

[illegible]

Interest Rate on 10/1 ARM 30-yr Mortg	Fixed Rate Mortg Premium	11 Reduced on 10/1	CapEx Paid Reduced Premium
5.50%	3.35%	1.05%	2.55%
5.75%	3.35%	1.05%	2.55%
6.00%	3.35%	1.05%	2.55%
6.25%	3.35%	1.05%	2.55%
6.50%	3.35%	1.05%	2.55%
6.75%	3.35%	1.05%	2.55%
7.00%	3.35%	1.05%	2.55%
7.25%	3.35%	1.05%	2.55%
7.50%	3.35%	1.05%	2.55%
7.75%	3.35%	1.05%	2.55%
8.00%	3.35%	1.05%	2.55%
8.25%	3.35%	1.05%	2.55%
8.50%	3.35%	1.05%	2.55%
8.75%	3.35%	1.05%	2.55%
9.00%	3.35%	1.05%	2.55%
9.25%	3.35%	1.05%	2.55%
9.50%	3.35%	1.05%	2.55%
9.75%	3.35%	1.05%	2.55%
10.00%	3.35%	1.05%	2.55%
10.25%	3.35%	1.05%	2.55%
10.50%	3.35%	1.05%	2.55%
10.75%	3.35%	1.05%	2.55%
11.00%	3.35%	1.05%	2.55%
11.25%	3.35%	1.05%	2.55%
11.50%	3.35%	1.05%	2.55%
11.75%	3.35%	1.05%	2.55%
12.00%	3.35%	1.05%	2.55%
12.25%	3.35%	1.05%	2.55%
12.50%	3.35%	1.05%	2.55%
12.75%	3.35%	1.05%	2.55%
13.00%	3.35%	1.05%	2.55%
13.25%	3.35%	1.05%	2.55%
13.50%	3.35%	1.05%	2.55%
13.75%	3.35%	1.05%	2.55%
14.00%	3.35%	1.05%	2.55%
14.25%	3.35%	1.05%	2.55%
14.50%	3.35%	1.05%	2.55%
14.75%	3.35%	1.05%	2.55%
15.00%	3.35%	1.05%	2.55%
15.25%	3.35%	1.05%	2.55%
15.50%	3.35%	1.05%	2.55%
15.75%	3.35%	1.05%	2.55%
16.00%	3.35%	1.05%	2.55%
16.25%	3.35%	1.05%	2.55%
16.50%	3.35%	1.05%	2.55%
16.75%	3.35%	1.05%	2.55%
17.00%	3.35%	1.05%	2.55%
17.25%	3.35%	1.05%	2.55%
17.50%	3.35%	1.05%	2.55%
17.75%	3.35%	1.05%	2.55%
18.00%	3.35%	1.05%	2.55%
18.25%	3.35%	1.05%	2.55%
18.50%	3.35%	1.05%	2.55%
18.75%	3.35%	1.05%	2.55%
19.00%	3.35%	1.05%	2.55%
19.25%	3.35%	1.05%	2.55%
19.50%	3.35%	1.05%	2.55%
19.75%	3.35%	1.05%	2.55%
20.00%	3.35%	1.05%	2.55%
20.25%	3.35%	1.05%	2.55%
20.50%	3.35%	1.05%	2.55%
20.75%	3.35%	1.05%	2.55%
21.00%	3.35%	1.05%	2.55%
21.25%	3.35%	1.05%	2.55%
21.50%	3.35%	1.05%	2.55%
21.75%	3.35%	1.05%	2.55%
22.00%	3.35%	1.05%	2.55%
22.25%	3.35%	1.05%	2.55%
22.50%	3.35%	1.05%	2.55%
22.75%	3.35%	1.05%	2.55%
23.00%	3.35%	1.05%	2.55%
23.25%	3.35%	1.05%	2.55%
23.50%	3.35%	1.05%	2.55%
23.75%	3.35%	1.05%	2.55%
24.00%	3.35%	1.05%	2.55%
24.25%	3.35%	1.05%	2.55%
24.50%	3.35%	1.05%	2.55%
24.75%	3.35%	1.05%	2.55%
25.00%	3.35%	1.05%	2.55%
25.25%	3.35%	1.05%	2.55%
25.50%	3.35%	1.05%	2.55%
25.75%	3.35%	1.05%	2.55%
26.00%	3.35%	1.05%	2.55%
26.25%	3.35%	1.05%	2.55%
26.50%	3.35%	1.05%	2.55%
26.75%	3.35%	1.05%	2.55%
27.00%	3.35%	1.05%	2.55%
27.25%	3.35%	1.05%	2.55%
27.50%	3.35%	1.05%	2.55%
27.75%	3.35%	1.05%	2.55%
28.00%	3.35%	1.05%	2.55%
28.25%	3.35%	1.05%	2.55%
28.50%	3.35%	1.05%	2.55%
28.75%	3.35%	1.05%	2.55%
29.00%	3.35%	1.05%	2.55%
29.25%	3.35%	1.05%	2.55%
29.50%	3.35%	1.05%	2.55%
29.75%	3.35%	1.05%	2.55%
30.00%	3.35%	1.05%	2.55%
30.25%	3.35%	1.05%	2.55%
30.50%	3.35%	1.05%	2.55%
30.75%	3.35%	1.05%	2.55%
31.00%	3.35%	1.05%	2.55%
31.25%	3.35%	1.05%	2.55%
31.50%	3.35%	1.05%	2.55%
31.75%	3.35%	1.05%	2.55%
32.00%	3.35%	1.05%	2.55%
32.25%	3.35%	1.05%	2.55%
32.50%	3.35%	1.05%	2.55%
32.75%	3.35%	1.05%	2.55%
33.00%	3.35%	1.05%	2.55%
33.25%	3.35%	1.05%	2.55%
33.50%	3.35%	1.05%	2.55%
33.75%	3.35%	1.05%	2.55%
34.00%	3.35%	1.05%	2.55%
34.25%	3.35%	1.05%	2.55%
34.50%	3.35%	1.05%	2.55%
34.75%	3.35%	1.05%	2.55%
35.00%	3.35%	1.05%	2.55%
35.25%	3.35%	1.05%	2.55%
35.50%	3.35%	1.05%	2.55%
35.75%	3.35%	1.05%	2.55%
36.00%	3.35%	1.05%	2.55%
36.25%	3.35%	1.05%	2.55%
36.50%	3.35%	1.05%	2.55%
36.75%	3.35%	1.05%	2.55%
37.00%	3.35%	1.05%	2.55%
37.25%	3.35%	1.05%	2.55%
37.50%	3.35%	1.05%	2.55%
37.75%	3.35%	1.05%	2.55%
38.00%	3.35%	1.05%	2.55%
38.25%	3.35%	1.05%	2.55%
38.50%	3.35%	1.05%	2.55%
38.75%	3.35%	1.05%	2.55%
39.00%	3.35%	1.05%	2.55%
39.25%	3.35%	1.05%	2.55%
39.50%	3.35%	1.05%	2.55%
39.75%	3.35%	1.05%	2.55%
40.00%	3.35%	1.05%	2.55%
40.25%	3.35%	1.05%	2.55%
40.50%	3.35%	1.05%	2.55%
40.75%	3.35%	1.05%	2.55%
41.00%	3.35%	1.05%	2.55%
41.25%	3.35%	1.05%	2.55%
41.50%	3.35%	1.05%	2.55%
41.75%	3.35%	1.05%	2.55%
42.00%	3.35%	1.05%	2.55%
42.25%	3.35%	1.05%	2.55%
42.50%	3.35%	1.05%	2.55%
42.75%	3.35%	1.05%	2.55%
43.00%	3.35%	1.05%	2.55%
43.25%	3.35%	1.05%	2.55%
43.50%	3.35%	1.05%	2.55%
43.75%	3.35%	1.05%	2.55%
44.00%	3.35%	1.05%	2.55%
44.25%	3.35%	1.05%	2.55%
44.50%	3.35%	1.05%	2.55%
44.75%	3.35%	1.05%	2.55%
45.00%	3.35%	1.05%	2.55%
45.25%	3.35%	1.05%	2.55%
45.50%	3.35%	1.05%	2.55%
45.75%	3.35%	1.05%	2.55%
46.00%	3.35%	1.05%	2.55%
46.25%	3.35%	1.05%	2.55%
46.50%	3.35%	1.05%	2.55%
46.75%	3.35%	1.05%	2.55%
47.00%	3.35%	1.05%	2.55%
47.25%	3.35%	1.05%	2.55%
47.50%	3.35%	1.05%	2.55%
47.75%	3.35%	1.05%	2.55%
48.00%	3.35%	1.05%	2.55%
48.25%	3.35%	1.05%	2.55%
48.50%	3.35%	1.05%	2.55%
48.75%	3.35%	1.05%	2.55%
49.00%	3.35%	1.05%	2.55%
49.25%	3.35%	1.05%	2.55%
49.50%	3.35%	1.05%	2.55%
49.75%	3.35%	1.05%	2.55%
50.00%	3.35%	1.05%	2.55%
50.25%	3.35%	1.05%	2.55%
50.50%	3.35%	1.05%	2.55%
50.75%	3.35%	1.05%	2.55%
51.00%	3.35%	1.05%	2.55%
51.25%	3.35%	1.05%	2.55%
51.50%	3.35%	1.05%	2.55%
51.75%	3.35%	1.05%	2.55%
52.00%	3.35%	1.05%	2.55%
52.25%	3.35%	1.05%	2.55%
52.50%	3.35%	1.05%	2.55%
52.75%	3.35%	1.05%	2.55%
53.00%	3.35%	1.05%	2.55%
53.25%	3.35%	1.05%	2.55%
53.50%	3.35%	1.05%	2.55%
53.75%	3.35%	1.05%	2.55%
54.00%	3.35%	1.05%	2.55%
54.25%	3.35%	1.05%	2.55%
54.50%	3.35%	1.05%	2.55%
54.75%	3.35%	1.05%	2.55%
55.00%	3.35%	1.05%	2.55%
55.25%	3.35%	1.05%	2.55%
55.50%	3.35%	1.05%	2.55%
55.75%	3.35%	1.05%	2.55%
56.00%	3.35%	1.05%	2.55%
56.25%	3.35%	1.05%	2.55%
56.50%	3.35%	1.05%	2.55%
56.75%	3.35%	1.05%	2.55%
57.00%	3.35%	1.05%	2.55%
57.25%	3.35%	1.05%	2.55%
57.50%	3.35%	1.05%	2.55%
57.75%	3.35%	1.05%	2.55%
58.00%	3.35%	1.05%	2.55%
58.25%	3.35%	1.05%	2.55%
58.50%	3.35%	1.05%	2.55%
58.75%	3.35%	1.05%	2.55%
59.00%	3.35%	1.05%	2.55%
59.25%	3.35%	1.05%	2.55%
59.50%	3.35%	1.05%	2.55%
59.75%	3.35%	1.05%	2.55%
60.00%	3.35%	1.05%	2.55%
60.25%	3.35%	1.05%	2.55%
60.50%	3.35%	1.05%	2.55%
60.75%	3.35%	1.05%	2.55%
61.00%	3.35%	1.05%	2.55%
61.25%	3.35%	1.05%	2.55%
61.50%	3.35%	1.05%	2.55%
61.75%	3.35%	1.05%	2.55%
62.00%	3.35%	1.05%	2.55%
62.25%	3.35%	1.05%	2.55%
62.50%	3.35%	1.05%	2.55%
62.75%	3.35%	1.05%	2.55%
63.00%	3.35%	1.05%	2.55%
63.25%	3.35%	1.05%	2.55%
63.50%	3.35%	1.05%	2.55%
63.75%	3.35%	1.05%	2.55%
64.00%	3.35%	1.05%	2.55%
64.25%	3.35%	1.05%	2.55%
64.50%	3.35%	1.05%	2.55%
64.75%	3.35%	1.05%	2.55%
65.00%	3.35%	1.05%	2.55%
65.25%	3.35%	1.05%	2.55%
65.50%	3.35%	1.05%	2.55%
65.75%	3.35%	1.05%	2.55%
66.00%	3.35%	1.05%	2.55%
66.25%	3.35%	1.05%	2.55%
66.50%	3.35%	1.05%	2.55%
66.75%	3.35%	1.05%	2.55%
67.00%	3.35%	1.05%	2.55%
67.25%	3.35%	1.05%	2.55%
67.50%	3.35%	1.05%	2.55%
67.75%	3.35%	1.05%	2.55%
68.00%	3.35%	1.05%	2.55%
68.25%	3.35%	1.05%	2.55%
68.50%	3.35%	1.05%	2.55%
68.75%	3.35%	1.05%	2.55%
69.00%	3.35%	1.05%	2.55%
69.25%	3.35%	1.05%	2.55%
69.50%	3.35%	1.05%	2.55%
69.75%	3.35%	1.05%	2.55%
70.00%	3.35%	1.05%	2.55%
70.25%	3.35%	1.05%	2.55%
70.50%	3.35%	1.05%	2.55%
70.75%	3.35%	1.05%	2.55%
71.00%	3.35%	1.05%	2.55%
71.25%	3.35%	1.05%	2.55%
71.50%	3.35%	1.05%	2.55%
71.75%	3.35%	1.05%	2.55%
72.00%	3.35%	1.05%	2.55%
72.25%	3.35%	1.05%	2.55%
72.50%	3.35%	1.05%	2.55%
72.75%	3.35%	1.05%	2.55%
73.00%	3.35%	1.05%	2.55%
73.25%	3.35%	1.05%	2.55%
73.50%	3.35%	1.05%	2.55%
73.75%	3.35%	1.05%	2.55%
74.00%	3.35%	1.05%	2.55%
74.25%	3.35%	1.05%	2.55%
74.50%	3.35%	1.05%	2.55%
74.75%	3.35%	1.05%	2.55%
75.00%	3.35%	1.05%	2.55%
75.25%	3.35%	1.05%	2.55%
75.50%	3.35%	1.05%	2.55%
75.75%	3.35%	1.05%	2.55%
76.00%	3.35%	1.05%	2.55%
76.25%	3.35%	1.05%	2.55%
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76.75%	3.35%	1.05%	2.55%
77.00%	3.35%	1.05%	2.55%
77.25%	3.35%	1.05%	2.55%
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77.75%	3.35%	1.05%	2.55%
78.00%	3.35%	1.05%	2.55%
78.25%	3.35%	1.05%	2.55%
78.50%	3.35%	1.05%	2.55%
78.75%	3.35%	1.05%	2.55%
79.00%	3.35%	1.05%	2.55%
79.25%	3.35%	1.05%	2.55%
79.50%	3.35%	1.05%	2.55%
79.75%	3.35%	1.05%	2.55%
80.00%	3.35%	1.05%	2.55%
80.25%	3.35%	1.05%	2.55%
80.50%	3.		

If this bond shall be called for redemption, and payment of the redemption price shall be duly provided by the Company as specified in the Indenture, interest shall cease to accrue hereon from and after the date of redemption fixed in the notice thereof.

The principal of this bond may be declared or may become due before the maturity hereof, on the conditions, in the manner and at the times set forth in the indenture, upon the happening of a default as therein defined.

[illegible][illegible]