276               | 0.658419              | 34.158108                        | 0.029276              | 42    |
| 43    | 1.533978             | 53.397779                       | 0.018727               | 0.651900              | 34.810008                        | 0.028727              | 43    |
| 44    | 1.549318             | 54.931757                       | 0.018204               | 0.645445              | 35.455454                        | 0.028204              | 44    |
| 45    | 1.564811             | 56.481075                       | 0.017705               | 0.639055              | 36.094508                        | 0.027705              | 45    |
| 46    | 1.580459             | 58.045885                       | 0.017228               | 0.632728              | 36.727236                        | 0.027228              | 46    |
| 47    | 1.596263             | 59.626344                       | 0.016771               | 0.626463              | 37.353699                        | 0.026771              | 47    |
| 48    | 1.612226             | 61.222608                       | 0.016334               | 0.620260              | 37.973959                        | 0.026334              | 48    |
| 49    | 1.628348             | 62.834834                       | 0.015915               | 0.614119              | 38.588079                        | 0.025915              | 49    |
| 50    | 1.644632             | 64.463182                       | 0.015513               | 0.608039              | 39.196118                        | 0.025513              | 50    |

|         |                   | COMPOUND INTEREST TABLES     |                     |                    |                               |                    | EFFECTIVE RATE    |           |  |
|---------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|--|
| MONTHLY |                   |                              |                     |                    |                               |                    | 1.50%             |           |  |
|         |                   |                              |                     |                    |                               |                    | 0.125000%         |           |  |
|         |                   | 1                            | 2                   | 3                  | 4                             | 5                  | 6                 | 7         |  |
| Months  | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |           |  |
| 1       | 1.001250          | 1.000000                     | 1.000000            | 0.998752           | 0.998752                      | 1.001250           |                   |           |  |
| 2       | 1.002502          | 2.001250                     | 0.499688            | 0.997505           | 1.996256                      | 0.500938           |                   |           |  |
| 3       | 1.003755          | 3.003752                     | 0.332917            | 0.996259           | 2.992516                      | 0.334167           |                   |           |  |
| 4       | 1.005009          | 4.007506                     | 0.249532            | 0.995016           | 3.987531                      | 0.250782           |                   |           |  |
| 5       | 1.006266          | 5.012516                     | 0.199501            | 0.993773           | 4.981305                      | 0.200751           |                   |           |  |
| 6       | 1.007523          | 6.018781                     | 0.166147            | 0.992533           | 5.973837                      | 0.167397           |                   |           |  |
| 7       | 1.008783          | 7.026305                     | 0.142322            | 0.991294           | 6.965131                      | 0.143572           |                   |           |  |
| 8       | 1.010044          | 8.035088                     | 0.124454            | 0.990056           | 7.955187                      | 0.125704           |                   |           |  |
| 9       | 1.011306          | 9.045131                     | 0.110557            | 0.988820           | 8.944007                      | 0.111807           |                   |           |  |
| 10      | 1.012571          | 10.056438                    | 0.099439            | 0.987586           | 9.931592                      | 0.100689           |                   |           |  |
| 11      | 1.013836          | 11.069008                    | 0.090342            | 0.986353           | 10.917945                     | 0.091592           |                   |           |  |
| Years   |                   |                              |                     |                    |                               |                    |                   | Months    |  |
| 1       | 1.015104          | 12.082845                    | 0.082762            | 0.985121           | 11.903066                     | 0.084012           | 12                | 1.0081436 |  |
| 2       | 1.030435          | 24.348183                    | 0.041071            | 0.970464           | 23.629028                     | 0.042321           | 24                | 0.5078499 |  |
| 3       | 1.045998          | 36.798772                    | 0.027175            | 0.956024           | 35.180522                     | 0.028425           | 36                | 0.3410978 |  |
| 4       | 1.061797          | 49.437409                    | 0.020228            | 0.941800           | 46.560143                     | 0.021478           | 48                | 0.2577312 |  |
| 5       | 1.077834          | 62.266935                    | 0.016060            | 0.927787           | 57.770449                     | 0.017310           | 60                | 0.2077187 |  |
| 6       | 1.094113          | 75.290231                    | 0.013282            | 0.913983           | 68.813958                     | 0.014532           | 72                | 0.1743832 |  |
| 7       | 1.110638          | 88.510226                    | 0.011298            | 0.900384           | 79.693153                     | 0.012548           | 84                | 0.1505776 |  |
| 8       | 1.127412          | 101.929890                   | 0.009811            | 0.886987           | 90.410478                     | 0.011061           | 96                | 0.1327280 |  |
| 9       | 1.144440          | 115.552239                   | 0.008654            | 0.873790           | 100.968341                    | 0.009904           | 108               | 0.1188491 |  |
| 10      | 1.161725          | 129.380333                   | 0.007729            | 0.860789           | 111.369116                    | 0.008979           | 120               | 0.1077498 |  |
| 11      | 1.179272          | 143.417281                   | 0.006973            | 0.847981           | 121.615140                    | 0.008223           | 132               | 0.0986719 |  |
| 12      | 1.197083          | 157.666237                   | 0.006343            | 0.835364           | 131.708715                    | 0.007593           | 144               | 0.0911101 |  |
| 13      | 1.215163          | 172.130402                   | 0.005810            | 0.822935           | 141.652109                    | 0.007060           | 156               | 0.0847146 |  |
| 14      | 1.233516          | 186.813028                   | 0.005353            | 0.810691           | 151.447557                    | 0.006603           | 168               | 0.0792353 |  |
| 15      | 1.252147          | 201.717414                   | 0.004957            | 0.798628           | 161.097260                    | 0.006207           | 180               | 0.0744892 |  |
| 16      | 1.271059          | 216.846909                   | 0.004612            | 0.786746           | 170.603387                    | 0.005862           | 192               | 0.0703386 |  |
| 17      | 1.290256          | 232.204913                   | 0.004307            | 0.775040           | 179.968074                    | 0.005557           | 204               | 0.0666785 |  |
| 18      | 1.309744          | 247.794878                   | 0.004036            | 0.763508           | 189.193425                    | 0.005286           | 216               | 0.0634272 |  |
| 19      | 1.329525          | 263.620306                   | 0.003793            | 0.752148           | 198.281514                    | 0.005043           | 228               | 0.0605200 |  |
| 20      | 1.349606          | 279.684755                   | 0.003575            | 0.740957           | 207.234383                    | 0.004825           | 240               | 0.0579054 |  |
| 21      | 1.369990          | 295.991834                   | 0.003378            | 0.729932           | 216.054043                    | 0.004628           | 252               | 0.0555417 |  |
| 22      | 1.390682          | 312.545208                   | 0.003200            | 0.719072           | 224.742477                    | 0.004450           | 264               | 0.0533944 |  |
| 23      | 1.411686          | 329.348596                   | 0.003036            | 0.708373           | 233.301638                    | 0.004286           | 276               | 0.0514356 |  |
| 24      | 1.433007          | 346.405776                   | 0.002887            | 0.697833           | 241.733448                    | 0.004137           | 288               | 0.0496415 |  |
| 25      | 1.454651          | 363.720580                   | 0.002749            | 0.687450           | 250.039802                    | 0.003999           | 300               | 0.0479924 |  |
| 26      | 1.476621          | 381.296899                   | 0.002623            | 0.677222           | 258.222568                    | 0.003873           | 312               | 0.0464715 |  |
| 27      | 1.498923          | 399.138682                   | 0.002505            | 0.667146           | 266.283584                    | 0.003755           | 324               | 0.0450647 |  |
| 28      | 1.521562          | 417.249941                   | 0.002397            | 0.657219           | 274.224661                    | 0.003647           | 336               | 0.0437597 |  |
| 29      | 1.544543          | 435.634743                   | 0.002296            | 0.647441           | 282.047584                    | 0.003546           | 348               | 0.0425460 |  |
| 30      | 1.567872          | 454.297221                   | 0.002201            | 0.637807           | 289.754112                    | 0.003451           | 360               | 0.0414144 |  |
| 31      | 1.591552          | 473.241570                   | 0.002113            | 0.628318           | 297.345975                    | 0.003363           | 372               | 0.0403570 |  |
| 32      | 1.615590          | 492.472045                   | 0.002031            | 0.618969           | 304.824880                    | 0.003281           | 384               | 0.0393669 |  |
| 33      | 1.639991          | 511.992969                   | 0.001953            | 0.609759           | 312.192508                    | 0.003203           | 396               | 0.0384378 |  |
| 34      | 1.664761          | 531.808728                   | 0.001880            | 0.600687           | 319.450514                    | 0.003130           | 408               | 0.0375645 |  |
| 35      | 1.689905          | 551.923775                   | 0.001812            | 0.591749           | 326.600529                    | 0.003062           | 420               | 0.0367421 |  |
| 36      | 1.715428          | 572.342632                   | 0.001747            | 0.582945           | 333.644161                    | 0.002997           | 432               | 0.0359665 |  |
| 37      | 1.741337          | 593.069885                   | 0.001686            | 0.574271           | 340.582991                    | 0.002936           | 444               | 0.0352337 |  |
| 38      | 1.767638          | 614.110194                   | 0.001628            | 0.565727           | 347.418580                    | 0.002878           | 456               | 0.0345405 |  |
| 39      | 1.794335          | 635.468287                   | 0.001574            | 0.557309           | 354.152463                    | 0.002824           | 468               | 0.0338837 |  |
| 40      | 1.821436          | 657.148962                   | 0.001522            | 0.549017           | 360.786154                    | 0.002772           | 480               | 0.0332607 |  |
| 41      | 1.848946          | 679.157093                   | 0.001472            | 0.540849           | 367.321143                    | 0.002722           | 492               | 0.0326690 |  |
| 42      | 1.876872          | 701.497625                   | 0.001426            | 0.532801           | 373.758899                    | 0.002676           | 504               | 0.0321063 |  |
| 43      | 1.905219          | 724.175578                   | 0.001381            | 0.524874           | 380.100869                    | 0.002631           | 516               | 0.0315706 |  |
| 44      | 1.933995          | 747.196049                   | 0.001338            | 0.517064           | 386.348478                    | 0.002588           | 528               | 0.0310600 |  |
| 45      | 1.963205          | 770.564211                   | 0.001298            | 0.509371           | 392.503130                    | 0.002548           | 540               | 0.0305730 |  |
| 46      | 1.992857          | 794.285315                   | 0.001259            | 0.501792           | 398.566208                    | 0.002509           | 552               | 0.0301079 |  |
| 47      | 2.022956          | 818.364693                   | 0.001222            | 0.494326           | 404.539074                    | 0.002472           | 564               | 0.0296634 |  |
| 48      | 2.053510          | 842.807754                   | 0.001187            | 0.486971           | 410.423071                    | 0.002437           | 576               | 0.0292381 |  |
| 49      | 2.084525          | 867.619993                   | 0.001153            | 0.479726           | 416.219521                    | 0.002403           | 588               | 0.0288309 |  |
| 50      | 2.116009          | 892.806985                   | 0.001120            | 0.472588           | 421.929726                    | 0.002370           | 600               | 0.0284408 |  |

## ANNUAL

## COMPOUND INTEREST TABLES

ANNUAL RATE

1.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.015000             | 1.000000                        | 1.000000               | 0.985222              | 0.985222                         | 1.015000              | 1     |
| 2     | 1.030225             | 2.015000                        | 0.496278               | 0.970662              | 1.955883                         | 0.511278              | 2     |
| 3     | 1.045678             | 3.045225                        | 0.328383               | 0.956317              | 2.912200                         | 0.343383              | 3     |
| 4     | 1.061364             | 4.090903                        | 0.244445               | 0.942184              | 3.854385                         | 0.259445              | 4     |
| 5     | 1.077284             | 5.152267                        | 0.194089               | 0.928260              | 4.782645                         | 0.209089              | 5     |
| 6     | 1.093443             | 6.229551                        | 0.160525               | 0.914542              | 5.697187                         | 0.175525              | 6     |
| 7     | 1.109845             | 7.322994                        | 0.136556               | 0.901027              | 6.598214                         | 0.151556              | 7     |
| 8     | 1.126493             | 8.432839                        | 0.118584               | 0.887711              | 7.485925                         | 0.133584              | 8     |
| 9     | 1.143390             | 9.559332                        | 0.104610               | 0.874592              | 8.360517                         | 0.119610              | 9     |
| 10    | 1.160541             | 10.702722                       | 0.093434               | 0.861667              | 9.222185                         | 0.108434              | 10    |
| 11    | 1.177949             | 11.863262                       | 0.084294               | 0.848933              | 10.071118                        | 0.099294              | 11    |
| 12    | 1.195618             | 13.041211                       | 0.076680               | 0.836387              | 10.907505                        | 0.091680              | 12    |
| 13    | 1.213552             | 14.236830                       | 0.070240               | 0.824027              | 11.731532                        | 0.085240              | 13    |
| 14    | 1.231756             | 15.450382                       | 0.064723               | 0.811849              | 12.543382                        | 0.079723              | 14    |
| 15    | 1.250232             | 16.682138                       | 0.059944               | 0.799852              | 13.343233                        | 0.074944              | 15    |
| 16    | 1.268986             | 17.932370                       | 0.055765               | 0.788031              | 14.131264                        | 0.070765              | 16    |
| 17    | 1.288020             | 19.201355                       | 0.052080               | 0.776385              | 14.907649                        | 0.067080              | 17    |
| 18    | 1.307341             | 20.489376                       | 0.048806               | 0.764912              | 15.672561                        | 0.063806              | 18    |
| 19    | 1.326951             | 21.796716                       | 0.045878               | 0.753607              | 16.426168                        | 0.060878              | 19    |
| 20    | 1.346855             | 23.123667                       | 0.043246               | 0.742470              | 17.168639                        | 0.058246              | 20    |
| 21    | 1.367058             | 24.470522                       | 0.040865               | 0.731498              | 17.900137                        | 0.055865              | 21    |
| 22    | 1.387564             | 25.837580                       | 0.038703               | 0.720688              | 18.620824                        | 0.053703              | 22    |
| 23    | 1.408377             | 27.225144                       | 0.036731               | 0.710037              | 19.330861                        | 0.051731              | 23    |
| 24    | 1.429503             | 28.633521                       | 0.034924               | 0.699544              | 20.030405                        | 0.049924              | 24    |
| 25    | 1.450945             | 30.063024                       | 0.033263               | 0.689206              | 20.719611                        | 0.048263              | 25    |
| 26    | 1.472710             | 31.513969                       | 0.031732               | 0.679021              | 21.398632                        | 0.046732              | 26    |
| 27    | 1.494800             | 32.986678                       | 0.030315               | 0.668986              | 22.067617                        | 0.045315              | 27    |
| 28    | 1.517222             | 34.481479                       | 0.029001               | 0.659099              | 22.726717                        | 0.044001              | 28    |
| 29    | 1.539981             | 35.998701                       | 0.027779               | 0.649359              | 23.376076                        | 0.042779              | 29    |
| 30    | 1.563080             | 37.538681                       | 0.026639               | 0.639762              | 24.015838                        | 0.041639              | 30    |
| 31    | 1.586526             | 39.101762                       | 0.025574               | 0.630308              | 24.646146                        | 0.040574              | 31    |
| 32    | 1.610324             | 40.688288                       | 0.024577               | 0.620993              | 25.267139                        | 0.039577              | 32    |
| 33    | 1.634479             | 42.298612                       | 0.023641               | 0.611816              | 25.878954                        | 0.038641              | 33    |
| 34    | 1.658996             | 43.933092                       | 0.022762               | 0.602774              | 26.481728                        | 0.037762              | 34    |
| 35    | 1.683881             | 45.592088                       | 0.021934               | 0.593866              | 27.075595                        | 0.036934              | 35    |
| 36    | 1.709140             | 47.275969                       | 0.021152               | 0.585090              | 27.660684                        | 0.036152              | 36    |
| 37    | 1.734777             | 48.985109                       | 0.020414               | 0.576443              | 28.237127                        | 0.035414              | 37    |
| 38    | 1.760798             | 50.719885                       | 0.019716               | 0.567924              | 28.805052                        | 0.034716              | 38    |
| 39    | 1.787210             | 52.480684                       | 0.019055               | 0.559531              | 29.364583                        | 0.034055              | 39    |
| 40    | 1.814018             | 54.267894                       | 0.018427               | 0.551262              | 29.915845                        | 0.033427              | 40    |
| 41    | 1.841229             | 56.081912                       | 0.017831               | 0.543116              | 30.458961                        | 0.032831              | 41    |
| 42    | 1.868847             | 57.923141                       | 0.017264               | 0.535089              | 30.994050                        | 0.032264              | 42    |
| 43    | 1.896880             | 59.791988                       | 0.016725               | 0.527182              | 31.521232                        | 0.031725              | 43    |
| 44    | 1.925333             | 61.688868                       | 0.016210               | 0.519391              | 32.040622                        | 0.031210              | 44    |
| 45    | 1.954213             | 63.614201                       | 0.015720               | 0.511715              | 32.552337                        | 0.030720              | 45    |
| 46    | 1.983526             | 65.568414                       | 0.015251               | 0.504153              | 33.056490                        | 0.030251              | 46    |
| 47    | 2.013279             | 67.551940                       | 0.014803               | 0.496702              | 33.553192                        | 0.029803              | 47    |
| 48    | 2.043478             | 69.565219                       | 0.014375               | 0.489362              | 34.042554                        | 0.029375              | 48    |
| 49    | 2.074130             | 71.608698                       | 0.013965               | 0.482130              | 34.524683                        | 0.028965              | 49    |
| 50    | 2.105242             | 73.682828                       | 0.013572               | 0.475005              | 34.999688                        | 0.028572              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

2.00%

0.166667%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |           |
| 1      | 1.001667          | 1.000000                     | 1.000000            | 0.998336           | 0.998336                      | 1.001667           |                   |           |
| 2      | 1.003336          | 2.001667                     | 0.499584            | 0.996675           | 1.995011                      | 0.501250           |                   |           |
| 3      | 1.005008          | 3.005003                     | 0.332778            | 0.995017           | 2.990028                      | 0.334445           |                   |           |
| 4      | 1.006683          | 4.010011                     | 0.249376            | 0.993361           | 3.983389                      | 0.251043           |                   |           |
| 5      | 1.008361          | 5.016694                     | 0.199334            | 0.991708           | 4.975097                      | 0.201001           |                   |           |
| 6      | 1.010042          | 6.025056                     | 0.165974            | 0.990058           | 5.965155                      | 0.167640           |                   |           |
| 7      | 1.011725          | 7.035097                     | 0.142144            | 0.988411           | 6.953566                      | 0.143811           |                   |           |
| 8      | 1.013411          | 8.046823                     | 0.124273            | 0.986766           | 7.940332                      | 0.125939           |                   |           |
| 9      | 1.015100          | 9.060234                     | 0.110372            | 0.985124           | 8.925456                      | 0.112039           |                   |           |
| 10     | 1.016792          | 10.075334                    | 0.099252            | 0.983485           | 9.908941                      | 0.100919           |                   |           |
| 11     | 1.018487          | 11.092127                    | 0.090154            | 0.981849           | 10.890790                     | 0.091821           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.020184          | 12.110613                    | 0.082572            | 0.980215           | 11.871005                     | 0.084239           | 12                | 1.0108664 |
| 2      | 1.040776          | 24.465672                    | 0.040874            | 0.960821           | 23.507142                     | 0.042540           | 24                | 0.5104832 |
| 3      | 1.061784          | 37.070109                    | 0.026976            | 0.941812           | 34.913058                     | 0.028643           | 36                | 0.3437109 |
| 4      | 1.083215          | 49.928959                    | 0.020028            | 0.923178           | 46.093307                     | 0.021695           | 48                | 0.2603415 |
| 5      | 1.105079          | 63.047356                    | 0.015861            | 0.904913           | 57.052356                     | 0.017528           | 60                | 0.2103331 |
| 6      | 1.127384          | 76.430540                    | 0.013084            | 0.887009           | 67.794579                     | 0.014750           | 72                | 0.1770053 |
| 7      | 1.150140          | 90.083854                    | 0.011101            | 0.869460           | 78.324268                     | 0.012767           | 84                | 0.1532092 |
| 8      | 1.173355          | 104.012752                   | 0.009614            | 0.852257           | 88.645626                     | 0.011281           | 96                | 0.1353705 |
| 9      | 1.197038          | 118.222796                   | 0.008459            | 0.835395           | 98.762777                     | 0.010125           | 108               | 0.1215033 |
| 10     | 1.221199          | 132.719660                   | 0.007535            | 0.818867           | 108.679759                    | 0.009201           | 120               | 0.1104161 |
| 11     | 1.245849          | 147.509135                   | 0.006779            | 0.802666           | 118.400534                    | 0.008446           | 132               | 0.1013509 |
| 12     | 1.270995          | 162.597125                   | 0.006150            | 0.786785           | 127.928983                    | 0.007817           | 144               | 0.0938020 |
| 13     | 1.296649          | 177.989656                   | 0.005618            | 0.771218           | 137.268912                    | 0.007285           | 156               | 0.0874196 |
| 14     | 1.322821          | 193.692876                   | 0.005163            | 0.755960           | 146.424051                    | 0.006829           | 168               | 0.0819537 |
| 15     | 1.349522          | 209.713056                   | 0.004768            | 0.741003           | 155.398054                    | 0.006435           | 180               | 0.0772210 |
| 16     | 1.376761          | 226.056592                   | 0.004424            | 0.726342           | 164.194507                    | 0.006090           | 192               | 0.0730841 |
| 17     | 1.404550          | 242.730012                   | 0.004120            | 0.711972           | 172.816923                    | 0.005786           | 204               | 0.0694376 |
| 18     | 1.432900          | 259.739974                   | 0.003850            | 0.697885           | 181.268743                    | 0.005517           | 216               | 0.0662001 |
| 19     | 1.461822          | 277.093272                   | 0.003609            | 0.684078           | 189.553344                    | 0.005276           | 228               | 0.0633067 |
| 20     | 1.491328          | 294.796834                   | 0.003392            | 0.670543           | 197.674035                    | 0.005059           | 240               | 0.0607060 |
| 21     | 1.521430          | 312.857732                   | 0.003196            | 0.657277           | 205.634057                    | 0.004863           | 252               | 0.0583561 |
| 22     | 1.552139          | 331.283177                   | 0.003019            | 0.644272           | 213.436591                    | 0.004685           | 264               | 0.0562228 |
| 23     | 1.583468          | 350.080528                   | 0.002856            | 0.631525           | 221.084751                    | 0.004523           | 276               | 0.0542778 |
| 24     | 1.615429          | 369.257291                   | 0.002708            | 0.619031           | 228.581592                    | 0.004375           | 288               | 0.0524977 |
| 25     | 1.648035          | 388.821125                   | 0.002572            | 0.606783           | 235.930108                    | 0.004239           | 300               | 0.0508625 |
| 26     | 1.681300          | 408.779842                   | 0.002446            | 0.594778           | 243.133234                    | 0.004113           | 312               | 0.0493557 |
| 27     | 1.715236          | 429.141414                   | 0.002330            | 0.583010           | 250.193846                    | 0.003997           | 324               | 0.0479628 |
| 28     | 1.749857          | 449.913970                   | 0.002223            | 0.571475           | 257.114763                    | 0.003889           | 336               | 0.0466718 |
| 29     | 1.785176          | 471.105807                   | 0.002123            | 0.560169           | 263.898751                    | 0.003789           | 348               | 0.0454720 |
| 30     | 1.821209          | 492.725388                   | 0.002030            | 0.549086           | 270.548516                    | 0.003696           | 360               | 0.0443543 |
| 31     | 1.857969          | 514.781345                   | 0.001943            | 0.538222           | 277.066717                    | 0.003609           | 372               | 0.0433109 |
| 32     | 1.895471          | 537.282489                   | 0.001861            | 0.527573           | 283.455954                    | 0.003528           | 384               | 0.0423346 |
| 33     | 1.933730          | 560.237803                   | 0.001785            | 0.517135           | 289.718781                    | 0.003452           | 396               | 0.0414195 |
| 34     | 1.972761          | 583.656455                   | 0.001713            | 0.506904           | 295.857697                    | 0.003380           | 408               | 0.0405600 |
| 35     | 2.012580          | 607.547798                   | 0.001646            | 0.496875           | 301.875155                    | 0.003313           | 420               | 0.0397515 |
| 36     | 2.053202          | 631.921373                   | 0.001582            | 0.487044           | 307.773558                    | 0.003249           | 432               | 0.0389897 |
| 37     | 2.094645          | 656.786912                   | 0.001523            | 0.477408           | 313.555260                    | 0.003189           | 444               | 0.0382708 |
| 38     | 2.136924          | 682.154346                   | 0.001466            | 0.467962           | 319.222572                    | 0.003133           | 456               | 0.0375913 |
| 39     | 2.180056          | 708.033805                   | 0.001412            | 0.458704           | 324.777755                    | 0.003079           | 468               | 0.0369483 |
| 40     | 2.224059          | 734.435625                   | 0.001362            | 0.449628           | 330.223030                    | 0.003028           | 480               | 0.0363391 |
| 41     | 2.268951          | 761.370348                   | 0.001313            | 0.440732           | 335.560569                    | 0.002980           | 492               | 0.0357611 |
| 42     | 2.314748          | 788.848731                   | 0.001268            | 0.432012           | 340.792505                    | 0.002934           | 504               | 0.0352120 |
| 43     | 2.361470          | 816.881748                   | 0.001224            | 0.423465           | 345.920928                    | 0.002891           | 516               | 0.0346900 |
| 44     | 2.409134          | 845.480593                   | 0.001183            | 0.415087           | 350.947884                    | 0.002849           | 528               | 0.0341931 |
| 45     | 2.457761          | 874.656688                   | 0.001143            | 0.406874           | 355.875382                    | 0.002810           | 540               | 0.0337197 |
| 46     | 2.507369          | 904.421683                   | 0.001106            | 0.398824           | 360.705390                    | 0.002772           | 552               | 0.0332681 |
| 47     | 2.557979          | 934.787465                   | 0.001070            | 0.390934           | 365.439836                    | 0.002736           | 564               | 0.0328371 |
| 48     | 2.609610          | 965.766161                   | 0.001035            | 0.383199           | 370.080610                    | 0.002702           | 576               | 0.0324254 |
| 49     | 2.662284          | 997.370142                   | 0.001003            | 0.375617           | 374.629567                    | 0.002669           | 588               | 0.0320316 |
| 50     | 2.716020          | 1,029.612029                 | 0.000971            | 0.368186           | 379.088523                    | 0.002638           | 600               | 0.0316549 |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

2.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.020000             | 1.000000                        | 1.000000               | 0.980392              | 0.980392                         | 1.020000              | 1     |
| 2     | 1.040400             | 2.020000                        | 0.495050               | 0.961169              | 1.941561                         | 0.515050              | 2     |
| 3     | 1.061208             | 3.060400                        | 0.326755               | 0.942322              | 2.883883                         | 0.346755              | 3     |
| 4     | 1.082432             | 4.121608                        | 0.242624               | 0.923845              | 3.807729                         | 0.262624              | 4     |
| 5     | 1.104081             | 5.204040                        | 0.192158               | 0.905731              | 4.713460                         | 0.212158              | 5     |
| 6     | 1.126162             | 6.308121                        | 0.158526               | 0.887971              | 5.601431                         | 0.178526              | 6     |
| 7     | 1.148686             | 7.434283                        | 0.134512               | 0.870560              | 6.471991                         | 0.154512              | 7     |
| 8     | 1.171659             | 8.582969                        | 0.116510               | 0.853490              | 7.325481                         | 0.136510              | 8     |
| 9     | 1.195093             | 9.754628                        | 0.102515               | 0.836755              | 8.162237                         | 0.122515              | 9     |
| 10    | 1.218994             | 10.949721                       | 0.091327               | 0.820348              | 8.982585                         | 0.111327              | 10    |
| 11    | 1.243374             | 12.168715                       | 0.082178               | 0.804263              | 9.786848                         | 0.102178              | 11    |
| 12    | 1.268242             | 13.412090                       | 0.074560               | 0.788493              | 10.575341                        | 0.094560              | 12    |
| 13    | 1.293607             | 14.680332                       | 0.068118               | 0.773033              | 11.348374                        | 0.088118              | 13    |
| 14    | 1.319479             | 15.973938                       | 0.062602               | 0.757875              | 12.106249                        | 0.082602              | 14    |
| 15    | 1.345868             | 17.293417                       | 0.057825               | 0.743015              | 12.849264                        | 0.077825              | 15    |
| 16    | 1.372786             | 18.639285                       | 0.053650               | 0.728446              | 13.577709                        | 0.073650              | 16    |
| 17    | 1.400241             | 20.012071                       | 0.049970               | 0.714163              | 14.291872                        | 0.069970              | 17    |
| 18    | 1.428246             | 21.412312                       | 0.046702               | 0.700159              | 14.992031                        | 0.066702              | 18    |
| 19    | 1.456811             | 22.840559                       | 0.043782               | 0.686431              | 15.678462                        | 0.063782              | 19    |
| 20    | 1.485947             | 24.297370                       | 0.041157               | 0.672971              | 16.351433                        | 0.061157              | 20    |
| 21    | 1.515666             | 25.783317                       | 0.038785               | 0.659776              | 17.011209                        | 0.058785              | 21    |
| 22    | 1.545980             | 27.298984                       | 0.036631               | 0.646839              | 17.658048                        | 0.056631              | 22    |
| 23    | 1.576899             | 28.844963                       | 0.034668               | 0.634156              | 18.292204                        | 0.054668              | 23    |
| 24    | 1.608437             | 30.421862                       | 0.032871               | 0.621721              | 18.913926                        | 0.052871              | 24    |
| 25    | 1.640606             | 32.030300                       | 0.031220               | 0.609531              | 19.523456                        | 0.051220              | 25    |
| 26    | 1.673418             | 33.670906                       | 0.029699               | 0.597579              | 20.121036                        | 0.049699              | 26    |
| 27    | 1.706886             | 35.344324                       | 0.028293               | 0.585862              | 20.706898                        | 0.048293              | 27    |
| 28    | 1.741024             | 37.051210                       | 0.026990               | 0.574375              | 21.281272                        | 0.046990              | 28    |
| 29    | 1.775845             | 38.792235                       | 0.025778               | 0.563112              | 21.844385                        | 0.045778              | 29    |
| 30    | 1.811362             | 40.568079                       | 0.024650               | 0.552071              | 22.396456                        | 0.044650              | 30    |
| 31    | 1.847589             | 42.379441                       | 0.023596               | 0.541246              | 22.937702                        | 0.043596              | 31    |
| 32    | 1.884541             | 44.227030                       | 0.022611               | 0.530633              | 23.468335                        | 0.042611              | 32    |
| 33    | 1.922231             | 46.111570                       | 0.021687               | 0.520229              | 23.988564                        | 0.041687              | 33    |
| 34    | 1.960676             | 48.033802                       | 0.020819               | 0.510028              | 24.498592                        | 0.040819              | 34    |
| 35    | 1.999890             | 49.994478                       | 0.020002               | 0.500028              | 24.998619                        | 0.040002              | 35    |
| 36    | 2.039887             | 51.994367                       | 0.019233               | 0.490223              | 25.488842                        | 0.039233              | 36    |
| 37    | 2.080685             | 54.034255                       | 0.018507               | 0.480611              | 25.969453                        | 0.038507              | 37    |
| 38    | 2.122299             | 56.114940                       | 0.017821               | 0.471187              | 26.440641                        | 0.037821              | 38    |
| 39    | 2.164745             | 58.237238                       | 0.017171               | 0.461948              | 26.902589                        | 0.037171              | 39    |
| 40    | 2.208040             | 60.401983                       | 0.016556               | 0.452890              | 27.355479                        | 0.036556              | 40    |
| 41    | 2.252200             | 62.610023                       | 0.015972               | 0.444010              | 27.799489                        | 0.035972              | 41    |
| 42    | 2.297244             | 64.862223                       | 0.015417               | 0.435304              | 28.234794                        | 0.035417              | 42    |
| 43    | 2.343189             | 67.159468                       | 0.014890               | 0.426769              | 28.661562                        | 0.034890              | 43    |
| 44    | 2.390053             | 69.502657                       | 0.014388               | 0.418401              | 29.079963                        | 0.034388              | 44    |
| 45    | 2.437854             | 71.892710                       | 0.013910               | 0.410197              | 29.490160                        | 0.033910              | 45    |
| 46    | 2.486611             | 74.330564                       | 0.013453               | 0.402154              | 29.892314                        | 0.033453              | 46    |
| 47    | 2.536344             | 76.817176                       | 0.013018               | 0.394268              | 30.286582                        | 0.033018              | 47    |
| 48    | 2.587070             | 79.353519                       | 0.012602               | 0.386538              | 30.673120                        | 0.032602              | 48    |
| 49    | 2.638812             | 81.940590                       | 0.012204               | 0.378958              | 31.052078                        | 0.032204              | 49    |
| 50    | 2.691588             | 84.579401                       | 0.011823               | 0.371528              | 31.423606                        | 0.031823              | 50    |

MONTHLY
                    
 COMPOUND INTEREST TABLES
                    
 ANNUAL RATE
                    
 EFFECTIVE RATE

2.50%

0.208333%

|        | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |        | 7                    |  |
|--------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|--------|----------------------|--|
| Months | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |        | Mortgage<br>Constant |  |
| 1      | 1.002083             | 1.000000                        | 1.000000               | 0.997921              | 0.997921                         | 1.002083              |        |                      |  |
| 2      | 1.004171             | 2.002083                        | 0.499480               | 0.995846              | 1.993767                         | 0.501563              |        |                      |  |
| 3      | 1.006263             | 3.006254                        | 0.332640               | 0.993776              | 2.987543                         | 0.334723              |        |                      |  |
| 4      | 1.008359             | 4.012517                        | 0.249220               | 0.991710              | 3.979253                         | 0.251303              |        |                      |  |
| 5      | 1.010460             | 5.020877                        | 0.199168               | 0.989648              | 4.968901                         | 0.201252              |        |                      |  |
| 6      | 1.012565             | 6.031337                        | 0.165801               | 0.987591              | 5.956492                         | 0.167884              |        |                      |  |
| 7      | 1.014675             | 7.043902                        | 0.141967               | 0.985537              | 6.942029                         | 0.144050              |        |                      |  |
| 8      | 1.016789             | 8.058577                        | 0.124091               | 0.983489              | 7.925518                         | 0.126175              |        |                      |  |
| 9      | 1.018907             | 9.075366                        | 0.110188               | 0.981444              | 8.906962                         | 0.112272              |        |                      |  |
| 10     | 1.021030             | 10.094273                       | 0.099066               | 0.979403              | 9.886365                         | 0.101149              |        |                      |  |
| 11     | 1.023157             | 11.115302                       | 0.089966               | 0.977367              | 10.863732                        | 0.092049              |        |                      |  |
| Years  |                      |                                 |                        |                       |                                  |                       | Months |                      |  |
| 1      | 1.025288             | 12.138459                       | 0.082383               | 0.975335              | 11.839068                        | 0.084466              | 12     | 1.0135933            |  |
| 2      | 1.051216             | 24.583882                       | 0.040677               | 0.951279              | 23.386128                        | 0.042760              | 24     | 0.5131247            |  |
| 3      | 1.077800             | 37.344029                       | 0.026778               | 0.927816              | 34.648383                        | 0.028861              | 36     | 0.3463365            |  |
| 4      | 1.105056             | 50.426862                       | 0.019831               | 0.904932              | 45.632858                        | 0.021914              | 48     | 0.2629684            |  |
| 5      | 1.133001             | 63.840539                       | 0.015664               | 0.882612              | 56.346404                        | 0.017747              | 60     | 0.2129683            |  |
| 6      | 1.161653             | 77.593427                       | 0.012888               | 0.860842              | 66.795703                        | 0.014971              | 72     | 0.1796523            |  |
| 7      | 1.191029             | 91.694104                       | 0.010906               | 0.839610              | 76.987273                        | 0.012989              | 84     | 0.1558699            |  |
| 8      | 1.221149             | 106.151366                      | 0.009421               | 0.818901              | 86.927470                        | 0.011504              | 96     | 0.1380461            |  |
| 9      | 1.252030             | 120.974229                      | 0.008266               | 0.798703              | 96.622496                        | 0.010350              | 108    | 0.1241947            |  |
| 10     | 1.283692             | 136.171940                      | 0.007344               | 0.779003              | 106.078396                       | 0.009427              | 120    | 0.1131239            |  |
| 11     | 1.316154             | 151.753978                      | 0.006590               | 0.759789              | 115.301070                       | 0.008673              | 132    | 0.1040754            |  |
| 12     | 1.349438             | 167.730061                      | 0.005962               | 0.741049              | 124.296268                       | 0.008045              | 144    | 0.0965435            |  |
| 13     | 1.383563             | 184.110155                      | 0.005432               | 0.722772              | 133.069603                       | 0.007515              | 156    | 0.0901784            |  |
| 14     | 1.418551             | 200.904476                      | 0.004977               | 0.704945              | 141.626545                       | 0.007061              | 168    | 0.0847299            |  |
| 15     | 1.454424             | 218.123500                      | 0.004585               | 0.687557              | 149.972433                       | 0.006668              | 180    | 0.0800147            |  |
| 16     | 1.491204             | 235.777966                      | 0.004241               | 0.670599              | 158.112472                       | 0.006325              | 192    | 0.0758953            |  |
| 17     | 1.528914             | 253.878886                      | 0.003939               | 0.654059              | 166.051739                       | 0.006022              | 204    | 0.0722666            |  |
| 18     | 1.567578             | 272.437551                      | 0.003671               | 0.637927              | 173.795186                       | 0.005754              | 216    | 0.0690468            |  |
| 19     | 1.607220             | 291.465535                      | 0.003431               | 0.622192              | 181.347644                       | 0.005514              | 228    | 0.0661712            |  |
| 20     | 1.647864             | 310.974708                      | 0.003216               | 0.606846              | 188.713822                       | 0.005299              | 240    | 0.0635883            |  |
| 21     | 1.689536             | 330.977238                      | 0.003021               | 0.591879              | 195.898315                       | 0.005105              | 252    | 0.0612563            |  |
| 22     | 1.732262             | 351.485601                      | 0.002845               | 0.577280              | 202.905605                       | 0.004928              | 264    | 0.0591408            |  |
| 23     | 1.776068             | 372.512589                      | 0.002684               | 0.563042              | 209.740061                       | 0.004768              | 276    | 0.0572137            |  |
| 24     | 1.820982             | 394.071317                      | 0.002538               | 0.549154              | 216.405948                       | 0.004621              | 288    | 0.0554513            |  |
| 25     | 1.867032             | 416.175232                      | 0.002403               | 0.535610              | 222.907423                       | 0.004486              | 300    | 0.0538340            |  |
| 26     | 1.914246             | 438.838121                      | 0.002279               | 0.522399              | 229.248540                       | 0.004362              | 312    | 0.0523449            |  |
| 27     | 1.962654             | 462.074119                      | 0.002164               | 0.509514              | 235.433256                       | 0.004247              | 324    | 0.0509699            |  |
| 28     | 2.012287             | 485.897720                      | 0.002058               | 0.496947              | 241.465427                       | 0.004141              | 336    | 0.0496966            |  |
| 29     | 2.063175             | 510.323783                      | 0.001960               | 0.484690              | 247.348817                       | 0.004043              | 348    | 0.0485145            |  |
| 30     | 2.115349             | 535.367543                      | 0.001868               | 0.472735              | 253.087094                       | 0.003951              | 360    | 0.0474145            |  |
| 31     | 2.168843             | 561.044621                      | 0.001782               | 0.461075              | 258.683838                       | 0.003866              | 372    | 0.0463887            |  |
| 32     | 2.223690             | 587.371034                      | 0.001703               | 0.449703              | 264.142540                       | 0.003786              | 384    | 0.0454300            |  |
| 33     | 2.279923             | 614.363200                      | 0.001628               | 0.438611              | 269.466605                       | 0.003711              | 396    | 0.0445324            |  |
| 34     | 2.337579             | 642.037957                      | 0.001558               | 0.427793              | 274.659353                       | 0.003641              | 408    | 0.0436905            |  |
| 35     | 2.396693             | 670.412565                      | 0.001492               | 0.417242              | 279.724023                       | 0.003575              | 420    | 0.0428994            |  |
| 36     | 2.457302             | 699.504724                      | 0.001430               | 0.406950              | 284.663775                       | 0.003513              | 432    | 0.0421550            |  |
| 37     | 2.519443             | 729.332579                      | 0.001371               | 0.396913              | 289.481689                       | 0.003454              | 444    | 0.0414534            |  |
| 38     | 2.583156             | 759.914733                      | 0.001316               | 0.387123              | 294.180771                       | 0.003399              | 456    | 0.0407912            |  |
| 39     | 2.648480             | 791.270264                      | 0.001264               | 0.377575              | 298.763951                       | 0.003347              | 468    | 0.0401655            |  |
| 40     | 2.715456             | 823.418727                      | 0.001214               | 0.368262              | 303.234088                       | 0.003298              | 480    | 0.0395734            |  |
| 41     | 2.784125             | 856.380176                      | 0.001168               | 0.359179              | 307.593970                       | 0.003251              | 492    | 0.0390125            |  |
| 42     | 2.854532             | 890.175168                      | 0.001123               | 0.350320              | 311.846318                       | 0.003207              | 504    | 0.0384805            |  |
| 43     | 2.926718             | 924.824784                      | 0.001081               | 0.341680              | 315.993782                       | 0.003165              | 516    | 0.0379754            |  |
| 44     | 3.000730             | 960.350635                      | 0.001041               | 0.333252              | 320.038950                       | 0.003125              | 528    | 0.0374954            |  |
| 45     | 3.076614             | 996.774880                      | 0.001003               | 0.325033              | 323.984345                       | 0.003087              | 540    | 0.0370388            |  |
| 46     | 3.154417             | 1,034.120238                    | 0.000967               | 0.317016              | 327.832428                       | 0.003050              | 552    | 0.0366041            |  |
| 47     | 3.234188             | 1,072.410003                    | 0.000932               | 0.309197              | 331.585599                       | 0.003016              | 564    | 0.0361898            |  |
| 48     | 3.315975             | 1,111.668056                    | 0.000900               | 0.301570              | 335.246200                       | 0.002983              | 576    | 0.0357946            |  |
| 49     | 3.399831             | 1,151.918885                    | 0.000868               | 0.294132              | 338.816512                       | 0.002951              | 588    | 0.0354174            |  |
| 50     | 3.485807             | 1,193.187596                    | 0.000838               | 0.286878              | 342.298764                       | 0.002921              | 600    | 0.0350571            |  |

ANNUAL

## COMPOUND INTEREST TABLES

ANNUAL RATE

2.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.025000             | 1.000000                        | 1.000000               | 0.975610              | 0.975610                         | 1.025000              | 1     |
| 2     | 1.050625             | 2.025000                        | 0.493827               | 0.951814              | 1.927424                         | 0.518827              | 2     |
| 3     | 1.076891             | 3.075625                        | 0.325137               | 0.928599              | 2.856024                         | 0.350137              | 3     |
| 4     | 1.103813             | 4.152516                        | 0.240818               | 0.905951              | 3.761974                         | 0.265818              | 4     |
| 5     | 1.131408             | 5.256329                        | 0.190247               | 0.883854              | 4.645828                         | 0.215247              | 5     |
| 6     | 1.159693             | 6.387737                        | 0.156550               | 0.862297              | 5.508125                         | 0.181550              | 6     |
| 7     | 1.188686             | 7.547430                        | 0.132495               | 0.841265              | 6.349391                         | 0.157495              | 7     |
| 8     | 1.218403             | 8.736116                        | 0.114467               | 0.820747              | 7.170137                         | 0.139467              | 8     |
| 9     | 1.248863             | 9.954519                        | 0.100457               | 0.800728              | 7.970866                         | 0.125457              | 9     |
| 10    | 1.280085             | 11.203382                       | 0.089259               | 0.781198              | 8.752064                         | 0.114259              | 10    |
| 11    | 1.312087             | 12.483466                       | 0.080106               | 0.762145              | 9.514209                         | 0.105106              | 11    |
| 12    | 1.344889             | 13.795553                       | 0.072487               | 0.743556              | 10.257765                        | 0.097487              | 12    |
| 13    | 1.378511             | 15.140442                       | 0.066048               | 0.725420              | 10.983185                        | 0.091048              | 13    |
| 14    | 1.412974             | 16.518953                       | 0.060537               | 0.707727              | 11.690912                        | 0.085537              | 14    |
| 15    | 1.448298             | 17.931927                       | 0.055766               | 0.690466              | 12.381378                        | 0.080766              | 15    |
| 16    | 1.484506             | 19.380225                       | 0.051599               | 0.673625              | 13.055003                        | 0.076599              | 16    |
| 17    | 1.521618             | 20.864730                       | 0.047928               | 0.657195              | 13.712198                        | 0.072928              | 17    |
| 18    | 1.559659             | 22.386349                       | 0.044670               | 0.641166              | 14.353364                        | 0.069670              | 18    |
| 19    | 1.598650             | 23.946007                       | 0.041761               | 0.625528              | 14.978891                        | 0.066761              | 19    |
| 20    | 1.638616             | 25.544658                       | 0.039147               | 0.610271              | 15.589162                        | 0.064147              | 20    |
| 21    | 1.679582             | 27.183274                       | 0.036787               | 0.595386              | 16.184549                        | 0.061787              | 21    |
| 22    | 1.721571             | 28.862856                       | 0.034647               | 0.580865              | 16.765413                        | 0.059647              | 22    |
| 23    | 1.764611             | 30.584427                       | 0.032696               | 0.566697              | 17.332110                        | 0.057696              | 23    |
| 24    | 1.808726             | 32.349038                       | 0.030913               | 0.552875              | 17.884986                        | 0.055913              | 24    |
| 25    | 1.853944             | 34.157764                       | 0.029276               | 0.539391              | 18.424376                        | 0.054276              | 25    |
| 26    | 1.900293             | 36.011708                       | 0.027769               | 0.526235              | 18.950611                        | 0.052769              | 26    |
| 27    | 1.947800             | 37.912001                       | 0.026377               | 0.513400              | 19.464011                        | 0.051377              | 27    |
| 28    | 1.996495             | 39.859801                       | 0.025088               | 0.500878              | 19.964889                        | 0.050088              | 28    |
| 29    | 2.046407             | 41.856296                       | 0.023891               | 0.488661              | 20.453550                        | 0.048891              | 29    |
| 30    | 2.097568             | 43.902703                       | 0.022778               | 0.476743              | 20.930293                        | 0.047778              | 30    |
| 31    | 2.150007             | 46.000271                       | 0.021739               | 0.465115              | 21.395407                        | 0.046739              | 31    |
| 32    | 2.203757             | 48.150278                       | 0.020768               | 0.453771              | 21.849178                        | 0.045768              | 32    |
| 33    | 2.258851             | 50.354034                       | 0.019859               | 0.442703              | 22.291881                        | 0.044859              | 33    |
| 34    | 2.315322             | 52.612885                       | 0.019007               | 0.431905              | 22.723786                        | 0.044007              | 34    |
| 35    | 2.373205             | 54.928207                       | 0.018206               | 0.421371              | 23.145157                        | 0.043206              | 35    |
| 36    | 2.432535             | 57.301413                       | 0.017452               | 0.411094              | 23.556251                        | 0.042452              | 36    |
| 37    | 2.493349             | 59.733948                       | 0.016741               | 0.401067              | 23.957318                        | 0.041741              | 37    |
| 38    | 2.555682             | 62.227297                       | 0.016070               | 0.391285              | 24.348603                        | 0.041070              | 38    |
| 39    | 2.619574             | 64.782979                       | 0.015436               | 0.381741              | 24.730344                        | 0.040436              | 39    |
| 40    | 2.685064             | 67.402554                       | 0.014836               | 0.372431              | 25.102775                        | 0.039836              | 40    |
| 41    | 2.752190             | 70.087617                       | 0.014268               | 0.363347              | 25.466122                        | 0.039268              | 41    |
| 42    | 2.820995             | 72.839808                       | 0.013729               | 0.354485              | 25.820607                        | 0.038729              | 42    |
| 43    | 2.891520             | 75.660803                       | 0.013217               | 0.345839              | 26.166446                        | 0.038217              | 43    |
| 44    | 2.963808             | 78.552323                       | 0.012730               | 0.337404              | 26.503849                        | 0.037730              | 44    |
| 45    | 3.037903             | 81.516131                       | 0.012268               | 0.329174              | 26.833024                        | 0.037268              | 45    |
| 46    | 3.113851             | 84.554034                       | 0.011827               | 0.321146              | 27.154170                        | 0.036827              | 46    |
| 47    | 3.191697             | 87.667885                       | 0.011407               | 0.313313              | 27.467483                        | 0.036407              | 47    |
| 48    | 3.271490             | 90.859582                       | 0.011006               | 0.305671              | 27.773154                        | 0.036006              | 48    |
| 49    | 3.353277             | 94.131072                       | 0.010623               | 0.298216              | 28.071369                        | 0.035623              | 49    |
| 50    | 3.437109             | 97.484349                       | 0.010258               | 0.290942              | 28.362312                        | 0.035258              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

3.00%

0.250000%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7      |                   |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|--------|-------------------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |        | Mortgage Constant |
| 1      | 1.002500          | 1.000000                     | 1.000000            | 0.997506           | 0.997506                      | 1.002500           |        |                   |
| 2      | 1.005006          | 2.002500                     | 0.499376            | 0.995019           | 1.992525                      | 0.501876           |        |                   |
| 3      | 1.007519          | 3.007506                     | 0.332501            | 0.992537           | 2.985062                      | 0.335001           |        |                   |
| 4      | 1.010038          | 4.015025                     | 0.249064            | 0.990062           | 3.975124                      | 0.251564           |        |                   |
| 5      | 1.012563          | 5.025063                     | 0.199002            | 0.987593           | 4.962718                      | 0.201502           |        |                   |
| 6      | 1.015094          | 6.037625                     | 0.165628            | 0.985130           | 5.947848                      | 0.168128           |        |                   |
| 7      | 1.017632          | 7.052719                     | 0.141789            | 0.982674           | 6.930522                      | 0.144289           |        |                   |
| 8      | 1.020176          | 8.070351                     | 0.123910            | 0.980223           | 7.910745                      | 0.126410           |        |                   |
| 9      | 1.022726          | 9.090527                     | 0.110005            | 0.977779           | 8.888524                      | 0.112505           |        |                   |
| 10     | 1.025283          | 10.113253                    | 0.098880            | 0.975340           | 9.863864                      | 0.101380           |        |                   |
| 11     | 1.027846          | 11.138536                    | 0.089778            | 0.972908           | 10.836772                     | 0.092278           |        |                   |
| Years  |                   |                              |                     |                    |                               |                    | Months |                   |
| 1      | 1.030416          | 12.166383                    | 0.082194            | 0.970482           | 11.807254                     | 0.084694           | 12     | 1.0163244         |
| 2      | 1.061757          | 24.702818                    | 0.040481            | 0.941835           | 23.265980                     | 0.042981           | 24     | 0.5157745         |
| 3      | 1.094051          | 37.620560                    | 0.026581            | 0.914034           | 34.386465                     | 0.029081           | 36     | 0.3489745         |
| 4      | 1.127328          | 50.931208                    | 0.019634            | 0.887053           | 45.178695                     | 0.022134           | 48     | 0.2656119         |
| 5      | 1.161617          | 64.646713                    | 0.015469            | 0.860869           | 55.652358                     | 0.017969           | 60     | 0.2156243         |
| 6      | 1.196948          | 78.779387                    | 0.012694            | 0.835458           | 65.816858                     | 0.015194           | 72     | 0.1823241         |
| 7      | 1.233355          | 93.341920                    | 0.010713            | 0.810797           | 75.681321                     | 0.013213           | 84     | 0.1585596         |
| 8      | 1.270868          | 108.347387                   | 0.009230            | 0.786863           | 85.254603                     | 0.011730           | 96     | 0.1407549         |
| 9      | 1.309523          | 123.809259                   | 0.008077            | 0.763637           | 94.545300                     | 0.010577           | 108    | 0.1269233         |
| 10     | 1.349354          | 139.741419                   | 0.007156            | 0.741096           | 103.561753                    | 0.009656           | 120    | 0.1158729         |
| 11     | 1.390395          | 156.158171                   | 0.006404            | 0.719220           | 112.312057                    | 0.008904           | 132    | 0.1068452         |
| 12     | 1.432686          | 173.074254                   | 0.005778            | 0.697990           | 120.804069                    | 0.008278           | 144    | 0.0993344         |
| 13     | 1.476262          | 190.504855                   | 0.005249            | 0.677386           | 129.045412                    | 0.007749           | 156    | 0.0929905         |
| 14     | 1.521164          | 208.465626                   | 0.004797            | 0.657391           | 137.043486                    | 0.007297           | 168    | 0.0875634         |
| 15     | 1.567432          | 226.972690                   | 0.004406            | 0.637986           | 144.805471                    | 0.006906           | 180    | 0.0828698         |
| 16     | 1.615107          | 246.042664                   | 0.004064            | 0.619154           | 152.338338                    | 0.006564           | 192    | 0.0787720         |
| 17     | 1.664232          | 265.692670                   | 0.003764            | 0.600878           | 159.648848                    | 0.006264           | 204    | 0.0751650         |
| 18     | 1.714851          | 285.940350                   | 0.003497            | 0.583141           | 166.743566                    | 0.005997           | 216    | 0.0719668         |
| 19     | 1.767010          | 306.803882                   | 0.003259            | 0.565928           | 173.628861                    | 0.005759           | 228    | 0.0691129         |
| 20     | 1.820755          | 328.301998                   | 0.003046            | 0.549223           | 180.310914                    | 0.005546           | 240    | 0.0665517         |
| 21     | 1.876135          | 350.454000                   | 0.002853            | 0.533011           | 186.795726                    | 0.005353           | 252    | 0.0642413         |
| 22     | 1.933199          | 373.279777                   | 0.002679            | 0.517277           | 193.089119                    | 0.005179           | 264    | 0.0621475         |
| 23     | 1.992000          | 396.799821                   | 0.002520            | 0.502008           | 199.196742                    | 0.005020           | 276    | 0.0602419         |
| 24     | 2.052588          | 421.035250                   | 0.002375            | 0.487190           | 205.124080                    | 0.004875           | 288    | 0.0585012         |
| 25     | 2.115020          | 446.007823                   | 0.002242            | 0.472809           | 210.876453                    | 0.004742           | 300    | 0.0569054         |
| 26     | 2.179350          | 471.739961                   | 0.002120            | 0.458852           | 216.459028                    | 0.004620           | 312    | 0.0554377         |
| 27     | 2.245637          | 498.254766                   | 0.002007            | 0.445308           | 221.876815                    | 0.004507           | 324    | 0.0540841         |
| 28     | 2.313940          | 525.576044                   | 0.001903            | 0.432163           | 227.134679                    | 0.004403           | 336    | 0.0528321         |
| 29     | 2.384321          | 553.728325                   | 0.001806            | 0.419407           | 232.237341                    | 0.004306           | 348    | 0.0516713         |
| 30     | 2.456842          | 582.736885                   | 0.001716            | 0.407027           | 237.189382                    | 0.004216           | 360    | 0.0505925         |
| 31     | 2.531569          | 612.627767                   | 0.001632            | 0.395012           | 241.995247                    | 0.004132           | 372    | 0.0495878         |
| 32     | 2.608570          | 643.427810                   | 0.001554            | 0.383352           | 246.659253                    | 0.004054           | 384    | 0.0486501         |
| 33     | 2.687912          | 675.164665                   | 0.001481            | 0.372036           | 251.185586                    | 0.003981           | 396    | 0.0477734         |
| 34     | 2.769667          | 707.866827                   | 0.001413            | 0.361054           | 255.578310                    | 0.003913           | 408    | 0.0469523         |
| 35     | 2.853909          | 741.563657                   | 0.001349            | 0.350397           | 259.841368                    | 0.003849           | 420    | 0.0461820         |
| 36     | 2.940714          | 776.285408                   | 0.001288            | 0.340054           | 263.978590                    | 0.003788           | 432    | 0.0454582         |
| 37     | 3.030158          | 812.063254                   | 0.001231            | 0.330016           | 267.993688                    | 0.003731           | 444    | 0.0447772         |
| 38     | 3.122323          | 848.929318                   | 0.001178            | 0.320274           | 271.890268                    | 0.003678           | 456    | 0.0441355         |
| 39     | 3.217292          | 886.916698                   | 0.001128            | 0.310820           | 275.671828                    | 0.003628           | 468    | 0.0435300         |
| 40     | 3.315149          | 926.059501                   | 0.001080            | 0.301646           | 279.341764                    | 0.003580           | 480    | 0.0429581         |
| 41     | 3.415982          | 966.392870                   | 0.001035            | 0.292742           | 282.903370                    | 0.003535           | 492    | 0.0424173         |
| 42     | 3.519883          | 1,007.953016                 | 0.000992            | 0.284100           | 286.359844                    | 0.003492           | 504    | 0.0419053         |
| 43     | 3.626943          | 1,050.777255                 | 0.000952            | 0.275714           | 289.714290                    | 0.003452           | 516    | 0.0414201         |
| 44     | 3.737260          | 1,094.904033                 | 0.000913            | 0.267576           | 292.969718                    | 0.003413           | 528    | 0.0409599         |
| 45     | 3.850932          | 1,140.372970                 | 0.000877            | 0.259677           | 296.129052                    | 0.003377           | 540    | 0.0405229         |
| 46     | 3.968062          | 1,187.224888                 | 0.000842            | 0.252012           | 299.195129                    | 0.003342           | 552    | 0.0401076         |
| 47     | 4.088755          | 1,235.501852                 | 0.000809            | 0.244573           | 302.170701                    | 0.003309           | 564    | 0.0397127         |
| 48     | 4.213118          | 1,285.247205                 | 0.000778            | 0.237354           | 305.058439                    | 0.003278           | 576    | 0.0393367         |
| 49     | 4.341264          | 1,336.505612                 | 0.000748            | 0.230348           | 307.860937                    | 0.003248           | 588    | 0.0389786         |
| 50     | 4.473308          | 1,389.323092                 | 0.000720            | 0.223548           | 310.580710                    | 0.003220           | 600    | 0.0386373         |



## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

3.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.030000             | 1.000000                        | 1.000000               | 0.970874              | 0.970874                         | 1.030000              | 1     |
| 2     | 1.060900             | 2.030000                        | 0.492611               | 0.942596              | 1.913470                         | 0.522611              | 2     |
| 3     | 1.092727             | 3.090900                        | 0.323530               | 0.915142              | 2.828611                         | 0.353530              | 3     |
| 4     | 1.125509             | 4.183627                        | 0.239027               | 0.888487              | 3.717098                         | 0.269027              | 4     |
| 5     | 1.159274             | 5.309136                        | 0.188355               | 0.862609              | 4.579707                         | 0.218355              | 5     |
| 6     | 1.194052             | 6.468410                        | 0.154598               | 0.837484              | 5.417191                         | 0.184598              | 6     |
| 7     | 1.229874             | 7.662462                        | 0.130506               | 0.813092              | 6.230283                         | 0.160506              | 7     |
| 8     | 1.266770             | 8.892336                        | 0.112456               | 0.789409              | 7.019692                         | 0.142456              | 8     |
| 9     | 1.304773             | 10.159106                       | 0.098434               | 0.766417              | 7.786109                         | 0.128434              | 9     |
| 10    | 1.343916             | 11.463879                       | 0.087231               | 0.744094              | 8.530203                         | 0.117231              | 10    |
| 11    | 1.384234             | 12.807796                       | 0.078077               | 0.722421              | 9.252624                         | 0.108077              | 11    |
| 12    | 1.425761             | 14.192030                       | 0.070462               | 0.701380              | 9.954004                         | 0.100462              | 12    |
| 13    | 1.468534             | 15.617790                       | 0.064030               | 0.680951              | 10.634955                        | 0.094030              | 13    |
| 14    | 1.512590             | 17.086324                       | 0.058526               | 0.661118              | 11.296073                        | 0.088526              | 14    |
| 15    | 1.557967             | 18.598914                       | 0.053767               | 0.641862              | 11.937935                        | 0.083767              | 15    |
| 16    | 1.604706             | 20.156881                       | 0.049611               | 0.623167              | 12.561102                        | 0.079611              | 16    |
| 17    | 1.652848             | 21.761588                       | 0.045953               | 0.605016              | 13.166118                        | 0.075953              | 17    |
| 18    | 1.702433             | 23.414435                       | 0.042709               | 0.587395              | 13.753513                        | 0.072709              | 18    |
| 19    | 1.753506             | 25.116868                       | 0.039814               | 0.570286              | 14.323799                        | 0.069814              | 19    |
| 20    | 1.806111             | 26.870374                       | 0.037216               | 0.553676              | 14.877475                        | 0.067216              | 20    |
| 21    | 1.860295             | 28.676486                       | 0.034872               | 0.537549              | 15.415024                        | 0.064872              | 21    |
| 22    | 1.916103             | 30.536780                       | 0.032747               | 0.521893              | 15.936917                        | 0.062747              | 22    |
| 23    | 1.973587             | 32.452884                       | 0.030814               | 0.506692              | 16.443608                        | 0.060814              | 23    |
| 24    | 2.032794             | 34.426470                       | 0.029047               | 0.491934              | 16.935542                        | 0.059047              | 24    |
| 25    | 2.093778             | 36.459264                       | 0.027428               | 0.477606              | 17.413148                        | 0.057428              | 25    |
| 26    | 2.156591             | 38.553042                       | 0.025938               | 0.463695              | 17.876842                        | 0.055938              | 26    |
| 27    | 2.221289             | 40.709634                       | 0.024564               | 0.450189              | 18.327031                        | 0.054564              | 27    |
| 28    | 2.287928             | 42.930923                       | 0.023293               | 0.437077              | 18.764108                        | 0.053293              | 28    |
| 29    | 2.356566             | 45.218850                       | 0.022115               | 0.424346              | 19.188455                        | 0.052115              | 29    |
| 30    | 2.427262             | 47.575416                       | 0.021019               | 0.411987              | 19.600441                        | 0.051019              | 30    |
| 31    | 2.500080             | 50.002678                       | 0.019999               | 0.399987              | 20.000428                        | 0.049999              | 31    |
| 32    | 2.575083             | 52.502759                       | 0.019047               | 0.388337              | 20.388766                        | 0.049047              | 32    |
| 33    | 2.652335             | 55.077841                       | 0.018156               | 0.377026              | 20.765792                        | 0.048156              | 33    |
| 34    | 2.731905             | 57.730177                       | 0.017322               | 0.366045              | 21.131837                        | 0.047322              | 34    |
| 35    | 2.813862             | 60.462082                       | 0.016539               | 0.355383              | 21.487220                        | 0.046539              | 35    |
| 36    | 2.898278             | 63.275944                       | 0.015804               | 0.345032              | 21.832252                        | 0.045804              | 36    |
| 37    | 2.985227             | 66.174223                       | 0.015112               | 0.334983              | 22.167235                        | 0.045112              | 37    |
| 38    | 3.074783             | 69.159449                       | 0.014459               | 0.325226              | 22.492462                        | 0.044459              | 38    |
| 39    | 3.167027             | 72.234233                       | 0.013844               | 0.315754              | 22.808215                        | 0.043844              | 39    |
| 40    | 3.262038             | 75.401260                       | 0.013262               | 0.306557              | 23.114772                        | 0.043262              | 40    |
| 41    | 3.359899             | 78.663298                       | 0.012712               | 0.297628              | 23.412400                        | 0.042712              | 41    |
| 42    | 3.460696             | 82.023196                       | 0.012192               | 0.288959              | 23.701359                        | 0.042192              | 42    |
| 43    | 3.564517             | 85.483892                       | 0.011698               | 0.280543              | 23.981902                        | 0.041698              | 43    |
| 44    | 3.671452             | 89.048409                       | 0.011230               | 0.272372              | 24.254274                        | 0.041230              | 44    |
| 45    | 3.781596             | 92.719861                       | 0.010785               | 0.264439              | 24.518713                        | 0.040785              | 45    |
| 46    | 3.895044             | 96.501457                       | 0.010363               | 0.256737              | 24.775449                        | 0.040363              | 46    |
| 47    | 4.011895             | 100.396501                      | 0.009961               | 0.249259              | 25.024708                        | 0.039961              | 47    |
| 48    | 4.132252             | 104.408396                      | 0.009578               | 0.241999              | 25.266707                        | 0.039578              | 48    |
| 49    | 4.256219             | 108.540648                      | 0.009213               | 0.234950              | 25.501657                        | 0.039213              | 49    |
| 50    | 4.383906             | 112.796867                      | 0.008865               | 0.228107              | 25.729764                        | 0.038865              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

3.50%

0.291667%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |
| 1      | 1.002917          | 1.000000                     | 1.000000            | 0.997092           | 0.997092                      | 1.002917           |                   |
| 2      | 1.005842          | 2.002917                     | 0.499272            | 0.994192           | 1.991284                      | 0.502189           |                   |
| 3      | 1.008776          | 3.008759                     | 0.332363            | 0.991301           | 2.982585                      | 0.335280           |                   |
| 4      | 1.011718          | 4.017534                     | 0.248909            | 0.988418           | 3.971003                      | 0.251826           |                   |
| 5      | 1.014669          | 5.029252                     | 0.198837            | 0.985543           | 4.956546                      | 0.201753           |                   |
| 6      | 1.017628          | 6.043921                     | 0.165456            | 0.982677           | 5.939223                      | 0.168372           |                   |
| 7      | 1.020596          | 7.061549                     | 0.141612            | 0.979819           | 6.919043                      | 0.144529           |                   |
| 8      | 1.023573          | 8.082145                     | 0.123730            | 0.976970           | 7.896013                      | 0.126646           |                   |
| 9      | 1.026558          | 9.105718                     | 0.109821            | 0.974129           | 8.870141                      | 0.112738           |                   |
| 10     | 1.029552          | 10.132276                    | 0.098695            | 0.971296           | 9.841437                      | 0.101611           |                   |
| 11     | 1.032555          | 11.161829                    | 0.089591            | 0.968471           | 10.809908                     | 0.092508           |                   |
| Years  | Months            |                              |                     |                    |                               |                    |                   |
| 1      | 1.035567          | 12.194384                    | 0.082005            | 0.965655           | 11.775563                     | 0.084922           | 12                |
| 2      | 1.072399          | 24.822485                    | 0.040286            | 0.932489           | 23.146690                     | 0.043203           | 24                |
| 3      | 1.110541          | 37.899729                    | 0.026385            | 0.900462           | 34.127270                     | 0.029302           | 36                |
| 4      | 1.150039          | 51.442091                    | 0.019439            | 0.869535           | 44.730719                     | 0.022356           | 48                |
| 5      | 1.190943          | 65.466113                    | 0.015275            | 0.839671           | 54.969988                     | 0.018192           | 60                |
| 6      | 1.233301          | 79.988927                    | 0.012502            | 0.810832           | 64.857585                     | 0.015418           | 72                |
| 7      | 1.277166          | 95.028273                    | 0.010523            | 0.782984           | 74.405589                     | 0.013440           | 84                |
| 8      | 1.322591          | 110.602523                   | 0.009041            | 0.756092           | 83.625663                     | 0.011958           | 96                |
| 9      | 1.369631          | 126.730702                   | 0.007891            | 0.730124           | 92.529069                     | 0.010807           | 108               |
| 10     | 1.418345          | 143.432510                   | 0.006972            | 0.705047           | 101.126685                    | 0.009889           | 120               |
| 11     | 1.468791          | 160.728352                   | 0.006222            | 0.680832           | 109.429013                    | 0.009138           | 132               |
| 12     | 1.521031          | 178.639353                   | 0.005598            | 0.657449           | 117.446193                    | 0.008515           | 144               |
| 13     | 1.575130          | 197.187395                   | 0.005071            | 0.634868           | 125.188021                    | 0.007988           | 156               |
| 14     | 1.631152          | 216.395133                   | 0.004621            | 0.613063           | 132.663952                    | 0.007538           | 168               |
| 15     | 1.689168          | 236.286033                   | 0.004232            | 0.592008           | 139.883120                    | 0.007149           | 180               |
| 16     | 1.749246          | 256.884391                   | 0.003893            | 0.571675           | 146.854342                    | 0.006809           | 192               |
| 17     | 1.811461          | 278.215370                   | 0.003594            | 0.552040           | 153.586135                    | 0.006511           | 204               |
| 18     | 1.875890          | 300.305027                   | 0.003330            | 0.533080           | 160.086722                    | 0.006247           | 216               |
| 19     | 1.942609          | 323.180345                   | 0.003094            | 0.514772           | 166.364044                    | 0.006011           | 228               |
| 20     | 2.011702          | 346.869269                   | 0.002883            | 0.497092           | 172.425768                    | 0.005800           | 240               |
| 21     | 2.083252          | 371.400736                   | 0.002693            | 0.480019           | 178.279301                    | 0.005609           | 252               |
| 22     | 2.157347          | 396.804712                   | 0.002520            | 0.463532           | 183.931791                    | 0.005437           | 264               |
| 23     | 2.234077          | 423.112231                   | 0.002363            | 0.447612           | 189.390145                    | 0.005280           | 276               |
| 24     | 2.313537          | 450.355427                   | 0.002220            | 0.432239           | 194.661029                    | 0.005137           | 288               |
| 25     | 2.395822          | 478.567582                   | 0.002090            | 0.417393           | 199.750883                    | 0.005006           | 300               |
| 26     | 2.481034          | 507.783156                   | 0.001969            | 0.403058           | 204.665923                    | 0.004886           | 312               |
| 27     | 2.569277          | 538.037840                   | 0.001859            | 0.389215           | 209.412155                    | 0.004775           | 324               |
| 28     | 2.660658          | 569.368590                   | 0.001756            | 0.375847           | 213.995375                    | 0.004673           | 336               |
| 29     | 2.755290          | 601.813680                   | 0.001662            | 0.362938           | 218.421183                    | 0.004578           | 348               |
| 30     | 2.853287          | 635.412742                   | 0.001574            | 0.350473           | 222.694985                    | 0.004490           | 360               |
| 31     | 2.954770          | 670.206821                   | 0.001492            | 0.338436           | 226.822001                    | 0.004409           | 372               |
| 32     | 3.059862          | 706.238420                   | 0.001416            | 0.326812           | 230.807274                    | 0.004333           | 384               |
| 33     | 3.168692          | 743.551552                   | 0.001345            | 0.315588           | 234.655670                    | 0.004262           | 396               |
| 34     | 3.281393          | 782.191799                   | 0.001278            | 0.304749           | 238.371892                    | 0.004195           | 408               |
| 35     | 3.398102          | 822.206362                   | 0.001216            | 0.294282           | 241.960479                    | 0.004133           | 420               |
| 36     | 3.518962          | 863.644121                   | 0.001158            | 0.284175           | 245.425815                    | 0.004075           | 432               |
| 37     | 3.644121          | 906.555694                   | 0.001103            | 0.274415           | 248.772132                    | 0.004020           | 444               |
| 38     | 3.773731          | 950.993502                   | 0.001052            | 0.264990           | 252.003519                    | 0.003968           | 456               |
| 39     | 3.907951          | 997.011827                   | 0.001003            | 0.255889           | 255.123922                    | 0.003920           | 468               |
| 40     | 4.046945          | 1,044.666884                 | 0.000957            | 0.247100           | 258.137154                    | 0.003874           | 480               |
| 41     | 4.190883          | 1,094.016885                 | 0.000914            | 0.238613           | 261.046895                    | 0.003831           | 492               |
| 42     | 4.339940          | 1,145.122116                 | 0.000873            | 0.230418           | 263.856700                    | 0.003790           | 504               |
| 43     | 4.494298          | 1,198.045005                 | 0.000835            | 0.222504           | 266.570001                    | 0.003751           | 516               |
| 44     | 4.654146          | 1,252.850199                 | 0.000798            | 0.214862           | 269.190113                    | 0.003715           | 528               |
| 45     | 4.819680          | 1,309.604647                 | 0.000764            | 0.207483           | 271.720236                    | 0.003680           | 540               |
| 46     | 4.991102          | 1,368.377677                 | 0.000731            | 0.200357           | 274.163461                    | 0.003647           | 552               |
| 47     | 5.168620          | 1,429.241086                 | 0.000700            | 0.193475           | 276.522772                    | 0.003616           | 564               |
| 48     | 5.352452          | 1,492.269220                 | 0.000670            | 0.186830           | 278.801052                    | 0.003587           | 576               |
| 49     | 5.542822          | 1,557.539073                 | 0.000642            | 0.180414           | 281.001084                    | 0.003559           | 588               |
| 50     | 5.739964          | 1,625.130376                 | 0.000615            | 0.174217           | 283.125554                    | 0.003532           | 600               |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

3.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.035000             | 1.000000                        | 1.000000               | 0.966184              | 0.966184                         | 1.035000              | 1     |
| 2     | 1.071225             | 2.035000                        | 0.491400               | 0.933511              | 1.899694                         | 0.526400              | 2     |
| 3     | 1.108718             | 3.106225                        | 0.321934               | 0.901943              | 2.801637                         | 0.356934              | 3     |
| 4     | 1.147523             | 4.214943                        | 0.237251               | 0.871442              | 3.673079                         | 0.272251              | 4     |
| 5     | 1.187686             | 5.362466                        | 0.186481               | 0.841973              | 4.515052                         | 0.221481              | 5     |
| 6     | 1.229255             | 6.550152                        | 0.152668               | 0.813501              | 5.328553                         | 0.187668              | 6     |
| 7     | 1.272279             | 7.779408                        | 0.128544               | 0.785991              | 6.114544                         | 0.163544              | 7     |
| 8     | 1.316809             | 9.051687                        | 0.110477               | 0.759412              | 6.873956                         | 0.145477              | 8     |
| 9     | 1.362897             | 10.368496                       | 0.096446               | 0.733731              | 7.607687                         | 0.131446              | 9     |
| 10    | 1.410599             | 11.731393                       | 0.085241               | 0.708919              | 8.316605                         | 0.120241              | 10    |
| 11    | 1.459970             | 13.141992                       | 0.076092               | 0.684946              | 9.001551                         | 0.111092              | 11    |
| 12    | 1.511069             | 14.601962                       | 0.068484               | 0.661783              | 9.663334                         | 0.103484              | 12    |
| 13    | 1.563956             | 16.113030                       | 0.062062               | 0.639404              | 10.302738                        | 0.097062              | 13    |
| 14    | 1.618695             | 17.676986                       | 0.056571               | 0.617782              | 10.920520                        | 0.091571              | 14    |
| 15    | 1.675349             | 19.295681                       | 0.051825               | 0.596891              | 11.517411                        | 0.086825              | 15    |
| 16    | 1.733986             | 20.971030                       | 0.047685               | 0.576706              | 12.094117                        | 0.082685              | 16    |
| 17    | 1.794676             | 22.705016                       | 0.044043               | 0.557204              | 12.651321                        | 0.079043              | 17    |
| 18    | 1.857489             | 24.499691                       | 0.040817               | 0.538361              | 13.189682                        | 0.075817              | 18    |
| 19    | 1.922501             | 26.357180                       | 0.037940               | 0.520156              | 13.709837                        | 0.072940              | 19    |
| 20    | 1.989789             | 28.279682                       | 0.035361               | 0.502566              | 14.212403                        | 0.070361              | 20    |
| 21    | 2.059431             | 30.269471                       | 0.033037               | 0.485571              | 14.697974                        | 0.068037              | 21    |
| 22    | 2.131512             | 32.328902                       | 0.030932               | 0.469151              | 15.167125                        | 0.065932              | 22    |
| 23    | 2.206114             | 34.460414                       | 0.029019               | 0.453286              | 15.620410                        | 0.064019              | 23    |
| 24    | 2.283328             | 36.666528                       | 0.027273               | 0.437957              | 16.058368                        | 0.062273              | 24    |
| 25    | 2.363245             | 38.949857                       | 0.025674               | 0.423147              | 16.481515                        | 0.060674              | 25    |
| 26    | 2.445959             | 41.313102                       | 0.024205               | 0.408838              | 16.890352                        | 0.059205              | 26    |
| 27    | 2.531567             | 43.759060                       | 0.022852               | 0.395012              | 17.285365                        | 0.057852              | 27    |
| 28    | 2.620172             | 46.290627                       | 0.021603               | 0.381654              | 17.667019                        | 0.056603              | 28    |
| 29    | 2.711878             | 48.910799                       | 0.020445               | 0.368748              | 18.035767                        | 0.055445              | 29    |
| 30    | 2.806794             | 51.622677                       | 0.019371               | 0.356278              | 18.392045                        | 0.054371              | 30    |
| 31    | 2.905031             | 54.429471                       | 0.018372               | 0.344230              | 18.736276                        | 0.053372              | 31    |
| 32    | 3.006708             | 57.334502                       | 0.017442               | 0.332590              | 19.068865                        | 0.052442              | 32    |
| 33    | 3.111942             | 60.341210                       | 0.016572               | 0.321343              | 19.390208                        | 0.051572              | 33    |
| 34    | 3.220860             | 63.453152                       | 0.015760               | 0.310476              | 19.700684                        | 0.050760              | 34    |
| 35    | 3.333590             | 66.674013                       | 0.014998               | 0.299977              | 20.000661                        | 0.049998              | 35    |
| 36    | 3.450266             | 70.007603                       | 0.014284               | 0.289833              | 20.290494                        | 0.049284              | 36    |
| 37    | 3.571025             | 73.457869                       | 0.013613               | 0.280032              | 20.570525                        | 0.048613              | 37    |
| 38    | 3.696011             | 77.028895                       | 0.012982               | 0.270562              | 20.841087                        | 0.047982              | 38    |
| 39    | 3.825372             | 80.724906                       | 0.012388               | 0.261413              | 21.102500                        | 0.047388              | 39    |
| 40    | 3.959260             | 84.550278                       | 0.011827               | 0.252572              | 21.355072                        | 0.046827              | 40    |
| 41    | 4.097834             | 88.509537                       | 0.011298               | 0.244031              | 21.599104                        | 0.046298              | 41    |
| 42    | 4.241258             | 92.607371                       | 0.010798               | 0.235779              | 21.834883                        | 0.045798              | 42    |
| 43    | 4.389702             | 96.848629                       | 0.010325               | 0.227806              | 22.062689                        | 0.045325              | 43    |
| 44    | 4.543342             | 101.238331                      | 0.009878               | 0.220102              | 22.282791                        | 0.044878              | 44    |
| 45    | 4.702359             | 105.781673                      | 0.009453               | 0.212659              | 22.495450                        | 0.044453              | 45    |
| 46    | 4.866941             | 110.484031                      | 0.009051               | 0.205468              | 22.700918                        | 0.044051              | 46    |
| 47    | 5.037284             | 115.350973                      | 0.008669               | 0.198520              | 22.899438                        | 0.043669              | 47    |
| 48    | 5.213589             | 120.388257                      | 0.008306               | 0.191806              | 23.091244                        | 0.043306              | 48    |
| 49    | 5.396065             | 125.601846                      | 0.007962               | 0.185320              | 23.276564                        | 0.042962              | 49    |
| 50    | 5.584927             | 130.997910                      | 0.007634               | 0.179053              | 23.455618                        | 0.042634              | 50    |

MONTHLY
COMPOUND INTEREST TABLES
ANNUAL RATE
EFFECTIVE RATE

4.00%

0.333333%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7      |                   |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|--------|-------------------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |        | Mortgage Constant |
| 1      | 1.003333          | 1.000000                     | 1.000000            | 0.996678           | 0.996678                      | 1.003333           |        |                   |
| 2      | 1.006678          | 2.003333                     | 0.499168            | 0.993367           | 1.990044                      | 0.502501           |        |                   |
| 3      | 1.010033          | 3.010011                     | 0.332225            | 0.990066           | 2.980111                      | 0.335558           |        |                   |
| 4      | 1.013400          | 4.020044                     | 0.248753            | 0.986777           | 3.966888                      | 0.252087           |        |                   |
| 5      | 1.016778          | 5.033445                     | 0.198671            | 0.983499           | 4.950386                      | 0.202004           |        |                   |
| 6      | 1.020167          | 6.050223                     | 0.165283            | 0.980231           | 5.930618                      | 0.168617           |        |                   |
| 7      | 1.023568          | 7.070390                     | 0.141435            | 0.976975           | 6.907592                      | 0.144768           |        |                   |
| 8      | 1.026980          | 8.093958                     | 0.123549            | 0.973729           | 7.881321                      | 0.126882           |        |                   |
| 9      | 1.030403          | 9.120938                     | 0.109638            | 0.970494           | 8.851815                      | 0.112971           |        |                   |
| 10     | 1.033838          | 10.151341                    | 0.098509            | 0.967270           | 9.819085                      | 0.101842           |        |                   |
| 11     | 1.037284          | 11.185179                    | 0.089404            | 0.964056           | 10.783141                     | 0.092737           |        |                   |
| Years  |                   |                              |                     |                    |                               |                    | Months |                   |
| 1      | 1.040742          | 12.222463                    | 0.081817            | 0.960853           | 11.743994                     | 0.085150           | 12     |                   |
| 2      | 1.083143          | 24.942888                    | 0.040092            | 0.923239           | 23.028251                     | 0.043425           | 24     |                   |
| 3      | 1.127272          | 38.181562                    | 0.026191            | 0.887097           | 33.870766                     | 0.029524           | 36     |                   |
| 4      | 1.173199          | 51.959601                    | 0.019246            | 0.852371           | 44.288834                     | 0.022579           | 48     |                   |
| 5      | 1.220997          | 66.298978                    | 0.015083            | 0.819003           | 54.299069                     | 0.018417           | 60     |                   |
| 6      | 1.270742          | 81.222564                    | 0.012312            | 0.786942           | 63.917437                     | 0.015645           | 72     |                   |
| 7      | 1.322514          | 96.754159                    | 0.010335            | 0.756136           | 73.159278                     | 0.013669           | 84     |                   |
| 8      | 1.376395          | 112.918536                   | 0.008856            | 0.726536           | 82.039332                     | 0.012189           | 96     |                   |
| 9      | 1.432472          | 129.741474                   | 0.007708            | 0.698094           | 90.571761                     | 0.011041           | 108    |                   |
| 10     | 1.490833          | 147.249805                   | 0.006791            | 0.670766           | 98.770175                     | 0.010125           | 120    |                   |
| 11     | 1.551572          | 165.471452                   | 0.006043            | 0.644508           | 106.647648                    | 0.009377           | 132    |                   |
| 12     | 1.614785          | 184.435477                   | 0.005422            | 0.619278           | 114.216744                    | 0.008755           | 144    |                   |
| 13     | 1.680574          | 204.172126                   | 0.004898            | 0.595035           | 121.489536                    | 0.008231           | 156    |                   |
| 14     | 1.749043          | 224.712876                   | 0.004450            | 0.571741           | 128.477623                    | 0.007783           | 168    |                   |
| 15     | 1.820302          | 246.090488                   | 0.004064            | 0.549360           | 135.192149                    | 0.007397           | 180    |                   |
| 16     | 1.894464          | 268.339057                   | 0.003727            | 0.527854           | 141.643824                    | 0.007060           | 192    |                   |
| 17     | 1.971647          | 291.494067                   | 0.003431            | 0.507190           | 147.842937                    | 0.006764           | 204    |                   |
| 18     | 2.051975          | 315.592448                   | 0.003169            | 0.487335           | 153.799376                    | 0.006502           | 216    |                   |
| 19     | 2.135575          | 340.672634                   | 0.002935            | 0.468258           | 159.522640                    | 0.006269           | 228    |                   |
| 20     | 2.222582          | 366.774626                   | 0.002726            | 0.449927           | 165.021858                    | 0.006060           | 240    |                   |
| 21     | 2.313134          | 393.940053                   | 0.002538            | 0.432314           | 170.305800                    | 0.005872           | 252    |                   |
| 22     | 2.407374          | 422.212242                   | 0.002368            | 0.415390           | 175.382893                    | 0.005702           | 264    |                   |
| 23     | 2.505454          | 451.636283                   | 0.002214            | 0.399129           | 180.261235                    | 0.005548           | 276    |                   |
| 24     | 2.607530          | 482.259105                   | 0.002074            | 0.383505           | 184.948607                    | 0.005407           | 288    |                   |
| 25     | 2.713765          | 514.129547                   | 0.001945            | 0.368492           | 189.452483                    | 0.005278           | 300    |                   |
| 26     | 2.824328          | 547.298441                   | 0.001827            | 0.354067           | 193.780048                    | 0.005160           | 312    |                   |
| 27     | 2.939396          | 581.818687                   | 0.001719            | 0.340206           | 197.938203                    | 0.005052           | 324    |                   |
| 28     | 3.059151          | 617.745341                   | 0.001619            | 0.326888           | 201.933580                    | 0.004952           | 336    |                   |
| 29     | 3.183786          | 655.135702                   | 0.001526            | 0.314091           | 205.772552                    | 0.004860           | 348    |                   |
| 30     | 3.313498          | 694.049404                   | 0.001441            | 0.301796           | 209.461240                    | 0.004774           | 360    |                   |
| 31     | 3.448495          | 734.548511                   | 0.001361            | 0.289982           | 213.005529                    | 0.004695           | 372    |                   |
| 32     | 3.588992          | 776.697613                   | 0.001288            | 0.278630           | 216.411071                    | 0.004621           | 384    |                   |
| 33     | 3.735213          | 820.563935                   | 0.001219            | 0.267722           | 219.683298                    | 0.004552           | 396    |                   |
| 34     | 3.887391          | 866.217439                   | 0.001154            | 0.257242           | 222.827427                    | 0.004488           | 408    |                   |
| 35     | 4.045770          | 913.730937                   | 0.001094            | 0.247172           | 225.848475                    | 0.004428           | 420    |                   |
| 36     | 4.210601          | 963.180208                   | 0.001038            | 0.237496           | 228.751259                    | 0.004372           | 432    |                   |
| 37     | 4.382147          | 1,014.644119                 | 0.000986            | 0.228199           | 231.540408                    | 0.004319           | 444    |                   |
| 38     | 4.560682          | 1,068.204748                 | 0.000936            | 0.219265           | 234.220372                    | 0.004269           | 456    |                   |
| 39     | 4.746492          | 1,123.947521                 | 0.000890            | 0.210682           | 236.795424                    | 0.004223           | 468    |                   |
| 40     | 4.939871          | 1,181.961340                 | 0.000846            | 0.202434           | 239.269671                    | 0.004179           | 480    |                   |
| 41     | 5.141129          | 1,242.338732                 | 0.000805            | 0.194510           | 241.647060                    | 0.004138           | 492    |                   |
| 42     | 5.350587          | 1,305.175991                 | 0.000766            | 0.186895           | 243.931382                    | 0.004100           | 504    |                   |
| 43     | 5.568578          | 1,370.573338                 | 0.000730            | 0.179579           | 246.126280                    | 0.004063           | 516    |                   |
| 44     | 5.795450          | 1,438.635073                 | 0.000695            | 0.172549           | 248.235256                    | 0.004028           | 528    |                   |
| 45     | 6.031566          | 1,509.469748                 | 0.000662            | 0.165794           | 250.261672                    | 0.003996           | 540    |                   |
| 46     | 6.277301          | 1,583.190338                 | 0.000632            | 0.159304           | 252.208761                    | 0.003965           | 552    |                   |
| 47     | 6.533048          | 1,659.914418                 | 0.000602            | 0.153068           | 254.079628                    | 0.003936           | 564    |                   |
| 48     | 6.799215          | 1,739.764355                 | 0.000575            | 0.147076           | 255.877256                    | 0.003908           | 576    |                   |
| 49     | 7.076225          | 1,822.867502                 | 0.000549            | 0.141318           | 257.604514                    | 0.003882           | 588    |                   |
| 50     | 7.364521          | 1,909.356400                 | 0.000524            | 0.135786           | 259.264155                    | 0.003857           | 600    |                   |

ANNUAL

## COMPOUND INTEREST TABLES

ANNUAL RATE

4.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.040000             | 1.000000                        | 1.000000               | 0.961538              | 0.961538                         | 1.040000              | 1     |
| 2     | 1.081600             | 2.040000                        | 0.490196               | 0.924556              | 1.886095                         | 0.530196              | 2     |
| 3     | 1.124864             | 3.121600                        | 0.320349               | 0.888996              | 2.775091                         | 0.360349              | 3     |
| 4     | 1.169859             | 4.246464                        | 0.235490               | 0.854804              | 3.629895                         | 0.275490              | 4     |
| 5     | 1.216653             | 5.416323                        | 0.184627               | 0.821927              | 4.451822                         | 0.224627              | 5     |
| 6     | 1.265319             | 6.632975                        | 0.150762               | 0.790315              | 5.242137                         | 0.190762              | 6     |
| 7     | 1.315932             | 7.898294                        | 0.126610               | 0.759918              | 6.002055                         | 0.166610              | 7     |
| 8     | 1.368569             | 9.214226                        | 0.108528               | 0.730690              | 6.732745                         | 0.148528              | 8     |
| 9     | 1.423312             | 10.582795                       | 0.094493               | 0.702587              | 7.435332                         | 0.134493              | 9     |
| 10    | 1.480244             | 12.006107                       | 0.083291               | 0.675564              | 8.110896                         | 0.123291              | 10    |
| 11    | 1.539454             | 13.486351                       | 0.074149               | 0.649581              | 8.760477                         | 0.114149              | 11    |
| 12    | 1.601032             | 15.025805                       | 0.066552               | 0.624597              | 9.385074                         | 0.106552              | 12    |
| 13    | 1.665074             | 16.626838                       | 0.060144               | 0.600574              | 9.985648                         | 0.100144              | 13    |
| 14    | 1.731676             | 18.291911                       | 0.054669               | 0.577475              | 10.563123                        | 0.094669              | 14    |
| 15    | 1.800944             | 20.023588                       | 0.049941               | 0.555265              | 11.118387                        | 0.089941              | 15    |
| 16    | 1.872981             | 21.824531                       | 0.045820               | 0.533908              | 11.652296                        | 0.085820              | 16    |
| 17    | 1.947900             | 23.697512                       | 0.042199               | 0.513373              | 12.165669                        | 0.082199              | 17    |
| 18    | 2.025817             | 25.645413                       | 0.038993               | 0.493628              | 12.659297                        | 0.078993              | 18    |
| 19    | 2.106849             | 27.671229                       | 0.036139               | 0.474642              | 13.133939                        | 0.076139              | 19    |
| 20    | 2.191123             | 29.778079                       | 0.033582               | 0.456387              | 13.590326                        | 0.073582              | 20    |
| 21    | 2.278768             | 31.969202                       | 0.031280               | 0.438834              | 14.029160                        | 0.071280              | 21    |
| 22    | 2.369919             | 34.247970                       | 0.029199               | 0.421955              | 14.451115                        | 0.069199              | 22    |
| 23    | 2.464716             | 36.617889                       | 0.027309               | 0.405726              | 14.856842                        | 0.067309              | 23    |
| 24    | 2.563304             | 39.082604                       | 0.025587               | 0.390121              | 15.246963                        | 0.065587              | 24    |
| 25    | 2.665836             | 41.645908                       | 0.024012               | 0.375117              | 15.622080                        | 0.064012              | 25    |
| 26    | 2.772470             | 44.311745                       | 0.022567               | 0.360689              | 15.982769                        | 0.062567              | 26    |
| 27    | 2.883369             | 47.084214                       | 0.021239               | 0.346817              | 16.329586                        | 0.061239              | 27    |
| 28    | 2.998703             | 49.967583                       | 0.020013               | 0.333477              | 16.663063                        | 0.060013              | 28    |
| 29    | 3.118651             | 52.966286                       | 0.018880               | 0.320651              | 16.983715                        | 0.058880              | 29    |
| 30    | 3.243398             | 56.084938                       | 0.017830               | 0.308319              | 17.292033                        | 0.057830              | 30    |
| 31    | 3.373133             | 59.328335                       | 0.016855               | 0.296460              | 17.588494                        | 0.056855              | 31    |
| 32    | 3.508059             | 62.701469                       | 0.015949               | 0.285058              | 17.873551                        | 0.055949              | 32    |
| 33    | 3.648381             | 66.209527                       | 0.015104               | 0.274094              | 18.147646                        | 0.055104              | 33    |
| 34    | 3.794316             | 69.857909                       | 0.014315               | 0.263552              | 18.411198                        | 0.054315              | 34    |
| 35    | 3.946089             | 73.652225                       | 0.013577               | 0.253415              | 18.664613                        | 0.053577              | 35    |
| 36    | 4.103933             | 77.598314                       | 0.012887               | 0.243669              | 18.908282                        | 0.052887              | 36    |
| 37    | 4.268090             | 81.702246                       | 0.012240               | 0.234297              | 19.142579                        | 0.052240              | 37    |
| 38    | 4.438813             | 85.970336                       | 0.011632               | 0.225285              | 19.367864                        | 0.051632              | 38    |
| 39    | 4.616366             | 90.409150                       | 0.011061               | 0.216621              | 19.584485                        | 0.051061              | 39    |
| 40    | 4.801021             | 95.025516                       | 0.010523               | 0.208289              | 19.792774                        | 0.050523              | 40    |
| 41    | 4.993061             | 99.826536                       | 0.010017               | 0.200278              | 19.993052                        | 0.050017              | 41    |
| 42    | 5.192784             | 104.819598                      | 0.009540               | 0.192575              | 20.185627                        | 0.049540              | 42    |
| 43    | 5.400495             | 110.012382                      | 0.009090               | 0.185168              | 20.370795                        | 0.049090              | 43    |
| 44    | 5.616515             | 115.412877                      | 0.008665               | 0.178046              | 20.548841                        | 0.048665              | 44    |
| 45    | 5.841176             | 121.029392                      | 0.008262               | 0.171198              | 20.720040                        | 0.048262              | 45    |
| 46    | 6.074823             | 126.870568                      | 0.007882               | 0.164614              | 20.884654                        | 0.047882              | 46    |
| 47    | 6.317816             | 132.945390                      | 0.007522               | 0.158283              | 21.042936                        | 0.047522              | 47    |
| 48    | 6.570528             | 139.263206                      | 0.007181               | 0.152195              | 21.195131                        | 0.047181              | 48    |
| 49    | 6.833349             | 145.833734                      | 0.006857               | 0.146341              | 21.341472                        | 0.046857              | 49    |
| 50    | 7.106683             | 152.667084                      | 0.006550               | 0.140713              | 21.482185                        | 0.046550              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

4.50%

0.375000%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | Mortgage Constant |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |                   |
| 1      | 1.003750          | 1.000000                     | 1.000000            | 0.996264           | 0.996264                      | 1.003750           |                   |
| 2      | 1.007514          | 2.003750                     | 0.499064            | 0.992542           | 1.988806                      | 0.502814           |                   |
| 3      | 1.011292          | 3.011264                     | 0.332086            | 0.988834           | 2.977640                      | 0.335836           |                   |
| 4      | 1.015085          | 4.022556                     | 0.248598            | 0.985140           | 3.962779                      | 0.252348           |                   |
| 5      | 1.018891          | 5.037641                     | 0.198506            | 0.981459           | 4.944239                      | 0.202256           |                   |
| 6      | 1.022712          | 6.056532                     | 0.165111            | 0.977792           | 5.922031                      | 0.168861           |                   |
| 7      | 1.026547          | 7.079244                     | 0.141258            | 0.974139           | 6.896170                      | 0.145008           |                   |
| 8      | 1.030397          | 8.105791                     | 0.123369            | 0.970500           | 7.866670                      | 0.127119           |                   |
| 9      | 1.034261          | 9.136188                     | 0.109455            | 0.966874           | 8.833544                      | 0.113205           |                   |
| 10     | 1.038139          | 10.170449                    | 0.098324            | 0.963262           | 9.796806                      | 0.102074           |                   |
| 11     | 1.042032          | 11.208588                    | 0.089217            | 0.959663           | 10.756470                     | 0.092967           |                   |
| Years  | Months            |                              |                     |                    |                               |                    |                   |
| 1      | 1.045940          | 12.250620                    | 0.081629            | 0.956078           | 11.712548                     | 0.085379           | 12                |
| 2      | 1.093990          | 25.064031                    | 0.039898            | 0.914085           | 22.910656                     | 0.043648           | 24                |
| 3      | 1.144248          | 38.466089                    | 0.025997            | 0.873937           | 33.616921                     | 0.029747           | 36                |
| 4      | 1.196814          | 52.483834                    | 0.019053            | 0.835551           | 43.852944                     | 0.022803           | 48                |
| 5      | 1.251796          | 67.145552                    | 0.014893            | 0.798852           | 53.639380                     | 0.018643           | 60                |
| 6      | 1.309303          | 82.480827                    | 0.012124            | 0.763765           | 62.995976                     | 0.015874           | 72                |
| 7      | 1.369452          | 98.520602                    | 0.010150            | 0.730219           | 71.941611                     | 0.013900           | 84                |
| 8      | 1.432365          | 115.297241                   | 0.008673            | 0.698146           | 80.494336                     | 0.012423           | 96                |
| 9      | 1.498167          | 132.844596                   | 0.007528            | 0.667482           | 88.671407                     | 0.011278           | 108               |
| 10     | 1.566993          | 151.198074                   | 0.006614            | 0.638165           | 96.489324                     | 0.010364           | 120               |
| 11     | 1.638980          | 170.394707                   | 0.005869            | 0.610136           | 103.963862                    | 0.009619           | 132               |
| 12     | 1.714275          | 190.473230                   | 0.005250            | 0.583337           | 111.110104                    | 0.009000           | 144               |
| 13     | 1.793028          | 211.474157                   | 0.004729            | 0.557716           | 117.942467                    | 0.008479           | 156               |
| 14     | 1.875399          | 233.439862                   | 0.004284            | 0.533220           | 124.474740                    | 0.008034           | 168               |
| 15     | 1.961555          | 256.414669                   | 0.003900            | 0.509800           | 130.720101                    | 0.007650           | 180               |
| 16     | 2.051669          | 280.444934                   | 0.003566            | 0.487408           | 136.691153                    | 0.007316           | 192               |
| 17     | 2.145922          | 305.579145                   | 0.003272            | 0.466000           | 142.399945                    | 0.007022           | 204               |
| 18     | 2.244505          | 331.868018                   | 0.003013            | 0.445533           | 147.857994                    | 0.006763           | 216               |
| 19     | 2.347617          | 359.364596                   | 0.002783            | 0.425964           | 153.076315                    | 0.006533           | 228               |
| 20     | 2.455466          | 388.124363                   | 0.002576            | 0.407255           | 158.065437                    | 0.006326           | 240               |
| 21     | 2.568270          | 418.205348                   | 0.002391            | 0.389367           | 162.835426                    | 0.006141           | 252               |
| 22     | 2.686256          | 449.668249                   | 0.002224            | 0.372265           | 167.395907                    | 0.005974           | 264               |
| 23     | 2.809662          | 482.576549                   | 0.002072            | 0.355915           | 171.756083                    | 0.005822           | 276               |
| 24     | 2.938737          | 516.996652                   | 0.001934            | 0.340282           | 175.924751                    | 0.005684           | 288               |
| 25     | 3.073743          | 552.998007                   | 0.001808            | 0.325336           | 179.910322                    | 0.005558           | 300               |
| 26     | 3.214950          | 590.653259                   | 0.001693            | 0.311047           | 183.720839                    | 0.005443           | 312               |
| 27     | 3.362644          | 630.038387                   | 0.001587            | 0.297385           | 187.363990                    | 0.005337           | 324               |
| 28     | 3.517123          | 671.232860                   | 0.001490            | 0.284323           | 190.847126                    | 0.005240           | 336               |
| 29     | 3.678699          | 714.319800                   | 0.001400            | 0.271835           | 194.177276                    | 0.005150           | 348               |
| 30     | 3.847698          | 759.386147                   | 0.001317            | 0.259896           | 197.361159                    | 0.005067           | 360               |
| 31     | 4.024461          | 806.522833                   | 0.001240            | 0.248481           | 200.405199                    | 0.004990           | 372               |
| 32     | 4.209344          | 855.824971                   | 0.001168            | 0.237567           | 203.315539                    | 0.004918           | 384               |
| 33     | 4.402720          | 907.392041                   | 0.001102            | 0.227132           | 206.098051                    | 0.004852           | 396               |
| 34     | 4.604980          | 961.328092                   | 0.001040            | 0.217156           | 208.758349                    | 0.004790           | 408               |
| 35     | 4.816532          | 1,017.741957                 | 0.000983            | 0.207618           | 211.301801                    | 0.004733           | 420               |
| 36     | 5.037803          | 1,076.747464                 | 0.000929            | 0.198499           | 213.733539                    | 0.004679           | 432               |
| 37     | 5.269239          | 1,138.463674                 | 0.000878            | 0.189781           | 216.058471                    | 0.004628           | 444               |
| 38     | 5.511307          | 1,203.015116                 | 0.000831            | 0.181445           | 218.281287                    | 0.004581           | 456               |
| 39     | 5.764495          | 1,270.532040                 | 0.000787            | 0.173476           | 220.406472                    | 0.004537           | 468               |
| 40     | 6.029315          | 1,341.150680                 | 0.000746            | 0.165856           | 222.438315                    | 0.004496           | 480               |
| 41     | 6.306301          | 1,415.013527                 | 0.000707            | 0.158572           | 224.380915                    | 0.004457           | 492               |
| 42     | 6.596011          | 1,492.269621                 | 0.000670            | 0.151607           | 226.238192                    | 0.004420           | 504               |
| 43     | 6.899031          | 1,573.074847                 | 0.000636            | 0.144948           | 228.013894                    | 0.004386           | 516               |
| 44     | 7.215971          | 1,657.592250                 | 0.000603            | 0.138581           | 229.711603                    | 0.004353           | 528               |
| 45     | 7.547471          | 1,745.992368                 | 0.000573            | 0.132495           | 231.334745                    | 0.004323           | 540               |
| 46     | 7.894201          | 1,838.453572                 | 0.000544            | 0.126675           | 232.886596                    | 0.004294           | 552               |
| 47     | 8.256859          | 1,935.162427                 | 0.000517            | 0.121111           | 234.370286                    | 0.004267           | 564               |
| 48     | 8.636178          | 2,036.314071                 | 0.000491            | 0.115792           | 235.788809                    | 0.004241           | 576               |
| 49     | 9.032922          | 2,142.112603                 | 0.000467            | 0.110706           | 237.145028                    | 0.004217           | 588               |
| 50     | 9.447893          | 2,252.771501                 | 0.000444            | 0.105844           | 238.441679                    | 0.004194           | 600               |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

4.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.045000             | 1.000000                        | 1.000000               | 0.956938              | 0.956938                         | 1.045000              | 1     |
| 2     | 1.092025             | 2.045000                        | 0.488998               | 0.915730              | 1.872668                         | 0.533998              | 2     |
| 3     | 1.141166             | 3.137025                        | 0.318773               | 0.876297              | 2.748964                         | 0.363773              | 3     |
| 4     | 1.192519             | 4.278191                        | 0.233744               | 0.838561              | 3.587526                         | 0.278744              | 4     |
| 5     | 1.246182             | 5.470710                        | 0.182792               | 0.802451              | 4.389977                         | 0.227792              | 5     |
| 6     | 1.302260             | 6.716892                        | 0.148878               | 0.767896              | 5.157872                         | 0.193878              | 6     |
| 7     | 1.360862             | 8.019152                        | 0.124701               | 0.734828              | 5.892701                         | 0.169701              | 7     |
| 8     | 1.422101             | 9.380014                        | 0.106610               | 0.703185              | 6.595886                         | 0.151610              | 8     |
| 9     | 1.486095             | 10.802114                       | 0.092574               | 0.672904              | 7.268790                         | 0.137574              | 9     |
| 10    | 1.552969             | 12.288209                       | 0.081379               | 0.643928              | 7.912718                         | 0.126379              | 10    |
| 11    | 1.622853             | 13.841179                       | 0.072248               | 0.616199              | 8.528917                         | 0.117248              | 11    |
| 12    | 1.695881             | 15.464032                       | 0.064666               | 0.589664              | 9.118581                         | 0.109666              | 12    |
| 13    | 1.772196             | 17.159913                       | 0.058275               | 0.564272              | 9.682852                         | 0.103275              | 13    |
| 14    | 1.851945             | 18.932109                       | 0.052820               | 0.539973              | 10.222825                        | 0.097820              | 14    |
| 15    | 1.935282             | 20.784054                       | 0.048114               | 0.516720              | 10.739546                        | 0.093114              | 15    |
| 16    | 2.022370             | 22.719337                       | 0.044015               | 0.494469              | 11.234015                        | 0.089015              | 16    |
| 17    | 2.113377             | 24.741707                       | 0.040418               | 0.473176              | 11.707191                        | 0.085418              | 17    |
| 18    | 2.208479             | 26.855084                       | 0.037237               | 0.452800              | 12.159992                        | 0.082237              | 18    |
| 19    | 2.307860             | 29.063562                       | 0.034407               | 0.433302              | 12.593294                        | 0.079407              | 19    |
| 20    | 2.411714             | 31.371423                       | 0.031876               | 0.414643              | 13.007936                        | 0.076876              | 20    |
| 21    | 2.520241             | 33.783137                       | 0.029601               | 0.396787              | 13.404724                        | 0.074601              | 21    |
| 22    | 2.633652             | 36.303378                       | 0.027546               | 0.379701              | 13.784425                        | 0.072546              | 22    |
| 23    | 2.752166             | 38.937030                       | 0.025682               | 0.363350              | 14.147775                        | 0.070682              | 23    |
| 24    | 2.876014             | 41.689196                       | 0.023987               | 0.347703              | 14.495478                        | 0.068987              | 24    |
| 25    | 3.005434             | 44.565210                       | 0.022439               | 0.332731              | 14.828209                        | 0.067439              | 25    |
| 26    | 3.140679             | 47.570645                       | 0.021021               | 0.318402              | 15.146611                        | 0.066021              | 26    |
| 27    | 3.282010             | 50.711324                       | 0.019719               | 0.304691              | 15.451303                        | 0.064719              | 27    |
| 28    | 3.429700             | 53.993333                       | 0.018521               | 0.291571              | 15.742874                        | 0.063521              | 28    |
| 29    | 3.584036             | 57.423033                       | 0.017415               | 0.279015              | 16.021889                        | 0.062415              | 29    |
| 30    | 3.745318             | 61.007070                       | 0.016392               | 0.267000              | 16.288889                        | 0.061392              | 30    |
| 31    | 3.913857             | 64.752388                       | 0.015443               | 0.255502              | 16.544391                        | 0.060443              | 31    |
| 32    | 4.089981             | 68.666245                       | 0.014563               | 0.244500              | 16.788891                        | 0.059563              | 32    |
| 33    | 4.274030             | 72.756226                       | 0.013745               | 0.233971              | 17.022862                        | 0.058745              | 33    |
| 34    | 4.466362             | 77.030256                       | 0.012982               | 0.223896              | 17.246758                        | 0.057982              | 34    |
| 35    | 4.667348             | 81.496618                       | 0.012270               | 0.214254              | 17.461012                        | 0.057270              | 35    |
| 36    | 4.877378             | 86.163966                       | 0.011606               | 0.205028              | 17.666041                        | 0.056606              | 36    |
| 37    | 5.096860             | 91.041344                       | 0.010984               | 0.196199              | 17.862240                        | 0.055984              | 37    |
| 38    | 5.326219             | 96.138205                       | 0.010402               | 0.187750              | 18.049990                        | 0.055402              | 38    |
| 39    | 5.565899             | 101.464424                      | 0.009856               | 0.179665              | 18.229656                        | 0.054856              | 39    |
| 40    | 5.816365             | 107.030323                      | 0.009343               | 0.171929              | 18.401584                        | 0.054343              | 40    |
| 41    | 6.078101             | 112.846688                      | 0.008862               | 0.164525              | 18.566109                        | 0.053862              | 41    |
| 42    | 6.351615             | 118.924789                      | 0.008409               | 0.157440              | 18.723550                        | 0.053409              | 42    |
| 43    | 6.637438             | 125.276404                      | 0.007982               | 0.150661              | 18.874210                        | 0.052982              | 43    |
| 44    | 6.936123             | 131.913842                      | 0.007581               | 0.144173              | 19.018383                        | 0.052581              | 44    |
| 45    | 7.248248             | 138.849965                      | 0.007202               | 0.137964              | 19.156347                        | 0.052202              | 45    |
| 46    | 7.574420             | 146.098214                      | 0.006845               | 0.132023              | 19.288371                        | 0.051845              | 46    |
| 47    | 7.915268             | 153.672633                      | 0.006507               | 0.126338              | 19.414709                        | 0.051507              | 47    |
| 48    | 8.271456             | 161.587902                      | 0.006189               | 0.120898              | 19.535607                        | 0.051189              | 48    |
| 49    | 8.643671             | 169.859357                      | 0.005887               | 0.115692              | 19.651298                        | 0.050887              | 49    |
| 50    | 9.032636             | 178.503028                      | 0.005602               | 0.110710              | 19.762008                        | 0.050602              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

5.00%

0.416667%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | Mortgage Constant |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |                   |
| 1      | 1.004167          | 1.000000                     | 1.000000            | 0.995851           | 0.995851                      | 1.004167           |                   |
| 2      | 1.008351          | 2.004167                     | 0.498960            | 0.991718           | 1.987569                      | 0.503127           |                   |
| 3      | 1.012552          | 3.012517                     | 0.331948            | 0.987603           | 2.975173                      | 0.336115           |                   |
| 4      | 1.016771          | 4.025070                     | 0.248443            | 0.983506           | 3.958678                      | 0.252610           |                   |
| 5      | 1.021008          | 5.041841                     | 0.198340            | 0.979425           | 4.938103                      | 0.202507           |                   |
| 6      | 1.025262          | 6.062848                     | 0.164939            | 0.975361           | 5.913463                      | 0.169106           |                   |
| 7      | 1.029534          | 7.088110                     | 0.141081            | 0.971313           | 6.884777                      | 0.145248           |                   |
| 8      | 1.033824          | 8.117644                     | 0.123188            | 0.967283           | 7.852060                      | 0.127355           |                   |
| 9      | 1.038131          | 9.151467                     | 0.109272            | 0.963269           | 8.815329                      | 0.113439           |                   |
| 10     | 1.042457          | 10.189599                    | 0.098139            | 0.959272           | 9.774602                      | 0.102306           |                   |
| 11     | 1.046800          | 11.232055                    | 0.089031            | 0.955292           | 10.729894                     | 0.093198           |                   |
| Years  | Months            |                              |                     |                    |                               |                    |                   |
| 1      | 1.051162          | 12.278855                    | 0.081441            | 0.951328           | 11.681222                     | 0.085607           | 12                |
| 2      | 1.104941          | 25.185921                    | 0.039705            | 0.905025           | 22.793898                     | 0.043871           | 24                |
| 3      | 1.161472          | 38.753336                    | 0.025804            | 0.860976           | 33.365701                     | 0.029971           | 36                |
| 4      | 1.220895          | 53.014885                    | 0.018863            | 0.819071           | 43.422956                     | 0.023029           | 48                |
| 5      | 1.283359          | 68.006083                    | 0.014705            | 0.779205           | 52.990706                     | 0.018871           | 60                |
| 6      | 1.349018          | 83.764259                    | 0.011938            | 0.741280           | 62.092777                     | 0.016105           | 72                |
| 7      | 1.418036          | 100.328653                   | 0.009967            | 0.705201           | 70.751835                     | 0.014134           | 84                |
| 8      | 1.490585          | 117.740512                   | 0.008493            | 0.670877           | 78.989441                     | 0.012660           | 96                |
| 9      | 1.566847          | 136.043196                   | 0.007351            | 0.638225           | 86.826108                     | 0.011517           | 108               |
| 10     | 1.647009          | 155.282279                   | 0.006440            | 0.607161           | 94.281350                     | 0.010607           | 120               |
| 11     | 1.731274          | 175.505671                   | 0.005698            | 0.577609           | 101.373733                    | 0.009864           | 132               |
| 12     | 1.819849          | 196.763730                   | 0.005082            | 0.549496           | 108.120917                    | 0.009249           | 144               |
| 13     | 1.912956          | 219.109391                   | 0.004564            | 0.522751           | 114.539704                    | 0.008731           | 156               |
| 14     | 2.010826          | 242.598299                   | 0.004122            | 0.497308           | 120.646077                    | 0.008289           | 168               |
| 15     | 2.113704          | 267.288944                   | 0.003741            | 0.473103           | 126.455243                    | 0.007908           | 180               |
| 16     | 2.221845          | 293.242809                   | 0.003410            | 0.450076           | 131.981666                    | 0.007577           | 192               |
| 17     | 2.335519          | 320.524523                   | 0.003120            | 0.428170           | 137.239108                    | 0.007287           | 204               |
| 18     | 2.455008          | 349.202021                   | 0.002864            | 0.407331           | 142.240661                    | 0.007030           | 216               |
| 19     | 2.580611          | 379.346715                   | 0.002636            | 0.387505           | 146.998780                    | 0.006803           | 228               |
| 20     | 2.712640          | 411.033669                   | 0.002433            | 0.368645           | 151.525313                    | 0.006600           | 240               |
| 21     | 2.851424          | 444.341787                   | 0.002251            | 0.350702           | 155.831532                    | 0.006417           | 252               |
| 22     | 2.997308          | 479.354011                   | 0.002086            | 0.333633           | 159.928159                    | 0.006253           | 264               |
| 23     | 3.150656          | 516.157528                   | 0.001937            | 0.317394           | 163.825396                    | 0.006104           | 276               |
| 24     | 3.311850          | 554.843982                   | 0.001802            | 0.301946           | 167.532948                    | 0.005969           | 288               |
| 25     | 3.481290          | 595.509708                   | 0.001679            | 0.287250           | 171.060047                    | 0.005846           | 300               |
| 26     | 3.659400          | 638.255971                   | 0.001567            | 0.273269           | 174.415476                    | 0.005733           | 312               |
| 27     | 3.846622          | 683.189213                   | 0.001464            | 0.259968           | 177.607590                    | 0.005630           | 324               |
| 28     | 4.043422          | 730.421325                   | 0.001369            | 0.247315           | 180.644338                    | 0.005536           | 336               |
| 29     | 4.250291          | 780.069922                   | 0.001282            | 0.235278           | 183.533283                    | 0.005449           | 348               |
| 30     | 4.467744          | 832.258635                   | 0.001202            | 0.223827           | 186.281617                    | 0.005368           | 360               |
| 31     | 4.696323          | 887.117422                   | 0.001127            | 0.212933           | 188.896185                    | 0.005294           | 372               |
| 32     | 4.936595          | 944.782889                   | 0.001058            | 0.202569           | 191.383498                    | 0.005225           | 384               |
| 33     | 5.189161          | 1,005.398630                 | 0.000995            | 0.192709           | 193.749748                    | 0.005161           | 396               |
| 34     | 5.454648          | 1,069.115587                 | 0.000935            | 0.183330           | 196.000829                    | 0.005102           | 408               |
| 35     | 5.733718          | 1,136.092425                 | 0.000880            | 0.174407           | 198.142346                    | 0.005047           | 420               |
| 36     | 6.027066          | 1,206.495925                 | 0.000829            | 0.165918           | 200.179632                    | 0.004996           | 432               |
| 37     | 6.335423          | 1,280.501402                 | 0.000781            | 0.157843           | 202.117759                    | 0.004948           | 444               |
| 38     | 6.659555          | 1,358.293140                 | 0.000736            | 0.150160           | 203.961555                    | 0.004903           | 456               |
| 39     | 7.000270          | 1,440.064850                 | 0.000694            | 0.142852           | 205.715609                    | 0.004861           | 468               |
| 40     | 7.358417          | 1,526.020156                 | 0.000655            | 0.135899           | 207.384291                    | 0.004822           | 480               |
| 41     | 7.734888          | 1,616.373099                 | 0.000619            | 0.129284           | 208.971755                    | 0.004785           | 492               |
| 42     | 8.130619          | 1,711.348670                 | 0.000584            | 0.122992           | 210.481954                    | 0.004751           | 504               |
| 43     | 8.546597          | 1,811.183372                 | 0.000552            | 0.117006           | 211.918649                    | 0.004719           | 516               |
| 44     | 8.983858          | 1,916.125806                 | 0.000522            | 0.111311           | 213.285418                    | 0.004689           | 528               |
| 45     | 9.443489          | 2,026.437294                 | 0.000493            | 0.105893           | 214.585664                    | 0.004660           | 540               |
| 46     | 9.926636          | 2,142.392528                 | 0.000467            | 0.100739           | 215.822624                    | 0.004633           | 552               |
| 47     | 10.434501         | 2,264.280251                 | 0.000442            | 0.095836           | 216.999379                    | 0.004608           | 564               |
| 48     | 10.968350         | 2,392.403981                 | 0.000418            | 0.091171           | 218.118860                    | 0.004585           | 576               |
| 49     | 11.529512         | 2,527.082765                 | 0.000396            | 0.086734           | 219.183854                    | 0.004562           | 588               |
| 50     | 12.119383         | 2,668.651971                 | 0.000375            | 0.082512           | 220.197012                    | 0.004541           | 600               |



## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

5.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.050000             | 1.000000                        | 1.000000               | 0.952381              | 0.952381                         | 1.050000              | 1     |
| 2     | 1.102500             | 2.050000                        | 0.487805               | 0.907029              | 1.859410                         | 0.537805              | 2     |
| 3     | 1.157625             | 3.152500                        | 0.317209               | 0.863838              | 2.723248                         | 0.367209              | 3     |
| 4     | 1.215506             | 4.310125                        | 0.232012               | 0.822702              | 3.545951                         | 0.282012              | 4     |
| 5     | 1.276282             | 5.525631                        | 0.180975               | 0.783526              | 4.329477                         | 0.230975              | 5     |
| 6     | 1.340096             | 6.801913                        | 0.147017               | 0.746215              | 5.075692                         | 0.197017              | 6     |
| 7     | 1.407100             | 8.142008                        | 0.122820               | 0.710681              | 5.786373                         | 0.172820              | 7     |
| 8     | 1.477455             | 9.549109                        | 0.104722               | 0.676839              | 6.463213                         | 0.154722              | 8     |
| 9     | 1.551328             | 11.026564                       | 0.090690               | 0.644609              | 7.107822                         | 0.140690              | 9     |
| 10    | 1.628895             | 12.577893                       | 0.079505               | 0.613913              | 7.721735                         | 0.129505              | 10    |
| 11    | 1.710339             | 14.206787                       | 0.070389               | 0.584679              | 8.306414                         | 0.120389              | 11    |
| 12    | 1.795856             | 15.917127                       | 0.062825               | 0.556837              | 8.863252                         | 0.112825              | 12    |
| 13    | 1.885649             | 17.712983                       | 0.056456               | 0.530321              | 9.393573                         | 0.106456              | 13    |
| 14    | 1.979932             | 19.598632                       | 0.051024               | 0.505068              | 9.898641                         | 0.101024              | 14    |
| 15    | 2.078928             | 21.578564                       | 0.046342               | 0.481017              | 10.379658                        | 0.096342              | 15    |
| 16    | 2.182875             | 23.657492                       | 0.042270               | 0.458112              | 10.837770                        | 0.092270              | 16    |
| 17    | 2.292018             | 25.840366                       | 0.038699               | 0.436297              | 11.274066                        | 0.088699              | 17    |
| 18    | 2.406619             | 28.132385                       | 0.035546               | 0.415521              | 11.689587                        | 0.085546              | 18    |
| 19    | 2.526950             | 30.539004                       | 0.032745               | 0.395734              | 12.085321                        | 0.082745              | 19    |
| 20    | 2.653298             | 33.065954                       | 0.030243               | 0.376889              | 12.462210                        | 0.080243              | 20    |
| 21    | 2.785963             | 35.719252                       | 0.027996               | 0.358942              | 12.821153                        | 0.077996              | 21    |
| 22    | 2.925261             | 38.505214                       | 0.025971               | 0.341850              | 13.163003                        | 0.075971              | 22    |
| 23    | 3.071524             | 41.430475                       | 0.024137               | 0.325571              | 13.488574                        | 0.074137              | 23    |
| 24    | 3.225100             | 44.501999                       | 0.022471               | 0.310068              | 13.798642                        | 0.072471              | 24    |
| 25    | 3.386355             | 47.727099                       | 0.020952               | 0.295303              | 14.093945                        | 0.070952              | 25    |
| 26    | 3.555673             | 51.113454                       | 0.019564               | 0.281241              | 14.375185                        | 0.069564              | 26    |
| 27    | 3.733456             | 54.669126                       | 0.018292               | 0.267848              | 14.643034                        | 0.068292              | 27    |
| 28    | 3.920129             | 58.402583                       | 0.017123               | 0.255094              | 14.898127                        | 0.067123              | 28    |
| 29    | 4.116136             | 62.322712                       | 0.016046               | 0.242946              | 15.141074                        | 0.066046              | 29    |
| 30    | 4.321942             | 66.438848                       | 0.015051               | 0.231377              | 15.372451                        | 0.065051              | 30    |
| 31    | 4.538039             | 70.760790                       | 0.014132               | 0.220359              | 15.592811                        | 0.064132              | 31    |
| 32    | 4.764941             | 75.298829                       | 0.013280               | 0.209866              | 15.802677                        | 0.063280              | 32    |
| 33    | 5.003189             | 80.063771                       | 0.012490               | 0.199873              | 16.002549                        | 0.062490              | 33    |
| 34    | 5.253348             | 85.066959                       | 0.011755               | 0.190355              | 16.192904                        | 0.061755              | 34    |
| 35    | 5.516015             | 90.320307                       | 0.011072               | 0.181290              | 16.374194                        | 0.061072              | 35    |
| 36    | 5.791816             | 95.836323                       | 0.010434               | 0.172657              | 16.546852                        | 0.060434              | 36    |
| 37    | 6.081407             | 101.628139                      | 0.009840               | 0.164436              | 16.711287                        | 0.059840              | 37    |
| 38    | 6.385477             | 107.709546                      | 0.009284               | 0.156605              | 16.867893                        | 0.059284              | 38    |
| 39    | 6.704751             | 114.095023                      | 0.008765               | 0.149148              | 17.017041                        | 0.058765              | 39    |
| 40    | 7.039989             | 120.799774                      | 0.008278               | 0.142046              | 17.159086                        | 0.058278              | 40    |
| 41    | 7.391988             | 127.839763                      | 0.007822               | 0.135282              | 17.294368                        | 0.057822              | 41    |
| 42    | 7.761588             | 135.231751                      | 0.007395               | 0.128840              | 17.423208                        | 0.057395              | 42    |
| 43    | 8.149667             | 142.993339                      | 0.006993               | 0.122704              | 17.545912                        | 0.056993              | 43    |
| 44    | 8.557150             | 151.143006                      | 0.006616               | 0.116861              | 17.662773                        | 0.056616              | 44    |
| 45    | 8.985008             | 159.700156                      | 0.006262               | 0.111297              | 17.774070                        | 0.056262              | 45    |
| 46    | 9.434258             | 168.685164                      | 0.005928               | 0.105997              | 17.880066                        | 0.055928              | 46    |
| 47    | 9.905971             | 178.119422                      | 0.005614               | 0.100949              | 17.981016                        | 0.055614              | 47    |
| 48    | 10.401270            | 188.025393                      | 0.005318               | 0.096142              | 18.077158                        | 0.055318              | 48    |
| 49    | 10.921333            | 198.426663                      | 0.005040               | 0.091564              | 18.168722                        | 0.055040              | 49    |
| 50    | 11.467400            | 209.347996                      | 0.004777               | 0.087204              | 18.255925                        | 0.054777              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

5.50%

0.458333%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |
| 1      | 1.004583          | 1.000000                     | 1.000000            | 0.995438           | 0.995438                      | 1.004583           |                   |
| 2      | 1.009188          | 2.004583                     | 0.498857            | 0.990896           | 1.986334                      | 0.503440           |                   |
| 3      | 1.013813          | 3.013771                     | 0.331810            | 0.986375           | 2.972709                      | 0.336394           |                   |
| 4      | 1.018460          | 4.027584                     | 0.248288            | 0.981875           | 3.954583                      | 0.252871           |                   |
| 5      | 1.023128          | 5.046044                     | 0.198175            | 0.977395           | 4.931979                      | 0.202758           |                   |
| 6      | 1.027817          | 6.069172                     | 0.164767            | 0.972936           | 5.904914                      | 0.169350           |                   |
| 7      | 1.032528          | 7.096989                     | 0.140905            | 0.968497           | 6.873411                      | 0.145488           |                   |
| 8      | 1.037260          | 8.129516                     | 0.123009            | 0.964078           | 7.837489                      | 0.127592           |                   |
| 9      | 1.042014          | 9.166777                     | 0.109090            | 0.959680           | 8.797169                      | 0.113673           |                   |
| 10     | 1.046790          | 10.208791                    | 0.097955            | 0.955301           | 9.752470                      | 0.102538           |                   |
| 11     | 1.051588          | 11.255581                    | 0.088845            | 0.950943           | 10.703413                     | 0.093428           |                   |
| Years  | Months            |                              |                     |                    |                               |                    |                   |
| 1      | 1.056408          | 12.307170                    | 0.081253            | 0.946604           | 11.650017                     | 0.085837           | 12                |
| 2      | 1.115998          | 25.308560                    | 0.039512            | 0.896059           | 22.677971                     | 0.044096           | 24                |
| 3      | 1.178949          | 39.043331                    | 0.025613            | 0.848213           | 33.117077                     | 0.030196           | 36                |
| 4      | 1.245451          | 53.552852                    | 0.018673            | 0.802922           | 42.998777                     | 0.023256           | 48                |
| 5      | 1.315704          | 68.880823                    | 0.014518            | 0.760050           | 52.352835                     | 0.019101           | 60                |
| 6      | 1.389920          | 85.073412                    | 0.011755            | 0.719466           | 61.207425                     | 0.016338           | 72                |
| 7      | 1.468322          | 102.179391                   | 0.009787            | 0.681049           | 69.589216                     | 0.014370           | 84                |
| 8      | 1.551147          | 120.250282                   | 0.008316            | 0.644684           | 77.523453                     | 0.012899           | 96                |
| 9      | 1.638644          | 139.340512                   | 0.007177            | 0.610261           | 85.034035                     | 0.011760           | 108               |
| 10     | 1.731076          | 159.507582                   | 0.006269            | 0.577675           | 92.143582                     | 0.010853           | 120               |
| 11     | 1.828723          | 180.812233                   | 0.005531            | 0.546830           | 98.873509                     | 0.010114           | 132               |
| 12     | 1.931877          | 203.318634                   | 0.004918            | 0.517631           | 105.244084                    | 0.009502           | 144               |
| 13     | 2.040850          | 227.094572                   | 0.004403            | 0.489992           | 111.274498                    | 0.008987           | 156               |
| 14     | 2.155970          | 252.211661                   | 0.003965            | 0.463828           | 116.982911                    | 0.008548           | 168               |
| 15     | 2.277584          | 278.745550                   | 0.003588            | 0.439062           | 122.386519                    | 0.008171           | 180               |
| 16     | 2.406057          | 306.776160                   | 0.003260            | 0.415618           | 127.501597                    | 0.007843           | 192               |
| 17     | 2.541778          | 336.387916                   | 0.002973            | 0.393425           | 132.343550                    | 0.007556           | 204               |
| 18     | 2.685154          | 367.670008                   | 0.002720            | 0.372418           | 136.926962                    | 0.007303           | 216               |
| 19     | 2.836618          | 400.716657                   | 0.002496            | 0.352532           | 141.265639                    | 0.007079           | 228               |
| 20     | 2.996626          | 435.627395                   | 0.002296            | 0.333709           | 145.372649                    | 0.006879           | 240               |
| 21     | 3.165659          | 472.507374                   | 0.002116            | 0.315890           | 149.260361                    | 0.006700           | 252               |
| 22     | 3.344227          | 511.467674                   | 0.001955            | 0.299023           | 152.940485                    | 0.006538           | 264               |
| 23     | 3.532868          | 552.625640                   | 0.001810            | 0.283056           | 156.424105                    | 0.006393           | 276               |
| 24     | 3.732149          | 596.105240                   | 0.001678            | 0.267942           | 159.721715                    | 0.006261           | 288               |
| 25     | 3.942672          | 642.037430                   | 0.001558            | 0.253635           | 162.843245                    | 0.006141           | 300               |
| 26     | 4.165069          | 690.560558                   | 0.001448            | 0.240092           | 165.798099                    | 0.006031           | 312               |
| 27     | 4.400012          | 741.820771                   | 0.001348            | 0.227272           | 168.595175                    | 0.005931           | 324               |
| 28     | 4.648207          | 795.972463                   | 0.001256            | 0.215137           | 171.242899                    | 0.005840           | 336               |
| 29     | 4.910403          | 853.178736                   | 0.001172            | 0.203649           | 173.749245                    | 0.005755           | 348               |
| 30     | 5.187388          | 913.611893                   | 0.001095            | 0.192775           | 176.121763                    | 0.005678           | 360               |
| 31     | 5.479997          | 977.453954                   | 0.001023            | 0.182482           | 178.367598                    | 0.005606           | 372               |
| 32     | 5.789112          | 1,044.897210                 | 0.000957            | 0.172738           | 180.493515                    | 0.005540           | 384               |
| 33     | 6.115664          | 1,116.144795                 | 0.000896            | 0.163515           | 182.505916                    | 0.005479           | 396               |
| 34     | 6.460635          | 1,191.411305                 | 0.000839            | 0.154784           | 184.410863                    | 0.005423           | 408               |
| 35     | 6.825066          | 1,270.923437                 | 0.000787            | 0.146519           | 186.214094                    | 0.005370           | 420               |
| 36     | 7.210053          | 1,354.920678                 | 0.000738            | 0.138695           | 187.921040                    | 0.005321           | 432               |
| 37     | 7.616757          | 1,443.656024                 | 0.000693            | 0.131289           | 189.536842                    | 0.005276           | 444               |
| 38     | 8.046402          | 1,537.396741                 | 0.000650            | 0.124279           | 191.066366                    | 0.005234           | 456               |
| 39     | 8.500282          | 1,636.425171                 | 0.000611            | 0.117643           | 192.514221                    | 0.005194           | 468               |
| 40     | 8.979765          | 1,741.039583                 | 0.000574            | 0.111361           | 193.884765                    | 0.005158           | 480               |
| 41     | 9.486294          | 1,851.555071                 | 0.000540            | 0.105415           | 195.182129                    | 0.005123           | 492               |
| 42     | 10.021396         | 1,968.304500                 | 0.000508            | 0.099787           | 196.410218                    | 0.005091           | 504               |
| 43     | 10.586681         | 2,091.639515                 | 0.000478            | 0.094458           | 197.572732                    | 0.005061           | 516               |
| 44     | 11.183853         | 2,221.931594                 | 0.000450            | 0.089415           | 198.673173                    | 0.005033           | 528               |
| 45     | 11.814710         | 2,359.573171                 | 0.000424            | 0.084640           | 199.714855                    | 0.005007           | 540               |
| 46     | 12.481153         | 2,504.978815                 | 0.000399            | 0.080121           | 200.700916                    | 0.004983           | 552               |
| 47     | 13.185188         | 2,658.586479                 | 0.000376            | 0.075843           | 201.634324                    | 0.004959           | 564               |
| 48     | 13.928936         | 2,820.858824                 | 0.000355            | 0.071793           | 202.517893                    | 0.004938           | 576               |
| 49     | 14.714638         | 2,992.284604                 | 0.000334            | 0.067960           | 203.354282                    | 0.004918           | 588               |
| 50     | 15.544659         | 3,173.380146                 | 0.000315            | 0.064331           | 204.146012                    | 0.004898           | 600               |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

5.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.055000             | 1.000000                        | 1.000000               | 0.947867              | 0.947867                         | 1.055000              | 1     |
| 2     | 1.113025             | 2.055000                        | 0.486618               | 0.898452              | 1.846320                         | 0.541618              | 2     |
| 3     | 1.174241             | 3.168025                        | 0.315654               | 0.851614              | 2.697933                         | 0.370654              | 3     |
| 4     | 1.238825             | 4.342266                        | 0.230294               | 0.807217              | 3.505150                         | 0.285294              | 4     |
| 5     | 1.306960             | 5.581091                        | 0.179176               | 0.765134              | 4.270284                         | 0.234176              | 5     |
| 6     | 1.378843             | 6.888051                        | 0.145179               | 0.725246              | 4.995530                         | 0.200179              | 6     |
| 7     | 1.454679             | 8.266894                        | 0.120964               | 0.687437              | 5.682967                         | 0.175964              | 7     |
| 8     | 1.534687             | 9.721573                        | 0.102864               | 0.651599              | 6.334566                         | 0.157864              | 8     |
| 9     | 1.619094             | 11.256260                       | 0.088839               | 0.617629              | 6.952195                         | 0.143839              | 9     |
| 10    | 1.708144             | 12.875354                       | 0.077668               | 0.585431              | 7.537626                         | 0.132668              | 10    |
| 11    | 1.802092             | 14.583498                       | 0.068571               | 0.554911              | 8.092536                         | 0.123571              | 11    |
| 12    | 1.901207             | 16.385591                       | 0.061029               | 0.525982              | 8.618518                         | 0.116029              | 12    |
| 13    | 2.005774             | 18.286798                       | 0.054684               | 0.498561              | 9.117079                         | 0.109684              | 13    |
| 14    | 2.116091             | 20.292572                       | 0.049279               | 0.472569              | 9.589648                         | 0.104279              | 14    |
| 15    | 2.232476             | 22.408663                       | 0.044626               | 0.447933              | 10.037581                        | 0.099626              | 15    |
| 16    | 2.355263             | 24.641140                       | 0.040583               | 0.424581              | 10.462162                        | 0.095583              | 16    |
| 17    | 2.484802             | 26.996403                       | 0.037042               | 0.402447              | 10.864609                        | 0.092042              | 17    |
| 18    | 2.621466             | 29.481205                       | 0.033920               | 0.381466              | 11.246074                        | 0.088920              | 18    |
| 19    | 2.765647             | 32.102671                       | 0.031150               | 0.361579              | 11.607654                        | 0.086150              | 19    |
| 20    | 2.917757             | 34.868318                       | 0.028679               | 0.342729              | 11.950382                        | 0.083679              | 20    |
| 21    | 3.078234             | 37.786076                       | 0.026465               | 0.324862              | 12.275244                        | 0.081465              | 21    |
| 22    | 3.247537             | 40.864310                       | 0.024471               | 0.307926              | 12.583170                        | 0.079471              | 22    |
| 23    | 3.426152             | 44.111847                       | 0.022670               | 0.291873              | 12.875042                        | 0.077670              | 23    |
| 24    | 3.614590             | 47.537998                       | 0.021036               | 0.276657              | 13.151699                        | 0.076036              | 24    |
| 25    | 3.813392             | 51.152588                       | 0.019549               | 0.262234              | 13.413933                        | 0.074549              | 25    |
| 26    | 4.023129             | 54.965981                       | 0.018193               | 0.248563              | 13.662495                        | 0.073193              | 26    |
| 27    | 4.244401             | 58.989109                       | 0.016952               | 0.235605              | 13.898100                        | 0.071952              | 27    |
| 28    | 4.477843             | 63.233510                       | 0.015814               | 0.223322              | 14.121422                        | 0.070814              | 28    |
| 29    | 4.724124             | 67.711354                       | 0.014769               | 0.211679              | 14.333101                        | 0.069769              | 29    |
| 30    | 4.983951             | 72.435478                       | 0.013805               | 0.200644              | 14.533745                        | 0.068805              | 30    |
| 31    | 5.258069             | 77.419429                       | 0.012917               | 0.190184              | 14.723929                        | 0.067917              | 31    |
| 32    | 5.547262             | 82.677498                       | 0.012095               | 0.180269              | 14.904198                        | 0.067095              | 32    |
| 33    | 5.852362             | 88.224760                       | 0.011335               | 0.170871              | 15.075069                        | 0.066335              | 33    |
| 34    | 6.174242             | 94.077122                       | 0.010630               | 0.161963              | 15.237033                        | 0.065630              | 34    |
| 35    | 6.513825             | 100.251364                      | 0.009975               | 0.153520              | 15.390552                        | 0.064975              | 35    |
| 36    | 6.872085             | 106.765189                      | 0.009366               | 0.145516              | 15.536068                        | 0.064366              | 36    |
| 37    | 7.250050             | 113.637274                      | 0.008800               | 0.137930              | 15.673999                        | 0.063800              | 37    |
| 38    | 7.648803             | 120.887324                      | 0.008272               | 0.130739              | 15.804738                        | 0.063272              | 38    |
| 39    | 8.069487             | 128.536127                      | 0.007780               | 0.123924              | 15.928662                        | 0.062780              | 39    |
| 40    | 8.513309             | 136.605614                      | 0.007320               | 0.117463              | 16.046125                        | 0.062320              | 40    |
| 41    | 8.981541             | 145.118923                      | 0.006891               | 0.111339              | 16.157464                        | 0.061891              | 41    |
| 42    | 9.475525             | 154.100464                      | 0.006489               | 0.105535              | 16.262999                        | 0.061489              | 42    |
| 43    | 9.996679             | 163.575989                      | 0.006113               | 0.100033              | 16.363032                        | 0.061113              | 43    |
| 44    | 10.546497            | 173.572669                      | 0.005761               | 0.094818              | 16.457851                        | 0.060761              | 44    |
| 45    | 11.126554            | 184.119165                      | 0.005431               | 0.089875              | 16.547726                        | 0.060431              | 45    |
| 46    | 11.738515            | 195.245719                      | 0.005122               | 0.085190              | 16.632915                        | 0.060122              | 46    |
| 47    | 12.384133            | 206.984234                      | 0.004831               | 0.080748              | 16.713664                        | 0.059831              | 47    |
| 48    | 13.065260            | 219.368367                      | 0.004559               | 0.076539              | 16.790203                        | 0.059559              | 48    |
| 49    | 13.783849            | 232.433627                      | 0.004302               | 0.072549              | 16.862751                        | 0.059302              | 49    |
| 50    | 14.541961            | 246.217476                      | 0.004061               | 0.068767              | 16.931518                        | 0.059061              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

6.00%

0.500000%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7      |                   |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|--------|-------------------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |        | Mortgage Constant |
| 1      | 1.005000          | 1.000000                     | 1.000000            | 0.995025           | 0.995025                      | 1.005000           |        |                   |
| 2      | 1.010025          | 2.005000                     | 0.498753            | 0.990075           | 1.985099                      | 0.503753           |        |                   |
| 3      | 1.015075          | 3.015025                     | 0.331672            | 0.985149           | 2.970248                      | 0.336672           |        |                   |
| 4      | 1.020151          | 4.030100                     | 0.248133            | 0.980248           | 3.950496                      | 0.253133           |        |                   |
| 5      | 1.025251          | 5.050251                     | 0.198010            | 0.975371           | 4.925866                      | 0.203010           |        |                   |
| 6      | 1.030378          | 6.075502                     | 0.164595            | 0.970518           | 5.896384                      | 0.169595           |        |                   |
| 7      | 1.035529          | 7.105879                     | 0.140729            | 0.965690           | 6.862074                      | 0.145729           |        |                   |
| 8      | 1.040707          | 8.141409                     | 0.122829            | 0.960885           | 7.822959                      | 0.127829           |        |                   |
| 9      | 1.045911          | 9.182116                     | 0.108907            | 0.956105           | 8.779064                      | 0.113907           |        |                   |
| 10     | 1.051140          | 10.228026                    | 0.097771            | 0.951348           | 9.730412                      | 0.102771           |        |                   |
| 11     | 1.056396          | 11.279167                    | 0.088659            | 0.946615           | 10.677027                     | 0.093659           |        |                   |
| Years  |                   |                              |                     |                    |                               |                    | Months |                   |
| 1      | 1.061678          | 12.335562                    | 0.081066            | 0.941905           | 11.618932                     | 0.086066           | 12     |                   |
| 2      | 1.127160          | 25.431955                    | 0.039321            | 0.887186           | 22.562866                     | 0.044321           | 24     |                   |
| 3      | 1.196681          | 39.336105                    | 0.025422            | 0.835645           | 32.871016                     | 0.030422           | 36     |                   |
| 4      | 1.270489          | 54.097832                    | 0.018485            | 0.787098           | 42.580318                     | 0.023485           | 48     |                   |
| 5      | 1.348850          | 69.770031                    | 0.014333            | 0.741372           | 51.725561                     | 0.019333           | 60     |                   |
| 6      | 1.432044          | 86.408856                    | 0.011573            | 0.698302           | 60.339514                     | 0.016573           | 72     |                   |
| 7      | 1.520370          | 104.073927                   | 0.009609            | 0.657735           | 68.453042                     | 0.014609           | 84     |                   |
| 8      | 1.614143          | 122.828542                   | 0.008141            | 0.619524           | 76.095218                     | 0.013141           | 96     |                   |
| 9      | 1.713699          | 142.739900                   | 0.007006            | 0.583533           | 83.293424                     | 0.012006           | 108    |                   |
| 10     | 1.819397          | 163.879347                   | 0.006102            | 0.549633           | 90.073453                     | 0.011102           | 120    |                   |
| 11     | 1.931613          | 186.322629                   | 0.005367            | 0.517702           | 96.459599                     | 0.010367           | 132    |                   |
| 12     | 2.050751          | 210.150163                   | 0.004759            | 0.487626           | 102.474743                    | 0.009759           | 144    |                   |
| 13     | 2.177237          | 235.447328                   | 0.004247            | 0.459298           | 108.140440                    | 0.009247           | 156    |                   |
| 14     | 2.311524          | 262.304766                   | 0.003812            | 0.432615           | 113.476990                    | 0.008812           | 168    |                   |
| 15     | 2.454094          | 290.818712                   | 0.003439            | 0.407482           | 118.503515                    | 0.008439           | 180    |                   |
| 16     | 2.605457          | 321.091337                   | 0.003114            | 0.383810           | 123.238025                    | 0.008114           | 192    |                   |
| 17     | 2.766156          | 353.231110                   | 0.002831            | 0.361513           | 127.697486                    | 0.007831           | 204    |                   |
| 18     | 2.936766          | 387.353194                   | 0.002582            | 0.340511           | 131.897876                    | 0.007582           | 216    |                   |
| 19     | 3.117899          | 423.579854                   | 0.002361            | 0.320729           | 135.854246                    | 0.007361           | 228    |                   |
| 20     | 3.310204          | 462.040895                   | 0.002164            | 0.302096           | 139.580772                    | 0.007164           | 240    |                   |
| 21     | 3.514371          | 502.874129                   | 0.001989            | 0.284546           | 143.090806                    | 0.006989           | 252    |                   |
| 22     | 3.731129          | 546.225867                   | 0.001831            | 0.268015           | 146.396927                    | 0.006831           | 264    |                   |
| 23     | 3.961257          | 592.251446                   | 0.001688            | 0.252445           | 149.510979                    | 0.006688           | 276    |                   |
| 24     | 4.205579          | 641.115782                   | 0.001560            | 0.237779           | 152.444121                    | 0.006560           | 288    |                   |
| 25     | 4.464970          | 692.993962                   | 0.001443            | 0.223966           | 155.206864                    | 0.006443           | 300    |                   |
| 26     | 4.740359          | 748.071876                   | 0.001337            | 0.210954           | 157.809106                    | 0.006337           | 312    |                   |
| 27     | 5.032734          | 806.546875                   | 0.001240            | 0.198699           | 160.260172                    | 0.006240           | 324    |                   |
| 28     | 5.343142          | 868.628484                   | 0.001151            | 0.187156           | 162.568844                    | 0.006151           | 336    |                   |
| 29     | 5.672696          | 934.539150                   | 0.001070            | 0.176283           | 164.743394                    | 0.006070           | 348    |                   |
| 30     | 6.022575          | 1,004.515042                 | 0.000996            | 0.166042           | 166.791614                    | 0.005996           | 360    |                   |
| 31     | 6.394034          | 1,078.806895                 | 0.000927            | 0.156396           | 168.720844                    | 0.005927           | 372    |                   |
| 32     | 6.788405          | 1,157.680906                 | 0.000864            | 0.147310           | 170.537996                    | 0.005864           | 384    |                   |
| 33     | 7.207098          | 1,241.419693                 | 0.000806            | 0.138752           | 172.249581                    | 0.005806           | 396    |                   |
| 34     | 7.651617          | 1,330.323306                 | 0.000752            | 0.130691           | 173.861732                    | 0.005752           | 408    |                   |
| 35     | 8.123551          | 1,424.710299                 | 0.000702            | 0.123099           | 175.380226                    | 0.005702           | 420    |                   |
| 36     | 8.624594          | 1,524.918875                 | 0.000656            | 0.115947           | 176.810504                    | 0.005656           | 432    |                   |
| 37     | 9.156540          | 1,631.308097                 | 0.000613            | 0.109212           | 178.157690                    | 0.005613           | 444    |                   |
| 38     | 9.721296          | 1,744.259173                 | 0.000573            | 0.102867           | 179.426611                    | 0.005573           | 456    |                   |
| 39     | 10.320884         | 1,864.176824                 | 0.000536            | 0.096891           | 180.621815                    | 0.005536           | 468    |                   |
| 40     | 10.957454         | 1,991.490734                 | 0.000502            | 0.091262           | 181.747584                    | 0.005502           | 480    |                   |
| 41     | 11.633285         | 2,126.657088                 | 0.000470            | 0.085960           | 182.807952                    | 0.005470           | 492    |                   |
| 42     | 12.350801         | 2,270.160206                 | 0.000440            | 0.080966           | 183.806718                    | 0.005440           | 504    |                   |
| 43     | 13.112571         | 2,422.514282                 | 0.000413            | 0.076263           | 184.747462                    | 0.005413           | 516    |                   |
| 44     | 13.921326         | 2,584.265225                 | 0.000387            | 0.071832           | 185.633553                    | 0.005387           | 528    |                   |
| 45     | 14.779963         | 2,755.992611                 | 0.000363            | 0.067659           | 186.468166                    | 0.005363           | 540    |                   |
| 46     | 15.691559         | 2,938.311767                 | 0.000340            | 0.063729           | 187.254294                    | 0.005340           | 552    |                   |
| 47     | 16.659380         | 3,131.875970                 | 0.000319            | 0.060026           | 187.994751                    | 0.005319           | 564    |                   |
| 48     | 17.686894         | 3,337.378789                 | 0.000300            | 0.056539           | 188.692192                    | 0.005300           | 576    |                   |
| 49     | 18.777783         | 3,555.556573                 | 0.000281            | 0.053254           | 189.349115                    | 0.005281           | 588    |                   |
| 50     | 19.935955         | 3,787.191085                 | 0.000264            | 0.050161           | 189.967875                    | 0.005264           | 600    |                   |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

6.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.060000             | 1.000000                        | 1.000000               | 0.943396              | 0.943396                         | 1.060000              | 1     |
| 2     | 1.123600             | 2.060000                        | 0.485437               | 0.889996              | 1.833393                         | 0.545437              | 2     |
| 3     | 1.191016             | 3.183600                        | 0.314110               | 0.839619              | 2.673012                         | 0.374110              | 3     |
| 4     | 1.262477             | 4.374616                        | 0.228591               | 0.792094              | 3.465106                         | 0.288591              | 4     |
| 5     | 1.338226             | 5.637093                        | 0.177396               | 0.747258              | 4.212364                         | 0.237396              | 5     |
| 6     | 1.418519             | 6.975319                        | 0.143363               | 0.704961              | 4.917324                         | 0.203363              | 6     |
| 7     | 1.503630             | 8.393838                        | 0.119135               | 0.665057              | 5.582381                         | 0.179135              | 7     |
| 8     | 1.593848             | 9.897468                        | 0.101036               | 0.627412              | 6.209794                         | 0.161036              | 8     |
| 9     | 1.689479             | 11.491316                       | 0.087022               | 0.591898              | 6.801692                         | 0.147022              | 9     |
| 10    | 1.790848             | 13.180795                       | 0.075868               | 0.558395              | 7.360087                         | 0.135868              | 10    |
| 11    | 1.898299             | 14.971643                       | 0.066793               | 0.526788              | 7.886875                         | 0.126793              | 11    |
| 12    | 2.012196             | 16.869941                       | 0.059277               | 0.496969              | 8.383844                         | 0.119277              | 12    |
| 13    | 2.132928             | 18.882138                       | 0.052960               | 0.468839              | 8.852683                         | 0.112960              | 13    |
| 14    | 2.260904             | 21.015066                       | 0.047585               | 0.442301              | 9.294984                         | 0.107585              | 14    |
| 15    | 2.396558             | 23.275970                       | 0.042963               | 0.417265              | 9.712249                         | 0.102963              | 15    |
| 16    | 2.540352             | 25.672528                       | 0.038952               | 0.393646              | 10.105895                        | 0.098952              | 16    |
| 17    | 2.692773             | 28.212880                       | 0.035445               | 0.371364              | 10.477260                        | 0.095445              | 17    |
| 18    | 2.854339             | 30.905653                       | 0.032357               | 0.350344              | 10.827603                        | 0.092357              | 18    |
| 19    | 3.025600             | 33.759992                       | 0.029621               | 0.330513              | 11.158116                        | 0.089621              | 19    |
| 20    | 3.207135             | 36.785591                       | 0.027185               | 0.311805              | 11.469921                        | 0.087185              | 20    |
| 21    | 3.399564             | 39.992727                       | 0.025005               | 0.294155              | 11.764077                        | 0.085005              | 21    |
| 22    | 3.603537             | 43.392290                       | 0.023046               | 0.277505              | 12.041582                        | 0.083046              | 22    |
| 23    | 3.819750             | 46.995828                       | 0.021278               | 0.261797              | 12.303379                        | 0.081278              | 23    |
| 24    | 4.048935             | 50.815577                       | 0.019679               | 0.246979              | 12.550358                        | 0.079679              | 24    |
| 25    | 4.291871             | 54.864512                       | 0.018227               | 0.232999              | 12.783356                        | 0.078227              | 25    |
| 26    | 4.549383             | 59.156383                       | 0.016904               | 0.219810              | 13.003166                        | 0.076904              | 26    |
| 27    | 4.822346             | 63.705766                       | 0.015697               | 0.207368              | 13.210534                        | 0.075697              | 27    |
| 28    | 5.111687             | 68.528112                       | 0.014593               | 0.195630              | 13.406164                        | 0.074593              | 28    |
| 29    | 5.418388             | 73.639798                       | 0.013580               | 0.184557              | 13.590721                        | 0.073580              | 29    |
| 30    | 5.743491             | 79.058186                       | 0.012649               | 0.174110              | 13.764831                        | 0.072649              | 30    |
| 31    | 6.088101             | 84.801677                       | 0.011792               | 0.164255              | 13.929086                        | 0.071792              | 31    |
| 32    | 6.453387             | 90.889778                       | 0.011002               | 0.154957              | 14.084043                        | 0.071002              | 32    |
| 33    | 6.840590             | 97.343165                       | 0.010273               | 0.146186              | 14.230230                        | 0.070273              | 33    |
| 34    | 7.251025             | 104.183755                      | 0.009598               | 0.137912              | 14.368141                        | 0.069598              | 34    |
| 35    | 7.686087             | 111.434780                      | 0.008974               | 0.130105              | 14.498246                        | 0.068974              | 35    |
| 36    | 8.147252             | 119.120867                      | 0.008395               | 0.122741              | 14.620987                        | 0.068395              | 36    |
| 37    | 8.636087             | 127.268119                      | 0.007857               | 0.115793              | 14.736780                        | 0.067857              | 37    |
| 38    | 9.154252             | 135.904206                      | 0.007358               | 0.109239              | 14.846019                        | 0.067358              | 38    |
| 39    | 9.703507             | 145.058458                      | 0.006894               | 0.103056              | 14.949075                        | 0.066894              | 39    |
| 40    | 10.285718            | 154.761966                      | 0.006462               | 0.097222              | 15.046297                        | 0.066462              | 40    |
| 41    | 10.902861            | 165.047684                      | 0.006059               | 0.091719              | 15.138016                        | 0.066059              | 41    |
| 42    | 11.557033            | 175.950545                      | 0.005683               | 0.086527              | 15.224543                        | 0.065683              | 42    |
| 43    | 12.250455            | 187.507577                      | 0.005333               | 0.081630              | 15.306173                        | 0.065333              | 43    |
| 44    | 12.985482            | 199.758032                      | 0.005006               | 0.077009              | 15.383182                        | 0.065006              | 44    |
| 45    | 13.764611            | 212.743514                      | 0.004700               | 0.072650              | 15.455832                        | 0.064700              | 45    |
| 46    | 14.590487            | 226.508125                      | 0.004415               | 0.068538              | 15.524370                        | 0.064415              | 46    |
| 47    | 15.465917            | 241.098612                      | 0.004148               | 0.064658              | 15.589028                        | 0.064148              | 47    |
| 48    | 16.393872            | 256.564529                      | 0.003898               | 0.060998              | 15.650027                        | 0.063898              | 48    |
| 49    | 17.377504            | 272.958401                      | 0.003664               | 0.057546              | 15.707572                        | 0.063664              | 49    |
| 50    | 18.420154            | 290.335905                      | 0.003444               | 0.054288              | 15.761861                        | 0.063444              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

6.50%

0.541667%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |           |
| 1      | 1.005417          | 1.000000                     | 1.000000            | 0.994613           | 0.994613                      | 1.005417           |                   |           |
| 2      | 1.010863          | 2.005417                     | 0.498649            | 0.989254           | 1.983867                      | 0.504066           |                   |           |
| 3      | 1.016338          | 3.016279                     | 0.331534            | 0.983924           | 2.967791                      | 0.336951           |                   |           |
| 4      | 1.021843          | 4.032618                     | 0.247978            | 0.978624           | 3.946415                      | 0.253395           |                   |           |
| 5      | 1.027378          | 5.054461                     | 0.197845            | 0.973351           | 4.919766                      | 0.203262           |                   |           |
| 6      | 1.032943          | 6.081839                     | 0.164424            | 0.968107           | 5.887873                      | 0.169841           |                   |           |
| 7      | 1.038538          | 7.114782                     | 0.140552            | 0.962892           | 6.850765                      | 0.145969           |                   |           |
| 8      | 1.044164          | 8.153321                     | 0.122649            | 0.957704           | 7.808469                      | 0.128066           |                   |           |
| 9      | 1.049820          | 9.197485                     | 0.108725            | 0.952545           | 8.761014                      | 0.114142           |                   |           |
| 10     | 1.055506          | 10.247304                    | 0.097587            | 0.947413           | 9.708426                      | 0.103003           |                   |           |
| 11     | 1.061224          | 11.302811                    | 0.088474            | 0.942309           | 10.650735                     | 0.093890           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.066972          | 12.364034                    | 0.080880            | 0.937232           | 11.587967                     | 0.086296           | 12                | 1.0355570 |
| 2      | 1.138429          | 25.556111                    | 0.039130            | 0.878404           | 22.448578                     | 0.044546           | 24                | 0.5345550 |
| 3      | 1.214672          | 39.631685                    | 0.025232            | 0.823268           | 32.627489                     | 0.030649           | 36                | 0.3677880 |
| 4      | 1.296020          | 54.649927                    | 0.018298            | 0.771593           | 42.167488                     | 0.023715           | 48                | 0.2845794 |
| 5      | 1.382817          | 70.673968                    | 0.014149            | 0.723161           | 51.108680                     | 0.019566           | 60                | 0.2347938 |
| 6      | 1.475427          | 87.771168                    | 0.011393            | 0.677770           | 59.488649                     | 0.016810           | 72                | 0.2017192 |
| 7      | 1.574239          | 106.013400                   | 0.009433            | 0.635227           | 67.342623                     | 0.014849           | 84                | 0.1781932 |
| 8      | 1.679669          | 125.477348                   | 0.007970            | 0.595355           | 74.703617                     | 0.013386           | 96                | 0.1606348 |
| 9      | 1.792160          | 146.244833                   | 0.006838            | 0.557986           | 81.602576                     | 0.012255           | 108               | 0.1470542 |
| 10     | 1.912184          | 168.403154                   | 0.005938            | 0.522962           | 88.068500                     | 0.011355           | 120               | 0.1362576 |
| 11     | 2.040246          | 192.045460                   | 0.005207            | 0.490137           | 94.128569                     | 0.010624           | 132               | 0.1274852 |
| 12     | 2.176885          | 217.271134                   | 0.004603            | 0.459372           | 99.808260                     | 0.010019           | 144               | 0.1202305 |
| 13     | 2.322675          | 244.186218                   | 0.004095            | 0.430538           | 105.131446                    | 0.009512           | 156               | 0.1141428 |
| 14     | 2.478229          | 272.903856                   | 0.003664            | 0.403514           | 110.120506                    | 0.009081           | 168               | 0.1089715 |
| 15     | 2.644201          | 303.544767                   | 0.003294            | 0.378186           | 114.796412                    | 0.008711           | 180               | 0.1045329 |
| 16     | 2.821288          | 336.237756                   | 0.002974            | 0.354448           | 119.178820                    | 0.008391           | 192               | 0.1006890 |
| 17     | 3.010235          | 371.120256                   | 0.002695            | 0.332200           | 123.286152                    | 0.008111           | 204               | 0.0973345 |
| 18     | 3.211836          | 408.338901                   | 0.002449            | 0.311348           | 127.135675                    | 0.007866           | 216               | 0.0943874 |
| 19     | 3.426938          | 448.050147                   | 0.002232            | 0.291806           | 130.743570                    | 0.007649           | 228               | 0.0917827 |
| 20     | 3.656447          | 490.420930                   | 0.002039            | 0.273490           | 134.125004                    | 0.007456           | 240               | 0.0894688 |
| 21     | 3.901326          | 535.629362                   | 0.001867            | 0.256323           | 137.294192                    | 0.007284           | 252               | 0.0874036 |
| 22     | 4.162605          | 583.865486                   | 0.001713            | 0.240234           | 140.264456                    | 0.007129           | 264               | 0.0855527 |
| 23     | 4.441382          | 635.332073                   | 0.001574            | 0.225155           | 143.048282                    | 0.006991           | 276               | 0.0838878 |
| 24     | 4.738830          | 690.245473                   | 0.001449            | 0.211023           | 145.657372                    | 0.006865           | 288               | 0.0823851 |
| 25     | 5.056198          | 748.836525                   | 0.001335            | 0.197777           | 148.102695                    | 0.006752           | 300               | 0.0810249 |
| 26     | 5.394821          | 811.351528                   | 0.001233            | 0.185363           | 150.394529                    | 0.006649           | 312               | 0.0797901 |
| 27     | 5.756122          | 878.053277                   | 0.001139            | 0.173728           | 152.542509                    | 0.006556           | 324               | 0.0786666 |
| 28     | 6.141620          | 949.222165                   | 0.001053            | 0.162823           | 154.555664                    | 0.006470           | 336               | 0.0776419 |
| 29     | 6.552936          | 1,025.157366                 | 0.000975            | 0.152603           | 156.442457                    | 0.006392           | 348               | 0.0767055 |
| 30     | 6.991798          | 1,106.178087                 | 0.000904            | 0.143025           | 158.210820                    | 0.006321           | 360               | 0.0758482 |
| 31     | 7.460052          | 1,192.624917                 | 0.000838            | 0.134047           | 159.868185                    | 0.006255           | 372               | 0.0750618 |
| 32     | 7.959665          | 1,284.861251                 | 0.000778            | 0.125633           | 161.421521                    | 0.006195           | 384               | 0.0743395 |
| 33     | 8.492739          | 1,383.274822                 | 0.000723            | 0.117748           | 162.877357                    | 0.006140           | 396               | 0.0736751 |
| 34     | 9.061513          | 1,488.279333                 | 0.000672            | 0.110357           | 164.241813                    | 0.006089           | 408               | 0.0730630 |
| 35     | 9.668379          | 1,600.316191                 | 0.000625            | 0.103430           | 165.520625                    | 0.006042           | 420               | 0.0724985 |
| 36     | 10.315889         | 1,719.856364                 | 0.000581            | 0.096938           | 166.719167                    | 0.005998           | 432               | 0.0719773 |
| 37     | 11.006763         | 1,847.402364                 | 0.000541            | 0.090853           | 167.842480                    | 0.005958           | 444               | 0.0714956 |
| 38     | 11.743906         | 1,983.490356                 | 0.000504            | 0.085151           | 168.895284                    | 0.005921           | 456               | 0.0710499 |
| 39     | 12.530417         | 2,128.692413                 | 0.000470            | 0.079806           | 169.882006                    | 0.005886           | 468               | 0.0706373 |
| 40     | 13.369602         | 2,283.618920                 | 0.000438            | 0.074797           | 170.806793                    | 0.005855           | 480               | 0.0702548 |
| 41     | 14.264990         | 2,448.921143                 | 0.000408            | 0.070102           | 171.673533                    | 0.005825           | 492               | 0.0699001 |
| 42     | 15.220342         | 2,625.293961                 | 0.000381            | 0.065702           | 172.485869                    | 0.005798           | 504               | 0.0695709 |
| 43     | 16.239677         | 2,813.478794                 | 0.000355            | 0.061578           | 173.247216                    | 0.005772           | 516               | 0.0692652 |
| 44     | 17.327278         | 3,014.266714                 | 0.000332            | 0.057712           | 173.960775                    | 0.005748           | 528               | 0.0689811 |
| 45     | 18.487718         | 3,228.501772                 | 0.000310            | 0.054090           | 174.629545                    | 0.005726           | 540               | 0.0687169 |
| 46     | 19.725875         | 3,457.084549                 | 0.000289            | 0.050695           | 175.256338                    | 0.005706           | 552               | 0.0684711 |
| 47     | 21.046953         | 3,700.975938                 | 0.000270            | 0.047513           | 175.843788                    | 0.005687           | 564               | 0.0682424 |
| 48     | 22.456506         | 3,961.201185                 | 0.000252            | 0.044531           | 176.394365                    | 0.005669           | 576               | 0.0680294 |
| 49     | 23.960460         | 4,238.854199                 | 0.000236            | 0.041735           | 176.910383                    | 0.005653           | 588               | 0.0678310 |
| 50     | 25.565137         | 4,535.102149                 | 0.000221            | 0.039116           | 177.394012                    | 0.005637           | 600               | 0.0676460 |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

6.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.065000             | 1.000000                        | 1.000000               | 0.938967              | 0.938967                         | 1.065000              | 1     |
| 2     | 1.134225             | 2.065000                        | 0.484262               | 0.881659              | 1.820626                         | 0.549262              | 2     |
| 3     | 1.207950             | 3.199225                        | 0.312576               | 0.827849              | 2.648476                         | 0.377576              | 3     |
| 4     | 1.286466             | 4.407175                        | 0.226903               | 0.777323              | 3.425799                         | 0.291903              | 4     |
| 5     | 1.370087             | 5.693641                        | 0.175635               | 0.729881              | 4.155679                         | 0.240635              | 5     |
| 6     | 1.459142             | 7.063728                        | 0.141568               | 0.685334              | 4.841014                         | 0.206568              | 6     |
| 7     | 1.553987             | 8.522870                        | 0.117331               | 0.643506              | 5.484520                         | 0.182331              | 7     |
| 8     | 1.654996             | 10.076856                       | 0.099237               | 0.604231              | 6.088751                         | 0.164237              | 8     |
| 9     | 1.762570             | 11.731852                       | 0.085238               | 0.567353              | 6.656104                         | 0.150238              | 9     |
| 10    | 1.877137             | 13.494423                       | 0.074105               | 0.532726              | 7.188830                         | 0.139105              | 10    |
| 11    | 1.999151             | 15.371560                       | 0.065055               | 0.500212              | 7.689042                         | 0.130055              | 11    |
| 12    | 2.129096             | 17.370711                       | 0.057568               | 0.469683              | 8.158725                         | 0.122568              | 12    |
| 13    | 2.267487             | 19.499808                       | 0.051283               | 0.441017              | 8.599742                         | 0.116283              | 13    |
| 14    | 2.414874             | 21.767295                       | 0.045940               | 0.414100              | 9.013842                         | 0.110940              | 14    |
| 15    | 2.571841             | 24.182169                       | 0.041353               | 0.388827              | 9.402669                         | 0.106353              | 15    |
| 16    | 2.739011             | 26.754010                       | 0.037378               | 0.365095              | 9.767764                         | 0.102378              | 16    |
| 17    | 2.917046             | 29.493021                       | 0.033906               | 0.342813              | 10.110577                        | 0.098906              | 17    |
| 18    | 3.106654             | 32.410067                       | 0.030855               | 0.321890              | 10.432466                        | 0.095855              | 18    |
| 19    | 3.308587             | 35.516722                       | 0.028156               | 0.302244              | 10.734710                        | 0.093156              | 19    |
| 20    | 3.523645             | 38.825309                       | 0.025756               | 0.283797              | 11.018507                        | 0.090756              | 20    |
| 21    | 3.752682             | 42.348954                       | 0.023613               | 0.266476              | 11.284983                        | 0.088613              | 21    |
| 22    | 3.996606             | 46.101636                       | 0.021691               | 0.250212              | 11.535196                        | 0.086691              | 22    |
| 23    | 4.256386             | 50.098242                       | 0.019961               | 0.234941              | 11.770137                        | 0.084961              | 23    |
| 24    | 4.533051             | 54.354628                       | 0.018398               | 0.220602              | 11.990739                        | 0.083398              | 24    |
| 25    | 4.827699             | 58.887679                       | 0.016981               | 0.207138              | 12.197877                        | 0.081981              | 25    |
| 26    | 5.141500             | 63.715378                       | 0.015695               | 0.194496              | 12.392373                        | 0.080695              | 26    |
| 27    | 5.475697             | 68.856877                       | 0.014523               | 0.182625              | 12.574998                        | 0.079523              | 27    |
| 28    | 5.831617             | 74.332574                       | 0.013453               | 0.171479              | 12.746477                        | 0.078453              | 28    |
| 29    | 6.210672             | 80.164192                       | 0.012474               | 0.161013              | 12.907490                        | 0.077474              | 29    |
| 30    | 6.614366             | 86.374864                       | 0.011577               | 0.151186              | 13.058676                        | 0.076577              | 30    |
| 31    | 7.044300             | 92.989230                       | 0.010754               | 0.141959              | 13.200635                        | 0.075754              | 31    |
| 32    | 7.502179             | 100.033530                      | 0.009997               | 0.133295              | 13.333929                        | 0.074997              | 32    |
| 33    | 7.989821             | 107.535710                      | 0.009299               | 0.125159              | 13.459088                        | 0.074299              | 33    |
| 34    | 8.509159             | 115.525531                      | 0.008656               | 0.117520              | 13.576609                        | 0.073656              | 34    |
| 35    | 9.062255             | 124.034690                      | 0.008062               | 0.110348              | 13.686957                        | 0.073062              | 35    |
| 36    | 9.651301             | 133.096945                      | 0.007513               | 0.103613              | 13.790570                        | 0.072513              | 36    |
| 37    | 10.278636            | 142.748247                      | 0.007005               | 0.097289              | 13.887859                        | 0.072005              | 37    |
| 38    | 10.946747            | 153.026883                      | 0.006535               | 0.091351              | 13.979210                        | 0.071535              | 38    |
| 39    | 11.658286            | 163.973630                      | 0.006099               | 0.085776              | 14.064986                        | 0.071099              | 39    |
| 40    | 12.416075            | 175.631916                      | 0.005694               | 0.080541              | 14.145527                        | 0.070694              | 40    |
| 41    | 13.223119            | 188.047990                      | 0.005318               | 0.075625              | 14.221152                        | 0.070318              | 41    |
| 42    | 14.082622            | 201.271110                      | 0.004968               | 0.071010              | 14.292161                        | 0.069968              | 42    |
| 43    | 14.997993            | 215.353732                      | 0.004644               | 0.066676              | 14.358837                        | 0.069644              | 43    |
| 44    | 15.972862            | 230.351725                      | 0.004341               | 0.062606              | 14.421443                        | 0.069341              | 44    |
| 45    | 17.011098            | 246.324587                      | 0.004060               | 0.058785              | 14.480228                        | 0.069060              | 45    |
| 46    | 18.116820            | 263.335685                      | 0.003797               | 0.055197              | 14.535426                        | 0.068797              | 46    |
| 47    | 19.294413            | 281.452504                      | 0.003553               | 0.051828              | 14.587254                        | 0.068553              | 47    |
| 48    | 20.548550            | 300.746917                      | 0.003325               | 0.048665              | 14.635919                        | 0.068325              | 48    |
| 49    | 21.884205            | 321.295467                      | 0.003112               | 0.045695              | 14.681615                        | 0.068112              | 49    |
| 50    | 23.306679            | 343.179672                      | 0.002914               | 0.042906              | 14.724521                        | 0.067914              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

7.00%

0.583333%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |           |
| 1      | 1.005833          | 1.000000                     | 1.000000            | 0.994200           | 0.994200                      | 1.005833           |                   |           |
| 2      | 1.011701          | 2.005833                     | 0.498546            | 0.988435           | 1.982635                      | 0.504379           |                   |           |
| 3      | 1.017602          | 3.017534                     | 0.331396            | 0.982702           | 2.965337                      | 0.337230           |                   |           |
| 4      | 1.023538          | 4.035136                     | 0.247823            | 0.977003           | 3.942340                      | 0.253656           |                   |           |
| 5      | 1.029509          | 5.058675                     | 0.197680            | 0.971337           | 4.913677                      | 0.203514           |                   |           |
| 6      | 1.035514          | 6.088184                     | 0.164253            | 0.965704           | 5.879381                      | 0.170086           |                   |           |
| 7      | 1.041555          | 7.123698                     | 0.140377            | 0.960103           | 6.839484                      | 0.146210           |                   |           |
| 8      | 1.047631          | 8.165253                     | 0.122470            | 0.954535           | 7.794019                      | 0.128304           |                   |           |
| 9      | 1.053742          | 9.212883                     | 0.108544            | 0.948999           | 8.743018                      | 0.114377           |                   |           |
| 10     | 1.059889          | 10.266625                    | 0.097403            | 0.943495           | 9.686513                      | 0.103236           |                   |           |
| 11     | 1.066071          | 11.326514                    | 0.088288            | 0.938024           | 10.624537                     | 0.094122           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.072290          | 12.392585                    | 0.080693            | 0.932583           | 11.557120                     | 0.086527           | 12                | 1.0383210 |
| 2      | 1.149806          | 25.681032                    | 0.038939            | 0.869712           | 22.335099                     | 0.044773           | 24                | 0.5372709 |
| 3      | 1.232926          | 39.930101                    | 0.025044            | 0.811079           | 32.386464                     | 0.030877           | 36                | 0.3705252 |
| 4      | 1.322054          | 55.209236                    | 0.018113            | 0.756399           | 41.760201                     | 0.023946           | 48                | 0.2873549 |
| 5      | 1.417625          | 71.592902                    | 0.013968            | 0.705405           | 50.501994                     | 0.019801           | 60                | 0.2376144 |
| 6      | 1.520106          | 89.160944                    | 0.011216            | 0.657849           | 58.654444                     | 0.017049           | 72                | 0.2045881 |
| 7      | 1.629994          | 107.998981                   | 0.009259            | 0.613499           | 66.257285                     | 0.015093           | 84                | 0.1811122 |
| 8      | 1.747826          | 128.198821                   | 0.007800            | 0.572139           | 73.347569                     | 0.013634           | 96                | 0.1636046 |
| 9      | 1.874177          | 149.858909                   | 0.006673            | 0.533568           | 79.959850                     | 0.012506           | 108               | 0.1500753 |
| 10     | 2.009661          | 173.084807                   | 0.005778            | 0.497596           | 86.126354                     | 0.011611           | 120               | 0.1393302 |
| 11     | 2.154940          | 197.989707                   | 0.005051            | 0.464050           | 91.877134                     | 0.010884           | 132               | 0.1306092 |
| 12     | 2.310721          | 224.694985                   | 0.004450            | 0.432765           | 97.240216                     | 0.010284           | 144               | 0.1234057 |
| 13     | 2.477763          | 253.330789                   | 0.003947            | 0.403590           | 102.241738                    | 0.009781           | 156               | 0.1173689 |
| 14     | 2.656881          | 284.036677                   | 0.003521            | 0.376381           | 106.906074                    | 0.009354           | 168               | 0.1122481 |
| 15     | 2.848947          | 316.962297                   | 0.003155            | 0.351007           | 111.255958                    | 0.008988           | 180               | 0.1078594 |
| 16     | 3.054897          | 352.268112                   | 0.002839            | 0.327343           | 115.312587                    | 0.008672           | 192               | 0.1040650 |
| 17     | 3.275736          | 390.126188                   | 0.002563            | 0.305275           | 119.095732                    | 0.008397           | 204               | 0.1007593 |
| 18     | 3.512539          | 430.721027                   | 0.002322            | 0.284694           | 122.623831                    | 0.008155           | 216               | 0.0978603 |
| 19     | 3.766461          | 474.250470                   | 0.002109            | 0.265501           | 125.914077                    | 0.007942           | 228               | 0.0953031 |
| 20     | 4.038739          | 520.926660                   | 0.001920            | 0.247602           | 128.982506                    | 0.007753           | 240               | 0.0930359 |
| 21     | 4.330700          | 570.977075                   | 0.001751            | 0.230910           | 131.844073                    | 0.007585           | 252               | 0.0910166 |
| 22     | 4.643766          | 624.645640                   | 0.001601            | 0.215342           | 134.512723                    | 0.007434           | 264               | 0.0892109 |
| 23     | 4.979464          | 682.193909                   | 0.001466            | 0.200825           | 137.001461                    | 0.007299           | 276               | 0.0875903 |
| 24     | 5.339430          | 743.902347                   | 0.001344            | 0.187286           | 139.322418                    | 0.007178           | 288               | 0.0861311 |
| 25     | 5.725418          | 810.071693                   | 0.001234            | 0.174660           | 141.486903                    | 0.007068           | 300               | 0.0848135 |
| 26     | 6.139309          | 881.024427                   | 0.001135            | 0.162885           | 143.505467                    | 0.006968           | 312               | 0.0836205 |
| 27     | 6.583120          | 957.106339                   | 0.001045            | 0.151904           | 145.387946                    | 0.006878           | 324               | 0.0825378 |
| 28     | 7.059015          | 1,038.688219                 | 0.000963            | 0.141663           | 147.143515                    | 0.006796           | 336               | 0.0815530 |
| 29     | 7.569311          | 1,126.167659                 | 0.000888            | 0.132112           | 148.780729                    | 0.006721           | 348               | 0.0806556 |
| 30     | 8.116497          | 1,219.970996                 | 0.000820            | 0.123206           | 150.307568                    | 0.006653           | 360               | 0.0798363 |
| 31     | 8.703240          | 1,320.555383                 | 0.000757            | 0.114900           | 151.731473                    | 0.006591           | 372               | 0.0790871 |
| 32     | 9.332398          | 1,428.411024                 | 0.000700            | 0.107154           | 153.059383                    | 0.006533           | 384               | 0.0784009 |
| 33     | 10.007037         | 1,544.063557                 | 0.000648            | 0.099930           | 154.297770                    | 0.006481           | 396               | 0.0777717 |
| 34     | 10.730447         | 1,668.076622                 | 0.000599            | 0.093193           | 155.452669                    | 0.006433           | 408               | 0.0771939 |
| 35     | 11.506152         | 1,801.054601                 | 0.000555            | 0.086910           | 156.529709                    | 0.006389           | 420               | 0.0766628 |
| 36     | 12.337932         | 1,943.645569                 | 0.000514            | 0.081051           | 157.534139                    | 0.006348           | 432               | 0.0761740 |
| 37     | 13.229843         | 2,096.544450                 | 0.000477            | 0.075587           | 158.470853                    | 0.006310           | 444               | 0.0757237 |
| 38     | 14.186229         | 2,260.496403                 | 0.000442            | 0.070491           | 159.344418                    | 0.006276           | 456               | 0.0753086 |
| 39     | 15.211753         | 2,436.300456                 | 0.000410            | 0.065739           | 160.159090                    | 0.006244           | 468               | 0.0749255 |
| 40     | 16.311411         | 2,624.813398                 | 0.000381            | 0.061307           | 160.918839                    | 0.006214           | 480               | 0.0745718 |
| 41     | 17.490565         | 2,826.953956                 | 0.000354            | 0.057174           | 161.627369                    | 0.006187           | 492               | 0.0742449 |
| 42     | 18.754959         | 3,043.707272                 | 0.000329            | 0.053319           | 162.288132                    | 0.006162           | 504               | 0.0739426 |
| 43     | 20.110757         | 3,276.129702                 | 0.000305            | 0.049725           | 162.904349                    | 0.006139           | 516               | 0.0736629 |
| 44     | 21.564565         | 3,525.353968                 | 0.000284            | 0.046372           | 163.479022                    | 0.006117           | 528               | 0.0734039 |
| 45     | 23.123469         | 3,792.594677                 | 0.000264            | 0.043246           | 164.014953                    | 0.006097           | 540               | 0.0731641 |
| 46     | 24.795066         | 4,079.154238                 | 0.000245            | 0.040331           | 164.514754                    | 0.006078           | 552               | 0.0729418 |
| 47     | 26.587504         | 4,386.429213                 | 0.000228            | 0.037612           | 164.980859                    | 0.006061           | 564               | 0.0727357 |
| 48     | 28.509517         | 4,715.917121                 | 0.000212            | 0.035076           | 165.415542                    | 0.006045           | 576               | 0.0725446 |
| 49     | 30.570472         | 5,069.223736                 | 0.000197            | 0.032711           | 165.820919                    | 0.006031           | 588               | 0.0723672 |
| 50     | 32.780414         | 5,448.070915                 | 0.000184            | 0.030506           | 166.198968                    | 0.006017           | 600               | 0.0722026 |



## ANNUAL

## COMPOUND INTEREST TABLES

ANNUAL RATE

7.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.070000             | 1.000000                        | 1.000000               | 0.934579              | 0.934579                         | 1.070000              | 1     |
| 2     | 1.144900             | 2.070000                        | 0.483092               | 0.873439              | 1.808018                         | 0.553092              | 2     |
| 3     | 1.225043             | 3.214900                        | 0.311052               | 0.816298              | 2.624316                         | 0.381052              | 3     |
| 4     | 1.310796             | 4.439943                        | 0.225228               | 0.762895              | 3.387211                         | 0.295228              | 4     |
| 5     | 1.402552             | 5.750739                        | 0.173891               | 0.712986              | 4.100197                         | 0.243891              | 5     |
| 6     | 1.500730             | 7.153291                        | 0.139796               | 0.666342              | 4.766540                         | 0.209796              | 6     |
| 7     | 1.605781             | 8.654021                        | 0.115553               | 0.622750              | 5.389289                         | 0.185553              | 7     |
| 8     | 1.718186             | 10.259803                       | 0.097468               | 0.582009              | 5.971299                         | 0.167468              | 8     |
| 9     | 1.838459             | 11.977989                       | 0.083486               | 0.543934              | 6.515232                         | 0.153486              | 9     |
| 10    | 1.967151             | 13.816448                       | 0.072378               | 0.508349              | 7.023582                         | 0.142378              | 10    |
| 11    | 2.104852             | 15.783599                       | 0.063357               | 0.475093              | 7.498674                         | 0.133357              | 11    |
| 12    | 2.252192             | 17.888451                       | 0.055902               | 0.444012              | 7.942686                         | 0.125902              | 12    |
| 13    | 2.409845             | 20.140643                       | 0.049651               | 0.414964              | 8.357651                         | 0.119651              | 13    |
| 14    | 2.578534             | 22.550488                       | 0.044345               | 0.387817              | 8.745468                         | 0.114345              | 14    |
| 15    | 2.759032             | 25.129022                       | 0.039795               | 0.362446              | 9.107914                         | 0.109795              | 15    |
| 16    | 2.952164             | 27.888054                       | 0.035858               | 0.338735              | 9.446649                         | 0.105858              | 16    |
| 17    | 3.158815             | 30.840217                       | 0.032425               | 0.316574              | 9.763223                         | 0.102425              | 17    |
| 18    | 3.379932             | 33.999033                       | 0.029413               | 0.295864              | 10.059087                        | 0.099413              | 18    |
| 19    | 3.616528             | 37.378965                       | 0.026753               | 0.276508              | 10.335595                        | 0.096753              | 19    |
| 20    | 3.869684             | 40.995492                       | 0.024393               | 0.258419              | 10.594014                        | 0.094393              | 20    |
| 21    | 4.140562             | 44.865177                       | 0.022289               | 0.241513              | 10.835527                        | 0.092289              | 21    |
| 22    | 4.430402             | 49.005739                       | 0.020406               | 0.225713              | 11.061240                        | 0.090406              | 22    |
| 23    | 4.740530             | 53.436141                       | 0.018714               | 0.210947              | 11.272187                        | 0.088714              | 23    |
| 24    | 5.072367             | 58.176671                       | 0.017189               | 0.197147              | 11.469334                        | 0.087189              | 24    |
| 25    | 5.427433             | 63.249038                       | 0.015811               | 0.184249              | 11.653583                        | 0.085811              | 25    |
| 26    | 5.807353             | 68.676470                       | 0.014561               | 0.172195              | 11.825779                        | 0.084561              | 26    |
| 27    | 6.213868             | 74.483823                       | 0.013426               | 0.160930              | 11.986709                        | 0.083426              | 27    |
| 28    | 6.648838             | 80.697691                       | 0.012392               | 0.150402              | 12.137111                        | 0.082392              | 28    |
| 29    | 7.114257             | 87.346529                       | 0.011449               | 0.140563              | 12.277674                        | 0.081449              | 29    |
| 30    | 7.612255             | 94.460786                       | 0.010586               | 0.131367              | 12.409041                        | 0.080586              | 30    |
| 31    | 8.145113             | 102.073041                      | 0.009797               | 0.122773              | 12.531814                        | 0.079797              | 31    |
| 32    | 8.715271             | 110.218154                      | 0.009073               | 0.114741              | 12.646555                        | 0.079073              | 32    |
| 33    | 9.325340             | 118.933425                      | 0.008408               | 0.107235              | 12.753790                        | 0.078408              | 33    |
| 34    | 9.978114             | 128.258765                      | 0.007797               | 0.100219              | 12.854009                        | 0.077797              | 34    |
| 35    | 10.676581            | 138.236878                      | 0.007234               | 0.093663              | 12.947672                        | 0.077234              | 35    |
| 36    | 11.423942            | 148.913460                      | 0.006715               | 0.087535              | 13.035208                        | 0.076715              | 36    |
| 37    | 12.223618            | 160.337402                      | 0.006237               | 0.081809              | 13.117017                        | 0.076237              | 37    |
| 38    | 13.079271            | 172.561020                      | 0.005795               | 0.076457              | 13.193473                        | 0.075795              | 38    |
| 39    | 13.994820            | 185.640292                      | 0.005387               | 0.071455              | 13.264928                        | 0.075387              | 39    |
| 40    | 14.974458            | 199.635112                      | 0.005009               | 0.066780              | 13.331709                        | 0.075009              | 40    |
| 41    | 16.022670            | 214.609570                      | 0.004660               | 0.062412              | 13.394120                        | 0.074660              | 41    |
| 42    | 17.144257            | 230.632240                      | 0.004336               | 0.058329              | 13.452449                        | 0.074336              | 42    |
| 43    | 18.344355            | 247.776496                      | 0.004036               | 0.054513              | 13.506962                        | 0.074036              | 43    |
| 44    | 19.628460            | 266.120851                      | 0.003758               | 0.050946              | 13.557908                        | 0.073758              | 44    |
| 45    | 21.002452            | 285.749311                      | 0.003500               | 0.047613              | 13.605522                        | 0.073500              | 45    |
| 46    | 22.472623            | 306.751763                      | 0.003260               | 0.044499              | 13.650020                        | 0.073260              | 46    |
| 47    | 24.045707            | 329.224386                      | 0.003037               | 0.041587              | 13.691608                        | 0.073037              | 47    |
| 48    | 25.728907            | 353.270093                      | 0.002831               | 0.038867              | 13.730474                        | 0.072831              | 48    |
| 49    | 27.529930            | 378.999000                      | 0.002639               | 0.036324              | 13.766799                        | 0.072639              | 49    |
| 50    | 29.457025            | 406.528929                      | 0.002460               | 0.033948              | 13.800746                        | 0.072460              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

7.50%

0.625000%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7   |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-----|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |     |
| 1      | 1.006250          | 1.000000                     | 1.000000            | 0.993789           | 0.993789                      | 1.006250           |     |
| 2      | 1.012539          | 2.006250                     | 0.498442            | 0.987616           | 1.981405                      | 0.504692           |     |
| 3      | 1.018867          | 3.018789                     | 0.331259            | 0.981482           | 2.962887                      | 0.337509           |     |
| 4      | 1.025235          | 4.037656                     | 0.247668            | 0.975386           | 3.938273                      | 0.253918           |     |
| 5      | 1.031643          | 5.062892                     | 0.197516            | 0.969327           | 4.907600                      | 0.203766           |     |
| 6      | 1.038091          | 6.094535                     | 0.164081            | 0.963307           | 5.870907                      | 0.170331           |     |
| 7      | 1.044579          | 7.132626                     | 0.140201            | 0.957324           | 6.828231                      | 0.146451           |     |
| 8      | 1.051108          | 8.177205                     | 0.122291            | 0.951377           | 7.779608                      | 0.128541           |     |
| 9      | 1.057677          | 9.228312                     | 0.108362            | 0.945468           | 8.725076                      | 0.114612           |     |
| 10     | 1.064287          | 10.285989                    | 0.097220            | 0.939596           | 9.664672                      | 0.103470           |     |
| 11     | 1.070939          | 11.350277                    | 0.088104            | 0.933760           | 10.598432                     | 0.094354           |     |
| Years  | Months            |                              |                     |                    |                               |                    |     |
| 1      | 1.077633          | 12.421216                    | 0.080507            | 0.927960           | 11.526392                     | 0.086757           | 12  |
| 2      | 1.161292          | 25.806723                    | 0.038750            | 0.861110           | 22.222423                     | 0.045000           | 24  |
| 3      | 1.251446          | 40.231382                    | 0.024856            | 0.799076           | 32.147913                     | 0.031106           | 36  |
| 4      | 1.348599          | 55.775864                    | 0.017929            | 0.741510           | 41.358371                     | 0.024179           | 48  |
| 5      | 1.453294          | 72.527105                    | 0.013788            | 0.688092           | 49.905308                     | 0.020038           | 60  |
| 6      | 1.566117          | 90.578789                    | 0.011040            | 0.638522           | 57.838524                     | 0.017290           | 72  |
| 7      | 1.687699          | 110.031871                   | 0.009088            | 0.592523           | 65.196376                     | 0.015338           | 84  |
| 8      | 1.818720          | 130.995147                   | 0.007634            | 0.549837           | 72.026024                     | 0.013884           | 96  |
| 9      | 1.959912          | 153.585857                   | 0.006511            | 0.510227           | 78.363665                     | 0.012761           | 108 |
| 10     | 2.112065          | 177.930342                   | 0.005620            | 0.473470           | 84.244743                     | 0.011870           | 120 |
| 11     | 2.276030          | 204.164753                   | 0.004898            | 0.439362           | 89.702148                     | 0.011148           | 132 |
| 12     | 2.452724          | 232.435809                   | 0.004302            | 0.407710           | 94.766401                     | 0.010552           | 144 |
| 13     | 2.643135          | 262.901620                   | 0.003804            | 0.378339           | 99.465827                     | 0.010054           | 156 |
| 14     | 2.848329          | 295.732572                   | 0.003381            | 0.351083           | 103.826706                    | 0.009631           | 168 |
| 15     | 3.069452          | 331.112276                   | 0.003020            | 0.325791           | 107.873427                    | 0.009270           | 180 |
| 16     | 3.307741          | 369.238599                   | 0.002708            | 0.302321           | 111.628623                    | 0.008958           | 192 |
| 17     | 3.564530          | 410.324767                   | 0.002437            | 0.280542           | 115.113294                    | 0.008687           | 204 |
| 18     | 3.841254          | 454.600560                   | 0.002200            | 0.260332           | 118.346930                    | 0.008450           | 216 |
| 19     | 4.139460          | 502.313599                   | 0.001991            | 0.241577           | 121.347615                    | 0.008241           | 228 |
| 20     | 4.460817          | 553.730725                   | 0.001806            | 0.224174           | 124.132131                    | 0.008056           | 240 |
| 21     | 4.807122          | 609.139496                   | 0.001642            | 0.208025           | 126.716051                    | 0.007892           | 252 |
| 22     | 5.180311          | 668.849794                   | 0.001495            | 0.193039           | 129.113825                    | 0.007745           | 264 |
| 23     | 5.582472          | 733.195558                   | 0.001364            | 0.179132           | 131.338863                    | 0.007614           | 276 |
| 24     | 6.015854          | 802.536650                   | 0.001246            | 0.166227           | 133.403610                    | 0.007496           | 288 |
| 25     | 6.482880          | 877.260872                   | 0.001140            | 0.154252           | 135.319613                    | 0.007390           | 300 |
| 26     | 6.986163          | 957.786129                   | 0.001044            | 0.143140           | 137.097587                    | 0.007294           | 312 |
| 27     | 7.528517          | 1,044.562771                 | 0.000957            | 0.132828           | 138.747475                    | 0.007207           | 324 |
| 28     | 8.112976          | 1,138.076109                 | 0.000879            | 0.123259           | 140.278506                    | 0.007129           | 336 |
| 29     | 8.742807          | 1,238.849131                 | 0.000807            | 0.114380           | 141.699242                    | 0.007057           | 348 |
| 30     | 9.421534          | 1,347.445425                 | 0.000742            | 0.106140           | 143.017627                    | 0.006992           | 360 |
| 31     | 10.152952         | 1,464.472331                 | 0.000683            | 0.098494           | 144.241037                    | 0.006933           | 372 |
| 32     | 10.941152         | 1,590.584340                 | 0.000629            | 0.091398           | 145.376312                    | 0.006879           | 384 |
| 33     | 11.790542         | 1,726.486751                 | 0.000579            | 0.084814           | 146.429801                    | 0.006829           | 396 |
| 34     | 12.705873         | 1,872.939621                 | 0.000534            | 0.078704           | 147.407398                    | 0.006784           | 408 |
| 35     | 13.692263         | 2,030.762007                 | 0.000492            | 0.073034           | 148.314568                    | 0.006742           | 420 |
| 36     | 14.755228         | 2,200.836555                 | 0.000454            | 0.067773           | 149.156386                    | 0.006704           | 432 |
| 37     | 15.900715         | 2,384.114432                 | 0.000419            | 0.062890           | 149.937560                    | 0.006669           | 444 |
| 38     | 17.135129         | 2,581.620647                 | 0.000387            | 0.058360           | 150.662457                    | 0.006637           | 456 |
| 39     | 18.465374         | 2,794.459783                 | 0.000358            | 0.054155           | 151.335133                    | 0.006608           | 468 |
| 40     | 19.898889         | 3,023.822174                 | 0.000331            | 0.050254           | 151.959350                    | 0.006581           | 480 |
| 41     | 21.443691         | 3,270.990564                 | 0.000306            | 0.046634           | 152.538598                    | 0.006556           | 492 |
| 42     | 23.108420         | 3,537.347278                 | 0.000283            | 0.043274           | 153.076117                    | 0.006533           | 504 |
| 43     | 24.902387         | 3,824.381956                 | 0.000261            | 0.040157           | 153.574913                    | 0.006511           | 516 |
| 44     | 26.835624         | 4,133.699882                 | 0.000242            | 0.037264           | 154.037776                    | 0.006492           | 528 |
| 45     | 28.918944         | 4,467.030962                 | 0.000224            | 0.034579           | 154.467294                    | 0.006474           | 540 |
| 46     | 31.163996         | 4,826.239401                 | 0.000207            | 0.032088           | 154.865870                    | 0.006457           | 552 |
| 47     | 33.583338         | 5,213.334124                 | 0.000192            | 0.029777           | 155.235733                    | 0.006442           | 564 |
| 48     | 36.190500         | 5,630.480017                 | 0.000178            | 0.027632           | 155.578950                    | 0.006428           | 576 |
| 49     | 39.000063         | 6,080.010029                 | 0.000164            | 0.025641           | 155.897442                    | 0.006414           | 588 |
| 50     | 42.027739         | 6,564.438225                 | 0.000152            | 0.023794           | 156.192991                    | 0.006402           | 600 |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

7.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.075000             | 1.000000                        | 1.000000               | 0.930233              | 0.930233                         | 1.075000              | 1     |
| 2     | 1.155625             | 2.075000                        | 0.481928               | 0.865333              | 1.795565                         | 0.556928              | 2     |
| 3     | 1.242297             | 3.230625                        | 0.309538               | 0.804961              | 2.600526                         | 0.384538              | 3     |
| 4     | 1.335469             | 4.472922                        | 0.223568               | 0.748801              | 3.349326                         | 0.298568              | 4     |
| 5     | 1.435629             | 5.808391                        | 0.172165               | 0.696559              | 4.045885                         | 0.247165              | 5     |
| 6     | 1.543302             | 7.244020                        | 0.138045               | 0.647962              | 4.693846                         | 0.213045              | 6     |
| 7     | 1.659049             | 8.787322                        | 0.113800               | 0.602755              | 5.296601                         | 0.188800              | 7     |
| 8     | 1.783478             | 10.446371                       | 0.095727               | 0.560702              | 5.857304                         | 0.170727              | 8     |
| 9     | 1.917239             | 12.229849                       | 0.081767               | 0.521583              | 6.378887                         | 0.156767              | 9     |
| 10    | 2.061032             | 14.147087                       | 0.070686               | 0.485194              | 6.864081                         | 0.145686              | 10    |
| 11    | 2.215609             | 16.208119                       | 0.061697               | 0.451343              | 7.315424                         | 0.136697              | 11    |
| 12    | 2.381780             | 18.423728                       | 0.054278               | 0.419854              | 7.735278                         | 0.129278              | 12    |
| 13    | 2.560413             | 20.805508                       | 0.048064               | 0.390562              | 8.125840                         | 0.123064              | 13    |
| 14    | 2.752444             | 23.365921                       | 0.042797               | 0.363313              | 8.489154                         | 0.117797              | 14    |
| 15    | 2.958877             | 26.118365                       | 0.038287               | 0.337966              | 8.827120                         | 0.113287              | 15    |
| 16    | 3.180793             | 29.077242                       | 0.034391               | 0.314387              | 9.141507                         | 0.109391              | 16    |
| 17    | 3.419353             | 32.258035                       | 0.031000               | 0.292453              | 9.433960                         | 0.106000              | 17    |
| 18    | 3.675804             | 35.677388                       | 0.028029               | 0.272049              | 9.706009                         | 0.103029              | 18    |
| 19    | 3.951489             | 39.353192                       | 0.025411               | 0.253069              | 9.959078                         | 0.100411              | 19    |
| 20    | 4.247851             | 43.304681                       | 0.023092               | 0.235413              | 10.194491                        | 0.098092              | 20    |
| 21    | 4.566440             | 47.552532                       | 0.021029               | 0.218989              | 10.413480                        | 0.096029              | 21    |
| 22    | 4.908923             | 52.118972                       | 0.019187               | 0.203711              | 10.617191                        | 0.094187              | 22    |
| 23    | 5.277092             | 57.027895                       | 0.017535               | 0.189498              | 10.806689                        | 0.092535              | 23    |
| 24    | 5.672874             | 62.304987                       | 0.016050               | 0.176277              | 10.982967                        | 0.091050              | 24    |
| 25    | 6.098340             | 67.977862                       | 0.014711               | 0.163979              | 11.146946                        | 0.089711              | 25    |
| 26    | 6.555715             | 74.076201                       | 0.013500               | 0.152539              | 11.299485                        | 0.088500              | 26    |
| 27    | 7.047394             | 80.631916                       | 0.012402               | 0.141896              | 11.441381                        | 0.087402              | 27    |
| 28    | 7.575948             | 87.679310                       | 0.011405               | 0.131997              | 11.573378                        | 0.086405              | 28    |
| 29    | 8.144144             | 95.255258                       | 0.010498               | 0.122788              | 11.696165                        | 0.085498              | 29    |
| 30    | 8.754955             | 103.399403                      | 0.009671               | 0.114221              | 11.810386                        | 0.084671              | 30    |
| 31    | 9.411577             | 112.154358                      | 0.008916               | 0.106252              | 11.916638                        | 0.083916              | 31    |
| 32    | 10.117445            | 121.565935                      | 0.008226               | 0.098839              | 12.015478                        | 0.083226              | 32    |
| 33    | 10.876253            | 131.683380                      | 0.007594               | 0.091943              | 12.107421                        | 0.082594              | 33    |
| 34    | 11.691972            | 142.559633                      | 0.007015               | 0.085529              | 12.192950                        | 0.082015              | 34    |
| 35    | 12.568870            | 154.251606                      | 0.006483               | 0.079562              | 12.272511                        | 0.081483              | 35    |
| 36    | 13.511536            | 166.820476                      | 0.005994               | 0.074011              | 12.346522                        | 0.080994              | 36    |
| 37    | 14.524901            | 180.332012                      | 0.005545               | 0.068847              | 12.415370                        | 0.080545              | 37    |
| 38    | 15.614268            | 194.856913                      | 0.005132               | 0.064044              | 12.479414                        | 0.080132              | 38    |
| 39    | 16.785339            | 210.471181                      | 0.004751               | 0.059576              | 12.538989                        | 0.079751              | 39    |
| 40    | 18.044239            | 227.256520                      | 0.004400               | 0.055419              | 12.594409                        | 0.079400              | 40    |
| 41    | 19.397557            | 245.300759                      | 0.004077               | 0.051553              | 12.645962                        | 0.079077              | 41    |
| 42    | 20.852374            | 264.698315                      | 0.003778               | 0.047956              | 12.693918                        | 0.078778              | 42    |
| 43    | 22.416302            | 285.550689                      | 0.003502               | 0.044610              | 12.738528                        | 0.078502              | 43    |
| 44    | 24.097524            | 307.966991                      | 0.003247               | 0.041498              | 12.780026                        | 0.078247              | 44    |
| 45    | 25.904839            | 332.064515                      | 0.003011               | 0.038603              | 12.818629                        | 0.078011              | 45    |
| 46    | 27.847702            | 357.969354                      | 0.002794               | 0.035910              | 12.854539                        | 0.077794              | 46    |
| 47    | 29.936279            | 385.817055                      | 0.002592               | 0.033404              | 12.887943                        | 0.077592              | 47    |
| 48    | 32.181500            | 415.753334                      | 0.002405               | 0.031074              | 12.919017                        | 0.077405              | 48    |
| 49    | 34.595113            | 447.934835                      | 0.002232               | 0.028906              | 12.947922                        | 0.077232              | 49    |
| 50    | 37.189746            | 482.529947                      | 0.002072               | 0.026889              | 12.974812                        | 0.077072              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

8.00%

0.666667%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |           |
| 1      | 1.006667          | 1.000000                     | 1.000000            | 0.993377           | 0.993377                      | 1.006667           |                   |           |
| 2      | 1.013378          | 2.006667                     | 0.498339            | 0.986799           | 1.980176                      | 0.505006           |                   |           |
| 3      | 1.020134          | 3.020044                     | 0.331121            | 0.980264           | 2.960440                      | 0.337788           |                   |           |
| 4      | 1.026935          | 4.040178                     | 0.247514            | 0.973772           | 3.934212                      | 0.254181           |                   |           |
| 5      | 1.033781          | 5.067113                     | 0.197351            | 0.967323           | 4.901535                      | 0.204018           |                   |           |
| 6      | 1.040673          | 6.100893                     | 0.163910            | 0.960917           | 5.862452                      | 0.170577           |                   |           |
| 7      | 1.047610          | 7.141566                     | 0.140025            | 0.954553           | 6.817005                      | 0.146692           |                   |           |
| 8      | 1.054595          | 8.189176                     | 0.122112            | 0.948232           | 7.765237                      | 0.128779           |                   |           |
| 9      | 1.061625          | 9.243771                     | 0.108181            | 0.941952           | 8.707189                      | 0.114848           |                   |           |
| 10     | 1.068703          | 10.305396                    | 0.097037            | 0.935714           | 9.642903                      | 0.103703           |                   |           |
| 11     | 1.075827          | 11.374099                    | 0.087919            | 0.929517           | 10.572420                     | 0.094586           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.083000          | 12.449926                    | 0.080322            | 0.923361           | 11.495782                     | 0.086988           | 12                | 1.0438611 |
| 2      | 1.172888          | 25.933190                    | 0.038561            | 0.852596           | 22.110544                     | 0.045227           | 24                | 0.5427275 |
| 3      | 1.270237          | 40.535558                    | 0.024670            | 0.787255           | 31.911806                     | 0.031336           | 36                | 0.3760364 |
| 4      | 1.375666          | 56.349915                    | 0.017746            | 0.726921           | 40.961913                     | 0.024413           | 48                | 0.2929551 |
| 5      | 1.489846          | 73.476856                    | 0.013610            | 0.671210           | 49.318433                     | 0.020276           | 60                | 0.2433167 |
| 6      | 1.613502          | 92.025325                    | 0.010867            | 0.619770           | 57.034522                     | 0.017533           | 72                | 0.2103989 |
| 7      | 1.747422          | 112.113308                   | 0.008920            | 0.572272           | 64.159261                     | 0.015586           | 84                | 0.1870346 |
| 8      | 1.892457          | 133.868583                   | 0.007470            | 0.528414           | 70.737970                     | 0.014137           | 96                | 0.1696402 |
| 9      | 2.049530          | 157.429535                   | 0.006352            | 0.487917           | 76.812497                     | 0.013019           | 108               | 0.1562246 |
| 10     | 2.219640          | 182.946035                   | 0.005466            | 0.450523           | 82.421481                     | 0.012133           | 120               | 0.1455931 |
| 11     | 2.403869          | 210.580392                   | 0.004749            | 0.415996           | 87.600600                     | 0.011415           | 132               | 0.1369854 |
| 12     | 2.603389          | 240.508387                   | 0.004158            | 0.384115           | 92.382800                     | 0.010825           | 144               | 0.1298943 |
| 13     | 2.819469          | 272.920390                   | 0.003664            | 0.354677           | 96.798498                     | 0.010331           | 156               | 0.1239689 |
| 14     | 3.053484          | 308.022574                   | 0.003247            | 0.327495           | 100.875784                    | 0.009913           | 168               | 0.1189582 |
| 15     | 3.306921          | 346.038222                   | 0.002890            | 0.302396           | 104.640592                    | 0.009557           | 180               | 0.1146783 |
| 16     | 3.581394          | 387.209149                   | 0.002583            | 0.279221           | 108.116871                    | 0.009249           | 192               | 0.1109910 |
| 17     | 3.878648          | 431.797244                   | 0.002316            | 0.257822           | 111.326733                    | 0.008983           | 204               | 0.1077908 |
| 18     | 4.200574          | 480.086128                   | 0.002083            | 0.238063           | 114.290596                    | 0.008750           | 216               | 0.1049955 |
| 19     | 4.549220          | 532.382966                   | 0.001878            | 0.219818           | 117.027313                    | 0.008545           | 228               | 0.1025402 |
| 20     | 4.926803          | 589.020416                   | 0.001698            | 0.202971           | 119.554292                    | 0.008364           | 240               | 0.1003728 |
| 21     | 5.335725          | 650.358746                   | 0.001538            | 0.187416           | 121.887606                    | 0.008204           | 252               | 0.0984514 |
| 22     | 5.778588          | 716.788127                   | 0.001395            | 0.173053           | 124.042099                    | 0.008062           | 264               | 0.0967413 |
| 23     | 6.258207          | 788.731114                   | 0.001268            | 0.159790           | 126.031475                    | 0.007935           | 276               | 0.0952143 |
| 24     | 6.777636          | 866.645333                   | 0.001154            | 0.147544           | 127.868388                    | 0.007821           | 288               | 0.0938465 |
| 25     | 7.340176          | 951.026395                   | 0.001051            | 0.136237           | 129.564523                    | 0.007718           | 300               | 0.0926179 |
| 26     | 7.949407          | 1,042.411042                 | 0.000959            | 0.125796           | 131.130668                    | 0.007626           | 312               | 0.0915118 |
| 27     | 8.609204          | 1,141.380571                 | 0.000876            | 0.116155           | 132.576786                    | 0.007543           | 324               | 0.0905136 |
| 28     | 9.323763          | 1,248.564521                 | 0.000801            | 0.107253           | 133.912076                    | 0.007468           | 336               | 0.0896110 |
| 29     | 10.097631         | 1,364.644687                 | 0.000733            | 0.099033           | 135.145031                    | 0.007399           | 348               | 0.0887935 |
| 30     | 10.935730         | 1,490.359449                 | 0.000671            | 0.091443           | 136.283494                    | 0.007338           | 360               | 0.0880517 |
| 31     | 11.843390         | 1,626.508474                 | 0.000615            | 0.084435           | 137.334707                    | 0.007281           | 372               | 0.0873778 |
| 32     | 12.826385         | 1,773.957801                 | 0.000564            | 0.077964           | 138.305357                    | 0.007230           | 384               | 0.0867645 |
| 33     | 13.890969         | 1,933.645350                 | 0.000517            | 0.071989           | 139.201617                    | 0.007184           | 396               | 0.0862059 |
| 34     | 15.043913         | 2,106.586886                 | 0.000475            | 0.066472           | 140.029190                    | 0.007141           | 408               | 0.0856964 |
| 35     | 16.292550         | 2,293.882485                 | 0.000436            | 0.061378           | 140.793338                    | 0.007103           | 420               | 0.0852313 |
| 36     | 17.644824         | 2,496.723526                 | 0.000401            | 0.056674           | 141.498923                    | 0.007067           | 432               | 0.0848063 |
| 37     | 19.109335         | 2,716.400273                 | 0.000368            | 0.052330           | 142.150433                    | 0.007035           | 444               | 0.0844176 |
| 38     | 20.695401         | 2,954.310082                 | 0.000338            | 0.048320           | 142.752013                    | 0.007005           | 456               | 0.0840619 |
| 39     | 22.413109         | 3,211.966288                 | 0.000311            | 0.044617           | 143.307488                    | 0.006978           | 468               | 0.0837360 |
| 40     | 24.273386         | 3,491.007831                 | 0.000286            | 0.041197           | 143.820392                    | 0.006953           | 480               | 0.0834374 |
| 41     | 26.288065         | 3,793.209686                 | 0.000264            | 0.038040           | 144.293988                    | 0.006930           | 492               | 0.0831635 |
| 42     | 28.469961         | 4,120.494145                 | 0.000243            | 0.035125           | 144.731289                    | 0.006909           | 504               | 0.0829123 |
| 43     | 30.832954         | 4,474.943053                 | 0.000223            | 0.032433           | 145.135075                    | 0.006890           | 516               | 0.0826816 |
| 44     | 33.392074         | 4,858.811045                 | 0.000206            | 0.029947           | 145.507916                    | 0.006872           | 528               | 0.0824697 |
| 45     | 36.163599         | 5,274.539891                 | 0.000190            | 0.027652           | 145.852183                    | 0.006856           | 540               | 0.0822751 |
| 46     | 39.165160         | 5,724.774027                 | 0.000175            | 0.025533           | 146.170065                    | 0.006841           | 552               | 0.0820962 |
| 47     | 42.415849         | 6,212.377374                 | 0.000161            | 0.023576           | 146.463586                    | 0.006828           | 564               | 0.0819316 |
| 48     | 45.936344         | 6,740.451558                 | 0.000148            | 0.021769           | 146.734612                    | 0.006815           | 576               | 0.0817803 |
| 49     | 49.749038         | 7,312.355639                 | 0.000137            | 0.020101           | 146.984866                    | 0.006803           | 588               | 0.0816411 |
| 50     | 53.878183         | 7,931.727477                 | 0.000126            | 0.018560           | 147.215942                    | 0.006793           | 600               | 0.0815129 |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

8.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.080000             | 1.000000                        | 1.000000               | 0.925926              | 0.925926                         | 1.080000              | 1     |
| 2     | 1.166400             | 2.080000                        | 0.480769               | 0.857339              | 1.783265                         | 0.560769              | 2     |
| 3     | 1.259712             | 3.246400                        | 0.308034               | 0.793832              | 2.577097                         | 0.388034              | 3     |
| 4     | 1.360489             | 4.506112                        | 0.221921               | 0.735030              | 3.312127                         | 0.301921              | 4     |
| 5     | 1.469328             | 5.866601                        | 0.170456               | 0.680583              | 3.992710                         | 0.250456              | 5     |
| 6     | 1.586874             | 7.335929                        | 0.136315               | 0.630170              | 4.622880                         | 0.216315              | 6     |
| 7     | 1.713824             | 8.922803                        | 0.112072               | 0.583490              | 5.206370                         | 0.192072              | 7     |
| 8     | 1.850930             | 10.636628                       | 0.094015               | 0.540269              | 5.746639                         | 0.174015              | 8     |
| 9     | 1.999005             | 12.487558                       | 0.080080               | 0.500249              | 6.246888                         | 0.160080              | 9     |
| 10    | 2.158925             | 14.486562                       | 0.069029               | 0.463193              | 6.710081                         | 0.149029              | 10    |
| 11    | 2.331639             | 16.645487                       | 0.060076               | 0.428883              | 7.138964                         | 0.140076              | 11    |
| 12    | 2.518170             | 18.977126                       | 0.052695               | 0.397114              | 7.536078                         | 0.132695              | 12    |
| 13    | 2.719624             | 21.495297                       | 0.046522               | 0.367698              | 7.903776                         | 0.126522              | 13    |
| 14    | 2.937194             | 24.214920                       | 0.041297               | 0.340461              | 8.244237                         | 0.121297              | 14    |
| 15    | 3.172169             | 27.152114                       | 0.036830               | 0.315242              | 8.559479                         | 0.116830              | 15    |
| 16    | 3.425943             | 30.324283                       | 0.032977               | 0.291890              | 8.851369                         | 0.112977              | 16    |
| 17    | 3.700018             | 33.750226                       | 0.029629               | 0.270269              | 9.121638                         | 0.109629              | 17    |
| 18    | 3.996019             | 37.450244                       | 0.026702               | 0.250249              | 9.371887                         | 0.106702              | 18    |
| 19    | 4.315701             | 41.446263                       | 0.024128               | 0.231712              | 9.603599                         | 0.104128              | 19    |
| 20    | 4.660957             | 45.761964                       | 0.021852               | 0.214548              | 9.818147                         | 0.101852              | 20    |
| 21    | 5.033834             | 50.422921                       | 0.019832               | 0.198656              | 10.016803                        | 0.099832              | 21    |
| 22    | 5.436540             | 55.456755                       | 0.018032               | 0.183941              | 10.200744                        | 0.098032              | 22    |
| 23    | 5.871464             | 60.893296                       | 0.016422               | 0.170315              | 10.371059                        | 0.096422              | 23    |
| 24    | 6.341181             | 66.764759                       | 0.014978               | 0.157699              | 10.528758                        | 0.094978              | 24    |
| 25    | 6.848475             | 73.105940                       | 0.013679               | 0.146018              | 10.674776                        | 0.093679              | 25    |
| 26    | 7.396353             | 79.954415                       | 0.012507               | 0.135202              | 10.809978                        | 0.092507              | 26    |
| 27    | 7.988061             | 87.350768                       | 0.011448               | 0.125187              | 10.935165                        | 0.091448              | 27    |
| 28    | 8.627106             | 95.338830                       | 0.010489               | 0.115914              | 11.051078                        | 0.090489              | 28    |
| 29    | 9.317275             | 103.965936                      | 0.009619               | 0.107328              | 11.158406                        | 0.089619              | 29    |
| 30    | 10.062657            | 113.283211                      | 0.008827               | 0.099377              | 11.257783                        | 0.088827              | 30    |
| 31    | 10.867669            | 123.345868                      | 0.008107               | 0.092016              | 11.349799                        | 0.088107              | 31    |
| 32    | 11.737083            | 134.213537                      | 0.007451               | 0.085200              | 11.434999                        | 0.087451              | 32    |
| 33    | 12.676050            | 145.950620                      | 0.006852               | 0.078889              | 11.513888                        | 0.086852              | 33    |
| 34    | 13.690134            | 158.626670                      | 0.006304               | 0.073045              | 11.586934                        | 0.086304              | 34    |
| 35    | 14.785344            | 172.316804                      | 0.005803               | 0.067635              | 11.654568                        | 0.085803              | 35    |
| 36    | 15.968172            | 187.102148                      | 0.005345               | 0.062625              | 11.717193                        | 0.085345              | 36    |
| 37    | 17.245626            | 203.070320                      | 0.004924               | 0.057986              | 11.775179                        | 0.084924              | 37    |
| 38    | 18.625276            | 220.315945                      | 0.004539               | 0.053690              | 11.828869                        | 0.084539              | 38    |
| 39    | 20.115298            | 238.941221                      | 0.004185               | 0.049713              | 11.878582                        | 0.084185              | 39    |
| 40    | 21.724521            | 259.056519                      | 0.003860               | 0.046031              | 11.924613                        | 0.083860              | 40    |
| 41    | 23.462483            | 280.781040                      | 0.003561               | 0.042621              | 11.967235                        | 0.083561              | 41    |
| 42    | 25.339482            | 304.243523                      | 0.003287               | 0.039464              | 12.006699                        | 0.083287              | 42    |
| 43    | 27.366640            | 329.583005                      | 0.003034               | 0.036541              | 12.043240                        | 0.083034              | 43    |
| 44    | 29.555972            | 356.949646                      | 0.002802               | 0.033834              | 12.077074                        | 0.082802              | 44    |
| 45    | 31.920449            | 386.505617                      | 0.002587               | 0.031328              | 12.108402                        | 0.082587              | 45    |
| 46    | 34.474085            | 418.426067                      | 0.002390               | 0.029007              | 12.137409                        | 0.082390              | 46    |
| 47    | 37.232012            | 452.900152                      | 0.002208               | 0.026859              | 12.164267                        | 0.082208              | 47    |
| 48    | 40.210573            | 490.132164                      | 0.002040               | 0.024869              | 12.189136                        | 0.082040              | 48    |
| 49    | 43.427419            | 530.342737                      | 0.001886               | 0.023027              | 12.212163                        | 0.081886              | 49    |
| 50    | 46.901613            | 573.770156                      | 0.001743               | 0.021321              | 12.233485                        | 0.081743              | 50    |

MONTHLY
COMPOUND INTEREST TABLES
ANNUAL RATE
EFFECTIVE RATE

|        |  | 1                 |                              | 2                   |                    | 3                             |                    | 4   |  | 5     |  | 6 |  | 7         |  |                   |
|--------|--|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-----|--|-------|--|---|--|-----------|--|-------------------|
|        |  | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |     |  | 8.50% |  |   |  | 0.708333% |  |                   |
| Months |  |                   |                              |                     |                    |                               |                    |     |  |       |  |   |  |           |  | Mortgage Constant |
| 1      |  | 1.007083          | 1.000000                     | 1.000000            | 0.992966           | 0.992966                      | 1.007083           |     |  |       |  |   |  |           |  |                   |
| 2      |  | 1.014217          | 2.007083                     | 0.498235            | 0.985982           | 1.978949                      | 0.505319           |     |  |       |  |   |  |           |  |                   |
| 3      |  | 1.021401          | 3.021300                     | 0.330983            | 0.979048           | 2.957996                      | 0.338067           |     |  |       |  |   |  |           |  |                   |
| 4      |  | 1.028636          | 4.042701                     | 0.247359            | 0.972161           | 3.930158                      | 0.254443           |     |  |       |  |   |  |           |  |                   |
| 5      |  | 1.035922          | 5.071337                     | 0.197187            | 0.965324           | 4.895482                      | 0.204270           |     |  |       |  |   |  |           |  |                   |
| 6      |  | 1.043260          | 6.107259                     | 0.163740            | 0.958534           | 5.854016                      | 0.170823           |     |  |       |  |   |  |           |  |                   |
| 7      |  | 1.050650          | 7.150519                     | 0.139850            | 0.951792           | 6.805808                      | 0.146933           |     |  |       |  |   |  |           |  |                   |
| 8      |  | 1.058092          | 8.201168                     | 0.121934            | 0.945098           | 7.750906                      | 0.129017           |     |  |       |  |   |  |           |  |                   |
| 9      |  | 1.065586          | 9.259260                     | 0.108000            | 0.938450           | 8.689356                      | 0.115083           |     |  |       |  |   |  |           |  |                   |
| 10     |  | 1.073134          | 10.324846                    | 0.096854            | 0.931850           | 9.621206                      | 0.103937           |     |  |       |  |   |  |           |  |                   |
| 11     |  | 1.080736          | 11.397980                    | 0.087735            | 0.925296           | 10.546501                     | 0.094818           |     |  |       |  |   |  |           |  |                   |
| Years  |  |                   |                              |                     |                    |                               |                    |     |  |       |  |   |  | Months    |  |                   |
| 1      |  | 1.088391          | 12.478716                    | 0.080136            | 0.918788           | 11.465289                     | 0.087220           | 12  |  |       |  |   |  |           |  | 1.0466374         |
| 2      |  | 1.184595          | 26.060437                    | 0.038372            | 0.844171           | 21.999453                     | 0.045456           | 24  |  |       |  |   |  |           |  | 0.5454681         |
| 3      |  | 1.289302          | 40.842659                    | 0.024484            | 0.775613           | 31.678112                     | 0.031568           | 36  |  |       |  |   |  |           |  | 0.3788104         |
| 4      |  | 1.403265          | 56.931495                    | 0.017565            | 0.712624           | 40.570744                     | 0.024648           | 48  |  |       |  |   |  |           |  | 0.2957796         |
| 5      |  | 1.527301          | 74.442437                    | 0.013433            | 0.654750           | 48.741183                     | 0.020517           | 60  |  |       |  |   |  |           |  | 0.2461984         |
| 6      |  | 1.662300          | 93.501188                    | 0.010695            | 0.601576           | 56.248080                     | 0.017778           | 72  |  |       |  |   |  |           |  | 0.2133406         |
| 7      |  | 1.809232          | 114.244559                   | 0.008753            | 0.552721           | 63.145324                     | 0.015836           | 84  |  |       |  |   |  |           |  | 0.1900378         |
| 8      |  | 1.969152          | 136.821455                   | 0.007309            | 0.507833           | 69.482425                     | 0.014392           | 96  |  |       |  |   |  |           |  | 0.1727055         |
| 9      |  | 2.143207          | 161.393943                   | 0.006196            | 0.466590           | 75.304875                     | 0.013279           | 108 |  |       |  |   |  |           |  | 0.1593522         |
| 10     |  | 2.332647          | 188.138416                   | 0.005315            | 0.428698           | 80.654470                     | 0.012399           | 120 |  |       |  |   |  |           |  | 0.1487828         |
| 11     |  | 2.538832          | 217.246858                   | 0.004603            | 0.393882           | 85.569611                     | 0.011686           | 132 |  |       |  |   |  |           |  | 0.1402367         |
| 12     |  | 2.763242          | 248.928220                   | 0.004017            | 0.361894           | 90.085581                     | 0.011101           | 144 |  |       |  |   |  |           |  | 0.1332067         |
| 13     |  | 3.007487          | 283.409927                   | 0.003528            | 0.332504           | 94.234798                     | 0.010612           | 156 |  |       |  |   |  |           |  | 0.1273415         |
| 14     |  | 3.273321          | 320.939504                   | 0.003116            | 0.305500           | 98.047046                     | 0.010199           | 168 |  |       |  |   |  |           |  | 0.1223902         |
| 15     |  | 3.562653          | 361.786353                   | 0.002764            | 0.280690           | 101.549693                    | 0.009847           | 180 |  |       |  |   |  |           |  | 0.1181687         |
| 16     |  | 3.877559          | 406.243693                   | 0.002462            | 0.257894           | 104.767881                    | 0.009545           | 192 |  |       |  |   |  |           |  | 0.1145389         |
| 17     |  | 4.220300          | 454.630657                   | 0.002200            | 0.236950           | 107.724713                    | 0.009283           | 204 |  |       |  |   |  |           |  | 0.1113951         |
| 18     |  | 4.593337          | 507.294589                   | 0.001971            | 0.217707           | 110.441412                    | 0.009055           | 216 |  |       |  |   |  |           |  | 0.1086549         |
| 19     |  | 4.999346          | 564.613533                   | 0.001771            | 0.200026           | 112.937482                    | 0.008854           | 228 |  |       |  |   |  |           |  | 0.1062535         |
| 20     |  | 5.441243          | 626.998951                   | 0.001595            | 0.183782           | 115.230840                    | 0.008678           | 240 |  |       |  |   |  |           |  | 0.1041388         |
| 21     |  | 5.922199          | 694.898672                   | 0.001439            | 0.168856           | 117.337948                    | 0.008522           | 252 |  |       |  |   |  |           |  | 0.1022687         |
| 22     |  | 6.445667          | 768.800112                   | 0.001301            | 0.155143           | 119.273933                    | 0.008384           | 264 |  |       |  |   |  |           |  | 0.1006087         |
| 23     |  | 7.015406          | 849.233766                   | 0.001178            | 0.142543           | 121.052692                    | 0.008261           | 276 |  |       |  |   |  |           |  | 0.0991304         |
| 24     |  | 7.635504          | 936.777024                   | 0.001067            | 0.130967           | 122.686994                    | 0.008151           | 288 |  |       |  |   |  |           |  | 0.0978099         |
| 25     |  | 8.310413          | 1,032.058310                 | 0.000969            | 0.120331           | 124.188570                    | 0.008052           | 300 |  |       |  |   |  |           |  | 0.0966273         |
| 26     |  | 9.044978          | 1,135.761595                 | 0.000880            | 0.110559           | 125.568199                    | 0.007964           | 312 |  |       |  |   |  |           |  | 0.0955656         |
| 27     |  | 9.844472          | 1,248.631307                 | 0.000801            | 0.101580           | 126.835785                    | 0.007884           | 324 |  |       |  |   |  |           |  | 0.0946105         |
| 28     |  | 10.714634         | 1,371.477676                 | 0.000729            | 0.093330           | 128.000428                    | 0.007812           | 336 |  |       |  |   |  |           |  | 0.0937497         |
| 29     |  | 11.661710         | 1,505.182546                 | 0.000664            | 0.085751           | 129.070487                    | 0.007748           | 348 |  |       |  |   |  |           |  | 0.0929725         |
| 30     |  | 12.692499         | 1,650.705711                 | 0.000606            | 0.078787           | 130.053643                    | 0.007689           | 360 |  |       |  |   |  |           |  | 0.0922696         |
| 31     |  | 13.814400         | 1,809.091800                 | 0.000553            | 0.072388           | 130.956956                    | 0.007636           | 372 |  |       |  |   |  |           |  | 0.0916332         |
| 32     |  | 15.035468         | 1,981.477780                 | 0.000505            | 0.066509           | 131.786908                    | 0.007588           | 384 |  |       |  |   |  |           |  | 0.0910561         |
| 33     |  | 16.364466         | 2,169.101112                 | 0.000461            | 0.061108           | 132.549457                    | 0.007544           | 396 |  |       |  |   |  |           |  | 0.0905322         |
| 34     |  | 17.810936         | 2,373.308640                 | 0.000421            | 0.056145           | 133.250078                    | 0.007505           | 408 |  |       |  |   |  |           |  | 0.0900562         |
| 35     |  | 19.385261         | 2,595.566257                 | 0.000385            | 0.051586           | 133.893800                    | 0.007469           | 420 |  |       |  |   |  |           |  | 0.0896233         |
| 36     |  | 21.098742         | 2,837.469426                 | 0.000352            | 0.047396           | 134.485244                    | 0.007436           | 432 |  |       |  |   |  |           |  | 0.0892291         |
| 37     |  | 22.963679         | 3,100.754635                 | 0.000323            | 0.043547           | 135.028655                    | 0.007406           | 444 |  |       |  |   |  |           |  | 0.0888700         |
| 38     |  | 24.993459         | 3,387.311862                 | 0.000295            | 0.040010           | 135.527934                    | 0.007379           | 456 |  |       |  |   |  |           |  | 0.0885426         |
| 39     |  | 27.202654         | 3,699.198142                 | 0.000270            | 0.036761           | 135.986665                    | 0.007354           | 468 |  |       |  |   |  |           |  | 0.0882439         |
| 40     |  | 29.607121         | 4,038.652333                 | 0.000248            | 0.033776           | 136.408142                    | 0.007331           | 480 |  |       |  |   |  |           |  | 0.0879713         |
| 41     |  | 32.224121         | 4,408.111188                 | 0.000227            | 0.031033           | 136.795390                    | 0.007310           | 492 |  |       |  |   |  |           |  | 0.0877223         |
| 42     |  | 35.072440         | 4,810.226845                 | 0.000208            | 0.028512           | 137.151188                    | 0.007291           | 504 |  |       |  |   |  |           |  | 0.0874947         |
| 43     |  | 38.172525         | 5,247.885869                 | 0.000191            | 0.026197           | 137.478091                    | 0.007274           | 516 |  |       |  |   |  |           |  | 0.0872866         |
| 44     |  | 41.546629         | 5,724.229972                 | 0.000175            | 0.024069           | 137.778446                    | 0.007258           | 528 |  |       |  |   |  |           |  | 0.0870964         |
| 45     |  | 45.218973         | 6,242.678560                 | 0.000160            | 0.022115           | 138.054408                    | 0.007244           | 540 |  |       |  |   |  |           |  | 0.0869223         |
| 46     |  | 49.215919         | 6,806.953290                 | 0.000147            | 0.020319           | 138.307958                    | 0.007230           | 552 |  |       |  |   |  |           |  | 0.0867629         |
| 47     |  | 53.566159         | 7,421.104774                 | 0.000135            | 0.018669           | 138.540917                    | 0.007218           | 564 |  |       |  |   |  |           |  | 0.0866170         |
| 48     |  | 58.300920         | 8,089.541663                 | 0.000124            | 0.017152           | 138.754957                    | 0.007207           | 576 |  |       |  |   |  |           |  | 0.0864834         |
| 49     |  | 63.454191         | 8,817.062295                 | 0.000113            | 0.015759           | 138.951614                    | 0.007197           | 588 |  |       |  |   |  |           |  | 0.0863610         |
| 50     |  | 69.062965         | 9,608.889135                 | 0.000104            | 0.014480           | 139.132300                    | 0.007187           | 600 |  |       |  |   |  |           |  | 0.0862488         |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

8.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.085000             | 1.000000                        | 1.000000               | 0.921659              | 0.921659                         | 1.085000              | 1     |
| 2     | 1.177225             | 2.085000                        | 0.479616               | 0.849455              | 1.771114                         | 0.564616              | 2     |
| 3     | 1.277289             | 3.262225                        | 0.306539               | 0.782908              | 2.554022                         | 0.391539              | 3     |
| 4     | 1.385859             | 4.539514                        | 0.220288               | 0.721574              | 3.275597                         | 0.305288              | 4     |
| 5     | 1.503657             | 5.925373                        | 0.168766               | 0.665045              | 3.940642                         | 0.253766              | 5     |
| 6     | 1.631468             | 7.429030                        | 0.134607               | 0.612945              | 4.553587                         | 0.219607              | 6     |
| 7     | 1.770142             | 9.060497                        | 0.110369               | 0.564926              | 5.118514                         | 0.195369              | 7     |
| 8     | 1.920604             | 10.830639                       | 0.092331               | 0.520669              | 5.639183                         | 0.177331              | 8     |
| 9     | 2.083856             | 12.751244                       | 0.078424               | 0.479880              | 6.119063                         | 0.163424              | 9     |
| 10    | 2.260983             | 14.835099                       | 0.067408               | 0.442285              | 6.561348                         | 0.152408              | 10    |
| 11    | 2.453167             | 17.096083                       | 0.058493               | 0.407636              | 6.968984                         | 0.143493              | 11    |
| 12    | 2.661686             | 19.549250                       | 0.051153               | 0.375702              | 7.344686                         | 0.136153              | 12    |
| 13    | 2.887930             | 22.210936                       | 0.045023               | 0.346269              | 7.690955                         | 0.130023              | 13    |
| 14    | 3.133404             | 25.098866                       | 0.039842               | 0.319142              | 8.010097                         | 0.124842              | 14    |
| 15    | 3.399743             | 28.232269                       | 0.035420               | 0.294140              | 8.304237                         | 0.120420              | 15    |
| 16    | 3.688721             | 31.632012                       | 0.031614               | 0.271097              | 8.575333                         | 0.116614              | 16    |
| 17    | 4.002262             | 35.320733                       | 0.028312               | 0.249859              | 8.825192                         | 0.113312              | 17    |
| 18    | 4.342455             | 39.322995                       | 0.025430               | 0.230285              | 9.055476                         | 0.110430              | 18    |
| 19    | 4.711563             | 43.665450                       | 0.022901               | 0.212244              | 9.267720                         | 0.107901              | 19    |
| 20    | 5.112046             | 48.377013                       | 0.020671               | 0.195616              | 9.463337                         | 0.105671              | 20    |
| 21    | 5.546570             | 53.489059                       | 0.018695               | 0.180292              | 9.643628                         | 0.103695              | 21    |
| 22    | 6.018028             | 59.035629                       | 0.016939               | 0.166167              | 9.809796                         | 0.101939              | 22    |
| 23    | 6.529561             | 65.053658                       | 0.015372               | 0.153150              | 9.962945                         | 0.100372              | 23    |
| 24    | 7.084574             | 71.583219                       | 0.013970               | 0.141152              | 10.104097                        | 0.098970              | 24    |
| 25    | 7.686762             | 78.667792                       | 0.012712               | 0.130094              | 10.234191                        | 0.097712              | 25    |
| 26    | 8.340137             | 86.354555                       | 0.011580               | 0.119902              | 10.354093                        | 0.096580              | 26    |
| 27    | 9.049049             | 94.694692                       | 0.010560               | 0.110509              | 10.464602                        | 0.095560              | 27    |
| 28    | 9.818218             | 103.743741                      | 0.009639               | 0.101851              | 10.566453                        | 0.094639              | 28    |
| 29    | 10.652766            | 113.561959                      | 0.008806               | 0.093872              | 10.660326                        | 0.093806              | 29    |
| 30    | 11.558252            | 124.214725                      | 0.008051               | 0.086518              | 10.746844                        | 0.093051              | 30    |
| 31    | 12.540703            | 135.772977                      | 0.007365               | 0.079740              | 10.826584                        | 0.092365              | 31    |
| 32    | 13.606663            | 148.313680                      | 0.006742               | 0.073493              | 10.900078                        | 0.091742              | 32    |
| 33    | 14.763229            | 161.920343                      | 0.006176               | 0.067736              | 10.967813                        | 0.091176              | 33    |
| 34    | 16.018104            | 176.683572                      | 0.005660               | 0.062429              | 11.030243                        | 0.090660              | 34    |
| 35    | 17.379642            | 192.701675                      | 0.005189               | 0.057539              | 11.087781                        | 0.090189              | 35    |
| 36    | 18.856912            | 210.081318                      | 0.004760               | 0.053031              | 11.140812                        | 0.089760              | 36    |
| 37    | 20.459750            | 228.938230                      | 0.004368               | 0.048876              | 11.189689                        | 0.089368              | 37    |
| 38    | 22.198828            | 249.397979                      | 0.004010               | 0.045047              | 11.234736                        | 0.089010              | 38    |
| 39    | 24.085729            | 271.596808                      | 0.003682               | 0.041518              | 11.276255                        | 0.088682              | 39    |
| 40    | 26.133016            | 295.682536                      | 0.003382               | 0.038266              | 11.314520                        | 0.088382              | 40    |
| 41    | 28.354322            | 321.815552                      | 0.003107               | 0.035268              | 11.349788                        | 0.088107              | 41    |
| 42    | 30.764439            | 350.169874                      | 0.002856               | 0.032505              | 11.382293                        | 0.087856              | 42    |
| 43    | 33.379417            | 380.934313                      | 0.002625               | 0.029959              | 11.412252                        | 0.087625              | 43    |
| 44    | 36.216667            | 414.313730                      | 0.002414               | 0.027612              | 11.439864                        | 0.087414              | 44    |
| 45    | 39.295084            | 450.530397                      | 0.002220               | 0.025448              | 11.465312                        | 0.087220              | 45    |
| 46    | 42.635166            | 489.825480                      | 0.002042               | 0.023455              | 11.488767                        | 0.087042              | 46    |
| 47    | 46.259155            | 532.460646                      | 0.001878               | 0.021617              | 11.510384                        | 0.086878              | 47    |
| 48    | 50.191183            | 578.719801                      | 0.001728               | 0.019924              | 11.530308                        | 0.086728              | 48    |
| 49    | 54.457434            | 628.910984                      | 0.001590               | 0.018363              | 11.548671                        | 0.086590              | 49    |
| 50    | 59.086316            | 683.368418                      | 0.001463               | 0.016924              | 11.565595                        | 0.086463              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

9.00%

0.750000%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7      |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|--------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |        |
| 1      | 1.007500          | 1.000000                     | 1.000000            | 0.992556           | 0.992556                      | 1.007500           |        |
| 2      | 1.015056          | 2.007500                     | 0.498132            | 0.985167           | 1.977723                      | 0.505632           |        |
| 3      | 1.022669          | 3.022556                     | 0.330846            | 0.977833           | 2.955556                      | 0.338346           |        |
| 4      | 1.030339          | 4.045225                     | 0.247205            | 0.970554           | 3.926110                      | 0.254705           |        |
| 5      | 1.038067          | 5.075565                     | 0.197022            | 0.963329           | 4.889440                      | 0.204522           |        |
| 6      | 1.045852          | 6.113631                     | 0.163569            | 0.956158           | 5.845598                      | 0.171069           |        |
| 7      | 1.053696          | 7.159484                     | 0.139675            | 0.949040           | 6.794638                      | 0.147175           |        |
| 8      | 1.061599          | 8.213180                     | 0.121756            | 0.941975           | 7.736613                      | 0.129256           |        |
| 9      | 1.069561          | 9.274779                     | 0.107819            | 0.934963           | 8.671576                      | 0.115319           |        |
| 10     | 1.077583          | 10.344339                    | 0.096671            | 0.928003           | 9.599580                      | 0.104171           |        |
| 11     | 1.085664          | 11.421922                    | 0.087551            | 0.921095           | 10.520675                     | 0.095051           |        |
| Years  |                   |                              |                     |                    |                               |                    | Months |
| 1      | 1.093807          | 12.507586                    | 0.079951            | 0.914238           | 11.434913                     | 0.087451           | 12     |
| 2      | 1.196414          | 26.188471                    | 0.038185            | 0.835831           | 21.889146                     | 0.045685           | 24     |
| 3      | 1.308645          | 41.152716                    | 0.024300            | 0.764149           | 31.446805                     | 0.031800           | 36     |
| 4      | 1.431405          | 57.520711                    | 0.017385            | 0.698614           | 40.184782                     | 0.024885           | 48     |
| 5      | 1.565681          | 75.424137                    | 0.013258            | 0.638700           | 48.173374                     | 0.020758           | 60     |
| 6      | 1.712553          | 95.007028                    | 0.010526            | 0.583924           | 55.476849                     | 0.018026           | 72     |
| 7      | 1.873202          | 116.426928                   | 0.008589            | 0.533845           | 62.153965                     | 0.016089           | 84     |
| 8      | 2.048921          | 139.856164                   | 0.007150            | 0.488062           | 68.258439                     | 0.014650           | 96     |
| 9      | 2.241124          | 165.483223                   | 0.006043            | 0.446205           | 73.839382                     | 0.013543           | 108    |
| 10     | 2.451357          | 193.514277                   | 0.005168            | 0.407937           | 78.941693                     | 0.012668           | 120    |
| 11     | 2.681311          | 224.174837                   | 0.004461            | 0.372952           | 83.606420                     | 0.011961           | 132    |
| 12     | 2.932837          | 257.711570                   | 0.003880            | 0.340967           | 87.871092                     | 0.011380           | 144    |
| 13     | 3.207957          | 294.394279                   | 0.003397            | 0.311725           | 91.770018                     | 0.010897           | 156    |
| 14     | 3.508886          | 334.518079                   | 0.002989            | 0.284991           | 95.334564                     | 0.010489           | 168    |
| 15     | 3.838043          | 378.405769                   | 0.002643            | 0.260549           | 98.593409                     | 0.010143           | 180    |
| 16     | 4.198078          | 426.410427                   | 0.002345            | 0.238204           | 101.572769                    | 0.009845           | 192    |
| 17     | 4.591887          | 478.918252                   | 0.002088            | 0.217775           | 104.296613                    | 0.009588           | 204    |
| 18     | 5.022638          | 536.351674                   | 0.001864            | 0.199099           | 106.786856                    | 0.009364           | 216    |
| 19     | 5.493796          | 599.172747                   | 0.001669            | 0.182024           | 109.063531                    | 0.009169           | 228    |
| 20     | 6.009152          | 667.886870                   | 0.001497            | 0.166413           | 111.144954                    | 0.008997           | 240    |
| 21     | 6.572851          | 743.046852                   | 0.001346            | 0.152141           | 113.047870                    | 0.008846           | 252    |
| 22     | 7.189430          | 825.257358                   | 0.001212            | 0.139093           | 114.787589                    | 0.008712           | 264    |
| 23     | 7.863848          | 915.179777                   | 0.001093            | 0.127164           | 116.378106                    | 0.008593           | 276    |
| 24     | 8.601532          | 1,013.537539                 | 0.000987            | 0.116258           | 117.832218                    | 0.008487           | 288    |
| 25     | 9.408415          | 1,121.121937                 | 0.000892            | 0.106288           | 119.161622                    | 0.008392           | 300    |
| 26     | 10.290989         | 1,238.798495                 | 0.000807            | 0.097172           | 120.377014                    | 0.008307           | 312    |
| 27     | 11.256354         | 1,367.513924                 | 0.000731            | 0.088839           | 121.488172                    | 0.008231           | 324    |
| 28     | 12.312278         | 1,508.303750                 | 0.000663            | 0.081220           | 122.504035                    | 0.008163           | 336    |
| 29     | 13.467255         | 1,662.300631                 | 0.000602            | 0.074254           | 123.432776                    | 0.008102           | 348    |
| 30     | 14.730576         | 1,830.743483                 | 0.000546            | 0.067886           | 124.281866                    | 0.008046           | 360    |
| 31     | 16.112406         | 2,014.987436                 | 0.000496            | 0.062064           | 125.058136                    | 0.007996           | 372    |
| 32     | 17.623861         | 2,216.514743                 | 0.000451            | 0.056741           | 125.767832                    | 0.007951           | 384    |
| 33     | 19.277100         | 2,436.946701                 | 0.000410            | 0.051875           | 126.416664                    | 0.007910           | 396    |
| 34     | 21.085425         | 2,678.056697                 | 0.000373            | 0.047426           | 127.009850                    | 0.007873           | 408    |
| 35     | 23.063384         | 2,941.784474                 | 0.000340            | 0.043359           | 127.552164                    | 0.007840           | 420    |
| 36     | 25.226888         | 3,230.251735                 | 0.000310            | 0.039640           | 128.047967                    | 0.007810           | 432    |
| 37     | 27.593344         | 3,545.779215                 | 0.000282            | 0.036241           | 128.501250                    | 0.007782           | 444    |
| 38     | 30.181790         | 3,890.905350                 | 0.000257            | 0.033133           | 128.915659                    | 0.007757           | 456    |
| 39     | 33.013050         | 4,268.406696                 | 0.000234            | 0.030291           | 129.294526                    | 0.007734           | 468    |
| 40     | 36.109902         | 4,681.320273                 | 0.000214            | 0.027693           | 129.640902                    | 0.007714           | 480    |
| 41     | 39.497260         | 5,132.967991                 | 0.000195            | 0.025318           | 129.957572                    | 0.007695           | 492    |
| 42     | 43.202375         | 5,626.983380                 | 0.000178            | 0.023147           | 130.247083                    | 0.007678           | 504    |
| 43     | 47.255056         | 6,167.340821                 | 0.000162            | 0.021162           | 130.511766                    | 0.007662           | 516    |
| 44     | 51.687906         | 6,758.387516                 | 0.000148            | 0.019347           | 130.753749                    | 0.007648           | 528    |
| 45     | 56.536589         | 7,404.878469                 | 0.000135            | 0.017688           | 130.974979                    | 0.007635           | 540    |
| 46     | 61.840110         | 8,112.014732                 | 0.000123            | 0.016171           | 131.177235                    | 0.007623           | 552    |
| 47     | 67.641139         | 8,885.485254                 | 0.000113            | 0.014784           | 131.362146                    | 0.007613           | 564    |
| 48     | 73.986345         | 9,731.512646                 | 0.000103            | 0.013516           | 131.531199                    | 0.007603           | 576    |
| 49     | 80.926774         | 10,656.903244                | 0.000094            | 0.012357           | 131.685753                    | 0.007594           | 588    |
| 50     | 88.518264         | 11,669.101862                | 0.000086            | 0.011297           | 131.827053                    | 0.007586           | 600    |



## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

9.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.090000             | 1.000000                        | 1.000000               | 0.917431              | 0.917431                         | 1.090000              | 1     |
| 2     | 1.188100             | 2.090000                        | 0.478469               | 0.841680              | 1.759111                         | 0.568469              | 2     |
| 3     | 1.295029             | 3.278100                        | 0.305055               | 0.772183              | 2.531295                         | 0.395055              | 3     |
| 4     | 1.411582             | 4.573129                        | 0.218669               | 0.708425              | 3.239720                         | 0.308669              | 4     |
| 5     | 1.538624             | 5.984711                        | 0.167092               | 0.649931              | 3.889651                         | 0.257092              | 5     |
| 6     | 1.677100             | 7.523335                        | 0.132920               | 0.596267              | 4.485919                         | 0.222920              | 6     |
| 7     | 1.828039             | 9.200435                        | 0.108691               | 0.547034              | 5.032953                         | 0.198691              | 7     |
| 8     | 1.992563             | 11.028474                       | 0.090674               | 0.501866              | 5.534819                         | 0.180674              | 8     |
| 9     | 2.171893             | 13.021036                       | 0.076799               | 0.460428              | 5.995247                         | 0.166799              | 9     |
| 10    | 2.367364             | 15.192930                       | 0.065820               | 0.422411              | 6.417658                         | 0.155820              | 10    |
| 11    | 2.580426             | 17.560293                       | 0.056947               | 0.387533              | 6.805191                         | 0.146947              | 11    |
| 12    | 2.812665             | 20.140720                       | 0.049651               | 0.355535              | 7.160725                         | 0.139651              | 12    |
| 13    | 3.065805             | 22.953385                       | 0.043567               | 0.326179              | 7.486904                         | 0.133567              | 13    |
| 14    | 3.341727             | 26.019189                       | 0.038433               | 0.299246              | 7.786150                         | 0.128433              | 14    |
| 15    | 3.642482             | 29.360916                       | 0.034059               | 0.274538              | 8.060688                         | 0.124059              | 15    |
| 16    | 3.970306             | 33.003399                       | 0.030300               | 0.251870              | 8.312558                         | 0.120300              | 16    |
| 17    | 4.327633             | 36.973705                       | 0.027046               | 0.231073              | 8.543631                         | 0.117046              | 17    |
| 18    | 4.717120             | 41.301338                       | 0.024212               | 0.211994              | 8.755625                         | 0.114212              | 18    |
| 19    | 5.141661             | 46.018458                       | 0.021730               | 0.194490              | 8.950115                         | 0.111730              | 19    |
| 20    | 5.604411             | 51.160120                       | 0.019546               | 0.178431              | 9.128546                         | 0.109546              | 20    |
| 21    | 6.108808             | 56.764530                       | 0.017617               | 0.163698              | 9.292244                         | 0.107617              | 21    |
| 22    | 6.658600             | 62.873338                       | 0.015905               | 0.150182              | 9.442425                         | 0.105905              | 22    |
| 23    | 7.257874             | 69.531939                       | 0.014382               | 0.137781              | 9.580207                         | 0.104382              | 23    |
| 24    | 7.911083             | 76.789813                       | 0.013023               | 0.126405              | 9.706612                         | 0.103023              | 24    |
| 25    | 8.623081             | 84.700896                       | 0.011806               | 0.115968              | 9.822580                         | 0.101806              | 25    |
| 26    | 9.399158             | 93.323977                       | 0.010715               | 0.106393              | 9.928972                         | 0.100715              | 26    |
| 27    | 10.245082            | 102.723135                      | 0.009735               | 0.097608              | 10.026580                        | 0.099735              | 27    |
| 28    | 11.167140            | 112.968217                      | 0.008852               | 0.089548              | 10.116128                        | 0.098852              | 28    |
| 29    | 12.172182            | 124.135356                      | 0.008056               | 0.082155              | 10.198283                        | 0.098056              | 29    |
| 30    | 13.267678            | 136.307539                      | 0.007336               | 0.075371              | 10.273654                        | 0.097336              | 30    |
| 31    | 14.461770            | 149.575217                      | 0.006686               | 0.069148              | 10.342802                        | 0.096686              | 31    |
| 32    | 15.763329            | 164.036987                      | 0.006096               | 0.063438              | 10.406240                        | 0.096096              | 32    |
| 33    | 17.182028            | 179.800315                      | 0.005562               | 0.058200              | 10.464441                        | 0.095562              | 33    |
| 34    | 18.728411            | 196.982344                      | 0.005077               | 0.053395              | 10.517835                        | 0.095077              | 34    |
| 35    | 20.413968            | 215.710755                      | 0.004636               | 0.048986              | 10.566821                        | 0.094636              | 35    |
| 36    | 22.251225            | 236.124723                      | 0.004235               | 0.044941              | 10.611763                        | 0.094235              | 36    |
| 37    | 24.253835            | 258.375948                      | 0.003870               | 0.041231              | 10.652993                        | 0.093870              | 37    |
| 38    | 26.436680            | 282.629783                      | 0.003538               | 0.037826              | 10.690820                        | 0.093538              | 38    |
| 39    | 28.815982            | 309.066463                      | 0.003236               | 0.034703              | 10.725523                        | 0.093236              | 39    |
| 40    | 31.409420            | 337.882445                      | 0.002960               | 0.031838              | 10.757360                        | 0.092960              | 40    |
| 41    | 34.236268            | 369.291865                      | 0.002708               | 0.029209              | 10.786569                        | 0.092708              | 41    |
| 42    | 37.317532            | 403.528133                      | 0.002478               | 0.026797              | 10.813366                        | 0.092478              | 42    |
| 43    | 40.676110            | 440.845665                      | 0.002268               | 0.024584              | 10.837950                        | 0.092268              | 43    |
| 44    | 44.336960            | 481.521775                      | 0.002077               | 0.022555              | 10.860505                        | 0.092077              | 44    |
| 45    | 48.327286            | 525.858734                      | 0.001902               | 0.020692              | 10.881197                        | 0.091902              | 45    |
| 46    | 52.676742            | 574.186021                      | 0.001742               | 0.018984              | 10.900181                        | 0.091742              | 46    |
| 47    | 57.417649            | 626.862762                      | 0.001595               | 0.017416              | 10.917597                        | 0.091595              | 47    |
| 48    | 62.585237            | 684.280411                      | 0.001461               | 0.015978              | 10.933575                        | 0.091461              | 48    |
| 49    | 68.217908            | 746.865648                      | 0.001339               | 0.014659              | 10.948234                        | 0.091339              | 49    |
| 50    | 74.357520            | 815.083556                      | 0.001227               | 0.013449              | 10.961683                        | 0.091227              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

9.50%

0.791667%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7      |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|--------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |        |
| 1      | 1.007917          | 1.000000                     | 1.000000            | 0.992146           | 0.992146                      | 1.007917           |        |
| 2      | 1.015896          | 2.007917                     | 0.498029            | 0.984353           | 1.976498                      | 0.505945           |        |
| 3      | 1.023939          | 3.023813                     | 0.330708            | 0.976621           | 2.953119                      | 0.338625           |        |
| 4      | 1.032045          | 4.047751                     | 0.247051            | 0.968950           | 3.922070                      | 0.254967           |        |
| 5      | 1.040215          | 5.079796                     | 0.196858            | 0.961340           | 4.883409                      | 0.204775           |        |
| 6      | 1.048450          | 6.120011                     | 0.163398            | 0.953789           | 5.837198                      | 0.171315           |        |
| 7      | 1.056750          | 7.168461                     | 0.139500            | 0.946297           | 6.783496                      | 0.147417           |        |
| 8      | 1.065116          | 8.225211                     | 0.121577            | 0.938865           | 7.722360                      | 0.129494           |        |
| 9      | 1.073548          | 9.290328                     | 0.107639            | 0.931490           | 8.653851                      | 0.115555           |        |
| 10     | 1.082047          | 10.363876                    | 0.096489            | 0.924174           | 9.578024                      | 0.104406           |        |
| 11     | 1.090614          | 11.445923                    | 0.087367            | 0.916915           | 10.494940                     | 0.095284           |        |
| Years  |                   |                              |                     |                    |                               |                    | Months |
| 1      | 1.099248          | 12.536537                    | 0.079767            | 0.909713           | 11.404653                     | 0.087684           | 12     |
| 2      | 1.208345          | 26.317295                    | 0.037998            | 0.827578           | 21.779615                     | 0.045914           | 24     |
| 3      | 1.328271          | 41.465760                    | 0.024116            | 0.752859           | 31.217856                     | 0.032033           | 36     |
| 4      | 1.460098          | 58.117673                    | 0.017206            | 0.684885           | 39.803947                     | 0.025123           | 48     |
| 5      | 1.605009          | 76.422249                    | 0.013085            | 0.623049           | 47.614827                     | 0.021002           | 60     |
| 6      | 1.764303          | 96.543509                    | 0.010358            | 0.566796           | 54.720488                     | 0.018275           | 72     |
| 7      | 1.939406          | 118.661756                   | 0.008427            | 0.515622           | 61.184601                     | 0.016344           | 84     |
| 8      | 2.131887          | 142.975186                   | 0.006994            | 0.469068           | 67.065090                     | 0.014911           | 96     |
| 9      | 2.343472          | 169.701665                   | 0.005893            | 0.426717           | 72.414648                     | 0.013809           | 108    |
| 10     | 2.576055          | 199.080682                   | 0.005023            | 0.388190           | 77.281211                     | 0.012940           | 120    |
| 11     | 2.831723          | 231.375495                   | 0.004322            | 0.353142           | 81.708388                     | 0.012239           | 132    |
| 12     | 3.112764          | 266.875491                   | 0.003747            | 0.321258           | 85.735849                     | 0.011664           | 144    |
| 13     | 3.421699          | 305.898776                   | 0.003269            | 0.292253           | 89.399684                     | 0.011186           | 156    |
| 14     | 3.761294          | 348.795027                   | 0.002867            | 0.265866           | 92.732722                     | 0.010784           | 168    |
| 15     | 4.134593          | 395.948628                   | 0.002526            | 0.241862           | 95.764831                     | 0.010442           | 180    |
| 16     | 4.544942          | 447.782110                   | 0.002233            | 0.220025           | 98.523180                     | 0.010150           | 192    |
| 17     | 4.996016          | 504.759939                   | 0.001981            | 0.200159           | 101.032487                    | 0.009898           | 204    |
| 18     | 5.491859          | 567.392681                   | 0.001762            | 0.182088           | 103.315236                    | 0.009679           | 216    |
| 19     | 6.036912          | 636.241570                   | 0.001572            | 0.165648           | 105.391883                    | 0.009488           | 228    |
| 20     | 6.636061          | 711.923546                   | 0.001405            | 0.150692           | 107.281037                    | 0.009321           | 240    |
| 21     | 7.294674          | 795.116775                   | 0.001258            | 0.137086           | 108.999624                    | 0.009174           | 252    |
| 22     | 8.018653          | 886.566731                   | 0.001128            | 0.124709           | 110.563046                    | 0.009045           | 264    |
| 23     | 8.814485          | 987.092874                   | 0.001013            | 0.113450           | 111.985311                    | 0.008930           | 276    |
| 24     | 9.689302          | 1,097.595994                 | 0.000911            | 0.103207           | 113.279165                    | 0.008828           | 288    |
| 25     | 10.650941         | 1,219.066282                 | 0.000820            | 0.093888           | 114.456200                    | 0.008737           | 300    |
| 26     | 11.708022         | 1,352.592202                 | 0.000739            | 0.085412           | 115.526965                    | 0.008656           | 312    |
| 27     | 12.870014         | 1,499.370247                 | 0.000667            | 0.077700           | 116.501054                    | 0.008584           | 324    |
| 28     | 14.147332         | 1,660.715659                 | 0.000602            | 0.070685           | 117.387195                    | 0.008519           | 336    |
| 29     | 15.551421         | 1,838.074212                 | 0.000544            | 0.064303           | 118.193330                    | 0.008461           | 348    |
| 30     | 17.094862         | 2,033.035174                 | 0.000492            | 0.058497           | 118.926681                    | 0.008409           | 360    |
| 31     | 18.791486         | 2,247.345541                 | 0.000445            | 0.053216           | 119.593820                    | 0.008362           | 372    |
| 32     | 20.656495         | 2,482.925693                 | 0.000403            | 0.048411           | 120.200725                    | 0.008319           | 384    |
| 33     | 22.706602         | 2,741.886607                 | 0.000365            | 0.044040           | 120.752835                    | 0.008281           | 396    |
| 34     | 24.960178         | 3,026.548765                 | 0.000330            | 0.040064           | 121.255097                    | 0.008247           | 408    |
| 35     | 27.437415         | 3,339.462955                 | 0.000299            | 0.036447           | 121.712011                    | 0.008216           | 420    |
| 36     | 30.160512         | 3,683.433122                 | 0.000271            | 0.033156           | 122.127671                    | 0.008188           | 432    |
| 37     | 33.153870         | 4,061.541498                 | 0.000246            | 0.030162           | 122.505803                    | 0.008163           | 444    |
| 38     | 36.444312         | 4,477.176216                 | 0.000223            | 0.027439           | 122.849795                    | 0.008140           | 456    |
| 39     | 40.061322         | 4,934.061676                 | 0.000203            | 0.024962           | 123.162729                    | 0.008119           | 468    |
| 40     | 44.037311         | 5,436.291914                 | 0.000184            | 0.022708           | 123.447408                    | 0.008101           | 480    |
| 41     | 48.407908         | 5,988.367290                 | 0.000167            | 0.020658           | 123.706385                    | 0.008084           | 492    |
| 42     | 53.212276         | 6,595.234813                 | 0.000152            | 0.018793           | 123.941980                    | 0.008068           | 504    |
| 43     | 58.493465         | 7,262.332471                 | 0.000138            | 0.017096           | 124.156304                    | 0.008054           | 516    |
| 44     | 64.298801         | 7,995.637961                 | 0.000125            | 0.015552           | 124.351277                    | 0.008042           | 528    |
| 45     | 70.680301         | 8,801.722248                 | 0.000114            | 0.014148           | 124.528647                    | 0.008030           | 540    |
| 46     | 77.695150         | 9,687.808454                 | 0.000103            | 0.012871           | 124.690002                    | 0.008020           | 552    |
| 47     | 85.406206         | 10,661.836575                | 0.000094            | 0.011709           | 124.836789                    | 0.008010           | 564    |
| 48     | 93.882566         | 11,732.534634                | 0.000085            | 0.010652           | 124.970324                    | 0.008002           | 576    |
| 49     | 103.200184        | 12,909.496889                | 0.000077            | 0.009690           | 125.091801                    | 0.007994           | 588    |
| 50     | 113.442553        | 14,203.269804                | 0.000070            | 0.008815           | 125.202311                    | 0.007987           | 600    |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

9.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.095000             | 1.000000                        | 1.000000               | 0.913242              | 0.913242                         | 1.095000              | 1     |
| 2     | 1.199025             | 2.095000                        | 0.477327               | 0.834011              | 1.747253                         | 0.572327              | 2     |
| 3     | 1.312932             | 3.294025                        | 0.303580               | 0.761654              | 2.508907                         | 0.398580              | 3     |
| 4     | 1.437661             | 4.606957                        | 0.217063               | 0.695574              | 3.204481                         | 0.312063              | 4     |
| 5     | 1.574239             | 6.044618                        | 0.165436               | 0.635228              | 3.839709                         | 0.260436              | 5     |
| 6     | 1.723791             | 7.618857                        | 0.131253               | 0.580117              | 4.419825                         | 0.226253              | 6     |
| 7     | 1.887552             | 9.342648                        | 0.107036               | 0.529787              | 4.949612                         | 0.202036              | 7     |
| 8     | 2.066869             | 11.230200                       | 0.089046               | 0.483824              | 5.433436                         | 0.184046              | 8     |
| 9     | 2.263222             | 13.297069                       | 0.075205               | 0.441848              | 5.875284                         | 0.170205              | 9     |
| 10    | 2.478228             | 15.560291                       | 0.064266               | 0.403514              | 6.278798                         | 0.159266              | 10    |
| 11    | 2.713659             | 18.038518                       | 0.055437               | 0.368506              | 6.647304                         | 0.150437              | 11    |
| 12    | 2.971457             | 20.752178                       | 0.048188               | 0.336535              | 6.983839                         | 0.143188              | 12    |
| 13    | 3.253745             | 23.723634                       | 0.042152               | 0.307338              | 7.291178                         | 0.137152              | 13    |
| 14    | 3.562851             | 26.977380                       | 0.037068               | 0.280674              | 7.571852                         | 0.132068              | 14    |
| 15    | 3.901322             | 30.540231                       | 0.032744               | 0.256323              | 7.828175                         | 0.127744              | 15    |
| 16    | 4.271948             | 34.441553                       | 0.029035               | 0.234085              | 8.062260                         | 0.124035              | 16    |
| 17    | 4.677783             | 38.713500                       | 0.025831               | 0.213777              | 8.276037                         | 0.120831              | 17    |
| 18    | 5.122172             | 43.391283                       | 0.023046               | 0.195230              | 8.471266                         | 0.118046              | 18    |
| 19    | 5.608778             | 48.513454                       | 0.020613               | 0.178292              | 8.649558                         | 0.115613              | 19    |
| 20    | 6.141612             | 54.122233                       | 0.018477               | 0.162824              | 8.812382                         | 0.113477              | 20    |
| 21    | 6.725065             | 60.263845                       | 0.016594               | 0.148697              | 8.961080                         | 0.111594              | 21    |
| 22    | 7.363946             | 66.988910                       | 0.014928               | 0.135797              | 9.096876                         | 0.109928              | 22    |
| 23    | 8.063521             | 74.352856                       | 0.013449               | 0.124015              | 9.220892                         | 0.108449              | 23    |
| 24    | 8.829556             | 82.416378                       | 0.012134               | 0.113256              | 9.334148                         | 0.107134              | 24    |
| 25    | 9.668364             | 91.245934                       | 0.010959               | 0.103430              | 9.437578                         | 0.105959              | 25    |
| 26    | 10.586858            | 100.914297                      | 0.009909               | 0.094457              | 9.532034                         | 0.104909              | 26    |
| 27    | 11.592610            | 111.501156                      | 0.008969               | 0.086262              | 9.618296                         | 0.103969              | 27    |
| 28    | 12.693908            | 123.093766                      | 0.008124               | 0.078778              | 9.697074                         | 0.103124              | 28    |
| 29    | 13.899829            | 135.787673                      | 0.007364               | 0.071943              | 9.769018                         | 0.102364              | 29    |
| 30    | 15.220313            | 149.687502                      | 0.006681               | 0.065702              | 9.834719                         | 0.101681              | 30    |
| 31    | 16.666242            | 164.907815                      | 0.006064               | 0.060002              | 9.894721                         | 0.101064              | 31    |
| 32    | 18.249535            | 181.574057                      | 0.005507               | 0.054796              | 9.949517                         | 0.100507              | 32    |
| 33    | 19.983241            | 199.823593                      | 0.005004               | 0.050042              | 9.999559                         | 0.100004              | 33    |
| 34    | 21.881649            | 219.806834                      | 0.004549               | 0.045700              | 10.045259                        | 0.099549              | 34    |
| 35    | 23.960406            | 241.688483                      | 0.004138               | 0.041736              | 10.086995                        | 0.099138              | 35    |
| 36    | 26.236644            | 265.648889                      | 0.003764               | 0.038115              | 10.125109                        | 0.098764              | 36    |
| 37    | 28.729126            | 291.885534                      | 0.003426               | 0.034808              | 10.159917                        | 0.098426              | 37    |
| 38    | 31.458393            | 320.614659                      | 0.003119               | 0.031788              | 10.191705                        | 0.098119              | 38    |
| 39    | 34.446940            | 352.073052                      | 0.002840               | 0.029030              | 10.220735                        | 0.097840              | 39    |
| 40    | 37.719399            | 386.519992                      | 0.002587               | 0.026512              | 10.247247                        | 0.097587              | 40    |
| 41    | 41.302742            | 424.239391                      | 0.002357               | 0.024211              | 10.271458                        | 0.097357              | 41    |
| 42    | 45.226503            | 465.542133                      | 0.002148               | 0.022111              | 10.293569                        | 0.097148              | 42    |
| 43    | 49.523020            | 510.768636                      | 0.001958               | 0.020193              | 10.313762                        | 0.096958              | 43    |
| 44    | 54.227707            | 560.291656                      | 0.001785               | 0.018441              | 10.332203                        | 0.096785              | 44    |
| 45    | 59.379340            | 614.519364                      | 0.001627               | 0.016841              | 10.349043                        | 0.096627              | 45    |
| 46    | 65.020377            | 673.898703                      | 0.001484               | 0.015380              | 10.364423                        | 0.096484              | 46    |
| 47    | 71.197313            | 738.919080                      | 0.001353               | 0.014045              | 10.378469                        | 0.096353              | 47    |
| 48    | 77.961057            | 810.116393                      | 0.001234               | 0.012827              | 10.391296                        | 0.096234              | 48    |
| 49    | 85.367358            | 888.077450                      | 0.001126               | 0.011714              | 10.403010                        | 0.096126              | 49    |
| 50    | 93.477257            | 973.444808                      | 0.001027               | 0.010698              | 10.413707                        | 0.096027              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

10.00%

0.833333%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | Mortgage Constant |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |                   |           |
| 1      | 1.008333          | 1.000000                     | 1.000000            | 0.991736           | 0.991736                      | 1.008333           |                   |           |
| 2      | 1.016736          | 2.008333                     | 0.497925            | 0.983539           | 1.975275                      | 0.506259           |                   |           |
| 3      | 1.025209          | 3.025069                     | 0.330571            | 0.975411           | 2.950686                      | 0.338904           |                   |           |
| 4      | 1.033752          | 4.050278                     | 0.246897            | 0.967350           | 3.918036                      | 0.255230           |                   |           |
| 5      | 1.042367          | 5.084031                     | 0.196694            | 0.959355           | 4.877391                      | 0.205028           |                   |           |
| 6      | 1.051053          | 6.126398                     | 0.163228            | 0.951427           | 5.828817                      | 0.171561           |                   |           |
| 7      | 1.059812          | 7.177451                     | 0.139325            | 0.943563           | 6.772381                      | 0.147659           |                   |           |
| 8      | 1.068644          | 8.237263                     | 0.121400            | 0.935765           | 7.708146                      | 0.129733           |                   |           |
| 9      | 1.077549          | 9.305907                     | 0.107459            | 0.928032           | 8.636178                      | 0.115792           |                   |           |
| 10     | 1.086529          | 10.383456                    | 0.096307            | 0.920362           | 9.556540                      | 0.104640           |                   |           |
| 11     | 1.095583          | 11.469985                    | 0.087184            | 0.912756           | 10.469296                     | 0.095517           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.104713          | 12.565568                    | 0.079583            | 0.905212           | 11.374508                     | 0.087916           | 12                | 1.0549906 |
| 2      | 1.220391          | 26.446915                    | 0.037812            | 0.819410           | 21.670855                     | 0.046145           | 24                | 0.5537391 |
| 3      | 1.348182          | 41.781821                    | 0.023934            | 0.741740           | 30.991236                     | 0.032267           | 36                | 0.3872062 |
| 4      | 1.489354          | 58.722492                    | 0.017029            | 0.671432           | 39.428160                     | 0.025363           | 48                | 0.3043510 |
| 5      | 1.645309          | 77.437072                    | 0.012914            | 0.607789           | 47.065369                     | 0.021247           | 60                | 0.2549645 |
| 6      | 1.817594          | 98.111314                    | 0.010193            | 0.550178           | 53.978665                     | 0.018526           | 72                | 0.2223101 |
| 7      | 2.007920          | 120.950418                   | 0.008268            | 0.498028           | 60.236667                     | 0.016601           | 84                | 0.1992142 |
| 8      | 2.218176          | 146.181076                   | 0.006841            | 0.450821           | 65.901488                     | 0.015174           | 96                | 0.1820900 |
| 9      | 2.450448          | 174.053713                   | 0.005745            | 0.408089           | 71.029355                     | 0.014079           | 108               | 0.1689442 |
| 10     | 2.707041          | 204.844979                   | 0.004882            | 0.369407           | 75.671163                     | 0.013215           | 120               | 0.1585809 |
| 11     | 2.990504          | 238.860493                   | 0.004187            | 0.334392           | 79.872986                     | 0.012520           | 132               | 0.1502385 |
| 12     | 3.303649          | 276.437876                   | 0.003617            | 0.302696           | 83.676528                     | 0.011951           | 144               | 0.1434094 |
| 13     | 3.649584          | 317.950102                   | 0.003145            | 0.274004           | 87.119542                     | 0.011478           | 156               | 0.1377418 |
| 14     | 4.031743          | 363.809201                   | 0.002749            | 0.248032           | 90.236201                     | 0.011082           | 168               | 0.1329843 |
| 15     | 4.453920          | 414.470346                   | 0.002413            | 0.224521           | 93.057439                     | 0.010746           | 180               | 0.1289526 |
| 16     | 4.920303          | 470.436376                   | 0.002126            | 0.203240           | 95.611259                     | 0.010459           | 192               | 0.1255082 |
| 17     | 5.435523          | 532.262780                   | 0.001879            | 0.183975           | 97.923008                     | 0.010212           | 204               | 0.1225453 |
| 18     | 6.004693          | 600.563216                   | 0.001665            | 0.166536           | 100.015633                    | 0.009998           | 216               | 0.1199812 |
| 19     | 6.633463          | 676.015601                   | 0.001479            | 0.150751           | 101.909902                    | 0.009813           | 228               | 0.1177511 |
| 20     | 7.328074          | 759.368836                   | 0.001317            | 0.136462           | 103.624619                    | 0.009650           | 240               | 0.1158026 |
| 21     | 8.095419          | 851.450244                   | 0.001174            | 0.123527           | 105.176801                    | 0.009508           | 252               | 0.1140936 |
| 22     | 8.943115          | 953.173779                   | 0.001049            | 0.111818           | 106.581856                    | 0.009382           | 264               | 0.1125895 |
| 23     | 9.879576          | 1,065.549097                 | 0.000938            | 0.101219           | 107.853730                    | 0.009272           | 276               | 0.1112618 |
| 24     | 10.914097         | 1,189.691580                 | 0.000841            | 0.091625           | 109.005045                    | 0.009174           | 288               | 0.1100866 |
| 25     | 12.056945         | 1,326.833403                 | 0.000754            | 0.082940           | 110.047230                    | 0.009087           | 300               | 0.1090441 |
| 26     | 13.319465         | 1,478.335767                 | 0.000676            | 0.075078           | 110.990629                    | 0.009010           | 312               | 0.1081172 |
| 27     | 14.714187         | 1,645.702407                 | 0.000608            | 0.067962           | 111.844605                    | 0.008941           | 324               | 0.1072917 |
| 28     | 16.254954         | 1,830.594523                 | 0.000546            | 0.061520           | 112.617635                    | 0.008880           | 336               | 0.1065552 |
| 29     | 17.957060         | 2,034.847258                 | 0.000491            | 0.055688           | 113.317392                    | 0.008825           | 348               | 0.1058972 |
| 30     | 19.837399         | 2,260.487925                 | 0.000442            | 0.050410           | 113.950820                    | 0.008776           | 360               | 0.1053086 |
| 31     | 21.914634         | 2,509.756117                 | 0.000398            | 0.045632           | 114.524207                    | 0.008732           | 372               | 0.1047813 |
| 32     | 24.209383         | 2,785.125947                 | 0.000359            | 0.041306           | 115.043244                    | 0.008692           | 384               | 0.1043086 |
| 33     | 26.744422         | 3,089.330596                 | 0.000324            | 0.037391           | 115.513083                    | 0.008657           | 396               | 0.1038843 |
| 34     | 29.544912         | 3,425.389447                 | 0.000292            | 0.033847           | 115.938387                    | 0.008625           | 408               | 0.1035033 |
| 35     | 32.638650         | 3,796.638052                 | 0.000263            | 0.030639           | 116.323377                    | 0.008597           | 420               | 0.1031607 |
| 36     | 36.056344         | 4,206.761236                 | 0.000238            | 0.027734           | 116.671876                    | 0.008571           | 432               | 0.1028526 |
| 37     | 39.831914         | 4,659.829677                 | 0.000215            | 0.025105           | 116.987340                    | 0.008548           | 444               | 0.1025752 |
| 38     | 44.002836         | 5,160.340305                 | 0.000194            | 0.022726           | 117.272903                    | 0.008527           | 456               | 0.1023254 |
| 39     | 48.610508         | 5,713.260935                 | 0.000175            | 0.020572           | 117.531398                    | 0.008508           | 468               | 0.1021004 |
| 40     | 53.700663         | 6,324.079581                 | 0.000158            | 0.018622           | 117.765391                    | 0.008491           | 480               | 0.1018975 |
| 41     | 59.323824         | 6,998.858921                 | 0.000143            | 0.016857           | 117.977204                    | 0.008476           | 492               | 0.1017146 |
| 42     | 65.535804         | 7,744.296475                 | 0.000129            | 0.015259           | 118.168940                    | 0.008462           | 504               | 0.1015495 |
| 43     | 72.398259         | 8,567.791082                 | 0.000117            | 0.013812           | 118.342502                    | 0.008450           | 516               | 0.1014006 |
| 44     | 79.979303         | 9,477.516336                 | 0.000106            | 0.012503           | 118.499612                    | 0.008439           | 528               | 0.1012662 |
| 45     | 88.354181         | 10,482.501711                | 0.000095            | 0.011318           | 118.641830                    | 0.008429           | 540               | 0.1011448 |
| 46     | 97.606018         | 11,592.722188                | 0.000086            | 0.010245           | 118.770568                    | 0.008420           | 552               | 0.1010351 |
| 47     | 107.826644        | 12,819.197256                | 0.000078            | 0.009274           | 118.887103                    | 0.008411           | 564               | 0.1009361 |
| 48     | 119.117502        | 14,174.100291                | 0.000071            | 0.008395           | 118.992591                    | 0.008404           | 576               | 0.1008466 |
| 49     | 131.590661        | 15,670.879379                | 0.000064            | 0.007599           | 119.088081                    | 0.008397           | 588               | 0.1007658 |
| 50     | 145.369923        | 17,324.390796                | 0.000058            | 0.006879           | 119.174520                    | 0.008391           | 600               | 0.1006927 |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

10.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.100000             | 1.000000                        | 1.000000               | 0.909091              | 0.909091                         | 1.100000              | 1     |
| 2     | 1.210000             | 2.100000                        | 0.476190               | 0.826446              | 1.735537                         | 0.576190              | 2     |
| 3     | 1.331000             | 3.310000                        | 0.302115               | 0.751315              | 2.486852                         | 0.402115              | 3     |
| 4     | 1.464100             | 4.641000                        | 0.215471               | 0.683013              | 3.169865                         | 0.315471              | 4     |
| 5     | 1.610510             | 6.105100                        | 0.163797               | 0.620921              | 3.790787                         | 0.263797              | 5     |
| 6     | 1.771561             | 7.715610                        | 0.129607               | 0.564474              | 4.355261                         | 0.229607              | 6     |
| 7     | 1.948717             | 9.487171                        | 0.105405               | 0.513158              | 4.868419                         | 0.205405              | 7     |
| 8     | 2.143589             | 11.435888                       | 0.087444               | 0.466507              | 5.334926                         | 0.187444              | 8     |
| 9     | 2.357948             | 13.579477                       | 0.073641               | 0.424098              | 5.759024                         | 0.173641              | 9     |
| 10    | 2.593742             | 15.937425                       | 0.062745               | 0.385543              | 6.144567                         | 0.162745              | 10    |
| 11    | 2.853117             | 18.531167                       | 0.053963               | 0.350494              | 6.495061                         | 0.153963              | 11    |
| 12    | 3.138428             | 21.384284                       | 0.046763               | 0.318631              | 6.813692                         | 0.146763              | 12    |
| 13    | 3.452271             | 24.522712                       | 0.040779               | 0.289664              | 7.103356                         | 0.140779              | 13    |
| 14    | 3.797498             | 27.974983                       | 0.035746               | 0.263331              | 7.366687                         | 0.135746              | 14    |
| 15    | 4.177248             | 31.772482                       | 0.031474               | 0.239392              | 7.606080                         | 0.131474              | 15    |
| 16    | 4.594973             | 35.949730                       | 0.027817               | 0.217629              | 7.823709                         | 0.127817              | 16    |
| 17    | 5.054470             | 40.544703                       | 0.024664               | 0.197845              | 8.021553                         | 0.124664              | 17    |
| 18    | 5.559917             | 45.599173                       | 0.021930               | 0.179859              | 8.201412                         | 0.121930              | 18    |
| 19    | 6.115909             | 51.159090                       | 0.019547               | 0.163508              | 8.364920                         | 0.119547              | 19    |
| 20    | 6.727500             | 57.274999                       | 0.017460               | 0.148644              | 8.513564                         | 0.117460              | 20    |
| 21    | 7.400250             | 64.002499                       | 0.015624               | 0.135131              | 8.648694                         | 0.115624              | 21    |
| 22    | 8.140275             | 71.402749                       | 0.014005               | 0.122846              | 8.771540                         | 0.114005              | 22    |
| 23    | 8.954302             | 79.543024                       | 0.012572               | 0.111678              | 8.883218                         | 0.112572              | 23    |
| 24    | 9.849733             | 88.497327                       | 0.011300               | 0.101526              | 8.984744                         | 0.111300              | 24    |
| 25    | 10.834706            | 98.347059                       | 0.010168               | 0.092296              | 9.077040                         | 0.110168              | 25    |
| 26    | 11.918177            | 109.181765                      | 0.009159               | 0.083905              | 9.160945                         | 0.109159              | 26    |
| 27    | 13.109994            | 121.099942                      | 0.008258               | 0.076278              | 9.237223                         | 0.108258              | 27    |
| 28    | 14.420994            | 134.209936                      | 0.007451               | 0.069343              | 9.306567                         | 0.107451              | 28    |
| 29    | 15.863093            | 148.630930                      | 0.006728               | 0.063039              | 9.369606                         | 0.106728              | 29    |
| 30    | 17.449402            | 164.494023                      | 0.006079               | 0.057309              | 9.426914                         | 0.106079              | 30    |
| 31    | 19.194342            | 181.943425                      | 0.005496               | 0.052099              | 9.479013                         | 0.105496              | 31    |
| 32    | 21.113777            | 201.137767                      | 0.004972               | 0.047362              | 9.526376                         | 0.104972              | 32    |
| 33    | 23.225154            | 222.251544                      | 0.004499               | 0.043057              | 9.569432                         | 0.104499              | 33    |
| 34    | 25.547670            | 245.476699                      | 0.004074               | 0.039143              | 9.608575                         | 0.104074              | 34    |
| 35    | 28.102437            | 271.024368                      | 0.003690               | 0.035584              | 9.644159                         | 0.103690              | 35    |
| 36    | 30.912681            | 299.126805                      | 0.003343               | 0.032349              | 9.676508                         | 0.103343              | 36    |
| 37    | 34.003949            | 330.039486                      | 0.003030               | 0.029408              | 9.705917                         | 0.103030              | 37    |
| 38    | 37.404343            | 364.043434                      | 0.002747               | 0.026735              | 9.732651                         | 0.102747              | 38    |
| 39    | 41.144778            | 401.447778                      | 0.002491               | 0.024304              | 9.756956                         | 0.102491              | 39    |
| 40    | 45.259256            | 442.592556                      | 0.002259               | 0.022095              | 9.779051                         | 0.102259              | 40    |
| 41    | 49.785181            | 487.851811                      | 0.002050               | 0.020086              | 9.799137                         | 0.102050              | 41    |
| 42    | 54.763699            | 537.636992                      | 0.001860               | 0.018260              | 9.817397                         | 0.101860              | 42    |
| 43    | 60.240069            | 592.400692                      | 0.001688               | 0.016600              | 9.833998                         | 0.101688              | 43    |
| 44    | 66.264076            | 652.640761                      | 0.001532               | 0.015091              | 9.849089                         | 0.101532              | 44    |
| 45    | 72.890484            | 718.904837                      | 0.001391               | 0.013719              | 9.862808                         | 0.101391              | 45    |
| 46    | 80.179532            | 791.795321                      | 0.001263               | 0.012472              | 9.875280                         | 0.101263              | 46    |
| 47    | 88.197485            | 871.974853                      | 0.001147               | 0.011338              | 9.886618                         | 0.101147              | 47    |
| 48    | 97.017234            | 960.172338                      | 0.001041               | 0.010307              | 9.896926                         | 0.101041              | 48    |
| 49    | 106.718957           | 1,057.189572                    | 0.000946               | 0.009370              | 9.906296                         | 0.100946              | 49    |
| 50    | 117.390853           | 1,163.908529                    | 0.000859               | 0.008519              | 9.914814                         | 0.100859              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

10.50%

0.875000%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7      |                   |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|--------|-------------------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Months | Mortgage Constant |
| 1      | 1.008750          | 1.000000                     | 1.000000            | 0.991326           | 0.991326                      | 1.008750           |        |                   |
| 2      | 1.017577          | 2.008750                     | 0.497822            | 0.982727           | 1.974053                      | 0.506572           |        |                   |
| 3      | 1.026480          | 3.026327                     | 0.330434            | 0.974203           | 2.948256                      | 0.339184           |        |                   |
| 4      | 1.035462          | 4.052807                     | 0.246743            | 0.965752           | 3.914008                      | 0.255493           |        |                   |
| 5      | 1.044522          | 5.088269                     | 0.196530            | 0.957375           | 4.871384                      | 0.205280           |        |                   |
| 6      | 1.053662          | 6.132791                     | 0.163058            | 0.949071           | 5.820455                      | 0.171808           |        |                   |
| 7      | 1.062881          | 7.186453                     | 0.139151            | 0.940839           | 6.761293                      | 0.147901           |        |                   |
| 8      | 1.072182          | 8.249335                     | 0.121222            | 0.932678           | 7.693971                      | 0.129972           |        |                   |
| 9      | 1.081563          | 9.321516                     | 0.107279            | 0.924588           | 8.618559                      | 0.116029           |        |                   |
| 10     | 1.091027          | 10.403080                    | 0.096125            | 0.916568           | 9.535126                      | 0.104875           |        |                   |
| 11     | 1.100573          | 11.494107                    | 0.087001            | 0.908617           | 10.443743                     | 0.095751           |        |                   |
| Years  |                   |                              |                     |                    |                               |                    | Months |                   |
| 1      | 1.110203          | 12.594680                    | 0.079399            | 0.900736           | 11.344479                     | 0.088149           | 12     | 1.0577832         |
| 2      | 1.232552          | 26.577337                    | 0.037626            | 0.811325           | 21.562858                     | 0.046376           | 24     | 0.5565125         |
| 3      | 1.368383          | 42.100932                    | 0.023752            | 0.730789           | 30.766918                     | 0.032502           | 36     | 0.3900293         |
| 4      | 1.519184          | 59.335280                    | 0.016853            | 0.658248           | 39.057344                     | 0.025603           | 48     | 0.3072406         |
| 5      | 1.686603          | 78.468912                    | 0.012744            | 0.592908           | 46.524827                     | 0.021494           | 60     | 0.2579268         |
| 6      | 1.872472          | 99.711137                    | 0.010029            | 0.534053           | 53.251057                     | 0.018779           | 72     | 0.2253476         |
| 7      | 2.078825          | 123.294329                   | 0.008111            | 0.481041           | 59.309613                     | 0.016861           | 84     | 0.2023281         |
| 8      | 2.307919          | 149.476469                   | 0.006690            | 0.433291           | 64.766771                     | 0.015440           | 96     | 0.1852802         |
| 9      | 2.562260          | 178.543972                   | 0.005601            | 0.390280           | 69.682229                     | 0.014351           | 108    | 0.1722103         |
| 10     | 2.844630          | 210.814814                   | 0.004743            | 0.351540           | 74.109758                     | 0.013493           | 120    | 0.1619220         |
| 11     | 3.158118          | 246.642013                   | 0.004054            | 0.316644           | 78.097792                     | 0.012804           | 132    | 0.1536535         |
| 12     | 3.506153          | 286.417494                   | 0.003491            | 0.285213           | 81.689957                     | 0.012241           | 144    | 0.1468969         |
| 13     | 3.892543          | 330.576371                   | 0.003025            | 0.256901           | 84.925549                     | 0.011775           | 156    | 0.1413002         |
| 14     | 4.321515          | 379.601707                   | 0.002634            | 0.231400           | 87.839962                     | 0.011384           | 168    | 0.1366121         |
| 15     | 4.797761          | 434.029805                   | 0.002304            | 0.208431           | 90.465078                     | 0.011054           | 180    | 0.1326479         |
| 16     | 5.326491          | 494.456068                   | 0.002022            | 0.187741           | 92.829614                     | 0.010772           | 192    | 0.1292691         |
| 17     | 5.913488          | 561.541512                   | 0.001781            | 0.169105           | 94.959437                     | 0.010531           | 204    | 0.1263697         |
| 18     | 6.565175          | 636.020005                   | 0.001572            | 0.152319           | 96.877844                     | 0.010322           | 216    | 0.1238673         |
| 19     | 7.288680          | 718.706284                   | 0.001391            | 0.137199           | 98.605822                     | 0.010141           | 228    | 0.1216967         |
| 20     | 8.091918          | 810.504876                   | 0.001234            | 0.123580           | 100.162274                    | 0.009984           | 240    | 0.1198056         |
| 21     | 8.983675          | 912.419990                   | 0.001096            | 0.111313           | 101.564226                    | 0.009846           | 252    | 0.1181518         |
| 22     | 9.973707          | 1,025.566501                 | 0.000975            | 0.100264           | 102.827014                    | 0.009725           | 264    | 0.1167009         |
| 23     | 11.072844         | 1,151.182148                 | 0.000869            | 0.090311           | 103.964453                    | 0.009619           | 276    | 0.1154241         |
| 24     | 12.293109         | 1,290.641073                 | 0.000775            | 0.081346           | 104.988985                    | 0.009525           | 288    | 0.1142977         |
| 25     | 13.647852         | 1,445.468853                 | 0.000692            | 0.073272           | 105.911817                    | 0.009442           | 300    | 0.1133018         |
| 26     | 15.151893         | 1,617.359188                 | 0.000618            | 0.065998           | 106.743045                    | 0.009368           | 312    | 0.1124195         |
| 27     | 16.821684         | 1,808.192431                 | 0.000553            | 0.059447           | 107.491762                    | 0.009303           | 324    | 0.1116365         |
| 28     | 18.675491         | 2,020.056156                 | 0.000495            | 0.053546           | 108.166158                    | 0.009245           | 336    | 0.1109404         |
| 29     | 20.733595         | 2,255.267995                 | 0.000443            | 0.048231           | 108.773611                    | 0.009193           | 348    | 0.1103209         |
| 30     | 23.018509         | 2,516.400990                 | 0.000397            | 0.043443           | 109.320766                    | 0.009147           | 360    | 0.1097687         |
| 31     | 25.555228         | 2,806.311742                 | 0.000356            | 0.039131           | 109.813607                    | 0.009106           | 372    | 0.1092761         |
| 32     | 28.371502         | 3,128.171659                 | 0.000320            | 0.035247           | 110.257527                    | 0.009070           | 384    | 0.1088361         |
| 33     | 31.498139         | 3,485.501649                 | 0.000287            | 0.031748           | 110.657382                    | 0.009037           | 396    | 0.1084428         |
| 34     | 34.969343         | 3,882.210638                 | 0.000258            | 0.028596           | 111.017546                    | 0.009008           | 408    | 0.1080910         |
| 35     | 38.823085         | 4,322.638325                 | 0.000231            | 0.025758           | 111.341958                    | 0.008981           | 420    | 0.1077761         |
| 36     | 43.101523         | 4,811.602664                 | 0.000208            | 0.023201           | 111.634167                    | 0.008958           | 432    | 0.1074940         |
| 37     | 47.851460         | 5,354.452560                 | 0.000187            | 0.020898           | 111.897371                    | 0.008937           | 444    | 0.1072411         |
| 38     | 53.124856         | 5,957.126387                 | 0.000168            | 0.018824           | 112.134448                    | 0.008918           | 456    | 0.1070144         |
| 39     | 58.979398         | 6,626.216950                 | 0.000151            | 0.016955           | 112.347992                    | 0.008901           | 468    | 0.1068110         |
| 40     | 65.479132         | 7,369.043601                 | 0.000136            | 0.015272           | 112.540338                    | 0.008886           | 480    | 0.1066284         |
| 41     | 72.695158         | 8,193.732313                 | 0.000122            | 0.013756           | 112.713591                    | 0.008872           | 492    | 0.1064645         |
| 42     | 80.706415         | 9,109.304565                 | 0.000110            | 0.012391           | 112.869647                    | 0.008860           | 504    | 0.1063173         |
| 43     | 89.600540         | 10,125.776040                | 0.000099            | 0.011161           | 113.010212                    | 0.008849           | 516    | 0.1061851         |
| 44     | 99.474829         | 11,254.266178                | 0.000089            | 0.010053           | 113.136824                    | 0.008839           | 528    | 0.1060663         |
| 45     | 110.437298        | 12,507.119823                | 0.000080            | 0.009055           | 113.250867                    | 0.008830           | 540    | 0.1059595         |
| 46     | 122.607870        | 13,898.042263                | 0.000072            | 0.008156           | 113.353590                    | 0.008822           | 552    | 0.1058634         |
| 47     | 136.119680        | 15,442.249155                | 0.000065            | 0.007346           | 113.446117                    | 0.008815           | 564    | 0.1057771         |
| 48     | 151.120539        | 17,156.632975                | 0.000058            | 0.006617           | 113.529459                    | 0.008808           | 576    | 0.1056994         |
| 49     | 167.774543        | 19,059.947807                | 0.000052            | 0.005960           | 113.604528                    | 0.008802           | 588    | 0.1056296         |
| 50     | 186.263877        | 21,173.014500                | 0.000047            | 0.005369           | 113.672145                    | 0.008797           | 600    | 0.1055668         |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

10.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.105000             | 1.000000                        | 1.000000               | 0.904977              | 0.904977                         | 1.105000              | 1     |
| 2     | 1.221025             | 2.105000                        | 0.475059               | 0.818984              | 1.723961                         | 0.580059              | 2     |
| 3     | 1.349233             | 3.326025                        | 0.300659               | 0.741162              | 2.465123                         | 0.405659              | 3     |
| 4     | 1.490902             | 4.675258                        | 0.213892               | 0.670735              | 3.135858                         | 0.318892              | 4     |
| 5     | 1.647447             | 6.166160                        | 0.162175               | 0.607000              | 3.742858                         | 0.267175              | 5     |
| 6     | 1.820429             | 7.813606                        | 0.127982               | 0.549321              | 4.292179                         | 0.232982              | 6     |
| 7     | 2.011574             | 9.634035                        | 0.103799               | 0.497123              | 4.789303                         | 0.208799              | 7     |
| 8     | 2.222789             | 11.645609                       | 0.085869               | 0.449885              | 5.239188                         | 0.190869              | 8     |
| 9     | 2.456182             | 13.868398                       | 0.072106               | 0.407136              | 5.646324                         | 0.177106              | 9     |
| 10    | 2.714081             | 16.324579                       | 0.061257               | 0.368449              | 6.014773                         | 0.166257              | 10    |
| 11    | 2.999059             | 19.038660                       | 0.052525               | 0.333438              | 6.348211                         | 0.157525              | 11    |
| 12    | 3.313961             | 22.037720                       | 0.045377               | 0.301754              | 6.649964                         | 0.150377              | 12    |
| 13    | 3.661926             | 25.351680                       | 0.039445               | 0.273080              | 6.923045                         | 0.144445              | 13    |
| 14    | 4.046429             | 29.013607                       | 0.034467               | 0.247132              | 7.170176                         | 0.139467              | 14    |
| 15    | 4.471304             | 33.060035                       | 0.030248               | 0.223648              | 7.393825                         | 0.135248              | 15    |
| 16    | 4.940791             | 37.531339                       | 0.026644               | 0.202397              | 7.596221                         | 0.131644              | 16    |
| 17    | 5.459574             | 42.472130                       | 0.023545               | 0.183164              | 7.779386                         | 0.128545              | 17    |
| 18    | 6.032829             | 47.931703                       | 0.020863               | 0.165760              | 7.945146                         | 0.125863              | 18    |
| 19    | 6.666276             | 53.964532                       | 0.018531               | 0.150009              | 8.095154                         | 0.123531              | 19    |
| 20    | 7.366235             | 60.630808                       | 0.016493               | 0.135755              | 8.230909                         | 0.121493              | 20    |
| 21    | 8.139690             | 67.997043                       | 0.014707               | 0.122855              | 8.353764                         | 0.119707              | 21    |
| 22    | 8.994357             | 76.136732                       | 0.013134               | 0.111181              | 8.464945                         | 0.118134              | 22    |
| 23    | 9.938764             | 85.131089                       | 0.011747               | 0.100616              | 8.565561                         | 0.116747              | 23    |
| 24    | 10.982335            | 95.069854                       | 0.010519               | 0.091055              | 8.656616                         | 0.115519              | 24    |
| 25    | 12.135480            | 106.052188                      | 0.009429               | 0.082403              | 8.739019                         | 0.114429              | 25    |
| 26    | 13.409705            | 118.187668                      | 0.008461               | 0.074573              | 8.813592                         | 0.113461              | 26    |
| 27    | 14.817724            | 131.597373                      | 0.007599               | 0.067487              | 8.881079                         | 0.112599              | 27    |
| 28    | 16.373585            | 146.415097                      | 0.006830               | 0.061074              | 8.942153                         | 0.111830              | 28    |
| 29    | 18.092812            | 162.788683                      | 0.006143               | 0.055271              | 8.997423                         | 0.111143              | 29    |
| 30    | 19.992557            | 180.881494                      | 0.005528               | 0.050019              | 9.047442                         | 0.110528              | 30    |
| 31    | 22.091775            | 200.874051                      | 0.004978               | 0.045266              | 9.092707                         | 0.109978              | 31    |
| 32    | 24.411412            | 222.965827                      | 0.004485               | 0.040964              | 9.133672                         | 0.109485              | 32    |
| 33    | 26.974610            | 247.377238                      | 0.004042               | 0.037072              | 9.170744                         | 0.109042              | 33    |
| 34    | 29.806944            | 274.351848                      | 0.003645               | 0.033549              | 9.204293                         | 0.108645              | 34    |
| 35    | 32.936673            | 304.158792                      | 0.003288               | 0.030361              | 9.234654                         | 0.108288              | 35    |
| 36    | 36.395024            | 337.095466                      | 0.002967               | 0.027476              | 9.262131                         | 0.107967              | 36    |
| 37    | 40.216501            | 373.490489                      | 0.002677               | 0.024865              | 9.286996                         | 0.107677              | 37    |
| 38    | 44.439234            | 413.706991                      | 0.002417               | 0.022503              | 9.309499                         | 0.107417              | 38    |
| 39    | 49.105354            | 458.146225                      | 0.002183               | 0.020364              | 9.329863                         | 0.107183              | 39    |
| 40    | 54.261416            | 507.251579                      | 0.001971               | 0.018429              | 9.348292                         | 0.106971              | 40    |
| 41    | 59.958864            | 561.512994                      | 0.001781               | 0.016678              | 9.364970                         | 0.106781              | 41    |
| 42    | 66.254545            | 621.471859                      | 0.001609               | 0.015093              | 9.380064                         | 0.106609              | 42    |
| 43    | 73.211272            | 687.726404                      | 0.001454               | 0.013659              | 9.393723                         | 0.106454              | 43    |
| 44    | 80.898456            | 760.937676                      | 0.001314               | 0.012361              | 9.406084                         | 0.106314              | 44    |
| 45    | 89.392794            | 841.836132                      | 0.001188               | 0.011187              | 9.417271                         | 0.106188              | 45    |
| 46    | 98.779037            | 931.228926                      | 0.001074               | 0.010124              | 9.427394                         | 0.106074              | 46    |
| 47    | 109.150836           | 1,030.007963                    | 0.000971               | 0.009162              | 9.436556                         | 0.105971              | 47    |
| 48    | 120.611674           | 1,139.158800                    | 0.000878               | 0.008291              | 9.444847                         | 0.105878              | 48    |
| 49    | 133.275900           | 1,259.770473                    | 0.000794               | 0.007503              | 9.452350                         | 0.105794              | 49    |
| 50    | 147.269869           | 1,393.046373                    | 0.000718               | 0.006790              | 9.459140                         | 0.105718              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

11.00%

0.916667%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |           |
| 1      | 1.009167          | 1.000000                     | 1.000000            | 0.990917           | 0.990917                      | 1.009167           |                   |           |
| 2      | 1.018417          | 2.009167                     | 0.497719            | 0.981916           | 1.972832                      | 0.506885           |                   |           |
| 3      | 1.027753          | 3.027584                     | 0.330296            | 0.972997           | 2.945829                      | 0.339463           |                   |           |
| 4      | 1.037174          | 4.055337                     | 0.246589            | 0.964158           | 3.909987                      | 0.255755           |                   |           |
| 5      | 1.046681          | 5.092511                     | 0.196367            | 0.955401           | 4.865388                      | 0.205533           |                   |           |
| 6      | 1.056276          | 6.139192                     | 0.162888            | 0.946722           | 5.812110                      | 0.172055           |                   |           |
| 7      | 1.065958          | 7.195468                     | 0.138976            | 0.938123           | 6.750233                      | 0.148143           |                   |           |
| 8      | 1.075730          | 8.261427                     | 0.121044            | 0.929602           | 7.679835                      | 0.130211           |                   |           |
| 9      | 1.085591          | 9.337156                     | 0.107099            | 0.921158           | 8.600992                      | 0.116266           |                   |           |
| 10     | 1.095542          | 10.422747                    | 0.095944            | 0.912790           | 9.513783                      | 0.105111           |                   |           |
| 11     | 1.105584          | 11.518289                    | 0.086818            | 0.904499           | 10.418282                     | 0.095985           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.115719          | 12.623873                    | 0.079215            | 0.896283           | 11.314565                     | 0.088382           | 12                | 1.0605799 |
| 2      | 1.244829          | 26.708566                    | 0.037441            | 0.803323           | 21.455619                     | 0.046608           | 24                | 0.5592941 |
| 3      | 1.388879          | 42.423123                    | 0.023572            | 0.720005           | 30.544874                     | 0.032739           | 36                | 0.3928646 |
| 4      | 1.549598          | 59.956151                    | 0.016679            | 0.645329           | 38.691421                     | 0.025846           | 48                | 0.3101463 |
| 5      | 1.728916          | 79.518080                    | 0.012576            | 0.578397           | 45.993034                     | 0.021742           | 60                | 0.2609091 |
| 6      | 1.928984          | 101.343692                   | 0.009867            | 0.518408           | 52.537346                     | 0.019034           | 72                | 0.2284089 |
| 7      | 2.152204          | 125.694940                   | 0.007956            | 0.464640           | 58.402903                     | 0.017122           | 84                | 0.2054692 |
| 8      | 2.401254          | 152.864085                   | 0.006542            | 0.416449           | 63.660103                     | 0.015708           | 96                | 0.1885011 |
| 9      | 2.679124          | 183.177212                   | 0.005459            | 0.373256           | 68.372043                     | 0.014626           | 108               | 0.1755103 |
| 10     | 2.989150          | 216.998139                   | 0.004608            | 0.334543           | 72.595275                     | 0.013775           | 120               | 0.1653000 |
| 11     | 3.335051          | 254.732784                   | 0.003926            | 0.299846           | 76.380487                     | 0.013092           | 132               | 0.1571082 |
| 12     | 3.720979          | 296.834038                   | 0.003369            | 0.268747           | 79.773109                     | 0.012536           | 144               | 0.1504266 |
| 13     | 4.151566          | 343.807200                   | 0.002909            | 0.240873           | 82.813859                     | 0.012075           | 156               | 0.1449033 |
| 14     | 4.631980          | 396.216042                   | 0.002524            | 0.215890           | 85.539231                     | 0.011691           | 168               | 0.1402865 |
| 15     | 5.167988          | 454.689575                   | 0.002199            | 0.193499           | 87.981937                     | 0.011366           | 180               | 0.1363916 |
| 16     | 5.766021          | 519.929596                   | 0.001923            | 0.173430           | 90.171293                     | 0.011090           | 192               | 0.1330800 |
| 17     | 6.433259          | 592.719117                   | 0.001687            | 0.155442           | 92.133576                     | 0.010854           | 204               | 0.1302457 |
| 18     | 7.177708          | 673.931757                   | 0.001484            | 0.139320           | 93.892337                     | 0.010650           | 216               | 0.1278060 |
| 19     | 8.008304          | 764.542228                   | 0.001308            | 0.124870           | 95.468685                     | 0.010475           | 228               | 0.1256957 |
| 20     | 8.935015          | 865.638038                   | 0.001155            | 0.111919           | 96.881539                     | 0.010322           | 240               | 0.1238626 |
| 21     | 9.968965          | 978.432537                   | 0.001022            | 0.100311           | 98.147856                     | 0.010189           | 252               | 0.1222645 |
| 22     | 11.122562         | 1,104.279485                 | 0.000906            | 0.089907           | 99.282835                     | 0.010072           | 264               | 0.1208668 |
| 23     | 12.409652         | 1,244.689295                 | 0.000803            | 0.080582           | 100.300098                    | 0.009970           | 276               | 0.1196410 |
| 24     | 13.845682         | 1,401.347165                 | 0.000714            | 0.072225           | 101.211853                    | 0.009880           | 288               | 0.1185632 |
| 25     | 15.447889         | 1,576.133301                 | 0.000634            | 0.064734           | 102.029044                    | 0.009801           | 300               | 0.1176136 |
| 26     | 17.235500         | 1,771.145485                 | 0.000565            | 0.058020           | 102.761478                    | 0.009731           | 312               | 0.1167753 |
| 27     | 19.229972         | 1,988.724252                 | 0.000503            | 0.052002           | 103.417947                    | 0.009670           | 324               | 0.1160340 |
| 28     | 21.455242         | 2,231.480981                 | 0.000448            | 0.046609           | 104.006328                    | 0.009615           | 336               | 0.1153776 |
| 29     | 23.938018         | 2,502.329236                 | 0.000400            | 0.041775           | 104.533685                    | 0.009566           | 348               | 0.1147955 |
| 30     | 26.708098         | 2,804.519736                 | 0.000357            | 0.037442           | 105.006346                    | 0.009523           | 360               | 0.1142788 |
| 31     | 29.798728         | 3,141.679369                 | 0.000318            | 0.033558           | 105.429984                    | 0.009485           | 372               | 0.1138196 |
| 32     | 33.247002         | 3,517.854723                 | 0.000284            | 0.030078           | 105.809684                    | 0.009451           | 384               | 0.1134112 |
| 33     | 37.094306         | 3,937.560650                 | 0.000254            | 0.026958           | 106.150002                    | 0.009421           | 396               | 0.1130476 |
| 34     | 41.386816         | 4,405.834459                 | 0.000227            | 0.024162           | 106.455024                    | 0.009394           | 408               | 0.1127237 |
| 35     | 46.176050         | 4,928.296368                 | 0.000203            | 0.021656           | 106.728409                    | 0.009370           | 420               | 0.1124349 |
| 36     | 51.519489         | 5,511.216962                 | 0.000181            | 0.019410           | 106.973440                    | 0.009348           | 432               | 0.1121774 |
| 37     | 57.481264         | 6,161.592447                 | 0.000162            | 0.017397           | 107.193057                    | 0.009329           | 444               | 0.1119475 |
| 38     | 64.132929         | 6,887.228628                 | 0.000145            | 0.015593           | 107.389897                    | 0.009312           | 456               | 0.1117424 |
| 39     | 71.554317         | 7,696.834582                 | 0.000130            | 0.013975           | 107.566320                    | 0.009297           | 468               | 0.1115591 |
| 40     | 79.834499         | 8,600.127195                 | 0.000116            | 0.012526           | 107.724446                    | 0.009283           | 480               | 0.1113953 |
| 41     | 89.072855         | 9,607.947778                 | 0.000104            | 0.011227           | 107.866171                    | 0.009271           | 492               | 0.1112490 |
| 42     | 99.380262         | 10,732.392187                | 0.000093            | 0.010062           | 107.993197                    | 0.009260           | 504               | 0.1111181 |
| 43     | 110.880430        | 11,986.955993                | 0.000083            | 0.009019           | 108.107048                    | 0.009250           | 516               | 0.1110011 |
| 44     | 123.711384        | 13,386.696463                | 0.000075            | 0.008083           | 108.209091                    | 0.009241           | 528               | 0.1108964 |
| 45     | 138.027122        | 14,948.413271                | 0.000067            | 0.007245           | 108.300551                    | 0.009234           | 540               | 0.1108028 |
| 46     | 153.999460        | 16,690.850131                | 0.000060            | 0.006494           | 108.382524                    | 0.009227           | 552               | 0.1107190 |
| 47     | 171.820098        | 18,634.919757                | 0.000054            | 0.005820           | 108.455996                    | 0.009220           | 564               | 0.1106440 |
| 48     | 191.702920        | 20,803.954856                | 0.000048            | 0.005216           | 108.521847                    | 0.009215           | 576               | 0.1105768 |
| 49     | 213.886558        | 23,223.988174                | 0.000043            | 0.004675           | 108.580868                    | 0.009210           | 588               | 0.1105167 |
| 50     | 238.637262        | 25,924.064930                | 0.000039            | 0.004190           | 108.633768                    | 0.009205           | 600               | 0.1104629 |



## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

11.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.110000             | 1.000000                        | 1.000000               | 0.900901              | 0.900901                         | 1.110000              | 1     |
| 2     | 1.232100             | 2.110000                        | 0.473934               | 0.811622              | 1.712523                         | 0.583934              | 2     |
| 3     | 1.367631             | 3.342100                        | 0.299213               | 0.731191              | 2.443715                         | 0.409213              | 3     |
| 4     | 1.518070             | 4.709731                        | 0.212326               | 0.658731              | 3.102446                         | 0.322326              | 4     |
| 5     | 1.685058             | 6.227801                        | 0.160570               | 0.593451              | 3.695897                         | 0.270570              | 5     |
| 6     | 1.870415             | 7.912860                        | 0.126377               | 0.534641              | 4.230538                         | 0.236377              | 6     |
| 7     | 2.076160             | 9.783274                        | 0.102215               | 0.481658              | 4.712196                         | 0.212215              | 7     |
| 8     | 2.304538             | 11.859434                       | 0.084321               | 0.433926              | 5.146123                         | 0.194321              | 8     |
| 9     | 2.558037             | 14.163972                       | 0.070602               | 0.390925              | 5.537048                         | 0.180602              | 9     |
| 10    | 2.839421             | 16.722009                       | 0.059801               | 0.352184              | 5.889232                         | 0.169801              | 10    |
| 11    | 3.151757             | 19.561430                       | 0.051121               | 0.317283              | 6.206515                         | 0.161121              | 11    |
| 12    | 3.498451             | 22.713187                       | 0.044027               | 0.285841              | 6.492356                         | 0.154027              | 12    |
| 13    | 3.883280             | 26.211638                       | 0.038151               | 0.257514              | 6.749870                         | 0.148151              | 13    |
| 14    | 4.310441             | 30.094918                       | 0.033228               | 0.231995              | 6.981865                         | 0.143228              | 14    |
| 15    | 4.784589             | 34.405359                       | 0.029065               | 0.209004              | 7.190870                         | 0.139065              | 15    |
| 16    | 5.310894             | 39.189948                       | 0.025517               | 0.188292              | 7.379162                         | 0.135517              | 16    |
| 17    | 5.895093             | 44.500843                       | 0.022471               | 0.169633              | 7.548794                         | 0.132471              | 17    |
| 18    | 6.543553             | 50.395936                       | 0.019843               | 0.152822              | 7.701617                         | 0.129843              | 18    |
| 19    | 7.263344             | 56.939488                       | 0.017563               | 0.137678              | 7.839294                         | 0.127563              | 19    |
| 20    | 8.062312             | 64.202832                       | 0.015576               | 0.124034              | 7.963328                         | 0.125576              | 20    |
| 21    | 8.949166             | 72.265144                       | 0.013838               | 0.111742              | 8.075070                         | 0.123838              | 21    |
| 22    | 9.933574             | 81.214309                       | 0.012313               | 0.100669              | 8.175739                         | 0.122313              | 22    |
| 23    | 11.026267            | 91.147884                       | 0.010971               | 0.090693              | 8.266432                         | 0.120971              | 23    |
| 24    | 12.239157            | 102.174151                      | 0.009787               | 0.081705              | 8.348137                         | 0.119787              | 24    |
| 25    | 13.585464            | 114.413307                      | 0.008740               | 0.073608              | 8.421745                         | 0.118740              | 25    |
| 26    | 15.079865            | 127.998771                      | 0.007813               | 0.066314              | 8.488058                         | 0.117813              | 26    |
| 27    | 16.738650            | 143.078636                      | 0.006989               | 0.059742              | 8.547800                         | 0.116989              | 27    |
| 28    | 18.579901            | 159.817286                      | 0.006257               | 0.053822              | 8.601622                         | 0.116257              | 28    |
| 29    | 20.623691            | 178.397187                      | 0.005605               | 0.048488              | 8.650110                         | 0.115605              | 29    |
| 30    | 22.892297            | 199.020878                      | 0.005025               | 0.043683              | 8.693793                         | 0.115025              | 30    |
| 31    | 25.410449            | 221.913174                      | 0.004506               | 0.039354              | 8.733146                         | 0.114506              | 31    |
| 32    | 28.205599            | 247.323624                      | 0.004043               | 0.035454              | 8.768600                         | 0.114043              | 32    |
| 33    | 31.308214            | 275.529222                      | 0.003629               | 0.031940              | 8.800541                         | 0.113629              | 33    |
| 34    | 34.752118            | 306.837437                      | 0.003259               | 0.028775              | 8.829316                         | 0.113259              | 34    |
| 35    | 38.574851            | 341.589555                      | 0.002927               | 0.025924              | 8.855240                         | 0.112927              | 35    |
| 36    | 42.818085            | 380.164406                      | 0.002630               | 0.023355              | 8.878594                         | 0.112630              | 36    |
| 37    | 47.528074            | 422.982490                      | 0.002364               | 0.021040              | 8.899635                         | 0.112364              | 37    |
| 38    | 52.756162            | 470.510564                      | 0.002125               | 0.018955              | 8.918590                         | 0.112125              | 38    |
| 39    | 58.559340            | 523.266726                      | 0.001911               | 0.017077              | 8.935666                         | 0.111911              | 39    |
| 40    | 65.000867            | 581.826066                      | 0.001719               | 0.015384              | 8.951051                         | 0.111719              | 40    |
| 41    | 72.150963            | 646.826934                      | 0.001546               | 0.013860              | 8.964911                         | 0.111546              | 41    |
| 42    | 80.087569            | 718.977896                      | 0.001391               | 0.012486              | 8.977397                         | 0.111391              | 42    |
| 43    | 88.897201            | 799.065465                      | 0.001251               | 0.011249              | 8.988646                         | 0.111251              | 43    |
| 44    | 98.675893            | 887.962666                      | 0.001126               | 0.010134              | 8.998780                         | 0.111126              | 44    |
| 45    | 109.530242           | 986.638559                      | 0.001014               | 0.009130              | 9.007910                         | 0.111014              | 45    |
| 46    | 121.578568           | 1,096.168801                    | 0.000912               | 0.008225              | 9.016135                         | 0.110912              | 46    |
| 47    | 134.952211           | 1,217.747369                    | 0.000821               | 0.007410              | 9.023545                         | 0.110821              | 47    |
| 48    | 149.796954           | 1,352.699580                    | 0.000739               | 0.006676              | 9.030221                         | 0.110739              | 48    |
| 49    | 166.274619           | 1,502.496533                    | 0.000666               | 0.006014              | 9.036235                         | 0.110666              | 49    |
| 50    | 184.564827           | 1,668.771152                    | 0.000599               | 0.005418              | 9.041653                         | 0.110599              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

11.50%

0.958333%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |           |
| 1      | 1.009583          | 1.000000                     | 1.000000            | 0.990508           | 0.990508                      | 1.009583           |                   |           |
| 2      | 1.019259          | 2.009583                     | 0.497616            | 0.981105           | 1.971613                      | 0.507199           |                   |           |
| 3      | 1.029026          | 3.028842                     | 0.330159            | 0.971792           | 2.943405                      | 0.339743           |                   |           |
| 4      | 1.038888          | 4.057868                     | 0.246435            | 0.962568           | 3.905973                      | 0.256018           |                   |           |
| 5      | 1.048844          | 5.096756                     | 0.196203            | 0.953431           | 4.859404                      | 0.205787           |                   |           |
| 6      | 1.058895          | 6.145600                     | 0.162718            | 0.944380           | 5.803784                      | 0.172301           |                   |           |
| 7      | 1.069043          | 7.204495                     | 0.138802            | 0.935416           | 6.739200                      | 0.148386           |                   |           |
| 8      | 1.079288          | 8.273538                     | 0.120867            | 0.926537           | 7.665737                      | 0.130451           |                   |           |
| 9      | 1.089631          | 9.352827                     | 0.106920            | 0.917742           | 8.583479                      | 0.116503           |                   |           |
| 10     | 1.100074          | 10.442458                    | 0.095763            | 0.909030           | 9.492509                      | 0.105346           |                   |           |
| 11     | 1.110616          | 11.542531                    | 0.086636            | 0.900401           | 10.392910                     | 0.096219           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.121259          | 12.653147                    | 0.079032            | 0.891854           | 11.284764                     | 0.088615           | 12                | 1.0633806 |
| 2      | 1.257222          | 26.840607                    | 0.037257            | 0.795404           | 21.349130                     | 0.046840           | 24                | 0.5620838 |
| 3      | 1.409672          | 42.748428                    | 0.023393            | 0.709385           | 30.325079                     | 0.032976           | 36                | 0.3957121 |
| 4      | 1.580608          | 60.585221                    | 0.016506            | 0.632668           | 38.330318                     | 0.026089           | 48                | 0.3130681 |
| 5      | 1.772272          | 80.584891                    | 0.012409            | 0.564248           | 45.469825                     | 0.021993           | 60                | 0.2639113 |
| 6      | 1.987176          | 103.009708                   | 0.009708            | 0.503227           | 51.837225                     | 0.019291           | 72                | 0.2314939 |
| 7      | 2.228140          | 128.153744                   | 0.007803            | 0.448805           | 57.516018                     | 0.017386           | 84                | 0.2086375 |
| 8      | 2.498323          | 156.346728                   | 0.006396            | 0.400269           | 62.580675                     | 0.015979           | 96                | 0.1917525 |
| 9      | 2.801268          | 187.958374                   | 0.005320            | 0.356981           | 67.097611                     | 0.014904           | 108               | 0.1788439 |
| 10     | 3.140948          | 223.403228                   | 0.004476            | 0.318375           | 71.126060                     | 0.014060           | 120               | 0.1687145 |
| 11     | 3.521817          | 263.146100                   | 0.003800            | 0.283944           | 74.718850                     | 0.013384           | 132               | 0.1606020 |
| 12     | 3.948870          | 307.708167                   | 0.003250            | 0.253237           | 77.923095                     | 0.012833           | 144               | 0.1539980 |
| 13     | 4.427707          | 357.673800                   | 0.002796            | 0.225851           | 80.780815                     | 0.012379           | 156               | 0.1485501 |
| 14     | 4.964608          | 413.698232                   | 0.002417            | 0.201426           | 83.329485                     | 0.012001           | 168               | 0.1440067 |
| 15     | 5.566613          | 476.516149                   | 0.002099            | 0.179642           | 85.602527                     | 0.011682           | 180               | 0.1401828 |
| 16     | 6.241617          | 546.951324                   | 0.001828            | 0.160215           | 87.629750                     | 0.011412           | 192               | 0.1369398 |
| 17     | 6.998471          | 625.927421                   | 0.001598            | 0.142888           | 89.437737                     | 0.011181           | 204               | 0.1341716 |
| 18     | 7.847101          | 714.480107                   | 0.001400            | 0.127436           | 91.050199                     | 0.010983           | 216               | 0.1317954 |
| 19     | 8.798635          | 813.770632                   | 0.001229            | 0.113654           | 92.488279                     | 0.010812           | 228               | 0.1297462 |
| 20     | 9.865552          | 925.101060                   | 0.001081            | 0.101363           | 93.770838                     | 0.010664           | 240               | 0.1279716 |
| 21     | 11.061842         | 1,049.931340                 | 0.000952            | 0.090401           | 94.914693                     | 0.010536           | 252               | 0.1264293 |
| 22     | 12.403194         | 1,189.898456                 | 0.000840            | 0.080624           | 95.934846                     | 0.010424           | 264               | 0.1250849 |
| 23     | 13.907196         | 1,346.837891                 | 0.000742            | 0.071905           | 96.844673                     | 0.010326           | 276               | 0.1239098 |
| 24     | 15.593574         | 1,522.807696                 | 0.000657            | 0.064129           | 97.656106                     | 0.010240           | 288               | 0.1228802 |
| 25     | 17.484440         | 1,720.115481                 | 0.000581            | 0.057194           | 98.379787                     | 0.010165           | 300               | 0.1219763 |
| 26     | 19.604591         | 1,941.348676                 | 0.000515            | 0.051008           | 99.025204                     | 0.010098           | 312               | 0.1211813 |
| 27     | 21.981831         | 2,189.408459                 | 0.000457            | 0.045492           | 99.600823                     | 0.010040           | 324               | 0.1204809 |
| 28     | 24.647333         | 2,467.547806                 | 0.000405            | 0.040572           | 100.114191                    | 0.009989           | 336               | 0.1198631 |
| 29     | 27.636052         | 2,779.414142                 | 0.000360            | 0.036185           | 100.572040                    | 0.009943           | 348               | 0.1193175 |
| 30     | 30.987181         | 3,129.097181                 | 0.000320            | 0.032271           | 100.980375                    | 0.009903           | 360               | 0.1188350 |
| 31     | 34.744666         | 3,521.182550                 | 0.000284            | 0.028781           | 101.344550                    | 0.009867           | 372               | 0.1184079 |
| 32     | 38.957781         | 3,960.811927                 | 0.000252            | 0.025669           | 101.669341                    | 0.009836           | 384               | 0.1180297 |
| 33     | 43.681775         | 4,453.750468                 | 0.000225            | 0.022893           | 101.959008                    | 0.009808           | 396               | 0.1176944 |
| 34     | 48.978598         | 5,006.462404                 | 0.000200            | 0.020417           | 102.217348                    | 0.009783           | 408               | 0.1173969 |
| 35     | 54.917710         | 5,626.195819                 | 0.000178            | 0.018209           | 102.447750                    | 0.009761           | 420               | 0.1171329 |
| 36     | 61.576995         | 6,321.077691                 | 0.000158            | 0.016240           | 102.653235                    | 0.009742           | 432               | 0.1168984 |
| 37     | 69.043780         | 7,100.220473                 | 0.000141            | 0.014484           | 102.836498                    | 0.009724           | 444               | 0.1166901 |
| 38     | 77.415982         | 7,973.841584                 | 0.000125            | 0.012917           | 102.999941                    | 0.009709           | 456               | 0.1165049 |
| 39     | 86.803392         | 8,953.397405                 | 0.000112            | 0.011520           | 103.145709                    | 0.009695           | 468               | 0.1163403 |
| 40     | 97.329113         | 10,051.733506                | 0.000099            | 0.010274           | 103.275713                    | 0.009683           | 480               | 0.1161938 |
| 41     | 109.131176        | 11,283.253104                | 0.000089            | 0.009163           | 103.391657                    | 0.009672           | 492               | 0.1160635 |
| 42     | 122.364349        | 12,664.105942                | 0.000079            | 0.008172           | 103.495063                    | 0.009662           | 504               | 0.1159476 |
| 43     | 137.202167        | 14,212.400068                | 0.000070            | 0.007289           | 103.587285                    | 0.009654           | 516               | 0.1158443 |
| 44     | 153.839210        | 15,948.439299                | 0.000063            | 0.006500           | 103.669535                    | 0.009646           | 528               | 0.1157524 |
| 45     | 172.493649        | 17,894.989480                | 0.000056            | 0.005797           | 103.742889                    | 0.009639           | 540               | 0.1156706 |
| 46     | 193.410113        | 20,077.577029                | 0.000050            | 0.005170           | 103.808310                    | 0.009633           | 552               | 0.1155977 |
| 47     | 216.862894        | 22,524.823677                | 0.000044            | 0.004611           | 103.866657                    | 0.009628           | 564               | 0.1155327 |
| 48     | 243.159542        | 25,268.821810                | 0.000040            | 0.004113           | 103.918693                    | 0.009623           | 576               | 0.1154749 |
| 49     | 272.644905        | 28,345.555313                | 0.000035            | 0.003668           | 103.965102                    | 0.009619           | 588               | 0.1154233 |
| 50     | 305.705643        | 31,795.371453                | 0.000031            | 0.003271           | 104.006492                    | 0.009615           | 600               | 0.1153774 |

ANNUAL

## COMPOUND INTEREST TABLES

ANNUAL RATE

11.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.115000             | 1.000000                        | 1.000000               | 0.896861              | 0.896861                         | 1.115000              | 1     |
| 2     | 1.243225             | 2.115000                        | 0.472813               | 0.804360              | 1.701221                         | 0.587813              | 2     |
| 3     | 1.386196             | 3.358225                        | 0.297776               | 0.721399              | 2.422619                         | 0.412776              | 3     |
| 4     | 1.545608             | 4.744421                        | 0.210774               | 0.646994              | 3.069614                         | 0.325774              | 4     |
| 5     | 1.723353             | 6.290029                        | 0.158982               | 0.580264              | 3.649878                         | 0.273982              | 5     |
| 6     | 1.921539             | 8.013383                        | 0.124791               | 0.520416              | 4.170294                         | 0.239791              | 6     |
| 7     | 2.142516             | 9.934922                        | 0.100655               | 0.466741              | 4.637035                         | 0.215655              | 7     |
| 8     | 2.388905             | 12.077438                       | 0.082799               | 0.418602              | 5.055637                         | 0.197799              | 8     |
| 9     | 2.663629             | 14.466343                       | 0.069126               | 0.375428              | 5.431064                         | 0.184126              | 9     |
| 10    | 2.969947             | 17.129972                       | 0.058377               | 0.336706              | 5.767771                         | 0.173377              | 10    |
| 11    | 3.311491             | 20.099919                       | 0.049751               | 0.301979              | 6.069750                         | 0.164751              | 11    |
| 12    | 3.692312             | 23.411410                       | 0.042714               | 0.270833              | 6.340583                         | 0.157714              | 12    |
| 13    | 4.116928             | 27.103722                       | 0.036895               | 0.242900              | 6.583482                         | 0.151895              | 13    |
| 14    | 4.590375             | 31.220650                       | 0.032030               | 0.217847              | 6.801329                         | 0.147030              | 14    |
| 15    | 5.118268             | 35.811025                       | 0.027924               | 0.195379              | 6.996708                         | 0.142924              | 15    |
| 16    | 5.706869             | 40.929293                       | 0.024432               | 0.175227              | 7.171935                         | 0.139432              | 16    |
| 17    | 6.363159             | 46.636161                       | 0.021443               | 0.157155              | 7.329090                         | 0.136443              | 17    |
| 18    | 7.094922             | 52.999320                       | 0.018868               | 0.140946              | 7.470036                         | 0.133868              | 18    |
| 19    | 7.910838             | 60.094242                       | 0.016641               | 0.126409              | 7.596445                         | 0.131641              | 19    |
| 20    | 8.820584             | 68.005080                       | 0.014705               | 0.113371              | 7.709816                         | 0.129705              | 20    |
| 21    | 9.834951             | 76.825664                       | 0.013016               | 0.101678              | 7.811494                         | 0.128016              | 21    |
| 22    | 10.965971            | 86.660615                       | 0.011539               | 0.091191              | 7.902685                         | 0.126539              | 22    |
| 23    | 12.227057            | 97.626586                       | 0.010243               | 0.081786              | 7.984471                         | 0.125243              | 23    |
| 24    | 13.633169            | 109.853643                      | 0.009103               | 0.073351              | 8.057822                         | 0.124103              | 24    |
| 25    | 15.200983            | 123.486812                      | 0.008098               | 0.065785              | 8.123607                         | 0.123098              | 25    |
| 26    | 16.949096            | 138.687796                      | 0.007210               | 0.059000              | 8.182607                         | 0.122210              | 26    |
| 27    | 18.898243            | 155.636892                      | 0.006425               | 0.052915              | 8.235522                         | 0.121425              | 27    |
| 28    | 21.071540            | 174.535135                      | 0.005730               | 0.047457              | 8.282979                         | 0.120730              | 28    |
| 29    | 23.494768            | 195.606675                      | 0.005112               | 0.042563              | 8.325542                         | 0.120112              | 29    |
| 30    | 26.196666            | 219.101443                      | 0.004564               | 0.038173              | 8.363715                         | 0.119564              | 30    |
| 31    | 29.209282            | 245.298109                      | 0.004077               | 0.034236              | 8.397951                         | 0.119077              | 31    |
| 32    | 32.568350            | 274.507391                      | 0.003643               | 0.030705              | 8.428655                         | 0.118643              | 32    |
| 33    | 36.313710            | 307.075741                      | 0.003257               | 0.027538              | 8.456193                         | 0.118257              | 33    |
| 34    | 40.489787            | 343.389451                      | 0.002912               | 0.024698              | 8.480891                         | 0.117912              | 34    |
| 35    | 45.146112            | 383.879238                      | 0.002605               | 0.022150              | 8.503041                         | 0.117605              | 35    |
| 36    | 50.337915            | 429.025351                      | 0.002331               | 0.019866              | 8.522907                         | 0.117331              | 36    |
| 37    | 56.126776            | 479.363266                      | 0.002086               | 0.017817              | 8.540723                         | 0.117086              | 37    |
| 38    | 62.581355            | 535.490042                      | 0.001867               | 0.015979              | 8.556703                         | 0.116867              | 38    |
| 39    | 69.778211            | 598.071396                      | 0.001672               | 0.014331              | 8.571034                         | 0.116672              | 39    |
| 40    | 77.802705            | 667.849607                      | 0.001497               | 0.012853              | 8.583887                         | 0.116497              | 40    |
| 41    | 86.750016            | 745.652312                      | 0.001341               | 0.011527              | 8.595414                         | 0.116341              | 41    |
| 42    | 96.726268            | 832.402327                      | 0.001201               | 0.010338              | 8.605753                         | 0.116201              | 42    |
| 43    | 107.849788           | 929.128595                      | 0.001076               | 0.009272              | 8.615025                         | 0.116076              | 43    |
| 44    | 120.252514           | 1,036.978384                    | 0.000964               | 0.008316              | 8.623341                         | 0.115964              | 44    |
| 45    | 134.081553           | 1,157.230898                    | 0.000864               | 0.007458              | 8.630799                         | 0.115864              | 45    |
| 46    | 149.500932           | 1,291.312451                    | 0.000774               | 0.006689              | 8.637488                         | 0.115774              | 46    |
| 47    | 166.693539           | 1,440.813383                    | 0.000694               | 0.005999              | 8.643487                         | 0.115694              | 47    |
| 48    | 185.863296           | 1,607.506922                    | 0.000622               | 0.005380              | 8.648867                         | 0.115622              | 48    |
| 49    | 207.237575           | 1,793.370218                    | 0.000558               | 0.004825              | 8.653692                         | 0.115558              | 49    |
| 50    | 231.069896           | 2,000.607793                    | 0.000500               | 0.004328              | 8.658020                         | 0.115500              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

12.00%

1.000000%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |           |
| 1      | 1.010000          | 1.000000                     | 1.000000            | 0.990099           | 0.990099                      | 1.010000           |                   |           |
| 2      | 1.020100          | 2.010000                     | 0.497512            | 0.980296           | 1.970395                      | 0.507512           |                   |           |
| 3      | 1.030301          | 3.030100                     | 0.330022            | 0.970590           | 2.940985                      | 0.340022           |                   |           |
| 4      | 1.040604          | 4.060401                     | 0.246281            | 0.960980           | 3.901966                      | 0.256281           |                   |           |
| 5      | 1.051010          | 5.101005                     | 0.196040            | 0.951466           | 4.853431                      | 0.206040           |                   |           |
| 6      | 1.061520          | 6.152015                     | 0.162548            | 0.942045           | 5.795476                      | 0.172548           |                   |           |
| 7      | 1.072135          | 7.213535                     | 0.138628            | 0.932718           | 6.728195                      | 0.148628           |                   |           |
| 8      | 1.082857          | 8.285671                     | 0.120690            | 0.923483           | 7.651678                      | 0.130690           |                   |           |
| 9      | 1.093685          | 9.368527                     | 0.106740            | 0.914340           | 8.566018                      | 0.116740           |                   |           |
| 10     | 1.104622          | 10.462213                    | 0.095582            | 0.905287           | 9.471305                      | 0.105582           |                   |           |
| 11     | 1.115668          | 11.566835                    | 0.086454            | 0.896324           | 10.367628                     | 0.096454           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.126825          | 12.682503                    | 0.078849            | 0.887449           | 11.255077                     | 0.088849           | 12                | 1.0661855 |
| 2      | 1.269735          | 26.973465                    | 0.037073            | 0.787566           | 21.243387                     | 0.047073           | 24                | 0.5648817 |
| 3      | 1.430769          | 43.076878                    | 0.023214            | 0.698925           | 30.107505                     | 0.033214           | 36                | 0.3985717 |
| 4      | 1.612226          | 61.222608                    | 0.016334            | 0.620260           | 37.973959                     | 0.026334           | 48                | 0.3160060 |
| 5      | 1.816697          | 81.669670                    | 0.012244            | 0.550450           | 44.955038                     | 0.022244           | 60                | 0.2669334 |
| 6      | 2.047099          | 104.709931                   | 0.009550            | 0.488496           | 51.150391                     | 0.019550           | 72                | 0.2346023 |
| 7      | 2.306723          | 130.672274                   | 0.007653            | 0.433515           | 56.648453                     | 0.017653           | 84                | 0.2118328 |
| 8      | 2.599273          | 159.927293                   | 0.006253            | 0.384723           | 61.527703                     | 0.016253           | 96                | 0.1950341 |
| 9      | 2.928926          | 192.892579                   | 0.005184            | 0.341422           | 65.857790                     | 0.015184           | 108               | 0.1822108 |
| 10     | 3.300387          | 230.038689                   | 0.004347            | 0.302995           | 69.700522                     | 0.014347           | 120               | 0.1721651 |
| 11     | 3.718959          | 271.895856                   | 0.003678            | 0.268892           | 73.110752                     | 0.013678           | 132               | 0.1641345 |
| 12     | 4.190616          | 319.061559                   | 0.003134            | 0.238628           | 76.137157                     | 0.013134           | 144               | 0.1576103 |
| 13     | 4.722091          | 372.209054                   | 0.002687            | 0.211771           | 78.822939                     | 0.012687           | 156               | 0.1522399 |
| 14     | 5.320970          | 432.096982                   | 0.002314            | 0.187936           | 81.206434                     | 0.012314           | 168               | 0.1477715 |
| 15     | 5.995802          | 499.580198                   | 0.002002            | 0.166783           | 83.321664                     | 0.012002           | 180               | 0.1440202 |
| 16     | 6.756220          | 575.621974                   | 0.001737            | 0.148012           | 85.198824                     | 0.011737           | 192               | 0.1408470 |
| 17     | 7.613078          | 661.307751                   | 0.001512            | 0.131353           | 86.864707                     | 0.011512           | 204               | 0.1381459 |
| 18     | 8.578606          | 757.860630                   | 0.001320            | 0.116569           | 88.343095                     | 0.011320           | 216               | 0.1358340 |
| 19     | 9.666588          | 866.658830                   | 0.001154            | 0.103449           | 89.655089                     | 0.011154           | 228               | 0.1338463 |
| 20     | 10.892554         | 989.255365                   | 0.001011            | 0.091806           | 90.819416                     | 0.011011           | 240               | 0.1321303 |
| 21     | 12.274002         | 1,127.400210                 | 0.000887            | 0.081473           | 91.852698                     | 0.010887           | 252               | 0.1306440 |
| 22     | 13.830653         | 1,283.065279                 | 0.000779            | 0.072303           | 92.769683                     | 0.010779           | 264               | 0.1293526 |
| 23     | 15.584726         | 1,458.472574                 | 0.000686            | 0.064165           | 93.583461                     | 0.010686           | 276               | 0.1282278 |
| 24     | 17.561259         | 1,656.125905                 | 0.000604            | 0.056944           | 94.305647                     | 0.010604           | 288               | 0.1272458 |
| 25     | 19.788466         | 1,878.846626                 | 0.000532            | 0.050534           | 94.946551                     | 0.010532           | 300               | 0.1263869 |
| 26     | 22.298139         | 2,129.813909                 | 0.000470            | 0.044847           | 95.515321                     | 0.010470           | 312               | 0.1256343 |
| 27     | 25.126101         | 2,412.610125                 | 0.000414            | 0.039799           | 96.020075                     | 0.010414           | 324               | 0.1249739 |
| 28     | 28.312720         | 2,731.271980                 | 0.000366            | 0.035320           | 96.468019                     | 0.010366           | 336               | 0.1243936 |
| 29     | 31.903481         | 3,090.348134                 | 0.000324            | 0.031345           | 96.865546                     | 0.010324           | 348               | 0.1238831 |
| 30     | 35.949641         | 3,494.964133                 | 0.000286            | 0.027817           | 97.218331                     | 0.010286           | 360               | 0.1234335 |
| 31     | 40.508956         | 3,950.895567                 | 0.000253            | 0.024686           | 97.531410                     | 0.010253           | 372               | 0.1230373 |
| 32     | 45.646505         | 4,464.650520                 | 0.000224            | 0.021907           | 97.809252                     | 0.010224           | 384               | 0.1226878 |
| 33     | 51.435625         | 5,043.562459                 | 0.000198            | 0.019442           | 98.055822                     | 0.010198           | 396               | 0.1223793 |
| 34     | 57.958949         | 5,695.894923                 | 0.000176            | 0.017254           | 98.274641                     | 0.010176           | 408               | 0.1221068 |
| 35     | 65.309595         | 6,430.959471                 | 0.000155            | 0.015312           | 98.468831                     | 0.010155           | 420               | 0.1218660 |
| 36     | 73.592486         | 7,259.248603                 | 0.000138            | 0.013588           | 98.641166                     | 0.010138           | 432               | 0.1216531 |
| 37     | 82.925855         | 8,192.585529                 | 0.000122            | 0.012059           | 98.794103                     | 0.010122           | 444               | 0.1214647 |
| 38     | 93.442929         | 9,244.292939                 | 0.000108            | 0.010702           | 98.929828                     | 0.010108           | 456               | 0.1212981 |
| 39     | 105.293832        | 10,429.383172                | 0.000096            | 0.009497           | 99.050277                     | 0.010096           | 468               | 0.1211506 |
| 40     | 118.647725        | 11,764.772510                | 0.000085            | 0.008428           | 99.157169                     | 0.010085           | 480               | 0.1210200 |
| 41     | 133.695226        | 13,269.522641                | 0.000075            | 0.007480           | 99.252030                     | 0.010075           | 492               | 0.1209043 |
| 42     | 150.651128        | 14,965.112753                | 0.000067            | 0.006638           | 99.336215                     | 0.010067           | 504               | 0.1208019 |
| 43     | 169.757461        | 16,875.746132                | 0.000059            | 0.005891           | 99.410924                     | 0.010059           | 516               | 0.1207111 |
| 44     | 191.286956        | 19,028.695647                | 0.000053            | 0.005228           | 99.477225                     | 0.010053           | 528               | 0.1206306 |
| 45     | 215.546930        | 21,454.693049                | 0.000047            | 0.004639           | 99.536064                     | 0.010047           | 540               | 0.1205593 |
| 46     | 242.883676        | 24,188.367644                | 0.000041            | 0.004117           | 99.588280                     | 0.010041           | 552               | 0.1204961 |
| 47     | 273.687406        | 27,268.740602                | 0.000037            | 0.003654           | 99.634620                     | 0.010037           | 564               | 0.1204401 |
| 48     | 308.397820        | 30,739.781954                | 0.000033            | 0.003243           | 99.675743                     | 0.010033           | 576               | 0.1203904 |
| 49     | 347.510382        | 34,651.038229                | 0.000029            | 0.002878           | 99.712239                     | 0.010029           | 588               | 0.1203463 |
| 50     | 391.583397        | 39,058.339700                | 0.000026            | 0.002554           | 99.744627                     | 0.010026           | 600               | 0.1203072 |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

12.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.120000             | 1.000000                        | 1.000000               | 0.892857              | 0.892857                         | 1.120000              | 1     |
| 2     | 1.254400             | 2.120000                        | 0.471698               | 0.797194              | 1.690051                         | 0.591698              | 2     |
| 3     | 1.404928             | 3.374400                        | 0.296349               | 0.711780              | 2.401831                         | 0.416349              | 3     |
| 4     | 1.573519             | 4.779328                        | 0.209234               | 0.635518              | 3.037349                         | 0.329234              | 4     |
| 5     | 1.762342             | 6.352847                        | 0.157410               | 0.567427              | 3.604776                         | 0.277410              | 5     |
| 6     | 1.973823             | 8.115189                        | 0.123226               | 0.506631              | 4.111407                         | 0.243226              | 6     |
| 7     | 2.210681             | 10.089012                       | 0.099118               | 0.452349              | 4.563757                         | 0.219118              | 7     |
| 8     | 2.475963             | 12.299693                       | 0.081303               | 0.403883              | 4.967640                         | 0.201303              | 8     |
| 9     | 2.773079             | 14.775656                       | 0.067679               | 0.360610              | 5.328250                         | 0.187679              | 9     |
| 10    | 3.105848             | 17.548735                       | 0.056984               | 0.321973              | 5.650223                         | 0.176984              | 10    |
| 11    | 3.478550             | 20.654583                       | 0.048415               | 0.287476              | 5.937699                         | 0.168415              | 11    |
| 12    | 3.895976             | 24.133133                       | 0.041437               | 0.256675              | 6.194374                         | 0.161437              | 12    |
| 13    | 4.363493             | 28.029109                       | 0.035677               | 0.229174              | 6.423548                         | 0.155677              | 13    |
| 14    | 4.887112             | 32.392602                       | 0.030871               | 0.204620              | 6.628168                         | 0.150871              | 14    |
| 15    | 5.473566             | 37.279715                       | 0.026824               | 0.182696              | 6.810864                         | 0.146824              | 15    |
| 16    | 6.130394             | 42.753280                       | 0.023390               | 0.163122              | 6.973986                         | 0.143390              | 16    |
| 17    | 6.866041             | 48.883674                       | 0.020457               | 0.145644              | 7.119630                         | 0.140457              | 17    |
| 18    | 7.689966             | 55.749715                       | 0.017937               | 0.130040              | 7.249670                         | 0.137937              | 18    |
| 19    | 8.612762             | 63.439681                       | 0.015763               | 0.116107              | 7.365777                         | 0.135763              | 19    |
| 20    | 9.646293             | 72.052442                       | 0.013879               | 0.103667              | 7.469444                         | 0.133879              | 20    |
| 21    | 10.803848            | 81.698736                       | 0.012240               | 0.092560              | 7.562003                         | 0.132240              | 21    |
| 22    | 12.100310            | 92.502584                       | 0.010811               | 0.082643              | 7.644646                         | 0.130811              | 22    |
| 23    | 13.552347            | 104.602894                      | 0.009560               | 0.073788              | 7.718434                         | 0.129560              | 23    |
| 24    | 15.178629            | 118.155241                      | 0.008463               | 0.065882              | 7.784316                         | 0.128463              | 24    |
| 25    | 17.000064            | 133.333870                      | 0.007500               | 0.058823              | 7.843139                         | 0.127500              | 25    |
| 26    | 19.040072            | 150.333934                      | 0.006652               | 0.052521              | 7.895660                         | 0.126652              | 26    |
| 27    | 21.324881            | 169.374007                      | 0.005904               | 0.046894              | 7.942554                         | 0.125904              | 27    |
| 28    | 23.883866            | 190.698887                      | 0.005244               | 0.041869              | 7.984423                         | 0.125244              | 28    |
| 29    | 26.749930            | 214.582754                      | 0.004660               | 0.037383              | 8.021806                         | 0.124660              | 29    |
| 30    | 29.959922            | 241.332684                      | 0.004144               | 0.033378              | 8.055184                         | 0.124144              | 30    |
| 31    | 33.555113            | 271.292606                      | 0.003686               | 0.029802              | 8.084986                         | 0.123686              | 31    |
| 32    | 37.581726            | 304.847719                      | 0.003280               | 0.026609              | 8.111594                         | 0.123280              | 32    |
| 33    | 42.091533            | 342.429446                      | 0.002920               | 0.023758              | 8.135352                         | 0.122920              | 33    |
| 34    | 47.142517            | 384.520979                      | 0.002601               | 0.021212              | 8.156564                         | 0.122601              | 34    |
| 35    | 52.799620            | 431.663496                      | 0.002317               | 0.018940              | 8.175504                         | 0.122317              | 35    |
| 36    | 59.135574            | 484.463116                      | 0.002064               | 0.016910              | 8.192414                         | 0.122064              | 36    |
| 37    | 66.231843            | 543.598690                      | 0.001840               | 0.015098              | 8.207513                         | 0.121840              | 37    |
| 38    | 74.179664            | 609.830533                      | 0.001640               | 0.013481              | 8.220993                         | 0.121640              | 38    |
| 39    | 83.081224            | 684.010197                      | 0.001462               | 0.012036              | 8.233030                         | 0.121462              | 39    |
| 40    | 93.050970            | 767.091420                      | 0.001304               | 0.010747              | 8.243777                         | 0.121304              | 40    |
| 41    | 104.217087           | 860.142391                      | 0.001163               | 0.009595              | 8.253372                         | 0.121163              | 41    |
| 42    | 116.723137           | 964.359478                      | 0.001037               | 0.008567              | 8.261939                         | 0.121037              | 42    |
| 43    | 130.729914           | 1,081.082615                    | 0.000925               | 0.007649              | 8.269589                         | 0.120925              | 43    |
| 44    | 146.417503           | 1,211.812529                    | 0.000825               | 0.006830              | 8.276418                         | 0.120825              | 44    |
| 45    | 163.987604           | 1,358.230032                    | 0.000736               | 0.006098              | 8.282516                         | 0.120736              | 45    |
| 46    | 183.666116           | 1,522.217636                    | 0.000657               | 0.005445              | 8.287961                         | 0.120657              | 46    |
| 47    | 205.706050           | 1,705.883752                    | 0.000586               | 0.004861              | 8.292822                         | 0.120586              | 47    |
| 48    | 230.390776           | 1,911.589803                    | 0.000523               | 0.004340              | 8.297163                         | 0.120523              | 48    |
| 49    | 258.037669           | 2,141.980579                    | 0.000467               | 0.003875              | 8.301038                         | 0.120467              | 49    |
| 50    | 289.002190           | 2,400.018249                    | 0.000417               | 0.003460              | 8.304498                         | 0.120417              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

12.50%

1.041667%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |           |
| 1      | 1.010417          | 1.000000                     | 1.000000            | 0.989691           | 0.989691                      | 1.010417           |                   |           |
| 2      | 1.020942          | 2.010417                     | 0.497409            | 0.979488           | 1.969178                      | 0.507826           |                   |           |
| 3      | 1.031577          | 3.031359                     | 0.329885            | 0.969390           | 2.938568                      | 0.340302           |                   |           |
| 4      | 1.042322          | 4.062935                     | 0.246127            | 0.959396           | 3.897965                      | 0.256544           |                   |           |
| 5      | 1.053180          | 5.105257                     | 0.195877            | 0.949506           | 4.847470                      | 0.206293           |                   |           |
| 6      | 1.064150          | 6.158437                     | 0.162379            | 0.939717           | 5.787187                      | 0.172796           |                   |           |
| 7      | 1.075235          | 7.222588                     | 0.138455            | 0.930029           | 6.717216                      | 0.148871           |                   |           |
| 8      | 1.086436          | 8.297823                     | 0.120514            | 0.920441           | 7.637657                      | 0.130930           |                   |           |
| 9      | 1.097753          | 9.384258                     | 0.106561            | 0.910952           | 8.548609                      | 0.116978           |                   |           |
| 10     | 1.109188          | 10.482011                    | 0.095402            | 0.901561           | 9.450170                      | 0.105818           |                   |           |
| 11     | 1.120742          | 11.591199                    | 0.086272            | 0.892266           | 10.342436                     | 0.096689           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.132416          | 12.711940                    | 0.078666            | 0.883068           | 11.225504                     | 0.089083           | 12                | 1.0689944 |
| 2      | 1.282366          | 27.107146                    | 0.036891            | 0.779809           | 21.138383                     | 0.047307           | 24                | 0.5676877 |
| 3      | 1.452172          | 43.408507                    | 0.023037            | 0.688624           | 29.892126                     | 0.033454           | 36                | 0.4014435 |
| 4      | 1.644463          | 61.868431                    | 0.016163            | 0.608101           | 37.622274                     | 0.026580           | 48                | 0.3189600 |
| 5      | 1.862216          | 82.772744                    | 0.012081            | 0.536995           | 44.448517                     | 0.022498           | 60                | 0.2699753 |
| 6      | 2.108803          | 106.445124                   | 0.009395            | 0.474203           | 50.476552                     | 0.019811           | 72                | 0.2377341 |
| 7      | 2.388043          | 133.252107                   | 0.007505            | 0.418753           | 55.799715                     | 0.017921           | 84                | 0.2150549 |
| 8      | 2.704258          | 163.608765                   | 0.006112            | 0.369787           | 60.500428                     | 0.016529           | 96                | 0.1983457 |
| 9      | 3.062345          | 197.985131                   | 0.005051            | 0.326547           | 64.651476                     | 0.015468           | 108               | 0.1856106 |
| 10     | 3.467849          | 236.913480                   | 0.004221            | 0.288363           | 68.317132                     | 0.014638           | 120               | 0.1756514 |
| 11     | 3.927048          | 280.996567                   | 0.003559            | 0.254644           | 71.554154                     | 0.013975           | 132               | 0.1677051 |
| 12     | 4.447052          | 330.916961                   | 0.003022            | 0.224868           | 74.412664                     | 0.013439           | 144               | 0.1612629 |
| 13     | 5.035913          | 387.447618                   | 0.002581            | 0.198574           | 76.936921                     | 0.012998           | 156               | 0.1559719 |
| 14     | 5.702748          | 451.463840                   | 0.002215            | 0.175354           | 79.166011                     | 0.012632           | 168               | 0.1515802 |
| 15     | 6.457884          | 523.956837                   | 0.001909            | 0.154849           | 81.134449                     | 0.012325           | 180               | 0.1479026 |
| 16     | 7.313011          | 606.049070                   | 0.001650            | 0.136743           | 82.872712                     | 0.012067           | 192               | 0.1448004 |
| 17     | 8.281371          | 699.011633                   | 0.001431            | 0.120753           | 84.407717                     | 0.011847           | 204               | 0.1421671 |
| 18     | 9.377958          | 804.283930                   | 0.001243            | 0.106633           | 85.763229                     | 0.011660           | 216               | 0.1399201 |
| 19     | 10.619750         | 923.495968                   | 0.001083            | 0.094164           | 86.960239                     | 0.011500           | 228               | 0.1379941 |
| 20     | 12.025975         | 1,058.493594                 | 0.000945            | 0.083153           | 88.017279                     | 0.011361           | 240               | 0.1363369 |
| 21     | 13.618407         | 1,211.367071                 | 0.000826            | 0.073430           | 88.950717                     | 0.011242           | 252               | 0.1349062 |
| 22     | 15.421703         | 1,384.483450                 | 0.000722            | 0.064844           | 89.775006                     | 0.011139           | 264               | 0.1336675 |
| 23     | 17.463783         | 1,580.523215                 | 0.000633            | 0.057261           | 90.502909                     | 0.011049           | 276               | 0.1325924 |
| 24     | 19.776269         | 1,802.521791                 | 0.000555            | 0.050566           | 91.145697                     | 0.010971           | 288               | 0.1316573 |
| 25     | 22.394964         | 2,053.916541                 | 0.000487            | 0.044653           | 91.713322                     | 0.010904           | 300               | 0.1308425 |
| 26     | 25.360417         | 2,338.599989                 | 0.000428            | 0.039432           | 92.214573                     | 0.010844           | 312               | 0.1301313 |
| 27     | 28.718543         | 2,660.980094                 | 0.000376            | 0.034821           | 92.657212                     | 0.010792           | 324               | 0.1295096 |
| 28     | 32.521339         | 3,026.048499                 | 0.000330            | 0.030749           | 93.048092                     | 0.010747           | 336               | 0.1289656 |
| 29     | 36.827686         | 3,439.457817                 | 0.000291            | 0.027153           | 93.393265                     | 0.010707           | 348               | 0.1284889 |
| 30     | 41.704262         | 3,907.609164                 | 0.000256            | 0.023978           | 93.698077                     | 0.010673           | 360               | 0.1280709 |
| 31     | 47.226576         | 4,437.751261                 | 0.000225            | 0.021175           | 93.967246                     | 0.010642           | 372               | 0.1277041 |
| 32     | 53.480132         | 5,038.092678                 | 0.000198            | 0.018699           | 94.204941                     | 0.010615           | 384               | 0.1273819 |
| 33     | 60.561760         | 5,717.928933                 | 0.000175            | 0.016512           | 94.414841                     | 0.010592           | 396               | 0.1270987 |
| 34     | 68.581108         | 6,487.786416                 | 0.000154            | 0.014581           | 94.600198                     | 0.010571           | 408               | 0.1268496 |
| 35     | 77.662348         | 7,359.585384                 | 0.000136            | 0.012876           | 94.763880                     | 0.010553           | 420               | 0.1266305 |
| 36     | 87.946089         | 8,346.824524                 | 0.000120            | 0.011371           | 94.908422                     | 0.010536           | 432               | 0.1264377 |
| 37     | 99.591562         | 9,464.789968                 | 0.000106            | 0.010041           | 95.036063                     | 0.010522           | 444               | 0.1262679 |
| 38     | 112.779083        | 10,730.791976                | 0.000093            | 0.008867           | 95.148778                     | 0.010510           | 456               | 0.1261183 |
| 39     | 127.712843        | 12,164.432965                | 0.000082            | 0.007830           | 95.248314                     | 0.010499           | 468               | 0.1259865 |
| 40     | 144.624073        | 13,787.911025                | 0.000073            | 0.006914           | 95.336210                     | 0.010489           | 480               | 0.1258703 |
| 41     | 163.774621        | 15,626.363632                | 0.000064            | 0.006106           | 95.413829                     | 0.010481           | 492               | 0.1257679 |
| 42     | 185.461009        | 17,708.256865                | 0.000056            | 0.005392           | 95.482371                     | 0.010473           | 504               | 0.1256776 |
| 43     | 210.019023        | 20,065.826168                | 0.000050            | 0.004761           | 95.542899                     | 0.010467           | 516               | 0.1255980 |
| 44     | 237.828911        | 22,735.575478                | 0.000044            | 0.004205           | 95.596348                     | 0.010461           | 528               | 0.1255278 |
| 45     | 269.321275        | 25,758.842436                | 0.000039            | 0.003713           | 95.643548                     | 0.010455           | 540               | 0.1254659 |
| 46     | 304.983734        | 29,182.438452                | 0.000034            | 0.003279           | 95.685229                     | 0.010451           | 552               | 0.1254112 |
| 47     | 345.368474        | 33,059.373517                | 0.000030            | 0.002895           | 95.722036                     | 0.010447           | 564               | 0.1253630 |
| 48     | 391.100802        | 37,449.676995                | 0.000027            | 0.002557           | 95.754539                     | 0.010443           | 576               | 0.1253204 |
| 49     | 442.888824        | 42,421.327103                | 0.000024            | 0.002258           | 95.783241                     | 0.010440           | 588               | 0.1252829 |
| 50     | 501.534411        | 48,051.303462                | 0.000021            | 0.001994           | 95.808587                     | 0.010437           | 600               | 0.1252497 |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

12.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.125000             | 1.000000                        | 1.000000               | 0.888889              | 0.888889                         | 1.125000              | 1     |
| 2     | 1.265625             | 2.125000                        | 0.470588               | 0.790123              | 1.679012                         | 0.595588              | 2     |
| 3     | 1.423828             | 3.390625                        | 0.294931               | 0.702332              | 2.381344                         | 0.419931              | 3     |
| 4     | 1.601807             | 4.814453                        | 0.207708               | 0.624295              | 3.005639                         | 0.332708              | 4     |
| 5     | 1.802032             | 6.416260                        | 0.155854               | 0.554929              | 3.560568                         | 0.280854              | 5     |
| 6     | 2.027287             | 8.218292                        | 0.121680               | 0.493270              | 4.053839                         | 0.246680              | 6     |
| 7     | 2.280697             | 10.245579                       | 0.097603               | 0.438462              | 4.492301                         | 0.222603              | 7     |
| 8     | 2.565785             | 12.526276                       | 0.079832               | 0.389744              | 4.882045                         | 0.204832              | 8     |
| 9     | 2.886508             | 15.092061                       | 0.066260               | 0.346439              | 5.228485                         | 0.191260              | 9     |
| 10    | 3.247321             | 17.978568                       | 0.055622               | 0.307946              | 5.536431                         | 0.180622              | 10    |
| 11    | 3.653236             | 21.225889                       | 0.047112               | 0.273730              | 5.810161                         | 0.172112              | 11    |
| 12    | 4.109891             | 24.879125                       | 0.040194               | 0.243315              | 6.053476                         | 0.165194              | 12    |
| 13    | 4.623627             | 28.989016                       | 0.034496               | 0.216280              | 6.269757                         | 0.159496              | 13    |
| 14    | 5.201580             | 33.612643                       | 0.029751               | 0.192249              | 6.462006                         | 0.154751              | 14    |
| 15    | 5.851778             | 38.814223                       | 0.025764               | 0.170888              | 6.632894                         | 0.150764              | 15    |
| 16    | 6.583250             | 44.666001                       | 0.022388               | 0.151901              | 6.784795                         | 0.147388              | 16    |
| 17    | 7.406156             | 51.249252                       | 0.019512               | 0.135023              | 6.919818                         | 0.144512              | 17    |
| 18    | 8.331926             | 58.655408                       | 0.017049               | 0.120020              | 7.039838                         | 0.142049              | 18    |
| 19    | 9.373417             | 66.987334                       | 0.014928               | 0.106685              | 7.146523                         | 0.139928              | 19    |
| 20    | 10.545094            | 76.360751                       | 0.013096               | 0.094831              | 7.241353                         | 0.138096              | 20    |
| 21    | 11.863231            | 86.905845                       | 0.011507               | 0.084294              | 7.325647                         | 0.136507              | 21    |
| 22    | 13.346134            | 98.769075                       | 0.010125               | 0.074928              | 7.400575                         | 0.135125              | 22    |
| 23    | 15.014401            | 112.115210                      | 0.008919               | 0.066603              | 7.467178                         | 0.133919              | 23    |
| 24    | 16.891201            | 127.129611                      | 0.007866               | 0.059202              | 7.526381                         | 0.132866              | 24    |
| 25    | 19.002602            | 144.020812                      | 0.006943               | 0.052624              | 7.579005                         | 0.131943              | 25    |
| 26    | 21.377927            | 163.023414                      | 0.006134               | 0.046777              | 7.625782                         | 0.131134              | 26    |
| 27    | 24.050168            | 184.401340                      | 0.005423               | 0.041580              | 7.667362                         | 0.130423              | 27    |
| 28    | 27.056438            | 208.451508                      | 0.004797               | 0.036960              | 7.704322                         | 0.129797              | 28    |
| 29    | 30.438493            | 235.507946                      | 0.004246               | 0.032853              | 7.737175                         | 0.129246              | 29    |
| 30    | 34.243305            | 265.946440                      | 0.003760               | 0.029203              | 7.766378                         | 0.128760              | 30    |
| 31    | 38.523718            | 300.189745                      | 0.003331               | 0.025958              | 7.792336                         | 0.128331              | 31    |
| 32    | 43.339183            | 338.713463                      | 0.002952               | 0.023074              | 7.815410                         | 0.127952              | 32    |
| 33    | 48.756581            | 382.052645                      | 0.002617               | 0.020510              | 7.835920                         | 0.127617              | 33    |
| 34    | 54.851153            | 430.809226                      | 0.002321               | 0.018231              | 7.854151                         | 0.127321              | 34    |
| 35    | 61.707547            | 485.660379                      | 0.002059               | 0.016205              | 7.870356                         | 0.127059              | 35    |
| 36    | 69.420991            | 547.367927                      | 0.001827               | 0.014405              | 7.884761                         | 0.126827              | 36    |
| 37    | 78.098615            | 616.788918                      | 0.001621               | 0.012804              | 7.897565                         | 0.126621              | 37    |
| 38    | 87.860942            | 694.887532                      | 0.001439               | 0.011382              | 7.908947                         | 0.126439              | 38    |
| 39    | 98.843559            | 782.748474                      | 0.001278               | 0.010117              | 7.919064                         | 0.126278              | 39    |
| 40    | 111.199004           | 881.592033                      | 0.001134               | 0.008993              | 7.928057                         | 0.126134              | 40    |
| 41    | 125.098880           | 992.791037                      | 0.001007               | 0.007994              | 7.936051                         | 0.126007              | 41    |
| 42    | 140.736240           | 1,117.889917                    | 0.000895               | 0.007105              | 7.943156                         | 0.125895              | 42    |
| 43    | 158.328270           | 1,258.626157                    | 0.000795               | 0.006316              | 7.949472                         | 0.125795              | 43    |
| 44    | 178.119303           | 1,416.954426                    | 0.000706               | 0.005614              | 7.955086                         | 0.125706              | 44    |
| 45    | 200.384216           | 1,595.073729                    | 0.000627               | 0.004990              | 7.960077                         | 0.125627              | 45    |
| 46    | 225.432243           | 1,795.457946                    | 0.000557               | 0.004436              | 7.964513                         | 0.125557              | 46    |
| 47    | 253.611274           | 2,020.890189                    | 0.000495               | 0.003943              | 7.968456                         | 0.125495              | 47    |
| 48    | 285.312683           | 2,274.501462                    | 0.000440               | 0.003505              | 7.971961                         | 0.125440              | 48    |
| 49    | 320.976768           | 2,559.814145                    | 0.000391               | 0.003115              | 7.975076                         | 0.125391              | 49    |
| 50    | 361.098864           | 2,880.790913                    | 0.000347               | 0.002769              | 7.977845                         | 0.125347              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

13.00%

1.083333%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |           |
| 1      | 1.010833          | 1.000000                     | 1.000000            | 0.989283           | 0.989283                      | 1.010833           |                   |           |
| 2      | 1.021784          | 2.010833                     | 0.497306            | 0.978680           | 1.967963                      | 0.508140           |                   |           |
| 3      | 1.032853          | 3.032617                     | 0.329748            | 0.968192           | 2.936155                      | 0.340581           |                   |           |
| 4      | 1.044043          | 4.065471                     | 0.245974            | 0.957815           | 3.893970                      | 0.256807           |                   |           |
| 5      | 1.055353          | 5.109513                     | 0.195713            | 0.947550           | 4.841520                      | 0.206547           |                   |           |
| 6      | 1.066786          | 6.164866                     | 0.162210            | 0.937395           | 5.778915                      | 0.173043           |                   |           |
| 7      | 1.078343          | 7.231652                     | 0.138281            | 0.927349           | 6.706264                      | 0.149114           |                   |           |
| 8      | 1.090025          | 8.309995                     | 0.120337            | 0.917410           | 7.623674                      | 0.131170           |                   |           |
| 9      | 1.101834          | 9.400020                     | 0.106383            | 0.907578           | 8.531253                      | 0.117216           |                   |           |
| 10     | 1.113770          | 10.501854                    | 0.095221            | 0.897851           | 9.429104                      | 0.106055           |                   |           |
| 11     | 1.125836          | 11.615624                    | 0.086091            | 0.888229           | 10.317333                     | 0.096924           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.138032          | 12.741460                    | 0.078484            | 0.878710           | 11.196042                     | 0.089317           | 12                | 1.0718073 |
| 2      | 1.295118          | 27.241655                    | 0.036708            | 0.772130           | 21.034112                     | 0.047542           | 24                | 0.5705019 |
| 3      | 1.473886          | 43.743348                    | 0.022861            | 0.678478           | 29.678917                     | 0.033694           | 36                | 0.4043274 |
| 4      | 1.677330          | 62.522811                    | 0.015994            | 0.596185           | 37.275190                     | 0.026827           | 48                | 0.3219300 |
| 5      | 1.908857          | 83.894449                    | 0.011920            | 0.523874           | 43.950107                     | 0.022753           | 60                | 0.2730369 |
| 6      | 2.172341          | 108.216068                   | 0.009241            | 0.460333           | 49.815421                     | 0.020074           | 72                | 0.2408893 |
| 7      | 2.472194          | 135.894861                   | 0.007359            | 0.404499           | 54.969328                     | 0.018192           | 84                | 0.2183036 |
| 8      | 2.813437          | 167.394225                   | 0.005974            | 0.355437           | 59.498115                     | 0.016807           | 96                | 0.2016871 |
| 9      | 3.201783          | 203.241525                   | 0.004920            | 0.312326           | 63.477604                     | 0.015754           | 108               | 0.1890431 |
| 10     | 3.643733          | 244.036917                   | 0.004098            | 0.274444           | 66.974419                     | 0.014931           | 120               | 0.1791729 |
| 11     | 4.146687          | 290.463399                   | 0.003443            | 0.241156           | 70.047103                     | 0.014276           | 132               | 0.1713133 |
| 12     | 4.719064          | 343.298242                   | 0.002913            | 0.211906           | 72.747100                     | 0.013746           | 144               | 0.1649550 |
| 13     | 5.370448          | 403.426010                   | 0.002479            | 0.186204           | 75.119613                     | 0.013312           | 156               | 0.1597452 |
| 14     | 6.111745          | 471.853363                   | 0.002119            | 0.163619           | 77.204363                     | 0.012953           | 168               | 0.1554316 |
| 15     | 6.955364          | 549.725914                   | 0.001819            | 0.143774           | 79.036253                     | 0.012652           | 180               | 0.1518291 |
| 16     | 7.915430          | 638.347406                   | 0.001567            | 0.126336           | 80.645952                     | 0.012400           | 192               | 0.1487985 |
| 17     | 9.008017          | 739.201542                   | 0.001353            | 0.111012           | 82.060410                     | 0.012186           | 204               | 0.1462337 |
| 18     | 10.251416         | 853.976825                   | 0.001171            | 0.097548           | 83.303307                     | 0.012004           | 216               | 0.1440519 |
| 19     | 11.666444         | 984.594826                   | 0.001016            | 0.085716           | 84.395453                     | 0.011849           | 228               | 0.1421878 |
| 20     | 13.276792         | 1,133.242353                 | 0.000882            | 0.075319           | 85.355132                     | 0.011716           | 240               | 0.1405891 |
| 21     | 15.109421         | 1,302.408067                 | 0.000768            | 0.066184           | 86.198412                     | 0.011601           | 252               | 0.1392137 |
| 22     | 17.195012         | 1,494.924144                 | 0.000669            | 0.058156           | 86.939409                     | 0.011502           | 264               | 0.1380272 |
| 23     | 19.568482         | 1,714.013694                 | 0.000583            | 0.051103           | 87.590531                     | 0.011417           | 276               | 0.1370011 |
| 24     | 22.269568         | 1,963.344717                 | 0.000509            | 0.044904           | 88.162677                     | 0.011343           | 288               | 0.1361120 |
| 25     | 25.343491         | 2,247.091520                 | 0.000445            | 0.039458           | 88.665428                     | 0.011278           | 300               | 0.1353402 |
| 26     | 28.841716         | 2,570.004599                 | 0.000389            | 0.034672           | 89.107200                     | 0.011222           | 312               | 0.1346693 |
| 27     | 32.822810         | 2,937.490172                 | 0.000340            | 0.030467           | 89.495389                     | 0.011174           | 324               | 0.1340851 |
| 28     | 37.353424         | 3,355.700690                 | 0.000298            | 0.026771           | 89.836495                     | 0.011131           | 336               | 0.1335760 |
| 29     | 42.509410         | 3,831.637843                 | 0.000261            | 0.023524           | 90.136227                     | 0.011094           | 348               | 0.1331318 |
| 30     | 48.377089         | 4,373.269783                 | 0.000229            | 0.020671           | 90.399605                     | 0.011062           | 360               | 0.1327439 |
| 31     | 55.054699         | 4,989.664524                 | 0.000200            | 0.018164           | 90.631038                     | 0.011034           | 372               | 0.1324050 |
| 32     | 62.654036         | 5,691.141761                 | 0.000176            | 0.015961           | 90.834400                     | 0.011009           | 384               | 0.1321085 |
| 33     | 71.302328         | 6,489.445641                 | 0.000154            | 0.014025           | 91.013097                     | 0.010987           | 396               | 0.1318492 |
| 34     | 81.144365         | 7,397.941387                 | 0.000135            | 0.012324           | 91.170119                     | 0.010969           | 408               | 0.1316221 |
| 35     | 92.344923         | 8,431.839055                 | 0.000119            | 0.010829           | 91.308095                     | 0.010952           | 420               | 0.1314232 |
| 36     | 105.091522        | 9,608.448184                 | 0.000104            | 0.009516           | 91.429337                     | 0.010937           | 432               | 0.1312489 |
| 37     | 119.597566        | 10,947.467591                | 0.000091            | 0.008361           | 91.535873                     | 0.010925           | 444               | 0.1310961 |
| 38     | 136.105914        | 12,471.315170                | 0.000080            | 0.007347           | 91.629487                     | 0.010914           | 456               | 0.1309622 |
| 39     | 154.892951        | 14,205.503212                | 0.000070            | 0.006456           | 91.711747                     | 0.010904           | 468               | 0.1308447 |
| 40     | 176.273210        | 16,179.065533                | 0.000062            | 0.005673           | 91.784030                     | 0.010895           | 480               | 0.1307417 |
| 41     | 200.604639        | 18,425.043558                | 0.000054            | 0.004985           | 91.847545                     | 0.010888           | 492               | 0.1306513 |
| 42     | 228.294595        | 20,981.039504                | 0.000048            | 0.004380           | 91.903356                     | 0.010881           | 504               | 0.1305719 |
| 43     | 259.806664        | 23,889.845914                | 0.000042            | 0.003849           | 91.952399                     | 0.010875           | 516               | 0.1305023 |
| 44     | 295.668423        | 27,200.162091                | 0.000037            | 0.003382           | 91.995492                     | 0.010870           | 528               | 0.1304412 |
| 45     | 336.480269        | 30,967.409424                | 0.000032            | 0.002972           | 92.033359                     | 0.010866           | 540               | 0.1303875 |
| 46     | 382.925475        | 35,254.659256                | 0.000028            | 0.002611           | 92.066633                     | 0.010862           | 552               | 0.1303404 |
| 47     | 435.781629        | 40,133.688821                | 0.000025            | 0.002295           | 92.095871                     | 0.010858           | 564               | 0.1302990 |
| 48     | 495.933649        | 45,686.182945                | 0.000022            | 0.002016           | 92.121563                     | 0.010855           | 576               | 0.1302627 |
| 49     | 564.388601        | 52,005.101613                | 0.000019            | 0.001772           | 92.144139                     | 0.010853           | 588               | 0.1302307 |
| 50     | 642.292560        | 59,196.236305                | 0.000017            | 0.001557           | 92.163976                     | 0.010850           | 600               | 0.1302027 |



## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

13.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.130000             | 1.000000                        | 1.000000               | 0.884956              | 0.884956                         | 1.130000              | 1     |
| 2     | 1.276900             | 2.130000                        | 0.469484               | 0.783147              | 1.668102                         | 0.599484              | 2     |
| 3     | 1.442897             | 3.406900                        | 0.293522               | 0.693050              | 2.361153                         | 0.423522              | 3     |
| 4     | 1.630474             | 4.849797                        | 0.206194               | 0.613319              | 2.974471                         | 0.336194              | 4     |
| 5     | 1.842435             | 6.480271                        | 0.154315               | 0.542760              | 3.517231                         | 0.284315              | 5     |
| 6     | 2.081952             | 8.322706                        | 0.120153               | 0.480319              | 3.997550                         | 0.250153              | 6     |
| 7     | 2.352605             | 10.404658                       | 0.096111               | 0.425061              | 4.422610                         | 0.226111              | 7     |
| 8     | 2.658444             | 12.757263                       | 0.078387               | 0.376160              | 4.798770                         | 0.208387              | 8     |
| 9     | 3.004042             | 15.415707                       | 0.064869               | 0.332885              | 5.131655                         | 0.194869              | 9     |
| 10    | 3.394567             | 18.419749                       | 0.054290               | 0.294588              | 5.426243                         | 0.184290              | 10    |
| 11    | 3.835861             | 21.814317                       | 0.045841               | 0.260698              | 5.686941                         | 0.175841              | 11    |
| 12    | 4.334523             | 25.650178                       | 0.038986               | 0.230706              | 5.917647                         | 0.168986              | 12    |
| 13    | 4.898011             | 29.984701                       | 0.033350               | 0.204165              | 6.121812                         | 0.163350              | 13    |
| 14    | 5.534753             | 34.882712                       | 0.028667               | 0.180677              | 6.302488                         | 0.158667              | 14    |
| 15    | 6.254270             | 40.417464                       | 0.024742               | 0.159891              | 6.462379                         | 0.154742              | 15    |
| 16    | 7.067326             | 46.671735                       | 0.021426               | 0.141496              | 6.603875                         | 0.151426              | 16    |
| 17    | 7.986078             | 53.739060                       | 0.018608               | 0.125218              | 6.729093                         | 0.148608              | 17    |
| 18    | 9.024268             | 61.725138                       | 0.016201               | 0.110812              | 6.839905                         | 0.146201              | 18    |
| 19    | 10.197423            | 70.749406                       | 0.014134               | 0.098064              | 6.937969                         | 0.144134              | 19    |
| 20    | 11.523088            | 80.946829                       | 0.012354               | 0.086782              | 7.024752                         | 0.142354              | 20    |
| 21    | 13.021089            | 92.469917                       | 0.010814               | 0.076798              | 7.101550                         | 0.140814              | 21    |
| 22    | 14.713831            | 105.491006                      | 0.009479               | 0.067963              | 7.169513                         | 0.139479              | 22    |
| 23    | 16.626629            | 120.204837                      | 0.008319               | 0.060144              | 7.229658                         | 0.138319              | 23    |
| 24    | 18.788091            | 136.831465                      | 0.007308               | 0.053225              | 7.282883                         | 0.137308              | 24    |
| 25    | 21.230542            | 155.619556                      | 0.006426               | 0.047102              | 7.329985                         | 0.136426              | 25    |
| 26    | 23.990513            | 176.850098                      | 0.005655               | 0.041683              | 7.371668                         | 0.135655              | 26    |
| 27    | 27.109279            | 200.840611                      | 0.004979               | 0.036888              | 7.408556                         | 0.134979              | 27    |
| 28    | 30.633486            | 227.949890                      | 0.004387               | 0.032644              | 7.441200                         | 0.134387              | 28    |
| 29    | 34.615839            | 258.583376                      | 0.003867               | 0.028889              | 7.470088                         | 0.133867              | 29    |
| 30    | 39.115898            | 293.199215                      | 0.003411               | 0.025565              | 7.495653                         | 0.133411              | 30    |
| 31    | 44.200965            | 332.315113                      | 0.003009               | 0.022624              | 7.518277                         | 0.133009              | 31    |
| 32    | 49.947090            | 376.516078                      | 0.002656               | 0.020021              | 7.538299                         | 0.132656              | 32    |
| 33    | 56.440212            | 426.463168                      | 0.002345               | 0.017718              | 7.556016                         | 0.132345              | 33    |
| 34    | 63.777439            | 482.903380                      | 0.002071               | 0.015680              | 7.571696                         | 0.132071              | 34    |
| 35    | 72.068506            | 546.680819                      | 0.001829               | 0.013876              | 7.585572                         | 0.131829              | 35    |
| 36    | 81.437412            | 618.749325                      | 0.001616               | 0.012279              | 7.597851                         | 0.131616              | 36    |
| 37    | 92.024276            | 700.186738                      | 0.001428               | 0.010867              | 7.608718                         | 0.131428              | 37    |
| 38    | 103.987432           | 792.211014                      | 0.001262               | 0.009617              | 7.618334                         | 0.131262              | 38    |
| 39    | 117.505798           | 896.198445                      | 0.001116               | 0.008510              | 7.626844                         | 0.131116              | 39    |
| 40    | 132.781552           | 1,013.704243                    | 0.000986               | 0.007531              | 7.634376                         | 0.130986              | 40    |
| 41    | 150.043153           | 1,146.485795                    | 0.000872               | 0.006665              | 7.641040                         | 0.130872              | 41    |
| 42    | 169.548763           | 1,296.528948                    | 0.000771               | 0.005898              | 7.646938                         | 0.130771              | 42    |
| 43    | 191.590103           | 1,466.077712                    | 0.000682               | 0.005219              | 7.652158                         | 0.130682              | 43    |
| 44    | 216.496816           | 1,657.667814                    | 0.000603               | 0.004619              | 7.656777                         | 0.130603              | 44    |
| 45    | 244.641402           | 1,874.164630                    | 0.000534               | 0.004088              | 7.660864                         | 0.130534              | 45    |
| 46    | 276.444784           | 2,118.806032                    | 0.000472               | 0.003617              | 7.664482                         | 0.130472              | 46    |
| 47    | 312.382606           | 2,395.250816                    | 0.000417               | 0.003201              | 7.667683                         | 0.130417              | 47    |
| 48    | 352.992345           | 2,707.633422                    | 0.000369               | 0.002833              | 7.670516                         | 0.130369              | 48    |
| 49    | 398.881350           | 3,060.625767                    | 0.000327               | 0.002507              | 7.673023                         | 0.130327              | 49    |
| 50    | 450.735925           | 3,459.507117                    | 0.000289               | 0.002219              | 7.675242                         | 0.130289              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

13.50%

1.125000%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7   |                   |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-----|-------------------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |     | Mortgage Constant |
| 1      | 1.011250          | 1.000000                     | 1.000000            | 0.988875           | 0.988875                      | 1.011250           |     |                   |
| 2      | 1.022627          | 2.011250                     | 0.497203            | 0.977874           | 1.966749                      | 0.508453           |     |                   |
| 3      | 1.034131          | 3.033877                     | 0.329611            | 0.966995           | 2.933745                      | 0.340861           |     |                   |
| 4      | 1.045765          | 4.068008                     | 0.245821            | 0.956238           | 3.889982                      | 0.257071           |     |                   |
| 5      | 1.057530          | 5.113773                     | 0.195550            | 0.945600           | 4.835582                      | 0.206800           |     |                   |
| 6      | 1.069427          | 6.171303                     | 0.162040            | 0.935080           | 5.770662                      | 0.173290           |     |                   |
| 7      | 1.081458          | 7.240730                     | 0.138108            | 0.924677           | 6.695339                      | 0.149358           |     |                   |
| 8      | 1.093625          | 8.322188                     | 0.120161            | 0.914391           | 7.609730                      | 0.131411           |     |                   |
| 9      | 1.105928          | 9.415813                     | 0.106204            | 0.904218           | 8.513948                      | 0.117454           |     |                   |
| 10     | 1.118370          | 10.521741                    | 0.095041            | 0.894159           | 9.408107                      | 0.106291           |     |                   |
| 11     | 1.130951          | 11.640110                    | 0.085910            | 0.884211           | 10.292318                     | 0.097160           |     |                   |
| Years  |                   |                              |                     |                    |                               |                    |     | Months            |
| 1      | 1.143674          | 12.771061                    | 0.078302            | 0.874375           | 11.166693                     | 0.089552           | 12  |                   |
| 2      | 1.307991          | 27.376998                    | 0.036527            | 0.764531           | 20.930567                     | 0.047777           | 24  |                   |
| 3      | 1.495916          | 44.081434                    | 0.022685            | 0.668487           | 29.467851                     | 0.033935           | 36  |                   |
| 4      | 1.710841          | 63.185871                    | 0.015826            | 0.584508           | 36.932637                     | 0.027076           | 48  |                   |
| 5      | 1.956645          | 85.035127                    | 0.011760            | 0.511079           | 43.459656                     | 0.023010           | 60  |                   |
| 6      | 2.237765          | 110.023563                   | 0.009089            | 0.446874           | 49.166717                     | 0.020339           | 72  |                   |
| 7      | 2.559275          | 138.602198                   | 0.007215            | 0.390736           | 54.156827                     | 0.018465           | 84  |                   |
| 8      | 2.926977          | 171.286853                   | 0.005838            | 0.341649           | 58.520052                     | 0.017088           | 96  |                   |
| 9      | 3.347509          | 208.667457                   | 0.004792            | 0.298730           | 62.335146                     | 0.016042           | 108 |                   |
| 10     | 3.828460          | 251.418698                   | 0.003977            | 0.261202           | 65.670968                     | 0.015227           | 120 |                   |
| 11     | 4.378512          | 300.312201                   | 0.003330            | 0.228388           | 68.587726                     | 0.014580           | 132 |                   |
| 12     | 5.007593          | 356.230450                   | 0.002807            | 0.199697           | 71.138066                     | 0.014057           | 144 |                   |
| 13     | 5.727056          | 420.182722                   | 0.002380            | 0.174610           | 73.368018                     | 0.013630           | 156 |                   |
| 14     | 6.549887          | 493.323301                   | 0.002027            | 0.152674           | 75.317832                     | 0.013277           | 168 |                   |
| 15     | 7.490939          | 576.972311                   | 0.001733            | 0.133495           | 77.022700                     | 0.012983           | 180 |                   |
| 16     | 8.567195          | 672.639547                   | 0.001487            | 0.116724           | 78.513394                     | 0.012737           | 192 |                   |
| 17     | 9.798082          | 782.051719                   | 0.001279            | 0.102061           | 79.816818                     | 0.012529           | 204 |                   |
| 18     | 11.205816         | 907.183624                   | 0.001102            | 0.089239           | 80.956500                     | 0.012352           | 216 |                   |
| 19     | 12.815805         | 1,050.293785                 | 0.000952            | 0.078029           | 81.953009                     | 0.012202           | 228 |                   |
| 20     | 14.657109         | 1,213.965218                 | 0.000824            | 0.068226           | 82.824331                     | 0.012074           | 240 |                   |
| 21     | 16.762961         | 1,401.152054                 | 0.000714            | 0.059655           | 83.586193                     | 0.011964           | 252 |                   |
| 22     | 19.171370         | 1,615.232853                 | 0.000619            | 0.052161           | 84.252345                     | 0.011869           | 264 |                   |
| 23     | 21.925805         | 1,860.071591                 | 0.000538            | 0.045608           | 84.834813                     | 0.011788           | 276 |                   |
| 24     | 25.075983         | 2,140.087398                 | 0.000467            | 0.039879           | 85.344107                     | 0.011717           | 288 |                   |
| 25     | 28.678761         | 2,460.334319                 | 0.000406            | 0.034869           | 85.789421                     | 0.011656           | 300 |                   |
| 26     | 32.799166         | 2,826.592538                 | 0.000354            | 0.030489           | 86.178793                     | 0.011604           | 312 |                   |
| 27     | 37.511568         | 3,245.472702                 | 0.000308            | 0.026658           | 86.519249                     | 0.011558           | 324 |                   |
| 28     | 42.901021         | 3,724.535238                 | 0.000268            | 0.023309           | 86.816936                     | 0.011518           | 336 |                   |
| 29     | 49.064802         | 4,272.426817                 | 0.000234            | 0.020381           | 87.077226                     | 0.011484           | 348 |                   |
| 30     | 56.114160         | 4,899.036412                 | 0.000204            | 0.017821           | 87.304817                     | 0.011454           | 360 |                   |
| 31     | 64.176330         | 5,615.673790                 | 0.000178            | 0.015582           | 87.503816                     | 0.011428           | 372 |                   |
| 32     | 73.396828         | 6,435.273643                 | 0.000155            | 0.013625           | 87.677816                     | 0.011405           | 384 |                   |
| 33     | 83.942077         | 7,372.629046                 | 0.000136            | 0.011913           | 87.829958                     | 0.011386           | 396 |                   |
| 34     | 96.002408         | 8,444.658462                 | 0.000118            | 0.010416           | 87.962986                     | 0.011368           | 408 |                   |
| 35     | 109.795500        | 9,670.711105                 | 0.000103            | 0.009108           | 88.079303                     | 0.011353           | 420 |                   |
| 36     | 125.570307        | 11,072.916176                | 0.000090            | 0.007964           | 88.181007                     | 0.011340           | 432 |                   |
| 37     | 143.611551        | 12,676.582277                | 0.000079            | 0.006963           | 88.269935                     | 0.011329           | 444 |                   |
| 38     | 164.244860        | 14,510.654207                | 0.000069            | 0.006088           | 88.347692                     | 0.011319           | 456 |                   |
| 39     | 187.842648        | 16,608.235397                | 0.000060            | 0.005324           | 88.415680                     | 0.011310           | 468 |                   |
| 40     | 214.830836        | 19,007.185391                | 0.000053            | 0.004655           | 88.475127                     | 0.011303           | 480 |                   |
| 41     | 245.696536        | 21,750.803183                | 0.000046            | 0.004070           | 88.527106                     | 0.011296           | 492 |                   |
| 42     | 280.996848        | 24,888.608727                | 0.000040            | 0.003559           | 88.572555                     | 0.011290           | 504 |                   |
| 43     | 321.368913        | 28,477.236729                | 0.000035            | 0.003112           | 88.612294                     | 0.011285           | 516 |                   |
| 44     | 367.541412        | 32,581.458851                | 0.000031            | 0.002721           | 88.647042                     | 0.011281           | 528 |                   |
| 45     | 420.347719        | 37,275.352791                | 0.000027            | 0.002379           | 88.677424                     | 0.011277           | 540 |                   |
| 46     | 480.740942        | 42,643.639319                | 0.000023            | 0.002080           | 88.703989                     | 0.011273           | 552 |                   |
| 47     | 549.811128        | 48,783.211410                | 0.000020            | 0.001819           | 88.727217                     | 0.011270           | 564 |                   |
| 48     | 628.804935        | 55,804.883089                | 0.000018            | 0.001590           | 88.747527                     | 0.011268           | 576 |                   |
| 49     | 719.148132        | 63,835.389519                | 0.000016            | 0.001391           | 88.765286                     | 0.011266           | 588 |                   |
| 50     | 822.471338        | 73,019.674469                | 0.000014            | 0.001216           | 88.780814                     | 0.011264           | 600 |                   |

ANNUAL

## COMPOUND INTEREST TABLES

ANNUAL RATE

13.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.135000             | 1.000000                        | 1.000000               | 0.881057              | 0.881057                         | 1.135000              | 1     |
| 2     | 1.288225             | 2.135000                        | 0.468384               | 0.776262              | 1.657319                         | 0.603384              | 2     |
| 3     | 1.462135             | 3.423225                        | 0.292122               | 0.683931              | 2.341250                         | 0.427122              | 3     |
| 4     | 1.659524             | 4.885360                        | 0.204693               | 0.602583              | 2.943833                         | 0.339693              | 4     |
| 5     | 1.883559             | 6.544884                        | 0.152791               | 0.530910              | 3.474743                         | 0.287791              | 5     |
| 6     | 2.137840             | 8.428443                        | 0.118646               | 0.467762              | 3.942505                         | 0.253646              | 6     |
| 7     | 2.426448             | 10.566283                       | 0.094641               | 0.412125              | 4.354630                         | 0.229641              | 7     |
| 8     | 2.754019             | 12.992731                       | 0.076966               | 0.363106              | 4.717735                         | 0.211966              | 8     |
| 9     | 3.125811             | 15.746750                       | 0.063505               | 0.319917              | 5.037652                         | 0.198505              | 9     |
| 10    | 3.547796             | 18.872561                       | 0.052987               | 0.281865              | 5.319517                         | 0.187987              | 10    |
| 11    | 4.026748             | 22.420357                       | 0.044602               | 0.248339              | 5.567857                         | 0.179602              | 11    |
| 12    | 4.570359             | 26.447106                       | 0.037811               | 0.218801              | 5.786658                         | 0.172811              | 12    |
| 13    | 5.187358             | 31.017465                       | 0.032240               | 0.192776              | 5.979434                         | 0.167240              | 13    |
| 14    | 5.887651             | 36.204823                       | 0.027621               | 0.169847              | 6.149281                         | 0.162621              | 14    |
| 15    | 6.682484             | 42.092474                       | 0.023757               | 0.149645              | 6.298926                         | 0.158757              | 15    |
| 16    | 7.584619             | 48.774957                       | 0.020502               | 0.131846              | 6.430772                         | 0.155502              | 16    |
| 17    | 8.608543             | 56.359577                       | 0.017743               | 0.116164              | 6.546936                         | 0.152743              | 17    |
| 18    | 9.770696             | 64.968120                       | 0.015392               | 0.102347              | 6.649283                         | 0.150392              | 18    |
| 19    | 11.089740            | 74.738816                       | 0.013380               | 0.090173              | 6.739456                         | 0.148380              | 19    |
| 20    | 12.586855            | 85.828556                       | 0.011651               | 0.079448              | 6.818904                         | 0.146651              | 20    |
| 21    | 14.286080            | 98.415411                       | 0.010161               | 0.069998              | 6.888902                         | 0.145161              | 21    |
| 22    | 16.214701            | 112.701491                      | 0.008873               | 0.061672              | 6.950575                         | 0.143873              | 22    |
| 23    | 18.403686            | 128.916193                      | 0.007757               | 0.054337              | 7.004912                         | 0.142757              | 23    |
| 24    | 20.888184            | 147.319879                      | 0.006788               | 0.047874              | 7.052786                         | 0.141788              | 24    |
| 25    | 23.708088            | 168.208062                      | 0.005945               | 0.042180              | 7.094965                         | 0.140945              | 25    |
| 26    | 26.908680            | 191.916151                      | 0.005211               | 0.037163              | 7.132128                         | 0.140211              | 26    |
| 27    | 30.541352            | 218.824831                      | 0.004570               | 0.032742              | 7.164870                         | 0.139570              | 27    |
| 28    | 34.664435            | 249.366183                      | 0.004010               | 0.028848              | 7.193718                         | 0.139010              | 28    |
| 29    | 39.344133            | 284.030618                      | 0.003521               | 0.025417              | 7.219135                         | 0.138521              | 29    |
| 30    | 44.655591            | 323.374752                      | 0.003092               | 0.022394              | 7.241529                         | 0.138092              | 30    |
| 31    | 50.684096            | 368.030343                      | 0.002717               | 0.019730              | 7.261259                         | 0.137717              | 31    |
| 32    | 57.526449            | 418.714439                      | 0.002388               | 0.017383              | 7.278642                         | 0.137388              | 32    |
| 33    | 65.292520            | 476.240889                      | 0.002100               | 0.015316              | 7.293958                         | 0.137100              | 33    |
| 34    | 74.107010            | 541.533409                      | 0.001847               | 0.013494              | 7.307452                         | 0.136847              | 34    |
| 35    | 84.111457            | 615.640419                      | 0.001624               | 0.011889              | 7.319341                         | 0.136624              | 35    |
| 36    | 95.466503            | 699.751875                      | 0.001429               | 0.010475              | 7.329816                         | 0.136429              | 36    |
| 37    | 108.354481           | 795.218378                      | 0.001258               | 0.009229              | 7.339045                         | 0.136258              | 37    |
| 38    | 122.982336           | 903.572859                      | 0.001107               | 0.008131              | 7.347176                         | 0.136107              | 38    |
| 39    | 139.584951           | 1,026.555195                    | 0.000974               | 0.007164              | 7.354340                         | 0.135974              | 39    |
| 40    | 158.428920           | 1,166.140147                    | 0.000858               | 0.006312              | 7.360652                         | 0.135858              | 40    |
| 41    | 179.816824           | 1,324.569067                    | 0.000755               | 0.005561              | 7.366213                         | 0.135755              | 41    |
| 42    | 204.092095           | 1,504.385891                    | 0.000665               | 0.004900              | 7.371113                         | 0.135665              | 42    |
| 43    | 231.644528           | 1,708.477986                    | 0.000585               | 0.004317              | 7.375430                         | 0.135585              | 43    |
| 44    | 262.916539           | 1,940.122514                    | 0.000515               | 0.003803              | 7.379233                         | 0.135515              | 44    |
| 45    | 298.410272           | 2,203.039053                    | 0.000454               | 0.003351              | 7.382585                         | 0.135454              | 45    |
| 46    | 338.695659           | 2,501.449326                    | 0.000400               | 0.002953              | 7.385537                         | 0.135400              | 46    |
| 47    | 384.419573           | 2,840.144984                    | 0.000352               | 0.002601              | 7.388138                         | 0.135352              | 47    |
| 48    | 436.316215           | 3,224.564557                    | 0.000310               | 0.002292              | 7.390430                         | 0.135310              | 48    |
| 49    | 495.218904           | 3,660.880773                    | 0.000273               | 0.002019              | 7.392450                         | 0.135273              | 49    |
| 50    | 562.073456           | 4,156.099677                    | 0.000241               | 0.001779              | 7.394229                         | 0.135241              | 50    |

| MONTHLY |                   | COMPOUND INTEREST TABLES     |                     |                    |                               | ANNUAL RATE        |                   | EFFECTIVE RATE |  |
|---------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|----------------|--|
|         |                   |                              |                     |                    |                               | 14.00%             |                   | 1.16667%       |  |
|         |                   | 1                            | 2                   | 3                  | 4                             | 5                  | 6                 | 7              |  |
| Months  | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |                |  |
| 1       | 1.011667          | 1.000000                     | 1.000000            | 0.988468           | 0.988468                      | 1.011667           |                   |                |  |
| 2       | 1.023469          | 2.011667                     | 0.497100            | 0.977069           | 1.965537                      | 0.508767           |                   |                |  |
| 3       | 1.035410          | 3.035136                     | 0.329475            | 0.965801           | 2.931338                      | 0.341141           |                   |                |  |
| 4       | 1.047490          | 4.070546                     | 0.245667            | 0.954663           | 3.886001                      | 0.257334           |                   |                |  |
| 5       | 1.059710          | 5.118036                     | 0.195387            | 0.943654           | 4.829655                      | 0.207054           |                   |                |  |
| 6       | 1.072074          | 6.177746                     | 0.161871            | 0.932772           | 5.762427                      | 0.173538           |                   |                |  |
| 7       | 1.084581          | 7.249820                     | 0.137934            | 0.922015           | 6.684442                      | 0.149601           |                   |                |  |
| 8       | 1.097235          | 8.334401                     | 0.119985            | 0.911382           | 7.595824                      | 0.131651           |                   |                |  |
| 9       | 1.110036          | 9.431636                     | 0.106026            | 0.900872           | 8.496696                      | 0.117693           |                   |                |  |
| 10      | 1.122986          | 10.541672                    | 0.094862            | 0.890483           | 9.387178                      | 0.106528           |                   |                |  |
| 11      | 1.136088          | 11.664658                    | 0.085729            | 0.880214           | 10.267392                     | 0.097396           |                   |                |  |
| Years   |                   |                              |                     |                    |                               |                    | Months            |                |  |
| 1       | 1.149342          | 12.800745                    | 0.078120            | 0.870063           | 11.137455                     | 0.089787           | 12                | 1.0774454      |  |
| 2       | 1.320987          | 27.513180                    | 0.036346            | 0.757010           | 20.827743                     | 0.048013           | 24                | 0.5761546      |  |
| 3       | 1.518266          | 44.422800                    | 0.022511            | 0.658646           | 29.258904                     | 0.034178           | 36                | 0.4101316      |  |
| 4       | 1.745007          | 63.857736                    | 0.015660            | 0.573064           | 36.594546                     | 0.027326           | 48                | 0.3279177      |  |
| 5       | 2.005610          | 86.195125                    | 0.011602            | 0.498601           | 42.977016                     | 0.023268           | 60                | 0.2792190      |  |
| 6       | 2.305132          | 111.868425                   | 0.008939            | 0.433815           | 48.530168                     | 0.020606           | 72                | 0.2472689      |  |
| 7       | 2.649385          | 141.375828                   | 0.007073            | 0.377446           | 53.361760                     | 0.018740           | 84                | 0.2248801      |  |
| 8       | 3.045049          | 175.289927                   | 0.005705            | 0.328402           | 57.565549                     | 0.017372           | 96                | 0.2084580      |  |
| 9       | 3.499803          | 214.268826                   | 0.004667            | 0.285730           | 61.223111                     | 0.016334           | 108               | 0.1960044      |  |
| 10      | 4.022471          | 259.068912                   | 0.003860            | 0.248603           | 64.405420                     | 0.015527           | 120               | 0.1863197      |  |
| 11      | 4.623195          | 310.559534                   | 0.003220            | 0.216301           | 67.174230                     | 0.014887           | 132               | 0.1786399      |  |
| 12      | 5.313632          | 369.739871                   | 0.002705            | 0.188195           | 69.583269                     | 0.014371           | 144               | 0.1724553      |  |
| 13      | 6.107180          | 437.758319                   | 0.002284            | 0.163742           | 71.679284                     | 0.013951           | 156               | 0.1674124      |  |
| 14      | 7.019239          | 515.934780                   | 0.001938            | 0.142466           | 73.502950                     | 0.013605           | 168               | 0.1632588      |  |
| 15      | 8.067507          | 605.786272                   | 0.001651            | 0.123954           | 75.089654                     | 0.013317           | 180               | 0.1598090      |  |
| 16      | 9.272324          | 709.056369                   | 0.001410            | 0.107848           | 76.470187                     | 0.013077           | 192               | 0.1569239      |  |
| 17      | 10.657072         | 827.749031                   | 0.001208            | 0.093834           | 77.671337                     | 0.012875           | 204               | 0.1544971      |  |
| 18      | 12.248621         | 964.167496                   | 0.001037            | 0.081642           | 78.716413                     | 0.012704           | 216               | 0.1524460      |  |
| 19      | 14.077855         | 1,120.958972                 | 0.000892            | 0.071034           | 79.625696                     | 0.012559           | 228               | 0.1507051      |  |
| 20      | 16.180270         | 1,301.166005                 | 0.000769            | 0.061804           | 80.416829                     | 0.012435           | 240               | 0.1492225      |  |
| 21      | 18.596664         | 1,508.285522                 | 0.000663            | 0.053773           | 81.105164                     | 0.012330           | 252               | 0.1479561      |  |
| 22      | 21.373928         | 1,746.336688                 | 0.000573            | 0.046786           | 81.704060                     | 0.012239           | 264               | 0.1468715      |  |
| 23      | 24.565954         | 2,019.938898                 | 0.000495            | 0.040707           | 82.225136                     | 0.012162           | 276               | 0.1459408      |  |
| 24      | 28.234683         | 2,334.401417                 | 0.000428            | 0.035417           | 82.678506                     | 0.012095           | 288               | 0.1451405      |  |
| 25      | 32.451308         | 2,695.826407                 | 0.000371            | 0.030815           | 83.072966                     | 0.012038           | 300               | 0.1444513      |  |
| 26      | 37.297652         | 3,111.227338                 | 0.000321            | 0.026811           | 83.416171                     | 0.011988           | 312               | 0.1438570      |  |
| 27      | 42.867759         | 3,588.665088                 | 0.000279            | 0.023328           | 83.714781                     | 0.011945           | 324               | 0.1433439      |  |
| 28      | 49.269718         | 4,137.404359                 | 0.000242            | 0.020296           | 83.974591                     | 0.011908           | 336               | 0.1429004      |  |
| 29      | 56.627757         | 4,768.093467                 | 0.000210            | 0.017659           | 84.200641                     | 0.011876           | 348               | 0.1425167      |  |
| 30      | 65.084661         | 5,492.970967                 | 0.000182            | 0.015365           | 84.397320                     | 0.011849           | 360               | 0.1421846      |  |
| 31      | 74.804537         | 6,326.103143                 | 0.000158            | 0.013368           | 84.568442                     | 0.011825           | 372               | 0.1418969      |  |
| 32      | 85.975998         | 7,283.656968                 | 0.000137            | 0.011631           | 84.717330                     | 0.011804           | 384               | 0.1416475      |  |
| 33      | 98.815828         | 8,384.213825                 | 0.000119            | 0.010120           | 84.846871                     | 0.011786           | 396               | 0.1414313      |  |
| 34      | 113.573184        | 9,649.130077                 | 0.000104            | 0.008805           | 84.959580                     | 0.011770           | 408               | 0.1412436      |  |
| 35      | 130.534434        | 11,102.951488                | 0.000090            | 0.007661           | 85.057645                     | 0.011757           | 420               | 0.1410808      |  |
| 36      | 150.028711        | 12,773.889538                | 0.000078            | 0.006665           | 85.142966                     | 0.011745           | 432               | 0.1409394      |  |
| 37      | 172.434303        | 14,694.368868                | 0.000068            | 0.005799           | 85.217202                     | 0.011735           | 444               | 0.1408166      |  |
| 38      | 198.185992        | 16,901.656478                | 0.000059            | 0.005046           | 85.281792                     | 0.011726           | 456               | 0.1407100      |  |
| 39      | 227.783490        | 19,438.584899                | 0.000051            | 0.004390           | 85.337989                     | 0.011718           | 468               | 0.1406173      |  |
| 40      | 261.801139        | 22,354.383358                | 0.000045            | 0.003820           | 85.386883                     | 0.011711           | 480               | 0.1405368      |  |
| 41      | 300.899053        | 25,705.633076                | 0.000039            | 0.003323           | 85.429425                     | 0.011706           | 492               | 0.1404668      |  |
| 42      | 345.835928        | 29,557.365227                | 0.000034            | 0.002892           | 85.466439                     | 0.011700           | 504               | 0.1404060      |  |
| 43      | 397.483767        | 33,984.322874                | 0.000029            | 0.002516           | 85.498643                     | 0.011696           | 516               | 0.1403531      |  |
| 44      | 456.844799        | 39,072.411358                | 0.000026            | 0.002189           | 85.526663                     | 0.011692           | 528               | 0.1403071      |  |
| 45      | 525.070929        | 44,920.365302                | 0.000022            | 0.001905           | 85.551042                     | 0.011689           | 540               | 0.1402671      |  |
| 46      | 603.486086        | 51,641.664554                | 0.000019            | 0.001657           | 85.572254                     | 0.011686           | 552               | 0.1402324      |  |
| 47      | 693.611923        | 59,366.736276                | 0.000017            | 0.001442           | 85.590709                     | 0.011684           | 564               | 0.1402021      |  |
| 48      | 797.197335        | 68,245.485884                | 0.000015            | 0.001254           | 85.606766                     | 0.011681           | 576               | 0.1401758      |  |
| 49      | 916.252403        | 78,450.205975                | 0.000013            | 0.001091           | 85.620737                     | 0.011679           | 588               | 0.1401530      |  |
| 50      | 1,053.087396      | 90,178.919673                | 0.000011            | 0.000950           | 85.632892                     | 0.011678           | 600               | 0.1401331      |  |

ANNUAL

## COMPOUND INTEREST TABLES

ANNUAL RATE

14.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.140000             | 1.000000                        | 1.000000               | 0.877193              | 0.877193                         | 1.140000              | 1     |
| 2     | 1.299600             | 2.140000                        | 0.467290               | 0.769468              | 1.646661                         | 0.607290              | 2     |
| 3     | 1.481544             | 3.439600                        | 0.290731               | 0.674972              | 2.321632                         | 0.430731              | 3     |
| 4     | 1.688960             | 4.921144                        | 0.203205               | 0.592080              | 2.913712                         | 0.343205              | 4     |
| 5     | 1.925415             | 6.610104                        | 0.151284               | 0.519369              | 3.433081                         | 0.291284              | 5     |
| 6     | 2.194973             | 8.535519                        | 0.117157               | 0.455587              | 3.888668                         | 0.257157              | 6     |
| 7     | 2.502269             | 10.730491                       | 0.093192               | 0.399637              | 4.288305                         | 0.233192              | 7     |
| 8     | 2.852586             | 13.232760                       | 0.075570               | 0.350559              | 4.638864                         | 0.215570              | 8     |
| 9     | 3.251949             | 16.085347                       | 0.062168               | 0.307508              | 4.946372                         | 0.202168              | 9     |
| 10    | 3.707221             | 19.337295                       | 0.051714               | 0.269744              | 5.216116                         | 0.191714              | 10    |
| 11    | 4.226232             | 23.044516                       | 0.043394               | 0.236617              | 5.452733                         | 0.183394              | 11    |
| 12    | 4.817905             | 27.270749                       | 0.036669               | 0.207559              | 5.660292                         | 0.176669              | 12    |
| 13    | 5.492411             | 32.088654                       | 0.031164               | 0.182069              | 5.842362                         | 0.171164              | 13    |
| 14    | 6.261349             | 37.581065                       | 0.026609               | 0.159710              | 6.002072                         | 0.166609              | 14    |
| 15    | 7.137938             | 43.842414                       | 0.022809               | 0.140096              | 6.142168                         | 0.162809              | 15    |
| 16    | 8.137249             | 50.980352                       | 0.019615               | 0.122892              | 6.265060                         | 0.159615              | 16    |
| 17    | 9.276464             | 59.117601                       | 0.016915               | 0.107800              | 6.372859                         | 0.156915              | 17    |
| 18    | 10.575169            | 68.394066                       | 0.014621               | 0.094561              | 6.467420                         | 0.154621              | 18    |
| 19    | 12.055693            | 78.969235                       | 0.012663               | 0.082948              | 6.550369                         | 0.152663              | 19    |
| 20    | 13.743490            | 91.024928                       | 0.010986               | 0.072762              | 6.623131                         | 0.150986              | 20    |
| 21    | 15.667578            | 104.768418                      | 0.009545               | 0.063826              | 6.686957                         | 0.149545              | 21    |
| 22    | 17.861039            | 120.435996                      | 0.008303               | 0.055988              | 6.742944                         | 0.148303              | 22    |
| 23    | 20.361585            | 138.297035                      | 0.007231               | 0.049112              | 6.792056                         | 0.147231              | 23    |
| 24    | 23.212207            | 158.658620                      | 0.006303               | 0.043081              | 6.835137                         | 0.146303              | 24    |
| 25    | 26.461916            | 181.870827                      | 0.005498               | 0.037790              | 6.872927                         | 0.145498              | 25    |
| 26    | 30.166584            | 208.332743                      | 0.004800               | 0.033149              | 6.906077                         | 0.144800              | 26    |
| 27    | 34.389906            | 238.499327                      | 0.004193               | 0.029078              | 6.935155                         | 0.144193              | 27    |
| 28    | 39.204493            | 272.889233                      | 0.003664               | 0.025507              | 6.960662                         | 0.143664              | 28    |
| 29    | 44.693122            | 312.093725                      | 0.003204               | 0.022375              | 6.983037                         | 0.143204              | 29    |
| 30    | 50.950159            | 356.786847                      | 0.002803               | 0.019627              | 7.002664                         | 0.142803              | 30    |
| 31    | 58.083181            | 407.737006                      | 0.002453               | 0.017217              | 7.019881                         | 0.142453              | 31    |
| 32    | 66.214826            | 465.820186                      | 0.002147               | 0.015102              | 7.034983                         | 0.142147              | 32    |
| 33    | 75.484902            | 532.035012                      | 0.001880               | 0.013248              | 7.048231                         | 0.141880              | 33    |
| 34    | 86.052788            | 607.519914                      | 0.001646               | 0.011621              | 7.059852                         | 0.141646              | 34    |
| 35    | 98.100178            | 693.572702                      | 0.001442               | 0.010194              | 7.070045                         | 0.141442              | 35    |
| 36    | 111.834203           | 791.672881                      | 0.001263               | 0.008942              | 7.078987                         | 0.141263              | 36    |
| 37    | 127.490992           | 903.507084                      | 0.001107               | 0.007844              | 7.086831                         | 0.141107              | 37    |
| 38    | 145.339731           | 1,030.998076                    | 0.000970               | 0.006880              | 7.093711                         | 0.140970              | 38    |
| 39    | 165.687293           | 1,176.337806                    | 0.000850               | 0.006035              | 7.099747                         | 0.140850              | 39    |
| 40    | 188.883514           | 1,342.025099                    | 0.000745               | 0.005294              | 7.105041                         | 0.140745              | 40    |
| 41    | 215.327206           | 1,530.908613                    | 0.000653               | 0.004644              | 7.109685                         | 0.140653              | 41    |
| 42    | 245.473015           | 1,746.235819                    | 0.000573               | 0.004074              | 7.113759                         | 0.140573              | 42    |
| 43    | 279.839237           | 1,991.708833                    | 0.000502               | 0.003573              | 7.117332                         | 0.140502              | 43    |
| 44    | 319.016730           | 2,271.548070                    | 0.000440               | 0.003135              | 7.120467                         | 0.140440              | 44    |
| 45    | 363.679072           | 2,590.564800                    | 0.000386               | 0.002750              | 7.123217                         | 0.140386              | 45    |
| 46    | 414.594142           | 2,954.243872                    | 0.000338               | 0.002412              | 7.125629                         | 0.140338              | 46    |
| 47    | 472.637322           | 3,368.838014                    | 0.000297               | 0.002116              | 7.127744                         | 0.140297              | 47    |
| 48    | 538.806547           | 3,841.475336                    | 0.000260               | 0.001856              | 7.129600                         | 0.140260              | 48    |
| 49    | 614.239464           | 4,380.281883                    | 0.000228               | 0.001628              | 7.131228                         | 0.140228              | 49    |
| 50    | 700.232988           | 4,994.521346                    | 0.000200               | 0.001428              | 7.132656                         | 0.140200              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

14.50%

1.208333%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |
| 1      | 1.012083          | 1.000000                     | 1.000000            | 0.988061           | 0.988061                      | 1.012083           |                   |
| 2      | 1.024313          | 2.012083                     | 0.496997            | 0.976264           | 1.964325                      | 0.509081           |                   |
| 3      | 1.036690          | 3.036396                     | 0.329338            | 0.964609           | 2.928934                      | 0.341421           |                   |
| 4      | 1.049216          | 4.073086                     | 0.245514            | 0.953092           | 3.882026                      | 0.257597           |                   |
| 5      | 1.061894          | 5.122302                     | 0.195225            | 0.941713           | 4.823739                      | 0.207308           |                   |
| 6      | 1.074726          | 6.184197                     | 0.161702            | 0.930470           | 5.754209                      | 0.173786           |                   |
| 7      | 1.087712          | 7.258922                     | 0.137761            | 0.919361           | 6.673570                      | 0.149845           |                   |
| 8      | 1.100855          | 8.346634                     | 0.119809            | 0.908385           | 7.581955                      | 0.131892           |                   |
| 9      | 1.114157          | 9.447490                     | 0.105848            | 0.897539           | 8.479495                      | 0.117932           |                   |
| 10     | 1.127620          | 10.561647                    | 0.094682            | 0.886824           | 9.366318                      | 0.106766           |                   |
| 11     | 1.141245          | 11.689267                    | 0.085549            | 0.876236           | 10.242554                     | 0.097632           |                   |
| Years  |                   |                              |                     |                    |                               |                    | Months            |
| 1      | 1.155035          | 12.830512                    | 0.077939            | 0.865774           | 11.108328                     | 0.090023           | 12                |
| 2      | 1.334107          | 27.650207                    | 0.036166            | 0.749565           | 20.725634                     | 0.048249           | 24                |
| 3      | 1.540940          | 44.767478                    | 0.022338            | 0.648954           | 29.052051                     | 0.034421           | 36                |
| 4      | 1.779841          | 64.538532                    | 0.015495            | 0.561848           | 36.260850                     | 0.027578           | 48                |
| 5      | 2.055779          | 87.374798                    | 0.011445            | 0.486434           | 42.502042                     | 0.023528           | 60                |
| 6      | 2.374497          | 113.751493                   | 0.008791            | 0.421142           | 47.905507                     | 0.020874           | 72                |
| 7      | 2.742628          | 144.217508                   | 0.006934            | 0.364614           | 52.583688                     | 0.019017           | 84                |
| 8      | 3.167833          | 179.406832                   | 0.005574            | 0.315673           | 56.633938                     | 0.017657           | 96                |
| 9      | 3.658959          | 220.051745                   | 0.004544            | 0.273302           | 60.140540                     | 0.016628           | 108               |
| 10     | 4.226227          | 266.998057                   | 0.003745            | 0.236618           | 63.176466                     | 0.015829           | 120               |
| 11     | 4.881441          | 321.222707                   | 0.003113            | 0.204858           | 65.804893                     | 0.015196           | 132               |
| 12     | 5.638237          | 383.854095                   | 0.002605            | 0.177360           | 68.080518                     | 0.014688           | 144               |
| 13     | 6.512363          | 456.195562                   | 0.002192            | 0.153554           | 70.050696                     | 0.014275           | 156               |
| 14     | 7.522010          | 539.752513                   | 0.001853            | 0.132943           | 71.756425                     | 0.013936           | 168               |
| 15     | 8.688187          | 636.263747                   | 0.001572            | 0.115099           | 73.233202                     | 0.013655           | 180               |
| 16     | 10.035163         | 747.737633                   | 0.001337            | 0.099650           | 74.511757                     | 0.013421           | 192               |
| 17     | 11.590968         | 876.493913                   | 0.001141            | 0.086274           | 75.618698                     | 0.013224           | 204               |
| 18     | 13.387978         | 1,025.211968                 | 0.000975            | 0.074694           | 76.577058                     | 0.013059           | 216               |
| 19     | 15.463588         | 1,196.986579                 | 0.000835            | 0.064668           | 77.406782                     | 0.012919           | 228               |
| 20     | 17.860991         | 1,395.392327                 | 0.000717            | 0.055988           | 78.125136                     | 0.012800           | 240               |
| 21     | 20.630076         | 1,624.557981                 | 0.000616            | 0.048473           | 78.747069                     | 0.012699           | 252               |
| 22     | 23.828467         | 1,889.252413                 | 0.000529            | 0.041967           | 79.285522                     | 0.012613           | 264               |
| 23     | 27.522721         | 2,194.983839                 | 0.000456            | 0.036334           | 79.751701                     | 0.012539           | 276               |
| 24     | 31.789716         | 2,548.114445                 | 0.000392            | 0.031457           | 80.155306                     | 0.012476           | 288               |
| 25     | 36.718246         | 2,955.992779                 | 0.000338            | 0.027234           | 80.504738                     | 0.012422           | 300               |
| 26     | 42.410872         | 3,427.106674                 | 0.000292            | 0.023579           | 80.807267                     | 0.012375           | 312               |
| 27     | 48.986057         | 3,971.259878                 | 0.000252            | 0.020414           | 81.069189                     | 0.012335           | 324               |
| 28     | 56.580627         | 4,599.776067                 | 0.000217            | 0.017674           | 81.295954                     | 0.012301           | 336               |
| 29     | 65.352625         | 5,325.734484                 | 0.000188            | 0.015302           | 81.492281                     | 0.012271           | 348               |
| 30     | 75.484592         | 6,164.242121                 | 0.000162            | 0.013248           | 81.662256                     | 0.012246           | 360               |
| 31     | 87.187373         | 7,132.748085                 | 0.000140            | 0.011470           | 81.809416                     | 0.012224           | 372               |
| 32     | 100.704498        | 8,251.406712                 | 0.000121            | 0.009930           | 81.936824                     | 0.012205           | 384               |
| 33     | 116.317255        | 9,543.496975                 | 0.000105            | 0.008597           | 82.047130                     | 0.012188           | 396               |
| 34     | 134.350542        | 11,035.906907                | 0.000091            | 0.007443           | 82.142630                     | 0.012174           | 408               |
| 35     | 155.179625        | 12,759.693140                | 0.000078            | 0.006444           | 82.225312                     | 0.012162           | 420               |
| 36     | 179.237953        | 14,750.727180                | 0.000068            | 0.005579           | 82.296896                     | 0.012151           | 432               |
| 37     | 207.026173        | 17,050.441884                | 0.000059            | 0.004830           | 82.358871                     | 0.012142           | 444               |
| 38     | 239.122549        | 19,706.693669                | 0.000051            | 0.004182           | 82.412528                     | 0.012134           | 456               |
| 39     | 276.194997        | 22,774.758387                | 0.000044            | 0.003621           | 82.458982                     | 0.012127           | 468               |
| 40     | 319.014986        | 26,318.481600                | 0.000038            | 0.003135           | 82.499201                     | 0.012121           | 480               |
| 41     | 368.473587        | 30,411.607192                | 0.000033            | 0.002714           | 82.534022                     | 0.012116           | 492               |
| 42     | 425.600019        | 35,139.311955                | 0.000028            | 0.002350           | 82.564169                     | 0.012112           | 504               |
| 43     | 491.583069        | 40,599.978093                | 0.000025            | 0.002034           | 82.590269                     | 0.012108           | 516               |
| 44     | 567.795823        | 46,907.240532                | 0.000021            | 0.001761           | 82.612866                     | 0.012105           | 528               |
| 45     | 655.824249        | 54,192.351629                | 0.000018            | 0.001525           | 82.632430                     | 0.012102           | 540               |
| 46     | 757.500193        | 62,606.912495                | 0.000016            | 0.001320           | 82.649368                     | 0.012099           | 552               |
| 47     | 874.939502        | 72,326.027774                | 0.000014            | 0.001143           | 82.664033                     | 0.012097           | 564               |
| 48     | 1,010.586057      | 83,551.949519                | 0.000012            | 0.000990           | 82.676729                     | 0.012095           | 576               |
| 49     | 1,167.262623      | 96,518.286002                | 0.000010            | 0.000857           | 82.687721                     | 0.012094           | 588               |
| 50     | 1,348.229595      | 111,494.863036               | 0.000009            | 0.000742           | 82.697238                     | 0.012092           | 600               |

ANNUAL

## COMPOUND INTEREST TABLES

ANNUAL RATE

14.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.145000             | 1.000000                        | 1.000000               | 0.873362              | 0.873362                         | 1.145000              | 1     |
| 2     | 1.311025             | 2.145000                        | 0.466200               | 0.762762              | 1.636124                         | 0.611200              | 2     |
| 3     | 1.501124             | 3.456025                        | 0.289350               | 0.666168              | 2.302292                         | 0.434350              | 3     |
| 4     | 1.718787             | 4.957149                        | 0.201729               | 0.581806              | 2.884098                         | 0.346729              | 4     |
| 5     | 1.968011             | 6.675935                        | 0.149792               | 0.508127              | 3.392225                         | 0.294792              | 5     |
| 6     | 2.253372             | 8.643946                        | 0.115688               | 0.443779              | 3.836005                         | 0.260688              | 6     |
| 7     | 2.580111             | 10.897318                       | 0.091766               | 0.387580              | 4.223585                         | 0.236766              | 7     |
| 8     | 2.954227             | 13.477429                       | 0.074198               | 0.338498              | 4.562083                         | 0.219198              | 8     |
| 9     | 3.382590             | 16.431656                       | 0.060858               | 0.295631              | 4.857714                         | 0.205858              | 9     |
| 10    | 3.873066             | 19.814246                       | 0.050469               | 0.258193              | 5.115908                         | 0.195469              | 10    |
| 11    | 4.434660             | 23.687312                       | 0.042217               | 0.225496              | 5.341404                         | 0.187217              | 11    |
| 12    | 5.077686             | 28.121972                       | 0.035559               | 0.196940              | 5.538344                         | 0.180559              | 12    |
| 13    | 5.813950             | 33.199658                       | 0.030121               | 0.172000              | 5.710344                         | 0.175121              | 13    |
| 14    | 6.656973             | 39.013609                       | 0.025632               | 0.150218              | 5.860563                         | 0.170632              | 14    |
| 15    | 7.622234             | 45.670582                       | 0.021896               | 0.131195              | 5.991758                         | 0.166896              | 15    |
| 16    | 8.727458             | 53.292816                       | 0.018764               | 0.114581              | 6.106339                         | 0.163764              | 16    |
| 17    | 9.992940             | 62.020275                       | 0.016124               | 0.100071              | 6.206409                         | 0.161124              | 17    |
| 18    | 11.441916            | 72.013215                       | 0.013886               | 0.087398              | 6.293807                         | 0.158886              | 18    |
| 19    | 13.100994            | 83.455131                       | 0.011982               | 0.076330              | 6.370137                         | 0.156982              | 19    |
| 20    | 15.000638            | 96.556125                       | 0.010357               | 0.066664              | 6.436801                         | 0.155357              | 20    |
| 21    | 17.175731            | 111.556763                      | 0.008964               | 0.058222              | 6.495023                         | 0.153964              | 21    |
| 22    | 19.666212            | 128.732494                      | 0.007768               | 0.050849              | 6.545871                         | 0.152768              | 22    |
| 23    | 22.517812            | 148.398705                      | 0.006739               | 0.044409              | 6.590281                         | 0.151739              | 23    |
| 24    | 25.782895            | 170.916517                      | 0.005851               | 0.038785              | 6.629066                         | 0.150851              | 24    |
| 25    | 29.521415            | 196.699412                      | 0.005084               | 0.033874              | 6.662940                         | 0.150084              | 25    |
| 26    | 33.802020            | 226.220827                      | 0.004420               | 0.029584              | 6.692524                         | 0.149420              | 26    |
| 27    | 38.703313            | 260.022847                      | 0.003846               | 0.025838              | 6.718362                         | 0.148846              | 27    |
| 28    | 44.315293            | 298.726160                      | 0.003348               | 0.022566              | 6.740927                         | 0.148348              | 28    |
| 29    | 50.741011            | 343.041453                      | 0.002915               | 0.019708              | 6.760635                         | 0.147915              | 29    |
| 30    | 58.098457            | 393.782464                      | 0.002539               | 0.017212              | 6.777847                         | 0.147539              | 30    |
| 31    | 66.522734            | 451.880921                      | 0.002213               | 0.015032              | 6.792880                         | 0.147213              | 31    |
| 32    | 76.168530            | 518.403655                      | 0.001929               | 0.013129              | 6.806008                         | 0.146929              | 32    |
| 33    | 87.212967            | 594.572185                      | 0.001682               | 0.011466              | 6.817475                         | 0.146682              | 33    |
| 34    | 99.858847            | 681.785151                      | 0.001467               | 0.010014              | 6.827489                         | 0.146467              | 34    |
| 35    | 114.338380           | 781.643998                      | 0.001279               | 0.008746              | 6.836235                         | 0.146279              | 35    |
| 36    | 130.917445           | 895.982378                      | 0.001116               | 0.007638              | 6.843873                         | 0.146116              | 36    |
| 37    | 149.900474           | 1,026.899823                    | 0.000974               | 0.006671              | 6.850544                         | 0.145974              | 37    |
| 38    | 171.636043           | 1,176.800297                    | 0.000850               | 0.005826              | 6.856370                         | 0.145850              | 38    |
| 39    | 196.523269           | 1,348.436340                    | 0.000742               | 0.005088              | 6.861459                         | 0.145742              | 39    |
| 40    | 225.019143           | 1,544.959609                    | 0.000647               | 0.004444              | 6.865903                         | 0.145647              | 40    |
| 41    | 257.646919           | 1,769.978753                    | 0.000565               | 0.003881              | 6.869784                         | 0.145565              | 41    |
| 42    | 295.005722           | 2,027.625672                    | 0.000493               | 0.003390              | 6.873174                         | 0.145493              | 42    |
| 43    | 337.781552           | 2,322.631394                    | 0.000431               | 0.002960              | 6.876135                         | 0.145431              | 43    |
| 44    | 386.759877           | 2,660.412947                    | 0.000376               | 0.002586              | 6.878720                         | 0.145376              | 44    |
| 45    | 442.840059           | 3,047.172824                    | 0.000328               | 0.002258              | 6.880978                         | 0.145328              | 45    |
| 46    | 507.051868           | 3,490.012883                    | 0.000287               | 0.001972              | 6.882950                         | 0.145287              | 46    |
| 47    | 580.574389           | 3,997.064751                    | 0.000250               | 0.001722              | 6.884673                         | 0.145250              | 47    |
| 48    | 664.757675           | 4,577.639140                    | 0.000218               | 0.001504              | 6.886177                         | 0.145218              | 48    |
| 49    | 761.147538           | 5,242.396816                    | 0.000191               | 0.001314              | 6.887491                         | 0.145191              | 49    |
| 50    | 871.513931           | 6,003.544354                    | 0.000167               | 0.001147              | 6.888638                         | 0.145167              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

15.00%

1.250000%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |           |
| 1      | 1.012500          | 1.000000                     | 1.000000            | 0.987654           | 0.987654                      | 1.012500           |                   |           |
| 2      | 1.025156          | 2.012500                     | 0.496894            | 0.975461           | 1.963115                      | 0.509394           |                   |           |
| 3      | 1.037971          | 3.037656                     | 0.329201            | 0.963418           | 2.926534                      | 0.341701           |                   |           |
| 4      | 1.050945          | 4.075627                     | 0.245361            | 0.951524           | 3.878058                      | 0.257861           |                   |           |
| 5      | 1.064082          | 5.126572                     | 0.195062            | 0.939777           | 4.817835                      | 0.207562           |                   |           |
| 6      | 1.077383          | 6.190654                     | 0.161534            | 0.928175           | 5.746010                      | 0.174034           |                   |           |
| 7      | 1.090850          | 7.268038                     | 0.137589            | 0.916716           | 6.662726                      | 0.150089           |                   |           |
| 8      | 1.104486          | 8.358888                     | 0.119633            | 0.905398           | 7.568124                      | 0.132133           |                   |           |
| 9      | 1.118292          | 9.463374                     | 0.105671            | 0.894221           | 8.462345                      | 0.118171           |                   |           |
| 10     | 1.132271          | 10.581666                    | 0.094503            | 0.883181           | 9.345526                      | 0.107003           |                   |           |
| 11     | 1.146424          | 11.713937                    | 0.085368            | 0.872277           | 10.217803                     | 0.097868           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.160755          | 12.860361                    | 0.077758            | 0.861509           | 11.079312                     | 0.090258           | 12                | 1.0830997 |
| 2      | 1.347351          | 27.788084                    | 0.035987            | 0.742197           | 20.624235                     | 0.048487           | 24                | 0.5818398 |
| 3      | 1.563944          | 45.115505                    | 0.022165            | 0.639409           | 28.847267                     | 0.034665           | 36                | 0.4159839 |
| 4      | 1.815355          | 65.228388                    | 0.015331            | 0.550856           | 35.931481                     | 0.027831           | 48                | 0.3339690 |
| 5      | 2.107181          | 88.574508                    | 0.011290            | 0.474568           | 42.034592                     | 0.023790           | 60                | 0.2854792 |
| 6      | 2.445920          | 115.673621                   | 0.008645            | 0.408844           | 47.292474                     | 0.021145           | 72                | 0.2537402 |
| 7      | 2.839113          | 147.129040                   | 0.006797            | 0.352223           | 51.822185                     | 0.019297           | 84                | 0.2315611 |
| 8      | 3.295513          | 183.641059                   | 0.005445            | 0.303443           | 55.724570                     | 0.017945           | 96                | 0.2153449 |
| 9      | 3.825282          | 226.022551                   | 0.004424            | 0.261419           | 59.086509                     | 0.016924           | 108               | 0.2030920 |
| 10     | 4.440213          | 275.217058                   | 0.003633            | 0.225214           | 61.982847                     | 0.016133           | 120               | 0.1936019 |
| 11     | 5.153998          | 332.319805                   | 0.003009            | 0.194024           | 64.478068                     | 0.015509           | 132               | 0.1861098 |
| 12     | 5.982526          | 398.602077                   | 0.002509            | 0.167153           | 66.627722                     | 0.015009           | 144               | 0.1801052 |
| 13     | 6.944244          | 475.539523                   | 0.002103            | 0.144004           | 68.479668                     | 0.014603           | 156               | 0.1752345 |
| 14     | 8.060563          | 564.845011                   | 0.001770            | 0.124061           | 70.075134                     | 0.014270           | 168               | 0.1712448 |
| 15     | 9.356334          | 668.506759                   | 0.001496            | 0.106879           | 71.449643                     | 0.013996           | 180               | 0.1679505 |
| 16     | 10.860408         | 788.832603                   | 0.001268            | 0.092078           | 72.633794                     | 0.013768           | 192               | 0.1652124 |
| 17     | 12.606267         | 928.501369                   | 0.001077            | 0.079326           | 73.653950                     | 0.013577           | 204               | 0.1629241 |
| 18     | 14.632781         | 1,090.622520                 | 0.000917            | 0.068340           | 74.532823                     | 0.013417           | 216               | 0.1610029 |
| 19     | 16.985067         | 1,278.805378                 | 0.000782            | 0.058875           | 75.289980                     | 0.013282           | 228               | 0.1593838 |
| 20     | 19.715494         | 1,497.239481                 | 0.000668            | 0.050722           | 75.942278                     | 0.013168           | 240               | 0.1580147 |
| 21     | 22.884848         | 1,750.787854                 | 0.000571            | 0.043697           | 76.504237                     | 0.013071           | 252               | 0.1568541 |
| 22     | 26.563691         | 2,045.095272                 | 0.000489            | 0.037645           | 76.988370                     | 0.012989           | 264               | 0.1558677 |
| 23     | 30.833924         | 2,386.713938                 | 0.000419            | 0.032432           | 77.405455                     | 0.012919           | 276               | 0.1550278 |
| 24     | 35.790617         | 2,783.249347                 | 0.000359            | 0.027940           | 77.764777                     | 0.012859           | 288               | 0.1543115 |
| 25     | 41.544120         | 3,243.529615                 | 0.000308            | 0.024071           | 78.074336                     | 0.012808           | 300               | 0.1536997 |
| 26     | 48.222525         | 3,777.802015                 | 0.000265            | 0.020737           | 78.341024                     | 0.012765           | 312               | 0.1531765 |
| 27     | 55.974514         | 4,397.961118                 | 0.000227            | 0.017865           | 78.570778                     | 0.012727           | 324               | 0.1527285 |
| 28     | 64.972670         | 5,117.813598                 | 0.000195            | 0.015391           | 78.768713                     | 0.012695           | 336               | 0.1523448 |
| 29     | 75.417320         | 5,953.385616                 | 0.000168            | 0.013260           | 78.939236                     | 0.012668           | 348               | 0.1520157 |
| 30     | 87.540995         | 6,923.279611                 | 0.000144            | 0.011423           | 79.086142                     | 0.012644           | 360               | 0.1517333 |
| 31     | 101.613606        | 8,049.088447                 | 0.000124            | 0.009841           | 79.212704                     | 0.012624           | 372               | 0.1514909 |
| 32     | 117.948452        | 9,355.876140                 | 0.000107            | 0.008478           | 79.321738                     | 0.012607           | 384               | 0.1512826 |
| 33     | 136.909198        | 10,872.735858                | 0.000092            | 0.007304           | 79.415671                     | 0.012592           | 396               | 0.1511037 |
| 34     | 158.917970        | 12,633.437629                | 0.000079            | 0.006293           | 79.496596                     | 0.012579           | 408               | 0.1509499 |
| 35     | 184.464752        | 14,677.180163                | 0.000068            | 0.005421           | 79.566313                     | 0.012568           | 420               | 0.1508176 |
| 36     | 214.118294        | 17,049.463544                | 0.000059            | 0.004670           | 79.626375                     | 0.012559           | 432               | 0.1507038 |
| 37     | 248.538777        | 19,803.102194                | 0.000050            | 0.004024           | 79.678119                     | 0.012550           | 444               | 0.1506060 |
| 38     | 288.492509        | 22,999.400699                | 0.000043            | 0.003466           | 79.722696                     | 0.012543           | 456               | 0.1505218 |
| 39     | 334.868983        | 26,709.518627                | 0.000037            | 0.002986           | 79.761101                     | 0.012537           | 468               | 0.1504493 |
| 40     | 388.700685        | 31,016.054774                | 0.000032            | 0.002573           | 79.794186                     | 0.012532           | 480               | 0.1503869 |
| 41     | 451.186076        | 36,014.886062                | 0.000028            | 0.002216           | 79.822690                     | 0.012528           | 492               | 0.1503332 |
| 42     | 523.716276        | 41,817.302064                | 0.000024            | 0.001909           | 79.847246                     | 0.012524           | 504               | 0.1502870 |
| 43     | 607.906033        | 48,552.482651                | 0.000021            | 0.001645           | 79.868401                     | 0.012521           | 516               | 0.1502472 |
| 44     | 705.629674        | 56,370.373945                | 0.000018            | 0.001417           | 79.886626                     | 0.012518           | 528               | 0.1502129 |
| 45     | 819.062832        | 65,445.026584                | 0.000015            | 0.001221           | 79.902327                     | 0.012515           | 540               | 0.1501834 |
| 46     | 950.730883        | 75,978.470631                | 0.000013            | 0.001052           | 79.915854                     | 0.012513           | 552               | 0.1501579 |
| 47     | 1,103.565167      | 88,205.213396                | 0.000011            | 0.000906           | 79.927508                     | 0.012511           | 564               | 0.1501360 |
| 48     | 1,280.968254      | 102,397.460298               | 0.000010            | 0.000781           | 79.937547                     | 0.012510           | 576               | 0.1501172 |
| 49     | 1,486.889688      | 118,871.175005               | 0.000008            | 0.000673           | 79.946196                     | 0.012508           | 588               | 0.1501009 |
| 50     | 1,725.913922      | 137,993.113776               | 0.000007            | 0.000579           | 79.953648                     | 0.012507           | 600               | 0.1500870 |



## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

15.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.150000             | 1.000000                        | 1.000000               | 0.869565              | 0.869565                         | 1.150000              | 1     |
| 2     | 1.322500             | 2.150000                        | 0.465116               | 0.756144              | 1.625709                         | 0.615116              | 2     |
| 3     | 1.520875             | 3.472500                        | 0.287977               | 0.657516              | 2.283225                         | 0.437977              | 3     |
| 4     | 1.749006             | 4.993375                        | 0.200265               | 0.571753              | 2.854978                         | 0.350265              | 4     |
| 5     | 2.011357             | 6.742381                        | 0.148316               | 0.497177              | 3.352155                         | 0.298316              | 5     |
| 6     | 2.313061             | 8.753738                        | 0.114237               | 0.432328              | 3.784483                         | 0.264237              | 6     |
| 7     | 2.660020             | 11.066799                       | 0.090360               | 0.375937              | 4.160420                         | 0.240360              | 7     |
| 8     | 3.059023             | 13.726819                       | 0.072850               | 0.326902              | 4.487322                         | 0.222850              | 8     |
| 9     | 3.517876             | 16.785842                       | 0.059574               | 0.284262              | 4.771584                         | 0.209574              | 9     |
| 10    | 4.045558             | 20.303718                       | 0.049252               | 0.247185              | 5.018769                         | 0.199252              | 10    |
| 11    | 4.652391             | 24.349276                       | 0.041069               | 0.214943              | 5.233712                         | 0.191069              | 11    |
| 12    | 5.350250             | 29.001667                       | 0.034481               | 0.186907              | 5.420619                         | 0.184481              | 12    |
| 13    | 6.152788             | 34.351917                       | 0.029110               | 0.162528              | 5.583147                         | 0.179110              | 13    |
| 14    | 7.075706             | 40.504705                       | 0.024688               | 0.141329              | 5.724476                         | 0.174688              | 14    |
| 15    | 8.137062             | 47.580411                       | 0.021017               | 0.122894              | 5.847370                         | 0.171017              | 15    |
| 16    | 9.357621             | 55.717472                       | 0.017948               | 0.106865              | 5.954235                         | 0.167948              | 16    |
| 17    | 10.761264            | 65.075093                       | 0.015367               | 0.092926              | 6.047161                         | 0.165367              | 17    |
| 18    | 12.375454            | 75.836357                       | 0.013186               | 0.080805              | 6.127966                         | 0.163186              | 18    |
| 19    | 14.231772            | 88.211811                       | 0.011336               | 0.070265              | 6.198231                         | 0.161336              | 19    |
| 20    | 16.366537            | 102.443583                      | 0.009761               | 0.061100              | 6.259331                         | 0.159761              | 20    |
| 21    | 18.821518            | 118.810120                      | 0.008417               | 0.053131              | 6.312462                         | 0.158417              | 21    |
| 22    | 21.644746            | 137.631638                      | 0.007266               | 0.046201              | 6.358663                         | 0.157266              | 22    |
| 23    | 24.891458            | 159.276384                      | 0.006278               | 0.040174              | 6.398837                         | 0.156278              | 23    |
| 24    | 28.625176            | 184.167841                      | 0.005430               | 0.034934              | 6.433771                         | 0.155430              | 24    |
| 25    | 32.918953            | 212.793017                      | 0.004699               | 0.030378              | 6.464149                         | 0.154699              | 25    |
| 26    | 37.856796            | 245.711970                      | 0.004070               | 0.026415              | 6.490564                         | 0.154070              | 26    |
| 27    | 43.535315            | 283.568766                      | 0.003526               | 0.022970              | 6.513534                         | 0.153526              | 27    |
| 28    | 50.065612            | 327.104080                      | 0.003057               | 0.019974              | 6.533508                         | 0.153057              | 28    |
| 29    | 57.575454            | 377.169693                      | 0.002651               | 0.017369              | 6.550877                         | 0.152651              | 29    |
| 30    | 66.211772            | 434.745146                      | 0.002300               | 0.015103              | 6.565980                         | 0.152300              | 30    |
| 31    | 76.143538            | 500.956918                      | 0.001996               | 0.013133              | 6.579113                         | 0.151996              | 31    |
| 32    | 87.565068            | 577.100456                      | 0.001733               | 0.011420              | 6.590533                         | 0.151733              | 32    |
| 33    | 100.699829           | 664.665524                      | 0.001505               | 0.009931              | 6.600463                         | 0.151505              | 33    |
| 34    | 115.804803           | 765.365353                      | 0.001307               | 0.008635              | 6.609099                         | 0.151307              | 34    |
| 35    | 133.175523           | 881.170156                      | 0.001135               | 0.007509              | 6.616607                         | 0.151135              | 35    |
| 36    | 153.151852           | 1,014.345680                    | 0.000986               | 0.006529              | 6.623137                         | 0.150986              | 36    |
| 37    | 176.124630           | 1,167.497532                    | 0.000857               | 0.005678              | 6.628815                         | 0.150857              | 37    |
| 38    | 202.543324           | 1,343.622161                    | 0.000744               | 0.004937              | 6.633752                         | 0.150744              | 38    |
| 39    | 232.924823           | 1,546.165485                    | 0.000647               | 0.004293              | 6.638045                         | 0.150647              | 39    |
| 40    | 267.863546           | 1,779.090308                    | 0.000562               | 0.003733              | 6.641778                         | 0.150562              | 40    |
| 41    | 308.043078           | 2,046.953854                    | 0.000489               | 0.003246              | 6.645025                         | 0.150489              | 41    |
| 42    | 354.249540           | 2,354.996933                    | 0.000425               | 0.002823              | 6.647848                         | 0.150425              | 42    |
| 43    | 407.386971           | 2,709.246473                    | 0.000369               | 0.002455              | 6.650302                         | 0.150369              | 43    |
| 44    | 468.495017           | 3,116.633443                    | 0.000321               | 0.002134              | 6.652437                         | 0.150321              | 44    |
| 45    | 538.769269           | 3,585.128460                    | 0.000279               | 0.001856              | 6.654293                         | 0.150279              | 45    |
| 46    | 619.584659           | 4,123.897729                    | 0.000242               | 0.001614              | 6.655907                         | 0.150242              | 46    |
| 47    | 712.522358           | 4,743.482388                    | 0.000211               | 0.001403              | 6.657310                         | 0.150211              | 47    |
| 48    | 819.400712           | 5,456.004746                    | 0.000183               | 0.001220              | 6.658531                         | 0.150183              | 48    |
| 49    | 942.310819           | 6,275.405458                    | 0.000159               | 0.001061              | 6.659592                         | 0.150159              | 49    |
| 50    | 1,083.657442         | 7,217.716277                    | 0.000139               | 0.000923              | 6.660515                         | 0.150139              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

15.50%

1.291667%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7      |                   |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|--------|-------------------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |        | Mortgage Constant |
| 1      | 1.012917          | 1.000000                     | 1.000000            | 0.987248           | 0.987248                      | 1.012917           |        |                   |
| 2      | 1.026000          | 2.012917                     | 0.496792            | 0.974659           | 1.961907                      | 0.509708           |        |                   |
| 3      | 1.039253          | 3.038917                     | 0.329065            | 0.962230           | 2.924137                      | 0.341981           |        |                   |
| 4      | 1.052676          | 4.078170                     | 0.245208            | 0.949960           | 3.874096                      | 0.258125           |        |                   |
| 5      | 1.066273          | 5.130846                     | 0.194900            | 0.937846           | 4.811942                      | 0.207816           |        |                   |
| 6      | 1.080046          | 6.197119                     | 0.161365            | 0.925886           | 5.737828                      | 0.174282           |        |                   |
| 7      | 1.093997          | 7.277165                     | 0.137416            | 0.914080           | 6.651908                      | 0.150333           |        |                   |
| 8      | 1.108128          | 8.371162                     | 0.119458            | 0.902423           | 7.554331                      | 0.132374           |        |                   |
| 9      | 1.122441          | 9.479290                     | 0.105493            | 0.890916           | 8.445247                      | 0.118410           |        |                   |
| 10     | 1.136939          | 10.601730                    | 0.094324            | 0.879555           | 9.324801                      | 0.107241           |        |                   |
| 11     | 1.151624          | 11.738669                    | 0.085189            | 0.868339           | 10.193140                     | 0.098105           |        |                   |
| Years  |                   |                              |                     |                    |                               |                    | Months |                   |
| 1      | 1.166500          | 12.890294                    | 0.077578            | 0.857266           | 11.050406                     | 0.090494           | 12     | 1.0859330         |
| 2      | 1.360721          | 27.926817                    | 0.035808            | 0.734904           | 20.523538                     | 0.048725           | 24     | 0.5846945         |
| 3      | 1.587281          | 45.466916                    | 0.021994            | 0.630008           | 28.644529                     | 0.034911           | 36     | 0.4189282         |
| 4      | 1.851563          | 65.927435                    | 0.015168            | 0.540084           | 35.606374                     | 0.028085           | 48     | 0.3370183         |
| 5      | 2.159847          | 89.794622                    | 0.011137            | 0.462996           | 41.574525                     | 0.024053           | 60     | 0.2886383         |
| 6      | 2.519461          | 117.635687                   | 0.008501            | 0.396910           | 46.690816                     | 0.021417           | 72     | 0.2570099         |
| 7      | 2.938950          | 150.112280                   | 0.006662            | 0.340258           | 51.076835                     | 0.019578           | 84     | 0.2349402         |
| 8      | 3.428284          | 187.996213                   | 0.005319            | 0.291691           | 54.836819                     | 0.018236           | 96     | 0.2188311         |
| 9      | 3.999093          | 232.187807                   | 0.004307            | 0.250057           | 58.060124                     | 0.017224           | 108    | 0.2066823         |
| 10     | 4.664940          | 283.737285                   | 0.003524            | 0.214365           | 60.823352                     | 0.016441           | 120    | 0.1972926         |
| 11     | 5.441651          | 343.869732                   | 0.002908            | 0.183768           | 63.192173                     | 0.015825           | 132    | 0.1898969         |
| 12     | 6.347684          | 414.014209                   | 0.002415            | 0.157538           | 65.222881                     | 0.015332           | 144    | 0.1839845         |
| 13     | 7.404571          | 495.837716                   | 0.002017            | 0.135052           | 66.963738                     | 0.014933           | 156    | 0.1792015         |
| 14     | 8.637429          | 591.284807                   | 0.001691            | 0.115775           | 68.456114                     | 0.014608           | 168    | 0.1752948         |
| 15     | 10.075557         | 702.623803                   | 0.001423            | 0.099250           | 69.735477                     | 0.014340           | 180    | 0.1720788         |
| 16     | 11.753134         | 832.500700                   | 0.001201            | 0.085084           | 70.832231                     | 0.014118           | 192    | 0.1694144         |
| 17     | 13.710027         | 984.002053                   | 0.001016            | 0.072939           | 71.772440                     | 0.013933           | 204    | 0.1671951         |
| 18     | 15.992741         | 1,160.728325                 | 0.000862            | 0.062528           | 72.578449                     | 0.013778           | 216    | 0.1653383         |
| 19     | 18.655526         | 1,366.879457                 | 0.000732            | 0.053603           | 73.269413                     | 0.013648           | 228    | 0.1637791         |
| 20     | 21.761665         | 1,607.354675                 | 0.000622            | 0.045952           | 73.861752                     | 0.013539           | 240    | 0.1624657         |
| 21     | 25.384974         | 1,887.868929                 | 0.000530            | 0.039393           | 74.369545                     | 0.013446           | 252    | 0.1613564         |
| 22     | 29.611562         | 2,215.088702                 | 0.000451            | 0.033771           | 74.804857                     | 0.013368           | 264    | 0.1604174         |
| 23     | 34.541877         | 2,596.790447                 | 0.000385            | 0.028950           | 75.178036                     | 0.013302           | 276    | 0.1596211         |
| 24     | 40.293086         | 3,042.045391                 | 0.000329            | 0.024818           | 75.497949                     | 0.013245           | 288    | 0.1589447         |
| 25     | 47.001870         | 3,561.435118                 | 0.000281            | 0.021276           | 75.772200                     | 0.013197           | 300    | 0.1583694         |
| 26     | 54.827664         | 4,167.303044                 | 0.000240            | 0.018239           | 76.007306                     | 0.013157           | 312    | 0.1578796         |
| 27     | 63.956450         | 4,874.047755                 | 0.000205            | 0.015636           | 76.208854                     | 0.013122           | 324    | 0.1574620         |
| 28     | 74.605175         | 5,698.465199                 | 0.000175            | 0.013404           | 76.381634                     | 0.013092           | 336    | 0.1571058         |
| 29     | 87.026910         | 6,660.147843                 | 0.000150            | 0.011491           | 76.529752                     | 0.013067           | 348    | 0.1568018         |
| 30     | 101.516858        | 7,781.950293                 | 0.000129            | 0.009851           | 76.656729                     | 0.013045           | 360    | 0.1565420         |
| 31     | 118.419377        | 9,090.532435                 | 0.000110            | 0.008445           | 76.765582                     | 0.013027           | 372    | 0.1563201         |
| 32     | 138.136160        | 10,616.993021                | 0.000094            | 0.007239           | 76.858898                     | 0.013011           | 384    | 0.1561303         |
| 33     | 161.135779        | 12,397.608731                | 0.000081            | 0.006206           | 76.938894                     | 0.012997           | 396    | 0.1559679         |
| 34     | 187.964827        | 14,474.696298                | 0.000069            | 0.005320           | 77.007473                     | 0.012986           | 408    | 0.1558290         |
| 35     | 219.260901        | 16,897.618178                | 0.000059            | 0.004561           | 77.066262                     | 0.012976           | 420    | 0.1557102         |
| 36     | 255.767761        | 19,723.955656                | 0.000051            | 0.003910           | 77.116661                     | 0.012967           | 432    | 0.1556084         |
| 37     | 298.352998        | 23,020.877279                | 0.000043            | 0.003352           | 77.159866                     | 0.012960           | 444    | 0.1555213         |
| 38     | 348.028662        | 26,866.735135                | 0.000037            | 0.002873           | 77.196904                     | 0.012954           | 456    | 0.1554466         |
| 39     | 405.975306        | 31,352.926903                | 0.000032            | 0.002463           | 77.228655                     | 0.012949           | 468    | 0.1553827         |
| 40     | 473.570044        | 36,586.067943                | 0.000027            | 0.002112           | 77.255875                     | 0.012944           | 480    | 0.1553280         |
| 41     | 552.419282        | 42,690.525033                | 0.000023            | 0.001810           | 77.279209                     | 0.012940           | 492    | 0.1552811         |
| 42     | 644.396888        | 49,811.371973                | 0.000020            | 0.001552           | 77.299212                     | 0.012937           | 504    | 0.1552409         |
| 43     | 751.688732        | 58,117.837297                | 0.000017            | 0.001330           | 77.316361                     | 0.012934           | 516    | 0.1552065         |
| 44     | 876.844628        | 67,807.326030                | 0.000015            | 0.001140           | 77.331062                     | 0.012931           | 528    | 0.1551770         |
| 45     | 1,022.838934      | 79,110.111056                | 0.000013            | 0.000978           | 77.343664                     | 0.012929           | 540    | 0.1551517         |
| 46     | 1,193.141239      | 92,294.805613                | 0.000011            | 0.000838           | 77.354468                     | 0.012928           | 552    | 0.1551300         |
| 47     | 1,391.798815      | 107,674.746943               | 0.000009            | 0.000718           | 77.363729                     | 0.012926           | 564    | 0.1551114         |
| 48     | 1,623.532803      | 125,615.442823               | 0.000008            | 0.000616           | 77.371669                     | 0.012925           | 576    | 0.1550955         |
| 49     | 1,893.850415      | 146,543.257938               | 0.000007            | 0.000528           | 77.378475                     | 0.012923           | 588    | 0.1550819         |
| 50     | 2,209.175809      | 170,955.546538               | 0.000006            | 0.000453           | 77.384310                     | 0.012923           | 600    | 0.1550702         |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

15.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.155000             | 1.000000                        | 1.000000               | 0.865801              | 0.865801                         | 1.155000              | 1     |
| 2     | 1.334025             | 2.155000                        | 0.464037               | 0.749611              | 1.615412                         | 0.619037              | 2     |
| 3     | 1.540799             | 3.489025                        | 0.286613               | 0.649014              | 2.264426                         | 0.441613              | 3     |
| 4     | 1.779623             | 5.029824                        | 0.198814               | 0.561917              | 2.826343                         | 0.353814              | 4     |
| 5     | 2.055464             | 6.809447                        | 0.146855               | 0.486508              | 3.312851                         | 0.301855              | 5     |
| 6     | 2.374061             | 8.864911                        | 0.112804               | 0.421219              | 3.734070                         | 0.267804              | 6     |
| 7     | 2.742041             | 11.238972                       | 0.088976               | 0.364692              | 4.098762                         | 0.243976              | 7     |
| 8     | 3.167057             | 13.981013                       | 0.071526               | 0.315751              | 4.414513                         | 0.226526              | 8     |
| 9     | 3.657951             | 17.148070                       | 0.058316               | 0.273377              | 4.687890                         | 0.213316              | 9     |
| 10    | 4.224933             | 20.806020                       | 0.048063               | 0.236690              | 4.924580                         | 0.203063              | 10    |
| 11    | 4.879798             | 25.030954                       | 0.039951               | 0.204927              | 5.129506                         | 0.194951              | 11    |
| 12    | 5.636166             | 29.910751                       | 0.033433               | 0.177426              | 5.306932                         | 0.188433              | 12    |
| 13    | 6.509772             | 35.546918                       | 0.028132               | 0.153615              | 5.460547                         | 0.183132              | 13    |
| 14    | 7.518787             | 42.056690                       | 0.023777               | 0.133000              | 5.593547                         | 0.178777              | 14    |
| 15    | 8.684199             | 49.575477                       | 0.020171               | 0.115152              | 5.708699                         | 0.175171              | 15    |
| 16    | 10.030250            | 58.259676                       | 0.017165               | 0.099698              | 5.808397                         | 0.172165              | 16    |
| 17    | 11.584938            | 68.289926                       | 0.014643               | 0.086319              | 5.894716                         | 0.169643              | 17    |
| 18    | 13.380604            | 79.874864                       | 0.012520               | 0.074735              | 5.969451                         | 0.167520              | 18    |
| 19    | 15.454598            | 93.255468                       | 0.010723               | 0.064706              | 6.034157                         | 0.165723              | 19    |
| 20    | 17.850060            | 108.710066                      | 0.009199               | 0.056022              | 6.090179                         | 0.164199              | 20    |
| 21    | 20.616820            | 126.560126                      | 0.007901               | 0.048504              | 6.138683                         | 0.162901              | 21    |
| 22    | 23.812427            | 147.176945                      | 0.006795               | 0.041995              | 6.180678                         | 0.161795              | 22    |
| 23    | 27.503353            | 170.989372                      | 0.005848               | 0.036359              | 6.217037                         | 0.160848              | 23    |
| 24    | 31.766372            | 198.492725                      | 0.005038               | 0.031480              | 6.248517                         | 0.160038              | 24    |
| 25    | 36.690160            | 230.259097                      | 0.004343               | 0.027255              | 6.275772                         | 0.159343              | 25    |
| 26    | 42.377135            | 266.949257                      | 0.003746               | 0.023598              | 6.299370                         | 0.158746              | 26    |
| 27    | 48.945591            | 309.326392                      | 0.003233               | 0.020431              | 6.319801                         | 0.158233              | 27    |
| 28    | 56.532157            | 358.271982                      | 0.002791               | 0.017689              | 6.337490                         | 0.157791              | 28    |
| 29    | 65.294642            | 414.804140                      | 0.002411               | 0.015315              | 6.352805                         | 0.157411              | 29    |
| 30    | 75.415311            | 480.098781                      | 0.002083               | 0.013260              | 6.366065                         | 0.157083              | 30    |
| 31    | 87.104684            | 555.514092                      | 0.001800               | 0.011480              | 6.377546                         | 0.156800              | 31    |
| 32    | 100.605910           | 642.618777                      | 0.001556               | 0.009940              | 6.387485                         | 0.156556              | 32    |
| 33    | 116.199826           | 743.224687                      | 0.001345               | 0.008606              | 6.396091                         | 0.156345              | 33    |
| 34    | 134.210800           | 859.424513                      | 0.001164               | 0.007451              | 6.403542                         | 0.156164              | 34    |
| 35    | 155.013474           | 993.635313                      | 0.001006               | 0.006451              | 6.409993                         | 0.156006              | 35    |
| 36    | 179.040562           | 1,148.648787                    | 0.000871               | 0.005585              | 6.415579                         | 0.155871              | 36    |
| 37    | 206.791849           | 1,327.689348                    | 0.000753               | 0.004836              | 6.420414                         | 0.155753              | 37    |
| 38    | 238.844586           | 1,534.481197                    | 0.000652               | 0.004187              | 6.424601                         | 0.155652              | 38    |
| 39    | 275.865496           | 1,773.325783                    | 0.000564               | 0.003625              | 6.428226                         | 0.155564              | 39    |
| 40    | 318.624648           | 2,049.191279                    | 0.000488               | 0.003138              | 6.431365                         | 0.155488              | 40    |
| 41    | 368.011469           | 2,367.815928                    | 0.000422               | 0.002717              | 6.434082                         | 0.155422              | 41    |
| 42    | 425.053246           | 2,735.827397                    | 0.000366               | 0.002353              | 6.436435                         | 0.155366              | 42    |
| 43    | 490.936500           | 3,160.880643                    | 0.000316               | 0.002037              | 6.438471                         | 0.155316              | 43    |
| 44    | 567.031657           | 3,651.817143                    | 0.000274               | 0.001764              | 6.440235                         | 0.155274              | 44    |
| 45    | 654.921564           | 4,218.848800                    | 0.000237               | 0.001527              | 6.441762                         | 0.155237              | 45    |
| 46    | 756.434406           | 4,873.770364                    | 0.000205               | 0.001322              | 6.443084                         | 0.155205              | 46    |
| 47    | 873.681739           | 5,630.204770                    | 0.000178               | 0.001145              | 6.444229                         | 0.155178              | 47    |
| 48    | 1,009.102409         | 6,503.886510                    | 0.000154               | 0.000991              | 6.445219                         | 0.155154              | 48    |
| 49    | 1,165.513282         | 7,512.988919                    | 0.000133               | 0.000858              | 6.446077                         | 0.155133              | 49    |
| 50    | 1,346.167841         | 8,678.502201                    | 0.000115               | 0.000743              | 6.446820                         | 0.155115              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

16.00%

1.333333%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | Mortgage Constant |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |                   |           |
| 1      | 1.013333          | 1.000000                     | 1.000000            | 0.986842           | 0.986842                      | 1.013333           |                   |           |
| 2      | 1.026844          | 2.013333                     | 0.496689            | 0.973857           | 1.960699                      | 0.510022           |                   |           |
| 3      | 1.040536          | 3.040178                     | 0.328928            | 0.961043           | 2.921743                      | 0.342261           |                   |           |
| 4      | 1.054410          | 4.080713                     | 0.245055            | 0.948398           | 3.870141                      | 0.258389           |                   |           |
| 5      | 1.068468          | 5.135123                     | 0.194737            | 0.935919           | 4.806060                      | 0.208071           |                   |           |
| 6      | 1.082715          | 6.203591                     | 0.161197            | 0.923604           | 5.729665                      | 0.174530           |                   |           |
| 7      | 1.097151          | 7.286306                     | 0.137244            | 0.911452           | 6.641116                      | 0.150577           |                   |           |
| 8      | 1.111779          | 8.383457                     | 0.119283            | 0.899459           | 7.540575                      | 0.132616           |                   |           |
| 9      | 1.126603          | 9.495236                     | 0.105316            | 0.887624           | 8.428199                      | 0.118649           |                   |           |
| 10     | 1.141625          | 10.621839                    | 0.094146            | 0.875945           | 9.304144                      | 0.107479           |                   |           |
| 11     | 1.156846          | 11.763464                    | 0.085009            | 0.864419           | 10.168563                     | 0.098342           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.172271          | 12.920310                    | 0.077398            | 0.853045           | 11.021609                     | 0.090731           | 12                | 1.0887703 |
| 2      | 1.374219          | 28.066412                    | 0.035630            | 0.727686           | 20.423539                     | 0.048963           | 24                | 0.5875573 |
| 3      | 1.610957          | 45.821745                    | 0.021824            | 0.620749           | 28.443811                     | 0.035157           | 36                | 0.4218844 |
| 4      | 1.888477          | 66.635803                    | 0.015007            | 0.529527           | 35.285465                     | 0.028340           | 48                | 0.3400834 |
| 5      | 2.213807          | 91.035516                    | 0.010985            | 0.451711           | 41.121706                     | 0.024318           | 60                | 0.2918167 |
| 6      | 2.595181          | 119.638587                   | 0.008359            | 0.385330           | 46.100283                     | 0.021692           | 72                | 0.2603021 |
| 7      | 3.042255          | 153.169132                   | 0.006529            | 0.328704           | 50.347235                     | 0.019862           | 84                | 0.2383448 |
| 8      | 3.566347          | 192.476010                   | 0.005195            | 0.280399           | 53.970077                     | 0.018529           | 96                | 0.2223454 |
| 9      | 4.180724          | 238.554316                   | 0.004192            | 0.239193           | 57.060524                     | 0.017525           | 108               | 0.2103030 |
| 10     | 4.900941          | 292.570569                   | 0.003418            | 0.204042           | 59.696816                     | 0.016751           | 120               | 0.2010157 |
| 11     | 5.745230          | 355.892244                   | 0.002810            | 0.174057           | 61.945692                     | 0.016143           | 132               | 0.1937181 |
| 12     | 6.734965          | 430.122395                   | 0.002325            | 0.148479           | 63.864085                     | 0.015658           | 144               | 0.1878990 |
| 13     | 7.895203          | 517.140233                   | 0.001934            | 0.126659           | 65.500561                     | 0.015267           | 156               | 0.1832045 |
| 14     | 9.255316          | 619.148703                   | 0.001615            | 0.108046           | 66.896549                     | 0.014948           | 168               | 0.1793815 |
| 15     | 10.849737         | 738.730255                   | 0.001354            | 0.092168           | 68.087390                     | 0.014687           | 180               | 0.1762441 |
| 16     | 12.718830         | 878.912215                   | 0.001138            | 0.078624           | 69.103231                     | 0.014471           | 192               | 0.1736532 |
| 17     | 14.909912         | 1,043.243434                 | 0.000959            | 0.067069           | 69.969789                     | 0.014292           | 204               | 0.1715026 |
| 18     | 17.478455         | 1,235.884123                 | 0.000809            | 0.057213           | 70.709003                     | 0.014142           | 216               | 0.1697096 |
| 19     | 20.489482         | 1,461.711177                 | 0.000684            | 0.048806           | 71.339585                     | 0.014017           | 228               | 0.1682096 |
| 20     | 24.019222         | 1,726.441638                 | 0.000579            | 0.041633           | 71.877501                     | 0.013913           | 240               | 0.1669507 |
| 21     | 28.157032         | 2,036.777427                 | 0.000491            | 0.035515           | 72.336367                     | 0.013824           | 252               | 0.1658917 |
| 22     | 33.007667         | 2,400.575011                 | 0.000417            | 0.030296           | 72.727801                     | 0.013750           | 264               | 0.1649988 |
| 23     | 38.693924         | 2,827.044294                 | 0.000354            | 0.025844           | 73.061711                     | 0.013687           | 276               | 0.1642447 |
| 24     | 45.359757         | 3,326.981781                 | 0.000301            | 0.022046           | 73.346552                     | 0.013634           | 288               | 0.1636069 |
| 25     | 53.173919         | 3,913.043898                 | 0.000256            | 0.018806           | 73.589534                     | 0.013589           | 300               | 0.1630667 |
| 26     | 62.334232         | 4,600.067404                 | 0.000217            | 0.016043           | 73.796809                     | 0.013551           | 312               | 0.1626087 |
| 27     | 73.072600         | 5,405.444997                 | 0.000185            | 0.013685           | 73.973623                     | 0.013518           | 324               | 0.1622200 |
| 28     | 85.660875         | 6,349.565632                 | 0.000157            | 0.011674           | 74.124454                     | 0.013491           | 336               | 0.1618899 |
| 29     | 100.417742        | 7,456.330682                 | 0.000134            | 0.009958           | 74.253120                     | 0.013467           | 348               | 0.1616094 |
| 30     | 117.716787        | 8,753.759030                 | 0.000114            | 0.008495           | 74.362878                     | 0.013448           | 360               | 0.1613708 |
| 31     | 137.995952        | 10,274.696396                | 0.000097            | 0.007247           | 74.456506                     | 0.013431           | 372               | 0.1611679 |
| 32     | 161.768625        | 12,057.646856                | 0.000083            | 0.006182           | 74.536375                     | 0.013416           | 384               | 0.1609952 |
| 33     | 189.636635        | 14,147.747615                | 0.000071            | 0.005273           | 74.604507                     | 0.013404           | 396               | 0.1608482 |
| 34     | 222.305489        | 16,597.911700                | 0.000060            | 0.004498           | 74.662626                     | 0.013394           | 408               | 0.1607230 |
| 35     | 260.602233        | 19,470.167508                | 0.000051            | 0.003837           | 74.712205                     | 0.013385           | 420               | 0.1606163 |
| 36     | 305.496388        | 22,837.229116                | 0.000044            | 0.003273           | 74.754498                     | 0.013377           | 432               | 0.1605255 |
| 37     | 358.124495        | 26,784.337116                | 0.000037            | 0.002792           | 74.790576                     | 0.013371           | 444               | 0.1604480 |
| 38     | 419.818887        | 31,411.416562                | 0.000032            | 0.002382           | 74.821352                     | 0.013365           | 456               | 0.1603820 |
| 39     | 492.141422        | 36,835.606677                | 0.000027            | 0.002032           | 74.847605                     | 0.013360           | 468               | 0.1603258 |
| 40     | 576.923018        | 43,194.226353                | 0.000023            | 0.001733           | 74.870000                     | 0.013356           | 480               | 0.1602778 |
| 41     | 676.310007        | 50,648.250517                | 0.000020            | 0.001479           | 74.889104                     | 0.013353           | 492               | 0.1602369 |
| 42     | 792.818472        | 59,386.385374                | 0.000017            | 0.001261           | 74.905401                     | 0.013350           | 504               | 0.1602021 |
| 43     | 929.397943        | 69,629.845698                | 0.000014            | 0.001076           | 74.919303                     | 0.013348           | 516               | 0.1601723 |
| 44     | 1,089.506068      | 81,637.955109                | 0.000012            | 0.000918           | 74.931161                     | 0.013346           | 528               | 0.1601470 |
| 45     | 1,277.196148      | 95,714.711114                | 0.000010            | 0.000783           | 74.941278                     | 0.013344           | 540               | 0.1601254 |
| 46     | 1,497.219748      | 112,216.481113               | 0.000009            | 0.000668           | 74.949907                     | 0.013342           | 552               | 0.1601069 |
| 47     | 1,755.146989      | 131,561.024202               | 0.000008            | 0.000570           | 74.957269                     | 0.013341           | 564               | 0.1600912 |
| 48     | 2,057.507562      | 154,238.067171               | 0.000006            | 0.000486           | 74.963548                     | 0.013340           | 576               | 0.1600778 |
| 49     | 2,411.956032      | 180,821.702434               | 0.000006            | 0.000415           | 74.968905                     | 0.013339           | 588               | 0.1600664 |
| 50     | 2,827.465624      | 211,984.921764               | 0.000005            | 0.000354           | 74.973474                     | 0.013338           | 600               | 0.1600566 |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

16.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.160000             | 1.000000                        | 1.000000               | 0.862069              | 0.862069                         | 1.160000              | 1     |
| 2     | 1.345600             | 2.160000                        | 0.462963               | 0.743163              | 1.605232                         | 0.622963              | 2     |
| 3     | 1.560896             | 3.505600                        | 0.285258               | 0.640658              | 2.245890                         | 0.445258              | 3     |
| 4     | 1.810639             | 5.066496                        | 0.197375               | 0.552291              | 2.798181                         | 0.357375              | 4     |
| 5     | 2.100342             | 6.877135                        | 0.145409               | 0.476113              | 3.274294                         | 0.305409              | 5     |
| 6     | 2.436396             | 8.977477                        | 0.111390               | 0.410442              | 3.684736                         | 0.271390              | 6     |
| 7     | 2.826220             | 11.413873                       | 0.087613               | 0.353830              | 4.038565                         | 0.247613              | 7     |
| 8     | 3.278415             | 14.240093                       | 0.070224               | 0.305025              | 4.343591                         | 0.230224              | 8     |
| 9     | 3.802961             | 17.518508                       | 0.057082               | 0.262953              | 4.606544                         | 0.217082              | 9     |
| 10    | 4.411435             | 21.321469                       | 0.046901               | 0.226684              | 4.833227                         | 0.206901              | 10    |
| 11    | 5.117265             | 25.732904                       | 0.038861               | 0.195417              | 5.028644                         | 0.198861              | 11    |
| 12    | 5.936027             | 30.850169                       | 0.032415               | 0.168463              | 5.197107                         | 0.192415              | 12    |
| 13    | 6.885791             | 36.786196                       | 0.027184               | 0.145227              | 5.342334                         | 0.187184              | 13    |
| 14    | 7.987518             | 43.671987                       | 0.022898               | 0.125195              | 5.467529                         | 0.182898              | 14    |
| 15    | 9.265521             | 51.659505                       | 0.019358               | 0.107927              | 5.575456                         | 0.179358              | 15    |
| 16    | 10.748004            | 60.925026                       | 0.016414               | 0.093041              | 5.668497                         | 0.176414              | 16    |
| 17    | 12.467685            | 71.673030                       | 0.013952               | 0.080207              | 5.748704                         | 0.173952              | 17    |
| 18    | 14.462514            | 84.140715                       | 0.011885               | 0.069144              | 5.817848                         | 0.171885              | 18    |
| 19    | 16.776517            | 98.603230                       | 0.010142               | 0.059607              | 5.877455                         | 0.170142              | 19    |
| 20    | 19.460759            | 115.379747                      | 0.008667               | 0.051385              | 5.928841                         | 0.168667              | 20    |
| 21    | 22.574481            | 134.840506                      | 0.007416               | 0.044298              | 5.973139                         | 0.167416              | 21    |
| 22    | 26.186398            | 157.414987                      | 0.006353               | 0.038188              | 6.011326                         | 0.166353              | 22    |
| 23    | 30.376222            | 183.601385                      | 0.005447               | 0.032920              | 6.044247                         | 0.165447              | 23    |
| 24    | 35.236417            | 213.977607                      | 0.004673               | 0.028380              | 6.072627                         | 0.164673              | 24    |
| 25    | 40.874244            | 249.214024                      | 0.004013               | 0.024465              | 6.097092                         | 0.164013              | 25    |
| 26    | 47.414123            | 290.088267                      | 0.003447               | 0.021091              | 6.118183                         | 0.163447              | 26    |
| 27    | 55.000382            | 337.502390                      | 0.002963               | 0.018182              | 6.136364                         | 0.162963              | 27    |
| 28    | 63.800444            | 392.502773                      | 0.002548               | 0.015674              | 6.152038                         | 0.162548              | 28    |
| 29    | 74.008515            | 456.303216                      | 0.002192               | 0.013512              | 6.165550                         | 0.162192              | 29    |
| 30    | 85.849877            | 530.311731                      | 0.001886               | 0.011648              | 6.177198                         | 0.161886              | 30    |
| 31    | 99.585857            | 616.161608                      | 0.001623               | 0.010042              | 6.187240                         | 0.161623              | 31    |
| 32    | 115.519594           | 715.747465                      | 0.001397               | 0.008657              | 6.195897                         | 0.161397              | 32    |
| 33    | 134.002729           | 831.267059                      | 0.001203               | 0.007463              | 6.203359                         | 0.161203              | 33    |
| 34    | 155.443166           | 965.269789                      | 0.001036               | 0.006433              | 6.209792                         | 0.161036              | 34    |
| 35    | 180.314073           | 1,120.712955                    | 0.000892               | 0.005546              | 6.215338                         | 0.160892              | 35    |
| 36    | 209.164324           | 1,301.027028                    | 0.000769               | 0.004781              | 6.220119                         | 0.160769              | 36    |
| 37    | 242.630616           | 1,510.191352                    | 0.000662               | 0.004121              | 6.224241                         | 0.160662              | 37    |
| 38    | 281.451515           | 1,752.821968                    | 0.000571               | 0.003553              | 6.227794                         | 0.160571              | 38    |
| 39    | 326.483757           | 2,034.273483                    | 0.000492               | 0.003063              | 6.230857                         | 0.160492              | 39    |
| 40    | 378.721158           | 2,360.757241                    | 0.000424               | 0.002640              | 6.233497                         | 0.160424              | 40    |
| 41    | 439.316544           | 2,739.478399                    | 0.000365               | 0.002276              | 6.235773                         | 0.160365              | 41    |
| 42    | 509.607191           | 3,178.794943                    | 0.000315               | 0.001962              | 6.237736                         | 0.160315              | 42    |
| 43    | 591.144341           | 3,688.402134                    | 0.000271               | 0.001692              | 6.239427                         | 0.160271              | 43    |
| 44    | 685.727436           | 4,279.546475                    | 0.000234               | 0.001458              | 6.240886                         | 0.160234              | 44    |
| 45    | 795.443826           | 4,965.273911                    | 0.000201               | 0.001257              | 6.242143                         | 0.160201              | 45    |
| 46    | 922.714838           | 5,760.717737                    | 0.000174               | 0.001084              | 6.243227                         | 0.160174              | 46    |
| 47    | 1,070.349212         | 6,683.432575                    | 0.000150               | 0.000934              | 6.244161                         | 0.160150              | 47    |
| 48    | 1,241.605086         | 7,753.781787                    | 0.000129               | 0.000805              | 6.244966                         | 0.160129              | 48    |
| 49    | 1,440.261900         | 8,995.386873                    | 0.000111               | 0.000694              | 6.245661                         | 0.160111              | 49    |
| 50    | 1,670.703804         | 10,435.648773                   | 0.000096               | 0.000599              | 6.246259                         | 0.160096              | 50    |

MONTHLY      COMPOUND INTEREST TABLES      ANNUAL RATE 16.50%      EFFECTIVE RATE 1.375000%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |  |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|--|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |  |
| 1      | 1.013750          | 1.000000                     | 1.000000            | 0.986436           | 0.986436                      | 1.013750           |                   |  |
| 2      | 1.027689          | 2.013750                     | 0.496586            | 0.973057           | 1.959493                      | 0.510336           |                   |  |
| 3      | 1.041820          | 3.041439                     | 0.328792            | 0.959859           | 2.919352                      | 0.342542           |                   |  |
| 4      | 1.056145          | 4.083259                     | 0.244902            | 0.946840           | 3.866192                      | 0.258652           |                   |  |
| 5      | 1.070667          | 5.139404                     | 0.194575            | 0.933997           | 4.800190                      | 0.208325           |                   |  |
| 6      | 1.085388          | 6.210070                     | 0.161029            | 0.921329           | 5.721519                      | 0.174779           |                   |  |
| 7      | 1.100313          | 7.295459                     | 0.137072            | 0.908833           | 6.630351                      | 0.150822           |                   |  |
| 8      | 1.115442          | 8.395771                     | 0.119108            | 0.896506           | 7.526857                      | 0.132858           |                   |  |
| 9      | 1.130779          | 9.511213                     | 0.105139            | 0.884346           | 8.411203                      | 0.118889           |                   |  |
| 10     | 1.146327          | 10.641993                    | 0.093967            | 0.872351           | 9.283554                      | 0.107717           |                   |  |
| 11     | 1.162089          | 11.788320                    | 0.084830            | 0.860519           | 10.144073                     | 0.098580           |                   |  |
| Years  |                   |                              |                     |                    |                               |                    | Months            |  |
| 1      | 1.178068          | 12.950409                    | 0.077218            | 0.848847           | 10.992921                     | 0.090968           | 12                |  |
| 2      | 1.387845          | 28.206874                    | 0.035452            | 0.720542           | 20.324232                     | 0.049202           | 24                |  |
| 3      | 1.634975          | 46.180028                    | 0.021654            | 0.611630           | 28.245091                     | 0.035404           | 36                |  |
| 4      | 1.926112          | 67.353629                    | 0.014847            | 0.519181           | 34.968691                     | 0.028597           | 48                |  |
| 5      | 2.269092          | 92.297573                    | 0.010835            | 0.440705           | 40.676001                     | 0.024585           | 60                |  |
| 6      | 2.673145          | 121.683238                   | 0.008218            | 0.374091           | 45.520636                     | 0.021968           | 72                |  |
| 7      | 3.149146          | 156.301554                   | 0.006398            | 0.317546           | 49.632991                     | 0.020148           | 84                |  |
| 8      | 3.709909          | 197.084288                   | 0.005074            | 0.269548           | 53.123753                     | 0.018824           | 96                |  |
| 9      | 4.370526          | 245.129128                   | 0.004079            | 0.228805           | 56.086877                     | 0.017829           | 108               |  |
| 10     | 5.148777          | 301.729222                   | 0.003314            | 0.194221           | 58.602117                     | 0.017064           | 120               |  |
| 11     | 6.065610          | 368.407990                   | 0.002714            | 0.164864           | 60.737172                     | 0.016464           | 132               |  |
| 12     | 7.145702          | 446.960120                   | 0.002237            | 0.139944           | 62.549508                     | 0.015987           | 144               |  |
| 13     | 8.418123          | 539.499881                   | 0.001854            | 0.118791           | 64.087904                     | 0.015604           | 156               |  |
| 14     | 9.917123          | 648.518025                   | 0.001542            | 0.100836           | 65.393767                     | 0.015292           | 168               |  |
| 15     | 11.683046         | 776.948825                   | 0.001287            | 0.085594           | 66.502246                     | 0.015037           | 180               |  |
| 16     | 13.763425         | 928.249057                   | 0.001077            | 0.072656           | 67.443176                     | 0.014827           | 192               |  |
| 17     | 16.214252         | 1,106.491039                 | 0.000904            | 0.061674           | 68.241881                     | 0.014654           | 204               |  |
| 18     | 19.101493         | 1,316.472236                 | 0.000760            | 0.052352           | 68.919860                     | 0.014510           | 216               |  |
| 19     | 22.502860         | 1,563.844393                 | 0.000639            | 0.044439           | 69.495360                     | 0.014389           | 228               |  |
| 20     | 26.509903         | 1,855.265646                 | 0.000539            | 0.037722           | 69.983873                     | 0.014289           | 240               |  |
| 21     | 31.230471         | 2,198.579736                 | 0.000455            | 0.032020           | 70.398545                     | 0.014205           | 252               |  |
| 22     | 36.791623         | 2,603.027124                 | 0.000384            | 0.027180           | 70.750538                     | 0.014134           | 264               |  |
| 23     | 43.343038         | 3,079.493701                 | 0.000325            | 0.023072           | 71.049327                     | 0.014075           | 276               |  |
| 24     | 51.061052         | 3,640.803789                 | 0.000275            | 0.019584           | 71.302953                     | 0.014025           | 288               |  |
| 25     | 60.153398         | 4,302.065315                 | 0.000232            | 0.016624           | 71.518243                     | 0.013982           | 300               |  |
| 26     | 70.864801         | 5,081.076442                 | 0.000197            | 0.014111           | 71.700991                     | 0.013947           | 312               |  |
| 27     | 83.483564         | 5,998.804623                 | 0.000167            | 0.011978           | 71.856116                     | 0.013917           | 324               |  |
| 28     | 98.349325         | 7,079.950943                 | 0.000141            | 0.010168           | 71.987794                     | 0.013891           | 336               |  |
| 29     | 115.862206        | 8,353.614965                 | 0.000120            | 0.008631           | 72.099568                     | 0.013870           | 348               |  |
| 30     | 136.493572        | 9,854.077955                 | 0.000101            | 0.007326           | 72.194447                     | 0.013851           | 360               |  |
| 31     | 160.798727        | 11,621.725581                | 0.000086            | 0.006219           | 72.274985                     | 0.013836           | 372               |  |
| 32     | 189.431855        | 13,704.134912                | 0.000073            | 0.005279           | 72.343350                     | 0.013823           | 384               |  |
| 33     | 223.163631        | 16,157.354974                | 0.000062            | 0.004481           | 72.401381                     | 0.013812           | 396               |  |
| 34     | 262.901961        | 19,047.415341                | 0.000053            | 0.003804           | 72.450640                     | 0.013803           | 408               |  |
| 35     | 309.716421        | 22,452.103347                | 0.000045            | 0.003229           | 72.492454                     | 0.013795           | 420               |  |
| 36     | 364.867044        | 26,463.057775                | 0.000038            | 0.002741           | 72.527947                     | 0.013788           | 432               |  |
| 37     | 429.838236        | 31,188.235349                | 0.000032            | 0.002326           | 72.558076                     | 0.013782           | 444               |  |
| 38     | 506.378726        | 36,754.816450                | 0.000027            | 0.001975           | 72.583650                     | 0.013777           | 456               |  |
| 39     | 596.548638        | 43,312.628228                | 0.000023            | 0.001676           | 72.605359                     | 0.013773           | 468               |  |
| 40     | 702.774938        | 51,038.177275                | 0.000020            | 0.001423           | 72.623787                     | 0.013770           | 480               |  |
| 41     | 827.916755        | 60,139.400380                | 0.000017            | 0.001208           | 72.639429                     | 0.013767           | 492               |  |
| 42     | 975.342342        | 70,861.261248                | 0.000014            | 0.001025           | 72.652707                     | 0.013764           | 504               |  |
| 43     | 1,149.019727      | 83,492.343812                | 0.000012            | 0.000870           | 72.663978                     | 0.013762           | 516               |  |
| 44     | 1,353.623520      | 98,372.619605                | 0.000010            | 0.000739           | 72.673545                     | 0.013760           | 528               |  |
| 45     | 1,594.660726      | 115,902.598257               | 0.000009            | 0.000627           | 72.681666                     | 0.013759           | 540               |  |
| 46     | 1,878.618977      | 136,554.107395               | 0.000007            | 0.000532           | 72.688560                     | 0.013757           | 552               |  |
| 47     | 2,213.141142      | 160,882.992111               | 0.000006            | 0.000452           | 72.694411                     | 0.013756           | 564               |  |
| 48     | 2,607.231042      | 189,544.075789               | 0.000005            | 0.000384           | 72.699378                     | 0.013755           | 576               |  |
| 49     | 3,071.495794      | 223,308.784992               | 0.000004            | 0.000326           | 72.703595                     | 0.013754           | 588               |  |
| 50     | 3,618.431300      | 263,085.912762               | 0.000004            | 0.000276           | 72.707174                     | 0.013754           | 600               |  |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

16.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.165000             | 1.000000                        | 1.000000               | 0.858369              | 0.858369                         | 1.165000              | 1     |
| 2     | 1.357225             | 2.165000                        | 0.461894               | 0.736798              | 1.595167                         | 0.626894              | 2     |
| 3     | 1.581167             | 3.522225                        | 0.283911               | 0.632444              | 2.227611                         | 0.448911              | 3     |
| 4     | 1.842060             | 5.103392                        | 0.195948               | 0.542871              | 2.770481                         | 0.360948              | 4     |
| 5     | 2.146000             | 6.945452                        | 0.143979               | 0.465983              | 3.236465                         | 0.308979              | 5     |
| 6     | 2.500089             | 9.091451                        | 0.109993               | 0.399986              | 3.636450                         | 0.274993              | 6     |
| 7     | 2.912604             | 11.591541                       | 0.086270               | 0.343335              | 3.979786                         | 0.251270              | 7     |
| 8     | 3.393184             | 14.504145                       | 0.068946               | 0.294708              | 4.274494                         | 0.233946              | 8     |
| 9     | 3.953059             | 17.897329                       | 0.055874               | 0.252969              | 4.527463                         | 0.220874              | 9     |
| 10    | 4.605314             | 21.850388                       | 0.045766               | 0.217140              | 4.744603                         | 0.210766              | 10    |
| 11    | 5.365191             | 26.455702                       | 0.037799               | 0.186387              | 4.930990                         | 0.202799              | 11    |
| 12    | 6.250447             | 31.820893                       | 0.031426               | 0.159989              | 5.090978                         | 0.196426              | 12    |
| 13    | 7.281771             | 38.071341                       | 0.026266               | 0.137329              | 5.228308                         | 0.191266              | 13    |
| 14    | 8.483263             | 45.353112                       | 0.022049               | 0.117879              | 5.346187                         | 0.187049              | 14    |
| 15    | 9.883002             | 53.836375                       | 0.018575               | 0.101184              | 5.447371                         | 0.183575              | 15    |
| 16    | 11.513697            | 63.719377                       | 0.015694               | 0.086853              | 5.534224                         | 0.180694              | 16    |
| 17    | 13.413457            | 75.233075                       | 0.013292               | 0.074552              | 5.608776                         | 0.178292              | 17    |
| 18    | 15.626678            | 88.646532                       | 0.011281               | 0.063993              | 5.672769                         | 0.176281              | 18    |
| 19    | 18.205080            | 104.273210                      | 0.009590               | 0.054930              | 5.727699                         | 0.174590              | 19    |
| 20    | 21.208918            | 122.478289                      | 0.008165               | 0.047150              | 5.774849                         | 0.173165              | 20    |
| 21    | 24.708389            | 143.687207                      | 0.006960               | 0.040472              | 5.815321                         | 0.171960              | 21    |
| 22    | 28.785273            | 168.395596                      | 0.005938               | 0.034740              | 5.850061                         | 0.170938              | 22    |
| 23    | 33.534843            | 197.180869                      | 0.005071               | 0.029820              | 5.879880                         | 0.170071              | 23    |
| 24    | 39.068093            | 230.715713                      | 0.004334               | 0.025596              | 5.905477                         | 0.169334              | 24    |
| 25    | 45.514328            | 269.783805                      | 0.003707               | 0.021971              | 5.927448                         | 0.168707              | 25    |
| 26    | 53.024192            | 315.298133                      | 0.003172               | 0.018859              | 5.946307                         | 0.168172              | 26    |
| 27    | 61.773184            | 368.322325                      | 0.002715               | 0.016188              | 5.962495                         | 0.167715              | 27    |
| 28    | 71.965759            | 430.095509                      | 0.002325               | 0.013895              | 5.976391                         | 0.167325              | 28    |
| 29    | 83.840109            | 502.061268                      | 0.001992               | 0.011927              | 5.988318                         | 0.166992              | 29    |
| 30    | 97.673727            | 585.901377                      | 0.001707               | 0.010238              | 5.998557                         | 0.166707              | 30    |
| 31    | 113.789892           | 683.575105                      | 0.001463               | 0.008788              | 6.007345                         | 0.166463              | 31    |
| 32    | 132.565224           | 797.364997                      | 0.001254               | 0.007543              | 6.014888                         | 0.166254              | 32    |
| 33    | 154.438487           | 929.930221                      | 0.001075               | 0.006475              | 6.021363                         | 0.166075              | 33    |
| 34    | 179.920837           | 1,084.368708                    | 0.000922               | 0.005558              | 6.026921                         | 0.165922              | 34    |
| 35    | 209.607775           | 1,264.289545                    | 0.000791               | 0.004771              | 6.031692                         | 0.165791              | 35    |
| 36    | 244.193058           | 1,473.897320                    | 0.000678               | 0.004095              | 6.035787                         | 0.165678              | 36    |
| 37    | 284.484912           | 1,718.090377                    | 0.000582               | 0.003515              | 6.039302                         | 0.165582              | 37    |
| 38    | 331.424923           | 2,002.575290                    | 0.000499               | 0.003017              | 6.042320                         | 0.165499              | 38    |
| 39    | 386.110035           | 2,334.000212                    | 0.000428               | 0.002590              | 6.044909                         | 0.165428              | 39    |
| 40    | 449.818191           | 2,720.110247                    | 0.000368               | 0.002223              | 6.047133                         | 0.165368              | 40    |
| 41    | 524.038192           | 3,169.928438                    | 0.000315               | 0.001908              | 6.049041                         | 0.165315              | 41    |
| 42    | 610.504494           | 3,693.966630                    | 0.000271               | 0.001638              | 6.050679                         | 0.165271              | 42    |
| 43    | 711.237736           | 4,304.471124                    | 0.000232               | 0.001406              | 6.052085                         | 0.165232              | 43    |
| 44    | 828.591962           | 5,015.708860                    | 0.000199               | 0.001207              | 6.053292                         | 0.165199              | 44    |
| 45    | 965.309636           | 5,844.300822                    | 0.000171               | 0.001036              | 6.054328                         | 0.165171              | 45    |
| 46    | 1,124.585725         | 6,809.610458                    | 0.000147               | 0.000889              | 6.055217                         | 0.165147              | 46    |
| 47    | 1,310.142370         | 7,934.196183                    | 0.000126               | 0.000763              | 6.055980                         | 0.165126              | 47    |
| 48    | 1,526.315861         | 9,244.338553                    | 0.000108               | 0.000655              | 6.056635                         | 0.165108              | 48    |
| 49    | 1,778.157978         | 10,770.654414                   | 0.000093               | 0.000562              | 6.057198                         | 0.165093              | 49    |
| 50    | 2,071.554045         | 12,548.812393                   | 0.000080               | 0.000483              | 6.057680                         | 0.165080              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

17.00%

1.416667%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |
| 1      | 1.014167          | 1.000000                     | 1.000000            | 0.986031           | 0.986031                      | 1.014167           |                   |
| 2      | 1.028534          | 2.014167                     | 0.496483            | 0.972258           | 1.958289                      | 0.510650           |                   |
| 3      | 1.043105          | 3.042701                     | 0.328655            | 0.958676           | 2.916965                      | 0.342822           |                   |
| 4      | 1.057882          | 4.085806                     | 0.244750            | 0.945285           | 3.862250                      | 0.258916           |                   |
| 5      | 1.072869          | 5.143688                     | 0.194413            | 0.932080           | 4.794330                      | 0.208580           |                   |
| 6      | 1.088068          | 6.216557                     | 0.160861            | 0.919060           | 5.713391                      | 0.175027           |                   |
| 7      | 1.103482          | 7.304625                     | 0.136900            | 0.906222           | 6.619613                      | 0.151066           |                   |
| 8      | 1.119115          | 8.408107                     | 0.118933            | 0.893563           | 7.513176                      | 0.133100           |                   |
| 9      | 1.134969          | 9.527222                     | 0.104962            | 0.881081           | 8.394257                      | 0.119129           |                   |
| 10     | 1.151048          | 10.662191                    | 0.093789            | 0.868774           | 9.263031                      | 0.107956           |                   |
| 11     | 1.167354          | 11.813238                    | 0.084651            | 0.856638           | 10.119669                     | 0.098817           |                   |
| Years  |                   |                              |                     |                    |                               |                    | Months            |
| 1      | 1.183892          | 12.980593                    | 0.077038            | 0.844672           | 10.964341                     | 0.091205           | 12                |
| 2      | 1.401600          | 28.348209                    | 0.035276            | 0.713471           | 20.225611                     | 0.049442           | 24                |
| 3      | 1.659342          | 46.541802                    | 0.021486            | 0.602648           | 28.048345                     | 0.035653           | 36                |
| 4      | 1.964482          | 68.081048                    | 0.014688            | 0.509040           | 34.655988                     | 0.028855           | 48                |
| 5      | 2.325733          | 93.581182                    | 0.010686            | 0.429972           | 40.237278                     | 0.024853           | 60                |
| 6      | 2.753417          | 123.770579                   | 0.008079            | 0.363185           | 44.951636                     | 0.022246           | 72                |
| 7      | 3.259747          | 159.511558                   | 0.006269            | 0.306772           | 48.933722                     | 0.020436           | 84                |
| 8      | 3.859188          | 201.825006                   | 0.004955            | 0.259122           | 52.297278                     | 0.019121           | 96                |
| 9      | 4.568860          | 251.919548                   | 0.003970            | 0.218873           | 55.138379                     | 0.018136           | 108               |
| 10     | 5.409036          | 311.226062                   | 0.003213            | 0.184876           | 57.538177                     | 0.017380           | 120               |
| 11     | 6.403713          | 381.438553                   | 0.002622            | 0.156159           | 59.565218                     | 0.016788           | 132               |
| 12     | 7.581303          | 464.562540                   | 0.002153            | 0.131903           | 61.277403                     | 0.016319           | 144               |
| 13     | 8.975441          | 562.972341                   | 0.001776            | 0.111415           | 62.723638                     | 0.015943           | 156               |
| 14     | 10.625951         | 679.478890                   | 0.001472            | 0.094109           | 63.945231                     | 0.015638           | 168               |
| 15     | 12.579975         | 817.410030                   | 0.001223            | 0.079491           | 64.977077                     | 0.015390           | 180               |
| 16     | 14.893329         | 980.705566                   | 0.001020            | 0.067144           | 65.848648                     | 0.015186           | 192               |
| 17     | 17.632089         | 1,174.029800                 | 0.000852            | 0.056715           | 66.584839                     | 0.015018           | 204               |
| 18     | 20.874484         | 1,402.904761                 | 0.000713            | 0.047905           | 67.206679                     | 0.014879           | 216               |
| 19     | 24.713129         | 1,673.867935                 | 0.000597            | 0.040464           | 67.731930                     | 0.014764           | 228               |
| 20     | 29.257669         | 1,994.658995                 | 0.000501            | 0.034179           | 68.175595                     | 0.014668           | 240               |
| 21     | 34.637912         | 2,374.440878                 | 0.000421            | 0.028870           | 68.550346                     | 0.014588           | 252               |
| 22     | 41.007538         | 2,824.061507                 | 0.000354            | 0.024386           | 68.866887                     | 0.014521           | 264               |
| 23     | 48.548485         | 3,356.363651                 | 0.000298            | 0.020598           | 69.134261                     | 0.014465           | 276               |
| 24     | 57.476150         | 3,986.551756                 | 0.000251            | 0.017399           | 69.360104                     | 0.014418           | 288               |
| 25     | 68.045538         | 4,732.626240                 | 0.000211            | 0.014696           | 69.550868                     | 0.014378           | 300               |
| 26     | 80.558550         | 5,615.897651                 | 0.000178            | 0.012413           | 69.712000                     | 0.014345           | 312               |
| 27     | 95.372601         | 6,661.595368                 | 0.000150            | 0.010485           | 69.848104                     | 0.014317           | 324               |
| 28     | 112.910833        | 7,899.588246                 | 0.000127            | 0.008857           | 69.963067                     | 0.014293           | 336               |
| 29     | 133.674202        | 9,365.237774                 | 0.000107            | 0.007481           | 70.060174                     | 0.014273           | 348               |
| 30     | 158.255782        | 11,100.408126                | 0.000090            | 0.006319           | 70.142196                     | 0.014257           | 360               |
| 31     | 187.357711        | 13,154.661953                | 0.000076            | 0.005337           | 70.211479                     | 0.014243           | 372               |
| 32     | 221.811244        | 15,586.676066                | 0.000064            | 0.004508           | 70.270000                     | 0.014231           | 384               |
| 33     | 262.600497        | 18,465.917458                | 0.000054            | 0.003808           | 70.319431                     | 0.014221           | 396               |
| 34     | 310.890557        | 21,874.627526                | 0.000046            | 0.003217           | 70.361184                     | 0.014212           | 408               |
| 35     | 368.060758        | 25,910.171179                | 0.000039            | 0.002717           | 70.396451                     | 0.014205           | 420               |
| 36     | 435.744087        | 30,687.817929                | 0.000033            | 0.002295           | 70.426241                     | 0.014199           | 432               |
| 37     | 515.873821        | 36,344.034396                | 0.000028            | 0.001938           | 70.451403                     | 0.014194           | 444               |
| 38     | 610.738749        | 43,040.382285                | 0.000023            | 0.001637           | 70.472657                     | 0.014190           | 456               |
| 39     | 723.048553        | 50,968.133160                | 0.000020            | 0.001383           | 70.490609                     | 0.014186           | 468               |
| 40     | 856.011201        | 60,353.731845                | 0.000017            | 0.001168           | 70.505773                     | 0.014183           | 480               |
| 41     | 1,013.424580      | 71,465.264492                | 0.000014            | 0.000987           | 70.518582                     | 0.014181           | 492               |
| 42     | 1,199.784978      | 84,620.116081                | 0.000012            | 0.000833           | 70.529401                     | 0.014178           | 504               |
| 43     | 1,420.415511      | 100,194.036063               | 0.000010            | 0.000704           | 70.538540                     | 0.014177           | 516               |
| 44     | 1,681.618174      | 118,631.871107               | 0.000008            | 0.000595           | 70.546259                     | 0.014175           | 528               |
| 45     | 1,990.853846      | 140,460.271502               | 0.000007            | 0.000502           | 70.552779                     | 0.014174           | 540               |
| 46     | 2,356.955401      | 166,302.734170               | 0.000006            | 0.000424           | 70.558286                     | 0.014173           | 552               |
| 47     | 2,790.380003      | 196,897.411960               | 0.000005            | 0.000358           | 70.562938                     | 0.014172           | 564               |
| 48     | 3,303.507804      | 233,118.197924               | 0.000004            | 0.000303           | 70.566868                     | 0.014171           | 576               |
| 49     | 3,910.995563      | 275,999.686817               | 0.000004            | 0.000256           | 70.570187                     | 0.014170           | 588               |
| 50     | 4,630.195297      | 326,766.726812               | 0.000003            | 0.000216           | 70.572990                     | 0.014170           | 600               |



## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

17.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.170000             | 1.000000                        | 1.000000               | 0.854701              | 0.854701                         | 1.170000              | 1     |
| 2     | 1.368900             | 2.170000                        | 0.460829               | 0.730514              | 1.585214                         | 0.630829              | 2     |
| 3     | 1.601613             | 3.538900                        | 0.282574               | 0.624371              | 2.209585                         | 0.452574              | 3     |
| 4     | 1.873887             | 5.140513                        | 0.194533               | 0.533650              | 2.743235                         | 0.364533              | 4     |
| 5     | 2.192448             | 7.014400                        | 0.142564               | 0.456111              | 3.199346                         | 0.312564              | 5     |
| 6     | 2.565164             | 9.206848                        | 0.108615               | 0.389839              | 3.589185                         | 0.278615              | 6     |
| 7     | 3.001242             | 11.772012                       | 0.084947               | 0.333195              | 3.922380                         | 0.254947              | 7     |
| 8     | 3.511453             | 14.773255                       | 0.067690               | 0.284782              | 4.207163                         | 0.237690              | 8     |
| 9     | 4.108400             | 18.284708                       | 0.054691               | 0.243404              | 4.450566                         | 0.224691              | 9     |
| 10    | 4.806828             | 22.393108                       | 0.044657               | 0.208037              | 4.658604                         | 0.214657              | 10    |
| 11    | 5.623989             | 27.199937                       | 0.036765               | 0.177810              | 4.836413                         | 0.206765              | 11    |
| 12    | 6.580067             | 32.823926                       | 0.030466               | 0.151974              | 4.988387                         | 0.200466              | 12    |
| 13    | 7.698679             | 39.403993                       | 0.025378               | 0.129892              | 5.118280                         | 0.195378              | 13    |
| 14    | 9.007454             | 47.102672                       | 0.021230               | 0.111019              | 5.229299                         | 0.191230              | 14    |
| 15    | 10.538721            | 56.110126                       | 0.017822               | 0.094888              | 5.324187                         | 0.187822              | 15    |
| 16    | 12.330304            | 66.648848                       | 0.015004               | 0.081101              | 5.405288                         | 0.185004              | 16    |
| 17    | 14.426456            | 78.979152                       | 0.012662               | 0.069317              | 5.474605                         | 0.182662              | 17    |
| 18    | 16.878953            | 93.405608                       | 0.010706               | 0.059245              | 5.533851                         | 0.180706              | 18    |
| 19    | 19.748375            | 110.284561                      | 0.009067               | 0.050637              | 5.584488                         | 0.179067              | 19    |
| 20    | 23.105599            | 130.032936                      | 0.007690               | 0.043280              | 5.627767                         | 0.177690              | 20    |
| 21    | 27.033551            | 153.138535                      | 0.006530               | 0.036991              | 5.664758                         | 0.176530              | 21    |
| 22    | 31.629255            | 180.172086                      | 0.005550               | 0.031616              | 5.696375                         | 0.175550              | 22    |
| 23    | 37.006228            | 211.801341                      | 0.004721               | 0.027022              | 5.723397                         | 0.174721              | 23    |
| 24    | 43.297287            | 248.807569                      | 0.004019               | 0.023096              | 5.746493                         | 0.174019              | 24    |
| 25    | 50.657826            | 292.104856                      | 0.003423               | 0.019740              | 5.766234                         | 0.173423              | 25    |
| 26    | 59.269656            | 342.762681                      | 0.002917               | 0.016872              | 5.783106                         | 0.172917              | 26    |
| 27    | 69.345497            | 402.032337                      | 0.002487               | 0.014421              | 5.797526                         | 0.172487              | 27    |
| 28    | 81.134232            | 471.377835                      | 0.002121               | 0.012325              | 5.809851                         | 0.172121              | 28    |
| 29    | 94.927051            | 552.512066                      | 0.001810               | 0.010534              | 5.820386                         | 0.171810              | 29    |
| 30    | 111.064650           | 647.439118                      | 0.001545               | 0.009004              | 5.829390                         | 0.171545              | 30    |
| 31    | 129.945641           | 758.503768                      | 0.001318               | 0.007696              | 5.837085                         | 0.171318              | 31    |
| 32    | 152.036399           | 888.449408                      | 0.001126               | 0.006577              | 5.843663                         | 0.171126              | 32    |
| 33    | 177.882587           | 1,040.485808                    | 0.000961               | 0.005622              | 5.849284                         | 0.170961              | 33    |
| 34    | 208.122627           | 1,218.368395                    | 0.000821               | 0.004805              | 5.854089                         | 0.170821              | 34    |
| 35    | 243.503474           | 1,426.491022                    | 0.000701               | 0.004107              | 5.858196                         | 0.170701              | 35    |
| 36    | 284.899064           | 1,669.994496                    | 0.000599               | 0.003510              | 5.861706                         | 0.170599              | 36    |
| 37    | 333.331905           | 1,954.893560                    | 0.000512               | 0.003000              | 5.864706                         | 0.170512              | 37    |
| 38    | 389.998329           | 2,288.225465                    | 0.000437               | 0.002564              | 5.867270                         | 0.170437              | 38    |
| 39    | 456.298045           | 2,678.223794                    | 0.000373               | 0.002192              | 5.869461                         | 0.170373              | 39    |
| 40    | 533.868713           | 3,134.521839                    | 0.000319               | 0.001873              | 5.871335                         | 0.170319              | 40    |
| 41    | 624.626394           | 3,668.390552                    | 0.000273               | 0.001601              | 5.872936                         | 0.170273              | 41    |
| 42    | 730.812881           | 4,293.016946                    | 0.000233               | 0.001368              | 5.874304                         | 0.170233              | 42    |
| 43    | 855.051071           | 5,023.829827                    | 0.000199               | 0.001170              | 5.875473                         | 0.170199              | 43    |
| 44    | 1,000.409753         | 5,878.880897                    | 0.000170               | 0.001000              | 5.876473                         | 0.170170              | 44    |
| 45    | 1,170.479411         | 6,879.290650                    | 0.000145               | 0.000854              | 5.877327                         | 0.170145              | 45    |
| 46    | 1,369.460910         | 8,049.770061                    | 0.000124               | 0.000730              | 5.878058                         | 0.170124              | 46    |
| 47    | 1,602.269265         | 9,419.230971                    | 0.000106               | 0.000624              | 5.878682                         | 0.170106              | 47    |
| 48    | 1,874.655040         | 11,021.500236                   | 0.000091               | 0.000533              | 5.879215                         | 0.170091              | 48    |
| 49    | 2,193.346397         | 12,896.155276                   | 0.000078               | 0.000456              | 5.879671                         | 0.170078              | 49    |
| 50    | 2,566.215284         | 15,089.501673                   | 0.000066               | 0.000390              | 5.880061                         | 0.170066              | 50    |

MONTHLY
COMPOUND INTEREST TABLES
ANNUAL RATE
EFFECTIVE RATE

17.50%

1.458333%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |
| 1      | 1.014583          | 1.000000                     | 1.000000            | 0.985626           | 0.985626                      | 1.014583           |                   |
| 2      | 1.029379          | 2.014583                     | 0.496381            | 0.971459           | 1.957085                      | 0.510964           |                   |
| 3      | 1.044391          | 3.043963                     | 0.328519            | 0.957496           | 2.914581                      | 0.343102           |                   |
| 4      | 1.059622          | 4.088354                     | 0.244597            | 0.943733           | 3.858314                      | 0.259181           |                   |
| 5      | 1.075075          | 5.147976                     | 0.194251            | 0.930168           | 4.788482                      | 0.208834           |                   |
| 6      | 1.090753          | 6.223050                     | 0.160693            | 0.916798           | 5.705280                      | 0.175276           |                   |
| 7      | 1.106660          | 7.313803                     | 0.136728            | 0.903620           | 6.608900                      | 0.151311           |                   |
| 8      | 1.122798          | 8.420463                     | 0.118758            | 0.890632           | 7.499532                      | 0.133342           |                   |
| 9      | 1.139173          | 9.543261                     | 0.104786            | 0.877830           | 8.377362                      | 0.119369           |                   |
| 10     | 1.155785          | 10.682434                    | 0.093612            | 0.865212           | 9.242575                      | 0.108195           |                   |
| 11     | 1.172641          | 11.838219                    | 0.084472            | 0.852776           | 10.095351                     | 0.099055           |                   |
| Years  | Months            |                              |                     |                    |                               |                    |                   |
| 1      | 1.189742          | 13.010860                    | 0.076859            | 0.840519           | 10.935869                     | 0.091442           | 12                |
| 2      | 1.415485          | 28.490422                    | 0.035100            | 0.706471           | 20.127671                     | 0.049683           | 24                |
| 3      | 1.684062          | 46.907104                    | 0.021319            | 0.593802           | 27.853550                     | 0.035902           | 36                |
| 4      | 2.003599          | 68.818198                    | 0.014531            | 0.499102           | 34.347296                     | 0.029114           | 48                |
| 5      | 2.383765          | 94.886740                    | 0.010539            | 0.419504           | 39.805409                     | 0.025122           | 60                |
| 6      | 2.836065          | 125.901571                   | 0.007943            | 0.352601           | 44.393055                     | 0.022526           | 72                |
| 7      | 3.374184          | 162.801210                   | 0.006142            | 0.296368           | 48.249057                     | 0.020726           | 84                |
| 8      | 4.014408          | 206.702250                   | 0.004838            | 0.249103           | 51.490098                     | 0.019421           | 96                |
| 9      | 4.776108          | 258.933147                   | 0.003862            | 0.209375           | 54.214253                     | 0.018445           | 108               |
| 10     | 5.682335          | 321.074424                   | 0.003115            | 0.175984           | 56.503956                     | 0.017698           | 120               |
| 11     | 6.760511          | 395.006493                   | 0.002532            | 0.147918           | 58.428493                     | 0.017115           | 132               |
| 12     | 8.043262          | 482.966559                   | 0.002071            | 0.124328           | 60.046103                     | 0.016654           | 144               |
| 13     | 9.569405          | 587.616318                   | 0.001702            | 0.104500           | 61.405734                     | 0.016285           | 156               |
| 14     | 11.385120         | 712.122501                   | 0.001404            | 0.087834           | 62.548529                     | 0.015988           | 168               |
| 15     | 13.545352         | 860.252699                   | 0.001162            | 0.073826           | 63.509070                     | 0.015746           | 180               |
| 16     | 16.115470         | 1,036.489374                 | 0.000965            | 0.062052           | 64.316422                     | 0.015548           | 192               |
| 17     | 19.173247         | 1,246.165497                 | 0.000802            | 0.052156           | 64.995017                     | 0.015386           | 204               |
| 18     | 22.811211         | 1,495.625924                 | 0.000669            | 0.043838           | 65.565388                     | 0.015252           | 216               |
| 19     | 27.139450         | 1,792.419399                 | 0.000558            | 0.036847           | 66.044796                     | 0.015141           | 228               |
| 20     | 32.288935         | 2,145.526975                 | 0.000466            | 0.030970           | 66.447747                     | 0.015049           | 240               |
| 21     | 38.415493         | 2,565.633784                 | 0.000390            | 0.026031           | 66.786434                     | 0.014973           | 252               |
| 22     | 45.704514         | 3,065.452376                 | 0.000326            | 0.021880           | 67.071108                     | 0.014910           | 264               |
| 23     | 54.376566         | 3,660.107401                 | 0.000273            | 0.018390           | 67.310381                     | 0.014857           | 276               |
| 24     | 64.694069         | 4,367.593285                 | 0.000229            | 0.015457           | 67.511495                     | 0.014812           | 288               |
| 25     | 76.969232         | 5,209.318748                 | 0.000192            | 0.012992           | 67.680535                     | 0.014775           | 300               |
| 26     | 91.573505         | 6,210.754636                 | 0.000161            | 0.010920           | 67.822616                     | 0.014744           | 312               |
| 27     | 108.948818        | 7,402.204679                 | 0.000135            | 0.009179           | 67.942037                     | 0.014718           | 324               |
| 28     | 129.620953        | 8,819.722487                 | 0.000113            | 0.007715           | 68.042414                     | 0.014697           | 336               |
| 29     | 154.215454        | 10,506.202542                | 0.000095            | 0.006484           | 68.126782                     | 0.014679           | 348               |
| 30     | 183.476557        | 12,512.678200                | 0.000080            | 0.005450           | 68.197695                     | 0.014663           | 360               |
| 31     | 218.289712        | 14,899.865974                | 0.000067            | 0.004581           | 68.257298                     | 0.014650           | 372               |
| 32     | 259.708375        | 17,740.002830                | 0.000056            | 0.003850           | 68.307396                     | 0.014640           | 384               |
| 33     | 308.985885        | 21,119.032099                | 0.000047            | 0.003236           | 68.349504                     | 0.014631           | 396               |
| 34     | 367.613394        | 25,139.204149                | 0.000040            | 0.002720           | 68.384897                     | 0.014623           | 408               |
| 35     | 437.364986        | 29,922.170503                | 0.000033            | 0.002286           | 68.414645                     | 0.014617           | 420               |
| 36     | 520.351365        | 35,612.665055                | 0.000028            | 0.001922           | 68.439649                     | 0.014611           | 432               |
| 37     | 619.083721        | 42,382.883753                | 0.000024            | 0.001615           | 68.460666                     | 0.014607           | 444               |
| 38     | 736.549723        | 50,437.695301                | 0.000020            | 0.001358           | 68.478330                     | 0.014603           | 456               |
| 39     | 876.303925        | 60,020.840537                | 0.000017            | 0.001141           | 68.493178                     | 0.014600           | 468               |
| 40     | 1,042.575327      | 71,422.308104                | 0.000014            | 0.000959           | 68.505657                     | 0.014597           | 480               |
| 41     | 1,240.395348      | 84,987.109583                | 0.000012            | 0.000806           | 68.516147                     | 0.014595           | 492               |
| 42     | 1,475.750078      | 101,125.719642               | 0.000010            | 0.000678           | 68.524963                     | 0.014593           | 504               |
| 43     | 1,755.761416      | 120,326.497113               | 0.000008            | 0.000570           | 68.532373                     | 0.014592           | 516               |
| 44     | 2,088.902583      | 143,170.462868               | 0.000007            | 0.000479           | 68.538602                     | 0.014590           | 528               |
| 45     | 2,485.254524      | 170,348.881667               | 0.000006            | 0.000402           | 68.543837                     | 0.014589           | 540               |
| 46     | 2,956.810959      | 202,684.180027               | 0.000005            | 0.000338           | 68.548238                     | 0.014588           | 552               |
| 47     | 3,517.841316      | 241,154.833078               | 0.000004            | 0.000284           | 68.551936                     | 0.014587           | 564               |
| 48     | 4,185.322530      | 286,924.973486               | 0.000003            | 0.000239           | 68.555045                     | 0.014587           | 576               |
| 49     | 4,979.452769      | 341,379.618441               | 0.000003            | 0.000201           | 68.557658                     | 0.014586           | 588               |
| 50     | 5,924.262635      | 406,166.580654               | 0.000002            | 0.000169           | 68.559854                     | 0.014586           | 600               |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

17.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.175000             | 1.000000                        | 1.000000               | 0.851064              | 0.851064                         | 1.175000              | 1     |
| 2     | 1.380625             | 2.175000                        | 0.459770               | 0.724310              | 1.575373                         | 0.634770              | 2     |
| 3     | 1.622234             | 3.555625                        | 0.281245               | 0.616434              | 2.191807                         | 0.456245              | 3     |
| 4     | 1.906125             | 5.177859                        | 0.193130               | 0.524624              | 2.716432                         | 0.368130              | 4     |
| 5     | 2.239697             | 7.083985                        | 0.141163               | 0.446489              | 3.162921                         | 0.316163              | 5     |
| 6     | 2.631644             | 9.323682                        | 0.107254               | 0.379991              | 3.542911                         | 0.282254              | 6     |
| 7     | 3.092182             | 11.955326                       | 0.083645               | 0.323396              | 3.866307                         | 0.258645              | 7     |
| 8     | 3.633314             | 15.047509                       | 0.066456               | 0.275231              | 4.141538                         | 0.241456              | 8     |
| 9     | 4.269144             | 18.680823                       | 0.053531               | 0.234239              | 4.375777                         | 0.228531              | 9     |
| 10    | 5.016244             | 22.949967                       | 0.043573               | 0.199352              | 4.575129                         | 0.218573              | 10    |
| 11    | 5.894087             | 27.966211                       | 0.035757               | 0.169662              | 4.744791                         | 0.210757              | 11    |
| 12    | 6.925552             | 33.860298                       | 0.029533               | 0.144393              | 4.889184                         | 0.204533              | 12    |
| 13    | 8.137524             | 40.785850                       | 0.024518               | 0.122888              | 5.012071                         | 0.199518              | 13    |
| 14    | 9.561590             | 48.923373                       | 0.020440               | 0.104585              | 5.116657                         | 0.195440              | 14    |
| 15    | 11.234869            | 58.484964                       | 0.017098               | 0.089009              | 5.205665                         | 0.192098              | 15    |
| 16    | 13.200971            | 69.719832                       | 0.014343               | 0.075752              | 5.281417                         | 0.189343              | 16    |
| 17    | 15.511141            | 82.920803                       | 0.012060               | 0.064470              | 5.345887                         | 0.187060              | 17    |
| 18    | 18.225590            | 98.431944                       | 0.010159               | 0.054868              | 5.400755                         | 0.185159              | 18    |
| 19    | 21.415068            | 116.657534                      | 0.008572               | 0.046696              | 5.447451                         | 0.183572              | 19    |
| 20    | 25.162705            | 138.072602                      | 0.007243               | 0.039741              | 5.487192                         | 0.182243              | 20    |
| 21    | 29.566179            | 163.235307                      | 0.006126               | 0.033822              | 5.521015                         | 0.181126              | 21    |
| 22    | 34.740260            | 192.801486                      | 0.005187               | 0.028785              | 5.549800                         | 0.180187              | 22    |
| 23    | 40.819806            | 227.541746                      | 0.004395               | 0.024498              | 5.574298                         | 0.179395              | 23    |
| 24    | 47.963272            | 268.361552                      | 0.003726               | 0.020849              | 5.595147                         | 0.178726              | 24    |
| 25    | 56.356844            | 316.324823                      | 0.003161               | 0.017744              | 5.612891                         | 0.178161              | 25    |
| 26    | 66.219292            | 372.681667                      | 0.002683               | 0.015101              | 5.627992                         | 0.177683              | 26    |
| 27    | 77.807668            | 438.900959                      | 0.002278               | 0.012852              | 5.640845                         | 0.177278              | 27    |
| 28    | 91.424010            | 516.708627                      | 0.001935               | 0.010938              | 5.651783                         | 0.176935              | 28    |
| 29    | 107.423211           | 608.132637                      | 0.001644               | 0.009309              | 5.661092                         | 0.176644              | 29    |
| 30    | 126.222273           | 715.555848                      | 0.001398               | 0.007923              | 5.669014                         | 0.176398              | 30    |
| 31    | 148.311171           | 841.778122                      | 0.001188               | 0.006743              | 5.675757                         | 0.176188              | 31    |
| 32    | 174.265626           | 990.089293                      | 0.001010               | 0.005738              | 5.681495                         | 0.176010              | 32    |
| 33    | 204.762111           | 1,164.354919                    | 0.000859               | 0.004884              | 5.686379                         | 0.175859              | 33    |
| 34    | 240.595480           | 1,369.117030                    | 0.000730               | 0.004156              | 5.690535                         | 0.175730              | 34    |
| 35    | 282.699689           | 1,609.712511                    | 0.000621               | 0.003537              | 5.694072                         | 0.175621              | 35    |
| 36    | 332.172135           | 1,892.412200                    | 0.000528               | 0.003010              | 5.697083                         | 0.175528              | 36    |
| 37    | 390.302259           | 2,224.584335                    | 0.000450               | 0.002562              | 5.699645                         | 0.175450              | 37    |
| 38    | 458.605154           | 2,614.886594                    | 0.000382               | 0.002181              | 5.701826                         | 0.175382              | 38    |
| 39    | 538.861056           | 3,073.491747                    | 0.000325               | 0.001856              | 5.703681                         | 0.175325              | 39    |
| 40    | 633.161741           | 3,612.352803                    | 0.000277               | 0.001579              | 5.705261                         | 0.175277              | 40    |
| 41    | 743.965045           | 4,245.514544                    | 0.000236               | 0.001344              | 5.706605                         | 0.175236              | 41    |
| 42    | 874.158928           | 4,989.479589                    | 0.000200               | 0.001144              | 5.707749                         | 0.175200              | 42    |
| 43    | 1,027.136740         | 5,863.638517                    | 0.000171               | 0.000974              | 5.708722                         | 0.175171              | 43    |
| 44    | 1,206.885670         | 6,890.775258                    | 0.000145               | 0.000829              | 5.709551                         | 0.175145              | 44    |
| 45    | 1,418.090662         | 8,097.660928                    | 0.000123               | 0.000705              | 5.710256                         | 0.175123              | 45    |
| 46    | 1,666.256528         | 9,515.751590                    | 0.000105               | 0.000600              | 5.710856                         | 0.175105              | 46    |
| 47    | 1,957.851421         | 11,182.008118                   | 0.000089               | 0.000511              | 5.711367                         | 0.175089              | 47    |
| 48    | 2,300.475419         | 13,139.859539                   | 0.000076               | 0.000435              | 5.711802                         | 0.175076              | 48    |
| 49    | 2,703.058618         | 15,440.334958                   | 0.000065               | 0.000370              | 5.712172                         | 0.175065              | 49    |
| 50    | 3,176.093876         | 18,143.393576                   | 0.000055               | 0.000315              | 5.712487                         | 0.175055              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

18.00%

1.500000%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |
| 1      | 1.015000          | 1.000000                     | 1.000000            | 0.985222           | 0.985222                      | 1.015000           |                   |
| 2      | 1.030225          | 2.015000                     | 0.496278            | 0.970662           | 1.955883                      | 0.511278           |                   |
| 3      | 1.045678          | 3.045225                     | 0.328383            | 0.956317           | 2.912200                      | 0.343383           |                   |
| 4      | 1.061364          | 4.090903                     | 0.244445            | 0.942184           | 3.854385                      | 0.259445           |                   |
| 5      | 1.077284          | 5.152267                     | 0.194089            | 0.928260           | 4.782645                      | 0.209089           |                   |
| 6      | 1.093443          | 6.229551                     | 0.160525            | 0.914542           | 5.697187                      | 0.175525           |                   |
| 7      | 1.109845          | 7.322994                     | 0.136556            | 0.901027           | 6.598214                      | 0.151556           |                   |
| 8      | 1.126493          | 8.432839                     | 0.118584            | 0.887711           | 7.485925                      | 0.133584           |                   |
| 9      | 1.143390          | 9.559332                     | 0.104610            | 0.874592           | 8.360517                      | 0.119610           |                   |
| 10     | 1.160541          | 10.702722                    | 0.093434            | 0.861667           | 9.222185                      | 0.108434           |                   |
| 11     | 1.177949          | 11.863262                    | 0.084294            | 0.848933           | 10.071118                     | 0.099294           |                   |
| Years  |                   |                              |                     |                    |                               |                    | Months            |
| 1      | 1.195618          | 13.041211                    | 0.076680            | 0.836387           | 10.907505                     | 0.091680           | 12                |
| 2      | 1.429503          | 28.633521                    | 0.034924            | 0.699544           | 20.030405                     | 0.049924           | 24                |
| 3      | 1.709140          | 47.275969                    | 0.021152            | 0.585090           | 27.660684                     | 0.036152           | 36                |
| 4      | 2.043478          | 69.565219                    | 0.014375            | 0.489362           | 34.042554                     | 0.029375           | 48                |
| 5      | 2.443220          | 96.214652                    | 0.010393            | 0.409296           | 39.380269                     | 0.025393           | 60                |
| 6      | 2.921158          | 128.077197                   | 0.007808            | 0.342330           | 43.844667                     | 0.022808           | 72                |
| 7      | 3.492590          | 166.172636                   | 0.006018            | 0.286321           | 47.578633                     | 0.021018           | 84                |
| 8      | 4.175804          | 211.720235                   | 0.004723            | 0.239475           | 50.701675                     | 0.019723           | 96                |
| 9      | 4.992667          | 266.177771                   | 0.003757            | 0.200294           | 53.313749                     | 0.018757           | 108               |
| 10     | 5.969323          | 331.288191                   | 0.003019            | 0.167523           | 55.498454                     | 0.018019           | 120               |
| 11     | 7.137031          | 409.135393                   | 0.002444            | 0.140114           | 57.325714                     | 0.017444           | 132               |
| 12     | 8.533164          | 502.210922                   | 0.001991            | 0.117190           | 58.854011                     | 0.016991           | 144               |
| 13     | 10.202406         | 613.493716                   | 0.001630            | 0.098016           | 60.132260                     | 0.016630           | 156               |
| 14     | 12.198182         | 746.545446                   | 0.001340            | 0.081979           | 61.201371                     | 0.016340           | 168               |
| 15     | 14.584368         | 905.624513                   | 0.001104            | 0.068567           | 62.095562                     | 0.016104           | 180               |
| 16     | 17.437335         | 1,095.822335                 | 0.000913            | 0.057348           | 62.843452                     | 0.015913           | 192               |
| 17     | 20.848395         | 1,323.226308                 | 0.000756            | 0.047965           | 63.468978                     | 0.015756           | 204               |
| 18     | 24.926719         | 1,595.114630                 | 0.000627            | 0.040118           | 63.992160                     | 0.015627           | 216               |
| 19     | 29.802839         | 1,920.189249                 | 0.000521            | 0.033554           | 64.429743                     | 0.015521           | 228               |
| 20     | 35.632816         | 2,308.854370                 | 0.000433            | 0.028064           | 64.795732                     | 0.015433           | 240               |
| 21     | 42.603242         | 2,773.549452                 | 0.000361            | 0.023472           | 65.101841                     | 0.015361           | 252               |
| 22     | 50.937210         | 3,329.147335                 | 0.000300            | 0.019632           | 65.357866                     | 0.015300           | 264               |
| 23     | 60.901454         | 3,993.430261                 | 0.000250            | 0.016420           | 65.572002                     | 0.015250           | 276               |
| 24     | 72.814885         | 4,787.658998                 | 0.000209            | 0.013733           | 65.751103                     | 0.015209           | 288               |
| 25     | 87.058800         | 5,737.253308                 | 0.000174            | 0.011486           | 65.900901                     | 0.015174           | 300               |
| 26     | 104.089083        | 6,872.605521                 | 0.000146            | 0.009607           | 66.026190                     | 0.015146           | 312               |
| 27     | 124.450799        | 8,230.053258                 | 0.000122            | 0.008035           | 66.130980                     | 0.015122           | 324               |
| 28     | 148.795637        | 9,853.042439                 | 0.000101            | 0.006721           | 66.218625                     | 0.015101           | 336               |
| 29     | 177.902767        | 11,793.517795                | 0.000085            | 0.005621           | 66.291930                     | 0.015085           | 348               |
| 30     | 212.703781        | 14,113.585393                | 0.000071            | 0.004701           | 66.353242                     | 0.015071           | 360               |
| 31     | 254.312506        | 16,887.500372                | 0.000059            | 0.003932           | 66.404522                     | 0.015059           | 372               |
| 32     | 304.060653        | 20,204.043526                | 0.000049            | 0.003289           | 66.447412                     | 0.015049           | 384               |
| 33     | 363.540442        | 24,169.362788                | 0.000041            | 0.002751           | 66.483285                     | 0.015041           | 396               |
| 34     | 434.655558        | 28,910.370554                | 0.000035            | 0.002301           | 66.513289                     | 0.015035           | 408               |
| 35     | 519.682084        | 34,578.805589                | 0.000029            | 0.001924           | 66.538383                     | 0.015029           | 420               |
| 36     | 621.341343        | 41,356.089521                | 0.000024            | 0.001609           | 66.559372                     | 0.015024           | 432               |
| 37     | 742.887000        | 49,459.133344                | 0.000020            | 0.001346           | 66.576927                     | 0.015020           | 444               |
| 38     | 888.209197        | 59,147.279782                | 0.000017            | 0.001126           | 66.591609                     | 0.015017           | 456               |
| 39     | 1,061.959056      | 70,730.603711                | 0.000014            | 0.000942           | 66.603890                     | 0.015014           | 468               |
| 40     | 1,269.697544      | 84,579.836287                | 0.000012            | 0.000788           | 66.614161                     | 0.015012           | 480               |
| 41     | 1,518.073456      | 101,138.230416               | 0.000010            | 0.000659           | 66.622751                     | 0.015010           | 492               |
| 42     | 1,815.036210      | 120,935.747326               | 0.000008            | 0.000551           | 66.629936                     | 0.015008           | 504               |
| 43     | 2,170.090274      | 144,606.018293               | 0.000007            | 0.000461           | 66.635946                     | 0.015007           | 516               |
| 44     | 2,594.599366      | 172,906.624386               | 0.000006            | 0.000385           | 66.640972                     | 0.015006           | 528               |
| 45     | 3,102.150149      | 206,743.343293               | 0.000005            | 0.000322           | 66.645176                     | 0.015005           | 540               |
| 46     | 3,708.987089      | 247,199.139281               | 0.000004            | 0.000270           | 66.648692                     | 0.015004           | 552               |
| 47     | 4,434.532362      | 295,568.824106               | 0.000003            | 0.000226           | 66.651633                     | 0.015003           | 564               |
| 48     | 5,302.007473      | 353,400.498230               | 0.000003            | 0.000189           | 66.654093                     | 0.015003           | 576               |
| 49     | 6,339.176480      | 422,545.098698               | 0.000002            | 0.000158           | 66.656150                     | 0.015002           | 588               |
| 50     | 7,579.234592      | 505,215.639477               | 0.000002            | 0.000132           | 66.657871                     | 0.015002           | 600               |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

18.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.180000             | 1.000000                        | 1.000000               | 0.847458              | 0.847458                         | 1.180000              | 1     |
| 2     | 1.392400             | 2.180000                        | 0.458716               | 0.718184              | 1.565642                         | 0.638716              | 2     |
| 3     | 1.643032             | 3.572400                        | 0.279924               | 0.608631              | 2.174273                         | 0.459924              | 3     |
| 4     | 1.938778             | 5.215432                        | 0.191739               | 0.515789              | 2.690062                         | 0.371739              | 4     |
| 5     | 2.287758             | 7.154210                        | 0.139778               | 0.437109              | 3.127171                         | 0.319778              | 5     |
| 6     | 2.699554             | 9.441968                        | 0.105910               | 0.370432              | 3.497603                         | 0.285910              | 6     |
| 7     | 3.185474             | 12.141522                       | 0.082362               | 0.313925              | 3.811528                         | 0.262362              | 7     |
| 8     | 3.758859             | 15.326996                       | 0.065244               | 0.266038              | 4.077566                         | 0.245244              | 8     |
| 9     | 4.435454             | 19.085855                       | 0.052395               | 0.225456              | 4.303022                         | 0.232395              | 9     |
| 10    | 5.233836             | 23.521309                       | 0.042515               | 0.191064              | 4.494086                         | 0.222515              | 10    |
| 11    | 6.175926             | 28.755144                       | 0.034776               | 0.161919              | 4.656005                         | 0.214776              | 11    |
| 12    | 7.287593             | 34.931070                       | 0.028628               | 0.137220              | 4.793225                         | 0.208628              | 12    |
| 13    | 8.599359             | 42.218663                       | 0.023686               | 0.116288              | 4.909513                         | 0.203686              | 13    |
| 14    | 10.147244            | 50.818022                       | 0.019678               | 0.098549              | 5.008062                         | 0.199678              | 14    |
| 15    | 11.973748            | 60.965266                       | 0.016403               | 0.083516              | 5.091578                         | 0.196403              | 15    |
| 16    | 14.129023            | 72.939014                       | 0.013710               | 0.070776              | 5.162354                         | 0.193710              | 16    |
| 17    | 16.672247            | 87.068036                       | 0.011485               | 0.059980              | 5.222334                         | 0.191485              | 17    |
| 18    | 19.673251            | 103.740283                      | 0.009639               | 0.050830              | 5.273164                         | 0.189639              | 18    |
| 19    | 23.214436            | 123.413534                      | 0.008103               | 0.043077              | 5.316241                         | 0.188103              | 19    |
| 20    | 27.393035            | 146.627970                      | 0.006820               | 0.036506              | 5.352746                         | 0.186820              | 20    |
| 21    | 32.323781            | 174.021005                      | 0.005746               | 0.030937              | 5.383683                         | 0.185746              | 21    |
| 22    | 38.142061            | 206.344785                      | 0.004846               | 0.026218              | 5.409901                         | 0.184846              | 22    |
| 23    | 45.007632            | 244.486847                      | 0.004090               | 0.022218              | 5.432120                         | 0.184090              | 23    |
| 24    | 53.109006            | 289.494479                      | 0.003454               | 0.018829              | 5.450949                         | 0.183454              | 24    |
| 25    | 62.668627            | 342.603486                      | 0.002919               | 0.015957              | 5.466906                         | 0.182919              | 25    |
| 26    | 73.948980            | 405.272113                      | 0.002467               | 0.013523              | 5.480429                         | 0.182467              | 26    |
| 27    | 87.259797            | 479.221093                      | 0.002087               | 0.011460              | 5.491889                         | 0.182087              | 27    |
| 28    | 102.966560           | 566.480890                      | 0.001765               | 0.009712              | 5.501601                         | 0.181765              | 28    |
| 29    | 121.500541           | 669.447450                      | 0.001494               | 0.008230              | 5.509831                         | 0.181494              | 29    |
| 30    | 143.370638           | 790.947991                      | 0.001264               | 0.006975              | 5.516806                         | 0.181264              | 30    |
| 31    | 169.177353           | 934.318630                      | 0.001070               | 0.005911              | 5.522717                         | 0.181070              | 31    |
| 32    | 199.629277           | 1,103.495983                    | 0.000906               | 0.005009              | 5.527726                         | 0.180906              | 32    |
| 33    | 235.562547           | 1,303.125260                    | 0.000767               | 0.004245              | 5.531971                         | 0.180767              | 33    |
| 34    | 277.963805           | 1,538.687807                    | 0.000650               | 0.003598              | 5.535569                         | 0.180650              | 34    |
| 35    | 327.997290           | 1,816.651612                    | 0.000550               | 0.003049              | 5.538618                         | 0.180550              | 35    |
| 36    | 387.036802           | 2,144.648902                    | 0.000466               | 0.002584              | 5.541201                         | 0.180466              | 36    |
| 37    | 456.703427           | 2,531.685705                    | 0.000395               | 0.002190              | 5.543391                         | 0.180395              | 37    |
| 38    | 538.910044           | 2,988.389132                    | 0.000335               | 0.001856              | 5.545247                         | 0.180335              | 38    |
| 39    | 635.913852           | 3,527.299175                    | 0.000284               | 0.001573              | 5.546819                         | 0.180284              | 39    |
| 40    | 750.378345           | 4,163.213027                    | 0.000240               | 0.001333              | 5.548152                         | 0.180240              | 40    |
| 41    | 885.446447           | 4,913.591372                    | 0.000204               | 0.001129              | 5.549281                         | 0.180204              | 41    |
| 42    | 1,044.826807         | 5,799.037819                    | 0.000172               | 0.000957              | 5.550238                         | 0.180172              | 42    |
| 43    | 1,232.895633         | 6,843.864626                    | 0.000146               | 0.000811              | 5.551049                         | 0.180146              | 43    |
| 44    | 1,454.816847         | 8,076.760259                    | 0.000124               | 0.000687              | 5.551737                         | 0.180124              | 44    |
| 45    | 1,716.683879         | 9,531.577105                    | 0.000105               | 0.000583              | 5.552319                         | 0.180105              | 45    |
| 46    | 2,025.686977         | 11,248.260984                   | 0.000089               | 0.000494              | 5.552813                         | 0.180089              | 46    |
| 47    | 2,390.310633         | 13,273.947961                   | 0.000075               | 0.000418              | 5.553231                         | 0.180075              | 47    |
| 48    | 2,820.566547         | 15,664.258594                   | 0.000064               | 0.000355              | 5.553586                         | 0.180064              | 48    |
| 49    | 3,328.268525         | 18,484.825141                   | 0.000054               | 0.000300              | 5.553886                         | 0.180054              | 49    |
| 50    | 3,927.356860         | 21,813.093666                   | 0.000046               | 0.000255              | 5.554141                         | 0.180046              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

18.50%

1.541667%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | Mortgage Constant |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |                   |
| 1      | 1.015417          | 1.000000                     | 1.000000            | 0.984817           | 0.984817                      | 1.015417           |                   |
| 2      | 1.031071          | 2.015417                     | 0.496175            | 0.969865           | 1.954683                      | 0.511592           |                   |
| 3      | 1.046967          | 3.046488                     | 0.328247            | 0.955140           | 2.909823                      | 0.343664           |                   |
| 4      | 1.063107          | 4.093454                     | 0.244292            | 0.940639           | 3.850462                      | 0.259709           |                   |
| 5      | 1.079497          | 5.156562                     | 0.193928            | 0.926357           | 4.776819                      | 0.209344           |                   |
| 6      | 1.096139          | 6.236059                     | 0.160358            | 0.912293           | 5.689112                      | 0.175774           |                   |
| 7      | 1.113038          | 7.332198                     | 0.136385            | 0.898442           | 6.587554                      | 0.151801           |                   |
| 8      | 1.130197          | 8.445236                     | 0.118410            | 0.884801           | 7.472355                      | 0.133827           |                   |
| 9      | 1.147621          | 9.575433                     | 0.104434            | 0.871368           | 8.343723                      | 0.119851           |                   |
| 10     | 1.165314          | 10.723055                    | 0.093257            | 0.858138           | 9.201861                      | 0.108674           |                   |
| 11     | 1.183279          | 11.888368                    | 0.084116            | 0.845109           | 10.046970                     | 0.099532           |                   |
| Years  | Months            |                              |                     |                    |                               |                    |                   |
| 1      | 1.201521          | 13.071647                    | 0.076501            | 0.832278           | 10.879248                     | 0.091918           | 12                |
| 2      | 1.443653          | 28.777510                    | 0.034749            | 0.692687           | 19.933810                     | 0.050166           | 24                |
| 3      | 1.734580          | 47.648436                    | 0.020987            | 0.576508           | 27.469724                     | 0.036404           | 36                |
| 4      | 2.084135          | 70.322255                    | 0.014220            | 0.479815           | 33.741702                     | 0.029637           | 48                |
| 5      | 2.504132          | 97.565330                    | 0.010250            | 0.399340           | 38.961733                     | 0.025666           | 60                |
| 6      | 3.008768          | 130.298463                   | 0.007675            | 0.332362           | 43.306252                     | 0.023091           | 72                |
| 7      | 3.615099          | 169.628018                   | 0.005895            | 0.276618           | 46.922100                     | 0.021312           | 84                |
| 8      | 4.343618          | 216.883312                   | 0.004611            | 0.230223           | 49.931492                     | 0.020027           | 96                |
| 9      | 5.218949          | 273.661552                   | 0.003654            | 0.191609           | 52.436143                     | 0.019071           | 108               |
| 10     | 6.270678          | 341.881813                   | 0.002925            | 0.159472           | 54.520710                     | 0.018342           | 120               |
| 11     | 7.534353          | 423.849905                   | 0.002359            | 0.132725           | 56.255650                     | 0.017776           | 132               |
| 12     | 9.052685          | 522.336307                   | 0.001914            | 0.110464           | 57.699602                     | 0.017331           | 144               |
| 13     | 10.876993         | 640.669811                   | 0.001561            | 0.091937           | 58.901372                     | 0.016978           | 156               |
| 14     | 13.068938         | 782.850028                   | 0.001277            | 0.076517           | 59.901580                     | 0.016694           | 168               |
| 15     | 15.702606         | 953.682578                   | 0.001049            | 0.063684           | 60.734031                     | 0.016465           | 180               |
| 16     | 18.867015         | 1,158.941514                 | 0.000863            | 0.053003           | 61.426861                     | 0.016280           | 192               |
| 17     | 22.669119         | 1,405.564483                 | 0.000711            | 0.044113           | 62.003489                     | 0.016128           | 204               |
| 18     | 27.237428         | 1,701.887217                 | 0.000588            | 0.036714           | 62.483404                     | 0.016004           | 216               |
| 19     | 32.726348         | 2,057.925274                 | 0.000486            | 0.030556           | 62.882827                     | 0.015903           | 228               |
| 20     | 39.321402         | 2,485.712559                 | 0.000402            | 0.025431           | 63.215258                     | 0.015819           | 240               |
| 21     | 47.245499         | 2,999.708064                 | 0.000333            | 0.021166           | 63.491933                     | 0.015750           | 252               |
| 22     | 56.766471         | 3,617.284577                 | 0.000276            | 0.017616           | 63.722203                     | 0.015693           | 264               |
| 23     | 68.206120         | 4,359.315869                 | 0.000229            | 0.014661           | 63.913852                     | 0.015646           | 276               |
| 24     | 81.951101         | 5,250.882223                 | 0.000190            | 0.012202           | 64.073358                     | 0.015607           | 288               |
| 25     | 98.465988         | 6,322.118126                 | 0.000158            | 0.010156           | 64.206111                     | 0.015575           | 300               |
| 26     | 118.308975        | 7,609.230808                 | 0.000131            | 0.008452           | 64.316598                     | 0.015548           | 312               |
| 27     | 142.150745        | 9,155.724025                 | 0.000109            | 0.007035           | 64.408554                     | 0.015526           | 324               |
| 28     | 170.797139        | 11,013.868459                | 0.000091            | 0.005855           | 64.485088                     | 0.015507           | 336               |
| 29     | 205.216389        | 13,246.468450                | 0.000075            | 0.004873           | 64.548785                     | 0.015492           | 348               |
| 30     | 246.571848        | 15,928.984743                | 0.000063            | 0.004056           | 64.601798                     | 0.015479           | 360               |
| 31     | 296.261311        | 19,152.085024                | 0.000052            | 0.003375           | 64.645920                     | 0.015469           | 372               |
| 32     | 355.964255        | 23,024.708445                | 0.000043            | 0.002809           | 64.682642                     | 0.015460           | 384               |
| 33     | 427.698611        | 27,677.747710                | 0.000036            | 0.002338           | 64.713205                     | 0.015453           | 396               |
| 34     | 513.888962        | 33,268.473181                | 0.000030            | 0.001946           | 64.738641                     | 0.015447           | 408               |
| 35     | 617.448498        | 39,985.848538                | 0.000025            | 0.001620           | 64.759812                     | 0.015442           | 420               |
| 36     | 741.877481        | 48,056.917654                | 0.000021            | 0.001348           | 64.777431                     | 0.015437           | 432               |
| 37     | 891.381545        | 57,754.478565                | 0.000017            | 0.001122           | 64.792096                     | 0.015434           | 444               |
| 38     | 1,071.013852      | 69,406.303899                | 0.000014            | 0.000934           | 64.804301                     | 0.015431           | 456               |
| 39     | 1,286.845883      | 83,406.219432                | 0.000012            | 0.000777           | 64.814459                     | 0.015429           | 468               |
| 40     | 1,546.172651      | 100,227.415195               | 0.000010            | 0.000647           | 64.822913                     | 0.015427           | 480               |
| 41     | 1,857.759269      | 120,438.439055               | 0.000008            | 0.000538           | 64.829949                     | 0.015425           | 492               |
| 42     | 2,232.137206      | 144,722.413349               | 0.000007            | 0.000448           | 64.835805                     | 0.015424           | 504               |
| 43     | 2,681.960246      | 173,900.124065               | 0.000006            | 0.000373           | 64.840679                     | 0.015422           | 516               |
| 44     | 3,222.432180      | 208,957.762998               | 0.000005            | 0.000310           | 64.844736                     | 0.015421           | 528               |
| 45     | 3,871.820683      | 251,080.260528               | 0.000004            | 0.000258           | 64.848112                     | 0.015421           | 540               |
| 46     | 4,652.074758      | 301,691.335664               | 0.000003            | 0.000215           | 64.850922                     | 0.015420           | 552               |
| 47     | 5,589.566596      | 362,501.617027               | 0.000003            | 0.000179           | 64.853260                     | 0.015419           | 564               |
| 48     | 6,715.982944      | 435,566.461221               | 0.000002            | 0.000149           | 64.855207                     | 0.015419           | 576               |
| 49     | 8,069.396102      | 523,355.422850               | 0.000002            | 0.000124           | 64.856826                     | 0.015419           | 588               |
| 50     | 9,695.550748      | 628,835.724202               | 0.000002            | 0.000103           | 64.858175                     | 0.015418           | 600               |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

18.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.185000             | 1.000000                        | 1.000000               | 0.843882              | 0.843882                         | 1.185000              | 1     |
| 2     | 1.404225             | 2.185000                        | 0.457666               | 0.712137              | 1.556018                         | 0.642666              | 2     |
| 3     | 1.664007             | 3.589225                        | 0.278612               | 0.600959              | 2.156978                         | 0.463612              | 3     |
| 4     | 1.971848             | 5.253232                        | 0.190359               | 0.507139              | 2.664116                         | 0.375359              | 4     |
| 5     | 2.336640             | 7.225079                        | 0.138407               | 0.427965              | 3.092081                         | 0.323407              | 5     |
| 6     | 2.768918             | 9.561719                        | 0.104584               | 0.361152              | 3.453233                         | 0.289584              | 6     |
| 7     | 3.281168             | 12.330637                       | 0.081099               | 0.304770              | 3.758003                         | 0.266099              | 7     |
| 8     | 3.888184             | 15.611805                       | 0.064054               | 0.257189              | 4.015192                         | 0.249054              | 8     |
| 9     | 4.607498             | 19.499989                       | 0.051282               | 0.217038              | 4.232230                         | 0.236282              | 9     |
| 10    | 5.459885             | 24.107487                       | 0.041481               | 0.183154              | 4.415384                         | 0.226481              | 10    |
| 11    | 6.469964             | 29.567372                       | 0.033821               | 0.154560              | 4.569944                         | 0.218821              | 11    |
| 12    | 7.666907             | 36.037336                       | 0.027749               | 0.130431              | 4.700375                         | 0.212749              | 12    |
| 13    | 9.085285             | 43.704243                       | 0.022881               | 0.110068              | 4.810443                         | 0.207881              | 13    |
| 14    | 10.766063            | 52.789528                       | 0.018943               | 0.092884              | 4.903327                         | 0.203943              | 14    |
| 15    | 12.757784            | 63.555591                       | 0.015734               | 0.078384              | 4.981711                         | 0.200734              | 15    |
| 16    | 15.117974            | 76.313375                       | 0.013104               | 0.066146              | 5.047857                         | 0.198104              | 16    |
| 17    | 17.914800            | 91.431350                       | 0.010937               | 0.055820              | 5.103677                         | 0.195937              | 17    |
| 18    | 21.229038            | 109.346149                      | 0.009145               | 0.047105              | 5.150782                         | 0.194145              | 18    |
| 19    | 25.156410            | 130.575187                      | 0.007658               | 0.039751              | 5.190534                         | 0.192658              | 19    |
| 20    | 29.810345            | 155.731596                      | 0.006421               | 0.033545              | 5.224079                         | 0.191421              | 20    |
| 21    | 35.325259            | 185.541942                      | 0.005390               | 0.028308              | 5.252387                         | 0.190390              | 21    |
| 22    | 41.860432            | 220.867201                      | 0.004528               | 0.023889              | 5.276276                         | 0.189528              | 22    |
| 23    | 49.604612            | 262.727633                      | 0.003806               | 0.020159              | 5.296436                         | 0.188806              | 23    |
| 24    | 58.781465            | 312.332245                      | 0.003202               | 0.017012              | 5.313448                         | 0.188202              | 24    |
| 25    | 69.656036            | 371.113710                      | 0.002695               | 0.014356              | 5.327804                         | 0.187695              | 25    |
| 26    | 82.542403            | 440.769747                      | 0.002269               | 0.012115              | 5.339919                         | 0.187269              | 26    |
| 27    | 97.812748            | 523.312150                      | 0.001911               | 0.010224              | 5.350143                         | 0.186911              | 27    |
| 28    | 115.908106           | 621.124898                      | 0.001610               | 0.008628              | 5.358770                         | 0.186610              | 28    |
| 29    | 137.351106           | 737.033004                      | 0.001357               | 0.007281              | 5.366051                         | 0.186357              | 29    |
| 30    | 162.761060           | 874.384110                      | 0.001144               | 0.006144              | 5.372195                         | 0.186144              | 30    |
| 31    | 192.871856           | 1,037.145170                    | 0.000964               | 0.005185              | 5.377380                         | 0.185964              | 31    |
| 32    | 228.553150           | 1,230.017026                    | 0.000813               | 0.004375              | 5.381755                         | 0.185813              | 32    |
| 33    | 270.835483           | 1,458.570176                    | 0.000686               | 0.003692              | 5.385447                         | 0.185686              | 33    |
| 34    | 320.940047           | 1,729.405659                    | 0.000578               | 0.003116              | 5.388563                         | 0.185578              | 34    |
| 35    | 380.313956           | 2,050.345706                    | 0.000488               | 0.002629              | 5.391192                         | 0.185488              | 35    |
| 36    | 450.672037           | 2,430.659662                    | 0.000411               | 0.002219              | 5.393411                         | 0.185411              | 36    |
| 37    | 534.046364           | 2,881.331699                    | 0.000347               | 0.001872              | 5.395284                         | 0.185347              | 37    |
| 38    | 632.844942           | 3,415.378063                    | 0.000293               | 0.001580              | 5.396864                         | 0.185293              | 38    |
| 39    | 749.921256           | 4,048.223005                    | 0.000247               | 0.001333              | 5.398197                         | 0.185247              | 39    |
| 40    | 888.656688           | 4,798.144261                    | 0.000208               | 0.001125              | 5.399323                         | 0.185208              | 40    |
| 41    | 1,053.058176         | 5,686.800949                    | 0.000176               | 0.000950              | 5.400272                         | 0.185176              | 41    |
| 42    | 1,247.873938         | 6,739.859125                    | 0.000148               | 0.000801              | 5.401074                         | 0.185148              | 42    |
| 43    | 1,478.730617         | 7,987.733063                    | 0.000125               | 0.000676              | 5.401750                         | 0.185125              | 43    |
| 44    | 1,752.295781         | 9,466.463679                    | 0.000106               | 0.000571              | 5.402321                         | 0.185106              | 44    |
| 45    | 2,076.470500         | 11,218.759460                   | 0.000089               | 0.000482              | 5.402802                         | 0.185089              | 45    |
| 46    | 2,460.617543         | 13,295.229960                   | 0.000075               | 0.000406              | 5.403209                         | 0.185075              | 46    |
| 47    | 2,915.831788         | 15,755.847503                   | 0.000063               | 0.000343              | 5.403552                         | 0.185063              | 47    |
| 48    | 3,455.260669         | 18,671.679291                   | 0.000054               | 0.000289              | 5.403841                         | 0.185054              | 48    |
| 49    | 4,094.483893         | 22,126.939959                   | 0.000045               | 0.000244              | 5.404085                         | 0.185045              | 49    |
| 50    | 4,851.963413         | 26,221.423852                   | 0.000038               | 0.000206              | 5.404291                         | 0.185038              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

19.00%

1.583333%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |           |
| 1      | 1.015833          | 1.000000                     | 1.000000            | 0.984413           | 0.984413                      | 1.015833           |                   |           |
| 2      | 1.031917          | 2.015833                     | 0.496073            | 0.969070           | 1.953483                      | 0.511906           |                   |           |
| 3      | 1.048256          | 3.047751                     | 0.328111            | 0.953965           | 2.907449                      | 0.343944           |                   |           |
| 4      | 1.064853          | 4.096007                     | 0.244140            | 0.939096           | 3.846545                      | 0.259974           |                   |           |
| 5      | 1.081714          | 5.160860                     | 0.193766            | 0.924459           | 4.771004                      | 0.209599           |                   |           |
| 6      | 1.098841          | 6.242574                     | 0.160190            | 0.910050           | 5.681054                      | 0.176024           |                   |           |
| 7      | 1.116239          | 7.341415                     | 0.136214            | 0.895865           | 6.576920                      | 0.152047           |                   |           |
| 8      | 1.133913          | 8.457654                     | 0.118236            | 0.881902           | 7.458822                      | 0.134069           |                   |           |
| 9      | 1.151866          | 9.591566                     | 0.104258            | 0.868156           | 8.326978                      | 0.120092           |                   |           |
| 10     | 1.170104          | 10.743433                    | 0.093080            | 0.854625           | 9.181602                      | 0.108913           |                   |           |
| 11     | 1.188631          | 11.913537                    | 0.083938            | 0.841304           | 10.022906                     | 0.099771           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.207451          | 13.102168                    | 0.076323            | 0.828191           | 10.851097                     | 0.092157           | 12                | 1.1058789 |
| 2      | 1.457938          | 28.922394                    | 0.034575            | 0.685900           | 19.837878                     | 0.050409           | 24                | 0.6049034 |
| 3      | 1.760389          | 48.024542                    | 0.020823            | 0.568056           | 27.280649                     | 0.036656           | 36                | 0.4398722 |
| 4      | 2.125583          | 71.089450                    | 0.014067            | 0.470459           | 33.444684                     | 0.029900           | 48                | 0.3588014 |
| 5      | 2.566537          | 98.939196                    | 0.010107            | 0.389630           | 38.549682                     | 0.025941           | 60                | 0.3112866 |
| 6      | 3.098968          | 132.566399                   | 0.007543            | 0.322688           | 42.777596                     | 0.023377           | 72                | 0.2805207 |
| 7      | 3.741852          | 173.169599                   | 0.005775            | 0.267247           | 46.279115                     | 0.021608           | 84                | 0.2592962 |
| 8      | 4.518103          | 222.195973                   | 0.004501            | 0.221332           | 49.179042                     | 0.020334           | 96                | 0.2440064 |
| 9      | 5.455388          | 281.392918                   | 0.003554            | 0.183305           | 51.580735                     | 0.019387           | 108               | 0.2326450 |
| 10     | 6.587114          | 352.870328                   | 0.002834            | 0.151812           | 53.569796                     | 0.018667           | 120               | 0.2240068 |
| 11     | 7.953617          | 439.175798                   | 0.002277            | 0.125729           | 55.217118                     | 0.018110           | 132               | 0.2173239 |
| 12     | 9.603603          | 543.385424                   | 0.001840            | 0.104128           | 56.581415                     | 0.017674           | 144               | 0.2120838 |
| 13     | 11.595879         | 669.213441                   | 0.001494            | 0.086238           | 57.711314                     | 0.017328           | 156               | 0.2079315 |
| 14     | 14.001456         | 821.144606                   | 0.001218            | 0.071421           | 58.647086                     | 0.017051           | 168               | 0.2046137 |
| 15     | 16.906072         | 1,004.594042                 | 0.000995            | 0.059150           | 59.422084                     | 0.016829           | 180               | 0.2019451 |
| 16     | 20.413254         | 1,226.100247                 | 0.000816            | 0.048988           | 60.063930                     | 0.016649           | 192               | 0.1997871 |
| 17     | 24.648004         | 1,493.558135                 | 0.000670            | 0.040571           | 60.595501                     | 0.016503           | 204               | 0.1980345 |
| 18     | 29.761257         | 1,816.500430                 | 0.000551            | 0.033601           | 61.035743                     | 0.016384           | 216               | 0.1966061 |
| 19     | 35.935259         | 2,206.437425                 | 0.000453            | 0.027828           | 61.400348                     | 0.016287           | 228               | 0.1954386 |
| 20     | 43.390065         | 2,677.267240                 | 0.000374            | 0.023047           | 61.702310                     | 0.016207           | 240               | 0.1944822 |
| 21     | 52.391377         | 3,245.771169                 | 0.000308            | 0.019087           | 61.952393                     | 0.016141           | 252               | 0.1936971 |
| 22     | 63.260020         | 3,932.211806                 | 0.000254            | 0.015808           | 62.159509                     | 0.016088           | 264               | 0.1930517 |
| 23     | 76.383375         | 4,761.055238                 | 0.000210            | 0.013092           | 62.331041                     | 0.016043           | 276               | 0.1925204 |
| 24     | 92.229182         | 5,761.843068                 | 0.000174            | 0.010843           | 62.473102                     | 0.016007           | 288               | 0.1920827 |
| 25     | 111.362218        | 6,970.245332                 | 0.000143            | 0.008980           | 62.590755                     | 0.015977           | 300               | 0.1917216 |
| 26     | 134.464421        | 8,429.331851                 | 0.000119            | 0.007437           | 62.688195                     | 0.015952           | 312               | 0.1914236 |
| 27     | 162.359199        | 10,191.107326                | 0.000098            | 0.006159           | 62.768894                     | 0.015931           | 324               | 0.1911775 |
| 28     | 196.040777        | 12,318.364881                | 0.000081            | 0.005101           | 62.835728                     | 0.015915           | 336               | 0.1909742 |
| 29     | 236.709632        | 14,886.924139                | 0.000067            | 0.004225           | 62.891079                     | 0.015901           | 348               | 0.1908061 |
| 30     | 285.815282        | 17,988.333579                | 0.000056            | 0.003499           | 62.936920                     | 0.015889           | 360               | 0.1906671 |
| 31     | 345.107947        | 21,733.133503                | 0.000046            | 0.002898           | 62.974886                     | 0.015879           | 372               | 0.1905522 |
| 32     | 416.700935        | 26,254.795909                | 0.000038            | 0.002400           | 63.006328                     | 0.015871           | 384               | 0.1904571 |
| 33     | 503.145960        | 31,714.481694                | 0.000032            | 0.001987           | 63.032369                     | 0.015865           | 396               | 0.1903784 |
| 34     | 607.524092        | 38,306.784745                | 0.000026            | 0.001646           | 63.053935                     | 0.015859           | 408               | 0.1903133 |
| 35     | 733.555571        | 46,266.667644                | 0.000022            | 0.001363           | 63.071796                     | 0.015855           | 420               | 0.1902594 |
| 36     | 885.732406        | 55,877.836195                | 0.000018            | 0.001129           | 63.086589                     | 0.015851           | 432               | 0.1902148 |
| 37     | 1,069.478478      | 67,482.851256                | 0.000015            | 0.000935           | 63.098840                     | 0.015848           | 444               | 0.1901778 |
| 38     | 1,291.342856      | 81,495.338274                | 0.000012            | 0.000774           | 63.108986                     | 0.015846           | 456               | 0.1901472 |
| 39     | 1,559.233220      | 98,414.729710                | 0.000010            | 0.000641           | 63.117389                     | 0.015843           | 468               | 0.1901219 |
| 40     | 1,882.697708      | 118,844.065787               | 0.000008            | 0.000531           | 63.124348                     | 0.015842           | 480               | 0.1901010 |
| 41     | 2,273.265227      | 143,511.488025               | 0.000007            | 0.000440           | 63.130112                     | 0.015840           | 492               | 0.1900836 |
| 42     | 2,744.856367      | 173,296.191627               | 0.000006            | 0.000364           | 63.134885                     | 0.015839           | 504               | 0.1900692 |
| 43     | 3,314.279561      | 209,259.761720               | 0.000005            | 0.000302           | 63.138838                     | 0.015838           | 516               | 0.1900573 |
| 44     | 4,001.830163      | 252,684.010326               | 0.000004            | 0.000250           | 63.142112                     | 0.015837           | 528               | 0.1900475 |
| 45     | 4,832.013825      | 305,116.662648               | 0.000003            | 0.000207           | 63.144824                     | 0.015837           | 540               | 0.1900393 |
| 46     | 5,834.419916      | 368,426.521028               | 0.000003            | 0.000171           | 63.147070                     | 0.015836           | 552               | 0.1900326 |
| 47     | 7,044.776151      | 444,870.072721               | 0.000002            | 0.000142           | 63.148930                     | 0.015836           | 564               | 0.1900270 |
| 48     | 8,506.221996      | 537,171.915514               | 0.000002            | 0.000118           | 63.150470                     | 0.015835           | 576               | 0.1900223 |
| 49     | 10,270.846239     | 648,621.867723               | 0.000002            | 0.000097           | 63.151745                     | 0.015835           | 588               | 0.1900185 |
| 50     | 12,401.543543     | 783,192.223759               | 0.000001            | 0.000081           | 63.152802                     | 0.015835           | 600               | 0.1900153 |



## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

19.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.190000             | 1.000000                        | 1.000000               | 0.840336              | 0.840336                         | 1.190000              | 1     |
| 2     | 1.416100             | 2.190000                        | 0.456621               | 0.706165              | 1.546501                         | 0.646621              | 2     |
| 3     | 1.685159             | 3.606100                        | 0.277308               | 0.593416              | 2.139917                         | 0.467308              | 3     |
| 4     | 2.005339             | 5.291259                        | 0.188991               | 0.498669              | 2.638586                         | 0.378991              | 4     |
| 5     | 2.386354             | 7.296598                        | 0.137050               | 0.419049              | 3.057635                         | 0.327050              | 5     |
| 6     | 2.839761             | 9.682952                        | 0.103274               | 0.352142              | 3.409777                         | 0.293274              | 6     |
| 7     | 3.379315             | 12.522713                       | 0.079855               | 0.295918              | 3.705695                         | 0.269855              | 7     |
| 8     | 4.021385             | 15.902028                       | 0.062885               | 0.248671              | 3.954366                         | 0.252885              | 8     |
| 9     | 4.785449             | 19.923413                       | 0.050192               | 0.208967              | 4.163332                         | 0.240192              | 9     |
| 10    | 5.694684             | 24.708862                       | 0.040471               | 0.175602              | 4.338935                         | 0.230471              | 10    |
| 11    | 6.776674             | 30.403546                       | 0.032891               | 0.147565              | 4.486500                         | 0.222891              | 11    |
| 12    | 8.064242             | 37.180220                       | 0.026896               | 0.124004              | 4.610504                         | 0.216896              | 12    |
| 13    | 9.596448             | 45.244461                       | 0.022102               | 0.104205              | 4.714709                         | 0.212102              | 13    |
| 14    | 11.419773            | 54.840909                       | 0.018235               | 0.087567              | 4.802277                         | 0.208235              | 14    |
| 15    | 13.589530            | 66.260682                       | 0.015092               | 0.073586              | 4.875863                         | 0.205092              | 15    |
| 16    | 16.171540            | 79.850211                       | 0.012523               | 0.061837              | 4.937700                         | 0.202523              | 16    |
| 17    | 19.244133            | 96.021751                       | 0.010414               | 0.051964              | 4.989664                         | 0.200414              | 17    |
| 18    | 22.900518            | 115.265884                      | 0.008676               | 0.043667              | 5.033331                         | 0.198676              | 18    |
| 19    | 27.251616            | 138.166402                      | 0.007238               | 0.036695              | 5.070026                         | 0.197238              | 19    |
| 20    | 32.429423            | 165.418018                      | 0.006045               | 0.030836              | 5.100862                         | 0.196045              | 20    |
| 21    | 38.591014            | 197.847442                      | 0.005054               | 0.025913              | 5.126775                         | 0.195054              | 21    |
| 22    | 45.923307            | 236.438456                      | 0.004229               | 0.021775              | 5.148550                         | 0.194229              | 22    |
| 23    | 54.648735            | 282.361762                      | 0.003542               | 0.018299              | 5.166849                         | 0.193542              | 23    |
| 24    | 65.031994            | 337.010497                      | 0.002967               | 0.015377              | 5.182226                         | 0.192967              | 24    |
| 25    | 77.388073            | 402.042491                      | 0.002487               | 0.012922              | 5.195148                         | 0.192487              | 25    |
| 26    | 92.091807            | 479.430565                      | 0.002086               | 0.010859              | 5.206007                         | 0.192086              | 26    |
| 27    | 109.589251           | 571.522372                      | 0.001750               | 0.009125              | 5.215132                         | 0.191750              | 27    |
| 28    | 130.411208           | 681.111623                      | 0.001468               | 0.007668              | 5.222800                         | 0.191468              | 28    |
| 29    | 155.189338           | 811.522831                      | 0.001232               | 0.006444              | 5.229243                         | 0.191232              | 29    |
| 30    | 184.675312           | 966.712169                      | 0.001034               | 0.005415              | 5.234658                         | 0.191034              | 30    |
| 31    | 219.763621           | 1,151.387481                    | 0.000869               | 0.004550              | 5.239209                         | 0.190869              | 31    |
| 32    | 261.518710           | 1,371.151103                    | 0.000729               | 0.003824              | 5.243033                         | 0.190729              | 32    |
| 33    | 311.207264           | 1,632.669812                    | 0.000612               | 0.003213              | 5.246246                         | 0.190612              | 33    |
| 34    | 370.336645           | 1,943.877077                    | 0.000514               | 0.002700              | 5.248946                         | 0.190514              | 34    |
| 35    | 440.700607           | 2,314.213721                    | 0.000432               | 0.002269              | 5.251215                         | 0.190432              | 35    |
| 36    | 524.433722           | 2,754.914328                    | 0.000363               | 0.001907              | 5.253122                         | 0.190363              | 36    |
| 37    | 624.076130           | 3,279.348051                    | 0.000305               | 0.001602              | 5.254724                         | 0.190305              | 37    |
| 38    | 742.650594           | 3,903.424180                    | 0.000256               | 0.001347              | 5.256071                         | 0.190256              | 38    |
| 39    | 883.754207           | 4,646.074775                    | 0.000215               | 0.001132              | 5.257202                         | 0.190215              | 39    |
| 40    | 1,051.667507         | 5,529.828982                    | 0.000181               | 0.000951              | 5.258153                         | 0.190181              | 40    |
| 41    | 1,251.484333         | 6,581.496488                    | 0.000152               | 0.000799              | 5.258952                         | 0.190152              | 41    |
| 42    | 1,489.266356         | 7,832.980821                    | 0.000128               | 0.000671              | 5.259624                         | 0.190128              | 42    |
| 43    | 1,772.226964         | 9,322.247177                    | 0.000107               | 0.000564              | 5.260188                         | 0.190107              | 43    |
| 44    | 2,108.950087         | 11,094.474141                   | 0.000090               | 0.000474              | 5.260662                         | 0.190090              | 44    |
| 45    | 2,509.650603         | 13,203.424228                   | 0.000076               | 0.000398              | 5.261061                         | 0.190076              | 45    |
| 46    | 2,986.484218         | 15,713.074831                   | 0.000064               | 0.000335              | 5.261396                         | 0.190064              | 46    |
| 47    | 3,553.916219         | 18,699.559049                   | 0.000053               | 0.000281              | 5.261677                         | 0.190053              | 47    |
| 48    | 4,229.160301         | 22,253.475268                   | 0.000045               | 0.000236              | 5.261913                         | 0.190045              | 48    |
| 49    | 5,032.700758         | 26,482.635569                   | 0.000038               | 0.000199              | 5.262112                         | 0.190038              | 49    |
| 50    | 5,988.913902         | 31,515.336327                   | 0.000032               | 0.000167              | 5.262279                         | 0.190032              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

19.50%

1.625000%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7      |                   |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|--------|-------------------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |        | Mortgage Constant |
| 1      | 1.016250          | 1.000000                     | 1.000000            | 0.984010           | 0.984010                      | 1.016250           |        |                   |
| 2      | 1.032764          | 2.016250                     | 0.495970            | 0.968275           | 1.952285                      | 0.512220           |        |                   |
| 3      | 1.049546          | 3.049014                     | 0.327975            | 0.952792           | 2.905078                      | 0.344225           |        |                   |
| 4      | 1.066602          | 4.098561                     | 0.243988            | 0.937557           | 3.842635                      | 0.260238           |        |                   |
| 5      | 1.083934          | 5.165162                     | 0.193605            | 0.922565           | 4.765200                      | 0.209855           |        |                   |
| 6      | 1.101548          | 6.249096                     | 0.160023            | 0.907814           | 5.673014                      | 0.176273           |        |                   |
| 7      | 1.119448          | 7.350644                     | 0.136043            | 0.893297           | 6.566311                      | 0.152293           |        |                   |
| 8      | 1.137639          | 8.470092                     | 0.118062            | 0.879013           | 7.445325                      | 0.134312           |        |                   |
| 9      | 1.156126          | 9.607731                     | 0.104083            | 0.864958           | 8.310283                      | 0.120333           |        |                   |
| 10     | 1.174913          | 10.763856                    | 0.092904            | 0.851127           | 9.161410                      | 0.109154           |        |                   |
| 11     | 1.194005          | 11.938769                    | 0.083761            | 0.837517           | 9.998927                      | 0.100011           |        |                   |
| Years  |                   |                              |                     |                    |                               |                    | Months |                   |
| 1      | 1.213408          | 13.132774                    | 0.076145            | 0.824125           | 10.823053                     | 0.092395           | 12     | 1.1087445         |
| 2      | 1.472358          | 29.068182                    | 0.034402            | 0.679183           | 19.742605                     | 0.050652           | 24     | 0.6078225         |
| 3      | 1.786570          | 48.404326                    | 0.020659            | 0.559732           | 27.093435                     | 0.036909           | 36     | 0.4429117         |
| 4      | 2.167838          | 71.866950                    | 0.013915            | 0.461289           | 33.151440                     | 0.030165           | 48     | 0.3619752         |
| 5      | 2.630471          | 100.336676                   | 0.009966            | 0.380160           | 38.143997                     | 0.026216           | 60     | 0.3145973         |
| 6      | 3.191833          | 134.882057                   | 0.007414            | 0.313300           | 42.258489                     | 0.023664           | 72     | 0.2839666         |
| 7      | 3.872995          | 176.799685                   | 0.005656            | 0.258198           | 45.649346                     | 0.021906           | 84     | 0.2628734         |
| 8      | 4.699521          | 227.662852                   | 0.004392            | 0.212788           | 48.443838                     | 0.020642           | 96     | 0.2477095         |
| 9      | 5.702435          | 289.380604                   | 0.003456            | 0.175364           | 50.746850                     | 0.019706           | 108    | 0.2364679         |
| 10     | 6.919378          | 364.269392                   | 0.002745            | 0.144522           | 52.644820                     | 0.018995           | 120    | 0.2279427         |
| 11     | 8.396025          | 455.140015                   | 0.002197            | 0.119104           | 54.208986                     | 0.018447           | 132    | 0.2213655         |
| 12     | 10.187801         | 565.403117                   | 0.001769            | 0.098157           | 55.498055                     | 0.018019           | 144    | 0.2162238         |
| 13     | 12.361955         | 699.197202                   | 0.001430            | 0.080893           | 56.560409                     | 0.017680           | 156    | 0.2121625         |
| 14     | 15.000089         | 861.543958                   | 0.001161            | 0.066666           | 57.435922                     | 0.017411           | 168    | 0.2089285         |
| 15     | 18.201222         | 1,058.536743                 | 0.000945            | 0.054941           | 58.157454                     | 0.017195           | 180    | 0.2063364         |
| 16     | 22.085501         | 1,297.569280                 | 0.000771            | 0.045279           | 58.752088                     | 0.017021           | 192    | 0.2042481         |
| 17     | 26.798714         | 1,587.613173                 | 0.000630            | 0.037315           | 59.242140                     | 0.016880           | 204    | 0.2025585         |
| 18     | 32.517763         | 1,939.554631                 | 0.000516            | 0.030752           | 59.646005                     | 0.016766           | 216    | 0.2011870         |
| 19     | 39.457300         | 2,366.603063                 | 0.000423            | 0.025344           | 59.978840                     | 0.016673           | 228    | 0.2000706         |
| 20     | 47.877787         | 2,884.786867                 | 0.000347            | 0.020887           | 60.253138                     | 0.016597           | 240    | 0.1991598         |
| 21     | 58.095269         | 3,513.555022                 | 0.000285            | 0.017213           | 60.479194                     | 0.016535           | 252    | 0.1984153         |
| 22     | 70.493240         | 4,276.507066                 | 0.000234            | 0.014186           | 60.665492                     | 0.016484           | 264    | 0.1978060         |
| 23     | 85.537031         | 5,202.278860                 | 0.000192            | 0.011691           | 60.819025                     | 0.016442           | 276    | 0.1973067         |
| 24     | 103.791282        | 6,325.617371                 | 0.000158            | 0.009635           | 60.945556                     | 0.016408           | 288    | 0.1968970         |
| 25     | 125.941129        | 7,688.684833                 | 0.000130            | 0.007940           | 61.049833                     | 0.016380           | 300    | 0.1965607         |
| 26     | 152.817920        | 9,342.641223                 | 0.000107            | 0.006544           | 61.135770                     | 0.016357           | 312    | 0.1962844         |
| 27     | 185.430422        | 11,349.564442                | 0.000088            | 0.005393           | 61.206593                     | 0.016338           | 324    | 0.1960573         |
| 28     | 225.002680        | 13,784.780285                | 0.000073            | 0.004444           | 61.264961                     | 0.016323           | 336    | 0.1958705         |
| 29     | 273.019957        | 16,739.689647                | 0.000060            | 0.003663           | 61.313062                     | 0.016310           | 348    | 0.1957169         |
| 30     | 331.284485        | 20,325.199061                | 0.000049            | 0.003019           | 61.352704                     | 0.016299           | 360    | 0.1955904         |
| 31     | 401.983105        | 24,675.883358                | 0.000041            | 0.002488           | 61.385374                     | 0.016291           | 372    | 0.1954863         |
| 32     | 487.769346        | 29,955.036659                | 0.000033            | 0.002050           | 61.412299                     | 0.016283           | 384    | 0.1954006         |
| 33     | 591.863021        | 36,360.801284                | 0.000028            | 0.001690           | 61.434487                     | 0.016278           | 396    | 0.1953300         |
| 34     | 718.171075        | 44,133.604629                | 0.000023            | 0.001392           | 61.452774                     | 0.016273           | 408    | 0.1952719         |
| 35     | 871.434226        | 53,565.183118                | 0.000019            | 0.001148           | 61.467844                     | 0.016269           | 420    | 0.1952240         |
| 36     | 1,057.404894      | 65,009.531938                | 0.000015            | 0.000946           | 61.480264                     | 0.016265           | 432    | 0.1951846         |
| 37     | 1,283.063112      | 78,896.191532                | 0.000013            | 0.000779           | 61.490499                     | 0.016263           | 444    | 0.1951521         |
| 38     | 1,556.878505      | 95,746.369530                | 0.000010            | 0.000642           | 61.498935                     | 0.016260           | 456    | 0.1951253         |
| 39     | 1,889.128177      | 116,192.503219               | 0.000009            | 0.000529           | 61.505886                     | 0.016259           | 468    | 0.1951033         |
| 40     | 2,292.282448      | 141,001.996799               | 0.000007            | 0.000436           | 61.511616                     | 0.016257           | 480    | 0.1950851         |
| 41     | 2,781.472895      | 171,106.024338               | 0.000006            | 0.000360           | 61.516337                     | 0.016256           | 492    | 0.1950701         |
| 42     | 3,375.060292      | 207,634.479511               | 0.000005            | 0.000296           | 61.520228                     | 0.016255           | 504    | 0.1950578         |
| 43     | 4,095.323738      | 251,958.383867               | 0.000004            | 0.000244           | 61.523435                     | 0.016254           | 516    | 0.1950476         |
| 44     | 4,969.296862      | 305,741.345340               | 0.000003            | 0.000201           | 61.526078                     | 0.016253           | 528    | 0.1950392         |
| 45     | 6,029.782474      | 371,001.998411               | 0.000003            | 0.000166           | 61.528256                     | 0.016253           | 540    | 0.1950323         |
| 46     | 7,316.583754      | 450,189.769455               | 0.000002            | 0.000137           | 61.530051                     | 0.016252           | 552    | 0.1950267         |
| 47     | 8,877.998179      | 546,276.811001               | 0.000002            | 0.000113           | 61.531530                     | 0.016252           | 564    | 0.1950220         |
| 48     | 10,772.630276     | 662,869.555453               | 0.000002            | 0.000093           | 61.532749                     | 0.016252           | 576    | 0.1950181         |
| 49     | 13,071.591222     | 804,344.075222               | 0.000001            | 0.000077           | 61.533754                     | 0.016251           | 588    | 0.1950149         |
| 50     | 15,861.167858     | 976,010.329740               | 0.000001            | 0.000063           | 61.534582                     | 0.016251           | 600    | 0.1950123         |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

19.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.195000             | 1.000000                        | 1.000000               | 0.836820              | 0.836820                         | 1.195000              | 1     |
| 2     | 1.428025             | 2.195000                        | 0.455581               | 0.700268              | 1.537088                         | 0.650581              | 2     |
| 3     | 1.706490             | 3.623025                        | 0.276012               | 0.585998              | 2.123086                         | 0.471012              | 3     |
| 4     | 2.039255             | 5.329515                        | 0.187634               | 0.490375              | 2.613461                         | 0.382634              | 4     |
| 5     | 2.436910             | 7.368770                        | 0.135708               | 0.410356              | 3.023817                         | 0.330708              | 5     |
| 6     | 2.912108             | 9.805680                        | 0.101982               | 0.343394              | 3.367211                         | 0.296982              | 6     |
| 7     | 3.479969             | 12.717788                       | 0.078630               | 0.287359              | 3.654570                         | 0.273630              | 7     |
| 8     | 4.158563             | 16.197757                       | 0.061737               | 0.240468              | 3.895037                         | 0.256737              | 8     |
| 9     | 4.969482             | 20.356319                       | 0.049125               | 0.201228              | 4.096266                         | 0.244125              | 9     |
| 10    | 5.938531             | 25.325802                       | 0.039485               | 0.168392              | 4.264657                         | 0.234485              | 10    |
| 11    | 7.096545             | 31.264333                       | 0.031985               | 0.140914              | 4.405571                         | 0.226985              | 11    |
| 12    | 8.480371             | 38.360878                       | 0.026068               | 0.117919              | 4.523490                         | 0.221068              | 12    |
| 13    | 10.134044            | 46.841249                       | 0.021349               | 0.098677              | 4.622168                         | 0.216349              | 13    |
| 14    | 12.110182            | 56.975293                       | 0.017551               | 0.082575              | 4.704743                         | 0.212551              | 14    |
| 15    | 14.471668            | 69.085475                       | 0.014475               | 0.069101              | 4.773843                         | 0.209475              | 15    |
| 16    | 17.293643            | 83.557143                       | 0.011968               | 0.057825              | 4.831668                         | 0.206968              | 16    |
| 17    | 20.665903            | 100.850785                      | 0.009916               | 0.048389              | 4.880057                         | 0.204916              | 17    |
| 18    | 24.695754            | 121.516689                      | 0.008229               | 0.040493              | 4.920550                         | 0.203229              | 18    |
| 19    | 29.511426            | 146.212443                      | 0.006839               | 0.033885              | 4.954435                         | 0.201839              | 19    |
| 20    | 35.266154            | 175.723869                      | 0.005691               | 0.028356              | 4.982791                         | 0.200691              | 20    |
| 21    | 42.143055            | 210.990024                      | 0.004740               | 0.023729              | 5.006519                         | 0.199740              | 21    |
| 22    | 50.360950            | 253.133078                      | 0.003950               | 0.019857              | 5.026376                         | 0.198950              | 22    |
| 23    | 60.181336            | 303.494029                      | 0.003295               | 0.016616              | 5.042993                         | 0.198295              | 23    |
| 24    | 71.916696            | 363.675364                      | 0.002750               | 0.013905              | 5.056898                         | 0.197750              | 24    |
| 25    | 85.940452            | 435.592060                      | 0.002296               | 0.011636              | 5.068534                         | 0.197296              | 25    |
| 26    | 102.698840           | 521.532512                      | 0.001917               | 0.009737              | 5.078271                         | 0.196917              | 26    |
| 27    | 122.725114           | 624.231352                      | 0.001602               | 0.008148              | 5.086419                         | 0.196602              | 27    |
| 28    | 146.656511           | 746.956465                      | 0.001339               | 0.006819              | 5.093238                         | 0.196339              | 28    |
| 29    | 175.254530           | 893.612976                      | 0.001119               | 0.005706              | 5.098944                         | 0.196119              | 29    |
| 30    | 209.429164           | 1,068.867506                    | 0.000936               | 0.004775              | 5.103719                         | 0.195936              | 30    |
| 31    | 250.267851           | 1,278.296670                    | 0.000782               | 0.003996              | 5.107714                         | 0.195782              | 31    |
| 32    | 299.070082           | 1,528.564521                    | 0.000654               | 0.003344              | 5.111058                         | 0.195654              | 32    |
| 33    | 357.388747           | 1,827.634602                    | 0.000547               | 0.002798              | 5.113856                         | 0.195547              | 33    |
| 34    | 427.079553           | 2,185.023350                    | 0.000458               | 0.002341              | 5.116198                         | 0.195458              | 34    |
| 35    | 510.360066           | 2,612.102903                    | 0.000383               | 0.001959              | 5.118157                         | 0.195383              | 35    |
| 36    | 609.880279           | 3,122.462969                    | 0.000320               | 0.001640              | 5.119797                         | 0.195320              | 36    |
| 37    | 728.806933           | 3,732.343248                    | 0.000268               | 0.001372              | 5.121169                         | 0.195268              | 37    |
| 38    | 870.924285           | 4,461.150181                    | 0.000224               | 0.001148              | 5.122317                         | 0.195224              | 38    |
| 39    | 1,040.754521         | 5,332.074466                    | 0.000188               | 0.000961              | 5.123278                         | 0.195188              | 39    |
| 40    | 1,243.701652         | 6,372.828987                    | 0.000157               | 0.000804              | 5.124082                         | 0.195157              | 40    |
| 41    | 1,486.223475         | 7,616.530640                    | 0.000131               | 0.000673              | 5.124755                         | 0.195131              | 41    |
| 42    | 1,776.037052         | 9,102.754114                    | 0.000110               | 0.000563              | 5.125318                         | 0.195110              | 42    |
| 43    | 2,122.364277         | 10,878.791167                   | 0.000092               | 0.000471              | 5.125789                         | 0.195092              | 43    |
| 44    | 2,536.225312         | 13,001.155444                   | 0.000077               | 0.000394              | 5.126183                         | 0.195077              | 44    |
| 45    | 3,030.789247         | 15,537.380756                   | 0.000064               | 0.000330              | 5.126513                         | 0.195064              | 45    |
| 46    | 3,621.793151         | 18,568.170003                   | 0.000054               | 0.000276              | 5.126789                         | 0.195054              | 46    |
| 47    | 4,328.042815         | 22,189.963154                   | 0.000045               | 0.000231              | 5.127020                         | 0.195045              | 47    |
| 48    | 5,172.011164         | 26,518.005968                   | 0.000038               | 0.000193              | 5.127214                         | 0.195038              | 48    |
| 49    | 6,180.553341         | 31,690.017132                   | 0.000032               | 0.000162              | 5.127375                         | 0.195032              | 49    |
| 50    | 7,385.761242         | 37,870.570473                   | 0.000026               | 0.000135              | 5.127511                         | 0.195026              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

20.00%

1.666667%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7      |                   |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|--------|-------------------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |        | Mortgage Constant |
| 1      | 1.016667          | 1.000000                     | 1.000000            | 0.983607           | 0.983607                      | 1.016667           |        |                   |
| 2      | 1.033611          | 2.016667                     | 0.495868            | 0.967482           | 1.951088                      | 0.512534           |        |                   |
| 3      | 1.050838          | 3.050278                     | 0.327839            | 0.951622           | 2.902710                      | 0.344506           |        |                   |
| 4      | 1.068352          | 4.101116                     | 0.243836            | 0.936021           | 3.838731                      | 0.260503           |        |                   |
| 5      | 1.086158          | 5.169468                     | 0.193444            | 0.920677           | 4.759408                      | 0.210110           |        |                   |
| 6      | 1.104260          | 6.255625                     | 0.159856            | 0.905583           | 5.664991                      | 0.176523           |        |                   |
| 7      | 1.122665          | 7.359886                     | 0.135872            | 0.890738           | 6.555729                      | 0.152538           |        |                   |
| 8      | 1.141376          | 8.482551                     | 0.117889            | 0.876136           | 7.431865                      | 0.134556           |        |                   |
| 9      | 1.160399          | 9.623926                     | 0.103908            | 0.861773           | 8.293637                      | 0.120574           |        |                   |
| 10     | 1.179739          | 10.784325                    | 0.092727            | 0.847645           | 9.141283                      | 0.109394           |        |                   |
| 11     | 1.199401          | 11.964064                    | 0.0833584           | 0.833749           | 9.975032                      | 0.100250           |        |                   |
| Years  |                   |                              |                     |                    |                               |                    | Months |                   |
| 1      | 1.219391          | 13.163465                    | 0.075968            | 0.820081           | 10.795113                     | 0.092635           | 12     | 1.1116141         |
| 2      | 1.486915          | 29.214877                    | 0.034229            | 0.672534           | 19.647986                     | 0.050896           | 24     | 0.6107496         |
| 3      | 1.813130          | 48.787826                    | 0.020497            | 0.551532           | 26.908062                     | 0.037164           | 36     | 0.4459630         |
| 4      | 2.210915          | 72.654905                    | 0.013764            | 0.452301           | 32.861916                     | 0.030430           | 48     | 0.3651643         |
| 5      | 2.695970          | 101.758208                   | 0.009827            | 0.370924           | 37.744561                     | 0.026494           | 60     | 0.3179266         |
| 6      | 3.287442          | 137.246517                   | 0.007286            | 0.304188           | 41.748727                     | 0.023953           | 72     | 0.2874339         |
| 7      | 4.008677          | 180.520645                   | 0.005540            | 0.249459           | 45.032470                     | 0.022206           | 84     | 0.2664744         |
| 8      | 4.888145          | 233.288730                   | 0.004287            | 0.204577           | 47.725406                     | 0.020953           | 96     | 0.2514384         |
| 9      | 5.960561          | 297.633662                   | 0.003360            | 0.167769           | 49.933833                     | 0.020027           | 108    | 0.2403180         |
| 10     | 7.268255          | 376.095300                   | 0.002659            | 0.137585           | 51.744924                     | 0.019326           | 120    | 0.2319068         |
| 11     | 8.862845          | 471.770720                   | 0.002120            | 0.112831           | 53.230165                     | 0.018786           | 132    | 0.2254361         |
| 12     | 10.807275         | 588.436476                   | 0.001699            | 0.092530           | 54.448184                     | 0.018366           | 144    | 0.2203930         |
| 13     | 13.178294         | 730.697658                   | 0.001369            | 0.075882           | 55.447059                     | 0.018035           | 156    | 0.2164227         |
| 14     | 16.069495         | 904.169675                   | 0.001106            | 0.062230           | 56.266217                     | 0.017773           | 168    | 0.2132718         |
| 15     | 19.594998         | 1,115.699905                 | 0.000896            | 0.051033           | 56.937994                     | 0.017563           | 180    | 0.2107556         |
| 16     | 23.893966         | 1,373.637983                 | 0.000728            | 0.041852           | 57.488906                     | 0.017395           | 192    | 0.2087359         |
| 17     | 29.136090         | 1,688.165376                 | 0.000592            | 0.034322           | 57.940698                     | 0.017259           | 204    | 0.2071083         |
| 18     | 35.528288         | 2,071.697274                 | 0.000483            | 0.028147           | 58.311205                     | 0.017149           | 216    | 0.2057924         |
| 19     | 43.322878         | 2,539.372652                 | 0.000394            | 0.023082           | 58.615050                     | 0.017060           | 228    | 0.2047256         |
| 20     | 52.827531         | 3,109.651838                 | 0.000322            | 0.018930           | 58.864229                     | 0.016988           | 240    | 0.2038590         |
| 21     | 64.417420         | 3,805.045193                 | 0.000263            | 0.015524           | 59.068575                     | 0.016929           | 252    | 0.2031537         |
| 22     | 78.550028         | 4,653.001652                 | 0.000215            | 0.012731           | 59.236156                     | 0.016882           | 264    | 0.2025790         |
| 23     | 95.783203         | 5,686.992197                 | 0.000176            | 0.010440           | 59.373585                     | 0.016843           | 276    | 0.2021101         |
| 24     | 116.797184        | 6,947.831050                 | 0.000144            | 0.008562           | 59.486289                     | 0.016811           | 288    | 0.2017272         |
| 25     | 142.421445        | 8,485.286707                 | 0.000118            | 0.007021           | 59.578715                     | 0.016785           | 300    | 0.2014142         |
| 26     | 173.667440        | 10,360.046428                | 0.000097            | 0.005758           | 59.654512                     | 0.016763           | 312    | 0.2011583         |
| 27     | 211.768529        | 12,646.111719                | 0.000079            | 0.004722           | 59.716672                     | 0.016746           | 324    | 0.2009489         |
| 28     | 258.228656        | 15,433.719354                | 0.000065            | 0.003873           | 59.767648                     | 0.016731           | 336    | 0.2007775         |
| 29     | 314.881721        | 18,832.903252                | 0.000053            | 0.003176           | 59.809452                     | 0.016720           | 348    | 0.2006372         |
| 30     | 383.963963        | 22,977.837794                | 0.000044            | 0.002604           | 59.843735                     | 0.016710           | 360    | 0.2005222         |
| 31     | 468.202234        | 28,032.134021                | 0.000036            | 0.002136           | 59.871850                     | 0.016702           | 372    | 0.2004281         |
| 32     | 570.921630        | 34,195.297782                | 0.000029            | 0.001752           | 59.894907                     | 0.016696           | 384    | 0.2003509         |
| 33     | 696.176745        | 41,710.604726                | 0.000024            | 0.001436           | 59.913815                     | 0.016691           | 396    | 0.2002877         |
| 34     | 848.911717        | 50,874.703014                | 0.000020            | 0.001178           | 59.929321                     | 0.016686           | 408    | 0.2002359         |
| 35     | 1,035.155379      | 62,049.322767                | 0.000016            | 0.000966           | 59.942038                     | 0.016683           | 420    | 0.2001934         |
| 36     | 1,262.259241      | 75,675.554472                | 0.000013            | 0.000792           | 59.952466                     | 0.016680           | 432    | 0.2001586         |
| 37     | 1,539.187666      | 92,291.259933                | 0.000011            | 0.000650           | 59.961018                     | 0.016678           | 444    | 0.2001300         |
| 38     | 1,876.871717      | 112,552.303043               | 0.000009            | 0.000533           | 59.968032                     | 0.016676           | 456    | 0.2001066         |
| 39     | 2,288.640640      | 137,258.438381               | 0.000007            | 0.000437           | 59.973784                     | 0.016674           | 468    | 0.2000874         |
| 40     | 2,790.747993      | 167,384.879555               | 0.000006            | 0.000358           | 59.978500                     | 0.016673           | 480    | 0.2000717         |
| 41     | 3,403.013222      | 204,120.793342               | 0.000005            | 0.000294           | 59.982369                     | 0.016672           | 492    | 0.2000588         |
| 42     | 4,149.603985      | 248,916.239110               | 0.000004            | 0.000241           | 59.985541                     | 0.016671           | 504    | 0.2000482         |
| 43     | 5,059.990105      | 303,539.406324               | 0.000003            | 0.000198           | 59.988142                     | 0.016670           | 516    | 0.2000395         |
| 44     | 6,170.106824      | 370,146.409454               | 0.000003            | 0.000162           | 59.990276                     | 0.016669           | 528    | 0.2000324         |
| 45     | 7,523.773254      | 451,366.395263               | 0.000002            | 0.000133           | 59.992025                     | 0.016669           | 540    | 0.2000266         |
| 46     | 9,174.422031      | 550,405.321874               | 0.000002            | 0.000109           | 59.993460                     | 0.016668           | 552    | 0.2000218         |
| 47     | 11,187.208434     | 671,172.506043               | 0.000001            | 0.000089           | 59.994637                     | 0.016668           | 564    | 0.2000179         |
| 48     | 13,641.582229     | 818,434.933768               | 0.000001            | 0.000073           | 59.995602                     | 0.016668           | 576    | 0.2000147         |
| 49     | 16,634.423755     | 998,005.425276               | 0.000001            | 0.000060           | 59.996393                     | 0.016668           | 588    | 0.2000120         |
| 50     | 20,283.868029     | 1,216,972.081734             | 0.000001            | 0.000049           | 59.997042                     | 0.016667           | 600    | 0.2000099         |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

20.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.200000             | 1.000000                        | 1.000000               | 0.833333              | 0.833333                         | 1.200000              | 1     |
| 2     | 1.440000             | 2.200000                        | 0.454545               | 0.694444              | 1.527778                         | 0.654545              | 2     |
| 3     | 1.728000             | 3.640000                        | 0.274725               | 0.578704              | 2.106481                         | 0.474725              | 3     |
| 4     | 2.073600             | 5.368000                        | 0.186289               | 0.482253              | 2.588735                         | 0.386289              | 4     |
| 5     | 2.488320             | 7.441600                        | 0.134380               | 0.401878              | 2.990612                         | 0.334380              | 5     |
| 6     | 2.985984             | 9.929920                        | 0.100706               | 0.334898              | 3.325510                         | 0.300706              | 6     |
| 7     | 3.583181             | 12.915904                       | 0.077424               | 0.279082              | 3.604592                         | 0.277424              | 7     |
| 8     | 4.299817             | 16.499085                       | 0.060609               | 0.232568              | 3.837160                         | 0.260609              | 8     |
| 9     | 5.159780             | 20.798902                       | 0.048079               | 0.193807              | 4.030967                         | 0.248079              | 9     |
| 10    | 6.191736             | 25.958682                       | 0.038523               | 0.161506              | 4.192472                         | 0.238523              | 10    |
| 11    | 7.430084             | 32.150419                       | 0.031104               | 0.134588              | 4.327060                         | 0.231104              | 11    |
| 12    | 8.916100             | 39.580502                       | 0.025265               | 0.112157              | 4.439217                         | 0.225265              | 12    |
| 13    | 10.699321            | 48.496603                       | 0.020620               | 0.093464              | 4.532681                         | 0.220620              | 13    |
| 14    | 12.839185            | 59.195923                       | 0.016893               | 0.077887              | 4.610567                         | 0.216893              | 14    |
| 15    | 15.407022            | 72.035108                       | 0.013882               | 0.064905              | 4.675473                         | 0.213882              | 15    |
| 16    | 18.488426            | 87.442129                       | 0.011436               | 0.054088              | 4.729561                         | 0.211436              | 16    |
| 17    | 22.186111            | 105.930555                      | 0.009440               | 0.045073              | 4.774634                         | 0.209440              | 17    |
| 18    | 26.623333            | 128.116666                      | 0.007805               | 0.037561              | 4.812195                         | 0.207805              | 18    |
| 19    | 31.948000            | 154.740000                      | 0.006462               | 0.031301              | 4.843496                         | 0.206462              | 19    |
| 20    | 38.337600            | 186.688000                      | 0.005357               | 0.026084              | 4.869580                         | 0.205357              | 20    |
| 21    | 46.005120            | 225.025600                      | 0.004444               | 0.021737              | 4.891316                         | 0.204444              | 21    |
| 22    | 55.206144            | 271.030719                      | 0.003690               | 0.018114              | 4.909430                         | 0.203690              | 22    |
| 23    | 66.247373            | 326.236863                      | 0.003065               | 0.015095              | 4.924525                         | 0.203065              | 23    |
| 24    | 79.496847            | 392.484236                      | 0.002548               | 0.012579              | 4.937104                         | 0.202548              | 24    |
| 25    | 95.396217            | 471.981083                      | 0.002119               | 0.010483              | 4.947587                         | 0.202119              | 25    |
| 26    | 114.475460           | 567.377300                      | 0.001762               | 0.008735              | 4.956323                         | 0.201762              | 26    |
| 27    | 137.370552           | 681.852760                      | 0.001467               | 0.007280              | 4.963602                         | 0.201467              | 27    |
| 28    | 164.844662           | 819.223312                      | 0.001221               | 0.006066              | 4.969668                         | 0.201221              | 28    |
| 29    | 197.813595           | 984.067974                      | 0.001016               | 0.005055              | 4.974724                         | 0.201016              | 29    |
| 30    | 237.376314           | 1,181.881569                    | 0.000846               | 0.004213              | 4.978936                         | 0.200846              | 30    |
| 31    | 284.851577           | 1,419.257883                    | 0.000705               | 0.003511              | 4.982447                         | 0.200705              | 31    |
| 32    | 341.821892           | 1,704.109459                    | 0.000587               | 0.002926              | 4.985372                         | 0.200587              | 32    |
| 33    | 410.186270           | 2,045.931351                    | 0.000489               | 0.002438              | 4.987810                         | 0.200489              | 33    |
| 34    | 492.223524           | 2,456.117621                    | 0.000407               | 0.002032              | 4.989842                         | 0.200407              | 34    |
| 35    | 590.668229           | 2,948.341146                    | 0.000339               | 0.001693              | 4.991535                         | 0.200339              | 35    |
| 36    | 708.801875           | 3,539.009375                    | 0.000283               | 0.001411              | 4.992946                         | 0.200283              | 36    |
| 37    | 850.562250           | 4,247.811250                    | 0.000235               | 0.001176              | 4.994122                         | 0.200235              | 37    |
| 38    | 1,020.674700         | 5,098.373500                    | 0.000196               | 0.000980              | 4.995101                         | 0.200196              | 38    |
| 39    | 1,224.809640         | 6,119.048200                    | 0.000163               | 0.000816              | 4.995918                         | 0.200163              | 39    |
| 40    | 1,469.771568         | 7,343.857840                    | 0.000136               | 0.000680              | 4.996598                         | 0.200136              | 40    |
| 41    | 1,763.725882         | 8,813.629408                    | 0.000113               | 0.000567              | 4.997165                         | 0.200113              | 41    |
| 42    | 2,116.471058         | 10,577.355289                   | 0.000095               | 0.000472              | 4.997638                         | 0.200095              | 42    |
| 43    | 2,539.765269         | 12,693.826347                   | 0.000079               | 0.000394              | 4.998031                         | 0.200079              | 43    |
| 44    | 3,047.718323         | 15,233.591617                   | 0.000066               | 0.000328              | 4.998359                         | 0.200066              | 44    |
| 45    | 3,657.261988         | 18,281.309940                   | 0.000055               | 0.000273              | 4.998633                         | 0.200055              | 45    |
| 46    | 4,388.714386         | 21,938.571928                   | 0.000046               | 0.000228              | 4.998861                         | 0.200046              | 46    |
| 47    | 5,266.457263         | 26,327.286314                   | 0.000038               | 0.000190              | 4.999051                         | 0.200038              | 47    |
| 48    | 6,319.748715         | 31,593.743576                   | 0.000032               | 0.000158              | 4.999209                         | 0.200032              | 48    |
| 49    | 7,583.698458         | 37,913.492292                   | 0.000026               | 0.000132              | 4.999341                         | 0.200026              | 49    |
| 50    | 9,100.438150         | 45,497.190750                   | 0.000022               | 0.000110              | 4.999451                         | 0.200022              | 50    |

MONTHLY     
 COMPOUND INTEREST TABLES     
 ANNUAL RATE     
 EFFECTIVE RATE  
20.50%     
1.708333%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7      |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|--------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |        |
| 1      | 1.017083          | 1.000000                     | 1.000000            | 0.983204           | 0.983204                      | 1.017083           |        |
| 2      | 1.034459          | 2.017083                     | 0.495765            | 0.966689           | 1.949893                      | 0.512849           |        |
| 3      | 1.052131          | 3.051542                     | 0.327703            | 0.950452           | 2.900345                      | 0.344787           |        |
| 4      | 1.070104          | 4.103672                     | 0.243684            | 0.934488           | 3.834834                      | 0.260768           |        |
| 5      | 1.088385          | 5.173777                     | 0.193282            | 0.918792           | 4.753626                      | 0.210366           |        |
| 6      | 1.106979          | 6.262162                     | 0.159689            | 0.903360           | 5.656986                      | 0.176773           |        |
| 7      | 1.125889          | 7.369141                     | 0.135701            | 0.888187           | 6.545172                      | 0.152784           |        |
| 8      | 1.145123          | 8.495030                     | 0.117716            | 0.873268           | 7.418441                      | 0.134799           |        |
| 9      | 1.164686          | 9.640154                     | 0.103733            | 0.858601           | 8.277041                      | 0.120816           |        |
| 10     | 1.184583          | 10.804840                    | 0.092551            | 0.844179           | 9.121220                      | 0.109634           |        |
| 11     | 1.204819          | 11.989422                    | 0.083407            | 0.830000           | 9.951220                      | 0.100490           |        |
| Years  |                   |                              |                     |                    |                               |                    | Months |
| 1      | 1.225402          | 13.194242                    | 0.075791            | 0.816059           | 10.767279                     | 0.092874           | 12     |
| 2      | 1.501609          | 29.362487                    | 0.034057            | 0.665952           | 19.554014                     | 0.051140           | 24     |
| 3      | 1.840074          | 49.175080                    | 0.020336            | 0.543456           | 26.724508                     | 0.037419           | 36     |
| 4      | 2.254830          | 73.453465                    | 0.013614            | 0.443492           | 32.576054                     | 0.030697           | 48     |
| 5      | 2.763072          | 103.204237                   | 0.009690            | 0.361916           | 37.351261                     | 0.026773           | 60     |
| 6      | 3.385873          | 139.660882                   | 0.007160            | 0.295345           | 41.248111                     | 0.024244           | 72     |
| 7      | 4.149055          | 184.334913                   | 0.005425            | 0.241019           | 44.428171                     | 0.022508           | 84     |
| 8      | 5.084258          | 239.078544                   | 0.004183            | 0.196686           | 47.023287                     | 0.021266           | 96     |
| 9      | 6.230259          | 306.161478                   | 0.003266            | 0.160507           | 49.141055                     | 0.020350           | 108    |
| 10     | 7.634569          | 388.365015                   | 0.002575            | 0.130983           | 50.869278                     | 0.019658           | 120    |
| 11     | 9.355413          | 489.097362                   | 0.002045            | 0.106890           | 52.279611                     | 0.019128           | 132    |
| 12     | 11.464139         | 612.534945                   | 0.001633            | 0.087229           | 53.430525                     | 0.018716           | 144    |
| 13     | 14.048174         | 763.795559                   | 0.001309            | 0.071184           | 54.369739                     | 0.018393           | 156    |
| 14     | 17.214655         | 949.150562                   | 0.001054            | 0.058090           | 55.136193                     | 0.018137           | 168    |
| 15     | 21.094867         | 1,176.284885                 | 0.000850            | 0.047405           | 55.761665                     | 0.017933           | 180    |
| 16     | 25.849684         | 1,454.615652                 | 0.000687            | 0.038685           | 56.272086                     | 0.017771           | 192    |
| 17     | 31.676245         | 1,795.682628                 | 0.000557            | 0.031569           | 56.688621                     | 0.017640           | 204    |
| 18     | 38.816122         | 2,213.626655                 | 0.000452            | 0.025762           | 57.028537                     | 0.017535           | 216    |
| 19     | 47.565339         | 2,725.775945                 | 0.000367            | 0.021024           | 57.305929                     | 0.017450           | 228    |
| 20     | 58.286644         | 3,353.364518                 | 0.000298            | 0.017157           | 57.532297                     | 0.017382           | 240    |
| 21     | 71.424548         | 4,122.412577                 | 0.000243            | 0.014001           | 57.717027                     | 0.017326           | 252    |
| 22     | 87.523758         | 5,064.805318                 | 0.000197            | 0.011425           | 57.867777                     | 0.017281           | 264    |
| 23     | 107.251755        | 6,219.614917                 | 0.000161            | 0.009324           | 57.990799                     | 0.017244           | 276    |
| 24     | 131.426475        | 7,634.720477                 | 0.000131            | 0.007609           | 58.091191                     | 0.017214           | 288    |
| 25     | 161.050216        | 9,368.793133                 | 0.000107            | 0.006209           | 58.173117                     | 0.017190           | 300    |
| 26     | 197.351197        | 11,493.728585                | 0.000087            | 0.005067           | 58.239974                     | 0.017170           | 312    |
| 27     | 241.834477        | 14,097.627945                | 0.000071            | 0.004135           | 58.294533                     | 0.017154           | 324    |
| 28     | 296.344362        | 17,288.450456                | 0.000058            | 0.003374           | 58.339056                     | 0.017141           | 336    |
| 29     | 363.140863        | 21,198.489552                | 0.000047            | 0.002754           | 58.375390                     | 0.017131           | 348    |
| 30     | 444.993404        | 25,989.857819                | 0.000038            | 0.002247           | 58.405041                     | 0.017122           | 360    |
| 31     | 545.295642        | 31,861.208287                | 0.000031            | 0.001834           | 58.429237                     | 0.017115           | 372    |
| 32     | 668.206166        | 39,055.970701                | 0.000026            | 0.001497           | 58.448983                     | 0.017109           | 384    |
| 33     | 818.820923        | 47,872.444265                | 0.000021            | 0.001221           | 58.465096                     | 0.017104           | 396    |
| 34     | 1,003.384491      | 58,676.165312                | 0.000017            | 0.000997           | 58.478246                     | 0.017100           | 408    |
| 35     | 1,229.548987      | 71,915.062655                | 0.000014            | 0.000813           | 58.488977                     | 0.017097           | 420    |
| 36     | 1,506.691329      | 88,138.028994                | 0.000011            | 0.000664           | 58.497734                     | 0.017095           | 432    |
| 37     | 1,846.302005      | 108,017.678332               | 0.000009            | 0.000542           | 58.504881                     | 0.017093           | 444    |
| 38     | 2,262.461480      | 132,378.232968               | 0.000008            | 0.000442           | 58.510712                     | 0.017091           | 456    |
| 39     | 2,772.423977      | 162,229.696242               | 0.000006            | 0.000361           | 58.515472                     | 0.017089           | 468    |
| 40     | 3,397.332852      | 198,809.727894               | 0.000005            | 0.000294           | 58.519355                     | 0.017088           | 480    |
| 41     | 4,163.097202      | 243,634.958180               | 0.000004            | 0.000240           | 58.522525                     | 0.017087           | 492    |
| 42     | 5,101.466083      | 298,563.868283               | 0.000003            | 0.000196           | 58.525111                     | 0.017087           | 504    |
| 43     | 6,251.344836      | 365,873.844069               | 0.000003            | 0.000160           | 58.527222                     | 0.017086           | 516    |
| 44     | 7,660.408130      | 448,355.597881               | 0.000002            | 0.000131           | 58.528944                     | 0.017086           | 528    |
| 45     | 9,387.076583      | 549,428.873165               | 0.000002            | 0.000107           | 58.530349                     | 0.017085           | 540    |
| 46     | 11,502.938914     | 673,284.229099               | 0.000001            | 0.000087           | 58.531497                     | 0.017085           | 552    |
| 47     | 14,095.720055     | 825,056.783720               | 0.000001            | 0.000071           | 58.532433                     | 0.017085           | 564    |
| 48     | 17,272.918283     | 1,011,039.119020             | 0.000001            | 0.000058           | 58.533196                     | 0.017084           | 576    |
| 49     | 21,166.262160     | 1,238,942.175209             | 0.000001            | 0.000047           | 58.533820                     | 0.017084           | 588    |
| 50     | 25,937.172079     | 1,518,214.950963             | 0.000001            | 0.000039           | 58.534329                     | 0.017084           | 600    |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

20.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.205000             | 1.000000                        | 1.000000               | 0.829876              | 0.829876                         | 1.205000              | 1     |
| 2     | 1.452025             | 2.205000                        | 0.453515               | 0.688693              | 1.518569                         | 0.658515              | 2     |
| 3     | 1.749690             | 3.657025                        | 0.273446               | 0.571530              | 2.090099                         | 0.478446              | 3     |
| 4     | 2.108377             | 5.406715                        | 0.184955               | 0.474299              | 2.564397                         | 0.389955              | 4     |
| 5     | 2.540594             | 7.515092                        | 0.133066               | 0.393609              | 2.958006                         | 0.338066              | 5     |
| 6     | 3.061416             | 10.055686                       | 0.099446               | 0.326646              | 3.284652                         | 0.304446              | 6     |
| 7     | 3.689006             | 13.117101                       | 0.076236               | 0.271076              | 3.555728                         | 0.281236              | 7     |
| 8     | 4.445252             | 16.806107                       | 0.059502               | 0.224959              | 3.780687                         | 0.264502              | 8     |
| 9     | 5.356529             | 21.251359                       | 0.047056               | 0.186688              | 3.967375                         | 0.252056              | 9     |
| 10    | 6.454617             | 26.607887                       | 0.037583               | 0.154928              | 4.122303                         | 0.242583              | 10    |
| 11    | 7.777813             | 33.062504                       | 0.030246               | 0.128571              | 4.250874                         | 0.235246              | 11    |
| 12    | 9.372265             | 40.840317                       | 0.024486               | 0.106698              | 4.357572                         | 0.229486              | 12    |
| 13    | 11.293579            | 50.212582                       | 0.019915               | 0.088546              | 4.446118                         | 0.224915              | 13    |
| 14    | 13.608763            | 61.506162                       | 0.016259               | 0.073482              | 4.519600                         | 0.221259              | 14    |
| 15    | 16.398560            | 75.114925                       | 0.013313               | 0.060981              | 4.580581                         | 0.218313              | 15    |
| 16    | 19.760264            | 91.513485                       | 0.010927               | 0.050607              | 4.631187                         | 0.215927              | 16    |
| 17    | 23.811119            | 111.273749                      | 0.008987               | 0.041997              | 4.673184                         | 0.213987              | 17    |
| 18    | 28.692398            | 135.084868                      | 0.007403               | 0.034852              | 4.708037                         | 0.212403              | 18    |
| 19    | 34.574339            | 163.777266                      | 0.006106               | 0.028923              | 4.736960                         | 0.211106              | 19    |
| 20    | 41.662079            | 198.351605                      | 0.005042               | 0.024003              | 4.760963                         | 0.210042              | 20    |
| 21    | 50.202805            | 240.013684                      | 0.004166               | 0.019919              | 4.780882                         | 0.209166              | 21    |
| 22    | 60.494380            | 290.216489                      | 0.003446               | 0.016530              | 4.797412                         | 0.208446              | 22    |
| 23    | 72.895728            | 350.710869                      | 0.002851               | 0.013718              | 4.811131                         | 0.207851              | 23    |
| 24    | 87.839353            | 423.606598                      | 0.002361               | 0.011384              | 4.822515                         | 0.207361              | 24    |
| 25    | 105.846420           | 511.445950                      | 0.001955               | 0.009448              | 4.831963                         | 0.206955              | 25    |
| 26    | 127.544936           | 617.292370                      | 0.001620               | 0.007840              | 4.839803                         | 0.206620              | 26    |
| 27    | 153.691648           | 744.837306                      | 0.001343               | 0.006507              | 4.846310                         | 0.206343              | 27    |
| 28    | 185.198435           | 898.528954                      | 0.001113               | 0.005400              | 4.851709                         | 0.206113              | 28    |
| 29    | 223.164115           | 1,083.727389                    | 0.000923               | 0.004481              | 4.856190                         | 0.205923              | 29    |
| 30    | 268.912758           | 1,306.891504                    | 0.000765               | 0.003719              | 4.859909                         | 0.205765              | 30    |
| 31    | 324.039874           | 1,575.804262                    | 0.000635               | 0.003086              | 4.862995                         | 0.205635              | 31    |
| 32    | 390.468048           | 1,899.844136                    | 0.000526               | 0.002561              | 4.865556                         | 0.205526              | 32    |
| 33    | 470.513998           | 2,290.312184                    | 0.000437               | 0.002125              | 4.867681                         | 0.205437              | 33    |
| 34    | 566.969367           | 2,760.826181                    | 0.000362               | 0.001764              | 4.869445                         | 0.205362              | 34    |
| 35    | 683.198087           | 3,327.795548                    | 0.000300               | 0.001464              | 4.870909                         | 0.205300              | 35    |
| 36    | 823.253695           | 4,010.993636                    | 0.000249               | 0.001215              | 4.872123                         | 0.205249              | 36    |
| 37    | 992.020703           | 4,834.247331                    | 0.000207               | 0.001008              | 4.873131                         | 0.205207              | 37    |
| 38    | 1,195.384947         | 5,826.268034                    | 0.000172               | 0.000837              | 4.873968                         | 0.205172              | 38    |
| 39    | 1,440.438861         | 7,021.652981                    | 0.000142               | 0.000694              | 4.874662                         | 0.205142              | 39    |
| 40    | 1,735.728828         | 8,462.091842                    | 0.000118               | 0.000576              | 4.875238                         | 0.205118              | 40    |
| 41    | 2,091.553237         | 10,197.820669                   | 0.000098               | 0.000478              | 4.875717                         | 0.205098              | 41    |
| 42    | 2,520.321651         | 12,289.373907                   | 0.000081               | 0.000397              | 4.876113                         | 0.205081              | 42    |
| 43    | 3,036.987589         | 14,809.695557                   | 0.000068               | 0.000329              | 4.876443                         | 0.205068              | 43    |
| 44    | 3,659.570045         | 17,846.683147                   | 0.000056               | 0.000273              | 4.876716                         | 0.205056              | 44    |
| 45    | 4,409.781904         | 21,506.253192                   | 0.000046               | 0.000227              | 4.876943                         | 0.205046              | 45    |
| 46    | 5,313.787195         | 25,916.035096                   | 0.000039               | 0.000188              | 4.877131                         | 0.205039              | 46    |
| 47    | 6,403.113570         | 31,229.822291                   | 0.000032               | 0.000156              | 4.877287                         | 0.205032              | 47    |
| 48    | 7,715.751851         | 37,632.935861                   | 0.000027               | 0.000130              | 4.877417                         | 0.205027              | 48    |
| 49    | 9,297.480981         | 45,348.687712                   | 0.000022               | 0.000108              | 4.877524                         | 0.205022              | 49    |
| 50    | 11,203.464582        | 54,646.168693                   | 0.000018               | 0.000089              | 4.877613                         | 0.205018              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

21.00%

1.750000%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |           |
| 1      | 1.017500          | 1.000000                     | 1.000000            | 0.982801           | 0.982801                      | 1.017500           |                   |           |
| 2      | 1.035306          | 2.017500                     | 0.495663            | 0.965898           | 1.948699                      | 0.513163           |                   |           |
| 3      | 1.053424          | 3.052806                     | 0.327567            | 0.949285           | 2.897984                      | 0.345067           |                   |           |
| 4      | 1.071859          | 4.106230                     | 0.243532            | 0.932959           | 3.830943                      | 0.261032           |                   |           |
| 5      | 1.090617          | 5.178089                     | 0.193121            | 0.916913           | 4.747855                      | 0.210621           |                   |           |
| 6      | 1.109702          | 6.268706                     | 0.159523            | 0.901143           | 5.648998                      | 0.177023           |                   |           |
| 7      | 1.129122          | 7.378408                     | 0.135531            | 0.885644           | 6.534641                      | 0.153031           |                   |           |
| 8      | 1.148882          | 8.507530                     | 0.117543            | 0.870412           | 7.405053                      | 0.135043           |                   |           |
| 9      | 1.168987          | 9.656412                     | 0.103558            | 0.855441           | 8.260494                      | 0.121058           |                   |           |
| 10     | 1.189444          | 10.825399                    | 0.092375            | 0.840729           | 9.101223                      | 0.109875           |                   |           |
| 11     | 1.210260          | 12.014844                    | 0.083230            | 0.826269           | 9.927492                      | 0.100730           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.231439          | 13.225104                    | 0.075614            | 0.812058           | 10.739550                     | 0.093114           | 12                | 1.1173653 |
| 2      | 1.516443          | 29.511016                    | 0.033886            | 0.659438           | 19.460686                     | 0.051386           | 24                | 0.6166278 |
| 3      | 1.867407          | 49.566129                    | 0.020175            | 0.535502           | 26.542753                     | 0.037675           | 36                | 0.4521008 |
| 4      | 2.299599          | 74.262784                    | 0.013466            | 0.434858           | 32.293801                     | 0.030966           | 48                | 0.3715883 |
| 5      | 2.831816          | 104.675216                   | 0.009553            | 0.353130           | 36.963986                     | 0.027053           | 60                | 0.3246403 |
| 6      | 3.487210          | 142.126280                   | 0.007036            | 0.286762           | 40.756445                     | 0.024536           | 72                | 0.2944320 |
| 7      | 4.294287          | 188.244992                   | 0.005312            | 0.232868           | 43.836142                     | 0.022812           | 84                | 0.2737467 |
| 8      | 5.288154          | 245.037388                   | 0.004081            | 0.189102           | 46.337035                     | 0.021581           | 96                | 0.2589721 |
| 9      | 6.512041          | 314.973777                   | 0.003175            | 0.153562           | 48.367904                     | 0.020675           | 108               | 0.2480984 |
| 10     | 8.019183          | 401.096196                   | 0.002493            | 0.124701           | 50.017087                     | 0.019993           | 120               | 0.2399180 |
| 11     | 9.875138          | 507.150729                   | 0.001972            | 0.101264           | 51.356319                     | 0.019472           | 132               | 0.2336616 |
| 12     | 12.160633         | 637.750450                   | 0.001568            | 0.082233           | 52.443854                     | 0.019068           | 144               | 0.2288161 |
| 13     | 14.975081         | 798.576080                   | 0.001252            | 0.066778           | 53.326994                     | 0.018752           | 156               | 0.2250267 |
| 14     | 18.440904         | 996.623085                   | 0.001003            | 0.054227           | 54.044156                     | 0.018503           | 168               | 0.2220407 |
| 15     | 22.708854         | 1,240.505953                 | 0.000806            | 0.044036           | 54.626532                     | 0.018306           | 180               | 0.2196735 |
| 16     | 27.964576         | 1,540.832905                 | 0.000649            | 0.035760           | 55.099456                     | 0.018149           | 192               | 0.2177880 |
| 17     | 34.436678         | 1,910.667320                 | 0.000523            | 0.029039           | 55.483497                     | 0.018023           | 204               | 0.2162805 |
| 18     | 42.406679         | 2,366.095959                 | 0.000423            | 0.023581           | 55.795361                     | 0.017923           | 216               | 0.2150716 |
| 19     | 52.221252         | 2,926.928691                 | 0.000342            | 0.019149           | 56.048612                     | 0.017842           | 228               | 0.2140999 |
| 20     | 64.307303         | 3,617.560166                 | 0.000276            | 0.015550           | 56.254267                     | 0.017776           | 240               | 0.2133172 |
| 21     | 79.190541         | 4,468.030916                 | 0.000224            | 0.012628           | 56.421270                     | 0.017724           | 252               | 0.2126857 |
| 22     | 97.518346         | 5,515.334034                 | 0.000181            | 0.010254           | 56.556887                     | 0.017681           | 264               | 0.2121758 |
| 23     | 120.087925        | 6,805.024269                 | 0.000147            | 0.008327           | 56.667015                     | 0.017647           | 276               | 0.2117634 |
| 24     | 147.880992        | 8,393.199527                 | 0.000119            | 0.006762           | 56.756446                     | 0.017619           | 288               | 0.2114297 |
| 25     | 182.106467        | 10,348.940980                | 0.000097            | 0.005491           | 56.829069                     | 0.017597           | 300               | 0.2111595 |
| 26     | 224.253063        | 12,757.317895                | 0.000078            | 0.004459           | 56.888043                     | 0.017578           | 312               | 0.2109406 |
| 27     | 276.154038        | 15,723.087912                | 0.000064            | 0.003621           | 56.935933                     | 0.017564           | 324               | 0.2107632 |
| 28     | 340.066940        | 19,375.253711                | 0.000052            | 0.002941           | 56.974823                     | 0.017552           | 336               | 0.2106193 |
| 29     | 418.771800        | 23,872.674261                | 0.000042            | 0.002388           | 57.006404                     | 0.017542           | 348               | 0.2105027 |
| 30     | 515.692058        | 29,410.974741                | 0.000034            | 0.001939           | 57.032049                     | 0.017534           | 360               | 0.2104080 |
| 31     | 635.043475        | 36,231.055691                | 0.000028            | 0.001575           | 57.052875                     | 0.017528           | 372               | 0.2103312 |
| 32     | 782.017501        | 44,629.571504                | 0.000022            | 0.001279           | 57.069786                     | 0.017522           | 384               | 0.2102689 |
| 33     | 963.007096        | 54,971.834062                | 0.000018            | 0.001038           | 57.083519                     | 0.017518           | 396               | 0.2102183 |
| 34     | 1,185.884799      | 67,707.702783                | 0.000015            | 0.000843           | 57.094671                     | 0.017515           | 408               | 0.2101772 |
| 35     | 1,460.345164      | 83,391.152235                | 0.000012            | 0.000685           | 57.103727                     | 0.017512           | 420               | 0.2101439 |
| 36     | 1,798.326448      | 102,704.368485               | 0.000010            | 0.000556           | 57.111082                     | 0.017510           | 432               | 0.2101168 |
| 37     | 2,214.529890      | 126,487.422272               | 0.000008            | 0.000452           | 57.117054                     | 0.017508           | 444               | 0.2100949 |
| 38     | 2,727.059170      | 155,774.809736               | 0.000006            | 0.000367           | 57.121903                     | 0.017506           | 456               | 0.2100770 |
| 39     | 3,358.207877      | 191,840.450090               | 0.000005            | 0.000298           | 57.125841                     | 0.017505           | 468               | 0.2100626 |
| 40     | 4,135.429207      | 236,253.097541               | 0.000004            | 0.000242           | 57.129039                     | 0.017504           | 480               | 0.2100508 |
| 41     | 5,092.530110      | 290,944.577694               | 0.000003            | 0.000196           | 57.131636                     | 0.017503           | 492               | 0.2100412 |
| 42     | 6,271.141790      | 358,293.816546               | 0.000003            | 0.000159           | 57.133745                     | 0.017503           | 504               | 0.2100335 |
| 43     | 7,722.530549      | 441,230.317100               | 0.000002            | 0.000129           | 57.135458                     | 0.017502           | 516               | 0.2100272 |
| 44     | 9,509.827729      | 543,361.584526               | 0.000002            | 0.000105           | 57.136848                     | 0.017502           | 528               | 0.2100221 |
| 45     | 11,710.775744     | 669,130.042520               | 0.000001            | 0.000085           | 57.137978                     | 0.017501           | 540               | 0.2100179 |
| 46     | 14,421.109660     | 824,006.266273               | 0.000001            | 0.000069           | 57.138895                     | 0.017501           | 552               | 0.2100146 |
| 47     | 17,758.721400     | 1,014,726.937154             | 0.000001            | 0.000056           | 57.139639                     | 0.017501           | 564               | 0.2100118 |
| 48     | 21,868.787715     | 1,249,587.869448             | 0.000001            | 0.000046           | 57.140244                     | 0.017501           | 576               | 0.2100096 |
| 49     | 26,930.084963     | 1,538,804.855020             | 0.000001            | 0.000037           | 57.140735                     | 0.017501           | 588               | 0.2100078 |
| 50     | 33,162.765378     | 1,894,958.021603             | 0.000001            | 0.000030           | 57.141134                     | 0.017501           | 600               | 0.2100063 |



ANNUAL

## COMPOUND INTEREST TABLES

ANNUAL RATE

21.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.210000             | 1.000000                        | 1.000000               | 0.826446              | 0.826446                         | 1.210000              | 1     |
| 2     | 1.464100             | 2.210000                        | 0.452489               | 0.683013              | 1.509460                         | 0.662489              | 2     |
| 3     | 1.771561             | 3.674100                        | 0.272175               | 0.564474              | 2.073934                         | 0.482175              | 3     |
| 4     | 2.143589             | 5.445661                        | 0.183632               | 0.466507              | 2.540441                         | 0.393632              | 4     |
| 5     | 2.593742             | 7.589250                        | 0.131765               | 0.385543              | 2.925984                         | 0.341765              | 5     |
| 6     | 3.138428             | 10.182992                       | 0.098203               | 0.318631              | 3.244615                         | 0.308203              | 6     |
| 7     | 3.797498             | 13.321421                       | 0.075067               | 0.263331              | 3.507946                         | 0.285067              | 7     |
| 8     | 4.594973             | 17.118919                       | 0.058415               | 0.217629              | 3.725576                         | 0.268415              | 8     |
| 9     | 5.559917             | 21.713892                       | 0.046053               | 0.179859              | 3.905434                         | 0.256053              | 9     |
| 10    | 6.727500             | 27.273809                       | 0.036665               | 0.148644              | 4.054078                         | 0.246665              | 10    |
| 11    | 8.140275             | 34.001309                       | 0.029411               | 0.122846              | 4.176924                         | 0.239411              | 11    |
| 12    | 9.849733             | 42.141584                       | 0.023730               | 0.101526              | 4.278450                         | 0.233730              | 12    |
| 13    | 11.918177            | 51.991317                       | 0.019234               | 0.083905              | 4.362355                         | 0.229234              | 13    |
| 14    | 14.420994            | 63.909493                       | 0.015647               | 0.069343              | 4.431698                         | 0.225647              | 14    |
| 15    | 17.449402            | 78.330487                       | 0.012766               | 0.057309              | 4.489007                         | 0.222766              | 15    |
| 16    | 21.113777            | 95.779889                       | 0.010441               | 0.047362              | 4.536369                         | 0.220441              | 16    |
| 17    | 25.547670            | 116.893666                      | 0.008555               | 0.039143              | 4.575512                         | 0.218555              | 17    |
| 18    | 30.912681            | 142.441336                      | 0.007020               | 0.032349              | 4.607861                         | 0.217020              | 18    |
| 19    | 37.404343            | 173.354016                      | 0.005769               | 0.026735              | 4.634596                         | 0.215769              | 19    |
| 20    | 45.259256            | 210.758360                      | 0.004745               | 0.022095              | 4.656691                         | 0.214745              | 20    |
| 21    | 54.763699            | 256.017615                      | 0.003906               | 0.018260              | 4.674951                         | 0.213906              | 21    |
| 22    | 66.264076            | 310.781315                      | 0.003218               | 0.015091              | 4.690042                         | 0.213218              | 22    |
| 23    | 80.179532            | 377.045391                      | 0.002652               | 0.012472              | 4.702514                         | 0.212652              | 23    |
| 24    | 97.017234            | 457.224923                      | 0.002187               | 0.010307              | 4.712822                         | 0.212187              | 24    |
| 25    | 117.390853           | 554.242157                      | 0.001804               | 0.008519              | 4.721340                         | 0.211804              | 25    |
| 26    | 142.042932           | 671.633009                      | 0.001489               | 0.007040              | 4.728380                         | 0.211489              | 26    |
| 27    | 171.871948           | 813.675941                      | 0.001229               | 0.005818              | 4.734199                         | 0.211229              | 27    |
| 28    | 207.965057           | 985.547889                      | 0.001015               | 0.004809              | 4.739007                         | 0.211015              | 28    |
| 29    | 251.637719           | 1,193.512946                    | 0.000838               | 0.003974              | 4.742981                         | 0.210838              | 29    |
| 30    | 304.481640           | 1,445.150664                    | 0.000692               | 0.003284              | 4.746265                         | 0.210692              | 30    |
| 31    | 368.422784           | 1,749.632304                    | 0.000572               | 0.002714              | 4.748980                         | 0.210572              | 31    |
| 32    | 445.791568           | 2,118.055088                    | 0.000472               | 0.002243              | 4.751223                         | 0.210472              | 32    |
| 33    | 539.407798           | 2,563.846656                    | 0.000390               | 0.001854              | 4.753077                         | 0.210390              | 33    |
| 34    | 652.683435           | 3,103.254454                    | 0.000322               | 0.001532              | 4.754609                         | 0.210322              | 34    |
| 35    | 789.746957           | 3,755.937890                    | 0.000266               | 0.001266              | 4.755875                         | 0.210266              | 35    |
| 36    | 955.593818           | 4,545.684846                    | 0.000220               | 0.001046              | 4.756922                         | 0.210220              | 36    |
| 37    | 1,156.268519         | 5,501.278664                    | 0.000182               | 0.000865              | 4.757786                         | 0.210182              | 37    |
| 38    | 1,399.084909         | 6,657.547183                    | 0.000150               | 0.000715              | 4.758501                         | 0.210150              | 38    |
| 39    | 1,692.892739         | 8,056.632092                    | 0.000124               | 0.000591              | 4.759092                         | 0.210124              | 39    |
| 40    | 2,048.400215         | 9,749.524831                    | 0.000103               | 0.000488              | 4.759580                         | 0.210103              | 40    |
| 41    | 2,478.564260         | 11,797.925046                   | 0.000085               | 0.000403              | 4.759984                         | 0.210085              | 41    |
| 42    | 2,999.062754         | 14,276.489306                   | 0.000070               | 0.000333              | 4.760317                         | 0.210070              | 42    |
| 43    | 3,628.865933         | 17,275.552060                   | 0.000058               | 0.000276              | 4.760593                         | 0.210058              | 43    |
| 44    | 4,390.927778         | 20,904.417992                   | 0.000048               | 0.000228              | 4.760820                         | 0.210048              | 44    |
| 45    | 5,313.022612         | 25,295.345771                   | 0.000040               | 0.000188              | 4.761008                         | 0.210040              | 45    |
| 46    | 6,428.757360         | 30,608.368383                   | 0.000033               | 0.000156              | 4.761164                         | 0.210033              | 46    |
| 47    | 7,778.796406         | 37,037.125743                   | 0.000027               | 0.000129              | 4.761293                         | 0.210027              | 47    |
| 48    | 9,412.343651         | 44,815.922149                   | 0.000022               | 0.000106              | 4.761399                         | 0.210022              | 48    |
| 49    | 11,388.935818        | 54,228.265800                   | 0.000018               | 0.000088              | 4.761487                         | 0.210018              | 49    |
| 50    | 13,780.612340        | 65,617.201618                   | 0.000015               | 0.000073              | 4.761559                         | 0.210015              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

21.50%

1.791667%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7      |                   |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|--------|-------------------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |        | Mortgage Constant |
| 1      | 1.017917          | 1.000000                     | 1.000000            | 0.982399           | 0.982399                      | 1.017917           |        |                   |
| 2      | 1.036154          | 2.017917                     | 0.495561            | 0.965107           | 1.947506                      | 0.513477           |        |                   |
| 3      | 1.054719          | 3.054071                     | 0.327432            | 0.948120           | 2.895626                      | 0.345348           |        |                   |
| 4      | 1.073616          | 4.108790                     | 0.243381            | 0.931432           | 3.827058                      | 0.261297           |        |                   |
| 5      | 1.092851          | 5.182406                     | 0.192961            | 0.915037           | 4.742095                      | 0.210877           |        |                   |
| 6      | 1.112432          | 6.275257                     | 0.159356            | 0.898932           | 5.641027                      | 0.177273           |        |                   |
| 7      | 1.132363          | 7.387689                     | 0.135360            | 0.883109           | 6.524136                      | 0.153277           |        |                   |
| 8      | 1.152651          | 8.520051                     | 0.117370            | 0.867565           | 7.391701                      | 0.135287           |        |                   |
| 9      | 1.173303          | 9.672702                     | 0.103384            | 0.852295           | 8.243996                      | 0.121300           |        |                   |
| 10     | 1.194324          | 10.846005                    | 0.092200            | 0.837294           | 9.081290                      | 0.110117           |        |                   |
| 11     | 1.215723          | 12.040329                    | 0.083054            | 0.822556           | 9.903846                      | 0.100971           |        |                   |
| Years  |                   |                              |                     |                    |                               |                    | Months |                   |
| 1      | 1.237504          | 13.256052                    | 0.075437            | 0.808078           | 10.711924                     | 0.093354           | 12     | 1.1202469         |
| 2      | 1.531417          | 29.660472                    | 0.033715            | 0.652990           | 19.367995                     | 0.051632           | 24     | 0.6195789         |
| 3      | 1.895135          | 49.961013                    | 0.020016            | 0.527667           | 26.362775                     | 0.037932           | 36     | 0.4551873         |
| 4      | 2.345237          | 75.083018                    | 0.013319            | 0.426396           | 32.015103                     | 0.031235           | 48     | 0.3748231         |
| 5      | 2.902241          | 106.171607                   | 0.009419            | 0.344561           | 36.582626                     | 0.027335           | 60     | 0.3280246         |
| 6      | 3.591536          | 144.643867                   | 0.006914            | 0.278432           | 40.273540                     | 0.024830           | 72     | 0.2979624         |
| 7      | 4.444541          | 192.253454                   | 0.005201            | 0.224995           | 43.256087                     | 0.023118           | 84     | 0.2774176         |
| 8      | 5.500138          | 251.170521                   | 0.003981            | 0.181814           | 45.666217                     | 0.021898           | 96     | 0.2627763         |
| 9      | 6.806445          | 324.080641                   | 0.003086            | 0.146920           | 47.613791                     | 0.021002           | 108    | 0.2520278         |
| 10     | 8.423004          | 414.307227                   | 0.002414            | 0.118722           | 49.187582                     | 0.020330           | 120    | 0.2439640         |
| 11     | 10.423504         | 525.963010                   | 0.001901            | 0.095937           | 50.459329                     | 0.019818           | 132    | 0.2378153         |
| 12     | 12.899131         | 664.137518                   | 0.001506            | 0.077525           | 51.486999                     | 0.019422           | 144    | 0.2330685         |
| 13     | 15.962729         | 835.129061                   | 0.001197            | 0.062646           | 52.317436                     | 0.019114           | 156    | 0.2293690         |
| 14     | 19.753945         | 1,046.731823                 | 0.000955            | 0.050623           | 52.988495                     | 0.018872           | 168    | 0.2264643         |
| 15     | 24.445591         | 1,308.591144                 | 0.000764            | 0.040907           | 53.530763                     | 0.018681           | 180    | 0.2241702         |
| 16     | 30.251523         | 1,632.643169                 | 0.000613            | 0.033056           | 53.968957                     | 0.018529           | 192    | 0.2223500         |
| 17     | 37.436389         | 2,033.658931                 | 0.000492            | 0.026712           | 54.323052                     | 0.018408           | 204    | 0.2209007         |
| 18     | 46.327691         | 2,529.917645                 | 0.000395            | 0.021585           | 54.609189                     | 0.018312           | 216    | 0.2197432         |
| 19     | 57.330715         | 3,144.039919                 | 0.000318            | 0.017443           | 54.840410                     | 0.018235           | 228    | 0.2188167         |
| 20     | 70.947004         | 3,904.018849                 | 0.000256            | 0.014095           | 55.027254                     | 0.018173           | 240    | 0.2180738         |
| 21     | 87.797220         | 4,844.496015                 | 0.000206            | 0.011390           | 55.178239                     | 0.018123           | 252    | 0.2174770         |
| 22     | 108.649434        | 6,008.340515                 | 0.000166            | 0.009204           | 55.300247                     | 0.018083           | 264    | 0.2169972         |
| 23     | 134.454138        | 7,448.603043                 | 0.000134            | 0.007437           | 55.398838                     | 0.018051           | 276    | 0.2166110         |
| 24     | 166.387569        | 9,230.934059                 | 0.000108            | 0.006010           | 55.478508                     | 0.018025           | 288    | 0.2163000         |
| 25     | 205.905325        | 11,436.576288                | 0.000087            | 0.004857           | 55.542887                     | 0.018004           | 300    | 0.2160493         |
| 26     | 254.808717        | 14,166.067944                | 0.000071            | 0.003925           | 55.594911                     | 0.017987           | 312    | 0.2158471         |
| 27     | 315.326874        | 17,543.825501                | 0.000057            | 0.003171           | 55.636950                     | 0.017974           | 324    | 0.2156840         |
| 28     | 390.218350        | 21,723.814872                | 0.000046            | 0.002563           | 55.670921                     | 0.017963           | 336    | 0.2155524         |
| 29     | 482.896871        | 26,896.569531                | 0.000037            | 0.002071           | 55.698372                     | 0.017954           | 348    | 0.2154462         |
| 30     | 597.586935        | 33,297.875465                | 0.000030            | 0.001673           | 55.720555                     | 0.017947           | 360    | 0.2153604         |
| 31     | 739.516379        | 41,219.518837                | 0.000024            | 0.001352           | 55.738480                     | 0.017941           | 372    | 0.2152911         |
| 32     | 915.154671        | 51,022.586268                | 0.000020            | 0.001093           | 55.752965                     | 0.017936           | 384    | 0.2152352         |
| 33     | 1,132.507805      | 63,153.923989                | 0.000016            | 0.000883           | 55.764670                     | 0.017933           | 396    | 0.2151900         |
| 34     | 1,401.483235      | 78,166.506116                | 0.000013            | 0.000714           | 55.774129                     | 0.017929           | 408    | 0.2151535         |
| 35     | 1,734.341475      | 96,744.640475                | 0.000010            | 0.000577           | 55.781772                     | 0.017927           | 420    | 0.2151240         |
| 36     | 2,146.254966      | 119,735.160913               | 0.000008            | 0.000466           | 55.787948                     | 0.017925           | 432    | 0.2151002         |
| 37     | 2,655.999667      | 148,186.027928               | 0.000007            | 0.000377           | 55.792939                     | 0.017923           | 444    | 0.2150810         |
| 38     | 3,286.810906      | 183,394.097102               | 0.000005            | 0.000304           | 55.796972                     | 0.017922           | 456    | 0.2150654         |
| 39     | 4,067.442503      | 226,964.232742               | 0.000004            | 0.000246           | 55.800231                     | 0.017921           | 468    | 0.2150529         |
| 40     | 5,033.477431      | 280,882.461270               | 0.000004            | 0.000199           | 55.802865                     | 0.017920           | 480    | 0.2150427         |
| 41     | 6,228.949771      | 347,606.498843               | 0.000003            | 0.000161           | 55.804993                     | 0.017920           | 492    | 0.2150345         |
| 42     | 7,708.351886      | 430,177.779682               | 0.000002            | 0.000130           | 55.806713                     | 0.017919           | 504    | 0.2150279         |
| 43     | 9,539.118308      | 532,360.091595               | 0.000002            | 0.000105           | 55.808102                     | 0.017919           | 516    | 0.2150225         |
| 44     | 11,804.699556     | 658,811.138033               | 0.000002            | 0.000085           | 55.809225                     | 0.017918           | 528    | 0.2150182         |
| 45     | 14,608.366006     | 815,294.846866               | 0.000001            | 0.000068           | 55.810133                     | 0.017918           | 540    | 0.2150147         |
| 46     | 18,077.915186     | 1,008,944.103396             | 0.000001            | 0.000055           | 55.810866                     | 0.017918           | 552    | 0.2150119         |
| 47     | 22,371.497081     | 1,248,585.883582             | 0.000001            | 0.000045           | 55.811459                     | 0.017917           | 564    | 0.2150096         |
| 48     | 27,684.822973     | 1,545,143.607785             | 0.000001            | 0.000036           | 55.811937                     | 0.017917           | 576    | 0.2150078         |
| 49     | 34,260.086407     | 1,912,135.055257             | 0.000001            | 0.000029           | 55.812324                     | 0.017917           | 588    | 0.2150063         |
| 50     | 42,397.002926     | 2,366,288.535423             | 0.000000            | 0.000024           | 55.812637                     | 0.017917           | 600    | 0.2150051         |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

21.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.215000             | 1.000000                        | 1.000000               | 0.823045              | 0.823045                         | 1.215000              | 1     |
| 2     | 1.476225             | 2.215000                        | 0.451467               | 0.677404              | 1.500449                         | 0.666467              | 2     |
| 3     | 1.793613             | 3.691225                        | 0.270913               | 0.557534              | 2.057983                         | 0.485913              | 3     |
| 4     | 2.179240             | 5.484838                        | 0.182321               | 0.458876              | 2.516858                         | 0.397321              | 4     |
| 5     | 2.647777             | 7.664079                        | 0.130479               | 0.377675              | 2.894533                         | 0.345479              | 5     |
| 6     | 3.217049             | 10.311856                       | 0.096976               | 0.310844              | 3.205377                         | 0.311976              | 6     |
| 7     | 3.908714             | 13.528904                       | 0.073916               | 0.255839              | 3.461216                         | 0.288916              | 7     |
| 8     | 4.749088             | 17.437619                       | 0.057347               | 0.210567              | 3.671783                         | 0.272347              | 8     |
| 9     | 5.770142             | 22.186707                       | 0.045072               | 0.173306              | 3.845089                         | 0.260072              | 9     |
| 10    | 7.010723             | 27.956849                       | 0.035769               | 0.142639              | 3.987727                         | 0.250769              | 10    |
| 11    | 8.518028             | 34.967572                       | 0.028598               | 0.117398              | 4.105125                         | 0.243598              | 11    |
| 12    | 10.349404            | 43.485599                       | 0.022996               | 0.096624              | 4.201749                         | 0.237996              | 12    |
| 13    | 12.574526            | 53.835003                       | 0.018575               | 0.079526              | 4.281275                         | 0.233575              | 13    |
| 14    | 15.278049            | 66.409529                       | 0.015058               | 0.065453              | 4.346728                         | 0.230058              | 14    |
| 15    | 18.562829            | 81.687578                       | 0.012242               | 0.053871              | 4.400600                         | 0.227242              | 15    |
| 16    | 22.553837            | 100.250407                      | 0.009975               | 0.044338              | 4.444938                         | 0.224975              | 16    |
| 17    | 27.402913            | 122.804244                      | 0.008143               | 0.036492              | 4.481430                         | 0.223143              | 17    |
| 18    | 33.294539            | 150.207157                      | 0.006657               | 0.030035              | 4.511465                         | 0.221657              | 18    |
| 19    | 40.452865            | 183.501696                      | 0.005450               | 0.024720              | 4.536185                         | 0.220450              | 19    |
| 20    | 49.150230            | 223.954560                      | 0.004465               | 0.020346              | 4.556531                         | 0.219465              | 20    |
| 21    | 59.717530            | 273.104791                      | 0.003662               | 0.016746              | 4.573277                         | 0.218662              | 21    |
| 22    | 72.556799            | 332.822321                      | 0.003005               | 0.013782              | 4.587059                         | 0.218005              | 22    |
| 23    | 88.156511            | 405.379120                      | 0.002467               | 0.011343              | 4.598403                         | 0.217467              | 23    |
| 24    | 107.110161           | 493.535631                      | 0.002026               | 0.009336              | 4.607739                         | 0.217026              | 24    |
| 25    | 130.138845           | 600.645791                      | 0.001665               | 0.007684              | 4.615423                         | 0.216665              | 25    |
| 26    | 158.118697           | 730.784636                      | 0.001368               | 0.006324              | 4.621747                         | 0.216368              | 26    |
| 27    | 192.114217           | 888.903333                      | 0.001125               | 0.005205              | 4.626952                         | 0.216125              | 27    |
| 28    | 233.418773           | 1,081.017550                    | 0.000925               | 0.004284              | 4.631237                         | 0.215925              | 28    |
| 29    | 283.603809           | 1,314.436323                    | 0.000761               | 0.003526              | 4.634763                         | 0.215761              | 29    |
| 30    | 344.578628           | 1,598.040132                    | 0.000626               | 0.002902              | 4.637665                         | 0.215626              | 30    |
| 31    | 418.663034           | 1,942.618761                    | 0.000515               | 0.002389              | 4.640053                         | 0.215515              | 31    |
| 32    | 508.675586           | 2,361.281794                    | 0.000423               | 0.001966              | 4.642019                         | 0.215423              | 32    |
| 33    | 618.040837           | 2,869.957380                    | 0.000348               | 0.001618              | 4.643637                         | 0.215348              | 33    |
| 34    | 750.919617           | 3,487.998217                    | 0.000287               | 0.001332              | 4.644969                         | 0.215287              | 34    |
| 35    | 912.367334           | 4,238.917834                    | 0.000236               | 0.001096              | 4.646065                         | 0.215236              | 35    |
| 36    | 1,108.526311         | 5,151.285168                    | 0.000194               | 0.000902              | 4.646967                         | 0.215194              | 36    |
| 37    | 1,346.859468         | 6,259.811479                    | 0.000160               | 0.000742              | 4.647709                         | 0.215160              | 37    |
| 38    | 1,636.434254         | 7,606.670947                    | 0.000131               | 0.000611              | 4.648321                         | 0.215131              | 38    |
| 39    | 1,988.267618         | 9,243.105200                    | 0.000108               | 0.000503              | 4.648823                         | 0.215108              | 39    |
| 40    | 2,415.745156         | 11,231.372819                   | 0.000089               | 0.000414              | 4.649237                         | 0.215089              | 40    |
| 41    | 2,935.130365         | 13,647.117975                   | 0.000073               | 0.000341              | 4.649578                         | 0.215073              | 41    |
| 42    | 3,566.183393         | 16,582.248339                   | 0.000060               | 0.000280              | 4.649859                         | 0.215060              | 42    |
| 43    | 4,332.912822         | 20,148.431732                   | 0.000050               | 0.000231              | 4.650089                         | 0.215050              | 43    |
| 44    | 5,264.489079         | 24,481.344554                   | 0.000041               | 0.000190              | 4.650279                         | 0.215041              | 44    |
| 45    | 6,396.354231         | 29,745.833634                   | 0.000034               | 0.000156              | 4.650436                         | 0.215034              | 45    |
| 46    | 7,771.570391         | 36,142.187865                   | 0.000028               | 0.000129              | 4.650564                         | 0.215028              | 46    |
| 47    | 9,442.458025         | 43,913.758256                   | 0.000023               | 0.000106              | 4.650670                         | 0.215023              | 47    |
| 48    | 11,472.586500        | 53,356.216281                   | 0.000019               | 0.000087              | 4.650757                         | 0.215019              | 48    |
| 49    | 13,939.192598        | 64,828.802781                   | 0.000015               | 0.000072              | 4.650829                         | 0.215015              | 49    |
| 50    | 16,936.119006        | 78,767.995379                   | 0.000013               | 0.000059              | 4.650888                         | 0.215013              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

22.00%

1.833333%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |           |
| 1      | 1.018333          | 1.000000                     | 1.000000            | 0.981997           | 0.981997                      | 1.018333           |                   |           |
| 2      | 1.037003          | 2.018333                     | 0.495458            | 0.964318           | 1.946314                      | 0.513792           |                   |           |
| 3      | 1.056014          | 3.055336                     | 0.327296            | 0.946957           | 2.893271                      | 0.345630           |                   |           |
| 4      | 1.075375          | 4.111351                     | 0.243229            | 0.929908           | 3.823179                      | 0.261562           |                   |           |
| 5      | 1.095090          | 5.186725                     | 0.192800            | 0.913167           | 4.736346                      | 0.211133           |                   |           |
| 6      | 1.115167          | 6.281815                     | 0.159190            | 0.896727           | 5.633073                      | 0.177523           |                   |           |
| 7      | 1.135611          | 7.396982                     | 0.135190            | 0.880583           | 6.513656                      | 0.153524           |                   |           |
| 8      | 1.156431          | 8.532593                     | 0.117198            | 0.864730           | 7.378386                      | 0.135531           |                   |           |
| 9      | 1.177632          | 9.689024                     | 0.103210            | 0.849162           | 8.227548                      | 0.121543           |                   |           |
| 10     | 1.199222          | 10.866656                    | 0.092025            | 0.833874           | 9.061421                      | 0.110358           |                   |           |
| 11     | 1.221208          | 12.065878                    | 0.082878            | 0.818861           | 9.880283                      | 0.101212           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.243597          | 13.287086                    | 0.075261            | 0.804119           | 10.684402                     | 0.093594           | 12                | 1.1231326 |
| 2      | 1.546532          | 29.810861                    | 0.033545            | 0.646608           | 19.275936                     | 0.051878           | 24                | 0.6225379 |
| 3      | 1.923262          | 50.359771                    | 0.019857            | 0.519950           | 26.184554                     | 0.038190           | 36                | 0.4582854 |
| 4      | 2.391763          | 75.914324                    | 0.013173            | 0.418102           | 31.739908                     | 0.031506           | 48                | 0.3780729 |
| 5      | 2.974388          | 107.693880                   | 0.009286            | 0.336204           | 36.207074                     | 0.027619           | 60                | 0.3314269 |
| 6      | 3.698938          | 147.214827                   | 0.006793            | 0.270348           | 39.799209                     | 0.025126           | 72                | 0.3015135 |
| 7      | 4.599987          | 196.362941                   | 0.005093            | 0.217392           | 42.687714                     | 0.023426           | 84                | 0.2811113 |
| 8      | 5.720528          | 257.483368                   | 0.003884            | 0.174809           | 45.010417                     | 0.022217           | 96                | 0.2666050 |
| 9      | 7.114030          | 333.492521                   | 0.002999            | 0.140567           | 46.878147                     | 0.021332           | 108               | 0.2559828 |
| 10     | 8.846983          | 428.017244                   | 0.002336            | 0.113033           | 48.380024                     | 0.020670           | 120               | 0.2480363 |
| 11     | 11.002078         | 545.567866                   | 0.001833            | 0.090892           | 49.587713                     | 0.020166           | 132               | 0.2419954 |
| 12     | 13.682146         | 691.753417                   | 0.001446            | 0.073088           | 50.558839                     | 0.019779           | 144               | 0.2373472 |
| 13     | 17.015070         | 873.549268                   | 0.001145            | 0.058771           | 51.339740                     | 0.019478           | 156               | 0.2337371 |
| 14     | 21.159883         | 1,099.629967                 | 0.000909            | 0.047259           | 51.967678                     | 0.019243           | 168               | 0.2309128 |
| 15     | 26.314358         | 1,380.783150                 | 0.000724            | 0.038002           | 52.472614                     | 0.019058           | 180               | 0.2286907 |
| 16     | 32.724445         | 1,730.424286                 | 0.000578            | 0.030558           | 52.878644                     | 0.018911           | 192               | 0.2269347 |
| 17     | 40.696008         | 2,165.236806                 | 0.000462            | 0.024572           | 53.205140                     | 0.018795           | 204               | 0.2255421 |
| 18     | 50.609416         | 2,705.968169                 | 0.000370            | 0.019759           | 53.467682                     | 0.018703           | 216               | 0.2244346 |
| 19     | 62.937697         | 3,378.419841                 | 0.000296            | 0.015889           | 53.678797                     | 0.018629           | 228               | 0.2235520 |
| 20     | 78.269105         | 4,214.678439                 | 0.000237            | 0.012776           | 53.848558                     | 0.018571           | 240               | 0.2228472 |
| 21     | 97.335191         | 5,254.646770                 | 0.000190            | 0.010274           | 53.985067                     | 0.018524           | 252               | 0.2222837 |
| 22     | 121.045710        | 6,547.947827                 | 0.000153            | 0.008261           | 54.094836                     | 0.018486           | 264               | 0.2218326 |
| 23     | 150.532031        | 8,156.292597                 | 0.000123            | 0.006643           | 54.183103                     | 0.018456           | 276               | 0.2214713 |
| 24     | 187.201119        | 10,156.424648                | 0.000098            | 0.005342           | 54.254081                     | 0.018432           | 288               | 0.2211815 |
| 25     | 232.802670        | 12,643.782022                | 0.000079            | 0.004295           | 54.311155                     | 0.018412           | 300               | 0.2209491 |
| 26     | 289.512604        | 15,737.051142                | 0.000064            | 0.003454           | 54.357050                     | 0.018397           | 312               | 0.2207625 |
| 27     | 360.036884        | 19,583.830033                | 0.000051            | 0.002777           | 54.393955                     | 0.018384           | 324               | 0.2206128 |
| 28     | 447.740637        | 24,367.671098                | 0.000041            | 0.002233           | 54.423631                     | 0.018374           | 336               | 0.2204925 |
| 29     | 556.808724        | 30,316.839476                | 0.000033            | 0.001796           | 54.447494                     | 0.018366           | 348               | 0.2203958 |
| 30     | 692.445423        | 37,715.204912                | 0.000027            | 0.001444           | 54.466682                     | 0.018360           | 360               | 0.2203182 |
| 31     | 861.122759        | 46,915.786851                | 0.000021            | 0.001161           | 54.482112                     | 0.018355           | 372               | 0.2202558 |
| 32     | 1,070.889316      | 58,357.599066                | 0.000017            | 0.000934           | 54.494520                     | 0.018350           | 384               | 0.2202056 |
| 33     | 1,331.754289      | 72,586.597581                | 0.000014            | 0.000751           | 54.504497                     | 0.018347           | 396               | 0.2201653 |
| 34     | 1,656.165076      | 90,281.731443                | 0.000011            | 0.000604           | 54.512520                     | 0.018344           | 408               | 0.2201329 |
| 35     | 2,059.601222      | 112,287.339359               | 0.000009            | 0.000486           | 54.518971                     | 0.018342           | 420               | 0.2201069 |
| 36     | 2,561.313031      | 139,653.438060               | 0.000007            | 0.000390           | 54.524159                     | 0.018340           | 432               | 0.2200859 |
| 37     | 3,185.240121      | 173,685.824755               | 0.000006            | 0.000314           | 54.528330                     | 0.018339           | 444               | 0.2200691 |
| 38     | 3,961.153714      | 216,008.384389               | 0.000005            | 0.000252           | 54.531684                     | 0.018338           | 456               | 0.2200556 |
| 39     | 4,926.077203      | 268,640.574719               | 0.000004            | 0.000203           | 54.534382                     | 0.018337           | 468               | 0.2200447 |
| 40     | 6,126.052753      | 334,093.786504               | 0.000003            | 0.000163           | 54.536551                     | 0.018336           | 480               | 0.2200359 |
| 41     | 7,618.338239      | 415,491.176695               | 0.000002            | 0.000131           | 54.538295                     | 0.018336           | 492               | 0.2200289 |
| 42     | 9,474.139364      | 516,716.692590               | 0.000002            | 0.000106           | 54.539697                     | 0.018335           | 504               | 0.2200232 |
| 43     | 11,782.007292     | 642,600.397758               | 0.000002            | 0.000085           | 54.540825                     | 0.018335           | 516               | 0.2200187 |
| 44     | 14,652.063950     | 799,148.942724               | 0.000001            | 0.000068           | 54.541732                     | 0.018335           | 528               | 0.2200150 |
| 45     | 18,221.256588     | 993,832.177526               | 0.000001            | 0.000055           | 54.542461                     | 0.018334           | 540               | 0.2200121 |
| 46     | 22,659.892339     | 1,235,939.582108             | 0.000001            | 0.000044           | 54.543047                     | 0.018334           | 552               | 0.2200097 |
| 47     | 28,179.764569     | 1,537,023.521942             | 0.000001            | 0.000035           | 54.543519                     | 0.018334           | 564               | 0.2200078 |
| 48     | 35,044.258785     | 1,911,450.479193             | 0.000001            | 0.000029           | 54.543898                     | 0.018334           | 576               | 0.2200063 |
| 49     | 43,580.920302     | 2,377,086.561921             | 0.000000            | 0.000023           | 54.544203                     | 0.018334           | 588               | 0.2200050 |
| 50     | 54,197.083351     | 2,956,150.000969             | 0.000000            | 0.000018           | 54.544448                     | 0.018334           | 600               | 0.2200041 |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

22.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.220000             | 1.000000                        | 1.000000               | 0.819672              | 0.819672                         | 1.220000              | 1     |
| 2     | 1.488400             | 2.220000                        | 0.450450               | 0.671862              | 1.491535                         | 0.670450              | 2     |
| 3     | 1.815848             | 3.708400                        | 0.269658               | 0.550707              | 2.042241                         | 0.489658              | 3     |
| 4     | 2.215335             | 5.524248                        | 0.181020               | 0.451399              | 2.493641                         | 0.401020              | 4     |
| 5     | 2.702708             | 7.739583                        | 0.129206               | 0.369999              | 2.863640                         | 0.349206              | 5     |
| 6     | 3.297304             | 10.442291                       | 0.095764               | 0.303278              | 3.166918                         | 0.315764              | 6     |
| 7     | 4.022711             | 13.739595                       | 0.072782               | 0.248589              | 3.415506                         | 0.292782              | 7     |
| 8     | 4.907707             | 17.762306                       | 0.056299               | 0.203761              | 3.619268                         | 0.276299              | 8     |
| 9     | 5.987403             | 22.670013                       | 0.044111               | 0.167017              | 3.786285                         | 0.264111              | 9     |
| 10    | 7.304631             | 28.657416                       | 0.034895               | 0.136899              | 3.923184                         | 0.254895              | 10    |
| 11    | 8.911650             | 35.962047                       | 0.027807               | 0.112213              | 4.035397                         | 0.247807              | 11    |
| 12    | 10.872213            | 44.873697                       | 0.022285               | 0.091978              | 4.127375                         | 0.242285              | 12    |
| 13    | 13.264100            | 55.745911                       | 0.017939               | 0.075391              | 4.202766                         | 0.237939              | 13    |
| 14    | 16.182202            | 69.010011                       | 0.014491               | 0.061796              | 4.264562                         | 0.234491              | 14    |
| 15    | 19.742287            | 85.192213                       | 0.011738               | 0.050653              | 4.315215                         | 0.231738              | 15    |
| 16    | 24.085590            | 104.934500                      | 0.009530               | 0.041519              | 4.356734                         | 0.229530              | 16    |
| 17    | 29.384420            | 129.020090                      | 0.007751               | 0.034032              | 4.390765                         | 0.227751              | 17    |
| 18    | 35.848992            | 158.404510                      | 0.006313               | 0.027895              | 4.418660                         | 0.226313              | 18    |
| 19    | 43.735771            | 194.253503                      | 0.005148               | 0.022865              | 4.441525                         | 0.225148              | 19    |
| 20    | 53.357640            | 237.989273                      | 0.004202               | 0.018741              | 4.460266                         | 0.224202              | 20    |
| 21    | 65.096321            | 291.346913                      | 0.003432               | 0.015362              | 4.475628                         | 0.223432              | 21    |
| 22    | 79.417512            | 356.443234                      | 0.002805               | 0.012592              | 4.488220                         | 0.222805              | 22    |
| 23    | 96.889364            | 435.860746                      | 0.002294               | 0.010321              | 4.498541                         | 0.222294              | 23    |
| 24    | 118.205024           | 532.750110                      | 0.001877               | 0.008460              | 4.507001                         | 0.221877              | 24    |
| 25    | 144.210130           | 650.955134                      | 0.001536               | 0.006934              | 4.513935                         | 0.221536              | 25    |
| 26    | 175.936358           | 795.165264                      | 0.001258               | 0.005684              | 4.519619                         | 0.221258              | 26    |
| 27    | 214.642357           | 971.101622                      | 0.001030               | 0.004659              | 4.524278                         | 0.221030              | 27    |
| 28    | 261.863675           | 1,185.743978                    | 0.000843               | 0.003819              | 4.528096                         | 0.220843              | 28    |
| 29    | 319.473684           | 1,447.607654                    | 0.000691               | 0.003130              | 4.531227                         | 0.220691              | 29    |
| 30    | 389.757894           | 1,767.081337                    | 0.000566               | 0.002566              | 4.533792                         | 0.220566              | 30    |
| 31    | 475.504631           | 2,156.839232                    | 0.000464               | 0.002103              | 4.535895                         | 0.220464              | 31    |
| 32    | 580.115650           | 2,632.343863                    | 0.000380               | 0.001724              | 4.537619                         | 0.220380              | 32    |
| 33    | 707.741093           | 3,212.459512                    | 0.000311               | 0.001413              | 4.539032                         | 0.220311              | 33    |
| 34    | 863.444133           | 3,920.200605                    | 0.000255               | 0.001158              | 4.540190                         | 0.220255              | 34    |
| 35    | 1,053.401842         | 4,783.644738                    | 0.000209               | 0.000949              | 4.541140                         | 0.220209              | 35    |
| 36    | 1,285.150248         | 5,837.046581                    | 0.000171               | 0.000778              | 4.541918                         | 0.220171              | 36    |
| 37    | 1,567.883302         | 7,122.196829                    | 0.000140               | 0.000638              | 4.542555                         | 0.220140              | 37    |
| 38    | 1,912.817629         | 8,690.080131                    | 0.000115               | 0.000523              | 4.543078                         | 0.220115              | 38    |
| 39    | 2,333.637507         | 10,602.897760                   | 0.000094               | 0.000429              | 4.543507                         | 0.220094              | 39    |
| 40    | 2,847.037759         | 12,936.535267                   | 0.000077               | 0.000351              | 4.543858                         | 0.220077              | 40    |
| 41    | 3,473.386066         | 15,783.573025                   | 0.000063               | 0.000288              | 4.544146                         | 0.220063              | 41    |
| 42    | 4,237.531000         | 19,256.959091                   | 0.000052               | 0.000236              | 4.544382                         | 0.220052              | 42    |
| 43    | 5,169.787820         | 23,494.490091                   | 0.000043               | 0.000193              | 4.544575                         | 0.220043              | 43    |
| 44    | 6,307.141140         | 28,664.277911                   | 0.000035               | 0.000159              | 4.544734                         | 0.220035              | 44    |
| 45    | 7,694.712191         | 34,971.419051                   | 0.000029               | 0.000130              | 4.544864                         | 0.220029              | 45    |
| 46    | 9,387.548873         | 42,666.131243                   | 0.000023               | 0.000107              | 4.544970                         | 0.220023              | 46    |
| 47    | 11,452.809626        | 52,053.680116                   | 0.000019               | 0.000087              | 4.545058                         | 0.220019              | 47    |
| 48    | 13,972.427743        | 63,506.489742                   | 0.000016               | 0.000072              | 4.545129                         | 0.220016              | 48    |
| 49    | 17,046.361847        | 77,478.917485                   | 0.000013               | 0.000059              | 4.545188                         | 0.220013              | 49    |
| 50    | 20,796.561453        | 94,525.279331                   | 0.000011               | 0.000048              | 4.545236                         | 0.220011              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

22.50%

1.875000%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7   |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-----|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |     |
| 1      | 1.018750          | 1.000000                     | 1.000000            | 0.981595           | 0.981595                      | 1.018750           |     |
| 2      | 1.037852          | 2.018750                     | 0.495356            | 0.963529           | 1.945124                      | 0.514106           |     |
| 3      | 1.057311          | 3.056602                     | 0.327161            | 0.945795           | 2.890919                      | 0.345911           |     |
| 4      | 1.077136          | 4.113913                     | 0.243078            | 0.928388           | 3.819307                      | 0.261828           |     |
| 5      | 1.097332          | 5.191049                     | 0.192639            | 0.911301           | 4.730608                      | 0.211389           |     |
| 6      | 1.117907          | 6.288381                     | 0.159023            | 0.894529           | 5.625137                      | 0.177773           |     |
| 7      | 1.138868          | 7.406288                     | 0.135020            | 0.878065           | 6.503202                      | 0.153770           |     |
| 8      | 1.160222          | 8.545156                     | 0.117025            | 0.861904           | 7.365106                      | 0.135775           |     |
| 9      | 1.181976          | 9.705378                     | 0.103036            | 0.846041           | 8.211147                      | 0.121786           |     |
| 10     | 1.204138          | 10.887353                    | 0.091850            | 0.830470           | 9.041617                      | 0.110600           |     |
| 11     | 1.226715          | 12.091491                    | 0.082703            | 0.815185           | 9.856802                      | 0.101453           |     |
| Years  | Months            |                              |                     |                    |                               |                    |     |
| 1      | 1.249716          | 13.318207                    | 0.075085            | 0.800182           | 10.656983                     | 0.093835           | 12  |
| 2      | 1.561791          | 29.962188                    | 0.033375            | 0.640291           | 19.184505                     | 0.052125           | 24  |
| 3      | 1.951796          | 50.762444                    | 0.019700            | 0.512349           | 26.008071                     | 0.038450           | 36  |
| 4      | 2.439191          | 76.756864                    | 0.013028            | 0.409972           | 31.468162                     | 0.031778           | 48  |
| 5      | 3.048297          | 109.242516                   | 0.009154            | 0.328052           | 35.837226                     | 0.027904           | 60  |
| 6      | 3.809507          | 149.840369                   | 0.006674            | 0.262501           | 39.333271                     | 0.025424           | 72  |
| 7      | 4.760803          | 200.576169                   | 0.004986            | 0.210049           | 42.130742                     | 0.023736           | 84  |
| 8      | 5.949654          | 263.981530                   | 0.003788            | 0.168077           | 44.369226                     | 0.022538           | 96  |
| 9      | 7.435380          | 343.220248                   | 0.002914            | 0.134492           | 46.160420                     | 0.021664           | 108 |
| 10     | 9.292116          | 442.246172                   | 0.002261            | 0.107618           | 47.593700                     | 0.021011           | 120 |
| 11     | 11.612509         | 566.000490                   | 0.001767            | 0.086114           | 48.740585                     | 0.020517           | 132 |
| 12     | 14.512343         | 720.658289                   | 0.001388            | 0.068907           | 49.658301                     | 0.020138           | 144 |
| 13     | 18.136313         | 913.936672                   | 0.001094            | 0.055138           | 50.392640                     | 0.019844           | 156 |
| 14     | 22.665247         | 1,155.479833                 | 0.000865            | 0.044120           | 50.980245                     | 0.019615           | 168 |
| 15     | 28.325130         | 1,457.340277                 | 0.000686            | 0.035304           | 51.450435                     | 0.019436           | 180 |
| 16     | 35.398379         | 1,834.580217                 | 0.000545            | 0.028250           | 51.826673                     | 0.019295           | 192 |
| 17     | 44.237934         | 2,306.023148                 | 0.000434            | 0.022605           | 52.127732                     | 0.019184           | 204 |
| 18     | 55.284871         | 2,895.193100                 | 0.000345            | 0.018088           | 52.368633                     | 0.019095           | 216 |
| 19     | 69.090408         | 3,631.488437                 | 0.000275            | 0.014474           | 52.561398                     | 0.019025           | 228 |
| 20     | 86.343415         | 4,551.648778                 | 0.000220            | 0.011582           | 52.715645                     | 0.018970           | 240 |
| 21     | 107.904779        | 5,701.588225                 | 0.000175            | 0.009267           | 52.839070                     | 0.018925           | 252 |
| 22     | 134.850370        | 7,138.686385                 | 0.000140            | 0.007416           | 52.937833                     | 0.018890           | 264 |
| 23     | 168.524715        | 8,934.651489                 | 0.000112            | 0.005934           | 53.016861                     | 0.018862           | 276 |
| 24     | 210.608097        | 11,179.098493                | 0.000089            | 0.004748           | 53.080098                     | 0.018839           | 288 |
| 25     | 263.200388        | 13,984.020669                | 0.000072            | 0.003799           | 53.130699                     | 0.018822           | 300 |
| 26     | 328.925835        | 17,489.377848                | 0.000057            | 0.003040           | 53.171189                     | 0.018807           | 312 |
| 27     | 411.064002        | 21,870.080120                | 0.000046            | 0.002433           | 53.203589                     | 0.018796           | 324 |
| 28     | 513.713415        | 27,344.715492                | 0.000037            | 0.001947           | 53.229514                     | 0.018787           | 336 |
| 29     | 641.996068        | 34,186.456971                | 0.000029            | 0.001558           | 53.250259                     | 0.018779           | 348 |
| 30     | 802.313000        | 42,736.693342                | 0.000023            | 0.001246           | 53.266859                     | 0.018773           | 360 |
| 31     | 1,002.663695      | 53,422.063760                | 0.000019            | 0.000997           | 53.280142                     | 0.018769           | 372 |
| 32     | 1,253.045241      | 66,775.746161                | 0.000015            | 0.000798           | 53.290770                     | 0.018765           | 384 |
| 33     | 1,565.951158      | 83,464.061746                | 0.000012            | 0.000639           | 53.299275                     | 0.018762           | 396 |
| 34     | 1,956.994807      | 104,319.723031               | 0.000010            | 0.000511           | 53.306081                     | 0.018760           | 408 |
| 35     | 2,445.688459      | 130,383.384485               | 0.000008            | 0.000409           | 53.311526                     | 0.018758           | 420 |
| 36     | 3,056.416919      | 162,955.569038               | 0.000006            | 0.000327           | 53.315884                     | 0.018756           | 432 |
| 37     | 3,819.654278      | 203,661.561497               | 0.000005            | 0.000262           | 53.319370                     | 0.018755           | 444 |
| 38     | 4,773.484504      | 254,532.506901               | 0.000004            | 0.000209           | 53.322161                     | 0.018754           | 456 |
| 39     | 5,965.501759      | 318,106.760466               | 0.000003            | 0.000168           | 53.324393                     | 0.018753           | 468 |
| 40     | 7,455.185243      | 397,556.546279               | 0.000003            | 0.000134           | 53.326179                     | 0.018753           | 480 |
| 41     | 9,316.867089      | 496,846.244729               | 0.000002            | 0.000107           | 53.327609                     | 0.018752           | 492 |
| 42     | 11,643.441380     | 620,930.206913               | 0.000002            | 0.000086           | 53.328753                     | 0.018752           | 504 |
| 43     | 14,550.999372     | 775,999.966532               | 0.000001            | 0.000069           | 53.329668                     | 0.018751           | 516 |
| 44     | 18,184.622212     | 969,793.184649               | 0.000001            | 0.000055           | 53.330400                     | 0.018751           | 528 |
| 45     | 22,725.620181     | 1,211,979.743009             | 0.000001            | 0.000044           | 53.330986                     | 0.018751           | 540 |
| 46     | 28,400.579710     | 1,514,644.251193             | 0.000001            | 0.000035           | 53.331455                     | 0.018751           | 552 |
| 47     | 35,492.669569     | 1,892,889.043696             | 0.000001            | 0.000028           | 53.331831                     | 0.018751           | 564 |
| 48     | 44,355.770411     | 2,365,587.755263             | 0.000000            | 0.000023           | 53.332131                     | 0.018750           | 576 |
| 49     | 55,432.132681     | 2,956,327.076321             | 0.000000            | 0.000018           | 53.332371                     | 0.018750           | 588 |
| 50     | 69,274.444003     | 3,694,583.680169             | 0.000000            | 0.000014           | 53.332563                     | 0.018750           | 600 |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

22.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
|       | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment |       |
| Years |                      |                                 |                        |                       |                                  |                       | Years |
| 1     | 1.225000             | 1.000000                        | 1.000000               | 0.816327              | 0.816327                         | 1.225000              | 1     |
| 2     | 1.500625             | 2.225000                        | 0.449438               | 0.666389              | 1.482716                         | 0.674438              | 2     |
| 3     | 1.838266             | 3.725625                        | 0.268411               | 0.543991              | 2.026707                         | 0.493411              | 3     |
| 4     | 2.251875             | 5.563891                        | 0.179730               | 0.444074              | 2.470781                         | 0.404730              | 4     |
| 5     | 2.758547             | 7.815766                        | 0.127947               | 0.362510              | 2.833291                         | 0.352947              | 5     |
| 6     | 3.379221             | 10.574313                       | 0.094569               | 0.295926              | 3.129217                         | 0.319569              | 6     |
| 7     | 4.139545             | 13.953534                       | 0.071666               | 0.241572              | 3.370789                         | 0.296666              | 7     |
| 8     | 5.070943             | 18.093079                       | 0.055270               | 0.197202              | 3.567991                         | 0.280270              | 8     |
| 9     | 6.211905             | 23.164022                       | 0.043170               | 0.160981              | 3.728972                         | 0.268170              | 9     |
| 10    | 7.609584             | 29.375927                       | 0.034041               | 0.131413              | 3.860386                         | 0.259041              | 10    |
| 11    | 9.321740             | 36.985510                       | 0.027038               | 0.107276              | 3.967662                         | 0.252038              | 11    |
| 12    | 11.419131            | 46.307250                       | 0.021595               | 0.087572              | 4.055234                         | 0.246595              | 12    |
| 13    | 13.988436            | 57.726381                       | 0.017323               | 0.071488              | 4.126722                         | 0.242323              | 13    |
| 14    | 17.135834            | 71.714817                       | 0.013944               | 0.058357              | 4.185079                         | 0.238944              | 14    |
| 15    | 20.991396            | 88.850651                       | 0.011255               | 0.047639              | 4.232717                         | 0.236255              | 15    |
| 16    | 25.714461            | 109.842047                      | 0.009104               | 0.038889              | 4.271606                         | 0.234104              | 16    |
| 17    | 31.500214            | 135.556508                      | 0.007377               | 0.031746              | 4.303352                         | 0.232377              | 17    |
| 18    | 38.587762            | 167.056722                      | 0.005986               | 0.025915              | 4.329267                         | 0.230986              | 18    |
| 19    | 47.270009            | 205.644485                      | 0.004863               | 0.021155              | 4.350422                         | 0.229863              | 19    |
| 20    | 57.905761            | 252.914494                      | 0.003954               | 0.017269              | 4.367691                         | 0.228954              | 20    |
| 21    | 70.934557            | 310.820255                      | 0.003217               | 0.014098              | 4.381789                         | 0.228217              | 21    |
| 22    | 86.894833            | 381.754812                      | 0.002619               | 0.011508              | 4.393297                         | 0.227619              | 22    |
| 23    | 106.446170           | 468.649645                      | 0.002134               | 0.009394              | 4.402691                         | 0.227134              | 23    |
| 24    | 130.396558           | 575.095815                      | 0.001739               | 0.007669              | 4.410360                         | 0.226739              | 24    |
| 25    | 159.735784           | 705.492373                      | 0.001417               | 0.006260              | 4.416621                         | 0.226417              | 25    |
| 26    | 195.676335           | 865.228157                      | 0.001156               | 0.005110              | 4.421731                         | 0.226156              | 26    |
| 27    | 239.703511           | 1,060.904492                    | 0.000943               | 0.004172              | 4.425903                         | 0.225943              | 27    |
| 28    | 293.636801           | 1,300.608003                    | 0.000769               | 0.003406              | 4.429309                         | 0.225769              | 28    |
| 29    | 359.705081           | 1,594.244804                    | 0.000627               | 0.002780              | 4.432089                         | 0.225627              | 29    |
| 30    | 440.638724           | 1,953.949885                    | 0.000512               | 0.002269              | 4.434358                         | 0.225512              | 30    |
| 31    | 539.782437           | 2,394.588609                    | 0.000418               | 0.001853              | 4.436211                         | 0.225418              | 31    |
| 32    | 661.233485           | 2,934.371046                    | 0.000341               | 0.001512              | 4.437723                         | 0.225341              | 32    |
| 33    | 810.011019           | 3,595.604531                    | 0.000278               | 0.001235              | 4.438958                         | 0.225278              | 33    |
| 34    | 992.263499           | 4,405.615551                    | 0.000227               | 0.001008              | 4.439965                         | 0.225227              | 34    |
| 35    | 1,215.522786         | 5,397.879049                    | 0.000185               | 0.000823              | 4.440788                         | 0.225185              | 35    |
| 36    | 1,489.015413         | 6,613.401836                    | 0.000151               | 0.000672              | 4.441460                         | 0.225151              | 36    |
| 37    | 1,824.043881         | 8,102.417249                    | 0.000123               | 0.000548              | 4.442008                         | 0.225123              | 37    |
| 38    | 2,234.453754         | 9,926.461130                    | 0.000101               | 0.000448              | 4.442455                         | 0.225101              | 38    |
| 39    | 2,737.205849         | 12,160.914884                   | 0.000082               | 0.000365              | 4.442821                         | 0.225082              | 39    |
| 40    | 3,353.077165         | 14,898.120733                   | 0.000067               | 0.000298              | 4.443119                         | 0.225067              | 40    |
| 41    | 4,107.519527         | 18,251.197897                   | 0.000055               | 0.000243              | 4.443362                         | 0.225055              | 41    |
| 42    | 5,031.711420         | 22,358.717424                   | 0.000045               | 0.000199              | 4.443561                         | 0.225045              | 42    |
| 43    | 6,163.846490         | 27,390.428845                   | 0.000037               | 0.000162              | 4.443723                         | 0.225037              | 43    |
| 44    | 7,550.711950         | 33,554.275335                   | 0.000030               | 0.000132              | 4.443856                         | 0.225030              | 44    |
| 45    | 9,249.622139         | 41,104.987285                   | 0.000024               | 0.000108              | 4.443964                         | 0.225024              | 45    |
| 46    | 11,330.787120        | 50,354.609424                   | 0.000020               | 0.000088              | 4.444052                         | 0.225020              | 46    |
| 47    | 13,880.214223        | 61,685.396545                   | 0.000016               | 0.000072              | 4.444124                         | 0.225016              | 47    |
| 48    | 17,003.262423        | 75,565.610767                   | 0.000013               | 0.000059              | 4.444183                         | 0.225013              | 48    |
| 49    | 20,828.996468        | 92,568.873190                   | 0.000011               | 0.000048              | 4.444231                         | 0.225011              | 49    |
| 50    | 25,515.520673        | 113,397.869658                  | 0.000009               | 0.000039              | 4.444270                         | 0.225009              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

23.00%

1.916667%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |           |
| 1      | 1.019167          | 1.000000                     | 1.000000            | 0.981194           | 0.981194                      | 1.019167           |                   |           |
| 2      | 1.038701          | 2.019167                     | 0.495254            | 0.962741           | 1.943935                      | 0.514420           |                   |           |
| 3      | 1.058609          | 3.057867                     | 0.327025            | 0.944636           | 2.888571                      | 0.346192           |                   |           |
| 4      | 1.078899          | 4.116476                     | 0.242926            | 0.926871           | 3.815441                      | 0.262093           |                   |           |
| 5      | 1.099578          | 5.195376                     | 0.192479            | 0.909440           | 4.724881                      | 0.211646           |                   |           |
| 6      | 1.120653          | 6.294954                     | 0.158857            | 0.892337           | 5.617218                      | 0.178024           |                   |           |
| 7      | 1.142132          | 7.415607                     | 0.134851            | 0.875555           | 6.492773                      | 0.154017           |                   |           |
| 8      | 1.164023          | 8.557739                     | 0.116853            | 0.859089           | 7.351862                      | 0.136020           |                   |           |
| 9      | 1.186334          | 9.721763                     | 0.102862            | 0.842933           | 8.194795                      | 0.122029           |                   |           |
| 10     | 1.209072          | 10.908097                    | 0.091675            | 0.827081           | 9.021876                      | 0.110842           |                   |           |
| 11     | 1.232246          | 12.117168                    | 0.082528            | 0.811526           | 9.833403                      | 0.101694           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.255864          | 13.349414                    | 0.074910            | 0.796265           | 10.629667                     | 0.094076           | 12                | 1.1289159 |
| 2      | 1.577194          | 30.114460                    | 0.033207            | 0.634037           | 19.093696                     | 0.052373           | 24                | 0.6284797 |
| 3      | 1.980741          | 51.169073                    | 0.019543            | 0.504862           | 25.833304                     | 0.038710           | 36                | 0.4645167 |
| 4      | 2.487540          | 77.610799                    | 0.012885            | 0.402004           | 31.199816                     | 0.032051           | 48                | 0.3846177 |
| 5      | 3.124012          | 110.818005                   | 0.009024            | 0.320101           | 35.472979                     | 0.028190           | 60                | 0.3382857 |
| 6      | 3.923333          | 152.521731                   | 0.006556            | 0.254885           | 38.875549                     | 0.025723           | 72                | 0.3086773 |
| 7      | 4.927172          | 204.895930                   | 0.004881            | 0.202956           | 41.584895                     | 0.024047           | 84                | 0.2885663 |
| 8      | 6.187857          | 270.670790                   | 0.003695            | 0.161607           | 43.742252                     | 0.022861           | 96                | 0.2743343 |
| 9      | 7.771105          | 353.275053                   | 0.002831            | 0.128682           | 45.460079                     | 0.021997           | 108               | 0.2639679 |
| 10     | 9.759449          | 457.014754                   | 0.002188            | 0.102465           | 46.827924                     | 0.021355           | 120               | 0.2562574 |
| 11     | 12.256539         | 587.297686                   | 0.001703            | 0.081589           | 47.917090                     | 0.020869           | 132               | 0.2504326 |
| 12     | 15.392543         | 750.915300                   | 0.001332            | 0.064967           | 48.784355                     | 0.020498           | 144               | 0.2459805 |
| 13     | 19.330937         | 956.396733                   | 0.001046            | 0.051731           | 49.474928                     | 0.020212           | 156               | 0.2425471 |
| 14     | 24.277024         | 1,214.453422                 | 0.000823            | 0.041191           | 50.024806                     | 0.019990           | 168               | 0.2398810 |
| 15     | 30.488635         | 1,538.537467                 | 0.000650            | 0.032799           | 50.462655                     | 0.019817           | 180               | 0.2377996 |
| 16     | 38.289572         | 1,945.542878                 | 0.000514            | 0.026117           | 50.811299                     | 0.019681           | 192               | 0.2361679 |
| 17     | 48.086486         | 2,456.686228                 | 0.000407            | 0.020796           | 51.088911                     | 0.019574           | 204               | 0.2348846 |
| 18     | 60.390076         | 3,098.612642                 | 0.000323            | 0.016559           | 51.309965                     | 0.019489           | 216               | 0.2338727 |
| 19     | 75.841708         | 3,904.784769                 | 0.000256            | 0.013185           | 51.485981                     | 0.019423           | 228               | 0.2330732 |
| 20     | 95.246853         | 4,917.227136                 | 0.000203            | 0.010499           | 51.626137                     | 0.019370           | 240               | 0.2324404 |
| 21     | 119.617072        | 6,188.716824                 | 0.000162            | 0.008360           | 51.737739                     | 0.019328           | 252               | 0.2319390 |
| 22     | 150.222748        | 7,785.534657                 | 0.000128            | 0.006657           | 51.826603                     | 0.019295           | 264               | 0.2315413 |
| 23     | 188.659306        | 9,790.920321                 | 0.000102            | 0.005301           | 51.897362                     | 0.019269           | 276               | 0.2312256 |
| 24     | 236.930388        | 12,309.411522                | 0.000081            | 0.004221           | 51.953705                     | 0.019248           | 288               | 0.2309749 |
| 25     | 297.552290        | 15,472.293377                | 0.000065            | 0.003361           | 51.998569                     | 0.019231           | 300               | 0.2307756 |
| 26     | 373.685140        | 19,444.442108                | 0.000051            | 0.002676           | 52.034293                     | 0.019218           | 312               | 0.2306171 |
| 27     | 469.297629        | 24,432.919789                | 0.000041            | 0.002131           | 52.062739                     | 0.019208           | 324               | 0.2304911 |
| 28     | 589.373890        | 30,697.768177                | 0.000033            | 0.001697           | 52.085389                     | 0.019199           | 336               | 0.2303909 |
| 29     | 740.173316        | 38,565.564293                | 0.000026            | 0.001351           | 52.103424                     | 0.019193           | 348               | 0.2303112 |
| 30     | 929.556851        | 48,446.444386                | 0.000021            | 0.001076           | 52.117785                     | 0.019187           | 360               | 0.2302477 |
| 31     | 1,167.396771      | 60,855.483712                | 0.000016            | 0.000857           | 52.129221                     | 0.019183           | 372               | 0.2301972 |
| 32     | 1,466.091310      | 76,439.546625                | 0.000013            | 0.000682           | 52.138326                     | 0.019180           | 384               | 0.2301570 |
| 33     | 1,841.210960      | 96,011.006630                | 0.000010            | 0.000543           | 52.145576                     | 0.019177           | 396               | 0.2301250 |
| 34     | 2,312.310138      | 120,590.094180               | 0.000008            | 0.000432           | 52.151349                     | 0.019175           | 408               | 0.2300995 |
| 35     | 2,903.946528      | 151,458.079737               | 0.000007            | 0.000344           | 52.155946                     | 0.019173           | 420               | 0.2300792 |
| 36     | 3,646.961235      | 190,224.064457               | 0.000005            | 0.000274           | 52.159607                     | 0.019172           | 432               | 0.2300631 |
| 37     | 4,580.086487      | 238,908.860183               | 0.000004            | 0.000218           | 52.162522                     | 0.019171           | 444               | 0.2300502 |
| 38     | 5,751.964683      | 300,050.331294               | 0.000003            | 0.000174           | 52.164842                     | 0.019170           | 456               | 0.2300400 |
| 39     | 7,223.684053      | 376,835.689717               | 0.000003            | 0.000138           | 52.166690                     | 0.019169           | 468               | 0.2300318 |
| 40     | 9,071.963089      | 473,267.639441               | 0.000002            | 0.000110           | 52.168162                     | 0.019169           | 480               | 0.2300254 |
| 41     | 11,393.149768     | 594,373.031388               | 0.000002            | 0.000088           | 52.169334                     | 0.019168           | 492               | 0.2300202 |
| 42     | 14,308.244022     | 746,464.905508               | 0.000001            | 0.000070           | 52.170267                     | 0.019168           | 504               | 0.2300161 |
| 43     | 17,969.205282     | 937,471.579955               | 0.000001            | 0.000056           | 52.171010                     | 0.019168           | 516               | 0.2300128 |
| 44     | 22,566.873893     | 1,177,349.942255             | 0.000001            | 0.000044           | 52.171601                     | 0.019168           | 528               | 0.2300102 |
| 45     | 28,340.919329     | 1,478,604.486719             | 0.000001            | 0.000035           | 52.172072                     | 0.019167           | 540               | 0.2300081 |
| 46     | 35,592.333799     | 1,856,939.154713             | 0.000001            | 0.000028           | 52.172447                     | 0.019167           | 552               | 0.2300065 |
| 47     | 44,699.122514     | 2,332,075.957252             | 0.000000            | 0.000022           | 52.172746                     | 0.019167           | 564               | 0.2300051 |
| 48     | 56,136.008524     | 2,928,783.053440             | 0.000000            | 0.000018           | 52.172984                     | 0.019167           | 576               | 0.2300041 |
| 49     | 70,499.179308     | 3,678,165.876954             | 0.000000            | 0.000014           | 52.173173                     | 0.019167           | 588               | 0.2300033 |
| 50     | 88,537.365121     | 4,619,288.615003             | 0.000000            | 0.000011           | 52.173324                     | 0.019167           | 600               | 0.2300026 |



## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

23.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.230000             | 1.000000                        | 1.000000               | 0.813008              | 0.813008                         | 1.230000              | 1     |
| 2     | 1.512900             | 2.230000                        | 0.448430               | 0.660982              | 1.473990                         | 0.678430              | 2     |
| 3     | 1.860867             | 3.742900                        | 0.267173               | 0.537384              | 2.011374                         | 0.497173              | 3     |
| 4     | 2.288866             | 5.603767                        | 0.178451               | 0.436897              | 2.448272                         | 0.408451              | 4     |
| 5     | 2.815306             | 7.892633                        | 0.126700               | 0.355201              | 2.803473                         | 0.356700              | 5     |
| 6     | 3.462826             | 10.707939                       | 0.093389               | 0.288781              | 3.092254                         | 0.323389              | 6     |
| 7     | 4.259276             | 14.170765                       | 0.070568               | 0.234782              | 3.327036                         | 0.300568              | 7     |
| 8     | 5.238909             | 18.430041                       | 0.054259               | 0.190879              | 3.517916                         | 0.284259              | 8     |
| 9     | 6.443859             | 23.668950                       | 0.042249               | 0.155187              | 3.673102                         | 0.272249              | 9     |
| 10    | 7.925946             | 30.112809                       | 0.033208               | 0.126168              | 3.799270                         | 0.263208              | 10    |
| 11    | 9.748914             | 38.038755                       | 0.026289               | 0.102576              | 3.901846                         | 0.256289              | 11    |
| 12    | 11.991164            | 47.787669                       | 0.020926               | 0.083395              | 3.985240                         | 0.250926              | 12    |
| 13    | 14.749132            | 59.778833                       | 0.016728               | 0.067801              | 4.053041                         | 0.246728              | 13    |
| 14    | 18.141432            | 74.527964                       | 0.013418               | 0.055122              | 4.108163                         | 0.243418              | 14    |
| 15    | 22.313961            | 92.669396                       | 0.010791               | 0.044815              | 4.152978                         | 0.240791              | 15    |
| 16    | 27.446172            | 114.983357                      | 0.008697               | 0.036435              | 4.189413                         | 0.238697              | 16    |
| 17    | 33.758792            | 142.429529                      | 0.007021               | 0.029622              | 4.219035                         | 0.237021              | 17    |
| 18    | 41.523314            | 176.188321                      | 0.005676               | 0.024083              | 4.243118                         | 0.235676              | 18    |
| 19    | 51.073676            | 217.711635                      | 0.004593               | 0.019580              | 4.262698                         | 0.234593              | 19    |
| 20    | 62.820622            | 268.785311                      | 0.003720               | 0.015918              | 4.278616                         | 0.233720              | 20    |
| 21    | 77.269364            | 331.605932                      | 0.003016               | 0.012942              | 4.291558                         | 0.233016              | 21    |
| 22    | 95.041318            | 408.875297                      | 0.002446               | 0.010522              | 4.302079                         | 0.232446              | 22    |
| 23    | 116.900822           | 503.916615                      | 0.001984               | 0.008554              | 4.310634                         | 0.231984              | 23    |
| 24    | 143.788010           | 620.817437                      | 0.001611               | 0.006955              | 4.317588                         | 0.231611              | 24    |
| 25    | 176.859253           | 764.605447                      | 0.001308               | 0.005654              | 4.323243                         | 0.231308              | 25    |
| 26    | 217.536881           | 941.464700                      | 0.001062               | 0.004597              | 4.327839                         | 0.231062              | 26    |
| 27    | 267.570364           | 1,159.001581                    | 0.000863               | 0.003737              | 4.331577                         | 0.230863              | 27    |
| 28    | 329.111547           | 1,426.571945                    | 0.000701               | 0.003038              | 4.334615                         | 0.230701              | 28    |
| 29    | 404.807203           | 1,755.683492                    | 0.000570               | 0.002470              | 4.337086                         | 0.230570              | 29    |
| 30    | 497.912860           | 2,160.490695                    | 0.000463               | 0.002008              | 4.339094                         | 0.230463              | 30    |
| 31    | 612.432818           | 2,658.403555                    | 0.000376               | 0.001633              | 4.340727                         | 0.230376              | 31    |
| 32    | 753.292366           | 3,270.836373                    | 0.000306               | 0.001328              | 4.342054                         | 0.230306              | 32    |
| 33    | 926.549610           | 4,024.128738                    | 0.000249               | 0.001079              | 4.343134                         | 0.230249              | 33    |
| 34    | 1,139.656020         | 4,950.678348                    | 0.000202               | 0.000877              | 4.344011                         | 0.230202              | 34    |
| 35    | 1,401.776905         | 6,090.334368                    | 0.000164               | 0.000713              | 4.344724                         | 0.230164              | 35    |
| 36    | 1,724.185593         | 7,492.111273                    | 0.000133               | 0.000580              | 4.345304                         | 0.230133              | 36    |
| 37    | 2,120.748279         | 9,216.296866                    | 0.000109               | 0.000472              | 4.345776                         | 0.230109              | 37    |
| 38    | 2,608.520383         | 11,337.045145                   | 0.000088               | 0.000383              | 4.346159                         | 0.230088              | 38    |
| 39    | 3,208.480071         | 13,945.565528                   | 0.000072               | 0.000312              | 4.346471                         | 0.230072              | 39    |
| 40    | 3,946.430488         | 17,154.045599                   | 0.000058               | 0.000253              | 4.346724                         | 0.230058              | 40    |
| 41    | 4,854.109500         | 21,100.476087                   | 0.000047               | 0.000206              | 4.346930                         | 0.230047              | 41    |
| 42    | 5,970.554685         | 25,954.585587                   | 0.000039               | 0.000167              | 4.347098                         | 0.230039              | 42    |
| 43    | 7,343.782263         | 31,925.140272                   | 0.000031               | 0.000136              | 4.347234                         | 0.230031              | 43    |
| 44    | 9,032.852183         | 39,268.922535                   | 0.000025               | 0.000111              | 4.347345                         | 0.230025              | 44    |
| 45    | 11,110.408185        | 48,301.774718                   | 0.000021               | 0.000090              | 4.347435                         | 0.230021              | 45    |
| 46    | 13,665.802068        | 59,412.182903                   | 0.000017               | 0.000073              | 4.347508                         | 0.230017              | 46    |
| 47    | 16,808.936543        | 73,077.984971                   | 0.000014               | 0.000059              | 4.347567                         | 0.230014              | 47    |
| 48    | 20,674.991948        | 89,886.921514                   | 0.000011               | 0.000048              | 4.347616                         | 0.230011              | 48    |
| 49    | 25,430.240096        | 110,561.913462                  | 0.000009               | 0.000039              | 4.347655                         | 0.230009              | 49    |
| 50    | 31,279.195318        | 135,992.153559                  | 0.000007               | 0.000032              | 4.347687                         | 0.230007              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

23.50%

1.958333%

|        | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |           |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|-----------|
| Months | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |           |
| 1      | 1.019583          | 1.000000                     | 1.000000            | 0.980793           | 0.980793                      | 1.019583           |                   |           |
| 2      | 1.039550          | 2.019583                     | 0.495152            | 0.961955           | 1.942747                      | 0.514735           |                   |           |
| 3      | 1.059908          | 3.059134                     | 0.326890            | 0.943478           | 2.886225                      | 0.346473           |                   |           |
| 4      | 1.080665          | 4.119042                     | 0.242775            | 0.925357           | 3.811582                      | 0.262358           |                   |           |
| 5      | 1.101828          | 5.199706                     | 0.192319            | 0.907583           | 4.719165                      | 0.211902           |                   |           |
| 6      | 1.123405          | 6.301534                     | 0.158692            | 0.890151           | 5.609316                      | 0.178275           |                   |           |
| 7      | 1.145405          | 7.424939                     | 0.134681            | 0.873054           | 6.482369                      | 0.154265           |                   |           |
| 8      | 1.167836          | 8.570344                     | 0.116681            | 0.856285           | 7.338654                      | 0.136265           |                   |           |
| 9      | 1.190706          | 9.738180                     | 0.102689            | 0.839838           | 8.178492                      | 0.122272           |                   |           |
| 10     | 1.214024          | 10.928886                    | 0.091501            | 0.823707           | 9.002199                      | 0.111084           |                   |           |
| 11     | 1.237799          | 12.142910                    | 0.082353            | 0.807886           | 9.810085                      | 0.101936           |                   |           |
| Years  |                   |                              |                     |                    |                               |                    | Months            |           |
| 1      | 1.262039          | 13.380708                    | 0.074734            | 0.792369           | 10.602453                     | 0.094318           | 12                | 1.1318135 |
| 2      | 1.592742          | 30.267682                    | 0.033039            | 0.627848           | 19.003505                     | 0.052622           | 24                | 0.6314625 |
| 3      | 2.010102          | 51.579700                    | 0.019387            | 0.497487           | 25.660234                     | 0.038971           | 36                | 0.4676497 |
| 4      | 2.536827          | 78.476295                    | 0.012743            | 0.394193           | 30.934818                     | 0.032326           | 48                | 0.3879124 |
| 5      | 3.201575          | 112.420843                   | 0.008895            | 0.312346           | 35.114232                     | 0.028478           | 60                | 0.3417418 |
| 6      | 4.040512          | 155.260182                   | 0.006441            | 0.247493           | 38.425869                     | 0.026024           | 72                | 0.3122896 |
| 7      | 5.099283          | 209.325093                   | 0.004777            | 0.196106           | 41.049906                     | 0.024361           | 84                | 0.2923271 |
| 8      | 6.435493          | 277.557113                   | 0.003603            | 0.155388           | 43.129111                     | 0.023186           | 96                | 0.2782343 |
| 9      | 8.121843          | 363.668574                   | 0.002750            | 0.123125           | 44.776608                     | 0.022333           | 108               | 0.2679971 |
| 10     | 10.250081         | 472.344585                   | 0.002117            | 0.097560           | 46.082032                     | 0.021700           | 120               | 0.2604052 |
| 11     | 12.936001         | 609.497936                   | 0.001641            | 0.077304           | 47.116410                     | 0.021224           | 132               | 0.2546883 |
| 12     | 16.325736         | 782.590795                   | 0.001278            | 0.061253           | 47.936018                     | 0.020861           | 144               | 0.2503337 |
| 13     | 20.603714         | 1,001.040713                 | 0.000999            | 0.048535           | 48.585450                     | 0.020582           | 156               | 0.2469875 |
| 14     | 26.002688         | 1,276.733000                 | 0.000783            | 0.038458           | 49.100039                     | 0.020367           | 168               | 0.2443990 |
| 15     | 32.816403         | 1,624.667383                 | 0.000616            | 0.030473           | 49.507784                     | 0.020199           | 180               | 0.2423861 |
| 16     | 41.415576         | 2,063.774099                 | 0.000485            | 0.024146           | 49.830868                     | 0.020068           | 192               | 0.2408146 |
| 17     | 52.268067         | 2,617.943844                 | 0.000382            | 0.019132           | 50.086869                     | 0.019965           | 204               | 0.2395837 |
| 18     | 65.964332         | 3,317.327603                 | 0.000301            | 0.015160           | 50.289717                     | 0.019885           | 216               | 0.2386174 |
| 19     | 83.249551         | 4,199.977093                 | 0.000238            | 0.012012           | 50.450447                     | 0.019821           | 228               | 0.2378572 |
| 20     | 105.064170        | 5,313.915060                 | 0.000188            | 0.009518           | 50.577805                     | 0.019772           | 240               | 0.2372582 |
| 21     | 132.595066        | 6,719.748075                 | 0.000149            | 0.007542           | 50.678719                     | 0.019732           | 252               | 0.2367858 |
| 22     | 167.340128        | 8,493.963986                 | 0.000118            | 0.005976           | 50.758680                     | 0.019701           | 264               | 0.2364128 |
| 23     | 211.189746        | 10,733.093433                | 0.000093            | 0.004735           | 50.822039                     | 0.019677           | 276               | 0.2361180 |
| 24     | 266.529669        | 13,558.961834                | 0.000074            | 0.003752           | 50.872242                     | 0.019657           | 288               | 0.2358850 |
| 25     | 336.370803        | 17,125.317603                | 0.000058            | 0.002973           | 50.912022                     | 0.019642           | 300               | 0.2357007 |
| 26     | 424.513029        | 21,626.197213                | 0.000046            | 0.002356           | 50.943542                     | 0.019630           | 312               | 0.2355549 |
| 27     | 535.751944        | 27,306.482237                | 0.000037            | 0.001867           | 50.968517                     | 0.019620           | 324               | 0.2354395 |
| 28     | 676.139779        | 34,475.222740                | 0.000029            | 0.001479           | 50.988307                     | 0.019612           | 336               | 0.2353481 |
| 29     | 853.314683        | 43,522.451915                | 0.000023            | 0.001172           | 51.003988                     | 0.019606           | 348               | 0.2352757 |
| 30     | 1,076.916300      | 54,940.406816                | 0.000018            | 0.000929           | 51.016413                     | 0.019602           | 360               | 0.2352184 |
| 31     | 1,359.110232      | 69,350.309735                | 0.000014            | 0.000736           | 51.026258                     | 0.019598           | 372               | 0.2351730 |
| 32     | 1,715.249944      | 87,536.167355                | 0.000011            | 0.000583           | 51.034059                     | 0.019595           | 384               | 0.2351371 |
| 33     | 2,164.712104      | 110,487.426587               | 0.000009            | 0.000462           | 51.040241                     | 0.019592           | 396               | 0.2351086 |
| 34     | 2,731.950821      | 139,452.807892               | 0.000007            | 0.000366           | 51.045138                     | 0.019591           | 408               | 0.2350861 |
| 35     | 3,447.828132      | 176,008.245030               | 0.000006            | 0.000290           | 51.049019                     | 0.019589           | 420               | 0.2350682 |
| 36     | 4,351.293125      | 222,142.627669               | 0.000005            | 0.000230           | 51.052094                     | 0.019588           | 432               | 0.2350540 |
| 37     | 5,491.501066      | 280,366.011881               | 0.000004            | 0.000182           | 51.054531                     | 0.019587           | 444               | 0.2350428 |
| 38     | 6,930.487809      | 353,846.185995               | 0.000003            | 0.000144           | 51.056462                     | 0.019586           | 456               | 0.2350339 |
| 39     | 8,746.545015      | 446,581.022024               | 0.000002            | 0.000114           | 51.057992                     | 0.019586           | 468               | 0.2350269 |
| 40     | 11,038.479801     | 563,615.989849               | 0.000002            | 0.000091           | 51.059204                     | 0.019585           | 480               | 0.2350213 |
| 41     | 13,930.990593     | 711,318.668589               | 0.000001            | 0.000072           | 51.060164                     | 0.019585           | 492               | 0.2350169 |
| 42     | 17,581.451649     | 897,725.190608               | 0.000001            | 0.000057           | 51.060925                     | 0.019584           | 504               | 0.2350134 |
| 43     | 22,188.475402     | 1,132,977.467327             | 0.000001            | 0.000045           | 51.061528                     | 0.019584           | 516               | 0.2350106 |
| 44     | 28,002.718460     | 1,429,874.985193             | 0.000001            | 0.000036           | 51.062006                     | 0.019584           | 528               | 0.2350084 |
| 45     | 35,340.519209     | 1,804,571.193641             | 0.000001            | 0.000028           | 51.062385                     | 0.019584           | 540               | 0.2350066 |
| 46     | 44,601.108986     | 2,277,452.373768             | 0.000000            | 0.000022           | 51.062685                     | 0.019584           | 552               | 0.2350053 |
| 47     | 56,288.333260     | 2,874,246.804765             | 0.000000            | 0.000018           | 51.062923                     | 0.019584           | 564               | 0.2350042 |
| 48     | 71,038.064595     | 3,627,424.575076             | 0.000000            | 0.000014           | 51.063111                     | 0.019584           | 576               | 0.2350033 |
| 49     | 89,652.798887     | 4,577,964.198481             | 0.000000            | 0.000011           | 51.063260                     | 0.019584           | 588               | 0.2350026 |
| 50     | 113,145.317149    | 5,777,582.152274             | 0.000000            | 0.000009           | 51.063378                     | 0.019584           | 600               | 0.2350021 |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

23.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.235000             | 1.000000                        | 1.000000               | 0.809717              | 0.809717                         | 1.235000              | 1     |
| 2     | 1.525225             | 2.235000                        | 0.447427               | 0.655641              | 1.465358                         | 0.682427              | 2     |
| 3     | 1.883653             | 3.760225                        | 0.265942               | 0.530883              | 1.996241                         | 0.500942              | 3     |
| 4     | 2.326311             | 5.643878                        | 0.177183               | 0.429865              | 2.426106                         | 0.412183              | 4     |
| 5     | 2.872994             | 7.970189                        | 0.125468               | 0.348069              | 2.774175                         | 0.360468              | 5     |
| 6     | 3.548148             | 10.843184                       | 0.092224               | 0.281837              | 3.056012                         | 0.327224              | 6     |
| 7     | 4.381963             | 14.391332                       | 0.069486               | 0.228208              | 3.284220                         | 0.304486              | 7     |
| 8     | 5.411724             | 18.773295                       | 0.053267               | 0.184784              | 3.469004                         | 0.288267              | 8     |
| 9     | 6.683479             | 24.185019                       | 0.041348               | 0.149623              | 3.618627                         | 0.276348              | 9     |
| 10    | 8.254097             | 30.868498                       | 0.032395               | 0.121152              | 3.739779                         | 0.267395              | 10    |
| 11    | 10.193810            | 39.122596                       | 0.025561               | 0.098099              | 3.837878                         | 0.260561              | 11    |
| 12    | 12.589355            | 49.316406                       | 0.020277               | 0.079432              | 3.917310                         | 0.255277              | 12    |
| 13    | 15.547854            | 61.905761                       | 0.016154               | 0.064318              | 3.981627                         | 0.251154              | 13    |
| 14    | 19.201599            | 77.453615                       | 0.012911               | 0.052079              | 4.033706                         | 0.247911              | 14    |
| 15    | 23.713975            | 96.655214                       | 0.010346               | 0.042169              | 4.075876                         | 0.245346              | 15    |
| 16    | 29.286760            | 120.369190                      | 0.008308               | 0.034145              | 4.110021                         | 0.243308              | 16    |
| 17    | 36.169148            | 149.655949                      | 0.006682               | 0.027648              | 4.137669                         | 0.241682              | 17    |
| 18    | 44.668898            | 185.825097                      | 0.005381               | 0.022387              | 4.160056                         | 0.240381              | 18    |
| 19    | 55.166089            | 230.493995                      | 0.004339               | 0.018127              | 4.178183                         | 0.239339              | 19    |
| 20    | 68.130120            | 285.660084                      | 0.003501               | 0.014678              | 4.192860                         | 0.238501              | 20    |
| 21    | 84.140698            | 353.790203                      | 0.002827               | 0.011885              | 4.204745                         | 0.237827              | 21    |
| 22    | 103.913762           | 437.930901                      | 0.002283               | 0.009623              | 4.214369                         | 0.237283              | 22    |
| 23    | 128.333496           | 541.844663                      | 0.001846               | 0.007792              | 4.222161                         | 0.236846              | 23    |
| 24    | 158.491867           | 670.178159                      | 0.001492               | 0.006309              | 4.228470                         | 0.236492              | 24    |
| 25    | 195.737456           | 828.670026                      | 0.001207               | 0.005109              | 4.233579                         | 0.236207              | 25    |
| 26    | 241.735758           | 1,024.407482                    | 0.000976               | 0.004137              | 4.237716                         | 0.235976              | 26    |
| 27    | 298.543662           | 1,266.143241                    | 0.000790               | 0.003350              | 4.241066                         | 0.235790              | 27    |
| 28    | 368.701422           | 1,564.686902                    | 0.000639               | 0.002712              | 4.243778                         | 0.235639              | 28    |
| 29    | 455.346256           | 1,933.388325                    | 0.000517               | 0.002196              | 4.245974                         | 0.235517              | 29    |
| 30    | 562.352626           | 2,388.734581                    | 0.000419               | 0.001778              | 4.247752                         | 0.235419              | 30    |
| 31    | 694.505494           | 2,951.087207                    | 0.000339               | 0.001440              | 4.249192                         | 0.235339              | 31    |
| 32    | 857.714285           | 3,645.592701                    | 0.000274               | 0.001166              | 4.250358                         | 0.235274              | 32    |
| 33    | 1,059.277142         | 4,503.306986                    | 0.000222               | 0.000944              | 4.251302                         | 0.235222              | 33    |
| 34    | 1,308.207270         | 5,562.584127                    | 0.000180               | 0.000764              | 4.252066                         | 0.235180              | 34    |
| 35    | 1,615.635978         | 6,870.791397                    | 0.000146               | 0.000619              | 4.252685                         | 0.235146              | 35    |
| 36    | 1,995.310433         | 8,486.427376                    | 0.000118               | 0.000501              | 4.253186                         | 0.235118              | 36    |
| 37    | 2,464.208385         | 10,481.737809                   | 0.000095               | 0.000406              | 4.253592                         | 0.235095              | 37    |
| 38    | 3,043.297356         | 12,945.946194                   | 0.000077               | 0.000329              | 4.253921                         | 0.235077              | 38    |
| 39    | 3,758.472234         | 15,989.243550                   | 0.000063               | 0.000266              | 4.254187                         | 0.235063              | 39    |
| 40    | 4,641.713209         | 19,747.715784                   | 0.000051               | 0.000215              | 4.254402                         | 0.235051              | 40    |
| 41    | 5,732.515813         | 24,389.428993                   | 0.000041               | 0.000174              | 4.254577                         | 0.235041              | 41    |
| 42    | 7,079.657030         | 30,121.944807                   | 0.000033               | 0.000141              | 4.254718                         | 0.235033              | 42    |
| 43    | 8,743.376431         | 37,201.601836                   | 0.000027               | 0.000114              | 4.254832                         | 0.235027              | 43    |
| 44    | 10,798.069893        | 45,944.978268                   | 0.000022               | 0.000093              | 4.254925                         | 0.235022              | 44    |
| 45    | 13,335.616318        | 56,743.048160                   | 0.000018               | 0.000075              | 4.255000                         | 0.235018              | 45    |
| 46    | 16,469.486152        | 70,078.664478                   | 0.000014               | 0.000061              | 4.255061                         | 0.235014              | 46    |
| 47    | 20,339.815398        | 86,548.150630                   | 0.000012               | 0.000049              | 4.255110                         | 0.235012              | 47    |
| 48    | 25,119.672017        | 106,887.966029                  | 0.000009               | 0.000040              | 4.255150                         | 0.235009              | 48    |
| 49    | 31,022.794941        | 132,007.638045                  | 0.000008               | 0.000032              | 4.255182                         | 0.235008              | 49    |
| 50    | 38,313.151752        | 163,030.432986                  | 0.000006               | 0.000026              | 4.255208                         | 0.235006              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

24.00%

2.000000%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7   |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-----|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |     |
| 1      | 1.020000          | 1.000000                     | 1.000000            | 0.980392           | 0.980392                      | 1.020000           |     |
| 2      | 1.040400          | 2.020000                     | 0.495050            | 0.961169           | 1.941561                      | 0.515050           |     |
| 3      | 1.061208          | 3.060400                     | 0.326755            | 0.942322           | 2.883883                      | 0.346755           |     |
| 4      | 1.082432          | 4.121608                     | 0.242624            | 0.923845           | 3.807729                      | 0.262624           |     |
| 5      | 1.104081          | 5.204040                     | 0.192158            | 0.905731           | 4.713460                      | 0.212158           |     |
| 6      | 1.126162          | 6.308121                     | 0.158526            | 0.887971           | 5.601431                      | 0.178526           |     |
| 7      | 1.148686          | 7.434283                     | 0.134512            | 0.870560           | 6.471991                      | 0.154512           |     |
| 8      | 1.171659          | 8.582969                     | 0.116510            | 0.853490           | 7.325481                      | 0.136510           |     |
| 9      | 1.195093          | 9.754628                     | 0.102515            | 0.836755           | 8.162237                      | 0.122515           |     |
| 10     | 1.218994          | 10.949721                    | 0.091327            | 0.820348           | 8.982585                      | 0.111327           |     |
| 11     | 1.243374          | 12.168715                    | 0.082178            | 0.804263           | 9.786848                      | 0.102178           |     |
| Years  | Months            |                              |                     |                    |                               |                    |     |
| 1      | 1.268242          | 13.412090                    | 0.074560            | 0.788493           | 10.575341                     | 0.094560           | 12  |
| 2      | 1.608437          | 30.421862                    | 0.032871            | 0.621721           | 18.913926                     | 0.052871           | 24  |
| 3      | 2.039887          | 51.994367                    | 0.019233            | 0.490223           | 25.488842                     | 0.039233           | 36  |
| 4      | 2.587070          | 79.353519                    | 0.012602            | 0.386538           | 30.673120                     | 0.032602           | 48  |
| 5      | 3.281031          | 114.051539                   | 0.008768            | 0.304782           | 34.760887                     | 0.028768           | 60  |
| 6      | 4.161140          | 158.057019                   | 0.006327            | 0.240319           | 37.984063                     | 0.026327           | 72  |
| 7      | 5.277332          | 213.866607                   | 0.004676            | 0.189490           | 40.525516                     | 0.024676           | 84  |
| 8      | 6.692933          | 284.646659                   | 0.003513            | 0.149411           | 42.529434                     | 0.023513           | 96  |
| 9      | 8.488258          | 374.412879                   | 0.002671            | 0.117810           | 44.109510                     | 0.022671           | 108 |
| 10     | 10.765163         | 488.258152                   | 0.002048            | 0.092892           | 45.355389                     | 0.022048           | 120 |
| 11     | 13.652830         | 632.641484                   | 0.001581            | 0.073245           | 46.337756                     | 0.021581           | 132 |
| 12     | 17.315089         | 815.754461                   | 0.001226            | 0.057753           | 47.112345                     | 0.021226           | 144 |
| 13     | 21.959720         | 1,047.985991                 | 0.000954            | 0.045538           | 47.723104                     | 0.020954           | 156 |
| 14     | 27.850234         | 1,342.511724                 | 0.000745            | 0.035906           | 48.204683                     | 0.020745           | 168 |
| 15     | 35.320831         | 1,716.041568                 | 0.000583            | 0.028312           | 48.584405                     | 0.020583           | 180 |
| 16     | 44.795355         | 2,189.767727                 | 0.000457            | 0.022324           | 48.883813                     | 0.020457           | 192 |
| 17     | 56.811341         | 2,790.567042                 | 0.000358            | 0.017602           | 49.119894                     | 0.020358           | 204 |
| 18     | 72.050517         | 3,552.525843                 | 0.000281            | 0.013879           | 49.306042                     | 0.020281           | 216 |
| 19     | 91.377477         | 4,518.873840                 | 0.000221            | 0.010944           | 49.452819                     | 0.020221           | 228 |
| 20     | 115.888735        | 5,744.436758                 | 0.000174            | 0.008629           | 49.568552                     | 0.020174           | 240 |
| 21     | 146.974937        | 7,298.746872                 | 0.000137            | 0.006804           | 49.659806                     | 0.020137           | 252 |
| 22     | 186.399758        | 9,269.987921                 | 0.000108            | 0.005365           | 49.731759                     | 0.020108           | 264 |
| 23     | 236.399964        | 11,769.998206                | 0.000085            | 0.004230           | 49.788494                     | 0.020085           | 276 |
| 24     | 299.812315        | 14,940.615736                | 0.000067            | 0.003335           | 49.833229                     | 0.020067           | 288 |
| 25     | 380.234508        | 18,961.725403                | 0.000053            | 0.002630           | 49.868502                     | 0.020053           | 300 |
| 26     | 482.229295        | 24,061.464743                | 0.000042            | 0.002074           | 49.896315                     | 0.020042           | 312 |
| 27     | 611.583346        | 30,529.167315                | 0.000033            | 0.001635           | 49.918245                     | 0.020033           | 324 |
| 28     | 775.635561        | 38,731.778032                | 0.000026            | 0.001289           | 49.935537                     | 0.020026           | 336 |
| 29     | 983.693435        | 49,134.671768                | 0.000020            | 0.001017           | 49.949171                     | 0.020020           | 348 |
| 30     | 1,247.561128      | 62,328.056387                | 0.000016            | 0.000802           | 49.959922                     | 0.020016           | 360 |
| 31     | 1,582.209163      | 79,060.458174                | 0.000013            | 0.000632           | 49.968399                     | 0.020013           | 372 |
| 32     | 2,006.623789      | 100,281.189443               | 0.000010            | 0.000498           | 49.975083                     | 0.020010           | 384 |
| 33     | 2,544.884155      | 127,194.207750               | 0.000008            | 0.000393           | 49.980353                     | 0.020008           | 396 |
| 34     | 3,227.528448      | 161,326.422385               | 0.000006            | 0.000310           | 49.984508                     | 0.020006           | 408 |
| 35     | 4,093.286471      | 204,614.323526               | 0.000005            | 0.000244           | 49.987785                     | 0.020005           | 420 |
| 36     | 5,191.276979      | 259,513.848951               | 0.000004            | 0.000193           | 49.990368                     | 0.020004           | 432 |
| 37     | 6,583.794432      | 329,139.721597               | 0.000003            | 0.000152           | 49.992406                     | 0.020003           | 444 |
| 38     | 8,349.843265      | 417,442.163270               | 0.000002            | 0.000120           | 49.994012                     | 0.020002           | 456 |
| 39     | 10,589.620207     | 529,431.010361               | 0.000002            | 0.000094           | 49.995278                     | 0.020002           | 468 |
| 40     | 13,430.198935     | 671,459.946767               | 0.000001            | 0.000074           | 49.996277                     | 0.020001           | 480 |
| 41     | 17,032.739599     | 851,586.979955               | 0.000001            | 0.000059           | 49.997064                     | 0.020001           | 492 |
| 42     | 21,601.632235     | 1,080,031.611774             | 0.000001            | 0.000046           | 49.997685                     | 0.020001           | 504 |
| 43     | 27,396.092832     | 1,369,754.641590             | 0.000001            | 0.000037           | 49.998175                     | 0.020001           | 516 |
| 44     | 34,744.869937     | 1,737,193.496850             | 0.000001            | 0.000029           | 49.998561                     | 0.020001           | 528 |
| 45     | 44,064.896201     | 2,203,194.810038             | 0.000000            | 0.000023           | 49.998865                     | 0.020000           | 540 |
| 46     | 55,884.943035     | 2,794,197.151743             | 0.000000            | 0.000018           | 49.999105                     | 0.020000           | 552 |
| 47     | 70,875.620444     | 3,543,731.022178             | 0.000000            | 0.000014           | 49.999295                     | 0.020000           | 564 |
| 48     | 89,887.424062     | 4,494,321.203103             | 0.000000            | 0.000011           | 49.999444                     | 0.020000           | 576 |
| 49     | 113,998.988001    | 5,699,899.400054             | 0.000000            | 0.000009           | 49.999561                     | 0.020000           | 588 |
| 50     | 144,578.281121    | 7,228,864.056040             | 0.000000            | 0.000007           | 49.999654                     | 0.020000           | 600 |

## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

24.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.240000             | 1.000000                        | 1.000000               | 0.806452              | 0.806452                         | 1.240000              | 1     |
| 2     | 1.537600             | 2.240000                        | 0.446429               | 0.650364              | 1.456816                         | 0.686429              | 2     |
| 3     | 1.906624             | 3.777600                        | 0.264718               | 0.524487              | 1.981303                         | 0.504718              | 3     |
| 4     | 2.364214             | 5.684224                        | 0.175926               | 0.422974              | 2.404277                         | 0.415926              | 4     |
| 5     | 2.931625             | 8.048438                        | 0.124248               | 0.341108              | 2.745384                         | 0.364248              | 5     |
| 6     | 3.635215             | 10.980063                       | 0.091074               | 0.275087              | 3.020471                         | 0.331074              | 6     |
| 7     | 4.507667             | 14.615278                       | 0.068422               | 0.221844              | 3.242316                         | 0.308422              | 7     |
| 8     | 5.589507             | 19.122945                       | 0.052293               | 0.178907              | 3.421222                         | 0.292293              | 8     |
| 9     | 6.930988             | 24.712451                       | 0.040465               | 0.144280              | 3.565502                         | 0.280465              | 9     |
| 10    | 8.594426             | 31.643440                       | 0.031602               | 0.116354              | 3.681856                         | 0.271602              | 10    |
| 11    | 10.657088            | 40.237865                       | 0.024852               | 0.093834              | 3.775691                         | 0.264852              | 11    |
| 12    | 13.214789            | 50.894953                       | 0.019648               | 0.075673              | 3.851363                         | 0.259648              | 12    |
| 13    | 16.386338            | 64.109741                       | 0.015598               | 0.061026              | 3.912390                         | 0.255598              | 13    |
| 14    | 20.319059            | 80.496079                       | 0.012423               | 0.049215              | 3.961605                         | 0.252423              | 14    |
| 15    | 25.195633            | 100.815138                      | 0.009919               | 0.039689              | 4.001294                         | 0.249919              | 15    |
| 16    | 31.242585            | 126.010772                      | 0.007936               | 0.032008              | 4.033302                         | 0.247936              | 16    |
| 17    | 38.740806            | 157.253357                      | 0.006359               | 0.025813              | 4.059114                         | 0.246359              | 17    |
| 18    | 48.038599            | 195.994162                      | 0.005102               | 0.020817              | 4.079931                         | 0.245102              | 18    |
| 19    | 59.567863            | 244.032761                      | 0.004098               | 0.016788              | 4.096718                         | 0.244098              | 19    |
| 20    | 73.864150            | 303.600624                      | 0.003294               | 0.013538              | 4.110257                         | 0.243294              | 20    |
| 21    | 91.591546            | 377.464774                      | 0.002649               | 0.010918              | 4.121175                         | 0.242649              | 21    |
| 22    | 113.573517           | 469.056320                      | 0.002132               | 0.008805              | 4.129980                         | 0.242132              | 22    |
| 23    | 140.831161           | 582.629836                      | 0.001716               | 0.007101              | 4.137080                         | 0.241716              | 23    |
| 24    | 174.630639           | 723.460997                      | 0.001382               | 0.005726              | 4.142807                         | 0.241382              | 24    |
| 25    | 216.541993           | 898.091636                      | 0.001113               | 0.004618              | 4.147425                         | 0.241113              | 25    |
| 26    | 268.512071           | 1,114.633629                    | 0.000897               | 0.003724              | 4.151149                         | 0.240897              | 26    |
| 27    | 332.954968           | 1,383.145700                    | 0.000723               | 0.003003              | 4.154152                         | 0.240723              | 27    |
| 28    | 412.864160           | 1,716.100668                    | 0.000583               | 0.002422              | 4.156575                         | 0.240583              | 28    |
| 29    | 511.951559           | 2,128.964828                    | 0.000470               | 0.001953              | 4.158528                         | 0.240470              | 29    |
| 30    | 634.819933           | 2,640.916387                    | 0.000379               | 0.001575              | 4.160103                         | 0.240379              | 30    |
| 31    | 787.176717           | 3,275.736320                    | 0.000305               | 0.001270              | 4.161373                         | 0.240305              | 31    |
| 32    | 976.099129           | 4,062.913037                    | 0.000246               | 0.001024              | 4.162398                         | 0.240246              | 32    |
| 33    | 1,210.362920         | 5,039.012166                    | 0.000198               | 0.000826              | 4.163224                         | 0.240198              | 33    |
| 34    | 1,500.850021         | 6,249.375086                    | 0.000160               | 0.000666              | 4.163890                         | 0.240160              | 34    |
| 35    | 1,861.054026         | 7,750.225106                    | 0.000129               | 0.000537              | 4.164428                         | 0.240129              | 35    |
| 36    | 2,307.706992         | 9,611.279132                    | 0.000104               | 0.000433              | 4.164861                         | 0.240104              | 36    |
| 37    | 2,861.556670         | 11,918.986124                   | 0.000084               | 0.000349              | 4.165211                         | 0.240084              | 37    |
| 38    | 3,548.330270         | 14,780.542793                   | 0.000068               | 0.000282              | 4.165492                         | 0.240068              | 38    |
| 39    | 4,399.929535         | 18,328.873064                   | 0.000055               | 0.000227              | 4.165720                         | 0.240055              | 39    |
| 40    | 5,455.912624         | 22,728.802599                   | 0.000044               | 0.000183              | 4.165903                         | 0.240044              | 40    |
| 41    | 6,765.331653         | 28,184.715222                   | 0.000035               | 0.000148              | 4.166051                         | 0.240035              | 41    |
| 42    | 8,389.011250         | 34,950.046876                   | 0.000029               | 0.000119              | 4.166170                         | 0.240029              | 42    |
| 43    | 10,402.373950        | 43,339.058126                   | 0.000023               | 0.000096              | 4.166266                         | 0.240023              | 43    |
| 44    | 12,898.943698        | 53,741.432076                   | 0.000019               | 0.000078              | 4.166344                         | 0.240019              | 44    |
| 45    | 15,994.690186        | 66,640.375775                   | 0.000015               | 0.000063              | 4.166406                         | 0.240015              | 45    |
| 46    | 19,833.415831        | 82,635.065961                   | 0.000012               | 0.000050              | 4.166457                         | 0.240012              | 46    |
| 47    | 24,593.435630        | 102,468.481791                  | 0.000010               | 0.000041              | 4.166497                         | 0.240010              | 47    |
| 48    | 30,495.860181        | 127,061.917421                  | 0.000008               | 0.000033              | 4.166530                         | 0.240008              | 48    |
| 49    | 37,814.866624        | 157,557.777602                  | 0.000006               | 0.000026              | 4.166556                         | 0.240006              | 49    |
| 50    | 46,890.434614        | 195,372.644226                  | 0.000005               | 0.000021              | 4.166578                         | 0.240005              | 50    |

MONTHLY
         
 COMPOUND INTEREST TABLES
         
 ANNUAL RATE
         
 EFFECTIVE RATE

24.50%
         
 2.041667%

|        |    | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7                 |
|--------|----|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|-------------------|
|        |    | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment | Mortgage Constant |
| Months | 1  | 1.020417          | 1.000000                     | 1.000000            | 0.979992           | 0.979992                      | 1.020417           |                   |
|        | 2  | 1.041250          | 2.020417                     | 0.494947            | 0.960384           | 1.940376                      | 0.515364           |                   |
|        | 3  | 1.062509          | 3.061667                     | 0.326619            | 0.941168           | 2.881544                      | 0.347036           |                   |
|        | 4  | 1.084202          | 4.124176                     | 0.242473            | 0.922337           | 3.803882                      | 0.262889           |                   |
|        | 5  | 1.106338          | 5.208378                     | 0.191998            | 0.903883           | 4.707765                      | 0.212415           |                   |
|        | 6  | 1.128925          | 6.314716                     | 0.158360            | 0.885798           | 5.593563                      | 0.178777           |                   |
|        | 7  | 1.151974          | 7.443641                     | 0.134343            | 0.868075           | 6.461638                      | 0.154760           |                   |
|        | 8  | 1.175494          | 8.595615                     | 0.116338            | 0.850706           | 7.312344                      | 0.136755           |                   |
|        | 9  | 1.199493          | 9.771109                     | 0.102343            | 0.833685           | 8.146029                      | 0.122759           |                   |
|        | 10 | 1.223983          | 10.970603                    | 0.091153            | 0.817005           | 8.963034                      | 0.111569           |                   |
|        | 11 | 1.248973          | 12.194586                    | 0.082004            | 0.800658           | 9.763692                      | 0.102420           |                   |
| Years  | 1  | 1.274473          | 13.443559                    | 0.074385            | 0.784638           | 10.548330                     | 0.094802           | 12                |
|        | 2  | 1.624281          | 30.577006                    | 0.032704            | 0.615657           | 18.824954                     | 0.053121           | 24                |
|        | 3  | 2.070101          | 52.413117                    | 0.019079            | 0.483068           | 25.319109                     | 0.039496           | 36                |
|        | 4  | 2.638287          | 80.242642                    | 0.012462            | 0.379034           | 30.414672                     | 0.032879           | 48                |
|        | 5  | 3.362425          | 115.710612                   | 0.008642            | 0.297404           | 34.412846                     | 0.029059           | 60                |
|        | 6  | 4.285319          | 160.913569                   | 0.006215            | 0.233355           | 37.549965                     | 0.026631           | 72                |
|        | 7  | 5.461521          | 218.523501                   | 0.004576            | 0.183099           | 40.011470                     | 0.024993           | 84                |
|        | 8  | 6.960560          | 291.945785                   | 0.003425            | 0.143667           | 41.942860                     | 0.023842           | 96                |
|        | 9  | 8.871043          | 385.520478                   | 0.002594            | 0.112726           | 43.458303                     | 0.023011           | 108               |
|        | 10 | 11.305902         | 504.778864                   | 0.001981            | 0.088449           | 44.647377                     | 0.022398           | 120               |
|        | 11 | 14.409063         | 656.770417                   | 0.001523            | 0.069401           | 45.580371                     | 0.021939           | 132               |
|        | 12 | 18.363956         | 850.479494                   | 0.001176            | 0.054454           | 46.312433                     | 0.021592           | 144               |
|        | 13 | 23.404360         | 1,097.356415                 | 0.000911            | 0.042727           | 46.886837                     | 0.021328           | 156               |
|        | 14 | 29.828217         | 1,411.994300                 | 0.000708            | 0.033525           | 47.337536                     | 0.021125           | 168               |
|        | 15 | 38.015247         | 1,812.991680                 | 0.000552            | 0.026305           | 47.691172                     | 0.020968           | 180               |
|        | 16 | 48.449392         | 2,324.051875                 | 0.000430            | 0.020640           | 47.968648                     | 0.020847           | 192               |
|        | 17 | 61.747426         | 2,975.384116                 | 0.000336            | 0.016195           | 48.186367                     | 0.020753           | 204               |
|        | 18 | 78.695405         | 3,805.489246                 | 0.000263            | 0.012707           | 48.357197                     | 0.020679           | 216               |
|        | 19 | 100.295142        | 4,863.435533                 | 0.000206            | 0.009971           | 48.491237                     | 0.020622           | 228               |
|        | 20 | 127.823416        | 6,211.759144                 | 0.000161            | 0.007823           | 48.596410                     | 0.020578           | 240               |
|        | 21 | 162.907448        | 7,930.160714                 | 0.000126            | 0.006138           | 48.678933                     | 0.020543           | 252               |
|        | 22 | 207.621087        | 10,120.216520                | 0.000099            | 0.004816           | 48.743683                     | 0.020515           | 264               |
|        | 23 | 264.607398        | 12,911.382754                | 0.000077            | 0.003779           | 48.794489                     | 0.020494           | 276               |
|        | 24 | 337.234892        | 16,468.647788                | 0.000061            | 0.002965           | 48.834353                     | 0.020477           | 288               |
|        | 25 | 429.796648        | 21,002.284792                | 0.000048            | 0.002327           | 48.865632                     | 0.020464           | 300               |
|        | 26 | 547.764074        | 26,780.281172                | 0.000037            | 0.001826           | 48.890175                     | 0.020454           | 312               |
|        | 27 | 698.110332        | 34,144.179547                | 0.000029            | 0.001432           | 48.909432                     | 0.020446           | 324               |
|        | 28 | 889.722527        | 43,529.266642                | 0.000023            | 0.001124           | 48.924541                     | 0.020440           | 336               |
|        | 29 | 1,133.927030      | 55,490.303490                | 0.000018            | 0.000882           | 48.936397                     | 0.020435           | 348               |
|        | 30 | 1,445.158989      | 70,734.317851                | 0.000014            | 0.000692           | 48.945700                     | 0.020431           | 360               |
|        | 31 | 1,841.815611      | 90,162.397274                | 0.000011            | 0.000543           | 48.952999                     | 0.020428           | 372               |
|        | 32 | 2,347.343628      | 114,922.953193               | 0.000009            | 0.000426           | 48.958726                     | 0.020425           | 384               |
|        | 33 | 2,991.625260      | 146,479.604581               | 0.000007            | 0.000334           | 48.963220                     | 0.020423           | 396               |
|        | 34 | 3,812.744581      | 186,697.693788               | 0.000005            | 0.000262           | 48.966746                     | 0.020422           | 408               |
|        | 35 | 4,859.238701      | 237,954.548629               | 0.000004            | 0.000206           | 48.969512                     | 0.020421           | 420               |
|        | 36 | 6,192.966838      | 303,280.008392               | 0.000003            | 0.000161           | 48.971683                     | 0.020420           | 432               |
|        | 37 | 7,892.766875      | 386,535.520391               | 0.000003            | 0.000127           | 48.973386                     | 0.020419           | 444               |
|        | 38 | 10,059.115537     | 492,642.393626               | 0.000002            | 0.000099           | 48.974723                     | 0.020419           | 456               |
|        | 39 | 12,820.067663     | 627,872.701838               | 0.000002            | 0.000078           | 48.975771                     | 0.020418           | 468               |
|        | 40 | 16,338.825643     | 800,220.031482               | 0.000001            | 0.000061           | 48.976594                     | 0.020418           | 480               |
|        | 41 | 20,823.386460     | 1,019,871.989893             | 0.000001            | 0.000048           | 48.977240                     | 0.020418           | 492               |
|        | 42 | 26,538.836582     | 1,299,812.404020             | 0.000001            | 0.000038           | 48.977746                     | 0.020417           | 504               |
|        | 43 | 33,823.021461     | 1,656,588.806233             | 0.000001            | 0.000030           | 48.978144                     | 0.020417           | 516               |
|        | 44 | 43,106.515886     | 2,111,290.574013             | 0.000000            | 0.000023           | 48.978456                     | 0.020417           | 528               |
|        | 45 | 54,938.075654     | 2,690,795.542222             | 0.000000            | 0.000018           | 48.978700                     | 0.020417           | 540               |
|        | 46 | 70,017.075017     | 3,429,358.776357             | 0.000000            | 0.000014           | 48.978892                     | 0.020417           | 552               |
|        | 47 | 89,234.847338     | 4,370,637.420616             | 0.000000            | 0.000011           | 48.979043                     | 0.020417           | 564               |
|        | 48 | 113,727.372607    | 5,570,271.311375             | 0.000000            | 0.000009           | 48.979161                     | 0.020417           | 576               |
|        | 49 | 144,942.426261    | 7,099,171.898502             | 0.000000            | 0.000007           | 48.979254                     | 0.020417           | 588               |
|        | 50 | 184,725.158498    | 9,047,713.885622             | 0.000000            | 0.000005           | 48.979327                     | 0.020417           | 600               |

## ANNUAL

## COMPOUND INTEREST TABLES

ANNUAL RATE

24.50%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.245000             | 1.000000                        | 1.000000               | 0.803213              | 0.803213                         | 1.245000              | 1     |
| 2     | 1.550025             | 2.245000                        | 0.445434               | 0.645151              | 1.448364                         | 0.690434              | 2     |
| 3     | 1.929781             | 3.795025                        | 0.263503               | 0.518193              | 1.966557                         | 0.508503              | 3     |
| 4     | 2.402578             | 5.724806                        | 0.174678               | 0.416220              | 2.382777                         | 0.419678              | 4     |
| 5     | 2.991209             | 8.127384                        | 0.123041               | 0.334313              | 2.717090                         | 0.368041              | 5     |
| 6     | 3.724055             | 11.118593                       | 0.089939               | 0.268524              | 2.985614                         | 0.334939              | 6     |
| 7     | 4.636449             | 14.842648                       | 0.067373               | 0.215682              | 3.201297                         | 0.312373              | 7     |
| 8     | 5.772379             | 19.479097                       | 0.051337               | 0.173239              | 3.374535                         | 0.296337              | 8     |
| 9     | 7.186611             | 25.251475                       | 0.039602               | 0.139148              | 3.513683                         | 0.284602              | 9     |
| 10    | 8.947331             | 32.438087                       | 0.030828               | 0.111765              | 3.625448                         | 0.275828              | 10    |
| 11    | 11.139427            | 41.385418                       | 0.024163               | 0.089771              | 3.715220                         | 0.269163              | 11    |
| 12    | 13.868587            | 52.524845                       | 0.019039               | 0.072105              | 3.787325                         | 0.264039              | 12    |
| 13    | 17.266391            | 66.393432                       | 0.015062               | 0.057916              | 3.845241                         | 0.260062              | 13    |
| 14    | 21.496657            | 83.659823                       | 0.011953               | 0.046519              | 3.891760                         | 0.256953              | 14    |
| 15    | 26.763338            | 105.156480                      | 0.009510               | 0.037365              | 3.929124                         | 0.254510              | 15    |
| 16    | 33.320355            | 131.919817                      | 0.007580               | 0.030012              | 3.959136                         | 0.252580              | 16    |
| 17    | 41.483842            | 165.240173                      | 0.006052               | 0.024106              | 3.983242                         | 0.251052              | 17    |
| 18    | 51.647384            | 206.724015                      | 0.004837               | 0.019362              | 4.002604                         | 0.249837              | 18    |
| 19    | 64.300993            | 258.371398                      | 0.003870               | 0.015552              | 4.018156                         | 0.248870              | 19    |
| 20    | 80.054736            | 322.672391                      | 0.003099               | 0.012491              | 4.030647                         | 0.248099              | 20    |
| 21    | 99.668146            | 402.727127                      | 0.002483               | 0.010033              | 4.040680                         | 0.247483              | 21    |
| 22    | 124.086842           | 502.395273                      | 0.001990               | 0.008059              | 4.048739                         | 0.246990              | 22    |
| 23    | 154.488118           | 626.482115                      | 0.001596               | 0.006473              | 4.055212                         | 0.246596              | 23    |
| 24    | 192.337707           | 780.970233                      | 0.001280               | 0.005199              | 4.060411                         | 0.246280              | 24    |
| 25    | 239.460445           | 973.307940                      | 0.001027               | 0.004176              | 4.064588                         | 0.246027              | 25    |
| 26    | 298.128254           | 1,212.768385                    | 0.000825               | 0.003354              | 4.067942                         | 0.245825              | 26    |
| 27    | 371.169677           | 1,510.896640                    | 0.000662               | 0.002694              | 4.070636                         | 0.245662              | 27    |
| 28    | 462.106248           | 1,882.066316                    | 0.000531               | 0.002164              | 4.072800                         | 0.245531              | 28    |
| 29    | 575.322278           | 2,344.172564                    | 0.000427               | 0.001738              | 4.074538                         | 0.245427              | 29    |
| 30    | 716.276236           | 2,919.494842                    | 0.000343               | 0.001396              | 4.075934                         | 0.245343              | 30    |
| 31    | 891.763914           | 3,635.771079                    | 0.000275               | 0.001121              | 4.077056                         | 0.245275              | 31    |
| 32    | 1,110.246073         | 4,527.534993                    | 0.000221               | 0.000901              | 4.077956                         | 0.245221              | 32    |
| 33    | 1,382.256361         | 5,637.781066                    | 0.000177               | 0.000723              | 4.078680                         | 0.245177              | 33    |
| 34    | 1,720.909170         | 7,020.037427                    | 0.000142               | 0.000581              | 4.079261                         | 0.245142              | 34    |
| 35    | 2,142.531916         | 8,740.946597                    | 0.000114               | 0.000467              | 4.079728                         | 0.245114              | 35    |
| 36    | 2,667.452236         | 10,883.478513                   | 0.000092               | 0.000375              | 4.080102                         | 0.245092              | 36    |
| 37    | 3,320.978033         | 13,550.930749                   | 0.000074               | 0.000301              | 4.080404                         | 0.245074              | 37    |
| 38    | 4,134.617652         | 16,871.908782                   | 0.000059               | 0.000242              | 4.080645                         | 0.245059              | 38    |
| 39    | 5,147.598976         | 21,006.526434                   | 0.000048               | 0.000194              | 4.080840                         | 0.245048              | 39    |
| 40    | 6,408.760725         | 26,154.125410                   | 0.000038               | 0.000156              | 4.080996                         | 0.245038              | 40    |
| 41    | 7,978.907103         | 32,562.886136                   | 0.000031               | 0.000125              | 4.081121                         | 0.245031              | 41    |
| 42    | 9,933.739344         | 40,541.793239                   | 0.000025               | 0.000101              | 4.081222                         | 0.245025              | 42    |
| 43    | 12,367.505483        | 50,475.532582                   | 0.000020               | 0.000081              | 4.081303                         | 0.245020              | 43    |
| 44    | 15,397.544326        | 62,843.038065                   | 0.000016               | 0.000065              | 4.081368                         | 0.245016              | 44    |
| 45    | 19,169.942686        | 78,240.582391                   | 0.000013               | 0.000052              | 4.081420                         | 0.245013              | 45    |
| 46    | 23,866.578644        | 97,410.525077                   | 0.000010               | 0.000042              | 4.081462                         | 0.245010              | 46    |
| 47    | 29,713.890412        | 121,277.103721                  | 0.000008               | 0.000034              | 4.081495                         | 0.245008              | 47    |
| 48    | 36,993.793562        | 150,990.994132                  | 0.000007               | 0.000027              | 4.081522                         | 0.245007              | 48    |
| 49    | 46,057.272985        | 187,984.787695                  | 0.000005               | 0.000022              | 4.081544                         | 0.245005              | 49    |
| 50    | 57,341.304867        | 234,042.060680                  | 0.000004               | 0.000017              | 4.081561                         | 0.245004              | 50    |

MONTHLY

COMPOUND INTEREST TABLES

ANNUAL RATE

EFFECTIVE RATE

25.00%

2.083333%

| Months | 1                 | 2                            | 3                   | 4                  | 5                             | 6                  | 7      |                   |
|--------|-------------------|------------------------------|---------------------|--------------------|-------------------------------|--------------------|--------|-------------------|
|        | Future Worth of 1 | Future Worth of 1 per Period | Sinking Fund Factor | Present Worth of 1 | Present Worth of 1 per Period | Periodic Repayment |        | Mortgage Constant |
| 1      | 1.020833          | 1.000000                     | 1.000000            | 0.979592           | 0.979592                      | 1.020833           |        |                   |
| 2      | 1.042101          | 2.020833                     | 0.494845            | 0.959600           | 1.939192                      | 0.515679           |        |                   |
| 3      | 1.063811          | 3.062934                     | 0.326484            | 0.940016           | 2.879208                      | 0.347318           |        |                   |
| 4      | 1.085974          | 4.126745                     | 0.242322            | 0.920832           | 3.800041                      | 0.263155           |        |                   |
| 5      | 1.108598          | 5.212719                     | 0.191838            | 0.902040           | 4.702081                      | 0.212672           |        |                   |
| 6      | 1.131694          | 6.321317                     | 0.158195            | 0.883631           | 5.585712                      | 0.179028           |        |                   |
| 7      | 1.155271          | 7.453011                     | 0.134174            | 0.865598           | 6.451310                      | 0.155007           |        |                   |
| 8      | 1.179339          | 8.608283                     | 0.116167            | 0.847932           | 7.299242                      | 0.137001           |        |                   |
| 9      | 1.203909          | 9.787622                     | 0.102170            | 0.830628           | 8.129870                      | 0.123003           |        |                   |
| 10     | 1.228990          | 10.991531                    | 0.090979            | 0.813676           | 8.943546                      | 0.111812           |        |                   |
| 11     | 1.254594          | 12.220521                    | 0.081830            | 0.797070           | 9.740616                      | 0.102663           |        |                   |
| Years  |                   |                              |                     |                    |                               |                    | Months |                   |
| 1      | 1.280732          | 13.475115                    | 0.074211            | 0.780804           | 10.521420                     | 0.095044           | 12     | 1.1405304         |
| 2      | 1.640273          | 30.733120                    | 0.032538            | 0.609654           | 18.736585                     | 0.053372           | 24     | 0.6404582         |
| 3      | 2.100750          | 52.835991                    | 0.018926            | 0.476021           | 25.151016                     | 0.039760           | 36     | 0.4771179         |
| 4      | 2.690497          | 81.143837                    | 0.012324            | 0.371679           | 30.159427                     | 0.033157           | 48     | 0.3978855         |
| 5      | 3.445804          | 117.398588                   | 0.008518            | 0.290208           | 34.070014                     | 0.029351           | 60     | 0.3522159         |
| 6      | 4.413150          | 163.831191                   | 0.006104            | 0.226596           | 37.123415                     | 0.026937           | 72     | 0.3232461         |
| 7      | 5.652060          | 223.298892                   | 0.004478            | 0.176927           | 39.507522                     | 0.025312           | 84     | 0.3037396         |
| 8      | 7.238772          | 299.461053                   | 0.003339            | 0.138145           | 41.369041                     | 0.024173           | 96     | 0.2900720         |
| 9      | 9.270924          | 397.004337                   | 0.002519            | 0.107864           | 42.822522                     | 0.023352           | 108    | 0.2802264         |
| 10     | 11.873565         | 521.931099                   | 0.001916            | 0.084221           | 43.957406                     | 0.022749           | 120    | 0.2729915         |
| 11     | 15.206849         | 681.928746                   | 0.001466            | 0.065760           | 44.843528                     | 0.022300           | 132    | 0.2675971         |
| 12     | 19.475891         | 886.842783                   | 0.001128            | 0.051346           | 45.535414                     | 0.021961           | 144    | 0.2635311         |
| 13     | 24.943389         | 1,149.282656                 | 0.000870            | 0.040091           | 46.075642                     | 0.021703           | 156    | 0.2604413         |
| 14     | 31.945785         | 1,485.397684                 | 0.000673            | 0.031303           | 46.497454                     | 0.021507           | 168    | 0.2580786         |
| 15     | 40.913975         | 1,915.870809                 | 0.000522            | 0.024442           | 46.826807                     | 0.021355           | 180    | 0.2562635         |
| 16     | 52.399819         | 2,467.191327                 | 0.000405            | 0.019084           | 47.083966                     | 0.021239           | 192    | 0.2548638         |
| 17     | 67.110102         | 3,173.284913                 | 0.000315            | 0.014901           | 47.284757                     | 0.021148           | 204    | 0.2537816         |
| 18     | 85.950026         | 4,077.601254                 | 0.000245            | 0.011635           | 47.441536                     | 0.021079           | 216    | 0.2529429         |
| 19     | 110.078911        | 5,235.787733                 | 0.000191            | 0.009084           | 47.563949                     | 0.021024           | 228    | 0.2522919         |
| 20     | 140.981536        | 6,719.113709                 | 0.000149            | 0.007093           | 47.659530                     | 0.020982           | 240    | 0.2517859         |
| 21     | 180.559502        | 8,618.856102                 | 0.000116            | 0.005538           | 47.734160                     | 0.020949           | 252    | 0.2513923         |
| 22     | 231.248253        | 11,051.916141                | 0.000090            | 0.004324           | 47.792431                     | 0.020924           | 264    | 0.2510858         |
| 23     | 296.166936        | 14,168.012923                | 0.000071            | 0.003376           | 47.837929                     | 0.020904           | 276    | 0.2508470         |
| 24     | 379.310342        | 18,158.896417                | 0.000055            | 0.002636           | 47.873455                     | 0.020888           | 288    | 0.2506608         |
| 25     | 485.794726        | 23,270.146863                | 0.000043            | 0.002058           | 47.901193                     | 0.020876           | 300    | 0.2505157         |
| 26     | 622.172638        | 29,816.286623                | 0.000034            | 0.001607           | 47.922851                     | 0.020867           | 312    | 0.2504025         |
| 27     | 796.836134        | 38,200.134415                | 0.000026            | 0.001255           | 47.939762                     | 0.020860           | 324    | 0.2503141         |
| 28     | 1,020.533185      | 48,937.592881                | 0.000020            | 0.000980           | 47.952966                     | 0.020854           | 336    | 0.2502452         |
| 29     | 1,307.029059      | 62,689.394820                | 0.000016            | 0.000765           | 47.963275                     | 0.020849           | 348    | 0.2501914         |
| 30     | 1,673.953366      | 80,301.761580                | 0.000012            | 0.000597           | 47.971325                     | 0.020846           | 360    | 0.2501494         |
| 31     | 2,143.884907      | 102,858.475547               | 0.000010            | 0.000466           | 47.977611                     | 0.020843           | 372    | 0.2501167         |
| 32     | 2,745.741063      | 131,747.571029               | 0.000008            | 0.000364           | 47.982518                     | 0.020841           | 384    | 0.2500911         |
| 33     | 3,516.557237      | 168,746.747371               | 0.000006            | 0.000284           | 47.986350                     | 0.020839           | 396    | 0.2500711         |
| 34     | 4,503.765838      | 216,132.760232               | 0.000005            | 0.000222           | 47.989342                     | 0.020838           | 408    | 0.2500555         |
| 35     | 5,768.115051      | 276,821.522435               | 0.000004            | 0.000173           | 47.991678                     | 0.020837           | 420    | 0.2500433         |
| 36     | 7,387.406991      | 354,547.535567               | 0.000003            | 0.000135           | 47.993502                     | 0.020836           | 432    | 0.2500338         |
| 37     | 9,461.285285      | 454,093.693669               | 0.000002            | 0.000106           | 47.994927                     | 0.020836           | 444    | 0.2500264         |
| 38     | 12,117.366669     | 581,585.600092               | 0.000002            | 0.000083           | 47.996039                     | 0.020835           | 456    | 0.2500206         |
| 39     | 15,519.093925     | 744,868.508376               | 0.000001            | 0.000064           | 47.996907                     | 0.020835           | 468    | 0.2500161         |
| 40     | 19,875.793382     | 953,990.082332               | 0.000001            | 0.000050           | 47.997585                     | 0.020834           | 480    | 0.2500126         |
| 41     | 25,455.555877     | 1,221,818.682112             | 0.000001            | 0.000039           | 47.998114                     | 0.020834           | 492    | 0.2500098         |
| 42     | 32,601.733806     | 1,564,835.222696             | 0.000001            | 0.000031           | 47.998528                     | 0.020834           | 504    | 0.2500077         |
| 43     | 41,754.069418     | 2,004,147.332049             | 0.000000            | 0.000024           | 47.998850                     | 0.020834           | 516    | 0.2500060         |
| 44     | 53,475.754489     | 2,566,788.215477             | 0.000000            | 0.000019           | 47.999102                     | 0.020834           | 528    | 0.2500047         |
| 45     | 68,488.086504     | 3,287,380.152200             | 0.000000            | 0.000015           | 47.999299                     | 0.020834           | 540    | 0.2500037         |
| 46     | 87,714.853915     | 4,210,264.987915             | 0.000000            | 0.000011           | 47.999453                     | 0.020834           | 552    | 0.2500029         |
| 47     | 112,339.181747    | 5,392,232.723867             | 0.000000            | 0.000009           | 47.999573                     | 0.020834           | 564    | 0.2500022         |
| 48     | 143,876.335562    | 6,906,016.106979             | 0.000000            | 0.000007           | 47.999666                     | 0.020833           | 576    | 0.2500017         |
| 49     | 184,266.963786    | 8,844,766.261730             | 0.000000            | 0.000005           | 47.999740                     | 0.020833           | 588    | 0.2500014         |
| 50     | 235,996.516107    | 11,327,784.773148            | 0.000000            | 0.000004           | 47.999797                     | 0.020833           | 600    | 0.2500011         |



## ANNUAL

## COMPOUND INTEREST TABLES

## ANNUAL RATE

25.00%

|       | 1                    | 2                               | 3                      | 4                     | 5                                | 6                     |       |
|-------|----------------------|---------------------------------|------------------------|-----------------------|----------------------------------|-----------------------|-------|
| Years | Future Worth<br>of 1 | Future Worth<br>of 1 per Period | Sinking Fund<br>Factor | Present Worth<br>of 1 | Present Worth<br>of 1 per Period | Periodic<br>Repayment | Years |
| 1     | 1.250000             | 1.000000                        | 1.000000               | 0.800000              | 0.800000                         | 1.250000              | 1     |
| 2     | 1.562500             | 2.250000                        | 0.444444               | 0.640000              | 1.440000                         | 0.694444              | 2     |
| 3     | 1.953125             | 3.812500                        | 0.262295               | 0.512000              | 1.952000                         | 0.512295              | 3     |
| 4     | 2.441406             | 5.765625                        | 0.173442               | 0.409600              | 2.361600                         | 0.423442              | 4     |
| 5     | 3.051758             | 8.207031                        | 0.121847               | 0.327680              | 2.689280                         | 0.371847              | 5     |
| 6     | 3.814697             | 11.258789                       | 0.088819               | 0.262144              | 2.951424                         | 0.338819              | 6     |
| 7     | 4.768372             | 15.073486                       | 0.066342               | 0.209715              | 3.161139                         | 0.316342              | 7     |
| 8     | 5.960464             | 19.841858                       | 0.050399               | 0.167772              | 3.328911                         | 0.300399              | 8     |
| 9     | 7.450581             | 25.802322                       | 0.038756               | 0.134218              | 3.463129                         | 0.288756              | 9     |
| 10    | 9.313226             | 33.252903                       | 0.030073               | 0.107374              | 3.570503                         | 0.280073              | 10    |
| 11    | 11.641532            | 42.566129                       | 0.023493               | 0.085899              | 3.656403                         | 0.273493              | 11    |
| 12    | 14.551915            | 54.207661                       | 0.018448               | 0.068719              | 3.725122                         | 0.268448              | 12    |
| 13    | 18.189894            | 68.759576                       | 0.014543               | 0.054976              | 3.780098                         | 0.264543              | 13    |
| 14    | 22.737368            | 86.949470                       | 0.011501               | 0.043980              | 3.824078                         | 0.261501              | 14    |
| 15    | 28.421709            | 109.686838                      | 0.009117               | 0.035184              | 3.859263                         | 0.259117              | 15    |
| 16    | 35.527137            | 138.108547                      | 0.007241               | 0.028147              | 3.887410                         | 0.257241              | 16    |
| 17    | 44.408921            | 173.635684                      | 0.005759               | 0.022518              | 3.909928                         | 0.255759              | 17    |
| 18    | 55.511151            | 218.044605                      | 0.004586               | 0.018014              | 3.927942                         | 0.254586              | 18    |
| 19    | 69.388939            | 273.555756                      | 0.003656               | 0.014412              | 3.942354                         | 0.253656              | 19    |
| 20    | 86.736174            | 342.944695                      | 0.002916               | 0.011529              | 3.953883                         | 0.252916              | 20    |
| 21    | 108.420217           | 429.680869                      | 0.002327               | 0.009223              | 3.963107                         | 0.252327              | 21    |
| 22    | 135.525272           | 538.101086                      | 0.001858               | 0.007379              | 3.970485                         | 0.251858              | 22    |
| 23    | 169.406589           | 673.626358                      | 0.001485               | 0.005903              | 3.976388                         | 0.251485              | 23    |
| 24    | 211.758237           | 843.032947                      | 0.001186               | 0.004722              | 3.981111                         | 0.251186              | 24    |
| 25    | 264.697796           | 1,054.791184                    | 0.000948               | 0.003778              | 3.984888                         | 0.250948              | 25    |
| 26    | 330.872245           | 1,319.488980                    | 0.000758               | 0.003022              | 3.987911                         | 0.250758              | 26    |
| 27    | 413.590306           | 1,650.361225                    | 0.000606               | 0.002418              | 3.990329                         | 0.250606              | 27    |
| 28    | 516.987883           | 2,063.951531                    | 0.000485               | 0.001934              | 3.992263                         | 0.250485              | 28    |
| 29    | 646.234854           | 2,580.939414                    | 0.000387               | 0.001547              | 3.993810                         | 0.250387              | 29    |
| 30    | 807.793567           | 3,227.174268                    | 0.000310               | 0.001238              | 3.995048                         | 0.250310              | 30    |
| 31    | 1,009.741959         | 4,034.967835                    | 0.000248               | 0.000990              | 3.996039                         | 0.250248              | 31    |
| 32    | 1,262.177448         | 5,044.709793                    | 0.000198               | 0.000792              | 3.996831                         | 0.250198              | 32    |
| 33    | 1,577.721810         | 6,306.887242                    | 0.000159               | 0.000634              | 3.997465                         | 0.250159              | 33    |
| 34    | 1,972.152263         | 7,884.609052                    | 0.000127               | 0.000507              | 3.997972                         | 0.250127              | 34    |
| 35    | 2,465.190329         | 9,856.761315                    | 0.000101               | 0.000406              | 3.998377                         | 0.250101              | 35    |
| 36    | 3,081.487911         | 12,321.951644                   | 0.000081               | 0.000325              | 3.998702                         | 0.250081              | 36    |
| 37    | 3,851.859889         | 15,403.439555                   | 0.000065               | 0.000260              | 3.998962                         | 0.250065              | 37    |
| 38    | 4,814.824861         | 19,255.299444                   | 0.000052               | 0.000208              | 3.999169                         | 0.250052              | 38    |
| 39    | 6,018.531076         | 24,070.124305                   | 0.000042               | 0.000166              | 3.999335                         | 0.250042              | 39    |
| 40    | 7,523.163845         | 30,088.655381                   | 0.000033               | 0.000133              | 3.999468                         | 0.250033              | 40    |
| 41    | 9,403.954807         | 37,611.819226                   | 0.000027               | 0.000106              | 3.999575                         | 0.250027              | 41    |
| 42    | 11,754.943508        | 47,015.774033                   | 0.000021               | 0.000085              | 3.999660                         | 0.250021              | 42    |
| 43    | 14,693.679385        | 58,770.717541                   | 0.000017               | 0.000068              | 3.999728                         | 0.250017              | 43    |
| 44    | 18,367.099232        | 73,464.396926                   | 0.000014               | 0.000054              | 3.999782                         | 0.250014              | 44    |
| 45    | 22,958.874039        | 91,831.496158                   | 0.000011               | 0.000044              | 3.999826                         | 0.250011              | 45    |
| 46    | 28,698.592549        | 114,790.370197                  | 0.000009               | 0.000035              | 3.999861                         | 0.250009              | 46    |
| 47    | 35,873.240687        | 143,488.962747                  | 0.000007               | 0.000028              | 3.999888                         | 0.250007              | 47    |
| 48    | 44,841.550858        | 179,362.203434                  | 0.000006               | 0.000022              | 3.999911                         | 0.250006              | 48    |
| 49    | 56,051.938573        | 224,203.754292                  | 0.000004               | 0.000018              | 3.999929                         | 0.250004              | 49    |
| 50    | 70,064.923216        | 280,255.692865                  | 0.000004               | 0.000014              | 3.999943                         | 0.250004              | 50    |