

INTEREST RATES, AMORTIZATION, GUARANTEE FEE, ANNUAL CHARGE,  
AND FIXED PERIOD

I. GENERAL. This Instruction contains the interest rates for Rural Business-Cooperative Service (RBS), Rural Housing Service (RHS), Rural Utilities Service (RUS); tables for use in determining the amounts of interest on loans at different rates; factors in amortizing loans; and the guarantee fees for guaranteed loans. (Revised 01-09-08, PN 417.)

II. DESCRIPTION OF EXHIBITS. Exhibits contained in this Instruction provide the following information:

A Exhibit A - Interest rates for direct loans. Interest is charged at the given rate on the unpaid principal balance of the loan.

B Exhibit B - Interest rates for certain RBS, RHS, and RUS. This table reflects the interest rate charged to the borrower. (Revised 01-09-08, PN 417.)

C Exhibit C - Factors for computing interest charges in connection with loans on \$1 for various rates of interest between given dates and January 1.

D Exhibit E - Periodic payments required to amortize \$1 and interest at the rate of interest determined for each fiscal year in connection with Watershed, Rural Renewal, and Resource Conservation and Development loans.

E Exhibit F - Periodic payments required to amortize \$1 and interest at various rates of interest and periods of time.

F Exhibit G - Tables for determining the number of days between any two given dates.

G Exhibit H - Periodic payments required to amortize \$1 and interest at various rates based on payments being made monthly.

H Exhibit I - Interest computation tables for Operating loans.

I Exhibit J - Definition of prime or unique farmland.

J Exhibit K - Fees for guaranteed loans.

K Exhibit L - Effective Dates and Interest Rates for 90-Day Treasury Bill. (Revised, 01-09-08, PN 417.)

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Program Operations  
Loan and Grant Making  
General

Sheet 1  
(Revision 1)

RD Instruction 440.1

III. SUPPLEMENTAL REQUESTS. In the event that a loan is to be processed for which the attached exhibits do not furnish adequate details, a request will be forwarded with sufficient information to the Assistant Controller, Finance Office, St. Louis, Missouri.

Attachments: Exhibits A, B, C, D (Reserved), E, F, G, H, I, J, K, and L

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INTEREST RATES FOR DIRECT LOANS

| Type of Direct Loans                               | Interest Rate % |
|--|-----------------|
| Rural Housing                                      |                 |
| * Section 504 Loans                                |                 |
| RH - Sec. 504 Loans                                | 1               |
| Rural Housing Site (Section 523 - Self-Help Loans) | 3               |

\* Will not be offered to local lenders

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INTEREST RATES FOR RBS, RHS, RUS LOANS  
 EFFECTIVE DECEMBER 1, 2012

| TYPE OF<br>LOAN   | INTEREST RATES<br>TO BORROWER             |
|---|---|
| TREASURY JUDGEMENT RATE <u>10</u> /                                       |   |
| All Loan Types  | 0.190%                                    |
| COMMUNITY AND BUSINESS PROGRAMS LOANS                                     |   |
| Water and Waste Disposal Loans (loans approved on or before May 22, 2008) |   |
| Poverty Line  | 4.500% <u>4</u> /                         |
| Intermediate  | 4.000 <u>4</u> /                          |
| Market  | 3.500 <u>4</u> /                          |
| Guaranteed  | Negotiated by Lender & Borrower           |
| Water and Waste Disposal Loans (loans approved after May 22, 2008)        |   |
| Poverty Line  | 2.125% 4/11/                              |
| Intermediate  | 2.750 4/11/                               |
| Market  | 3.500                                     |
| Guaranteed  | Negotiated by Lender & Borrower           |
| Community Facility  |   |
| Poverty Line (market or 4.5%, whichever is lower)                         | 4.500% <u>3</u> / <u>4</u> /              |
| Intermediate  | 4.000 <u>3</u> / <u>4</u> /               |
| Market  | 3.350 <u>3</u> / <u>4</u> /               |
| Guaranteed  | Negotiated by Lender & Borrower           |
| Watershed and Resource Conservation<br>and Development (RC&D)             | 3.500%                                    |
| Intermediary Relending Program  | 1.000%                                    |
| Direct Business & Industry  | 3.250                                     |
| Business & Industry (Guaranteed)  | Negotiated By Lender & Borrower           |
| RURAL HOUSING LOANS   |   |
| Rural Housing (RH) 502 Very Low or Low<br>Guaranteed <u>9</u> /           | 3.125%<br>Negotiated By Lender & Borrower |
| Single Family Housing (SFH) Nonprogram                                    | 3.625                                     |
| Rural Housing Site (RH-524, Non-Self-Help)                                | 3.125                                     |
| Rural Rental Housing & Rural Cooperative Housing                          | 3.125                                     |
| Farm Labor Housing  | 1.000                                     |
| Farm Labor Housing-State Director Exception <u>1</u> /                    | 5.875%                                    |

| TYPE OF<br>LOAN | INTEREST RATES<br>TO BORROWER |
|-----------------|-------------------------------|
|-----------------|-------------------------------|

CURRENT PERCENTAGE-CASH PREFERENCE 5/

SFH Nonprogram 6/

97%

FOOTNOTES

1/ This interest rate applies when the State Director, as authorized in HB-1-3560 "MFH Loan Origination Handbook", makes an exception to the credit elsewhere provisions.

2/ Reserved

3/ For Essential Community Facility loans, Direct Farm Ownership loans for recreation or nonfarm enterprises, Direct Farm Operating loans for recreation enterprises, Soil and Water loans for recreation purposes, and individual Recreation loans, the interest rate will be increased by 2 per centum per annum if the project being financed will involve the use of, or construction on prime or unique farmland. Prime or unique farmland is as defined in Section 657.5 (a) and (b) of Title 7, Code of Federal Regulations (1980). (The definition is included as Exhibit J to this Instruction.)

The 2 per centum interest rate increase will not apply if the applicant/borrower is a public body or Indian tribe and has demonstrated to the appropriate Agency that there are no suitable options for locating the proposed essential Community Facility project on land that is not prime or unique farmland.

For each essential Community Facility loan, the Rural Development Manager, after consultation with the Natural Resources Conservation Service (NRCS), will determine whether the proposed project will involve the use of, or construction on, prime or unique farmland.

FOOTNOTES (CON.)

- 4/ Eligibility for poverty line, intermediate, and market interest rates is described in RD Instruction 1942-A, § 1942.17(f).
- 5/ Current Percentage-Cash Preference is the percentage difference for which a cash offer will be given preference over an offer requiring credit. The Current Percentage-Cash Preference listed apply to maximum terms and conditions authorized by Rural Development Instructions. Application of these percentages is outlined in RD Instruction 1955-C.
- 6/ If any points are being paid on a cash sale, the cash price must be reduced by the point value prior to the comparison.
- 7/ Reserved
- 8/ Reserved9/ The rate charged may not exceed the current Federal National Mortgage Association posted yield for 90-day delivery (Actual/Actual) plus six-tenths of 1 percent for 30-year fixed rate conventional loans, rounded up to the nearest one-quarter of 1 percent. (Revised 03-21-07, PN 407.)
- 10/ This is the interest rate charged on judgment accounts, as determined by the Secretary of the Treasury, pursuant to 28 U.S.C., Section 1961.
- 11/ Consolidated Farm and Rural Development Act provides authority for the poverty rate to be set at 60 percent of the market rate and the intermediate rate set at 80 percent of the market rate for loans approved after May 22, 2008. (Added 00-00-00, PN 000)

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Table of Contents  
Factors for Computing Interest Charge On \$1.00  
Between a Given Date and January 1

| <u>Interest Rate (%)</u> | <u>Exhibit Number</u> |
|--------------------------|-----------------------|
| 1.0000                   | C-10                  |
| 2.0000                   | C-17                  |
| 3.0000                   | C-11                  |
| 3.5000                   | C-1                   |
| 3.6250                   | C-2                   |
| 3.7500                   | C-3                   |
| 4.0000                   | C-4                   |
| 4.1250                   | C-5                   |
| 4.5000                   | C-6                   |
| 4.7500                   | C-7                   |
| 5.0000                   | C-8                   |
| 5.2500                   | C-66                  |
| 5.5000                   | C-22                  |
| 5.6250                   | C-79                  |
| 5.6830                   | C-27                  |
| 5.7500                   | C-61                  |
| 5.8750                   | C-70                  |
| 6.0000                   | C-30                  |
| 6.2500                   | C-23                  |
| 6.5000                   | C-54                  |
| 6.6250                   | C-49                  |
| 6.7500                   | C-12                  |
| 7.0000                   | C-9                   |
| 7.1250                   | C-67                  |
| 7.2100                   | C-28                  |
| 7.2500                   | C-24                  |
| 7.3750                   | C-63                  |
| 7.5000                   | C-25                  |
| 7.8750                   | C-55                  |
| 8.0000                   | C-26                  |
| 8.1250                   | C-21                  |
| .8.2500                  | C-13                  |
| .8.3750                  | C-107                 |
| 8.4690                   | C-105                 |
| 8.5000                   | C-14                  |
| .8.5940                  | C-103                 |
| .8.5941                  | C-106                 |
| .8.5942                  | C-40                  |
| .8.6250                  | C-40                  |

Interest Factor (%)

Exhibit Number

|         |       |
|---------|-------|
| 8.6250  | C-80  |
| 8.6670  | C-104 |
| 8.7030  | C-101 |
| 8.7500  | C-15  |
| 8.8280  | C-102 |
| 8.8740  | C-99  |
| 8.9990  | C-100 |
| 9.0000  | C-16  |
| 9.1250  | C-68  |
| 9.1340  | C-96  |
| 9.1370  | C-98  |
| 9.2260  | C-94  |
| 9.2500  | C-18  |
| 9.2590  | C-97  |
| 9.3190  | C-92  |
| 9.3510  | C-95  |
| 9.3520  | C-48  |
| 9.4440  | C-93  |
| 9.5000  | C-19  |
| 9.5030  | C-74  |
| 9.6280  | C-75  |
| 9.7370  | C-90  |
| 9.7500  | C-64  |
| 9.8620  | C-91  |
| 9.9200  | C-88  |
| 10.0000 | C-20  |
| 10.0450 | C-89  |
| 10.0510 | C-62  |
| 10.0750 | C-86  |
| 10.2000 | C-87  |
| 10.2500 | C-56  |
| 10.3710 | C-84  |
| 10.3750 | C-81  |
| 10.4030 | C-73  |
| 10.4960 | C-85  |
| 10.5000 | C-29  |
| 10.6250 | C-57  |
| 10.6930 | C-82  |
| 10.7500 | C-65  |
| 10.8180 | C-83  |



| <u>Interest Factor (%)</u> | <u>Exhibit Number</u> |
|----------------------------|-----------------------|
| 10.8980                    | C-76                  |
| 11.0000                    | C-32                  |
| 11.0700                    | C-78                  |
| 11.1950                    | C-77                  |
| 11.2500                    | C-50                  |
| 11.3750                    | C-51                  |
| 11.5000                    | C-39                  |
| 11.6250                    | C-31                  |
| 11.7500                    | C-71                  |
| 11.8750                    | C-72                  |
| 12.0000                    | C-35                  |
| 12.2500                    | C-41                  |
| 12.5000                    | C-33                  |
| 13.0000                    | C-36                  |
| 13.1250                    | C-58                  |
| 13.2500                    | C-42                  |
| 13.3750                    | C-43                  |
| 13.5000                    | C-34                  |
| 13.7500                    | C-69                  |
| 14.0000                    | C-37                  |
| 14.2500                    | C-52                  |
| 14.5000                    | C-38                  |
| 14.7500                    | C-44                  |
| 15.0000                    | C-45                  |
| 15.5000                    | C-59                  |
| 16.0000                    | C-53                  |
| 16.2500                    | C-60                  |
| 16.5000                    | C-47                  |
| 17.0000                    | C-46                  |

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FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 3% BETWEEN A GIVEN DATE AND JANUARY 1

| Day | January | February | March   | April   | May     | June    | Day |
|-----|---------|----------|---------|---------|---------|---------|-----|
| 1   | .000000 | .032027  | .029342 | .026370 | .023493 | .020521 | 1   |
| 2   | .034904 | .031932  | .029247 | .026274 | .023397 | .020425 | 2   |
| 3   | .034808 | .031836  | .029151 | .026178 | .023301 | .020329 | 3   |
| 4   | .034712 | .031740  | .029055 | .026082 | .023205 | .020233 | 4   |
| 5   | .034616 | .031644  | .028959 | .025986 | .023110 | .020137 | 5   |
| 6   | .034521 | .031548  | .028863 | .025890 | .023014 | .020041 | 6   |
| 7   | .034425 | .031452  | .028767 | .025795 | .022918 | .019945 | 7   |
| 8   | .034329 | .031356  | .028671 | .025699 | .022822 | .019849 | 8   |
| 9   | .034233 | .031260  | .028575 | .025603 | .022726 | .019753 |     |
| 10  | .034137 | .031164  | .028479 | .025507 | .022630 | .019658 | 10  |
| 11  | .034041 | .031068  | .028384 | .025411 | .022534 | .019562 | 11  |
| 12  | .033945 | .030973  | .028288 | .025315 | .022438 | .019466 | 12  |
| 13  | .033849 | .030877  | .028192 | .025219 | .022342 | .019370 | 13  |
| 14  | .033753 | .030781  | .028096 | .025123 | .022247 | .019274 | 14  |
| 15  | .033658 | .030685  | .028000 | .025027 | .022151 | .019178 | 15  |
| 16  | .033562 | .030589  | .027904 | .024932 | .022055 | .019082 | 16  |
| 17  | .033466 | .030493  | .027808 | .024836 | .021959 | .018986 | 17  |
| 18  | .033370 | .030397  | .027712 | .024740 | .021863 | .018890 | 18  |
| 19  | .033274 | .030301  | .027616 | .024644 | .021767 | .018795 | 19  |
| 20  | .033178 | .030205  | .027521 | .024548 | .021671 | .018699 | 20  |
| 21  | .033082 | .030110  | .027425 | .024452 | .021575 | .018603 | 21  |
| 22  | .032986 | .030014  | .027329 | .024356 | .021479 | .018507 | 22  |
| 23  | .032890 | .029918  | .027233 | .024260 | .021384 | .018411 | 23  |
| 24  | .032795 | .029822  | .027137 | .024164 | .021288 | .018315 | 24  |
| 25  | .032699 | .029726  | .027041 | .024068 | .021192 | .018219 | 25  |
| 26  | .032603 | .029630  | .026945 | .023973 | .021096 | .018123 | 26  |
| 27  | .032507 | .029534  | .026849 | .023877 | .021000 | .018027 | 27  |
| 28  | .032411 | .029438  | .026753 | .023781 | .020904 | .017932 | 28  |
| 29  | .032315 | *        | .026658 | .023685 | .020808 | .017836 | 29  |
| 30  | .032219 |          | .026562 | .023589 | .020712 | .017740 | 30  |
| 31  | .032123 |          | .026466 |         | .020616 |         | 31  |

\*For February 29 use factor for March 1.

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
 AT 3% BETWEEN A GIVEN DATE AND JANUARY 1

| Day | July    | August  | September | October | November | December | Day |
|-----|---------|---------|-----------|---------|----------|----------|-----|
| 1   | .017644 | .014671 | .011699   | .008822 | .005849  | .002973  | 1   |
| 2   | .017548 | .014575 | .011603   | .008726 | .005753  | .002877  | 2   |
| 3   | .017452 | .014479 | .011507   | .008630 | .005658  | .002781  | 3   |
| 4   | .017356 | .014384 | .011411   | .008534 | .005562  | .002685  | 4   |
| 5   | .017260 | .014288 | .011315   | .008438 | .005466  | .002589  | 5   |
| 6   | .017164 | .014192 | .011219   | .008342 | .005370  | .002493  | 6   |
| 7   | .017068 | .014096 | .011123   | .008247 | .005274  | .002397  | 7   |
| 8   | .016973 | .014000 | .011027   | .008151 | .005178  | .002301  | 8   |
| 9   | .016877 | .013904 | .010932   | .008055 | .005082  | .002205  | 9   |
| 10  | .016781 | .013808 | .010836   | .007959 | .004986  | .002110  | 10  |
| 11  | .016685 | .013712 | .010740   | .007863 | .004890  | .002014  | 11  |
| 12  | .016589 | .013616 | .010644   | .007767 | .004795  | .001918  | 12  |
| 13  | .016493 | .013521 | .010548   | .007671 | .004699  | .001822  | 13  |
| 14  | .016397 | .013425 | .010452   | .007575 | .004603  | .001726  | 14  |
| 15  | .016301 | .013329 | .010356   | .007479 | .004507  | .001630  | 15  |
| 16  | .016205 | .013233 | .010260   | .007384 | .004411  | .001534  | 16  |
| 17  | .016110 | .013137 | .010164   | .007288 | .004315  | .001438  | 17  |
| 18  | .016014 | .013041 | .010068   | .007192 | .004219  | .001342  | 18  |
| 19  | .015918 | .012945 | .009973   | .007096 | .004123  | .001247  | 19  |
| 20  | .015822 | .012849 | .009877   | .007000 | .004027  | .001151  | 20  |
| 21  | .015726 | .012753 | .009781   | .006904 | .003932  | .001055  | 21  |
| 22  | .015630 | .012658 | .009685   | .006808 | .003836  | .000959  | 22  |
| 23  | .015534 | .012562 | .009589   | .006712 | .003740  | .000863  | 23  |
| 24  | .015438 | .012466 | .009493   | .006616 | .003644  | .000767  | 24  |
| 25  | .015342 | .012370 | .009397   | .006521 | .003548  | .000671  | 25  |
| 26  | .015247 | .012274 | .009301   | .006425 | .003452  | .000575  | 26  |
| 27  | .015151 | .012178 | .009205   | .006329 | .003356  | .000479  | 27  |
| 28  | .015055 | .012082 | .009110   | .006233 | .003260  | .000384  | 28  |
| 29  | .014959 | .011986 | .009014   | .006137 | .003164  | .000288  | 29  |
| 30  | .014863 | .011890 | .008918   | .006041 | .003068  | .000192  | 30  |
| 31  | .014767 | .011795 |           | .005945 |          | .000096  | 31  |

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 3-5/8% BETWEEN A GIVEN DATE AND JANUARY 1

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| Day | January | February | March   | April   | May     | June    | Day |
|-----|---------|----------|---------|---------|---------|---------|-----|
| 1   | .000000 | .033171  | .030390 | .027312 | .024332 | .021253 | 1   |
| 2   | .036151 | .033072  | .030291 | .027212 | .024233 | .021154 | 2   |
| 3   | .036051 | .032973  | .030192 | .027113 | .024134 | .021055 | 3   |
| 4   | .035952 | .032873  | .030092 | .027014 | .024034 | .020955 | 4   |
| 5   | .035853 | .032774  | .029993 | .026914 | .023935 | .020856 | 5   |
| 6   | .035753 | .032675  | .029894 | .026815 | .023836 | .020757 | 6   |
| 7   | .035654 | .032575  | .029795 | .026716 | .023736 | .020658 | 7   |
| 8   | .035555 | .032476  | .029695 | .026616 | .023637 | .020558 | 8   |
| 9   | .035455 | .032377  | .029596 | .026517 | .023538 | .020459 | 9   |
| 10  | .035356 | .032277  | .029497 | .026418 | .023438 | .020360 | 10  |
| 11  | .035257 | .032178  | .029397 | .026318 | .023339 | .020260 | 11  |
| 12  | .035158 | .032079  | .029298 | .026219 | .023240 | .020161 | 12  |
| 13  | .035058 | .031979  | .029199 | .026120 | .023140 | .020062 | 13  |
| 14  | .034959 | .031880  | .029099 | .026021 | .023041 | .019962 | 14  |
| 15  | .034860 | .031781  | .029000 | .025921 | .022942 | .019863 | 15  |
| 16  | .034760 | .031682  | .028901 | .025822 | .022842 | .019764 | 16  |
| 17  | .034661 | .031582  | .028801 | .025723 | .022743 | .019664 | 17  |
| 18  | .034562 | .031483  | .028702 | .025623 | .022644 | .019565 | 18  |
| 19  | .034462 | .031384  | .028603 | .025524 | .022545 | .019466 | 19  |
| 20  | .034363 | .031284  | .028503 | .025425 | .022445 | .019366 | 20  |
| 21  | .034264 | .031185  | .028404 | .025325 | .022346 | .019267 | 21  |
| 22  | .034164 | .031086  | .028305 | .025226 | .022247 | .019168 | 22  |
| 23  | .034065 | .030986  | .028205 | .025127 | .022147 | .019068 | 23  |
| 24  | .033966 | .030887  | .028106 | .025027 | .022048 | .018969 | 24  |
| 25  | .033866 | .030788  | .028007 | .024928 | .021949 | .018870 | 25  |
| 26  | .033767 | .030688  | .027908 | .024829 | .021849 | .018771 | 26  |
| 27  | .033668 | .030589  | .027808 | .024729 | .021750 | .018671 | 27  |
| 28  | .033568 | .030490  | .027709 | .024630 | .021651 | .018572 | 28  |
| 29  | .033469 | *        | .027610 | .024531 | .021551 | .018473 | 29  |
| 30  | .033370 |          | .027510 | .024432 | .021452 | .018373 | 30  |
| 31  | .033271 |          | .027411 |         | .021353 |         | 31  |

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\*For February 29 use factor for March 1.

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
 AT 3-5/8% BETWEEN A GIVEN DATE AND JANUARY 1

| Day | July    | August  | September | October | November | December | Day |
|-----|---------|---------|-----------|---------|----------|----------|-----|
| 1   | .018274 | .015195 | .012116   | .009137 | .006058  | .003079  | 1   |
| 2   | .018175 | .015096 | .012017   | .009038 | .005959  | .002979  | 2   |
| 3   | .018075 | .014997 | .011918   | .008938 | .005860  | .002880  | 3   |
| 4   | .017976 | .014897 | .011818   | .008839 | .005760  | .002781  | 4   |
| 5   | .017877 | .014798 | .011719   | .008740 | .005661  | .002682  | 5   |
| 6   | .017777 | .014699 | .011620   | .008640 | .005562  | .002582  | 6   |
| 7   | .017678 | .014599 | .011521   | .008541 | .005462  | .002483  | 7   |
| 8   | .017579 | .014500 | .011421   | .008442 | .005363  | .002384  | 8   |
| 9   | .017479 | .014401 | .011322   | .008342 | .005264  | .002284  | 9   |
| 10  | .017380 | .014301 | .011223   | .008243 | .005164  | .002185  | 10  |
| 11  | .017281 | .014202 | .011123   | .008144 | .005065  | .002086  | 11  |
| 12  | .017182 | .014103 | .011024   | .008045 | .004966  | .001986  | 12  |
| 13  | .017082 | .014003 | .010925   | .007945 | .004866  | .001887  | 13  |
| 14  | .016983 | .013904 | .010825   | .007846 | .004767  | .001788  | 14  |
| 15  | .016884 | .013805 | .010726   | .007747 | .004668  | .001688  | 15  |
| 16  | .016784 | .013705 | .010627   | .007647 | .004568  | .001589  | 16  |
| 17  | .016685 | .013606 | .010527   | .007548 | .004469  | .001490  | 17  |
| 18  | .016586 | .013507 | .010428   | .007449 | .004370  | .001390  | 18  |
| 19  | .016486 | .013408 | .010329   | .007349 | .004271  | .001291  | 19  |
| 20  | .016387 | .013308 | .010229   | .007250 | .004171  | .001192  | 20  |
| 21  | .016288 | .013209 | .010130   | .007151 | .004072  | .001092  | 21  |
| 22  | .016188 | .013110 | .010031   | .007051 | .003973  | .000993  | 22  |
| 23  | .016089 | .013010 | .009932   | .006952 | .003873  | .000894  | 23  |
| 24  | .015990 | .012911 | .009832   | .006853 | .003774  | .000795  | 24  |
| 25  | .015890 | .012812 | .009733   | .006753 | .003675  | .000695  | 25  |
| 26  | .015791 | .012712 | .009634   | .006654 | .003575  | .000596  | 26  |
| 27  | .015692 | .012613 | .009534   | .006555 | .003476  | .000497  | 27  |
| 28  | .015592 | .012514 | .009435   | .006455 | .003377  | .000397  | 28  |
| 29  | .015493 | .012414 | .009336   | .006356 | .003277  | .000298  | 29  |
| 30  | .015394 | .012315 | .009236   | .006257 | .003178  | .000199  | 30  |
| 31  | .015295 | .012216 |           | .006158 |          | .000099  | 31  |

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
 AT 3.75% BETWEEN A GIVEN DATE AND JANUARY 1

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| Day | January | February | March   | April   | May     | June    | Day |
|-----|---------|----------|---------|---------|---------|---------|-----|
| 1   | .000000 | .034315  | .031438 | .028253 | .025171 | .021986 | 1   |
| 2   | .037397 | .034212  | .031336 | .028151 | .025068 | .021884 | 2   |
| 3   | .037295 | .034110  | .031233 | .028048 | .024966 | .021781 | 3   |
| 4   | .037192 | .034007  | .031130 | .027945 | .024863 | .021678 | 4   |
| 5   | .037089 | .033904  | .031027 | .027842 | .024760 | .021575 | 5   |
| 6   | .036986 | .033801  | .030925 | .027740 | .024658 | .021473 | 6   |
| 7   | .036884 | .033699  | .030822 | .027637 | .024555 | .021370 | 7   |
| 8   | .036781 | .033596  | .030719 | .027534 | .024452 | .021267 | 8   |
| 9   | .036678 | .033493  | .030616 | .027432 | .024349 | .021164 | 9   |
| 10  | .036575 | .033390  | .030514 | .027329 | .024247 | .021062 | 10  |
| 11  | .036473 | .033288  | .030411 | .027226 | .024144 | .020959 | 11  |
| 12  | .036370 | .033185  | .030308 | .027123 | .024041 | .020856 | 12  |
| 13  | .036267 | .033082  | .030205 | .027021 | .023938 | .020753 | 13  |
| 14  | .036164 | .032979  | .030103 | .026918 | .023836 | .020651 | 14  |
| 15  | .036062 | .032877  | .030000 | .026815 | .023733 | .020548 | 15  |
| 16  | .035959 | .032774  | .029897 | .026712 | .023630 | .020445 | 16  |
| 17  | .035856 | .032671  | .029795 | .026610 | .023527 | .020342 | 17  |
| 18  | .035753 | .032568  | .029692 | .026507 | .023425 | .020240 | 18  |
| 19  | .035651 | .032466  | .029589 | .026404 | .023322 | .020137 | 19  |
| 20  | .035548 | .032363  | .029486 | .026301 | .023219 | .020034 | 20  |
| 21  | .035445 | .032260  | .029384 | .026199 | .023116 | .019932 | 21  |
| 22  | .035342 | .032158  | .029281 | .026096 | .023014 | .019829 | 22  |
| 23  | .035240 | .032055  | .029178 | .025993 | .022911 | .019726 | 23  |
| 24  | .035137 | .031952  | .029075 | .025890 | .022808 | .019623 | 24  |
| 25  | .035034 | .031849  | .028973 | .025788 | .022705 | .019521 | 25  |
| 26  | .034932 | .031747  | .028870 | .025685 | .022603 | .019418 | 26  |
| 27  | .034829 | .031644  | .028767 | .025582 | .022500 | .019315 | 27  |
| 28  | .034726 | .031541  | .028664 | .025479 | .022397 | .019212 | 28  |
| 29  | .034623 | *        | .028562 | .025377 | .022295 | .019110 | 29  |
| 30  | .034521 |          | .028459 | .025274 | .022192 | .019007 | 30  |
| 31  | .034418 |          | .028356 |         | .022089 |         | 31  |

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\*For February 29 use factor for March 1

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
 AT 3.75% BETWEEN A GIVEN DATE AND JANUARY 1

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| Day | July    | August  | September | October | November | December | Day |
|-----|---------|---------|-----------|---------|----------|----------|-----|
| 1   | .018904 | .015719 | .012534   | .009452 | .006267  | .003185  | 1   |
| 2   | .018801 | .015616 | .012432   | .009349 | .006164  | .003082  | 2   |
| 3   | .018699 | .015514 | .012329   | .009247 | .006062  | .002979  | 3   |
| 4   | .018596 | .015411 | .012226   | .009144 | .005959  | .002877  | 4   |
| 5   | .018493 | .015308 | .012123   | .009041 | .005856  | .002774  | 5   |
| 6   | .018390 | .015205 | .012021   | .008938 | .005753  | .002671  | 6   |
| 7   | .018288 | .015103 | .011918   | .008836 | .005651  | .002568  | 7   |
| 8   | .018185 | .015000 | .011815   | .008733 | .005548  | .002466  | 8   |
| 9   | .018082 | .014897 | .011712   | .008630 | .005445  | .002363  | 9   |
| 10  | .017979 | .014795 | .011610   | .008527 | .005342  | .002260  | 10  |
| 11  | .017877 | .014692 | .011507   | .008425 | .005240  | .002158  | 11  |
| 12  | .017774 | .014589 | .011404   | .008322 | .005137  | .002055  | 12  |
| 13  | .017671 | .014486 | .011301   | .008219 | .005034  | .001952  | 13  |
| 14  | .017568 | .014384 | .011199   | .008116 | .004932  | .001849  | 14  |
| 15  | .017466 | .014281 | .011096   | .008014 | .004829  | .001747  | 15  |
| 16  | .017363 | .014178 | .010993   | .007911 | .004726  | .001644  | 16  |
| 17  | .017260 | .014075 | .010890   | .007808 | .004623  | .001541  | 17  |
| 18  | .017158 | .013973 | .010788   | .007705 | .004521  | .001438  | 18  |
| 19  | .017055 | .013870 | .010685   | .007603 | .004418  | .001336  | 19  |
| 20  | .016952 | .013767 | .010582   | .007500 | .004315  | .001233  | 20  |
| 21  | .016849 | .013664 | .010479   | .007397 | .004212  | .001130  | 21  |
| 22  | .016747 | .013562 | .010377   | .007295 | .004110  | .001027  | 22  |
| 23  | .016644 | .013459 | .010274   | .007192 | .004007  | .000925  | 23  |
| 24  | .016541 | .013356 | .010171   | .007089 | .003904  | .000822  | 24  |
| 25  | .016438 | .013253 | .010068   | .006986 | .003801  | .000719  | 25  |
| 26  | .016336 | .013151 | .009966   | .006884 | .003699  | .000616  | 26  |
| 27  | .016233 | .013048 | .009863   | .006781 | .003596  | .000514  | 27  |
| 28  | .016130 | .012945 | .009760   | .006678 | .003493  | .000411  | 28  |
| 29  | .016027 | .012842 | .009658   | .006575 | .003390  | .000308  | 29  |
| 30  | .015925 | .012740 | .009555   | .006473 | .003288  | .000205  | 30  |
| 31  | .015832 | .012637 |           | .006370 |          | .000103  | 31  |

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FACTORS FOR COMPUTING INTEREST CHARGE ON \$1  
AT 4% BETWEEN A GIVEN DATE AND JANUARY 1

| Day | January | February | March   | April   | May     | June    | Day |
|-----|---------|----------|---------|---------|---------|---------|-----|
| 1   | .000000 | .036603  | .033534 | .030137 | .026849 | .023452 | 1   |
| 2   | .039890 | .036493  | .033425 | .030027 | .026740 | .023342 | 2   |
| 3   | .039781 | .036384  | .033315 | .029918 | .026630 | .023233 | 3   |
| 4   | .039671 | .036274  | .033205 | .029808 | .026521 | .023123 | 4   |
| 5   | .039562 | .036164  | .033096 | .029699 | .026411 | .023014 | 5   |
| 6   | .039452 | .036055  | .032986 | .029589 | .026301 | .022904 | 6   |
| 7   | .039342 | .035945  | .032877 | .029479 | .026192 | .022795 | 7   |
| 8   | .039233 | .035836  | .032767 | .029370 | .026082 | .022685 | 8   |
| 9   | .039123 | .035726  | .032658 | .029260 | .025973 | .022575 | 9   |
| 10  | .039014 | .035616  | .032548 | .029151 | .025863 | .022466 | 10  |
| 11  | .038904 | .035507  | .032438 | .029041 | .025753 | .022356 | 11  |
| 12  | .038795 | .035397  | .032329 | .028932 | .025644 | .022247 | 12  |
| 13  | .038685 | .035288  | .032219 | .028822 | .025534 | .022137 | 13  |
| 14  | .038575 | .035178  | .032110 | .028712 | .025425 | .022027 | 14  |
| 15  | .038466 | .035068  | .032000 | .028603 | .025315 | .021918 | 15  |
| 16  | .038356 | .034959  | .031890 | .028493 | .025205 | .021808 | 16  |
| 17  | .038247 | .034849  | .031731 | .028384 | .025096 | .021699 | 17  |
| 18  | .038137 | .034740  | .031671 | .028274 | .024986 | .021589 | 18  |
| 19  | .038027 | .034630  | .031562 | .028164 | .024877 | .021479 | 19  |
| 20  | .037918 | .034521  | .031452 | .028055 | .024767 | .021370 | 20  |
| 21  | .037808 | .034411  | .031342 | .027945 | .024658 | .021260 | 21  |
| 22  | .037699 | .034301  | .031233 | .027836 | .024548 | .021151 | 22  |
| 23  | .037589 | .034192  | .031123 | .027726 | .024438 | .021041 | 23  |
| 24  | .037479 | .034082  | .031014 | .027616 | .024329 | .020932 | 24  |
| 25  | .037370 | .033973  | .030904 | .027507 | .024219 | .020822 | 25  |
| 26  | .037260 | .033863  | .030795 | .027397 | .024110 | .020712 | 26  |
| 27  | .037151 | .033753  | .030685 | .027288 | .024000 | .020603 | 27  |
| 28  | .037041 | .033644  | .030575 | .027178 | .023890 | .020493 | 28  |
| 29  | .036932 | *        | .030466 | .027068 | .023781 | .020384 | 29  |
| 30  | .036822 |          | .030356 | .026959 | .023671 | .020274 | 30  |
| 31  | .036712 |          | .030247 |         | .023562 |         | 31  |

\*If leap year, for February 29 use factor for March 1.



FACTORS FOR COMPUTING INTEREST CHARGE ON \$1  
 AT 4% BETWEEN A GIVEN DATE AND JANUARY 1

| Day | July    | August  | September | October | November | December | Day |
|-----|---------|---------|-----------|---------|----------|----------|-----|
| 1   | .020164 | .016767 | .013370   | .010082 | .006685  | .003397  | 1   |
| 2   | .020055 | .016658 | .013260   | .009973 | .006575  | .003288  | 2   |
| 3   | .019945 | .016548 | .013151   | .009863 | .006466  | .003178  | 3   |
| 4   | .019836 | .016438 | .013041   | .009753 | .006356  | .003068  | 4   |
| 5   | .019726 | .016329 | .012932   | .009644 | .006247  | .002959  | 5   |
| 6   | .019616 | .016219 | .012822   | .009534 | .006137  | .002849  | 6   |
| 7   | .019507 | .016110 | .012712   | .009425 | .006027  | .002740  | 7   |
| 8   | .019397 | .016000 | .012603   | .009315 | .005918  | .002630  | 8   |
| 9   | .019288 | .015890 | .012493   | .009205 | .005808  | .002521  | 9   |
| 10  | .019178 | .015781 | .012384   | .009096 | .005699  | .002411  | 10  |
| 11  | .019068 | .015671 | .012274   | .008986 | .005589  | .002301  | 11  |
| 12  | .018959 | .015562 | .012164   | .008877 | .005479  | .002192  | 12  |
| 13  | .018849 | .015452 | .012055   | .008767 | .005370  | .002082  | 13  |
| 14  | .018740 | .015342 | .011945   | .008658 | .005260  | .001973  | 14  |
| 15  | .018630 | .015233 | .011836   | .008548 | .005151  | .001863  | 15  |
| 16  | .018521 | .015123 | .011726   | .008438 | .005041  | .001753  | 16  |
| 17  | .018411 | .015014 | .011616   | .008329 | .004932  | .001644  | 17  |
| 18  | .018301 | .014904 | .011507   | .008219 | .004822  | .001534  | 18  |
| 19  | .018192 | .014795 | .011397   | .008110 | .004712  | .001425  | 19  |
| 20  | .018082 | .014685 | .011288   | .008000 | .004603  | .001315  | 20  |
| 21  | .017973 | .014575 | .011178   | .007890 | .004493  | .001205  | 21  |
| 22  | .017863 | .014466 | .011068   | .007781 | .004384  | .001096  | 22  |
| 23  | .017753 | .014356 | .010959   | .007671 | .004274  | .000986  | 23  |
| 24  | .017644 | .014247 | .010849   | .007562 | .004164  | .000877  | 24  |
| 25  | .017534 | .014137 | .010740   | .007452 | .004055  | .000767  | 25  |
| 26  | .017425 | .014027 | .010630   | .007342 | .003945  | .000658  | 26  |
| 27  | .017315 | .013918 | .010521   | .007233 | .003836  | .000548  | 27  |
| 28  | .017205 | .013808 | .010411   | .007123 | .003726  | .000438  | 28  |
| 29  | .017096 | .013699 | .010301   | .007014 | .003616  | .000329  | 29  |
| 30  | .016986 | .013589 | .010192   | .006904 | .003507  | .000219  | 30  |
| 31  | .016877 | .013479 |           | .006795 |          | .000110  | 31  |

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
 AT 4-1/8% BETWEEN A GIVEN DATE AND JANUARY 1

| Day | January | February | March   | April   | May     | June    | Day |
|-----|---------|----------|---------|---------|---------|---------|-----|
| 1   | .000000 | .037747  | .034582 | .031079 | .027688 | .024185 | 1   |
| 2   | .041137 | .037634  | .034469 | .030966 | .027575 | .024072 | 2   |
| 3   | .041024 | .037521  | .034356 | .030853 | .027462 | .023959 | 3   |
| 4   | .040911 | .037408  | .034243 | .030740 | .027349 | .023846 | 4   |
| 5   | .040798 | .037295  | .034130 | .030627 | .027236 | .023733 | 5   |
| 6   | .040685 | .037182  | .034017 | .030514 | .027123 | .023620 | 6   |
| 7   | .040572 | .037068  | .033904 | .030401 | .027010 | .023507 | 7   |
| 8   | .040459 | .036955  | .033791 | .030288 | .026897 | .023394 | 8   |
| 9   | .040346 | .036842  | .033678 | .030175 | .026784 | .023281 | 9   |
| 10  | .040233 | .036729  | .033565 | .030062 | .026671 | .023168 | 10  |
| 11  | .040120 | .036616  | .033452 | .029949 | .026558 | .023055 | 11  |
| 12  | .040007 | .036503  | .033339 | .029836 | .026445 | .022942 | 12  |
| 13  | .039894 | .036390  | .033226 | .029723 | .026332 | .022829 | 13  |
| 14  | .039781 | .036277  | .033113 | .029610 | .026219 | .022716 | 14  |
| 15  | .039668 | .036164  | .033000 | .029497 | .026106 | .022603 | 15  |
| 16  | .039555 | .036051  | .032887 | .029384 | .025993 | .022490 | 16  |
| 17  | .039442 | .035938  | .032774 | .029271 | .025880 | .022377 | 17  |
| 18  | .039329 | .035825  | .032661 | .029158 | .025767 | .022264 | 18  |
| 19  | .039216 | .035712  | .032548 | .029045 | .025654 | .022151 | 19  |
| 20  | .039103 | .035599  | .032435 | .028932 | .025541 | .022038 | 20  |
| 21  | .038990 | .035486  | .032322 | .028818 | .025428 | .021925 | 21  |
| 22  | .038877 | .035373  | .032209 | .028705 | .025315 | .021812 | 22  |
| 23  | .038764 | .035260  | .032096 | .028592 | .025202 | .021699 | 23  |
| 24  | .038651 | .035147  | .031983 | .028479 | .025089 | .021586 | 24  |
| 25  | .038538 | .035034  | .031870 | .028366 | .024976 | .021473 | 25  |
| 26  | .038425 | .034921  | .031757 | .028253 | .024863 | .021360 | 26  |
| 27  | .038312 | .034808  | .031644 | .028140 | .024750 | .021247 | 27  |
| 28  | .038199 | .034695  | .031531 | .028027 | .024637 | .021134 | 28  |
| 29  | .038086 | *        | .031418 | .027914 | .024524 | .021021 | 29  |
| 30  | .037973 |          | .031305 | .027801 | .024411 | .020908 | 30  |
| 31  | .037860 |          | .031192 |         | .024298 |         | 31  |

\* For February 29 use factor for March 1

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
 AT 4-1/8% BETWEEN A GIVEN DATE AND JANUARY 1

| Day | July    | August  | September | October | November | December | Day |
|-----|---------|---------|-----------|---------|----------|----------|-----|
| 1   | .020795 | .017291 | .013788   | .010397 | .006894  | .003503  | 1   |
| 2   | .020682 | .017178 | .013675   | .010284 | .006781  | .003390  | 2   |
| 3   | .020568 | .017065 | .013562   | .010171 | .006668  | .003277  | 3   |
| 4   | .020455 | .016952 | .013449   | .010058 | .006555  | .003164  | 4   |
| 5   | .020342 | .016839 | .013336   | .009945 | .006442  | .003051  | 5   |
| 6   | .020229 | .016726 | .013223   | .009832 | .006329  | .002938  | 6   |
| 7   | .020116 | .016613 | .013110   | .009719 | .006216  | .002825  | 7   |
| 8   | .020003 | .016500 | .012997   | .009606 | .006103  | .002712  | 8   |
| 9   | .019890 | .016387 | .012884   | .009493 | .005990  | .002599  | 9   |
| 10  | .019777 | .016274 | .012771   | .009380 | .005877  | .002486  | 10  |
| 11  | .019664 | .016161 | .012658   | .009267 | .005764  | .002373  | 11  |
| 12  | .019551 | .016048 | .012545   | .009154 | .005651  | .002260  | 12  |
| 13  | .019438 | .015935 | .012432   | .009041 | .005538  | .002147  | 13  |
| 14  | .019325 | .015822 | .012318   | .008928 | .005425  | .002034  | 14  |
| 15  | .019212 | .015709 | .012205   | .008815 | .005312  | .001921  | 15  |
| 16  | .019099 | .015596 | .012092   | .008702 | .005199  | .001808  | 16  |
| 17  | .018986 | .015483 | .011979   | .008589 | .005086  | .001695  | 17  |
| 18  | .018873 | .015370 | .011866   | .008476 | .004973  | .001582  | 18  |
| 19  | .018760 | .015257 | .011753   | .008363 | .004860  | .001469  | 19  |
| 20  | .018647 | .015144 | .011640   | .008250 | .004747  | .001356  | 20  |
| 21  | .018534 | .015031 | .011527   | .008137 | .004634  | .001243  | 21  |
| 22  | .018421 | .014918 | .011414   | .008024 | .004521  | .001130  | 22  |
| 23  | .018308 | .014805 | .011301   | .007911 | .004408  | .001017  | 23  |
| 24  | .018195 | .014692 | .011188   | .007798 | .004295  | .000904  | 24  |
| 25  | .018082 | .014579 | .011075   | .007685 | .004182  | .000791  | 25  |
| 26  | .017969 | .014466 | .010962   | .007572 | .004068  | .000678  | 26  |
| 27  | .017856 | .014353 | .010849   | .007459 | .003955  | .000565  | 27  |
| 28  | .017743 | .014240 | .010736   | .007346 | .003842  | .000452  | 28  |
| 29  | .017630 | .014127 | .010623   | .007233 | .003729  | .000339  | 29  |
| 30  | .017517 | .014014 | .010510   | .007120 | .003616  | .000226  | 30  |
| 31  | .017404 | .013901 |           | .007007 |          | .000113  | 31  |

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 4% BETWEEN A GIVEN DATE AND JANUARY 1

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| Day | January | February | March   | April   | May     | June    | Day |
|-----|---------|----------|---------|---------|---------|---------|-----|
| 1   | .000000 | .041178  | .037726 | .033904 | .030205 | .026384 | 1   |
| 2   | .044877 | .041055  | .037603 | .033781 | .030082 | .026260 | 2   |
| 3   | .044753 | .040932  | .037479 | .033658 | .029959 | .026137 | 3   |
| 4   | .044630 | .040808  | .037356 | .033534 | .029836 | .026014 | 4   |
| 5   | .044507 | .040685  | .037233 | .033411 | .029712 | .025890 | 5   |
| 6   | .044384 | .040562  | .037110 | .033288 | .029589 | .025767 | 6   |
| 7   | .044260 | .040438  | .036986 | .033164 | .029466 | .025644 | 7   |
| 8   | .044137 | .040315  | .036863 | .033041 | .029342 | .025521 | 8   |
| 9   | .044014 | .040192  | .036740 | .032918 | .029219 | .025397 | 9   |
| 10  | .043890 | .040068  | .036616 | .032794 | .029096 | .025274 | 10  |
| 11  | .043767 | .039945  | .036493 | .032671 | .028973 | .025151 | 11  |
| 12  | .043644 | .039822  | .036370 | .032548 | .028849 | .025027 | 12  |
| 13  | .043521 | .039699  | .036247 | .032425 | .028726 | .024904 | 13  |
| 14  | .043397 | .039575  | .036123 | .032301 | .028603 | .024781 | 14  |
| 15  | .043274 | .039452  | .036000 | .032178 | .028479 | .024658 | 15  |
| 16  | .043151 | .039329  | .035877 | .032055 | .028356 | .024534 | 16  |
| 17  | .043027 | .039205  | .035753 | .031932 | .028233 | .024411 | 17  |
| 18  | .042904 | .039082  | .035630 | .031808 | .028110 | .024288 | 18  |
| 19  | .042781 | .038959  | .035507 | .031685 | .027986 | .024164 | 19  |
| 20  | .042658 | .038836  | .035384 | .031562 | .027863 | .024041 | 20  |
| 21  | .042534 | .038712  | .035260 | .031438 | .027740 | .023918 | 21  |
| 22  | .042411 | .038589  | .035137 | .031315 | .027616 | .023795 | 22  |
| 23  | .042288 | .038466  | .035014 | .031192 | .027493 | .023671 | 23  |
| 24  | .042164 | .038342  | .034890 | .031069 | .027370 | .023548 | 24  |
| 25  | .042041 | .038219  | .034767 | .030945 | .027247 | .023425 | 25  |
| 26  | .041918 | .038096  | .034644 | .030822 | .027123 | .023301 | 26  |
| 27  | .041795 | .037973  | .034521 | .030699 | .027000 | .023178 | 27  |
| 28  | .041671 | .037849  | .034397 | .030575 | .026877 | .023055 | 28  |
| 29  | .041548 | *        | .034274 | .030452 | .026753 | .022932 | 29  |
| 30  | .041425 |          | .034151 | .030329 | .026630 | .022808 | 30  |
| 31  | .041301 |          | .034027 |         | .026507 |         | 31  |

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\* For February 29 use factor for March 1.

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
 AT 4% BETWEEN A GIVEN DATE AND JANUARY 1

| Day | July    | August  | September | October | November | December | Day |
|-----|---------|---------|-----------|---------|----------|----------|-----|
| 1   | .022685 | .018863 | .015041   | .011342 | .007521  | .003822  | 1   |
| 2   | .022562 | .018740 | .014918   | .011219 | .007397  | .003699  | 2   |
| 3   | .022438 | .018616 | .014795   | .011096 | .007274  | .003575  | 3   |
| 4   | .022315 | .018493 | .014671   | .010973 | .007151  | .003452  | 4   |
| 5   | .022192 | .018370 | .014548   | .010849 | .007027  | .003329  | 5   |
| 6   | .022069 | .018247 | .014425   | .010726 | .006904  | .003206  | 6   |
| 7   | .021945 | .018123 | .014301   | .010603 | .006781  | .003082  | 7   |
| 8   | .021822 | .018000 | .014178   | .010479 | .006658  | .002959  | 8   |
| 9   | .021699 | .017877 | .014055   | .010356 | .006534  | .002836  | 9   |
| 10  | .021575 | .017753 | .013932   | .010233 | .006411  | .002712  | 10  |
| 11  | .021452 | .017630 | .013808   | .010110 | .006288  | .002589  | 11  |
| 12  | .021329 | .017507 | .013685   | .009986 | .006164  | .002466  | 12  |
| 13  | .021205 | .017384 | .013562   | .009863 | .006041  | .002342  | 13  |
| 14  | .021082 | .017260 | .013438   | .009740 | .005918  | .002219  | 14  |
| 15  | .020959 | .017137 | .013315   | .009616 | .005795  | .002096  | 15  |
| 16  | .020836 | .017014 | .013192   | .009493 | .005671  | .001973  | 16  |
| 17  | .020712 | .016890 | .013069   | .009370 | .005548  | .001849  | 17  |
| 18  | .020589 | .016767 | .012945   | .009247 | .005425  | .001726  | 18  |
| 19  | .020466 | .016644 | .012822   | .009123 | .005301  | .001603  | 19  |
| 20  | .020342 | .016521 | .012699   | .009000 | .005178  | .001479  | 20  |
| 21  | .020219 | .016397 | .012575   | .008877 | .005055  | .001356  | 21  |
| 22  | .020096 | .016274 | .012452   | .008753 | .004932  | .001233  | 22  |
| 23  | .019973 | .016151 | .012329   | .008630 | .004808  | .001110  | 23  |
| 24  | .019849 | .016027 | .012205   | .008507 | .004685  | .000986  | 24  |
| 25  | .019726 | .015904 | .012082   | .008384 | .004562  | .000863  | 25  |
| 26  | .019603 | .015781 | .011959   | .008260 | .004438  | .000740  | 26  |
| 27  | .019479 | .015658 | .011836   | .008137 | .004315  | .000616  | 27  |
| 28  | .019356 | .015534 | .011712   | .008014 | .004192  | .000493  | 28  |
| 29  | .019233 | .015411 | .011589   | .007890 | .004069  | .000370  | 29  |
| 30  | .019110 | .015288 | .011466   | .007767 | .003945  | .000247  | 30  |
| 31  | .018986 | .015164 |           | .007644 |          | .000123  | 31  |

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 4-3/4% BETWEEN A GIVEN DATE AND JANUARY 1

| Day | January | February | March   | April   | May     | June    | Day |
|-----|---------|----------|---------|---------|---------|---------|-----|
| 1   | .047500 | .043466  | .039822 | .035788 | .031884 | .027849 | 1   |
| 2   | .047370 | .043336  | .039692 | .035658 | .031753 | .027719 | 2   |
| 3   | .047240 | .043205  | .039562 | .035527 | .031623 | .027589 | 3   |
| 4   | .047110 | .043075  | .039432 | .035397 | .031493 | .027459 | 4   |
| 5   | .046979 | .042945  | .039301 | .035267 | .031363 | .027329 | 5   |
| 6   | .046849 | .042815  | .039171 | .035137 | .031233 | .027199 | 6   |
| 7   | .046719 | .042685  | .039041 | .035007 | .031103 | .027068 | 7   |
| 8   | .046589 | .042555  | .038911 | .034877 | .030973 | .026938 | 8   |
| 9   | .046459 | .042425  | .038781 | .034747 | .030842 | .026808 | 9   |
| 10  | .046329 | .042295  | .038651 | .034616 | .030712 | .026678 | 10  |
| 11  | .046199 | .042164  | .038521 | .034486 | .030582 | .026548 | 11  |
| 12  | .046068 | .042034  | .038390 | .034356 | .030452 | .026418 | 12  |
| 13  | .045938 | .041904  | .038260 | .034226 | .030322 | .026288 | 13  |
| 14  | .045808 | .041774  | .038130 | .034096 | .030192 | .026158 | 14  |
| 15  | .045678 | .041644  | .038000 | .033966 | .030062 | .026027 | 15  |
| 16  | .045548 | .041514  | .037870 | .033836 | .029932 | .025897 | 16  |
| 17  | .045418 | .041384  | .037740 | .033705 | .029801 | .025767 | 17  |
| 18  | .045288 | .041253  | .037610 | .033575 | .029671 | .025637 | 18  |
| 19  | .045158 | .041123  | .037479 | .033445 | .029541 | .025507 | 19  |
| 20  | .045027 | .040993  | .037349 | .033315 | .029411 | .025377 | 20  |
| 21  | .044897 | .040863  | .037219 | .033185 | .029281 | .025247 | 21  |
| 22  | .044767 | .040733  | .037089 | .033055 | .029151 | .025116 | 22  |
| 23  | .044637 | .040603  | .036959 | .032925 | .029021 | .024986 | 23  |
| 24  | .044507 | .040473  | .036829 | .032795 | .028890 | .024856 | 24  |
| 25  | .044377 | .040342  | .036699 | .032664 | .028760 | .024726 | 25  |
| 26  | .044247 | .040212  | .036568 | .032534 | .028630 | .024596 | 26  |
| 27  | .044116 | .040082  | .036438 | .032404 | .028500 | .024466 | 27  |
| 28  | .043986 | .039952  | .036308 | .032274 | .028370 | .024336 | 28  |
| 29  | .043856 | *        | .036178 | .032144 | .028240 | .024205 | 29  |
| 30  | .043726 |          | .036048 | .032014 | .028110 | .024075 | 30  |
| 31  | .043596 |          | .035918 |         | .027980 |         | 31  |

\* For February 29 use factor for March 1.

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 4-3/4% BETWEEN A GIVEN DATE AND JANUARY 1

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| Day | July    | August  | September | October | November | December | Day |
|-----|---------|---------|-----------|---------|----------|----------|-----|
| 1   | .023945 | .019911 | .015877   | .011973 | .007938  | .004034  | 1   |
| 2   | .023815 | .019781 | .015747   | .011842 | .007808  | .003904  | 2   |
| 3   | .023685 | .019651 | .015616   | .011712 | .007678  | .003774  | 3   |
| 4   | .023555 | .019521 | .015486   | .011582 | .007548  | .003644  | 4   |
| 5   | .023425 | .019390 | .015356   | .011452 | .007418  | .003514  | 5   |
| 6   | .023295 | .019260 | .015226   | .011322 | .007288  | .003384  | 6   |
| 7   | .023164 | .019130 | .015096   | .011192 | .007158  | .003253  | 7   |
| 8   | .023034 | .019000 | .014966   | .011062 | .007027  | .003123  | 8   |
| 9   | .022904 | .018870 | .014836   | .010932 | .006897  | .002993  | 9   |
| 10  | .022774 | .018740 | .014705   | .010801 | .006767  | .002863  | 10  |
| 11  | .022644 | .018610 | .014575   | .010671 | .006637  | .002733  | 11  |
| 12  | .022514 | .018479 | .014445   | .010541 | .006507  | .002603  | 12  |
| 13  | .022384 | .018349 | .014315   | .010411 | .006377  | .002473  | 13  |
| 14  | .022253 | .018219 | .014181   | .010281 | .006247  | .002342  | 14  |
| 15  | .022123 | .018089 | .014055   | .010151 | .006116  | .002212  | 15  |
| 16  | .021993 | .017959 | .013925   | .010021 | .005986  | .002082  | 16  |
| 17  | .021863 | .017829 | .013795   | .009890 | .005856  | .001952  | 17  |
| 18  | .021733 | .017699 | .013664   | .009760 | .005726  | .001822  | 18  |
| 19  | .021603 | .017568 | .013534   | .009630 | .005596  | .001692  | 19  |
| 20  | .021473 | .017438 | .013404   | .009500 | .005466  | .001562  | 20  |
| 21  | .021342 | .017308 | .013274   | .009370 | .005336  | .001432  | 21  |
| 22  | .021212 | .017178 | .013144   | .009240 | .005205  | .001301  | 22  |
| 23  | .021082 | .017048 | .013014   | .009110 | .005075  | .001171  | 23  |
| 24  | .020952 | .016918 | .012884   | .008979 | .004945  | .001041  | 24  |
| 25  | .020822 | .016788 | .012753   | .008849 | .004815  | .000911  | 25  |
| 26  | .020692 | .016658 | .012623   | .008719 | .004685  | .000781  | 26  |
| 27  | .020562 | .016527 | .012493   | .008589 | .004555  | .000651  | 27  |
| 28  | .020432 | .016397 | .012363   | .008459 | .004425  | .000521  | 28  |
| 29  | .020301 | .016267 | .012233   | .008329 | .004295  | .000390  | 29  |
| 30  | .020171 | .016137 | .012103   | .008199 | .004164  | .000260  | 30  |
| 31  | .020041 | .016007 |           | .008068 |          | .000130  | 31  |

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FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 5% BETWEEN A GIVEN DATE AND JANUARY 1

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| Day | January | February | March   | April   | May     | June    | Day |
|-----|---------|----------|---------|---------|---------|---------|-----|
| 1   | .000000 | .045753  | .041918 | .037671 | .033562 | .029315 | 1   |
| 2   | .049863 | .045616  | .041781 | .037534 | .033425 | .029178 | 2   |
| 3   | .049726 | .045479  | .041644 | .037397 | .033288 | .029041 | 3   |
| 4   | .049589 | .045342  | .041507 | .037260 | .033151 | .028904 | 4   |
| 5   | .049452 | .045205  | .041370 | .037123 | .033014 | .028767 | 5   |
| 6   | .049315 | .045068  | .041233 | .036986 | .032877 | .028630 | 6   |
| 7   | .049178 | .044932  | .041096 | .036849 | .032740 | .028493 | 7   |
| 8   | .049041 | .044795  | .040959 | .036712 | .032603 | .028356 | 8   |
| 9   | .048904 | .044658  | .040822 | .036575 | .032466 | .028219 | 9   |
| 10  | .048767 | .044521  | .040685 | .036438 | .032329 | .028082 | 10  |
| 11  | .048630 | .044384  | .040548 | .036301 | .032192 | .027945 | 11  |
| 12  | .048493 | .044247  | .040411 | .036164 | .032055 | .027808 | 12  |
| 13  | .048356 | .044110  | .040274 | .036027 | .031918 | .027671 | 13  |
| 14  | .048219 | .043973  | .040137 | .035890 | .031781 | .027534 | 14  |
| 15  | .048082 | .043836  | .040000 | .035753 | .031644 | .027397 | 15  |
| 16  | .047945 | .043699  | .039863 | .035616 | .031507 | .027260 | 16  |
| 17  | .047808 | .043562  | .039726 | .035479 | .031370 | .027123 | 17  |
| 18  | .047671 | .043425  | .039589 | .035342 | .031233 | .026986 | 18  |
| 19  | .047534 | .043288  | .039452 | .035205 | .031096 | .026849 | 19  |
| 20  | .047397 | .043151  | .039315 | .035068 | .030959 | .026712 | 20  |
| 21  | .047260 | .043014  | .039178 | .034932 | .030822 | .026575 | 21  |
| 22  | .047123 | .042877  | .039041 | .034795 | .030685 | .026438 | 22  |
| 23  | .046986 | .042740  | .038904 | .034658 | .030548 | .026301 | 23  |
| 24  | .046849 | .042603  | .038767 | .034521 | .030411 | .026164 | 24  |
| 25  | .046712 | .042466  | .038630 | .034384 | .030274 | .026027 | 25  |
| 26  | .046575 | .042329  | .038493 | .034247 | .030137 | .025890 | 26  |
| 27  | .046438 | .042192  | .038356 | .034110 | .030000 | .025753 | 27  |
| 28  | .046301 | .042055  | .038219 | .033973 | .029863 | .025616 | 28  |
| 29  | .046164 | *        | .038082 | .033836 | .029726 | .025479 | 29  |
| 30  | .046027 |          | .037945 | .033699 | .029589 | .025342 | 30  |
| 31  | .045890 |          | .037808 |         | .029452 |         | 31  |

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\*For February 29 use factor for March 1.



FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
 AT 5% BETWEEN A GIVEN DATE AND JANUARY 1

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| Day | July    | August  | September | October | November | December | Day |
|-----|---------|---------|-----------|---------|----------|----------|-----|
| 1   | .025205 | .020959 | .016712   | .012603 | .008356  | .004247  | 1   |
| 2   | .025068 | .020822 | .016575   | .012466 | .008219  | .004110  | 2   |
| 3   | .024932 | .020685 | .016438   | .012329 | .008082  | .003973  | 3   |
| 4   | .024795 | .020548 | .016301   | .012192 | .007945  | .003836  | 4   |
| 5   | .024658 | .020411 | .016164   | .012055 | .007808  | .003699  | 5   |
| 6   | .024521 | .020274 | .016027   | .011918 | .007671  | .003562  | 6   |
| 7   | .024384 | .020137 | .015890   | .011781 | .007534  | .003425  | 7   |
| 8   | .024247 | .020000 | .015753   | .011644 | .007397  | .003288  | 8   |
| 9   | .024110 | .019863 | .015616   | .011507 | .007260  | .003151  | 9   |
| 10  | .023973 | .019726 | .015479   | .011370 | .007123  | .003014  | 10  |
| 11  | .023836 | .019589 | .015342   | .011233 | .006986  | .002877  | 11  |
| 12  | .023699 | .019452 | .015205   | .011096 | .006849  | .002740  | 12  |
| 13  | .023562 | .019315 | .015068   | .010959 | .006712  | .002603  | 13  |
| 14  | .023425 | .019178 | .014932   | .010822 | .006575  | .002466  | 14  |
| 15  | .023288 | .019041 | .014795   | .010685 | .006438  | .002329  | 15  |
| 16  | .023151 | .018904 | .014658   | .010548 | .006301  | .002192  | 16  |
| 17  | .023014 | .018767 | .014521   | .010411 | .006164  | .002055  | 17  |
| 18  | .022877 | .018630 | .014384   | .010274 | .006027  | .001918  | 18  |
| 19  | .022740 | .018493 | .014247   | .010137 | .005890  | .001781  | 19  |
| 20  | .022603 | .018356 | .014110   | .010000 | .005753  | .001644  | 20  |
| 21  | .022466 | .018219 | .013973   | .009863 | .005616  | .001507  | 21  |
| 22  | .022329 | .018082 | .013836   | .009726 | .005479  | .001370  | 22  |
| 23  | .022192 | .017945 | .013699   | .009589 | .005342  | .001233  | 23  |
| 24  | .022055 | .017808 | .013562   | .009452 | .005205  | .001096  | 24  |
| 25  | .021918 | .017671 | .013425   | .009315 | .005068  | .000959  | 25  |
| 26  | .021781 | .017534 | .013288   | .009178 | .004932  | .000822  | 26  |
| 27  | .021644 | .017397 | .013151   | .009041 | .004795  | .000685  | 27  |
| 28  | .021507 | .017260 | .013014   | .008904 | .004658  | .000548  | 28  |
| 29  | .021370 | .017123 | .012877   | .008767 | .004521  | .000411  | 29  |
| 30  | .021233 | .016986 | .012740   | .008630 | .004384  | .000274  | 30  |
| 31  | .021096 | .016849 |           | .008493 |          | .000137  | 31  |

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FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 7% BETWEEN A GIVEN DATE AND JANUARY 1

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| Day | January | February | March   | April   | May     | June    |
|-----|---------|----------|---------|---------|---------|---------|
| 01  | .070000 | .064055  | .058685 | .052740 | .046986 | .041041 |
| 02  | .069808 | .063863  | .058493 | .052548 | .046795 | .040849 |
| 03  | .069616 | .063671  | .058301 | .052356 | .046603 | .040658 |
| 04  | .069425 | .063479  | .058110 | .052164 | .046411 | .040466 |
| 05  | .069233 | .063288  | .057918 | .051973 | .046219 | .040274 |
| 06  | .069041 | .063096  | .057726 | .051781 | .046027 | .040082 |
| 07  | .068849 | .062904  | .057534 | .051589 | .045836 | .039890 |
| 08  | .068658 | .062712  | .057342 | .051397 | .045644 | .039699 |
| 09  | .068466 | .062521  | .057151 | .051205 | .045452 | .039507 |
| 10  | .068274 | .062329  | .056959 | .051014 | .045260 | .039315 |
| 11  | .068082 | .062137  | .056767 | .050822 | .045068 | .039123 |
| 12  | .067890 | .061945  | .056575 | .050630 | .044877 | .038932 |
| 13  | .067699 | .061753  | .056384 | .050438 | .044685 | .038740 |
| 14  | .067507 | .061562  | .056192 | .050247 | .044493 | .038548 |
| 15  | .067315 | .061370  | .056000 | .050055 | .044301 | .038356 |
| 16  | .067123 | .061178  | .055808 | .049863 | .044110 | .038164 |
| 17  | .066932 | .060986  | .055616 | .049671 | .043918 | .037973 |
| 18  | .066740 | .060795  | .055425 | .049479 | .043726 | .037781 |
| 19  | .066548 | .060603  | .055233 | .049288 | .043534 | .037589 |
| 20  | .066356 | .060411  | .055041 | .049096 | .043342 | .037397 |
| 21  | .066164 | .060219  | .054849 | .048904 | .043151 | .037205 |
| 22  | .065973 | .060027  | .054658 | .048712 | .042959 | .037014 |
| 23  | .065781 | .059836  | .054466 | .048521 | .042767 | .036822 |
| 24  | .065589 | .059644  | .054274 | .048329 | .042575 | .036630 |
| 25  | .065397 | .059452  | .054082 | .048137 | .042384 | .036438 |
| 26  | .065205 | .059260  | .053890 | .047945 | .042192 | .036247 |
| 27  | .065014 | .059068  | .053699 | .047753 | .042000 | .036055 |
| 28  | .064822 | .058877  | .053507 | .047562 | .041808 | .035863 |
| 29  | .064630 | .058685  | .053315 | .047370 | .041616 | .035671 |
| 30  | .064438 |          | .053123 | .047178 | .041425 | .035479 |
| 31  | .064247 |          | .052932 |         | .041233 |         |

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FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 7% BETWEEN A GIVEN DATE AND JANUARY 1

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| Day | July    | August  | September | October | November | December |
|-----|---------|---------|-----------|---------|----------|----------|
| 01  | .035288 | .029342 | .023397   | .017644 | .011699  | .005945  |
| 02  | .035096 | .029151 | .023205   | .017452 | .011507  | .005753  |
| 03  | .034904 | .028959 | .023014   | .017260 | .011315  | .005562  |
| 04  | .034712 | .028767 | .022822   | .017068 | .011123  | .005370  |
| 05  | .034521 | .028575 | .022630   | .016877 | .010932  | .005178  |
| 06  | .034329 | .028384 | .022438   | .016685 | .010740  | .004986  |
| 07  | .034137 | .028192 | .022247   | .016493 | .010548  | .004795  |
| 08  | .033945 | .028000 | .022055   | .016301 | .010356  | .004603  |
| 09  | .033753 | .027808 | .021863   | .016110 | .010164  | .004411  |
| 10  | .033562 | .027616 | .021671   | .015918 | .009973  | .004219  |
| 11  | .033370 | .027425 | .021479   | .015726 | .009781  | .004027  |
| 12  | .033178 | .027233 | .021288   | .015534 | .009589  | .003836  |
| 13  | .032986 | .027041 | .021096   | .015342 | .009397  | .003644  |
| 14  | .032795 | .026849 | .020904   | .015151 | .009205  | .003452  |
| 15  | .032603 | .026658 | .020712   | .014959 | .009014  | .003260  |
| 16  | .032411 | .026466 | .020521   | .014767 | .008822  | .003068  |
| 17  | .032219 | .026274 | .020329   | .014575 | .008630  | .002877  |
| 18  | .032027 | .026082 | .020137   | .014384 | .008438  | .002685  |
| 19  | .031836 | .025890 | .019945   | .014192 | .008247  | .002493  |
| 20  | .031644 | .025699 | .019753   | .014000 | .008055  | .002301  |
| 21  | .031452 | .025507 | .019562   | .013808 | .007863  | .002110  |
| 22  | .031260 | .025315 | .019370   | .013616 | .007671  | .001918  |
| 23  | .031068 | .025123 | .019178   | .013425 | .007479  | .001726  |
| 24  | .030877 | .024932 | .018986   | .013233 | .007288  | .001534  |
| 25  | .030685 | .024740 | .018795   | .013041 | .007096  | .001342  |
| 26  | .030493 | .024548 | .018603   | .012849 | .006904  | .001151  |
| 27  | .030301 | .024356 | .018411   | .012658 | .006712  | .000959  |
| 28  | .030110 | .024164 | .018219   | .012466 | .006521  | .000767  |
| 29  | .029918 | .023973 | .018027   | .012274 | .006329  | .000575  |
| 30  | .029726 | .023781 | .017836   | .012082 | .006137  | .000384  |
| 31  | .029534 | .023589 |           | .011890 |          | .000192  |

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Exhibits C-10 through C-109 in PDF ONLY.

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST AT  
 RATES COMPUTED ON A FISCAL YEAR BASIS FOR USE WITH WATERSHED,  
 RURAL RENEWAL, AND RESOURCE CONSERVATION AND DEVELOPMENT LOANS

3.222 Factor    3.225 Factor    3.253 Factor    3.256 Factor    3.342 Factor  
 No. of For FY Ending For FY Ending For FY Ending For FY Ending For FY Ending  
 Years June 30, 1966 June 30, 1967 June 30, 1968 June 30, 1969 June 30, 1970

|    |         |         |         |         |         |
|----|---------|---------|---------|---------|---------|
| 1  | 1.03220 | 1.03225 | 1.03253 | 1.03256 | 1.03342 |
| 2  | .52429  | .52432  | .52453  | .52455  | .52519  |
| 3  | .35504  | .35506  | .35525  | .35527  | .35585  |
| 4  | .27046  | .27048  | .27066  | .27068  | .27122  |
| 5  | .21974  | .21976  | .21993  | .21995  | .22019  |
| 6  | .18596  | .18598  | .18615  | .18617  | .18669  |
| 7  | .16185  | .16187  | .16204  | .16206  | .16258  |
| 8  | .14379  | .14381  | .14398  | .14400  | .14452  |
| 9  | .12977  | .12978  | .12995  | .12997  | .13049  |
| 10 | .11856  | .11858  | .11875  | .11877  | .11928  |
| 11 | .10941  | .10943  | .10960  | .10962  | .11013  |
| 12 | .10180  | .10182  | .10199  | .10200  | .10252  |
| 13 | .09537  | .09539  | .09556  | .09558  | .09610  |
| 14 | .08987  | .08989  | .09006  | .09008  | .09060  |
| 15 | .08512  | .08514  | .08531  | .08533  | .08585  |
| 16 | .08097  | .08099  | .08116  | .08118  | .08171  |
| 17 | .07732  | .07734  | .07751  | .07753  | .07806  |
| 18 | .07408  | .07410  | .07427  | .07429  | .07483  |
| 19 | .07119  | .07121  | .07139  | .07141  | .07194  |
| 20 | .06860  | .06862  | .06880  | .06882  | .06936  |
| 21 | .06627  | .06629  | .06646  | .06648  | .06703  |
| 22 | .06415  | .06417  | .06435  | .06437  | .06492  |
| 23 | .06223  | .06225  | .06242  | .06244  | .06300  |
| 24 | .06047  | .06049  | .06067  | .06069  | .06124  |
| 25 | .05886  | .05888  | .05906  | .05908  | .05964  |
| 26 | .05738  | .05740  | .05758  | .05760  | .05816  |
| 27 | .05601  | .05603  | .05622  | .05624  | .05680  |
| 28 | .05475  | .05477  | .05495  | .05497  | .05554  |
| 29 | .05358  | .05360  | .05379  | .05381  | .05438  |
| 30 | .05249  | .05251  | .05270  | .05272  | .05330  |
| 31 | .05148  | .05150  | .05169  | .05171  | .05229  |
| 32 | .05054  | .05056  | .05075  | .05077  | .05136  |
| 33 | .04966  | .04968  | .04987  | .04989  | .05048  |
| 34 | .04883  | .04885  | .04905  | .04907  | .04966  |
| 35 | .04806  | .04808  | .04827  | .04830  | .04889  |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST AT  
 RATES COMPUTED ON A FISCAL YEAR BASIS FOR USE WITH WATERSHED,  
 RURAL RENEWAL, AND RESOURCE CONSERVATION AND DEVELOPMENT LOANS

| No. of Years | 3.222 Factor For FY Ending June 30, 1966 | 3.225 Factor For FY Ending June 30, 1967 | 3.253 Factor For FY Ending June 30, 1968 | 3.256 Factor For FY Ending June 30, 1969 | 3.342 Factor For FY Ending June 30, 1970 |
|--------------|--|--|--|--|--|
| 36           | .04733                                   | .04735                                   | .04755                                   | .04757                                   | .04817                                   |
| 37           | .04665                                   | .04667                                   | .04687                                   | .04689                                   | .04749                                   |
| 38           | .04601                                   | .04603                                   | .04623                                   | .04625                                   | .04685                                   |
| 39           | .04540                                   | .04542                                   | .04562                                   | .04564                                   | .04625                                   |
| 40           | .04483                                   | .04485                                   | .04505                                   | .04507                                   | .04569                                   |
| 41           | .04429                                   | .04431                                   | .04451                                   | .04453                                   | .04515                                   |
| 42           | .04378                                   | .04380                                   | .04400                                   | .04402                                   | .04464                                   |
| 43           | .04329                                   | .04331                                   | .04352                                   | .04354                                   | .04416                                   |
| 44           | .04283                                   | .04285                                   | .04306                                   | .04308                                   | .04371                                   |
| 45           | .04240                                   | .04242                                   | .04262                                   | .04265                                   | .04328                                   |
| 46           | .04198                                   | .04200                                   | .04221                                   | .04223                                   | .04287                                   |
| 47           | .04159                                   | .04161                                   | .04182                                   | .04184                                   | .04248                                   |
| 48           | .04121                                   | .04124                                   | .04145                                   | .04147                                   | .04211                                   |
| 49           | .04086                                   | .04088                                   | .04109                                   | .04111                                   | .04176                                   |
| 50           | .04052                                   | .04054                                   | .04075                                   | .04078                                   | .04143                                   |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST AT  
 RATES COMPUTED ON A FISCAL YEAR BASIS FOR USE WITH WATERSHED  
 AND RESOURCE CONSERVATION AND DEVELOPMENT LOANS

| No. of<br>Years | 3.463 Factor<br>For FY Ending<br><u>June 30, 1971</u> | 3.502 Factor<br>For FY Ending<br><u>June 30, 1972</u> | 3.649 Factor<br>For FY Ending<br><u>June 30, 1973</u> | 4.012 Factor<br>For FY Ending<br><u>June 30, 1974</u> |
|-----------------|---|---|---|---|
| 1               | 1.03463   | 1.03502   | 1.03649   | 1.04012   |
| 2               | .52612  | .52638  | .52753  | 0.53028   |
| 3               | .35668  | .35695  | .35795  | 0.36043   |
| 4               | .27201  | .27225  | .27321  | 0.27556   |
| 5               | .22125  | .22149  | .22242  | 0.22470   |
| 6               | .18744  | .18768  | .18859  | 0.19083   |
| 7               | .16332  | .16355  | .16446  | 0.16668   |
| 8               | .14525  | .14549  | .14638  | 0.14860   |
| 9               | .13122  | .13146  | .13235  | 0.13456   |
| 10              | .12002  | .12025  | .12115  | 0.12336   |
| 11              | .11087  | .11110  | .11200  | 0.11422   |
| 12              | .10326  | .10350  | .10439  | 0.10663   |
| 13              | .09684  | .09707  | .09797  | 0.10022   |
| 14              | .09134  | .09158  | .09249  | 0.09474   |
| 15              | .08660  | .08684  | .08775  | 0.09002   |
| 16              | .08246  | .08270  | .08361  | 0.08590   |
| 17              | .07881  | .07906  | .07998  | 0.08227   |
| 18              | .07558  | .07583  | .07676  | 0.07907   |
| 19              | .07271  | .07295  | .07389  | 0.07622   |
| 20              | .07013  | .07037  | .07131  | 0.07366   |
| 21              | .06780  | .06805  | .06900  | 0.07136   |
| 22              | .06569  | .06594  | .06690  | 0.06928   |
| 23              | .06378  | .06403  | .06499  | 0.06739   |
| 24              | .06203  | .06229  | .06325  | 0.06567   |
| 25              | .06043  | .06069  | .06166  | 0.06409   |
| 26              | .05896  | .05922  | .06020  | 0.06265   |
| 27              | .05761  | .05787  | .05885  | 0.06132   |
| 28              | .05635  | .05662  | .05761  | 0.06010   |
| 29              | .05520  | .05546  | .05646  | 0.05896   |
| 30              | .05412  | .05438  | .05539  | 0.05791   |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST AT  
RATES COMPUTED ON A FISCAL YEAR BASIS FOR USE WITH WATERSHED  
AND RESOURCE CONSERVATION AND DEVELOPMENT LOANS

| <u>No. of<br/>Years</u> | <u>3.463 Factor<br/>For FY Ending<br/>June 30, 1971</u> | <u>3.502 Factor<br/>For FY Ending<br/>June 30, 1972</u> | <u>3.649 Factor<br/>For FY Ending<br/>June 30, 1973</u> | <u>4.012 Factor<br/>For FY Ending<br/>June 30, 1974</u> |
|-------------------------|---|---|---|---|
| 31                      | .05312  | .05339  | .05440  | 0.05694   |
| 32                      | .05219  | .05245  | .05348  | 0.05603   |
| 33                      | .05132  | .05159  | .05261  | 0.05519   |
| 34                      | .05050  | .05077  | .05181  | 0.05440   |
| 35                      | .04974  | .05001  | .05105  | 0.05366   |
| 36                      | .04902  | .04930  | .05035  | 0.05297   |
| 37                      | .04835  | .04863  | .04968  | 0.05233   |
| 38                      | .04772  | .04800  | .04906  | 0.05172   |
| 39                      | .04712  | .04740  | .04847  | 0.05115   |
| 40                      | .04656  | .04684  | .04792  | 0.05061   |
| 41                      | .04603  | .04631  | .04739  | 0.05011   |
| 42                      | .04553  | .04581  | .04690  | 0.04963   |
| 43                      | .04505  | .04534  | .04643  | 0.04918   |
| 44                      | .04460  | .04489  | .04599  | 0.04876   |
| 45                      | .04418  | .04447  | .04557  | 0.04836   |
| 46                      | .04377  | .04407  | .04518  | 0.04798   |
| 47                      | .04339  | .04368  | .04480  | 0.04762   |
| 48                      | .04303  | .04332  | .04445  | 0.04728   |
| 49                      | .04268  | .04298  | .04411  | 0.04695   |
| 50                      | .04235  | .04265  | .04379  | 0.04665   |



PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST AT  
4.371% and 5.116% BASED ON PAYMENTS BEING MADE ANNUALLY

| NUMBER<br>OF YEARS | 4.371% Factor For<br>FY Ending 6/30/75 | 5.116% Factor For<br>FY Ending 6/30/76 |
|--------------------|--|--|
| 1                  | 1.04371                                | 1.05116                                |
| 2                  | .53301                                 | .53868                                 |
| 3                  | .36288                                 | .36800                                 |
| 1                  | .27790                                 | .28277                                 |
| 5                  | .22697                                 | .23171                                 |
| 6                  | .19307                                 | .19775                                 |
| 7                  | .16890                                 | .17354                                 |
| 8                  | .15081                                 | .15545                                 |
| 9                  | .13677                                 | .14142                                 |
| 10                 | .12558                                 | .13023                                 |
| 11                 | .11644                                 | .12112                                 |
| 12                 | .10886                                 | .11356                                 |
| 13                 | .10246                                 | .10720                                 |
| 14                 | .09700                                 | .10177                                 |
| 15                 | .09229                                 | .09710                                 |
| 16                 | .08818                                 | .09303                                 |
| 17                 | .08458                                 | .08947                                 |
| 18                 | .08139                                 | .08632                                 |
| 19                 | .07856                                 | .08353                                 |
| 20                 | .07602                                 | .08103                                 |
| 21                 | .07374                                 | .07879                                 |
| 22                 | .07167                                 | .07678                                 |
| 23                 | .06980                                 | .07495                                 |
| 24                 | .06810                                 | .07329                                 |
| 25                 | .06655                                 | .07178                                 |
| 26                 | .06512                                 | .07040                                 |
| 27                 | .06381                                 | .06913                                 |
| 28                 | .06261                                 | .06797                                 |
| 29                 | .06149                                 | .06690                                 |
| 30                 | .06046                                 | .06591                                 |
| 31                 | .05951                                 | .06500                                 |
| 32                 | .05862                                 | .06416                                 |
| 33                 | .05779                                 | .06337                                 |
| 34                 | .05703                                 | .06265                                 |
| 35                 | .05631                                 | .06197                                 |

| NUMBER<br>OF YEARS | 4.371% Factor For<br>FY Ending 6/30/75 | 5.116% Factor For<br>FY Ending 6/30/76 |
|--------------------|--|--|
| 36                 | .05564                                 | .06134                                 |
| 37                 | .05501                                 | .06075                                 |
| 38                 | .05442                                 | .06020                                 |
| 39                 | .05387                                 | .05969                                 |
| 40                 | .05335                                 | .05921                                 |
| 41                 | .05286                                 | .05876                                 |
| 42                 | .05240                                 | .05833                                 |
| 43                 | .05197                                 | .05794                                 |
| 44                 | .05156                                 | .05757                                 |
| 45                 | .05117                                 | .05722                                 |
| 46                 | .05081                                 | .05689                                 |
| 47                 | .05047                                 | .05658                                 |
| 48                 | .05014                                 | .05629                                 |
| 49                 | .04984                                 | .05602                                 |
| 50                 | .04954                                 | .05576                                 |

(Added 8-27-75 - PN 480.)

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 5.683% BASED ON PAYMENTS BEING MADE ANNUALLY

| NUMBER<br>OF YEARS | AMOUNT  |
|--------------------|---------|
| 1                  | 1.05683 |
| 2                  | 0.54302 |
| 3                  | 0.37192 |
| 4                  | 0.28650 |
| 5                  | 0.23536 |
| 6                  | 0.20135 |
| 7                  | 0.17713 |
| 8                  | 0.15903 |
| 9                  | 0.14501 |
| 10                 | 0.13384 |
| 11                 | 0.12475 |
| 12                 | 0.11722 |
| 13                 | 0.11088 |
| 14                 | 0.10549 |
| 15                 | 0.10085 |
| 16                 | 0.09681 |
| 17                 | 0.09329 |
| 18                 | 0.09018 |
| 19                 | 0.08742 |
| 20                 | 0.08496 |
| 21                 | 0.08276 |
| 22                 | 0.08078 |
| 23                 | 0.07899 |
| 24                 | 0.07737 |
| 25                 | 0.07589 |
| 26                 | 0.07455 |
| 27                 | 0.07332 |
| 28                 | 0.07219 |
| 29                 | 0.07116 |
| 30                 | 0.07021 |
| 31                 | 0.06933 |
| 32                 | 0.06852 |
| 33                 | 0.06777 |
| 34                 | 0.06708 |
| 35                 | 0.06643 |
| 36                 | 0.06583 |
| 37                 | 0.06528 |
| 38                 | 0.06476 |
| 39                 | 0.06428 |
| 40                 | 0.06383 |
| 41                 | 0.06341 |
| 42                 | 0.06302 |
| 43                 | 0.06265 |
| 44                 | 0.06231 |
| 45                 | 0.06199 |
| 46                 | 0.06169 |
| 47                 | 0.06141 |
| 48                 | 0.06114 |
| 49                 | 0.06089 |
| 50                 | 0.06066 |

(Added 12-22-76 - PN 549.)

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PERIODIC PAYMENT REQUIRED TO AMORTIZE  
\$1.00 AND INTEREST AT 1%, 2%, 3%, 3-3/4%, 4%, and 4-1/8%

| <u>No. of<br/>Years</u> | <u>Amount<br/>at 1%</u> | <u>Amount<br/>at 2%</u> | <u>Amount<br/>at 3%</u> | <u>Amount<br/>at 3-3/4%</u> | <u>Amount<br/>at 4%</u> | <u>Amount<br/>at 4-1/8%</u> |         |
|-------------------------|-------------------------|-------------------------|-------------------------|-----------------------------|-------------------------|-----------------------------|---------|
| 1                       | 1.01000                 | 1.02500                 | 1.03000                 | 1.03500                     | 1.03750                 | 1.04000                     | 1.04125 |
| 2                       | .50751                  | .51883                  | .52261                  | .52640                      | .52830                  | .53020                      | .53115  |
| 3                       | .34002                  | .30514                  | .35353                  | .35693                      | .35864                  | .36035                      | .36120  |
| 4                       | .25628                  | .26582                  | .26903                  | .27225                      | .27387                  | .27549                      | .27630  |
| 5                       | .20604                  | .21525                  | .21835                  | .22148                      | .22305                  | .22463                      | .22542  |
| 6                       | .17255                  | .18155                  | .18460                  | .18767                      | .18921                  | .19076                      | .19154  |
| 7                       | .14863                  | .15750                  | .16051                  | .16354                      | .16507                  | .16661                      | .16738  |
| 8                       | .13069                  | .13947                  | .14246                  | .14548                      | .14700                  | .14853                      | .14930  |
| 9                       | .11674                  | .12546                  | .12843                  | .13145                      | .13297                  | .13449                      | .13526  |
| 10                      | .10558                  | .11426                  | .11723                  | .12024                      | .12176                  | .12329                      | .12406  |
| 11                      | .09645                  | .10511                  | .10808                  | .11109                      | .11262                  | .11415                      | .11492  |
| 12                      | .08885                  | .09749                  | .10046                  | .10348                      | .10501                  | .10655                      | .10733  |
| 13                      | .08241                  | .09105                  | .09403                  | .09706                      | .09860                  | .10014                      | .10092  |
| 14                      | .07690                  | .08554                  | .08853                  | .09157                      | .09311                  | .09467                      | .09545  |
| 15                      | .07212                  | .08077                  | .08377                  | .08683                      | .08838                  | .08994                      | .09073  |
| 16                      | .06794                  | .07660                  | .07961                  | .08268                      | .08424                  | .08582                      | .08661  |
| 17                      | .06426                  | .07293                  | .07595                  | .07904                      | .08061                  | .08220                      | .08300  |
| 18                      | .06098                  | .06967                  | .07271                  | .07582                      | .07740                  | .07899                      | .07980  |
| 19                      | .05805                  | .06676                  | .06981                  | .07294                      | .07453                  | .07614                      | .07695  |
| 20                      | .05542                  | .06415                  | .06722                  | .07036                      | .07196                  | .07358                      | .07440  |
| 21                      | .05303                  | .06179                  | .06487                  | .06804                      | .06965                  | .07128                      | .07210  |
| 22                      | .05086                  | .05965                  | .06275                  | .06593                      | .06756                  | .06920                      | .07003  |
| 23                      | .04889                  | .05770                  | .06081                  | .06402                      | .06565                  | .06731                      | .06814  |
| 24                      | .04707                  | .05591                  | .05905                  | .06227                      | .06392                  | .06559                      | .06643  |
| 25                      | .04541                  | .05428                  | .05743                  | .06067                      | .06233                  | .06401                      | .06486  |
| 26                      | .04387                  | .05277                  | .05594                  | .05921                      | .06087                  | .06257                      | .06342  |
| 27                      | .04245                  | .05138                  | .05456                  | .05785                      | .05953                  | .06124                      | .06210  |
| 28                      | .04112                  | .05009                  | .05329                  | .05660                      | .05830                  | .06001                      | .06088  |
| 29                      | .03990                  | .04889                  | .05211                  | .05545                      | .05715                  | .05888                      | .05975  |
| 30                      | .03875                  | .04778                  | .05102                  | .05437                      | .05609                  | .05783                      | .05871  |
| 31                      | .03768                  | .04674                  | .05000                  | .05337                      | .05510                  | .05686                      | .05774  |
| 32                      | .03667                  | .04577                  | .04905                  | .05244                      | .05418                  | .05595                      | .05684  |
| 33                      | .03573                  | .04486                  | .04816                  | .05157                      | .05332                  | .05510                      | .05600  |
| 34                      | .03484                  | .04401                  | .04732                  | .05076                      | .05252                  | .05431                      | .05522  |
| 35                      | .03400                  | .04321                  | .04654                  | .05000                      | .05177                  | .05358                      | .05449  |

PERIODIC PAYMENT REQUIRED TO AMORTIZE  
\$1.00 AND INTEREST AT 1%, 2%, 3%, 3%, 3-3/4%, 4%, and 4-1/8%

| <u>No. of</u><br><u>Years</u> | <u>Amount</u><br><u>at 1%</u> | <u>Amount</u><br><u>at 2%</u> | <u>Amount</u><br><u>at 3%</u> | <u>Amount</u><br><u>at 3%</u> | <u>Amount</u><br><u>at 3-3/4%</u> | <u>Amount</u><br><u>at 4%</u> | <u>Amount</u><br><u>at 4-1/8%</u> |
|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------------|-------------------------------|-----------------------------------|
| 36                            | .03321                        | .04245                        | .04580                        | .04928                        | .05107                            | .05289                        | .05381                            |
| 37                            | .03247                        | .04174                        | .04511                        | .04861                        | .05041                            | .05224                        | .05316                            |
| 38                            | .03176                        | .04107                        | .04446                        | .04798                        | .04979                            | .05163                        | .05256                            |
| 39                            | .03109                        | .04044                        | .04384                        | .04739                        | .04921                            | .05106                        | .05200                            |
| 40                            | .03046                        | .03984                        | .04326                        | .04683                        | .04866                            | .05052                        | .05147                            |
| 41                            | .02985                        |                               | .04271                        | .04630                        | .04814                            |                               |                                   |
| 42                            | .02928                        |                               | .04219                        | .04580                        | .04765                            |                               |                                   |
| 43                            | .02873                        |                               | .04170                        | .04533                        | .04719                            |                               |                                   |
| 44                            | .02820                        |                               | .04123                        | .04488                        | .04675                            |                               |                                   |
| 45                            | .02771                        |                               | .04079                        | .04445                        | .04634                            |                               |                                   |
| 46                            | .02723                        |                               | .04036                        | .04405                        | .04595                            |                               |                                   |
| 47                            | .02677                        |                               | .03996                        | .04367                        | .04558                            |                               |                                   |
| 48                            | .02633                        |                               | .03958                        | .04331                        | .04523                            |                               |                                   |
| 49                            | .02591                        |                               | .03921                        | .04296                        | .04489                            |                               |                                   |
| 50                            | .02551                        |                               | .03887                        | .04263                        | .04457                            |                               |                                   |

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PERIODIC PAYMENT REQUIRED TO AMORTIZE  
 \$1.00 AND INTEREST AT 4%, 4-3/4%, 4-7/8%, 5%, 5-1/8%, 5%, 5-3/4%, and 6%  
 (Revised 5-19-71, PN 257)

| No. of<br>Year | Amount<br>at 4% | Amount<br>at 4-3/4% | Amount<br>at 5% | Amount<br>at 5-1/8% | Amount<br>at 5% | Amount<br>at 5-3/4% | Amount<br>at 6% |
|----------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|
| 1              | 1.04500         | 1.04750             | 1.05000         | 1.05125             | 1.05500         | 1.05750             | 1.06000         |
| 2              | .53400          | .53590              | .53780          | .53876              | .54162          | .54353              | .54544          |
| 3              | .36377          | .36549              | .36721          | .36807              | .37065          | .37238              | .37411          |
| 4              | .27874          | .28038              | .28201          | .28283              | .28530          | .28694              | .28859          |
| 5              | .22779          | .22938              | .23097          | .23177              | .23418          | .23578              | .23740          |
| 6              | .19388          | .19545              | .19702          | .19781              | .20018          | .20177              | .20336          |
| 7              | .16970          | .17126              | .17282          | .17360              | .17596          | .17755              | .17914          |
| 8              | .15161          | .15316              | .15472          | .15550              | .15786          | .15945              | .16104          |
| 9              | .13757          | .13913              | .14069          | .14147              | .14384          | .14543              | .14702          |
| 10             | .12638          | .12794              | .12950          | .13029              | .13267          | .13426              | .13587          |
| 11             | .11725          | .11881              | .12039          | .12118              | .12357          | .12518              | .12679          |
| 12             | .10967          | .11124              | .11283          | .11362              | .11603          | .11765              | .11928          |
| 13             | .10328          | .10486              | .10646          | .10726              | .10968          | .11132              | .11296          |
| 14             | .09782          | .09942              | .10102          | .10183              | .10428          | .10593              | .10758          |
| 15             | .09311          | .09472              | .09634          | .09716              | .09963          | .10129              | .10296          |
| 16             | .08902          | .09064              | .09227          | .09309              | .09558          | .09726              | .09895          |
| 17             | .08542          | .08705              | .08870          | .08953              | .09204          | .09374              | .09544          |
| 18             | .08224          | .08388              | .08555          | .08638              | .08892          | .09063              | .09236          |
| 19             | .07941          | .08107              | .08275          | .08359              | .08615          | .08788              | .08962          |
| 20             | .07688          | .07855              | .08024          | .08110              | .08368          | .08542              | .08718          |
| 21             | .07460          | .07629              | .07800          | .07886              | .08146          | .08323              | .08500          |
| 22             | .07255          | .07425              | .07597          | .07684              | .07947          | .08125              | .08305          |
| 23             | .07068          | .07240              | .07414          | .07501              | .07767          | .07946              | .08128          |
| 24             | .06899          | .07072              | .07247          | .07335              | .07604          | .07785              | .07968          |
| 25             | .06744          | .06919              | .07095          | .07184              | .07455          | .07638              | .07823          |
| 26             | .06602          | .06778              | .06956          | .07046              | .07319          | .07504              | .07690          |
| 27             | .06472          | .06649              | .06829          | .06920              | .07195          | .07381              | .07570          |
| 28             | .06352          | .06531              | .06712          | .06804              | .07081          | .07269              | .07459          |
| 29             | .06241          | .06422              | .06605          | .06697              | .06977          | .07166              | .07358          |
| 30             | .06139          | .06321              | .06505          | .06598              | .06881          | .07072              | .07265          |
| 31             | .06044          | .06228              | .06413          | .06507              | .06792          | .06984              | .07179          |
| 32             | .05956          | .06141              | .06328          | .06423              | .06710          | .06904              | .07100          |
| 33             | .05874          | .06060              | .06249          | .06344              | .06633          | .06829              | .07027          |
| 34             | .05798          | .05986              | .06176          | .06271              | .06563          | .06760              | .06960          |
| 35             | .05727          | .05916              | .06107          | .06204              | .06497          | .06696              | .06897          |

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PERIODIC PAYMENT REQUIRED TO AMORTIZE  
 \$1.00 AND INTEREST AT 4 $\frac{1}{2}$ %, 4-3/4%, 4-7/8%, 5%, 5-1/8%, 5 $\frac{1}{2}$ %, 5-3/4%, and 6%  
 (Revised 5-19-71, PN 257)

| No. of<br>Year | Amount<br>at 4 $\frac{1}{2}$ % | Amount<br>at 4-3/4% | Amount<br>at 5% | Amount<br>at 5-1/8% | Amount<br>at 5 $\frac{1}{2}$ % | Amount<br>at 5-3/4% | Amount<br>at 6% |
|----------------|--------------------------------|---------------------|-----------------|---------------------|--------------------------------|---------------------|-----------------|
| 36             | .05661                         | .05851              | .06043          | .06141              | .06437                         | .06637              | .06839          |
| 37             | .05598                         | .05790              | .05984          | .06082              | .06380                         | .06582              | .06786          |
| 38             | .05540                         | .05733              | .05928          | .06027              | .06327                         | .06530              | .06736          |
| 39             | .05486                         | .05680              | .05876          | .05976              | .06278                         | .06482              | .06689          |
| 40             | .05434                         | .05630              | .05828          | .05928              | .06232                         | .06438              | .06646          |
| 41             |                                |                     |                 | .05883              |                                |                     |                 |
| 42             |                                |                     |                 | .05841              |                                |                     |                 |
| 43             |                                |                     |                 | .05802              |                                |                     |                 |
| 44             |                                |                     |                 | .05764              |                                |                     |                 |
| 45             |                                |                     |                 | .05729              |                                |                     |                 |
| 46             |                                |                     |                 | .05697              |                                |                     |                 |
| 47             |                                |                     |                 | .05666              |                                |                     |                 |
| 48             |                                |                     |                 | .05637              |                                |                     |                 |
| 49             |                                |                     |                 | .05610              |                                |                     |                 |
| 50             |                                |                     |                 | .05584              |                                |                     |                 |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND  
 INTEREST AT 4-7/8%, 5-1/4%, 5-3/8%, 5-7/8%, 6-3/8% AND 6-3/4%

| <u>No. of<br/>Years</u> | <u>Amount at<br/>4-7/8%</u> | <u>Amount at<br/>5-1/4%</u> | <u>Amount at<br/>5-3/8%</u> | <u>Amount at<br/>5-7/8%</u> | <u>Amount at<br/>6-3/8%</u> | <u>Amount at<br/>6-3/4%</u> |
|-------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| 1                       | 1.04875                     | 1.05250                     | 1.05375                     | 1.05875                     | 1.06375                     | 1.06750                     |
| 2                       | .53685                      | .53970                      | .54066                      | .54448                      | .54830                      | 0.55117                     |
| 3                       | .36635                      | .36892                      | .36979                      | .37324                      | .37671                      | 0.37931                     |
| 4                       | .28119                      | .28365                      | .28447                      | .28777                      | .29107                      | 0.29356                     |
| 5                       | .23018                      | .23257                      | .23337                      | .23659                      | .23982                      | 0.24226                     |
| 6                       | .19623                      | .19859                      | .19938                      | .20256                      | .20576                      | 0.20818                     |
| 7                       | .17204                      | .17439                      | .17517                      | .17834                      | .18153                      | 0.18394                     |
| 8                       | .15394                      | .15629                      | .15707                      | .16024                      | .16343                      | 0.16585                     |
| 9                       | .13991                      | .14226                      | .14305                      | .14622                      | .14943                      | 0.15186                     |
| 10                      | .12872                      | .13108                      | .13187                      | .13506                      | .13829                      | 0.14074                     |
| 11                      | .11960                      | .12197                      | .12277                      | .12598                      | .12924                      | 0.13170                     |
| 12                      | .11203                      | .11442                      | .11522                      | .11846                      | .12174                      | 0.12423                     |
| 13                      | .10566                      | .10806                      | .10887                      | .11214                      | .11545                      | 0.11796                     |
| 14                      | .10022                      | .10264                      | .10346                      | .10675                      | .11010                      | 0.11264                     |
| 15                      | .09553                      | .09798                      | .09880                      | .10212                      | .10550                      | 0.10807                     |
| 16                      | .09145                      | .09392                      | .09475                      | .09810                      | .10152                      | 0.10411                     |
| 17                      | .08787                      | .09036                      | .09120                      | .09459                      | .09804                      | 0.10066                     |
| 18                      | .08471                      | .08722                      | .08807                      | .09149                      | .09497                      | 0.09763                     |
| 19                      | .08190                      | .08444                      | .08529                      | .08875                      | .09227                      | 0.09495                     |
| 20                      | .07939                      | .08195                      | .08281                      | .08630                      | .08986                      | 0.09257                     |
| 21                      | .07714                      | .07972                      | .08059                      | .08411                      | .08770                      | 0.09044                     |
| 22                      | .07511                      | .07771                      | .07859                      | .08215                      | .08577                      | 0.08854                     |
| 23                      | .07327                      | .07589                      | .07678                      | .08037                      | .08403                      | 0.08683                     |
| 24                      | .07159                      | .07424                      | .07514                      | .07876                      | .08246                      | 0.08528                     |
| 25                      | .07007                      | .07274                      | .07364                      | .07730                      | .08104                      | 0.08389                     |
| 26                      | .06867                      | .07137                      | .07228                      | .07597                      | .07974                      | 0.08262                     |
| 27                      | .06739                      | .07011                      | .07103                      | .07475                      | .07856                      | 0.08146                     |
| 28                      | .06621                      | .06896                      | .06988                      | .07364                      | .07748                      | 0.08041                     |
| 29                      | .06513                      | .06790                      | .06883                      | .07262                      | .07649                      | 0.07945                     |
| 30                      | .06413                      | .06692                      | .06786                      | .07168                      | .07559                      | 0.07857                     |



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PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND  
 INTEREST AT 4-7/8%, 5-1/4%, 5-3/8%, 5-7/8%, 6-3/8% AND 6-3/4%

| <u>No. of</u><br><u>Years</u> | <u>Amount at</u><br><u>4-7/8%</u> | <u>Amount at</u><br><u>5-1/4%</u> | <u>Amount at</u><br><u>5-3/8%</u> | <u>Amount at</u><br><u>5-7/8%</u> | <u>Amount at</u><br><u>6-3/8%</u> | <u>Amount at</u><br><u>6-3/4%</u> |
|-------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| 31                            | .06320                            | .06601                            | .06696                            | .07082                            | .07476                            | 0.07777                           |
| 32                            | .06234                            | .06518                            | .06613                            | .07002                            | .07399                            | 0.07702                           |
| 33                            | .06154                            | .06440                            | .06536                            | .06928                            | .07328                            | 0.07634                           |
| 34                            | .06080                            | .06368                            |                                   | .06860                            | .07263                            | 0.07572                           |
| 35                            | .06011                            | .06301                            |                                   | .06797                            | .07203                            | 0.07514                           |
| 36                            | .05947                            | .06239                            |                                   | .06738                            | .07148                            | 0.07460                           |
| 37                            | .05887                            | .06181                            |                                   | .06683                            | .07096                            | 0.07411                           |
| 38                            | .05830                            | .06127                            |                                   | .06633                            | .07048                            | 0.07365                           |
| 39                            | .05778                            | .06076                            |                                   | .06586                            | .07004                            | 0.07323                           |
| 40                            | .05728                            | .06029                            |                                   | .06542                            | .06963                            | 0.07284                           |
| 41                            |                                   |                                   |                                   | .06501                            |                                   | 0.07248                           |
| 42                            |                                   |                                   |                                   | .06463                            |                                   | 0.07214                           |
| 43                            |                                   |                                   |                                   | .06427                            |                                   | 0.07187                           |
| 44                            |                                   |                                   |                                   | .06394                            |                                   | 0.07154                           |
| 45                            |                                   |                                   |                                   | .06362                            |                                   | 0.07127                           |
| 46                            |                                   |                                   |                                   | .06333                            |                                   | 0.07102                           |
| 47                            |                                   |                                   |                                   | .06306                            |                                   | 0.07079                           |
| 48                            |                                   |                                   |                                   | .06280                            |                                   | 0.07057                           |
| 49                            |                                   |                                   |                                   | .06256                            |                                   | 0.07037                           |
| 50                            |                                   |                                   |                                   | .06234                            |                                   | 0.07018                           |

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PERIODIC PAYMENT REQUIRED TO AMORTIZE  
\$1.00 AND INTEREST AT 6-7%, 6-6%, 6-5/8%, 7%, and 7-7%

| <u>No. of<br/>Years</u> | <u>Amount<br/>at 6-7%</u> | <u>Amount<br/>at 6-6%</u> | <u>Amount<br/>at 6-5/8%</u> | <u>Amount<br/>at 7%</u> | <u>Amount<br/>at 7-7%</u> |
|-------------------------|---------------------------|---------------------------|-----------------------------|-------------------------|---------------------------|
| 1                       | 1.06250                   | 1.06500                   | 1.06625                     | 1.07000                 | 1.07250                   |
| 2                       | .54735                    | .54926                    | .55022                      | .55309                  | .55501                    |
| 3                       | .37584                    | .37758                    | .37844                      | .38105                  | .38279                    |
| 4                       | .29025                    | .29190                    | .29273                      | .29523                  | .29690                    |
| 5                       | .23901                    | .24063                    | .24145                      | .24389                  | .24553                    |
| 6                       | .20496                    | .20657                    | .20737                      | .20979                  | .21142                    |
| 7                       | .18073                    | .18233                    | .18313                      | .18555                  | .18717                    |
| 8                       | .16263                    | .16424                    | .16504                      | .16747                  | .16909                    |
| 9                       | .14863                    | .15024                    | .15105                      | .15349                  | .15512                    |
| 10                      | .13748                    | .13910                    | .13992                      | .14238                  | .14403                    |
| 11                      | .12842                    | .13006                    | .13088                      | .13336                  | .13502                    |
| 12                      | .12092                    | .12257                    | .12340                      | .12590                  | .12758                    |
| 13                      | .11462                    | .11628                    | .11712                      | .11965                  | .12133                    |
| 14                      | .10926                    | .11094                    | .11179                      | .11434                  | .11607                    |
| 15                      | .10465                    | .10635                    | .10721                      | .10979                  | .11153                    |
| 16                      | .10066                    | .10238                    | .10324                      | .10586                  | .10762                    |
| 17                      | .09717                    | .09891                    | .09978                      | .10242                  | .10421                    |
| 18                      | .09410                    | .09585                    | .09674                      | .09941                  | .10121                    |
| 19                      | .09138                    | .09316                    | .09405                      | .09675                  | .09857                    |
| 20                      | .08896                    | .09076                    | .09166                      | .09439                  | .09623                    |
| 21                      | .08680                    | .08861                    | .08953                      | .09229                  | .09415                    |
| 22                      | .08486                    | .08669                    | .08761                      | .09041                  | .09229                    |
| 23                      | .08311                    | .08496                    | .08589                      | .08871                  | .09062                    |
| 24                      | .08153                    | .08340                    | .08434                      | .08719                  | .08911                    |
| 25                      | .08009                    | .08198                    | .08293                      | .08581                  | .08775                    |
| 26                      | .07879                    | .08069                    | .08165                      | .08456                  | .08652                    |
| 27                      | .07760                    | .07952                    | .08049                      | .08343                  | .08540                    |
| 28                      | .07651                    | .07845                    | .07943                      | .08239                  | .08439                    |
| 29                      | .07552                    | .07747                    | .07846                      | .08145                  | .08347                    |
| 30                      | .07460                    | .07658                    | .07757                      | .08059                  | .08262                    |
| 31                      | .07376                    | .07575                    | .07676                      | .07980                  | .08185                    |
| 32                      | .07299                    | .07500                    | .07601                      | .07907                  | .08114                    |
| 33                      | .07228                    | .07430                    | .07532                      | .07841                  | .08049                    |
| 34                      | .07162                    | .07368                    | .07468                      | .07780                  | .07990                    |
| 35                      | .07101                    | .07310                    | .07410                      | .07723                  | .07935                    |

PERIODIC PAYMENT REQUIRED TO AMORTIZE  
\$1.00 AND INTEREST AT 6½%, 6¾%, 6-5/8%, 7%, and 7½%

| <u>No. of<br/>Years</u> | <u>Amount<br/>at 6½%</u> | <u>Amount<br/>at 6¾%</u> | <u>Amount<br/>at 6-5/8%</u> | <u>Amount<br/>at 7%</u> | <u>Amount<br/>at 7½%</u> |
|-------------------------|--------------------------|--------------------------|-----------------------------|-------------------------|--------------------------|
| 36                      | .07044                   |                          | .07356                      | .07672                  | .07885                   |
| 37                      | .06992                   |                          | .07306                      | .07624                  | .07838                   |
| 38                      | .06944                   |                          | .07259                      | .07579                  | .07795                   |
| 39                      | .06899                   |                          | .07216                      | .07539                  | .07756                   |
| 40                      | .06857                   |                          | .07176                      | .07501                  | .07720                   |
| 41                      | .06818                   |                          |                             | .07466                  | .07686                   |
| 42                      | .06782                   |                          |                             | .07434                  | .07655                   |
| 43                      | .06748                   |                          |                             | .07404                  | .07626                   |
| 44                      | .06716                   |                          |                             | .07376                  | .07599                   |
| 45                      | .06687                   |                          |                             | .07350                  | .07575                   |
| 46                      | .06660                   |                          |                             | .07326                  | .07552                   |
| 47                      | .06634                   |                          |                             | .07304                  | .07531                   |
| 48                      | .06610                   |                          |                             | .07283                  | .07511                   |
| 49                      | .06588                   |                          |                             | .07264                  | .07493                   |
| 50                      | .06567                   |                          |                             | .07246                  | .07476                   |

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PERIODIC PAYMENT REQUIRED TO AMORTIZE  
 \$1.00 AND INTEREST AT 7%, 7-7/8%, 8%, & 9%

| <u>No. of<br/>Years</u> | <u>Amount<br/>at 7%</u> | <u>Amount<br/>at 7-7/8%</u> | <u>Amount<br/>at 8%</u> | <u>Amount<br/>at 9%</u> |
|-------------------------|-------------------------|-----------------------------|-------------------------|-------------------------|
| 1                       | 1.07500                 | 1.07875                     | 1.08000                 | 1.09000                 |
| 2                       | .55693                  | .55980                      | .56076                  | .56847                  |
| 3                       | .38454                  | .38715                      | .38803                  | .39505                  |
| 4                       | .29857                  | .30108                      | .30192                  | .30867                  |
| 5                       | .24717                  | .24963                      | .25045                  | .25709                  |
| 6                       | .21304                  | .21549                      | .21631                  | .22292                  |
| 7                       | .18880                  | .19125                      | .19207                  | .19869                  |
| 8                       | .17073                  | .17319                      | .17401                  | .18067                  |
| 9                       | .15677                  | .15925                      | .16008                  | .16680                  |
| 10                      | .14569                  | .14819                      | .14903                  | .15582                  |
| 11                      | .13670                  | .13923                      | .14008                  | .14695                  |
| 12                      | .12928                  | .13184                      | .13269                  | .13965                  |
| 13                      | .12306                  | .12565                      | .12652                  | .13357                  |
| 14                      | .11780                  | .12042                      | .12130                  | .12843                  |
| 15                      | .11329                  | .11594                      | .11683                  | .12406                  |
| 16                      | .10939                  | .11207                      | .11298                  | .12030                  |
| 17                      | .10600                  | .10872                      | .10963                  | .11705                  |
| 18                      | .10303                  | .10578                      | .10670                  | .11421                  |

PERIODIC PAYMENT REQUIRED TO AMORTIZE  
\$1.00 AND INTEREST AT 7 $\frac{1}{2}$ %, 7-7/8%, 8%, & 9%

| <u>No. of<br/>Years</u> | <u>Amount<br/>at 7<math>\frac{1}{2}</math>%</u> | <u>Amount<br/>at 7-7/8%</u> | <u>Amount<br/>at 8%</u> | <u>Amount<br/>at 9%</u> |
|-------------------------|---|-----------------------------|-------------------------|-------------------------|
| 19                      | .10041  | .10319                      | .10413                  | .11173                  |
| 20                      | .09809  | .10091                      | .10185                  | .10955                  |
| 21                      | .09603  | .09888                      | .09983                  | .10762                  |
| 22                      | .09419  | .09706                      | .09803                  | .10590                  |
| 23                      | .09254  | .09544                      | .09642                  | .10438                  |
| 24                      | .09105  | .09399                      | .09498                  | .10302                  |
| 25                      | .08971  | .09268                      | .09368                  | .10181                  |
| 26                      | .08850  | .09150                      | .09251                  | .10072                  |
| 27                      | .08740  | .09043                      | .09145                  | .09973                  |
| 28                      | .08641  | .08946                      | .09049                  | .09885                  |
| 29                      | .08550  | .08858                      | .08962                  | .09806                  |
| 30                      | .08467  | .08778                      | .08883                  | .09734                  |
| 31                      | .08392  | .08705                      | .08811                  | .09669                  |
| 32                      | .08323  | .08639                      | .08745                  | .09610                  |
| 33                      | .08259  | .08578                      | .08685                  | .09556                  |
| 34                      |   | .08523                      | .08630                  | .09508                  |
| 35                      |   | .08472                      | .08580                  | .09464                  |
| 36                      |   | .08425                      | .08534                  | .09424                  |
| 37                      |   | .08382                      | .08492                  | .09387                  |
| 38                      |   | .08343                      | .08454                  | .09354                  |
| 39                      |   | .08307                      | .08418                  | .09324                  |
| 40                      |   | .08274                      | .08386                  | .09296                  |

PERIODIC PAYMENT REQUIRED TO AMORTIZE  
\$1.00 AND INTEREST AT 7 $\frac{1}{2}$ %, 7-7/8%, 8%, & 9%

| <u>No. of<br/>Years</u> | <u>Amount<br/>at 7<math>\frac{1}{2}</math>%</u> | <u>Amount<br/>at 7-7/8%</u> | <u>Amount<br/>at 8%</u> | <u>Amount<br/>at 9%</u> |
|-------------------------|---|-----------------------------|-------------------------|-------------------------|
| 41                      |   |                             | .08356                  | .09271                  |
| 42                      |   |                             | .08329                  | .09248                  |
| 43                      |   |                             | .08303                  | .09227                  |
| 44                      |   |                             | .08280                  | .09208                  |
| 45                      |   |                             | .08259                  | .09190                  |
| 46                      |   |                             | .08239                  | .09174                  |
| 47                      |   |                             | .08221                  | .09160                  |
| 48                      |   |                             | .08204                  | .09146                  |
| 49                      |   |                             | .08189                  | .09134                  |
| 50                      |   |                             | .08174                  | .09123                  |

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PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
 AT 7-3/4% AND 8-% BASED ON PAYMENTS BEING MADE ANNUALLY

| <u>No. of<br/>Years</u> | <u>Amount<br/>at 7-3/4%</u> | <u>Amount<br/>at 8-%</u> |
|-------------------------|-----------------------------|--------------------------|
| 1                       | 1.07750                     | 1.08250                  |
| 2                       | .55885                      | .56269                   |
| 3                       | .38628                      | .38978                   |
| 4                       | .30024                      | .30360                   |
| 5                       | .24881                      | .25211                   |
| 6                       | .21468                      | .21796                   |
| 7                       | .19043                      | .19372                   |
| 8                       | .17237                      | .17567                   |
| 9                       | .15842                      | .16175                   |
| 10                      | .14735                      | .15071                   |
| 11                      | .13838                      | .14178                   |
| 12                      | .13098                      | .13442                   |
| 13                      | .12479                      | .12827                   |
| 14                      | .11954                      | .12306                   |
| 15                      | .11505                      | .11862                   |
| 16                      | .11118                      | .11479                   |
| 17                      | .10781                      | .11146                   |
| 18                      | .10486                      | .10856                   |
| 19                      | .10226                      | .10601                   |
| 20                      | .09996                      | .10375                   |
| 21                      | .09792                      | .10176                   |
| 22                      | .09610                      | .09998                   |
| 23                      | .09447                      | .09839                   |
| 24                      | .09301                      | .09697                   |
| 25                      | .09169                      | .09569                   |
| 26                      | .09049                      | .09454                   |
| 27                      | .08942                      | .09350                   |
| 28                      | .08844                      | .09256                   |
| 29                      | .08755                      | .09170                   |
| 30                      | .08674                      | .09093                   |
| 31                      | .08600                      | .09023                   |
| 32                      | .08533                      | .08959                   |
| 33                      | .08471                      | .08901                   |
|                         | .08415                      | .08847                   |
|                         | .08363                      | .08799                   |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 7-3/4% AND 8-% BASED ON PAYMENTS BEING MADE ANNUALLY

| <u>No. of<br/>Years</u> | <u>Amount<br/>at 7-3/4%</u> | <u>Amount<br/>at 8-%</u> |
|-------------------------|-----------------------------|--------------------------|
| 36                      | .08316                      | .08754                   |
| 37                      | .08273                      | .08714                   |
| 38                      | .08233                      | .08677                   |
| 39                      | .08196                      | .08643                   |
| 40                      | .08162                      | .08611                   |
| 41                      | .08131                      | .08583                   |
| 42                      | .08102                      | .08556                   |
| 43                      | .08076                      | .08532                   |
| 44                      | .08052                      | .08510                   |
| 45                      | .08029                      | .08490                   |
| 46                      | .08008                      | .08471                   |
| 47                      | .07989                      | .08454                   |
| 48                      | .07972                      | .08438                   |
| 49                      | .07955                      | .08423                   |
| 50                      | .07940                      | .08410                   |

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PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 8.50% BASED ON PAYMENTS BEING MADE ANNUALLY

| <u>NUMBER<br/>OF YEARS</u> | <u>AMOUNT</u> |
|----------------------------|---------------|
| 1                          | 1.08500       |
| 2                          | 0.56461       |
| 3                          | 0.39153       |
| 4                          | 0.30528       |
| 5                          | 0.25376       |
| 6                          | 0.21960       |
| 7                          | 0.19537       |
| 8                          | 0.17733       |
| 9                          | 0.16342       |
| 10                         | 0.15241       |
| 11                         | 0.14349       |
| 12                         | 0.13615       |
| 13                         | 0.13002       |
| 14                         | 0.12484       |
| 15                         | 0.12042       |
| 16                         | 0.11661       |
| 17                         | 0.11331       |
| 18                         | 0.11043       |
| 19                         | 0.10790       |
| 20                         | 0.10567       |
| 21                         | 0.10369       |
| 22                         | 0.10194       |
| 23                         | 0.10037       |
| 24                         | 0.09897       |
| 25                         | 0.09771       |
| 26                         | 0.09658       |
| 27                         | 0.09556       |
| 28                         | 0.09464       |
| 29                         | 0.09381       |
| 30                         | 0.09305       |
| 31                         | 0.09236       |
| 32                         | 0.09174       |
| 33                         | 0.09118       |
| 34                         | 0.09066       |
| 35                         | 0.09019       |
| 36                         | 0.08976       |
| 37                         | 0.08937       |
| 38                         | 0.08901       |
| 39                         | 0.08868       |
| 40                         | 0.08838       |
| 41                         | 0.08811       |
| 42                         | 0.08786       |
| 43                         | 0.08762       |
| 44                         | 0.08741       |
| 45                         | 0.08722       |
| 46                         | 0.08704       |
| 47                         | 0.08688       |
| 48                         | 0.08673       |
| 49                         | 0.08659       |
| 50                         | 0.08646       |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 8 3/4% BASED ON PAYMENTS BEING MADE ANNUALLY

| NUMBER<br>OF YEARS | AMOUNT  |
|--------------------|---------|
| 1                  | 1.08750 |
| 2                  | .56654  |
| 3                  | .39329  |
| 4                  | .30698  |
| 5                  | .25543  |
| 6                  | .22126  |
| 7                  | .19703  |
| 8                  | .17900  |
| 9                  | .16511  |
| 10                 | .15411  |
| 11                 | .14521  |
| 12                 | .13790  |
| 13                 | .13179  |
| 14                 | .12663  |
| 15                 | .12223  |
| 16                 | .11845  |
| 17                 | .11517  |
| 18                 | .11231  |
| 19                 | .10981  |
| 20                 | .10760  |
| 21                 | .10565  |
| 22                 | .10391  |
| 23                 | .10237  |
| 24                 | .10099  |
| 25                 | .09975  |
| 26                 | .09864  |
| 27                 | .09764  |
| 28                 | .09674  |
| 29                 | .09592  |
| 30                 | .09519  |
| 31                 | .09452  |
| 32                 | .09391  |
| 33                 | .09336  |
| 34                 | .09286  |
| 35                 | .09241  |
| 36                 | .09199  |
| 37                 | .09161  |
| 38                 | .09127  |
| 39                 | .09095  |
| 40                 | .09066  |
| 41                 | .09040  |
| 42                 | .09016  |
| 43                 | .08994  |
| 44                 | .08974  |
| 45                 | .08955  |
| 46                 | .08939  |
| 47                 | .08923  |
| 48                 | .08909  |
| 49                 | .08896  |
| 50                 | .08884  |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 2% BASED ON PAYMENTS BEING MADE ANNUALLY

| NUMBER<br>OF YEARS | AMOUNT  |
|--------------------|---------|
| 1                  | 1.02000 |
| 2                  | .51505  |
| 3                  | .34675  |
| 4                  | .26262  |
| 5                  | .21216  |
| 6                  | .17852  |
| 7                  | .15451  |
| 8                  | .13651  |
| 9                  | .12251  |
| 10                 | .11133  |
| 11                 | .10218  |
| 12                 | .09456  |
| 13                 | .08812  |
| 14                 | .08260  |
| 15                 | .07782  |
| 16                 | .07365  |
| 17                 | .06997  |
| 18                 | .06670  |
| 19                 | .06378  |
| 20                 | .06116  |
| 21                 | .05878  |
| 22                 | .05663  |
| 23                 | .05467  |
| 24                 | .05287  |
| 25                 | .05122  |
| 26                 | .04970  |
| 27                 | .04829  |
| 28                 | .04699  |
| 29                 | .04578  |
| 30                 | .04465  |
| 31                 | .04360  |
| 32                 | .04261  |
| 33                 | .04169  |
| 34                 | .04082  |
| 35                 | .04000  |
| 36                 | .03923  |
| 37                 | .03851  |
| 38                 | .03782  |
| 39                 | .03717  |
| 40                 | .03656  |
| 41                 | .03597  |
| 42                 | .03542  |
| 43                 | .03489  |
| 44                 | .03439  |
| 45                 | .03391  |
| 46                 | .03345  |
| 47                 | .03302  |
| 48                 | .03260  |
| 49                 | .03220  |
| 50                 | .03182  |

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PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 9.25% BASED ON PAYMENTS BEING MADE ANNUALLY

| NUMBER<br>OF YEARS | AMOUNT  |
|--------------------|---------|
| 1                  | 1.09250 |
| 2                  | .57039  |
| 3                  | .39681  |
| 4                  | .31036  |
| 5                  | .25876  |
| 6                  | .22458  |
| 7                  | .20036  |
| 8                  | .18236  |
| 9                  | .16850  |
| 10                 | .15754  |
| 11                 | .14869  |
| 12                 | .14141  |
| 13                 | .13535  |
| 14                 | .13024  |
| 15                 | .12589  |
| 16                 | .12216  |
| 17                 | .11893  |
| 18                 | .11612  |
| 19                 | .11366  |
| 20                 | .11150  |
| 21                 | .10960  |
| 22                 | .10791  |
| 23                 | .10641  |
| 24                 | .10507  |
| 25                 | .10388  |
| 26                 | .10280  |
| 27                 | .10184  |
| 28                 | .10098  |
| 29                 | .10020  |
| 30                 | .09950  |
| 31                 | .09887  |
| 32                 | .09829  |
| 33                 | .09778  |
| 34                 | .09731  |
| 35                 | .09688  |
| 36                 | .09649  |
| 37                 | .09614  |
| 38                 | .09582  |
| 39                 | .09553  |
| 40                 | .09527  |
| 41                 | .09503  |
| 42                 | .09481  |
| 43                 | .09461  |
| 44                 | .09443  |
| 45                 | .09426  |
| 46                 | .09411  |
| 47                 | .09397  |
| 48                 | .09384  |
| 49                 | .09373  |
| 50                 | .09362  |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 9.5% BASED ON PAYMENTS BEING MADE ANNUALLY

| NUMBER<br>OF YEARS | AMOUNT  |
|--------------------|---------|
| 1                  | 1.09500 |
| 2                  | 0.57233 |
| 3                  | 0.39858 |
| 4                  | 0.31206 |
| 5                  | 0.26044 |
| 6                  | 0.22625 |
| 7                  | 0.20204 |
| 8                  | 0.18405 |
| 9                  | 0.17020 |
| 10                 | 0.15927 |
| 11                 | 0.15044 |
| 12                 | 0.14319 |
| 13                 | 0.13715 |
| 14                 | 0.13207 |
| 15                 | 0.12774 |
| 16                 | 0.12403 |
| 17                 | 0.12083 |
| 18                 | 0.11805 |
| 19                 | 0.11561 |
| 20                 | 0.11348 |
| 21                 | 0.11159 |
| 22                 | 0.10993 |
| 23                 | 0.10845 |
| 24                 | 0.10713 |
| 25                 | 0.10596 |
| 26                 | 0.10491 |
| 27                 | 0.10397 |
| 28                 | 0.10312 |
| 29                 | 0.10236 |
| 30                 | 0.10168 |
| 31                 | 0.10106 |
| 32                 | 0.10051 |
| 33                 | 0.10000 |
| 34                 | 0.09955 |
| 35                 | 0.09914 |
| 36                 | 0.09876 |
| 37                 | 0.09843 |
| 38                 | 0.09812 |
| 39                 | 0.09784 |
| 40                 | 0.09759 |
| 41                 | 0.09736 |
| 42                 | 0.09715 |
| 43                 | 0.09696 |
| 44                 | 0.09678 |
| 45                 | 0.09663 |
| 46                 | 0.09648 |
| 47                 | 0.09635 |
| 48                 | 0.09623 |
| 49                 | 0.09613 |
| 50                 | 0.09603 |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 10% BASED ON PAYMENTS BEING MADE ANNUALLY

| NUMBER<br>OF YEARS | AMOUNT  |
|--------------------|---------|
| 1                  | 1.10000 |
| 2                  | 0.57618 |
| 3                  | 0.40211 |
| 4                  | 0.31547 |
| 5                  | 0.26380 |
| 6                  | 0.22961 |
| 7                  | 0.20540 |
| 8                  | 0.18744 |
| 9                  | 0.17364 |
| 10                 | 0.16274 |
| 11                 | 0.15396 |
| 12                 | 0.14676 |
| 13                 | 0.14078 |
| 14                 | 0.13575 |
| 15                 | 0.13147 |
| 16                 | 0.12782 |
| 17                 | 0.12466 |
| 18                 | 0.12193 |
| 19                 | 0.11955 |
| 20                 | 0.11746 |
| 21                 | 0.11562 |
| 22                 | 0.11400 |
| 23                 | 0.11257 |
| 24                 | 0.11130 |
| 25                 | 0.11017 |
| 26                 | 0.10916 |
| 27                 | 0.10826 |
| 28                 | 0.10745 |
| 29                 | 0.10673 |
| 30                 | 0.10608 |
| 31                 | 0.10550 |
| 32                 | 0.10497 |
| 33                 | 0.10450 |
| 34                 | 0.10407 |
| 35                 | 0.10369 |
| 36                 | 0.10334 |
| 37                 | 0.10303 |
| 38                 | 0.10275 |
| 39                 | 0.10249 |
| 40                 | 0.10226 |
| 41                 | 0.10205 |
| 42                 | 0.10186 |
| 43                 | 0.10169 |
| 44                 | 0.10153 |
| 45                 | 0.10139 |
| 46                 | 0.10126 |
| 47                 | 0.10115 |
| 48                 | 0.10104 |
| 49                 | 0.10095 |
| 50                 | 0.10086 |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 11% BASED ON PAYMENTS BEING MADE ANNUALLY

| NUMBER<br>OF YEARS | AMOUNT  |
|--------------------|---------|
| 1                  | 1.11000 |
| 2                  | 0.58393 |
| 3                  | 0.40921 |
| 4                  | 0.32232 |
| 5                  | 0.27057 |
| 6                  | 0.23637 |
| 7                  | 0.21221 |
| 8                  | 0.19432 |
| 9                  | 0.18060 |
| 10                 | 0.16980 |
| 11                 | 0.16112 |
| 12                 | 0.15403 |
| 13                 | 0.14815 |
| 14                 | 0.14323 |
| 15                 | 0.13906 |
| 16                 | 0.13552 |
| 17                 | 0.13247 |
| 18                 | 0.12984 |
| 19                 | 0.12756 |
| 20                 | 0.12558 |
| 21                 | 0.12381 |
| 22                 | 0.12231 |
| 23                 | 0.12097 |
| 24                 | 0.11979 |
| 25                 | 0.11874 |
| 26                 | 0.11781 |
| 27                 | 0.11699 |
| 28                 | 0.11626 |
| 29                 | 0.11561 |
| 30                 | 0.11502 |
| 31                 | 0.11451 |
| 32                 | 0.11404 |
| 33                 | 0.11363 |
| 34                 | 0.11326 |
| 35                 | 0.11293 |
| 36                 | 0.11263 |
| 37                 | 0.11236 |
| 38                 | 0.11213 |
| 39                 | 0.11191 |
| 40                 | 0.11172 |
| 41                 | 0.11155 |
| 42                 | 0.11139 |
| 43                 | 0.11125 |
| 44                 | 0.11113 |
| 45                 | 0.11101 |
| 46                 | 0.11091 |
| 47                 | 0.11082 |
| 48                 | 0.11074 |
| 49                 | 0.11067 |
| 50                 | 0.11060 |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 8.125% BASED ON PAYMENTS BEING MADE ANNUALLY

| NUMBER<br>OF YEARS | AMOUNT  |
|--------------------|---------|
| 1                  | 1.08125 |
| 2                  | 0.56173 |
| 3                  | 0.38891 |
| 4                  | 0.30276 |
| 5                  | 0.25128 |
| 6                  | 0.21714 |
| 7                  | 0.19289 |
| 8                  | 0.17484 |
| 9                  | 0.16091 |
| 10                 | 0.14987 |
| 11                 | 0.14093 |
| 12                 | 0.13356 |
| 13                 | 0.12739 |
| 14                 | 0.12218 |
| 15                 | 0.11772 |
| 16                 | 0.11388 |
| 17                 | 0.11054 |
| 18                 | 0.10763 |
| 19                 | 0.10507 |
| 20                 | 0.10280 |
| 21                 | 0.10079 |
| 22                 | 0.09900 |
| 23                 | 0.09740 |
| 24                 | 0.09597 |
| 25                 | 0.09468 |
| 26                 | 0.09352 |
| 27                 | 0.09247 |
| 28                 | 0.09152 |
| 29                 | 0.09066 |
| 30                 | 0.08988 |
| 31                 | 0.08917 |
| 32                 | 0.08852 |
| 33                 | 0.08793 |
| 34                 | 0.08739 |
| 35                 | 0.08689 |
| 36                 | 0.08644 |
| 37                 | 0.08603 |
| 38                 | 0.08565 |
| 39                 | 0.08530 |
| 40                 | 0.08498 |
| 41                 | 0.08469 |
| 42                 | 0.08442 |
| 43                 | 0.08418 |
| 44                 | 0.08395 |
| 45                 | 0.08374 |
| 46                 | 0.08355 |
| 47                 | 0.08337 |
| 48                 | 0.08321 |
| 49                 | 0.08306 |
| 50                 | 0.08292 |



PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 6.063% BASED ON PAYMENTS BEING MADE ANNUALLY

| NUMBER<br>OF YEARS | AMOUNT  |
|--------------------|---------|
| 1                  | 1.06063 |
| 2                  | 0.54592 |
| 3                  | 0.37455 |
| 4                  | 0.28901 |
| 5                  | 0.23781 |
| 6                  | 0.20377 |
| 7                  | 0.17954 |
| 8                  | 0.16144 |
| 9                  | 0.14743 |
| 10                 | 0.13628 |
| 11                 | 0.12721 |
| 12                 | 0.11969 |
| 13                 | 0.11338 |
| 14                 | 0.10801 |
| 15                 | 0.10339 |
| 16                 | 0.09939 |
| 17                 | 0.09588 |
| 18                 | 0.09280 |
| 19                 | 0.09007 |
| 20                 | 0.08764 |
| 21                 | 0.08546 |
| 22                 | 0.08351 |
| 23                 | 0.08174 |
| 24                 | 0.08015 |
| 25                 | 0.07870 |
| 26                 | 0.07738 |
| 27                 | 0.07618 |
| 28                 | 0.07508 |
| 29                 | 0.07407 |
| 30                 | 0.07314 |
| 31                 | 0.07229 |
| 32                 | 0.07151 |
| 33                 | 0.07078 |
| 34                 | 0.07011 |
| 35                 | 0.06949 |
| 36                 | 0.06891 |
| 37                 | 0.06838 |

| NUMBER<br>OF YEARS | AMOUNT  |
|--------------------|---------|
| 38                 | 0.06788 |
| 39                 | 0.06742 |
| 40                 | 0.06699 |
| 41                 | 0.06660 |
| 42                 | 0.06622 |
| 43                 | 0.06588 |
| 44                 | 0.06555 |
| 45                 | 0.06525 |
| 46                 | 0.06497 |
| 47                 | 0.06470 |
| 48                 | 0.06446 |
| 49                 | 0.06422 |
| 50                 | 0.06401 |

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PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 7.21% BASED ON PAYMENTS BEING MADE ANNUALLY

| NUMBER<br>OF YEARS | AMOUNT  |
|--------------------|---------|
| 1                  | 1.07210 |
| 2                  | .55471  |
| 3                  | .38252  |
| 4                  | .29663  |
| 5                  | .24527  |
| 6                  | .21116  |
| 7                  | .18692  |
| 8                  | .16884  |
| 9                  | .15487  |
| 10                 | .14377  |
| 11                 | .13476  |
| 12                 | .12732  |
| 13                 | .12108  |
| 14                 | .11579  |
| 15                 | .11126  |
| 16                 | .10734  |
| 17                 | .10392  |
| 18                 | .10093  |
| 19                 | .09829  |
| 20                 | .09594  |
| 21                 | .09386  |
| 22                 | .09199  |
| 23                 | .09032  |
| 24                 | .08881  |
| 25                 | .08745  |
| 26                 | .08621  |
| 27                 | .08509  |
| 28                 | .08407  |
| 29                 | .08315  |
| 30                 | .08230  |
| 31                 | .08152  |
| 32                 | .08081  |
| 33                 | .08016  |
| 34                 | .07956  |
| 35                 | .07901  |
| 36                 | .07851  |
| 37                 | .07804  |
| 38                 | .07761  |
| 39                 | .07722  |
| 40                 | .07685  |
| 41                 | .07651  |
| 42                 | .07620  |
| 43                 | .07591  |
| 44                 | .07564  |
| 45                 | .07539  |
| 46                 | .07516  |
| 47                 | .07495  |
| 48                 | .07475  |
| 49                 | .07457  |
| 50                 | .07439  |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 8.605% BASED ON PAYMENTS BEING MADE ANNUALLY

| NUMBER<br>OF YEARS | AMOUNT  |
|--------------------|---------|
| 1                  | 1.08605 |
| 2                  | .56543  |
| 3                  | .39228  |
| 4                  | .30600  |
| 5                  | .25447  |
| 6                  | .22031  |
| 7                  | .19607  |
| 8                  | .17804  |
| 9                  | .16413  |
| 10                 | .15313  |
| 11                 | .14422  |
| 12                 | .13689  |
| 13                 | .13077  |
| 14                 | .12560  |
| 15                 | .12119  |
| 16                 | .11739  |
| 17                 | .11440  |
| 18                 | .11123  |
| 19                 | .10871  |
| 20                 | .10649  |
| 21                 | .10452  |
| 22                 | .10277  |
| 23                 | .10121  |
| 24                 | .09982  |
| 25                 | .09857  |
| 26                 | .09745  |
| 27                 | .09644  |
| 28                 | .09552  |
| 29                 | .09470  |
| 30                 | .09395  |
| 31                 | .09327  |
| 32                 | .09266  |
| 33                 | .09210  |
| 34                 | .09159  |
| 35                 | .09112  |
| 36                 | .09070  |
| 37                 | .09031  |
| 38                 | .08996  |
| 39                 | .08964  |
| 40                 | .08934  |
| 41                 | .08907  |
| 42                 | .08883  |
| 43                 | .08860  |
| 44                 | .08839  |
| 45                 | .08820  |
| 46                 | .08803  |
| 47                 | .08787  |
| 48                 | .08772  |
| 49                 | .08759  |
| 50                 | .08747  |

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PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 9.352% BASED ON PAYMENTS BEING MADE ANNUALLY

| NUMBER<br>OF YEARS | AMOUNT  |
|--------------------|---------|
| 1                  | 1.09352 |
| 2                  | .57119  |
| 3                  | .39754  |
| 4                  | .31106  |
| 5                  | .25945  |
| 6                  | .22527  |
| 7                  | .20105  |
| 8                  | .18305  |
| 9                  | .16920  |
| 10                 | .15825  |
| 11                 | .14941  |
| 12                 | .14214  |
| 13                 | .13609  |
| 14                 | .13099  |
| 15                 | .12665  |
| 16                 | .12293  |
| 17                 | .11971  |
| 18                 | .11691  |
| 19                 | .11446  |
| 20                 | .11231  |
| 21                 | .11042  |
| 22                 | .10874  |
| 23                 | .10724  |
| 24                 | .10592  |
| 25                 | .10473  |
| 26                 | .10367  |
| 27                 | .10271  |
| 28                 | .10186  |
| 29                 | .10109  |
| 30                 | .10039  |
| 31                 | .09977  |
| 32                 | .09920  |
| 33                 | .09869  |
| 34                 | .09822  |
| 35                 | .09780  |
| 36                 | .09742  |
| 37                 | .09708  |
| 38                 | .09676  |
| 39                 | .09648  |
| 40                 | .09622  |
| 41                 | .09598  |
| 42                 | .09577  |
| 43                 | .09557  |
| 44                 | .09539  |
| 45                 | .09523  |
| 46                 | .09508  |
| 47                 | .09495  |
| 48                 | .09482  |
| 49                 | .09471  |
| 50                 | .09461  |

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PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 10.051 BASED ON PAYMENTS BEING MADE ANNUALLY

| NUMBER<br>OF YEARS | AMOUNT  |
|--------------------|---------|
| 1                  | 1.10051 |
| 2                  | 0.57659 |
| 3                  | 0.40248 |
| 4                  | 0.31582 |
| 5                  | 0.26415 |
| 6                  | 0.22996 |
| 7                  | 0.20576 |
| 8                  | 0.18780 |
| 9                  | 0.17400 |
| 10                 | 0.16311 |
| 11                 | 0.15433 |
| 12                 | 0.14714 |
| 13                 | 0.14116 |
| 14                 | 0.13613 |
| 15                 | 0.13186 |
| 16                 | 0.12821 |
| 17                 | 0.12506 |
| 18                 | 0.12233 |
| 19                 | 0.11996 |
| 20                 | 0.11787 |
| 21                 | 0.11604 |
| 22                 | 0.11443 |
| 23                 | 0.11300 |
| 24                 | 0.11173 |
| 25                 | 0.11061 |
| 26                 | 0.10960 |
| 27                 | 0.10870 |
| 28                 | 0.10790 |
| 29                 | 0.10718 |
| 30                 | 0.10654 |
| 31                 | 0.10596 |
| 32                 | 0.10543 |
| 33                 | 0.10497 |
| 34                 | 0.10454 |
| 35                 | 0.10416 |
| 36                 | 0.10382 |
| 37                 | 0.10351 |
| 38                 | 0.10323 |
| 39                 | 0.10297 |
| 40                 | 0.10274 |
| 41                 | 0.10254 |
| 42                 | 0.10235 |
| 43                 | 0.10218 |
| 44                 | 0.10202 |
| 45                 | 0.10188 |
| 46                 | 0.10176 |
| 47                 | 0.10164 |
| 48                 | 0.10154 |
| 49                 | 0.10144 |
| 50                 | 0.10136 |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 10.403 BASED ON PAYMENTS BEING MADE ANNUALLY

| NUMBER OF YEARS | AMOUNT  |
|-----------------|---------|
| 1               | 1.10403 |
| 2               | 0.57931 |
| 3               | 0.40498 |
| 4               | 0.31823 |
| 5               | 0.26652 |
| 6               | 0.23233 |
| 7               | 0.20814 |
| 8               | 0.19021 |
| 9               | 0.17644 |
| 10              | 0.16558 |
| 11              | 0.15684 |
| 12              | 0.14968 |
| 13              | 0.14374 |
| 14              | 0.13875 |
| 15              | 0.13452 |
| 16              | 0.13090 |
| 17              | 0.12779 |
| 18              | 0.12510 |
| 19              | 0.12276 |
| 20              | 0.12071 |
| 21              | 0.11892 |
| 22              | 0.11733 |
| 23              | 0.11594 |
| 24              | 0.11470 |
| 25              | 0.11360 |
| 26              | 0.11263 |
| 27              | 0.11176 |
| 28              | 0.11098 |
| 29              | 0.11029 |
| 30              | 0.10967 |
| 31              | 0.10911 |
| 32              | 0.10861 |
| 33              | 0.10816 |
| 34              | 0.10776 |
| 35              | 0.10740 |
| 36              | 0.10707 |
| 37              | 0.10678 |
| 38              | 0.10651 |
| 39              | 0.10627 |
| 40              | 0.10606 |
| 41              | 0.10587 |
| 42              | 0.10569 |
| 43              | 0.10553 |
| 44              | 0.10539 |
| 45              | 0.10526 |
| 46              | 0.10514 |
| 47              | 0.10504 |
| 48              | 0.10494 |
| 49              | 0.10486 |
| 50              | 0.10478 |

Exhibits F-19 through F-25 in PDF ONLY.



TABLES TO DETERMINE THE NUMBER OF DAYS BETWEEN ANY TWO GIVEN DATES

To find the number of days between any two given dates, proceed as follows:

1. Find the number for the earlier of the two dates by locating the day of the month in the left hand column of the Table entitled "FIRST YEAR," and proceed across until the desired month is reached.
2. Find the number for the later date by using either the "FIRST YEAR" or the "SECOND YEAR" table. The "SECOND YEAR" Table is used if the later date falls in the succeeding year.
3. Subtract the earlier date "number" from the latter date "number" to determine the number of days between the two dates.

|                    |     | FIRST YEAR |     |     |     |      |      |     |      |     |     |     |  |
|--------------------|-----|------------|-----|-----|-----|------|------|-----|------|-----|-----|-----|--|
| DAY<br>OF<br>MONTH | JAN | FEB        | MAR | APR | MAY | JUNE | JULY | AUG | SEPT | OCT | NOV | DEC |  |
| 1                  | 1   | 32         | 60  | 91  | 121 | 152  | 182  | 213 | 244  | 274 | 305 | 335 |  |
| 2                  | 2   | 33         | 61  | 92  | 122 | 153  | 183  | 214 | 245  | 275 | 306 | 336 |  |
| 3                  | 3   | 34         | 62  | 93  | 123 | 154  | 184  | 215 | 246  | 276 | 307 | 337 |  |
| 4                  | 4   | 35         | 63  | 94  | 124 | 155  | 185  | 216 | 247  | 277 | 308 | 338 |  |
| 5                  | 5   | 36         | 64  | 95  | 125 | 156  | 186  | 217 | 248  | 278 | 309 | 339 |  |
| 6                  | 6   | 37         | 65  | 96  | 126 | 157  | 187  | 218 | 249  | 279 | 310 | 340 |  |
| 7                  | 7   | 38         | 66  | 97  | 127 | 158  | 188  | 219 | 250  | 280 | 311 | 341 |  |
| 8                  | 8   | 39         | 67  | 98  | 128 | 159  | 189  | 220 | 251  | 281 | 312 | 342 |  |
| 9                  | 9   | 40         | 68  | 99  | 129 | 160  | 190  | 221 | 252  | 282 | 313 | 343 |  |
| 10                 | 10  | 41         | 69  | 100 | 130 | 161  | 191  | 222 | 253  | 283 | 314 | 344 |  |
| 11                 | 11  | 42         | 70  | 101 | 131 | 162  | 192  | 223 | 254  | 284 | 315 | 345 |  |
| 12                 | 12  | 43         | 71  | 102 | 132 | 163  | 193  | 224 | 255  | 285 | 316 | 346 |  |
| 13                 | 13  | 44         | 72  | 103 | 133 | 164  | 194  | 225 | 256  | 286 | 317 | 347 |  |
| 14                 | 14  | 45         | 73  | 104 | 134 | 165  | 195  | 226 | 257  | 287 | 318 | 348 |  |
| 15                 | 15  | 46         | 74  | 105 | 135 | 166  | 196  | 227 | 258  | 288 | 319 | 349 |  |
| 16                 | 16  | 47         | 75  | 106 | 136 | 167  | 197  | 228 | 259  | 289 | 320 | 350 |  |
| 17                 | 17  | 48         | 76  | 107 | 137 | 168  | 198  | 229 | 260  | 290 | 321 | 351 |  |
| 18                 | 18  | 49         | 77  | 108 | 138 | 169  | 199  | 230 | 261  | 291 | 322 | 352 |  |
| 19                 | 19  | 50         | 78  | 109 | 139 | 170  | 200  | 231 | 262  | 292 | 323 | 353 |  |
| 20                 | 20  | 51         | 79  | 110 | 140 | 171  | 201  | 232 | 263  | 293 | 324 | 354 |  |
| 21                 | 21  | 52         | 80  | 111 | 141 | 172  | 202  | 233 | 264  | 294 | 325 | 355 |  |
| 22                 | 22  | 53         | 81  | 112 | 142 | 173  | 203  | 234 | 265  | 295 | 326 | 356 |  |
| 23                 | 23  | 54         | 82  | 113 | 143 | 174  | 204  | 235 | 266  | 296 | 327 | 357 |  |
| 24                 | 24  | 55         | 83  | 114 | 144 | 175  | 205  | 236 | 267  | 297 | 328 | 358 |  |
| 25                 | 25  | 56         | 84  | 115 | 145 | 176  | 206  | 237 | 268  | 298 | 329 | 359 |  |
| 26                 | 26  | 57         | 85  | 116 | 146 | 177  | 207  | 238 | 269  | 299 | 330 | 360 |  |
| 27                 | 27  | 58         | 86  | 117 | 147 | 178  | 208  | 239 | 270  | 300 | 331 | 361 |  |
| 28                 | 28  | 59         | 87  | 118 | 148 | 179  | 209  | 240 | 271  | 301 | 332 | 362 |  |
| 29                 | 29  | *          | 88  | 119 | 149 | 180  | 210  | 241 | 272  | 302 | 333 | 363 |  |
| 30                 | 30  |            | 89  | 120 | 150 | 181  | 211  | 242 | 273  | 303 | 334 | 364 |  |
| 31                 | 31  |            | 90  |     | 151 |      | 212  | 243 |      | 304 |     | 365 |  |

\*For February 29 use factor for March 1.

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TABLES TO DETERMINE THE NUMBER OF DAYS BETWEEN ANY TWO GIVEN DATES

|           |       | SECOND YEAR |     |     |     |     |      |      |     |      |     |     |     |
|-----------|-------|-------------|-----|-----|-----|-----|------|------|-----|------|-----|-----|-----|
| DAY<br>OF | MONTH | JAN         | FEB | MAR | APR | MAY | JUNE | JULY | AUG | SEPT | OCT | NOV | DEC |
| 1         |       | 366         | 397 | 425 | 456 | 486 | 517  | 547  | 578 | 609  | 639 | 670 | 700 |
| 2         |       | 367         | 398 | 426 | 457 | 487 | 518  | 548  | 579 | 610  | 640 | 671 | 701 |
| 3         |       | 368         | 399 | 427 | 458 | 488 | 519  | 549  | 580 | 611  | 641 | 672 | 702 |
| 4         |       | 369         | 400 | 428 | 459 | 489 | 520  | 550  | 581 | 612  | 642 | 673 | 703 |
| 5         |       | 370         | 401 | 429 | 460 | 490 | 521  | 551  | 582 | 613  | 643 | 674 | 704 |
| 6         |       | 371         | 402 | 430 | 461 | 491 | 522  | 552  | 583 | 614  | 644 | 675 | 705 |
| 7         |       | 372         | 403 | 431 | 462 | 492 | 523  | 553  | 584 | 615  | 645 | 676 | 706 |
| 8         |       | 373         | 404 | 432 | 463 | 493 | 524  | 554  | 585 | 616  | 646 | 677 | 707 |
| 9         |       | 374         | 405 | 433 | 464 | 494 | 525  | 555  | 586 | 617  | 647 | 678 | 708 |
| 10        |       | 375         | 406 | 434 | 465 | 495 | 526  | 556  | 587 | 618  | 648 | 679 | 709 |
| 11        |       | 376         | 407 | 435 | 466 | 496 | 527  | 557  | 588 | 619  | 649 | 680 | 710 |
| 12        |       | 377         | 408 | 436 | 467 | 497 | 528  | 558  | 589 | 620  | 650 | 681 | 711 |
| 13        |       | 378         | 409 | 437 | 468 | 498 | 529  | 559  | 590 | 621  | 651 | 682 | 712 |
| 14        |       | 379         | 410 | 438 | 469 | 499 | 530  | 560  | 591 | 622  | 652 | 683 | 713 |
| 15        |       | 380         | 411 | 439 | 470 | 500 | 531  | 561  | 592 | 623  | 653 | 684 | 714 |
| 16        |       | 381         | 412 | 440 | 471 | 501 | 532  | 562  | 593 | 624  | 654 | 685 | 715 |
| 17        |       | 382         | 413 | 441 | 472 | 502 | 533  | 563  | 594 | 625  | 655 | 686 | 716 |
| 18        |       | 383         | 414 | 442 | 473 | 503 | 534  | 564  | 595 | 626  | 656 | 687 | 717 |
| 19        |       | 384         | 415 | 443 | 474 | 504 | 535  | 565  | 596 | 627  | 657 | 688 | 718 |
| 20        |       | 385         | 416 | 444 | 475 | 505 | 536  | 566  | 597 | 628  | 658 | 689 | 719 |
| 21        |       | 386         | 417 | 445 | 476 | 506 | 537  | 567  | 598 | 629  | 659 | 690 | 720 |
| 22        |       | 387         | 418 | 446 | 477 | 507 | 538  | 568  | 599 | 630  | 660 | 691 | 721 |
| 23        |       | 388         | 419 | 447 | 478 | 508 | 539  | 569  | 600 | 631  | 661 | 692 | 722 |
| 24        |       | 389         | 420 | 448 | 479 | 509 | 540  | 570  | 601 | 632  | 662 | 693 | 723 |
| 25        |       | 390         | 421 | 449 | 480 | 510 | 541  | 571  | 602 | 633  | 663 | 694 | 724 |
| 26        |       | 391         | 422 | 450 | 481 | 511 | 542  | 572  | 603 | 634  | 664 | 695 | 725 |
| 27        |       | 392         | 423 | 451 | 482 | 512 | 543  | 573  | 604 | 635  | 665 | 696 | 726 |
| 28        |       | 393         | 424 | 452 | 483 | 513 | 544  | 574  | 605 | 636  | 666 | 697 | 727 |
| 29        |       | 394         | *   | 453 | 484 | 514 | 545  | 575  | 606 | 637  | 667 | 698 | 728 |
| 30        |       | 395         |     | 454 | 485 | 515 | 546  | 576  | 607 | 638  | 668 | 699 | 729 |
| 31        |       | 396         |     | 455 |     | 516 |      | 577  | 608 |      | 669 |     | 730 |

\*For February 29 use factor for March 1.

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 1% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 1                  | 12                  | .08372 |
| 2                  | 24                  | .04207 |
| 3                  | 36                  | .02818 |
| 4                  | 48                  | .02124 |
| 5                  | 60                  | .01708 |
| 6                  | 72                  | .01430 |
| 7                  | 84                  | .01232 |
| 8                  | 96                  | .01083 |
| 9                  | 108                 | .00968 |
| 10                 | 120                 | .00875 |
| 11                 | 132                 | .00800 |
| 12                 | 144                 | .00737 |
| 13                 | 156                 | .00683 |
| 14                 | 168                 | .00638 |
| 15                 | 180                 | .00598 |
| 16                 | 192                 | .00563 |
| 17                 | 204                 | .00533 |
| 18                 | 216                 | .00506 |
| 19                 | 228                 | .00481 |
| 20                 | 240                 | .00460 |
| 21                 | 252                 | .00440 |
| 22                 | 264                 | .00422 |
| 23                 | 276                 | .00405 |
| 24                 | 288                 | .00390 |
| 25                 | 300                 | .00377 |
| 26                 | 312                 | .00364 |
| 27                 | 324                 | .00352 |
| 28                 | 336                 | .00341 |
| 29                 | 348                 | .00331 |
| 30                 | 360                 | .00321 |
| 31                 | 372                 | .00313 |
| 32                 | 384                 | .00304 |
| 33                 | 396                 | .00296 |
| 34                 | 408                 | .00289 |
| 35                 | 420                 | .00282 |
| 36                 | 432                 | .00276 |
| 37                 | 444                 | .00270 |

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 38                 | 456                 | .00264 |
| 39                 | 468                 | .00258 |
| 40                 | 480                 | .00253 |
| 41                 | 492                 | .00248 |
| 42                 | 504                 | .00243 |
| 43                 | 516                 | .00239 |
| 44                 | 528                 | .00234 |
| 45                 | 540                 | .00230 |
| 46                 | 552                 | .00226 |
| 47                 | 564                 | .00222 |
| 48                 | 576                 | .00219 |
| 49                 | 588                 | .00215 |
| 50                 | 600                 | .00212 |

Example: \$10,000 advance for 33 years

To determine the monthly installments, multiply \$10,000 by the 33 year factor of .00296.  $\$10,000.00 \times .00296 = \$29.60$

To determine the total amount of interest and principal a borrower will pay over the life of this loan, multiply the number of months times the monthly installment.  $\$29.60 \times 396 = \$11,721.60$

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PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 2% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 1                  | 12                  | .08420 |
| 2                  | 24                  | .04252 |
| 3                  | 36                  | .02863 |
| 4                  | 48                  | .02169 |
| 5                  | 60                  | .01752 |
| 6                  | 72                  | .01474 |
| 7                  | 84                  | .01276 |
| 8                  | 96                  | .01128 |
| 9                  | 108                 | .01012 |
| 10                 | 120                 | .00920 |
| 11                 | 132                 | .00844 |
| 12                 | 144                 | .00781 |
| 13                 | 156                 | .00728 |
| 14                 | 168                 | .00683 |
| 15                 | 180                 | .00643 |
| 16                 | 192                 | .00609 |
| 17                 | 204                 | .00578 |
| 18                 | 216                 | .00551 |
| 19                 | 228                 | .00527 |
| 20                 | 240                 | .00506 |
| 21                 | 252                 | .00486 |
| 22                 | 264                 | .00468 |
| 23                 | 276                 | .00452 |
| 24                 | 288                 | .00437 |
| 25                 | 300                 | .00424 |
| 26                 | 312                 | .00411 |
| 27                 | 324                 | .00400 |
| 28                 | 336                 | .00389 |
| 29                 | 348                 | .00379 |
| 30                 | 360                 | .00370 |
| 31                 | 372                 | .00361 |
| 32                 | 384                 | .00353 |
| 33                 | 396                 | .00345 |
| 34                 | 408                 | .00338 |
| 35                 | 420                 | .00331 |
| 36                 | 432                 | .00325 |
| 37                 | 444                 | .00319 |
| 38                 | 456                 | .00313 |
| 39                 | 468                 | .00308 |
| 40                 | 480                 | .00303 |
| 41                 | 492                 | .00298 |
| 42                 | 504                 | .00293 |
| 43                 | 516                 | .00289 |
| 44                 | 528                 | .00285 |
| 45                 | 540                 | .00281 |
| 46                 | 552                 | .00277 |
| 47                 | 564                 | .00274 |
| 48                 | 576                 | .00270 |
| 49                 | 588                 | .00267 |
| 50                 | 600                 | .00264 |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 3% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 1                  | 12                  | .08469 |
| 2                  | 24                  | .04298 |
| 3                  | 36                  | .02908 |
| 4                  | 48                  | .02213 |
| 5                  | 60                  | .01797 |
| 6                  | 72                  | .01519 |
| 7                  | 84                  | .01321 |
| 8                  | 96                  | .01173 |
| 9                  | 108                 | .01058 |
| 10                 | 120                 | .00966 |
| 11                 | 132                 | .00890 |
| 12                 | 144                 | .00828 |
| 13                 | 156                 | .00775 |
| 14                 | 168                 | .00730 |
| 15                 | 180                 | .00691 |
| 16                 | 192                 | .00656 |
| 17                 | 204                 | .00626 |
| 18                 | 216                 | .00600 |
| 19                 | 228                 | .00576 |
| 20                 | 240                 | .00555 |
| 21                 | 252                 | .00535 |
| 22                 | 264                 | .00518 |
| 23                 | 276                 | .00502 |
| 24                 | 288                 | .00487 |
| 25                 | 300                 | .00474 |
| 26                 | 312                 | .00462 |
| 27                 | 324                 | .00451 |
| 28                 | 336                 | .00440 |
| 29                 | 348                 | .00431 |
| 30                 | 360                 | .00422 |
| 31                 | 372                 | .00413 |
| 32                 | 384                 | .00405 |
| 33                 | 396                 | .00398 |
| 34                 | 408                 | .00391 |
| 35                 | 420                 | .00385 |
| 36                 | 432                 | .00379 |
| 37                 | 444                 | .00373 |
| 38                 | 456                 | .00368 |
| 39                 | 468                 | .00363 |
| 40                 | 480                 | .00358 |
| 41                 | 492                 | .00353 |
| 42                 | 504                 | .00349 |
| 43                 | 516                 | .00345 |
| 44                 | 528                 | .00341 |
| 45                 | 540                 | .00338 |
| 46                 | 552                 | .00334 |
| 47                 | 564                 | .00331 |
| 48                 | 576                 | .00328 |
| 49                 | 588                 | .00325 |
| 50                 | 600                 | .00322 |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 5% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 1                  | 12                  | .08560 |
| 2                  | 24                  | .04387 |
| 3                  | 36                  | .02997 |
| 4                  | 48                  | .02303 |
| 5                  | 60                  | .01887 |
| 6                  | 72                  | .01610 |
| 7                  | 84                  | .01413 |
| 8                  | 96                  | .01266 |
| 9                  | 108                 | .01152 |
| 10                 | 120                 | .01061 |
| 11                 | 132                 | .00986 |
| 12                 | 144                 | .00925 |
| 13                 | 156                 | .00873 |
| 14                 | 168                 | .00829 |
| 15                 | 180                 | .00791 |
| 16                 | 192                 | .00758 |
| 17                 | 204                 | .00729 |
| 18                 | 216                 | .00703 |
| 19                 | 228                 | .00680 |
| 20                 | 240                 | .00660 |
| 21                 | 252                 | .00642 |
| 22                 | 264                 | .00625 |
| 23                 | 276                 | .00610 |
| 24                 | 288                 | .00597 |
| 25                 | 300                 | .00585 |
| 26                 | 312                 | .00573 |
| 27                 | 324                 | .00563 |
| 28                 | 336                 | .00554 |
| 29                 | 348                 | .00545 |
| 30                 | 360                 | .00537 |
| 31                 | 372                 | .00529 |
| 32                 | 384                 | .00523 |
| 33                 | 396                 | .00516 |
| 34                 | 408                 | .00510 |
| 35                 | 420                 | .00505 |



PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 5% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 36                 | 432                 | .00500 |
| 37                 | 444                 | .00495 |
| 38                 | 456                 | .00490 |
| 39                 | 468                 | .00486 |
| 40                 | 480                 | .00482 |
| 41                 | 492                 | .00479 |
| 42                 | 504                 | .00475 |
| 43                 | 516                 | .00472 |
| 44                 | 528                 | .00469 |
| 45                 | 540                 | .00466 |
| 46                 | 552                 | .00463 |
| 47                 | 564                 | .00461 |
| 48                 | 576                 | .00458 |
| 49                 | 588                 | .00456 |
| 50                 | 600                 | .00454 |

Example: \$10,000 advance for 50 years.

To determine the monthly installments, multiply \$10,000 by the 50 year factor of .00454.  $\$10,000 \times .00454 = \$45.40$ . Round this amount to the nearest dollar.

To determine the total amount of interest and principal a borrower will pay over the life of this loan, multiply the number of months times the monthly installment.  $\$45.00 \times 600 = \$27,000.00$ .

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 5.683% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT  |
|--------------------|---------------------|---------|
| 1                  | 12                  | 0.08593 |
| 2                  | 24                  | 0.04418 |
| 3                  | 36                  | 0.03028 |
| 4                  | 48                  | 0.02334 |
| 5                  | 60                  | 0.01919 |
| 6                  | 72                  | 0.01643 |
| 7                  | 84                  | 0.01446 |
| 8                  | 96                  | 0.01299 |
| 9                  | 108                 | 0.01185 |
| 10                 | 120                 | 0.01095 |
| 11                 | 132                 | 0.01021 |
| 12                 | 144                 | 0.00960 |
| 13                 | 156                 | 0.00909 |
| 14                 | 168                 | 0.00865 |
| 15                 | 180                 | 0.00827 |
| 16                 | 192                 | 0.00795 |
| 17                 | 204                 | 0.00766 |
| 18                 | 216                 | 0.00741 |
| 19                 | 228                 | 0.00719 |
| 20                 | 240                 | 0.00699 |
| 21                 | 252                 | 0.00681 |
| 22                 | 264                 | 0.00665 |
| 23                 | 276                 | 0.00651 |
| 24                 | 288                 | 0.00637 |
| 25                 | 300                 | 0.00626 |
| 26                 | 312                 | 0.00615 |
| 27                 | 324                 | 0.00605 |
| 28                 | 336                 | 0.00596 |
| 29                 | 348                 | 0.00587 |
| 30                 | 360                 | 0.00580 |
| 31                 | 372                 | 0.00573 |
| 32                 | 384                 | 0.00566 |
| 33                 | 396                 | 0.00560 |
| 34                 | 408                 | 0.00555 |
| 35                 | 420                 | 0.00550 |
| 36                 | 432                 | 0.00545 |
| 37                 | 444                 | 0.00540 |
| 38                 | 456                 | 0.00536 |
| 39                 | 468                 | 0.00532 |
| 40                 | 480                 | 0.00529 |
| 41                 | 492                 | 0.00525 |
| 42                 | 504                 | 0.00522 |
| 43                 | 516                 | 0.00519 |
| 44                 | 528                 | 0.00517 |
| 45                 | 540                 | 0.00514 |
| 46                 | 552                 | 0.00512 |
| 47                 | 564                 | 0.00510 |
| 48                 | 576                 | 0.00507 |
| 49                 | 588                 | 0.00505 |
| 50                 | 600                 | 0.00504 |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 6.063% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 1                  | 12                  | .08610 |
| 2                  | 24                  | .04435 |
| 3                  | 36                  | .03046 |
| 4                  | 48                  | .02352 |
| 5                  | 60                  | .01937 |
| 6                  | 72                  | .01661 |
| 7                  | 84                  | .01464 |
| 8                  | 96                  | .01318 |
| 9                  | 108                 | .01204 |
| 10                 | 120                 | .01114 |
| 11                 | 132                 | .01040 |
| 12                 | 144                 | .00980 |
| 13                 | 156                 | .00929 |
| 14                 | 168                 | .00885 |
| 15                 | 180                 | .00848 |
| 16                 | 192                 | .00815 |
| 17                 | 204                 | .00787 |
| 18                 | 216                 | .00762 |
| 19                 | 228                 | .00740 |
| 20                 | 240                 | .00721 |
| 21                 | 252                 | .00703 |
| 22                 | 264                 | .00687 |
| 23                 | 276                 | .00673 |
| 24                 | 288                 | .00660 |
| 25                 | 300                 | .00649 |
| 26                 | 312                 | .00638 |
| 27                 | 324                 | .00628 |
| 28                 | 336                 | .00620 |
| 29                 | 348                 | .00612 |
| 30                 | 360                 | .00604 |
| 31                 | 372                 | .00597 |
| 32                 | 384                 | .00591 |
| 33                 | 396                 | .00585 |
| 34                 | 408                 | .00580 |
| 35                 | 420                 | .00575 |
| 36                 | 432                 | .00570 |
| 37                 | 444                 | .00566 |

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 38                 | 456                 | .00562 |
| 39                 | 468                 | .00559 |
| 40                 | 480                 | .00555 |
| 41                 | 492                 | .00552 |
| 42                 | 504                 | .00549 |
| 43                 | 516                 | .00546 |
| 44                 | 528                 | .00544 |
| 45                 | 540                 | .00541 |
| 46                 | 552                 | .00539 |
| 47                 | 564                 | .00537 |
| 48                 | 576                 | .00535 |
| 49                 | 588                 | .00533 |
| 50                 | 600                 | .00532 |

Example: \$10,000 advance for 50 years

To determine the monthly installments, multiple \$10,000 by the 50 year factor of .00532.  $\$10,000 \times .00532 = \$53.20$

To determine the total amount of interest and principal a borrower will pay over the life of this loan, multiple the number of months times the monthly installment.  $\$53.20 \times 600 = \$31,920.00$

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 7.21% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 1                  | 12                  | .08663 |
| 2                  | 24                  | .04487 |
| 3                  | 36                  | .03098 |
| 4                  | 48                  | .02405 |
| 5                  | 60                  | .01991 |
| 6                  | 72                  | .01716 |
| 7                  | 84                  | .01520 |
| 8                  | 96                  | .01374 |
| 9                  | 108                 | .01262 |
| 10                 | 120                 | .01172 |
| 11                 | 132                 | .01100 |
| 12                 | 144                 | .01040 |
| 13                 | 156                 | .00990 |
| 14                 | 168                 | .00947 |
| 15                 | 180                 | .00911 |
| 16                 | 192                 | .00880 |
| 17                 | 204                 | .00852 |
| 18                 | 216                 | .00828 |
| 19                 | 228                 | .00807 |
| 20                 | 240                 | .00788 |
| 21                 | 252                 | .00772 |
| 22                 | 264                 | .00757 |
| 23                 | 276                 | .00744 |
| 24                 | 288                 | .00732 |
| 25                 | 300                 | .00721 |
| 26                 | 312                 | .00711 |
| 27                 | 324                 | .00702 |
| 28                 | 336                 | .00694 |
| 29                 | 348                 | .00687 |
| 30                 | 360                 | .00680 |
| 31                 | 372                 | .00674 |
| 32                 | 384                 | .00668 |
| 33                 | 396                 | .00663 |
| 34                 | 408                 | .00658 |
| 35                 | 420                 | .00654 |
| 36                 | 432                 | .00650 |
| 37                 | 444                 | .00647 |
| 38                 | 456                 | .00643 |
| 39                 | 468                 | .00640 |
| 40                 | 480                 | .00637 |
| 41                 | 492                 | .00635 |
| 42                 | 504                 | .00632 |
| 43                 | 516                 | .00630 |
| 44                 | 528                 | .00628 |
| 45                 | 540                 | .00626 |
| 46                 | 552                 | .00624 |
| 47                 | 564                 | .00623 |
| 48                 | 576                 | .00621 |
| 49                 | 588                 | .00620 |
| 50                 | 600                 | .00618 |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 7-% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 1                  | 12                  | .08664 |
| 2                  | 24                  | .04488 |
| 3                  | 36                  | .03099 |
| 4                  | 48                  | .02406 |
| 5                  | 60                  | .01992 |
| 6                  | 72                  | .01717 |
| 7                  | 84                  | .01521 |
| 8                  | 96                  | .01376 |
| 9                  | 108                 | .01263 |
| 10                 | 120                 | .01174 |
| 11                 | 132                 | .01102 |
| 12                 | 144                 | .01042 |
| 13                 | 156                 | .00992 |
| 14                 | 168                 | .00949 |
| 15                 | 180                 | .00913 |
| 16                 | 192                 | .00881 |
| 17                 | 204                 | .00854 |
| 18                 | 216                 | .00830 |
| 19                 | 228                 | .00809 |
| 20                 | 240                 | .00790 |
| 21                 | 252                 | .00774 |
| 22                 | 264                 | .00759 |
| 23                 | 276                 | .00746 |
| 24                 | 288                 | .00734 |
| 25                 | 300                 | .00723 |
| 26                 | 312                 | .00713 |
| 27                 | 324                 | .00704 |
| 28                 | 336                 | .00696 |
| 29                 | 348                 | .00689 |
| 30                 | 360                 | .00682 |
| 31                 | 372                 | .00676 |
| 32                 | 384                 | .00671 |
| 33                 | 396                 | .00665 |

(8-23-73) SPECIAL PN

RD Instruction 440.1  
Exhibit H-7.25  
Page 2  
(Renumbered 8-23-73, SPECIAL PN)

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 7-% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 34                 | 408                 | .00661 |
| 35                 | 420                 | .00656 |
| 36                 | 432                 | .00653 |
| 37                 | 444                 | .00649 |
| 38                 | 456                 | .00646 |
| 39                 | 468                 | .00643 |
| 40                 | 480                 | .00640 |

Example: \$10,000 advance for 33 years

To determine the monthly installments, multiply \$10,000.00 by the 33 year factor of .00665.  $\$10,000.00 \times .00665 = \$66.50$

To determine the total amount of interest and principal a borrower will pay over the life of this loan, multiply the number of months times the monthly installment.  $\$66.50 \times 396 = \$26,334.00$

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PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 7.75% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 1                  | 12                  | .08687 |
| 2                  | 24                  | .04511 |
| 3                  | 36                  | .03122 |
| 4                  | 48                  | .02429 |
| 5                  | 60                  | .02016 |
| 6                  | 72                  | .01741 |
| 7                  | 84                  | .01546 |
| 8                  | 96                  | .01401 |
| 9                  | 108                 | .01289 |
| 10                 | 120                 | .01200 |
| 11                 | 132                 | .01128 |
| 12                 | 144                 | .01069 |
| 13                 | 156                 | .01019 |
| 14                 | 168                 | .00977 |
| 15                 | 180                 | .00941 |
| 16                 | 192                 | .00910 |
| 17                 | 204                 | .00883 |
| 18                 | 216                 | .00860 |
| 19                 | 228                 | .00839 |
| 20                 | 240                 | .00821 |
| 21                 | 252                 | .00805 |
| 22                 | 264                 | .00790 |
| 23                 | 276                 | .00777 |
| 24                 | 288                 | .00766 |
| 25                 | 300                 | .00755 |
| 26                 | 312                 | .00746 |
| 27                 | 324                 | .00737 |
| 28                 | 336                 | .00730 |
| 29                 | 348                 | .00723 |
| 30                 | 360                 | .00716 |
| 31                 | 372                 | .00711 |
| 32                 | 384                 | .00705 |
| 33                 | 396                 | .00701 |

Example: \$10,000 advance for 33 years

To determine the monthly installments, multiply \$10,000 by the 33 year factor of .00701.  $\$10,000 \times .00701 = \$70.10$

To determine the total amount of interest and principal a borrower will pay over the life of this loan, multiply the number of months times the monthly installment.  $\$70.10 \times 396 = \$27,759.60$



PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 8 1/4% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 1                  | 12                  | .08709 |
| 2                  | 24                  | .04534 |
| 3                  | 36                  | .03145 |
| 4                  | 48                  | .02453 |
| 5                  | 60                  | .02039 |
| 6                  | 72                  | .01765 |
| 7                  | 84                  | .01571 |
| 8                  | 96                  | .01426 |
| 9                  | 108                 | .01315 |
| 10                 | 120                 | .01226 |
| 11                 | 132                 | .01155 |
| 12                 | 144                 | .01096 |
| 13                 | 156                 | .01047 |
| 14                 | 168                 | .01005 |
| 15                 | 180                 | .00970 |
| 16                 | 192                 | .00940 |
| 17                 | 204                 | .00913 |
| 18                 | 216                 | .00890 |
| 19                 | 228                 | .00870 |
| 20                 | 240                 | .00852 |
| 21                 | 252                 | .00836 |
| 22                 | 264                 | .00822 |
| 23                 | 276                 | .00810 |
| 24                 | 288                 | .00798 |
| 25                 | 300                 | .00788 |
| 26                 | 312                 | .00779 |
| 27                 | 324                 | .00771 |
| 28                 | 336                 | .00764 |
| 29                 | 348                 | .00757 |
| 30                 | 360                 | .00751 |
| 31                 | 372                 | .00746 |
| 32                 | 384                 | .00741 |
| 33                 | 396                 | .00736 |
| 34                 | 408                 | .00732 |
| 35                 | 420                 | .00728 |
| 36                 | 432                 | .00725 |
| 37                 | 444                 | .00722 |
| 38                 | 456                 | .00719 |
| 39                 | 468                 | .00717 |
| 40                 | 480                 | .00714 |
| 41                 | 492                 | .00712 |
| 42                 | 504                 | .00710 |
| 43                 | 516                 | .00708 |
| 44                 | 528                 | .00706 |
| 45                 | 540                 | .00705 |
| 46                 | 552                 | .00704 |
| 47                 | 564                 | .00702 |
| 48                 | 576                 | .00701 |
| 49                 | 588                 | .00700 |
| 50                 | 600                 | .00699 |

Example: \$10,000 advance for 33 years

To determine the monthly installments, multiply \$10,000 by the 33 year factor of .00736.  $\$10,000 \times .00736 = \$73.60$ . Round this amount to the nearest dollar.

To determine the total amount of interest and principal a borrower will pay over the life of this loan, multiply the number of months times the monthly installment.  $\$74.00 \times 396 = \$29,304.00$ .

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PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 8.50% BASED ON PAYMENTS BEING MADE MONTHLY

| <u>NUMBER<br/>OF YEARS</u> | <u>NUMBER<br/>OF MONTHS</u> | <u>AMOUNT</u> |
|----------------------------|-----------------------------|---------------|
| 1                          | 12                          | 0.08721       |
| 2                          | 24                          | 0.04545       |
| 3                          | 36                          | 0.03156       |
| 4                          | 48                          | 0.02465       |
| 5                          | 60                          | 0.02051       |
| 6                          | 72                          | 0.01778       |
| 7                          | 84                          | 0.01583       |
| 8                          | 96                          | 0.01439       |
| 9                          | 108                         | 0.01328       |
| 10                         | 120                         | 0.01240       |
| 11                         | 132                         | 0.01169       |
| 12                         | 144                         | 0.01110       |
| 13                         | 156                         | 0.01061       |
| 14                         | 168                         | 0.01020       |
| 15                         | 180                         | 0.00985       |
| 16                         | 192                         | 0.00954       |
| 17                         | 204                         | 0.00928       |
| 18                         | 216                         | 0.00905       |
| 19                         | 228                         | 0.00885       |
| 20                         | 240                         | 0.00868       |
| 21                         | 252                         | 0.00852       |
| 22                         | 264                         | 0.00838       |
| 23                         | 276                         | 0.00826       |
| 24                         | 288                         | 0.00815       |
| 25                         | 300                         | 0.00805       |
| 26                         | 312                         | 0.00796       |
| 27                         | 324                         | 0.00788       |
| 28                         | 336                         | 0.00781       |
| 29                         | 348                         | 0.00775       |
| 30                         | 360                         | 0.00769       |
| 31                         | 372                         | 0.00764       |
| 32                         | 384                         | 0.00759       |
| 33                         | 396                         | 0.00754       |
| 34                         | 408                         | 0.00750       |
| 35                         | 420                         | 0.00747       |
| 36                         | 432                         | 0.00744       |
| 37                         | 444                         | 0.00741       |
| 38                         | 456                         | 0.00738       |
| 39                         | 468                         | 0.00735       |
| 40                         | 480                         | 0.00733       |
| 41                         | 492                         | 0.00731       |
| 42                         | 504                         | 0.00729       |
| 43                         | 516                         | 0.00727       |
| 44                         | 528                         | 0.00726       |
| 45                         | 540                         | 0.00724       |
| 46                         | 552                         | 0.00723       |
| 47                         | 564                         | 0.00722       |
| 48                         | 576                         | 0.00721       |
| 49                         | 588                         | 0.00720       |
| 50                         | 600                         | 0.00719       |

Example: \$10,000 advance for 33 years

To determine the monthly installments, multiply \$10,000 by the 33 year factor of .00754.  $\$10,000 \times .00754 = \$75.40$ . Round this amount to the nearest dollar.

To determine the total amount of interest and principal a borrower will pay over the life of this loan, multiply the number of months times the monthly installment.  $\$75.00 \times 396 = \$29,700.00$ .

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PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 8 3/4% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 1                  | 12                  | .08733 |
| 2                  | 24                  | .04557 |
| 3                  | 36                  | .03168 |
| 4                  | 48                  | .02476 |
| 5                  | 60                  | .02064 |
| 6                  | 72                  | .01790 |
| 7                  | 84                  | .01596 |
| 8                  | 96                  | .01452 |
| 9                  | 108                 | .01341 |
| 10                 | 120                 | .01253 |
| 11                 | 132                 | .01182 |
| 12                 | 144                 | .01124 |
| 13                 | 156                 | .01075 |
| 14                 | 168                 | .01034 |
| 15                 | 180                 | .09999 |
| 16                 | 192                 | .00969 |
| 17                 | 204                 | .00943 |
| 18                 | 216                 | .00921 |
| 19                 | 228                 | .00901 |
| 20                 | 240                 | .00884 |
| 21                 | 252                 | .00868 |
| 22                 | 264                 | .00855 |
| 23                 | 276                 | .00843 |
| 24                 | 288                 | .00832 |
| 25                 | 300                 | .00822 |
| 26                 | 312                 | .00813 |
| 27                 | 324                 | .00806 |
| 28                 | 336                 | .00799 |
| 29                 | 348                 | .00792 |
| 30                 | 360                 | .00787 |
| 31                 | 372                 | .00782 |
| 32                 | 384                 | .00777 |
| 33                 | 396                 | .00773 |
| 34                 | 408                 | .00769 |
| 35                 | 420                 | .00765 |
| 36                 | 432                 | .00762 |
| 37                 | 444                 | .00759 |
| 38                 | 456                 | .00757 |
| 39                 | 468                 | .00754 |
| 40                 | 480                 | .00752 |
| 41                 | 492                 | .00750 |
| 42                 | 504                 | .00748 |
| 43                 | 516                 | .00747 |
| 44                 | 528                 | .00745 |
| 45                 | 540                 | .00744 |
| 46                 | 552                 | .00743 |
| 47                 | 564                 | .00742 |
| 48                 | 576                 | .00740 |
| 49                 | 588                 | .00740 |
| 50                 | 600                 | .00739 |

Example: \$10,000 advance for 33 years

To determine the monthly installments, multiply \$10,000 by the 33 year factor of .00773.  $\$10,000 \times .00773 = \$77.30$ . Round this amount to the nearest dollar.

To determine the total amount of interest and principal a borrower will pay over the life of this loan, multiply the number of months times the monthly installment.  $\$77.00 \times 396 = \$30,492.00$ .

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PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 8.1250% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT  |
|--------------------|---------------------|---------|
| 1                  | 12                  | 0.08704 |
| 2                  | 24                  | 0.04528 |
| 3                  | 36                  | 0.03139 |
| 4                  | 48                  | 0.02447 |
| 5                  | 60                  | 0.02034 |
| 6                  | 72                  | 0.01759 |
| 7                  | 84                  | 0.01565 |
| 8                  | 96                  | 0.01420 |
| 9                  | 108                 | 0.01308 |
| 10                 | 120                 | 0.01220 |
| 11                 | 132                 | 0.01148 |
| 12                 | 144                 | 0.01089 |
| 13                 | 156                 | 0.01040 |
| 14                 | 168                 | 0.00998 |
| 15                 | 180                 | 0.00963 |
| 16                 | 192                 | 0.00932 |
| 17                 | 204                 | 0.00906 |
| 18                 | 216                 | 0.00883 |
| 19                 | 228                 | 0.00862 |
| 20                 | 240                 | 0.00844 |
| 21                 | 252                 | 0.00828 |
| 22                 | 264                 | 0.00814 |
| 23                 | 276                 | 0.00802 |
| 24                 | 288                 | 0.00790 |
| 25                 | 300                 | 0.00780 |
| 26                 | 312                 | 0.00771 |
| 27                 | 324                 | 0.00763 |
| 28                 | 336                 | 0.00755 |
| 29                 | 348                 | 0.00749 |
| 30                 | 360                 | 0.00742 |
| 31                 | 372                 | 0.00737 |
| 32                 | 384                 | 0.00732 |
| 33                 | 396                 | 0.00727 |
| 34                 | 408                 | 0.00723 |
| 35                 | 420                 | 0.00719 |
| 36                 | 432                 | 0.00716 |
| 37                 | 444                 | 0.00713 |
| 38                 | 456                 | 0.00710 |
| 39                 | 468                 | 0.00707 |
| 40                 | 480                 | 0.00705 |
| 41                 | 492                 | 0.00702 |
| 42                 | 504                 | 0.00700 |
| 43                 | 516                 | 0.00699 |
| 44                 | 528                 | 0.00697 |
| 45                 | 540                 | 0.00695 |
| 46                 | 552                 | 0.00694 |
| 47                 | 564                 | 0.00692 |
| 48                 | 576                 | 0.00691 |
| 49                 | 588                 | 0.00690 |
| 50                 | 600                 | 0.00689 |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 8.605% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT  |
|--------------------|---------------------|---------|
| 1                  | 12                  | 0.08727 |
| 2                  | 24                  | 0.04551 |
| 3                  | 36                  | 0.03162 |
| 4                  | 48                  | 0.02470 |
| 5                  | 60                  | 0.02057 |
| 6                  | 72                  | 0.01784 |
| 7                  | 84                  | 0.01589 |
| 8                  | 96                  | 0.01445 |
| 9                  | 108                 | 0.01334 |
| 10                 | 120                 | 0.01246 |
| 11                 | 132                 | 0.01175 |
| 12                 | 144                 | 0.01116 |
| 13                 | 156                 | 0.01068 |
| 14                 | 168                 | 0.01026 |
| 15                 | 180                 | 0.00991 |
| 16                 | 192                 | 0.00961 |
| 17                 | 204                 | 0.00935 |
| 18                 | 216                 | 0.00912 |
| 19                 | 228                 | 0.00893 |
| 20                 | 240                 | 0.00875 |
| 21                 | 252                 | 0.00859 |
| 22                 | 264                 | 0.00846 |
| 23                 | 276                 | 0.00834 |
| 24                 | 288                 | 0.00823 |
| 25                 | 300                 | 0.00813 |
| 26                 | 312                 | 0.00804 |
| 27                 | 324                 | 0.00796 |
| 28                 | 336                 | 0.00789 |
| 29                 | 348                 | 0.00783 |
| 30                 | 360                 | 0.00777 |
| 31                 | 372                 | 0.00772 |
| 32                 | 384                 | 0.00767 |
| 33                 | 396                 | 0.00763 |
| 34                 | 408                 | 0.00759 |
| 35                 | 420                 | 0.00755 |
| 36                 | 432                 | 0.00752 |
| 37                 | 444                 | 0.00749 |
| 38                 | 456                 | 0.00746 |
| 39                 | 468                 | 0.00744 |
| 40                 | 480                 | 0.00742 |
| 41                 | 492                 | 0.00740 |
| 42                 | 504                 | 0.00738 |
| 43                 | 516                 | 0.00736 |
| 44                 | 528                 | 0.00734 |
| 45                 | 540                 | 0.00733 |
| 46                 | 552                 | 0.00732 |
| 47                 | 564                 | 0.00731 |
| 48                 | 576                 | 0.00729 |
| 49                 | 588                 | 0.00728 |
| 50                 | 600                 | 0.00728 |

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PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND  
INTEREST AT 9% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 1                  | 12                  | .08744 |
| 2                  | 24                  | .04568 |
| 3                  | 36                  | .03180 |
| 4                  | 48                  | .02488 |
| 5                  | 60                  | .02076 |
| 6                  | 72                  | .01802 |
| 7                  | 84                  | .01609 |
| 8                  | 96                  | .01465 |
| 9                  | 108                 | .01354 |
| 10                 | 120                 | .01267 |
| 11                 | 132                 | .01196 |
| 12                 | 144                 | .01138 |
| 13                 | 156                 | .01090 |
| 14                 | 168                 | .01049 |
| 15                 | 180                 | .01014 |
| 16                 | 192                 | .00984 |
| 17                 | 204                 | .00959 |
| 18                 | 216                 | .00936 |
| 19                 | 228                 | .00917 |
| 20                 | 240                 | .00900 |
| 21                 | 252                 | .00885 |
| 22                 | 264                 | .00871 |
| 23                 | 276                 | .00859 |
| 24                 | 288                 | .00849 |
| 25                 | 300                 | .00839 |
| 26                 | 312                 | .00839 |
| 27                 | 324                 | .00823 |
| 28                 | 336                 | .00816 |
| 29                 | 348                 | .00810 |
| 30                 | 360                 | .00805 |
| 31                 | 372                 | .00800 |
| 32                 | 384                 | .00795 |
| 33                 | 396                 | .00791 |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND  
INTEREST AT 9% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 34                 | 408                 | .00787 |
| 35                 | 420                 | .00784 |
| 36                 | 432                 | .00781 |
| 37                 | 444                 | .00778 |
| 38                 | 456                 | .00776 |
| 39                 | 468                 | .00773 |
| 40                 | 480                 | .00771 |
| 41                 | 492                 | .00769 |
| 42                 | 504                 | .00768 |
| 43                 | 516                 | .00766 |
| 44                 | 528                 | .00765 |
| 45                 | 540                 | .00763 |
| 46                 | 552                 | .00762 |
| 47                 | 564                 | .00761 |
| 48                 | 576                 | .00760 |
| 49                 | 588                 | .00759 |
| 50                 | 600                 | .00759 |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 9.25% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 1                  | 12                  | .08756 |
| 2                  | 24                  | .04579 |
| 3                  | 36                  | .03191 |
| 4                  | 48                  | .02500 |
| 5                  | 60                  | .02088 |
| 6                  | 72                  | .01815 |
| 7                  | 84                  | .01621 |
| 8                  | 96                  | .01478 |
| 9                  | 108                 | .01367 |
| 10                 | 120                 | .01280 |
| 11                 | 132                 | .01210 |
| 12                 | 144                 | .01152 |
| 13                 | 156                 | .01104 |
| 14                 | 168                 | .01064 |
| 15                 | 180                 | .01029 |
| 16                 | 192                 | .01000 |
| 17                 | 204                 | .00974 |
| 18                 | 216                 | .00952 |
| 19                 | 228                 | .00933 |
| 20                 | 240                 | .00916 |
| 21                 | 252                 | .00901 |
| 22                 | 264                 | .00888 |
| 23                 | 276                 | .00876 |
| 24                 | 288                 | .00866 |
| 25                 | 300                 | .00856 |
| 26                 | 312                 | .00848 |
| 27                 | 324                 | .00841 |
| 28                 | 336                 | .00834 |
| 29                 | 348                 | .00828 |
| 30                 | 360                 | .00823 |
| 31                 | 372                 | .00818 |
| 32                 | 384                 | .00813 |
| 33                 | 396                 | .00809 |
| 34                 | 408                 | .00806 |
| 35                 | 420                 | .00803 |
| 36                 | 432                 | .00800 |
| 37                 | 444                 | .00797 |
| 38                 | 456                 | .00795 |
| 39                 | 468                 | .00793 |
| 40                 | 480                 | .00791 |
| 41                 | 492                 | .00789 |
| 42                 | 504                 | .00787 |
| 43                 | 516                 | .00786 |
| 44                 | 528                 | .00784 |
| 45                 | 540                 | .00783 |
| 46                 | 552                 | .00782 |
| 47                 | 564                 | .00781 |
| 48                 | 576                 | .00780 |
| 49                 | 588                 | .00779 |
| 50                 | 600                 | .00779 |

PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 9.5% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT |
|--------------------|---------------------|--------|
| 1                  | 12                  | .08768 |
| 2                  | 24                  | .04591 |
| 3                  | 36                  | .03203 |
| 4                  | 48                  | .02512 |
| 5                  | 60                  | .02100 |
| 6                  | 72                  | .01827 |
| 7                  | 84                  | .01634 |
| 8                  | 96                  | .01491 |
| 9                  | 108                 | .01381 |
| 10                 | 120                 | .01294 |
| 11                 | 132                 | .01224 |
| 12                 | 144                 | .01166 |
| 13                 | 156                 | .01119 |
| 14                 | 168                 | .01078 |
| 15                 | 180                 | .01044 |
| 16                 | 192                 | .01015 |
| 17                 | 204                 | .00990 |
| 18                 | 216                 | .00968 |
| 19                 | 228                 | .00949 |
| 20                 | 240                 | .00932 |
| 21                 | 252                 | .00917 |
| 22                 | 264                 | .00904 |
| 23                 | 276                 | .00893 |
| 24                 | 288                 | .00883 |
| 25                 | 300                 | .00874 |
| 26                 | 312                 | .00866 |
| 27                 | 324                 | .00858 |
| 28                 | 336                 | .00852 |
| 29                 | 348                 | .00846 |
| 30                 | 360                 | .00841 |
| 31                 | 372                 | .00836 |
| 32                 | 384                 | .00832 |
| 33                 | 396                 | .00828 |
| 34                 | 408                 | .00825 |
| 35                 | 420                 | .00822 |
| 36                 | 432                 | .00819 |
| 37                 | 444                 | .00816 |
| 38                 | 456                 | .00814 |
| 39                 | 468                 | .00812 |
| 40                 | 480                 | .00810 |
| 41                 | 492                 | .00808 |
| 42                 | 504                 | .00807 |
| 43                 | 516                 | .00805 |
| 44                 | 528                 | .00804 |
| 45                 | 540                 | .00803 |
| 46                 | 552                 | .00802 |
| 47                 | 564                 | .00801 |
| 48                 | 576                 | .00800 |
| 49                 | 588                 | .00799 |
| 50                 | 600                 | .00799 |

Example: \$10,000 advance for 33 years.

To determine the monthly instalments, multiply \$10,000 by the 33-year factor of .00828.  $\$10,000 \times .00828 = \$82.80$ . Round this amount to the nearest dollar.

To determine the total amount of interest and principal a borrower will pay over the life of this loan, multiply the number of months times the monthly installment.  $\$83.00 \times 396 = \$32,868.00$ .

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PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 10% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT  |
|--------------------|---------------------|---------|
| 1                  | 12                  | 0.08791 |
| 2                  | 24                  | 0.04614 |
| 3                  | 36                  | 0.03226 |
| 4                  | 48                  | 0.02536 |
| 5                  | 60                  | 0.02125 |
| 6                  | 72                  | 0.01852 |
| 7                  | 84                  | 0.01660 |
| 8                  | 96                  | 0.01517 |
| 9                  | 108                 | 0.01408 |
| 10                 | 120                 | 0.01321 |
| 11                 | 132                 | 0.01252 |
| 12                 | 144                 | 0.01195 |
| 13                 | 156                 | 0.01148 |
| 14                 | 168                 | 0.01108 |
| 15                 | 180                 | 0.01075 |
| 16                 | 192                 | 0.01046 |
| 17                 | 204                 | 0.01021 |
| 18                 | 216                 | 0.01000 |
| 19                 | 228                 | 0.00981 |
| 20                 | 240                 | 0.00965 |
| 21                 | 252                 | 0.00951 |
| 22                 | 264                 | 0.00938 |
| 23                 | 276                 | 0.00927 |
| 24                 | 288                 | 0.00917 |
| 25                 | 300                 | 0.00909 |
| 26                 | 312                 | 0.00901 |
| 27                 | 324                 | 0.00894 |
| 28                 | 336                 | 0.00888 |
| 29                 | 348                 | 0.00882 |
| 30                 | 360                 | 0.00878 |
| 31                 | 372                 | 0.00873 |
| 32                 | 384                 | 0.00869 |
| 33                 | 396                 | 0.00866 |
| 34                 | 408                 | 0.00862 |
| 35                 | 420                 | 0.00860 |
| 36                 | 432                 | 0.00857 |
| 37                 | 444                 | 0.00855 |
| 38                 | 456                 | 0.00853 |
| 39                 | 468                 | 0.00851 |
| 40                 | 480                 | 0.00849 |
| 41                 | 492                 | 0.00848 |
| 42                 | 504                 | 0.00846 |
| 43                 | 516                 | 0.00845 |
| 44                 | 528                 | 0.00844 |
| 45                 | 540                 | 0.00843 |
| 46                 | 552                 | 0.00842 |
| 47                 | 564                 | 0.00841 |
| 48                 | 576                 | 0.00840 |
| 49                 | 588                 | 0.00840 |
| 50                 | 600                 | 0.00839 |

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PERIODIC PAYMENT REQUIRED TO AMORTIZE \$1.00 AND INTEREST  
AT 11% BASED ON PAYMENTS BEING MADE MONTHLY

| NUMBER<br>OF YEARS | NUMBER<br>OF MONTHS | AMOUNT  |
|--------------------|---------------------|---------|
| 1                  | 12                  | 0.08838 |
| 2                  | 24                  | 0.04661 |
| 3                  | 36                  | 0.03274 |
| 4                  | 48                  | 0.02585 |
| 5                  | 60                  | 0.02174 |
| 6                  | 72                  | 0.01903 |
| 7                  | 84                  | 0.01714 |
| 8                  | 96                  | 0.01571 |
| 9                  | 108                 | 0.01463 |
| 10                 | 120                 | 0.01378 |
| 11                 | 132                 | 0.01309 |
| 12                 | 144                 | 0.01254 |
| 13                 | 156                 | 0.01208 |
| 14                 | 168                 | 0.01169 |
| 15                 | 180                 | 0.01137 |
| 16                 | 192                 | 0.01109 |
| 17                 | 204                 | 0.01085 |
| 18                 | 216                 | 0.01065 |
| 19                 | 228                 | 0.01047 |
| 20                 | 240                 | 0.01032 |
| 21                 | 252                 | 0.01019 |
| 22                 | 264                 | 0.01007 |
| 23                 | 276                 | 0.00997 |
| 24                 | 288                 | 0.00988 |
| 25                 | 300                 | 0.00980 |
| 26                 | 312                 | 0.00973 |
| 27                 | 324                 | 0.00967 |
| 28                 | 336                 | 0.00962 |
| 29                 | 348                 | 0.00957 |
| 30                 | 360                 | 0.00952 |
| 31                 | 372                 | 0.00949 |
| 32                 | 384                 | 0.00945 |
| 33                 | 396                 | 0.00942 |
| 34                 | 408                 | 0.00939 |
| 35                 | 420                 | 0.00937 |
| 36                 | 432                 | 0.00935 |
| 37                 | 444                 | 0.00933 |
| 38                 | 456                 | 0.00931 |
| 39                 | 468                 | 0.00930 |
| 40                 | 480                 | 0.00928 |
| 41                 | 492                 | 0.00927 |
| 42                 | 504                 | 0.00926 |
| 43                 | 516                 | 0.00925 |
| 44                 | 528                 | 0.00924 |
| 45                 | 540                 | 0.00923 |
| 46                 | 552                 | 0.00923 |
| 47                 | 564                 | 0.00922 |
| 48                 | 576                 | 0.00922 |
| 49                 | 588                 | 0.00921 |
| 50                 | 600                 | 0.00921 |

INTEREST COMPUTATION TABLE FOR 5%

| <u>PRINCIPAL</u> | <u>INTEREST</u> |               |              |
|------------------|-----------------|---------------|--------------|
|                  | <u>ANNUAL</u>   | <u>30-DAY</u> | <u>DAILY</u> |
| \$ 100           | 5.00            | .4110         | .0137        |
| 200              | 10.00           | .8220         | .0274        |
| 300              | 15.00           | 1.2329        | .0411        |
| 400              | 20.00           | 1.6438        | .0548        |
| 500              | 25.00           | 2.0548        | .0685        |
| 600              | 30.00           | 2.4657        | .0822        |
| 700              | 35.00           | 2.8767        | .0959        |
| 800              | 40.00           | 3.2877        | .1096        |
| 900              | 45.00           | 3.6986        | .1233        |
| 1,000            | 50.00           | 4.1096        | .1370        |
| 2,000            | 100.00          | 8.2192        | .2740        |
| 3,000            | 150.00          | 12.3287       | .4110        |
| 4,000            | 200.00          | 16.4383       | .5479        |
| 5,000            | 250.00          | 20.5479       | .6849        |
| 6,000            | 300.00          | 24.6575       | .8219        |
| 7,000            | 350.00          | 28.7671       | .9589        |
| 8,000            | 400.00          | 32.8766       | 1.0959       |
| 9,000            | 450.00          | 36.9862       | 1.2329       |
| 10,000           | 500.00          | 41.0958       | 1.3699       |
| 20,000           | 1000.00         | 82.1916       | 2.7397       |
| 30,000           | 1500.00         | 123.2874      | 4.1096       |
| 40,000           | 2000.00         | 164.3832      | 5.4794       |
| 50,000           | 2500.00         | 205.4790      | 6.8493       |
| 100,000          | 5000.00         | 410.9580      | 13.6986      |

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INTEREST COMPUTATION TABLE FOR 8%

| <u>PRINCIPAL</u> | <u>INTEREST</u> |               |              |
|------------------|-----------------|---------------|--------------|
|                  | <u>ANNUAL</u>   | <u>30-DAY</u> | <u>DAILY</u> |
| \$ 100           | 8.00            | .6575         | .0219        |
| 200              | 16.00           | 1.3151        | .0438        |
| 300              | 24.00           | 1.9726        | .0658        |
| 400              | 32.00           | 2.6301        | .0877        |
| 500              | 40.00           | 3.2877        | .1096        |
| 600              | 48.00           | 3.9452        | .1315        |
| 700              | 56.00           | 4.6027        | .1534        |
| 800              | 64.00           | 5.2603        | .1753        |
| 900              | 72.00           | 5.9178        | .1973        |
| 1,000            | 80.00           | 6.5753        | .2192        |
| 2,000            | 160.00          | 13.1507       | .4384        |
| 3,000            | 240.00          | 19.7260       | .6575        |
| 4,000            | 320.00          | 26.3014       | .8767        |
| 5,000            | 400.00          | 32.8767       | 1.0959       |
| 6,000            | 480.00          | 39.4520       | 1.3151       |
| 7,000            | 560.00          | 46.0274       | 1.5342       |
| 8,000            | 640.00          | 52.6027       | 1.7534       |
| 9,000            | 720.00          | 59.1781       | 1.9726       |
| 10,000           | 800.00          | 65.7534       | 2.1918       |
| 20,000           | 1600.00         | 131.5068      | 4.3836       |
| 30,000           | 2400.00         | 197.2602      | 6.5753       |
| 40,000           | 3200.00         | 263.0136      | 8.7671       |
| 50,000           | 4000.00         | 328.7670      | 10.9589      |
| 100,000          | 8000.00         | 657.5340      | 21.9178      |

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INTEREST COMPUTATION TABLE FOR OPERATING LOANS AT 8 1/1%

| PRINCIPAL | INTEREST      |                 |              |
|-----------|---------------|-----------------|--------------|
|           | <u>ANNUAL</u> | <u>30 - DAY</u> | <u>DAILY</u> |
| \$ 100    | 8.50          | .6986           | .0233        |
| 200       | 17.00         | 1.3973          | .0466        |
| 300       | 25.50         | 2.0959          | .0699        |
| 400       | 34.00         | 2.7945          | .0932        |
| 500       | 42.50         | 3.4931          | .1164        |
| 600       | 51.00         | 4.1918          | .1397        |
| 700       | 59.50         | 4.8904          | .1630        |
| 800       | 68.00         | 5.5890          | .1863        |
| 900       | 76.50         | 6.2877          | .2096        |
| 1,000     | 85.00         | 6.9863          | .2329        |
| 2,000     | 170.00        | 13.9726         | .4658        |
| 3,000     | 255.00        | 20.9580         | .6986        |
| 4,000     | 340.00        | 27.9452         | .9315        |
| 5,000     | 425.00        | 34.9315         | 1.1644       |
| 6,000     | 510.00        | 41.9178         | 1.3973       |
| 7,000     | 595.00        | 48.9041         | 1.6301       |
| 8,000     | 680.00        | 55.8904         | 1.8630       |
| 9,000     | 765.00        | 62.8767         | 2.0959       |
| 10,000    | 850.00        | 69.8630         | 2.3288       |
| 20,000    | 1700.00       | 139.7260        | 4.6575       |
| 30,000    | 2550.00       | 209.5890        | 6.9863       |
| 40,000    | 3400.00       | 279.4521        | 9.3151       |
| 50,000    | 4250.00       | 349.3150        | 11.6438      |

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DEFINITION OF PRIME OR UNIQUE FARMLAND

Where the terms "prime farmland" or "unique farmland" appear in this Instruction, including Exhibits and footnotes, the following definitions apply:

(a) Prime farmlands:

(1) General. Prime farmland is land that has the best combination of physical and chemical characteristics for producing food, feed, forage, fiber, and oilseed crops, and is also available for these uses (the land could be cropland, pastureland, rangeland, forest land, or other land, but not urban built-up land or water). It has the soil quality, growing season, and moisture supply needed to economically produce sustained high yields of crops when treated and managed, including water management, according to acceptable farming methods. In general, prime farmlands have an adequate and dependable water supply from precipitation or irrigation, a favorable temperature and growing season, acceptable acidity or alkalinity, acceptable salt and sodium content, and a few or no rocks. They are permeable to water and air. Prime farmlands are not excessively erodible or saturated with water for a long period of time, and they either do not flood frequently or are protected from flooding. Examples of soils that qualify as prime farmland are Palouse silt loam, 0 to 7 percent slopes; Brookston silty clay loam, drained; and Tama silty clay loam, 0 to 5 percent slopes.

(2) Specific criteria. Prime farmlands meet all the following criteria: Terms used in this section are defined in USDA publications: "Soil Taxonomy, Agriculture Handbook 436"; "Soil Survey Manual, Agriculture Handbook 18"; "Rainfall-erosion Losses from Cropland, Agriculture Handbook 282"; "Wind Erosion Forces in the United States and Their Use in Predicting Soil Loss, Agriculture Handbook 346"; and "Saline and Alkali Soils, Agriculture Handbook 60."

(i) The soils have:

(A) Aquic, udic, ustic, or xeric moisture regimes and sufficient available water capacity within a depth of 40 inches (1 meter), or in the root zone (root zone is the part of the soil that is penetrated or can be penetrated by plant roots) if the root zone is less than 40 inches deep, to produce the commonly grown cultivated crops (cultivated crops include, but are not limited to, grain, forage, fiber, oilseed, sugar beets, sugarcane, vegetables, tobacco, orchard, vineyard, and bush fruit crops) adapted to the region in 7 or more years out of 10;  
or

(B) Xeric or ustic moisture regimes in which the available water capacity is limited, but the area has a developed irrigation water supply that is dependable (a dependable water supply is one in which enough water is available for irrigation in 8 out of 10 years for the crops commonly grown) and of adequate quality; or

(C) Aridic or torric moisture regimes and the area has a developed irrigation water supply that is dependable and of adequate quality; and

(ii) The soils have a temperature regime that is frigid, mesic, thermic, or hyper thermic (pergelic and cryic regimes are excluded). These are soils that, at a depth of 20 inches (50 cm), have a mean annual temperature higher than 32° F (0° C). In addition, the mean summer temperature at this depth in soils with an O horizon is higher than 47° F (8° C); in soils that have no O horizon, the mean summer temperature is higher than 59° F (15° C); and

(iii) The soils have a pH between 4.5 and 8.4 in all horizons within a depth of 40 inches (1 meter) or in the root zone if the root zone is less than 40 inches deep; and,

(iv) The soils either have no water table or have a water table that is maintained at a sufficient depth during the cropping season to allow cultivated crops common to the area to be grown; and,

(v) The soils can be managed so that, in all horizons within a depth of 40 inches (1 meter) or in the root zone if the root zone is less than 40 inches deep, during part of each year the conductivity of the saturation extract is less than 4 mmhos/cm and the exchangeable sodium percentage (ESP) is less than 15; and,

(vi) The soils are not flooded frequently during the growing season (less often than once in 2 years); and,

(vii) The product of K (erodibility factor) x percent slope is less than 2.0, and the product of I (soils erodibility) x C (climatic factor) does not exceed 60; and,

(viii) The soils have a permeability rate of at least 0.06 inch (0.15 cm) per hour in the upper 20 inches (50 cm) and the mean annual soil temperature at a depth of 20 inches (50 cm) is less

than 59ø F (15ø C); the permeability rate is not a limiting factor if the mean annual soil temperature is 59ø F (15ø C) or higher; and,

(ix) Less than 10 percent of the surface layer (upper 6 inches in these soils consist of rock fragments coarser than 3 inches (7.6 cm)).

(b) Unique farmland.

(1) General. Unique farmland is land other than prime farmland that is used for the production of specific high value food and fiber crops. It has the special combination of soil quality, location, growing season, and moisture supply needed to economically produce sustained high quality and/or high yields of a specific crop when treated and managed according to acceptable farming methods. Examples of such crops are citrus, tree nuts, olives, cranberries, fruit, and vegetables.

(2) Specific Characteristics of unique farmland. (i) Is used for a specific high-value food or fiber crop; (ii) Has a moisture supply that is adequate for the specific crop; the supply is from stored moisture, precipitation, or a developed irrigation system; (iii) Combines favorable factors of soil quality, growing season, temperature, humidity, air drainage, elevation, aspect, or other conditions, such a nearness to market, that favors the growth of a specific food or fiber crop.

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FEEES FOR GUARANTEED LOANS

COMMUNITY AND BUSINESS PROGRAMS

|  |    |
|--|----|
| Water and Waste Disposal                           | 1% |
| Community Facilities                               | 1% |
| Business and Industry                              | 2% |
| Drought and Disaster                               | 1% |
| Disaster Assistance for Rural Business Enterprises | 1% |
| Business and Industry Disaster Loans               | 1% |

FARMER PROGRAMS

For Farm Service Agency fees, see FSA Handbook 2-FLP.

SINGLE FAMILY HOUSING PROGRAMS

|   |          |
|---|----------|
| New section 502 Guaranteed loan                                     | .0222222 |
| Refinance of existing section 502<br>Guaranteed loan or Direct loan | .0222222 |
| Annual Fee  | 0.40%    |

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Effective Dates and Interest Rates for  
90-Day Treasury Bill

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