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.)

DISTRIBUTION: WSAL   Program Operations
                                                    Loan and Grant
                                                    Making General

RD Instruction 440.1

III. <u>SUPPLEMENTAL REQUESTS</u>. 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

oOo

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

oOo

INTEREST RATES FOR RBS, RHS, RUS LOANS
EFFECTIVE: February 1, 2022

TYPE OF LOAN	INTEREST RATES TO BORROWER

TREASURY JUDGEMENT RATE 10/

All Loan Types	0.40%

COMMUNITY AND BUSINESS PROGRAMS LOANS

Water and Waste Disposal Loans (loans approved on or before May 22, 2008)

Poverty Line	4.500% 4/
Intermediate	3.375 4/
Market	2.250 4/
Guaranteed	Negotiated by Lender & Borrower

Water and Waste Disposal Loans (loans approved after May 22, 2008)

Poverty Line	1.250% 4/11/
Intermediate	1.750 4/11/
Market	2.125
Guaranteed	Negotiated by Lender & Borrower

Community Facility

Poverty Line (market or 4.5%, whichever is lower)	4.500% 3/ 4/
Intermediate	3.250 3/ 4/
Market	2.125 3/ 4/
Guaranteed	Negotiated by Lender & Borrower

Watershed and Resource Conservation and Development (RC&D)	2.250%

Intermediary Relending Program	1.000%
Business & Industry (Guaranteed)	Negotiated By Lender & Borrower

RURAL HOUSING LOANS

Rural Housing (RH) 502 Very Low or Low	2.500%
Guaranteed 9/	Negotiated By Lender & Borrower
Single Family Housing (SFH) Nonprogram	3.000
Rural Housing Site (RH-524, Non-Self-Help)	2.500
Rural Rental Housing & Rural Cooperative Housing	2.500
Farm Labor Housing	1.000
Farm Labor Housing-State Director Exception 1/	2.625%

TYPE OF	INTEREST RATES
LOAN	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/   Reserved

9/ 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.

10/ 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.

oOo

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

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

Interest Factor (%)	Exhibit Number
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

oOo

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.

(12-5-68) PN 135

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

o O o

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

_____

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

_____

*For February 29 use factor for March 1.

(12-5-68) PN 135

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

_____

o O o

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

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	.022781	.019007	30
31	.034418		.028356		.022089		31

*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

_____

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

_____

o O o

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

o O o

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

_____

o O o

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

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

* 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

_____

o O o

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.

(12-5-68) PN 135

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

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

o O o

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

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

*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

_____

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

_____

o O o

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

_____

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	

_____

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

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

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

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
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 Years	3.463 Factor For FY Ending June 30, 1971	3.502 Factor For FY Ending June 30, 1972	3.649 Factor For FY Ending June 30, 1973	4.012 Factor For FY Ending June 30, 1974
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

No. of Years	3.463 Factor For FY Ending June 30, 1971	3.502 Factor For FY Ending June 30, 1972	3.649 Factor For FY Ending June 30, 1973	4.012 Factor For FY Ending June 30, 1974
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 OF YEARS	4.371% Factor For FY Ending 6/30/75	5.116% Factor For 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 OF YEARS	4.371% Factor For FY Ending 6/30/75	5.116% Factor For 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 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.)

o O o

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

No. of Years	Amount at 1%	Amount at 2«%	Amount at 3%	Amount at 3«%	Amount at 3-3/4%	Amount at 4%	Amount at 4-1/8%
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%

No. of Years	Amount at 1%	Amount at 2«%	Amount at 3%	Amount at 3«%	Amount at 3-3/4%	Amount at 4%	Amount at 4-1/8%
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		

oOo

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 Year	Amount at 4«%	Amount at 4-3/4%	Amount at 5%	Amount at 5-1/8%	Amount at 5«%	Amount at 5-3/4%	Amount 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

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 Year	Amount at 4«%	Amount at 4-3/4%	Amount at 5%	Amount at 5-1/8%	Amount at 5«%	Amount at 5-3/4%	Amount 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%

No. of Years	Amount at 4-7/8%	Amount at 5-1/4%	Amount at 5-3/8%	Amount at 5-7/8%	Amount at 6-3/8%	Amount at 6-3/4%
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

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%

No. of Years	Amount at 4-7/8%	Amount at 5-1/4%	Amount at 5-3/8%	Amount at 5-7/8%	Amount at 6-3/8%	Amount at 6-3/4%
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

o O o

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

No. of Years	Amount at 6¬%	Amount at 6«%	Amount at 6-5/8%	Amount at 7%	Amount at 7¬%
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		.07468	.07780	.07990
35	.07101		.07410	.07723	.07935

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

No. of Years	Amount at 6¬%	Amount at 6«%	Amount at 6-5/8%	Amount at 7%	Amount at 7¬%
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

o O o

PERIODIC PAYMENT REQUIRED TO AMORTIZE
$1.00 AND INTEREST AT 7½%, 7-7/8%, 8%, & 9%

No. of Years	Amount at 7½%	Amount at 7-7/8%	Amount at 8%	Amount at 9%
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«%, 7-7/8%, 8%, & 9%

No. of Years	Amount at 7«%	Amount at 7-7/8%	Amount at 8%	Amount at 9%
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«%, 7-7/8%, 8%, & 9%

No. of Years	Amount at 7«%	Amount at 7-7/8%	Amount at 8%	Amount at 9%
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

o O o

(9-21-73)   SPECIAL PN

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

No. of Years	Amount at 7-3/4%	Amount at 8¬%
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

No. of Years	Amount at 7-3/4%	Amount at 8¬%
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

o O o

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

NUMBER OF YEARS	AMOUNT
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 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 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

o O o

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

NUMBER 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 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 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 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 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 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 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

o O o

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

NUMBER 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 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

oOo

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

NUMBER 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

oOo

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

NUMBER 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 OF 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	253	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.

(10-22-70) PN 229

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

SECOND YEAR

DAY 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 OF YEARS	NUMBER 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 OF YEARS	NUMBER 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 X .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 X 396 = $11,721.60

oOo

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

NUMBER OF YEARS	NUMBER 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 OF YEARS	NUMBER 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 OF YEARS	NUMBER 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 OF YEARS	NUMBER 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 x .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 x 600 = $27,000.00.

oOo

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

NUMBER OF YEARS	NUMBER 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 OF YEARS	NUMBER 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 OF YEARS	NUMBER 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 X .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 X 600 = $31,920.00

oOo

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

NUMBER OF YEARS	NUMBER 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 OF YEARS	NUMBER 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

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

NUMBER OF YEARS	NUMBER 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 X .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 X 396 = $26,334.00

o O o

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

NUMBER OF YEARS	NUMBER 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 X .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 X 396 = $27,759.60

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

NUMBER OF YEARS	NUMBER 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 X .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 X 396 = $29,304.00.

o O o

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

NUMBER OF YEARS	NUMBER OF MONTHS	AMOUNT
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 X .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 X 396 = $29,700.00.

o O o

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

NUMBER OF YEARS	NUMBER 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 X .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 X 396 = $30,492.00.

o O o

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

NUMBER OF YEARS	NUMBER 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 OF YEARS	NUMBER 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

oOo

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

NUMBER OF YEARS	NUMBER 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 OF YEARS	NUMBER 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

o O o

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

NUMBER OF YEARS	NUMBER 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 OF YEARS	NUMBER 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 X .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 X 396 = $32,868.00.

o O o

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

NUMBER OF YEARS	NUMBER 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

oOo

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

NUMBER OF YEARS	NUMBER 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

o O o

INTEREST COMPUTATION TABLE FOR 5%

PRINCIPAL	INTEREST		
	ANNUAL	30-DAY	DAILY
$ 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

oOo

INTEREST COMPUTATION TABLE FOR 8%

PRINCIPAL   INTEREST

                        ANNUAL   30-DAY   DAILY

$ 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

o O o

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

PRINCIPAL	INTEREST		
	ANNUAL	30 - DAY	DAILY
$ 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

o O o

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) <u>Prime farmlands</u>:

    (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 32ø F (0ø C). In addition, the mean summer temperature at this depth in soils with an 0 horizon is higher than 47ø F (8ø C); in soils that have no 0 horizon, the mean summer temperature is higher than 59ø F (15ø 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) <u>Unique farmland</u>.

(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.

oOo

FEES FOR GUARANTEED LOANS

COMMUNITY AND BUSINESS PROGRAMS

Water and Waste Disposal	1%
Community Facilities	1.5%
Business and Industry	2%
Drought and Disaster	1%
Disaster Assistance for Rural Business Enterprises	1%
Business and Industry Disaster Loans	1%
Community Facilities Annual Renewal Fee	.5%

FARMER PROGRAMS

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

SINGLE FAMILY HOUSING PROGRAMS

New section 502 Guaranteed loan	1.00%
Refinance of existing section 502 Guaranteed loan or Direct loan	1.00%
Annual Fee	0.35%
Annual Fee Late Charge	4.00%

oOo

Effective Dates and Interest Rates for
90-Day Treasury Bill

oOo