

**SELECTED CHARACTERISTICS OF MORTGAGE LOANS
OF \$1,000 AT VARIOUS RATES
AND FOR VARIOUS LIVES**

Note: All amounts shown in the following tables should be multiplied by the *original* amount of your mortgage in thousands of dollars. For example, the annual payment shown for a 6.0 percent mortgage of 25 years is \$77.32, and that amount multiplied by 175, or \$13,531, would be the annual payment for an original mortgage of \$175,000.

Interest Rate		Life of Mortgage			
		15 Years	20 Years	25 Years	30 years
4.0%					
Monthly Payment		\$7.40	\$6.06	\$5.28	\$4.77
Annual Payments		\$88.80	\$72.72	\$63.36	\$57.24
Total Payments		\$1,331.31	\$1,454.45	\$1,583.22	\$1,719.96
Interest Paid in Year:					
	1	\$39.10	\$39.40	\$39.56	\$39.66
	5	\$30.49	\$33.62	\$35.45	\$36.63
	10	\$17.63	\$24.99	\$29.28	\$32.08
	15	\$1.87	\$14.44	\$21.75	\$26.52
	20	—	\$1.56	\$12.55	\$19.74
	25	—	—	\$1.31	\$11.45
	30	—	—	—	\$1.34
Still Owed at End of Year:					
	1	\$950.30	\$966.68	\$976.20	\$982.42
	5	\$730.41	\$819.26	\$870.93	\$904.69
	10	\$401.24	\$598.56	\$713.35	\$788.38
	15	—	\$329.08	\$520.98	\$646.37
	20	—	—	\$286.07	\$472.96
	25	—	—	—	\$261.25

Interest Rate		Life of Mortgage			
		15 Years	20 Years	25 Years	30 years
4.5%					
Monthly Payment		\$7.65	\$6.33	\$5.56	\$5.07
Annual Payments		\$91.80	\$75.96	\$66.72	\$60.84
Total Payments		\$1,377.02	\$1,517.87	\$1,667.13	\$1,822.86
Interest Paid in Year:					
	1	\$44.04	\$44.34	\$44.54	\$44.68
	5	\$34.61	\$38.13	\$40.18	\$41.48
	10	\$20.22	\$28.61	\$33.53	\$36.62
	15	\$2.21	\$16.69	\$25.14	\$30.53
	20	—	\$1.76	\$14.67	\$22.88
	25	—	—	\$1.56	\$13.32
	30	—	—	—	\$1.36
Still Owed at End of Year:					
	1	\$952.24	\$968.38	\$977.82	\$983.84
	5	\$738.14	\$826.75	\$878.45	\$911.38
	10	\$410.36	\$609.89	\$726.37	\$800.46
	15	—	\$338.45	\$535.92	\$661.58
	20	—	—	\$297.54	\$487.71
	25	—	—	—	\$270.09

Interest Rate		Life of Mortgage			
5.0%		15 Years	20 Years	25 Years	30 years
Monthly Payment		\$7.91	\$6.60	\$5.85	\$5.37
Annual Payments		\$94.92	\$79.20	\$70.20	\$64.44
Total Payments		\$1,423.34	\$1,583.86	\$1,752.59	\$1,931.72
Interest Paid in Year:					
	1	\$48.96	\$49.33	\$49.54	\$49.68
	5	\$38.80	\$42.72	\$44.97	\$46.39
	10	\$22.91	\$32.39	\$37.81	\$41.29
	15	\$2.50	\$19.13	\$28.65	\$34.74
	20	–	\$2.10	\$16.86	\$26.31
	25	–	–	\$1.75	\$15.50
	30	–	–	–	\$1.64
Still Owed at End of Year:					
	1	\$954.04	\$970.13	\$979.34	\$985.24
	5	\$745.45	\$834.52	\$885.54	\$918.17
	10	\$418.78	\$622.14	\$738.59	\$813.16
	15	–	\$349.62	\$550.06	\$678.40
	20	–	–	\$308.10	\$505.43
	25	–	–	–	\$283.45

Interest Rate		Life of Mortgage			
5.5%		15 Years	20 Years	25 Years	30 years
Monthly Payment		\$8.17	\$6.88	\$6.14	\$5.68
Annual Payments		\$98.04	\$82.56	\$73.68	\$68.16
Total Payments		\$1,470.85	\$1,650.55	\$1,842.54	\$2,042.85
Interest Paid in Year:					
	1	\$53.90	\$54.29	\$54.52	\$54.66
	5	\$43.06	\$47.36	\$49.82	\$51.35
	10	\$25.71	\$36.24	\$42.29	\$46.04
	15	\$2.88	\$21.62	\$32.37	\$39.05
	20	–	\$2.34	\$19.32	\$29.87
	25	–	–	\$2.18	\$17.78
	30	–	–	–	\$1.89
Still Owed at End of Year:					
	1	\$955.86	\$971.73	\$980.84	\$986.50
	5	\$752.91	\$841.79	\$892.78	\$924.46
	10	\$427.89	\$633.63	\$751.73	\$825.06
	15	–	\$359.74	\$566.11	\$694.27
	20	–	–	\$321.86	\$522.22
	25	–	–	–	\$295.85

Interest Rate		Life of Mortgage			
6.0%		15 Years	20 Years	25 Years	30 years
Monthly Payment		\$8.44	\$7.16	\$6.44	\$6.00
Annual Payments		\$101.28	\$85.97	\$77.32	\$71.95
Total Payments		\$1,518.65	\$1,719.43	\$1,932.90	\$2,158.38
Interest Paid in Year:					
	1	\$58.85	\$59.27	\$59.52	\$59.67
	5	\$47.37	\$52.05	\$54.70	\$56.34
	10	\$28.56	\$40.22	\$46.81	\$50.90
	15	\$3.20	\$24.26	\$36.17	\$43.56
	20	–	\$2.73	\$21.82	\$33.66
	25	–	–	\$2.46	\$20.30
	30	–	–	–	\$2.28
Still Owed at End of Year:					
	1	\$957.57	\$973.30	\$982.20	\$987.72
	5	\$759.94	\$849.00	\$899.32	\$930.54
	10	\$436.17	\$645.31	\$763.52	\$836.86
	15	–	\$370.58	\$580.34	\$710.49
	20	–	–	\$333.27	\$540.04
	25	–	–	–	\$310.12

Interest Rate		Life of Mortgage			
6.5%		15 Years	20 Years	25 Years	30 years
Monthly Payment		\$8.71	\$7.46	\$6.75	\$6.32
Annual Payments		\$104.52	\$89.47	\$81.02	\$75.85
Total Payments		\$1,568.11	\$1,789.38	\$2,025.62	\$2,275.44
Interest Paid in Year:					
	1	\$63.80	\$64.26	\$64.51	\$64.67
	5	\$51.74	\$56.79	\$59.63	\$61.36
	10	\$31.55	\$44.29	\$51.43	\$55.82
	15	\$3.60	\$26.99	\$40.11	\$48.15
	20	–	\$3.07	\$24.44	\$37.54
	25	–	–	\$2.78	\$22.88
	30	–	–	–	\$2.60
Still Owed at End of Year:					
	1	\$959.28	\$974.79	\$983.49	\$988.82
	5	\$767.25	\$855.89	\$905.62	\$936.11
	10	\$445.42	\$656.62	\$775.11	\$847.76
	15	–	\$381.05	\$594.64	\$725.59
	20	–	–	\$345.09	\$556.65
	25	–	–	–	\$323.04

Interest Rate		Life of Mortgage			
7.0%		15 Years	20 Years	25 Years	30 years
Monthly Payment		\$8.99	\$7.75	\$7.07	\$6.65
Annual Payments		\$107.88	\$93.04	\$84.81	\$79.84
Total Payments		\$1,617.57	\$1,860.72	\$2,120.34	\$2,395.09
Interest Paid in Year:					
	1	\$68.74	\$69.25	\$69.52	\$69.68
	5	\$56.16	\$61.58	\$64.59	\$66.41
	10	\$34.55	\$48.45	\$56.14	\$60.80
	15	\$3.93	\$29.83	\$44.17	\$52.85
	20	–	\$3.43	\$27.19	\$41.58
	25	–	–	\$3.13	\$25.60
	30	–	–	–	\$2.95
Still Owed at End of Year:					
	1	\$960.86	\$976.21	\$984.70	\$989.84
	5	\$773.99	\$862.57	\$911.62	\$941.32
	10	\$453.56	\$667.74	\$786.33	\$858.12
	15	–	\$391.54	\$608.72	\$740.19
	20	–	–	\$356.94	\$573.00
	25	–	–	–	\$335.99

Interest Rate		Life of Mortgage			
7.5%		15 Years	20 Years	25 Years	30 years
Monthly Payment		\$9.27	\$8.06	\$7.39	\$6.99
Annual Payments		\$111.24	\$96.67	\$88.68	\$83.91
Total Payments		\$1,668.66	\$1,933.42	\$2,216.97	\$2,517.17
Interest Paid in Year:					
	1	\$73.73	\$74.24	\$74.52	\$74.69
	5	\$60.66	\$66.42	\$69.58	\$71.47
	10	\$37.72	\$52.71	\$60.93	\$65.84
	15	\$4.40	\$32.78	\$48.35	\$57.65
	20	–	\$3.82	\$30.07	\$45.75
	25	–	–	\$3.50	\$28.45
	30	–	–	–	\$3.31
Still Owed at End of Year:					
	1	\$962.49	\$977.57	\$985.84	\$990.78
	5	\$780.97	\$869.02	\$917.33	\$946.17
	10	\$462.65	\$678.67	\$797.18	\$867.95
	15	–	\$402.03	\$622.56	\$754.27
	20	–	–	\$368.80	\$589.05
	25	–	–	–	\$348.95

Interest Rate	Life of Mortgage				
		15 Years	20 Years	25 Years	30 years
8.0%					
Monthly Payment		\$9.56	\$8.36	\$7.72	\$7.34
Annual Payments		\$114.72	\$100.37	\$92.62	\$88.05
Total Payments		\$1,719.69	\$2,007.46	\$2,315.45	\$2,641.55
Interest Paid in Year:					
	1	\$78.72	\$79.24	\$79.53	\$79.70
	5	\$65.17	\$71.30	\$74.61	\$76.56
	10	\$40.89	\$57.05	\$65.79	\$70.93
	15	\$4.76	\$35.83	\$52.64	\$62.54
	20	—	\$4.22	\$33.06	\$50.05
	25	—	—	\$3.89	\$31.43
	30	—	—	—	\$3.70
Still Owed at End of Year:					
	1	\$964.00	\$978.86	\$986.91	\$991.65
	5	\$787.46	\$875.26	\$922.74	\$950.70
	10	\$470.69	\$689.41	\$807.63	\$877.25
	15	—	\$412.52	\$636.14	\$767.82
	20	—	—	\$380.65	\$604.78
	25	—	—	—	\$361.88

Interest Rate	Life of Mortgage				
		15 Years	20 Years	25 Years	30 years
8.5%					
Monthly Payment		\$9.85	\$8.68	\$8.05	\$7.69
Annual Payments		\$118.20	\$104.14	\$96.63	\$92.27
Total Payments		\$1,771.89	\$2,082.78	\$2,415.68	\$2,768.09
Interest Paid in Year:					
	1	\$83.64	\$84.24	\$84.54	\$84.71
	5	\$69.74	\$76.21	\$79.66	\$81.66
	10	\$44.21	\$61.48	\$70.71	\$76.07
	15	\$5.17	\$38.99	\$57.05	\$67.52
	20	—	\$4.64	\$36.18	\$54.48
	25	—	—	\$4.31	\$34.55
	30	—	—	—	\$4.11
Still Owed at End of Year:					
	1	\$965.44	\$980.10	\$987.91	\$992.44
	5	\$793.99	\$881.27	\$927.87	\$954.90
	10	\$479.38	\$699.94	\$817.71	\$886.03
	15	—	\$422.99	\$649.45	\$780.83
	20	—	—	\$392.48	\$620.16
	25	—	—	—	\$374.78

Interest Rate	Life of Mortgage				
		15 Years	20 Years	25 Years	30 years
9.0%					
Monthly Payment		\$10.14	\$9.00	\$8.39	\$8.05
Annual Payments		\$121.68	\$107.97	\$100.70	\$96.55
Total Payments		\$1,826.28	\$2,159.34	\$2,517.59	\$2,896.64
Interest Paid in Year:					
	1	\$88.67	\$89.24	\$89.55	\$89.72
	5	\$74.43	\$81.16	\$84.73	\$86.78
	10	\$47.67	\$66.00	\$75.70	\$81.24
	15	\$5.83	\$42.26	\$61.56	\$72.58
	20	—	\$5.08	\$39.41	\$59.02
	25	—	—	\$4.74	\$37.79
	30	—	—	—	\$4.55
Still Owed at End of Year:					
	1	\$966.99	\$981.27	\$988.84	\$993.17
	5	\$800.91	\$887.07	\$932.72	\$958.80
	10	\$489.18	\$710.26	\$827.39	\$894.30
	15	—	\$433.43	\$662.48	\$793.30
	20	—	—	\$404.27	\$635.18
	25	—	—	—	\$387.61