

Table I—Sec. 203(k) Monthly Payment to Principal, Interest at 6% Per Annum, and Insurance Premium

Amount of Advance	5 Year Loan			10 Year Loan			15 Year Loan			20 Year Loan		
	Principal and Interest	Insurance Premium*	Total Monthly Payment	Principal and Interest	Insurance Premium*	Total Monthly Payment	Principal and Interest	Insurance Premium*	Total Monthly Payment	Principal and Interest	Insurance Premium*	Total Monthly Payment
\$ 2,500	\$ 48.35	\$.96	\$ 49.31	\$ 27.78	\$1.01	\$ 28.79	\$21.10	\$1.02	\$22.12	\$17.93	\$1.03	\$18.86
6,000	116.04	2.30	118.34	66.66	2.41	69.07	50.64	2.45	53.09	43.02	2.47	45.49
10,000	193.40	3.83	197.23	111.10	4.02	115.12	84.40	4.09	88.49	71.70	4.12	75.82

*Monthly premium during first year of loan at the rate of 1/2% per annum on outstanding scheduled loan balance.

Table II—Title I Property Improvement Loans with Equal Monthly Payments to Principal and Interest

Amount of Advance	Maximum Discount per Year per \$100	12 Month Loan		24 Month Loan		36 Month Loan		48 Month Loan		60 Month Loan	
		Monthly Payment	Equivalent Interest Rate	Monthly Payment	Equivalent Interest Rate	Monthly Payment	Equivalent Interest Rate	Monthly Payment	Equivalent Interest Rate	Monthly Payment	Equivalent Interest Rate
\$ 500	\$5	\$ 43.86	9.58%	\$ 22.95	9.43%	\$ 15.97	9.30%	\$12.49	9.18%	\$10.40	9.05%
1,000	5	87.72	9.58	45.89	9.43	31.94	9.30	24.97	9.18	20.79	9.05
2,500	5	219.30	9.58	114.71	9.43	79.85	9.30	62.42	9.18	51.96	9.05
3,500	5.84	306.11	9.01	159.72	8.89	110.93	8.77	86.53	8.65	71.89	8.54

Table III—Sec. 203(b) Refinancing Monthly Payment to Principal, Interest and Mortgage Insurance Premium, and Total Monthly Payment—at 6 Percent

Term of Loan	\$10,000			\$15,000			\$20,000		
	Principal and Interest	Mortgage Insurance Premium*	Total Monthly Payment	Principal and Interest	Mortgage Insurance Premium*	Total Monthly Payment	Principal and Interest	Mortgage Insurance Premium*	Total Monthly Payment
20 years	\$71.70	\$4.12	\$75.82	\$107.55	\$6.17	\$113.73	\$143.40	\$8.23	\$151.63
25 years	64.50	4.13	68.63	96.75	6.20	102.95	129.00	8.27	137.27
30 years	60.00	4.14	64.14	90.00	6.21	96.21	120.00	8.29	128.29

*Monthly premium during first year of loan at the rate of 1/2% per annum on outstanding scheduled loan balance.