FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT .010000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .010000 | .009151 | .008384 | .007534 | .006718 | .005863 | .005041 | .004192 | .003342 | .002521 | .001671 | .000849 | 01 |
| 02 | .009973 | .009123 | .008356 | .007507 | .006688 | .005836 | .005014 | .004164 | .003315 | .002493 | .001644 | .000822 | 02 |
| 03 | .009945 | .009096 | .008329 | .007479 | .006658 | .005808 | .004986 | .004137 | .003288 | .002466 | .001616 | .000795 | 03 |
| 04 | .009918 | .009068 | .008301 | .007452 | .006630 | .005781 | .004959 | .004110 | .003260 | .002438 | .001589 | .000767 | 04 |
| 05 | .009890 | .009041 | .008274 | .007425 | .006608 | .005753 | .004932 | .004082 | .003233 | .002411 | .001562 | .000740 | 05 |
| 06 | .009863 | .009014 | .008247 | .007397 | .006575 | .005726 | .004904 | .004055 | .003205 | .002384 | .001534 | .000712 | 06 |
| 07 | .009836 | .008986 | .008219 | .007370 | .006548 | .005699 | .004877 | .004027 | .003178 | .002356 | .001507 | .000685 | 07 |
| 08 | .009808 | .008959 | .008192 | .007342 | .006521 | .005671 | .004849 | .004000 | .003151 | .002329 | .001479 | .000658 | 08 |
| 09 | .009781 | .008932 | .008164 | .007315 | .006493 | .005644 | .004822 | .003973 | .003123 | .002301 | .001452 | .000630 | 09 |
| 10 | .009753 | .008904 | .008137 | .007288 | .006466 | .005616 | .004795 | .003945 | .003096 | .002274 | .001425 | .000603 | 10 |
| 11 | .009726 | .008877 | .008110 | .007260 | .006438 | .005589 | .004767 | .003918 | .003068 | .002247 | .001397 | .000575 | 11 |
| 12 | .009699 | .008849 | .008082 | .007233 | .006411 | .005562 | .004740 | .003890 | .003041 | .002219 | .001370 | .000548 | 12 |
| 13 | .009671 | .008822 | .008055 | .007205 | .006384 | .005534 | .004712 | .003863 | .003014 | .002192 | .001342 | .000521 | 13 |
| 14 | .009644 | .008795 | .008027 | .007178 | .006356 | .005507 | .004685 | .003836 | .002986 | .002164 | .001315 | .000493 | 14 |
| 15 | .009616 | .008767 | .008000 | .007151 | .006329 | .005479 | .004658 | .003808 | .002959 | .002137 | .001288 | .000466 | 15 |
| 16 | .009589 | .008740 | .007973 | .007123 | .006301 | .005452 | .004630 | .003781 | .002932 | .002110 | .001260 | .000438 | 16 |
| 17 | .009562 | .008712 | .007945 | .007096 | .006274 | .005425 | .004603 | .003753 | .002904 | .002082 | .001233 | .000411 | 17 |
| 18 | .009534 | .008685 | .007918 | .007068 | .006247 | .005397 | .004575 | .003726 | .002877 | .002055 | .001205 | .000384 | 18 |
| 19 | .009507 | .008658 | .007890 | .007041 | .006219 | .005370 | .004548 | .003699 | .002849 | .002027 | .001178 | .000356 | 19 |
| 20 | .009479 | .008630 | .007863 | .007014 | .006192 | .005342 | .004521 | .003671 | .002822 | .002000 | .001151 | .000329 | 20 |
| 21 | .009452 | .008603 | .007836 | .006986 | .006164 | .005315 | .004493 | .003644 | .002795 | .001973 | .001123 | .000301 | 21 |
| 22 | .009425 | .008575 | .007808 | .006959 | .006137 | .005288 | .004466 | .003616 | .002767 | .001945 | .001096 | .000274 | 22 |
| 23 | .009397 | .008548 | .007781 | .006932 | .006110 | .005260 | .004438 | .003589 | .002740 | .001918 | .001068 | .000247 | 23 |
| 24 | .009370 | .008521 | .007753 | .006904 | .006082 | .005233 | .004411 | .003562 | .002712 | .001890 | .001041 | .000219 | 24 |
| 25 | .009342 | .008493 | .007726 | .006877 | .006055 | .005205 | .004384 | .003534 | .002685 | .001863 | .001014 | .000192 | 25 |
| 26 | .009315 | .008466 | .007699 | .006849 | .006027 | .005178 | .004356 | .003507 | .002658 | .001836 | .000986 | .000164 | 26 |
| 27 | .009288 | .008438 | .007671 | .006822 | .006000 | .005151 | .004329 | .003479 | .002630 | .001808 | .000959 | .000137 | 27 |
| 28 | .009260 | .008411 | .007644 | .006795 | .005973 | .005123 | .004301 | .003452 | .002603 | .001781 | .000932 | .000110 | 28 |
| 29 | .009233 | .008384 | .007616 | .006767 | .005945 | .005096 | .004274 | .003425 | .002575 | .001753 | .000904 | .000082 | 29 |
| 30 | .009205 | | .007589 | .006740 | .005918 | .005068 | .004247 | .003397 | .002548 | .001726 | .000877 | .000055 | 30 |
| 31 | .009178 | | .007562 | | .005890 | | .004219 | .003370 | | .001699 | | .000027 | 31 |

COPY

# FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00 AT .030000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .030000 | .027452 | .025151 | .022603 | .020137 | .017589 | .015123 | .012575 | .010027 | .007562 | .005014 | .002548 | 01 |
| 02 | .029918 | .027370 | .025068 | .022521 | .020055 | .017507 | .015041 | .012493 | .009945 | .007479 | .004932 | .002466 | 02 |
| 03 | .029836 | .027288 | .024986 | .022438 | .019973 | .017425 | .014959 | .012411 | .009863 | .007397 | .004849 | .002384 | 03 |
| 04 | .029753 | .027205 | .024904 | .022356 | .019890 | .017342 | .014877 | .012329 | .009781 | .007315 | .004767 | .002301 | 04 |
| 05 | .029671 | .027123 | .024822 | .022274 | .019808 | .017260 | .014795 | .012247 | .009699 | .007233 | .004685 | .002219 | 05 |
| 06 | .029589 | .027041 | .024740 | .022192 | .019726 | .017178 | .014712 | .012164 | .009616 | .007151 | .004603 | .002137 | 06 |
| 07 | .029507 | .026959 | .024658 | .022110 | .019644 | .017096 | .014630 | .012082 | .009534 | .007068 | .004521 | .002055 | 07 |
| 08 | .029425 | .026877 | .024575 | .022027 | .019562 | .017014 | .014548 | .012000 | .009452 | .006986 | .004438 | .001973 | 08 |
| 09 | .029342 | .026795 | .024493 | .021945 | .019479 | .016932 | .014466 | .011918 | .009370 | .006904 | .004356 | .001890 | 09 |
| 10 | .029260 | .026712 | .024411 | .021863 | .019397 | .016849 | .014384 | .011836 | .009288 | .006822 | .004274 | .001808 | 10 |
| 11 | .029178 | .026630 | .024329 | .021781 | .019315 | .016767 | .014301 | .011753 | .009205 | .006740 | .004192 | .001726 | 11 |
| 12 | .029096 | .026548 | .024247 | .021699 | .019233 | .016685 | .014219 | .011671 | .009123 | .006658 | .004110 | .001644 | 12 |
| 13 | .029014 | .026466 | .024164 | .021616 | .019151 | .016603 | .014137 | .011589 | .009041 | .006575 | .004027 | .001562 | 13 |
| 14 | .028932 | .026384 | .024082 | .021534 | .019068 | .016521 | .014055 | .011507 | .008959 | .006493 | .003945 | .001479 | 14 |
| 15 | .028849 | .026301 | .024000 | .021452 | .018986 | .016438 | .013973 | .011425 | .008877 | .006411 | .003863 | .001397 | 15 |
| 16 | .028767 | .026219 | .023918 | .021370 | .018904 | .016356 | .013890 | .011342 | .008795 | .006329 | .003781 | .001315 | 16 |
| 17 | .028685 | .026137 | .023836 | .021288 | .018822 | .016274 | .013808 | .011260 | .008712 | .006247 | .003699 | .001233 | 17 |
| 18 | .028603 | .026055 | .023753 | .021205 | .018740 | .016192 | .013726 | .011178 | .008630 | .006164 | .003616 | .001151 | 18 |
| 19 | .028521 | .025973 | .023671 | .021123 | .018658 | .016110 | .013644 | .011096 | .008548 | .006082 | .003534 | .001068 | 19 |
| 20 | .028438 | .025890 | .023589 | .021041 | .018575 | .016027 | .013562 | .011014 | .008466 | .006000 | .003452 | .000986 | 20 |
| 21 | .028356 | .025808 | .023507 | .020959 | .018493 | .015945 | .013479 | .010932 | .008384 | .005918 | .003370 | .000904 | 21 |
| 22 | .028274 | .025726 | .023425 | .020877 | .018411 | .015863 | .013397 | .010849 | .008301 | .005836 | .003288 | .000822 | 22 |
| 23 | .028192 | .025644 | .023342 | .020795 | .018329 | .015781 | .013315 | .010767 | .008219 | .005753 | .003205 | .000740 | 23 |
| 24 | .028110 | .025562 | .023260 | .020712 | .018247 | .015699 | .013233 | .010685 | .008137 | .005671 | .003123 | .000658 | 24 |
| 25 | .028027 | .025479 | .023178 | .020630 | .018164 | .015616 | .013151 | .010603 | .008055 | .005589 | .003041 | .000575 | 25 |
| 26 | .027945 | .025397 | .023096 | .020548 | .018082 | .015534 | .013068 | .010521 | .007973 | .005507 | .002959 | .000493 | 26 |
| 27 | .027863 | .025315 | .023014 | .020466 | .018000 | .015452 | .012986 | .010438 | .007890 | .005425 | .002877 | .000411 | 27 |
| 28 | .027781 | .025233 | .022932 | .020384 | .017918 | .015370 | .012904 | .010356 | .007808 | .005342 | .002795 | .000329 | 28 |
| 29 | .027699 | .025151 | .022849 | .020301 | .017836 | .015288 | .012822 | .010274 | .007726 | .005260 | .002712 | .000247 | 29 |
| 30 | .027616 | | .022767 | .020219 | .017753 | .015205 | .012740 | .010192 | .007644 | .005178 | .002630 | .000164 | 30 |
| 31 | .027534 | | .022685 | | .017671 | | .012658 | .010110 | | .005096 | | .000082 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT .067500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .067500 | .061767 | .056589 | .050856 | .045308 | .039575 | .034027 | .028295 | .022562 | .017014 | .011281 | .005733 | 01 |
| 02 | .067315 | .061582 | .056404 | .050671 | .045123 | .039390 | .033842 | .028110 | .022377 | .016829 | .011096 | .005548 | 02 |
| 03 | .067130 | .061397 | .056219 | .050486 | .044938 | .039205 | .033658 | .027925 | .022192 | .016644 | .010911 | .005363 | 03 |
| 04 | .066945 | .061212 | .056034 | .050301 | .044753 | .039021 | .033473 | .027740 | .022007 | .016459 | .010726 | .005178 | 04 |
| 05 | .066760 | .061027 | .055849 | .050116 | .044568 | .038836 | .033288 | .027555 | .021822 | .016274 | .010541 | .004993 | 05 |
| 06 | .066575 | .060842 | .055664 | .049932 | .044384 | .038651 | .033103 | .027370 | .021637 | .016089 | .010356 | .004808 | 06 |
| 07 | .066390 | .060658 | .055479 | .049747 | .044199 | .038466 | .032918 | .027185 | .021452 | .015904 | .010171 | .004623 | 07 |
| 08 | .066205 | .060473 | .055295 | .049562 | .044014 | .038281 | .032733 | .027000 | .021267 | .015719 | .009986 | .004438 | 08 |
| 09 | .066021 | .060288 | .055110 | .049377 | .043829 | .038096 | .032548 | .026815 | .021082 | .015534 | .009801 | .004253 | 09 |
| 10 | .065836 | .060103 | .054925 | .049192 | .043644 | .037911 | .032363 | .026630 | .020897 | .015349 | .009616 | .003068 | 10 |
| 11 | .065651 | .059918 | .054740 | .049007 | .043459 | .037726 | .032178 | .026445 | .020712 | .015164 | .009432 | .003884 | 11 |
| 12 | .065466 | .059733 | .054555 | .048822 | .043274 | .037541 | .031993 | .026260 | .020527 | .014979 | .009247 | .003699 | 12 |
| 13 | .065281 | .059548 | .054370 | .048637 | .043089 | .037356 | .031808 | .026075 | .020342 | .014795 | .009062 | .003514 | 13 |
| 14 | .065096 | .059363 | .054185 | .048452 | .042904 | .037171 | .031623 | .025890 | .020158 | .014610 | .008877 | .003329 | 14 |
| 15 | .064911 | .059178 | .054000 | .048267 | .042719 | .036986 | .031438 | .025705 | .019973 | .014425 | .008692 | .003144 | 15 |
| 16 | .064726 | .058993 | .053815 | .048082 | .042534 | .036801 | .031253 | .025521 | .019788 | .014240 | .008507 | .002959 | 16 |
| 17 | .064541 | .058808 | .053630 | .047897 | .042349 | .036616 | .031068 | .025336 | .019603 | .014055 | .008322 | .002774 | 17 |
| 18 | .064356 | .058623 | .053445 | .047712 | .042164 | .036432 | .030884 | .025151 | .019418 | .013870 | .008137 | .002589 | 18 |
| 19 | [illegible] | .058438 | .053260 | .047527 | .041979 | .036247 | .030699 | .024966 | .019233 | .013685 | .007952 | .002404 | 19 |
| 20 | [illegible] | .058253 | .053075 | .047342 | .041795 | .036062 | .030514 | .024781 | .019048 | .013500 | .007767 | .002219 | 20 |
| 21 | [illegible] | .058068 | .052890 | .047158 | .041610 | .035877 | .030329 | .024596 | .018863 | .013315 | .007582 | .002034 | 21 |
| 22 | [illegible] | .057884 | .052705 | .046973 | .041425 | .035692 | .030144 | .024411 | .018678 | .013130 | .007397 | .001849 | 22 |
| 23 | [illegible] | .057699 | .052521 | .046788 | .041240 | .035507 | .029959 | .024226 | .018493 | .012945 | .007212 | .001664 | 23 |
| 24 | [illegible] | .057514 | .052336 | .046603 | .041055 | .035322 | .029774 | .024041 | .018308 | .012760 | .007027 | .001479 | 24 |
| 25 | [illegible] | .057329 | .052151 | .046418 | .040870 | .035137 | .029589 | .023856 | .018123 | .012575 | .006842 | .001295 | 25 |
| 26 | [illegible] | .057144 | .051966 | .046233 | .040685 | .034952 | .029404 | .023671 | .017938 | .012390 | .006658 | .001110 | 26 |
| 27 | .062692 | .056959 | .051781 | .046048 | .040500 | .034767 | .029219 | .023486 | .017753 | .012205 | .006473 | .000925 | 27 |
| 28 | [illegible] | .056774 | .051596 | .045863 | .040315 | .034582 | .029034 | .023301 | .017568 | .012021 | .006288 | .000740 | 28 |
| 29 | [illegible] | .056589 | .051411 | .045678 | .040130 | .034397 | .028849 | .023116 | .017384 | .011836 | .006103 | .000555 | 29 |
| 30 | [illegible] | | .051226 | .045493 | .039945 | .034212 | .028664 | .022932 | .017199 | .011651 | .005918 | .000370 | 30 |
| 31 | [illegible] | | .051041 | | .039760 | | .028479 | .022747 | | .011466 | | .000185 | 31 |

MASTER COPY

# FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00 AT .082500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .082500 | .075493 | .069164 | .062158 | .055377 | .048370 | .041589 | .034582 | .027575 | .020795 | .013788 | .007007 | 01 |
| 02 | .082274 | .075267 | .068938 | .061932 | .055151 | .048144 | .041363 | .034356 | .027349 | .020568 | .013562 | .006781 | 02 |
| 03 | .082048 | .075041 | .068712 | .061705 | .054925 | .047918 | .041137 | .034130 | .027123 | .020342 | .013336 | .006555 | 03 |
| 04 | .081822 | .074815 | .068486 | .061479 | .054699 | .047692 | .040911 | .033904 | .026897 | .020116 | .013110 | .006329 | 04 |
| 05 | .081596 | .074589 | .068260 | .061253 | .054473 | .047466 | .040685 | .033678 | .026671 | .019890 | .012884 | .006103 | 05 |
| 06 | .081370 | .074363 | .068034 | .061027 | .054247 | .047240 | .040459 | .033452 | .026445 | .019664 | .012658 | .005877 | 06 |
| 07 | .081144 | .074137 | .067808 | .060801 | .054021 | .047014 | .040233 | .033226 | .026219 | .019438 | .012432 | .005651 | 07 |
| 08 | .080918 | .073911 | .067582 | .060575 | .053795 | .046788 | .040007 | .033000 | .025993 | .019212 | .012205 | .005425 | 08 |
| 09 | .080692 | .073685 | .067356 | .060349 | .053568 | .046562 | .039781 | .032774 | .025767 | .018986 | .011979 | .005199 | 09 |
| 10 | .080466 | .073459 | .067130 | .060123 | .053342 | .046336 | .039555 | .032548 | .025541 | .018760 | .011753 | .004973 | 10 |
| 11 | .080240 | .073233 | .066904 | .059897 | .053116 | .046110 | .039329 | .032322 | .025315 | .018534 | .011527 | .004747 | 11 |
| 12 | .080014 | .073007 | .066678 | .059671 | .052890 | .045884 | .039103 | .032096 | .025089 | .018308 | .011301 | .004521 | 12 |
| 13 | .079788 | .072781 | .066452 | .059445 | .052664 | .045658 | .038877 | .031870 | .024863 | .018082 | .011075 | .004295 | 13 |
| 14 | .079562 | .072555 | .066226 | .059219 | .052438 | .045432 | .038651 | .031644 | .024637 | .017856 | .010849 | .004068 | 14 |
| 15 | .079336 | .072329 | .066000 | .058993 | .052212 | .045205 | .038425 | .031418 | .024411 | .017630 | .010623 | .003842 | 15 |
| 16 | .079110 | .072103 | .065774 | .058767 | .051986 | .044979 | .038199 | .031192 | .024185 | .017404 | .010397 | .003616 | 16 |
| 17 | .078884 | .071877 | .065548 | .058541 | .051760 | .044753 | .037973 | .030966 | .023959 | .017178 | .010171 | .003390 | 17 |
| 18 | .078658 | .071651 | .065322 | .058315 | .051534 | .044527 | .037747 | .030740 | .023733 | .016952 | .009945 | .003164 | 18 |
| 19 | .078432 | .071425 | .065096 | .058089 | .051308 | .044301 | .037521 | .030514 | .023507 | .016726 | .009719 | .002938 | 19 |
| 20 | .078205 | .071199 | .064870 | .057863 | .051082 | .044075 | .037295 | .030288 | .023281 | .016500 | .009493 | .002712 | 20 |
| 21 | .077979 | .070973 | .064644 | .057637 | .050856 | .043849 | .037068 | .030062 | .023055 | .016274 | .009267 | .002486 | 21 |
| 22 | .077753 | .070747 | .064418 | .057411 | .050630 | .043623 | .036842 | .029836 | .022829 | .016048 | .009041 | .002260 | 22 |
| 23 | .077527 | .070521 | .064192 | .057185 | .050404 | .043397 | .036616 | .029610 | .022603 | .015822 | .008815 | .002034 | 23 |
| 24 | .077301 | .070295 | .063966 | .056959 | .050178 | .043171 | .036390 | .029384 | .022377 | .015596 | .008589 | .001808 | 24 |
| 25 | .077075 | .070068 | .063740 | .056733 | .049952 | .042945 | .036164 | .029158 | .022151 | .015370 | .008363 | .001582 | 25 |
| 26 | .076849 | .069842 | .063514 | .056507 | .049726 | .042719 | .035938 | .028932 | .021925 | .015144 | .008137 | .001356 | 26 |
| 27 | .076623 | .069616 | .063288 | .056281 | .049500 | .042493 | .035712 | .028705 | .021699 | .014918 | .007911 | .001130 | 27 |
| 28 | .076397 | .069390 | .063062 | .056055 | .049274 | .042267 | .035486 | .028479 | .021473 | .014692 | .007685 | .000904 | 28 |
| 29 | .076171 | .069164 | .062836 | .055829 | .049048 | .042041 | .035260 | .028253 | .021247 | .014466 | .007459 | .000678 | 29 |
| 30 | .075945 | | .062610 | .055603 | .048822 | .041815 | .035034 | .028027 | .021021 | .014240 | .007233 | .000452 | 30 |
| 31 | .075719 | | .062384 | | .048596 | | .034808 | .027801 | | .014014 | | .000226 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT .085000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | .085000 | .077781 | .071260 | .064041 | .057055 | .049836 | .042849 | .035630 | .028411 | .021425 | .014205 | .007219 | 01 |
| 2 | .084767 | .077548 | .071027 | .063808 | .056822 | .049603 | .042616 | .035397 | .028178 | .021192 | .013973 | .006986 | 02 |
| 3 | .084534 | .077315 | .070795 | .063575 | .056589 | .049370 | .042384 | .035164 | .027945 | .020959 | .013740 | .006753 | 03 |
| 4 | .084301 | .077082 | .070562 | .063342 | .056356 | .049137 | .042151 | .034932 | .027712 | .020726 | .013507 | .006521 | 04 |
| 5 | .084068 | .076849 | .070329 | .063110 | .056123 | .048904 | .041918 | .034699 | .027479 | .020493 | .013274 | .006288 | 05 |
| 6 | .083836 | .076616 | .070096 | .062877 | .055890 | .048671 | .041685 | .034466 | .027247 | .020260 | .013041 | .006055 | 06 |
| 7 | .083603 | .076384 | .069863 | .062644 | .055658 | .048438 | .041452 | .034233 | .027014 | .020027 | .012808 | .005822 | 07 |
| 8 | .083370 | .076151 | .069630 | .062411 | .055425 | .048205 | .041219 | .034000 | .026781 | .019795 | .012575 | .005589 | 08 |
| 9 | .083137 | .075918 | .069397 | .062178 | .055192 | .047973 | .040986 | .033767 | .026548 | .019562 | .012342 | .005356 | 09 |
| 10 | .082904 | .075685 | .069164 | .061945 | .054959 | .047740 | .040753 | .033534 | .026315 | .019329 | .012110 | .005123 | 10 |
| 11 | .082671 | .075452 | .068932 | .061712 | .054726 | .047507 | .040521 | .033301 | .026082 | .019096 | .011877 | .004890 | 11 |
| 12 | .082438 | .075219 | .068699 | .061479 | .054493 | .047274 | .040288 | .033068 | .025849 | .018863 | .011644 | .004658 | 12 |
| 13 | .082205 | .074986 | .068466 | .061247 | .054260 | .047041 | .040055 | .032836 | .025616 | .018630 | .011411 | .004425 | 13 |
| 14 | .081973 | .074753 | .068233 | .061014 | .054027 | .046808 | .039822 | .032603 | .025384 | .018397 | .011178 | .004192 | 14 |
| 15 | .081740 | .074521 | .068000 | .060781 | .053795 | .046575 | .039589 | .032370 | .025151 | .018164 | .010945 | .003959 | 15 |
| 16 | .081507 | .074288 | .067767 | .060548 | .053562 | .046342 | .039356 | .032137 | .024918 | .017932 | .010712 | .003726 | 16 |
| 17 | .081274 | .074055 | .067534 | .060315 | .053329 | .046110 | .039123 | .031904 | .024685 | .017699 | .010479 | .003493 | 17 |
| 18 | .081041 | .073822 | .067301 | .060082 | .053096 | .045877 | .038890 | .031671 | .024452 | .017466 | .010247 | .003260 | 18 |
| 19 | .080808 | .073589 | .067068 | .059849 | .052863 | .045644 | .038658 | .031438 | .024219 | .017233 | .010014 | .003027 | 19 |
| 20 | .080575 | .073356 | .066836 | .059616 | .052630 | .045411 | .038425 | .031205 | .023986 | .017000 | .009781 | .002795 | 20 |
| 21 | .080342 | .073123 | .066603 | .059384 | .052397 | .045178 | .038192 | .030973 | .023753 | .016767 | .009548 | .002562 | 21 |
| 22 | .080110 | .072890 | .066370 | .059151 | .052164 | .044945 | .037959 | .030740 | .023521 | .016534 | .009315 | .002329 | 22 |
| 23 | .079877 | .072658 | .066137 | .058918 | .051932 | .044712 | .037726 | .030507 | .023288 | .016301 | .009082 | .002096 | 23 |
| 24 | .079644 | .072425 | .065904 | .058685 | .051699 | .044479 | .037493 | .030274 | .023055 | .016068 | .008849 | .001863 | 24 |
| 25 | .079411 | .072192 | .065671 | .058452 | .051466 | .044247 | .037260 | .030041 | .022822 | .015836 | .008616 | .001630 | 25 |
| 26 | .079178 | .071959 | .065438 | .058219 | .051233 | .044014 | .037027 | .029808 | .022589 | .015603 | .008384 | .001397 | 26 |
| 27 | .078945 | .071726 | .065205 | .057986 | .051000 | .043781 | .036795 | .029575 | .022356 | .015370 | .008151 | .001164 | 27 |
| 28 | .078712 | .071493 | .064973 | .057753 | .050767 | .043548 | .036562 | .029342 | .022123 | .015137 | .007918 | .000932 | 28 |
| 29 | .078479 | .071260 | .064740 | .057521 | .050534 | .043315 | .036329 | .029110 | .021890 | .014904 | .007685 | .000699 | 29 |
| 30 | .078247 | | .064507 | .057288 | .050301 | .043082 | .036096 | .028877 | .021658 | .014671 | .007452 | .000466 | 30 |
| 31 | .078014 | | .064274 | | .050068 | | .035863 | .028644 | | .014438 | | .000233 | 31 |

MASTER COPY

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT .087500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .087500 | .080068 | .073356 | .065925 | .058733 | .051301 | .044110 | .036678 | .029247 | .022055 | .014623 | .007432 | 01 |
| 02 | .087260 | .079829 | .073116 | .065685 | .058493 | .051062 | .043870 | .036438 | .029007 | .021815 | .014384 | .007192 | 02 |
| 03 | .087021 | .079589 | .072877 | .065445 | .058253 | .050822 | .043630 | .036199 | .028767 | .021575 | .014144 | .006952 | 03 |
| 04 | .086781 | .079349 | .072637 | .065205 | .058014 | .050582 | .043390 | .035959 | .028527 | .021336 | .013904 | .006712 | 04 |
| 05 | .086541 | .079110 | .072397 | .064966 | .057774 | .050342 | .043151 | .035719 | .028288 | .021096 | .013664 | .006473 | 05 |
| 06 | .086301 | .078870 | .072158 | .064726 | .057534 | .050103 | .042911 | .035479 | .028048 | .020856 | .013425 | .006233 | 06 |
| 07 | .086062 | .078630 | .071918 | .064486 | .057295 | .049863 | .042671 | .035240 | .027808 | .020616 | .013185 | .005993 | 07 |
| 08 | .085822 | .078390 | .071678 | .064247 | .057055 | .049623 | .042432 | .035000 | .027568 | .020377 | .012945 | .005753 | 08 |
| 09 | .085582 | .078151 | .071438 | .064007 | .056815 | .049384 | .042192 | .034760 | .027329 | .020137 | .012705 | .005514 | 09 |
| 10 | .085342 | .077911 | .071199 | .063767 | .056575 | .049144 | .041952 | .034521 | .027089 | .019897 | .012466 | .005274 | 10 |
| 11 | .085103 | .077671 | .070959 | .063527 | .056336 | .048904 | .041712 | .034281 | .026849 | .019658 | .012226 | .005034 | 11 |
| 12 | .084863 | .077432 | .070719 | .063288 | .056096 | .048664 | .041473 | .034041 | .026610 | .019418 | .011986 | .004795 | 12 |
| 13 | .084623 | .077192 | .070479 | .063048 | .055856 | .048425 | .041233 | .033801 | .026370 | .019178 | .011747 | .004555 | 13 |
| 14 | .084384 | .076952 | .070240 | .062808 | .055616 | .048185 | .040993 | .033562 | .026130 | .018938 | .011507 | .004315 | 14 |
| 15 | .084144 | .076712 | .070000 | .062568 | .055377 | .047945 | .040753 | .033322 | .025890 | .018699 | .011267 | .004075 | 15 |
| 16 | .083904 | .076473 | .069760 | .062329 | .055137 | .047705 | .040514 | .033082 | .025651 | .018459 | .011027 | .003836 | 16 |
| 17 | .083664 | .076233 | .069521 | .062089 | .054897 | .047466 | .040274 | .032842 | .025411 | .018219 | .010788 | .003596 | 17 |
| 18 | .083425 | .075993 | .069281 | .061849 | .054658 | .047226 | .040034 | .032603 | .025171 | .017979 | .010548 | .003356 | 18 |
| 19 | .083185 | .075753 | .069041 | .061610 | .054418 | .046986 | .039795 | .032363 | .024932 | .017740 | .010308 | .003116 | 19 |
| 20 | .082945 | .075514 | .068801 | .061370 | .054178 | .046747 | .039555 | .032123 | .024692 | .017500 | .010068 | .002877 | 20 |
| 21 | .082705 | .075274 | .068562 | .061130 | .053938 | .046507 | .039315 | .031884 | .024452 | .017260 | .009829 | .002637 | 21 |
| 22 | .082466 | .075034 | .068322 | .060890 | .053699 | .046267 | .039075 | .031644 | .024212 | .017021 | .009589 | .002397 | 22 |
| 23 | .082226 | .074795 | .068082 | .060651 | .053459 | .046027 | .038836 | .031404 | .023973 | .016781 | .009349 | .002158 | 23 |
| 24 | .081986 | .074555 | .067842 | .060411 | .053219 | .045788 | .038596 | .031164 | .023733 | .016541 | .009110 | .001918 | 24 |
| 25 | .081747 | .074315 | .067603 | .060171 | .052979 | .045548 | .038356 | .030925 | .023493 | .016301 | .008870 | .001678 | 25 |
| 26 | .081507 | .074075 | .067363 | .059932 | .052740 | .045308 | .038116 | .030685 | .023253 | .016062 | .008630 | .001438 | 26 |
| 27 | .081267 | .073836 | .067123 | .059692 | .052500 | .045068 | .037877 | .030445 | .023014 | .015822 | .008390 | .001199 | 27 |
| 28 | .081027 | .073596 | .066884 | .059452 | .052260 | .044829 | .037637 | .030205 | .022774 | .015582 | .008151 | .000959 | 28 |
| 29 | .080788 | .073356 | .066644 | .059212 | .052021 | .044589 | .037397 | .029966 | .022534 | .015342 | .007911 | .000719 | 29 |
| 30 | .080548 | | .066404 | .058973 | .051781 | .044349 | .037158 | .029726 | .022295 | .015103 | .007671 | .000479 | 30 |
| 31 | .080308 | | .066164 | | .051541 | | .036918 | .029486 | | .014863 | | .000240 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT .090000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| .090000 | .082356 | .075452 | .067808 | .060411 | .052767 | .045370 | .037726 | .030082 | .022685 | .015041 | .007644 | 01 |
| .089753 | .082110 | .075205 | .067562 | .060164 | .052521 | .045123 | .037479 | .029836 | .022438 | .014795 | .007397 | 02 |
| .089507 | .081863 | .074959 | .067315 | .059918 | .052274 | .044877 | .037233 | .029589 | .022192 | .014548 | .007151 | 03 |
| .089260 | .081616 | .074712 | .067068 | .059671 | .052027 | .044630 | .036986 | .029342 | .021945 | .014301 | .006904 | 04 |
| .089014 | .081370 | .074466 | .066822 | .059425 | .051781 | .044384 | .036740 | .029096 | .021699 | .014055 | .006658 | 05 |
| .088767 | .081123 | .074219 | .066575 | .059178 | .051534 | .044137 | .036493 | .028849 | .021452 | .013808 | .006411 | 06 |
| .088521 | .080877 | .073973 | .066329 | .058932 | .051288 | .043890 | .036247 | .028603 | .021205 | .013562 | .006164 | 07 |
| .088274 | .080630 | .073726 | .066082 | .058685 | .051041 | .043644 | .036000 | .028356 | .020959 | .013315 | .005918 | 08 |
| .088027 | .080384 | .073479 | .065836 | .058438 | .050795 | .043397 | .035753 | .028110 | .020712 | .013068 | .005671 | 09 |
| .087781 | .080137 | .073233 | .065589 | .058192 | .050548 | .043151 | .035507 | .027863 | .020466 | .012822 | .005425 | 10 |
| .087534 | .079890 | .072986 | .065342 | .057945 | .050301 | .042904 | .035260 | .027616 | .020219 | .012575 | .005178 | 11 |
| .087288 | .079644 | .072740 | .065096 | .057699 | .050055 | .042658 | .035014 | .027370 | .019973 | .012329 | .004932 | 12 |
| .087041 | .079397 | .072493 | .064849 | .057452 | .049808 | .042411 | .034767 | .027123 | .019726 | .012082 | .004685 | 13 |
| .086795 | .079151 | .072247 | .064603 | .057205 | .049562 | .042164 | .034521 | .026877 | .019479 | .011836 | .004438 | 14 |
| .086548 | .078904 | .072000 | .064356 | .056959 | .049315 | .041918 | .034274 | .026630 | .019233 | .011589 | .004192 | 15 |
| .086301 | .078658 | .071753 | .064110 | .056712 | .049068 | .041671 | .034027 | .026384 | .018986 | .011342 | .003945 | 16 |
| .086055 | .078411 | .071507 | .063863 | .056466 | .048822 | .041425 | .033781 | .026137 | .018740 | .011096 | .003699 | 17 |
| .085808 | .078164 | .071260 | .063616 | .056219 | .048575 | .041178 | .033534 | .025890 | .018493 | .010849 | .003452 | 18 |
| .085562 | .077918 | .071014 | .063370 | .055973 | .048329 | .040932 | .033288 | .025644 | .018247 | .010603 | .003205 | 19 |
| .085[illegible] | .077671 | .070767 | .063123 | .055726 | .048082 | .040685 | .033041 | .025397 | .018000 | .010356 | .002959 | 20 |
| .085[illegible] | .077425 | .070521 | .062877 | .055479 | .047836 | .040438 | .032795 | .025151 | .017753 | .010110 | .002712 | 21 |
| .084[illegible] | .077178 | .070274 | .062630 | .055233 | .047589 | .040192 | .032548 | .024904 | .017507 | .009863 | .002466 | 22 |
| .084[illegible] | .076932 | .070027 | .062384 | .054986 | .047342 | .039945 | .032301 | .024658 | .017260 | .009616 | .002219 | 23 |
| .084[illegible] | .076685 | .069781 | .062137 | .054740 | .047096 | .039699 | .032055 | .024411 | .017014 | .009370 | .001973 | 24 |
| .084082 | .076438 | .069534 | .061890 | .054493 | .046849 | .039452 | .031808 | .024164 | .016767 | .009123 | .001726 | 25 |
| .083[illegible] | .076192 | .069288 | .061644 | .054247 | .046603 | .039205 | .031562 | .023918 | .016521 | .008877 | .001479 | 26 |
| .083[illegible] | .075945 | .069041 | .061397 | .054000 | .046356 | .038959 | .031315 | .023671 | .016274 | .008630 | .001233 | 27 |
| .083342 | .075699 | .068795 | .061151 | .053753 | .046110 | .038712 | .031068 | .023425 | .016027 | .008384 | .000986 | 28 |
| .083096 | .075452 | .068548 | .060904 | .053507 | .045863 | .038466 | .030822 | .023178 | .015781 | .008137 | .000740 | 29 |
| .08[illegible] | | .068301 | .060658 | .053260 | .045616 | .038219 | .030575 | .022932 | .015534 | .007890 | .000493 | 30 |
| .08[illegible] | | .068055 | | .053014 | | .037973 | .030329 | | .015288 | | .000247 | 31 |

MASTER COPY

(2-74) SP PN

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 2.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .020000 | .018301 | .016767 | .015068 | .013425 | .011726 | .010082 | .008384 | .006685 | .005041 | .003342 | .001699 | 01 |
| 02 | .019945 | .018247 | .016712 | .015014 | .013370 | .011671 | .010027 | .008329 | .006630 | .004986 | .003288 | .001644 | 02 |
| 03 | .019890 | .018192 | .016658 | .014959 | .013315 | .011616 | .009973 | .008274 | .006575 | .004932 | .003233 | .001589 | 03 |
| 04 | .019836 | .018137 | .016603 | .014904 | .013260 | .011562 | .009918 | .008219 | .006521 | .004877 | .003178 | .001534 | 04 |
| 05 | .019781 | .018082 | .016548 | .014849 | .013205 | .011507 | .009863 | .008164 | .006466 | .004822 | .003123 | .001479 | 05 |
| 06 | .019726 | .018027 | .016493 | .014795 | .013151 | .011452 | .009808 | .008110 | .006411 | .004767 | .003068 | .001425 | 06 |
| 07 | .019671 | .017973 | .016438 | .014740 | .013096 | .011397 | .009753 | .008055 | .006356 | .004712 | .003014 | .001370 | 07 |
| 08 | .019616 | .017918 | .016384 | .014685 | .013041 | .011342 | .009699 | .008000 | .006301 | .004658 | .002959 | .001315 | 08 |
| 09 | .019562 | .017863 | .016329 | .014630 | .012986 | .011288 | .009644 | .007945 | .006247 | .004603 | .002904 | .001260 | 09 |
| 10 | .019507 | .017808 | .016274 | .014575 | .012932 | .011233 | .009589 | .007890 | .006192 | .004548 | .002849 | .001205 | 10 |
| 11 | .019452 | .017753 | .016219 | .014521 | .012877 | .011178 | .009534 | .007836 | .006137 | .004493 | .002795 | .001151 | 11 |
| 12 | .019397 | .017699 | .016164 | .014466 | .012822 | .011123 | .009479 | .007781 | .006082 | .004438 | .002740 | .001096 | 12 |
| 13 | .019342 | .017644 | .016110 | .014411 | .012767 | .011068 | .009425 | .007726 | .006027 | .004384 | .002685 | .001041 | 13 |
| 14 | .019288 | .017589 | .016055 | .014356 | .012712 | .011014 | .009370 | .007671 | .005973 | .004329 | .002630 | .000986 | 14 |
| 15 | .019233 | .017534 | .016000 | .014301 | .012658 | .010959 | .009315 | .007616 | .005918 | .004274 | .002575 | .000932 | 15 |
| 16 | .019178 | .017479 | .015945 | .014247 | .012603 | .010904 | .009260 | .007562 | .005863 | .004219 | .002521 | .000877 | 16 |
| 17 | .019123 | .017425 | .015890 | .014192 | .012548 | .010849 | .009205 | .007507 | .005808 | .004164 | .002466 | .000822 | 17 |
| 18 | .019068 | .017370 | .015836 | .014137 | .012493 | .010795 | .009151 | .007452 | .005753 | .004110 | .002411 | .000767 | 18 |
| 19 | .019014 | .017315 | .015781 | .014082 | .012438 | .010740 | .009096 | .007397 | .005699 | .004055 | .002356 | .000712 | 19 |
| 20 | .018959 | .017260 | .015726 | .014027 | .012384 | .010685 | .009041 | .007342 | .005644 | .004000 | .002301 | .000658 | 20 |
| 21 | .018904 | .017205 | .015671 | .013973 | .012329 | .010630 | .008986 | .007288 | .005589 | .003945 | .002247 | .000603 | 21 |
| 22 | .018849 | .017151 | .015616 | .013918 | .012274 | .010575 | .008932 | .007233 | .005534 | .003890 | .002192 | .000548 | 22 |
| 23 | .018795 | .017096 | .015562 | .013863 | .012219 | .010521 | .008877 | .007178 | .005479 | .003836 | .002137 | .000493 | 23 |
| 24 | .018740 | .017041 | .015507 | .013808 | .012164 | .010466 | .008822 | .007123 | .005425 | .003781 | .002082 | .000438 | 24 |
| 25 | .018685 | .016986 | .015452 | .013753 | .012110 | .010411 | .008767 | .007068 | .005370 | .003726 | .002027 | .000384 | 25 |
| 26 | .018630 | .016932 | .015397 | .013699 | .012055 | .010356 | .008712 | .007014 | .005315 | .003671 | .001973 | .000329 | 26 |
| 27 | .018575 | .016877 | .015342 | .013644 | .012000 | .010301 | .008658 | .006959 | .005260 | .003616 | .001918 | .000274 | 27 |
| 28 | .018521 | .016822 | .015288 | .013589 | .011945 | .010247 | .008603 | .006904 | .005205 | .003562 | .001863 | .000219 | 28 |
| 29 | .018466 | .016767 | .015233 | .013534 | .011890 | .010192 | .008548 | .006849 | .005151 | .003507 | .001808 | .000164 | 29 |
| 30 | .018411 | | .015178 | .013479 | .011836 | .010137 | .008493 | .006795 | .005096 | .003452 | .001753 | .000110 | 30 |
| 31 | .018356 | | .015123 | | .011781 | | .008438 | .006740 | | .003397 | | .000055 | 31 |



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Sp. PN 5-20-74

## FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00 AT .092500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .092500 | .084644 | .077548 | .069692 | .062089 | .054233 | .046630 | .038774 | .030918 | .023315 | .015459 | .007856 | 01 |
| 02 | .092247 | .084390 | .077295 | .069438 | .061836 | .053979 | .046377 | .038521 | .030664 | .023062 | .015205 | .007603 | 02 |
| 03 | .091993 | .084137 | .077041 | .069185 | .061582 | .053726 | .046123 | .038267 | .030411 | .022808 | .014952 | .007349 | 03 |
| 04 | .091740 | .083884 | .076788 | .068932 | .061329 | .053473 | .045870 | .038014 | .030158 | .022555 | .014699 | .007096 | 04 |
| 05 | .091486 | .083630 | .076534 | .068678 | .061075 | .053219 | .045616 | .037760 | .029904 | .022301 | .014445 | .006842 | 05 |
| 06 | .091233 | .083377 | .076281 | .068425 | .060822 | .052966 | .045363 | .037507 | .029651 | .022048 | .014192 | .006589 | 06 |
| 07 | .090979 | .083123 | .076027 | .068171 | .060568 | .052712 | .045110 | .037253 | .029397 | .021795 | .013938 | .006336 | 07 |
| 08 | .090726 | .082870 | .075774 | .067918 | .060315 | .052459 | .044856 | .037000 | .029144 | .021541 | .013685 | .006082 | 08 |
| 09 | .090473 | .082616 | .075521 | .067664 | .060062 | .052205 | .044603 | .036747 | .028890 | .021288 | .013432 | .005829 | 09 |
| 10 | .090219 | .082363 | .075267 | .067411 | .059808 | .051952 | .044349 | .036493 | .028637 | .021034 | .013178 | .005575 | 10 |
| 11 | .089966 | .082110 | .075014 | .067158 | .059555 | .051699 | .044096 | .036240 | .028384 | .020781 | .012925 | .005322 | 11 |
| 12 | .089712 | .081856 | .074760 | .066904 | .059301 | .051445 | .043842 | .035986 | .028130 | .020527 | .012671 | .005068 | 12 |
| 13 | .089459 | .081603 | .074507 | .066651 | .059048 | .051192 | .043589 | .035733 | .027877 | .020274 | .012418 | .004815 | 13 |
| 14 | .089205 | .081349 | .074253 | .066397 | .058795 | .050938 | .043336 | .035479 | .027623 | .020021 | .012164 | .004562 | 14 |
| 15 | .088952 | .081096 | .074000 | .066144 | .058541 | .050685 | .043082 | .035226 | .027370 | .019767 | .011911 | .004308 | 15 |
| 16 | .088699 | .080842 | .073747 | .065890 | .058288 | .050432 | .042829 | .034973 | .027116 | .019514 | .011658 | .004055 | 16 |
| 17 | .088445 | .080589 | .073493 | .065637 | .058034 | .050178 | .042575 | .034719 | .026863 | .019260 | .011404 | .003801 | 17 |
| 18 | .088192 | .080336 | .073240 | .065384 | .057781 | .049925 | .042322 | .034466 | .026610 | .019007 | .011151 | .003548 | 18 |
| 19 | .087938 | .080082 | .072986 | .065130 | .057527 | .049671 | .042068 | .034212 | .026356 | .018753 | .010897 | .003295 | 19 |
| 20 | .087685 | .079829 | .072733 | .064877 | .057274 | .049418 | .041815 | .033959 | .026103 | .018500 | .010644 | .003041 | 20 |
| 21 | .087432 | .079575 | .072479 | .064623 | .057021 | .049164 | .041562 | .033705 | .025849 | .018247 | .010390 | .002788 | 21 |
| 22 | .087178 | .079322 | .072226 | .064370 | .056767 | .048911 | .041308 | .033452 | .025596 | .017993 | .010137 | .002534 | 22 |
| 23 | .086925 | .079068 | .071973 | .064116 | .056514 | .048658 | .041055 | .033199 | .025342 | .017740 | .009884 | .002281 | 23 |
| 24 | .086671 | .078815 | .071719 | .063863 | .056260 | .048404 | .040801 | .032945 | .025089 | .017486 | .009630 | .002027 | 24 |
| 25 | .086418 | .078562 | .071466 | .063610 | .056007 | .048151 | .040548 | .032692 | .024836 | .017233 | .009377 | .001774 | 25 |
| 26 | .086164 | .078308 | .071212 | .063356 | .055753 | .047897 | .040295 | .032438 | .024582 | .016979 | .009123 | .001521 | 26 |
| 27 | .085911 | .078055 | .070959 | .063103 | .055500 | .047644 | .040041 | .032185 | .024329 | .016726 | .008870 | .001267 | 27 |
| 28 | .085658 | .077801 | .070705 | .062849 | .055247 | .047390 | .039788 | .031932 | .024075 | .016473 | .008616 | .001014 | 28 |
| 29 | .085404 | .077548 | .070452 | .062596 | .054993 | .047137 | .039534 | .031678 | .023822 | .016219 | .008363 | .000760 | 29 |
| 30 | .085151 | | .070199 | .062342 | .054740 | .046884 | .039281 | .031425 | .023568 | .015966 | .008110 | .000507 | 30 |
| 31 | .084897 | | .069945 | | .054486 | | .039027 | .031171 | | .015712 | | .000253 | 31 |

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FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT .095000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .095000 | .086932 | .079644 | .071575 | .063767 | .055699 | .047890 | .039822 | .031753 | .023945 | .015877 | .008068 | 01 |
| 02 | .094740 | .086671 | .079384 | .071315 | .063507 | .055438 | .047630 | .039562 | .031493 | .023685 | .015616 | .007808 | 02 |
| 03 | .094479 | .086411 | .079123 | .071055 | .063247 | .055178 | .047370 | .039301 | .031233 | .023425 | .015356 | .007548 | 03 |
| 04 | .094219 | .086151 | .078863 | .070795 | .062986 | .054918 | .047110 | .039041 | .030973 | .023164 | .015096 | .007288 | 04 |
| 05 | .093959 | .085890 | .078603 | .070534 | .062726 | .054658 | .046849 | .038781 | .030712 | .022904 | .014836 | .007027 | 05 |
| 06 | .093699 | .085630 | .078342 | .070274 | .062466 | .054397 | .046589 | .038521 | .030452 | .022644 | .014375 | .006767 | 06 |
| 07 | .093438 | .085370 | .078082 | .070014 | .062205 | .054137 | .046329 | .038260 | .030192 | .022384 | .014315 | .006507 | 07 |
| 08 | .093178 | .085110 | .077822 | .069753 | .061945 | .053877 | .046068 | .038000 | .029932 | .022123 | .014055 | .006247 | 08 |
| 09 | .092918 | .084849 | .077562 | .069493 | .061685 | .053616 | .045808 | .037740 | .029671 | .021863 | .013795 | .005986 | 09 |
| 10 | .092658 | .084589 | .077301 | .069233 | .061425 | .053356 | .045548 | .037479 | .029411 | .021603 | .013534 | .005726 | 10 |
| 11 | .092397 | .084329 | .077041 | .068973 | .061164 | .053096 | .045288 | .037219 | .029151 | .021342 | .013274 | .005466 | 11 |
| 12 | .092137 | .084068 | .076781 | .068712 | .060904 | .052836 | .045027 | .036959 | .028890 | .021082 | .013014 | .005205 | 12 |
| 13 | .091877 | .083808 | .076521 | .068452 | .060644 | .052575 | .044767 | .036699 | .028630 | .020822 | .012753 | .004945 | 13 |
| 14 | .091616 | .083548 | .076260 | .068192 | .060384 | .052315 | .044507 | .036438 | .028370 | .020562 | .012493 | .004685 | 14 |
| 15 | .091356 | .083288 | .076000 | .067932 | .060123 | .052055 | .044247 | .036178 | .028110 | .020301 | .012233 | .004425 | 15 |
| 16 | .091096 | .083027 | .075740 | .067671 | .059863 | .051795 | .043986 | .035918 | .027849 | .020041 | .011973 | .004164 | 16 |
| 17 | .090836 | .082767 | .075479 | .067411 | .059603 | .051534 | .043726 | .035658 | .027589 | .019781 | .011712 | .003904 | 17 |
| 18 | .090575 | .082507 | .075219 | .067151 | .059342 | .051274 | .043466 | .035397 | .027329 | .019521 | .011452 | .003644 | 18 |
| 19 | .090315 | .082247 | .074959 | .066890 | .059082 | .051014 | .043205 | .035137 | .027068 | .019260 | .011192 | .003384 | 19 |
| 20 | .090055 | .081986 | .074699 | .066630 | .058822 | .050753 | .042945 | .034877 | .026808 | .019000 | .010932 | .003123 | 20 |
| 21 | .089795 | .081726 | .074438 | .066370 | .058562 | .050493 | .042685 | .034616 | .026548 | .018740 | .010671 | .002863 | 21 |
| 22 | .089534 | .081466 | .074178 | .066110 | .058301 | .050233 | .042425 | .034356 | .026288 | .018479 | .010411 | .002603 | 22 |
| 23 | .089274 | .081205 | .073918 | .065849 | .058041 | .049973 | .042164 | .034096 | .026027 | .018219 | .010151 | .002342 | 23 |
| 24 | .089014 | .080945 | .073658 | .065589 | .057781 | .049712 | .041904 | .033836 | .025767 | .017959 | .009890 | .002082 | 24 |
| 25 | .088753 | .080685 | .073397 | .065329 | .057521 | .049452 | .041644 | .033575 | .025507 | .017699 | .009630 | .001822 | 25 |
| 26 | .088493 | .080425 | .073137 | .065068 | .057260 | .049192 | .041384 | .033315 | .025247 | .017438 | .009370 | .001562 | 26 |
| 27 | .088233 | .080164 | .072877 | .064808 | .057000 | .048932 | .041123 | .033055 | .024986 | .017178 | .009110 | .001301 | 27 |
| 28 | .087973 | .079904 | .072616 | .064548 | .056740 | .048671 | .040863 | .032795 | .024726 | .016918 | .008849 | .001041 | 28 |
| 29 | .087712 | .079644 | .072356 | .064288 | .056479 | .048411 | .040603 | .032534 | .024466 | .016658 | .008589 | .000781 | 29 |
| 30 | .087452 | | .072096 | .064027 | .056219 | .048151 | .040342 | .032274 | .024205 | .016397 | .008329 | .000521 | 30 |
| 31 | .087192 | | .071836 | | .055959 | | .040082 | .032014 | | .016137 | | .000260 | 31 |



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FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT .100000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .100000 | .091507 | .083836 | .075342 | .067123 | .058630 | .050411 | .041918 | .033629 | .025205 | .016712 | .008493 | 01 |
| 02 | .099726 | .091233 | .083562 | .075068 | .066849 | .058356 | .050137 | .041644 | .033151 | .024932 | .016438 | .008219 | 02 |
| 03 | .099452 | .090959 | .083289 | .074795 | .066575 | .058082 | .049863 | .041370 | .032877 | .024658 | .016164 | .007945 | 03 |
| 04 | .099178 | .090685 | .083014 | .074521 | .066301 | .057808 | .049589 | .041096 | .032603 | .024384 | .015890 | .007671 | 04 |
| 05 | .098904 | .090411 | .082740 | .074247 | .066027 | .057534 | .049315 | .040822 | .032329 | .024110 | .015616 | .007397 | 05 |
| 06 | .098630 | .090137 | .082466 | .073973 | .065753 | .057260 | .049041 | .040548 | .032055 | .023836 | .015342 | .007123 | 06 |
| 07 | .098356 | .089863 | .082192 | .073699 | .065479 | .056986 | .048767 | .040274 | .031781 | .023562 | .015068 | .006849 | 07 |
| 08 | .098082 | .089589 | .081918 | .073425 | .065205 | .056712 | .048493 | .040000 | .031507 | .023288 | .014795 | .006575 | 08 |
| 09 | .097808 | .089315 | .081644 | .073151 | .064932 | .056438 | .048219 | .039726 | .031233 | .023014 | .014521 | .006301 | 09 |
| 10 | .097534 | .089041 | .081370 | .072877 | .064658 | .056164 | .047945 | .039452 | .030959 | .022740 | .014247 | .006027 | 10 |
| 11 | .097260 | .088767 | .081096 | .072603 | .064384 | .055890 | .047671 | .039178 | .030685 | .022466 | .013973 | .005753 | 11 |
| 12 | .096986 | .088493 | .080822 | .072329 | .064110 | .055616 | .047397 | .038904 | .030411 | .022192 | .013699 | .005479 | 12 |
| 13 | .096712 | .088219 | .080548 | .072055 | .063836 | .055342 | .047123 | .038630 | .030137 | .021918 | .013425 | .005205 | 13 |
| 14 | .096438 | .087945 | .080274 | .071781 | .063562 | .055068 | .046849 | .038356 | .029863 | .021644 | .013151 | .004932 | 14 |
| 15 | .096164 | .087671 | .080000 | .071507 | .063288 | .054795 | .046575 | .038082 | .029589 | .021370 | .012877 | .004658 | 15 |
| 16 | .095890 | .087397 | .079726 | .071233 | .063014 | .054521 | .046301 | .037808 | .029315 | .021096 | .012603 | .004384 | 16 |
| 17 | .095616 | .087123 | .079452 | .070959 | .062740 | .054247 | .046027 | .037534 | .029041 | .020822 | .012329 | .004110 | 17 |
| 18 | .095342 | .086849 | .079178 | .070685 | .062466 | .053973 | .045753 | .037260 | .028767 | .020548 | .012055 | .003836 | 18 |
| 19 | .095068 | .086575 | .078904 | .070411 | .062192 | .053699 | .045479 | .036986 | .028493 | .020274 | .011781 | .003562 | 19 |
| 20 | .094795 | .086301 | .078630 | .070137 | .061918 | .053425 | .045205 | .036712 | .028219 | .020000 | .011507 | .003288 | 20 |
| 21 | .094521 | .086027 | .078356 | .069863 | .061644 | .053151 | .044932 | .036438 | .027945 | .019726 | .011233 | .003014 | 21 |
| 22 | .094247 | .085753 | .078082 | .069589 | .061370 | .052877 | .044658 | .036164 | .027671 | .019452 | .010959 | .002740 | 22 |
| 23 | .093973 | .085479 | .077808 | .069315 | .061096 | .052603 | .044384 | .035890 | .027397 | .019178 | .010685 | .002466 | 23 |
| 24 | .093699 | .085205 | .077534 | .069041 | .060822 | .052329 | .044110 | .035616 | .027123 | .018904 | .010411 | .002192 | 24 |
| 25 | .093425 | .084932 | .077260 | .068767 | .060548 | .052055 | .043836 | .035342 | .026849 | .018630 | .010137 | .001918 | 25 |
| 26 | .093151 | .084658 | .076986 | .068493 | .060274 | .051781 | .043562 | .035068 | .026575 | .018356 | .009863 | .001644 | 26 |
| 27 | .092877 | .084384 | .076712 | .068219 | .060000 | .051507 | .043288 | .034795 | .026301 | .018082 | .009589 | .001370 | 27 |
| 28 | .092603 | .084110 | .076438 | .067945 | .059726 | .051233 | .043014 | .034521 | .026027 | .017808 | .009315 | .001096 | 28 |
| 29 | .092329 | .083836 | .076164 | .067671 | .059452 | .050959 | .042740 | .034247 | .025753 | .017534 | .009041 | .000822 | 29 |
| 30 | .092055 | | .075890 | .067397 | .059178 | .050685 | .042466 | .033973 | .025479 | .017260 | .008767 | .000548 | 30 |
| 31 | .091781 | | .075616 | | .058904 | | .042192 | .033699 | | .016986 | | .000274 | 31 |

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FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT .081250 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .081250 | .074349 | .068116 | .061216 | .054538 | .047637 | .040959 | .034058 | .027158 | .020479 | .013579 | .006900 | 01 |
| 02 | .081027 | .074127 | .067894 | .060993 | .054315 | .047414 | .040736 | .033836 | .026935 | .020257 | .013356 | .006677 | 02 |
| 03 | .080805 | .073904 | .067671 | .060771 | .054092 | .047192 | .040514 | .033613 | .026712 | .020034 | .013134 | .006455 | 03 |
| 04 | .080582 | .073682 | .067449 | .060548 | .053870 | .046969 | .040291 | .033390 | .026490 | .019812 | .012911 | .006232 | 04 |
| 05 | .080360 | .073459 | .067226 | .060325 | .053647 | .046747 | .040068 | .033168 | .026267 | .019589 | .012688 | .006010 | 05 |
| 06 | .080137 | .073236 | .067003 | .060103 | .053425 | .046524 | .039846 | .032945 | .026045 | .019366 | .012466 | .005788 | 06 |
| 07 | .079914 | .073014 | .066781 | .059880 | .053202 | .046301 | .039623 | .032723 | .025822 | .019144 | .012243 | .005565 | 07 |
| 08 | .079692 | .072791 | .066558 | .059658 | .052979 | .046079 | .039401 | .032500 | .025599 | .018921 | .012021 | .005342 | 08 |
| 09 | .079469 | .072568 | .066336 | .059435 | .052757 | .045856 | .039178 | .032277 | .025377 | .018699 | .011798 | .005120 | 09 |
| 10 | .079247 | .072346 | .066113 | .059212 | .052534 | .045634 | .038955 | .032055 | .025154 | .018476 | .011575 | .004897 | 10 |
| 11 | .079024 | .072123 | .065890 | .058990 | .052312 | .045411 | .038733 | .031832 | .024932 | .018253 | .011353 | .004675 | 11 |
| 12 | .078801 | .071901 | .065668 | .058767 | .052089 | .045188 | .038510 | .031610 | .024709 | .018031 | .011130 | .004452 | 12 |
| 13 | .078579 | .071678 | .065445 | .058545 | .051866 | .044966 | .038288 | .031387 | .024486 | .017808 | .010908 | .004229 | 13 |
| 14 | .078356 | .071455 | .065223 | .058322 | .051644 | .044743 | .038065 | .031164 | .024264 | .017586 | .010685 | .004007 | 14 |
| 15 | .078134 | .071233 | .065000 | .058099 | .051421 | .044521 | .037842 | .030942 | .024041 | .017363 | .010462 | .003784 | 15 |
| 16 | .077911 | .071010 | .064777 | .057877 | .051199 | .044298 | .037620 | .030719 | .023818 | .017140 | .010240 | .003562 | 16 |
| 17 | .077688 | .070788 | .064555 | .057654 | .050976 | .044075 | .037397 | .030497 | .023596 | .016918 | .010017 | .003339 | 17 |
| 18 | .077466 | .070565 | .064332 | .057432 | .050753 | .043853 | .037175 | .030274 | .023373 | .016695 | .009795 | .003116 | 18 |
| 19 | .077243 | .070342 | .064110 | .057209 | .050531 | .043630 | .036952 | .030051 | .023151 | .016473 | .009572 | .002894 | 19 |
| 20 | .077021 | .070120 | .063887 | .056986 | .050308 | .043408 | .036729 | .029829 | .022928 | .016250 | .009349 | .002671 | 20 |
| 21 | .076798 | .069897 | .063664 | .056764 | .050086 | .043185 | .036507 | .029606 | .022705 | .016027 | .009127 | .002449 | 21 |
| 22 | .076575 | .069675 | .063442 | .056541 | .049863 | .042962 | .036284 | .029384 | .022483 | .015805 | .008904 | .002226 | 22 |
| 23 | .076353 | .069452 | .063219 | .056318 | .049640 | .042740 | .036062 | .029161 | .022260 | .015582 | .008682 | .002003 | 23 |
| 24 | .076130 | .069229 | .062997 | .056096 | .049418 | .042517 | .035839 | .028938 | .022038 | .015360 | .008459 | .001781 | 24 |
| 25 | .075908 | .069007 | .062774 | .055873 | .049195 | .042295 | .035616 | .028716 | .021815 | .015137 | .008236 | .001558 | 25 |
| 26 | .075685 | .068784 | .062551 | .055651 | .048973 | .042072 | .035394 | .028493 | .021592 | .014914 | .008014 | .001336 | 26 |
| 27 | .075462 | .068562 | .062329 | .055428 | .048750 | .041849 | .035171 | .028271 | .021370 | .014692 | .007791 | .001113 | 27 |
| 28 | .075240 | .068339 | .062106 | .055205 | .048527 | .041627 | .034949 | .028048 | .021147 | .014469 | .007568 | .000890 | 28 |
| 29 | .075017 | .068116 | .061884 | .054983 | .048305 | .041404 | .034726 | .027825 | .020925 | .014247 | .007346 | .000668 | 29 |
| 30 | .074795 | | .061661 | .054760 | .048082 | .041182 | .034503 | .027603 | .020702 | .014024 | .007123 | .000445 | 30 |
| 31 | .074572 | | .061438 | | .047860 | | .034281 | .027380 | | .013801 | | .000223 | 31 |

MASTER COPY

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 05.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .055000 | .050329 | .046110 | .041438 | .036918 | .032247 | .027726 | .023055 | .018384 | .013863 | .009192 | .004671 | 01 |
| 02 | .054849 | .050178 | .045959 | .041288 | .036767 | .032096 | .027575 | .022904 | .018233 | .013712 | .009041 | .004521 | 02 |
| 03 | .054699 | .050027 | .045808 | .041137 | .036616 | .031945 | .027425 | .022753 | .018082 | .013562 | .008890 | .004370 | 03 |
| 04 | .054548 | .049877 | .045658 | .040986 | .036466 | .031795 | .027274 | .022603 | .017932 | .013411 | .008740 | .004219 | 04 |
| 05 | .054397 | .049726 | .045507 | .040836 | .036315 | .031644 | .027123 | .022452 | .017781 | .013260 | .008589 | .004068 | 05 |
| 06 | .054247 | .049575 | .045356 | .040685 | .036164 | .031493 | .026973 | .022301 | .017630 | .013110 | .008438 | .003918 | 06 |
| 07 | .054096 | .049425 | .045205 | .040534 | .036014 | .031342 | .026822 | .022151 | .017479 | .012959 | .008288 | .003767 | 07 |
| 08 | .053945 | .049274 | .045055 | .040384 | .035863 | .031192 | .026671 | .022000 | .017329 | .012808 | .008137 | .003616 | 08 |
| 09 | .053795 | .049123 | .044904 | .040233 | .035712 | .031041 | .026521 | .021849 | .017178 | .012658 | .007986 | .003466 | 09 |
| 10 | .053644 | .048973 | .044753 | .040082 | .035562 | .030890 | .026370 | .021699 | .017027 | .012507 | .007836 | .003315 | 10 |
| 11 | .053493 | .048822 | .044603 | .039932 | .035411 | .030740 | .026219 | .021548 | .016877 | .012356 | .007685 | .003164 | 11 |
| 12 | .053342 | .048671 | .044452 | .039781 | .035260 | .030589 | .026068 | .021397 | .016726 | .012205 | .007534 | .003014 | 12 |
| 13 | .053192 | .048521 | .044301 | .039630 | .035110 | .030438 | .025918 | .021247 | .016575 | .012055 | .007384 | .002863 | 13 |
| 14 | .053041 | .048370 | .044151 | .039479 | .034959 | .030288 | .025767 | .021096 | .016425 | .011904 | .007233 | .002712 | 14 |
| 15 | .052890 | .048219 | .044000 | .039329 | .034808 | .030137 | .025616 | .020945 | .016274 | .011753 | .007082 | .002562 | 15 |
| 16 | .052740 | .048068 | .043849 | .039178 | .034658 | .029986 | .025466 | .020795 | .016123 | .011603 | .006932 | .002411 | 16 |
| 17 | .052589 | .047918 | .043699 | .039027 | .034507 | .029836 | .025315 | .020644 | .015973 | .011452 | .006781 | .002260 | 17 |
| 18 | .052438 | .047767 | .043548 | .038877 | .034356 | .029685 | .025164 | .020493 | .015822 | .011301 | .006630 | .002110 | 18 |
| 19 | .052288 | .047616 | .043397 | .038726 | .034205 | .029534 | .025014 | .020342 | .015671 | .011151 | .006479 | .001959 | 19 |
| 20 | .052137 | .047466 | .043247 | .038575 | .034055 | .029384 | .024863 | .020192 | .015521 | .011000 | .006329 | .001808 | 20 |
| 21 | .051986 | .047315 | .043096 | .038425 | .033904 | .029233 | .024712 | .020041 | .015370 | .010849 | .006178 | .001658 | 21 |
| 22 | .051836 | .047164 | .042945 | .038274 | .033753 | .029082 | .024562 | .019890 | .015219 | .010699 | .006027 | .001507 | 22 |
| 23 | .051685 | .047014 | .042795 | .038123 | .033603 | .028932 | .024411 | .019740 | .015068 | .010548 | .005877 | .001356 | 23 |
| 24 | .051534 | .046863 | .042644 | .037973 | .033452 | .028781 | .024260 | .019589 | .014918 | .010397 | .005726 | .001205 | 24 |
| 25 | .051384 | .046712 | .042493 | .037822 | .033301 | .028630 | .024110 | .019438 | .014767 | .010247 | .005575 | .001055 | 25 |
| 26 | .051233 | .046562 | .042342 | .037671 | .033151 | .028479 | .023959 | .019288 | .014616 | .010096 | .005425 | .000904 | 26 |
| 27 | .051082 | .046411 | .042192 | .037521 | .033000 | .028329 | .023808 | .019137 | .014466 | .009945 | .005274 | .000753 | 27 |
| 28 | .050932 | .046260 | .042041 | .037370 | .032849 | .028178 | .023658 | .018986 | .014315 | .009795 | .005123 | .000603 | 28 |
| 29 | .050781 | .046110 | .041890 | .037219 | .032699 | .028027 | .023507 | .018836 | .014164 | .009644 | .004973 | .000452 | 29 |
| 30 | .050630 | | .041740 | .037068 | .032548 | .027877 | .023356 | .018685 | .014014 | .009493 | .004822 | .000301 | 30 |
| 31 | .050479 | | .041589 | | .032397 | | .023205 | .018534 | | .009342 | | .000151 | 31 |

MASTER COPY

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 06.2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .062500 | .057192 | .052397 | .047089 | .041952 | .036644 | .031507 | .026199 | .020890 | .015753 | .010445 | .005308 | 01 |
| 02 | .062329 | .057021 | .052226 | .046918 | .041781 | .036473 | .031336 | .026027 | .020719 | .015582 | .010274 | .005137 | 02 |
| 03 | .062158 | .056849 | .052055 | .046747 | .041610 | .036301 | .031164 | .025856 | .020548 | .015411 | .010103 | .004966 | 03 |
| 04 | .061986 | .056678 | .051884 | .046575 | .041438 | .036130 | .030993 | .025685 | .020377 | .015240 | .009932 | .004795 | 04 |
| 05 | .061815 | .056507 | .051712 | .046404 | .041267 | .035959 | .030822 | .025514 | .020205 | .015068 | .009760 | .004623 | 05 |
| 06 | .061644 | .056336 | .051541 | .046233 | .041096 | .035788 | .030651 | .025342 | .020034 | .014897 | .009589 | .004452 | 06 |
| 07 | .061473 | .056164 | .051370 | .046062 | .040925 | .035616 | .030479 | .025171 | .019863 | .014726 | .009418 | .004281 | 07 |
| 08 | .061301 | .055993 | .051199 | .045890 | .040753 | .035445 | .030308 | .025000 | .019692 | .014555 | .009247 | .004110 | 08 |
| 09 | .061130 | .055822 | .051027 | .045719 | .040582 | .035274 | .030137 | .024829 | .019521 | .014384 | .009075 | .003939 | 09 |
| 10 | .060959 | .055651 | .050856 | .045548 | .040411 | .035103 | .029966 | .024658 | .019349 | .014212 | .008904 | .003767 | 10 |
| 11 | .060788 | .055479 | .050685 | .045377 | .040240 | .034932 | .029795 | .024486 | .019178 | .014041 | .008733 | .003596 | 11 |
| 12 | .060616 | .055308 | .050514 | .045205 | .040068 | .034760 | .029623 | .024315 | .019007 | .013870 | .008562 | .003425 | 12 |
| 13 | .060445 | .055137 | .050342 | .045034 | .039897 | .034589 | .029452 | .024144 | .018836 | .013699 | .008390 | .003253 | 13 |
| 14 | .060274 | .054966 | .050171 | .044863 | .039726 | .034418 | .029281 | .023973 | .018664 | .013527 | .008219 | .003082 | 14 |
| 15 | .060103 | .054795 | .050000 | .044692 | .039555 | .034247 | .029110 | .023801 | .018493 | .013356 | .008048 | .002911 | 15 |
| 16 | .059932 | .054623 | .049829 | .044521 | .039384 | .034075 | .028938 | .023630 | .018322 | .013185 | .007877 | .002740 | 16 |
| 17 | .059760 | .054452 | .049658 | .044349 | .039212 | .033904 | .028767 | .023459 | .018151 | .013014 | .007705 | .002568 | 17 |
| 18 | .059589 | .054281 | .049486 | .044178 | .039041 | .033733 | .028596 | .023288 | .017979 | .012842 | .007534 | .002397 | 18 |
| 19 | .059418 | .054110 | .049315 | .044007 | .038870 | .033562 | .028425 | .023116 | .017808 | .012671 | .007363 | .002226 | 19 |
| 20 | .059247 | .053938 | .049144 | .043836 | .038699 | .033390 | .028253 | .022945 | .017637 | .012500 | .007192 | .002055 | 20 |
| 21 | .059075 | .053767 | .048973 | .043664 | .038527 | .033219 | .028082 | .022774 | .017466 | .012329 | .007021 | .001884 | 21 |
| 22 | .058904 | .053596 | .048801 | .043493 | .038356 | .033048 | .027911 | .022603 | .017295 | .012158 | .006849 | .001712 | 22 |
| 23 | .058733 | .053425 | .048630 | .043322 | .038185 | .032877 | .027740 | .022432 | .017123 | .011986 | .006678 | .001541 | 23 |
| 24 | .058562 | .053253 | .048459 | .043151 | .038014 | .032705 | .027568 | .022260 | .016952 | .011815 | .006507 | .001370 | 24 |
| 25 | .058390 | .053082 | .048288 | .042979 | .037842 | .032534 | .027397 | .022089 | .016781 | .011644 | .006336 | .001199 | 25 |
| 26 | .058219 | .052911 | .048116 | .042808 | .037671 | .032363 | .027226 | .021918 | .016610 | .011473 | .006164 | .001027 | 26 |
| 27 | .058048 | .052740 | .047945 | .042637 | .037500 | .032192 | .027055 | .021747 | .016438 | .011301 | .005993 | .000856 | 27 |
| 28 | .057877 | .052568 | .047774 | .042466 | .037329 | .032021 | .026884 | .021575 | .016267 | .011130 | .005822 | .000685 | 28 |
| 29 | .057705 | .052397 | .047603 | .042295 | .037158 | .031849 | .026712 | .021404 | .016096 | .010959 | .005651 | .000514 | 29 |
| 30 | .057534 | | .047432 | .042123 | .036986 | .031678 | .026541 | .021233 | .015925 | .010788 | .005479 | .000342 | 30 |
| 31 | .057363 | | .047260 | | .036815 | | .026370 | .021062 | | .010616 | | .000171 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 07.2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .072500 | .066342 | .060781 | .054623 | .048664 | .042507 | .036548 | .030390 | .024233 | .018274 | .012116 | .006158 | 01 |
| 02 | .072301 | .066144 | .060582 | .054425 | .048466 | .042308 | .036349 | .030192 | .024034 | .018075 | .011918 | .005959 | 02 |
| 03 | .072103 | .065945 | .060384 | .054226 | .048267 | .042110 | .036151 | .029993 | .023836 | .017877 | .011719 | .005760 | 03 |
| 04 | .071904 | .065747 | .060185 | .054027 | .048068 | .041911 | .035952 | .029795 | .023637 | .017678 | .011521 | .005562 | 04 |
| 05 | .071705 | .065548 | .059986 | .053829 | .047870 | .041712 | .035753 | .029596 | .023438 | .017479 | .011322 | .005363 | 05 |
| 06 | .071507 | .065349 | .059788 | .053630 | .047671 | .041514 | .035555 | .029397 | .023240 | .017281 | .011123 | .005164 | 06 |
| 07 | .071308 | .065151 | .059589 | .053432 | .047473 | .041315 | .035356 | .029199 | .023041 | .017082 | .010925 | .004966 | 07 |
| 08 | .071110 | .064952 | .059390 | .053233 | .047274 | .041116 | .035158 | .029000 | .022842 | .016884 | .010726 | .004767 | 08 |
| 09 | .070911 | .064753 | .059192 | .053034 | .047075 | .040918 | .034959 | .028801 | .022644 | .016685 | .010527 | .004568 | 09 |
| 10 | .070712 | .064555 | .058993 | .052836 | .046877 | .040719 | .034760 | .028603 | .022445 | .016486 | .010329 | .004370 | 10 |
| 11 | .070514 | .064356 | .058795 | .052637 | .046678 | .040521 | .034562 | .028404 | .022247 | .016288 | .010130 | .004171 | 11 |
| 12 | .070315 | .064158 | .058596 | .052438 | .046479 | .040322 | .034363 | .028205 | .022048 | .016089 | .009932 | .003973 | 12 |
| 13 | .070116 | .063959 | .058397 | .052240 | .046281 | .040123 | .034164 | .028007 | .021849 | .015890 | .009733 | .003774 | 13 |
| 14 | .069918 | .063760 | .058199 | .052041 | .046082 | .039925 | .033966 | .027808 | .021651 | .015692 | .009534 | .003575 | 14 |
| 15 | .069719 | .063562 | .058000 | .051842 | .045884 | .039726 | .033767 | .027610 | .021452 | .015493 | .009336 | .003377 | 15 |
| 16 | .069521 | .063363 | .057801 | .051644 | .045685 | .039527 | .033568 | .027411 | .021253 | .015295 | .009137 | .003178 | 16 |
| 17 | .069322 | .063164 | .057603 | .051445 | .045486 | .039329 | .033370 | .027212 | .021055 | .015096 | .008938 | .002979 | 17 |
| 18 | .069123 | .062966 | .057404 | .051247 | .045288 | .039130 | .033171 | .027014 | .020856 | .014897 | .008740 | .002781 | 18 |
| 19 | .068925 | .062767 | .057205 | .051048 | .045089 | .038932 | .032973 | .026815 | .020658 | .014699 | .008541 | .002582 | 19 |
| 20 | .068726 | .062568 | .057007 | .050849 | .044890 | .038733 | .032774 | .026616 | .020459 | .014500 | .008342 | .002384 | 20 |
| 21 | .068527 | .062370 | .056808 | .050651 | .044692 | .038534 | .032575 | .026418 | .020260 | .014301 | .008144 | .002185 | 21 |
| 22 | .068329 | .062171 | .056610 | .050452 | .044493 | .038336 | .032377 | .026219 | .020062 | .014103 | .007945 | .001986 | 22 |
| 23 | .068130 | .061973 | .056411 | .050253 | .044295 | .038137 | .032178 | .026021 | .019863 | .013904 | .007747 | .001788 | 23 |
| 24 | .067932 | .061774 | .056212 | .050055 | .044096 | .037938 | .031979 | .025822 | .019664 | .013705 | .007548 | .001589 | 24 |
| 25 | .067733 | .061575 | .056014 | .049856 | .043897 | .037740 | .031781 | .025623 | .019466 | .013507 | .007349 | .001390 | 25 |
| 26 | .067534 | .061377 | .055815 | .049658 | .043699 | .037541 | .031582 | .025425 | .019267 | .013308 | .007151 | .001192 | 26 |
| 27 | .067336 | .061178 | .055616 | .049459 | .043500 | .037342 | .031384 | .025226 | .019068 | .013110 | .006952 | .000993 | 27 |
| 28 | .067137 | .060979 | .055418 | .049260 | .043301 | .037144 | .031185 | .025027 | .018870 | .012911 | .006753 | .000795 | 28 |
| 29 | .066938 | .060781 | .055219 | .049062 | .043103 | .036945 | .030986 | .024829 | .018671 | .012712 | .006555 | .000596 | 29 |
| 30 | .066740 | | .055021 | .048863 | .042904 | .036747 | .030788 | .024630 | .018473 | .012514 | .006356 | .000397 | 30 |
| 31 | .066541 | | .054822 | | .042705 | | .030589 | .024432 | | .012315 | | .000199 | 31 |

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FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 07.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .075000 | .068630 | .062877 | .056507 | .050342 | .043973 | .037808 | .031438 | .025068 | .018904 | .012534 | .006370 | 01 |
| 02 | .074795 | .068425 | .062671 | .056301 | .050137 | .043767 | .037603 | .031233 | .024863 | .018699 | .012329 | .006164 | 02 |
| 03 | .074589 | .068219 | .062466 | .056096 | .049932 | .043562 | .037397 | .031027 | .024658 | .018493 | .012123 | .005959 | 03 |
| 04 | .074384 | .068014 | .062260 | .055890 | .049726 | .043356 | .037192 | .030822 | .024452 | .018288 | .011918 | .005753 | 04 |
| 05 | .074178 | .067808 | .062055 | .055685 | .049521 | .043151 | .036986 | .030616 | .024247 | .018082 | .011712 | .005548 | 05 |
| 06 | .073973 | .067603 | .061849 | .055479 | .049315 | .042945 | .036781 | .030411 | .024041 | .017877 | .011507 | .005342 | 06 |
| 07 | .073767 | .067397 | .061644 | .055274 | .049110 | .042740 | .036575 | .030205 | .023836 | .017671 | .011301 | .005137 | 07 |
| 08 | .073562 | .067192 | .061438 | .055068 | .048904 | .042534 | .036370 | .030000 | .023630 | .017466 | .011096 | .004932 | 08 |
| 09 | .073356 | .066986 | .061233 | .054863 | .048699 | .042329 | .036164 | .029795 | .023425 | .017260 | .010890 | .004726 | 09 |
| 10 | .073151 | .066781 | .061027 | .054658 | .048493 | .042123 | .035959 | .029589 | .023219 | .017055 | .010685 | .004521 | 10 |
| 11 | .072945 | .066575 | .060822 | .054452 | .048288 | .041918 | .035753 | .029384 | .023014 | .016849 | .010479 | .004315 | 11 |
| 12 | .072740 | .066370 | .060616 | .054247 | .048082 | .041712 | .035548 | .029178 | .022808 | .016644 | .010274 | .004110 | 12 |
| 13 | .072534 | .066164 | .060411 | .054041 | .047877 | .041507 | .035342 | .028973 | .022603 | .016438 | .010068 | .003904 | 13 |
| 14 | .072329 | .065959 | .060205 | .053836 | .047671 | .041301 | .035137 | .028767 | .022397 | .016233 | .009863 | .003699 | 14 |
| 15 | .072123 | .065753 | .060000 | .053630 | .047466 | .041096 | .034932 | .028562 | .022192 | .016027 | .009658 | .003493 | 15 |
| 16 | .071918 | .065548 | .059795 | .053425 | .047260 | .040890 | .034726 | .028356 | .021986 | .015822 | .009452 | .003288 | 16 |
| 17 | .071712 | .065342 | .059589 | .053219 | .047055 | .040685 | .034521 | .028151 | .021781 | .015616 | .009247 | .003082 | 17 |
| 18 | .071507 | .065137 | .059384 | .053014 | .046849 | .040479 | .034315 | .027945 | .021575 | .015411 | .009041 | .002877 | 18 |
| 19 | .071301 | .064932 | .059178 | .052808 | .046644 | .040274 | .034110 | .027740 | .021370 | .015205 | .008836 | .002671 | 19 |
| 20 | .071096 | .064726 | .058973 | .052603 | .046438 | .040068 | .033904 | .027534 | .021164 | .015000 | .008630 | .002466 | 20 |
| 21 | .070890 | .064521 | .058767 | .052397 | .046233 | .039863 | .033699 | .027329 | .020959 | .014795 | .008425 | .002260 | 21 |
| 22 | .070685 | .064315 | .058562 | .052192 | .046027 | .039658 | .033493 | .027123 | .020753 | .014589 | .008219 | .002055 | 22 |
| 23 | .070479 | .064110 | .058356 | .051986 | .045822 | .039452 | .033288 | .026918 | .020548 | .014384 | .008014 | .001849 | 23 |
| 24 | .070274 | .063904 | .058151 | .051781 | .045616 | .039247 | .033082 | .026712 | .020342 | .014178 | .007808 | .001644 | 24 |
| 25 | .070068 | .063699 | .057945 | .051575 | .045411 | .039041 | .032877 | .026507 | .020137 | .013973 | .007603 | .001438 | 25 |
| 26 | .069863 | .063493 | .057740 | .051370 | .045205 | .038836 | .032671 | .026301 | .019932 | .013767 | .007397 | .001233 | 26 |
| 27 | .069658 | .063288 | .057534 | .051164 | .045000 | .038630 | .032466 | .026096 | .019726 | .013562 | .007192 | .001027 | 27 |
| 28 | .069452 | .063082 | .057329 | .050959 | .044795 | .038425 | .032260 | .025890 | .019521 | .013356 | .006986 | .000822 | 28 |
| 29 | .069247 | .062877 | .057123 | .050753 | .044589 | .038219 | .032055 | .025685 | .019315 | .013151 | .006781 | .000616 | 29 |
| 30 | .069041 | | .056918 | .050548 | .044384 | .038014 | .031849 | .025479 | .019110 | .012945 | .006575 | .000411 | 30 |
| 31 | .068836 | | .056712 | | .044178 | | .031644 | .025274 | | .012740 | | .000205 | 31 |



MASTER COPY

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 8.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .080000 | .073205 | .067068 | .060274 | .053699 | .046904 | .040329 | .033534 | .026740 | .020164 | .013370 | .006795 | 01 |
| 02 | .079781 | .072986 | .066849 | .060055 | .053479 | .046685 | .040110 | .033315 | .026521 | .019945 | .013151 | .006575 | 02 |
| 03 | .079562 | .072767 | .066630 | .059836 | .053260 | .046466 | .039890 | .033096 | .026301 | .019726 | .012932 | .006356 | 03 |
| 04 | .079342 | .072548 | .066411 | .059616 | .053041 | .046247 | .039671 | .032877 | .026082 | .019507 | .012712 | .006137 | 04 |
| 05 | .079123 | .072329 | .066192 | .059397 | .052822 | .046027 | .039452 | .032658 | .025863 | .019288 | .012493 | .005918 | 05 |
| 06 | .078904 | .072110 | .065973 | .059178 | .052603 | .045808 | .039233 | .032438 | .025644 | .019068 | .012274 | .005699 | 06 |
| 07 | .078685 | .071890 | .065753 | .058959 | .052384 | .045589 | .039014 | .032219 | .025425 | .018849 | .012055 | .005479 | 07 |
| 08 | .078466 | .071671 | .065534 | .058740 | .052164 | .045370 | .038795 | .032000 | .025205 | .018630 | .011836 | .005260 | 08 |
| 09 | .078247 | .071452 | .065315 | .058521 | .051945 | .045151 | .038575 | .031781 | .024986 | .018411 | .011616 | .005041 | 09 |
| 10 | .078027 | .071233 | .065096 | .058301 | .051726 | .044932 | .038356 | .031562 | .024767 | .018192 | .011397 | .004822 | 10 |
| 11 | .077808 | .071014 | .064877 | .058082 | .051507 | .044712 | .038137 | .031342 | .024548 | .017973 | .011178 | .004603 | 11 |
| 12 | .077589 | .070795 | .064658 | .057863 | .051288 | .044493 | .037918 | .031123 | .024329 | .017753 | .010959 | .004384 | 12 |
| 13 | .077370 | .070575 | .064438 | .057644 | .051068 | .044274 | .037699 | .030904 | .024110 | .017534 | .010740 | .004164 | 13 |
| 14 | .077151 | .070356 | .064219 | .057425 | .050849 | .044055 | .037479 | .030685 | .023890 | .017315 | .010521 | .003945 | 14 |
| 15 | .076932 | .070137 | .064000 | .057205 | .050630 | .043836 | .037260 | .030466 | .023671 | .017096 | .010301 | .003726 | 15 |
| 16 | .076712 | .069918 | .063781 | .056986 | .050411 | .043616 | .037041 | .030247 | .023452 | .016877 | .010082 | .003507 | 16 |
| 17 | .076493 | .069699 | .063562 | .056767 | .050192 | .043397 | .036822 | .030027 | .023233 | .016658 | .009863 | .003288 | 17 |
| 18 | .076274 | .069479 | .063342 | .056548 | .049973 | .043178 | .036603 | .029808 | .023014 | .016438 | .009644 | .003068 | 18 |
| 19 | .076055 | .069260 | .063123 | .056329 | .049753 | .042959 | .036384 | .029589 | .022795 | .016219 | .009425 | .002849 | 19 |
| 20 | .075836 | .069041 | .062904 | .056110 | .049534 | .042740 | .036164 | .029370 | .022575 | .016000 | .009205 | .002630 | 20 |
| 21 | .075616 | .068822 | .062685 | .055890 | .049315 | .042521 | .035945 | .029151 | .022356 | .015781 | .008986 | .002411 | 21 |
| 22 | .075397 | .068603 | .062466 | .055671 | .049096 | .042301 | .035726 | .028932 | .022137 | .015562 | .008767 | .002192 | 22 |
| 23 | .075178 | .068384 | .062247 | .055452 | .048877 | .042082 | .035507 | .028712 | .021918 | .015342 | .008548 | .001973 | 23 |
| 24 | .074959 | .068164 | .062027 | .055233 | .048658 | .041863 | .035288 | .028493 | .021699 | .015123 | .008329 | .001753 | 24 |
| 25 | .074740 | .067945 | .061808 | .055014 | .048438 | .041644 | .035068 | .028274 | .021479 | .014904 | .008110 | .001534 | 25 |
| 26 | .074521 | .067726 | .061589 | .054795 | .048219 | .041425 | .034849 | .028055 | .021260 | .014685 | .007890 | .001315 | 26 |
| 27 | .074301 | .067507 | .061370 | .054575 | .048000 | .041205 | .034630 | .027836 | .021041 | .014466 | .007671 | .001096 | 27 |
| 28 | .074082 | .067288 | .061151 | .054356 | .047781 | .040986 | .034411 | .027616 | .020822 | .014247 | .007452 | .000877 | 28 |
| 29 | .073863 | .067068 | .060932 | .054137 | .047562 | .040767 | .034192 | .027397 | .020603 | .014027 | .007233 | .000658 | 29 |
| 30 | .073644 | | .060712 | .053918 | .047342 | .040548 | .033973 | .027178 | .020384 | .013808 | .007014 | .000438 | 30 |
| 31 | .073425 | | .060493 | | .047123 | | .033753 | .026959 | | .013589 | | .000219 | 31 |

(10-76) SPECIAL PN

MASTER COPY

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 5.6630 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .056830 | .052003 | .047644 | .042817 | .038146 | .033320 | .028649 | .023822 | .018995 | .014324 | .009498 | .004827 | 01 |
| 02 | .056674 | .051848 | .047468 | .042661 | .037990 | .033164 | .028493 | .023666 | .018840 | .014169 | .009342 | .004671 | 02 |
| 03 | .056519 | .051692 | .047332 | .042506 | .037835 | .033008 | .028337 | .023510 | .018684 | .014013 | .009186 | .004515 | 03 |
| 04 | .056363 | .051536 | .047177 | .042350 | .037679 | .032852 | .028181 | .023355 | .018528 | .013857 | .009031 | .004360 | 04 |
| 05 | .056207 | .051381 | .047021 | .042194 | .037523 | .032697 | .028026 | .023199 | .018372 | .013701 | .008875 | .004204 | 05 |
| 06 | .056052 | .051225 | .046865 | .042039 | .037368 | .032541 | .027870 | .023043 | .018217 | .013546 | .008719 | .004048 | 06 |
| 07 | .055896 | .051069 | .046710 | .041883 | .037212 | .032385 | .027714 | .022888 | .018061 | .013390 | .008563 | .003892 | 07 |
| 08 | .055740 | .050913 | .046554 | .041727 | .037056 | .032230 | .027559 | .022732 | .017905 | .013234 | .008408 | .003737 | 08 |
| 09 | .055584 | .050758 | .046398 | .041572 | .036901 | .032074 | .027403 | .022576 | .017750 | .013079 | .008252 | .003581 | 09 |
| 10 | .055429 | .050602 | .046242 | .041416 | .036745 | .031918 | .027247 | .022421 | .017594 | .012923 | .008096 | .003425 | 10 |
| 11 | .055273 | .050446 | .046087 | .041260 | .036589 | .031763 | .027092 | .022265 | .017438 | .012767 | .007941 | .003270 | 11 |
| 12 | .055117 | .050291 | .045931 | .041104 | .036433 | .031607 | .026936 | .022109 | .017283 | .012612 | .007785 | .003114 | 12 |
| 13 | .054962 | .050135 | .045775 | .040949 | .036278 | .031451 | .026780 | .021954 | .017127 | .012456 | .007629 | .002958 | 13 |
| 14 | .054806 | .049979 | .045620 | .040793 | .036122 | .031295 | .026624 | .021798 | .016971 | .012300 | .007474 | .002803 | 14 |
| 15 | .054650 | .049824 | .045464 | .040637 | .035966 | .031140 | .026469 | .021642 | .016815 | .012144 | .007318 | .002647 | 15 |
| 16 | .054495 | .049668 | .045308 | .040482 | .035811 | .030984 | .026313 | .021486 | .016660 | .011989 | .007162 | .002491 | 16 |
| 17 | .054339 | .049512 | .045153 | .040326 | .035655 | .030828 | .026157 | .021331 | .016504 | .011833 | .007006 | .002335 | 17 |
| 18 | .054183 | .049356 | .044997 | .040170 | .035499 | .030673 | .026002 | .021175 | .016348 | .011677 | .006851 | .002180 | 18 |
| 19 | .054027 | .049201 | .044841 | .040015 | .035344 | .030517 | .025846 | .021019 | .016193 | .011522 | .006695 | .002024 | 19 |
| 20 | .053872 | .049045 | .044686 | .039859 | .035188 | .030361 | .025690 | .020864 | .016037 | .011366 | .006539 | .001868 | 20 |
| 21 | .053716 | .048889 | .044530 | .039703 | .035032 | .030206 | .025535 | .020708 | .015881 | .011210 | .006384 | .001713 | 21 |
| 22 | .053560 | .048734 | .044374 | .039547 | .034876 | .030050 | .025379 | .020552 | .015726 | .011055 | .006228 | .001557 | 22 |
| 23 | .053405 | .048578 | .044218 | .039392 | .034721 | .029894 | .025223 | .020397 | .015570 | .010899 | .006072 | .001401 | 23 |
| 24 | .053249 | .048422 | .044063 | .039236 | .034565 | .029738 | .025067 | .020241 | .015414 | .010743 | .005917 | .001246 | 24 |
| 25 | .053093 | .048267 | .043907 | .039080 | .034409 | .029583 | .024912 | .020085 | .015258 | .010588 | .005761 | .001090 | 25 |
| 26 | .052938 | .048111 | .043751 | .038925 | .034254 | .029427 | .024756 | .019929 | .015103 | .010432 | .005605 | .000934 | 26 |
| 27 | .052782 | .047955 | .043596 | .038769 | .034098 | .029271 | .024600 | .019774 | .014947 | .010276 | .005449 | .000778 | 27 |
| 28 | .052626 | .047799 | .043440 | .038613 | .033942 | .029116 | .024445 | .019618 | .014791 | .010120 | .005294 | .000623 | 28 |
| 29 | .052470 | .047644 | .043284 | .038458 | .033787 | .028960 | .024289 | .019462 | .014636 | .009965 | .005138 | .000467 | 29 |
| 30 | .052315 | | .043129 | .038302 | .033631 | .028804 | .024133 | .019307 | .014480 | .009809 | .004982 | .000311 | 30 |
| 31 | .052159 | | .042973 | | .033475 | | .023978 | .019151 | | .009653 | | .000156 | 31 |

MASTER COPY

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 7.2100 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .072100 | .065976 | .060445 | .054322 | .048396 | .042272 | .036346 | .030223 | .024099 | .018173 | .012050 | .006124 | 01 |
| 02 | .071902 | .065779 | .060248 | .054124 | .048198 | .042075 | .036149 | .030025 | .023902 | .017976 | .011852 | .005926 | 02 |
| 03 | .071705 | .065581 | .060050 | .053927 | .048001 | .041877 | .035951 | .029828 | .023704 | .017778 | .011655 | .005728 | 03 |
| 04 | .071507 | .065384 | .059853 | .053729 | .047803 | .041680 | .035754 | .029630 | .023507 | .017581 | .011457 | .005531 | 04 |
| 05 | .071310 | .065186 | .059655 | .053532 | .047606 | .041482 | .035556 | .029433 | .023309 | .017383 | .011259 | .005333 | 05 |
| 06 | .071112 | .064989 | .059458 | .053334 | .047408 | .041285 | .035359 | .029235 | .023112 | .017185 | .011062 | .005136 | 06 |
| 07 | .070915 | .064791 | .059260 | .053137 | .047211 | .041087 | .035161 | .029038 | .022914 | .016988 | .010864 | .004938 | 07 |
| 08 | .070717 | .064594 | .059063 | .052939 | .047013 | .040890 | .034964 | .028840 | .022716 | .016790 | .010667 | .004741 | 08 |
| 09 | .070520 | .064396 | .058865 | .052742 | .046816 | .040692 | .034766 | .028642 | .022519 | .016593 | .010469 | .004543 | 09 |
| 10 | .070322 | .064199 | .058668 | .052544 | .046618 | .040495 | .034568 | .028445 | .022321 | .016395 | .010272 | .004346 | 10 |
| 11 | .070125 | .064001 | .058470 | .052347 | .046421 | .040297 | .034371 | .028247 | .022124 | .016198 | .010074 | .004148 | 11 |
| 12 | .069927 | .063804 | .058273 | .052149 | .046223 | .040099 | .034173 | .028050 | .021926 | .016000 | .009877 | .003951 | 12 |
| 13 | .069730 | .063606 | .058075 | .051952 | .046025 | .039902 | .033976 | .027852 | .021729 | .015803 | .009679 | .003753 | 13 |
| 14 | .069532 | .063408 | .057878 | .051754 | .045828 | .039704 | .033778 | .027655 | .021531 | .015605 | .009482 | .003556 | 14 |
| 15 | .069335 | .063211 | .057680 | .051556 | .045630 | .039507 | .033581 | .027457 | .021334 | .015408 | .009284 | .003358 | 15 |
| 16 | .069137 | .063013 | .057482 | .051359 | .045433 | .039309 | .033383 | .027260 | .021136 | .015210 | .009087 | .003161 | 16 |
| 17 | .068939 | .062816 | .057285 | .051161 | .045235 | .039112 | .033186 | .027062 | .020939 | .015013 | .008889 | .002963 | 17 |
| 18 | .068742 | .062618 | .057087 | .050964 | .045038 | .038914 | .032988 | .026865 | .020741 | .014815 | .008692 | .002765 | 18 |
| 19 | .068544 | .062421 | .056890 | .050766 | .044840 | .038717 | .032791 | .026667 | .020544 | .014618 | .008494 | .002568 | 19 |
| 20 | .068347 | .062223 | .056692 | .050569 | .044643 | .038519 | .032593 | .026470 | .020346 | .014420 | .008296 | .002370 | 20 |
| 21 | .068149 | .062026 | .056495 | .050371 | .044445 | .038322 | .032396 | .026272 | .020148 | .014222 | .008099 | .002173 | 21 |
| 22 | .067952 | .061828 | .056297 | .050174 | .044248 | .038124 | .032198 | .026075 | .019951 | .014025 | .007901 | .001975 | 22 |
| 23 | .067754 | .061631 | .056100 | .049976 | .044050 | .037927 | .032001 | .025877 | .019753 | .013827 | .007704 | .001778 | 23 |
| 24 | .067557 | .061433 | .055902 | .049779 | .043853 | .037729 | .031803 | .025679 | .019556 | .013630 | .007506 | .001580 | 24 |
| 25 | .067359 | .061236 | .055705 | .049581 | .043655 | .037532 | .031605 | .025482 | .019358 | .013432 | .007309 | .001383 | 25 |
| 26 | .067162 | .061038 | .055507 | .049384 | .043458 | .037334 | .031408 | .025284 | .019161 | .013235 | .007111 | .001185 | 26 |
| 27 | .066964 | .060841 | .055310 | .049186 | .043260 | .037136 | .031210 | .025087 | .018963 | .013037 | .006914 | .000988 | 27 |
| 28 | .066767 | .060643 | .055112 | .048988 | .043062 | .036939 | .031013 | .024889 | .018766 | .012840 | .006716 | .000790 | 28 |
| 29 | .066569 | .060445 | .054915 | .048791 | .042865 | .036741 | .030815 | .024692 | .018568 | .012642 | .006519 | .000593 | 29 |
| 30 | .066372 | | .054717 | .048593 | .042667 | .036544 | .030618 | .024494 | .018371 | .012445 | .006321 | .000395 | 30 |
| 31 | .066174 | | .054519 | | .042470 | | .030420 | .024297 | | .012247 | | .000198 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 10.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .105000 | .096082 | .088027 | .079110 | .070479 | .061562 | .052932 | .044014 | .035096 | .026466 | .017548 | .008918 | 01 |
| 02 | .104712 | .095795 | .087740 | .078822 | .070192 | .061274 | .052644 | .043726 | .034808 | .026178 | .017260 | .008630 | 02 |
| 03 | .104425 | .095507 | .087452 | .078534 | .069904 | .060986 | .052356 | .043438 | .034521 | .025890 | .016973 | .008342 | 03 |
| 04 | .104137 | .095219 | .087164 | .078247 | .069616 | .060699 | .052068 | .043151 | .034233 | .025603 | .016685 | .008055 | 04 |
| 05 | .103849 | .094932 | .086877 | .077959 | .069329 | .060411 | .051781 | .042863 | .033945 | .025315 | .016397 | .007767 | 05 |
| 06 | .103562 | .094644 | .086589 | .077671 | .069041 | .060123 | .051493 | .042575 | .033658 | .025027 | .016110 | .007479 | 06 |
| 07 | .103274 | .094356 | .086301 | .077384 | .068753 | .059836 | .051205 | .042288 | .033370 | .024740 | .015822 | .007192 | 07 |
| 08 | .102986 | .094068 | .086014 | .077096 | .068466 | .059548 | .050918 | .042000 | .033082 | .024452 | .015534 | .006904 | 08 |
| 09 | .102699 | .093781 | .085726 | .076808 | .068178 | .059260 | .050630 | .041712 | .032795 | .024164 | .015247 | .006616 | 09 |
| 10 | .102411 | .093493 | .085438 | .076521 | .067890 | .058973 | .050342 | .041425 | .032507 | .023877 | .014959 | .006329 | 10 |
| 11 | .102123 | .093205 | .085151 | .076233 | .067603 | .058685 | .050055 | .041137 | .032219 | .023589 | .014671 | .006041 | 11 |
| 12 | .101836 | .092918 | .084863 | .075945 | .067315 | .058397 | .049767 | .040849 | .031932 | .023301 | .014384 | .005753 | 12 |
| 13 | .101548 | .092630 | .084575 | .075658 | .067027 | .058110 | .049479 | .040562 | .031644 | .023014 | .014096 | .005466 | 13 |
| 14 | .101260 | .092342 | .084288 | .075370 | .066740 | .057822 | .049192 | .040274 | .031356 | .022726 | .013808 | .005178 | 14 |
| 15 | .100973 | .092055 | .084000 | .075082 | .066452 | .057534 | .048904 | .039986 | .031068 | .022438 | .013521 | .004890 | 15 |
| 16 | .100685 | .091767 | .083712 | .074795 | .066164 | .057247 | .048616 | .039699 | .030781 | .022151 | .013233 | .004603 | 16 |
| 17 | .100397 | .091479 | .083425 | .074507 | .065877 | .056959 | .048329 | .039411 | .030493 | .021863 | .012945 | .004315 | 17 |
| 18 | .100110 | .091192 | .083137 | .074219 | .065589 | .056671 | .048041 | .039123 | .030205 | .021575 | .012658 | .004027 | 18 |
| 19 | .099822 | .090904 | .082849 | .073932 | .065301 | .056384 | .047753 | .038836 | .029918 | .021288 | .012370 | .003740 | 19 |
| 20 | .099534 | .090616 | .082562 | .073644 | .065014 | .056096 | .047466 | .038548 | .029630 | .021000 | .012082 | .003452 | 20 |
| 21 | .099247 | .090329 | .082274 | .073356 | .064726 | .055808 | .047178 | .038260 | .029342 | .020712 | .011795 | .003164 | 21 |
| 22 | .098959 | .090041 | .081986 | .073068 | .064438 | .055521 | .046890 | .037973 | .029055 | .020425 | .011507 | .002877 | 22 |
| 23 | .098671 | .089753 | .081699 | .072781 | .064151 | .055233 | .046603 | .037685 | .028767 | .020137 | .011219 | .002589 | 23 |
| 24 | .098384 | .089466 | .081411 | .072493 | .063863 | .054945 | .046315 | .037397 | .028479 | .019849 | .010932 | .002301 | 24 |
| 25 | .098096 | .089178 | .081123 | .072205 | .063575 | .054658 | .046027 | .037110 | .028192 | .019562 | .010644 | .002014 | 25 |
| 26 | .097808 | .088890 | .080836 | .071918 | .063288 | .054370 | .045740 | .036822 | .027904 | .019274 | .010356 | .001726 | 26 |
| 27 | .097521 | .088603 | .080548 | .071630 | .063000 | .054082 | .045452 | .036534 | .027616 | .018986 | .010068 | .001438 | 27 |
| 28 | .097233 | .088315 | .080260 | .071342 | .062712 | .053795 | .045164 | .036247 | .027329 | .018699 | .009781 | .001151 | 28 |
| 29 | .096945 | .088027 | .079973 | .071055 | .062425 | .053507 | .044877 | .035959 | .027041 | .018411 | .009493 | .000863 | 29 |
| 30 | .096658 | | .079685 | .070767 | .062137 | .053219 | .044589 | .035671 | .026753 | .018123 | .009205 | .000575 | 30 |
| 31 | .096370 | | .079397 | | .061849 | | .044301 | .035384 | | .017836 | | .000288 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 6.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .060000 | .054904 | .050301 | .045205 | .040274 | .035178 | .030247 | .025151 | .020055 | .015123 | .010027 | .005096 | 01 |
| 02 | .059836 | .054740 | .050137 | .045041 | .040110 | .035014 | .030082 | .024986 | .019890 | .014959 | .009863 | .004932 | 02 |
| 03 | .059671 | .054575 | .049973 | .044877 | .039945 | .034849 | .029918 | .024822 | .019726 | .014795 | .009699 | .004767 | 03 |
| 04 | .059507 | .054411 | .049808 | .044712 | .039781 | .034685 | .029753 | .024658 | .019562 | .014630 | .009534 | .004603 | 04 |
| 05 | .059342 | .054247 | .049644 | .044548 | .039616 | .034521 | .029589 | .024493 | .019397 | .014466 | .009370 | .004438 | 05 |
| 06 | .059178 | .054082 | .049479 | .044384 | .039452 | .034356 | .029425 | .024329 | .019233 | .014301 | .009205 | .004274 | 06 |
| 07 | .059014 | .053918 | .049315 | .044219 | .039288 | .034192 | .029260 | .024164 | .019068 | .014137 | .009041 | .004110 | 07 |
| 08 | .058849 | .053753 | .049151 | .044055 | .039123 | .034027 | .029096 | .024000 | .018904 | .013973 | .008877 | .003945 | 08 |
| 09 | .058685 | .053589 | .048986 | .043890 | .038959 | .033863 | .028932 | .023836 | .018740 | .013808 | .008712 | .003781 | 09 |
| 10 | .058521 | .053425 | .048822 | .043726 | .038795 | .033699 | .028767 | .023671 | .018575 | .013644 | .008548 | .003616 | 10 |
| 11 | .058356 | .053260 | .048658 | .043562 | .038630 | .033534 | .028603 | .023507 | .018411 | .013479 | .008384 | .003452 | 11 |
| 12 | .058192 | .053096 | .048493 | .043397 | .038466 | .033370 | .028438 | .023342 | .018247 | .013315 | .008219 | .003288 | 12 |
| 13 | .058027 | .052932 | .048329 | .043233 | .038301 | .033205 | .028274 | .023178 | .018082 | .013151 | .008055 | .003123 | 13 |
| 14 | .057863 | .052767 | .048164 | .043068 | .038137 | .033041 | .028110 | .023014 | .017918 | .012986 | .007890 | .002959 | 14 |
| 15 | .057699 | .052603 | .048000 | .042904 | .037973 | .032877 | .027945 | .022849 | .017753 | .012822 | .007726 | .002795 | 15 |
| 16 | .057534 | .052438 | .047836 | .042740 | .037808 | .032712 | .027781 | .022685 | .017589 | .012658 | .007562 | .002630 | 16 |
| 17 | .057370 | .052274 | .047671 | .042575 | .037644 | .032548 | .027616 | .022521 | .017425 | .012493 | .007397 | .002466 | 17 |
| 18 | .057205 | .052110 | .047507 | .042411 | .037479 | .032384 | .027452 | .022356 | .017260 | .012329 | .007233 | .002301 | 18 |
| 19 | .057041 | .051945 | .047342 | .042247 | .037315 | .032219 | .027288 | .022192 | .017096 | .012164 | .007068 | .002137 | 19 |
| 20 | .056877 | .051781 | .047178 | .042082 | .037151 | .032055 | .027123 | .022027 | .016932 | .012000 | .006904 | .001973 | 20 |
| 21 | .056712 | .051616 | .047014 | .041918 | .036986 | .031890 | .026959 | .021863 | .016767 | .011836 | .006740 | .001808 | 21 |
| 22 | .056548 | .051452 | .046849 | .041753 | .036822 | .031726 | .026795 | .021699 | .016603 | .011671 | .006575 | .001644 | 22 |
| 23 | .056384 | .051288 | .046685 | .041589 | .036658 | .031562 | .026630 | .021534 | .016438 | .011507 | .006411 | .001479 | 23 |
| 24 | .056219 | .051123 | .046521 | .041425 | .036493 | .031397 | .026466 | .021370 | .016274 | .011342 | .006247 | .001315 | 24 |
| 25 | .056055 | .050959 | .046356 | .041260 | .036329 | .031233 | .026301 | .021205 | .016110 | .011178 | .006082 | .001151 | 25 |
| 26 | .055890 | .050795 | .046192 | .041096 | .036164 | .031068 | .026137 | .021041 | .015945 | .011014 | .005918 | .000986 | 26 |
| 27 | .055726 | .050630 | .046027 | .040932 | .036000 | .030904 | .025973 | .020877 | .015781 | .010849 | .005753 | .000822 | 27 |
| 28 | .055562 | .050466 | .045863 | .040767 | .035836 | .030740 | .025808 | .020712 | .015616 | .010685 | .005589 | .000658 | 28 |
| 29 | .055397 | .050301 | .045699 | .040603 | .035671 | .030575 | .025644 | .020548 | .015452 | .010521 | .005425 | .000493 | 29 |
| 30 | .055233 | | .045534 | .040438 | .035507 | .030411 | .025479 | .020384 | .015288 | .010356 | .005260 | .000329 | 30 |
| 31 | .055068 | | .045370 | | .035342 | | .025315 | .020219 | | | | | 31 |

MASTER COPY

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 11.6250 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .116250 | .106377 | .097459 | .087586 | .078031 | .068158 | .058603 | .048729 | .038856 | .029301 | .019428 | .009873 | 01 |
| 02 | .115932 | .106058 | .097140 | .087267 | .077712 | .067839 | .058284 | .048411 | .038538 | .028983 | .019110 | .009555 | 02 |
| 03 | .115613 | .105740 | .096822 | .086949 | .077394 | .067521 | .057966 | .048092 | .038219 | .028664 | .018791 | .009236 | 03 |
| 04 | .115295 | .105421 | .096503 | .086630 | .077075 | .067202 | .057647 | .047774 | .037901 | .028346 | .018473 | .008918 | 04 |
| 05 | .114976 | .105103 | .096185 | .086312 | .076757 | .066884 | .057329 | .047455 | .037582 | .028027 | .018154 | .008599 | 05 |
| 06 | .114658 | .104784 | .095866 | .085993 | .076438 | .066565 | .057010 | .047137 | .037264 | .027709 | .017836 | .008281 | 06 |
| 07 | .114339 | .104466 | .095548 | .085675 | .076120 | .066247 | .056692 | .046818 | .036945 | .027390 | .017517 | .007962 | 07 |
| 08 | .114021 | .104147 | .095229 | .085356 | .075801 | .065928 | .056373 | .046500 | .036627 | .027072 | .017199 | .007644 | 08 |
| 09 | .113702 | .103829 | .094911 | .085038 | .075483 | .065610 | .056055 | .046182 | .036308 | .026753 | .016880 | .007325 | 09 |
| 10 | .113384 | .103510 | .094592 | .084719 | .075164 | .065291 | .055736 | .045863 | .035990 | .026435 | .016562 | .007007 | 10 |
| 11 | .113065 | .103192 | .094274 | .084401 | .074846 | .064973 | .055418 | .045545 | .035671 | .026116 | .016243 | .006688 | 11 |
| 12 | .112747 | .102873 | .093955 | .084082 | .074527 | .064654 | .055099 | .045226 | .035353 | .025798 | .015925 | .006370 | 12 |
| 13 | .112428 | .102555 | .093637 | .083764 | .074209 | .064336 | .054781 | .044908 | .035034 | .025479 | .015606 | .006051 | 13 |
| 14 | .112110 | .102236 | .093318 | .083445 | .073890 | .064017 | .054462 | .044589 | .034716 | .025161 | .015288 | .005733 | 14 |
| 15 | .111791 | .101918 | .093000 | .083127 | .073572 | .063699 | .054144 | .044271 | .034397 | .024842 | .014969 | .005414 | 15 |
| 16 | .111473 | .101599 | .092682 | .082808 | .073253 | .063380 | .053825 | .043952 | .034079 | .024524 | .014651 | .005096 | 16 |
| 17 | .111154 | .101281 | .092363 | .082490 | .072935 | .063062 | .053507 | .043634 | .033760 | .024205 | .014332 | .004777 | 17 |
| 18 | .110836 | .100962 | .092045 | .082171 | .072616 | .062743 | .053188 | .043315 | .033442 | .023887 | .014014 | .004459 | 18 |
| 19 | .110517 | .100644 | .091726 | .081853 | .072298 | .062425 | .052870 | .042997 | .033123 | .023568 | .013695 | .004140 | 19 |
| 20 | .110199 | .100325 | .091408 | .081534 | .071979 | .062106 | .052551 | .042678 | .032805 | .023250 | .013377 | .003822 | 20 |
| 21 | .109880 | .100007 | .091089 | .081216 | .071661 | .061788 | .052233 | .042360 | .032486 | .022932 | .013058 | .003503 | 21 |
| 22 | .109562 | .099688 | .090771 | .080897 | .071342 | .061469 | .051914 | .042041 | .032168 | .022613 | .012740 | .003185 | 22 |
| 23 | .109243 | .099370 | .090452 | .080579 | .071024 | .061151 | .051596 | .041723 | .031849 | .022295 | .012421 | .002866 | 23 |
| 24 | .108925 | .099051 | .090134 | .080260 | .070705 | .060832 | .051277 | .041404 | .031531 | .021976 | .012103 | .002548 | 24 |
| 25 | .108606 | .098733 | .089815 | .079942 | .070387 | .060514 | .050959 | .041086 | .031212 | .021658 | .011784 | .002229 | 25 |
| 26 | .108288 | .098414 | .089497 | .079623 | .070068 | .060195 | .050640 | .040767 | .030894 | .021339 | .011466 | .001911 | 26 |
| 27 | .107969 | .098096 | .089178 | .079305 | .069750 | .059877 | .050322 | .040449 | .030575 | .021021 | .011147 | .001592 | 27 |
| 28 | .107651 | .097777 | .088860 | .078986 | .069432 | .059558 | .050003 | .040130 | .030257 | .020702 | .010829 | .001274 | 28 |
| 29 | .107332 | .097459 | .088541 | .078668 | .069113 | .059240 | .049685 | .039812 | .029938 | .020384 | .010510 | .000955 | 29 |
| 30 | .107014 | | .088223 | .078349 | .068795 | .058921 | .049366 | .039493 | .029620 | .020065 | .010192 | .000637 | 30 |
| 31 | .106695 | | .087904 | | .068476 | | .049048 | .039175 | | [illegible] | | [illegible] | 31 |

MASTER COPY

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 11.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .110000 | .100658 | .092219 | .082877 | .073836 | .064493 | .055452 | .046110 | .036767 | .027726 | .018384 | .009342 | 01 |
| 02 | .109699 | .100356 | .091918 | .082575 | .073534 | .064192 | .055151 | .045808 | .036466 | .027425 | .018082 | .009041 | 02 |
| 03 | .109397 | .100055 | .091616 | .082274 | .073233 | .063890 | .054849 | .045507 | .036164 | .027123 | .017781 | .008740 | 03 |
| 04 | .109096 | .099753 | .091315 | .081973 | .072932 | .063589 | .054548 | .045205 | .035863 | .026822 | .017479 | .008438 | 04 |
| 05 | .108795 | .099452 | .091014 | .081671 | .072630 | .063288 | .054247 | .044904 | .035562 | .026521 | .017178 | .008137 | 05 |
| 06 | .108493 | .099151 | .090712 | .081370 | .072329 | .062986 | .053945 | .044603 | .035260 | .026219 | .016877 | .007836 | 06 |
| 07 | .108192 | .098849 | .090411 | .081068 | .072027 | .062685 | .053644 | .044301 | .034959 | .025918 | .016575 | .007534 | 07 |
| 08 | .107890 | .098548 | .090110 | .080767 | .071726 | .062384 | .053342 | .044000 | .034658 | .025616 | .016274 | .007233 | 08 |
| 09 | .107589 | .098247 | .089808 | .080466 | .071425 | .062082 | .053041 | .043699 | .034356 | .025315 | .015973 | .006932 | 09 |
| 10 | .107288 | .097945 | .089507 | .080164 | .071123 | .061781 | .052740 | .043397 | .034055 | .025014 | .015671 | .006630 | 10 |
| 11 | .106986 | .097644 | .089205 | .079863 | .070822 | .061479 | .052438 | .043096 | .033753 | .024712 | .015370 | .006329 | 11 |
| 12 | .106685 | .097342 | .088904 | .079562 | .070521 | .061178 | .052137 | .042795 | .033452 | .024411 | .015068 | .006027 | 12 |
| 13 | .106384 | .097041 | .088603 | .079260 | .070219 | .060877 | .051836 | .042493 | .033151 | .024110 | .014767 | .005726 | 13 |
| 14 | .106082 | .096740 | .088301 | .078959 | .069918 | .060575 | .051534 | .042192 | .032849 | .023808 | .014466 | .005425 | 14 |
| 15 | .105781 | .096438 | .088000 | .078658 | .069616 | .060274 | .051233 | .041890 | .032548 | .023507 | .014164 | .005123 | 15 |
| 16 | .105479 | .096137 | .087699 | .078356 | .069315 | .059973 | .050932 | .041589 | .032247 | .023205 | .013863 | .004822 | 16 |
| 17 | .105178 | .095836 | .087397 | .078055 | .069014 | .059671 | .050630 | .041288 | .031945 | .022904 | .013562 | .004521 | 17 |
| 18 | .104877 | .095534 | .087096 | .077753 | .068712 | .059370 | .050329 | .040986 | .031644 | .022603 | .013260 | .004219 | 18 |
| 19 | .104575 | .095233 | .086795 | .077452 | .068411 | .059068 | .050027 | .040685 | .031342 | .022301 | .012959 | .003918 | 19 |
| 20 | .104274 | .094932 | .086493 | .077151 | .068110 | .058767 | .049726 | .040384 | .031041 | .022000 | .012658 | .003616 | 20 |
| 21 | .103973 | .094630 | .086192 | .076849 | .067808 | .058466 | .049425 | .040082 | .030740 | .021699 | .012356 | .003315 | 21 |
| 22 | .103671 | .094329 | .085890 | .076548 | .067507 | .058164 | .049123 | .039781 | .030438 | .021397 | .012055 | .003014 | 22 |
| 23 | .103370 | .094027 | .085589 | .076247 | .067205 | .057863 | .048822 | .039479 | .030137 | .021096 | .011753 | .002712 | 23 |
| 24 | .103068 | .093726 | .085288 | .075945 | .066904 | .057562 | .048521 | .039178 | .029836 | .020795 | .011452 | .002411 | 24 |
| 25 | .102767 | .093425 | .084986 | .075644 | .066603 | .057260 | .048219 | .038877 | .029534 | .020493 | .011151 | .002110 | 25 |
| 26 | .102466 | .093123 | .084685 | .075342 | .066301 | .056959 | .047918 | .038575 | .029233 | .020192 | .010849 | .001808 | 26 |
| 27 | .102164 | .092822 | .084384 | .075041 | .066000 | .056658 | .047616 | .038274 | .028932 | .019890 | .010548 | .001507 | 27 |
| 28 | .101863 | .092521 | .084082 | .074740 | .065699 | .056356 | .047315 | .037973 | .028630 | .019589 | .010247 | .001205 | 28 |
| 29 | .101562 | .092219 | .083781 | .074438 | .065397 | .056055 | .047014 | .037671 | .028329 | .019288 | .009945 | .000904 | 29 |
| 30 | .101260 | | .083479 | .074137 | .065096 | .055753 | .046712 | .037370 | .028027 | .018986 | .009644 | .000603 | 30 |
| 31 | .100959 | | .083178 | | .064795 | | 046411 | .037068 | | .018685 | | .000301 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 12.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .125000 | .114384 | .104795 | .094178 | .083904 | .073288 | .063014 | .052397 | .041781 | .031507 | .020890 | .010616 | 01 |
| 02 | .124658 | .114041 | .104452 | .093836 | .083562 | .072945 | .062671 | .052055 | .041438 | .031164 | .020548 | .010274 | 02 |
| 03 | .124315 | .113699 | .104110 | .093493 | .083219 | .072603 | .062329 | .051712 | .041096 | .030822 | .020205 | .009932 | 03 |
| 04 | .123973 | .113356 | .103767 | .093151 | .082877 | .072260 | .061986 | .051370 | .040753 | .030479 | .019863 | .009589 | 04 |
| 05 | .123630 | .113014 | .103425 | .092808 | .082534 | .071918 | .061644 | .051027 | .040411 | .030137 | .019521 | .009247 | 05 |
| 06 | .123288 | .112671 | .103082 | .092466 | .082192 | .071575 | .061301 | .050685 | .040068 | .029795 | .019178 | .008904 | 06 |
| 07 | .122945 | .112329 | .102740 | .092123 | .081849 | .071233 | .060959 | .050342 | .039726 | .029452 | .018836 | .008562 | 07 |
| 08 | .122603 | .111986 | .102397 | .091781 | .081507 | .070890 | .060616 | .050000 | .039384 | .029110 | .018493 | .008219 | 08 |
| 09 | .122260 | .111644 | .102055 | .091438 | .081164 | .070548 | .060274 | .049658 | .039041 | .028767 | .018151 | .007877 | 09 |
| 10 | .121918 | .111301 | .101712 | .091096 | .080822 | .070205 | .059932 | .049315 | .038699 | .028425 | .017808 | .007534 | 10 |
| 11 | .121575 | .110959 | .101370 | .090753 | .080479 | .069863 | .059589 | .048973 | .038356 | .028082 | .017466 | .007192 | 11 |
| 12 | .121233 | .110616 | .101027 | .090411 | .080137 | .069521 | .059247 | .048630 | .038014 | .027740 | .017123 | .006849 | 12 |
| 13 | .120890 | .110274 | .100685 | .090068 | .079795 | .069178 | .058904 | .048288 | .037671 | .027397 | .016781 | .006507 | 13 |
| 14 | .120548 | .109932 | .100342 | .089726 | .079452 | .068836 | .058562 | .047945 | .037329 | .027055 | .016438 | .006164 | 14 |
| 15 | .120205 | .109589 | .100000 | .089384 | .079110 | .068493 | .058219 | .047603 | .036986 | .026712 | .016096 | .005822 | 15 |
| 16 | .119863 | .109247 | .099658 | .089041 | .078767 | .068151 | .057877 | .047260 | .036644 | .026370 | .015753 | .005479 | 16 |
| 17 | .119521 | .108904 | .099315 | .088699 | .078425 | .067808 | .057534 | .046918 | .036301 | .026027 | .015411 | .005137 | 17 |
| 18 | .119178 | .108562 | .098973 | .088356 | .078082 | .067466 | .057192 | .046575 | .035959 | .025685 | .015068 | .004795 | 18 |
| 19 | .118836 | .108219 | .098630 | .088014 | .077740 | .067123 | .056849 | .046233 | .035616 | .025342 | .014726 | .004452 | 19 |
| 20 | .118493 | .107877 | .098288 | .087671 | .077397 | .066781 | .056507 | .045890 | .035274 | .025000 | .014384 | .004110 | 20 |
| 21 | .118151 | .107534 | .097945 | .087329 | .077055 | .066438 | .056164 | .045548 | .034932 | .024658 | .014041 | .003767 | 21 |
| 22 | .117808 | .107192 | .097603 | .086986 | .076712 | .066096 | .055822 | .045205 | .034589 | .024315 | .013699 | .003425 | 22 |
| 23 | .117466 | .106849 | .097260 | .086644 | .076370 | .065753 | .055479 | .044863 | .034247 | .023973 | .013356 | .003082 | 23 |
| 24 | .117123 | .106507 | .096918 | .086301 | .076027 | .065411 | .055137 | .044521 | .033904 | .023630 | .013014 | .002740 | 24 |
| 25 | .116781 | .106164 | .096575 | .085959 | .075685 | .065068 | .054795 | .044178 | .033562 | .023288 | .012671 | .002397 | 25 |
| 26 | .116438 | .105822 | .096233 | .085616 | .075342 | .064726 | .054452 | .043836 | .033219 | .022945 | .012329 | .002055 | 26 |
| 27 | .116096 | .105479 | .095890 | .085274 | .075000 | .064384 | .054110 | .043493 | .032877 | .022603 | .011986 | .001712 | 27 |
| 28 | .115753 | .105137 | .095548 | .084932 | .074658 | .064041 | .053767 | .043151 | .032534 | .022260 | .011644 | .001370 | 28 |
| 29 | .115411 | .104795 | .095205 | .084589 | .074315 | .063699 | .053425 | .042808 | .032192 | .021918 | .011301 | .001027 | 29 |
| 30 | .115068 | | .094863 | .084247 | .073973 | .063356 | .053082 | .042466 | .031849 | .021575 | .010959 | .000685 | 30 |
| 31 | .114726 | | .094521 | | .073630 | | .052740 | .042123 | | .021233 | | .000342 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 13.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .135000 | .123534 | .113178 | .101712 | .090616 | .079151 | .068055 | .056589 | .045123 | .034027 | .022562 | .011466 | 01 |
| 02 | .134630 | .123164 | .112808 | .101342 | .090247 | .078781 | .067685 | .056219 | .044753 | .033658 | .022192 | .011096 | 02 |
| 03 | .134260 | .122795 | .112438 | .100973 | .089877 | .078411 | .067315 | .055849 | .044384 | .033288 | .021822 | .010726 | 03 |
| 04 | .133890 | .122425 | .112068 | .100603 | .089507 | .078041 | .066945 | .055479 | .044014 | .032918 | .021452 | .010356 | 04 |
| 05 | .133521 | .122055 | .111699 | .100233 | .089137 | .077671 | .066575 | .055110 | .043644 | .032548 | .021082 | .009986 | 05 |
| 06 | .133151 | .121685 | .111329 | .099863 | .088767 | .077301 | .066205 | .054740 | .043274 | .032178 | .020712 | .009616 | 06 |
| 07 | .132781 | .121315 | .110959 | .099493 | .088397 | .076932 | .065836 | .054370 | .042904 | .031808 | .020342 | .009247 | 07 |
| 08 | .132411 | .120945 | .110589 | .099123 | .088027 | .076562 | .065466 | .054000 | .042534 | .031438 | .019973 | .008877 | 08 |
| 09 | .132041 | .120575 | .110219 | .098753 | .087658 | .076192 | .065096 | .053630 | .042164 | .031068 | .019603 | .008507 | 09 |
| 10 | .131671 | .120205 | .109849 | .098384 | .087288 | .075822 | .064726 | .053260 | .041795 | .030699 | .019233 | .008137 | 10 |
| 11 | .131301 | .119836 | .109479 | .098014 | .086918 | .075452 | .064356 | .052890 | .041425 | .030329 | .018863 | .007767 | 11 |
| 12 | .130932 | .119466 | .109110 | .097644 | .086548 | .075082 | .063986 | .052521 | .041055 | .029959 | .018493 | .007397 | 12 |
| 13 | .130562 | .119096 | .108740 | .097274 | .086178 | .074712 | .063616 | .052151 | .040685 | .029589 | .018123 | .007027 | 13 |
| 14 | .130192 | .118726 | .108370 | .096904 | .085808 | .074342 | .063247 | .051781 | .040315 | .029219 | .017753 | .006658 | 14 |
| 15 | .129822 | .118356 | .108000 | .096534 | .085438 | .073973 | .062877 | .051411 | .039945 | .028849 | .017384 | .006288 | 15 |
| 16 | .129452 | .117986 | .107630 | .096164 | .085068 | .073603 | .062507 | .051041 | .039575 | .028479 | .017014 | .005918 | 16 |
| 17 | .129082 | .117616 | .107260 | .095795 | .084699 | .073233 | .062137 | .050671 | .039205 | .028110 | .016644 | .005548 | 17 |
| 18 | .128712 | .117247 | .106890 | .095425 | .084329 | .072863 | .061767 | .050301 | .038836 | .027740 | .016274 | .005178 | 18 |
| 19 | .128342 | .116877 | .106521 | .095055 | .083959 | .072493 | .061397 | .049932 | .038466 | .027370 | .015904 | .004808 | 19 |
| 20 | .127973 | .116507 | .106151 | .094685 | .083589 | .072123 | .061027 | .049562 | .038096 | .027000 | .015534 | .004438 | 20 |
| 21 | .127603 | .116137 | .105781 | .094315 | .083219 | .071753 | .060658 | .049192 | .037726 | .026630 | .015164 | .004068 | 21 |
| 22 | .127233 | .115767 | .105411 | .093945 | .082849 | .071384 | .060288 | .048822 | .037356 | .026260 | .014795 | .003699 | 22 |
| 23 | .126863 | .115397 | .105041 | .093575 | .082479 | .071014 | .059918 | .048452 | .036986 | .025890 | .014425 | .003329 | 23 |
| 24 | .126493 | .115027 | .104671 | .093205 | .082110 | .070644 | .059548 | .048082 | .036616 | .025521 | .014055 | .002959 | 24 |
| 25 | .126123 | .114658 | .104301 | .092836 | .081740 | .070274 | .059178 | .047712 | .036247 | .025151 | .013685 | .002589 | 25 |
| 26 | .125753 | .114288 | .103932 | .092466 | .081370 | .069904 | .058808 | .047342 | .035877 | .024781 | .013315 | .002219 | 26 |
| 27 | .125384 | .113918 | .103562 | .092096 | .081000 | .069534 | .058438 | .046973 | .035507 | .024411 | .012945 | .001849 | 27 |
| 28 | .125014 | .113548 | .103192 | .091726 | .080630 | .069164 | .058068 | .046603 | .035137 | .024041 | .012575 | .001479 | 28 |
| 29 | .124644 | .113178 | .102822 | .091356 | .080260 | .068795 | .057699 | .046233 | .034767 | .023671 | .012205 | .001110 | 29 |
| 30 | .124274 | | .102452 | .090986 | .079890 | .068425 | .057329 | .045863 | .034397 | .023301 | .011836 | .000740 | 30 |
| 31 | .123904 | | .102082 | | .079521 | | .056959 | .045493 | | .022932 | | .000370 | 31 |



MASTER COPY

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 12.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .120000 | .105808 | .100603 | .090411 | .080548 | .070355 | .060493 | .050301 | .040110 | .030247 | .020055 | .010192 | 01 |
| 02 | .119671 | .105479 | .100274 | .090082 | .080219 | .070027 | .060164 | .049973 | .039781 | .029918 | .019726 | .009863 | 02 |
| 03 | .119342 | .105151 | .099945 | .089753 | .079890 | .069699 | .059836 | .049644 | .039452 | .029589 | .019397 | .009534 | 03 |
| 04 | .119014 | .108822 | .099616 | .089425 | .079562 | .069370 | .059507 | .049315 | .039123 | .029260 | .019068 | .009205 | 04 |
| 05 | .118685 | .108493 | .099288 | .089096 | .079233 | .069041 | .059178 | .048986 | .038795 | .028932 | .018740 | .008877 | 05 |
| 06 | .118356 | .108164 | .098959 | .088767 | .078904 | .068712 | .058849 | .048658 | .038466 | .028603 | .018411 | .008548 | 06 |
| 07 | .118027 | .107836 | .098630 | .088438 | .078575 | .068384 | .058521 | .048329 | .038137 | .028274 | .018082 | .008219 | 07 |
| 08 | .117699 | .107507 | .098301 | .088110 | .078247 | .068055 | .058192 | .048000 | .037808 | .027945 | .017753 | .007890 | 08 |
| 09 | .117370 | .107178 | .097973 | .087781 | .077918 | .067726 | .057863 | .047671 | .037479 | .027616 | .017425 | .007562 | 09 |
| 10 | .117041 | .106849 | .097644 | .087452 | .077589 | .067397 | .057534 | .047342 | .037151 | .027288 | .017096 | .007233 | 10 |
| 11 | .116712 | .106521 | .097315 | .087123 | .077260 | .067068 | .057205 | .047014 | .036822 | .026959 | .016767 | .006904 | 11 |
| 12 | .116384 | .106192 | .096986 | .086795 | .076932 | .066740 | .056877 | .046685 | .036493 | .026630 | .016438 | .006575 | 12 |
| 13 | .116055 | .105863 | .096658 | .086466 | .076603 | .066411 | .056548 | .046356 | .036164 | .026301 | .016110 | .006247 | 13 |
| 14 | .115726 | .105534 | .096329 | .086137 | .076274 | .066082 | .056219 | .046027 | .035836 | .025973 | .015781 | .005918 | 14 |
| 15 | .115397 | .105205 | .096000 | .085808 | .075945 | .065753 | .055890 | .045699 | .035507 | .025644 | .015452 | .005589 | 15 |
| 16 | .115068 | .104877 | .095671 | .085479 | .075616 | .065425 | .055562 | .045370 | .035178 | .025315 | .015123 | .005260 | 16 |
| 17 | .114740 | .104548 | .095342 | .085151 | .075288 | .065096 | .055233 | .045041 | .034849 | .024986 | .014795 | .004932 | 17 |
| 18 | .114411 | .104219 | .095014 | .084822 | .074959 | .064767 | .054904 | .044712 | .034521 | .024658 | .014466 | .004603 | 18 |
| 19 | .114082 | .103890 | .094685 | .084493 | .074630 | .064438 | .054575 | .044384 | .034192 | .024329 | .014137 | .004274 | 19 |
| 20 | .113753 | .103562 | .094356 | .084164 | .074301 | .064110 | .054247 | .044055 | .033863 | .024000 | .013808 | .003945 | 20 |
| 21 | .113425 | .103233 | .094027 | .083836 | .073973 | .063781 | .053918 | .043726 | .033534 | .023671 | .013479 | .003616 | 21 |
| 22 | .113096 | .102904 | .093699 | .083507 | .073644 | .063452 | .053589 | .043397 | .033205 | .023342 | .013151 | .003288 | 22 |
| 23 | .112767 | .102575 | .093370 | .083178 | .073315 | .063123 | .053260 | .043068 | .032877 | .023014 | .012822 | .002959 | 23 |
| 24 | .112438 | .102247 | .093041 | .082849 | .072986 | .062795 | .052932 | .042740 | .032548 | .022685 | .012493 | .002630 | 24 |
| 25 | .112110 | .101918 | .092712 | .082521 | .072658 | .062466 | .052603 | .042411 | .032219 | .022356 | .012164 | .002301 | 25 |
| 26 | .111781 | .101589 | .092384 | .082192 | .072329 | .062137 | .052274 | .042082 | .031890 | .022027 | .011836 | .001973 | 26 |
| 27 | .111452 | .101260 | .092055 | .081863 | .072000 | .061808 | .051945 | .041753 | .031562 | .021699 | .011507 | .001644 | 27 |
| 28 | .111123 | .100932 | .091726 | .081534 | .071671 | .061479 | .051616 | .041425 | .031233 | .021370 | .011178 | .001315 | 28 |
| 29 | .110795 | .100603 | .091397 | .081205 | .071342 | .061151 | .051288 | .041096 | .030904 | .021041 | .010849 | .000986 | 29 |
| 30 | .110466 | | .091068 | .080877 | .071014 | .060822 | .050959 | .040767 | .030575 | .020712 | .010521 | .000658 | 30 |
| 31 | .110137 | | .090740 | | .070685 | | .050630 | .040438 | | .020384 | | .000329 | 31 |

MASTER COPY

(Added 4-11-80, SPECIAL PN)

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 13.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .130000 | .118959 | .108986 | .097945 | .087260 | .076219 | .065534 | .054493 | .043452 | .032767 | .021726 | .011041 | 01 |
| 02 | .129644 | .118603 | .108630 | .097589 | .086904 | .075863 | .065178 | .054137 | .043096 | .032411 | .021370 | .010685 | 02 |
| 03 | .129288 | .118247 | .108274 | .097233 | .086548 | .075507 | .064822 | .053781 | .042740 | .032055 | .021014 | .010329 | 03 |
| 04 | .128932 | .117890 | .107918 | .096877 | .086192 | .075151 | .064466 | .053425 | .042384 | .031699 | .020658 | .009973 | 04 |
| 05 | .128575 | .117534 | .107562 | .096521 | .085836 | .074795 | .064110 | .053068 | .042027 | .031342 | .020301 | .009616 | 05 |
| 06 | .128219 | .117178 | .107205 | .096164 | .085479 | .074438 | .063753 | .052712 | .041671 | .030986 | .019945 | .009260 | 06 |
| 07 | .127863 | .116822 | .106849 | .095808 | .085123 | .074082 | .063397 | .052356 | .041315 | .030630 | .019589 | .008904 | 07 |
| 08 | .127507 | .116466 | .106493 | .095452 | .084767 | .073726 | .063041 | .052000 | .040959 | .030274 | .019233 | .008548 | 08 |
| 09 | .127151 | .116110 | .106137 | .095096 | .084411 | .073370 | .062685 | .051644 | .040603 | .029918 | .018877 | .008192 | 09 |
| 10 | .126795 | .115753 | .105781 | .094740 | .084055 | .073014 | .062329 | .051288 | .040247 | .029562 | .018521 | .007836 | 10 |
| 11 | .126438 | .115397 | .105425 | .094384 | .083699 | .072658 | .061973 | .050932 | .039890 | .029205 | .018164 | .007479 | 11 |
| 12 | .126082 | .115041 | .105068 | .094027 | .083342 | .072301 | .061616 | .050575 | .039534 | .028849 | .017808 | .007123 | 12 |
| 13 | .125726 | .114685 | .104712 | .093671 | .082986 | .071945 | .061260 | .050219 | .039178 | .028493 | .017452 | .006767 | 13 |
| 14 | .125370 | .114329 | .104356 | .093315 | .082630 | .071589 | .060904 | .049863 | .038822 | .028137 | .017096 | .006411 | 14 |
| 15 | .125014 | .113973 | .104000 | .092959 | .082274 | .071233 | .060548 | .049507 | .038466 | .027781 | .016740 | .006055 | 15 |
| 16 | .124658 | .113616 | .103644 | .092603 | .081918 | .070877 | .060192 | .049151 | .038110 | .027425 | .016384 | .005699 | 16 |
| 17 | .124301 | .113260 | .103288 | .092247 | .081562 | .070521 | .059836 | .048795 | .037753 | .027068 | .016027 | .005342 | 17 |
| 18 | .123945 | .112904 | .102932 | .091890 | .081205 | .070164 | .059479 | .048438 | .037397 | .026712 | .015671 | .004986 | 18 |
| 19 | .123589 | .112548 | .102575 | .091534 | .080849 | .069808 | .059123 | .048082 | .037041 | .026356 | .015315 | .004630 | 19 |
| 20 | .123233 | .112192 | .102219 | .091178 | .080493 | .069452 | .058767 | .047726 | .036685 | .026000 | .014959 | .004274 | 20 |
| 21 | .122877 | .111836 | .101863 | .090822 | .080137 | .069096 | .058411 | .047370 | .036329 | .025644 | .014603 | .003918 | 21 |
| 22 | .122521 | .111479 | .101507 | .090466 | .079781 | .068740 | .058055 | .047014 | .035973 | .025288 | .014247 | .003562 | 22 |
| 23 | .122164 | .111123 | .101151 | .090110 | .079425 | .068384 | .057699 | .046658 | .035616 | .024932 | .013890 | .003205 | 23 |
| 24 | .121808 | .110767 | .100795 | .089753 | .079068 | .068027 | .057342 | .046301 | .035260 | .024575 | .013534 | .002849 | 24 |
| 25 | .121452 | .110411 | .100438 | .089397 | .078712 | .067671 | .056986 | .045945 | .034904 | .024219 | .013178 | .002493 | 25 |
| 26 | .121096 | .110055 | .100082 | .089041 | .078356 | .067315 | .056630 | .045589 | .034548 | .023863 | .012822 | .002137 | 26 |
| 27 | .120740 | .109699 | .099726 | .088685 | .078000 | .066959 | .056274 | .045233 | .034192 | .023507 | .012466 | .001781 | 27 |
| 28 | .120384 | .109342 | .099370 | .088329 | .077644 | .066603 | .055918 | .044877 | .033836 | .023151 | .012110 | .001425 | 28 |
| 29 | .120027 | .108986 | .099014 | .087973 | .077288 | .066247 | .055562 | .044521 | .033479 | .022795 | .011753 | .001068 | 29 |
| 30 | .119671 | | .098658 | .087616 | .076932 | .065890 | .055205 | .044164 | .033123 | .022438 | .011397 | .000712 | 30 |
| 31 | .119315 | | .098301 | | .076575 | | .054849 | .043808 | | .022082 | | .000356 | 31 |

(Added 4-11-80, SPECIAL PN)

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 14.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .140000 | .128110 | .117370 | .105479 | .093973 | .082082 | .070575 | .058685 | .046795 | .035288 | .023397 | .011890 | 01 |
| 02 | .139616 | .127726 | .116986 | .105096 | .093589 | .081699 | .070192 | .058301 | .046411 | .034904 | .023014 | .011507 | 02 |
| 03 | .139233 | .127342 | .116603 | .104712 | .093205 | .081315 | .069808 | .057918 | .046027 | .034521 | .022630 | .011123 | 03 |
| 04 | .138849 | .126959 | .116219 | .104329 | .092822 | .080932 | .069425 | .057534 | .045644 | .034137 | .022247 | .010740 | 04 |
| 05 | .138466 | .126575 | .115836 | .103945 | .092438 | .080548 | .069041 | .057151 | .045260 | .033753 | .021863 | .010356 | 05 |
| 06 | .138082 | .126192 | .115452 | .103562 | .092055 | .080164 | .068658 | .056767 | .044877 | .033370 | .021479 | .009973 | 06 |
| 07 | .137699 | .125808 | .115068 | .103178 | .091671 | .079781 | .068274 | .056384 | .044493 | .032986 | .021096 | .009589 | 07 |
| 08 | .137315 | .125425 | .114685 | .102795 | .091288 | .079397 | .067890 | .056000 | .044110 | .032603 | .020712 | .009205 | 08 |
| 09 | .136932 | .125041 | .114301 | .102411 | .090904 | .079014 | .067507 | .055616 | .043726 | .032219 | .020329 | .008822 | 09 |
| 10 | .136548 | .124658 | .113918 | .102027 | .090521 | .078630 | .067123 | .055233 | .043342 | .031836 | .019945 | .008438 | 10 |
| 11 | .136164 | .124274 | .113534 | .101644 | .090137 | .078247 | .066740 | .054849 | .042959 | .031452 | .019562 | .008055 | 11 |
| 12 | .135781 | .123890 | .113151 | .101260 | .089753 | .077863 | .066356 | .054466 | .042575 | .031068 | .019178 | .007671 | 12 |
| 13 | .135397 | .123507 | .112767 | .100877 | .089370 | .077479 | .065973 | .054082 | .042192 | .030685 | .018795 | .007288 | 13 |
| 14 | .135014 | .123123 | .112384 | .100493 | .088986 | .077096 | .065589 | .053699 | .041808 | .030301 | .018411 | .006904 | 14 |
| 15 | .134630 | .122740 | .112000 | .100110 | .088603 | .076712 | .065205 | .053315 | .041425 | .029918 | .018027 | .006521 | 15 |
| 16 | .134247 | .122356 | .111616 | .099726 | .088219 | .076329 | .064822 | .052932 | .041041 | .029534 | .017644 | .006137 | 16 |
| 17 | .133863 | .121973 | .111233 | .099342 | .087836 | .075945 | .064438 | .052548 | .040658 | .029151 | .017260 | .005753 | 17 |
| 18 | .133479 | .121589 | .110849 | .098959 | .087452 | .075562 | .064055 | .052164 | .040274 | .028767 | .016877 | .005370 | 18 |
| 19 | .133096 | .121205 | .110466 | .098575 | .087068 | .075178 | .063671 | .051781 | .039890 | .028384 | .016493 | .004986 | 19 |
| 20 | .132712 | .120822 | .110082 | .098192 | .086685 | .074795 | .063288 | .051397 | .039507 | .028000 | .016110 | .004603 | 20 |
| 21 | .132329 | .120438 | .109699 | .097808 | .086301 | .074411 | .062904 | .051014 | .039123 | .027616 | .015726 | .004219 | 21 |
| 22 | .131945 | .120055 | .109315 | .097425 | .085918 | .074027 | .062521 | .050630 | .038740 | .027233 | .015342 | .003836 | 22 |
| 23 | .131562 | .119671 | .108932 | .097041 | .085534 | .073644 | .062137 | .050247 | .038356 | .026849 | .014959 | .003452 | 23 |
| 24 | .131178 | .119288 | .108548 | .096658 | .085151 | .073260 | .061753 | .049863 | .037973 | .026466 | .014575 | .003068 | 24 |
| 25 | .130795 | .118904 | .108164 | .096274 | .084767 | .072877 | .061370 | .049479 | .037589 | .026082 | .014192 | .002685 | 25 |
| 26 | .130411 | .118521 | .107781 | .095890 | .084384 | .072493 | .060986 | .049096 | .037205 | .025699 | .013808 | .002301 | 26 |
| 27 | .130027 | .118137 | .107397 | .095507 | .084000 | .072110 | .060603 | .048712 | .036822 | .025315 | .013425 | .001918 | 27 |
| 28 | .129644 | .117753 | .107014 | .095123 | .083616 | .071726 | .060219 | .048329 | .036438 | .024932 | .013041 | .001534 | 28 |
| 29 | .129260 | .117370 | .106630 | .094740 | .083233 | .071342 | .059836 | .047945 | .036055 | .024548 | .012658 | .001151 | 29 |
| 30 | .128877 | | .106247 | .094356 | .082849 | .070959 | .059452 | .047562 | .035671 | .024164 | .012274 | .000767 | 30 |
| 31 | .128493 | | .105863 | | .082466 | | .059068 | .047178 | | .023781 | | .000384 | 31 |

(Added 4-11-80, SPECIAL PN)

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 14.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .145000 | .132685 | .121562 | .109247 | .097329 | .085014 | .073096 | .060781 | .048466 | .036548 | .024233 | .012315 | 01 |
| 02 | .144603 | .132288 | .121164 | .108849 | .096932 | .084616 | .072699 | .060384 | .048068 | .036151 | .023836 | .011918 | 02 |
| 03 | .144205 | .131890 | .120767 | .108452 | .096534 | .084219 | .072301 | .059986 | .047671 | .035753 | .023438 | .011521 | 03 |
| 04 | .143808 | .131493 | .120370 | .108055 | .096137 | .083822 | .071904 | .059589 | .047274 | .035356 | .023041 | .011123 | 04 |
| 05 | .143411 | .131096 | .119973 | .107658 | .095740 | .083425 | .071507 | .059192 | .046877 | .034959 | .022644 | .010726 | 05 |
| 06 | .143014 | .130699 | .119575 | .107260 | .095342 | .083027 | .071110 | .058795 | .046479 | .034562 | .022247 | .010329 | 06 |
| 07 | .142616 | .130301 | .119178 | .106863 | .094945 | .082630 | .070712 | .058397 | .046082 | .034164 | .021849 | .009932 | 07 |
| 08 | .142219 | .129904 | .118781 | .106466 | .094548 | .082233 | .070315 | .058000 | .045685 | .033767 | .021452 | .009534 | 08 |
| 09 | .141822 | .129507 | .118384 | .106068 | .094151 | .081836 | .069918 | .057603 | .045288 | .033370 | .021055 | .009137 | 09 |
| 10 | .141425 | .129110 | .117986 | .105671 | .093753 | .081438 | .069521 | .057205 | .044890 | .032973 | .020658 | .008740 | 10 |
| 11 | .141027 | .128712 | .117589 | .105274 | .093356 | .081041 | .069123 | .056808 | .044493 | .032575 | .020260 | .008342 | 11 |
| 12 | .140630 | .128315 | .117192 | .104877 | .092959 | .080644 | .068726 | .056411 | .044096 | .032178 | .019863 | .007945 | 12 |
| 13 | .140233 | .127918 | .116795 | .104479 | .092562 | .080247 | .068329 | .056014 | .043699 | .031781 | .019466 | .007548 | 13 |
| 14 | .139836 | .127521 | .116397 | .104082 | .092164 | .079849 | .067932 | .055616 | .043301 | .031384 | .019068 | .007151 | 14 |
| 15 | .139438 | .127123 | .116000 | .103685 | .091767 | .079452 | .067534 | .055219 | .042904 | .030986 | .018671 | .006753 | 15 |
| 16 | .139041 | .126726 | .115603 | .103288 | .091370 | .079055 | .067137 | .054822 | .042507 | .030589 | .018274 | .006356 | 16 |
| 17 | .138644 | .126329 | .115205 | .102890 | .090973 | .078658 | .066740 | .054425 | .042110 | .030192 | .017877 | .005959 | 17 |
| 18 | .138247 | .125932 | .114808 | .102493 | .090575 | .078260 | .066342 | .054027 | .041712 | .029795 | .017479 | .005562 | 18 |
| 19 | .137849 | .125534 | .114411 | .102096 | .090178 | .077863 | .065945 | .053630 | .041315 | .029397 | .017082 | .005164 | 19 |
| 20 | .137452 | .125137 | .114014 | .101699 | .089781 | .077466 | .065548 | .053233 | .040918 | .029000 | .016685 | .004767 | 20 |
| 21 | .137055 | .124740 | .113616 | .101301 | .089384 | .077068 | .065151 | .052836 | .040521 | .028603 | .016288 | .004370 | 21 |
| 22 | .136658 | .124342 | .113219 | .100904 | .088986 | .076671 | .064753 | .052438 | .040123 | .028205 | .015890 | .003973 | 22 |
| 23 | .136260 | .123945 | .112822 | .100507 | .088589 | .076274 | .064356 | .052041 | .039726 | .027808 | .015493 | .003575 | 23 |
| 24 | .135863 | .123548 | .112425 | .100110 | .088192 | .075877 | .063959 | .051644 | .039329 | .027411 | .015096 | .003178 | 24 |
| 25 | .135466 | .123151 | .112027 | .099712 | .087795 | .075479 | .063562 | .051247 | .038932 | .027014 | .014699 | .002781 | 25 |
| 26 | .135068 | .122753 | .111630 | .099315 | .087397 | .075082 | .063164 | .050849 | .038534 | .026616 | .014301 | .002384 | 26 |
| 27 | .134671 | .122356 | .111233 | .098918 | .087000 | .074685 | .062767 | .050452 | .038137 | .026219 | .013904 | .001986 | 27 |
| 28 | .134274 | .121959 | .110836 | .098521 | .086603 | .074288 | .062370 | .050055 | .037740 | .025822 | .013507 | .001589 | 28 |
| 29 | .133877 | .121562 | .110438 | .098123 | .086205 | .073890 | .061973 | .049658 | .037342 | .025425 | .013110 | .001192 | 29 |
| 30 | .133479 | | .110041 | .097726 | .085808 | .073493 | .061575 | .049260 | .036945 | .025027 | .012712 | .000795 | 30 |
| 31 | .133082 | | .109644 | | .085411 | | .061178 | .048863 | | .024630 | | .000397 | 31 |

(Added 4-11-80, SPECIAL PN)

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 11.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .115000 | .105233 | .096411 | .086644 | .077192 | .067425 | .057973 | .048205 | .038438 | .028986 | .019219 | .009767 | 01 |
| 02 | .114685 | .104918 | .096096 | .086329 | .076877 | .067110 | .057658 | .047890 | .038123 | .028671 | .018904 | .009452 | 02 |
| 03 | .114370 | .104603 | .095781 | .086014 | .076562 | .066795 | .057342 | .047575 | .037808 | .028356 | .018589 | .009137 | 03 |
| 04 | .114055 | .104288 | .095466 | .085699 | .076247 | .066479 | .057027 | .047260 | .037493 | .028041 | .018274 | .008822 | 04 |
| 05 | .113740 | .103973 | .095151 | .085384 | .075932 | .066164 | .056712 | .046945 | .037178 | .027726 | .017959 | .008507 | 05 |
| 06 | .113425 | .103658 | .094836 | .085068 | .075616 | .065849 | .056397 | .046630 | .036863 | .027411 | .017644 | .008192 | 06 |
| 07 | .113110 | .103342 | .094521 | .084753 | .075301 | .065534 | .056082 | .046315 | .036548 | .027096 | .017329 | .007877 | 07 |
| 08 | .112795 | .103027 | .094205 | .084438 | .074986 | .065219 | .055767 | .046000 | .036233 | .026781 | .017014 | .007562 | 08 |
| 09 | .112479 | .102712 | .093890 | .084123 | .074671 | .064904 | .055452 | .045685 | .035918 | .026466 | .016699 | .007247 | 09 |
| 10 | .112164 | .102397 | .093575 | .083808 | .074356 | .064589 | .055137 | .045370 | .035603 | .026151 | .016384 | .006932 | 10 |
| 11 | .111849 | .102082 | .093260 | .083493 | .074041 | .064274 | .054822 | .045055 | .035288 | .025836 | .016068 | .006616 | 11 |
| 12 | .111534 | .101767 | .092945 | .083178 | .073726 | .063959 | .054507 | .044740 | .034973 | .025521 | .015753 | .006301 | 12 |
| 13 | .111219 | .101452 | .092630 | .082863 | .073411 | .063644 | .054192 | .044425 | .034658 | .025205 | .015438 | .005986 | 13 |
| 14 | .110904 | .101137 | .092315 | .082548 | .073096 | .063329 | .053877 | .044110 | .034342 | .024890 | .015123 | .005671 | 14 |
| 15 | .110589 | .100822 | .092000 | .082233 | .072781 | .063014 | .053562 | .043795 | .034027 | .024575 | .014808 | .005356 | 15 |
| 16 | .110274 | .100507 | .091685 | .081918 | .072466 | .062699 | .053247 | .043479 | .033712 | .024260 | .014493 | .005041 | 16 |
| 17 | .109959 | .100192 | .091370 | .081603 | .072151 | .062384 | .052932 | .043164 | .033397 | .023945 | .014178 | .004726 | 17 |
| 18 | .109644 | .099877 | .091055 | .081288 | .071836 | .062068 | .052616 | .042849 | .033082 | .023630 | .013863 | .004411 | 18 |
| 19 | .109329 | .099562 | .090740 | .080973 | .071521 | .061753 | .052301 | .042534 | .032767 | .023315 | .013548 | .004096 | 19 |
| 20 | .109014 | .099247 | .090425 | .080658 | .071205 | .061438 | .051986 | .042219 | .032452 | .023000 | .013233 | .003781 | 20 |
| 21 | .108699 | .098932 | .090110 | .080342 | .070890 | .061123 | .051671 | .041904 | .032137 | .022685 | .012918 | .003466 | 21 |
| 22 | .108384 | .098616 | .089795 | .080027 | .070575 | .060808 | .051356 | .041589 | .031822 | .022370 | .012603 | .003151 | 22 |
| 23 | .108068 | .098301 | .089479 | .079712 | .070260 | .060493 | .051041 | .041274 | .031507 | .022055 | .012288 | .002836 | 23 |
| 24 | .107753 | .097986 | .089164 | .079397 | .069945 | .060178 | .050726 | .040959 | .031192 | .021740 | .011973 | .002521 | 24 |
| 25 | .107438 | .097671 | .088849 | .079082 | .069630 | .059863 | .050411 | .040644 | .030877 | .021425 | .011658 | .002205 | 25 |
| 26 | .107123 | .097356 | .088534 | .078767 | .069315 | .059548 | .050096 | .040329 | .030562 | .021110 | .011342 | .001890 | 26 |
| 27 | .106808 | .097041 | .088219 | .078452 | .069000 | .059233 | .049781 | .040014 | .030247 | .020795 | .011027 | .001575 | 27 |
| 28 | .106493 | .096726 | .087904 | .078137 | .068685 | .058918 | .049466 | .039699 | .029932 | .020479 | .010712 | .001260 | 28 |
| 29 | .106178 | .096411 | .087589 | .077822 | .068370 | .058603 | .049151 | .039384 | .029616 | .020164 | .010397 | .000945 | 29 |
| 30 | .105863 | | .087274 | .077507 | .068055 | .058288 | .048836 | .039068 | .029301 | .019849 | .010082 | .000630 | 30 |
| 31 | .105548 | | .086959 | | .067740 | | .048521 | .038753 | | .019534 | | .000315 | 31 |

( Added 7-23-80, PN 736)

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 8.6050 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .086050 | .078742 | .072141 | .064832 | .057760 | .050451 | .043379 | .036070 | .028762 | .021689 | .014381 | .007308 | 01 |
| 02 | .085814 | .078506 | .071905 | .064596 | .057524 | .050215 | .043143 | .035835 | .028526 | .021454 | .014145 | .007073 | 02 |
| 03 | .085578 | .078270 | .071669 | .064361 | .057288 | .049980 | .042907 | .035599 | .028290 | .021218 | .013909 | .006837 | 03 |
| 04 | .085343 | .078034 | .071433 | .064125 | .057052 | .049744 | .042671 | .035363 | .028055 | .020982 | .013674 | .006601 | 04 |
| 05 | .085107 | .077799 | .071198 | .063889 | .056817 | .049508 | .042436 | .035127 | .027819 | .020746 | .013438 | .006365 | 05 |
| 06 | .084871 | .077563 | .070962 | .063653 | .056581 | .049272 | .042200 | .034892 | .027583 | .020511 | .013202 | .006130 | 06 |
| 07 | .084635 | .077327 | .070726 | .063418 | .056345 | .049037 | .041964 | .034656 | .027347 | .020275 | .012966 | .005894 | 07 |
| 08 | .084400 | .077091 | .070490 | .063182 | .056109 | .048801 | .041728 | .034420 | .027112 | .020039 | .012731 | .005658 | 08 |
| 09 | .084164 | .076856 | .070255 | .062946 | .055874 | .048565 | .041493 | .034184 | .026876 | .019803 | .012495 | .005422 | 09 |
| 10 | .083928 | .076620 | .070019 | .062710 | .055638 | .048329 | .041257 | .033948 | .026640 | .019568 | .012259 | .005187 | 10 |
| 11 | .083692 | .076384 | .069783 | .062475 | .055402 | .048094 | .041021 | .033713 | .026404 | .019332 | .012023 | .004951 | 11 |
| 12 | .083457 | .076148 | .069547 | .062239 | .055166 | .047858 | .040785 | .033477 | .026169 | .019096 | .011788 | .004715 | 12 |
| 13 | .083221 | .075913 | .069312 | .062003 | .054931 | .047622 | .040550 | .033241 | .025933 | .018860 | .011552 | .004479 | 13 |
| 14 | .082985 | .075677 | .069076 | .061767 | .054695 | .047386 | .040314 | .033005 | .025697 | .018625 | .011316 | .004244 | 14 |
| 15 | .082749 | .075441 | .068840 | .061532 | .054459 | .047151 | .040078 | .032770 | .025461 | .018389 | .011080 | .004008 | 15 |
| 16 | .082514 | .075205 | .068604 | .061296 | .054223 | .046915 | .039842 | .032534 | .025226 | .018153 | .010845 | .003772 | 16 |
| 17 | .082278 | .074970 | .068368 | .061060 | .053988 | .046679 | .039607 | .032298 | .024990 | .017917 | .010609 | .003536 | 17 |
| 18 | .082042 | .074734 | .068133 | .060824 | .053752 | .046443 | .039371 | .032062 | .024754 | .017682 | .010373 | .003301 | 18 |
| 19 | .081806 | .074498 | .067897 | .060589 | .053516 | .046208 | .039135 | .031827 | .024518 | .017446 | .010137 | .003065 | 19 |
| 20 | .081571 | .074262 | .067661 | .060353 | .053280 | .045972 | .038899 | .031591 | .024283 | .017210 | .009902 | .002829 | 20 |
| 21 | .081335 | .074027 | .067425 | .060117 | .053045 | .045736 | .038664 | .031355 | .024047 | .016974 | .009666 | .002593 | 21 |
| 22 | .081099 | .073791 | .067190 | .059881 | .052809 | .045500 | .038428 | .031119 | .023811 | .016738 | .009430 | .002358 | 22 |
| 23 | .080863 | .073555 | .066954 | .059646 | .052573 | .045265 | .038192 | .030884 | .023575 | .016503 | .009194 | .002122 | 23 |
| 24 | .080628 | .073319 | .066718 | .059410 | .052337 | .045029 | .037956 | .030648 | .023340 | .016267 | .008959 | .001886 | 24 |
| 25 | .080392 | .073084 | .066482 | .059174 | .052102 | .044793 | .037721 | .030412 | .023104 | .016031 | .008723 | .001650 | 25 |
| 26 | .080156 | .072848 | .066247 | .058938 | .051866 | .044557 | .037485 | .030176 | .022868 | .015795 | .008487 | .001415 | 26 |
| 27 | .079920 | .072612 | .066011 | .058703 | .051630 | .044322 | .037249 | .029941 | .022632 | .015560 | .008251 | .001179 | 27 |
| 28 | .079685 | .072376 | .065775 | .058467 | .051394 | .044086 | .037013 | .029705 | .022397 | .015324 | .008016 | .000943 | 28 |
| 29 | .079449 | .072141 | .065539 | .058231 | .051158 | .043850 | .036778 | .029469 | .022161 | .015088 | .007780 | .000707 | 29 |
| 30 | .079213 | | .065304 | .057995 | .050923 | .043614 | .036542 | .029233 | .021925 | .014852 | .007544 | .000472 | 30 |
| 31 | .078977 | | .065068 | | .050687 | | .036306 | .028998 | | .014617 | | .000236 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 12.2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .122500 | .112096 | .102699 | .092295 | .082226 | .071822 | .061753 | .051349 | .040945 | .030877 | .020473 | .010404 | 01 |
| 02 | .122164 | .111760 | .102363 | .091959 | .081890 | .071486 | .061418 | .051014 | .040610 | .030541 | .020137 | .010068 | 02 |
| 03 | .121829 | .111425 | .102027 | .091623 | .081555 | .071151 | .061082 | .050678 | .040274 | .030205 | .019801 | .009733 | 03 |
| 04 | .121493 | .111089 | .101692 | .091288 | .081219 | .070815 | .060747 | .050342 | .039938 | .029870 | .019466 | .009397 | 04 |
| 05 | .121158 | .110753 | .101356 | .090952 | .080884 | .070479 | .060411 | .050007 | .039603 | .029534 | .019130 | .009062 | 05 |
| 06 | .120822 | .110418 | .101021 | .090616 | .080548 | .070144 | .060075 | .049671 | .039267 | .029199 | .018795 | .008726 | 06 |
| 07 | .120486 | .110082 | .100685 | .090281 | .080212 | .069808 | .059740 | .049336 | .038932 | .028863 | .018459 | .008390 | 07 |
| 08 | .120151 | .109747 | .100349 | .089945 | .079877 | .069473 | .059404 | .049000 | .038596 | .028527 | .018123 | .008055 | 08 |
| 09 | .119815 | .109411 | .100014 | .089610 | .079541 | .069137 | .059068 | .048664 | .038260 | .028192 | .017788 | .007719 | 09 |
| 10 | .119479 | .109075 | .099678 | .089274 | .079205 | .068801 | .058733 | .048329 | .037925 | .027856 | .017452 | .007384 | 10 |
| 11 | .119144 | .108740 | .099342 | .088938 | .078870 | .068466 | .058397 | .047993 | .037589 | .027521 | .017116 | .007048 | 11 |
| 12 | .118808 | .108404 | .099007 | .088603 | .078534 | .068130 | .058062 | .047658 | .037253 | .027185 | .016781 | .006712 | 12 |
| 13 | .118473 | .108068 | .098671 | .088267 | .078199 | .067795 | .057726 | .047322 | .036918 | .026849 | .016445 | .006377 | 13 |
| 14 | .118137 | .107733 | .098336 | .087932 | .077863 | .067459 | .057390 | .046986 | .036582 | .026514 | .016110 | .006041 | 14 |
| 15 | .117801 | .107397 | .098000 | .087596 | .077527 | .067123 | .057055 | .046651 | .036247 | .026178 | .015774 | .005705 | 15 |
| 16 | .117466 | .107062 | .097664 | .087260 | .077192 | .066788 | .056719 | .046315 | .035911 | .025842 | .015438 | .005370 | 16 |
| 17 | .117130 | .106726 | .097329 | .086925 | .076856 | .066452 | .056384 | .045979 | .035575 | .025507 | .015103 | .005034 | 17 |
| 18 | .116795 | .106390 | .096993 | .086589 | .076521 | .066116 | .056048 | .045644 | .035240 | .025171 | .014767 | .004699 | 18 |
| 19 | .116459 | .106055 | .096658 | .086253 | .076185 | .065781 | .055712 | .045308 | .034904 | .024836 | .014432 | .004363 | 19 |
| 20 | .116123 | .105719 | .096322 | .085918 | .075849 | .065445 | .055377 | .044973 | .034568 | .024500 | .014096 | .004027 | 20 |
| 21 | .115788 | .105384 | .095986 | .085582 | .075514 | .065110 | .055041 | .044637 | .034233 | .024164 | .013760 | .003692 | 21 |
| 22 | .115452 | .105048 | .095651 | .085247 | .075178 | .064774 | .054705 | .044301 | .033897 | .023829 | .013425 | .003356 | 22 |
| 23 | .115116 | .104712 | .095315 | .084911 | .074842 | .064438 | .054370 | .043966 | .033562 | .023493 | .013089 | .003021 | 23 |
| 24 | .114781 | .104377 | .094979 | .084575 | .074507 | .064103 | .054034 | .043630 | .033226 | .023158 | .012753 | .002685 | 24 |
| 25 | .114445 | .104041 | .094644 | .084240 | .074171 | .063767 | .053699 | .043295 | .032890 | .022822 | .012418 | .002349 | 25 |
| 26 | .114110 | .103705 | .094308 | .083904 | .073836 | .063432 | .053363 | .042959 | .032555 | .022486 | .012082 | .002014 | 26 |
| 27 | .113774 | .103370 | .093973 | .083568 | .073500 | .063096 | .053027 | .042623 | .032219 | .022151 | .011747 | .001678 | 27 |
| 28 | .113438 | .103034 | .093637 | .083233 | .073164 | .062760 | .052692 | .042288 | .031884 | .021815 | .011411 | .001342 | 28 |
| 29 | .113103 | .102699 | .093301 | .082897 | .072829 | .062425 | .052356 | .041952 | .031548 | .021479 | .011075 | .001007 | 29 |
| 30 | .112767 | | .092966 | .082562 | .072493 | .062089 | .052021 | .041616 | .031212 | .021144 | .010740 | .000671 | 30 |
| 31 | .112432 | | .092630 | | .072158 | | .051685 | .041281 | | .020808 | | .000336 | 31 |



o O o

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 13.2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .132500 | .121247 | .111082 | .099829 | .088938 | .077685 | .066795 | .055541 | .044288 | .033397 | .022144 | .011253 | 01 |
| 02 | .132137 | .120884 | .110719 | .099466 | .088575 | .077322 | .066432 | .055178 | .043925 | .033034 | .021781 | .010890 | 02 |
| 03 | .131774 | .120521 | .110356 | .099103 | .088212 | .076959 | .066068 | .054815 | .043562 | .032671 | .021418 | .010527 | 03 |
| 04 | .131411 | .120158 | .109993 | .098740 | .087849 | .076596 | .065705 | .054452 | .043199 | .032308 | .021055 | .010164 | 04 |
| 05 | .131048 | .119795 | .109630 | .098377 | .087486 | .076233 | .065342 | .054089 | .042836 | .031945 | .020692 | .009801 | 05 |
| 06 | .130685 | .119432 | .109267 | .098014 | .087123 | .075870 | .064979 | .053726 | .042473 | .031582 | .020329 | .009438 | 06 |
| 07 | .130322 | .119068 | .108904 | .097651 | .086760 | .075507 | .064616 | .053363 | .042110 | .031219 | .019966 | .009075 | 07 |
| 08 | .129959 | .118705 | .108541 | .097288 | .086397 | .075144 | .064253 | .053000 | .041747 | .030856 | .019603 | .008712 | 08 |
| 09 | .129596 | .118342 | .108178 | .096925 | .086034 | .074781 | .063890 | .052637 | .041384 | .030493 | .019240 | .008349 | 09 |
| 10 | .129233 | .117979 | .107815 | .096562 | .085671 | .074418 | .063527 | .052274 | .041021 | .030130 | .018877 | .007986 | 10 |
| 11 | .128870 | .117616 | .107452 | .096199 | .085308 | .074055 | .063164 | .051911 | .040658 | .029767 | .018514 | .007623 | 11 |
| 12 | .128507 | .117253 | .107089 | .095836 | .084945 | .073692 | .062801 | .051548 | .040295 | .029404 | .018151 | .007260 | 12 |
| 13 | .128144 | .116890 | .106726 | .095473 | .084582 | .073329 | .062438 | .051185 | .039932 | .029041 | .017788 | .006897 | 13 |
| 14 | .127781 | .116527 | .106363 | .095110 | .084219 | .072966 | .062075 | .050822 | .039568 | .028678 | .017425 | .006534 | 14 |
| 15 | .127418 | .116164 | .106000 | .094747 | .083856 | .072603 | .061712 | .050459 | .039205 | .028315 | .017062 | .006171 | 15 |
| 16 | .127055 | .115801 | .105637 | .094384 | .083493 | .072240 | .061349 | .050096 | .038842 | .027952 | .016699 | .005808 | 16 |
| 17 | .126692 | .115438 | .105274 | .094021 | .083130 | .071877 | .060986 | .049733 | .038479 | .027589 | .016336 | .005445 | 17 |
| 18 | .126329 | .115075 | .104911 | .093658 | .082767 | .071514 | .060623 | .049370 | .038116 | .027226 | .015973 | .005082 | 18 |
| 19 | .125966 | .114712 | .104548 | .093295 | .082404 | .071151 | .060260 | .049007 | .037753 | .026863 | .015610 | .004719 | 19 |
| 20 | .125603 | .114349 | .104185 | .092932 | .082041 | .070788 | .059897 | .048644 | .037390 | .026500 | .015247 | .004356 | 20 |
| 21 | .125240 | .113986 | .103822 | .092568 | .081678 | .070425 | .059534 | .048281 | .037027 | .026137 | .014884 | .003993 | 21 |
| 22 | .124877 | .113623 | .103459 | .092205 | .081315 | .070062 | .059171 | .047918 | .036664 | .025774 | .014521 | .003630 | 22 |
| 23 | .124514 | .113260 | .103096 | .091842 | .080952 | .069699 | .058808 | .047555 | .036301 | .025411 | .014158 | .003267 | 23 |
| 24 | .124151 | .112897 | .102733 | .091479 | .080589 | .069336 | .058445 | .047192 | .035938 | .025048 | .013795 | .002904 | 24 |
| 25 | .123788 | .112534 | .102370 | .091116 | .080226 | .068973 | .058082 | .046829 | .035575 | .024685 | .013432 | .002541 | 25 |
| 26 | .123425 | .112171 | .102007 | .090753 | .079863 | .068610 | .057719 | .046466 | .035212 | .024322 | .013068 | .002178 | 26 |
| 27 | .123062 | .111808 | .101644 | .090390 | .079500 | .068247 | .057356 | .046103 | .034849 | .023959 | .012705 | .001815 | 27 |
| 28 | .122699 | .111445 | .101281 | .090027 | .079137 | .067884 | .056993 | .045740 | .034486 | .023596 | .012342 | .001452 | 28 |
| 29 | .122336 | .111082 | .100918 | .089664 | .078774 | .067521 | .056630 | .045377 | .034123 | .023233 | .011979 | .001089 | 29 |
| 30 | .121973 | | .100555 | .089301 | .078411 | .067158 | .056267 | .045014 | .033760 | .022870 | .011616 | .000726 | 30 |
| 31 | .121610 | | .100192 | | .078048 | | .055904 | .044651 | | .022507 | | .000363 | 31 |

(Added 4-20-81, SPECIAL PN)

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 13.3750 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .133750 | .122390 | .112130 | .100771 | .089777 | .078418 | .067425 | .056065 | .044705 | .033712 | .022353 | .011360 | 01 |
| 02 | .133384 | .122024 | .111764 | .100404 | .089411 | .078051 | .067058 | .055699 | .044339 | .033346 | .021986 | .010993 | 02 |
| 03 | .133017 | .121658 | .111397 | .100038 | .089045 | .077685 | .066692 | .055332 | .043973 | .032979 | .021620 | .010627 | 03 |
| 04 | .132651 | .121291 | .111031 | .099671 | .088678 | .077318 | .066325 | .054966 | .043606 | .032613 | .021253 | .010260 | 04 |
| 05 | .132284 | .120925 | .110664 | .099305 | .088312 | .076952 | .065959 | .054599 | .043240 | .032247 | .020887 | .009894 | 05 |
| 06 | .131918 | .120558 | .110298 | .098938 | .087945 | .076586 | .065592 | .054233 | .042873 | .031880 | .020521 | .009527 | 06 |
| 07 | .131551 | .120192 | .109932 | .098572 | .087579 | .076219 | .065226 | .053866 | .042507 | .031514 | .020154 | .009161 | 07 |
| 08 | .131185 | .119825 | .109565 | .098205 | .087212 | .075853 | .064860 | .053500 | .042140 | .031147 | .019788 | .008795 | 08 |
| 09 | .130818 | .119459 | .109199 | .097839 | .086846 | .075486 | .064493 | .053134 | .041774 | .030781 | .019421 | .008428 | 09 |
| 10 | .130452 | .119092 | .108832 | .097473 | .086479 | .075120 | .064127 | .052767 | .041408 | .030414 | .019055 | .008062 | 10 |
| 11 | .130086 | .118726 | .108466 | .097106 | .086113 | .074753 | .063760 | .052401 | .041041 | .030048 | .018688 | .007695 | 11 |
| 12 | .129719 | .118360 | .108099 | .096740 | .085747 | .074387 | .063394 | .052034 | .040675 | .029682 | .018322 | .007329 | 12 |
| 13 | .129353 | .117993 | .107733 | .096373 | .085380 | .074021 | .063027 | .051668 | .040308 | .029315 | .017955 | .006962 | 13 |
| 14 | .128986 | .117627 | .107366 | .096007 | .085014 | .073654 | .062661 | .051301 | .039942 | .028949 | .017589 | .006596 | 14 |
| 15 | .128620 | .117260 | .107000 | .095640 | .084647 | .073288 | .062295 | .050935 | .039575 | .028582 | .017223 | .006229 | 15 |
| 16 | .128253 | .116894 | .106634 | .095274 | .084281 | .072921 | .061928 | .050568 | .039209 | .028216 | .016856 | .005863 | 16 |
| 17 | .127887 | .116527 | .106267 | .094908 | .083914 | .072555 | .061562 | .050202 | .038842 | .027849 | .016490 | .005497 | 17 |
| 18 | .127521 | .116161 | .105901 | .094541 | .083548 | .072188 | .061195 | .049836 | .038476 | .027483 | .016123 | .005130 | 18 |
| 19 | .127154 | .115795 | .105534 | .094175 | .083182 | .071822 | .060829 | .049469 | .038110 | .027116 | .015757 | .004764 | 19 |
| 20 | .126788 | .115428 | .105168 | .093808 | .082815 | .071455 | .060462 | .049103 | .037743 | .026750 | .015390 | .004397 | 20 |
| 21 | .126421 | .115062 | .104801 | .093442 | .082449 | .071089 | .060096 | .048736 | .037377 | .026384 | .015024 | .004031 | 21 |
| 22 | .126055 | .114695 | .104435 | .093075 | .082082 | .070723 | .059729 | .048370 | .037010 | .026017 | .014658 | .003664 | 22 |
| 23 | .125688 | .114329 | .104068 | .092709 | .081716 | .070356 | .059363 | .048003 | .036644 | .025651 | .014291 | .003298 | 23 |
| 24 | .125322 | .113962 | .103702 | .092342 | .081349 | .069990 | .058997 | .047637 | .036277 | .025284 | .013925 | .002932 | 24 |
| 25 | .124955 | .113596 | .103336 | .091976 | .080983 | .069623 | .058630 | .047271 | .035911 | .024918 | .013558 | .002565 | 25 |
| 26 | .124589 | .113229 | .102969 | .091610 | .080616 | .069257 | .058264 | .046904 | .035545 | .024551 | .013192 | .002199 | 26 |
| 27 | .124223 | .112863 | .102603 | .091243 | .080250 | .068890 | .057897 | .046538 | .035178 | .024185 | .012825 | .001832 | 27 |
| 28 | .123856 | .112497 | .102236 | .090877 | .079884 | .068524 | .057531 | .046171 | .034812 | .023818 | .012459 | .001466 | 28 |
| 29 | .123490 | .112130 | .101870 | .090510 | .079517 | .068158 | .057164 | .045805 | .034445 | .023452 | .012092 | .001099 | 29 |
| 30 | .123123 | | .101503 | .090144 | .079151 | .067791 | .056798 | .045438 | .034079 | .023086 | .011726 | .000733 | 30 |
| 31 | .122757 | | .101137 | | .078784 | | .056432 | .045072 | | .022719 | | .000366 | 31 |

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FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 14.7500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .147500 | .134973 | .123658 | .111130 | .099007 | .086479 | .074356 | .061829 | .049301 | .037178 | .024651 | .012527 | 01 |
| 02 | .147096 | .134568 | .123253 | .110726 | .098603 | .086075 | .073952 | .061425 | .048897 | .036774 | .024247 | .012123 | 02 |
| 03 | .146692 | .134164 | .122849 | .110322 | .098199 | .085671 | .073548 | .061021 | .048493 | .036370 | .023842 | .011719 | 03 |
| 04 | .146288 | .133760 | .122445 | .109918 | .097795 | .085267 | .073144 | .060616 | .048089 | .035966 | .023438 | .011315 | 04 |
| 05 | .145884 | .133356 | .122041 | .109514 | .097390 | .084863 | .072740 | .060212 | .047685 | .035562 | .023034 | .010911 | 05 |
| 06 | .145479 | .132952 | .121637 | .109110 | .096986 | .084459 | .072336 | .059808 | .047281 | .035158 | .022630 | .010507 | 06 |
| 07 | .145075 | .132548 | .121233 | .108705 | .096582 | .084055 | .071932 | .059404 | .046877 | .034753 | .022226 | .010103 | 07 |
| 08 | .144671 | .132144 | .120829 | .108301 | .096178 | .083651 | .071527 | .059000 | .046473 | .034349 | .021822 | .009699 | 08 |
| 09 | .144267 | .131740 | .120425 | .107897 | .095774 | .083247 | .071123 | .058596 | .046068 | .033945 | .021418 | .009295 | 09 |
| 10 | .143863 | .131336 | .120021 | .107493 | .095370 | .082842 | .070719 | .058192 | .045664 | .033541 | .021014 | .008890 | 10 |
| 11 | .143459 | .130932 | .119616 | .107089 | .094966 | .082438 | .070315 | .057788 | .045260 | .033137 | .020610 | .008486 | 11 |
| 12 | .143055 | .130527 | .119212 | .106685 | .094562 | .082034 | .069911 | .057384 | .044856 | .032733 | .020205 | .008082 | 12 |
| 13 | .142651 | .130123 | .118808 | .106281 | .094158 | .081630 | .069507 | .056979 | .044452 | .032329 | .019801 | .007678 | 13 |
| 14 | .142247 | .129719 | .118404 | .105877 | .093753 | .081226 | .069103 | .056575 | .044048 | .031925 | .019397 | .007274 | 14 |
| 15 | .141842 | .129315 | .118000 | .105473 | .093349 | .080822 | .068699 | .056171 | .043644 | .031521 | .018993 | .006870 | 15 |
| 16 | .141438 | .128911 | .117596 | .105068 | .092945 | .080418 | .068295 | .055767 | .043240 | .031116 | .018589 | .006466 | 16 |
| 17 | .141034 | .128507 | .117192 | .104664 | .092541 | .080014 | .067890 | .055363 | .042836 | .030712 | .018185 | .006062 | 17 |
| 18 | .140630 | .128103 | .116788 | .104260 | .092137 | .079610 | .067486 | .054959 | .042432 | .030308 | .017781 | .005658 | 18 |
| 19 | .140226 | .127699 | .116384 | .103856 | .091733 | .079205 | .067082 | .054555 | .042027 | .029904 | .017377 | .005253 | 19 |
| 20 | .139822 | .127295 | .115979 | .103452 | .091329 | .078801 | .066678 | .054151 | .041623 | .029500 | .016973 | .004849 | 20 |
| 21 | .139418 | .126890 | .115575 | .103048 | .090925 | .078397 | .066274 | .053747 | .041219 | .029096 | .016568 | .004445 | 21 |
| 22 | .139014 | .126486 | .115171 | .102644 | .090521 | .077993 | .065870 | .053342 | .040815 | .028692 | .016164 | .004041 | 22 |
| 23 | .138610 | .126082 | .114767 | .102240 | .090116 | .077589 | .065466 | .052938 | .040411 | .028288 | .015760 | .003637 | 23 |
| 24 | .138205 | .125678 | .114363 | .101836 | .089712 | .077185 | .065062 | .052534 | .040007 | .027884 | .015356 | .003233 | 24 |
| 25 | .137801 | .125274 | .113959 | .101432 | .089308 | .076781 | .064658 | .052130 | .039603 | .027479 | .014952 | .002829 | 25 |
| 26 | .137397 | .124870 | .113555 | .101027 | .088904 | .076377 | .064253 | .051726 | .039199 | .027075 | .014548 | .002425 | 26 |
| 27 | .136993 | .124466 | .113151 | .100623 | .088500 | .075973 | .063849 | .051322 | .038795 | .026671 | .014144 | .002021 | 27 |
| 28 | .136589 | .124062 | .112747 | .100219 | .088096 | .075568 | .063445 | .050918 | .038390 | .026267 | .013740 | .001616 | 28 |
| 29 | .136185 | .123658 | .112342 | .099815 | .087692 | .075164 | .063041 | .050514 | .037986 | .025863 | .013336 | .001212 | 29 |
| 30 | .135781 | | .111938 | .099411 | .087288 | .074760 | .062637 | .050110 | .037582 | .025459 | .012932 | .000808 | 30 |
| 31 | .135377 | | .111534 | | .086884 | | .062233 | .049705 | | .025055 | | .000404 | 31 |

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FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 15.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .150000 | .137260 | .125753 | .113014 | .100685 | .087945 | .075616 | .062877 | .050137 | .037808 | .025068 | .012740 | 01 |
| 02 | .149589 | .136849 | .125342 | .112603 | .100274 | .087534 | .075205 | .062466 | .049726 | .037397 | .024658 | .012329 | 02 |
| 03 | .149178 | .136438 | .124932 | .112192 | .099863 | .087123 | .074795 | .062055 | .049315 | .036986 | .024247 | .011918 | 03 |
| 04 | .148767 | .136027 | .124521 | .111781 | .099452 | .086712 | .074384 | .061644 | .048904 | .036575 | .023836 | .011507 | 04 |
| 05 | .148356 | .135616 | .124110 | .111370 | .099041 | .086301 | .073973 | .061233 | .048493 | .036164 | .023425 | .011096 | 05 |
| 06 | .147945 | .135205 | .123699 | .110959 | .098630 | .085890 | .073562 | .060822 | .048082 | .035753 | .023014 | .010685 | 06 |
| 07 | .147534 | .134795 | .123288 | .110548 | .098219 | .085479 | .073151 | .060411 | .047671 | .035342 | .022603 | .010274 | 07 |
| 08 | .147123 | .134384 | .122877 | .110137 | .097808 | .085068 | .072740 | .060000 | .047260 | .034932 | .022192 | .009863 | 08 |
| 09 | .146712 | .133973 | .122466 | .109726 | .097397 | .084658 | .072329 | .059589 | .046849 | .034521 | .021781 | .009452 | 09 |
| 10 | .146301 | .133562 | .122055 | .109315 | .096986 | .084247 | .071918 | .059178 | .046438 | .034110 | .021370 | .009041 | 10 |
| 11 | .145890 | .133151 | .121644 | .108904 | .096575 | .083836 | .071507 | .058767 | .046027 | .033699 | .020959 | .008630 | 11 |
| 12 | .145479 | .132740 | .121233 | .108493 | .096164 | .083425 | .071096 | .058356 | .045616 | .033288 | .020548 | .008219 | 12 |
| 13 | .145068 | .132329 | .120822 | .108082 | .095753 | .083014 | .070685 | .057945 | .045205 | .032877 | .020137 | .007808 | 13 |
| 14 | .144658 | .131918 | .120411 | .107671 | .095342 | .082603 | .070274 | .057534 | .044795 | .032466 | .019726 | .007397 | 14 |
| 15 | .144247 | .131507 | .120000 | .107260 | .094932 | .082192 | .069863 | .057123 | .044384 | .032055 | .019315 | .006986 | 15 |
| 16 | .143836 | .131096 | .119589 | .106849 | .094521 | .081781 | .069452 | .056712 | .043973 | .031644 | .018904 | .006575 | 16 |
| 17 | .143425 | .130685 | .119178 | .106438 | .094110 | .081370 | .069041 | .056301 | .043562 | .031233 | .018493 | .006164 | 17 |
| 18 | .143014 | .130274 | .118767 | .106027 | .093699 | .080959 | .068630 | .055890 | .043151 | .030822 | .018082 | .005753 | 18 |
| 19 | .142603 | .129863 | .118356 | .105616 | .093288 | .080548 | .068219 | .055479 | .042740 | .030411 | .017671 | .005342 | 19 |
| 20 | .142192 | .129452 | .117945 | .105205 | .092877 | .080137 | .067808 | .055068 | .042329 | .030000 | .017260 | .004932 | 20 |
| 21 | .141781 | .129041 | .117534 | .104795 | .092466 | .079726 | .067397 | .054658 | .041918 | .029589 | .016849 | .004521 | 21 |
| 22 | .141370 | .128630 | .117123 | .104384 | .092055 | .079315 | .066986 | .054247 | .041507 | .029178 | .016438 | .004110 | 22 |
| 23 | .140959 | .128219 | .116712 | .103973 | .091644 | .078904 | .066575 | .053836 | .041096 | .028767 | .016027 | .003699 | 23 |
| 24 | .140548 | .127808 | .116301 | .103562 | .091233 | .078493 | .066164 | .053425 | .040685 | .028356 | .015616 | .003288 | 24 |
| 25 | .140137 | .127397 | .115890 | .103151 | .090822 | .078082 | .065753 | .053014 | .040274 | .027945 | .015205 | .002877 | 25 |
| 26 | .139726 | .126986 | .115479 | .102740 | .090411 | .077671 | .065342 | .052603 | .039863 | .027534 | .014795 | .002466 | 26 |
| 27 | .139315 | .126575 | .115068 | .102329 | .090000 | .077260 | .064932 | .052192 | .039452 | .027123 | .014384 | .002055 | 27 |
| 28 | .138904 | .126164 | .114658 | .101918 | .089589 | .076849 | .064521 | .051781 | .039041 | .026712 | .013973 | .001644 | 28 |
| 29 | .138493 | .125753 | .114247 | .101507 | .089178 | .076438 | .064110 | .051370 | .038630 | .026301 | .013562 | .001233 | 29 |
| 30 | .138082 | | .113836 | .101096 | .088767 | .076027 | .063699 | .050959 | .038219 | .025890 | .013151 | .000822 | 30 |
| 31 | .137671 | | .113425 | | .088356 | | .063288 | .050548 | | .025479 | | .000411 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 17.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .170000 | .155562 | .142521 | .128082 | .114110 | .099671 | .085699 | .071260 | .056822 | .042849 | .028411 | .014438 | 01 |
| 02 | .169534 | .155096 | .142055 | .127616 | .113644 | .099205 | .085233 | .070795 | .056356 | .042384 | .027945 | .013973 | 02 |
| 03 | .169068 | .154630 | .141589 | .127151 | .113178 | .098740 | .084767 | .070329 | .055890 | .041918 | .027479 | .013507 | 03 |
| 04 | .168603 | .154164 | .141123 | .126685 | .112712 | .098274 | .084301 | .069863 | .055425 | .041452 | .027014 | .013041 | 04 |
| 05 | .168137 | .153699 | .140658 | .126219 | .112247 | .097808 | .083836 | .069397 | .054959 | .040986 | .026548 | .012575 | 05 |
| 06 | .167671 | .153233 | .140192 | .125753 | .111781 | .097342 | .083370 | .068932 | .054493 | .040521 | .026082 | .012110 | 06 |
| 07 | .167205 | .152767 | .139726 | .125288 | .111315 | .096877 | .082904 | .068466 | .054027 | .040055 | .025616 | .011644 | 07 |
| 08 | .166740 | .152301 | .139260 | .124822 | .110849 | .096411 | .082438 | .068000 | .053562 | .039589 | .025151 | .011178 | 08 |
| 09 | .166274 | .151836 | .138795 | .124356 | .110384 | .095945 | .081973 | .067534 | .053096 | .039123 | .024685 | .010712 | 09 |
| 10 | .165808 | .151370 | .138329 | .123890 | .109918 | .095479 | .081507 | .067068 | .052630 | .038658 | .024219 | .010247 | 10 |
| 11 | .165342 | .150904 | .137863 | .123425 | .109452 | .095014 | .081041 | .066603 | .052164 | .038192 | .023753 | .009781 | 11 |
| 12 | .164877 | .150438 | .137397 | .122959 | .108986 | .094548 | .080575 | .066137 | .051699 | .037726 | .023288 | .009315 | 12 |
| 13 | .164411 | .149973 | .136932 | .122493 | .108521 | .094082 | .080110 | .065671 | .051233 | .037260 | .022822 | .008849 | 13 |
| 14 | .163945 | .149507 | .136466 | .122027 | .108055 | .093616 | .079644 | .065205 | .050767 | .036795 | .022356 | .008384 | 14 |
| 15 | .163479 | .149041 | .136000 | .121562 | .107589 | .093151 | .079178 | .064740 | .050301 | .036329 | .021890 | .007918 | 15 |
| 16 | .163014 | .148575 | .135534 | .121096 | .107123 | .092685 | .078712 | .064274 | .049836 | .035863 | .021425 | .007452 | 16 |
| 17 | .162548 | .148110 | .135068 | .120630 | .106658 | .092219 | .078247 | .063808 | .049370 | .035397 | .020959 | .006986 | 17 |
| 18 | .162082 | .147644 | .134603 | .120164 | .106192 | .091753 | .077781 | .063342 | .048904 | .034932 | .020493 | .006521 | 18 |
| 19 | .161616 | .147178 | .134137 | .119699 | .105726 | .091288 | .077315 | .062877 | .048438 | .034466 | .020027 | .006055 | 19 |
| 20 | .161151 | .146712 | .133671 | .119233 | .105260 | .090822 | .076849 | .062411 | .047973 | .034000 | .019562 | .005589 | 20 |
| 21 | .160685 | .146247 | .133205 | .118767 | .104795 | .090356 | .076384 | .061945 | .047507 | .033534 | .019096 | .005123 | 21 |
| 22 | .160219 | .145781 | .132740 | .118301 | .104329 | .089890 | .075918 | .061479 | .047041 | .033068 | .018630 | .004658 | 22 |
| 23 | .159753 | .145315 | .132274 | .117836 | .103863 | .089425 | .075452 | .061014 | .046575 | .032603 | .018164 | .004192 | 23 |
| 24 | .159288 | .144849 | .131808 | .117370 | .103397 | .088959 | .074986 | .060548 | .046110 | .032137 | .017699 | .003726 | 24 |
| 25 | .158822 | .144384 | .131342 | .116904 | .102932 | .088493 | .074521 | .060082 | .045644 | .031671 | .017233 | .003260 | 25 |
| 26 | .158356 | .143918 | .130877 | .116438 | .102466 | .088027 | .074055 | .059616 | .045178 | .031205 | .016767 | .002795 | 26 |
| 27 | .157890 | .143452 | .130411 | .115973 | .102000 | .087562 | .073589 | .059151 | .044712 | .030740 | .016301 | .002329 | 27 |
| 28 | .157425 | .142986 | .129945 | .115507 | .101534 | .087096 | .073123 | .058685 | .044247 | .030274 | .015836 | .001863 | 28 |
| 29 | .156959 | .142521 | .129479 | .115041 | .101068 | .086630 | .072658 | .058219 | .043781 | .029808 | .015370 | .001397 | 29 |
| 30 | .156493 | | .129014 | .114575 | .100603 | .086164 | .072192 | .057753 | .043315 | .029342 | .014904 | .000932 | 30 |
| 31 | .156027 | | .128548 | | .100137 | | .071726 | .057288 | | .028877 | | .000466 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 16.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .165000 | .150986 | .138329 | .124315 | .110753 | .096740 | .083178 | .069164 | .055151 | .041589 | .027575 | .014014 | 01 |
| 02 | .164548 | .150534 | .137877 | .123863 | .110301 | .096288 | .082726 | .068712 | .054699 | .041137 | .027123 | .013562 | 02 |
| 03 | .164096 | .150082 | .137425 | .123411 | .109849 | .095836 | .082274 | .068260 | .054247 | .040685 | .026671 | .013110 | 03 |
| 04 | .163644 | .149630 | .136973 | .122959 | .109397 | .095384 | .081822 | .067808 | .053795 | .040233 | .026219 | .012658 | 04 |
| 05 | .163192 | .149178 | .136521 | .122507 | .108945 | .094932 | .081370 | .067356 | .053342 | .039781 | .025767 | .012205 | 05 |
| 06 | .162740 | .148726 | .136068 | .122055 | .108493 | .094479 | .080918 | .066904 | .052890 | .039329 | .025315 | .011753 | 06 |
| 07 | .162288 | .148274 | .135616 | .121603 | .108041 | .094027 | .080466 | .066452 | .052438 | .038877 | .024863 | .011301 | 07 |
| 08 | .161836 | .147822 | .135164 | .121151 | .107589 | .093575 | .080014 | .066000 | .051986 | .038425 | .024411 | .010849 | 08 |
| 09 | .161384 | .147370 | .134712 | .120699 | .107137 | .093123 | .079562 | .065548 | .051534 | .037973 | .023959 | .010397 | 09 |
| 10 | .160932 | .146918 | .134260 | .120247 | .106685 | .092671 | .079110 | .065096 | .051082 | .037521 | .023507 | .009945 | 10 |
| 11 | .160479 | .146466 | .133808 | .119795 | .106233 | .092219 | .078658 | .064644 | .050630 | .037068 | .023055 | .009493 | 11 |
| 12 | .160027 | .146014 | .133356 | .119342 | .105781 | .091767 | .078205 | .064192 | .050178 | .036616 | .022603 | .009041 | 12 |
| 13 | .159575 | .145562 | .132904 | .118890 | .105329 | .091315 | .077753 | .063740 | .049726 | .036164 | .022151 | .008589 | 13 |
| 14 | .159123 | .145110 | .132452 | .118438 | .104877 | .090863 | .077301 | .063288 | .049274 | .035712 | .021699 | .008137 | 14 |
| 15 | .158671 | .144658 | .132000 | .117986 | .104425 | .090411 | .076849 | .062836 | .048822 | .035260 | .021247 | .007685 | 15 |
| 16 | .158219 | .144205 | .131548 | .117534 | .103973 | .089959 | .076397 | .062384 | .048370 | .034808 | .020795 | .007233 | 16 |
| 17 | .157767 | .143753 | .131096 | .117082 | .103521 | .089507 | .075945 | .061932 | .047918 | .034356 | .020342 | .006781 | 17 |
| 18 | .157315 | .143301 | .130644 | .116630 | .103068 | .089055 | .075493 | .061479 | .047466 | .033904 | .019890 | .006329 | 18 |
| 19 | .156863 | .142849 | .130192 | .116178 | .102616 | .088603 | .075041 | .061027 | .047014 | .033452 | .019438 | .005877 | 19 |
| 20 | .156411 | .142397 | .129740 | .115726 | .102164 | .088151 | .074589 | .060575 | .046562 | .033000 | .018986 | .005425 | 20 |
| 21 | .155959 | .141945 | .129288 | .115274 | .101712 | .087699 | .074137 | .060123 | .046110 | .032548 | .018534 | .004973 | 21 |
| 22 | .155507 | .141493 | .128836 | .114822 | .101260 | .087247 | .073685 | .059671 | .045658 | .032096 | .018082 | .004521 | 22 |
| 23 | .155055 | .141041 | .128384 | .114370 | .100808 | .086795 | .073233 | .059219 | .045205 | .031644 | .017630 | .004068 | 23 |
| 24 | .154603 | .140589 | .127932 | .113918 | .100356 | .086342 | .072781 | .058767 | .044753 | .031192 | .017178 | .003616 | 24 |
| 25 | .154151 | .140137 | .127479 | .113466 | .099904 | .085890 | .072329 | .058315 | .044301 | .030740 | .016726 | .003164 | 25 |
| 26 | .153699 | .139685 | .127027 | .113014 | .099452 | .085438 | .071877 | .057863 | .043849 | .030288 | .016274 | .002712 | 26 |
| 27 | .153247 | .139233 | .126575 | .112562 | .099000 | .084986 | .071425 | .057411 | .043397 | .029836 | .015822 | .002260 | 27 |
| 28 | .152795 | .138781 | .126123 | .112110 | .098548 | .084534 | .070973 | .056959 | .042945 | .029384 | .015370 | .001808 | 28 |
| 29 | .152342 | .138329 | .125671 | .111658 | .098096 | .084082 | .070521 | .056507 | .042493 | .028932 | .014918 | .001356 | 29 |
| 30 | .151890 | | .125219 | .111205 | .097644 | .083630 | .070068 | .056055 | .042041 | .028479 | .014466 | .000904 | 30 |
| 31 | .151438 | | .124767 | | .097192 | | .069616 | .055603 | | .028027 | | .000452 | 31 |

(11-9-81) SPECIAL PN

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 9.3520 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .093520 | .085577 | .078403 | .070460 | .062774 | .054831 | .047144 | .039202 | .031259 | .023572 | .015629 | .007943 | 01 |
| 02 | .093264 | .085321 | .078147 | .070204 | .062517 | .054575 | .046888 | .038945 | .031003 | .023316 | .015373 | .007687 | 02 |
| 03 | .093008 | .085065 | .077891 | .069948 | .062261 | .054318 | .046632 | .038689 | .030746 | .023060 | .015117 | .007430 | 03 |
| 04 | .092751 | .084809 | .077634 | .069692 | .062005 | .054062 | .046376 | .038433 | .030490 | .022804 | .014861 | .007174 | 04 |
| 05 | .092495 | .084552 | .077378 | .069435 | .061749 | .053806 | .046119 | .038177 | .030234 | .022547 | .014604 | .006918 | 05 |
| 06 | .092239 | .084296 | .077122 | .069179 | .061493 | .053550 | .045863 | .037920 | .029978 | .022291 | .014348 | .006662 | 06 |
| 07 | .091983 | .084040 | .076866 | .068923 | .061236 | .053294 | .045607 | .037664 | .029721 | .022035 | .014092 | .006405 | 07 |
| 08 | .091726 | .083784 | .076610 | .068667 | .060980 | .053037 | .045351 | .037408 | .029465 | .021779 | .013836 | .006149 | 08 |
| 09 | .091470 | .083527 | .076353 | .068411 | .060724 | .052781 | .045095 | .037152 | .029209 | .021522 | .013580 | .005893 | 09 |
| 10 | .091214 | .083271 | .076097 | .068154 | .060468 | .052525 | .044838 | .036896 | .028953 | .021266 | .013323 | .005637 | 10 |
| 11 | .090958 | .083015 | .075841 | .067898 | .060212 | .052269 | .044582 | .036639 | .028697 | .021010 | .013067 | .005381 | 11 |
| 12 | .090702 | .082759 | .075585 | .067642 | .059955 | .052012 | .044326 | .036383 | .028440 | .020754 | .012811 | .005124 | 12 |
| 13 | .090445 | .082503 | .075328 | .067386 | .059699 | .051756 | .044070 | .036127 | .028184 | .020498 | .012555 | .004868 | 13 |
| 14 | .090189 | .082246 | .075072 | .067129 | .059443 | .051500 | .043813 | .035871 | .027928 | .020241 | .012299 | .004612 | 14 |
| 15 | .089933 | .081990 | .074816 | .066873 | .059187 | .051244 | .043557 | .035614 | .027672 | .019985 | .012042 | .004356 | 15 |
| 16 | .089677 | .081734 | .074560 | .066617 | .058930 | .050988 | .043301 | .035358 | .027415 | .019729 | .011786 | .004100 | 16 |
| 17 | .089420 | .081478 | .074304 | .066361 | .058674 | .050731 | .043045 | .035102 | .027159 | .019473 | .011530 | .003843 | 17 |
| 18 | .089164 | .081221 | .074047 | .066105 | .058418 | .050475 | .042789 | .034846 | .026903 | .019216 | .011274 | .003587 | 18 |
| 19 | .088908 | .080965 | .073791 | .065848 | .058162 | .050219 | .042532 | .034590 | .026647 | .018960 | .011017 | .003331 | 19 |
| 20 | .088652 | .080709 | .073535 | .065592 | .057906 | .049963 | .042276 | .034333 | .026391 | .018704 | .010761 | .003075 | 20 |
| 21 | .088396 | .080453 | .073279 | .065336 | .057649 | .049707 | .042020 | .034077 | .026134 | .018448 | .010505 | .002818 | 21 |
| 22 | .088139 | .080197 | .073022 | .065080 | .057393 | .049450 | .041764 | .033821 | .025878 | .018192 | .010249 | .002562 | 22 |
| 23 | .087883 | .079940 | .072766 | .064823 | .057137 | .049194 | .041508 | .033565 | .025622 | .017935 | .009993 | .002306 | 23 |
| 24 | .087627 | .079684 | .072510 | .064567 | .056881 | .048938 | .041251 | .033308 | .025366 | .017679 | .009736 | .002050 | 24 |
| 25 | .087371 | .079428 | .072254 | .064311 | .056624 | .048682 | .040995 | .033052 | .025109 | .017423 | .009480 | .001794 | 25 |
| 26 | .087115 | .079172 | .071998 | .064055 | .056368 | .048425 | .040739 | .032796 | .024853 | .017167 | .009224 | .001537 | 26 |
| 27 | .086858 | .078916 | .071741 | .063799 | .056112 | .048169 | .040483 | .032540 | .024597 | .016910 | .008968 | .001281 | 27 |
| 28 | .086602 | .078659 | .071485 | .063542 | .055856 | .047913 | .040226 | .032284 | .024341 | .016654 | .008711 | .001025 | 28 |
| 29 | .086346 | .078403 | .071229 | .063286 | .055600 | .047657 | .039970 | .032027 | .024085 | .016398 | .008455 | .000769 | 29 |
| 30 | .086090 | | .070973 | .063030 | .055343 | .047401 | .039714 | .031771 | .023828 | .016142 | .008199 | .000512 | 30 |
| 31 | .085833 | | .070716 | | .055087 | | .039458 | .031515 | | .015886 | | .000256 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 6.6250 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .066250 | .060623 | .055541 | .049914 | .044469 | .038842 | .033397 | .027771 | .022144 | .016699 | .011072 | .005627 | 01 |
| 02 | .066068 | .060442 | .055360 | .049733 | .044288 | .038661 | .033216 | .027589 | .021962 | .016517 | .010890 | .005445 | 02 |
| 03 | .065887 | .060260 | .055178 | .049551 | .044106 | .038479 | .033034 | .027408 | .021781 | .016336 | .010709 | .005264 | 03 |
| 04 | .065705 | .060079 | .054997 | .049370 | .043925 | .038298 | .032853 | .027226 | .021599 | .016154 | .010527 | .005082 | 04 |
| 05 | .065524 | .059897 | .054815 | .049188 | .043743 | .038116 | .032671 | .027045 | .021418 | .015973 | .010346 | .004901 | 05 |
| 06 | .065342 | .059716 | .054634 | .049007 | .043562 | .037935 | .032490 | .026863 | .021236 | .015791 | .010164 | .004719 | 06 |
| 07 | .065161 | .059534 | .054452 | .048825 | .043380 | .037753 | .032308 | .026682 | .021055 | .015610 | .009983 | .004538 | 07 |
| 08 | .064979 | .059353 | .054271 | .048644 | .043199 | .037572 | .032127 | .026500 | .020873 | .015428 | .009801 | .004356 | 08 |
| 09 | .064798 | .059171 | .054089 | .048462 | .043017 | .037390 | .031945 | .026318 | .020692 | .015247 | .009620 | .004175 | 09 |
| 10 | .064616 | .058990 | .053908 | .048281 | .042836 | .037209 | .031764 | .026137 | .020510 | .015065 | .009438 | .003993 | 10 |
| 11 | .064435 | .058808 | .053726 | .048099 | .042654 | .037027 | .031582 | .025955 | .020329 | .014884 | .009257 | .003812 | 11 |
| 12 | .064253 | .058627 | .053545 | .047918 | .042473 | .036846 | .031401 | .025774 | .020147 | .014702 | .009075 | .003630 | 12 |
| 13 | .064072 | .058445 | .053363 | .047736 | .042291 | .036664 | .031219 | .025592 | .019966 | .014521 | .008894 | .003449 | 13 |
| 14 | .063890 | .058264 | .053182 | .047555 | .042110 | .036483 | .031038 | .025411 | .019784 | .014339 | .008712 | .003267 | 14 |
| 15 | .063709 | .058082 | .053000 | .047373 | .041928 | .036301 | .030856 | .025229 | .019603 | .014158 | .008531 | .003086 | 15 |
| 16 | .063527 | .057901 | .052818 | .047192 | .041747 | .036120 | .030675 | .025048 | .019421 | .013976 | .008349 | .002904 | 16 |
| 17 | .063346 | .057719 | .052637 | .047010 | .041565 | .035938 | .030493 | .024866 | .019240 | .013795 | .008168 | .002723 | 17 |
| 18 | .063164 | .057538 | .052455 | .046829 | .041384 | .035757 | .030312 | .024685 | .019058 | .013613 | .007986 | .002541 | 18 |
| 19 | .062983 | .057356 | .052274 | .046647 | .041202 | .035575 | .030130 | .024503 | .018877 | .013432 | .007805 | .002360 | 19 |
| 20 | .062801 | .057175 | .052092 | .046466 | .041021 | .035394 | .029949 | .024322 | .018695 | .013250 | .007623 | .002178 | 20 |
| 21 | .062620 | .056993 | .051911 | .046284 | .040839 | .035212 | .029767 | .024140 | .018514 | .013068 | .007442 | .001997 | 21 |
| 22 | .062438 | .056812 | .051729 | .046103 | .040658 | .035031 | .029586 | .023959 | .018332 | .012887 | .007260 | .001815 | 22 |
| 23 | .062257 | .056630 | .051548 | .045921 | .040476 | .034849 | .029404 | .023777 | .018151 | .012705 | .007079 | .001634 | 23 |
| 24 | .062075 | .056449 | .051366 | .045740 | .040295 | .034668 | .029223 | .023596 | .017969 | .012524 | .006897 | .001452 | 24 |
| 25 | .061894 | .056267 | .051185 | .045558 | .040113 | .034486 | .029041 | .023414 | .017788 | .012342 | .006716 | .001271 | 25 |
| 26 | .061712 | .056086 | .051003 | .045377 | .039932 | .034305 | .028860 | .023233 | .017606 | .012161 | .006534 | .001089 | 26 |
| 27 | .061531 | .055904 | .050822 | .045195 | .039750 | .034123 | .028678 | .023051 | .017425 | .011979 | .006353 | .000908 | 27 |
| 28 | .061349 | .055723 | .050640 | .045014 | .039568 | .033942 | .028497 | .022870 | .017243 | .011798 | .006171 | .000726 | 28 |
| 29 | .061168 | .055541 | .050459 | .044832 | .039387 | .033760 | .028315 | .022688 | .017062 | .011616 | .005990 | .000545 | 29 |
| 30 | .060986 | | .050277 | .044651 | .039205 | .033579 | .028134 | .022507 | .016880 | .011435 | .005808 | .000363 | 30 |
| 31 | .060805 | | .050096 | | .039024 | | .027952 | .022325 | | .011253 | | .000182 | 31 |

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(1-29-82) SPECIAL PN

FHA 3650-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 11.2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .112500 | .102945 | .094315 | .084760 | .075514 | .065959 | .056712 | .047158 | .037603 | .028356 | .018801 | .009555 | 01 |
| 02 | .112192 | .102637 | .094007 | .084452 | .075205 | .065651 | .056404 | .046849 | .037295 | .028048 | .018493 | .009247 | 02 |
| 03 | .111884 | .102329 | .093699 | .084144 | .074897 | .065342 | .056096 | .046541 | .036986 | .027740 | .018185 | .008938 | 03 |
| 04 | .111575 | .102021 | .093390 | .083836 | .074589 | .065034 | .055788 | .046233 | .036678 | .027432 | .017877 | .008630 | 04 |
| 05 | .111267 | .101712 | .093082 | .083527 | .074281 | .064726 | .055479 | .045925 | .036370 | .027123 | .017568 | .008322 | 05 |
| 06 | .110959 | .101404 | .092774 | .083219 | .073973 | .064418 | .055171 | .045616 | .036062 | .026815 | .017260 | .008014 | 06 |
| 07 | .110651 | .101096 | .092466 | .082911 | .073664 | .064110 | .054863 | .045308 | .035753 | .026507 | .016952 | .007705 | 07 |
| 08 | .110342 | .100788 | .092158 | .082603 | .073356 | .063801 | .054555 | .045000 | .035445 | .026199 | .016644 | .007397 | 08 |
| 09 | .110034 | .100479 | .091849 | .082295 | .073048 | .063493 | .054247 | .044692 | .035137 | .025890 | .016336 | .007089 | 09 |
| 10 | .109726 | .100171 | .091541 | .081986 | .072740 | .063185 | .053938 | .044384 | .034829 | .025582 | .016027 | .006781 | 10 |
| 11 | .109418 | .099863 | .091233 | .081678 | .072432 | .062877 | .053630 | .044075 | .034521 | .025274 | .015719 | .006473 | 11 |
| 12 | .109110 | .099555 | .090925 | .081370 | .072123 | .062568 | .053322 | .043767 | .034212 | .024966 | .015411 | .006164 | 12 |
| 13 | .108801 | .099247 | .090616 | .081062 | .071815 | .062260 | .053014 | .043459 | .033904 | .024658 | .015103 | .005856 | 13 |
| 14 | .108493 | .098938 | .090308 | .080753 | .071507 | .061952 | .052705 | .043151 | .033596 | .024349 | .014795 | .005548 | 14 |
| 15 | .108185 | .098630 | .090000 | .080445 | .071199 | .061644 | .052397 | .042842 | .033288 | .024041 | .014486 | .005240 | 15 |
| 16 | .107877 | .098322 | .089692 | .080137 | .070890 | .061336 | .052089 | .042534 | .032979 | .023733 | .014178 | .004932 | 16 |
| 17 | .107568 | .098014 | .089384 | .079829 | .070582 | .061027 | .051781 | .042226 | .032671 | .023425 | .013870 | .004623 | 17 |
| 18 | .107260 | .097705 | .089075 | .079521 | .070274 | .060719 | .051473 | .041918 | .032363 | .023116 | .013562 | .004315 | 18 |
| 19 | .106952 | .097397 | .088767 | .079212 | .069966 | .060411 | .051164 | .041610 | .032055 | .022808 | .013253 | .004007 | 19 |
| 20 | .106644 | .097089 | .088459 | .078904 | .069658 | .060103 | .050856 | .041301 | .031747 | .022500 | .012945 | .003699 | 20 |
| 21 | .106336 | .096781 | .088151 | .078596 | .069349 | .059795 | .050548 | .040993 | .031438 | .022192 | .012637 | .003390 | 21 |
| 22 | .106027 | .096473 | .087842 | .078288 | .069041 | .059486 | .050240 | .040685 | .031130 | .021884 | .012329 | .003082 | 22 |
| 23 | .105719 | .096164 | .087534 | .077979 | .068733 | .059178 | .049932 | .040377 | .030822 | .021575 | .012021 | .002774 | 23 |
| 24 | .105411 | .095856 | .087226 | .077671 | .068425 | .058870 | .049623 | .040068 | .030514 | .021267 | .011712 | .002466 | 24 |
| 25 | .105103 | .095548 | .086918 | .077363 | .068116 | .058562 | .049315 | .039760 | .030205 | .020959 | .011404 | .002158 | 25 |
| 26 | .104795 | .095240 | .086610 | .077055 | .067808 | .058253 | .049007 | .039452 | .029897 | .020651 | .011096 | .001849 | 26 |
| 27 | .104486 | .094932 | .086301 | .076747 | .067500 | .057945 | .048699 | .039144 | .029589 | .020342 | .010788 | .001541 | 27 |
| 28 | .104178 | .094623 | .085993 | .076438 | .067192 | .057637 | .048390 | .038836 | .029281 | .020034 | .010479 | .001233 | 28 |
| 29 | .103870 | .094315 | .085685 | .076130 | .066884 | .057329 | .048082 | .038527 | .028973 | .019726 | .010171 | .000925 | 29 |
| 30 | .103562 | | .085377 | .075822 | .066575 | .057021 | .047774 | .038219 | .028664 | .019418 | .009863 | .000616 | 30 |
| 31 | .103253 | | .085068 | | .066267 | | .047466 | .037911 | | .019110 | | .000308 | 31 |

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FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 11 3750 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .113750 | .104089 | .095363 | .085702 | .076353 | .066692 | .057342 | .047682 | .038021 | .028671 | .019010 | .009661 | 01 |
| 02 | .113438 | .103777 | .095051 | .085390 | .076041 | .066380 | .057031 | .047370 | .037709 | .028360 | .018699 | .009349 | 02 |
| 03 | .113127 | .103466 | .094740 | .085079 | .075729 | .066068 | .056719 | .047058 | .037397 | .028048 | .018387 | .009038 | 03 |
| 04 | .112815 | .103154 | .094428 | .084767 | .075418 | .065757 | .056408 | .046747 | .037086 | .027736 | .018075 | .008726 | 04 |
| 05 | .112503 | .102842 | .094116 | .084455 | .075106 | .065445 | .056096 | .046435 | .036774 | .027425 | .017764 | .008414 | 05 |
| 06 | .112192 | .102531 | .093805 | .084144 | .074795 | .065134 | .055784 | .046123 | .036462 | .027113 | .017452 | .008103 | 06 |
| 07 | .111880 | .102219 | .093493 | .083832 | .074483 | .064822 | .055473 | .045812 | .036151 | .026801 | .017140 | .007791 | 07 |
| 08 | .111568 | .101908 | .093182 | .083521 | .074171 | .064510 | .055161 | .045500 | .035839 | .026490 | .016829 | .007479 | 08 |
| 09 | .111257 | .101596 | .092870 | .083209 | .073860 | .064199 | .054849 | .045188 | .035527 | .026178 | .016517 | .007168 | 09 |
| 10 | .110945 | .101284 | .092558 | .082897 | .073548 | .063887 | .054538 | .044877 | .035216 | .025866 | .016205 | .006856 | 10 |
| 11 | .110634 | .100973 | .092247 | .082586 | .073236 | .063575 | .054226 | .044565 | .034904 | .025555 | .015894 | .006545 | 11 |
| 12 | .110322 | .100661 | .091935 | .082274 | .072925 | .063264 | .053914 | .044253 | .034592 | .025243 | .015582 | .006233 | 12 |
| 13 | .110010 | .100349 | .091623 | .081962 | .072613 | .062952 | .053603 | .043942 | .034281 | .024932 | .015271 | .005921 | 13 |
| 14 | .109699 | .100038 | .091312 | .081651 | .072301 | .062640 | .053291 | .043630 | .033969 | .024620 | .014959 | .005610 | 14 |
| 15 | .109387 | .099726 | .091000 | .081339 | .071990 | .062329 | .052979 | .043318 | .033658 | .024308 | .014647 | .005298 | 15 |
| 16 | .109075 | .099414 | .090688 | .081027 | .071678 | .062017 | .052668 | .043007 | .033346 | .023997 | .014336 | .004986 | 16 |
| 17 | .108764 | .099103 | .090377 | .080716 | .071366 | .061705 | .052356 | .042695 | .033034 | .023685 | .014024 | .004675 | 17 |
| 18 | .108452 | .098791 | .090065 | .080404 | .071055 | .061394 | .052045 | .042384 | .032723 | .023373 | .013712 | .004363 | 18 |
| 19 | .108140 | .098479 | .089753 | .080092 | .070743 | .061082 | .051733 | .042072 | .032411 | .023062 | .013401 | .004051 | 19 |
| 20 | .107829 | .098168 | .089442 | .079781 | .070432 | .060771 | .051421 | .041760 | .032099 | .022750 | .013089 | .003740 | 20 |
| 21 | .107517 | .097856 | .089130 | .079469 | .070120 | .060459 | .051110 | .041449 | .031788 | .022438 | .012777 | .003428 | 21 |
| 22 | .107205 | .097545 | .088818 | .079158 | .069808 | .060147 | .050798 | .041137 | .031476 | .022127 | .012466 | .003116 | 22 |
| 23 | .106894 | .097233 | .088507 | .078846 | .069497 | .059836 | .050486 | .040825 | .031164 | .021815 | .012154 | .002805 | 23 |
| 24 | .106582 | .096921 | .088195 | .078534 | .069185 | .059524 | .050175 | .040514 | .030853 | .021503 | .011842 | .002493 | 24 |
| 25 | .106271 | .096610 | .087884 | .078223 | .068873 | .059212 | .049863 | .040202 | .030541 | .021192 | .011531 | .002182 | 25 |
| 26 | .105959 | .096298 | .087572 | .077911 | .068562 | .058901 | .049551 | .039890 | .030229 | .020880 | .011219 | .001870 | 26 |
| 27 | .105647 | .095986 | .087260 | .077599 | .068250 | .058589 | .049240 | .039579 | .029918 | .020568 | .010908 | .001558 | 27 |
| 28 | .105336 | .095675 | .086949 | .077288 | .067938 | .058277 | .048928 | .039267 | .029606 | .020257 | .010596 | .001247 | 28 |
| 29 | .105024 | .095363 | .086637 | .076976 | .067627 | .057966 | .048616 | .038955 | .029295 | .019945 | .010284 | .000935 | 29 |
| 30 | .104712 | | .086325 | .076664 | .067315 | .057654 | .048305 | .038644 | .028983 | .019634 | .009973 | .000623 | 30 |
| 31 | .104401 | | .086014 | | .067003 | | .047993 | .038332 | | .019322 | | .000312 | 31 |

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FHA [illegible]150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 14.2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .142500 | .130397 | .119466 | .107363 | .095651 | .083548 | .071836 | .059733 | .047630 | .035918 | .023815 | .012103 | 01 |
| 02 | .142110 | .130007 | .119075 | .106973 | .095260 | .083158 | .071445 | .059342 | .047240 | .035527 | .023425 | .011712 | 02 |
| 03 | .141719 | .129616 | .118685 | .106582 | .094870 | .082767 | .071055 | .058952 | .046849 | .035137 | .023034 | .011322 | 03 |
| 04 | .141329 | .129226 | .118295 | .106192 | .094479 | .082377 | .070664 | .058562 | .046459 | .034747 | .022644 | .010932 | 04 |
| 05 | .140938 | .128836 | .117904 | .105801 | .094089 | .081986 | .070274 | .058171 | .046068 | .034356 | .022253 | .010541 | 05 |
| 06 | .140548 | .128445 | .117514 | .105411 | .093699 | .081596 | .069884 | .057781 | .045678 | .033966 | .021863 | .010151 | 06 |
| 07 | .140158 | .128055 | .117123 | .105021 | .093308 | .081205 | .069493 | .057390 | .045288 | .033575 | .021473 | .009760 | 07 |
| 08 | .139767 | .127664 | .116733 | .104630 | .092918 | .080815 | .069103 | .057000 | .044897 | .033185 | .021082 | .009370 | 08 |
| 09 | .139377 | .127274 | .116342 | .104240 | .092527 | .080425 | .068712 | .056610 | .044507 | .032795 | .020692 | .008979 | 09 |
| 10 | .138986 | .126884 | .115952 | .103849 | .092137 | .080034 | .068322 | .056219 | .044116 | .032404 | .020301 | .008589 | 10 |
| 11 | .138596 | .126493 | .115562 | .103459 | .091747 | .079644 | .067932 | .055829 | .043726 | .032014 | .019911 | .008199 | 11 |
| 12 | .138205 | .126103 | .115171 | .103068 | .091356 | .079253 | .067541 | .055438 | .043336 | .031623 | .019521 | .007808 | 12 |
| 13 | .137815 | .125712 | .114781 | .102678 | .090966 | .078863 | .067151 | .055048 | .042945 | .031233 | .019130 | .007418 | 13 |
| 14 | .137425 | .125322 | .114390 | .102288 | .090575 | .078473 | .066760 | .054658 | .042555 | .030842 | .018740 | .007027 | 14 |
| 15 | .137034 | .124932 | .114000 | .101897 | .090185 | .078082 | .066370 | .054267 | .042164 | .030452 | .018349 | .006637 | 15 |
| 16 | .136644 | .124541 | .113610 | .101507 | .089795 | .077692 | .065979 | .053877 | .041774 | .030062 | .017959 | .006247 | 16 |
| 17 | .136253 | .124151 | .113219 | .101116 | .089404 | .077301 | .065589 | .053486 | .041384 | .029671 | .017568 | .005856 | 17 |
| 18 | .135863 | .123760 | .112829 | .100726 | .089014 | .076911 | .065199 | .053096 | .040993 | .029281 | .017178 | .005466 | 18 |
| 19 | .135473 | .123370 | .112438 | .100336 | .088623 | .076521 | .064808 | .052705 | .040603 | .028890 | .016788 | .005075 | 19 |
| 20 | .135082 | .122979 | .112048 | .099945 | .088233 | .076130 | .064418 | .052315 | .040212 | .028500 | .016397 | .004685 | 20 |
| 21 | .134692 | .122589 | .111658 | .099555 | .087842 | .075740 | .064027 | .051925 | .039822 | .028110 | .016007 | .004295 | 21 |
| 22 | .134301 | .122199 | .111267 | .099164 | .087452 | .075349 | .063637 | .051534 | .039432 | .027719 | .015616 | .003904 | 22 |
| 23 | .133911 | .121808 | .110877 | .098774 | .087062 | .074959 | .063247 | .051144 | .039041 | .027329 | .015226 | .003514 | 23 |
| 24 | .133521 | .121418 | .110486 | .098384 | .086671 | .074568 | .062856 | .050753 | .038651 | .026938 | .014836 | .003123 | 24 |
| 25 | .133130 | .121027 | .110096 | .097993 | .086281 | .074178 | .062466 | .050363 | .038260 | .026548 | .014445 | .002733 | 25 |
| 26 | .132740 | .120637 | .109705 | .097603 | .085890 | .073788 | .062075 | .049973 | .037870 | .026158 | .014055 | .002342 | 26 |
| 27 | .132349 | .120247 | .109315 | .097212 | .085500 | .073397 | .061685 | .049582 | .037479 | .025767 | .013664 | .001952 | 27 |
| 28 | .131959 | .119856 | .108925 | .096822 | .085110 | .073007 | .061295 | .049192 | .037089 | .025377 | .013274 | .001562 | 28 |
| 29 | .131568 | .119466 | .108534 | .096432 | .084719 | .072616 | .060904 | .048801 | .036699 | .024986 | .012884 | .001171 | 29 |
| 30 | .131178 | | .108144 | .096041 | .084329 | .072226 | .060514 | .048411 | .036308 | .024596 | .012493 | .000781 | 30 |
| 31 | .130788 | | .107753 | | .083938 | | .060123 | .048021 | | .024205 | | .000390 | 31 |

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FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 16.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .160000 | .146411 | .134137 | .120548 | .107397 | .093808 | .080658 | .067068 | .053479 | .040329 | .026740 | .013589 | 01 |
| 02 | .159562 | .145973 | .133699 | .120110 | .106959 | .093370 | .080219 | .066630 | .053041 | .039890 | .026301 | .013151 | 02 |
| 03 | .159123 | .145534 | .133260 | .119671 | .106521 | .092932 | .079781 | .066192 | .052603 | .039452 | .025863 | .012712 | 03 |
| 04 | .158685 | .145096 | .132822 | .119233 | .106082 | .092493 | .079342 | .065753 | .052164 | .039014 | .025425 | .012274 | 04 |
| 05 | .158247 | .144658 | .132384 | .118795 | .105644 | .092055 | .078904 | .065315 | .051726 | .038575 | .024986 | .011836 | 05 |
| 06 | .157808 | .144219 | .131945 | .118356 | .105205 | .091616 | .078466 | .064877 | .051288 | .038137 | .024548 | .011397 | 06 |
| 07 | .157370 | .143781 | .131507 | .117918 | .104767 | .091178 | .078027 | .064438 | .050849 | .037699 | .024110 | .010959 | 07 |
| 08 | .156932 | .143342 | .131068 | .117479 | .104329 | .090740 | .077589 | .064000 | .050411 | .037260 | .023671 | .010521 | 08 |
| 09 | .156493 | .142904 | .130630 | .117041 | .103890 | .090301 | .077151 | .063562 | .049973 | .036822 | .023233 | .010082 | 09 |
| 10 | .156055 | .142466 | .130192 | .116603 | .103452 | .089863 | .076712 | .063123 | .049534 | .036384 | .022795 | .009644 | 10 |
| 11 | .155616 | .142027 | .129753 | .116164 | .103014 | .089425 | .076274 | .062685 | .049096 | .035945 | .022356 | .009205 | 11 |
| 12 | .155178 | .141589 | .129315 | .115726 | .102575 | .088986 | .075836 | .062247 | .048658 | .035507 | .021918 | .008767 | 12 |
| 13 | .154740 | .141151 | .128877 | .115288 | .102137 | .088548 | .075397 | .061808 | .048219 | .035068 | .021479 | .008329 | 13 |
| 14 | .154301 | .140712 | .128438 | .114849 | .101699 | .088110 | .074959 | .061370 | .047781 | .034630 | .021041 | .007890 | 14 |
| 15 | .153863 | .140274 | .128000 | .114411 | .101260 | .087671 | .074521 | .060932 | .047342 | .034192 | .020603 | .007452 | 15 |
| 16 | .153425 | .139836 | .127562 | .113973 | .100822 | .087233 | .074082 | .060493 | .046904 | .033753 | .020164 | .007014 | 16 |
| 17 | .152986 | .139397 | .127123 | .113534 | .100384 | .086795 | .073644 | .060055 | .046466 | .033315 | .019726 | .006575 | 17 |
| 18 | .152548 | .138959 | .126685 | .113096 | .099945 | .086356 | .073205 | .059616 | .046027 | .032877 | .019288 | .006137 | 18 |
| 19 | .152110 | .138521 | .126247 | .112658 | .099507 | .085918 | .072767 | .059178 | .045589 | .032438 | .018849 | .005699 | 19 |
| 20 | .151671 | .138082 | .125808 | .112219 | .099068 | .085479 | .072329 | .058740 | .045151 | .032000 | .018411 | .005260 | 20 |
| 21 | .151233 | .137644 | .125370 | .111781 | .098630 | .085041 | .071890 | .058301 | .044712 | .031562 | .017973 | .004822 | 21 |
| 22 | .150795 | .137205 | .124932 | .111342 | .098192 | .084603 | .071452 | .057863 | .044274 | .031123 | .017534 | .004384 | 22 |
| 23 | .150356 | .136767 | .124493 | .110904 | .097753 | .084164 | .071014 | .057425 | .043836 | .030685 | .017096 | .003945 | 23 |
| 24 | .149918 | .136329 | .124055 | .110466 | .097315 | .083726 | .070575 | .056986 | .043397 | .030247 | .016658 | .003507 | 24 |
| 25 | .149479 | .135890 | .123616 | .110027 | .096877 | .083288 | .070137 | .056548 | .042959 | .029808 | .016219 | .003068 | 25 |
| 26 | .149041 | .135452 | .123178 | .109589 | .096438 | .082849 | .069699 | .056110 | .042521 | .029370 | .015781 | .002630 | 26 |
| 27 | .148603 | .135014 | .122740 | .109151 | .096000 | .082411 | .069260 | .055671 | .042082 | .028932 | .015342 | .002192 | 27 |
| 28 | .148164 | .134575 | .122301 | .108712 | .095562 | .081973 | .068822 | .055233 | .041644 | .028493 | .014904 | .001753 | 28 |
| 29 | .147726 | .134137 | .121863 | .108274 | .095123 | .081534 | .068384 | .054795 | .041205 | .028055 | .014466 | .001315 | 29 |
| 30 | .147288 | | .121425 | .107836 | .094685 | .081096 | .067945 | .054356 | .040767 | .027616 | .014027 | .000877 | 30 |
| 31 | .146849 | | .120986 | | .094247 | | .067507 | .053918 | | .027178 | | .000438 | 31 |

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(1-29-82) SPECIAL PN

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 6.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .065000 | .059479 | .054493 | .048973 | .043630 | .038110 | .032767 | .027247 | .021726 | .016384 | .010863 | .005521 | 01 |
| 02 | .064822 | .059301 | .054315 | .048795 | .043452 | .037932 | .032589 | .027068 | .021548 | .016205 | .010685 | .005342 | 02 |
| 03 | .064644 | .059123 | .054137 | .048616 | .043274 | .037753 | .032411 | .026890 | .021370 | .016027 | .010507 | .005164 | 03 |
| 04 | .064466 | .058945 | .053959 | .048438 | .043096 | .037575 | .032233 | .026712 | .021192 | .015849 | .010329 | .004986 | 04 |
| 05 | .064288 | .058767 | .053781 | .048260 | .042918 | .037397 | .032055 | .026534 | .021014 | .015671 | .010151 | .004808 | 05 |
| 06 | .064110 | .058589 | .053603 | .048082 | .042740 | .037219 | .031877 | .026356 | .020836 | .015493 | .009973 | .004630 | 06 |
| 07 | .063932 | .058411 | .053425 | .047904 | .042562 | .037041 | .031699 | .026178 | .020658 | .015315 | .009795 | .004452 | 07 |
| 08 | .063753 | .058233 | .053247 | .047726 | .042384 | .036863 | .031521 | .026000 | .020479 | .015137 | .009616 | .004274 | 08 |
| 09 | .063575 | .058055 | .053068 | .047548 | .042205 | .036685 | .031342 | .025822 | .020301 | .014959 | .009438 | .004096 | 09 |
| 10 | .063397 | .057877 | .052890 | .047370 | .042027 | .036507 | .031164 | .025644 | .020123 | .014781 | .009260 | .003918 | 10 |
| 11 | .063219 | .057699 | .052712 | .047192 | .041849 | .036329 | .030986 | .025466 | .019945 | .014603 | .009082 | .003740 | 11 |
| 12 | .063041 | .057521 | .052534 | .047014 | .041671 | .036151 | .030808 | .025288 | .019767 | .014425 | .008904 | .003562 | 12 |
| 13 | .062863 | .057342 | .052356 | .046836 | .041493 | .035973 | .030630 | .025110 | .019589 | .014247 | .008726 | .003384 | 13 |
| 14 | .062685 | .057164 | .052178 | .046658 | .041315 | .035795 | .030452 | .024932 | .019411 | .014068 | .008548 | .003205 | 14 |
| 15 | .062507 | .056986 | .052000 | .046479 | .041137 | .035616 | .030274 | .024753 | .019233 | .013890 | .008370 | .003027 | 15 |
| 16 | .062329 | .056808 | .051822 | .046301 | .040959 | .035438 | .030096 | .024575 | .019055 | .013712 | .008192 | .002849 | 16 |
| 17 | .062151 | .056630 | .051644 | .046123 | .040781 | .035260 | .029918 | .024397 | .018877 | .013534 | .008014 | .002671 | 17 |
| 18 | .061973 | .056452 | .051466 | .045945 | .040603 | .035082 | .029740 | .024219 | .018699 | .013356 | .007836 | .002493 | 18 |
| 19 | .061795 | .056274 | .051288 | .045767 | .040425 | .034904 | .029562 | .024041 | .018521 | .013178 | .007658 | .002315 | 19 |
| 20 | .061616 | .056096 | .051110 | .045589 | .040247 | .034726 | .029384 | .023863 | .018342 | .013000 | .007479 | .002137 | 20 |
| 21 | .061438 | .055918 | .050932 | .045411 | .040068 | .034548 | .029205 | .023685 | .018164 | .012822 | .007301 | .001959 | 21 |
| 22 | .061260 | .055740 | .050753 | .045233 | .039890 | .034370 | .029027 | .023507 | .017986 | .012644 | .007123 | .001781 | 22 |
| 23 | .061082 | .055562 | .050575 | .045055 | .039712 | .034192 | .028849 | .023329 | .017808 | .012466 | .006945 | .001603 | 23 |
| 24 | .060904 | .055384 | .050397 | .044877 | .039534 | .034014 | .028671 | .023151 | .017630 | .012288 | .006767 | .001425 | 24 |
| 25 | .060726 | .055205 | .050219 | .044699 | .039356 | .033836 | .028493 | .022973 | .017452 | .012110 | .006589 | .001247 | 25 |
| 26 | .060548 | .055027 | .050041 | .044521 | .039178 | .033658 | .028315 | .022795 | .017274 | .011932 | .006411 | .001068 | 26 |
| 27 | .060370 | .054849 | .049863 | .044342 | .039000 | .033479 | .028137 | .022616 | .017096 | .011753 | .006233 | .000890 | 27 |
| 28 | .060192 | .054671 | .049685 | .044164 | .038822 | .033301 | .027959 | .022438 | .016918 | .011575 | .006055 | .000712 | 28 |
| 29 | .060014 | .054493 | .049507 | .043986 | .038644 | .033123 | .027781 | .022260 | .016740 | .011397 | .005877 | .000534 | 29 |
| 30 | .059836 | | .049329 | .043808 | .038466 | .032945 | .027603 | .022082 | .016562 | .011219 | .005699 | .000356 | 30 |
| 31 | .059658 | | .049151 | | .038288 | | .027425 | .021904 | | .011041 | | .000178 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 7.8750 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .078750 | .072062 | .066021 | .059332 | .052860 | .046171 | .039699 | .033010 | .026322 | .019849 | .013161 | .006688 | 01 |
| 02 | .078534 | .071846 | .065805 | .059116 | .052644 | .045955 | .039483 | .032795 | .026106 | .019634 | .012945 | .006473 | 02 |
| 03 | .078318 | .071630 | .065589 | .058901 | .052428 | .045740 | .039267 | .032579 | .025890 | .019418 | .012729 | .006257 | 03 |
| 04 | .078103 | .071414 | .065373 | .058685 | .052212 | .045524 | .039051 | .032363 | .025675 | .019202 | .012514 | .006041 | 04 |
| 05 | .077887 | .071199 | .065158 | .058469 | .051997 | .045308 | .038836 | .032147 | .025459 | .018986 | .012298 | .005825 | 05 |
| 06 | .077671 | .070983 | .064942 | .058253 | .051781 | .045092 | .038620 | .031932 | .025243 | .018771 | .012082 | .005610 | 06 |
| 07 | .077455 | .070767 | .064726 | .058038 | .051565 | .044877 | .038404 | .031716 | .025027 | .018555 | .011866 | .005394 | 07 |
| 08 | .077240 | .070551 | .064510 | .057822 | .051349 | .044661 | .038188 | .031500 | .024812 | .018339 | .011651 | .005178 | 08 |
| 09 | .077024 | .070336 | .064295 | .057606 | .051134 | .044445 | .037973 | .031284 | .024596 | .018123 | .011435 | .004962 | 09 |
| 10 | .076808 | .070120 | .064079 | .057390 | .050918 | .044229 | .037757 | .031068 | .024380 | .017908 | .011219 | .004747 | 10 |
| 11 | .076592 | .069904 | .063863 | .057175 | .050702 | .044014 | .037541 | .030853 | .024164 | .017692 | .011003 | .004531 | 11 |
| 12 | .076377 | .069688 | .063647 | .056959 | .050486 | .043798 | .037325 | .030637 | .023949 | .017476 | .010788 | .004315 | 12 |
| 13 | .076161 | .069473 | .063432 | .056743 | .050271 | .043582 | .037110 | .030421 | .023733 | .017260 | .010572 | .004099 | 13 |
| 14 | .075945 | .069257 | .063216 | .056527 | .050055 | .043366 | .036894 | .030205 | .023517 | .017045 | .010356 | .003884 | 14 |
| 15 | .075729 | .069041 | .063000 | .056312 | .049839 | .043151 | .036678 | .029990 | .023301 | .016829 | .010140 | .003668 | 15 |
| 16 | .075514 | .068825 | .062784 | .056096 | .049623 | .042935 | .036462 | .029774 | .023086 | .016613 | .009925 | .003452 | 16 |
| 17 | .075298 | .068610 | .062568 | .055880 | .049408 | .042719 | .036247 | .029558 | .022870 | .016397 | .009709 | .003236 | 17 |
| 18 | .075082 | .068394 | .062353 | .055664 | .049192 | .042503 | .036031 | .029342 | .022654 | .016182 | .009493 | .003021 | 18 |
| 19 | .074866 | .068178 | .062137 | .055449 | .048976 | .042288 | .035815 | .029127 | .022438 | .015966 | .009277 | .002805 | 19 |
| 20 | .074651 | .067962 | .061921 | .055233 | .048760 | .042072 | .035599 | .028911 | .022223 | .015750 | .009062 | .002589 | 20 |
| 21 | .074435 | .067747 | .061705 | .055017 | .048545 | .041856 | .035384 | .028695 | .022007 | .015534 | .008846 | .002373 | 21 |
| 22 | .074219 | .067531 | .061490 | .054801 | .048329 | .041640 | .035168 | .028479 | .021791 | .015318 | .008630 | .002158 | 22 |
| 23 | .074003 | .067315 | .061274 | .054586 | .048113 | .041425 | .034952 | .028264 | .021575 | .015103 | .008414 | .001942 | 23 |
| 24 | .073788 | .067099 | .061058 | .054370 | .047897 | .041209 | .034736 | .028048 | .021360 | .014887 | .008199 | .001726 | 24 |
| 25 | .073572 | .066884 | .060842 | .054154 | .047682 | .040993 | .034521 | .027832 | .021144 | .014671 | .007983 | .001510 | 25 |
| 26 | .073356 | .066668 | .060627 | .053938 | .047466 | .040777 | .034305 | .027616 | .020928 | .014455 | .007767 | .001295 | 26 |
| 27 | .073140 | .066452 | .060411 | .053723 | .047250 | .040562 | .034089 | .027401 | .020712 | .014240 | .007551 | .001079 | 27 |
| 28 | .072925 | .066236 | .060195 | .053507 | .047034 | .040346 | .033873 | .027185 | .020497 | .014024 | .007336 | .000863 | 28 |
| 29 | .072709 | .066021 | .059979 | .053291 | .046818 | .040130 | .033658 | .026969 | .020281 | .013808 | .007120 | .000647 | 29 |
| 30 | .072493 | | .059764 | .053075 | .046603 | .039914 | .033442 | .026753 | .020065 | .013592 | .006904 | .000432 | 30 |
| 31 | .072277 | | .059548 | | .046387 | | .033226 | .026538 | | .013377 | | .000216 | 31 |

(10-1-82) SPECIAL PN

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 10.2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .102500 | .093795 | .085932 | .077226 | .068801 | .060096 | .051671 | .042966 | .034260 | .025836 | .017130 | .008705 | 01 |
| 02 | .102219 | .093514 | .085651 | .076945 | .068521 | .059815 | .051390 | .042685 | .033979 | .025555 | .016849 | .008425 | 02 |
| 03 | .101938 | .093233 | .085370 | .076664 | .068240 | .059534 | .051110 | .042404 | .033699 | .025274 | .016568 | .008144 | 03 |
| 04 | .101658 | .092952 | .085089 | .076384 | .067959 | .059253 | .050829 | .042123 | .033418 | .024993 | .016288 | .007863 | 04 |
| 05 | .101377 | .092671 | .084808 | .076103 | .067678 | .058973 | .050548 | .041842 | .033137 | .024712 | .016007 | .007582 | 05 |
| 06 | .101096 | .092390 | .084527 | .075822 | .067397 | .058692 | .050267 | .041562 | .032856 | .024432 | .015726 | .007301 | 06 |
| 07 | .100815 | .092110 | .084247 | .075541 | .067116 | .058411 | .049986 | .041281 | .032575 | .024151 | .015445 | .007021 | 07 |
| 08 | .100534 | .091829 | .083966 | .075260 | .066836 | .058130 | .049705 | .041000 | .032295 | .023870 | .015164 | .006740 | 08 |
| 09 | .100253 | .091548 | .083685 | .074979 | .066555 | .057849 | .049425 | .040719 | .032014 | .023589 | .014884 | .006459 | 09 |
| 10 | .099973 | .091267 | .083404 | .074699 | .066274 | .057568 | .049144 | .040438 | .031733 | .023308 | .014603 | .006178 | 10 |
| 11 | .099692 | .090986 | .083123 | .074418 | .065993 | .057288 | .048863 | .040158 | .031452 | .023027 | .014322 | .005897 | 11 |
| 12 | .099411 | .090705 | .082842 | .074137 | .065712 | .057007 | .048582 | .039877 | .031171 | .022747 | .014041 | .005616 | 12 |
| 13 | .099130 | .090425 | .082562 | .073856 | .065432 | .056726 | .048301 | .039596 | .030890 | .022466 | .013760 | .005336 | 13 |
| 14 | .098849 | .090144 | .082281 | .073575 | .065151 | .056445 | .048021 | .039315 | .030610 | .022185 | .013479 | .005055 | 14 |
| 15 | .098568 | .089863 | .082000 | .073295 | .064870 | .056164 | .047740 | .039034 | .030329 | .021904 | .013199 | .004774 | 15 |
| 16 | .098288 | .089582 | .081719 | .073014 | .064589 | .055884 | .047459 | .038753 | .030048 | .021623 | .012918 | .004493 | 16 |
| 17 | .098007 | .089301 | .081438 | .072733 | .064308 | .055603 | .047178 | .038473 | .029767 | .021342 | .012637 | .004212 | 17 |
| 18 | .097726 | .089021 | .081158 | .072452 | .064027 | .055322 | .046897 | .038192 | .029486 | .021062 | .012356 | .003932 | 18 |
| 19 | .097445 | .088740 | .080877 | .072171 | .063747 | .055041 | .046616 | .037911 | .029205 | .020781 | .012075 | .003651 | 19 |
| 20 | .097164 | .088459 | .080596 | .071890 | .063466 | .054760 | .046336 | .037630 | .028925 | .020500 | .011795 | .003370 | 20 |
| 21 | .096884 | .088178 | .080315 | .071610 | .063185 | .054479 | .046055 | .037349 | .028644 | .020219 | .011514 | .003089 | 21 |
| 22 | .096603 | .087897 | .080034 | .071329 | .062904 | .054199 | .045774 | .037068 | .028363 | .019938 | .011233 | .002808 | 22 |
| 23 | .096322 | .087616 | .079753 | .071048 | .062623 | .053918 | .045493 | .036788 | .028082 | .019658 | .010952 | .002527 | 23 |
| 24 | .096041 | .087336 | .079473 | .070767 | .062342 | .053637 | .045212 | .036507 | .027801 | .019377 | .010671 | .002247 | 24 |
| 25 | .095760 | .087055 | .079192 | .070486 | .062062 | .053356 | .044932 | .036226 | .027521 | .019096 | .010390 | .001966 | 25 |
| 26 | .095479 | .086774 | .078911 | .070205 | .061781 | .053075 | .044651 | .035945 | .027240 | .018815 | .010110 | .001685 | 26 |
| 27 | .095199 | .086493 | .078630 | .069925 | .061500 | .052795 | .044370 | .035664 | .026959 | .018534 | .009829 | .001404 | 27 |
| 28 | .094918 | .086212 | .078349 | .069644 | .061219 | .052514 | .044089 | .035384 | .026678 | .018253 | .009548 | .001123 | 28 |
| 29 | .094637 | .085932 | .078068 | .069363 | .060938 | .052233 | .043808 | .035103 | .026397 | .017973 | .009267 | .000842 | 29 |
| 30 | .094356 | | .077788 | .069082 | .060658 | .051952 | .043527 | .034822 | .026116 | .017692 | .008986 | .000562 | 30 |
| 31 | .094075 | | .077507 | | .060377 | | .043247 | .034541 | | .017411 | | .000281 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 10.6250 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .106250 | .097226 | .089075 | .080051 | .071318 | .062295 | .053562 | .044538 | .035514 | .026781 | .017757 | .009024 | 01 |
| 02 | .105959 | .096935 | .088784 | .079760 | .071027 | .062003 | .053271 | .044247 | .035223 | .026490 | .017466 | .008733 | 02 |
| 03 | .105668 | .096644 | .088493 | .079469 | .070736 | .061712 | .052979 | .043955 | .034932 | .026199 | .017175 | .008442 | 03 |
| 04 | .105377 | .096353 | .088202 | .079178 | .070445 | .061421 | .052688 | .043664 | .034640 | .025908 | .016884 | .008151 | 04 |
| 05 | .105086 | .096062 | .087911 | .078887 | .070154 | .061130 | .052397 | .043373 | .034349 | .025616 | .016592 | .007860 | 05 |
| 06 | .104795 | .095771 | .087620 | .078596 | .069863 | .060839 | .052106 | .043082 | .034058 | .025325 | .016301 | .007568 | 06 |
| 07 | .104503 | .095479 | .087329 | .078305 | .069572 | .060548 | .051815 | .042791 | .033767 | .025034 | .016010 | .007277 | 07 |
| 08 | .104212 | .095188 | .087038 | .078014 | .069281 | .060257 | .051524 | .042500 | .033476 | .024743 | .015719 | .006986 | 08 |
| 09 | .103921 | .094897 | .086747 | .077723 | .068990 | .059966 | .051233 | .042209 | .033185 | .024452 | .015428 | .006695 | 09 |
| 10 | .103630 | .094606 | .086455 | .077432 | .068699 | .059675 | .050942 | .041918 | .032894 | .024161 | .015137 | .006404 | 10 |
| 11 | .103339 | .094315 | .086164 | .077140 | .068408 | .059384 | .050651 | .041627 | .032603 | .023870 | .014846 | .006113 | 11 |
| 12 | .103048 | .094024 | .085873 | .076849 | .068116 | .059092 | .050360 | .041336 | .032312 | .023579 | .014555 | .005822 | 12 |
| 13 | .102757 | .093733 | .085582 | .076558 | .067825 | .058801 | .050068 | .041045 | .032021 | .023288 | .014264 | .005531 | 13 |
| 14 | .102466 | .093442 | .085291 | .076267 | .067534 | .058510 | .049777 | .040753 | .031729 | .022997 | .013973 | .005240 | 14 |
| 15 | .102175 | .093151 | .085000 | .075976 | .067243 | .058219 | .049486 | .040462 | .031438 | .022705 | .013682 | .004949 | 15 |
| 16 | .101884 | .092860 | .084709 | .075685 | .066952 | .057928 | .049195 | .040171 | .031147 | .022414 | .013390 | .004658 | 16 |
| 17 | .101592 | .092568 | .084418 | .075394 | .066661 | .057637 | .048904 | .039880 | .030856 | .022123 | .013099 | .004366 | 17 |
| 18 | .101301 | .092277 | .084127 | .075103 | .066370 | .057346 | .048613 | .039589 | .030565 | .021832 | .012808 | .004075 | 18 |
| 19 | .101010 | .091986 | .083836 | .074812 | .066079 | .057055 | .048322 | .039298 | .030274 | .021541 | .012517 | .003784 | 19 |
| 20 | .100719 | .091695 | .083545 | .074521 | .065788 | .056764 | .048031 | .039007 | .029983 | .021250 | .012226 | .003493 | 20 |
| 21 | .100428 | .091404 | .083253 | .074229 | .065497 | .056473 | .047740 | .038716 | .029692 | .020959 | .011935 | .003202 | 21 |
| 22 | .100137 | .091113 | .082962 | .073938 | .065205 | .056182 | .047449 | .038425 | .029401 | .020668 | .011644 | .002911 | 22 |
| 23 | .099846 | .090822 | .082671 | .073647 | .064914 | .055890 | .047158 | .038134 | .029110 | .020377 | .011353 | .002620 | 23 |
| 24 | .099555 | .090531 | .082380 | .073356 | .064623 | .055599 | .046866 | .037842 | .028818 | .020086 | .011062 | .002329 | 24 |
| 25 | .099264 | .090240 | .082089 | .073065 | .064332 | .055308 | .046575 | .037551 | .028527 | .019795 | .010771 | .002038 | 25 |
| 26 | .098973 | .089949 | .081798 | .072774 | .064041 | .055017 | .046284 | .037260 | .028236 | .019503 | .010479 | .001747 | 26 |
| 27 | .098682 | .089658 | .081507 | .072483 | .063750 | .054726 | .045993 | .036969 | .027945 | .019212 | .010188 | .001455 | 27 |
| 28 | .098390 | .089366 | .081216 | .072192 | .063459 | .054435 | .045702 | .036678 | .027654 | .018921 | .009897 | .001164 | 28 |
| 29 | .098099 | .089075 | .080925 | .071901 | .063168 | .054144 | .045411 | .036387 | .027363 | .018630 | .009606 | .000873 | 29 |
| 30 | .097808 | | .080634 | .071610 | .062877 | .053853 | .045120 | .036096 | .027072 | .018339 | .009315 | .000582 | 30 |
| 31 | .097517 | | .080342 | | .062586 | | .044829 | .035805 | | .018048 | | .000291 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 13.1250 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .131250 | .120103 | .110034 | .098887 | .088039 | .076952 | .066164 | .055017 | .043870 | .033082 | .021935 | .011147 | 01 |
| 02 | .130890 | .119743 | .109675 | .098527 | .087740 | .076642 | .065805 | .054658 | .043510 | .032723 | .021575 | .010788 | 02 |
| 03 | .130531 | .119384 | .109315 | .098168 | .087380 | .076233 | .065445 | .054298 | .043151 | .032363 | .021216 | .010428 | 03 |
| 04 | .130171 | .119024 | .108955 | .097808 | .087021 | .075873 | .065086 | .053938 | .042791 | .032003 | .020856 | .010068 | 04 |
| 05 | .129812 | .118664 | .108596 | .097449 | .086661 | .075514 | .064726 | .053579 | .042432 | .031644 | .020497 | .009709 | 05 |
| 06 | .129452 | .118305 | .108236 | .097089 | .086301 | .075154 | .064366 | .053219 | .042072 | .031284 | .020137 | .009349 | 06 |
| 07 | .129092 | .117945 | .107877 | .096729 | .085942 | .074795 | .064007 | .052860 | .041712 | .030925 | .019777 | .008990 | 07 |
| 08 | .128733 | .117586 | .107517 | .096370 | .085582 | .074435 | .063647 | .052500 | .041353 | .030565 | .019418 | .008630 | 08 |
| 09 | .128373 | .117226 | .107158 | .096010 | .085223 | .074075 | .063288 | .052140 | .040993 | .030205 | .019058 | .008271 | 09 |
| 10 | .128014 | .116866 | .106798 | .095651 | .084863 | .073716 | .062928 | .051781 | .040634 | .029846 | .018699 | .007911 | 10 |
| 11 | .127654 | .116507 | .106438 | .095291 | .084503 | .073356 | .062568 | .051421 | .040274 | .029486 | .018339 | .007551 | 11 |
| 12 | .127295 | .116147 | .106079 | .094932 | .084144 | .072997 | .062209 | .051062 | .039914 | .029127 | .017979 | .007192 | 12 |
| 13 | .126935 | .115788 | .105719 | .094572 | .083784 | .072637 | .061849 | .050702 | .039555 | .028767 | .017620 | .006832 | 13 |
| 14 | .126575 | .115428 | .105360 | .094212 | .083425 | .072277 | .061490 | .050342 | .039195 | .028408 | .017260 | .006473 | 14 |
| 15 | .126216 | .115068 | .105000 | .093853 | .083065 | .071918 | .061130 | .049983 | .038836 | .028048 | .016901 | .006113 | 15 |
| 16 | .125856 | .114709 | .104640 | .093493 | .082705 | .071558 | .060771 | .049623 | .038476 | .027688 | .016541 | .005753 | 16 |
| 17 | .125497 | .114349 | .104281 | .093134 | .082346 | .071199 | .060411 | .049264 | .038116 | .027329 | .016182 | .005394 | 17 |
| 18 | .125137 | .113990 | .103921 | .092774 | .081986 | .070839 | .060051 | .048904 | .037757 | .026969 | .015822 | .005034 | 18 |
| 19 | .124777 | .113630 | .103562 | .092414 | .081627 | .070479 | .059692 | .048545 | .037397 | .026610 | .015462 | .004675 | 19 |
| 20 | .124418 | .113271 | .103202 | .092055 | .081267 | .070120 | .059332 | .048185 | .037038 | .026250 | .015103 | .004315 | 20 |
| 21 | .124058 | .112911 | .102842 | .091695 | .080908 | .069760 | .058973 | .047825 | .036678 | .025890 | .014743 | .003955 | 21 |
| 22 | .123699 | .112551 | .102483 | .091336 | .080548 | .069401 | .058613 | .047466 | .036318 | .025531 | .014384 | .003596 | 22 |
| 23 | .123339 | .112192 | .102123 | .090976 | .080188 | .069041 | .058253 | .047106 | .035959 | .025171 | .014024 | .003236 | 23 |
| 24 | .122979 | .111832 | .101764 | .090616 | .079829 | .068682 | .057894 | .046747 | .035599 | .024812 | .013664 | .002877 | 24 |
| 25 | .122620 | .111473 | .101404 | .090257 | .079469 | .068322 | .057534 | .046387 | .035240 | .024452 | .013305 | .002517 | 25 |
| 26 | .122260 | .111113 | .101045 | .089897 | .079110 | .067962 | .057175 | .046027 | .034880 | .024092 | .012945 | .002158 | 26 |
| 27 | .121901 | .110753 | .100685 | .089538 | .078750 | .067603 | .056815 | .045668 | .034521 | .023733 | .012586 | .001798 | 27 |
| 28 | .121541 | .110394 | .100325 | .089178 | .078390 | .067243 | .056455 | .045308 | .034161 | .023373 | .012226 | .001438 | 28 |
| 29 | .121182 | .110034 | .099966 | .088818 | .078031 | .066884 | .056096 | .044949 | .033801 | .023014 | .011866 | .001079 | 29 |
| 30 | .120822 | | .099606 | .088459 | .077671 | .066524 | .055736 | .044589 | .033442 | .022654 | .011507 | .000719 | 30 |
| 31 | .120462 | | .099247 | | .077312 | | .055377 | .044229 | | .022295 | | .000360 | 31 |

(10-1-82) SPECIAL PN

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 15.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .155000 | .141836 | .129945 | .116781 | .104041 | .090877 | .078137 | .064973 | .051808 | .039068 | .025904 | .013164 | 01 |
| 02 | .154575 | .141411 | .129521 | .116356 | .103616 | .090452 | .077712 | .064548 | .051384 | .038644 | .025479 | .012740 | 02 |
| 03 | .154151 | .140986 | .129096 | .115932 | .103192 | .090027 | .077288 | .064123 | .050959 | .038219 | .025055 | .012315 | 03 |
| 04 | .153726 | .140562 | .128671 | .115507 | .102767 | .089603 | .076863 | .063699 | .050534 | .037795 | .024630 | .011890 | 04 |
| 05 | .153301 | .140137 | .128247 | .115082 | .102342 | .089178 | .076438 | .063274 | .050110 | .037370 | .024205 | .011466 | 05 |
| 06 | .152877 | .139712 | .127822 | .114658 | .101918 | .088753 | .076014 | .062849 | .049685 | .036945 | .023781 | .011041 | 06 |
| 07 | .152452 | .139288 | .127397 | .114233 | .101493 | .088329 | .075589 | .062425 | .049260 | .036521 | .023356 | .010616 | 07 |
| 08 | .152027 | .138863 | .126973 | .113808 | .101069 | .087904 | .075164 | .062000 | .048836 | .036096 | .022932 | .010192 | 08 |
| 09 | .151603 | .138438 | .126548 | .113384 | .100644 | .087479 | .074740 | .061575 | .048411 | .035671 | .022507 | .009767 | 09 |
| 10 | .151178 | .138014 | .126123 | .112959 | .100219 | .087055 | .074315 | .061151 | .047986 | .035247 | .022082 | .009342 | 10 |
| 11 | .150753 | .137589 | .125699 | .112534 | .099795 | .086630 | .073890 | .060726 | .047562 | .034822 | .021658 | .008918 | 11 |
| 12 | .150329 | .137164 | .125274 | .112110 | .099370 | .086205 | .073466 | .060301 | .047137 | .034397 | .021233 | .008493 | 12 |
| 13 | .149904 | .136740 | .124849 | .111685 | .098945 | .085781 | .073041 | .059877 | .046712 | .033973 | .020808 | .008068 | 13 |
| 14 | .149479 | .136315 | .124425 | .111260 | .098521 | .085356 | .072616 | .059452 | .046288 | .033548 | .020384 | .007644 | 14 |
| 15 | .149055 | .135890 | .124000 | .110836 | .098096 | .084932 | .072192 | .059027 | .045863 | .033123 | .019959 | .007219 | 15 |
| 16 | .148630 | .135466 | .123575 | .110411 | .097671 | .084507 | .071767 | .058603 | .045438 | .032699 | .019534 | .006795 | 16 |
| 17 | .148205 | .135041 | .123151 | .109986 | .097247 | .084082 | .071342 | .058178 | .045014 | .032274 | .019110 | .006370 | 17 |
| 18 | .147781 | .134616 | .122726 | .109562 | .096822 | .083658 | .070918 | .057753 | .044589 | .031849 | .018685 | .005945 | 18 |
| 19 | .147356 | .134192 | .122301 | .109137 | .096397 | .083233 | .070493 | .057329 | .044164 | .031425 | .018260 | .005521 | 19 |
| 20 | .146932 | .133767 | .121877 | .108712 | .095973 | .082808 | .070068 | .056904 | .043740 | .031000 | .017836 | .005096 | 20 |
| 21 | .146507 | .133342 | .121452 | .108288 | .095548 | .082384 | .069644 | .056479 | .043315 | .030575 | .017411 | .004671 | 21 |
| 22 | .146082 | .132918 | .121027 | .107863 | .095123 | .081959 | .069219 | .056055 | .042890 | .030151 | .016986 | .004247 | 22 |
| 23 | .145658 | .132493 | .120603 | .107438 | .094699 | .081534 | .068795 | .055630 | .042466 | .029726 | .016562 | .003822 | 23 |
| 24 | .145233 | .132068 | .120178 | .107014 | .094274 | .081110 | .068370 | .055205 | .042041 | .029301 | .016137 | .003397 | 24 |
| 25 | .144808 | .131644 | .119753 | .106589 | .093849 | .080685 | .067945 | .054781 | .041616 | .028877 | .015712 | .002973 | 25 |
| 26 | .144384 | .131219 | .119329 | .106164 | .093425 | .080260 | .067521 | .054356 | .041192 | .028452 | .015288 | .002548 | 26 |
| 27 | .143959 | .130795 | .118904 | .105740 | .093000 | .079836 | .067096 | .053932 | .040767 | .028027 | .014863 | .002123 | 27 |
| 28 | .143534 | .130370 | .118479 | .105315 | .092575 | .079411 | .066671 | .053507 | .040342 | .027603 | .014438 | .001699 | 28 |
| 29 | .143110 | .129945 | .118055 | .104890 | .092151 | .078986 | .066247 | .053082 | .039918 | .027178 | .014014 | .001274 | 29 |
| 30 | .142685 | | .117630 | .104466 | .091726 | .078562 | .065822 | .052658 | .039493 | .026753 | .013589 | .000849 | 30 |
| 31 | .142260 | | .117205 | | .091301 | | 065397 | 052233 | | .026329 | | .000425 | 31 |

(10-1-82) SPECIAL PN

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 16.2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .162500 | .148699 | .136233 | .122432 | .109075 | .095274 | .081918 | .068116 | .054315 | .040959 | .027158 | .013801 | 01 |
| 02 | .162055 | .148253 | .135788 | .121986 | .108630 | .094829 | .081473 | .067671 | .053870 | .040514 | .026712 | .013356 | 02 |
| 03 | .161610 | .147808 | .135342 | .121541 | .108185 | .094384 | .081027 | .067226 | .053425 | .040068 | .026267 | .012911 | 03 |
| 04 | .161164 | .147363 | .134897 | .121096 | .107740 | .093938 | .080582 | .066781 | .052979 | .039623 | .025822 | .012466 | 04 |
| 05 | .160719 | .146918 | .134452 | .120651 | .107295 | .093493 | .080137 | .066336 | .052534 | .039178 | .025377 | .012021 | 05 |
| 06 | .160274 | .146473 | .134007 | .120205 | .106849 | .093048 | .079692 | .065890 | .052089 | .038733 | .024932 | .011575 | 06 |
| 07 | .159829 | .146027 | .133562 | .119760 | .106404 | .092603 | .079247 | .065445 | .051644 | .038288 | .024486 | .011130 | 07 |
| 08 | .159384 | .145582 | .133116 | .119315 | .105959 | .092158 | .078801 | .065000 | .051199 | .037842 | .024041 | .010685 | 08 |
| 09 | .158938 | .145137 | .132671 | .118870 | .105514 | .091712 | .078356 | .064555 | .050753 | .037397 | .023596 | .010240 | 09 |
| 10 | .158493 | .144692 | .132226 | .118425 | .105068 | .091267 | .077911 | .064110 | .050308 | .036952 | .023151 | .009795 | 10 |
| 11 | .158048 | .144247 | .131781 | .117979 | .104623 | .090822 | .077466 | .063664 | .049863 | .036507 | .022705 | .009349 | 11 |
| 12 | .157603 | .143801 | .131336 | .117534 | .104178 | .090377 | .077021 | .063219 | .049418 | .036062 | .022260 | .008904 | 12 |
| 13 | .157158 | .143356 | .130890 | .117089 | .103733 | .089932 | .076575 | .062774 | .048973 | .035616 | .021815 | .008459 | 13 |
| 14 | .156712 | .142911 | .130445 | .116644 | .103288 | .089486 | .076130 | .062329 | .048527 | .035171 | .021370 | .008014 | 14 |
| 15 | .156267 | .142466 | .130000 | .116199 | .102842 | .089041 | .075685 | .061884 | .048082 | .034726 | .020925 | .007568 | 15 |
| 16 | .155822 | .142021 | .129555 | .115753 | .102397 | .088596 | .075240 | .061438 | .047637 | .034281 | .020479 | .007123 | 16 |
| 17 | .155377 | .141575 | .129110 | .115308 | .101952 | .088151 | .074795 | .060993 | .047192 | .033836 | .020034 | .006678 | 17 |
| 18 | .154932 | .141130 | .128664 | .114863 | .101507 | .087705 | .074349 | .060548 | .046747 | .033390 | .019589 | .006233 | 18 |
| 19 | .154486 | .140685 | .128219 | .114418 | .101062 | .087260 | .073904 | .060103 | .046301 | .032945 | .019144 | .005788 | 19 |
| 20 | .154041 | .140240 | .127774 | .113973 | .100616 | .086815 | .073459 | .059658 | .045856 | .032500 | .018699 | .005342 | 20 |
| 21 | .153596 | .139795 | .127329 | .113527 | .100171 | .086370 | .073014 | .059212 | .045411 | .032055 | .018253 | .004897 | 21 |
| 22 | .153151 | .139349 | .126884 | .113082 | .099726 | .085925 | .072568 | .058767 | .044966 | .031610 | .017808 | .004452 | 22 |
| 23 | .152705 | .138904 | .126438 | .112637 | .099281 | .085479 | .072123 | .058322 | .044521 | .031164 | .017363 | .004007 | 23 |
| 24 | .152260 | .138459 | .125993 | .112192 | .098836 | .085034 | .071678 | .057877 | .044075 | .030719 | .016918 | .003562 | 24 |
| 25 | .151815 | .138014 | .125548 | .111747 | .098390 | .084589 | .071233 | .057432 | .043630 | .030274 | .016473 | .003116 | 25 |
| 26 | .151370 | .137568 | .125103 | .111301 | .097945 | .084144 | .070788 | .056986 | .043185 | .029829 | .016027 | .002671 | 26 |
| 27 | .150925 | .137123 | .124658 | .110856 | .097500 | .083699 | .070342 | .056541 | .042740 | .029384 | .015582 | .002226 | 27 |
| 28 | .150479 | .136678 | .124212 | .110411 | .097055 | .083253 | .069897 | .056096 | .042295 | .028938 | .015137 | .001781 | 28 |
| 29 | .150034 | .136233 | .123767 | .109966 | .096610 | .082808 | .069452 | .055651 | .041849 | .028493 | .014692 | .001336 | 29 |
| 30 | .149589 | | .123322 | .109521 | .096164 | .082363 | .069007 | .055205 | .041404 | .028048 | .014247 | .000890 | 30 |
| 31 | .149144 | | .122877 | | .095719 | | .068562 | .054760 | | .027603 | | 000445 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 5.7500 PERCENT BETWEEN A GIVEN DATE AND JANUARY

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .057500 | .052616 | .048205 | .043322 | .038596 | .033712 | .028986 | .024103 | .019219 | .014493 | .009610 | .004884 | 01 |
| 02 | .057342 | .052459 | .048048 | .043164 | .038438 | .033555 | .028829 | .023945 | .019062 | .014336 | .009452 | .004726 | 02 |
| 03 | .057185 | .052301 | .047890 | .043007 | .038281 | .033397 | .028671 | .023788 | .018904 | .014178 | .009295 | .004568 | 03 |
| 04 | .057027 | .052144 | .047733 | .042849 | .038123 | .033240 | .028514 | .023630 | .018747 | .014021 | .009137 | .004411 | 04 |
| 05 | .056870 | .051986 | .047575 | .042692 | .037966 | .033082 | .028356 | .023473 | .018589 | .013863 | .008979 | .004253 | 05 |
| 06 | .056712 | .051829 | .047418 | .042534 | .037808 | .032925 | .028199 | .023315 | .018432 | .013705 | .008822 | .004096 | 06 |
| 07 | .056555 | .051671 | .047260 | .042377 | .037651 | .032767 | .028041 | .023158 | .018274 | .013548 | .008664 | .003938 | 07 |
| 08 | .056397 | .051514 | .047103 | .042219 | .037493 | .032610 | .027884 | .023000 | .018116 | .013390 | .008507 | .003781 | 08 |
| 09 | .056240 | .051356 | .046945 | .042062 | .037336 | .032452 | .027726 | .022842 | .017959 | .013233 | .008349 | .003623 | 09 |
| 10 | .056082 | .051199 | .046788 | .041904 | .037178 | 032295 | .027568 | .022685 | .017801 | .013075 | .008192 | .003466 | 10 |
| 11 | .055925 | .051041 | .046630 | .041747 | .037021 | .032137 | .027411 | .022527 | .017644 | .012918 | .008034 | .003308 | 11 |
| 12 | .055767 | .050884 | .046473 | .041589 | .036863 | .031979 | .027253 | .022370 | .017486 | .012760 | .007877 | .003151 | 12 |
| 13 | .055610 | .050726 | .046315 | .041432 | .036705 | .031822 | .027096 | .022212 | .017329 | .012603 | .007719 | .002993 | 13 |
| 14 | .055452 | .050568 | .046158 | .041274 | .036548 | .031664 | .026938 | .022055 | .017171 | .012445 | .007562 | .002836 | 14 |
| 15 | .055295 | .050411 | .046000 | .041116 | .036390 | .031507 | .026781 | .021897 | .017014 | .012288 | .007404 | .002678 | 15 |
| 16 | .055137 | .050253 | .045842 | .040959 | .036233 | .031349 | .026623 | .021740 | .016856 | .012130 | .007247 | .002521 | 16 |
| 17 | .054979 | .050096 | .045685 | .040801 | .036075 | .031192 | .026466 | .021582 | .016699 | .011973 | .007089 | .002363 | 17 |
| 18 | .054822 | .049938 | .045527 | .040644 | .035918 | .031034 | .026308 | .021425 | .016541 | .011815 | .006932 | .002205 | 18 |
| 19 | .054664 | .049781 | .045370 | .040486 | .035760 | .030877 | .026151 | .021267 | .016384 | .011658 | .006774 | .002048 | 19 |
| 20 | .054507 | .049623 | .045212 | .040329 | .035603 | .030719 | .025993 | .021110 | .016226 | .011500 | .006616 | .001890 | 20 |
| 21 | .054349 | .049466 | .045055 | .040171 | .035445 | .030562 | .025836 | .020952 | .016068 | .011342 | .006459 | .001733 | 21 |
| 22 | .054192 | .049308 | .044897 | .040014 | .035288 | .030404 | .025678 | .020795 | .015911 | .011185 | .006301 | .001575 | 22 |
| 23 | .054034 | .049151 | .044740 | .039856 | .035130 | .030247 | .025521 | .020637 | .015753 | .011027 | .006144 | .001418 | 23 |
| 24 | .053877 | .048993 | .044582 | .039699 | .034973 | .030089 | .025363 | .020479 | .015596 | .010870 | .005986 | .001260 | 24 |
| 25 | .053719 | .048836 | .044425 | .039541 | .034815 | .029932 | .025205 | .020322 | .015438 | .010712 | .005829 | .001103 | 25 |
| 26 | .053562 | .048678 | .044267 | .039384 | .034658 | .029774 | .025048 | .020164 | .015281 | .010555 | .005671 | .000945 | 26 |
| 27 | .053404 | .048521 | .044110 | .039226 | .034500 | .029616 | .024890 | .020007 | .015123 | .010397 | .005514 | .000788 | 27 |
| 28 | .053247 | .048363 | .043952 | .039068 | .034342 | .029459 | .024733 | .019849 | .014966 | .010240 | .005356 | .000630 | 28 |
| 29 | .053089 | .048205 | .043795 | .038911 | .034185 | .029301 | .024575 | .019692 | .014808 | .010082 | .005199 | .000473 | 29 |
| 30 | .052932 | | .043637 | .038753 | .034027 | .029144 | .024418 | .019534 | .014651 | .009925 | .005041 | .000315 | 30 |
| | .052774 | | .043479 | | .033870 | | .024260 | .019377 | | .009767 | | .000158 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 10.0510 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .100510 | .091974 | .084263 | .075727 | .067466 | .058929 | .050668 | .042132 | .033595 | .025334 | .016798 | .008536 | 01 |
| 02 | .100235 | .091698 | .083988 | .075451 | .067190 | .058654 | .050393 | .041856 | .033320 | .025059 | .016522 | .008261 | 02 |
| 03 | .099959 | .091423 | .083712 | .075176 | .066915 | .058378 | .050117 | .041581 | .033044 | .024783 | .016247 | .007986 | 03 |
| 04 | .099684 | .091147 | .083437 | .074901 | .066640 | .058103 | .049842 | .041305 | .032769 | .024508 | .015971 | .007710 | 04 |
| 05 | .099409 | .090872 | .083162 | .074625 | .066364 | .057828 | .049567 | .041030 | .032494 | .024233 | .015696 | .007435 | 05 |
| 06 | .099133 | .090597 | .082886 | .074350 | .066089 | .057552 | .049291 | .040755 | .032218 | .023957 | .015421 | .007160 | 06 |
| 07 | .098858 | .090321 | .082611 | .074074 | .065813 | .057277 | .049016 | .040479 | .031943 | .023682 | .015145 | .006884 | 07 |
| 08 | .098582 | .090046 | .082336 | .073799 | .065538 | .057002 | .048740 | .040204 | .031668 | .023406 | .014870 | .006609 | 08 |
| 09 | .098307 | .089771 | .082060 | .073524 | .065263 | .056726 | .048465 | .039929 | .031392 | .023131 | .014595 | .006334 | 09 |
| 10 | .098032 | .089495 | .081785 | .073248 | .064987 | .056451 | .048190 | .039653 | .031117 | .022856 | .014319 | .006058 | 10 |
| 11 | .097756 | .089220 | .081509 | .072973 | .064712 | .056175 | .047914 | .039378 | .030841 | .022580 | .014044 | .005783 | 11 |
| 12 | .097481 | .088944 | .081234 | .072698 | .064437 | .055900 | .047639 | .039103 | .030566 | .022305 | .013768 | .005507 | 12 |
| 13 | .097206 | .088669 | .080959 | .072422 | .064161 | .055625 | .047364 | .038827 | .030291 | .022030 | .013493 | .005232 | 13 |
| 14 | .096930 | .088394 | .080683 | .072147 | .063886 | .055349 | .047088 | .038552 | .030015 | .021754 | .013218 | .004957 | 14 |
| 15 | .096655 | .088118 | .080408 | .071872 | .063610 | .055074 | .046813 | .038276 | .029740 | .021479 | .012942 | .004681 | 15 |
| 16 | .096379 | .087843 | .080133 | .071596 | .063335 | .054799 | .046538 | .038001 | .029465 | .021203 | .012667 | .004406 | 16 |
| 17 | .096104 | .087568 | .079857 | .071321 | .063060 | .054523 | .046262 | .037726 | .029189 | .020928 | .012392 | .004131 | 17 |
| 18 | .095829 | .087292 | .079582 | .071045 | .062784 | .054248 | .045987 | .037450 | .028914 | .020653 | .012116 | .003855 | 18 |
| 19 | .095553 | .087017 | .079307 | .070770 | .062509 | .053972 | .045711 | .037175 | .028638 | .020377 | .011841 | .003580 | 19 |
| 20 | .095278 | .086742 | .079031 | .070495 | .062234 | .053697 | .045436 | .036900 | .028363 | .020102 | .011566 | .003304 | 20 |
| 21 | .095003 | .086466 | .078756 | .070219 | .061958 | .053422 | .045161 | .036624 | .028088 | .019827 | .011290 | .003029 | 21 |
| 22 | .094727 | .086191 | .078480 | .069944 | .061683 | .053146 | .044885 | .036349 | .027812 | .019551 | .011015 | .002754 | 22 |
| 23 | .094452 | .085915 | .078205 | .069669 | .061407 | .052871 | .044610 | .036073 | .027537 | .019276 | .010739 | .002478 | 23 |
| 24 | .094176 | .085640 | .077930 | .069393 | .061132 | .052596 | .044335 | .035798 | .027262 | .019001 | .010464 | .002203 | 24 |
| 25 | .093901 | .085365 | .077654 | .069118 | .060857 | .052320 | .044059 | .035523 | .026986 | .018725 | .010189 | .001928 | 25 |
| 26 | .093626 | .085089 | .077379 | .068842 | .060581 | .052045 | .043784 | .035247 | .026711 | .018450 | .009913 | .001652 | 26 |
| 27 | .093350 | .084814 | .077104 | .068567 | .060306 | .051770 | .043508 | .034972 | .026436 | .018174 | .009638 | .001377 | 27 |
| 28 | .093075 | .084539 | .076828 | .068292 | .060031 | .051494 | .043233 | .034697 | .026160 | .017899 | .009363 | .001101 | 28 |
| 29 | .092800 | .084263 | .076553 | .068016 | .059755 | .051219 | .042958 | .034421 | .025885 | .017624 | .009087 | .000826 | 29 |
| 30 | .092524 | | .076277 | .067741 | .059480 | .050943 | .042682 | .034146 | .025609 | .017348 | .008812 | .000551 | 30 |
| 31 | .092249 | | .076002 | | .059205 | | .042407 | .033870 | | .017073 | | .000275 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 7.3750 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .073750 | .067486 | .061829 | .055565 | .049503 | .043240 | .037178 | .030914 | .024651 | .018589 | .012325 | .006264 | 01 |
| 02 | .073548 | .067284 | .061627 | .055363 | .049301 | .043038 | .036976 | .030712 | .024449 | .018387 | .012123 | .006062 | 02 |
| 03 | .073346 | .067082 | .061425 | .055161 | .049099 | .042836 | .036774 | .030510 | .024247 | .018185 | .011921 | .005860 | 03 |
| 04 | .073144 | .066880 | .061223 | .054959 | .048897 | .042634 | .036572 | .030308 | .024045 | .017983 | .011719 | .005658 | 04 |
| 05 | .072942 | .066678 | .061021 | .054757 | .048695 | .042432 | .036370 | .030106 | .023842 | .017781 | .011517 | .005455 | 05 |
| 06 | .072740 | .066476 | .060818 | .054555 | .048493 | .042229 | .036168 | .029904 | .023640 | .017579 | .011315 | .005253 | 06 |
| 07 | .072538 | .066274 | .060616 | .054353 | .048291 | .042027 | .035966 | .029702 | .023438 | .017377 | .011113 | .005051 | 07 |
| 08 | .072336 | .066072 | .060414 | .054151 | .048089 | .041825 | .035764 | .029500 | .023236 | .017175 | .010911 | .004849 | 08 |
| 09 | .072134 | .065870 | .060212 | .053949 | .047887 | .041623 | .035562 | .029298 | .023034 | .016973 | .010709 | .004647 | 09 |
| 10 | .071932 | .065668 | .060010 | .053747 | .047685 | .041421 | .035360 | .029096 | .022832 | .016771 | .010507 | .004445 | 10 |
| 11 | .071729 | .065466 | .059808 | .053545 | .047483 | .041219 | .035158 | .028894 | .022630 | .016568 | .010305 | .004243 | 11 |
| 12 | .071527 | .065264 | .059606 | .053342 | .047281 | .041017 | .034955 | .028692 | .022428 | .016366 | .010103 | .004041 | 12 |
| 13 | .071325 | .065062 | .059404 | .053140 | .047079 | .040815 | .034753 | .028490 | .022226 | .016164 | .009901 | .003839 | 13 |
| 14 | .071123 | .064860 | .059202 | .052938 | .046877 | .040613 | .034551 | .028288 | .022024 | .015962 | .009699 | .003637 | 14 |
| 15 | .070921 | .064658 | .059000 | .052736 | .046675 | .040411 | .034349 | .028086 | .021822 | .015760 | .009497 | .003435 | 15 |
| 16 | .070719 | .064455 | .058798 | .052534 | .046473 | .040209 | .034147 | .027884 | .021620 | .015558 | .009295 | .003233 | 16 |
| 17 | .070517 | .064253 | .058596 | .052332 | .046271 | .040007 | .033945 | .027682 | .021418 | .015356 | .009092 | .003031 | 17 |
| 18 | .070315 | .064051 | .058394 | .052130 | .046068 | .039805 | .033743 | .027479 | .021216 | .015154 | .008890 | .002829 | 18 |
| 19 | .070113 | .063849 | .058192 | .051928 | .045866 | .039603 | .033541 | .027277 | .021014 | .014952 | .008688 | .002627 | 19 |
| 20 | .069911 | .063647 | .057990 | .051726 | .045664 | .039401 | .033339 | .027075 | .020812 | .014750 | .008486 | .002425 | 20 |
| 21 | .069709 | .063445 | .057788 | .051524 | .045462 | .039199 | .033137 | .026873 | .020610 | .014548 | .008284 | .002223 | 21 |
| 22 | .069507 | .063243 | .057586 | .051322 | .045260 | .038997 | .032935 | .026671 | .020408 | .014346 | .008082 | .002021 | 22 |
| 23 | .069305 | .063041 | .057384 | .051120 | .045058 | .038795 | .032733 | .026469 | .020205 | .014144 | .007880 | .001818 | 23 |
| 24 | .069103 | .062839 | .057182 | .050918 | .044856 | .038592 | .032531 | .026267 | .020003 | .013942 | .007678 | .001616 | 24 |
| 25 | .068901 | .062637 | .056979 | .050716 | .044654 | .038390 | .032329 | .026065 | .019801 | .013740 | .007476 | .001414 | 25 |
| 26 | .068699 | .062435 | .056777 | .050514 | .044452 | .038188 | .032127 | .025863 | .019599 | .013538 | .007274 | .001212 | 26 |
| 27 | .068497 | .062233 | .056575 | .050312 | .044250 | .037986 | .031925 | .025661 | .019397 | .013336 | .007072 | .001010 | 27 |
| 28 | .068295 | .062031 | .056373 | .050110 | .044048 | .037784 | .031723 | .025459 | .019195 | .013134 | .006870 | .000808 | 28 |
| 29 | .068092 | .061829 | .056171 | .049908 | .043846 | .037582 | .031521 | .025257 | .018993 | .012932 | .006668 | .000606 | 29 |
| 30 | .067890 | | .055969 | .049705 | .043644 | .037380 | .031318 | .025055 | .018791 | .012729 | .006466 | .000404 | 30 |
| 31 | .067688 | | .055767 | | .043442 | | .031116 | .024853 | | .012527 | | .000202 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 9.7500 PERCENT BETWEEN A GIVEN DATE AND JANUARY

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .097500 | .089219 | .081740 | .073459 | .065445 | .057164 | .049151 | .040870 | .032589 | .024575 | .016295 | .008281 | 01 |
| 02 | .097233 | .088952 | .081473 | .073192 | .065178 | .056897 | .048884 | .040603 | .032322 | .024308 | .016027 | .008014 | 02 |
| 03 | .096966 | .088685 | .081205 | .072925 | .064911 | .056630 | .048616 | .040336 | .032055 | .024041 | .015760 | .007747 | 03 |
| 04 | .096699 | .088418 | .080938 | .072658 | .064644 | .056363 | .048349 | .040068 | .031788 | .023774 | .015493 | .007479 | 04 |
| 05 | .096432 | .088151 | .080671 | .072390 | .064377 | .056096 | .048082 | .039801 | .031521 | .023507 | .015226 | .007212 | 05 |
| 06 | .096164 | .087884 | .080404 | .072123 | .064110 | .055829 | .047815 | .039534 | .031253 | .023240 | .014959 | .006945 | 06 |
| 07 | .095897 | .087616 | .080137 | .071856 | .063842 | .055562 | .047548 | .039267 | .030986 | .022973 | .014692 | .006678 | 07 |
| 08 | .095630 | .087349 | .079870 | .071589 | .063575 | .055295 | .047281 | .039000 | .030719 | .022706 | .014425 | .006411 | 08 |
| 09 | .095363 | .087082 | .079603 | .071322 | .063308 | .055027 | .047014 | .038733 | .030452 | .022438 | .014158 | .006144 | 09 |
| 10 | .095096 | .086815 | .079336 | .071055 | .063041 | .054760 | .046747 | .038466 | .030185 | .022171 | .013890 | .005877 | 10 |
| 11 | .094829 | .086548 | .079068 | .070788 | .062774 | .054493 | .046479 | .038199 | .029918 | .021904 | .013623 | .005610 | 11 |
| 12 | .094562 | .086281 | .078801 | .070521 | .062507 | .054226 | .046212 | .037932 | .029651 | .021637 | .013356 | .005342 | 12 |
| 13 | .094295 | .086014 | .078534 | .070253 | .062240 | .053959 | .045945 | .037664 | .029384 | .021370 | .013089 | .005075 | 13 |
| 14 | .094027 | .085747 | .078267 | .069986 | .061973 | .053692 | .045678 | .037397 | .029116 | .021103 | .012822 | .004808 | 14 |
| 15 | .093760 | .085479 | .078000 | .069719 | .061705 | .053425 | .045411 | .037130 | .028849 | .020836 | .012555 | .004541 | 15 |
| 16 | .093493 | .085212 | .077733 | .069452 | .061438 | .053158 | .045144 | .036863 | .028582 | .020568 | .012288 | .004274 | 16 |
| 17 | .093226 | .084945 | .077466 | .069185 | .061171 | .052890 | .044877 | .036596 | .028315 | .020301 | .012021 | .004007 | 17 |
| 18 | .092959 | .084678 | .077199 | .068918 | .060904 | .052623 | .044610 | .036329 | .028048 | .020034 | .011753 | .003740 | 18 |
| 19 | .092692 | .084411 | .076932 | .068651 | .060637 | .052356 | .044342 | .036062 | .027781 | .019767 | .011486 | .003473 | 19 |
| 20 | .092425 | .084144 | .076664 | .068384 | .060370 | .052089 | .044075 | .035795 | .027514 | .019500 | .011219 | .003205 | 20 |
| 21 | .092158 | .083877 | .076397 | .068116 | .060103 | .051822 | .043808 | .035527 | .027247 | .019233 | .010952 | .002938 | 21 |
| 22 | .091890 | .083610 | .076130 | .067849 | .059836 | .051555 | .043541 | .035260 | .026979 | .018966 | .010685 | .002671 | 22 |
| 23 | .091623 | .083342 | .075863 | .067582 | .059568 | .051288 | .043274 | .034993 | .026712 | .018699 | .010418 | .002404 | 23 |
| 24 | .091356 | .083075 | .075596 | .067315 | .059301 | .051021 | .043007 | .034726 | .026445 | .018432 | .010151 | .002137 | 24 |
| 25 | .091089 | .082808 | .075329 | .067048 | .059034 | .050753 | .042740 | .034459 | .026178 | .018164 | .009884 | .001870 | 25 |
| 26 | .090822 | .082541 | .075062 | .066781 | .058767 | .050486 | .042473 | .034192 | .025911 | .017897 | .009616 | .001603 | 26 |
| 27 | .090555 | .082274 | .074795 | .066514 | .058500 | .050219 | .042205 | .033925 | .025644 | .017630 | .009349 | .001336 | 27 |
| 28 | .090288 | .082007 | .074527 | .066247 | .058233 | .049952 | .041938 | .033658 | .025377 | .017363 | .009082 | .001068 | 28 |
| 29 | .090021 | .081740 | .074260 | .065979 | .057966 | .049685 | .041671 | .033390 | .025110 | .017096 | .008815 | .000801 | 29 |
| 30 | .089753 | | .073993 | .065712 | .057699 | .049418 | .041404 | .033123 | .024842 | .016829 | .008548 | .000534 | 30 |
| 31 | .089486 | | .073726 | | .057432 | | .041137 | .032856 | | .016562 | | .000267 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 10.7500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .107500 | .098370 | .090123 | .080993 | .072158 | .063027 | .054192 | .045062 | .035932 | .027096 | .017966 | .009130 | 01 |
| 02 | .107205 | .098075 | .089829 | .080699 | .071863 | .062733 | .053897 | .044767 | .035637 | .026801 | .017671 | .008836 | 02 |
| 03 | .106911 | .097781 | .089534 | .080404 | .071568 | .062438 | .053603 | .044473 | .035342 | .026507 | .017377 | .008541 | 03 |
| 04 | .106616 | .097486 | .089240 | .080110 | .071274 | .062144 | .053308 | .044178 | .035048 | .026212 | .017082 | .008247 | 04 |
| 05 | .106322 | .097192 | .088945 | .079815 | .070979 | .061849 | .053014 | .043884 | .034753 | .025918 | .016788 | .007952 | 05 |
| 06 | .106027 | .096897 | .088651 | .079521 | .070685 | .061555 | .052719 | .043589 | .034459 | .025623 | .016493 | .007658 | 06 |
| 07 | .105733 | .096603 | .088356 | .079226 | .070390 | .061260 | .052425 | .043295 | .034164 | .025329 | .016199 | .007363 | 07 |
| 08 | .105438 | .096308 | .088062 | .078932 | .070096 | .060966 | .052130 | .043000 | .033870 | .025034 | .015904 | .007068 | 08 |
| 09 | .105144 | .096014 | .087767 | .078637 | .069801 | .060671 | .051836 | .042705 | .033575 | .024740 | .015610 | .006774 | 09 |
| 10 | .104849 | .095719 | .087473 | .078342 | .069507 | .060377 | .051541 | .042411 | .033281 | .024445 | .015315 | .006479 | 10 |
| 11 | .104555 | .095425 | .087178 | .078048 | .069212 | .060082 | .051247 | .042116 | .032986 | .024151 | .015021 | .006185 | 11 |
| 12 | .104260 | .095130 | .086884 | .077753 | .068918 | .059788 | .050952 | .041822 | .032692 | .023856 | .014726 | .005890 | 12 |
| 13 | .103966 | .094836 | .086589 | .077459 | .068623 | .059493 | .050658 | .041527 | .032397 | .023562 | .014432 | .005596 | 13 |
| 14 | .103671 | .094541 | .086295 | .077164 | .068329 | .059199 | .050363 | .041233 | .032103 | .023267 | .014137 | .005301 | 14 |
| 15 | .103377 | .094247 | .086000 | .076870 | .068034 | .058904 | .050068 | .040938 | .031808 | .022973 | .013842 | .005007 | 15 |
| 16 | .103082 | .093952 | .085705 | .076575 | .067740 | .058610 | .049774 | .040644 | .031514 | .022678 | .013548 | .004712 | 16 |
| 17 | .102788 | .093658 | .085411 | .076281 | .067445 | .058315 | .049479 | .040349 | .031219 | .022384 | .013253 | .004418 | 17 |
| 18 | .102493 | .093363 | .085116 | .075986 | .067151 | .058021 | .049185 | .040055 | .030925 | .022089 | .012959 | .004123 | 18 |
| 19 | .102199 | .093068 | .084822 | .075692 | .066856 | .057726 | .048890 | .039760 | .030630 | .021795 | .012664 | .003829 | 19 |
| 20 | .101904 | .092774 | .084527 | .075397 | .066562 | .057432 | .048596 | .039466 | .030336 | .021500 | .012370 | .003534 | 20 |
| 21 | .101610 | .092479 | .084233 | .075103 | .066267 | .057137 | .048301 | .039171 | .030041 | .021205 | .012075 | .003240 | 21 |
| 22 | .101315 | .092185 | .083938 | .074808 | .065973 | .056842 | .048007 | .038877 | .029747 | .020911 | .011781 | .002945 | 22 |
| 23 | .101021 | .091890 | .083644 | .074514 | .065678 | .056548 | .047712 | .038582 | .029452 | .020616 | .011486 | .002651 | 23 |
| 24 | .100726 | .091596 | .083349 | .074219 | .065384 | .056253 | .047418 | .038288 | .029158 | .020322 | .011192 | .002356 | 24 |
| 25 | .100432 | .091301 | .083055 | .073925 | .065089 | .055959 | .047123 | .037993 | .028863 | .020027 | .010897 | .002062 | 25 |
| 26 | .100137 | .091007 | .082760 | .073630 | .064795 | .055664 | .046829 | .037699 | .028568 | .019733 | .010603 | .001767 | 26 |
| 27 | .099842 | .090712 | .082466 | .073336 | .064500 | .055370 | .046534 | .037404 | .028274 | .019438 | .010308 | .001473 | 27 |
| 28 | .099548 | .090418 | .082171 | .073041 | .064205 | .055075 | .046240 | .037110 | .027979 | .019144 | .010014 | .001178 | 28 |
| 29 | .099253 | .090123 | .081877 | .072747 | .063911 | .054781 | .045945 | .036815 | .027685 | .018849 | .009719 | .000884 | 29 |
| 30 | .098959 | | .081582 | .072452 | .063616 | .054486 | .045651 | .036521 | .027390 | .018555 | .009425 | .000589 | 30 |
| 31 | .098664 | | .081288 | | .063322 | | .045356 | .036226 | | .018260 | | .000295 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 5.2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .052500 | .048041 | .044014 | .039555 | .035240 | .030781 | .026466 | .022007 | .017548 | .013233 | .008774 | .004459 | 01 |
| 02 | .052356 | .047897 | .043870 | .039411 | .035096 | .030637 | .026322 | .021863 | .017404 | .013089 | .008630 | .004315 | 02 |
| 03 | .052212 | .047753 | .043726 | .039267 | .034952 | .030493 | .026178 | .021719 | .017260 | .012945 | .008486 | .004171 | 03 |
| 04 | .052068 | .047610 | .043582 | .039123 | .034808 | .030349 | .026034 | .021575 | .017116 | .012801 | .008342 | .004027 | 04 |
| 05 | .051925 | .047466 | .043438 | .038979 | .034664 | .030205 | .025890 | .021432 | .016973 | .012658 | .008199 | .003884 | 05 |
| 06 | .051781 | .047322 | .043295 | .038836 | .034521 | .030062 | .025747 | .021288 | .016829 | .012514 | .008055 | .003740 | 06 |
| 07 | .051637 | .047178 | .043151 | .038692 | .034377 | .029918 | .025603 | .021144 | .016685 | .012370 | .007911 | .003596 | 07 |
| 08 | .051493 | .047034 | .043007 | .038548 | .034233 | .029774 | .025459 | .021000 | .016541 | .012226 | .007767 | .003452 | 08 |
| 09 | .051349 | .046890 | .042863 | .038404 | .034089 | .029630 | .025315 | .020856 | .016397 | .012082 | .007623 | .003308 | 09 |
| 10 | .051205 | .046747 | .042719 | .038260 | .033945 | .029486 | .025171 | .020712 | .016253 | .011938 | .007479 | .003164 | 10 |
| 11 | .051062 | .046603 | .042575 | .038116 | .033801 | .029342 | .025027 | .020568 | .016110 | .011795 | .007336 | .003021 | 11 |
| 12 | .050918 | .046459 | .042432 | .037973 | .033658 | .029199 | .024884 | .020425 | .015966 | .011651 | .007192 | .002877 | 12 |
| 13 | .050774 | .046315 | .042288 | .037829 | .033514 | .029055 | .024740 | .020281 | .015822 | .011507 | .007048 | .002733 | 13 |
| 14 | .050630 | .046171 | .042144 | .037685 | .033370 | .028911 | .024596 | .020137 | .015678 | .011363 | .006904 | .002589 | 14 |
| 15 | .050486 | .046027 | .042000 | .037541 | .033226 | .028767 | .024452 | .019993 | .015534 | .011219 | .006760 | .002445 | 15 |
| 16 | .050342 | .045884 | .041856 | .037397 | .033082 | .028623 | .024308 | .019849 | .015390 | .011075 | .006616 | .002301 | 16 |
| 17 | .050199 | .045740 | .041712 | .037253 | .032938 | .028479 | .024164 | .019705 | .015247 | .010932 | .006473 | .002158 | 17 |
| 18 | .050055 | .045596 | .041568 | .037110 | .032795 | .028336 | .024021 | .019562 | .015103 | .010788 | .006329 | .002014 | 18 |
| 19 | .049911 | .045452 | .041425 | .036966 | .032651 | .028192 | .023877 | .019418 | .014959 | .010644 | .006185 | .001870 | 19 |
| 20 | .049767 | .045308 | .041281 | .036822 | .032507 | .028048 | .023733 | .019274 | .014815 | .010500 | .006041 | .001726 | 20 |
| 21 | .049623 | .045164 | .041137 | .036678 | .032363 | .027904 | .023589 | .019130 | .014671 | .010356 | .005897 | .001582 | 21 |
| 22 | .049479 | .045021 | .040993 | .036534 | .032219 | .027760 | .023445 | .018986 | .014527 | .010212 | .005753 | .001438 | 22 |
| 23 | .049336 | .044877 | .040849 | .036390 | .032075 | .027616 | .023301 | .018842 | .014384 | .010068 | .005610 | .001295 | 23 |
| 24 | .049192 | .044733 | .040705 | .036247 | .031932 | .027473 | .023158 | .018699 | .014240 | .009925 | .005466 | .001151 | 24 |
| 25 | .049048 | .044589 | .040562 | .036103 | .031788 | .027329 | .023014 | .018555 | .014096 | .009781 | .005322 | .001007 | 25 |
| 26 | .048904 | .044445 | .040418 | .035959 | .031644 | .027185 | .022870 | .018411 | .013952 | .009637 | .005178 | .000863 | 26 |
| 27 | .048760 | .044301 | .040274 | .035815 | .031500 | .027041 | .022726 | .018267 | .013808 | .009493 | .005034 | .000719 | 27 |
| 28 | .048616 | .044158 | .040130 | .035671 | .031356 | .026897 | .022582 | .018123 | .013664 | .009349 | .004890 | .000575 | 28 |
| 29 | .048473 | .044014 | .039986 | .035527 | .031212 | .026753 | .022438 | .017979 | .013521 | .009205 | .004747 | .000432 | 29 |
| 30 | .048329 | | .039842 | .035384 | .031068 | .026610 | .022295 | .017836 | .013377 | .009062 | .004603 | .000288 | 30 |
| 31 | .048185 | | .039699 | | .030925 | | .022151 | .017692 | | .008918 | | .000144 | 31 |

(3-4-83) SPECIAL PN

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 9.1250 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .091250 | .083500 | .076500 | .068750 | .061250 | .053500 | .046000 | .038250 | .030500 | .023000 | .015250 | .007750 | 01 |
| 02 | .091000 | .083250 | .076250 | .068500 | .061000 | .053250 | .045750 | .038000 | .030250 | .022750 | .015000 | .007500 | 02 |
| 03 | .090750 | .083000 | .076000 | .068250 | .060750 | .053000 | .045500 | .037750 | .030000 | .022500 | .014750 | .007250 | 03 |
| 04 | .090500 | .082750 | .075750 | .068000 | .060500 | .052750 | .045250 | .037500 | .029750 | .022250 | .014500 | .007000 | 04 |
| 05 | .090250 | .082500 | .075500 | .067750 | .060250 | .052500 | .045000 | .037250 | .029500 | .022000 | .014250 | .006750 | 05 |
| 06 | .090000 | .082250 | .075250 | .067500 | .060000 | .052250 | .044750 | .037000 | .029250 | .021750 | .014000 | .006500 | 06 |
| 07 | .089750 | .082000 | .075000 | .067250 | .059750 | .052000 | .044500 | .036750 | .029000 | .021500 | .013750 | .006250 | 07 |
| 08 | .089500 | .081750 | .074750 | .067000 | .059500 | .051750 | .044250 | .036500 | .028750 | .021250 | .013500 | .006000 | 08 |
| 09 | .089250 | .081500 | .074500 | .066750 | .059250 | .051500 | .044000 | .036250 | .028500 | .021000 | .013250 | .005750 | 09 |
| 10 | .089000 | .081250 | .074250 | .066500 | .059000 | .051250 | .043750 | .036000 | .028250 | .020750 | .013000 | .005500 | 10 |
| 11 | .088750 | .081000 | .074000 | .066250 | .058750 | .051000 | .043500 | .035750 | .028000 | .020500 | .012750 | .005250 | 11 |
| 12 | .088500 | .080750 | .073750 | .066000 | .058500 | .050750 | .043250 | .035500 | .027750 | .020250 | .012500 | .005000 | 12 |
| 13 | .088250 | .080500 | .073500 | .065750 | .058250 | .050500 | .043000 | .035250 | .027500 | .020000 | .012250 | .004750 | 13 |
| 14 | .088000 | .080250 | .073250 | .065500 | .058000 | .050250 | .042750 | .035000 | .027250 | .019750 | .012000 | .004500 | 14 |
| 15 | .087750 | .080000 | .073000 | .065250 | .057750 | .050000 | .042500 | .034750 | .027000 | .019500 | .011750 | .004250 | 15 |
| 16 | .087500 | .079750 | .072750 | .065000 | .057500 | .049750 | .042250 | .034500 | .026750 | .019250 | .011500 | .004000 | 16 |
| 17 | .087250 | .079500 | .072500 | .064750 | .057250 | .049500 | .042000 | .034250 | .026500 | .019000 | .011250 | .003750 | 17 |
| 18 | .087000 | .079250 | .072250 | .064500 | .057000 | .049250 | .041750 | .034000 | .026250 | .018750 | .011000 | .003500 | 18 |
| 19 | .086750 | .079000 | .072000 | .064250 | .056750 | .049000 | .041500 | .033750 | .026000 | .018500 | .010750 | .003250 | 19 |
| 20 | .086500 | .078750 | .071750 | .064000 | .056500 | .048750 | .041250 | .033500 | .025750 | .018250 | .010500 | .003000 | 20 |
| 21 | .086250 | .078500 | .071500 | .063750 | .056250 | .048500 | .041000 | .033250 | .025500 | .018000 | .010250 | .002750 | 21 |
| 22 | .086000 | .078250 | .071250 | .063500 | .056000 | .048250 | .040750 | .033000 | .025250 | .017750 | .010000 | .002500 | 22 |
| 23 | .085750 | .078000 | .071000 | .063250 | .055750 | .048000 | .040500 | .032750 | .025000 | .017500 | .009750 | .002250 | 23 |
| 24 | .085500 | .077750 | .070750 | .063000 | .055500 | .047750 | .040250 | .032500 | .024750 | .017250 | .009500 | .002000 | 24 |
| 25 | .085250 | .077500 | .070500 | .062750 | .055250 | .047500 | .040000 | .032250 | .024500 | .017000 | .009250 | .001750 | 25 |
| 26 | .085000 | .077250 | .070250 | .062500 | .055000 | .047250 | .039750 | .032000 | .024250 | .016750 | .009000 | .001500 | 26 |
| 27 | .084750 | .077000 | .070000 | .062250 | .054750 | .047000 | .039500 | .031750 | .024000 | .016500 | .008750 | .001250 | 27 |
| 28 | .084500 | .076750 | .069750 | .062000 | .054500 | .046750 | .039250 | .031500 | .023750 | .016250 | .008500 | .001000 | 28 |
| 29 | .084250 | .076500 | .069500 | .061750 | .054250 | .046500 | .039000 | .031250 | .023500 | .016000 | .008250 | .000750 | 29 |
| 30 | .084000 | | .069250 | .061500 | .054000 | .046250 | .038750 | .031000 | .023250 | .015750 | .008000 | .000500 | 30 |
| 31 | .083750 | | .069000 | | .053750 | | .038500 | .030750 | | .015500 | | .000250 | 31 |

FHA 389-

FACTORS FOR COMPUTING REST CHARGE ON $1.00
AT 13.7500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .137500 | .125822 | .115274 | .103596 | .092295 | .080616 | .069315 | .057637 | .045959 | .034658 | .022979 | .011678 | 01 |
| 02 | .137123 | .125445 | .114897 | .103219 | .091918 | .080240 | .068938 | .057260 | .045582 | .034281 | .022603 | .011301 | 02 |
| 03 | .136747 | .125068 | .114521 | .102842 | .091541 | .079863 | .068562 | .056884 | .045205 | .033904 | .022226 | .010925 | 03 |
| 04 | .136370 | .124692 | .114144 | .102466 | .091164 | .079486 | .068185 | .056507 | .044829 | .033527 | .021849 | .010548 | 04 |
| 05 | .135993 | .124315 | .113767 | .102089 | .090788 | .079110 | .067808 | .056130 | .044452 | .033151 | .021473 | .010171 | 05 |
| 06 | .135616 | .123938 | .113390 | .101712 | .090411 | .078733 | .067432 | .055753 | .044075 | .032774 | .021096 | .009795 | 06 |
| 07 | .135240 | .123562 | .113014 | .101336 | .090034 | .078356 | .067055 | .055377 | .043699 | .032397 | .020719 | .009418 | 07 |
| 08 | .134863 | .123185 | .112637 | .100959 | .089658 | .077979 | .066678 | .055000 | .043322 | .032021 | .020342 | .009041 | 08 |
| 09 | .134486 | .122808 | .112260 | .100582 | .089281 | .077603 | .066301 | .054623 | .042945 | .031644 | .019966 | .008664 | 09 |
| 10 | .134110 | .122432 | .111884 | .100205 | .088904 | .077226 | .065925 | .054247 | .042568 | .031267 | .019589 | .008288 | 10 |
| 11 | .133733 | .122055 | .111507 | .099829 | .088527 | .076849 | .065548 | .053870 | .042192 | .030890 | .019212 | .007911 | 11 |
| 12 | .133356 | .121678 | .111130 | .099452 | .088151 | .076473 | .065171 | .053493 | .041815 | .030514 | .018836 | .007534 | 12 |
| 13 | .132979 | .121301 | .110753 | .099075 | .087774 | .076096 | .064795 | .053116 | .041438 | .030137 | .018459 | .007158 | 13 |
| 14 | .132603 | .120925 | .110377 | .098699 | .087397 | .075719 | .064418 | .052740 | .041062 | .029760 | .018082 | .006781 | 14 |
| 15 | .132226 | .120548 | .110000 | .098322 | .087021 | .075342 | .064041 | .052363 | .040685 | .029384 | .017705 | .006404 | 15 |
| 16 | .131849 | .120171 | .109623 | .097945 | .086644 | .074966 | .063664 | .051986 | .040308 | .029007 | .017329 | .006027 | 16 |
| 17 | .131473 | .119795 | .109247 | .097568 | .086267 | .074589 | .063288 | .051610 | .039932 | .028630 | .016952 | .005651 | 17 |
| 18 | .131096 | .119418 | .108870 | .097192 | .085890 | .074212 | .062911 | .051233 | .039555 | .028253 | .016575 | .005274 | 18 |
| 19 | .130719 | .119041 | .108493 | .096815 | .085514 | .073836 | .062534 | .050856 | .039178 | .027877 | .016199 | .004897 | 19 |
| 20 | .130342 | .118664 | .108116 | .096438 | .085137 | .073459 | .062158 | .050479 | .038801 | .027500 | .015822 | .004521 | 20 |
| 21 | .129966 | .118288 | .107740 | .096062 | .084760 | .073082 | .061781 | .050103 | .038425 | .027123 | .015445 | .004144 | 21 |
| 22 | .129589 | .117911 | .107363 | .095685 | .084384 | .072705 | .061404 | .049726 | .038048 | .026747 | .015068 | .003767 | 22 |
| 23 | .129212 | .117534 | .106986 | .095308 | .084007 | .072329 | .061027 | .049349 | .037671 | .026370 | .014692 | .003390 | 23 |
| 24 | .128836 | .117158 | .106610 | .094932 | .083630 | .071952 | .060651 | .048973 | .037295 | .025993 | .014315 | .003014 | 24 |
| 25 | .128459 | .116781 | .106233 | .094555 | .083253 | .071575 | .060274 | .048596 | .036918 | .025616 | .013938 | .002637 | 25 |
| 26 | .128082 | .116404 | .105856 | .094178 | .082877 | .071199 | .059897 | .048219 | .036541 | .025240 | .013562 | .002260 | 26 |
| 27 | .127705 | .116027 | .105479 | .093801 | .082500 | .070822 | .059521 | .047842 | .036164 | .024863 | .013185 | .001884 | 27 |
| 28 | .127329 | .115651 | .105103 | .093425 | .082123 | .070445 | .059144 | .047466 | .035788 | .024486 | .012808 | .001507 | 28 |
| 29 | .126952 | .115274 | .104726 | .093048 | .081747 | .070068 | .058767 | .047089 | .035411 | .024110 | .012432 | .001130 | 29 |
| 30 | .126575 | | .104349 | .092671 | .081370 | .069692 | .058390 | .046712 | .035034 | .023733 | .012055 | .000753 | 30 |
| 31 | .126199 | | .103973 | | .080993 | | .058014 | .046336 | | .023356 | | .000377 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 5.8750 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .058750 | .053760 | .049253 | .044264 | .039435 | .034445 | .029616 | .024627 | .019637 | .014808 | .009818 | .004990 | 01 |
| 02 | .058589 | .053599 | .049092 | .044103 | .039274 | .034284 | .029455 | .024466 | .019476 | .014647 | .009658 | .004829 | 02 |
| 03 | .058428 | .053438 | .048932 | .043942 | .039113 | .034123 | .029295 | .024305 | .019315 | .014486 | .009497 | .004668 | 03 |
| 04 | .058267 | .053277 | .048771 | .043781 | .038952 | .033962 | .029134 | .024144 | .019154 | .014325 | .009336 | .004507 | 04 |
| 05 | .058106 | .053116 | .048610 | .043620 | .038791 | .033801 | .028973 | .023983 | .018993 | .014164 | .009175 | .004346 | 05 |
| 06 | .057945 | .052955 | .048449 | .043459 | .038630 | .033640 | .028812 | .023822 | .018832 | .014003 | .009014 | .004185 | 06 |
| 07 | .057784 | .052795 | .048288 | .043298 | .038469 | .033479 | .028651 | .023661 | .018671 | .013842 | .008853 | .004024 | 07 |
| 08 | .057623 | .052634 | .048127 | .043137 | .038308 | .033318 | .028490 | .023500 | .018510 | .013682 | .008692 | .003863 | 08 |
| 09 | .057462 | .052473 | .047966 | .042976 | .038147 | .033158 | .028329 | .023339 | .018349 | .013521 | .008531 | .003702 | 09 |
| 10 | .057301 | .052312 | .047805 | .042815 | .037986 | .032997 | .028168 | .023178 | .018188 | .013360 | .008370 | .003541 | 10 |
| 11 | .057140 | .052151 | .047644 | .042654 | .037825 | .032836 | .028007 | .023017 | .018027 | .013199 | .008209 | .003380 | 11 |
| 12 | .056979 | .051990 | .047483 | .042493 | .037664 | .032675 | .027846 | .022856 | .017866 | .013038 | .008048 | .003219 | 12 |
| 13 | .056818 | .051829 | .047322 | .042332 | .037503 | .032514 | .027685 | .022695 | .017705 | .012877 | .007887 | .003058 | 13 |
| 14 | .056658 | .051668 | .047161 | .042171 | .037342 | .032353 | .027524 | .022534 | .017545 | .012716 | .007726 | .002897 | 14 |
| 15 | .056497 | .051507 | .047000 | .042010 | .037182 | .032192 | .027363 | .022373 | .017384 | .012555 | .007565 | .002736 | 15 |
| 16 | .056336 | .051346 | .046839 | .041849 | .037021 | .032031 | .027202 | .022212 | .017223 | .012394 | .007404 | .002575 | 16 |
| 17 | .056175 | .051185 | .046678 | .041688 | .036860 | .031870 | .027041 | .022051 | .017062 | .012233 | .007243 | .002414 | 17 |
| 18 | .056014 | .051024 | .046517 | .041527 | .036699 | .031709 | .026880 | .021890 | .016901 | .012072 | .007082 | .002253 | 18 |
| 19 | .055853 | .050863 | .046356 | .041366 | .036538 | .031548 | .026719 | .021729 | .016740 | .011911 | .006921 | .002092 | 19 |
| 20 | .055692 | .050702 | .046195 | .041205 | .036377 | .031387 | .026558 | .021568 | .016579 | .011750 | .006760 | .001932 | 20 |
| 21 | .055531 | .050541 | .046034 | .041045 | .036216 | .031226 | .026397 | .021408 | .016418 | .011589 | .006599 | .001771 | 21 |
| 22 | .055370 | .050380 | .045873 | .040884 | .036055 | .031065 | .026236 | .021247 | .016257 | .011428 | .006438 | .001610 | 22 |
| 23 | .055209 | .050219 | .045712 | .040723 | .035894 | .030904 | .026075 | .021086 | .016096 | .011267 | .006277 | .001449 | 23 |
| 24 | .055048 | .050058 | .045551 | .040562 | .035733 | .030743 | .025914 | .020925 | .015935 | .011106 | .006116 | .001288 | 24 |
| 25 | .054887 | .049897 | .045390 | .040401 | .035572 | .030582 | .025753 | .020764 | .015774 | .010945 | .005955 | .001127 | 25 |
| 26 | .054726 | .049736 | .045229 | .040240 | .035411 | .030421 | .025592 | .020603 | .015613 | .010784 | .005795 | .000966 | 26 |
| 27 | .054565 | .049575 | .045068 | .040079 | .035250 | .030260 | .025432 | .020442 | .015452 | .010623 | .005634 | .000805 | 27 |
| 28 | .054404 | .049414 | .044908 | .039918 | .035089 | .030099 | .025271 | .020281 | .015291 | .010462 | .005473 | .000644 | 28 |
| 29 | .054243 | .049253 | .044747 | .039757 | .034928 | .029938 | .025110 | .020120 | .015130 | .010301 | .005312 | .000483 | 29 |
| 30 | .054082 | | .044586 | .039596 | .034767 | .029777 | .024949 | .019959 | .014969 | .010140 | .005151 | .000322 | 30 |
| 31 | .053921 | | .044425 | | .034606 | | .024788 | .019798 | | .009979 | | .000161 | 31 |

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FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 11.7500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .117500 | .107521 | .098507 | .088527 | .078870 | .068890 | .059233 | .049253 | .039274 | .029616 | .019637 | .009979 | 01 |
| 02 | .117178 | .107199 | .098185 | .088205 | .078548 | .068568 | .058911 | .048932 | .038952 | .029295 | .019315 | .009658 | 02 |
| 03 | .116856 | .106877 | .097863 | .087884 | .078226 | .068247 | .058589 | .048610 | .038630 | .028973 | .018993 | .009336 | 03 |
| 04 | .116534 | .106555 | .097541 | .087562 | .077904 | .067925 | .058267 | .048288 | .038308 | .028651 | .018671 | .009014 | 04 |
| 05 | .116212 | .106233 | .097219 | .087240 | .077582 | .067603 | .057945 | .047966 | .037986 | .028329 | .018349 | .008692 | 05 |
| 06 | .115890 | .105911 | .096897 | .086918 | .077260 | .067281 | .057623 | .047644 | .037664 | .028007 | .018027 | .008370 | 06 |
| 07 | .115568 | .105589 | .096575 | .086596 | .076938 | .066959 | .057301 | .047322 | .037342 | .027685 | .017705 | .008048 | 07 |
| 08 | .115247 | .105267 | .096253 | .086274 | .076616 | .066637 | .056979 | .047000 | .037021 | .027363 | .017384 | .007726 | 08 |
| 09 | .114925 | .104945 | .095932 | .085952 | .076295 | .066315 | .056658 | .046678 | .036699 | .027041 | .017062 | .007404 | 09 |
| 10 | .114603 | .104623 | .095610 | .085630 | .075973 | .065993 | .056336 | .046356 | .036377 | .026719 | .016740 | .007082 | 10 |
| 11 | .114281 | .104301 | .095288 | .085308 | .075651 | .065671 | .056014 | .046034 | .036055 | .026397 | .016418 | .006760 | 11 |
| 12 | .113959 | .103979 | .094966 | .084986 | .075329 | .065349 | .055692 | .045712 | .035733 | .026075 | .016096 | .006438 | 12 |
| 13 | .113637 | .103658 | .094644 | .084664 | .075007 | .065027 | .055370 | .045390 | .035411 | .025753 | .015774 | .006116 | 13 |
| 14 | .113315 | .103336 | .094322 | .084342 | .074685 | .064705 | .055048 | .045068 | .035089 | .025432 | .015452 | .005795 | 14 |
| 15 | .112993 | .103014 | .094000 | .084021 | .074363 | .064384 | .054726 | .044747 | .034767 | .025110 | .015130 | .005473 | 15 |
| 16 | .112671 | .102692 | .093678 | .083699 | .074041 | .064062 | .054404 | .044425 | .034445 | .024788 | .014808 | .005151 | 16 |
| 17 | .112349 | .102370 | .093356 | .083377 | .073719 | .063740 | .054082 | .044103 | .034123 | .024466 | .014486 | .004829 | 17 |
| 18 | .112027 | .102048 | .093034 | .083055 | .073397 | .063418 | .053760 | .043781 | .033801 | .024144 | .014164 | .004507 | 18 |
| 19 | .111705 | .101726 | .092712 | .082733 | .073075 | .063096 | .053438 | .043459 | .033479 | .023822 | .013842 | .004185 | 19 |
| 20 | .111384 | .101404 | .092390 | .082411 | .072753 | .062774 | .053116 | .043137 | .033158 | .023500 | .013521 | .003863 | 20 |
| 21 | .111062 | .101082 | .092068 | .082089 | .072432 | .062452 | .052795 | .042815 | .032836 | .023178 | .013199 | .003541 | 21 |
| 22 | .110740 | .100760 | .091747 | .081767 | .072110 | .062130 | .052473 | .042493 | .032514 | .022856 | .012877 | .003219 | 22 |
| 23 | .110418 | .100438 | .091425 | .081445 | .071788 | .061808 | .052151 | .042171 | .032192 | .022534 | .012555 | .002897 | 23 |
| 24 | .110096 | .100116 | .091103 | .081123 | .071466 | .061486 | .051829 | .041849 | .031870 | .022212 | .012233 | .002575 | 24 |
| 25 | .109774 | .099795 | .090781 | .080801 | .071144 | .061164 | .051507 | .041527 | .031548 | .021890 | .011911 | .002253 | 25 |
| 26 | .109452 | .099473 | .090459 | .080479 | .070822 | .060842 | .051185 | .041205 | .031226 | .021568 | .011589 | .001932 | 26 |
| 27 | .109130 | .099151 | .090137 | .080158 | .070500 | .060521 | .050863 | .040884 | .030904 | .021247 | .011267 | .001610 | 27 |
| 28 | .108808 | .098829 | .089815 | .079836 | .070178 | .060199 | .050541 | .040562 | .030582 | .020925 | .010945 | .001288 | 28 |
| 29 | .108486 | .098507 | .089493 | .079514 | .069856 | .059877 | .050219 | .040240 | .030260 | .020603 | .010623 | .000966 | 29 |
| 30 | .108164 | | .089171 | .079192 | .069534 | .059555 | .049897 | .039918 | .029938 | .020281 | .010301 | .000644 | 30 |
| 31 | .107842 | | .088849 | | .069212 | | .049575 | .039596 | | .019959 | | .000322 | 31 |

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FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 11.8750 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .118750 | .108664 | .099555 | .089469 | .079709 | .069623 | .059863 | .049777 | .039692 | .029932 | .019846 | .010086 | 01 |
| 02 | .118425 | .108339 | .099229 | .089144 | .079384 | .069298 | .059538 | .049452 | .039366 | .029606 | .019521 | .009760 | 02 |
| 03 | .118099 | .108014 | .098904 | .088818 | .079058 | .068973 | .059212 | .049127 | .039041 | .029281 | .019195 | .009435 | 03 |
| 04 | .117774 | .107688 | .098579 | .088493 | .078733 | .068647 | .058887 | .048801 | .038716 | .028955 | .018870 | .009110 | 04 |
| 05 | .117449 | .107363 | .098253 | .088168 | .078408 | .068322 | .058562 | .048476 | .038390 | .028630 | .018545 | .008784 | 05 |
| 06 | .117123 | .107038 | .097928 | .087842 | .078082 | .067997 | .058236 | .048151 | .038065 | .028305 | .018219 | .008459 | 06 |
| 07 | .116798 | .106712 | .097603 | .087517 | .077757 | .067671 | .057911 | .047825 | .037740 | .027979 | .017894 | .008134 | 07 |
| 08 | .116473 | .106387 | .097277 | .087192 | .077432 | .067346 | .057586 | .047500 | .037414 | .027654 | .017568 | .007808 | 08 |
| 09 | .116147 | .106062 | .096952 | .086866 | .077106 | .067021 | .057260 | .047175 | .037089 | .027329 | .017243 | .007483 | 09 |
| 10 | .115822 | .105736 | .096627 | .086541 | .076781 | .066695 | .056935 | .046849 | .036764 | .027003 | .016918 | .007158 | 10 |
| 11 | .115497 | .105411 | .096301 | .086216 | .076455 | .066370 | .056610 | .046524 | .036438 | .026678 | .016592 | .006832 | 11 |
| 12 | .115171 | .105086 | .095976 | .085890 | .076130 | .066045 | .056284 | .046199 | .036113 | .026353 | .016267 | .006507 | 12 |
| 13 | .114846 | .104760 | .095651 | .085565 | .075805 | .065719 | .055959 | .045873 | .035788 | .026027 | .015942 | .006182 | 13 |
| 14 | .114521 | .104435 | .095325 | .085240 | .075479 | .065394 | .055634 | .045548 | .035462 | .025702 | .015616 | .005856 | 14 |
| 15 | .114195 | .104110 | .095000 | .084914 | .075154 | .065068 | .055308 | .045223 | .035137 | .025377 | .015291 | .005531 | 15 |
| 16 | .113870 | .103784 | .094675 | .084589 | .074829 | .064743 | .054983 | .044897 | .034812 | .025051 | .014966 | .005205 | 16 |
| 17 | .113545 | .103459 | .094349 | .084264 | .074503 | .064418 | .054658 | .044572 | .034486 | .024726 | .014640 | .004880 | 17 |
| 18 | .113219 | .103134 | .094024 | .083938 | .074178 | .064092 | .054332 | .044247 | .034161 | .024401 | .014315 | .004555 | 18 |
| 19 | .112894 | .102808 | .093699 | .083613 | .073853 | .063767 | .054007 | .043921 | .033836 | .024075 | .013990 | .004229 | 19 |
| 20 | .112568 | .102483 | .093373 | .083288 | .073527 | .063442 | .053682 | .043596 | .033510 | .023750 | .013664 | .003904 | 20 |
| 21 | .112243 | .102158 | .093048 | .082962 | .073202 | .063116 | .053356 | .043271 | .033185 | .023425 | .013339 | .003579 | 21 |
| 22 | .111918 | .101832 | .092723 | .082637 | .072877 | .062791 | .053031 | .042945 | .032860 | .023099 | .013014 | .003253 | 22 |
| 23 | .111592 | .101507 | .092397 | .082312 | .072551 | .062466 | .052705 | .042620 | .032534 | .022774 | .012688 | .002928 | 23 |
| 24 | .111267 | .101182 | .092072 | .081986 | .072226 | .062140 | .052380 | .042295 | .032209 | .022449 | .012363 | .002603 | 24 |
| 25 | .110942 | .100856 | .091747 | .081661 | .071901 | .061815 | .052055 | .041969 | .031884 | .022123 | .012038 | .002277 | 25 |
| 26 | .110616 | .100531 | .091421 | .081336 | .071575 | .061490 | .051729 | .041644 | .031558 | .021798 | .011712 | .001952 | 26 |
| 27 | .110291 | .100205 | .091096 | .081010 | .071250 | .061164 | .051404 | .041318 | .031233 | .021473 | .011387 | .001627 | 27 |
| 28 | .109966 | .099880 | .090771 | .080685 | .070925 | .060839 | .051079 | .040993 | .030908 | .021147 | .011062 | .001301 | 28 |
| 29 | .109640 | .099555 | .090445 | .080360 | .070599 | .060514 | .050753 | .040668 | .030582 | .020822 | .010736 | .000976 | 29 |
| 30 | .109315 | | .090120 | .080034 | .070274 | .060188 | .050428 | .040342 | .030257 | .020497 | .010411 | .000651 | 30 |
| 31 | .108990 | | .089795 | | .069949 | | 050103 | .040017 | | .020171 | | .000325 | 31 |



(10-1-83) SPECIAL PN

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 10.4030 PERCENT BETWEEN A GIVEN DATE AND JANUARY

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .104030 | .095195 | .087214 | .078379 | .069828 | .060993 | .052443 | .043607 | .034772 | .026221 | .017386 | .008835 | 01 |
| 02 | .103745 | .094910 | .086929 | .078094 | .069543 | .060708 | .052158 | .043322 | .034487 | .025936 | .017101 | .008550 | 02 |
| 03 | .103460 | .094625 | .086644 | .077809 | .069258 | .060423 | .051872 | .043037 | .034202 | .025651 | .016816 | .008265 | 03 |
| 04 | .103175 | .094340 | .086359 | .077524 | .068973 | .060138 | .051587 | .042752 | .033917 | .025366 | .016531 | .007980 | 04 |
| 05 | .102890 | .094055 | .086074 | .077239 | .068688 | .059853 | .051302 | .042467 | .033632 | .025081 | .016246 | .007695 | 05 |
| 06 | .102605 | .093770 | .085789 | .076954 | .068403 | .059568 | .051017 | .042182 | .033347 | .024796 | .015961 | .007410 | 06 |
| 07 | .102320 | .093484 | .085504 | .076669 | .068118 | .059283 | .050732 | .041897 | .033062 | .024511 | .015676 | .007125 | 07 |
| 08 | .102035 | .093199 | .085219 | .076384 | .067833 | .058998 | .050447 | .041612 | .032777 | .024226 | .015391 | .006840 | 08 |
| 09 | .101750 | .092914 | .084934 | .076099 | .067548 | .058713 | .050162 | .041327 | .032492 | .023941 | .015106 | .006555 | 09 |
| 10 | .101465 | .092629 | .084649 | .075814 | .067263 | .058428 | .049877 | .041042 | .032207 | .023656 | .014821 | .006270 | 10 |
| 11 | .101180 | .092344 | .084364 | .075529 | .066978 | .058143 | .049592 | .040757 | .031922 | .023371 | .014536 | .005985 | 11 |
| 12 | .100895 | .092059 | .084079 | .075244 | .066693 | .057858 | .049307 | .040472 | .031637 | .023086 | .014251 | .005700 | 12 |
| 13 | .100610 | .091774 | .083794 | .074959 | .066408 | .057573 | .049022 | .040187 | .031352 | .022801 | .013966 | .005415 | 13 |
| 14 | .100325 | .091489 | .083509 | .074674 | .066123 | .057288 | .048737 | .039902 | .031066 | .022516 | .013681 | .005130 | 14 |
| 15 | .100040 | .091204 | .083224 | .074389 | .065838 | .057003 | .048452 | .039617 | .030781 | .022231 | .013396 | .004845 | 15 |
| 16 | .099755 | .090919 | .082939 | .074104 | .065553 | .056718 | .048167 | .039332 | .030496 | .021946 | .013111 | .004560 | 16 |
| 17 | .099470 | .090634 | .082654 | .073819 | .065268 | .056433 | .047882 | .039047 | .030211 | .021661 | .012826 | .004275 | 17 |
| 18 | .099185 | .090349 | .082369 | .073534 | .064983 | .056148 | .047597 | .038762 | .029926 | .021376 | .012541 | .003990 | 18 |
| 19 | .098900 | .090064 | .082084 | .073249 | .064698 | .055863 | .047312 | .038477 | .029641 | .021091 | .012256 | .003705 | 19 |
| 20 | .098615 | .089779 | .081799 | .072964 | .064413 | .055578 | .047027 | .038192 | .029356 | .020806 | .011971 | .003420 | 20 |
| 21 | .098330 | .089494 | .081514 | .072678 | .064128 | .055293 | .046742 | .037907 | .029071 | .020521 | .011686 | .003135 | 21 |
| 22 | .098045 | .089209 | .081229 | .072393 | .063843 | .055008 | .046457 | .037622 | .028786 | .020236 | .011401 | .002850 | 22 |
| 23 | .097760 | .088924 | .080944 | .072108 | .063558 | .054723 | .046172 | .037337 | .028501 | .019951 | .011116 | .002565 | 23 |
| 24 | .097475 | .088639 | .080659 | .071823 | .063273 | .054438 | .045887 | .037052 | .028216 | .019666 | .010831 | .002280 | 24 |
| 25 | .097190 | .088354 | .080374 | .071538 | .062988 | .054153 | .045602 | .036767 | .027931 | .019381 | .010546 | .001995 | 25 |
| 26 | .096905 | .088069 | .080089 | .071253 | .062703 | .053868 | .045317 | .036482 | .027646 | .019096 | .010260 | .001710 | 26 |
| 27 | .096620 | .087784 | .079804 | .070968 | .062418 | .053583 | .045032 | .036197 | .027361 | .018811 | .009975 | .001425 | 27 |
| 28 | .096335 | .087499 | .079519 | .070683 | .062133 | .053298 | .044747 | .035912 | .027076 | .018526 | .009690 | .001140 | 28 |
| 29 | .096050 | .087214 | .079234 | .070398 | .061848 | .053013 | .044462 | .035627 | .026791 | .018241 | .009405 | .000855 | 29 |
| 30 | .095765 | | .078949 | .070113 | .061563 | .052728 | .044177 | .035342 | .026506 | .017956 | .009120 | .000570 | 30 |
| 31 | .095480 | | .078664 | | .061278 | | .043892 | .035057 | | .017671 | | .000285 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 9 5030 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .095030 | .086959 | .079669 | .071598 | .063787 | .055716 | .047906 | .039834 | .031763 | .023953 | .015882 | .008071 | 01 |
| 02 | .094770 | .086699 | .079409 | .071338 | .063527 | .055456 | .047645 | .039574 | .031503 | .023692 | .015621 | .007811 | 02 |
| 03 | .094509 | .086438 | .079148 | .071077 | .063267 | .055196 | .047385 | .039314 | .031243 | .023432 | .015361 | .007550 | 03 |
| 04 | .094249 | .086178 | .078888 | .070817 | .063006 | .054935 | .047124 | .039053 | .030982 | .023172 | .015101 | .007290 | 04 |
| 05 | .093989 | .085918 | .078628 | .070557 | .062746 | .054675 | .046864 | .038793 | .030722 | .022911 | .014840 | .007030 | 05 |
| 06 | .093728 | .085657 | .078367 | .070296 | .062485 | .054414 | .046604 | .038533 | .030462 | .022651 | .014580 | .006769 | 06 |
| 07 | .093468 | .085397 | .078107 | .070036 | .062225 | .054154 | .046343 | .038272 | .030201 | .022391 | .014320 | .006509 | 07 |
| 08 | .093208 | .085136 | .077846 | .069775 | .061965 | .053894 | .046083 | .038012 | .029941 | .022130 | .014059 | .006249 | 08 |
| 09 | .092947 | .084876 | .077586 | .069515 | .061704 | .053633 | .045823 | .037752 | .029681 | .021870 | .013799 | .005988 | 09 |
| 10 | .092687 | .084616 | .077326 | .069255 | .061444 | .053373 | .045562 | .037491 | .029420 | .021610 | .013539 | .005728 | 10 |
| 11 | .092426 | .084355 | .077065 | .068994 | .061184 | .053113 | .045302 | .037231 | .029160 | .021349 | .013278 | .005467 | 11 |
| 12 | .092166 | .084095 | .076805 | .068734 | .060923 | .052852 | .045042 | .036971 | .028900 | .021089 | .013018 | .005207 | 12 |
| 13 | .091906 | .083835 | .076545 | .068474 | .060663 | .052592 | .044781 | .036710 | .028639 | .020828 | .012757 | .004947 | 13 |
| 14 | .091645 | .083574 | .076284 | .068213 | .060403 | .052332 | .044521 | .036450 | .028379 | .020568 | .012497 | .004686 | 14 |
| 15 | .091385 | .083314 | .076024 | .067953 | .060142 | .052071 | .044261 | .036190 | .028118 | .020308 | .012237 | .004426 | 15 |
| 16 | .091125 | .083054 | .075764 | .067693 | .059882 | .051811 | .044000 | .035929 | .027858 | .020047 | .011976 | .004166 | 16 |
| 17 | .090864 | .082793 | .075503 | .067432 | .059622 | .051551 | .043740 | .035669 | .027598 | .019787 | .011716 | .003905 | 17 |
| 18 | .090604 | .082533 | .075243 | .067172 | .059361 | .051290 | .043479 | .035408 | .027337 | .019527 | .011456 | .003645 | 18 |
| 19 | .090344 | .082273 | .074983 | .066912 | .059101 | .051030 | .043219 | .035148 | .027077 | .019266 | .011195 | .003385 | 19 |
| 20 | .090083 | .082012 | .074722 | .066651 | .058840 | .050769 | .042959 | .034888 | .026817 | .019006 | .010935 | .003124 | 20 |
| 21 | .089823 | .081752 | .074462 | .066391 | .058580 | .050509 | .042698 | .034627 | .026556 | .018746 | .010675 | .002864 | 21 |
| 22 | .089563 | .081491 | .074202 | .066130 | .058320 | .050249 | .042438 | .034367 | .026296 | .018485 | .010414 | .002604 | 22 |
| 23 | .089302 | .081231 | .073941 | .065870 | .058059 | .049988 | .042178 | .034107 | .026036 | .018225 | .010154 | .002343 | 23 |
| 24 | .089042 | .080971 | .073681 | .065610 | .057799 | .049728 | .041917 | .033846 | .025775 | .017965 | .009894 | .002083 | 24 |
| 25 | .088781 | .080710 | .073420 | .065349 | .057539 | .049468 | .041657 | .033586 | .025515 | .017704 | .009633 | .001822 | 25 |
| 26 | .088521 | .080450 | .073160 | .065089 | .057278 | .049207 | .041397 | .033326 | .025255 | .017444 | .009373 | .001562 | 26 |
| 27 | .088261 | .080190 | .072900 | .064829 | .057018 | .048947 | .041136 | .033065 | .024994 | .017184 | .009112 | .001302 | 27 |
| 28 | .088000 | .079929 | .072639 | .064568 | .056758 | .048687 | .040876 | .032805 | .024734 | .016923 | .008852 | .001041 | 28 |
| 29 | .087740 | .079669 | .072379 | .064308 | .056497 | .048426 | .040616 | .032545 | .024473 | .016663 | .008592 | .000781 | 29 |
| 30 | .087480 | | .072119 | .064048 | .056237 | .048166 | .040355 | .032284 | .024213 | .016402 | .008331 | .000521 | 30 |
| 31 | .087219 | | .071858 | | .055977 | | .040095 | .032024 | | .016142 | | .000260 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 9.6280 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .096280 | .088103 | .080717 | .072540 | .064626 | .056449 | .048536 | .040358 | .032181 | .024268 | .016091 | .008177 | 01 |
| 02 | .096016 | .087839 | .080453 | .072276 | .064363 | .056185 | .048272 | .040095 | .031917 | .024004 | .015827 | .007913 | 02 |
| 03 | .095752 | .087575 | .080189 | .072012 | .064099 | .055922 | .048008 | .039831 | .031654 | .023740 | .015563 | .007650 | 03 |
| 04 | .095489 | .087311 | .079926 | .071748 | .063835 | .055658 | .047744 | .039567 | .031390 | .023476 | .015299 | .007386 | 04 |
| 05 | .095225 | .087048 | .079662 | .071485 | .063571 | .055394 | .047481 | .039303 | .031126 | .023213 | .015036 | .007122 | 05 |
| 06 | .094961 | .086784 | .079398 | .071221 | .063307 | .055130 | .047217 | .039040 | .030862 | .022949 | .014772 | .006858 | 06 |
| 07 | .094697 | .086520 | .079134 | .070957 | .063044 | .054866 | .046953 | .038776 | .030599 | .022685 | .014508 | .006595 | 07 |
| 08 | .094434 | .086256 | .078870 | .070693 | .062780 | .054603 | .046689 | .038512 | .030335 | .022421 | .014244 | .006331 | 08 |
| 09 | .094170 | .085993 | .078607 | .070429 | .062516 | .054339 | .046425 | .038248 | .030071 | .022158 | .013980 | .006067 | 09 |
| 10 | .093906 | .085729 | .078343 | .070166 | .062252 | .054075 | .046162 | .037984 | .029807 | .021894 | .013717 | .005803 | 10 |
| 11 | .093642 | .085465 | .078079 | .069902 | .061988 | .053811 | .045898 | .037721 | .029543 | .021630 | .013453 | .005539 | 11 |
| 12 | .093378 | .085201 | .077815 | .069638 | .061725 | .053548 | .045634 | .037457 | .029280 | .021366 | .013189 | .005276 | 12 |
| 13 | .093115 | .084937 | .077552 | .069374 | .061461 | .053284 | .045370 | .037193 | .029016 | .021102 | .012925 | .005012 | 13 |
| 14 | .092851 | .084674 | .077288 | .069111 | .061197 | .053020 | .045107 | .036929 | .028752 | .020839 | .012661 | .004748 | 14 |
| 15 | .092587 | .084410 | .077024 | .068847 | .060933 | .052756 | .044843 | .036666 | .028488 | .020575 | .012398 | .004484 | 15 |
| 16 | .092323 | .084146 | .076760 | .068583 | .060670 | .052492 | .044579 | .036402 | .028225 | .020311 | .012134 | .004220 | 16 |
| 17 | .092060 | .083882 | .076496 | .068319 | .060406 | .052229 | .044315 | .036138 | .027961 | .020047 | .011870 | .003957 | 17 |
| 18 | .091796 | .083619 | .076233 | .068055 | .060142 | .051965 | .044051 | .035874 | .027697 | .019784 | .011606 | .003693 | 18 |
| 19 | .091532 | .083355 | .075969 | .067792 | .059878 | .051701 | .043788 | .035610 | .027433 | .019520 | .011343 | .003429 | 19 |
| 20 | .091268 | .083091 | .075705 | .067528 | .059614 | .051437 | .043524 | .035347 | .027169 | .019256 | .011079 | .003165 | 20 |
| 21 | .091004 | .082827 | .075441 | .067264 | .059351 | .051173 | .043260 | .035083 | .026906 | .018992 | .010815 | .002902 | 21 |
| 22 | .090741 | .082563 | .075178 | .067000 | .059087 | .050910 | .042996 | .034819 | .026642 | .018728 | .010551 | .002638 | 22 |
| 23 | .090477 | .082300 | .074914 | .066737 | .058823 | .050646 | .042732 | .034555 | .026378 | .018465 | .010287 | .002374 | 23 |
| 24 | .090213 | .082036 | .074650 | .066473 | .058559 | .050382 | .042469 | .034292 | .026114 | .018201 | .010024 | .002110 | 24 |
| 25 | .089949 | .081772 | .074386 | .066209 | .058296 | .050118 | .042205 | .034028 | .025851 | .017937 | .009760 | .001846 | 25 |
| 26 | .089685 | .081508 | .074122 | .065945 | .058032 | .049855 | .041941 | .033764 | .025587 | .017673 | .009496 | .001583 | 26 |
| 27 | .089422 | .081244 | .073859 | .065681 | .057768 | .049591 | .041677 | .033500 | .025323 | .017410 | .009232 | .001319 | 27 |
| 28 | .089158 | .080981 | .073595 | .065418 | .057504 | .049327 | .041414 | .033236 | .025059 | .017146 | .008969 | .001055 | 28 |
| 29 | .088894 | .080717 | .073331 | .065154 | .057240 | .049063 | .041150 | .032973 | .024795 | .016882 | .008705 | .000791 | 29 |
| 30 | .088630 | | .073067 | .064890 | .056977 | .048799 | .040886 | .032709 | .024532 | .016618 | .008441 | .000528 | 30 |
| 31 | .088367 | | .072804 | | .056713 | | .040622 | .032445 | | .016354 | | .000264 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 10.8980 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .108980 | .099724 | .091364 | .082108 | .073151 | .063895 | .054938 | .045682 | .036426 | .027469 | .018213 | .009256 | 01 |
| 02 | .108681 | .099426 | .091065 | .081810 | .072852 | .063597 | .054639 | .045383 | .036128 | .027170 | .017915 | .008957 | 02 |
| 03 | .108383 | .099127 | .090767 | .081511 | .072554 | .063298 | .054341 | .045085 | .035829 | .026872 | .017616 | .008659 | 03 |
| 04 | .108084 | .098828 | .090468 | .081212 | .072255 | .062999 | .054042 | .044786 | .035530 | .026573 | .017317 | .008360 | 04 |
| 05 | .107786 | .098530 | .090170 | .080914 | .071957 | .062701 | .053744 | .044488 | .035232 | .026275 | .017019 | .008062 | 05 |
| 06 | .107487 | .098231 | .089871 | .080615 | .071658 | .062402 | .053445 | .044189 | .034933 | .025976 | .016720 | .007763 | 06 |
| 07 | .107189 | .097933 | .089573 | .080317 | .071360 | .062104 | .053146 | .043891 | .034635 | .025677 | .016422 | .007464 | 07 |
| 08 | .106890 | .097634 | .089274 | .080018 | .071061 | .061805 | .052848 | .043592 | .034336 | .025379 | .016123 | .007166 | 08 |
| 09 | .106591 | .097336 | .088975 | .079720 | .070762 | .061507 | .052549 | .043293 | .034038 | .025080 | .015824 | .006867 | 09 |
| 10 | .106293 | .097037 | .088677 | .079421 | .070464 | .061208 | .052251 | .042995 | .033739 | .024782 | .015526 | .006569 | 10 |
| 11 | .105994 | .096738 | .088378 | .079122 | .070165 | .060909 | .051952 | .042696 | .033440 | .024483 | .015227 | .006270 | 11 |
| 12 | .105696 | .096440 | .088080 | .078824 | .069867 | .060611 | .051654 | .042398 | .033142 | .024185 | .014929 | .005972 | 12 |
| 13 | .105397 | .096141 | .087781 | .078525 | .069568 | .060312 | .051355 | .042099 | .032843 | .023886 | .014630 | .005673 | 13 |
| 14 | .105099 | .095843 | .087483 | .078227 | .069269 | .060014 | .051056 | .041801 | .032545 | .023587 | .014332 | .005374 | 14 |
| 15 | .104800 | .095544 | .087184 | .077928 | .068971 | .059715 | .050758 | .041502 | .032246 | .023289 | .014033 | .005076 | 15 |
| 16 | .104501 | .095246 | .086885 | .077630 | .068672 | .059416 | .050459 | .041203 | .031948 | .022990 | .013734 | .004777 | 16 |
| 17 | .104203 | .094947 | .086587 | .077331 | .068374 | .059118 | .050161 | .040905 | .031649 | .022692 | .013436 | .004479 | 17 |
| 18 | .103904 | .094648 | .086288 | .077032 | .068075 | .058819 | .049862 | .040606 | .031350 | .022393 | .013137 | .004180 | 18 |
| 19 | .103606 | .094350 | .085990 | .076734 | .067777 | .058521 | .049564 | .040308 | .031052 | .022095 | .012839 | .003881 | 19 |
| 20 | .103307 | .094051 | .085691 | .076435 | .067478 | .058222 | .049265 | .040009 | .030753 | .021796 | .012540 | .003583 | 20 |
| 21 | .103008 | .093753 | .085393 | .076137 | .067179 | .057924 | .048966 | .039711 | .030455 | .021497 | .012242 | .003284 | 21 |
| 22 | .102710 | .093454 | .085094 | .075838 | .066881 | .057625 | .048668 | .039412 | .030156 | .021199 | .011943 | .002986 | 22 |
| 23 | .102411 | .093156 | .084795 | .075540 | .066582 | .057326 | .048369 | .039113 | .029858 | .020900 | .011644 | .002687 | 23 |
| 24 | .102113 | .092857 | .084497 | .075241 | .066284 | .057028 | .048071 | .038815 | .029559 | .020602 | .011346 | .002389 | 24 |
| 25 | .101814 | .092558 | .084198 | .074942 | .065985 | .056729 | .047772 | .038516 | .029260 | .020303 | .011047 | .002090 | 25 |
| 26 | .101516 | .092260 | .083900 | .074644 | .065687 | .056431 | .047473 | .038218 | .028962 | .020005 | .010749 | .001791 | 26 |
| 27 | .101217 | .091961 | .083601 | .074345 | .065388 | .056132 | .047175 | .037919 | .028663 | .019706 | .010450 | .001493 | 27 |
| 28 | .100918 | .091663 | .083303 | .074047 | .065089 | .055834 | .046876 | .037620 | .028365 | .019407 | .010152 | .001194 | 28 |
| 29 | .100620 | .091364 | .083004 | .073748 | .064791 | .055535 | .046578 | .037322 | .028066 | .019109 | .009853 | .000896 | 29 |
| 30 | .100321 | | .082705 | .073450 | .064492 | .055236 | .046279 | .037023 | .027768 | .018810 | .009554 | .000597 | 30 |
| 31 | .100023 | | .082407 | | .064194 | | .045981 | .036725 | | .018512 | | .000299 | 31 |

(1-4-85) SPECIAL PN

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 11.1950 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .111950 | .102442 | .093854 | .084346 | .075145 | .065636 | .056435 | .046927 | .037419 | .028218 | .018709 | .009508 | 01 |
| 02 | .111643 | .102135 | .093547 | .084039 | .074838 | .065330 | .056128 | .046620 | .037112 | .027911 | .018403 | .009201 | 02 |
| 03 | .111337 | .101828 | .093241 | .083732 | .074531 | .065023 | .055822 | .046314 | .036805 | .027604 | .018096 | .008895 | 03 |
| 04 | .111030 | .101522 | .092934 | .083426 | .074224 | .064716 | .055515 | .046007 | .036499 | .027297 | .017789 | .008588 | 04 |
| 05 | .110723 | .101215 | .092627 | .083119 | .073918 | .064410 | .055208 | .045700 | .036192 | .026991 | .017483 | .008281 | 05 |
| 06 | .110416 | .100908 | .092320 | .082812 | .073611 | .064103 | .054902 | .045393 | .035885 | .026684 | .017176 | .007975 | 06 |
| 07 | .110110 | .100602 | .092014 | .082506 | .073304 | .063796 | .054595 | .045087 | .035579 | .026377 | .016869 | .007668 | 07 |
| 08 | .109803 | .100295 | .091707 | .082199 | .072998 | .063489 | .054288 | .044780 | .035272 | .026071 | .016562 | .007361 | 08 |
| 09 | .109496 | .099988 | .091400 | .081892 | .072691 | .063183 | .053981 | .044473 | .034965 | .025764 | .016256 | .007054 | 09 |
| 10 | .109190 | .099682 | .091094 | .081585 | .072384 | .062876 | .053675 | .044167 | .034658 | .025457 | .015949 | .006748 | 10 |
| 11 | .108883 | .099375 | .090787 | .081279 | .072077 | .062569 | .053368 | .043860 | .034352 | .025150 | .015642 | .006441 | 11 |
| 12 | .108576 | .099068 | .090480 | .080972 | .071771 | .062263 | .053061 | .043553 | .034045 | .024844 | .015336 | .006134 | 12 |
| 13 | .108269 | .098761 | .090173 | .080665 | .071464 | .061956 | .052755 | .043246 | .033738 | .024537 | .015029 | .005828 | 13 |
| 14 | .107963 | .098455 | .089867 | .080359 | .071157 | .061649 | .052448 | .042940 | .033432 | .024230 | .014722 | .005521 | 14 |
| 15 | .107656 | .098148 | .089560 | .080052 | .070851 | .061342 | .052141 | .042633 | .033125 | .023924 | .014415 | .005214 | 15 |
| 16 | .107349 | .097841 | .089253 | .079745 | .070544 | .061036 | .051834 | .042326 | .032818 | .023617 | .014109 | .004907 | 16 |
| 17 | .107043 | .097535 | .088947 | .079438 | .070237 | .060729 | .051528 | .042020 | .032512 | .023310 | .013802 | .004601 | 17 |
| 18 | .106736 | .097228 | .088640 | .079132 | .069930 | .060422 | .051221 | .041713 | .032205 | .023003 | .013495 | .004294 | 18 |
| 19 | .106429 | .096921 | .088333 | .078825 | .069624 | .060116 | .050914 | .041406 | .031898 | .022697 | .013189 | .003987 | 19 |
| 20 | .106122 | .096614 | .088026 | .078518 | .069317 | .059809 | .050608 | .041099 | .031591 | .022390 | .012882 | .003681 | 20 |
| 21 | .105816 | .096308 | .087720 | .078212 | .069010 | .059502 | .050301 | .040793 | .031285 | .022083 | .012575 | .003374 | 21 |
| 22 | .105509 | .096001 | .087413 | .077905 | .068704 | .059195 | .049994 | .040486 | .030978 | .021777 | .012268 | .003067 | 22 |
| 23 | .105202 | .095694 | .087106 | .077598 | .068397 | .058889 | .049687 | .040179 | .030671 | .021470 | .011962 | .002760 | 23 |
| 24 | .104896 | .095388 | .086800 | .077292 | .068090 | .058582 | .049381 | .039873 | .030365 | .021163 | .011655 | .002454 | 24 |
| 25 | .104589 | .095081 | .086493 | .076985 | .067783 | .058275 | .049074 | .039566 | .030058 | .020856 | .011348 | .002147 | 25 |
| 26 | .104282 | .094774 | .086186 | .076678 | .067477 | .057969 | .048767 | .039259 | .029751 | .020550 | .011042 | .001840 | 26 |
| 27 | .103975 | .094467 | .085879 | .076371 | .067170 | .057662 | .048461 | .038952 | .029444 | .020243 | .010735 | .001534 | 27 |
| 28 | .103669 | .094161 | .085573 | .076065 | .066863 | .057355 | .048154 | .038646 | .029138 | .019936 | .010428 | .001227 | 28 |
| 29 | .103362 | .093854 | .085266 | .075758 | .066557 | .057048 | .047847 | .038339 | .028831 | .019630 | .010122 | .000920 | 29 |
| 30 | .103055 | | .084959 | .075451 | .066250 | .056742 | .047540 | .038032 | .028524 | .019323 | .009815 | .000613 | 30 |
| 31 | .102749 | | .084653 | | .065943 | | .047234 | .037726 | | .019016 | | .000307 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 11.0700 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .110700 | .101298 | .092806 | .083404 | .074305 | .064904 | .055805 | .046403 | .037001 | .027902 | .018501 | .009402 | 01 |
| 02 | .110397 | .100995 | .092503 | .083101 | .074002 | .064600 | .055502 | .046100 | .036698 | .027599 | .018197 | .009099 | 02 |
| 03 | .110093 | .100692 | .092199 | .082798 | .073699 | .064297 | .055198 | .045796 | .036395 | .027296 | .017894 | .008795 | 03 |
| 04 | .109790 | .100388 | .091896 | .082494 | .073396 | .063994 | .054895 | .045493 | .036091 | .026993 | .017591 | .008492 | 04 |
| 05 | .109487 | .100085 | .091593 | .082191 | .073092 | .063690 | .054592 | .045190 | .035788 | .026689 | .017287 | .008189 | 05 |
| 06 | .109184 | .099782 | .091290 | .081888 | .072789 | .063387 | .054288 | .044887 | .035485 | .026386 | .016984 | .007885 | 06 |
| 07 | .108880 | .099478 | .090986 | .081584 | .072486 | .063084 | .053985 | .044583 | .035181 | .026083 | .016681 | .007582 | 07 |
| 08 | .108577 | .099175 | .090683 | .081281 | .072182 | .062781 | .053682 | .044280 | .034878 | .025779 | .016378 | .007279 | 08 |
| 09 | .108274 | .098872 | .090380 | .080978 | .071879 | .062477 | .053379 | .043977 | .034575 | .025476 | .016074 | .006976 | 09 |
| 10 | .107970 | .098568 | .090076 | .080675 | .071576 | .062174 | .053075 | .043673 | .034272 | .025173 | .015771 | .006672 | 10 |
| 11 | .107667 | .098265 | .089773 | .080371 | .071273 | .061871 | .052772 | .043370 | .033968 | .024870 | .015468 | .006369 | 11 |
| 12 | .107364 | .097962 | .089470 | .080068 | .070969 | .061567 | .052469 | .043067 | .033665 | .024566 | .015164 | .006066 | 12 |
| 13 | .107061 | .097659 | .089167 | .079765 | .070666 | .061264 | .052165 | .042764 | .033362 | .024263 | .014861 | .005762 | 13 |
| 14 | .106757 | .097355 | .088863 | .079461 | .070363 | .060961 | .051862 | .042460 | .033058 | .023960 | .014558 | .005459 | 14 |
| 15 | .106454 | .097052 | .088560 | .079158 | .070059 | .060658 | .051559 | .042157 | .032755 | .023656 | .014255 | .005156 | 15 |
| 16 | .106151 | .096749 | .088257 | .078855 | .069756 | .060354 | .051256 | .041854 | .032452 | .023353 | .013951 | .004853 | 16 |
| 17 | .105847 | .096445 | .087953 | .078552 | .069453 | .060051 | .050952 | .041550 | .032148 | .023050 | .013648 | .004549 | 17 |
| 18 | .105544 | .096142 | .087650 | .078248 | .069150 | .059748 | .050649 | .041247 | .031845 | .022747 | .013345 | .004246 | 18 |
| 19 | .105241 | .095839 | .087347 | .077945 | .068846 | .059444 | .050346 | .040944 | .031542 | .022443 | .013041 | .003943 | 19 |
| 20 | .104938 | .095536 | .087044 | .077642 | .068543 | .059141 | .050042 | .040641 | .031239 | .022140 | .012738 | .003639 | 20 |
| 21 | .104634 | .095232 | .086740 | .077338 | .068240 | .058838 | .049739 | .040337 | .030935 | .021837 | .012435 | .003336 | 21 |
| 22 | .104331 | .094929 | .086437 | .077035 | .067936 | .058535 | .049436 | .040034 | .030632 | .021533 | .012132 | .003033 | 22 |
| 23 | .104028 | .094626 | .086134 | .076732 | .067633 | .058231 | .049133 | .039731 | .030329 | .021230 | .011828 | .002730 | 23 |
| 24 | .103724 | .094322 | .085830 | .076428 | .067330 | .057928 | .048829 | .039427 | .030025 | .020927 | .011525 | .002426 | 24 |
| 25 | .103421 | .094019 | .085527 | .076125 | .067027 | .057625 | .048526 | .039124 | .029722 | .020624 | .011222 | .002123 | 25 |
| 26 | .103118 | .093716 | .085224 | .075822 | .066723 | .057321 | .048223 | .038821 | .029419 | .020320 | .010918 | .001820 | 26 |
| 27 | .102815 | .093413 | .084921 | .075519 | .066420 | .057018 | .047919 | .038518 | .029116 | .020017 | .010615 | .001516 | 27 |
| 28 | .102511 | .093109 | .084617 | .075215 | .066117 | .056715 | .047616 | .038214 | .028812 | .019714 | .010312 | .001213 | 28 |
| 29 | .102208 | .092806 | .084314 | .074912 | .065813 | .056412 | .047313 | .037911 | .028509 | .019410 | .010008 | .000910 | 29 |
| 30 | .101905 | | .084011 | .074609 | .065510 | .056108 | .047010 | .037608 | .028206 | .019107 | .009705 | .000607 | 30 |
| 31 | .101601 | | .083707 | | .065207 | | .046706 | .037304 | | .018804 | | .000303 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 5.6250 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .056250 | .051473 | .047158 | .042380 | .037757 | .032979 | .028356 | .023579 | .018801 | .014178 | .009401 | .004777 | 01 |
| 02 | .056096 | .051318 | .047003 | .042226 | .037603 | .032825 | .028202 | .023425 | .018647 | .014024 | .009247 | .004623 | 02 |
| 03 | .055942 | .051164 | .046849 | .042072 | .037449 | .032671 | .028048 | .023271 | .018493 | .013870 | .009092 | .004469 | 03 |
| 04 | .055788 | .051010 | .046695 | .041918 | .037295 | .032517 | .027894 | .023116 | .018339 | .013716 | .008938 | .004315 | 04 |
| 05 | .055634 | .050856 | .046541 | .041764 | .037140 | .032363 | .027740 | .022962 | .018185 | .013562 | .008784 | .004161 | 05 |
| 06 | .055479 | .050702 | .046387 | .041610 | .036986 | .032209 | .027586 | .022808 | .018031 | .013408 | .008630 | .004007 | 06 |
| 07 | .055325 | .050548 | .046233 | .041455 | .036832 | .032055 | .027432 | .022654 | .017877 | .013253 | .008476 | .003853 | 07 |
| 08 | .055171 | .050394 | .046079 | .041301 | .036678 | .031901 | .027277 | .022500 | .017723 | .013099 | .008322 | .003699 | 08 |
| 09 | .055017 | .050240 | .045925 | .041147 | .036524 | .031747 | .027123 | .022346 | .017568 | .012945 | .008168 | .003545 | 09 |
| 10 | .054863 | .050086 | .045771 | .040993 | .036370 | .031592 | .026969 | .022192 | .017414 | .012791 | .008014 | .003390 | 10 |
| 11 | .054709 | .049932 | .045616 | .040839 | .036216 | .031438 | .026815 | .022038 | .017260 | .012637 | .007860 | .003236 | 11 |
| 12 | .054555 | .049777 | .045462 | .040685 | .036062 | .031284 | .026661 | .021884 | .017106 | .012483 | .007705 | .003082 | 12 |
| 13 | .054401 | .049623 | .045308 | .040531 | .035908 | .031130 | .026507 | .021729 | .016952 | .012329 | .007551 | .002928 | 13 |
| 14 | .054247 | .049469 | .045154 | .040377 | .035753 | .030976 | .026353 | .021575 | .016798 | .012175 | .007397 | .002774 | 14 |
| 15 | .054092 | .049315 | .045000 | .040223 | .035599 | .030822 | .026199 | .021421 | .016644 | .012021 | .007243 | .002620 | 15 |
| 16 | .053938 | .049161 | .044846 | .040068 | .035445 | .030668 | .026045 | .021267 | .016490 | .011866 | .007089 | .002466 | 16 |
| 17 | .053784 | .049007 | .044692 | .039914 | .035291 | .030514 | .025890 | .021113 | .016336 | .011712 | .006935 | .002312 | 17 |
| 18 | .053630 | .048853 | .044538 | .039760 | .035137 | .030360 | .025736 | .020959 | .016182 | .011558 | .006781 | .002158 | 18 |
| 19 | .053476 | .048699 | .044384 | .039606 | .034983 | .030205 | .025582 | .020805 | .016027 | .011404 | .006627 | .002003 | 19 |
| 20 | .053322 | .048545 | .044229 | .039452 | .034829 | .030051 | .025428 | .020651 | .015873 | .011250 | .006473 | .001849 | 20 |
| 21 | .053168 | .048390 | .044075 | .039298 | .034675 | .029897 | .025274 | .020497 | .015719 | .011096 | .006318 | .001695 | 21 |
| 22 | .053014 | .048236 | .043921 | .039144 | .034521 | .029743 | .025120 | .020342 | .015565 | .010942 | .006164 | .001541 | 22 |
| 23 | .052860 | .048082 | .043767 | .038990 | .034366 | .029589 | .024966 | .020188 | .015411 | .010788 | .006010 | .001387 | 23 |
| 24 | .052705 | .047928 | .043613 | .038836 | .034212 | .029435 | .024812 | .020034 | .015257 | .010634 | .005856 | .001233 | 24 |
| 25 | .052551 | .047774 | .043459 | .038682 | .034058 | .029281 | .024658 | .019880 | .015103 | .010479 | .005702 | .001079 | 25 |
| 26 | .052397 | .047620 | .043305 | .038527 | .033904 | .029127 | .024503 | .019726 | .014949 | .010325 | .005548 | .000925 | 26 |
| 27 | .052243 | .047466 | .043151 | .038373 | .033750 | .028973 | .024349 | .019572 | .014795 | .010171 | .005394 | .000771 | 27 |
| 28 | .052089 | .047312 | .042997 | .038219 | .033596 | .028818 | .024195 | .019418 | .014640 | .010017 | .005240 | .000616 | 28 |
| 29 | .051935 | .047158 | .042842 | .038065 | .033442 | .028664 | .024041 | .019264 | .014486 | .009863 | .005086 | .000462 | 29 |
| 30 | .051781 | | .042688 | .037911 | .033288 | .028510 | .023887 | .019110 | .014332 | .009709 | .004932 | .000308 | 30 |
| 31 | .051627 | | .042534 | | .033134 | | .023733 | .018955 | | .009555 | | .000154 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 8.6250 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .086250 | .078925 | .072308 | .064983 | .057894 | .050568 | .043479 | .036154 | .028829 | .021740 | .014414 | .007325 | 01 |
| 02 | .086014 | .078688 | .072072 | .064747 | .057658 | .050332 | .043243 | .035918 | .028592 | .021503 | .014178 | .007089 | 02 |
| 03 | .085777 | .078452 | .071836 | .064510 | .057421 | .050096 | .043007 | .035682 | .028356 | .021267 | .013942 | .006853 | 03 |
| 04 | .085541 | .078216 | .071599 | .064274 | .057185 | .049860 | .042771 | .035445 | .028120 | .021031 | .013705 | .006616 | 04 |
| 05 | .085305 | .077979 | .071363 | .064038 | .056949 | .049623 | .042534 | .035209 | .027884 | .020795 | .013469 | .006380 | 05 |
| 06 | .085068 | .077743 | .071127 | .063801 | .056712 | .049387 | .042298 | .034973 | .027647 | .020558 | .013233 | .006144 | 06 |
| 07 | .084832 | .077507 | .070890 | .063565 | .056476 | .049151 | .042062 | .034736 | .027411 | .020322 | .012997 | .005908 | 07 |
| 08 | .084596 | .077271 | .070654 | .063329 | .056240 | .048914 | .041825 | .034500 | .027175 | .020086 | .012760 | .005671 | 08 |
| 09 | .084360 | .077034 | .070418 | .063092 | .056003 | .048678 | .041589 | .034264 | .026938 | .019849 | .012524 | .005435 | 09 |
| 10 | .084123 | .076798 | .070182 | .062856 | .055767 | .048442 | .041353 | .034027 | .026702 | .019613 | .012288 | .005199 | 10 |
| 11 | .083887 | .076562 | .069945 | .062620 | .055531 | .048205 | .041116 | .033791 | .026466 | .019377 | .012051 | .004962 | 11 |
| 12 | .083651 | .076325 | .069709 | .062384 | .055295 | .047969 | .040880 | .033555 | .026229 | .019140 | .011815 | .004726 | 12 |
| 13 | .083414 | .076089 | .069473 | .062147 | .055058 | .047733 | .040644 | .033318 | .025993 | .018904 | .011579 | .004490 | 13 |
| 14 | .083178 | .075853 | .069236 | .061911 | .054822 | .047497 | .040408 | .033082 | .025757 | .018668 | .011342 | .004253 | 14 |
| 15 | .082942 | .075616 | .069000 | .061675 | .054586 | .047260 | .040171 | .032846 | .025521 | .018432 | .011106 | .004017 | 15 |
| 16 | .082705 | .075380 | .068764 | .061438 | .054349 | .047024 | .039935 | .032610 | .025284 | .018195 | .010870 | .003781 | 16 |
| 17 | .082469 | .075144 | .068527 | .061202 | .054113 | .046788 | .039699 | .032373 | .025048 | .017959 | .010634 | .003545 | 17 |
| 18 | .082233 | .074908 | .068291 | .060966 | .053877 | .046551 | .039462 | .032137 | .024812 | .017723 | .010397 | .003308 | 18 |
| 19 | .081997 | .074671 | .068055 | .060729 | .053640 | .046315 | .039226 | .031901 | .024575 | .017486 | .010161 | .003072 | 19 |
| 20 | .081760 | .074435 | .067818 | .060493 | .053404 | .046079 | .038990 | .031664 | .024339 | .017250 | .009925 | .002836 | 20 |
| 21 | .081524 | .074199 | .067582 | .060257 | .053168 | .045842 | .038753 | .031428 | .024103 | .017014 | .009688 | .002599 | 21 |
| 22 | .081288 | .073962 | .067346 | .060021 | .052932 | .045606 | .038517 | .031192 | .023866 | .016777 | .009452 | .002363 | 22 |
| 23 | .081051 | .073726 | .067110 | .059784 | .052695 | .045370 | .038281 | .030955 | .023630 | .016541 | .009216 | .002127 | 23 |
| 24 | .080815 | .073490 | .066873 | .059548 | .052459 | .045134 | .038045 | .030719 | .023394 | .016305 | .008979 | .001890 | 24 |
| 25 | .080579 | .073253 | .066637 | .059312 | .052223 | .044897 | .037808 | .030483 | .023158 | .016068 | .008743 | .001654 | 25 |
| 26 | .080342 | .073017 | .066401 | .059075 | .051986 | .044661 | .037572 | .030247 | .022921 | .015832 | .008507 | .001418 | 26 |
| 27 | .080106 | .072781 | .066164 | .058839 | .051750 | .044425 | .037336 | .030010 | .022685 | .015596 | .008271 | .001182 | 27 |
| 28 | .079870 | .072545 | .065928 | .058603 | .051514 | .044188 | .037099 | .029774 | .022449 | .015360 | .008034 | .000945 | 28 |
| 29 | .079634 | .072308 | .065692 | .058366 | .051277 | .043952 | .036863 | .029538 | .022212 | .015123 | .007798 | .000709 | 29 |
| 30 | .079397 | | .065455 | .058130 | .051041 | .043716 | .036627 | .029301 | .021976 | .014887 | .007562 | .000473 | 30 |
| 31 | .079161 | | .065219 | | .050805 | | .036390 | .029065 | | .014651 | | .000236 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 10.3750 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .103750 | .094938 | .086979 | .078168 | .069640 | .060829 | .052301 | .043490 | .034678 | .026151 | .017339 | .008812 | 01 |
| 02 | .103466 | .094654 | .086695 | .077884 | .069356 | .060545 | .052017 | .043205 | .034394 | .025866 | .017055 | .008527 | 02 |
| 03 | .103182 | .094370 | .086411 | .077599 | .069072 | .060260 | .051733 | .042921 | .034110 | .025582 | .016771 | .008243 | 03 |
| 04 | .102897 | .094086 | .086127 | .077315 | .068788 | .059976 | .051449 | .042637 | .033825 | .025298 | .016486 | .007959 | 04 |
| 05 | .102613 | .093801 | .085842 | .077031 | .068503 | .059692 | .051164 | .042353 | .033541 | .025014 | .016202 | .007675 | 05 |
| 06 | .102329 | .093517 | .085558 | .076747 | .068219 | .059408 | .050880 | .042068 | .033257 | .024729 | .015918 | .007390 | 06 |
| 07 | .102045 | .093233 | .085274 | .076462 | .067935 | .059123 | .050596 | .041784 | .032973 | .024445 | .015634 | .007106 | 07 |
| 08 | .101760 | .092949 | .084990 | .076178 | .067651 | .058839 | .050312 | .041500 | .032688 | .024161 | .015349 | .006822 | 08 |
| 09 | .101476 | .092664 | .084705 | .075894 | .067366 | .058555 | .050027 | .041216 | .032404 | .023877 | .015065 | .006538 | 09 |
| 10 | .101192 | .092380 | .084421 | .075610 | .067082 | .058271 | .049743 | .040932 | .032120 | .023592 | .014781 | .006253 | 10 |
| 11 | .100908 | .092096 | .084137 | .075325 | .066798 | .057986 | .049459 | .040647 | .031836 | .023308 | .014497 | .005969 | 11 |
| 12 | .100623 | .091812 | .083853 | .075041 | .066514 | .057702 | .049175 | .040363 | .031551 | .023024 | .014212 | .005685 | 12 |
| 13 | .100339 | .091527 | .083568 | .074757 | .066229 | .057418 | .048890 | .040079 | .031267 | .022740 | .013928 | .005401 | 13 |
| 14 | .100055 | .091243 | .083284 | .074473 | .065945 | .057134 | .048606 | .039795 | .030983 | .022455 | .013644 | .005116 | 14 |
| 15 | .099771 | .090959 | .083000 | .074188 | .065661 | .056849 | .048322 | .039510 | .030699 | .022171 | .013360 | .004832 | 15 |
| 16 | .099486 | .090675 | .082716 | .073904 | .065377 | .056565 | .048038 | .039226 | .030414 | .021887 | .013075 | .004548 | 16 |
| 17 | .099202 | .090390 | .082432 | .073620 | .065092 | .056281 | .047753 | .038942 | .030130 | .021603 | .012791 | .004264 | 17 |
| 18 | .098918 | .090106 | .082147 | .073336 | .064808 | .055997 | .047469 | .038658 | .029846 | .021318 | .012507 | .003979 | 18 |
| 19 | .098634 | .089822 | .081863 | .073051 | .064524 | .055712 | .047185 | .038373 | .029562 | .021034 | .012223 | .003695 | 19 |
| 20 | .098349 | .089538 | .081579 | .072767 | .064240 | .055428 | .046901 | .038089 | .029277 | .020750 | .011938 | .003411 | 20 |
| 21 | .098065 | .089253 | .081295 | .072483 | .063955 | .055144 | .046616 | .037805 | .028993 | .020466 | .011654 | .003127 | 21 |
| 22 | .097781 | .088969 | .081010 | .072199 | .063671 | .054860 | .046332 | .037521 | .028709 | .020182 | .011370 | .002842 | 22 |
| 23 | .097497 | .088685 | .080726 | .071914 | .063387 | .054575 | .046048 | .037236 | .028425 | .019897 | .011086 | .002558 | 23 |
| 24 | .097212 | .088401 | .080442 | .071630 | .063103 | .054291 | .045764 | .036952 | .028140 | .019613 | .010801 | .002274 | 24 |
| 25 | .096928 | .088116 | .080158 | .071346 | .062818 | .054007 | .045479 | .036668 | .027856 | .019329 | .010517 | .001990 | 25 |
| 26 | .096644 | .087832 | .079873 | .071062 | .062534 | .053723 | .045195 | .036384 | .027572 | .019045 | .010233 | .001705 | 26 |
| 27 | .096360 | .087548 | .079589 | .070777 | .062250 | .053438 | .044911 | .036099 | .027288 | .018760 | .009949 | .001421 | 27 |
| 28 | .096075 | .087264 | .079305 | .070493 | .061966 | .053154 | .044627 | .035815 | .027003 | .018476 | .009664 | .001137 | 28 |
| 29 | .095791 | .086979 | .079021 | .070209 | .061682 | .052870 | .044342 | .035531 | .026719 | .018192 | .009380 | .000853 | 29 |
| 30 | .095507 | | .078736 | .069925 | .061397 | .052586 | .044058 | .035247 | .026435 | .017908 | .009096 | .000568 | 30 |
| 31 | .095223 | | .078452 | | .061113 | | .043774 | .034962 | | .017623 | | .000284 | 31 |

(12-29-86) SPECIAL PN

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 10.6930 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .106930 | .097848 | .089645 | .080564 | .071775 | .062693 | .053904 | .044823 | .035741 | .026952 | .017870 | .009082 | 01 |
| 02 | .106637 | .097555 | .089352 | .080271 | .071482 | .062400 | .053611 | .044530 | .035448 | .026659 | .017578 | .008789 | 02 |
| 03 | .106344 | .097262 | .089060 | .079978 | .071189 | .062107 | .053319 | .044237 | .035155 | .026366 | .017285 | .008496 | 03 |
| 04 | .106051 | .096969 | .088767 | .079685 | .070896 | .061814 | .053026 | .043944 | .034862 | .026073 | .016992 | .008203 | 04 |
| 05 | .105758 | .096676 | .088474 | .079392 | .070603 | .061521 | .052733 | .043651 | .034569 | .025780 | .016699 | .007910 | 05 |
| 06 | .105465 | .096383 | .088181 | .079099 | .070310 | .061228 | .052440 | .043358 | .034276 | .025487 | .016406 | .007617 | 06 |
| 07 | .105172 | .096091 | .087888 | .078806 | .070017 | .060935 | .052147 | .043065 | .033983 | .025194 | .016113 | .007324 | 07 |
| 08 | .104879 | .095798 | .087595 | .078513 | .069724 | .060642 | .051854 | .042772 | .033690 | .024902 | .015820 | .007031 | 08 |
| 09 | .104586 | .095505 | .087302 | .078220 | .069431 | .060350 | .051561 | .042479 | .033397 | .024609 | .015527 | .006738 | 09 |
| 10 | .104293 | .095212 | .087009 | .077927 | .069138 | .060057 | .051268 | .042186 | .033104 | .024316 | .015234 | .006445 | 10 |
| 11 | .104000 | .094919 | .086716 | .077634 | .068845 | .059764 | .050975 | .041893 | .032811 | .024023 | .014941 | .006152 | 11 |
| 12 | .103707 | .094626 | .086423 | .077341 | .068552 | .059471 | .050682 | .041600 | .032518 | .023730 | .014648 | .005859 | 12 |
| 13 | .103414 | .094333 | .086130 | .077048 | .068259 | .059178 | .050389 | .041307 | .032225 | .023437 | .014355 | .005566 | 13 |
| 14 | .103122 | .094040 | .085837 | .076755 | .067966 | .058885 | .050096 | .041014 | .031933 | .023144 | .014062 | .005273 | 14 |
| 15 | .102829 | .093747 | .085544 | .076462 | .067674 | .058592 | .049803 | .040721 | .031640 | .022851 | .013769 | .004980 | 15 |
| 16 | .102536 | .093454 | .085251 | .076169 | .067381 | .058299 | .049510 | .040428 | .031347 | .022558 | .013476 | .004687 | 16 |
| 17 | .102243 | .093161 | .084958 | .075876 | .067088 | .058006 | .049217 | .040135 | .031054 | .022265 | .013183 | .004394 | 17 |
| 18 | .101950 | .092868 | .084665 | .075583 | .066795 | .057713 | .048924 | .039842 | .030761 | .021972 | .012890 | .004101 | 18 |
| 19 | .101657 | .092575 | .084372 | .075290 | .066502 | .057420 | .048631 | .039549 | .030468 | .021679 | .012597 | .003808 | 19 |
| 20 | .101364 | .092282 | .084079 | .074997 | .066209 | .057127 | .048338 | .039256 | .030175 | .021386 | .012304 | .003516 | 20 |
| 21 | .101071 | .091989 | .083786 | .074705 | .065916 | .056834 | .048045 | .038964 | .029882 | .021093 | .012011 | .003223 | 21 |
| 22 | .100778 | .091696 | .083493 | .074412 | .065623 | .056541 | .047752 | .038671 | .029589 | .020800 | .011718 | .002930 | 22 |
| 23 | .100485 | .091403 | .083200 | .074119 | .065330 | .056248 | .047459 | .038378 | .029296 | .020507 | .011425 | .002637 | 23 |
| 24 | .100192 | .091110 | .082907 | .073826 | .065037 | .055955 | .047166 | .038085 | .029003 | .020214 | .011132 | .002344 | 24 |
| 25 | .099899 | .090817 | .082614 | .073533 | .064744 | .055662 | .046873 | .037792 | .028710 | .019921 | .010839 | .002051 | 25 |
| 26 | .099606 | .090524 | .082321 | .073240 | .064451 | .055369 | .046580 | .037499 | .028417 | .019628 | .010547 | .001758 | 26 |
| 27 | .099313 | .090231 | .082028 | .072947 | .064158 | .055076 | .046288 | .037206 | .028124 | .019335 | .010254 | .001465 | 27 |
| 28 | .099020 | .089938 | .081736 | .072654 | .063865 | .054783 | .045995 | .036913 | .027831 | .019042 | .009961 | .001172 | 28 |
| 29 | .098727 | .089645 | .081443 | .072361 | .063572 | .054490 | .045702 | .036620 | .027538 | .018749 | .009668 | .000879 | 29 |
| 30 | .098434 | | .081150 | .072068 | .063279 | .054197 | .045409 | .036327 | .027245 | .018456 | .009375 | .000586 | 30 |
| 31 | .098141 | | .080857 | | .062986 | | .045116 | .036034 | | .018163 | | .000293 | 31 |

FmHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 10.8180 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .108180 | .098992 | .090693 | .081505 | .072614 | .063426 | .054535 | .045347 | .036159 | .027267 | .018079 | .009188 | 01 |
| 02 | .107884 | .098696 | .090397 | .081209 | .072318 | .063130 | .054238 | .045050 | .035862 | .026971 | .017783 | .008892 | 02 |
| 03 | .107587 | .098399 | .090101 | .080913 | .072021 | .062833 | .053942 | .044754 | .035566 | .026675 | .017487 | .008595 | 03 |
| 04 | .107291 | .098103 | .089804 | .080616 | .071725 | .062537 | .053645 | .044458 | .035270 | .026378 | .017190 | .008299 | 04 |
| 05 | .106994 | .097807 | .089508 | .080320 | .071428 | .062241 | .053349 | .044161 | .034973 | .026082 | .016894 | .008002 | 05 |
| 06 | .106698 | .097510 | .089211 | .080024 | .071132 | .061944 | .053053 | .043865 | .034677 | .025785 | .016597 | .007706 | 06 |
| 07 | .106402 | .097214 | .088915 | .079727 | .070836 | .061648 | .052756 | .043568 | .034380 | .025489 | .016301 | .007410 | 07 |
| 08 | .106105 | .096917 | .088619 | .079431 | .070539 | .061351 | .052460 | .043272 | .034084 | .025193 | .016005 | .007113 | 08 |
| 09 | .105809 | .096621 | .088322 | .079134 | .070243 | .061055 | .052164 | .042976 | .033788 | .024896 | .015708 | .006817 | 09 |
| 10 | .105513 | .096325 | .088026 | .078838 | .069947 | .060759 | .051867 | .042679 | .033491 | .024600 | .015412 | .006520 | 10 |
| 11 | .105216 | .096028 | .087730 | .078542 | .069650 | .060462 | .051571 | .042383 | .033195 | .024303 | .015116 | .006224 | 11 |
| 12 | .104920 | .095732 | .087433 | .078245 | .069354 | .060166 | .051274 | .042086 | .032899 | .024007 | .014819 | .005928 | 12 |
| 13 | .104623 | .095436 | .087137 | .077949 | .069057 | .059869 | .050978 | .041790 | .032602 | .023711 | .014523 | .005631 | 13 |
| 14 | .104327 | .095139 | .086840 | .077652 | .068761 | .059573 | .050682 | .041494 | .032306 | .023414 | .014226 | .005335 | 14 |
| 15 | .104031 | .094843 | .086544 | .077356 | .068465 | .059277 | .050385 | .041197 | .032009 | .023118 | .013930 | .005039 | 15 |
| 16 | .103734 | .094546 | .086248 | .077060 | .068168 | .058980 | .050089 | .040901 | .031713 | .022822 | .013634 | .004742 | 16 |
| 17 | .103438 | .094250 | .085951 | .076763 | .067872 | .058684 | .049792 | .040605 | .031417 | .022525 | .013337 | .004446 | 17 |
| 18 | .103141 | .093954 | .085655 | .076467 | .067575 | .058388 | .049496 | .040308 | .031120 | .022229 | .013041 | .004149 | 18 |
| 19 | .102845 | .093657 | .085358 | .076171 | .067279 | .058091 | .049200 | .040012 | .030824 | .021932 | .012744 | .003853 | 19 |
| 20 | .102549 | .093361 | .085062 | .075874 | .066983 | .057795 | .048903 | .039715 | .030528 | .021636 | .012448 | .003557 | 20 |
| 21 | .102252 | .093064 | .084766 | .075578 | .066686 | .057498 | .048607 | .039419 | .030231 | .021340 | .012152 | .003260 | 21 |
| 22 | .101956 | .092768 | .084469 | .075281 | .066390 | .057202 | .048311 | .039123 | .029935 | .021043 | .011855 | .002964 | 22 |
| 23 | .101660 | .092472 | .084173 | .074985 | .066094 | .056906 | .048014 | .038826 | .029638 | .020747 | .011559 | .002667 | 23 |
| 24 | .101363 | .092175 | .083877 | .074689 | .065797 | .056609 | .047718 | .038530 | .029342 | .020450 | .011263 | .002371 | 24 |
| 25 | .101067 | .091879 | .083580 | .074392 | .065501 | .056313 | .047421 | .038233 | .029046 | .020154 | .010966 | .002075 | 25 |
| 26 | .100770 | .091583 | .083284 | .074096 | .065204 | .056016 | .047125 | .037937 | .028749 | .019858 | .010670 | .001778 | 26 |
| 27 | .100474 | .091286 | .082987 | .073800 | .064908 | .055720 | .046829 | .037641 | .028453 | .019561 | .010373 | .001482 | 27 |
| 28 | .100178 | .090990 | .082691 | .073503 | .064612 | .055424 | .046532 | .037344 | .028156 | .019265 | .010077 | .001186 | 28 |
| 29 | .099881 | .090693 | .082395 | .073207 | .064315 | .055127 | .046236 | .037048 | .027860 | .018969 | .009781 | .000889 | 29 |
| 30 | .099585 | | .082098 | .072910 | .064019 | .054831 | .045939 | .036752 | .027564 | .018672 | .009484 | .000593 | 30 |
| 31 | .099288 | | .081802 | | .063722 | | .045643 | .036455 | | .018376 | | .000296 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 10.3710 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .103710 | .094902 | .086946 | .078138 | .069614 | .060805 | .052281 | .043473 | .034665 | .026141 | .017332 | .008808 | 01 |
| 02 | .103426 | .094618 | .086662 | .077854 | .069329 | .060521 | .051997 | .043189 | .034381 | .025856 | .017048 | .008524 | 02 |
| 03 | .103142 | .094333 | .086378 | .077569 | .069045 | .060237 | .051713 | .042905 | .034096 | .025572 | .016764 | .008240 | 03 |
| 04 | .102858 | .094049 | .086094 | .077285 | .068761 | .059953 | .051429 | .042621 | .033812 | .025288 | .016480 | .007956 | 04 |
| 05 | .102573 | .093765 | .085809 | .077001 | .068477 | .059669 | .051145 | .042336 | .033528 | .025004 | .016196 | .007672 | 05 |
| 06 | .102289 | .093481 | .085525 | .076717 | .068193 | .059385 | .050861 | .042052 | .033244 | .024720 | .015912 | .007388 | 06 |
| 07 | .102005 | .093197 | .085241 | .076433 | .067909 | .059100 | .050576 | .041768 | .032960 | .024436 | .015628 | .007103 | 07 |
| 08 | .101721 | .092913 | .084957 | .076149 | .067625 | .058816 | .050292 | .041484 | .032676 | .024152 | .015343 | .006819 | 08 |
| 09 | .101437 | .092629 | .084673 | .075865 | .067340 | .058532 | .050008 | .041200 | .032392 | .023868 | .015059 | .006535 | 09 |
| 10 | .101153 | .092345 | .084389 | .075580 | .067056 | .058248 | .049724 | .040916 | .032107 | .023583 | .014775 | .006251 | 10 |
| 11 | .100869 | .092060 | .084105 | .075296 | .066772 | .057964 | .049440 | .040632 | .031823 | .023299 | .014491 | .005967 | 11 |
| 12 | .100584 | .091776 | .083820 | .075012 | .066488 | .057680 | .049156 | .040347 | .031539 | .023015 | .014207 | .005683 | 12 |
| 13 | .100300 | .091492 | .083536 | .074728 | .066204 | .057396 | .048872 | .040063 | .031255 | .022731 | .013923 | .005399 | 13 |
| 14 | .100016 | .091208 | .083252 | .074444 | .065920 | .057112 | .048587 | .039779 | .030971 | .022447 | .013639 | .005114 | 14 |
| 15 | .099732 | .090924 | .082968 | .074160 | .065636 | .056827 | .048303 | .039495 | .030687 | .022163 | .013354 | .004830 | 15 |
| 16 | .099448 | .090640 | .082684 | .073876 | .065352 | .056543 | .048019 | .039211 | .030403 | .021879 | .013070 | .004546 | 16 |
| 17 | .099164 | .090356 | .082400 | .073591 | .065067 | .056259 | .047735 | .038927 | .030119 | .021594 | .012786 | .004262 | 17 |
| 18 | .098880 | .090071 | .082116 | .073307 | .064783 | .055975 | .047451 | .038643 | .029834 | .021310 | .012502 | .003978 | 18 |
| 19 | .098596 | .089787 | .081831 | .073023 | .064499 | .055691 | .047167 | .038358 | .029550 | .021026 | .012218 | .003694 | 19 |
| 20 | .098311 | .089503 | .081547 | .072739 | .064215 | .055407 | .046883 | .038074 | .029266 | .020742 | .011934 | .003410 | 20 |
| 21 | .098027 | .089219 | .081263 | .072455 | .063931 | .055123 | .046598 | .037790 | .028982 | .020458 | .011650 | .003126 | 21 |
| 22 | .097743 | .088935 | .080979 | .072171 | .063647 | .054838 | .046314 | .037506 | .028698 | .020174 | .011365 | .002841 | 22 |
| 23 | .097459 | .088651 | .080695 | .071887 | .063363 | .054554 | .046030 | .037222 | .028414 | .019890 | .011081 | .002557 | 23 |
| 24 | .097175 | .088367 | .080411 | .071603 | .063078 | .054270 | .045746 | .036938 | .028130 | .019605 | .010797 | .002273 | 24 |
| 25 | .096891 | .088082 | .080127 | .071318 | .062794 | .053986 | .045462 | .036654 | .027845 | .019321 | .010513 | .001989 | 25 |
| 26 | .096607 | .087798 | .079842 | .071034 | .062510 | .053702 | .045178 | .036370 | .027561 | .019037 | .010229 | .001705 | 26 |
| 27 | .096322 | .087514 | .079558 | .070750 | .062226 | .053418 | .044894 | .036085 | .027277 | .018753 | .009945 | .001421 | 27 |
| 28 | .096038 | .087230 | .079274 | .070466 | .061942 | .053134 | .044610 | .035801 | .026993 | .018469 | .009661 | .001137 | 28 |
| 29 | .095754 | .086946 | .078990 | .070182 | .061658 | .052849 | .044325 | .035517 | .026709 | .018185 | .009377 | .000852 | 29 |
| 30 | .095470 | | .078706 | .069898 | .061374 | .052565 | .044041 | .035233 | .026425 | .017901 | .009092 | .000568 | 30 |
| 31 | .095186 | | .078422 | | .061089 | | .043757 | .034949 | | .017616 | | .000284 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 10.4960 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1



| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .104960 | .096046 | .087994 | .079079 | .070453 | .061538 | .052911 | .043997 | .035083 | .026456 | .017541 | .008914 | 01 |
| 02 | .104672 | .095758 | .087706 | .078792 | .070165 | .061251 | .052624 | .043709 | .034795 | .026168 | .017254 | .008627 | 02 |
| 03 | .104385 | .095470 | .087419 | .078504 | .069877 | .060963 | .052336 | .043422 | .034507 | .025881 | .016966 | .008339 | 03 |
| 04 | .104097 | .095183 | .087131 | .078217 | .069590 | .060676 | .052049 | .043134 | .034220 | .025593 | .016679 | .008052 | 04 |
| 05 | .103810 | .094895 | .086844 | .077929 | .069302 | .060388 | .051761 | .042847 | .033932 | .025305 | .016391 | .007764 | 05 |
| 06 | .103522 | .094608 | .086556 | .077642 | .069015 | .060100 | .051474 | .042559 | .033645 | .025018 | .016103 | .007477 | 06 |
| 07 | .103235 | .094320 | .086268 | .077354 | .068727 | .059813 | .051186 | .042272 | .033357 | .024730 | .015816 | .007189 | 07 |
| 08 | .102947 | .094033 | .085981 | .077067 | .068440 | .059525 | .050898 | .041984 | .033070 | .024443 | .015528 | .006901 | 08 |
| 09 | .102660 | .093745 | .085693 | .076779 | .068152 | .059238 | .050611 | .041696 | .032782 | .024155 | .015241 | .006614 | 09 |
| 10 | .102372 | .093458 | .085406 | .076491 | .067865 | .058950 | .050323 | .041409 | .032494 | .023868 | .014953 | .006326 | 10 |
| 11 | .102084 | .093170 | .085118 | .076204 | .067577 | .058663 | .050036 | .041121 | .032207 | .023580 | .014666 | .006039 | 11 |
| 12 | .101797 | .092882 | .084831 | .075916 | .067289 | .058375 | .049748 | .040834 | .031919 | .023292 | .014378 | .005751 | 12 |
| 13 | .101509 | .092595 | .084543 | .075629 | .067002 | .058087 | .049461 | .040546 | .031632 | .023005 | .014091 | .005464 | 13 |
| 14 | .101222 | .092307 | .084256 | .075341 | .066714 | .057800 | .049173 | .040259 | .031344 | .022717 | .013803 | .005176 | 14 |
| 15 | .100934 | .092020 | .083968 | .075054 | .066427 | .057512 | .048885 | .039971 | .031057 | .022430 | .013515 | .004889 | 15 |
| 16 | .100647 | .091732 | .083680 | .074766 | .066139 | .057225 | .048598 | .039684 | .030769 | .022142 | .013228 | .004601 | 16 |
| 17 | .100359 | .091445 | .083393 | .074478 | .065852 | .056937 | .048310 | .039396 | .030482 | .021855 | .012940 | .004313 | 17 |
| 18 | .100071 | .091157 | .083105 | .074191 | .065564 | .056650 | .048023 | .039108 | .030194 | .021567 | .012653 | .004026 | 18 |
| 19 | .099784 | .090869 | .082818 | .073903 | .065276 | .056362 | .047735 | .038821 | .029906 | .021280 | .012365 | .003738 | 19 |
| 20 | .099496 | .090582 | .082530 | .073616 | .064989 | .056075 | .047448 | .038533 | .029619 | .020992 | .012078 | .003451 | 20 |
| 21 | .099209 | .090294 | .082243 | .073328 | .064701 | .055787 | .047160 | .038246 | .029331 | .020704 | .011790 | .003163 | 21 |
| 22 | .098921 | .090007 | .081955 | .073041 | .064414 | .055499 | .046873 | .037958 | .029044 | .020417 | .011502 | .002876 | 22 |
| 23 | .098634 | .089719 | .081668 | .072753 | .064126 | .055212 | .046585 | .037671 | .028756 | .020129 | .011215 | .002588 | 23 |
| 24 | .098346 | .089432 | .081380 | .072466 | .063839 | .054924 | .046297 | .037383 | .028469 | .019842 | .010927 | .002300 | 24 |
| 25 | .098059 | .089144 | .081092 | .072178 | .063551 | .054637 | .046010 | .037095 | .028181 | .019554 | .010640 | .002013 | 25 |
| 26 | .097771 | .088857 | .080805 | .071890 | .063264 | .054349 | .045722 | .036808 | .027893 | .019267 | .010352 | .001725 | 26 |
| 27 | .097483 | .088569 | .080517 | .071603 | .062976 | .054062 | .045435 | .036520 | .027606 | .018979 | .010065 | .001438 | 27 |
| 28 | .097196 | .088281 | .080230 | .071315 | .062688 | .053774 | .045147 | .036233 | .027318 | .018692 | .009777 | .001150 | 28 |
| 29 | .096908 | .087994 | .079942 | .071028 | .062401 | .053486 | .044860 | .035945 | .027031 | .018404 | .009490 | .000863 | 29 |
| 30 | .096621 | | .079655 | .070740 | .062113 | .053199 | .044572 | .035658 | .026743 | .018116 | .009202 | .000575 | 30 |
| 31 | .096333 | | .079367 | | .061826 | | .044284 | .035370 | | .017829 | | .000288 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 10.0750 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1



| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .100750 | .092193 | .084464 | .075908 | .067627 | .059070 | .050789 | .042232 | .033675 | .025395 | .016838 | .008557 | 01 |
| 02 | .100474 | .091917 | .084188 | .075632 | .067351 | .058794 | .050513 | .041956 | .033399 | .025118 | .016562 | .008281 | 02 |
| 03 | .100198 | .091641 | .083912 | .075355 | .067075 | .058518 | .050237 | .041680 | .033123 | .024842 | .016286 | .008005 | 03 |
| 04 | .099922 | .091365 | .083636 | .075079 | .066799 | .058242 | .049961 | .041404 | .032847 | .024566 | .016010 | .007729 | 04 |
| 05 | .099646 | .091089 | .083360 | .074803 | .066523 | .057966 | .049685 | .041128 | .032571 | .024290 | .015734 | .007453 | 05 |
| 06 | .099370 | .090813 | .083084 | .074527 | .066247 | .057690 | .049409 | .040852 | .032295 | .024014 | .015458 | .007177 | 06 |
| 07 | .099094 | .090537 | .082808 | .074251 | .065971 | .057414 | .049133 | .040576 | .032019 | .023738 | .015182 | .006901 | 07 |
| 08 | .098818 | .090261 | .082532 | .073975 | .065695 | .057138 | .048857 | .040300 | .031743 | .023462 | .014905 | .006625 | 08 |
| 09 | .098542 | .089985 | .082256 | .073699 | .065418 | .056862 | .048581 | .040024 | .031467 | .023186 | .014629 | .006349 | 09 |
| 10 | .098266 | .089709 | .081980 | .073423 | .065142 | .056586 | .048305 | .039748 | .031191 | .022910 | .014353 | .006073 | 10 |
| 11 | .097990 | .089433 | .081704 | .073147 | .064866 | .056310 | .048029 | .039472 | .030915 | .022634 | .014077 | .005797 | 11 |
| 12 | .097714 | .089157 | .081428 | .072871 | .064590 | .056034 | .047753 | .039196 | .030639 | .022358 | .013801 | .005521 | 12 |
| 13 | .097438 | .088881 | .081152 | .072595 | .064314 | .055758 | .047477 | .038920 | .030363 | .022082 | .013525 | .005245 | 13 |
| 14 | .097162 | .088605 | .080876 | .072319 | .064038 | .055482 | .047201 | .038644 | .030087 | .021806 | .013249 | .004968 | 14 |
| 15 | .096886 | .088329 | .080600 | .072043 | .063762 | .055205 | .046925 | .038368 | .029811 | .021530 | .012973 | .004692 | 15 |
| 16 | .096610 | .088053 | .080324 | .071767 | .063486 | .054929 | .046649 | .038092 | .029535 | .021254 | .012697 | .004416 | 16 |
| 17 | .096334 | .087777 | .080048 | .071491 | .063210 | .054653 | .046373 | .037816 | .029259 | .020978 | .012421 | .004140 | 17 |
| 18 | .096058 | .087501 | .079772 | .071215 | .062934 | .054377 | .046097 | .037540 | .028983 | .020702 | .012145 | .003864 | 18 |
| 19 | .095782 | .087225 | .079496 | .070939 | .062658 | .054101 | .045821 | .037264 | .028707 | .020426 | .011869 | .003588 | 19 |
| 20 | .095505 | .086949 | .079220 | .070663 | .062382 | .053825 | .045545 | .036988 | .028431 | .020150 | .011593 | .003312 | 20 |
| 21 | .095229 | .086673 | .078944 | .070387 | .062106 | .053549 | .045268 | .036712 | .028155 | .019874 | .011317 | .003036 | 21 |
| 22 | .094953 | .086397 | .078668 | .070111 | .061830 | .053273 | .044992 | .036436 | .027879 | .019598 | .011041 | .002760 | 22 |
| 23 | .094677 | .086121 | .078392 | .069835 | .061554 | .052997 | .044716 | .036160 | .027603 | .019322 | .010765 | .002484 | 23 |
| 24 | .094401 | .085845 | .078116 | .069559 | .061278 | .052721 | .044440 | .035884 | .027327 | .019046 | .010489 | .002208 | 24 |
| 25 | .094125 | .085568 | .077840 | .069283 | .061002 | .052445 | .044164 | .035608 | .027051 | .018770 | .010213 | .001932 | 25 |
| 26 | .093849 | .085292 | .077564 | .069007 | .060726 | .052169 | .043888 | .035332 | .026775 | .018494 | .009937 | .001656 | 26 |
| 27 | .093573 | .085016 | .077288 | .068731 | .060450 | .051893 | .043612 | .035055 | .026499 | .018218 | .009661 | .001380 | 27 |
| 28 | .093297 | .084740 | .077012 | .068455 | .060174 | .051617 | .043336 | .034779 | .026223 | .017942 | .009385 | .001104 | 28 |
| 29 | .093021 | .084464 | .076736 | .068179 | .059898 | .051341 | .043060 | .034503 | .025947 | .017666 | .009109 | .000828 | 29 |
| 30 | .092745 | | .076460 | .067903 | .059622 | .051065 | .042784 | .034227 | .025671 | .017390 | .008833 | .000552 | 30 |
| 31 | .092469 | | .076184 | | .059346 | | .042508 | .033951 | | .017114 | | .000276 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 10.2000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1



| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .102000 | .093337 | .085512 | .076849 | .068466 | .059803 | .051419 | .042756 | .034093 | .025710 | .017047 | .008663 | 01 |
| 02 | .101721 | .093058 | .085233 | .076570 | .068186 | .059523 | .051140 | .042477 | .033814 | .025430 | .016767 | .008384 | 02 |
| 03 | .101441 | .092778 | .084953 | .076290 | .067907 | .059244 | .050860 | .042197 | .033534 | .025151 | .016488 | .008104 | 03 |
| 04 | .101162 | .092499 | .084674 | .076011 | .067627 | .058964 | .050581 | .041918 | .033255 | .024871 | .016208 | .007825 | 04 |
| 05 | .100882 | .092219 | .084395 | .075732 | .067348 | .058685 | .050301 | .041638 | .032975 | .024592 | .015929 | .007545 | 05 |
| 06 | .100603 | .091940 | .084115 | .075452 | .067068 | .058405 | .050022 | .041359 | .032696 | .024312 | .015649 | .007266 | 06 |
| 07 | .100323 | .091660 | .083836 | .075173 | .066789 | .058126 | .049742 | .041079 | .032416 | .024033 | .015370 | .006986 | 07 |
| 08 | .100044 | .091381 | .083556 | .074893 | .066510 | .057847 | .049463 | .040800 | .032137 | .023753 | .015090 | .006707 | 08 |
| 09 | .099764 | .091101 | .083277 | .074614 | .066230 | .057567 | .049184 | .040521 | .031858 | .023474 | .014811 | .006427 | 09 |
| 10 | .099485 | .090822 | .082997 | .074334 | .065951 | .057288 | .048904 | .040241 | .031578 | .023195 | .014532 | .006148 | 10 |
| 11 | .099205 | .090542 | .082718 | .074055 | .065671 | .057008 | .048625 | .039962 | .031299 | .022915 | .014252 | .005868 | 11 |
| 12 | .098926 | .090263 | .082438 | .073775 | .065392 | .056729 | .048345 | .039682 | .031019 | .022636 | .013973 | .005589 | 12 |
| 13 | .098647 | .089984 | .082159 | .073496 | .065112 | .056449 | .048066 | .039403 | .030740 | .022356 | .013693 | .005310 | 13 |
| 14 | .098367 | .089704 | .081879 | .073216 | .064833 | .056170 | .047786 | .039123 | .030460 | .022077 | .013414 | .005030 | 14 |
| 15 | .098088 | .089425 | .081600 | .072937 | .064553 | .055890 | .047507 | .038844 | .030181 | .021797 | .013134 | .004751 | 15 |
| 16 | .097808 | .089145 | .081321 | .072658 | .064274 | .055611 | .047227 | .038564 | .029901 | .021518 | .012855 | .004471 | 16 |
| 17 | .097529 | .088866 | .081041 | .072378 | .063995 | .055332 | .046948 | .038285 | .029622 | .021238 | .012575 | .004192 | 17 |
| 18 | .097249 | .088586 | .080762 | .072099 | .063715 | .055052 | .046668 | .038005 | .029342 | .020959 | .012296 | .003912 | 18 |
| 19 | .096970 | .088307 | .080482 | .071819 | .063436 | .054773 | .046389 | .037726 | .029063 | .020679 | .012016 | .003633 | 19 |
| 20 | .096690 | .088027 | .080203 | .071540 | .063156 | .054493 | .046110 | .037447 | .028784 | .020400 | .011737 | .003353 | 20 |
| 21 | .096411 | .087748 | .079923 | .071260 | .062877 | .054214 | .045830 | .037167 | .028504 | .020121 | .011458 | .003074 | 21 |
| 22 | .096132 | .087468 | .079644 | .070981 | .062597 | .053934 | .045551 | .036888 | .028225 | .019841 | .011178 | .002795 | 22 |
| 23 | .095852 | .087189 | .079364 | .070701 | .062318 | .053655 | .045271 | .036608 | .027945 | .019562 | .010899 | .002515 | 23 |
| 24 | .095573 | .086910 | .079085 | .070422 | .062038 | .053375 | .044992 | .036329 | .027666 | .019282 | .010619 | .002236 | 24 |
| 25 | .095293 | .086630 | .078805 | .070142 | .061759 | .053096 | .044712 | .036049 | .027386 | .019003 | .010340 | .001956 | 25 |
| 26 | .095014 | .086351 | .078526 | .069863 | .061479 | .052816 | .044433 | .035770 | .027107 | .018723 | .010060 | .001677 | 26 |
| 27 | .094734 | .086071 | .078247 | .069584 | .061200 | .052537 | .044153 | .035490 | .026827 | .018444 | .009781 | .001397 | 27 |
| 28 | .094455 | .085792 | .077967 | .069304 | .060921 | .052258 | .043874 | .035211 | .026548 | .018164 | .009501 | .001118 | 28 |
| 29 | .094175 | .085512 | .077688 | .069025 | .060641 | .051978 | .043595 | .034932 | .026268 | .017885 | .009222 | .000838 | 29 |
| 30 | .093896 | | .077408 | .068745 | .060362 | .051699 | .043315 | .034652 | .025989 | .017605 | .008942 | .000559 | 30 |
| 31 | .093616 | | .077129 | | .060082 | | .043036 | .034373 | | .017326 | | .000279 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 9.9200 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .099200 | .090775 | .083165 | .074740 | .066586 | .058161 | .050008 | .041582 | .033157 | .025004 | .016579 | .008425 | 01 |
| 02 | .098928 | .090503 | .082893 | .074468 | .066315 | .057889 | .049736 | .041311 | .032885 | .024732 | .016307 | .008153 | 02 |
| 03 | .098656 | .090231 | .082621 | .074196 | .066043 | .057618 | .049464 | .041039 | .032614 | .024460 | .016035 | .007882 | 03 |
| 04 | .098385 | .089959 | .082350 | .073924 | .065771 | .057346 | .049192 | .040767 | .032342 | .024188 | .015763 | .007610 | 04 |
| 05 | .098113 | .089688 | .082078 | .073653 | .065499 | .057074 | .048921 | .040495 | .032070 | .023917 | .015492 | .007338 | 05 |
| 06 | .097841 | .089416 | .081806 | .073381 | .065227 | .056802 | .048649 | .040224 | .031798 | .023645 | .015220 | .007066 | 06 |
| 07 | .097569 | .089144 | .081534 | .073109 | .064956 | .056530 | .048377 | .039952 | .031527 | .023373 | .014948 | .006795 | 07 |
| 08 | .097298 | .088872 | .081262 | .072837 | .064684 | .056259 | .048105 | .039680 | .031255 | .023101 | .014676 | .006523 | 08 |
| 09 | .097026 | .088601 | .080991 | .072565 | .064412 | .055987 | .047833 | .039408 | .030983 | .022830 | .014404 | .006251 | 09 |
| 10 | .096754 | .088329 | .080719 | .072294 | .064140 | .055715 | .047562 | .039136 | .030711 | .022558 | .014133 | .005979 | 10 |
| 11 | .096482 | .088057 | .080447 | .072022 | .063868 | .055443 | .047290 | .038865 | .030439 | .022286 | .013861 | .005707 | 11 |
| 12 | .096210 | .087785 | .080175 | .071750 | .063597 | .055172 | .047018 | .038593 | .030168 | .022014 | .013589 | .005436 | 12 |
| 13 | .095939 | .087513 | .079904 | .071478 | .063325 | .054900 | .046746 | .038321 | .029896 | .021742 | .013317 | .005164 | 13 |
| 14 | .095667 | .087242 | .079632 | .071207 | .063053 | .054628 | .046475 | .038049 | .029624 | .021471 | .013045 | .004892 | 14 |
| 15 | .095395 | .086970 | .079360 | .070935 | .062781 | .054356 | .046203 | .037778 | .029352 | .021199 | .012774 | .004620 | 15 |
| 16 | .095123 | .086698 | .079088 | .070663 | .062510 | .054084 | .045931 | .037506 | .029081 | .020927 | .012502 | .004348 | 16 |
| 17 | .094852 | .086426 | .078816 | .070391 | .062238 | .053813 | .045659 | .037234 | .028809 | .020655 | .012230 | .004077 | 17 |
| 18 | .094580 | .086155 | .078545 | .070119 | .061966 | .053541 | .045387 | .036962 | .028537 | .020384 | .011958 | .003805 | 18 |
| 19 | .094308 | .085883 | .078273 | .069848 | .061694 | .053269 | .045116 | .036690 | .028265 | .020112 | .011687 | .003533 | 19 |
| 20 | .094036 | .085611 | .078001 | .069576 | .061422 | .052997 | .044844 | .036419 | .027993 | .019840 | .011415 | .003261 | 20 |
| 21 | .093764 | .085339 | .077729 | .069304 | .061151 | .052725 | .044572 | .036147 | .027722 | .019568 | .011143 | .002990 | 21 |
| 22 | .093493 | .085067 | .077458 | .069032 | .060879 | .052454 | .044300 | .035875 | .027450 | .019296 | .010871 | .002718 | 22 |
| 23 | .093221 | .084796 | .077186 | .068761 | .060607 | .052182 | .044028 | .035603 | .027178 | .019025 | .010599 | .002446 | 23 |
| 24 | .092949 | .084524 | .076914 | .068489 | .060335 | .051910 | .043757 | .035332 | .026906 | .018753 | .010328 | .002174 | 24 |
| 25 | .092677 | .084252 | .076642 | .068217 | .060064 | .051638 | .043485 | .035060 | .026635 | .018481 | .010056 | .001902 | 25 |
| 26 | .092405 | .083980 | .076370 | .067945 | .059792 | .051367 | .043213 | .034788 | .026363 | .018209 | .009784 | .001631 | 26 |
| 27 | .092134 | .083708 | .076099 | .067673 | .059520 | .051095 | .042941 | .034516 | .026091 | .017938 | .009512 | .001359 | 27 |
| 28 | .091862 | .083437 | .075827 | .067402 | .059248 | .050823 | .042670 | .034244 | .025819 | .017666 | .009241 | .001087 | 28 |
| 29 | .091590 | .083165 | .075555 | .067130 | .058976 | .050551 | .042398 | .033973 | .025547 | .017394 | .008969 | .000815 | 29 |
| 30 | .091318 | | .075283 | .066858 | .058705 | .050279 | .042126 | .033701 | .025276 | .017122 | .008697 | .000544 | 30 |
| 31 | .091047 | | .075012 | | .058433 | | .041854 | .033429 | | .016850 | | .000272 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 10.0450 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .100450 | .091919 | .084213 | .075682 | .067425 | .058894 | .050638 | .042106 | .033575 | .025319 | .016788 | .008531 | 01 |
| 02 | .100175 | .091643 | .083938 | .075406 | .067150 | .058619 | .050363 | .041831 | .033300 | .025044 | .016512 | .008256 | 02 |
| 03 | .099900 | .091368 | .083662 | .075131 | .066875 | .058344 | .050087 | .041556 | .033025 | .024768 | .016237 | .007981 | 03 |
| 04 | .099624 | .091093 | .083387 | .074856 | .066600 | .058068 | .049812 | .041281 | .032749 | .024493 | .015962 | .007706 | 04 |
| 05 | .099349 | .090818 | .083112 | .074581 | .066325 | .057793 | .049537 | .041006 | .032474 | .024218 | .015687 | .007431 | 05 |
| 06 | .099074 | .090543 | .082837 | .074305 | .066049 | .057518 | .049262 | .040730 | .032199 | .023943 | .015412 | .007155 | 06 |
| 07 | .098799 | .090267 | .082562 | .074030 | .065774 | .057243 | .048987 | .040455 | .031924 | .023668 | .015136 | .006880 | 07 |
| 08 | .098524 | .089992 | .082286 | .073755 | .065499 | .056968 | .048711 | .040180 | .031649 | .023392 | .014861 | .006605 | 08 |
| 09 | .098248 | .089717 | .082011 | .073480 | .065224 | .056692 | .048436 | .039905 | .031373 | .023117 | .014586 | .006330 | 09 |
| 10 | .097973 | .089442 | .081736 | .073205 | .064948 | .056417 | .048161 | .039630 | .031098 | .022842 | .014311 | .006055 | 10 |
| 11 | .097698 | .089167 | .081461 | .072929 | .064673 | .056142 | .047886 | .039354 | .030823 | .022567 | .014035 | .005779 | 11 |
| 12 | .097423 | .088891 | .081186 | .072654 | .064398 | .055867 | .047611 | .039079 | .030548 | .022292 | .013760 | .005504 | 12 |
| 13 | .097148 | .088616 | .080910 | .072379 | .064123 | .055592 | .047335 | .038804 | .030273 | .022016 | .013485 | .005229 | 13 |
| 14 | .096872 | .088341 | .080635 | .072104 | .063848 | .055316 | .047060 | .038529 | .029997 | .021741 | .013210 | .004954 | 14 |
| 15 | .096597 | .088066 | .080360 | .071829 | .063572 | .055041 | .046785 | .038254 | .029722 | .021466 | .012935 | .004678 | 15 |
| 16 | .096322 | .087791 | .080085 | .071553 | .063297 | .054766 | .046510 | .037978 | .029447 | .021191 | .012659 | .004403 | 16 |
| 17 | .096047 | .087515 | .079810 | .071278 | .063022 | .054491 | .046235 | .037703 | .029172 | .020916 | .012384 | .004128 | 17 |
| 18 | .095772 | .087240 | .079534 | .071003 | .062747 | .054215 | .045959 | .037428 | .028897 | .020640 | .012109 | .003853 | 18 |
| 19 | .095496 | .086965 | .079259 | .070728 | .062472 | .053940 | .045684 | .037153 | .028621 | .020365 | .011834 | .003578 | 19 |
| 20 | .095221 | .086690 | .078984 | .070453 | .062196 | .053665 | .045409 | .036878 | .028346 | .020090 | .011559 | .003302 | 20 |
| 21 | .094946 | .086415 | .078709 | .070177 | .061921 | .053390 | .045134 | .036602 | .028071 | .019815 | .011283 | .003027 | 21 |
| 22 | .094671 | .086139 | .078434 | .069902 | .061646 | .053115 | .044858 | .036327 | .027796 | .019540 | .011008 | .002752 | 22 |
| 23 | .094395 | .085864 | .078158 | .069627 | .061371 | .052839 | .044583 | .036052 | .027521 | .019264 | .010733 | .002477 | 23 |
| 24 | .094120 | .085589 | .077883 | .069352 | .061096 | .052564 | .044308 | .035777 | .027245 | .018989 | .010458 | .002202 | 24 |
| 25 | .093845 | .085314 | .077608 | .069077 | .060820 | .052289 | .044033 | .035502 | .026970 | .018714 | .010183 | .001926 | 25 |
| 26 | .093570 | .085038 | .077333 | .068801 | .060545 | .052014 | .043758 | .035226 | .026695 | .018439 | .009907 | .001651 | 26 |
| 27 | .093295 | .084763 | .077058 | .068526 | .060270 | .051739 | .043482 | .034951 | .026420 | .018164 | .009632 | .001376 | 27 |
| 28 | .093019 | .084488 | .076782 | .068251 | .059995 | .051463 | .043207 | .034676 | .026145 | .017888 | .009357 | .001101 | 28 |
| 29 | .092744 | .084213 | .076507 | .067976 | .059720 | .051188 | .042932 | .034401 | .025869 | .017613 | .009082 | .000826 | 29 |
| 30 | .092469 | | .076232 | .067701 | .059444 | .050913 | .042657 | .034125 | .025594 | .017338 | .008807 | .000550 | 30 |
| 31 | .092194 | | .075957 | | .059169 | | .042382 | .033850 | | .017063 | | .000275 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 9.7370 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .097370 | .089100 | .081631 | .073361 | .065358 | .057088 | .049085 | .040815 | .032546 | .024543 | .016273 | .008270 | 01 |
| 02 | .097103 | .088833 | .081364 | .073094 | .065091 | .056821 | .048818 | .040549 | .032279 | .024276 | .016006 | .008003 | 02 |
| 03 | .096836 | .088567 | .081097 | .072827 | .064824 | .056555 | .048552 | .040282 | .032012 | .024009 | .015739 | .007736 | 03 |
| 04 | .096570 | .088300 | .080830 | .072561 | .064558 | .056288 | .048285 | .040015 | .031745 | .023742 | .015472 | .007469 | 04 |
| 05 | .096303 | .088033 | .080564 | .072294 | .064291 | .056021 | .048018 | .039748 | .031479 | .023476 | .015206 | .007203 | 05 |
| 06 | .096036 | .087766 | .080297 | .072027 | .064024 | .055754 | .047751 | .039482 | .031212 | .023209 | .014939 | .006936 | 06 |
| 07 | .095769 | .087500 | .080030 | .071760 | .063757 | .055488 | .047485 | .039215 | .030945 | .022942 | .014672 | .006669 | 07 |
| 08 | .095503 | .087233 | .079763 | .071494 | .063491 | .055221 | .047218 | .038948 | .030678 | .022675 | .014405 | .006402 | 08 |
| 09 | .095236 | .086966 | .079497 | .071227 | .063224 | .054954 | .046951 | .038681 | .030411 | .022408 | .014139 | .006136 | 09 |
| 10 | .094969 | .086699 | .079230 | .070960 | .062957 | .054687 | .046684 | .038414 | .030145 | .022142 | .013872 | .005869 | 10 |
| 11 | .094702 | .086433 | .078963 | .070693 | .062690 | .054420 | .046417 | .038148 | .029878 | .021875 | .013605 | .005602 | 11 |
| 12 | .094436 | .086166 | .078696 | .070427 | .062424 | .054154 | .046151 | .037881 | .029611 | .021608 | .013338 | .005335 | 12 |
| 13 | .094169 | .085899 | .078430 | .070160 | .062157 | .053887 | .045884 | .037614 | .029344 | .021341 | .013072 | .005069 | 13 |
| 14 | .093902 | .085632 | .078163 | .069893 | .061890 | .053620 | .045617 | .037347 | .029078 | .021075 | .012805 | .004802 | 14 |
| 15 | .093635 | .085365 | .077896 | .069626 | .061623 | .053353 | .045350 | .037081 | .028811 | .020808 | .012538 | .004535 | 15 |
| 16 | .093368 | .085099 | .077629 | .069359 | .061356 | .053087 | .045084 | .036814 | .028544 | .020541 | .012271 | .004268 | 16 |
| 17 | .093102 | .084832 | .077362 | .069093 | .061090 | .052820 | .044817 | .036547 | .028277 | .020274 | .012005 | .004002 | 17 |
| 18 | .092835 | .084565 | .077096 | .068826 | .060823 | 052553 | .044550 | .036280 | .028011 | .020008 | .011738 | .003735 | 18 |
| 19 | .092568 | .084298 | 076829 | .068559 | .060556 | .052286 | .044283 | .036014 | .027744 | .019741 | .011471 | .003468 | 19 |
| 20 | .092301 | .084032 | .076562 | .068292 | .060289 | .052020 | .044017 | .035747 | .027477 | .019474 | .011204 | .003201 | 20 |
| 21 | .092035 | .083765 | .076295 | .068026 | .060023 | .051753 | .043750 | .035480 | .027210 | .019207 | .010937 | .002934 | 21 |
| 22 | .091768 | .083498 | .076029 | .067759 | .059756 | .051486 | .043483 | .035213 | .026943 | .018940 | .010671 | .002668 | 22 |
| 23 | .091501 | .083231 | .075762 | .067492 | .059489 | .051219 | .043216 | .034946 | .026677 | .018674 | .010404 | .002401 | 23 |
| 24 | .091234 | .082965 | .075495 | .067225 | .059222 | .050953 | .042950 | .034680 | .026410 | .018407 | .010137 | .002134 | 24 |
| 25 | .090968 | .082698 | .075228 | .066959 | .058956 | .050686 | .042683 | .034413 | .026143 | .018140 | .009870 | .001867 | 25 |
| 26 | .090701 | .082431 | .074962 | .066692 | .058689 | .050419 | .042416 | .034146 | .025876 | .017873 | .009604 | .001601 | 26 |
| 27 | .090434 | .082164 | .074695 | .066425 | .058422 | .050152 | .042149 | .033879 | .025610 | .017607 | .009337 | .001334 | 27 |
| 28 | .090167 | .081898 | .074428 | .066158 | .058155 | .049885 | .041882 | .033613 | .025343 | .017340 | .009070 | .001067 | 28 |
| 29 | .089901 | .081631 | .074161 | .065891 | .057888 | .049619 | 041616 | 033346 | .025076 | .017073 | .008803 | .000800 | 29 |
| 30 | .089634 | | .073894 | .065625 | .057622 | .049352 | .041349 | .033079 | .024809 | .016806 | .008537 | .000534 | 30 |
| 31 | .089367 | | .073628 | | .057355 | | .041082 | .032812 | | .016540 | | .000267 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 9.8620 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .098620 | .090244 | .082679 | .074303 | .066197 | .057821 | .049715 | .041339 | .032963 | .024858 | .016482 | .008376 | 01 |
| 02 | .098350 | .089974 | .082408 | .074033 | .065927 | .057551 | .049445 | .041069 | .032693 | .024587 | .016212 | .008106 | 02 |
| 03 | .098080 | .089704 | .082138 | .073762 | .065657 | .057281 | .049175 | .040799 | .032423 | .024317 | .015941 | .007836 | 03 |
| 04 | .097809 | .089433 | .081868 | .073492 | .065386 | .057010 | .048905 | .040529 | .032153 | .024047 | .015671 | .007565 | 04 |
| 05 | .097539 | .089163 | .081598 | .073222 | .065116 | .056740 | .048635 | .040259 | .031883 | .023777 | .015401 | .007295 | 05 |
| 06 | .097269 | .088893 | .081328 | .072952 | .064846 | .056470 | .048364 | .039988 | .031612 | .023507 | .015131 | .007025 | 06 |
| 07 | .096999 | .088623 | .081058 | .072682 | .064576 | .056200 | .048094 | .039718 | .031342 | .023236 | .014861 | .006755 | 07 |
| 08 | .096729 | .088353 | .080787 | .072411 | .064306 | .055930 | .047824 | .039448 | .031072 | .022966 | .014590 | .006485 | 08 |
| 09 | .096458 | .088083 | .080517 | .072141 | .064035 | .055660 | .047554 | .039178 | .030802 | .022696 | .014320 | .006214 | 09 |
| 10 | .096188 | .087812 | .080247 | .071871 | .063765 | .055389 | .047284 | .038908 | .030532 | .022426 | .014050 | .005944 | 10 |
| 11 | .095918 | .087542 | .079977 | .071601 | .063495 | .055119 | .047013 | .038637 | .030261 | .022156 | .013780 | .005674 | 11 |
| 12 | .095648 | .087272 | .079707 | .071331 | .063225 | .054849 | .046743 | .038367 | .029991 | .021886 | .013510 | .005404 | 12 |
| 13 | .095378 | .087002 | .079436 | .071060 | .062955 | .054579 | .046473 | .038097 | .029721 | .021615 | .013239 | .005134 | 13 |
| 14 | .095108 | .086732 | .079166 | .070790 | .062684 | .054309 | .046203 | .037827 | .029451 | .021345 | .012969 | .004863 | 14 |
| 15 | .094837 | .086461 | .078896 | .070520 | .062414 | .054038 | .045933 | .037557 | .029181 | .021075 | .012699 | .004593 | 15 |
| 16 | .094567 | .086191 | .078626 | .070250 | .062144 | .053768 | .045662 | .037286 | .028911 | .020805 | .012429 | .004323 | 16 |
| 17 | .094297 | .085921 | .078356 | .069980 | .061874 | .053498 | .045392 | .037016 | .028640 | .020535 | .012159 | .004053 | 17 |
| 18 | .094027 | .085651 | .078085 | .069709 | .061604 | .053228 | .045122 | .036746 | .028370 | .020264 | .011888 | .003783 | 18 |
| 19 | .093757 | .085381 | .077815 | .069439 | .061334 | .052958 | .044852 | .036476 | .028100 | .019994 | .011618 | .003512 | 19 |
| 20 | .093486 | .085110 | .077545 | .069169 | .061063 | .052687 | .044582 | .036206 | .027830 | .019724 | .011348 | .003242 | 20 |
| 21 | .093216 | .084840 | .077275 | .068899 | .060793 | .052417 | .044311 | .035936 | .027560 | .019454 | .011078 | .002972 | 21 |
| 22 | .092946 | .084570 | .077005 | .068629 | .060523 | .052147 | .044041 | .035665 | .027289 | .019184 | .010808 | .002702 | 22 |
| 23 | .092676 | .084300 | .076734 | .068359 | .060253 | .051877 | .043771 | .035395 | .027019 | .018913 | .010537 | .002432 | 23 |
| 24 | .092406 | .084030 | .076464 | .068088 | .059983 | .051607 | .043501 | .035125 | .026749 | .018643 | .010267 | .002162 | 24 |
| 25 | .092135 | .083759 | .076194 | .067818 | .059712 | .051336 | .043231 | .034855 | .026479 | .018373 | .009997 | .001891 | 25 |
| 26 | .091865 | .083489 | .075924 | .067548 | .059442 | .051066 | .042960 | .034585 | .026209 | .018103 | .009727 | .001621 | 26 |
| 27 | .091595 | .083219 | .075654 | .067278 | .059172 | .050796 | .042690 | .034314 | .025938 | .017833 | .009457 | .001351 | 27 |
| 28 | .091325 | .082949 | .075384 | .067008 | .058902 | .050526 | .042420 | .034044 | .025668 | .017562 | .009187 | .001081 | 28 |
| 29 | .091055 | .082679 | .075113 | .066737 | .058632 | .050256 | .042150 | .033774 | .025398 | .017292 | .008916 | .000811 | 29 |
| 30 | .090784 | | .074843 | .066467 | .058361 | .049985 | .041880 | .033504 | .025128 | .017022 | .008646 | .000540 | 30 |
| 31 | .090514 | | .074573 | | .058091 | | .041610 | .033234 | | .016752 | | .000270 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 9.3190 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .093190 | .085275 | .078126 | .070212 | .062552 | .054637 | .046978 | .039063 | .031148 | .023489 | .015574 | .007915 | 01 |
| 02 | .092935 | .085020 | .077871 | .069956 | .062297 | .054382 | .046723 | .038808 | .030893 | .023234 | .015319 | .007659 | 02 |
| 03 | .092679 | .084765 | .077616 | .069701 | .062042 | .054127 | .046467 | .038553 | .030638 | .022978 | .015064 | .007404 | 03 |
| 04 | .092424 | .084509 | .077360 | .069446 | .061786 | .053871 | .046212 | .038297 | .030382 | .022723 | .014808 | .007149 | 04 |
| 05 | .092169 | .084254 | .077105 | .069190 | .061531 | .053616 | .045957 | .038042 | .030127 | .022468 | .014553 | .006894 | 05 |
| 06 | .091913 | .083999 | .076850 | .068935 | .061276 | .053361 | .045701 | .037787 | .029872 | .022212 | .014298 | .006638 | 06 |
| 07 | .091658 | .083743 | .076595 | .068680 | .061020 | .053106 | .045446 | .037531 | .029617 | .021957 | .014042 | .006383 | 07 |
| 08 | .091403 | .083488 | .076339 | .068424 | .060765 | .052850 | .045191 | .037276 | .029361 | .021702 | .013787 | .006128 | 08 |
| 09 | .091147 | .083233 | .076084 | .068169 | .060510 | .052595 | .044935 | .037021 | .029106 | .021446 | .013532 | .005872 | 09 |
| 10 | .090892 | .082977 | .075829 | .067914 | .060254 | .052340 | .044680 | .036765 | .028851 | .021191 | .013276 | .005617 | 10 |
| 11 | .090637 | .082722 | .075573 | .067658 | .059999 | .052084 | .044425 | .036510 | .028595 | .020936 | .013021 | .005362 | 11 |
| 12 | .090382 | .082467 | .075318 | .067403 | .059744 | .051829 | .044170 | .036255 | .028340 | .020681 | .012766 | .005106 | 12 |
| 13 | .090126 | .082211 | .075063 | .067148 | .059488 | .051574 | .043914 | .035999 | .028085 | .020425 | .012510 | .004851 | 13 |
| 14 | .089871 | .081956 | .074807 | .066893 | .059233 | .051318 | .043659 | .035744 | .027829 | .020170 | .012255 | .004596 | 14 |
| 15 | .089616 | .081701 | .074552 | .066637 | .058978 | .051063 | .043404 | .035489 | .027574 | .019915 | .012000 | .004340 | 15 |
| 16 | .089360 | .081446 | .074297 | .066382 | .058722 | .050808 | .043148 | .035233 | .027319 | .019659 | .011744 | .004085 | 16 |
| 17 | .089105 | .081190 | .074041 | .066127 | .058467 | .050552 | .042893 | .034978 | .027063 | .019404 | .011489 | .003830 | 17 |
| 18 | .088850 | .080935 | .073786 | .065871 | .058212 | .050297 | .042638 | .034723 | .026808 | .019149 | .011234 | .003574 | 18 |
| 19 | .088594 | .080680 | .073531 | .065616 | .057957 | .050042 | .042382 | .034468 | .026553 | .018893 | .010979 | .003319 | 19 |
| 20 | .088339 | .080424 | .073275 | .065361 | .057701 | .049786 | .042127 | .034212 | .026297 | .018638 | .010723 | .003064 | 20 |
| 21 | .088084 | .080169 | .073020 | .065105 | .057446 | .049531 | .041872 | .033957 | .026042 | .018383 | .010468 | .002808 | 21 |
| 22 | .087828 | .079914 | .072765 | .064850 | .057191 | .049276 | .041616 | .033702 | .025787 | .018127 | .010213 | .002553 | 22 |
| 23 | .087573 | .079658 | .072509 | .064595 | .056935 | .049020 | .041361 | .033446 | .025532 | .017872 | .009957 | .002298 | 23 |
| 24 | .087318 | .079403 | .072254 | .064339 | .056680 | .048765 | .041106 | .033191 | .025276 | .017617 | .009702 | .002043 | 24 |
| 25 | .087062 | .079148 | .071999 | .064084 | .056425 | .048510 | .040850 | .032936 | .025021 | .017361 | .009447 | .001787 | 25 |
| 26 | .086807 | .078892 | .071744 | .063829 | .056169 | .048255 | .040595 | .032680 | .024766 | .017106 | .009191 | .001532 | 26 |
| 27 | .086552 | .078637 | .071488 | .063573 | .055914 | .047999 | .040340 | .032425 | .024510 | .016851 | .008936 | .001277 | 27 |
| 28 | .086296 | .078382 | .071233 | .063318 | .055659 | .047744 | .040084 | .032170 | .024255 | .016595 | .008681 | .001021 | 28 |
| 29 | .086041 | .078126 | .070978 | .063063 | .055403 | .047489 | .039829 | .031914 | .024000 | .016340 | .008425 | .000766 | 29 |
| 30 | .085786 | | .070722 | .062808 | .055148 | .047233 | .039574 | .031659 | .023744 | .016085 | .008170 | .000511 | 30 |
| 31 | .085531 | | .070467 | | .054893 | | .039319 | .031404 | | .015830 | | .000255 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 9.4440 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .094440 | .086419 | .079174 | .071153 | .063391 | .055370 | .047608 | .039587 | .031566 | .023804 | .015783 | .008021 | 01 |
| 02 | .094181 | .086160 | .078916 | .070895 | .063132 | .055112 | .047349 | .039328 | .031308 | .023545 | .015524 | .007762 | 02 |
| 03 | .093923 | .085902 | .078657 | .070636 | .062874 | .054853 | .047091 | .039070 | .031049 | .023287 | .015266 | .007503 | 03 |
| 04 | .093664 | .085643 | .078398 | .070377 | .062615 | .054594 | .046832 | .038811 | .030790 | .023028 | .015007 | .007245 | 04 |
| 05 | .093405 | .085384 | .078139 | .070118 | .062356 | .054335 | .046573 | .038552 | .030531 | .022769 | .014748 | .006986 | 05 |
| 06 | .093146 | .085125 | .077881 | .069860 | .062098 | .054077 | .046314 | .038293 | .030273 | .022510 | .014489 | .006727 | 06 |
| 07 | .092888 | .084867 | .077622 | .069601 | .061839 | .053818 | .046056 | .038035 | .030014 | .022252 | .014231 | .006468 | 07 |
| 08 | .092629 | .084608 | .077363 | .069342 | .061580 | .053559 | .045797 | .037776 | .029755 | .021993 | .013972 | .006210 | 08 |
| 09 | .092370 | .084349 | .077104 | .069084 | .061321 | .053300 | .045538 | .037517 | .029496 | .021734 | .013713 | .005951 | 09 |
| 10 | .092111 | .084090 | .076846 | .068825 | .061063 | .053042 | .045279 | .037259 | .029238 | .021475 | .013454 | .005692 | 10 |
| 11 | .091853 | .083832 | .076587 | .068566 | .060804 | .052783 | .045021 | .037000 | .028979 | .021217 | .013196 | .005434 | 11 |
| 12 | .091594 | .083573 | .076328 | .068307 | .060545 | .052524 | .044762 | .036741 | .028720 | .020958 | .012937 | .005175 | 12 |
| 13 | .091335 | .083314 | .076069 | .068049 | .060286 | .052265 | .044503 | .036482 | .028461 | .020699 | .012678 | .004916 | 13 |
| 14 | .091076 | .083055 | .075811 | .067790 | .060028 | .052007 | .044244 | .036224 | .028203 | .020440 | .012420 | .004657 | 14 |
| 15 | .090818 | .082797 | .075552 | .067531 | .059769 | .051748 | .043986 | .035965 | .027944 | .020182 | .012161 | .004399 | 15 |
| 16 | .090559 | .082538 | .075293 | .067272 | .059510 | .051489 | .043727 | .035706 | .027685 | .019923 | .011902 | .004140 | 16 |
| 17 | .090300 | .082279 | .075035 | .067014 | .059251 | .051230 | .043468 | .035447 | .027426 | .019664 | .011643 | .003881 | 17 |
| 18 | .090041 | .082020 | .074776 | .066755 | .058993 | .050972 | .043210 | .035189 | .027168 | .019405 | .011385 | .003622 | 18 |
| 19 | .089783 | .081762 | .074517 | .066496 | .058734 | .050713 | .042951 | .034930 | .026909 | .019147 | .011126 | .003364 | 19 |
| 20 | .089524 | .081503 | .074258 | .066237 | .058475 | .050454 | .042692 | .034671 | .026650 | .018888 | .010867 | .003105 | 20 |
| 21 | .089265 | .081244 | .074000 | .065979 | .058216 | .050196 | .042433 | .034412 | .026391 | .018629 | .010608 | .002846 | 21 |
| 22 | .089006 | .080986 | .073741 | .065720 | .057958 | .049937 | .042175 | .034154 | .026133 | .018371 | .010350 | .002587 | 22 |
| 23 | .088748 | .080727 | .073482 | .065461 | .057699 | .049678 | .041916 | .033895 | .025874 | .018112 | .010091 | .002329 | 23 |
| 24 | .088489 | .080468 | .073223 | .065202 | .057440 | .049419 | .041657 | .033636 | .025615 | .017853 | .009832 | .002070 | 24 |
| 25 | .088230 | .080209 | .072965 | .064944 | .057181 | .049161 | .041398 | .033377 | .025356 | .017594 | .009573 | .001811 | 25 |
| 26 | .087972 | .079951 | .072706 | .064685 | .056923 | .048902 | .041140 | .033119 | .025098 | .017336 | .009315 | .001552 | 26 |
| 27 | .087713 | .079692 | .072447 | .064426 | .056664 | .048643 | .040881 | .032860 | .024839 | .017077 | .009056 | .001294 | 27 |
| 28 | .087454 | .079433 | .072188 | .064167 | .056405 | .048384 | .040622 | .032601 | .024580 | .016818 | .008797 | .001035 | 28 |
| 29 | .087195 | .079174 | .071930 | .063909 | .056147 | .048126 | .040363 | .032342 | .024322 | .016559 | .008538 | .000776 | 29 |
| 30 | .086937 | | .071671 | .063650 | .055888 | .047867 | .040105 | .032084 | .024063 | .016301 | .008280 | .000517 | 30 |
| 31 | .086678 | | .071412 | | .055629 | | .039846 | .031825 | | .016042 | | .000259 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 9.2260 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .092260 | .084424 | .077347 | .069511 | .061928 | .054092 | .046509 | .038673 | .030838 | .023255 | .015419 | .007836 | 01 |
| 02 | .092007 | .084171 | .077094 | .069258 | .061675 | .053839 | .046256 | .038421 | .030585 | .023002 | .015166 | .007583 | 02 |
| 03 | .091754 | .083919 | .076841 | .069005 | .061422 | .053587 | .046004 | .038168 | .030332 | .022749 | .014913 | .007330 | 03 |
| 04 | .091502 | .083666 | .076588 | .068753 | .061170 | .053334 | .045751 | .037915 | .030079 | .022496 | .014660 | .007077 | 04 |
| 05 | .091249 | .083413 | .076336 | .068500 | .060917 | .053081 | .045498 | .037662 | .029827 | .022244 | .014408 | .006825 | 05 |
| 06 | .090996 | .083160 | .076083 | .068247 | .060664 | .052828 | .045245 | .037410 | .029574 | .021991 | .014155 | .006572 | 06 |
| 07 | .090743 | .082908 | .075830 | .067994 | .060411 | .052576 | .044993 | .037157 | .029321 | .021738 | .013902 | .006319 | 07 |
| 08 | .090491 | .082655 | .075577 | .067742 | .060159 | .052323 | .044740 | .036904 | .029068 | .021485 | .013649 | .006066 | 08 |
| 09 | .090238 | .082402 | .075325 | .067489 | .059906 | .052070 | .044487 | .036651 | .028815 | .021232 | .013397 | .005814 | 09 |
| 10 | .089985 | .082149 | .075072 | .067236 | .059653 | .051817 | .044234 | .036398 | .028563 | .020980 | .013144 | .005561 | 10 |
| 11 | .089732 | .081897 | .074819 | .066983 | .059400 | .051564 | .043981 | .036146 | .028310 | .020727 | .012891 | .005308 | 11 |
| 12 | .089480 | .081644 | .074566 | .066731 | .059148 | .051312 | .043729 | .035893 | .028057 | .020474 | .012638 | .005055 | 12 |
| 13 | .089227 | .081391 | .074314 | .066478 | .058895 | .051059 | .043476 | .035640 | .027804 | .020221 | .012386 | .004803 | 13 |
| 14 | .088974 | .081138 | .074061 | .066225 | .058642 | .050806 | .043223 | .035387 | .027552 | .019969 | .012133 | .004550 | 14 |
| 15 | .088721 | .080885 | .073808 | .065972 | .058389 | .050553 | .042970 | .035135 | .027299 | .019716 | .011880 | .004297 | 15 |
| 16 | .088468 | .080633 | .073555 | .065719 | .058136 | .050301 | .042718 | .034882 | .027046 | .019463 | .011627 | .004044 | 16 |
| 17 | .088216 | .080380 | .073302 | .065467 | .057884 | .050048 | .042465 | .034629 | .026793 | .019210 | .011375 | .003792 | 17 |
| 18 | .087963 | .080127 | .073050 | .065214 | .057631 | .049795 | .042212 | .034376 | .026541 | .018958 | .011122 | .003539 | 18 |
| 19 | .087710 | .079874 | .072797 | .064961 | .057378 | .049542 | .041959 | .034124 | .026288 | .018705 | .010869 | .003286 | 19 |
| 20 | .087457 | .079622 | .072544 | .064708 | .057125 | .049290 | .041707 | .033871 | .026035 | .018452 | .010616 | .003033 | 20 |
| 21 | .087205 | .079369 | .072291 | .064456 | .056873 | .049037 | .041454 | .033618 | .025782 | .018199 | .010363 | .002780 | 21 |
| 22 | .086952 | .079116 | .072039 | .064203 | .056620 | .048784 | .041201 | .033365 | .025529 | .017946 | .010111 | .002528 | 22 |
| 23 | .086699 | .078863 | .071786 | .063950 | .056367 | .048531 | .040948 | .033112 | .025277 | .017694 | .009858 | .002275 | 23 |
| 24 | .086446 | .078611 | .071533 | .063697 | .056114 | .048279 | .040696 | .032860 | .025024 | .017441 | .009605 | .002022 | 24 |
| 25 | .086194 | .078358 | .071280 | .063445 | .055862 | .048026 | .040443 | .032607 | .024771 | .017188 | .009352 | .001769 | 25 |
| 26 | .085941 | .078105 | .071028 | .063192 | .055609 | .047773 | .040190 | .032354 | .024518 | .016935 | .009100 | .001517 | 26 |
| 27 | .085688 | .077852 | .070775 | .062939 | .055356 | .047520 | .039937 | .032101 | .024266 | .016683 | .008847 | .001264 | 27 |
| 28 | .085435 | .077600 | .070522 | .062686 | .055103 | .047267 | .039684 | .031849 | .024013 | .016430 | .008594 | .001011 | 28 |
| 29 | .085183 | .077347 | .070269 | .062433 | .054850 | .047015 | 039432 | .031596 | .023760 | .016177 | .008341 | .000758 | 29 |
| 30 | .084930 | | .070016 | .062181 | .054598 | .046762 | 039179 | .031343 | .023507 | .015924 | .008089 | .000506 | 30 |
| 31 | .084677 | | .069764 | | .054345 | | .038926 | .031090 | | .015672 | | .000253 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 9.3510 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .093510 | .085568 | .078395 | .070453 | .062767 | .054825 | .047139 | .039197 | .031255 | .023570 | .015628 | .007942 | 01 |
| 02 | .093254 | .085312 | .078138 | .070197 | .062511 | .054569 | .046883 | .038941 | .030999 | .023313 | .015372 | .007686 | 02 |
| 03 | .092998 | .085056 | .077882 | .069940 | .062255 | .054313 | 046627 | .038685 | .030743 | .023057 | .015115 | .007430 | 03 |
| 04 | .092741 | .084799 | .077626 | .069684 | .061998 | .054056 | .046371 | .038429 | .030487 | .022801 | .014859 | .007173 | 04 |
| 05 | .092485 | .084543 | .077370 | .069428 | .061742 | .053800 | .046115 | .038173 | .030231 | .022545 | .014603 | .006917 | 05 |
| 06 | .092229 | .084287 | .077114 | .069172 | .061486 | .053544 | .045858 | .037916 | .029974 | .022289 | .014347 | .006661 | 06 |
| 07 | .091973 | .084031 | .076858 | .068916 | .061230 | .053288 | .045602 | .037660 | .029718 | .022032 | .014091 | .006405 | 07 |
| 08 | .091717 | .083775 | .076601 | .068659 | .060974 | .053032 | .045346 | .037404 | .029462 | .021776 | .013834 | .006149 | 08 |
| 09 | .091460 | .083519 | .076345 | .068403 | .060717 | .052776 | .045090 | .037148 | .029206 | .021520 | .013578 | .005892 | 09 |
| 10 | .091204 | .083262 | .076089 | .068147 | .060461 | .052519 | .044834 | .036892 | .028950 | .021264 | .013322 | .005636 | 10 |
| 11 | .090948 | .083006 | .075833 | .067891 | .060205 | .052263 | .044577 | .036635 | .028693 | .021008 | .013066 | .005380 | 11 |
| 12 | .090692 | .082750 | .075577 | .067635 | .059949 | .052007 | .044321 | .036379 | .028437 | .020752 | .012810 | .005124 | 12 |
| 13 | .090436 | .082494 | .075320 | .067378 | .059693 | .051751 | .044065 | .036123 | .028181 | .020495 | .012553 | .004868 | 13 |
| 14 | .090180 | .082238 | .075064 | .067122 | .059436 | .051495 | .043809 | .035867 | .027925 | .020239 | .012297 | .004611 | 14 |
| 15 | .089923 | .081981 | .074808 | .066866 | .059180 | .051238 | .043553 | .035611 | .027669 | .019983 | .012041 | .004355 | 15 |
| 16 | .089667 | .081725 | .074552 | .066610 | .058924 | .050982 | .043296 | .035354 | .027413 | .019727 | .011785 | .004099 | 16 |
| 17 | .089411 | .081469 | .074296 | .066354 | .058668 | .050726 | .043040 | .035098 | .027156 | .019471 | .011529 | .003843 | 17 |
| 18 | .089155 | .081213 | .074039 | .066097 | .058412 | .050470 | .042784 | .034842 | .026900 | .019214 | .011272 | .003587 | 18 |
| 19 | .088899 | .080957 | .073783 | .065841 | .058156 | .050214 | .042528 | .034586 | .026644 | .018958 | .011016 | .003330 | 19 |
| 20 | .088642 | .080700 | .073527 | .065585 | .057899 | .049957 | .042272 | .034330 | .026388 | .018702 | .010760 | .003074 | 20 |
| 21 | .088386 | .080444 | .073271 | .065329 | .057643 | .049701 | .042015 | .034074 | .026132 | .018446 | .010504 | .002818 | 21 |
| 22 | .088130 | .080188 | .073015 | .065073 | .057387 | .049445 | .041759 | .033817 | .025875 | .018190 | .010248 | .002562 | 22 |
| 23 | .087874 | .079932 | .072758 | .064817 | .057131 | .049189 | .041503 | .033561 | .025619 | .017933 | .009991 | .002306 | 23 |
| 24 | .087618 | .079676 | .072502 | .064560 | .056875 | .048933 | .041247 | .033305 | .025363 | .017677 | .009735 | .002050 | 24 |
| 25 | .087361 | .079419 | .072246 | .064304 | .056618 | .048676 | .040991 | .033049 | .025107 | .017421 | .009479 | .001793 | 25 |
| 26 | .087105 | .079163 | .071990 | .064048 | .056362 | .048420 | .040734 | .032793 | .024851 | .017165 | .009223 | .001537 | 26 |
| 27 | .086849 | .078907 | .071734 | .063792 | .056106 | .048164 | .040478 | .032536 | .024594 | .016909 | .008967 | .001281 | 27 |
| 28 | .086593 | .078651 | .071478 | .063536 | .055850 | .047908 | .040222 | .032280 | .024338 | .016652 | .008711 | .001025 | 28 |
| 29 | .086337 | .078395 | .071221 | .063279 | .055594 | .047652 | .039966 | .032024 | .024082 | .016396 | .008454 | .000769 | 29 |
| 30 | .086080 | | .070965 | .063023 | .055337 | .047395 | .039710 | .031768 | .023826 | .016140 | .008198 | .000512 | 30 |
| 31 | .085824 | | .070709 | | .055081 | | .039454 | .031512 | | .015884 | | .000256 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 9.1340 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .091340 | .083582 | .076575 | .068818 | .061310 | .053553 | .046045 | .038288 | .030530 | .023023 | .015265 | .007758 | 01 |
| 02 | .091090 | .083332 | .076325 | .068568 | .061060 | .053303 | .045795 | .038037 | .030280 | .022772 | .015015 | .007507 | 02 |
| 03 | .090840 | .083082 | .076075 | .068317 | .060810 | .053052 | .045545 | .037787 | .030030 | .022522 | .014765 | .007257 | 03 |
| 04 | .090589 | .082832 | .075825 | .068067 | .060560 | .052802 | .045295 | .037537 | .029779 | .022272 | .014514 | .007007 | 04 |
| 05 | .090339 | .082581 | .075574 | .067817 | .060309 | .052552 | .045044 | .037287 | .029529 | .022022 | .014264 | .006757 | 05 |
| 06 | .090089 | .082331 | .075324 | .067567 | .060059 | .052302 | .044794 | .037036 | .029279 | .021771 | .014014 | .006506 | 06 |
| 07 | .089839 | .082081 | .075074 | .067316 | .059809 | .052051 | .044544 | .036786 | .029029 | .021521 | .013764 | .006256 | 07 |
| 08 | .089588 | .081831 | .074824 | .067066 | .059559 | .051801 | .044294 | .036536 | .028778 | .021271 | .013513 | .006006 | 08 |
| 09 | .089338 | .081580 | .074573 | .066816 | .059308 | .051551 | .044043 | .036286 | .028528 | .021021 | .013263 | .005756 | 09 |
| 10 | .089088 | .081330 | .074323 | .066566 | .059058 | .051301 | .043793 | .036036 | .028278 | .020770 | .013013 | .005505 | 10 |
| 11 | .088838 | .081080 | .074073 | .066315 | .058808 | .051050 | .043543 | .035785 | .028028 | .020520 | .012763 | .005255 | 11 |
| 12 | .088587 | .080830 | .073823 | .066065 | .058558 | .050800 | .043293 | .035535 | .027777 | .020270 | .012512 | .005005 | 12 |
| 13 | .088337 | .080579 | .073572 | .065815 | .058307 | .050550 | .043042 | .035285 | .027527 | .020020 | .012262 | .004755 | 13 |
| 14 | .088087 | .080329 | .073322 | .065565 | .058057 | .050300 | .042792 | .035035 | .027277 | .019769 | .012012 | .004504 | 14 |
| 15 | .087837 | .080079 | .073072 | .065314 | .057807 | .050049 | .042542 | .034784 | .027027 | .019519 | .011762 | .004254 | 15 |
| 16 | .087586 | .079829 | .072822 | .065064 | .057557 | .049799 | .042292 | .034534 | .026776 | .019269 | .011511 | .004004 | 16 |
| 17 | .087336 | .079578 | .072572 | .064814 | .057306 | .049549 | .042041 | .034284 | .026526 | .019019 | .011261 | .003754 | 17 |
| 18 | .087086 | .079328 | .072321 | .064564 | .057056 | .049299 | .041791 | .034034 | .026276 | .018768 | .011011 | .003503 | 18 |
| 19 | .086836 | .079078 | .072071 | .064313 | .056806 | .049048 | .041541 | .033783 | .026026 | .018518 | .010761 | .003253 | 19 |
| 20 | .086585 | .078828 | .071821 | .064063 | .056556 | .048798 | .041291 | .033533 | .025775 | .018268 | .010510 | .003003 | 20 |
| 21 | .086335 | .078577 | .071571 | .063813 | .056305 | .048548 | .041040 | .033283 | .025525 | .018018 | .010260 | .002753 | 21 |
| 22 | .086085 | .078327 | .071320 | .063563 | .056055 | .048298 | .040790 | .033033 | .025275 | .017768 | .010010 | .002502 | 22 |
| 23 | .085835 | .078077 | .071070 | .063312 | .055805 | .048047 | .040540 | .032782 | .025025 | .017517 | .009760 | .002252 | 23 |
| 24 | .085584 | .077827 | .070820 | .063062 | .055555 | .047797 | .040290 | .032532 | .024774 | .017267 | .009509 | .002002 | 24 |
| 25 | .085334 | .077576 | .070570 | .062812 | .055304 | .047547 | .040039 | .032282 | .024524 | .017017 | .009259 | .001752 | 25 |
| 26 | .085084 | .077326 | .070319 | .062562 | .055054 | .047297 | .039789 | .032032 | .024274 | .016767 | .009009 | .001501 | 26 |
| 27 | .084834 | .077076 | .070069 | .062311 | .054804 | .047046 | .039539 | .031781 | .024024 | .016516 | .008759 | .001251 | 27 |
| 28 | .084583 | .076826 | .069819 | .062061 | .054554 | .046796 | .039289 | .031531 | .023773 | .016266 | .008508 | .001001 | 28 |
| 29 | .084333 | .076575 | .069569 | .061811 | .054304 | .046546 | .039038 | .031281 | .023523 | .016016 | .008258 | .000751 | 29 |
| 30 | .084083 | | .069318 | .061561 | .054053 | .046296 | .038788 | .031031 | .023273 | .015766 | .008008 | .000500 | 30 |
| 31 | .083833 | | .069068 | | .053803 | | .038538 | .030780 | | .015515 | | .000250 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 9.2590 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .092590 | .084726 | .077623 | .069760 | .062149 | .054286 | .046676 | .038812 | .030948 | .023338 | .015474 | .007864 | 01 |
| 02 | .092336 | .084473 | .077370 | .069506 | .061896 | .054032 | .046422 | .038558 | .030694 | .023084 | .015220 | .007610 | 02 |
| 03 | .092083 | .084219 | .077116 | .069252 | .061642 | .053778 | .046168 | .038304 | .030441 | .022830 | .014967 | .007356 | 03 |
| 04 | .091829 | .083965 | .076862 | .068999 | .061388 | .053525 | .045914 | .038051 | .030187 | .022577 | .014713 | .007103 | 04 |
| 05 | .091575 | .083712 | .076609 | .068745 | .061135 | .053271 | .045661 | .037797 | .029933 | .022323 | .014459 | .006849 | 05 |
| 06 | .091322 | .083458 | .076355 | .068491 | .060881 | .053017 | .045407 | .037543 | .029680 | .022069 | .014206 | .006595 | 06 |
| 07 | .091068 | .083204 | .076101 | .068238 | .060627 | .052764 | .045153 | .037290 | .029426 | .021816 | .013952 | .006342 | 07 |
| 08 | .090814 | .082950 | .075848 | .067984 | .060374 | .052510 | .044900 | .037036 | .029172 | .021562 | .013698 | .006088 | 08 |
| 09 | .090561 | .082697 | .075594 | .067730 | .060120 | .052256 | .044646 | .036782 | .028919 | .021308 | .013445 | .005834 | 09 |
| 10 | .090307 | .082443 | .075340 | .067477 | .059866 | .052003 | .044392 | .036529 | .028665 | .021055 | .013191 | .005581 | 10 |
| 11 | .090053 | .082189 | .075087 | .067223 | .059613 | .051749 | .044139 | .036275 | .028411 | .020801 | .012937 | .005327 | 11 |
| 12 | .089800 | .081936 | .074833 | .066969 | .059359 | .051495 | .043885 | .036021 | .028158 | .020547 | .012684 | .005073 | 12 |
| 13 | .089546 | .081682 | .074579 | .066716 | .059105 | .051242 | .043631 | .035768 | .027904 | .020294 | .012430 | .004820 | 13 |
| 14 | .089292 | .081428 | .074326 | .066462 | .058852 | .050988 | .043378 | .035514 | .027650 | .020040 | .012176 | .004566 | 14 |
| 15 | .089039 | .081175 | .074072 | .066208 | .058598 | .050734 | .043124 | .035260 | .027396 | .019786 | .011923 | .004312 | 15 |
| 16 | .088785 | .080921 | .073818 | .065955 | .058344 | .050481 | .042870 | .035007 | .027143 | .019533 | .011669 | .004059 | 16 |
| 17 | .088531 | .080667 | .073565 | .065701 | .058091 | .050227 | .042617 | .034753 | .026889 | .019279 | .011415 | .003805 | 17 |
| 18 | .088278 | .080414 | .073311 | .065447 | .057837 | .049973 | .042363 | .034499 | .026635 | .019025 | .011162 | .003551 | 18 |
| 19 | .088024 | .080160 | .073057 | .065194 | .057583 | .049720 | .042109 | .034246 | .026382 | .018772 | .010908 | .003298 | 19 |
| 20 | .087770 | .079906 | .072804 | .064940 | .057330 | .049466 | .041856 | .033992 | .026128 | .018518 | .010654 | .003044 | 20 |
| 21 | .087517 | .079653 | .072550 | .064686 | .057076 | .049212 | .041602 | .033738 | .025874 | .018264 | .010401 | .002790 | 21 |
| 22 | .087263 | .079399 | .072296 | .064432 | .056822 | .048959 | .041348 | .033485 | .025621 | .018011 | .010147 | .002537 | 22 |
| 23 | .087009 | .079145 | .072043 | .064179 | .056569 | .048705 | .041095 | .033231 | .025367 | .017757 | .009893 | .002283 | 23 |
| 24 | .086756 | .078892 | .071789 | .063925 | .056315 | .048451 | .040841 | .032977 | .025113 | .017503 | .009640 | .002029 | 24 |
| 25 | .086502 | .078638 | .071535 | .063671 | .056061 | .048198 | .040587 | .032724 | .024860 | .017250 | .009386 | .001776 | 25 |
| 26 | .086248 | .078384 | .071282 | .063418 | .055808 | .047944 | .040334 | .032470 | .024606 | .016996 | .009132 | .001522 | 26 |
| 27 | .085995 | .078131 | .071028 | .063164 | .055554 | .047690 | .040080 | .032216 | .024352 | .016742 | .008878 | .001268 | 27 |
| 28 | .085741 | .077877 | .070774 | .062910 | .055300 | .047437 | .039826 | .031963 | .024099 | .016489 | .008625 | .001015 | 28 |
| 29 | .085487 | .077623 | .070521 | .062657 | .055047 | .047183 | .039573 | .031709 | .023845 | .016235 | .008371 | .000761 | 29 |
| 30 | .085234 | | .070267 | .062403 | .054793 | .046929 | .039319 | .031455 | .023591 | .015981 | .008117 | .000507 | 30 |
| 31 | .084980 | | .070013 | | .054539 | | .039065 | .031202 | | .015728 | | .000254 | 31 |

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 9.1370 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | .091370 | .083610 | .076601 | .068840 | .061331 | .053570 | .046060 | .038300 | .030540 | .023030 | .015270 | .007760 | 01 |
| 02 | .091120 | .083359 | .076350 | .068590 | .061080 | .053320 | .045810 | .038050 | .030290 | .022780 | .015020 | .007510 | 02 |
| 03 | .090869 | .083109 | .076100 | .068340 | .060830 | .053070 | .045560 | .037800 | .030039 | .022530 | .014769 | .007260 | 03 |
| 04 | .090619 | .082859 | .075850 | .068089 | .060580 | .052819 | .045310 | .037549 | .029789 | .022279 | .014519 | .007009 | 04 |
| 05 | .090369 | .082608 | .075599 | .067839 | .060329 | .052569 | .045059 | .037299 | .029539 | .022029 | .014269 | .006759 | 05 |
| 06 | .090118 | .082358 | .075349 | .067589 | .060079 | .052319 | .044809 | .037049 | .029288 | .021779 | .014018 | .006509 | 06 |
| 07 | .089868 | .082108 | .075099 | .067338 | .059829 | .052068 | .044559 | .036798 | .029038 | .021528 | .013768 | .006258 | 07 |
| 08 | .089618 | .081858 | .074848 | .067088 | .059578 | .051818 | .044308 | .036548 | .028788 | .021278 | .013518 | .006008 | 08 |
| 09 | .089367 | .081607 | .074598 | .066838 | .059328 | .051568 | .044058 | .036298 | .028537 | .021028 | .013267 | .005758 | 09 |
| 10 | .089117 | .081357 | .074348 | .066587 | .059078 | .051317 | .043808 | .036047 | .028287 | .020777 | .013017 | .005507 | 10 |
| 11 | .088867 | .081107 | .074097 | .066337 | .058827 | .051067 | .043557 | .035797 | .028037 | .020527 | .012767 | .005257 | 11 |
| 12 | .088616 | .080856 | .073847 | .066087 | .058577 | .050817 | .043307 | .035547 | .027786 | .020277 | .012516 | .005007 | 12 |
| 13 | .088366 | .080606 | .073597 | .065836 | .058327 | .050566 | .043057 | .035296 | .027536 | .020026 | .012266 | .004756 | 13 |
| 14 | .088116 | .080356 | .073346 | .065586 | .058076 | .050316 | .042806 | .035046 | .027286 | .019776 | .012016 | .004506 | 14 |
| 15 | .087865 | .080105 | .073096 | .065336 | .057826 | .050066 | .042556 | .034796 | .027036 | .019526 | .011765 | .004256 | 15 |
| 16 | .087615 | .079855 | .072846 | .065085 | .057576 | .049815 | .042306 | .034545 | .026785 | .019275 | .011515 | .004005 | 16 |
| 17 | .087365 | .079605 | .072595 | .064835 | .057325 | .049565 | .042055 | .034295 | .026535 | .019025 | .011265 | .003755 | 17 |
| 18 | .087114 | .079354 | .072345 | .064585 | .057075 | .049315 | .041805 | .034045 | .026285 | .018775 | .011014 | .003505 | 18 |
| 19 | .086864 | .079104 | .072095 | .064334 | .056825 | .049064 | .041555 | .033794 | .026034 | .018524 | .010764 | .003254 | 19 |
| 20 | .086614 | .078854 | .071844 | .064084 | .056574 | .048814 | .041304 | .033544 | .025784 | .018274 | .010514 | .003004 | 20 |
| 21 | .086363 | .078603 | .071594 | .063834 | .056324 | .048564 | .041054 | .033294 | .025534 | .018024 | .010263 | .002754 | 21 |
| 22 | .086113 | .078353 | .071344 | .063584 | .056074 | .048313 | .040804 | .033043 | .025283 | .017773 | .010013 | .002503 | 22 |
| 23 | .085863 | .078103 | .071093 | .063333 | .055823 | .048063 | .040553 | .032793 | .025033 | .017523 | .009763 | .002253 | 23 |
| 24 | .085612 | .077852 | .070843 | .063083 | .055573 | .047813 | .040303 | .032543 | .024783 | .017273 | .009512 | .002003 | 24 |
| 25 | .085362 | .077602 | .070593 | .062833 | .055323 | .047562 | .040053 | .032292 | .024532 | .017022 | .009262 | .001752 | 25 |
| 26 | .085112 | .077352 | .070342 | .062582 | .055072 | .047312 | .039802 | .032042 | .024282 | .016772 | .009012 | .001502 | 26 |
| 27 | .084861 | .077101 | .070092 | .062332 | .054822 | .047062 | .039552 | .031792 | .024032 | .016522 | .008762 | .001252 | 27 |
| 28 | .084611 | .076851 | .069842 | .062082 | .054572 | .046811 | .039302 | .031541 | .023781 | .016271 | .008511 | .001001 | 28 |
| 29 | .084361 | .076601 | .069591 | .061831 | .054321 | .046561 | .039051 | .031291 | .023531 | .016021 | .008261 | .000751 | 29 |
| 30 | .084110 | | .069341 | .061581 | .054071 | .046311 | .038801 | .031041 | .023281 | .015771 | .008011 | .000501 | 30 |
| 31 | .083860 | | .069091 | | .053821 | | .038551 | .030790 | | .015520 | | .000250 | 31 |

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FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 8.8740 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | 0.088740 | 0.081203 | 0.074396 | 0.066859 | 0.059565 | 0.052028 | 0.044735 | 0.037198 | 0.029661 | 0.022367 | 0.014831 | 0.007537 | 01 |
| 02 | 0.088497 | 0.080960 | 0.074153 | 0.066616 | 0.059322 | 0.051785 | 0.044492 | 0.036955 | 0.029418 | 0.022124 | 0.014587 | 0.007294 | 02 |
| 03 | 0.088254 | 0.080717 | 0.073909 | 0.066373 | 0.059079 | 0.051542 | 0.044248 | 0.036712 | 0.029175 | 0.021881 | 0.014344 | 0.007051 | 03 |
| 04 | 0.088011 | 0.080474 | 0.073666 | 0.066130 | 0.058836 | 0.051299 | 0.044005 | 0.036468 | 0.028932 | 0.021638 | 0.014101 | 0.006807 | 04 |
| 05 | 0.087768 | 0.080231 | 0.073423 | 0.065886 | 0.058593 | 0.051056 | 0.043762 | 0.036225 | 0.028689 | 0.021395 | 0.013858 | 0.006564 | 05 |
| 06 | 0.087524 | 0.079988 | 0.073180 | 0.065643 | 0.058350 | 0.050813 | 0.043519 | 0.035982 | 0.028445 | 0.021152 | 0.013615 | 0.006321 | 06 |
| 07 | 0.087281 | 0.079744 | 0.072937 | 0.065400 | 0.058106 | 0.050570 | 0.043276 | 0.035739 | 0.028202 | 0.020909 | 0.013372 | 0.006078 | 07 |
| 08 | 0.087038 | 0.079501 | 0.072694 | 0.065157 | 0.057863 | 0.050327 | 0.043033 | 0.035496 | 0.027959 | 0.020665 | 0.013129 | 0.005835 | 08 |
| 09 | 0.086795 | 0.079258 | 0.072451 | 0.064914 | 0.057620 | 0.050083 | 0.042790 | 0.035253 | 0.027716 | 0.020422 | 0.012886 | 0.005592 | 09 |
| 10 | 0.086552 | 0.079015 | 0.072208 | 0.064671 | 0.057377 | 0.049840 | 0.042547 | 0.035010 | 0.027473 | 0.020179 | 0.012642 | 0.005349 | 10 |
| 11 | 0.086309 | 0.078772 | 0.071964 | 0.064428 | 0.057134 | 0.049597 | 0.042303 | 0.034767 | 0.027230 | 0.019936 | 0.012399 | 0.005106 | 11 |
| 12 | 0.086066 | 0.078529 | 0.071721 | 0.064185 | 0.056891 | 0.049354 | 0.042060 | 0.034524 | 0.026987 | 0.019693 | 0.012156 | 0.004862 | 12 |
| 13 | 0.085823 | 0.078286 | 0.071478 | 0.063941 | 0.056648 | 0.049111 | 0.041817 | 0.034280 | 0.026744 | 0.019450 | 0.011913 | 0.004619 | 13 |
| 14 | 0.085579 | 0.078043 | 0.071235 | 0.063698 | 0.056405 | 0.048868 | 0.041574 | 0.034037 | 0.026500 | 0.019207 | 0.011670 | 0.004376 | 14 |
| 15 | 0.085336 | 0.077799 | 0.070992 | 0.063455 | 0.056161 | 0.048625 | 0.041331 | 0.033794 | 0.026257 | 0.018964 | 0.011427 | 0.004133 | 15 |
| 16 | 0.085093 | 0.077556 | 0.070749 | 0.063212 | 0.055918 | 0.048382 | 0.041088 | 0.033551 | 0.026014 | 0.018720 | 0.011184 | 0.003890 | 16 |
| 17 | 0.084850 | 0.077313 | 0.070506 | 0.062969 | 0.055675 | 0.048138 | 0.040845 | 0.033308 | 0.025771 | 0.018477 | 0.010941 | 0.003647 | 17 |
| 18 | 0.084607 | 0.077070 | 0.070263 | 0.062726 | 0.055432 | 0.047895 | 0.040602 | 0.033065 | 0.025528 | 0.018234 | 0.010697 | 0.003404 | 18 |
| 19 | 0.084364 | 0.076827 | 0.070020 | 0.062483 | 0.055189 | 0.047652 | 0.040358 | 0.039386 | 0.025285 | 0.017991 | 0.010454 | 0.003161 | 19 |
| 20 | 0.084121 | 0.076584 | 0.069776 | 0.062240 | 0.054946 | 0.047409 | 0.040115 | 0.032579 | 0.025042 | 0.017748 | 0.010211 | 0.002917 | 20 |
| 21 | 0.083878 | 0.076341 | 0.069533 | 0.061996 | 0.054703 | 0.047166 | 0.039872 | 0.032335 | 0.024799 | 0.017505 | 0.009968 | 0.002674 | 21 |
| 22 | 0.083634 | 0.076098 | 0.069290 | 0.061753 | 0.054460 | 0.046923 | 0.039629 | 0.032092 | 0.024555 | 0.017262 | 0.009725 | 0.002431 | 22 |
| 23 | 0.083391 | 0.075854 | 0.069047 | 0.061510 | 0.054216 | 0.046680 | 0.039386 | 0.031849 | 0.024312 | 0.017019 | 0.009482 | 0.002188 | 23 |
| 24 | 0.083148 | 0.075611 | 0.068804 | 0.061267 | 0.053973 | 0.046437 | 0.039143 | 0.031606 | 0.024069 | 0.016776 | 0.009239 | 0.001945 | 24 |
| 25 | 0.082905 | 0.075368 | 0.068561 | 0.061024 | 0.053730 | 0.046193 | 0.038900 | 0.031363 | 0.023826 | 0.016532 | 0.008996 | 0.001702 | 25 |
| 26 | 0.082662 | 0.075125 | 0.068318 | 0.060781 | 0.053487 | 0.045950 | 0.038657 | 0.031120 | 0.023583 | 0.016289 | 0.008752 | 0.001459 | 26 |
| 27 | 0.082419 | 0.074882 | 0.068075 | 0.060538 | 0.053244 | 0.045707 | 0.038413 | 0.030877 | 0.023340 | 0.016046 | 0.008509 | 0.001216 | 27 |
| 28 | 0.082176 | 0.074639 | 0.067831 | 0.060295 | 0.053001 | 0.045464 | 0.038170 | 0.030634 | 0.023097 | 0.015803 | 0.008266 | 0.000972 | 28 |
| 29 | 0.081933 | | 0.067588 | 0.060051 | 0.052758 | 0.045221 | 0.037927 | 0.030390 | 0.022854 | 0.015560 | 0.008023 | 0.000729 | 29 |
| 30 | 0.081689 | | 0.067345 | 0.059808 | 0.052515 | 0.044978 | 0.037684 | 0.030147 | 0.022610 | 0.015317 | 0.007780 | 0.000486 | 30 |
| 31 | 0.081446 | | 0.067102 | | 0.052272 | | 0.037441 | 0.029904 | | 0.015074 | | 0.000243 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 8.9990 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | 0.089990 | 0.082347 | 0.075444 | 0.067801 | 0.060404 | 0.052761 | 0.045365 | 0.037722 | 0.030079 | 0.022682 | 0.015039 | 0.007643 | 01 |
| 02 | 0.089743 | 0.082100 | 0.075197 | 0.067554 | 0.060158 | 0.052515 | 0.045118 | 0.037475 | 0.029832 | 0.022436 | 0.014793 | 0.007396 | 02 |
| 03 | 0.089497 | 0.081854 | 0.074951 | 0.067308 | 0.059911 | 0.052268 | 0.044872 | 0.037229 | 0.029586 | 0.022189 | 0.014546 | 0.007150 | 03 |
| 04 | 0.089250 | 0.081607 | 0.074704 | 0.067061 | 0.059665 | 0.052022 | 0.044625 | 0.036982 | 0.029339 | 0.021943 | 0.014300 | 0.006903 | 04 |
| 05 | 0.089004 | 0.081361 | 0.074457 | 0.066814 | 0.059418 | 0.051775 | 0.044379 | 0.036736 | 0.029093 | 0.021696 | 0.014053 | 0.006657 | 05 |
| 06 | 0.088757 | 0.081114 | 0.074211 | 0.066568 | 0.059172 | 0.051529 | 0.044132 | 0.036489 | 0.028846 | 0.021450 | 0.013807 | 0.006410 | 06 |
| 07 | 0.088511 | 0.080868 | 0.073964 | 0.066321 | 0.058925 | 0.051282 | 0.043886 | 0.036243 | 0.028600 | 0.021203 | 0.013560 | 0.006164 | 07 |
| 08 | 0.088264 | 0.080621 | 0.073718 | 0.066075 | 0.058678 | 0.051035 | 0.043639 | 0.035996 | 0.028353 | 0.020957 | 0.013314 | 0.005917 | 08 |
| 09 | 0.088018 | 0.080375 | 0.073471 | 0.065828 | 0.058432 | 0.050789 | 0.043392 | 0.035749 | 0.028106 | 0.020710 | 0.013067 | 0.005671 | 09 |
| 10 | 0.087771 | 0.080128 | 0.073225 | 0.065582 | 0.058185 | 0.050542 | 0.043146 | 0.035503 | 0.027860 | 0.020463 | 0.012820 | 0.005424 | 10 |
| 11 | 0.087525 | 0.079882 | 0.072978 | 0.065335 | 0.057939 | 0.050296 | 0.042899 | 0.035256 | 0.027613 | 0.020217 | 0.012574 | 0.005178 | 11 |
| 12 | 0.087278 | 0.079635 | 0.072732 | 0.065089 | 0.057692 | 0.050049 | 0.042653 | 0.035010 | 0.027367 | 0.019970 | 0.012327 | 0.004931 | 12 |
| 13 | 0.087031 | 0.079388 | 0.072485 | 0.064842 | 0.057446 | 0.049803 | 0.042406 | 0.034763 | 0.027120 | 0.019724 | 0.012081 | 0.004684 | 13 |
| 14 | 0.086785 | 0.079142 | 0.072239 | 0.064596 | 0.057199 | 0.049556 | 0.042160 | 0.034517 | 0.026874 | 0.019477 | 0.011834 | 0.004438 | 14 |
| 15 | 0.086538 | 0.078895 | 0.071992 | 0.064349 | 0.056953 | 0.049310 | 0.041913 | 0.034270 | 0.026627 | 0.019231 | 0.011588 | 0.004191 | 15 |
| 16 | 0.086292 | 0.078649 | 0.071745 | 0.064102 | 0.056706 | 0.049063 | 0.041667 | 0.034024 | 0.026381 | 0.018984 | 0.011341 | 0.003945 | 16 |
| 17 | 0.086045 | 0.078402 | 0.071499 | 0.063856 | 0.056459 | 0.048816 | 0.041420 | 0.033777 | 0.026134 | 0.018738 | 0.011095 | 0.003698 | 17 |
| 18 | 0.085799 | 0.078156 | 0.071252 | 0.063609 | 0.056213 | 0.048570 | 0.041174 | 0.033531 | 0.025888 | 0.018491 | 0.010848 | 0.003452 | 18 |
| 19 | 0.085552 | 0.077909 | 0.071006 | 0.063363 | 0.055966 | 0.048323 | 0.040927 | 0.039941 | 0.025641 | 0.018245 | 0.010602 | 0.003205 | 19 |
| 20 | 0.085306 | 0.077663 | 0.070759 | 0.063116 | 0.055720 | 0.048077 | 0.040680 | 0.033037 | 0.025394 | 0.017998 | 0.010355 | 0.002959 | 20 |
| 21 | 0.085059 | 0.077416 | 0.070513 | 0.062870 | 0.055473 | 0.047830 | 0.040434 | 0.032791 | 0.025148 | 0.017751 | 0.010108 | 0.002712 | 21 |
| 22 | 0.084812 | 0.077170 | 0.070266 | 0.062623 | 0.055227 | 0.047584 | 0.040187 | 0.032544 | 0.024901 | 0.017505 | 0.009862 | 0.002465 | 22 |
| 23 | 0.084566 | 0.076923 | 0.070020 | 0.062377 | 0.054980 | 0.047337 | 0.039941 | 0.032298 | 0.024655 | 0.017258 | 0.009615 | 0.002219 | 23 |
| 24 | 0.084319 | 0.076676 | 0.069773 | 0.062130 | 0.054734 | 0.047091 | 0.039694 | 0.032051 | 0.024408 | 0.017012 | 0.009369 | 0.001972 | 24 |
| 25 | 0.084073 | 0.076430 | 0.069527 | 0.061884 | 0.054487 | 0.046844 | 0.039448 | 0.031805 | 0.024162 | 0.016765 | 0.009122 | 0.001726 | 25 |
| 26 | 0.083826 | 0.076183 | 0.069280 | 0.061637 | 0.054241 | 0.046598 | 0.039201 | 0.031558 | 0.023915 | 0.016519 | 0.008876 | 0.001479 | 26 |
| 27 | 0.083580 | 0.075937 | 0.069033 | 0.061390 | 0.053994 | 0.046351 | 0.038955 | 0.031312 | 0.023669 | 0.016272 | 0.008629 | 0.001233 | 27 |
| 28 | 0.083333 | 0.075690 | 0.068787 | 0.061144 | 0.053747 | 0.046104 | 0.038708 | 0.031065 | 0.023422 | 0.016026 | 0.008383 | 0.000986 | 28 |
| 29 | 0.083087 | | 0.068540 | 0.060897 | 0.053501 | 0.045858 | 0.038461 | 0.030818 | 0.023176 | 0.015779 | 0.008136 | 0.000740 | 29 |
| 30 | 0.082840 | | 0.068294 | 0.060651 | 0.053254 | 0.045611 | 0.038215 | 0.030572 | 0.022929 | 0.015533 | 0.007890 | 0.000493 | 30 |
| 31 | 0.082594 | | 0.068047 | | 0.053008 | | 0.037968 | 0.030325 | | 0.015286 | | 0.000247 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 8.828 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | 0.088280 | 0.080782 | 0.074010 | 0.066512 | 0.059256 | 0.051759 | 0.044503 | 0.037005 | 0.029507 | 0.022251 | 0.014754 | 0.007498 | 01 |
| 02 | 0.088038 | 0.080540 | 0.073768 | 0.066270 | 0.059015 | 0.051517 | 0.044261 | 0.036763 | 0.029265 | 0.022010 | 0.014512 | 0.007256 | 02 |
| 03 | 0.087796 | 0.080299 | 0.073526 | 0.066029 | 0.058773 | 0.051275 | 0.044019 | 0.036521 | 0.029024 | 0.021768 | 0.014270 | 0.007014 | 03 |
| 04 | 0.087554 | 0.080057 | 0.073284 | 0.065787 | 0.058531 | 0.051033 | 0.043777 | 0.036279 | 0.028782 | 0.021526 | 0.014028 | 0.006772 | 04 |
| 05 | 0.087313 | 0.079815 | 0.073043 | 0.065545 | 0.058289 | 0.050791 | 0.043535 | 0.036038 | 0.028540 | 0.021284 | 0.013786 | 0.006530 | 05 |
| 06 | 0.087071 | 0.079573 | 0.072801 | 0.065303 | 0.058047 | 0.050549 | 0.043293 | 0.035796 | 0.028298 | 0.021042 | 0.013544 | 0.006288 | 06 |
| 07 | 0.086829 | 0.079331 | 0.072559 | 0.065061 | 0.057805 | 0.050308 | 0.043052 | 0.035554 | 0.028056 | 0.020800 | 0.013302 | 0.006047 | 07 |
| 08 | 0.086587 | 0.079089 | 0.072317 | 0.064819 | 0.057563 | 0.050066 | 0.042810 | 0.035312 | 0.027814 | 0.020558 | 0.013061 | 0.005805 | 08 |
| 09 | 0.086345 | 0.078847 | 0.072075 | 0.064577 | 0.057322 | 0.049824 | 0.042568 | 0.035070 | 0.027572 | 0.020316 | 0.012819 | 0.005563 | 09 |
| 10 | 0.086103 | 0.078605 | 0.071833 | 0.064336 | 0.057080 | 0.049582 | 0.042326 | 0.034828 | 0.027331 | 0.020075 | 0.012577 | 0.005321 | 10 |
| 11 | 0.085861 | 0.078364 | 0.071591 | 0.064094 | 0.056838 | 0.049340 | 0.042084 | 0.034586 | 0.027089 | 0.019833 | 0.012335 | 0.005079 | 11 |
| 12 | 0.085620 | 0.078122 | 0.071350 | 0.063852 | 0.056596 | 0.049098 | 0.041842 | 0.034345 | 0.026847 | 0.019591 | 0.012093 | 0.004837 | 12 |
| 13 | 0.085378 | 0.077880 | 0.071108 | 0.063610 | 0.056354 | 0.048856 | 0.041600 | 0.034103 | 0.026605 | 0.019349 | 0.011851 | 0.004595 | 13 |
| 14 | 0.085136 | 0.077638 | 0.070866 | 0.063368 | 0.056112 | 0.048614 | 0.041359 | 0.033861 | 0.026363 | 0.019107 | 0.011609 | 0.004354 | 14 |
| 15 | 0.084894 | 0.077396 | 0.070624 | 0.063126 | 0.055870 | 0.048373 | 0.041117 | 0.033619 | 0.026121 | 0.018865 | 0.011368 | 0.004112 | 15 |
| 16 | 0.084652 | 0.077154 | 0.070382 | 0.062884 | 0.055628 | 0.048131 | 0.040875 | 0.033377 | 0.025879 | 0.018623 | 0.011126 | 0.003870 | 16 |
| 17 | 0.084410 | 0.076912 | 0.070140 | 0.062643 | 0.055387 | 0.047889 | 0.040633 | 0.033135 | 0.025637 | 0.018382 | 0.010884 | 0.003628 | 17 |
| 18 | 0.084168 | 0.076671 | 0.069898 | 0.062401 | 0.055145 | 0.047647 | 0.040391 | 0.032893 | 0.025396 | 0.018140 | 0.010642 | 0.003386 | 18 |
| 19 | 0.083926 | 0.076429 | 0.069657 | 0.062159 | 0.054903 | 0.047405 | 0.040149 | 0.039182 | 0.025154 | 0.017898 | 0.010400 | 0.003144 | 19 |
| 20 | 0.083685 | 0.076187 | 0.069415 | 0.061917 | 0.054661 | 0.047163 | 0.039907 | 0.032410 | 0.024912 | 0.017656 | 0.010158 | 0.002902 | 20 |
| 21 | 0.083443 | 0.075945 | 0.069173 | 0.061675 | 0.054419 | 0.046921 | 0.039666 | 0.032168 | 0.024670 | 0.017414 | 0.009916 | 0.002660 | 21 |
| 22 | 0.083201 | 0.075703 | 0.068931 | 0.061433 | 0.054177 | 0.046680 | 0.039424 | 0.031926 | 0.024428 | 0.017172 | 0.009675 | 0.002419 | 22 |
| 23 | 0.082959 | 0.075461 | 0.068689 | 0.061191 | 0.053935 | 0.046438 | 0.039182 | 0.031684 | 0.024186 | 0.016930 | 0.009433 | 0.002177 | 23 |
| 24 | 0.082717 | 0.075219 | 0.068447 | 0.060949 | 0.053694 | 0.046196 | 0.038940 | 0.031442 | 0.023944 | 0.016689 | 0.009191 | 0.001935 | 24 |
| 25 | 0.082475 | 0.074978 | 0.068205 | 0.060708 | 0.053452 | 0.045954 | 0.038698 | 0.031200 | 0.023703 | 0.016447 | 0.008949 | 0.001693 | 25 |
| 26 | 0.082233 | 0.074736 | 0.067964 | 0.060466 | 0.053210 | 0.045712 | 0.038456 | 0.030958 | 0.023461 | 0.016205 | 0.008707 | 0.001451 | 26 |
| 27 | 0.081992 | 0.074494 | 0.067722 | 0.060224 | 0.052968 | 0.045470 | 0.038214 | 0.030717 | 0.023219 | 0.015963 | 0.008465 | 0.001209 | 27 |
| 28 | 0.081750 | 0.074252 | 0.067480 | 0.059982 | 0.052726 | 0.045228 | 0.037972 | 0.030475 | 0.022977 | 0.015721 | 0.008223 | 0.000967 | 28 |
| 29 | 0.081508 | | 0.067238 | 0.059740 | 0.052484 | 0.044987 | 0.037731 | 0.030233 | 0.022735 | 0.015479 | 0.007981 | 0.000726 | 29 |
| 30 | 0.081266 | | 0.066996 | 0.059498 | 0.052242 | 0.044745 | 0.037489 | 0.029991 | 0.022493 | 0.015237 | 0.007740 | 0.000484 | 30 |
| 31 | 0.081024 | | 0.066754 | | 0.052001 | | 0.037247 | 0.029749 | | 0.014996 | | 0.000242 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 8.828 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01 | 0.088280 | 0.080782 | 0.074010 | 0.066512 | 0.059256 | 0.051759 | 0.044503 | 0.037005 | 0.029507 | 0.022251 | 0.014754 | 0.007498 | 01 |
| 02 | 0.088038 | 0.080540 | 0.073768 | 0.066270 | 0.059015 | 0.051517 | 0.044261 | 0.036763 | 0.029265 | 0.022010 | 0.014512 | 0.007256 | 02 |
| 03 | 0.087796 | 0.080299 | 0.073526 | 0.066029 | 0.058773 | 0.051275 | 0.044019 | 0.036521 | 0.029024 | 0.021768 | 0.014270 | 0.007014 | 03 |
| 04 | 0.087554 | 0.080057 | 0.073284 | 0.065787 | 0.058531 | 0.051033 | 0.043777 | 0.036279 | 0.028782 | 0.021526 | 0.014028 | 0.006772 | 04 |
| 05 | 0.087313 | 0.079815 | 0.073043 | 0.065545 | 0.058289 | 0.050791 | 0.043535 | 0.036038 | 0.028540 | 0.021284 | 0.013786 | 0.006530 | 05 |
| 06 | 0.087071 | 0.079573 | 0.072801 | 0.065303 | 0.058047 | 0.050549 | 0.043293 | 0.035796 | 0.028298 | 0.021042 | 0.013544 | 0.006288 | 06 |
| 07 | 0.086829 | 0.079331 | 0.072559 | 0.065061 | 0.057805 | 0.050308 | 0.043052 | 0.035554 | 0.028056 | 0.020800 | 0.013302 | 0.006047 | 07 |
| 08 | 0.086587 | 0.079089 | 0.072317 | 0.064819 | 0.057563 | 0.050066 | 0.042810 | 0.035312 | 0.027814 | 0.020558 | 0.013061 | 0.005805 | 08 |
| 09 | 0.086345 | 0.078847 | 0.072075 | 0.064577 | 0.057322 | 0.049824 | 0.042568 | 0.035070 | 0.027572 | 0.020316 | 0.012819 | 0.005563 | 09 |
| 10 | 0.086103 | 0.078605 | 0.071833 | 0.064336 | 0.057080 | 0.049582 | 0.042326 | 0.034828 | 0.027331 | 0.020075 | 0.012577 | 0.005321 | 10 |
| 11 | 0.085861 | 0.078364 | 0.071591 | 0.064094 | 0.056838 | 0.049340 | 0.042084 | 0.034586 | 0.027089 | 0.019833 | 0.012335 | 0.005079 | 11 |
| 12 | 0.085620 | 0.078122 | 0.071350 | 0.063852 | 0.056596 | 0.049098 | 0.041842 | 0.034345 | 0.026847 | 0.019591 | 0.012093 | 0.004837 | 12 |
| 13 | 0.085378 | 0.077880 | 0.071108 | 0.063610 | 0.056354 | 0.048856 | 0.041600 | 0.034103 | 0.026605 | 0.019349 | 0.011851 | 0.004595 | 13 |
| 14 | 0.085136 | 0.077638 | 0.070866 | 0.063368 | 0.056112 | 0.048614 | 0.041359 | 0.033861 | 0.026363 | 0.019107 | 0.011609 | 0.004354 | 14 |
| 15 | 0.084894 | 0.077396 | 0.070624 | 0.063126 | 0.055870 | 0.048373 | 0.041117 | 0.033619 | 0.026121 | 0.018865 | 0.011368 | 0.004112 | 15 |
| 16 | 0.084652 | 0.077154 | 0.070382 | 0.062884 | 0.055628 | 0.048131 | 0.040875 | 0.033377 | 0.025879 | 0.018623 | 0.011126 | 0.003870 | 16 |
| 17 | 0.084410 | 0.076912 | 0.070140 | 0.062643 | 0.055387 | 0.047889 | 0.040633 | 0.033135 | 0.025637 | 0.018382 | 0.010884 | 0.003628 | 17 |
| 18 | 0.084168 | 0.076671 | 0.069898 | 0.062401 | 0.055145 | 0.047647 | 0.040391 | 0.032893 | 0.025396 | 0.018140 | 0.010642 | 0.003386 | 18 |
| 19 | 0.083926 | 0.076429 | 0.069657 | 0.062159 | 0.054903 | 0.047405 | 0.040149 | 0.039182 | 0.025154 | 0.017898 | 0.010400 | 0.003144 | 19 |
| 20 | 0.083685 | 0.076187 | 0.069415 | 0.061917 | 0.054661 | 0.047163 | 0.039907 | 0.032410 | 0.024912 | 0.017656 | 0.010158 | 0.002902 | 20 |
| 21 | 0.083443 | 0.075945 | 0.069173 | 0.061675 | 0.054419 | 0.046921 | 0.039666 | 0.032168 | 0.024670 | 0.017414 | 0.009916 | 0.002660 | 21 |
| 22 | 0.083201 | 0.075703 | 0.068931 | 0.061433 | 0.054177 | 0.046680 | 0.039424 | 0.031926 | 0.024428 | 0.017172 | 0.009675 | 0.002419 | 22 |
| 23 | 0.082959 | 0.075461 | 0.068689 | 0.061191 | 0.053935 | 0.046438 | 0.039182 | 0.031684 | 0.024186 | 0.016930 | 0.009433 | 0.002177 | 23 |
| 24 | 0.082717 | 0.075219 | 0.068447 | 0.060949 | 0.053694 | 0.046196 | 0.038940 | 0.031442 | 0.023944 | 0.016689 | 0.009191 | 0.001935 | 24 |
| 25 | 0.082475 | 0.074978 | 0.068205 | 0.060708 | 0.053452 | 0.045954 | 0.038698 | 0.031200 | 0.023703 | 0.016447 | 0.008949 | 0.001693 | 25 |
| 26 | 0.082233 | 0.074736 | 0.067964 | 0.060466 | 0.053210 | 0.045712 | 0.038456 | 0.030958 | 0.023461 | 0.016205 | 0.008707 | 0.001451 | 26 |
| 27 | 0.081992 | 0.074494 | 0.067722 | 0.060224 | 0.052968 | 0.045470 | 0.038214 | 0.030717 | 0.023219 | 0.015963 | 0.008465 | 0.001209 | 27 |
| 28 | 0.081750 | 0.074252 | 0.067480 | 0.059982 | 0.052726 | 0.045228 | 0.037972 | 0.030475 | 0.022977 | 0.015721 | 0.008223 | 0.000967 | 28 |
| 29 | 0.081508 | | 0.067238 | 0.059740 | 0.052484 | 0.044987 | 0.037731 | 0.030233 | 0.022735 | 0.015479 | 0.007981 | 0.000726 | 29 |
| 30 | 0.081266 | | 0.066996 | 0.059498 | 0.052242 | 0.044745 | 0.037489 | 0.029991 | 0.022493 | 0.015237 | 0.007740 | 0.000484 | 30 |
| 31 | 0.081024 | | 0.066754 | | 0.052001 | | 0.037247 | 0.029749 | | 0.014996 | | 0.000242 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 8.542 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 0.085420 | 0.078165 | 0.071612 | 0.064358 | 0.057337 | 0.050082 | 0.043061 | 0.035806 | 0.028551 | 0.021531 | 0.014276 | 0.007255 | 01 |
| 2 | 0.085186 | 0.077931 | 0.071378 | 0.064124 | 0.057103 | 0.049848 | 0.042827 | 0.035572 | 0.028317 | 0.021296 | 0.014042 | 0.007021 | 02 |
| 3 | 0.084952 | 0.077697 | 0.071144 | 0.063889 | 0.056869 | 0.049614 | 0.042593 | 0.035338 | 0.028083 | 0.021062 | 0.013808 | 0.006787 | 03 |
| 4 | 0.084718 | 0.077463 | 0.070910 | 0.063655 | 0.056635 | 0.049380 | 0.042359 | 0.035104 | 0.027849 | 0.020828 | 0.013574 | 0.006553 | 04 |
| 5 | 0.084484 | 0.077229 | 0.070676 | 0.063421 | 0.056401 | 0.049146 | 0.042125 | 0.034870 | 0.027615 | 0.020594 | 0.013340 | 0.006319 | 05 |
| 6 | 0.084250 | 0.076995 | 0.070442 | 0.063187 | 0.056167 | 0.048912 | 0.041891 | 0.034636 | 0.027381 | 0.020360 | 0.013106 | 0.006085 | 06 |
| 7 | 0.084016 | 0.076761 | 0.070208 | 0.062953 | 0.055933 | 0.048678 | 0.041657 | 0.034402 | 0.027147 | 0.020126 | 0.012872 | 0.005851 | 07 |
| 8 | 0.083782 | 0.076527 | 0.069974 | 0.062719 | 0.055699 | 0.048444 | 0.041423 | 0.034168 | 0.026913 | 0.019892 | 0.012637 | 0.005617 | 08 |
| 9 | 0.083548 | 0.076293 | 0.069740 | 0.062485 | 0.055464 | 0.048210 | 0.041189 | 0.033934 | 0.026679 | 0.019658 | 0.012403 | 0.005383 | 09 |
| 10 | 0.083314 | 0.076059 | 0.069506 | 0.062251 | 0.055230 | 0.047976 | 0.040955 | 0.033700 | 0.026445 | 0.019424 | 0.012169 | 0.005149 | 10 |
| 11 | 0.083080 | 0.075825 | 0.069272 | 0.062017 | 0.054996 | 0.047742 | 0.040721 | 0.033466 | 0.026211 | 0.019190 | 0.011935 | 0.004915 | 11 |
| 12 | 0.082846 | 0.075591 | 0.069038 | 0.061783 | 0.054762 | 0.047508 | 0.040487 | 0.033232 | 0.025977 | 0.018956 | 0.011701 | 0.004681 | 12 |
| 13 | 0.082612 | 0.075357 | 0.068804 | 0.061549 | 0.054528 | 0.047274 | 0.040253 | 0.032998 | 0.025743 | 0.018722 | 0.011467 | 0.004447 | 13 |
| 14 | 0.082378 | 0.075123 | 0.068570 | 0.061315 | 0.054294 | 0.047040 | 0.040019 | 0.032764 | 0.025509 | 0.018488 | 0.011233 | 0.004212 | 14 |
| 15 | 0.082144 | 0.074889 | 0.068336 | 0.061081 | 0.054060 | 0.046805 | 0.039785 | 0.032530 | 0.025275 | 0.018254 | 0.010999 | 0.003978 | 15 |
| 16 | 0.081910 | 0.074655 | 0.068102 | 0.060847 | 0.053826 | 0.046571 | 0.039551 | 0.032296 | 0.025041 | 0.018020 | 0.010765 | 0.003744 | 16 |
| 17 | 0.081676 | 0.074421 | 0.067868 | 0.060613 | 0.053592 | 0.046337 | 0.039317 | 0.032062 | 0.024807 | 0.017786 | 0.010531 | 0.003510 | 17 |
| 18 | 0.081442 | 0.074187 | 0.067634 | 0.060379 | 0.053358 | 0.046103 | 0.039083 | 0.031828 | 0.024573 | 0.017552 | 0.010297 | 0.003276 | 18 |
| 19 | 0.081208 | 0.073953 | 0.067400 | 0.060145 | 0.053124 | 0.045869 | 0.038849 | 0.031594 | 0.024339 | 0.017318 | 0.010063 | 0.003042 | 19 |
| 20 | 0.080973 | 0.073719 | 0.067166 | 0.059911 | 0.052890 | 0.045635 | 0.038615 | 0.031360 | 0.024105 | 0.017084 | 0.009829 | 0.002808 | 20 |
| 21 | 0.080739 | 0.073485 | 0.066932 | 0.059677 | 0.052656 | 0.045401 | 0.038380 | 0.031126 | 0.023871 | 0.016850 | 0.009595 | 0.002574 | 21 |
| 22 | 0.080505 | 0.073251 | 0.066698 | 0.059443 | 0.052422 | 0.045167 | 0.038146 | 0.030892 | 0.023637 | 0.016616 | 0.009361 | 0.002340 | 22 |
| 23 | 0.080271 | 0.073017 | 0.066464 | 0.059209 | 0.052188 | 0.044933 | 0.037912 | 0.030658 | 0.023403 | 0.016382 | 0.009127 | 0.002106 | 23 |
| 24 | 0.080037 | 0.072783 | 0.066230 | 0.058975 | 0.051954 | 0.044699 | 0.037678 | 0.030424 | 0.023169 | 0.016148 | 0.008893 | 0.001872 | 24 |
| 25 | 0.079803 | 0.072548 | 0.065996 | 0.058741 | 0.051720 | 0.044465 | 0.037444 | 0.030190 | 0.022935 | 0.015914 | 0.008659 | 0.001638 | 25 |
| 26 | 0.079569 | 0.072314 | 0.065762 | 0.058507 | 0.051486 | 0.044231 | 0.037210 | 0.029956 | 0.022701 | 0.015680 | 0.008425 | 0.001404 | 26 |
| 27 | 0.079335 | 0.072080 | 0.065528 | 0.058273 | 0.051252 | 0.043997 | 0.036976 | 0.029721 | 0.022467 | 0.015446 | 0.008191 | 0.001170 | 27 |
| 28 | 0.079101 | 0.071846 | 0.065294 | 0.058039 | 0.051018 | 0.043763 | 0.036742 | 0.029487 | 0.022233 | 0.015212 | 0.007957 | 0.000936 | 28 |
| 29 | 0.078867 | 0.071612 | 0.065060 | 0.057805 | 0.050784 | 0.043529 | 0.036508 | 0.029253 | 0.021999 | 0.014978 | 0.007723 | 0.000702 | 29 |
| 30 | 0.078633 | | 0.064826 | 0.057571 | 0.050550 | 0.043295 | 0.036274 | 0.029019 | 0.021765 | 0.014744 | 0.007489 | 0.000468 | 30 |
| 31 | 0.078399 | | 0.064592 | | 0.050316 | | 0.036040 | 0.028785 | | 0.014510 | | 0.000234 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 8.667 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBE | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 0.086670 | 0.078165 | 0.071612 | 0.064358 | 0.057337 | 0.050082 | 0.043061 | 0.035806 | 0.028551 | 0.021531 | 0.014276 | 0.007255 | 01 |
| 2 | 0.085186 | 0.077931 | 0.071378 | 0.064124 | 0.057103 | 0.049848 | 0.042827 | 0.035572 | 0.028317 | 0.021296 | 0.014042 | 0.007021 | 02 |
| 3 | 0.084952 | 0.077697 | 0.071144 | 0.063889 | 0.056869 | 0.049614 | 0.042593 | 0.035338 | 0.028083 | 0.021062 | 0.013808 | 0.006787 | 03 |
| 4 | 0.084718 | 0.077463 | 0.070910 | 0.063655 | 0.056635 | 0.049380 | 0.042359 | 0.035104 | 0.027849 | 0.020828 | 0.013574 | 0.006553 | 04 |
| 5 | 0.084484 | 0.077229 | 0.070676 | 0.063421 | 0.056401 | 0.049146 | 0.042125 | 0.034870 | 0.027615 | 0.020594 | 0.013340 | 0.006319 | 05 |
| 6 | 0.084250 | 0.076995 | 0.070442 | 0.063187 | 0.056167 | 0.048912 | 0.041891 | 0.034636 | 0.027381 | 0.020360 | 0.013106 | 0.006085 | 06 |
| 7 | 0.084016 | 0.076761 | 0.070208 | 0.062953 | 0.055933 | 0.048678 | 0.041657 | 0.034402 | 0.027147 | 0.020126 | 0.012872 | 0.005851 | 07 |
| 8 | 0.083782 | 0.076527 | 0.069974 | 0.062719 | 0.055699 | 0.048444 | 0.041423 | 0.034168 | 0.026913 | 0.019892 | 0.012637 | 0.005617 | 08 |
| 9 | 0.083548 | 0.076293 | 0.069740 | 0.062485 | 0.055464 | 0.048210 | 0.041189 | 0.033934 | 0.026679 | 0.019658 | 0.012403 | 0.005383 | 09 |
| 10 | 0.083314 | 0.076059 | 0.069506 | 0.062251 | 0.055230 | 0.047976 | 0.040955 | 0.033700 | 0.026445 | 0.019424 | 0.012169 | 0.005149 | 10 |
| 11 | 0.083080 | 0.075825 | 0.069272 | 0.062017 | 0.054996 | 0.047742 | 0.040721 | 0.033466 | 0.026211 | 0.019190 | 0.011935 | 0.004915 | 11 |
| 12 | 0.082846 | 0.075591 | 0.069038 | 0.061783 | 0.054762 | 0.047508 | 0.040487 | 0.033232 | 0.025977 | 0.018956 | 0.011701 | 0.004681 | 12 |
| 13 | 0.082612 | 0.075357 | 0.068804 | 0.061549 | 0.054528 | 0.047274 | 0.040253 | 0.032998 | 0.025743 | 0.018722 | 0.011467 | 0.004447 | 13 |
| 14 | 0.082378 | 0.075123 | 0.068570 | 0.061315 | 0.054294 | 0.047040 | 0.040019 | 0.032764 | 0.025509 | 0.018488 | 0.011233 | 0.004212 | 14 |
| 15 | 0.082144 | 0.074889 | 0.068336 | 0.061081 | 0.054060 | 0.046805 | 0.039785 | 0.032530 | 0.025275 | 0.018254 | 0.010999 | 0.003978 | 15 |
| 16 | 0.081910 | 0.074655 | 0.068102 | 0.060847 | 0.053826 | 0.046571 | 0.039551 | 0.032296 | 0.025041 | 0.018020 | 0.010765 | 0.003744 | 16 |
| 17 | 0.081676 | 0.074421 | 0.067868 | 0.060613 | 0.053592 | 0.046337 | 0.039317 | 0.032062 | 0.024807 | 0.017786 | 0.010531 | 0.003510 | 17 |
| 18 | 0.081442 | 0.074187 | 0.067634 | 0.060379 | 0.053358 | 0.046103 | 0.039083 | 0.031828 | 0.024573 | 0.017552 | 0.010297 | 0.003276 | 18 |
| 19 | 0.081208 | 0.073953 | 0.067400 | 0.060145 | 0.053124 | 0.045869 | 0.038849 | 0.031594 | 0.024339 | 0.017318 | 0.010063 | 0.003042 | 19 |
| 20 | 0.080973 | 0.073719 | 0.067166 | 0.059911 | 0.052890 | 0.045635 | 0.038615 | 0.031360 | 0.024105 | 0.017084 | 0.009829 | 0.002808 | 20 |
| 21 | 0.080739 | 0.073485 | 0.066932 | 0.059677 | 0.052656 | 0.045401 | 0.038380 | 0.031126 | 0.023871 | 0.016850 | 0.009595 | 0.002574 | 21 |
| 22 | 0.080505 | 0.073251 | 0.066698 | 0.059443 | 0.052422 | 0.045167 | 0.038146 | 0.030892 | 0.023637 | 0.016616 | 0.009361 | 0.002340 | 22 |
| 23 | 0.080271 | 0.073017 | 0.066464 | 0.059209 | 0.052188 | 0.044933 | 0.037912 | 0.030658 | 0.023403 | 0.016382 | 0.009127 | 0.002106 | 23 |
| 24 | 0.080037 | 0.072783 | 0.066230 | 0.058975 | 0.051954 | 0.044699 | 0.037678 | 0.030424 | 0.023169 | 0.016148 | 0.008893 | 0.001872 | 24 |
| 25 | 0.079803 | 0.072548 | 0.065996 | 0.058741 | 0.051720 | 0.044465 | 0.037444 | 0.030190 | 0.022935 | 0.015914 | 0.008659 | 0.001638 | 25 |
| 26 | 0.079569 | 0.072314 | 0.065762 | 0.058507 | 0.051486 | 0.044231 | 0.037210 | 0.029956 | 0.022701 | 0.015680 | 0.008425 | 0.001404 | 26 |
| 27 | 0.079335 | 0.072080 | 0.065528 | 0.058273 | 0.051252 | 0.043997 | 0.036976 | 0.029721 | 0.022467 | 0.015446 | 0.008191 | 0.001170 | 27 |
| 28 | 0.079101 | 0.071846 | 0.065294 | 0.058039 | 0.051018 | 0.043763 | 0.036742 | 0.029487 | 0.022233 | 0.015212 | 0.007957 | 0.000936 | 28 |
| 29 | 0.078867 | 0.071612 | 0.065060 | 0.057805 | 0.050784 | 0.043529 | 0.036508 | 0.029253 | 0.021999 | 0.014978 | 0.007723 | 0.000702 | 29 |
| 30 | 0.078633 | | 0.064826 | 0.057571 | 0.050550 | 0.043295 | 0.036274 | 0.029019 | 0.021765 | 0.014744 | 0.007489 | 0.000468 | 30 |
| 31 | 0.078399 | | 0.064592 | | 0.050316 | | 0.036040 | 0.028785 | | 0.014510 | | 0.000234 | 31 |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 8.469 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 0.084690 | 0.077497 | 0.071000 | 0.063808 | 0.056847 | 0.049654 | 0.042693 | 0.035500 | 0.028307 | 0.021347 | 0.014154 | 0.007193 | 01 |
| 2 | 0.084458 | 0.077265 | 0.070768 | 0.063576 | 0.056615 | 0.049422 | 0.042461 | 0.035268 | 0.028075 | 0.021114 | 0.013922 | 0.006961 | 02 |
| 3 | 0.084226 | 0.077033 | 0.070536 | 0.063343 | 0.056383 | 0.049190 | 0.042229 | 0.035036 | 0.027843 | 0.020882 | 0.013690 | 0.006729 | 03 |
| 4 | 0.083994 | 0.076801 | 0.070304 | 0.063111 | 0.056151 | 0.048958 | 0.041997 | 0.034804 | 0.027611 | 0.020650 | 0.013458 | 0.006497 | 04 |
| 5 | 0.083762 | 0.076569 | 0.070072 | 0.062879 | 0.055919 | 0.048726 | 0.041765 | 0.034572 | 0.027379 | 0.020418 | 0.013226 | 0.006265 | 05 |
| 6 | 0.083530 | 0.076337 | 0.069840 | 0.062647 | 0.055687 | 0.048494 | 0.041533 | 0.034340 | 0.027147 | 0.020186 | 0.012994 | 0.006033 | 06 |
| 7 | 0.083298 | 0.076105 | 0.069608 | 0.062415 | 0.055455 | 0.048262 | 0.041301 | 0.034108 | 0.026915 | 0.019954 | 0.012762 | 0.005801 | 07 |
| 8 | 0.083066 | 0.075873 | 0.069376 | 0.062183 | 0.055223 | 0.048030 | 0.041069 | 0.033876 | 0.026683 | 0.019722 | 0.012529 | 0.005569 | 08 |
| 9 | 0.082834 | 0.075641 | 0.069144 | 0.061951 | 0.054990 | 0.047798 | 0.040837 | 0.033644 | 0.026451 | 0.019490 | 0.012297 | 0.005337 | 09 |
| 10 | 0.082602 | 0.075409 | 0.068912 | 0.061719 | 0.054758 | 0.047566 | 0.040605 | 0.033412 | 0.026219 | 0.019258 | 0.012065 | 0.005105 | 10 |
| 11 | 0.082370 | 0.075177 | 0.068680 | 0.061487 | 0.054526 | 0.047334 | 0.040373 | 0.033180 | 0.025987 | 0.019026 | 0.011833 | 0.004873 | 11 |
| 12 | 0.082138 | 0.074945 | 0.068448 | 0.061255 | 0.054294 | 0.047102 | 0.040141 | 0.032948 | 0.025755 | 0.018794 | 0.011601 | 0.004641 | 12 |
| 13 | 0.081906 | 0.074713 | 0.068216 | 0.061023 | 0.054062 | 0.046870 | 0.039909 | 0.032716 | 0.025523 | 0.018562 | 0.011369 | 0.004409 | 13 |
| 14 | 0.081674 | 0.074481 | 0.067984 | 0.060791 | 0.053830 | 0.046638 | 0.039677 | 0.032484 | 0.025291 | 0.018330 | 0.011137 | 0.004176 | 14 |
| 15 | 0.081442 | 0.074249 | 0.067752 | 0.060559 | 0.053598 | 0.046405 | 0.039445 | 0.032252 | 0.025059 | 0.018098 | 0.010905 | 0.003944 | 15 |
| 16 | 0.081210 | 0.074017 | 0.067520 | 0.060327 | 0.053366 | 0.046173 | 0.039213 | 0.032020 | 0.024827 | 0.017866 | 0.010673 | 0.003712 | 16 |
| 17 | 0.080978 | 0.073785 | 0.067288 | 0.060095 | 0.053134 | 0.045941 | 0.038981 | 0.031788 | 0.024595 | 0.017634 | 0.010441 | 0.003480 | 17 |
| 18 | 0.080746 | 0.073553 | 0.067056 | 0.059863 | 0.052902 | 0.045709 | 0.038749 | 0.031556 | 0.024363 | 0.017402 | 0.010209 | 0.003248 | 18 |
| 19 | 0.080514 | 0.073321 | 0.066824 | 0.059631 | 0.052670 | 0.045477 | 0.038517 | 0.031324 | 0.024131 | 0.017170 | 0.009977 | 0.003016 | 19 |
| 20 | 0.080281 | 0.073089 | 0.066592 | 0.059399 | 0.052438 | 0.045245 | 0.038285 | 0.031092 | 0.023899 | 0.016938 | 0.009745 | 0.002784 | 20 |
| 21 | 0.080049 | 0.072857 | 0.066360 | 0.059167 | 0.052206 | 0.045013 | 0.038052 | 0.030860 | 0.023667 | 0.016706 | 0.009513 | 0.002552 | 21 |
| 22 | 0.079817 | 0.072625 | 0.066128 | 0.058935 | 0.051974 | 0.044781 | 0.037820 | 0.030628 | 0.023435 | 0.016474 | 0.009281 | 0.002320 | 22 |
| 23 | 0.079585 | 0.072393 | 0.065896 | 0.058703 | 0.051742 | 0.044549 | 0.037588 | 0.030396 | 0.023203 | 0.016242 | 0.009049 | 0.002088 | 23 |
| 24 | 0.079353 | 0.072161 | 0.065664 | 0.058471 | 0.051510 | 0.044317 | 0.037356 | 0.030164 | 0.022971 | 0.016010 | 0.008817 | 0.001856 | 24 |
| 25 | 0.079121 | 0.071928 | 0.065432 | 0.058239 | 0.051278 | 0.044085 | 0.037124 | 0.029932 | 0.022739 | 0.015778 | 0.008585 | 0.001624 | 25 |
| 26 | 0.078889 | 0.071696 | 0.065200 | 0.058007 | 0.051046 | 0.043853 | 0.036892 | 0.029700 | 0.022507 | 0.015546 | 0.008353 | 0.001392 | 26 |
| 27 | 0.078657 | 0.071464 | 0.064968 | 0.057775 | 0.050814 | 0.043621 | 0.036660 | 0.029467 | 0.022275 | 0.015314 | 0.008121 | 0.001160 | 27 |
| 28 | 0.078425 | 0.071232 | 0.064736 | 0.057543 | 0.050582 | 0.043389 | 0.036428 | 0.029235 | 0.022043 | 0.015082 | 0.007889 | 0.000928 | 28 |
| 29 | 0.078193 | 0.071000 | 0.064504 | 0.057311 | 0.050350 | 0.043157 | 0.036196 | 0.029003 | 0.021811 | 0.014850 | 0.007657 | 0.000696 | 29 |
| 30 | 0.077961 | | 0.064272 | 0.057079 | 0.050118 | 0.042925 | 0.035964 | 0.028771 | 0.021579 | 0.014618 | 0.007425 | 0.000464 | 30 |
| 31 | 0.077729 | | 0.064040 | | 0.049886 | | 0.035732 | 0.028539 | | 0.014386 | | 0.000232 | 31 |
| | | 334 | 306 | 275 | 245 | 214 | 184 | 153 | 122 | 92 | 61 | 31 | |

FACTORS FOR COMPUTING INTEREST CHARGE ON $1.00
AT 8.594 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

| DAY | JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | DAY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 0.085940 | 0.077497 | 0.071000 | 0.063808 | 0.056847 | 0.049654 | 0.042693 | 0.035500 | 0.028307 | 0.021347 | 0.014154 | 0.007193 | 01 |
| 2 | 0.084458 | 0.077265 | 0.070768 | 0.063576 | 0.056615 | 0.049422 | 0.042461 | 0.035268 | 0.028075 | 0.021114 | 0.013922 | 0.006961 | 02 |
| 3 | 0.084226 | 0.077033 | 0.070536 | 0.063343 | 0.056383 | 0.049190 | 0.042229 | 0.035036 | 0.027843 | 0.020882 | 0.013690 | 0.006729 | 03 |
| 4 | 0.083994 | 0.076801 | 0.070304 | 0.063111 | 0.056151 | 0.048958 | 0.041997 | 0.034804 | 0.027611 | 0.020650 | 0.013458 | 0.006497 | 04 |
| 5 | 0.083762 | 0.076569 | 0.070072 | 0.062879 | 0.055919 | 0.048726 | 0.041765 | 0.034572 | 0.027379 | 0.020418 | 0.013226 | 0.006265 | 05 |
| 6 | 0.083530 | 0.076337 | 0.069840 | 0.062647 | 0.055687 | 0.048494 | 0.041533 | 0.034340 | 0.027147 | 0.020186 | 0.012994 | 0.006033 | 06 |
| 7 | 0.083298 | 0.076105 | 0.069608 | 0.062415 | 0.055455 | 0.048262 | 0.041301 | 0.034108 | 0.026915 | 0.019954 | 0.012762 | 0.005801 | 07 |
| 8 | 0.083066 | 0.075873 | 0.069376 | 0.062183 | 0.055223 | 0.048030 | 0.041069 | 0.033876 | 0.026683 | 0.019722 | 0.012529 | 0.005569 | 08 |
| 9 | 0.082834 | 0.075641 | 0.069144 | 0.061951 | 0.054990 | 0.047798 | 0.040837 | 0.033644 | 0.026451 | 0.019490 | 0.012297 | 0.005337 | 09 |
| 10 | 0.082602 | 0.075409 | 0.068912 | 0.061719 | 0.054758 | 0.047566 | 0.040605 | 0.033412 | 0.026219 | 0.019258 | 0.012065 | 0.005105 | 10 |
| 11 | 0.082370 | 0.075177 | 0.068680 | 0.061487 | 0.054526 | 0.047334 | 0.040373 | 0.033180 | 0.025987 | 0.019026 | 0.011833 | 0.004873 | 11 |
| 12 | 0.082138 | 0.074945 | 0.068448 | 0.061255 | 0.054294 | 0.047102 | 0.040141 | 0.032948 | 0.025755 | 0.018794 | 0.011601 | 0.004641 | 12 |
| 13 | 0.081906 | 0.074713 | 0.068216 | 0.061023 | 0.054062 | 0.046870 | 0.039909 | 0.032716 | 0.025523 | 0.018562 | 0.011369 | 0.004409 | 13 |
| 14 | 0.081674 | 0.074481 | 0.067984 | 0.060791 | 0.053830 | 0.046638 | 0.039677 | 0.032484 | 0.025291 | 0.018330 | 0.011137 | 0.004176 | 14 |
| 15 | 0.081442 | 0.074249 | 0.067752 | 0.060559 | 0.053598 | 0.046405 | 0.039445 | 0.032252 | 0.025059 | 0.018098 | 0.010905 | 0.003944 | 15 |
| 16 | 0.081210 | 0.074017 | 0.067520 | 0.060327 | 0.053366 | 0.046173 | 0.039213 | 0.032020 | 0.024827 | 0.017866 | 0.010673 | 0.003712 | 16 |
| 17 | 0.080978 | 0.073785 | 0.067288 | 0.060095 | 0.053134 | 0.045941 | 0.038981 | 0.031788 | 0.024595 | 0.017634 | 0.010441 | 0.003480 | 17 |
| 18 | 0.080746 | 0.073553 | 0.067056 | 0.059863 | 0.052902 | 0.045709 | 0.038749 | 0.031556 | 0.024363 | 0.017402 | 0.010209 | 0.003248 | 18 |
| 19 | 0.080514 | 0.073321 | 0.066824 | 0.059631 | 0.052670 | 0.045477 | 0.038517 | 0.031324 | 0.024131 | 0.017170 | 0.009977 | 0.003016 | 19 |
| 20 | 0.080281 | 0.073089 | 0.066592 | 0.059399 | 0.052438 | 0.045245 | 0.038285 | 0.031092 | 0.023899 | 0.016938 | 0.009745 | 0.002784 | 20 |
| 21 | 0.080049 | 0.072857 | 0.066360 | 0.059167 | 0.052206 | 0.045013 | 0.038052 | 0.030860 | 0.023667 | 0.016706 | 0.009513 | 0.002552 | 21 |
| 22 | 0.079817 | 0.072625 | 0.066128 | 0.058935 | 0.051974 | 0.044781 | 0.037820 | 0.030628 | 0.023435 | 0.016474 | 0.009281 | 0.002320 | 22 |
| 23 | 0.079585 | 0.072393 | 0.065896 | 0.058703 | 0.051742 | 0.044549 | 0.037588 | 0.030396 | 0.023203 | 0.016242 | 0.009049 | 0.002088 | 23 |
| 24 | 0.079353 | 0.072161 | 0.065664 | 0.058471 | 0.051510 | 0.044317 | 0.037356 | 0.030164 | 0.022971 | 0.016010 | 0.008817 | 0.001856 | 24 |
| 25 | 0.079121 | 0.071928 | 0.065432 | 0.058239 | 0.051278 | 0.044085 | 0.037124 | 0.029932 | 0.022739 | 0.015778 | 0.008585 | 0.001624 | 25 |
| 26 | 0.078889 | 0.071696 | 0.065200 | 0.058007 | 0.051046 | 0.043853 | 0.036892 | 0.029700 | 0.022507 | 0.015546 | 0.008353 | 0.001392 | 26 |
| 27 | 0.078657 | 0.071464 | 0.064968 | 0.057775 | 0.050814 | 0.043621 | 0.036660 | 0.029467 | 0.022275 | 0.015314 | 0.008121 | 0.001160 | 27 |
| 28 | 0.078425 | 0.071232 | 0.064736 | 0.057543 | 0.050582 | 0.043389 | 0.036428 | 0.029235 | 0.022043 | 0.015082 | 0.007889 | 0.000928 | 28 |
| 29 | 0.078193 | 0.071000 | 0.064504 | 0.057311 | 0.050350 | 0.043157 | 0.036196 | 0.029003 | 0.021811 | 0.014850 | 0.007657 | 0.000696 | 29 |
| 30 | 0.077961 | | 0.064272 | 0.057079 | 0.050118 | 0.042925 | 0.035964 | 0.028771 | 0.021579 | 0.014618 | 0.007425 | 0.000464 | 30 |
| 31 | 0.077729 | | 0.064040 | | 0.049886 | | 0.035732 | 0.028539 | | 0.014386 | | 0.000232 | 31 |
| | | 334 | 306 | 275 | 245 | 214 | 184 | 153 | 122 | 92 | 61 | 31 | |

AMORITIZATION SCHEDULE FOR 10.8980

| NO. PMTS. | BI-MTHLY FACTOR | QUARTERLY FACTOR | ANNUAL FACTOR | NO. YEARS | NO. MONTHS | MONTHLY FACTOR | SEMI-ANNUAL FACTOR | NO. MONTHS | MONTHLY FACTOR |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 1.01816 | 0.26726 | 1.10898 | 1 | 12 | 0.08834 | 0.54123 | 1 | 1.00908 |
| 2 | 0.51367 | 0.14081 | 0.58315 | 2 | 24 | 0.04657 | 0.28496 | 2 | 0.50683 |
| 3 | 0.34552 | 0.09882 | 0.40849 | 3 | 36 | 0.03270 | 0.19986 | 3 | 0.33941 |
| 4 | 0.26146 | 0.07795 | 0.32163 | 4 | 48 | 0.02580 | 0.15755 | 4 | 0.25571 |
| 5 | 0.21103 | 0.06552 | 0.26988 | 5 | 60 | 0.02170 | 0.13235 | 5 | 0.20549 |
| 6 | 0.17743 | 0.05731 | 0.23569 | 6 | 72 | 0.01899 | 0.11571 | 6 | 0.17201 |
| 7 | 0.15343 | 0.05152 | 0.21152 | 7 | 84 | 0.01707 | 0.10395 | 7 | 0.14810 |
| 8 | 0.13544 | 0.04723 | 0.19362 | 8 | 96 | 0.01566 | 0.09525 | 8 | 0.13017 |
| 9 | 0.12145 | 0.04395 | 0.17989 | 9 | 108 | 0.01457 | 0.08858 | 9 | 0.11622 |
| 10 | 0.11026 | 0.04136 | 0.16908 | 10 | 120 | 0.01372 | 0.08333 | 10 | 0.10507 |
| 11 | 0.10112 | 0.03929 | 0.16039 | 11 | 132 | 0.01304 | 0.07912 | 11 | 0.09594 |
| 12 | 0.09350 | 0.03759 | 0.15328 | 12 | 144 | 0.01248 | 0.07567 | 12 | 0.08834 |
| 13 | 0.08706 | 0.03619 | 0.14740 | 13 | 156 | 0.01202 | 0.07282 | 13 | 0.08191 |
| 14 | 0.08154 | 0.03502 | 0.14246 | 14 | 168 | 0.01163 | 0.07044 | 14 | 0.07639 |
| 15 | 0.07677 | 0.03403 | 0.13829 | 15 | 180 | 0.01131 | 0.06842 | 15 | 0.07162 |
| 16 | 0.07259 | 0.03319 | 0.13473 | 16 | 192 | 0.01103 | 0.06671 | 16 | 0.06744 |
| 17 | 0.06891 | 0.03247 | 0.13167 | 17 | 204 | 0.01079 | 0.06523 | 17 | 0.06375 |
| 18 | 0.06563 | 0.03185 | 0.12903 | 18 | 216 | 0.01059 | 0.06397 | 18 | 0.06048 |
| 19 | 0.06271 | 0.03131 | 0.12674 | 19 | 228 | 0.01041 | 0.06287 | 19 | 0.05755 |
| 20 | 0.06008 | 0.03084 | 0.12474 | 20 | 240 | 0.01026 | 0.06191 | 20 | 0.05491 |
| 21 | 0.05771 | 0.03043 | 0.12300 | 21 | 252 | 0.01012 | 0.06107 | 21 | 0.05252 |
| 22 | 0.05555 | 0.03007 | 0.12146 | 22 | 264 | 0.01001 | 0.06034 | 22 | 0.05036 |
| 23 | 0.05358 | 0.02976 | 0.12011 | 23 | 276 | 0.00990 | 0.05969 | 23 | 0.04838 |
| 24 | 0.05178 | 0.02948 | 0.11892 | 24 | 288 | 0.00981 | 0.05913 | 24 | 0.04657 |
| 25 | 0.05013 | 0.02924 | 0.11786 | 25 | 300 | 0.00973 | 0.05862 | 25 | 0.04490 |
| 26 | 0.04860 | 0.02902 | 0.11693 | 26 | 312 | 0.00966 | 0.05818 | 26 | 0.04336 |
| 27 | 0.04719 | 0.02883 | 0.11609 | 27 | 324 | 0.00960 | 0.05779 | 27 | 0.04194 |
| 28 | 0.04588 | 0.02866 | 0.11536 | 28 | 336 | 0.00954 | 0.05744 | 28 | 0.04061 |
| 29 | 0.04467 | 0.02851 | 0.11470 | 29 | 348 | 0.00949 | 0.05713 | 29 | 0.03938 |
| 30 | 0.04354 | 0.02838 | 0.11411 | 30 | 360 | 0.00945 | 0.05685 | 30 | 0.03824 |
| 31 | 0.04248 | 0.02826 | 0.11358 | 31 | 372 | 0.00941 | 0.05660 | 31 | 0.03716 |
| 32 | 0.04149 | 0.02815 | 0.11311 | 32 | 384 | 0.00938 | 0.05638 | 32 | 0.03616 |
| 33 | 0.04056 | 0.02806 | 0.11270 | 33 | 396 | 0.00935 | 0.05619 | 33 | 0.03521 |
| 34 | 0.03969 | 0.02797 | 0.11232 | 34 | 408 | 0.00932 | 0.05601 | 34 | 0.03432 |
| 35 | 0.03886 | 0.02790 | 0.11198 | 35 | 420 | 0.00930 | 0.05586 | 35 | 0.03349 |
| 36 | 0.03809 | 0.02783 | 0.11168 | 36 | 432 | 0.00927 | 0.05572 | 36 | 0.03270 |
| 37 | 0.03736 | 0.02777 | 0.11141 | 37 | 444 | 0.00925 | 0.05559 | 37 | 0.03195 |
| 38 | 0.03667 | 0.02772 | 0.11117 | 38 | 456 | 0.00924 | 0.05548 | 38 | 0.03124 |
| 39 | 0.03601 | 0.02767 | 0.11095 | 39 | 468 | 0.00922 | 0.05538 | 39 | 0.03057 |
| 40 | 0.03539 | 0.02762 | 0.11075 | 40 | 480 | 0.00921 | 0.05529 | 40 | 0.02993 |
| 41 | 0.03480 | 0.02759 | 0.11058 | 41 | 492 | 0.00919 | 0.05521 | 41 | 0.02933 |
| 42 | 0.03425 | 0.02755 | 0.11042 | 42 | 504 | 0.00918 | 0.05513 | 42 | 0.02875 |
| 43 | 0.03371 | 0.02752 | 0.11028 | 43 | 516 | 0.00917 | 0.05507 | 43 | 0.02820 |
| 44 | 0.03321 | 0.02749 | 0.11015 | 44 | 528 | 0.00916 | 0.05501 | 44 | 0.02768 |
| 45 | 0.03272 | 0.02747 | 0.11003 | 45 | 540 | 0.00916 | 0.05496 | 45 | 0.02718 |
| 46 | 0.03226 | 0.02745 | 0.10993 | 46 | 552 | 0.00915 | 0.05491 | 46 | 0.02670 |
| 47 | 0.03182 | 0.02743 | 0.10983 | 47 | 564 | 0.00914 | 0.05487 | 47 | 0.02624 |
| 48 | 0.03140 | 0.02741 | 0.10975 | 48 | 576 | 0.00914 | 0.05483 | 48 | 0.02580 |
| 49 | 0.03100 | 0.02739 | 0.10967 | 49 | 588 | 0.00913 | 0.05480 | 49 | 0.02538 |
| 50 | 0.03061 | 0.02738 | 0.10961 | 50 | 600 | 0.00913 | 0.05477 | 50 | 0.02498 |

10.8980

AMORITIZATION SCHEDULE FOR 11.1950

| NO. PMTS. | BI-MTHLY FACTOR | QUARTERLY FACTOR | ANNUAL FACTOR | NO. YEARS | NO. MONTHS | MONTHLY FACTOR | SEMI-ANNUAL FACTOR | NO. MONTHS | MONTHLY FACTOR |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 1.01865 | 0.26774 | 1.11195 | 1 | 12 | 0.08848 | 0.54237 | 1 | 1.00932 |
| 2 | 0.51404 | 0.14125 | 0.58545 | 2 | 24 | 0.04670 | 0.28594 | 2 | 0.50701 |
| 3 | 0.34585 | 0.09926 | 0.41061 | 3 | 36 | 0.03284 | 0.20080 | 3 | 0.33958 |
| 4 | 0.26177 | 0.07840 | 0.32367 | 4 | 48 | 0.02595 | 0.15849 | 4 | 0.25586 |
| 5 | 0.21134 | 0.06598 | 0.27190 | 5 | 60 | 0.02184 | 0.13329 | 5 | 0.20564 |
| 6 | 0.17772 | 0.05778 | 0.23771 | 6 | 72 | 0.01914 | 0.11666 | 6 | 0.17216 |
| 7 | 0.15372 | 0.05200 | 0.21356 | 7 | 84 | 0.01723 | 0.10492 | 7 | 0.14824 |
| 8 | 0.13573 | 0.04772 | 0.19568 | 8 | 96 | 0.01582 | 0.09624 | 8 | 0.13031 |
| 9 | 0.12174 | 0.04444 | 0.18198 | 9 | 108 | 0.01474 | 0.08959 | 9 | 0.11636 |
| 10 | 0.11055 | 0.04187 | 0.17120 | 10 | 120 | 0.01389 | 0.08436 | 10 | 0.10521 |
| 11 | 0.10140 | 0.03981 | 0.16254 | 11 | 132 | 0.01321 | 0.08017 | 11 | 0.09608 |
| 12 | 0.09379 | 0.03813 | 0.15547 | 12 | 144 | 0.01266 | 0.07675 | 12 | 0.08848 |
| 13 | 0.08735 | 0.03674 | 0.14961 | 13 | 156 | 0.01220 | 0.07392 | 13 | 0.08204 |
| 14 | 0.08183 | 0.03557 | 0.14471 | 14 | 168 | 0.01182 | 0.07155 | 14 | 0.07653 |
| 15 | 0.07705 | 0.03459 | 0.14057 | 15 | 180 | 0.01149 | 0.06955 | 15 | 0.07175 |
| 16 | 0.07287 | 0.03376 | 0.13704 | 16 | 192 | 0.01122 | 0.06785 | 16 | 0.06758 |
| 17 | 0.06919 | 0.03305 | 0.13402 | 17 | 204 | 0.01099 | 0.06640 | 17 | 0.06389 |
| 18 | 0.06592 | 0.03244 | 0.13141 | 18 | 216 | 0.01078 | 0.06515 | 18 | 0.06061 |
| 19 | 0.06300 | 0.03191 | 0.12915 | 19 | 228 | 0.01061 | 0.06407 | 19 | 0.05768 |
| 20 | 0.06037 | 0.03145 | 0.12719 | 20 | 240 | 0.01046 | 0.06313 | 20 | 0.05505 |
| 21 | 0.05800 | 0.03105 | 0.12547 | 21 | 252 | 0.01033 | 0.06230 | 21 | 0.05266 |
| 22 | 0.05584 | 0.03070 | 0.12396 | 22 | 264 | 0.01021 | 0.06159 | 22 | 0.05049 |
| 23 | 0.05388 | 0.03039 | 0.12264 | 23 | 276 | 0.01011 | 0.06096 | 23 | 0.04852 |
| 24 | 0.05208 | 0.03012 | 0.12147 | 24 | 288 | 0.01003 | 0.06040 | 24 | 0.04670 |
| 25 | 0.05042 | 0.02988 | 0.12044 | 25 | 300 | 0.00995 | 0.05991 | 25 | 0.04504 |
| 26 | 0.04890 | 0.02967 | 0.11953 | 26 | 312 | 0.00988 | 0.05948 | 26 | 0.04350 |
| 27 | 0.04749 | 0.02949 | 0.11872 | 27 | 324 | 0.00982 | 0.05910 | 27 | 0.04207 |
| 28 | 0.04618 | 0.02932 | 0.11800 | 28 | 336 | 0.00977 | 0.05876 | 28 | 0.04075 |
| 29 | 0.04497 | 0.02918 | 0.11736 | 29 | 348 | 0.00972 | 0.05846 | 29 | 0.03952 |
| 30 | 0.04384 | 0.02905 | 0.11680 | 30 | 360 | 0.00968 | 0.05820 | 30 | 0.03837 |
| 31 | 0.04278 | 0.02894 | 0.11629 | 31 | 372 | 0.00964 | 0.05796 | 31 | 0.03730 |
| 32 | 0.04179 | 0.02883 | 0.11584 | 32 | 384 | 0.00961 | 0.05775 | 32 | 0.03630 |
| 33 | 0.04086 | 0.02874 | 0.11543 | 33 | 396 | 0.00958 | 0.05756 | 33 | 0.03535 |
| 34 | 0.03999 | 0.02866 | 0.11507 | 34 | 408 | 0.00955 | 0.05739 | 34 | 0.03446 |
| 35 | 0.03917 | 0.02859 | 0.11475 | 35 | 420 | 0.00953 | 0.05724 | 35 | 0.03363 |
| 36 | 0.03840 | 0.02853 | 0.11446 | 36 | 432 | 0.00951 | 0.05711 | 36 | 0.03284 |
| 37 | 0.03767 | 0.02847 | 0.11421 | 37 | 444 | 0.00949 | 0.05699 | 37 | 0.03209 |
| 38 | 0.03698 | 0.02842 | 0.11398 | 38 | 456 | 0.00947 | 0.05689 | 38 | 0.03138 |
| 39 | 0.03633 | 0.02838 | 0.11377 | 39 | 468 | 0.00946 | 0.05679 | 39 | 0.03071 |
| 40 | 0.03571 | 0.02833 | 0.11358 | 40 | 480 | 0.00944 | 0.05671 | 40 | 0.03007 |
| 41 | 0.03512 | 0.02830 | 0.11342 | 41 | 492 | 0.00943 | 0.05663 | 41 | 0.02947 |
| 42 | 0.03456 | 0.02827 | 0.11327 | 42 | 504 | 0.00942 | 0.05656 | 42 | 0.02889 |
| 43 | 0.03403 | 0.02824 | 0.11314 | 43 | 516 | 0.00941 | 0.05650 | 43 | 0.02834 |
| 44 | 0.03352 | 0.02821 | 0.11302 | 44 | 528 | 0.00940 | 0.05645 | 44 | 0.02782 |
| 45 | 0.03304 | 0.02819 | 0.11291 | 45 | 540 | 0.00940 | 0.05640 | 45 | 0.02732 |
| 46 | 0.03258 | 0.02817 | 0.11281 | 46 | 552 | 0.00939 | 0.05636 | 46 | 0.02684 |
| 47 | 0.03214 | 0.02815 | 0.11272 | 47 | 564 | 0.00938 | 0.05632 | 47 | 0.02638 |
| 48 | 0.03172 | 0.02813 | 0.11265 | 48 | 576 | 0.00938 | 0.05628 | 48 | 0.02595 |
| 49 | 0.03132 | 0.02812 | 0.11258 | 49 | 588 | 0.00937 | 0.05625 | 49 | 0.02553 |
| 50 | 0.03094 | 0.02810 | 0.11251 | 50 | 600 | 0.00937 | 0.05622 | 50 | 0.02512 |

11.1950

AMORITIZATION SCHEDULE FOR 11.0700

| NO. PMTS. | BI-MTHLY FACTOR | QUARTERLY FACTOR | ANNUAL FACTOR | NO. YEARS | NO. MONTHS | MONTHLY FACTOR | SEMI-ANNUAL FACTOR | NO. MONTHS | MONTHLY FACTOR |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 1.01845 | 0.26754 | 1.11070 | 1 | 12 | 0.08842 | 0.54189 | 1 | 1.00922 |
| 2 | 0.51388 | 0.14107 | 0.58448 | 2 | 24 | 0.04665 | 0.28553 | 2 | 0.50693 |
| 3 | 0 34571 | 0.09908 | 0.40972 | 3 | 36 | 0.03278 | 0.20041 | 3 | 0.33951 |
| 4 | 0.26164 | 0.07821 | 0.32281 | 4 | 48 | 0.02588 | 0.15809 | 4 | 0.25580 |
| 5 | 0.21121 | 0.06578 | 0.27105 | 5 | 60 | 0.02178 | 0.13290 | 5 | 0.20557 |
| 6 | 0.17760 | 0.05758 | 0.23686 | 6 | 72 | 0.01907 | 0.11626 | 6 | 0.17209 |
| 7 | 0.15360 | 0.05179 | 0.21270 | 7 | 84 | 0.01716 | 0.10451 | 7 | 0.14818 |
| 8 | 0.13560 | 0.04751 | 0.19481 | 8 | 96 | 0.01575 | 0.09582 | 8 | 0.13025 |
| 9 | 0.12162 | 0.04423 | 0.18110 | 9 | 108 | 0.01467 | 0.08916 | 9 | 0.11630 |
| 10 | 0.11043 | 0.04166 | 0.17031 | 10 | 120 | 0.01382 | 0.08393 | 10 | 0.10515 |
| 11 | 0.10128 | 0.03959 | 0.16163 | 11 | 132 | 0.01314 | 0.07972 | 11 | 0.09602 |
| 12 | 0.09367 | 0.03790 | 0.15455 | 12 | 144 | 0.01258 | 0.07629 | 12 | 0.08842 |
| 13 | 0.08723 | 0.03651 | 0.14868 | 13 | 156 | 0.01212 | 0.07346 | 13 | 0.08199 |
| 14 | 0.08171 | 0.03534 | 0.14376 | 14 | 168 | 0.01174 | 0.07108 | 14 | 0.07647 |
| 15 | 0.07693 | 0.03436 | 0.13961 | 15 | 180 | 0.01141 | 0.06908 | 15 | 0.07170 |
| 16 | 0.07275 | 0.03352 | 0.13607 | 16 | 192 | 0.01114 | 0.06737 | 16 | 0.06752 |
| 17 | 0.06907 | 0.03280 | 0.13303 | 17 | 204 | 0.01090 | 0.06591 | 17 | 0.06383 |
| 18 | 0.06580 | 0.03219 | 0.13041 | 18 | 216 | 0.01070 | 0.06465 | 18 | 0.06056 |
| 19 | 0.06288 | 0.03165 | 0.12814 | 19 | 228 | 0.01053 | 0.06356 | 19 | 0.05763 |
| 20 | 0.06025 | 0.03119 | 0.12616 | 20 | 240 | 0.01037 | 0.06261 | 20 | 0.05499 |
| 21 | 0.05788 | 0.03079 | 0.12443 | 21 | 252 | 0.01024 | 0.06178 | 21 | 0.05260 |
| 22 | 0.05572 | 0.03043 | 0.12291 | 22 | 264 | 0.01013 | 0.06106 | 22 | 0.05044 |
| 23 | 0.05375 | 0.03012 | 0.12157 | 23 | 276 | 0.01002 | 0.06042 | 23 | 0.04846 |
| 24 | 0.05195 | 0.02985 | 0.12039 | 24 | 288 | 0.00994 | 0.05986 | 24 | 0.04665 |
| 25 | 0.05030 | 0.02961 | 0.11935 | 25 | 300 | 0.00986 | 0.05937 | 25 | 0.04498 |
| 26 | 0.04877 | 0.02940 | 0.11843 | 26 | 312 | 0.00979 | 0.05893 | 26 | 0.04344 |
| 27 | 0.04736 | 0.02921 | 0.11761 | 27 | 324 | 0.00973 | 0.05855 | 27 | 0.04202 |
| 28 | 0.04606 | 0.02905 | 0.11689 | 28 | 336 | 0.00967 | 0.05820 | 28 | 0.04069 |
| 29 | 0.04484 | 0.02890 | 0.11624 | 29 | 348 | 0.00962 | 0.05790 | 29 | 0.03946 |
| 30 | 0.04371 | 0.02877 | 0.11566 | 30 | 360 | 0.00958 | 0.05763 | 30 | 0.03832 |
| 31 | 0.04265 | 0.02865 | 0.11515 | 31 | 372 | 0.00954 | 0.05739 | 31 | 0.03724 |
| 32 | 0.04166 | 0.02855 | 0.11469 | 32 | 384 | 0.00951 | 0.05717 | 32 | 0.03624 |
| 33 | 0.04073 | 0.02845 | 0.11428 | 33 | 396 | 0.00948 | 0.05698 | 33 | 0.03529 |
| 34 | 0.03986 | 0.02837 | 0.11391 | 34 | 408 | 0.00945 | 0.05681 | 34 | 0.03440 |
| 35 | 0.03904 | 0.02830 | 0.11359 | 35 | 420 | 0.00943 | 0.05666 | 35 | 0.03357 |
| 36 | 0.03827 | 0.02823 | 0.11329 | 36 | 432 | 0.00941 | 0.05652 | 36 | 0.03278 |
| 37 | 0.03754 | 0.02818 | 0.11303 | 37 | 444 | 0.00939 | 0.05640 | 37 | 0.03203 |
| 38 | 0.03685 | 0.02812 | 0.11279 | 38 | 456 | 0.00937 | 0.05629 | 38 | 0.03132 |
| 39 | 0.03619 | 0.02808 | 0.11258 | 39 | 468 | 0.00936 | 0.05620 | 39 | 0.03065 |
| 40 | 0.03557 | 0.02804 | 0.11239 | 40 | 480 | 0.00934 | 0.05611 | 40 | 0.03001 |
| 41 | 0.03499 | 0.02800 | 0.11222 | 41 | 492 | 0.00933 | 0.05603 | 41 | 0.02941 |
| 42 | 0.03443 | 0.02796 | 0.11207 | 42 | 504 | 0.00932 | 0.05596 | 42 | 0.02883 |
| 43 | 0.03390 | 0.02794 | 0.11193 | 43 | 516 | 0.00931 | 0.05590 | 43 | 0.02828 |
| 44 | 0.03339 | 0.02791 | 0.11181 | 44 | 528 | 0.00930 | 0.05584 | 44 | 0.02776 |
| 45 | 0.03291 | 0.02788 | 0.11170 | 45 | 540 | 0.00930 | 0.05579 | 45 | 0.02726 |
| 46 | 0.03245 | 0.02786 | 0.11160 | 46 | 552 | 0.00929 | 0.05575 | 46 | 0.02678 |
| 47 | 0.03201 | 0.02784 | 0.11151 | 47 | 564 | 0.00928 | 0.05571 | 47 | 0.02632 |
| 48 | 0.03159 | 0.02783 | 0.11143 | 48 | 576 | 0.00928 | 0.05567 | 48 | 0.02588 |
| 49 | 0.03119 | 0.02781 | 0.11135 | 49 | 588 | 0.00927 | 0.05564 | 49 | 0.02546 |
| 50 | 0.03080 | 0.02780 | 0.11129 | 50 | 600 | 0.00927 | 0.05561 | 50 | 0.02506 |

AMORITIZATION SCHEDULE FOR 10.8180

| NO. PMTS. | BI-MTHLY FACTOR | QUARTERLY FACTOR | ANNUAL FACTOR | NO. YEARS | NO. MONTHS | MONTHLY FACTOR | SEMI-ANNUAL FACTOR | NO. MONTHS | MONTHLY FACTOR |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 1.01803 | 0.26713 | 1.10818 | 1 | 12 | 0.08830 | 0.54093 | 1 | 1.00901 |
| 2 | 0.51357 | 0.14069 | 0.58253 | 2 | 24 | 0.04653 | 0.28470 | 2 | 0.50678 |
| 3 | 0.34543 | 0.09870 | 0.40792 | 3 | 36 | 0.03260 | 0.19961 | 3 | 0.33937 |
| 4 | 0.26137 | 0.07783 | 0.32108 | 4 | 48 | 0.02576 | 0.15723 | 4 | 0.25566 |
| 5 | 0.21095 | 0.06540 | 0.26934 | 5 | 60 | 0.02166 | 0.13209 | 5 | 0.20545 |
| 6 | 0.17735 | 0.05719 | 0.23514 | 6 | 72 | 0.01895 | 0.11545 | 6 | 0.17197 |
| 7 | 0.15335 | 0.05139 | 0.21097 | 7 | 84 | 0.01703 | 0.10369 | 7 | 0.14806 |
| 8 | 0.13536 | 0.04710 | 0.19307 | 8 | 96 | 0.01562 | 0.09498 | 8 | 0.13013 |
| 9 | 0.12137 | 0.04381 | 0.17933 | 9 | 108 | 0.01453 | 0.08831 | 9 | 0.11618 |
| 10 | 0.11019 | 0.04123 | 0.16851 | 10 | 120 | 0.01368 | 0.08305 | 10 | 0.10503 |
| 11 | 0.10104 | 0.03915 | 0.15981 | 11 | 132 | 0.01299 | 0.07883 | 11 | 0.09590 |
| 12 | 0.09342 | 0.03745 | 0.15270 | 12 | 144 | 0.01243 | 0.07539 | 12 | 0.08830 |
| 13 | 0.08698 | 0.03605 | 0.14680 | 13 | 156 | 0.01197 | 0.07253 | 13 | 0.08187 |
| 14 | 0.08147 | 0.03487 | 0.14186 | 14 | 168 | 0.01158 | 0.07014 | 14 | 0.07636 |
| 15 | 0.07669 | 0.03388 | 0.13768 | 15 | 180 | 0.01126 | 0.06812 | 15 | 0.07158 |
| 16 | 0.07251 | 0.03304 | 0.13411 | 16 | 192 | 0.01098 | 0.06640 | 16 | 0.06740 |
| 17 | 0.06883 | 0.03231 | 0.13104 | 17 | 204 | 0.01074 | 0.06492 | 17 | 0.06372 |
| 18 | 0.06556 | 0.03169 | 0.12839 | 18 | 216 | 0.01054 | 0.06365 | 18 | 0.06044 |
| 19 | 0.06263 | 0.03115 | 0.12609 | 19 | 228 | 0.01036 | 0.06254 | 19 | 0.05751 |
| 20 | 0.06001 | 0.03068 | 0.12409 | 20 | 240 | 0.01020 | 0.06158 | 20 | 0.05487 |
| 21 | 0.05763 | 0.03027 | 0.12233 | 21 | 252 | 0.01007 | 0.06074 | 21 | 0.05249 |
| 22 | 0.05547 | 0.02991 | 0.12079 | 22 | 264 | 0.00995 | 0.06000 | 22 | 0.05032 |
| 23 | 0.05350 | 0.02959 | 0.11943 | 23 | 276 | 0.00985 | 0.05936 | 23 | 0.04834 |
| 24 | 0.05170 | 0.02931 | 0.11823 | 24 | 288 | 0.00976 | 0.05878 | 24 | 0.04653 |
| 25 | 0.05005 | 0.02907 | 0.11717 | 25 | 300 | 0.00967 | 0.05828 | 25 | 0.04486 |
| 26 | 0.04852 | 0.02885 | 0.11623 | 26 | 312 | 0.00960 | 0.05783 | 26 | 0.04332 |
| 27 | 0.04711 | 0.02865 | 0.11539 | 27 | 324 | 0.00954 | 0.05743 | 27 | 0.04190 |
| 28 | 0.04580 | 0.02848 | 0.11465 | 28 | 336 | 0.00948 | 0.05708 | 28 | 0.04058 |
| 29 | 0.04459 | 0.02833 | 0.11398 | 29 | 348 | 0.00944 | 0.05677 | 29 | 0.03935 |
| 30 | 0.04345 | 0.02820 | 0.11339 | 30 | 360 | 0.00939 | 0.05649 | 30 | 0.03820 |
| 31 | 0.04240 | 0.02808 | 0.11286 | 31 | 372 | 0.00935 | 0.05624 | 31 | 0.03712 |
| 32 | 0.04141 | 0.02797 | 0.11238 | 32 | 384 | 0.00932 | 0.05602 | 32 | 0.03612 |
| 33 | 0.04048 | 0.02787 | 0.11196 | 33 | 396 | 0.00929 | 0.05582 | 33 | 0.03517 |
| 34 | 0.03960 | 0.02779 | 0.11158 | 34 | 408 | 0.00926 | 0.05564 | 34 | 0.03429 |
| 35 | 0.03878 | 0.02771 | 0.11124 | 35 | 420 | 0.00923 | 0.05548 | 35 | 0.03345 |
| 36 | 0.03801 | 0.02764 | 0.11093 | 36 | 432 | 0.00921 | 0.05534 | 36 | 0.03266 |
| 37 | 0.03728 | 0.02758 | 0.11066 | 37 | 444 | 0.00919 | 0.05521 | 37 | 0.03191 |
| 38 | 0.03658 | 0.02753 | 0.11041 | 38 | 456 | 0.00917 | 0.05510 | 38 | 0.03120 |
| 39 | 0.03593 | 0.02748 | 0.11019 | 39 | 468 | 0.00916 | 0.05500 | 39 | 0.03053 |
| 40 | 0.03531 | 0.02743 | 0.10999 | 40 | 480 | 0.00914 | 0.05491 | 40 | 0.02989 |
| 41 | 0.03472 | 0.02739 | 0.10981 | 41 | 492 | 0.00913 | 0.05482 | 41 | 0.02929 |
| 42 | 0.03416 | 0.02736 | 0.10965 | 42 | 504 | 0.00912 | 0.05475 | 42 | 0.02871 |
| 43 | 0.03363 | 0.02733 | 0.10951 | 43 | 516 | 0.00911 | 0.05468 | 43 | 0.02816 |
| 44 | 0.03312 | 0.02730 | 0.10938 | 44 | 528 | 0.00910 | 0.05462 | 44 | 0.02764 |
| 45 | 0.03264 | 0.02727 | 0.10926 | 45 | 540 | 0.00909 | 0.05457 | 45 | 0.02714 |
| 46 | 0.03218 | 0.02725 | 0.10915 | 46 | 552 | 0.00908 | 0.05452 | 46 | 0.02666 |
| 47 | 0.03174 | 0.02723 | 0.10906 | 47 | 564 | 0.00908 | 0.05448 | 47 | 0.02620 |
| 48 | 0.03131 | 0.02721 | 0.10897 | 48 | 576 | 0.00907 | 0.05444 | 48 | 0.02576 |
| 49 | 0.03091 | 0.02720 | 0.10889 | 49 | 588 | 0.00907 | 0.05441 | 49 | 0.02534 |
| 50 | 0.03052 | 0.02718 | 0.10883 | 50 | 600 | 0.00906 | 0.05438 | 50 | 0.02494 |

AMORITIZATION SCHEDULE FOR 10.6930

| NO. PMTS. | BI-MTHLY FACTOR | QUARTERLY FACTOR | ANNUAL FACTOR | NO. YEARS | NO. MONTHS | MONTHLY FACTOR | SEMI-ANNUAL FACTOR | NO. MONTHS | MONTHLY FACTOR |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 1.01782 | 0.26693 | 1.10693 | 1 | 12 | 0.08824 | 0.54045 | 1 | 1.00891 |
| 2 | 0.51341 | 0.14050 | 0.58156 | 2 | 24 | 0.04647 | 0.28429 | 2 | 0.50670 |
| 3 | 0.34529 | 0.09852 | 0.40703 | 3 | 36 | 0.03260 | 0.19921 | 3 | 0.33930 |
| 4 | 0.26124 | 0.07764 | 0.32022 | 4 | 48 | 0.02570 | 0.15690 | 4 | 0.25560 |
| 5 | 0.21082 | 0.06521 | 0.26849 | 5 | 60 | 0.02159 | 0.13170 | 5 | 0.20538 |
| 6 | 0.17722 | 0.05699 | 0.23429 | 6 | 72 | 0.01888 | 0.11505 | 6 | 0.17191 |
| 7 | 0.15323 | 0.05119 | 0.21012 | 7 | 84 | 0.01697 | 0.10328 | 7 | 0.14800 |
| 8 | 0.13524 | 0.04690 | 0.19220 | 8 | 96 | 0.01555 | 0.09456 | 8 | 0.13007 |
| 9 | 0.12125 | 0.04360 | 0.17846 | 9 | 108 | 0.01446 | 0.08788 | 9 | 0.11613 |
| 10 | 0.11007 | 0.04101 | 0.16763 | 10 | 120 | 0.01361 | 0.08262 | 10 | 0.10497 |
| 11 | 0.10092 | 0.03893 | 0.15891 | 11 | 132 | 0.01292 | 0.07839 | 11 | 0.09585 |
| 12 | 0.09330 | 0.03723 | 0.15179 | 12 | 144 | 0.01236 | 0.07494 | 12 | 0.08824 |
| 13 | 0.08686 | 0.03582 | 0.14588 | 13 | 156 | 0.01190 | 0.07208 | 13 | 0.08181 |
| 14 | 0.08135 | 0.03464 | 0.14092 | 14 | 168 | 0.01151 | 0.06968 | 14 | 0.07630 |
| 15 | 0.07657 | 0.03365 | 0.13672 | 15 | 180 | 0.01118 | 0.06765 | 15 | 0.07152 |
| 16 | 0.07239 | 0.03280 | 0.13314 | 16 | 192 | 0.01090 | 0.06592 | 16 | 0.06734 |
| 17 | 0.06871 | 0.03207 | 0.13006 | 17 | 204 | 0.01066 | 0.06443 | 17 | 0.06366 |
| 18 | 0.06544 | 0.03144 | 0.12740 | 18 | 216 | 0.01045 | 0.06315 | 18 | 0.06038 |
| 19 | 0.06251 | 0.03090 | 0.12509 | 19 | 228 | 0.01027 | 0.06204 | 19 | 0.05745 |
| 20 | 0.05988 | 0.03042 | 0.12307 | 20 | 240 | 0.01012 | 0.06107 | 20 | 0.05481 |
| 21 | 0.05751 | 0.03001 | 0.12130 | 21 | 252 | 0.00998 | 0.06023 | 21 | 0.05243 |
| 22 | 0.05535 | 0.02965 | 0.11975 | 22 | 264 | 0.00986 | 0.05948 | 22 | 0.05026 |
| 23 | 0.05338 | 0.02933 | 0.11838 | 23 | 276 | 0.00976 | 0.05883 | 23 | 0.04828 |
| 24 | 0.05158 | 0.02904 | 0.11717 | 24 | 288 | 0.00967 | 0.05825 | 24 | 0.04647 |
| 25 | 0.04992 | 0.02880 | 0.11609 | 25 | 300 | 0.00958 | 0.05774 | 25 | 0.04480 |
| 26 | 0.04840 | 0.02858 | 0.11514 | 26 | 312 | 0.00951 | 0.05729 | 26 | 0.04326 |
| 27 | 0.04699 | 0.02838 | 0.11429 | 27 | 324 | 0.00945 | 0.05689 | 27 | 0.04184 |
| 28 | 0.04568 | 0.02821 | 0.11354 | 28 | 336 | 0.00939 | 0.05653 | 28 | 0.04052 |
| 29 | 0.04446 | 0.02805 | 0.11287 | 29 | 348 | 0.00934 | 0.05621 | 29 | 0.03929 |
| 30 | 0.04333 | 0.02791 | 0.11226 | 30 | 360 | 0.00930 | 0.05593 | 30 | 0.03814 |
| 31 | 0.04227 | 0.02779 | 0.11173 | 31 | 372 | 0.00926 | 0.05567 | 31 | 0.03707 |
| 32 | 0.04128 | 0.02768 | 0.11124 | 32 | 384 | 0.00922 | 0.05545 | 32 | 0.03606 |
| 33 | 0.04035 | 0.02759 | 0.11081 | 33 | 396 | 0.00919 | 0.05525 | 33 | 0.03512 |
| 34 | 0.03948 | 0.02750 | 0.11043 | 34 | 408 | 0.00916 | 0.05506 | 34 | 0.03423 |
| 35 | 0.03865 | 0.02742 | 0.11008 | 35 | 420 | 0.00914 | 0.05490 | 35 | 0.03339 |
| 36 | 0.03788 | 0.02735 | 0.10977 | 36 | 432 | 0.00911 | 0.05476 | 36 | 0.03260 |
| 37 | 0.03715 | 0.02729 | 0.10949 | 37 | 444 | 0.00909 | 0.05463 | 37 | 0.03185 |
| 38 | 0.03645 | 0.02723 | 0.10924 | 38 | 456 | 0.00907 | 0.05451 | 38 | 0.03114 |
| 39 | 0.03580 | 0.02718 | 0.10901 | 39 | 468 | 0.00906 | 0.05441 | 39 | 0.03047 |
| 40 | 0.03518 | 0.02714 | 0.10880 | 40 | 480 | 0.00904 | 0.05431 | 40 | 0.02983 |
| 41 | 0.03459 | 0.02710 | 0.10862 | 41 | 492 | 0.00903 | 0.05423 | 41 | 0.02923 |
| 42 | 0.03403 | 0.02706 | 0.10846 | 42 | 504 | 0.00902 | 0.05415 | 42 | 0.02865 |
| 43 | 0.03350 | 0.02703 | 0.10831 | 43 | 516 | 0.00901 | 0.05408 | 43 | 0.02810 |
| 44 | 0.03299 | 0.02700 | 0.10817 | 44 | 528 | 0.00900 | 0.05402 | 44 | 0.02758 |
| 45 | 0.03250 | 0.02697 | 0.10805 | 45 | 540 | 0.00899 | 0.05397 | 45 | 0.02708 |
| 46 | 0.03204 | 0.02695 | 0.10794 | 46 | 552 | 0.00898 | 0.05392 | 46 | 0.02660 |
| 47 | 0.03160 | 0.02693 | 0.10785 | 47 | 564 | 0.00898 | 0.05387 | 47 | 0.02614 |
| 48 | 0.03118 | 0.02691 | 0.10776 | 48 | 576 | 0.00897 | 0.05383 | 48 | 0.02570 |
| 49 | 0.03078 | 0.02689 | 0.10768 | 49 | 588 | 0.00896 | 0.05380 | 49 | 0.02528 |
| 50 | 0.03039 | 0.02687 | 0.10760 | 50 | 600 | 0.00896 | 0.05376 | 50 | 0.02488 |

AMORITIZATION SCHEDULE FOR 10.3710

| NO. PMTS. | BI-MTHLY FACTOR | QUARTERLY FACTOR | ANNUAL FACTOR | NO. YEARS | NO. MONTHS | MONTHLY FACTOR | SEMI-ANNUAL FACTOR | NO. MONTHS | MONTHLY FACTOR |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 1.01728 | 0.26642 | 1.10371 | 1 | 12 | 0.08809 | 0.53922 | 1 | 1.00864 |
| 2 | 0.51301 | 0.14002 | 0.57907 | 2 | 24 | 0.04632 | 0.28323 | 2 | 0.50650 |
| 3 | 0.34493 | 0.09804 | 0.40475 | 3 | 36 | 0.03245 | 0.19819 | 3 | 0.33912 |
| 4 | 0.26090 | 0.07716 | 0.31801 | 4 | 48 | 0.02555 | 0.15589 | 4 | 0.25543 |
| 5 | 0.21049 | 0.06472 | 0.26631 | 5 | 60 | 0.02144 | 0.13068 | 5 | 0.20522 |
| 6 | 0.17690 | 0.05649 | 0.23211 | 6 | 72 | 0.01872 | 0.11401 | 6 | 0.17175 |
| 7 | 0.15291 | 0.05068 | 0.20793 | 7 | 84 | 0.01680 | 0.10223 | 7 | 0.14784 |
| 8 | 0.13492 | 0.04637 | 0.18999 | 8 | 96 | 0.01538 | 0.09350 | 8 | 0.12992 |
| 9 | 0.12094 | 0.04307 | 0.17621 | 9 | 108 | 0.01429 | 0.08680 | 9 | 0.11597 |
| 10 | 0.10976 | 0.04047 | 0.16535 | 10 | 120 | 0.01343 | 0.08151 | 10 | 0.10482 |
| 11 | 0.10061 | 0.03837 | 0.15661 | 11 | 132 | 0.01274 | 0.07727 | 11 | 0.09570 |
| 12 | 0.09299 | 0.03666 | 0.14945 | 12 | 144 | 0.01217 | 0.07379 | 12 | 0.08809 |
| 13 | 0.08655 | 0.03524 | 0.14350 | 13 | 156 | 0.01170 | 0.07091 | 13 | 0.08166 |
| 14 | 0.08104 | 0.03405 | 0.13851 | 14 | 168 | 0.01131 | 0.06849 | 14 | 0.07615 |
| 15 | 0.07626 | 0.03305 | 0.13428 | 15 | 180 | 0.01098 | 0.06644 | 15 | 0.07137 |
| 16 | 0.07208 | 0.03219 | 0.13066 | 16 | 192 | 0.01070 | 0.06469 | 16 | 0.06720 |
| 17 | 0.06840 | 0.03145 | 0.12754 | 17 | 204 | 0.01045 | 0.06319 | 17 | 0.06351 |
| 18 | 0.06513 | 0.03081 | 0.12485 | 18 | 216 | 0.01024 | 0.06189 | 18 | 0.06023 |
| 19 | 0.06220 | 0.03026 | 0.12250 | 19 | 228 | 0.01006 | 0.06076 | 19 | 0.05730 |
| 20 | 0.05957 | 0.02977 | 0.12045 | 20 | 240 | 0.00990 | 0.05977 | 20 | 0.05467 |
| 21 | 0.05719 | 0.02935 | 0.11865 | 21 | 252 | 0.00976 | 0.05891 | 21 | 0.05228 |
| 22 | 0.05504 | 0.02898 | 0.11707 | 22 | 264 | 0.00964 | 0.05815 | 22 | 0.05011 |
| 23 | 0.05307 | 0.02865 | 0.11567 | 23 | 276 | 0.00953 | 0.05748 | 23 | 0.04813 |
| 24 | 0.05126 | 0.02836 | 0.11443 | 24 | 288 | 0.00944 | 0.05688 | 24 | 0.04632 |
| 25 | 0.04961 | 0.02811 | 0.11333 | 25 | 300 | 0.00935 | 0.05636 | 25 | 0.04465 |
| 26 | 0.04808 | 0.02788 | 0.11235 | 26 | 312 | 0.00928 | 0.05589 | 26 | 0.04311 |
| 27 | 0.04667 | 0.02768 | 0.11148 | 27 | 324 | 0.00921 | 0.05548 | 27 | 0.04169 |
| 28 | 0.04536 | 0.02750 | 0.11070 | 28 | 336 | 0.00916 | 0.05511 | 28 | 0.04037 |
| 29 | 0.04414 | 0.02734 | 0.11000 | 29 | 348 | 0.00910 | 0.05478 | 29 | 0.03914 |
| 30 | 0.04301 | 0.02719 | 0.10938 | 30 | 360 | 0.00906 | 0.05448 | 30 | 0.03799 |
| 31 | 0.04195 | 0.02706 | 0.10882 | 31 | 372 | 0.00901 | 0.05422 | 31 | 0.03692 |
| 32 | 0.04095 | 0.02695 | 0.10832 | 32 | 384 | 0.00898 | 0.05398 | 32 | 0.03591 |
| 33 | 0.04002 | 0.02685 | 0.10787 | 33 | 396 | 0.00894 | 0.05377 | 33 | 0.03496 |
| 34 | 0.03915 | 0.02676 | 0.10747 | 34 | 408 | 0.00891 | 0.05358 | 34 | 0.03408 |
| 35 | 0.03832 | 0.02667 | 0.10710 | 35 | 420 | 0.00889 | 0.05341 | 35 | 0.03324 |
| 36 | 0.03755 | 0.02660 | 0.10677 | 36 | 432 | 0.00886 | 0.05326 | 36 | 0.03245 |
| 37 | 0.03681 | 0.02653 | 0.10648 | 37 | 444 | 0.00884 | 0.05312 | 37 | 0.03170 |
| 38 | 0.03612 | 0.02647 | 0.10621 | 38 | 456 | 0.00882 | 0.05300 | 38 | 0.03099 |
| 39 | 0.03547 | 0.02642 | 0.10597 | 39 | 468 | 0.00880 | 0.05289 | 39 | 0.03032 |
| 40 | 0.03484 | 0.02637 | 0.10576 | 40 | 480 | 0.00879 | 0.05278 | 40 | 0.02968 |
| 41 | 0.03425 | 0.02633 | 0.10556 | 41 | 492 | 0.00877 | 0.05269 | 41 | 0.02908 |
| 42 | 0.03369 | 0.02629 | 0.10539 | 42 | 504 | 0.00876 | 0.05261 | 42 | 0.02850 |
| 43 | 0.03316 | 0.02625 | 0.10523 | 43 | 516 | 0.00875 | 0.05254 | 43 | 0.02795 |
| 44 | 0.03265 | 0.02622 | 0.10508 | 44 | 528 | 0.00874 | 0.05247 | 44 | 0.02742 |
| 45 | 0.03216 | 0.02619 | 0.10495 | 45 | 540 | 0.00873 | 0.05241 | 45 | 0.02692 |
| 46 | 0.03170 | 0.02617 | 0.10483 | 46 | 552 | 0.00872 | 0.05236 | 46 | 0.02644 |
| 47 | 0.03126 | 0.02615 | 0.10473 | 47 | 564 | 0.00872 | 0.05231 | 47 | 0.02599 |
| 48 | 0.03083 | 0.02612 | 0.10463 | 48 | 576 | 0.00871 | 0.05227 | 48 | 0.02555 |
| 49 | 0.03043 | 0.02611 | 0.10455 | 49 | 588 | 0.00870 | 0.05223 | 49 | 0.02513 |
| 50 | 0.03004 | 0.02609 | 0.10447 | 50 | 600 | 0.00870 | 0.05219 | 50 | 0.02472 |

AMORITIZATION SCHEDULE FOR 10.4960

| NO. PMTS. | BI-MTHLY FACTOR | QUARTERLY FACTOR | ANNUAL FACTOR | NO. YEARS | NO. MONTHS | MONTHLY FACTOR | SEMI-ANNUAL FACTOR | NO. MONTHS | MONTHLY FACTOR |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 1.01749 | 0.26662 | 1.10496 | 1 | 12 | 0.08815 | 0.53970 | 1 | 1.00874 |
| 2 | 0.51316 | 0.14021 | 0.58003 | 2 | 24 | 0.04638 | 0.28364 | 2 | 0.50657 |
| 3 | 0.34507 | 0.09823 | 0.40564 | 3 | 36 | 0.03251 | 0.19859 | 3 | 0.33919 |
| 4 | 0.26103 | 0.07735 | 0.31887 | 4 | 48 | 0.02561 | 0.15628 | 4 | 0.25550 |
| 5 | 0.21062 | 0.06491 | 0.26715 | 5 | 60 | 0.02150 | 0.13107 | 5 | 0.20528 |
| 6 | 0.17702 | 0.05669 | 0.23296 | 6 | 72 | 0.01878 | 0.11441 | 6 | 0.17181 |
| 7 | 0.15303 | 0.05088 | 0.20878 | 7 | 84 | 0.01686 | 0.10264 | 7 | 0.14790 |
| 8 | 0.13504 | 0.04658 | 0.19085 | 8 | 96 | 0.01544 | 0.09391 | 8 | 0.12997 |
| 9 | 0.12106 | 0.04328 | 0.17708 | 9 | 108 | 0.01435 | 0.08722 | 9 | 0.11603 |
| 10 | 0.10988 | 0.04068 | 0.16623 | 10 | 120 | 0.01350 | 0.08194 | 10 | 0.10488 |
| 11 | 0.10073 | 0.03859 | 0.15750 | 11 | 132 | 0.01281 | 0.07770 | 11 | 0.09575 |
| 12 | 0.09311 | 0.03688 | 0.15035 | 12 | 144 | 0.01224 | 0.07423 | 12 | 0.08815 |
| 13 | 0.08667 | 0.03547 | 0.14442 | 13 | 156 | 0.01178 | 0.07136 | 13 | 0.08172 |
| 14 | 0.08116 | 0.03428 | 0.13944 | 14 | 168 | 0.01139 | 0.06895 | 14 | 0.07621 |
| 15 | 0.07638 | 0.03328 | 0.13522 | 15 | 180 | 0.01106 | 0.06691 | 15 | 0.07143 |
| 16 | 0.07220 | 0.03242 | 0.13162 | 16 | 192 | 0.01077 | 0.06517 | 16 | 0.06725 |
| 17 | 0.06852 | 0.03169 | 0.12852 | 17 | 204 | 0.01053 | 0.06367 | 17 | 0.06357 |
| 18 | 0.06525 | 0.03105 | 0.12584 | 18 | 216 | 0.01032 | 0.06238 | 18 | 0.06029 |
| 19 | 0.06232 | 0.03050 | 0.12350 | 19 | 228 | 0.01014 | 0.06125 | 19 | 0.05736 |
| 20 | 0.05969 | 0.03003 | 0.12147 | 20 | 240 | 0.00999 | 0.06028 | 20 | 0.05472 |
| 21 | 0.05732 | 0.02961 | 0.11968 | 21 | 252 | 0.00985 | 0.05942 | 21 | 0.05234 |
| 22 | 0.05516 | 0.02924 | 0.11811 | 22 | 264 | 0.00973 | 0.05866 | 22 | 0.05017 |
| 23 | 0.05319 | 0.02891 | 0.11672 | 23 | 276 | 0.00962 | 0.05800 | 23 | 0.04819 |
| 24 | 0.05139 | 0.02863 | 0.11549 | 24 | 288 | 0.00953 | 0.05741 | 24 | 0.04638 |
| 25 | 0.04973 | 0.02837 | 0.11440 | 25 | 300 | 0.00944 | 0.05689 | 25 | 0.04471 |
| 26 | 0.04820 | 0.02815 | 0.11343 | 26 | 312 | 0.00937 | 0.05643 | 26 | 0.04317 |
| 27 | 0.04679 | 0.02795 | 0.11257 | 27 | 324 | 0.00931 | 0.05602 | 27 | 0.04175 |
| 28 | 0.04548 | 0.02777 | 0.11180 | 28 | 336 | 0.00925 | 0.05566 | 28 | 0.04043 |
| 29 | 0.04427 | 0.02761 | 0.11111 | 29 | 348 | 0.00920 | 0.05533 | 29 | 0.03920 |
| 30 | 0.04313 | 0.02747 | 0.11050 | 30 | 360 | 0.00915 | 0.05504 | 30 | 0.03805 |
| 31 | 0.04207 | 0.02735 | 0.10995 | 31 | 372 | 0.00911 | 0.05478 | 31 | 0.03697 |
| 32 | 0.04108 | 0.02723 | 0.10945 | 32 | 384 | 0.00907 | 0.05455 | 32 | 0.03597 |
| 33 | 0.04015 | 0.02713 | 0.10901 | 33 | 396 | 0.00904 | 0.05434 | 33 | 0.03502 |
| 34 | 0.03927 | 0.02704 | 0.10861 | 34 | 408 | 0.00901 | 0.05416 | 34 | 0.03413 |
| 35 | 0.03845 | 0.02696 | 0.10826 | 35 | 420 | 0.00898 | 0.05399 | 35 | 0.03330 |
| 36 | 0.03768 | 0.02689 | 0.10793 | 36 | 432 | 0.00896 | 0.05384 | 36 | 0.03251 |
| 37 | 0.03694 | 0.02683 | 0.10765 | 37 | 444 | 0.00894 | 0.05370 | 37 | 0.03176 |
| 38 | 0.03625 | 0.02677 | 0.10738 | 38 | 456 | 0.00892 | 0.05358 | 38 | 0.03105 |
| 39 | 0.03559 | 0.02671 | 0.10715 | 39 | 468 | 0.00890 | 0.05347 | 39 | 0.03038 |
| 40 | 0.03497 | 0.02667 | 0.10694 | 40 | 480 | 0.00889 | 0.05338 | 40 | 0.02974 |
| 41 | 0.03438 | 0.02663 | 0.10675 | 41 | 492 | 0.00887 | 0.05329 | 41 | 0.02913 |
| 42 | 0.03382 | 0.02659 | 0.10658 | 42 | 504 | 0.00886 | 0.05321 | 42 | 0.02856 |
| 43 | 0.03329 | 0.02655 | 0.10642 | 43 | 516 | 0.00885 | 0.05314 | 43 | 0.02801 |
| 44 | 0.03278 | 0.02652 | 0.10628 | 44 | 528 | 0.00884 | 0.05307 | 44 | 0.02748 |
| 45 | 0.03229 | 0.02650 | 0.10615 | 45 | 540 | 0.00883 | 0.05302 | 45 | 0.02698 |
| 46 | 0.03183 | 0.02647 | 0.10604 | 46 | 552 | 0.00882 | 0.05296 | 46 | 0.02650 |
| 47 | 0.03139 | 0.02645 | 0.10594 | 47 | 564 | 0.00882 | 0.05292 | 47 | 0.02605 |
| 48 | 0.03097 | 0.02643 | 0.10584 | 48 | 576 | 0.00881 | 0.05287 | 48 | 0.02561 |
| 49 | 0.03056 | 0.02641 | 0.10576 | 49 | 588 | 0.00880 | 0.05284 | 49 | 0.02519 |
| 50 | 0.03017 | 0.02639 | 0.10568 | 50 | 600 | 0.00880 | 0.05280 | 50 | 0.02478 |