



## Amortization Schedule - Annual Projections

Borrower Name/Case Number:	<b>Mr. &amp; Mrs. Downsize /</b>	Refinance:	<b>No</b>
Age of Youngest Borrower:	<b>72</b>	Beg. Mortgage Balance:	<b>\$85,951.08</b>
Interest Rate (Expected / Initial):	<b>4.990% / 4.532%</b>	Expected Appreciation:	<b>4.000%</b>
Maximum Claim Amount:	<b>\$400,000.00</b>	Initial Line Of Credit:	<b>\$100,848.92</b>
Initial Principal Limit:	<b>\$186,800.00</b>	Monthly Payment:	<b>\$0.00</b>
Cash Due From Borrower:	<b>\$- 328,000.00</b>	Monthly Servicing Fee:	<b>\$0.00</b>
Purchase Price:	<b>\$400,000.00</b>	Mortgage Insurance (MIP)	<b>0.50%</b>
Financed Closing Costs:	<b>\$13,951.08</b>	Life Expectancy Set-Aside:	<b>\$0.00</b>
Initial Property Value:	<b>\$400,000.00</b>	LESA Semi-annual Disbursement:	<b>\$0.00</b>

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 Available credit will be less than projected if funds are withdrawn from a line of credit (LOC).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	\$440	4.532%	\$3,986	\$90,377	\$106,042	\$416,000	\$325,128
2	73	\$0	\$0	\$462	4.532%	\$4,192	\$95,031	\$111,503	\$432,640	\$337,114
3	74	\$0	\$0	\$486	4.532%	\$4,408	\$99,925	\$117,245	\$449,946	\$349,525
4	75	\$0	\$0	\$511	4.532%	\$4,635	\$105,071	\$123,283	\$467,943	\$362,377
5	76	\$0	\$0	\$538	4.532%	\$4,873	\$110,482	\$129,632	\$486,661	\$375,684
6	77	\$0	\$0	\$565	4.532%	\$5,124	\$116,171	\$136,307	\$506,128	\$389,461
7	78	\$0	\$0	\$594	4.532%	\$5,388	\$122,154	\$143,327	\$526,373	\$403,724
8	79	\$0	\$0	\$625	4.532%	\$5,665	\$128,444	\$150,708	\$547,428	\$418,488
9	80	\$0	\$0	\$657	4.532%	\$5,957	\$135,059	\$158,469	\$569,325	\$433,771
10	81	\$0	\$0	\$691	4.532%	\$6,264	\$142,014	\$166,629	\$592,098	\$449,589
11	82	\$0	\$0	\$727	4.532%	\$6,587	\$149,327	\$175,210	\$615,782	\$465,959
12	83	\$0	\$0	\$764	4.532%	\$6,926	\$157,017	\$184,233	\$640,413	\$482,901
13	84	\$0	\$0	\$803	4.532%	\$7,282	\$165,103	\$193,720	\$666,029	\$500,431
14	85	\$0	\$0	\$845	4.532%	\$7,657	\$173,605	\$203,696	\$692,671	\$518,570
15	86	\$0	\$0	\$888	4.532%	\$8,052	\$182,546	\$214,186	\$720,377	\$537,337
16	87	\$0	\$0	\$934	4.532%	\$8,466	\$191,946	\$225,216	\$749,192	\$556,751
17	88	\$0	\$0	\$982	4.532%	\$8,902	\$201,831	\$236,814	\$779,160	\$576,834
18	89	\$0	\$0	\$1,033	4.532%	\$9,361	\$212,224	\$249,009	\$810,327	\$597,607
19	90	\$0	\$0	\$1,086	4.532%	\$9,843	\$223,153	\$261,832	\$842,740	\$619,091
20	91	\$0	\$0	\$1,142	4.532%	\$10,350	\$234,645	\$275,316	\$876,449	\$641,309
21	92	\$0	\$0	\$1,201	4.532%	\$10,883	\$246,729	\$289,494	\$911,507	\$664,284
22	93	\$0	\$0	\$1,262	4.532%	\$11,443	\$259,434	\$304,402	\$947,968	\$688,038
23	94	\$0	\$0	\$1,328	4.532%	\$12,033	\$272,794	\$320,078	\$985,886	\$712,597
24	95	\$0	\$0	\$1,396	4.532%	\$12,652	\$286,842	\$336,561	\$1,025,322	\$737,984
25	96	\$0	\$0	\$1,468	4.532%	\$13,304	\$301,614	\$353,893	\$1,066,335	\$764,226
26	97	\$0	\$0	\$1,543	4.532%	\$13,989	\$317,146	\$372,117	\$1,108,988	\$791,347
27	98	\$0	\$0	\$1,623	4.532%	\$14,709	\$333,478	\$391,280	\$1,153,347	\$819,374
28	99	\$0	\$0	\$1,706	4.532%	\$15,467	\$350,651	\$411,429	\$1,199,481	\$848,335

Mr. & Mrs. Downsize

Date