



Amortization Schedule - Annual Projections

Borrower Name/Case Number: **Test Borrower /**

Refinance: **No**

Age of Youngest Borrower: **62**

Beg. Mortgage Balance: **\$7,744.45**

Interest Rate (Expected / Initial): **3.610% / 3.128%**

Expected Appreciation: **2.000%**

Maximum Claim Amount: **\$625,500.00**

Initial Line Of Credit: **\$294,997.55**

Initial Principal Limit: **\$302,742.00**

Monthly Payment: **\$0.00**

Initial Advance: **\$0.00**

Monthly Servicing Fee: **\$0.00**

Lien Payoffs with Reverse Mortgage: **\$100.00**

Mortgage Insurance (MIP) **1.25%**

Financed Closing Costs: **\$7,644.45**

Life Expectancy Set-Aside: **\$0.00**

Initial Property Value: **\$1,000,000.00**

LESA Semi-annual Disbursement: **\$0.00**

NOTE: Actual interest charges and property value projections may vary from amounts shown. Available credit will be less than projected if funds are withdrawn from a line of credit (LOC). Additionally, the Cash Payment column below reflects annual disbursements from both a LOC and a LESA, if applicable.

Annual Totals							End of Year Projections			
Yr	Age	SVC Fee	Cash Payment	MIP	Rate	Interest	Loan Balance	Line Of Credit	Property Value	Equity
1	62	\$0	\$0	\$99	3.610%	\$286	\$8,129	\$309,658	\$1,020,000	\$1,011,871
2	63	\$0	\$0	\$104	3.610%	\$300	\$8,533	\$325,047	\$1,040,400	\$1,031,867
3	64	\$0	\$0	\$109	3.610%	\$315	\$8,957	\$341,201	\$1,061,208	\$1,052,251
4	65	\$0	\$0	\$114	3.610%	\$331	\$9,403	\$358,158	\$1,082,432	\$1,073,030
5	66	\$0	\$0	\$120	3.610%	\$347	\$9,870	\$375,958	\$1,104,081	\$1,094,211
6	67	\$0	\$0	\$126	3.610%	\$364	\$10,360	\$394,642	\$1,126,162	\$1,115,802
7	68	\$0	\$0	\$132	3.610%	\$382	\$10,875	\$414,254	\$1,148,686	\$1,137,810
8	69	\$0	\$0	\$139	3.610%	\$401	\$11,416	\$434,842	\$1,171,659	\$1,160,244
9	70	\$0	\$0	\$146	3.610%	\$421	\$11,983	\$456,452	\$1,195,093	\$1,183,110
10	71	\$0	\$0	\$153	3.610%	\$442	\$12,579	\$479,137	\$1,218,994	\$1,206,416
11	72	\$0	\$0	\$161	3.610%	\$464	\$13,204	\$502,948	\$1,243,374	\$1,230,171
12	73	\$0	\$0	\$169	3.610%	\$487	\$13,860	\$527,943	\$1,268,242	\$1,254,382
13	74	\$0	\$0	\$177	3.610%	\$512	\$14,549	\$554,181	\$1,293,607	\$1,279,058
14	75	\$0	\$0	\$186	3.610%	\$537	\$15,272	\$581,722	\$1,319,479	\$1,304,207
15	76	\$0	\$0	\$195	3.610%	\$564	\$16,031	\$610,632	\$1,345,868	\$1,329,838
16	77	\$0	\$0	\$205	3.610%	\$592	\$16,827	\$640,979	\$1,372,786	\$1,355,958
17	78	\$0	\$0	\$215	3.610%	\$621	\$17,664	\$672,834	\$1,400,241	\$1,382,578
18	79	\$0	\$0	\$226	3.610%	\$652	\$18,541	\$706,272	\$1,428,246	\$1,409,705
19	80	\$0	\$0	\$237	3.610%	\$684	\$19,463	\$741,372	\$1,456,811	\$1,437,348
20	81	\$0	\$0	\$249	3.610%	\$718	\$20,430	\$778,216	\$1,485,947	\$1,465,517
22	83	\$0	\$0	\$274	3.610%	\$792	\$22,511	\$857,488	\$1,545,980	\$1,523,468
24	85	\$0	\$0	\$302	3.610%	\$872	\$24,804	\$944,836	\$1,608,437	\$1,583,633
26	87	\$0	\$0	\$333	3.610%	\$961	\$27,331	\$1,041,081	\$1,673,418	\$1,646,087
28	89	\$0	\$0	\$367	3.610%	\$1,059	\$30,115	\$1,147,130	\$1,741,024	\$1,710,909
30	91	\$0	\$0	\$404	3.610%	\$1,167	\$33,183	\$1,263,982	\$1,811,362	\$1,778,179
32	93	\$0	\$0	\$445	3.610%	\$1,286	\$36,563	\$1,392,737	\$1,884,541	\$1,847,978
34	95	\$0	\$0	\$491	3.610%	\$1,417	\$40,287	\$1,534,608	\$1,960,676	\$1,920,389
36	97	\$0	\$0	\$541	3.610%	\$1,561	\$44,391	\$1,690,929	\$2,039,887	\$1,995,496
38	99	\$0	\$0	\$596	3.610%	\$1,720	\$48,913	\$1,863,175	\$2,122,299	\$2,073,386