



Amortization Schedule - Annual Projections

Borrower Name/Case Number:	Fixed Rate /	Refinance:	No
Age of Youngest Borrower:	70	Initial Property Value:	\$1,367,000.00
Interest Rate (Expected / Initial):	5.990% / 5.990%	Beg. Mortgage Balance:	\$513,992.00
Maximum Claim Amount:	\$1,367,000.00	Expected Appreciation:	4.000%
Initial Principal Limit:	\$513,992.00	Initial Line Of Credit:	\$0.00
Initial Advance:	\$500,342.05	Monthly Payment:	\$0.00
Lien Payoffs with Reverse Mortgage:	\$0.00	Monthly Servicing Fee:	\$0.00
Financed Closing Costs:	\$13,649.95	Mortgage Insurance (MIP):	0.00%

NOTE: Actual interest charges and property value projections may vary from amounts shown. Available credit will be less than projected if funds withdrawn from line-of-credit.

Yr	Age	SVC Fee	Annual Totals				End of Year Projections				
			Cash Payment	MIP	Rate	Interest	Loan Balance	Line Of Credit	Property Value	Equity	
1	70	\$0	\$0	\$0	5.990%	\$31,648	\$545,640	\$0	\$1,421,680	\$875,065	
2	71	\$0	\$0	\$0	5.990%	\$33,596	\$579,236	\$0	\$1,478,547	\$898,336	
3	72	\$0	\$0	\$0	5.990%	\$35,665	\$614,901	\$0	\$1,537,689	\$921,813	
4	73	\$0	\$0	\$0	5.990%	\$37,861	\$652,761	\$0	\$1,599,197	\$945,460	
5	74	\$0	\$0	\$0	5.990%	\$40,192	\$692,953	\$0	\$1,663,165	\$969,236	
6	75	\$0	\$0	\$0	5.990%	\$42,667	\$735,620	\$0	\$1,729,691	\$993,096	
7	76	\$0	\$0	\$0	5.990%	\$45,294	\$780,914	\$0	\$1,798,879	\$1,016,990	
8	77	\$0	\$0	\$0	5.990%	\$48,083	\$828,996	\$0	\$1,870,834	\$1,040,863	
9	78	\$0	\$0	\$0	5.990%	\$51,043	\$880,039	\$0	\$1,945,667	\$1,064,653	
10	79	\$0	\$0	\$0	5.990%	\$54,186	\$934,225	\$0	\$2,023,494	\$1,088,294	
11	80	\$0	\$0	\$0	5.990%	\$57,522	\$991,748	\$0	\$2,104,434	\$1,111,711	
12	81	\$0	\$0	\$0	5.990%	\$61,064	\$1,052,812	\$0	\$2,188,611	\$1,134,824	
13	82	\$0	\$0	\$0	5.990%	\$64,824	\$1,117,636	\$0	\$2,276,155	\$1,157,545	
14	83	\$0	\$0	\$0	5.990%	\$68,815	\$1,186,451	\$0	\$2,367,202	\$1,179,776	
15	84	\$0	\$0	\$0	5.990%	\$73,052	\$1,259,503	\$0	\$2,461,890	\$1,201,412	
16	85	\$0	\$0	\$0	5.990%	\$77,550	\$1,337,054	\$0	\$2,560,365	\$1,222,337	
17	86	\$0	\$0	\$0	5.990%	\$82,325	\$1,419,379	\$0	\$2,662,780	\$1,242,426	
18	87	\$0	\$0	\$0	5.990%	\$87,394	\$1,506,773	\$0	\$2,769,291	\$1,261,543	
19	88	\$0	\$0	\$0	5.990%	\$92,775	\$1,599,548	\$0	\$2,880,063	\$1,279,539	
20	89	\$0	\$0	\$0	5.990%	\$98,488	\$1,698,036	\$0	\$2,995,265	\$1,296,254	
21	90	\$0	\$0	\$0	5.990%	\$104,552	\$1,802,588	\$0	\$3,115,076	\$1,311,513	
22	91	\$0	\$0	\$0	5.990%	\$110,989	\$1,913,577	\$0	\$3,239,679	\$1,325,127	
23	92	\$0	\$0	\$0	5.990%	\$117,823	\$2,031,400	\$0	\$3,369,266	\$1,336,891	
24	93	\$0	\$0	\$0	5.990%	\$125,078	\$2,156,478	\$0	\$3,504,037	\$1,346,584	
25	94	\$0	\$0	\$0	5.990%	\$132,779	\$2,289,257	\$0	\$3,644,198	\$1,353,966	
26	95	\$0	\$0	\$0	5.990%	\$140,955	\$2,430,212	\$0	\$3,789,966	\$1,358,780	
27	96	\$0	\$0	\$0	5.990%	\$149,633	\$2,579,845	\$0	\$3,941,565	\$1,360,745	
28	97	\$0	\$0	\$0	5.990%	\$158,847	\$2,738,692	\$0	\$4,099,227	\$1,359,561	
30	99	\$0	\$0	\$0	5.990%	\$179,010	\$3,086,329	\$0	\$4,433,724	\$1,346,421	

**** The "Line of Credit" available in years 8,9 and 10 is identical to the "Line of Credit" available in year 7.

Fixed Rate

Date