



Amortization Schedule - Annual Projections

Borrower Name/Case Number:	Mr. & Mrs. Downsize /	Refinance:	No
Age of Youngest Borrower:	72	Beg. Mortgage Balance:	\$186,800.00
Interest Rate (Expected / Initial):	4.990% / 4.990%	Expected Appreciation:	4.000%
Maximum Claim Amount:	\$400,000.00	Initial Line Of Credit:	\$0.00
Initial Principal Limit:	\$186,800.00	Monthly Payment:	\$0.00
Cash Due From Borrower:	\$- 227,151.08	Monthly Servicing Fee:	\$0.00
Purchase Price:	\$400,000.00	Mortgage Insurance (MIP):	0.50%
Financed Closing Costs:	\$13,951.08	Life Expectancy Set-Aside:	\$0.00
Initial Property Value:	\$400,000.00	LESA Semi-annual Disbursement:	\$0.00

NOTE: Actual interest charges and property value projections may vary from amounts shown. Available credit will be less than projected if funds are withdrawn from a line of credit (LOC). Additionally, the Cash Payment column below reflects annual disbursements from both a LOC and a LESA, if applicable.

Yr	Age	Annual Totals				End of Year Projections				
		SVC Fee	Cash Payment	MIP	Rate	Interest	Loan Balance	Line Of Credit	Property Value	Equity
1	72	\$0	\$0	\$958	4.990%	\$9,559	\$197,317	\$0	\$416,000	\$218,188
2	73	\$0	\$0	\$1,012	4.990%	\$10,098	\$208,427	\$0	\$432,640	\$223,718
3	74	\$0	\$0	\$1,069	4.990%	\$10,666	\$220,162	\$0	\$449,946	\$229,289
4	75	\$0	\$0	\$1,129	4.990%	\$11,267	\$232,558	\$0	\$467,943	\$234,891
5	76	\$0	\$0	\$1,192	4.990%	\$11,901	\$245,651	\$0	\$486,661	\$240,515
6	77	\$0	\$0	\$1,260	4.990%	\$12,571	\$259,482	\$0	\$506,128	\$246,151
7	78	\$0	\$0	\$1,331	4.990%	\$13,279	\$274,092	\$0	\$526,373	\$251,786
8	79	\$0	\$0	\$1,405	4.990%	\$14,027	\$289,524	\$0	\$547,428	\$257,409
9	80	\$0	\$0	\$1,485	4.990%	\$14,816	\$305,825	\$0	\$569,325	\$263,005
10	81	\$0	\$0	\$1,568	4.990%	\$15,651	\$323,043	\$0	\$592,098	\$268,559
11	82	\$0	\$0	\$1,656	4.990%	\$16,532	\$341,232	\$0	\$615,782	\$274,055
12	83	\$0	\$0	\$1,750	4.990%	\$17,463	\$360,444	\$0	\$640,413	\$279,474
13	84	\$0	\$0	\$1,848	4.990%	\$18,446	\$380,738	\$0	\$666,029	\$284,797
14	85	\$0	\$0	\$1,952	4.990%	\$19,484	\$402,174	\$0	\$692,671	\$290,001
15	86	\$0	\$0	\$2,062	4.990%	\$20,581	\$424,818	\$0	\$720,377	\$295,065
16	87	\$0	\$0	\$2,178	4.990%	\$21,740	\$448,736	\$0	\$749,192	\$299,961
17	88	\$0	\$0	\$2,301	4.990%	\$22,964	\$474,001	\$0	\$779,160	\$304,664
18	89	\$0	\$0	\$2,431	4.990%	\$24,257	\$500,689	\$0	\$810,327	\$309,143
19	90	\$0	\$0	\$2,567	4.990%	\$25,623	\$528,879	\$0	\$842,740	\$313,366
20	91	\$0	\$0	\$2,712	4.990%	\$27,065	\$558,656	\$0	\$876,449	\$317,298
21	92	\$0	\$0	\$2,865	4.990%	\$28,589	\$590,110	\$0	\$911,507	\$320,902
22	93	\$0	\$0	\$3,026	4.990%	\$30,199	\$623,335	\$0	\$947,968	\$324,138
23	94	\$0	\$0	\$3,196	4.990%	\$31,899	\$658,430	\$0	\$985,886	\$326,961
24	95	\$0	\$0	\$3,376	4.990%	\$33,695	\$695,502	\$0	\$1,025,322	\$329,325
25	96	\$0	\$0	\$3,566	4.990%	\$35,592	\$734,660	\$0	\$1,066,335	\$331,179
26	97	\$0	\$0	\$3,767	4.990%	\$37,596	\$776,024	\$0	\$1,108,988	\$332,469
27	98	\$0	\$0	\$3,979	4.990%	\$39,713	\$819,716	\$0	\$1,153,347	\$333,136
28	99	\$0	\$0	\$4,203	4.990%	\$41,949	\$865,868	\$0	\$1,199,481	\$333,118

Mr. & Mrs. Downsize

Date