

5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-101MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
****	0.1	0.	11.2	6.1	25.	23.2	12.0	49.	35.2	17.9	72.	47.2	23.7	94.	59.2	29.5	115.
****	0.2	1.	11.4	6.2	25.	23.4	12.1	49.	35.4	18.0	72.	47.4	23.8	94.	59.4	29.6	116.
****	0.3	1.	11.6	6.3	26.	23.6	12.2	49.	35.6	18.1	72.	47.6	23.9	95.	59.6	29.7	116.
****	0.4	2.	11.8	6.4	26.	23.8	12.3	50.	35.8	18.2	73.	47.8	24.0	95.	59.8	29.8	116.
****	0.5	2.	12.0	6.5	27.	24.0	12.4	50.	36.0	18.3	73.	48.0	24.1	95.	60.0	29.9	117.
****	0.6	2.	12.2	6.6	27.	24.2	12.5	51.	36.2	18.4	74.	48.2	24.2	96.	60.2	30.0	117.
****	0.7	3.	12.4	6.7	27.	24.4	12.6	51.	36.4	18.5	74.	48.4	24.3	96.	60.4	30.1	118.
****	0.8	3.	12.6	6.8	28.	24.6	12.7	51.	36.6	18.6	74.	48.6	24.4	96.	60.6	30.2	118.
****	0.9	4.	12.8	6.9	28.	24.8	12.8	52.	36.8	18.7	75.	48.8	24.5	97.	60.8	30.3	118.
1.0	1.0	4.	13.0	7.0	29.	25.0	12.9	52.	37.0	18.8	75.	49.0	24.6	97.	61.0	30.4	119.
1.2	1.1	5.	13.2	7.1	29.	25.2	13.0	53.	37.2	18.9	75.	49.2	24.7	98.	61.2	30.5	119.
1.4	1.2	5.	13.4	7.2	29.	25.4	13.1	53.	37.4	19.0	76.	49.4	24.8	98.	61.4	30.5	119.
1.6	1.3	5.	13.6	7.3	30.	25.6	13.2	53.	37.6	19.1	76.	49.6	24.9	98.	61.6	30.6	120.
1.8	1.4	6.	13.8	7.4	30.	25.8	13.3	54.	37.8	19.2	77.	49.8	25.0	99.	61.8	30.7	120.
2.0	1.5	6.	14.0	7.5	31.	26.0	13.4	54.	38.0	19.3	77.	50.0	25.1	99.	62.0	30.8	120.
2.2	1.6	7.	14.2	7.6	31.	26.2	13.5	55.	38.2	19.3	77.	50.2	25.2	99.	62.2	30.9	121.
2.4	1.7	7.	14.4	7.7	31.	26.4	13.6	55.	38.4	19.4	78.	50.4	25.3	100.	62.4	31.0	121.
2.6	1.8	7.	14.6	7.8	32.	26.6	13.7	55.	38.6	19.5	78.	50.6	25.4	100.	62.6	31.1	121.
2.8	1.9	8.	14.8	7.9	32.	26.8	13.8	56.	38.8	19.6	78.	50.8	25.5	100.	62.8	31.2	122.
3.0	2.0	8.	15.0	8.0	33.	27.0	13.9	56.	39.0	19.7	79.	51.0	25.5	101.	63.0	31.3	122.
3.2	2.1	9.	15.2	8.1	33.	27.2	14.0	56.	39.2	19.8	79.	51.2	25.6	101.	63.2	31.4	122.
3.4	2.2	9.	15.4	8.2	33.	27.4	14.1	57.	39.4	19.9	80.	51.4	25.7	102.	63.4	31.5	123.
3.6	2.3	10.	15.6	8.3	34.	27.6	14.2	57.	39.6	20.0	80.	51.6	25.8	102.	63.6	31.6	123.
3.8	2.4	10.	15.8	8.4	34.	27.8	14.3	58.	39.8	20.1	80.	51.8	25.9	102.	63.8	31.7	123.
4.0	2.5	10.	16.0	8.5	35.	28.0	14.4	58.	40.0	20.2	81.	52.0	26.0	103.	64.0	31.8	124.
4.2	2.6	11.	16.2	8.6	35.	28.2	14.5	58.	40.2	20.3	81.	52.2	26.1	103.	64.2	31.9	124.
4.4	2.7	11.	16.4	8.7	35.	28.4	14.6	59.	40.4	20.4	81.	52.4	26.2	103.	64.4	32.0	125.
4.6	2.8	12.	16.6	8.8	36.	28.6	14.7	59.	40.6	20.5	82.	52.6	26.3	104.	64.6	32.1	125.
4.8	2.9	12.	16.8	8.9	36.	28.8	14.8	60.	40.8	20.6	82.	52.8	26.4	104.	64.8	32.2	125.
5.0	3.0	12.	17.0	9.0	37.	29.0	14.9	60.	41.0	20.7	83.	53.0	26.5	104.	65.0	32.3	126.
5.2	3.1	13.	17.2	9.0	37.	29.2	15.0	60.	41.2	20.8	83.	53.2	26.6	105.	65.2	32.4	126.
5.4	3.2	13.	17.4	9.1	37.	29.4	15.1	61.	41.4	20.9	83.	53.4	26.7	105.	65.4	32.5	126.
5.6	3.3	14.	17.6	9.2	38.	29.6	15.2	61.	41.6	21.0	84.	53.6	26.8	105.	65.6	32.6	127.
5.8	3.4	14.	17.8	9.3	38.	29.8	15.2	61.	41.8	21.1	84.	53.8	26.9	106.	65.8	32.7	127.
6.0	3.5	14.	18.0	9.4	39.	30.0	15.3	62.	42.0	21.2	84.	54.0	27.0	106.	66.0	32.7	127.
6.2	3.6	15.	18.2	9.5	39.	30.2	15.4	62.	42.2	21.3	85.	54.2	27.1	107.	66.2	32.8	128.
6.4	3.7	15.	18.4	9.6	39.	30.4	15.5	63.	42.4	21.4	85.	54.4	27.2	107.	66.4	32.9	128.
6.6	3.8	16.	18.6	9.7	40.	30.6	15.6	63.	42.6	21.5	85.	54.6	27.3	107.	66.6	33.0	128.
6.8	3.9	16.	18.8	9.8	40.	30.8	15.7	63.	42.8	21.6	86.	54.8	27.4	108.	66.8	33.1	129.
7.0	4.0	16.	19.0	9.9	40.	31.0	15.8	64.	43.0	21.7	86.	55.0	27.5	108.	67.0	33.2	129.
7.2	4.1	17.	19.2	10.0	41.	31.2	15.9	64.	43.2	21.8	87.	55.2	27.6	108.	67.2	33.3	129.
7.4	4.2	17.	19.4	10.1	41.	31.4	16.0	64.	43.4	21.9	87.	55.4	27.7	109.	67.4	33.4	130.
7.6	4.3	18.	19.6	10.2	42.	31.6	16.1	65.	43.6	22.0	87.	55.6	27.8	109.	67.6	33.5	130.
7.8	4.4	18.	19.8	10.3	42.	31.8	16.2	65.	43.8	22.1	88.	55.8	27.9	109.	67.8	33.6	130.
8.0	4.5	18.	20.0	10.4	42.	32.0	16.3	66.	44.0	22.2	88.	56.0	28.0	110.	68.0	33.7	131.
8.2	4.6	19.	20.2	10.5	43.	32.2	16.4	66.	44.2	22.3	88.	56.2	28.1	110.	68.2	33.8	131.
8.4	4.7	19.	20.4	10.6	43.	32.4	16.5	66.	44.4	22.4	89.	56.4	28.1	110.	68.4	33.9	131.
8.6	4.8	20.	20.6	10.7	44.	32.6	16.6	67.	44.6	22.5	89.	56.6	28.2	111.	68.6	34.0	132.
8.8	4.9	20.	20.8	10.8	44.	32.8	16.7	67.	44.8	22.6	90.	56.8	28.3	111.	68.8	34.1	132.
9.0	5.0	21.	21.0	10.9	44.	33.0	16.8	68.	45.0	22.6	90.	57.0	28.4	112.	69.0	34.2	132.
9.2	5.1	21.	21.2	11.0	45.	33.2	16.9	68.	45.2	22.7	90.	57.2	28.5	112.	69.2	34.3	133.
9.4	5.2	21.	21.4	11.1	45.	33.4	17.0	68.	45.4	22.8	91.	57.4	28.6	112.	69.4	34.4	133.
9.6	5.3	22.	21.6	11.2	46.	33.6	17.1	69.	45.6	22.9	91.	57.6	28.7	113.	69.6	34.5	133.
9.8	5.4	22.	21.8	11.3	46.	33.8	17.2	69.	45.8	23.0	91.	57.8	28.8	113.	69.8	34.6	134.
10.0	5.5	23.	22.0	11.4	46.	34.0	17.3	69.	46.0	23.1	92.	58.0	28.9	113.	70.0	34.7	134.
10.2	5.6	23.	22.2	11.5	47.	34.2	17.4	70.	46.2	23.2	92.	58.2	29.0	114.	70.2	34.7	135.
10.4	5.7	23.	22.4	11.6	47.	34.4	17.5	70.	46.4	23.3	92.	58.4	29.1	114.	70.4	34.8	135.
10.6	5.8	24.	22.6	11.7	48.	34.6	17.6	71.	46.6	23.4	93.	58.6	29.2	114.	70.6	34.9	135.
10.8	5.9	24.	22.8	11.8	48.	34.8	17.7	71.	46.8	23.5	93.	58.8	29.3	115.	70.8	35.0	136.
11.0	6.0	25.	23.0	11.9	48.	35.0	17.8	71.	47.0	23.6	94.	59.0	29.4	115.	71.0	35.1	136.

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FRB-102MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
71.2	35.2	136.	83.2	40.9	156.	95.2	46.5	176.	107.2	52.1	195.	119.2	57.6	213.
71.4	35.3	137.	83.4	41.0	157.	95.4	46.6	176.	107.4	52.2	195.	119.4	57.7	213.
71.6	35.4	137.	83.6	41.1	157.	95.6	46.7	177.	107.6	52.3	195.	119.6	57.8	214.
71.8	35.5	137.	83.8	41.2	157.	95.8	46.8	177.	107.8	52.4	196.	119.8	57.9	214.
72.0	35.6	138.	84.0	41.3	158.	96.0	46.9	177.	108.0	52.5	196.	120.0	58.0	214.
72.2	35.7	138.	84.2	41.4	158.	96.2	47.0	178.	108.2	52.6	196.	120.2	58.1	215.
72.4	35.8	138.	84.4	41.5	158.	96.4	47.1	178.	108.4	52.7	197.	120.4	58.2	215.
72.6	35.9	139.	84.6	41.6	159.	96.6	47.2	178.	108.6	52.8	197.	120.6	58.3	215.
72.8	36.0	139.	84.8	41.7	159.	96.8	47.3	178.	108.8	52.9	197.	120.8	58.4	216.
73.0	36.1	139.	85.0	41.7	159.	97.0	47.4	179.	109.0	52.9	198.	121.0	58.5	216.
73.2	36.2	140.	85.2	41.8	160.	97.2	47.5	179.	109.2	53.0	198.	121.2	58.6	216.
73.4	36.3	140.	85.4	41.9	160.	97.4	47.6	179.	109.4	53.1	198.	121.4	58.7	216.
73.6	36.4	140.	85.6	42.0	160.	97.6	47.7	180.	109.6	53.2	199.	121.6	58.7	217.
73.8	36.5	141.	85.8	42.1	161.	97.8	47.7	180.	109.8	53.3	199.	121.8	58.8	217.
74.0	36.6	141.	86.0	42.2	161.	98.0	47.8	180.	110.0	53.4	199.	122.0	58.9	217.
74.2	36.6	141.	86.2	42.3	161.	98.2	47.9	181.	110.2	53.5	199.	122.2	59.0	218.
74.4	36.7	142.	86.4	42.4	162.	98.4	48.0	181.	110.4	53.6	200.	122.4	59.1	218.
74.6	36.8	142.	86.6	42.5	162.	98.6	48.1	181.	110.6	53.7	200.	122.6	59.2	218.
74.8	36.9	142.	86.8	42.6	162.	98.8	48.2	182.	110.8	53.8	200.	122.8	59.3	219.
75.0	37.0	143.	87.0	42.7	163.	99.0	48.3	182.	111.0	53.9	201.	123.0	59.4	219.
75.2	37.1	143.	87.2	42.8	163.	99.2	48.4	182.	111.2	54.0	201.	123.2	59.5	219.
75.4	37.2	143.	87.4	42.9	163.	99.4	48.5	183.	111.4	54.1	201.	123.4	59.6	219.
75.6	37.3	144.	87.6	43.0	164.	99.6	48.6	183.	111.6	54.1	202.	123.6	59.7	220.
75.8	37.4	144.	87.8	43.1	164.	99.8	48.7	183.	111.8	54.2	202.	123.8	59.8	220.
76.0	37.5	144.	88.0	43.2	164.	100.0	48.8	184.	112.0	54.3	202.	124.0	59.8	220.
76.2	37.6	145.	88.2	43.3	165.	100.2	48.9	184.	112.2	54.4	203.	124.2	59.9	221.
76.4	37.7	145.	88.4	43.3	165.	100.4	49.0	184.	112.4	54.5	203.	124.4	60.0	221.
76.6	37.8	145.	88.6	43.4	165.	100.6	49.0	184.	112.6	54.6	203.	124.6	60.1	221.
76.8	37.9	146.	88.8	43.5	166.	100.8	49.1	185.	112.8	54.7	203.	124.8	60.2	221.
77.0	38.0	146.	89.0	43.6	166.	101.0	49.2	185.	113.0	54.8	204.	125.0	60.3	222.
77.2	38.1	146.	89.2	43.7	166.	101.2	49.3	185.	113.2	54.9	204.	125.2	60.4	222.
77.4	38.2	147.	89.4	43.8	167.	101.4	49.4	186.	113.4	55.0	204.	125.4	60.5	222.
77.6	38.3	147.	89.6	43.9	167.	101.6	49.5	186.	113.6	55.1	205.	125.6	60.6	223.
77.8	38.4	147.	89.8	44.0	167.	101.8	49.6	186.	113.8	55.2	205.	125.8	60.7	223.
78.0	38.4	148.	90.0	44.1	168.	102.0	49.7	187.	114.0	55.3	205.	126.0	60.8	223.
78.2	38.5	148.	90.2	44.2	168.	102.2	49.8	187.	114.2	55.3	206.	126.2	60.8	224.
78.4	38.6	148.	90.4	44.3	168.	102.4	49.9	187.	114.4	55.4	206.	126.4	60.9	224.
78.6	38.7	149.	90.6	44.4	169.	102.6	50.0	188.	114.6	55.5	206.	126.6	61.0	224.
78.8	38.8	149.	90.8	44.5	169.	102.8	50.1	188.	114.8	55.6	206.	126.8	61.1	224.
79.0	38.9	149.	91.0	44.6	169.	103.0	50.2	188.	115.0	55.7	207.	127.0	61.2	225.
79.2	39.0	150.	91.2	44.7	169.	103.2	50.3	189.	115.2	55.8	207.	127.2	61.3	225.
79.4	39.1	150.	91.4	44.8	170.	103.4	50.4	189.	115.4	55.9	207.	127.4	61.4	225.
79.6	39.2	150.	91.6	44.8	170.	103.6	50.4	189.	115.6	56.0	208.	127.6	61.5	226.
79.8	39.3	151.	91.8	44.9	170.	103.8	50.5	190.	115.8	56.1	208.	127.8	61.6	226.
80.0	39.4	151.	92.0	45.0	171.	104.0	50.6	190.	116.0	56.2	208.	128.0	61.7	226.
80.2	39.5	151.	92.2	45.1	171.	104.2	50.7	190.	116.2	56.3	209.	128.2	61.8	226.
80.4	39.6	152.	92.4	45.2	171.	104.4	50.8	190.	116.4	56.4	209.	128.4	61.9	227.
80.6	39.7	152.	92.6	45.3	172.	104.6	50.9	191.	116.6	56.4	209.	128.6	61.9	227.
80.8	39.8	152.	92.8	45.4	172.	104.8	51.0	191.	116.8	56.5	210.	128.8	62.0	227.
81.0	39.9	153.	93.0	45.5	172.	105.0	51.1	191.	117.0	56.6	210.	129.0	62.1	228.
81.2	40.0	153.	93.2	45.6	173.	105.2	51.2	192.	117.2	56.7	210.	129.2	62.2	228.
81.4	40.1	153.	93.4	45.7	173.	105.4	51.3	192.	117.4	56.8	210.	129.4	62.3	228.
81.6	40.1	154.	93.6	45.8	173.	105.6	51.4	192.	117.6	56.9	211.	129.6	62.4	229.
81.8	40.2	154.	93.8	45.9	174.	105.8	51.5	193.	117.8	57.0	211.	129.8	62.5	229.
82.0	40.3	154.	94.0	46.0	174.	106.0	51.6	193.	118.0	57.1	211.	130.0	62.6	229.
82.2	40.4	155.	94.2	46.1	174.	106.2	51.6	193.	118.2	57.2	212.	130.2	62.7	229.
82.4	40.5	155.	94.4	46.2	175.	106.4	51.7	194.	118.4	57.3	212.	130.4	62.8	230.
82.6	40.6	155.	94.6	46.3	175.	106.6	51.8	194.	118.6	57.4	212.	130.6	62.9	230.
82.8	40.7	156.	94.8	46.3	175.	106.8	51.9	194.	118.8	57.5	213.	130.8	62.9	230.
83.0	40.8	156.	95.0	46.4	176.	107.0	52.0	195.	119.0	57.6	213.	131.0	63.0	231.

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FRB-103MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C			
143.2	68.6	248.	155.2	73.9	265.	167.2	79.3	281.	179.2	84.6	296.	191.2	89.8	312.	203.2	95.0	326.
143.4	68.6	248.	155.4	74.0	265.	167.4	79.4	281.	179.4	84.6	297.	191.4	89.9	312.	203.4	95.1	327.
143.6	68.7	249.	155.6	74.1	265.	167.6	79.5	281.	179.6	84.7	297.	191.6	90.0	312.	203.6	95.2	327.
143.8	68.8	249.	155.8	74.2	265.	167.8	79.5	282.	179.8	84.8	297.	191.8	90.1	312.	203.8	95.2	327.
144.0	68.9	249.	156.0	74.3	266.	168.0	79.6	282.	180.0	84.9	297.	192.0	90.1	313.	204.0	95.3	327.
144.2	69.0	249.	156.2	74.4	266.	168.2	79.7	282.	180.2	85.0	298.	192.2	90.2	313.	204.2	95.4	327.
144.4	69.1	250.	156.4	74.5	266.	168.4	79.8	282.	180.4	85.1	298.	192.4	90.3	313.	204.4	95.5	328.
144.6	69.2	250.	156.6	74.6	267.	168.6	79.9	283.	180.6	85.2	298.	192.6	90.4	313.	204.6	95.6	328.
144.8	69.3	250.	156.8	74.7	267.	168.8	80.0	283.	180.8	85.3	298.	192.8	90.5	314.	204.8	95.7	328.
145.0	69.4	251.	157.0	74.7	267.	169.0	80.1	283.	181.0	85.4	299.	193.0	90.6	314.	205.0	95.8	328.
145.2	69.5	251.	157.2	74.8	267.	169.2	80.2	283.	181.2	85.4	299.	193.2	90.7	314.	205.2	95.8	329.
145.4	69.5	251.	157.4	74.9	268.	169.4	80.2	284.	181.4	85.5	299.	193.4	90.8	314.	205.4	95.9	329.
145.6	69.6	251.	157.6	75.0	268.	169.6	80.3	284.	181.6	85.6	300.	193.6	90.8	315.	205.6	96.0	329.
145.8	69.7	252.	157.8	75.1	268.	169.8	80.4	284.	181.8	85.7	300.	193.8	90.9	315.	205.8	96.1	329.
146.0	69.8	252.	158.0	75.2	268.	170.0	80.5	285.	182.0	85.8	300.	194.0	91.0	315.	206.0	96.2	330.
146.2	69.9	252.	158.2	75.3	269.	170.2	80.6	285.	182.2	85.9	300.	194.2	91.1	315.	206.2	96.3	330.
146.4	70.0	253.	158.4	75.4	269.	170.4	80.7	285.	182.4	86.0	301.	194.4	91.2	316.	206.4	96.4	330.
146.6	70.1	253.	158.6	75.5	269.	170.6	80.8	285.	182.6	86.1	301.	194.6	91.3	316.	206.6	96.5	330.
146.8	70.2	253.	158.8	75.5	270.	170.8	80.9	286.	182.8	86.1	301.	194.8	91.4	316.	206.8	96.5	331.
147.0	70.3	253.	159.0	75.6	270.	171.0	81.0	286.	183.0	86.2	301.	195.0	91.4	316.	207.0	96.6	331.
147.2	70.4	254.	159.2	75.7	270.	171.2	81.0	286.	183.2	86.3	302.	195.2	91.5	317.	207.2	96.7	331.
147.4	70.4	254.	159.4	75.8	270.	171.4	81.1	286.	183.4	86.4	302.	195.4	91.6	317.	207.4	96.8	331.
147.6	70.5	254.	159.6	75.9	271.	171.6	81.2	287.	183.6	86.5	302.	195.6	91.7	317.	207.6	96.9	332.
147.8	70.6	254.	159.8	76.0	271.	171.8	81.3	287.	183.8	86.6	302.	195.8	91.8	317.	207.8	97.0	332.
148.0	70.7	255.	160.0	76.1	271.	172.0	81.4	287.	184.0	86.7	303.	196.0	91.9	318.	208.0	97.1	332.
148.2	70.8	255.	160.2	76.2	271.	172.2	81.5	287.	184.2	86.8	303.	196.2	92.0	318.	208.2	97.1	332.
148.4	70.9	255.	160.4	76.3	272.	172.4	81.6	288.	184.4	86.8	303.	196.4	92.1	318.	208.4	97.2	333.
148.6	71.0	256.	160.6	76.3	272.	172.6	81.7	288.	184.6	86.9	303.	196.6	92.1	318.	208.6	97.3	333.
148.8	71.1	256.	160.8	76.4	272.	172.8	81.7	288.	184.8	87.0	304.	196.8	92.2	319.	208.8	97.4	333.
149.0	71.2	256.	161.0	76.5	273.	173.0	81.8	288.	185.0	87.1	304.	197.0	92.3	319.	209.0	97.5	333.
149.2	71.3	256.	161.2	76.6	273.	173.2	81.9	289.	185.2	87.2	304.	197.2	92.4	319.	209.2	97.6	333.
149.4	71.3	257.	161.4	76.7	273.	173.4	82.0	289.	185.4	87.3	304.	197.4	92.5	319.	209.4	97.7	334.
149.6	71.4	257.	161.6	76.8	273.	173.6	82.1	289.	185.6	87.4	305.	197.6	92.6	319.	209.6	97.7	334.
149.8	71.5	257.	161.8	76.9	274.	173.8	82.2	289.	185.8	87.4	305.	197.8	92.7	320.	209.8	97.8	334.
150.0	71.6	258.	162.0	77.0	274.	174.0	82.3	290.	186.0	87.5	305.	198.0	92.7	320.	210.0	97.9	334.
150.2	71.7	258.	162.2	77.1	274.	174.2	82.4	290.	186.2	87.6	305.	198.2	92.8	320.	210.2	98.0	335.
150.4	71.8	258.	162.4	77.1	274.	174.4	82.5	290.	186.4	87.7	306.	198.4	92.9	320.	210.4	98.1	335.
150.6	71.9	258.	162.6	77.2	275.	174.6	82.5	291.	186.6	87.8	306.	198.6	93.0	321.	210.6	98.2	335.
150.8	72.0	259.	162.8	77.3	275.	174.8	82.6	291.	186.8	87.9	306.	198.8	93.1	321.	210.8	98.3	335.
151.0	72.1	259.	163.0	77.4	275.	175.0	82.7	291.	187.0	88.0	306.	199.0	93.2	321.	211.0	98.3	336.
151.2	72.2	259.	163.2	77.5	275.	175.2	82.8	291.	187.2	88.1	307.	199.2	93.3	321.	211.2	98.4	336.
151.4	72.2	259.	163.4	77.6	276.	175.4	82.9	292.	187.4	88.1	307.	199.4	93.4	322.	211.4	98.5	336.
151.6	72.3	260.	163.6	77.7	276.	175.6	83.0	292.	187.6	88.2	307.	199.6	93.4	322.	211.6	98.6	336.
151.8	72.4	260.	163.8	77.8	276.	175.8	83.1	292.	187.8	88.3	307.	199.8	93.5	322.	211.8	98.7	337.
152.0	72.5	260.	164.0	77.9	277.	176.0	83.2	292.	188.0	88.4	308.	200.0	93.6	322.	212.0	98.8	337.
152.2	72.6	261.	164.2	77.9	277.	176.2	83.2	293.	188.2	88.5	308.	200.2	93.7	323.	212.2	98.8	337.
152.4	72.7	261.	164.4	78.0	277.	176.4	83.3	293.	188.4	88.6	308.	200.4	93.8	323.	212.4	98.9	337.
152.6	72.8	261.	164.6	78.1	277.	176.6	83.4	293.	188.6	88.7	308.	200.6	93.9	323.	212.6	99.0	337.
152.8	72.9	261.	164.8	78.2	278.	176.8	83.5	293.	188.8	88.8	309.	200.8	94.0	323.	212.8	99.1	338.
153.0	73.0	262.	165.0	78.3	278.	177.0	83.6	294.	189.0	88.8	309.	201.0	94.0	324.	213.0	99.2	338.
153.2	73.0	262.	165.2	78.4	278.	177.2	83.7	294.	189.2	88.9	309.	201.2	94.1	324.	213.2	99.3	338.
153.4	73.1	262.	165.4	78.5	278.	177.4	83.8	294.	189.4	89.0	309.	201.4	94.2	324.	213.4	99.4	338.
153.6	73.2	262.	165.6	78.6	279.	177.6	83.9	294.	189.6	89.1	310.	201.6	94.3	324.	213.6	99.4	339.
153.8	73.3	263.	165.8	78.7	279.	177.8	83.9	295.	189.8	89.2	310.	201.8	94.4	325.	213.8	99.5	339.
154.0	73.4	263.	166.0	78.7	279.	178.0	84.0	295.	190.0	89.3	310.	202.0	94.5	325.	214.0	99.6	339.
154.2	73.5	263.	166.2	78.8	279.	178.2	84.1	295.	190.2	89.4	310.	202.2	94.6	325.	214.2	99.7	339.
154.4	73.6	264.	166.4	78.9	280.	178.4	84.2	295.	190.4	89.5	311.	202.4	94.6	325.	214.4	99.8	340.
154.6	73.7	264.	166.6	79.0	280.	178.6	84.3	296.	190.6	89.5	311.	202.6	94.7	326.	214.6	99.9	340.
154.8	73.8	264.	166.8	79.1	280.	178.8	84.4	296.	190.8	89.6	311.	202.8	94.8	326.	214.8	100.0	340.
155.0	73.9	264.	167.0	79.2	281.	179.0	84.5	296.	191.0	89.7	311.	203.0	94.9	326.	215.0	100.0	340.

5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-104MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
215.2	100.1	341.	227.2	105.2	354.	239.2	110.3	368.	251.2	115.3	381.	263.2	120.2	393.
215.4	100.2	341.	227.4	105.3	355.	239.4	110.4	368.	251.4	115.3	381.	263.4	120.3	394.
215.6	100.3	341.	227.6	105.4	355.	239.6	110.4	368.	251.6	115.4	381.	263.6	120.4	394.
215.8	100.4	341.	227.8	105.5	355.	239.8	110.5	368.	251.8	115.5	381.	263.8	120.5	394.
216.0	100.5	341.	228.0	105.6	355.	240.0	110.6	369.	252.0	115.6	382.	264.0	120.5	394.
216.2	100.6	342.	228.2	105.6	355.	240.2	110.7	369.	252.2	115.7	382.	264.2	120.6	394.
216.4	100.6	342.	228.4	105.7	356.	240.4	110.8	369.	252.4	115.8	382.	264.4	120.7	395.
216.6	100.7	342.	228.6	105.8	356.	240.6	110.9	369.	252.6	115.8	382.	264.6	120.8	395.
216.8	100.8	342.	228.8	105.9	356.	240.8	110.9	370.	252.8	115.9	382.	264.8	120.9	395.
217.0	100.9	343.	229.0	106.0	356.	241.0	111.0	370.	253.0	116.0	383.	265.0	121.0	395.
217.2	101.0	343.	229.2	106.1	357.	241.2	111.1	370.	253.2	116.1	383.	265.2	121.0	395.
217.4	101.1	343.	229.4	106.2	357.	241.4	111.2	370.	253.4	116.2	383.	265.4	121.1	396.
217.6	101.2	343.	229.6	106.2	357.	241.6	111.3	370.	253.6	116.3	383.	265.6	121.2	396.
217.8	101.2	344.	229.8	106.3	357.	241.8	111.4	371.	253.8	116.3	384.	265.8	121.3	396.
218.0	101.3	344.	230.0	106.4	358.	242.0	111.4	371.	254.0	116.4	384.	266.0	121.4	396.
218.2	101.4	344.	230.2	106.5	358.	242.2	111.5	371.	254.2	116.5	384.	266.2	121.4	396.
218.4	101.5	344.	230.4	106.6	358.	242.4	111.6	371.	254.4	116.6	384.	266.4	121.5	397.
218.6	101.6	345.	230.6	106.7	358.	242.6	111.7	371.	254.6	116.7	384.	266.6	121.6	397.
218.8	101.7	345.	230.8	106.7	358.	242.8	111.8	372.	254.8	116.8	385.	266.8	121.7	397.
219.0	101.7	345.	231.0	106.8	359.	243.0	111.9	372.	255.0	116.8	385.	267.0	121.8	397.
219.2	101.8	345.	231.2	106.9	359.	243.2	111.9	372.	255.2	116.9	385.	267.2	121.9	398.
219.4	101.9	345.	231.4	107.0	359.	243.4	112.0	372.	255.4	117.0	385.	267.4	121.9	398.
219.6	102.0	346.	231.6	107.1	359.	243.6	112.1	373.	255.6	117.1	385.	267.6	122.0	398.
219.8	102.1	346.	231.8	107.2	360.	243.8	112.2	373.	255.8	117.2	386.	267.8	122.1	398.
220.0	102.2	346.	232.0	107.2	360.	244.0	112.3	373.	256.0	117.3	386.	268.0	122.2	398.
220.2	102.3	346.	232.2	107.3	360.	244.2	112.4	373.	256.2	117.3	386.	268.2	122.3	399.
220.4	102.3	347.	232.4	107.4	360.	244.4	112.4	373.	256.4	117.4	386.	268.4	122.3	399.
220.6	102.4	347.	232.6	107.5	360.	244.6	112.5	374.	256.6	117.5	386.	268.6	122.4	399.
220.8	102.5	347.	232.8	107.6	361.	244.8	112.6	374.	256.8	117.6	387.	268.8	122.5	399.
221.0	102.6	347.	233.0	107.7	361.	245.0	112.7	374.	257.0	117.7	387.	269.0	122.6	399.
221.2	102.7	348.	233.2	107.8	361.	245.2	112.8	374.	257.2	117.7	387.	269.2	122.7	400.
221.4	102.8	348.	233.4	107.8	361.	245.4	112.9	375.	257.4	117.8	387.	269.4	122.8	400.
221.6	102.9	348.	233.6	107.9	362.	245.6	112.9	375.	257.6	117.9	388.	269.6	122.8	400.
221.8	102.9	348.	233.8	108.0	362.	245.8	113.0	375.	257.8	118.0	388.	269.8	122.9	400.
222.0	103.0	348.	234.0	108.1	362.	246.0	113.1	375.	258.0	118.1	388.	270.0	123.0	400.
222.2	103.1	349.	234.2	108.2	362.	246.2	113.2	375.	258.2	118.2	388.	270.2	123.1	401.
222.4	103.2	349.	234.4	108.3	362.	246.4	113.3	376.	258.4	118.2	388.	270.4	123.2	401.
222.6	103.3	349.	234.6	108.3	363.	246.6	113.4	376.	258.6	118.3	389.	270.6	123.2	401.
222.8	103.4	349.	234.8	108.4	363.	246.8	113.4	376.	258.8	118.4	389.	270.8	123.3	401.
223.0	103.4	350.	235.0	108.5	363.	247.0	113.5	376.	259.0	118.5	389.	271.0	123.4	401.
223.2	103.5	350.	235.2	108.6	363.	247.2	113.6	376.	259.2	118.6	389.	271.2	123.5	402.
223.4	103.6	350.	235.4	108.7	364.	247.4	113.7	377.	259.4	118.7	389.	271.4	123.6	402.
223.6	103.7	350.	235.6	108.8	364.	247.6	113.8	377.	259.6	118.7	390.	271.6	123.7	402.
223.8	103.8	350.	235.8	108.8	364.	247.8	113.9	377.	259.8	118.8	390.	271.8	123.7	402.
224.0	103.9	351.	236.0	108.9	364.	248.0	113.9	377.	260.0	118.9	390.	272.0	123.8	402.
224.2	104.0	351.	236.2	109.0	364.	248.2	114.0	378.	260.2	119.0	390.	272.2	123.9	403.
224.4	104.0	351.	236.4	109.1	365.	248.4	114.1	378.	260.4	119.1	390.	272.4	124.0	403.
224.6	104.1	351.	236.6	109.2	365.	248.6	114.2	378.	260.6	119.1	391.	272.6	124.1	403.
224.8	104.2	352.	236.8	109.3	365.	248.8	114.3	378.	260.8	119.2	391.	272.8	124.1	403.
225.0	104.3	352.	237.0	109.3	365.	249.0	114.4	378.	261.0	119.3	391.	273.0	124.2	403.
225.2	104.4	352.	237.2	109.4	366.	249.2	114.4	379.	261.2	119.4	391.	273.2	124.3	404.
225.4	104.5	352.	237.4	109.5	366.	249.4	114.5	379.	261.4	119.5	392.	273.4	124.4	404.
225.6	104.5	353.	237.6	109.6	366.	249.6	114.6	379.	261.6	119.6	392.	273.6	124.5	404.
225.8	104.6	353.	237.8	109.7	366.	249.8	114.7	379.	261.8	119.6	392.	273.8	124.5	404.
226.0	104.7	353.	238.0	109.8	366.	250.0	114.8	379.	262.0	119.7	392.	274.0	124.6	404.
226.2	104.8	353.	238.2	109.8	367.	250.2	114.9	380.	262.2	119.8	392.	274.2	124.7	405.
226.4	104.9	353.	238.4	109.9	367.	250.4	114.9	380.	262.4	119.9	393.	274.4	124.8	405.
226.6	105.0	354.	238.6	110.0	367.	250.6	115.0	380.	262.6	120.0	393.	274.6	124.9	405.
226.8	105.1	354.	238.8	110.1	367.	250.8	115.1	380.	262.8	120.1	393.	274.8	125.0	405.
227.0	105.1	354.	239.0	110.2	368.	251.0	115.2	381.	263.0	120.1	393.	275.0	125.0	405.

5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-105MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
287.2	130.0	418.	299.2	134.8	429.	311.2	139.5	440.	323.2	144.3	451.	335.2	148.9	462.
287.4	130.1	418.	299.4	134.9	429.	311.4	139.6	440.	323.4	144.3	451.	335.4	149.0	462.
287.6	130.1	418.	299.6	134.9	429.	311.6	139.7	441.	323.6	144.4	451.	335.6	149.1	462.
287.8	130.2	418.	299.8	135.0	430.	311.8	139.8	441.	323.8	144.5	452.	335.8	149.2	462.
288.0	130.3	418.	300.0	135.1	430.	312.0	139.9	441.	324.0	144.6	452.	336.0	149.2	462.
288.2	130.4	418.	300.2	135.2	430.	312.2	139.9	441.	324.2	144.7	452.	336.2	149.3	463.
288.4	130.5	419.	300.4	135.3	430.	312.4	140.0	441.	324.4	144.7	452.	336.4	149.4	463.
288.6	130.5	419.	300.6	135.3	430.	312.6	140.1	442.	324.6	144.8	452.	336.6	149.5	463.
288.8	130.6	419.	300.8	135.4	431.	312.8	140.2	442.	324.8	144.9	453.	336.8	149.6	463.
289.0	130.7	419.	301.0	135.5	431.	313.0	140.3	442.	325.0	145.0	453.	337.0	149.6	463.
289.2	130.8	419.	301.2	135.6	431.	313.2	140.3	442.	325.2	145.0	453.	337.2	149.7	463.
289.4	130.9	420.	301.4	135.7	431.	313.4	140.4	442.	325.4	145.1	453.	337.4	149.8	464.
289.6	130.9	420.	301.6	135.7	431.	313.6	140.5	442.	325.6	145.2	453.	337.6	149.9	464.
289.8	131.0	420.	301.8	135.8	431.	313.8	140.6	443.	325.8	145.3	453.	337.8	149.9	464.
290.0	131.1	420.	302.0	135.9	432.	314.0	140.7	443.	326.0	145.4	454.	338.0	150.0	464.
290.2	131.2	420.	302.2	136.0	432.	314.2	140.7	443.	326.2	145.4	454.	338.2	150.1	464.
290.4	131.3	421.	302.4	136.1	432.	314.4	140.8	443.	326.4	145.5	454.	338.4	150.2	464.
290.6	131.3	421.	302.6	136.1	432.	314.6	140.9	443.	326.6	145.6	454.	338.6	150.3	465.
290.8	131.4	421.	302.8	136.2	432.	314.8	141.0	444.	326.8	145.7	454.	338.8	150.3	465.
291.0	131.5	421.	303.0	136.3	433.	315.0	141.0	444.	327.0	145.8	454.	339.0	150.4	465.
291.2	131.6	421.	303.2	136.4	433.	315.2	141.1	444.	327.2	145.8	455.	339.2	150.5	465.
291.4	131.7	422.	303.4	136.5	433.	315.4	141.2	444.	327.4	145.9	455.	339.4	150.6	465.
291.6	131.7	422.	303.6	136.5	433.	315.6	141.3	444.	327.6	146.0	455.	339.6	150.6	465.
291.8	131.8	422.	303.8	136.6	433.	315.8	141.4	444.	327.8	146.1	455.	339.8	150.7	466.
292.0	131.9	422.	304.0	136.7	434.	316.0	141.4	445.	328.0	146.1	455.	340.0	150.8	466.
292.2	132.0	422.	304.2	136.8	434.	316.2	141.5	445.	328.2	146.2	456.	340.2	150.9	466.
292.4	132.1	423.	304.4	136.9	434.	316.4	141.6	445.	328.4	146.3	456.	340.4	151.0	466.
292.6	132.1	423.	304.6	136.9	434.	316.6	141.7	445.	328.6	146.4	456.	340.6	151.0	466.
292.8	132.2	423.	304.8	137.0	434.	316.8	141.8	445.	328.8	146.5	456.	340.8	151.1	466.
293.0	132.3	423.	305.0	137.1	434.	317.0	141.8	446.	329.0	146.5	456.	341.0	151.2	467.
293.2	132.4	423.	305.2	137.2	435.	317.2	141.9	446.	329.2	146.6	456.	341.2	151.3	467.
293.4	132.5	424.	305.4	137.3	435.	317.4	142.0	446.	329.4	146.7	457.	341.4	151.3	467.
293.6	132.5	424.	305.6	137.3	435.	317.6	142.1	446.	329.6	146.8	457.	341.6	151.4	467.
293.8	132.6	424.	305.8	137.4	435.	317.8	142.2	446.	329.8	146.8	457.	341.8	151.5	467.
294.0	132.7	424.	306.0	137.5	435.	318.0	142.2	446.	330.0	146.9	457.	342.0	151.6	468.
294.2	132.8	424.	306.2	137.6	436.	318.2	142.3	447.	330.2	147.0	457.	342.2	151.6	468.
294.4	132.9	424.	306.4	137.6	436.	318.4	142.4	447.	330.4	147.1	457.	342.4	151.7	468.
294.6	132.9	425.	306.6	137.7	436.	318.6	142.5	447.	330.6	147.2	458.	342.6	151.8	468.
294.8	133.0	425.	306.8	137.8	436.	318.8	142.5	447.	330.8	147.2	458.	342.8	151.9	468.
295.0	133.1	425.	307.0	137.9	436.	319.0	142.6	447.	331.0	147.3	458.	343.0	152.0	468.
295.2	133.2	425.	307.2	138.0	437.	319.2	142.7	448.	331.2	147.4	458.	343.2	152.0	469.
295.4	133.3	425.	307.4	138.0	437.	319.4	142.8	448.	331.4	147.5	458.	343.4	152.1	469.
295.6	133.3	426.	307.6	138.1	437.	319.6	142.9	448.	331.6	147.5	459.	343.6	152.2	469.
295.8	133.4	426.	307.8	138.2	437.	319.8	142.9	448.	331.8	147.6	459.	343.8	152.3	469.
296.0	133.5	426.	308.0	138.3	437.	320.0	143.0	448.	332.0	147.7	459.	344.0	152.3	469.
296.2	133.6	426.	308.2	138.4	437.	320.2	143.1	448.	332.2	147.8	459.	344.2	152.4	469.
296.4	133.7	426.	308.4	138.4	438.	320.4	143.2	449.	332.4	147.9	459.	344.4	152.5	470.
296.6	133.7	427.	308.6	138.5	438.	320.6	143.2	449.	332.6	147.9	459.	344.6	152.6	470.
296.8	133.8	427.	308.8	138.6	438.	320.8	143.3	449.	332.8	148.0	460.	344.8	152.6	470.
297.0	133.9	427.	309.0	138.7	438.	321.0	143.4	449.	333.0	148.1	460.	345.0	152.7	470.
297.2	134.0	427.	309.2	138.8	438.	321.2	143.5	449.	333.2	148.2	460.	345.2	152.8	470.
297.4	134.1	427.	309.4	138.8	439.	321.4	143.6	450.	333.4	148.2	460.	345.4	152.9	470.
297.6	134.1	428.	309.6	138.9	439.	321.6	143.6	450.	333.6	148.3	460.	345.6	153.0	471.
297.8	134.2	428.	309.8	139.0	439.	321.8	143.7	450.	333.8	148.4	460.	345.8	153.0	471.
298.0	134.3	428.	310.0	139.1	439.	322.0	143.8	450.	334.0	148.5	461.	346.0	153.1	471.
298.2	134.4	428.	310.2	139.2	439.	322.2	143.9	450.	334.2	148.6	461.	346.2	153.2	471.
298.4	134.5	428.	310.4	139.2	440.	322.4	144.0	450.	334.4	148.6	461.	346.4	153.3	471.
298.6	134.5	428.	310.6	139.3	440.	322.6	144.0	451.	334.6	148.7	461.	346.6	153.3	471.
298.8	134.6	429.	310.8	139.4	440.	322.8	144.1	451.	334.8	148.8	461.	346.8	153.4	472.
299.0	134.7	429.	311.0	139.5	440.	323.0	144.2	451.	335.0	148.9	462.	347.0	153.5	472.

5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-106MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
359.2	158.1	482.	371.2	162.7	492.	383.2	167.2	501.	395.2	171.6	510.	407.2	176.0	519.
359.4	158.2	482.	371.4	162.8	492.	383.4	167.3	501.	395.4	171.7	510.	407.4	176.1	519.
359.6	158.3	482.	371.6	162.8	492.	383.6	167.3	501.	395.6	171.8	510.	407.6	176.2	519.
359.8	158.4	482.	371.8	162.9	492.	383.8	167.4	501.	395.8	171.8	511.	407.8	176.2	519.
360.0	158.5	483.	372.0	163.0	492.	384.0	167.5	502.	396.0	171.9	511.	408.0	176.3	520.
360.2	158.5	483.	372.2	163.1	492.	384.2	167.5	502.	396.2	172.0	511.	408.2	176.4	520.
360.4	158.6	483.	372.4	163.1	493.	384.4	167.6	502.	396.4	172.1	511.	408.4	176.5	520.
360.6	158.7	483.	372.6	163.2	493.	384.6	167.7	502.	396.6	172.1	511.	408.6	176.5	520.
360.8	158.8	483.	372.8	163.3	493.	384.8	167.8	502.	396.8	172.2	511.	408.8	176.6	520.
361.0	158.8	483.	373.0	163.4	493.	385.0	167.8	502.	397.0	172.3	511.	409.0	176.7	520.
361.2	158.9	484.	373.2	163.4	493.	385.2	167.9	503.	397.2	172.4	512.	409.2	176.8	520.
361.4	159.0	484.	373.4	163.5	493.	385.4	168.0	503.	397.4	172.4	512.	409.4	176.8	521.
361.6	159.1	484.	373.6	163.6	493.	385.6	168.1	503.	397.6	172.5	512.	409.6	176.9	521.
361.8	159.1	484.	373.8	163.7	494.	385.8	168.1	503.	397.8	172.6	512.	409.8	177.0	521.
362.0	159.2	484.	374.0	163.7	494.	386.0	168.2	503.	398.0	172.7	512.	410.0	177.1	521.
362.2	159.3	484.	374.2	163.8	494.	386.2	168.3	503.	398.2	172.7	512.	410.2	177.1	521.
362.4	159.4	485.	374.4	163.9	494.	386.4	168.4	503.	398.4	172.8	513.	410.4	177.2	521.
362.6	159.4	485.	374.6	164.0	494.	386.6	168.4	504.	398.6	172.9	513.	410.6	177.3	521.
362.8	159.5	485.	374.8	164.0	494.	386.8	168.5	504.	398.8	173.0	513.	410.8	177.3	522.
363.0	159.6	485.	375.0	164.1	495.	387.0	168.6	504.	399.0	173.0	513.	411.0	177.4	522.
363.2	159.7	485.	375.2	164.2	495.	387.2	168.7	504.	399.2	173.1	513.	411.2	177.5	522.
363.4	159.7	485.	375.4	164.3	495.	387.4	168.7	504.	399.4	173.2	513.	411.4	177.6	522.
363.6	159.8	485.	375.6	164.3	495.	387.6	168.8	504.	399.6	173.2	513.	411.6	177.6	522.
363.8	159.9	486.	375.8	164.4	495.	387.8	168.9	505.	399.8	173.3	514.	411.8	177.7	522.
364.0	160.0	486.	376.0	164.5	495.	388.0	169.0	505.	400.0	173.4	514.	412.0	177.8	523.
364.2	160.0	486.	376.2	164.6	496.	388.2	169.0	505.	400.2	173.5	514.	412.2	177.9	523.
364.4	160.1	486.	376.4	164.6	496.	388.4	169.1	505.	400.4	173.5	514.	412.4	177.9	523.
364.6	160.2	486.	376.6	164.7	496.	388.6	169.2	505.	400.6	173.6	514.	412.6	178.0	523.
364.8	160.3	486.	376.8	164.8	496.	388.8	169.3	505.	400.8	173.7	514.	412.8	178.1	523.
365.0	160.3	487.	377.0	164.9	496.	389.0	169.3	505.	401.0	173.8	514.	413.0	178.1	523.
365.2	160.4	487.	377.2	164.9	496.	389.2	169.4	506.	401.2	173.8	515.	413.2	178.2	523.
365.4	160.5	487.	377.4	165.0	496.	389.4	169.5	506.	401.4	173.9	515.	413.4	178.3	524.
365.6	160.6	487.	377.6	165.1	497.	389.6	169.6	506.	401.6	174.0	515.	413.6	178.4	524.
365.8	160.6	487.	377.8	165.2	497.	389.8	169.6	506.	401.8	174.1	515.	413.8	178.4	524.
366.0	160.7	487.	378.0	165.2	497.	390.0	169.7	506.	402.0	174.1	515.	414.0	178.5	524.
366.2	160.8	488.	378.2	165.3	497.	390.2	169.8	506.	402.2	174.2	515.	414.2	178.6	524.
366.4	160.9	488.	378.4	165.4	497.	390.4	169.9	507.	402.4	174.3	515.	414.4	178.7	524.
366.6	161.0	488.	378.6	165.5	497.	390.6	169.9	507.	402.6	174.3	516.	414.6	178.7	524.
366.8	161.0	488.	378.8	165.5	498.	390.8	170.0	507.	402.8	174.4	516.	414.8	178.8	525.
367.0	161.1	488.	379.0	165.6	498.	391.0	170.1	507.	403.0	174.5	516.	415.0	178.9	525.
367.2	161.2	488.	379.2	165.7	498.	391.2	170.1	507.	403.2	174.6	516.	415.2	178.9	525.
367.4	161.3	489.	379.4	165.8	498.	391.4	170.2	507.	403.4	174.6	516.	415.4	179.0	525.
367.6	161.3	489.	379.6	165.8	498.	391.6	170.3	507.	403.6	174.7	516.	415.6	179.1	525.
367.8	161.4	489.	379.8	165.9	498.	391.8	170.4	508.	403.8	174.8	517.	415.8	179.2	525.
368.0	161.5	489.	380.0	166.0	499.	392.0	170.4	508.	404.0	174.9	517.	416.0	179.2	525.
368.2	161.6	489.	380.2	166.1	499.	392.2	170.5	508.	404.2	174.9	517.	416.2	179.3	526.
368.4	161.6	489.	380.4	166.1	499.	392.4	170.6	508.	404.4	175.0	517.	416.4	179.4	526.
368.6	161.7	490.	380.6	166.2	499.	392.6	170.7	508.	404.6	175.1	517.	416.6	179.4	526.
368.8	161.8	490.	380.8	166.3	499.	392.8	170.7	508.	404.8	175.2	517.	416.8	179.5	526.
369.0	161.9	490.	381.0	166.4	499.	393.0	170.8	508.	405.0	175.2	517.	417.0	179.6	526.
369.2	161.9	490.	381.2	166.4	499.	393.2	170.9	509.	405.2	175.3	518.	417.2	179.7	526.
369.4	162.0	490.	381.4	166.5	500.	393.4	171.0	509.	405.4	175.4	518.	417.4	179.7	526.
369.6	162.1	490.	381.6	166.6	500.	393.6	171.0	509.	405.6	175.4	518.	417.6	179.8	527.
369.8	162.2	490.	381.8	166.7	500.	393.8	171.1	509.	405.8	175.5	518.	417.8	179.9	527.
370.0	162.2	491.	382.0	166.7	500.	394.0	171.2	509.	406.0	175.6	518.	418.0	180.0	527.
370.2	162.3	491.	382.2	166.8	500.	394.2	171.3	509.	406.2	175.7	518.	418.2	180.0	527.
370.4	162.4	491.	382.4	166.9	500.	394.4	171.3	510.	406.4	175.7	518.	418.4	180.1	527.
370.6	162.5	491.	382.6	167.0	501.	394.6	171.4	510.	406.6	175.8	519.	418.6	180.2	527.
370.8	162.5	491.	382.8	167.0	501.	394.8	171.5	510.	406.8	175.9	519.	418.8	180.2	527.
371.0	162.6	491.	383.0	167.1	501.	395.0	171.6	510.	407.0	176.0	519.	419.0	180.3	528.

5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-107MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	
431.2	184.7	536.	443.2	189.0	544.	455.2	193.2	552.	467.2	197.4	560.	479.2	201.6	567.	***** 213.0 588.
431.4	184.8	536.	443.4	189.1	544.	455.4	193.3	552.	467.4	197.5	560.	479.4	201.6	568.	***** 213.2 588.
431.6	184.9	536.	443.6	189.1	545.	455.6	193.4	552.	467.6	197.5	560.	479.6	201.7	568.	***** 213.4 588.
431.8	184.9	536.	443.8	189.2	545.	455.8	193.4	553.	467.8	197.6	560.	479.8	201.8	568.	***** 213.6 589.
432.0	185.0	537.	444.0	189.3	545.	456.0	193.5	553.	468.0	197.7	560.	480.0	201.8	568.	***** 213.8 589.
432.2	185.1	537.	444.2	189.3	545.	456.2	193.6	553.	468.2	197.8	561.	***** 202.0 568.	***** 214.0 589.		
432.4	185.1	537.	444.4	189.4	545.	456.4	193.6	553.	468.4	197.8	561.	***** 202.2 569.	***** 214.2 590.		
432.6	185.2	537.	444.6	189.5	545.	456.6	193.7	553.	468.6	197.9	561.	***** 202.4 569.	***** 214.4 590.		
432.8	185.3	537.	444.8	189.6	545.	456.8	193.8	553.	468.8	198.0	561.	***** 202.6 569.	***** 214.6 590.		
433.0	185.4	537.	445.0	189.6	545.	457.0	193.8	553.	469.0	198.0	561.	***** 202.8 570.	***** 214.8 591.		
433.2	185.4	537.	445.2	189.7	546.	457.2	193.9	553.	469.2	198.1	561.	***** 203.0 570.	***** 215.0 591.		
433.4	185.5	538.	445.4	189.8	546.	457.4	194.0	554.	469.4	198.2	561.	***** 203.2 570.	***** 215.2 591.		
433.6	185.6	538.	445.6	189.8	546.	457.6	194.1	554.	469.6	198.2	561.	***** 203.4 571.	***** 215.4 592.		
433.8	185.6	538.	445.8	189.9	546.	457.8	194.1	554.	469.8	198.3	562.	***** 203.6 571.	***** 215.6 592.		
434.0	185.7	538.	446.0	190.0	546.	458.0	194.2	554.	470.0	198.4	562.	***** 203.8 571.	***** 215.8 592.		
434.2	185.8	538.	446.2	190.0	546.	458.2	194.3	554.	470.2	198.4	562.	***** 204.0 572.	***** 216.0 593.		
434.4	185.9	538.	446.4	190.1	546.	458.4	194.3	554.	470.4	198.5	562.	***** 204.2 572.	***** 216.2 593.		
434.6	185.9	538.	446.6	190.2	547.	458.6	194.4	554.	470.6	198.6	562.	***** 204.4 573.	***** 216.4 593.		
434.8	186.0	539.	446.8	190.3	547.	458.8	194.5	555.	470.8	198.7	562.	***** 204.6 573.	***** 216.6 594.		
435.0	186.1	539.	447.0	190.3	547.	459.0	194.5	555.	471.0	198.7	562.	***** 204.8 573.	***** 216.8 594.		
435.2	186.1	539.	447.2	190.4	547.	459.2	194.6	555.	471.2	198.8	562.	***** 205.0 574.	***** 217.0 594.		
435.4	186.2	539.	447.4	190.5	547.	459.4	194.7	555.	471.4	198.9	563.	***** 205.2 574.	***** 217.2 595.		
435.6	186.3	539.	447.6	190.5	547.	459.6	194.8	555.	471.6	198.9	563.	***** 205.4 574.	***** 217.4 595.		
435.8	186.4	539.	447.8	190.6	547.	459.8	194.8	555.	471.8	199.0	563.	***** 205.6 575.	***** 217.6 595.		
436.0	186.4	539.	448.0	190.7	547.	460.0	194.9	555.	472.0	199.1	563.	***** 205.8 575.	***** 217.8 596.		
436.2	186.5	540.	448.2	190.8	548.	460.2	195.0	555.	472.2	199.1	563.	***** 206.0 575.	***** 218.0 596.		
436.4	186.6	540.	448.4	190.8	548.	460.4	195.0	556.	472.4	199.2	563.	***** 206.2 576.	***** 218.2 596.		
436.6	186.6	540.	448.6	190.9	548.	460.6	195.1	556.	472.6	199.3	563.	***** 206.4 576.	***** 218.4 597.		
436.8	186.7	540.	448.8	191.0	548.	460.8	195.2	556.	472.8	199.3	563.	***** 206.6 576.	***** 218.6 597.		
437.0	186.8	540.	449.0	191.0	548.	461.0	195.2	556.	473.0	199.4	564.	***** 206.8 577.	***** 218.8 597.		
437.2	186.9	540.	449.2	191.1	548.	461.2	195.3	556.	473.2	199.5	564.	***** 207.0 577.	***** 219.0 598.		
437.4	186.9	540.	449.4	191.2	548.	461.4	195.4	556.	473.4	199.6	564.	***** 207.2 577.	***** 219.2 598.		
437.6	187.0	540.	449.6	191.2	549.	461.6	195.5	556.	473.6	199.6	564.	***** 207.4 578.	***** 219.4 598.		
437.8	187.1	541.	449.8	191.3	549.	461.8	195.5	556.	473.8	199.7	564.	***** 207.6 578.	***** 219.6 599.		
438.0	187.1	541.	450.0	191.4	549.	462.0	195.6	557.	474.0	199.8	564.	***** 207.8 579.	***** 219.8 599.		
438.2	187.2	541.	450.2	191.5	549.	462.2	195.7	557.	474.2	199.8	564.	***** 208.0 579.	***** 220.0 599.		
438.4	187.3	541.	450.4	191.5	549.	462.4	195.7	557.	474.4	199.9	564.	***** 208.2 579.	***** 220.2 600.		
438.6	187.3	541.	450.6	191.6	549.	462.6	195.8	557.	474.6	200.0	565.	***** 208.4 580.	***** 220.4 600.		
438.8	187.4	541.	450.8	191.7	549.	462.8	195.9	557.	474.8	200.0	565.	***** 208.6 580.	***** 220.6 600.		
439.0	187.5	541.	451.0	191.7	549.	463.0	195.9	557.	475.0	200.1	565.	***** 208.8 580.	***** 220.8 601.		
439.2	187.6	542.	451.2	191.8	550.	463.2	196.0	557.	475.2	200.2	565.	***** 209.0 581.	***** 221.0 601.		
439.4	187.6	542.	451.4	191.9	550.	463.4	196.1	558.	475.4	200.2	565.	***** 209.2 581.	***** 221.2 601.		
439.6	187.7	542.	451.6	192.0	550.	463.6	196.2	558.	475.6	200.3	565.	***** 209.4 581.	***** 221.4 602.		
439.8	187.8	542.	451.8	192.0	550.	463.8	196.2	558.	475.8	200.4	565.	***** 209.6 582.	***** 221.6 602.		
440.0	187.8	542.	452.0	192.1	550.	464.0	196.3	558.	476.0	200.5	565.	***** 209.8 582.	***** 221.8 602.		
440.2	187.9	542.	452.2	192.2	550.	464.2	196.4	558.	476.2	200.5	566.	***** 210.0 582.	***** 222.0 603.		
440.4	188.0	542.	452.4	192.2	550.	464.4	196.4	558.	476.4	200.6	566.	***** 210.2 583.	***** 222.2 603.		
440.6	188.1	542.	452.6	192.3	550.	464.6	196.5	558.	476.6	200.7	566.	***** 210.4 583.	***** 222.4 603.		
440.8	188.1	543.	452.8	192.4	551.	464.8	196.6	558.	476.8	200.7	566.	***** 210.6 583.	***** 222.6 604.		
441.0	188.2	543.	453.0	192.4	551.	465.0	196.6	559.	477.0	200.8	566.	***** 210.8 584.	***** 222.8 604.		
441.2	188.3	543.	453.2	192.5	551.	465.2	196.7	559.	477.2	200.9	566.	***** 211.0 584.	***** 223.0 604.		
441.4	188.3	543.	453.4	192.6	551.	465.4	196.8	559.	477.4	200.9	566.	***** 211.2 584.	***** 223.2 605.		
441.6	188.4	543.	453.6	192.7	551.	465.6	196.9	559.	477.6	201.0	566.	***** 211.4 585.	***** 223.4 605.		
441.8	188.5	543.	453.8	192.7	551.	465.8	196.9	559.	477.8	201.1	567.	***** 211.6 585.	***** 223.6 605.		
442.0	188.6	543.	454.0	192.8	551.	466.0	197.0	559.	478.0	201.1	567.	***** 211.8 585.	***** 223.8 606.		
442.2	188.6	544.	454.2	192.9	552.	466.2	197.1	559.	478.2	201.2	567.	***** 212.0 586.	***** 224.0 606.		
442.4	188.7	544.	454.4	192.9	552.	466.4	197.1	559.	478.4	201.3	567.	***** 212.2 586.	***** 224.2 606.		
442.6	188.8	544.	454.6	193.0	552.	466.6	197.2	560.	478.6	201.3	567.	***** 212.4 587.	***** 224.4 607.		
442.8	188.8	544.	454.8	193.1	552.	466.8	197.3	560.	478.8	201.4	567.	***** 212.6 587.	***** 224.6 607.		
443.0	188.9	544.	455.0	193.1	552.	467.0	197.3	560.	479.0	201.5	567.	***** 212.8 587.	***** 224.8 607.		

5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-108MF

5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-109MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
***** 297.0	709.		***** 309.0	723.		***** 321.0	737.		***** 333.0	750.		***** 345.0	762.	
***** 297.2	709.		***** 309.2	724.		***** 321.2	737.		***** 333.2	750.		***** 345.2	762.	
***** 297.4	710.		***** 309.4	724.		***** 321.4	737.		***** 333.4	750.		***** 345.4	762.	
***** 297.6	710.		***** 309.6	724.		***** 321.6	737.		***** 333.6	750.		***** 345.6	762.	
***** 297.8	710.		***** 309.8	724.		***** 321.8	738.		***** 333.8	750.		***** 345.8	763.	
***** 298.0	710.		***** 310.0	724.		***** 322.0	738.		***** 334.0	751.		***** 346.0	763.	
***** 298.2	711.		***** 310.2	725.		***** 322.2	738.		***** 334.2	751.		***** 346.2	763.	
***** 298.4	711.		***** 310.4	725.		***** 322.4	738.		***** 334.4	751.		***** 346.4	763.	
***** 298.6	711.		***** 310.6	725.		***** 322.6	739.		***** 334.6	751.		***** 346.6	763.	
***** 298.8	711.		***** 310.8	725.		***** 322.8	739.		***** 334.8	751.		***** 346.8	764.	
***** 299.0	712.		***** 311.0	726.		***** 323.0	739.		***** 335.0	752.		***** 347.0	764.	
***** 299.2	712.		***** 311.2	726.		***** 323.2	739.		***** 335.2	752.		***** 347.2	764.	
***** 299.4	712.		***** 311.4	726.		***** 323.4	739.		***** 335.4	752.		***** 347.4	764.	
***** 299.6	712.		***** 311.6	726.		***** 323.6	740.		***** 335.6	752.		***** 347.6	764.	
***** 299.8	713.		***** 311.8	727.		***** 323.8	740.		***** 335.8	752.		***** 347.8	765.	
***** 300.0	713.		***** 312.0	727.		***** 324.0	740.		***** 336.0	753.		***** 348.0	765.	
***** 300.2	713.		***** 312.2	727.		***** 324.2	740.		***** 336.2	753.		***** 348.2	765.	
***** 300.4	713.		***** 312.4	727.		***** 324.4	740.		***** 336.4	753.		***** 348.4	765.	
***** 300.6	713.		***** 312.6	727.		***** 324.6	741.		***** 336.6	753.		***** 348.6	765.	
***** 300.8	714.		***** 312.8	728.		***** 324.8	741.		***** 336.8	754.		***** 348.8	766.	
***** 301.0	714.		***** 313.0	728.		***** 325.0	741.		***** 337.0	754.		***** 349.0	766.	
***** 301.2	714.		***** 313.2	728.		***** 325.2	741.		***** 337.2	754.		***** 349.2	766.	
***** 301.4	714.		***** 313.4	728.		***** 325.4	742.		***** 337.4	754.		***** 349.4	766.	
***** 301.6	715.		***** 313.6	729.		***** 325.6	742.		***** 337.6	754.		***** 349.6	766.	
***** 301.8	715.		***** 313.8	729.		***** 325.8	742.		***** 337.8	755.		***** 349.8	766.	
***** 302.0	715.		***** 314.0	729.		***** 326.0	742.		***** 338.0	755.		***** 350.0	767.	
***** 302.2	715.		***** 314.2	729.		***** 326.2	742.		***** 338.2	755.		***** 350.2	767.	
***** 302.4	716.		***** 314.4	729.		***** 326.4	743.		***** 338.4	755.		***** 350.4	767.	
***** 302.6	716.		***** 314.6	730.		***** 326.6	743.		***** 338.6	755.		***** 350.6	767.	
***** 302.8	716.		***** 314.8	730.		***** 326.8	743.		***** 338.8	756.		***** 350.8	767.	
***** 303.0	716.		***** 315.0	730.		***** 327.0	743.		***** 339.0	756.		***** 351.0	768.	
***** 303.2	717.		***** 315.2	730.		***** 327.2	743.		***** 339.2	756.		***** 351.2	768.	
***** 303.4	717.		***** 315.4	731.		***** 327.4	744.		***** 339.4	756.		***** 351.4	768.	
***** 303.6	717.		***** 315.6	731.		***** 327.6	744.		***** 339.6	756.		***** 351.6	768.	
***** 303.8	717.		***** 315.8	731.		***** 327.8	744.		***** 339.8	757.		***** 351.8	768.	
***** 304.0	717.		***** 316.0	731.		***** 328.0	744.		***** 340.0	757.		***** 352.0	769.	
***** 304.2	718.		***** 316.2	731.		***** 328.2	745.		***** 340.2	757.		***** 352.2	769.	
***** 304.4	718.		***** 316.4	732.		***** 328.4	745.		***** 340.4	757.		***** 352.4	769.	
***** 304.6	718.		***** 316.6	732.		***** 328.6	745.		***** 340.6	757.		***** 352.6	769.	
***** 304.8	718.		***** 316.8	732.		***** 328.8	745.		***** 340.8	758.		***** 352.8	769.	
***** 305.0	719.		***** 317.0	732.		***** 329.0	745.		***** 341.0	758.		***** 353.0	770.	
***** 305.2	719.		***** 317.2	733.		***** 329.2	746.		***** 341.2	758.		***** 353.2	770.	
***** 305.4	719.		***** 317.4	733.		***** 329.4	746.		***** 341.4	758.		***** 353.4	770.	
***** 305.6	719.		***** 317.6	733.		***** 329.6	746.		***** 341.6	758.		***** 353.6	770.	
***** 305.8	720.		***** 317.8	733.		***** 329.8	746.		***** 341.8	759.		***** 353.8	770.	
***** 306.0	720.		***** 318.0	733.		***** 330.0	746.		***** 342.0	759.		***** 354.0	771.	
***** 306.2	720.		***** 318.2	734.		***** 330.2	747.		***** 342.2	759.		***** 354.2	771.	
***** 306.4	720.		***** 318.4	734.		***** 330.4	747.		***** 342.4	759.		***** 354.4	771.	
***** 306.6	721.		***** 318.6	734.		***** 330.6	747.		***** 342.6	759.		***** 354.6	771.	
***** 306.8	721.		***** 318.8	734.		***** 330.8	747.		***** 342.8	760.		***** 354.8	771.	
***** 307.0	721.		***** 319.0	735.		***** 331.0	747.		***** 343.0	760.		***** 355.0	771.	
***** 307.2	721.		***** 319.2	735.		***** 331.2	748.		***** 343.2	760.		***** 355.2	772.	
***** 307.4	721.		***** 319.4	735.		***** 331.4	748.		***** 343.4	760.		***** 355.4	772.	
***** 307.6	722.		***** 319.6	735.		***** 331.6	748.		***** 343.6	760.		***** 355.6	772.	
***** 307.8	722.		***** 319.8	735.		***** 331.8	748.		***** 343.8	761.		***** 355.8	772.	
***** 308.0	722.		***** 320.0	736.		***** 332.0	749.		***** 344.0	761.		***** 356.0	772.	
***** 308.2	722.		***** 320.2	736.		***** 332.2	749.		***** 344.2	761.		***** 356.2	773.	
***** 308.4	723.		***** 320.4	736.		***** 332.4	749.		***** 344.4	761.		***** 356.4	773.	
***** 308.6	723.		***** 320.6	736.		***** 332.6	749.		***** 344.6	761.		***** 356.6	773.	
***** 308.8	723.		***** 320.8	737.		***** 332.8	749.		***** 344.8	762.		***** 356.8	773.	

**5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-110MF

**5 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-111MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	441.0	840.	*****	447.6	845.	*****	454.2	849.	*****	460.8	853.	*****	467.4	857.
*****	441.2	840.	*****	447.8	845.	*****	454.4	849.	*****	461.0	853.	*****	467.6	857.
*****	441.4	840.	*****	448.0	845.	*****	454.6	849.	*****	461.2	853.	*****	467.8	857.
*****	441.6	841.	*****	448.2	845.	*****	454.8	849.	*****	461.4	853.	*****	468.0	857.
*****	441.8	841.	*****	448.4	845.	*****	455.0	849.	*****	461.6	853.	*****	468.2	857.
*****	442.0	841.	*****	448.6	845.	*****	455.2	849.	*****	461.8	853.	*****	468.4	857.
*****	442.2	841.	*****	448.8	845.	*****	455.4	849.	*****	462.0	854.	*****	468.6	858.
*****	442.4	841.	*****	449.0	845.	*****	455.6	850.	*****	462.2	854.	*****	468.8	858.
*****	442.6	841.	*****	449.2	846.	*****	455.8	850.	*****	462.4	854.	*****	469.0	858.
*****	442.8	841.	*****	449.4	846.	*****	456.0	850.	*****	462.6	854.	*****	469.2	858.
*****	443.0	841.	*****	449.6	846.	*****	456.2	850.	*****	462.8	854.	*****	469.4	858.
*****	443.2	842.	*****	449.8	846.	*****	456.4	850.	*****	463.0	854.	*****	469.6	858.
*****	443.4	842.	*****	450.0	846.	*****	456.6	850.	*****	463.2	854.	*****	469.8	858.
*****	443.6	842.	*****	450.2	846.	*****	456.8	850.	*****	463.4	854.	*****	470.0	858.
*****	443.8	842.	*****	450.4	846.	*****	457.0	850.	*****	463.6	855.	*****	470.2	858.
*****	444.0	842.	*****	450.6	846.	*****	457.2	851.	*****	463.8	855.	*****	470.4	859.
*****	444.2	842.	*****	450.8	847.	*****	457.4	851.	*****	464.0	855.	*****	470.6	859.
*****	444.4	842.	*****	451.0	847.	*****	457.6	851.	*****	464.2	855.	*****	470.8	859.
*****	444.6	843.	*****	451.2	847.	*****	457.8	851.	*****	464.4	855.	*****	471.0	859.
*****	444.8	843.	*****	451.4	847.	*****	458.0	851.	*****	464.6	855.	*****	471.2	859.
*****	445.0	843.	*****	451.6	847.	*****	458.2	851.	*****	464.8	855.	*****	471.4	859.
*****	445.2	843.	*****	451.8	847.	*****	458.4	851.	*****	465.0	855.	*****	471.6	859.
*****	445.4	843.	*****	452.0	847.	*****	458.6	851.	*****	465.2	855.	*****	471.8	859.
*****	445.6	843.	*****	452.2	847.	*****	458.8	852.	*****	465.4	856.	*****	472.0	860.
*****	445.8	843.	*****	452.4	848.	*****	459.0	852.	*****	465.6	856.	*****	472.2	860.
*****	446.0	843.	*****	452.6	848.	*****	459.2	852.	*****	465.8	856.	*****	472.4	860.
*****	446.2	844.	*****	452.8	848.	*****	459.4	852.	*****	466.0	856.	*****	472.6	860.
*****	446.4	844.	*****	453.0	848.	*****	459.6	852.	*****	466.2	856.	*****	472.8	860.
*****	446.6	844.	*****	453.2	848.	*****	459.8	852.	*****	466.4	856.	*****	473.0	860.
*****	446.8	844.	*****	453.4	848.	*****	460.0	852.	*****	466.6	856.	*****	473.2	860.
*****	447.0	844.	*****	453.6	848.	*****	460.2	852.	*****	466.8	856.	*****	473.4	860.
*****	447.2	844.	*****	453.8	848.	*****	460.4	853.	*****	467.0	857.	*****	473.6	860.
*****	447.4	844.	*****	454.0	849.	*****	460.6	853.	*****	467.2	857.	*****	473.8	861.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-112MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	1.	11.2	6.1	49.	23.2	11.9	94.	35.2	17.7	136.	47.2	23.3	176.	59.2	28.9	213.
*****	0.2	2.	11.4	6.2	50.	23.4	12.0	95.	35.4	17.8	137.	47.4	23.4	177.	59.4	29.0	214.
*****	0.3	2.	11.6	6.3	51.	23.6	12.1	96.	35.6	17.9	138.	47.6	23.5	177.	59.6	29.1	214.
*****	0.4	3.	11.8	6.4	51.	23.8	12.2	96.	35.8	18.0	138.	47.8	23.6	178.	59.8	29.2	215.
*****	0.5	4.	12.0	6.5	52.	24.0	12.3	97.	36.0	18.1	139.	48.0	23.7	179.	60.0	29.3	216.
*****	0.6	5.	12.2	6.5	53.	24.2	12.4	98.	36.2	18.1	140.	48.2	23.8	179.	60.2	29.3	216.
*****	0.7	6.	12.4	6.6	54.	24.4	12.5	98.	36.4	18.2	140.	48.4	23.9	180.	60.4	29.4	217.
*****	0.8	7.	12.6	6.7	54.	24.6	12.6	99.	36.6	18.3	141.	48.6	24.0	180.	60.6	29.5	217.
*****	0.9	7.	12.8	6.8	55.	24.8	12.7	100.	36.8	18.4	142.	48.8	24.1	181.	60.8	29.6	218.
1.0	1.0	8.	13.0	6.9	56.	25.0	12.8	101.	37.0	18.5	143.	49.0	24.2	182.	61.0	29.7	219.
1.2	1.1	9.	13.2	7.0	57.	25.2	12.9	101.	37.2	18.6	143.	49.2	24.3	182.	61.2	29.8	219.
1.4	1.2	10.	13.4	7.1	58.	25.4	13.0	102.	37.4	18.7	144.	49.4	24.4	183.	61.4	29.9	220.
1.6	1.3	11.	13.6	7.2	58.	25.6	13.1	103.	37.6	18.8	145.	49.6	24.5	184.	61.6	30.0	220.
1.8	1.4	12.	13.8	7.3	59.	25.8	13.2	104.	37.8	18.9	145.	49.8	24.5	184.	61.8	30.1	221.
2.0	1.5	12.	14.0	7.4	60.	26.0	13.3	104.	38.0	19.0	146.	50.0	24.6	185.	62.0	30.2	222.
2.2	1.6	13.	14.2	7.5	61.	26.2	13.4	105.	38.2	19.1	147.	50.2	24.7	186.	62.2	30.3	222.
2.4	1.7	14.	14.4	7.6	61.	26.4	13.5	106.	38.4	19.2	147.	50.4	24.8	186.	62.4	30.4	223.
2.6	1.8	15.	14.6	7.7	62.	26.6	13.6	106.	38.6	19.3	148.	50.6	24.9	187.	62.6	30.4	223.
2.8	1.9	16.	14.8	7.8	63.	26.8	13.7	107.	38.8	19.4	149.	50.8	25.0	187.	62.8	30.5	224.
3.0	2.0	16.	15.0	7.9	64.	27.0	13.7	108.	39.0	19.5	149.	51.0	25.1	188.	63.0	30.6	224.
3.2	2.1	17.	15.2	8.0	64.	27.2	13.8	109.	39.2	19.6	150.	51.2	25.2	189.	63.2	30.7	225.
3.4	2.2	18.	15.4	8.1	65.	27.4	13.9	109.	39.4	19.7	151.	51.4	25.3	189.	63.4	30.8	226.
3.6	2.3	19.	15.6	8.2	66.	27.6	14.0	110.	39.6	19.8	151.	51.6	25.4	190.	63.6	30.9	226.
3.8	2.4	20.	15.8	8.3	67.	27.8	14.1	111.	39.8	19.9	152.	51.8	25.5	191.	63.8	31.0	227.
4.0	2.5	20.	16.0	8.4	67.	28.0	14.2	111.	40.0	19.9	153.	52.0	25.6	191.	64.0	31.1	227.
4.2	2.6	21.	16.2	8.5	68.	28.2	14.3	112.	40.2	20.0	153.	52.2	25.7	192.	64.2	31.2	228.
4.4	2.7	22.	16.4	8.6	69.	28.4	14.4	113.	40.4	20.1	154.	52.4	25.8	192.	64.4	31.3	229.
4.6	2.8	23.	16.6	8.7	70.	28.6	14.5	114.	40.6	20.2	155.	52.6	25.8	193.	64.6	31.4	229.
4.8	2.9	24.	16.8	8.8	70.	28.8	14.6	114.	40.8	20.3	155.	52.8	25.9	194.	64.8	31.5	230.
5.0	3.0	25.	17.0	8.9	71.	29.0	14.7	115.	41.0	20.4	156.	53.0	26.0	194.	65.0	31.5	230.
5.2	3.1	25.	17.2	9.0	72.	29.2	14.8	116.	41.2	20.5	157.	53.2	26.1	195.	65.2	31.6	231.
5.4	3.2	26.	17.4	9.1	73.	29.4	14.9	116.	41.4	20.6	157.	53.4	26.2	196.	65.4	31.7	231.
5.6	3.3	27.	17.6	9.2	73.	29.6	15.0	117.	41.6	20.7	158.	53.6	26.3	196.	65.6	31.8	232.
5.8	3.4	28.	17.8	9.3	74.	29.8	15.1	118.	41.8	20.8	159.	53.8	26.4	197.	65.8	31.9	233.
6.0	3.5	29.	18.0	9.4	75.	30.0	15.2	118.	42.0	20.9	159.	54.0	26.5	197.	66.0	32.0	233.
6.2	3.6	29.	18.2	9.5	76.	30.2	15.3	119.	42.2	21.0	160.	54.2	26.6	198.	66.2	32.1	234.
6.4	3.7	30.	18.4	9.6	76.	30.4	15.4	120.	42.4	21.1	160.	54.4	26.7	199.	66.4	32.2	234.
6.6	3.8	31.	18.6	9.7	77.	30.6	15.5	121.	42.6	21.2	161.	54.6	26.8	199.	66.6	32.3	235.
6.8	3.9	32.	18.8	9.8	78.	30.8	15.6	121.	42.8	21.3	162.	54.8	26.9	200.	66.8	32.4	236.
7.0	4.0	33.	19.0	9.9	79.	31.0	15.7	122.	43.0	21.4	162.	55.0	27.0	200.	67.0	32.5	236.
7.2	4.1	33.	19.2	10.0	79.	31.2	15.8	123.	43.2	21.5	163.	55.2	27.0	201.	67.2	32.5	237.
7.4	4.2	34.	19.4	10.1	80.	31.4	15.9	123.	43.4	21.5	164.	55.4	27.1	202.	67.4	32.6	237.
7.6	4.3	35.	19.6	10.2	81.	31.6	16.0	124.	43.6	21.6	164.	55.6	27.2	202.	67.6	32.7	238.
7.8	4.4	36.	19.8	10.3	82.	31.8	16.1	125.	43.8	21.7	165.	55.8	27.3	203.	67.8	32.8	238.
8.0	4.5	36.	20.0	10.4	82.	32.0	16.1	125.	44.0	21.8	166.	56.0	27.4	204.	68.0	32.9	239.
8.2	4.6	37.	20.2	10.5	83.	32.2	16.2	126.	44.2	21.9	166.	56.2	27.5	204.	68.2	33.0	240.
8.4	4.7	38.	20.4	10.6	84.	32.4	16.3	127.	44.4	22.0	167.	56.4	27.6	205.	68.4	33.1	240.
8.6	4.8	39.	20.6	10.7	85.	32.6	16.4	127.	44.6	22.1	168.	56.6	27.7	205.	68.6	33.2	241.
8.8	4.9	40.	20.8	10.8	85.	32.8	16.5	128.	44.8	22.2	168.	56.8	27.8	206.	68.8	33.3	241.
9.0	5.0	40.	21.0	10.8	86.	33.0	16.6	129.	45.0	22.3	169.	57.0	27.9	207.	69.0	33.4	242.
9.2	5.1	41.	21.2	10.9	87.	33.2	16.7	130.	45.2	22.4	170.	57.2	28.0	207.	69.2	33.4	242.
9.4	5.2	42.	21.4	11.0	88.	33.4	16.8	130.	45.4	22.5	170.	57.4	28.1	208.	69.4	33.5	243.
9.6	5.3	43.	21.6	11.1	88.	33.6	16.9	131.	45.6	22.6	171.	57.6	28.2	208.	69.6	33.6	244.
9.8	5.4	44.	21.8	11.2	89.	33.8	17.0	132.	45.8	22.7	172.	57.8	28.2	209.	69.8	33.7	244.
10.0	5.5	44.	22.0	11.3	90.	34.0	17.1	132.	46.0	22.8	172.	58.0	28.3	210.	70.0	33.8	245.
10.2	5.6	45.	22.2	11.4	90.	34.2	17.2	133.	46.2	22.9	173.	58.2	28.4	210.	70.2	33.9	245.
10.4	5.7	46.	22.4	11.5	91.	34.4	17.3	134.	46.4	23.0	173.	58.4	28.5	211.	70.4	34.0	246.
10.6	5.8	47.	22.6	11.6	92.	34.6	17.4	134.	46.6	23.1	174.	58.6	28.6	211.	70.6	34.1	246.
10.8	5.9	47.	22.8	11.7	93.	34.8	17.5	135.	46.8	23.1	175.	58.8	28.7	212.	70.8	34.2	247.
11.0	6.0	48.	23.0	11.8	93.	35.0	17.6	136.	47.0	23.2	175.	59.0	28.8	213.	71.0	34.3	247.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-113MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
71.2	34.4	248.	83.2	39.7	281.	95.2	45.0	312.	107.2	50.2	340.	119.2	55.2	368.	131.2	60.2	393.
71.4	34.4	249.	83.4	39.8	281.	95.4	45.1	312.	107.4	50.2	341.	119.4	55.3	368.	131.4	60.3	394.
71.6	34.5	249.	83.6	39.9	282.	95.6	45.2	313.	107.6	50.3	341.	119.6	55.4	369.	131.6	60.4	394.
71.8	34.6	250.	83.8	40.0	282.	95.8	45.2	313.	107.8	50.4	342.	119.8	55.5	369.	131.8	60.5	394.
72.0	34.7	250.	84.0	40.1	283.	96.0	45.3	314.	108.0	50.5	342.	120.0	55.6	369.	132.0	60.5	395.
72.2	34.8	251.	84.2	40.2	283.	96.2	45.4	314.	108.2	50.6	343.	120.2	55.6	370.	132.2	60.6	395.
72.4	34.9	251.	84.4	40.2	284.	96.4	45.5	315.	108.4	50.7	343.	120.4	55.7	370.	132.4	60.7	396.
72.6	35.0	252.	84.6	40.3	284.	96.6	45.6	315.	108.6	50.7	344.	120.6	55.8	371.	132.6	60.8	396.
72.8	35.1	253.	84.8	40.4	285.	96.8	45.7	316.	108.8	50.8	344.	120.8	55.9	371.	132.8	60.9	397.
73.0	35.2	253.	85.0	40.5	286.	97.0	45.8	316.	109.0	50.9	345.	121.0	56.0	372.	133.0	60.9	397.
73.2	35.3	254.	85.2	40.6	286.	97.2	45.9	316.	109.2	51.0	345.	121.2	56.1	372.	133.2	61.0	397.
73.4	35.3	254.	85.4	40.7	287.	97.4	45.9	317.	109.4	51.1	346.	121.4	56.1	372.	133.4	61.1	398.
73.6	35.4	255.	85.6	40.8	287.	97.6	46.0	317.	109.6	51.2	346.	121.6	56.2	373.	133.6	61.2	398.
73.8	35.5	255.	85.8	40.9	288.	97.8	46.1	318.	109.8	51.3	346.	121.8	56.3	373.	133.8	61.3	399.
74.0	35.6	256.	86.0	41.0	288.	98.0	46.2	318.	110.0	51.3	347.	122.0	56.4	374.	134.0	61.4	399.
74.2	35.7	256.	86.2	41.0	289.	98.2	46.3	319.	110.2	51.4	347.	122.2	56.5	374.	134.2	61.4	399.
74.4	35.8	257.	86.4	41.1	289.	98.4	46.4	319.	110.4	51.5	348.	122.4	56.6	375.	134.4	61.5	400.
74.6	35.9	258.	86.6	41.2	290.	98.6	46.5	320.	110.6	51.6	348.	122.6	56.6	375.	134.6	61.6	400.
74.8	36.0	258.	86.8	41.3	290.	98.8	46.5	320.	110.8	51.7	349.	122.8	56.7	375.	134.8	61.7	401.
75.0	36.1	259.	87.0	41.4	291.	99.0	46.6	321.	111.0	51.8	349.	123.0	56.8	376.	135.0	61.8	401.
75.2	36.2	259.	87.2	41.5	291.	99.2	46.7	321.	111.2	51.9	350.	123.2	56.9	376.	135.2	61.8	401.
75.4	36.2	260.	87.4	41.6	292.	99.4	46.8	322.	111.4	51.9	350.	123.4	57.0	377.	135.4	61.9	402.
75.6	36.3	260.	87.6	41.7	292.	99.6	46.9	322.	111.6	52.0	351.	123.6	57.1	377.	135.6	62.0	402.
75.8	36.4	261.	87.8	41.7	293.	99.8	47.0	323.	111.8	52.1	351.	123.8	57.1	378.	135.8	62.1	403.
76.0	36.5	261.	88.0	41.8	293.	100.0	47.1	323.	112.0	52.2	352.	124.0	57.2	378.	136.0	62.2	403.
76.2	36.6	262.	88.2	41.9	294.	100.2	47.1	324.	112.2	52.3	352.	124.2	57.3	379.	136.2	62.3	403.
76.4	36.7	262.	88.4	42.0	294.	100.4	47.2	324.	112.4	52.4	352.	124.4	57.4	379.	136.4	62.3	404.
76.6	36.8	263.	88.6	42.1	295.	100.6	47.3	325.	112.6	52.4	353.	124.6	57.5	379.	136.6	62.4	404.
76.8	36.9	264.	88.8	42.2	295.	100.8	47.4	325.	112.8	52.5	353.	124.8	57.6	380.	136.8	62.5	405.
77.0	37.0	264.	89.0	42.3	296.	101.0	47.5	326.	113.0	52.6	354.	125.0	57.6	380.	137.0	62.6	405.
77.2	37.0	265.	89.2	42.4	296.	101.2	47.6	326.	113.2	52.7	354.	125.2	57.7	381.	137.2	62.7	405.
77.4	37.1	265.	89.4	42.4	297.	101.4	47.7	327.	113.4	52.8	355.	125.4	57.8	381.	137.4	62.7	406.
77.6	37.2	266.	89.6	42.5	297.	101.6	47.8	327.	113.6	52.9	355.	125.6	57.9	381.	137.6	62.8	406.
77.8	37.3	266.	89.8	42.6	298.	101.8	47.8	328.	113.8	53.0	356.	125.8	58.0	382.	137.8	62.9	407.
78.0	37.4	267.	90.0	42.7	298.	102.0	47.9	328.	114.0	53.0	356.	126.0	58.1	382.	138.0	63.0	407.
78.2	37.5	267.	90.2	42.8	299.	102.2	48.0	329.	114.2	53.1	357.	126.2	58.1	383.	138.2	63.1	407.
78.4	37.6	268.	90.4	42.9	299.	102.4	48.1	329.	114.4	53.2	357.	126.4	58.2	383.	138.4	63.1	408.
78.6	37.7	268.	90.6	43.0	300.	102.6	48.2	330.	114.6	53.3	357.	126.6	58.3	384.	138.6	63.2	408.
78.8	37.8	269.	90.8	43.1	300.	102.8	48.3	330.	114.8	53.4	358.	126.8	58.4	384.	138.8	63.3	409.
79.0	37.8	270.	91.0	43.2	301.	103.0	48.4	331.	115.0	53.5	358.	127.0	58.5	384.	139.0	63.4	409.
79.2	37.9	270.	91.2	43.2	302.	103.2	48.4	331.	115.2	53.5	359.	127.2	58.6	385.	139.2	63.5	409.
79.4	38.0	271.	91.4	43.3	302.	103.4	48.5	331.	115.4	53.6	359.	127.4	58.6	385.	139.4	63.6	410.
79.6	38.1	271.	91.6	43.4	303.	103.6	48.6	332.	115.6	53.7	360.	127.6	58.7	386.	139.6	63.6	410.
79.8	38.2	272.	91.8	43.5	303.	103.8	48.7	332.	115.8	53.8	360.	127.8	58.8	386.	139.8	63.7	411.
80.0	38.3	272.	92.0	43.6	304.	104.0	48.8	333.	116.0	53.9	361.	128.0	58.9	387.	140.0	63.8	411.
80.2	38.4	273.	92.2	43.7	304.	104.2	48.9	333.	116.2	54.0	361.	128.2	59.0	387.	140.2	63.9	411.
80.4	38.5	273.	92.4	43.8	305.	104.4	49.0	334.	116.4	54.1	361.	128.4	59.1	387.	140.4	64.0	412.
80.6	38.6	274.	92.6	43.8	305.	104.6	49.0	334.	116.6	54.1	362.	128.6	59.1	388.	140.6	64.0	412.
80.8	38.7	274.	92.8	43.9	306.	104.8	49.1	335.	116.8	54.2	362.	128.8	59.2	388.	140.8	64.1	413.
81.0	38.7	275.	93.0	44.0	306.	105.0	49.2	335.	117.0	54.3	363.	129.0	59.3	389.	141.0	64.2	413.
81.2	38.8	275.	93.2	44.1	307.	105.2	49.3	336.	117.2	54.4	363.	129.2	59.4	389.	141.2	64.3	413.
81.4	38.9	276.	93.4	44.2	307.	105.4	49.4	336.	117.4	54.5	364.	129.4	59.5	390.	141.4	64.4	414.
81.6	39.0	277.	93.6	44.3	308.	105.6	49.5	337.	117.6	54.6	364.	129.6	59.5	390.	141.6	64.4	414.
81.8	39.1	277.	93.8	44.4	308.	105.8	49.6	337.	117.8	54.6	365.	129.8	59.6	390.	141.8	64.5	415.
82.0	39.2	278.	94.0	44.5	309.	106.0	49.6	338.	118.0	54.7	365.	130.0	59.7	391.	142.0	64.6	415.
82.2	39.3	278.	94.2	44.5	309.	106.2	49.7	338.	118.2	54.8	365.	130.2	59.8	391.	142.2	64.7	415.
82.4	39.4	279.	94.4	44.6	310.	106.4	49.8	339.	118.4	54.9	366.	130.4	59.9	392.	142.4	64.8	416.
82.6	39.5	279.	94.6	44.7	310.	106.6	49.9	339.	118.6	55.0	366.	130.6	60.0	392.	142.6	64.8	416.
82.8	39.5	280.	94.8	44.8	311.	106.8	50.0	340.	118.8	55.1	367.	130.8	60.0	392.	142.8	64.9	417.
83.0	39.6	280.	95.0	44.9	311.	107.0	50.1	340.	119.0	55.1	367.	131.0	60.1	393.	143.0	65.0	417.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-114MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
143.2	65.1	417.	155.2	69.9	440.	167.2	74.6	461.	179.2	79.2	482.	191.2	83.7	501.
143.4	65.2	418.	155.4	70.0	440.	167.4	74.7	462.	179.4	79.3	482.	191.4	83.8	501.
143.6	65.3	418.	155.6	70.0	441.	167.6	74.7	462.	179.6	79.3	482.	191.6	83.9	501.
143.8	65.3	419.	155.8	70.1	441.	167.8	74.8	463.	179.8	79.4	483.	191.8	83.9	502.
144.0	65.4	419.	156.0	70.2	442.	168.0	74.9	463.	180.0	79.5	483.	192.0	84.0	502.
144.2	65.5	419.	156.2	70.3	442.	168.2	75.0	463.	180.2	79.6	483.	192.2	84.1	502.
144.4	65.6	420.	156.4	70.4	442.	168.4	75.0	464.	180.4	79.7	484.	192.4	84.2	503.
144.6	65.7	420.	156.6	70.4	443.	168.6	75.1	464.	180.6	79.7	484.	192.6	84.2	503.
144.8	65.7	420.	156.8	70.5	443.	168.8	75.2	464.	180.8	79.8	484.	192.8	84.3	503.
145.0	65.8	421.	157.0	70.6	443.	169.0	75.3	465.	181.0	79.9	485.	193.0	84.4	504.
145.2	65.9	421.	157.2	70.7	444.	169.2	75.4	465.	181.2	80.0	485.	193.2	84.5	504.
145.4	66.0	422.	157.4	70.8	444.	169.4	75.4	465.	181.4	80.0	485.	193.4	84.5	504.
145.6	66.1	422.	157.6	70.8	444.	169.6	75.5	466.	181.6	80.1	486.	193.6	84.6	504.
145.8	66.1	422.	157.8	70.9	445.	169.8	75.6	466.	181.8	80.2	486.	193.8	84.7	505.
146.0	66.2	423.	158.0	71.0	445.	170.0	75.7	466.	182.0	80.3	486.	194.0	84.8	505.
146.2	66.3	423.	158.2	71.1	446.	170.2	75.7	467.	182.2	80.3	487.	194.2	84.8	505.
146.4	66.4	424.	158.4	71.1	446.	170.4	75.8	467.	182.4	80.4	487.	194.4	84.9	506.
146.6	66.5	424.	158.6	71.2	446.	170.6	75.9	467.	182.6	80.5	487.	194.6	85.0	506.
146.8	66.5	424.	158.8	71.3	447.	170.8	76.0	468.	182.8	80.6	488.	194.8	85.1	506.
147.0	66.6	425.	159.0	71.4	447.	171.0	76.1	468.	183.0	80.6	488.	195.0	85.1	507.
147.2	66.7	425.	159.2	71.5	447.	171.2	76.1	468.	183.2	80.7	488.	195.2	85.2	507.
147.4	66.8	425.	159.4	71.5	448.	171.4	76.2	469.	183.4	80.8	489.	195.4	85.3	507.
147.6	66.9	426.	159.6	71.6	448.	171.6	76.3	469.	183.6	80.9	489.	195.6	85.3	508.
147.8	66.9	426.	159.8	71.7	448.	171.8	76.4	469.	183.8	80.9	489.	195.8	85.4	508.
148.0	67.0	427.	160.0	71.8	449.	172.0	76.4	470.	184.0	81.0	489.	196.0	85.5	508.
148.2	67.1	427.	160.2	71.9	449.	172.2	76.5	470.	184.2	81.1	490.	196.2	85.6	508.
148.4	67.2	427.	160.4	71.9	450.	172.4	76.6	470.	184.4	81.2	490.	196.4	85.6	509.
148.6	67.3	428.	160.6	72.0	450.	172.6	76.7	471.	184.6	81.2	490.	196.6	85.7	509.
148.8	67.3	428.	160.8	72.1	450.	172.8	76.7	471.	184.8	81.3	491.	196.8	85.8	509.
149.0	67.4	429.	161.0	72.2	451.	173.0	76.8	471.	185.0	81.4	491.	197.0	85.9	510.
149.2	67.5	429.	161.2	72.2	451.	173.2	76.9	472.	185.2	81.5	491.	197.2	85.9	510.
149.4	67.6	429.	161.4	72.3	451.	173.4	77.0	472.	185.4	81.5	492.	197.4	86.0	510.
149.6	67.7	430.	161.6	72.4	452.	173.6	77.1	472.	185.6	81.6	492.	197.6	86.1	511.
149.8	67.7	430.	161.8	72.5	452.	173.8	77.1	473.	185.8	81.7	492.	197.8	86.2	511.
150.0	67.8	430.	162.0	72.6	452.	174.0	77.2	473.	186.0	81.8	493.	198.0	86.2	511.
150.2	67.9	431.	162.2	72.6	453.	174.2	77.3	473.	186.2	81.8	493.	198.2	86.3	511.
150.4	68.0	431.	162.4	72.7	453.	174.4	77.4	474.	186.4	81.9	493.	198.4	86.4	512.
150.6	68.1	432.	162.6	72.8	453.	174.6	77.4	474.	186.6	82.0	494.	198.6	86.5	512.
150.8	68.1	432.	162.8	72.9	454.	174.8	77.5	474.	186.8	82.1	494.	198.8	86.5	512.
151.0	68.2	432.	163.0	72.9	454.	175.0	77.6	475.	187.0	82.1	494.	199.0	86.6	513.
151.2	68.3	433.	163.2	73.0	454.	175.2	77.7	475.	187.2	82.2	495.	199.2	86.7	513.
151.4	68.4	433.	163.4	73.1	455.	175.4	77.7	475.	187.4	82.3	495.	199.4	86.8	513.
151.6	68.5	433.	163.6	73.2	455.	175.6	77.8	476.	187.6	82.4	495.	199.6	86.8	514.
151.8	68.5	434.	163.8	73.3	456.	175.8	77.9	476.	187.8	82.4	495.	199.8	86.9	514.
152.0	68.6	434.	164.0	73.3	456.	176.0	78.0	476.	188.0	82.5	496.	200.0	87.0	514.
152.2	68.7	435.	164.2	73.4	456.	176.2	78.1	477.	188.2	82.6	496.	200.2	87.0	514.
152.4	68.8	435.	164.4	73.5	457.	176.4	78.1	477.	188.4	82.7	496.	200.4	87.1	515.
152.6	68.9	435.	164.6	73.6	457.	176.6	78.2	477.	188.6	82.7	497.	200.6	87.2	515.
152.8	68.9	436.	164.8	73.7	457.	176.8	78.3	478.	188.8	82.8	497.	200.8	87.3	515.
153.0	69.0	436.	165.0	73.7	458.	177.0	78.4	478.	189.0	82.9	497.	201.0	87.3	516.
153.2	69.1	436.	165.2	73.8	458.	177.2	78.4	478.	189.2	83.0	498.	201.2	87.4	516.
153.4	69.2	437.	165.4	73.9	458.	177.4	78.5	479.	189.4	83.0	498.	201.4	87.5	516.
153.6	69.2	437.	165.6	74.0	459.	177.6	78.6	479.	189.6	83.1	498.	201.6	87.6	516.
153.8	69.3	437.	165.8	74.0	459.	177.8	78.7	479.	189.8	83.2	499.	201.8	87.6	517.
154.0	69.4	438.	166.0	74.1	459.	178.0	78.7	480.	190.0	83.3	499.	202.0	87.7	517.
154.2	69.5	438.	166.2	74.2	460.	178.2	78.8	480.	190.2	83.3	499.	202.2	87.8	517.
154.4	69.6	439.	166.4	74.3	460.	178.4	78.9	480.	190.4	83.4	500.	202.4	87.9	518.
154.6	69.6	439.	166.6	74.4	460.	178.6	79.0	481.	190.6	83.5	500.	202.6	87.9	518.
154.8	69.7	439.	166.8	74.4	461.	178.8	79.0	481.	190.8	83.6	500.	202.8	88.0	518.
155.0	69.8	440.	167.0	74.5	461.	179.0	79.1	481.	191.0	83.6	500.	203.0	88.1	519.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-115MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
215.2	92.5	536.	227.2	96.8	552.	239.2	100.9	567.	251.2	105.0	582.	263.2	109.0	595.	275.2	113.0	608.
215.4	92.6	536.	227.4	96.8	552.	239.4	101.0	567.	251.4	105.1	582.	263.4	109.1	596.	275.4	113.0	609.
215.6	92.6	536.	227.6	96.9	553.	239.6	101.1	568.	251.6	105.2	582.	263.6	109.2	596.	275.6	113.1	609.
215.8	92.7	537.	227.8	97.0	553.	239.8	101.1	568.	251.8	105.2	582.	263.8	109.2	596.	275.8	113.2	609.
216.0	92.8	537.	228.0	97.0	553.	240.0	101.2	568.	252.0	105.3	583.	264.0	109.3	596.	276.0	113.2	609.
216.2	92.9	537.	228.2	97.1	553.	240.2	101.3	568.	252.2	105.4	583.	264.2	109.4	597.	276.2	113.3	609.
216.4	92.9	538.	228.4	97.2	554.	240.4	101.3	569.	252.4	105.4	583.	264.4	109.4	597.	276.4	113.4	610.
216.6	93.0	538.	228.6	97.2	554.	240.6	101.4	569.	252.6	105.5	583.	264.6	109.5	597.	276.6	113.4	610.
216.8	93.1	538.	228.8	97.3	554.	240.8	101.5	569.	252.8	105.6	584.	264.8	109.6	597.	276.8	113.5	610.
217.0	93.1	538.	229.0	97.4	554.	241.0	101.5	569.	253.0	105.6	584.	265.0	109.6	597.	277.0	113.5	610.
217.2	93.2	539.	229.2	97.5	555.	241.2	101.6	570.	253.2	105.7	584.	265.2	109.7	598.	277.2	113.6	610.
217.4	93.3	539.	229.4	97.5	555.	241.4	101.7	570.	253.4	105.8	584.	265.4	109.8	598.	277.4	113.7	611.
217.6	93.4	539.	229.6	97.6	555.	241.6	101.8	570.	253.6	105.8	584.	265.6	109.8	598.	277.6	113.7	611.
217.8	93.4	539.	229.8	97.7	555.	241.8	101.8	570.	253.8	105.9	585.	265.8	109.9	598.	277.8	113.8	611.
218.0	93.5	540.	230.0	97.7	556.	242.0	101.9	571.	254.0	106.0	585.	266.0	110.0	598.	278.0	113.9	611.
218.2	93.6	540.	230.2	97.8	556.	242.2	102.0	571.	254.2	106.0	585.	266.2	110.0	599.	278.2	113.9	612.
218.4	93.6	540.	230.4	97.9	556.	242.4	102.0	571.	254.4	106.1	585.	266.4	110.1	599.	278.4	114.0	612.
218.6	93.7	541.	230.6	97.9	556.	242.6	102.1	571.	254.6	106.2	586.	266.6	110.2	599.	278.6	114.1	612.
218.8	93.8	541.	230.8	98.0	557.	242.8	102.2	572.	254.8	106.2	586.	266.8	110.2	599.	278.8	114.1	612.
219.0	93.9	541.	231.0	98.1	557.	243.0	102.2	572.	255.0	106.3	586.	267.0	110.3	600.	279.0	114.2	612.
219.2	93.9	541.	231.2	98.2	557.	243.2	102.3	572.	255.2	106.4	586.	267.2	110.4	600.	279.2	114.3	613.
219.4	94.0	542.	231.4	98.2	557.	243.4	102.4	572.	255.4	106.4	587.	267.4	110.4	600.	279.4	114.3	613.
219.6	94.1	542.	231.6	98.3	558.	243.6	102.4	573.	255.6	106.5	587.	267.6	110.5	600.	279.6	114.4	613.
219.8	94.1	542.	231.8	98.4	558.	243.8	102.5	573.	255.8	106.6	587.	267.8	110.5	600.	279.8	114.5	613.
220.0	94.2	542.	232.0	98.4	558.	244.0	102.6	573.	256.0	106.6	587.	268.0	110.6	601.	280.0	114.5	613.
220.2	94.3	543.	232.2	98.5	558.	244.2	102.6	573.	256.2	106.7	587.	268.2	110.7	601.	280.2	114.6	614.
220.4	94.3	543.	232.4	98.6	559.	244.4	102.7	574.	256.4	106.8	588.	268.4	110.7	601.	280.4	114.6	614.
220.6	94.4	543.	232.6	98.6	559.	244.6	102.8	574.	256.6	106.8	588.	268.6	110.8	601.	280.6	114.7	614.
220.8	94.5	543.	232.8	98.7	559.	244.8	102.8	574.	256.8	106.9	588.	268.8	110.9	602.	280.8	114.8	614.
221.0	94.6	544.	233.0	98.8	559.	245.0	102.9	574.	257.0	107.0	588.	269.0	110.9	602.	281.0	114.8	614.
221.2	94.6	544.	233.2	98.9	560.	245.2	103.0	575.	257.2	107.0	589.	269.2	111.0	602.	281.2	114.9	615.
221.4	94.7	544.	233.4	98.9	560.	245.4	103.1	575.	257.4	107.1	589.	269.4	111.1	602.	281.4	115.0	615.
221.6	94.8	545.	233.6	99.0	560.	245.6	103.1	575.	257.6	107.2	589.	269.6	111.1	602.	281.6	115.0	615.
221.8	94.8	545.	233.8	99.1	560.	245.8	103.2	575.	257.8	107.2	589.	269.8	111.2	603.	281.8	115.1	615.
222.0	94.9	545.	234.0	99.1	561.	246.0	103.3	576.	258.0	107.3	590.	270.0	111.3	603.	282.0	115.2	615.
222.2	95.0	545.	234.2	99.2	561.	246.2	103.3	576.	258.2	107.4	590.	270.2	111.3	603.	282.2	115.2	616.
222.4	95.1	546.	234.4	99.3	561.	246.4	103.4	576.	258.4	107.4	590.	270.4	111.4	603.	282.4	115.3	616.
222.6	95.1	546.	234.6	99.3	561.	246.6	103.5	576.	258.6	107.5	590.	270.6	111.5	603.	282.6	115.4	616.
222.8	95.2	546.	234.8	99.4	562.	246.8	103.5	576.	258.8	107.6	590.	270.8	111.5	604.	282.8	115.4	616.
223.0	95.3	546.	235.0	99.5	562.	247.0	103.6	577.	259.0	107.6	591.	271.0	111.6	604.	283.0	115.5	616.
223.2	95.3	547.	235.2	99.5	562.	247.2	103.7	577.	259.2	107.7	591.	271.2	111.7	604.	283.2	115.5	617.
223.4	95.4	547.	235.4	99.6	563.	247.4	103.7	577.	259.4	107.8	591.	271.4	111.7	604.	283.4	115.6	617.
223.6	95.5	547.	235.6	99.7	563.	247.6	103.8	577.	259.6	107.8	591.	271.6	111.8	605.	283.6	115.7	617.
223.8	95.6	548.	235.8	99.8	563.	247.8	103.9	578.	259.8	107.9	592.	271.8	111.9	605.	283.8	115.7	617.
224.0	95.6	548.	236.0	99.8	563.	248.0	103.9	578.	260.0	108.0	592.	272.0	111.9	605.	284.0	115.8	617.
224.2	95.7	548.	236.2	99.9	564.	248.2	104.0	578.	260.2	108.0	592.	272.2	112.0	605.	284.2	115.9	618.
224.4	95.8	548.	236.4	100.0	564.	248.4	104.1	578.	260.4	108.1	592.	272.4	112.1	605.	284.4	115.9	618.
224.6	95.8	549.	236.6	100.0	564.	248.6	104.1	579.	260.6	108.2	592.	272.6	112.1	606.	284.6	116.0	618.
224.8	95.9	549.	236.8	100.1	564.	248.8	104.2	579.	260.8	108.2	593.	272.8	112.2	606.	284.8	116.1	618.
225.0	96.0	549.	237.0	100.2	565.	249.0	104.3	579.	261.0	108.3	593.	273.0	112.2	606.	285.0	116.1	618.
225.2	96.0	549.	237.2	100.2	565.	249.2	104.3	579.	261.2	108.4	593.	273.2	112.3	606.	285.2	116.2	619.
225.4	96.1	550.	237.4	100.3	565.	249.4	104.4	580.	261.4	108.4	593.	273.4	112.4	606.	285.4	116.2	619.
225.6	96.2	550.	237.6	100.4	565.	249.6	104.5	580.	261.6	108.5	594.	273.6	112.4	607.	285.6	116.3	619.
225.8	96.3	550.	237.8	100.4	566.	249.8	104.5	580.	261.8	108.6	594.	273.8	112.5	607.	285.8	116.4	619.
226.0	96.3	550.	238.0	100.5	566.	250.0	104.6	580.	262.0	108.6	594.	274.0	112.6	607.	286.0	116.4	620.
226.2	96.4	551.	238.2	100.6	566.	250.2	104.7	581.	262.2	108.7	594.	274.2	112.6	607.	286.2	116.5	620.
226.4	96.5	551.	238.4	100.7	566.	250.4	104.8	581.	262.4	108.8	595.	274.4	112.7	608.	286.4	116.6	620.
226.6	96.5	551.	238.6	100.7	566.	250.6	104.8	581.	262.6	108.8	595.	274.6	112.8	608.	286.6	116.6	620.
226.8	96.6	551.	238.8	100.8	567.	250.8	104.9	581.	262.8	108.9	595.	274.8	112.8	608.	286.8	116.7	620.
227.0	96.7	552.	239.0	100.9	567.	251.0	105.0	581.	263.0	109.0	595.	275.0	112.9	608.	287.0	116.8	621.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-116MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
287.2	116.8	621.	299.2	120.6	632.	311.2	124.3	644.	323.2	127.9	654.	335.2	131.5	664.	347.2	135.0	674.
287.4	116.9	621.	299.4	120.7	633.	311.4	124.4	644.	323.4	128.0	654.	335.4	131.5	664.	347.4	135.0	674.
287.6	116.9	621.	299.6	120.7	633.	311.6	124.4	644.	323.6	128.0	654.	335.6	131.6	665.	347.6	135.1	674.
287.8	117.0	621.	299.8	120.8	633.	311.8	124.5	644.	323.8	128.1	655.	335.8	131.7	665.	347.8	135.1	674.
288.0	117.1	622.	300.0	120.8	633.	312.0	124.5	644.	324.0	128.2	655.	336.0	131.7	665.	348.0	135.2	674.
288.2	117.1	622.	300.2	120.9	633.	312.2	124.6	644.	324.2	128.2	655.	336.2	131.8	665.	348.2	135.3	675.
288.4	117.2	622.	300.4	121.0	634.	312.4	124.7	645.	324.4	128.3	655.	336.4	131.8	665.	348.4	135.3	675.
288.6	117.3	622.	300.6	121.0	634.	312.6	124.7	645.	324.6	128.3	655.	336.6	131.9	665.	348.6	135.4	675.
288.8	117.3	622.	300.8	121.1	634.	312.8	124.8	645.	324.8	128.4	655.	336.8	132.0	665.	348.8	135.4	675.
289.0	117.4	623.	301.0	121.2	634.	313.0	124.8	645.	325.0	128.5	656.	337.0	132.0	666.	349.0	135.5	675.
289.2	117.5	623.	301.2	121.2	634.	313.2	124.9	645.	325.2	128.5	656.	337.2	132.1	666.	349.2	135.5	675.
289.4	117.5	623.	301.4	121.3	634.	313.4	125.0	646.	325.4	128.6	656.	337.4	132.1	666.	349.4	135.6	675.
289.6	117.6	623.	301.6	121.3	635.	313.6	125.0	646.	325.6	128.6	656.	337.6	132.2	666.	349.6	135.7	676.
289.8	117.6	623.	301.8	121.4	635.	313.8	125.1	646.	325.8	128.7	656.	337.8	132.2	666.	349.8	135.7	676.
290.0	117.7	623.	302.0	121.5	635.	314.0	125.2	646.	326.0	128.8	657.	338.0	132.3	666.	350.0	135.8	676.
290.2	117.8	624.	302.2	121.5	635.	314.2	125.2	646.	326.2	128.8	657.	338.2	132.4	667.	350.2	135.8	676.
290.4	117.8	624.	302.4	121.6	635.	314.4	125.3	646.	326.4	128.9	657.	338.4	132.4	667.	350.4	135.9	676.
290.6	117.9	624.	302.6	121.7	636.	314.6	125.3	647.	326.6	128.9	657.	338.6	132.5	667.	350.6	135.9	676.
290.8	118.0	624.	302.8	121.7	636.	314.8	125.4	647.	326.8	129.0	657.	338.8	132.5	667.	350.8	136.0	677.
291.0	118.0	624.	303.0	121.8	636.	315.0	125.5	647.	327.0	129.1	657.	339.0	132.6	667.	351.0	136.1	677.
291.2	118.1	625.	303.2	121.8	636.	315.2	125.5	647.	327.2	129.1	658.	339.2	132.7	667.	351.2	136.1	677.
291.4	118.1	625.	303.4	121.9	636.	315.4	125.6	647.	327.4	129.2	658.	339.4	132.7	668.	351.4	136.2	677.
291.6	118.2	625.	303.6	122.0	637.	315.6	125.6	647.	327.6	129.2	658.	339.6	132.8	668.	351.6	136.2	677.
291.8	118.3	625.	303.8	122.0	637.	315.8	125.7	648.	327.8	129.3	658.	339.8	132.8	668.	351.8	136.3	677.
292.0	118.3	625.	304.0	122.1	637.	316.0	125.8	648.	328.0	129.4	658.	340.0	132.9	668.	352.0	136.3	677.
292.2	118.4	626.	304.2	122.1	637.	316.2	125.8	648.	328.2	129.4	658.	340.2	132.9	668.	352.2	136.4	678.
292.4	118.5	626.	304.4	122.2	637.	316.4	125.9	648.	328.4	129.5	659.	340.4	133.0	668.	352.4	136.5	678.
292.6	118.5	626.	304.6	122.3	637.	316.6	125.9	648.	328.6	129.5	659.	340.6	133.1	669.	352.6	136.5	678.
292.8	118.6	626.	304.8	122.3	638.	316.8	126.0	649.	328.8	129.6	659.	340.8	133.1	669.	352.8	136.6	678.
293.0	118.7	626.	305.0	122.4	638.	317.0	126.1	649.	329.0	129.7	659.	341.0	133.2	669.	353.0	136.6	678.
293.2	118.7	627.	305.2	122.5	638.	317.2	126.1	649.	329.2	129.7	659.	341.2	133.2	669.	353.2	136.7	678.
293.4	118.8	627.	305.4	122.5	638.	317.4	126.2	649.	329.4	129.8	659.	341.4	133.3	669.	353.4	136.7	679.
293.6	118.8	627.	305.6	122.6	638.	317.6	126.2	649.	329.6	129.8	660.	341.6	133.4	669.	353.6	136.8	679.
293.8	118.9	627.	305.8	122.6	639.	317.8	126.3	649.	329.8	129.9	660.	341.8	133.4	670.	353.8	136.9	679.
294.0	119.0	627.	306.0	122.7	639.	318.0	126.4	650.	330.0	130.0	660.	342.0	133.5	670.	354.0	136.9	679.
294.2	119.0	628.	306.2	122.8	639.	318.2	126.4	650.	330.2	130.0	660.	342.2	133.5	670.	354.2	137.0	679.
294.4	119.1	628.	306.4	122.8	639.	318.4	126.5	650.	330.4	130.1	660.	342.4	133.6	670.	354.4	137.0	679.
294.6	119.2	628.	306.6	122.9	639.	318.6	126.5	650.	330.6	130.1	660.	342.6	133.6	670.	354.6	137.1	679.
294.8	119.2	628.	306.8	122.9	640.	318.8	126.6	650.	330.8	130.2	661.	342.8	133.7	670.	354.8	137.1	680.
295.0	119.3	628.	307.0	123.0	640.	319.0	126.7	650.	331.0	130.2	661.	343.0	133.8	670.	355.0	137.2	680.
295.2	119.3	629.	307.2	123.1	640.	319.2	126.7	651.	331.2	130.3	661.	343.2	133.8	671.	355.2	137.3	680.
295.4	119.4	629.	307.4	123.1	640.	319.4	126.8	651.	331.4	130.4	661.	343.4	133.9	671.	355.4	137.3	680.
295.6	119.5	629.	307.6	123.2	640.	319.6	126.8	651.	331.6	130.4	661.	343.6	133.9	671.	355.6	137.4	680.
295.8	119.5	629.	307.8	123.3	640.	319.8	126.9	651.	331.8	130.5	661.	343.8	134.0	671.	355.8	137.4	680.
296.0	119.6	629.	308.0	123.3	641.	320.0	127.0	651.	332.0	130.5	662.	344.0	134.0	671.	356.0	137.5	680.
296.2	119.7	630.	308.2	123.4	641.	320.2	127.0	652.	332.2	130.6	662.	344.2	134.1	671.	356.2	137.5	681.
296.4	119.7	630.	308.4	123.4	641.	320.4	127.1	652.	332.4	130.7	662.	344.4	134.2	672.	356.4	137.6	681.
296.6	119.8	630.	308.6	123.5	641.	320.6	127.1	652.	332.6	130.7	662.	344.6	134.2	672.	356.6	137.7	681.
296.8	119.8	630.	308.8	123.6	641.	320.8	127.2	652.	332.8	130.8	662.	344.8	134.3	672.	356.8	137.7	681.
297.0	119.9	630.	309.0	123.6	642.	321.0	127.3	652.	333.0	130.8	662.	345.0	134.3	672.	357.0	137.8	681.
297.2	120.0	631.	309.2	123.7	642.	321.2	127.3	652.	333.2	130.9	663.	345.2	134.4	672.	357.2	137.8	681.
297.4	120.0	631.	309.4	123.7	642.	321.4	127.4	653.	333.4	131.0	663.	345.4	134.5	672.	357.4	137.9	682.
297.6	120.1	631.	309.6	123.8	642.	321.6	127.4	653.	333.6	131.0	663.	345.6	134.5	673.	357.6	137.9	682.
297.8	120.2	631.	309.8	123.9	642.	321.8	127.5	653.	333.8	131.1	663.	345.8	134.6	673.	357.8	138.0	682.
298.0	120.2	631.	310.0	123.9	642.	322.0	127.6	653.	334.0	131.1	663.	346.0	134.6	673.	358.0	138.1	682.
298.2	120.3	631.	310.2	124.0	643.	322.2	127.6	653.	334.2	131.2	663.	346.2	134.7	673.	358.2	138.1	682.
298.4	120.3	632.	310.4	124.1	643.	322.4	127.7	653.	334.4	131.2	664.	346.4	134.7	673.	358.4	138.2	682.
298.6	120.4	632.	310.6	124.1	643.	322.6	127.7	654.	334.6	131.3	664.	346.6	134.8	673.	358.6	138.2	682.
298.8	120.5	632.	310.8	124.2	643.	322.8	127.8	654.	334.8	131.4	664.	346.8	134.9	673.	358.8	138.3	683.
299.0	120.5	632.	311.0	124.2	643.	323.0	127.9	654.	335.0	131.4	664.	347.0	134.9	674.	359.0	138.3	683.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-117MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C			
359.2	138.4	683.	371.2	141.7	692.	383.2	145.0	700.	395.2	148.2	708.	407.2	151.4	715.	419.2	154.5	723.
359.4	138.4	683.	371.4	141.8	692.	383.4	145.1	700.	395.4	148.3	708.	407.4	151.5	715.	419.4	154.6	723.
359.6	138.5	683.	371.6	141.9	692.	383.6	145.1	700.	395.6	148.4	708.	407.6	151.5	716.	419.6	154.6	723.
359.8	138.6	683.	371.8	141.9	692.	383.8	145.2	700.	395.8	148.4	708.	407.8	151.6	716.	419.8	154.7	723.
360.0	138.6	683.	372.0	142.0	692.	384.0	145.2	700.	396.0	148.5	708.	408.0	151.6	716.	420.0	154.7	723.
360.2	138.7	684.	372.2	142.0	692.	384.2	145.3	701.	396.2	148.5	708.	408.2	151.7	716.	420.2	154.8	723.
360.4	138.7	684.	372.4	142.1	692.	384.4	145.4	701.	396.4	148.6	709.	408.4	151.7	716.	420.4	154.8	723.
360.6	138.8	684.	372.6	142.1	693.	384.6	145.4	701.	396.6	148.6	709.	408.6	151.8	716.	420.6	154.9	723.
360.8	138.8	684.	372.8	142.2	693.	384.8	145.5	701.	396.8	148.7	709.	408.8	151.8	716.	420.8	154.9	724.
361.0	138.9	684.	373.0	142.2	693.	385.0	145.5	701.	397.0	148.7	709.	409.0	151.9	716.	421.0	155.0	724.
361.2	139.0	684.	373.2	142.3	693.	385.2	145.6	701.	397.2	148.8	709.	409.2	151.9	717.	421.2	155.0	724.
361.4	139.0	685.	373.4	142.3	693.	385.4	145.6	701.	397.4	148.8	709.	409.4	152.0	717.	421.4	155.1	724.
361.6	139.1	685.	373.6	142.4	693.	385.6	145.7	701.	397.6	148.9	709.	409.6	152.0	717.	421.6	155.1	724.
361.8	139.1	685.	373.8	142.5	693.	385.8	145.7	702.	397.8	148.9	709.	409.8	152.1	717.	421.8	155.2	724.
362.0	139.2	685.	374.0	142.5	694.	386.0	145.8	702.	398.0	149.0	710.	410.0	152.1	717.	422.0	155.2	724.
362.2	139.2	685.	374.2	142.6	694.	386.2	145.8	702.	398.2	149.0	710.	410.2	152.2	717.	422.2	155.3	724.
362.4	139.3	685.	374.4	142.6	694.	386.4	145.9	702.	398.4	149.1	710.	410.4	152.2	717.	422.4	155.3	724.
362.6	139.3	685.	374.6	142.7	694.	386.6	145.9	702.	398.6	149.1	710.	410.6	152.3	717.	422.6	155.4	725.
362.8	139.4	686.	374.8	142.7	694.	386.8	146.0	702.	398.8	149.2	710.	410.8	152.3	718.	422.8	155.4	725.
363.0	139.5	686.	375.0	142.8	694.	387.0	146.1	702.	399.0	149.3	710.	411.0	152.4	718.	423.0	155.5	725.
363.2	139.5	686.	375.2	142.8	694.	387.2	146.1	703.	399.2	149.3	710.	411.2	152.4	718.	423.2	155.5	725.
363.4	139.6	686.	375.4	142.9	695.	387.4	146.2	703.	399.4	149.4	710.	411.4	152.5	718.	423.4	155.6	725.
363.6	139.6	686.	375.6	143.0	695.	387.6	146.2	703.	399.6	149.4	711.	411.6	152.5	718.	423.6	155.6	725.
363.8	139.7	686.	375.8	143.0	695.	387.8	146.3	703.	399.8	149.5	711.	411.8	152.6	718.	423.8	155.7	725.
364.0	139.7	686.	376.0	143.1	695.	388.0	146.3	703.	400.0	149.5	711.	412.0	152.7	718.	424.0	155.7	725.
364.2	139.8	687.	376.2	143.1	695.	388.2	146.4	703.	400.2	149.6	711.	412.2	152.7	718.	424.2	155.8	725.
364.4	139.8	687.	376.4	143.2	695.	388.4	146.4	703.	400.4	149.6	711.	412.4	152.8	719.	424.4	155.8	726.
364.6	139.9	687.	376.6	143.2	695.	388.6	146.5	703.	400.6	149.7	711.	412.6	152.8	719.	424.6	155.9	726.
364.8	140.0	687.	376.8	143.3	695.	388.8	146.5	704.	400.8	149.7	711.	412.8	152.9	719.	424.8	155.9	726.
365.0	140.0	687.	377.0	143.3	696.	389.0	146.6	704.	401.0	149.8	711.	413.0	152.9	719.	425.0	156.0	726.
365.2	140.1	687.	377.2	143.4	696.	389.2	146.6	704.	401.2	149.8	712.	413.2	153.0	719.	425.2	156.0	726.
365.4	140.1	687.	377.4	143.4	696.	389.4	146.7	704.	401.4	149.9	712.	413.4	153.0	719.	425.4	156.1	726.
365.6	140.2	688.	377.6	143.5	696.	389.6	146.8	704.	401.6	149.9	712.	413.6	153.1	719.	425.6	156.1	726.
365.8	140.2	688.	377.8	143.6	696.	389.8	146.8	704.	401.8	150.0	712.	413.8	153.1	719.	425.8	156.2	726.
366.0	140.3	688.	378.0	143.6	696.	390.0	146.9	704.	402.0	150.0	712.	414.0	153.2	719.	426.0	156.2	727.
366.2	140.4	688.	378.2	143.7	696.	390.2	146.9	705.	402.2	150.1	712.	414.2	153.2	720.	426.2	156.3	727.
366.4	140.4	688.	378.4	143.7	697.	390.4	147.0	705.	402.4	150.1	712.	414.4	153.3	720.	426.4	156.3	727.
366.6	140.5	688.	378.6	143.8	697.	390.6	147.0	705.	402.6	150.2	712.	414.6	153.3	720.	426.6	156.4	727.
366.8	140.5	688.	378.8	143.8	697.	390.8	147.1	705.	402.8	150.3	713.	414.8	153.4	720.	426.8	156.4	727.
367.0	140.6	689.	379.0	143.9	697.	391.0	147.1	705.	403.0	150.3	713.	415.0	153.4	720.	427.0	156.5	727.
367.2	140.6	689.	379.2	143.9	697.	391.2	147.2	705.	403.2	150.4	713.	415.2	153.5	720.	427.2	156.5	727.
367.4	140.7	689.	379.4	144.0	697.	391.4	147.2	705.	403.4	150.4	713.	415.4	153.5	720.	427.4	156.6	727.
367.6	140.7	689.	379.6	144.0	697.	391.6	147.3	705.	403.6	150.5	713.	415.6	153.6	720.	427.6	156.6	727.
367.8	140.8	689.	379.8	144.1	698.	391.8	147.3	706.	403.8	150.5	713.	415.8	153.6	721.	427.8	156.7	728.
368.0	140.9	689.	380.0	144.2	698.	392.0	147.4	706.	404.0	150.6	713.	416.0	153.7	721.	428.0	156.7	728.
368.2	140.9	689.	380.2	144.2	698.	392.2	147.4	706.	404.2	150.6	713.	416.2	153.7	721.	428.2	156.8	728.
368.4	141.0	690.	380.4	144.3	698.	392.4	147.5	706.	404.4	150.7	714.	416.4	153.8	721.	428.4	156.8	728.
368.6	141.0	690.	380.6	144.3	698.	392.6	147.6	706.	404.6	150.7	714.	416.6	153.8	721.	428.6	156.9	728.
368.8	141.1	690.	380.8	144.4	698.	392.8	147.6	706.	404.8	150.8	714.	416.8	153.9	721.	428.8	156.9	728.
369.0	141.1	690.	381.0	144.4	698.	393.0	147.7	706.	405.0	150.8	714.	417.0	153.9	721.	429.0	157.0	728.
369.2	141.2	690.	381.2	144.5	699.	393.2	147.7	706.	405.2	150.9	714.	417.2	154.0	721.	429.2	157.0	728.
369.4	141.2	690.	381.4	144.5	699.	393.4	147.8	707.	405.4	150.9	714.	417.4	154.0	722.	429.4	157.1	728.
369.6	141.3	690.	381.6	144.6	699.	393.6	147.8	707.	405.6	151.0	714.	417.6	154.1	722.	429.6	157.1	729.
369.8	141.4	691.	381.8	144.6	699.	393.8	147.9	707.	405.8	151.0	714.	417.8	154.1	722.	429.8	157.2	729.
370.0	141.4	691.	382.0	144.7	699.	394.0	147.9	707.	406.0	151.1	715.	418.0	154.2	722.	430.0	157.2	729.
370.2	141.5	691.	382.2	144.8	699.	394.2	148.0	707.	406.2	151.1	715.	418.2	154.2	722.	430.2	157.3	729.
370.4	141.5	691.	382.4	144.8	699.	394.4	148.0	707.	406.4	151.2	715.	418.4	154.3	722.	430.4	157.3	729.
370.6	141.6	691.	382.6	144.9	699.	394.6	148.1	707.	406.6	151.2	715.	418.6	154.3	722.	430.6	157.4	729.
370.8	141.6	691.	382.8	144.9	700.	394.8	148.1	708.	406.8	151.3	715.	418.8	154.4	722.	430.8	157.4	729.
371.0	141.7	691.	383.0	145.0	700.	395.0	148.2	708.	407.0	151.4	715.	419.0	154.5	722.	431.0	157.5	729.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-118MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
431.2	157.5	729.	443.2	160.5	736.	455.2	163.4	742.	467.2	166.3	748.	479.2	169.1	754.
431.4	157.6	730.	443.4	160.6	736.	455.4	163.5	743.	467.4	166.4	749.	479.4	169.2	754.
431.6	157.6	730.	443.6	160.6	736.	455.6	163.5	743.	467.6	166.4	749.	479.6	169.2	754.
431.8	157.7	730.	443.8	160.7	736.	455.8	163.6	743.	467.8	166.5	749.	479.8	169.3	755.
432.0	157.7	730.	444.0	160.7	737.	456.0	163.6	743.	468.0	166.5	749.	480.0	169.3	755.
432.2	157.8	730.	444.2	160.8	737.	456.2	163.7	743.	468.2	166.5	749.	*****	169.4	755.
432.4	157.8	730.	444.4	160.8	737.	456.4	163.7	743.	468.4	166.6	749.	*****	169.6	755.
432.6	157.9	730.	444.6	160.9	737.	456.6	163.8	743.	468.6	166.6	749.	*****	169.8	756.
432.8	157.9	730.	444.8	160.9	737.	456.8	163.8	743.	468.8	166.7	749.	*****	170.0	756.
433.0	158.0	730.	445.0	161.0	737.	457.0	163.9	743.	469.0	166.7	749.	*****	170.2	756.
433.2	158.0	731.	445.2	161.0	737.	457.2	163.9	743.	469.2	166.8	749.	*****	170.4	757.
433.4	158.1	731.	445.4	161.1	737.	457.4	164.0	744.	469.4	166.8	750.	*****	170.6	757.
433.6	158.1	731.	445.6	161.1	737.	457.6	164.0	744.	469.6	166.9	750.	*****	170.8	758.
433.8	158.2	731.	445.8	161.2	737.	457.8	164.1	744.	469.8	166.9	750.	*****	171.0	758.
434.0	158.2	731.	446.0	161.2	738.	458.0	164.1	744.	470.0	167.0	750.	*****	171.2	758.
434.2	158.3	731.	446.2	161.3	738.	458.2	164.2	744.	470.2	167.0	750.	*****	171.4	759.
434.4	158.3	731.	446.4	161.3	738.	458.4	164.2	744.	470.4	167.1	750.	*****	171.6	759.
434.6	158.4	731.	446.6	161.4	738.	458.6	164.3	744.	470.6	167.1	750.	*****	171.8	760.
434.8	158.4	731.	446.8	161.4	738.	458.8	164.3	744.	470.8	167.2	750.	*****	172.0	760.
435.0	158.5	732.	447.0	161.5	738.	459.0	164.4	744.	471.0	167.2	750.	*****	172.2	760.
435.2	158.5	732.	447.2	161.5	738.	459.2	164.4	744.	471.2	167.3	750.	*****	172.4	761.
435.4	158.6	732.	447.4	161.5	738.	459.4	164.5	745.	471.4	167.3	751.	*****	172.6	761.
435.6	158.6	732.	447.6	161.6	738.	459.6	164.5	745.	471.6	167.4	751.	*****	172.8	762.
435.8	158.7	732.	447.8	161.6	739.	459.8	164.5	745.	471.8	167.4	751.	*****	173.0	762.
436.0	158.7	732.	448.0	161.7	739.	460.0	164.6	745.	472.0	167.4	751.	*****	173.2	762.
436.2	158.8	732.	448.2	161.7	739.	460.2	164.6	745.	472.2	167.5	751.	*****	173.4	763.
436.4	158.8	732.	448.4	161.8	739.	460.4	164.7	745.	472.4	167.5	751.	*****	173.6	763.
436.6	158.9	732.	448.6	161.8	739.	460.6	164.7	745.	472.6	167.6	751.	*****	173.8	764.
436.8	158.9	733.	448.8	161.9	739.	460.8	164.8	745.	472.8	167.6	751.	*****	174.0	764.
437.0	159.0	733.	449.0	161.9	739.	461.0	164.8	745.	473.0	167.7	751.	*****	174.2	764.
437.2	159.0	733.	449.2	162.0	739.	461.2	164.9	745.	473.2	167.7	751.	*****	174.4	765.
437.4	159.1	733.	449.4	162.0	739.	461.4	164.9	746.	473.4	167.8	752.	*****	174.6	765.
437.6	159.1	733.	449.6	162.1	739.	461.6	165.0	746.	473.6	167.8	752.	*****	174.8	766.
437.8	159.2	733.	449.8	162.1	740.	461.8	165.0	746.	473.8	167.9	752.	*****	175.0	766.
438.0	159.2	733.	450.0	162.2	740.	462.0	165.1	746.	474.0	167.9	752.	*****	175.2	766.
438.2	159.3	733.	450.2	162.2	740.	462.2	165.1	746.	474.2	168.0	752.	*****	175.4	767.
438.4	159.3	733.	450.4	162.3	740.	462.4	165.2	746.	474.4	168.0	752.	*****	175.6	767.
438.6	159.4	734.	450.6	162.3	740.	462.6	165.2	746.	474.6	168.1	752.	*****	175.8	768.
438.8	159.4	734.	450.8	162.4	740.	462.8	165.3	746.	474.8	168.1	752.	*****	176.0	768.
439.0	159.5	734.	451.0	162.4	740.	463.0	165.3	746.	475.0	168.1	752.	*****	176.2	768.
439.2	159.5	734.	451.2	162.5	740.	463.2	165.4	746.	475.2	168.2	752.	*****	176.4	769.
439.4	159.6	734.	451.4	162.5	740.	463.4	165.4	747.	475.4	168.2	752.	*****	176.6	769.
439.6	159.6	734.	451.6	162.6	741.	463.6	165.5	747.	475.6	168.3	753.	*****	176.8	769.
439.8	159.7	734.	451.8	162.6	741.	463.8	165.5	747.	475.8	168.3	753.	*****	177.0	770.
440.0	159.7	734.	452.0	162.7	741.	464.0	165.6	747.	476.0	168.4	753.	*****	177.2	770.
440.2	159.8	734.	452.2	162.7	741.	464.2	165.6	747.	476.2	168.4	753.	*****	177.4	771.
440.4	159.8	735.	452.4	162.8	741.	464.4	165.6	747.	476.4	168.5	753.	*****	177.6	771.
440.6	159.9	735.	452.6	162.8	741.	464.6	165.7	747.	476.6	168.5	753.	*****	177.8	771.
440.8	159.9	735.	452.8	162.9	741.	464.8	165.7	747.	476.8	168.6	753.	*****	178.0	772.
441.0	160.0	735.	453.0	162.9	741.	465.0	165.8	747.	477.0	168.6	753.	*****	178.2	772.
441.2	160.0	735.	453.2	163.0	741.	465.2	165.8	747.	477.2	168.7	753.	*****	178.4	772.
441.4	160.1	735.	453.4	163.0	741.	465.4	165.9	748.	477.4	168.7	753.	*****	178.6	773.
441.6	160.1	735.	453.6	163.1	742.	465.6	165.9	748.	477.6	168.8	754.	*****	178.8	773.
441.8	160.2	735.	453.8	163.1	742.	465.8	166.0	748.	477.8	168.8	754.	*****	179.0	774.
442.0	160.2	735.	454.0	163.2	742.	466.0	166.0	748.	478.0	168.8	754.	*****	179.2	774.
442.2	160.3	736.	454.2	163.2	742.	466.2	166.1	748.	478.2	168.9	754.	*****	179.4	774.
442.4	160.3	736.	454.4	163.3	742.	466.4	166.1	748.	478.4	168.9	754.	*****	179.6	775.
442.6	160.4	736.	454.6	163.3	742.	466.6	166.2	748.	478.6	169.0	754.	*****	179.8	775.
442.8	160.4	736.	454.8	163.3	742.	466.8	166.2	748.	478.8	169.0	754.	*****	180.0	775.
443.0	160.5	736.	455.0	163.4	742.	467.0	166.3	748.	479.0	169.1	754.	*****	180.2	776.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-119MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	192.4	797.	*****	204.4	817.	*****	216.4	834.	*****	228.4	850.	*****	240.4	864.
*****	192.6	798.	*****	204.6	817.	*****	216.6	834.	*****	228.6	850.	*****	240.6	864.
*****	192.8	798.	*****	204.8	817.	*****	216.8	835.	*****	228.8	850.	*****	240.8	864.
*****	193.0	798.	*****	205.0	818.	*****	217.0	835.	*****	229.0	850.	*****	241.0	865.
*****	193.2	799.	*****	205.2	818.	*****	217.2	835.	*****	229.2	851.	*****	241.2	865.
*****	193.4	799.	*****	205.4	818.	*****	217.4	835.	*****	229.4	851.	*****	241.4	865.
*****	193.6	799.	*****	205.6	818.	*****	217.6	836.	*****	229.6	851.	*****	241.6	865.
*****	193.8	800.	*****	205.8	819.	*****	217.8	836.	*****	229.8	851.	*****	241.8	866.
*****	194.0	800.	*****	206.0	819.	*****	218.0	836.	*****	230.0	852.	*****	242.0	866.
*****	194.2	800.	*****	206.2	819.	*****	218.2	836.	*****	230.2	852.	*****	242.2	866.
*****	194.4	801.	*****	206.4	820.	*****	218.4	837.	*****	230.4	852.	*****	242.4	866.
*****	194.6	801.	*****	206.6	820.	*****	218.6	837.	*****	230.6	852.	*****	242.6	866.
*****	194.8	801.	*****	206.8	820.	*****	218.8	837.	*****	230.8	853.	*****	242.8	867.
*****	195.0	802.	*****	207.0	821.	*****	219.0	838.	*****	231.0	853.	*****	243.0	867.
*****	195.2	802.	*****	207.2	821.	*****	219.2	838.	*****	231.2	853.	*****	243.2	867.
*****	195.4	802.	*****	207.4	821.	*****	219.4	838.	*****	231.4	853.	*****	243.4	867.
*****	195.6	803.	*****	207.6	821.	*****	219.6	838.	*****	231.6	854.	*****	243.6	868.
*****	195.8	803.	*****	207.8	822.	*****	219.8	839.	*****	231.8	854.	*****	243.8	868.
*****	196.0	803.	*****	208.0	822.	*****	220.0	839.	*****	232.0	854.	*****	244.0	868.
*****	196.2	804.	*****	208.2	822.	*****	220.2	839.	*****	232.2	854.	*****	244.2	868.
*****	196.4	804.	*****	208.4	823.	*****	220.4	839.	*****	232.4	855.	*****	244.4	868.
*****	196.6	804.	*****	208.6	823.	*****	220.6	840.	*****	232.6	855.	*****	244.6	869.
*****	196.8	805.	*****	208.8	823.	*****	220.8	840.	*****	232.8	855.	*****	244.8	869.
*****	197.0	805.	*****	209.0	824.	*****	221.0	840.	*****	233.0	855.	*****	245.0	869.
*****	197.2	805.	*****	209.2	824.	*****	221.2	840.	*****	233.2	856.	*****	245.2	869.
*****	197.4	806.	*****	209.4	824.	*****	221.4	841.	*****	233.4	856.	*****	245.4	870.
*****	197.6	806.	*****	209.6	824.	*****	221.6	841.	*****	233.6	856.	*****	245.6	870.
*****	197.8	806.	*****	209.8	825.	*****	221.8	841.	*****	233.8	856.	*****	245.8	870.
*****	198.0	807.	*****	210.0	825.	*****	222.0	842.	*****	234.0	857.	*****	246.0	870.
*****	198.2	807.	*****	210.2	825.	*****	222.2	842.	*****	234.2	857.	*****	246.2	870.
*****	198.4	807.	*****	210.4	826.	*****	222.4	842.	*****	234.4	857.	*****	246.4	871.
*****	198.6	808.	*****	210.6	826.	*****	222.6	842.	*****	234.6	857.	*****	246.6	871.
*****	198.8	808.	*****	210.8	826.	*****	222.8	843.	*****	234.8	858.	*****	246.8	871.
*****	199.0	808.	*****	211.0	826.	*****	223.0	843.	*****	235.0	858.	*****	247.0	871.
*****	199.2	809.	*****	211.2	827.	*****	223.2	843.	*****	235.2	858.	*****	247.2	871.
*****	199.4	809.	*****	211.4	827.	*****	223.4	843.	*****	235.4	858.	*****	247.4	872.
*****	199.6	809.	*****	211.6	827.	*****	223.6	844.	*****	235.6	858.	*****	247.6	872.
*****	199.8	809.	*****	211.8	828.	*****	223.8	844.	*****	235.8	859.	*****	247.8	872.
*****	200.0	810.	*****	212.0	828.	*****	224.0	844.	*****	236.0	859.	*****	248.0	872.
*****	200.2	810.	*****	212.2	828.	*****	224.2	844.	*****	236.2	859.	*****	248.2	873.
*****	200.4	810.	*****	212.4	828.	*****	224.4	845.	*****	236.4	859.	*****	248.4	873.
*****	200.6	811.	*****	212.6	829.	*****	224.6	845.	*****	236.6	860.	*****	248.6	873.
*****	200.8	811.	*****	212.8	829.	*****	224.8	845.	*****	236.8	860.	*****	248.8	873.
*****	201.0	811.	*****	213.0	829.	*****	225.0	845.	*****	237.0	860.	*****	249.0	873.
*****	201.2	812.	*****	213.2	830.	*****	225.2	846.	*****	237.2	860.	*****	249.2	874.
*****	201.4	812.	*****	213.4	830.	*****	225.4	846.	*****	237.4	861.	*****	249.4	874.
*****	201.6	812.	*****	213.6	830.	*****	225.6	846.	*****	237.6	861.	*****	249.6	874.
*****	201.8	813.	*****	213.8	830.	*****	225.8	846.	*****	237.8	861.	*****	249.8	874.
*****	202.0	813.	*****	214.0	831.	*****	226.0	847.	*****	238.0	861.	*****	250.0	874.
*****	202.2	813.	*****	214.2	831.	*****	226.2	847.	*****	238.2	861.	*****	250.2	875.
*****	202.4	814.	*****	214.4	831.	*****	226.4	847.	*****	238.4	862.	*****	250.4	875.
*****	202.6	814.	*****	214.6	832.	*****	226.6	847.	*****	238.6	862.	*****	250.6	875.
*****	202.8	814.	*****	214.8	832.	*****	226.8	848.	*****	238.8	862.	*****	250.8	875.
*****	203.0	814.	*****	215.0	832.	*****	227.0	848.	*****	239.0	862.	*****	251.0	875.
*****	203.2	815.	*****	215.2	832.	*****	227.2	848.	*****	239.2	863.	*****	251.2	876.
*****	203.4	815.	*****	215.4	833.	*****	227.4	848.	*****	239.4	863.	*****	251.4	876.
*****	203.6	815.	*****	215.6	833.	*****	227.6	849.	*****	239.6	863.	*****	251.6	876.
*****	203.8	816.	*****	215.8	833.	*****	227.8	849.	*****	239.8	863.	*****	251.8	876.
*****	204.0	816.	*****	216.0	833.	*****	228.0	849.	*****	240.0	864.	*****	252.0	876.
*****	204.2	816.	*****	216.2	834.	*****	228.2	849.	*****	240.2	864.	*****	252.2	877.

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-120MF

10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FR8-121MF

**10 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-122MF

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-123MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	1.	11.2	6.0	72.	23.2	11.8	137.	35.2	17.5	195.	47.2	23.0	248.	59.2	28.3	296.
*****	0.2	2.	11.4	6.1	73.	23.4	11.9	138.	35.4	17.6	196.	47.4	23.0	249.	59.4	28.4	297.
*****	0.3	4.	11.6	6.2	74.	23.6	12.0	139.	35.6	17.6	197.	47.6	23.1	250.	59.6	28.5	298.
*****	0.4	5.	11.8	6.3	76.	23.8	12.1	140.	35.8	17.7	198.	47.8	23.2	251.	59.8	28.6	299.
*****	0.5	6.	12.0	6.4	77.	24.0	12.2	141.	36.0	17.8	199.	48.0	23.3	251.	60.0	28.6	299.
*****	0.6	7.	12.2	6.5	78.	24.2	12.3	142.	36.2	17.9	200.	48.2	23.4	252.	60.2	28.7	300.
*****	0.7	9.	12.4	6.6	79.	24.4	12.4	143.	36.4	18.0	201.	48.4	23.5	253.	60.4	28.8	301.
*****	0.8	10.	12.6	6.7	80.	24.6	12.5	144.	36.6	18.1	201.	48.6	23.6	254.	60.6	28.9	302.
*****	0.9	11.	12.8	6.8	81.	24.8	12.6	145.	36.8	18.2	202.	48.8	23.7	255.	60.8	29.0	302.
1.0	1.0	12.	13.0	6.9	82.	25.0	12.7	146.	37.0	18.3	203.	49.0	23.8	256.	61.0	29.1	303.
1.2	1.1	14.	13.2	7.0	83.	25.2	12.8	147.	37.2	18.4	204.	49.2	23.9	256.	61.2	29.2	304.
1.4	1.2	15.	13.4	7.1	85.	25.4	12.9	148.	37.4	18.5	205.	49.4	23.9	257.	61.4	29.3	305.
1.6	1.3	16.	13.6	7.2	86.	25.6	13.0	149.	37.6	18.6	206.	49.6	24.0	258.	61.6	29.3	305.
1.8	1.4	17.	13.8	7.3	87.	25.8	13.1	150.	37.8	18.7	207.	49.8	24.1	259.	61.8	29.4	306.
2.0	1.5	18.	14.0	7.4	88.	26.0	13.2	151.	38.0	18.8	208.	50.0	24.2	260.	62.0	29.5	307.
2.2	1.6	20.	14.2	7.5	89.	26.2	13.2	152.	38.2	18.8	209.	50.2	24.3	261.	62.2	29.6	308.
2.4	1.7	21.	14.4	7.6	90.	26.4	13.3	153.	38.4	18.9	210.	50.4	24.4	261.	62.4	29.7	308.
2.6	1.8	22.	14.6	7.7	91.	26.6	13.4	154.	38.6	19.0	211.	50.6	24.5	262.	62.6	29.8	309.
2.8	1.9	23.	14.8	7.8	92.	26.8	13.5	155.	38.8	19.1	211.	50.8	24.6	263.	62.8	29.9	310.
3.0	2.0	24.	15.0	7.9	93.	27.0	13.6	156.	39.0	19.2	212.	51.0	24.7	264.	63.0	30.0	311.
3.2	2.1	26.	15.2	8.0	94.	27.2	13.7	157.	39.2	19.3	213.	51.2	24.7	265.	63.2	30.0	311.
3.4	2.2	27.	15.4	8.1	95.	27.4	13.8	158.	39.4	19.4	214.	51.4	24.8	265.	63.4	30.1	312.
3.6	2.3	28.	15.6	8.2	97.	27.6	13.9	159.	39.6	19.5	215.	51.6	24.9	266.	63.6	30.2	313.
3.8	2.4	29.	15.8	8.3	98.	27.8	14.0	160.	39.8	19.6	216.	51.8	25.0	267.	63.8	30.3	314.
4.0	2.5	30.	16.0	8.4	99.	28.0	14.1	161.	40.0	19.7	217.	52.0	25.1	268.	64.0	30.4	314.
4.2	2.6	32.	16.2	8.5	100.	28.2	14.2	162.	40.2	19.8	218.	52.2	25.2	269.	64.2	30.5	315.
4.4	2.7	33.	16.4	8.6	101.	28.4	14.3	163.	40.4	19.9	219.	52.4	25.3	270.	64.4	30.6	316.
4.6	2.8	34.	16.6	8.7	102.	28.6	14.4	164.	40.6	19.9	219.	52.6	25.4	270.	64.6	30.7	317.
4.8	2.9	35.	16.8	8.8	103.	28.8	14.5	165.	40.8	20.0	220.	52.8	25.5	271.	64.8	30.7	317.
5.0	3.0	36.	17.0	8.9	104.	29.0	14.6	166.	41.0	20.1	221.	53.0	25.6	272.	65.0	30.8	318.
5.2	3.1	38.	17.2	8.9	105.	29.2	14.7	166.	41.2	20.2	222.	53.2	25.6	273.	65.2	30.9	319.
5.4	3.2	39.	17.4	9.0	106.	29.4	14.8	167.	41.4	20.3	223.	53.4	25.7	274.	65.4	31.0	320.
5.6	3.3	40.	17.6	9.1	107.	29.6	14.8	168.	41.6	20.4	224.	53.6	25.8	274.	65.6	31.1	320.
5.8	3.4	41.	17.8	9.2	108.	29.8	14.9	169.	41.8	20.5	225.	53.8	25.9	275.	65.8	31.2	321.
6.0	3.5	42.	18.0	9.3	109.	30.0	15.0	170.	42.0	20.6	226.	54.0	26.0	276.	66.0	31.3	322.
6.2	3.6	44.	18.2	9.4	111.	30.2	15.1	171.	42.2	20.7	227.	54.2	26.1	277.	66.2	31.3	323.
6.4	3.7	45.	18.4	9.5	112.	30.4	15.2	172.	42.4	20.8	227.	54.4	26.2	278.	66.4	31.4	323.
6.6	3.8	46.	18.6	9.6	113.	30.6	15.3	173.	42.6	20.9	228.	54.6	26.3	278.	66.6	31.5	324.
6.8	3.9	47.	18.8	9.7	114.	30.8	15.4	174.	42.8	21.0	229.	54.8	26.4	279.	66.8	31.6	325.
7.0	4.0	48.	19.0	9.8	115.	31.0	15.5	175.	43.0	21.0	230.	55.0	26.4	280.	67.0	31.7	325.
7.2	4.1	49.	19.2	9.9	116.	31.2	15.6	176.	43.2	21.1	231.	55.2	26.5	281.	67.2	31.8	326.
7.4	4.2	51.	19.4	10.0	117.	31.4	15.7	177.	43.4	21.2	232.	55.4	26.6	282.	67.4	31.9	327.
7.6	4.3	52.	19.6	10.1	118.	31.6	15.8	178.	43.6	21.3	233.	55.6	26.7	282.	67.6	31.9	328.
7.8	4.4	53.	19.8	10.2	119.	31.8	15.9	179.	43.8	21.4	234.	55.8	26.8	283.	67.8	32.0	328.
8.0	4.5	54.	20.0	10.3	120.	32.0	16.0	180.	44.0	21.5	234.	56.0	26.9	284.	68.0	32.1	329.
8.2	4.6	55.	20.2	10.4	121.	32.2	16.1	181.	44.2	21.6	235.	56.2	27.0	285.	68.2	32.2	330.
8.4	4.7	56.	20.4	10.5	122.	32.4	16.2	182.	44.4	21.7	236.	56.4	27.1	285.	68.4	32.3	330.
8.6	4.8	57.	20.6	10.6	123.	32.6	16.3	183.	44.6	21.8	237.	56.6	27.1	286.	68.6	32.4	331.
8.8	4.9	59.	20.8	10.7	124.	32.8	16.3	184.	44.8	21.9	238.	56.8	27.2	287.	68.8	32.5	332.
9.0	5.0	60.	21.0	10.8	125.	33.0	16.4	185.	45.0	22.0	239.	57.0	27.3	288.	69.0	32.6	333.
9.2	5.1	61.	21.2	10.9	126.	33.2	16.5	186.	45.2	22.0	240.	57.2	27.4	289.	69.2	32.6	333.
9.4	5.2	62.	21.4	11.0	127.	33.4	16.6	187.	45.4	22.1	240.	57.4	27.5	289.	69.4	32.7	334.
9.6	5.3	63.	21.6	11.1	128.	33.6	16.7	188.	45.6	22.2	241.	57.6	27.6	290.	69.6	32.8	335.
9.8	5.4	64.	21.8	11.2	129.	33.8	16.8	188.	45.8	22.3	242.	57.8	27.7	291.	69.8	32.9	335.
10.0	5.4	65.	22.0	11.3	130.	34.0	16.9	189.	46.0	22.4	243.	58.0	27.8	292.	70.0	33.0	336.
10.2	5.5	67.	22.2	11.3	131.	34.2	17.0	190.	46.2	22.5	244.	58.2	27.9	293.	70.2	33.1	337.
10.4	5.6	68.	22.4	11.4	132.	34.4	17.1	191.	46.4	22.6	245.	58.4	27.9	293.	70.4	33.2	338.
10.6	5.7	69.	22.6	11.5	134.	34.6	17.2	192.	46.6	22.7	246.	58.6	28.0	294.	70.6	33.2	338.
10.8	5.8	70.	22.8	11.6	135.	34.8	17.3	193.	46.8	22.8	246.	58.8	28.1	295.	70.8	33.3	339.
11.0	5.9	71.	23.0	11.7	136.	35.0	17.4	194.	47.0	22.9	247.	59.0	28.2	296.	71.0	33.4	340.

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-124MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
71.2	33.5	340.	83.2	38.5	381.	95.2	43.5	417.	107.2	48.2	451.	119.2	52.9	482.	131.2	57.4	510.
71.4	33.6	341.	83.4	38.6	381.	95.4	43.5	418.	107.4	48.3	451.	119.4	53.0	482.	131.4	57.5	510.
71.6	33.7	342.	83.6	38.7	382.	95.6	43.6	418.	107.6	48.4	452.	119.6	53.0	482.	131.6	57.5	511.
71.8	33.7	342.	83.8	38.8	382.	95.8	43.7	419.	107.8	48.5	452.	119.8	53.1	483.	131.8	57.6	511.
72.0	33.8	343.	84.0	38.9	383.	96.0	43.8	420.	108.0	48.6	453.	120.0	53.2	483.	132.0	57.7	512.
72.2	33.9	344.	84.2	39.0	384.	96.2	43.9	420.	108.2	48.6	453.	120.2	53.3	484.	132.2	57.7	512.
72.4	34.0	345.	84.4	39.0	384.	96.4	43.9	421.	108.4	48.7	454.	120.4	53.3	484.	132.4	57.8	512.
72.6	34.1	345.	84.6	39.1	385.	96.6	44.0	421.	108.6	48.8	454.	120.6	53.4	485.	132.6	57.9	513.
72.8	34.2	346.	84.8	39.2	386.	96.8	44.1	422.	108.8	48.9	455.	120.8	53.5	485.	132.8	58.0	513.
73.0	34.3	347.	85.0	39.3	386.	97.0	44.2	422.	109.0	48.9	456.	121.0	53.6	486.	133.0	58.0	514.
73.2	34.3	347.	85.2	39.4	387.	97.2	44.3	423.	109.2	49.0	456.	121.2	53.6	486.	133.2	58.1	514.
73.4	34.4	348.	85.4	39.5	387.	97.4	44.3	424.	109.4	49.1	457.	121.4	53.7	487.	133.4	58.2	515.
73.6	34.5	349.	85.6	39.5	388.	97.6	44.4	424.	109.6	49.2	457.	121.6	53.8	487.	133.6	58.3	515.
73.8	34.6	349.	85.8	39.6	389.	97.8	44.5	425.	109.8	49.3	458.	121.8	53.9	488.	133.8	58.3	516.
74.0	34.7	350.	86.0	39.7	389.	98.0	44.6	425.	110.0	49.3	458.	122.0	53.9	488.	134.0	58.4	516.
74.2	34.8	351.	86.2	39.8	390.	98.2	44.7	426.	110.2	49.4	459.	122.2	54.0	489.	134.2	58.5	516.
74.4	34.9	351.	86.4	39.9	391.	98.4	44.7	426.	110.4	49.5	459.	122.4	54.1	489.	134.4	58.6	517.
74.6	34.9	352.	86.6	40.0	391.	98.6	44.8	427.	110.6	49.6	460.	122.6	54.2	490.	134.6	58.6	517.
74.8	35.0	353.	86.8	40.0	392.	98.8	44.9	428.	110.8	49.6	460.	122.8	54.2	490.	134.8	58.7	518.
75.0	35.1	353.	87.0	40.1	392.	99.0	45.0	428.	111.0	49.7	461.	123.0	54.3	491.	135.0	58.8	518.
75.2	35.2	354.	87.2	40.2	393.	99.2	45.1	429.	111.2	49.8	461.	123.2	54.4	491.	135.2	58.9	519.
75.4	35.3	355.	87.4	40.3	394.	99.4	45.1	429.	111.4	49.9	462.	123.4	54.5	492.	135.4	58.9	519.
75.6	35.4	356.	87.6	40.4	394.	99.6	45.2	430.	111.6	50.0	462.	123.6	54.5	492.	135.6	59.0	519.
75.8	35.4	356.	87.8	40.4	395.	99.8	45.3	430.	111.8	50.0	463.	123.8	54.6	493.	135.8	59.1	520.
76.0	35.5	357.	88.0	40.5	396.	100.0	45.4	431.	112.0	50.1	463.	124.0	54.7	493.	136.0	59.1	520.
76.2	35.6	358.	88.2	40.6	396.	100.2	45.5	432.	112.2	50.2	464.	124.2	54.8	494.	136.2	59.2	521.
76.4	35.7	358.	88.4	40.7	397.	100.4	45.5	432.	112.4	50.3	464.	124.4	54.8	494.	136.4	59.3	521.
76.6	35.8	359.	88.6	40.8	397.	100.6	45.6	433.	112.6	50.3	465.	124.6	54.9	495.	136.6	59.4	522.
76.8	35.9	360.	88.8	40.9	398.	100.8	45.7	433.	112.8	50.4	465.	124.8	55.0	495.	136.8	59.4	522.
77.0	36.0	360.	89.0	40.9	399.	101.0	45.8	434.	113.0	50.5	466.	125.0	55.1	495.	137.0	59.5	523.
77.2	36.0	361.	89.2	41.0	399.	101.2	45.9	434.	113.2	50.6	466.	125.2	55.1	496.	137.2	59.6	523.
77.4	36.1	362.	89.4	41.1	400.	101.4	45.9	435.	113.4	50.7	467.	125.4	55.2	496.	137.4	59.7	523.
77.6	36.2	362.	89.6	41.2	400.	101.6	46.0	435.	113.6	50.7	468.	125.6	55.3	497.	137.6	59.7	524.
77.8	36.3	363.	89.8	41.3	401.	101.8	46.1	436.	113.8	50.8	468.	125.8	55.4	497.	137.8	59.8	524.
78.0	36.4	364.	90.0	41.4	402.	102.0	46.2	437.	114.0	50.9	469.	126.0	55.4	498.	138.0	59.9	525.
78.2	36.5	364.	90.2	41.4	402.	102.2	46.3	437.	114.2	51.0	469.	126.2	55.5	498.	138.2	59.9	525.
78.4	36.5	365.	90.4	41.5	403.	102.4	46.3	438.	114.4	51.0	470.	126.4	55.6	499.	138.4	60.0	526.
78.6	36.6	366.	90.6	41.6	404.	102.6	46.4	438.	114.6	51.1	470.	126.6	55.7	499.	138.6	60.1	526.
78.8	36.7	366.	90.8	41.7	404.	102.8	46.5	439.	114.8	51.2	471.	126.8	55.7	500.	138.8	60.2	526.
79.0	36.8	367.	91.0	41.8	405.	103.0	46.6	439.	115.0	51.3	471.	127.0	55.8	500.	139.0	60.2	527.
79.2	36.9	368.	91.2	41.8	405.	103.2	46.7	440.	115.2	51.3	472.	127.2	55.9	501.	139.2	60.3	527.
79.4	37.0	368.	91.4	41.9	406.	103.4	46.7	440.	115.4	51.4	472.	127.4	56.0	501.	139.4	60.4	528.
79.6	37.0	369.	91.6	42.0	407.	103.6	46.8	441.	115.6	51.5	473.	127.6	56.0	502.	139.6	60.5	528.
79.8	37.1	370.	91.8	42.1	407.	103.8	46.9	442.	115.8	51.6	473.	127.8	56.1	502.	139.8	60.5	529.
80.0	37.2	370.	92.0	42.2	408.	104.0	47.0	442.	116.0	51.7	474.	128.0	56.2	502.	140.0	60.6	529.
80.2	37.3	371.	92.2	42.2	408.	104.2	47.1	443.	116.2	51.7	474.	128.2	56.3	503.	140.2	60.7	529.
80.4	37.4	371.	92.4	42.3	409.	104.4	47.1	443.	116.4	51.8	475.	128.4	56.3	503.	140.4	60.7	530.
80.6	37.5	372.	92.6	42.4	410.	104.6	47.2	444.	116.6	51.9	475.	128.6	56.4	504.	140.6	60.8	530.
80.8	37.5	373.	92.8	42.5	410.	104.8	47.3	444.	116.8	52.0	476.	128.8	56.5	504.	140.8	60.9	531.
81.0	37.6	373.	93.0	42.6	411.	105.0	47.4	445.	117.0	52.0	476.	129.0	56.6	505.	141.0	61.0	531.
81.2	37.7	374.	93.2	42.7	411.	105.2	47.5	445.	117.2	52.1	477.	129.2	56.6	505.	141.2	61.0	531.
81.4	37.8	375.	93.4	42.7	412.	105.4	47.5	446.	117.4	52.2	477.	129.4	56.7	506.	141.4	61.1	532.
81.6	37.9	375.	93.6	42.8	413.	105.6	47.6	446.	117.6	52.3	478.	129.6	56.8	506.	141.6	61.2	532.
81.8	38.0	376.	93.8	42.9	413.	105.8	47.7	447.	117.8	52.3	478.	129.8	56.9	507.	141.8	61.2	533.
82.0	38.0	377.	94.0	43.0	414.	106.0	47.8	448.	118.0	52.4	479.	130.0	56.9	507.	142.0	61.3	533.
82.2	38.1	377.	94.2	43.1	414.	106.2	47.8	448.	118.2	52.5	479.	130.2	57.0	507.	142.2	61.4	534.
82.4	38.2	378.	94.4	43.1	415.	106.4	47.9	449.	118.4	52.6	480.	130.4	57.1	508.	142.4	61.5	534.
82.6	38.3	379.	94.6	43.2	415.	106.6	48.0	449.	118.6	52.6	480.	130.6	57.2	508.	142.6	61.5	534.
82.8	38.4	379.	94.8	43.3	416.	106.8	48.1	450.	118.8	52.7	481.	130.8	57.2	509.	142.8	61.6	535.
83.0	38.5	380.	95.0	43.4	417.	107.0	48.2	450.	119.0	52.8	481.	131.0	57.3	509.	143.0	61.7	535.

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-125MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
143.2	61.8	536.	155.2	66.0	560.	167.2	70.1	581.	179.2	74.1	602.	191.2	78.0	621.
143.4	61.8	536.	155.4	66.1	560.	167.4	70.2	582.	179.4	74.2	602.	191.4	78.1	621.
143.6	61.9	536.	155.6	66.1	560.	167.6	70.3	582.	179.6	74.2	602.	191.6	78.1	621.
143.8	62.0	537.	155.8	66.2	561.	167.8	70.3	583.	179.8	74.3	603.	191.8	78.2	621.
144.0	62.0	537.	156.0	66.3	561.	168.0	70.4	583.	180.0	74.4	603.	192.0	78.3	622.
144.2	62.1	538.	156.2	66.3	561.	168.2	70.5	583.	180.2	74.4	603.	192.2	78.3	622.
144.4	62.2	538.	156.4	66.4	562.	168.4	70.5	584.	180.4	74.5	604.	192.4	78.4	622.
144.6	62.3	539.	156.6	66.5	562.	168.6	70.6	584.	180.6	74.6	604.	192.6	78.4	623.
144.8	62.3	539.	156.8	66.6	563.	168.8	70.7	584.	180.8	74.6	604.	192.8	78.5	623.
145.0	62.4	539.	157.0	66.6	563.	169.0	70.7	585.	181.0	74.7	605.	193.0	78.6	623.
145.2	62.5	540.	157.2	66.7	563.	169.2	70.8	585.	181.2	74.8	605.	193.2	78.6	623.
145.4	62.5	540.	157.4	66.8	564.	169.4	70.9	585.	181.4	74.8	605.	193.4	78.7	624.
145.6	62.6	541.	157.6	66.8	564.	169.6	70.9	586.	181.6	74.9	606.	193.6	78.8	624.
145.8	62.7	541.	157.8	66.9	564.	169.8	71.0	586.	181.8	75.0	606.	193.8	78.8	624.
146.0	62.8	541.	158.0	67.0	565.	170.0	71.1	586.	182.0	75.0	606.	194.0	78.9	625.
146.2	62.8	542.	158.2	67.0	565.	170.2	71.1	587.	182.2	75.1	607.	194.2	78.9	625.
146.4	62.9	542.	158.4	67.1	566.	170.4	71.2	587.	182.4	75.2	607.	194.4	79.0	625.
146.6	63.0	543.	158.6	67.2	566.	170.6	71.3	587.	182.6	75.2	607.	194.6	79.1	626.
146.8	63.0	543.	158.8	67.2	566.	170.8	71.3	588.	182.8	75.3	608.	194.8	79.1	626.
147.0	63.1	543.	159.0	67.3	567.	171.0	71.4	588.	183.0	75.4	608.	195.0	79.2	626.
147.2	63.2	544.	159.2	67.4	567.	171.2	71.5	588.	183.2	75.4	608.	195.2	79.3	626.
147.4	63.3	544.	159.4	67.5	567.	171.4	71.5	589.	183.4	75.5	608.	195.4	79.3	627.
147.6	63.3	545.	159.6	67.5	568.	171.6	71.6	589.	183.6	75.6	609.	195.6	79.4	627.
147.8	63.4	545.	159.8	67.6	568.	171.8	71.7	589.	183.8	75.6	609.	195.8	79.5	627.
148.0	63.5	545.	160.0	67.7	569.	172.0	71.7	590.	184.0	75.7	609.	196.0	79.5	628.
148.2	63.5	546.	160.2	67.7	569.	172.2	71.8	590.	184.2	75.7	610.	196.2	79.6	628.
148.4	63.6	546.	160.4	67.8	569.	172.4	71.9	590.	184.4	75.8	610.	196.4	79.6	628.
148.6	63.7	547.	160.6	67.9	570.	172.6	71.9	591.	184.6	75.9	610.	196.6	79.7	628.
148.8	63.7	547.	160.8	67.9	570.	172.8	72.0	591.	184.8	75.9	611.	196.8	79.8	629.
149.0	63.8	547.	161.0	68.0	570.	173.0	72.1	591.	185.0	76.0	611.	197.0	79.8	629.
149.2	63.9	548.	161.2	68.1	571.	173.2	72.1	592.	185.2	76.1	611.	197.2	79.9	629.
149.4	64.0	548.	161.4	68.1	571.	173.4	72.2	592.	185.4	76.1	612.	197.4	80.0	630.
149.6	64.0	549.	161.6	68.2	571.	173.6	72.3	592.	185.6	76.2	612.	197.6	80.0	630.
149.8	64.1	549.	161.8	68.3	572.	173.8	72.3	593.	185.8	76.3	612.	197.8	80.1	630.
150.0	64.2	549.	162.0	68.3	572.	174.0	72.4	593.	186.0	76.3	613.	198.0	80.1	630.
150.2	64.2	550.	162.2	68.4	573.	174.2	72.5	594.	186.2	76.4	613.	198.2	80.2	631.
150.4	64.3	550.	162.4	68.5	573.	174.4	72.5	594.	186.4	76.5	613.	198.4	80.3	631.
150.6	64.4	551.	162.6	68.6	573.	174.6	72.6	594.	186.6	76.5	613.	198.6	80.3	631.
150.8	64.5	551.	162.8	68.6	574.	174.8	72.7	595.	186.8	76.6	614.	198.8	80.4	632.
151.0	64.5	551.	163.0	68.7	574.	175.0	72.7	595.	187.0	76.7	614.	199.0	80.5	632.
151.2	64.6	552.	163.2	68.8	574.	175.2	72.8	595.	187.2	76.7	614.	199.2	80.5	632.
151.4	64.7	552.	163.4	68.8	575.	175.4	72.9	596.	187.4	76.8	615.	199.4	80.6	632.
151.6	64.7	553.	163.6	68.9	575.	175.6	72.9	596.	187.6	76.8	615.	199.6	80.6	633.
151.8	64.8	553.	163.8	69.0	575.	175.8	73.0	596.	187.8	76.9	615.	199.8	80.7	633.
152.0	64.9	553.	164.0	69.0	576.	176.0	73.1	597.	188.0	77.0	616.	200.0	80.8	633.
152.2	64.9	554.	164.2	69.1	576.	176.2	73.1	597.	188.2	77.0	616.	200.2	80.8	634.
152.4	65.0	554.	164.4	69.2	577.	176.4	73.2	597.	188.4	77.1	616.	200.4	80.9	634.
152.6	65.1	555.	164.6	69.2	577.	176.6	73.3	598.	188.6	77.2	617.	200.6	81.0	634.
152.8	65.2	555.	164.8	69.3	577.	176.8	73.3	598.	188.8	77.2	617.	200.8	81.0	634.
153.0	65.2	555.	165.0	69.4	578.	177.0	73.4	598.	189.0	77.3	617.	201.0	81.1	635.
153.2	65.3	556.	165.2	69.4	578.	177.2	73.5	598.	189.2	77.4	617.	201.2	81.1	635.
153.4	65.4	556.	165.4	69.5	578.	177.4	73.5	599.	189.4	77.4	618.	201.4	81.2	635.
153.6	65.4	556.	165.6	69.6	579.	177.6	73.6	599.	189.6	77.5	618.	201.6	81.3	636.
153.8	65.5	557.	165.8	69.6	579.	177.8	73.7	599.	189.8	77.5	618.	201.8	81.3	636.
154.0	65.6	557.	166.0	69.7	579.	178.0	73.7	600.	190.0	77.6	619.	202.0	81.4	636.
154.2	65.6	558.	166.2	69.8	580.	178.2	73.8	600.	190.2	77.7	619.	202.2	81.5	636.
154.4	65.7	558.	166.4	69.8	580.	178.4	73.9	600.	190.4	77.7	619.	202.4	81.5	637.
154.6	65.8	558.	166.6	69.9	580.	178.6	73.9	601.	190.6	77.8	620.	202.6	81.6	637.
154.8	65.9	559.	166.8	70.0	581.	178.8	74.0	601.	190.8	77.9	620.	202.8	81.6	637.
155.0	65.9	559.	167.0	70.1	581.	179.0	74.1	601.	191.0	77.9	620.	203.0	81.7	638.

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-126MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
215.2	85.4	654.	227.2	89.0	669.	239.2	92.4	683.	251.2	95.7	696.	263.2	99.0	708.	275.2	102.1	719.
215.4	85.5	654.	227.4	89.0	669.	239.4	92.5	683.	251.4	95.8	696.	263.4	99.0	708.	275.4	102.2	719.
215.6	85.5	654.	227.6	89.1	669.	239.6	92.5	683.	251.6	95.9	696.	263.6	99.1	708.	275.6	102.2	719.
215.8	85.6	655.	227.8	89.1	670.	239.8	92.6	683.	251.8	95.9	696.	263.8	99.1	708.	275.8	102.3	719.
216.0	85.7	655.	228.0	89.2	670.	240.0	92.6	684.	252.0	96.0	696.	264.0	99.2	708.	276.0	102.3	720.
216.2	85.7	655.	228.2	89.3	670.	240.2	92.7	684.	252.2	96.0	697.	264.2	99.3	709.	276.2	102.4	720.
216.4	85.8	655.	228.4	89.3	670.	240.4	92.7	684.	252.4	96.1	697.	264.4	99.3	709.	276.4	102.4	720.
216.6	85.8	656.	228.6	89.4	670.	240.6	92.8	684.	252.6	96.1	697.	264.6	99.4	709.	276.6	102.5	720.
216.8	85.9	656.	228.8	89.4	671.	240.8	92.9	684.	252.8	96.2	697.	264.8	99.4	709.	276.8	102.5	720.
217.0	86.0	656.	229.0	89.5	671.	241.0	92.9	685.	253.0	96.2	697.	265.0	99.5	709.	277.0	102.6	720.
217.2	86.0	656.	229.2	89.5	671.	241.2	93.0	685.	253.2	96.3	698.	265.2	99.5	710.	277.2	102.7	721.
217.4	86.1	657.	229.4	89.6	671.	241.4	93.0	685.	253.4	96.3	698.	265.4	99.6	710.	277.4	102.7	721.
217.6	86.1	657.	229.6	89.7	672.	241.6	93.1	685.	253.6	96.4	698.	265.6	99.6	710.	277.6	102.8	721.
217.8	86.2	657.	229.8	89.7	672.	241.8	93.1	686.	253.8	96.5	698.	265.8	99.7	710.	277.8	102.8	721.
218.0	86.3	657.	230.0	89.8	672.	242.0	93.2	686.	254.0	96.5	698.	266.0	99.7	710.	278.0	102.9	721.
218.2	86.3	658.	230.2	89.8	672.	242.2	93.2	686.	254.2	96.6	699.	266.2	99.8	710.	278.2	102.9	722.
218.4	86.4	658.	230.4	89.9	673.	242.4	93.3	686.	254.4	96.6	699.	266.4	99.8	711.	278.4	103.0	722.
218.6	86.4	658.	230.6	89.9	673.	242.6	93.4	686.	254.6	96.7	699.	266.6	99.9	711.	278.6	103.0	722.
218.8	86.5	659.	230.8	90.0	673.	242.8	93.4	687.	254.8	96.7	699.	266.8	99.9	711.	278.8	103.1	722.
219.0	86.5	659.	231.0	90.1	673.	243.0	93.5	687.	255.0	96.8	699.	267.0	100.0	711.	279.0	103.1	722.
219.2	86.6	659.	231.2	90.1	674.	243.2	93.5	687.	255.2	96.8	700.	267.2	100.0	711.	279.2	103.2	722.
219.4	86.7	659.	231.4	90.2	674.	243.4	93.6	687.	255.4	96.9	700.	267.4	100.1	712.	279.4	103.2	723.
219.6	86.7	660.	231.6	90.2	674.	243.6	93.6	688.	255.6	96.9	700.	267.6	100.2	712.	279.6	103.3	723.
219.8	86.8	660.	231.8	90.3	674.	243.8	93.7	688.	255.8	97.0	700.	267.8	100.2	712.	279.8	103.3	723.
220.0	86.8	660.	232.0	90.3	674.	244.0	93.7	688.	256.0	97.1	700.	268.0	100.3	712.	280.0	103.4	723.
220.2	86.9	660.	232.2	90.4	675.	244.2	93.8	688.	256.2	97.1	701.	268.2	100.3	712.	280.2	103.4	723.
220.4	87.0	661.	232.4	90.5	675.	244.4	93.9	688.	256.4	97.2	701.	268.4	100.4	713.	280.4	103.5	723.
220.6	87.0	661.	232.6	90.5	675.	244.6	93.9	689.	256.6	97.2	701.	268.6	100.4	713.	280.6	103.5	724.
220.8	87.1	661.	232.8	90.6	675.	244.8	94.0	689.	256.8	97.3	701.	268.8	100.5	713.	280.8	103.6	724.
221.0	87.1	661.	233.0	90.6	676.	245.0	94.0	689.	257.0	97.3	701.	269.0	100.5	713.	281.0	103.6	724.
221.2	87.2	662.	233.2	90.7	676.	245.2	94.1	689.	257.2	97.4	702.	269.2	100.6	713.	281.2	103.7	724.
221.4	87.3	662.	233.4	90.8	676.	245.4	94.1	689.	257.4	97.4	702.	269.4	100.6	713.	281.4	103.7	724.
221.6	87.3	662.	233.6	90.8	676.	245.6	94.2	690.	257.6	97.5	702.	269.6	100.7	714.	281.6	103.8	725.
221.8	87.4	662.	233.8	90.9	677.	245.8	94.3	690.	257.8	97.5	702.	269.8	100.7	714.	281.8	103.8	725.
222.0	87.4	662.	234.0	90.9	677.	246.0	94.3	690.	258.0	97.6	702.	270.0	100.8	714.	282.0	103.9	725.
222.2	87.5	663.	234.2	91.0	677.	246.2	94.4	690.	258.2	97.6	703.	270.2	100.8	714.	282.2	103.9	725.
222.4	87.6	663.	234.4	91.0	677.	246.4	94.4	691.	258.4	97.7	703.	270.4	100.9	714.	282.4	104.0	725.
222.6	87.6	663.	234.6	91.1	677.	246.6	94.5	691.	258.6	97.8	703.	270.6	100.9	715.	282.6	104.0	725.
222.8	87.7	663.	234.8	91.2	678.	246.8	94.5	691.	258.8	97.8	703.	270.8	101.0	715.	282.8	104.1	726.
223.0	87.7	664.	235.0	91.2	678.	247.0	94.6	691.	259.0	97.9	703.	271.0	101.0	715.	283.0	104.1	726.
223.2	87.8	664.	235.2	91.3	678.	247.2	94.6	691.	259.2	97.9	704.	271.2	101.1	715.	283.2	104.2	726.
223.4	87.8	664.	235.4	91.3	678.	247.4	94.7	692.	259.4	98.0	704.	271.4	101.1	715.	283.4	104.2	726.
223.6	87.9	664.	235.6	91.4	679.	247.6	94.8	692.	259.6	98.0	704.	271.6	101.2	716.	283.6	104.3	726.
223.8	88.0	665.	235.8	91.4	679.	247.8	94.8	692.	259.8	98.1	704.	271.8	101.3	716.	283.8	104.3	726.
224.0	88.0	665.	236.0	91.5	679.	248.0	94.9	692.	260.0	98.1	704.	272.0	101.3	716.	284.0	104.4	727.
224.2	88.1	665.	236.2	91.6	679.	248.2	94.9	692.	260.2	98.2	705.	272.2	101.4	716.	284.2	104.4	727.
224.4	88.1	665.	236.4	91.6	680.	248.4	95.0	693.	260.4	98.2	705.	272.4	101.4	716.	284.4	104.5	727.
224.6	88.2	666.	236.6	91.7	680.	248.6	95.0	693.	260.6	98.3	705.	272.6	101.5	716.	284.6	104.5	727.
224.8	88.3	666.	236.8	91.7	680.	248.8	95.1	693.	260.8	98.3	705.	272.8	101.5	717.	284.8	104.6	727.
225.0	88.3	666.	237.0	91.8	680.	249.0	95.1	693.	261.0	98.4	705.	273.0	101.6	717.	285.0	104.6	727.
225.2	88.4	666.	237.2	91.8	680.	249.2	95.2	693.	261.2	98.5	706.	273.2	101.6	717.	285.2	104.7	728.
225.4	88.4	667.	237.4	91.9	681.	249.4	95.2	694.	261.4	98.5	706.	273.4	101.7	717.	285.4	104.7	728.
225.6	88.5	667.	237.6	91.9	681.	249.6	95.3	694.	261.6	98.6	706.	273.6	101.7	717.	285.6	104.8	728.
225.8	88.6	667.	237.8	92.0	681.	249.8	95.4	694.	261.8	98.6	706.	273.8	101.8	718.	285.8	104.8	728.
226.0	88.6	667.	238.0	92.1	681.	250.0	95.4	694.	262.0	98.7	706.	274.0	101.8	718.	286.0	104.9	728.
226.2	88.7	668.	238.2	92.1	682.	250.2	95.5	695.	262.2	98.7	707.	274.2	101.9	718.	286.2	104.9	728.
226.4	88.7	668.	238.4	92.2	682.	250.4	95.5	695.	262.4	98.8	707.	274.4	101.9	718.	286.4	105.0	729.
226.6	88.8	668.	238.6	92.2	682.	250.6	95.6	695.	262.6	98.8	707.	274.6	102.0	718.	286.6	105.0	729.
226.8	88.8	668.	238.8	92.3	682.	250.8	95.6	695.	262.8	98.9	707.	274.8	102.0	718.	286.8	105.1	729.
227.0	88.9	669.	239.0	92.3	682.	251.0	95.7	695.	263.0	98.9	707.	275.0	102.1	719.	287.0	105.1	729.

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-127MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
287.2	105.2	729.	299.2	108.2	739.	311.2	111.1	748.	323.2	113.9	757.	335.2	116.6	765.
287.4	105.2	729.	299.4	108.2	739.	311.4	111.1	748.	323.4	113.9	757.	335.4	116.6	765.
287.6	105.3	730.	299.6	108.3	739.	311.6	111.1	749.	323.6	114.0	757.	335.6	116.7	765.
287.8	105.3	730.	299.8	108.3	740.	311.8	111.2	749.	323.8	114.0	757.	335.8	116.7	765.
288.0	105.4	730.	300.0	108.4	740.	312.0	111.1	749.	324.0	114.0	757.	336.0	116.8	766.
288.2	105.4	730.	300.2	108.4	740.	312.2	111.3	749.	324.2	114.1	758.	336.2	116.8	766.
288.4	105.5	730.	300.4	108.5	740.	312.4	111.3	749.	324.4	114.1	758.	336.4	116.9	766.
288.6	105.5	730.	300.6	108.5	740.	312.6	111.4	749.	324.6	114.2	758.	336.6	116.9	766.
288.8	105.6	731.	300.8	108.6	740.	312.8	111.4	749.	324.8	114.2	758.	336.8	117.0	766.
289.0	105.6	731.	301.0	108.6	741.	313.0	111.5	750.	325.0	114.3	758.	337.0	117.0	766.
289.2	105.7	731.	301.2	108.7	741.	313.2	111.5	750.	325.2	114.3	758.	337.2	117.0	766.
289.4	105.7	731.	301.4	108.7	741.	313.4	111.6	750.	325.4	114.4	758.	337.4	117.1	766.
289.6	105.8	731.	301.6	108.8	741.	313.6	111.6	750.	325.6	114.4	759.	337.6	117.1	767.
289.8	105.8	731.	301.8	108.8	741.	313.8	111.7	750.	325.8	114.5	759.	337.8	117.2	767.
290.0	105.9	732.	302.0	108.8	741.	314.0	111.7	750.	326.0	114.5	759.	338.0	117.2	767.
290.2	105.9	732.	302.2	108.9	741.	314.2	111.8	751.	326.2	114.6	759.	338.2	117.3	767.
290.4	106.0	732.	302.4	108.9	742.	314.4	111.8	751.	326.4	114.6	759.	338.4	117.3	767.
290.6	106.0	732.	302.6	109.0	742.	314.6	111.9	751.	326.6	114.6	759.	338.6	117.4	767.
290.8	106.1	732.	302.8	109.0	742.	314.8	111.9	751.	326.8	114.7	759.	338.8	117.4	767.
291.0	106.1	732.	303.0	109.1	742.	315.0	112.0	751.	327.0	114.7	760.	339.0	117.4	768.
291.2	106.2	733.	303.2	109.1	742.	315.2	112.0	751.	327.2	114.8	760.	339.2	117.5	768.
291.4	106.2	733.	303.4	109.2	742.	315.4	112.0	751.	327.4	114.8	760.	339.4	117.5	768.
291.6	106.3	733.	303.6	109.2	743.	315.6	112.1	752.	327.6	114.9	760.	339.6	117.6	768.
291.8	106.3	733.	303.8	109.3	743.	315.8	112.1	752.	327.8	114.9	760.	339.8	117.6	768.
292.0	106.4	733.	304.0	109.3	743.	316.0	112.2	752.	328.0	115.0	760.	340.0	117.7	768.
292.2	106.4	733.	304.2	109.4	743.	316.2	112.2	752.	328.2	115.0	760.	340.2	117.7	768.
292.4	106.5	734.	304.4	109.4	743.	316.4	112.3	752.	328.4	115.1	761.	340.4	117.8	768.
292.6	106.5	734.	304.6	109.5	743.	316.6	112.3	752.	328.6	115.1	761.	340.6	117.8	769.
292.8	106.6	734.	304.8	109.5	743.	316.8	112.4	752.	328.8	115.1	761.	340.8	117.8	769.
293.0	106.6	734.	305.0	109.6	744.	317.0	112.4	753.	329.0	115.2	761.	341.0	117.9	769.
293.2	106.7	734.	305.2	109.6	744.	317.2	112.5	753.	329.2	115.2	761.	341.2	117.9	769.
293.4	106.7	734.	305.4	109.7	744.	317.4	112.5	753.	329.4	115.3	761.	341.4	118.0	769.
293.6	106.8	735.	305.6	109.7	744.	317.6	112.6	753.	329.6	115.3	761.	341.6	118.0	769.
293.8	106.8	735.	305.8	109.8	744.	317.8	112.6	753.	329.8	115.4	761.	341.8	118.1	769.
294.0	106.9	735.	306.0	109.8	744.	318.0	112.7	753.	330.0	115.4	762.	342.0	118.1	769.
294.2	106.9	735.	306.2	109.9	745.	318.2	112.7	753.	330.2	115.5	762.	342.2	118.2	770.
294.4	107.0	735.	306.4	109.9	745.	318.4	112.7	754.	330.4	115.5	762.	342.4	118.2	770.
294.6	107.0	735.	306.6	110.0	745.	318.6	112.8	754.	330.6	115.6	762.	342.6	118.2	770.
294.8	107.1	736.	306.8	110.0	745.	318.8	112.8	754.	330.8	115.6	762.	342.8	118.3	770.
295.0	107.1	736.	307.0	110.1	745.	319.0	112.9	754.	331.0	115.6	762.	343.0	118.3	770.
295.2	107.2	736.	307.2	110.1	745.	319.2	112.9	754.	331.2	115.7	762.	343.2	118.4	770.
295.4	107.2	736.	307.4	110.1	745.	319.4	113.0	754.	331.4	115.7	763.	343.4	118.4	770.
295.6	107.3	736.	307.6	110.2	746.	319.6	113.0	754.	331.6	115.8	763.	343.6	118.5	770.
295.8	107.3	736.	307.8	110.2	746.	319.8	113.1	755.	331.8	115.8	763.	343.8	118.5	771.
296.0	107.4	737.	308.0	110.3	746.	320.0	113.1	755.	332.0	115.9	763.	344.0	118.5	771.
296.2	107.4	737.	308.2	110.3	746.	320.2	113.2	755.	332.2	115.9	763.	344.2	118.6	771.
296.4	107.5	737.	308.4	110.4	746.	320.4	113.2	755.	332.4	116.0	763.	344.4	118.6	771.
296.6	107.5	737.	308.6	110.4	746.	320.6	113.3	755.	332.6	116.0	763.	344.6	118.7	771.
296.8	107.6	737.	308.8	110.5	747.	320.8	113.3	755.	332.8	116.1	763.	344.8	118.7	771.
297.0	107.6	737.	309.0	110.5	747.	321.0	113.4	755.	333.0	116.1	764.	345.0	118.8	771.
297.2	107.7	738.	309.2	110.6	747.	321.2	113.4	756.	333.2	116.1	764.	345.2	118.8	771.
297.4	107.7	738.	309.4	110.6	747.	321.4	113.4	756.	333.4	116.2	764.	345.4	118.9	772.
297.6	107.8	738.	309.6	110.7	747.	321.6	113.5	756.	333.6	116.2	764.	345.6	118.9	772.
297.8	107.8	738.	309.8	110.7	747.	321.8	113.5	756.	333.8	116.3	764.	345.8	118.9	772.
298.0	107.9	738.	310.0	110.8	747.	322.0	113.6	756.	334.0	116.3	764.	346.0	119.0	772.
298.2	107.9	738.	310.2	110.8	748.	322.2	113.6	756.	334.2	116.4	764.	346.2	119.0	772.
298.4	108.0	738.	310.4	110.9	748.	322.4	113.7	756.	334.4	116.4	765.	346.4	119.1	772.
298.6	108.0	739.	310.6	110.9	748.	322.6	113.7	757.	334.6	116.5	765.	346.6	119.1	772.
298.8	108.1	739.	310.8	111.0	748.	322.8	113.8	757.	334.8	116.5	765.	346.8	119.2	772.
299.0	108.1	739.	311.0	111.0	748.	323.0	113.8	757.	335.0	116.5	765.	347.0	119.2	773.

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-128MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C			
359.2	121.8	780.	371.2	124.3	787.	383.2	126.8	793.	395.2	129.2	799.	407.2	131.5	805.	419.2	133.8	810.
359.4	121.9	780.	371.4	124.4	787.	383.4	126.8	793.	395.4	129.2	799.	407.4	131.5	805.	419.4	133.8	810.
359.6	121.9	780.	371.6	124.4	787.	383.6	126.9	793.	395.6	129.3	799.	407.6	131.6	805.	419.6	133.8	810.
359.8	122.0	780.	371.8	124.5	787.	383.8	126.9	793.	395.8	129.3	799.	407.8	131.6	805.	419.8	133.9	810.
360.0	122.0	780.	372.0	124.5	787.	384.0	127.0	793.	396.0	129.3	799.	408.0	131.7	805.	420.0	133.9	811.
360.2	122.0	780.	372.2	124.6	787.	384.2	127.0	794.	396.2	129.4	800.	408.2	131.7	805.	420.2	134.0	811.
360.4	122.1	781.	372.4	124.6	787.	384.4	127.0	794.	396.4	129.4	800.	408.4	131.7	805.	420.4	134.0	811.
360.6	122.1	781.	372.6	124.6	787.	384.6	127.1	794.	396.6	129.5	800.	408.6	131.8	805.	420.6	134.0	811.
360.8	122.2	781.	372.8	124.7	787.	384.8	127.1	794.	396.8	129.5	800.	408.8	131.8	806.	420.8	134.1	811.
361.0	122.2	781.	373.0	124.7	788.	385.0	127.2	794.	397.0	129.5	800.	409.0	131.9	806.	421.0	134.1	811.
361.2	122.3	781.	373.2	124.8	788.	385.2	127.2	794.	397.2	129.6	800.	409.2	131.9	806.	421.2	134.1	811.
361.4	122.3	781.	373.4	124.8	788.	385.4	127.2	794.	397.4	129.6	800.	409.4	131.9	806.	421.4	134.2	811.
361.6	122.3	781.	373.6	124.8	788.	385.6	127.3	794.	397.6	129.7	800.	409.6	132.0	806.	421.6	134.2	811.
361.8	122.4	781.	373.8	124.9	788.	385.8	127.3	794.	397.8	129.7	800.	409.8	132.0	806.	421.8	134.3	811.
362.0	122.4	781.	374.0	124.9	788.	386.0	127.4	794.	398.0	129.7	800.	410.0	132.0	806.	422.0	134.3	811.
362.2	122.5	782.	374.2	125.0	788.	386.2	127.4	795.	398.2	129.8	801.	410.2	132.1	806.	422.2	134.3	812.
362.4	122.5	782.	374.4	125.0	788.	386.4	127.4	795.	398.4	129.8	801.	410.4	132.1	806.	422.4	134.4	812.
362.6	122.6	782.	374.6	125.0	788.	386.6	127.5	795.	398.6	129.8	801.	410.6	132.2	806.	422.6	134.4	812.
362.8	122.6	782.	374.8	125.1	789.	386.8	127.5	795.	398.8	129.9	801.	410.8	132.2	806.	422.8	134.4	812.
363.0	122.6	782.	375.0	125.1	789.	387.0	127.6	795.	399.0	129.9	801.	411.0	132.2	807.	423.0	134.5	812.
363.2	122.7	782.	375.2	125.2	789.	387.2	127.6	795.	399.2	130.0	801.	411.2	132.3	807.	423.2	134.5	812.
363.4	122.7	782.	375.4	125.2	789.	387.4	127.6	795.	399.4	130.0	801.	411.4	132.3	807.	423.4	134.6	812.
363.6	122.8	782.	375.6	125.3	789.	387.6	127.7	795.	399.6	130.0	801.	411.6	132.3	807.	423.6	134.6	812.
363.8	122.8	782.	375.8	125.3	789.	387.8	127.7	795.	399.8	130.1	801.	411.8	132.4	807.	423.8	134.6	812.
364.0	122.8	783.	376.0	125.3	789.	388.0	127.8	795.	400.0	130.1	801.	412.0	132.4	807.	424.0	134.7	812.
364.2	122.9	783.	376.2	125.4	789.	388.2	127.8	796.	400.2	130.2	801.	412.2	132.5	807.	424.2	134.7	812.
364.4	122.9	783.	376.4	125.4	789.	388.4	127.8	796.	400.4	130.2	802.	412.4	132.5	807.	424.4	134.7	812.
364.6	123.0	783.	376.6	125.5	790.	388.6	127.9	796.	400.6	130.2	802.	412.6	132.5	807.	424.6	134.8	813.
364.8	123.0	783.	376.8	125.5	790.	388.8	127.9	796.	400.8	130.3	802.	412.8	132.6	807.	424.8	134.8	813.
365.0	123.1	783.	377.0	125.5	790.	389.0	128.0	796.	401.0	130.3	802.	413.0	132.6	807.	425.0	134.8	813.
365.2	123.1	783.	377.2	125.6	790.	389.2	128.0	796.	401.2	130.4	802.	413.2	132.6	808.	425.2	134.9	813.
365.4	123.1	783.	377.4	125.6	790.	389.4	128.0	796.	401.4	130.4	802.	413.4	132.7	808.	425.4	134.9	813.
365.6	123.2	784.	377.6	125.7	790.	389.6	128.1	796.	401.6	130.4	802.	413.6	132.7	808.	425.6	135.0	813.
365.8	123.2	784.	377.8	125.7	790.	389.8	128.1	796.	401.8	130.5	802.	413.8	132.8	808.	425.8	135.0	813.
366.0	123.3	784.	378.0	125.7	790.	390.0	128.2	796.	402.0	130.5	802.	414.0	132.8	808.	426.0	135.0	813.
366.2	123.3	784.	378.2	125.8	790.	390.2	128.2	797.	402.2	130.5	802.	414.2	132.8	808.	426.2	135.1	813.
366.4	123.3	784.	378.4	125.8	791.	390.4	128.2	797.	402.4	130.6	803.	414.4	132.9	808.	426.4	135.1	813.
366.6	123.4	784.	378.6	125.9	791.	390.6	128.3	797.	402.6	130.6	803.	414.6	132.9	808.	426.6	135.1	813.
366.8	123.4	784.	378.8	125.9	791.	390.8	128.3	797.	402.8	130.7	803.	414.8	132.9	808.	426.8	135.2	813.
367.0	123.5	784.	379.0	125.9	791.	391.0	128.4	797.	403.0	130.7	803.	415.0	133.0	808.	427.0	135.2	814.
367.2	123.5	784.	379.2	126.0	791.	391.2	128.4	797.	403.2	130.7	803.	415.2	133.0	808.	427.2	135.3	814.
367.4	123.6	785.	379.4	126.0	791.	391.4	128.4	797.	403.4	130.8	803.	415.4	133.1	809.	427.4	135.3	814.
367.6	123.6	785.	379.6	126.1	791.	391.6	128.5	797.	403.6	130.8	803.	415.6	133.1	809.	427.6	135.3	814.
367.8	123.6	785.	379.8	126.1	791.	391.8	128.5	797.	403.8	130.9	803.	415.8	133.1	809.	427.8	135.4	814.
368.0	123.7	785.	380.0	126.1	791.	392.0	128.6	797.	404.0	130.9	803.	416.0	133.2	809.	428.0	135.4	814.
368.2	123.7	785.	380.2	126.2	791.	392.2	128.6	798.	404.2	130.9	803.	416.2	133.2	809.	428.2	135.4	814.
368.4	123.8	785.	380.4	126.2	792.	392.4	128.6	798.	404.4	131.0	803.	416.4	133.3	809.	428.4	135.5	814.
368.6	123.8	785.	380.6	126.3	792.	392.6	128.7	798.	404.6	131.0	804.	416.6	133.3	809.	428.6	135.5	814.
368.8	123.8	785.	380.8	126.3	792.	392.8	128.7	798.	404.8	131.0	804.	416.8	133.3	809.	428.8	135.5	814.
369.0	123.9	785.	381.0	126.4	792.	393.0	128.7	798.	405.0	131.1	804.	417.0	133.4	809.	429.0	135.6	814.
369.2	123.9	786.	381.2	126.4	792.	393.2	128.8	798.	405.2	131.1	804.	417.2	133.4	809.	429.2	135.6	815.
369.4	124.0	786.	381.4	126.4	792.	393.4	128.8	798.	405.4	131.2	804.	417.4	133.4	809.	429.4	135.7	815.
369.6	124.0	786.	381.6	126.5	792.	393.6	128.9	798.	405.6	131.2	804.	417.6	133.5	809.	429.6	135.7	815.
369.8	124.1	786.	381.8	126.5	792.	393.8	128.9	798.	405.8	131.2	804.	417.8	133.5	810.	429.8	135.7	815.
370.0	124.1	786.	382.0	126.6	792.	394.0	128.9	798.	406.0	131.3	804.	418.0	133.6	810.	430.0	135.8	815.
370.2	124.1	786.	382.2	126.6	793.	394.2	129.0	799.	406.2	131.3	804.	418.2	133.6	810.	430.2	135.8	815.
370.4	124.2	786.	382.4	126.6	793.	394.4	129.0	799.	406.4	131.4	804.	418.4	133.6	810.	430.4	135.8	815.
370.6	124.2	786.	382.6	126.7	793.	394.6	129.1	799.	406.6	131.4	805.	418.6	133.7	810.	430.6	135.9	815.
370.8	124.3	786.	382.8	126.7	793.	394.8	129.1	799.	406.8	131.4	805.	418.8	133.7	810.	430.8	135.9	815.
371.0	124.3	787.	383.0	126.8	793.	395.0	129.1	799.	407.0	131.5	805.	419.0	133.7	810.	431.0	135.9	815.

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-129MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
431.2	136.0	815.	443.2	138.1	820.	455.2	140.2	825.	467.2	142.3	829.	479.2	144.3	833.
431.4	136.0	815.	443.4	138.2	820.	455.4	140.3	825.	467.4	142.3	829.	479.4	144.3	834.
431.6	136.1	816.	443.6	138.2	820.	455.6	140.3	825.	467.6	142.4	829.	479.6	144.4	834.
431.8	136.1	816.	443.8	138.2	820.	455.8	140.4	825.	467.8	142.4	829.	479.8	144.4	834.
432.0	136.1	816.	444.0	138.3	821.	456.0	140.4	825.	468.0	142.4	830.	480.0	144.4	834.
432.2	136.2	816.	444.2	138.3	821.	456.2	140.4	825.	468.2	142.5	830.	477.2	144.6	834.
432.4	136.2	816.	444.4	138.4	821.	456.4	140.5	825.	468.4	142.5	830.	477.4	144.8	834.
432.6	136.2	816.	444.6	138.4	821.	456.6	140.5	825.	468.6	142.5	830.	477.6	145.0	835.
432.8	136.3	816.	444.8	138.4	821.	456.8	140.5	825.	468.8	142.6	830.	477.8	145.2	835.
433.0	136.3	816.	445.0	138.5	821.	457.0	140.6	826.	469.0	142.6	830.	477.0	145.4	836.
433.2	136.3	816.	445.2	138.5	821.	457.2	140.6	826.	469.2	142.6	830.	477.2	145.6	836.
433.4	136.4	816.	445.4	138.5	821.	457.4	140.6	826.	469.4	142.7	830.	477.4	145.8	837.
433.6	136.4	816.	445.6	138.6	821.	457.6	140.7	826.	469.6	142.7	830.	477.6	146.0	837.
433.8	136.5	816.	445.8	138.6	821.	457.8	140.7	826.	469.8	142.7	830.	477.8	146.2	837.
434.0	136.5	817.	446.0	138.6	821.	458.0	140.7	826.	470.0	142.8	830.	477.0	146.4	838.
434.2	136.5	817.	446.2	138.7	821.	458.2	140.8	826.	470.2	142.8	830.	477.2	146.6	838.
434.4	136.6	817.	446.4	138.7	821.	458.4	140.8	826.	470.4	142.8	830.	477.4	146.8	839.
434.6	136.6	817.	446.6	138.7	822.	458.6	140.8	826.	470.6	142.9	830.	477.6	147.0	839.
434.8	136.6	817.	446.8	138.8	822.	458.8	140.9	826.	470.8	142.9	831.	477.8	147.2	839.
435.0	136.7	817.	447.0	138.8	822.	459.0	140.9	826.	471.0	142.9	831.	477.0	147.4	840.
435.2	136.7	817.	447.2	138.8	822.	459.2	140.9	826.	471.2	143.0	831.	477.2	147.6	840.
435.4	136.7	817.	447.4	138.9	822.	459.4	141.0	826.	471.4	143.0	831.	477.4	147.8	841.
435.6	136.8	817.	447.6	138.9	822.	459.6	141.0	827.	471.6	143.0	831.	477.6	148.0	841.
435.8	136.8	817.	447.8	139.0	822.	459.8	141.0	827.	471.8	143.1	831.	477.8	148.2	841.
436.0	136.9	817.	448.0	139.0	822.	460.0	141.1	827.	472.0	143.1	831.	477.0	148.4	842.
436.2	136.9	817.	448.2	139.0	822.	460.2	141.1	827.	472.2	143.1	831.	477.2	148.6	842.
436.4	136.9	817.	448.4	139.1	822.	460.4	141.1	827.	472.4	143.2	831.	477.4	148.8	843.
436.6	137.0	818.	448.6	139.1	822.	460.6	141.2	827.	472.6	143.2	831.	477.6	149.0	843.
436.8	137.0	818.	448.8	139.1	822.	460.8	141.2	827.	472.8	143.2	831.	477.8	149.2	843.
437.0	137.0	818.	449.0	139.2	822.	461.0	141.2	827.	473.0	143.3	831.	477.0	149.4	844.
437.2	137.1	818.	449.2	139.2	823.	461.2	141.3	827.	473.2	143.3	831.	477.2	149.6	844.
437.4	137.1	818.	449.4	139.2	823.	461.4	141.3	827.	473.4	143.3	831.	477.4	149.8	844.
437.6	137.1	818.	449.6	139.3	823.	461.6	141.3	827.	473.6	143.4	832.	477.6	150.0	845.
437.8	137.2	818.	449.8	139.3	823.	461.8	141.4	827.	473.8	143.4	832.	477.8	150.2	845.
438.0	137.2	818.	450.0	139.3	823.	462.0	141.4	827.	474.0	143.4	832.	477.0	150.4	846.
438.2	137.2	818.	450.2	139.4	823.	462.2	141.5	827.	474.2	143.5	832.	477.2	150.6	846.
438.4	137.3	818.	450.4	139.4	823.	462.4	141.5	828.	474.4	143.5	832.	477.4	150.8	846.
438.6	137.3	818.	450.6	139.4	823.	462.6	141.5	828.	474.6	143.5	832.	477.6	151.0	847.
438.8	137.4	818.	450.8	139.5	823.	462.8	141.6	828.	474.8	143.6	832.	477.8	151.2	847.
439.0	137.4	819.	451.0	139.5	823.	463.0	141.6	828.	475.0	143.6	832.	477.0	151.4	848.
439.2	137.4	819.	451.2	139.6	823.	463.2	141.6	828.	475.2	143.6	832.	477.2	151.6	848.
439.4	137.5	819.	451.4	139.6	823.	463.4	141.7	828.	475.4	143.7	832.	477.4	151.8	848.
439.6	137.5	819.	451.6	139.6	824.	463.6	141.7	828.	475.6	143.7	832.	477.6	152.0	849.
439.8	137.5	819.	451.8	139.7	824.	463.8	141.7	828.	475.8	143.7	832.	477.8	152.2	849.
440.0	137.6	819.	452.0	139.7	824.	464.0	141.8	828.	476.0	143.8	832.	477.0	152.4	849.
440.2	137.6	819.	452.2	139.7	824.	464.2	141.8	828.	476.2	143.8	832.	477.2	152.6	850.
440.4	137.6	819.	452.4	139.8	824.	464.4	141.8	828.	476.4	143.8	833.	477.4	152.8	850.
440.6	137.7	819.	452.6	139.8	824.	464.6	141.9	828.	476.6	143.9	833.	477.6	153.0	851.
440.8	137.7	819.	452.8	139.8	824.	464.8	141.9	828.	476.8	143.9	833.	477.8	153.2	851.
441.0	137.8	819.	453.0	139.9	824.	465.0	141.9	828.	477.0	144.0	833.	477.0	153.4	851.
441.2	137.8	819.	453.2	139.9	824.	465.2	142.0	829.	477.2	144.0	833.	477.2	153.6	852.
441.4	137.8	820.	453.4	139.9	824.	465.4	142.0	829.	477.4	144.0	833.	477.4	153.8	852.
441.6	137.9	820.	453.6	140.0	824.	465.6	142.0	829.	477.6	144.0	833.	477.6	154.0	852.
441.8	137.9	820.	453.8	140.0	824.	465.8	142.1	829.	477.8	144.1	833.	477.8	154.2	853.
442.0	137.9	820.	454.0	140.0	824.	466.0	142.1	829.	478.0	144.1	833.	477.0	154.4	853.
442.2	138.0	820.	454.2	140.1	824.	466.2	142.1	829.	478.2	144.1	833.	477.2	154.6	853.
442.4	138.0	820.	454.4	140.1	825.	466.4	142.2	829.	478.4	144.2	833.	477.4	154.8	854.
442.6	138.0	820.	454.6	140.1	825.	466.6	142.2	829.	478.6	144.2	833.	477.6	155.0	854.
442.8	138.1	820.	454.8	140.2	825.	466.8	142.2	829.	478.8	144.2	833.	477.8	155.2	855.
443.0	138.1	820.	455.0	140.2	825.	467.0	142.3	829.	479.0	144.3	833.	477.0	155.4	855.

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-130MF

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FR8-131MF

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-132MF

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-133MF

15 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-134MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
***** 455.6	997.		***** 459.8	997.		***** 464.0	997.		***** 468.2	997.		***** 472.4	997.	
***** 455.8	997.		***** 460.0	997.		***** 464.2	997.		***** 468.4	997.		***** 472.6	997.	
***** 456.0	997.		***** 460.2	997.		***** 464.4	997.		***** 468.6	997.		***** 472.8	997.	
***** 456.2	997.		***** 460.4	997.		***** 464.6	997.		***** 468.8	997.		***** 473.0	997.	
***** 456.4	997.		***** 460.6	997.		***** 464.8	997.		***** 469.0	997.		***** 473.2	997.	
***** 456.6	997.		***** 460.8	997.		***** 465.0	997.		***** 469.2	997.		***** 473.4	997.	
***** 456.8	997.		***** 461.0	997.		***** 465.2	997.		***** 469.4	997.		***** 473.6	997.	
***** 457.0	997.		***** 461.2	997.		***** 465.4	997.		***** 469.6	997.		***** 473.8	997.	
***** 457.2	997.		***** 461.4	997.		***** 465.6	997.		***** 469.8	997.		***** 474.0	997.	
***** 457.4	997.		***** 461.6	997.		***** 465.8	997.		***** 470.0	997.		***** 474.2	997.	
***** 457.6	997.		***** 461.8	997.		***** 466.0	997.		***** 470.2	997.		***** 474.4	997.	
***** 457.8	997.		***** 462.0	997.		***** 466.2	997.		***** 470.4	997.		***** 474.6	997.	
***** 458.0	997.		***** 462.2	997.		***** 466.4	997.		***** 470.6	997.		***** 474.8	997.	
***** 458.2	997.		***** 462.4	997.		***** 466.6	997.		***** 470.8	997.		***** 475.0	997.	
***** 458.4	997.		***** 462.6	997.		***** 466.8	997.		***** 471.0	997.		***** 475.2	997.	
***** 458.6	997.		***** 462.8	997.		***** 467.0	997.		***** 471.2	997.		***** 475.4	997.	
***** 458.8	997.		***** 463.0	997.		***** 467.2	997.		***** 471.4	997.		***** 475.6	997.	
***** 459.0	997.		***** 463.2	997.		***** 467.4	997.		***** 471.6	997.		***** 475.8	997.	
***** 459.2	997.		***** 463.4	997.		***** 467.6	997.		***** 471.8	997.		***** 476.0	997.	0.0 0.0 0.0
***** 459.4	997.		***** 463.6	997.		***** 467.8	997.		***** 472.0	997.		***** 476.2	997.	0.0 0.0 0.0
***** 459.6	997.		***** 463.8	997.		***** 468.0	997.		***** 472.2	997.		***** 476.4	997.	0.0 0.0 0.0

20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-135MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	2.	11.2	6.0	95.	23.2	11.7	176.	35.2	17.2	248.	47.2	22.6	311.	59.2	27.7	367.
*****	0.2	3.	11.4	6.1	96.	23.4	11.8	178.	35.4	17.3	249.	47.4	22.7	312.	59.4	27.8	368.
*****	0.3	5.	11.6	6.2	98.	23.6	11.9	179.	35.6	17.4	250.	47.6	22.7	313.	59.6	27.9	369.
*****	0.4	7.	11.8	6.3	99.	23.8	12.0	180.	35.8	17.5	251.	47.8	22.8	314.	59.8	28.0	370.
*****	0.5	8.	12.0	6.4	100.	24.0	12.1	181.	36.0	17.6	253.	48.0	22.9	315.	60.0	28.0	371.
*****	0.6	10.	12.2	6.5	102.	24.2	12.2	183.	36.2	17.7	254.	48.2	23.0	316.	60.2	28.1	372.
*****	0.7	11.	12.4	6.6	103.	24.4	12.3	184.	36.4	17.8	255.	48.4	23.1	317.	60.4	28.2	373.
*****	0.8	13.	12.6	6.7	105.	24.6	12.4	185.	36.6	17.9	256.	48.6	23.2	318.	60.6	28.3	374.
*****	0.9	15.	12.8	6.8	106.	24.8	12.5	186.	36.8	18.0	257.	48.8	23.3	319.	60.8	28.4	374.
1.0	1.0	16.	13.0	6.9	108.	25.0	12.6	188.	37.0	18.1	258.	49.0	23.4	320.	61.0	28.5	375.
1.2	1.1	18.	13.2	7.0	109.	25.2	12.7	189.	37.2	18.2	259.	49.2	23.4	321.	61.2	28.5	376.
1.4	1.2	20.	13.4	7.1	110.	25.4	12.8	190.	37.4	18.2	260.	49.4	23.5	322.	61.4	28.6	377.
1.6	1.3	21.	13.6	7.2	112.	25.6	12.9	191.	37.6	18.3	261.	49.6	23.6	323.	61.6	28.7	378.
1.8	1.4	23.	13.8	7.3	113.	25.8	12.9	193.	37.8	18.4	262.	49.8	23.7	324.	61.8	28.8	379.
2.0	1.5	24.	14.0	7.4	115.	26.0	13.0	194.	38.0	18.5	264.	50.0	23.8	325.	62.0	28.9	380.
2.2	1.6	26.	14.2	7.5	116.	26.2	13.1	195.	38.2	18.6	265.	50.2	23.9	326.	62.2	29.0	380.
2.4	1.7	28.	14.4	7.6	117.	26.4	13.2	196.	38.4	18.7	266.	50.4	24.0	327.	62.4	29.0	381.
2.6	1.8	29.	14.6	7.7	119.	26.6	13.3	198.	38.6	18.8	267.	50.6	24.0	328.	62.6	29.1	382.
2.8	1.9	31.	14.8	7.7	120.	26.8	13.4	199.	38.8	18.9	268.	50.8	24.1	329.	62.8	29.2	383.
3.0	2.0	32.	15.0	7.8	122.	27.0	13.5	200.	39.0	19.0	269.	51.0	24.2	330.	63.0	29.3	384.
3.2	2.1	34.	15.2	7.9	123.	27.2	13.6	201.	39.2	19.0	270.	51.2	24.3	331.	63.2	29.4	385.
3.4	2.2	36.	15.4	8.0	124.	27.4	13.7	202.	39.4	19.1	271.	51.4	24.4	332.	63.4	29.5	385.
3.6	2.3	37.	15.6	8.1	126.	27.6	13.8	204.	39.6	19.2	272.	51.6	24.5	333.	63.6	29.5	386.
3.8	2.4	39.	15.8	8.2	127.	27.8	13.9	205.	39.8	19.3	273.	51.8	24.6	334.	63.8	29.6	387.
4.0	2.5	40.	16.0	8.3	129.	28.0	14.0	206.	40.0	19.4	274.	52.0	24.6	335.	64.0	29.7	388.
4.2	2.6	42.	16.2	8.4	130.	28.2	14.1	207.	40.2	19.5	275.	52.2	24.7	336.	64.2	29.8	389.
4.4	2.7	43.	16.4	8.5	131.	28.4	14.1	209.	40.4	19.6	277.	52.4	24.8	337.	64.4	29.9	390.
4.6	2.8	45.	16.6	8.6	133.	28.6	14.2	210.	40.6	19.7	278.	52.6	24.9	337.	64.6	30.0	390.
4.8	2.9	47.	16.8	8.7	134.	28.8	14.3	211.	40.8	19.8	279.	52.8	25.0	338.	64.8	30.0	391.
5.0	3.0	48.	17.0	8.8	135.	29.0	14.4	212.	41.0	19.8	280.	53.0	25.1	339.	65.0	30.1	392.
5.2	3.1	50.	17.2	8.9	137.	29.2	14.5	213.	41.2	19.9	281.	53.2	25.2	340.	65.2	30.2	393.
5.4	3.2	51.	17.4	9.0	138.	29.4	14.6	215.	41.4	20.0	282.	53.4	25.2	341.	65.4	30.3	394.
5.6	3.3	53.	17.6	9.1	139.	29.6	14.7	216.	41.6	20.1	283.	53.6	25.3	342.	65.6	30.4	395.
5.8	3.4	54.	17.8	9.2	141.	29.8	14.8	217.	41.8	20.2	284.	53.8	25.4	343.	65.8	30.4	395.
6.0	3.5	56.	18.0	9.3	142.	30.0	14.9	218.	42.0	20.3	285.	54.0	25.5	344.	66.0	30.5	396.
6.2	3.6	57.	18.2	9.4	144.	30.2	15.0	219.	42.2	20.4	286.	54.2	25.6	345.	66.2	30.6	397.
6.4	3.7	59.	18.4	9.5	145.	30.4	15.1	220.	42.4	20.5	287.	54.4	25.7	346.	66.4	30.7	398.
6.6	3.8	60.	18.6	9.6	146.	30.6	15.2	222.	42.6	20.6	288.	54.6	25.8	347.	66.6	30.8	399.
6.8	3.9	62.	18.8	9.7	148.	30.8	15.2	223.	42.8	20.6	289.	54.8	25.8	348.	66.8	30.9	400.
7.0	4.0	63.	19.0	9.8	149.	31.0	15.3	224.	43.0	20.7	290.	55.0	25.9	349.	67.0	30.9	400.
7.2	4.1	65.	19.2	9.8	150.	31.2	15.4	225.	43.2	20.8	291.	55.2	26.0	350.	67.2	31.0	401.
7.4	4.2	66.	19.4	9.9	152.	31.4	15.5	226.	43.4	20.9	292.	55.4	26.1	350.	67.4	31.1	402.
7.6	4.3	68.	19.6	10.0	153.	31.6	15.6	227.	43.6	21.0	293.	55.6	26.2	351.	67.6	31.2	403.
7.8	4.4	70.	19.8	10.1	154.	31.8	15.7	229.	43.8	21.1	294.	55.8	26.3	352.	67.8	31.3	404.
8.0	4.5	71.	20.0	10.2	156.	32.0	15.8	230.	44.0	21.2	295.	56.0	26.4	353.	68.0	31.3	404.
8.2	4.6	73.	20.2	10.3	157.	32.2	15.9	231.	44.2	21.3	296.	56.2	26.4	354.	68.2	31.4	405.
8.4	4.7	74.	20.4	10.4	158.	32.4	16.0	232.	44.4	21.3	297.	56.4	26.5	355.	68.4	31.5	406.
8.6	4.7	76.	20.6	10.5	159.	32.6	16.1	233.	44.6	21.4	298.	56.6	26.6	356.	68.6	31.6	407.
8.8	4.8	77.	20.8	10.6	161.	32.8	16.2	234.	44.8	21.5	299.	56.8	26.7	357.	68.8	31.7	408.
9.0	4.9	78.	21.0	10.7	162.	33.0	16.3	236.	45.0	21.6	300.	57.0	26.8	358.	69.0	31.8	408.
9.2	5.0	80.	21.2	10.8	163.	33.2	16.3	237.	45.2	21.7	301.	57.2	26.9	359.	69.2	31.8	409.
9.4	5.1	81.	21.4	10.9	165.	33.4	16.4	238.	45.4	21.8	302.	57.4	26.9	359.	69.4	31.9	410.
9.6	5.2	83.	21.6	11.0	166.	33.6	16.5	239.	45.6	21.9	303.	57.6	27.0	360.	69.6	32.0	411.
9.8	5.3	84.	21.8	11.1	167.	33.8	16.6	240.	45.8	22.0	304.	57.8	27.1	361.	69.8	32.1	412.
10.0	5.4	86.	22.0	11.2	169.	34.0	16.7	241.	46.0	22.1	305.	58.0	27.2	362.	70.0	32.2	412.
10.2	5.5	87.	22.2	11.3	170.	34.2	16.8	242.	46.2	22.1	306.	58.2	27.3	363.	70.2	32.2	413.
10.4	5.6	89.	22.4	11.4	171.	34.4	16.9	244.	46.4	22.2	307.	58.4	27.4	364.	70.4	32.3	414.
10.6	5.7	90.	22.6	11.4	172.	34.6	17.0	245.	46.6	22.3	308.	58.6	27.5	365.	70.6	32.4	415.
10.8	5.8	92.	22.8	11.5	174.	34.8	17.1	246.	46.8	22.4	309.	58.8	27.5	366.	70.8	32.5	415.
11.0	5.9	93.	23.0	11.6	175.	35.0	17.2	247.	47.0	22.5	310.	59.0	27.6	367.	71.0	32.6	416.

20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-136MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
71.2	32.6	417.	83.2	37.4	461.	95.2	42.0	500.	107.2	46.4	535.	119.2	50.6	567.	131.2	54.7	595.
71.4	32.7	418.	83.4	37.5	462.	95.4	42.1	501.	107.4	46.5	536.	119.4	50.7	567.	131.4	54.7	595.
71.6	32.8	419.	83.6	37.6	463.	95.6	42.1	502.	107.6	46.5	537.	119.6	50.8	568.	131.6	54.8	596.
71.8	32.9	419.	83.8	37.6	463.	95.8	42.2	502.	107.8	46.6	537.	119.8	50.8	568.	131.8	54.9	596.
72.0	33.0	420.	84.0	37.7	464.	96.0	42.3	503.	108.0	46.7	538.	120.0	50.9	569.	132.0	54.9	597.
72.2	33.1	421.	84.2	37.8	465.	96.2	42.4	503.	108.2	46.7	538.	120.2	51.0	569.	132.2	55.0	597.
72.4	33.1	422.	84.4	37.9	465.	96.4	42.4	504.	108.4	46.8	539.	120.4	51.0	570.	132.4	55.1	598.
72.6	33.2	422.	84.6	37.9	466.	96.6	42.5	505.	108.6	46.9	539.	120.6	51.1	570.	132.6	55.1	598.
72.8	33.3	423.	84.8	38.0	467.	96.8	42.6	505.	108.8	47.0	540.	120.8	51.2	571.	132.8	55.2	599.
73.0	33.4	424.	85.0	38.1	467.	97.0	42.7	506.	109.0	47.0	540.	121.0	51.2	571.	133.0	55.3	599.
73.2	33.5	425.	85.2	38.2	468.	97.2	42.7	507.	109.2	47.1	541.	121.2	51.3	572.	133.2	55.3	599.
73.4	33.5	426.	85.4	38.3	469.	97.4	42.8	507.	109.4	47.2	541.	121.4	51.4	572.	133.4	55.4	600.
73.6	33.6	426.	85.6	38.3	469.	97.6	42.9	508.	109.6	47.2	542.	121.6	51.4	573.	133.6	55.5	600.
73.8	33.7	427.	85.8	38.4	470.	97.8	43.0	508.	109.8	47.3	543.	121.8	51.5	573.	133.8	55.5	601.
74.0	33.8	428.	86.0	38.5	471.	98.0	43.0	509.	110.0	47.4	543.	122.0	51.6	574.	134.0	55.6	601.
74.2	33.9	429.	86.2	38.6	471.	98.2	43.1	510.	110.2	47.5	544.	122.2	51.6	574.	134.2	55.7	602.
74.4	33.9	429.	86.4	38.6	472.	98.4	43.2	510.	110.4	47.5	544.	122.4	51.7	575.	134.4	55.7	602.
74.6	34.0	430.	86.6	38.7	473.	98.6	43.2	511.	110.6	47.6	545.	122.6	51.8	575.	134.6	55.8	602.
74.8	34.1	431.	86.8	38.8	473.	98.8	43.3	511.	110.8	47.7	545.	122.8	51.8	576.	134.8	55.9	603.
75.0	34.2	432.	87.0	38.9	474.	99.0	43.4	512.	111.0	47.7	546.	123.0	51.9	576.	135.0	55.9	603.
75.2	34.3	432.	87.2	39.0	475.	99.2	43.5	513.	111.2	47.8	546.	123.2	52.0	577.	135.2	56.0	604.
75.4	34.3	433.	87.4	39.0	475.	99.4	43.5	513.	111.4	47.9	547.	123.4	52.1	577.	135.4	56.1	604.
75.6	34.4	434.	87.6	39.1	476.	99.6	43.6	514.	111.6	48.0	547.	123.6	52.1	577.	135.6	56.1	605.
75.8	34.5	435.	87.8	39.2	477.	99.8	43.7	514.	111.8	48.0	548.	123.8	52.2	578.	135.8	56.2	605.
76.0	34.6	435.	88.0	39.3	477.	100.0	43.8	515.	112.0	48.1	548.	124.0	52.3	578.	136.0	56.3	605.
76.2	34.7	436.	88.2	39.3	478.	100.2	43.8	515.	112.2	48.2	549.	124.2	52.3	579.	136.2	56.3	606.
76.4	34.7	437.	88.4	39.4	479.	100.4	43.9	516.	112.4	48.2	549.	124.4	52.4	579.	136.4	56.4	606.
76.6	34.8	438.	88.6	39.5	479.	100.6	44.0	517.	112.6	48.3	550.	124.6	52.5	580.	136.6	56.5	607.
76.8	34.9	438.	88.8	39.6	480.	100.8	44.1	517.	112.8	48.4	551.	124.8	52.5	580.	136.8	56.5	607.
77.0	35.0	439.	89.0	39.6	481.	101.0	44.1	518.	113.0	48.4	551.	125.0	52.6	581.	137.0	56.6	608.
77.2	35.1	440.	89.2	39.7	481.	101.2	44.2	518.	113.2	48.5	552.	125.2	52.7	581.	137.2	56.7	608.
77.4	35.1	440.	89.4	39.8	482.	101.4	44.3	519.	113.4	48.6	552.	125.4	52.7	582.	137.4	56.7	608.
77.6	35.2	441.	89.6	39.9	483.	101.6	44.4	520.	113.6	48.7	553.	125.6	52.8	582.	137.6	56.8	609.
77.8	35.3	442.	89.8	39.9	483.	101.8	44.4	520.	113.8	48.7	553.	125.8	52.9	583.	137.8	56.8	609.
78.0	35.4	443.	90.0	40.0	484.	102.0	44.5	521.	114.0	48.8	554.	126.0	52.9	583.	138.0	56.9	610.
78.2	35.4	443.	90.2	40.1	485.	102.2	44.6	521.	114.2	48.9	554.	126.2	53.0	584.	138.2	57.0	610.
78.4	35.5	444.	90.4	40.2	485.	102.4	44.6	522.	114.4	48.9	555.	126.4	53.1	584.	138.4	57.0	610.
78.6	35.6	445.	90.6	40.2	486.	102.6	44.7	522.	114.6	49.0	555.	126.6	53.1	585.	138.6	57.1	611.
78.8	35.7	446.	90.8	40.3	487.	102.8	44.8	523.	114.8	49.1	556.	126.8	53.2	585.	138.8	57.2	611.
79.0	35.8	446.	91.0	40.4	487.	103.0	44.9	524.	115.0	49.2	556.	127.0	53.3	585.	139.0	57.2	612.
79.2	35.8	447.	91.2	40.5	488.	103.2	44.9	524.	115.2	49.2	557.	127.2	53.3	586.	139.2	57.3	612.
79.4	35.9	448.	91.4	40.6	488.	103.4	45.0	525.	115.4	49.3	557.	127.4	53.4	586.	139.4	57.4	613.
79.6	36.0	448.	91.6	40.6	489.	103.6	45.1	525.	115.6	49.4	558.	127.6	53.5	587.	139.6	57.4	613.
79.8	36.1	449.	91.8	40.7	490.	103.8	45.2	526.	115.8	49.4	558.	127.8	53.5	587.	139.8	57.5	613.
80.0	36.2	450.	92.0	40.8	490.	104.0	45.2	526.	116.0	49.5	559.	128.0	53.6	588.	140.0	57.6	614.
80.2	36.2	451.	92.2	40.9	491.	104.2	45.3	527.	116.2	49.6	559.	128.2	53.7	588.	140.2	57.6	614.
80.4	36.3	451.	92.4	40.9	492.	104.4	45.4	528.	116.4	49.6	560.	128.4	53.7	589.	140.4	57.7	615.
80.6	36.4	452.	92.6	41.0	492.	104.6	45.4	528.	116.6	49.7	560.	128.6	53.8	589.	140.6	57.8	615.
80.8	36.5	453.	92.8	41.1	493.	104.8	45.5	529.	116.8	49.8	561.	128.8	53.9	590.	140.8	57.8	615.
81.0	36.5	453.	93.0	41.2	494.	105.0	45.6	529.	117.0	49.9	561.	129.0	53.9	590.	141.0	57.9	616.
81.2	36.6	454.	93.2	41.2	494.	105.2	45.7	530.	117.2	49.9	562.	129.2	54.0	590.	141.2	57.9	616.
81.4	36.7	455.	93.4	41.3	495.	105.4	45.7	530.	117.4	50.0	562.	129.4	54.1	591.	141.4	58.0	617.
81.6	36.8	456.	93.6	41.4	495.	105.6	45.8	531.	117.6	50.1	563.	129.6	54.1	591.	141.6	58.1	617.
81.8	36.9	456.	93.8	41.5	496.	105.8	45.9	532.	117.8	50.1	563.	129.8	54.2	592.	141.8	58.1	617.
82.0	36.9	457.	94.0	41.5	497.	106.0	46.0	532.	118.0	50.2	564.	130.0	54.3	592.	142.0	58.2	618.
82.2	37.0	458.	94.2	41.6	497.	106.2	46.0	533.	118.2	50.3	564.	130.2	54.3	593.	142.2	58.3	618.
82.4	37.1	458.	94.4	41.7	498.	106.4	46.1	533.	118.4	50.3	565.	130.4	54.4	593.	142.4	58.3	619.
82.6	37.2	459.	94.6	41.8	499.	106.6	46.2	534.	118.6	50.4	565.	130.6	54.5	594.	142.6	58.4	619.
82.8	37.3	460.	94.8	41.8	499.	106.8	46.2	534.	118.8	50.5	566.	130.8	54.5	594.	142.8	58.5	619.
83.0	37.3	460.	95.0	41.9	500.	107.0	46.3	535.	119.0	50.5	566.	131.0	54.6	595.	143.0	58.5	620.

20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-137MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
143.2	58.6	620.	155.2	62.3	643.	167.2	65.9	664.	179.2	69.4	682.	191.2	72.7	700.
143.4	58.6	621.	155.4	62.4	643.	167.4	66.0	664.	179.4	69.5	683.	191.4	72.8	700.
143.6	58.7	621.	155.6	62.5	644.	167.6	66.1	664.	179.6	69.5	683.	191.6	72.8	700.
143.8	58.8	621.	155.8	62.5	644.	167.8	66.1	665.	179.8	69.6	683.	191.8	72.9	700.
144.0	58.8	622.	156.0	62.6	645.	168.0	66.2	665.	180.0	69.6	684.	192.0	73.0	701.
144.2	58.9	622.	156.2	62.6	645.	168.2	66.2	665.	180.2	69.7	684.	192.2	73.0	701.
144.4	59.0	623.	156.4	62.7	645.	168.4	66.3	666.	180.4	69.7	684.	192.4	73.1	701.
144.6	59.0	623.	156.6	62.8	646.	168.6	66.4	666.	180.6	69.8	685.	192.6	73.1	701.
144.8	59.1	623.	156.8	62.8	646.	168.8	66.4	666.	180.8	69.9	685.	192.8	73.2	702.
145.0	59.2	624.	157.0	62.9	646.	169.0	66.5	667.	181.0	69.9	685.	193.0	73.2	702.
145.2	59.2	624.	157.2	62.9	647.	169.2	66.5	667.	181.2	70.0	685.	193.2	73.3	702.
145.4	59.3	625.	157.4	63.0	647.	169.4	66.6	667.	181.4	70.0	686.	193.4	73.3	702.
145.6	59.3	625.	157.6	63.1	647.	169.6	66.6	668.	181.6	70.1	686.	193.6	73.4	703.
145.8	59.4	625.	157.8	63.1	648.	169.8	66.7	668.	181.8	70.1	686.	193.8	73.4	703.
146.0	59.5	626.	158.0	63.2	648.	170.0	66.8	668.	182.0	70.2	687.	194.0	73.5	703.
146.2	59.5	626.	158.2	63.3	648.	170.2	66.8	669.	182.2	70.3	687.	194.2	73.6	704.
146.4	59.6	627.	158.4	63.3	649.	170.4	66.9	669.	182.4	70.3	687.	194.4	73.6	704.
146.6	59.7	627.	158.6	63.4	649.	170.6	66.9	669.	182.6	70.4	687.	194.6	73.7	704.
146.8	59.7	627.	158.8	63.4	650.	170.8	67.0	670.	182.8	70.4	688.	194.8	73.7	704.
147.0	59.8	628.	159.0	63.5	650.	171.0	67.1	670.	183.0	70.5	688.	195.0	73.8	705.
147.2	59.9	628.	159.2	63.6	650.	171.2	67.1	670.	183.2	70.5	688.	195.2	73.8	705.
147.4	59.9	629.	159.4	63.6	651.	171.4	67.2	671.	183.4	70.6	689.	195.4	73.9	705.
147.6	60.0	629.	159.6	63.7	651.	171.6	67.2	671.	183.6	70.6	689.	195.6	73.9	705.
147.8	60.0	629.	159.8	63.7	651.	171.8	67.3	671.	183.8	70.7	689.	195.8	74.0	706.
148.0	60.1	630.	160.0	63.8	652.	172.0	67.3	671.	184.0	70.8	689.	196.0	74.0	706.
148.2	60.2	630.	160.2	63.9	652.	172.2	67.4	672.	184.2	70.8	690.	196.2	74.1	706.
148.4	60.2	630.	160.4	63.9	652.	172.4	67.5	672.	184.4	70.9	690.	196.4	74.1	706.
148.6	60.3	631.	160.6	64.0	653.	172.6	67.5	672.	184.6	70.9	690.	196.6	74.2	707.
148.8	60.4	631.	160.8	64.0	653.	172.8	67.6	673.	184.8	71.0	691.	196.8	74.2	707.
149.0	60.4	632.	161.0	64.1	653.	173.0	67.6	673.	185.0	71.0	691.	197.0	74.3	707.
149.2	60.5	632.	161.2	64.2	654.	173.2	67.7	673.	185.2	71.1	691.	197.2	74.4	707.
149.4	60.5	632.	161.4	64.2	654.	173.4	67.7	674.	185.4	71.1	691.	197.4	74.4	708.
149.6	60.6	633.	161.6	64.3	654.	173.6	67.8	674.	185.6	71.2	692.	197.6	74.5	708.
149.8	60.7	633.	161.8	64.3	655.	173.8	67.9	674.	185.8	71.3	692.	197.8	74.5	708.
150.0	60.7	634.	162.0	64.4	655.	174.0	67.9	675.	186.0	71.3	692.	198.0	74.6	708.
150.2	60.8	634.	162.2	64.5	655.	174.2	68.0	675.	186.2	71.4	693.	198.2	74.6	709.
150.4	60.9	634.	162.4	64.5	656.	174.4	68.0	675.	186.4	71.4	693.	198.4	74.7	709.
150.6	60.9	635.	162.6	64.6	656.	174.6	68.1	676.	186.6	71.5	693.	198.6	74.7	709.
150.8	61.0	635.	162.8	64.6	656.	174.8	68.2	676.	186.8	71.5	693.	198.8	74.8	709.
151.0	61.0	635.	163.0	64.7	657.	175.0	68.2	676.	187.0	71.6	694.	199.0	74.8	710.
151.2	61.1	636.	163.2	64.8	657.	175.2	68.3	676.	187.2	71.6	694.	199.2	74.9	710.
151.4	61.2	636.	163.4	64.8	657.	175.4	68.3	677.	187.4	71.7	694.	199.4	74.9	710.
151.6	61.2	637.	163.6	64.9	658.	175.6	68.4	677.	187.6	71.8	695.	199.6	75.0	710.
151.8	61.3	637.	163.8	64.9	658.	175.8	68.4	677.	187.8	71.8	695.	199.8	75.0	711.
152.0	61.4	637.	164.0	65.0	658.	176.0	68.5	678.	188.0	71.9	695.	200.0	75.1	711.
152.2	61.4	638.	164.2	65.1	659.	176.2	68.6	678.	188.2	71.9	695.	200.2	75.2	711.
152.4	61.5	638.	164.4	65.1	659.	176.4	68.6	678.	188.4	72.0	696.	200.4	75.2	712.
152.6	61.5	638.	164.6	65.2	659.	176.6	68.7	679.	188.6	72.0	696.	200.6	75.3	712.
152.8	61.6	639.	164.8	65.2	660.	176.8	68.7	679.	188.8	72.1	696.	200.8	75.3	712.
153.0	61.7	639.	165.0	65.3	660.	177.0	68.8	679.	189.0	72.1	697.	201.0	75.4	712.
153.2	61.7	639.	165.2	65.4	660.	177.2	68.8	679.	189.2	72.2	697.	201.2	75.4	713.
153.4	61.8	640.	165.4	65.4	661.	177.4	68.9	680.	189.4	72.2	697.	201.4	75.5	713.
153.6	61.8	640.	165.6	65.5	661.	177.6	69.0	680.	189.6	72.3	697.	201.6	75.5	713.
153.8	61.9	641.	165.8	65.5	661.	177.8	69.0	680.	189.8	72.4	698.	201.8	75.6	713.
154.0	62.0	641.	166.0	65.6	662.	178.0	69.1	681.	190.0	72.4	698.	202.0	75.6	714.
154.2	62.0	641.	166.2	65.6	662.	178.2	69.1	681.	190.2	72.5	698.	202.2	75.7	714.
154.4	62.1	642.	166.4	65.7	662.	178.4	69.2	681.	190.4	72.5	698.	202.4	75.7	714.
154.6	62.2	642.	166.6	65.8	663.	178.6	69.2	682.	190.6	72.6	699.	202.6	75.8	714.
154.8	62.2	642.	166.8	65.8	663.	178.8	69.3	682.	190.8	72.6	699.	202.8	75.8	714.
155.0	62.3	643.	167.0	65.9	663.	179.0	69.4	682.	191.0	72.7	699.	203.0	75.9	715.

20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-138MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
215.2	79.0	729.	227.2	82.0	742.	239.2	84.8	754.	251.2	87.6	765.	263.2	90.2	775.
215.4	79.1	729.	227.4	82.0	742.	239.4	84.9	754.	251.4	87.6	765.	263.4	90.3	775.
215.6	79.1	730.	227.6	82.1	743.	239.6	84.9	754.	251.6	87.7	765.	263.6	90.3	775.
215.8	79.2	730.	227.8	82.1	743.	239.8	85.0	755.	251.8	87.7	765.	263.8	90.4	775.
216.0	79.2	730.	228.0	82.2	743.	240.0	85.0	755.	252.0	87.8	766.	264.0	90.4	776.
216.2	79.3	730.	228.2	82.2	743.	240.2	85.1	755.	252.2	87.8	766.	264.2	90.5	776.
216.4	79.3	730.	228.4	82.3	743.	240.4	85.1	755.	252.4	87.9	766.	264.4	90.5	776.
216.6	79.4	731.	228.6	82.3	744.	240.6	85.2	755.	252.6	87.9	766.	264.6	90.5	776.
216.8	79.4	731.	228.8	82.4	744.	240.8	85.2	755.	252.8	87.9	766.	264.8	90.6	776.
217.0	79.5	731.	229.0	82.4	744.	241.0	85.3	756.	253.0	88.0	766.	265.0	90.6	776.
217.2	79.5	731.	229.2	82.5	744.	241.2	85.3	756.	253.2	88.0	767.	265.2	90.7	777.
217.4	79.6	732.	229.4	82.5	744.	241.4	85.4	756.	253.4	88.1	767.	265.4	90.7	777.
217.6	79.6	732.	229.6	82.6	745.	241.6	85.4	756.	253.6	88.1	767.	265.6	90.8	777.
217.8	79.7	732.	229.8	82.6	745.	241.8	85.4	756.	253.8	88.2	767.	265.8	90.8	777.
218.0	79.7	732.	230.0	82.7	745.	242.0	85.5	757.	254.0	88.2	767.	266.0	90.8	777.
218.2	79.8	732.	230.2	82.7	745.	242.2	85.5	757.	254.2	88.3	767.	266.2	90.9	777.
218.4	79.8	733.	230.4	82.8	745.	242.4	85.6	757.	254.4	88.3	768.	266.4	90.9	778.
218.6	79.9	733.	230.6	82.8	746.	242.6	85.6	757.	254.6	88.3	768.	266.6	91.0	778.
218.8	79.9	733.	230.8	82.9	746.	242.8	85.7	757.	254.8	88.4	768.	266.8	91.0	778.
219.0	80.0	733.	231.0	82.9	746.	243.0	85.7	758.	255.0	88.4	768.	267.0	91.1	778.
219.2	80.0	734.	231.2	82.9	746.	243.2	85.8	758.	255.2	88.5	768.	267.2	91.1	778.
219.4	80.1	734.	231.4	83.0	746.	243.4	85.8	758.	255.4	88.5	769.	267.4	91.1	778.
219.6	80.1	734.	231.6	83.0	747.	243.6	85.9	758.	255.6	88.6	769.	267.6	91.2	778.
219.8	80.2	734.	231.8	83.1	747.	243.8	85.9	758.	255.8	88.6	769.	267.8	91.2	779.
220.0	80.2	734.	232.0	83.1	747.	244.0	86.0	758.	256.0	88.7	769.	268.0	91.3	779.
220.2	80.3	735.	232.2	83.2	747.	244.2	86.0	759.	256.2	88.7	769.	268.2	91.3	779.
220.4	80.3	735.	232.4	83.2	747.	244.4	86.0	759.	256.4	88.7	769.	268.4	91.4	780.
220.6	80.4	735.	232.6	83.3	748.	244.6	86.1	759.	256.6	88.8	770.	268.6	91.4	780.
220.8	80.4	735.	232.8	83.3	748.	244.8	86.1	759.	256.8	88.8	770.	268.8	91.4	780.
221.0	80.5	736.	233.0	83.4	748.	245.0	86.2	759.	257.0	88.9	770.	269.0	91.5	780.
221.2	80.5	736.	233.2	83.4	748.	245.2	86.2	760.	257.2	88.9	770.	269.2	91.5	780.
221.4	80.6	736.	233.4	83.5	748.	245.4	86.3	760.	257.4	89.0	770.	269.4	91.6	780.
221.6	80.6	736.	233.6	83.5	749.	245.6	86.3	760.	257.6	89.0	770.	269.6	91.6	780.
221.8	80.7	736.	233.8	83.6	749.	245.8	86.4	760.	257.8	89.1	771.	269.8	91.7	780.
222.0	80.7	737.	234.0	83.6	749.	246.0	86.4	760.	258.0	89.1	771.	270.0	91.7	780.
222.2	80.8	737.	234.2	83.7	749.	246.2	86.5	760.	258.2	89.1	771.	270.2	91.7	780.
222.4	80.8	737.	234.4	83.7	749.	246.4	86.5	761.	258.4	89.2	771.	270.4	91.8	781.
222.6	80.9	737.	234.6	83.8	750.	246.6	86.5	761.	258.6	89.2	771.	270.6	91.8	781.
222.8	80.9	737.	234.8	83.8	750.	246.8	86.6	761.	258.8	89.3	771.	270.8	91.9	781.
223.0	81.0	738.	235.0	83.9	750.	247.0	86.6	761.	259.0	89.3	772.	271.0	91.9	781.
223.2	81.0	738.	235.2	83.9	750.	247.2	86.7	761.	259.2	89.4	772.	271.2	92.0	781.
223.4	81.1	738.	235.4	83.9	750.	247.4	86.7	762.	259.4	89.4	772.	271.4	92.0	781.
223.6	81.1	738.	235.6	84.0	751.	247.6	86.8	762.	259.6	89.5	772.	271.6	92.0	782.
223.8	81.2	739.	235.8	84.0	751.	247.8	86.8	762.	259.8	89.5	772.	271.8	92.1	782.
224.0	81.2	739.	236.0	84.1	751.	248.0	86.9	762.	260.0	89.5	772.	272.0	92.1	782.
224.2	81.3	739.	236.2	84.1	751.	248.2	86.9	762.	260.2	89.6	773.	272.2	92.2	782.
224.4	81.3	739.	236.4	84.2	751.	248.4	87.0	762.	260.4	89.6	773.	272.4	92.2	782.
224.6	81.4	739.	236.6	84.2	751.	248.6	87.0	763.	260.6	89.7	773.	272.6	92.2	782.
224.8	81.4	740.	236.8	84.3	752.	248.8	87.0	763.	260.8	89.7	773.	272.8	92.3	782.
225.0	81.4	740.	237.0	84.3	752.	249.0	87.1	763.	261.0	89.8	773.	273.0	92.3	783.
225.2	81.5	740.	237.2	84.4	752.	249.2	87.1	763.	261.2	89.8	773.	273.2	92.4	783.
225.4	81.5	740.	237.4	84.4	752.	249.4	87.2	763.	261.4	89.8	774.	273.4	92.4	783.
225.6	81.6	740.	237.6	84.5	752.	249.6	87.2	763.	261.6	89.9	774.	273.6	92.5	783.
225.8	81.6	741.	237.8	84.5	753.	249.8	87.3	764.	261.8	89.9	774.	273.8	92.5	783.
226.0	81.7	741.	238.0	84.6	753.	250.0	87.3	764.	262.0	90.0	774.	274.0	92.5	783.
226.2	81.7	741.	238.2	84.6	753.	250.2	87.4	764.	262.2	90.0	774.	274.2	92.6	784.
226.4	81.8	741.	238.4	84.7	753.	250.4	87.4	764.	262.4	90.1	774.	274.4	92.6	784.
226.6	81.8	741.	238.6	84.7	753.	250.6	87.5	764.	262.6	90.1	774.	274.6	92.7	784.
226.8	81.9	742.	238.8	84.7	754.	250.8	87.5	765.	262.8	90.2	775.	274.8	92.7	784.
227.0	81.9	742.	239.0	84.8	754.	251.0	87.5	765.	263.0	90.2	775.	275.0	92.8	784.

20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-139MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
287.2	95.3	793.	299.2	97.6	801.	311.2	99.9	808.	323.2	102.2	815.	335.2	104.3	822.	347.2	106.4	828.
287.4	95.3	793.	299.4	97.7	801.	311.4	100.0	808.	323.4	102.2	815.	335.4	104.4	822.	347.4	106.4	828.
287.6	95.3	793.	299.6	97.7	801.	311.6	100.0	809.	323.6	102.2	815.	335.6	104.4	822.	347.6	106.5	828.
287.8	95.4	793.	299.8	97.8	801.	311.8	100.1	809.	323.8	102.3	816.	335.8	104.4	822.	347.8	106.5	828.
288.0	95.4	793.	300.0	97.8	801.	312.0	100.1	809.	324.0	102.3	816.	336.0	104.5	822.	348.0	106.5	828.
288.2	95.5	794.	300.2	97.8	802.	312.2	100.1	809.	324.2	102.3	816.	336.2	104.5	822.	348.2	106.6	828.
288.4	95.5	794.	300.4	97.9	802.	312.4	100.2	809.	324.4	102.4	816.	336.4	104.5	822.	348.4	106.6	828.
288.6	95.5	794.	300.6	97.9	802.	312.6	100.2	809.	324.6	102.4	816.	336.6	104.6	822.	348.6	106.6	828.
288.8	95.6	794.	300.8	98.0	802.	312.8	100.2	809.	324.8	102.5	816.	336.8	104.6	823.	348.8	106.7	829.
289.0	95.6	794.	301.0	98.0	802.	313.0	100.3	809.	325.0	102.5	816.	337.0	104.6	823.	349.0	106.7	829.
289.2	95.7	794.	301.2	98.0	802.	313.2	100.3	810.	325.2	102.5	816.	337.2	104.7	823.	349.2	106.7	829.
289.4	95.7	794.	301.4	98.1	802.	313.4	100.4	810.	325.4	102.6	816.	337.4	104.7	823.	349.4	106.8	829.
289.6	95.7	795.	301.6	98.1	802.	313.6	100.4	810.	325.6	102.6	817.	337.6	104.7	823.	349.6	106.8	829.
289.8	95.8	795.	301.8	98.1	803.	313.8	100.4	810.	325.8	102.6	817.	337.8	104.8	823.	349.8	106.8	829.
290.0	95.8	795.	302.0	98.2	803.	314.0	100.5	810.	326.0	102.7	817.	338.0	104.8	823.	350.0	106.9	829.
290.2	95.9	795.	302.2	98.2	803.	314.2	100.5	810.	326.2	102.7	817.	338.2	104.8	823.	350.2	106.9	829.
290.4	95.9	795.	302.4	98.3	803.	314.4	100.5	810.	326.4	102.7	817.	338.4	104.9	823.	350.4	106.9	829.
290.6	95.9	795.	302.6	98.3	803.	314.6	100.6	810.	326.6	102.8	817.	338.6	104.9	823.	350.6	107.0	829.
290.8	96.0	795.	302.8	98.3	803.	314.8	100.6	810.	326.8	102.8	817.	338.8	105.0	824.	350.8	107.0	829.
291.0	96.0	795.	303.0	98.4	803.	315.0	100.7	811.	327.0	102.9	817.	339.0	105.0	824.	351.0	107.1	830.
291.2	96.1	796.	303.2	98.4	803.	315.2	100.7	811.	327.2	102.9	817.	339.2	105.0	824.	351.2	107.1	830.
291.4	96.1	796.	303.4	98.5	804.	315.4	100.7	811.	327.4	102.9	818.	339.4	105.1	824.	351.4	107.1	830.
291.6	96.1	796.	303.6	98.5	804.	315.6	100.8	811.	327.6	103.0	818.	339.6	105.1	824.	351.6	107.2	830.
291.8	96.2	796.	303.8	98.5	804.	315.8	100.8	811.	327.8	103.0	818.	339.8	105.1	824.	351.8	107.2	830.
292.0	96.2	796.	304.0	98.6	804.	316.0	100.8	811.	328.0	103.0	818.	340.0	105.2	824.	352.0	107.2	830.
292.2	96.3	796.	304.2	98.6	804.	316.2	100.9	811.	328.2	103.1	818.	340.2	105.2	824.	352.2	107.3	830.
292.4	96.3	796.	304.4	98.6	804.	316.4	100.9	811.	328.4	103.1	818.	340.4	105.2	824.	352.4	107.3	830.
292.6	96.3	797.	304.6	98.7	804.	316.6	101.0	811.	328.6	103.1	818.	340.6	105.3	824.	352.6	107.3	830.
292.8	96.4	797.	304.8	98.7	804.	316.8	101.0	812.	328.8	103.2	818.	340.8	105.3	825.	352.8	107.4	830.
293.0	96.4	797.	305.0	98.8	805.	317.0	101.0	812.	329.0	103.2	818.	341.0	105.3	825.	353.0	107.4	831.
293.2	96.5	797.	305.2	98.8	805.	317.2	101.1	812.	329.2	103.3	819.	341.2	105.4	825.	353.2	107.4	831.
293.4	96.5	797.	305.4	98.8	805.	317.4	101.1	812.	329.4	103.3	819.	341.4	105.4	825.	353.4	107.5	831.
293.6	96.5	797.	305.6	98.9	805.	317.6	101.1	812.	329.6	103.3	819.	341.6	105.4	825.	353.6	107.5	831.
293.8	96.6	797.	305.8	98.9	805.	317.8	101.2	812.	329.8	103.4	819.	341.8	105.5	825.	353.8	107.5	831.
294.0	96.6	798.	306.0	99.0	805.	318.0	101.2	812.	330.0	103.4	819.	342.0	105.5	825.	354.0	107.6	831.
294.2	96.7	798.	306.2	99.0	805.	318.2	101.2	812.	330.2	103.4	819.	342.2	105.5	825.	354.2	107.6	831.
294.4	96.7	798.	306.4	99.0	805.	318.4	101.3	813.	330.4	103.5	819.	342.4	105.6	825.	354.4	107.6	831.
294.6	96.7	798.	306.6	99.1	806.	318.6	101.3	813.	330.6	103.5	819.	342.6	105.6	825.	354.6	107.7	831.
294.8	96.8	798.	306.8	99.1	806.	318.8	101.4	813.	330.8	103.5	819.	342.8	105.6	826.	354.8	107.7	831.
295.0	96.8	798.	307.0	99.1	806.	319.0	101.4	813.	331.0	103.6	819.	343.0	105.7	826.	355.0	107.7	831.
295.2	96.9	798.	307.2	99.2	806.	319.2	101.4	813.	331.2	103.6	820.	343.2	105.7	826.	355.2	107.8	832.
295.4	96.9	798.	307.4	99.2	806.	319.4	101.5	813.	331.4	103.6	820.	343.4	105.8	826.	355.4	107.8	832.
295.6	96.9	799.	307.6	99.3	806.	319.6	101.5	813.	331.6	103.7	820.	343.6	105.8	826.	355.6	107.8	832.
295.8	97.0	799.	307.8	99.3	806.	319.8	101.5	813.	331.8	103.7	820.	343.8	105.8	826.	355.8	107.9	832.
296.0	97.0	799.	308.0	99.3	806.	320.0	101.6	813.	332.0	103.8	820.	344.0	105.9	826.	356.0	107.9	832.
296.2	97.1	799.	308.2	99.4	807.	320.2	101.6	814.	332.2	103.8	820.	344.2	105.9	826.	356.2	107.9	832.
296.4	97.1	799.	308.4	99.4	807.	320.4	101.7	814.	332.4	103.8	820.	344.4	105.9	826.	356.4	108.0	832.
296.6	97.1	799.	308.6	99.4	807.	320.6	101.7	814.	332.6	103.9	820.	344.6	106.0	826.	356.6	108.0	832.
296.8	97.2	799.	308.8	99.5	807.	320.8	101.7	814.	332.8	103.9	820.	344.8	106.0	827.	356.8	108.0	832.
297.0	97.2	799.	309.0	99.5	807.	321.0	101.8	814.	333.0	103.9	821.	345.0	106.0	827.	357.0	108.1	832.
297.2	97.2	800.	309.2	99.6	807.	321.2	101.8	814.	333.2	104.0	821.	345.2	106.1	827.	357.2	108.1	832.
297.4	97.3	800.	309.4	99.6	807.	321.4	101.8	814.	333.4	104.0	821.	345.4	106.1	827.	357.4	108.1	833.
297.6	97.3	800.	309.6	99.6	807.	321.6	101.9	814.	333.6	104.0	821.	345.6	106.1	827.	357.6	108.2	833.
297.8	97.4	800.	309.8	99.7	807.	321.8	101.9	814.	333.8	104.1	821.	345.8	106.2	827.	357.8	108.2	833.
298.0	97.4	800.	310.0	99.7	808.	322.0	101.9	815.	334.0	104.1	821.	346.0	106.2	827.	358.0	108.2	833.
298.2	97.4	800.	310.2	99.8	808.	322.2	102.0	815.	334.2	104.1	821.	346.2	106.2	827.	358.2	108.3	833.
298.4	97.5	800.	310.4	99.8	808.	322.4	102.0	815.	334.4	104.2	821.	346.4	106.3	827.	358.4	108.3	833.
298.6	97.5	801.	310.6	99.8	808.	322.6	102.1	815.	334.6	104.2	821.	346.6	106.3	827.	358.6	108.3	833.
298.8	97.6	801.	310.8	99.9	808.	322.8	102.1	815.	334.8	104.2	821.	346.8	106.3	828.	358.8	108.4	833.
299.0	97.6	801.	311.0	99.9	808.	323.0	102.1	815.	335.0	104.3	822.	347.0	106.4	828.	359.0	108.4	833.

20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-140MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
359.2	108.4	833.	371.2	110.4	839.	383.2	112.3	844.	395.2	114.1	848.	407.2	115.9	853.	419.2	117.7	857.
359.4	108.5	833.	371.4	110.4	839.	383.4	112.3	844.	395.4	114.2	848.	407.4	116.0	853.	419.4	117.7	857.
359.6	108.5	834.	371.6	110.4	839.	383.6	112.3	844.	395.6	114.2	849.	407.6	116.0	853.	419.6	117.7	857.
359.8	108.5	834.	371.8	110.5	839.	383.8	112.4	844.	395.8	114.2	849.	407.8	116.0	853.	419.8	117.8	857.
360.0	108.6	834.	372.0	110.5	839.	384.0	112.4	844.	396.0	114.3	849.	408.0	116.0	853.	420.0	117.8	857.
360.2	108.6	834.	372.2	110.5	839.	384.2	112.4	844.	396.2	114.3	849.	408.2	116.1	853.	420.2	117.8	857.
360.4	108.6	834.	372.4	110.6	839.	384.4	112.5	844.	396.4	114.3	849.	408.4	116.1	853.	420.4	117.8	857.
360.6	108.7	834.	372.6	110.6	839.	384.6	112.5	844.	396.6	114.3	849.	408.6	116.1	853.	420.6	117.9	857.
360.8	108.7	834.	372.8	110.6	839.	384.8	112.5	844.	396.8	114.4	849.	408.8	116.2	853.	420.8	117.9	858.
361.0	108.7	834.	373.0	110.7	839.	385.0	112.6	844.	397.0	114.4	849.	409.0	116.2	853.	421.0	117.9	858.
361.2	108.8	834.	373.2	110.7	840.	385.2	112.6	845.	397.2	114.4	849.	409.2	116.2	854.	421.2	118.0	858.
361.4	108.8	834.	373.4	110.7	840.	385.4	112.6	845.	397.4	114.5	849.	409.4	116.2	854.	421.4	118.0	858.
361.6	108.8	834.	373.6	110.8	840.	385.6	112.7	845.	397.6	114.5	849.	409.6	116.3	854.	421.6	118.0	858.
361.8	108.9	835.	373.8	110.8	840.	385.8	112.7	845.	397.8	114.5	849.	409.8	116.3	854.	421.8	118.0	858.
362.0	108.9	835.	374.0	110.8	840.	386.0	112.7	845.	398.0	114.6	849.	410.0	116.3	854.	422.0	118.1	858.
362.2	108.9	835.	374.2	110.9	840.	386.2	112.8	845.	398.2	114.6	850.	410.2	116.4	854.	422.2	118.1	858.
362.4	109.0	835.	374.4	110.9	840.	386.4	112.8	845.	398.4	114.6	850.	410.4	116.4	854.	422.4	118.1	858.
362.6	109.0	835.	374.6	110.9	840.	386.6	112.8	845.	398.6	114.6	850.	410.6	116.4	854.	422.6	118.2	858.
362.8	109.0	835.	374.8	111.0	840.	386.8	112.8	845.	398.8	114.7	850.	410.8	116.5	854.	422.8	118.2	858.
363.0	109.1	835.	375.0	111.0	840.	387.0	112.9	845.	399.0	114.7	850.	411.0	116.5	854.	423.0	118.2	858.
363.2	109.1	835.	375.2	111.0	840.	387.2	112.9	845.	399.2	114.7	850.	411.2	116.5	854.	423.2	118.2	858.
363.4	109.1	835.	375.4	111.1	840.	387.4	112.9	845.	399.4	114.8	850.	411.4	116.5	854.	423.4	118.3	858.
363.6	109.1	835.	375.6	111.1	841.	387.6	113.0	845.	399.6	114.8	850.	411.6	116.6	854.	423.6	118.3	858.
363.8	109.2	835.	375.8	111.1	841.	387.8	113.0	846.	399.8	114.8	850.	411.8	116.6	854.	423.8	118.3	859.
364.0	109.2	836.	376.0	111.2	841.	388.0	113.0	846.	400.0	114.9	850.	412.0	116.6	855.	424.0	118.4	859.
364.2	109.2	836.	376.2	111.2	841.	388.2	113.1	846.	400.2	114.9	850.	412.2	116.7	855.	424.2	118.4	859.
364.4	109.3	836.	376.4	111.2	841.	388.4	113.1	846.	400.4	114.9	850.	412.4	116.7	855.	424.4	118.4	859.
364.6	109.3	836.	376.6	111.2	841.	388.6	113.1	846.	400.6	114.9	850.	412.6	116.7	855.	424.6	118.4	859.
364.8	109.3	836.	376.8	111.3	841.	388.8	113.2	846.	400.8	115.0	850.	412.8	116.7	855.	424.8	118.5	859.
365.0	109.4	836.	377.0	111.3	841.	389.0	113.2	846.	401.0	115.0	851.	413.0	116.8	855.	425.0	118.5	859.
365.2	109.4	836.	377.2	111.3	841.	389.2	113.2	846.	401.2	115.0	851.	413.2	116.8	855.	425.2	118.5	859.
365.4	109.4	836.	377.4	111.4	841.	389.4	113.2	846.	401.4	115.1	851.	413.4	116.8	855.	425.4	118.6	859.
365.6	109.5	836.	377.6	111.4	841.	389.6	113.3	846.	401.6	115.1	851.	413.6	116.9	855.	425.6	118.6	859.
365.8	109.5	836.	377.8	111.4	841.	389.8	113.3	846.	401.8	115.1	851.	413.8	116.9	855.	425.8	118.6	859.
366.0	109.5	836.	378.0	111.5	842.	390.0	113.3	846.	402.0	115.2	851.	414.0	116.9	855.	426.0	118.6	859.
366.2	109.6	837.	378.2	111.5	842.	390.2	113.4	846.	402.2	115.2	851.	414.2	116.9	855.	426.2	118.7	859.
366.4	109.6	837.	378.4	111.5	842.	390.4	113.4	847.	402.4	115.2	851.	414.4	117.0	855.	426.4	118.7	859.
366.6	109.6	837.	378.6	111.6	842.	390.6	113.4	847.	402.6	115.2	851.	414.6	117.0	855.	426.6	118.7	859.
366.8	109.7	837.	378.8	111.6	842.	390.8	113.5	847.	402.8	115.3	851.	414.8	117.0	856.	426.8	118.7	860.
367.0	109.7	837.	379.0	111.6	842.	391.0	113.5	847.	403.0	115.3	851.	415.0	117.1	856.	427.0	118.8	860.
367.2	109.7	837.	379.2	111.7	842.	391.2	113.5	847.	403.2	115.3	851.	415.2	117.1	856.	427.2	118.8	860.
367.4	109.8	837.	379.4	111.7	842.	391.4	113.6	847.	403.4	115.4	851.	415.4	117.1	856.	427.4	118.8	860.
367.6	109.8	837.	379.6	111.7	842.	391.6	113.6	847.	403.6	115.4	852.	415.6	117.2	856.	427.6	118.9	860.
367.8	109.8	837.	379.8	111.8	842.	391.8	113.6	847.	403.8	115.4	852.	415.8	117.2	856.	427.8	118.9	860.
368.0	109.9	837.	380.0	111.8	842.	392.0	113.6	847.	404.0	115.5	852.	416.0	117.2	856.	428.0	118.9	860.
368.2	109.9	837.	380.2	111.8	842.	392.2	113.7	847.	404.2	115.5	852.	416.2	117.2	856.	428.2	118.9	860.
368.4	109.9	838.	380.4	111.8	843.	392.4	113.7	847.	404.4	115.5	852.	416.4	117.3	856.	428.4	119.0	860.
368.6	110.0	838.	380.6	111.9	843.	392.6	113.7	847.	404.6	115.5	852.	416.6	117.3	856.	428.6	119.0	860.
368.8	110.0	838.	380.8	111.9	843.	392.8	113.8	847.	404.8	115.6	852.	416.8	117.3	856.	428.8	119.0	860.
369.0	110.0	838.	381.0	111.9	843.	393.0	113.8	848.	405.0	115.6	852.	417.0	117.4	856.	429.0	119.1	860.
369.2	110.1	838.	381.2	112.0	843.	393.2	113.8	848.	405.2	115.6	852.	417.2	117.4	856.	429.2	119.1	860.
369.4	110.1	838.	381.4	112.0	843.	393.4	113.9	848.	405.4	115.7	852.	417.4	117.4	856.	429.4	119.1	860.
369.6	110.1	838.	381.6	112.0	843.	393.6	113.9	848.	405.6	115.7	852.	417.6	117.4	856.	429.6	119.1	860.
369.8	110.2	838.	381.8	112.1	843.	393.8	113.9	848.	405.8	115.7	852.	417.8	117.5	857.	429.8	119.2	861.
370.0	110.2	838.	382.0	112.1	843.	394.0	113.9	848.	406.0	115.7	852.	418.0	117.5	857.	430.0	119.2	861.
370.2	110.2	838.	382.2	112.1	843.	394.2	114.0	848.	406.2	115.8	852.	418.2	117.5	857.	430.2	119.2	861.
370.4	110.3	838.	382.4	112.2	843.	394.4	114.0	848.	406.4	115.8	853.	418.4	117.6	857.	430.4	119.3	861.
370.6	110.3	838.	382.6	112.2	843.	394.6	114.0	848.	406.6	115.8	853.	418.6	117.6	857.	430.6	119.3	861.
370.8	110.3	839.	382.8	112.2	844.	394.8	114.1	848.	406.8	115.9	853.	418.8	117.6	857.	430.8	119.3	861.
371.0	110.4	839.	383.0	112.3	844.	395.0	114.1	848.	407.0	115.9	853.	419.0	117.6	857.	431.0	119.3	861.

20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-141MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
431.2	119.4	861.	443.2	121.0	865.	455.2	122.6	868.	467.2	124.2	872.	479.2	125.7	875.
431.4	119.4	861.	443.4	121.0	865.	455.4	122.7	868.	467.4	124.2	872.	479.4	125.7	875.
431.6	119.4	861.	443.6	121.1	865.	455.6	122.7	868.	467.6	124.2	872.	479.6	125.8	875.
431.8	119.4	861.	443.8	121.1	865.	455.8	122.7	868.	467.8	124.3	872.	479.8	125.8	875.
432.0	119.5	861.	444.0	121.1	865.	456.0	122.7	868.	468.0	124.3	872.	480.0	125.8	875.
432.2	119.5	861.	444.2	121.2	865.	456.2	122.8	869.	468.2	124.3	872.	480.2	126.0	875.
432.4	119.5	861.	444.4	121.2	865.	456.4	122.8	869.	468.4	124.3	872.	480.4	126.2	876.
432.6	119.6	861.	444.6	121.2	865.	456.6	122.8	869.	468.6	124.4	872.	480.6	126.4	876.
432.8	119.6	861.	444.8	121.2	865.	456.8	122.8	869.	468.8	124.4	872.	480.8	126.6	877.
433.0	119.6	862.	445.0	121.3	865.	457.0	122.9	869.	469.0	124.4	872.	482.0	126.8	877.
433.2	119.6	862.	445.2	121.3	865.	457.2	122.9	869.	469.2	124.5	872.	482.2	127.0	877.
433.4	119.7	862.	445.4	121.3	865.	457.4	122.9	869.	469.4	124.5	872.	482.4	127.2	878.
433.6	119.7	862.	445.6	121.3	865.	457.6	122.9	869.	469.6	124.5	872.	482.6	127.4	878.
433.8	119.7	862.	445.8	121.4	865.	457.8	123.0	869.	469.8	124.5	872.	482.8	127.6	879.
434.0	119.8	862.	446.0	121.4	866.	458.0	123.0	869.	470.0	124.6	872.	483.0	127.8	879.
434.2	119.8	862.	446.2	121.4	866.	458.2	123.0	869.	470.2	124.6	872.	483.2	128.0	879.
434.4	119.8	862.	446.4	121.5	866.	458.4	123.0	869.	470.4	124.6	873.	483.4	128.2	880.
434.6	119.8	862.	446.6	121.5	866.	458.6	123.1	869.	470.6	124.6	873.	483.6	128.4	880.
434.8	119.9	862.	446.8	121.5	866.	458.8	123.1	869.	470.8	124.7	873.	483.8	128.6	881.
435.0	119.9	862.	447.0	121.5	866.	459.0	123.1	869.	471.0	124.7	873.	484.0	128.8	881.
435.2	119.9	862.	447.2	121.6	866.	459.2	123.2	869.	471.2	124.7	873.	484.2	129.0	881.
435.4	119.9	862.	447.4	121.6	866.	459.4	123.2	869.	471.4	124.7	873.	484.4	129.2	882.
435.6	120.0	862.	447.6	121.6	866.	459.6	123.2	870.	471.6	124.8	873.	484.6	129.4	882.
435.8	120.0	862.	447.8	121.6	866.	459.8	123.2	870.	471.8	124.8	873.	484.8	129.6	883.
436.0	120.0	862.	448.0	121.7	866.	460.0	123.3	870.	472.0	124.8	873.	485.0	129.8	883.
436.2	120.1	863.	448.2	121.7	866.	460.2	123.3	870.	472.2	124.8	873.	485.2	130.0	883.
436.4	120.1	863.	448.4	121.7	866.	460.4	123.3	870.	472.4	124.9	873.	485.4	130.2	884.
436.6	120.1	863.	448.6	121.7	866.	460.6	123.3	870.	472.6	124.9	873.	485.6	130.4	884.
436.8	120.1	863.	448.8	121.8	866.	460.8	123.4	870.	472.8	124.9	873.	485.8	130.6	885.
437.0	120.2	863.	449.0	121.8	866.	461.0	123.4	870.	473.0	124.9	873.	486.0	130.8	885.
437.2	120.2	863.	449.2	121.8	867.	461.2	123.4	870.	473.2	125.0	873.	486.2	131.0	885.
437.4	120.2	863.	449.4	121.9	867.	461.4	123.4	870.	473.4	125.0	873.	486.4	131.2	886.
437.6	120.3	863.	449.6	121.9	867.	461.6	123.5	870.	473.6	125.0	873.	486.6	131.4	886.
437.8	120.3	863.	449.8	121.9	867.	461.8	123.5	870.	473.8	125.0	873.	486.8	131.6	886.
438.0	120.3	863.	450.0	121.9	867.	462.0	123.5	870.	474.0	125.1	873.	487.0	131.8	887.
438.2	120.3	863.	450.2	122.0	867.	462.2	123.5	870.	474.2	125.1	874.	487.2	132.0	887.
438.4	120.4	863.	450.4	122.0	867.	462.4	123.6	870.	474.4	125.1	874.	487.4	132.2	888.
438.6	120.4	863.	450.6	122.0	867.	462.6	123.6	870.	474.6	125.1	874.	487.6	132.4	888.
438.8	120.4	863.	450.8	122.0	867.	462.8	123.6	870.	474.8	125.2	874.	487.8	132.6	888.
439.0	120.4	863.	451.0	122.1	867.	463.0	123.7	870.	475.0	125.2	874.	488.0	132.8	889.
439.2	120.5	863.	451.2	122.1	867.	463.2	123.7	871.	475.2	125.2	874.	488.2	133.0	889.
439.4	120.5	864.	451.4	122.1	867.	463.4	123.7	871.	475.4	125.2	874.	488.4	133.2	889.
439.6	120.5	864.	451.6	122.1	867.	463.6	123.7	871.	475.6	125.3	874.	488.6	133.4	890.
439.8	120.6	864.	451.8	122.2	867.	463.8	123.8	871.	475.8	125.3	874.	488.8	133.6	890.
440.0	120.6	864.	452.0	122.2	867.	464.0	123.8	871.	476.0	125.3	874.	489.0	133.8	890.
440.2	120.6	864.	452.2	122.2	867.	464.2	123.8	871.	476.2	125.3	874.	489.2	134.0	891.
440.4	120.6	864.	452.4	122.3	867.	464.4	123.8	871.	476.4	125.4	874.	489.4	134.2	891.
440.6	120.7	864.	452.6	122.3	868.	464.6	123.9	871.	476.6	125.4	874.	489.6	134.4	891.
440.8	120.7	864.	452.8	122.3	868.	464.8	123.9	871.	476.8	125.4	874.	489.8	134.6	891.
441.0	120.7	864.	453.0	122.3	868.	465.0	123.9	871.	477.0	125.4	874.	490.0	134.8	892.
441.2	120.7	864.	453.2	122.4	868.	465.2	123.9	871.	477.2	125.5	874.	490.2	135.0	893.
441.4	120.8	864.	453.4	122.4	868.	465.4	124.0	871.	477.4	125.5	874.	490.4	135.2	893.
441.6	120.8	864.	453.6	122.4	868.	465.6	124.0	871.	477.6	125.5	874.	490.6	135.4	893.
441.8	120.8	864.	453.8	122.4	868.	465.8	124.0	871.	477.8	125.5	874.	490.8	135.6	894.
442.0	120.9	864.	454.0	122.5	868.	466.0	124.0	871.	478.0	125.6	875.	491.0	135.8	894.
442.2	120.9	864.	454.2	122.5	868.	466.2	124.1	871.	478.2	125.6	875.	491.2	136.0	894.
442.4	120.9	864.	454.4	122.5	868.	466.4	124.1	871.	478.4	125.6	875.	491.4	136.2	895.
442.6	120.9	865.	454.6	122.5	868.	466.6	124.1	871.	478.6	125.6	875.	491.6	136.4	895.
442.8	121.0	865.	454.8	122.6	868.	466.8	124.1	872.	478.8	125.7	875.	491.8	136.6	895.
443.0	121.0	865.	455.0	122.6	868.	467.0	124.2	872.	479.0	125.7	875.	492.0	136.8	896.

**20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-142MF

**20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-143MF

**20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-144MF

**20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-145MF

20 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-146MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	
***** 437.0	999.	***** 444.2	999.	***** 451.4	999.	***** 458.6	999.	***** 465.8	1000.	***** 473.0	1000.	***** 473.0	1000.	***** 473.2	1000.
***** 437.2	999.	***** 444.4	999.	***** 451.6	999.	***** 458.8	999.	***** 466.0	1000.	***** 473.2	1000.	***** 473.2	1000.	***** 473.4	1000.
***** 437.4	999.	***** 444.6	999.	***** 451.8	999.	***** 459.0	999.	***** 466.2	1000.	***** 473.4	1000.	***** 473.4	1000.	***** 473.6	1000.
***** 437.6	999.	***** 444.8	999.	***** 452.0	999.	***** 459.2	999.	***** 466.4	1000.	***** 473.6	1000.	***** 473.6	1000.	***** 473.8	1000.
***** 437.8	999.	***** 445.0	999.	***** 452.2	999.	***** 459.4	999.	***** 466.6	1000.	***** 473.8	1000.				
***** 438.0	999.	***** 445.2	999.	***** 452.4	999.	***** 459.6	999.	***** 466.8	1000.	***** 474.0	1000.	***** 474.0	1000.	***** 474.2	1000.
***** 438.2	999.	***** 445.4	999.	***** 452.6	999.	***** 459.8	999.	***** 467.0	1000.	***** 474.2	1000.	***** 474.2	1000.	***** 474.4	1000.
***** 438.4	999.	***** 445.6	999.	***** 452.8	999.	***** 460.0	1000.	***** 467.2	1000.	***** 474.4	1000.	***** 474.6	1000.	***** 474.6	1000.
***** 438.6	999.	***** 445.8	999.	***** 453.0	999.	***** 460.2	1000.	***** 467.4	1000.	***** 474.8	1000.	***** 474.8	1000.	***** 474.8	1000.
***** 438.8	999.	***** 446.0	999.	***** 453.2	999.	***** 460.4	1000.	***** 467.6	1000.	***** 475.0	1000.	***** 475.0	1000.	***** 475.2	1000.
***** 439.0	999.	***** 446.2	999.	***** 453.4	999.	***** 460.6	1000.	***** 467.8	1000.	***** 475.2	1000.	***** 475.2	1000.	***** 475.4	1000.
***** 439.2	999.	***** 446.4	999.	***** 453.6	999.	***** 460.8	1000.	***** 468.0	1000.	***** 475.4	1000.	***** 475.6	1000.	***** 475.6	1000.
***** 439.4	999.	***** 446.6	999.	***** 453.8	999.	***** 461.0	1000.	***** 468.2	1000.	***** 475.6	1000.	***** 475.6	1000.	***** 475.8	1000.
***** 439.6	999.	***** 446.8	999.	***** 454.0	999.	***** 461.2	1000.	***** 468.4	1000.	***** 476.0	1000.	***** 476.0	1000.	***** 476.2	1000.
***** 439.8	999.	***** 447.0	999.	***** 454.2	999.	***** 461.4	1000.	***** 468.6	1000.	***** 476.2	1000.	***** 476.2	1000.	***** 476.4	1000.
***** 440.0	999.	***** 447.2	999.	***** 454.4	999.	***** 461.6	1000.	***** 468.8	1000.	***** 476.4	1000.	***** 476.4	1000.	***** 476.6	1000.
***** 440.2	999.	***** 447.4	999.	***** 454.6	999.	***** 461.8	1000.	***** 469.0	1000.	***** 476.6	1000.	***** 476.6	1000.	***** 476.8	1000.
***** 440.4	999.	***** 447.6	999.	***** 454.8	999.	***** 462.0	1000.	***** 469.2	1000.	***** 476.8	1000.	***** 476.8	1000.	***** 477.0	1000.
***** 440.6	999.	***** 447.8	999.	***** 455.0	999.	***** 462.2	1000.	***** 469.4	1000.	***** 477.2	1000.	***** 477.2	1000.	***** 477.4	1000.
***** 440.8	999.	***** 448.0	999.	***** 455.2	999.	***** 462.4	1000.	***** 469.6	1000.	***** 477.4	1000.	***** 477.6	1000.	***** 477.6	1000.
***** 441.0	999.	***** 448.2	999.	***** 455.4	999.	***** 462.6	1000.	***** 469.8	1000.	***** 477.6	1000.	***** 477.6	1000.	***** 477.8	1000.
***** 441.2	999.	***** 448.4	999.	***** 455.6	999.	***** 462.8	1000.	***** 470.0	1000.	***** 477.8	1000.	***** 477.8	1000.	***** 478.0	1000.
***** 441.4	999.	***** 448.6	999.	***** 455.8	999.	***** 463.0	1000.	***** 470.2	1000.	***** 478.2	1000.	***** 478.2	1000.	***** 478.4	1000.
***** 441.6	999.	***** 448.8	999.	***** 456.0	999.	***** 463.2	1000.	***** 470.4	1000.	***** 478.4	1000.	***** 478.6	1000.	***** 478.6	1000.
***** 441.8	999.	***** 449.0	999.	***** 456.2	999.	***** 463.4	1000.	***** 470.6	1000.	***** 478.6	1000.	***** 478.8	1000.	***** 478.8	1000.
***** 442.0	999.	***** 449.2	999.	***** 456.4	999.	***** 463.6	1000.	***** 470.8	1000.	***** 478.0	1000.	***** 478.0	1000.	***** 478.2	1000.
***** 442.2	999.	***** 449.4	999.	***** 456.6	999.	***** 463.8	1000.	***** 471.0	1000.	***** 478.2	1000.	***** 478.2	1000.	***** 478.4	1000.
***** 442.4	999.	***** 449.6	999.	***** 456.8	999.	***** 464.0	1000.	***** 471.2	1000.	***** 478.4	1000.	***** 478.4	1000.	***** 478.6	1000.
***** 442.6	999.	***** 449.8	999.	***** 457.0	999.	***** 464.2	1000.	***** 471.4	1000.	***** 478.6	1000.	***** 478.6	1000.	***** 478.8	1000.
***** 442.8	999.	***** 450.0	999.	***** 457.2	999.	***** 464.4	1000.	***** 471.6	1000.	***** 478.8	1000.				
***** 443.0	999.	***** 450.2	999.	***** 457.4	999.	***** 464.6	1000.	***** 471.8	1000.	***** 479.0	1000.	***** 479.0	1000.	***** 479.2	1000.
***** 443.2	999.	***** 450.4	999.	***** 457.6	999.	***** 464.8	1000.	***** 472.0	1000.	***** 479.2	1000.	***** 479.2	1000.	***** 479.4	1000.
***** 443.4	999.	***** 450.6	999.	***** 457.8	999.	***** 465.0	1000.	***** 472.2	1000.	***** 479.4	1000.	***** 479.4	1000.	***** 479.6	1000.
***** 443.6	999.	***** 450.8	999.	***** 458.0	999.	***** 465.2	1000.	***** 472.4	1000.	***** 479.6	1000.	***** 479.6	1000.	***** 479.8	1000.
***** 443.8	999.	***** 451.0	999.	***** 458.2	999.	***** 465.4	1000.	***** 472.6	1000.	***** 479.8	1000.				
***** 444.0	999.	***** 451.2	999.	***** 458.4	999.	***** 465.6	1000.	***** 472.8	1000.	***** 480.0	1000.				

25 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-147MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	2.	11.2	6.0	116.	23.2	11.6	213.	35.2	17.0	296.	47.2	22.2	367.	59.2	27.1	428.
*****	0.2	4.	11.4	6.1	118.	23.4	11.7	215.	35.4	17.1	298.	47.4	22.3	368.	59.4	27.2	429.
*****	0.3	6.	11.6	6.2	120.	23.6	11.8	216.	35.6	17.2	299.	47.6	22.4	370.	59.6	27.3	430.
*****	0.4	8.	11.8	6.3	121.	23.8	11.9	218.	35.8	17.3	300.	47.8	22.5	371.	59.8	27.4	431.
*****	0.5	10.	12.0	6.4	123.	24.0	12.0	219.	36.0	17.4	301.	48.0	22.5	372.	60.0	27.4	432.
*****	0.6	12.	12.2	6.5	125.	24.2	12.1	221.	36.2	17.5	303.	48.2	22.6	373.	60.2	27.5	433.
*****	0.7	14.	12.4	6.6	127.	24.4	12.2	222.	36.4	17.6	304.	48.4	22.7	374.	60.4	27.6	434.
*****	0.8	16.	12.6	6.7	128.	24.6	12.3	224.	36.6	17.7	305.	48.6	22.8	375.	60.6	27.7	435.
*****	0.9	18.	12.8	6.8	130.	24.8	12.4	225.	36.8	17.7	306.	48.8	22.9	376.	60.8	27.8	436.
1.0	1.0	20.	13.0	6.9	132.	25.0	12.5	227.	37.0	17.8	308.	49.0	23.0	377.	61.0	27.8	437.
1.2	1.1	22.	13.2	7.0	134.	25.2	12.6	228.	37.2	17.9	309.	49.2	23.0	378.	61.2	27.9	438.
1.4	1.2	24.	13.4	7.0	135.	25.4	12.6	230.	37.4	18.0	310.	49.4	23.1	379.	61.4	28.0	439.
1.6	1.3	26.	13.6	7.1	137.	25.6	12.7	231.	37.6	18.1	311.	49.6	23.2	380.	61.6	28.1	440.
1.8	1.4	28.	13.8	7.2	139.	25.8	12.8	232.	37.8	18.2	313.	49.8	23.3	381.	61.8	28.2	440.
2.0	1.5	30.	14.0	7.3	140.	26.0	12.9	234.	38.0	18.3	314.	50.0	23.4	382.	62.0	28.2	441.
2.2	1.6	32.	14.2	7.4	142.	26.2	13.0	235.	38.2	18.4	315.	50.2	23.5	383.	62.2	28.3	442.
2.4	1.7	34.	14.4	7.5	144.	26.4	13.1	237.	38.4	18.4	316.	50.4	23.5	385.	62.4	28.4	443.
2.6	1.8	36.	14.6	7.6	145.	26.6	13.2	238.	38.6	18.5	318.	50.6	23.6	386.	62.6	28.5	444.
2.8	1.9	38.	14.8	7.7	147.	26.8	13.3	240.	38.8	18.6	319.	50.8	23.7	387.	62.8	28.6	445.
3.0	2.0	40.	15.0	7.8	149.	27.0	13.4	241.	39.0	18.7	320.	51.0	23.8	388.	63.0	28.6	446.
3.2	2.1	42.	15.2	7.9	150.	27.2	13.5	242.	39.2	18.8	321.	51.2	23.9	389.	63.2	28.7	447.
3.4	2.2	44.	15.4	8.0	152.	27.4	13.6	244.	39.4	18.9	322.	51.4	24.0	390.	63.4	28.8	448.
3.6	2.3	46.	15.6	8.1	154.	27.6	13.6	245.	39.6	19.0	324.	51.6	24.0	391.	63.6	28.9	449.
3.8	2.4	48.	15.8	8.2	155.	27.8	13.7	247.	39.8	19.0	325.	51.8	24.1	392.	63.8	29.0	450.
4.0	2.5	50.	16.0	8.3	157.	28.0	13.8	248.	40.0	19.1	326.	52.0	24.2	393.	64.0	29.0	450.
4.2	2.6	52.	16.2	8.4	159.	28.2	13.9	249.	40.2	19.2	327.	52.2	24.3	394.	64.2	29.1	451.
4.4	2.7	54.	16.4	8.5	160.	28.4	14.0	251.	40.4	19.3	328.	52.4	24.4	395.	64.4	29.2	452.
4.6	2.8	56.	16.6	8.6	162.	28.6	14.1	252.	40.6	19.4	330.	52.6	24.4	396.	64.6	29.3	453.
4.8	2.9	58.	16.8	8.7	164.	28.8	14.2	254.	40.8	19.5	331.	52.8	24.5	397.	64.8	29.3	454.
5.0	3.0	60.	17.0	8.8	165.	29.0	14.3	255.	41.0	19.6	332.	53.0	24.6	398.	65.0	29.4	455.
5.2	3.1	61.	17.2	8.8	167.	29.2	14.4	256.	41.2	19.7	333.	53.2	24.7	399.	65.2	29.5	456.
5.4	3.2	63.	17.4	8.9	168.	29.4	14.5	258.	41.4	19.7	334.	53.4	24.8	400.	65.4	29.6	457.
5.6	3.3	65.	17.6	9.0	170.	29.6	14.6	259.	41.6	19.8	336.	53.6	24.9	401.	65.6	29.7	457.
5.8	3.4	67.	17.8	9.1	172.	29.8	14.6	261.	41.8	19.9	337.	53.8	24.9	402.	65.8	29.7	458.
6.0	3.5	69.	18.0	9.2	173.	30.0	14.7	262.	42.0	20.0	338.	54.0	25.0	403.	66.0	29.8	459.
6.2	3.6	71.	18.2	9.3	175.	30.2	14.8	263.	42.2	20.1	339.	54.2	25.1	404.	66.2	29.9	460.
6.4	3.7	73.	18.4	9.4	176.	30.4	14.9	265.	42.4	20.2	340.	54.4	25.2	405.	66.4	30.0	461.
6.6	3.8	75.	18.6	9.5	178.	30.6	15.0	266.	42.6	20.3	341.	54.6	25.3	406.	66.6	30.0	462.
6.8	3.9	77.	18.8	9.6	180.	30.8	15.1	267.	42.8	20.3	343.	54.8	25.3	407.	66.8	30.1	463.
7.0	4.0	78.	19.0	9.7	181.	31.0	15.2	269.	43.0	20.4	344.	55.0	25.4	408.	67.0	30.2	464.
7.2	4.1	80.	19.2	9.8	183.	31.2	15.3	270.	43.2	20.5	345.	55.2	25.5	409.	67.2	30.3	464.
7.4	4.2	82.	19.4	9.9	184.	31.4	15.4	271.	43.4	20.6	346.	55.4	25.6	410.	67.4	30.4	465.
7.6	4.3	84.	19.6	10.0	186.	31.6	15.4	273.	43.6	20.7	347.	55.6	25.7	411.	67.6	30.4	466.
7.8	4.3	86.	19.8	10.1	187.	31.8	15.5	274.	43.8	20.8	348.	55.8	25.8	412.	67.8	30.5	467.
8.0	4.4	88.	20.0	10.2	189.	32.0	15.6	275.	44.0	20.8	349.	56.0	25.8	413.	68.0	30.6	468.
8.2	4.5	89.	20.2	10.3	191.	32.2	15.7	277.	44.2	20.9	351.	56.2	25.9	414.	68.2	30.7	469.
8.4	4.6	91.	20.4	10.3	192.	32.4	15.8	278.	44.4	21.0	352.	56.4	26.0	415.	68.4	30.7	470.
8.6	4.7	93.	20.6	10.4	194.	32.6	15.9	279.	44.6	21.1	353.	56.6	26.1	416.	68.6	30.8	470.
8.8	4.8	95.	20.8	10.5	195.	32.8	16.0	281.	44.8	21.2	354.	56.8	26.2	417.	68.8	30.9	471.
9.0	4.9	97.	21.0	10.6	197.	33.0	16.1	282.	45.0	21.3	355.	57.0	26.2	418.	69.0	31.0	472.
9.2	5.0	98.	21.2	10.7	198.	33.2	16.2	283.	45.2	21.4	356.	57.2	26.3	419.	69.2	31.1	473.
9.4	5.1	100.	21.4	10.8	200.	33.4	16.2	285.	45.4	21.4	357.	57.4	26.4	420.	69.4	31.1	474.
9.6	5.2	102.	21.6	10.9	201.	33.6	16.3	286.	45.6	21.5	358.	57.6	26.5	421.	69.6	31.2	475.
9.8	5.3	104.	21.8	11.0	203.	33.8	16.4	287.	45.8	21.6	360.	57.8	26.6	422.	69.8	31.3	475.
10.0	5.4	106.	22.0	11.1	204.	34.0	16.5	289.	46.0	21.7	361.	58.0	26.6	423.	70.0	31.4	476.
10.2	5.5	107.	22.2	11.2	206.	34.2	16.6	290.	46.2	21.8	362.	58.2	26.7	424.	70.2	31.4	477.
10.4	5.6	109.	22.4	11.3	207.	34.4	16.7	291.	46.4	21.9	363.	58.4	26.8	425.	70.4	31.5	478.
10.6	5.7	111.	22.6	11.4	209.	34.6	16.8	292.	46.6	21.9	364.	58.6	26.9	426.	70.6	31.6	479.
10.8	5.8	113.	22.8	11.5	210.	34.8	16.9	294.	46.8	22.0	365.	58.8	27.0	427.	70.8	31.7	480.
11.0	5.9	114.	23.0	11.5	212.	35.0	17.0	295.	47.0	22.1	366.	59.0	27.0	427.	71.0	31.7	480.

25 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-148MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
71.2	31.8	481.	83.2	36.3	527.	95.2	40.6	567.	107.2	44.6	601.	119.2	48.5	632.
71.4	31.9	482.	83.4	36.4	528.	95.4	40.6	567.	107.4	44.7	602.	119.4	48.5	632.
71.6	32.0	483.	83.6	36.4	528.	95.6	40.7	568.	107.6	44.7	602.	119.6	48.6	633.
71.8	32.0	484.	83.8	36.5	529.	95.8	40.8	568.	107.8	44.8	603.	119.8	48.6	633.
72.0	32.1	484.	84.0	36.6	530.	96.0	40.8	569.	108.0	44.9	603.	120.0	48.7	634.
72.2	32.2	485.	84.2	36.7	530.	96.2	40.9	570.	108.2	44.9	604.	*****	48.8	634.
72.4	32.3	486.	84.4	36.7	531.	96.4	41.0	570.	108.4	45.0	605.	*****	49.0	636.
72.6	32.4	487.	84.6	36.8	532.	96.6	41.0	571.	108.6	45.1	605.	*****	49.2	637.
72.8	32.4	488.	84.8	36.9	532.	96.8	41.1	572.	108.8	45.1	606.	*****	49.4	639.
73.0	32.5	488.	85.0	36.9	533.	97.0	41.2	572.	109.0	45.2	606.	*****	49.6	640.
73.2	32.6	489.	85.2	37.0	534.	97.2	41.2	573.	109.2	45.3	607.	*****	49.8	642.
73.4	32.7	490.	85.4	37.1	535.	97.4	41.3	573.	109.4	45.3	607.	*****	50.0	643.
73.6	32.7	491.	85.6	37.2	535.	97.6	41.4	574.	109.6	45.4	608.	*****	50.2	645.
73.8	32.8	492.	85.8	37.2	536.	97.8	41.4	575.	109.8	45.5	608.	*****	50.4	646.
74.0	32.9	492.	86.0	37.3	537.	98.0	41.5	575.	110.0	45.5	609.	*****	50.6	648.
74.2	33.0	493.	86.2	37.4	537.	98.2	41.6	576.	110.2	45.6	609.	*****	50.8	649.
74.4	33.0	494.	86.4	37.4	538.	98.4	41.7	576.	110.4	45.6	610.	*****	51.0	651.
74.6	33.1	495.	86.6	37.5	539.	98.6	41.7	577.	110.6	45.7	610.	*****	51.2	652.
74.8	33.2	496.	86.8	37.6	539.	98.8	41.8	578.	110.8	45.8	611.	*****	51.4	653.
75.0	33.3	496.	87.0	37.7	540.	99.0	41.9	578.	111.0	45.8	611.	*****	51.6	655.
75.2	33.3	497.	87.2	37.7	541.	99.2	41.9	579.	111.2	45.9	612.	*****	51.8	656.
75.4	33.4	498.	87.4	37.8	541.	99.4	42.0	579.	111.4	46.0	612.	*****	52.0	658.
75.6	33.5	499.	87.6	37.9	542.	99.6	42.1	580.	111.6	46.0	613.	*****	52.2	659.
75.8	33.6	499.	87.8	37.9	543.	99.8	42.1	580.	111.8	46.1	613.	*****	52.4	661.
76.0	33.6	500.	88.0	38.0	543.	100.0	42.2	581.	112.0	46.2	614.	*****	52.6	662.
76.2	33.7	501.	88.2	38.1	544.	100.2	42.3	582.	112.2	46.2	615.	*****	52.8	663.
76.4	33.8	502.	88.4	38.2	545.	100.4	42.3	582.	112.4	46.3	615.	*****	53.0	665.
76.6	33.9	503.	88.6	38.2	545.	100.6	42.4	583.	112.6	46.4	616.	*****	53.2	666.
76.8	33.9	503.	88.8	38.3	546.	100.8	42.5	583.	112.8	46.4	616.	*****	53.4	667.
77.0	34.0	504.	89.0	38.4	547.	101.0	42.5	584.	113.0	46.5	617.	*****	53.6	669.
77.2	34.1	505.	89.2	38.4	547.	101.2	42.6	585.	113.2	46.6	617.	*****	53.8	670.
77.4	34.2	506.	89.4	38.5	548.	101.4	42.7	585.	113.4	46.6	618.	*****	54.0	672.
77.6	34.2	506.	89.6	38.6	549.	101.6	42.7	586.	113.6	46.7	618.	*****	54.2	673.
77.8	34.3	507.	89.8	38.7	549.	101.8	42.8	586.	113.8	46.7	619.	*****	54.4	674.
78.0	34.4	508.	90.0	38.7	550.	102.0	42.9	587.	114.0	46.8	619.	*****	54.6	676.
78.2	34.5	509.	90.2	38.8	551.	102.2	42.9	587.	114.2	46.9	620.	*****	54.8	677.
78.4	34.5	509.	90.4	38.9	551.	102.4	43.0	588.	114.4	46.9	620.	*****	55.0	678.
78.6	34.6	510.	90.6	38.9	552.	102.6	43.1	589.	114.6	47.0	621.	*****	55.2	680.
78.8	34.7	511.	90.8	39.0	553.	102.8	43.1	589.	114.8	47.1	621.	*****	55.4	681.
79.0	34.8	512.	91.0	39.1	553.	103.0	43.2	590.	115.0	47.1	622.	*****	55.6	682.
79.2	34.8	512.	91.2	39.2	554.	103.2	43.3	590.	115.2	47.2	622.	*****	55.8	684.
79.4	34.9	513.	91.4	39.2	555.	103.4	43.3	591.	115.4	47.3	623.	*****	56.0	685.
79.6	35.0	514.	91.6	39.3	555.	103.6	43.4	591.	115.6	47.3	623.	*****	56.2	686.
79.8	35.0	515.	91.8	39.4	556.	103.8	43.5	592.	115.8	47.4	624.	*****	56.4	687.
80.0	35.1	515.	92.0	39.4	557.	104.0	43.5	593.	116.0	47.4	624.	*****	56.6	689.
80.2	35.2	516.	92.2	39.5	557.	104.2	43.6	593.	116.2	47.5	625.	*****	56.8	690.
80.4	35.3	517.	92.4	39.6	558.	104.4	43.7	594.	116.4	47.6	625.	*****	57.0	691.
80.6	35.3	517.	92.6	39.6	558.	104.6	43.7	594.	116.6	47.6	626.	*****	57.2	693.
80.8	35.4	518.	92.8	39.7	559.	104.8	43.8	595.	116.8	47.7	626.	*****	57.4	694.
81.0	35.5	519.	93.0	39.8	560.	105.0	43.9	595.	117.0	47.8	627.	*****	57.6	695.
81.2	35.6	520.	93.2	39.9	560.	105.2	43.9	596.	117.2	47.8	627.	*****	57.8	696.
81.4	35.6	520.	93.4	39.9	561.	105.4	44.0	596.	117.4	47.9	627.	*****	58.0	698.
81.6	35.7	521.	93.6	40.0	562.	105.6	44.1	597.	117.6	48.0	628.	*****	58.2	699.
81.8	35.8	522.	93.8	40.1	562.	105.8	44.1	598.	117.8	48.0	628.	*****	58.4	700.
82.0	35.9	523.	94.0	40.1	563.	106.0	44.2	598.	118.0	48.1	629.	*****	58.6	701.
82.2	35.9	523.	94.2	40.2	563.	106.2	44.3	599.	118.2	48.1	629.	*****	58.8	703.
82.4	36.0	524.	94.4	40.3	564.	106.4	44.3	599.	118.4	48.2	630.	*****	59.0	704.
82.6	36.1	525.	94.6	40.3	565.	106.6	44.4	600.	118.6	48.3	630.	*****	59.2	705.
82.8	36.1	525.	94.8	40.4	565.	106.8	44.5	600.	118.8	48.3	631.	*****	59.4	706.
83.0	36.2	526.	95.0	40.5	566.	107.0	44.5	601.	119.0	48.4	631.	*****	59.6	707.

**25 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-149MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	71.8	772.	*****	80.0	808.	*****	88.2	838.	*****	96.4	863.	*****	104.6	884.	*****	112.8	902.
*****	72.0	773.	*****	80.2	809.	*****	88.4	838.	*****	96.6	864.	*****	104.8	885.	*****	113.0	903.
*****	72.2	774.	*****	80.4	809.	*****	88.6	839.	*****	96.8	864.	*****	105.0	885.	*****	113.2	903.
*****	72.4	775.	*****	80.6	810.	*****	88.8	840.	*****	97.0	865.	*****	105.2	886.	*****	113.4	904.
*****	72.6	776.	*****	80.8	811.	*****	89.0	840.	*****	97.2	865.	*****	105.4	886.	*****	113.6	904.
*****	72.8	777.	*****	81.0	812.	*****	89.2	841.	*****	97.4	866.	*****	105.6	887.	*****	113.8	904.
*****	73.0	778.	*****	81.2	813.	*****	89.4	842.	*****	97.6	866.	*****	105.8	887.	*****	114.0	905.
*****	73.2	779.	*****	81.4	813.	*****	89.6	842.	*****	97.8	867.	*****	106.0	888.	*****	114.2	905.
*****	73.4	780.	*****	81.6	814.	*****	89.8	843.	*****	98.0	867.	*****	106.2	888.	*****	114.4	905.
*****	73.6	781.	*****	81.8	815.	*****	90.0	844.	*****	98.2	868.	*****	106.4	889.	*****	114.6	906.
*****	73.8	782.	*****	82.0	816.	*****	90.2	844.	*****	98.4	869.	*****	106.6	889.	*****	114.8	906.
*****	74.0	783.	*****	82.2	816.	*****	90.4	845.	*****	98.6	869.	*****	106.8	889.	*****	115.0	907.
*****	74.2	783.	*****	82.4	817.	*****	90.6	846.	*****	98.8	870.	*****	107.0	890.	*****	115.2	907.
*****	74.4	784.	*****	82.6	818.	*****	90.8	846.	*****	99.0	870.	*****	107.2	890.	*****	115.4	907.
*****	74.6	785.	*****	82.8	819.	*****	91.0	847.	*****	99.2	871.	*****	107.4	891.	*****	115.6	908.
*****	74.8	786.	*****	83.0	819.	*****	91.2	847.	*****	99.4	871.	*****	107.6	891.	*****	115.8	908.
*****	75.0	787.	*****	83.2	820.	*****	91.4	848.	*****	99.6	872.	*****	107.8	892.	*****	116.0	909.
*****	75.2	788.	*****	83.4	821.	*****	91.6	849.	*****	99.8	872.	*****	108.0	892.	*****	116.2	909.
*****	75.4	789.	*****	83.6	822.	*****	91.8	849.	*****	100.0	873.	*****	108.2	893.	*****	116.4	909.
*****	75.6	790.	*****	83.8	822.	*****	92.0	850.	*****	100.2	873.	*****	108.4	893.	*****	116.6	910.
*****	75.8	790.	*****	84.0	823.	*****	92.2	851.	*****	100.4	874.	*****	108.6	893.	*****	116.8	910.
*****	76.0	791.	*****	84.2	824.	*****	92.4	851.	*****	100.6	874.	*****	108.8	894.	*****	117.0	910.
*****	76.2	792.	*****	84.4	825.	*****	92.6	852.	*****	100.8	875.	*****	109.0	894.	*****	117.2	911.
*****	76.4	793.	*****	84.6	825.	*****	92.8	852.	*****	101.0	875.	*****	109.2	895.	*****	117.4	911.
*****	76.6	794.	*****	84.8	826.	*****	93.0	853.	*****	101.2	876.	*****	109.4	895.	*****	117.6	912.
*****	76.8	795.	*****	85.0	827.	*****	93.2	854.	*****	101.4	876.	*****	109.6	896.	*****	117.8	912.
*****	77.0	796.	*****	85.2	827.	*****	93.4	854.	*****	101.6	877.	*****	109.8	896.	*****	118.0	912.
*****	77.2	796.	*****	85.4	828.	*****	93.6	855.	*****	101.8	877.	*****	110.0	896.	*****	118.2	913.
*****	77.4	797.	*****	85.6	829.	*****	93.8	855.	*****	102.0	878.	*****	110.2	897.	*****	118.4	913.
*****	77.6	798.	*****	85.8	830.	*****	94.0	856.	*****	102.2	878.	*****	110.4	897.	*****	118.6	913.
*****	77.8	799.	*****	86.0	830.	*****	94.2	857.	*****	102.4	879.	*****	110.6	898.	*****	118.8	914.
*****	78.0	800.	*****	86.2	831.	*****	94.4	857.	*****	102.6	879.	*****	110.8	898.	*****	119.0	914.
*****	78.2	801.	*****	86.4	832.	*****	94.6	858.	*****	102.8	880.	*****	111.0	899.	*****	119.2	914.
*****	78.4	801.	*****	86.6	832.	*****	94.8	858.	*****	103.0	880.	*****	111.2	899.	*****	119.4	915.
*****	78.6	802.	*****	86.8	833.	*****	95.0	859.	*****	103.2	881.	*****	111.4	899.	*****	119.6	915.
*****	78.8	803.	*****	87.0	834.	*****	95.2	860.	*****	103.4	881.	*****	111.6	900.	*****	119.8	915.
*****	79.0	804.	*****	87.2	834.	*****	95.4	860.	*****	103.6	882.	*****	111.8	900.	*****	120.0	916.
*****	79.2	805.	*****	87.4	835.	*****	95.6	861.	*****	103.8	882.	*****	112.0	901.	0.0	0.0	0.0
*****	79.4	805.	*****	87.6	836.	*****	95.8	861.	*****	104.0	883.	*****	112.2	901.	0.0	0.0	0.0
*****	79.6	806.	*****	87.8	836.	*****	96.0	862.	*****	104.2	883.	*****	112.4	901.	0.0	0.0	0.0
*****	79.8	807.	*****	88.0	837.	*****	96.2	862.	*****	104.4	884.	*****	112.6	902.	0.0	0.0	0.0

30 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-150MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	2.	11.2	6.0	137.	23.2	11.5	248.	35.2	16.8	340.	47.2	21.8	417.	59.2	26.6	481.
*****	0.2	5.	11.4	6.1	139.	23.4	11.6	250.	35.4	16.9	342.	47.4	21.9	418.	59.4	26.6	482.
*****	0.3	7.	11.6	6.2	141.	23.6	11.7	251.	35.6	17.0	343.	47.6	22.0	419.	59.6	26.7	483.
*****	0.4	10.	11.8	6.3	143.	23.8	11.8	253.	35.8	17.1	344.	47.8	22.1	420.	59.8	26.8	484.
*****	0.5	12.	12.0	6.4	145.	24.0	11.9	255.	36.0	17.2	346.	48.0	22.2	421.	60.0	26.9	485.
*****	0.6	15.	12.2	6.4	147.	24.2	12.0	256.	36.2	17.3	347.	48.2	22.2	423.	60.2	26.9	486.
*****	0.7	17.	12.4	6.5	149.	24.4	12.1	258.	36.4	17.3	348.	48.4	22.3	424.	60.4	27.0	487.
*****	0.8	20.	12.6	6.6	151.	24.6	12.2	260.	36.6	17.4	350.	48.6	22.4	425.	60.6	27.1	488.
*****	0.9	22.	12.8	6.7	153.	24.8	12.3	261.	36.8	17.5	351.	48.8	22.5	426.	60.8	27.2	489.
1.0	1.0	24.	13.0	6.8	155.	25.0	12.4	263.	37.0	17.6	353.	49.0	22.6	427.	61.0	27.2	490.
1.2	1.1	27.	13.2	6.9	157.	25.2	12.4	265.	37.2	17.7	354.	49.2	22.6	428.	61.2	27.3	491.
1.4	1.2	29.	13.4	7.0	159.	25.4	12.5	266.	37.4	17.8	355.	49.4	22.7	429.	61.4	27.4	492.
1.6	1.3	32.	13.6	7.1	161.	25.6	12.6	268.	37.6	17.9	357.	49.6	22.8	431.	61.6	27.5	493.
1.8	1.4	34.	13.8	7.2	163.	25.8	12.7	270.	37.8	17.9	358.	49.8	22.9	432.	61.8	27.5	493.
2.0	1.5	36.	14.0	7.3	165.	26.0	12.8	271.	38.0	18.0	359.	50.0	23.0	433.	62.0	27.6	494.
2.2	1.6	39.	14.2	7.4	167.	26.2	12.9	273.	38.2	18.1	361.	50.2	23.0	434.	62.2	27.7	495.
2.4	1.7	41.	14.4	7.5	169.	26.4	13.0	274.	38.4	18.2	362.	50.4	23.1	435.	62.4	27.8	496.
2.6	1.8	43.	14.6	7.6	171.	26.6	13.1	276.	38.6	18.3	363.	50.6	23.2	436.	62.6	27.8	497.
2.8	1.9	46.	14.8	7.7	173.	26.8	13.2	278.	38.8	18.4	365.	50.8	23.3	437.	62.8	27.9	498.
3.0	2.0	48.	15.0	7.8	175.	27.0	13.3	279.	39.0	18.4	366.	51.0	23.4	438.	63.0	28.0	499.
3.2	2.1	50.	15.2	7.9	176.	27.2	13.3	281.	39.2	18.5	367.	51.2	23.4	439.	63.2	28.1	500.
3.4	2.2	53.	15.4	8.0	178.	27.4	13.4	282.	39.4	18.6	369.	51.4	23.5	441.	63.4	28.1	501.
3.6	2.3	55.	15.6	8.1	180.	27.6	13.5	284.	39.6	18.7	370.	51.6	23.6	442.	63.6	28.2	502.
3.8	2.4	57.	15.8	8.1	182.	27.8	13.6	285.	39.8	18.8	371.	51.8	23.7	443.	63.8	28.3	503.
4.0	2.5	60.	16.0	8.2	184.	28.0	13.7	287.	40.0	18.9	372.	52.0	23.8	444.	64.0	28.4	504.
4.2	2.6	62.	16.2	8.3	186.	28.2	13.8	289.	40.2	19.0	374.	52.2	23.8	445.	64.2	28.4	505.
4.4	2.7	64.	16.4	8.4	188.	28.4	13.9	290.	40.4	19.0	375.	52.4	23.9	446.	64.4	28.5	506.
4.6	2.8	66.	16.6	8.5	190.	28.6	14.0	292.	40.6	19.1	376.	52.6	24.0	447.	64.6	28.6	506.
4.8	2.9	69.	16.8	8.6	192.	28.8	14.1	293.	40.8	19.2	378.	52.8	24.1	448.	64.8	28.7	507.
5.0	3.0	71.	17.0	8.7	193.	29.0	14.1	295.	41.0	19.3	379.	53.0	24.2	449.	65.0	28.7	508.
5.2	3.1	73.	17.2	8.8	195.	29.2	14.2	296.	41.2	19.4	380.	53.2	24.2	450.	65.2	28.8	509.
5.4	3.2	75.	17.4	8.9	197.	29.4	14.3	298.	41.4	19.5	381.	53.4	24.3	451.	65.4	28.9	510.
5.6	3.3	78.	17.6	9.0	199.	29.6	14.4	299.	41.6	19.5	383.	53.6	24.4	452.	65.6	29.0	511.
5.8	3.4	80.	17.8	9.1	201.	29.8	14.5	301.	41.8	19.6	384.	53.8	24.5	453.	65.8	29.0	512.
6.0	3.5	82.	18.0	9.2	203.	30.0	14.6	302.	42.0	19.7	385.	54.0	24.5	455.	66.0	29.1	513.
6.2	3.6	84.	18.2	9.3	204.	30.2	14.7	304.	42.2	19.8	386.	54.2	24.6	456.	66.2	29.2	514.
6.4	3.7	86.	18.4	9.4	206.	30.4	14.8	305.	42.4	19.9	388.	54.4	24.7	457.	66.4	29.3	514.
6.6	3.8	89.	18.6	9.4	208.	30.6	14.8	307.	42.6	20.0	389.	54.6	24.8	458.	66.6	29.3	515.
6.8	3.9	91.	18.8	9.5	210.	30.8	14.9	308.	42.8	20.0	390.	54.8	24.9	459.	66.8	29.4	516.
7.0	4.0	93.	19.0	9.6	212.	31.0	15.0	310.	43.0	20.1	391.	55.0	24.9	460.	67.0	29.5	517.
7.2	4.0	95.	19.2	9.7	213.	31.2	15.1	311.	43.2	20.2	393.	55.2	25.0	461.	67.2	29.6	518.
7.4	4.1	97.	19.4	9.8	215.	31.4	15.2	313.	43.4	20.3	394.	55.4	25.1	462.	67.4	29.6	519.
7.6	4.2	99.	19.6	9.9	217.	31.6	15.3	314.	43.6	20.4	395.	55.6	25.2	463.	67.6	29.7	520.
7.8	4.3	102.	19.8	10.0	219.	31.8	15.4	316.	43.8	20.4	396.	55.8	25.2	464.	67.8	29.8	521.
8.0	4.4	104.	20.0	10.1	221.	32.0	15.5	317.	44.0	20.5	398.	56.0	25.3	465.	68.0	29.9	521.
8.2	4.5	106.	20.2	10.2	222.	32.2	15.5	319.	44.2	20.6	399.	56.2	25.4	466.	68.2	29.9	522.
8.4	4.6	108.	20.4	10.3	224.	32.4	15.6	320.	44.4	20.7	400.	56.4	25.5	467.	68.4	30.0	523.
8.6	4.7	110.	20.6	10.4	226.	32.6	15.7	322.	44.6	20.8	401.	56.6	25.6	468.	68.6	30.1	524.
8.8	4.8	112.	20.8	10.5	228.	32.8	15.8	323.	44.8	20.9	403.	56.8	25.6	469.	68.8	30.1	525.
9.0	4.9	114.	21.0	10.5	229.	33.0	15.9	324.	45.0	20.9	404.	57.0	25.7	470.	69.0	30.2	526.
9.2	5.0	116.	21.2	10.6	231.	33.2	16.0	326.	45.2	21.0	405.	57.2	25.8	471.	69.2	30.3	527.
9.4	5.1	119.	21.4	10.7	233.	33.4	16.1	327.	45.4	21.1	406.	57.4	25.9	472.	69.4	30.4	527.
9.6	5.2	121.	21.6	10.8	235.	33.6	16.1	329.	45.6	21.2	407.	57.6	25.9	473.	69.6	30.4	528.
9.8	5.3	123.	21.8	10.9	236.	33.8	16.2	330.	45.8	21.3	409.	57.8	26.0	474.	69.8	30.5	529.
10.0	5.4	125.	22.0	11.0	238.	34.0	16.3	332.	46.0	21.3	410.	58.0	26.1	475.	70.0	30.6	530.
10.2	5.5	127.	22.2	11.1	240.	34.2	16.4	333.	46.2	21.4	411.	58.2	26.2	476.	70.2	30.7	531.
10.4	5.6	129.	22.4	11.2	241.	34.4	16.5	334.	46.4	21.5	412.	58.4	26.3	477.	70.4	30.7	532.
10.6	5.7	131.	22.6	11.3	243.	34.6	16.6	336.	46.6	21.6	413.	58.6	26.3	478.	70.6	30.8	533.
10.8	5.8	133.	22.8	11.4	245.	34.8	16.7	337.	46.8	21.7	414.	58.8	26.4	479.	70.8	30.9	533.
11.0	5.9	135.	23.0	11.5	246.	35.0	16.7	339.	47.0	21.8	416.	59.0	26.5	480.	71.0	30.9	534.

30 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-151MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
71.2	31.0	535.	83.2	35.2	581.	95.2	39.2	620.	107.2	42.9	653.	119.2	46.4	682.
71.4	31.1	536.	83.4	35.3	582.	95.4	39.2	620.	107.4	43.0	654.	119.4	46.5	683.
71.6	31.2	537.	83.6	35.3	582.	95.6	39.3	621.	107.6	43.0	654.	119.6	46.5	683.
71.8	31.2	538.	83.8	35.4	583.	95.8	39.4	622.	107.8	43.1	655.	119.8	46.6	683.
72.0	31.3	538.	84.0	35.5	584.	96.0	39.4	622.	108.0	43.1	655.	120.0	46.6	684.
72.2	31.4	539.	84.2	35.6	584.	96.2	39.5	623.	108.2	43.2	656.	*****	46.8	685.
72.4	31.4	540.	84.4	35.6	585.	96.4	39.6	623.	108.4	43.3	656.	*****	47.0	687.
72.6	31.5	541.	84.6	35.7	586.	96.6	39.6	624.	108.6	43.3	657.	*****	47.2	688.
72.8	31.6	542.	84.8	35.8	586.	96.8	39.7	625.	108.8	43.4	657.	*****	47.4	690.
73.0	31.7	542.	85.0	35.8	587.	97.0	39.7	625.	109.0	43.4	658.	*****	47.6	691.
73.2	31.7	543.	85.2	35.9	588.	97.2	39.8	626.	109.2	43.5	658.	*****	47.8	693.
73.4	31.8	544.	85.4	36.0	588.	97.4	39.9	626.	109.4	43.6	659.	*****	48.0	694.
73.6	31.9	545.	85.6	36.0	589.	97.6	39.9	627.	109.6	43.6	659.	*****	48.2	696.
73.8	31.9	546.	85.8	36.1	590.	97.8	40.0	628.	109.8	43.7	660.	*****	48.4	697.
74.0	32.0	546.	86.0	36.2	591.	98.0	40.1	628.	110.0	43.7	660.	*****	48.6	699.
74.2	32.1	547.	86.2	36.2	591.	98.2	40.1	629.	110.2	43.8	661.	*****	48.8	700.
74.4	32.2	548.	86.4	36.3	592.	98.4	40.2	629.	110.4	43.9	661.	*****	49.0	702.
74.6	32.2	549.	86.6	36.4	593.	98.6	40.3	630.	110.6	43.9	662.	*****	49.2	703.
74.8	32.3	550.	86.8	36.4	593.	98.8	40.3	630.	110.8	44.0	662.	*****	49.4	705.
75.0	32.4	550.	87.0	36.5	594.	99.0	40.4	631.	111.0	44.0	663.	*****	49.6	706.
75.2	32.4	551.	87.2	36.6	595.	99.2	40.4	632.	111.2	44.1	663.	*****	49.8	708.
75.4	32.5	552.	87.4	36.6	595.	99.4	40.5	632.	111.4	44.2	664.	*****	50.0	709.
75.6	32.6	553.	87.6	36.7	596.	99.6	40.6	633.	111.6	44.2	664.	*****	50.2	710.
75.8	32.7	553.	87.8	36.8	597.	99.8	40.6	633.	111.8	44.3	665.	*****	50.4	712.
76.0	32.7	554.	88.0	36.8	597.	100.0	40.7	634.	112.0	44.3	665.	*****	50.6	713.
76.2	32.8	555.	88.2	36.9	598.	100.2	40.8	634.	112.2	44.4	666.	*****	50.8	715.
76.4	32.9	556.	88.4	37.0	599.	100.4	40.8	635.	112.4	44.4	666.	*****	51.0	716.
76.6	32.9	557.	88.6	37.0	599.	100.6	40.9	636.	112.6	44.5	667.	*****	51.2	718.
76.8	33.0	557.	88.8	37.1	600.	100.8	40.9	636.	112.8	44.6	667.	*****	51.4	719.
77.0	33.1	558.	89.0	37.2	600.	101.0	41.0	637.	113.0	44.6	668.	*****	51.6	720.
77.2	33.1	559.	89.2	37.2	601.	101.2	41.1	637.	113.2	44.7	668.	*****	51.8	722.
77.4	33.2	560.	89.4	37.3	602.	101.4	41.1	638.	113.4	44.7	669.	*****	52.0	723.
77.6	33.3	560.	89.6	37.4	602.	101.6	41.2	638.	113.6	44.8	669.	*****	52.2	724.
77.8	33.4	561.	89.8	37.4	603.	101.8	41.2	639.	113.8	44.9	670.	*****	52.4	726.
78.0	33.4	562.	90.0	37.5	604.	102.0	41.3	639.	114.0	44.9	670.	*****	52.6	727.
78.2	33.5	563.	90.2	37.6	604.	102.2	41.4	640.	114.2	45.0	671.	*****	52.8	728.
78.4	33.6	563.	90.4	37.6	605.	102.4	41.4	641.	114.4	45.0	671.	*****	53.0	730.
78.6	33.6	564.	90.6	37.7	606.	102.6	41.5	641.	114.6	45.1	672.	*****	53.2	731.
78.8	33.7	565.	90.8	37.7	606.	102.8	41.6	642.	114.8	45.1	672.	*****	53.4	732.
79.0	33.8	566.	91.0	37.8	607.	103.0	41.6	642.	115.0	45.2	673.	*****	53.6	734.
79.2	33.8	566.	91.2	37.9	608.	103.2	41.7	643.	115.2	45.3	673.	*****	53.8	735.
79.4	33.9	567.	91.4	37.9	608.	103.4	41.7	643.	115.4	45.3	673.	*****	54.0	736.
79.6	34.0	568.	91.6	38.0	609.	103.6	41.8	644.	115.6	45.4	674.	*****	54.2	738.
79.8	34.0	569.	91.8	38.1	609.	103.8	41.9	644.	115.8	45.4	674.	*****	54.4	739.
80.0	34.1	569.	92.0	38.1	610.	104.0	41.9	645.	116.0	45.5	675.	*****	54.6	740.
80.2	34.2	570.	92.2	38.2	611.	104.2	42.0	645.	116.2	45.6	675.	*****	54.8	742.
80.4	34.3	571.	92.4	38.3	611.	104.4	42.0	646.	116.4	45.6	676.	*****	55.0	743.
80.6	34.3	572.	92.6	38.3	612.	104.6	42.1	646.	116.6	45.7	676.	*****	55.2	744.
80.8	34.4	572.	92.8	38.4	613.	104.8	42.2	647.	116.8	45.7	677.	*****	55.4	745.
81.0	34.5	573.	93.0	38.5	613.	105.0	42.2	648.	117.0	45.8	677.	*****	55.6	747.
81.2	34.5	574.	93.2	38.5	614.	105.2	42.3	648.	117.2	45.8	678.	*****	55.8	748.
81.4	34.6	574.	93.4	38.6	614.	105.4	42.4	649.	117.4	45.9	678.	*****	56.0	749.
81.6	34.7	575.	93.6	38.7	615.	105.6	42.4	649.	117.6	46.0	679.	*****	56.2	750.
81.8	34.7	576.	93.8	38.7	616.	105.8	42.5	650.	117.8	46.0	679.	*****	56.4	752.
82.0	34.8	577.	94.0	38.8	616.	106.0	42.5	650.	118.0	46.1	679.	*****	56.6	753.
82.2	34.9	577.	94.2	38.9	617.	106.2	42.6	651.	118.2	46.1	680.	*****	56.8	754.
82.4	34.9	578.	94.4	38.9	617.	106.4	42.7	651.	118.4	46.2	680.	*****	57.0	755.
82.6	35.0	579.	94.6	39.0	618.	106.6	42.7	652.	118.6	46.2	681.	*****	57.2	756.
82.8	35.1	579.	94.8	39.0	619.	106.8	42.8	652.	118.8	46.3	681.	*****	57.4	758.
83.0	35.1	580.	95.0	39.1	619.	107.0	42.8	653.	119.0	46.4	682.	*****	57.6	759.

30 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-152MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	
*****	69.8	822.	*****	78.2	855.	*****	86.6	882.	*****	95.0	904.	*****	103.4	922.	***** 111.8 937.
*****	70.0	822.	*****	78.4	856.	*****	86.8	883.	*****	95.2	905.	*****	103.6	923.	***** 112.0 937.
*****	70.2	823.	*****	78.6	856.	*****	87.0	883.	*****	95.4	905.	*****	103.8	923.	***** 112.2 937.
*****	70.4	824.	*****	78.8	857.	*****	87.2	884.	*****	95.6	906.	*****	104.0	923.	***** 112.4 938.
*****	70.6	825.	*****	79.0	858.	*****	87.4	884.	*****	95.8	906.	*****	104.2	924.	***** 112.6 938.
*****	70.8	826.	*****	79.2	859.	*****	87.6	885.	*****	96.0	907.	*****	104.4	924.	***** 112.8 938.
*****	71.0	827.	*****	79.4	859.	*****	87.8	886.	*****	96.2	907.	*****	104.6	924.	***** 113.0 939.
*****	71.2	828.	*****	79.6	860.	*****	88.0	886.	*****	96.4	907.	*****	104.8	925.	***** 113.2 939.
*****	71.4	828.	*****	79.8	861.	*****	88.2	887.	*****	96.6	908.	*****	105.0	925.	***** 113.4 939.
*****	71.6	829.	*****	80.0	861.	*****	88.4	887.	*****	96.8	908.	*****	105.2	926.	***** 113.6 939.
*****	71.8	830.	*****	80.2	862.	*****	88.6	888.	*****	97.0	909.	*****	105.4	926.	***** 113.8 940.
*****	72.0	831.	*****	80.4	863.	*****	88.8	888.	*****	97.2	909.	*****	105.6	926.	***** 114.0 940.
*****	72.2	832.	*****	80.6	863.	*****	89.0	889.	*****	97.4	910.	*****	105.8	927.	***** 114.2 940.
*****	72.4	833.	*****	80.8	864.	*****	89.2	889.	*****	97.6	910.	*****	106.0	927.	***** 114.4 941.
*****	72.6	833.	*****	81.0	865.	*****	89.4	890.	*****	97.8	911.	*****	106.2	927.	***** 114.6 941.
*****	72.8	834.	*****	81.2	865.	*****	89.6	891.	*****	98.0	911.	*****	106.4	928.	***** 114.8 941.
*****	73.0	835.	*****	81.4	866.	*****	89.8	891.	*****	98.2	912.	*****	106.6	928.	***** 115.0 942.
*****	73.2	836.	*****	81.6	867.	*****	90.0	892.	*****	98.4	912.	*****	106.8	928.	***** 115.2 942.
*****	73.4	837.	*****	81.8	867.	*****	90.2	892.	*****	98.6	912.	*****	107.0	929.	***** 115.4 942.
*****	73.6	838.	*****	82.0	868.	*****	90.4	893.	*****	98.8	913.	*****	107.2	929.	***** 115.6 942.
*****	73.8	838.	*****	82.2	869.	*****	90.6	893.	*****	99.0	913.	*****	107.4	929.	***** 115.8 943.
*****	74.0	839.	*****	82.4	869.	*****	90.8	894.	*****	99.2	914.	*****	107.6	930.	***** 116.0 943.
*****	74.2	840.	*****	82.6	870.	*****	91.0	894.	*****	99.4	914.	*****	107.8	930.	***** 116.2 943.
*****	74.4	841.	*****	82.8	871.	*****	91.2	895.	*****	99.6	915.	*****	108.0	931.	***** 116.4 944.
*****	74.6	842.	*****	83.0	871.	*****	91.4	895.	*****	99.8	915.	*****	108.2	931.	***** 116.6 944.
*****	74.8	842.	*****	83.2	872.	*****	91.6	896.	*****	100.0	915.	*****	108.4	931.	***** 116.8 944.
*****	75.0	843.	*****	83.4	872.	*****	91.8	896.	*****	100.2	916.	*****	108.6	932.	***** 117.0 944.
*****	75.2	844.	*****	83.6	873.	*****	92.0	897.	*****	100.4	916.	*****	108.8	932.	***** 117.2 945.
*****	75.4	845.	*****	83.8	874.	*****	92.2	897.	*****	100.6	917.	*****	109.0	932.	***** 117.4 945.
*****	75.6	845.	*****	84.0	874.	*****	92.4	898.	*****	100.8	917.	*****	109.2	933.	***** 117.6 945.
*****	75.8	846.	*****	84.2	875.	*****	92.6	898.	*****	101.0	917.	*****	109.4	933.	***** 117.8 945.
*****	76.0	847.	*****	84.4	876.	*****	92.8	899.	*****	101.2	918.	*****	109.6	933.	***** 118.0 946.
*****	76.2	848.	*****	84.6	876.	*****	93.0	899.	*****	101.4	918.	*****	109.8	934.	***** 118.2 946.
*****	76.4	848.	*****	84.8	877.	*****	93.2	900.	*****	101.6	919.	*****	110.0	934.	***** 118.4 946.
*****	76.6	849.	*****	85.0	877.	*****	93.4	900.	*****	101.8	919.	*****	110.2	934.	***** 118.6 947.
*****	76.8	850.	*****	85.2	878.	*****	93.6	901.	*****	102.0	919.	*****	110.4	935.	***** 118.8 947.
*****	77.0	851.	*****	85.4	879.	*****	93.8	901.	*****	102.2	920.	*****	110.6	935.	***** 119.0 947.
*****	77.2	851.	*****	85.6	879.	*****	94.0	902.	*****	102.4	920.	*****	110.8	935.	***** 119.2 947.
*****	77.4	852.	*****	85.8	880.	*****	94.2	902.	*****	102.6	921.	*****	111.0	935.	***** 119.4 948.
*****	77.6	853.	*****	86.0	880.	*****	94.4	903.	*****	102.8	921.	*****	111.2	936.	***** 119.6 948.
*****	77.8	854.	*****	86.2	881.	*****	94.6	903.	*****	103.0	921.	*****	111.4	936.	***** 119.8 948.
*****	78.0	854.	*****	86.4	882.	*****	94.8	904.	*****	103.2	922.	*****	111.6	936.	***** 120.0 948.

35 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-153MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	3.	11.2	6.0	157.	23.2	11.5	281.	35.2	16.6	380.	47.2	21.5	461.
*****	0.2	6.	11.4	6.0	160.	23.4	11.5	283.	35.4	16.7	382.	47.4	21.6	462.
*****	0.3	9.	11.6	6.1	162.	23.6	11.6	284.	35.6	16.8	383.	47.6	21.6	463.
*****	0.4	11.	11.8	6.2	164.	23.8	11.7	286.	35.8	16.9	384.	47.8	21.7	464.
*****	0.5	14.	12.0	6.3	166.	24.0	11.8	288.	36.0	17.0	386.	48.0	21.8	465.
*****	0.6	17.	12.2	6.4	169.	24.2	11.9	290.	36.2	17.0	387.	48.2	21.9	467.
*****	0.7	20.	12.4	6.5	171.	24.4	12.0	292.	36.4	17.1	389.	48.4	21.9	468.
*****	0.8	23.	12.6	6.6	173.	24.6	12.1	293.	36.6	17.2	390.	48.6	22.0	469.
*****	0.9	26.	12.8	6.7	175.	24.8	12.2	295.	36.8	17.3	392.	48.8	22.1	470.
1.0	1.0	28.	13.0	6.8	178.	25.0	12.3	297.	37.0	17.4	393.	49.0	22.2	471.
1.2	1.1	31.	13.2	6.9	180.	25.2	12.3	299.	37.2	17.5	395.	49.2	22.2	473.
1.4	1.2	34.	13.4	7.0	182.	25.4	12.4	301.	37.4	17.5	396.	49.4	22.3	474.
1.6	1.3	37.	13.6	7.1	184.	25.6	12.5	302.	37.6	17.6	398.	49.6	22.4	475.
1.8	1.4	39.	13.8	7.2	186.	25.8	12.6	304.	37.8	17.7	399.	49.8	22.5	476.
2.0	1.5	42.	14.0	7.3	189.	26.0	12.7	306.	38.0	17.8	400.	50.0	22.6	477.
2.2	1.6	45.	14.2	7.4	191.	26.2	12.8	308.	38.2	17.9	402.	50.2	22.6	478.
2.4	1.7	48.	14.4	7.5	193.	26.4	12.9	309.	38.4	18.0	403.	50.4	22.7	479.
2.6	1.8	50.	14.6	7.5	195.	26.6	13.0	311.	38.6	18.0	405.	50.6	22.8	481.
2.8	1.9	53.	14.8	7.6	197.	26.8	13.0	313.	38.8	18.1	406.	50.8	22.9	482.
3.0	2.0	56.	15.0	7.7	199.	27.0	13.1	314.	39.0	18.2	407.	51.0	22.9	483.
3.2	2.1	58.	15.2	7.8	201.	27.2	13.2	316.	39.2	18.3	409.	51.2	23.0	484.
3.4	2.2	61.	15.4	7.9	204.	27.4	13.3	318.	39.4	18.4	410.	51.4	23.1	485.
3.6	2.3	64.	15.6	8.0	206.	27.6	13.4	320.	39.6	18.4	412.	51.6	23.2	486.
3.8	2.4	66.	15.8	8.1	208.	27.8	13.5	321.	39.8	18.5	413.	51.8	23.2	487.
4.0	2.5	69.	16.0	8.2	210.	28.0	13.6	323.	40.0	18.6	414.	52.0	23.3	489.
4.2	2.6	71.	16.2	8.3	212.	28.2	13.7	325.	40.2	18.7	416.	52.2	23.4	490.
4.4	2.7	74.	16.4	8.4	214.	28.4	13.7	326.	40.4	18.8	417.	52.4	23.5	491.
4.6	2.8	77.	16.6	8.5	216.	28.6	13.8	328.	40.6	18.8	418.	52.6	23.5	492.
4.8	2.9	79.	16.8	8.6	218.	28.8	13.9	330.	40.8	18.9	420.	52.8	23.6	493.
5.0	3.0	82.	17.0	8.7	220.	29.0	14.0	331.	41.0	19.0	421.	53.0	23.7	494.
5.2	3.1	84.	17.2	8.7	222.	29.2	14.1	333.	41.2	19.1	422.	53.2	23.8	495.
5.4	3.2	87.	17.4	8.8	224.	29.4	14.2	335.	41.4	19.2	424.	53.4	23.9	496.
5.6	3.3	90.	17.6	8.9	226.	29.6	14.3	336.	41.6	19.3	425.	53.6	23.9	497.
5.8	3.4	92.	17.8	9.0	228.	29.8	14.3	338.	41.8	19.3	426.	53.8	24.0	498.
6.0	3.5	95.	18.0	9.1	231.	30.0	14.4	340.	42.0	19.4	428.	54.0	24.1	500.
6.2	3.6	97.	18.2	9.2	233.	30.2	14.5	341.	42.2	19.5	429.	54.2	24.2	501.
6.4	3.7	100.	18.4	9.3	235.	30.4	14.6	343.	42.4	19.6	430.	54.4	24.2	502.
6.6	3.7	102.	18.6	9.4	237.	30.6	14.7	344.	42.6	19.7	432.	54.6	24.3	503.
6.8	3.8	105.	18.8	9.5	239.	30.8	14.8	346.	42.8	19.7	433.	54.8	24.4	504.
7.0	3.9	107.	19.0	9.6	241.	31.0	14.9	348.	43.0	19.8	434.	55.0	24.5	505.
7.2	4.0	110.	19.2	9.7	243.	31.2	14.9	349.	43.2	19.9	436.	55.2	24.5	506.
7.4	4.1	112.	19.4	9.8	244.	31.4	15.0	351.	43.4	20.0	437.	55.4	24.6	507.
7.6	4.2	115.	19.6	9.8	246.	31.6	15.1	352.	43.6	20.1	438.	55.6	24.7	508.
7.8	4.3	117.	19.8	9.9	248.	31.8	15.2	354.	43.8	20.1	439.	55.8	24.7	509.
8.0	4.4	119.	20.0	10.0	250.	32.0	15.3	356.	44.0	20.2	441.	56.0	24.8	510.
8.2	4.5	122.	20.2	10.1	252.	32.2	15.4	357.	44.2	20.3	442.	56.2	24.9	511.
8.4	4.6	124.	20.4	10.2	254.	32.4	15.5	359.	44.4	20.4	443.	56.4	25.0	512.
8.6	4.7	127.	20.6	10.3	256.	32.6	15.5	360.	44.6	20.5	445.	56.6	25.0	513.
8.8	4.8	129.	20.8	10.4	258.	32.8	15.6	362.	44.8	20.5	446.	56.8	25.1	514.
9.0	4.9	132.	21.0	10.5	260.	33.0	15.7	363.	45.0	20.6	447.	57.0	25.2	515.
9.2	5.0	134.	21.2	10.6	262.	33.2	15.8	365.	45.2	20.7	448.	57.2	25.3	516.
9.4	5.1	136.	21.4	10.7	264.	33.4	15.9	366.	45.4	20.8	450.	57.4	25.3	517.
9.6	5.2	139.	21.6	10.7	266.	33.6	16.0	368.	45.6	20.8	451.	57.6	25.4	518.
9.8	5.3	141.	21.8	10.8	268.	33.8	16.0	369.	45.8	20.9	452.	57.8	25.5	519.
10.0	5.4	143.	22.0	10.9	270.	34.0	16.1	371.	46.0	21.0	453.	58.0	25.6	520.
10.2	5.5	146.	22.2	11.0	271.	34.2	16.2	373.	46.2	21.1	455.	58.2	25.6	521.
10.4	5.6	148.	22.4	11.1	273.	34.4	16.3	374.	46.4	21.2	456.	58.4	25.7	522.
10.6	5.7	150.	22.6	11.2	275.	34.6	16.4	376.	46.6	21.2	457.	58.6	25.8	523.
10.8	5.8	153.	22.8	11.3	277.	34.8	16.5	377.	46.8	21.3	458.	58.8	25.9	524.
11.0	5.9	155.	23.0	11.4	279.	35.0	16.5	379.	47.0	21.4	459.	59.0	25.9	525.

35 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-154MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
71.2	30.2	581.	83.2	34.2	626.	95.2	37.9	663.	107.2	41.3	695.	119.2	44.5	722.
71.4	30.3	581.	83.4	34.2	626.	95.4	37.9	664.	107.4	41.3	695.	119.4	44.5	722.
71.6	30.4	582.	83.6	34.3	627.	95.6	38.0	664.	107.6	41.4	696.	119.6	44.6	723.
71.8	30.4	583.	83.8	34.4	628.	95.8	38.0	665.	107.8	41.5	696.	119.8	44.6	723.
72.0	30.5	584.	84.0	34.4	628.	96.0	38.1	665.	108.0	41.5	697.	120.0	44.7	723.
72.2	30.6	585.	84.2	34.5	629.	96.2	38.1	666.	108.2	41.6	697.	*****	44.8	724.
72.4	30.6	586.	84.4	34.6	630.	96.4	38.2	667.	108.4	41.6	698.	*****	45.0	726.
72.6	30.7	586.	84.6	34.6	630.	96.6	38.3	667.	108.6	41.7	698.	*****	45.2	727.
72.8	30.8	587.	84.8	34.7	631.	96.8	38.3	668.	108.8	41.7	699.	*****	45.4	729.
73.0	30.8	588.	85.0	34.7	632.	97.0	38.4	668.	109.0	41.8	699.	*****	45.6	730.
73.2	30.9	589.	85.2	34.8	632.	97.2	38.4	669.	109.2	41.8	700.	*****	45.8	732.
73.4	31.0	590.	85.4	34.9	633.	97.4	38.5	669.	109.4	41.9	700.	*****	46.0	734.
73.6	31.0	590.	85.6	34.9	634.	97.6	38.6	670.	109.6	41.9	701.	*****	46.2	735.
73.8	31.1	591.	85.8	35.0	634.	97.8	38.6	671.	109.8	42.0	701.	*****	46.4	737.
74.0	31.2	592.	86.0	35.1	635.	98.0	38.7	671.	110.0	42.1	702.	*****	46.6	738.
74.2	31.2	593.	86.2	35.1	636.	98.2	38.7	672.	110.2	42.1	702.	*****	46.8	740.
74.4	31.3	593.	86.4	35.2	636.	98.4	38.8	672.	110.4	42.2	702.	*****	47.0	741.
74.6	31.4	594.	86.6	35.2	637.	98.6	38.8	673.	110.6	42.2	703.	*****	47.2	743.
74.8	31.4	595.	86.8	35.3	638.	98.8	38.9	673.	110.8	42.3	703.	*****	47.4	744.
75.0	31.5	596.	87.0	35.4	638.	99.0	39.0	674.	111.0	42.3	704.	*****	47.6	746.
75.2	31.6	597.	87.2	35.4	639.	99.2	39.0	674.	111.2	42.4	704.	*****	47.8	747.
75.4	31.6	597.	87.4	35.5	640.	99.4	39.1	675.	111.4	42.4	705.	*****	48.0	748.
75.6	31.7	598.	87.6	35.6	640.	99.6	39.1	675.	111.6	42.5	705.	*****	48.2	750.
75.8	31.8	599.	87.8	35.6	641.	99.8	39.2	676.	111.8	42.5	706.	*****	48.4	751.
76.0	31.8	600.	88.0	35.7	641.	100.0	39.3	676.	112.0	42.6	706.	*****	48.6	753.
76.2	31.9	600.	88.2	35.7	642.	100.2	39.3	677.	112.2	42.6	707.	*****	48.8	754.
76.4	32.0	601.	88.4	35.8	643.	100.4	39.4	678.	112.4	42.7	707.	*****	49.0	756.
76.6	32.0	602.	88.6	35.9	643.	100.6	39.4	678.	112.6	42.8	707.	*****	49.2	757.
76.8	32.1	603.	88.8	35.9	644.	100.8	39.5	679.	112.8	42.8	708.	*****	49.4	758.
77.0	32.2	603.	89.0	36.0	645.	101.0	39.5	679.	113.0	42.9	708.	*****	49.6	760.
77.2	32.2	604.	89.2	36.0	645.	101.2	39.6	680.	113.2	42.9	709.	*****	49.8	761.
77.4	32.3	605.	89.4	36.1	646.	101.4	39.7	680.	113.4	43.0	709.	*****	50.0	762.
77.6	32.4	606.	89.6	36.2	646.	101.6	39.7	681.	113.6	43.0	710.	*****	50.2	764.
77.8	32.4	606.	89.8	36.2	647.	101.8	39.8	681.	113.8	43.1	710.	*****	50.4	765.
78.0	32.5	607.	90.0	36.3	648.	102.0	39.8	682.	114.0	43.1	711.	*****	50.6	767.
78.2	32.6	608.	90.2	36.3	648.	102.2	39.9	682.	114.2	43.2	711.	*****	50.8	768.
78.4	32.6	609.	90.4	36.4	649.	102.4	39.9	683.	114.4	43.2	711.	*****	51.0	769.
78.6	32.7	609.	90.6	36.5	650.	102.6	40.0	683.	114.6	43.3	712.	*****	51.2	771.
78.8	32.8	610.	90.8	36.5	650.	102.8	40.1	684.	114.8	43.3	712.	*****	51.4	772.
79.0	32.8	611.	91.0	36.6	651.	103.0	40.1	684.	115.0	43.4	713.	*****	51.6	773.
79.2	32.9	612.	91.2	36.7	651.	103.2	40.2	685.	115.2	43.4	713.	*****	51.8	774.
79.4	33.0	612.	91.4	36.7	652.	103.4	40.2	685.	115.4	43.5	714.	*****	52.0	776.
79.6	33.0	613.	91.6	36.8	653.	103.6	40.3	686.	115.6	43.6	714.	*****	52.2	777.
79.8	33.1	614.	91.8	36.8	653.	103.8	40.3	686.	115.8	43.6	715.	*****	52.4	778.
80.0	33.1	614.	92.0	36.9	654.	104.0	40.4	687.	116.0	43.7	715.	*****	52.6	780.
80.2	33.2	615.	92.2	37.0	654.	104.2	40.4	687.	116.2	43.7	715.	*****	52.8	781.
80.4	33.3	616.	92.4	37.0	655.	104.4	40.5	688.	116.4	43.8	716.	*****	53.0	782.
80.6	33.3	617.	92.6	37.1	656.	104.6	40.6	688.	116.6	43.8	716.	*****	53.2	783.
80.8	33.4	617.	92.8	37.1	656.	104.8	40.6	689.	116.8	43.9	717.	*****	53.4	785.
81.0	33.5	618.	93.0	37.2	657.	105.0	40.7	689.	117.0	43.9	717.	*****	53.6	786.
81.2	33.5	619.	93.2	37.3	657.	105.2	40.7	690.	117.2	44.0	718.	*****	53.8	787.
81.4	33.6	619.	93.4	37.3	658.	105.4	40.8	690.	117.4	44.0	718.	*****	54.0	788.
81.6	33.7	620.	93.6	37.4	659.	105.6	40.8	691.	117.6	44.1	718.	*****	54.2	789.
81.8	33.7	621.	93.8	37.4	659.	105.8	40.9	691.	117.8	44.1	719.	*****	54.4	791.
82.0	33.8	621.	94.0	37.5	660.	106.0	41.0	692.	118.0	44.2	719.	*****	54.6	792.
82.2	33.9	622.	94.2	37.6	660.	106.2	41.0	692.	118.2	44.2	720.	*****	54.8	793.
82.4	33.9	623.	94.4	37.6	661.	106.4	41.1	693.	118.4	44.3	720.	*****	55.0	794.
82.6	34.0	624.	94.6	37.7	661.	106.6	41.1	693.	118.6	44.3	720.	*****	55.2	795.
82.8	34.0	624.	94.8	37.7	662.	106.8	41.2	694.	118.8	44.4	721.	*****	55.4	797.
83.0	34.1	625.	95.0	37.8	663.	107.0	41.2	694.	119.0	44.4	721.	*****	55.6	798.
												*****	56.6	857.

35 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-155MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	
*****	67.8	858.	*****	76.6	889.	*****	85.4	914.	*****	94.2	933.	*****	103.0	948.	***** 111.8 960.
*****	68.0	858.	*****	76.8	890.	*****	85.6	915.	*****	94.4	934.	*****	103.2	949.	***** 112.0 960.
*****	68.2	859.	*****	77.0	891.	*****	85.8	915.	*****	94.6	934.	*****	103.4	949.	***** 112.2 960.
*****	68.4	860.	*****	77.2	891.	*****	86.0	916.	*****	94.8	934.	*****	103.6	949.	***** 112.4 960.
*****	68.6	861.	*****	77.4	892.	*****	86.2	916.	*****	95.0	935.	*****	103.8	949.	***** 112.6 961.
*****	68.8	862.	*****	77.6	893.	*****	86.4	917.	*****	95.2	935.	*****	104.0	950.	***** 112.8 961.
*****	69.0	862.	*****	77.8	893.	*****	86.6	917.	*****	95.4	936.	*****	104.2	950.	***** 113.0 961.
*****	69.2	863.	*****	78.0	894.	*****	86.8	918.	*****	95.6	936.	*****	104.4	950.	***** 113.2 961.
*****	69.4	864.	*****	78.2	894.	*****	87.0	918.	*****	95.8	936.	*****	104.6	951.	***** 113.4 962.
*****	69.6	865.	*****	78.4	895.	*****	87.2	918.	*****	96.0	937.	*****	104.8	951.	***** 113.6 962.
*****	69.8	866.	*****	78.6	896.	*****	87.4	919.	*****	96.2	937.	*****	105.0	951.	***** 113.8 962.
*****	70.0	866.	*****	78.8	896.	*****	87.6	919.	*****	96.4	937.	*****	105.2	951.	***** 114.0 962.
*****	70.2	867.	*****	79.0	897.	*****	87.8	920.	*****	96.6	938.	*****	105.4	952.	***** 114.2 962.
*****	70.4	868.	*****	79.2	897.	*****	88.0	920.	*****	96.8	938.	*****	105.6	952.	***** 114.4 963.
*****	70.6	869.	*****	79.4	898.	*****	88.2	921.	*****	97.0	938.	*****	105.8	952.	***** 114.6 963.
*****	70.8	869.	*****	79.6	899.	*****	88.4	921.	*****	97.2	939.	*****	106.0	953.	***** 114.8 963.
*****	71.0	870.	*****	79.8	899.	*****	88.6	922.	*****	97.4	939.	*****	106.2	953.	***** 115.0 963.
*****	71.2	871.	*****	80.0	900.	*****	88.8	922.	*****	97.6	940.	*****	106.4	953.	***** 115.2 964.
*****	71.4	872.	*****	80.2	900.	*****	89.0	923.	*****	97.8	940.	*****	106.6	953.	***** 115.4 964.
*****	71.6	872.	*****	80.4	901.	*****	89.2	923.	*****	98.0	940.	*****	106.8	954.	***** 115.6 964.
*****	71.8	873.	*****	80.6	901.	*****	89.4	923.	*****	98.2	941.	*****	107.0	954.	***** 115.8 964.
*****	72.0	874.	*****	80.8	902.	*****	89.6	924.	*****	98.4	941.	*****	107.2	954.	***** 116.0 964.
*****	72.2	875.	*****	81.0	903.	*****	89.8	924.	*****	98.6	941.	*****	107.4	954.	***** 116.2 965.
*****	72.4	875.	*****	81.2	903.	*****	90.0	925.	*****	98.8	942.	*****	107.6	955.	***** 116.4 965.
*****	72.6	876.	*****	81.4	904.	*****	90.2	925.	*****	99.0	942.	*****	107.8	955.	***** 116.6 965.
*****	72.8	877.	*****	81.6	904.	*****	90.4	926.	*****	99.2	942.	*****	108.0	955.	***** 116.8 965.
*****	73.0	877.	*****	81.8	905.	*****	90.6	926.	*****	99.4	943.	*****	108.2	955.	***** 117.0 965.
*****	73.2	878.	*****	82.0	905.	*****	90.8	926.	*****	99.6	943.	*****	108.4	956.	***** 117.2 966.
*****	73.4	879.	*****	82.2	906.	*****	91.0	927.	*****	99.8	943.	*****	108.6	956.	***** 117.4 966.
*****	73.6	879.	*****	82.4	906.	*****	91.2	927.	*****	100.0	944.	*****	108.8	956.	***** 117.6 966.
*****	73.8	880.	*****	82.6	907.	*****	91.4	928.	*****	100.2	944.	*****	109.0	956.	***** 117.8 966.
*****	74.0	881.	*****	82.8	907.	*****	91.6	928.	*****	100.4	944.	*****	109.2	957.	***** 118.0 966.
*****	74.2	882.	*****	83.0	908.	*****	91.8	929.	*****	100.6	945.	*****	109.4	957.	***** 118.2 967.
*****	74.4	882.	*****	83.2	909.	*****	92.0	929.	*****	100.8	945.	*****	109.6	957.	***** 118.4 967.
*****	74.6	883.	*****	83.4	909.	*****	92.2	929.	*****	101.0	945.	*****	109.8	957.	***** 118.6 967.
*****	74.8	884.	*****	83.6	910.	*****	92.4	930.	*****	101.2	945.	*****	110.0	958.	***** 118.8 967.
*****	75.0	884.	*****	83.8	910.	*****	92.6	930.	*****	101.4	946.	*****	110.2	958.	***** 119.0 967.
*****	75.2	885.	*****	84.0	911.	*****	92.8	931.	*****	101.6	946.	*****	110.4	958.	***** 119.2 968.
*****	75.4	886.	*****	84.2	911.	*****	93.0	931.	*****	101.8	946.	*****	110.6	958.	***** 119.4 968.
*****	75.6	886.	*****	84.4	912.	*****	93.2	931.	*****	102.0	947.	*****	110.8	959.	***** 119.6 968.
*****	75.8	887.	*****	84.6	912.	*****	93.4	932.	*****	102.2	947.	*****	111.0	959.	***** 119.8 968.
*****	76.0	888.	*****	84.8	913.	*****	93.6	932.	*****	102.4	947.	*****	111.2	959.	***** 120.0 968.
*****	76.2	888.	*****	85.0	913.	*****	93.8	933.	*****	102.6	948.	*****	111.4	959.	0.0 0.0 0.0
*****	76.4	889.	*****	85.2	914.	*****	94.0	933.	*****	102.8	948.	*****	111.6	960.	0.0 0.0 0.0

40 PERCENT MONTHLY FACTORS
FCR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-156MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	3.	11.2	5.9	177.	23.2	11.4	311.	35.2	16.4	416.	47.2	21.1	500.	59.2	25.5	566.
*****	0.2	6.	11.4	6.0	179.	23.4	11.5	313.	35.4	16.5	418.	47.4	21.2	501.	59.4	25.5	567.
*****	0.3	10.	11.6	6.1	182.	23.6	11.5	315.	35.6	16.6	420.	47.6	21.3	502.	59.6	25.6	568.
*****	0.4	13.	11.8	6.2	184.	23.8	11.6	317.	35.8	16.7	421.	47.8	21.3	503.	59.8	25.7	569.
*****	0.5	16.	12.0	6.3	187.	24.0	11.7	319.	36.0	16.8	423.	48.0	21.4	505.	60.0	25.7	570.
*****	0.6	19.	12.2	6.4	189.	24.2	11.8	321.	36.2	16.8	424.	48.2	21.5	506.	60.2	25.8	571.
*****	0.7	23.	12.4	6.5	192.	24.4	11.9	323.	36.4	16.9	426.	48.4	21.6	507.	60.4	25.9	572.
*****	0.8	26.	12.6	6.6	194.	24.6	12.0	325.	36.6	17.0	427.	48.6	21.6	508.	60.6	25.9	573.
*****	0.9	29.	12.8	6.7	197.	24.8	12.1	327.	36.8	17.1	429.	48.8	21.7	509.	60.8	26.0	574.
1.0	1.0	32.	13.0	6.8	199.	25.0	12.2	329.	37.0	17.2	430.	49.0	21.8	511.	61.0	26.1	575.
1.2	1.1	35.	13.2	6.9	202.	25.2	12.2	331.	37.2	17.2	432.	49.2	21.9	512.	61.2	26.1	576.
1.4	1.2	39.	13.4	7.0	204.	25.4	12.3	332.	37.4	17.3	433.	49.4	21.9	513.	61.4	26.2	577.
1.6	1.3	42.	13.6	7.0	206.	25.6	12.4	334.	37.6	17.4	435.	49.6	22.0	514.	61.6	26.3	578.
1.8	1.4	45.	13.8	7.1	209.	25.8	12.5	336.	37.8	17.5	436.	49.8	22.1	515.	61.8	26.4	579.
2.0	1.5	48.	14.0	7.2	211.	26.0	12.6	338.	38.0	17.6	438.	50.0	22.2	516.	62.0	26.4	579.
2.2	1.6	51.	14.2	7.3	214.	26.2	12.7	340.	38.2	17.6	439.	50.2	22.2	518.	62.2	26.5	580.
2.4	1.7	54.	14.4	7.4	216.	26.4	12.8	342.	38.4	17.7	441.	50.4	22.3	519.	62.4	26.6	581.
2.6	1.8	57.	14.6	7.5	218.	26.6	12.8	344.	38.6	17.8	442.	50.6	22.4	520.	62.6	26.6	582.
2.8	1.9	60.	14.8	7.6	221.	26.8	12.9	345.	38.8	17.9	443.	50.8	22.5	521.	62.8	26.7	583.
3.0	2.0	63.	15.0	7.7	223.	27.0	13.0	347.	39.0	18.0	445.	51.0	22.5	522.	63.0	26.8	584.
3.2	2.1	66.	15.2	7.8	225.	27.2	13.1	349.	39.2	18.0	446.	51.2	22.6	523.	63.2	26.8	585.
3.4	2.2	69.	15.4	7.9	228.	27.4	13.2	351.	39.4	18.1	448.	51.4	22.7	525.	63.4	26.9	586.
3.6	2.3	72.	15.6	8.0	230.	27.6	13.3	353.	39.6	18.2	449.	51.6	22.7	526.	63.6	27.0	587.
3.8	2.4	75.	15.8	8.1	232.	27.8	13.4	355.	39.8	18.3	451.	51.8	22.8	527.	63.8	27.0	588.
4.0	2.5	78.	16.0	8.2	235.	28.0	13.4	356.	40.0	18.3	452.	52.0	22.9	528.	64.0	27.1	589.
4.2	2.6	81.	16.2	8.2	237.	28.2	13.5	358.	40.2	18.4	453.	52.2	23.0	529.	64.2	27.2	590.
4.4	2.7	84.	16.4	8.3	239.	28.4	13.6	360.	40.4	18.5	455.	52.4	23.0	530.	64.4	27.2	591.
4.6	2.8	87.	16.6	8.4	241.	28.6	13.7	362.	40.6	18.6	456.	52.6	23.1	531.	64.6	27.3	591.
4.8	2.9	90.	16.8	8.5	244.	28.8	13.8	363.	40.8	18.7	458.	52.8	23.2	532.	64.8	27.4	592.
5.0	3.0	93.	17.0	8.6	246.	29.0	13.9	365.	41.0	18.7	459.	53.0	23.3	534.	65.0	27.4	593.
5.2	3.1	96.	17.2	8.7	248.	29.2	13.9	367.	41.2	18.8	460.	53.2	23.3	535.	65.2	27.5	594.
5.4	3.2	98.	17.4	8.8	250.	29.4	14.0	369.	41.4	18.9	462.	53.4	23.4	536.	65.4	27.6	595.
5.6	3.3	101.	17.6	8.9	253.	29.6	14.1	370.	41.6	19.0	463.	53.6	23.5	537.	65.6	27.6	596.
5.8	3.4	104.	17.8	9.0	255.	29.8	14.2	372.	41.8	19.1	465.	53.8	23.5	538.	65.8	27.7	597.
6.0	3.5	107.	18.0	9.1	257.	30.0	14.3	374.	42.0	19.1	466.	54.0	23.6	539.	66.0	27.8	598.
6.2	3.5	110.	18.2	9.2	259.	30.2	14.4	376.	42.2	19.2	467.	54.2	23.7	540.	66.2	27.8	599.
6.4	3.6	113.	18.4	9.2	261.	30.4	14.4	377.	42.4	19.3	469.	54.4	23.8	541.	66.4	27.9	599.
6.6	3.7	115.	18.6	9.3	264.	30.6	14.5	379.	42.6	19.4	470.	54.6	23.8	542.	66.6	28.0	600.
6.8	3.8	118.	18.8	9.4	266.	30.8	14.6	381.	42.8	19.4	471.	54.8	23.9	543.	66.8	28.0	601.
7.0	3.9	121.	19.0	9.5	268.	31.0	14.7	382.	43.0	19.5	473.	55.0	24.0	544.	67.0	28.1	602.
7.2	4.0	124.	19.2	9.6	270.	31.2	14.8	384.	43.2	19.6	474.	55.2	24.0	545.	67.2	28.2	603.
7.4	4.1	127.	19.4	9.7	272.	31.4	14.9	386.	43.4	19.7	475.	55.4	24.1	547.	67.4	28.2	604.
7.6	4.2	129.	19.6	9.8	274.	31.6	14.9	387.	43.6	19.7	477.	55.6	24.2	548.	67.6	28.3	605.
7.8	4.3	132.	19.8	9.9	276.	31.8	15.0	389.	43.8	19.8	478.	55.8	24.3	549.	67.8	28.4	605.
8.0	4.4	135.	20.0	10.0	279.	32.0	15.1	391.	44.0	19.9	479.	56.0	24.3	550.	68.0	28.4	606.
8.2	4.5	137.	20.2	10.0	281.	32.2	15.2	392.	44.2	20.0	481.	56.2	24.4	551.	68.2	28.5	607.
8.4	4.6	140.	20.4	10.1	283.	32.4	15.3	394.	44.4	20.1	482.	56.4	24.5	552.	68.4	28.6	608.
8.6	4.7	143.	20.6	10.2	285.	32.6	15.4	396.	44.6	20.1	483.	56.6	24.5	553.	68.6	28.6	609.
8.8	4.8	146.	20.8	10.3	287.	32.8	15.4	397.	44.8	20.2	484.	56.8	24.6	554.	68.8	28.7	610.
9.0	4.9	148.	21.0	10.4	289.	33.0	15.5	399.	45.0	20.3	486.	57.0	24.7	555.	69.0	28.8	610.
9.2	5.0	151.	21.2	10.5	291.	33.2	15.6	401.	45.2	20.4	487.	57.2	24.8	556.	69.2	28.8	611.
9.4	5.1	153.	21.4	10.6	293.	33.4	15.7	402.	45.4	20.4	488.	57.4	24.8	557.	69.4	28.9	612.
9.6	5.2	156.	21.6	10.7	295.	33.6	15.8	404.	45.6	20.5	490.	57.6	24.9	558.	69.6	28.9	613.
9.8	5.3	159.	21.8	10.8	297.	33.8	15.9	405.	45.8	20.6	491.	57.8	25.0	559.	69.8	29.0	614.
10.0	5.4	161.	22.0	10.8	299.	34.0	15.9	407.	46.0	20.7	492.	58.0	25.0	560.	70.0	29.1	615.
10.2	5.5	164.	22.2	10.9	301.	34.2	16.0	409.	46.2	20.7	493.	58.2	25.1	561.	70.2	29.1	615.
10.4	5.6	166.	22.4	11.0	303.	34.4	16.1	410.	46.4	20.8	495.	58.4	25.2	562.	70.4	29.2	616.
10.6	5.6	169.	22.6	11.1	305.	34.6	16.2	412.	46.6	20.9	496.	58.6	25.2	563.	70.6	29.3	617.
10.8	5.7	172.	22.8	11.2	307.	34.8	16.3	413.	46.8	21.0	497.	58.8	25.3	564.	70.8	29.3	618.
11.0	5.8	174.	23.0	11.3	309.	35.0	16.3	415.	47.0	21.0	498.	59.0	25.4	565.	71.0	29.4	619.

40 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-157MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
71.2	29.5	619.	83.2	33.2	663.	95.2	36.6	699.	107.2	39.8	728.	119.2	42.7	753.
71.4	29.5	620.	83.4	33.2	664.	95.4	36.6	699.	107.4	39.8	729.	119.4	42.7	754.
71.6	29.6	621.	83.6	33.3	664.	95.6	36.7	700.	107.6	39.9	729.	119.6	42.8	754.
71.8	29.7	622.	83.8	33.3	665.	95.8	36.8	700.	107.8	39.9	730.	119.8	42.8	755.
72.0	29.7	623.	84.0	33.4	666.	96.0	36.8	701.	108.0	40.0	730.	120.0	42.9	755.
72.2	29.8	623.	84.2	33.5	666.	96.2	36.9	701.	108.2	40.0	731.	*****	43.0	756.
72.4	29.8	624.	84.4	33.5	667.	96.4	36.9	702.	108.4	40.1	731.	*****	43.2	757.
72.6	29.9	625.	84.6	33.6	668.	96.6	37.0	703.	108.6	40.1	732.	*****	43.4	759.
72.8	30.0	626.	84.8	33.6	668.	96.8	37.0	703.	108.8	40.2	732.	*****	43.6	761.
73.0	30.0	627.	85.0	33.7	669.	97.0	37.1	704.	109.0	40.2	732.	*****	43.8	762.
73.2	30.1	627.	85.2	33.8	669.	97.2	37.1	704.	109.2	40.3	733.	*****	44.0	764.
73.4	30.2	628.	85.4	33.8	670.	97.4	37.2	705.	109.4	40.3	733.	*****	44.2	765.
73.6	30.2	629.	85.6	33.9	671.	97.6	37.2	705.	109.6	40.4	734.	*****	44.4	767.
73.8	30.3	630.	85.8	33.9	671.	97.8	37.3	706.	109.8	40.4	734.	*****	44.6	768.
74.0	30.4	630.	86.0	34.0	672.	98.0	37.4	706.	110.0	40.5	735.	*****	44.8	770.
74.2	30.4	631.	86.2	34.1	673.	98.2	37.4	707.	110.2	40.5	735.	*****	45.0	771.
74.4	30.5	632.	86.4	34.1	673.	98.4	37.5	707.	110.4	40.6	736.	*****	45.2	773.
74.6	30.5	633.	86.6	34.2	674.	98.6	37.5	708.	110.6	40.6	736.	*****	45.4	774.
74.8	30.6	633.	86.8	34.2	674.	98.8	37.6	708.	110.8	40.7	736.	*****	45.6	776.
75.0	30.7	634.	87.0	34.3	675.	99.0	37.6	709.	111.0	40.7	737.	*****	45.8	777.
75.2	30.7	635.	87.2	34.3	676.	99.2	37.7	709.	111.2	40.8	737.	*****	46.0	779.
75.4	30.8	636.	87.4	34.4	676.	99.4	37.7	710.	111.4	40.8	738.	*****	46.2	780.
75.6	30.9	636.	87.6	34.5	677.	99.6	37.8	710.	111.6	40.9	738.	*****	46.4	782.
75.8	30.9	637.	87.8	34.5	678.	99.8	37.8	711.	111.8	40.9	739.	*****	46.6	783.
76.0	31.0	638.	88.0	34.6	678.	100.0	37.9	711.	112.0	41.0	739.	*****	46.8	784.
76.2	31.0	639.	88.2	34.6	679.	100.2	37.9	712.	112.2	41.0	739.	*****	47.0	786.
76.4	31.1	639.	88.4	34.7	679.	100.4	38.0	712.	112.4	41.1	740.	*****	47.2	787.
76.6	31.2	640.	88.6	34.7	680.	100.6	38.0	713.	112.6	41.1	740.	*****	47.4	789.
76.8	31.2	641.	88.8	34.8	681.	100.8	38.1	713.	112.8	41.2	741.	*****	47.6	790.
77.0	31.3	642.	89.0	34.9	681.	101.0	38.2	714.	113.0	41.2	741.	*****	47.8	791.
77.2	31.4	642.	89.2	34.9	682.	101.2	38.2	714.	113.2	41.3	741.	*****	48.0	793.
77.4	31.4	643.	89.4	35.0	682.	101.4	38.3	715.	113.4	41.3	742.	*****	48.2	794.
77.6	31.5	644.	89.6	35.0	683.	101.6	38.3	715.	113.6	41.4	742.	*****	48.4	795.
77.8	31.5	644.	89.8	35.1	684.	101.8	38.4	716.	113.8	41.4	743.	*****	48.6	797.
78.0	31.6	645.	90.0	35.1	684.	102.0	38.4	716.	114.0	41.4	743.	*****	48.8	798.
78.2	31.7	646.	90.2	35.2	685.	102.2	38.5	717.	114.2	41.5	744.	*****	49.0	799.
78.4	31.7	647.	90.4	35.3	685.	102.4	38.5	717.	114.4	41.5	744.	*****	49.2	801.
78.6	31.8	647.	90.6	35.3	686.	102.6	38.6	718.	114.6	41.6	744.	*****	49.4	802.
78.8	31.8	648.	90.8	35.4	686.	102.8	38.6	718.	114.8	41.6	745.	*****	49.6	803.
79.0	31.9	649.	91.0	35.4	687.	103.0	38.7	719.	115.0	41.7	745.	*****	49.8	805.
79.2	32.0	649.	91.2	35.5	688.	103.2	38.7	719.	115.2	41.7	746.	*****	50.0	806.
79.4	32.0	650.	91.4	35.5	688.	103.4	38.8	720.	115.4	41.8	746.	*****	50.2	807.
79.6	32.1	651.	91.6	35.6	689.	103.6	38.8	720.	115.6	41.8	746.	*****	50.4	808.
79.8	32.1	652.	91.8	35.7	689.	103.8	38.9	721.	115.8	41.9	747.	*****	50.6	810.
80.0	32.2	652.	92.0	35.7	690.	104.0	38.9	721.	116.0	41.9	747.	*****	50.8	811.
80.2	32.3	653.	92.2	35.8	690.	104.2	39.0	722.	116.2	42.0	748.	*****	51.0	812.
80.4	32.3	654.	92.4	35.8	691.	104.4	39.0	722.	116.4	42.0	748.	*****	51.2	813.
80.6	32.4	654.	92.6	35.9	692.	104.6	39.1	722.	116.6	42.1	748.	*****	51.4	815.
80.8	32.5	655.	92.8	35.9	692.	104.8	39.1	723.	116.8	42.1	749.	*****	51.6	816.
81.0	32.5	656.	93.0	36.0	693.	105.0	39.2	723.	117.0	42.2	749.	*****	51.8	817.
81.2	32.6	656.	93.2	36.0	693.	105.2	39.2	724.	117.2	42.2	750.	*****	52.0	818.
81.4	32.6	657.	93.4	36.1	694.	105.4	39.3	724.	117.4	42.3	750.	*****	52.2	819.
81.6	32.7	658.	93.6	36.2	694.	105.6	39.4	725.	117.6	42.3	750.	*****	52.4	821.
81.8	32.8	658.	93.8	36.2	695.	105.8	39.4	725.	117.8	42.4	751.	*****	52.6	822.
82.0	32.8	659.	94.0	36.3	695.	106.0	39.5	726.	118.0	42.4	751.	*****	52.8	823.
82.2	32.9	660.	94.2	36.3	696.	106.2	39.5	726.	118.2	42.5	751.	*****	53.0	824.
82.4	32.9	660.	94.4	36.4	697.	106.4	39.6	727.	118.4	42.5	752.	*****	53.2	825.
82.6	33.0	661.	94.6	36.4	697.	106.6	39.6	727.	118.6	42.6	752.	*****	53.4	826.
82.8	33.1	662.	94.8	36.5	698.	106.8	39.7	728.	118.8	42.6	753.	*****	53.6	828.
83.0	33.1	662.	95.0	36.5	698.	107.0	39.7	728.	119.0	42.6	753.	*****	53.8	829.

40 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-158MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	
*****	66.0	885.	*****	75.2	915.	*****	84.4	937.	*****	93.6	954.	*****	102.8	966.	***** 112.0 975.
*****	66.2	886.	*****	75.4	916.	*****	84.6	938.	*****	93.8	954.	*****	103.0	966.	***** 112.2 975.
*****	66.4	887.	*****	75.6	916.	*****	84.8	938.	*****	94.0	954.	*****	103.2	966.	***** 112.4 975.
*****	66.6	887.	*****	75.8	917.	*****	85.0	938.	*****	94.2	954.	*****	103.4	966.	***** 112.6 975.
*****	66.8	888.	*****	76.0	917.	*****	85.2	939.	*****	94.4	955.	*****	103.6	967.	***** 112.8 975.
*****	67.0	889.	*****	76.2	918.	*****	85.4	939.	*****	94.6	955.	*****	103.8	967.	***** 113.0 975.
*****	67.2	890.	*****	76.4	918.	*****	85.6	940.	*****	94.8	955.	*****	104.0	967.	***** 113.2 976.
*****	67.4	890.	*****	76.6	919.	*****	85.8	940.	*****	95.0	956.	*****	104.2	967.	***** 113.4 976.
*****	67.6	891.	*****	76.8	919.	*****	86.0	940.	*****	95.2	956.	*****	104.4	967.	***** 113.6 976.
*****	67.8	892.	*****	77.0	920.	*****	86.2	941.	*****	95.4	956.	*****	104.6	968.	***** 113.8 976.
*****	68.0	892.	*****	77.2	920.	*****	86.4	941.	*****	95.6	956.	*****	104.8	968.	***** 114.0 976.
*****	68.2	893.	*****	77.4	921.	*****	86.6	942.	*****	95.8	957.	*****	105.0	968.	***** 114.2 976.
*****	68.4	894.	*****	77.6	921.	*****	86.8	942.	*****	96.0	957.	*****	105.2	968.	***** 114.4 977.
*****	68.6	895.	*****	77.8	922.	*****	87.0	942.	*****	96.2	957.	*****	105.4	968.	***** 114.6 977.
*****	68.8	895.	*****	78.0	923.	*****	87.2	943.	*****	96.4	958.	*****	105.6	969.	***** 114.8 977.
*****	69.0	896.	*****	78.2	923.	*****	87.4	943.	*****	96.6	958.	*****	105.8	969.	***** 115.0 977.
*****	69.2	897.	*****	78.4	924.	*****	87.6	943.	*****	96.8	958.	*****	106.0	969.	***** 115.2 977.
*****	69.4	897.	*****	78.6	924.	*****	87.8	944.	*****	97.0	958.	*****	106.2	969.	***** 115.4 977.
*****	69.6	898.	*****	78.8	925.	*****	88.0	944.	*****	97.2	959.	*****	106.4	969.	***** 115.6 977.
*****	69.8	899.	*****	79.0	925.	*****	88.2	945.	*****	97.4	959.	*****	106.6	970.	***** 115.8 978.
*****	70.0	899.	*****	79.2	925.	*****	88.4	945.	*****	97.6	959.	*****	106.8	970.	***** 116.0 978.
*****	70.2	900.	*****	79.4	926.	*****	88.6	945.	*****	97.8	960.	*****	107.0	970.	***** 116.2 978.
*****	70.4	901.	*****	79.6	926.	*****	88.8	946.	*****	98.0	960.	*****	107.2	970.	***** 116.4 978.
*****	70.6	901.	*****	79.8	927.	*****	89.0	946.	*****	98.2	960.	*****	107.4	970.	***** 116.6 978.
*****	70.8	902.	*****	80.0	927.	*****	89.2	946.	*****	98.4	960.	*****	107.6	971.	***** 116.8 978.
*****	71.0	903.	*****	80.2	928.	*****	89.4	947.	*****	98.6	961.	*****	107.8	971.	***** 117.0 978.
*****	71.2	903.	*****	80.4	928.	*****	89.6	947.	*****	98.8	961.	*****	108.0	971.	***** 117.2 979.
*****	71.4	904.	*****	80.6	929.	*****	89.8	947.	*****	99.0	961.	*****	108.2	971.	***** 117.4 979.
*****	71.6	904.	*****	80.8	929.	*****	90.0	948.	*****	99.2	961.	*****	108.4	971.	***** 117.6 979.
*****	71.8	905.	*****	81.0	930.	*****	90.2	948.	*****	99.4	962.	*****	108.6	972.	***** 117.8 979.
*****	72.0	906.	*****	81.2	930.	*****	90.4	948.	*****	99.6	962.	*****	108.8	972.	***** 118.0 979.
*****	72.2	906.	*****	81.4	931.	*****	90.6	949.	*****	99.8	962.	*****	109.0	972.	***** 118.2 979.
*****	72.4	907.	*****	81.6	931.	*****	90.8	949.	*****	100.0	962.	*****	109.2	972.	***** 118.4 979.
*****	72.6	907.	*****	81.8	932.	*****	91.0	949.	*****	100.2	963.	*****	109.4	972.	***** 118.6 980.
*****	72.8	908.	*****	82.0	932.	*****	91.2	950.	*****	100.4	963.	*****	109.6	973.	***** 118.8 980.
*****	73.0	909.	*****	82.2	932.	*****	91.4	950.	*****	100.6	963.	*****	109.8	973.	***** 119.0 980.
*****	73.2	909.	*****	82.4	933.	*****	91.6	950.	*****	100.8	963.	*****	110.0	973.	***** 119.2 980.
*****	73.4	910.	*****	82.6	933.	*****	91.8	951.	*****	101.0	964.	*****	110.2	973.	***** 119.4 980.
*****	73.6	910.	*****	82.8	934.	*****	92.0	951.	*****	101.2	964.	*****	110.4	973.	***** 119.6 980.
*****	73.8	911.	*****	83.0	934.	*****	92.2	951.	*****	101.4	964.	*****	110.6	973.	***** 119.8 980.
*****	74.0	912.	*****	83.2	935.	*****	92.4	952.	*****	101.6	964.	*****	110.8	974.	***** 120.0 980.
*****	74.2	912.	*****	83.4	935.	*****	92.6	952.	*****	101.8	964.	*****	111.0	974.	0.0 0.0 0.0
*****	74.4	913.	*****	83.6	936.	*****	92.8	952.	*****	102.0	965.	*****	111.2	974.	0.0 0.0 0.0
*****	74.6	913.	*****	83.8	936.	*****	93.0	953.	*****	102.2	965.	*****	111.4	974.	0.0 0.0 0.0
*****	74.8	914.	*****	84.0	936.	*****	93.2	953.	*****	102.4	965.	*****	111.6	974.	0.0 0.0 0.0
*****	75.0	914.	*****	84.2	937.	*****	93.4	953.	*****	102.6	965.	*****	111.8	974.	0.0 0.0 0.0

45 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-159MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	4.	11.2	5.9	196.	23.2	11.3	340.	35.2	16.2	450.	47.2	20.8	534.
*****	0.2	7.	11.4	6.0	198.	23.4	11.4	342.	35.4	16.3	451.	47.4	20.8	536.
*****	0.3	11.	11.6	6.1	201.	23.6	11.5	344.	35.6	16.4	453.	47.6	20.9	537.
*****	0.4	14.	11.8	6.2	204.	23.8	11.5	346.	35.8	16.5	455.	47.8	21.0	538.
*****	0.5	18.	12.0	6.3	206.	24.0	11.6	348.	36.0	16.5	456.	48.0	21.1	539.
*****	0.6	22.	12.2	6.4	209.	24.2	11.7	350.	36.2	16.6	458.	48.2	21.1	541.
*****	0.7	25.	12.4	6.5	212.	24.4	11.8	352.	36.4	16.7	459.	48.4	21.2	542.
*****	0.8	29.	12.6	6.6	215.	24.6	11.9	354.	36.6	16.8	461.	48.6	21.3	543.
*****	0.9	33.	12.8	6.7	217.	24.8	12.0	356.	36.8	16.9	462.	48.8	21.3	544.
1.0	1.0	36.	13.0	6.7	220.	25.0	12.0	358.	37.0	16.9	464.	49.0	21.4	545.
1.2	1.1	40.	13.2	6.8	222.	25.2	12.1	360.	37.2	17.0	465.	49.2	21.5	547.
1.4	1.2	43.	13.4	6.9	225.	25.4	12.2	362.	37.4	17.1	467.	49.4	21.6	548.
1.6	1.3	47.	13.6	7.0	228.	25.6	12.3	364.	37.6	17.2	468.	49.6	21.6	549.
1.8	1.4	50.	13.8	7.1	230.	25.8	12.4	366.	37.8	17.2	470.	49.8	21.7	550.
2.0	1.5	54.	14.0	7.2	233.	26.0	12.5	368.	38.0	17.3	471.	50.0	21.8	551.
2.2	1.6	57.	14.2	7.3	235.	26.2	12.6	370.	38.2	17.4	473.	50.2	21.8	552.
2.4	1.7	60.	14.4	7.4	238.	26.4	12.6	372.	38.4	17.5	474.	50.4	21.9	554.
2.6	1.8	64.	14.6	7.5	241.	26.6	12.7	374.	38.6	17.6	476.	50.6	22.0	555.
2.8	1.9	67.	14.8	7.6	243.	26.8	12.8	376.	38.8	17.6	477.	50.8	22.1	556.
3.0	2.0	71.	15.0	7.7	246.	27.0	12.9	378.	39.0	17.7	479.	51.0	22.1	557.
3.2	2.1	74.	15.2	7.7	248.	27.2	13.0	380.	39.2	17.8	480.	51.2	22.2	558.
3.4	2.2	77.	15.4	7.8	251.	27.4	13.1	382.	39.4	17.9	482.	51.4	22.3	559.
3.6	2.3	81.	15.6	7.9	253.	27.6	13.1	384.	39.6	17.9	483.	51.6	22.3	561.
3.8	2.4	84.	15.8	8.0	256.	27.8	13.2	385.	39.8	18.0	485.	51.8	22.4	562.
4.0	2.5	87.	16.0	8.1	258.	28.0	13.3	387.	40.0	18.1	486.	52.0	22.5	563.
4.2	2.6	90.	16.2	8.2	261.	28.2	13.4	389.	40.2	18.2	488.	52.2	22.5	564.
4.4	2.7	94.	16.4	8.3	263.	28.4	13.5	391.	40.4	18.2	489.	52.4	22.6	565.
4.6	2.8	97.	16.6	8.4	265.	28.6	13.6	393.	40.6	18.3	491.	52.6	22.7	566.
4.8	2.9	100.	16.8	8.5	268.	28.8	13.6	395.	40.8	18.4	492.	52.8	22.8	567.
5.0	3.0	103.	17.0	8.6	270.	29.0	13.7	397.	41.0	18.5	493.	53.0	22.8	568.
5.2	3.1	107.	17.2	8.6	273.	29.2	13.8	398.	41.2	18.5	495.	53.2	22.9	569.
5.4	3.2	110.	17.4	8.7	275.	29.4	13.9	400.	41.4	18.6	496.	53.4	23.0	571.
5.6	3.3	113.	17.6	8.8	277.	29.6	14.0	402.	41.6	18.7	498.	53.6	23.0	572.
5.8	3.3	116.	17.8	8.9	280.	29.8	14.1	404.	41.8	18.8	499.	53.8	23.1	573.
6.0	3.4	119.	18.0	9.0	282.	30.0	14.1	406.	42.0	18.8	500.	54.0	23.2	574.
6.2	3.5	122.	18.2	9.1	285.	30.2	14.2	407.	42.2	18.9	502.	54.2	23.2	575.
6.4	3.6	125.	18.4	9.2	287.	30.4	14.3	409.	42.4	19.0	503.	54.4	23.3	576.
6.6	3.7	128.	18.6	9.3	289.	30.6	14.4	411.	42.6	19.1	504.	54.6	23.4	577.
6.8	3.8	132.	18.8	9.4	292.	30.8	14.5	413.	42.8	19.1	506.	54.8	23.4	578.
7.0	3.9	135.	19.0	9.5	294.	31.0	14.5	415.	43.0	19.2	507.	55.0	23.5	579.
7.2	4.0	138.	19.2	9.5	296.	31.2	14.6	416.	43.2	19.3	509.	55.2	23.6	580.
7.4	4.1	141.	19.4	9.6	298.	31.4	14.7	418.	43.4	19.4	510.	55.4	23.6	581.
7.6	4.2	144.	19.6	9.7	301.	31.6	14.8	420.	43.6	19.4	511.	55.6	23.7	582.
7.8	4.3	147.	19.8	9.8	303.	31.8	14.9	422.	43.8	19.5	513.	55.8	23.8	583.
8.0	4.4	150.	20.0	9.9	305.	32.0	14.9	423.	44.0	19.6	514.	56.0	23.9	584.
8.2	4.5	153.	20.2	10.0	307.	32.2	15.0	425.	44.2	19.7	515.	56.2	23.9	585.
8.4	4.6	156.	20.4	10.1	310.	32.4	15.1	427.	44.4	19.7	517.	56.4	24.0	586.
8.6	4.7	159.	20.6	10.2	312.	32.6	15.2	428.	44.6	19.8	518.	56.6	24.1	588.
8.8	4.8	161.	20.8	10.2	314.	32.8	15.3	430.	44.8	19.9	519.	56.8	24.1	589.
9.0	4.9	164.	21.0	10.3	316.	33.0	15.4	432.	45.0	20.0	520.	57.0	24.2	590.
9.2	5.0	167.	21.2	10.4	318.	33.2	15.4	433.	45.2	20.0	522.	57.2	24.3	591.
9.4	5.1	170.	21.4	10.5	321.	33.4	15.5	435.	45.4	20.1	523.	57.4	24.3	592.
9.6	5.2	173.	21.6	10.6	323.	33.6	15.6	437.	45.6	20.2	524.	57.6	24.4	593.
9.8	5.3	176.	21.8	10.7	325.	33.8	15.7	438.	45.8	20.3	526.	57.8	24.5	594.
10.0	5.3	179.	22.0	10.8	327.	34.0	15.8	440.	46.0	20.3	527.	58.0	24.5	595.
10.2	5.4	182.	22.2	10.8	329.	34.2	15.8	442.	46.2	20.4	528.	58.2	24.6	596.
10.4	5.5	184.	22.4	10.9	331.	34.4	15.9	443.	46.4	20.5	529.	58.4	24.7	597.
10.6	5.6	187.	22.6	11.0	334.	34.6	16.0	445.	46.6	20.5	531.	58.6	24.7	598.
10.8	5.7	190.	22.8	11.1	336.	34.8	16.1	447.	46.8	20.6	532.	58.8	24.8	599.
11.0	5.8	193.	23.0	11.2	338.	35.0	16.1	448.	47.0	20.7	533.	59.0	24.9	600.

45 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-160MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	36.2	736.	*****	40.2	772.	*****	44.2	804.	*****	48.2	830.	*****	52.2	854.
*****	36.4	738.	*****	40.4	774.	*****	44.4	805.	*****	48.4	832.	*****	52.4	855.
*****	36.6	740.	*****	40.6	776.	*****	44.6	806.	*****	48.6	833.	*****	52.6	856.
*****	36.8	742.	*****	40.8	777.	*****	44.8	808.	*****	48.8	834.	*****	52.8	857.
*****	37.0	744.	*****	41.0	779.	*****	45.0	809.	*****	49.0	835.	*****	53.0	858.
*****	37.2	746.	*****	41.2	781.	*****	45.2	811.	*****	49.2	837.	*****	53.2	859.
*****	37.4	748.	*****	41.4	782.	*****	45.4	812.	*****	49.4	838.	*****	53.4	860.
*****	37.6	749.	*****	41.6	784.	*****	45.6	813.	*****	49.6	839.	*****	53.6	861.
*****	37.8	751.	*****	41.8	785.	*****	45.8	815.	*****	49.8	840.	*****	53.8	862.
*****	38.0	753.	*****	42.0	787.	*****	46.0	816.	*****	50.0	841.	*****	54.0	863.
*****	38.2	755.	*****	42.2	789.	*****	46.2	817.	*****	50.2	842.	*****	54.2	864.
*****	38.4	757.	*****	42.4	790.	*****	46.4	819.	*****	50.4	844.	*****	54.4	865.
*****	38.6	759.	*****	42.6	792.	*****	46.6	820.	*****	50.6	845.	*****	54.6	866.
*****	38.8	760.	*****	42.8	793.	*****	46.8	821.	*****	50.8	846.	*****	54.8	867.
*****	39.0	762.	*****	43.0	795.	*****	47.0	823.	*****	51.0	847.	*****	55.0	868.
*****	39.2	764.	*****	43.2	796.	*****	47.2	824.	*****	51.2	848.	*****	55.2	869.
*****	39.4	766.	*****	43.4	798.	*****	47.4	825.	*****	51.4	849.	*****	55.4	870.
*****	39.6	767.	*****	43.6	799.	*****	47.6	827.	*****	51.6	850.	*****	55.6	871.
*****	39.8	769.	*****	43.8	801.	*****	47.8	828.	*****	51.8	851.	*****	55.8	872.
*****	40.0	771.	*****	44.0	802.	*****	48.0	829.	*****	52.0	853.	*****	56.0	873.

50 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-161MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	4.	11.2	5.9	214.	23.2	11.2	367.	35.2	16.0	480.	47.2	20.4	566.	59.2	24.4	631.
****	0.2	8.	11.4	6.0	217.	23.4	11.3	369.	35.4	16.1	482.	47.4	20.5	567.	59.4	24.5	632.
****	0.3	12.	11.6	6.1	220.	23.6	11.4	371.	35.6	16.2	483.	47.6	20.6	568.	59.6	24.5	633.
****	0.4	16.	11.8	6.2	223.	23.8	11.4	373.	35.8	16.3	485.	47.8	20.6	569.	59.8	24.6	634.
****	0.5	20.	12.0	6.3	225.	24.0	11.5	375.	36.0	16.3	487.	48.0	20.7	570.	60.0	24.7	635.
****	0.6	24.	12.2	6.3	228.	24.2	11.6	378.	36.2	16.4	488.	48.2	20.8	572.	59.2	24.8	637.
****	0.7	28.	12.4	6.4	231.	24.4	11.7	380.	36.4	16.5	490.	48.4	20.8	573.	59.4	25.0	640.
****	0.8	32.	12.6	6.5	234.	24.6	11.8	382.	36.6	16.6	491.	48.6	20.9	574.	59.6	25.2	643.
****	0.9	36.	12.8	6.6	237.	24.8	11.9	384.	36.8	16.6	493.	48.8	21.0	575.	59.8	25.4	645.
1.0	1.0	40.	13.0	6.7	240.	25.0	11.9	386.	37.0	16.7	495.	49.0	21.0	576.	59.2	24.6	648.
1.2	1.1	44.	13.2	6.8	243.	25.2	12.0	388.	37.2	16.8	496.	49.2	21.1	578.	59.2	25.8	651.
1.4	1.2	48.	13.4	6.9	245.	25.4	12.1	390.	37.4	16.9	498.	49.4	21.2	579.	59.4	26.0	654.
1.6	1.3	52.	13.6	7.0	248.	25.6	12.2	392.	37.6	16.9	499.	49.6	21.3	580.	59.6	26.2	657.
1.8	1.4	55.	13.8	7.1	251.	25.8	12.3	394.	37.8	17.0	501.	49.8	21.3	581.	59.8	26.4	660.
2.0	1.5	59.	14.0	7.2	254.	26.0	12.4	396.	38.0	17.1	502.	50.0	21.4	582.	59.2	26.6	662.
2.2	1.6	63.	14.2	7.3	256.	26.2	12.4	398.	38.2	17.2	504.	50.2	21.5	584.	59.2	26.8	665.
2.4	1.7	67.	14.4	7.4	259.	26.4	12.5	400.	38.4	17.2	505.	50.4	21.5	585.	59.4	27.0	668.
2.6	1.8	70.	14.6	7.4	262.	26.6	12.6	402.	38.6	17.3	507.	50.6	21.6	586.	59.6	27.2	671.
2.8	1.9	74.	14.8	7.5	265.	26.8	12.7	404.	38.8	17.4	508.	50.8	21.7	587.	59.8	27.4	673.
3.0	2.0	78.	15.0	7.6	267.	27.0	12.8	406.	39.0	17.5	510.	51.0	21.7	588.	59.2	27.6	676.
3.2	2.1	82.	15.2	7.7	270.	27.2	12.9	408.	39.2	17.5	511.	51.2	21.8	589.	59.2	27.8	679.
3.4	2.2	85.	15.4	7.8	273.	27.4	12.9	410.	39.4	17.6	513.	51.4	21.9	590.	59.4	28.0	681.
3.6	2.3	89.	15.6	7.9	275.	27.6	13.0	412.	39.6	17.7	514.	51.6	21.9	591.	59.6	28.2	684.
3.8	2.4	92.	15.8	8.0	278.	27.8	13.1	414.	39.8	17.8	516.	51.8	22.0	593.	59.8	28.4	686.
4.0	2.5	96.	16.0	8.1	281.	28.0	13.2	416.	40.0	17.8	517.	52.0	22.1	594.	59.2	28.6	689.
4.2	2.6	100.	16.2	8.2	283.	28.2	13.3	418.	40.2	17.9	519.	52.2	22.1	595.	59.2	28.8	691.
4.4	2.7	103.	16.4	8.2	286.	28.4	13.3	420.	40.4	18.0	520.	52.4	22.2	596.	59.4	29.0	694.
4.6	2.8	107.	16.6	8.3	288.	28.6	13.4	422.	40.6	18.1	522.	52.6	22.3	597.	59.6	29.2	696.
4.8	2.9	110.	16.8	8.4	291.	28.8	13.5	424.	40.8	18.1	523.	52.8	22.3	598.	59.8	29.4	699.
5.0	3.0	114.	17.0	8.5	294.	29.0	13.6	426.	41.0	18.2	524.	53.0	22.4	599.	59.2	29.6	701.
5.2	3.1	117.	17.2	8.6	296.	29.2	13.7	428.	41.2	18.3	526.	53.2	22.5	600.	59.2	29.8	704.
5.4	3.2	121.	17.4	8.7	299.	29.4	13.7	430.	41.4	18.4	527.	53.4	22.5	601.	59.4	30.0	706.
5.6	3.2	124.	17.6	8.8	301.	29.6	13.8	431.	41.6	18.4	529.	53.6	22.6	602.	59.6	30.2	709.
5.8	3.3	128.	17.8	8.9	304.	29.8	13.9	433.	41.8	18.5	530.	53.8	22.7	604.	59.8	30.4	711.
6.0	3.4	131.	18.0	9.0	306.	30.0	14.0	435.	42.0	18.6	531.	54.0	22.7	605.	59.2	30.6	713.
6.2	3.5	134.	18.2	9.0	309.	30.2	14.1	437.	42.2	18.6	533.	54.2	22.8	606.	59.2	30.8	716.
6.4	3.6	138.	18.4	9.1	311.	30.4	14.1	439.	42.4	18.7	534.	54.4	22.9	607.	59.4	31.0	718.
6.6	3.7	141.	18.6	9.2	314.	30.6	14.2	441.	42.6	18.8	536.	54.6	22.9	608.	59.6	31.2	720.
6.8	3.8	144.	18.8	9.3	316.	30.8	14.3	442.	42.8	18.9	537.	54.8	23.0	609.	59.8	31.4	722.
7.0	3.9	148.	19.0	9.4	318.	31.0	14.4	444.	43.0	18.9	538.	55.0	23.1	610.	59.2	31.6	725.
7.2	4.0	151.	19.2	9.5	321.	31.2	14.5	446.	43.2	19.0	540.	55.2	23.1	611.	59.2	31.8	727.
7.4	4.1	154.	19.4	9.6	323.	31.4	14.5	448.	43.4	19.1	541.	55.4	23.2	612.	59.4	32.0	729.
7.6	4.2	158.	19.6	9.7	326.	31.6	14.6	450.	43.6	19.1	542.	55.6	23.3	613.	59.6	32.2	731.
7.8	4.3	161.	19.8	9.7	328.	31.8	14.7	451.	43.8	19.2	544.	55.8	23.3	614.	59.8	32.4	734.
8.0	4.4	164.	20.0	9.8	330.	32.0	14.8	453.	44.0	19.3	545.	56.0	23.4	615.	59.2	32.6	736.
8.2	4.5	167.	20.2	9.9	333.	32.2	14.9	455.	44.2	19.4	546.	56.2	23.4	616.	59.2	32.8	738.
8.4	4.6	171.	20.4	10.0	335.	32.4	14.9	457.	44.4	19.4	548.	56.4	23.5	617.	59.4	33.0	740.
8.6	4.7	174.	20.6	10.1	337.	32.6	15.0	458.	44.6	19.5	549.	56.6	23.6	618.	59.6	33.2	742.
8.8	4.8	177.	20.8	10.2	340.	32.8	15.1	460.	44.8	19.6	550.	56.8	23.6	619.	59.8	33.4	744.
9.0	4.9	180.	21.0	10.3	342.	33.0	15.2	462.	45.0	19.6	552.	57.0	23.7	620.	59.2	33.6	746.
9.2	5.0	183.	21.2	10.3	344.	33.2	15.3	464.	45.2	19.7	553.	57.2	23.8	621.	59.2	33.8	748.
9.4	5.1	186.	21.4	10.4	347.	33.4	15.3	465.	45.4	19.8	554.	57.4	23.8	622.	59.4	34.0	750.
9.6	5.1	189.	21.6	10.5	349.	33.6	15.4	467.	45.6	19.9	555.	57.6	23.9	623.	59.6	34.2	752.
9.8	5.2	193.	21.8	10.6	351.	33.8	15.5	469.	45.8	19.9	557.	57.8	24.0	624.	59.8	34.4	754.
10.0	5.3	196.	22.0	10.7	353.	34.0	15.6	470.	46.0	20.0	558.	58.0	24.0	625.	59.2	34.6	756.
10.2	5.4	199.	22.2	10.8	356.	34.2	15.6	472.	46.2	20.1	559.	58.2	24.1	626.	59.2	34.8	758.
10.4	5.5	202.	22.4	10.9	358.	34.4	15.7	474.	46.4	20.1	561.	58.4	24.2	627.	59.4	35.0	760.
10.6	5.6	205.	22.6	10.9	360.	34.6	15.8	475.	46.6	20.2	562.	58.6	24.2	628.	59.6	35.2	762.
10.8	5.7	208.	22.8	11.0	362.	34.8	15.9	477.	46.8	20.3	563.	58.8	24.3	629.	59.8	35.4	764.
11.0	5.8	211.	23.0	11.1	365.	35.0	16.0	479.	47.0	20.4	564.	59.0	24.3	630.	59.2	35.6	766.

50 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-162MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	
*****	35.8	768.	*****	40.0	805.	*****	44.2	835.	*****	48.4	861.	*****	52.6	883.	
*****	36.0	770.	*****	40.2	806.	*****	44.4	837.	*****	48.6	862.	*****	52.8	884.	
*****	36.2	772.	*****	40.4	808.	*****	44.6	838.	*****	48.8	864.	*****	53.0	885.	
*****	36.4	774.	*****	40.6	809.	*****	44.8	839.	*****	49.0	865.	*****	53.2	886.	
*****	36.6	776.	*****	40.8	811.	*****	45.0	841.	*****	49.2	866.	*****	53.4	887.	
*****	36.8	777.	*****	41.0	812.	*****	45.2	842.	*****	49.4	867.	*****	53.6	888.	
*****	37.0	779.	*****	41.2	814.	*****	45.4	843.	*****	49.6	868.	*****	53.8	889.	
*****	37.2	781.	*****	41.4	815.	*****	45.6	845.	*****	49.8	869.	*****	54.0	890.	
*****	37.4	783.	*****	41.6	817.	*****	45.8	846.	*****	50.0	870.	*****	54.2	891.	
*****	37.6	785.	*****	41.8	818.	*****	46.0	847.	*****	50.2	871.	*****	54.4	891.	
*****	37.8	786.	*****	42.0	820.	*****	46.2	848.	*****	50.4	872.	*****	54.6	892.	
*****	38.0	788.	*****	42.2	821.	*****	46.4	850.	*****	50.6	873.	*****	54.8	893.	
*****	38.2	790.	*****	42.4	823.	*****	46.6	851.	*****	50.8	874.	*****	55.0	894.	
*****	38.4	791.	*****	42.6	824.	*****	46.8	852.	*****	51.0	875.	*****	55.2	895.	
*****	38.6	793.	*****	42.8	826.	*****	47.0	853.	*****	51.2	876.	*****	55.4	896.	
*****	38.8	795.	*****	43.0	827.	*****	47.2	854.	*****	51.4	877.	*****	55.6	897.	
*****	39.0	796.	*****	43.2	829.	*****	47.4	856.	*****	51.6	878.	*****	55.8	897.	
*****	39.2	798.	*****	43.4	830.	*****	47.6	857.	*****	51.8	879.	*****	56.0	898.	
*****	39.4	800.	*****	43.6	831.	*****	47.8	858.	*****	52.0	880.	*****	56.2	899.	
*****	39.6	801.	*****	43.8	833.	*****	48.0	859.	*****	52.2	881.	*****	56.4	900.	
*****	39.8	803.	*****	44.0	834.	*****	48.2	860.	*****	52.4	882.	*****	56.6	901.	
													0.0	0.0	0.0

55 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-163MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	4.	11.2	5.9	231.	23.2	11.1	392.	35.2	15.8	508.	47.2	20.1	594.
*****	0.2	9.	11.4	6.0	234.	23.4	11.2	394.	35.4	15.9	510.	47.4	20.2	595.
*****	0.3	13.	11.6	6.1	238.	23.6	11.3	397.	35.6	16.0	511.	47.6	20.2	596.
*****	0.4	18.	11.8	6.1	241.	23.8	11.4	399.	35.8	16.1	513.	47.8	20.3	597.
*****	0.5	22.	12.0	6.2	244.	24.0	11.4	401.	36.0	16.1	515.	48.0	20.4	598.
*****	0.6	26.	12.2	6.3	247.	24.2	11.5	403.	36.2	16.2	516.	48.2	20.4	600.
*****	0.7	31.	12.4	6.4	250.	24.4	11.6	405.	36.4	16.3	518.	48.4	20.5	601.
*****	0.8	35.	12.6	6.5	253.	24.6	11.7	408.	36.6	16.4	519.	48.6	20.6	602.
*****	0.9	39.	12.8	6.6	256.	24.8	11.8	410.	36.8	16.4	521.	48.8	20.6	603.
1.0	1.0	44.	13.0	6.7	259.	25.0	11.8	412.	37.0	16.5	523.	49.0	20.7	604.
1.2	1.1	48.	13.2	6.8	262.	25.2	11.9	414.	37.2	16.6	524.	49.2	20.8	605.
1.4	1.2	52.	13.4	6.9	265.	25.4	12.0	416.	37.4	16.6	526.	49.4	20.8	607.
1.6	1.3	56.	13.6	7.0	268.	25.6	12.1	418.	37.6	16.7	527.	49.6	20.9	608.
1.8	1.4	61.	13.8	7.0	271.	25.8	12.2	420.	37.8	16.8	529.	49.8	20.9	609.
2.0	1.5	65.	14.0	7.1	274.	26.0	12.3	423.	38.0	16.9	530.	50.0	21.0	610.
2.2	1.6	69.	14.2	7.2	277.	26.2	12.3	425.	38.2	16.9	532.	50.2	21.1	611.
2.4	1.7	73.	14.4	7.3	280.	26.4	12.4	427.	38.4	17.0	533.	50.4	21.1	612.
2.6	1.8	77.	14.6	7.4	282.	26.6	12.5	429.	38.6	17.1	535.	50.6	21.2	613.
2.8	1.9	81.	14.8	7.5	285.	26.8	12.6	431.	38.8	17.2	536.	50.8	21.3	615.
3.0	2.0	85.	15.0	7.6	288.	27.0	12.7	433.	39.0	17.2	538.	51.0	21.3	616.
3.2	2.1	89.	15.2	7.7	291.	27.2	12.7	435.	39.2	17.3	539.	51.2	21.4	617.
3.4	2.2	93.	15.4	7.8	294.	27.4	12.8	437.	39.4	17.4	541.	51.4	21.5	618.
3.6	2.3	97.	15.6	7.8	297.	27.6	12.9	439.	39.6	17.4	542.	51.6	21.5	619.
3.8	2.4	101.	15.8	7.9	299.	27.8	13.0	441.	39.8	17.5	544.	51.8	21.6	620.
4.0	2.5	105.	16.0	8.0	302.	28.0	13.1	443.	40.0	17.6	545.	52.0	21.7	621.
4.2	2.6	109.	16.2	8.1	305.	28.2	13.1	445.	40.2	17.7	547.	52.2	21.7	622.
4.4	2.7	113.	16.4	8.2	308.	28.4	13.2	447.	40.4	17.7	548.	52.4	21.8	623.
4.6	2.8	116.	16.6	8.3	310.	28.6	13.3	449.	40.6	17.8	550.	52.6	21.9	624.
4.8	2.9	120.	16.8	8.4	313.	28.8	13.4	451.	40.8	17.9	551.	52.8	21.9	626.
5.0	3.0	124.	17.0	8.5	316.	29.0	13.5	453.	41.0	17.9	553.	53.0	22.0	627.
5.2	3.1	128.	17.2	8.6	318.	29.2	13.5	455.	41.2	18.0	554.	53.2	22.0	628.
5.4	3.1	132.	17.4	8.6	321.	29.4	13.6	457.	41.4	18.1	555.	53.4	22.1	629.
5.6	3.2	135.	17.6	8.7	324.	29.6	13.7	459.	41.6	18.2	557.	53.6	22.2	630.
5.8	3.3	139.	17.8	8.8	326.	29.8	13.8	460.	41.8	18.2	558.	53.8	22.2	631.
6.0	3.4	143.	18.0	8.9	329.	30.0	13.8	462.	42.0	18.3	560.	54.0	22.3	632.
6.2	3.5	146.	18.2	9.0	332.	30.2	13.9	464.	42.2	18.4	561.	54.2	22.4	633.
6.4	3.6	150.	18.4	9.1	334.	30.4	14.0	466.	42.4	18.4	562.	54.4	22.4	634.
6.6	3.7	154.	18.6	9.2	337.	30.6	14.1	468.	42.6	18.5	564.	54.6	22.5	635.
6.8	3.8	157.	18.8	9.2	339.	30.8	14.2	470.	42.8	18.6	565.	54.8	22.6	636.
7.0	3.9	161.	19.0	9.3	342.	31.0	14.2	472.	43.0	18.7	566.	55.0	22.6	637.
7.2	4.0	164.	19.2	9.4	344.	31.2	14.3	473.	43.2	18.7	568.	55.2	22.7	638.
7.4	4.1	168.	19.4	9.5	347.	31.4	14.4	475.	43.4	18.8	569.	55.4	22.7	639.
7.6	4.2	171.	19.6	9.6	349.	31.6	14.5	477.	43.6	18.9	571.	55.6	22.8	640.
7.8	4.3	175.	19.8	9.7	352.	31.8	14.5	479.	43.8	18.9	572.	55.8	22.9	641.
8.0	4.4	178.	20.0	9.8	354.	32.0	14.6	481.	44.0	19.0	573.	56.0	22.9	642.
8.2	4.5	182.	20.2	9.8	357.	32.2	14.7	482.	44.2	19.1	574.	56.2	23.0	643.
8.4	4.6	185.	20.4	9.9	359.	32.4	14.8	484.	44.4	19.1	576.	56.4	23.0	644.
8.6	4.7	189.	20.6	10.0	362.	32.6	14.9	486.	44.6	19.2	577.	56.6	23.1	645.
8.8	4.8	192.	20.8	10.1	364.	32.8	14.9	488.	44.8	19.3	578.	56.8	23.2	646.
9.0	4.9	195.	21.0	10.2	366.	33.0	15.0	490.	45.0	19.3	580.	57.0	23.2	647.
9.2	4.9	199.	21.2	10.3	369.	33.2	15.1	491.	45.2	19.4	581.	57.2	23.3	648.
9.4	5.0	202.	21.4	10.4	371.	33.4	15.2	493.	45.4	19.5	582.	57.4	23.4	649.
9.6	5.1	205.	21.6	10.4	374.	33.6	15.2	495.	45.6	19.5	584.	57.6	23.4	650.
9.8	5.2	209.	21.8	10.5	376.	33.8	15.3	496.	45.8	19.6	585.	57.8	23.5	651.
10.0	5.3	212.	22.0	10.6	378.	34.0	15.4	498.	46.0	19.7	586.	58.0	23.5	652.
10.2	5.4	215.	22.2	10.7	381.	34.2	15.5	500.	46.2	19.7	587.	58.2	23.6	653.
10.4	5.5	218.	22.4	10.8	383.	34.4	15.5	502.	46.4	19.8	589.	58.4	23.7	654.
10.6	5.6	222.	22.6	10.9	385.	34.6	15.6	503.	46.6	19.9	590.	58.6	23.7	655.
10.8	5.7	225.	22.8	10.9	388.	34.8	15.7	505.	46.8	20.0	591.	58.8	23.8	656.
11.0	5.8	228.	23.0	11.0	390.	35.0	15.8	507.	47.0	20.0	592.	59.0	23.8	656.

**55 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-164MF

60 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES

FRB-165MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
*****	0.1	5.	11.2	5.8	248.	23.2	11.0	416.	35.2	15.6	534.	47.2	19.8	619.	59.2	23.4	681.
*****	0.2	10.	11.4	5.9	252.	23.4	11.1	418.	35.4	15.7	535.	47.4	19.8	620.	59.4	23.5	682.
*****	0.3	14.	11.6	6.0	255.	23.6	11.2	420.	35.6	15.8	537.	47.6	19.9	621.	59.6	23.5	683.
*****	0.4	19.	11.8	6.1	258.	23.8	11.3	423.	35.8	15.9	539.	47.8	20.0	622.	59.8	23.6	684.
*****	0.5	24.	12.0	6.2	261.	24.0	11.3	425.	36.0	15.9	540.	48.0	20.0	623.	60.0	23.6	685.
*****	0.6	29.	12.2	6.3	265.	24.2	11.4	427.	36.2	16.0	542.	48.2	20.1	625.	*****	23.8	687.
*****	0.7	33.	12.4	6.4	268.	24.4	11.5	430.	36.4	16.1	544.	48.4	20.1	626.	*****	24.0	690.
*****	0.8	38.	12.6	6.5	271.	24.6	11.6	432.	36.6	16.1	545.	48.6	20.2	627.	*****	24.2	693.
*****	0.9	43.	12.8	6.6	274.	24.8	11.7	434.	36.8	16.2	547.	48.8	20.3	628.	*****	24.4	696.
1.0	1.0	48.	13.0	6.7	277.	25.0	11.7	436.	37.0	16.3	548.	49.0	20.3	629.	*****	24.6	699.
1.2	1.1	52.	13.2	6.7	281.	25.2	11.8	438.	37.2	16.4	550.	49.2	20.4	630.	*****	24.8	702.
1.4	1.2	57.	13.4	6.8	284.	25.4	11.9	441.	37.4	16.4	551.	49.4	20.5	631.	*****	25.0	705.
1.6	1.3	61.	13.6	6.9	287.	25.6	12.0	443.	37.6	16.5	553.	49.6	20.5	633.	*****	25.2	708.
1.8	1.4	66.	13.8	7.0	290.	25.8	12.1	445.	37.8	16.6	555.	49.8	20.6	634.	*****	25.4	710.
2.0	1.5	70.	14.0	7.1	293.	26.0	12.1	447.	38.0	16.6	556.	50.0	20.7	635.	*****	25.6	713.
2.2	1.6	75.	14.2	7.2	296.	26.2	12.2	449.	38.2	16.7	558.	50.2	20.7	636.	*****	25.8	716.
2.4	1.7	79.	14.4	7.3	299.	26.4	12.3	451.	38.4	16.8	559.	50.4	20.8	637.	*****	26.0	719.
2.6	1.8	84.	14.6	7.4	302.	26.6	12.4	453.	38.6	16.9	561.	50.6	20.8	638.	*****	26.2	721.
2.8	1.9	88.	14.8	7.5	305.	26.8	12.5	456.	38.8	16.9	562.	50.8	20.9	639.	*****	26.4	724.
3.0	2.0	92.	15.0	7.5	308.	27.0	12.5	458.	39.0	17.0	564.	51.0	21.0	640.	*****	26.6	727.
3.2	2.1	97.	15.2	7.6	311.	27.2	12.6	460.	39.2	17.1	565.	51.2	21.0	642.	*****	26.8	730.
3.4	2.2	101.	15.4	7.7	314.	27.4	12.7	462.	39.4	17.1	567.	51.4	21.1	643.	*****	27.0	732.
3.6	2.3	105.	15.6	7.8	317.	27.6	12.8	464.	39.6	17.2	568.	51.6	21.1	644.	*****	27.2	735.
3.8	2.4	109.	15.8	7.9	320.	27.8	12.9	466.	39.8	17.3	570.	51.8	21.2	645.	*****	27.4	737.
4.0	2.5	114.	16.0	8.0	323.	28.0	12.9	468.	40.0	17.3	571.	52.0	21.3	646.	*****	27.6	740.
4.2	2.6	118.	16.2	8.1	326.	28.2	13.0	470.	40.2	17.4	572.	52.2	21.3	647.	*****	27.8	742.
4.4	2.7	122.	16.4	8.2	328.	28.4	13.1	472.	40.4	17.5	574.	52.4	21.4	648.	*****	28.0	745.
4.6	2.8	126.	16.6	8.2	331.	28.6	13.2	474.	40.6	17.6	575.	52.6	21.5	649.	*****	28.2	747.
4.8	2.9	130.	16.8	8.3	334.	28.8	13.2	476.	40.8	17.6	577.	52.8	21.5	650.	*****	28.4	750.
5.0	3.0	134.	17.0	8.4	337.	29.0	13.3	478.	41.0	17.7	578.	53.0	21.6	651.	*****	28.6	752.
5.2	3.0	138.	17.2	8.5	340.	29.2	13.4	480.	41.2	17.8	580.	53.2	21.6	652.	*****	28.8	755.
5.4	3.1	142.	17.4	8.6	342.	29.4	13.5	482.	41.4	17.8	581.	53.4	21.7	653.	*****	29.0	757.
5.6	3.2	146.	17.6	8.7	345.	29.6	13.6	484.	41.6	17.9	582.	53.6	21.8	654.	*****	29.2	759.
5.8	3.3	150.	17.8	8.8	348.	29.8	13.6	486.	41.8	18.0	584.	53.8	21.8	655.	*****	29.4	762.
6.0	3.4	154.	18.0	8.8	351.	30.0	13.7	488.	42.0	18.0	585.	54.0	21.9	656.	*****	29.6	764.
6.2	3.5	158.	18.2	8.9	353.	30.2	13.8	489.	42.2	18.1	587.	54.2	21.9	657.	*****	29.8	766.
6.4	3.6	162.	18.4	9.0	356.	30.4	13.9	491.	42.4	18.2	588.	54.4	22.0	658.	*****	30.0	769.
6.6	3.7	166.	18.6	9.1	359.	30.6	13.9	493.	42.6	18.2	589.	54.6	22.1	659.	*****	30.2	771.
6.8	3.8	170.	18.8	9.2	361.	30.8	14.0	495.	42.8	18.3	591.	54.8	22.1	660.	*****	30.4	773.
7.0	3.9	173.	19.0	9.3	364.	31.0	14.1	497.	43.0	18.4	592.	55.0	22.2	661.	*****	30.6	775.
7.2	4.0	177.	19.2	9.4	367.	31.2	14.2	499.	43.2	18.4	593.	55.2	22.2	662.	*****	30.8	777.
7.4	4.1	181.	19.4	9.4	369.	31.4	14.2	501.	43.4	18.5	595.	55.4	22.3	663.	*****	31.0	780.
7.6	4.2	185.	19.6	9.5	372.	31.6	14.3	503.	43.6	18.6	596.	55.6	22.4	664.	*****	31.2	782.
7.8	4.3	188.	19.8	9.6	374.	31.8	14.4	504.	43.8	18.6	597.	55.8	22.4	665.	*****	31.4	784.
8.0	4.4	192.	20.0	9.7	377.	32.0	14.5	506.	44.0	18.7	599.	56.0	22.5	666.	*****	31.6	786.
8.2	4.5	196.	20.2	9.8	379.	32.2	14.5	508.	44.2	18.8	600.	56.2	22.5	667.	*****	31.8	788.
8.4	4.6	199.	20.4	9.9	382.	32.4	14.6	510.	44.4	18.8	601.	56.4	22.6	668.	*****	32.0	790.
8.6	4.7	203.	20.6	9.9	384.	32.6	14.7	512.	44.6	18.9	602.	56.6	22.7	669.	*****	32.2	792.
8.8	4.7	207.	20.8	10.0	387.	32.8	14.8	513.	44.8	19.0	604.	56.8	22.7	670.	*****	32.4	794.
9.0	4.8	210.	21.0	10.1	389.	33.0	14.8	515.	45.0	19.0	605.	57.0	22.8	671.	*****	32.6	796.
9.2	4.9	214.	21.2	10.2	392.	33.2	14.9	517.	45.2	19.1	606.	57.2	22.8	672.	*****	32.8	798.
9.4	5.0	217.	21.4	10.3	394.	33.4	15.0	519.	45.4	19.2	608.	57.4	22.9	673.	*****	33.0	800.
9.6	5.1	221.	21.6	10.4	397.	33.6	15.1	520.	45.6	19.2	609.	57.6	23.0	674.	*****	33.2	802.
9.8	5.2	224.	21.8	10.4	399.	33.8	15.1	522.	45.8	19.3	610.	57.8	23.0	675.	*****	33.4	804.
10.0	5.3	228.	22.0	10.5	402.	34.0	15.2	524.	46.0	19.4	611.	58.0	23.1	676.	*****	33.6	806.
10.2	5.4	231.	22.2	10.6	404.	34.2	15.3	525.	46.2	19.4	613.	58.2	23.1	676.	*****	33.8	808.
10.4	5.5	235.	22.4	10.7	406.	34.4	15.4	527.	46.4	19.5	614.	58.4	23.2	677.	*****	34.0	810.
10.6	5.6	238.	22.6	10.8	409.	34.6	15.4	529.	46.6	19.6	615.	58.6	23.2	678.	*****	34.2	811.
10.8	5.7	242.	22.8	10.9	411.	34.8	15.5	530.	46.8	19.6	616.	58.8	23.3	679.	*****	34.4	813.
11.0	5.8	245.	23.0	10.9	414.	35.0	15.6	532.	47.0	19.7	617.	59.0	23.4	680.	*****	34.6	815.

**60 PERCENT MONTHLY FACTORS
FOR CONVERTING IRREGULAR PAYMENT SCHEDULES
TO EQUIVALENT EQUAL AND REGULAR PAYMENT SCHEDULES**

FRB-166MF

A	B	C	A	B	C	A	B	C	A	B	C	A	B	C			
*****	34.8	817.	*****	39.2	852.	*****	43.6	881.	*****	48.0	904.	*****	52.4	922.	*****	56.8	937.
*****	35.0	819.	*****	39.4	854.	*****	43.8	882.	*****	48.2	905.	*****	52.6	923.	*****	57.0	938.
*****	35.2	820.	*****	39.6	855.	*****	44.0	883.	*****	48.4	906.	*****	52.8	924.	*****	57.2	939.
*****	35.4	822.	*****	39.8	857.	*****	44.2	884.	*****	48.6	907.	*****	53.0	925.	*****	57.4	939.
*****	35.6	824.	*****	40.0	858.	*****	44.4	885.	*****	48.8	908.	*****	53.2	925.	*****	57.6	940.
*****	35.8	826.	*****	40.2	859.	*****	44.6	887.	*****	49.0	908.	*****	53.4	926.	*****	57.8	940.
*****	36.0	827.	*****	40.4	861.	*****	44.8	888.	*****	49.2	909.	*****	53.6	927.	*****	58.0	941.
*****	36.2	829.	*****	40.6	862.	*****	45.0	889.	*****	49.4	910.	*****	53.8	928.	*****	58.2	942.
*****	36.4	831.	*****	40.8	863.	*****	45.2	890.	*****	49.6	911.	*****	54.0	928.	*****	58.4	942.
*****	36.6	832.	*****	41.0	865.	*****	45.4	891.	*****	49.8	912.	*****	54.2	929.	*****	58.6	943.
*****	36.8	834.	*****	41.2	866.	*****	45.6	892.	*****	50.0	913.	*****	54.4	930.	*****	58.8	943.
*****	37.0	836.	*****	41.4	867.	*****	45.8	893.	*****	50.2	914.	*****	54.6	930.	*****	59.0	944.
*****	37.2	837.	*****	41.6	869.	*****	46.0	894.	*****	50.4	914.	*****	54.8	931.	*****	59.2	944.
*****	37.4	839.	*****	41.8	870.	*****	46.2	895.	*****	50.6	915.	*****	55.0	932.	*****	59.4	945.
*****	37.6	840.	*****	42.0	871.	*****	46.4	896.	*****	50.8	916.	*****	55.2	932.	*****	59.6	945.
*****	37.8	842.	*****	42.2	872.	*****	46.6	897.	*****	51.0	917.	*****	55.4	933.	*****	59.8	946.
*****	38.0	843.	*****	42.4	874.	*****	46.8	898.	*****	51.2	918.	*****	55.6	934.	*****	60.0	946.
*****	38.2	845.	*****	42.6	875.	*****	47.0	899.	*****	51.4	919.	*****	55.8	934.	0.0	0.0	0.0
*****	38.4	846.	*****	42.8	876.	*****	47.2	900.	*****	51.6	919.	*****	56.0	935.	0.0	0.0	0.0
*****	38.6	848.	*****	43.0	877.	*****	47.4	901.	*****	51.8	920.	*****	56.2	936.	0.0	0.0	0.0
*****	38.8	849.	*****	43.2	878.	*****	47.6	902.	*****	52.0	921.	*****	56.4	936.	0.0	0.0	0.0
*****	39.0	851.	*****	43.4	880.	*****	47.8	903.	*****	52.2	922.	*****	56.6	937.	0.0	0.0	0.0