

Prepayments									
Year	End of Month	1-month rate forward rate	B(t)	Refinance rate	RI	SM	MM		
0	1	0.03%	200,004,692	0.79%		0.45	0.03	0.95	
0	2	0.03%	193441739	0.79%		0.45	0.07	0.76	
0	3	0.03%	186965906	0.79%		0.45	0.10	0.74	
0	4	0.03%	180558876	0.79%		0.45	0.13	0.96	
0	5	0.03%	174037080	0.79%		0.45	0.17	0.98	
0	6	0.03%	167554162	0.79%		0.45	0.20	0.92	
0	7	0.03%	161217037	0.79%		0.45	0.23	0.98	
0	8	0.03%	154899641	0.79%		0.45	0.27	1.1	
0	9	0.03%	148521490	0.79%		0.45	0.30	1.18	
0	10	0.03%	142141871	0.79%		0.45	0.33	1.22	
0	11	0.03%	135833004	0.79%		0.45	0.37	1.23	
0	12	0.03%	129657344	0.79%		0.45	0.40	0.98	
1	1	0.11%	124059549	0.79%		0.45	0.43	0.95	
1	2	0.11%	118668520	0.79%		0.45	0.47	0.76	
1	3	0.11%	113749970	0.79%		0.45	0.50	0.74	
1	4	0.11%	109013875	0.79%		0.45	0.53	0.96	
1	5	0.11%	104061214	0.79%		0.45	0.57	0.98	
1	6	0.11%	99244448	0.79%		0.45	0.60	0.92	
1	7	0.11%	94699921	0.79%		0.45	0.63	0.98	
1	8	0.11%	90221518	0.79%		0.45	0.67	1.1	
1	9	0.11%	85715900	0.79%		0.45	0.70	1.18	
1	10	0.11%	81263055	0.79%		0.45	0.73	1.22	
1	11	0.11%	76938510	0.79%		0.45	0.77	1.23	
1	12	0.11%	72793534	0.79%		0.45	0.80	0.98	
2	1	0.19%	69212597	0.80%		0.45	0.83	0.95	
2	2	0.19%	65825410	0.80%		0.45	0.87	0.76	
2	3	0.19%	62833800	0.80%		0.45	0.90	0.74	
2	4	0.19%	59986440	0.80%		0.45	0.93	0.96	
2	5	0.19%	56976324	0.80%		0.45	0.97	0.98	
2	6	0.19%	54075340	0.80%		0.45	1.00	0.92	
2	7	0.19%	51378429	0.80%		0.45	1.00	0.98	
2	8	0.19%	48769224	0.80%		0.45	1.00	1.1	
2	9	0.19%	46185594	0.80%		0.45	1.00	1.18	
2	10	0.19%	43680171	0.80%		0.45	1.00	1.22	
2	11	0.19%	41294536	0.80%		0.45	1.00	1.23	
2	12	0.19%	39050467	0.80%		0.45	1.00	0.98	
3	1	0.31%	37141699	0.80%		0.45	1.00	0.95	
3	2	0.31%	35358271	0.80%		0.45	1.00	0.76	
3	3	0.31%	33792378	0.80%		0.45	1.00	0.74	
3	4	0.31%	32313663	0.80%		0.45	1.00	0.96	
3	5	0.31%	30779000	0.80%		0.45	1.00	0.98	
3	6	0.31%	29313174	0.80%		0.45	1.00	0.92	
3	7	0.31%	27954436	0.80%		0.45	1.00	0.98	
3	8	0.31%	26634988	0.80%		0.45	1.00	1.1	
3	9	0.31%	25327636	0.80%		0.45	1.00	1.18	
3	10	0.31%	24054783	0.80%		0.45	1.00	1.22	
3	11	0.31%	22834859	0.80%		0.45	1.00	1.23	
3	12	0.31%	21678268	0.80%		0.45	1.00	0.98	

4	1	0.50%	20675331	0.80%	0.45	1.00	0.95
4	2	0.50%	19731807	0.80%	0.45	1.00	0.76
4	3	0.50%	18892254	0.80%	0.45	1.00	0.74
4	4	0.50%	18095878	0.80%	0.45	1.00	0.96
4	5	0.50%	17273901	0.80%	0.45	1.00	0.98
4	6	0.50%	16485970	0.80%	0.45	1.00	0.92
4	7	0.50%	15750964	0.80%	0.45	1.00	0.98
4	8	0.50%	15036024	0.80%	0.45	1.00	1.1
4	9	0.50%	14327639	0.80%	0.45	1.00	1.18
4	10	0.50%	13636716	0.80%	0.45	1.00	1.22
4	11	0.50%	12972428	0.80%	0.45	1.00	1.23
4	12	0.50%	12340143	0.80%	0.45	1.00	0.98
5	1	0.48%	11786179	0.80%	0.45	1.00	0.95
5	2	0.48%	11263150	0.80%	0.45	1.00	0.76
5	3	0.48%	10794370	0.80%	0.45	1.00	0.74
5	4	0.48%	10348632	0.80%	0.45	1.00	0.96
5	5	0.48%	9890017	0.80%	0.45	1.00	0.98
5	6	0.48%	9449570	0.80%	0.45	1.00	0.92
5	7	0.48%	9037297	0.80%	0.45	1.00	0.98
5	8	0.48%	8635944	0.80%	0.45	1.00	1.1
5	9	0.48%	8238312	0.80%	0.45	1.00	1.18
5	10	0.48%	7850136	0.80%	0.45	1.00	1.22
5	11	0.48%	7476300	0.80%	0.45	1.00	1.23
5	12	0.48%	7119720	0.80%	0.45	1.00	0.98
6	1	0.51%	6805505	0.80%	0.45	1.00	0.95
6	2	0.51%	6508247	0.80%	0.45	1.00	0.76
6	3	0.51%	6240730	0.80%	0.45	1.00	0.74
6	4	0.51%	5986023	0.80%	0.45	1.00	0.96
6	5	0.51%	5724436	0.80%	0.45	1.00	0.98
6	6	0.51%	5472954	0.80%	0.45	1.00	0.92
6	7	0.51%	5237103	0.80%	0.45	1.00	0.98
6	8	0.51%	5007398	0.80%	0.45	1.00	1.1
6	9	0.51%	4779842	0.80%	0.45	1.00	1.18
6	10	0.51%	4557592	0.80%	0.45	1.00	1.22
6	11	0.51%	4343355	0.80%	0.45	1.00	1.23
6	12	0.51%	4138764	0.80%	0.45	1.00	0.98
7	1	0.78%	3957888	0.80%	0.45	1.00	0.95
7	2	0.78%	3786578	0.80%	0.45	1.00	0.76
7	3	0.78%	3632047	0.80%	0.45	1.00	0.74
7	4	0.78%	3484804	0.80%	0.45	1.00	0.96
7	5	0.78%	3333745	0.80%	0.45	1.00	0.98
7	6	0.78%	3188436	0.80%	0.45	1.00	0.92
7	7	0.78%	3052009	0.80%	0.45	1.00	0.98
7	8	0.78%	2919103	0.80%	0.45	1.00	1.1
7	9	0.78%	2787450	0.80%	0.45	1.00	1.18
7	10	0.78%	2658832	0.80%	0.45	1.00	1.22
7	11	0.78%	2534786	0.80%	0.45	1.00	1.23
7	12	0.78%	2416246	0.80%	0.45	1.00	0.98
8	1	1.04%	2311246	0.80%	0.45	1.00	0.95
8	2	1.04%	2211735	0.80%	0.45	1.00	0.76
8	3	1.04%	2121849	0.80%	0.45	1.00	0.74
8	4	1.04%	2036164	0.80%	0.45	1.00	0.96
8	5	1.04%	1948313	0.80%	0.45	1.00	0.98

8	6	1.04%	1863778	0.80%	0.45	1.00	0.92
8	7	1.04%	1784360	0.80%	0.45	1.00	0.98
8	8	1.04%	1706981	0.80%	0.45	1.00	1.1
8	9	1.04%	1630333	0.80%	0.45	1.00	1.18
8	10	1.04%	1555442	0.80%	0.45	1.00	1.22
8	11	1.04%	1483191	0.80%	0.45	1.00	1.23
8	12	1.04%	1414120	0.80%	0.45	1.00	0.98
9	1	1.04%	1352871	0.80%	0.45	1.00	0.95
9	2	1.04%	1294802	0.80%	0.45	1.00	0.76
9	3	1.04%	1242308	0.80%	0.45	1.00	0.74
9	4	1.04%	1192255	0.80%	0.45	1.00	0.96
9	5	1.04%	1140956	0.80%	0.45	1.00	0.98
9	6	1.04%	1091583	0.80%	0.45	1.00	0.92
9	7	1.04%	1045181	0.80%	0.45	1.00	0.98
9	8	1.04%	999967	0.80%	0.45	1.00	1.1
9	9	1.04%	955182	0.80%	0.45	1.00	1.18
9	10	1.04%	911419	0.80%	0.45	1.00	1.22
9	11	1.04%	869191	0.80%	0.45	1.00	1.23
9	12	1.04%	828813	0.80%	0.45	1.00	0.98
10	1	0.53%	792985	0.80%	0.45	1.00	0.95
10	2	0.53%	759009	0.80%	0.45	1.00	0.76
10	3	0.53%	728281	0.80%	0.45	1.00	0.74
10	4	0.53%	698978	0.80%	0.45	1.00	0.96
10	5	0.53%	668951	0.80%	0.45	1.00	0.98
10	6	0.53%	640049	0.80%	0.45	1.00	0.92
10	7	0.53%	612880	0.80%	0.45	1.00	0.98
10	8	0.53%	586405	0.80%	0.45	1.00	1.1
10	9	0.53%	560182	0.80%	0.45	1.00	1.18
10	10	0.53%	534556	0.80%	0.45	1.00	1.22
10	11	0.53%	509827	0.80%	0.45	1.00	1.23
10	12	0.53%	486177	0.80%	0.45	1.00	0.98
11	1	0.49%	465184	0.81%	0.45	1.00	0.95
11	2	0.49%	445275	0.81%	0.45	1.00	0.76
11	3	0.49%	427264	0.81%	0.45	1.00	0.74
11	4	0.49%	410086	0.81%	0.45	1.00	0.96
11	5	0.49%	392486	0.81%	0.45	1.00	0.98
11	6	0.49%	375545	0.81%	0.45	1.00	0.92
11	7	0.49%	359617	0.81%	0.45	1.00	0.98
11	8	0.49%	344096	0.81%	0.45	1.00	1.1
11	9	0.49%	328723	0.81%	0.45	1.00	1.18
11	10	0.49%	313699	0.81%	0.45	1.00	1.22
11	11	0.49%	299200	0.81%	0.45	1.00	1.23
11	12	0.49%	285333	0.81%	0.45	1.00	0.98
12	1	0.46%	273021	0.81%	0.45	1.00	0.95
12	2	0.46%	261343	0.81%	0.45	1.00	0.76
12	3	0.46%	250778	0.81%	0.45	1.00	0.74
12	4	0.46%	240700	0.81%	0.45	1.00	0.96
12	5	0.46%	230376	0.81%	0.45	1.00	0.98
12	6	0.46%	220437	0.81%	0.45	1.00	0.92
12	7	0.46%	211093	0.81%	0.45	1.00	0.98
12	8	0.46%	201987	0.81%	0.45	1.00	1.1
12	9	0.46%	192968	0.81%	0.45	1.00	1.18
12	10	0.46%	184153	0.81%	0.45	1.00	1.22

12	11	0.46%	175646	0.81%	0.45	1.00	1.23
12	12	0.46%	167510	0.81%	0.45	1.00	0.98
13	1	0.52%	160285	0.82%	0.45	1.00	0.95
13	2	0.52%	153432	0.82%	0.45	1.00	0.76
13	3	0.52%	147231	0.82%	0.45	1.00	0.74
13	4	0.52%	141316	0.82%	0.45	1.00	0.96
13	5	0.52%	135257	0.82%	0.45	1.00	0.98
13	6	0.52%	129424	0.82%	0.45	1.00	0.92
13	7	0.52%	123940	0.82%	0.45	1.00	0.98
13	8	0.52%	118595	0.82%	0.45	1.00	1.1
13	9	0.52%	113301	0.82%	0.45	1.00	1.18
13	10	0.52%	108127	0.82%	0.45	1.00	1.22
13	11	0.52%	103134	0.82%	0.45	1.00	1.23
13	12	0.52%	98358	0.82%	0.45	1.00	0.98
14	1	0.48%	94117	0.83%	0.45	1.00	0.95
14	2	0.48%	90094	0.83%	0.45	1.00	0.76
14	3	0.48%	86454	0.83%	0.45	1.00	0.74
14	4	0.48%	82981	0.83%	0.45	1.00	0.96
14	5	0.48%	79424	0.83%	0.45	1.00	0.98
14	6	0.48%	76000	0.83%	0.45	1.00	0.92
14	7	0.48%	72780	0.83%	0.45	1.00	0.98
14	8	0.48%	69642	0.83%	0.45	1.00	1.1
14	9	0.48%	66534	0.83%	0.45	1.00	1.18
14	10	0.48%	63496	0.83%	0.45	1.00	1.22
14	11	0.48%	60565	0.83%	0.45	1.00	1.23
14	12	0.48%	57761	0.83%	0.45	1.00	0.98
15	1	0.45%	55270	0.84%	0.45	1.00	0.95
15	2	0.45%	52908	0.84%	0.45	1.00	0.76
15	3	0.45%	50771	0.84%	0.45	1.00	0.74
15	4	0.45%	48732	0.84%	0.45	1.00	0.96
15	5	0.45%	46643	0.84%	0.45	1.00	0.98
15	6	0.45%	44632	0.84%	0.45	1.00	0.92
15	7	0.45%	42742	0.84%	0.45	1.00	0.98
15	8	0.45%	40899	0.84%	0.45	1.00	1.1
15	9	0.45%	39074	0.84%	0.45	1.00	1.18
15	10	0.45%	37290	0.84%	0.45	1.00	1.22
15	11	0.45%	35569	0.84%	0.45	1.00	1.23
15	12	0.45%	33923	0.84%	0.45	1.00	0.98
16	1	0.43%	32460	0.85%	0.45	1.00	0.95
16	2	0.43%	31073	0.85%	0.45	1.00	0.76
16	3	0.43%	29818	0.85%	0.45	1.00	0.74
16	4	0.43%	28620	0.85%	0.45	1.00	0.96
16	5	0.43%	27394	0.85%	0.45	1.00	0.98
16	6	0.43%	26213	0.85%	0.45	1.00	0.92
16	7	0.43%	25103	0.85%	0.45	1.00	0.98
16	8	0.43%	24021	0.85%	0.45	1.00	1.1
16	9	0.43%	22949	0.85%	0.45	1.00	1.18
16	10	0.43%	21902	0.85%	0.45	1.00	1.22
16	11	0.43%	20891	0.85%	0.45	1.00	1.23
16	12	0.43%	19924	0.85%	0.45	1.00	0.98
17	1	0.41%	19065	0.86%	0.45	1.00	0.95
17	2	0.41%	18250	0.86%	0.45	1.00	0.76
17	3	0.41%	17513	0.86%	0.45	1.00	0.74

17	4	0.41%	16810	0.86%	0.45	1.00	0.96
17	5	0.41%	16090	0.86%	0.45	1.00	0.98
17	6	0.41%	15396	0.86%	0.45	1.00	0.92
17	7	0.41%	14744	0.86%	0.45	1.00	0.98
17	8	0.41%	14108	0.86%	0.45	1.00	1.1
17	9	0.41%	13479	0.86%	0.45	1.00	1.18
17	10	0.41%	12864	0.86%	0.45	1.00	1.22
17	11	0.41%	12270	0.86%	0.45	1.00	1.23
17	12	0.41%	11702	0.86%	0.45	1.00	0.98
18	1	0.39%	11198	0.88%	0.45	1.00	0.95
18	2	0.39%	10720	0.88%	0.45	1.00	0.76
18	3	0.39%	10287	0.88%	0.45	1.00	0.74
18	4	0.39%	9874	0.88%	0.45	1.00	0.96
18	5	0.39%	9450	0.88%	0.45	1.00	0.98
18	6	0.39%	9043	0.88%	0.45	1.00	0.92
18	7	0.39%	8660	0.88%	0.45	1.00	0.98
18	8	0.39%	8287	0.88%	0.45	1.00	1.1
18	9	0.39%	7917	0.88%	0.45	1.00	1.18
18	10	0.39%	7556	0.88%	0.45	1.00	1.22
18	11	0.39%	7207	0.88%	0.45	1.00	1.23
18	12	0.39%	6874	0.88%	0.45	1.00	0.98
19	1	0.45%	6578	0.89%	0.45	1.00	0.95
19	2	0.45%	6297	0.89%	0.45	1.00	0.76
19	3	0.45%	6042	0.89%	0.45	1.00	0.74
19	4	0.45%	5800	0.89%	0.45	1.00	0.96
19	5	0.45%	5551	0.89%	0.45	1.00	0.98
19	6	0.45%	5312	0.89%	0.45	1.00	0.92
19	7	0.45%	5087	0.89%	0.45	1.00	0.98
19	8	0.45%	4868	0.89%	0.45	1.00	1.1
19	9	0.45%	4651	0.89%	0.45	1.00	1.18
19	10	0.45%	4438	0.89%	0.45	1.00	1.22
19	11	0.45%	4234	0.89%	0.45	1.00	1.23
19	12	0.45%	4038	0.89%	0.45	1.00	0.98
20	1	0.50%	3864	0.91%	0.45	1.00	0.95
20	2	0.50%	3699	0.91%	0.45	1.00	0.76
20	3	0.50%	3549	0.91%	0.45	1.00	0.74
20	4	0.50%	3407	0.91%	0.45	1.00	0.96
20	5	0.50%	3261	0.91%	0.45	1.00	0.98
20	6	0.50%	3120	0.91%	0.45	1.00	0.92
20	7	0.50%	2988	0.91%	0.45	1.00	0.98
20	8	0.50%	2859	0.91%	0.45	1.00	1.1
20	9	0.50%	2732	0.91%	0.45	1.00	1.18
20	10	0.50%	2607	0.91%	0.45	1.00	1.22
20	11	0.50%	2487	0.91%	0.45	1.00	1.23
20	12	0.50%	2372	0.91%	0.45	1.00	0.98
21	1	0.48%	2270	0.92%	0.45	1.00	0.95
21	2	0.48%	2173	0.92%	0.45	1.00	0.76
21	3	0.48%	2085	0.92%	0.45	1.00	0.74
21	4	0.48%	2001	0.92%	0.45	1.00	0.96
21	5	0.48%	1916	0.92%	0.45	1.00	0.98
21	6	0.48%	1833	0.92%	0.45	1.00	0.92
21	7	0.48%	1755	0.92%	0.45	1.00	0.98
21	8	0.48%	1680	0.92%	0.45	1.00	1.1

21	9	0.48%	1605	0.92%	0.45	1.00	1.18
21	10	0.48%	1532	0.92%	0.45	1.00	1.22
21	11	0.48%	1461	0.92%	0.45	1.00	1.23
21	12	0.48%	1393	0.92%	0.45	1.00	0.98
22	1	0.54%	1333	0.94%	0.45	1.00	0.95
22	2	0.54%	1276	0.94%	0.45	1.00	0.76
22	3	0.54%	1225	0.94%	0.45	1.00	0.74
22	4	0.54%	1176	0.94%	0.45	1.00	0.96
22	5	0.54%	1125	0.94%	0.45	1.00	0.98
22	6	0.54%	1077	0.94%	0.45	1.00	0.92
22	7	0.54%	1031	0.94%	0.45	1.00	0.98
22	8	0.54%	987	0.94%	0.45	1.00	1.1
22	9	0.54%	943	0.94%	0.45	1.00	1.18
22	10	0.54%	900	0.94%	0.45	1.00	1.22
22	11	0.54%	858	0.94%	0.45	1.00	1.23
22	12	0.54%	819	0.94%	0.45	1.00	0.98
23	1	0.60%	783	0.95%	0.45	1.00	0.95
23	2	0.60%	750	0.95%	0.45	1.00	0.76
23	3	0.60%	720	0.95%	0.45	1.00	0.74
23	4	0.60%	691	0.95%	0.45	1.00	0.96
23	5	0.60%	661	0.95%	0.45	1.00	0.98
23	6	0.60%	633	0.95%	0.45	1.00	0.92
23	7	0.60%	606	0.95%	0.45	1.00	0.98
23	8	0.60%	580	0.95%	0.45	1.00	1.1
23	9	0.60%	554	0.95%	0.45	1.00	1.18
23	10	0.60%	529	0.95%	0.45	1.00	1.22
23	11	0.60%	504	0.95%	0.45	1.00	1.23
23	12	0.60%	481	0.95%	0.45	1.00	0.98
24	1	0.59%	460	0.97%	0.45	1.00	0.95
24	2	0.59%	441	0.97%	0.45	1.00	0.76
24	3	0.59%	423	0.97%	0.45	1.00	0.74
24	4	0.59%	406	0.97%	0.45	1.00	0.96
24	5	0.59%	388	0.97%	0.45	1.00	0.98
24	6	0.59%	372	0.97%	0.45	1.00	0.92
24	7	0.59%	356	0.97%	0.45	1.00	0.98
24	8	0.59%	341	0.97%	0.45	1.00	1.1
24	9	0.59%	325	0.97%	0.45	1.00	1.18
24	10	0.59%	311	0.97%	0.45	1.00	1.22
24	11	0.59%	296	0.97%	0.45	1.00	1.23
24	12	0.59%	283	0.97%	0.45	1.00	0.98
25	1	0.65%	270	0.98%	0.45	1.00	0.95
25	2	0.65%	259	0.98%	0.45	1.00	0.76
25	3	0.65%	248	0.98%	0.45	1.00	0.74
25	4	0.65%	238	0.98%	0.45	1.00	0.96
25	5	0.65%	228	0.98%	0.45	1.00	0.98
25	6	0.65%	218	0.98%	0.45	1.00	0.92
25	7	0.65%	209	0.98%	0.45	1.00	0.98
25	8	0.65%	200	0.98%	0.45	1.00	1.1
25	9	0.65%	191	0.98%	0.45	1.00	1.18
25	10	0.65%	182	0.98%	0.45	1.00	1.22
25	11	0.65%	174	0.98%	0.45	1.00	1.23
25	12	0.65%	166	0.98%	0.45	1.00	0.98
26	1	0.72%	159	1.00%	0.45	1.00	0.95

26	2	0.72%	152	1.00%	0.45	1.00	0.76
26	3	0.72%	146	1.00%	0.45	1.00	0.74
26	4	0.72%	140	1.00%	0.45	1.00	0.96
26	5	0.72%	134	1.00%	0.45	1.00	0.98
26	6	0.72%	128	1.00%	0.45	1.00	0.92
26	7	0.72%	123	1.00%	0.45	1.00	0.98
26	8	0.72%	118	1.00%	0.45	1.00	1.1
26	9	0.72%	112	1.00%	0.45	1.00	1.18
26	10	0.72%	107	1.00%	0.45	1.00	1.22
26	11	0.72%	102	1.00%	0.45	1.00	1.23
26	12	0.72%	98	1.00%	0.45	1.00	0.98
27	1	0.79%	93	1.01%	0.45	1.00	0.95
27	2	0.79%	89	1.01%	0.45	1.00	0.76
27	3	0.79%	86	1.01%	0.45	1.00	0.74
27	4	0.79%	82	1.01%	0.45	1.00	0.96
27	5	0.79%	79	1.01%	0.45	1.00	0.98
27	6	0.79%	75	1.01%	0.45	1.00	0.92
27	7	0.79%	72	1.01%	0.45	1.00	0.98
27	8	0.79%	69	1.01%	0.45	1.00	1.1
27	9	0.79%	66	1.01%	0.45	1.00	1.18
27	10	0.79%	63	1.01%	0.45	1.00	1.22
27	11	0.79%	60	1.01%	0.45	1.00	1.23
27	12	0.79%	57	1.01%	0.45	1.00	0.98
28	1	0.79%	55	1.01%	0.45	1.00	0.95
28	2	0.79%	52	1.01%	0.45	1.00	0.76
28	3	0.79%	50	1.01%	0.45	1.00	0.74
28	4	0.79%	48	1.01%	0.45	1.00	0.96
28	5	0.79%	46	1.01%	0.45	1.00	0.98
28	6	0.79%	44	1.01%	0.45	1.00	0.92
28	7	0.79%	42	1.01%	0.45	1.00	0.98
28	8	0.79%	41	1.01%	0.45	1.00	1.1
28	9	0.79%	39	1.01%	0.45	1.00	1.18
28	10	0.79%	37	1.01%	0.45	1.00	1.22
28	11	0.79%	35	1.01%	0.45	1.00	1.23
28	12	0.79%	34	1.01%	0.45	1.00	0.98
29	1	0.81%	32	1.02%	0.45	1.00	0.95
29	2	0.81%	31	1.02%	0.45	1.00	0.76
29	3	0.81%	30	1.02%	0.45	1.00	0.74
29	4	0.81%	28	1.02%	0.45	1.00	0.96
29	5	0.81%	27	1.02%	0.45	1.00	0.98
29	6	0.81%	26	1.02%	0.45	1.00	0.92
29	7	0.81%	25	1.02%	0.45	1.00	0.98
29	8	0.81%	24	1.02%	0.45	1.00	1.1
29	9	0.81%	23	1.02%	0.45	1.00	1.18
29	10	0.81%	22	1.02%	0.45	1.00	1.22
29	11	0.81%	21	1.02%	0.45	1.00	1.23
29	12	0.81%	20	1.02%	0.45	1.00	0.98

BM	CPR	SMM	Pre-payments	Scheduled	
				principal payments	Interest payments
1.00	1.44%	0.12%	232,952.32	7,136,353.20	806352.2499
0.98	2.25%	0.19%	353,544.50	6,902,180.93	779892.6100
0.95	3.21%	0.27%	489,697.27	6,671,117.20	753784.2106
0.93	5.42%	0.46%	807,240.34	6,442,508.41	727953.2003
0.91	6.75%	0.58%	974,772.73	6,209,804.69	701659.4945
0.89	7.42%	0.64%	1,034,159.84	5,978,488.15	675522.5304
0.86	8.99%	0.78%	1,214,995.24	5,752,373.63	649973.3529
0.84	11.23%	0.99%	1,475,691.81	5,526,963.09	624503.7200
0.82	13.20%	1.17%	1,679,023.67	5,299,384.73	598789.1405
0.80	14.75%	1.32%	1,810,181.67	5,071,753.99	573068.6422
0.78	15.90%	1.43%	1,876,645.28	4,846,647.75	547633.3933
0.75	13.44%	1.20%	1,494,236.23	4,626,294.48	522735.1922
0.73	13.74%	1.22%	1,464,635.77	4,426,559.94	500166.7466
0.72	11.53%	1.02%	1,162,778.26	4,234,203.01	478431.9148
0.70	11.74%	1.04%	1,135,992.20	4,058,704.60	458601.9634
0.68	15.86%	1.43%	1,502,452.93	3,889,716.34	439507.6076
0.66	16.77%	1.52%	1,523,305.14	3,713,000.77	419540.1267
0.65	16.25%	1.47%	1,403,512.92	3,541,134.09	400120.5326
0.63	17.82%	1.62%	1,481,221.10	3,378,981.17	381798.5167
0.62	20.53%	1.90%	1,650,173.10	3,219,187.56	363743.0856
0.60	22.53%	2.11%	1,739,999.97	3,058,422.94	345577.9374
0.58	23.77%	2.24%	1,752,628.98	2,899,541.30	327625.5507
0.57	24.41%	2.30%	1,709,929.83	2,745,237.52	310190.4279
0.55	19.77%	1.82%	1,277,074.89	2,597,340.90	293479.2626
0.54	19.52%	1.79%	1,196,659.35	2,469,569.75	279042.1202
0.53	15.88%	1.43%	908,284.45	2,348,711.78	265386.1113
0.52	15.74%	1.42%	858,716.41	2,241,968.35	253324.9366
0.51	20.77%	1.92%	1,111,589.93	2,140,371.91	241845.3309
0.50	21.51%	2.00%	1,097,724.98	2,032,968.15	229709.5445
0.49	20.46%	1.89%	985,466.32	1,929,458.36	218013.7457
0.48	21.38%	1.98%	983,115.27	1,833,230.08	207140.6998
0.47	23.54%	2.21%	1,040,120.79	1,740,131.23	196621.2564
0.46	24.76%	2.34%	1,043,682.28	1,647,944.88	186204.9183
0.45	25.12%	2.38%	1,003,190.50	1,558,549.09	176103.8910
0.44	24.86%	2.35%	937,127.32	1,473,427.39	166485.8030
0.44	19.45%	1.79%	672,849.55	1,393,356.93	157438.4652
0.43	18.57%	1.70%	607,920.51	1,325,250.31	149742.9488
0.42	14.64%	1.31%	446,829.80	1,261,615.95	142552.7621
0.42	14.07%	1.26%	409,211.27	1,205,743.43	136239.6036
0.41	18.03%	1.64%	511,959.27	1,152,981.51	130277.9172
0.41	18.16%	1.66%	491,692.98	1,098,223.31	124090.6681
0.40	16.84%	1.52%	430,997.70	1,045,921.29	118180.9478
0.40	17.72%	1.61%	434,710.64	997,440.25	112702.9689
0.39	19.66%	1.81%	464,374.95	950,361.13	107383.3947
0.39	20.85%	1.93%	471,252.06	903,713.57	102112.5844
0.38	21.31%	1.98%	458,607.06	858,296.99	96980.8652
0.38	21.24%	1.97%	433,884.76	814,769.00	92062.5416
0.38	16.75%	1.52%	316,836.00	773,500.75	87399.5513

0.37	16.08%	1.45%	289,164.62	737,715.02	83356.0429
0.37	12.75%	1.13%	215,056.36	704,049.22	79552.0702
0.37	12.32%	1.09%	198,449.99	674,093.17	76167.2703
0.36	15.86%	1.43%	249,255.78	645,677.74	72956.5482
0.36	16.06%	1.45%	241,224.97	616,348.84	69642.6111
0.36	14.96%	1.34%	213,237.45	588,234.72	66465.9351
0.36	15.82%	1.42%	216,433.43	562,009.01	63502.6350
0.35	17.63%	1.60%	232,506.23	536,499.30	60620.2360
0.35	18.78%	1.72%	237,463.59	511,223.45	57764.2627
0.35	19.28%	1.77%	232,695.94	486,570.69	54978.6923
0.35	19.31%	1.77%	221,716.81	462,868.27	52300.5048
0.34	15.29%	1.37%	163,407.60	440,307.77	49751.3441
0.34	14.74%	1.32%	150,005.15	420,541.82	47517.9458
0.34	11.73%	1.03%	112,309.58	401,879.66	45409.2671
0.34	11.36%	1.00%	104,104.01	385,153.16	43519.3025
0.34	14.67%	1.31%	131,089.19	369,248.82	41722.2361
0.33	14.91%	1.34%	127,435.00	352,884.98	39873.2502
0.33	13.93%	1.24%	113,201.26	337,169.43	38097.5158
0.33	14.77%	1.32%	115,328.75	322,459.14	36435.3678
0.33	16.51%	1.49%	124,310.88	308,138.51	34817.2482
0.33	17.64%	1.60%	127,439.76	293,950.63	33214.1279
0.33	18.16%	1.66%	125,385.01	280,100.14	31649.1306
0.33	18.24%	1.66%	119,960.79	266,761.32	30141.9484
0.32	14.47%	1.29%	88,880.31	254,038.21	28704.3361
0.32	13.98%	1.25%	81,869.59	242,826.75	27437.5292
0.32	11.15%	0.98%	61,535.43	232,220.28	26239.0808
0.32	10.83%	0.95%	57,192.85	222,675.04	25160.5429
0.32	14.01%	1.25%	72,133.01	213,586.85	24133.6477
0.32	14.26%	1.27%	70,308.62	204,253.21	23079.0193
0.32	13.35%	1.19%	62,635.25	195,280.07	22065.1245
0.32	14.18%	1.27%	63,955.04	186,864.71	21114.2551
0.32	15.88%	1.43%	69,075.05	178,668.61	20188.1591
0.32	16.99%	1.54%	70,971.56	170,549.22	19270.7312
0.32	17.52%	1.59%	69,992.91	162,619.13	18374.6931
0.32	17.62%	1.60%	67,126.55	154,974.94	17510.9596
0.31	14.01%	1.25%	49,887.53	147,674.96	16686.1188
0.31	13.55%	1.21%	46,045.65	141,221.12	15956.8855
0.31	10.82%	0.95%	34,688.42	135,108.63	15266.2212
0.31	10.52%	0.92%	32,292.03	129,594.82	14643.2044
0.31	13.62%	1.21%	40,767.28	124,341.03	14049.5671
0.31	13.88%	1.24%	39,798.73	118,951.12	13440.5486
0.31	13.01%	1.16%	35,515.28	113,766.35	12854.7099
0.31	13.84%	1.23%	36,311.79	108,898.51	12304.6820
0.31	15.51%	1.39%	39,265.87	104,156.31	11768.8509
0.31	16.62%	1.50%	40,397.15	99,458.80	11238.0686
0.31	17.15%	1.56%	39,895.78	94,869.59	10719.5241
0.31	17.27%	1.57%	38,316.23	90,443.52	10219.4126
0.31	13.74%	1.22%	28,527.16	86,213.89	9741.4975
0.31	13.31%	1.18%	26,361.89	82,467.41	9318.1743
0.31	10.63%	0.93%	19,886.42	78,916.76	8916.9786
0.31	10.34%	0.91%	18,530.15	75,709.54	8554.5873
0.31	13.40%	1.19%	23,407.28	72,652.21	8209.1336
0.31	13.67%	1.22%	22,872.42	69,517.63	7854.9502

0.31	12.82%	1.14%	20,431.10	66,501.34	7514.1329
0.31	13.64%	1.21%	20,905.73	63,667.62	7193.9447
0.31	15.30%	1.37%	22,622.56	60,906.65	6881.9767
0.31	16.40%	1.48%	23,292.46	58,171.81	6572.9606
0.31	16.94%	1.53%	23,022.30	55,499.62	6271.0238
0.31	17.07%	1.55%	22,129.24	52,921.64	5979.7323
0.30	13.59%	1.21%	16,492.94	50,457.12	5701.2605
0.30	13.16%	1.17%	15,251.58	48,271.70	5454.3257
0.30	10.52%	0.92%	11,514.32	46,199.75	5220.2111
0.30	10.24%	0.90%	10,735.05	44,326.72	5008.5734
0.30	13.27%	1.18%	13,565.26	42,540.77	4806.7756
0.30	13.54%	1.21%	13,262.56	40,710.37	4599.9541
0.30	12.71%	1.13%	11,853.93	38,948.69	4400.8987
0.30	13.53%	1.20%	12,134.94	37,293.04	4213.8224
0.30	15.18%	1.36%	13,137.01	35,679.75	4031.5340
0.30	16.27%	1.47%	13,532.22	34,081.78	3850.9749
0.30	16.82%	1.52%	13,381.74	32,520.27	3674.5370
0.30	16.95%	1.54%	12,868.96	31,013.56	3504.2899
0.30	13.49%	1.20%	9,597.16	29,572.82	3341.4983
0.30	13.08%	1.16%	8,878.08	28,294.43	3197.0498
0.30	10.46%	0.92%	6,705.71	27,082.15	3060.0721
0.30	10.18%	0.89%	6,253.94	25,985.76	2936.1879
0.30	13.20%	1.17%	7,904.39	24,940.18	2818.0459
0.30	13.47%	1.20%	7,730.51	23,868.81	2696.9890
0.30	12.64%	1.12%	6,911.84	22,837.54	2580.4644
0.30	13.46%	1.20%	7,077.62	21,868.13	2470.9284
0.30	15.10%	1.36%	7,663.97	20,923.49	2364.1907
0.30	16.20%	1.46%	7,896.67	19,987.82	2258.4672
0.30	16.74%	1.52%	7,811.09	19,073.46	2155.1517
0.30	16.87%	1.53%	7,513.94	18,191.09	2055.4510
0.30	13.44%	1.20%	5,605.63	17,347.25	1960.1038
0.30	13.03%	1.16%	5,186.59	16,598.21	1875.4679
0.30	10.42%	0.91%	3,918.57	15,887.82	1795.2002
0.30	10.14%	0.89%	3,655.29	15,245.17	1722.5850
0.30	13.15%	1.17%	4,620.50	14,632.25	1653.3296
0.30	13.43%	1.19%	4,519.72	14,004.28	1582.3746
0.30	12.60%	1.12%	4,041.90	13,399.79	1514.0716
0.30	13.42%	1.19%	4,139.52	12,831.48	1449.8568
0.30	15.06%	1.35%	4,483.11	12,277.67	1387.2807
0.30	16.15%	1.46%	4,619.97	11,729.13	1325.2999
0.30	16.70%	1.51%	4,570.67	11,193.06	1264.7289
0.30	16.83%	1.52%	4,397.54	10,675.73	1206.2738
0.30	13.41%	1.19%	3,281.41	10,180.94	1150.3667
0.30	13.00%	1.15%	3,036.50	9,741.64	1100.7289
0.30	10.39%	0.91%	2,294.51	9,324.98	1053.6495
0.30	10.12%	0.89%	2,140.59	8,947.98	1011.0515
0.30	13.13%	1.17%	2,706.03	8,588.40	970.4223
0.30	13.40%	1.19%	2,647.31	8,220.03	928.7994
0.30	12.58%	1.11%	2,367.73	7,865.41	888.7305
0.30	13.40%	1.19%	2,425.14	7,532.00	851.0569
0.30	15.03%	1.35%	2,626.66	7,207.08	814.3443
0.30	16.13%	1.45%	2,707.10	6,885.26	777.9810
0.30	16.67%	1.51%	2,678.48	6,570.76	742.4444

0.30	16.81%	1.52%	2,577.28	6,267.23	708.1478
0.30	13.39%	1.19%	1,923.39	5,976.91	675.3447
0.30	12.98%	1.15%	1,779.97	5,719.12	646.2161
0.30	10.38%	0.91%	1,345.15	5,474.60	618.5876
0.30	10.11%	0.88%	1,255.01	5,253.34	593.5865
0.30	13.11%	1.16%	1,586.58	5,042.30	569.7402
0.30	13.38%	1.19%	1,552.25	4,826.10	545.3118
0.30	12.56%	1.11%	1,388.42	4,617.97	521.7949
0.30	13.38%	1.19%	1,422.17	4,422.28	499.6828
0.30	15.02%	1.35%	1,540.42	4,231.57	478.1345
0.30	16.11%	1.45%	1,587.69	4,042.68	456.7914
0.30	16.65%	1.51%	1,570.99	3,858.08	435.9333
0.30	16.79%	1.52%	1,511.73	3,679.92	415.8026
0.30	13.38%	1.19%	1,128.27	3,509.52	396.5480
0.30	12.97%	1.15%	1,044.18	3,358.18	379.4487
0.30	10.37%	0.91%	789.15	3,214.64	363.2296
0.30	10.10%	0.88%	736.29	3,084.74	348.5521
0.30	13.10%	1.16%	930.85	2,960.84	334.5522
0.30	13.37%	1.19%	910.74	2,833.92	320.2110
0.30	12.55%	1.11%	814.66	2,711.73	306.4047
0.30	13.37%	1.19%	834.48	2,596.84	293.4228
0.30	15.01%	1.35%	903.90	2,484.88	280.7718
0.30	16.10%	1.45%	931.66	2,373.98	268.2414
0.30	16.64%	1.51%	921.90	2,265.60	255.9956
0.30	16.78%	1.52%	887.16	2,161.01	244.1767
0.30	13.37%	1.19%	662.16	2,060.96	232.8720
0.30	12.96%	1.15%	612.81	1,972.10	222.8322
0.30	10.37%	0.91%	463.15	1,887.82	213.3090
0.30	10.09%	0.88%	432.14	1,811.55	204.6907
0.30	13.09%	1.16%	546.34	1,738.79	196.4701
0.30	13.37%	1.19%	534.55	1,664.27	188.0493
0.30	12.55%	1.11%	478.17	1,592.52	179.9426
0.30	13.36%	1.19%	489.82	1,525.06	172.3197
0.30	15.00%	1.35%	530.57	1,459.31	164.8911
0.30	16.09%	1.45%	546.88	1,394.20	157.5334
0.30	16.64%	1.50%	541.16	1,330.56	150.3427
0.30	16.77%	1.52%	520.77	1,269.14	143.4027
0.30	13.36%	1.19%	388.71	1,210.39	136.7646
0.30	12.95%	1.15%	359.74	1,158.21	130.8689
0.30	10.36%	0.91%	271.89	1,108.72	125.2767
0.30	10.09%	0.88%	253.69	1,063.93	120.2156
0.30	13.09%	1.16%	320.73	1,021.20	115.3880
0.30	13.36%	1.19%	313.82	977.44	110.4430
0.30	12.54%	1.11%	280.72	935.31	105.6824
0.30	13.36%	1.19%	287.56	895.69	101.2058
0.30	15.00%	1.34%	311.49	857.08	96.8434
0.30	16.09%	1.45%	321.07	818.84	92.5225
0.30	16.63%	1.50%	317.72	781.47	88.2998
0.30	16.77%	1.52%	305.75	745.40	84.2242
0.30	13.36%	1.19%	228.22	710.90	80.3259
0.30	12.95%	1.15%	211.21	680.26	76.8635
0.30	10.36%	0.91%	159.64	651.19	73.5793
0.30	10.09%	0.88%	148.95	624.88	70.6070

0.30	13.08%	1.16%	188.31	599.79	67.7718
0.30	13.36%	1.19%	184.26	574.09	64.8677
0.30	12.54%	1.11%	164.83	549.35	62.0718
0.30	13.36%	1.19%	168.84	526.08	59.4427
0.30	14.99%	1.34%	182.90	503.40	56.8807
0.30	16.08%	1.45%	188.52	480.95	54.3431
0.30	16.63%	1.50%	186.55	459.00	51.8631
0.30	16.76%	1.52%	179.53	437.81	49.4696
0.30	13.36%	1.19%	134.01	417.55	47.1801
0.30	12.94%	1.15%	124.02	399.55	45.1466
0.30	10.35%	0.91%	93.74	382.48	43.2177
0.30	10.08%	0.88%	87.46	367.03	41.4720
0.30	13.08%	1.16%	110.58	352.30	39.8068
0.30	13.35%	1.19%	108.19	337.20	38.1012
0.30	12.53%	1.11%	96.79	322.67	36.4591
0.30	13.35%	1.19%	99.15	309.00	34.9150
0.30	14.99%	1.34%	107.40	295.69	33.4102
0.30	16.08%	1.45%	110.70	282.50	31.9198
0.30	16.62%	1.50%	109.55	269.61	30.4633
0.30	16.76%	1.52%	105.42	257.16	29.0575
0.30	13.35%	1.19%	78.69	245.26	27.7128
0.30	12.94%	1.15%	72.83	234.69	26.5184
0.30	10.35%	0.91%	55.04	224.67	25.3855
0.30	10.08%	0.88%	51.36	215.59	24.3602
0.30	13.08%	1.16%	64.93	206.94	23.3821
0.30	13.35%	1.19%	63.54	198.07	22.3803
0.30	12.53%	1.11%	56.84	189.53	21.4158
0.30	13.35%	1.19%	58.22	181.51	20.5089
0.30	14.98%	1.34%	63.07	173.69	19.6251
0.30	16.07%	1.45%	65.01	165.94	18.7497
0.30	16.62%	1.50%	64.33	158.37	17.8942
0.30	16.75%	1.52%	61.91	151.06	17.0685
0.30	13.35%	1.19%	46.21	144.07	16.2787
0.30	12.94%	1.15%	42.77	137.86	15.5771
0.30	10.35%	0.91%	32.33	131.97	14.9117
0.30	10.08%	0.88%	30.16	126.64	14.3094
0.30	13.07%	1.16%	38.13	121.56	13.7350
0.30	13.35%	1.19%	37.31	116.35	13.1465
0.30	12.53%	1.11%	33.38	111.34	12.5800
0.30	13.35%	1.19%	34.19	106.62	12.0473
0.30	14.98%	1.34%	37.04	102.03	11.5281
0.30	16.07%	1.45%	38.18	97.48	11.0140
0.30	16.61%	1.50%	37.78	93.03	10.5115
0.30	16.75%	1.52%	36.36	88.74	10.0265
0.30	13.35%	1.19%	27.14	84.63	9.5625
0.30	12.93%	1.15%	25.12	80.98	9.1505
0.30	10.35%	0.91%	18.98	77.52	8.7596
0.30	10.08%	0.88%	17.71	74.39	8.4058
0.30	13.07%	1.16%	22.40	71.41	8.0684
0.30	13.34%	1.19%	21.91	68.35	7.7227
0.30	12.53%	1.11%	19.60	65.40	7.3900
0.30	13.34%	1.19%	20.08	62.63	7.0770
0.30	14.98%	1.34%	21.75	59.93	6.7721

0.30	16.07%	1.45%	22.42	57.26	6.4701
0.30	16.61%	1.50%	22.19	54.65	6.1749
0.30	16.75%	1.52%	21.35	52.13	5.8900
0.30	13.34%	1.19%	15.94	49.72	5.6175
0.30	12.93%	1.15%	14.75	47.57	5.3755
0.30	10.34%	0.91%	11.15	45.54	5.1459
0.30	10.07%	0.88%	10.40	43.70	4.9380
0.30	13.07%	1.16%	13.15	41.95	4.7398
0.30	13.34%	1.19%	12.87	40.15	4.5368
0.30	12.52%	1.11%	11.51	38.42	4.3413
0.30	13.34%	1.19%	11.79	36.79	4.1575
0.30	14.97%	1.34%	12.78	35.21	3.9784
0.30	16.06%	1.45%	13.17	33.64	3.8009
0.30	16.61%	1.50%	13.03	32.10	3.6276
0.30	16.74%	1.52%	12.54	30.62	3.4602
0.30	13.34%	1.19%	9.36	29.21	3.3001
0.30	12.93%	1.15%	8.66	27.95	3.1579
0.30	10.34%	0.91%	6.55	26.75	3.0231
0.30	10.07%	0.88%	6.11	25.67	2.9010
0.30	13.06%	1.16%	7.73	24.64	2.7845
0.30	13.34%	1.19%	7.56	23.59	2.6653
0.30	12.52%	1.11%	6.76	22.57	2.5504
0.30	13.34%	1.19%	6.93	21.62	2.4425
0.30	14.97%	1.34%	7.50	20.68	2.3372
0.30	16.06%	1.45%	7.73	19.76	2.2330
0.30	16.60%	1.50%	7.65	18.86	2.1311
0.30	16.74%	1.51%	7.37	17.99	2.0328
0.30	13.34%	1.19%	5.50	17.16	1.9388
0.30	12.93%	1.15%	5.09	16.42	1.8553
0.30	10.34%	0.91%	3.85	15.72	1.7760
0.30	10.07%	0.88%	3.59	15.08	1.7043
0.30	13.06%	1.16%	4.54	14.48	1.6359
0.30	13.33%	1.19%	4.44	13.86	1.5658
0.30	12.52%	1.11%	3.97	13.26	1.4984
0.30	13.33%	1.19%	4.07	12.70	1.4349
0.30	14.97%	1.34%	4.41	12.15	1.3731
0.30	16.05%	1.45%	4.54	11.61	1.3119
0.30	16.60%	1.50%	4.50	11.08	1.2521
0.30	16.73%	1.51%	4.33	10.57	1.1943
0.30	13.33%	1.19%	3.23	10.08	1.1391
0.30	12.92%	1.15%	2.99	9.65	1.0900
0.30	10.34%	0.91%	2.26	9.23	1.0435
0.30	10.07%	0.88%	2.11	8.86	1.0013
0.30	13.06%	1.16%	2.67	8.51	0.9611
0.30	13.33%	1.19%	2.61	8.14	0.9200
0.30	12.51%	1.11%	2.33	7.79	0.8803
0.30	13.33%	1.19%	2.39	7.46	0.8431
0.30	14.96%	1.34%	2.59	7.14	0.8068
0.30	16.05%	1.45%	2.67	6.82	0.7708
0.30	16.59%	1.50%	2.64	6.51	0.7356
0.30	16.73%	1.51%	2.54	6.21	0.7017
0.30	13.33%	1.19%	1.90	5.92	0.6692
0.30	12.92%	1.15%	1.76	5.67	0.6404

0.30	10.34%	0.90%	1.33	5.43	0.6131
0.30	10.06%	0.88%	1.24	5.21	0.5883
0.30	13.06%	1.16%	1.57	5.00	0.5647
0.30	13.33%	1.18%	1.53	4.78	0.5405
0.30	12.51%	1.11%	1.37	4.58	0.5172
0.30	13.33%	1.18%	1.40	4.38	0.4953
0.30	14.96%	1.34%	1.52	4.20	0.4740
0.30	16.05%	1.45%	1.57	4.01	0.4529
0.30	16.59%	1.50%	1.55	3.83	0.4322
0.30	16.73%	1.51%	1.49	3.65	0.4123
0.30	13.33%	1.18%	1.11	3.48	0.3932
0.30	12.92%	1.15%	1.03	3.33	0.3763
0.30	10.33%	0.90%	0.78	3.19	0.3602
0.30	10.06%	0.88%	0.73	3.06	0.3457
0.30	13.05%	1.16%	0.92	2.94	0.3318
0.30	13.33%	1.18%	0.90	2.81	0.3176
0.30	12.51%	1.11%	0.81	2.69	0.3039
0.30	13.33%	1.18%	0.82	2.58	0.2910
0.30	14.96%	1.34%	0.89	2.46	0.2785
0.30	16.04%	1.45%	0.92	2.35	0.2661
0.30	16.59%	1.50%	0.91	2.25	0.2540
0.30	16.72%	1.51%	0.88	2.14	0.2422
0.30	13.33%	1.18%	0.65	2.04	0.2310
0.30	12.92%	1.15%	0.61	1.96	0.2211
0.30	10.33%	0.90%	0.46	1.87	0.2117
0.30	10.06%	0.88%	0.43	1.80	0.2031
0.30	13.05%	1.16%	0.54	1.73	0.1950
0.30	13.32%	1.18%	0.53	1.65	0.1866
0.30	12.51%	1.11%	0.47	1.58	0.1786
0.30	13.32%	1.18%	0.48	1.51	0.1710
0.30	14.96%	1.34%	0.52	1.45	0.1636
0.30	16.04%	1.45%	0.54	1.38	0.1563
0.30	16.59%	1.50%	0.54	1.32	0.1492
0.30	16.72%	1.51%	0.52	1.26	0.1423
0.30	13.32%	1.18%	0.38	1.20	0.1358
0.30	12.92%	1.15%	0.36	1.15	0.1299
0.30	10.33%	0.90%	0.27	1.10	0.1244
0.30	10.06%	0.88%	0.25	1.06	0.1193
0.30	13.05%	1.16%	0.32	1.01	0.1146
0.30	13.32%	1.18%	0.31	0.97	0.1096
0.30	12.51%	1.11%	0.28	0.93	0.1049
0.30	13.32%	1.18%	0.28	0.89	0.1005
0.30	14.95%	1.34%	0.31	0.85	0.0962
0.30	16.04%	1.45%	0.32	0.81	0.0919
0.30	16.59%	1.50%	0.31	0.78	0.0877
0.30	16.72%	1.51%	0.30	0.74	0.0836
0.30	13.32%	1.18%	0.23	0.71	0.0798

Service fee	Total CF to investors \$million	Monthly discount rate	PV of CF \$million	
83335.29	8,175,657.78	0.15%	8,163,412.66	6246665.6640
80600.72	8,035,618.05	0.15%	8,011,565.33	6275859.8678
77902.46	7,914,598.68	0.15%	7,879,089.57	6304666.5308
75232.86	7,977,701.96	0.15%	7,930,014.70	6333167.1371
72515.45	7,886,236.92	0.15%	7,827,355.37	6362178.2577
69814.23	7,688,170.53	0.15%	7,619,338.81	6391016.4376
67173.77	7,617,342.22	0.15%	7,537,837.87	6419206.0840
64541.52	7,627,158.62	0.15%	7,536,247.44	6447307.9651
61883.95	7,577,197.54	0.15%	7,475,668.37	6475680.1076
59225.78	7,455,004.30	0.15%	7,344,096.29	6504058.7806
56597.08	7,270,926.43	0.15%	7,152,028.89	6532122.7240
54023.89	6,643,265.90	0.15%	6,524,844.89	6559594.1167
51691.48	6,391,362.45	0.19%	6,235,577.66	6584494.9771
49445.22	5,875,413.19	0.19%	5,721,333.89	6608476.0709
47395.82	5,653,298.77	0.19%	5,494,604.69	6630355.4180
45422.45	5,831,676.88	0.19%	5,657,226.94	6651423.1465
43358.84	5,655,846.04	0.19%	5,476,251.20	6673454.2365
41351.85	5,344,767.55	0.19%	5,165,236.82	6694880.8163
39458.30	5,242,000.79	0.19%	5,056,315.13	6715096.3849
37592.30	5,233,103.74	0.19%	5,038,160.86	6735017.8176
35714.96	5,144,000.85	0.19%	4,942,985.67	6755060.3065
33859.61	4,979,795.83	0.19%	4,776,122.87	6774868.0452
32057.71	4,765,357.78	0.19%	4,561,788.03	6794105.0617
30330.64	4,167,895.05	0.19%	3,982,281.87	6812543.3007
28838.58	3,945,271.23	0.23%	3,722,506.47	6828472.5000
27427.25	3,522,382.34	0.23%	3,315,777.91	6843539.8367
26180.75	3,354,009.70	0.23%	3,149,949.54	6856847.5157
24994.35	3,493,807.16	0.23%	3,273,622.21	6869513.5213
23740.13	3,360,402.68	0.23%	3,141,313.59	6882903.5229
22531.39	3,132,938.42	0.23%	2,921,878.65	6895808.0649
21407.68	3,023,486.05	0.23%	2,813,251.95	6907804.8237
20320.51	2,976,873.28	0.23%	2,763,448.34	6919411.4357
19244.00	2,877,832.08	0.23%	2,665,304.28	6930904.2866
18200.07	2,737,843.48	0.23%	2,529,765.74	6942049.2399
17206.06	2,577,040.52	0.23%	2,375,654.51	6952661.3427
16271.03	2,223,644.94	0.23%	2,045,115.41	6962643.7092
15475.71	2,082,913.78	0.28%	1,876,029.95	6971134.5456
14732.61	1,850,998.51	0.28%	1,662,442.62	6979067.8273
14080.16	1,751,194.30	0.28%	1,568,364.68	6986033.4412
13464.03	1,795,218.69	0.28%	1,603,253.51	6992611.2589
12824.58	1,714,006.96	0.28%	1,526,404.16	6999437.9508
12213.82	1,595,099.94	0.28%	1,416,501.30	7005958.4318
11647.68	1,544,853.86	0.28%	1,368,007.90	7012002.5516
11097.91	1,522,119.47	0.28%	1,344,070.54	7017871.8958
10553.18	1,477,078.22	0.28%	1,300,615.53	7023687.4363
10022.83	1,413,884.92	0.28%	1,241,456.84	7029349.5109
9514.52	1,340,716.30	0.28%	1,173,887.76	7034776.1359
9032.61	1,177,736.30	0.28%	1,028,276.40	7039921.0391

8614.72	1,110,235.68	0.35%	935,408.69	7044382.4381
8221.59	998,657.65	0.35%	838,463.58	7048579.5456
7871.77	948,710.43	0.35%	793,747.91	7052314.1594
7539.95	967,890.07	0.35%	806,967.98	7055856.7049
7197.46	927,216.42	0.35%	770,358.25	7059513.1324
6869.15	867,938.10	0.35%	718,590.93	7063018.1130
6562.90	841,945.08	0.35%	694,637.28	7066287.6657
6265.01	829,625.76	0.35%	682,084.07	7069467.9563
5969.85	806,451.31	0.35%	660,716.54	7072619.0902
5681.96	774,245.32	0.35%	632,116.27	7075692.5450
5405.18	736,885.59	0.35%	599,514.64	7078647.5192
5141.73	653,466.72	0.35%	529,790.98	7081460.1318
4910.91	618,064.92	0.39%	486,968.41	7083924.3484
4692.98	559,598.50	0.39%	439,183.46	7086250.9559
4497.65	532,776.47	0.39%	416,502.10	7088336.2454
4311.93	542,060.24	0.39%	422,106.89	7090319.0360
4120.84	520,193.22	0.39%	403,498.86	7092359.1118
3937.32	488,468.21	0.39%	377,412.83	7094318.3657
3765.54	474,223.26	0.39%	364,977.37	7096152.2942
3598.31	467,266.64	0.39%	358,220.63	7097937.6440
3432.63	454,604.52	0.39%	347,154.10	7099706.4443
3270.89	437,134.28	0.39%	332,511.10	7101433.1817
3115.12	416,864.06	0.39%	315,855.53	7103096.1289
2966.55	371,622.85	0.39%	280,478.23	7088048.6831
2835.63	352,133.87	0.43%	258,286.65	6775232.2338
2711.77	319,994.80	0.43%	233,718.53	6479295.7247
2600.30	305,028.44	0.43%	221,843.47	6212969.0934
2494.18	309,853.51	0.43%	224,397.92	5959394.7662
2385.18	297,640.84	0.43%	214,640.18	5698972.1776
2280.40	279,980.44	0.43%	201,049.16	5448608.0522
2182.13	271,934.01	0.43%	194,443.84	5213806.9994
2086.42	267,931.81	0.43%	190,770.42	4985123.3091
1991.60	260,791.50	0.43%	184,899.72	4758580.0568
1899.00	250,986.73	0.43%	177,194.27	4537318.6578
1809.73	239,612.45	0.43%	168,447.42	4324034.3131
1724.49	214,248.61	0.43%	149,978.53	4120353.8697
1649.12	203,223.66	0.48%	134,816.63	3940282.0961
1577.74	185,063.27	0.48%	122,177.89	3769734.2551
1513.35	176,530.06	0.48%	115,982.97	3615890.8312
1452.00	179,157.88	0.48%	117,142.54	3469302.1705
1389.06	172,190.40	0.48%	112,044.57	3318915.3845
1328.51	162,136.34	0.48%	104,994.23	3174252.4674
1271.67	157,514.98	0.48%	101,510.29	3038432.4209
1216.29	155,191.03	0.48%	99,530.92	2906118.0135
1161.44	151,094.02	0.48%	96,436.59	2775050.3242
1107.85	145,484.89	0.48%	92,409.29	2647004.5772
1056.16	138,979.17	0.48%	87,851.79	2523510.5281
1006.77	124,482.55	0.48%	78,309.16	2405497.4931
963.02	118,147.48	0.56%	68,893.19	2300965.0066
921.56	107,720.16	0.56%	62,464.59	2201896.5342
884.10	102,794.28	0.56%	59,277.65	2112410.1758
848.40	104,268.62	0.56%	59,794.43	2027106.2261
811.80	100,245.00	0.56%	57,168.25	1939646.6578

776.57	94,446.57	0.56%	53,562.82	1855487.5973
743.48	91,767.30	0.56%	51,754.75	1776422.5709
711.24	90,411.19	0.56%	50,707.19	1699387.3702
679.31	88,037.23	0.56%	49,101.95	1623081.0839
648.10	84,792.94	0.56%	47,030.24	1548522.9200
618.00	81,030.61	0.56%	44,694.26	1476593.4259
589.22	72,651.32	0.56%	39,850.26	1407829.5274
563.70	68,977.60	0.62%	35,305.65	1346853.1850
539.50	62,934.28	0.62%	32,015.10	1289042.5428
517.63	60,070.34	0.62%	30,371.01	1236782.1993
496.77	60,912.81	0.62%	30,608.30	1186951.6614
475.40	58,572.88	0.62%	29,252.22	1135880.6017
454.83	55,203.52	0.62%	27,400.63	1086727.2524
435.49	53,641.80	0.62%	26,462.36	1040531.9373
416.65	52,848.30	0.62%	25,911.21	995518.9115
397.99	51,464.97	0.62%	25,078.41	950932.9033
379.76	49,576.55	0.62%	24,010.22	907364.5515
362.16	47,386.81	0.62%	22,809.13	865324.9164
345.34	42,511.48	0.62%	20,337.10	825126.3038
330.41	40,369.56	0.62%	19,103.91	789457.2004
316.25	36,847.93	0.62%	17,329.90	755632.8789
303.45	35,175.89	0.62%	16,441.55	725041.7760
291.24	35,662.62	0.62%	16,566.29	695868.6136
278.73	34,296.30	0.62%	15,833.40	665975.6579
266.69	32,329.85	0.62%	14,833.55	637201.8983
255.37	31,416.69	0.62%	14,325.72	610153.8378
244.34	30,951.65	0.62%	14,026.67	583796.7781
233.41	30,142.95	0.62%	13,575.98	557690.1591
222.73	29,039.69	0.62%	12,998.46	532178.1325
212.43	27,760.48	0.62%	12,349.27	507558.7473
202.57	24,912.98	0.62%	11,014.25	484014.3719
193.83	23,660.26	0.62%	10,398.20	463114.9813
185.53	21,601.59	0.62%	9,434.95	443294.2169
178.03	20,623.04	0.62%	8,952.04	425363.1457
170.87	20,906.07	0.62%	9,018.97	408261.6887
163.54	20,106.38	0.62%	8,620.53	390740.5632
156.48	18,955.76	0.62%	8,077.12	373874.2983
149.84	18,420.85	0.62%	7,800.82	358017.5301
143.37	18,148.06	0.62%	7,637.94	342565.4333
136.97	17,674.40	0.62%	7,392.75	327260.3175
130.71	17,028.46	0.62%	7,078.68	312303.3505
124.67	16,279.54	0.62%	6,725.65	297868.8435
118.89	14,612.71	0.62%	5,999.82	284063.5327
113.76	13,878.87	0.62%	5,687.04	271806.3198
108.89	12,673.14	0.62%	5,161.12	260180.8548
104.49	12,099.62	0.62%	4,897.33	249662.0187
100.29	12,264.85	0.62%	4,933.76	239629.3275
95.99	11,796.14	0.62%	4,716.10	229351.2426
91.85	11,121.87	0.62%	4,419.25	219456.9133
87.96	10,808.20	0.62%	4,268.27	210154.0707
84.16	10,648.09	0.62%	4,179.25	201088.4964
80.40	10,370.34	0.62%	4,045.27	192109.2161
76.73	9,991.68	0.62%	3,873.65	183334.0427

73.19	9,552.66	0.62%	3,680.73	174865.0920
69.80	8,575.65	0.62%	3,284.01	166764.9206
66.79	8,145.31	0.62%	3,091.67	159572.0955
63.93	7,438.34	0.62%	2,805.97	152749.7033
61.35	7,101.93	0.62%	2,662.58	146576.1190
58.88	7,198.62	0.62%	2,682.23	140687.6702
56.36	6,923.67	0.62%	2,563.91	134655.4866
53.93	6,528.19	0.62%	2,402.59	128848.3909
51.64	6,344.13	0.62%	2,320.49	123388.1901
49.41	6,250.13	0.62%	2,272.05	118067.2026
47.21	6,087.16	0.62%	2,199.19	112796.8908
45.05	5,865.01	0.62%	2,105.90	107646.3286
42.97	5,607.46	0.62%	2,001.04	102675.3974
40.98	5,034.34	0.62%	1,785.47	97920.7903
39.22	4,781.82	0.62%	1,687.55	93698.4159
37.54	4,367.02	0.62%	1,531.69	89693.3935
36.02	4,169.59	0.62%	1,453.46	86069.0232
34.58	4,226.24	0.62%	1,464.16	82611.9824
33.09	4,064.88	0.62%	1,399.60	79070.6669
31.67	3,832.79	0.62%	1,311.58	75661.4449
30.32	3,724.75	0.62%	1,266.78	72455.7846
29.02	3,669.55	0.62%	1,240.34	69331.8397
27.72	3,573.89	0.62%	1,200.58	66237.6582
26.46	3,443.50	0.62%	1,149.67	63213.7650
25.24	3,292.34	0.62%	1,092.45	60295.2957
24.07	2,955.98	0.62%	974.82	57503.7834
23.03	2,807.74	0.62%	924.24	55024.6202
22.05	2,564.28	0.62%	838.94	52673.0469
21.15	2,448.38	0.62%	796.12	50544.8893
20.30	2,481.60	0.62%	801.98	48514.9590
19.43	2,386.87	0.62%	766.64	46435.5885
18.60	2,250.63	0.62%	718.46	44433.7621
17.81	2,187.19	0.62%	693.94	42551.4274
17.04	2,154.77	0.62%	679.47	40717.0699
16.28	2,098.61	0.62%	657.71	38900.1956
15.54	2,022.06	0.62%	629.84	37124.5888
14.82	1,933.32	0.62%	598.51	35410.8726
14.13	1,735.86	0.62%	534.09	33771.6867
13.53	1,648.82	0.61%	507.64	32315.8593
12.95	1,505.89	0.61%	460.81	30934.9473
12.42	1,437.84	0.61%	437.31	29685.1958
11.93	1,457.32	0.61%	440.54	28493.1177
11.41	1,401.70	0.61%	421.14	27272.0258
10.92	1,321.71	0.61%	394.69	26096.4642
10.46	1,284.46	0.61%	381.24	24991.0587
10.01	1,265.42	0.61%	373.30	23913.8264
9.56	1,232.43	0.61%	361.36	22846.8647
9.13	1,187.48	0.61%	346.06	21804.1360
8.70	1,135.38	0.61%	328.86	20797.7475
8.30	1,019.44	0.61%	293.48	19835.1198
7.94	968.33	0.61%	279.48	18980.1475
7.60	884.41	0.61%	253.71	18169.1686
7.30	844.44	0.61%	240.78	17435.2011

7.00	855.88	0.61%	242.57	16735.1004
6.70	823.21	0.61%	231.90	16017.9698
6.42	776.24	0.61%	217.35	15327.5757
6.14	754.37	0.61%	209.95	14678.3769
5.88	743.18	0.61%	205.58	14045.7237
5.62	723.81	0.61%	199.02	13419.1044
5.36	697.41	0.61%	190.60	12806.7169
5.11	666.82	0.61%	181.14	12215.6695
4.88	598.74	0.61%	161.66	11650.3195
4.67	568.72	0.60%	154.17	11148.1837
4.47	519.44	0.60%	139.96	10671.8849
4.29	495.97	0.60%	132.84	10240.8080
4.11	502.68	0.60%	133.83	9829.6198
3.94	483.50	0.60%	127.95	9408.4346
3.77	455.91	0.60%	119.93	9002.9511
3.61	443.06	0.60%	115.85	8621.6592
3.45	436.49	0.60%	113.44	8250.0850
3.30	425.12	0.60%	109.83	7882.0560
3.15	409.62	0.60%	105.19	7522.3857
3.00	391.65	0.60%	99.97	7175.2480
2.86	351.67	0.60%	89.23	6843.2015
2.74	334.04	0.60%	84.56	6548.2766
2.62	305.10	0.60%	76.77	6268.5261
2.52	291.31	0.60%	72.87	6015.3321
2.42	295.25	0.60%	73.41	5773.8187
2.31	283.99	0.60%	70.19	5526.4365
2.21	267.79	0.60%	65.79	5288.2760
2.12	260.24	0.60%	63.55	5064.3227
2.03	256.38	0.60%	62.23	4846.0772
1.94	249.70	0.60%	60.25	4629.9147
1.85	240.59	0.60%	57.70	4418.6619
1.76	230.04	0.60%	54.84	4214.7697
1.68	206.56	0.60%	48.95	4019.7406
1.61	196.21	0.60%	46.10	3846.5116
1.54	179.21	0.60%	41.85	3682.1948
1.48	171.11	0.60%	39.72	3533.4742
1.42	173.43	0.60%	40.02	3391.6140
1.36	166.81	0.60%	38.26	3246.3081
1.30	157.29	0.60%	35.86	3106.4186
1.25	152.86	0.60%	34.64	2974.8731
1.19	150.59	0.60%	33.92	2846.6803
1.14	146.67	0.60%	32.84	2719.7115
1.09	141.32	0.60%	31.46	2595.6266
1.04	135.12	0.60%	29.90	2475.8649
0.99	121.33	0.60%	26.68	2361.3088
0.95	115.25	0.60%	25.18	2259.5558
0.91	105.27	0.60%	22.86	2163.0374
0.87	100.51	0.60%	21.69	2075.6788
0.83	101.87	0.60%	21.86	1992.3498
0.80	97.98	0.60%	20.90	1906.9977
0.76	92.40	0.60%	19.59	1824.8269
0.73	89.79	0.60%	18.92	1747.5569
0.70	88.46	0.60%	18.53	1672.2563

0.67	86.15	0.60%	17.94	1597.6750
0.64	83.01	0.60%	17.18	1524.7877
0.61	79.37	0.60%	16.33	1454.4397
0.58	71.27	0.60%	14.57	1387.1493
0.56	67.70	0.61%	13.66	1327.3784
0.53	61.84	0.61%	12.40	1270.6823
0.51	59.04	0.61%	11.77	1219.3661
0.49	59.84	0.61%	11.86	1170.4167
0.47	57.56	0.61%	11.34	1120.2795
0.45	54.28	0.61%	10.63	1072.0110
0.43	52.75	0.61%	10.26	1026.6210
0.41	51.96	0.61%	10.05	982.3878
0.39	50.61	0.61%	9.73	938.5774
0.37	48.76	0.61%	9.32	895.7621
0.36	46.62	0.61%	8.86	854.4383
0.34	41.87	0.61%	7.91	814.9105
0.33	39.77	0.61%	7.36	779.7992
0.31	36.33	0.61%	6.68	746.4939
0.30	34.69	0.61%	6.34	716.3485
0.29	35.15	0.61%	6.39	687.5934
0.28	33.81	0.61%	6.11	658.1408
0.26	31.88	0.61%	5.73	629.7859
0.25	30.99	0.61%	5.53	603.1218
0.24	30.53	0.61%	5.41	577.1373
0.23	29.73	0.61%	5.24	551.4012
0.22	28.65	0.61%	5.02	526.2497
0.21	27.39	0.61%	4.77	501.9744
0.20	24.60	0.61%	4.26	478.7540
0.19	23.36	0.61%	3.97	458.1277
0.18	21.34	0.61%	3.61	438.5623
0.18	20.38	0.61%	3.42	420.8529
0.17	20.65	0.61%	3.45	403.9602
0.16	19.86	0.61%	3.30	386.6580
0.15	18.73	0.61%	3.09	370.0005
0.15	18.20	0.61%	2.98	354.3363
0.14	17.93	0.61%	2.92	339.0713
0.14	17.47	0.61%	2.83	323.9523
0.13	16.83	0.61%	2.71	309.1767
0.12	16.09	0.61%	2.57	294.9159
0.12	14.45	0.61%	2.30	281.2747
0.11	13.73	0.62%	2.13	269.1572
0.11	12.54	0.62%	1.93	257.6630
0.10	11.97	0.62%	1.83	247.2590
0.10	12.13	0.62%	1.85	237.3348
0.10	11.67	0.62%	1.77	227.1701
0.09	11.00	0.62%	1.65	217.3842
0.09	10.69	0.62%	1.60	208.1817
0.08	10.54	0.62%	1.56	199.2137
0.08	10.26	0.62%	1.51	190.3316
0.08	9.89	0.62%	1.45	181.6512
0.07	9.45	0.62%	1.38	173.2733
0.07	8.49	0.62%	1.23	165.2593
0.07	8.06	0.63%	1.13	158.1403

0.06	7.37	0.63%	1.03	151.3874
0.06	7.03	0.63%	0.97	145.2750
0.06	7.13	0.63%	0.98	139.4443
0.06	6.86	0.63%	0.94	133.4725
0.05	6.47	0.63%	0.88	127.7232
0.05	6.28	0.63%	0.85	122.3166
0.05	6.19	0.63%	0.83	117.0478
0.05	6.03	0.63%	0.80	111.8295
0.04	5.81	0.63%	0.77	106.7297
0.04	5.55	0.63%	0.73	101.8075
0.04	4.99	0.63%	0.65	97.0992
0.04	4.74	0.64%	0.60	92.9167
0.04	4.33	0.64%	0.54	88.9491
0.04	4.13	0.64%	0.51	85.3578
0.03	4.19	0.64%	0.52	81.9321
0.03	4.03	0.64%	0.49	78.4234
0.03	3.80	0.64%	0.46	75.0454
0.03	3.69	0.64%	0.45	71.8688
0.03	3.64	0.64%	0.44	68.7732
0.03	3.54	0.64%	0.42	65.7072
0.03	3.41	0.64%	0.41	62.7109
0.03	3.26	0.64%	0.39	59.8189
0.02	2.93	0.64%	0.34	57.0526
0.02	2.78	0.65%	0.31	54.5952
0.02	2.54	0.65%	0.29	52.2640
0.02	2.43	0.65%	0.27	50.1538
0.02	2.46	0.65%	0.27	48.1410
0.02	2.37	0.65%	0.26	46.0794
0.02	2.23	0.65%	0.24	44.0946
0.02	2.17	0.65%	0.24	42.2282
0.02	2.14	0.65%	0.23	40.4093
0.02	2.08	0.65%	0.22	38.6078
0.02	2.01	0.65%	0.21	36.8473
0.01	1.92	0.65%	0.20	35.1481
0.01	1.72	0.65%	0.18	33.5227
0.01	1.64	0.66%	0.17	32.0788
0.01	1.49	0.66%	0.15	30.7091
0.01	1.43	0.66%	0.14	29.4692
0.01	1.45	0.66%	0.14	28.2866
0.01	1.39	0.66%	0.14	27.0753
0.01	1.31	0.66%	0.13	25.9091
0.01	1.27	0.66%	0.12	24.8124
0.01	1.26	0.66%	0.12	23.7437
0.01	1.22	0.66%	0.12	22.6853
0.01	1.18	0.66%	0.11	21.6508
0.01	1.13	0.66%	0.11	20.6525
0.01	1.01	0.66%	0.10	19.6974